

Traditional Annuities

Last update September 29, 2014



All carriers shown may not be available. Please check your approved carrier list before proceeding.
Please verify rate before submitting application.

| Company | AIG Annuities | | | American National | |
|--|--|--|---|---|---|
| Product/Type | Am. Pathway Flex Fixed 8 FPDA | Am. Pathway Fixed MYG 10 SPDA | Am Pathway Fixed MVA 9 Plus SPDA | WealthQuest Citadel 7 yr - FPDA / 5 yr - SPDA* | Palladium Century VII SPDA (Flexible in 1st year) |
| Ratings | A Best A+ Standard & Poors A2 Moody's 82 Comdex | A Best A+ Standard & Poors A2 Moody's 82 Comdex | A Best A+ Standard & Poors A2 Moody's 82 Comdex | A Best A Standard & Poors 80 Comdex | A Best A Standard & Poors 80 Comdex |
| Interest Rate | 1st year: 3.40% Base: 1.40% | 6 year guarantee 4.40% year 1 1.40% years 2-6 | 6 year guarantee 5.35% year 1 1.35% years 2-6 | 1st year 2nd year 5 yr 2.30% 1.30% 7 yr 3.30% 1.30% 10 bps enhancement for premium \$100K+ | Year 1 8.60% Base Rate 1.60% |
| | 1.00% minimum guarantee | 1.00% minimum guarantee | 1.00% minimum guarantee | 1.00% minimum guarantee (2.00% MT) | 1.00% minimum guarantee |
| Surrender Charges (%) | 8 years: 8, 8, 8, 7, 6, 5, 3, 1, 0 | 10 years: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | 9 years: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | 7 years: 7, 7, 7, 6, 5, 4, 2, 0 5 years: 7, 7, 7, 6, 5, 0 | 10 yrs: 12, 12, 11, 11, 10, 9, 8, 6, 4, 2, 0 |
| Minimum Purchase | \$5,000 NQ & Q (\$100 EFT) EFT - if less than \$5K, it must be set up on EFT with minimum of \$300 monthly. | \$5,000 NQ & Q | \$5,000 NQ & Q | \$5,000 NQ \$2,000 Q Additional: \$1,000 random, \$100 ACH | \$5,000 NQ \$4,000 Q |
| Issue Ages | 0-85 NQ & Q | 0-85 NQ & Q | 0-85 NQ & Q (0-73 in CA) | 0-85 NQ & Q | 0-80 NQ & Q (FL: 0-64) |
| States Not Approved | AK, UT NY - Sold under USL | AK, NJ, NY, UT | AK, MN, MO, NJ, NY, OH, OR, PA, UT, WA | NY | AK, AL, CT, IL, MA, MN, NJ, NV, NY, OH, OR, PATX, UT, VT, WA |
| Free Withdrawals | 10% available immediately. | 10% available immediately. | 10% available immediately. | 10% available immediately. | 10% available immediately. |
| Annuitization (without penalty) | After 5th year. | After 5th year. | After 5th year. | After 1st year. | Call for info. |
| Commission | Ages 0-75: 2.20% Ages 76-80: 1.70% Ages 81-85: 1.20% | Ages 0-75: 4.00% Ages 76-80: 2.20% Ages 81-85: 1.70% Commissions is lower in DE, MN, MO NV, OH, OR, PA, SC, TX, WA | Ages 0-75: 2.75% Ages 76-80: 1.70% Ages 81-85: 1.20% | Ages 0-80 Ages 81-85 5 yr 3.00% 2.00% 7 yr 3.50% 2.50% | Ages 0-74 4.00% Ages 75-80 2.00% |
| Remarks | Non MVA product. Death Benefit is Annuity Value. No Rolling Surrender | MVA product. Varies by state. Death Benefit is Annuity Value. | MVA product. Death Benefit - Surrender charge will apply, MVA will not. Never less than premium paid less withdrawals. Annuity Value will be used if annuitized for at least 5 years. | Non-MVA product. Nursing Home, Terminal Illness, and Disability waivers Return of premium guarantee. No Rolling Surrender *5 yr is FPDA in 1st year | MVA Product Nursing Home, Terminal Illness, and Disability waivers |

