



**Advisors
Insurance
Brokers**

Joe Maru
(800) 695-8224
(518) 371-5522 x109
jmaru@advisorsib.com

Affiliate Company of NATIONAL LONG-TERM CARE BROKERS, LTD. NEW YORK

| Company | American National | | | | | | | | | | | | | |
|-----------------------|--|--------------------|--------------------|--------------------|--------------------|---|--|--|-------------------------|--|-------------|--|-----------|--|
| Rating | AM Best = A | | | | | | | | | | | | | |
| | S&P = A | | | | | | | | | | | | | |
| | Comdex = 78 | | | | | | | | | | | | | |
| Plan Name | Palladium MYG | | | | | ANICO Strategy Plus 7 | | | ANNICO Strategy Plus 10 | | | | | |
| Minimum Premium | \$5,000 Qualified & NQ SPDA | | | | | \$10,000 NQ SPDA | | | \$10,000 NQ SPDA | | | | | |
| | | | | | | \$5,000 Qual SPDA | | | \$5,000 Qual SPDA | | | | | |
| Rate Guarantee Period | 5 Years | 6 Years | 7 Years | 8 Years | 9 Years | 10 Years | Fixed = 2.65% Performance Spec Rate = 3.90% Monthly Sum = 1.45% Annual pt-pt 100% Par = 4.35% Annual pt-pt 75% Par = N/A Annual pt-pt 50% Par = 5.00% | | | Fixed = 2.80% Performance Spec Rate = 4.15% Monthly Sum = 1.55% Annual pt-pt 100% Par = 4.70% Annual pt-pt 75% Par = N/A Annual pt-pt 50% Par = 6.00% | | | | |
| Current Interest Rate | 3.40% | 2.80% | 3.75% | 2.95% | 4.80% | 3.95% | | | | | | | | |
| | Years 2-5 2.40% | Years 2-6 2.80% | Years 2-7 2.75% | Years 2-7 2.95% | Years 2-7 2.80% | Years 2-10 2.95% | | | | | | | | |
| Min. Interest Rate | 1.00% | | | | | 1% Premium Bonus | | | 1% Premium Bonus | | | | | |
| Features | Additional 10bps for \$100,000 over life contract | | | | | Fixed Income Rider = 7.20% rollup for 10 Yrs with a 0.90% charge | | | | | | | | |
| | Waiver of S/C for confinement & disability | | | | | Index Credit + Fixed rider = 4.20% rollup + Indexed Credit for 10 years w/ 0.60% charge | | | | | | | | |
| | 10% of value avail without charge begin year 2 | | | | | 10% free W/D beg year 1 | | | | | | | | |
| | Systematic interest year 1 | | | | | No surrender charges upon death | | | | | | | | |
| | SEP, ROTH, 403 (B) | | | | | Confinement, disability & terminal illness riders | | | | | | | | |
| | 30-day window without S/C at end of gaurantee period | | | | | | | | | | | | | |
| Surrender Charges | 10 Years | | | | | 7 Years | | | 10 Years | | | | | |
| | 8-8-8-7-6-5-4-3-2-1 | | | | | 7-6-5-4-3-2-1 | | | 9-9-8-7-6-5-4-3-2-1 | | | | | |
| Max. Age Issued | 85 | | | | | 80 Last Birthday | | | 80 Last Birthday | | | | | |
| Product Code | 2%: 0-79 | 2%: 0-79 | 2%: 0-79 | 2%: 0-79 | 2%: 0-79 | 2%: 0-79 | 5.50%: 0-75 | | 4.5%: 76-80 | | 7.50%: 0-75 | | 6%: 76-80 | |
| | .5%: 80-85 | .5%: 80-85 | .5%: 80-85 | .5%: 80-85 | .5%: 80-85 | .5%: 80-85 | | | | | | | | |

* RATES SUBJECT TO CHANGE AT ANY TIME, WITHOUT NOTICE. PLEASE CALL FOR UPDATES, (518) 371-5522 x109.

