



Multi Year Guarantee Rate Sheet - effective February 3rd, 2025

Term	Carrier	Product	Max Age	High Band	Rate	Low Band	Rate	Withdrawals
2 Years	Oceanview (A)	Harbourview 2	89	\$70,000+	5.10%	\$20,000+	4.75%	10% After Year 1 [^]
2 Years	Aspida (A-)	Synergy Choice 2	90	\$100,000+	5.10%	\$25,000+	4.95%	10% After Year 1*
3 Years	Aspida (A-)	Synergy Choice 3	90	\$100,000+	5.25%	\$25,000+	5.10%	10% After Year 1*
3 Years	Oceanview (A)	Harbourview 3	89	\$70,000+	5.20%	\$20,000+	4.85%	10% After Year 1 [^]
3 Years	S.USA (A-)	Select Choice 3	85	\$100,000+	5.20%	\$5,000+	4.95%	10% After Year 1*
3 Years	Royal Neighbors (A)	MYGA 3	85	\$100,000+	5.10%	\$10,000+	5.00%	RMDs, Interest [^]
4 Years	Oceanview (A)	Harbourview 4	89	\$70,000+	5.50%	\$20,000+	5.15%	10% After Year 1 [^]
4 Years	Nassau (B++)	Simple Annuity 4	85	\$5,000+	5.25%	\$5,000+	5.25%	5% Immediately*
4 Years	Oxford (A)	Multi-Select 4	85	\$20,000+	5.15%	\$20,000+	5.15%	10% After Year 1
5 Years	Aspida (A-)	Synergy Choice 5	90	\$100,000+	5.45%	\$25,000+	5.30%	10% After Year 1*
5 Years	Royal Neighbors (A)	MYGA 5	85	\$100,000+	5.40%	\$10,000+	5.30%	RMDs, Interest [^]
5 Years	S.USA (A-)	Select Choice 5	85	\$100,000+	5.35%	\$5,000+	5.10%	10% After Year 1*
5 Years	Oceanview (A)	Harbourview 5	89	\$70,000+	5.30%	\$20,000+	4.95%	10% After Year 1
5 Years	Athene (A+)	MaxRate 5	83	\$100,000+	5.30%	\$10,000+	5.05%	Interest Immediately [^]
6 Years	Oceanview (A)	Harbourview 6	89	\$70,000+	5.65%	\$20,000+	5.30%	10% After Year 1 [^]
6 Years	Nassau (B++)	Simple Annuity 6	85	\$5,000+	5.50%	\$5,000+	5.50%	5% Immediately*
6 Years	American National (A)	Palladium MYG 6	90	\$100,000+	5.42%~	\$5,000+	5.32%~	10% Immediately
7 Years	Aspida (A-)	Synergy Choice 7	90	\$100,000+	5.50%	\$25,000+	5.35%	10% After Year 1*
7 Years	Oceanview (A)	Harbourview 7	89	\$70,000+	5.40%	\$20,000+	5.05%	10% After Year 1 [^]
7 Years	Global Atlantic (A)	SecureFore 7	85	\$100,000+	5.35%	\$10,000+	5.10%	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	Athene (A+)	MaxRate 7	83	\$100,000+	5.30%	\$10,000+	5.05%	Interest Immediately [^]
8 Years	EquiTrust (A-)	Certainty Select 8	90	\$10,000+	5.35%	\$10,000+	5.35%	Interest Immediately
8 Years	Clear Spring (A-)	Preserve 8	90	\$100,000+	5.25%	\$10,000+	4.95%	10% After Year 1
9 Years	Liberty Bankers Life (A-)	Heritage Elite 9	80	\$10,000+	5.25%	\$10,000+	5.25%	RMDs After Year 1 [^]
9 Years	Clear Spring (A-)	Preserve 9	90	\$100,000+	5.25%	\$10,000+	4.95%	10% After Year 1
10 Years	Oceanview (A)	Harbourview 10	89	\$70,000+	5.65%	\$20,000+	5.30%	10% After Year 1 [^]
10 Years	EquiTrust (A-)	Certainty Select 10	90	\$10,000+	5.50%	\$10,000+	5.50%	Interest Immediately
10 Years	Royal Neighbors (A)	MYGA 10	85	\$100,000+	5.25%	\$10,000+	5.15%	RMDs, Interest [^]

**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