

AMERICAN EQUITY

(A- AM Best, A- S&P, 61 Comdex)

	Guarantee Period	1st Year Rate	Base Rate	Effective Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission	
GUARANTEE SERIES	5 Year	2.30%	2.30%	2.30%								
	6 Year	2.45%	2.45%	2.45%	1% on 100% premium	9, 8, 7, 6, 5, 4, 3, 0 (Surrender period equals guarantee period)	\$10,000 NQ/Q	18-85 NQ/Q	Not available in NY	Interest only	Ages 0-75 Ages 76-80 Ages 81-85	3.00% 2.10% 1.50%
	7 Year	2.60%	2.60%	2.60%		+/- MVA						

Remarks: 30 day window after guarantee period before automatic rollover to new surrender period

AMERICAN NATIONAL

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

	Guarantee Period	1st Year Rate	Base Rate	Effective Rate	Minimum Guarantee	Surrender Period	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission	
PALLADIUM MYG	5 Year	3.40%	2.40%	2.60%								
	6 Year	2.80%	2.80%	2.80%		8, 8, 8, 7, 6, 5, 4, 3, 2, 1, 0					Ages 0-79 Ages 80-85	2.50% 0.50%
	7 Year	3.75%	2.75%	2.89%			\$5,000	0-85	Not available in NY, UT	Interest only during 1st year, 10% beginning year 2	5-8 Year 9 Year 10 Year	2.50% 3.00% 4.00%
	8 Year	2.95%	2.95%	2.95%	1% on 100% premium	(30 day window after guarantee period)	NQ/Q	NQ/Q				1.00%
	9 Year	4.80%	2.80%	3.02%								2.00%
	10 Year	3.95%	2.95%	3.05%								

Remarks: Confinement, disability waivers

GREAT AMERICAN

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

	Guarantee Period	1st Year Rate	Base Rate	Effective Rate	Minimum Guarantee	Surrender Period	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission	
SECUREGAIN 5	5 Year	2.75%	2.50%	2.75%								
	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 NQ/Q	18-89 Q 0-89 NQ	Not available in NY	10% Free Withdrawal	Ages 0-80 Ages 81-89
Extra 0.15% \$100,000+						+/- MVA						
SECUREGAIN 7	7 Year	3.00%	2.00%	2.89%								
	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 NQ/Q	18-85 Q 0-85 NQ	Not available in NY	10% Free Withdrawal	Ages 0-80 Ages 81-85
Extra 0.10% \$100,000+						+/- MVA						

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

INTEGRITY

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

	Guarantee Period	1st Year Rate	Base Rate	Effective Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission	
MULTIVANTAGE	4 Year	2.50%	1.50%	1.75%		8, 8, 7, 7, 0 +/- MVA					2.00% 1.50% 1.20%	
	5 Year	2.75%	1.75%	1.95%	1% on 100% premium	8, 8, 7, 7, 6, 0 +/- MVA	\$20,000 NQ/Q	0-89 NQ/Q	Not available in DE, MT, NY	10% Free Withdrawal	Ages 0-75 Ages 76-85 Ages 86-89	2.50% 2.00% 1.70%
	7 Year	3.15%	2.15%	2.29%		8, 8, 7, 7, 6, 5, 4, 0					Ages 0-75 Ages 76-85 Ages 86-89	3.00% 2.20% 1.80%

Remarks: Unemployment, terminal illness, healthcare and RMD waivers

LINCOLN NATIONAL

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

	Guarantee Period	1st Year Rate	Base Rate	Effective Rate	Minimum Guarantee	Surrender Period	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
MYGUARANTEE PLUS	5 Year	2.50%	2.50%	2.50%		7, 7, 6, 5, 4, 0					2.00% 1.30% 0.75%
	6 Year	2.60%	2.60%	2.60%		7, 7, 6, 5, 4, 3, 0					2.25% 1.50% 0.75%
	7 Year	2.65%	2.65%	2.65%		7, 7, 6, 5, 4, 3, 2, 0	\$10,000	0-85	Not available in MN, NY		2.50% 1.60% 1.00%
	8 Year	2.70%	2.70%	2.70%	1% on 100% premium	7, 7, 6, 5, 4, 3, 2, 0	NQ/Q	NQ/Q		10% Free Withdrawal	2.50% 1.60% 1.00%
	9 Year	2.80%	2.80%	2.80%		7, 7, 6, 5, 4, 3, 2, 0					2.50% 1.60% 1.00%
	10 Year	2.85%	2.85%	2.85%		7, 7, 6, 5, 4, 3, 2, 0					2.50% 1.60% 1.00%

Extra 0.15% \$100,000+ (8, 9 & 10), Extra 0.20% 5, 6 & 8

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

AnnuityGram™ - Fixed

Daly Insurance Brokerage Services

A member of Insurance Designers of America

860.677.5707

www.dalybrokerage.com

Rates effective March 5, 2018

MINNESOTA LIFE

(A+ AM Best, A+ S&P, 92 Comdex)

