

This spreadsheet to be used for reference only. Rates are subject to change.

Company	AM Best	Minimum Premium	Guar. Period	Product Name	1st Year Rate	Rate Thereafter	Average Yield	Commission (Less at older ages)	Rate Change Effective Date	
Allianz	A	\$25K	1 Year	Dominator Select	1.50% <\$100K / 1.60% >\$100K	1.50% / 1.60%	1.50% / 1.60%	0.25%	1-Jan	
Allianz	A	\$25K	2 Years	Dominator Select	1.55% <\$100K / 1.65% >\$100K	1.55% / 1.65%	1.55% / 1.65%	0.50%	1-Jan	
LSW	A	\$25K	2 Years	SureRate 2	1.00% <\$100K / 1.15% >\$100K	1.00% / 1.15%	1.00% / 1.15%	0.90%	22-Nov	
Investors-LGCY	A-	\$3K-Q/\$5K-NQ	3 Years	RateMark	***2.40%	***2.40%	***2.40%	2.25%	1-Jan	
American National	A	\$5K	3 Years	Palladium MYG	2.00% <\$100K / 2.10% >\$100K	2.00% / 2.10%	2.00% / 2.10%	1.50%	1-Jan	
North American	A+	\$2K-Q/\$10K-NQ	3 Years	Guarantee Choice	2.00%	2.00%	2.00%	2.50%	21-Jan	
Allianz	A	\$25K	3 Years	Dominator Select	1.70% <\$100K / 1.80% >\$100K	1.70% / 1.80%	1.70% / 1.80%	1.25%	1-Jan	
Lincoln Financial	A+	\$10K	3 Years	MYGuarantee	1.65% <\$100K / 1.80% >\$100K	1.65% / 1.80%	1.65% / 1.80%	1.00%	1-Jan	
Principal Financial	A+	\$5K	4 Years	Secure Fixed 4	2.45%	2.45%	2.45%	2.25%	15-Jan	
North American	A+	\$2K-Q/\$10K-NQ	4 Years	Guarantee Choice	2.35% <\$100K / 2.65% >\$200K	2.35% / 2.65%	2.35% / 2.65%	2.50%	21-Jan	
Lincoln Financial	A+	\$10K	4 Years	MYGuarantee	2.30% <\$100K / 2.45% >\$100K	2.30% / 2.45%	2.30% / 2.45%	1.00%	1-Jan	
Integrity Life	A+	\$20K	4 Years	MOMENTUM Advantage	2.75%	2.00%	2.18%	2.00%	31-Dec	
American National	A	\$5K	4 Years	Palladium MYG	2.15% <\$100K / 2.25% >\$100K	2.15% / 2.25%	2.15% / 2.25%	2.00%	1-Jan	
American Equity	A-	\$10K	5 Years	Guarantee 5	3.65%	3.65%	3.65%	3.00%*	29-Dec	
Royal Neighbors	A-	\$10K	5 Years	Neighbors Choice	3.50%	3.50%	3.50%	1.75%	1-Jan	
North American	A+	\$2K-Q/\$10K-NQ	5 Years	Guarantee Choice	3.30% <\$100K / 3.55% >\$200K	3.30% / 3.55%	3.30% / 3.55%	2.50%	21-Jan	
Great American	A	\$10K	5 Years	Stars & Stripes	3.90% <\$100K / 4.00% >\$100K	^^^3.00% / 3.10%	3.30% / 3.40%	3.00%	11-Jan	
American General	A	\$5K	5 Years	HorizonSelect 5	3.10%	3.10%	3.10%	4.00%	1-Jan	
Lincoln Financial	A+	\$10K	5 Years	MYGuarantee	3.00% <\$100K / 3.15% >\$100K	3.00% / 3.15%	3.00% / 3.15%	2.00%	1-Jan	
