



Multi-Year Guarantees

Updated August 30, 2021

Company	AM Best Rating	Product Name	GUARANTEE PERIOD		Average Annual Yield
			1st Year Rate	Rate Thereafter	
Rate Guaranteed 2-Years					
Oceanview	A-	Harbourview 2	1.65%	1.65% yrs 1-2	1.65%
Rate Guaranteed 3-Years					
Oceanview	A-	Harbourview 3	2.35%	2.35% yrs 2-3	2.35%
Liberty Bankers	A-	Bankers Elite 3	2.10%	2.10% yrs. 2-3	2.10%
Sagicor (\$100K+)	A-	Milestone MYGA 3	2.05%	2.05% yrs. 2-3	2.05%
Liberty Bankers	A-	Bankers 3	2.00%	2.00% yrs. 2-3	2.00%
Rate Guaranteed 5-Years					
Liberty Bankers	A-	Bankers Elite 5	2.75%	2.75% yrs. 2-5	2.75%
F&G	A-	Guarantee-Platinum 5	2.65%	2.65% yrs. 2-5	2.65%
Oceanview	A-	Harbourview 5	2.60%	2.60% yrs. 2-5	2.60%
Liberty Bankers	A-	Bankers 5 Premier	2.55%	2.55% yrs. 2-5	2.55%
Liberty Bankers	A-	Bankers 5 Premier Plus	3.35%	2.35% yrs 2-5	2.55%
Rate Guaranteed 7-Years					
Liberty Bankers	A-	Bankers Elite 7	2.90%	2.90% yrs. 2-7	2.90%
F&G	A-	Guarantee-Platinum 7	2.80%	2.80% yrs. 2-7	2.80%
Oceanview	A-	Harbourview 7	2.80%	2.80% yrs 2-7	2.80%
Rate Guaranteed 10-Years					
Oceanview	A-	Harbourview 10	2.90%	2.90% yrs 2-10	2.90%
Oxford	A-	Multi-Select 10	2.60%	2.60% yrs. 2-10	2.60%
American National (\$250K+)	A	Palladium MYG Annuity 10	2.55%	2.55% yrs. 2-10	2.55%

For Agents Use Only. Call for state approvals. Rates subject to change.