

AnnuityGram™ - Fixed

New Generation - A member of Insurance Designers of America

661.705.1519

jskolnik@newgenlife.com

Rates effective October 1, 2018

| Product | Guarantee Period | 1st Year Rate | Base Rate | Average Annual Rate | Minimum Guarantee | Surrender Charge | Minimum Purchase | Issue Age | State Approval | Withdrawals | Commission |
|---------|------------------|---------------|-----------|---------------------|-------------------|------------------|------------------|-----------|----------------|-------------|------------|
|---------|------------------|---------------|-----------|---------------------|-------------------|------------------|------------------|-----------|----------------|-------------|------------|

AMERICAN NATIONAL

(A AM Best, A S&P, 78 Comdex)

| PALLADIUM MYG | 30 day window after guarantee period | | | | | | | | | | | |
|------------------|--------------------------------------|-------------------------------|-------|-------|--------------------|---------------------------------|---------|--------|-------------------------|----------------------|-----------|------------|
| | 5 Year | 3.85% | 2.85% | 3.05% | | | | | | | Ages 0-79 | Ages 80-85 |
| | 6 Year | 3.25% | 3.25% | 3.25% | | | | | | | 2.50% | 0.50% |
| | 7 Year | 4.20% | 3.20% | 3.34% | 1% on 100% premium | 8, 8, 8, 7, 6, 5, 4, 3, 2, 1, 0 | \$5,000 | 0-85 | Not available in NY, UT | Interest only during | 2.50% | 0.50% |
| | 8 Year | 3.40% | 3.40% | 3.40% | | | NQ/Q | NQ / Q | | 1st year, 10% | 2.50% | 0.50% |
| | 9 Year | 5.25% | 3.25% | 3.47% | | | | | | beginning year 2 | 3.00% | 1.00% |
| 10 Year | 4.40% | 3.40% | 3.50% | | | | | | | 4.00% | 2.00% | |
| | | Extra 0.10% \$100,000+ | | | | | | | | | | |

Remarks: Confinement, disability waivers

+/- MVA (Non-MVA in OR, WA)

GREAT AMERICAN

(A AM Best, A+ S&P, 80 Comdex)

| SECUREGAIN 5 | 5 Year | 2.95% | 2.70% | 2.95% | | | | | | | Ages 0-80 | 2.50% | |
|-----------------|--------|-------|---|-------|--------------------|------------------------|----------|---------|---------------------|---------------------|-----------|------------|-------|
| | | | After the first contract year, the base interest rate will increase. 0.10% will be added in years two through five | | 1% on 100% premium | 9, 8, 7, 6, 5, 0 | \$10,000 | 0-89 NQ | Not available in NY | 10% Free Withdrawal | | Ages 81-89 | 1.50% |
| | | | Extra 0.15% \$100,000+ | | | | | | | | | | |
| SECUREGAIN 7 | 7 Year | 3.10% | 2.10% | 2.99% | | | | | | | Ages 0-80 | 3.50% | |
| | | | After the first contract year, the base interest rate will increase. 0.25% will be added in years two through seven | | 1% on 100% premium | 9, 8, 7, 6, 5, 4, 3, 0 | \$10,000 | 0-85 NQ | Not available in NY | 10% Free Withdrawal | | Ages 81-85 | 1.50% |
| | | | Extra 0.10% \$100,000+ | | | | | | | | | | |

Remarks: Extended care, terminal illness waivers; Pre-appointment required in MT

+/- MVA

INTEGRITY

(A+ AM Best, AA S&P, 96 Comdex)

| MULTIVANTAGE | 30 day window after guarantee period | | | | | | | | | | | | | |
|--------------|--------------------------------------|-------|-------|-------|--------------------|---------------|----------|------|-----------------------------|---------------------|-----------|------------|------------|-------|
| | 4 Year | 3.30% | 2.30% | 2.55% | | | | | | | Ages 0-75 | Ages 76-85 | Ages 86-89 | |
| | 5 Year | 3.45% | 2.45% | 2.65% | 1% on 100% premium | 8, 8, 7, 7 | | | | | 2.00% | 1.50% | 1.20% | |
| | 7 Year | 3.75% | 2.75% | 2.89% | | 8, 8, 7, 7, 6 | \$20,000 | 0-89 | Not available in DE, MT, NY | 10% Free Withdrawal | 2.50% | 2.00% | 1.70% | |
| | | | | | | | | | | | | 3.00% | 2.20% | 1.80% |
| | | | | | | | | | | | | | | |

