



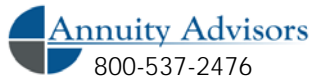
# Guaranteed Annuities

**SPIA Quotes Available**

Company	Plan Name	Min Prem	Term	Rate % Below \$100k	Rate \$100k+ Initial-Beyond	Avg Yield \$100k+	Avg Yield <\$100k	Max Age	Commission (less older ages)
OMFN	Platinum 3	\$5k	3	2.50 - 3 yrs	2.50 - 3 yrs	<b>2.50%</b>	2.50%	90	1.50% (0-79)
American Nat'l	Palladium MYG	\$5k	3	2.00 - 3 yrs	2.10 - 3 yrs	<b>2.10%</b>	2.00%	85	1.50% (0-79)
North American	Guarantee Choice	\$10k	3	2.00 - 3 yrs	2.00 - 3 yrs	<b>2.00%</b>	2.00%	90	2.50% (0-80)
Symetra	Select 3	\$50k	3	1.85 - 3 yrs	1.90 - 3 yrs	<b>1.90%</b>	1.85%	90	2.00% (0-80)
West Coast Life	SureAdvantage	\$10k	3	1.50 - 3 yrs	2.01 - 1.50	<b>1.67%</b>	1.50%	85	1.00% (0-75)
North American	Guarantee Choice	\$10k	4	2.35 - 4 yrs	2.65 - 4 yrs	<b>2.65%~</b>	2.35%	90	2.50% (0-80)
Principal	Secure Fixed	\$5k	4	2.45 - 4 yrs	2.45 - 4 yrs	<b>2.45%</b>	2.45%	90	2.25% (0-79)
American Nat'l	Palladium MYG	\$5k	4	2.15 - 4 yrs	2.25 - 4 yrs	<b>2.25%</b>	2.15%	85	2.00% (0-79)
West Coast Life	SureAdvantage	\$10k	4	1.75 - 4 yrs	2.26 - 1.75	<b>1.88%</b>	1.75%	85	1.50% (0-75)
North American	Guarantee Choice	\$10k	5	3.25 - 5 yrs	3.50 - 5 yrs	<b>3.50%~</b>	3.25%	90	2.50% (0-80)
OMFN	Platinum	\$5k	5	3.50 - 5 yrs	3.50 - 5 yrs	<b>3.50%</b>	3.50%	90	2.50% (0-79)
Great American	Stars & Stripes	\$10k	5	3.90 + inc	4.00 + inc	<b>3.40%</b>	3.30%	89	3.00% (0-84)
Lincoln Financial	MYGuarantee +	\$10k	5	3.00 - 5 yrs	3.15 - 5 yrs	<b>3.15%**</b>	3.00%	85	2.00% (0-75)
Standard	FGA 5	\$15k	5	3.00 - 5yrs	3.10 - 5 yrs	<b>3.10%</b>	3.00%	90	3.00% (0-80)
Loyal American	SureSaver 5	\$10k	5	2.70 - 5 yrs	3.05 - 5 yrs	<b>3.05%</b>	2.70%	89	0.75% (0-74)
Minnesota Life	SecureOptionSelect	\$5k	5	2.75 - 5 yrs	2.95 - 5 yrs	<b>2.95%</b>	2.75%	90	2.50% (0-80)
AmericanGen	HorizonSelect	\$5k	5	2.85 - 5 yrs	2.85 - 5 yrs	<b>2.85%</b>	2.85%	85	4.00% (0-80)
American Nat'l	Palladium MYG	\$5k	5	3.50 - 2.50	3.60 - 2.60	<b>2.80%</b>	2.70%	85	4.00% (0-79)
Symetra	Custom 5	\$50k	5	2.95 - 2.45	3.20 - 2.70	<b>2.80%</b>	2.55%	90	2.50% (0-75)
West Coast Life	SureAdvantage	\$10k	5	2.60 - 5 yrs	3.63 - 2.60	<b>2.80%</b>	2.60%	85	2.00% (0-75)
Lincoln Financial	Classic 5	\$10k	5	3.30 - 2.30	4.30 - 2.30	<b>2.70%</b>	2.50%	85	4.00% (0-75)
Liberty Life	Freedom Series	\$10k	5	4.80 - 1.80	4.95 - 1.95	<b>2.55%</b>	2.40%	85	3.50% (0-80)
