



## 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)
West Coast Life	SureAdvantage	\$10k	2	1.50 - 2 yrs	2.01 - 1.50	<b>1.75%</b>	1.50%	85	1.00% (0-75)
ING	Guarantee Choice	\$15k	3	3.00 - 3 yrs	4.00 - 3.00	<b>3.33%"</b>	3.00%	80	1.00% (0-80)
West Coast Life	SureAdvantage	\$10k	3	2.60 - 3 yrs	3.11 - 2.60	<b>2.77%</b>	2.60%	85	1.00% (0-75)
Annuity Investors	AssetSelect	\$10k	3	2.65 - 3 yrs	2.65 - 3 yrs	<b>2.65%</b>	2.65%	90	1.44% (0-90)
American Nat'l	Palladium MYG	\$5k	3	2.40 - 3 yrs	2.50 - 3 yrs	<b>2.50%</b>	2.40%	85	1.50% (0-79)
Standard	SRA 3	\$15k	3	2.20 - 3 yrs	2.30 - 3 yrs	<b>2.30%</b>	2.20%	90	2.00% (0-80)
OMFN	Dexterity 3	\$5k	3	1.80 - 3 yrs	1.80 - 3 yrs	<b>1.80%</b>	1.80%	90	2.00% (0-79)
West Coast Life	SureAdvantage	\$10k	4	2.90 - 4 yrs	3.41 - 2.90	<b>3.03%</b>	2.90%	85	1.50% (0-75)
American Nat'l	Palladium MYG	\$5k	4	2.70 - 4 yrs	2.80 - 4 yrs	<b>2.80%</b>	2.70%	85	2.00% (0-79)
Integrity Life	MoVantage	\$20k	4	3.30 - 2.55	3.30 - 2.55	<b>2.73%</b>	2.73%	86	2.00% (0-79)
ING	Guarantee Choice	\$15k	5	4.00 - 5 yrs	5.00 - 4.00	<b>4.20%"</b>	4.00%	80	2.00% (0-80)
Loyal American	SureSaver 5	\$10k	5	3.35 - 5 yrs	3.70 - 5 yrs	<b>3.70%</b>	3.35%	89	0.75% (0-74)
AmericanGen	HorizonSelect	\$5k	5	3.65 - 5 yrs	3.65 - 5 yrs	<b>3.65%</b>	3.65%	85	4.00% (0-80)
Lincoln Financial	Classic 5	\$10k	5	4.25 - 3.25	5.25 - 3.25	<b>3.65%</b>	3.45%	85	4.00% (0-75)
Standard	FGA 5	\$15k	5	3.50 - 5yrs	3.60 - 5 yrs	<b>3.60%</b>	3.50%	90	3.00% (0-80)
Minnesota Life	SecureOptionSelect	\$5k	5	3.20 - 5 yrs	3.40 - 5 yrs	<b>3.40%</b>	3.20%	90	2.50% (0-80)
EquiTrust	CertaintySelect	\$30k	5	3.40 - 5 yrs	3.40 - 5 yrs	<b>3.40%</b>	3.40%	90	0.80% trail 0-80
Standard	SRA 5	\$15k	5	3.30 - 5 yrs	3.40 - 5 yrs	<b>3.40%</b>	3.30%	90	4.00% (0-80)
American Nat'l	Palladium MYG	\$5k	5	4.05 - 3.05	4.15 - 3.15	<b>3.35%</b>	3.25%	85	4.00% (0-79)
Beneficial Life	Gtee Choice 5	\$5k	5	3.95 - 2.95	4.10 - 3.10	<b>3.30%</b>	3.15%	100	3.75% (0-80)
Americo	PlatinumAssure5	\$10k	5	3.15 - 5 yrs	3.15 - 5 yrs	<b>3.15%</b>	3.15%	90	5.00% (0-75)
Liberty Life	Freedom Series	\$10k	5	5.30 - 2.30	5.45 - 2.45	<b>3.05%</b>	2.90%	85	4.00% (0-80)
Integrity Life	MoVantage	\$20k	5	3.65 - 2.90	3.65 - 2.90	<b>3.05%</b>	3.05%	85	2.50% (0-79)
John Hancock	Spectrum	\$25k	5	4.35 - 2.35	5.35 - 2.35	<b>2.95%</b>	2.75%	90^	4.50% (0-79)
