

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%								

Extra 0.10% \$100,000+

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	3.00%	2.00%	2.25%		8, 8, 7, 7, 0 +/- MVA					2.00% 1.50% 1.20%	
	5 Year	3.25%	2.25%	2.45%	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	3.60%	2.60%	2.74%		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

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Rates effective May 1, 2018

MINNESOTA LIFE

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

	Guarantee Period	Rate <\$100k	Rate \$100k+	0	Minimum Guarantee	Surrender Period	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
SECURE OPTION SELECT	5 Year	2.80%		0.00%		9, 9, 8, 7, 6, 0 +/- MVA					Ages 0-81 2.50%
	7 Year	3.00%	3.20%	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	3.15%	3.35%	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	2.20%	2.20%								3 Year Ages 0-80 1.00%
		\$25-\$50k	2.35%	2.35%			7, 7, 7, 6, 5, 4, 3, 0					Ages 81-85 0.75%
		\$50-\$100k	2.65%	2.65%				\$5,000	0-85	Available	10% Free Withdrawal. All earned interest available on deposits \$100k+	5-7 Year Ages 0-80 2.00%
		\$100k+	2.70%	2.70%		0.50% on 100% premium		NQ/Q	NQ/Q	In all states		Ages 81-85 1.50%
	6 Year	\$5-\$25k	2.30%	2.30%								
		\$25-\$50k	2.50%	2.50%								
		\$50-\$100k	2.75%	2.75%				0				
		\$100k+	2.80%	2.80%			+/- MVA					
7 Year	\$5-\$25k	2.45%	2.45%									
	\$25-\$50k	2.70%	2.70%									
	\$50-\$100k	2.90%	2.90%			+/- MVA						
	\$100k+	3.00%	3.00%									

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	2.90%	3.20%								
	6 Year	2.45%	2.70%								
	7 Year	2.55%	2.80%								
	8 Year	2.70%	2.90%								
	9 Year	2.80%	3.00%								
	10 Year	3.05%	3.25%								
					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%
						(30 day window after guarantee period)	\$10,000 NQ	NQ/Q			5-6 Year 2.00%
						+/- MVA			N/A in NY		7-8 Year 2.50%

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	2.75%	2.75%	2.75%							3 Year Ages 18-75 1.00%	
	4 Year	3.25%	3.25%	3.25%							Ages 76-80 0.50%	
	5 Year	3.30%	3.30%	3.30%							4 Year Ages 18-75 1.75%	
	6 Year	3.75%	3.75%	3.75%				18-80			Ages 76-80 0.75%	
	7 Year	3.55%	3.55%	3.55%							5-7 Year Ages 18-75 2.50%	
	8 Year	3.85%	3.85%	3.85%							Ages 76-80 1.50%	
	9 Year	3.70%	3.70%	3.70%							8-9 Year Ages 18-75 2.75%	
	10 Year	3.75%	3.75%	3.75%							Ages 76-80 1.75%	
								500k maximum ages 76	18-75			10 Year Ages 18-75 3.00%
							+/- MVA		NQ/Q			

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

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Rates effective May 1, 2018

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	3.00%	3.00%	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	3 Year	2.55%	2.55%	2.55%	0.10% on 100% premium	9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5	\$15,000	0-93	Not available in CA, DE, NJ or NY	Interest only	3 Year	Ages 0-80	1.50%
	5 Year	3.10%	3.10%	3.10%							5 & 7 Year	Ages 81-85	0.75%
	7 Year	3.15%	3.15%	3.15%							Ages 0-80	2.00%	
	10 Year	3.15%	3.15%	3.15%							Ages 81-85	1.00%	
	Extra 0.10% \$100,000+										+/- MVA		
								0-80	Product varies by	Ages 86+	0.77%		
										10 Year	Ages 0-80	3.00%	

Remarks: Nursing home and terminal illness waivers; FGA comp for ages 86+ is 0.50%

