

Traditional Annuities



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

8/13/2021					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="0"> <tr> <td></td> <td>1st Year</td> <td>Base Rate</td> </tr> <tr> <td>\$100K +</td> <td>6.80%</td> <td>1.80%</td> </tr> <tr> <td>>\$100k</td> <td>6.70%</td> <td>1.70%</td> </tr> </table>			1st Year	Base Rate	\$100K +	6.80%	1.80%	>\$100k	6.70%	1.70%	<table border="0"> <tr> <td></td> <td>1st Year</td> <td>Base Rate</td> </tr> <tr> <td>5-Year</td> <td>≥ \$100k</td> <td>2.70%</td> </tr> <tr> <td></td> <td>< \$100k</td> <td>2.60%</td> </tr> <tr> <td></td> <td>1st Year</td> <td>Base Rate</td> </tr> <tr> <td>7-Year</td> <td>≥ \$100k</td> <td>3.95%</td> </tr> <tr> <td></td> <td>< \$100k</td> <td>3.85%</td> </tr> </table>			1st Year	Base Rate	5-Year	≥ \$100k	2.70%		< \$100k	2.60%		1st Year	Base Rate	7-Year	≥ \$100k	3.95%		< \$100k	3.85%	<table border="0"> <tr> <td></td> <td>1st Year</td> <td></td> </tr> <tr> <td>QIO</td> <td>2.50%</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>1.10% (yr 2-10)</td> </tr> </table>			1st Year		QIO	2.50%		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%	1.10% (yr 2-10)	<table border="0"> <tr> <td></td> <td>1st Year</td> <td></td> </tr> <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> </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 +	6.80%	1.80%																																																																			
>\$100k	6.70%	1.70%																																																																			
	1st Year	Base Rate																																																																			
5-Year	≥ \$100k	2.70%																																																																			
	< \$100k	2.60%																																																																			
	1st Year	Base Rate																																																																			
7-Year	≥ \$100k	3.95%																																																																			
	< \$100k	3.85%																																																																			
	1st Year																																																																				
QIO	2.50%																																																																				
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%	1.10% (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) 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																																																																
Annuityization			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																																																														

• For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public. • Features subject to current contract terms at time of sale.
 • Products and programs offered through Tellus are not approved for use in all states. • Please check for variations in commission rates for older ages.
 Access to products and carriers available through Tellus. • Information is subject to change without notice.

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				
8/13/2021	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%	
			5 Year 1.20% 1.40% 1.50%	
			7 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	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

• For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public.
 • Products and programs offered through Tellus are not approved for use in all states.
 Access to products and carriers available through Tellus.

• Features subject to current contract terms at time of sale.
 • Please check for variations in commission rates for older ages.
 • Information is subject to change without notice.

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

8/13/2021	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				<\$50k 1.85% 1.35% (yr 2-7)			<\$50k 1.75% 1.25% (yr 2-7)	
			5 Year 1.40% 1.70% 1.90% 1.90%				\$50k-\$99k 2.15% 1.65% (yr 2-7)			\$50k-\$99k 2.00% 1.50% (yr 2-7)	
			3 Year 1.70% 2.10% 2.45% 2.45%				\$100k - \$250k 2.35% 1.85% (yr 2-7)			\$100k - \$250k 2.20% 1.70% (yr 2-7)	
			With ROP				<u>5 Year</u>			<u>5 Year</u>	
			<\$50k \$99K \$249K ≥\$250k				<\$50k 1.95% 1.45% (yr 2-5)			<\$50k 1.85% 1.35% (yr 2-5)	
			5 Year 1.30% 1.55% 1.75% 1.75%				\$50k-\$99k 2.25% 1.75% (yr 2-5)			\$50k-\$99k 2.10% 1.60% (yr 2-5)	
			3 Year 1.35% 1.75% 2.10% 2.10%				\$100k - \$250k 2.55% 2.05% (yr 2-5)			\$100k - \$250k 2.30% 1.80% (yr 2-5)	
							≥\$250k 2.55% 2.05% (yr 2-5)			≥\$250k 2.30% 1.80% (yr 2-5)	
							<u>3 Year</u>			<u>3 Year</u>	
						<\$50k 2.05% 1.55% (yr 2-3)			<\$50k 2.00% 1.50% (yr 2-3)		
						\$50k-\$99k 2.50% 2.00% (yr 2-3)			\$50k-\$99k 2.25% 1.75% (yr 2-3)		
						\$100k - \$250k 2.80% 2.30% (yr 2-3)			\$100k - \$250k 2.50% 2.00% (yr 2-3)		
						≥\$250k 2.80% 2.30% (yr 2-3)			≥\$250k 2.50% 2.00% (yr 2-3)		
Surrender Chgs (%)	1.00% minimum guarantee 5 years: 7, 7, 7, 7, 0		0.75% minimum guarantee 5 years: 7, 7, 7, 6, 5, 0				GMIR: Years 1-7 is 0.75%, years 8+ is 0.75% 7 years: 8, 8, 7, 7, 6, 5, 4, 0			GMIR: Years 1-7 is 0.75%, years 8+ is 0.75%	
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											

• For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public.
 • Products and programs offered through Tellus are not approved for use in all states.
 Access to products and carriers available through Tellus.

• Features subject to current contract terms at time of sale.
 • Please check for variations in commission rates for older ages.
 • Information is subject to change without notice.