

Traditional Annuities



All carriers shown may not be available. Please check your approved carrier list before proceeding. Please verify rate before submitting application.

Traditional type annuities renew rates annually after initial GP, until the end of surrender schedule

7/22/2020

| | 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>7.05%</td> <td>2.05%</td> </tr> <tr> <td>>\$100k</td> <td>6.95%</td> <td>1.95%</td> </tr> </tbody> </table> | | | | 1st Year | Base Rate | \$100K + | 7.05% | 2.05% | >\$100k | 6.95% | 1.95% | <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>2.80%</td> <td>1.80%</td> </tr> <tr> <td>< \$100k</td> <td>2.70%</td> <td>1.70%</td> </tr> <tr> <th></th> <th>1st Year</th> <th>Base Rate</th> </tr> <tr> <td><u>7-Year</u> ≥ \$100k</td> <td>4.05%</td> <td>2.05%</td> </tr> <tr> <td>< \$100k</td> <td>3.95%</td> <td>1.95%</td> </tr> </tbody> </table> | | | | 1st Year | Base Rate | <u>5-Year</u> ≥ \$100k | 2.80% | 1.80% | < \$100k | 2.70% | 1.70% | | 1st Year | Base Rate | <u>7-Year</u> ≥ \$100k | 4.05% | 2.05% | < \$100k | 3.95% | 1.95% | <table border="1"> <thead> <tr> <th></th> <th>First-Year</th> <th>Rate after</th> </tr> </thead> <tbody> <tr> <td>QIO</td> <td>3.00%</td> <td></td> </tr> <tr> <td>5yr GRO</td> <td>1.75%</td> <td>1.00% (yr 2-5)</td> </tr> <tr> <td>6yr GRO</td> <td>1.75%</td> <td>1.00% (yr 2-6)</td> </tr> <tr> <td>7yr GRO</td> <td>1.75%</td> <td>1.00% (yr 2-7)</td> </tr> <tr> <td>10yr GRO</td> <td>1.75%</td> <td>1.00% (yr 2-10)</td> </tr> </tbody> </table> | | | First-Year | Rate after | QIO | 3.00% | | 5yr GRO | 1.75% | 1.00% (yr 2-5) | 6yr GRO | 1.75% | 1.00% (yr 2-6) | 7yr GRO | 1.75% | 1.00% (yr 2-7) | 10yr GRO | 1.75% | 1.00% (yr 2-10) | <table border="1"> <thead> <tr> <th></th> <th>1st Year</th> <th></th> </tr> </thead> <tbody> <tr> <td>1-year</td> <td>2.00%</td> <td></td> </tr> <tr> <td>3-year</td> <td>2.00%</td> <td>1.00% (yr 2-3)</td> </tr> <tr> <td>5-year</td> <td>2.00%</td> <td>1.00% (yr 2-5)</td> </tr> <tr> <td>7-year</td> <td>2.00%</td> <td>1.00% (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) |
| | | 1st Year | Base Rate | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$100K + | 7.05% | 2.05% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| >\$100k | 6.95% | 1.95% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 1st Year | Base Rate | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>5-Year</u> ≥ \$100k | 2.80% | 1.80% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| < \$100k | 2.70% | 1.70% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 1st Year | Base Rate | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>7-Year</u> ≥ \$100k | 4.05% | 2.05% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| < \$100k | 3.95% | 1.95% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | First-Year | Rate after | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| QIO | 3.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5yr GRO | 1.75% | 1.00% (yr 2-5) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6yr GRO | 1.75% | 1.00% (yr 2-6) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7yr GRO | 1.75% | 1.00% (yr 2-7) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10yr GRO | 1.75% | 1.00% (yr 2-10) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 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) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Optional Lifetime Income Rider Fixed Rate 7.20% 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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) | | | No | | | Yes | | no | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Waivers | 10% starting in first year | | | 10% starting in first year | | | 10% starting in first year | | 10% starting in first year | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Death Benefit | 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) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Annuitization | Owner driven | | | Owner driven | | | Owner driven | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Remarks | after 13 months | | | after 13 months | | | after 13 months | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | *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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| 7/22/2020 | | | | | Traditional type annuities renew rates annually after initial GP, until the end of surrender schedule | | | | |
|-----------------------------|--|-------------|--|-------------|---|-------------|---------|---|-------|
| 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% 2.00% | 2.00% | Year 1 | 1.75% |
| | 3-Year | 0.50% 0.50% | 3-Year | 0.50% 0.50% | 3 Year | 1.00% 1.20% | 1.30% | | |
| | 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 | | 7-Year 0.50% 0.50% | | | | | | |
| | 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% | | | | | | <u>7 Year</u> 1st year Base | | | <u>7 Year</u> 1st year Base | |
| | | | Without ROP | | | | <\$50k 1.85% 1.35% (yr 2-7) | | | <\$50k 1.70% 1.20% (yr 2-7) | |
| | | | <\$50k \$99K \$249K ≥\$250k | | | | \$50k-\$99k 2.15% 1.65% (yr 2-7) | | | \$50k-\$99k 1.95% 1.45% (yr 2-7) | |
| | | | 5 Year 1.30% 1.60% 1.90% 2.00% | | | | \$100k - \$250k 2.45% 1.95% (yr 2-7) | | | \$100k - \$250k 2.25% 1.75% (yr 2-7) | |
| | | | 3 Year 1.40% 1.90% 2.35% 2.45% | | | | ≥\$250k 2.50% 2.00% (yr 2-7) | | | ≥\$250k 2.35% 1.85% (yr 2-7) | |
| | | | With ROP | | | | <u>5 Year</u> 1st year Base | | | <u>5 Year</u> 1st year Base | |
| | | | <\$50k \$99K \$249K ≥\$250k | | | | <\$50k 1.90% 1.40% (yr 2-5) | | | <\$50k 1.75% 1.25% (yr 2-5) | |
| | | | 5 Year 1.15% 1.40% 1.70% 1.80% | | | | \$50k-\$99k 2.25% 1.75% (yr 2-5) | | | \$50k-\$99k 2.00% 1.50% (yr 2-5) | |
| | | | 3 Year 1.20% 1.50% 2.05% 2.10% | | | | \$100k - \$250k 2.65% 2.15% (yr 2-5) | | | \$100k - \$250k 2.35% 1.85% (yr 2-5) | |
| | | | | | | | ≥\$250k 2.70% 2.20% (yr 2-5) | | | ≥\$250k 2.45% 1.95% (yr 2-5) | |
| | | | | | | <u>3 Year</u> 1st year Base | | | <u>3 Year</u> 1st year Base | | |
| | | | | | | <\$50k 2.00% 1.50% (yr 2-3) | | | <\$50k 1.80% 1.30% (yr 2-3) | | |
| | | | | | | \$50k-\$99k 2.45% 1.95% (yr 2-3) | | | \$50k-\$99k 2.10% 1.60% (yr 2-3) | | |
| | | | | | | \$100k - \$250k 3.00% 2.50% (yr 2-3) | | | \$100k - \$250k 2.55% 2.05% (yr 2-3) | | |
| | | | | | | ≥\$250k 3.10% 2.60% (yr 2-3) | | | ≥\$250k 2.75% 2.25% (yr 2-3) | | |
| 1.00% minimum guarantee | | 1.00% minimum guarantee | | | | GMIR: Years 1-7 is 1.00%, years 8+ is 1.00% | | | GMIR: Years 1-7 is 1.00%, years 8+ is 1.00% | | |
| 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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