

Multi-Year Guaranteed Annuities

Last update September 15, 2014



Please verify rate before submitting application.

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

Guarantee Period	Company	Product Name	1st Year Rate	Rate Thereafter	Average Annual Yield	Commissions (Lower for older ages)
3 years	North American	Guarantee Choice (\$200k+)	n/a	n/a	n/a	n/a
3 years	Principal	Preferred Series (\$100k +)	1.80%	1.05%	1.30%	1.00%
3 years	Principal	Select Series (\$100k +)	1.05%	1.05%	1.05%	1.00%
4 years	Integrity	MultiVantage	2.00%	1.00%	1.25%	2.00%
4 years	North American	Guarantee Choice (\$200K +)	3.00%	1.50%	1.88%	2.00%
4 years	Principal	Select Series (\$100k +)	1.60%	1.10%	1.23%	2.25%
4 years	Principal	Preferred Series (\$100k +)	2.20%	1.30%	1.53%	2.25%
5 years	Allianz	Dominator Plus (\$100k +)	1.50%	1.50%	1.50%	3.00%
5 years	AIG Annuities	American Pathway Select MVA	1.45%	1.45%	1.45%	1.20%
5 years	Genworth	Rate Saver (\$100K - \$249,000)	2.05%	2.05%	2.05%	2.00%
5 years	Integrity	MultiVantage	2.30%	1.30%	1.50%	2.50%
5 years	Liberty Lf. Assur. of Boston	Balance (\$100K +)	3.60%	1.60%	2.00%	2.00%
5 years	Minnesota Life	SecureOption Select (\$100k +)	1.50%	1.50%	1.50%	3.00%
5 years	North American	Guarantee Choice (\$200K +)	2.30%	2.30%	2.30%	2.50%
5 years	Principal	Preferred Series (\$100k +)	2.60%	1.60%	1.80%	2.25%
5 years	Standard	Focused Growth (\$100K +)	2.30%	2.30%	2.30%	2.00%
5 years	United of Omaha	Ultra Secure Plus (\$50K +)	1.55%	1.55%	1.55%	4.00%
5 years	AIG Annuities	Am. Pathway Solutions MYG (\$100K +)	2.10%	2.10%	2.10%	1.50%
6 years	AIG Annuities	American Pathway Achiever MVA	1.45%	1.45%	1.45%	2.00%
6 years	American National	Palladium MYG (\$100k +)	1.70%	1.70%	1.70%	2.50%
6 years	Lincoln Financial Group	MYGuarantee Plus (\$100K +)	1.75%	1.75%	1.75%	2.25%
6 years	Lincoln Financial Group	New Directions 6 (\$100k +)	1.55%	1.55%	1.55%	3.50%
6 years	North American	Guarantee Choice (\$200K +)	2.50%	2.50%	2.50%	2.50%
6 years	Principal	Preferred Series (\$100k +)	3.55%	1.55%	1.88%	3.00%
6 years	Principal	Select Series(\$100k +)	3.47%	1.45%	1.79%	3.00%
6 years	Standard	Focused Growth (\$100K +)	2.50%	2.50%	2.50%	2.00%
