

# Indexed Annuities

Last update June 21, 2017

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Company	AIG Annuities							
Product/Type	Power 7 Protector SPDA		Power 7 Protector PLUS SPDA		Power 10 Protector SPDA (FPDA for 30 days)		Power 10 Protector PLUS SPDA (FPDA for 30 days)	
<b>Ratings</b>	A A+ A2 81	A.M. Best Standard & Poors Moody's Comdex	A A+ A2 81	A.M. Best Standard & Poors Moody's Comdex	A A+ A2 81	A.M. Best Standard & Poors Moody's Comdex	A A+ A2 81	A.M. Best Standard & Poors Moody's Comdex
<b>Issue Ages</b>	0-80 NQ & Q		50-80 NQ & Q		0-75 NQ & Q		50-75 NQ & Q	
<b>Participation Rate/ Cap/Spread</b>	<b>&lt; \$100,000</b>		Income rider automatically included 0.95%		<b>&lt; \$100,000</b>		Income rider automatically included 0.95%	
	3.50%	Annual Pt to Pt Cap			3.60%	Annual Pt to Pt Cap		
	2.50%	Ann. Pt to Pt Spread- ML Strat. Bal*	2.40%	Annual Pt to Pt Cap	2.25%	Ann. Pt to Pt Spread- ML Strat. Bal*	2.50%	Annual Pt to Pt Cap
	1.25% x 2	2 Yr Pt to Pt Spread- ML Strat. Bal*	3.25%	Ann. Pt to Pt Spread- ML Strat. Bal*	1.10% x 2	2 Yr Pt to Pt Spread- ML Strat. Bal*	3.00%	Ann. Pt to Pt Spread- ML Strat. Bal*
	1.75%	Fixed Rate	1.90% x 2	2 Yr Pt to Pt Spread- ML Strat. Bal*	1.90%	Fixed Rate	1.75% x 2	2 Yr Pt to Pt Spread- ML Strat. Bal*
			1.50%	Fixed Rate			1.60%	Fixed Rate
	<b>&gt; \$100,000</b>		<b>&gt; \$100,000</b>		<b>&gt; \$100,000</b>		<b>&gt; \$100,000</b>	
	5.00%	Annual Pt to Pt Cap	3.30%	Annual Pt to Pt Cap	5.10%	Annual Pt to Pt Cap	3.50%	Annual Pt to Pt Cap
	1.50%	Ann. Pt to Pt Spread- ML Strat. Bal*	2.20%	Ann. Pt to Pt Spread- ML Strat. Bal*	1.30%	Ann. Pt to Pt Spread- ML Strat. Bal*	1.90%	Ann. Pt to Pt Spread- ML Strat. Bal*
	0.50% x 2	2 Yr Pt to Pt Spread- ML Strat. Bal*	1.10% x 2	2 Yr Pt to Pt Spread- ML Strat. Bal*	0.40% x 2	2 Yr Pt to Pt Spread- ML Strat. Bal*	0.90% x 2	2 Yr Pt to Pt Spread- ML Strat. Bal*
	1.75%	Fixed Rate	1.50%	Fixed Rate	1.90%	Fixed Rate	1.60%	Fixed Rate
<b>Bonus</b>	n/a		n/a		n/a		n/a	
<b>Term</b>	7 years		7 years		10 years		10 years	
<b>Minimum/Maximum Premium</b>	<b>Min:</b>	\$25,000 NQ & Q	<b>Min:</b>	\$25,000 NQ & Q	<b>Min:</b>	\$25,000 NQ & Q	<b>Min:</b>	\$25,000 NQ & Q
	<b>Max:</b>	\$1million w/o approval	<b>Max:</b>	\$1million w/o approval	<b>Max:</b>	\$1million w/o approval	<b>Max:</b>	\$1million w/o approval
<b>Free Withdrawals</b>	10% after first year.		10% after first year.		10% after first year.		10% after first year.	
<b>Minimum Guarantees</b>	1.00% on 87.5% of premium.		1.00% on 87.5% of premium.		1.00% on 87.5% of premium.		1.00% on 87.5% of premium.	
<b>States Not Approved</b>	NY		NY		NY		NY	
<b>Surrender Charges (%)</b>	8, 7, 6, 5, 4, 3, 2, 0		8, 7, 6, 5, 4, 3, 2, 0		10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0		10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	
<b>Remarks</b>	MVA Annuity. Nursing Home, Terminal Illness, ADL waivers. *ML Strategic Balanced Index = S&P 500 Equity & Merrill Lynch 10 Yr Treasury Total Return Index & Cash		MVA Annuity. Nursing Home, Terminal Illness, ADL waivers. *ML Strategic Balanced Index = S&P 500 Equity & Merrill Lynch 10 Yr Treasury Total Return Index & Cash		MVA Annuity. Nursing Home, Terminal Illness, ADL waivers. Bonus is on a vesting schedule. *ML Strategic Balanced Index = S&P 500 Equity & Merrill Lynch 10 Yr Treasury Total Return Index & Cash		MVA Annuity. Nursing Home, Terminal Illness, ADL waivers. Bonus is on a vesting schedule. *ML Strategic Balanced Index = S&P 500 Equity & Merrill Lynch 10 Yr Treasury Total Return Index & Cash	
			Lifetime Income Rider Built-In				Lifetime Income Rider Built-In	

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Company	Allianz Preferred (Different Appointment)			
ProductType	Core Income 7 SPDA (Flexible in 1st year)		Core Income 7 Non MVA SPDA (Flexible in 1st year)	
Ratings	A+	A.M. Best	A+	A.M. Best
	AA	Standard & Poors	AA	Standard & Poors
	A2	Moody's	A2	Moody's
	85	Comdex	85	Comdex
Issue Ages	0-80 NQ & Q		0-80 NQ & Q	
Participation Rate/ Cap/Spread	Income rider is automatically part of the product. Rider Charge: 1.05%		Income rider is automatically part of the product. Rider Charge: 1.05%	
	<u>Annual Point to Point</u>		<u>Annual Point to Point</u>	
	8.50%	Bloomberg US Dynamic Balance II	8.00%	Bloomberg US Dynamic Balance II
	5.00%	Nasdaq-100	4.50%	Nasdaq-100
	5.00%	S&P 500	4.50%	S&P 500
	5.00%	Russell 2000	4.50%	Russell 2000
	0.50%	Annual Point to Point Spread (Bloomberg US Dynamic Balance II)	1.00%	Annual Point to Point Spread (Bloomberg US Dynamic Balance II)
	2.50%	Fixed Account	2.30%	Fixed Account
Bonus	n/a		n/a	
Term	7 years		7 years	
Minimum/Maximum Premium	<b>Min:</b> \$10,000 NQ & Q		<b>Min:</b> \$10,000 NQ & Q	
	<b>Max:</b> \$1 million w/out approval		<b>Max:</b> \$1 million w/out approval	
Free Withdrawals	10% of paid premium available in the contract year following last deposit.		10% of paid premium available in the contract year following last deposit.	
Minimum Guarantee	No less than 1% on 87.5% of premium		No less than 1% on 87.5% of premium	
States Not Approved	AK, MN, MO, MS, NY, OR, PA, UT, WA		<b>Only Approved in:</b> AK, MN, MO, MS, OR, PA, UT, WA	
Surrender Charges (%)	8.50, 8, 7, 6, 5, 4, 3, 0		8.50, 8, 7, 6, 5, 4, 3, 0 Surrender charges vary by state	
Remarks	MVA Nursing Home waiver		Non-MVA Nursing Home waiver	
	Lifetime Income Rider Built-In		Lifetime Income Rider Built-In	

