

SIZZLING SUMMER FIXED ANNUITIES

This spreadsheet is intended for use as a guide, see company literature for details

Carrier	American National	Jefferson Pilot	John Hancock	Physicians	Sun Life
Ratings	A.M. Best A+ S&P AA	A.M. Best A++ S&P AAA	A.M. Best A++ S&P AA+	A.M. Best A S&P AA	A.M. Best A++ S&P AA+
Assets	10.6 Billion	14.1 Billion	133 Billion	1.2 Billion	72.8 Billion
Product Name	Palladium MYG 5-10 year	Classic Flex 8	GPA Plus	Vista Custom Direct	Keyport Value
Commission	4yr-2%, 5,10yr-4%, 6,7,8yr-2.5%,9yr-3% Comp reduced ages 80+	5% 0-75 3.25% 76-80 1.50% 81-85	4% ages 0-79 3% ages 80 - 90	3 yr 1.5%; 4yr 2.0%; 5yr 3.5%; 6yr 4.5%, 7, 9 and 10 yr 4%; 8yr 2% (comps are ½ for ages 76+)	3.5% 0-80 1.5% 81+ For all guarantee periods
Issue Ages	0-85 Q or Non Q	0-85	0-90 Q or Non Q	0-75 Q, 0-85 Non Q	5yr 0-90 6&7yr 0-85
Minimum Issue	\$5,000	\$5,000 NQ \$2,000 Q	\$2,000	\$2,000	\$5,000 NQ \$4,000 Q
Maximum Issue	\$1,000,000	\$500,000	\$1,000,000	\$500,000+	\$1,000,000+
Principal Guarantee	No	No	Yes	No	Yes
Premium Listing	Single	Flexible \$50 Min	Flexible \$500 min. add'l or \$100 ACH	Single	Flexible \$100 min add'l
Free Annual Partial Withdrawal	Interest only in yr 1 10% after yr 1	10% Immediately	10% Immediately	10% after year one	10% Immediately
Surrender Charges	8/8/8/7/6/5/4/3/2/1 - 10 years (+ or - MVA)	9/8/7/6/5/4/3/2 8 Years + or - MVA	7/7/6/6/5/4 6 Years	9/9/8/7/6/5/4/3/2/1 10 Years (+ or - MVA)	7/6/5/4/3 5yr 7/6/5/4/3/2 6yr 7/6/5/4/3/2/1 7yr
Minimum Rate Guarantee	1.5%	1.5%	2%	3% (1.5% in some states)	1.5%
Nursing Home Withdrawals	60 days up to age 80	30 days	Caresolutions LTC Benefits – see below	60 days - 20% of AV available/year if issued before age 76	45 days N/Av in NY & TX
Comments	CHOICE OF 4-10 YEAR RATE GUARANTEE All rates tiered at \$100,000 <u>Average Yields</u> 4yr. 3.25% 3.35% 5yr. 3.55% 3.65% 6yr. 4.10% 4.20% 7yr. 3.94% 4.04% 8yr. 4.10% 4.20% 9yr. 3.77% 3.87% 10yr 3.70% 3.80%	1 Year Rate Guarantee Rates tiered at \$100,000 <u>1st yr. / Base Rate</u> 5.10% 3.10% <u>100K+</u> 5.20% 3.20%	1,3, or 6 Year Rate Guarantee Caresolutions rider provides LTC benefits in addition to interest earned Rates tiered at \$25K and \$100K Client can choose 1,3, or 6 year rate guarantee <25K 4.00% / 3.00% <100K 5.0% / 3.00% 100K+ 6.00%/3.00% <u>Avq. yields for 6yr. Guarantee</u> <25K 3.16% <100K 3.33% 100K+ 3.50%	CHOICE OF 3-10 YEAR RATE GUARANTEE <u>Average Yields</u> 3 yr. 4.00% 3.33% 4yr. 4.20% 3.45% 5yr. 4.30% 3.50% 6yr. 5.15% 3.48% 7yr. 3.65% 3.65% 8yr. 5.85% 4.10% 9yr. 3.95% 3.95% 10yr. 5.40% 4.05% <u>100K +</u> Add 1.00% for 3yr, 4yr, 5yr, and 7yr	5, 6 or 7 YEAR RATE GUARANTEE Client can choose between 3% first year rate bonus or annually increasing rates of 5yr - .45% per year 6yr - .30% per year 7yr - .15% per year <u>Average Yields</u> 5yr. 2.85% 3.75% 5yr(+) 5.85% 3.45% 6yr. 3.00% 3.75% 6yr(+) 6.00% 3.50% 7yr 3.10% 3.55% 7yr(+) 6.10% 3.00% <u>50K+</u> Add .15% for 5yr, 6yr, and 7yr
Product NOT approved in these states	NY, UT (8,9,10yr N/a in OR)	MA, MN, NY*, OR UT	IA, KY, MN, NC, NY OK, PA	AL, MS, NY, PA, UT	OR, VT, WA



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Pete Buechler, CLU, FLMI, AAPA – ext. 148 Dean Walsh, AAPA, ACS – ext. 143 Eric Neilsen – ext. 126