



THE ANNUITY RANKING REPORT



What's Included In This Annuity Ranking Report

This Annuity Ranking Report was created using our up-to-date computer models to evaluate hundreds of annuities of all shapes and sizes. We have compiled the current annuity rates from top-rated insurance carriers that provide income now, income later, or are designed to securely grow your money.

This Annuity Ranking Report features the following annuity rates and is based on the following scenarios*:

Fixed Index Annuities With Income Riders (FIAs)

FIA Example 1: Male, Age 65

FIA Example 2: Female, Age 65

FIA Example 3: Joint, Age 65

Multi-Year Guaranteed Annuity (MYGA)

MYGA Example 1: 3- Year Surrender Period

MYGA Example 2: 5- Year Surrender Period

MYGA Example 3: 7-Year Surrender Period

MYGA Example 4: 10- Year Surrender Period

Single Premium Immediate Annuity (SPIA)

SPIA Example 1: Male, Age 70

SPIA Example 2: Female, Age 70

SPIA Example 3: Joint, Male and Female, Age 65

Oftentimes, our annuity research team can outperform the illustrated examples featured in this annuity Ranking Report by combining multiple annuities together to maximize income and benefits to our clients.

If you have any questions regarding this Annuity Ranking Report, or would like help creating your very own personalized Annuity Ranking Report based on your information, call us at (888) 440-2468 or visit our website at www.soonerretireme.wpengine.com

Fixed Index Annuities With Income Riders (FIAs)

Fixed Index Annuities offer advantages when it comes to both saving for retirement, as well as receiving an ongoing, guaranteed lifetime income.

Fixed Index Annuities (FIAs) typically have a benefit called a lifetime income rider that can be attached to it. Income riders are an option that came about because people wanted to have a guaranteed income for life but still wanted to maintain control of their money. They wanted it to be there for future income, but also wanted access to it if they changed their mind or had an emergency.



With an FIA you can have both a fixed rate of return and/or the option of a return linked to the growth of a stock market index. You also have a lifetime income feature that can be turned on whenever you want your income to start.

As with other types of annuities, the funds that are inside of a hybrid annuity are allowed to grow on a tax-deferred basis. This means that the money will not be taxed until time it is withdrawn.

With an FIA, you can obtain a number of benefits, including safety of principal, the potential for growth, and guaranteed income for life. These financial vehicles can help to eliminate the fear in most retirees and pre-retirees' minds today—that of outliving your money in retirement.

Fixed Index Annuities With Income Riders (FIAs)

The following examples represent the current FIA rates, carrier ratings, fees and income for a Male, age 65 deferring income for 5 years in the state of Washington with an initial deposit of \$500,000.

The table below represents examples of current rates for fixed index annuities with income riders. Keep in mind that fixed index annuities and income rider rates may change often and vary by state; again these are examples only, so it is important to get personalized annuity recommendations from a licensed annuity specialist based on your specific information.*

FIA Example 1: Male, Age 65. (Click to get personalized annuity recommendations)

Initial Premium	\$500,000
Client's current age	65 years
First withdrawal age	70 years Defer for 5 years
Annuitant gender	Male
State	WA

COMPANY NAME	RATING	FEE	GUARANTEED ANNUAL INCOME
American General Life Insurance Company Lifetime Income Choice Max Income <small>Annuity: Power 10 Protector Plus Income, Power 7 Protector Plus Income</small>	A	1.10%	\$49,844
Ameritas Life Insurance Corp. Flexmark MyFit Income Rider (Lifestyle Payout) Annuity: FlexMark Select LT, FlexMark Select LT Plus	A	1.15%	\$48,809
American Equity Investment Life Insurance Company Income Shield LIBR Option 2-8.25% Rollup Annuity: IncomeShield 10 with LIBR	A-	1.10%	\$47,911
Investors Heritage Life Insurance Company Heritage Income Advantage GLWB rider Annuity: Heritage Income Advantage	B+	1.25%	\$46,358
Protective Life Insurance Company Protective Level Income Rider Annuity: Protective Income Builder	A+	1.00%	\$45,500

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Fixed Index Annuities With Income Riders (FIAs)

The following examples represent the current FIA rates, carrier ratings, fees and income for a married couple, both age 65 deferring joint income for 5 years in the state of Washington with an initial deposit of \$500,000.