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Company	Allianz Preferred (Different Appointment)							
Product/Type	222 SPDA (Flexible in 1st year)		222 Non MVA SPDA (Flexible in 1st year)		360 SPDA (Flexible in 1st year)		360 Non MVA SPDA (Flexible in 1st year)	
<b>Ratings</b>	A+ AA A2 85	A.M. Best Standard & Poors Moody's Comdex	A+ AA A2 85	A.M. Best Standard & Poors Moody's Comdex	A+ AA A2 85	A.M. Best Standard & Poors Moody's Comdex	A+ AA A2 85	A.M. Best Standard & Poors Moody's Comdex
<b>Issue Ages</b>	0-80 NQ & Q		0-80 NQ & Q		0-80 NQ & Q		0-80 NQ & Q	
<b>Participation Rate/ Cap/Spread</b>	PIV, Protected Income Value, is available after 10 yrs if client elects the lifetime withdrawal option. It offers two bonuses: 20% bonus on premium added in first contract year 50% interest bonus #REF! The premium bonus and interest bonus are credited only to the Protected Income Value (PIV).		PIV, Protected Income Value, is available after 10 yrs if client elects the lifetime withdrawal option. It offers two bonuses: 20% bonus on premium added in first contract year 50% interest bonus The premium bonus and interest bonus are credited only to the Protected Income Value (PIV).		<b>Income rider is automatically part of the product. Rider Charge: 1.15%</b>		<b>Income rider is automatically part of the product. Rider Charge: 1.15%</b>	
	<b>Annual Point to Point Cap</b> Bloomberg / Nasdaq / S&P500 / Russell 2000 / Blended 4.25% 3.25% 3.25% 3.25% 3.75%		<b>Annual Point to Point Cap</b> Bloomberg / Nasdaq / S&P500 / Russell 2000 / Blended 3.75% 2.75% 2.75% 2.75% 3.25%		<b>Monthly Point to Point Cap</b> Nasdaq / S&P500 / Russell 2000 2.10% 2.10% 2.20%		<b>Monthly Point to Point Cap</b> Nasdaq / S&P500 / Russell 2000 1.90% 1.90% 2.00%	
	<b>Annual Pt to Pt Spread (Bloomberg)</b> 2.20% <b>Fixed Account</b> 1.70%		<b>Annual Pt to Pt Spread (Bloomberg)</b> 2.70% <b>Monthly point to point S&amp;P</b> 1.70% <b>Fixed Account</b> 1.50%		<b>Annual Point to Point Cap</b> Bloomberg / Nasdaq / S&P500 / Russell 2000 / Blended 4.85% 3.75% 3.75% 3.75% 4.25%		<b>Annual Point to Point Cap</b> Bloomberg / Nasdaq / S&P500 / Russell 2000 / Blended 4.35% 3.25% 3.25% 3.25% 4.10%	
					<b>Annual Point to Point Spread</b> (Bloomberg US Dynamic Balance II) 1.70%		<b>Annual Point to Point Spread</b> (Bloomberg Dynamic Balance II) 2.20%	
					<b>Monthly Average Spread (Blnd)</b> 2.25% <b>Fixed Account</b> 1.90%		<b>Monthly Average Spread (Blnd)</b> 2.75% <b>Fixed Account</b> 1.70%	
<b>Bonus</b>	Information in section above.		Information in section above.		25% interest bonus will be added to any interest that is credited until lifetime withdrawals begin.		25% interest bonus will be added to any interest that is credited until lifetime withdrawals begin.	
<b>Term</b>	10 years		10 years		10 years		10 years	
<b>Minimum/Maximum Premium</b>	<b>Min:</b> \$20,000 NQ & Q <b>Max:</b> \$1 million w/out approval		<b>Min:</b> \$20,000 NQ & Q <b>Max:</b> \$1 million w/out approval		<b>Min:</b> \$20,000 NQ & Q <b>Max:</b> \$1 million w/out approval		<b>Min:</b> \$20,000 NQ & Q <b>Max:</b> \$1 million w/out approval	
<b>Free Withdrawals</b>	10% of paid premium available in the contract year following last deposit.		10% of paid premium available in the contract year following last deposit.		10% of paid premium available in the contract year following last deposit.		10% of paid premium available in the contract year following last deposit.	
<b>Minimum Guarantees</b>	1.35% for the first 10 years on 87.5% of premium. 1.00% after 10th year.		1.35% for the first 10 years on 87.5% of premium. 1.00% after 10th year.		1.35% for the first 10 years on 87.5% of premium. 1.00% after 10th year.		1.35% for the first 10 years on 87.5% of premium. 1.00% after 10th year.	
<b>States Not Approved</b>	AK, MN, MO, MS, NJ, NY, OR, PA, UT, WA		<b>Only Approved in:</b> AK, MN, MO, MS, NJ, OR, PA, UT, WA		AK, MN, MO, MS, NY, OR, PA, UT, WA		<b>Only Approved in:</b> AK, MN, MO, MS, OR, PA, UT, WA	
<b>Surrender Charges (%)</b>	10,10,10,8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25,0		10,10,10,8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25,0 Surrender charges vary by state		10,10,10,8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25,0		10,10,10,8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25,0 Surrender charges vary by state	
<b>Remarks</b>	*total additional premium limited to 100k CA & FL MVA <u>Death Benefit:</u> Lump Sum: contract value Five Year Payout: PIV (Not avail in WA) confinement doubler N/A in CA, CT, FL, HI, WA #REF!		Non-MVA Nursing Home waiver <u>Death Benefit</u> Lump Sum: contract value Five Year Payout: PIV (Not avail in WA) confinement doubler N/A in CA, CT, FL, HI, WA		MVA Nursing Home waiver  Lifetime Income Rider Built-In		MVA Nursing Home waiver  Lifetime Income Rider Built-In	

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Company	Allianz Preferred	American National		Athene	
Product/Type	365i SPDA (Flexible in 1st year)	Strategy Indexed PLUS 7 SPDA	Strategy Indexed PLUS 10 SPDA	Benefit 10 SPDA	
Ratings	A+ A.M. Best AA Standard & Poors A2 Moody's 85 Comdex	A A.M. Best A Standard & Poors  78 Comdex	A A.M. Best A Standard & Poors  78 Comdex	A A.M. Best A Standard & Poors  78 Comdex	A A.M. Best A- Standard & Poors  61 Comdex
Issue Ages	0-80 NQ & Q	0-80 NQ & Q	0-80 NQ & Q	0-80 NQ & Q	30-78 NQ & Q Issue age will vary by state. Call us for details
Participation Rate/ Cap/Spread	Income rider is optional. Rider Charge: 1.20%  Monthly Point to Point Cap Nasdaq / S&P500 / Russell 2000 1.60% 1.60% 2.30%  Annual Point to Point Cap Bloomberg / Nasdaq / S&P500 / Russell 2000 / Blended 3.50% 2.50% 2.50% 2.50% 2.75%  3.70% Annual Point to Point Spread (Bloomberg US Dynamic Balance II)  3.50% Monthly Average Spread (Blnd) 1.40% Fixed Account (not in AL,DE,IA,KY)	2.45% Fixed Account 3.80% Performance Trigger 1.75% Monthly Pt to Pt Cap <u>One-Year Point to Point Method</u> 4.30% 100% Participation Cap 12.00% 50% Participation Cap	2.65% Fixed Account 4.10% Performance Trigger 1.90% Monthly Pt to Pt Cap <u>One-Year Point to Point Method</u> 4.70% 100% Participation Cap 14.40% 50% Participation Cap	Benefit rider is automatically part of the product. Rider Charge: 1.40% <u>S&amp;P 500</u> 2.50% Annual Pt to Pt Cap 1.30% Monthly Pt to Pt Cap 1.10% Fixed Account	
Bonus	4%* Premium Bonus (First 3 yr deposits)	1.00% Premium Bonus	1.00% Premium Bonus	1.00% Premium Bonus	6% (not available in CT / 1% in CA)
Term	10 years	7 years	10 years	10 years	10 Years
Minimum/Maximum Premium	<b>Min:</b> \$20,000 NQ & Q <b>Max:</b> \$1 million w/out approval	<b>Min:</b> \$10,000 NQ & \$5,000 Q <b>Max:</b> \$1 million w/o approval	<b>Min:</b> \$10,000 NQ & \$5,000 Q <b>Max:</b> \$1 million w/o approval	<b>Min:</b> \$10,000 NQ & \$5,000 Q <b>Max:</b> \$1 million w/o approval	<b>Min:</b> \$5,000 NQ & Q <b>Max:</b> \$1 million w/o approval
Free Withdrawals	10% of paid premium available in the contract year following last deposit.	10% available immediately	10% available immediately	10% available immediately	5% after the 1st year
Minimum Guarantees	1.95% for the first 10 years on 87.5% of premium. 1.00% after 10th year.	87.5% of premium accumulated at the minimum guaranteed rate required by each state.	87.5% of premium accumulated at the minimum guaranteed rate required by each state.	87.5% of premium accumulated at the minimum guaranteed rate required by each state.	1.00% on 87.5% of premium
States Not Approved	AK, MN, MO, MS, NY, OR, PA, UT, WA	NY	IA, NY, OR	IA, NY, OR	NY
Surrender Charges (%)	10,10,10,8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25,0	7, 6, 5, 4, 3, 2, 1, 0	7, 6, 5, 4, 3, 2, 1, 0	9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	12, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0 (Varies by state)
Remarks	Non-MVA product Enhanced Death Benefit Nursing Home waiver	MVA Product Confinement, Disability, and Terminal Illness. Not available in CA or CT.	MVA Product Confinement, Disability, and Terminal Illness. Not available in CA or CT.	MVA Product Confinement, Disability, and Terminal Illness. Not available in CA or CT.	MVA Annuity (not in AK, CA, CT, DE, IN, LA, MD, MN, MO, OH, OR, PA, TX, UT, WA) Confinement waiver (not in MA), Terminal Illness waiver
	Lifetime Income Rider Available	Lifetime Income Rider Available	Lifetime Income Rider Available	Lifetime Income Rider Available	Lifetime Income Rider Built-In

