




November Fixed Annuities




(Updated 11-4-2018)

		
<p>Preferred 3 year Ratings-Best A+</p> <p>Premium >\$100,000 2.80% all years</p> <p>Premium >\$50,000 2.60% all years</p> <p>Premium >\$5,000 2.45% all years</p> <p>*Optional return of premium for lower interest rate *Surrender Schedule 3 years: 8,7,6 No MVA *Withdrawals: 15% immediately *Waivers: 100% nursing home and terminal illness *State Approvals: all</p> <p>Commission- 1.00% to age 80 .70% to age 85 .50% to age 90 trail options available</p>	<p>MYGuarantee Plus 5 year Ratings-Best A+</p> <p>Premium >\$100,000 3.65% all years</p> <p>Premium <\$100,000 3.35% all years</p> <p>*Surrender Schedule 5 years: 7, 7, 6, 5, 4, <u>+/- MVA through 5^h year</u> *Withdrawals: 10% immediately *State Approvals: all except: MN,MO</p> <p>Commission- 2.00% to age 75 1.30% to age 80 .75% to age 85</p>	<p>Solutions MYG 5 year Ratings-Best A</p> <p>Premium >\$100,000 3.65% all years</p> <p>Premium <\$100,000 3.35% all years</p> <p>*Surrender Schedule 5 years: 8, 8, 8, 7, 6 +/- MVA 30 day window after 5th year *Withdrawals: 15% starting after 1st year *Waivers: 100% ADL Waiver *State Approvals: all</p> <p>Commission- 1.50% to age 75 .75% to age 85</p>

Please contact John Peterson to verify the information prior to client solicitation.
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 <p>MaxRate 5 year Ratings-Best A</p> <p>3.15% all yrs-most states</p> <p>Minimum: \$100,000 Lower rate for less \$100K 3.00%</p> <p>*Surrender Schedule 5 years: 10,10,10,10,10 +/- MVA if applicable *Withdrawals: interest only *Waivers: 100% nursing home and terminal illness *State Approvals: all except NY *State Specific- AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OR, OK, PA, SC, TX, UT, WA (call for details) 3.10% and 2.95%</p> <p>Commission- 2.00% to age 75 1.80% to age 80 1.10% to age 83</p>	 <p>Independent Marketing Group <i>Life • Pensions • Annuities</i> A division of American National Insurance Company</p> <p>Palladium MYG 6 year Ratings-Best A</p> <p>Premium >\$100,000 3.35% all 6 years</p> <p>Premium <\$100,000 3.25% all 6 years</p> <p>*Surrender Schedule 6 years: 7, 7, 7, 6, 5, 4, +/- MVA 30 day window after 6th year *Withdrawals: 10% starting year 2 Interest only year 1 *Waivers: 100% nursing home, terminal illness and disability *State Approvals: all except: UT</p> <p>Commission- 2.50% to age 79 .50% to age 85</p>	 <p>Solutions MYG 7 year Ratings-Best A</p> <p>Premium >\$100,000 3.70% all years</p> <p>Premium <\$100,000 3.40% all years</p> <p>*Surrender Schedule 7 years: 8, 8, 8, 7, 6, 5, 4 +/- MVA 30 day window after 7th year *Withdrawals: 15% starting after 1st year *Waivers: 100% ADL Waiver *State Approvals: all</p> <p>Commission- 2.00% to age 75 1.00% to age 85</p>
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**MaxRate 7 year
Ratings-Best A**

3.25% all yrs-most states

Minimum: \$100,000

Lower rate for less \$100K

3.10%

***Surrender Schedule 7 years:**

10,10,10,10,10,10,10 +/- MVA if applicable

***Withdrawals:** interest only

***Waivers:** 100% nursing home and terminal illness

***State Approvals:** all except NY

***State Specific-** AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OR, OK, PA, SC, TX, UT, WA (call for details)

3.20% and 3.05%

Commission-

2.50% to age 75

2.25% to age 80

1.30% to age 83



**MYGuarantee Plus 10 year
Ratings-Best A+**

Premium >\$100,000

3.50% all 10 years

Premium <\$100,000

3.30% all 10 years

***Surrender Schedule 7 years:**

7, 7, 6, 5, 4, 3, 2

+/- MVA through 10th year

***Withdrawals:** 10% immediately

***State Approvals:** all except: MN,MO

Commission-

2.50% to age 75

1.60% to age 80

1.00% to age 80



**MultiVantage 10 year
Ratings-Best A+**

4.00% 1st year

3.00% yrs 2-10

3.10% effective yield

Issued to age 89!

