

Multi-Year Guaranteed Annuities

Last update June 19, 2017

Please verify rate before submitting application.

All carriers shown may not be available. Please check your approved carrier list before proceeding.



Guarantee Period	Company	Product Name	1st Year Rate	Rate Thereafter	Average Annual Yield
3 years	Principal	Preferred Series (\$100k +)	2.36%	1.45%	1.75%
3 years	Principal	Select Series (\$100k +)	1.65%	1.65%	1.65%
4 years	Integrity	MultiVantage	2.15%	1.15%	1.40%
4 years	North American	Guarantee Choice II (\$200K +)	1.90%	1.90%	1.90%
4 years	Principal	Select Series (\$100k +)	1.85%	1.85%	1.85%
4 years	Principal	Preferred Series (\$100k +)	2.61%	1.60%	1.85%
5 years	AIG Annuities	Am. Pathway Solutions MYG (\$100K +)	2.45%	2.45%	2.45%
5 years	Integrity	MultiVantage	2.50%	1.50%	1.70%
5 years	Securian/Minnesota Life	SecureOption Select (\$100k +)	2.00%	2.00%	2.00%
5 years	North American	Guarantee Choice II (\$200K +)	2.50%	2.50%	2.50%
5 years	Principal	Preferred Series (\$100k +)	2.71%	1.80%	1.98%
5 years	Standard	Focused Growth (\$100K +)	2.55%	2.55%	2.55%
6 years	AIG Annuities	Am. Pathway Solutions MYG (\$100K +)	2.45%	2.45%	2.45%
6 years	Lincoln Financial Group	MYGuarantee Plus (\$100K +)	2.10%	2.10%	2.10%
6 years	North American	Guarantee Choice II (\$200K +)	2.35%	2.35%	2.35%
6 years	Principal	Preferred Series (\$100k +)	3.07%	1.85%	2.05%
6 years	Principal	Select Series (\$100k +)	2.15%	2.15%	2.15%
6 years	Standard	Focused Growth (\$100K +)	2.60%	2.60%	2.60%
7 years	AIG Annuities	Am. Pathway Solutions MYG (\$100K +)	2.50%	2.50%	2.50%
7 years	American National	Palladium MYG (\$100k +)	3.75%	2.75%	2.89%
7 years	Integrity	MultiVantage	3.05%	2.05%	2.19%
7 years	Lincoln Financial Group	MYGuarantee Plus (\$100K +)	2.20%	2.20%	2.20%
7 years	North American	Guarantee Choice II (\$200K +)	2.50%	2.50%	2.50%
7 years	Principal	Preferred Series (\$100k +)	3.12%	2.05%	2.20%
7 years	Standard	Focused Growth (\$100K +)	2.70%	2.70%	2.70%
8 years	American National	Palladium MYG (\$100k +)	2.95%	2.95%	2.95%
8 years	Lincoln Financial Group	MYGuarantee Plus (\$100K +)	2.30%	2.30%	2.30%
8 years	North American	Guarantee Choice II (\$200K +)	2.65%	2.65%	2.65%
9 years	American National	Palladium MYG (\$100k +)	4.65%	2.65%	2.87%
9 years	Lincoln Financial Group	MYGuarantee Plus (\$100K +)	2.40%	2.40%	2.40%
9 years	Securian/Minnesota Life	SecureOption Select (\$100k +)	2.70%	2.70%	2.70%
9 years	North American	Guarantee Choice II (\$200K +)	2.75%	2.75%	2.75%
10 years	AIG Annuities	Am. Pathway Solutions MYG (\$100K +)	2.70%	2.70%	2.70%
10 years	American National	Palladium MYG (\$100k +)	3.70%	2.70%	2.80%
10 years	Integrity	MultiVantage	3.45%	2.45%	2.55%
10 years	Lincoln Financial Group	MYGuarantee Plus (\$100K +)	2.55%	2.55%	2.55%
10 years	North American	Guarantee Choice II (\$200K +)	2.85%	2.85%	2.85%
10 years	Standard	Focused Growth (\$100K +)	2.75%	2.75%	2.75%
10 years	VOYA Financial	Guaranteed Choice (\$75K +)	2.50%	1.50%	1.60%

