

# MYGA - Multi-Year Guaranteed Annuities



Last Updated On 06/05/2024

Please verify rate before submitting application.

All carriers shown may not be available. Please check your approved carrier list before proceeding.

Guarantee Period	Company	Product	\$100K + ** Effective Yield	Under \$100K Effective Yield	Commission (Lower for older ages)
2 Years	Oceanview	Harbourview **(\$80K+)	5.10%	4.75%	0.85%
	Oceanview	Harbourview **(\$80K+)	5.35%	5.00%	1.50%
3 years	Athene	Max Rate(Rates vary per state)	5.30%	5.05%	1.30%
	Sagicor	Milestone MYGA	5.30%	5.05%	1.30%
	American National	Palladium MYG **(\$250K+)	5.30%	5.05%	1.50%
	Global Atlantic	SecureFore 3	5.15%	4.90%	1.80%
	Standard	Multi-Choice 3	5.15%	5.05%	1.50%
	Standard	Focused Growth	5.10%	5.00%	1.50%
	North American	Guarantee Plus 3	4.95%	4.50%	1.50%
	Delaware Life	Pinnacle Plus	4.95%	4.65%	2.00%
	New York Life	Secure Term MVA II	4.85%	4.60%	0.75%
	Securian/Minnesota Life	SecureOption Choice	4.75%	4.60%	1.00%
	Symetra	Select Max	4.75%	4.40%	1.50%
	American Equity	Guarantee Shield	4.75%	4.50%	1.50%
	Symetra	Select Pro	4.50%	4.15%	1.50%
	MassMutual Ascend	SecureGain 3	4.35%	3.90%	2.00%
4 years	Corebridge(AIG)	American Pathway VisionMYG	5.30%	3.50%	1.50%
	Sagicor	Milestone MYGA	5.30%	5.05%	1.45%
	Oceanview	Harbourview **(\$80K+)	5.05%	5.40%	1.15%
	New York Life	Secure Term MVA II	4.75%	4.50%	1.00%
	Integrity	MultiVantage	4.55%	4.55%	2.00%
5 years	Sagicor	Milestone MYGA	5.60%	5.35%	2.00%
	American National	Palladium MYG **(\$250K+)	5.60%	5.35%	2.50%
	Oceanview	Harbourview **(\$80K+)	5.50%	5.15%	2.25%
	Athene	Max Rate(Rates vary per state)	5.50%	5.25%	2.00%
	Reliance Standard	Reliance Guarantee	5.45%	5.45%	2.50%
	National Life	RetireMax Secure 5	5.40%	N/A	2.00%
	Standard	Multi-Choice 5	5.40%	5.30%	2.50%
	Standard	Focused Growth	5.35%	5.25%	2.00%
	Lincoln Financial Group	MYGuarantee Plus	5.30%	4.50%	2.00%
	Global Atlantic	SecureFore 5	5.30%	5.05%	2.50%
	Corebridge(AIG)	American Pathway VisionMYG	5.30%	3.65%	2.00%
	Delaware Life	Pinnacle Plus	5.20%	4.90%	2.50%
	United of Omaha	Ultra-Premier	5.20%	5.20%	3.00%
	North American	Guarantee Plus 5	5.15%	4.90%	2.00%
	Nationwide	Secure Growth 5(MVA Rate)	5.15%	4.90%	2.00%
	MassMutual Ascend	SecureGain 5	5.10%	4.85%	2.50%
	Securian/Minnesota Life	SecureOption Choice	5.00%	4.85%	2.00%
	Symetra	Select Max	5.00%	4.85%	2.50%
	American Equity	Guarantee Shield	4.85%	4.60%	2.25%
	Symetra	Select Pro	4.75%	4.60%	2.50%
	New York Life	Secure Term MVA II	4.65%	4.40%	2.00%
	Integrity	MultiVantage	4.45%	4.45%	2.50%
6 years	American National	Palladium MYG **(\$250K+)	5.60%	5.35%	2.50%
	Oceanview	Harbourview **(\$80K+)	5.55%	5.20%	1.25%
	Sagicor	Milestone MYGA	5.55%	5.35%	2.00%
	Corebridge(AIG)	American Pathway VisionMYG	5.30%	3.65%	2.00%
	New York Life	Secure Term MVA II	4.60%	4.35%	2.00%
7 years	American National	Palladium MYG **(\$250K+)	5.60%	5.35%	2.75%
	Sagicor	Milestone MYGA	5.55%	5.40%	2.05%
	Athene	Max Rate(Rates vary per state)	5.50%	5.25%	2.50%
	Reliance Standard	Reliance Guarantee	5.45%	5.45%	3.50%
	Global Atlantic	SecureFore 7	5.40%	5.15%	3.00%
	Oceanview	Harbourview **(\$80K+)	5.35%	5.00%	2.75%
	Corebridge(AIG)	American Pathway VisionMYG	5.30%	3.70%	2.50%
	United of Omaha	Ultra-Premier	5.25%	5.25%	3.00%
	Lincoln Financial Group	MYGuarantee Plus	5.20%	4.50%	2.50%
	Standard	Focused Growth	5.20%	5.10%	2.00%
	Nationwide	Secure Growth 7(MVA Rate)	5.20%	4.95%	2.50%
	Standard	Multi-Choice 7	5.15%	5.05%	3.50%
	MassMutual Ascend	SecureGain 7	5.14%	4.94%	3.50%
	Delaware Life	Pinnacle Plus	5.10%	4.80%	2.50%
	North American	Guarantee Plus 7	5.05%	4.75%	2.50%
	Securian/Minnesota Life	SecureOption Choice	5.00%	4.85%	2.00%
	Symetra	Select Max	5.00%	4.85%	3.25%
	Symetra	Select Pro	4.75%	4.60%	3.25%
	Integrity	MultiVantage	4.19%	4.19%	3.00%
8 years	American National	Palladium MYG **(\$250K+)	5.50%	5.25%	2.85%
9 years	American National	Palladium MYG **(\$250K+)	5.50%	5.25%	2.85%
	Securian/Minnesota Life	SecureOption Choice	5.00%	4.85%	2.00%
10 years	American National	Palladium MYG **(\$250K+)	5.50%	5.25%	3.00%
	Oceanview	Harbourview **(\$80K+)	5.40%	5.05%	2.75%
	Corbridge (AIG)	American Pathway VisionMYG	5.30%	3.70%	2.50%
	Reliance Standard	Reliance Guarantee	5.15%	5.15%	5.00%
	Delaware Life	Pinnacle Plus	5.10%	4.80%	3.00%
	Standard	Focused Growth	4.90%	4.80%	3.00%
	Integrity	MultiVantage	4.10%	4.10%	3.50%

\* For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public.

