

ANNUITY PRODUCTS AT A GLANCE

7/27/2022	American National	Lincoln Financial	Securian Financial	Protective Life	AIG
Product	Paladium	MYGuarantee Plus	Secure Option Choice	Future Saver II	AM. PATHWAY VISION
Interest Rate	250k 100-250k	<100k 100k	<100k 100k	YR1 YRS 2+	<100K 100K
	3yr 3.90% 3.75%	5yr 3.30% 3.60%	3yr 3.45% 3.60%	5yr NA NA	4yr 2.80% 3.40%
	5yr 4.20% 4.05%	7yr 3.30% 3.60%	5yr 3.45% 3.60%	7yr NA NA	5yr 3.05% 3.65%
	6yr 4.10% 3.95%	10yr 3.30% 3.60%	7yr 3.55% 3.70%	Subt 1% 1st yr for <100k	6yr 3.05% 3.65%
	Subt. .10% for <\$100k		9yr 3.35% 3.50%		10yr 3.05% 3.65%
Policy Type	Single Premium	Single Premium	Single Premium	Flexible Premium	Single Premium
Min. Deposit	\$5,000	\$10,000	\$25,000	\$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	3y-1.5%/5,7,9y-2.25%	5y-2%, 7y-2.50%	5-1.5/6-2/7-2/10-2

	North American	The Standard	United of Omaha	Athene	GLOBAL ATLANTIC
Product	Guarantee Choice	Focused Growth	Ultra Premier	Max Rate	Secure Fore
Interest Rate	<100k 100k	<100k 100k		<100k 100k	<100k 100k
	3yr 3.35% 3.80%	3yr 3.55% 3.65%	5yr 4.15%	3 yr 3.65% 3.90%	3 yr 3.00% 3.35%
	5yr 4.00% 4.25%	5yr 3.95% 4.05%	7yr 4.10%	5 yr 4.15% 4.40%	5yr 3.55% 3.85%
	7yr 4.10% 4.40%	10yr 4.00% 4.10%	*subt .15%<50k	7 yr 4.35% 4.60%	
Policy Type	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium
Min. Deposit	\$20,000	\$15,000	\$25,000	\$5,000	\$10,000
Age Range	0-90	0-90 (10 yr 80)	0-89	3yr-85/7&10-83	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 9,9,8,7,6,5,4 (+ or - MVA)	matches guar period 10% (+ or - MVA)	matches guar period 8,8,7,6,5,0
Penalty Free Withdrawals	Interest Only	Interest Only	10% Annually Monthly Interest		10% annually after 1st year
Commission	5yr call/others 2.5%	3-1.5/5,7-2% / 10-3%		call	3-1.8, 5-2.5

	SYMETRA	SYMETRA	RELIANCE STANDARD	F&G
Product	Custom 5	Custom 7	ELEOS 5	Guarantee Platinum
Interest Rate	Years 1-5	YR1 YRS 2+		E App Only
	25k+ 2.95%	10k+ 3.40% 2.90%	YR 1-5 4.05%	3 yr 3.65%
	50k+ 3.25%	50k+ 3.70% 3.20%		5 yr 4.00%
	100k+ 3.40%	100k+ 3.85% 3.35%		7 yr 4.05%
	250k+ 3.40%	250k+ 3.85% 3.35%		
Policy Type	Single	Single	Single	Single
Min. Deposit	\$25,000	\$10,000	\$10,000	\$20,000
Age Range	0-85	0-85	0-85	0-90
AM Best S&P	A	A	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	9,8,7,6,5,4,3 MVA
Penalty Free Withdrawals	10% Annually	10% Annually	10% Annually	interest onluy
Commission	2.00%	4%	2.5%	3-1.5/5-2/7/3

*MOST COMMISSIONS REDUCED OVER AGE 70 - ASK FOR RATES AT OLDER AGES

INSURANCE DESIGNERS
(225) 761-0033/ (800) 349-3600