# MIDWOOD FINANCIAL
## FIXED ANNUITY PRODUCT MATRIX FOR FCIS

| Product/Specs: | Great American<br>*Classic 3*<br>A AM BEST, A+ S&P | Great American<br>*Stars & Stripes 5*<br>A AM BEST, A+ S&P | Great American<br>*Stars & Stripes 7*<br>A AM BEST, A+ S&P |
|---|---|---|---|
| Interest Rate Guarantee Period | 3 Year Guarantee | 5 Year Guarantee | 7 Year Guarantee |
| Rates Effective: | 08.26.2019 | 11.12.2019 | 11.12.2019 |
| Current Rate:<br>No ROP - With MVA: | **$100k & Over**<br>2.20%<br><br>**Under $100k**<br>1.90%<br><br>**Not available in: AK,NY,UT** | **$100k & Over 15bp Step Up**<br>2.25% / 2.40% / 2.55% / 2.70%/ 2.85%<br><br>**Under $100k 15bp Step Up**<br>2.05% / 2.20% / 2.35% / 2.50%/ 2.65%<br><br>**Not available in IN,MN,MO,OH,NY,VA** | **$100k & Over 25bp Step Up**<br>1.90% /2.15% / 2.40% / 2.65% / 2.90% / 3.15% / 3.40%<br><br>**Under $100k 25bp Step Up**<br>1.80% / 2.05% / 2.30% / 2.55% / 2.80% / 3.05% / 3.30%<br>**Not available in IN,MN,MO,OH,NY,VA** |
| Current Rate:<br>No ROP - With No MVA: | **$100k & Over**<br>2.10%<br><br>**Under $100k**<br>1.85%<br><br>**Only available in AK & UT** | **$100k & Over 15bp Step Up**<br>2.05% / 2.20% / 2.35% / 2.50% /2.65<br><br>**Under $100k 15bp Step Up**<br>1.90% / 2.05% / 2.20% / 2.35% /2.50<br><br>**Only available in IN,MN,MO,OH,VA** | **$100k & Over 25bp Step Up**<br>1.75% / 2.00% / 2.25% / 2.50% / 2.75% / 3.00% / 3.25%<br><br>**Under $100k 25bp Step Up**<br>1.65% / 1.90% / 2.15% / 2.40% / 2.65% / 2.90% / 3.15%<br>**Only available in IN,MN,MO,OH,VA** |
| GMIR (Updated 10.1.19) | 1.10% | 1.10% | 1.10% |
| State Approval | Not approved in NY | Not approved in NY | Not approved in NY |
| Minimum Deposit | $10k Qual and Non-Qual | $10k Qual and Non-Qual | $10k Qual and Non-Qual |
| Maximum Deposit | Issue ages: 0-85 $1,000,000<br>86+ $500,000 | Issue ages: 0-85 $1,000,000<br>86+ $500,000 | Issue ages: 0-85 $1,000,000<br>86+ $500,000 |
| CDSC | 9-8-7-6-5-4-0%<br>6 year surrender schedule with window ***30 days prior to the end of the 3rd yr*** **for withdrawals or transfers w/out penalty.**<br>Non-rolling after year 6. | 9-8-7-6-5-0%<br>Non-rolling | 9-8-7-6-5-4-3-0%<br>Non-rolling |
| Issue Age | 0-89 / Inherited IRA 0-75 | 0-89 / Inherited IRA 0-75 | 0-88 / Inherited IRA 0-75 |
| Free Withdrawal | 10% starting in year 1 | 10% starting in year 1 | 10% starting in year 1 |
| Hosp,NH,Terminal Illness.<br>Not Available in MA | Yes, after 1st yr,, No age restrictions | Yes, after 1st yr,, No age restrictions | Yes, after 1st yr,, No age restrictions |
| RMD Friendly | Yes – immediately with Sys RMD | Yes – immediately with Sys RMD | Yes – immediately with Sys RMD |
| Ownership | Individual, Joint, NonProfit, Corp, Trust, NQ Stretch, Bene IRA | Individual, Joint, NonProfit, Corp, Trust, NQ Stretch, Bene IRA | Individual, Joint, NonProfit, Corp, Trust, NQ Stretch, Bene IRA |
| Qualified Accounts | Trad, Roth, SEP, Simple, Inherited IRA | Trad, Roth, SEP, Simple, Inherited IRA | Trad, Roth, SEP, Simple, Inherited IRA |
| Commission | **2.00%** (0-80)<br>**1.50%** (81-85)<br>**.50%** (86-89)<br>with trail of .25% that starts in yr 4 | **3.50%** (0-84)<br>**2.30%** (85-89) | **4.00%** (0-75)<br>**3.00%** (76-80)<br>**2.50%** (81-88) |

*Rates subject to change without notice — **- Producer Use Only -** — 11/8/2019

In **RED** denotes the blended rate of return

**Patti Thompson** – Internal Account Manager
pthompson@midwoodfinancial.com
866-959-1010 ext. 705
410-836-8026 (Direct or Fax)

**Brian David** – Regional Sales Director – SC, NC, VA
bdavid@midwoodfinancial.com – Cell 704-974-9039
**Chris Gilmore** – Regional Sales Director – GA, AL, FL
cgilmore@midwoodfinancial.com – Cell 727-420-0151