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SPDA	PRODUCT	INTEREST RATE	RATE GUAR.	MIN GUAR.	SURRENDER CHARGE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	WITHDRAWALS	COMMENTS	BASE COMM.
STANDARD INSURANCE A by A.M. BEST	FGA 5 FGA 6	\$15,000 5yr. 1.75%	\$100,000 1.85%	1.00% After guarantee	<u>5 or 6 Years:</u> 8,7,6,5,4,0 8,7,6,5,4,3,0 with MVA	0-90	\$15,000/ \$1,000,000	All except: NY	•Interest payments OK immediately (NO 10% Avail) •Additional Premiums in first 90 days OK.	•Terminal condition and nursing home waivers - not in MA •Full Death Benefit / No commission charge back	5 yr. 3.0% 6 yr. 2.0% (50% 81-85) (CALL 86-90)
	FGA 7 FGA 10	\$15,000 7yr. 2.15%	\$100,000 2.25%	1.00% After guarantee	<u>7 or 10 Years:</u> 8,7,6,5,4,3,2,0 8,7,6,5,4,3,2,1,0,9,0 with MVA	18-90	\$15,000/ \$1,000,000	All except: CA,NY	•Interest payments OK immediately (NO 10% Avail)	•Additional Premiums in first 90 days. •Full Death Bene.	<u>7 Year:</u> 3.00% -80 1.50% -85 1.35% -90 <u>10 Year:</u> 4.00% -80 2.00% -85 1.45% -90
Guaranteed return of principal anytime =>	(SRA) Secured Rate Annuity	\$15,000 3year Closed 5year 1.20% 6year 1.20%	\$100,000 Closed 1.30% 1.30%	1.00% after guarantee	9,8,7 9,8,7,6,5 9,8,7,6,5,4 NO MVA	0-85	\$15,000/ \$1,000,000	All except: NY, (3 year not in NY,UT)	•10% free withdrawal after first year. Systematic Interest payments OK immediately. •Annuitization bonus on 3Yr	•Guaranteed return of principal anytime. •Additional Premiums in first 90 days. •Full Death Bene. and Waivers	3 yr. 2% 5 yr. 3% 6 yr. 3% 6 yr.+ 2% (50% age 81+)
BAIL-OUT & Guaranteed return of principal anytime =>	SRA 1	<u>Years</u> 1st year* Bailout in 2-5 Bailout in 6th	\$15,000 2.00% 1.00% 1.00%	\$100,000: 2.10% 1.10% 1.00%	<u>6 Years:</u> 7,7,7,6,5,3 NO MVA	0-85	\$15,000/ \$1,000,000	All except: NY,PA,	•10% free after first year. •Systematic Interest immediately. •Additional Premiums in first 90 days.	•Guaranteed return of principal anytime. •Full Death Bene. and Waivers •BAIL OUT 1% below initial crediting rate yrs 2-5 - 2.00% below in yr 6	3.75% (0-80) 1.85% 81+
Liberty Life B++ by AM BEST	7 MYG	3.24% 4.10% Yr 1 3.10% Yrs 2-7	7 Years	1% In Most States	<u>7 Years:</u> 7,7,7,6,5,4,3,0 With MVA	0-80	\$5,000 \$1,000,000	All Except: AK,NJ,NY,MD OR,PA,TX,UT	•10% free withdrawals of accumulated value after first year •5-year annuitization available after 2nd year •Full death benefit on owner	Charges waived for withdrawals due to confinement and terminal illness	2.75% (0-75) 1.50% 76+