- Please check for variations in commission rates for older ages/higher premium
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| Company | Genworth Financial | | | | Integrity | | | | | |
|--|--|---|--|---|--|--|--|--|---|--|
| Product/Type | SecureLiving Independence SPDA | | Secure Living SmartRate SPDA | | Liberty SPDA | | NewMOMENTUM FPDA | | SPDA Series II SPDA | |
| Ratings | A Best A Standard & Poors A3 Moody's 76 Comdex | A Best A Standard & Poors A3 Moody's 76 Comdex | A Best A Standard & Poors A3 Moody's 76 Comdex | A Best A Standard & Poors A3 Moody's 76 Comdex | A+ Best AA Standard & Poors Aa3 Moody's 96 Comdex | A+ Best AA Standard & Poors Aa3 Moody's 96 Comdex | A+ Best AA Standard & Poors Aa3 Moody's 96 Comdex | A+ Best AA Standard & Poors Aa3 Moody's 96 Comdex | A+ Best AA Standard & Poors Aa3 Moody's 96 Comdex | A+ Best AA Standard & Poors Aa3 Moody's 96 Comdex |
| Interest Rate | \$100,000+ Year 1: 4.85% Year 2: 2.60% \$50,000 - \$99,999: Year 1: 4.35% Year 2: 2.60% <\$50K: Year 1: 3.85% Year 2: 2.60% 1.00% minimum guarantee | | Without ROP <50k <100k <250k 250k+ 1 year: 3.25% 4.50% 5.00% 5.25% 3 year: 2.40% 3.15% 3.40% 3.60% 5 year: 2.00% 2.50% 2.70% 2.80% With ROP 1 year: 2.25% 3.50% 4.00% 4.25% 3 year: 1.80% 2.55% 2.80% 3.00% 5 year: 1.60% 2.10% 2.30% 2.40% 1.00% minimum guarantee | | 1 Year < \$99,999: 2.45% \$100,000 - \$249,999: 3.45% \$250,000 +: 4.20% 3 Year < \$99,999: 2.05% \$100,000 - \$249,999: 2.65% \$250,000 +: 2.85% 5 Year < \$99,999: 1.85% \$100,000 - \$249,999: 2.25% \$250,000 +: 2.40% 1.00% min guarantee years 1-6 | | Year 1 QIO 2.50% 2yr GRO n/a n/a (yr 2) 3yr GRO n/a n/a (yr 2-3) 5yr GRO 1.90% 1.15% (yr 2-5) 6yr GRO 2.10% 1.35% (yr 2-6) 7yr GRO 2.40% 1.65% (yr 2-7) 10yr GRO 2.65% 1.90% (yr 2-10) 1.00% minimum guarantee | | 1 Yr 2.55% Year 1 3 Yr 2.45% Year 1 1.45% Years 2-3 5 Yr 2.30% Year 1 1.30% Years 2-5 7 Yr 2.10% Year 1 1.10% Years 2-7 1.00% minimum guarantee | |
| Surrender Charges (%) | 6 years: 9, 9, 8, 7, 6, 5 IN & MN: 9, 8, 7, 6, 5, 4 | | 7 years: 8, 8, 8, 7, 6, 5, 4 IN & MN: 8, 8, 7, 6, 5, 4, 3 | | 6 years: 9, 9, 8, 7, 6, 5 IN & OR: 9, 8, 7, 6, 5, 4 | | 7 years: 8, 7, 6, 5, 4, 3, 2 | | 7 years: 7, 7, 7, 6, 5, 4, 3 | |
| Minimum Purchase | \$15,000 NQ & Q | | \$15,000 NQ & Q | | \$15,000 NQ & Q | | \$5,000 NQ \$2,000 Q \$1,000 Additional deposits | | \$3,000 NQ & Q | |
| Issue Ages | 0-85 NQ & Q | | 0-85 NQ & Q | | 0-85 NQ & Q | | 0-85 NQ & Q | | 0-85 NQ & Q | |
| States Not Approved | NY | | NY | | NY | | NY, OR, WA | | LA, ME, NH, NY, VT | |
| Free Withdrawals | 10% available immediately. | | 10% available immediately. | | 10% available immediately. | | 10% available immediately. | | 10% available immediately. | |
| Annuitization (without penalty) | After 1st year. 0 | | After 1st year. | | After 1st year. | | Call for info. | | Call for info. | |
| Commission | Ages 0-75: 2.25% Ages 76-80: 1.31% Ages 81-85: 0.94% | | Ages 0-75: 3.00% Ages 76-80: 1.95% Ages 81-85: 1.05% | | Ages 0-75: 3.00% Ages 76-80: 1.95% Ages 81-85: 1.05% | | 2 & 3 Yr - Ages 0-79 n/a 2 & 3 Yr - Ages 80-85 n/a 5, 6, 7, 10 Yr - Ages 0-79 5.00% 5, 6, 7, 10 Yr - Ages 80-85 3.00% QIO - Ages 0-79 2.00% QIO - Ages 80-85 0.00% | | Ages 0-79: 4.00% Ages 80-85: 2.25% | |
| Remarks | Non-MVA product. Nursing Home Waiver available in all approved states except for MA. | | Non-MVA product. Nursing Home Waiver available in all approved states except for MA. | | Non-MVA product. Confinement Waiver. Bailout Rate 1 yr 1.45%, 3 yr 1.45% 5 yr 1.45% | | MVA product. Nursing Home Waiver. QIO rate locked in for 1 year. Can move into a GRO at any time. | | Non-MVA product. Unemployment, Terminal Illness, and Nursing Home Waiver. Guaranteed Return of Premium | |