	Guarantee Period	Rate <\$100k	Rate \$100k+	0 0	Minimum Guarantee	Surrender Period	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
SECUREOPTION SELECT	5 Year	2.25%		0.00%		9, 9, 8, 7, 6, 0 +/- MVA					Ages 0-81 2.50%
	7 Year	2.60%	2.80%	0.00%	1.50% on 100% premium	9, 9, 8, 7, 6, 5, 0 +/- MVA	\$5,000 NQ/Q	0-89 NQ/Q	Not available in NY, WA	Interest only	Ages 81-85 1.25%
	9 Year	2.80%	3.00%	0.00%		9, 9, 8, 7, 6, 5, 4, 3, 2, 0					Ages 86-90 0.63%

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

NEW YORK LIFE

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

	Guarantee Period	Premium Amount	Base Rate	Effective Rate	Minimum Guarantee	Surrender Period	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission	
SECURE TERM MVA II	3 Year	\$5-\$25k	1.95%	1.95%								
		\$25-\$50k	2.20%	2.20%								
		\$50-\$100k	2.40%	2.40%								
		\$100k+	2.55%	2.55%								
	5 Year	\$5-\$25k	2.15%	2.15%							3 Year Ages 0-80 1.00%	
		\$25-\$50k	2.30%	2.30%			7, 7, 7, 6, 5, 4, 3, 0				Ages 81-85 0.75%	
		\$50-\$100k	2.60%	2.60%				\$5,000	0-85	Available	10% Free Withdrawal. All earned interest available on deposits \$100k+	5-7 Year Ages 0-80 2.00%
		\$100k+	2.65%	2.65%		0.50% on 100% premium		NQ/Q	NQ/Q	In all states		Ages 81-85 1.50%
	6 Year	\$5-\$25k	2.20%	2.20%								
		\$25-\$50k	2.40%	2.40%								
		\$50-\$100k	2.65%	2.65%				0				
		\$100k+	2.70%	2.70%			+/- MVA					
7 Year	\$5-\$25k	2.35%	2.35%									
	\$25-\$50k	2.60%	2.60%									
	\$50-\$100k	2.80%	2.80%			+/- MVA						
	\$100k+	2.90%	2.90%									

Remarks: Living needs and unemployment benefit riders; Enhanced Beneficiary (and Spousal) Rider(s) available at cost; 4 year option now available

NORTH AMERICAN

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

	Guarantee Period	Rate <\$200k	Rate \$200k+	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission	
GUARANTEE CHOICE	4 Year	2.15%	2.40%								
	5 Year	2.70%	3.00%								
	6 Year	2.45%	2.70%								
	7 Year	2.55%	2.80%		9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9, 0.95, 0						
	8 Year	2.70%	2.90%		1% on 87.5% premium		\$2,000 Q	0-90	6-10 year options unavailable in CA, DE, FL	Interest only starting year 2	Ages 0-79 3-4 Year 1.50%
	9 Year	2.80%	3.00%				\$10,000 NQ	NQ/Q			5-6 Year 2.00%
	10 Year	2.90%	3.10%								7-8 Year 2.50%
						+/- MVA					9-10 Year 3.00%
											Ages 81-85 Commissions reduced 25%
									N/A in NY		Ages 86-90 Commissions reduced 50%

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

OXFORD

(A- AM Best)

	Guarantee Period	1st Year Rate	Base Rate	Effective Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
MULTI SELECT	3 Year	2.45%	2.45%	2.45%							3 Year Ages 18-75 1.00%
	4 Year	3.00%	3.00%	3.00%							Ages 76-80 0.50%
	5 Year	3.10%	3.10%	3.10%				18-80			4 Year Ages 18-75 1.75%
	6 Year	3.50%	3.50%	3.50%			\$20,000		Not available in AL, MS, MT, NY, VT, WV	Interest only during 1st year, 10% beginning year 2	Ages 76-80 0.75%
	7 Year	3.35%	3.35%	3.35%	0	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	NQ/Q				5-7 Year Ages 18-75 2.50%
	8 Year	3.60%	3.60%	3.60%				18-79			Ages 76-80 1.50%
	9 Year	3.50%	3.50%	3.50%		(30 day window after guarantee period)	500k maximum ages 76	18-77			8-9 Year Ages 18-75 2.75%
	10 Year	3.55%	3.55%	3.55%				18-75			Ages 76-80 1.75%
						+/- MVA		NQ/Q			10 Year Ages 18-75 3.00%

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

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

PROTECTIVE

(A+ AM Best, AA- S&P, 85 Comdex)

