	American	American	American	American	
Carrier	General / USL	National	National	National	
Ratings	A.M. Best A	A.M. Best A	A.M. Best A	A.M. Best A	
Ratings	S&P A+ S&P AA-		S&P AA-	S&P AA-	
Assets	38.6 Billion	13.6 Billion	13.6 Billion	13.6 Billion	
Product Name	Horizon Flex	Citadel 5	Citadel 7	Palladium MYG	
i roddot ridino	TIOTIZOTI TIOX	Diamond	Diamond	5,6,7,10year	
Commission	0-75 = 5%	0-80 = 4.0%	0-80 = 4.5%	4% 5&10 year	
	76-80 = 4%	81-85 = 3.0%	81-85 = 3.5%	2.5% 6,7,&8 year 3% 9 year	
	81-85 = 3%			Comp reduced ages	
	Years 2-5			80+	
	0-80 = 4%				
	81-85 = 3%				
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	
Minimum Issue	\$5,000 NQ, \$2,000 Q	\$5000 Q and NQ	\$2000 Q / \$5000 NQ	\$5,000 Q and NQ	
	\$300 / mo. min EFT				
Maximum Issue	\$1,000,000 (\$500K over age 75)	\$1,000,000	\$1,000,000	\$1,000,000	
Principal	No	Yes	Yes	No	
Guarantee	INO	163	163	140	
Premium Listing	Flexible	Flexible in year 1	Flexible. \$1000 min.,	Single	
•		only	\$100 min. A.C.H.	Ŭ.	
	Free Annual 10% Immediately 10%		10% Immediately	Interest only in yr 1	
Partial W/D				10% after yr 1	
Surrender	8/8/8/7/6/5/3/1 8 Years	7/7/7/6/5	7/7/7/6/5/4/2	8/8/8/7/6/5/4/3/2/1	
Charges	o reals	5 years	7 years	10 years	
Minimum Rate	1.5%	1%	1%	1%	
Guarantee	,	. 70	. , ,	(Indexed)	
Nursing Home	90 days, after year 1	60 days up to age 80	60 days up to age 80	60 days up to age 80	
Waiver					
Comments &	ONE YEAR RATE	TWO YEAR RATE	TWO YEAR RATE	CHOICE OF FIVE,	
Rates	GUARANTEE	GUARANTEE	GUARANTEE	SIX, SEVEN AND	
	A 1 150 1 1 10	A 1 1242 1 1 1 14	A 1 122 1 1 24	TEN YEAR RATE	
	Additional deposits do not reset the	Additional deposits do not reset the	Additional deposits do not reset the	GUARANTEE	
	surrender charges	surrender charges	surrender charges	30 day exit window	
]	3	3	at end of guar. period	
	Annuitization	Disability, Terminal	Disability, Terminal	to leave contract	
	available after year 5 for 5yr minimum	Illness waivers	Illness waivers	Can annuitize after	
	loi Syi iliiliiliiliilii	Annuitization	Annuitization	year 3 for period	
	Qualified contracts	available after year 5	available after year 5	equal to remaining	
	must be traditional	for 5yr minimum,	for 5yr minimum,	guarantee or 5 years	
	IRA	or after year 1 for 10	or after year 1 for 10	whichever is greater	
	Year 1 – 3.60%	yr minimum	yr minimum	DB paid out on	
	Base Rate renews	1% interest bonus	2% interest bonus	owner only	
	annually – 1.60%	paid for all premium	paid for all premium	•	
		received in year 1	received in the first	AEY Rates:	
			36 months	<100k 5yr – 1.20%	
		Base Rate:		6yr – 1.70%	
		1.10%	Base Rate:	7yr – 1.90%	
			1.25%	10yr – 2.55%	
Draduata appress	NIV/	NIV	NIV/	(100k+,10bps higher)	
Products approved in these states	NY	NY	NY	NY	
5.4.65	1	İ		İ	



Ratings	Carrier	Genworth Life	Genworth Life	National Integrity	National Integrity	
S&P A S&P A S&P AA+ S&P AA+				Life	Life	
Product Name	Ratings					
Independence NY			34.7 Billion	34.7 Billion 4.8 Billion		
Commission	Product Name				New Momentum	