Minnesota Life	A+	\$5K	5 Years	SecureOption Select	2.95% <\$100K / 3.15% >\$100K	2.95% / 3.15%	2.95% / 3.15%	2.50%	9-Jan	
Loyal American	A	\$10K	5 Years	SureSaver 5	2.70% <\$100K / 3.05% >\$100K	2.70% / 3.05%	2.70% / 3.05%	1.50%	19-Oct	
Reliance Standard	A	\$10K	5 Years	Elektra 579	3.00%	3.00%	3.00%	3.00%	2-Nov	
Investors-LGCY	A-	\$3K-Q/\$5K-NQ	5 Years	RateMark	***2.75%	***2.75%	***2.75%	3.00%	1-Jan	
American National	A	\$5K	5 Years	Palladium MYG	3.50% <\$100K / 3.60% >\$100K	2.50% / 2.60%	2.70% / 2.80%	4.00%	1-Jan	
The Standard	A	\$15K	5 Years	FGA 5	2.65% <\$100K / 2.75% >\$100K	2.65% / 2.75%	2.65% / 2.75%	3.00%	25-Jan	
Lincoln Financial	A+	\$10K	5 Years	Classic 5	3.30% <\$100K / 4.30% >\$100K	2.30%	2.50% / 2.70%	4.00%	1-Jan	
Allianz	A	\$25K	5 Years	Dominator Plus 5	2.55% <\$100K / 2.65% >\$100K	2.55% / 2.65%	2.55% / 2.65%	3.00%	1-Jan	
Integrity Life	A+	\$20K	5 Years	MOMENTUM Advantage	3.25%	2.50%	2.65%	2.50%	31-Dec	
EquiTrust	B+	\$30K	5 Years	Certainty Select 5	2.65%	2.65%	2.65%	1.25%**	15-Jan	
Mutual of Omaha	A+	\$5K	5 Years	Ultra-Secure 5	3.20% <\$100K / 3.35% >\$100K	2.20% / 2.35%	2.40% / 2.55%	4.00%	1-Jan	
West Coast Life	A+	\$10K	5 Years	Sure Advantage 5	2.30% <\$100K / 3.32% >\$100K	2.30%	2.30% / 2.50%	2.00%	29-Dec	
Americo	A-	\$5K-Q/\$10K-NQ	5 Years	Platinum Assure 5	2.30%	2.30%	2.30%	5.00%	29-Dec	
Lafayette Life	A+	\$2K-Q/\$5K-NQ	5 Years	Horizon 5-5	2.00%	2.00%	2.00%	3.00%	16-Jan	
The Standard	A	\$15K	5 Years	SRA 5	2.00% <\$100K / 2.10% >\$100K	2.00% / 2.10%	2.00% / 2.10%	4.00%	25-Jan	
Royal Neighbors	A-	\$5K	6 Years	Crown Choice	3.00% <\$20K/3.40% = \$20K-\$99K	3.00% / 3.40%	3.00% / 3.40%	2.75%	1-Jan	
				Crown Choice cont.	3.50% >100K	3.50%	3.50%	2.75%	1-Jan	
The Standard	A	\$15K	6 Years	FGA 6	3.20% <\$100K / 3.60% >\$100K	3.20% / 3.30%	3.20% / 3.30%	2.00%	25-Jan	
North American	A+	\$2K-Q/\$10K-NQ	6 Years	Guarantee Choice	3.15% <\$100K / 3.40% >\$200K	3.15% / 3.40%	3.15% / 3.40%	2.50%	21-Jan	
Lincoln Financial	A+	\$10K	6 Years	MYGuarantee	3.15% <\$100K / 3.30% >\$100K	3.15% / 3.30%	3.15% / 3.30%	2.25%	1-Jan	
American National	A	\$5K	6 Years	Palladium MYG	3.15% <\$100K / 3.25% >\$100K	3.15% / 3.25%	3.15% / 3.25%	2.50%	1-Jan	