6 years	AIG Annuities	Am. Pathway Solutions MYG (\$100K +)	2.25%	2.25%	2.25%	2.00%
7 years	AIG Annuities	American Pathway Select MVA	1.65%	1.65%	1.65%	2.50%
7 years	American National	Palladium MYG (\$100k +)	3.30%	2.30%	2.44%	2.50%
7 years	Genworth	Rate Saver (\$100K - \$249,000)	2.45%	2.45%	2.45%	2.75%
7 years	Integrity	MultiVantage	3.00%	2.00%	2.14%	3.00%
7 years	Lincoln Financial Group	MYGuarantee Plus (\$100K +)	1.95%	1.95%	1.95%	2.50%
7 years	Minnesota Life	SecureOption Select (\$100k +)	2.10%	2.10%	2.10%	3.50%
7 years	North American	Guarantee Choice (\$200K +)	2.80%	2.80%	2.80%	2.50%
7 years	Principal	Preferred Series (\$100k +)	3.05%	1.85%	2.02%	3.00%
7 years	Standard	Focused Growth (\$100K +)	2.70%	2.70%	2.70%	2.00%
7 years	AIG Annuities	Am. Pathway Solutions MYG (\$100K +)	2.50%	2.50%	2.50%	2.00%
8 years	American National	Palladium MYG (\$100k +)	2.30%	2.30%	2.30%	2.50%
8 years	Lincoln Financial Group	MYGuarantee Plus (\$100K +)	2.00%	2.00%	2.00%	2.50%
8 years	North American	Guarantee Choice (\$200K +)	2.95%	2.95%	2.95%	2.50%
8 years	AIG Annuities	Am. Pathway Solutions MYG (\$100K +)	2.50%	2.50%	2.50%	3.00%
9 years	American National	Palladium MYG (\$100k +)	4.10%	2.10%	2.32%	3.00%
9 years	Lincoln Financial Group	MYGuarantee Plus (\$100K +)	2.05%	2.05%	2.05%	2.50%
9 years	Minnesota Life	SecureOption Select (\$100k +)	2.80%	2.80%	2.80%	4.00%
9 years	North American	Guarantee Choice (\$200K +)	3.05%	3.05%	3.05%	2.50%
9 years	AIG Annuities	Am. Pathway Solutions MYG (\$100K +)	2.60%	2.60%	2.60%	3.25%
10 years	AIG Annuities	American Pathway Select MVA 10	2.05%	2.05%	2.05%	2.00%
10 years	American National	Palladium MYG (\$100k +)	3.20%	2.20%	2.30%	4.00%
10 years	VOYA Financial	Guaranteed Choice (\$75K +)	2.50%	1.50%	1.60%	3.25%
10 years	Integrity	MultiVantage	3.25%	2.25%	2.35%	3.50%
10 years	Lincoln Financial Group	MYGuarantee Plus (\$100K +)	2.15%	2.15%	2.15%	2.50%
10 years	North American	Guarantee Choice (\$200K +)	3.15%	3.15%	3.15%	2.50%
10 years	Standard	Focused Growth (\$100K +)	2.90%	2.90%	2.90%	3.00%
10 years	AIG Annuities	Am. Pathway Solutions MYG (\$100K +)	2.70%	2.70%	2.70%	3.50%

