

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: 11/29/2018

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
2 Years									
Equitable	B	20k	Secure Savings	2.80%	2.80%	2.80%	90	1.00%	
3 Years									
Guggenheim	LB B++	NQ: 10k Q: 5k	Preserve Multi-Year	3.10%	3.10%	3.10%	90	1.00%	12/01/18
4 Years									
United Life	A-	5k	SPDA 4	2.75%	2.75%	2.75%	100	1.84%	
GILICO	B++	NQ: 2.5k Q: 5k	Guranty 4	3.00%	3.00%	3.00%	100	1.60%	
Guggenheim	LB B++	NQ: 10k Q: 5k	Preserve Multi-Year	3.20%	3.20%	3.20%	90	RC 1.75%	12/01/18
5 Years									
Sentinel Security Life	B++	2.5k	Personal Choice	4.00%	4.00%	4.00%	RR 90	RC 2.25%	
Equitable	B	20k	Secure Savings	4.00%	4.00%	4.00%	90	2.00%	
Reliance Standard	A+	5k	Eleos MVA	3.55%	3.55%	3.55%	85	2.50%	
Sagicor	A-	100k	Milestone 5 Multi-Year	3.75%	3.75%	3.75%	90	2.00/2.75%	
Guggenheim	LB B++	NQ: 10k Q: 5k	Preserve Multi-Year	3.30%	3.30%	3.30%	90	RC 2.50%	12/01/18
6 Years									
EquiTrust	B++	10k	ChoiceFour	4.50%	3.00% base 2.00% min	-	85	NG 5.50%	
United Life	A-	5k	SPDA 6	3.50%	3.50%	3.50%	100	2.40%	
GILICO	B++	NQ: 5k Q:2.5k	Guranty 6	4.10%	4.10%	4.10%	90	2.00%	
7 Years									
Sentinel Security Life	B++	2.5k	Personal Choice	4.10%	4.10%	4.10%	RR 90	RC 2.25%	
Reliance Standard	A+	5k	Apollo MVA	5.05%	2.70% base 1.00% min		85	NG 4.00%	
Guggenheim	LB B++	NQ: 10k Q: 5k	Preserve Multi-Year	3.50%	3.50%	3.50%	90	RC 2.50%	
EMC	A-	10k	Bonus 1.5	4.40%	2.90%	-	NG NQ: 90 Q: 80	NG 5.00%	12/01/18
8 Years									
Guggenheim	LB B++	NQ: 10k Q: 5k	Preserve Multi-Year	3.55%	3.55%	3.55%	90	RC 2.50%	
10 Years									
Sentinel Security Life	B++	2.5k	Personal Choice	4.20%	4.20%	4.20%	RR 90	RC 2.75%	
GILICO	B++	36,500	Annuicare	3.40%	1% Min	-	79	NG 7.50%	
Guggenheim	LB B++	NQ: 10k Q: 5k	Preserve Multi-Year	3.65%	3.65%	3.65%	90	RC 3.00%	

RR: Rate reductions for optional riders

Two Case Comp Rate--See Agent Bonus Flyer

Guarantees 2.00% after surrender charge period ends.

RC: renewal commissions.



NG: rate not guaranteed for entire term.

LB: Low Band HB: High Band

** Online Applications Only Effective 06/06/16

Tripled the annuity value for LTC.

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.