

The Achievement Group

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TAG's Top 20 Guaranteed Annuities

Effective Date: 4/13/2018

Company Name		AM Best Rating	Minimum Premium Amount	Product Name	1st Year Rate	Rate Thereafter	Average Rate		Max Issue Age	Commission Rate	Date of Change
3 Years											
Guggenheim	LB	B++	NQ: 10k Q: 5k	Preserve Multi-Year	2.50%	2.50%	2.50%		90	RC	1.00% 03/01/18
4 Years											
North American	HB	A+	200k	Guarantee Choice	2.20%	2.20%	2.20%		90	RC	1.50%
GILICO		B++	NQ: 2.5k Q: 5k	Guranty 4	2.75%	2.75%	2.75%		100		1.60%
Guggenheim	LB	B++	NQ: 10k Q: 5k	Preserve Multi-Year	2.75%	2.75%	2.75%		90	RC	1.75%
5 Years											
Sentinel Security Life		B++	2.5k	Personal Choice	3.50%	3.50%	3.50%	RR	90	RC	2.25%
Reliance Standard		A+	10K	Eleos MVA	3.00%	3.00%	3.00%		85	NG	2.50%
Guggenheim	LB	B++	NQ: 10k Q: 5k	Preserve Multi-Year	3.00%	3.00%	3.00%		90	RC	2.50%
North American	HB	A+	200k	Guarantee Choice	3.20%	3.20%	3.20%		90	RC	2.00% 04/05/18
6 Years											
EquiTrust		B++	10k	ChoiceFour	4.25%	2.75% base 2.00% min	-		85	NG	5.50% 04/12/18
Guggenheim	LB	B++	NQ: 10k Q: 5k	Preserve Multi-Year	3.20%	3.20%	3.20%		90	RC	2.50%
GILICO		B++	NQ: 5k Q:2.5k	Guranty 6	3.40%	3.40%	3.40%		79		2.00%
7 Years											
Sentinel Security Life		B++	2.5k	Personal Choice	3.65%	3.65%	3.65%	RR	90	RC	2.25%
Reliance Standard		A+	5k	Apollo MVA	4.70%	2.40% base 1.00% min			85	NG	4.00%
Guggenheim	LB	B++	NQ: 10k Q: 5k	Preserve Multi-Year	3.40%	3.40%	3.40%		90	RC	2.50%
EMC		A-	10k	Bonus 1.5	3.95%	2.45%	-	NG	NQ: 90 Q: 80	NG	5.00% 04/01/18
8 Years											
Guggenheim	LB	B++	NQ: 10k Q: 5k	Preserve Multi-Year	3.45%	3.45%	3.45%		90	RC	2.50%
North American	HB	A+	200k	Guarantee Choice	2.70%	2.70%	2.70%		90	RC	2.50%
10 Years											
Sentinel Security Life		B++	2.5k	Personal Choice	3.75%	3.75%	3.75%	RR	90	RC	2.75%
GILICO		B++	36,500	Annuicare	3.25%	1% Min	-		79	NG	7.50%
Guggenheim	LB	B++	NQ: 10k Q: 5k	Preserve Multi-Year	3.60%	3.60%	3.60%		90	RC	3.00%

RR: rate reductions for optional riders.

NG: rate not guaranteed for entire term.

** : Online Applications Only Effective 06/06/16

Guarantees 2.00% after surrender charge period ends.

Tripled the annuity value for LTC.

RC: renewal commissions.

LB: Low Band HB: High Band

Positive Rate Change Negative Rate Change