\* Products and programs offered through Crump are not approved for use in all states.

Access to products and carriers available through Crump

\* Features subject to current contract terms at time of sale.

\* Please check for variations in commission rates for older ages.

\* Information is subject to change without notice.



# MYGA - Multi-Year Guaranteed Annuities

All carriers shown may not be available. Please check your approved carrier list before proceeding.  
Please verify rate before submitting application.

6/5/2024

6/5/2024	Corebridge(AIG)					American Equity				American National							
Product Name	American Pathway VisionMYG SPDA				Assured Edge Income Achiever SPDA				Guarantee Shield SPDA				Palladium Multi-Year Guarantee SPDA				
Carrier Ratings	A A.M. Best   A+ Standard & Poors   80 Comdex				A A.M. Best   A+ Standard & Poors   80 Comdex				A- A.M. Best   A- Standard & Poors   57 Comdex				A A.M. Best   A Standard & Poors   78 Comdex				
States Not Approved	NY, ID				NY, ID				NY				NY				
Issue Ages	0-85				50-80				18-85				0-90				
Premium Min. / Max.	Min: \$10,000 Max: \$2 Million w/o approval				Min: \$25,000 Max: \$1,000,000				Min: \$10,000 Max: 1.5 M 18-69, 1 M 70-74, 750K 75-79, 500K 80-85				Min: \$5,000 Max: \$1.5 Million w/o approval				
Crump's eApp	Yes				Yes				Yes				Yes				
Guarantee Periods and Rates			<\$100k	\$100K+	10-year		2.25%				<\$100k	\$100k +	\$250k +			Guaranteed Rate	
	4-Year	3.50%	5.30%					3-Year	4.50%	4.75%	4.75%	3-Year	\$250K +		5.30%		
	5-Year	3.65%	5.30%					5-Year	4.60%	4.85%	4.85%		\$100K +		5.15%		
	6-Year	3.65%	5.30%										<\$100K		5.05%		
	7-Year	3.70%	5.30%									5-Year	\$250K +		5.60%		
	10-Year	3.70%	5.30%										\$100K +		5.45%		
														<\$100K		5.35%	
													6-Year	\$250K +		5.60%	
														\$100K +		5.45%	
														<\$100K		5.35%	
												7-Year	\$250K +		5.60%		
													\$100K +		5.45%		
													<\$100K		5.35%		
												8-Year	\$250K +		5.50%		
													\$100K +		5.35%		
													<\$100K		5.25%		
												9-Year	\$250K +		5.50%		
													\$100K +		5.35%		
													<\$100K		5.25%		
												10-Year	\$250K +		5.50%		
													\$100K +		5.35%		
													<\$100K		5.25%		
Surrender Chgs (%)	10 years: 8, 8, 8, 7, 6, 5, 4, 3, 2, 1, 0				10-years: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 In CA, 9 years: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0				3-Yr: 9, 8, 7 / 5-Yr: 9, 8, 7, 6, 5 3-Yr: 8.3, 8.25, 7.25/5-Yr: 8.3, 8.25, 7.25, 6.25, 5.2 CA				10 years: 8, 8, 8, 7, 6, 5, 4, 3, 2, 1, 0				
MVA	Yes - applies during the initial rate term only				Yes				Yes				Yes (No MVA in CA)				
Options at end of guarantee period	There is a 30-day window at the end of the initial GP to do a partial or full surrender with no withdrawal charges or MVA. After the 30-day window expires, withdrawal charges will resume through 10th year with an annual declared rate								Prior to the end of each GP, owner has a 30-day window to select a new GP, or withdraw their account with no surrender or MVA. If no election is made, it automatically continue without surrender charges. With rate declared annually				There is a 30-day window at the end of the initial GP to do a partial or full surrender with no withdrawal charges or MVA. After the 30-day window expires, withdrawal charges will resume through 10th year with an annual declared rate				
Free withdrawals	Penalty Free: 15% after first year				10% starting in first year				10% after 1st year				10% starting in first year				
Waivers	Extended Care - Terminal Illness n/a in CA				Extended Care - Terminal Illness n/a in CA				Nursing Care (n/a in CA) - Max issue age 75 Terminal Illness (n/a in CA) - Max issue age 75				Confinement - Max Issue age 80(n/a CA & CT) Disability and Terminal illness(n/a in CA & CT)				
Death Benefit	Owner driven				Owner driven				Owner driven				Owner driven				
Annuitization	After 5 years				After 3 years				Call for Info				Current practice: after 3 years, MVA still applies				
Remarks					Minimum Renewal Rate: 1.00%								Minimum interest Rate: 2.35% Disability waiver restrictions call for details				
Commissions			0-75	76-85			0-80				18-80	81-85			0-80	81-85	86-90
	4-Year	1.50%	0.75%					Option 1, no trail	5.00%	3-year	1.50%	1.13%	3-Year	1.50%	0.75%	0.40%	
	5-Year	2.00%	1.00%					Option 2, trail of 0.25%	3.75%	5-year	2.25%	1.69%	5-6-Yr	2.50%	1.25%	0.65%	
	6-Year	2.00%	1.00%					Option 3, trail of 0.50%	2.50%			7-Year	2.75%	1.40%	0.70%		
	7-Year	2.50%	1.25%					Option 4, trail of 0.75%	1.50%			8-9 Yr	2.85%	1.45%	0.70%		
	10-Year	2.50%	1.25%									10 Year	3.00%	1.50%	0.75%		
				Trail starts in year 2 (month 15, paid quarterly)													

• For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public.  
• Products and programs offered through Crump are not approved for use in all states.