Standard	FGA 6	\$15k	6	3.70 - 6 yrs	3.80 - 6 yrs	<b>3.80%</b>	3.70%	90	2.00% (0-80)
American Nat'l	Palladium MYG	\$5k	6	3.70 - 6 yrs	3.80 - 6 yrs	<b>3.80%</b>	3.70%	85	2.50% (0-79)
EquiTrust	CertaintySelect	\$30k	6	4.40 - 3.40	4.40 - 3.40	<b>3.57%</b>	3.57%	90	0.80% trail 0-80
John Hancock	Spectrum	\$25k	6	5.05 - 3.05	6.05 - 3.05	<b>3.55%</b>	3.38%	90^	4.50% (0-79)
John Hancock	GPA Plus	\$25k	6	5.05 - 3.05	6.05 - 3.05	<b>3.55%</b>	3.38%	90	4.50% (0-79)
Standard	SRA 6	\$15k	6	3.40 - 6 yrs	3.50 - 6 yrs	<b>3.50%</b>	3.40%	90	4.00% (0-80)
American Gen	HorizonSelect	\$5k	7	4.20 - 7 yrs	4.20 - 7 yrs	<b>4.20%</b>	4.20%	85	4.00% (0-80)
ING	Guarantee Choice	\$15k	7	4.05 - 7 yrs	5.05 - 4.05	<b>4.19%"</b>	4.05%	80	2.50% (0-80)
Lincoln Financial	Classic 7	\$10k	7	5.65 - 3.65	6.65 - 3.65	<b>4.07%</b>	3.93%	85	5.00% (0-75)
Minnesota Life	SecureOptionSelect	\$5k	7	3.75 - 7 yrs	3.95 - 7 yrs	<b>3.95%</b>	3.75%	90	3.00% (0-80)
Columbus Life	AccountMax 7	\$10k	7	5.45 - 3.45	5.55 - 3.55	<b>3.83%</b>	3.73%	89	3.00% (0-75)
John Hancock	Spectrum	\$25k	7	5.20 - 3.20	6.20 - 3.20	<b>3.62%</b>	3.48%	90^	4.50% (0-79)
Integrity Life	MoVantage	\$20k	7	4.25 - 3.50	4.25 - 3.50	<b>3.60%</b>	3.60%	85	3.00% (0-79)
OMFN	Platinum 7	\$5k	7	3.35 - 7 yrs	3.35 - 7 yrs	<b>3.35%</b>	3.35%	90	3.00% (0-79)
EquiTrust	CertaintySelect	\$30k	8	8.25 - 4.25	8.25 - 4.25	<b>4.74%</b>	4.74%	90	0.80% trail 0-80
American Nat'l	Palladium MYG	\$5k	8	4.15 - 8 yrs	4.25 - 8 yrs	<b>4.25%</b>	4.15%	85	2.50% (0-79)
Minnesota Life	SecureOptionSelect	\$5k	9	4.20 - 9 yrs	4.40 - 9 yrs	<b>4.40%</b>	4.20%	90	3.50% (0-80)
West Coast Life	SureAdvantage	\$10k	9	4.20 - 9 yrs	5.24 - 4.20	<b>4.32%</b>	4.20%	85	2.50% (0-75)
EquiTrust	CertaintySelect	\$30k	10	5.00 - 10 yrs	5.00 - 10 yrs	<b>5.00%</b>	5.00%	90	0.80% trail 0-80
ING	Guarantee Choice	\$15k	10	4.40 - 10 yrs	5.40 - 4.40	<b>4.50%"</b>	4.40%	80	3.25% (0-80)
American Nat'l	Palladium MYG	\$5k	10	5.30 - 4.30	5.40 - 4.40	<b>4.50%</b>	4.40%	85	4.00% (0-79)
West Coast Life	SureAdvantage	\$10k	10	4.35 - 10 yrs	5.39 - 4.35	<b>4.45%</b>	4.35%	85	2.50% (0-75)
American Gen	HorizonSelect	\$5k	10	4.40 - 10 yrs	4.40 - 10 yrs	<b>4.40%</b>	4.40%	85	4.00% (0-80)
Columbus Life	AccountMax 10	\$10k	10	5.70 - 3.70	5.80 - 3.80	<b>4.00%</b>	3.90%	89	3.00% (0-75)