Total Tota					** = **	
State Ages	Commission					
Issue Ages				,		
Minimum Issue \$15000 Q O or NQ \$15000 Q O or NQ \$20,000 Q and NQ \$2000 Q / \$5000 NQ		0.00		10,0		
Minimum Issue	Issue Ages	0 –85 Q or NQ	0-85		0-85 Q or NQ	
Minimum Issue				,		
Maximum Issue \$15000 Q O or NQ \$15000 Q O or NQ \$20,000 Q and NQ \$2000 Q / \$5000 NQ						
Maximum Issue	Minimum Issue	\$15000 Q O or NQ	\$15000 Q O or NQ		\$2000 Q / \$5000 NQ	
Principal Guarantee		\$500,000	\$500,000		\$1,000,000	
Premium Listing	Principal					
Premium Listing		INU	INU	INU	INU	
Free Annual Partial W/D Surrender Charges		Single	Single	Single	Flexible \$1,000 Min	
Surrender Charges	_	_)	9	or \$100 EFT	
Surrender Charges		10% Immediately	10% Immediately	10% Immediately	10% Immediately	
Minimum Rate 2% 1.5% 1.5% 1.5% 1.5% 1.5%		6 years	0/0/9/7/6/5	10 years	8/7/6/5/4/6/2	
Minimum Rate 2% 1.5% 1.5% 1.5% 1.5%						
Here and the state of confinement waiver Comments & Rates TWO YEAR RATE GUARANTEE Can annuitize after year 1 for a minimum of the contract remainder less than bailout rate declared at issue. Client has the option to surrender charges applied	_					
Nursing Home Waiver Comments & Rates TWO YEAR RATE GUARANTEE Can annuitize after year 1 for a minimum of the contract remainder list six months, there is a 100% charge back of commissions. Rates Less than \$50K 3.20% 1 street year 2.20% Base Rate \$850K \cdot \	Minimum Rate	2%	1.5%	1.5%	1.5%	
TWO YEAR RATE GUARANTEE Rates TWO YEAR RATE GUARANTEE Can annuitize after year 1 for a minimum of the contract remainder If owner dies within first six months, there is a 100% charge back of commissions. Rates Less than \$50K 3.20% 1 st yr rate 2.20% base Rate \$\$50K - \$99.999K 3.70% 1 st year rate 2.20% Base Rate \$\$100K or more 4.20% 1st year rate 2.20% Base Rate 3 1rem AEY 7 year 2.30% 1st year 1, there is NO chargeback of commission at renewal if owner dies within year 1, there is NO chargeback of commission 4 renewal or rate declared at issue, client has the option to commission at renewal year 1, there is NO chargeback of commission 4 renewal or rate guarantee period 4 rate guarantee period 4 rate year 1, there is NO chargeback of commission 4 rate year 1 for a minimum of 5 years 4 rate year 1 for a minimum of 5 years 4 rate year 1 for a minimum of	Guarantee					
TWO YEAR RATE GUARANTEE Rates Can annuitize after year 1 for a minimum of the contract remainder If owner dies within first six months, there is a 100% charge back of commissions. Rates Less than \$50K 3.20% 1st yr rate 2.20% base Rate \$\$50K \cdot \$\cdot $\cdot \$\cdot \$\cdot \$\cdot \$\cdot \$\cdot \$\cdot \$\cdot \$\cdo \$\cdot \$\cdo \$\cdot				No N/H Waiver		
