

The Achievement Group

www.tagpartners.org | 4515 Fleur Drive Suite 200, Des Moines, Iowa 50321 | Toll Free: (866) 845-5292 Local: (515) 256-6421 Fax: (515) 953-5300

TAG's Top 20 Guaranteed Annuities

Effective Date: 7/7/2017

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	3.20%	3.20%	3.20%	RR	90	RC	2.25%	
Reliance Standard		A+	5k	Apollo MVA	4.25%	2.25% base 1.00% min			85	NG	4.00%	07/17/17
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												
Guggenheim		B++	10k	Preserve Multi-Year	3.00%	3.00%	3.00%		90	RC	2.50%	
North American	HB	A+	200k	Guarantee Choice	2.50%	2.50%	2.50%		90	RC	2.50%	
10 Years												
Sentinel Security Life		B++	2.5k	Personal Choice	3.30%	3.30%	3.30%	RR	90	RC	2.75%	
Guggenheim	LB	B++	NQ: 10k Q: 5k	Preserve Multi-Year	3.10%	3.10%	3.10%		80	RC	3.00%	
GILICO		B+	36,500	Annuicare	3.25%	1.00% min	-		79	NG	7.50%	

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.

Triples the annuity value for LTC.

RC: renewal commissions.

LB: Low Band HB: High Band

Positive Rate Change Negative Rate Change

AGENT USE ONLY - NOT FOR PUBLIC USE
Rates and product availability vary by state. Please call our office for details.