






Company	Plan	Interest Rate	Average Annual Yield	Issue Age	Surrender Charges	MVA	Liquidity	Commission
<b>Symetra A</b>	Custom 7	<b>\$250,000+</b> 3 Year 3.60% Year 1 3.10% Yrs 2-3 5 Year 3.25% Year 1 2.75% Yrs 2-5 7 Year 3.20% Year 1 2.70% Yrs 2-7	3 Year = 3.27% 5 Year = 2.85% 7 Year = 2.77%  Min, Guar 1.50%	\$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 76-86 2.50% Ages 86-90 1.50%
<b>Lincoln Financial A+</b>	Classic 5	4.00% 100K or more 2.00% Yrs 2-5	2.40%	Min \$10,000 NQ & Q 0-85	9%,8%,7%,6%,5%	YES	10% of the accumulation value each policy year	4.00% 0-75 2.75% 76-80 1.50% 81-85
	Classic 7	5.10% 100K or more 2.10% Yrs 2-7	2.52%	Min \$10,000 NQ & Q 0-85	9%,8%,7%,6%,5%, 4%,3%	YES		5.00% 0-75 3.50% 76-80
<b>Genworth Financial A</b>	Secure Living Independence	4.00% 1st yr on \$100k or more/ 2.50% Year 2 Floating Rate yrs 3-6/ Min guar 2.50%	Min. Guar 2.50%	Min \$5,000 NQ \$2,000 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 4.00% 76-80 1.95% 81-85 1.05%
	Secure Living Rate Saver	Deposits of 250K or more 5-Year - 2.95% 7-Year - 3.60%		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	4.95% 1st yr on \$250K or more Floating Rate yrs 2-6	Bailout rate 2.00% Min. Guar 1.50%	\$2,000 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%
 <b>Principal A+</b>	FPDA Plus	3.35% on 100k or more 1.85% 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	1.50% yrs 1-5 OR 1.50% yrs 1-3 Floats yrs 4 & 5	1.00% min guar		5 years 7%, 7%, 7%, 6%, 5%			1st yr Premium 0-80 4.10% 81-85 2.75% 86-90 1.45%
<b>Reliance Standard A</b>	Eleos	3.90% year 1 with a base rate of 3.15% Floating rate yrs 2-5	Min Guar 2.00%	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 4.00% 76-80 3.20% 81-85 2.40%
	Elektra	3.00% years 1-5	3.00%	0-85 NQ & Q Min \$10,000 NQ & Q	5 Years 7%,7%,6%,5%,4%	YES	Year 1/ 10% of premium paid After 1st yr/ 10% of annuity value	0-75 3.00% 76-80 2.40% 81-85 1.80%

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Some commissions reduced at older ages. Products not available in all states. Call for State Availability. AGENT/BROKER USE ONLY.

