



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	3.55% 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: DE, MN, NH, NY	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	3.55%: 4.35% Yr 1 3.35% 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: DE, MN, NH, NY	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	3.25% 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: DE, MN, NH, NY	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	3.55% 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, DE, ID, IA, MN, MT, NH, NM, NY, OR	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 Liberty Select	3.50% Year 1 (2.50% Base Rate) 4.05% Year 1 (2.55% Base Rate)		1.00%	5 Year MVA: 8, 7, 6, 5, 4% 7 Year MVA: 0-55: 12,11,10,8,6,4,2 56+: 8,7,6,5,4,3,2	5 Year: 0 - 90 7 Year: 0 - 90	\$5,000 Single; \$100 Monthly Additions	All except: AL, AK, DC, HI, MN, MO, NH, NY, OR, PA, 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)
LIQUID	Bankers Accumulator (Flexible)	1.25%	1 Year	1.00%	NONE	0 - 100 (85 in OK)	\$10,000	All except: AK, DC, DE, MN, NH, NY	100% Liquid - must maintain \$10,000 value Additional deposit \$1,000+	Full Death Benefit Of The Accumulation Value	0.50% -80 0.40% -100 Paid as monthly trail
Capital Life States AK, AL, DC, HI, MA, ME, MI, MO, TX, VT	Bankers 3	3 Year - 3.00%		1.00%	3 Year MVA: 8,7,6,0%	3 Year: 0 - 90	\$10,000	All except: MN, NH, NY	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)
	Bankers 5	5 Year - 3.25%			5 Year MVA: 8,7,6,5,4,0%	5 Year: 0 - 90					
	Elite 3	3 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: DE, MN, NY, NH	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)
	Elite 5	5 Year - 3.80%									
Guarantee Income Life B++ By A.M. Best	Guaranty	4 Year - 3.00% 6 Year - 3.70% 8 Year - 3.75%		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 / MVA	4 Year To 100 6 Yr - 90 8 Yr - 78	\$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,	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 1.00% - 90


