

ANNUITY PRODUCTS AT A GLANCE

As of 02/16/2018	American National	Lincoln Financial	Minnesota Life	Protective Life	AIG
Product	Paladium	MYGuarantee Plus	Secure Option Select	Future Saver II	AM. PATHWAY SOLUTIONS
Interest Rate	YR1 YRS 2+ 5yr 3.40% 2.40% 6yr 2.80% 2.80% 7yr 3.75% 2.75% Subt. .10% for <\$100,000	<100k 100k 5yr 2.20% 2.40% 6yr 2.30% 2.45% 8yr 2.50% 2.65% 10yr 2.70% 2.85%	<100k 100k 5yr 2.25% 2.45% 7yr 2.60% 2.80% 9yr 2.80% 3.00%	YR1 YRS 2+ 5yr 2.31% 1.30% 7yr 2.57% 1.55% *Subt 1% 1st yr for <100K	<100k 100k 5yr 2.75% 3.05% 6yr 2.75% 3.05% 7yr 2.85% 3.15% 10yr 2.85% 3.15%
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+ AA-	A+ A+	A+ AA-	A A+
Surrender Charges	10 Years 8,8,8,7,6,5,4,3,2,1(+or-MVA) matches guarantee period	7,7,6,5,4,3,2,0,0,0 matches guar period (+ or - MVA)	9,9,8,7,6,5,4,3,2, matches guar period (+ or - MVA)	8,5,7,5,6,5,5,5,4,5,3,5,2,5 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	5y-2%, 7y-2.5%, 9y-3%	5y - 2%, 7yr - 2.50%	5-1.5/6-2/7-2/10-2

	North American	The Standard	United of Omaha	VOYA	
Product	Guarantee Choice	Focused Growth	Ultra-Secure Plus	Choice Guarantee	
Interest Rate	<200k 200k 3yr 1.65% 1.95% 5yr 2.45% 2.70% 6yr 2.20% 2.50% 8yr 2.50% 2.70% 10yr 2.70% 2.90%	<100k 100k 5yr 2.80% 2.90% 6yr 2.85% 2.95% 7yr 2.90% 3.00% 10yr 2.90% 3.00%	YR1 YRS 2+ 5yr 1.90% 1.90% 7yr 2.15% 2.15% *subt .15% <50k	10yr 1.50% 1.50%	
Policy type	Single Premium	Single Premium	Single Premium	Single Premium	
Min. Deposit	\$10,000	\$15,000	\$5,000	\$15,000	
Age Range	0-90	0-90 (10 yr 80)	0-89	0-80	
AM Best S&P	A+ A+	A A+	A+ AA-	A A	
Surrender Charges	10,10,10,10,10,9,8,6,4,2 Matches guar. Period	8,7,6,5,4,3,2,1,.9 Matches guar. Period (+/- MVA)	Match Guar Period 6,6,6,6,5,4,3 (+/- MVA)	10 Year 9,8,7,6,5,4,3,2,1 (+/- MVA)	
Penalty Free Withdrawals	Systematic immediately	Interest Only	10% Annually Monthly Interest	10% Annually Monthly Interest	
Commission	5 yr call/ others 2.5%	5,6,7-2% / 10-3%	4%*	3.25%	

	SYMETRA	SYMETRA	ASSURITY	ASSURITY	
Product	Custom 5	Custom 7	ENCORE	PLUS ONE	
Interest Rate	Years 1-5 25k+ 1.75% 50k+ 2.40% 100k+ 2.75% 250k+ 2.75%	YR1 YRS 2+ 10k+ 2.25% 1.75% 50k+ 2.95% 2.45% 100k+ 3.30% 2.8% 250k+ 3.30% 2.80%	Yr 1 2.60% Yr 2-8 as declared	Yr 1-2 2.50% Yr 3-9 as declared	
Policy type	Single	Single	Single	Single	
Min. Deposit	\$25,000	\$10,000	\$2,000	\$2,000	
Age Range	0-85	0-85	0-85	0-85	
AM Best S&P	A A	A A	A- NR	A- NR	
Surrender Charges	7,7,7,6,5 No MVA	8,8,7,6,5,4 No MVA	9,8,7,6,5,4,3,2	9,8,7,6,5,4,3,2,1	
Penalty Free Withdrawals	10% Annually	10% Annually	12%	10%	
Commission	2.00%	4%	0-65 5.75%	0-65 5.50%	

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ANNUITIES
from

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Protective Life

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