

Single Premium Immediate Annuities

Last update May 5, 2017



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Please verify rate before submitting application.**

Company	AIG Annuities	American National	Integrity Life	Lincoln Financial Group	Minnesota Life
Product/Type	American Pathway Immediate	Palladium Immediate Annuity	Income Source	Lincoln Insured Income	IncomeToday!
Ratings	A Best A+ Standard & Poors A2 Moody's 81 Comdex	A Best A Standard & Poors 78 Comdex	A+ Best AA Standard & Poors Aa3 Moody's 96 Comdex	A+ Best AA- Standard & Poors A1 Moody's 90 Comdex	A+ Best A+ Standard & Poors Aa3 Moody's 92 Comdex
Issue Ages	0-85 Life Only 0-90 all other options	0-90 All Options	85 Life Options 95 Period Certain Only	0-85 Life with Tern Certain 0-95 Period Cert. Only / 0-80 Life Only	0-90 All Options
Age Nearest/Actual	Age Nearest	Actual Age	Actual Age	Actual Age	Age Nearest
Minimum Purchase	\$10,000	\$15,000 - NQ	\$10,000	\$10,000 - certain only option \$25,000 - Life Options	\$25,000
Maximum Purchase	\$1,000,000 without home office approval	\$1,000,000	\$1,000,000 age 0-75/\$500K age 76+ without home office approval	\$1,000,000 without home office approval	\$2,000,000 without home office approval
Minimum Initial Income	\$100	\$100	\$100	None	N/A
Rate Lock Procedures on Transfers	Illustration valid for 7 days Funds must arrive w/in 90 days	Illustration valid for 7 days Funds must arrive w/in 60 days	Illustration valid for 7 days Funds must arrive w/in 60 days	Illustration valid for 7 days Funds must arrive w/in 60 days*	Illustration valid up to 10 days Funds must arrive w/in 60 days*
Optional Annual Increase % (Not all funds qualify)	1% - 5% per year	Simple Cola 1% - 5% Compound COLA 1% - 5%	1% - 3% per year	N/A	No
Commutation	one time withdrawal up to 100% of the	Full and partial available after 3rd yr. Partial: Up to 10% of commuted value. All payout options.	Partial available after 1st year. Partial: 10% to 90% of present value At least 10 years of guaranteed payments*	Not available.	Partial available immediately. 25% to 75% of withdrawal value. Must include period certain.
States Not Approved	NY	Approved in all states NY - Sold by American National of NY	Approved in all states NY - Sold by National Integrity of NY	Approved in all states	Approved in all states NY - Sold by Securian Life
Commission Rates	7 to 14-yr certain only 2.50%	\geq 10 yr certain, certain & life, life only: 3.00% Ages 0-84 1.50% Ages 85-90 < 10 year certain 1.50% Ages 0-90	3.00% 5-9 year payout 3.75% 10 yrs+ and Life payout	3.00% Ages 0-95:	< 10 Year Certain Only 1.00% Ages 0-90 All Other Options 3.00% Ages 0-80 1.00% Ages 81-85 0.50% Ages 86-90
Remarks	0 0 Withdrawal benefit available for: life income with certain period life income with cash refund life income with installment refund call for state approvals	Life with certain (N/A in MD, PA, SC) Death Benefit available on period certain options. Commutation not available in MN, NJ, OR or WA	Commutation not available in NY, OR	*Rate lock must be selected on product disclosure form. Client will receive rate locked in at regardless if rates are higher or lower at the time the funds arrive.	*Rate lock must be selected on product disclosure form. Client will receive locked in rate whether rates are higher or lower.

Q = Qualified
NQ = Non-qualified

- Please check for variations in commission rates for older ages/higher premiums.
 - Features subject to current contract terms at time of sale.
 - Products and programs offered through Tellus are not approved for use in all states.
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Company	Mutual of Omaha	Nationwide	North American	Penn Mutual	Principal
Product/Type	Wealth Manager	Income Promise	Income Annuity	SPIA	SPIA
Ratings	A+ Best AA- Standard & Poors A1 Moody's 92 Comdex	A+ Best A+ Standard & Poors A1 Moody's 90 Comdex	A+ Best A+ Standard & Poors 91 Comdex	A+ Best AA- Standard & Poors Aa3 Moody's 92 Comdex	A+ Best A+ Standard & Poors A1 Moody's 90 Comdex
Issue Ages	50-85 All Options	0-85 life only 0-90 All Other Options	0-85 Life Options 0-95 Period Certain Only	0-85 All Options	0-79 Life Only 0-95 All Other Options
Age Nearest/Actual	Age Nearest	Actual Age	Actual Age	Age Nearest	Actual Age
Minimum Purchase	\$5,000 NQ & Q	\$10,000	\$10,000 NQ \$2,000 Q	\$10,000 NQ & Q	\$50,000
Maximum Purchase	\$1,000,000 \$2,000,000 on joint life cases	\$2,000,000	\$3,000,000	\$2,000,000 without home office approval	\$2,000,000 without home office approval
Minimum Initial Income	None	\$100	None	None	\$100
Rate Lock Procedures on Transfers	Illustration valid for 7 days Funds must arrive w/in 30 days	Illustration valid for 7 days Funds must arrive w/in 30 days	Illustration valid for 7 days Funds must arrive w/in 45 days	Quote valid during month illustrated Funds must arrive w/in 45 days	Illustration valid for 9 days Funds must arrive w/in 60 days
Optional Annual Increase % (Not all funds qualify)	1% - 5% per year	1% - 3% per year	N/A	Yes, for NQ only	1% - 5% per year
Commutation	Not available.	Full and full available immediately. Partial: any % of liquidity value. Must include period certain or refund.	Not available.	Only offered as an option to bene.	Partial or full available after 1st year. Up to 100% of the discounted value. Must include period certain or refund.
States Not Approved	NV, NY	Approved in all states	AL & NY	Approved in all states	Approved in all states
Commission Rates	3.00% Ages 50-85:	1.00% 5-9 period certain 2.50% All Other Options	2.00% All other payout options Commissions are held for 30 days on all cases that are \$500k+	3.00% Ages 0-85:	1.50% 5-9 yr period certain 3.00% All other options: Reduced comp at \$2M
Remarks		Commutation not available in OR.	Period Certain only option available for 10 years or longer		Commutation not available in OR