	Guarantee Period	1st Year Rate	Base Rate	Effective Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission		
FUTURE SAVER II	5 Year	1.30%	1.30%	1.30%	1% on 100% premium	8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5, 0	\$10,000	0-85	Not available in DE, MN, NY, VT	Interest only starting year 2	5 Year	Ages 0-75	2.00%
	6 Year	1.40%	1.40%	1.40%							Ages 76-85	1.00%	
	7 Year	1.55%	1.55%	1.55%							6 Year	Ages 0-75	2.25%
	8 Year	1.70%	1.70%	1.70%							Ages 76-85	1.00%	
	9 Year	1.85%	1.85%	1.85%							7-10 Year	Ages 0-75	2.50%
	10 Year	2.00%	2.00%	2.00%							Ages 76-85	1.00%	
1.00% 1st yr premium bonus \$100k+						+/- MVA							

Remarks: Nursing home and terminal illness waivers

RELIANCE STANDARD

(A+ AM Best, A+ S&P, 85 Comdex)

	Guarantee Period	1st Year Rate	Base Rate	Minimum Guarantee	Surrender Period	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission			
ELEOS SP	5 Year	2.85%	2.85%	1% on 100% premium	5 Year	\$10,000	0-85	Not available in MO, MT, NY, UT	10% Free Withdrawal	Ages 0-75	2.50%		
	(Eleos MVA is also available in some states, contact us for details)						NQ/Q			NQ/Q	Ages 76-80	2.00%	
											Ages 81-85	1.50%	

Remarks: Nursing home care waiver

STANDARD

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

	Guarantee Period	1st Year Rate	Base Rate	Effective Rate	Minimum Guarantee	Surrender Period	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission			
FOCUSED GROWTH ANNUITY	5 Year	3.00%	3.00%	3.00%	1% on 100% premium	8, 7, 6, 5, 4, 0	\$15,000	0-90	Not available in NY	Interest only	5-7 Year	Ages 0-80	2.00%	
	6 Year	3.00%	3.00%	3.00%		8, 7, 6, 5, 4, 3, 0					Ages 81-85	1.00%		
	7 Year	3.05%	3.05%	3.05%		8, 7, 6, 5, 4, 3, 2, 0					NQ/Q	NQ/Q	Ages 86-90	0.77%
	10 Year	3.05%	3.05%	3.05%		8, 7, 6, 5, 4, 3, 2, 1, 0, 9, 0					(0-80 for FGA 10)	10 Year	Ages 0-80	3.00%
	Extra 0.10% \$100,000+										+/- MVA			

Remarks: Nursing home and terminal illness waivers

SYMETRA

(A AM Best, A S&P, 77 Comdex)

	Premium Amount	1st Year Rate	Base Rate	Effective Rate	Minimum Guarantee	Surrender Period	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission		
CUSTOM 5	\$25-\$50k	2.00%	2.00%	2.00%	0.50% on 100% premium	7, 7, 7, 6, 5, 0	\$25,000	0-85	Not available in NY	10% Free Withdrawal	Ages 0-75	2.00%	
	\$50k-100k	2.65%	2.65%	2.65%							Ages 76-85	1.25%	
	\$100k-250k	3.00%	3.00%	3.00%							\$0.00	0.00%	
	\$250k+	3.00%	3.00%	3.00%									
CUSTOM 7	\$25-\$50k	2.55%	2.05%	2.12%	1% on 100% premium	8, 8, 7, 7, 6, 5, 4, 0	\$25,000	NQ/Q	NQ/Q	Not available in NY	10% Free Withdrawal	Ages 0-75	4.00%
	\$50k-100k	3.20%	2.70%	2.77%								Ages 76-85	2.25%
	\$100k-250k	3.55%	3.05%	3.12%								\$0.00	0.00%
	\$250k+	3.55%	3.05%	3.12%									

Remarks: Nursing home and hospital waivers

VOYA

(A AM Best, A S&P, 77 Comdex)

	Guarantee Period	1st Year Rate	Base Rate	Effective Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission		
GUARANTEE CHOICE	10 Year	1.50%	1.50%	1.50%	1.50% on 100% premium	9, 8, 7, 6, 5, 4, 3, 2, 1, 0	\$15,000	0-80	Not available in NY	Interest only during 1st year, 10% beginning year 2	10 Year	Ages 0-75	3.25%
	Extra 1.00% first year bonus \$75k+										+/- MVA		

Remarks: Nursing home, terminal illness waivers in all states except MA and PA

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

AnnuityGram™ - Index

Daly Insurance Brokerage Services

A member of Insurance Designers of America

860.677.5707

www.dalybrokerage.com

Rates effective March 5, 2018

GREAT AMERICAN

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

	Index Strategy	Premium Amount	Cap / Rate	Minimum Guarantee	Surrender Period	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
AMERICAN LEGEND III	Annual Point to Point		6.10%							
	Fixed		2.85%							Ages 0-75 4.75%
				1% on 100% premium	7 Year 9, 8, 7, 6, 5, 4, 3, 0	\$10,000 NQ/Q	18-85 Q 0-85 NQ	Not available in NY	10% Free Withdrawal	Ages 76-85 2.75%
<p>Trail commission available, call for details.</p> <p>*** Pre-appointment required in MT ***</p>										

