

# Traditional Annuities

Last update June 15, 2017

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A FULL-SERVICE BROKERAGE FIRM

Company	American National				Forethought Elite			Integrity				
Product/Type	Palladium Century VII SPDA (Flexible in 1st year)		WealthQuest Citadel 7 yr - FPDA / 5 yr - SPDA*		SecureFore 7 SPDA			NewMOMENTUM FPDA			SPDA Series II SPDA	
Ratings	A	Best	A	Best	A-	Best		A+	Best		A+	Best
	A	Standard & Poors	A	Standard & Poors	A-	Standard & Poors		AA	Standard & Poors		AA	Standard & Poors
	78	Comdex	78	Comdex	61	Comdex		Aa3	Moody's		Aa3	Moody's
Issue Ages	0-80 NQ & Q (FL: 0-64)		0-85 NQ & Q		0-85 NQ & Q			0-85 NQ & Q			0-85 NQ & Q	
Interest Rate			1st year      2nd year		3 Year      5 Year		Year 1			1 Yr      2.80%      Year 1		
	Year 1	8.65%	5 yr	2.55%      1.55%	Year 1	3.15%	Year 1	2.55%	QIO	3.00%		3 Yr      2.70%      Year 1
	Base Rate	1.65%	7 yr	3.65%      1.65%	Year 2	3.35%	Year 2	2.65%	2yr GRO	n/a      n/a      (yr 2)	1.70%      Years 2-3	
			10 bps enhancement for premium \$100K+		Year 3	3.55%	Year 3	2.75%	3yr GRO	n/a      n/a      (yr 2-3)		
							Year 4	2.85%	5yr GRO	2.10%      1.35%      (yr 2-5)	5 Yr      2.55%      Year 1	
							Year 5	2.95%	6yr GRO	2.20%      1.45%      (yr 2-6)	1.55%      Years 2-5	
									7yr GRO	2.45%      1.70%      (yr 2-7)	7 Yr      2.35%      Year 1	
									10yr GRO	2.80%      2.05%      (yr 2-10)	1.35%      Years 2-7	
	1.00% minimum guarantee		1.00% minimum guarantee (2.00% MT)		1.00% min. guarantee yr 1-7, 0.5% yrs 8+			1.00% minimum guarantee			1.00% minimum guarantee	
Surrender Charges (%)	10 yrs: 12, 12, 11, 11, 10, 9, 8, 6, 4, 2, 0		7 years: 7, 7, 7, 6, 5, 4, 2, 0 5 years: 7, 7, 7, 6, 5, 0		7 years: 8, 8, 7, 6, 5, 4, 3, 0			7 years: 8, 7, 6, 5, 4, 3, 2			7 years: 7, 7, 7, 6, 5, 4, 3	
Minimum Purchase	\$5,000 NQ \$4,000 Q		\$5,000 NQ \$2,000 Q Additional: \$1,000 random, \$100 ACH		\$10,000 NQ & Q			\$5,000 NQ \$2,000 Q \$1,000 Additional deposits			\$3,000 NQ & Q	
States Not Approved	AK, AL, CA, CT, IL, MA, MN, NJ, NV, NY, OH, OR, PA, TX, UT, VT, WA		NY		NY			CA, NY, OR, WA			LA, ME, NH, NY, VT	
Free Withdrawals	10% available immediately.		10% available immediately.		10% of the beginning of the year's contract value after 1st contract year			10% available immediately.			10% available immediately.	
Annuitization (without penalty)	Call for info.		After 1st year.		Call for info			Call for info.			Call for info.	
Remarks	MVA Product Nursing Home, Terminal Illness, and Disability waivers		Non-MVA product. Nursing Home, Terminal Illness, and Disability waivers Return of premium guarantee. No Rolling Surrender *5 yr is FPDA in 1st year		Non-MVA product Nursing Home/Terminal Illness waivers Bailout Rate: 3 yr - 1.50%, 5 yr - 1.50%			MVA product. Nursing Home Waiver. QIO rate locked in for 1 year. Can move into a GRO at any time. Rolling Surrender			Non-MVA product. Unemployment, Terminal Illness, and Nursing Home Waiver. Guaranteed Return of Premium	

• Please check for variations in commission rates for older ages/higher premiums.

• Features subject to current contract terms at time of sale.

