



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) 3.60% for \$100k+ (3.50% under) 2.60% gteed yr 2 (2.50% < \$100k)	5 Years 7%,7,7,6,5,0 No MVA	10% of beginning year value starting 1st year	1.55% min guarantee (most states) Return of Premium feature	3.00% 0-80 2.00% 81-85
	Citadel Diamond 7 (flex) 4.70% for \$100k+ (4.60% under) 2.70% gteed yr 2 (2.60% < \$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	1.55% 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 rollover for 20 years (1.00% fee)	5.00% 18-75 3.75% 76-80 5.50% 18-75 4.10% 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 3.25% 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 3.25% base rate MVA	9 Years 12,11,10,9,8,7,6,4,2,0	Prior 12 months interest		
	No Bonus 3.00% year 1 No MVA	6 Years 12,11,10,9,8,7,0	Interest only year 1 10% year 2+		
	1.50% Prem Bonus 3.00% base rate MVA	6 Years 12,11,10,9,8,7,0	Interest only year 1 10% year 2+		
Forethought Life (A-)	ForeCare (Hybrid LTC Annuity) Rate for \$200k+: 3.00% Rate for \$35k to \$199.9k: 2.75% 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
Guggenheim (B++)	Pro-Option MYG with ROP Guaranteed Step-up MYG - 3 terms 5yr: 2.70%-2.80-2.90-3.00-3.10 (2.90 avg) 7yr: 2.85%-2.95-3.05-3.15-3.25-3.35-3.45 10yr: 2.85%-2.95-3.05-3.15-3.25-3.35-3.45-3.55-3.65-3.75 (3.30% 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
North American (A+)	FoundationChoice Plus 7 Additional premium year 1 only 2.20% year 1, annually declared yrs 2+ 2.50% yr 1 (\$200k+), ann declared yrs 2+ 0.25% minimum guaranteed rate	7 Years 9%,8,7,5,3,2,1,0 MVA	10% after year 1	Lifetime Withdrawal Rider 5% rollover for 10 years Option 1: no charge Option 2: 0.50% cost, adds 0.50% to lifetime w/drawal percentage	4.50% 40-75 3.37% 76-79 2.25% 80-85
	FoundationChoice Plus 10 Additional premium year 1 only 2.30% year 1, annually declared yrs 2+ 2.60% yr 1 (\$200k+), ann declared yrs 2+ 0.25% minimum guaranteed rate	10 Years 9%,8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 3, 2, 1, 0 MVA	10% after year 1	Lifetime Withdrawal Rider 5% rollover for 10 years Option 1: no charge Option 2: 0.50% cost, adds 0.50% to lifetime w/drawal percentage	5.50% 40-75 4.12% 76-79