

Traditional Annuities



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5/1/2021					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 Million w/o approval		5-yr min: \$5k / 7-yr min: \$5k NQ, \$2k Q, \$100 mo EFT Max: \$1,000,000		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>6.95%</td> <td>1.95%</td> </tr> <tr> <td>>\$100k</td> <td>6.85%</td> <td>1.85%</td> </tr> </tbody> </table>			1st Year	Base Rate	\$100K +	6.95%	1.95%	>\$100k	6.85%	1.85%	<table border="1"> <thead> <tr> <th></th> <th>1st Year</th> <th>Base Rate</th> </tr> </thead> <tbody> <tr> <td><u>5-Year</u> ≥ \$100k</td> <td>2.85%</td> <td>1.85%</td> </tr> <tr> <td>< \$100k</td> <td>2.75%</td> <td>1.75%</td> </tr> <tr> <th></th> <th>1st Year</th> <th>Base Rate</th> </tr> <tr> <td><u>7-Year</u> ≥ \$100k</td> <td>4.10%</td> <td>2.10%</td> </tr> <tr> <td>< \$100k</td> <td>4.00%</td> <td>2.00%</td> </tr> </tbody> </table>			1st Year	Base Rate	<u>5-Year</u> ≥ \$100k	2.85%	1.85%	< \$100k	2.75%	1.75%		1st Year	Base Rate	<u>7-Year</u> ≥ \$100k	4.10%	2.10%	< \$100k	4.00%	2.00%	<table border="1"> <thead> <tr> <th></th> <th>1st Year</th> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td>1-year</td> <td>2.00%</td> <td></td> <td></td> </tr> <tr> <td>3-year</td> <td>2.00%</td> <td>1.00%</td> <td>(yr 2-3)</td> </tr> <tr> <td>5-year</td> <td>2.00%</td> <td>1.00%</td> <td>(yr 2-5)</td> </tr> <tr> <td>7-year</td> <td>2.00%</td> <td>1.00%</td> <td>(yr 2-7)</td> </tr> </tbody> </table>			1st Year			1-year	2.00%			3-year	2.00%	1.00%	(yr 2-3)	5-year	2.00%	1.00%	(yr 2-5)	7-year	2.00%	1.00%	(yr 2-7)	<p>Optional Lifetime Income Rider</p> <p>Fixed Rate 7.20%</p> <p>Accumulation Period 10 Yrs</p> <p>Rider Premium Enhancement n/a</p> <p>Rider Premium Charge 1.00%</p>		<p>Additional contributions = No rolling surrender</p>		<p>QIO 2.50%</p> <p>5yr GRO 1.75% 1.00% (yr 2-5)</p> <p>6yr GRO 1.75% 1.00% (yr 2-6)</p> <p>7yr GRO 1.75% 1.00% (yr 2-7)</p> <p>10yr GRO 1.75% 1.10% (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>		<p>1.00% minimum guarantee</p>	
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7-year	2.00%	1.00%	(yr 2-7)																																																										
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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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 A+ Standard & Poors 92 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	2.00% 2.20%	2.30%	Year 1 1.75%	
	3-Year	0.50% 0.50%	3-Year	0.50% 0.50%	3 Year	1.20% 1.40%	1.50%		
	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, 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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	State Life		Symetra											
Product Name	Legacy Care SPDA		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 AA- Standard & Poors 95 Comdex		A A.M. Best A Standard & Poors 80 Comdex				A A.M. Best A Standard & Poors 80 Comdex				A A.M. Best A Standard & Poors 80 Comdex			
States Not Approved	IA, NY		NY				NY				NY			
Issue Ages	0-99		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: \$10,000 Max: \$500,000		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	No		Yes				Yes				Yes			
Guarantee Periods and Rates	Year 1 1.00%		Without ROP				<u>7 Year</u>				<u>7 Year</u>			
			<\$50k \$99K \$249K ≥\$250k				1st year Base				1st year Base			
			5 Year 1.40% 1.70% 1.90% 2.00%				1.90% 1.40% (yr 2-7)				1.80% 1.30% (yr 2-7)			
			3 Year 1.70% 2.10% 2.45% 2.55%				2.20% 1.70% (yr 2-7)				2.05% 1.55% (yr 2-7)			
			With ROP				1st year Base				1st year Base			
			<\$50k \$99K \$249K ≥\$250k				5 Year				5 Year			
			5 Year 1.30% 1.55% 1.75% 1.85%				2.00% 1.50% (yr 2-5)				1.90% 1.40% (yr 2-5)			
			3 Year 1.35% 1.75% 2.10% 2.20%				2.30% 1.80% (yr 2-5)				2.15% 1.65% (yr 2-5)			
							3 Year				3 Year			
							<\$50k 2.15% 1.65% (yr 2-3)				<\$50k 2.10% 1.60% (yr 2-3)			
						\$50k-\$99k 2.60% 2.10% (yr 2-3)				\$50k-\$99k 2.35% 1.85% (yr 2-3)				
						\$100k - \$250k 2.95% 2.45% (yr 2-3)				\$100k - \$250k 2.55% 2.05% (yr 2-3)				
						≥\$250k 3.05% 2.55% (yr 2-3)				≥\$250k 2.75% 2.25% (yr 2-3)				
1.00% minimum guarantee		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, 7, 0		5 years: 7, 7, 7, 6, 5, 0				7 years: 8, 8, 7, 7, 6, 5, 4, 0							
MVA	No		No				no							
Free withdrawals	10% after 1st year		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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