






Company	Plan	Interest Rate	Average Annual Yield	Issue Age	Surrender Charges	MVA	Liquidity	Commission
Symetra A	Custom 7	\$100,000 - \$249,999** 3 Year 3.35% Year 1 2.85% Yrs 2-3 5 Year 2.65% Year 1 2.15% Yrs 2-5 7 Year 2.35% Year 1 1.85% Yrs 2-7	3 Year = 3.02% 5 Year = 2.25% 7 Year = 1.92% Effective 7yr. Interest Rate 3 Year = 1.86% 5 Year = 1.89% 7 Year = 1.92%	\$10,000 Minimum 0-90	8%,8,7,7,6,5,4	NO	Withdrawals up to 10% of the contract value per contract year are free of charge.	Ages 0-75 4.00% Ages 76-85 2.25% Ages 86-90 1.00%
		\$250,000+ 3 Year 3.60% Year 1 3.10% Yrs 2-3 5 Year 2.85% Year 1 2.35% Yrs 2-5 7 Year 2.40% Year 1 1.90% Yrs 2-7	3 Year = 3.30% 5 Year = 2.45% 7 Year = 1.97% Effective 7yr. Interest Rate 3 Year = 1.97% 5 Year = 2.03% 7 Year = 1.97%					
Lincoln Financial A+	MyGuarantee Plus	\$100,000 or more** 5 Year 1.60% 6 Year 1.90% 7 Year 2.30% 8 Year 2.35% 9 Year 2.45% 10 Year 2.45%	5 Year 1.60% 6 Year 1.90% 7 Year 2.30% 8 Year 2.35% 9 Year 2.45% 10 Year 2.45%	Min \$10,000 NQ & Q 0-85	7%,7%,6%,5%,4%,3%,2%	YES	10% of the accumulation value each policy year	5 Year 0-75 2.00% 6 Year 0-75 2.25% 7-10 Year 0-75 2.50% **Reduced at older ages**
Genworth Financial A	Secure Living Independence	\$100,000 or more** 3.55% 1st yr 2.05% Year 2	Min. Guar 2.00% yrs. 3-13, 1% thereafter	Min \$15,000 NQ \$15,000 Q 0-85	9%,9%,8%,7%,6%,5%	NO	10% of contract value during a contract year, subject to maximum of 12 withdrawals per contract year	0-75 2.25% 76-80 1.95% 81-85 1.05%
	Secure Living Rate Saver	\$250,000 or more** 5-Year - 2.15% 7-Year - 2.55%		Min \$25,000 NQ \$25,000 Q 0-85	5Yr: 9%,8%,7%,6%,5% 7Yr: 9%,8%,7%,6%,5%, 4%, 3%	YES	Last 12 months of interest (minus any prior withdrawals during that period), For qualified contracts, the required minimum distribution under federal tax law.	0-75 5yr 2.00% 7yr 2.75% 76-80 5yr 1.35% 7yr 2.15% 81-85 5yr .70% 7yr 1.50%
	Secure Living Liberty	\$250,000 or more** 4.80% 1st yr Floating Rate yrs 2-6	Bailout rate 1.55% Min. Guar 1.50%	Min \$15,000 NQ \$15,000 Q 0-85	9%,9%,8%,7%,6%,5%	NO	10% of contract value during a contract year, subject to maximum of 12 withdrawals per contract year	0-75 3.00% 76-80 1.95% 81-85 1.05%
 A+	FPDA Plus	\$100,000 or more** 2.50% 1st yr. 1.00% year 2/ Floats yrs 3-7	Min. Guar 1.00%	0-90 \$5,000 Qual \$5,000 Non-Qual (\$2,000 for additional deposits)	7 years 6%, 6% 6%, 5%, 4%, 3%, 2%	NO	The greater of 10% of contract year's beginning account balance or the RMD.	1st yr Premium 0-80 4.50% 81-85 3.00% 86-90 1.85%
	Guaranteed	1.00% yrs 1-5 OR 1.00% yrs 1-3 Floats yrs 4 & 5	Min. Guar 1.00%		5 years 7%, 7%, 7%, 6%, 5%			1st yr Premium 0-80 4.10% 81-85 2.75% 86-90 1.45%