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| Company | Liberty Life Assur. Of Boston | North American | Penn Mutual | Principal | Protective Life |
|--|--|--|--|--|---|
| Product/Type | Builder SPDA | Boomer FPDA | FPDA FPDA | FPDA Plus FPDA* | ProSaver Secure II SPDA |
| Ratings | A Best A- Standard & Poors 77 Comdex | A+ Best A+ Standard & Poors 93 Comdex | A+ Best AA- Standard & Poors Aa3 Moody's 96 Comdex | A+ Best A+ Standard & Poors Aa3 Moody's 93 Comdex | A+ Best AA- Standard & Poors A2 Moody's 87 Comdex |
| Interest Rate | <\$100K: 2.15% >\$100K: 2.30% 0.00% <u>Extra Assurance Modules. Not in OR, NY</u> ~Return of Premium 10% free withdrawal -0.25% ~Qualified medical s terminal/Chronic Illness -0.10% ~Account Value withdrawal* -0.10% 1.00% minimum guarantee | 1st year 1.25% Premium Bonus 5.00% 1st year yield 6.31% CA Only 1st year 1.50% Premium Bonus 5.00% 1st year yield 6.57% 1.00% minimum guarantee | 1st year: 1.50% Base: 1.00% 1.00% minimum guarantee | <\$100K: First Yr. Annual Yield 2.56% (1.05% base + 1.50% premium credit) >\$100K: First Yr. Annual Yield 3.57% (1.05% base + 2.50% premium credit) 1.00% minimum guarantee | <\$50,000 3.65% >\$50,000 4.65% 1 Year 2.50% 3.00% 2 Year 1.85% 2.10% 4 Year 1.60% 1.85% 6 Year Base Rate 1.00% 1.00% 1.00% minimum guarantee |
| Surrender Charges (%) | 8 years: 8, 7, 6, 5, 4, 3, 2, 1, 0 | 10 years: 15,14,13,12,11,10,8,6,4,2,0 | 7 years: 9, 8, 7, 6, 5, 4, 3 | 7 years: 6, 6, 6, 5, 4, 3, 2 | 7 years: 8, 8, 7, 6.5, 5.5, 4.5, 3 |
| Minimum Purchase | \$15,000 NQ & Q | \$10,000 NQ \$2,000 Q \$50/month TSA Salary Reduction | \$5,000 NQ & Q | \$5,000 NQ & Q | \$10,000 NQ & Q |
| Issues Ages | 18-85 NQ & Q | 0-80 NQ & Q | 0-85 NQ & Q | 0-90 NQ & Q (0-85 in OK and NV) | 0-85 NQ & Q |
| States Not Approved | Approval in all states. CA - Qualified medical stay, terminal and chronic illness waivers not available. | AK, AL, CT, DE, MN, MS, NV, NY, OH, OR, PA, TX, UT, WA | Approved in all states | Call for Variations in CT, WA | Available in all states |
| Free Withdrawals | 5% after first year. Module: 10% after 1st year (0.25% Cost) | 5% after first year; once per year. | 10% after first year. | 10% available immediately. | 10% available immediately. 15% in MN |
| Annuitization (without penalty) | After 7th year. | After 1st year. | After 2nd year. | Anytime (after 1st year in NY) | After 1st year. |
| Commission | Ages 0-80: 3.00% Ages 81-85: 1.00% | Ages 0-75 7.00% Ages 76-80: 5.25% Trail options available | Ages 0-80: 4.50% Ages 81-85: 1.75% | Ages 0-80: 3.50% Ages 81-85: 2.25% Ages 86-90: 1.40% Trail Commissions Available. Call for details. | Ages 0-75: 3.00% Ages 76-80: 1.50% Ages 81-85: 0.50% Lower comp if ROP is elected. |
| Remarks | Non-MVA product. *Account Value Withdrawal: if the declared rate before any rider charges are applied drops below 1.65% the owner can withdraw any or all of their account value without withdrawal charge. | Non-MVA product Nursing Home waiver Annuitization bonus available. No Rolling Surrender | Non-MVA product. No Roth IRA's Renewal rates participate in new money rates. No Rolling Surrender | Non-MVA product. Guaranteed Return of Premium No Rolling Surrender Terminal illness, disability, and nursing home confinement *Restriction on add'l deposits. Call for info. | Non-MVA product. Return of Premium avail. at lower rates. Bail Out Feature Available if renewal rate is more than .50% below the initial base rate. |