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

SAFE RETURN	Annual Point to Point		5.00%							Ages 0-75 5.50%
	Fixed		2.00%							Ages 76-80 4.50%
	Fixed (Oregon)		1.00%	1% on 100% premium	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	\$25,000 NQ/Q	18-85 Q 0-85 NQ	Not available in NY	10% Free Withdrawal	Ages 81-85 1.50%
<p>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.</p> <p>Trail commission available, call for details.</p> <p>*** Pre-appointment required in MT ***</p>										

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

Integrity

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

	Index Strategy	Cap / Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission	
INDEXTRA 7	3-Year Point to Point (Goldman Sachs Index)	Participation Rate	120%						Ages 18-75 5.25%	
	Annual Point to Point (S&P 500)		4.00%	1% on 87.5% premium	7 Year	\$15,000	18-85	Not available in ME, NH, NY, VT	10% Free Withdrawal	Ages 76-85 4.25%
	Fixed		2.00%		9, 8.5, 8, 7, 6, 5, 4, 0	NQ/Q	NQ/Q		Trail commission available, call for details.	
<p>0 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</p>										

INDEXTRA 10	3-Year Point to Point (Goldman Sachs Index)	Participation Rate	120%						Ages 18-75 6.50%	
	Annual Point to Point (S&P 500)		4.00%	1% on 87.5% premium	10 Year	\$15,000	18-85	Not available in ME, NH, NY, VT	10% Free Withdrawal	Ages 76-85 5.00%
	Fixed		2.00%		9, 8.5, 8, 7, 6, 5, 4, 3, 2, 1, 0	NQ/Q	NQ/Q		Trail commission available, call for details.	
<p>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</p>										

JACKSON NATIONAL

(A+ AM Best, AA S&P, 94 Comdex)

	Index Strategy	Premium Amount	Cap / Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
ASCENDERPLUS SELECT 7	Annual Point to Point	\$5k-\$100k	2.25%							
		\$100k+	3.25%							
	Monthly Sum	\$5k-\$100k	0.90%							
		\$100k+	1.05%	Annual Point to Point	7 Year	\$5,000 Q	0-88	Not available in NY	10% Free Withdrawal	Ages 0-75 2.50%
	Fixed	\$5k-\$100k	1.25%		10, 10, 10, 10, 9, 8, 7, 0	\$10,000 NQ	NQ/Q			Ages 76-80 1.00%
		\$100k+	1.55%							
<p>Rates shown are unavailable in Iowa, please call for rates in that state.</p> <p>*** Comp varies by state. Please call to verify. ***</p>										

Remarks: Extended Care and Terminal Illness Benefits available

ASCENDERPLUS SELECT 10	Annual Point to Point	\$5k-\$100k	2.75%							
		\$100k+	3.75%							
	Monthly Sum	\$5k-\$100k	1.00%							
		\$100k+	1.20%	Annual Point to Point	10 Year	\$5,000 Q	0-85	Annual Point to Point	Annual Point to Point	Ages 0-75 6.00%
	Fixed	\$5k-\$100k	1.25%		10, 9.5, 8.5, 7.5, 6.5, 5.5, 4.5, 3, 2, 0	\$10,000 NQ	NQ/Q			Ages 76-80 2.50%
		\$100k+	1.55%							
<p>Annual Point to Point</p> <p>*** Comp varies by state. Please call to verify. ***</p>										

