

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		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%		2.50% (0-80)
				6 YEARS		9.50% Year 1, 9.60% ≥ \$100K, 9.75% ≥ \$250K	4.50%, 4.60%, 4.75%	5.33%, 5.43%, 5.58%		2.50% (0-80)
				7 YEARS		5.15% Year 1, 5.25% ≥ \$100K, 5.40% ≥ \$250K	5.15%, 5.25%, 5.40%	5.15%, 5.25%, 5.40%		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)		
RELIANCE STANDARD	A++	Eleos-MVA	Multi-Year Guarantee	5 YEARS	Yes	5.20%	5.20%	5.20%	0-85	2.50% (0-75)
		Apollo-MVA	Annual Rate	7 YEARS	Yes	6.75% Year 1 (4.65% base rate)	1.00% minimum		0-85	4.00% (0-75)
		Reliance Guarantee	Multi-Year Guarantee	5 YEARS		5.20%	5.20%	5.20%	0-85	2.50% (0-75)
				7 YEARS	Yes	5.20%	5.20%	5.20%	3.50% (0-75)	
				10 YEARS		5.20%	5.20%	5.20%	5.00% (0-75)	
Mutual of Omaha	A+	Ultra-Premier	Multi-Year Guarantee	5 YEARS	Yes	5.10%	5.10%	5.10%	0-89	3.00% (0-75)
				7 YEARS		5.20%	5.20%	5.20%	0-88	
		Ultra-Secure Plus	Multi-Year Guarantee	5 YEARS	Yes	4.75%, 4.90% ≥ \$50K	4.75%, 4.90%	4.75%, 4.90%	0-89	4.00% (0-75)
				7 YEARS		4.85%, 5.00% ≥ \$50K	4.85%, 5.00%	4.85%, 5.00%	0-88	
		Bonus Flexible Annuity	Annual Rate	8 YEARS	No	5.50%, 5.65% ≥ \$50K	Current Base Rate 4.50%		0-89	4.00% (0-80)
The Standard	A	Focused Growth Annuity	Multi-Year Guarantee	3 YEARS	Yes	4.30%, 4.60% ≥ \$100K	4.30%, 4.60%	4.30%, 4.60%	0-93	1.50% (0-80)
				5 YEARS		4.80%, 5.10% ≥ \$100K	4.80%, 5.10%	4.80%, 5.10%		2.00% (0-80)
				7 YEARS		4.80%, 5.10% ≥ \$100K	4.80%, 5.10%	4.80%, 5.10%		2.00% (0-80)
				10 YEARS		4.50%, 4.80% > \$100K	4.50%, 4.80%	4.50%, 4.80%		3.00% (0-80)
		Multi-Choice Annuity	Multi-Year Guarantee	3 YEARS	Yes	4.35%, 4.65% ≥ \$100K	4.35%, 4.65%	4.35%, 4.65%	0-93	1.50% (0-80)
				3 YEARS 10%		4.25%, 4.55% ≥ \$100K	4.25%, 4.55%	4.25%, 4.55%		1.50% (0-80)
				5 YEARS		4.85%, 5.15% ≥ \$100K	4.85%, 5.15%	4.85%, 5.15%		2.50% (0-80)
				5 YEARS 10%		4.75%, 5.05% ≥ \$100K	4.75%, 5.05%	4.75%, 5.05%		2.50% (0-80)
				7 YEARS		4.75%, 5.05% ≥ \$100K	4.75%, 5.05%	4.75%, 5.05%		3.50% (0-80)
				7 YEARS 10%		4.65%, 4.95% > \$100K	4.65%, 4.95%	4.65%, 4.95%		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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**New Annuity With Death Benefit Rider**  
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