The table below represents examples of current rates for fixed index annuities with income riders. Keep in mind that fixed index annuities and income rider rates may change often and vary by state; again these are examples only, so it is important to get personalized annuity recommendations from a licensed annuity specialist based on your specific information.*

FIA Example 3: Joint, Age 65. (Click to get personalized annuity recommendations)

Initial Premium	\$500,000
Client's current age	65 year old male, 65 year old female
First withdrawal age	Both 70 years of age Defer for 5 years
Annuitant gender	Joint Life, both spouses
State	WA

COMPANY NAME	RATING	FEE	GUARANTEED ANNUAL INCOME
American General Life Insurance Company Lifetime Income Choice Max Income <small>Annuity: Power 10 Protector Plus Income, Power 7 Protector Plus Income</small>	A	1.10%	\$47,094
Ameritas Life Insurance Corp. Flexmark MyFit Income Rider (Lifestyle Payout) Annuity: FlexMark Select LT, FlexMark Select LT Plus	A	1.15%	\$45,583
American Equity Investment Life Insurance Company Income Shield LIBR Option 2-8.25% Rollup Annuity: IncomeShield 10 with LIBR	A-	1.10%	\$44,132
Investors Heritage Life Insurance Company Heritage Income Advantage GLWB rider Annuity: Heritage Income Advantage	B++	1.25%	\$42,396
Protective Life Insurance Company Protective Level Income Rider Annuity: Protective Income Builder	A+	1.00%	\$42,000

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Multi-Year Guaranteed Annuity (MYGA)

Multi-Year Guaranteed Annuities, or MYGA'S, are a type of fixed annuity that provides a set interest rate guarantee for a certain period of time. MYGA's are structured to function in a similar manner to Certificate of Deposit or bonds.

In terms of similarities, both a CD and a MYGA will provide their holders with a guaranteed fixed rate of interest for a set period of time. However, it is important to note that CD's are backed by FDIC insurance while the MYGA annuities are backed by the claims-paying ability of the issuing insurance company.



One other difference is, interest that is earned on a Certificate of Deposit is considered to be taxable on an annual basis if it is not within an IRA or other qualified account. Conversely, the interest that is earned on a MYGA is allowed to grow tax-deferred, and will only be taxable upon withdrawal. This can allow the funds to compound tax deferred over time.

Another important factor for some, is many MYGA annuities allow you to withdraw up to 10% of your principal and interest each year with no early withdrawal penalties or fees (not all MYGA's offer the 10% free withdrawal, so check before you purchase).

Multi-Year Guaranteed Annuity (MYGA)

The following scenarios represent the current MYGA rates and carrier ratings with a 3-year and 5-year surrender period. Keep in mind that multi-year guaranteed annuity rates may change often and vary by state; so it is important to get personalized annuity recommendations from a licensed annuity specialist based on your specific information.*

MYGA Example 1: 3- Year Surrender Period. (Click here to get personalized annuity recommendations)

COMPANY NAME	RATING	RATE
Guggenheim Life & Annuity Preserve MYGA 3 - High Band	A-	4.10%
American National (ANICO) Palladium MYG 3 (High Band)	A	3.90%
American Life merican Classic MYGA 3	B++	3.85%
North American Guarantee Plus 3 - High Bans	A+	3.8%
Royal Neighbors of America MYGA 3yr (High Band)	A	3.80%

MYGA Example 2: 5-Year Surrender Period. (Click here to get personalized annuity recommendations)

COMPANY NAME	RATING	RATE
North American Guarantee Choice 5 - High Band	A+	4.25%
Americo Platinum Assure 5	A	4.20%
American National (ANICO) Palladium MYGA 5 (High Band)	A	4.20%
Guggenheim Life & Annuity Preserved MYGA 5 - High Band	A-	4.20%
ASPIDA Life Synergy Choice 5yr (High Band)	A-	4.15%

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Multi-Year Guaranteed Annuity (MYGA)

The following scenarios represent the current MYGA rates and carrier ratings with a 7-year and 10-year surrender period. Keep in mind that multi-year guaranteed annuity rates may change often and vary by state; so it is important to get personalized annuity recommendations from a licensed annuity specialist based on your specific information.*

MYGA Example 3: 7- Year Surrender Period. (Click [here](#) to get personalized annuity recommendations)

COMPANY NAME	RATING	RATE
merico Platinum Assure 7	A+	4.50%
North American Guarantee Plus 7 - High Band	A-	4.40%
Guggenheim Life & Annuity Preserve MYGA 7 - High Brand	A-	4.30%
Oceanview Harbourview 7 (High Brand 80k+)	A-	4.30%
Athene MaxRate 7 (High Band)	A	4.25%

MYGA Example 4:10- Year Surrender Period. (Click [here](#) to get personalized annuity recommendations)

COMPANY NAME	RATING	RATE
Guggenheim Life & Annuity Preserve MYGA 10 - High Brand	A+	4.45%
Equitrust Certainty Select 10	B++	4.30%
Oceanview Harbourview 10 (High Brand 80k+)	A-	4.30%
Atlantic Coast LifeSafe Haven 10 (compound)	B++	4.15%
Oxford Life Multi-Select 10	A	4.15%

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Single Premium Immediate Annuity (SPIA)

Immediate annuities are best used to create immediate income. With a single premium immediate annuity, or SPIA, a single sum is deposited in return for a stream of income that typically starts approximately one month after the deposit is made.

The income stream is generated from the funds based on an assumed annual growth rate, as well as the withdrawal period that is chosen, and the age and gender of the recipient.



In most cases, you can choose from a number of different income payout periods such as a certain number of years, or for the remainder of your life - regardless of how long that may be. Income may also be paid out to a joint recipient such as spouse for the remainder of his or her lifetime as well.