Access to products and carriers available through Crump

• Features subject to current contract terms at time of sale.  
• Please check for variations in commission rates for older ages.  
• Information is subject to change without notice.



# MYGA - Multi-Year Guaranteed Annuities

All carriers shown may not be available. Please check your approved carrier list before proceeding.  
Please verify rate before submitting application.

6/5/2024	Athene				Delaware Life			Global Atlantic			Integrity			
Product Name	Max Rate FPDA				Pinnacle Plus SPDA			SecureFore SPDA			MultiVantage SPDA			
Carrier Ratings	A A.M. Best   A+ Standard & Poors   82 Comdex				A- A.M. Best   BBB+ Standard & Poors   56 Comdex			A A.M. Best   A- Standard & Poors   75 Comdex			A+ A.M. Best   AA- Standard & Poors   96 Comdex			
States Not Approved	NY				NY			NY			NY			
Issue Ages	3 Year: 0-85 5 & 7-Year: 0-83				18-85			0-85			18-89			
Premium Min. / Max.	Min: \$10,000 (Addtl. Min: \$1,000 - Max: \$100k / yr) Max: \$1 Million w/o approval				Min: \$25,000 Max: \$1 Million w/o approval			Min: \$10,000 Max: \$1 M, 0-80; \$500k, 81-85; w/o approval			Min: \$20,000 Max: \$1 M, 18-75; \$750k, 76-89; w/o approval			
Crump's eApp	Yes				Yes			E-APPLICATION ONLY			Yes			
Guarantee Periods and Rates					<\$100k \$100k +			<\$100k \$100k +			Rate for Avg Remainder Annual			
					3-Year 4.65% 4.95%			3-Year 4.90% 5.15%						
					5-Year 4.90% 5.20%			5-Year 5.05% 5.30%			1st Yr 4.30% 4.55%			
	3-year 5.05% 5.05% 5.30% 5.30%				7-Year 4.80% 5.10%			7-Year 5.15% 5.40%			4-Year 5.30% 4.30% 4.55%			
	5-year 5.25% 5.25% 5.50% 5.50%				10-Year 4.80% 5.10%						5-Year 5.25% 4.25% 4.45%			
	7-year 5.25% 5.25% 5.50% 5.50%										7-Year 5.05% 4.05% 4.19%			
											10-Year 5.00% 4.00% 4.10%			
	Rates Below Available in: AK, CA, CT, DE, HI, ID, MD MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT & WA													
Surrender Chgs (%)	3-Year: 10, 10, 10 / 5-Year: 10, 10, 10, 10, 10 7-Year: 10, 10, 10, 10, 10, 10, 10				3-Yr: 8, 7, 6 / 5-Yr: 8, 7, 6, 5, 4 / 7-Yr: 8, 7, 6, 5, 4, 3, 2 / 10-Yr: 8, 7, 6, 5, 4, 3, 2, 1, 1, 0.50			3 year: 8, 8, 7, 0 / 5 Year 8, 8, 7, 6, 5, 0 7 year: 8, 8, 7, 6, 5, 4, 3, 0			4-Yr: 8, 8, 7, 7 / 5-Yr: 8, 8, 7, 7, 6 / 7-Yr: 8, 8, 7, 7, 6, 5, 4 / 10-Yr: 8, 8, 7, 7, 6, 5, 4, 3, 2, 1			
MVA	Yes							No			Yes			
Options at end of guarantee period	At the end of the Term Period, it goes into the 1-Yr Fixed Strategy. At this point, annuity's full accumulated Value will be available without withdrawal charges or MVA.				Prior to the end of each GP, owner has a 30-day window to select a new GP, or withdraw their account with no surrender or MVA. If no election is made, it automatically renews for a new GP, and new surrender charges and MVA will apply. In FL & DE, no automatic renewal applies			After the interest rate guarantee period expires, a renewal rate will be declared and guaranteed for one year. This will occur at the beginning of each subsequent contract yr.			Choose a new GRO period; locking in a new interest rate and a new withdrawal charge. OR, do nothing and let it automatically transfer to the 1-yr guarantee period with no withdrawal charge.			
Free withdrawals	Multi-Year rate multiplied by Accumulated Value				10% after 1st year			10% starting in first year			10% starting in first year (Min: \$250 or \$100 SW)			
Waivers	Confinement (n/a in CA & MA) Terminal Illness (n/a in CA)				Nursing Home and Terminal Illness(n/a in CA) Must be purchased prior to owers age 76			Nursing Home (n/a in MA, SD) Terminal Illness (n/a in WA)			Terminal Illness (n/a in CA) Confinement (n/a in CA)			
Death Benefit	Annuitant driven				Owner driven			Owner driven			Owner driven			
Annuitization	After initial guarantee period				After fifth contract year			After 1st year			After 2nd year (after 1st year in FL )			
Remarks	Comp paid on additional contributions in 1st year only				Surrender charges in CA may differ call for details			Client cannot be in a nursing home at issue. If so, case will be rejected						
Commissions	0-75 76-80 81+				0-80 81-85			0-80 81-85			18-75 76-85 86-89			
	3-Year	1.30%	0.90%	0.40%	3-Year	2.00%	1.00%	3-year	1.80%	0.90%	4-year	2.00%	1.50%	1.20%
	5-year	2.00%	1.80%	1.10%	5-year	2.50%	1.25%	5-year	2.50%	1.25%	5-year	2.50%	2.00%	1.70%
	7-year	2.50%	2.25%	1.30%	7-year	2.50%	1.25%	7-year	3.00%	1.50%	7-year	3.00%	2.20%	1.80%
					10-year	3.00%	1.50%				10-year	3.50%	2.70%	2.00%

- For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public.
- Products and programs offered through Crump are not approved for use in all states.

