



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
American National (A)	Citadel Diamond 5 (single) 2.65% for \$100k+ (2.55% under) 1.65% gteed yr 2 (1.55% < \$100k)	5 Years 7%,7,7,6,5,0 No MVA	10% of beginning year value starting 1st year	1.00% min guarantee (most states) Return of Premium feature	3.00% 0-80 2.00% 81-85
	Citadel Diamond 7 (flex) 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 No MVA	10% of beginning year value starting 1st year	1.00% min guarantee (most states) Return of Premium feature Non-Rolling Surrender Charge	3.50% 0-80 2.50% 81-85
American Equity (A-)	RateShield 7 1st Year rate Non-MVA: 1.80% 1st year rate MVA: 1.95%	7 Years 9.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.10, 0	Interest only year 1 10% year 2+	1.00% Minimum Guarantee Income Rider Option 8.50% simple interest rollup for 20 years (1.00% fee)	5.00% 18-75 3.75% 76-80
	RateShield 10 PLUS 5% Premium Bonus (both AV & BB) 1st Year rate Non-MVA: 1.45% 1st Year rate MVA: 1.65%	10 Years 9.10, 9.10, 8.50, 7.50, 6.50, 5.50, 4.50, 3.40, 2.30, 1.10, 0			
	RateShield 10 1st Year rate Non-MVA: 1.95% 1st Year rate MVA: 2.15%	10 Years 9.2,9.2,8.2,7.2,6.2 5.2,4.1,3.1,2.1, 1.0			
EquiTrust (B++) Choice 4	No Bonus 2.60% Year 1 No MVA	9 Years 12,11,10,9,8,7,6,4,2,0	Prior 12 months interest	2.00% minimum guarantee Nursing Home Terminal illness	5.50% 0-80 4.12% 81-85
	1.50% Prem Bonus 2.60% base rate MVA	9 Years 12,11,10,9,8,7,6,4,2,0	Prior 12 months interest		
	No Bonus 2.35% year 1 No MVA	6 Years 12,11,10,9,8,7,0	Interest only year 1 10% year 2+		
	1.50% Prem Bonus 2.35% base rate MVA	6 Years 12,11,10,9,8,7,0	Interest only year 1 10% year 2+		
Guggenheim (B++)	Pro-Option MYG with ROP Guaranteed Step-up MYG - 3 terms 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	1.00% Return of Premium feature	2.50% 0-80 1.88% 81-85 1.25% 86-90
Reliance Standard (A+)	Apollo-MVA 4.25% 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%	1.00% min guarantee 4% annuitization bonus after 5th year	4.00% 0-75 3.20% 76-80 2.40% 81-85
	Apollo-SP 4.10% 1st Year (includes 2.00% bonus)	7 Years 9%,8,7,6,5,4,2,0	10% starting 1st year. Up to cumulative 30%	1.00% min guarantee 4% annuitization bonus after 5th year	4.00% 0-75 3.20% 76-80 2.40% 81-85
	Eleos - MVA 3.55% 1st Year 2.05% Base Rate	5 years 8%,7,6,5,4,0 MVA	10% starting year 1	1.00% Nursing Home	3.25% 0-75 2.60% 76-80 1.95% 81-85
	Eleos - SP (no MVA) 3.40% 1st Year 1.90% Base Rate	5 years 8%,7,6,5,4,0	10% starting year 1	1.00% Nursing Home	3.25% 0-75 2.60% 76-80 1.95% 81-85
Forethought Life (A-)	ForeCare (Hybrid LTC Annuity) Rate for \$200k+: 2.50% Rate for \$35k to \$199.9k: 2.25% 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 1.00% Base rate (1.00% \$50k+)	9 Years 8%,8,7,6,5,4,3,2,1,0 MVA	10% Starting Year One Takes transfer and 1035 funds. NON-Qualified funds ONLY. Tax-free w/drawals if qualified under PP Act. Confirm w/ tax advisor.	1.00% 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