

Where Exceptional Products And Discriminating Advisors Connect

Product	Interest Rates	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions																
SPDAII SPDA Integrity 60 Day Rate Lock A.M. BEST A++	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 70%;">Deposit Amount</th> <th style="width: 30%;">Rate</th> </tr> <tr> <td colspan="2" style="text-align: center;">1 Year Rate Guarantee</td> </tr> <tr> <td>\$3K+</td> <td style="text-align: right;">2.60%</td> </tr> <tr> <td colspan="2" style="text-align: center;">3 Year Rate Guarantee</td> </tr> <tr> <td>\$3K+</td> <td style="text-align: right;">Yr 1 2.50% Yrs 2 & 3 1.50%</td> </tr> <tr> <td colspan="2" style="text-align: center;">5 Year Rate Guarantee</td> </tr> <tr> <td>\$3K+</td> <td style="text-align: right;">2.00%</td> </tr> <tr> <td colspan="2">Guaranteed Minimum Rate 1.50%</td> </tr> </table>	Deposit Amount	Rate	1 Year Rate Guarantee		\$3K+	2.60%	3 Year Rate Guarantee		\$3K+	Yr 1 2.50% Yrs 2 & 3 1.50%	5 Year Rate Guarantee		\$3K+	2.00%	Guaranteed Minimum Rate 1.50%		(7 Years) 7,7,7,6,5,4,3%	10% Of Account Value Each Yr No Penalty For RMD Guaranteed Return Of Premium Rider Annuitizeable After 1 Year For Min Of 5 Years	Applies To: Nursing Home Hospital Effective After Yr. 1 Minimum Confinement: 60 Days Terminal Illness	Non-Qual. 0-85 Qual. 0-85	Non-Qual. \$3,000 Qual. \$3,000	Available in ALL States Except ME, NH, VT	1 & 3 Year Options 5.00% 0-79 3.00% 80-85 5 Year Option 4.00% 0-79 2.00% 80-85
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Remarks ➔ **Strong Carrier Ratings – A+ with A.M. Best. Includes [Return Of Premium Rider](#) at no cost. Most popular option is the 5-year rate guarantee.**

Liberty Series SPDA Genworth 60 Day Rate Lock	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 20%;">Deposit Amount</th> <th style="width: 10%;">Base Rate</th> <th style="width: 10%;">Bonus Rate</th> <th style="width: 10%;">Rate</th> </tr> <tr> <td colspan="4" style="text-align: center;">1 Year Guarantee</td> </tr> <tr> <td><\$99K</td> <td style="text-align: right;">2.45%</td> <td style="text-align: right;">1.00%</td> <td style="text-align: right;">3.45%</td> </tr> <tr> <td>\$100K- \$249K</td> <td style="text-align: right;">2.45%</td> <td style="text-align: right;">1.50%</td> <td style="text-align: right;">3.95%</td> </tr> <tr> <td>\$250K+</td> <td style="text-align: right;">2.45%</td> <td style="text-align: right;">2.00%</td> <td style="text-align: right;">4.45%</td> </tr> <tr> <td colspan="4" style="text-align: center;">3 Year Guarantee</td> </tr> <tr> <td><\$99K</td> <td style="text-align: right;">2.30%</td> <td style="text-align: right;">0.30%</td> <td style="text-align: right;">2.60%</td> </tr> <tr> <td>\$100K- \$249K</td> <td style="text-align: right;">2.30%</td> <td style="text-align: right;">0.45%</td> <td style="text-align: right;">2.75%</td> </tr> <tr> <td>\$250K+</td> <td style="text-align: right;">2.30%</td> <td style="text-align: right;">0.55%</td> <td style="text-align: right;">2.85%</td> </tr> <tr> <td colspan="4" style="text-align: center;">5 Year Guarantee</td> </tr> <tr> <td><\$99K</td> <td style="text-align: right;">2.25%</td> <td style="text-align: right;">0.10%</td> <td style="text-align: right;">2.35%</td> </tr> <tr> <td>\$100K- \$249K</td> <td style="text-align: right;">2.25%</td> <td style="text-align: right;">0.25%</td> <td style="text-align: right;">2.50%</td> </tr> <tr> <td>\$250K+</td> <td style="text-align: right;">2.25%</td> <td style="text-align: right;">0.35%</td> <td style="text-align: right;">2.60%</td> </tr> <tr> <td colspan="3">Minimum Guarantee</td> <td style="text-align: right;">1.50%</td> </tr> <tr> <td colspan="4" style="text-align: center;">Bailout Rate 2.00%</td> </tr> </table>	Deposit Amount	Base Rate	Bonus Rate	Rate	1 Year Guarantee				<\$99K	2.45%	1.00%	3.45%	\$100K- \$249K	2.45%	1.50%	3.95%	\$250K+	2.45%	2.00%	4.45%	3 Year Guarantee				<\$99K	2.30%	0.30%	2.60%	\$100K- \$249K	2.30%	0.45%	2.75%	\$250K+	2.30%	0.55%	2.85%	5 Year Guarantee				<\$99K	2.25%	0.10%	2.35%	\$100K- \$249K	2.25%	0.25%	2.50%	\$250K+	2.25%	0.35%	2.60%	Minimum Guarantee			1.50%	Bailout Rate 2.00%				(6 Years) 9,9,8,7,6,5%	10% Of Account Value Each Yr No Penalty For RMD	Applies To: Nursing Home Effective After 90 Days Minimum Confinement: 30 Days	Non-Qual. 0-85 Qual. 0-85	Non-Qual. \$5,000 Qual. \$2,000	Available in ALL States Except MS, NV In NY the only difference is a 1.5% minimum guarantee	3.00% 0-75 1.95% 76-80 1.05% 81-85
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Remarks ➔ **Unique Product – Only Annuity Featuring [A BAILOUT Provision](#). The current bailout is 2.00%, so if in any given year if this policy renews lower than the bailout rate then the client can walk away without a surrender penalty!. If renewal rates drop below the bailout rate, then the client has the ability to fully surrender the contract.**