AMERICAN NATIONAL A A.M. BEST A S&P	Palladium MYG Annuity	Term: Year 1 3yr CLOSED 4yr CLOSED 5yr 2.10% 6yr 1.80% 7yr 3.15% 8yr 2.65% 9yr 4.45% 10yr 3.55%	Guarantee: Year 1 CLOSED CLOSED 1.10% 2-5 1.80% 2-6 2.15% 2-7 2.65% 2-8 2.45% 2-9 2.55% 2-10	Yield: 0.00% 0.00% 1.30% 1.80% 2.29% 2.65% 2.67% 2.65%	<u>3-10 Years:</u> MVA 8,8,8 8,8,8,7 8,8,8,7,6 8,8,8,7,6,5,4 8,8,8,7,6,5,4,3 8,8,8,7,6,5,4,3,2 8,8,8,7,6,5,4,3,2,1	0-85	\$5,000 NQ \$1,000,000 Rates Based on \$100,000 under rate 0.10% less	All except: UT (rates in NY vary)	•10% of account value available starting 2nd year. •Systematic withdrawal available in 30 days - Must take all interest	•Full death benefit •Confinement Waiver and Disability Waiver •Commission reduced 80+ <u>3 and 4 year reduce by 1%</u> all other reduced by 2%	3 yr. 1.5% 4 yr. 2.0% 5 yr. 3.0% 6 yr. 2.5% 7 yr. 2.5% 8 yr. 2.5% 9yr. 3.0% 10yr. 4.0% (0-79)
MONEYBACK GUARANTEE Return Of Principal	Citadel 5 & 7 (7 year is Flexible) Deposits	<u>Rate Guaranteed for first 2 year:</u> 5 Year: 2.10% 1yr (1.10% Base) 7 Year: 3.25% 1yr (1.25% Base) UNDER \$100,000 RATE IS 0.10% LESS		Base Rate Guaranteed for 2 years, after year 3 will vary by state.	No MVA <u>5 or 7 Years:</u> 7,7,7,6,5, 7,7,7,6,5,4,2	No Max Owner age Annuitant 0-85	\$5,000 (non-qual) \$2,000 (qualified)	All except: (rates in NY vary)	•10% of annuity value as of the beginning of each year, including first year •Additional Premiums 1,000 Random, \$100 ACH	•Minimum surrender value is a return of premiums paid, less any cumulative withdrawals •Nursing Home, Terminal Illness and Disability •Full Death Benefit / No commission charge back	5 yr. 3.0% 7 yr. 3.5% (0-80) 5 yr. 2.0% 7 yr. 2.5% (81-85)
PRESIDENTIAL LIFE B++ A.M. BEST	SECURE 4 SECURE 5 SECURE 6	4 Year - 1.55% 5 Year - 2.00% 6 Year - 1.90%		1.50% After Guarantee	<u>4,5, or 6 Year:</u> 7,6,6,5,0 7,7,6,6,4,0 7,7,7,6,5,4,0	0-90 (0-85 NY)	\$5,000/ \$500,000	Available in All States	•10% free withdrawal and Interest-only available immediately.	•Commission Reduces by 50% ages (81-85) And By 67%(86-90)	4 yr. 2.0% 5 yr. 2.5% 6 yr. 3.0% (0-80)

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Liberty Bankers B- by A.M. BEST (Capital Life in AK, HI, MA, TX)	Bankers Premier	3.00%	5 Years	1.00%	5 Years: 8%, 7%, 6%, 5.5%, 4.5%, 0% +/- MVA 1st 5 Yrs	0 - 90	\$10,000	All except: CT, DE, MA MN, MO, NY, NH, NJ, RI, WY	Accum Interest Twice Yearly or Monthly Int if greater than \$100	Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value	2.00% (0-80) 0.40% (81-90)
	Bankers Premier Plus	3.00%: 3.80% Yr 1 2.80% Yrs 2-5	5 Years	1.00%	5 Years: 8.1%, 7.3%, 6.4%, 5.5, 4.5%, 0% +/- MVA 1st 5 Yrs	0 - 90	\$10,000	All except: CT, DE, MA MN, MO, NY, NH, NJ, RI, WY	Accum Interest Twice Yearly or Monthly Int if greater than \$100	Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value	2.00% (0-80) 0.40% (-90)
	Bankers 1	1.10%	1 Year	1.00%	1 Year: 5%, 0%	0 - 95	\$10,000	All except: CT, MO, MN, NY, NH, NJ, RI, WY	Accum Interest Twice Yearly or Monthly Int if greater than \$100	Full Death Benefit Of The Accumulation Value	0.50% (0-80) 0.40% (-95)
	Bankers 7	3.00%	7 Year	1.00%	7 Years: 0-55: 12,11,10,8,6,5,4,0% 56: 8,7,6,5,4,5,3,5,2,5,0%	0-85	\$10,000	All except: CT, DE MN, MO, NY, NH, NJ, RI, WY	Accum Interest Twice Yearly or Monthly Int if greater than \$100	Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value	4.00% (0-80) 2.00% (-85)
