



## Traditional Annuities & Single Pay Life

Company A.M. Best	Current Rate (1st year guarantee; float thereafter)	Surrender Period	Surrender Free Withdrawals	Minimum Guarantee & Additional Features	Commission
<b>American National</b> (A)	<b>Citadel Diamond 5 (single)</b> 2.65% for \$100k+ (2.55% under) 1.65% gteed yr 2 (1.55% < \$100k)	5 Years 7%,7,7,6,5,0 <b>No MVA</b>	10% of beginning year value starting 1st year	<b>1.00% min guarantee</b> (most states) <b>Return of Premium feature</b>	3.00% 0-80 2.00% 81-85
	<b>Citadel Diamond 7 (flex)</b> 3.75% for \$100k+ (3.65% under) 1.75% gteed yr 2 (1.65% < \$100k) 2% bonus on 1st 3 yrs of deposits	7 Years 7%,7,7,6,5,4,2,0 <b>No MVA</b>	10% of beginning year value starting 1st year	<b>1.00% min guarantee</b> (most states) <b>Return of Premium feature</b> Non-Rolling Surrender Charge	3.50% 0-80 2.50% 81-85
<b>American Equity</b> (A-)	<b>RateShield 7</b> 1st Year rate Non-MVA: <b>1.80%</b> 1st year rate MVA: <b>1.95%</b>	7 Years 9.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.10, 0	Interest only year 1 10% year 2+	<b>1.00% Minimum Guarantee</b>  <b>Income Rider Option</b> 8.50% simple interest rollup for 20 years  (1.00% fee)	5.00% 18-75 3.75% 76-80
	<b>RateShield 10 PLUS</b> 5% Premium Bonus (both AV & BB) 1st Year rate Non-MVA: <b>1.45%</b> 1st Year rate MVA: <b>1.65%</b>	10 Years 9.10, 9.10, 8.50, 7.50, 6.50, 5.50, 4.50, 3.40, 2.30, 1.10, 0			
	<b>RateShield 10</b> 1st Year rate Non-MVA: <b>1.95%</b> 1st Year rate MVA: <b>2.15%</b>	10 Years 9.2,9.2,8.2,7.2,6.2 5.2,4.1,3.1,2.1, 1.0			
<b>EquiTrust</b> (B++)  <b>Choice 4</b>	No Bonus <b>2.60%</b> Year 1 No MVA	9 Years 12,11,10,9,8,7,6,4,2,0	Prior 12 months interst	<b>2.00% minimum guarantee</b>  Nursing Home Terminal illness	5.50% 0-80 4.12% 81-85
	1.50% Prem Bonus <b>2.60%</b> base rate MVA	9 Years 12,11,10,9,8,7,6,4,2,0	Prior 12 months interst		
	No Bonus <b>2.35%</b> year 1 No MVA	6 Years 12,11,10,9,8,7,0	Interest only year 1 10% year 2+		
	1.50% Prem Bonus <b>2.35%</b> base rate MVA	6 Years 12,11,10,9,8,7,0	Interest only year 1 10% year 2+		
<b>Guggenheim</b> (B++)	<b>Pro-Option MYG with ROP</b> <b>Guaranteed Step-up MYG - 3 terms</b> 5yr: 1.95%-2.05-2.15-2.25-2.35 (2.15 avg) 7yr: 2.15%-2.25-2.35-2.45-2.55-2.65-2.75 10yr: 2.30%-2.40-2.50-2.60-2.70 2.80-2.90-3.00-3.10-3.20 (2.75% avg)	5yr: 7%,6,5,4,3,0 7yr: 7%,6,5,4,3,2,1,0  10yr: 7%,6,5,4,3,2, 1,1,1,0.75	1 w/drawal per policy year up to 10% of previous ann acct val starting year 2	<b>1.00%</b> <b>Return of Premium feature</b>	2.50% 0-80 1.88% 81-85 1.25% 86-90
<b>Reliance Standard</b> (A+)	<b>Apollo-MVA</b> <b>4.25%</b> 1st Year (includes 2.00% bonus)	7 Years 9%,8,7,6,5,4,2,0 MVA	10% starting 1st year. Up to cumulative 30%	<b>1.00%</b> min guarantee 4% annuitization bonus after 5th year	4.00% 0-75 3.20% 76-80 2.40% 81-85
	<b>Apollo-SP</b> <b>4.10%</b> 1st Year (includes 2.00% bonus)	7 Years 9%,8,7,6,5,4,2,0	10% starting 1st year. Up to cumulative 30%	<b>1.00%</b> min guarantee 4% annuitization bonus after 5th year	4.00% 0-75 3.20% 76-80 2.40% 81-85
	<b>Eleos - MVA</b> <b>3.55%</b> 1st Year <b>2.05%</b> Base Rate	5 years 8%,7,6,5,4,0 MVA	10% starting year 1	<b>1.00%</b> Nursing Home	3.25% 0-75 2.60% 76-80 1.95% 81-85
	<b>Eleos - SP (no MVA)</b> <b>3.40%</b> 1st Year <b>1.90%</b> Base Rate	5 years 8%,7,6,5,4,0	10% starting year 1	<b>1.00%</b> Nursing Home	3.25% 0-75 2.60% 76-80 1.95% 81-85
<b>Forethought Life</b> (A-)	<b>ForeCare (Hybrid LTC Annuity)</b> Rate for \$200k+: <b>2.50%</b> Rate for \$35k to \$199.9k: <b>2.25%</b> Simplified Underwriting 2-pg questionnaire & phone interview 2 Possible Ratings: Standard/Premier Premier Rating LTC Trigger: 3X Acct Val Standard Rating LTC Trigger: 2X Acct Val <b>1.00%</b> Base rate ( <b>1.00%</b> \$50k+)	9 Years 8%,8,7,6,5,4,3,2,1,0 MVA	10% Starting Year One  Takes transfer and 1035 funds. <b>NON-Qualified funds ONLY.</b> Tax-free w/drawals if qualified under PP Act. Confirm w/ tax advisor.	<b>1.00%</b> min guarantee  Cost of insurance is determined at purchase and does not change.  Payout term 36 mo + 36 mo (72) Tax-free where applicable	6.00% 0-75 3.00% 76-80  LTC Training Required  webce.com