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SPDA	PRODUCT	INTEREST RATE	RATE GUAR.	MIN GUAR.	SURRENDER CHARGE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	WITHDRAWALS	COMMENTS	BASE COMM.	
Liberty Bankers (Capital Life) B+ by A.M. BEST	Bankers Premier	2.85% Guaranteed all 5 Yrs		1.00%	5 Years: 8%, 7%, 6%, 5.5%, 4.5%, 0% +/- MVA 1st 5 Yrs	0 - 90	\$10,000	All except: CT,DE,MAMN, NY,NH, NJ,RI	Accum Interest Twice Yearly or Monthly Int if greater than \$100	Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value	2.00% (0-80) 0.40% (81-90)	
	Bankers Premier Plus	2.85%: 3.65% Yr 1 2.65% Yrs 2-5	5 Years	1.00%	5 Years: 8.1%,7.3%,6.4%, 5.5,4.5%,0% +/- MVA 1st 5 Yrs	0 - 90	\$10,000	All except: CT,DE,MAMN, NY,NH, NJ,RI	Accum Interest Twice Yearly or Monthly Int if greater than \$100	Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value	2.00% (0-80) 0.40% (-90)	
	Bankers 7	2.70% Guaranteed all 7 Yrs		1.00%	7 Years: 0-55: 12,11,10,8,6,5,4,0 56: 8,7,6,5,4,5,3,5,2,5,0% +/- MVA 1st 7 Yrs	0-85	\$10,000	All except: CT,DE MN,NY, NH,NJ,RI,	Accum Interest Twice Yearly or Monthly Int if greater than \$100	Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value	4.00% (0-80) 2.00% (-85)	
	Bankers 7 Premier	3.00% Guaranteed all 7 Yrs		1.00%	7 Years: 0-55: 12,4,11,5,10,5,8,5, 6,5,5,5,4,5% 56+: 8,1,7,1,6,1,5,1, 4,5,3,5,2,5% +/- MVA (No MVA-PA)	0-85	\$10,000	All except: AL,CT,DE, ID, IA,MN, MT,NV NH,NJ,NM,NY OR,RI	Accum Interest Twice Yearly or Monthly Int if greater than \$100	Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value	2.15% (0-80) 0.45% (-85)	
	Liberty Choice	3.00% Year 1 (2.00% Base Rate)		1.00%	5 Year MVA: 8, 7, 6, 5, 4%	5 Year: 0 - 90	\$5,000 Single; \$100 Monthly Additions	All except: AL,AK,CT,DC,HI ME,MA,MN,MO ND,NH,NJ,NY, ND,OR,PA,RI, VT,WY	Accum Interest Twice Yearly or Monthly Int if greater than \$100	Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value	5 yr 4.00% (0-80) 2.00% -90 7 yr 5.50% (0-80) 2.50% -85)	
	Liberty Select	3.60% Year 1 (2.10% Base Rate)			7 Year MVA: 0-55: 12,11,10,8,6,4,2 56+: 8,7,6,5,4,3,2	7 Year: 0 - 90						
	Bankers 3 Bankers 5	3 Year - 1.60% 5 Year - 2.45%		1.00%	3 Year MVA: 8,7,6,0% 5 Year MVA: 8,7,6,5,4,0%	3 Year: 0 - 90 5 Year: 0 - 90	\$10,000	All except: CT,MN, NY, NH,NJ,RI	Accum Interest Twice Yearly or Monthly Int if greater than \$100	Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value	3 yr 2.00% (0-80) 1.00% -90 5 yr 3.25% (0-80) 1.50% -90)	
Capital Life States AK, AL, DC, HI, MA, ME, MI, MO, TX, VT	Elite 3 Elite 5 Elite 7 Elite 9	3 Year - 2.15% 5 Year - 3.00% 7 Year - 3.10% 9 Year - 3.25%		1.00%	3 Year MVA: 7,9,7,6,2,0 5 Year MVA: 7,9,7,6,2,5,3,4,4,0 7 Year MVA: 7,9,7,6,2,5,3,4,4,3,5,2,7 9 Year MVA: 7,9,7,6,2,5,3,4,4, 3,5,2,7,1,8,0,9,0	3 & 5 Yr: 0 - 90 7 Yr: 0 - 85 9 Yr: 0-80 FL CA 15 Yrs Less	\$10,000	All except: CT, DE, MN, NH, NY,NJ, NY,RI	NONE It is all in the accumulation rates!	Surrender at death Surviving spouses may elect to continue the policy and avoid surrender charges. Non-spousal beneficiaries may reduce or avoid charges by taking a periodic income	3 yr. 2.00% 5 yr. 2.25% 7 yr. 2.50% 9 yr. 2.75% (All Ages)	