	Bankers 7 Premier	3.30%	7 Year	1.00%	7 Years: 0-55: 12,4,11,5,10,5,8,5, 6,5,5,5,4,5% 56+: 8,1,7,1,6,1,5,1, 4,5,3,5,2,5% +/- MVA (No MVA-PA)	0-85	\$10,000	All except: AL, CT, DE, ID, IA, MA, MN, MO, MT, NV NH, NJ, NM, NY ND, OR, RI	Accum Interest Twice Yearly or Monthly Int if greater than \$100	Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value	2.15% (0-80) 0.45% (-85)
	Bankers Accumulator (Flexible)	1.00%	none	1.00%	NONE	0 - 100	\$10,000	All except: AK, CT, DC, DE MA, MO, MN, NH, NJ, NY, RI, VT	100% Liquid - must maintain \$10,000 value Additional deposit \$1,000+	Full Death Benefit Of The Accumulation Value	0.50% -80 0.40% -100 Paid as monthly trail
	Bankers 3	3 Year - 1.75%		1.00%	3 Year MVA: 8,7,6,0%	3 Year: 0 - 90	\$10,000	All except: CT, MA, MN, MO, NY, NJ, RI	Accum Interest Twice Yearly or Monthly Int if greater than \$100	Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value	3 yr 2.00% (0-80) 1.00% -95)
	Bankers 5	5 Year - 2.70%			5 Year MVA: 8,7,6,5,4,0%	5 Year: 0 - 90					5 yr 3.25% (0-80) 1.50% -90)
	Liberty Choice (Flexible)	3.50% First Year 2.50% Base Rate		1.00%	5 Year: 8,7,6,5,4	0 - 90	\$5,000	All except: AL, AK, CT, DC, HI, ME, MA, MN, MO, NH, NJ, NY, ND, OR, PA, RI, VT, WY	Accum Interest Twice Yearly or Monthly Int if greater than \$100	Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value	4.00% (0-80) 2.00% (-90)
	Liberty USA 100	\$100,000+: 4.25% First Year 3.00% Base Rate Under \$100,000: 4.00% First Year 3.00% Base Rate		3.00%	9 Year: 0-55: 12,11,10,9,8,7,6,5,4,0% 56+: 9,8,7,6,5,4,5,4,5, 3,5,2,5,1,5,0% +/- MVA	0-79	\$10,000	All except: AL, AK, CT, DC, DE, FL, ME, MA, MN, MS, MO, NH, NJ, NY, OR, RI, SC, TX, UT, VT, WA, WY	Accum Interest Twice Yearly or Monthly Int if greater than \$100	Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value	8.25% 0-70: 6.25% 71-79:
Liberty USA 500	\$100,000+: 8.25% First Year 3.00% Base Rate Under \$100,000: 8.00% First Year 3.00% Base Rate		3.00%	9 Year: 0-55: 16,15,14,13,12,11,10,9,8 ,0 56+: 13,12,11,10,5,9,5, 8,5,7,5,6,5,5,5,0% +/- MVA	0-79	\$10,000	All except: AL, AK, CT, DC, DE, FL, ME, MA, MN, MS, MO, NH, NJ, NY, OR, RI, SC, TX, UT, VT, WA, WY	Accum Interest Twice Yearly or Monthly Int if greater than \$100	Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value	6.25% 0-70: 4.25% 71-79:	

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Genworth Financial A by A.M. BEST A By S&P	Secure Living Liberty	Guar: 5K-99K 100-249K 250K+: 1 Yr: 3.05% 4.05% 4.80% Min=: 1.80% 1.96% 2.08% 3 Yr: 2.15% 2.75% 2.95% Min=: 1.85% 2.15% 2.25% 5 Yr: 1.95% 2.35% 2.50% Min=: 1.88% 2.22% 2.34% Min based on Bail out (Bail-out 1.55% on 1 Yr, 1.55% on 3 yr & 1.55% 5 yr)			6 Years: 9%,9%,8%, 7%,6%,5%,0% (NO MVA)	0-85	\$15,000/ (\$15,000 Qualified) \$1,000,000	All except: NV (rates vary in OR and NY)	•The bail-out rate is not a guaranteed renewal rate. Renewal rates can be higher or lower than bail-out rate •Bail-out waives surrender for first 45 days of the contract year.	•Nursing Home Waivers •Full Death Benefit •10% of account value available each year. •Systematic withdrawal available after 30 days.	3.00% (0-75) 1.95% (76-80) 1.05% (81-85)
