

CARRIER	AM BEST	PRODUCT	PRODUCT TYPE	SURRENDER	MVA	INITIAL RATE	RATE THEREAFTER	YIELD	AGES	COMMISSION
	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%				
		Ultra-Secure Plus	Multi-Year Guarantee	5 YEARS	Yes	4.30%, 4.45% ≥ \$50K	4.30%, 4.45%	4.30%, 4.45%	0-89	
				7 YEARS		4.55%, 4.70% ≥ \$50K				
Bonus Flexible Annuity	Annual Rate	8 YEARS	No	5.05%, 5.20% ≥ \$50K	Current Base Rate 4.05%		0-89	4.00% (0-80)		

	A	Select Pro 3	Multi-Year Guarantee	3 YEARS	No	4.30% Years 1, or 4.30% Years 1 ≥ \$50K or 4.50% Yrs 1 > \$100K, or 4.55% > \$250K	4.30%, or 4.30%, or 4.50%, or 4.55%	4.30%, or 4.30%, or 4.50%, or 4.55%	AGE 90 WITH RETURN OF PREMIUM ADDED	1.50% (0-75)		
				5 YEARS		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%, or 4.90%, or 4.90%	4.70%, or 4.70%, or 4.90%, or 4.90%		2.50% (0-75)		
				7 YEARS		4.75% Years 1, or 4.75% Years 1 ≥ \$50K or 4.95% Yrs 1 > \$100K, or 4.95% > \$250K	4.75%, or 4.75%, or 4.95%, or 4.95%	4.75%, or 4.75%, or 4.95%, or 4.95%		3.25% (0-75)		
				3 YEARS		Yes	4.45% Years 1, or 4.45% Years 1 > \$50K or 4.65% Yrs 1 > \$100K, or 4.70% > \$250K	4.45%, or 4.45%, 4.65%, or 4.70%		4.45%, or 4.45%, or 4.65%, or 4.70%	0-85	1.50% (0-75)
				5 YEARS			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%, or 5.00%, or 5.00%		2.50% (0-75)
				7 YEARS			4.85% Years 1, or 4.85% Years 1 > \$50K or 5.05% Yrs 1 > \$100K, or 5.05% > \$250K	4.85%, or 4.85%, 5.05%, or 5.05%		4.80%, or 4.80%, or 5.05%, or 5.05%		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)

	A+	New Momentum QIO	Annual Rate	7 YEARS	Yes	5.50%	(3.00% minimum)	3.75%	0-85	5.00% (0-79)
		New Momentum GRO 5	Annual Rate			4.70%	3.95% (3.00% minimum)			
		New Momentum GRO 6	Annual Rate			4.35%	3.95% (3.00% minimum)			
		New Momentum GRO 7	Annual Rate			4.40%	3.65%			
		New Momentum GRO 10	Multi-Year Guarantee	10 YEARS	4.50%	3.75%	3.82%			
		SPDA Series II 1 Year	Annual Rate	7 YEARS	No	5.00%	(1.00% minimum)	3.89%	0-85	4.00% (0-79)
		SPDA Series II 3 Year	Annual Rate			4.95%	3.95% (1.00% minimum)			
		SPDA Series II 5 Year	Annual Rate			4.85%	3.85% (1.00% minimum)			
SPDA Series II 7 Year	Multi-Year Guarantee	4.75%	3.58%							

		Optimum	Multi-Year Guarantee	3 YEARS	No	4.00%	4.00%	4.00%	1.25%(0-79)
		Preferred	Annual Rate	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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