Sagicor	A-	\$5K	6 Years	Gold Sage Investor	3.50%	3.00%	3.08%	4.00%	1-Jan	
RBC	A	\$5K	6 Years	3+3 MYG	3.00%	3.00%	3.00%	2.00%	1-Jan	
EquiTrust	B+	\$30K	6 Years	Certainty Select 6	3.00%	3.00%	3.00%	1.25%**	15-Jan	
West Coast Life	A+	\$10K	6 Years	Sure Advantage 6	2.45% <\$100K / 3.47% >\$100K	2.45%	2.45% / 2.62%	2.25%	29-Dec	
The Standard	A	\$15K	6 Years	SRA 6	2.10% <\$100K / 2.20% >\$100K	2.10% / 2.20%	2.10% / 2.20%	4.00%	25-Jan	
Illinois Mutual	A-	\$5K	6 Years	Select Advantage	Product suspended until further notice					25-Jan
American Equity	A-	\$10K	7 Years	Guarantee 7	3.75	3.75%	3.75%	3.00%*	29-Dec	
American General	A	\$5K	7 Years	HorizonSelect 7	3.70%	3.70%	3.70%	4.00%	1-Jan	
North American	A+	\$2K-Q/\$10K-NQ	7 Years	Guarantee Choice	3.45% <\$100K / 3.65% >\$200K	3.45% / 3.65%	3.45% / 3.65%	2.50%	21-Jan	
Minnesota Life	A+	\$5K	7 Years	SecureOption Select	3.40% <\$100K / 3.60% >\$100K	3.40% / 3.60%	3.40% / 3.60%	3.00%	9-Jan	
American National	A	\$5K	7 Years	Palladium MYG	4.25% <\$100K / 4.35% >\$100K	3.25% / 3.35%	3.39% / 3.49%	2.50%	1-Jan	
Lincoln Financial	A+	\$10K	7 Years	MYGuarantee	3.35% <\$100K / 3.50% >\$100K	3.35% / 3.50%	3.35% / 3.50%	2.50%	1-Jan	
Integrity Life	A+	\$20K	7 Years	MOMENTUM Advantage	4.00%	3.25%	3.35%	3.00%	31-Dec	
Illinois Mutual	A-	\$5K	7 Years	Select Advantage	3.20%	3.20%	3.20%	4.00%	25-Jan	
Lincoln Financial	A+	\$10K	7 Years	Classic 7	4.75% <\$100K / 5.75% >\$100K	2.75%	3.03% / 3.17%	5.00%	1-Jan	
Sun Life Financial	A+	\$4K-Q/\$5K-NQ	7 Years	Keyport Value- Stepped I	2.55% <\$50K / 2.70% >\$50K	^^^4.10% ea yrs 2-7	2.85% / 3.00%	5.00%	9-Dec	
Mutual of Omaha	A+	\$5K	7 Years	Ultra-Secure 7	2.85% <\$100K / 3.00% >\$100K	2.85% / 3.00%	2.85% / 3.00%	4.00%	1-Jan	
Investors-LGCY	A-	\$3K-Q/\$5K-NQ	7 Years	RateMark	***3.00%	***3.00%	***3.00%	4.00%	1-Nov	
RBC	A	\$5K	7 Years	RBC 7 MYG	3.70%	2.70%	2.84%	3.00%	1-Jan	
ING FixedDesign	A	\$15K	7 Years	Guarantee Choice	2.75% <\$75K / 3.75% >\$75K	2.75%	2.75% / 2.89%	2.50%	10-Dec	
West Coast Life	A+	\$10K	7 Years	Sure Advantage 7	2.70% <\$100K / 3.73% >\$100K	2.70%	2.70% / 2.85%	2.50%	29-Dec	
Sun Life Financial	A+	\$4K-Q/\$5K-NQ	7 Years	Keyport Value-Bonus	3.55% <\$50K / 3.70% >\$50K	2.55% / 2.70%	2.69% / 2.84%	5.00%	9-Dec	