Company	Plan	Interest Rate	Average Annual Yield	Issue Age	Surrender Charges	MVA	Liquidity	Commission	
<b>Integrity Life</b> A+	New Momentum	5yr = 2.25% / 1.50% yrs 2-5 7yr=2.90% / 2.15% yrs 2-7 10yr=3.20% / 2.45% yrs 2-10	5 Year = 1.65% 7 Year = 2.25% 10 Year = 2.52%	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% **Reduced at older ages**	
	Momentum Advantage	4yr=2.25%/1.50% yrs2-4 5yr=2.50%/1.75% yrs2-5 7yr=3.35%/2.60% yrs2-7 10yr=3.75%/3.00% yrs2-10	4 Year = 1.68% 5 Year = 1.90% 7 Year = 2.70% 10 Year = 3.07%	4 & 5 yr=0-86 7yr = 0-85, 10yr = 0-83 \$20,000 min premium	4yr 8,8,7,7 5yr 8,8,7,7,6 7yr 8,8,7,7,6,6,5 10yr 8,8,7,7,6,6,5,5,4,4			4yr = 2.00% 5yr = 2.50% 7yr = 3.00% 10yr = 3.50% *Reduced at older ages*	
 A A.M.Best	Guarantee Choice	3 & 5 yr. - SUSPENDED 7yr 2.00% yrs 1-7 10yr 3.00% 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%	
 A+, A.M. Best AA+, S&P	Tactician Plus (Flex)	5 Year: 1.50% yrs 1-5 6 Year: 2.00% yrs 1-6 7 Year: 2.00% yrs 1-7 8 Year: 2.20% yrs 1-8 9 Year: 2.85% yrs 1-9 10 Year: 2.65% yrs 1-10	5 Year = 1.50% 6 Year = 2.00% 7 Year = 2.00% 8 Year = 2.20% 9 Year = 2.85% 10 Year = 2.65%	Minimum Premium \$10,000 NQ \$3,000 Q 0-90	8,8,8,7,6,5,4,3,2,1 No surrender charge during 30 day window at end of each guarantee period.	YES MVA +or- during int. rate guarantee period (Waived if hospitalized or confined to nursing home (most States))	10% No surrender charge during 30day window at end of each guarantee period systematic withdrawal available immediately.	10Year = 4.00% 9 Year = 2.00% 8 Year = 4.00% 7 Year = 4.00% 6 Year = 2.00% 5 Year = 4.00% Reduced @age 76	
 American National A	Palladium MYG	3 Year 2.00% Yr 2+ 2.00% 4 Year 2.00% Yr 2+ 2.00% 5 Year 3.20% Yr 2+ 2.20% 6 Year 2.95% Yr 2+ 2.95% 7 Year 4.05% Yr 2+ 3.05% 8 Year 3.30% Yr 2+ 3.30% 9 Year 4.80% Yr 2+ 2.80% 10 Year 4.15% Yr 2+ 3.15% Additional 10 basis points on \$100K+	3 Year = 2.00% 4 Year = 2.00% 5 Year = 2.40% 6 Year = 2.95% 7 Year = 3.19% 8 Year = 3.30% 9 Year = 3.02% 10 Year = 3.25%	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 3 Year = 1.50% 4 Year = 2.00% 5 Year = 4.00% 6 Year = 2.50% 7 Year = 2.50% 8 Year = 2.50% 9 Year = 3.00% 10 Year = 4.00%	
	Palladium	3.50% 1st year Floats yrs 2-7	Min Guar 3.00%	\$100 monthly (PAC) 0-78 Annuitant/ No max for Owner	9,8,7,6,5,4,2	NO		0-74 4.50% 75+ 2.00%	
	Citadel 5 Diamond	3.15% 1st yr/ 2.15% 2nd yr Rate floats yrs 3-5	Min Guar 2.00%	Min premium \$5K Issue Ages 0-85	7,7,7,6,5	NO		10% of annuity value as of the beginning of each policy year, including first year	0-80 4.00% 81-85 3.00%
	Citadel 7 Diamond	4.30% 1st yr/ 2.30% yr 2 Rate floats yrs 3-7	Min Guar 2.00%	Min premium \$5K NQ/\$2K Q Issue Ages 0-85	7,7,7,6,5,4,2	NO			0-80 4.50% 81-85 3.50%
 A- A.M. Best	Guarantee Plus 3,5 & 7	3 Year 2.95% Year 1 1.95% Yrs 2-3 5 Year 4.05% Year 1 3.05% Yrs 2-5 7 Year 4.35% Year 1 3.35% Yrs 2-7	3 Year = 2.28% 5 Year = 3.25% 7 Year = 3.49%  Min Guar. 1.00%	\$5,000 NQ \$2,000 Q 0-90	3yr 9%,8,7 5yr 9%,8,7,6,5 7yr 9%,8,7,6,5,4,3 Surrender value paid at death except during 30 day "window" at end (unless annuitized)	YES	Accumulated Interest (available immediately \$100/mo minimum)  Systematic Withdrawal	<u>Ages 0-79</u> 3 yr plan 1.50% 5 yr plan 2.50% 7yr plan 3.25%	
	OM Guarantee Platinum 3,5 & 7	3 Year 2.25% Years 1-3 5 Year 3.25% Years 1-5 7 Year 3.50% Years 1-7	3 Year = 2.25% 5 Year = 3.25% 7 Year = 3.50%  Min Guar. 1.00%	\$5,000 NQ \$2,000 Q 0-90	3 yr 9%,8,7 5 yr 9%,8,7,6,5 7 yr 9%,8,7,6,5,4,3  30 day "window" at end	YES	Accumulated Interest (available immediately \$100/mo minimum) Systematic Withdrawal	<u>Ages 0-79</u> 3 yr plan 1.50% 5 yr plan 2.50% 7yr plan 3.25%	

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