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Product	Interest Rates				Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions	
Tactician Plus FPDA Lincoln Benefit Life 45 Day Rate Lock	CHOICE OF GUARANTEE TERMS				10 Years 8,8,8,7,6,5,4,3,2,1% Note: Surrender Schedule Reflects Guarantee Term	10% of Account Value Each Yr. No Penalty For RMD Annuitable After Year 1 For Min Of 5 Years	Applies To: Long Term Care Facility Hospital Effective Yr. 1 Minimum Confinement 90 Days	Non-Qual. 0-90 Qual. 0-90	Non-Qual. \$10,000 Qual. \$3,000	All Except: NY	5 & 7 Year Terms 4.00%, 0-75 3.20%, 76-85 2.00%, 86-90	
	TERM	1 st Year	Years 2+	Yield								6 & 9 Year Terms 2.00%, 0-75 1.60%, 76-85 1.00%, 86-90
	5 Year	1.20%	1.20%	1.20%								
	6 Year	1.50%	1.50%	1.50%								
	7 Year	1.50%	1.50%	1.80%								
	8 Year	1.70%	1.70%	1.70%								
	9 Year	2.25%	2.25%	2.25%								
10 Year	2.05%	2.05%	2.05%									
Remarks ➡	Following the guarantee period, the policyholder is given a 30-day window to withdraw the values, or select a new guarantee period; 8 and 10-year guarantee periods also available – call for details; Crisis waivers may not be available in all States; Surrenders in excess of withdrawal provisions subject to Market Value Adjustment											
Guarantee Choice SPDA ING 45 Day Rate Lock	Term	Year 1	Year 2+	Yield	9 Years 9,8,7,6,5,4,3,2,1% Note: Surrender Schedule Reflects Guarantee Term	Withdrawal Of Interest Only in yr 1 10% free after yr 1 No Penalty For RMD Annuitable After Year 1 For Min Of 10 Years	Applies To: Long Term Care Facility Hospital Eff. after yr. 1 Minimum Confinement: 45 Days	Non-Qual. 0-80 Qual. 0-80	Non-Qual. \$15,000 Qual. \$15,000	All Except: NY	2.00% 5 year 2.50% 7 year 3.25% 10 year	
	5 Year	N/A	N/A	N/A								
	\$75K +	N/A	N/A	N/A								
	7 Year	1.75%	1.75%	1.75%								
	\$75K +	2.75%	1.75%	1.89%								
	10 Year	2.75%	2.75%	2.75%								
\$75K +	3.75%	2.75%	2.85%									
Remarks ➡	Crisis waivers may not be approved in all States; Surrenders in excess of withdrawal provisions subject to Market Value Adjustment, but only positive MVA on death.											
Horizon Select SPDA American General	Term	Year 1	Year 2+	Yield	10 Years 10,9,8,7,6,5,4,3,2,1% Note: Surrender Schedule Reflects Guarantee Term	10% of Anniversary Value in year 1 No Penalty For RMD	Applies To: Long Term Care Facility Hospital Eff. after yr. 1	Non-Qual. 0-85 Qual. 0-85	Non-Qual. \$5,000 Qual. \$5,000	All Except: AK, MN, NJ, NY, OR, PA, UT, WA Other Version Approved in: MN, NJ, OR, PA, WA	4.00% 0-75 3.00% 76-80 2.00% 81-85	
	5 Year	2.10%	2.10%	2.10%								
	7 Year	2.40%	2.40%	2.40%								
	10 Year	2.70%	2.70%	2.70%								
Remarks ➡	Product approved in MN, NJ, OR, PA & WA as Horizon Secure – only has 5 & 7 year guarantees with slightly lower rates, but same commission.											