<sup>^</sup>75 max issue age for qualified funds -most states <sup>\*\*</sup>\$75k band

***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) 4.10% for \$100k+ (4.00% under) 3.10% gteed yr 2 (3.00% < \$100k)	5 Years 7%,7,7,6,5,0 No MVA	10% of beginning year value starting 1st year	2.00% (most states) Return of Premium feature	4.00% 0-80 3.00% 81-85
	Citadel Diamond 7 (flex) 5.25% for \$100k+ (5.15% under) 3.25% gteed yr 2 (3.15% < \$100k) 2% bonus on 1st 3yrs of deposits	7 Years 7%,7,7,6,5,4,2,0 No MVA	10% of beginning year value starting 1st year	2.00% (most states) Return of Premium feature Non-Rolling Surrender Charge	4.50% 0-80 3.50% 81-85
<b>Annuity Investors</b> (A)	GreatFlex 6 4.60% first year rate (1.50% bonus) 3.10% base rate \$3,000 min prem or \$50 autocheck	6 Years 9%,8,7,6,5,4,0 No MVA	10% after 1 year	2.50% Flex premium	18-55 7.50% 56-70 4.75% 71-75 3.75% 76-85 1.95% (+0.25% trails!!)
<b>Beneficial Life</b> (A)	Advantage 11 Plus Option A-B-C (incl 3% bonus) A: 5.70% (99k); 5.95% (100k-249k) B: 6.15% (99k); 6.40% (100k-249k) C: Temporarily Withdrawn	10 Years A-9,9,8,7,6,5,4,3,2,1 B-8,4,8,4,7,5,6,6,5,6, 4,7,3,8,2,8,1,9, 0,9 C-9,9,9,8,7,5,4,3,2,1	Optional A: 10% starting 1st yr B: 0% C: 10% yr 1; 20% yrs 2+	2.00% years 2-10 3.00% thereafter Ask for renewal history	5.90% 0-75 5.46% 76-80 4.79% 81-90 1.00% 91-100
<b>Integrity Life</b> (A++)	SPDA Series II 1-year: 4.20% 3-year: 4.10% yr 1; 3.10% 2-3 5-year: 3.55% yr 1; 3.55% 2-5	7 Years 7%,7,7,6,5,4,3,0 No MVA	10% starting 1st year or systematic interest	2.00% (most states) (check state approval) Return of Premium feature	5-yr Option 4.00% 0-79 2.00% 80-85 1% more 1&3yr
<b>John Hancock</b> (A++)	GPA Plus \$2k-\$25k: 4.30% year 1 (1% bonus) \$25k-99k: 5.30% year 1 (2% bonus) \$100k+: 6.30% year 1 ( 3% bonus) 6-yr Gtee:6.05% yr 1, 3.05% 2 to 6 1, 3 or 6 year rate-lock option	6 Years 7%,7,6,6,5,4,0 No MVA	10% starting 1st year	2.00% Return of Premium feature	4.50% 0-79 3.00% 80-85 1.00% 86-90
<b>MassMutual</b> (A++)	Odyssey 3.05% yr 1 (5yr) (1% bonus) 3.30% yr 1 (7yr) (1% bonus) \$2,000 min premium Flex non-rolling surrender	5-yr: 7%,7,6,5,4,0 7-yr:7,7,6,5,5,4,5,3,5,2 No MVA	5-yr:10% yr 1, 20% yr 2+ 7-yr: 10% per year	2.00% Return of Premium feature Max issue age 90	2.25% 0-75 2.00% age 76 1.75% age 77 Call for older ages
	Odyssey Plus 5.00% yr 1 (6yr) (1.50% bonus) 5.25% yr 1 (8yr) (1.50% bonus) \$25,000 min premium Flex non-rolling surrender	6yr: 7,7,6,5,4,2 8yr:7,7,6,5,5,4,5,3,5,2,1 No MVA	Interest Only	2.00% Return of Premium feature Max issue age 90	2.25% 0-75 1.00% 76-90
<b>Standard Insurance</b> (A)	SRA 1 4.05% (\$15k; incl 1% bonus) Bailout in years 2-5: 3.05% 4.15% (\$100k+, incl 1% bonus) Bailout in years 2-5: 3.15%	6 Years 7%,7,7,6,5,3,0 No MVA	10% after 1 year or syst. Interest 1st year	1.00% in most states Return of Premium feature No Automatic Reset	4.00% 0-80 2.00% 81-85 1.45% 86-90
<b>Liberty Life</b> (A)	<b>Wealth Transfer Estate Maximizer II</b> 2.75% 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.	Instant Issue. One qualifying question. Key Living Benefit - 90% of death benefit if qualify.	5.00% 0-80 2.50% 81-85