Because an immediate annuity converts a lump sum into an income stream, the funds you use for the annuity will no longer be available in case of an emergency. Therefore, be sure you still have liquid assets available for other needs.

Single Premium Immediate Annuity (SPIA)

The following example represents the current SPIA rates, carrier ratings, and income for a male, age 70 receiving immediate income in the state of Washington with an initial deposit of \$500,000.

The table below represents examples of current rates of single premium immediate annuities. Keep in mind that single premium immediate annuity rates may change often and vary by state; these are just examples, so it is important to get personalized annuity recommendations from licensed annuity specialists based on your specific information.*

SPIA Example 1: Male, Age 70. (Click here to get personalized annuity recommendations)

Initial Premium	\$500,000
Client's current age	70 years
First withdrawal age	70 years Immediate income
Annuitant gender	Male
State	WA

COMPANY NAME	RATING	LIFE ONLY	LIFE WITH 10 YRS GUAR	LIFE WITH REFUND
Penn Mutual Life insurance Company	A+	\$41,426	\$40,217	\$39,275
EquiTrust Life Insurance Company	B++	\$40,729	\$38,050	N/A
Massachusetts Mutual Life Insurance Company	A++	\$40,484	\$38,741	\$37,571
Integrity Life Insurance Company (W&S)	A+	\$40,285	\$38,592	\$36,255
Minnesota Life Insurance Company - A Securian Co.	A+	\$39,908	\$37,956	\$36,255

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Single Premium Immediate Annuity (SPIA)

The following example represents the current SPIA rates, carrier ratings, and income for a female, age 70 receiving immediate income in the state of Washington with an initial deposit of \$500,000. The table below represents examples of current rates of single premium immediate annuities.

Keep in mind that single premium immediate annuity rates may change often and vary by state; these are just examples, so it is important to get personalized annuity recommendations from licensed annuity specialists based on your specific information.*

SPIA Example 2: Female, Age 70. (Click here to get personalized annuity recommendations)

Initial Premium	\$500,000
Client's current age	70 years
First withdrawal age	70 years Immediate income
Annuitant gender	Female
State	WA

COMPANY NAME	RATING	LIFE ONLY	LIFE WITH 10 YRS GUAR	LIFE WITH REFUND
Penn Mutual Life insurance Company	A+	\$39,682	\$38,792	\$37,938
Integrity Life Insurance Company (W&S)	A+	\$38,106	\$36,983	\$35,771
Massachusetts Mutual Life Insurance Company	A++	\$38,046	\$36,876	\$35,879
Minnesota Life Insurance Company - A Securian Co.	A+	\$37,331	\$35,971	\$34,494
The Lincoln National Life Insurance Company	A+	\$37,273	\$36,809	\$35,679

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Single Premium Immediate Annuity (SPIA)

The following example represents the current SPIA rates, carrier ratings, and income for a married couple, both age 70, receiving immediate income in the state of Washington with an initial deposit of \$500,000.

The table below represents examples of current rates of single premium immediate annuities. Keep in mind that single premium immediate annuity rates may change often and vary by state; these are just examples, so it is important to get personalized annuity recommendations from licensed annuity specialists based on your specific information.*

SPIA Example 3: Joint, Male and Female, Age 70. (Click here to get personalized annuity recommendations)

Initial Premium	\$500,000
Client's current age	70 years
First withdrawal age	70 years Immediate income
Annuitant gender	Joint Male and Female
State	WA

COMPANY NAME	RATING	LIFE ONLY	LIFE WITH 10 YRS GUAR	LIFE WITH REFUND
Penn Mutual Life insurance Company	A+	\$34,921	\$34,722	N/A
Nationwide Life Insurance Company	A+	\$33,457	\$34,119	N/A
Massachusetts Mutual Life Insurance Company	A++	\$33,407	\$33,314	\$33,021
Integrity Life Insurance Company (W&S)	A+	\$33,312	\$33,364	\$32,936
New York Life Insurance and Annuity Corporation	A++	\$32,770	\$32,765	\$32,453

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Get This Annuity Ranking Report Personalized For You

We hope this Annuity Ranking Report helps you better understand which annuity may be right for you. Annuities are not one-size-fits-all, so it's important to talk with an expert who is up to date on the best annuities and their rates based on your situation. They can explain the differences and compare one against the other so you can choose the best one for you.

Our team of annuity specialists can prepare a personalized Annuity Report that could help save you thousands of dollars in unnecessary fees and help ensure that you find an annuity with the annuity rates and benefits available in your state.



Everyone has a different path to their retirement happiness, and we're here to help you find yours. We believe in the power of technology and ethics to help people make smart choices with annuities. Our company investigates annuities so you don't have to, hence our name: Annuity Gator.

We've reinvented the process of researching annuities to put the power in your hands.

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If you have any questions or concerns regarding your retirement finances, feel free to reach out by calling us at 918-938-7734 or ask us a question via our secure web form.

Discover Which Annuities Can Get You More Predictable Income, Safe Growth, and Preservation of Principal Without Downside Risk

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