***Surrender Schedule 10 years:**

8, 8, 7, 7, 6, 5, 4, 3, 2, 1 +/- MVA

***Withdrawals:** 10% immediately

***Waivers:** 100% nursing home, terminal illness and disability

***State Approvals:** all

Commission-

3.50% to age 75

2.70% to age 85

2.00% to age 89

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Guar Period	Carrier	A.M. Best	Ages	Prem	Plan	Rates	Yield	States not approved
3 yrs	Sagicor	A-	0-90	\$100,000	Milestone MYG	3.00% all years	3.00%	AK,CA,CT,ME,NY,VT
	Principal	A+	0-90	\$100,000	Preferred Series	2.80% all years	2.80%	Optional ROP
	North American	A+	0-85	\$100,000	Guarantee Choice	2.60% all years	2.60%	CA,DE,NY
4 yrs	Principal	A+	0-90	\$100,000	Preferred Series	3005% all years	3.05%	Optional ROP
	Principal	A+	0-90	\$50,000	Preferred Series	2.90% all years	2.90%	Optional ROP
	North American	A+	0-90	\$100,000	Guarantee Choice	2.75% all years	2.75%	CA,DE,NY
	Principal	A+	0-90	\$5,000	Preferred Series	2.75% all years	2.75%	Optional ROP
	North American	A+	0-90	\$5,000	Guarantee Choice	2.40% all years	2.40%	CA,DE,NY
5 yrs	Sagicor	A-	0-90	\$100,000	Milestone MYG	3.75% all years	3.75%	AK,CA,CT,ME,NY,VT
	AIG	A	0-85	\$100,000	Solutions MYG	3.65% all years	3.65%	NY- lower rate
	Lincoln Financial	A+	0-90	\$100,000	MyGuarantee Plus	3.65% all years	3.65%	MN,MO
	Lincoln Financial	A+	0-90	\$10,000	MyGuarantee Plus	3.35% all years	3.35%	MN,MO
	AIG	A	0-85	\$10,000	Solutions MYG	3.35% all years	3.35%	NY- lower rate
	North American	A+	0-85	\$100,000	Guarantee Choice	3.30% all years	3.30%	CA,DE,NY
	Principal	A+	0-90	\$100,000	Preferred Series	3.30% all years	3.30%	Optional ROP
	Principal	A+	0-90	\$50,000	Preferred Series	3.25% all years	3.25%	Optional ROP
	Athene	A	0-85	\$100,000	MaxRate	3.15% all years (3.10% some states)	3.15%	call for details
Sagicor	A-	0-90	\$50,000	Milestone MYG	3.15% all years	3.15%	AK,CA,CT,ME,NY,VT	
6 yrs	AIG	A	0-85	\$100,000	Solutions MYG	3.65% all years	3.65%	NY- lower rate
	Amer National	A	0-85	\$100,000	Palladium MYG	3.35% all years	3.35%	UT
	AIG	A	0-85	\$10,000	Solutions MYG	3.15% all years	3.35%	NY- lower rate
	Principal	A+	0-90	\$100,000	Preferred Series	3.30% all years	3.30%	Optional ROP
	Amer National	A	0-85	\$5,000	Palladium MYG	3.25% all years	3.25%	UT
	Principal	A+	0-90	\$50,000	Preferred Series	3.25% all years	3.25%	Optional ROP

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Guar Period	Carrier	A.M. Best	Ages	Prem	Plan	Rates	Yield	States not approved
7 yrs	Sagicor	A-	0-90	\$100,000	Milestone MYG	3.85% all years	3.85%	AK,CA,CT,ME,NY,VT
	AIG	A	0-85	\$100,000	Solutions MYG	3.70% all years	3.70%	NY- lower rate
	Sagicor	A-	0-90	\$50,000	Milestone MYG	3.55% all years	3.55%	AK,CA,CT,ME,NY,VT
	Lincoln Financial	A+	0-90	\$100,000	MyGuarantee Plus	3.45% all years	3.45%	MN,MO
	Amer National	A	0-85	\$100,000	Palladium MYG	4.30% 1st year, 3.30% yrs 2-7	3.44%	UT
	AIG	A	0-85	\$10,000	Solutions MYG	3.40% all years	3.40%	NY- lower rate
8 yrs	Amer National	A	0-85	\$100,000	Palladium MYG	3.50% all years	3.50%	UT
	Amer National	A	0-85	\$5,000	Palladium MYG	3.40% all years	3.40%	UT
	North American	A+	0-90	\$100,000	Guarantee Choice	3.20% all years	3.20%	CA,DE,NY
	North American	A+	0-90	\$10,000	Guarantee Choice	2.95% all years	2.95%	CA,DE,NY
9 yrs	Amer National	A	0-85	\$100,000	Palladium MYG	5.35% 1st year, 3.35% yrs 2-9	3.57%	UT
	Amer National	A	0-85	\$5,000	Palladium MYG	5.25% 1st year, 3.25% yrs 2-9	3.47%	UT
	North American	A+	0-90	\$100,000	Guarantee Choice	3.25% all years	3.25%	CA,DE,NY
	North American	A+	0-90	\$10,000	Guarantee Choice	3.00% all years	3.00%	CA,DE,NY
10 yrs	AIG	A	0-85	\$100,000	Solutions MYG	3.70% all years	3.70%	
	Amer National	A	0-85	\$100,000	Palladium MYG	4.50% 1st year, 3.50% yrs 2-10	3.60%	UT
	Lincoln Financial	A+	0-90	\$100,000	MyGuarantee Plus	3.50% all years	3.50%	MN,MO
	Amer National	A	0-85	\$5,000	Palladium MYG	4.40% 1st year, 3.40% yrs 2-10	3.50%	UT
	AIG	A	0-85	\$10,000	Solutions MYG	3.40% all years	3.40%	
	North American	A+	0-85	\$100,000	Guarantee Choice	3.35% all years	3.35%	CA,DE,NY
	Integrity	A+	0-89	\$20,000	MultiVantage	4.00% 1st yr, 3.00% yrs 2-10	3.10%	DE, MT

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