Western National	PreferredChoice	\$5k	5	2.95 - 1.95	3.95 - 1.95	<b>2.35%</b>	2.15%	90	3.50% (0-85)
Standard	SRA 5	\$15k	5	2.25 - 5 yrs	2.35 - 5 yrs	<b>2.35%</b>	2.25%	90	4.00% (0-80)
North American	Guarantee Choice	\$10k	6	3.15 - 6 yrs	3.40 - 6 yrs	<b>3.40%~</b>	3.15%	90	2.50% (0-80)
Standard	FGA 6	\$15k	6	3.30 - 6 yrs	3.40 - 6 yrs	<b>3.40%</b>	3.30%	90	2.00% (0-80)
American Nat'l	Palladium MYG	\$5k	6	3.25 - 6 yrs	3.35 - 6 yrs	<b>3.35%</b>	3.25%	85	2.50% (0-79)
Principal	Secure Fixed	\$5k	6	2.50 - 6 yrs	2.50 - 6 yrs	<b>2.50%</b>	2.50%	90	3.00% (0-79)
Standard	SRA 6	\$15k	6	2.35 - 6 yrs	2.45 - 6 yrs	<b>2.45%</b>	2.35%	90	4.00% (0-80)
OMFN	Platinum 7	\$5k	7	4.15 - 7 yrs	4.15 - 7 yrs	<b>4.15%</b>	4.15%	90	3.25% (0-79)
VALIC	Assured Choice	\$10k	7	3.55 - 7 yrs	3.75 - 7 yrs	<b>3.75%</b>	3.55%*	85	3.20% (0-74)
Columbus Life	AccountMax 7	\$10k	7	5.15 - 3.15	5.25 - 3.25	<b>3.53%</b>	3.43%	89	3.00% (0-75)
Minnesota Life	SecureOptionSelect	\$5k	7	3.30 - 7 yrs	3.50 - 7 yrs	<b>3.50%</b>	3.30%	90	3.00% (0-80)
Symetra	Custom 7	\$50k	7	3.75 - 3.25	3.90 - 3.40	<b>3.47%</b>	3.20%	90	4.00% (0-75)
American Gen	HorizonSelect	\$5k	7	3.45 - 7 yrs	3.45 - 7 yrs	<b>3.45%</b>	3.45%	85	4.00% (0-80)
Lincoln Financial	Classic 7	\$10k	7	4.75 - 2.75	5.75 - 2.75	<b>3.17%</b>	3.03%	85	5.00% (0-75)
ING	Guarantee Choice	\$15k	7	2.75 - 7yrs	3.75 - 2.75"	<b>2.89%"</b>	2.75%	80	2.50% (0-80)
EquiTrust	CertaintySelect	\$30k	8	4.00 - 8 yrs	4.00 - 8 yrs	<b>4.00%</b>	4.00%	90	1.62% 0-80 (t)
American Nat'l	Palladium MYG	\$5k	8	3.70 - 8 yrs	3.80 - 8 yrs	<b>3.80%</b>	3.70%	85	2.50% (0-79)
Minnesota Life	SecureOptionSelect	\$5k	9	3.65 - 9 yrs	3.85 - 9 yrs	<b>3.85%</b>	3.65%	90	3.50% (0-80)
West Coast Life	SureAdvantage	\$10k	9	3.60 - 9 yrs	4.64 - 3.60	<b>3.71%</b>	3.60%	85	2.50% (0-75)
EquiTrust	CertaintySelect	\$30k	10	4.15 - 10 yrs	4.15 - 10 yrs	<b>4.15%</b>	4.15%	90	1.62% 0-80 (t)
West Coast Life	SureAdvantage	\$10k	10	3.75 - 10 yrs	4.79 - 3.75	<b>3.85%</b>	3.75%	85	2.50% (0-75)
ING	Guarantee Choice	\$15k	10	3.70 - 10yrs	4.70 - 3.70"	<b>3.80%"</b>	3.70%	80	3.25% (0-80)
American Gen	HorizonSelect	\$5k	10	3.75 - 10 yrs	3.75 - 10 yrs	<b>3.75%</b>	3.75%	85	4.00% (0-80)
American Nat'l	Palladium MYG	\$5k	10	4.55 - 3.55	4.65 - 3.65	<b>3.75%</b>	3.65%	85	4.00% (0-79)
Columbus Life	AccountMax 10	\$10k	10	5.35 - 3.35	5.45 - 3.45	<b>3.65%</b>	3.55%	89	3.00% (0-75)

