



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) 3.50% for \$100k+ (3.40% under) 2.50% gteed yr 2 (2.40% < \$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) 4.60% for \$100k+ (4.50% under) 2.60% gteed yr 2 (2.50% < \$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 rollover 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++)	No Bonus 2.80% 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 2.80% base rate MVA	9 Years 12,11,10,9,8,7,6,4,2,0	Prior 12 months interest		
	No Bonus 2.50% year 1 No MVA	6 Years 12,11,10,9,8,7,0	Interest only year 1 10% year 2+		
	1.50% Prem Bonus 2.50% 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: 2.45%-2.55-2.65-2.75-2.85 (2.65 avg) 7yr: 2.75%-2.85-2.95-3.05-3.15-3.25-3.35 10yr: 2.80%-2.90-3.00-3.10-3.20-3.30-3.40-3.50-3.60-3.70 (3.25% avg)	5yr: 7%,6,5,4,3,0 7yr: 7%,6,5,4,3,2,1,0 10yr: 7%,6,5,4,3,2,1,1,0,0.75	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 1.75% year 1, annually declared yrs 2+ 2.05% 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 1.90% year 1, annually declared yrs 2+ 2.25% 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



Single Pay - Simplified Issue Life

EquiTrust (B++)	Simplified Point-of-Sale Underwriting <i>Issue Standard to Table 4. No exams. App questions and phone int.</i>	Account	Current Cap	Min	Comp	
	WealthMax Bonus	> 12% Bonus 10-yr surrender sched > Return of Premium Min premium: \$10k > 5% w/drawals Max Face Amt: \$750k	Fixed Account Annual P2P Cap Monthly Sum Cap 2-yr Mo Avg	3.50% 8.00% 3.00% No Cap	2.00% 3.00% 0.50% 6.00%	8.00% 50-75 7.50% 76-80 5.50% 81-85
		Wealth Horizon Life	Strong Caps & Par Rates for Accumulation Single premium index life 5% withdrawals - \$750k max face amount 10-year surrender charge	Fixed Account Annual P2P Cap Monthly Sum Cap Mnthly Avg Part Rate	5.00% 12.00% 4.00% 155% - no cap	2.00% 3.00% 0.50% 10.00%
	WealthSure Life	Single Premium Interest-Sensitive Whole Life 5% withdrawals - \$750k max face amount 10-year surrender charge	Fixed Account Annual P2P Cap Monthly Sum Cap Mnthly Avg Part Rate	3.75% Fixed	3.00% minimum	15.00% 55-65 14.00% 66-80 10.50% 81-85
	WealthPay Life	Accepts IRA Transfers & Annuity Exchanges Limited-Pay fixed-premium index life with premiums paid by SPIA (3, 5 or 10 Pay) 5% withdrawals - \$500k max face amount	Fixed Account Annual P2P Cap Monthly Sum Cap Mnthly Avg Part Rate	4.00% 9.00% 3.25% 100% - no cap	2.00% 3.00% 0.50% 6.00%	11.00% 60-75 6.00% 76-80

Sample Face Amounts

based on \$100k Single Premium

Product	Underwriting Class	Issue Age 60	Issue Age 70	Issue age 80
WealthMax Bonus	Female	Non-Tobacco	\$207,000	\$162,000
		Tobacco	\$179,000	\$146,000
	Male	Non-Tobacco	\$186,000	\$147,000
		Tobacco	\$168,000	\$127,000
Wealth Horizon Life	Female	Non-Tobacco	\$207,000	\$162,000
		Tobacco	\$179,000	\$146,000
	Male	Non-Tobacco	\$186,000	\$147,000
		Tobacco	\$168,000	\$127,000
WealthSure Life	Female	Non-Tobacco	\$204,000	\$159,000
		Tobacco	\$165,000	\$139,000
	Male	Non-Tobacco	\$185,000	\$147,000
		Tobacco	\$143,000	\$118,000
WealthPay Life (5-pay)	Female	Non-Tobacco	\$190,521	\$146,193
		Tobacco	\$163,680	\$128,880
	Male	Non-Tobacco	\$170,664	\$130,409
		Tobacco	\$151,652	\$119,429

*Call for
Illustrations
and
Sales
Materials*

Underwriting

Simplified Issue Standard to Table 4
Application questions and phone interview
No Exams

Loans

Variable loan rate declared annually
Current rate 5.50% for policies issued
1/1/2014 and later
Policy may become overloaned and lapse