Access to products and carriers available through Crump

- Features subject to current contract terms at time of sale.
- Please check for variations in commission rates for older ages.
- Information is subject to change without notice.



# MYGA - Multi-Year Guaranteed Annuities

All carriers shown may not be available. Please check your approved carrier list before proceeding.  
Please verify rate before submitting application.

6/5/2024	Lincoln				MassMutual Ascend											
Product Name	MYGuarantee Plus SPDA				SecureGain 3 SPDA				SecureGain 5 SPDA				SecureGain 7 SPDA			
Carrier Ratings	A A.M. Best   A+ Standard & Poors  80 Comdex				A+ A.M. Best   A+ Standard & Poors   92 Comdex				A++ A.M. Best   A+ Standard & Poors   94 Comdex				A++ A.M. Best   A+ Standard & Poors   94 Comdex			
States Not Approved	NY, CA				NY				NY				NY			
Issue Ages	0-85				0-89				0-89				0-85			
Premium Min. / Max.	Min: \$10,000 Max: \$2 M w/o approval				Min: \$10,000 Max: \$1 M, 0-85; \$500k, 86+; w/o approval				Min: \$10,000 Max: \$1 M, 0-85; \$500k, 86+; w/o approval				Min: \$10,000 Max: \$1 M, 0-85; \$500k, 86+ w/o approval			
Crump's eApp	E-APPLICATION ONLY				Yes				Yes				Yes			
Guarantee Periods and Rates																
		<\$100k	\$100k +			<\$100k	\$100k +			<\$100k	\$100k +			<\$100k	\$100k +	
	5-Year	4.50%	5.30%		Year 1	3.90%	4.35%		Year 1	4.85%	5.10%		Year 1	5.05%	5.25%	
	7-Year	4.50%	5.20%		Year 2	3.90%	4.35%		Year 2	4.70%	4.95%		Year 2	4.30%	4.50%	
					Year 3	3.90%	4.35%		Year 3	4.80%	5.05%		Year 3	4.55%	4.75%	
					Eff. Yie	3.90%	4.35%		Year 4	4.90%	5.15%		Year 4	4.80%	5.00%	
									Year 5	5.00%	5.25%		Year 5	5.05%	5.25%	
									Eff. Yield	4.85%	5.10%		Year 6	5.30%	5.50%	
													Year 7	5.55%	5.75%	
													Eff. Yield	4.94%	5.14%	
Surrender Chgs (%)	Matches GP 7, 7, 6, 5, 4, 3, 2, 0, 0, 0				9, 8, 7, 6, 5, 4, 0				9, 8, 7, 6, 5, 0				9, 8, 7, 6, 5, 4, 3, 0			
MVA	Yes (it applies during the initial guarantee period)				Yes (except in AK and UT)				Yes (except in CT, IN, MN, MO, OH)				Yes (except in CT, IN, MN, MO, OH, VA)			
Options at end of guarantee period	Contract renews annually.				Early withdrawal charges will not apply to surrenders during the last 30 days of the initial three-year term.				Surrender charges and MVA do not renew after initial guarantee period.				Surrender charges and MVA do not renew after initial guarantee period.			
Free withdrawals	10% starting in first year				10% starting in first year				10% starting in first year				10% starting in first year			
Waivers	Terminal Illness (n/a in CA, MA) Confinement (n/a in CA, MA)				Extended Care, Terminal Illness Approved in all states and issue ages				Extended Care, Terminal Illness N/A in MA				Extended Care, Terminal Illness N/A in MA			
Death Benefit	Owner driven				Owner driven				Owner driven				Owner driven			
Annuitization	After the 5th contract yr (after 1st year in: FL,MA,OR,UT)				Call for info				Call for info				Call for info			
Remarks	Annuitization: after fifth contract year															
Commissions		0-75	76-80	81-85												
	5-year	2.00%	1.30%	0.75%		0-80	2.00%			0-80	2.50%			0-80	3.50%	
	7-year	2.50%	1.60%	1.00%		81-85	1.50%			81-89	1.50%			81-85	1.50%	
						86-89	0.50%									

• For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public.  
• Products and programs offered through Crump are not approved for use in all states.

Access to products and carriers available through Crump

• Features subject to current contract terms at time of sale.  
• Please check for variations in commission rates for older ages.  
• Information is subject to change without notice.



# MYGA - Multi-Year Guaranteed Annuities

All carriers shown may not be available. Please check your approved carrier list before proceeding.  
Please verify rate before submitting application.

