

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	3.85% Years 1, or 3.95% Years 1 ≥ \$50K or 4.30% Yrs 1 > \$100K, or 4.35% > \$250K	3.85%, or 3.95%, or 4.30%, or 4.35%	3.85%, or 3.95%, or 4.30%, or 4.35%	0-85	1.50% (0-75)	
		Select Pro 5		5 YEARS		4.55% Years 1, or 4.55% Years 1 ≥ \$50K or 4.85% Yrs 1 > \$100K, or 4.90% > \$250K	4.55%, or 4.55%, or 4.85%, or 4.90%	4.55%, or 4.55%, or 4.85%, or 4.90%		2.50% (0-75)	
		Select Pro 7		7 YEARS		4.55% Years 1, or 4.55% Years 1 ≥ \$50K or 4.85% Yrs 1 > \$100K, or 4.90% > \$250K	4.55%, or 4.55%, or 4.85%, or 4.90%	4.55%, or 4.55%, or 4.85%, or 4.90%		3.25% (0-75)	
		Select Max 3		3 YEARS	Yes	4.05% Years 1, or 4.15% Years 1 > \$50K or 4.45% Yrs 1 > \$100K, or 4.50% > \$250K	4.05%, or 4.15%, 4.45%, or 4.50%	4.05%, or 4.15%, or 4.45%, or 4.50%		1.50% (0-75)	
		Select Max 5		5 YEARS		4.70% Years 1, or 4.70% Years 1 > \$50K or 5.00% Yrs 1 > \$100K, or 5.05% > \$250K	4.70%, or 4.70%, 5.00%, or 5.05%	4.70%, or 4.70%, or 5.00%, or 5.05%		2.50% (0-75)	
		Select Max 7		7 YEARS		4.70% Years 1, or 4.70% Years 1 > \$50K or 5.00% Yrs 1 > \$100K, or 5.05% > \$250K	4.70%, or 4.70%, 5.00%, or 5.05%	4.70%, or 4.70%, or 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	4.95%	3.95%	4.20%	0-89	2.00% (0-75)	
				5 YEARS		5.00%	4.00%	4.20%		2.50% (0-79)	
				7 YEARS		5.00%	4.00%	4.14%		3.00% (0-79)	
				10 YEARS		5.05%	4.05%	4.15%		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	4.85%	4.10% (3.00% minimum)	0-85	5.00% (0-79)		
		New Momentum GRO 6	Annual Rate			4.70%	3.95% (3.00% minimum)				
		New Momentum GRO 7	Annual Rate			4.60%	3.85%			3.95%	
		New Momentum GRO 10	Multi-Year Guarantee	10 YEARS		4.60%	3.85%	3.92%			
		SPDA Series II 1 Year	Annual Rate	7 YEARS	No	5.15%	(1.00% minimum)	0-85	4.00% (0-79)		
SPDA Series II 3 Year	Annual Rate	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	3.65%, 4.55% ≥ \$100K	3.65%, 4.55%	3.75%, 4.55%	0-85	2.00% (0-75)	
				7 YEARS		3.65%, 4.55% ≥ \$100K	3.65%, 4.55%			3.65%, 4.55%	2.50% (0-75)
				10 YEARS		5.10%, 3.70% ≥ \$100K	5.10%, 3.70%			5.10%, 3.70%	2.50% (0-75)

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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