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Company	Athene				
<b>Product/Type</b>	<b>Ascent 10 Bonus 2.0 SPDA</b>		<b>Ascent Pro 10 Bonus Select SPDA</b>		<b>Performance Elite 10 / 10 Plus SPDA</b>
<b>Ratings</b>	A A-  61	A.M. Best Standard & Poors  Comdex	A A-  61	A.M. Best Standard & Poors  Comdex	A A-  61  Comdex
<b>Issue Ages</b>	35-80 NQ & Q FL: 35-64 (65-80 use Ascent Pro 10 Bonus) / IN: 35-74		35-80 NQ & Q		0-78 NQ & Q Issue age will vary by state. Call us for details
<b>Participation Rate/ Cap/Spread</b>	<b>BNP Paribas Multi Asset Div. 5</b> 75.00% 2-yr No Cap Pt-to-Pt, Part. Rate 50.00% 1-yr No Cap Pt-to-Pt, Part. Rate <b>Morningstar Div. Yield Focus Target</b> 55.00% 2-yr No Cap Pt-to-Pt, Part. Rate 45.00% 1-yr No Cap Pt-to-Pt, Part. Rate <b>S&amp;P 500</b> 2.75% 1-yr Pt-to-Pt, Cap (Bailout Cap is 1.00%) 1.30% 1-yr Monthly Cap <b>S&amp;P 500 Daily Risk Control 5%</b> 50.00% 1-yr No Cap Pt-to-Pt, Part. Rate  1.05% Fixed Account		<b>BNP Paribas Multi Asset Div. 5</b> 75% 2-yr No Cap Pt-to-Pt, Part. Rate 50% 1-yr No Cap Pt-to-Pt, Part. Rate <b>Morningstar Div. Yield Focus Target</b> 55% 2-yr No Cap Pt-to-Pt, Part. Rate 45% 1-yr No Cap Pt-to-Pt, Part. Rate <b>S&amp;P 500</b> 3% 1-yr Pt-to-Pt, Cap (Bailout Cap is 1.00%) 1% 1-yr Monthly Cap <b>S&amp;P 500 Daily Risk Control 5%</b> 50% 1-yr No Cap Pt-to-Pt, Part. Rate  1% Fixed Account		<b>BNP Paribas Multi Asset Div. 5</b> 95.00% 2-yr No Cap Pt-to-Pt, Part. Rate <b>Morningstar Div. Yield Focus Target</b> 80.00% 2-yr No Cap Pt-to-Pt, Part. Rate <b>S&amp;P 500 Daily Risk Control 8%</b> 3.80% 2-yr No Cap Pt-to-Pt, Annual Spread 40.00% 1-yr No Cap Pt-to-Pt, Part. Rate <b>S&amp;P 500</b> 3.75% 1-yr Pt-to-Pt, Cap 1.65% 1-yr Monthly Cap 1.30% Fixed Account
<b>Bonus</b>	1.00% (2.00% in CA)		0.01		<b>Elite 10 Plus: Liquidity Rider available for 0.95%</b>
<b>Term</b>	10 Years		10 Years		Elite 10: 4% Premium Bonus (2% in CA) Elite 10 Plus: 9% Premium Bonus (6% in CA)
<b>Minimum/Maximum Premium</b>	<b>Min:</b> \$5,000 NQ & Q <b>Max:</b> \$1 million w/o approval		<b>Min:</b> \$5,000 NQ & Q <b>Max:</b> \$1 million w/o approval		10 years <b>Min:</b> \$25,000 NQ & Q (\$5K in PA & WA) <b>Max:</b> \$1 million w/o approval
<b>Free Withdrawals</b>	10% per year		10% per year		Elite 10: 5% after 1st year Elite 10 Plus: 10% available immediately/20% accum.
<b>Minimum Guarantees</b>	1.00% on 87.5% of premium		1.00% on 87.5% of premium		1.00% on 87.5% of premium
<b>States Not Approved</b>	AK, CT, DE, HI, TX, UT, WA		Only Approved in: AK, DE, HI, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA		CT, NY
<b>Surrender Charges (%)</b>	12, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0		8.3, 8, 7.1, 6.2, 5.3, 4.4, 3.5, 2.6, 1.6, .09, 0		12, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0 (Varies by state)
<b>Remarks</b>	MVA Annuity (no MVA MO) Bonus is on a vesting schedule Confinement (Not in MA) and Terminal Illness waiver Neither waiver is available in CA Income rider is automatically part of the product. Rider Charge: 1.00%		MVA Annuity Bonus is on a vesting schedule  Income rider is automatically part of the product. Rider Charge: 1.00%		MVA Product (not in MD, MN, MO, PA, WA) Bonus is on a vesting schedule *S&P 500 Daily Risk Control 2 8% Total Return **Not available in NH & NV Confinement (not in MA) and Terminal Illness Waiver Liquidity Rider gives higher Premium Bonus, Enhanced Free Withdrawals, Return of Premium

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Product/Type	Performance Elite 15 / 15 Plus SPDA	ForeFreedom Savers SPDA	ForeSpending Select SPDA	Income 150+ SPDA	
<b>Ratings</b>	A A- 61 Comdex	A- A- 61 Comdex	A- A- 61 Comdex	A- A- 61 Comdex	
<b>Issue Ages</b>	0-73 NQ & Q Issue age will vary by state. Call us for details	0-80 NQ & Q	55-80 NQ & Q	55-80 NQ & Q	
<b>Participation Rate/ Cap/Spread</b>	<p>110.00% <b>BNP Paribas Multi Asset Div. 5</b> 2-yr No Cap Pt-to-Pt, Part. Rate</p> <p>90.00% <b>Morningstar Div. Yield Focus Target</b> 2-yr No Cap Pt-to-Pt, Part. Rate</p> <p>3.05% <b>S&amp;P 500 Daily Risk Control 8%</b> 2-yr No Cap Pt-to-Pt, Annual Spread</p> <p>45.00% 1-yr No Cap Pt-to-Pt, Part. Rate</p> <p><b>S&amp;P 500</b> 4.25% 1-yr Pt-to-Pt, Cap 1.75% 1-yr Monthly Cap 1.55% Fixed Account</p> <p><b>Elite 15 Plus: Liquidity Rider available for 0.95%</b></p>	<p><b>&lt;25k &lt;100k 100k+</b> 7.25% 7.25% 5.75% 3yr pt to pt Armour spread 4.25% 4.25% 4.75% monthly avg cap 1.40% 1.40% 1.65% monthly pt to pt cap 1.70% 1.70% 1.95% Fixed rate 4.25% 4.25% 4.75% annual pt to pt cap</p>	<p><b>Income rider is automatically included: 0.95% Fee</b> <b>&lt;25k &lt;100k 100k+ NO BONUS</b> 10.0% 10.0% 8.00% 3yr pt to pt Armour spread 3.25% 3.25% 3.75% monthly avg with cap 1.05% 1.05% 1.30% monthly pt to pt cap 1.35% 1.35% 1.60% Fixed rate 2.75% 2.75% 3.25% annual pt to pt cap <b>&lt;25k &lt;100k 100k+ 7% Premium bonus</b> 11.00% 11.00% 8.50% 3yr pt to pt Arm sprd 2.75% 2.75% 3.25% monthly avg ann cap 1.15% 1.15% 1.40% monthly pt to pt cap 1.10% 1.10% 1.35% Fixed rate 2.25% 2.25% 2.75% annual pt to pt cap</p>	<p><b>Income rider is automatically part of the product. Rider Charge: 0.95%</b> <b>&lt;25k &lt;100k 100k+</b> 8.00% 8.00% 6.00% - 3 yr point to point spread* 5.50% 5.50% 4.00% - 2 yr point to point spread** 2.75% 2.75% 3.25% - annual pt to pt cap 1.30% 1.30% 1.55% - monthly pt to pt cap 1.35% 1.35% 1.60% - fixed rate</p> <p>* Barclays ARMOUR II Index **BlackRock Diversa Volatility Control Index</p>	
<b>Bonus</b>	Elite 15: 7% Premium Bonus Elite 15 Plus: 12% Premium Bonus (9% in MN)	n/a	5% Premium Bonus (Bonus Option Only)	20% added to Income Base (GLIB)	
<b>Term</b>	15 years	10 years	10 years	10 years	
<b>Minimum/Maximum Premium</b>	<b>Min:</b> \$25,000 NQ & Q (\$5K in PA & WA) <b>Max:</b> \$1 million w/o approval	<b>Min:</b> 5,000 NQ & Q <b>Max:</b> \$1,000,000 NQ & Q	<b>Min:</b> \$10,000 NQ & Q <b>Max:</b> \$1,000,000 NQ & Q	<b>Min:</b> \$10,000 NQ & Q <b>Max:</b> \$1,000,000 NQ & Q	
<b>Free Withdrawals</b>	Elite 15: 5% after 1st year Elite 15 Plus: 10% available immediately/20% accum.	10% after 1st year	10% available immediately	10% available immediately	
<b>Minimum Guarantees</b>	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium	
<b>States Not Approved</b>	CA, CT, NY, PA, UT, WA	CA, NY	CA, NY <b>CT - Bonus option not available</b>	NY	
<b>Surrender Charges (%)</b>	15,15,14,14,13,13,12,11,10, 9, 8, 7, 6, 5, 4, 0	10, 10, 9, 9, 8, 7, 6, 5, 4, 2, 0	10, 10, 9, 9, 8, 7, 6, 5, 4, 2, 0 (Varies by state)	10, 10, 9, 9, 8, 7, 6, 5, 4, 2, 0 (Varies by state)	
<b>Remarks</b>	MVA Product (not in MD,MN,MO,PA,WA) Bonus is on a vesting schedule *S&P 500 Daily Risk Control 2 8% Total Return **Not available in NH & NV Confinement (not in MA) and Terminal Illness Waiver Liquidity Rider gives higher Premium Bonus, Enhanced Free Withdrawals, Return of Premium	MVA Product Nursing Home and Terminal Illness waiver <b>Large case comp restriction: a portion is paid at issue, remainder paid 30 days from delivery receipt.</b>	MVA Product Nursing Home and Terminal Illness waiver Premium Bonus Recapture Schudule. <b>Large case comp restriction: a portion is paid at issue, remainder paid 30 days from delivery receipt.</b> Lifetime Income Rider Built-In	MVA Product (varies in AK, CT, FL,MN, NV, OH, OK OR, SC, TX, UT, WA) Nursing Home and Terminal Illness waiver **not approved in DE, HI, NJ, VA, VT <b>Large case comp restriction: a portion is paid at issue, remainder paid 30 days from delivery receipt.</b> Lifetime Income Rider Built-In	