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Product	Interest Rates				Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions
Guaranteed Annuity FPDA Principal 60 Day Rate Lock	Deposit Amount	Base Rate	Premium Bonus	First Year Yield	(5 Years) 7,7,7,6,5%	10% of Account Value Each Yr. No Penalty For RMD	Applies To: Nursing Home Hospital Effective Yr. 1 Minimum Confinement: 60 Days	Non-Qual. 0-90 Qual. 0-90	Non-Qual. \$5,000 Qual. \$4,000	Available In All States	4.10%
	<\$100K	1.20%	0.50%	1.70%							0-80
	\$100K+	1.20%	1.50%	2.71%							81-85
	Guaranteed Minimum Rate 1.00%										86-90
Remarks ➡ Bailout Rate is 1.15% Includes Return Of Premium Rider at no cost. Uses premium bonus versus interest rate bonus. Strong commission for 5-year surrender. Flexible only in first contract year.											
Sure Horizon II FPDA LBL 60 Day Rate Lock	Deposit Amount	Base Rate	Bonus Rate	First Year Rate	(6 Years) 8,8,7,6,5,4%	15% of Account Value Each Yr. No Penalty For RMD Annuitizable After Yr 1 For Min Of 10 Yrs	Applies To: Long Term Care Facility Hospital Effective Yr. 1 Mini. Confinement:90 Days	Non-Qual. 0-90 Qual. 0-90	Non-Qual. \$10,000 Qual. \$3,000	All Except: NY Old Sure Horizon approved in OR	4.75%
	<\$100K	1.05%	1.00%	2.05%							0-75
	\$100K+	1.30%	1.00%	2.30%							76-85
	Guaranteed Minimum Rate 1.05%										86-90
Remarks ➡ Lincoln Benefit owned by Allstate. 15% penalty-free withdrawals in all years. Optional Return Of Premium Rider at a cost of .50%.											
Citadel 7 FPDA ANICO 60 Day Rate Lock	Deposit Amount	Base Rate	Bonus Rate	First Year Rate	(7 Years) 7,7,7,6,5,4,2%	10% of Account Value Each Yr.	Applies To: Long Term Care Facility Hospital Effective Yr. 1	Non-Qual. 0-85 Qual. 0-85	Non-Qual. \$5,000 Qual. \$2,000	Approved in ALL States NY version written through ANICO of NY	4.50%
	<\$100K	2.00%	2.00%	4.00%							0-80
	\$100K+	2.10%	2.00%	4.10%							81-85
	Guaranteed Minimum Rate 2.00%										
Remarks ➡ Return of Principal guaranteed at no cost. Base rate is also guaranteed in year 2. No Market Value Adjustment.											
Power 5 SPDA Allianz of NY 60 Day Rate Lock	Deposit Amount	Base Rate	Bonus Rate	First Year Rate	(7 Years) 7,6,5,4,3,2,1%	5% of premium each yr after yr 1: Not to exceed 25% of premiums paid Annuitizable After Yr 1 For 10 Yrs	Applies To: Long Term Care Facility Hospital Effective Yr. 1	Non-Qual. 0-80 Qual. 0-80	Non-Qual. \$35,000 Qual. \$35,000	NY ONLY	4.00%
	\$35,000	3.25%	5.00%	8.25%							0-80
	Guaranteed Minimum Rate 3.00%										
Remarks ➡ This product is approved ONLY in NY. One of very few products that still has a 3% minimum rate each year. LOAN PROVISION – client can borrow up to 50% of cash surrender value not exceeding \$50,000.											

