

Traditional Annuities



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4/17/2022					Traditional type annuities renew rates annually after initial GP, until the end of surrender schedule																																																																													
American National					Integrity																																																																													
Product Name	Century Plus SPDA		WealthQuest Citadel 7 yr - FPDA* / 5 yr - SPDA**		New Momentum FPDA		SPDA Series II SPDA																																																																											
Carrier Ratings	A A.M. Best A Standard & Poors 78 Comdex		A A.M. Best A Standard & Poors 78 Comdex		A+ A.M. Best AA Standard & Poors 96 Comdex		A+ A.M. Best AA Standard & Poors 96 Comdex																																																																											
States Not Approved	NY		NY		CA, NY, OR, WA		ME, NH, NY, VT																																																																											
Issue Ages	0-80		0-85		18-85		18-85																																																																											
Premium Min. / Max.	Min: \$5,000 Max: \$1.5 Million w/o approval		5-yr min: \$5k / 7-yr min: \$5k NQ, \$2k Q, \$100 mo EFT Max: \$1.5 Million w/o approval		Min: \$2k Q / \$5k NQ - Additional \$1k (\$100 EFT) Max: 18-75 \$1 M, 76-85 \$500k		Min: \$3,000 Max: 18-75 \$1 M, 76-85 \$500k																																																																											
Crump's eApp	No		No		Yes		Yes																																																																											
Guarantee Periods and Rates	<table border="1"> <thead> <tr> <th></th> <th>1st Year</th> <th>Base Rate</th> </tr> </thead> <tbody> <tr> <td>\$100K +</td> <td>7.30%</td> <td>2.30%</td> </tr> <tr> <td>>\$100k</td> <td>7.20%</td> <td>2.20%</td> </tr> </tbody> </table>			1st Year	Base Rate	\$100K +	7.30%	2.30%	>\$100k	7.20%	2.20%	<table border="1"> <thead> <tr> <th></th> <th>1st Year</th> <th>Base Rate</th> </tr> </thead> <tbody> <tr> <td>5-Year</td> <td>≥ \$100k</td> <td>3.30%</td> <td>2.30%</td> </tr> <tr> <td></td> <td>< \$100k</td> <td>3.20%</td> <td>2.20%</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <th></th> <th>1st Year</th> <th>Base Rate</th> </tr> <tr> <td>7-Year</td> <td>≥ \$100k</td> <td>4.50%</td> <td>2.50%</td> </tr> <tr> <td></td> <td>< \$100k</td> <td>4.40%</td> <td>2.40%</td> </tr> </tbody> </table>			1st Year	Base Rate	5-Year	≥ \$100k	3.30%	2.30%		< \$100k	3.20%	2.20%						1st Year	Base Rate	7-Year	≥ \$100k	4.50%	2.50%		< \$100k	4.40%	2.40%	<table border="1"> <thead> <tr> <th></th> <th>First-Year</th> <th>Rate after</th> </tr> </thead> <tbody> <tr> <td>QIO</td> <td>4.00%</td> <td></td> </tr> <tr> <td>5yr GRO</td> <td>2.95%</td> <td>2.20% (yr 2-5)</td> </tr> <tr> <td>6yr GRO</td> <td>2.85%</td> <td>2.10% (yr 2-6)</td> </tr> <tr> <td>7yr GRO</td> <td>2.80%</td> <td>2.05% (yr 2-7)</td> </tr> <tr> <td>10yr GRO</td> <td>2.80%</td> <td>2.05% (yr 2-10)</td> </tr> </tbody> </table>			First-Year	Rate after	QIO	4.00%		5yr GRO	2.95%	2.20% (yr 2-5)	6yr GRO	2.85%	2.10% (yr 2-6)	7yr GRO	2.80%	2.05% (yr 2-7)	10yr GRO	2.80%	2.05% (yr 2-10)	<table border="1"> <thead> <tr> <th></th> <th>1st Year</th> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td>1-year</td> <td>3.20%</td> <td></td> <td></td> </tr> <tr> <td>3-year</td> <td>3.15%</td> <td>2.15%</td> <td>(yr 2-3)</td> </tr> <tr> <td>5-year</td> <td>3.05%</td> <td>2.05%</td> <td>(yr 2-5)</td> </tr> <tr> <td>7-year</td> <td>2.95%</td> <td>1.95%</td> <td>(yr 2-7)</td> </tr> </tbody> </table>				1st Year			1-year	3.20%			3-year	3.15%	2.15%	(yr 2-3)	5-year	3.05%	2.05%	(yr 2-5)	7-year	2.95%	1.95%	(yr 2-7)
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	Optional Lifetime Income Rider Fixed Rate 6.85% Accumulation Period 10 Yrs Rider Premium Enhancement n/a Rider Premium Charge 1.00%		Additional contributions = No rolling surrender		Clients may allocate their premium to a one-year enhanced rate period, QIO, as well as between multiple initial guaranteed rate option (GRO) periods. At the end of the one-year period, QIO, or at any time during it, clients are free to move to the GROs and lock in their rates. Additional contributions will have their own surrender schedule		1.00% minimum guarantee																																																																											
Surrender Chgs (%)	10 years: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 CA, 9 years: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0		7 years: 7, 7, 7, 6, 5, 4, 2, 0 5 years: 7, 7, 7, 6, 5, 0		7 years: 8, 7, 6, 5, 4, 3, 2, 0 7 years: 7, 6, 5, 4, 3, 2, 1, 0		7 years: 7, 7, 7, 6, 5, 4, 3, 0																																																																											
MVA	yes (non-MVA in CA)		No		Yes		no																																																																											
Free withdrawals	10% starting in first year		10% starting in first year		10% starting in first year		10% starting in first year																																																																											
Waivers	Nursing Home or Hospital Confinement (n/a in CA) Disability, Terminal Illness (n/a in CA)		Confinement (n/a in CT, CA) Disability (n/a in CT)		Disability, unemployment *, terminal illness, nursing home, hospital, LTC facility (none avail. MA, SD)		Disability, unemployment *, terminal illness, nursing home, hospital, LTC facility (none avail. MO)																																																																											
Death Benefit	Owner driven		Owner driven		Owner driven																																																																													
Annuitization			after 13 months																																																																															
Remarks			*7-yr: min additional \$1,000 **5-yr is FPDA in 1st year Return of premium guarantee.		* n/a in: IN, MT, NJ, OR, PA, SC and TX		Return of premium guarantee. * n/a in: IN, PA, WA																																																																											

