



## Multi Year Guarantee Rate Sheet - effective May 12<sup>th</sup>, 2025

Term	Carrier	Product	Max Age	High Band	Rate	Low Band	Rate	Withdrawals
2 Years	Oceanview (A)	Harbourview 2	89	\$70,000+	4.75%	\$20,000+	4.40%	10% After Year 1 <sup>^</sup>
2 Years	Aspida (A-)	Synergy Choice 2	90	\$100,000+	4.70%	\$25,000+	4.55%	10% After Year 1*
3 Years	S.USA (A-)	Select Choice 3	85	\$100,000+	5.30%	\$5,000+	5.05%	10% After Year 1*
3 Years	Royal Neighbors (A)	MYGA 3	85	\$100,000+	5.20%	\$10,000+	5.10%	RMDs, Interest <sup>^</sup>
3 Years	Liberty Bankers Life (A-)	Heritage Elite 3	90	\$10,000+	5.10%	\$10,000+	5.10%	RMDs After Year 1
3 Years	Aspida (A-)	Synergy Choice 3	90	\$100,000+	5.05%	\$25,000+	4.90%	10% After Year 1*
4 Years	Nassau (B++)	Simple Annuity 4	85	\$5,000+	5.25%	\$5,000+	5.25%	5% Immediately*
4 Years	Clear Spring (A-)	Preserve 4	90	\$100,000+	5.20%	\$10,000+	4.90%	10% After Year 1
4 Years	Oxford (A)	Multi-Select 4	85	\$20,000+	5.15%	\$20,000+	5.15%	10% After Year 1
5 Years	Nassau (B++)	Nassau MYAnnuity 5X	85	\$10,000+	5.50%	\$10,000+	5.50%	10% Immediately*
5 Years	Clear Spring (A-)	Preserve 5	90	\$100,000+	5.45%	\$10,000+	5.15%	10% After Year 1
5 Years	Royal Neighbors (A)	MYGA 5	85	\$100,000+	5.45%	\$10,000+	5.35%	RMDs, Interest <sup>^</sup>
5 Years	Sagicor (A-)	Milestone Max 5	90	\$100,000+	5.40%	\$15,000+	5.15%	10% After Year 1
5 Years	S.USA (A-)	Select Choice 5	85	\$100,000+	5.40%	\$5,000+	5.15%	10% After Year 1*
6 Years	Nassau (B++)	Simple Annuity 6	85	\$5,000+	5.50%	\$5,000+	5.50%	5% Immediately*
6 Years	Clear Spring (A-)	Preserve 6	90	\$100,000+	5.45%	\$10,000+	5.15%	10% After Year 1
6 Years	Oxford (A)	Multi-Select 6	85	\$20,000+	5.35%	\$20,000+	5.35%	10% After Year 1
7 Years	Nassau (B++)	Nassau MYAnnuity 7X	85	\$10,000+	5.55%	\$10,000+	5.55%	10% Immediately*
7 Years	Aspida (A-)	Synergy Choice 7	90	\$100,000+	5.50%	\$25,000+	5.35%	10% After Year 1*
7 Years	Clear Spring (A-)	Preserve 7	90	\$100,000+	5.40%	\$10,000+	5.10%	10% After Year 1
7 Years	S.USA (A-)	Select Choice 7	85	\$100,000+	5.40%	\$5,000+	5.20%	10% After Year 1*
7 Years	Sagicor (A-)	Milestone Max 7	90	\$100,000+	5.35%	\$15,000+	5.20%	10% After Year 1
8 Years	Clear Spring (A-)	Preserve 8	90	\$100,000+	5.40%	\$10,000+	5.10%	10% After Year 1
8 Years	EquiTrust (A-)	Certainty Select 8	90	\$10,000+	5.35%	\$10,000+	5.35%	Interest Immediately
9 Years	Clear Spring (A-)	Preserve 9	90	\$100,000+	5.40%	\$10,000+	5.10%	10% After Year 1
9 Years	Liberty Bankers Life (A-)	Heritage Elite 9	86	\$10,000+	5.25%	\$10,000+	5.25%	RMDs After Year 1 <sup>^</sup>
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+	5.45%	\$10,000+	5.35%	RMDs, Interest <sup>^</sup>
10 Years	Clear Spring (A-)	Preserve 10	90	\$100,000+	5.35%	\$10,000+	5.05%	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.

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