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Access to products and carriers available through Crump

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Company	AIG Annuities						Allianz			American National		
Product/Type	Am. Pathway Achiever MVA SPDA		Am. Pathway Select MVA SPDA		Am. Pathway Solutions MYG SPDA		Dominator Plus SPDA			Palladium MYG SPDA		
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 A2 Moody's 83 Comdex	A Best A+ Standard & Poors A2 Moody's 83 Comdex	A Best AA Standard & Poors A2 Moody's 87 Comdex	A Best AA Standard & Poors A2 Moody's 87 Comdex	A Best AA Standard & Poors A2 Moody's 87 Comdex	A Best AA Standard & Poors A2 Moody's 87 Comdex	A Best A Standard & Poors 80 Comdex	A Best A Standard & Poors 80 Comdex	A Best A Standard & Poors 80 Comdex
Interest Rate/ Guaranteed Period	6 year 1.45%	5 year 1.45% 7 year 1.65% 10 year 2.05%	5 year 1.45% 7 year 1.65% 10 year 2.05%	5 year 1.95% 6 year 2.10% 7 year 2.35% 8 year 2.35% 9 year 2.45% 10 year 2.55%	<\$100K 1.95% \$100+ 2.10% 2.10% 2.25% 2.50% 2.50% 2.60% 2.70%	5 Year Guarantee Period \$25,000 - \$99,999 1.50% \$100,000 plus 1.50%	10 Year Guarantee Period \$25,000 - \$99,999 1.90% \$100,000 plus 2.00%	1.50% minimum guarantee	1.50% minimum guarantee	3 year Suspended 4 year Suspended 5 year 2.20% / 1.20% (yrs 2-5) 6 year 1.60% 7 year 3.20% / 2.20% (yrs 2-7) 8 year 2.20% 9 year 4.00% / 2.00% (yrs 2-9) 10 year 3.10% / 2.10% (yrs 2-10) Additional 10 bps for premium of \$100K and up. 1.00% min guar (1.5% in MD/3% in WY)	1.00% minimum guarantee	1.00% minimum guarantee
Surrender Charges (%)	10 years: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	10 years: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	10 years: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	10 years: 8, 8, 7, 6, 5, 4, 3, 2, 1, 0	10 years: 8, 8, 7, 6, 5, 4, 3, 2, 1, 0	10 years: 9, 8, 1, 7.2, 6.3, 5.4, 4.5, 3.6, 2.7, 1.8, 0.9	10 years: 9, 8, 1, 7.2, 6.3, 5.4, 4.5, 3.6, 2.7, 1.8, 0.9	10 years: 9, 8, 1, 7.2, 6.3, 5.4, 4.5, 3.6, 2.7, 1.8, 0.9	10 years: 9, 8, 1, 7.2, 6.3, 5.4, 4.5, 3.6, 2.7, 1.8, 0.9	10 years: 8, 8, 8, 7, 6, 5, 4, 3, 2, 1, 0	10 years: 8, 8, 8, 7, 6, 5, 4, 3, 2, 1, 0	10 years: 8, 8, 8, 7, 6, 5, 4, 3, 2, 1, 0
Options at end of Guaranteed Period (GP)	a) Surrender during 30 day window that starts 45 days PRIOR to policy anniversary. b) Let it renew at a rate valid until end of 10th	a) Surrender during 30 day window that starts 45 days PRIOR to policy anniversary. b) Let it renew at a rate valid until end of 10th yr.	a) Surrender during 30 day window that starts 45 days PRIOR to policy anniversary. b) Let it renew at a rate valid until end of 10th yr.	a) Surrender during 30-day window; b) Let it default to annual renewal for remainder of surrender without MVA.	a) Surrender or choose a new GP during 30 day window. b) Let it default to annual renewal*	a) Surrender or choose a new GP during 30 day window. b) Let it default to annual renewal*	a) Surrender or choose a new GP during 30 day window. b) Let it default to annual renewal*	a) Surrender or choose a new GP during 30 day window. b) Let it default to annual renewal*	a) Surrender or choose a new GP during 30 day window. b) Let it default to annual renewal*	a) Surrender during 30 day window; b) Let it default to annual renewal for remainder of surrender. MVA still applies.	a) Surrender during 30 day window; b) Let it default to annual renewal for remainder of surrender. MVA still applies.	a) Surrender during 30 day window; b) Let it default to annual renewal for remainder of surrender. MVA still applies.
