

| CARRIER                                                                            | AM BEST         | PRODUCT                                                                                      | PRODUCT TYPE         | SURRENDER                                                                            | MVA                                                                               | INITIAL RATE                                                                         | RATE THEREAFTER                                                                       | YIELD                                                                                 | AGES | COMMISSION          |
|------------------------------------------------------------------------------------|-----------------|----------------------------------------------------------------------------------------------|----------------------|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|------|---------------------|
|    | A               | Palladium MYG                                                                                | Multi-Year Guarantee | 3 YEARS                                                                              |  | 5.20% Year 1, 5.30% ≥ \$100K, 5.45% ≥ \$250K                                         | 5.20%, 5.30%, 5.45%                                                                   | 5.20%, 5.30%, 5.45%                                                                   | 0-90 | 1.50% (0-80)        |
|                                                                                    |                 |                                                                                              |                      | 5 YEARS                                                                              |                                                                                   | 5.45% Year 1, 5.55% ≥ \$100K, 5.70% ≥ \$250K                                         | 5.45%, 5.55%, 5.70%                                                                   | 5.45%, 5.55%, 5.70%                                                                   |      | 2.50% (0-80)        |
|                                                                                    |                 |                                                                                              |                      | 6 YEARS                                                                              |                                                                                   | 9.50% Year 1, 9.60% ≥ \$100K, 9.75% ≥ \$250K                                         | 4.50%, 4.60%, 4.75%                                                                   | 5.33%, 5.43%, 5.58%                                                                   |      | 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)        |
|                                                                                    |                 | Palladium MYG MAX                                                                            | Multi-Year Guarantee | 3 YEARS                                                                              | Yes                                                                               | 5.35% Year 1, 5.45% ≥ \$100K, 5.60% ≥ \$250K                                         | 5.35%, 5.45%, 5.60%                                                                   | 5.35%, 5.45%, 5.60%                                                                   | 0-90 | 1.50% (0-80)        |
|                                                                                    |                 |                                                                                              |                      | 5 YEARS                                                                              |                                                                                   | 5.55% Year 1, 5.65% ≥ \$100K, 5.80% ≥ \$250K                                         | 5.55%, 5.65%, 5.80%                                                                   | 5.55%, 5.65%, 5.80%                                                                   |      | 2.50% (0-80)        |
|                                                                                    |                 |                                                                                              |                      | 6 YEARS                                                                              |                                                                                   | 9.65% Year 1, 9.75% ≥ \$100K, 9.90% ≥ \$250K                                         | 4.65%, 4.75%, 4.90%                                                                   | 5.48%, 5.58%, 5.73%                                                                   |      | 2.50% (0-80)        |
|                                                                                    |                 |                                                                                              |                      | 7 YEARS                                                                              |                                                                                   | 5.30% Year 1, 5.40% ≥ \$100K, 5.55% ≥ \$250K                                         | 5.30%, 5.40%, 5.55%                                                                   | 5.30%, 5.40%, 5.55%                                                                   |      | 2.75% (0-80)        |
|                                                                                    |                 |                                                                                              |                      | 10 YEARS                                                                             |                                                                                   | 5.20% Year 1, 5.30% ≥ \$100K, 5.45% ≥ \$250K                                         | 5.20%, 5.30%, 5.45%                                                                   | 5.20%, 5.30%, 5.45%                                                                   |      | 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                                                                               | 5.85%                                                                                | 5.85%                                                                                 | 5.85%                                                                                 | 0-85 | 2.50% (0-75)        |
|                                                                                    |                 | Apollo-MVA                                                                                   | Annual Rate          | 7 YEARS                                                                              | Yes                                                                               | 7.45% Year 1 (5.45% base rate)                                                       | 3.00% minimum                                                                         |                                                                                       | 0-85 | 4.00% (0-75)        |
|                                                                                    |                 | Reliance Guarantee                                                                           | Multi-Year Guarantee | 3 YEARS                                                                              | Yes                                                                               | 5.15%                                                                                | 5.15%                                                                                 | 5.15%                                                                                 | 0-85 | 2.00% (0-75)        |
|                                                                                    |                 |                                                                                              |                      | 5 YEARS                                                                              |                                                                                   | 5.85%                                                                                | 5.85%                                                                                 | 5.85%                                                                                 |      | 2.50% (0-75)        |
|                                                                                    |                 |                                                                                              |                      | 7 YEARS                                                                              |                                                                                   | 5.90%                                                                                | 5.90%                                                                                 | 5.90%                                                                                 |      | 3.50% (0-75)        |