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Company	Global Atlantic Group				Great American			
Product/Type	Index Bonus 115 SPDA		Income 125+ SPDA		American Custom 10 FPDA (Flexible for first 2 years)		American Legend III FPDA	
Ratings	A- A- 61	A.M. Best Standard & Poors Comdex	A- A- 61	A.M. Best Standard & Poors Comdex	A A+ A2 81	A.M. Best Standard & Poors Moody's Comdex	A A+ A2 81	A.M. Best Standard & Poors Moody's Comdex
Issue Ages	0-85 NQ & Q		0-85 NQ & Q		0-85 NQ / 15-85 Q, Inherit.Q 18-75, Inherit. NQ 0-75		0-85 NQ / 15-85 Q	
Participation Rate/ Cap/Spread	Income rider is automatically part of the product. Rider Charge: 0.95%  <25k <100k 100k+ 2.75% 2.75% 3.25% annual pt to pt cap 1.30% 1.30% 1.55% monthly pt to pt cap 1.35% 1.35% 1.60% fixed rate		Income rider is automatically part of the product. Rider Charge: 0.55%  <25k <100k 100k+ 2.75% 2.75% 3.25% annual pt to pt 1.30% 1.30% 1.55% monthly pt to pt cap 1.35% 1.35% 1.60% fixed rate		Under \$150K 50.00% Annual Pt to Pt w/ PR ( S&P 500 RC 10% ) 4.00% Annual Pt to Pt Cap (S&P 500) 4.75% GLD Annual Pt to Pt Cap* 5.00% Ann. P-t-P Cap (iShares US Real Estate) 1.40% Fixed Rate \$150K and Over 55.00% Annual Pt to Pt w/ PR ( S&P 500 RC 10% ) 4.25% Annual Pt to Pt Cap (S&P 500) 5.00% GLD Annual Pt to Pt Cap* 5.25% Ann. P-t-P Cap (iShares US Real Estate) 1.50% Fixed Rate Lower Rates in AK, CA, IN, MN, MO, OH, PA, TX, UT, VA		4.80% Annual Pt to Pt Cap (S&P 500) 55% Annual pt to pt PR (S&P 500 RC10%) 2.00% Monthly Pt to Pt Cap 5.50% Ann. P-t-P Cap (iShares US Real Estate) 5.00% GLD Annual Pt to Pt Cap* 65% Ann. PtP Par. Rate (S&P US Retiree Sp.) 1.80% Fixed Rate	
Bonus	15% added to Income Base (GLIB)		25% added to Income Base (GLIB)		n/a		n/a	
Term	10 years		10 years		10 years		7 years	
Minimum/Maximum Premium	Min: \$10,000 NQ & Q Max: \$1,000,000 NQ & Q		Min: \$10,000 NQ & Q Max: \$1,000,000 NQ & Q		Min: \$25,000 NQ & Q Max: \$1M 0-75 / \$750K 76-80 / \$500k 81+		Min: \$10K (Add'l: \$2K for Q / \$5K for NQ) Max: \$1M 0-75 / \$750K 76-80 / \$500k 81+	
Free Withdrawals	10% after 1st year		10% after 1st year		5% available immediately		10% available immediately	
Minimum Guarantees	1.00% on 87.5% of premium		1.00% on 87.5% of premium		1.00% on 90% of premium		1.00% on 100% of premium	
States Not Approved	NY		NY		NY		NY	
Surrender Charges (%)	12, 12, 11, 10, 9, 8, 7, 6, 4, 2, 0 (Varies by state)		12, 12, 11, 10, 9, 8, 7, 6, 4, 2, 0 (Varies by state)		9.5, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 3, 2, 1, 0		9, 8, 7, 6, 5, 4, 3, 0	
Remarks	MVA Product (varies in AK, CT, FL, MN, NV, OH, OK, OR, SC, TX, UT, WA) Nursing Home and Terminal Illness waiver  Large case comp restriction: a portion is paid at issue, remainder paid 30 days from delivery receipt. Lifetime Income Rider Built-In		MVA Product (varies in AK, CT, FL, MN, NV, OH, OK, OR, SC, TX, UT, WA) Nursing Home and Terminal Illness waiver  Large case comp restriction: a portion is paid at issue, remainder paid 30 days from delivery receipt. Lifetime Income Rider Built-In		MVA Product (Non-MVA in AK, CA, IN, MN, MO, OH, PA, TX, VA) Extended care and terminal illness waivers Cumulative Free-Withdrawal Rider available at additional cost  Lifetime Income Rider Available		Non-MVA product Extended care and terminal illness waivers No rolling surrender *SPDR Gold Trust (not available in NH or NJ)  Lifetime Income Rider Available	

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Company	Great American			Integrity				
Product/Type	American Valor 10 FPDA		Safe Outlook SPDA (Flexible for first 2 months)		Safe Return SPDA (Flexible for first 2 months)		Indextra 7 SPDA	
Ratings	A A+ A2 81	A.M. Best Standard & Poors Moody's Comdex	A A+ A2 81	A.M. Best Standard & Poors Moody's Comdex	A A+ A2 81	A.M. Best Standard & Poors Moody's Comdex	A+ AA Aa3 96	A.M. Best Standard & Poors Moody's Comdex
Issue Ages	issue ages based on selected rider		0-85 NQ / 15-85 Q		0-85 NQ / 15-85 Q		18-85 NQ & Q	
Participation Rate/ Cap/Spread	4.50% <b>Annual Pt to Pt Cap (S&amp;P 500)</b> 50.00% <b>Annual pt to pt PR (S&amp;P 500 RC 10%)</b> 65% <b>Ann. PtP Par. Rate (S&amp;P US Retiree Sp.)</b> 1.00% <b>Fixed Rate</b>  Effective 9/12/16: Valor 10 sales will require the purchase of a rider with the contract. 3 riders available. Call for details  Inheritance Enhancer: 50-85 IncomeSecure: 40-85 IncomeSustainer Plus: 40-85		<b>Under \$100k</b> 4.50% <b>Annual Pt to Pt Cap</b> Bailout Cap 45.00% <b>Annual pt to pt PR (S&amp;P 500 RC 10%)</b> 25.00% Bailout Participation Rate 1.70% Fixed Rate 4.75% <b>Annual Pt to Pt Cap</b> Bailout Cap 3.00% <b>Annual pt to pt PR (S&amp;P 500 RC 10%)</b> 25.00% Bailout Participation Rate 1.75% <b>Fixed Rate</b>		50.00% <b>Annual pt to pt PR (S&amp;P 500 RC 10%)</b> 25.00% Bailout Participation Rate 5.00% <b>Ann. P-t-P Cap (iShares US Real Estate)</b> 3.00% Bailout Cap 4.50% <b>Annual Pt to Pt Cap (S&amp;P 500)</b> 3.00% Bailout Cap 1.00% <b>Fixed Rate</b>		4.00% <b>Annual Pt to Pt Cap</b>  55.00% <b>1 Yr Pt to Pt Momentum Bldr PR (Goldman Sachs)*</b> 80.00% <b>2 Yr Pt to Pt Momentum Bldr PR (Goldman Sachs)*</b> 100.00% <b>3 Yr Pt to Pt Momentum Bldr PR (Goldman Sachs)*</b> 1.60% <b>Fixed Rate</b>	
Bonus	2% Premium Bonus (First 3 yr deposits)		n/a		n/a		n/a	
Term	10 years		6 years		10 years		7 years	
Minimum/Maximum Premium	<b>Min:</b> \$10K (Add'l: \$2K for Q / \$5K for NQ) <b>Max:</b> \$1M 0-75 / \$750K 76-80 / \$500k 81+		<b>Min:</b> \$10,000 NQ & Q <b>Max:</b> \$1M 0-75 / \$750K 76-80 / \$500k 81+		<b>Min:</b> \$25K (Add'l: \$2K for Q / \$5K for NQ) <b>Max:</b> \$1M 0-75 / \$750K 76-80 / \$500k 81+		<b>Min:</b> \$15,000 NQ & Q <b>Max:</b> \$1M (Age <75), \$750K (Age 76+)	
Free Withdrawals	10% available immediately		10% available immediately		10% available immediately		10% available immediately	
Minimum Guarantees	1.00% on 100% of premium		1.00% on 90% of premium		1.00% on 100% of premium		107% of premium	
States Not Approved	NY		NY		NY		ME, NH, NY VT	
Surrender Charges (%)	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0		9, 8, 7, 6, 5, 4, 0		10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0		9, 8.5, 8, 7, 6, 5, 4	
Remarks	Non-MVA product Extended care and terminal illness waivers		Non-MVA product Extended care and terminal illness waivers		Non-MVA product Return of Premium Extended care and terminal illness waivers		Nursing Home and Terminal Illness Waiver (except CA, CT)	
	Lifetime Income Rider Available		Lifetime Income Rider Available		Lifetime Income Rider Available		Lifetime Income Rider Available	