Remarks: Extended Care and Terminal Illness Benefits available

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

AnnuityGram™ - Index

Daly Insurance Brokerage Services

A member of Insurance Designers of America

860.677.5707

www.dalybrokerage.com

Rates effective March 5, 2018

LINCOLN NATIONAL

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

	Index Strategy	Premium Amount	Cap / Rate	Minimum Guarantee	Surrender Period	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
NEW DIRECTIONS 6	Performance Trigger	\$10k-\$100k	4.00%							
		\$100k+	4.50%							
	2 Year Point to Point	\$10k-\$100k	10.00%	1% on 100% premium	6 Year	\$10,000	0-85	Not available	10% Free	Ages 0-75 3.50%
		\$100k+	12.00%		9, 8, 7, 6, 4.75, 3.5, 0	NQ/Q	NQ/Q	in NY	Withdrawal	Ages 76-80 2.75%
	Fixed	\$10k-\$100k	2.50%							Ages 81-85 1.75%
	(Guaranteed 6 years)	\$100k+	2.75%		+/- MVA					
Remarks: Nursing home, terminal illness waivers										
NEW DIRECTIONS 8	Performance Trigger	\$10k-\$100k	4.00%							
		\$100k+	4.50%							
	2 Year Point to Point	\$10k-\$100k	10.00%	1% on 100% premium	8 Year	\$10,000	0-85	Not available	10% Free	Ages 0-75 4.50%
		\$100k+	12.00%		9, 8, 7, 6, 4.75, 3.5, 2, 0.75, 0	NQ/Q	NQ/Q	in NY	Withdrawal	Ages 76-80 3.50%
	Fixed	\$10k-\$100k	2.40%							Ages 81-85 2.25%
	(Guaranteed 8 years)	\$100k+	2.55%		+/- MVA					
Remarks: Nursing home, terminal illness waivers										
OPTICHOICE 5	Performance Trigger	\$10k-\$100k	3.75%							
		\$100k+	4.00%							
	Monthly Cap	\$10k-\$100k	1.60%	1% on 100% premium	5 Year	\$2,000 Q	0-85	Not available	10% Free	Ages 0-74 3.50%
		\$100k+	1.65%		9, 8, 7, 6, 5, 0	\$5,000 NQ	NQ/Q	in NY	Withdrawal	Ages 75-79 2.60%
	Fixed	\$10k-\$100k	2.10%							Ages 80-84 1.70%
		\$100k+	2.25%		+/- MVA					Ages 85 0.75%
Remarks: Nursing home, terminal illness waivers										
OPTICHOICE 7	Performance Trigger	\$10k-\$100k	4.00%							
		\$100k+	4.25%							
	Monthly Cap	\$10k-\$100k	1.70%	1% on 100% premium	7 Year	\$5,000 Q	0-85	Not available	10% Free	Ages 0-74 4.10%
		\$100k+	1.80%		9, 8, 7, 6, 5, 4, 3, 0	\$10,000 NQ	NQ/Q	in NY	Withdrawal	Ages 75-79 3.00%
	Fixed	\$10k-\$100k	2.20%							Ages 80-84 2.00%
		\$100k+	2.30%		+/- MVA					Ages 85 0.75%
Remarks: Nursing home, terminal illness waivers										

PROTECTIVE

(A+ AM Best, AA- S&P, 85 Comdex)

	Index Strategy	Premium Amount	Cap / Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
INDEXED ANNUITY II 5	Annual Point to Point	\$10k-\$100k	4.80%							
		\$100k+	5.10%							
	Annual Triggered Rate	\$10k-\$100k	3.45%	1% on 100% premium	5 Year	\$10,000	0-85	Available in AK, MO, NJ, OR, PA, UT and VT only (similar product available in	10% Free	Ages 0-80 2.55%
		\$100k+	3.75%		9, 9, 8, 7, 6, 0	NQ/Q	NQ/Q	Withdrawal		Ages 81-85 1.28%
	Fixed	\$10k-\$100k	2.10%							
		\$100k+	2.23%							
INDEXED ANNUITY II 7	Annual Point to Point	\$10k-\$100k	4.90%							
		\$100k+	5.20%							
	Annual Triggered Rate	\$10k-\$100k	3.55%	1% on 100% premium	7 Year	\$10,000	0-85	Available in AK, MO, NJ, OR, PA, UT and VT only (similar product available in	10% Free	Ages 0-80 3.75%
		\$100k+	3.85%		9, 9, 8, 7, 6, 5, 4, 0	NQ/Q	NQ/Q	Withdrawal		Ages 81-85 1.88%
	Fixed	\$10k-\$100k	2.20%							
		\$100k+	2.35%							

Remarks: Nursing home, terminal illness, healthcare, unemployment protection waivers; Estate planning benefit rider included; SecurePay income rider available at cost