Minimum Purchase	\$5,000 NQ & Q	\$5,000 NQ & Q	\$5,000 NQ & Q	\$10,000 NQ & Q	\$10,000 NQ & Q	\$25,000 NQ & Q	\$25,000 NQ & Q	\$25,000 NQ & Q	\$25,000 NQ & Q	\$5,000 NQ & Q	\$5,000 NQ & Q	\$5,000 NQ & Q
Issue Ages	0-85 NQ & Q	0-85 NQ & Q	0-85 NQ & Q	0-85 NQ & Q	0-85 NQ & Q	0 - 85 NQ & Q	0 - 85 NQ & Q	0 - 85 NQ & Q	0 - 85 NQ & Q	0-85 NQ & Q	0-85 NQ & Q	0-85 NQ & Q
States Not Approved	AK, MN, MO, NJ, NY, OH, OR, PA, UT, WA	AK, MN, MO, NJ, NY, OH, OR, PA, UT, WA 10-year option not avail in DE, NV, SC, TX	AK, MN, MO, NJ, NY, OH, OR, PA, UT, WA 10-year option not avail in DE, NV, SC, TX	IA, MN, MO, NY, SC	IA, MN, MO, NY, SC	MO, MN, NY, OR	MO, MN, NY, OR	MO, MN, NY, OR	MO, MN, NY, OR	NY, UT Minimum guarantee varies by	NY, UT Minimum guarantee varies by	NY, UT Minimum guarantee varies by
Free Withdrawals	10% immediately.	10% immediately.	10% immediately.	15% after 1st year.	15% after 1st year.	10% of premium paid.	10% of premium paid.	10% of premium paid.	10% of premium paid.	Interest only after 30 days. 10% after the 1st year.	Interest only after 30 days. 10% after the 1st year.	Interest only after 30 days. 10% after the 1st year.
Annuitization (without penalty)	After 5th year.	After 5th year.	After 5th year.	Call for info.	Call for info.	After 1st year.	After 1st year.	After 1st year.	After 1st year.	After 3rd year. MVA still applies.	After 3rd year. MVA still applies.	After 3rd year. MVA still applies.
Commissions	Ages 0-80: 2.00% Ages 81-85: 1.50%	Ages 0-80: 1.20% # 2.50% 2.00% Ages 81-85: 0.90% # 1.75% 1.20%	Ages 0-80: 1.20% # 2.50% 2.00% Ages 81-85: 0.90% # 1.75% 1.20%	5 yr 0 7 yr 10 yr 0-75 76-85 5 year 1.50% 0.63% 6 year 2.00% 0.75% 7 year 2.00% 0.75% 8 year 3.00% 1.00% 9 year 3.25% ##### 10 year 3.50% 1.25%	5 yr 0 7 yr 10 yr 0-75 76-85 5 year 1.50% 0.63% 6 year 2.00% 0.75% 7 year 2.00% 0.75% 8 year 3.00% 1.00% 9 year 3.25% ##### 10 year 3.50% 1.25%	5 Year Ages 0-75: 3.00% Ages 76-80: 2.00%	10 Year Ages 0-75: 4.00% Ages 76-80: 3.00%	5 Year Ages 0-75: 3.00% Ages 76-80: 2.00%	10 Year Ages 0-75: 4.00% Ages 76-80: 3.00%	DE, NV, SC, TX Ages 0-80: 1.75% Ages 81-85: 1.45%	DE, NV, SC, TX Ages 0-80: 1.75% Ages 81-85: 1.45%	DE, NV, SC, TX Ages 0-80: 1.75% Ages 81-85: 1.45%
Remarks	MVA Product. Extended Care (Nursing Home)	MVA Product. Extended Care (Nursing Home)	MVA Product. Extended Care (Nursing Home)	MVA Product. ADL waiver.	MVA Product. ADL waiver.	MVA Product. *Annual Renewal does not have MVA but it will continue down the surrender schedule.	MVA Product. *Annual Renewal does not have MVA but it will continue down the surrender schedule.	MVA Product. *Annual Renewal does not have MVA but it will continue down the surrender schedule.	MVA Product. *Annual Renewal does not have MVA but it will continue down the surrender schedule.	MVA Product. Disability and Confinement waivers.	MVA Product. Disability and Confinement waivers.	MVA Product. Disability and Confinement waivers.

