

# Traditional Annuities



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7/15/2022					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="0"> <tr> <td></td> <td>1st Year</td> <td>Base Rate</td> </tr> <tr> <td><b>\$100K +</b></td> <td>7.90%</td> <td>2.90%</td> </tr> <tr> <td><b>&gt;\$100k</b></td> <td>7.80%</td> <td>2.80%</td> </tr> </table>			1st Year	Base Rate	<b>\$100K +</b>	7.90%	2.90%	<b>&gt;\$100k</b>	7.80%	2.80%	<table border="0"> <tr> <td></td> <td><b>1st Year</b></td> <td><b>Base Rate</b></td> </tr> <tr> <td><b>5-Year</b></td> <td>≥ \$100k</td> <td>4.00%</td> </tr> <tr> <td></td> <td>&lt; \$100k</td> <td>3.90%</td> </tr> <tr> <td></td> <td><b>1st Year</b></td> <td><b>Base Rate</b></td> </tr> <tr> <td><b>7-Year</b></td> <td>≥ \$100k</td> <td>5.20%</td> </tr> <tr> <td></td> <td>&lt; \$100k</td> <td>5.10%</td> </tr> </table>			<b>1st Year</b>	<b>Base Rate</b>	<b>5-Year</b>	≥ \$100k	4.00%		< \$100k	3.90%		<b>1st Year</b>	<b>Base Rate</b>	<b>7-Year</b>	≥ \$100k	5.20%		< \$100k	5.10%	<table border="0"> <tr> <td></td> <td><b>1st Year</b></td> <td></td> </tr> <tr> <td>1-year</td> <td>4.45%</td> <td></td> </tr> <tr> <td>3-year</td> <td>4.40%</td> <td>3.40% (yr 2-3)</td> </tr> <tr> <td>5-year</td> <td>4.30%</td> <td>3.30% (yr 2-5)</td> </tr> <tr> <td>7-year</td> <td>4.20%</td> <td>3.20% (yr 2-7)</td> </tr> </table>			<b>1st Year</b>		1-year	4.45%		3-year	4.40%	3.40% (yr 2-3)	5-year	4.30%	3.30% (yr 2-5)	7-year	4.20%	3.20% (yr 2-7)
		1st Year	Base Rate																																													
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	<p><b>Optional Lifetime Income Rider</b></p> <p>Fixed Rate 6.85%</p> <p>Accumulation Period 10 Yrs</p> <p>Rider Premium Enhancement n/a</p> <p>Rider Premium Charge 1.00%</p>		Additional contributions = No rolling surrender		<p>QIO 5.00%</p> <p>5yr GRO 4.20% 3.45% (yr 2-5)</p> <p>6yr GRO 4.10% 3.35% (yr 2-6)</p> <p>7yr GRO 4.05% 3.30% (yr 2-7)</p> <p>10yr GRO 4.05% 3.30% (yr 2-10)</p>		<p>Clients may allocate their premium to a one-year enhanced rate period, QIO, as well as between multiple initial guaranteed rate option (GRO) periods.</p> <p>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.</p> <p>Additional contributions will have their own surrender schedule</p>																																									
Surrender Chgs (%)	1.00% minimum guarantee		1.00% minimum guarantee		1.00% minimum guarantee		1.00% minimum guarantee																																									
MVA	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																																									
Free withdrawals	yes (non-MVA in CA) 10% starting in first year		No 10% starting in first year		Yes 10% starting in first year		no 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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Nationwide					Securian / Minnesota Life					Security Mutual										
Secure Growth 5 SPDA					Secure Growth 7 SPDA					SecureOption Focus SPDA					Flexible Premium Annuity FPDA					
Product Name	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				
Carrier Ratings	NY					NY					Available in all states					CA				
States Not Approved	0-90					0-90					0-88					0-80				
Issue Ages	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				
Premium Min. / Max.	Yes					Yes					No					No				
Crump's eApp	With MVA					With MVA										Qualified plans only				
Guarantee Periods and Rates			<\$100k	≥\$100k				<\$100k	≥\$100k				<\$35k	\$35k-\$99k	≥\$100k					
	1-Year	3.85%	4.00%		1-Year	4.05%	4.20%		1 Year	3.85%	4.05%	4.15%				Year 1	3.45%			
	3-Year	3.85%	4.00%		3-Year	4.05%	4.20%		3 Year	3.10%	3.30%	3.40%								
	5-Year	3.85%	4.00%		5-Year	4.05%	4.20%		5 Year	3.10%	3.30%	3.40%								
					7-Year	4.05%	4.20%		7 Year	3.10%	3.30%	3.40%								
	with ROP and without MVA					with ROP and without MVA														
			<\$100k	≥\$100k				<\$100k	≥\$100k											
	1-Year	3.65%	3.80%		1-Year	3.85%	4.00%													
	3-Year	3.65%	3.80%		3-Year	3.85%	4.00%													
	5-Year	3.65%	3.80%		5-Year	3.85%	4.00%													
	CA and DE: different rates apply. Call us for details					7-Year 3.85% 4.00%														
	0.50% minimum guarantee					0.50% minimum guarantee					2.20% 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	Only Available in CA	Only Available in CA	Only Available in CA	
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> 1st year Base <\$50k 3.40% 2.90% (yr 2-7) \$50k-\$99k 3.70% 3.20% (yr 2-7) \$100k - \$250k 3.85% 3.35% (yr 2-7) ≥\$250k 3.85% 3.35% (yr 2-7)	<u>7 Year</u> 1st year Base <\$50k 3.35% 2.85% (yr 2-7) \$50k-\$99k 3.65% 3.15% (yr 2-7) \$100k - \$250k 3.80% 3.30% (yr 2-7) ≥\$250k 3.80% 3.30% (yr 2-7)	
	With ROP	<u>5 Year</u> 1st year Base <\$50k 3.95% 3.45% (yr 2-5) \$50k-\$99k 4.25% 3.75% (yr 2-5) \$100k - \$250k 4.55% 4.05% (yr 2-5) ≥\$250k 4.55% 4.05% (yr 2-5)	<u>5 Year</u> 1st year Base <\$50k 3.90% 3.40% (yr 2-5) \$50k-\$99k 4.15% 3.65% (yr 2-5) \$100k - \$250k 4.35% 3.85% (yr 2-5) ≥\$250k 4.35% 3.85% (yr 2-5)	
		<u>3 Year</u> 1st year Base <\$50k 4.95% 4.45% (yr 2-3) \$50k-\$99k 5.40% 4.90% (yr 2-3) \$100k - \$250k 5.70% 5.20% (yr 2-3) ≥\$250k 5.70% 5.20% (yr 2-3)	<u>3 Year</u> 1st year Base <\$50k 4.90% 4.40% (yr 2-3) \$50k-\$99k 5.15% 4.65% (yr 2-3) \$100k - \$250k 5.40% 4.90% (yr 2-3) ≥\$250k 5.40% 4.90% (yr 2-3)	
	0.75% minimum guarantee	GMIR: Years 1-7 is 0.75%, years 8+ is 0.75%	GMIR: Years 1-7 is 0.75%, years 8+ is 0.75%	
	Surrender Chgs (%)	5 years: 7, 7, 7, 6, 5, 0	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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