| Company | American General | | | | | | | | |
|-----------------------|---|----------------------------|----------------|---|---|---|--|---|--------------------------------|
| Rating | AM Best = A | | | | | | | | |
| | S&P = A+ | | | | | | | | |
| | Comdex = 81 | | | | | | | | |
| Plan Name | Solutions MYG – SPDA With MVA | | | American Pathway – Fixed 5 SPDA | | | American Pathway – Fixed 7 SPDA | | |
| Minimum Premium | \$10,000 Qualify & NQ | | | \$2,000 Qualify & \$5,000 NQ | | | \$2,000 Qualify & \$5,000 NQ | | |
| | | | | 0.15% Additional Interest Rate Year 1 on Qualified Contracts | | | 0.15% Additional Interest Rate Year 1 on Qualified Contracts | | |
| Rate Guarantee Period | 5 Years | < \$100,000 \$100,000 + | 3.00% 3.30% | 1 Year | Base Rate < \$100,000 \$100,000 + | 2.30% 2.30% 3.30% | 1 Year | Base Rate < \$100,000 \$100,000 + | 2.20% 3.20% 4.20% |
| Current Interest Rate | 7 Years | < \$100,000 \$100,000 + | 3.10% 3.40% | 3 Years | Base Rate < \$100,000 \$100,000 + | 2.30% 2.30% 2.50% | 3 Years | Base Rate < \$100,000 \$100,000 + | 2.15% 2.75% 3.05% |
| | | | | | 5 Years | Base Rate < \$100,000 \$100,000 + | | Current Rate 2.30% 2.50% | 5 Years |
| | | | | 5 Years | Base Rate < \$100,000 \$100,000 + | Current Rate 2.20% 2.40% | 7 Years | Base Rate < \$100,000 \$100,000 + | Current Rate 2.30% 2.50% |
| Min. Interest Rate | 0.25% | | | | | | | | |
| Features | Rate based on signed date then 7 business days submit | | | Return of premium guarantee is greater of premiums paid (minus withdrawals) or surr value | | | | | |
| | 90 day rate lock on transfers/ regularly 60 | | | After 30 days, withdrawals of interest only: Systematic \$50 minimum monthly, quarterly, semi-annually, annually OR random withdrawal \$250 minimum. Minimum account value maintained \$2,000. 15% surrender charge free withdrawal after 30 days. 20% cumulative beginning year 2. | | | | | |
| | 15% free start year 2 | | | Roth IRA available | | | | | |
| | After year 1, 2 of 6 ADL waiver of S/C NOT Avail in IA, MN, MO, SC | | | Rate is annually renewable period expires | | | | | |
| | | | | Terminal illness rider, extended care rider & activities of daily living rider | | | | | |
| Surrender Charges | 7 Years | | | 5 Years | | | 7 Years | | |
| | 7-6-5-4-3-2-1 | | | 9-8-7-6-5-0 | | | 9-8-7-6-5-4-2-0 | | |
| Max. Age Issued | 85 | | | 85 NQ & Qualified Rollovers – 70 Qualify Contribution | | | | | |
| Product Code | 5 YR 0-75 | 1.50% | 76-85 0.75% | 0-85 | | | 0-85 | | |
| | 7 YR 0-75 | 2.00% | 76-85 0.75% | 2.00% | | | 2.50% | | |

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| | | | | | | | | |
|--------------------|-----------------------------|-------|-------|--|--|-------|-------|--|
| Company | Great American | | | | | | | |
| Rating | AM Best = A | | | | | | | |
| | S&P = A+ | | | | | | | |
| | Comdex = 80 | | | | | | | |
| Plan Name | Safe Outlook | | | | Safe Return | | | |
| Minimum Premium | \$10,000 SPDA | | | | \$25,000 SPDA | | | |
| | | | | | S&P 500 Ann Pt-Pt Cap = 5.00% with 3% Bailout Cap | | | |
| | | | | | Fixed Account = 2.00% | | | |
| | | | | | | | | |
| Min. Interest Rate | 1% Fixed Account | | | | | | | |
| Features | | | | | Return of Premium Guarantee | | | |
| | | | | | 10% of premium avail yr 1, then 10% of anniv value | | | |
| | | | | | Extended Care & Terminal Illness Riders free | | | |
| | | | | | Death Benefit rider 0.95% charge, 8% rollup for 10 yrs | | | |
| | | | | | Income Rider .95% charge, 9% rollup for 10 yrs, payout %s up .1% yr Income & Death benefit rider 1.35% charge | | | |
| Surrender Charges | 6 Years | | | | 10 Years | | | |
| | 9% - 8% - 7% - 6% - 5% - 4% | | | | 10%-9%-8%-7%-6%-5%-4%-3%-2%-1% | | | |
| Max. Age Issued | 85 75 Inherited Qual and NQ | | | | 85 75 Inherited Qual and NQ | | | |
| Product Code | Ages 18-75 | 76-80 | 81-85 | | Ages 18-75 | 76-80 | 81-85 | |
| | 3.50% | 2.60% | 1.70% | | 5.50% | 4.50% | 1.50% | |