		25K-99K 100-249K 250K+: 5 Year: 1.60% 1.80% 1.90% 7 Year: 2.25% 2.45% 2.55%									
NEW!	Rate Saver	1st Year OR 1st 3 Years: 0-\$50K 1.80% 1.60% \$50K+ 2.05% 2.00% \$100K+ 2.80% 2.40% Rate guaranteed for 1 or 3 years (minimum guarantee rate 1.50% after)			7 Years: 7%,7%,7%,6%,5% 4%,3%,0% (NO MVA)	0-85	\$15,000/ (\$15,000 Qualified) \$500,000	All except: (OR and NY Rates vary)	•10% of your contract value during a contract year, •Systematically take 10% •Medical care / nursing home waiver	•MONEYBACK GUARANTEE Guaranteed return of premium anytime, 1 year chargeback on ROP •Medical care / nursing home waiver	4.50% (0-75) 2.70% (76-80) 1.05% (81-85)
MONEYBACK GUARANTEE Return Of Principal (ROP)	Secure Living Smart Rate										
Royal Neighbors (RNA) A- By A.M.Best	Choice Series	\$20,000 \$100,000 3 year 1.00%* 1.10% 5 year 2.20% 2.20% 6 year 2.40% 2.45% *\$50,000 min on 3 year!	1.00% after guarantee	8,7,6, (30 day wind) 8,5,7,5,7,6,4, 0 8,5,7,5,7,6,5,4,5, 0 NO MVA	Annuitant 0-85 NQ Owner 16-99 NQ 16 -85 Q	\$20,000/ \$300,000 without carrier approval	All except: AK,AL,DE, HI,LA,MA,NH NY,OR, SC,VT	•Accumulated Interest payments OK immediately. •Annuitization bonus on 3Yr	•Full Death Benefit of owner unless owner is different than annuitant then cash surrender value will pay.	3 yr. 1.5% 5 yr. 1.75% 100K+ 2% 6 yr. 2.75% (reduces at 76+)	
		Steady Choice FPDA (Flexible)	3.25%	Portfolio interest rate	3.00%	10 Years: 10,9,8,7,6,5, 4,3,2,1,0 NO MVA	Owner 16-75 NQ 16 -75 Q Annuitant 0-99 NQ	\$100 Mo/ to \$25,000 MAXIMUM ANNUAL	All except: AK,CA,AL, HI,LA,MT,MA NH,NJ,NY, PA,UT,SC,VT	•10% of the accumulated value in a certificate year	•Full Death Benefit of owner unless owner is different than annuitant then cash surrender value will pay.
Lincoln National (Old JP) A+ A.M. BEST AA- S&P	Classic 5 Classic 7	CLOSED AS OF 6/1/2011	Varies By State	5 or 7 Years: With MVA: 9,8,7,6,5,0 9,8,7,6,5,4,3,0	0-85	\$10,000/ \$2,000,000 (\$500,000 ages 66 up)	All except: NY	•10% of account value available each year. •Systematic withdrawal available after 30 days.	•5 and 7 Year Full benefit Accumulation value on death	5 yr 2.0% 7 yr 2.50% (0-75)	
		MY Guarantee Plus	\$15,000 \$100,000+: 3yr Closed Closed 4yr Closed Closed 5yr 1.45% 1.60% 6yr 1.75% 1.90% 7yr 2.15% 2.30% 8yr 2.20% 2.35% 9yr 2.30% 2.45% 10yr 2.30% 2.45%	With MVA: 6,6,5 6,6,5,4 6,6,5,4,3 6,6,5,4,3,2 6,6,5,4,3,2,1,0	0-85	\$10,000/ \$1,000,000	All except: (NY Rates vary)	•10% free withdrawal and Interest available after 30 days.	•Full Death Benefit •Annuitization after the 5th yr.	3 yr. 1.0% 4 yr. 1.0% 5 yr. 2.0% 6 yr. 2.25% 7 + 2.50% (0-75) 76-80=65% 81+ Call	