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Reliance Standard A	Eleos	3.00% year 1 with a base rate of 2.00% Floating rate yrs 2-5	Min Guar 1.00%	0-85 NQ & Q Min \$10,000 NQ & Q	5 Years 8%,7%,6%,5%,4%	YES	Year 1/ 10% of premium paid After 1st yr/ 10% of annuity value	0-75 3.25% 76-80 2.60% 81-85 1.95%
Integrity Life A+	New Momentum	5yr = 1.85% / 1.10% yrs 2-5 7yr=2.50% / 1.75% yrs 2-7 10yr=2.90% / 2.15% yrs 2-10	5 Year = 1.25% 7 Year = 1.85% 10 Year = 2.22%	0-85 \$5,000 NQ \$2,000 Q \$1,000 Subsequent	8,7,6,5,4,3,2 All terms have 7-yr surrender	YES	10% each yr, including the first (non-cumulative) or systematic withdrawals immediately	5.00% 0-79 **Reduced at older ages**
	MultiVantage	4yr=2.00%/1.00% yrs2-4 5yr=2.30%/1.30% yrs2-5 7yr=3.10%/2.10% yrs2-7 10yr=3.45%/2.45% yrs2-10	4 Year = 1.25% 5 Year = 1.50% 7 Year = 2.24% 10 Year = 2.55%	Issued through owner and annuitant age 89 \$20,000 min premium	4yr 8,8,7,7 5yr 8,8,7,7,6 7yr 8,8,7,7,6,5,4 10yr 8,8,7,7,6,5,4,3,2,1			4yr = 2.00% 0-75 5yr = 2.50% 0-75 7yr = 3.00% 0-75 10yr = 3.50% 0-75 *Reduced at older ages*
 ING A A.M.Best	Guarantee Choice	7yr 1.50% yrs 1-7 10yr 2.00% yrs 1-10 1% bonus 1st year on \$75k+		0-80 Min premium \$15K Q & NQ	9,8,7,6,5,4,3,2,1 Surrender charge period corresponds with interest rate guarantee period.	YES (No in PA)	Interest only in the first year 10% of accumulated value after first year.	7yr = 2.50% 10yr = 3.25%
 SBLI A+, A.M. Best A-, S&P	Optimizer 1 Optimizer 2 Optimizer 3 Optimizer 5	\$100,000 - \$249,000** OPT1 - 1.75% 1st yr./1.25% OPT2 - 2.65% 1st yr./1.65% OPT3 - 2.50% for 3 yrs./1.75% OPT5 - 2.60% for 5 yrs./1.85%		0-85 for Owner 0-95 for Annuitant if not the Owner Min premium \$5K Q & NQ	OPT1 - 9,8,7,6,5 OPT2 - 8,8,7,6,5,4 OPT3 - 9,8,7,6,5,4 OPT5 - 9,8,7,6,5,4,3,2,	OPT1-NO OPT2,3,5-YES	10% of the accumulated value beginning in contract year 1.	Age 0-75 3.00% Age 76-80 1.00% Age 81+ .50%
 AMERICAN NATIONAL A	Palladium MYG	5 Year 2.00% Yr 2+ 1.00% 6 Year 1.70% Yr 2+ 1.70% 7 Year 3.05% Yr 2+ 2.05% 8 Year 2.55% Yr 2+ 2.55% 9 Year 4.35% Yr 2+ 2.35% 10 Year 3.45% Yr 2+ 2.45% Additional 10 basis points on \$100K+	5 Year = 1.20% 6 Year = 1.70% 7 Year = 2.19% 8 Year = 2.55% 9 Year = 2.57% 10 Year = 2.55%	Min Premium \$5K Issue Ages 0-85	8,8,8,7,6,5,4,3,2,1 No surrender charge during 30 day window at end of each guarantee period.	YES (No in PA)	Interest only in the first year 10% of the beginning year annuity value after year one.	Ages 0-79 5 Year = 3.00% 6 Year = 2.50% 7 Year = 2.50% 8 Year = 2.50% 9 Year = 3.00% 10 Year = 4.00%
	Citadel 5 Diamond	2.10% 1st yr/ 1.10% 2nd yr Rate floats yrs 3-5	Min Guar 1.00%	Min premium \$5K Issue Ages 0-85	7,7,7,6,5	NO		0-80 3.00% 81-85 2.00%
	Citadel 7 Diamond	3.25% 1st yr/ 1.25% yr 2 Rate floats yrs 3-7	Min Guar 1.00%	Min premium \$5K NQ/\$2K Q Issue Ages 0-85	7,7,7,6,5,4,2	NO		0-80 3.50% 81-85 2.50%
NACOLAH A+	Guarantee Choice	\$200,000 or more** 3 Year 1.20% yrs 1-3 4 Year 1.80% yrs 1-4 5 Year 2.25% yrs 1-5 6 Year 2.60% yrs 1-6 7 Year 2.90% yrs 1-7 8, 9 and 10 Year also Available	3 Year 1.20% 4 Year 1.80% 5 Year 2.25% 6 Year 2.60% 7 Year 2.90% Min Guarantee 1.00%	Issue Ages 0-90	10,10,10,10,10, 9, 8, 6, 4, 2	YES	Interest only withdrawals No surrender charge during 30day window at the end of each guarantee period	2.50% 1.875% ages 81-85 1.25% ages 86-90
 The Standard A	Focused Growth	\$100,000 or more** 5 Year 1.85% yrs 1-5 6 Year 2.30% yrs 1-6 7 Year 2.25% yrs 1-7 10 Year 2.50% yrs 1-10	Min Guarantee 1.00%	Min Premium \$15K Issue Ages 0-90 for the 5,6 & 7 0-80 for the 10	5 yr. - 8,7,6,5,4% 6 yr. - 8,7,6,5,4,3% 7 yr. - 8,7,6,5,4,3,2% 10 yr. - 8,7,6,5,4,3,2,1,.09%	YES	Withdrawal of Interest Only Nursing Home Waiver (not in MA) Terminal Illness Waiver	0-79 5 Year = 3.00% 6 Year = 2.00% 7 Year = 3.00% 10 Year = 4.00% Reduced at Older Ages

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