	Guggenheim B++ by AM BEST	Preserve Multi-Year Guaranteed Annuity	\$10,000		1.00%	3-10 Years: MVA 7,6,5 7,6,5,4 7,6,5,4,3 7,6,5,4,3,2 7,6,5,4,3,2,1,1 7,6,5,4,3,2,1,1,1 7,6,5,4,3,2,1,1,1,75	0-90 Qualified & Non-Qualified	Q: 5,000 NQ:10,000	All except: NJ,NY	•10% of the previous anniversary •RMD's allowed in all years (chargebacks in Year 1). •Full account value at death.	•Can annuitize at any time. minimum of 10 years, or for 5 years after the initial guarantee period. •The MVA is not applied in the states of DE, MO, OR, PA & WA (Commission reduced in these states.)	3 yr. 1.0% 4 yr. 1.75% 5 yr. 2.5% 6 yr. 2.5% 7 yr. 2.5% 8 yr. 2.5% 9yr. 2.5% 10yr. 3.0% (0-80)
			\$250,000+:									
			3yr	2.00%								2.10%
4yr			2.25%	2.35%								
5yr			2.50%	2.60%								


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BANKERS B by A.M. BEST	SDPA 5 and 7	5 Year - 3.00% 7 Year - 3.10%		Varies By State	9,8,7,6,5,0 9,8,7,6,5,4,3 NO mva	0-85	\$10,000 \$500,000	All except: CA,CT,IA,ME, MA,MT,NH,NJ, NY,OR,RI, VT,WI 7 Year also not: DC,DE,FL,ND,SD	•Interest available after 30 days. •10% accumulation value available after 1st yr. •RMD Friendly and included in 10% withdrawal.	•Withdrawal charges are waived in the event of the annuitant's death, Withdrawal charges apply at the death of a non-annuitant owner during the withdrawal charge period	5 yr 2.25% 7 yr 2.25% (reduce by 1.00% 81+)
	SPDA Select	5 Year - 3.05%		Varies By State	Recurring mva 9,8,7,6,5 30 Day Window	0-90 (0-65 Qualified)	\$10,000 \$500,000	All except: CA,CT,DE,FL, IA,ME,MA,MT, ND,NH,NJ,NY, OR,SD, RI,VT,WI	RIDERS LOWER RATE BY: •RMD -0.08% •72(t) -0.05% •Accum. Interest -0.05% •10% Withdrawal -0.10%	RIDERS LOWER RATE BY: • Death Benefit -0.35% • Terminal Illness / Nursing Home Care Rider -0.10%	2.50% -80 1.25% -90
	INTEREST PLUS+	5 Year - 4.15% (3.09% Yield after Load)		Varies By State	Recurring mva 1,1,1,1,1 30 day window	0-90 (0-65 Qualified)	\$10,000 \$500,000	All except: CA,CT,DE,FL, IA,ME,MA,MT, ND,NH,NJ,NY, OR,SD, RI,VT,WI	Unlimited withdrawals (minimum \$1,000) each withdrawal will be subject to a 1% redemption fee schedule.	Up Front Sales Load 5.00% of initial premium	2.25% -90
Guarantee Income Life B+ By A.M. Best	Guaranty	4 Year - 2.60% 6 Year - 3.25% 8 Year - 2.80%		never be less than 1% or more the 3%.	8,7,6,5,0% 8,7,7,6,5,4,0% 8,7,7,6,5,4,3,2,0% 6 & 8 Yr vary in FL,IL,UT	4 Year To 100 6 & 8 Yrs To 79	\$5,000 (\$2,000 qual)	AL,AR,AZ,CA, CO,FL,GA,IA,IL,I N KS,KY,LA,MI,MO MS,MT,NC,ND, NE,NM,NV,OH, OK,OR,SC,TN, TX,UT,VA,WA,WY	100% of Accumulated Interest Minimum interest payment - \$100	•Full Death Benefit	4 Year: 1.60% -79 0.80% -80+ 6&8 Year: 2.00% -79
