











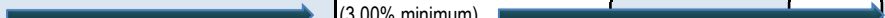
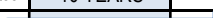




CARRIER	AM BEST	PRODUCT	PRODUCT TYPE	SURRENDER	MVA	INITIAL RATE	RATE THEREAFTER	YIELD	AGES	COMMISSION
	A	Palladium MYG	Multi-Year Guarantee	3 YEARS	Yes	4.55% Year 4.65% ≥ \$100K, 4.80% ≥ \$250K	4.55%, 4.65%, 4.80%	4.90%, 5.00%, 5.15%	 0-90	1.50% (0-80)
				5 YEARS		5.30% Year 1, 5.40% ≥ \$100K, 5.55% ≥ \$250K	5.30%, 5.40%, 5.55%	5.30%, 5.40%, 5.55%		2.50% (0-80)
				6 YEARS		5.20% Year 1, 5.30% ≥ \$100K, 5.45% ≥ \$250K	5.20%, 5.30%, 5.45%	5.20%, 5.30%, 5.45%		2.50% (0-80)
				7 YEARS		5.30% Year 1, 5.40% ≥ \$100K, 5.55% ≥ \$250K	5.30%, 5.40%, 5.55%	5.30%, 5.40%, 5.55%		2.75% (0-80)
				10 YEARS		5.10% Year 1, 5.20% ≥ \$100K, 5.35% ≥ \$250K	5.10%, 5.20%, 5.35%	5.10%, 5.20%, 5.35%		3.00% (0-80)
		Century Plus	Annual Rate	10 YEARS	Yes	9.00%, or 9.10% ≥ \$100K	(1.00% minimum)	6.85% Guaranteed Income Rollup	0-80	5.00% (0-75)
		WQ Citadel 5 Diamond	Annual Rate	5 YEARS	No	5.45% Year 1, Add 0.10%/yr ≥ \$100K	4.45% Year 2 (1.00% minimum)		0-85	3.00% (0-80)
WQ Citadel 7 Diamond	Annual Rate	7 YEARS	No	6.50% Year 1, Add 0.10%/yr ≥ \$100K	4.50% Year 2 (1.00% minimum)	3.50% (0-80)				
	A++	Eleos-MVA	Multi-Year Guarantee	5 YEARS	Yes	5.05%	5.05%	5.05%	0-85	2.50% (0-75)
		Apollo-MVA	Annual Rate	7 YEARS	Yes	6.60% Year 1 (4.90% base rate)	1.00% minimum		0-85	4.00% (0-75)
		Reliance Guarantee	Multi-Year Guarantee	5 YEARS	Yes	5.05%	5.05%	5.05%	0-85	2.50% (0-75)
				7 YEARS		5.05%	5.05%	5.05%		3.50% (0-75)
				10 YEARS		4.75%	4.75%	4.75%		5.00% (0-75)
	A+	Ultra-Premier	Multi-Year Guarantee	5 YEARS	Yes	4.85%	4.85%	4.85%	0-89	3.00% (0-75)
				7 YEARS		5.00%	5.00%	5.00%		
		Ultra-Secure Plus	Multi-Year Guarantee	5 YEARS	Yes	4.35%, 4.50% ≥ \$50K	4.35%, 4.50%	4.35%, 4.50%	0-89	4.00% (0-75)
				7 YEARS		4.50%, 4.65% ≥ \$50K	4.50%, 4.65%	4.50%, 4.65%		
		Bonus Flexible Annuity	Annual Rate	8 YEARS	No	5.20%, 5.35% ≥ \$50K	Current Base Rate 4.20%		0-89	4.00% (0-80)
	A	Focused Growth Annuity	Multi-Year Guarantee	3 YEARS	Yes	4.70%, 4.80% ≥ \$100K	4.70%, 4.80%	4.70%, 4.80%	0-93	1.50% (0-80)
				5 YEARS		4.95%, 5.05% ≥ \$100K	4.95%, 5.05%	4.95%, 5.05%		2.00% (0-80)
				7 YEARS		4.90%, 5.00% ≥ \$100K	4.90%, 5.00%	4.90%, 5.00%		2.00% (0-80)
				10 YEARS		4.60%, 4.70% > \$100K	4.60%, 4.70%	4.60%, 4.70%		3.00% (0-80)
		Multi-Choice Annuity	Multi-Year Guarantee	3 YEARS	Yes	4.75%, 4.85% ≥ \$100K	4.75%, 4.85%	4.75%, 4.85%	0-93	1.50% (0-80)
				3 YEARS 10%		4.65%, 4.75% ≥ \$100K	4.65%, 4.75%	4.65%, 4.75%		1.50% (0-80)
				5 YEARS		5.00%, 5.10% ≥ \$100K	5.00%, 5.10%	5.00%, 5.10%		2.50% (0-80)
				5 YEARS 10%		4.90%, 5.00% ≥ \$100K	4.90%, 5.00%	4.90%, 5.00%		2.50% (0-80)
				7 YEARS		4.85%, 4.95% ≥ \$100K	4.85%, 4.95%	4.85%, 4.95%		3.50% (0-80)
				7 YEARS 10%		4.75%, 4.85% > \$100K	4.75%, 4.85%	4.75%, 4.85%		3.50% (0-80)
		Optimum	Annual Rate	3 YEARS	No	5.00%	5.00%	5.00%		1.25% (0-79)
		Preferred		5 YEARS		4.00%	4.00%	4.00%		2.75% (0-79)
				8 YEARS		6.50% Year 1	3.00% minimum			3.25% (0-79)

New Annuity With Death Benefit Rider
6.00% Guaranteed Growth (or More) No Underwriting
7.00% Commission Ask For More Details!!

