



The Achievement Group

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TAG's Top 20 Guaranteed Annuities

Effective Date: 09/29/2020

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+	10k	Secure Savings Elite	2.30%	2.30%	2.30%	RR 85	RC 1.25%	
3 Years									
Sagicor	HB A-	100K	Milestone	2.40%	2.40%	2.40%	90	1.25%	
Oceanview	A-	20k	Harbourview Multi-Year	2.35%	2.35%	2.35%	89 RC	1.50%	
United Life	HB A-	100k	Performance	2.15%	2.15%	2.15%	RR 100	1.20%	9/21/2020
4 Years									
GILICO	B++	10k	Guaranty Rate Lock-MVA Plan	2.15%	2.15%	2.15%	100	2.25%	10/1/2020
Guggenheim	LB B++	NQ: 10k Q: 5k	Preserve Multi-Year	2.00%	2.00%	2.00%	90 RC	1.75%	10/1/2020
5 Years									
Atlantic Coast Life	B++	5k	Safe Haven	4.15%	3.15%	3.35%	RR 85	RC 2.40%	
Sentinel Security Life	B++	2.5k	Personal Choice	3.35%	3.35%	3.35%	RR 90	RC 2.25%	
Oceanview	A-	20k	Harbourview Multi-Year	2.85%	2.85%	2.85%	89	2.50%	
Equitable	B+	10k	Secure Savings Elite	3.10%	3.10%	3.10%	RR 90	RC 2.00%	
Liberty Bankers Life	B++	10k	Bankers Elite5	3.00%	3.00%	3.00%	90	2.25%	
6 Years									
EquiTrust	B++	10k	ChoiceFour	3.50%	2.00% base 2.00% min	-	85 NG	5.50%	
GILICO	B++	10k	Guaranty Rate Lock-MVA Plan	2.35%	2.35%	2.35%	90	2.75%	10/1/2020
7 Years									
Sentinel Security Life	B++	2.5k	Personal Choice	3.45%	3.45%	3.45%	RR 90	RC 2.25%	
Reliance Standard	A+	5k	Apollo MVA	3.95%	1.95% base 1.00% min		85 NG	4.00%	
North American	HB A+	100k	Guarantee Choice 7	2.50%	2.50%	2.50%	90 RC	2.50%	
10 Years									
Sentinel Security Life	B++	2.5k	Personal Choice	3.55%	3.55%	3.55%	RR 90	RC 2.75%	
GILICO	B++	36,500	Annuicare	2.65%	1.00% Min	-	79 NG	7.50%	9/21/2020
Oceanview	A-	20K	Harbourview Multi-Year	3.00%	3.00%	3.00%	89 RC	3.00%	

RC: Renewal Commissions
LB: Low Band HB: High Band

RR: Rate Reductions for Optional Riders
Guarantees 2.00% For Life

NG: Rate Not Guaranteed for Entire Term
Triples the annuity value for LTC.

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