

# Traditional Annuities

Last update February 3, 2016



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Company	AIG Annuities		American National			Forethought Elite			Genworth	
Product/Type	Am. Pathway Flex Fixed 8 FPDA		Palladium Century VII SPDA (Flexible in 1st year)		WealthQuest Citadel 7 yr - FPDA / 5 yr - SPDA*		SecureFore 7 SPDA		SecureLiving Independence SPDA	
Ratings	A	Best	A	Best	A	Best	A-	Best	A-	Best
	A+	Standard & Poors	A	Standard & Poors	A	Standard & Poors	A-	Standard & Poors	BBB-	Standard & Poors
	A2	Moody's							Baa1	Moody's
	81	Comdex	78	Comdex	78	Comdex	61	Comdex	61	Comdex
Issue Ages	0-85 NQ & Q		0-80 NQ & Q (FL: 0-64)		0-85 NQ & Q		0-85 NQ & Q		0-85 NQ & Q	
Interest Rate										
	1st year: 4.25%		Year 1 8.60%		1st year 2.65% 2nd year 1.65%		3 Year 3.15% 5 Year 2.55%		Year 1: 5.60%	
	Base: 2.25%		Base Rate 1.60%		7 yr 3.95% 1.95%		Year 2 3.35% Year 2 2.65%		Year 2: 3.10%	
					10 bps enhancement for premium \$100K+		Year 3 3.55% Year 3 2.75%		Year 1: 5.10%	
							Year 4 2.85%		Year 2: 3.10%	
							Year 5 2.95%		Year 1: 4.60%	
								<\$50K: Year 1: 4.60%		
								Year 2: 3.10%		
1.00% minimum guarantee		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		
Surrender Charges (%)	8 years: 8, 8, 8, 7, 6, 5, 3, 1, 0		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		6 years: 9, 9, 8, 7, 6, 5 IN & MN: 9, 8, 7, 6, 5, 4	
Minimum Purchase	\$5,000 NQ & Q (\$100 EFT) EFT - if less than \$5K, it must be set up on EFT with minimum of \$300 monthly.		\$5,000 NQ \$4,000 Q		\$5,000 NQ \$2,000 Q Additional: \$1,000 random, \$100 ACH		\$10,000 NQ & Q		\$15,000 NQ & Q	
States Not Approved	AK, UT NY - Sold under US Life		AK, AL, CT, IL, MA, MN, NJ, NV, NY, OH, OR, PA, TX, UT, VT, WA		NY		NY		Available in all states (variation in NY)	
Free Withdrawals	10% available immediately.		10% available immediately.		10% available immediately.		10% of the beginning of the year's contract value after 1st contract year		10% available immediately.	
Annuitization (without penalty)	After 5th year.		Call for info.		After 1st year.		Call for info		After 1st year.	
Remarks	Non MVA product. Death Benefit is Annuity Value. No Rolling Surrender		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		Non-MVA product. Nursing Home Waiver available in all approved states except for MA.	
							Bailout Rate: 3 yr - 1.50%, 5 yr - 1.50%			