~\$200k HI-band \*\$75k band \*\*add 10 bps \$50k to \$99k \*\*not approved in CA

***We Shop Immediate Annuities Too!***



# Traditional Annuities

Company A.M. Best	Current Rate (1st year guarantee; float thereafter)	Surrender Period	Surrender Free Withdrawals	Minimum Guarantee & Additional Features	Commission
<b>American National</b> (A)	Citadel Diamond 5 (single) 3.55% for \$100k+ (3.45% under) 2.55% gteed yr 2 (2.45% < \$100k)	5 Years 7%,7,7,6,5,0 <b>No MVA</b>	10% of beginning year value starting 1st year	<b>2.00%</b> (most states) <b>Return of Premium feature</b>	4.00% 0-80 3.00% 81-85
	Citadel Diamond 7 (flex) 4.70% for \$100k+ (4.60% under) 2.70% gteed yr 2 (2.60% < \$100k) 2% bonus on 1st 3yrs of deposits	7 Years 7%,7,7,6,5,4,2,0 <b>No MVA</b>	10% of beginning year value starting 1st year	<b>2.00%</b> (most states) <b>Return of Premium feature</b> Non-Rolling Surrender Charge	4.50% 0-80 3.50% 81-85
<b>Great American</b> (A)	<b>Secure American</b> Ann Value:4.05% year 1 (1% sprd) 1% spread gradually decreases <b>Surrender Value: 3.05% No bonus.</b> Additions allowed 1st 3 years	7 Years 9%,8,7,6,5,4,3,0 <b>No MVA</b>	10% starting 1st year.  1% annuitization bonus for evrey year in deferral	<b>2.00%</b> <b>Extended Care</b> <b>Terminal Illness</b>	7.40% 0-70 5.40% 71-80 5.15% 81-89
<b>Liberty Life</b> (A)	<b>Freedom Series</b> 4.90% (1.90% base) <\$10k 5.15% (2.15% base) \$10k-99k 5.30% (2.30% base) \$100k+  Subtract 1.00% to these tiers if Return of Prem. feature is chosen	7 Years 7,7,7,6,5,4,3,0 <b>No MVA</b> 4% annuitization bonus added to cash value	10% starting 1st year  <b>20% if not used prior yr</b>	<b>1.25%</b> <b>Return of Premium feature</b> Extended care, terminal/chronic illness rider for owner & spouse	3.50% 0-80 1.50% 81-85
<b>RBC</b> (A)	<b>MasterBuilder</b> <b>3.00% guaranteed 1 Year</b> Renews at portfolio rate thereafter 30 DAY WINDOW at the end of 5th Yr	10 Years 10,9,8,7,6,NO charge during 30-day window end of 5th yr, 5,4,3,2,1 <b>No MVA</b>	10% after 1 year	<b>3.00%</b> Minimum Guarantee Penalty-free window after 5 yrs (MVA)	6.30% 0-69 4.30% 70-80