AMERICAN NATIONAL A.A.M. BEST A S&P	Palladium MYG Annuity •Deposits UNDER \$100,000 LESS 10bps 0.10% to rate	Term: Year 1 5yr 3.15% 6yr 2.70% 7yr 3.65% 8yr 2.85% 9yr 4.55% 10yr 3.60%	Guarantee: 2.15% 2-5 2.70% 2-6 2.65% 2-7 2.85% 2-8 2.55% 2-9 2.60% 2-10	Yield: 2.35% 2.70% 2.79% 2.85% 2.77% 2.70%	5-10 Years: MVA 8,8,8,7,6 8,8,8,7,6,5 8,8,8,7,6,5,4 8,8,8,7,6,5,4,3 8,8,8,7,6,5,4,3,2 8,8,8,7,6,5,4,3,2,1	0-85	\$5,000 NQ \$1,000,000 Rates Based on \$100,000 under rate 0.10% less	All except: UT (rates in NY vary)	•10% of account value avail- able starting 2nd year. •Systematic withdrawal available in 30 days - Must take all interest	•Full death benefit •Confinement Waiver and Disability Waiver •Commission reduced 80+ 3 and 4 year reduce by 1% all other reduced by 2%	5 yr. 2.5% 6 yr. 2.5% 7 yr. 2.5% 8 yr. 2.5% 9yr. 3.0% 10yr. 4.0% (0-79)
STANDARD INSURANCE A by A.M. BEST	FGA 5 FGA 6	\$15,000 \$100,000 5yr. 2.50% 2.60% 6yr. 2.55% 2.65%		1.00% After guarantee	5 or 6 Years: 8,7,6,5,4,0 8,7,6,5,4,3,0 with MVA	0-90	\$15,000/ \$1,000,000	All except: NY	•Interest payments OK immediately (NO 10% Avail) •Additional Premiums in first 90 days OK.	•Terminal condition and nursing home waivers - not in MA •Full Death Benefit / No commission charge back	5 yr. 2.0% 6 yr. 2.0% (50% 81-85) (CALL 86-90)
	FGA 7 FGA 10	\$15,000 \$100,000 7yr. 2.60% 2.70% 10yr. 2.65% 2.75%		1.00% After guarantee	7 or 10 Years: 8,7,6,5,4,3,2,0 8,7,6,5,4,3,2,1,0,9,0 with MVA	FGA 7 18-90 FGA 10 18-80	\$15,000/ \$1,000,000	All except: NY, 10 year in CA	•Interest payments OK immediately (NO 10% Avail)	•Additional Premiums in first 90 days. •Full Death Bene.	7 Year: 2.00% -80 1.00% -85 10 Year: 3.00% -80
Oxford Life A- By A.M. Best	MULTI- SELECT	3 Year - 2.00% 4 Year - 2.50% 5 Year - 2.60% 6 Year - 3.00% 7 Year - 2.85% 8 Year - 3.15% 9 Year - 3.00% 10 Year - 3.10%		1.00%	10,9,8 10,9,8,7 10,9,8,7,6 10,9,8,7,6,5 10,9,8,7,6,5,4 10,9,8,7,6,5,4,3,2 10,9,8,7,6,5,4,3,2,1 30Day Window/MVA	3-7 Yrs. 18-80 8 Yrs. 18-79 9 Yrs. 18-77 10 Yrs. 18-75	\$10,000/ \$350,000	All except: AL,NY,MS,MT WV,VT	•All interest earned only in the first contract year, may be withdrawn immediately •10% Free Withdrawal Provision after the first contract year	•Waiver of Surrender Charges for: Home Health Care Benefit, Terminal Illness Benefit, Nursing Home Benefit	3 yr. 1.00% 4 yr. 1.27% 5 yr. 2.50% 6 yr. 1.25% 7 yr. 2.50% 8 yr. 1.45% 9yr. 2.75% 10yr. 3.0% (0-75) over 1.0% Less
EquiTrust Life B++ By A.M. Best	CERTAINTY SELECT	3 Year - 2.00% 5 Year - 2.50% 6 Year - 2.60% 8 Year - 2.75% 10 Year - 3.00%		87.5% of premium paid at 1-3%	10,10 9 10,10,9,9,8 10,10,9,9,8,8 10,10,9,9,8,8,7,7 10,10,9,9,8,8,7,7,6,5 30Day Window/MVA	0 - 90 last birthday	\$10,000/ \$1,000,000	All except: NY	•Cumulative interest earned may be withdrawn at any time without Surrender •Surrender Charges may vary by state or with the optional rider.	•Upon death of first Owner, Accumulation Value •Nursing Home Waiver	3 Year: 2.00% -80 1.50% -90 5-10 Year: 3.00% -80 2.25% -90

