



The Achievement Group

www.tagpartners.org | 4515 Fleur Drive Suite 200, Des Moines, Iowa 50321 | Toll Free: (866) 845-5292 Local: (515) 256-6421 Fax: (515) 953-5300

TAG's Top 20 Guaranteed Annuities

Effective Date: 06/27/2022

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											
ASPIDA*	HB	A-	100K	Synergy Choice 2	3.05%	3.05%	3.05%		90	1.00%	
Oceanview	HB	A-	80K	Harbourview Multi-Year	3.50%	3.50%	3.50%		89	0.85%	6/27/2022
3 Years											
Guggenheim		A-	10K	Preserve Multi-Year	4.00%	4.00%	4.00%		90	1.00%	7/1/2022
GILICO		B++	10K	Guaranty Rate Lock 3	3.50%	3.50%	3.50%		100	1.85%	
American Life		B++	1K	American Classic 3 (No Liquidity)	3.85%	3.85%	4.00%		90	1.25%	
Oceanview	HB	A-	80K	Harbourview Multi-Year	3.70%	3.70%	3.70%		89	RC	6/27/2022
Pacific Guardian		A	10K	Diamond Head 3	3.65%	3.65%	3.65%		85	RC	1.50%
4 Years											
Pacific Guardian		A	10K	Diamond Head 4	3.75%	3.75%	3.75%		85	RC	2.00%
5 Years											
Atlantic Coast Life / Sentinel**		B++	5K	Safe Haven	4.85%	3.85%	4.05%	RR	90	RC	2.40%
Oceanview	HB	A-	80K	Harbourview Multi-Year	4.10%	4.10%	4.10%		89		6/27/2022
American Life		B++	1K	American Classic 5 (No Liquidity)	4.05%	4.05%	4.17%		90		2.25%
Pacific Guardian		A	10K	Diamond Head 5	3.90%	3.90%	3.90%		85	RC	2.25%
EquiTrust		B++	10K	Certainty Select 5	4.00%	4.00%	4.00%		90		3.00%
GILICO		B++	10K	Guaranty Rate Lock 5	3.85%	3.85%	3.85%		100		2.25%
6 Years											
EquiTrust		B++	10K	ChoiceFour	5.50%	4.00% base 1.00% min	-		85	NG	5.50%
EquiTrust		B++	10K	Certainty Select6	4.20%	4.20%	4.20%		90		3.00%
7 Years											
ASPIDA*	HB	A-	100K	Synergy Choie 7	4.20%	4.20%	4.20%		90		3.00%
9 Years											
Global Atlantic	LB	A-	35K NQ	ForeCare	3.75%	3.75%	3.75%		80		7.00%
10 Years											
EquiTrust		B+	10K	Certainty Select 10	4.30%	4.30%	4.30%		90		3.00%

RC: Renewal Commissions

RR: Rate Reductions for Optional Riders

NG: Rate Not Guaranteed for Entire Term

LB: Low Band HB: High Band

*E-App Only **Same rate w/ variations

Triples the annuity value for LTC.

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