|                                                                                    |                 |                                                                                              |                      | 10 YEARS                                                                             |                                                                                   | 5.90%                                                                                | 5.90%                                                                                 | 5.90%                                                                                 |      | 5.00% (0-75)        |
|                                                                                    |                 |                                                                                              |                      |                                                                                      |                                                                                   |   |                                                                                       |    |      |                     |
|    | A               | Focused Growth Annuity                                                                       | Multi-Year Guarantee | 3 YEARS                                                                              | Yes                                                                               | 4.65%, 4.95% ≥ \$100K                                                                | 4.65%, 4.95%                                                                          | 4.65%, 4.95%                                                                          | 0-93 | 1.50% (0-80)        |
|                                                                                    |                 |                                                                                              |                      | 5 YEARS                                                                              |                                                                                   | 5.05%, 5.35% ≥ \$100K                                                                | 5.05%, 5.35%                                                                          | 5.05%, 5.35%                                                                          |      | 2.00% (0-80)        |
|                                                                                    |                 |                                                                                              |                      | 7 YEARS                                                                              |                                                                                   | 4.90%, 5.20% ≥ \$100K                                                                | 4.90%, 5.20%                                                                          | 4.90%, 5.20%                                                                          |      | 2.00% (0-80)        |
|                                                                                    |                 |                                                                                              |                      | 10 YEARS                                                                             |                                                                                   | 4.60%, 4.90% > \$100K                                                                | 4.60%, 4.90%                                                                          | 4.60%, 4.90%                                                                          |      | 3.00% (0-80)        |
|                                                                                    |                 | Multi-Choice Annuity                                                                         | Multi-Year Guarantee | 3 YEARS                                                                              | Yes                                                                               | 4.70%, 5.00% ≥ \$100K                                                                | 4.70%, 5.00%                                                                          | 4.70%, 5.00%                                                                          | 0-93 | 1.50% (0-80)        |
|                                                                                    |                 |                                                                                              |                      | 3 YEARS 10%                                                                          |                                                                                   | 4.60%, 4.90% ≥ \$100K                                                                | 4.60%, 4.90%                                                                          | 4.60%, 4.90%                                                                          |      | 1.50% (0-80)        |
|                                                                                    |                 |                                                                                              |                      | 5 YEARS                                                                              |                                                                                   | 5.10%, 5.40% ≥ \$100K                                                                | 5.10%, 5.40%                                                                          | 5.10%, 5.40%                                                                          |      | 2.50% (0-80)        |
|                                                                                    |                 |                                                                                              |                      | 5 YEARS 10%                                                                          |                                                                                   | 5.00%, 5.30% ≥ \$100K                                                                | 5.00%, 5.30%                                                                          | 5.00%, 5.30%                                                                          |      | 2.50% (0-80)        |
|                                                                                    |                 |                                                                                              |                      | 7 YEARS                                                                              |                                                                                   | 4.85%, 5.15% ≥ \$100K                                                                | 4.85%, 5.15%                                                                          | 4.85%, 5.15%                                                                          |      | 3.50% (0-80)        |
|                                                                                    |                 |                                                                                              |                      | 7 YEARS 10%                                                                          |                                                                                   | 4.75%, 5.05% > \$100K                                                                | 4.75%, 5.05%                                                                          | 4.75%, 5.05%                                                                          |      | 3.50% (0-80)        |
|                                                                                    |                 |          |                      |  |                                                                                   |  |                                                                                       |                                                                                       |      |                     |
|  | A+<br>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                                                                              |                                                                                   | 4.90% Year 1, 5.05% ≥ \$100K, 5.10% ≥ \$500K                                         | 4.90%, 5.05%, 5.10%                                                                   | 4.90%, 5.05%, 5.10%                                                                   |      | 2.05% (0-80)        |
|                                                                                    |                 |                                                                                              |                      | 7 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)        |
|                                                                                    |                 |                                                                                              |                      | 9 YEARS                                                                              |                                                                                   | 4.65% Year 1, 4.80% ≥ \$100K, 4.95% ≥ \$500K                                         | 4.65%, 4.80%, 4.95%                                                                   | 4.65%, 4.80%, 4.95%                                                                   |      | 2.05% (0-80)        |
