



Company	Product	A.M. Best	Guar. Period	Max Age	High Band	Rate	Low Band	Rate	Free Withdrawals
North American	Guarantee Plus 5	A+	3 yrs.	90	100,000	4.55%	20,000	4.10%	0%/Int.
Oceanview Life & Annuity	Harbourview 3	A-	3 yrs.	89	80,000	4.50%	20,000	4.15%	0%/10%
Oxford Life	Multi-Select 3	A	3 yrs.	85	20,000	4.45%	20,000	4.45%	Int./10%
MassMutual Ascend	SecureGain 3	A+	3 yrs.	89	100,000	4.10%	10,000	3.95%	10%/10%
The Standard	Focused Growth 3	A	3 yrs.	93	100,000	4.10%	15,000	4.00%	Int./Int.
Sagicor	Milestone 3	A-	3 yrs.	90	100,000	3.90%	15,000	2.90%	0%/10%
Oceanview Life & Annuity	Harbourview 4	A-	4 yrs.	89	80,000	4.75%	20,000	4.40%	0%/10%
Oxford Life	Multi-Select 4	A	4 yrs.	85	20,000	4.70%	20,000	4.70%	Int./10%
Integrity	MultiVantage 4	A+	4 yrs.	89	20,000	4.55%	20,000	4.55%	10%/10%
AIG	Pathway MYG Vison 4	A	4 yrs.	85	100,000	4.50%	10,000	3.00%	0%/15%
Sagicor	Milestone 4	A-	4 yrs.	90	100,000	4.10%	10,000	3.30%	0%/10%
North American	Guarantee Plus 5	A+	5 yrs.	90	100,000	5.15%	20,000	4.90%	0%/Int.
Oceanview Life & Annuity	Harbourview 5	A-	6 yrs.	89	80,000	5.10%	20,000	4.75%	0%/10%
Mutual of Omaha	Ultra Premier 5	A+	5 yrs.	89	25,000	5.00%	25,000	5.00%	10%/10%
AIG	American Pathway 5	A	5 yrs.	90	100,000	4.90%	10,000	3.15%	0%/15%
Oxford	Multi-Select 5	A	5 yrs.	85	20,000	4.70%	20,000	4.70%	Int./10%
MassMutual Ascend	Secure Gain 5	A+	5 yrs.	89	100,000	4.70%	10,000	4.55%	10%/10%
Oceanview Life & Annuity	Harbourview 6	A-	6 yrs.	89	80,000	5.30%	20,000	4.95%	0%/10%
Oxford	Multi-Select 6	A	6 yrs.	85	20,000	4.95%	20,000	4.95%	Int./10%
Oceanview Life & Annuity	Harbourview 7	A-	7 yrs.	89	80,000	5.30%	20,000	4.95%	0%/10%
North American	Guarantee Plus 7	A+	7 yrs.	85	100,000	5.25%	10,000	4.79%	0%/Int.
Oxford	Multi-Select 7	A	7 yrs.	85	20,000	4.90%	20,000	4.90%	Int./10%
Oxford Life	Multi-Select 8	A	8 yrs.	85	20,000	4.95%	20,000	4.95%	Int./10%
Oxford Life	Multi-Select 9	A	9 yrs.	85	20,000	4.95%	20,000	4.95%	Int./10%
Oceanview Life & Annuity	Harbourview 10	A-	10 yrs.	89	80,000	5.20%	20,000	4.85%	0%/10%
Oxford Life	Multi-Select 10	A	10 yrs.	85	20,000	5.00%	20,000	5.00%	Int./10%

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Call for State Availability

\* Premium Over 100k

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