

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	Yes	4.50% Year 1, 4.60% ≥ \$100K, 4.75% ≥ \$250K	4.50%, 4.60%, 4.75%	4.50%, 4.60%, 4.75%	0-90	1.50% (0-80)
				5 YEARS		4.90% Year 1, 5.00% ≥ \$100K, 5.15% ≥ \$250K	4.90%, 5.00%, 5.15%	4.90%, 5.00%, 5.15%		
				6 YEARS		9.30% Year 1, 9.40% ≥ \$100K, 9.55% ≥ \$250K	4.30%, 4.40%, 4.55%	5.13%, 5.23%, 5.38%		
				7 YEARS		5.00% Year 1, 5.10% ≥ \$100K, 5.25% ≥ \$250K	5.00%, 5.10%, 5.25%	5.00%, 5.10%, 5.25%		
				10 YEARS		4.85% Year 1, 4.95% ≥ \$100K, 5.10% ≥ \$250K	4.85%, 4.95%, 4.10%	4.85%, 4.95%, 5.10%		
		Palladium MYG MAX	Multi-Year Guarantee	3 YEARS	Yes	4.65% Year 1, 4.75% ≥ \$100K, 4.90% ≥ \$250K	4.65%, 4.75%, 4.90%	4.65%, 4.75%, 4.90%		
				5 YEARS		5.00% Year 1, 5.10% ≥ \$100K, 5.25% ≥ \$250K	5.00%, 5.10%, 5.25%	5.00%, 5.10%, 5.25%		
				6 YEARS		9.45% Year 1, 9.55% ≥ \$100K, 9.70% ≥ \$250K	4.45%, 4.55%, 4.70%	5.28%, 5.38%, 5.53%		
				7 YEARS		5.10% Year 1, 5.20% ≥ \$100K, 5.35% ≥ \$250K	5.10%, 5.20%, 5.35%	5.10%, 5.20%, 5.35%		
				10 YEARS		5.00% Year 1, 5.10% ≥ \$100K, 5.25% ≥ \$250K	5.00%, 5.10%, 5.25%	5.00%, 5.10%, 5.25%		
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	4.80%	4.80%	4.80%	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	4.80%	4.80%	4.80%	0-85	2.50% (0-75)
				7 YEARS		5.00%	5.00%	5.00%		
				10 YEARS		5.10%	5.10%	5.10%		
The Standard	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		4.55%, 4.85% ≥ \$100K	4.55%, 4.85%	4.55%, 4.85%		
				7 YEARS		4.55%, 4.85% ≥ \$100K	4.55%, 4.85%	4.55%, 4.85%		
				10 YEARS		4.25%, 4.55% > \$100K	4.25%, 4.55%	4.25%, 4.55%		
		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%		
				5 YEARS		4.60%, 4.90% ≥ \$100K	4.60%, 4.90%	4.60%, 4.90%		
				5 YEARS 10%		4.50%, 4.80% ≥ \$100K	4.50%, 4.80%	4.50%, 4.80%		
				7 YEARS		4.50%, 4.80% ≥ \$100K	4.50%, 4.80%	4.50%, 4.80%		
				7 YEARS 10%		4.40%, 4.70% > \$100K	4.40%, 4.70%	4.40%, 4.70%		
SECURIAN FINANCIAL	A+ 96 Comdex	SecureOption Choice	Multi-Year Guarantee	3 YEARS	Yes	4.05% Year 1, 4.20% ≥ \$100K, 4.35% ≥ \$500K	4.05%, 4.20%, 4.35%	4.05%, 4.20%, 4.35%	0-90	1.35% (0-80)
				5 YEARS		4.25% Year 1, 4.40% ≥ \$100K, 4.65% ≥ \$500K	4.25%, 4.40%, 4.65%	4.25%, 4.40%, 4.65%		
				7 YEARS		4.45% Year 1, 4.60% ≥ \$100K, 4.75% ≥ \$500K	4.45%, 4.60%, 4.75%	4.45%, 4.60%, 4.75%		
				9 YEARS		4.65% Year 1, 4.80% ≥ \$100K, 4.95% ≥ \$500K	4.65%, 4.80%, 4.95%	4.65%, 4.80%, 4.95%		
		SecureOption Focus 1	Annual Rate	7 Years	No	4.20% Year 1, 4.40% ≥ \$35K, 4.50% ≥ \$100K	2.80% Minimum		0-88	2.75% (0-80)
		SecureOption Focus 3				3.45% Year 1, 3.65% ≥ \$35K, 3.75% ≥ \$100K	2.80% Minimum			2.75% (0-80)
		SecureOption Focus 5				3.45% Year 1, 3.65% ≥ \$35K, 3.75% ≥ \$100K	2.80% 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)					
Nationwide	A+	CareMatters Annuity	Annual Rate	10 Years		2 or 3 Times Deposit amount for Tax Free LTC 3.00% Lifetime Guaranteed Rate			0-80	7.50% (0-75)

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