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Product	Interest Rates				Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions						
Flex 5 FPDA Western National 90 Day Rate Lock	Deposit Amount	Base Rate	Bonus Rate	Rate	(5 Years) 9,8,7,6,5	15% Of Anniversary Value Each Yr (Cumulative to 20%) No Penalty For RMD Guaranteed Return Of Premium Rider	Applies To: Extended Care Facility Hospital & LTC (2 of 6 ADL's) Effective After Yr. 1 Minimum Confinement 90 Days	Non-Qual. 0-90 Qual. 0-70 Rollovers to Age 90	Non-Qual. \$5,000 Qual. \$2,000	Available in ALL States Issued By First Sun American In New York	2.00% 0-85 1.00% 86-90						
	<\$100K	1.05%	1.00%	2.06%													
	\$100K+	1.05%	2.00%	3.07%													
	3 year guarantee option																
	<\$100K	1.15%	0.30%	1.45%													
	\$100K+	1.15%	0.60%	1.75%													
Guaranteed Minimum Rate				1.00%													
Remarks ➔ MUST SUBMIT LICENSING BEFORE BUSINESS!! Qualified rollovers and direct transfers accepted to age 85; LTC waiver not approved in CT & MA, Nursing Home not approved in MA ; 0.15% first year bonus for qualified money (1 yr guarantee only) Bonus on 1 year guarantee is a premium bonus!!!																	
Flex 7 FPDA Western National 90 Day Rate Lock	Deposit Amount	Base Rate	Bonus Rate	Rate	(7 Years) 9,8,7,6,5,4,3	15% Of Anniversary Value Each Yr (Cumulative to 20%) No Penalty For RMD Guaranteed Return Of Premium Rider	Applies To: Extended Care Facility Hospital & LTC (2 of 6 ADL's) Effective After Yr. 1 Minimum Confinement 90 Days	Non-Qual. 0-90 Qual. 0-70 Rollovers to Age 90	Non-Qual. \$5,000 Qual. \$2,000	Available in ALL States Issued By First Sun American In New York	4.50% 0-85 2.25% 86-90						
	<\$100K	1.50%	1.50%	3.02%													
	\$100K+	1.50%	2.50%	4.03%													
	3 year guarantee option																
	<\$100K	1.40%	1.00%	2.40%													
	\$100K+	1.40%	1.30%	2.70%													
	5 year guarantee option																
	<\$100K	1.70%	N/A	1.70%													
	\$100K+	1.90%	N/A	1.90%													
	7 year guarantee option																
	<\$100K	1.60%	N/A	1.60%													
	\$100K+	1.80%	N/A	1.80%													
Guaranteed Minimum Rate				1.00%													
Remarks ➔ MUST SUBMIT LICENSING BEFORE BUSINESS!!! Qualified rollovers & direct transfers accepted to age 85; New qualified contributions not accepted beyond age 70; LTC waiver not in CT & MA, Nursing Home not in MA; 0.15% first year bonus for qualified money (1 yr guarantee only) Bonus on 1 year guarantee is a premium bonus!!!																	