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NORTH AMERICAN Assurance Co. A+ A.M. BEST AA- S&P	THE BOOMER ANNUITY (Flexible)	6.73% First Year Yield 1.65% 1st Year Rate 5.00% Premium Bonus		1.00%	10 Year: 15,14,13,12,11 10,8,6,4,2 With MVA Interest Adjustment	0-80	\$10,000 (\$2,000 Qual) \$1,000,000	All except: AK,CT,DE,MN, MS,NY,OR,PA TX,UT,WA	•Once per year after 1st year up to 5% of Accumulation value.	•Nursing Home Rider. •Full Death Benefit all surrender charges are waived. •Annuitization Bonus - 2% years 8-10 and 5% years 11 Plus.	7.00% (0-75) 5.25% (76-80)
	North American Guarantee Choice	\$10,000 3yr 1.00% \$200,000+ 4yr 1.50% 5yr 2.00% 6yr 2.35% 7yr 2.70% 8yr 2.90% 9yr 3.10% 10yr 3.25%		100% @ 1.00 after guarantee period	10,10,10 10,10,10,10 10,10,10,10,10 10,10,10,10,10,9 10,10,10,10,10,9,8 10,10,10,10,10,9,8,6 10,10,10,10,10,9,8,6,4 30 day Window MVA	0-90	\$10,000 (\$2,000 Qual) \$1,000,000	All except: AK,DE,MN, NY,MO,OR,UT VA,WA	•interest earned each year after the first contract. By current Company practice, this syst. interest withdrawal can begin as early as 30 days after your annuity is issued.	Nursing Home Confinement Waiver available •Additional Premium 1st 90 days •Full Death Bene. and Waivers	2.50% (0-80) 1.87% (81-85) 1.25% (86-90)
	NORTH AMERICAN DIRECTOR (Flexible)	4.80% Year 1 1.80% Years 2-5		1.00%	9 Year: 12,11,10,9,8,6,4,2,0 With MVA Interest Adjustment	0-85	\$10,000 (\$2,000 Qual) \$1,000,000	All except: AK,CT,DE,MA, MN,NV,NY,OR UT,WA	Interest-only withdrawals available after 30 days 10% annual penalty-free withdrawals available after first year	•Nursing Home Confinement •Terminal Illness •Unemployment •Full Death Benefit all surrender charges are waived.	5.50% (0-80) 4.125% (81-85)
	Flex I	1.55% 1st Year Rate		1.00%	7 Years: W/ MVA: 9,9,8,7,6,4,2	0-85				No Premium Bonus	
	Flex II	6.89% First Year Yield 1.80% 1st Year Rate 5.00% Premium Bonus		1.00%	10 Years: W/ MVA: 15,14,13,12,11,10, 8,6,4,2,2	0-79	\$10,000 (\$2,000 Qual) \$1,000,000	All except: AK,CT,DE,MA TX,MN,NV,NY OR,UT	• 1-year interest rate guarantee on all premiums. • 10% annual penalty-free withdrawals and Nursing Home Confinement Waiver. • Return of Premium Feature • Full Death Benefit	• A 5% PREMIUM BONUS ON ALL PREMIUM DEPOSITS IN THE FIRST FIVE YEARS.	4.50% (0-75) 3.37% (76-80) 2.25% (81-85)
	Flex III	12.03% 1st Year Yield 1.85% 1st Year Rate 10.0% Prem. Bonus		1.00%	14 Years: W/ MVA: 18,18,17,15,15,15, 15,14,12,10,8,6,4,2	0-75 (0-65 in CA)				• A 10% PREMIUM BONUS ON ALL PREMIUM DEPOSITS IN THE FIRST FIVE YEARS.	
	AMERICAN GENERAL A by A.M. BEST A+ S&P	HORIZON SELECT	1.70% 2.20% 2.45%	5 Year 7 Year 10 Year	90% at 1.50%	5,7, or 10 Year: 10,9,8,7,6* 10,9,8,7,6,5,4* 10,9,8,7,6,5,4,3,2,1,0 MVA - *30 day window	0-85	\$5,000 NQ \$1,000,000	All except: AK,MN,NJ,NY MO,OR,PA,UT, WA (TX, DE, SC on 10 Year no Avail)	•10% of account value IN ALL YEARS year. •Systematic withdrawal available in 30 days	•Full Surrender allowed at end of term without Withdrawal Charges/MVA •Full Death Benefit!
