






CARRIER	AM BEST	PRODUCT	PRODUCT TYPE	SURRENDER	MVA	INITIAL RATE	RATE THEREAFTER	YIELD	AGES	COMMISSION
	A	Palladium MYG	Multi-Year Guarantee	3 YEARS		4.40% Year 1, 4.50% ≥ \$100K, 4.65% ≥ \$250K	4.40%, 4.50%, 4.65%	4.40%, 4.50%, 4.65%	0-90	1.50% (0-80)
				5 YEARS		4.60% Year 1, 4.70% ≥ \$100K, 4.85% ≥ \$250K	4.60%, 4.70%, 4.85%	4.60%, 4.70%, 4.85%		2.50% (0-80)
				6 YEARS		9.10% Year 1, 9.20% ≥ \$100K, 9.35% ≥ \$250K	4.10%, 4.20%, 4.35%	4.93%, 5.03%, 5.18%		2.50% (0-80)
				7 YEARS		4.70% Year 1, 4.80% ≥ \$100K, 4.95% ≥ \$250K	4.70%, 4.80%, 4.95%	4.70%, 4.80%, 4.95%		2.75% (0-80)
				10 YEARS		4.45% Year 1, 4.55% ≥ \$100K, 4.70% ≥ \$250K	4.45%, 4.55%, 4.70%	4.45%, 4.55%, 4.70%		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	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		5.00%	5.00%	5.00%		3.50% (0-75)
				10 YEARS		5.00%	5.00%	5.00%		5.00% (0-75)
	A+	Ultra-Premier	Multi-Year Guarantee	5 YEARS	Yes	4.75%	4.75%	4.75%	0-89	3.00% (0-75)
				7 YEARS		4.80%	4.80%	4.80%	0-88	
		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		4.40%, 4.55% ≥ \$50K	4.40%, 4.55%	4.40%, 4.55%	0-88	
		Bonus Flexible Annuity	Annual Rate	8 YEARS	No	5.00%, 5.15% ≥ \$50K	Current Base Rate 4.00%		0-89	4.00% (0-80)
	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%	0-90	2.00% (0-80)
				7 YEARS		4.65%, 4.95% ≥ \$100K	4.65%, 4.95%	4.65%, 4.95%		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%		3.50% (0-80)
				7 YEARS 10%		4.50%, 4.80% > \$100K	4.50%, 4.80%	4.50%, 4.80%	0-90	3.50% (0-80)
	A+ 96 Comdex	SecureOption Choice	Multi-Year Guarantee	3 YEARS	Yes	4.25% Year 1, 4.40% ≥ \$100K, 4.50% ≥ \$500K	4.25%, 4.40%, 4.50%	4.25%, 4.40%, 4.50%	0-90	1.35% (0-80)
				5 YEARS		4.45% Year 1, 4.60% ≥ \$100K, 4.75% ≥ \$500K	4.45%, 4.60%, 4.75%	4.45%, 4.60%, 4.75%		2.05% (0-80)
				7 YEARS		4.55% Year 1, 4.70% ≥ \$100K, 4.85% ≥ \$500K	4.55%, 4.70%, 4.85%	4.55%, 4.70%, 4.85%		2.05% (0-80)
				9 YEARS		4.55% Year 1, 4.70% ≥ \$100K, 4.85% ≥ \$500K	4.55%, 4.70%, 4.85%	4.55%, 4.70%, 4.85%		2.05% (0-80)
		SecureOption Focus 1	Annual Rate	7 Years	No	4.20% Year 1, 4.40% ≥ \$35K, 4.50% ≥ \$100K	2.90% Minimum	Built-In Return of Premium	0-88	2.75% (0-80)
		SecureOption Focus 3				3.45% Year 1, 3.65% ≥ \$35K, 3.75% ≥ \$100K	2.90% Minimum			2.75% (0-80)
		SecureOption Focus 5				3.45% Year 1, 3.65% ≥ \$35K, 3.75% ≥ \$100K	2.90% Minimum			2.75% (0-80)
		SecureOption Focus 7				3.45% Year 1, 3.65% ≥ \$35K, 3.75% ≥ \$100K	3.45%, 3.65%, 3.75%	3.45%, 3.65%, 3.75%		2.75% (0-80)

NEW!