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

STANDARD

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

	Index Strategy	Premium Amount	Cap / Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
INDEX GROWTH ANNUITY	5 Year	\$15k-\$100k	3.00%							
	Annual Point To Point	\$100k+	3.50%							5 Year Ages 0-80 4.00% Ages 81-85 2.25% Ages 86-90 1.85%
	7 Year	\$15k-\$100k	3.50%		8, 7, 6, 4, 2, 0					
	Annual Point To Point	\$100k+	4.00%	1% on 100% premium	0.00%	\$15,000	0-90	Not available in NY	10% Free Withdrawal	
	Fixed	0.00%	1.30%		9, 8, 7, 6, 5, 4, 2, 0	NQ/Q	NQ/Q			7 Year Ages 0-80 5.00% Ages 81-85 2.75% Ages 86-90 2.25%
BAILOUT: If renewal cap rate is more than 2% below the initial cap rate, client can withdraw funds free of any surrender charges/penalties.										
Remarks: Nursing home, terminal illness waivers										
INDEX SELECT ANNUITY	5 Year	\$15k-\$100k	4.75%							
	Annual Point To Point	\$100k+	5.25%							5 Year Ages 0-80 3.00% Ages 81-85 1.50% Ages 86-90 1.35%
	7 Year	\$15k-\$100k	5.00%		7, 6, 5, 4, 2, 0			Not available in NY		
	Annual Point To Point	\$100k+	5.50%	1% on 87.5% premium	7 Year	\$15,000	0-90	(ISA 10 Not available in CA, MN, MO, NY, TX, or WA)	10% Free Withdrawal	7 Year Ages 0-80 4.00% Ages 81-85 2.00% Ages 86-90 1.45%
	10 Year	\$15k-\$100k	5.00%		7, 6, 5, 4, 3, 2, 1, 0	NQ/Q	NQ/Q	(0-80 for ISA 10)		
Annual Point To Point	\$100k+	5.50%		10 Year					10 Year Ages 0-80 5.00%	
Fixed		2.00%			8, 7, 6, 5, 4, 3, 2, 1, 0, 9, 0				+/- MVA	
Remarks: Nursing home, terminal illness waivers; Guaranteed Minimum Accumulation Benefit included										

SYMETRA

(A AM Best, A S&P, 77 Comdex)

	Index Strategy	Premium Amount	Cap / Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
EDGE PRO	5 Year	\$10k-\$100k	4.50%							
	Annual Point To Point	\$100k+	5.75%							
	Fixed	\$10k-\$100k	2.00%		5 Year 9, 8, 7, 7, 6, 0					5 Year Ages 0-75 3.50% Ages 76-85 2.00%
		\$100k+	2.55%	1% on 100% premium	7 Year	\$10,000	0-85	Not available in NY	10% Free Withdrawal	
	7 Year	\$10k-\$100k	4.75%		9, 8, 7, 7, 6, 5, 4, 0	NQ/Q	NQ/Q			7 Year Ages 0-75 4.50% Ages 76-85 2.50%
Annual Point To Point	\$100k+	6.00%								
Fixed	\$10k-\$100k	2.05%								
	\$100k+	2.60%								
Remarks: Nursing home, hospitalization waivers										