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Atlantic Coast B+ A.M. BEST B- Weiss	SAFE HAVEN COMPOUND INTEREST	Term: Year 1	Guarantee:	Yield:	Surrender 10 Yrs: 9,8,7,6,5,5,5,5,5,5 30 Day Option: 30 days prior to the end of any guarantee period Surrender Charges and MVA will not apply Over age 92 surrender is 5% Oregon Rule and approvals vary call for details!	0-90 (lower in some states on 20 year)	\$5,000 \$1,000,000	ONLY IN: AL,AR,AZ, CO,FL,GA,IA, IN,IL,KY,LA,MD MS,MO,NM,NC, OK,OR,SC,TN, TX,UT,VA,WV	Add On Features Will Reduce Rate as below: Full Death Benefit -0.25% 10% Withdrawal -0.15% Interest Withdrawal -0.05%	If the optional Death Benefit Feature is not selected the Death Benefit is equal to the Cash Surrender Value in a lump sum, the Full Account Value in annual payments over a 5-year period.	5&6 Year: 2.00% -80
		5yr 4.00%	3.00% 2-5	3.20%							1.00% -90
Rates Vary In FL & Inc Death Bene.	SAFE HARBOR SIMPLE INTEREST	Term: Year 1	Guarantee:	Yield:	Surrender 10 Yrs: 9,8,7,6,5,5,5,5,5,5 30 Day Option: 30 days prior to the end of any guarantee period Surrender Charges and MVA will not apply Over age 92 surrender is 5% Oregon Rule and approvals vary call for details!	0-90 (lower in some states on 20 year)	\$5,000 \$1,000,000	ONLY IN: AL,AR,AZ, CO,FL,GA,IA, IN,IL,KY,LA,MD MS,MO,NM,NC, OK,OR,SC,TN, TX,UT,VA,WV	Add On Features Will Reduce Rate as below: Full Death Benefit -0.25% 10% Withdrawal -0.15% Interest Withdrawal -0.05%	If the optional Death Benefit Feature is not selected the Death Benefit is equal to the Cash Surrender Value in a lump sum, the Full Account Value in annual payments over a 5-year period.	5&6 Year: 2.00% -80
		5yr 4.25%	3.25% 2-5	3.23%							1.00% -90
American Equity A- A.M. BEST BBB+ S&P	Guarantee Series	5 Year - 2.35%	90% @ 1.50%	3.20%	5-7 Years: MVA 8,7,6,5,4 8,7,6,5,4,3 8,7,6,5,4,3,2 30 day exit window	0-85	\$10,000 \$1,500,000 75 & over reduces \$250K each 5 yrs	All except: NY	Full accumulation value as of the date of death	Accumulated Interest payments after year 1	3.00%
		6 Year - 2.45%									2.10%
Western United Life Assurance Company B+ A.M. BEST	WULA Choice	\$10,000	\$250,000+:	With MVA: 9,8,7,0% 9,8,7,6,5,0% 9,8,7,6,5,4,0% 9,8,7,6,5,4,3,0% 9,8,7,6,5,4,2,5,2, 1.5,0,9,0%	3 Yr. 0-97 5,6,7 Yr. 0-85 10 Yrs. 0-75	\$10,000/ \$1,000,000	ONLY IN: AK,AL,AR,CO, GA,HI,IA,ID,IL,IN, KS,KY,LA,MA, MD,ME,MI,MO, MS,MT,NC,ND, NE,NH,NM,NV, OH,OK,PA,RI, SC,SD,TN,TX, UT,VA,VT,WA, WI,WV,WY	Interest available after first year.	Full Death Benefit Annuitization after the 5th yr.	3 yr 1.20%*	
		3yr 1.85%	1.95%							5 yr 2.00%	
Manhattan Life B+ A.M. Best	Preferred Choice	3 Year - 1.65%	CALL	3.5,6 & 7 Years: 6.5,4.0 8,7,6,5,4,0 8,7,6,5,4,3,0 8,7,6,5,4,3,2,0	3 Yr 0-99 0- 84 on all others	\$10,000 \$1,000,000	All except: ND,ME,SD	3 Year Accum Interest RMD Only 15% Per Calendar Year	NO MVA - Full Death Benefit	3 yr 1.20%*	
		5 Year - 2.65%								5 yr 2.00%	