6/5/2024	National Life		Nationwide				New York Life			
Product Name	RetireMax Secure 5 SPDA		Secure Growth 5 Year SPDA		Secure Growth 7 Year SPDA		Secure Term MVA II SPDA			
Carrier Ratings	A+ A.M. Best   A+ Standard & Poors   90 Comdex		A+ A.M. Best   A+ Standard & Poors   90 Comdex		A+ A.M. Best   A+ Standard & Poors   90 Comdex		A++ A.M. Best   AA+ Standard & Poors   100 Comdex			
States Not Approved	NY		NY		NY		Approved in all states			
Issue Ages	0-85		Owner: no maximum age call for details Annuitant: 0-90		Owner: no maximum age call for details Annuitant: 0-90		0-85 (0-80 in CA)			
Premium Min. / Max.	Min: \$100,000 Max: \$2M,0-70; \$1.5M 71-75; \$1M 76-80; \$500K 81-85		Min: \$10,000 Max: \$1 M w/o approval		Min: \$10,000 Max: \$1 M w/o approval		Min: \$5,000 Max: \$1 M w/o approval			
Crump's eApp	No		Yes		Yes		Yes - E-signature not approved in NY and CA			
Guarantee Periods and Rates	5-Year 5.40%		<\$100K \$100K +		<\$100K \$100K +		\$5k - \$25k - \$50k - \$100k +			
			MVA 4.90% 5.15%		MVA 4.95% 5.20%		3-Year 4.20% 4.40% 4.60% 4.85%			
			W/out MVA 4.55% 4.85%		W/out MVA 4.65% 4.90%		4-Year 4.10% 4.30% 4.50% 4.75%			
			W/out MVA 4.30% 4.65%		W/out MVA 4.35% 4.70%		5-Year 4.00% 4.20% 4.40% 4.65%			
			Rates for C		Rates for C		6-Year 3.95% 4.15% 4.35% 4.60%			
			<\$100K \$100K +		<\$100K \$100K +		7-Year 3.90% 4.10% 4.30% 4.55%			
			4.55% 4.85%		4.65% 4.90%					
			W/out MVA 4.30% 4.65%		W/out MVA 4.35% 4.70%					
Surrender Chgs (%)	5 Years: 7, 7, 7, 6, 5, 0		5 Years: 8, 8, 7, 6, 5, 0		7 Years: 8, 8, 7, 6, 5, 4, 3, 0		3 Yr: 7, 7, 7 / 4 Yr: 7, 7, 7, 6 / 5 Yr: 7, 7, 7, 6, 5 6 Yr: 7, 7, 7, 6, 5, 4 / 7 Yr: 7, 7, 7, 6, 5, 4, 3			
MVA	No		Yes (Non-MVA for ROP option)		Yes (Non-MVA for ROP option)		Yes			
Options at end of guarantee period	Surrender or let it default to an annual rate		Surrender or let it default to an annual rate		Surrender or let it default to an annual rate		Policy will receive a new renewal rate each anniversary			
Free withdrawals	10% after 1st year		10% available immediately		10% available immediately		10% starting in first year			
Waivers	n/a		Confinement & Terminal waivers (N/A in CA) Max issue age is 80		Confinement & Terminal waivers (N/A in CA) Max issue age is 80		Nursing home, terminal illness, unemployment, DI Approved in all states			
Death Benefit	Owner driven		Annuitant Driven		Annuitant Driven		Owner driven			
Annuitization							After 1 year			
Remarks			Annuitization: after 2 years (1 year in FL) Rates are based on selection of 5 Year Period		Annuitization: after 2 years (1 year in FL) Rates are based on selection of 7 Year Period		Enhanced Bene Benefit Rider: Cost 0.30%. It enhances DB with 40% of earnings. Helps pay taxes			
Commissions			0-75 2.00%		0-75 2.50%		0-80 81-85			
	0-80 2.00%		76-80 1.35%		76-80 1.75%		3-year 0.75% 0.50%			
	81-85 1.55%		81-85 0.90%		81-85 1.00%		4-year 1.00% 0.70%			
			86-90 0.55%		86-90 0.65%		5, 6, 7-Year 2.00% 1.00%			

- For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public.
- Products and programs offered through Crump are not approved for use in all states.

Access to products and carriers available through Crump

- Features subject to current contract terms at time of sale.
- Please check for variations in commission rates for older ages.
- Information is subject to change without notice.



# MYGA - Multi-Year Guaranteed Annuities

All carriers shown may not be available. Please check your approved carrier list before proceeding.  
Please verify rate before submitting application.