	Guarantee 3+3 Master <b>4.00%</b> years 1-3 (MVA) <b>3.75%</b> years 1-3 (no MVA) Option to lock new 3yr rate in year 4	6 years 7,7,7,6,4,2 If +3 option is chosen 7,7,7,7,7,6,4,2 (9yrs)	10% after 1 year	<b>3.00%</b> Option to renew 3-year rate after 3rd year	2.00% 0-75 1.30% 76-80 0.50% 81-85
<b>Standard</b> (A)	<b>PGA 9</b> 3.50% Yr 1 includes bonus (<\$100k) 2.50% <b>bailout rate</b> yrs 2 thru 9 3.60% Yr 1 includes bonus (>\$100k) 2.60% <b>bailout rate</b> yrs 2 thru 9	9 Years 9%,8,7,6,5,4,3,2,1,0 <b>No MVA</b>	10% after 1 year or syst. Interest 1st year	<b>1.00%</b> in most states  <b>Return of Premium feature</b>	5.00% 0-80 2.50% 81-85 1.75% 86-90
<b>Symetra</b> (A)	<b>Flexible Premium Plus</b> 4.65% Guaranteed 1 year Includes 2% Bonus 2.65% Base Rate	7 Years 6%,6,6,6,3,3,3,0 <b>No MVA</b>	10% starting 1st year	<b>2.00%</b> <b>Return of Premium feature</b>	5.00% 0-80 2.00% 81-90
<b>VALIC</b> (A)	<b>ProFlex</b> 4.75% initial rate Includes 2% bonus guaranteed 1yr Current base rate 2.75% Base rate reviewed Jan 1st annually	5 Years 5,5,5,5,5,0 <b>No MVA</b>	No withdrawals year 1 10% starting year 2	<b>2.00%</b> <b>Return of Premium feature</b>	4.80% 0-55 3.80% 56-75 2.60% 76-85 Trail options available
<b>West Coast Life</b> (A+)	<b>Secure Advantage</b> 1-Yr Gtee: 4.30% (5.45% \$100k+) 2-Yr Gtee: 3.30% (3.95% \$100k+) 4-Yr Gtee: 2.80% (3.20% \$100k+) 6-Yr Gtee: 2.60% (2.95% \$100k+) 2.30% Base rate (2.45% \$100k+)	7 Years 8%,8,7,6,5,5,5,4,3,0 <b>No MVA</b>	<b>15% Starting Year One</b>  <b>Bailout rate = Base rate - 0.50</b>	<b>2.00%</b> in most states  <b>Return of Premium feature</b>	4.00% 0-75 2.00% 76-80 0.50% 81-85
<b>Liberty Life</b> (A)	<b>Wealth Transfer Estate Maximizer II</b> 2.00% net yield Instant Issue Single Pay Life 2.00% minimum guarantee	7 Years 6%,6,5,4,3,2,1,0 Return of Premium Guarantee	Annuity Alternative Good for clients that want to pass assets to heirs. Tax deferred growth. Tax-free death benefit.	<b>Instant Issue.</b> <b>One qualifying question.</b> <b>Key Living Benefit - 90% of death benefit if qualify.</b>	6.00% 0-80 3.00% 81-85