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Traditional type annuities renew rates annually after initial GP, until the end of surrender schedule				
4/17/2022	Nationwide		Securian / Minnesota Life	Security Mutual
Product Name	Secure Growth 5 SPDA	Secure Growth 7 SPDA	SecureOption Focus SPDA	Flexible Premium Annuity FPDA
Carrier Ratings	A+ A.M. Best A+ Standard & Poors 90 Comdex	A+ A.M. Best A+ Standard & Poors 90 Comdex	A+ A.M. Best AA- Standard & Poors 96 Comdex	A- A.M. Best
States Not Approved	NY	NY	Available in all states	CA
Issue Ages	0-90	0-90	0-88	0-80
Premium Min. / Max.	Min: \$10,000 Max: \$1 M	Min: \$10,000 Max: \$1 M	Min: \$10,000 / Subsequent \$1,000 first 6 months Max: \$2 M without prior approval	Min: \$25 per year Max: annual premium of \$15,000
Crump's eApp	Yes	Yes	No	No
Guarantee Periods and Rates	With MVA	With MVA		Qualified plans only
	<\$100k ≥\$100k	<\$100k ≥\$100k	<\$35k \$35k-\$99k ≥\$100k	
	1-Year 0.50% 0.50%	1-Year 0.50% 0.50%	1 Year 2.95% 3.15% 3.25%	Year 1 2.05%
	3-Year 0.50% 0.50%	3-Year 0.50% 0.50%	3 Year 2.20% 2.40% 2.50%	
5-Year 0.50% 0.50%	5-Year 0.50% 0.50%	5 Year 2.20% 2.40% 2.50%		
		7-Year 0.50% 0.50%	7 Year 2.20% 2.40% 2.50%	
with ROP and without MVA	with ROP and without MVA			
<\$100k ≥\$100k	<\$100k ≥\$100k			
1-Year 0.50% 0.50%	1-Year 0.50% 0.50%			
3-Year 0.50% 0.50%	3-Year 0.50% 0.50%			
5-Year 0.50% 0.50%	5-Year 0.50% 0.50%			
CA and DE: different rates apply. Call us for details	CA and DE: different rates apply. Call us for details			
	0.50% minimum guarantee	0.50% minimum guarantee	1.00% minimum guarantee	1.00% minimum guarantee
Surrender Chgs (%)	5 years: 8, 8, 7, 6, 5, 0	7 years: 8, 8, 7, 6, 5, 4, 3, 0	7 years: 7, 7, 6, 5, 4, 3, 0	10 years: 7, 7, 6, 6, 5, 5, 4, 3, 2, 1, 0
MVA	optional	Optional	No	No
Free withdrawals	10% starting in first year	10% starting in first year	10% starting in first year	10% after 1st year
Waivers	Nursing home, terminal illness n/a in CA, and up to age 80 only	Nursing home, terminal illness n/a in CA, and up to age 80 only	Confinement, terminal illness n/a in CA	n/a
Death Benefit				
Annuitization	After 2 years (1 year in FL)	After 2 years (1 year in FL)	After 1st contract year	
Remarks			Return of premium	No rolling surrender on additional premiums

