



Multi Year Guarantee Rate Sheet - effective January 6th, 2025

Term	Carrier	Product	Max Age	High Band	Rate	Low Band	Rate	Withdrawals
2 Years	Aspida (A-)	Synergy Choice 2	90	\$100,000+	5.10%	\$25,000+	4.95%	10% After Year 1*
2 Years	Oceanview (A)	Harbourview 2	89	\$70,000+	4.90%	\$20,000+	4.55%	10% After Year 1^
3 Years	Sagicor (A-)	Milestone Max 3	90	\$75,000+	5.20%	\$25,000+	4.95%	10% After Year 1^
3 Years	Aspida (A-)	Synergy Choice 3	90	\$100,000+	5.15%	\$25,000+	5.00%	10% After Year 1*
3 Years	Oceanview (A)	Harbourview 3	89	\$70,000+	5.10%	\$20,000+	4.75%	10% After Year 1^
3 Years	S.USA (A-)	Select Choice 3	85	\$100,000+	5.05%	\$5,000+	4.80%	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	\$70,000+	5.20%	\$20,000+	4.85%	10% After Year 1^
4 Years	Sagicor (A-)	Milestone Max 4	90	\$75,000+	5.20%	\$25,000+	4.95%	10% After Year 1^
5 Years	Sagicor (A-)	Milestone Max 5	90	\$75,000+	5.50%	\$25,000+	5.25%	10% After Year 1^
5 Years	Oxford (A)	Multi-Select 5	85	\$20,000+	5.25%	\$20,000+	5.25%	10% After Year 1
5 Years	Aspida (A-)	Synergy Choice 5	90	\$100,000+	5.25%	\$25,000+	5.10%	10% After Year 1*
5 Years	S.USA (A-)	Select Choice 5	85	\$100,000+	5.20%	\$5,000+	4.95%	10% After Year 1*
5 Years	Oceanview (A)	Harbourview 5	89	\$70,000+	5.15%	\$20,000+	4.80%	10% After Year 1^
6 Years	Oxford (A)	Multi-Select 6	85	\$20,000+	5.60%	\$20,000+	5.60%	10% After Year 1
6 Years	Sagicor (A-)	Milestone Max 6	90	\$75,000+	5.45%	\$25,000+	5.25%	10% After Year 1^
6 Years	Oceanview (A)	Harbourview 6	89	\$70,000+	5.35%	\$20,000+	5.00%	10% After Year 1^
7 Years	Oxford (A)	Multi-Select 7	85	\$20,000+	5.45%	\$20,000+	5.45%	10% After Year 1
7 Years	Sagicor (A-)	Milestone Max 7	90	\$75,000+	5.45%	\$25,000+	5.30%	10% After Year 1^
7 Years	Aspida (A-)	Synergy Choice 7	90	\$100,000+	5.30%	\$25,000+	5.15%	10% After Year 1*
7 Years	S.USA (A-)	Select Choice 7	85	\$100,000+	5.20%	\$5,000+	5.00%	10% After Year 1*
7 Years	American National (A)	Palladium MYG 7	90	\$100,000+	5.15%	\$5,000+	5.05%	10% Immediately
8 Years	Oxford (A)	Multi-Select 8	85	\$20,000+	5.20%	\$20,000+	5.20%	10% After Year 1
8 Years	EquiTrust (A-)	Certainty Select 8	90	\$10,000+	5.10%	\$10,000+	5.10%	Interest Immediately
9 Years	Liberty Bankers Life (A-)	Heritage Elite 9	80	\$10,000+	5.15%	\$10,000+	5.15%	RMDs After Year 1
9 Years	Oxford (A)	Multi-Select 9	85	\$20,000+	5.10%	\$20,000+	5.10%	10% After Year 1
10 Years	Oceanview (A)	Harbourview 10	89	\$70,000+	5.25%	\$20,000+	4.90%	10% After Year 1^
10 Years	EquiTrust (A-)	Certainty Select 10	90	\$10,000+	5.15%	\$10,000+	5.15%	Interest Immediately
10 Years	Reliance Standard (A++)	Reliance Guarantee 10	85	\$20,000+	5.10%	\$20,000+	5.10%	10% Immediately

**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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