# Indexed Annuities

Company A.M. Best	Term	Account Options	Surrender Schedule	Min. Policy Guarantee	Free Withdrawals	Commission
<b>Allianz</b> (A)  <div style="border: 1px solid black; padding: 5px; width: fit-content;"> <b>8.00% Rollup GLWB Option</b> </div>	MasterDex X	<b>10% Bonus 1st 3 Years of Deposits</b> Fixed Account: <b>2.15%</b> Ann P2P S&P Cap: <b>5.50%</b> Ann P2P Nasdaq 100 Cap: <b>4.75%</b> Ann P2P DJ Euro Stxx 50 Cap: <b>5.00%</b> Ann P2P Multiple Index Cap: <b>5.50%</b> Mnthly P2P S&P Cap: <b>2.20%</b> Mnthly P2P Nasdaq 100 Cap: <b>2.40%</b> Mnthly P2P DJ Euro Stxx Cap: <b>2.20%</b>	10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1,25,0	2.00% on 87.5%	10% after 1 year	7.00% 0-75 5.00% 76-80
<b>American General</b> (A)	Global 6	Fixed Account: <b>2.35%</b> Annual P2P S&P (participation-no cap): <b>35%</b> Ann P2P Multiple Indices: <b>5.75%</b> Monthly P2P S&P Cap: <b>1.90%</b>	6 Years 8,7,6,5,4,3,0	3.00% on 90%	10% starting first year	5.00% 0-75 4.50% 76-80 4.25% 81-85
	Global 8	Fixed Account: <b>2.70%</b> Annual P2P S&P (participation-no cap): <b>35%</b> Ann P2P Multiple Indices: <b>6.25%</b> Monthly P2P S&P Cap: <b>1.90%</b>	8 Years 8,7,6,5,4,3,2,1,0	3.00% on 90%	10% starting first year	6.00% 0-75 4.75% 76-80
<b>American National</b> (A)	ANICO EIA	<b>No Cap - Declared Rate Only</b> If S&P is Positive - rate will be: <b>5.00%</b> If S&P is Positive (ROP) - rate will be: <b>4.60%</b>	6 Years 8,8,7,6,4,2,0	3.00% on 90%	10% after 1 year	5.00% 0-79 3.00% 80-85
	Strategy Index 7	Fixed Account: <b>2.30%</b> Fixed Account (with ROP): <b>2.10%</b> Annual P2P Cap: <b>6.00%</b> Annual P2P Cap (ROP): <b>5.20%</b>	7 Years 7,7,6,5,4,3,2,0	1.75% on 90%	10% after 1 year	5.00% 0-75 4.00% 76-80 3.00% 81-85
	Strategy Index 10	Fixed Account: <b>2.00%</b> Fixed Account (with ROP): <b>1.80%</b> Annual P2P Cap: <b>5.80%</b> Annual P2P Cap (ROP): <b>5.00%</b>	10 Years 9,9,8,7,6,5,4,3,2,1,0	1.00% on 90%	10% after 1 year	8.00% 0-75 6.50% 76-80 5.00% 81-85
<b>Aviva</b> (A)	Income Select Bonus	<b>8.00% Bonus first 2 years of deposits</b> Fixed Account: <b>2.00% (2.75% \$75k+)</b> Ann P2P S&P Cap: <b>4.50% (6.00% \$75k+)</b> Mnthly P2P Cap: <b>2.00% (2.25% \$75k+)</b> Ann P2P Hang Seng Index: <b>4.00% (5.50% 75k)</b> Ann P2P DJ Euro Stxx50: <b>4.00% (5.50% 75k+)</b>	10 Years 12,12,12,11,10,9,8,7,6,4	1.00% on 87.5%	10% year 1 20% cumulative	7.00% 0-75 5.00% 76-78
<b>Fort Dearborn</b> (A+)	Index Fortifier VII	Fixed Account: <b>2.50%</b> Annual P2P Cap: <b>5.50%</b> Monthly Averaging Cap: <b>6.00%</b> Monthly P2P Cap: <b>1.85%</b>	7 Years 9,9,8,7,6,5,4,0	1.00% on 100%	10% after 1 year	5.50% 0-75 3.00% 76-85
	Index Fortifier IX	Fixed Account: <b>2.75%</b> Annual P2P Cap: <b>7.00%</b> Monthly Averaging Cap: <b>8.00%</b> Monthly P2P Cap: <b>2.35%</b>	9 Years 9,9,8,7,6,5,4,3,2,0	1.00% on 100%	10% after 1 year	6.50% 0-75 3.75% 76-85
	Index Fortifier X	<b>5.00% Premium Bonus</b> Fixed Account: <b>2.10%</b> Annual P2P Cap: <b>5.25%</b> Monthly Averaging Cap: <b>5.75%</b> Monthly P2P Cap: <b>1.60%</b>	10 Years 12,12,12,10,10,9,8,6,4,2	1.00% on 100%	10% after 1 year	8.50% 0-75 6.00% 76-85