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Company	Integrity		Lincoln Financial Group																					
Product/Type	Indextra 10 SPDA		New Directions 6 SPDA		New Directions 8 SPDA		OptiBlend 7 FPDA (Maximum of \$25K per year)																	
<b>Ratings</b>	A+	A.M. Best	A+	A.M. Best	A+	A.M. Best	A+	A.M. Best	AA	Standard & Poors	AA-	Standard & Poors	AA-	Standard & Poors	A1	Moody's	A1	Moody's	96	Comdex	90	Comdex	90	Comdex
<b>Issue Ages</b>	18-85 NQ & Q		0-85 NQ & Q		0-85 NQ & Q		0-85 NQ & Q																	
<b>Participation Rate/ Cap/Spread</b>	4.25%	Annual Pt to Pt Cap	<b>&lt; \$100,000</b>		<b>&lt; \$100,000</b>		<b>&lt; \$100,000</b>																	
	60.00%	1 Yr Pt to Pt Momentum Bldr PR (Goldman Sachs)*	7.80%	2yr Pt to Pt Cap	8.25%	2yr Pt to Pt Cap	2.00%	Fixed Rate																
	85.00%	2 Yr Pt to Pt Momentum Bldr PR (Goldman Sachs)*	3.15%	Performance triggered	3.50%	Performance triggered	3.75%	Annual Pt to Pt Cap																
	105.00%	3 Yr Pt to Pt Momentum Bldr PR (Goldman Sachs)*	1.90%	Fixed Rate	2.00%	Fixed Rate	3.35%	Performance Triggered																
	1.70%	Fixed Rate	<b>&gt; \$100,000</b>		<b>&gt; \$100,000</b>		<b>&gt; \$100,000</b>																	
		8.25%	2yr Pt to Pt Cap	9.50%	2yr Pt to Pt Cap	2.40%	Volatility Ctrl An Pt to Pt w/Spread*																	
		3.50%	Performance (n/a in WA)	3.75%	Performance (n/a in WA)	2.10%	Fixed Rate																	
		2.00%	Fixed Rate	2.25%	Fixed Rate	4.00%	Annual Pt to Pt Cap																	
						3.50%	Performance Triggered																	
						2.20%	Volatility Ctrl An Pt to Pt w/Spread*																	
<b>Bonus</b>	n/a		n/a		n/a		n/a																	
<b>Term</b>	10 years		6 years		8 years		7 years																	
<b>Minimum/Maximum Premium</b>	<b>Min:</b>	\$15,000 NQ & Q	<b>Min:</b>	\$10,000 NQ & Q	<b>Min:</b>	\$10,000 NQ & Q	<b>Min:</b>	\$10,000 NQ & Q (\$50 subsequent)	<b>Max:</b>	\$1M (Age <75), \$750K (Age 76+)	<b>Max:</b>	\$2 million w/o approval	<b>Max:</b>	\$2 million w/o approval	<b>Max:</b>	\$2,000,000 w/o approval								
<b>Free Withdrawals</b>	10% available immediately		10% available immediately.		10% available immediately.		10% available immediately																	
<b>Minimum Guarantees</b>	110% of premium		0.50% on 100% of premium		0.50% on 100% of premium		1.00% on 87.5% of premium																	
<b>States Not Approved</b>	ME, NH, NY VT		NY		NY		NY																	
<b>Surrender Charges (%)</b>	9, 8.5, 8, 7, 6, 5, 4, 3, 2, 1		9, 8, 7, 6, 4.75, 3.50		9, 8, 7, 6, 4.75, 3.50, 2, 0.75		9, 8, 7, 6, 5, 4, 3, 0																	
<b>Remarks</b>	Nursing Home and Terminal Illness Waiver (except CA, CT)		MVA Annuity		MVA Annuity		MVA Product No rolling surrender Nursing Home (not in MA) and Terminal Illness Waivers *S&P 500 Daily Risk Control 5% Index																	
	Lifetime Income Rider Available		Lifetime Income Rider Available		Lifetime Income Rider Available		Lifetime Income Rider Available																	

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Company	Lincoln Financial Group							
Product/Type	OptiBlend 10 FPDA (Maximum of \$25K per year)		OptiChoice 5 FPDA (Maximum of \$25K per year)		OptiChoice 7 FPDA (Maximum of \$25K per year)		OptiChoice 9 FPDA (Maximum of \$25K per year)	
Ratings	A+ AA- A1 90	A.M. Best Standard & Poors Moody's Comdex	A+ AA- A1 90	A.M. Best Standard & Poors Moody's Comdex	A+ AA- A1 90	A.M. Best Standard & Poors Moody's Comdex	A+ AA- A1 90	A.M. Best Standard & Poors Moody's Comdex
Issue Ages	0-80 NQ & Q		0-85 NQ & Q		0-85 NQ & Q		0-80 NQ & Q	
Participation Rate/ Cap/Spread	< \$100,000		< \$100,000		< \$100,000		< \$100,000	
	2.20%	Fixed Rate	1.50%	Fixed Rate	1.65%	Fixed Rate	1.80%	Fixed Rate
	4.15%	Annual Pt to Pt Cap	3.20%	Monthly Avg Index w/Spread	2.80%	Monthly Avg Index w/Spread	2.45%	Monthly Avg Index w/Spread
	3.65%	Performance Triggered	2.50%	Performance (n/a in WA)	2.75%	Performance (n/a in WA)	3.00%	Performance (n/a in WA)
	1.95%	Volatility Ctrl An Pt to Pt w/Spread*	1.25%	Monthly Pt to Pt Cap	1.35%	Monthly Pt to Pt Cap	1.50%	Monthly Pt to Pt Cap
	> \$100,000		> \$100,000		> \$100,000		> \$100,000	
	2.35%	Fixed Rate	1.65%	Fixed Rate	1.80%	Fixed Rate	2.00%	Fixed Rate
	4.75%	Annual Pt to Pt Cap	2.80%	Monthly Avg Index w/Spread	2.45%	Monthly Avg Index w/Spread	2.00%	Monthly Avg Index w/Spread
	4.00%	Performance Triggered	2.75%	Performance (n/a in WA)	3.00%	Performance (n/a in WA)	3.35%	Performance (n/a in WA)
	1.50%	Volatility Ctrl An Pt to Pt w/Spread*	1.35%	Monthly Pt to Pt Cap	1.50%	Monthly Pt to Pt Cap	1.60%	Monthly Pt to Pt Cap
Bonus	n/a		n/a		n/a		n/a	
Term	10 years		5 years		7 years		9 years	
Minimum/Maximum Premium	Min:	\$10,000 NQ & Q (\$50 subsequent)	Min:	\$5,000 NQ / \$2,000 Q	Min:	\$5,000 NQ / \$2,000 Q	Min:	\$5,000 NQ / \$2,000 Q
	Max:	\$2,000,000 w/o approval	Max:	\$2 million w/o approval	Max:	\$2 million w/o approval	Max:	\$2 million w/o approval
Free Withdrawals	10% available immediately		10% available immediately.		10% available immediately.		10% available immediately.	
Minimum Guarantees	1.00% on 87.5% of premium		0.50% on 100% of premium		0.50% on 100% of premium		0.50% on 100% of premium	
States Not Approved	AK, MN, MO, MS, NY, OR, PA, UT, WA		Approved in all States.*		Approved in all States.*		AK, MN, MO, OR, UT, WA	
Surrender Charges (%)	9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0		9, 8, 7, 6, 5		9, 8, 7, 6, 5, 4, 3		9, 8, 7, 6, 5, 4, 3, 2, 1	
Remarks	MVA Product No rolling surrender Nursing Home (n *S&P 500 Daily Risk Control 5% Index		MVA Annuity No rolling surrender Annual trail paid quarterly starting in the 15th month.		MVA Annuity No rolling surrender Annual trail paid quarterly starting in the 15th month.		MVA Annuity No rolling surrender Annual trail paid quarterly starting in the 15th month.	
	Lifetime Income Rider Available		Lifetime Income Rider Available		Lifetime Income Rider Available		Lifetime Income Rider Available	

