

Effective

05.01.2017

Rates Subject to Change

Guggenheim Preserve MYGA

Single Premium MYG Annuity								
(Contract will accept additions during first 4 months; will earn interest specified at time of receipt)								
Rate Periods	3 Year	4 Year	5 Year	6 Year	7 Year	8 Year	9 Year	10 Year
Under \$250,000	2.00%	2.25%	2.50%	2.60%	2.80%	2.90%	3.00%	3.10%
\$250,000+	2.10%	2.35%	2.60%	2.70%	2.90%	3.00%	3.10%	3.20%
Min Guar Surr Value	87.5% @ 1.00%							
Maximum Issue Age	90							
Minimum Premium	\$5K Q & \$10K NQ							
Surrender Charges	7, 6, 5, 4, 3, 2, 1, 1, 1, 0.75% +/- MVA (No MVA in: DE) ❖ Surrender charges match length of rate period selected ❖ At end of rate period, contract allows 30 days for full w/d; notification at least 31 days prior to anniversary of renewal options (Not available in: NJ, NY)							
Features	❖ Interest Only Year 1; Penalty Free W/D's after year 1: 10% once each year of previous anniversary contract value OR systematic w/d of interest OR RMD (systematic or lump sum) ❖ Nursing Home Waiver after year 1 (90 days - available for owners 76 or younger at time of purchase) ❖ Terminal Illness Waiver after year 1 (9 months or less to live from heart attack, stroke, or cancer for age 70 or younger at time of purchase)							
Rate Hold	45 days from date company receives app							
Death Benefit	Accumulation Value							
Annuitization	10 x 10							
Company Ratings	AM Best: B++							
Commissions	MVA VERSION	3 Year	4 Year	5-9 Year		10 Year		
	Surr/RMD/Death 0 - 12 months: 100%	0 - 80	1.00%	1.75%	2.50%		3.00%	
		81 - 85	0.75%	1.31%	1.88%		2.25%	
		86 - 90	0.50%	0.88%	1.25%		1.50%	
DE Only →	NO MVA VERSION	3 Year	4 Year	5-9 Year		10 Year		
	Surr/RMD/Death 0 - 12 months: 100%	0 - 80	1.00%	1.50%	2.00%		2.50%	
		81 - 85	0.75%	1.15%	1.50%		1.90%	
		86 - 90	0.50%	0.75%	1.00%		1.25%	

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See specific company product material for exact details.