

CARRIER	AM BEST	PRODUCT	PRODUCT TYPE	SURRENDER	MVA	INITIAL RATE	RATE THEREAFTER	YIELD	AGES	COMMISSION	
AMERICAN NATIONAL	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		5.10% Year 1, 5.20% ≥ \$100K, 5.35% ≥ \$250K	5.10%, 5.20%, 5.35%	5.10%, 5.20%, 5.35%			
				6 YEARS		5.10% Year 1, 5.20% ≥ \$100K, 5.35% ≥ \$250K	5.10%, 5.20%, 5.35%	5.10%, 5.20%, 5.35%			
				7 YEARS		5.15% Year 1, 5.25% ≥ \$100K, 5.40% ≥ \$250K	5.15%, 5.25%, 5.40%	5.15%, 5.25%, 5.40%			
				10 YEARS		4.80% Year 1, 4.90% ≥ \$100K, 5.05% ≥ \$250K	4.80%, 4.90%, 5.05%	4.80%, 4.90%, 5.05%			
		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)	
RELIANCE STANDARD	A++	Eleos-MVA	Multi-Year Guarantee	5 YEARS	Yes	5.10%	5.10%	5.10%	0-85	2.50% (0-75)	
		Apollo-MVA	Annual Rate	7 YEARS	Yes	6.65% Year 1 (4.65% base rate)	1.00% minimum		0-85	4.00% (0-75)	
		Reliance Guarantee	Multi-Year Guarantee	5 YEARS	Yes	5.10%	5.10%	5.10%	0-85	2.50% (0-75)	
				7 YEARS		5.10%	5.10%	5.10%	3.50% (0-75)		
				10 YEARS		5.10%	5.10%	5.10%	5.00% (0-75)		
Mutual of Omaha	A+	Ultra-Premier	Multi-Year Guarantee	5 YEARS	Yes	5.00%	5.00%	5.00%	0-89	3.00% (0-75)	
				7 YEARS		5.10%	5.10%	5.10%			
		Ultra-Secure Plus	Multi-Year Guarantee	5 YEARS	Yes	4.65%, 4.80% ≥ \$50K	4.65%, 4.80%	4.65%, 4.80%	0-89	4.00% (0-75)	
				7 YEARS		4.65%, 4.80% ≥ \$50K	4.65%, 4.80%	4.65%, 4.80%			
		Bonus Flexible Annuity	Annual Rate	8 YEARS	No	5.35%, 5.50% ≥ \$50K	Current Base Rate 4.35%		0-89	4.00% (0-80)	
The Standard	A	Focused Growth Annuity	Multi-Year Guarantee	3 YEARS	Yes	4.15%, 4.45% ≥ \$100K	4.15%, 4.45%	4.15%, 4.45%	0-93	1.50% (0-80)	
				5 YEARS		4.65%, 4.95% ≥ \$100K	4.65%, 4.95%	4.65%, 4.95%		2.00% (0-80)	
				7 YEARS		4.65%, 4.95% ≥ \$100K	4.65%, 4.95%	4.65%, 4.95%		0-90	2.00% (0-80)
				10 YEARS		4.35%, 4.65% > \$100K	4.35%, 4.65%	4.35%, 4.65%		0-80	3.00% (0-80)
		Multi-Choice Annuity	Multi-Year Guarantee	3 YEARS	Yes	4.20%, 4.50% ≥ \$100K	4.20%, 4.50%	4.20%, 4.50%	0-93	1.50% (0-80)	
				3 YEARS 10%		4.10%, 4.40% ≥ \$100K	4.10%, 4.40%	4.10%, 4.40%		1.50% (0-80)	
				5 YEARS		4.70%, 5.00% ≥ \$100K	4.70%, 5.00%	4.70%, 5.00%		2.50% (0-80)	
				5 YEARS 10%		4.60%, 4.90% ≥ \$100K	4.60%, 4.90%	4.60%, 4.90%		2.50% (0-80)	
				7 YEARS		4.60%, 4.90% ≥ \$100K	4.60%, 4.90%	4.60%, 4.90%		0-90	3.50% (0-80)
				7 YEARS 10%		4.50%, 4.80% > \$100K	4.50%, 4.80%	4.50%, 4.80%		3.50% (0-80)	
NSS Life		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%		3.00% (0-79)	
				8 YEARS		6.25% Year 1	2.00% minimum			3.25% (0-79)	

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