|                                                                                    |                 | SecureOption Focus 1<br>SecureOption Focus 3<br>SecureOption Focus 5<br>SecureOption Focus 7 | Annual Rate          | 7 Years                                                                              | No                                                                                | 4.20% Year 1, 4.40% ≥ \$35K, 4.50% ≥ \$100K                                          | 2.80% Minimum                                                                         |  | 0-88 | 2.75% (0-80)        |
|                                                                                    |                 |                                                                                              |                      |                                                                                      |                                                                                   | 3.45% Year 1, 3.65% ≥ \$35K, 3.75% ≥ \$100K                                          | 2.80% Minimum                                                                         |                                                                                       |      | 2.75% (0-80)        |
|                                                                                    |                 |                                                                                              |                      |                                                                                      |                                                                                   | 3.45% Year 1, 3.65% ≥ \$35K, 3.75% ≥ \$100K                                          | 2.80% Minimum                                                                         |                                                                                       |      | 2.75% (0-80)        |
|                                                                                    |                 |                                                                                              |                      |                                                                                      |                                                                                   | 3.45% Year 1, 3.65% ≥ \$35K, 3.75% ≥ \$100K                                          | 3.45%, 3.65%, 3.75%                                                                   |                                                                                       |      | 3.45%, 3.65%, 3.75% |
|  | A+              | CareMatters Annuity                                                                          | Annual Rate          | 10 Years                                                                             |                                                                                   | 2 or 3 Times Deposit amount for Tax Free LTC                                         |  | Scan here for 60 Second Highlights                                                    | 0-80 | 7.50% (0-75)        |
|                                                                                    |                 |                                                                                              |                      |                                                                                      |                                                                                   | 3.00% Lifetime Guaranteed Rate                                                       |                                                                                       |                                                                                       |      |                     |

| CARRIER                                                                            | AM BEST              | PRODUCT                                                                            | PRODUCT TYPE         | SURRENDER           | MVA                   | INITIAL RATE                                                                          | RATE THEREAFTER                        | YIELD                                                      | AGES                                         | COMMISSION                        |      |              |
|------------------------------------------------------------------------------------|----------------------|------------------------------------------------------------------------------------|----------------------|---------------------|-----------------------|---------------------------------------------------------------------------------------|----------------------------------------|------------------------------------------------------------|----------------------------------------------|-----------------------------------|------|--------------|
|    | A+                   | Ultra-Premier                                                                      | Multi-Year Guarantee | 5 YEARS             | Yes                   | 5.60%                                                                                 | 5.60%                                  | 5.60%                                                      | 0-89                                         | 3.00% (0-75)                      |      |              |
|                                                                                    |                      |                                                                                    |                      | 7 YEARS             | Yes                   | 5.75%                                                                                 | 5.75%                                  | 5.75%                                                      | 0-88                                         |                                   |      |              |
|                                                                                    |                      | Ultra-Secure Plus                                                                  | Multi-Year Guarantee | 5 YEARS             | Yes                   | 5.15%, 5.30% ≥ \$50K                                                                  | 5.15%, 5.30%                           | 5.15%, 5.30%                                               | 0-89                                         | 4.00% (0-75)                      |      |              |
|                                                                                    |                      |                                                                                    |                      | 7 YEARS             | Yes                   | 5.40%, 5.55% ≥ \$50K                                                                  | 5.40%, 5.55%                           | 5.40%, 5.55%                                               | 0-88                                         |                                   |      |              |
|                                                                                    |                      | Bonus Flexible Annuity                                                             | Annual Rate          | 8 YEARS             | No                    | 5.90%, 6.05% ≥ \$50K                                                                  | Current Base Rate 4.90%                |                                                            | 0-89                                         | 4.00% (0-80)                      |      |              |
| <b>Built-In Return of Premium</b>                                                  |                      |                                                                                    |                      |                     |                       |                                                                                       |                                        |                                                            |                                              |                                   |      |              |
|    | A                    | Select Pro 3                                                                       | Multi-Year Guarantee | 3 YEARS             | No                    | 5.15% Years 1, or 5.15% Years 1 > \$50K<br>or 5.35% Yrs 1 > \$100K, or 5.40% > \$250K | 5.15%, or 5.15%,<br>or 5.35%, or 5.40% | 5.15%, or 5.15%,<br>or 5.35%, or 5.40%                     | AGE 90 WITH<br>RETURN OF<br>PREMIUM<br>ADDED | 1.50% (0-75)                      |      |              |
|                                                                                    |                      | Select Pro 5                                                                       |                      | 5 YEARS             |                       | 5.40% Years 1, or 5.40% Years 1 ≥ \$50K<br>or 5.60% Yrs 1 > \$100K, or 5.60% > \$250K | 5.40%, or 5.40%,<br>or 5.60%, or 5.60% | 5.40%, or 5.40%,<br>or 5.60%, or 5.60%                     |                                              | 2.50% (0-75)                      |      |              |
|                                                                                    |                      | Select Pro 7                                                                       |                      | 7 YEARS             |                       | 5.40% Years 1, or 5.40% Years 1 ≥ \$50K<br>or 5.60% Yrs 1 > \$100K, or 5.60% > \$250K | 5.40%, or 5.40%,<br>or 5.60%, or 5.60% | 5.40%, or 5.40%,<br>or 5.60%, or 5.60%                     |                                              | 3.25% (0-75)                      |      |              |