6/5/2024

6/5/2024	New York Life								North American				Oceanview					
Product Name	Secure Term Choice II SPDA					Clear Income SPDA					Guarantee Plus SPDA				Harberview MYGA SPDA			
Carrier Ratings	A++ A.M. Best   AA+ Standard & Poors   100 Comdex					A++ A.M. Best   AA+ Standard & Poors   100 Comdex					A+ A.M. Best   A+ Standard & Poors   89 Comdex				A- A.M. Best			
States Not Approved	Approved in all states					Approved in all states					NY FL and CA only 3yr & 5yr are approved				CT, NY, VT Colorado does not allow for non-qualified funds			
Issue Ages	0-90 (0-80 in CA)					50-80					0-90				0-89			
Premium Min. / Max.	Min: \$5,000 (\$10,000 for Pension Plans) Max: \$1 M w/o approval					Min: \$50,000 Max: \$1 M w/o approval					Min: \$20,000 Max: \$1 M w/o approval				Min: \$20,000 Max: \$1 Million w/o approval			
Crump's eApp	Yes - E-signature not approved in NY and CA					Yes - E-signature not approved in NY and CA					Yes				Yes			
Guarantee Periods and Rates						<div>Book Value</div> <div>MVA</div>									<div>\$80K+</div> <div>&lt;\$80K</div>			
											<div>\$100k +</div> <div>&lt; \$100k</div>				<div>2-Year</div> <div>5.10%</div> <div>4.75%</div>			
	<div>\$5k -</div> <div>\$24,999</div>					<div>\$25k -</div> <div>\$49,999</div>					<div>3 Year</div> <div>4.95%</div> <div>4.50%</div>				<div>3-Year</div> <div>5.35%</div> <div>5.00%</div>			
	<div>\$50k -</div> <div>\$99,999</div>					<div>\$100k+</div> <div>&lt;\$100k</div>					<div>5 Year</div> <div>5.15%</div> <div>4.90%</div>				<div>4-Year</div> <div>5.05%</div> <div>5.40%</div>			
	<div>\$100k +</div> <div>4.80%</div>					Lifetime income rider automatically included					<div>7 Year*</div> <div>5.05%</div> <div>4.75%</div>				<div>5-Year</div> <div>5.50%</div> <div>5.15%</div>			
	<div>4-Year</div> <div>4.05%</div> <div>4.25%</div> <div>4.45%</div> <div>4.70%</div>					Rollup: 5.00% Compounded for 10 years									<div>6-Year</div> <div>5.55%</div> <div>5.20%</div>			
	<div>5-Year</div> <div>3.95%</div> <div>4.15%</div> <div>4.35%</div> <div>4.60%</div>					Fee: 0.75% of the Accumulation Value									<div>7-Year</div> <div>5.35%</div> <div>5.00%</div>			
	<div>6-Year</div> <div>3.90%</div> <div>4.10%</div> <div>4.30%</div> <div>4.55%</div>														<div>10-Year</div> <div>5.40%</div> <div>5.05%</div>			
	<div>7-Year</div> <div>3.85%</div> <div>4.05%</div> <div>4.25%</div> <div>4.50%</div>																	
Surrender Chgs (%)	Return of Premium:					<div>Age</div> <div>Single</div> <div>Joint</div>					<div>** 7 not approved in CA and FL</div>				<div>CA Rates</div>			
	Issue age 0-85: effective on second policy anniv.					59-64 5.30% 5.65% 4.80% 5.15%									<div>\$80K+</div> <div>&lt;\$80K</div>			
	Issue age 86-90: effective immediately					65-69 6.05% 6.40% 5.75% 6.10%									<div>2-Year</div> <div>5.00%</div> <div>4.65%</div>			
						70-79 6.55% 6.90% 6.25% 6.60%									<div>3-Year</div> <div>5.15%</div> <div>4.80%</div>			
						80+ 7.55% 7.65% 7.25% 7.35%									<div>4-Year</div> <div>5.25%</div> <div>4.90%</div>			
MVA	Minimum Renewal Rate: 0.90%														<div>5-Year</div> <div>5.35%</div> <div>5.00%</div>			
	3 Yr: 7, 7, 7 / 4 Yr: 7, 7, 7, 6 / 5 Yr: 7, 7, 7, 6, 5					7 Yr: 7, 7, 7, 6, 5, 4, 3					<div>Surrender period matches interest rate period</div>				<div>2 Yr: 9, 8, 7 / 3 Yr: 9, 8, 7 / 4 Yr: 9, 8, 7, 6</div>			
	6 Yr: 7, 7, 7, 6, 5, 4 / 7 Yr: 7, 7, 7, 6, 5, 4, 3										<div>9, 8, 7, 6, 5, 4, 3</div>				<div>5 Yr: 9, 8, 7, 6, 5 / 6 Yr: 9, 8, 7, 6, 5, 4</div>			
	No					Yes					Yes				Yes			
	Policy will receive a new renewal rate each anniversary					Policy will receive a new renewal rate each anniversary					Prior to the end of each GP, owner has a 30-day window to select a new GP, or withdraw their account with no surrender or MVA. If no election is made, it automatically renews for a new GP, and new surrender charges and MVA will apply.				At the end of the Guarantee Period, you will be notified that the contract can be surrendered, transferred, or renewed for another Guarantee Period for the then current renewal rates.			
Options at end of guarantee period																		
Free withdrawals	10% starting in first year					10% starting in first year					Interest earned the prior year.				10% after 1st year			
Waivers	Nursing home, terminal illness, unemployment, DI					Living Needs Benefit & Unemployment and disability					Nursing home waiver (n/a SD)				n/a			
Death Benefit	Approved in all states					and disability												
Death Benefit	Owner driven					Owner driven					Owner and Annuitant driven				Owner driven			
Annuitization	After 1 year										After guarantee period (in FL, after 1 year)				After 1st contract year			
Remarks	Enhanced Bene Benefit Rider: Cost 0.30%. It enhances DB with 40% of earnings. Helps pay taxes										Surrender charges differ in CA call for details				7 Yr: 9, 8, 7, 6, 5, 4, 3 / 10 Yr: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1 Surrender charges differ in CA call for details			
Commissions	<div>0-80</div> <div>81-85</div> <div>86-90</div>					<div>Opt 1: No Trail</div>					<div>0-80</div> <div>81-85</div> <div>86-90</div>				<div>2-Year</div> <div>0-79</div> <div>0.85%</div> <div>80-89</div> <div>0.85%</div> <div>0.43%</div>			
	<div>3-year</div> <div>0.75%</div> <div>0.50%</div> <div>0.50%</div>					<div>50-75</div> <div>4.00%</div>					<div>3-year</div> <div>1.50%</div> <div>1.13%</div> <div>0.75%</div>				<div>3-Year</div> <div>0-79</div> <div>1.50%</div> <div>80-89</div> <div>0.75%</div>			
	<div>4-year</div> <div>1.20%</div> <div>0.70%</div> <div>0.50%</div>					<div>76-80</div> <div>3.00%</div>					<div>5-year</div> <div>2.00%</div> <div>1.50%</div> <div>1.00%</div>				<div>4-Year</div> <div>0-79</div> <div>1.15%</div> <div>80-89</div> <div>0.58%</div>			
	<div>5-year</div> <div>2.50%</div> <div>1.00%</div> <div>0.50%</div>										<div>7-year</div> <div>2.50%</div> <div>1.88%</div> <div>1.25%</div>				<div>5-Year</div> <div>0-79</div> <div>2.25%</div> <div>80-89</div> <div>1.13%</div>			
	<div>6-year</div> <div>2.50%</div> <div>1.00%</div> <div>0.50%</div>					<div>Opt 2: Trail</div>									<div>6-Year</div> <div>0-79</div> <div>1.25%</div> <div>80-89</div> <div>0.63%</div>			
	<div>7-year</div> <div>3.00%</div> <div>1.00%</div> <div>0.50%</div>					<div>50-75</div> <div>2.00%</div>									<div>7-year</div> <div>0-79</div> <div>2.75%</div> <div>80-89</div> <div>1.38%</div>			
						<div>76-80</div> <div>1.50%</div>									<div>10-Year</div> <div>0-79</div> <div>2.75%</div> <div>80-89</div> <div>1.38%</div>			

- For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public.
- Products and programs offered through Crump are not approved for use in all states.

Access to products and carriers available through Crump

- Features subject to current contract terms at time of sale.
- Please check for variations in commission rates for older ages.
- Information is subject to change without notice.





# MYGA - Multi-Year Guaranteed Annuities

All carriers shown may not be available. Please check your approved carrier list before proceeding.  
Please verify rate before submitting application.

