

Fixed Annuity Spread sheet

****Commission subject to change without notice**

Surrender Duration	Company	A.M. Best Rating	Product	1st year rate	Base Rate	AAY	Min. Rate Guarantee	Max. Issue Age	Min. Premium	Bonus & Withdrawal Provisions	**Street Commission
4 year	North American	A+	Guarantee Choice	1.80% >\$200k	1.80%	1.80%	1%	90	\$10,000 NQ \$2,000 Q	Current year interest Nursing home confinement waiver	2.50% = 0-80 2.25% = 81-85 2.00% = 86-90
	West Coast Life	A+	Secure Advantage	1.75% >\$50k	1.75%	1.75%	1%-3%	85	\$10,000	Bail out protection 15% contract value	4% = 0-75 2.00% = 76-80 .50% = 81-85
5 Year	American General	A	Horizon Select	1.70%	1.70%	1.70%	2.00%	85	\$5,000 NQ & Q	10% Account value previous year	4.00% = 0-80 3.00% = 81-85
	Genworth	A	Rate Saver	2.05% \$100K to \$249,999	2.05%	2.05%	1%-3%	85	\$25,000 NQ & Q	Interest Only after 30 days Nursing home waiver	0-75 = 2.00% 76-80 = 1.35% 81-85 = .70%
	Lincoln Fin	A+	MYGuarantee Plus	1.60% >\$100K	1.60%	1.60%	1%-3%	85	\$10,000 NQ & Q	10% contract value in year one Guarantee Periods 3-10 years	Comp. based on guarantee period. Call for rate
6 year	American General	A	Horizon Achiever	2.20%	2.20%	2.20%	2.00%	85	\$5,000 NQ & Q	10% Account value previous year 30 day walk away after yr 6	3.00% *reduces at older ages
	Genworth	A	Liberty 1 year rate guarantee	4.05% >\$100K	1.55%	1.96%	1%-3%	85	\$5,000 NQ \$2,000 Q	Bailout feature 10% free withdrawal Nursing home waiver	0-75 = 3.00% 76-80 = 1.95% 81-85 = 1.05%
	Lincoln Fin.	A+	New Directions 6	1.55% >100K	---	---	1%-3%	85	\$10,000	Choice of interest accounts 10% contract value first year	0-75 = 3.50% 76-80 = 2.75% 81-85 = 1.75%

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7 Year	American General	A	Horizon Select	2.20%	2.20%	2.20%	2.00%	85	\$5,000 NQ & Q	10% Account value previous year	4.00% = 0-80
	Genworth	A	Smart Rate 1 year rate guar	3.30% >100K	3.30%	3.30%	1.50%	85	\$5,000 NQ \$2,000 Q	1, 3, & 5 yr rate period Return of Premium guarantee 10% withdrawal feature	4.05% = 0-75 2.7% = 76-80 1.05% = 81-85
	Symetra	A	Custom 7 5 year rate guar.	2.90% >100K	2.40%	2.07%	1.5% Most states	90	\$10,000 \$1,000 subsequent	1, 3, 5 year rate guarantee periods ROP Guarantee (rates differ)	4.00% = 0-75 2.50% = 76-85 1.50% = 86-90
8 Year	Lincoln Fin.	A+	New Directions 8	1.85% >100K	---	---	1%-3%	85	\$10,000	Choice of interest accounts 10% contract value first year	0-75 = 4.50% 76-80 = 3.50% 81-85 = 2.25%
9 Year	American General	A	Horizon Plus	7.10%	1.10%	1.41%	2.00%	NQ—85 Q—70	\$5,000	6% interest rate enhancement 1st year 9 year monthly declining surrender 10% fee annual withdrawals	6.00% = 0-75 3.20% = 76-80 1.35% = 81-85
10 Year	American General	A	Horizon Select	2.45%	2.45%	2.45%	2.00%	85	\$5,000 NQ & Q	10% Account value previous year	4.00% = 0-80
	Protective Life	A+	Future Saver II	3.12% > \$100K	2.10%	2.20% w/bonus	1%-3%	85	\$10,000	Flexible premium 1% First year bonus	2.60% = 0-75 1.00% = 76+

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