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Company	AIG Annuities			American National		Integrity		Lincoln Financial Group				
Product/Type	Am. Pathway Solutions MYG SPDA			Palladium MYG SPDA		MultiVantage SPDA		MYGuarantee Plus SPDA			New Directions 6 SPDA	
Ratings	A	Best		A	Best		A+	Best		A+	Best	
	A+	Standard & Poors		A	Standard & Poors		AA	Standard & Poors		AA-	Standard & Poors	
	A2	Moody's					Aa3	Moody's		A1	Moody's	
	81	Comdex		78	Comdex		96	Comdex		90	Comdex	
Issue Ages	0-85 NQ & Q			0-85 NQ & Q		0-89 NQ & Q		0-85 NQ & Q			0-85 NQ & Q	
Interest Rate/ Guaranteed Period		<u><\$100K</u>	<u>\$100+</u>	3 year	Suspended					<u><\$100K</u>	<u>\$100+</u>	
	5 year	2.25%	2.45%	4 year	Suspended			<u>Year1</u>		3 year	N/A	N/A
	6 year	2.25%	2.45%	5 year	3.15% / 2.25% (yrs 2-5)		4 year:	2.15% / 1.15% (yrs 2-4)		4 year	N/A	N/A
	7 year	2.30%	2.50%	6 year	2.70%		5 year:	2.50% / 1.50% (yrs 2-5)		5 year	1.75%	1.90%
	10 year	2.45%	2.70%	7 year	3.65% / 2.65% (yrs 2-7)		7 year:*	3.05% / 2.05% (yrs 2-7)		6 year	2.00%	2.10%
				8 year	2.85%		10 year:*	3.45% / 2.45% (yrs 2-10)		7 year	2.05%	2.20%
				9 year	4.55% / 2.55% (yrs 2-9)					8 year	2.15%	2.30%
			10 year	3.60% / 2.60% (yrs 2-10)					9 year	2.25%	2.40%	
			Additional 10 bps for premium of \$100K and up.						10 year	2.40%	2.55%	
	1.00% minimum guarantee			1.00% min guar (1.5% in MD/3% in WY)			1.00% minimum guarantee		Varies depending on guaranteed period		1.00% minimum guarantee	
Surrender Charges (%)	10 years: 8, 8, 8, 7, 6, 5, 4, 3, 2, 1, 0			10 years: 8, 8, 8, 7, 6, 5, 4, 3, 2, 1, 0		4yr: 8,8,7,7,0 5yr: 8,8,7,7,6,0 7yr: 8,8,7,7,6,5,4,0 10yr:8,8,7,7,6,5,4,3,2,1,0		7, 7, 6, 5, 4, 3, 2, 0 Surrender will match guaranteed period*			6 years: 9, 8, 7, 6, 4.75, 3.50, 0	
Options at end of Guaranteed Period (GP)	a) Surrender during 30-day window; b) Let it default to annual renewal for remainder of surrender without MVA.			a) Surrender during 30 day window; b) Let it default to annual renewal for remainder of surrender. MVA still applies.		a) Surrender or choose a new GP. Surrender and MVA retarts. b) Let it default to annual renewal.		a) Surrender b) Choose a new GP during (see remarks)* c) Let it default to annual renewal.			a) Surrender b) Let it default to annual renewal.	
Minimum Purchase	\$10,000 NQ & Q			\$5,000 NQ & Q		\$20,000 NQ & Q		\$10,000 NQ & Q			\$10,000 NQ & Q	
States Not Approved	IA, MN, MO, NY, SC			NY, UT Minimum guarantee varies by state, please call for details		CA		MN, MO			NY	
Free Withdrawals	15% after 1st year.			Interest only after 30 days. 10% after the 1st year.		10% available immediately.		10% available immediately.			10% available immediately.	
Annuitization (without penalty)	Call for info.			After 3rd year. MVA still applies.		After 2nd year.		After 5th Year. (After 1st Yr in FL)			After 2nd year. (After 1st Yr in FL)	
Remarks	MVA Product. ADL waiver - not approved in CT, MA			MVA Product. Disability and Confinement waivers.		MVA Product. \$750,000 max. premium ages 76-89. Confinement waiver.		MVA Product. This product does NOT offer any type of confinement/nursing home waiver *New surrender schedule applies.			MVA Product. Nursing home and terminal illness waivers	