Remarks: Unemployment, terminal illness, healthcare and RMD waivers

+/- MVA

LINCOLN NATIONAL

(A+ AM Best, AA- S&P, 90 Comdex)

| MYGUARANTEE PLUS | \$10,000+ \$100,000+ | | 30 day window after guarantee period | | | | | | | | | | | |
|---------------------|----------------------|-------|--------------------------------------|--------------------|------------------------|----------|------|-------------------------|---------------------|-------|-------|-----------|------------|------------|
| | 5 Year | 2.60% | 2.80% | | | | | | | | | Ages 0-75 | Ages 76-80 | Ages 81-85 |
| | 7 Year | 2.75% | 2.90% | 1% on 100% premium | 7, 7, 6, 5, 4, 0 | | | | | | 2.00% | 1.30% | 0.75% | |
| | 10 Year | 2.95% | 3.10% | | 7, 7, 6, 5, 4, 3, 2, 0 | \$10,000 | 0-85 | Not available in MN, NY | 10% Free Withdrawal | 2.50% | 1.60% | 1.00% | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |

+/- MVA

MINNESOTA LIFE

(A+ AM Best, AA- S&P, 95 Comdex)

| SECUREOPTION SELECT | \$5,000+ \$100,000+ | | 30 day window after guarantee period | | | | | | | | | | | |
|------------------------|---------------------|-------|--------------------------------------|-----------------------|------------------|---------|------|-------------------------|---------------------|-------|-------|-----------|------------|------------|
| | 5 Year | 2.90% | 3.10% | | | | | | | | | Ages 0-80 | Ages 81-85 | Ages 86-90 |
| | 7 Year | 3.20% | 3.40% | 1.50% on 100% premium | 9, 9, 8, 7, 6 | | | | | | 2.50% | 1.25% | 0.63% | |
| | 9 Year | 3.30% | 3.50% | | 9, 9, 8, 7, 6, 5 | \$5,000 | 0-89 | Not available in NY, WA | 10% Free Withdrawal | 3.00% | 1.50% | 0.75% | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |

+/- MVA

Remarks: Limited nursing home waiver; *** Product is sold as a security in AL, AR, CA, CT, IN, MI, MN, MO, NJ, WI ***

*** Although we make every effort to keep this information current, New Generation cannot guarantee the accuracy of the listed rates. Prior to solicitation please contact us to verify data ***

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Rates effective October 1, 2018

| Product | Guarantee Period | 1st Year Rate | Base Rate | Average Annual Rate | Minimum Guarantee | Surrender Charge | Minimum Purchase | Issue Age | State Approval | Withdrawals | Commission |
|---------|------------------|---------------|-----------|---------------------|-------------------|------------------|------------------|-----------|----------------|-------------|------------|
|---------|------------------|---------------|-----------|---------------------|-------------------|------------------|------------------|-----------|----------------|-------------|------------|

NEW YORK LIFE

(A++ AM Best, AA+ S&P, 100 Comdex)