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

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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%
*** Pre-appointment required in MT ***										
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%
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.										
*** Pre-appointment required in MT ***										
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	Premium Amount	Cap / Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
INDEXTRA 7	3-Year Point to Point (Goldman Sachs Index)		120% Participation Rate							Ages 18-75 5.25%
	Annual Point to Point (S&P 500)		4.00%	1% on 87.5% premium	7 Year 9, 8.5, 8, 7, 6, 5, 4, 0	\$15,000 NQ/Q	18-85 NQ/Q	Not available in ME, NH, NY, VT	10% Free Withdrawal	Ages 76-85 4.25%
	Fixed		2.10%							Trail commission available, call for details.
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										
INDEXTRA 10	3-Year Point to Point (Goldman Sachs Index)		125% Participation Rate							Ages 18-75 6.50%
	Annual Point to Point (S&P 500)		4.25%	1% on 87.5% premium	10 Year 9, 8.5, 8, 7, 6, 5, 4, 3, 2, 1, 0	\$15,000 NQ/Q	18-85 NQ/Q	Not available in ME, NH, NY, VT	10% Free Withdrawal	Ages 76-85 5.00%
	Fixed		2.15%							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+ 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%
Rates shown are unavailable in Iowa, please call for rates in that state.										
*** Comp varies by state. Please call to verify. ***										
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, 4, 3, 2, 0	\$10,000 NQ	NQ/Q			Ages 76-80 2.50%
	\$100k+	1.55%								
Annual Point to Point										
*** Comp varies by state. Please call to verify. ***										
Remarks: Extended Care and Terminal Illness Benefits available										
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LINCOLN NATIONAL

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	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%		+/- MVA					Ages 81-85 1.75%
	(Guaranteed 6 years)	\$100k+	2.75%							
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%		+/- MVA					Ages 81-85 2.25%
	(Guaranteed 8 years)	\$100k+	2.55%							
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%		+/- MVA					Ages 80-84 1.70%
	(Guaranteed 6 years)	\$100k+	2.25%							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%		+/- MVA					Ages 80-84 2.00%
	(Guaranteed 6 years)	\$100k+	2.30%							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	4.95%							
		\$100k+	5.25%							
	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%							
	(Guaranteed 6 years)	\$100k+	2.25%							
INDEXED ANNUITY II 7	Annual Point to Point	\$10k-\$100k	5.10%							
		\$100k+	5.40%							
	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%							
	(Guaranteed 6 years)	\$100k+	2.35%							

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

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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	5.00%							
	Annual Point To Point	\$100k+	5.50%							5 Year Ages 0-80 3.00% Ages 81-85 1.50% Ages 86-90 1.35%
	7 Year	\$15k-\$100k	5.25%		7, 6, 5, 4, 2, 0			Not available in NY		
	Annual Point To Point	\$100k+	5.75%	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	5.25%		7, 6, 5, 4, 3, 2, 1, 0	NQ/Q	NQ/Q			

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	4.75%							
	Annual Point To Point	\$100k+	5.75%							
	Fixed	\$10k-\$100k	2.15%		5 Year 9, 8, 7, 7, 6, 0					5 Year Ages 0-75 3.50% Ages 76-85 2.00%
		\$100k+	2.65%	1% on 100% premium	7 Year	\$10,000	0-85	Not available in NY	10% Free Withdrawal	
	7 Year	\$10k-\$100k	5.00%		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%							