Check for state approvals and minimum guarantees

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# Indexed Annuities

Company A.M. Best	Term	Account Options	Surrender Schedule	Min. Policy Guarantee	Free Withdrawals	Commission
<b>ING-USA</b> (A)	Secure Index 7 7 Years	Fixed Account: 3.95% Annual P2P Cap: 8.00% (8.50% \$75k+) Monthly P2P Cap: 2.70% (3.00% \$75k+) Mo. Avg (no cap) less: N/A	7 Years 10,10,10,10,9,8,7,0	1.00% on 100%	10% after first year	5.00% 0-80
	Envoy 9 9 Years	Fixed Account: 3.95% P2P Participation Acct: N/A Annual P2P Cap: 9.00% (10.00% \$75k+) Indices: 70% S&P 500, 30% DJ Euro Stoxx 50 5.00% Premium Bonus	9 Years 9%,9,9,8,7,6,5,4,0 GLWB option	1.00% on 100%	10% starting first year	6.50% 0-80
	Secure Opp. Plus 10 Years	Fixed Account: 3.75% P2P Participation Acct: N/A Annual P2P Cap: 7.50% (8.25% \$75k+) Monthly P2P Cap: 2.50% (2.80% \$75k+) Mo. Avg (no cap) less: N/A	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>Lincoln National</b> (A+)	Opti-Choice 5 Years	Fixed Account: 3.45% (1yr) (3.60% \$100k+) Annual P2P Cap: 7.05% (7.35% \$100k+) Monthly P2P Cap: 3.05% (3.15% \$100k+) P2P Mnthly Avg Spread: 9.00% (9.00% \$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>SIMPLE! &gt;</b> New Directions 6 Years	Fixed Account: 3.90% (6yr) (4.10% \$100k+) If S&P is level or positive: 7.25% (7.50% \$100k+) 2-Yr P2P Cap (NO avg): 18.45% (19.20% \$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
	Opti-Choice 7 Years	Fixed Account: 3.70% (1yr) (3.85% \$100k+) Annual P2P Cap: 7.60% (7.90% \$100k+) Monthly P2P Cap: 3.20% (3.30% \$100k+) P2P Mnthly Avg Spread: 9.00% (9.00% \$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
	OptiPoint 8 Years	Bonus: 2% under \$100k; 3% over \$100k Fixed Account: 3.50% If S&P is level or positive: 6.45% 2-yr monthly P2P Cap: 4.40% 2-yr Point to Point Cap: 16.10%	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>SIMPLE! &gt;</b> New Directions 8 Years	Fixed Account: 4.10% (8yr) (4.25% \$100k+) If S&P is level or positive: 7.55% (7.80% \$100k+) 2-Yr P2P Cap (NO avg): 19.50% (20.25% \$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
	Opti-Choice 9 Years	Fixed Account: 3.75% (1yr) (3.90% \$100k+) Annual P2P Cap: 7.75% (8.05% \$100k+) Monthly P2P Cap: 3.25% (3.35% \$100k+) P2P Mnthly Avg Spread: 9.00% (9.00% \$100k+)	9 Years 9%,8,7,6,5,4,3,2,1,0 GLWB option	1.75% on 100%	10% starting first year	7.00% 0-75 5.25% 76-80
	OptiPoint 10 Years	Bonus: 3% under \$100k; 4% over \$100k Fixed Account: 3.50% If S&P is level or positive: 6.45% 2-yr monthly P2P Cap: 4.40% 2-yr Point to Point Cap: 16.10%	10 Years 10,9,8,7,6,5,4,3,2,1,0	1.50% on 100%	10% starting first year	7.00% 0-75 4.75% 76-80
	OptiPoint 12 Years	Bonus: 4% under \$100k; 5% over \$100k Fixed Account: 3.50% If S&P is level or positive: 6.45% 2-yr monthly P2P Cap: 4.40% 2-yr Point to Point Cap: 16.10%	12 Years 12,11,10,9,8,7,6,5,4,3,2,1	1.75% on 100%	10% starting first year	8.00% 0-75

