




May Fixed Annuities


(Updated 5-2-2018)


 <p>Preferred 3 year Ratings-Best A+</p> <p>Premium >\$100,000 2.85% all years</p> <p>Premium >\$50,000 2.65% all years</p> <p>Premium >\$5,000 2.50% 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>Preferred 4 year Ratings-Best A+</p> <p>Premium >\$100,000 2.95% all years</p> <p>Premium >\$50,000 2.80% all years</p> <p>Premium >\$5,000 2.65% all years</p> <p>*Optional return of premium for lower interest rate *Surrender Schedule 4 years: 8,7,6,6 No MVA *Withdrawals: 15% immediately *Waivers: 100% nursing home and terminal illness *State Approvals: all</p> <p>Commission- 1.90% to age 80 1.25% to age 85 1.00% to age 90 trail options available</p>	 <p>Solutions MYG 5 year Ratings-Best A</p> <p>Premium >\$100,000 3.15% all years</p> <p>Premium <\$100,000 2.85% 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>
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 Independent Marketing Group Life • Pensions • Annuities <small>A division of American National Insurance Company</small>
Palladium MYG 5 year Ratings-Best A
Premium >\$100,000 3.50% 1 st year 2.50% yrs 2-5 2.70% effective yield
Premium <\$100,000 3.40% 1 st year 2.40% yrs 2-5 2.60% effective yield
*Surrender Schedule 5 years: 7, 7, 7, 6, 5, +/- MVA 30 day window after 5 th year *Withdrawals: 10% starting year 2 Interest only year 1 *Waivers: 100% nursing home, terminal illness and disability *State Approvals: all except: UT
Commission- 2.50% to age 79 .50% to age 85


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Palladium MYG 6 year Ratings-Best A
Premium >\$100,000 2.90% all 6 years
Premium <\$100,000 2.80% all 6 years
*Surrender Schedule 6 years: 7, 7, 7, 6, 5, 4, +/- MVA 30 day window after 6 th year *Withdrawals: 10% starting year 2 Interest only year 1 *Waivers: 100% nursing home, terminal illness and disability *State Approvals: all except: UT
Commission- 2.50% to age 79 .50% to age 85


Solutions MYG 7 year Ratings-Best A
Premium >\$100,000 3.25% all years
Premium <\$100,000 2.95% all years
*Surrender Schedule 7 years: 8, 8, 8, 7, 6, 5, 4 +/- MVA 30 day window after 7 th year *Withdrawals: 15% starting after 1 st year *Waivers: 100% ADL Waiver *State Approvals: all
Commission- 2.00% to age 75 1.00% to age 85

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Palladium MYG 7 year
Ratings-Best A

Premium >\$100,000
3.85% 1st year
2.85% yrs 2-7
2.99% effective yield

Premium <\$100,000
3.75% 1st year
2.75% yrs 2-7
2.89% effective yield

***Surrender Schedule 7 years:**
7, 7, 7, 6, 5, 4, 2 +/- MVA
30 day window after 7th year
***Withdrawals:** 10% starting year 2
Interest only year 1
***Waivers:** 100% nursing home, terminal illness and disability
***State Approvals:** all except: UT

