

Fixed Annuities – January 1, 2025

Company	Rating	Product Name	Minimum Premium	Years	Interest Rate*	Issue Age	Initial Surr Charge %
Oceanview Life	A	Harbourview Series	\$20k T1 / \$70k T2	2	4.55%/4.90%	To 90	9%
Oceanview Life	A	Harbourview Series	\$20k T1 / \$70k T2	3	4.75%/5.10%	To 90	9%
Clear Spring Life	A-	Preserve MYGA	\$5k Q / \$10k NQ	3	4.55%/4.85%	To 90	7%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	3	4.80%	To 85	10%
Athene	A+	Athene MaxRate	\$10k T1 / \$100k T2	3	4.55%/4.80%	To 85	10%
Delaware Life	A-	Pinnacle Plus MYGA	\$5k Q / \$10k NQ	3	4.50%/4.80%	To 85	7%
EquiTrust Life	B++	Certainty Select	\$10k	3	4.75%	To 90	10%
Fidelity & Guaranty	A	Platinum 3	\$20k	3	4.75%	To 90	9%
American National	A-	Palladium MYGA	\$5k	3	4.45%/4.55%	To 90	8%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	4	5.30%	To 85	10%
Oceanview Life	A	Harbourview Series	\$20k T1 / \$70k T2	4	4.85%/5.20%	To 90	9%
Clear Spring Life	A-	Preserve MYGA	\$5k Q / \$10k NQ	4	4.65%/4.95%	To 90	7%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	5	5.25%	To 85	10%
Oceanview Life	A	Harbourview Series	\$20k T1 / \$70k T2	5	4.80%/5.15%	To 90	9%
American National	A-	Palladium MYGA	\$5k	5	5.00%/5.10%	To 90	8%
United Life	A-	Performance SPDA	\$25k T1 / \$100k T2	5	4.85%/5.05%	To 89	8%
Athene	A+	Athene MaxRate	\$10k T1 / \$100k T2	5	4.80%/5.05%	To 83	10%
Clear Spring Life	A-	Preserve MYGA	\$5k Q / \$10k NQ	5	4.75%/5.05%	To 90	7%
Delaware Life	A-	Pinnacle Plus MYGA	\$5k Q / \$10k NQ	5	4.70%/5.00%	To 85	7%
EquiTrust	B++	Certainty Select	\$10K	5	5.00%	To 90	10%
Fidelity & Guaranty	A	Platinum 5	\$20k	5	5.00%	To 90	9%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	6	5.60%	To 85	10%
Oceanview Life	A	Harbourview Series	\$20k T1 / \$70k T2	6	5.00%/5.35%	To 90	9%
EquiTrust	B++	Certainty Select	\$10k	6	5.05%	To 90	10%
Clear Spring Life	A-	Preserve MYGA	\$5k Q / \$10k NQ	6	4.75%/5.05%	To 90	7%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	7	5.45%	To 80	10%
American National	A-	Palladium MYGA	\$5k	7	5.05%/5.15%	To 90	8%
United Life	A-	Performance SPDA	\$25k T1 / \$100k T2	7	4.90%/5.10%	To 89	8%
Athene	A+	Athene MaxRate	\$10k T1 / \$100k T2	7	4.80%/5.05%	To 83	10%
Fidelity & Guaranty	A	Platinum 7	\$20k	7	5.00%	To 90	9%
EquiTrust	B++	Certainty Select	\$10k	8	5.10%	To 90	10%
Clear Spring Life	A-	Preserve MYGA	\$5k Q / \$10k NQ	8	4.65%/4.95%	To 90	7%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	9	5.10%	To 85	10%
EquiTrust	B++	Certainty Select	\$10k	10	5.15%	To 90	10%
Cincinnati Life	A	Portfolio Edge Flexible	\$10,000	9	4.60%	To 80	9%

*Interest Rates tiered based on initial deposit amount. Contact Don Easter or Michelle Smith for details.

**Commissions may vary based on age and premium. Contact Don Easter or Michelle Smith for additional information.

Rates are subject to change without notice. Annuities are not a deposit, not FDIC insured, not insured by any federal government agency, not guaranteed by the bank (or savings association), and may go down in value.

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