New York Rates 0.10% Lower	Premium Preferred	6 Year - 2.70%	CALL	3.5,6 & 7 Years: 6.5,4.0 8,7,6,5,4,0 8,7,6,5,4,3,0 8,7,6,5,4,3,2,0	0-84	\$10,000 \$1,000,000	All except: CA,ND,ME,SD	3 Year Accum Interest RMD Only 15% Per Calendar Year	NO MVA - Full Death Benefit	6 yr 2.20%	
		7 Year - 2.75%								7 yr 2.40%	
Athene A- by AM BEST	Athene MYGA	Rate 0.10% less in CA NY	CALL	3, 5 or 7 Years: 8,8,7,0 8,7,6,5,4,0 9,8,7,6,5,4,3,0 Non MVA States CA,OR Lower rates 30 day exit window	0-85 (0-83 on 5 and 7 year)	\$5,000 \$1,000,000	All except: NY Non MVA States CA, OR Have Lower Rates	Full accumulation value as of the date of death 10% Free Withdrawals	Terminal Illness Waiver and Confinement Waiver	3 yr 1.20%*	
		5 Year - 2.40%								5 yr 2.00%	
Athene NY Annuity & Life Assurance Company A- by AM BEST	MaxRate MYGA	7 Year - 2.50%	CALL	3, 5 or 7 Years: 8,8,7,0 8,7,6,5,4,0 9,8,7,6,5,4,3,0 Non MVA States CA,OR Lower rates 30 day exit window	0-84	\$10,000 \$1,000,000	ONLY IN New York	Full accumulation value as of the date of death NO FEATURES Additional liquidity for a cost/lower rate, see rate sheet for details	NO FEATURES UNLESS ELECTED THROUGH: 10% Free Waiver - Substantially Equal Periodic Payments Waiver Confinement Waiver - (RMD) Waiver - Terminal Illness Waiver	5 yr 2.00%	
		5 Year - 2.35% Yield: (2.15% with enhanced liquidity)								5 Year: 2.25% -75	
		7 Year - 2.45% Yield: (2.20% with enhanced liquidity)								7 Year: 1.50% - 80	
										2.50% -75	
										1.70% - 80	

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Minnesota Life A+ A.M. BEST AA- S&P	Secure Option Select	\$15,000 5yr 1.80% 7yr 2.30% 9yr 2.60%	\$100,000+ 2.00% 2.50% 2.60%	1.50%	5,7, or 9 Year: 9,9,8,7,6 9,9,8,7,6,5,4 9,9,8,7,6,5,4,3,2,0 30 day exit window at the end of period	0-90 (0-85 in OK)	\$5,000/ \$2,000,000	All <u>except</u> : AL,AR,CA,CT IN,MI,MN,MO, NJ,NY,WI WA	•10% or less of the prior contract anniversary value. In the 1st year of the 10% of contribution. •RMD above 10% OK •Systematically withdraw 1st-25th Minimum is \$250.	•Full Death Benefit as of date we receive proof of death. •Nursing home Not in MA	5 yr 2.50% 7 yr 3.00% 9 yr 3.50% (0-80) 5 yr 1.00% 7 yr 1.25% 9 yr 1.50% (81-85)
	Secure Option Focus (ROP)	Guar: 10K-35K 35K-99K 100K+: 1 Yr: 3.05% 3.25% 3.35% Base: 2.05% 2.25% 2.35% 3 Yr: 2.30% 2.50% 2.60% Base: 2.30% 2.50% 2.60% 5 Yr: 2.30% 2.50% 2.60% Base: 2.30% 2.50% 2.60% 7 Yr: 2.30% 2.50% 2.60% Base: 2.30% 2.50% 2.60%				7 Years: With MVA: 7,7,7,6,5,4,3 30 day window after guarantee period on 5 year and 7 year the but do not reset on renewal.	0-88	\$10,000 \$1,000,000	All <u>except</u> : CA	•Penalty free withdrawals available after 1st 30 days •10% accumulation value available •RMD Friendly	•Return of Purchase Payment Guarantee: The surrender value guaranteed at least equal to premium, less prior withdrawals. •2 Year charge back of commission for ROP. •Health Care Facility Waiver in most state. •Death benefit contract value.
