

ANNUITY PRODUCTS AT A GLANCE

5/1/2023	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 4.45% 4.30%	5yr 2.75% 3.25%	3yr 4.10% 4.25%	5yr NA NA	4yr 3.00% 3.95%
	5yr 5.15% 5.00%	7yr 2.75% 3.25%	5yr 4.10% 4.25%	7yr NA NA	5yr 3.15% 4.50%
	7yr 5.45% 5.30%		7yr 4.15% 4.30%	Subt 1% 1st yr for <100k	6yr 3.15% 4.20%
	Subt. .10% for <\$100k		9yr 4.20% 4.35%		10yr 3.15% 4.20%
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	A	A+	A+	A+	A
Comdex	76	82	96	94	80
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	5r - 2.5% 3y - 1.5%	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 3.85% 4.30%	3yr 4.45% 4.55%	5yr 4.60%	3 yr 4.50% 4.75%	3 yr 3.50% 4.00%
	5yr 4.20% 4.45%	5yr 4.90% 5.00%	7yr 4.70%	5 yr 4.80% 5.20%	5yr 3.85% 4.35%
	7yr 4.35% 4.65%	10yr 4.75% 4.85%		7 yr 4.85% 5.25%	
			*subt .15%<50k		
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	A+	A	A+	A	A
Comdex	88	82	90	80	75
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	Interest only	10% annually after 1st year
Commission	3y-1.5, 5y-2, 7y-2.5%	3-1.5/5,7-2% / 10-3%		3-1.3%, 5-2%, 7-2.5%	3-1.8%, 5-2.5%

	SYMETRA	MassMutual Ascend	RELIANCE STANDARD	New York Life
Product	Select Max 5	SecureGain	ELEOS 5	Secured Term MVA II
Interest Rate	Years 1-5	<100k 100k		50k 100k
	10K+ 4.15%	3yr 3.60% 3.75%	YR 1-5 4.75%	3 yr 3.90% 4.15%
	50k+ 4.35%	5yr 4.00% 4.15%		5 yr 3.90% 4.15%
	100k+ 4.50%			7 yr 3.90% 4.15%
	250k+ 4.50%			
Policy Type	Single	Single	Single	Single
Min. Deposit	\$10,000	\$10,000	\$10,000	\$5,000
Age Range	0-85	0-89	0-85	0-85
AM Best	A	A+	A++	A++
Comdex	79	98	88	100
Surrender Charges	8,8,7,6,5 MVA	3 yr - 9,8,7,6,5,4 5 yr - 9,8,7,6,5 matches guarantee - MVA	8, 7, 6, 5, 4 MVA	7,7,7,6,5,4,3 matches guarantee - MVA
Penalty Free Withdrawals	Interest only	10% Annually	10% Annually	10%
Commission	2.00%	2y - 2%, 5y - 2.5%	2.5%	3-1%/5-1.5%/7/1.5%

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

INSURANCE DESIGNERS
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