

# Single Premium Immediate Annuities

Last update January 21, 2019



Please verify rate before submitting application.

Company	AIG Annuities	American National	Great American	Integrity Life	Lincoln Financial Group
Product/Type	American Pathway Immediate	Palladium Immediate Annuity	SPIA	Income Source	Lincoln Insured Income
<b>Ratings</b>	A Best A+ Standard & Poors A2 Moody's 81 Comdex	A Best A Standard & Poors 78 Comdex	A Best A+ Standard & Poors A2 Moody's 81 Comdex	A+ Best AA Standard & Poors Aa3 Moody's 96 Comdex	A+ Best AA- Standard & Poors A1 Moody's 90 Comdex
<b>Issue Ages</b>	0-85 Life Only 0-90 all other options	0-90 All Options	Qualified: 18-95 Non-qualified: 0-95	85 Life Options 95 Period Certain Only	0-85 Life with Tern Certain 0-95 Period Cert. Only / 0-80 Life Only
<b>Age Nearest/Actual</b>	Age Nearest	Actual Age		Actual Age	Actual Age
<b>Minimum Purchase</b>	\$10,000	\$15,000 - NQ \$3,500 - Q	\$10,000	\$10,000	\$10,000 - certain only option \$25,000 - Life Options
<b>Maximum Purchase</b>	\$1,000,000 without home office approval	\$1,000,000 without home office approval	\$1,000,000 age 0-75/\$750K age 76-80 \$500,000 81+	\$2M, except for single life only & Temporary life. See remarks	\$2,000,000 without home office approval
<b>Minimum Initial Income</b>	\$100	\$100	\$100	\$100	None
<b>Rate Lock Procedures on Transfers</b>	Illustration valid for 7 days Funds must arrive w/in 90 days	Illustration valid for 7 days Funds must arrive w/in 60 days	Illustration valid for 7 days Funds must arrive w/in 60 days	Illustration valid for 7 days Funds must arrive w/in 60 days	Illustration valid for 7 days Funds must arrive w/in 60 days*
<b>Optional Annual Increase % (Not all funds qualify)</b>	1% - 5% per year	Simple Cola 1% - 5% Compound COLA 1% - 5%	1% - 3% per year	1% - 3% per year	N/A
<b>Commutation</b>	one time withdrawal up to 100% of the present value of remaining guaranteed payments available after 2nd contract year	Full and partial available after 3rd yr. Partial: Up to 10% of commuted value. All payout options.	n/a	Partial available after 1st year. Partial: 10% to 90% of present value At least 10 years of guaranteed payments*	Not available.
<b>States Not Approved</b>	NY	Approved in all states NY - Sold by American National of NY	NY State variations: NJ, OR, WI	Approved in all states NY - Sold by National Integrity of NY	Approved in all states
<b>Remarks</b>	Withdrawal benefit available for: life income with certain period life income with cash refund life income with installment refund N/A for qualified funds	Death Benefit available on period certain options. Commutation not available in MN, NJ, OR or WA		Commutation not available in NY *Commutation also available for life with installment and cash refund. Max Prem: Single life only & Temporary life: \$1 M up to issue age 75; \$500k for age 76-85 / Joint life only: \$500k for 76-85	*Rate lock must be selected on product disclosure form. Client will receive rate locked in at regardless if rates are higher or lower at the time the funds arrive.

• Please check for variations in commission rates for older ages/higher premiums.

• Features subject to current contract terms at time of sale.

• Products and programs offered through GPAgency are not approved for use in all states.

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Company	Securian / Minnesota Life	Mutual of Omaha	Nationwide	New York Life	North American
Product/Type	IncomeToday!	Wealth Manager	Income Promise	Guar. Income Annuity II	Income Annuity
<b>Ratings</b>	A+ Best A+ Standard & Pools Aa3 Moody's 92 Comdex	A+ Best AA- Standard & Pools A1 Moody's 92 Comdex	A+ Best A+ Standard & Pools A1 Moody's 90 Comdex	A++ Best AA+ Standard & Pools Aaa Moody's 100 Comdex	A+ Best A+ Standard & Pools 91 Comdex
<b>Issue Ages</b>	0-90 All Options	50-85 All Options	0-85 life only 0-90 All Other Options	0-95 NQ / 18-89 Q (0-89 Joint) 59 1/2 - 89 Roth IRA	0-85 Life Options 0-95 Period Certain Only
<b>Age Nearest/Actual</b>	Age Nearest	Age Nearest	Actual Age	Actual Age	Actual Age
<b>Minimum Purchase</b>	\$25,000	5,000 qualified funds only	\$10,000	\$10,000	\$10,000 NQ \$2,000 Q
<b>Maximum Purchase</b>	\$2,000,000 without home office approval	\$1,000,000 \$2,000,000 on joint life cases	\$2,000,000	\$1,000,000	\$3,000,000
<b>Minimum Initial Income</b>	N/A	None	\$100	None	None
<b>Rate Lock Procedures on Transfers</b>	Illustration valid up to 10 days Funds must arrive w/in 60 days*	Illustration valid for 7 days Funds must arrive w/in 30 days	Illustration valid for 7 days Funds must arrive w/in 30 days	Illustration valid for 14 days Funds must arrive w/in 60	Illustration valid for 7 days Funds must arrive w/in 45 days
<b>Optional Annual Increase % (Not all funds qualify)</b>	No	1% - 5% per year	1% - 3% per year	1% - 10% per year	N/A
<b>Commutation</b>	Partial available immediately. 25% to 75% of withdrawal value. Must include period certain.	Not available.	Full and full available immediately. Partial: any % of liquidity value. Must include period certain or refund.	There are three different withdrawal options available after age 59 1/2. Call for details.	Not available.
<b>States Not Approved</b>	Approved in all states NY - Sold by Securian Life	NV, NY	Approved in all states	Approved in all states	AL & NY
<b>Remarks</b>	*Rate lock must be selected on product disclosure form. Client will receive locked in rate whether rates are higher or lower.		Commutation not available in OR.	Changing Needs Option: allows, at issue, to have income adjusted in the future. <u>Income Enhancement Option:</u> opportunity for income increase based on a benchmark. Call for details on above features.	Period Certain only payout options are available for 10 years or longer.