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Q = Qualified

NQ = Non-qualified

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Company	Genworth	Integrity	Liberty Life Assur. of Boston	Lincoln Financial Group																																																																										
Product/Type	SecureLiving Rate Saver SPDA	MultiVantage SPDA	Balance 5 SPDA	MYGuarantee Plus SPDA	New Directions 6 SPDA																																																																									
Ratings	A Best A- Standard & Poors A3 Moody's 75 Comdex	A+ Best AA Standard & Poors Aa3 Moody's 96 Comdex	A Best A- Standard & Poors 77 Comdex	A+ Best AA- Standard & Poors A2 Moody's 89 Comdex	A+ Best AA- Standard & Poors A2 Moody's 89 Comdex																																																																									
Interest Rate/ Guaranteed Period	<table border="1"> <thead> <tr> <th></th> <th>5 Year</th> <th>7 Year</th> </tr> </thead> <tbody> <tr> <td>< \$100 K</td> <td>1.85%</td> <td>2.25%</td> </tr> <tr> <td>\$100 K - \$249,999</td> <td>2.05%</td> <td>2.45%</td> </tr> <tr> <td>\$250 K and +</td> <td>2.15%</td> <td>2.55%</td> </tr> </tbody> </table> <p>1.00% minimum guarantee</p>		5 Year	7 Year	< \$100 K	1.85%	2.25%	\$100 K - \$249,999	2.05%	2.45%	\$250 K and +	2.15%	2.55%	<table border="1"> <thead> <tr> <th>Year1</th> <th>Year2</th> <th>Year3</th> </tr> </thead> <tbody> <tr> <td>4 year: 2.00% / 1.00% (yrs 2-4)</td> <td>1.00%</td> <td>1.00%</td> </tr> <tr> <td>5 year: 2.30% / 1.30% (yrs 2-5)</td> <td>1.30%</td> <td>1.30%</td> </tr> <tr> <td>7 year*: 3.00% / 2.00% (yrs 2-7)</td> <td>2.00%</td> <td>2.00%</td> </tr> <tr> <td>10 year*: 3.25% / 2.25% (yrs 2-10)</td> <td>2.25%</td> <td>2.25%</td> </tr> </tbody> </table> <p>*ME, NH, NY, VT: 4 & 5 same as above.</p> <table border="1"> <thead> <tr> <th>Year1</th> <th>Year2</th> <th>Year3</th> </tr> </thead> <tbody> <tr> <td>7 year: 2.90% / 1.90% (yrs 2-7)</td> <td>1.90%</td> <td>1.90%</td> </tr> <tr> <td>10 year: 3.10% / 2.10% (yrs 2-10)</td> <td>2.10%</td> <td>2.10%</td> </tr> </tbody> </table> <p>1.00% minimum guarantee</p>	Year1	Year2	Year3	4 year: 2.00% / 1.00% (yrs 2-4)	1.00%	1.00%	5 year: 2.30% / 1.30% (yrs 2-5)	1.30%	1.30%	7 year*: 3.00% / 2.00% (yrs 2-7)	2.00%	2.00%	10 year*: 3.25% / 2.25% (yrs 2-10)	2.25%	2.25%	Year1	Year2	Year3	7 year: 2.90% / 1.90% (yrs 2-7)	1.90%	1.90%	10 year: 3.10% / 2.10% (yrs 2-10)	2.10%	2.10%	<table border="1"> <thead> <tr> <th>Year 1</th> <th>Yrs 2-5</th> </tr> </thead> <tbody> <tr> <td><\$100K: 3.45%</td> <td>1.45%</td> </tr> <tr> <td>>\$100K: 3.60%</td> <td>1.60%</td> </tr> </tbody> </table> <p>These rates assume the Return of Premium has been waived. If not waived, first year rate will be 1.00% lower.</p> <p>1.00% minimum guarantee</p>	Year 1	Yrs 2-5	<\$100K: 3.45%	1.45%	>\$100K: 3.60%	1.60%	<table border="1"> <thead> <tr> <th></th> <th><\$100K</th> <th>\$100+</th> </tr> </thead> <tbody> <tr> <td>3 year</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>4 year</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>5 year</td> <td>1.25%</td> <td>1.40%</td> </tr> <tr> <td>6 year</td> <td>1.60%</td> <td>1.75%</td> </tr> <tr> <td>7 year</td> <td>1.80%</td> <td>1.95%</td> </tr> <tr> <td>8 year</td> <td>1.85%</td> <td>2.00%</td> </tr> <tr> <td>9 year</td> <td>1.90%</td> <td>2.05%</td> </tr> <tr> <td>10 year</td> <td>2.00%</td> <td>2.15%</td> </tr> </tbody> </table> <p>Varies depending on guaranteed period</p>		<\$100K	\$100+	3 year	N/A	N/A	4 year	N/A	N/A	5 year	1.25%	1.40%	6 year	1.60%	1.75%	7 year	1.80%	1.95%	8 year	1.85%	2.00%	9 year	1.90%	2.05%	10 year	2.00%	2.15%	<table border="1"> <tbody> <tr> <td>< \$100K:</td> <td>1.40%</td> </tr> <tr> <td>> \$100K:</td> <td>1.55%</td> </tr> </tbody> </table> <p>**SPECIAL NOTE** New Directions is an Indexed Annuity. Amounts allocated into the fixed account are guaranteed for 6 years.</p> <p>1.00% minimum guarantee</p>	< \$100K:	1.40%	> \$100K:	1.55%
