

SPWL ANNUITY PRODUCTS

This spreadsheet is intended for use as a guide, see company literature for details

Carrier	Liberty Life
Ratings	AM Best A S&P A
Assets	9.0 Billion
Product Name	Estate Maximizer II
Commission	5% ages 0-80 2.5% 81+
Issue Ages	0-85
Minimum Issue	\$10,000
Surrender Charges	7/7/6/5/4/3/2 7 Years
Minimum Rate Guarantee	6% gross rates 3.25% gross rate 3% net (3% net for class A) 4% Gross
Nursing Home Withdrawals	Standard – all benefits are issued as applied for Class A – initial DB is the same, net rate crediting is 25bps lower than standard
Comments	Extended care benefit / Accelerated Death Benefit 30 day free look 20 minute jet underwriting up to 150k for 65 – 85 NY – special forms required Ext care n/av in NJ, PA, SC, VA
Product NOT approved in these states	KY



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