

MIDWOOD FINANCIAL
FIXED ANNUITY PRODUCT MATRIX FOR FTB Advisors

Product/Specs:	Delaware <i>Pinnacle 3</i> A - AM BEST	Delaware <i>Pinnacle 5</i> A - AM BEST	Delaware <i>Pinnacle 7</i> A - AM BEST
Interest Rate Guarantee Period	3 Year Guarantee	5 Year Guarantee	7 Year Guarantee
Rates Effective:	11.11.2019	11.11.2019	11.11.2019
Current Rate:	2.10%	2.40%	2.70%
MVA:	Yes	Yes	Yes
GMIR:	1.70% (Updated 01.01.19)	1.70% (Updated 01.01.19)	1.70% (Updated 01.01.19)
Issue Age:	through age 85	through age 85	through age 85
Minimum Deposit:	\$5k Qual \$10k Non-Qual	\$5k Qual \$10k Non-Qual	\$5k Qual \$10k Non-Qual
Maximum Deposit:	\$1,000,000 w/out approval	\$1,000,000 w/out approval	\$1,000,000 w/out approval
Free Withdrawal	10% of Acct Value beginning year two. RMD ok in yr 1 as 1x w/d. Systematic can begin in yr 2. No w/ds in 1 st year except RMD	10% of Acct Value beginning year two. RMD ok in yr 1 as 1x w/d. Systematic can begin in yr 2. No w/ds in 1 st year except RMD	10% of Acct Value beginning year two. RMD ok in yr 1 as 1x w/d. Systematic can begin in yr 2. No w/ds in 1 st year except RMD
Systematic Withdrawals	Min w/d amount is \$100, must maintain \$2,000 in account to keep open	Min w/d amount is \$100, must maintain \$2,000 in account to keep open	Min w/d amount is \$100, must maintain \$2,000 in account to keep open
Surrender Charges	Three Yr. 7-6-5% Rolling (30 day window)	Five Yr. 7-6-5-4-3% Rolling (30 day window)	Seven Yr. 7-6-5-4-3-2-1% Rolling (30 day window)
NH or TI Waivers	N/A	N/A	N/A
RMD Friendly	Yes – in yr 1 as 1x w/d not sys	Yes – in yr 1 as 1x w/d not sys	Yes – in yr 1 as 1x w/d not sys
Ownership:	Individual, Joint (Spouse only), Non-Profit, Corporations and Trust	Individual, Joint (Spouse only), Non-Profit, Corporations and Trust	Individual, Joint (Spouse only), Non-Profit, Corporations and Trust
Qualified Accounts:	Traditional IRA, Roth IRA, SEP IRA	Traditional IRA, Roth IRA, SEP IRA	Traditional IRA, Roth IRA, SEP IRA
Commission:	2.00% (0-80) 1.00% (81-85)	3.00% (0-80) 1.75% (81-85)	3.00% (0-80) 1.75% (81-85)
Automatic Renewals to age 95:	Contract automatically renews after term unless during 30 day period you withdrawal or transfer out. Client always gets the new money rate and rep gets paid full comp at current issue age	Contract automatically renews after term unless during 30 day period you withdrawal or transfer out. Client always gets the new money rate and rep gets paid full comp at current issue age	Contract automatically renews after term unless during 30 day period you withdrawal or transfer out. Client always gets the new money rate and rep gets paid full comp at current issue age

*Rates subject to change without notice

- Producer Use Only -

11/8/2019

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