**Quick Quotes, Illustrations and Answers.  
Your Resource for Fixed Annuities.**



# Indexed Annuities

Company A.M. Best	Term	Account Options	Surrender Schedule	Min. Policy Guarantee	Free Withdrawals	Commission
<b>Great American</b> (A)  <div style="border: 1px solid black; padding: 5px; width: fit-content;">                         10.00% Rollup GLWB Option                     </div>	<b>American Legend 2</b> 7 years	Fixed Account: <b>3.00%</b> Annual P2P Cap: <b>7.25%</b> Monthly Avg Annual P2P Cap: <b>8.00%</b> Monthly P2P Cap: <b>2.50%</b>	7 Years 9%,8,7,6,5,4,3,0 (different sched below 58) Flexible Premium	2.00% on 100%	10% beginning 1st year	5.50% 0-75 5.10% 76-80 3.50% 81-85
	<b>American Valor</b> 10 & 12 years	<b>5.00%</b> Bonus 0-57; <b>4.00%</b> 58-69; <b>3%</b> 70-85 Fixed Account: <b>2.75%</b> Annual P2P Cap: <b>6.50%</b> Monthly Averaging Cap: <b>7.00%</b>	10 Years 10%,9,8,7,6,5,4,3,2,1,0 (12 yr sched below 58) Flexible Premium	2.00% on 100%	10% beginning 1st year	6.50% 0-75 5.35% 76-80 3.60% 81-85
	<b>Safe Return</b>	<b>RETURN of PREMIUM &amp; BAILOUT</b> Fixed Account: <b>2.75%</b> Annual P2P Cap: <b>6.50%</b> Annual P2P BAILOUT Cap: <b>6.00%</b> Monthly Avg Cap: <b>7.00%</b> Monthly Avg BAILOUT Cap: <b>6.50%</b>	10 Years 10,9,8,7,6,5,4,3,2,1,0	2.00% on 100%	10% after first year	6.50% 0-75 5.50% 76-80 2.50% 81-85
<b>ING-USA</b> (A)  <div style="border: 1px solid black; padding: 5px; width: fit-content;">                         7.00% Rollup GLWB Option on Each Product                     </div>	<b>Secure Index 5</b> 5 Years	Fixed Account: <b>2.40%</b> P2P Participation Acct: <b>N/A</b> Annual P2P Cap: <b>5.50%</b> ( <b>6.50%</b> \$75k+) Monthly P2P Cap: <b>2.00%</b> ( <b>2.40%</b> \$75k+)	5 Years 8,7,5,6,5,5,5,4,5,0 <b>Return of Premium Option</b>	1.50% on 100%	10% after first year	4.00% 0-80
	<b>Secure Index 7</b> 7 Years	Fixed Account: <b>2.60%</b> Annual P2P Cap: <b>6.00%</b> ( <b>7.00%</b> \$75k+) Monthly P2P Cap: <b>2.25%</b> ( <b>2.55%</b> \$75k+)	7 Years 10,10,10,10,9,8,7,0	1.00% on 100%	10% after first year	5.00% 0-80
	<b>Envoy 9</b> 9 Years	Fixed Account: <b>2.70%</b> P2P Participation Acct: <b>N/A</b> Annual P2P Cap: <b>6.50%</b> ( <b>7.50%</b> \$75k+) Indices: 70% S&P 500, 30% DJ Euro Stoxx 50	9 Years 9%,9,9,9,8,7,6,5,4,0 GLWB option	1.00% on 100%	10% starting first year	6.50% 0-80
