



Multi Year Guarantee Rate Sheet - effective April 15th, 2024

Term	Carrier	Product	Max Age	High Band	Rate	Low Band	Rate	Withdrawals
2 Years	Oceanview (A)	Harbourview 2	89	\$80,000+	5.25%	\$20,000+	4.90%	10% After Year 1
2 Years	Aspida (A-)	Synergy Choice 2	90	\$100,000+	4.85%	\$25,000+	4.70%	10% After Year 1*
3 Years	Sentinel (B++)	Personal Choice 3	90	\$2,500+	5.90%	\$2,500+	5.90%	10% After Year 1*
3 Years	EquiTrust (B++)	Certainty Select 3	90	\$10,000+	5.25%	\$10,000+	5.25%	Interest Immediately
3 Years	Oceanview (A)	Harbourview 3	89	\$80,000+	5.25%	\$20,000+	4.90%	10% After Year 1
3 Years	S.USA (A-)	Select Choice 3	85	\$100,000+	5.25%	\$5,000+	5.00%	10% After Year 1*
4 Years	Oxford (A)	Multi-Select 4	85	\$20,000+	5.30%	\$20,000+	5.30%	10% After Year 1
4 Years	Oceanview (A)	Harbourview 4	89	\$80,000+	5.30%	\$20,000+	4.95%	10% After Year 1
4 Years	Sagicor (A-)	Milestone 4	90	\$100,000+	5.10%	\$15,000+	4.30%	10% After Year 1
5 Years	Sentinel (B++)	Personal Choice 5	90	\$2,500+	5.75%	\$2,500+	5.75%	10% After Year 1*
5 Years	Lincoln (A)	MYGuarantee Plus 5	85	\$100,000+	5.50%	\$10,000+	4.50%	10% Immediately^
5 Years	Americo (A)	Platinum Assure 5	90	\$25,000+	5.45%	\$25,000+	5.45%	5% Immediately
5 Years	American National (A)	Palladium MYG 5	90	\$100,000+	5.40%	\$5,000+	5.30%	10% Immediately
5 Years	EquiTrust (B++)	Certainty Select 5	90	\$10,000+	5.35%	\$10,000+	5.35%	Interest Immediately
6 Years	Oxford (A)	Multi-Select 6	85	\$20,000+	5.60%	\$20,000+	5.60%	10% After Year 1
6 Years	EquiTrust (B++)	Certainty Select 6	90	\$10,000+	5.40%	\$10,000+	5.40%	Interest Immediately
6 Years	American National (A)	Palladium MYG 6	90	\$100,000+	5.40%	\$5,000+	5.30%	10% Immediately
7 Years	Sentinel (B++)	Personal Choice 7	90	\$2,500+	5.60%	\$2,500+	5.60%	10% After Year 1*
7 Years	Oxford (A)	Multi-Select 7	85	\$20,000+	5.50%	\$20,000+	5.50%	10% After Year 1
7 Years	United Life (A-)	Performance 7	89	\$100,000+	5.50%	\$25,000+	5.30%	Interest After Year 1*
7 Years	American National (A)	Palladium MYG 7	90	\$100,000+	5.40%	\$5,000+	5.30%	10% Immediately
7 Years	F&G (A)	Guarantee Platinum 7	90	\$20,000+	5.35%	\$20,000+	5.35%	Interest Immediately
8 Years	EquiTrust (B++)	Certainty Select 8	90	\$10,000+	5.50%	\$10,000+	5.50%	Interest Immediately
8 Years	Oxford (A)	Multi-Select 8	85	\$20,000+	5.35%	\$20,000+	5.35%	10% After Year 1
9 Years	Liberty Bankers Life (A-)	Bankers Elite 9	90	\$10,000+	5.30%	\$10,000+	5.30%	RMDs After Year 1
9 Years	American National (A)	Palladium MYG 9	90	\$100,000+	5.30%	\$5,000+	5.20%	10% Immediately
10 Years	EquiTrust (B++)	Certainty Select 10	90	\$10,000+	5.60%	\$10,000+	5.60%	Interest Immediately
10 Years	Sentinel (B++)	Personal Choice 10	90	\$2,500+	5.45%	\$2,500+	5.45%	10% After Year 1*
10 Years	Oceanview (A)	Harbourview 10	89	\$80,000+	5.30%	\$20,000+	4.95%	10% After Year 1

**Rate Reduction for Optional Riders

For any specific annuity quote requests or application questions, please contact Alex Guidice, Key Accounts at Simplicity Financial Distributors, Inc.

Alex Guidice - Key Accounts - Partnership Division

Simplicity Financial Distributors, Inc.

alex.guidice@simplicitygroup.com

p: 860-734-1625