| SECURE TERM MVA II | Guarantee Period | Premium | | Average Annual Rate | Minimum Guarantee | Surrender Charge | Minimum Purchase | Issue Age | State Approval | Withdrawals | | |
|-----------------------|------------------|--------------------|-----------|---------------------|-----------------------|-----------------------------------|-------------------|-------------------------------------|-------------------------|--|--------------------|---------------------|
| | | 1st Year Rate | Base Rate | | | | | | | Ages 0-80 | Ages 81-85 | |
| 3 Year | | \$5,000-\$25,000 | | 1.95% | | 7, 7, 7, 0 +/- MVA | | | | 10% Free Withdrawal. All earned interest available on deposits \$100k+ | Ages 0-80 1.00% | Ages 81-85 0.75% |
| | | \$25,000-\$50,000 | | 2.20% | | | | | | | | |
| | | \$50,000-\$100,000 | | 2.40% | | | | | | | | |
| | | \$100,000+ | | 2.55% | | | | | | | | |
| 4 Year | | \$5,000-\$25,000 | | 2.15% | | 7, 7, 7, 6, 0 +/- MVA | | | | 10% Free Withdrawal. All earned interest available on deposits \$100k+ | 1.50% | 1.00% |
| | | \$25,000-\$50,000 | | 2.40% | | | | | | | | |
| | | \$50,000-\$100,000 | | 2.60% | | | | | | | | |
| | | \$100,000+ | | 2.75% | | | | | | | | |
| 5 Year | | \$5,000-\$25,000 | | 2.60% | 0.50% on 100% premium | 7, 7, 7, 6, 5, 0 +/- MVA | \$5,000 NQ / Q | 0-85 NQ / Q (Age 80 in CA) | Available in all states | 10% Free Withdrawal. All earned interest available on deposits \$100k+ | 1.50% | 1.00% |
| | | \$25,000-\$50,000 | | 2.75% | | | | | | | | |
| | | \$50,000-\$100,000 | | 3.05% | | | | | | | | |
| | | \$100,000+ | | 3.10% | | | | | | | | |
| 6 Year | | \$5,000-\$25,000 | | 2.70% | | 7, 7, 7, 6, 5, 4, 0 +/- MVA | | | | 10% Free Withdrawal. All earned interest available on deposits \$100k+ | 1.50% | 1.00% |
| | | \$25,000-\$50,000 | | 2.90% | | | | | | | | |
| | | \$50,000-\$100,000 | | 3.15% | | | | | | | | |
| | | \$100,000+ | | 3.20% | | | | | | | | |
| 7 Year | | \$5-\$25k | | 2.75% | | 7, 7, 7, 6, 5, 4, 3, 0 +/- MVA | | | | 10% Free Withdrawal. All earned interest available on deposits \$100k+ | 1.50% | 1.00% |
| | | \$25-\$50k | | 3.00% | | | | | | | | |
| | | \$50-\$100k | | 3.20% | | | | | | | | |
| | | \$100k+ | | 3.30% | | | | | | | | |

Remarks: Living needs and unemployment benefit riders; Enhanced Beneficiary (and Spousal) Rider(s) available at cost

NORTH AMERICAN

(A+ AM Best, A+ S&P, 88 Comdex)

| GUARANTEE CHOICE | Guarantee Period | \$2,000+ | \$100,000+ | Average Annual Rate | Minimum Guarantee | Surrender Charge | Minimum Purchase | Issue Age | State Approval | Withdrawals | Ages 0-79 | Ages 81-85 | Ages 86-90 | |
|---------------------|------------------|---------------|------------|---------------------|--------------------------------------|---------------------|---|-------------|----------------|-------------------------------|------------------------|------------|------------|-------|
| | | 1st Year Rate | Base Rate | | | | | | | | | | | |
| | | | | | 30 day window after guarantee period | | | | | | | | | |
| | | 3 Year | 2.25% | 2.60% | | | 9.3, 8.4, 7.5 | | | | | 1.50% | 1.13% | 0.75% |
| | | 4 Year | 2.40% | 2.75% | | | 9.3, 8.4, 7.5, 6.6 | | | | | 1.50% | 1.13% | 0.75% |
| | | 5 Year | 2.95% | 3.30% | | | 9.3, 8.4, 7.5, 6.6, 5.7 | | | 6-10 year options unavailable | | 2.00% | 1.50% | 1.00% |
| | | 6 Year | 2.80% | 3.10% | | | 9.3, 8.4, 7.5, 6.6, 5.7, 4.75 | \$10,000 NQ | 0-90 | in CA, DE, FL | Interest only starting | 2.00% | 1.50% | 1.00% |
| | | 7 Year | 2.85% | 3.15% | | 1% on 87.5% premium | 9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8 | \$2,000 Q | NQ / Q | | year 2 | 2.50% | 1.88% | 1.25% |
| | | 8 Year | 2.95% | 3.20% | | | 9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85 | | | N/A in NY | | 2.50% | 1.88% | 1.25% |
| | | 9 Year | 3.00% | 3.25% | | | 9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9 | | | | | 3.00% | 2.25% | 1.50% |
| | | 10 Year | 3.10% | 3.35% | | | 9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9, 0.95 | | | | | 3.00% | 2.25% | 1.50% |
| | | | | | | | +/- MVA | | | | | | | |

