






CARRIER	AM BEST	PRODUCT	PRODUCT TYPE	SURRENDER	MVA	INITIAL RATE	RATE THEREAFTER	YIELD	AGES	COMMISSION
	A	Palladium MYG	Multi-Year Guarantee	3 YEARS		4.70% Year 1, 4.80% ≥ \$100K, 4.95% ≥ \$250K	4.70%, 4.80%, 4.95%	4.70%, 4.80%, 4.95%	0-90	1.50% (0-80)
				5 YEARS		5.15% Year 1, 5.25% ≥ \$100K, 5.40% ≥ \$250K	5.15%, 5.25%, 5.40%	5.15%, 5.25%, 5.40%		2.50% (0-80)
				6 YEARS		9.45% Year 1, 9.55% ≥ \$100K, 9.70% ≥ \$250K	4.45%, 4.55%, 4.70%	5.28%, 5.38%, 5.53%		2.50% (0-80)
				7 YEARS		5.20% Year 1, 5.30% ≥ \$100K, 5.45% ≥ \$250K	5.20%, 5.30%, 5.45%	5.20%, 5.30%, 5.45%		2.75% (0-80)
				10 YEARS		5.05% Year 1, 5.15% ≥ \$100K, 5.30% ≥ \$250K	5.05%, 5.15%, 5.30%	5.05%, 5.15%, 5.30%		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	5.00%	5.00%	5.00%	0-89	3.00% (0-75)
				7 YEARS		5.15%	5.15%	5.15%	0-88	
		Ultra-Secure Plus	Multi-Year Guarantee	5 YEARS	Yes	4.50%, 4.65% ≥ \$50K	4.50%, 4.65%	4.50%, 4.65%	0-89	4.00% (0-75)
				7 YEARS		4.70%, 4.85% ≥ \$50K	4.70%, 4.85%	4.70%, 4.85%	0-88	
		Bonus Flexible Annuity	Annual Rate	8 YEARS	No	5.25%, 5.40% ≥ \$50K	Current Base Rate 4.25%		0-89	
	A	Focused Growth Annuity	Multi-Year Guarantee	3 YEARS	Yes	4.25%, 4.55% ≥ \$100K	4.25%, 4.55%	4.25%, 4.55%	0-93	1.50% (0-80)
				5 YEARS		4.75%, 5.05% ≥ \$100K	4.75%, 5.05%	4.75%, 5.05%		2.00% (0-80)
				7 YEARS		4.75%, 5.05% ≥ \$100K	4.75%, 5.05%	4.75%, 5.05%		2.00% (0-80)
				10 YEARS		4.45%, 4.75% > \$100K	4.45%, 4.75%	4.45%, 4.75%		3.00% (0-80)
		Multi-Choice 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)
				3 YEARS 10%		4.20%, 4.50% ≥ \$100K	4.20%, 4.50%	4.20%, 4.50%		1.50% (0-80)
				5 YEARS		4.80%, 5.10% ≥ \$100K	4.80%, 5.10%	4.80%, 5.10%		2.50% (0-80)
				5 YEARS 10%		4.70%, 5.00% ≥ \$100K	4.70%, 5.00%	4.70%, 5.00%		2.50% (0-80)
				7 YEARS		4.70%, 5.00% ≥ \$100K	4.70%, 5.00%	4.70%, 5.00%		3.50% (0-80)
				7 YEARS 10%		4.60%, 4.90% > \$100K	4.60%, 4.90%	4.60%, 4.90%		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!