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CARRIER	AM BEST	PRODUCT	PRODUCT TYPE	SURRENDER	MVA	INITIAL RATE	RATE THEREAFTER	YIELD	AGES	COMMISSION		
	A	Select Pro 3	Multi-Year Guarantee	3 YEARS	No	4.10% Years 1, or 4.15% Years 1 ≥ \$50K or 4.50% Yrs 1 > \$100K, or 4.55% > \$250K	4.10%, or 4.15%, or 4.50%, or 4.55%	4.10%, or 4.15%, or 4.50%, or 4.55%	0-85 <small>AGE 90 WITH RETURN OF PREMIUM ADEDED</small>	1.50% (0-75)		
		Select Pro 5		5 YEARS		4.40% Years 1, or 4.60% Years 1 ≥ \$50K or 4.75% Yrs 1 > \$100K, or 4.80% > \$250K	4.40%, or 4.60%, or 4.75%, or 4.80%	4.40%, or 4.60%, or 4.75%, or 4.80%		2.50% (0-75)		
		Select Pro 7		7 YEARS		4.45% Years 1, or 4.60% Years 1 ≥ \$50K or 4.75% Yrs 1 > \$100K, or 4.80% > \$250K	4.45%, or 4.60%, or 4.75%, or 4.80%	4.45%, or 4.60%, or 4.75%, or 4.80%		3.25% (0-75)		
		Select Max 3		3 YEARS	Yes	4.60% Years 1, or 4.65% Years 1 > \$50K or 5.00% Yrs 1 > \$100K, or 5.05% > \$250K	4.60%, or 4.65%, 5.00%, or 5.05%	4.60%, or 4.65%, or 5.00%, or 5.05%	0-85 	1.50% (0-75)		
		Select Max 5		5 YEARS		4.90% Years 1, or 5.10% Years 1 > \$50K or 5.25% Yrs 1 > \$100K, or 5.30% > \$250K	4.90%, or 5.10%, 5.25%, or 5.30%	4.90%, or 5.10%, or 5.25%, or 5.30%		2.50% (0-75)		
		Select Max 7		7 YEARS		4.95% Years 1, or 5.10% Years 1 > \$50K or 5.25% Yrs 1 > \$100K, or 5.30% > \$250K	4.95%, or 5.10%, 5.25%, or 5.30%	4.95%, or 5.10%, 5.25%, or 5.30%		3.25% (0-75)		
			A+	Portfolio Edge SPDA	Annual Rate	7 YEARS	No	5.25% Year 1	2.50% minimum	RETURN OF PREMIUM	0-80	(0-80)
Portfolio Edge FPDA	Annual Rate			9 YEARS	No	4.85% Year 1	2.50% minimum	0-80	(0-80)			
	A+	AnnuityCare I	Annual Rate	9 YEARS	No	Leverage Existing Annuities & IRA Funds for LTC	1.00% minimum		0-85	4.75% (0-75)		
		AnnuityCare II	Annual Rate	9 YEARS			1.00% minimum		0-80	6.50% (0-80)		
	A+	MultiVantage	Multi-Year Guarantee	4 YEARS	Yes	4.90%	3.90%	4.15%	0-89	2.00% (0-75)		
				5 YEARS		4.85%	3.85%	4.05%		2.50% (0-79)		
				7 YEARS		4.80%	3.80%	3.94%		3.00% (0-79)		
				10 YEARS		4.80%	3.80%	3.90%		3.50% (0-79)		
		New Momentum QIO	Annual Rate				5.50%				2.00% (0-79)	
		New Momentum GRO 5	Annual Rate	7 YEARS	Yes	4.75%	4.00% (3.00% minimum)		0-85	5.00% (0-79)		
		New Momentum GRO 6	Annual Rate			4.65%	3.90% (3.00% minimum)					
		New Momentum GRO 7	Annual Rate			4.50%	3.75%	3.85%				
		New Momentum GRO 10	Multi-Year Guarantee			10 YEARS	4.45%	3.70%			3.77%	
		SPDA Series II 1 Year	Annual Rate				5.15%				4.00% (0-79)	
		SPDA Series II 3 Year	Annual Rate	7 YEARS	No	5.10%	4.10% (1.00% minimum)					
		SPDA Series II 5 Year	Annual Rate			5.00%	4.00% (1.00% minimum)					
		SPDA Series II 7 Year	Multi-Year Guarantee			4.90%	3.90%	4.04%				
	A+	MYGuarantee	Multi-Year Guarantee	5 YEARS	Yes	4.50%, 5.15% ≥ \$100K	4.50%, 5.15%	4.50%, 5.15%	0-85	2.00% (0-75)		
				7 YEARS		4.50%, 5.00% ≥ \$100K	4.50%, 5.00%	4.50%, 5.00%		2.50% (0-75)		

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