Remarks: Nursing home and confinement waivers; 30 day window after guarantee period before automatic rollover to new surrender period

OXFORD

(A- AM Best)

| MULTI SELECT | Guarantee Period | Premium | | Average Annual Rate | Minimum Guarantee | Surrender Charge | Minimum Purchase | Issue Age | State Approval | Withdrawals | Ages 18-75 | Ages 76-80 | | |
|-----------------|------------------|---------------|-----------|---------------------|--------------------------------------|------------------|-------------------------------|--|----------------|----------------------------------|------------------------------|-----------------------------------|-------|-------|
| | | 1st Year Rate | Base Rate | | | | | | | | | | | |
| | | | | | 30 day window after guarantee period | | | | | | | | | |
| | | 3 Year | 2.95% | | | | 10, 9, 8 | | | | | 1.00% | 0.50% | |
| | | 4 Year | 3.35% | | | | 10, 9, 8, 7 | | | | | 1.28% | 0.55% | |
| | | 5 Year | 3.40% | | | | 10, 9, 8, 7, 6 | | | | | 2.50% | 1.50% | |
| | | 6 Year | 3.75% | | | | 10, 9, 8, 7, 6, 5 | \$20,000 NQ / Q | | | Not available in AL, MS, MT, | Interest only during | 1.25% | 0.75% |
| | | 7 Year | 3.60% | | 1% on 100% premium | | 10, 9, 8, 7, 6, 5, 4 | (\$500k maximum premium ages 76- 80) | | 18-80 18-80 18-80 18-80 | NY, VT, WV | 1st year, 10% beginning year 2 | 2.50% | 1.50% |
| | | 8 Year | 3.85% | | | | 10, 9, 8, 7, 6, 5, 4, 3 | | | 18-79 | | 1.46% | 0.93% | |
| | | 9 Year | 3.70% | | | | 10, 9, 8, 7, 6, 5, 4, 3, 2 | | | 18-77 | | 2.75% | 1.75% | |
| | | 10 Year | 3.75% | | | | 10, 9, 8, 7, 6, 5, 4, 3, 2, 1 | | | 18-75 | | 3.00% | N/A | |
| | | | | | | | +/- MVA | | | | | | | |

Remarks: Nursing home and terminal illness waivers (waivers not available in CT, FL, MA, NJ, OR, PA)

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|---------|------------------|---------------|-----------|---------------------|-------------------|------------------|------------------|-----------|----------------|-------------|------------|
|---------|------------------|---------------|-----------|---------------------|-------------------|------------------|------------------|-----------|----------------|-------------|------------|

PRINCIPAL

(A+ AM Best, A+ S&P, 90 Comdex)

| | | | | | | | | | | | | | |
|--------------------------------|--------|-----------|-------------|---------|-----------------------|--------------------------------------|---------|--------|-------------------------|---------------------|-----------|------------|------------|
| PRINCIPAL PREFERRED | | \$5-\$50k | \$50-\$100k | \$100k+ | | 30 day window after guarantee period | | | | | Ages 0-80 | Ages 81-85 | Ages 86-90 |
| | 3 Year | 2.35% | 2.50% | 2.70% | | 8, 7, 6 | | | | | 1.00% | 0.70% | 0.50% |
| | 4 Year | 2.65% | 2.80% | 2.95% | 0.50% on 100% premium | 8, 7, 6, 6 | \$5,000 | 0-90 | | | 1.90% | 1.25% | 0.60% |
| | 5 Year | 2.95% | 3.15% | 3.20% | (1% in NY) | 8, 7, 6, 6, 5 | NQ / Q | NQ / Q | Available in all states | 15% Free Withdrawal | 2.25% | 1.50% | 0.75% |
| | 6 Year | 2.95% | 3.15% | 3.20% | | 8, 7, 6, 6, 5, 4 | | | | | 2.50% | 1.75% | 1.00% |
| | 7 Year | 3.00% | 3.20% | 3.25% | | 8, 7, 6, 6, 5, 4, 3 | | | | | 3.00% | 2.00% | 1.05% |