Lincoln National (Old JP) A+ A.M. BEST AA- S&P	MY Guarantee Plus	\$15,000 5yr 2.00% 6yr 2.10% 7yr 2.20% 8yr 2.30% 9 yr 2.40% 10yr 2.55%	\$100,000+ 2.15% 2.30% 2.40% 2.45% 2.55% 2.70%		With MVA: 6,6,5 6,6,5,4 6,6,5,4,3 6,6,5,4,3,2 6,6,5,4,3,2,1,0	0-85	\$10,000/ \$1,000,000	All <u>except</u> : (NY Rates vary)	•10% free withdrawal and interest available after 30 days.	•Full Death Benefit •Annuitization after the 5th yr.	5 yr. 2.0% 6 yr. 2.25% 7 + 2.50% (0-75) 76-80=65% 81+ Call
NO LOAD / FEE BASED ADVISOR LINE											
WS LIFE A+ A.M. BEST AA S&P	Multi-Vantage	4 Years 1.90% Yr1 2.65% 1.65% 2-4 5 Years 2.25% Yr1 3.05% 2.05% 2-5 7 Years 2.64% Yr1 3.50% 2.50% 2-7 10 Years 3.90% Yr1 3.80% 2.80% 2-10		1.00% After Guarantee period	4 Years:W/ MVA 8,8,7,7 5 Years:W/ MVA 8,8,7,7,6 7 Years:W/ MVA 8,8,7,7,6,5,4 10 Years:W/ MVA 8,8,7,7,6,5,4,3,2,1	0-89 May Vary in FL and certain states	\$20,000 \$1,000,000 (750K age 76 up)	All <u>except</u> : ME,NH, SC,UT,VT,WA,	•10% available *NEW YORK RATES LOWER	•Death benefit based on full account value. •Nursing Home and Terminal Illness waiver.	FEE BASED NO LOAD / NO COMM Marketing Allowance 0.50%
Fraternal Carriers With Member Benefits!											
FCSLA A- A.M. BEST First Catholic Slovak Ladies Association	Platinum Elite (Flex Premium)	3.25% until 06/30/2017 Rate Adjusts Quarterly 2.50% Contract Minimum			Surrender 10 Yrs: 9,9,8,7,6,5,4,3,2,1,0 From contact issue date no matter when deposits are made. No rolling surrender	0-79	\$250 \$500,000	All <u>except</u> : MS,NH	•allows a one-time, per contract year, 10% penalty free withdrawal •interest only payments or another type of periodic payment.	•Full Death Benefit •Flexibility no rolling surrender charges •No surrender charges if the annuitant confined to a Nursing Home; a Declared; at the death of the annuitant.	2.50% (0-79) All Premium at any time
	Silver Elite FPDA	Rate May Adjusts Quarterly 2.75% until 06/30/2017 2.00% Contract Minimum			5 Year MVA: 6,5,4,3,2,0%	0-85	\$250 \$500,000	All <u>except</u> : MS,NH	•allows a one-time, per contract year, 10% penalty free withdrawal •interest only payments or another type of periodic payment.	•Full Death Benefit •Flexibility no rolling surrender charges •No surrender charges Nursing Home; lives in a Declared Federal Disaster	2.50% (0-79) All Premium at any time
	Gold Elite FPDA	3.00% until 06/30/2017 2.00% Contract Minimum			7 Year MVA: 8,7,6,5,4,3,2, 0%						
Royal Neighbors (RNA) A- By A.M. Best	Choice Series	\$20,000 3 year 1.00%* 1.10% 5 year 3.00% 3.00% 6 year 2.00% 2.05% *\$50,000 min on 3 year!	\$100,000	1.00% after guarantee	8,7,6, (30 day wind) 8,5,7,5,7,6,4, 0 8,5,7,5,7,6,5,4,5, 0 NO MVA	Annuitant 0-85 NQ Owner 16-99 NQ 16 -85 Q	\$20,000/ \$300,000 without carrier approval	All <u>except</u> : AK,AL,HI,IA, LA,MA, NH,NY	•Accumulated Interest payments OK immediately. •Annuitization bonus on 3Yr	•Full Death Benefit of owner unless owner over 75 is different than annuitant then cash surrender value will pay.	3 yr. 1.5% 5 yr. 2.00% 100K+ if less 1.70% 6 yr. 2.75% (reduces 76+)

SPDA 800-373-9697	PRODUCT	INTEREST RATE	RATE GUAR.	MIN. GUAR.	SURRENDER CHARGE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	WITHDRAWALS	COMMENTS	BASE COMM.
