

As of 01/28/19



Fixed Annuity Products

Period	3	4	5	6	7	8	9	10	Ages	Free Withdrawals?	Min Amt.
American Equity A- Guarantee Annuity											
			2.30%	2.45%	2.60%				18-85	interest only	\$10,000.00
AIG A American Pathway MYG											
Under 100k			3.20%	3.20%	3.20%			3.20%	0-85	15% after	\$10,000.00
100k +			3.50%	3.50%	3.50%			3.50%	0-85	first year	
American National A Palladium MYG											
Effective Yield (some years have higher first yr rates)											
Under 100k			3.55%	3.75%	3.84%	3.75%	3.82%	3.85%	0-85	interest only 1st yr	\$5,000.00
100k +			3.65%	3.85%	3.94%	3.85%	3.92%	3.95%		10% after first yr	
Athene MaxRate: A											
Under 100k	2.25%		3.10%		3.20%				3yr to 85	interest only	\$10,000.00
100k +	2.40%		3.25%		3.35%				5 yr to 83		Flex Premium product
									7 yr to 83		
Global Atlantic A SecureFore Annuity											
	2.90%		3.30%						0-85	10%	\$10,000.00
Mutual of Omaha: A+											
Ultra-Secure Plus		2.75%		3.00%		0.15% bonus interest on \$50,001+			0-89	10%	\$5,000.00
Bonus Flexible (8yr surrender)			1st yr bonus	base rate							
	Annually Declared Rate		1.00%	2.30%		min guar after 1st yr 1.00%			0-89	10%	\$5,000.00

National Western Life: A+ - Annually Declared Rate

Protector One	1% First Year Bonus	3.65%	0-75 Q	10%, cumulative	\$5,000.00
			0-85 NQ	to 50%	
Accumulator 5	5% First Year Bonus	3.65%	0-75 Q	10%, cumulative	\$5,000.00
			0-85 NQ	to 30%	
Prevail Seven	7% First Year Bonus	3.65%	0-75 Q	10%	\$5,000.00
			0-85NQ		

North American Guarantee Choice: A+

Under 100k	2.65%	3.05%	2.85%	3.10%		\$2,000 Q
100k+	3.00%	3.40%	3.15%	3.35%	0-90	interest only \$10,000 NQ

Oxford Multi-Select Series A-

2.85%	3.25%	3.30%	3.65%	3.50%	3.75%	3.60%	3.65%	18-75	Interest only	
								3-7 yr through 80	during 1st yr	\$20,000.00
									10% after first yr	

Reliance Standard Life A+

Eleos MVA		3.35%						0-85	10% after 1st	\$10,000.00 approval needed
Eleos SP		3.20%							contract anniv.	for \$500,000 +
Apollo MVA	2% First Year Bonus		1st yr rate 4.95%	base rate 2.95%				0-85	10% after 1st	\$5,000.00 approval needed
Apollo SP	2% First Year Bonus		1st yr rate 4.80%	base rate 2.80%					contract anniv.	for \$500,000 +

*Terms Subject to Change

***Producer Use Only**

BEST PRODUCT BY SURRENDER PERIOD (3, 5, 7, 10)		
3 yr	Under 100k	Global Atlantic, SecureFore
	100k +	North American, Guarantee Choice
5 yr	Under 100k	American National Palladium
	100k +	American National Palladium
7 yr	Under 100k	American National Palladium
	100k +	American National Palladium
10 yr	Under 100k	American National Palladium
	100k +	American National Palladium

State Approvals

American Equity

Guarantee

Not in NY

American General Life Insurance Company (AIG)

American Pathway Solutions MYG

Not in NY

American National

Palladium

Not in UT

Athene

MaxRate

Not in NY. Available with restrictions in AK, CA, CT, DE, HI, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT, & WA

Global Atlantic

SecureFore

Not in NY

Mutual of Omaha

Ultra-Secure Plus

Not in MT, or NY

National Western Life

Protector One

Not in AK, CA, DE, IN, MA, MN, MO, NJ, NY, OR, PA, or WA

Accumulator Five

Not in AK, CA, CT, DE, FL, IN, MA, MN, MO, MT, NV, NJ, NY, OR, PA, TX, or WA

Prevail Seven

Not in AK, CA, CT, DE, FL, IN, MA, MN, MO, MT, NJ, NY, OR, PA, UT, or WA

North American

Guarantee Choice

Not in MT, or NY. 7 & 10 yr rate not in CA, DE, FL, MT, or NY

Oxford Life

Multi-Select

Not in AL, MS, NY, VT, or WV

Reliance Standard

Eleos MVA

Not In ND, NY, OR, UT, or WA

Eleos SP

Not in MO, MT, NY, or UT

Apollo MVA

Not in MD, MN, MT, NY, OR, TX, UT, VT, or WA

Apollo SP

Not in MT, or NY