

**MIDWOOD FINANCIAL**  
**FIXED ANNUITY PRODUCT MATRIX FOR PEOPLES SECURITIES, INC.**

Product/Specs:	<p style="text-align: center;"><b>Great American Stars &amp; Stripes 5</b>  A AM BEST, A+ S&amp;P  Rate increases by .15% each year  during the term</p>
Interest Rate Guarantee Period:	5 Year Guarantee
Rates Effective:	11.12.2019
Current Rate: No ROP - With MVA: Not available in IN,MN,MO,OH,NY,VA	<p style="text-align: center;"><b>\$100k &amp; Over 15bp Step Up</b>  2.25% / 2.40% / <b>2.55%</b> / 2.70% / 2.85%</p> <p style="text-align: center;"><b>Under \$100k 15bp Step Up</b>  2.05% / 2.20% / <b>2.35%</b> / 2.50% / 2.65%</p>
For IN,MN,MO,OH,VA reps only** Current Rate: No ROP - With No-MVA:	<p style="text-align: center;"><b>\$100k &amp; Over 15bp Step Up</b>  2.05% / 2.20% / <b>2.35%</b> / 2.50% / 2.65%</p> <p style="text-align: center;"><b>Under \$100k 15bp Step Up</b>  1.90% / 2.05% / <b>2.20%</b> / 2.35% / 2.50%</p>
Interest Rate Banding:	Yes
Guaranteed Min. Interest Rate (GMIR):	1.10% as of 10.01.2019
Minimum Deposit:	\$10k Qual and Non-Qual
Maximum Deposit:	Issue ages 0-85: \$1,000,000 Issue ages 86+: \$500,000
Issue Age:	0-89 / Inherited IRA 0-75
Surrender Charges:	Five Yr. 9-8-7-6-5-0% Non-rolling
Free Withdrawal:	10% starting in year 1
Extended Care Waiver (NH): n/a in MA	Yes, 100% liquidity after 1 <sup>st</sup> year with at least 90 consecutive days, No age restrictions
Terminal Illness Waiver (TI): n/a in MA	Yes, 100% liquidity after 1 <sup>st</sup> year if prognosis from physician of 12 months or less, used only once, No age restrictions
RMD Friendly:	Yes – immediately for systematic RMD
Ownership:	NQ: Individual/ Joint/ Non-Profit/ Corp/ Trust/ Inherited NQ IRA's: Trad/ ROTH/ SEP/ 403(b)/ Simple / Inherited IRA
Commission:	<b>3.50%</b> (0-84) <b>2.30%</b> (85-89)

\*Rates subject to change without notice  
In **RED** denotes the blended rate of return

- Producer Use Only

11/8/2019