AG HORIZON PLUS		7.10% Year 1 1.10% Yr 2-6	6 Years	1% In Most States	9 Years: 9,8,7,6,5,4,3,2,1,0 (With MVA)	0-85	\$5,000 \$500,000	All except: AK,MO,MN,NJ, NY, PA,OR, UT,WA	•Free systematic withdrawal of interest after 30 days •10% avail. after 1st year	• Death Benefit Annuity Value Less Early Withdrawal Charges No MVA - Full Value paid if taken over 5 years! • Extended Care Rider.	6.00% (0-75) 3.20% -80
RATES CAN VARY ON ALL AG ANNUITIES IN CA, and NY See rate sheet for these states	AG HORIZON Achiever	2.20%	6 Years	1% In Most States	6 Years MVA: 10,9,8,7,6,5 30 day window (4,3,2,1,0 yrs 6-10)	0-85	\$5,000 NQ \$1,000,000	All except: AK,MO, MN,NJ,NY, OR,PA,UT,WA	In all contract years up to 10% of the annuity value as of previous contract anniversary	•Full Death Benefit! • Initial rates are for a term of 6 years. A new rate will be declared for another 4 contract years. The owner has a 30 day window to withdraw annuity. • Extended Care Rider.	3.00% (0-80) 1.50% 81+
	AG HORIZON Choice	5 Year Closed 7 Year Closed 8 Year Closed 9 Year Closed 10 Year Closed	5 Year 7 Year 8 Year 9 Year 10 Year	1% In Most States	7 Years: 7,6,5,4,3,2,1,0 With MVA 30 day window to exit end of each term	0-85 NQ 0-70 Qual	\$5,000 (\$2,000 Qual) \$1,000,000	All Except: MA,MD,MN,NY, PA,WA	•Free systematic withdrawal of interest after 30 days •10% avail. starting after 1st year of the accumulation value.	Payable on the death of the owner, not the annuitant if different No MVA on death	5 yr. 2.4% 7 yr. 4.5% 8 yr. 3.5% 9yr. 2.65% 10yr. 5.0% (0-79)

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Minnesota Life A+ A.M. BEST AA- S&P	Secure Option Select	\$15,000 5yr 1.60% 7yr 1.95% 9yr 2.70%	\$100,000+ 1.80% 2.15% 2.90%	1.50%	5,7, or 9 Year 9,9,8,7,6 9,9,8,7,6,5,4 9,9,8,7,6,5,4,3,2,0 30 day window at the end of the guarantee period to exit.	0-90 (0-85 in OK)	\$5,000/ \$2,000,000	All except: AR,CA,CT IN,MI,MN,MO, NJ,NY,WI,WA	•10% or less of the prior contract anniversary value. In the 1st year of the 10% of contribution. •RMD above 10% OK •Systematically withdraw 1st-25th Minimum is \$250.	•Full Death Benefit as of date we receive due proof of death. •Nursing home Not in MA	5 yr 2.50% 7 yr 3.00% 9 yr 3.50% (0-80) 5 yr 1.00% 7 yr 1.25% 9 yr 1.50% (81-85) .30% -.50% (86-90)
	Secure Option Focus (ROP)	Guar: 10K-35K 1 Yr: 2.25% Base: 1.25% 3 Yr: 1.50% Base: 1.50% 5 Yr: 1.45% Base: 1.45% 7 Yr: 1.40% Base: 1.40%	35K-99K 2.45% 1.45% 1.70% 1.70% 1.65% 1.65% 1.60% 1.60%	100K+ 2.55% 1.55% 1.80% 1.75% 1.75% 1.70% 1.70%		7 Years: With MVA: 7,7,7,6,5,4,3 30 day window after guarantee period on 5 year and 7 year the but do not reset on renewal.	0-88	\$10,000 \$1,000,000	All except: CA, MT,OR	•Penalty free withdrawals available after 1st 30 days •10% accumulation value available •RMD Friendly	•Return of Purchase Payment Guarantee: The surrender value guaranteed at least equal to premium, less prior withdrawals. •2 Year charge back of commission for ROP. •Health Care Facility Waiver in most state. •Death benefit contract value.
PHOENIX	Select Plus	4 Year 1.00% 5 Year 1.00% 7 Year 1.30% 10 Year 2.35%	4 Year 1.00% 5 Year 1.00% 7 Year 1.30% 10 Year 2.35%	1.00% After Guarantee period	4,5,7 or 9 Years: 9,8,7,6,5,4,3,2,0% In NY and ME 7,6,5,4,3,2,1,0,0%	0-90	\$5,000 (non-qual) \$2,000 (qualified) \$1 million	All except: CA,IL,MN,NJ,NY	•10% Annual Withdrawals	•Nursing Home, Terminal Condition Waiver •Full Death Benefit •Required Minimum Distributions	4 yr. 1.75% 5 7 & 10 3.5% (-80) 4 yr. 1.0% 5 7 & 10 2.0% (-90)