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

AnnuityGram™ - MYG

Daly Insurance Brokerage Serv

A member of Insurance Designers of America

860.677.5707

www.dalybrokerage.com

Rates effective March 5, 2018

Guarantee Period	Company	AM Best Rating	Product	Premium	1st Year Rate	Base Rate	Average Yield	Commission (Less at older ages)	States Not Approved
3 Years	New York Life	A++	Secure Term MVA II 3	\$5k-\$25k	1.95%	1.95%	1.95%	1.00%	Available in all states
				\$25k-\$50k	2.20%	2.20%	2.20%		
\$50k-\$100k				2.40%	2.40%	2.40%			
\$100k+				2.55%	2.55%	2.55%			
	Oxford	A-	Multi Select 3	\$20k-\$350k	2.45%	2.45%	2.45%	1.00%	AL, MS, MT, NY, VT, WV
4 Years	Integrity	A+	MultiVantage 4	\$20k+	2.50%	1.50%	1.75%	2.00%	DE, MT
	North American	A+	Guarantee Choice 4	\$10k-\$200k	2.15%	2.15%	2.15%	1.50%	Available in AK, MN, MO, NV, OH, OR, UT, VA, and WA ONLY
				\$200k+	2.40%	2.40%	2.40%		
	Oxford	A-	Multi Select 4	\$20k-\$350k	3.00%	3.00%	3.00%	1.28%	AL, MS, MT, NY, VT, WV
5 Years	American Equity	A-	Guarantee 5	\$10k+	2.30%	2.30%	2.30%	3.00%	NY
	American National	A	Palladium MYG 5	\$5k-\$100k	3.40%	2.40%	2.60%	2.50%	NY, UT
				\$100k+	3.50%	2.50%	2.70%		
	Great American	A	Secure Gain 5	\$10k-\$100k	2.75%	2.50%	2.75%	2.50%	NY
				\$100k+	2.90%	2.65%	2.90%		
	Integrity	A+	MultiVantage 5	\$20k+	2.75%	1.75%	1.95%	2.50%	DE, MT
	Lincoln National	A+	MYGuarantee Plus 5	\$10k-\$100k	2.50%	2.50%	2.50%	2.00%	MN
				\$100k+	2.70%	2.70%	2.70%		
	Minnesota Life	A+	SecureOption Select 5	\$5k-\$100k	2.25%	2.25%	2.25%	2.50%	MS, NY, WA
				\$100k+	2.45%	2.45%	2.45%		
	New York Life	A++	Secure Term MVA II 5	\$5k-\$25k	2.15%	2.15%	2.15%	2.00%	Available in all states
				\$25k-\$50k	2.30%	2.30%	2.30%		
				\$50k-\$100k	2.60%	2.60%	2.60%		
				\$100k+	2.65%	2.65%	2.65%		
	North American	A+	Guarantee Choice 5	\$10k-\$200k	2.70%	2.70%	2.70%	2.00%	Available in AK, MN, MO, NV, OH, OR, UT, VA, and WA ONLY
				\$200k+	3.00%	3.00%	3.00%		
	Oxford	A-	Multi Select 5	\$20k-\$350k	3.10%	3.10%	3.10%	2.50%	AL, MS, MT, NY, VT, WV
Protective	A+	Future Saver II 5	\$10k-\$100k	1.30%	1.30%	1.30%	2.00%	DE, MN, NY, VT	
			\$100k+	2.31%	1.30%	1.50%			
Reliance Standard	A+	Eleos - SP	\$10k+	2.85%	2.85%	2.85%	2.50%	MO, MT, NY, UT	
Standard	A	FGA 5	\$15k-\$100k	3.00%	3.00%	3.00%	2.00%	NY	
			\$100k+	3.10%	3.10%	3.10%			
Symetra	A	Custom 5	\$10k-\$50k	2.00%	2.00%	2.00%	2.00%	NY	
			\$50k-\$100k	2.65%	2.65%	2.65%			
			\$100k-\$250k	3.00%	3.00%	3.00%			
			\$250k+	3.00%	3.00%	3.00%			
6 Years	American Equity	A-	Guarantee 6	\$10k+	2.45%	2.45%	2.45%	3.00%	NY
	American National	A	Palladium MYG 6	\$5k-\$100k	2.80%	2.80%	2.80%	2.50%	NY, UT
				\$100k+	2.90%	2.90%	2.90%		
	Lincoln National	A+	MYGuarantee Plus 6	\$10k-\$100k	2.60%	2.60%	2.60%	2.25%	MN
				\$100k+	2.80%	2.80%	2.80%		
	New York Life	A++	Secure Term MVA II 6	\$5k-\$25k	2.20%	2.20%	2.20%	2.00%	Available in all states
				\$25k-\$50k	2.40%	2.40%	2.40%		
				\$50k-\$100k	2.65%	2.65%	2.65%		
				\$100k+	2.70%	2.70%	2.70%		
	North American	A+	Guarantee Choice 6	\$10k-\$200k	2.45%	2.45%	2.45%	2.00%	Available in AK, MN, MO, NV, OH, OR, UT, VA, and WA ONLY
\$200k+				2.70%	2.70%	2.70%			
Oxford	A-	Multi Select 6	\$20k-\$350k	3.50%	3.50%	3.50%	1.25%	AL, MS, MT, NY, VT, WV	
Protective	A+	Future Saver II 6	\$10k-\$100k	1.40%	1.40%	1.40%	2.25%	DE, MN, NY, VT	
			\$100k+	2.41%	1.40%	1.57%			
Standard	A	FGA 6	\$15k-\$100k	3.00%	3.00%	3.00%	2.00%	NY	
			\$100k+	3.10%	3.10%	3.10%			