AIG A by A.M. BEST A+ S&P	American Pathway® Solutions MYG	\$15,000	\$100K+		5-10 Years: MVA 8,8,8,7, 6,5,4,3,2,1 30 day window after guarantee period	0-85 0-70 Qual	\$10,000/ \$1,000,000	All Except: IA,MN,MO,SC The 8 9 and 10 Year terms Not Avail. In NY	• After the first contract year, 15% of the previous anniversary • Activities of Daily Living	• If the spouse is the sole beneficiary may elect to become "owner" or receive a distribution. • Non-Spousal bene total distribution within five years	5 yr. 1.5% 6 yr. 2.0% 7 yr. 2.0% 8 yr. 3.0% 9yr. 3.25% 10yr. 3.5% (0-75) 50% 76-85
		5 year 2.35% 6 year 2.35% 7 year 2.40% 10 year 2.55%	2.55% 2.55% 2.60% 2.80%	CALL	never be less than 1% or more the 3%.	8,7,6,5,0% 8,7,7,6,5,4,0% 8,7,7,6,5,4,3,2,0% 6 & 8 Yr vary in FL,IL,UT	4 Year To 85 6 & 8 Yrs To 79	\$36,500 - NonQual \$50,000 - Qualified (Must be at least 59½) 600K Max	ONLY IN: AL, AR, AZ, CA, CO, FL, GA, IA, IL, IN, KS, KY, LA MI, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, SC, TN, TX, UT, WA, WY	100% of Accumulated Interest Minimum interest payment - \$100	•Full Death Benefit
Guarantee Income Life B+ By A.M. Best	LTC Annuicare CALL FOR CALIF PRODUCT	4 Year - 2.60%									
		6 Year - 3.25%									
		8 Year - 2.80%									
	<p>LTC Benefits: Home Health Care, Homemaker Services, Hospice Services, Personal Care Services, Assisted Living Facility Care, Alternative Care Services, Nursing Home Care, Respite Care, Adult Day Care at 50% of Daily Maximum (Includes Foster Care in OR) Adult Day Care at 50% of Daily Maximum (Includes Foster Care in OR)</p> <p>LTC Benefit Triggers: The insured must be certified by a Licensed Health Care Practitioner as: Being unable to perform, without substantial assistance, at least 2 of 6 Activities of Daily Living for a period of at least 90 days, or having a severe cognitive impairment, such as Alzheimer's Disease.</p> <p>Maximum Daily Benefit: Annuity Value divided by 730 days (2 years) Example: \$73,000 divided by 730 = \$100 Daily Maximum Benefit</p> <p>LTC Premium: % of Annuity Value based on the policyholder's age at issue. Approximately 1/3 the cost of traditional LTC insurance. LTC Premium is deducted from the annuity monthly.</p> <p>LTC Type: Tax-Qualified LTC Plan - Qualified LTC expenses are reimbursed after completion of the 90day Elimination Period. / Not a Partnership LTC Plan</p> <p>Underwriting: No Para-meds or Medical Records ordered / Ages 0-69 Telephone Interview - Ages 70-85 Face-to-Face Interview / Most Decisions within 3 Business Days of Interview</p>										

Immediate Annuities



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