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Company	Lincoln Financial Group	North American
<b>Product/Type</b>	<b>OptiPoint 8 &amp; 10 FPDA (Maximum of \$25K per year)</b>	<b>Benefit Solutions 10 SPDA</b> <b>Benefit Solutions II SPDA</b>
<b>Ratings</b>	A+      A.M. Best AA-      Standard & Poors A1      Moody's 90      Comdex	A+      A.M. Best A+      Standard & Poors  91      Comdex
<b>Issue Ages</b>	OptiPoint 8: 0-85 NQ & Q OptiPoint 10: 0-80 NQ & Q	40-79 NQ & Q      40-85 NQ & Q
<b>Participation Rate/ Cap/Spread</b>	<b>8 year:</b> 1.30%      Fixed Rate 2.15%      Performance (n/a in WA) 5.10%      2yr Pt to Pt Cap 1.75%      2yr Monthly Pt to Pt Cap  <b>10 year:</b> 1.30%      Fixed Rate 2.15%      Performance (n/a in WA) 5.10%      2yr Pt to Pt Cap 1.75%      2yr Monthly Pt to Pt	Rider is automatically part of product. Rider charge 1.20% <b>S&amp;P 500</b> 70%      Monthly Average Participation Rate 5.00%      Annual Pt to Pt Cap 2.15%      Monthly Pt to Pt Cap <b>S&amp;P 500 Volatility Control 5%</b> 1.75%      Annual Pt to Pt Spread <b>DJIA</b> 75%      Monthly Average Participation Rate <b>NASDAQ</b> 1.65%      Monthly Pt to Pt Cap 2.25%      Fixed Account
<b>Bonus</b>	8 Yr: <\$100k = 2% Bonus / >\$100k = 3% Bonus 10 yr: <\$100k = 3% Bonus / >\$100k = 4% Bonus	20% added to Benefit Base      20% added to Benefit Base
<b>Term</b>	8 years / 10 years	10 years
<b>Minimum/Maximum Premium</b>	<b>Min:</b> \$10,000 NQ & Q <b>Max:</b> \$2 million w/o approval	<b>Min:</b> \$20,000 NQ & Q <b>Max:</b> \$1,000,000 NQ & Q
<b>Free Withdrawals</b>	10% available immediately.	5% after 1st year      5% after 1st year
<b>Minimum Guarantees</b>	0.50% on 100% of premium	1.00% on 87.5% of premium      1.00% on 87.5% of premium
<b>States Not Approved</b>	AK, MN, NY, OR, UT	MN, MO, OR, PA, UT, VA, NY <b>ONLY APPROVED IN: AK, MN, MO, OR, PA, UT, VA, WA</b>
<b>Surrender Charges (%)</b>	8 yr: 9, 8, 7, 6, 5, 4, 3, 2 10 yr: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1	*For AK, MN, MO, OR, PA, UT, VA, WA, see product on right 10, 10, 9, 9, 8, 8, 7, 6, 4, 2, 0      7, 6, 5, 4, 3, 2, 1, 0
<b>Remarks</b>	* MVA Annuity No rolling surrender Bonus OptiPoint 8: deposit made in years 1 - 3 Bonus OptiPoint 10: deposit made in years 1 - 4 Annual trail paid quarterly starting in the 15th month. *Comp: 10 yr, age 80: 1.25% / 8 yr, age 85: 0.60% Lifetime Income Rider Available	MVA Product Nursing Home waiver (not available in MA) Benefit Base can be used for Income Stream, Nursing Home Multiplier (NA in CA) or Death Benefit Comp on policies of at least \$500K will be held for a 30 day free-look period in all states. Lifetime Income/Benefit Rider Built-In

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# Indexed Annuities

Last update June 21, 2017

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Company	North American							
Product/Type	Charter Plus 10 FPDA		Charter Plus 14 FPDA		IncomeChoice 10 FPDA		Performance Choice 8 (8 Plus) FPDA	
Ratings	A+ A+ 91	A.M. Best Standard & Poors Comdex	A+ A+ 91	A.M. Best Standard & Poors Comdex	A+ A+ 91	A.M. Best Standard & Poors Comdex	A+ A+ 91	A.M. Best Standard & Poors Comdex
Issue Ages	0-79 NQ & Q		0-75 NQ & Q (0.52 in CA)		40-79 NQ & Q		0-85 (SC: 0-55 and 0-52 for PLUS / IN: 0-82 for PLUS)	
Participation Rate/ Cap/Spread	<u>S&amp;P 500</u> 3.60% DA Index Margin (no cap) 1.35% monthly pt to pt cap 2.60% Annual pt to pt cap 25.00% Annual pt to pt participation (no cap) <u>S&amp;P 500 low vol.daily risk control</u> 3.90% Ann pt to pt index margin (no cap) 4.85% 2 yr pt to pt index, annual margin (no cap) <u>NASDAQ 100</u> 1.30% monthly pt to pt cap 1.55% <u>Fixed account</u> Different rates apply in: AK, CA, DE, HI, MO, MN, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA. Call for details		<u>S&amp;P 500</u> 2.85% DA Index Margin (no cap) 1.75% monthly pt to pt cap 3.80% Annual pt to pt cap 30.00% Annual pt to pt participation (no cap) <u>S&amp;P 500 low vol daily risk control</u> 2.60% Ann pt to pt index margin (no cap) 0.0345 <b>yr pt to pt index, annual margin (no ca</b> <u>NASDAQ 100</u> 1.40% monthly pt to pt cap 0.018 Fixed account		(GLWB) built-in feature - No Additional Charge <b>&lt;\$250K /&gt;\$250K S&amp;P 500</b> 1.60% / 1.70% Monthly Pt to Pt Cap 3.75% / 4.00% Annual Pt to Pt Cap 30% / 30% Annual pt to pt participation rate <u>S&amp;P 500 Volatility Control</u> 3.00% / 2.50% 1 yr ptp S&P low Vol. 5%. Spread 3.80% / 3.40% 2 yr ptp S&P low Vol. 8%. Spread <u>Ann. Pt-to-Pt w/threshold Part. Rate</u> 8.00% / 7.00% Index return threshold 50% / 50% Base participation rate 120% / 135% Enhanced participation rate 1.70% / 1.85% <b>Fixed Account</b>		<b>#REF!</b> <u>No premium Bonus</u> 4.55% Annual Pt to Pt Cap 1.90% Monthly Pt to Pt Cap 4.35% Inverse Performance Trigger 2.40% Volatility Ctrl. An. Pt to Pt w/Spread 2.25% Fixed Account <b>Plus Version: 4% Premium Bonus*</b> 3.65% Annual Pt to Pt Cap 1.60% Monthly Pt to Pt Cap 3.45% Inverse Performance Trigger 3.30% Volatility Ctrl. An. Pt to Pt w/Spread 1.75% Fixed Account	
Bonus	10 Plus: 5% under \$75K / 7% for \$75k+ (First 7 yr deposits)		8% low band / 10% high band		5% bonus added to GLWB Value ONLY on deposits made in first five years.		*Premium bonus first 5 years.	
Term	10 years		14 years		10 years		8 years	
Minimum/Maximum Premium	Min: \$20,000 NQ & Q		Min: \$20,000 NQ & Q		Min: \$20,000 NQ & Q Max: \$1,000,000		Min: \$10,000 NQ - \$2,000 Q Max: \$3,000,000	
Free Withdrawals	10% after first year		10% after first year		5% after first year (one per year)		10% after first year (one per year)	
Minimum Guarantees	1.00% on 87.5% of premium		1.00% on 87.5% of premium				1.00% on 87.5% of premium	
States Not Approved	NY		AK, CT, DE, MN, MO, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA		AK, CA, CT, DE, MN, MO, NV, NY, OK, OR, SC, UT, VA, WA Vol. Strategies, TPS N/A in HI, NH, PA		AK, CT, DE, MN, MO, NV, NY, OK, OR, VA, WA <b>Lower rates in UT</b> Volatility Index not available in IN,LA,PA,SC,VT	
Surrender Charges (%)	10 yr: 10, 10, 9, 9, 8, 8, 7, 6, 4, 2, 0 May vary by state. Bonus Recapture also applies.		14 yr: 12, 12, 11, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1 Bonus recapture also applies		10, 10, 10, 10, 10, 9, 8, 6, 4, 2, 0		8 yr: 10, 10, 10, 10, 9, 8, 5, 3, 0 (may vary by state) Bonus Recapture also applies.	
Remarks	MVA Annuity Nursing Home Confinement Waiver  Comp on policies of at least 500k will be held for a 30 day free-look period in all states		MVA Annuity Nursing Home Confinement Waiver  comp on policies of at least \$500k will be held for a 30 day free-look period in all states		Interest Adjustment = MVA product Nursing home waiver (N/A in MA) No Rolling Surrender  Comp on policies of at least \$500K will be held for a 30 day free-look period in all states. Lifetime Income/Benefit Rider Built-In		Interest Adjustment = MVA product Nursing home waiver No Rolling Surrender <b>Other Indices available</b> Comp on policies of at least \$500K will be held for a 30 day free-look period in all states. Lifetime Income Rider Available	