GUARANTEE Can annuitize after year 1 for a minimum of the contract remainder If owner dies within first six months, there is a 100% charge back of commissions. Rates Less than \$50K 3.20% 1st yr rate 2.20% Base Rate \$\$100K or more 4.20% 1st year rate 2.20% Base Rate \$\$100K or more 4.20% 1st year rate 2.20% Base Rate \$\$100K or more 4.20% 1st year rate 2.20% Base Rate \$\$100K or more 4.20% 1st year rate 2.20% Base Rate \$\$100K or more 4.20% 1st year rate 2.20% Base Rate \$\$100K or more 4.20% 1st year rate 2.20% Base Rate \$\$100 K or more 4.20% 1st year rate 2.20% Base Rate \$\$100 K or more 4.20% 1st year rate 2.20% Base Rate \$\$100 K or more 4.20% 1st year rate 2.20% Base Rate \$\$100 K or more 4.20% 1st year rate 2.20% Base Rate \$\$100 K or more 4.20% 1st year rate 2.20% Base Rate \$\$100 K or more 4.20% 1st year rate 2.20% Base Rate \$\$100 K or more 4.20% 1st year rate 2.20% Base Rate \$\$100 K or more 4.20% 1st year rate 2.20% Base Rate \$\$100 K or more 4.20% 1st year rate 2.20% Base Rate \$\$100 K or more 4.20% 1st year rate 2.20% Base Rate \$\$100 K or more 4.20% 1st year rate 2.20% Base Rate \$\$100 K or more 4.20% 1st year rate 2.20% Base Rate \$\$100 K or more 4.20% 1st year rate 2.20% Base Rate \$\$100 K or more 4.20% 1st year rate 2.20% Base Rate \$\$100 K or more 4.20% 1st year rate 2.20% Base Rate \$\$100 K or more 4.20% 1st year rate 2.20% Base Rate \$\$100 K or more 4.20% 1st year rate 2.20% Base Rate 350K 1st year rate 2.20% Base Rate 350K 1st year rate 2.20% Base Rate 350K 1st year rate 2.20% Base Rate 350K 1st year rate 2.20% Base Rate 350K 1st year rate 2.20% Base Rate 350K 1st year rate 2.20% Base Rate 350K 1st year rate 2.20% Base Rate 350K 1st year rate 3.50K 1st year					ŕ	
Can annuitize after year 1 for a minimum of the contract remainder If owner dies within first six months, there is a 100% charge back of commissions. Rates Less than \$50K 3.20% 1 str yr rate 2.20% base Rate \$100K or more 4.20% 1 str year rate 2.20% Base Rate \$100C or more 4.20% 1 str year rate 2.20% 6 for 5 yrs AEY - 2.32% AEY - 2.32% \$10 year 2.50%(1.35) 7 year 2.60%(1.35) 7 year 2.60%(1.85) 10 year 2.85%(2.20)						
Can annuitize after year 1 for a minimum of the contract remainder If owner dies within first six months, there is a 100% charge back of commissions. Rates Less than \$50K 3.20% 1 st yr rate 2.20% base Rate \$50K - \$99.999K 3.70% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% 1 st ye	Rates	GUARANTEE				
**If renewal rate is less than bailout rate declared at issue, client has the option to surrender all or part of AV with no surrender charges applied **If renewal rate is less than bailout rate declared at issue, client has the option to surrender all or part of AV with no surrender charges applied **If renewal rate is less than bailout rate declared at issue, client has the option to surrender all or part of AV with no surrender charges applied **If renewal rate is less than bailout rate declared at issue, client has the option to surrender all or part of AV with no surrender charges applied **Pays full commission at renewal **If renewal rate is less than bailout rate declared at issue, client has the option to surrender all or part of AV with no surrender charges applied **Pays full commission at renewal **If owner dies