

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	5.50%	5.50%	5.50%	0-85	2.50% (0-75)
		Apollo-MVA	Annual Rate	7 YEARS	Yes	7.15% Year 1 (5.15% base rate)	1.00% minimum		0-85	4.00% (0-75)
		Reliance Guarantee	Multi-Year Guarantee	5 YEARS	Yes	5.50%	5.50%	5.50%	0-85	2.50% (0-75)
				7 YEARS		5.60%	5.60%	5.60%		3.50% (0-75)
				10 YEARS		5.65%	5.65%	5.65%		5.00% (0-75)
	A	Focused Growth Annuity	Multi-Year Guarantee	3 YEARS	Yes	4.55%, 4.85% ≥ \$100K	4.55%, 4.85%	4.55%, 4.85%	0-93	1.50% (0-80)
				5 YEARS		4.95%, 5.25% ≥ \$100K	4.95%, 5.25%	4.95%, 5.25%		2.00% (0-80)
				7 YEARS		4.80%, 5.10% ≥ \$100K	4.80%, 5.10%	4.80%, 5.10%		2.00% (0-80)
				10 YEARS		4.50%, 4.80% > \$100K	4.50%, 4.80%	4.50%, 4.80%		3.00% (0-80)
		Multi-Choice Annuity	Multi-Year Guarantee	3 YEARS	Yes	4.60%, 4.90% ≥ \$100K	4.60%, 4.90%	4.60%, 4.90%	0-93	1.50% (0-80)
				3 YEARS 10%		4.50%, 4.80% ≥ \$100K	4.50%, 4.80%	4.50%, 4.80%		1.50% (0-80)
				5 YEARS		5.00%, 5.30% ≥ \$100K	5.00%, 5.30%	5.00%, 5.30%		2.50% (0-80)
				5 YEARS 10%		4.90%, 5.20% ≥ \$100K	4.90%, 5.20%	4.90%, 5.20%		2.50% (0-80)
				7 YEARS		4.75%, 5.05% ≥ \$100K	4.75%, 5.05%	4.75%, 5.05%		3.50% (0-80)
				7 YEARS 10%		4.65%, 4.95% > \$100K	4.65%, 4.95%	4.65%, 4.95%		3.50% (0-80)
	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		4.90% 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	Annual Rate	7 Years	No	4.20% Year 1, 4.40% ≥ \$35K, 4.50% ≥ \$100K	2.80% Minimum	Built-In Return of Premium	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)
	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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