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Momentum Advantage SPDA Integrity Life 60 Day Rate Lock	CHOICE OF GUARANTEE TERMS				10 Years 8,8,7,7,6,6,5,5,4,4% Note: Surrender Schedule Reflects Guarantee Term	10% of Account Value Each Yr. No Penalty For RMD Annuityzable After Year 1 For Min Of 5 Years	Applies To: Nursing Home Hospital Effective Yr. 1 Minimum Confinement 60 Days Terminal Illness	Non-Qual. 0-86 Qual. 0-86	Non-Qual. \$20,000 Qual. \$20,000	All Except: AK,ME,NH,SC,UT,VT,WA	4 Year Term 2.00%, 0-79 .50%, 80-85 5 Year Term 2.50%, 0-79 .50%, 80-85 7 Year Term 3.00%, 0-79 1.00%, 80-85 10 Year Term 3.50%, 0-79 1.50%, 80-85
	TERM	1 st Year	Years 2+	Yield							
	4 Year	2.25%	1.50%	1.69%							
	5 Year	2.25%	1.50%	1.65%							
	7 Year	3.00%	2.25%	2.36%							
10 Year	3.40%	2.65%	3.73%								
Remarks ➡	A++ rated! Following the guarantee period, the policyholder is given a 30-day window to withdraw the values, or select a new guarantee period; Crisis waivers may not be approved in all States; Surrenders in excess of withdrawal provisions subject to Market Value Adjustment. NY product sold under National Integrity, rates may vary!!!										
New Momentum FPDA Integrity Life 60 Day Rate Lock	10 YEAR GUARANTEE			7 Years 8,7,6,5,4,3,2%	10% of Account Value Each Yr. No Penalty For RMD Annuityzable After Year 1 For Min Of 5 Years	Applies To: Nursing Home Hospital Effective Yr. 1 Minimum Confinement 60 Days	Non-Qual. 0-85 Qual. 0-85	Non-Qual. \$5,000 Qual. \$2,000	All Except: WA	5.00% 0-79 3.00% 80-85	
	1 st Year	Years 2+	Yield								
	2.85%	2.10%	2.21%								
Remarks ➡	A++ rated! 10-Year guarantee on 7-year surrender schedule; Crisis waivers may not be approved in all States; Surrenders in excess of withdrawal provisions subject to Market Value Adjustment. NY product sold under National Integrity, rates may vary!!!										
Keypoint Value FPDA Sun Life Financial	5 yr Guarantee		5 Years 7,6,5,4,3%	10% of Account Value Each Yr. No Penalty For RMD Annuityzable After Year 1 For Min Of 5 Years	Applies To: Nursing Home Effective After Yr. 1 Minimum Confinement 60 Days	Non-Qual. 0-85 Qual. 0-85	Non-Qual. \$5,000 Qual. \$4,000	All Except: OR, VT	4.00% 0-80 1.50% 81-85		
	Year 1	1.50%									
	Year 2	1.60%									
	Year 3	1.70%									
	Year 4	1.80%									
	Year 5	1.90%									
Yield	1.70%										
Remarks ➡	RATE SHOWN IS FOR DEPOSITS OVER \$50,000 – RATE IS 0.15% LOWER IF DEPOSIT IS UNDER \$50,000!! May be subject to Market Value Adjustment Crisis waivers may not be approved in all States. 6 YR AND 7 YR VERSIONS AVAILABLE!!										

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Palladium MYG SPDA American National 60 Day Rate Lock	CHOICE OF GUARANTEE TERMS				10 Years 8,8,8,7,6 5,4,3,2,1% Note: Surrender Schedule Reflects Guarantee Term	Interest Only Available in year 1 10% of Account Value Yrs 2+ No Penalty For RMD Annuityzable After Year 3 For Min Of 5 Years – An MVA Still Applies.	Applies To: Long Term Care Facility Hospital Effective Yr. 1 Minimum Confinement 60 Days	Non-Qual. 0-85 Qual. 0-85	Non-Qual. \$5,000 Qual. \$5,000	All Except: UT OR has only approved the 5,6, and 7 year terms NY version written through ANICO of NY	3 Year Term 1.50%, 0-79 0.50%, 80-85
	TERM	1 st Year	Years 2+	Yield							4 Year Term 2.00%, 0-79 1.00%, 80-85
	3 Years	N/A	N/A	N/A							
	\$100K	N/A	N/A	N/A							
	4 Years	N/A	N/A	N/A							
	\$100K	N/A	N/A	N/A							
	5 Year	3.05%	2.05%	2.25%							
	\$100K+	3.15%	2.15%	2.35%							
	6 Year	2.75%	2.75%	2.75%							
	\$100K+	2.85%	2.85%	2.85%							
	7 Year	3.35%	2.35%	2.49%							
	100K+	3.45%	2.45%	2.59%							
	8 Year	3.00%	3.00%	3.00%							
	\$100K	3.10%	3.10%	3.10%							
	9 Year	4.40%	2.40%	2.62%							
	\$100K+	4.50%	2.50%	2.72%							
10 Year	3.70%	2.70%	2.80%								
\$100K+	3.80%	2.80%	2.90%								