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| Company | The Standard | | | |
|--|---|---|---|---|
| Product/Type | Advantage Growth SPDA | | Flexible Premium Def Annuity FPDA | |
| Ratings | A A+ A2 82 | Best Standard & Poors Moody's Comdex | A A+ A2 82 | Best Standard & Poors Moody's Comdex |
| Interest Rate | 5 Year | <\$100K >\$100K | 3.45% 3.55% | 1st Year 2.15% |
| | 7 Year | <\$100K >\$100K | 3.85% 3.95% | |
| | 1.00% minimum guarantee | | 1.00% minimum guarantee | |
| Surrender Charges (%) | 5 years: 7, 6, 5, 4, 2, 0 7 years: 7, 6, 5, 4, 3, 2, 1, 0 | | 9 years: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | |
| Minimum Purchase | \$15,000 NQ & Q | | \$50/month on EFT OR \$600 total in 1st year deposits. *See Remarks. | |
| Issues Ages | 0-90 NQ & Q | | 0-90 NQ & Q | |
| States Not Approved | NY | | NY | |
| Free Withdrawals | Interest only available immediately 10% after 1st year | | Interest only available immediately 10% after 1st year | |
| Annuitization (without penalty) | Anytime. | | Anytime. | |
| Commission | Ages 0-80: Ages 81-85: Ages 86-90: | 3.00% 1.50% 1.35% | Ages 0-80: Ages 81-90 | 1.00% 0.50% |
| Remarks | MVA product. Nursing home and terminal illness waivers. | | Non-MVA product Guaranteed Return of Premium. Nursing home and terminal illness No Rolling Surrender. *Maximum add'l deposit cannot be greater than prior year's total deposits. | |

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