FORETHOUGHT A+ A.M. BEST	Secure Income 125 25% Income BONUS	1-year fixed interest 1.00% - \$25K-\$100K 1.00% - \$100K - 250K 1.00% - \$250K+ Death Benefit Rider charge 0.75%		87.5% @ 1% - 3%	10 Years: 12,12,11,10, 9,8,7,6,4,2,0%	0-85	\$25,000 \$1,000,000	All except CA,MA,MN,MT NV,NY,OR VA,WA	•Nursing Home Waiver •Terminal Illness Waiver •Guaranteed Lifetime Income Benefit Rider •Increased Death Benefit Guarantee Rider •10% Of Contract Value after 1st Year	•Full Death Benefit •25% Guaranteed Lifetime Income Bonus compounding at 5% each year for first ten yrs. •Optional Increased Death Benefit Guarantee rider available higher of 5% of premium annually until 85 or benefit is 200% of premium.	7.50% (0-75) 5.00% (76-85)
West Coast Life A+ A.M. BEST AA- S&P	SURE ADVAN-TAGE	Term: Year 1 2yr CLOSED 3yr CLOSED 4yr CLOSED 5yr 2.01% 6yr 2.31% 7yr 2.57% 8yr 2.82% 9yr 2.97% 10yr 3.12%	Guarantee: CLOSED CLOSED CLOSED 1.00% 2-5 1.30% 2-6 1.55% 2-7 1.80% 2-8 1.95% 2-9 2.10% 2-10	Yield: 0.00% 0.00% 0.00% 1.20% 1.47% 1.69% 1.93% 2.06% 2.20%	Surrender 2-10 Yrs: Drops 1% per year 30 day free exit window on the last day of each term. 8.5% 7.5% 6.5% 5.5% 4.5% 3.5% 2.5% 1.5% 0.5% 0% (Example: 2 year term would be 8.5% 7.5% 30 day window 1.5% minimum after)	0-85	\$10,000/ \$1,000,000	All except: DE,MN,NY	•Interest ONLY starting in year 2	•Full Death Benefit as of date we receive due proof of death. •Nursing home (90 days) or terminal illness (12 months)	2 yr 1.00% 3 yr 1.00% 4 yr 1.50% 5 yr 2.00% 6 yr 2.25% 7-10 2.50% (0-75) (Over 75) 2 yr 0.50% 3 yr 0.75% 4-10yr 1%
	SECURE ADVAN-TAGE RATE	\$10,000 1yr 3.00% 2yr 2.00% 4yr 1.50% 6yr 1.35%	\$50,000+ 4.05% 2.55% 2.80% 1.65%	Base Rate: 1.00% / 1.00% 1.00% / 1.00% 1.00% / 1.00%		7 Year: 8%,8%,7%,6.5%, 5.5%,4.5%,3%,0%	0-85 (NQ) 18-85 (Q)	\$10,000/ \$750,000 (\$500,000 ages 80 up)	All except: NY	•Bail-Out if renewal rate is 0.50% less than initial base rate! •15% free withdrawal each year.	•MONEYBACK GUARANTEE Guaranteed return of premium Terminal Illness and nursing Waivers •Full Death Benefit

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SPDA  800-373-9697	PRODUCT	INTEREST RATE	RATE GUAR.	MIN. GUAR.	SURRENDER CHARGE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	WITHDRAWALS	COMMENTS	BASE COMM.
(LSW) Life Of The Southwest A.A.M. BEST A+ S&P	Retire 1 (Flex)	2.25% First Year Yield 1.25% Base Rate		1.00%	8 Year: 10,9,8,7,6,4,2,0%	0-85	\$5,000/ (\$3,000 Qualified) (No 403B)	All except: AK,MD,NJ,NY, WY	10% Free Withdrawal annually after the first Policy Year.	Withdrawal Charges are waived on the death of the Annuitant, if owner is not a Annuitant surrender will apply.	6.00% (0-70) 5.00%(-75) 3.75%(-80) 3.50%(-85)
	Retire 2 (Flex)	2.60% First Year 1.60% Base Rate		1.00%	10 Year: 10,9,8,7,6, 5,4,3,2,1,0%	0-85	\$5,000/ (\$3,000 Qualified) (No 403B)	All except: AK,AL,MD,NJ, NY,OR,UT,PA WA,WY	10% Free Withdrawal annually after the first Policy Year.	Withdrawal Charges are waived on the death of the Annuitant, if owner is not a Annuitant surrender will apply.	8.00% (0-75) 4.00%(-85)
	Retire 3 (Flex)	1.75% First Year 1.75% Base Rate		1.00%	12 Year: 12,11,10,9,8,7, 6,5,4,3,2,1,0%	0-75	\$5,000/ (\$3,000 Qualified) (No 403B)	All except: AK,AL,MD,NJ, NY,OR,PA,UT WA,WY	10% Free Withdrawal annually after the first Policy Year.	Withdrawal Charges are waived on the death of the Annuitant, if owner is not a Annuitant surrender will apply.	10.00% (0-70) 9.00%(-75) 5.00%(-85)
