

Midwood Financial Services Product Matrix - AWM Solutions Center

Features:	Great American <i>AssuranceSelect 5</i> A AM Best, A+ S&P			Great American <i>AssuranceSelect 7</i> A AM Best, A+ S&P			Midwood Financial Contacts & Resources
Single or Flex Prem:	Flexible - in 1st 2 months only			Flexible			Midwood Website www.midwood.com Username: Solutions Password: Center Case sensitive Website offers: Client approved rate sheets, Illustration Software, Forms for New Business and Service, Marketing Materials Internal Account Manager Patti Thompson pthompson@midwood.com 410.836.8026 or 1.866.959.1010 ext 705 External Wholesaler Ryan Noe rmoe@midwood.com 708.807.9461 Great American Website https://gaficonnect.com/login Pending Status on New Busines NIGO Info Active Account Access
Rate Effective Date:	11.21.2019			11.21.2019			
Current Cap/ Spread/ Participation/Fixed:	Index Strategy	\$10k+	\$100k+	Index Strategy	\$10k+	\$100k+	
	S&P P2P Cap	3.75%	4.00%	S&P P2P w/ Cap	3.85%	4.10%	
	iShares US Real Estate P2PCap	5.25%	5.50%	S&P Monthly Avg w/ Cap	4.50%	5.00%	
				S&P Risk Control w/ Par	40%	45%	
				GLD P2P w/ Cap	4.75%	5.00%	
	Fixed Account	1.95%	2.15%	Fixed Account	2.00%	2.20%	
1 yr Fixed Minimum:	1.10% (Updated 10.01.2019)			1.10% (Updated 10.01.2019)			
GMSV: as of 10.1.19	1.10% on 100% of premium			1.10% on 100% of premium			
Strategies Allocated:	6th or 20th of the month from when funds received			6th or 20th of the month from when funds received			
Issue Age:	0 - 89 / Inherited IRA 0-75			0 - 85 / Inherited IRA 0-75			
MVA:	n/a			n/a			
Ownership:	Indiv/Joint/NonProfit/Corp/Trust/Bene IRA			Indiv/Joint/NonProfit/Corp/Trust/Bene IRA			
Owner or Annuitant:	Owner Driven			Owner Driven			
Qualified Accounts:	Trad,Roth,SEP,Simple,Inherited IRA, 403B,457B			Trad,Roth,SEP,Simple,Inherited IRA, 403B,457B			
Min Deposit:	\$10k Qual and Non-Qual			\$10k Qual and Non-Qual			
Addition Minimums:	\$2k min. Only in 1st 2 months. See AS 7 for more details if addition occurs in 1st 2 months only			\$2k min. Funds start their own allocation date and will automatically get invested the same as the current allocation unless you submit with Strategy Selection form for different strategy.			
Maximum Deposit: w/o GAIG Approval	Issue ages 0-85: \$1,000,000 Issue ages 86+: \$500,000			Issue ages 0-85: \$1,000,000			
Free Withdrawal:	10% of account value starting in year 1 Minimum: \$500.00 RMD friendly in 1 st year if done systematically			10% of account value starting in year 1 Minimum: \$500.00 RMD friendly in 1 st year if done systematically			
CDSC:	9-8-7-6-5-0% non-rolling			9-8-7-6-5-4-3-0% non-rolling			
Nursing Home/ Terminal Illness:	Yes – 100% of Acct value after 1st contract year No issue age restriction. For either owner.			Yes – 100% of Acct value after 1st contract year No issue age restriction. For either owner.			
Living Benefit Riders	n/a			<i>IncomeSecure</i> - Costs .95% Individual or Joint 9% Rollup for first 10 years or until income turned on <i>IncomeDuo</i> - Costs 1.05% Joint Income Only 9% Rollup for first 10 years or until income turned on			
Death Benefit Rider:	n/a			<i>Inheritance Enhancer</i> - 8% Rollup for first 10 yrs Costs .95% on Benefit Base, No Benefits 1st 5 yrs			