within year 1, there is NO chargeback of commission **Also which is the option to surrender all or part of AV with no surrender charges **Also which is the option to surrender all or part of AV with no surrender charges **Pays full commission at renewal **Three is NO chargeback of commission **Also which is the option to surrender all or part of AV with no surrender charges **Also which is the option to surrender all or part of AV with no surrender charges **Also which is the option to surrender charges **Three is NO chargeback of commission **Also which is the option to surrender charges **Three is NO chargeback of commission **Also which is the option to choose next guarantee period -Additional deposits reset the surrender charges **Also which is the option to surrender charges **Also which is the option to surrender charges **Also which is the option to surrender charges **Also which is the option to surrender surrender charges **Also which is the surrender charges **Also which is the part of the surrender charges **Also		Can annuitize after		00/11/11/12		
remainder If owner dies within first six months, there is a 100% charge back of commissions. Rates Less than \$50K 3.20% 1st yr rate 2.20% base Rate \$50K - \$99,999K 3.70% 1st year rate 2.20% Base Rate \$100K or more 4.20% 1st year rate 2.20% Base Rate 3.20% 1st year rate 3.250k				Can annuitize after	75.1	
If owner dies within first six months, there is a 100% charge back of commissions. Rates Less than \$50K 3.20% 1st year rate 2.20% Base Rate \$100K or more 4.20% 1st year rate 2.20% Base Rate \$2.20% Base Rate \$100K or more 4.20% 1st year rate 2.20% Base Rate \$100K or more 4.20% 1st year rate 2.20% Base Rate \$100K or more 4.20% 1st year rate 2.20% Base Rate \$100K or more 4.20% 1st year rate 2.20% Base Rate \$2.20% Base Rate \$100K or more 4.20% 1st year rate 2.20% Base Rate \$100K or more 4.20% 1st year rate 2.20% Base Rate \$100K or more 4.20% 1st year rate 2.20% Base Rate \$100K or more 4.20% 1st year rate 2.20% Base Rate \$100K or more 4.20% 1st year rate 2.20% Base Rate \$100K or more 4.20% 1st year rate 2.20% Base Rate \$100K or more 4.20% 1st year rate 2.20% Base Rate \$100K or more 4.20% 1st year rate 2.20% Base Rate \$100K or more 4.20% 1st year rate 2.20% Base Rate \$100K or more 4.20% 1st year rate 2.20% Base Rate \$100K or more 4.20% 1st year rate 2.20% Base Rate \$100K or more 4.20% 1st year rate 2.20% Base Rate \$250K + 2.50% for 5 yrs AEY - 2.20% \$250K + 2.50% for 5 yrs AEY - 2.32% \$10 year 2.60% (1.85) 10 year 2.85% (2.20)						
If owner dies within first six months, there is a 100% charge back of commissions. Rates Less than \$50K 3.20% 1 st yr rate 2.20% base Rate \$50K - \$99,999K 3.70% 1 st year rate 2.20% Base Rate \$100K or more 4.20% Base Rate \$2.20% Base Rate \$100K or more 4.20% Base Rate \$2.20% Base Rate \$100K or more 4.20% Base Rate \$2.50K for 5 yrs AEY - 2.20% \$250K for 5 yrs AEY - 2.32% \$100K		remainder		of 5 years	periods except QIO	