FSD Financial Services - 800-373-9697 www.fsdfinancial.com

SPDA 800-373-9697	PRODUCT	INTEREST RATE	RATE GUAR.	MIN. GUAR.	SURRENDER CHARGE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	WITHDRAWALS	COMMENTS	BASE COMM.
Sagicor Life A- By A.M. Best	Milestone MYGA	\$15,000	\$50,000	\$100,000:	9,8,7 9,8,7,6,5 9,8,7,6,5,4,3 30Day Window/MVA	1 - 90	\$15,000/ \$750,000	All except: CA, DE, DC, MT, ND, NY, SD	•10% Free Withdrawal Provision after the first contract year	Full Death Benefit	3. Year: 1.25% -80 5 Year: 2.00% -80 1.25% -90 7 Year: 2.25% -80 1.75% -85
		3 Yr: 1.75%	2.35%	3.00%							5 Yr: 2.50%
Royal Neighbors (RNA) A- By A.M. Best	Choice Series	\$20,000 3 year 1.60%*	\$100,000 1.60%	1.40% 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 except: 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% 6 yr. 2.75% (reduces 76+)
AMERICAN NATIONAL A A.M. BEST A S&P	Palladium MYG Annuity	Term: Year 1	Guarantee:	Yield:	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 available 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 3 FGA 5 FGA 6	\$15,000 3yr. 2.75%	\$100,000 2.85%	1.00% After guarantee	Recurring MVA 9.4%, 8.5%, 7.5%, 6.5%, 5.5%, 4.5%, 3.5%, 2.5%, 1.5%, 0.5%	0-90 (93 FGA 5)	\$15,000/ \$1,000,000	All except: CA, DE, 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	3 yr. 1.5% 5 yr. 2.0% (50% 81-85) (CALL 86-90)
	FGA 7 FGA 10	\$15,000 7yr. 3.35%	\$100,000 3.45%	1.00% After guarantee	30 Day window after term then repeats from year 1	FGA 7 18-90 FGA 10 18-80	\$15,000/ \$1,000,000	All except: CA, DE, NY	•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
Guggenheim B++ by AM BEST	Preserve Multi-Year Guaranteed Annuity	\$10,000 3yr 3.00%	\$250,000+: 3.10%	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: 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 Commission is reduced in these states.)	3 yr. 1.0% 4 yr. 1.75% 5 yr. 2.0% 6 yr. 2.0% 7 yr. 2.0% 8 yr. 2.0% 9yr. 2.0% 10yr. 2.5% (0-80)
Sentinel Security B++ A.M. BEST C- Weiss	Choice	5 Year - 4.00% 7 Year - 4.10% 10 Year - 4.20% CA & FL 0.10% Lower* MN Lower see rates		1.00%	5.7 or 10 Yr MVA: 9,8,7,6,5% 9,8,7,6,5,5,5% 9,8,7,6,5,5,5,5,5% (Lower ages 90+) 30 Day Window PRIOR To End Of Guarantee Period	0-90 (lower in some)	\$2,500 \$1,000,000	Not In : AL,AK,CT,IN, MA,MI,ME, MO,RI,TN,SC, NY,NJ,NH,VA, VT,WI,WV	Add On Features Will Reduce Rate as below: RM Distribution - 0.16% 10% Withdrawals - 0.08% Terminal Ill, Nursing - 0.15% 72(t) Withdrawal - 0.05% Full Death Benefit - 0.35%* Interest Withdraw - 0.08%	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&7 Year: 2.25% -80 1.50% -90 10 YR: 2.75% - 80 2.00% - 90
AIG A by A.M. BEST A+ S&P	American Pathway@ Solutions MYG	\$15,000 5 year 3.10%	\$100K+ 3.40%	1.00%	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

FSD Financial Services - 800-373-9697 www.fsdfinancial.com

SPDA 800-373-9697	PRODUCT	INTEREST RATE	RATE GUAR.	MIN. GUAR.	SURRENDER CHARGE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	WITHDRAWALS	COMMENTS	BASE COMM.
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)	\$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 4.80%	3.80% 2-5	4.00%							7&10 YR: 1.00% -90
Rates Vary In FL & Inc Death Bene.	SAFE HARBOR SIMPLE INTEREST	Term: Year 1	Guarantee:	Yield:	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)	\$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:	If the optional Death Benefit Feature is not selected the Death Benefit is equal to the Cash Surrender Value in a lump sum, or Full Account Value in annual payments over a 5-year period.	5&6 Year: 2.00% -80
		5yr 5.15%	4.15% 2-5	4.01%							7&10 YR: 1.00% -90
Western United Life Assurance Company B+ A.M. BEST	WULA Choice	\$10,000	\$250,000+:	With MVA:	3 Yr. 0-97 5,6,7 Yr. 0-85 10 Yrs. 0-75	\$10,000/ \$1,000,000	ONLY IN: AK,AL,AR,AZ CO,CT,GA,HI,IA, ID,IL,IN,KS,KY, LA,MA,MD,ME, MI,MO,MS,MT, NC,NE,NH,NJ NM,NV,OH,OK, OR,PA,RI,SC, 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 2.75%	2.85%	9,8,7,0%						5 yr 2.00%	
Manhattan Life B+ A.M Best	Preferred Choice	3 Year - 2.45%		3,5,6 & 7 Years:	3 Yr 0-99 0- 84 on all others	\$10,000 \$1,000,000 (\$25K on 6 Year)	All except: ND,ME,SD,WY	•3 Year Accum Interest RMD Only •15% Per Calendar Year	NO MVA - Full Death Benefit	5 yr 2.00%	
		5 Year - 3.20%	CALL	6.5,4,0						6 yr 2.20%	
New York Rates 0.10% Lower	Premium Preferred	6 Year - 3.25%		5 & 7 Years:	0-84	\$10,000 \$1,000,000	All except: ND,ME,SD,WY	•3 Year Accum Interest RMD Only •15% Per Calendar Year	NO MVA - Full Death Benefit	7 yr 2.40%	
		7 Year - 3.30%	CALL	8,7,6,5,4,3,0						0-84	
Oxford Life A- By A.M. Best	MULTI- SELECT	Rate 0.10% less in CA NY		8,7,6,5,4,3,2,0	3-7 Yrs. 18-80 8 Yrs. 18-79 9 Yrs. 18-77 10 Yrs. 18-75	\$20,000/ \$1,000,000 \$500,000 (76+)	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	10 yr 3.0%	
		3 Year - 2.95%		10,9,8						4 yr 1.27%	
		4 Year - 3.35%		10,9,8,7						5 yr 2.50%	
		5 Year - 3.40%		10,9,8,7,6,5						6 yr 1.25%	
		6 Year - 3.75%	1.00%	10,9,8,7,6,5,4						7 yr 2.50%	
		7 Year - 3.60%		10,9,8,7,6,5,4,3,2						8 yr 1.45%	
		8 Year - 3.85%		10,9,8,7,6,5,4,3,2,1						9 yr 2.75%	
		9 Year - 3.70%		30Day Window/MVA						10yr 3.0% (0-75) over 1.0% Less	
		10 Year - 3.75%									