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Options at end of Guaranteed Period (GP)	a) Surrender or choose a new GP* during 30 day window; b) Let it automatically renew for a new GP*.	a) Surrender or choose a new GP. Surrender and MVA restarts. b) Let it default to annual renewal.	a) Surrender b) Let it default to annual renewal.	a) Surrender b) Choose a new GP during (see remarks)* c) Let it default to annual renewal.	a) Surrender b) Let it default to annual renewal.																																																																									
Minimum Purchase	\$25,000 NQ & Q	\$20,000 NQ & Q	\$10,000 NQ & Q	\$10,000 NQ & Q	\$10,000 NQ & Q																																																																									
Issue Ages	85 NQ & Q	0-89 NQ & Q	18-85 NQ & Q	0-85 NQ & Q	0-85 NQ & Q																																																																									
States Not Approved	DE, NY	DE, MT	Available in all states	IL, MN, MO, NV	NY																																																																									
Free Withdrawals	Last 12 months of interest minus any prior withdrawals in that period	10% available immediately.	10% after the 1st year. Up to 20% cumulative.	10% available immediately.	10% available immediately.																																																																									
Annuitization (without penalty)	After 13 months.	After 2nd year.	Call for info.	After 5th Year. (After 1st Yr in FL)	After 2nd year. (After 1st Yr in FL)																																																																									
Commissions	<table border="1"> <thead> <tr> <th></th> <th>5 Year</th> <th>7 Year</th> </tr> </thead> <tbody> <tr> <td>Ages 0-75:</td> <td>2.00%</td> <td>2.75%</td> </tr> <tr> <td>Ages 76-80:</td> <td>1.35%</td> <td>2.15%</td> </tr> <tr> <td>Ages 81-85:</td> <td>0.70%</td> <td>1.50%</td> </tr> </tbody> </table>		5 Year	7 Year	Ages 0-75:	2.00%	2.75%	Ages 76-80:	1.35%	2.15%	Ages 81-85:	0.70%	1.50%	<table border="1"> <thead> <tr> <th></th> <th>0-75</th> <th>76-85</th> <th>86-89</th> </tr> </thead> <tbody> <tr> <td>4 yr</td> <td>2.00%</td> <td>1.50%</td> <td>1.20%</td> </tr> <tr> <td>5 yr</td> <td>2.50%</td> <td>2.00%</td> <td>1.70%</td> </tr> <tr> <td>7 yr</td> <td>3.00%</td> <td>2.20%</td> <td>1.80%</td> </tr> <tr> <td>10 yr</td> <td>3.50%</td> <td>2.70%</td> <td>2.00%</td> </tr> </tbody> </table>		0-75	76-85	86-89	4 yr	2.00%	1.50%	1.20%	5 yr	2.50%	2.00%	1.70%	7 yr	3.00%	2.20%	1.80%	10 yr	3.50%	2.70%	2.00%	<table border="1"> <tbody> <tr> <td>Ages 0-80:</td> <td>2.00%</td> </tr> <tr> <td>Ages 81-85:</td> <td>0.75%</td> </tr> </tbody> </table>	Ages 0-80:	2.00%	Ages 81-85:	0.75%	<table border="1"> <thead> <tr> <th></th> <th>0-75</th> <th>76-80</th> <th>81-85</th> </tr> </thead> <tbody> <tr> <td>3 - 4 year</td> <td>1.00%</td> <td>0.65%</td> <td>0.50%</td> </tr> <tr> <td>5 year</td> <td>2.00%</td> <td>1.30%</td> <td>0.75%</td> </tr> <tr> <td>6 year</td> <td>2.25%</td> <td>1.50%</td> <td>0.75%</td> </tr> <tr> <td>7-10 year</td> <td>2.50%</td> <td>1.60%</td> <td>1.00%</td> </tr> </tbody> </table>		0-75	76-80	81-85	3 - 4 year	1.00%	0.65%	0.50%	5 year	2.00%	1.30%	0.75%	6 year	2.25%	1.50%	0.75%	7-10 year	2.50%	1.60%	1.00%	<table border="1"> <tbody> <tr> <td>Ages 0-75:</td> <td>3.50%</td> </tr> <tr> <td>Ages 76-80:</td> <td>2.75%</td> </tr> <tr> <td>Ages 81+:</td> <td>1.75%</td> </tr> </tbody> </table>	Ages 0-75:	3.50%	Ages 76-80:	2.75%	Ages 81+:	1.75%											
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Remarks	MVA Product. Medical Care Facility waiver. *Surrender and MVA restarts.	MVA Product. \$750,000 max. premium ages 76-89. Confinement waiver.	Non-MVA Product. Qualified medical stay, terminal and chronic illness waivers.	MVA Product. This product does NOT offer any type of confinement/nursing home waiver *New surrender schedule applies.	MVA Product. Nursing home and terminal illness waivers																																																																									