6/5/2024	Protective				Reliance Standard				Sagicor				Security Mutual			
Product Name	Secure Saver SPDA (Flexible during the first year)				Reliance Guarantee SPDA				Milestone MYGA SPDA				SPDA 5 & 5 SPDA			
Carrier Ratings	A+ A.M. Best   AA- Standard & Poors   92 Comdex				A++ A.M. Best   A+ Standard & Poors   88 Comdex				A- A.M. Best				A- A.M. Best			
States Not Approved	NY				NY				AK, CT, MT, ME, NY, VT				AL, AZ, AR, CA, DE, DC, MT, ND, SD			
Issue Ages	0-85				0-85				15 days to 90				0-85			
Premium Min. / Max.	Min: \$10,000 (Additional min. \$50) Max: \$1 M w/o approval				Min: \$20,000 Max: \$1,000,000 Age 0-75 \$500,000 Age 76-85				Min: \$15,000 Max: \$1,000,000 w/o approval				Min: \$15,000 NQ Only Max: \$750k w/o approval			
Crump's eApp	Yes				Yes				EAPP ONLY				No			
Guarantee Periods and Rates	<div><div>5-Year</div><div>7-Year</div></div>				<div><div>5-Year</div><div>7-Year</div><div>10-Year</div></div>				<div><div>\$100k +</div><div>\$50k +</div><div>\$15k +</div></div>				<div><div>&lt;\$50K</div><div>&lt;\$100K</div><div>\$100K +</div></div>			
	<div><div>\$75K +</div><div>\$25k-\$75k</div><div>&lt;\$25K</div></div>				<div><div>5.45%</div><div>5.45%</div><div>5.15%</div></div>				<div><div>3-Year</div><div>4-Year</div><div>5-Year</div><div>6-Year</div><div>7-Year</div></div>				<div><div>4.15%</div><div>4.40%</div><div>4.55%</div></div>			
	<div><div>5.20%</div><div>4.85%</div><div>4.10%</div></div>				<div><div>5.45%</div><div>5.45%</div><div>5.15%</div></div>				<div><div>5.30%</div><div>5.30%</div><div>5.60%</div><div>5.55%</div><div>5.55%</div></div>				<div><div>4.30%</div><div>4.50%</div><div>4.90%</div><div>5.00%</div><div>5.05%</div></div>			
									<div>Rates in California</div>							
									<div>\$100k +</div>				<div>\$50k +</div>			
									<div>\$50k +</div>				<div>\$15k +</div>			
									<div>3-Year</div>				<div>5.00%</div>			
									<div>4-Year</div>				<div>5.00%</div>			
									<div>5-Year</div>				<div>5.30%</div>			
									<div>6-Year</div>				<div>5.30%</div>			
								<div>7-Year</div>				<div>5.35%</div>				
Surrender Chgs (%)	5 Yr: 9, 8, 7, 6, 5 7 Yr: 9, 8, 7, 6, 5, 4, 3				5-Yr: 9, 8, 7, 6, 5, 0 / 7-Yr: 9, 8, 7, 6, 5, 4, 3, 0 10-Yr: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0.50, 0				3-Yr: 9, 8, 7 / 4-Yr: 9, 8, 7, 6, 5 / 5-Yr: 9, 8, 7, 6, 5 6-Yr: 9, 8, 7, 6, 5, 4, / 7-Yr: 9, 8, 7, 6, 5, 4, 3				5 Yrs: 7, 7, 7, 6, 5, 0			
MVA	Yes				Yes				Yes				No			
Options at end of guarantee period	1. Take all or part of contract value w/no surrender 2. Begin annuity income payments (Annuitize) 3. Do nothing. Receive an annual renewal rate and remain free of surrender charges.				At the end of the initial guarantee period, the contract will automatically renew into a subsequent guarantee period of 1 year at the then-current renewal interest rates and will no longer be subject to surrender charges				3, 4, 5, 6 options: 30-day penalty-free window. If you do nothing, the initial 3,4,5,6 yr GP will automatically renew, and a new surrender charge & rate will apply 7 yr option: renewals are on an annual basis and without a new surrender charge schedule							
Free withdrawals	10% starting immediately				10% starting immediately				10% starting in 2nd year				5% in 1st year, 10% starting in 2nd year			
Waivers	Nursing Facility Confinement (n/a MA), Terminal Illness (n/a in MA), Unemployment (n/a in CT)				Confinement Benefit 25% Free Withdrawal*				n/a				n/a			
Death Benefit	Owner driven				Owner driven				Owner driven				Call for info			
Annuitization	After 1st contract year								Call for details				Call for info			
Remarks					*Max Issue Age Confinement Benefit Age 74 Surrender Charges in CA differ call for details											
Commissions	<div><div>5-Year</div><div>7-Year</div></div>				<div><div>0-75</div><div>76-80</div><div>81-85</div></div>				<div><div>0-80</div><div>81-85</div><div>86-90</div></div>				<div><div>0-75</div><div>76-85</div></div>			
	<div><div>0-75</div><div>76-80</div><div>81-85</div></div>				<div><div>5-year</div><div>7-year</div><div>10-year</div></div>				<div><div>3-year</div><div>4-year</div><div>5-year</div><div>6-year</div><div>7-year</div></div>				<div><div>2.00%</div><div>1.00%</div></div>			
	<div><div>2.50%</div><div>1.25%</div><div>0.85%</div></div>				<div><div>2.50%</div><div>3.50%</div><div>5.00%</div></div>				<div><div>1.30%</div><div>1.45%</div><div>2.00%</div><div>2.00%</div><div>2.05%</div></div>							
	<div><div>2.75%</div><div>1.38%</div><div>0.94%</div></div>				<div><div>2.00%</div><div>2.80%</div><div>4.00%</div></div>				<div><div>0.80%</div><div>0.80%</div><div>1.25%</div><div>1.35%</div><div>1.55%</div></div>							

• For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public.  
• Products and programs offered through Crump are not approved for use in all states.

Access to products and carriers available through Crump

• Features subject to current contract terms at time of sale.  
• Please check for variations in commission rates for older ages.  
• Information is subject to change without notice.



# MYGA - Multi-Year Guaranteed Annuities

All carriers shown may not be available. Please check your approved carrier list before proceeding.  
Please verify rate before submitting application.