Company	AM Best	Minimum Premium	Guar. Period	Product Name	1st Year Rate	Rate Thereafter	Average Yield	Commission (Less at older ages)	Rate Change Effective Date
EquiTrust	B+	\$30K	8 Years	Certainty Select 8	4.25%	4.25%	4.25%	1.25%**	15-Jan
American National	A	\$5K	8 Years	Palladium MYG	3.60% <\$100K / 3.70% >\$100K	3.60% / 3.70%	3.60% / 3.70%	2.50%	1-Jan
North American	A+	\$2K-Q/\$10K-NQ	8 Years	Guarantee Choice	3.45% <\$100K / 3.65% >\$200K	3.45% / 3.65%	3.45% / 3.65%	2.50%	21-Jan
Lincoln Financial	A+	\$10K	8 Years	MYGuarantee	3.40% <\$100K / 3.55% >\$100K	3.40% / 3.55%	3.40% / 3.55%	2.50%	1-Jan
Illinois Mutual	A-	\$5K	8 Years	Select Advantage	3.30%	3.30%	3.30%	4.50%	25-Jan
TransAmerica	A	\$2K-Q/\$10K-NQ	8 Years	TransAmerica Select	2.80% <\$100K / 3.05% >\$100K	2.80% / 3.05%	2.80% / 3.05%	3.50%	7-Dec
West Coast Life	A+	\$10K	8 Years	Sure Advantage 8	2.85% <\$100K / 3.88% >\$100K	2.85%	2.85% / 2.98%	2.50%	29-Dec
Minnesota Life	A+	\$5K	9 Years	SecureOption Select	3.75% <\$100K / 3.95% >\$100K	3.75% / 3.95%	3.75% / 3.95%	3.50%	9-Jan
North American	A+	\$2K-Q/\$10K-NQ	9 Years	Guarantee Choice	3.45% <\$100K / 3.65% >\$200K	3.45% / 3.65%	3.45% / 3.65%	2.50%	21-Jan
Lincoln Financial	A+	\$10K	9 Years	MYGuarantee	3.45% <\$100K / 3.60% >\$100K	3.45% / 3.60%	3.45% / 3.60%	2.50%	1-Jan
American National	A	\$5K	9 Years	Palladium MYG	5.10% <\$100K / 5.20% >\$100K	3.10% / 3.20%	3.32% / 3.42%	3.00%	1-Jan
West Coast Life	A+	\$10K	9 Years	Sure Advantage 9	3.00% <\$100K / 4.03% >\$100K	3.00%	3.00% / 3.11%	2.50%	29-Dec
EquiTrust	B+	\$30K	10Years	Certainty Select 10	4.40%	4.40%	4.40%	1.25%**	15-Jan
American General	A	\$5K	10 Years	HorizonSelect 10	4.00%	4.00%	4.00%	4.00%	1-Jan
ING FixedDesign	A	\$15K	10 Years	Guarantee Choice	3.70% <\$75K / 4.70% >\$75K	3.70%	3.70% / 3.80%	3.25%	12-Nov
North American	A+	\$2K-Q/\$10K-NQ	10 Years	Guarantee Choice	3.65% <\$100K / 3.85% >\$200K	3.65% / 3.85%	3.65% / 3.85%	2.50%	21-Jan
Allianz	A	\$25K	10 Years	Dominator Plus 10	3.60% <\$100K / 3.70% >\$100K	3.60% / 3.70%	3.60% / 3.70%	4.00%	1-Jan
Integrity Life	A+	\$20K	10 Years	MOMENTUM Advantage	4.25%	3.50%	3.57%	3.50%	31-Dec
American National	A	\$5K	10 Years	Palladium MYG	4.45% <\$100K / 4.55% >\$100K	3.45% / 3.55%	3.55% / 3.65%	4.00%	1-Jan
Lincoln Financial	A+	\$10K	10 Years	MYGuarantee	3.50% <\$100K / 3.65% >\$100K	3.50% / 3.65%	3.50% / 3.65%	2.50%	1-Jan
Illinois Mutual	A-	\$5K	10 Years	Select Advantage	3.50%	3.50%	3.50%	5.00%	25-Jan
West Coast Life	A+	\$10K	10 Years	Sure Advantage 10	3.10% <\$100K / 4.13% >\$100K	3.10%	3.10% / 3.20%	2.50%	29-Dec
Investors-LGCY	A-	\$3K-Q/\$5K-NQ	10 Years	RateMark	***3.05%	***3.05%	***3.05%	4.00%	1-Jan

*Rates and Commissions in some states are .50% less: check with your marketer

**First year commissions. Please contact a marketer for commissions thereafter.

^^Escalating base +.10 ea yrs 2-5 guaranteed for initial term

***Rates .30 lower for full value at death and .30 lower for withdrawals

ECA Marketing 800-356-4189

Items in red indicates rate changes which are not effective yet and will stay in red until the effective rate change date.

Rates are subject to change at any time.

This spreadsheet is to be used as a reference only.

Refer to carrier product information for specific details.

For internal use only.