

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		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		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)		
	A	Select Pro 3	Multi-Year Guarantee	3 YEARS	No	5.15% Years 1, or 5.15% Years 1 ≥ \$50K or 5.35% Yrs 1 > \$100K, or 5.40% > \$250K	5.15%, or 5.15%, or 5.35%, or 5.40%	5.15%, or 5.15%, or 5.35%, or 5.40%	AGE 90 WITH RETURN OF PREMIUM ADDED	1.50% (0-75)		
		Select Pro 5		5 YEARS		5.40% Years 1, or 5.40% Years 1 ≥ \$50K or 5.60% Yrs 1 > \$100K, or 5.60% > \$250K	5.40%, or 5.40%, or 5.60%, or 5.60%	5.40%, or 5.40%, 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 or 5.60% Yrs 1 > \$100K, or 5.60% > \$250K	5.40%, or 5.40%, or 5.60%, or 5.60%	5.40%, or 5.40%, 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 or 5.40% Yrs 1 > \$100K, or 5.45% > \$250K	5.20%, or 5.20%, 5.40%, or 5.45%	5.20%, or 5.20%, 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 or 5.75% Yrs 1 > \$100K, or 5.75% > \$250K	5.55%, or 5.55%, 5.75%, or 5.75%	5.55%, or 5.55%, 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 or 5.75% Yrs 1 > \$100K, or 5.75% > \$250K	5.55%, or 5.55%, 5.75%, or 5.75%	5.55%, or 5.55%, or 5.75%, or 5.75%		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			4.95%	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	No	4.80%	4.05%	4.12%	0-85	4.00% (0-79)		
		SPDA Series II 1 Year	Annual Rate	5.30%		(2.45% minimum)						
		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%					
		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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412-847-0770

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 Indicates Hottest Rates

Rates are subject to change without notice. Call to confirm current interest rates and product features.

Commissions subject to change and may be reduced at older ages. Products not available in all states. Call for State Availability. AGENT/BROKER USE ONLY.

Rates Change Frequently!
For Most Current Rates Scan Here



	A-	SecureLiving Independence	Annual Rate	6 YEARS	No	4.60% Year 1, 5.10% ≥ \$50K, 5.60% ≥ \$100K	3.10% Year 2 (1.00% minimum)		0-85	2.25% (0-75)
		SecureLiving Liberty 1 Year	Annual Rate	6 YEARS	No	2.60% Year 1, 3.60% ≥ \$100K, 4.35% ≥ \$250K	1.60% Bailout		0-85	3.00% (0-75)
		SecureLiving Liberty 3 Year		6 YEARS		2.30% Years 1-3, 2.90% ≥ \$100K, 3.10% ≥ \$250K	1.60% Bailout			
		SecureLiving Liberty 5 Year		6 YEARS		2.05% Years 1-5, 2.45% ≥ \$100K, 2.60% ≥ \$250K	1.60% Bailout			
		SecureLiving RateSaver	Multi-Year Guarantee	5 YEARS	Yes	2.25%, 2.45% ≥ \$100K, 2.55% ≥ \$250K	2.25%, 2.45%, 2.55%	2.25%, 2.45%, 2.55%	0-85	2.00% (0-75)
				7 YEARS		2.40%, 2.60% ≥ \$100K, 2.70% ≥ \$250K	2.40%, 2.60%, 2.70%	2.40%, 2.60%, 2.70%		2.75% (0-75)

	A+	Guarantee Choice	Multi-Year Guarantee	3 YEARS	Yes	1.65%, 1.95% ≥ \$200K	1.65%, 1.95%	1.65%, 1.95%	0-90	1.50% (0-80)
				4 YEARS		1.95%, 2.00% ≥ \$200K	1.95%, 2.00%	1.95%, 2.00%		2.00% (0-80)
				5 YEARS		2.45%, 2.70% ≥ \$200K	2.45%, 2.70%	2.45%, 2.70%		2.00% (0-80)
				6 YEARS		2.25%, 2.50% ≥ \$200K	2.25%, 2.50%	2.25%, 2.50%		2.50% (0-80)
				7 YEARS		2.35%, 2.60% ≥ \$200K	2.35%, 2.60%	2.35%, 2.60%		
				8 YEARS		2.50%, 2.70% ≥ \$200K	2.50%, 2.70%	2.50%, 2.70%		
				9 YEARS		2.60%, 2.80% ≥ \$200K	2.60%, 2.80%	2.60%, 2.80%		
				10 YEARS		2.70%, 2.90% ≥ \$200K	2.70%, 2.90%	2.70%, 2.90%		