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# Indexed Annuities (continued)

Company A.M. Best	Term	Account Options	Surrender Schedule	Min. Policy Guarantee	Free Withdrawals	Commission
<b>Great American</b> (A)	<b>American Legend 2</b> 7 years	Fixed Account: 3.75% Annual P2P Cap: 8.50% P2P with Monthly Averaging Cap: 9.50% Monthly Average (no cap) less: N/A Monthly Cap: 2.50%	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	5.00% Bonus 0-57; 4.00% 58-69; 3% 70-85 Fixed Account: 3.25% Annual P2P Cap: 7.25% Monthly Average (no cap) less: N/A Monthly Averaging Cap: 7.75% Daily Avg (no cap) Participation Rate: N/A	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>RBC</b> (A)	<b>Enhanced Choice 10</b>	5% Premium Bonus Fixed Account: 3.00% yr 1, 2.00% 2 thru 8 Quarterly P2P Cap: 3.00% 1-Year Monthly Average 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
	<b>Choice 10</b>	Fixed Account: 3.35% Quarterly P2P Cap: 3.00% 1-Year Monthly Average 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 12</b>	5% Premium Bonus Fixed Account: 3.30% yr 1, 2.30% 2 thru 8 Quarterly P2P Cap: 3.00% 1-Year Monthly Average Cap: 5.00%	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 4</b> 4 Years	Fixed Account: 3.10% (3.40% \$100k+) Monthly P2P Cap: 1.60% (1.85% \$100k+) Annual P2P Cap: 4.00% (5.00% \$100k+) Monthly Avg Cap: 4.00% (5.50% \$100k+) Mo Avg (no cap) spread: 9.00% (8.50% \$100k+)	4 Years 9%,9,8,7,0	3.00% on 100%	10% after first year	3.00% 0-79 1.50% 80-90
	<b>Safety Index 7</b> 7 Years	Fixed Account: 3.40% (3.70% \$100k+) Monthly P2P Cap: 1.50% (1.75% \$100k+) Annual P2P Cap: 5.75% (6.75% \$100k+) Monthly Avg Cap: 5.75% (7.25% \$100k+) Mo Avg (no cap) spread: 9.00% (8.50% \$100k+)	5 Years 9%,8,7,6,5,0	3.00% on 100%	10% after first year	6.00% 0-79 3.00% 80-85 <i>Except in CT, MA, MN, UT, WA</i>
	<b>Spectrum Choice 9 Bonus</b> 9 Years	3% Premium Bonus Fixed Account: 2.75% Annual P2P Cap: 6.00% Monthly Average Cap: 6.00% 1-Year Monthly Point-to-Point Cap: 2.25% 2-Year Monthly Point-to-Point Cap: 3.60% 3-Year Monthly Point-to-Point Cap: 4.60%	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): 5.85% Annual Point to Point Cap (\$100k): 6.60% Bailout cap rate: 2% less than initial cap. ROP Rider Option (less 40pbs 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): 6.10% Annual Point to Point Cap (\$100k): 6.85% Bailout cap rate: 2% less than initial cap. ROP Rider Option (less 40pbs 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

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