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NQ = Non-qualified

Multi-Year Guaranteed Annuities

Last update September 15, 2014

Please verify rate before submitting application.



Company	Protective Life	The Standard	United of Omaha	VOYA Financial
Product/Type	Future Saver II FPDA	Focused Growth Annuity SPDA	Ultra Secure Plus SPDA	Guarantee Choice SPDA
Ratings	A+ Best AA- Standard & Poors A2 Moody's 87 Comdex	A Best A+ Standard & Poors A2 Moody's 82 Comdex	A+ Best A+ Standard & Poors A1 Moody's 91 Comdex	A Best A- Standard & Poors A3 Moody's 75 Comdex
Interest Rate/ Guaranteed Period	2 Year Suspended 3 Year Suspended 4 Year Suspended 5 Year 1.05% 6 Year 1.30% 7 Year 1.55% 8 Year 1.80% 9 Year 1.95% 10 Year 2.05% *1st year bonus on deposits \$100k+	<\$100K >\$100K 5 Year 2.20% 2.30% 6 Year 2.40% 2.50% 7 Year 2.60% 2.70% 10 Year 2.80% 2.90% 1.00% minimum guarantee	<\$50k >\$50k 5 Year 1.40% 1.55% 7 Year 1.85% 2.00% 1.00% minimum guarantee	<\$75k 7 Year 1.50% 10 Year 1.50% \$75k+ 7 year 2.50% / 1.50% (yrs 2-7) 10 year 2.50% / 1.50% (yr 2-10) 1.50% minimum guarantee
Surrender Charges (%)	9 years: 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, .5	8, 7, 6, 5, 4, 3, 2, 1, 0.9, 0 Surrender will match guaranteed period	5 year: 6, 6, 6, 6, 5 7 year: 6, 6, 6, 5, 4, 3	9 years: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0
Options at end of Guaranteed Period (GP)	a) Surrender, choose a 1 yr GP, or select a new GP during 30-day window. b) Let it automatically renew for same GP.	a) Surrender; b) Let it default to annual renewal.	a) Surrender, choose a 1 yr GP, or select a new GP during 30-day window. b) Let it automatically renew for same GP.	a) Surrender or choose a new GP during 30 day window; b) Let it automatically renew for a new GP.
Minimum Purchase	\$10,000 NQ & Q \$2,000 minimum additional deposit	\$15,000 NQ & Q	\$5,000 NQ & Q	\$15,000 NQ & Q
Issue Ages	0-85 NQ & Q	0-90 NQ & Q (0-80 on 10 yr option)	0-89 NQ & Q	0-80 NQ & Q
States Not Approved	DE, MN, NY, VT	NY	NY	NY
Free Withdrawals	Interest only withdrawals	Interest only after 30 days	10% available immediately	Interest only after 30 days. 10% after the 1st year.
Annuitization (without penalty)	Only during 30-day window.	Anytime.	Call for info.	During 30-day window.
Commissions	Ages 0-75 Ages 76+ 2 Year: 3 Year: 4 Year: 5 - 10 Years:	0-80 81-85 86-90 5 Year 2.00% 1.00% 0.77% 6 Year 2.00% 1.00% 0.77% 7 Year 2.00% 1.00% 0.77% 10 Year 3.00% 0.00% 0.00%	Ages 0-75: 4.00% Ages 76-80: 3.00% Ages 81-89: 2.00% Commission is 50bps lower in IN, MA, SC, TX and UT	0-75 76-80 5 yr n/a n/a 7 yr 2.50% 1.88% 10 yr 3.25% 2.44% Trail option available
Remarks	MVA Product. *.50% 1st year premium bonus on 3-4 years, 1.00% 1st year premium bonus on 5-10 years. Nursing Home waivers. Optional Money Back Guarantee at cost.	MVA Product. Nursing Home waivers in all states except for MA. 10 yr option only has 9 yrs of surrender charge, but MVA applies for 10 yrs.	MVA Product. Return of Premium LTC, Unemployment, and Disability waivers	MVA Product. Nursing Home/Terminal Illness waiver.

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