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Company	Penn Mutual	Principal	Protective Life	Securian Life	Symetra
Product/Type	SPIA	SPIA	Pro Payer Income Annuity	IncomeToday!	Advantage Income
<b>Ratings</b>	A+ Best AA- Standard & Poors Aa3 Moody's 92 Comdex	A+ Best A+ Standard & Poors A1 Moody's 90 Comdex	A+ Best AA- Standard & Poors A2 Moody's 87 Comdex	A+ Best A+ Standard & Poors Aa3 Moody's 92 Comdex	A Best A Standard & Poors A3 Moody's 77 Comdex
<b>Issue Ages</b>	0-85 All Options	0-79 Life Only 0-95 All Other Options	N/A Life Only 0-99 All Other Options	0-90 All Options	0-90
<b>Age Nearest/Actual</b>	Age Nearest	Actual Age	Actual Age	Age Nearest	Actual Age
<b>Minimum Purchase</b>	\$10,000 NQ & Q	\$10,000.00	\$50,000	\$25,000	\$10,000.00
<b>Maximum Purchase</b>	\$2,000,000 without home office approval	\$2,000,000 without home office approval	\$2,000,000 without home office approval	\$2,000,000 without home office approval	\$5,000,000 \$1,000,000 without approval
<b>Minimum Initial Income</b>	None	\$100	N/A	N/A	\$100
<b>Rate Lock Procedures on Transfers</b>	Quote valid during month illustrated Funds must arrive w/in 45 days	Illustration valid for 9 days Funds must arrive w/in 60 days	Quote valid until rate change Funds must arrive w/in 60 days	Illustration valid up to 10 days Funds must arrive w/in 60 days*	Illustration valid for 10 days Funds must arrive w/in 60 days
<b>Optional Annual Increase % (Not all funds qualify)</b>	Yes, for NQ only	1% - 5% per year	No	No	0.10% - 6.50% per year
<b>Commutation</b>	Only offered as an option to bene.	Partial or full available after 1st year. Up to 100% of the discounted value. Must include period certain or refund.	Full available immediately. Amount available will depend on the contract year.	Partial available immediately. 25% to 75% of withdrawal value. Must include period certain.	Partial available after 3 years. Up to 30% of value of future payments.* Any payout option.
<b>States Not Approved</b>	Approved in all states	Approved in all states	LA, MT, NY, OR	Approved in NY. All other states sold by Minnesota Life	Available in all states
<b>Remarks</b>		Commutation not available in OR one time withdrawal of up to 100% of the discounted value of the remaining guaranteed payments. available after the 1st contract year	Commutation available on period certain only payout.	Advance Withdrawal Benefit available.  *Rate lock must be selected on product disclosure form. Client will receive locked in rate whether rates are higher or lower.	Installment Refund Available Liquidity not offered in WA and OR *The up to 30% can be requested as frequently as every 36 months. <b>Replacements NOT allowed</b>

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Company	The Standard	United of Omaha		United States Life
Product/Type	Tailored Income	Ultra-Income	Income Access	American Pathway Immediate
<b>Ratings</b>	A Best A+ Standard & Poors A2 Moody's 79 Comdex	A+ Best AA- Standard & Poors A1 Moody's 92 Comdex	A+ Best AA- Standard & Poors A1 Moody's 92 Comdex	A Best A+ Standard & Poors A2 Moody's 81 Comdex
<b>Issue Ages</b>	0-90 (Restricted up to 93)	0-85 All Options	0-85 All Options	0-90 All Options
<b>Age Nearest/Actual</b>	Actual Age	Age Nearest	Age Nearest	Age Nearest
<b>Minimum Purchase</b>	\$15,000.00	\$10,000	\$10,000	\$10,000
<b>Maximum Purchase</b>	\$1,000,000 without home office approval	\$1,000,000 without home office approval	\$1,000,000 without home office approval	\$1,000,000 without home office approval
<b>Minimum Initial Income</b>	\$100	\$100	\$100	\$100
<b>Rate Lock Procedures on Transfers</b>	Illustration valid for 30 days Funds must arrive w/in 30 days*	Illustration valid for 7 days Funds must arrive w/in 60 days	Illustration valid for 7 days Funds must arrive w/in 60 days	Illustration valid for 7 days Funds must arrive w/in 90 days
<b>Optional Annual Increase % (Not all funds qualify)</b>	1% - 5% per year	1% - 6% per year	3% per year	1% - 5% per year
<b>Commutation</b>	Partial available after 2 years. 10% of future benefits.** Any payout option.	Not available.	See remarks and call for additional details.	one time withdrawal up to 100% of the present value of remaining guaranteed payments available after 2nd contract year
<b>States Not Approved</b>	TX, PA, OR, NY	NY	NY, WA	Available in NY only
<b>Remarks</b>	*Funds must arrive within 30 days of the date of the illustration. **A maximum of 20% of future payments can be commuted over life of the contract.		Liquidity Features include: return of premium for cancellation and terminal illness. PERC and nursing home rider enhances payouts.	CPI option available Withdrawal benefit available for: life income with certain period life income with cash refund life income with installment refund <b>Replacements NOT allowed</b>

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