

CARRIER	AM BEST	PRODUCT	PRODUCT TYPE	SURRENDER	MVA	INITIAL RATE	RATE THEREAFTER	YIELD	AGES	COMMISSION
	A	Palladium MYG	Multi-Year Guarantee	3 YEARS	Yes	4.45% Year 1, 4.55% ≥ \$100K, 4.70% ≥ \$250K	4.45%, 4.55%, 4.70%	4.45%, 4.55%, 4.70%	0-90	1.50% (0-80)
				5 YEARS		5.00% Year 1, 5.10% ≥ \$100K, 5.25% ≥ \$250K	5.00%, 5.10%, 5.25%	5.00%, 5.10%, 5.25%		2.50% (0-80)
				6 YEARS		5.00% Year 1, 5.10% ≥ \$100K, 5.25% ≥ \$250K	5.00%, 5.10%, 5.25%	5.00%, 5.10%, 5.25%		2.50% (0-80)
				7 YEARS		5.05% Year 1, 5.15% ≥ \$100K, 5.30% ≥ \$250K	5.05%, 5.15%, 5.30%	5.05%, 5.15%, 5.30%		2.75% (0-80)
				10 YEARS		4.80% Year 1, 4.90% ≥ \$100K, 5.05% ≥ \$250K	4.80%, 4.90%, 5.05%	4.80%, 4.90%, 5.05%		3.00% (0-80)
		WQ Citadel 5 Diamond	Annual Rate	5 YEARS	No	5.05% Year 1, Add 0.10%/yr ≥ \$100K	4.05% Year 2 (1.00% minimum)		0-85	3.00% (0-80)
		WQ Citadel 7 Diamond	Annual Rate	7 YEARS	No	6.10% Year 1, Add 0.10%/yr ≥ \$100K	4.10% Year 2 (1.00% minimum)			3.50% (0-80)
	A++	Eleos-MVA	Multi-Year Guarantee	5 YEARS	Yes	4.90%	4.90%	4.90%	0-85	2.50% (0-75)
		Apollo-MVA	Annual Rate	7 YEARS	Yes	6.45% Year 1 (4.45% base rate)	1.00% minimum		0-85	4.00% (0-75)
		Reliance Guarantee	Multi-Year Guarantee	5 YEARS	Yes	4.90%	4.90%	4.90%	0-85	2.50% (0-75)
				7 YEARS	Yes	4.90%	4.90%	4.90%	3.50% (0-75)	
				10 YEARS	4.90%	4.90%	4.90%	5.00% (0-75)		
	A+	Ultra-Premier	Multi-Year Guarantee	5 YEARS	Yes	4.70%	4.70%	4.70%	0-89	3.00% (0-75)
				7 YEARS		4.80%	4.80%	4.80%		
		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	5.10%, 5.25% ≥ \$50K	Current Base Rate 4.10%		0-89	4.00% (0-80)
	A	Focused Growth Annuity	Multi-Year Guarantee	3 YEARS	Yes	3.70%, 4.00% ≥ \$100K	3.70%, 4.00%	3.70%, 4.00%	0-93	1.50% (0-80)
				5 YEARS		4.15%, 4.45% ≥ \$100K	4.15%, 4.45%	4.15%, 4.45%		2.00% (0-80)
				7 YEARS		4.20%, 4.50% ≥ \$100K	4.20%, 4.50%	4.20%, 4.50%		2.00% (0-80)
				10 YEARS		3.90%, 4.20% > \$100K	3.90%, 4.20%	3.90%, 4.20%		3.00% (0-80)
		Multi-Choice Annuity	Multi-Year Guarantee	3 YEARS	Yes	3.75%, 4.05% ≥ \$100K	3.75%, 4.05%	3.75%, 4.05%	0-93	1.50% (0-80)
				3 YEARS 10%		3.65%, 3.95% ≥ \$100K	3.65%, 3.95%	3.65%, 3.95%		1.50% (0-80)
				5 YEARS		4.20%, 4.50% ≥ \$100K	4.20%, 4.50%	4.20%, 4.50%		2.50% (0-80)
				5 YEARS 10%		4.10%, 4.40% ≥ \$100K	4.10%, 4.40%	4.10%, 4.40%		2.50% (0-80)
				7 YEARS		4.15%, 4.45% ≥ \$100K	4.15%, 4.45%	4.15%, 4.45%		3.50% (0-80)
				7 YEARS 10%		4.05%, 4.35% > \$100K	4.05%, 4.35%	4.05%, 4.35%		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)

