

The Achievement Group

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TAG's Top 20 Guaranteed Annuities

Effective Date: 10/4/2017

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											
EquiTrust	LB	B++	10K	Certainty Select	2.00%	2.00%	2.00%	90	RC	2.00%	
4 Years											
North American	HB	A+	200k	Guarantee Choice	1.90%	1.90%	1.90%	90	RC	1.50%	
GILICO		B+	Q: 5k NQ: 2.5k	Guranty 4	2.60%	2.60%	2.60%	100		1.60%	
Guggenheim	LB	B++	NQ: 10k Q: 5k	Preserve Multi-Year	2.25%	2.25%	2.25%	90	RC	1.75%	
5 Years											
Sentinel Security Life		B++	2.5k	Personal Choice	3.15%	3.15%	3.15%	RR	90	RC	2.25%
Reliance Standard		A+	10K	Eleos MVA	3.55%	2.05% base 1.00% min			85	NG	3.25%
EquiTrust		B++	10k	Certainty Select	2.50%	2.50%	2.50%		90	RC	3.00%
North American	HB	A+	200k	Guarantee Choice	2.50%	2.50%	2.50%		90	RC	2.00%
6 Years											
EquiTrust		B++	10k	ChoiceFour	3.85%	2.35% base 2.00% min	-		85	NG	5.50%
EquiTrust		B++	10k	Certainty Select	2.60%	2.60%	2.60%		90	RC	3.00%
GILICO		B+	NQ: 5k Q: 2.5K	Guranty 6	3.25%	3.25%	3.25%		79		2.00%
7 Years											
Sentinel Security Life		B++	2.5k	Personal Choice	3.30%	3.30%	3.30%	RR	90	RC	2.25%
Reliance Standard		A+	5k	Apollo MVA	4.25%	2.25% base 1.00% min			85	NG	4.00%
Guggenheim	LB	B++	NQ: 10k Q: 5k	Preserve Multi-Year	2.80%	2.80%	2.80%		90	RC	2.50%
EMC		A-	10k	Bonus 1.5	3.50%	2.00%	-	NG	NQ: 90 Q: 80	NG	5.00%
8 Years											
EquiTrust		B++	10k	Certainty Select	2.75%	2.75%	2.75%		90	RC	3.00%
North American	HB	A+	200k	Guarantee Choice	2.65%	2.65%	2.65%		90	RC	2.50%
10 Years											
Sentinel Security Life		B++	2.5k	Personal Choice	3.40%	3.40%	3.40%	RR	90	RC	2.75%
GILICO		B+	36,500	Annuicare	3.25%	1.00% Min	-		79	NG	3.00%
EquiTrust		B++	10k	Certainty Select	3.00%	3.00%	3.00%		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