

Multi-Year Guarantees

Company	AM Best Rating	Surrender Charges	Product Name	GUARANTEE PERIOD		Average Annual Yield
				1st Year Rate	Rate Thereafter	
Liberty Bankers Life Liberty Bankers Life	B- B-	1 years 3 years	Bankers - 1 Bankers - 3	1.10% 1.75%	1.10% yr. 1 1.75% yrs. 2-3	1.10% 1.75%
Genworth Financial Liberty Bankers Life Liberty Bankers Life	A B- B-	5 years 5 years 5 years	Rate Saver - 5 Bankers - 5 Bankers Premier - 5	2.25% 2.70% 3.00%	2.25% yrs. 2-5 2.70% yrs. 2-5 3.00% yrs. 2-5	2.25% 2.70% 3.00%
EquiTrust Life Bankers Life	B B+	5 years 5 years	Certainty Select - 5 SPDA - 5	2.75% 3.00%	2.75% yrs. 2-5 3.00% yrs. 2-5	2.75% 3.00%
American General North American	A A+	6 years 6 years	Horizon Achiever - 6 Guarantee Choice - 6	2.35% 2.35%	2.35% yrs. 2-6 2.35% yrs. 2-6	2.35% 2.35%
EquiTrust Life Sagicor	B A-	6 years 6 years	Certainty Select - 6 SPDA - 6	4.50% 2.50%	2.50% yrs. 2-9 2.00% yrs. 2-6	2.83% 2.08%
Genworth Financial Great American North American American General Liberty Bankers Life Liberty Life	A A A+ A B- B++	7 years 7 years 7 years 7 years 7 years 7 years	Secure Living Rate Saver - 7 Secure Gain - 7 Guarantee Choice - 7 Horizon Select - 7 Bankers Premier - 7 7 Year MYG	2.65% 2.25% 2.70% 2.40% 3.30% 4.10%	2.65% yrs 2-7 1.50%-2.35% yrs. 2-7 2.70% yrs 2-7 2.40% yrs. 2-7 3.30% yrs. 2-7 3.10% yrs. 2-7	2.65% 2.14% 2.70% 2.40% 3.30% 3.24%
Liberty Bankers Life North American	B- A+	7 years 8 years	Bankers - 7 Guarantee Choice - 8	3.00% 2.90%	3.00% yrs 2-7 2.90% yrs. 2-8	3.00% 2.90%
Lincoln Financial Group American National Equi-Trust Life	A+ A B+	8 years 8 years 8 years	My Guarantee - 8 Palladium MYG - 8 Certainty Select - 8	2.20% 2.55% 4.00%	2.20% yrs 2-8 2.55% yrs. 2-8 3.00% yrs. 2-8	2.20% 2.55% 3.12%
North American North American Liberty Bankers Life American National Liberty Bankers Life American General	A+ A+ B- A B- A	9 years 9 years 9 years 9 years 9 years 9 years	Guarantee Choice - 9 Director Liberty USA - 500 Palladium MYG - 9 Liberty USA - 100 Horizon Plus	3.10% 4.80% 8.00% 4.05% 4.00% 7.25%	3.10% yrs. 2-9 1.80% yrs. 2-9 3.00% yrs. 2-9 2.05% yrs. 2-9 3.00% yrs. 2-9 1.25% yrs. 2-6	3.10% 2.40% 3.55% 2.27% 3.11% 2.25%
Lincoln Financial Group North American EquiTrust Life	A+ A+ B+	10 years 10 years 10 years	My Guarantee -10 Guarantee Choice - 10 Certainty Select - 10	2.30% 3.25% 3.25%	2.30% yrs. 2-10 3.25% yrs. 2-10 3.25% yrs. 2-10	2.30% 3.25% 3.25%
Lincoln Financial Group American General American General Life & Accident American General	A+ A A A	10 years 10 years 10 years 10 years	My Guarantee - 10 Horizon Select - 10 Freedom Choice - 10 Horizon MYG	2.30% 2.60% 2.30% 5.15%	2.30% yrs. 2-10 2.60% yrs. 2-10 2.30% yrs. 2-10 1.15% yrs 2-10	2.30% 2.60% 2.30% 1.82%

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