

# The Achievement Group

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## TAG's Top 20 Guaranteed Annuities

Effective Date: 3/28/2019

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	2.90%	2.90%	2.90%	90	1.00%	04/01/19
Sagicor	HB A-	100k	Milestone 3 Multi-Year	2.90%	2.90%	2.90%	90	1.25/1.75%	
<b>4 Years</b>									
United Life	A-	10k	SPDA 4	2.60%	2.60%	2.60%	100	1.84%	
GILICO	B++	NQ: 2.5k Q: 5k	Guranty 4	3.15%	3.15%	3.15%	100	1.60%	03/01/19
Guggenheim	LB B++	NQ: 10k Q: 5k	Preserve Multi-Year	2.95%	2.95%	2.95%	90	RC 1.75%	04/01/19
<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+	10k	Eleos MVA	3.15%	3.15%	3.15%	85	2.50%	03/22/19
Sagicor	HB A-	100k	Milestone 5 Multi-Year	3.55%	3.55%	3.55%	90	2.00%	
Guggenheim	LB B++	NQ: 10k Q: 5k	Preserve Multi-Year	3.05%	3.05%	3.05%	90	RC 2.50%	04/01/19
<b>6 Years</b>									
EquiTrust	B++	10k	ChoiceFour	4.50%	3.00% base 2.00% min	-	85	NG 5.50%	
United Life	A-	10k	SPDA 6	3.35%	3.35%	3.35%	100	2.40%	
GILICO	B++	NQ: 5k Q:2.5k	Guranty 6	3.85%	3.85%	3.85%	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	4.75%	2.75% base 1.6% min		85	NG 4.00%	03/22/19
Guggenheim	LB B++	NQ: 10k Q: 5k	Preserve Multi-Year	3.15%	3.15%	3.15%	90	RC 2.50%	04/01/19
EMC	A-	10k	Bonus 1.5	4.15%	2.65%	-	NG NQ: 90 Q: 80	NG 5.00%	
<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	3.30%	3.30%	3.30%	90	RC 3.00%	04/01/19

RR: Rate reductions for optional riders and state variations apply in

3 Yr MYGA and eApplications Only

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



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