

# Midwood Financial Services

MYGA Rate Update 7.22.2019 - Infinex

Company	AM Best	Product Name	Term	Banded	Rate Structure	Blended Rate	*Growth of 100k over Term	Rate Effective Date	Max Issue	Surrender Schedule	Free Withdrawal Yr1/Yr2+
Delaware Life	A-	Pinnacle MYGA	3	n/a	2.50% 3yr Guarantee	2.50%	\$107,689.06	7/15/2019	85	7,6,5, Rolling	0%/10%
Delaware Life	A-	Pinnacle MYGA	5	n/a	2.80% 5yr Guarantee	2.80%	\$114,806.26	7/15/2019	85	7,6,5,4,3 Rolling	0%/10%
Delaware Life	A-	Pinnacle MYGA	7	n/a	3.10% 7yr Guarantee	3.10%	\$123,825.66	7/15/2019	85	7,6,5,4,3,2,1 Rolling	0%/10%
Midland National	A+	Guarantee Ultimate	3	High	2.20% 3yr Guarantee Over \$100k	2.20%	\$106,746.26	7/9/2019	90	9.3; 8.4; 7.5 Rolling	Int. Only
Midland National	A+	Guarantee Ultimate	3	Low	1.85% 3yr Guarantee Under \$100k	1.85%	\$105,653.31	7/9/2019	90	9.3; 8.4; 7.5 Rolling	Int. Only
Midland National	A+	Guarantee Ultimate	5	High	2.70% 5yr Guarantee Over \$100k	2.70%	\$114,248.95	7/9/2019	90	9.3;8.4;7.5;6.6;5.7 Rolling	Int. Only
Midland National	A+	Guarantee Ultimate	5	Low	2.40% 5yr Guarantee Under \$100k	2.40%	\$112,589.99	7/9/2019	90	9.3,8.4;7.5;6.6;5.7 Rolling	Int. Only
Midland National	A+	Guarantee Ultimate	7	High	2.35% 7yr Guarantee Over \$100k	2.35%	\$117,656.23	7/9/2019	90	9.3;8.4;7.5;6.6;5.7;4.75;3.8 Rolling	Int. Only
Midland National	A+	Guarantee Ultimate	7	Low	2.05% 7yr Guarantee Under \$100k	2.05%	\$115,263.30	7/9/2019	90	9.3;8.4;7.5;6.6;5.7;4.75;3.8 Rolling	Int. Only
The Standard	A	FGA - Focused Growth Annuity	3	High	2.55% 3yr Guarantee Over \$100k	2.55%	\$107,846.73	6/10/2019	93	9.4;8.5;7.5 Rolling	Int. Only
The Standard	A	FGA - Focused Growth Annuity	3	Low	2.45% 3yr Guarantee Under \$100k	2.45%	\$107,531.55	6/10/2019	93	9.4;8.5;7.5 Rolling	Int. Only
The Standard	A	FGA - Focused Growth Annuity	5	High	2.90% 5yr Guarantee Over \$100k	2.90%	\$115,365.74	6/10/2019	93	9.4;8.5;7.5;6.5;5.5 Rolling	Int. Only
The Standard	A	FGA - Focused Growth Annuity	5	Low	2.80% 5yr Guarantee Under \$100k	2.80%	\$114,806.26	6/10/2019	93	9.4;8.5;7.5;6.5;5.5 Rolling	Int. Only
The Standard	A	FGA - Focused Growth Annuity	7	High	2.95% 7yr Guarantee Over \$100k	2.95%	\$122,570.08	6/10/2019	90	9.4;8.5;7.5;6.5;5.5;4.5;3.5 Rolling	Int. Only
The Standard	A	FGA - Focused Growth Annuity	7	Low	2.85% 7yr Guarantee Under \$100k	2.85%	\$121,739.10	6/10/2019	90	9.4;8.5;7.5;6.5;5.5;4.5;3.5 Rolling	Int. Only
Great American	A	Stars & Stripes	5	High	2.55,2.70,2.85,3.00,3.15% Over \$100k	2.85%	\$115,085.73	6/5/2019	89	9,8,7,6,5,0 Non-rolling	10%/10%
