

ANNUITY PRODUCTS AT A GLANCE

9/12/2018	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 3.95% 2.95%	5yr 2.50% 2.70%	5yr 3.15% 3.35%	5yr 2.25% 2.45%	5yr 3.05% 3.35%
	6yr 3.35% 3.35%	6yr 2.60% 2.75%	7yr 3.20% 3.40%	7yr 2.60% 2.80%	6yr 3.05% 3.35%
	7yr 4.30% 3.30%	8yr 2.70% 2.85%	9yr 3.30% 3.50%	Subt 1% 1st yr for <100k	7yr 3.10% 3.40%
	Subt. .10% for <\$100k	10yr 2.85% 3.00%			10yr 3.10% 3.40%
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	<200k 200k	<100k 100k	YR1 YRS 2+	10 yr 1.50% 1.50%	3 yr 2.65%
	3yr 2.25% 2.60%	3yr 2.75% 2.85%	5yr 2.80% 2.80%		5yr 3.15%
	5yr 2.95% 3.30%	5yr 3.30% 3.40%	7yr 3.00% 3.00%		
	6yr 2.80% 3.10%	7yr 3.35% 3.45%	*subt .15%<50k		
	8yr 2.95% 3.20%	10yr 3.35% 3.45%			
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-call/5,7-2% / 10-3%	4%*	3.25%	call

	SYMETRA	SYMETRA	RELIANCE STANDARD	
Product	Custom 5	Custom 7	ELEOS 5	
Interest Rate	Years 1-5	YR1 YRS 2+	YR 1-5 3.30%	
	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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Protective Life

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