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Security Builder 5 FPDA Western National 90 Day Rate Lock	Deposit Amount	Base Rate	Bonus Rate	Rate	(5 Years) 7,7,6,5,3%	15% Of Anniversary Value Each Yr (Cumulative to 20%) No Penalty For RMD Guaranteed Return Of Premium Rider	Applies To: Extended Care Facility Hospital & LTC (2 of 6 ADL's) Effective After Yr. 1 Minimum Confinement: 90 Days	Non-Qual. 0-85 Qual. 0-70 Rollovers to Age 85	Non-Qual. \$10,000 Qual. \$10,000	All Except: MN Issued By First Sun American In New York	2.00% 0-80 1.00% 81-85	
	<\$100K	1.25%	3.00%	4.25%								
	\$100K+	1.25%	4.00%	5.25%								
	3 year guarantee option											
	<\$100K	1.20%	0.70%	1.90%								
	\$100K+	1.20%	1.00%	2.20%								
	5 year guarantee option											
	<\$100K	1.35%	N/A	1.35%								
	\$100K+	1.55%	N/A	1.55%								
Guaranteed Minimum Rate				1.00%								
Remarks	MUST SUBMIT LICENSING BEFORE BUSINESS!! Contracts may be field-issued by agent; LTC waiver not approved in CT & MA, Nursing Home not approved in MA ; Other guarantee periods available!! 0.15% first year bonus for qualified money (1 yr guarantee only)											
Horizon Flex FPDA AMG 60 Day Rate Lock	Deposit Amount	Base Rate	Bonus Rate	First Year Rate	(8 Years) 8, 8, 8, 7, 6, 5, 3, 1%	10% Of Anniversary Value Each Yr	Applies To: Extended Care Facility & Hospital Effective After Yr. 1 Minimum Confinement: 90 Days	Non-Qual. 0-85 Qual. 0-85	Non-Qual. \$5,000 Qual. \$5,000	All Except: AK & UT	5.00% 0-75 4.00% 76-80 3.00% 81-85	
	\$5,000	2.00%	2.00%	4.00%								
	Guaranteed Minimum Rate											2.00%
	Remarks											
Surrender charge is different in NY.												
The Boomer FPDA North American	Premium Bonus	Base Rate	First Year Rate		(10 Years) 15,14,13,12, 11,10,8,6,4,2 %	5% Of Account Value Each Yr after year 1	Applies To: Extended Care Facility & Hospital Effective After Yr. 1	Non-Qual. 0-79 Qual. 0-79	Non-Qual. \$10,000 Qual. \$2,000	All Except: AL, AK, CT, DE, MN, NY, OR, PA, TX, UT, WA	7.00% 0-75 5.25% 76-79	
	5%	2.35%	7.46%									
	Guaranteed Minimum Rate											1.00%
Product Enhanced By A 5% Immediate Premium Bonus												
Remarks	All deposits in the first 5 years receive the 5% premium bonus.											

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Flex Series FPDA North American 45 Day Rate Lock	Deposit Amount	Base Rate	Premium Bonus	Rate	<u>Flex I</u>	10% Of Account Value Each Yr No Penalty For RMD Guaranteed Return Of Premium Rider	Applies To: Nursing Home Confinement Effective After Yr. 1 Minimum Confinement 90 Days	Non-Qual. 0-85 Qual. 0-85 Flex II only issues up to 79 Flex III only issues up to 75	Non-Qual. \$10,000 Qual. \$2,000	Available in ALL States Except AL, AK, CT, DE, MA, MN, NV, NY, OR, TX, UT Flex I not approved in CA	Flex II 4.50% 0-75 3.37% 76-80 2.25% 81-85
	NA Flex I				(7 Years) 9,9,8,7,6,4,2						
	<\$100K	2.20%	N/A	2.20%	<u>Flex II</u>						
	NA Flex II				(10 Years) 15,14,13,12,11,10,8,6,4,2						
	<\$100K	2.50%	5%	7.62%	<u>Flex III</u>						
	NA Flex III				(14 Years) 18,18,17,15,15,15,15,14,12,10,8,6,4,2						
	<\$100K	2.55%	10%	12.80%							
Guaranteed Minimum Rate				1.00%							

Remarks ➡ **INCOME RIDER AVAILABLE – one of very few fixed products that offer an Income Rider. Includes Return Of Premium Rider at no cost.**