Great American	A	Stars & Stripes	5	Low	2.35,2.50,2.65,2.80,2.95% Under \$100k	2.65%	\$113,971.11	6/5/2019	89	9,8,7,6,5,0 Non-rolling	10%/10%
Great American	A	Stars & Stripes	7	High	2.15,2.40,2.65,2.90,3.15,3.40,3.65% Over 100k	2.90%	\$122,153.98	6/5/2019	88	9,8,7,6,5,4,3,0 Non-rolling	10%/10%
Great American	A	Stars & Stripes	7	Low	2.05,2.30,2.55,2.80,3.05,3.30,3.55% Under 100k	2.80%	\$121,325.42	6/5/2019	88	9,8,7,6,5,4,3,0 Non-rolling	10%/10%
Great American	A	Stars & Stripes (Virginia)	5	High	2.35,2.50,2.65,2.80,2.95% Over \$100k	2.65%	\$113,971.11	6/5/2019	89	9,8,7,6,5,0 Non-rolling	10%/10%
Great American	A	Stars & Stripes (Virginia)	5	Low	2.20,2.35,2.50,2.65,2.80% Under \$100k	2.50%	\$113,140.82	6/5/2019	89	9,8,7,6,5,0 Non-rolling	10%/10%
Great American	A	Stars & Stripes (Virginia)	7	High	2.00,2.25,2.50,2.75,3.00,3.25,3.50% Over \$100k	2.75%	\$120,912.95	6/5/2019	88	9,8,7,6,5,4,3,0 Non-rolling	10%/10%
Great American	A	Stars & Stripes (Virginia)	7	Low	1.90,2.15,2.40,2.65,2.90,3.15,3.40% Under \$100k	2.65%	\$120,091.61	6/5/2019	88	9,8,7,6,5,4,3,0 Non-rolling	10%/10%
Great American	A	Aspire (ROP after 3rd year)	5	High	2.55,2.65,2.75,2.85,2.95% Over \$100k	2.75%	\$114,527.33	6/5/2019	89	7,7,7,6,5,0 Rolling**	10%/10%
Great American	A	Aspire (ROP after 3rd year)	5	Low	2.40,2.50,2.60,2.70,2.80% Under \$100k	2.60%	\$113,693.81	6/5/2019	89	7,7,7,6,5,0 Rolling**	10%/10%
Great American	A	Aspire (ROP after 3rd year)	7	Low	2.55,2.65,2.75,2.85,2.95,3.05,3.15% Under \$100k	2.85%	\$121,739.10	6/5/2019	85	7,7,7,6,5,4,3,0 Rolling**	10%/10%
Great American	A	Aspire (ROP after 3rd year)	7	High	2.65,2.75,2.85,2.95,3.05,3.15,3.25% Over \$100k	2.95%	\$122,570.08	6/5/2019	85	7,7,7,6,5,4,3,0 Rolling**	10%/10%
Great American	A	Classic 3***	3	High	2.65% 3 yr Guarantee	2.65%	\$108,162.54	6/5/2019	89	9,8,7,6,5,4,0 Non-rolling	10%/10%
Great American	A	Classic 3***	3	Low	2.35% 3 yr Guarantee	2.35%	\$107,216.97	6/5/2019	89	9,8,7,6,5,4,0 Non-rolling	10%/10%

\*Growth of \$100k over term based solely on 100k invested over Specified Term and Blended Rate as recorded on this page (does not factor in High/Low band). See Carrier Specific illustrations for compounded returns based on actual product

\*\*Each purchase payment will have its own early withdrawal charge period. All early withdrawal charges cease after the 10th contract anniversary.

\*\*\*Class 3 consists of two 3 year terms; Early withdrawal charges and MVAs will not apply to surrenders that occur in the last 30 days of the initial three-year term.

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