	<b>Secure Opp. Plus</b> 10 Years	<b>5.00%</b> Premium Bonus Fixed Account: <b>2.40%</b> Annual P2P Cap: <b>5.75%</b> ( <b>6.75%</b> \$75k+) Monthly P2P Cap: <b>2.25%</b> ( <b>2.60%</b> \$75k+)	10 Years 10,10,10,10,9,8,7,6,5,4,0	2.00% on 87.5%	10% after first year	7.00% 0-80
<b>Lafayette Life</b> (A+)	<b>Marquis-Advgtg</b> 5 Years	Fixed Account: <b>3.50%</b> Annual Point-to-Point (P2P) Cap : <b>6.00%</b>	5 Years 8%,7,6,5,4 60-day window end 5th	2.00% on 100% Included in indexed account	10% after first year	3.00% 0-69 2.00% 70-85
<b>Lincoln National</b> (A+)	<b>Opti-Choice</b> 5 Years	Fixed Account: <b>2.45%</b> (1yr) ( <b>2.60%</b> \$100k+) Annual P2P Cap: <b>4.70%</b> ( <b>5.00%</b> \$100k+) Monthly P2P Cap: <b>2.05%</b> ( <b>2.15%</b> \$100k+) P2P Mnthly Avg Spread: <b>9.00%</b> ( <b>9.00%</b> \$100k+)	5 Years 9%,8,7,6,5,0	1.25% on 100%	10% starting first year	5.00% 0-75 3.75% 76-80 2.50% 81-85
	<b>New Directions</b> 6 Years	Fixed Account: <b>2.90%</b> (6yr) ( <b>3.10%</b> \$100k+) If S&P is level or positive: <b>5.20%</b> ( <b>5.55%</b> \$100k+) 2-Yr P2P Cap (NO avg): <b>12.60%</b> ( <b>13.60%</b> \$100k)	6 Years 9%,8,7,6,4.75,3.50,0	1.75% on 100%	10% starting first year	3.50% 0-75 2.75% 76-80 1.75% 81-85
	<b>Opti-Choice</b> 7 Years	Fixed Account: <b>2.65%</b> (1yr) ( <b>2.80%</b> \$100k+) Annual P2P Cap: <b>5.15%</b> ( <b>5.45%</b> \$100k+) Monthly P2P Cap: <b>2.25%</b> ( <b>2.35%</b> \$100k+) P2P Mnthly Avg Spread: <b>9.00%</b> ( <b>9.00%</b> \$100k+)	7 Years 9%,8,7,6,5,4,3,0	1.50% on 100%	10% starting first year	6.00% 0-75 4.50% 76-80 3.00% 81-85
	<b>OptiPoint</b> 8 Years	<b>Bonus:</b> 2% under \$100k; 3% over \$100k Fixed Account: <b>2.55%</b> If S&P is level or positive: <b>4.60%</b> 2-yr monthly P2P Cap: <b>2.90%</b> 2-yr Point to Point Cap: <b>10.90%</b>	8 Years 9%,8,7,6,5,4,3,2,0	1.25% on 100%	10% starting first year	6.00% 0-75 4.00% 76-80 2.00% 81-85
	<b>New Directions</b> 8 Years	Fixed Account: <b>3.20%</b> (8yr) ( <b>3.35%</b> \$100k+) If S&P is level or positive: <b>5.75%</b> ( <b>6.00%</b> \$100k+) 2-Yr P2P Cap (NO avg): <b>14.10%</b> ( <b>14.85%</b> \$100k)	8 Years 9%,8,7,6,4.75,3.50,2,0.75	2.00% on 100%	10% starting first year	4.50% 0-75 3.50% 76-80 2.25% 81-85



