

ANNUITY PRODUCTS AT A GLANCE

| 1/14/2019 | American National | Lincoln Financial | Minnesota Life | Protective Life | AIG |
|---------------------------------|---|--|--|---|---|
| Product | Paladium | MYGuarantee Plus | Secure Option Select | Future Saver II | AM. PATHWAY SOLUTIONS |
| Interest Rate | YR 1 YRS 2+ | <100k 100k | <100k 100k | YR1 YRS 2+ | <100K 100K |
| | 5yr 4.45% 3.45% | 5yr 3.20% 3.50% | 5yr 2.90% 3.10% | 5yr 2.25% 2.45% | 5yr 3.25% 3.55% |
| | 6yr 3.85% 3.85% | 7yr 3.10% 3.25% | 7yr 3.20% 3.40% | 7yr 2.60% 2.80% | 6yr 3.25% 3.55% |
| | 7yr 4.70% 3.70% | 10yr 3.10% 3.30% | 9yr 3.30% 3.50% | Subt 1% 1st yr for <100k | 7yr 3.30% 3.60% |
| | Subt. .10% for <\$100k | | | | 10yr 3.30% 3.60% |
| Policy Type | Single Premium | Single Premium | Single Premium | Flexible Premium | Single Premium |
| Min. Deposit | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$10,000 |
| Age Range | 0-85 | 0-85 | 0-90 | 0-85 | 0-85 |
| AM Best S&P | A | A+ | A+ | A+ | A |
| | A | AA- | A+ | AA- | A+ |
| Surrender Charges | 10 years 8,8,8,7,6,5,4,3,2,1 (+or-MVA) matches guarantee period | 7,7,6,5,3,2,0,0,0 matches guar period (+ or - MVA) | 9,9,8,7,6,5,4,3,2 matches guar period (+ or - MVA) | 8,5,7,6,5,5,5,4,5,3,5,2,5 matches guar period (+or- MVA) Waived for Nursing Hm. | 8,8,8,7,6,5,4,3,2,1 matches guar period MVA |
| Penalty Free Withdrawals | 10% After 1st yr Systematic Immed. | 10% All Years Systematic Immed. | 10% All Years | Interest Only after 1st year | 15% AFTER 1st YR |
| Commission | 2.50% | 5y-2, 6y-2.25, 7/10-2.5 | 2.50% | 5y-2%, 7y-2.50% | 5-1.5/6-2/7-2/10-2 |

| | North American | The Standard | United of Omaha | VOYA | GLOBAL ATLANTIC |
|---------------------------------|--|--|--|--|------------------------------------|
| Product | Guarantee Choice | Focused Growth | Ultra-Secure Plus | Choice Guarantee | Secure Fore |
| Interest Rate | <100k 100k | <100k 100k | YR1 YRS 2+ | 10 yr 1.50% 1.50% | 3 yr 3.00% |
| | 3yr 2.65% 3.00% | 3yr 2.90% 3.00% | 5yr 2.80% 2.80% | | 5yr 3.45% |
| | 5yr 3.05% 3.40% | 5yr 3.40% 3.50% | 7yr 3.00% 3.00% | | |
| | 7yr 2.85% 3.15% | 7yr 3.45% 3.55% | | | |
| | 10yr 3.10% 3.35% | 10yr 3.45% 3.55% | *subt .15%<50k | | |
| Policy Type | Single Premium | Single Premium | Single Premium | Single Premium | Single Premium |
| Min. Deposit | \$10,000 | \$15,000 | \$5,000 | \$15,000 | \$10,000 |
| Age Range | 0-90 | 0-90 (10 yr 80) | 0-89 | 0-80 | 0-85 |
| AM Best S&P | A+ | A | A+ | A | A |
| | A+ | A+ | AA- | A | A- |
| Surrender Charges | 10,10,10,10,10,9,8,6,4,2 matches guarantee period | 9,4,8,5,7,5,6,5,5,5,4,5,3,5,2,5,1,5,5 matches guar period (+ or - MVA) | matches guar period 6,6,6,6,5,4,3 (+ or - MVA) | 10 year 9,8,7,6,5,4,3,2,1 (+ or - MVA) | matches guar period 8,8,7,6,5,0 |
| Penalty Free Withdrawals | Systematic Immed. | Interest Only | 10% Annually Monthly Interest | 10% Annually Monthly Interest | 10% annually after 1st year |
| Commission | 5yr call/others 2.5% | 3-1.5/5,7-2% / 10-3% | 4%* | 3.25% | 3-1.8, 5-2.5 |

| | SYMETRA | SYMETRA | RELIANCE STANDARD | |
|---------------------------------|---------------------|-------------------------|----------------------|--|
| Product | Custom 5 | Custom 7 | ELEOS 5 | |
| Interest Rate | Years 1-5 | YR1 YRS 2+ | YR 1-5 3.35% | |
| | 25k+ 2.20% | 10k+ 2.75% 2.25% | | |
| | 50k+ 2.85% | 50k+ 3.40% 2.90% | | |
| | 100k+ 3.20% | 100k+ 3.70% 3.20% | | |
| | 250k+ 3.20% | 250k+ 3.70% 3.20% | | |
| Policy Type | Single | Single | Single | |
| Min. Deposit | \$25,000 | \$10,000 | \$10,000 | |
| Age Range | 0-85 | 0-85 | 0-85 | |
| AM Best S&P | A | A | A+ | |
| | A | A | | |
| Surrender Charges | 7,7,7,6,5 No MVA | 8,8,7,6,5,4 No MVA | 8, 7, 6, 5, 4 MVA | |
| Penalty Free Withdrawals | 10% Annually | 10% Annually | 10% Annually | |
| Commission | 2.00% | 4% | 2.5% | |

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from**

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