

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	No	4.60% Year 1, 4.70% ≥ \$100K, 4.85% ≥ \$250K	4.60%, 4.70%, 4.85%	4.60%, 4.70%, 4.85%	0-90	1.50% (0-80)	
				5 YEARS		4.90% Year 1, 5.00% ≥ \$100K, 5.15% ≥ \$250K	4.90%, 5.00%, 5.15%	2.50% (0-80)			
				6 YEARS		9.40% Year 1, 9.50% ≥ \$100K, 9.65% ≥ \$250K	4.40%, 4.50%, 4.65%	2.50% (0-80)			
				7 YEARS		5.00% Year 1, 5.10% ≥ \$100K, 5.25% ≥ \$250K	5.00%, 5.10%, 5.25%	2.75% (0-80)			
				10 YEARS		4.80% Year 1, 4.90% ≥ \$100K, 5.05% ≥ \$250K	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	5.00%	5.00%	5.00%	0-85	2.50% (0-75)	
		Apollo-MVA	Annual Rate	7 YEARS	Yes	6.55% Year 1 (4.55% base rate)	1.00% minimum		0-85	4.00% (0-75)	
		Reliance Guarantee	Multi-Year Guarantee	5 YEARS	Yes	5.00%	5.00%	5.00%	0-85	2.50% (0-75)	
				7 YEARS	Yes	5.00%	5.00%	5.00%	3.50% (0-75)		
				10 YEARS	Yes	5.00%	5.00%	5.00%	5.00% (0-75)		
Mutual of Omaha	A+	Ultra-Premier	Multi-Year Guarantee	5 YEARS	Yes	5.25%	5.25%	5.25%	0-89	3.00% (0-75)	
				7 YEARS		5.30%	5.30%	5.30%			
		Ultra-Secure Plus	Multi-Year Guarantee	5 YEARS	Yes	4.85%, 5.00% ≥ \$50K	Built-In Return of Premium	4.85%, 5.00%	4.85%, 5.00%	0-89	4.00% (0-75)
				7 YEARS		4.95%, 5.10% ≥ \$50K	4.95%, 5.10%	4.95%, 5.10%			
		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%	2.00% (0-80)			
				7 YEARS		4.80%, 5.10% ≥ \$100K	4.80%, 5.10%	2.00% (0-80)			
				10 YEARS		4.50%, 4.80% > \$100K	4.50%, 4.80%	3.00% (0-80)			
		Multi-Choice Annuity	Multi-Year Guarantee	3 YEARS	Yes	4.35%, 4.65% ≥ \$100K	Multiple Liquidity Options	4.35%, 4.65%	4.35%, 4.65%	1.50% (0-80)	
				3 YEARS 10%		4.25%, 4.55% ≥ \$100K		4.25%, 4.55%	1.50% (0-80)		
				5 YEARS		4.85%, 5.15% ≥ \$100K		4.85%, 5.15%	2.50% (0-80)		
				5 YEARS 10%		4.75%, 5.05% ≥ \$100K		4.75%, 5.05%	2.50% (0-80)		
				7 YEARS		4.75%, 5.05% ≥ \$100K		4.75%, 5.05%	3.50% (0-80)		
				7 YEARS 10%		4.65%, 4.95% > \$100K		4.65%, 4.95%	3.50% (0-80)		
SECURIAN FINANCIAL	A+ 96 Comdex	SecureOption Choice	Multi-Year Guarantee	3 YEARS	Yes	4.55% Year 1, 4.70% ≥ \$100K, 4.80% ≥ \$500K	4.55%, 4.70%, 4.80%	4.55%, 4.70%, 4.80%	0-90	1.35% (0-80)	
				5 YEARS		4.85% Year 1, 5.00% ≥ \$100K, 5.10% ≥ \$500K	4.85%, 5.00%, 5.10%	2.05% (0-80)			
				7 YEARS		4.85% Year 1, 5.00% ≥ \$100K, 5.10% ≥ \$500K	4.85%, 5.00%, 5.10%	2.05% (0-80)			
				9 YEARS		4.85% Year 1, 5.00% ≥ \$100K, 5.10% ≥ \$500K	4.85%, 5.00%, 5.10%	2.05% (0-80)			
		SecureOption Focus 1	Annual Rate	7 Years	No	4.20% Year 1, 4.40% ≥ \$35K, 4.50% ≥ \$100K	Built-In Return of Premium	2.90% Minimum	2.75% (0-80)		
						3.45% Year 1, 3.65% ≥ \$35K, 3.75% ≥ \$100K		2.90% Minimum	2.75% (0-80)		
						3.45% Year 1, 3.65% ≥ \$35K, 3.75% ≥ \$100K		2.90% Minimum	2.75% (0-80)		
SecureOption Focus 7	Annual Rate	7 Years	No	3.45% Year 1, 3.65% ≥ \$35K, 3.75% ≥ \$100K		3.45%, 3.65%, 3.75%	2.75% (0-80)				

