




**TOP 5 YEAR RATES**  
*A- Or Better Carrier Rating*


Company/Product	Carrier Rating	Free WD Yr1 / Y2+	GTD Yield To Surrender
<b>Oceanview Life &amp; Annuity</b> Harbourview 5 \$10,000 Min	A-	0% / 10%	<b>3.10%</b>
<b>Oxford Life Insurance Co.</b> Multi-Select 5 \$20,000 Min	A-	Int / 10%	<b>2.75%</b>
<b>Fidelity &amp; Guaranty Life</b> FG Guarantee Platinum 5 \$20,000 Min	A-	Int / Int	<b>2.90%</b>

**TOP 3 YEAR RATES**  
*A- Or Better Carrier Rating*

Company/Product	Carrier Rating	Free WD Yr1 / Y2+	GTD Yield To Surrender
<b>Oceanview Life &amp; Annuity</b> Harbourview 3 \$10,000 Min	A-	0% / 10%	<b>2.50%</b>
<b>North American Company</b> Guarantee Choice 3 \$100,000 Min	A+	Int / Int	<b>2.40%</b>
<b>Fidelity &amp; Guaranty Life</b> FG Guarantee Platinum 3 \$20,000 Min	A-	Int / Int	<b>2.25%</b>

Certain limitations and/or exclusions may apply. Carrier, products and/or services may not be available or approved in all states. Rates & compensation subject to change. May contain errors. Verify all rates before taking an application.

<b>TOP 5 YEAR RATES</b> <i>B+ or B++ Carrier Rating</i>			
<b>Company/Product</b>	<b>Carrier Rating</b>	<b>Free WD Yr1 / Y2+</b>	<b>GTD Yield To Surrender</b>
<b>Upstream Life</b> Secure Legacy 5 \$10,000 Min	B++	Int / Int	<b>3.45%</b> 
<b>Sentinel Security Life</b> Personal Choice 5 \$2,500 Min	B++	0% / 0%	<b>3.35%</b>
<b>Atlantic Coast Life</b> Safe Haven 5 \$5,000 Min	B++	0% / 0%	<b>3.35%</b>

<b>TOP 3 YEAR RATES</b> <i>B+ or B++ Carrier Rating</i>			
<b>Company/Product</b>	<b>Carrier Rating</b>	<b>Free WD Yr1 / Y2+</b>	<b>GTD Yield To Surrender</b>
<b>Upstream Life</b> Secure Legacy 3 \$10,000 Min	B++	Int / Int	<b>2.50%</b> 
<b>Guaranty Income Life</b> RateWise Annuity 3 \$10,000 Min	B++	0 / 0%	<b>2.50%</b>
<b>Guaranty Income Life</b> RateWise Annuity 3 (Liquidity) \$10,000 Min	B++	Int / 10%	<b>2.40%</b>

**Carson Graves**

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1275 N Main St Ste 101-5 Mansfield, TX 76063

Ph: (817) 719-2988

Email: [info@carsongraves.com](mailto:info@carsongraves.com)

Web: [www.retirementeducation.us](http://www.retirementeducation.us)

[www.getmyretirementeducation.com](http://www.getmyretirementeducation.com)



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