Remarks: Disability and confinement waivers

RELIANCE STANDARD

(A+ AM Best, A S&P, 83 Comdex)

| | | | | | | | | | | | | | |
|--------------|--------|---------|-------|-----------------------|----------------------------|----------|------|-----------------------------------|-------------------------|---------------------|-----------|------------|------------|
| ELEOS | | Version | | | | | | | <u>Not available in</u> | | Ages 0-75 | Ages 76-80 | Ages 81-85 |
| | 5 Year | SP | 3.15% | 1.35% on 100% premium | 8, 7, 6, 5, 4, 0 | \$10,000 | 0-85 | MO, MT, NY, UT | | 10% Free Withdrawal | 2.50% | 2.00% | 1.50% |
| | | MVA | 3.30% | | 8, 7, 6, 5, 4, 0 (+/- MVA) | NQ/Q | NQ/Q | MD, MN, ND, NY, OR, TX, UT, VT WA | | | 2.50% | 2.00% | 1.50% |

Remarks: Nursing home care waiver

SAGICOR

(A- AM Best)

| | | | | | | | | | | | | | |
|--------------------------|--------|------------|-------------|---------|--------------------|--------------------------------------|----------|--------|------------------------------|---------------------|-----------|------------|------------|
| MILESTONE MYG | | \$15-\$50k | \$50-\$100k | \$100k+ | | 30 day window after guarantee period | | | | | Ages 0-80 | Ages 81-85 | Ages 86-90 |
| | 3 Year | 1.75% | 2.35% | 3.00% | | 9, 8, 7 | \$15,000 | 0-90 | Not available in AK, CA, CT, | | 1.25% | 0.75% | 0.50% |
| | 5 Year | 2.50% | 3.00% | 3.60% | 1% on 100% premium | 9, 8, 7, 6, 5 | NQ / Q | NQ / Q | DC, DE, ME, MT, ND, NY, PR, | 10% Free Withdrawal | 2.00% | 1.25% | 0.75% |
| | 7 Year | 2.90% | 3.40% | 3.70% | | 9, 8, 7, 6, 5, 4, 3 | | | SD, VI, VT | | 2.25% | 1.75% | 1.00% |

Remarks: Nursing home and terminal illness waivers

STANDARD

(A AM Best, A+ S&P, 82 Comdex)

| | | | | | | | | | | | | | |
|-----------------------------------|---------|-----------|------------|--|-----------------------|--|----------|------|--------------------------------|---------------|-----------|------------|----------|
| FOCUSED GROWTH ANNUITY | | \$15,000+ | \$100,000+ | | | 30 day window after guarantee period | | | | | Ages 0-80 | Ages 81-85 | Ages 86+ |
| | 3 Year | 2.75% | 2.85% | | | 9.4, 8.5, 7.5 | \$15,000 | 0-93 | Not available in CA, DE, NJ or | | 1.50% | 0.75% | 0.50% |
| | 5 Year | 3.30% | 3.40% | | 0.10% on 100% premium | 9.4, 8.5, 7.5, 6.5, 5.5 | NQ/Q | 0-93 | NY | Interest only | 2.00% | 1.00% | 0.77% |
| | 7 Year | 3.35% | 3.45% | | | 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5 | NQ/Q | 0-90 | | | 2.00% | 1.00% | 0.77% |
| | 10 Year | 3.35% | 3.45% | | | 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5 | | 0-80 | Product varies by state | | 3.00% | N/A | N/A |