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Company	Minnesota Life	North American		Principal	
Product/Type	SecureOption Select SPDA	Guarantee Choice II SPDA		Preferred Series Annuity SPDA (FPDA in 1st year)	Select Series SPDA
Ratings	A+ Best A+ Standard & Poors Aa3 Moody's 92 Comdex	A+ Best A+ Standard & Poors 91 Comdex		A+ Best A+ Standard & Poors A1 Moody's 90 Comdex	A+ Best A+ Standard & Poors A1 Moody's 90 Comdex
Issue Ages	0-90 NQ & Q (85 max in OK)	0-90 NQ & Q (85 in IN and OK)		0-90 NQ & Q	0-85 NQ & Q
Interest Rate/ Guaranteed Period	<p><u>5 Year</u> < \$100k \$100k+</p> <p>1.80% 2.00%</p> <p><u>7 Year</u> < \$100k \$100k+</p> <p>2.20% 2.40%</p> <p><u>9 Year</u> < \$100k \$100k+</p> <p>2.50% 2.70%</p> <p>1.50% minimum guarantee</p>	<p>< \$200k \$200k +</p> <p>3 Year 1.45% 1.75%</p> <p>4 Year 1.70% 1.90%</p> <p>5 Year 2.25% 2.50%</p> <p>6 Year 2.10% 2.35%</p> <p>7 Year 2.25% 2.50%</p> <p>8 Year 2.45% 2.65%</p> <p>9 Year 2.55% 2.75%</p> <p>10 Year 2.65% 2.85%</p> <p>0.25% minimum guarantee</p>		<p>< \$50K < \$100K \$100+</p> <p>3 Yr Base** 1.40% 1.45% 1.45%</p> <p>1st Yr Bonus 0.00% 0.30% 0.90%</p> <p>4 Yr Base 1.55% 1.60% 1.60%</p> <p>1st Yr Bonus 0.00% 0.40% 1.00%</p> <p>5 Yr Base 1.75% 1.80% 1.80%</p> <p>1st Yr Bonus 0.00% 0.65% 0.90%</p> <p>6 Yr Base 1.75% 1.85% 1.85%</p> <p>1st Yr Bonus 0.50% 1.00% 1.20%</p> <p>7 Yr Base 2.00% 2.05% 2.05%</p> <p>1st Yr Bonus 0.00% 0.70% 1.05%</p>	<p>< \$100K > \$100K</p> <p>3 Year 1.55% 1.65%</p> <p>4 Year 1.70% 1.85%</p> <p>6 Year 2.00% 2.15%</p> <p>9 Year 2.00% 2.15%</p>
Surrender Charges (%)	9 years: 9, 9, 8, 7, 6, 5, 4, 3, 2, 0	9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9, 0.95 Surrender will match guaranteed period*		8, 7, 6, 6, 5, 4, 3 Surrender will match guaranteed period*	3yr: 7,7,7,0 4yr: 7,7,7,6,0 6yr: 7,7,7,6,5,4,0 9yr: 7,7,7,6,5,4,3,2,1,0
Options at end of Guaranteed Period (GP)	a) Surrender during 30 day window; b) Let it automatically renew for same GP.	a) Surrender during 30 day window; b) Let it automatically renew for same GP. New surrender applies		a) Surrender during 30 day window; b) Let it automatically renew for same GP. New surrender applies.	a) Surrender; b) Let it default to annual renewal.
Minimum Purchase	\$5,000 NQ & Q	\$10,000 NQ \$2,000 Q		\$5,000 NQ & Q Subsequent Premium (1st yr only): \$2,000	\$5,000 NQ & Q (3 year: \$50,000)
States Not Approved	NY, WA Variable License Required to sell in: AL,AR,CA,CT,IN,MI,MN,MO,NJ,WI	DE, NY 6-10 yr not avail.: CA, CT 0		NY	DE, NY Variation for WA. Please call for details.
Free Withdrawals	10% available immediately.	After 1st year, equal to the interest earned		15% available immediately.	10% available immediately.
Annuitization (without penalty)	During 30-day window.	Call for info.		Anytime (after 1st year in NY). If annuitized in first 3 yrs, credit bonus will be excluded.	Anytime (after 1st year in NY)
Remarks	MVA Product. Nursing Home Waiver. Not avail. in MA.	MVA Product. Nursing Home Waiver		Non-MVA Product Terminal Illness, Disability, Confinement waive Return of Premium available at lower rates. 0.50% minimum guarantee	MVA Product. 0.05% minimum guarantee (1% in CT))