FSD Financial Services - 800-373-9697 www.fsdfinancial.com

SPDA 	PRODUCT	INTEREST RATE	RATE GUAR.	MIN. GUAR.	SURRENDER CHARGE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	WITHDRAWALS	COMMENTS	BASE COMM.
Minnesota Life A+ A.M. BEST AA- S&P	Secure Option Select	\$15,000 5yr 2.90% 7yr 3.20% 9yr 3.30%	\$100,000+ 3.10% 3.40% 3.50%	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	2.50% (0-80) 1.00% (81-85) 0.37% (86-90)
	Secure Option Focus (ROP)	Guar: 10K-35K 1 Yr: 3.55% Base: 2.55% 3 Yr: 2.80% Base: 2.80% 5 Yr: 2.80% Base: 2.80% 7 Yr: 2.80% Base: 2.80%	35K-99K 3.75% 2.75% 3.00% 3.00% 3.00% 3.00%	100K+ 3.85% 2.85% 3.10% 3.10% 3.10% 3.10%		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 States Approved	•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.
EquiTrust Life B++ By A.M. Best	CERTAINTY SELECT	3 Year - 2.50% 5 Year - 3.00% 6 Year - 3.10% 8 Year - 3.20% 10 Year - 3.25%		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 <u>except</u> : 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	<u>3 Year:</u> 2.00% -80 1.50% -90 <u>5-10 Year:</u> 3.00% -80 2.25% -90
NO LOAD / FEE BASED ADVISOR LINE											
WS LIFE A+ A.M. BEST AA S&P	Multi-Vantage	4 Years 2.90% Yr1 3.65% 2.65% 2-4 5 Years 3.00% Yr1 3.80% 2.80% 2-5 7 Years 3.29% Yr1 4.15% 3.15% 2-7 10 Years 3.35% Yr1 4.25% 3.25% 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 * 10 year only in NEW YORK WITH LOWER RATE	•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)	3.75% until 12/30/2018 Rate Adjusts Quarterly 2.50% Contract Minimum			<u>Surrender 10 Yrs:</u> 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 Gold Elite FPDA	Rate Can Adjust Quarterly 3.25% until 12/30/2018 2.00% Contract Minimum 3.50% until 12/30/2018 2.00% Contract Minimum			5 Year MVA: 6,5,4,3,2,0% 7 Year MVA: 8,7,6,5,4,3,2, 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

FSD Financial Services - 800-373-9697 www.fsdfinancial.com