	Retire 4 (Flex)	3.00% First Year 2.00% Base Rate		1.00%	15 Year: 12,5,12,5,12.5 12,11,10,9,8,7, 6,5,4,3,2,1,0%	0-75 (0-64 FL (0-54 TX)	\$5,000/ (\$3,000 Qualified) (No 403B)	All except: AK,AL,CT,GA MD,NJ,NY,OR, PA,UT WA,WY	10% Free Withdrawal annually after the first Policy Year.	Withdrawal Charges are waived on the death of the Annuitant, if owner is not a Annuitant surrender will apply.	11.00% (0-70) 9.00% (71-75)
	Retire 5 (Flex)	6.50% First Year 1.50% Base Rate		1.00%	10 Year: 10,9,8,7,6, 5,4,3,2,1,0% (Lower age 59+)	0-80	\$10,000/ (\$3,000 Qualified) (No 403B)	All except: MS,NJ,NY,OR PA,UT,WA	10% Free Withdrawal annually after the first Policy Year.	Withdrawal Charges are waived on the death of the Annuitant, if owner is not a Annuitant surrender will apply.	6.55% (0-70) 5.15%(-75) 4.15%(-80)
	RetireMax ROTH Advantage	2.60% First Year 1.60% Base Rate		1.00%	10 Year: 10,9,8,7,6, 5,4,3,2,1,0%	0-85	\$3,000 Qualified (No 403B)	All except: AL,MD,NJ NY,OR,PA,UT WA, WY	10% Free Withdrawal annually after the first Policy Year.	Withdrawal Charges are waived on the death of the Annuitant, if owner is not a Annuitant surrender will apply.	9.00% (0-70) 7.00%(-75) Single Sum
	RetireMax Millennium Plus	6.50% First Year 1.50% Base Rate		1.00%	10 Year: 10,9,8,7,6, 5,4,3,2,1,0% (Lower age 59+)	0-80	\$5,000	All except: AK,NJ,NY,OR	10% Free Withdrawal annually after the first Policy Year.	Withdrawal Charges are waived on the death of the Annuitant, if owner is not a Annuitant surrender will apply.	6.00% (0-70) 4.50%(-75) 3.50%(-80)
F&G LIFE B++ A.M. BEST BBB- S&P	Guarantee Platinum	5 Year - 2.25% 7 Year - 2.50%		Varies By State	9,8,7,6,5 9,8,7,6,5,4,3 30 day window mva	0-90	\$5,000 (\$2,000 IRA/ \$500,000)	All except: MN,NY,OR,WA	Accumulated interest available for withdrawal, systematic OK in 30 days. RATE IS LESS IN CT, & NC & OK FOR 5 YEAR TERM	•Full account value paid on death of annuitant. •Terminal Illness, Unemployment and Nursing Home waivers where available	5 yr 2.5% 7 yr 3.25% (reduce by 50% 80+)
	Guarantee Platinum Plus	5 Years 2.35%: Year1 3.15% 2.15% 2-5 7 Years 3.54%: Yr1 3.40% 2.40% 2-7		Varies By State	9,8,7,6,5 9,8,7,6,5,4,3 with mva (30 day end of term window)	0-90	\$5,000 (\$2,000 IRA/ \$500,000)	All except: MN, NY, OR, WA	Accumulated interest available for withdrawal, systematic OK in 30 days.	•Surrender Charge on death. •NO waivers.	5 yr 2.50% 7 yr 3.25% (0 - 79) reduce by 50% (80+)
ING USA ANNUITY & LIFE A.A.M. BEST AA- W- S&P	Guarantee Choice ANNUITY	3 Years Closed%: Year1 0.00% 0.00% 2-3 5 Years Closed%: Year1 0.00% 0.00% 2-5 7 Years 1.64%: Yr1 2.50% 1.50% 2-7 10 Years 2.35%: Yr1 3.25% 2.25% 2-10 Year 1: includes extra 1% bonus, under 75K NO BONUS		1.50% After Guarantee period	3.5,7 or 10 Yrs: With MVA: 9,8,7, 9,8,7,6,5 9,8,7,6,5,4,3 9,8,7,6,5,4,3,2,1,0 30 day window after guarantee period on 5 year and 7 year the but do not reset on renewal.	0-80	\$15,000 (\$75,000 high band) \$1,000,000	All except: NY	•Penalty free withdrawals available after 1st 30 days •10% accumulation value available after 1st yr. •Annuitization Avail. After 1st year for at least 10 years.	•Nursing Home provision available in most states not MA or PA. •Owner Driven death benefit of full account value.	3 Year: 1.00% 5 Year: 2.00% 7 Year: 2.50% 10 Year: 3.25% Trail options available

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