Remarks: Nursing home and terminal illness waivers

SYMETRA

(A AM Best, A S&P, 80 Comdex)

| | | | | | | | | | | | | | | |
|---------------|---------------|-------------|---------|-----------------------|-------|-----------------------|--------|----------|--------|---------------------|---------------------|------------|------------|-------|
| CUSTOM | 5 Year | \$25-\$50k | 2.20% | | | | | | | | | | | |
| | | \$50k-100k | 2.85% | | | 5 Year | | | | | | Ages 0-75 | 2.00% | |
| | | \$100k-250k | 3.20% | 0.50% on 100% premium | | 7, 7, 7, 6, 5, 0 | | | | | | Ages 76-85 | 1.25% | |
| | | \$250k+ | 3.20% | | | | | | | | | | | |
| | 7 Year | 1st Yr | Yrs 2-7 | Average | | | | \$25,000 | 0-85 | Not available in NY | 10% Free Withdrawal | | | |
| | | \$25-\$50k | 2.65% | 2.15% | 2.32% | | | NQ / Q | NQ / Q | | | | Ages 0-75 | 4.00% |
| | | \$50k-100k | 3.30% | 2.80% | 2.97% | 1% on 100% premium | 7 Year | | | | | | Ages 76-85 | 2.25% |
| \$100k-250k | | 3.65% | 3.15% | 3.27% | | 8, 8, 7, 7, 6, 5, 4 0 | | | | | | | | |
| | \$250k+ | 3.65% | 3.15% | 3.27% | | | | | | | | | | |

Remarks: Nursing home and hospital waivers

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| Product | Index Strategy | Cap / Rate | Minimum Guarantee | Surrender Period | Minimum Purchase | Issue Age | State Approval | Withdrawals | Commission |
|---------|----------------|------------|-------------------|------------------|------------------|-----------|----------------|-------------|------------|
|---------|----------------|------------|-------------------|------------------|------------------|-----------|----------------|-------------|------------|

GREAT AMERICAN

(A AM Best, A+ S&P, 80 Comdex)

| | | | | | | | | | | |
|---------------------|--|-------|--------------------|------------------------|----------|---------|---------------------|------------|------------|-------|
| AMERICAN LEGEND III | S&P 500 Annual Point to Point Cap | 5.60% | 1% on 100% premium | 7 Year | \$10,000 | 0-85 NQ | Not available in NY | 10% Free | Ages 0-75 | 4.75% |
| | Fixed Rate (1 year) | 2.85% | | 9, 8, 7, 6, 5, 4, 3, 0 | NQ / Q | 18-85 Q | | Withdrawal | Ages 76-85 | 2.75% |
| | *** Pre-appointment required in MT *** | | | | | | | | | |

Trail commission available, call for details.

Remarks: IncomeSecure rider available at cost; Extended care, terminal illness waivers (N/A in MA)

| | | | | | | | | | | |
|-------------|-----------------------------------|-------|--------------------|--|----------|---------|---------------------|------------|------------|-------|
| SAFE RETURN | S&P 500 Annual Point to Point Cap | 5.00% | 1% on 100% premium | 10 Year | \$25,000 | 0-85 NQ | Not available in NY | 10% Free | Ages 0-75 | 5.50% |
| | Fixed Rate (1 year) | 2.00% | | 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | NQ/Q | 18-85 Q | | Withdrawal | Ages 76-80 | 4.50% |
| | Fixed Rate - Oregon (1 year) | 1.00% | | BAILOUT CAP: If renewal cap rate is less than 3.00% (regardless of the initial cap rate), the client can withdraw funds free of any surrender charges/penalties. | | | | | | |

Trail commission available, call for details.

Remarks: IncomeSecure rider available at cost; Extended care, terminal illness waivers (N/A in MA); Return of premium guarantee included

Integrity

(A+ AM Best, AA S&P, 96 Comdex)