first six months, there is a 100% charge back of commissions. Rates Less than \$50K 3.20% 1 st yr rate 2.20% base Rate \$\frac{\$100K or more}{4.20% 1 st} year rate 2.20% Base Rate \$\frac{\$100K or more}{4.20% 1 st} year rate 2.20% Base Rate \$\frac{\$100K or more}{4.20% 1 st} year rate 2.20% base Rate \$\frac{\$100K or more}{4.20% 1 st} year rate 2.20% base Rate \$\frac{\$100K or more}{4.20% 1 st} year rate 2.20% base Rate \$\frac{\$100K or more}{4.20% 1 st} year rate 2.20% base Rate \$\frac{\$100K or more}{4.20% 1 st} year rate 2.20% base Rate \$\frac{\$100K or more}{4.20% 1 st} year rate 2.20% base Rate \$\frac{\$100K or more}{4.20% 1 st} year rate 2.20% base Rate \$\frac{\$100K or more}{4.20% 1 st} year rate 2.20% base Rate \$\frac{\$100K or more}{4.20% 1 st} year rate 2.20% base Rate \$\frac{\$250K+}{2.50% for 5 yrs} AEY - 2.20% \$\frac{\$250K+}{2.50% for 5 yrs} AEY - 2.32% 2.30% for 5 yrs AEY - 2.32% 2.30%		If owner dies within	·	*Pavs full		
is a 100% charge back of commissions. Rates Less than \$50K 3.20% 1 st yr rate 2.20% base Rate \$50K - \$99,999K 3.70% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% base Rate \$100K or more 4.20% 1 st year rate 2.20% base Rate \$100K or more 4.20% 1 st year rate 2.20% base Rate \$100K or more 4.20% 1 st year rate 2.20% base Rate \$100K or more 4.20% 1 st year rate 2.20% base Rate \$100K or more 4.20% 1 st year rate 2.20% base Rate \$100K or more 4.20% 1 st year rate 2.20% base Rate \$100K or more 4.20% 1 st year rate 2.20% base Rate \$100K or more 4.20% 1 st year rate 2.20% base Rate \$100K or more 4.20% 1 st year rate 2.20% base Rate \$100K or more 4.20% 1 st year rate 2.20% base Rate \$100K or more 4.20% 1 st year rate 2.20% base Rate \$100K or more 4.20% 1 st year rate 2.20% base Rate \$100K or more 4.20% 1 st year rate 2.20% base Rate \$100K or more 4.20% 1 st year rate 2.20% base Rate \$100K or more 4.20% 1 st year rate 2.20% base Rate \$100K or more 4.20% 1 st year rate 2.20% base Rate \$100K or more 4.20% 1 st year rate 2.20% base Rate 1.95% for 5 yrs AEY - 2.20% 2.35% for 5 yrs AEY - 2.20% 3 year 1.75%(1.00) 5 year 1.85%(1.10) 6 year 2.10%(1.35) 7 year 2.60%(1.85) 10 year 2.85%(2.20)		first six months, there	to surrender all or			
Commissions. Applied If owner dies within year 1, there is NO chargeback of commission		9	•	renewal		
Rates Less than \$50K 3.20% 1st yr rate 2.20% base Rate \$50K - \$99.999K 3.70% 1st year rate 2.20% Base Rate \$100-249k 2.35% for 5 yrs 4.20% 1st year rate 2.20% Base Rate \$2.20% Base Rate \$1.95% for 5 yrs 4.20% 1st year rate 2.20% Base Rate \$2.20% Base Rate \$1.95% for 5 yrs 4.20% 1st year rate 2.20% Base Rate \$2.20% Base Rate \$2.20% Base Rate \$2.20% Base Rate \$2.20% for 5 yrs AEY - 2.20% AEY - 2.20% for 5 yrs AEY - 2.20% for 5 yrs AEY - 2.32% AEY -						
Less than \$50K 3.20% 1 st yr rate 2.20% base Rate \$50K - \$99,999K 3.70% 1 st year rate 2.20% Base Rate \$1.00K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100 - 249k 2.35% for 5 yrs AEY − 2.20% \$250k + 2.50% for 5 yrs AEY − 2.32% **1.80% bailout			арроч			