Remarks: Nursing home, hospitalization waivers

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AnnuityGram™ - MYG

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Rates effective May 1, 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%			
3 Years	Oxford	A-	Multi Select 3	\$20k+	2.75%	2.75%	2.75%	1.00%	AL, MS, MT, NY, VT, WV	
	Standard	A	FGA 3	\$15k-\$100k	2.55%	2.55%	2.55%	1.50%	NY	
4 Years	Integrity	A+	MultiVantage 4	\$20k+	3.00%	2.00%	2.25%	2.00%	DE, MT	
				\$10k-\$200k	2.15%	2.15%	2.15%			
				\$200k+	2.40%	2.40%	2.40%			
4 Years	North American	A+	Guarantee Choice 4	\$20k+	2.75%	2.75%	2.75%	1.50%	Available in AK, MN, MO, NV, OH, OR, UT, VA, and WA ONLY	
				\$100k+	2.65%	2.65%	2.65%			
4 Years	Oxford	A-	Multi Select 4	\$20k+	3.25%	3.25%	3.25%	1.28%	AL, MS, MT, NY, VT, WV	
				\$100k+	2.65%	2.65%	2.65%			
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	
	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+	3.25%	2.25%	2.45%	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	2.80%	2.80%	2.80%	2.50%	MS, NY, WA	
				\$100k+	3.00%	3.00%	3.00%			
	5 Years	New York Life	A++	Secure Term MVA II 5	\$5k-\$25k	2.20%	2.20%	2.20%	2.00%	Available in all states
					\$25k-\$50k	2.35%	2.35%	2.35%		
					\$50k-\$100k	2.65%	2.65%	2.65%		
					\$100k+	2.70%	2.70%	2.70%		
	5 Years	North American	A+	Guarantee Choice 5	\$10k-\$200k	2.90%	2.90%	2.90%	2.00%	Available in AK, MN, MO, NV, OH, OR, UT, VA, and WA ONLY
					\$200k+	3.20%	3.20%	3.20%		
	5 Years	Oxford	A-	Multi Select 5	\$20k+	3.30%	3.30%	3.30%	2.50%	AL, MS, MT, NY, VT, WV
					\$100k+	2.31%	1.30%	1.50%		
	5 Years	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%		
	5 Years	Reliance Standard	A+	Eleos - SP	\$10k+	3.00%	3.00%	3.00%	2.50%	MO, MT, NY, UT
\$15k-\$100k					3.10%	3.10%	3.10%			
5 Years	Standard	A	FGA 5	\$100k+	3.20%	3.20%	3.20%	2.00%	NY	
				\$100k+	3.20%	3.20%	3.20%			
5 Years	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%			
	6 Years	New York Life	A++	Secure Term MVA II 6	\$5k-\$25k	2.30%	2.30%	2.30%	2.00%	Available in all states
					\$25k-\$50k	2.50%	2.50%	2.50%		
					\$50k-\$100k	2.75%	2.75%	2.75%		
					\$100k+	2.80%	2.80%	2.80%		
	6 Years	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%		
	6 Years	Oxford	A-	Multi Select 6	\$20k+	3.75%	3.75%	3.75%	1.25%	AL, MS, MT, NY, VT, WV
\$100k+					2.41%	1.40%	1.57%			
6 Years	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%			

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AnnuityGram™ - MYG

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Rates effective May 1, 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+	3.60%	2.60%	2.74%	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	3.00%	3.00%	3.00%	2.50%	MS, NY, WA
				\$100k+	3.20%	3.20%	3.20%		
	New York Life	A++	Secure Term MVA II 7	\$5k-\$25k	2.45%	2.45%	2.45%	2.00%	Available in all states
				\$25k-\$50k	2.70%	2.70%	2.70%		
				\$50k-\$100k	2.90%	2.90%	2.90%		
				\$100k+	3.00%	3.00%	3.00%		
	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+	3.55%	3.55%	3.55%	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	3.15%	3.15%	3.15%	2.00%	NY	
			\$100k+	3.25%	3.25%	3.25%			
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+	3.85%	3.85%	3.85%	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	3.15%	3.15%	3.15%	2.50%	MS, NY, WA
				\$100k+	3.35%	3.35%	3.35%		
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+	3.70%	3.70%	3.70%	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	3.05%	3.05%	3.05%	3.00%	Available in AK, MN, MO, NY, OH, OR, UT, VA, and WA ONLY
				\$200k+	3.25%	3.25%	3.25%		
	Oxford	A-	Multi Select 10	\$20k+	3.75%	3.75%	3.75%	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	3.15%	3.15%	3.15%	3.00%	NY	
			\$100k+	3.25%	3.25%	3.25%			
VOYA	A+	Guarantee Choice 10	\$10k-\$100k	1.50%	1.50%	1.50%	3.25%	NY	
			\$100k+	2.50%	1.50%	1.60%			

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