

# ProOption

## GUGGENHEIM INSURANCE COMPANY

<b>Type</b>	Single Premium Tax Deferred Fixed Annuity
<b>Issue Age</b>	0-80,81-85,86-90
<b>Minimum Premium</b>	\$5,000 Q/\$10,000 NQ
<b>Maximum Premium</b>	\$1,000,000— Need Approval for Excess
<b>Liquidity</b>	10% after yr. 1, Interest only beginning 2nd month
<b>Special Features</b>	RMD available year 1 Can annuitize after yr. 1 (min. 10 pay)
<b>The Preserve MYGA Series</b>	<b>Return of Premium</b> (Principal Guarantee!) Full Surrender charges 7,6,5,4,3,2,1,1,1,.75,0% MVA. 30 Day Window End of Period.
<b>Special Waivers</b>	Nursing Home 100% (purchase prior 76) Terminal Illness 100% (purchase prior 70) Death Benefit: Full accumulation value payable Lump sum. No surrender or MVA applied

YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
1.45%	1.55%	1.65%	1.75%	1.85%

YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
1.75%	1.85%	1.95%	2.05%	2.15%	2.25%	2.35%

YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7	YEAR 8	YEAR 9	YEAR 10
1.95%	2.05%	2.15%	2.25%	2.35%	2.45%	2.55%	2.65%	2.75%	2.85%

RATES AS OF JANUARY 2021. RATES SUBJECT TO CHANGE WITHOUT NOTICE  
NOT AVAILABLE IN ALL STATES