Commission Com						
2.20% base Rate \$\frac{\$50K - \$99,999K}{3.70% 1^{st} year rate} 2.20% Base Rate \$\frac{\$100 - 249k}{2.35% for 5 yrs} 4.20% 1^{st} year rate 2.20% Base Rate \$\frac{\$2.50k +}{2.50% for 5 yrs} AEY - 2.20%			Rates:	Ŭ .	reset the surrender	
\$50K - \$99,999K 3.70% 1 st year rate 2.20% Base Rate \$100K or more 4.20% 1 st year rate 2.20% Base Rate \$100.249k 2.35% for 5 yrs AEY - 2.20% \$2.50% for 5 yrs AEY - 2.20% \$2.50% for 5 yrs AEY - 2.32% **1.80% bailout 1.95% for 5 yrs AEY - 2.30% Term AEY 7 year 2.30% 10 year 2.62% Term AEY 7 year 2.30% 10 year 2.62% Term AEY 7 year 2.30% 10 year 2.62% Term AEY 7 year 2.60% 10 year 2.62% Term AEY 7 year 2.60% 10 year 2.62% Term AEY 7 year 2.60% 10 year 2.60% 10 year 2.60% 10 year 2.85%			<\$99k			
2.20% Base Rate \$\frac{\\$100\cdot 249k}{2.35\% for 5 yrs} \ 2.35\% for 5 yrs 4.20\% 1^{st} year rate 2.20\% Base Rate \$\frac{\\$250k+}{2.50\% for 5 yrs} \ AEY - 2.32\%		\$50K - \$99,999K	1.95% for 5 yrs			
\$\frac{\\$100K \text{ or more}}{\\$4.20\% \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \					Dates	
2.35% for 5 yrs 4.20% 1 st year rate 2.20% Base Rate 2.50% for 5 yrs						
2.20% Base Rate \$\frac{\\$250\k+}{2.50\% \text{ for 5 yrs}} \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		4.20% 1 st vear rate		10 your 2.02/0		
2.50% for 5 yrs AEY - 2.32% 5 year 1.85%(1.10) 6 year 2.10%(1.35) 7 year 2.60%(1.85) **1.80% bailout 10 year 2.85%(2.20)		2.20% Base Rate	i i			
**1.80% bailout 7 year 2.60%(1.85) 10 year 2.85%(2.20)			2.50% for 5 yrs		5 year 1.85%(1.10)	
**1.80% bailout 10 year 2.85%(2.20)			AEY – 2.32%			
			**1.80% bailout			
FIDUUGG APPIOVEU INT INT INT INT	Products approved	NV		NIV	NIV	
in these states		INT	INT	INT	INI	



Carrier	National Integrity Life	Liberty Life of Boston (Liberty Mutual)	Liberty Life of Boston (Liberty Mutual)	Liberty Life of Boston (Liberty Mutual)	
Ratings	A.M. Best A+ S&P AA+	A.M. Best A S&P A	A.M. Best A S&P A	A.M. Best A S&P A	
Assets	4.8 Billion	11.6 Billion	11.6 Billion	11.6 Billion	
Product Name	SPDA Series II	Balance Annuity	Builder Annuity	Foundation Annuity	
Commission	*0 - 79 = 5% *80 - 85 = 3%	18-80 = 3.0% 81-85 = 1.50%	18-80 = 3.0% 81-85 = 1.50%	18-80 = 3.0% 81-85 = 1.50%	
Issue Ages	0 – 85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	18-85 Q or NQ	
Minimum Issue	\$3,000 Q and NQ	\$10,000 Q and NQ	\$15,000 Q and NQ	\$10,000 Q and NQ	
Maximum Issue	\$1,000,000 - 0-75 \$250,000 - 76-85	\$1,000,000	\$1,000,000	\$1,000,000	
Principal Guarantee	Yes	*Optional	*Optional	l *Optional	
Premium Listing	Single	Single	Single	Single	
Free Annual Partial W/D	10% Immediately	10% after year 1 cumulative to 20%	5% after year 1	10% after year 1 cumulative to 20%	
Surrender Charges	7 years 7/7/7/6/5/4/3	7/7/7/6/5 -5 year 7/7/7/6/5/4/3 - 7 Years	8/7/6/5/4/3/2/1 - 8 Years	8/7/6/5/4/3/2 - 7 Years	
Minimum Rate Guarantee	1%	1%	1%	1%	