| | | | | | | | | | | | |
|---------------------|---|--------|---------|---------------------|-----------------------------------|----------|--------|---------------------------------|------------|------------|-------|
| Indextra | | 7 Year | 10 Year | | | | | | | | |
| | Goldman Sachs 1 Year Participation Rate | 85% | 85% | | | | | | | | |
| | Goldman Sachs 2 Year Participation Rate | 125% | 120% | | 7 Year | | | | | | |
| | Goldman Sachs 3 Year Participation Rate | 150% | 150% | | 9, 8.5, 8, 7, 6, 5, 4, 0 | | | | 7 Year | 10 Year | |
| | JP Morgan 1 Year Participation Rate | 67% | 67% | 1% on 87.5% premium | | \$15,000 | 18-85 | Not available in ME, NH, NY, VT | 10% Free | Ages 18-75 | 5.25% |
| | JP Morgan 2 Year Participation Rate | 100% | 100% | | | NQ / Q | NQ / Q | | Withdrawal | Ages 76-85 | 4.25% |
| | JP Morgan 3 Year Participation Rate | 115% | 117% | | 10 Year | | | | | | 5.00% |
| | S&P 500 Annual Point to Point Cap | 5.25% | 5.25% | | 9, 8.5, 8, 7, 6, 5, 4, 3, 2, 1, 0 | | | | | | |
| Fixed Rate (1 year) | 2.80% | 2.80% | | | | | | | | | |

Trail commission available, call for details.

Remarks: 1% simple interest GMAV; E-Application available; Income withdrawal benefit rider available at cost; Nursing home, terminal illness waivers. JP Morgan Index strategy also available

JACKSON NATIONAL

(A+w AM Best, AA S&P, 93 Comdex)

| | | | | | | | | | | | |
|---------------------|-----------------------------------|--------|---------|-------------------|----------------------------|-------------|--------|---------------------|------------|------------|-------|
| ASCENDERPLUS SELECT | | 7 Year | 10 Year | | | | | | | | |
| | S&P 500 Annual Point to Point Cap | 2.75% | 3.25% | | | | | | | | |
| | \$100k+ | 3.75% | 4.25% | | 7 Year | | | | | | |
| | | | | | 10, 10, 10, 10, 9, 8, 7, 0 | | | | 7 Year | 10 Year | |
| | S&P 500 Monthly Sum Cap | 1.10% | 1.20% | 1% on 90% premium | | \$10,000 NQ | 0-85 | Not available in NY | 10% Free | Ages 18-75 | 2.50% |
| | \$100k+ | 1.25% | 1.40% | | | \$5,000 Q | NQ / Q | | Withdrawal | Ages 76-85 | 1.00% |
| Fixed Rate (1 year) | 1.75% | 1.75% | | 10 Year | | | | | | 2.50% | |

Rates shown are unavailable in Iowa, please call for rates in that state.

Remarks: Extended Care and Terminal Illness Benefits available

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AnnuityGram™ - Index

New Generation – A member of Insurance Designers of America

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Rates effective October 1, 2018