	A	FutureSaver II	Multi-Year Guarantee	5 YEARS	Yes	1.05%, 2.06% ≥ \$100K	1.05%, 1.05%	1.05%, 1.25%	0-85	2.00% (0-75)
				6 YEARS		1.20%, 2.21% ≥ \$100K	1.20%, 1.20%	1.20%, 1.37%		2.25% (0-75)
				7 YEARS		1.40%, 2.41% ≥ \$100K	1.40%, 1.40%	1.40%, 1.54%		2.50% (0-75)
				8 YEARS		1.60%, 2.62% ≥ \$100K	1.60%, 1.62%	1.60%, 1.73%		2.50% (0-75)
				9 YEARS		1.70%, 2.72% ≥ \$100K	1.70%, 1.70%	1.70%, 1.81%		2.50% (0-75)
				10 YEARS		1.85%, 2.87% ≥ \$100K	1.85%, 1.85%	1.85%, 1.95%		2.50% (0-75)

	A+	Guarantee Choice	Multi-Year Guarantee	3 YEARS	Yes	1.80%, 2.25% ≥ \$100K	1.80%, 2.25%	1.80%, 2.25%	0-90	1.50% (0-80)
				7 YEARS		3.10%, 3.50% ≥ \$100K	3.10%, 3.50%	3.10%, 3.50%		2.50% (0-80)



	A+	Optimizer 1	Annual Rate	5 YEARS	No	2.00%, 2.00% ≥ \$50K, 2.25% ≥ \$100K, 2.50% ≥ \$100K	1.00% minimum		0-85	3.00% (0-75)
		Optimizer 2 (2 Year)		6 YEARS	Yes	2.00%, 2.25% ≥ \$50K, 2.75% ≥ \$100K, 2.75% ≥ \$100K	1.00% minimum			
		Optimizer 3 (3 Year)		6 YEARS	Yes	2.05%, 2.05% ≥ \$50K, 2.40% ≥ \$100K, 2.55% ≥ \$100K	1.00% minimum			

	A+	Guarantee Plus	Multi-Year Guarantee	3 YEARS	Yes	3.95%, 4.40% > \$100K	3.95%, 4.40%	3.95%, 4.40%	0-90	1.50% (0-80)
				5 YEARS		4.40%, 4.65% > \$100K	4.40%, 4.65%	4.40%, 4.65%		2.00% (0-80)
				7 YEARS		4.55%, 4.85% ≥ \$100K	4.55%, 4.85%	4.55%, 4.85%		2.50% (0-80)

	A+	Ultra-Premier	Multi-Year Guarantee	5 YEARS	Yes	3.80%	3.80%	3.80%	0-89	3.00% (0-75)
				7 YEARS		3.90%	3.90%	3.90%	0-88	
		Ultra-Secure Plus	Multi-Year Guarantee	5 YEARS	Yes	3.35%, 3.55% ≥ \$50K	Built-In Return of Premium	3.35%, 3.55%	0-89	4.00% (0-75)
				7 YEARS		3.55%, 3.70% ≥ \$50K		3.55%, 3.70%	0-88	