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Company	Protective Life	Securian Life	Symetra	The Standard	United of Omaha
Product/Type	Pro Payer Income Annuity	IncomeToday!	Advantage Income	Tailored Income	Income Access
Ratings	A+ Best AA- Standard & Poors A2 Moody's 87 Comdex	A+ Best A+ Standard & Poors Aa3 Moody's 92 Comdex	A Best A Standard & Poors A3 Moody's 77 Comdex	A Best A+ Standard & Poors A2 Moody's 79 Comdex	A+ Best AA- Standard & Poors A1 Moody's 92 Comdex
Issue Ages	N/A Life Only 0-99 All Other Options	0-90 All Options	0-90	0-90 All Options	0-85 All Options
Age Nearest/Actual	Actual Age	Age Nearest	Actual Age	Actual Age	Age Nearest
Minimum Purchase	\$50,000	\$25,000	\$10,000.00	\$15,000.00	\$10,000
Maximum Purchase	\$2,000,000 without home office approval	\$2,000,000 without home office approval	\$5,000,000 \$1,000,000 without approval	\$1,000,000 without home office approval	\$1,000,000 without home office approval
Minimum Initial Income	N/A	N/A	\$100	\$100	\$100
Rate Lock Procedures on Transfers	Quote valid until rate change Funds must arrive w/in 60 days	Illustration valid up to 10 days Funds must arrive w/in 60 days*	Illustration valid for 10 days Funds must arrive w/in 60 days	Illustration valid for 30 days Funds must arrive w/in 30 days*	Illustration valid for 7 days Funds must arrive w/in 60 days
Optional Annual Increase % (Not all funds qualify)	No	No	0.10% - 6.50% per year	1% - 5% per year	3% per year
Commutation	Full available immediately. Amount available will depend on the contract year.	Partial available immediately. 25% to 75% of withdrawal value. Must include period certain.	Partial available after 3 years. Up to 30% of value of future payments.* Any payout option.	Partial available after 2 years. 10% of future benefits.** Any payout option.	Not available.
States Not Approved	LA, MT, NY, OR	Approved in NY. All other states sold by Minnesota Life	Available in all states	TX, PA, OR, NY	WA
Commission Rates	3.00% Ages 0-99:	< 10 Year Certain Only 1.00% Ages 0-90 All Other Options 3.00% Ages 0-80 1.00% Ages 81-85 0.50% Ages 86-90	3.00% Ages 0-90	3.00% Ages 0-90:	3.50% Ages 0-85:
Remarks	Commutation available on period certain only payout.	Advance Withdrawal Benefit available. *Rate lock must be selected on product disclosure form. Client will receive locked in rate whether rates are higher or lower.	Installment Refund Available Liquidity not offered in WA and OR *The up to 30% can be requested as frequently as every 36 months.	*Funds must arrive within 30 days of the date of the illustration. **A maximum of 20% of future payments can be commuted over life of the contract.	

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Company	United of Omaha	United States Life	VOYA Financial
Product/Type	Ultra-Income	American Pathway Immediate	SPIA
Ratings	A+ Best AA- Standard & Poors A1 Moody's 92 Comdex	A Best A+ Standard & Poors A2 Moody's 81 Comdex	A Best A Standard & Poors A2 Moody's 76 Comdex
Issue Ages	0-85 All Options	0-90 All Options	0-80 Life Options
Age Nearest/Actual	Age Nearest	Age Nearest	Actual Age
Minimum Purchase	\$10,000	\$10,000	\$15,000
Maximum Purchase	\$1,000,000 without home office approval	\$1,000,000 without home office approval	\$2,000,000 without home office approval
Minimum Initial Income	\$100	\$100	N/A
Rate Lock Procedures on Transfers	Illustration valid for 7 days Funds must arrive w/in 60 days	Illustration valid for 7 days Funds must arrive w/in 90 days	Illustration valid while rate is offered. Funds must arrive w/in 14 days
Optional Annual Increase % (Not all funds qualify)	1% - 6% per year	1% - 5% per year	No
Commutation	See remarks and call for additional details.	one time withdrawal up to 100% of the	Not available
States Not Approved	Approved in all states	Available in NY only	AL, NY
Commission Rates	3.50% Ages 0-85:	1.50% < 7-year certain only 2.50% 7 to 14-yr certain only 3.00% All other options	2.00% Ages 0-80
Remarks	Liquidity Features include: return of premium for cancellation and terminal illness. PERC and nursing home rider enhances payouts.	Withdrawal benefit available for: life income with certain period life income with cash refund life income with installment refund call for state approvals	*Rates are reviewed bi-weekly. Illustrations are valid while current rate is offered. App must be signed w/in 7 days from the date the new rate went into effect.

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