Remarks ➡ Following the guarantee period, the policyholder is given a 30-day window to withdraw the values without surrender charges, or continue on an annual reset basis until the end of the surrender schedule; Crisis waivers may not be approved in all States; Surrenders in excess of withdrawal provisions subject to Market Value Adjustment

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Certainty Select SPDA Equitrust Life 60 Day Rate Lock	CHOICE OF GUARANTEE TERMS				10, 10, 9, 9, 8, 8, 7, 7, 6, 5% Note: Surrender Schedule Reflects Guarantee Term and may vary by state	Interest Only No Penalty For RMD	Applies To: Nursing Home Issue To Age 75 Effective Yr. 1 Minimum Confinement: 90 Days	Non-Qual. 0-90 Qual. 0-90	Non-Qual. \$30,000 Qual. \$30,000	All Except: NY,OR,UT, WA	3.00% 0-80 2.25% 81-90
	TERM	1 st Year	Years 2+	Yield							
	5 Year	2.00%	2.00%	2.00%							
	6 Year	2.10%	2.10%	2.10%							
	8 Year	3.55%	3.55%	3.55%							
10 Year	3.75%	3.75%	3.75%								
Remarks ↻	Following the guarantee period, the policyholder is given a 30-day window to withdraw the values, or select a new guarantee period; Crisis waivers may not be approved in all States; Surrenders in excess of withdrawal provisions subject to Market Value Adjustment.										
Guaranteed Annuity FPDA Principal 60 Day Rate Lock	5 YEAR GUARANTEE				5 Years 7,7,7,6,5%	10% of Account Value Each Yr. No Penalty For RMD	Nursing Home Hospital Effective Yr. 1 Minimum Confinement: 60 Days	Non-Qual. 0-90 Qual. 0-90	Non-Qual. \$5,000 Qual. \$4,000	All Except: HI, MA, MS, OR	4.00% 0-80 2.60% 81-85 1.45% 86-90
	1 st Year	Years 2+	Yield								
	1.40%	1.40%	1.40%								
	Return of premium guaranteed!!! Flexible in year 1 only!!!										
Secure Fixed Annuity FPDA Principal 60 Day Rate Lock	4 YEAR GUARANTEE				4 Years 7, 6, 6, 5%	15% of Account Value Each Yr.	Nursing Home Hospital Effective Yr. 1 Minimum Confinement: 60 Days	Non-Qual. 0-90 Qual. 0-90	Non-Qual. \$5,000 Qual. \$5,000	All Except:	2.25% 0-80 1.50% 81-85 0.75% 86-90
	1 st Year	Years 2+	Yield								
	1.45%	1.45%	1.45%								
	Return of premium guaranteed!!! Flexible in year 1 only!!! Very high withdrawal features – 15% per year!										

