

Midwood Index Annuity Matrix - Arvest LBA's

	Great American AssuranceSelect 5 A AM Best, A+ S&P			Midwood Financial Contacts & Resources
Features:				
Single or Flex Prem:	Single but flexible - in 1st 2 months only			<b>Midwood Website</b>  <a href="http://www.midwood.com">www.midwood.com</a>  Username: arv  Password: lba  Case sensitive  <b>Website offers:</b>  Client approved rate sheets,  Illustration Software,  Forms for New Business  and Service,  Marketing Materials  <b>Internal Account Manager</b>  Patti Thompson  <a href="mailto:pthompson@midwood.com">pthompson@midwood.com</a>  410.836.8026  or 1.866.959.1010 ext 705  <b>External Wholesaler</b>  Ryan Noe  <a href="mailto:rnoe@midwood.com">rnoe@midwood.com</a>  708.807.9461
Rate Effective Date:	11.21.2019			
Current Cap/ Fixed rates:	Index Strategy	\$10k+	\$100k+	
	S&P P2P Cap	3.75%	4.00%	
	iShares US Real Estate P2P Cap	5.25%	5.50%	
	Fixed Account	1.95%	2.15%	
Rate Change Dates:	Rates can change on the 7th or 21st of the month			
Strategies Allocated:	6th or 20th of the month from when funds received			
Strategy Reallocation:	30 days prior to the anniversary			
1 yr Fixed Minimum: 101/19	1.10%			
GMSV: as of 10/1/19	1.10% on 100% of premium			
Issue Age:	Through age 89 / Inherited IRA through age 75			
MVA:	n/a			
Ownership:	Indiv/Joint (Spouses)/NonProfit/Corp/Trust/Bene IRA			
Qualified Accounts:	Trad,Roth,SEP,Simple,Inherited IRA, 403B,457B			
Min Deposit:	\$10k Qual and Non-Qual			
Addition Minimums:	\$2k min. Only in 1st 2 months. 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			
Free Withdrawal:	10% of account value starting in year 1  Minimum: \$500.00  RMD friendly in 1 <sup>st</sup> year if done systematically			
Surrender Schedule:	9-8-7-6-5-0% non-rolling			
Nursing Home/ Terminal Illness:	Yes – 100% of Acct value after 1st contract year  No issue age restriction. Based on Owner or Jt Owner			
				<b>Great American Website for Rep Use</b>  <a href="https://gaficonnect.com/login">https://gaficonnect.com/login</a>  Pending and Active account access