|                                                                                    |                      | Select Max 3                                                                       |                      | 3 YEARS             | Yes                   | 5.20% Years 1, or 5.20% Years 1 > \$50K<br>or 5.40% Yrs 1 > \$100K, or 5.45% > \$250K | 5.20%, or 5.20%,<br>5.40%, or 5.45%    | 5.20%, or 5.20%,<br>or 5.40%, or 5.45%                     | 0-85                                         | 1.50% (0-75)                      |      |              |
|                                                                                    |                      | Select Max 5                                                                       |                      | 5 YEARS             |                       | 5.55% Years 1, or 5.55% Years 1 > \$50K<br>or 5.75% Yrs 1 > \$100K, or 5.75% > \$250K | 5.55%, or 5.55%,<br>5.75%, or 5.75%    | 5.55%, or 5.55%,<br>or 5.75%, or 5.75%                     |                                              | 2.50% (0-75)                      |      |              |
|                                                                                    |                      | Select Max 7                                                                       |                      | 7 YEARS             |                       | 5.55% Years 1, or 5.55% Years 1 > \$50K<br>or 5.75% Yrs 1 > \$100K, or 5.75% > \$250K | 5.55%, or 5.55%,<br>5.75%, or 5.75%    | 5.55%, or 5.55%,<br>or 5.75%, or 5.75%                     |                                              | 3.25% (0-75)                      |      |              |
|                                                                                    |                      | <b>Built-In Return of Premium</b>                                                  |                      |                     |                       |                                                                                       |                                        |                                                            |                                              |                                   |      |              |
|                                                                                    |                      |    | A+                   | Portfolio Edge SPDA | Annual Rate           | 7 YEARS                                                                               | No                                     | 5.00% Year 1                                               | 2.75% minimum                                | <b>Built-In Return of Premium</b> | 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                                     | <b>Leverage Existing Annuities &amp; IRA Funds for LTC</b> | 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          |                                                                                    |                      | 4.95%               | 4.20% (2.50% minimum) |                                                                                       |                                        |                                                            |                                              |                                   |      |              |
| New Momentum GRO 6                                                                 | Annual Rate          |                                                                                    |                      | 4.65%               | 3.90% (2.50% minimum) |                                                                                       |                                        |                                                            |                                              |                                   |      |              |
| New Momentum GRO 7                                                                 | Annual Rate          |                                                                                    |                      | 4.70%               | 3.95%                 |                                                                                       |                                        | 4.05%                                                      |                                              |                                   |      |              |
| New Momentum GRO 10                                                                | Multi-Year Guarantee |                                                                                    |                      | 10 YEARS            |                       | 4.80%                                                                                 | 4.05%                                  | 4.12%                                                      |                                              |                                   |      |              |
| SPDA Series II 1 Year                                                              | Annual Rate          |                                                                                    |                      | 7 YEARS             | No                    | 5.30%                                                                                 | (2.45% minimum)                        |                                                            | 0-85                                         | 4.00% (0-79)                      |      |              |
| SPDA Series II 3 Year                                                              | Annual Rate          |                                                                                    |                      |                     |                       | 5.25%                                                                                 | 4.25% (2.45% minimum)                  |                                                            |                                              |                                   |      |              |
| SPDA Series II 5 Year                                                              | Annual Rate          |                                                                                    |                      |                     |                       | 5.15%                                                                                 | 4.15% (2.45% minimum)                  |                                                            |                                              |                                   |      |              |
| SPDA Series II 7 Year                                                              | Multi-Year Guarantee |                                                                                    |                      |                     |                       | 5.05%                                                                                 | 4.05%                                  | 4.19%                                                      |                                              |                                   |      |              |
| <b>Built-In Return of Premium</b>                                                  |                      |                                                                                    |                      |                     |                       |                                                                                       |                                        |                                                            |                                              |                                   |      |              |
|  |                      | Optimum                                                                            | Multi-Year Guarantee | 3 YEARS             | No                    | 4.75%                                                                                 | 4.75%                                  | 4.00%                                                      |                                              | 1.25%(0-79)                       |      |              |
|                                                                                    |                      | Preferred                                                                          | Annual Rate          | 5 YEARS             |                       | 7.00% Year 1                                                                          | 2.00% minimum                          |                                                            |                                              | 3.00%(0-79)                       |      |              |
|                                                                                    |                      |                                                                                    |                      | 8 YEARS             |                       | 8.00% Year 1                                                                          | 2.00% minimum                          |                                                            |                                              | 3.25%(0-79)                       |      |              |

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