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SRA SPDA The Standard of Oregon 45 Day Rate Lock	CHOICE OF GUARANTEE TERMS				6 Years 9,8,7,6,5,4% Note: Surrender Schedule Reflects Guarantee Term	10% of Account Value Yrs 2+	Applies To: Nursing Home Hospital Effective Yr. 1 Minimum Confinement: 30 Days	Non-Qual. 0-90 Qual. 0-90	Non-Qual. \$15,000 Qual. \$15,000	All Except: NY	<u>3 Year</u>
	TERM	1st Year	Years 2+	Yield							2.00% 0-80
	3 Years	N/A	N/A	N/A							1.00% 81-85
	100K +	N/A	N/A	N/A							0.77% 86-90
	5 Years	1.85%	1.85%	1.85%							<u>5 & 6 Year</u>
	100K +	1.95%	1.95%	1.95%							
	6 Years	1.90%	1.90%	1.90%							
100K +	2.00%	2.00%	2.00%	4.00% 0-80							
Remarks RETURN OF PREMIUM GUARANTEED!!! 30 day window after guarantee period in which client has no penalties to walk away!											
FGA SPDA The Standard of Oregon 45 Day Rate Lock	CHOICE OF GUARANTEE TERMS				6 Years 8,7,6,5,4,3% Note: Surrender Schedule Reflects Guarantee Term	Interest Withdrawals Only	Applies To: Nursing Home Hospital Effective Yr. 1 Minimum Confinement: 30 Days	Non-Qual. 0-90 Qual. 0-90	Non-Qual. \$15,000 Qual. \$15,000	All Except: NJ, NY, PA	<u>5 Year</u>
	TERM	1st Year	Years 2+	Yield							3.00% 0-80
	5 Years	2.45%	2.45%	2.45%							1.50% 81-85
	100K +	2.55%	2.55%	2.55%							1.35% 86-90
	6 Years	3.00%	3.00%	3.00%							<u>6 Year</u>
	100K +	3.10%	3.10%	3.10%							
Remarks 30 day window after guarantee period in which client has no penalties to walk away!											

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MYGuarantee Plus SPDA Lincoln Financial 60 Day Rate Lock	CHOICE OF GUARANTEE TERMS				7 Years	10% of Account Value	N/A	Non-Qual. 0-85	Non-Qual. \$10,000	All Except: CA, IL, MN, MO, NV, OR	3 & 4 Year Terms
	TERM	1 st Year	Years 2+	Yield	7,7,6,5,4,3,2%	No Penalty For RMD					1.00%, 0-75
	4 Years	1.40%	1.40%	1.40%	Note: Surrender Schedule Reflects Guarantee Term			Qual. 0-85	Qual. \$10,000		0.65%, 76-80
	\$100K+	1.55%	1.55%	1.55%	For 8,9 & 10 Year Guarantees there is MVA in remaining years after year 7 when the surrender charge is done – once guarantee period is over there is no MVA						0.50%, 81-85
	5 Year	2.15%	2.15%	2.15%							5 Year Term
	\$100K+	2.30%	2.30%	2.30%							2.00%, 0-75
	6 Year	2.30%	2.30%	2.30%							1.30%, 76-80
	\$100K+	2.45%	2.45%	2.45%							0.75%, 81-85
	7 Year	2.50%	2.50%	2.50%							6 Year Term
	100K+	2.65%	2.65%	2.65%							2.25%, 0-75
	8 Year	2.55%	2.55%	2.55%							1.50%, 76-80
	\$100K+	2.70%	2.70%	2.70%							0.75%, 81-85
	9 Year	2.60%	2.60%	2.60%							7, 8, 9, 10 Yr Terms
\$100K+	2.75%	2.75%	2.75%						2.50%, 0-75		
10 Year	2.65%	2.65%	2.65%						1.60%, 76-80		
\$100K+	2.80%	2.80%	2.80%						1.00%, 81-85		
Remarks ↻											
Classic 5 & 7 SPDA Lincoln Financial 60 Day Rate Lock	Term	Year 1	Year 2+	Yield	5 Years 9,8,7,6,5%	10% of Account Value	Applies To: Long Term Care Facility Hospital	Non-Qual. 0-85	Non-Qual. \$10,000	All Except: NH	5 year 2.00%⁶⁰⁻⁷⁵ 1.38%⁷⁶⁻⁸⁰ 0.75%⁸¹⁻⁸⁵ 7 year 2.50%⁶⁰⁻⁷⁵ 1.75%⁷⁶⁻⁸⁰ 0.88%⁸¹⁻⁸⁵ Comm goes off of age nearest
	5 Year	3.00%	2.00%	2.20%	7 Years 9,8,7,6,5,4,3%			Qual. 0-85	Qual. \$10,000		
	\$100K +	4.00%	2.00%	2.40%							
	7 Year	4.10%	2.10%	2.38%							
\$100K +	5.10%	2.10%	2.52%								

