

# The Achievement Group

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## TAG's Top 20 Guaranteed Annuities

Effective Date: 1/9/2019

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
<b>2 Years</b>												
Equitable		B	10k	Secure Savings Elite	3.20%	3.20%	3.20%		85		1.25%	
<b>3 Years</b>												
Guggenheim	LB	B++	NQ: 10k Q: 5k	Preserve Multi-Year	3.10%	3.10%	3.10%		90		1.00%	
<b>4 Years</b>												
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%	
<b>5 Years</b>												
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	3.35%	3.35%	3.35%		85		2.50%	01/07/19
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	3.25%	3.25%	3.25%		90	RC	2.50%	01/01/19
<b>6 Years</b>												
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%	
<b>7 Years</b>												
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	3.40%	3.40%	3.40%		90	RC	2.50%	01/01/19
EMC		A-	10k	Bonus 1.5	4.40%	2.90%	-	NG	NQ: 90 Q: 80	NG	5.00%	
<b>8 Years</b>												
Guggenheim	LB	B++	NQ: 10k Q: 5k	Preserve Multi-Year	3.45%	3.45%	3.45%		90	RC	2.50%	01/01/19
<b>10 Years</b>												
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	3.55%	3.55%	3.55%		90	RC	3.00%	01/01/19

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