



Multi Year Guarantee Rate Sheet - Effective April 27, 2025

Term	Carrier	Product	Max Age	High Band	Rate	Low Band	Rate	Withdrawals
2 Years	Oceanview (A)	Harbourview 2	89	\$70,000+	4.80%	\$20,000+	4.45%	10% After Year 1
2 Years	GBU Life (A-)	Asset Guard 2	95	\$25,000+	4.75%	\$25,000+	4.75%	10% Immediately^
3 Years	Revol One (B++)	DirectGrowth 3	85	\$25,000+	5.55%	\$25,000+	5.55%	RMD, Interest*
3 Years	Knighthead (A-)	Staysail 3	85	\$100,000+	[5.60%]	\$10,000+	[5.35%]	10% Immediately**^
3 Years	Athene (A+)	MaxRate 3	85	\$100,000+	5.00%	\$10,000+	4.75%	Interest Immediately
3 Years	Delaware Life (A)	Pinnacle Plus 3	85	\$100,000+	4.95%	\$25,000+	4.65%	RMD Year 1, 10% Year 2
4 Years	Oceanview (A)	Harbourview 4	89	\$70,000+	5.20%	\$20,000+	4.85%	10% After Year 1
4 Years	Oxford (A)	Multi-Select 4	85	\$20,000+	5.10%	\$20,000+	5.10%	10% After Year 1
4 Years	Nassau (B++)	Simple Annuity 4	85	\$10,000+	5.00%	\$10,000+	5.00%	5% Immediately*
5 Years	Revol One (B++)	DirectGrowth 5	85	\$25,000+	5.85%	\$25,000+	5.85%	RMD, Interest*
5 Years	Knighthead (A-)	Staysail 5	85	\$100,000+	[6.30%]	\$10,000+	[6.05%]	10% Immediately**^
5 Years	Liberty Bankers Life (A-)	Heritage Elite 5	90	\$10,000+	5.40%	\$10,000+	5.40%	RMDs^
5 Years	Aspida (A-)	Synergy Choice 5	90	\$100,000+	5.30%	\$25,000+	5.15%	10% After Year 1*
5 Years	Nassau (B++)	Nassau MYAnnuity 5X	85	\$10,000+	5.25%	\$10,000+	5.25%	10% Immediately*
6 Years	Oxford (A)	Multi-Select 6	85	\$20,000+	5.55%	\$20,000+	5.55%	10% After Year 1
6 Years	Oceanview (A)	Harbourview 6	89	\$70,000+	5.50%	\$20,000+	5.15%	10% After Year 1
6 Years	Sagicor (A-)	Milestone Max 6	90	\$75,000+	5.25%	\$25,000+	5.05%	10% After Year 1
7 Years	Revol One (B++)	DirectGrowth 7	85	\$25,000+	5.85%	\$25,000+	5.85%	RMD, Interest*
7 Years	Knighthead (A-)	Staysail 7	85	\$100,000+	[6.50%]	\$10,000+	[6.25%]	10% Immediately**^
7 Years	Aspida (A-)	Synergy Choice 7	90	\$100,000+	5.50%	\$25,000+	5.35%	10% After Year 1*
7 Years	Liberty Bankers Life (A-)	Heritage Elite 7	88	\$10,000+	5.45%	\$10,000+	5.45%	RMDs^
7 Years	Oxford (A)	Multi-Select 7	85	\$20,000+	5.45%	\$20,000+	5.45%	10% After Year 1
8 Years	EquiTrust (A-)	Certainty Select 8	90	\$10,000+	5.20%	\$10,000+	5.20%	Interest Immediately
8 Years	Oxford (A)	Multi-Select 8	85	\$20,000+	5.20%	\$20,000+	5.20%	10% After Year 1
9 Years	Liberty Bankers Life (A-)	Heritage Elite 9	86	\$10,000+	5.50%	\$10,000+	5.50%	RMDs^
9 Years	Oxford (A)	Multi-Select 9	85	\$20,000+	5.10%	\$20,000+	5.10%	10% After Year 1
10 Years	Revol One (B++)	DirectGrowth 10	85	\$25,000+	5.85%	\$25,000+	5.85%	RMD, Interest*
10 Years	Oceanview (A)	Harbourview 10	84	\$70,000+	5.65%	\$20,000+	5.30%	10% After Year 1
10 Years	EquiTrust (A-)	Certainty Select 10	90	\$10,000+	5.30%	\$10,000+	5.30%	Interest Immediately

* Rate Reduction for Optional Riders

^ State Specific Variations Exist

~ Effective Yield

[] Simple Interest

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

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