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# Indexed Annuities

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Company	North American						Principal Life	
Product/Type	Performance Choice 12 (12 Plus) FPDA		RetireChoice 10 FPDA		RetireChoice 14 FPDA		Secure Choice SPDA	
Ratings	A+ A+ 91	A.M. Best Standard & Poors Comdex	A+ A+ 91	A.M. Best Standard & Poors Comdex	A+ A+ 91	A.M. Best Standard & Poors Comdex	A+ A+ A1 90	A.M. Best Standard & Poors Moody's Comdex
Issue Ages	0-75 (0-52 in CA / 0-55 in TX / 0-48 in SC for PLUS)		0-79 NQ & Q		0-75 NQ & Q (0-65 in CA / 0-54 in TX)		0-85 NQ & Q	
Participation Rate/ Cap/Spread	#REF! No premium Bonus		<\$250K / >\$250K 55% / 60% Monthly Average w/ Part. Rate		<\$250K / >\$250K 60% / 65% Monthly Average w/ Part. Rate		4 Year <\$50K / >50K	
	5.40% Annual Pt to Pt Cap		3.90% / 4.20% Annual Pt to Pt Cap		4.30% / 4.70% Annual Pt to Pt Cap		3.25% / 3.45% Annual Pt-to-Pt Cap	
	2.05% Monthly Pt to Pt Cap		2.85% / 3.25% Volatility Ctrl. An. Pt to Pt w/Spread		2.25% / 1.85% Volatility Ctrl. An. Pt to Pt w/Spread		2.50% / 2.65% Performance Trigger	
	4.45% Inverse Performance Trigger		1.65% / 1.75% Monthly Pt to Pt Cap		2.00% / 2.10% Monthly Pt to Pt Cap			
1.75% Volatility Ctrl. An. Pt to Pt w/Spread		3.65% / 3.90% Inverse Performance Trigger		3.90% / 4.25% Inverse Performance Trigger				
2.30% Fixed Account		1.85% / 2.00% Fixed Account		2.25% / 2.50% Fixed Account				
Plus Version: 7% Premium Bonus*		Optional Additional Benefit Rider: 0.55% cost		Optional Additional Benefit Rider: 0.60% cost		5 Year <\$50K / >50K		
4.15% Annual Pt to Pt Cap		2.50% Additional Bonus: Bonus increases to 5%.		5% Additional Bonus: Bonus increases to 8%.		3.65% / 3.90% Annual Pt-to-Pt Cap		
1.65% Monthly Pt to Pt Cap		5% Additional Payout Benefit. See Remarks*		4% Additional Payout Benefit. See Remarks*		2.80% / 2.95% Performance Trigger		
3.55% Inverse Performance Trigger		Enhanced Free Withdrawal: See Free Withdrawals*		Enhanced Free Withdrawal: 10% avail. In 2nd yr.				
2.95% Volatility Ctrl. An. Pt to Pt w/Spread		Return of Premium: Available after 2nd year.		Return of Premium: Available after 2nd year.				
1.80% Fixed Account		Lower Rates in OH, OK and UT. Call for Details		Lower Rates in OH and UT. Call for Details				
Bonus	*Premium bonus first 5 years.		2.50% (First 5 Yrs Deposits)		3.00% (First 5-yr deposits)		n/a	
Term	12 years		10 years		14 years		4 & 5 years	
Minimum/Maximum Premium	Min: \$10,000 NQ - \$2,000 Q Max: \$3,000,000		Min: \$20,000 NQ & Q		Min: \$20,000 NQ & Q		Min: \$10,000 NQ & Q Max: \$1,000,000	
Free Withdrawals	10% after first year (one per year)		10% after first year (one per year). **Enhanced: After 2nd yr, 20% if no withdrawal was taken in previous yr.		10% after first year (one per year). **Enhanced: After 2nd yr, 20% if no withdrawal was taken in previous yr.		10% of beginning of contract year value	
Minimum Guarantees	1.00% on 87.5% of premium		1.00% on 87.5% of premium		1.00% on 87.5% of premium		1.00% on 90% of premium	
States Not Approved	AK,CT,DE,MN,MO,NV,NY,OH,OK,OR,UT,VA,WA Volatility Index not available in IN,LA,PA,SC,VT Clients 65 and + in Florida: call for requirements.		AK, CA, CT, DE, MN, MO, NV, NY, OR, SC, VT, WA Volatility Index not available in PA, SC		AK,CA,CT,DE,MN,MO,NV,NY,OH,OK,OR,SC,UT,VA,VT,WA Volatility Index not available in PA Clients 65 and + in Florida: call for requirements.		NY	
Surrender Charges (%)	12 yr: 10, 10, 10, 10, 9, 8, 6, 7, 5, 4, 2, 0		10 yr: 10, 10, 9, 9, 8, 8, 7, 6, 4, 2, 0 (May vary by state) Bonus Recapture also applies.		14 yr: 10, 10, 10, 10, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 May vary by state. Bonus Recapture also applies.		4year: 9, 9, 8, 7 5 year: 9, 9, 8, 7, 6	
Remarks	Interest Adjustment = MVA product Nursing home waiver No Rolling Surrender 6 other indices available.		Interest Adjustment = MVA product Nursing home waiver. *5% will be added if annuity payout is elected after 10yrs		Interest Adjustment = MVA product Nursing home waiver. *4% will be added if annuity payout is elected after 14yrs		Disability, Nursing Home, & Terminal Illness waivers available	
	Comp on policies of at least \$500K will be held for a 30 day free-look period in all states.		Comp on policies of at least \$500K will be held for a 30 day free-look period in all states.		Comp on policies of at least \$500K will be held for a 30 day free-look period in all states.			
	Life Income Rider (Not available on PC8PLUS)		Lifetime Income Rider Available		Lifetime Income Rider Available			

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# Indexed Annuities

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Company	Principal Financial Group		Protective life					
Product/Type	Secure Choice SPDA		Indexed Annuity II 7 SPDA (Flexible during first year)		Indexed Annuity II 10 SPDA (Flexible during first year)		Indexed Annuity II 5 SPDA (Flexible during first year)	
Ratings	A+ A+ A1 90	A.M. Best Standard & Poors Moody's Comdex	A+ AA- A2 87	A.M. Best Standard & Poors Moody's Comdex	A+ AA- A2 87	A.M. Best Standard & Poors Moody's Comdex	A+ AA- A2 87	A.M. Best Standard & Poors Moody's Comdex
Issue Ages	0-85 NQ & Q		0-85 NQ & Q		0-85 NQ & Q		0-85 NQ & Q	
Participation Rate/ Cap/Spread	<b>6 Year</b>		<b>&lt; \$100,000</b>		<b>&lt; \$100,000</b>		<b>&lt; \$100,000</b>	
	< \$50K / > 50K 3.75% / 4.00%    Annual Pt-to-Pt Cap 2.85% / 3.00%    Performance Trigger		1.95%    Fixed Rate 4.45%    Annual Pt-to-Pt Cap 3.35%    Performance Trigger 4.10%    Annual Pt-to-Pt Cap to Term (cap is locked in for entire surrender period)		2.25%    Fixed Rate 4.80%    Annual Pt-to-Pt Cap 3.70%    Performance Trigger 4.50%    Annual Pt-to-Pt Cap to Term (cap is locked in for entire surrender period)		1.85%    Fixed Rate 4.20%    Annual Pt-to-Pt Cap 2.90%    Performance Trigger 3.90%    Annual Pt-to-Pt Cap to Term (cap is locked in for entire surrender period)	
	<b>7 Year</b>		<b>&gt; \$100,000</b>		<b>&gt; \$100,000</b>		<b>&gt; \$100,000</b>	
	< \$50K / > 50K 3.95% / 4.20%    Annual Pt-to-Pt Cap 3.00% / 3.15%    Performance Trigger		2.10%    Fixed Rate 4.75%    Annual Pt-to-Pt Cap 3.65%    Performance Trigger 4.40%    Annual Pt-to-Pt Cap to Term (cap is locked in for entire surrender period)		2.40%    Fixed Rate 5.10%    Annual Pt-to-Pt Cap 4.00%    Performance Trigger 4.80%    Annual Pt-to-Pt Cap to Term (cap is locked in for entire surrender period)		2.00%    Fixed Rate 4.50%    Annual Pt-to-Pt Cap 3.20%    Performance Trigger 4.20%    Annual Pt-to-Pt Cap to Term (cap is locked in for entire surrender period)	
Bonus	n/a		n/a		n/a		n/a	
Term	6 & 7 years		7 years		10 years		5 years	
Minimum/Maximum Premium	Min: \$10,000 NQ & Q Max: \$1,000,000		Min: \$10,000 NQ & Q Max: \$1,000,000		Min: \$10,000 NQ & Q Max: \$1,000,000		Min: \$10,000 NQ & Q Max: \$1,000,000	
Free Withdrawals	10% of beginning of contract year value		10% available immediately.		10% available immediately.		10% available immediately.	
Minimum Guarantees	1.00% on 90% of premium		1.00% on 100% of premium		1.00% on 100% of premium		1.00% on 100% of premium	
States Not Approved	NY		NY		NY		NY	
Surrender Charges (%)	6 year: 9, 9, 8, 7, 6, 5    7 year: 9, 9, 8, 7, 6, 5, 4		9, 9, 8, 7, 6, 5, 4, 0		9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0		9, 9, 8, 7, 6, 0	
Remarks	Disability, Nursing Home, & Terminal Illness waivers available		MVA Product Non-MVA Product w/Lower Rates in: AK, MO, OR, PA, UT, VT Nursing Home, Terminal Illness, and Unemployment Optional Return of Premium at lower rates/caps.		MVA Product Non-MVA Product w/Lower Rates in: AK, MO, OR, PA, UT, VT Nursing Home, Terminal Illness, and Unemployment Optional Return of Premium at lower rates/caps.		MVA Product Non-MVA Product w/Lower Rates in: AK, MO, OR, PA, UT, VT Nursing Home, Terminal Illness, and Unemployment Optional Return of Premium at lower rates/caps.	
			Lifetime Income Rider Available		Lifetime Income Rider Available		Lifetime Income Rider Available	

