

CARRIER	AM BEST	PRODUCT	PRODUCT TYPE	SURRENDER	MVA	INITIAL RATE	RATE THEREAFTER	YIELD	AGES	COMMISSION
	A+	Ultra-Premier	Multi-Year Guarantee	5 YEARS	Yes	4.85%	4.85%	4.85%	0-89	3.00% (0-75)
				7 YEARS	Yes	5.00%	5.00%	5.00%	0-88	
		Ultra-Secure Plus	Multi-Year Guarantee	5 YEARS	Yes	4.05%, 4.20% ≥ \$50K	4.05%, 4.20%	4.05%, 4.20%	0-89	4.00% (0-75)
				7 YEARS	Yes	4.30%, 4.45% ≥ \$50K	4.30%, 4.45%	4.30%, 4.45%	0-88	
Bonus Flexible Annuity	Annual Rate	8 YEARS	No	4.80%, 4.95% ≥ \$50K	Current Base Rate 3.80%	Current Base Rate 3.80%	0-89	4.00% (0-80)		
	A	Select Pro 3	Multi-Year Guarantee	3 YEARS	No	4.25% Years 1, or 4.25% Years 1 ≥ \$50K or 4.45% Yrs 1 > \$100K, or 4.50% > \$250K	4.25%, or 4.25%, or 4.45%, or 4.50%	4.25%, or 4.25%, or 4.45%, or 4.50%	AGE 90 WITH RETURN OF PREMIUM ADDED	1.50% (0-75)
				5 YEARS	No	4.60% Years 1, or 4.60% Years 1 ≥ \$50K or 4.80% Yrs 1 > \$100K, or 4.80% > \$250K	4.60%, or 4.60%, or 4.80%, or 4.80%	4.60%, or 4.60%, or 4.80%, or 4.80%	0-85	2.50% (0-75)
				7 YEARS	No	4.65% Years 1, or 4.65% Years 1 ≥ \$50K or 4.85% Yrs 1 > \$100K, or 4.85% > \$250K	4.65%, or 4.65%, or 4.85%, or 4.85%	4.65%, or 4.65%, or 4.85%, or 4.85%	0-85	3.25% (0-75)
				3 YEARS	Yes	4.35% Years 1, or 4.35% Years 1 > \$50K or 4.55% Yrs 1 > \$100K, or 4.60% > \$250K	4.35%, or 4.35%, 4.55%, or 4.60%	4.35%, or 4.35%, 4.55%, or 4.60%	0-85	1.50% (0-75)
				5 YEARS	Yes	4.70% Years 1, or 4.70% Years 1 > \$50K or 4.90% Yrs 1 > \$100K, or 4.90% > \$250K	4.70%, or 4.70%, 4.90%, or 4.90%	4.70%, or 4.70%, 4.90%, or 4.90%	0-85	2.50% (0-75)
				7 YEARS	Yes	4.80% Years 1, or 4.80% Years 1 > \$50K or 5.00% Yrs 1 > \$100K, or 5.00% > \$250K	4.80%, or 4.80%, 5.00%, or 5.00%	4.80%, or 4.80%, 5.00%, or 5.00%	0-85	3.25% (0-75)
	A+	Portfolio Edge SPDA	Annual Rate	7 YEARS	No	5.00% Year 1	2.75% minimum	Built-In Return of Premium	0-80	3.00% (0-80)
		Portfolio Edge FPDA	Annual Rate	9 YEARS	No	4.60% Year 1	2.75% minimum		0-80	3.00% (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			1.00% minimum		0-80	6.50% (0-80)
		New Momentum QIO	Annual Rate	7 YEARS	Yes	5.50%	(3.00% minimum)		0-85	5.00% (0-79)
		New Momentum GRO 5	Annual Rate			4.30%	3.55% (3.00% minimum)			
		New Momentum GRO 6	Annual Rate			4.00%	3.25% (3.00% minimum)			
		New Momentum GRO 7	Annual Rate			4.05%	3.30%			
		New Momentum GRO 10	Multi-Year Guarantee	10 YEARS	4.20%	3.45%	3.52%			
		SPDA Series II 1 Year	Annual Rate	7 YEARS	No	4.75%	(1.00% minimum)		0-85	4.00% (0-79)
		SPDA Series II 3 Year	Annual Rate			4.70%	3.70% (1.00% minimum)			
		SPDA Series II 5 Year	Annual Rate			4.60%	3.60% (1.00% minimum)			
SPDA Series II 7 Year	Multi-Year Guarantee	4.50%	3.50%			3.64%				
		Optimum	Annual Rate	3 YEARS	No	4.00%	4.00%	4.00%	1.25%(0-79)	
		Preferred		5 YEARS		6.00% Year 1	2.00% minimum	3.00%(0-79)		
				8 YEARS		7.00% Year 1	2.00% minimum	3.25%(0-79)		

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