6/5/2024	Securian/Minnesota Life				The Standard								Symetra			
Product Name	SecureOption Choice SPDA				Focused Growth Annuity SPDA (Flexible for first 90 days)				Multi-Choice Annuity SPDA (Flexible for first 90 days)				Select Pro SPDA (Flexible in 1st year)			
Carrier Ratings	A+ A.M. Best   AA- Standard & Poors   96 Comdex				A A.M. Best   A+ Standard & Poors   84 Comdex				A A.M. Best   A+ Standard & Poors   84 Comdex				A A.M. Best   A Standard & Poors   81 Comdex			
States Not Approved	NY				NY				NY				NY			
Issue Ages	0-90				3 or 5 yr: 0-93 / 7 yr: 0-90 10 yr: 0-80				3 or 5 yr: 0-93 7 yr: 0-90				0-85 0-90 if guaranteed return of purchase payment is elected			
Premium Min. / Max.	Min: \$25,000 Max: \$2 M w/o approval				Min: \$15,000 Max: \$1 M w/o approval				Min: \$15,000 Max: \$1 M w/o approval				Min: \$10,000 Max: \$1 M w/o approval			
Crump's eApp	No				Yes				Yes				Yes			
Guarantee Periods and Rates																
Surrender Chgs (%)	3-Yr: 9, 8, 7, 0 / 5-Yr: 9, 8, 7, 6, 5, 0 / 7-Yr: 9, 8, 7, 6, 5, 4, 3, 0 / 9-Yr: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0				Surrender period matches interest rate period 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5				Surrender period matches interest rate period 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5				3-yr: 8, 8, 7, 0; 5-yr: 8, 8, 7, 6, 5, 0 7-yr: 8, 8, 7, 7, 6, 5, 4, 0			
MVA	Yes (non-MVA in CA)				Yes (non-MVA in CA)				Yes (non-MVA in CA)				No			
Options at end of guarantee period	1) Continue the annuity with an annual renewal rate 2) Annuitize 3) Surrender				At the end of each guarantee period, a new interest rate GP and surrender-charge automatically begins. During the first 30 days of each subsequent surrender-charge period, you may withdraw without surrender charges or MVA.				At the end of each guarantee period, a new interest rate GP and surrender-charge automatically begins. During the first 30 days of each subsequent surrender-charge period, you may withdraw without surrender charges or MVA.				Surrender ends. Rate will renew annually			
Free withdrawals	10% after 1st year				Interest only								15% starting immediately			
Waivers	Hospital, Medical Care, and Terminal Condition waivers				Terminal conditions, Nursing home residency				Terminal conditions, Nursing home residency				Confinement waiver Terminal Illness Waiver			
Death Benefit	Owner driven				Owner driven											
Annuitization	After 1st contract anniversary, adjusted by MVA				Immediately				immediately				Call for info			
Remarks																
Commissions																
Trail option available																

• For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public.  
• Products and programs offered through Crump are not approved for use in all states.

Access to products and carriers available through Crump

• Features subject to current contract terms at time of sale.  
• Please check for variations in commission rates for older ages.  
• Information is subject to change without notice.





# MYGA - Multi-Year Guaranteed Annuities

All carriers shown may not be available. Please check your approved carrier list before proceeding.  
Please verify rate before submitting application.

6/5/2024	Symetra				United of Omaha					
Product Name	Select Max SPDA (Flexible in 1st year)				Ultra-Premier SPDA (Flexible during first year)			Ultra Secure Plus SPDA (Flexible during first year)		
Carrier Ratings	A A.M. Best   A Standard & Pools   81 Comdex				A+ A.M. Best   A+ Standard & Pools   90 Comdex			A+ A.M. Best   A+ Standard & Pools   90 Comdex		
States Not Approved	NY				MT, NY			MT, NY		
Issue Ages	0-85				5-yr: 0-89 7-yr: 0-88			5-yr: 0-89 7-yr: 0-88		
Premium Min. / Max.	Min: \$10,000 Max: \$1 M w/o approval				Min: \$25,000 (Min. additional: \$500) Max: \$3 M w/o approval			Min: \$5,000 (Min. additional: \$500) Max: \$3 M w/o approval		
Crump's eApp	Yes				No			No		
Guarantee Periods and Rates										
Surrender Chgs (%)	3-yr: 8, 8, 7, 0; 5-yr: 8, 8, 7, 6, 5, 0 7-yr: 8, 8, 7, 7, 6, 5, 4, 0				5-Yr: 9, 9, 8, 7, 6 7-Yr: 9, 9, 8, 7, 6, 5, 4			5-Yr: 6, 6, 6, 6, 5 7-Yr: 6, 6, 6, 6, 5, 4, 3		
MVA	Yes				Yes			Yes		
Options at end of guarantee period	Surrender ends. Rate will renew annually				30-day window after each 5- or 7-year GP to surrender, or annuitize penalty free. If you do nothing, a new GP of the same length will begin automatically, and withdrawal charges will be reinstated.			30-day window after each 5- or 7-year GP to surrender, continue, or annuitize penalty free. If you do nothing, a new GP of the same length will begin automatically, and withdrawal charges will be reinstated.		
Free withdrawals	Interest Only				10% starting immediately			10% starting immediately		
Waivers	Confinement waiver Terminal Illness Waiver				LTC, Unemployment, disability, term. illness, death of spouse/minor dependenat, damage to residence. *			(n/a in CA) LTC, Unemployment, disability, term. illness, death of spouse/minor dependenat, damage to residence. *		
Death Benefit					Annuitant driven			Annuitant driven		
Annuitization	Call for info									
Remarks					*... and Transplant surgery			Return of Premium built-in *... and Transplant surgery		
Commissions										

- For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public.
- Products and programs offered through Crump are not approved for use in all states.

Access to products and carriers available through Crump

- Features subject to current contract terms at time of sale.
- Please check for variations in commission rates for older ages.
- Information is subject to change without notice.