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

AnnuityGram™ - MYG

Daly Insurance Brokerage Serv

A member of Insurance Designers of America

860.677.5707
www.dalybrokerage.com

Rates effective March 5, 2018

Guarantee Period	Company	AM Best Rating	Product	Premium	1st Year Rate	Base Rate	Average Yield	Commission (Less at older ages)	States Not Approved
7 Years	American Equity	A-	Guarantee 7	\$10k+	2.60%	2.60%	2.60%	3.00%	NY
	American National	A	Palladium MYG 7	\$5k-\$100k	3.75%	2.75%	2.89%	2.50%	NY, UT
				\$100k+	3.85%	2.85%	2.99%		
	Great American	A	Secure Gain 7	\$10k-\$100k	3.00%	2.00%	2.89%	3.50%	NY
				\$100k+	3.10%	2.10%	2.99%		
	Integrity	A+	MultiVantage 7	\$20k+	3.15%	2.15%	2.29%	3.00%	DE, MT
	Lincoln National	A+	MYGuarantee Plus 7	\$10k-\$100k	2.65%	2.65%	2.65%	2.50%	MN
				\$100k+	2.85%	2.85%	2.85%		
	Minnesota Life	A+	SecureOption Select 7	\$5k-\$100k	2.60%	2.60%	2.60%	2.50%	MS, NY, WA
				\$100k+	2.80%	2.80%	2.80%		
	New York Life	A++	Secure Term MVA II 7	\$5k-\$25k	2.35%	2.35%	2.35%	2.00%	Available in all states
				\$25k-\$50k	2.60%	2.60%	2.60%		
				\$50k-\$100k	2.80%	2.80%	2.80%		
				\$100k+	2.90%	2.90%	2.90%		
	North American	A+	Guarantee Choice 7	\$10k-\$200k	2.55%	2.55%	2.55%	2.50%	Available in AK, MN, MO, NY, OH, OR, UT, VA, and WA ONLY
			\$200k+	2.80%	2.80%	2.80%			
Oxford	A-	Multi Select 7	\$20k-\$350k	3.35%	3.35%	3.35%	2.50%	AL, MS, MT, NY, VT, WV	
Protective	A+	Future Saver II 7	\$10k-\$100k	1.55%	1.55%	1.55%	2.50%	DE, MN, NY, VT	
			\$100k+	2.57%	1.55%	1.70%			
Standard	A	FGA 7	\$15k-\$100k	3.05%	3.05%	3.05%	2.00%	NY	
			\$100k+	3.15%	3.15%	3.15%			
Symetra	A	Custom 7	\$10k-\$50k	2.55%	2.05%	2.12%	4.00%	NY	
			\$50k-\$100k	3.20%	2.70%	2.77%			
			\$100k-\$250k	3.55%	3.05%	3.12%			
			\$250k+	3.55%	3.05%	3.12%			
8 Years	American National	A	Palladium MYG 8	\$5k-\$100k	2.95%	2.95%	2.95%	2.50%	NY, UT
				\$100k+	3.05%	3.05%	3.05%		
	Lincoln National	A+	MYGuarantee Plus 8	\$10k-\$100k	2.70%	2.70%	2.70%	2.50%	MN
				\$100k+	2.85%	2.85%	2.85%		
	North American	A+	Guarantee Choice 8	\$10k-\$200k	2.70%	2.70%	2.70%	2.50%	Available in AK, MN, MO, NY, OH, OR, UT, VA, and WA ONLY
			\$200k+	2.90%	2.90%	2.90%			
Oxford	A-	Multi Select 8	\$20k-\$350k	3.60%	3.60%	3.60%	1.57%	AL, MS, MT, NY, VT, WV	
Protective	A+	Future Saver II 8	\$10k-\$100k	1.70%	1.70%	1.70%	2.50%	DE, MN, NY, VT	
			\$100k+	2.72%	1.70%	1.83%			
9 Years	American National	A	Palladium MYG 9	\$5k-\$100k	4.80%	2.80%	3.02%	3.00%	NY, UT
				\$100k+	4.90%	2.90%	3.12%		
	Lincoln National	A+	MYGuarantee Plus 9	\$10k-\$100k	2.80%	2.80%	2.80%	2.50%	MN
				\$100k+	2.95%	2.95%	2.95%		
	Minnesota Life	A+	SecureOption Select 9	\$5k-\$100k	2.80%	2.80%	2.80%	2.50%	MS, NY, WA
				\$100k+	3.00%	3.00%	3.00%		
North American	A+	Guarantee Choice 9	\$10k-\$200k	2.80%	2.80%	2.80%	3.00%	Available in AK, MN, MO, NY, OH, OR, UT, VA, and WA ONLY	
			\$200k+	3.00%	3.00%	3.00%			
Oxford	A-	Multi Select 9	\$20k-\$350k	3.50%	3.50%	3.50%	2.75%	AL, MS, MT, NY, VT, WV	
Protective	A+	Future Saver II 9	\$10k-\$100k	1.85%	1.85%	1.85%	2.50%	DE, MN, NY, VT	
			\$100k+	2.87%	1.85%	1.96%			
10 Years	American National	A	Palladium MYG 10	\$5k-\$100k	3.95%	2.95%	3.05%	4.00%	NY, UT
				\$100k+	4.05%	3.05%	3.15%		
	Lincoln National	A+	MYGuarantee Plus 10	\$10k-\$100k	2.85%	2.85%	2.85%	2.50%	MN
				\$100k+	3.00%	3.00%	3.00%		
	North American	A+	Guarantee Choice 10	\$10k-\$200k	2.90%	2.90%	2.90%	3.00%	Available in AK, MN, MO, NY, OH, OR, UT, VA, and WA ONLY
				\$200k+	3.10%	3.10%	3.10%		
	Oxford	A-	Multi Select 10	\$20k-\$350k	3.55%	3.55%	3.55%	3.00%	AL, CA, DE, MS, MT, NY, VT, WV
	Protective	A+	Future Saver II 10	\$10k-\$100k	2.00%	2.00%	2.00%	2.50%	DE, MN, NY, VT
			\$100k+	3.02%	2.00%	2.10%			
Standard	A	FGA 10	\$15k-\$100k	3.05%	3.05%	3.05%	3.00%	NY	
			\$100k+	3.15%	3.15%	3.15%			
VOYA	A+	Guarantee Choice 10	\$10k-\$100k	1.50%	1.50%	1.50%	3.25%	NY	
			\$100k+	2.50%	1.50%	1.60%			

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