Commission-
2.50% to age 79
.50% to age 85




MYGuarantee Plus 10 year
Ratings-Best A+

Premium >\$100,000
3.00% all 10 years

Premium <\$100,000
2.85% 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+

3.80% 1st year
2.80% yrs 2-7
2.90% 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	Principal	A+	0-90	\$100,000	Preferred Series	2.85% all years	2.85%	
	Principal	A+	0-90	\$50,000	Preferred Series	2.65% all years	2.65%	
	Principal	A+	0-90	\$5,000	Preferred Series	2.50% all years	2.50%	
4 yrs	Principal	A+	0-90	\$100,000	Preferred Series	2.95% all years	2.95%	
	Principal	A+	0-90	\$50,000	Preferred Series	2.80% all years	2.80%	
	Principal	A+	0-90	\$5,000	Preferred Series	2.65% all years	2.65%	
	North American	A+	0-90	\$200,000	Guarantee Choice	2.40% all years	2.40%	call for details
	North American	A+	0-90	\$5,000	Guarantee Choice	2.15% all years	2.15%	call for details
5 yrs	North American	A+	0-85	\$200,000	Guarantee Choice	3.20% all years	3.20%	call for details
	AIG	A	0-85	\$100,000	Solutions MYG	3.15% all years	3.15%	
	Athene	A	0-85	\$100,000	MaxRate	3.00% all years (2.95% some states)	3.00%	call for details
	Principal	A+	0-90	\$100,000	Preferred Series	2.95% all years	2.95%	
	Principal	A+	0-90	\$50,000	Preferred Series	2.90% all years	2.90%	
	AIG	A	0-85	\$10,000	Solutions MYG	2.85% all years	2.85%	
	Athene	A	0-85	\$5,000	MaxRate	2.85% all years (2.80% some states)	2.85%	call for details
	North American	A+	0-85	\$10,000	Guarantee Choice	2.70% all years	2.70%	call for details
	Amer National	A	0-85	\$100,000	Palladium MYG	3.50% 1st year, 2.50% yrs 2-5	2.70%	UT
	Lincoln Financial	A+	0-90	\$100,000	MyGuarantee Plus	2.70% all years	2.70%	MN,MO
6 yrs	AIG	A	0-85	\$100,000	Solutions MYG	3.15% all years	3.15%	
	Principal	A+	0-90	\$100,000	Preferred Series	2.95% all years	2.95%	
	Principal	A+	0-90	\$50,000	Preferred Series	2.90% all years	2.90%	
	Amer National	A	0-85	\$100,000	Palladium MYG	2.90% all years	2.90%	UT
	AIG	A	0-85	\$10,000	Solutions MYG	2.85% all years	2.85%	
	Amer National	A	0-85	\$5,000	Palladium MYG	2.80% all years	2.80%	UT

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Guar Period	Carrier	A.M. Best	Ages	Prem	Plan	Rates	Yield	States not approved
7 yrs	AIG	A	0-85	\$100,000	Solutions MYG	3.25% all years	3.25%	
	Athene	A	0-85	\$100,000	MaxRate	3.10% all years (3.05% some states)	3.10%	call for details
	Amer National	A	0-85	\$100,000	Palladium MYG	3.85% 1st year, 2.85% yrs 2-7	2.99%	UT
	Athene	A	0-85	\$5,000	MaxRate	2.95% all years (2.90% some states)	2.95%	call for details
	AIG	A	0-85	\$10,000	Solutions MYG	2.95% all years	2.95%	
	Amer National	A	0-85	\$5,000	Palladium MYG	3.75% 1st year, 2.75% yrs 2-7	2.89%	UT
8 yrs	Amer National	A	0-85	\$100,000	Palladium MYG	3.05% all years	3.05%	UT
	Amer National	A	0-85	\$5,000	Palladium MYG	2.95% all years	2.95%	UT
	North American	A+	0-90	\$200,000	Guarantee Choice	2.90% all years	2.90%	call for details
	Lincoln Financial	A+	0-90	\$100,000	MyGuarantee Plus	2.85% all years	2.85%	MN,MO
9 yrs	Amer National	A	0-85	\$100,000	Palladium MYG	4.90% 1st year, 2.90% yrs 2-9	3.12%	UT
	Amer National	A	0-85	\$5,000	Palladium MYG	4.80% 1st year, 2.80% yrs 2-9	3.02%	UT
	North American	A+	0-90	\$200,000	Guarantee Choice	3.00% all years	3.00%	call for details
	Lincoln Financial	A+	0-90	\$100,000	MyGuarantee Plus	2.90% all years	2.90%	MN,MO
10 yrs	AIG	A	0-85	\$100,000	Solutions MYG	3.25% all years	3.25%	
	North American	A+	0-85	\$200,000	Guarantee Choice	3.25% all years	3.25%	call for details
	Amer National	A	0-85	\$100,000	Palladium MYG	4.05% 1st year, 3.05% yrs 2-10	3.15%	UT
	Amer National	A	0-85	\$5,000	Palladium MYG	3.95% 1st year, 2.95% yrs 2-10	3.05%	UT
	Lincoln Financial	A+	0-90	\$100,000	MyGuarantee Plus	3.00% all years	3.00%	MN,MO
	AIG	A	0-85	\$10,000	Solutions MYG	2.95% all years	2.95%	
	Integrity	A+	0-89	\$20,000	MultiVantage	3.80% 1st yr, 2.80% yrs 2-10	2.90%	DE, MT

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