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Company	Protective Life	State Life	Symetra		
Product/Type	ProSaver Secure II SPDA	Legacy Care SPDA	Custom 7 - with ROP SPDA (FPDA in 1st year)	Custom 5 SPDA (FPDA in 1st year)	Custom 7 - no ROP SPDA (FPDA in 1st year)
Ratings	A+ Best AA- Standard & Poors A2 Moody's 87 Comdex	A+ Best AA- Standard & Poors 95 Comdex	A Best A Standard & Poors 80 Comdex	A Best A Standard & Poors 80 Comdex	A Best A Standard & Poors 80 Comdex
Issue Ages	0-85 NQ & Q	0-99 NQ & Q (Trad IRA Only)	0-90 NQ & Q	Without ROP: 0-85 NQ & Q	0-85 NQ & Q
Interest Rate	<div> <div>&lt;\$50,000</div> <div>\$50,000+</div> <div>1 Year 2.70% 3.45%</div> <div>2 Year 2.15% 2.90%</div> <div>4 Year 1.85% 2.60%</div> <div>6 Year 1.75% 2.50%</div> <div>Base Rate 1.00% 1.00%</div> <div>1.00% minimum guarantee</div> </div>	<div> <div>1st Year 1.00%</div> <div>1.00% minimum guarantee</div> </div>	<div> <div>Yr 1 base rate</div> <div>3 Yr &lt; \$49,999 2.00% 1.50%</div> <div>\$50,000-\$99,999 2.15% 1.65%</div> <div>\$100,000-\$249,999* ##### 2.20%</div> <div>5 Yr &lt; \$49,999 2.00% 1.50%</div> <div>\$50,000-\$99,999 2.10% 1.60%</div> <div>\$100,000-\$249,999* ##### 2.05%</div> <div>7 Yr &lt; \$49,999 2.00% 1.50%</div> <div>\$50,000-\$99,999 2.05% 1.55%</div> <div>\$100,000-\$249,999* ##### 2.00%</div> <div>1.00% minimum guarantee</div> </div>	<div> <div>Without ROP</div> <div>&lt;50k &lt;100k &lt;250k 250k+</div> <div>3 year: 1.65% 2.00% 2.30% 2.30%</div> <div>5 year: 1.45% 1.80% 2.15% 2.15%</div> <div>With ROP</div> <div>&lt;50k &lt;100k &lt;250k 250k+</div> <div>3 year: 1.40% 1.70% 2.05% 2.05%</div> <div>5 year: 1.15% 1.45% 1.90% 1.90%</div> <div>0.50% minimum guarantee</div> </div>	<div> <div>Yr 1 Base rate</div> <div>3 Yr &lt; \$49,999 2.05% 1.55%</div> <div>\$50,000-\$99,999 2.50% 2.00%</div> <div>\$100,000-\$249,999* ##### 2.75%</div> <div>5 Yr &lt; \$49,999 2.05% 1.55%</div> <div>\$50,000-\$99,999 2.35% 1.85%</div> <div>\$100,000-\$249,999* ##### 2.35%</div> <div>7 Yr &lt; \$49,999 2.05% 1.55%</div> <div>\$50,000-\$99,999 2.30% 1.80%</div> <div>\$100,000-\$249,999* ##### 2.20%</div> <div>1.00% minimum guarantee</div> </div>
Surrender Charges (%)	7 years: 8, 8, 7, 6.5, 5.5, 4.5, 3	5 years: 7, 7, 7, 7, 0	7 years: 8, 8, 7, 7, 6, 5, 4, 0	5 years: 7, 7, 7, 6, 5, 0	7 years: 8, 8, 7, 7, 6, 5, 4, 0
Minimum Purchase	\$10,000 NQ & Q	Min: \$10,000 NQ & Q Max: \$300,000 NQ & Q	\$10,000 NQ & Q Subsequent: \$1,000 (1st yr only)	\$25,000 NQ & Q Subsequent: \$1,000 (1st yr only)	\$10,000 NQ & Q Subsequent: \$1,000 (1st yr only)
States Not Approved	Available in all states	NY	Available in all states NY: Sold under First Symetra	Available in all states NY: Sold under First Symetra	Available in all states NY: Sold under First Symetra
Free Withdrawals	10% available immediately. 15% in MN	Interest only after 1st year	10% available immediately	10% available immediately	10% available immediately
Annuitization (without penalty)	After 1st year.	After 1st year.	After 1st year	After 1st year	After 1st year
Remarks	Non-MVA product. Return of Premium avail. at lower rates. Bail Out Feature Available if renewal rate is more than .50% below the initial base rate.	Non-MVA product. Bailout Rate: Same as 1st year rate Benefit Increase Rider: After 6 months, if owner becomes chronically ill, owner can exchange cash value to State Life Underwritten SPIA with 5% bonus. Not available in CT	Non-MVA product Return of Premium Guarantee Nursing Home/Hospital waivers *Premiums over \$250K, call for rates "base rate" column refers to rates for the years left in each Guaranteed Period	Non-MVA product Return of Premium Guarantee Option Nursing Home/Hospital waivers	Non-MVA product Nursing Home/Hospital waivers *Premiums over \$250K, call for rates 0 0

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Company	The Standard			
Product/Type	Advantage Growth SPDA		Flexible Premium Def Annuity FPDA	
Ratings	A	Best	A	Best
	A+	Standard & Poors	A+	Standard & Poors
	A2	Moody's	A2	Moody's
	79	Comdex	79	Comdex
Issue Ages	0-90 NQ & Q		0-90 NQ & Q	
Interest Rate	5 Year	<\$100K >\$100K	Year 1 4.00% 4.10%	1st Year 1.40%
	7 Year	<\$100K >\$100K	Year 1 4.40% 4.50%	
	1.00% minimum guarantee		1.00% minimum guarantee	
Surrender Charges (%)	5 years: 7, 6, 5, 4, 2, 0 7 years: 7, 6, 5, 4, 3, 2, 1, 0		9 years: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	
Minimum Purchase	\$15,000 NQ & Q		\$50/month on EFT OR \$600 total in 1st year deposits. *See Remarks.	
States Not Approved	NY, CA		NY	
Free Withdrawals	Interest only available immediately 10% after 1st year		Interest only available immediately 10% after 1st year	
Annuitization (without penalty)	Anytime No annuitization available in CA		Anytime No annuitization available in CA	
Remarks	MVA product. Nursing home and terminal illness waivers.		Non-MVA product Nursing home and terminal illness No Rolling Surrender. *Maximum add't deposit cannot be greater than prior year's total deposits.	

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