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**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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Indicates Hottest Rates

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	4.00% Years 1, or 4.05% Years 1 ≥ \$50K or 4.40% Yrs 1 > \$100K, or 4.45% > \$250K	4.00%, or 4.05%, or 4.40%, or 4.45%	4.00%, or 4.05%, or 4.40%, or 4.45%	0-85	1.50% (0-75)
		Select Pro 5		5 YEARS		4.35% Years 1, or 4.55% Years 1 ≥ \$50K or 4.70% Yrs 1 > \$100K, or 4.75% > \$250K	4.35%, or 4.55%, or 4.70%, or 4.75%	4.35%, or 4.55%, or 4.70%, or 4.75%		2.50% (0-75)
		Select Pro 7		7 YEARS		4.40% Years 1, or 4.55% Years 1 ≥ \$50K or 4.70% Yrs 1 > \$100K, or 4.75% > \$250K	4.40%, or 4.55%, or 4.70%, or 4.75%	4.40%, or 4.55%, or 4.70%, or 4.75%		3.25% (0-75)
		Select Max 3		3 YEARS	Yes	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%, 4.50%, or 4.55%	4.10%, or 4.15%, or 4.50%, or 4.55%		1.50% (0-75)
		Select Max 5		5 YEARS		4.45% Years 1, or 4.65% Years 1 > \$50K or 5.00% Yrs 1 > \$100K, or 5.05% > \$250K	4.45%, or 4.65%, 5.00%, or 5.05%	4.45%, or 4.65%, or 5.00%, or 5.05%		2.50% (0-75)
		Select Max 7		7 YEARS		4.50% Years 1, or 4.65% Years 1 > \$50K or 5.00% Yrs 1 > \$100K, or 5.05% > \$250K	4.50%, or 4.65%, 5.00%, or 5.05%	4.50%, or 4.65%, 5.00%, or 5.05%		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			0-80		6.50% (0-80)	
	A+	MultiVantage	Multi-Year Guarantee	4 YEARS	Yes	4.75%	3.75%	4.00%	0-89	2.00% (0-75)
				5 YEARS		4.80%	3.80%	4.00%		2.50% (0-79)
				7 YEARS		4.80%	3.80%	3.94%		3.00% (0-79)
				10 YEARS		4.90%	3.90%	4.00%		3.50% (0-79)
		New Momentum QIO	Annual Rate	5.50%	(3.00% minimum)	2.00% (0-79)				
		New Momentum GRO 5	Annual Rate	7 YEARS	Yes	4.65%	3.90% (3.00% minimum)	0-85	5.00% (0-79)	
		New Momentum GRO 6	Annual Rate			4.50%	3.75% (3.00% minimum)			
		New Momentum GRO 7	Annual Rate			4.40%	3.65%			3.75%
		New Momentum GRO 10	Multi-Year Guarantee	10 YEARS		4.45%	3.70%	3.77%		
		SPDA Series II 1 Year	Annual Rate	7 YEARS	No	4.95%	(1.00% minimum)	0-85	4.00% (0-79)	
SPDA Series II 3 Year	Annual Rate	4.90%	3.90% (1.00% minimum)							
SPDA Series II 5 Year	Annual Rate	4.80%	3.80% (1.00% minimum)							
SPDA Series II 7 Year	Multi-Year Guarantee	4.70%	3.70%			3.84%				
	A+	MYGuarantee	Multi-Year Guarantee	5 YEARS	Yes	3.65%, 4.25% ≥ \$100K	3.65%, 4.25%	3.75%, 4.40%	0-85	2.00% (0-75)
				7 YEARS		3.65%, 4.30% ≥ \$100K	3.65%, 4.30%	3.65%, 4.30%		2.50% (0-75)

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6.00% Guaranteed Growth (or More) No Underwriting  
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