Nursing Home Waiver	No N/H Waiver	45/60 days After year 1	45/60 days After year 1	45/60 days After year 1	
Comments & Rates	ONE, THREE OR FIVE YEAR RATE GUARANTEE Can annuitize after year 1 for a minimum of 5 years	ONE YEAR RATE GUARANTEE OR FIVE YEAR MYG Waivers: TI, NH, Chronic Illness	FOUR YEAR RATE GUARANTEE Waivers Available for Purchase: Extra Access = ROP and 10% free	ONE YEAR RATE GUARANTEE OR FIVE YEAR MYG Waivers: TI, NH, Chronic Illness (subject to	
	If owner dies within year 1, there is NO chargeback of commission Rates 1-year rate guarantee = 2.70%	2% Bonus in year 1 *Principal guarantee rider can be added reducing first year rate bonus by 1% 5 Year AEY:	withdrawals. 25bps Extra Assurance: = Bailout renewal rate (currently 1.50%). 10bps Care Waivers = TI, NH, Chronic Illness.	state availability) 0.50% Bonus in year 1 *Principal guarantee rider can be added reducing first year rate bonus by 1%	
	3-year rate guarantee = 1.93% *5-year rate guarantee = 1.95	<100k 1.60%* 100k+ 1.75%* (rates assume no principal guarantee elected)	10bps Waivers subject to state availability Rate: 2.00%	5 Year AEY: <100k 1.30%* 100k+ 1.45%* (rates assume no principal guarantee	
Products approved in these states	*(reduced comps apply, call for details) NY	NY	NY	elected)	



	s spreadsheet is in				
Carrier	Lincoln Financial	Principal	Principal	Principal Life	Principal
	Group	Financial	Financial		Financial
		Group	Group		Group
Ratings	A.M. Best A+	A.M. Best A+	A.M. Best A+	A.M. Best A+	A.M. Best A+
	S&P AA-	S&P AA-	S&P AA-	S&P AA-	S&P AA-
Assets	119.8 Billion	115.4 Billion	115.4 Billion	115.4 Billion	115.4 Billion
Product Name	MYGuarantee	FPDA Plus	Guaranteed	Secure	Select Series
	Plus		Annuity		
Commission	0-75 76-80_81-85	0-80 = 4.5%	0-80 = 4.1%	4 year 6 year	3 year
	5yr 2.00% 1.30% .75%	81-85 = 3%	81-85 = 2.75%	0-80 = 2.25% 3.00%	0-79 = 1%
	6yr 2.25% 1.50% .75% 7yr 2.50% 1.60% 1.0%	86-90 = 1.85%	86-90 = 1.45%	81-85 = 1.50% 2.00% 86-90 = 0.75% 1.05%	80-85 =0.5%
	8yr 2.50% 1.60% 1.0%			(trails available)	
	9yr 2.50% 1.60% 1.0%				
Issue Ages	10y 2.50% 1.60% 1.0% 0-85 Q or NQ	0-90 Q or NQ	*0-90 Q or NQ	*0-90 Q or NQ	0-85 Q or NQ
Minimum Issue	\$10,000 Q and NQ	\$5,000Q and NQ	\$5,000Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ
	Ages 0-65 = \$2 million	· · ·			
Maximum Issue	Ages 65+ = \$500K	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Principal Guarantee	No	Yes	Yes	Yes	No
Premium Listing	Single	Flexible, \$2,000	Flexible – 1 st yr only	**Flexible	Single
		min. add'l	\$2K min. addt'l	\$2,000 min. 1 st year only	-
Free Annual	10% Immediately	10% Immediately	10%	15%	Interest Only
Partial W/D			Immediately	Immediately	
Surrender	*7/7/6/5/4/3/2	6/6/6/5/4/3/2	7/7/7/6/5	7/6/6/5 - 4years	7/7/7 – 3 years
Charges	7 Year (+ or – MVA)	7 Years	5 Years	7/6/6/5/5/4 – 6years	+ or - MVA
Minimum Rate	2%	1%	1%	1%	1%
Guarantee			(Indexed)		
Nursing Home	None	After yr 1 – 60 days	60 days if issued	***60 days after year	After yr 1 – 60 days
Waiver		of confinement	before age 85 (N/A in NJ,MA,PA)	1 (up to age 90)	of confinement