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Company	Protective Life	The Standard	United of Omaha	VOYA Financial
Product/Type	Future Saver II FPDA	Focused Growth Annuity SPDA	Ultra Secure Plus SPDA	Guarantee Choice SPDA
Ratings	A+ Best AA- Standard & Poors A2 Moody's 87 Comdex	A Best A+ Standard & Poors A2 Moody's 79 Comdex	A+ Best AA- Standard & Poors A1 Moody's 92 Comdex	A Best A Standard & Poors A2 Moody's 76 Comdex
Issue Ages	0-85 NQ & Q	0-90 NQ & Q (0-80 on 10 yr option)	0-89 NQ & Q	0-80 NQ & Q
Interest Rate/ Guaranteed Period	2 Year Suspended 3 Year Suspended 4 Year Suspended 5 Year 1.30% 6 Year 1.40% 7 Year 1.55% 8 Year 1.70% 9 Year 1.85% 10 Year 2.00% *1st year bonus on deposits \$100k+	<\$100K >\$100K 5 Year 2.45% 2.55% 6 Year 2.50% 2.60% 7 Year 2.60% 2.70% 10 Year 2.65% 2.75% 1.00% minimum guarantee	<\$50k >\$50k 5 Year 1.75% 1.90% 7 Year 2.00% 2.15% 1.00% minimum guarantee	0 0 0.00% 10 Year 1.50% 0.00% 0 0.00% 0.00% 0.00% 0 0.00% 0.00% 0.00% 1.50% minimum guarantee
Surrender Charges (%)	9 years: 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, .5	8, 7, 6, 5, 4, 3, 2, 1, 0.9, 0 Surrender will match guaranteed period	5 year: 6, 6, 6, 6, 5 7 year: 6, 6, 6, 6, 5, 4, 3	9 years: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0
Options at end of Guaranteed Period (GP)	a) Surrender, choose a 1 yr GP, or select a new GP during 30-day window. b) Let it automatically renew for same GP.	a) Surrender; b) Let it default to annual renewal.	a) Surrender, choose a 1 yr GP, or select a new GP during 30-day window. b) Let it automatically renew for same GP.	a) Surrender or choose a new GP during 30 day window; b) Let it automatically renew for a new GP.
Minimum Purchase	\$10,000 NQ & Q \$2,000 minimum additional deposit	\$15,000 NQ & Q	\$5,000 NQ & Q	\$15,000 NQ & Q
States Not Approved	DE, MN, NY, VT	0 0 0 0 NY 10 year : N/A in CA	NY	NY
Free Withdrawals	Interest only withdrawals	Interest only after 30 days	10% available immediately	Interest only after 30 days. 10% after the 1st year.
Annuitization (without penalty)	Only during 30-day window.	Anytime.	Call for info.	During 30-day window.
Remarks	MVA Product. *.50% 1st year premium bonus on 3-4 years, 1.00% 1st year premium bonus on 5-10 years. Nursing Home waivers. Optional Money Back Guarantee at cost.	MVA Product. Nursing Home waivers in all states except for MA. 10 yr option only has 9 yrs of surrender charge, but MVA applies for 10 yrs.	MVA Product. Return of Premium LTC, Unemployment, and Disability waivers	MVA Product. Nursing Home/Terminal Illness waiver.

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