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Company	Symetra				The Standard		VOYA Financial	
Product/Type	Edge Pro 5 SPDA		Edge Pro 7 SPDA		Index Select Annuity SPDA		Wealth Builder 6 FPDA	
Ratings	A A A3 77	A.M. Best Standard & Poors Moody's Comdex	A A A3 77	A.M. Best Standard & Poors Moody's Comdex	A A+ A2 79	A.M. Best Standard & Poors Moody's Comdex	A A A2 76	A.M. Best Standard & Poors Moody's Comdex
Issue Ages	0-85 NQ & Q		0-85 NQ & Q		0-90 NQ & Q (10 Yr option: 0-80)		0-80 NQ & Q	
Participation Rate/ Cap/Spread	\$10,000 - \$99,999		\$10,000 - \$99,999		5 Year Annual Pt to Pt Cap \$15,000 - \$99,999		\$15,000 - \$99,999	
	1.65%	Fixed Account	1.75%	Fixed Account	4.25%	\$15,000 - \$99,999	3.25	Benchmark Strategy* Multiplier
	3.50%	Annual Pt to Pt Cap S&P 500	4.00%	Annual Pt to Pt Cap S&P 500	4.75%	\$100,000+	3.50%	Annual Pt to Pt Cap
	4.50%	Monthly Avg Cap S&P 500	4.75%	Monthly Avg Cap S&P 500	7 Year		3.25%	Performance Trigger
	3.50%	MSCI EAFE pt to pt cap	4.00%	MSCI EAFE pt to pt cap	5.00%	\$15,000 - \$99,999	2.00%	Fixed Rate
	4.50%	MSCI EAFE monthly avg cap	4.75%	MSCI EAFE monthly avg cap	5.50%	\$100,000+	\$100,000 - \$749,000	
	\$100,000+		\$100,000+		10 Year		3.75	Benchmark Strategy* Multiplier
	2.10%	Fixed Account	2.25%	Fixed Account	5.10%	\$15,000 - \$99,999	4.25%	Annual Pt to Pt Cap
	4.50%	Pt to Pt Cap S&P 500	5.10%	Pt to Pt Cap S&P 500	5.60%	\$100,000+	3.70%	Performance Trigger
	6.00%	Monthly Avg Cap S&P 500	6.25%	Monthly Avg Cap S&P 500			2.00%	Fixed Rate
	4.50%	MSCI EAFE pt to pt cap	5.10%	MSCI EAFE pt to pt cap	2.00%	Fixed Account	\$750,000 ± Call for Details	
	6.00%	MSCI EAFE monthly avg cap	6.25%	MSCI EAFE monthly avg cap				
Bonus	n/a		n/a		n/a		n/a	
Term	5 years		7 years		5, 7, or 10 Years		6 years	
Minimum/Maximum Premium	Min:	\$10,000 NQ & Q	Min:	\$10,000 NQ & Q	Min:	\$15,000 NQ & Q	Min:	\$15,000 NQ & Q
	Max:	\$1,000,000	Max:	\$1,000,000	Max:	\$1,000,000	Max:	\$1 million w/o approval
Free Withdrawals	10% available immediately.		10% available immediately.		10% after the 1st year.		5% after the 1st year	
Minimum Guarantees	1.00% on 100% of premium		1.00% on 100% of premium		5 Yr: 105% / 7 Yr: 107% / 10 Yr: 110% of premium		1.00% on 87.5% of premium	
States Not Approved	NY		NY		NY 10 Year not available in: CA, MN, MO, TX, WA		NY	
Surrender Charges (%)	5 yr: 9, 8, 7, 7, 6, 0 * Varies in several states. Call for details		7 yr: 9, 8, 7, 7, 6, 5, 4, 0 Varies in several states. Call for details		5 yr: 7, 6, 5, 4, 2, 0 / 7 yr: 7, 6, 5, 4, 3, 2, 1, 0 10 yr: 8, 7, 6, 5, 4, 3, 2, 1, 9/10, 0 (MVA for 10 yrs)		6 yrs: 10,10,10,10,9,8,0 / MVA during first 8 yrs 30-day window, no MVA, at end of surrender	
Remarks	MVA Product Nursing Home and Hospitalization waiver. Not available in CA and MA. *Measures general commodity price movement and inflation in the world economy. Enhanced Death Benefit Rider available		MVA Product Nursing Home and Hospitalization waiver. Not available in CA and MA. *Measures general commodity price movement and inflation in the world economy. Enhanced Death Benefit Rider available		MVA Product Nursing Home and Terminal Illness waivers. Trail options available. No annuitization available in CA		Nursing Home and Terminal Illness Waiver (not in MA/PA) MVA Product No rolling surrender. <b>*3-month LIBOR. Not approved in all states.</b>	

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Company	Voya Financial			
Product/Type	Wealth Builder 8 FPDA		Wealth Builder Plus FPDA	
Ratings	A A A2 76	A.M. Best Standard & Poors Moody's Comdex	A A A2 76	A.M. Best Standard & Poors Moody's Comdex
Issue Ages	0-80 NQ & Q		50-80 NQ & Q	
Participation Rate/ Cap/Spread	<b>\$15,000 - \$99,999</b> 3.50 Benchmark Strategy* Multiplier 4.00% Annual Pt to Pt Cap 3.25% Performance Trigger 2.30% Fixed Rate <b>\$100,000 - \$749,000</b> 4.00 Benchmark Strategy* Multiplier 4.75% Annual Pt to Pt Cap 4.00% Performance Trigger 2.30% Fixed Rate <b>\$750,000 +</b> Call for Details		Income rider is automatically part of the product. product. Rider Charge: 0.85% <b>\$15,000 - \$99,999</b> 3.75 Benchmark Strategy* Multiplier 5.75% Annual Pt to Pt Cap 4.50% Performance Trigger 3.00% Fixed Rate <b>\$100,000 - \$749,000</b> 5.00 Benchmark Strategy* Multiplier 6.75% Annual Pt to Pt Cap 5.25% Performance Trigger 3.00% Fixed Rate <b>\$750,000 + = Call for Details</b>	
Bonus	n/a		n/a	
Term	8 years		8 years	
Minimum/Maximum Premium	<b>Min:</b> \$15,000 NQ & Q <b>Max:</b> \$1 million w/o approval		<b>Min:</b> \$15,000 NQ & Q (\$1,000 subsequent) <b>Max:</b> \$1.5 million w/o approval	
Free Withdrawals	5% after the 1st year		5% after the 1st year	
Minimum Guarantees	1.00% on 87.5% of premium		1.00% on 87.5% of premium	
States Not Approved	NY		NJ, NY	
Surrender Charges (%)	10, 10, 10, 10, 9, 8, 7, 6, 0 (Surrender charges may vary by state)		10, 10, 10, 10, 9, 8, 7, 6, 0 (Surrender charges may vary by state)	
Remarks	Nursing Home and Terminal Illness Waiver (not in MA/PA) MVA Product No rolling surrender. <b>*3-month LIBOR. Not approved in all states.</b>		Nursing Home and Terminal Illness Waiver (not in MA/PA) MVA Product No rolling surrender. <b>*3-month LIBOR. Not approved in all states.</b>	

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