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Company	Genworth		Integrity		North American
Product/Type	SecureLiving Liberty SPDA	Secure Living SmartRate SPDA	NewMOMENTUM FPDA	SPDA Series II SPDA	Boomer FPDA
Ratings	A- Best BBB- Standard & Poors Baa1 Moodys 61 Comdex	A- Best BBB- Standard & Poors Baa1 Moodys 61 Comdex	A+ Best AA Standard & Poors Aa3 Moody's 96 Comdex	A+ Best AA Standard & Poors Aa3 Moody's 96 Comdex	A+ Best A+ Standard & Poors 89 Comdex
Issue Ages	0-85 NQ & Q	0-85 NQ & Q	0-85 NQ & Q	0-85 NQ & Q	0-80 NQ & Q
Interest Rate	<b>1 Year &lt; \$99,999:</b> 2.60% \$100,000 - \$249,999: 3.60% \$250,000 +: 4.35% <b>3 Year &lt; \$99,999:</b> 2.30% \$100,000 - \$249,999: 2.90% \$250,000 +: 3.10% <b>5 Year &lt; \$99,999:</b> 2.05% \$100,000 - \$249,999: 2.45% \$250,000 +: 2.60% <b>1.00% min guarantee years 1-6</b>	<b>Without ROP</b> <50k <100k <250k 250k+ 1 year: 3.40% 4.65% 5.15% 5.40% 3 year: 2.70% 3.45% 3.70% 3.90% 5 year: 2.20% 2.70% 2.90% 3.00% <b>With ROP</b> 1 year: 2.15% 3.40% 3.90% 4.15% 3 year: 2.00% 2.75% 3.00% 3.20% 5 year: 1.75% 2.25% 2.45% 2.55% <b>1.00% minimum guarantee</b>	<b>Year 1</b> QIO 3.00% 2yr GRO n/a n/a (yr 2) 3yr GRO n/a n/a (yr 2-3) 5yr GRO 2.25% 1.50% (yr 2-5) 6yr GRO 2.45% 1.70% (yr 2-6) 7yr GRO 2.75% 2.00% (yr 2-7) 10yr GRO 3.10% 2.35% (yr 2-10) <b>1.00% minimum guarantee</b>	1 Yr 3.00% Year 1 3 Yr 2.90% Year 1 1.90% Years 2-3 5 Yr 2.75% Year 1 1.75% Years 2-5 7 Yr 2.55% Year 1 1.55% Years 2-7 <b>1.00% minimum guarantee</b>	<b>1st year</b> 1.15% <b>Premium Bonus</b> 5.00% <b>1st year yield</b> 6.20% <b>CA Only</b> <b>1st year</b> 1.50% <b>Premium Bonus</b> 5.00% <b>1st year yield</b> 6.57% <b>1.00% minimum guarantee</b>
Surrender Charges (%)	6 years: 9, 9, 8, 7, 6, 5 IN & OR: 9, 8, 7, 6, 5, 4	7 years: 8, 8, 8, 7, 6, 5, 4 IN & MN: 8, 8, 7, 6, 5, 4, 3	7 years: 8, 7, 6, 5, 4, 3, 2	7 years: 7, 7, 7, 6, 5, 4, 3	10 years: 15, 14, 13, 12, 11, 10, 8, 6, 4, 2, 0
Minimum Purchase	\$15,000 NQ & Q	\$15,000 NQ & Q	\$5,000 NQ \$2,000 Q \$1,000 Additional deposits	\$3,000 NQ & Q	\$10,000 NQ \$2,000 Q \$50/month TSA Salary Reduction
States Not Approved	Available in all states (variation in NY)	Available in all states (variation in NY)	NY, OR, WA	LA, ME, NH, NY, VT	AK, AL, CT, DE, MN, MS, NV, NY, OH, OK, OR, PA, TX, UT, WA
Free Withdrawals	10% available immediately.	10% available immediately.	10% available immediately.	10% available immediately.	5% after first year; once per year.
Annuitization (without penalty)	After 1st year.	After 1st year.	Call for info.	Call for info.	After 1st year.
Remarks	Non-MVA product. Confinement Waiver. <b>Bailout Rate 1 yr - 1.60%, 3 yr - 1.80%</b> 5 yr - 1.80%	Non-MVA product. Nursing Home Waiver available in all approved states except for MA.	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	Non-MVA product Nursing Home waiver Annuitization bonus available. No Rolling Surrender