# Indexed Annuities

Company A.M. Best	Term	Account Options	Surrender Schedule	Min. Policy Guarantee	Free Withdrawals	Commission
<b>North American</b> (A+)	<b>Freedom Choice</b> 6 Years	Fixed Account: <b>2.65%</b> Annual S&P 500 P2P Cap: 5.35% Monthly S&P 500 P2P Cap: 2.65% <i>Other indicies and methods available</i>	6 Years 9%,9,8,6,4,2,0 MVA	1.10% on 87.5%	10% after first year. Cap/liquidity options	5.50% 0-75 4.12% 76-80 2.75 81-85
	<b>Freedom Choice</b> 8 Years	Fixed Account: <b>3.65%</b> Annual S&P 500 P2P Cap: 7.75% Monthly S&P 500 P2P Cap: 3.35% <i>Other indicies and methods available</i>	8 Years 9%,9,8,7,6,5,4,2,0 MVA	1.10% on 87.5%	10% after first year. Cap/liquidity options	5.50% 0-75 4.12% 76-80 2.75 81-85
	<b>Freedom Choice</b> 10 Years	Fixed Account: <b>3.75%</b> Annual S&P 500 P2P Cap: 8.05% Monthly S&P 500 P2P Cap: 3.45% <i>Other indicies and methods available</i>	10 Years 9%,9,8,7,6,5,4,3,2,1,0 MVA	1.10% on 87.5%	10% after first year. Cap/liquidity options	5.50% 0-75 4.12% 76-80 2.75 81-85
	<b>Ten</b> 10 Years	<b>10% Premium Bonus</b> Fixed Account: <b>2.05%</b> Annual S&P 500 P2P Cap: <b>4.60%</b> Monthly S&P 500 P2P Cap: 2.45% <i>Other indicies and methods available</i>	10 Years 18,16,14,12,11,10, 8,6,4,2,0 MVA	<b>3.00% on 100%</b>	10% after first year	6.50% 0-75 4.875% 76-79
<b>RBC</b> (A)	<b>Enhanced Choice</b> 10	<b>5% Premium Bonus</b> Fixed Account: 2.70% yr 1, 1.70% 2 thru 8 Quarterly P2P Cap: 2.50% Monthly P2P Cap: 2.25% Annual P2P Cap: 5.00%	10 Years 10,10,10,9,5,9,8,7,6,4,2	1% on 87.5%	10% after first year	7.00% 0-75 5.00% 76-80 3.00% 81-85 <i>Lower in CA</i>
	<b>Choice</b> 10	Fixed Account: 3.00% Quarterly P2P Cap: 2.75% Monthly P2P Cap: 2.50% Annual P2P Cap: 5.00%	10 years 10,10,9,5,9,8,7,6,5,4,2	1% on 87.5%	10% after first year	10.00% 0-75 8.00% 76-80 6.00% 81-85
	<b>Enhanced Choice</b> 12	<b>5% Premium Bonus</b> Fixed Account: 2.90% yr 1, 1.90% 2 thru 8 Quarterly P2P Cap: 2.75% Monthly P2P Cap: 2.50% Annual P2P Cap: 5.25%	12 Years 14,13,12,11,10,9,8, 7,6,5,4,3,0	1% on 87.5%	10% after first year	8.00% 0-75 6.00% 76-80 4.00% 81-85
<b>OMFN</b> (A-)	<b>Safety Index 7</b> 7 Years	Fixed Account: 3.00% (3.30% \$100k+) Monthly P2P Cap: 1.50% (1.75% \$100k+) Annual P2P Cap: 4.25% (5.25% \$100k+) Monthly Avg Cap: 4.75% (6.25% \$100k+)	7 Years 9%,9,8,7,6,5,4,0	<b>3.00% on 100%</b>	10% after first year	6.00% 0-79 3.00% 80-85 <i>Except in CT,MA, MN,UT,WA</i>
	<b>Safety Index 10</b> 10 Years	Fixed Account: 3.00% (3.30% \$100k+) Monthly P2P Cap: 1.60% (1.85% \$100k+) Annual P2P Cap: 4.00% (5.25% \$100k+) Monthly Avg Cap: 4.25% (5.75% \$100k+)	10 Years 10,10,10,9,8,7,6,5,4,3,0	<b>3.00% on 100%</b>	10% after first year	7.00% 0-79 3.50% 80-85 <i>Except in CT,MA, MN,UT,WA</i>
	<b>Spectrum 9</b> 9 Years	<b>3% Premium Bonus</b> Fixed Account: 1.75% Annual P2P Cap: 4.50% Monthly Average Cap: 4.75% 1-Year Monthly Point-to-Point Cap: 1.75% 2-Year Monthly Point-to-Point Cap: 2.65% 3-Year Monthly Point-to-Point Cap: 3.35%	9 Years 15,15,15,14.5,13.5, 12.5,10,7,4,0	1.10% on 103% most states	10% after first year	9.00% 0-79 4.50% 80-85
<b>Standard</b> (A)	<b>Index Growth 5</b> 5 Years	Fixed Account: 3.00% Annual Point to Point Cap (\$15k): 4.25% Annual Point to Point Cap (\$100k): 5.00% Bailout Cap 2% less; ROP less 40bps from cap	5 Years 8%,7,6,4,2,0	1.00% on 100%	10% starting first year	4.50% 0-80 2.25% 81-85 1.85% 86-90
	<b>Index Growth 7</b> 7 Years	Fixed Account: 3.00% Annual Point to Point Cap (\$15k): 4.50% Annual Point to Point Cap (\$100k): 5.25% Bailout Cap 2% less; ROP less 40bps from cap	7 Years 9%,8,7,6,5,4,2,0	1.00% on 100%	10% starting first year	5.50% 0-80 2.75% 81-85 2.25% 86-90

Check for state approvals and minimum guarantees