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Symetra												
Product Name	Custom 5 SPDA (Flexible in 1st year)				Custom 7 - no ROP SPDA (Flexible in 1st year)				Custom 7 - with ROP SPDA (Flexible in 1st year)			
Carrier Ratings	A A.M. Best A Standard & Poors 81 Comdex				A A.M. Best A Standard & Poors 81 Comdex				A A.M. Best A Standard & Poors 81 Comdex			
States Not Approved	NY				NY				NY			
Issue Ages	no ROP: 0-85 with ROP: 0-90				no ROP: 0-85 with ROP: 0-90				no ROP: 0-85 with ROP: 0-90			
Premium Min. / Max.	Min: \$25,000, subsequent \$1,000 Max: \$1,000,000 without prior approval				Min: \$10,000, subsequent \$1,000 Max: \$1,000,000 without prior approval				Min: \$10,000, subsequent \$1,000 Max: \$1,000,000 without prior approval			
Crump's eApp	Yes				Yes				Yes			
Guarantee Periods and Rates	Without ROP				<u>7 Year</u>				<u>7 Year</u>			
	<\$50k	\$50k - \$99k	\$100k - \$249k	≥\$250k	<\$50k	1st year	Base	(yr 2-7)	<\$50k	1st year	Base	(yr 2-7)
	2.65%	2.95%	3.15%	3.15%	\$50k-\$99k	3.10%	2.60%	(yr 2-7)	\$50k-\$99k	3.00%	2.50%	(yr 2-7)
	5 Year	2.65%	2.95%	3.15%	\$100k - \$250k	3.40%	2.90%	(yr 2-7)	\$100k - \$250k	3.25%	2.75%	(yr 2-7)
	3 Year	3.90%	4.30%	4.65%	≥\$250k	3.60%	3.10%	(yr 2-7)	\$100k - \$250k	3.45%	2.95%	(yr 2-7)
						3.60%	3.10%	(yr 2-7)	≥\$250k	3.45%	2.95%	(yr 2-7)
	With ROP				<u>5 Year</u>				<u>5 Year</u>			
	<\$50k	\$50k - \$99k	\$100k - \$249k	≥\$250k	<\$50k	1st year	Base	(yr 2-5)	<\$50k	1st year	Base	(yr 2-5)
	5 Year	2.55%	2.80%	3.00%	\$50k-\$99k	3.95%	3.45%	(yr 2-5)	\$50k-\$99k	3.90%	3.40%	(yr 2-5)
	3 Year	3.65%	4.05%	4.40%	\$100k - \$250k	4.25%	3.75%	(yr 2-5)	\$100k - \$250k	4.15%	3.65%	(yr 2-5)
					4.55%	4.05%	(yr 2-5)	≥\$250k	4.35%	3.85%	(yr 2-5)	
					4.55%	4.05%	(yr 2-5)	≥\$250k	4.35%	3.85%	(yr 2-5)	
					<u>3 Year</u>	1st year	Base		<u>3 Year</u>	1st year	Base	
					<\$50k	4.95%	4.45%	(yr 2-3)	<\$50k	4.90%	4.40%	(yr 2-3)
					\$50k-\$99k	5.40%	4.90%	(yr 2-3)	\$50k-\$99k	5.15%	4.65%	(yr 2-3)
					\$100k - \$250k	5.70%	5.20%	(yr 2-3)	\$100k - \$250k	5.40%	4.90%	(yr 2-3)
					≥\$250k	5.70%	5.20%	(yr 2-3)	≥\$250k	5.40%	4.90%	(yr 2-3)
Surrender Chgs (%)	0.75% minimum guarantee 5 years: 7, 7, 7, 6, 5, 0				GMIR: Years 1-7 is 0.75%, years 8+ is 0.75%				GMIR: Years 1-7 is 0.75%, years 8+ is 0.75%			
					7 years: 8, 8, 7, 7, 6, 5, 4, 0							
MVA	No				no							
Free withdrawals	10% starting in first year				10% starting in first year				10% starting in first year			
Waivers	Nursing home and Hospitalization				Nursing home and Hospitalization				Nursing home and Hospitalization			
Death Benefit												
Annuitization	After 1st contract year				After 1st contract year				After 1st contract year			
Remarks												

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