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Company	Principal	Protective Life	State Life	Symetra	
Product/Type	FPDA Plus FPDA*	ProSaver Secure II SPDA	Legacy Care SPDA	Custom 5 SPDA (FPDA in 1st year)	Custom 7 - no ROP SPDA (FPDA in 1st year)
Ratings	A+ Best A+ Standard & Poors A1 Moody's 90 Comdex	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
Issue Ages	0-90 NQ & Q (0-85 in OK and NV)	0-85 NQ & Q	0-99 NQ & Q (Trad IRA Only)	Without ROP: 0-85 NQ & Q	0-85 NQ & Q
Interest Rate	<p>&lt;\$100K: First Yr. Annual Yield 1.25% (1.25% base + 0.00% premium credit)</p> <p>&gt;\$100K: First Yr. Annual Yield 1.75% (1.25% base + 0.50% premium credit)</p> <p>1.00% minimum guarantee</p>	<p>&lt;\$50,000 \$50,000+</p> <p>1 Year 3.65% 4.65%</p> <p>2 Year 2.50% 3.00%</p> <p>4 Year 1.85% 2.10%</p> <p>6 Year 1.60% 1.85%</p> <p>Base Rate 1.00% 1.00%</p> <p>1.00% minimum guarantee</p>	<p>1st Year 1.00%</p> <p>1.00% minimum guarantee</p>	<p>Without ROP</p> <p>&lt;50k &lt;100k &lt;250k 250k+</p> <p>3 year: 1.85% 2.00% 2.35% 2.40%</p> <p>5 year: 1.50% 1.75% 2.15% 2.25%</p> <p>With ROP</p> <p>&lt;50k &lt;100k &lt;250k 250k+</p> <p>3 year: 1.80% 2.00% 2.25% 2.25%</p> <p>5 year: 1.40% 1.50% 1.75% 1.75%</p> <p>1.00% minimum guarantee</p>	<p>Yr 1 GP Left</p> <p>3 Yr &lt; \$49,999 2.35% 1.90%</p> <p>\$50,000-\$99,999 2.75% 2.50%</p> <p>\$100,000-\$249,999* ##### 3.25%</p> <p>5 Yr &lt; \$49,999 2.30% 1.90%</p> <p>\$50,000-\$99,999 2.60% 2.20%</p> <p>\$100,000-\$249,999* ##### 2.60%</p> <p>7 Yr &lt; \$49,999 2.25% 1.85%</p> <p>\$50,000-\$99,999 2.55% 2.15%</p> <p>\$100,000-\$249,999* ##### 2.50%</p> <p>1.00% minimum guarantee</p>
Surrender Charges (%)	7 years: 6, 6, 6, 5, 4, 3, 2	7 years: 8, 8, 7, 6.5, 5.5, 4.5, 3	5 years: 7, 7, 7, 7, 7, 0	5 years: 7, 7, 7, 6, 5, 0	7 years: 8, 8, 7, 7, 6, 5, 4, 0
Minimum Purchase	\$5,000 NQ & Q	\$10,000 NQ & Q	Min: \$10,000 NQ & Q Max: \$300,000 NQ & Q	\$25,000 NQ & Q Subsequent: \$1,000 (1st yr only)	\$10,000 NQ & Q Subsequent: \$1,000 (1st yr only)
States Not Approved	Call for Variations in CT, WA	Available in all states	NY	Available in all states NY: Sold under First Symetra	Available in all states NY: Sold under First Symetra
Free Withdrawals	10% available immediately.	10% available immediately. 15% in MN	Interest only after 1st year	10% available immediately	10% available immediately
Annuitization (without penalty)	Anytime (after 1st year in NY)	After 1st year.	After 1st year.	After 1st year	After 1st year
Remarks	Non-MVA product. Guaranteed Return of Premium No Rolling Surrender Terminal illness, disability, and nursing home confinement *Restriction on add' deposits. Call for info.	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 ow 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 Option Nursing Home/Hospital waivers	Non-MVA product Nursing Home/Hospital waivers *Premiums over \$250K, call for rates "GP Left" column referes to rates for the year left in each Guaranteed Period

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Company	Symetra				The Standard				
Product/Type	Custom 7 - with ROP SPDA (FPDA in 1st year)				Advantage Growth SPDA		Flexible Premium Def Annuity FPDA		
Ratings	A Best		A Best		A Best		A Best		
	A Standard & Poors		A+ Standard & Poors		A+ Standard & Poors		A+ Standard & Poors		
	80 Comdex		79 Comdex		A2 Moody's		A2 Moody's		
					79 Comdex		79 Comdex		
Issue Ages	0-90 NQ & Q				0-90 NQ & Q		0-90 NQ & Q		
Interest Rate			Yr 1	GP Left			Year 1		
	3 Yr	< \$49,999	2.00%	1.50%	5 Year	<\$100K	3.55%	1st Year	2.25%
		\$50,000-\$99,999	2.60%	2.10%		>\$100K	3.65%		
		\$100,000-\$249,999*	#####	2.50%			Year 1		
	5 Yr	< \$49,999	2.00%	1.50%	7 Year	<\$100K	3.80%		
		\$50,000-\$99,999	2.55%	2.05%		>\$100K	3.90%		
		\$100,000-\$249,999*	#####	2.25%					
	7 Yr	< \$49,999	2.00%	1.50%					
		\$50,000-\$99,999	2.50%	2.00%					
		\$100,000-\$249,999*	#####	2.20%					
	1.00% minimum guarantee				1.00% minimum guarantee		1.00% minimum guarantee		
Surrender Charges (%)	7 years: 8, 8, 7, 7, 6, 5, 4, 0				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	\$10,000 NQ & Q Subsequent: \$1,000 (1st yr only)				\$15,000 NQ & Q		\$50/month on EFT OR \$600 total in 1st year deposits. *See Remarks.		
States Not Approved	Available in all states NY: Sold under First Symetra				NY		NY		
Free Withdrawals	10% available immediately				Interest only available immediately 10% after 1st year		Interest only available immediately 10% after 1st year		
Annuitization (without penalty)	After 1st year				Anytime No annuitization available in CA		Anytime No annuitization available in CA		
Remarks	Non-MVA product Return of Premium Guarantee Nursing Home/Hospital waivers *Premiums over \$250K, call for rates "GP Left" column refers to rates for the				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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