Comments &	CHOICE OF 3-10	ONE FIVE or SEVEN YEAR RATE	ONE, THREE or FIVE YEAR RATE	FOUR OR SIX	THREE YEAR RATE GUARANTEE
Rates	YEAR RATE GUARANTEE	GUARANTEE	GUARANTEE	YEAR RATE GUARANTEE	GOARANTEL
	GUARANTEL			GOARANTEL	Terminal illness and
	Can annuitize after 5	Additional deposits do not reset surrender	Additional deposits do not reset the surrender	Terminal illness and	disability waiver available
	years for 5yr min.		charges	disability waiver available	
	*Foob o::======	Terminal Illness and	If add+'l dansaits an-	available	30 day exit window at
	*Each surrender period follows the 7	Disability waiver available	If addt'l deposits are made w/in yr 1, renewal	*Issues only to age 85	end of guar. period to leave contract
	year surrender		rate will be blended	in OK for Q and NQ funds	
	schedule. For years	Can annuitize anytime for a minimum of 5	If no addt'l deposits are		Can annuitize after year 3 for a minimum of 5
	8,9,& 10, MVA	years	made, rate will renew at	**Not available in all states	years
	applies only.	Patas	yr1 rate or better	***For single premium	Datas
		<u>Rates</u> 1yr	*Issues only to age 85	deposits, interest rate is	<u>Rates</u> < \$100K = 1.00%
	<100k 100k+	1.50(1.00 base + 0.50%	in OK for Q and NQ	guaranteed for entire surrender period. For	\$100K + = 1.15%
	5yr - 1.45% 1.60%	premium bonus) 100k+	funds <u>Rates:</u>	flexible premium	
	6yr - 1.75% 1.90% 7yr - 2.15% 2.30%	2.51(1.00 base + 1.5%	<u>1 yr</u>	deposits, new money	
	8yr - 2.20% 2.35%	premium bonus)	1.05	rates are applied, and a weighted average is	
	9yr - 2.30% 2.45% 10yr 2.30% 2.45%	<u>5 yr Guar</u> 1.30%	<u>100k</u> + 1.05	guaranteed for the	
	.5,1 2.55/6 2.75/6	7 yr Guar	3 yr Guar	remaining years	
		1.20%	1.00% 5 yr Guar	Rates	
			1.00%	4 year	
				<50k 1.12% 50-99k 1.22%	
				100k+ 1.51%	
				6 year 1.35%	
Products approved	NY	NY	NY	NY	NY
in these states	I			I	



This	s spreadsheet is int
Carrier	American General
Ratings	A.M. Best A
•	S&P A+
Assets	38.6 Billion
Product Name	Global Index 8
Crediting Method	
oreaning memer	4 Crediting Methods
	1) Fixed
	Annual Reset/Ratchet point to point Global
	Blended Index w/ Cap*
	3) Annual Reset/Ratchet
	Point to Point w/ PR
	4) Annual reset/Ratchet
	Monthly Point to Point
	*Blended Index
Premium Listing	Flexible
Ţ	\$2,000 min addt'l
	(\$100/mo EFT)
Crediting Rates	1) 1.50%
	2) 3.00% 3) 30.0%
	4) 1.00%
	,
	Minimums
	1) 1.0% 2) 2.0%
	3) 30%
	4)1.0%
Commission	0-75 = 4.75%
	76-85 = 3.00%
Issue Ages	0-85
Minimum Issue	\$2,000 Q and \$5,000
William 155ue	NQ
Maximum Issue	\$1,000,000
Free Annual	10% Immediately
Partial	ĺ
Withdrawal	
Surrender	8/7/6/5/4/3-6 yrs
Charges	8/7/6/5/4/3/2/1-8 yrs
_	(+/- MVA)
Minimum	90% of Premium at
Guarantee	1.5%
Comments	Nursing Home Waiver 90 days After Year one
	- Full AV
	*Blended Index is
	weighted using 3 indices; DJ Eurostoxx
	50. S&P 500 and Nikkei
	225 w/ this calculation;
	50% = highest return
	30% = 2 nd highest
Product approved	20% = lowest return
in these states	141
in these states	

