

# Traditional Annuities

Last update June 15, 2017



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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		
	96	Comdex			96	Comdex			96	Comdex		96	Comdex		
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%				
	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)	3 Yr	2.70%      Year 1
			10 bps enhancement for premium \$100K+		Year 3	3.55%	Year 3	2.75%	3yr GRO	n/a	n/a	(yr 2-3)		1.70%	Years 2-3
							Year 4	2.85%	5yr GRO	2.10%	1.35%	(yr 2-5)			
								Year 5	2.95%	6yr GRO	2.20%	1.45%	(yr 2-6)	5 Yr	2.55%      Year 1
										7yr GRO	2.45%	1.70%	(yr 2-7)		1.55%      Years 2-5
										10yr GRO	2.80%	2.05%	(yr 2-10)	7 Yr	2.35%      Year 1
														1.35%	Years 2-7

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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> <div> <div>1 Year</div> <div>2.70%</div> <div>3.45%</div> </div> <div> <div>2 Year</div> <div>2.15%</div> <div>2.90%</div> </div> <div> <div>4 Year</div> <div>1.85%</div> <div>2.60%</div> </div> <div> <div>6 Year</div> <div>1.75%</div> <div>2.50%</div> </div> <div> <div>Base Rate</div> <div>1.00%</div> <div>1.00%</div> </div> <div>1.00% minimum guarantee</div>	<div>1st Year</div> <div>1.00%</div> <div>1.00% minimum guarantee</div>	<div>Yr 1</div> <div>base rate</div> <div>3 Yr &lt; \$49,999</div> <div>2.00%</div> <div>1.50%</div> <div>\$50,000-\$99,999</div> <div>2.15%</div> <div>1.65%</div> <div>\$100,000-\$249,999*</div> <div>#####</div> <div>2.20%</div> <div>5 Yr &lt; \$49,999</div> <div>2.00%</div> <div>1.50%</div> <div>\$50,000-\$99,999</div> <div>2.10%</div> <div>1.60%</div> <div>\$100,000-\$249,999*</div> <div>#####</div> <div>2.05%</div> <div>7 Yr &lt; \$49,999</div> <div>2.00%</div> <div>1.50%</div> <div>\$50,000-\$99,999</div> <div>2.05%</div> <div>1.55%</div> <div>\$100,000-\$249,999*</div> <div>#####</div> <div>2.00%</div> <div>1.00% minimum guarantee</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>Yr 1</div> <div>Base rate</div> <div>3 Yr &lt; \$49,999</div> <div>2.05%</div> <div>1.55%</div> <div>\$50,000-\$99,999</div> <div>2.50%</div> <div>2.00%</div> <div>\$100,000-\$249,999*</div> <div>#####</div> <div>2.75%</div> <div>5 Yr &lt; \$49,999</div> <div>2.05%</div> <div>1.55%</div> <div>\$50,000-\$99,999</div> <div>2.35%</div> <div>1.85%</div> <div>\$100,000-\$249,999*</div> <div>#####</div> <div>2.35%</div> <div>7 Yr &lt; \$49,999</div> <div>2.05%</div> <div>1.55%</div> <div>\$50,000-\$99,999</div> <div>2.30%</div> <div>1.80%</div> <div>\$100,000-\$249,999*</div> <div>#####</div> <div>2.20%</div> <div>1.00% minimum guarantee</div>
Surrender Charges (%)	7 years: 8, 8, 7, 6.5, 5.5, 4.5, 3	5 years: 7, 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	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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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	1st Year	1.40%
		Year 1 4.00% 4.10%		
	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'l deposit cannot be greater than prior year's total deposits.	

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