

CARRIER	AM BEST	PRODUCT	PRODUCT TYPE	SURRENDER	MVA	INITIAL RATE	RATE THEREAFTER	YIELD	AGES	COMMISSION		
	A+	Ultra-Premier	Multi-Year Guarantee	5 YEARS	Yes	5.20%	5.20%	5.20%	0-89	3.00% (0-75)		
				7 YEARS	5.35%	5.35%	5.35%					
		Ultra-Secure Plus	Multi-Year Guarantee	5 YEARS	Yes	4.60%, 4.75% ≥ \$50K	Built-In Return of Premium	4.60%, 4.75%	4.60%, 4.75%	0-89	4.00% (0-75)	
				7 YEARS	4.85%, 5.00% ≥ \$50K	4.85%, 5.00%		4.85%, 5.00%				
Bonus Flexible Annuity	Annual Rate	8 YEARS	No	5.35%, 5.50% ≥ \$50K		Current Base Rate 4.35%		0-89	4.00% (0-80)			
	A	Select Pro 3	Multi-Year Guarantee	3 YEARS	No	4.65% Years 1, or 4.65% Years 1 ≥ \$50K or 4.85% Yrs 1 > \$100K, or 4.90% > \$250K	4.65%, or 4.65%, or 4.85%, or 4.90%	4.65%, or 4.65%, or 4.85%, or 4.90%	AGE 90 WITH RETURN OF PREMIUM ADDED	1.50% (0-75)		
				5 YEARS		4.95% Years 1, or 4.95% Years 1 ≥ \$50K or 5.15% Yrs 1 > \$100K, or 5.15% > \$250K	4.95%, or 4.95%, or 5.15%, or 5.15%	4.95%, or 4.95%, or 5.15%, or 5.15%			0-85	2.50% (0-75)
				7 YEARS		4.95% Years 1, or 4.95% Years 1 ≥ \$50K or 5.15% Yrs 1 > \$100K, or 5.15% > \$250K	4.95%, or 4.95%, or 5.15%, or 5.15%	4.95%, or 4.95%, or 5.15%, or 5.15%				
				3 YEARS	Yes	4.70% Years 1, or 4.70% Years 1 > \$50K or 4.90% Yrs 1 > \$100K, or 4.95% > \$250K	4.70%, or 4.70%, 4.90%, or 4.95%	4.70%, or 4.70%, 4.90%, or 4.95%	0-85	1.50% (0-75)		
				5 YEARS		5.05% Years 1, or 5.05% Years 1 ≥ \$50K or 5.25% Yrs 1 > \$100K, or 5.25% > \$250K	5.05%, or 5.05%, 5.25%, or 5.25%	5.05%, or 5.05%, 5.25%, or 5.25%			2.50% (0-75)	
				7 YEARS		5.05% Years 1, or 5.05% Years 1 ≥ \$50K or 5.25% Yrs 1 > \$100K, or 5.25% > \$250K	5.05%, or 5.05%, 5.25%, or 5.25%	5.05%, or 5.05%, 5.25%, or 5.25%				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%	(2.50% minimum)		0-85	5.00% (0-79)		
		New Momentum GRO 5	Annual Rate			4.85%	4.10% (2.50% minimum)					
		New Momentum GRO 6	Annual Rate			4.50%	3.75% (2.50% minimum)					
		New Momentum GRO 7	Annual Rate			4.55%	3.80%				3.90%	
		New Momentum GRO 10	Multi-Year Guarantee	10 YEARS	4.65%	3.90%	3.97%					
		SPDA Series II 1 Year	Annual Rate	7 YEARS	No	5.15%	(2.45% minimum)		0-85	4.00% (0-79)		
		SPDA Series II 3 Year	Annual Rate			5.10%	4.10% (2.45% minimum)					
		SPDA Series II 5 Year	Annual Rate			5.00%	4.00% (2.45% minimum)					
SPDA Series II 7 Year	Multi-Year Guarantee	4.90%	3.90%			4.04%						
		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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