| Product | Index Strategy | Cap / Rate | Minimum Guarantee | Surrender Period | Minimum Purchase | Issue Age | State Approval | Withdrawals | Commission | |
|--|-------------------------------------|------------------------------------|------------------------|---|------------------|-------------------------|--|---------------------|------------------------------|-------|
| LINCOLN NATIONAL (A+ AM Best, AA- S&P, 90 Comdex) | | | | | | | | | | |
| NEW DIRECTIONS | Performance Triggered Rate | 6 Year 8 Year 4.00% 3.80% | | 6 Year 9, 8, 7, 6, 4.75, 3.5, 0 | \$10,000 | 0-85 | Not available in NY | 10% Free Withdrawal | 6 Year 8 Year 3.50% 4.50% | |
| | \$100k+ | 4.50% 4.35% | | | NQ / Q | NQ / Q | | | Ages 0-75 3.50% | 4.50% |
| | S&P 500 2 Year Point to Point Cap | 11.25% 9.50% | 1% on 100% premium | | | | | | Ages 76-80 2.75% | 3.50% |
| | \$100k+ | 13.25% 11.50% | | 8 Year 9, 8, 7, 6, 4.75, 3.5, 2, 0.75, 0 | | | | | Ages 81-85 1.75% | 2.25% |
| | Fixed Rate (all years) | 2.75% 2.30% | | | | | | | | |
| \$100k+ | 3.00% 2.45% | | +/- MVA | | | | | | | |
| Remarks: Nursing home, terminal illness waivers | | | | | | | | | | |
| OPTIBLEND 7 | Performance Triggered Rate | \$2,000+ \$100,000+ 3.90% 4.00% | | 7 Year 9, 8, 7, 6, 5, 4, 3, 0 | \$10,000 | 0-85 | Not available in NY | 10% Free Withdrawal | Ages 0-74 4.50% | |
| | S&P 500 Annual Point to Point Cap | 4.25% 5.50% | 1% on 100% premium | | NQ / Q | NQ / Q | | | Ages 75-79 3.00% | |
| | 1 Year Volatility Controlled Spread | 1.95% 1.45% | | +/- MVA | | | | | Ages 80-84 2.00% | |
| | Fixed Rate (1 year) | 2.20% 2.30% | | | | | | | Ages 85 0.75% | |
| Remarks: Nursing home, terminal illness waivers; Lifetime Income Edge Rider available at cost | | | | | | | | | | |
| PROTECTIVE (A+ AM Best, AA- S&P, 91 Comdex) | | | | | | | | | | |
| INDEXED ANNUITY II | S&P 500 Annual Point to Point Cap | 5 Year 7 Year 5.20% 5.30% | | 5 Year 9, 9, 8, 7, 6, 0 | \$10,000 | 0-85 | Not available in NY | 10% Free Withdrawal | 5 year 7 year 2.55% 3.75% | |
| | \$100k+ | 5.50% 5.60% | 1% on 100% premium | 7 Year 9, 9, 8, 7, 6, 5, 4, 0 | NQ / Q | NQ / Q | | | Ages 0-80 2.55% | |
| | Fixed | 2.60% 2.70% | | | | | | | Ages 81-85 1.28% | |
| | \$100k+ | 2.75% 2.85% | | +/- MVA | | | | | | |
| Remarks: Nursing home, terminal illness, healthcare, unemployment protection waivers; Estate planning benefit rider included; SecurePay income rider available at cost | | | | | | | | | | |
| STANDARD (A AM Best, A+ S&P, 82 Comdex) | | | | | | | | | | |
| INDEX SELECT ANNUITY | S&P 500 Annual Point to Point Cap | 5 Year 7 Year \$15k+ 5.25% | | 5 Year 7, 6, 5, 4, 2, 0 | | | Not available in NY (ISA 10 Not available in CA, MN, MO, NY, TX, or WA) | 10% Free Withdrawal | 5 Year Ages 0-80 3.00% | |
| | \$100k+ | \$100k+ 5.50% | | 7 Year 7, 6, 5, 4, 3, 2, 1, 0 | \$15,000 | 0-90 NQ/Q | | | Ages 81-85 1.50% | |
| | 7 Year | \$15k+ 5.75% | 1.55% on 87.5% premium | | | (0-80 for ISA 10) | | | Ages 86-90 1.35% | |
| | S&P 500 Annual Point to Point Cap | \$100k+ 6.00% | | 10 Year 8, 7, 6, 5, 4, 3, 2, 1, 0.9, 0 | NQ/Q | | | | 7 Year Ages 0-80 4.00% | |
| | 10 Year | \$15k+ 6.00% | | | | | | | Ages 81-85 2.00% | |
| S&P 500 Annual Point to Point Cap | \$100k+ 6.25% | | +/- MVA | | | Ages 86-90 1.45% | | | | |
| Fixed | 2.00% | | | | | 10 Year Ages 0-80 5.00% | | | | |
| Remarks: Nursing home, terminal illness waivers; Guaranteed Minimum Accumulation Benefit included | | | | | | | | | | |
| SYMETRA (A AM Best, A S&P, 80 Comdex) | | | | | | | | | | |
| EDGE PRO | S&P 500 Annual Point to Point Cap | 5 Year 7 Year 5.30% 5.50% | | 5 Year 9, 8, 7, 7, 6, 0 | \$10,000 | 0-85 | Not available in NY | 10% Free Withdrawal | 5 year 7 year 3.50% 4.50% | |
| | \$100k+ | 6.30% 6.50% | 1% on 100% premium | | NQ / Q | NQ / Q | | | Ages 0-75 3.50% | |
| | Fixed | 2.50% 2.55% | | 7 Year 9, 8, 7, 7, 6, 5, 4, 0 | | | | | Ages 76-85 2.00% | |
| | \$100k+ | 3.00% 3.10% | | | | | | | | |
| Remarks: Nursing home, hospitalization waivers | | | | | | | | | | |

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