	A	Custom 5 (3-Year)	Annual Rate	5 YEARS	No	3.90% Years 1, or 4.30% Years 1 ≥ \$50K or 4.65% Yrs 1 > \$100K, or 4.65% > \$250K	3.90%, or 4.30%, or 4.65%, or 4.65%	0.75% min	0-90	2.50% (0-75)
		Custom 5 (5-Year)	Multi-Year Guarantee	5 YEARS		4.45% Years 1, or 4.75% Years 1 ≥ \$50K or 4.90% Yrs 1 > \$100K, or 4.90% > \$250K	4.45%, or 4.75%, or 4.90%, or 4.90%	4.45%, or 4.75%, or 4.90%, or 4.90%		
		Custom 7 (3-Year)	Annual Rate	7 YEARS	 No	4.95% Years 1, or 5.40% Years 1 ≥ \$50K or 5.70% Yrs 1 > \$100K, or 5.70% > \$250K	4.45%, or 4.90%, or 5.20%, or 5.20%	0.75% min	0-90	4.00% (0-75)
		Custom 7 (5-Year)	Annual Rate	7 YEARS		4.35% Years 1, or 4.65% Years 1 > \$50K or 4.80% Yrs 1 > \$100K, or 4.80% > \$250K	3.85%, or 4.15%, 4.30%, or 4.30%			
		Custom 7 (7-Year)	Multi-Year Guarantee	7 YEARS		4.95% Years 1, or 5.25% > \$50K or 5.40% > \$100K, or 5.40% > \$250K	4.45%, or 4.75% or 4.90%, or 4.90%	4.52%, or 4.82%, or 4.97%, or 4.97%		

	A-	Asset Guard Series	Multi-Year Guarantee	2 YEARS	Yes	4.30%, 4.40% ≥ \$100K	4.30%, 4.40%	4.30%, 4.40%	0-95	1.20% (0-80)
				3 YEARS		4.35%, 4.60% ≥ \$100K	4.35%, 4.60%	4.35%, 4.60%		1.80% (0-80)
				4 YEARS		4.55%, 4.75% ≥ \$100K	4.55%, 4.75%	4.55%, 4.75%		1.80% (0-80)
				5 YEARS		4.80%, 5.00% > \$100K	4.80%, 5.00%	4.80%, 5.00%		2.50% (0-80)
		Preferred Annuity	Annual Rate	5 YEARS	No	4.00%	1.65% minimum	FLEX PREMIUM!!	0-90	2.00% (0-75)
				8 YEARS		4.15%	2.00% minimum			3.00% (0-75)

	A+	MYGuarantee	Multi-Year Guarantee	5 YEARS	Yes	3.65%, 5.05% ≥ \$100K	3.65%, 5.05%	3.65%, 5.05%	0-85	2.00% (0-75)
				7 YEARS		3.65%, 5.25% ≥ \$100K	3.65%, 5.25%	3.65%, 5.25%		2.50% (0-75)
				10 YEARS		3.70%, 5.50% ≥ \$100K	3.70%, 5.50%	3.70%, 5.50%		2.50% (0-75)

	A+	MultiVantage	Multi-Year Guarantee	4 YEARS	Yes	4.95%	3.95%	4.20%	0-89	2.00% (0-75)
				5 YEARS		5.05%	4.05%	4.25%		2.50% (0-79)
				7 YEARS		4.95%	3.95%	4.09%		3.00% (0-79)
				10 YEARS		5.20%	4.20%	4.30%		3.50% (0-79)
		New Momentum QIO	Annual Rate	7 YEARS	Yes	5.50%	(3.00% minimum)		0-85	5.00% (0-79)
		New Momentum GRO 5	Annual Rate			4.90%	4.15% (3.00% minimum)			
		New Momentum GRO 6	Annual Rate			4.55%	3.80% (3.00% minimum)			
		New Momentum GRO 7	Annual Rate			4.55%	3.80%	3.90%		
		New Momentum GRO 10	Multi-Year Guarantee	10 YEARS	No	4.80%	4.05%	4.12%	0-85	4.00% (0-79)
		SPDA Series II 1 Year	Annual Rate	5.15%		(1.00% minimum)				
		SPDA Series II 3 Year	Annual Rate	5.10%		4.10% (1.00% minimum)				
		SPDA Series II 5 Year	Annual Rate	5.00%		4.00% (1.00% minimum)				
		SPDA Series II 7 Year	Multi-Year Guarantee	4.90%		3.90%	4.04%			