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North American Guarantee Choice SPDA North American	CHOICE OF GUARANTEE TERMS				10 Years 10,10,10,10,10, 9,8,6,4,2% Note: Surrender Schedule Reflects Guarantee Term	Interest Only No Penalty For RMD	Applies To: Nursing Home Issue To Age 75 Effective Yr. 1 Minimum Confinement: 90 Days	Non-Qual. 0-90 Qual. 0-90	Non-Qual. \$10,000 Qual. \$2,000	All Except: AK, AL, CT, DE, MN, MO, NY, OR, TX, UT, VA, WA	2.50% 0-80 1.87% 81-85 1.25% 86-90 Commissions differ in: FL, IL, IN, OK
	TERM	1 st Year	Years 2+	Yield							
	3 Years	1.30%	1.30%	1.30%							
	\$200K+	1.65%	1.65%	1.65%							
	4 Year	2.05%	2.05%	2.05%							
	\$200K+	2.35%	2.35%	2.35%							
	5 Year	2.65%	2.65%	2.65%							
	\$200K+	2.90%	2.90%	2.90%							
	6 Year	2.90%	2.90%	2.90%							
	\$200K+	3.15%	3.15%	3.15%							
	7 Year	3.20%	3.20%	3.20%							
	\$200K+	3.40%	3.40%	3.40%							
	8 Year	3.20%	3.20%	3.20%							
	\$200K+	3.40%	3.40%	3.40%							
	9 Year	3.20%	3.20%	3.20%							
	\$200K+	3.40%	3.40%	3.40%							
	10 Year	3.40%	3.40%	3.40%							
\$200K+	3.60%	3.60%	3.60%								
Remarks	Following the guarantee period, the policyholder is given a 30-day window to withdraw the values without surrender charges, or continue on an annual reset basis until the end of the surrender schedule; Crisis waivers may not be approved in all States; Surrenders in excess of withdrawal provisions subject to Market Value Adjustment										

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Rate Saver SPDA Genworth 45 Day Rate Lock	CHOICE OF GUARANTEE TERMS				5 & 7 Years 9,8,7,6,5,4,3% Note: Surrender Schedule Reflects Guarantee Term	Interest Only withdrawals No Penalty For RMD Annuitable after the 13 th month	Applies to: Medical care facility after year 1 you cantake up to 50% of your contract value without a penalty	Non-Qual. 0-85 Qual. 0-85	Non-Qual. \$25,000 Qual. \$25,000	All Except: CA, DE, NY, OR	5 Year Term 2.00%, 0-75 1.35%, 76-80 0.70%, 81-85
	TERM	1 st Year	Years 2+	Yield							7 Year Term 2.75%, 0-75 2.15%, 76-80 1.50%, 81-85
	5 Years	2.40%	2.40%	2.40%							
	\$100K+	2.60%	2.60%	2.60%							
	\$250K+	2.70%	2.70%	2.70%							
	7 Year	3.15%	3.15%	3.15%							
	\$100K+	3.35%	3.35%	3.35%							
\$250K+	3.45%	3.45%	3.45%								
Remarks ☞	Guaranteed return of premium rider included at no cost! Client has the last 30 days remaining of the initial guarantee period to transfer or surrender without a penalty, if not the policy will renew at a new guarantee period once the initial period is over.										
Guarantee 5 & 7 SPDA American Equity	CHOICE OF GUARANTEE TERMS				5 & 7 Years 9,8,7,6,5,4,3% Note: Surrender Schedule Reflects Guarantee Term	Interest Only withdrawals No Penalty For RMD	Applies to:	Non-Qual. 0-80 Qual. 0-80	Non-Qual. \$10,000 Qual. \$10,000	All Except: AL, AK, MO, NY OR & WA only have the 5 year guarantee	5 & 7 Year Term 2.50%, 0-75 1.50%, 76-80
	TERM	1 st Year	Years 2+	Yield							
	5 Years	3.15%	3.15%	3.15%							
	7 Year	3.25%	3.25%	3.25%							
Each guarantee period will have 0.50% lower rate each year on the contract in the following states - CA, DE, MN, PA, WA											
Remarks ☞											

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