

The Achievement Group

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TAG's Top 20 Guaranteed Annuities

Effective Date: 10/29/2018

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	3.00%	3.00%	3.00%	90	1.00%	
4 Years									
United Life	A-	5k	SPDA 4	2.75%	2.75%	2.75%	100	1.84%	11/01/18
GILICO	B++	NQ: 2.5k Q: 5k	Guranty 4	3.00%	3.00%	3.00%	100	1.60%	10/01/18
Guggenheim	LB B++	NQ: 10k Q: 5k	Preserve Multi-Year	3.05%	3.05%	3.05%	90	RC 1.75%	
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%	10/10/18
Sagicor	A-	100k	Milestone 5 Multi-Year	3.75%	3.75%	3.75%	90	2.00/2.75%	10/30/18
Guggenheim	LB B++	NQ: 10k Q: 5k	Preserve Multi-Year	3.25%	3.25%	3.25%	90	RC 2.50%	
6 Years									
EquiTrust	B++	10k	ChoiceFour	4.50%	3.00% base 2.00% min	-	85	NG 5.50%	10/16/18
United Life	A-	5k	SPDA 6	3.50%	3.50%	3.50%	100	2.40%	11/01/18
GILICO	B++	NQ: 5k Q:2.5k	Guranty 6	4.10%	4.10%	4.10%	90	2.00%	11/01/18
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%	10/01/18
EMC	A-	10k	Bonus 1.5	4.30%	2.80%	-	NG NQ: 90 Q: 80	NG 5.00%	11/01/18
8 Years									
Guggenheim	LB B++	NQ: 10k Q: 5k	Preserve Multi-Year	3.55%	3.55%	3.55%	90	RC 2.50%	10/01/18
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%	10/01/18
Guggenheim	LB B++	NQ: 10k Q: 5k	Preserve Multi-Year	3.65%	3.65%	3.65%	90	RC 3.00%	10/01/18

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

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Rates and product availability vary by state. Please call our office for details.