



**Multi Year Guarantee Rate Sheet - effective July 29th, 2024**

Term	Carrier	Product	Max Age	High Band	Rate	Low Band	Rate	Withdrawals
2 Years	Oceanview (A)	Harbourview 2	89	\$80,000+	5.35%	\$20,000+	5.00%	10% After Year 1^
2 Years	Aspida (A-)	Synergy Choice 2	90	\$100,000+	5.30%	\$25,000+	5.15%	10% After Year 1*
3 Years	SILAC (B+)	Secure Savings Elite 3	85	\$10,000+	5.40%	\$10,000+	5.40%	5% Immediately*
3 Years	Aspida (A-)	Synergy Choice 3	90	\$100,000+	5.40%	\$25,000+	5.25%	10% After Year 1*
3 Years	S.USA (A-)	Select Choice 3	85	\$100,000+	5.30%	\$5,000+	5.00%	10% After Year 1*
3 Years	EquiTrust (A-)	Certainty Select 3	90	\$10,000+	5.25%	\$10,000+	5.25%	Interest Immediately
4 Years	Oxford (A)	Multi-Select 4	85	\$20,000+	5.25%	\$20,000+	5.25%	10% After Year 1
4 Years	Americo (A)	Platinum Assure 4	90	\$25,000+	5.20%	\$25,000+	5.20%	5% Immediately
4 Years	Oceanview (A)	Harbourview 4	89	\$80,000+	5.15%	\$20,000+	4.80%	10% After Year 1^
5 Years	Aspida (A-)	Synergy Choice 5	90	\$100,000+	5.50%	\$25,000+	5.35%	10% After Year 1*
5 Years	The Standard (A)	FGA 5	93	\$100,000+	5.40%	\$15,000+	5.10%	RMD, Interest
5 Years	S.USA (A-)	Select Choice 5	85	\$100,000+	5.40%	\$5,000+	5.15%	10% After Year 1*
5 Years	EquiTrust (A-)	Certainty Select 5	90	\$10,000+	5.35%	\$10,000+	5.35%	Interest Immediately
5 Years	Delaware Life (A)	Pinnacle Plus 5	85	\$100,000+	5.35%	\$25,000+	5.05%	RMD Year 1, 10% Year 2
6 Years	Oxford (A)	Multi-Select 6	85	\$20,000+	5.50%	\$20,000+	5.50%	10% After Year 1
6 Years	EquiTrust (A-)	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+	5.25%	\$5,000+	5.15%	10% Immediately
7 Years	GILICO (A-)	Guaranty Rate Lock 7	90	\$100,000+	5.50%	\$10,000+	5.40%	5% After Year 1
7 Years	Aspida (A-)	Synergy Choice 7	90	\$100,000+	5.45%	\$25,000+	5.30%	10% After Year 1*
7 Years	Oxford (A)	Multi-Select 7	85	\$20,000+	5.40%	\$20,000+	5.40%	10% After Year 1
7 Years	S.USA (A-)	Select Choice 7	85	\$100,000+	5.35%	\$5,000+	5.15%	10% After Year 1*
7 Years	F&G Life (A)	Guarantee Platinum 7	90	\$20,000+	5.30%	\$20,000+	5.30%	Interest Immediately
8 Years	EquiTrust (A-)	Certainty Select 8	90	\$10,000+	5.50%	\$10,000+	5.50%	Interest Immediately
8 Years	American National (A)	Palladium MYG 8	90	\$100,000+	5.25%	\$5,000+	5.15%	10% After Year 1
9 Years	Liberty Bankers Life (A-)	Bankers Elite 9	80	\$10,000+	5.30%	\$10,000+	5.30%	RMDs After Year 1
9 Years	American National (A)	Palladium MYG 9	90	\$100,000+	5.25%	\$5,000+	5.15%	10% Immediately
10 Years	EquiTrust (A-)	Certainty Select 10	90	\$10,000+	5.60%	\$10,000+	5.60%	Interest Immediately
10 Years	American National (A)	Palladium MYG 10	90	\$100,000+	5.25%	\$5,000+	5.15%	10% Immediately
10 Years	Delaware Life (A)	Pinnacle Plus 10	85	\$100,000+	5.25%	\$25,000+	4.95%	RMD Year 1, 10% Year 2

\*\*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.

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