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| Company | Integrity | | | | | | | | | | | |
|-----------------------|---|-----------|---------------|------------|---|---------|-------------------------------|-----------|-----------|------------|---|---|
| Rating | AM Best = A+ | | | | | | | | | | | |
| | S&P = AA | | | | | | | | | | | |
| | Comdex = 96 | | | | | | | | | | | |
| Plan Name | MultiVantage MVA | | | | New Momentum MVA | | | | | | SPDA II | |
| Minimum Premium | Single Premium – \$20,000 | | | | Flex Premium – \$2,000 Qualify & \$5,000 NQ | | | | | | Single Premium – \$3,000 Qualify & \$3,000 NQ | |
| Rate Guarantee Period | 4 Years | 5 Years | 7 Years | 10 Years | QIO 1 Year | 2 Years | 5 Years | 6 Years | 7 Years | 10 Years | 3 Years | 5 Years |
| Current Interest Rate | 3.20% | 3.35% | 3.65% | 3.75% | 4.50% | N/A | 2.85% | 2.95% | 3.10% | 3.30% | 3.45% | 3.40% |
| | Years 2-4 | Years 2-5 | Years 2-7 | Years 2-10 | | | Years 2-5 | Years 2-5 | Years 2-7 | Years 2-10 | Years 2-3 | Years 2-5 |
| | 2.20% | 2.35% | 2.65% | 2.75% | | | 2.10% | 2.20% | 2.35% | 2.55% | Rate Lock 60 Days DOR & AUTH All Products | |
| States NOT Avail | CA, DE, MT, OR | | | | WA | | | | | | ME, MD, MA, MN, NH, SC, TX, UT, VT | |
| Min. Interest Rate | 1.00% | | | | | | | | | | | |
| Features | 10% free withdrawals begin year 1 | | | | QIO ONLY: 1 year rate | | | | | | | |
| | Waiver of SC's for limited life expectancy, confinement to nursing home, hospital licensed facility | | | | Transfer to other rate options within 1 year and receive same base rates as new money. | | | | | | | |
| | End of GRO, can go to 1 year bucket without SC's or MVA | | | | Roth IRA available | | | | | | | |
| | | | | | "Ladder" new mom interst rates dividing money between interest rate guarantees in the same contract | | | | | | | |
| | No surrender charges or MVA or chargeback on death | | | | | | | | | | | |
| Surrender Charges | 4 Years | 5 Years | 7 Years | 10 Years | 7 Years | | | | | | 7 Years | |
| | 7-6-5-4 | 7-6-5-4-3 | 7-6-5-4-3-2-1 | | 7-6-5-4-3-2-1-0 | | | | | | 7-7-7-6-5-4-3-0 | |
| | MVA | | | | | | No MVA – ROP Guarantee | | | | | |
| Max. Age Issued | 89 | | | | 85 | | | | | | 85 | |
| Product Code | 1.25% | 1.75% | 2.25% | 2.75% | 0-79 | | | 0-79 | 80-85 | | 0-79 | 1% reduction compensation for 5 year option |
| | 76-85 | 76-85 | 76-85 | 76-85 | | | | | | | 3.50% | |
| | 1.00% | 1.25% | 1.45% | 1.95% | 1.25% | | | 4.50% | 2.50% | 80-85 | | |
| | 0.50% | 1% | 1.05% | 1.25% | | | | | | 1.75% | | |

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| Company | Lincoln | | |
|-------------------|---|--|--|
| Rating | AM Best = A+ | | |
| | S&P = AA- | | |
| | Comdex = 90 | | |
| Plan Name | Lincoln OpiChoice 5 | Lincoln OptiChoice 7 | Lincoln OptiChoice 9 |
| Minimum Premium | Flex Premium \$50 Min Adds - \$5,000 Non-Qualified & \$2,000 Qualified | | |
| Caps | Perf Triggered Spec Rate Under \$100K = 3.90% | Perf Triggered Spec Rate Under \$100K = 4.15% | Perf Triggered Spec Rate Under \$100K = 4.40% |
| | Perf Triggered Spec Rate \$100K + = 4.15% | Perf Triggered Spec Rate \$100K + = 4.40% | Perf Triggered Spec Rate \$100K + = 4.65% |
| | Monthly Pt-Pt Cap S&P 500 Under \$100K = 1.70% | Monthly Pt-Pt Cap S&P 500 Under \$100K = 1.80% | Monthly Pt-Pt Cap S&P 500 Under \$100K = 1.90% |
| | Monthly Pt-Pt Cap S&P 500 \$100K + = 1.75% | Monthly Pt-Pt Cap S&P 500 \$100K + = 1.90% | Monthly Pt-Pt Cap S&P 500 \$100K + = 2.00% |
| | Monthly Aver Sprd S&P 500 Under \$100K = 1.95% | Monthly Aver Sprd S&P 500 Under \$100K = 1.75% | Monthly Aver Sprd S&P 500 Under \$100K = 1.10% |
| | Monthly Aver Sprd S&P 500 \$100K + = 1.50% | Monthly Aver Sprd S&P 500 \$100K + = 1.25% | Monthly Aver Sprd S&P 500 \$100K + = 0.85% |
| | 1 Year Fixed Under \$100K = 2.25% | 1 Year Fixed Under \$100K = 2.35% | 1 Year Fixed Under \$100K = 2.45% |
| | 1 Year Fixed \$100K = 2.40% | 1 Year Fixed \$100K = 2.45% | 1 Year Fixed \$100K = 2.65% |
| Features | MVA charge for withdrawals greater than the annual free amount | | |
| | 10% annual free amount, beginning in year 1 | | |
| | GMCSV is after withdrawals and surrender charges, credited between 1% - 3% | | |
| | Nursing Home & Terminal Illness Riders will waive surrender charges and MVA | | |
| | Guaranteed Lifetime Withdrawal Benefit Rider Available for 0.40% charge | | |
| Surrender Charges | 5 Years | 7 Years | 9 Years |
| | 9% - 8% - 7% - 6% - 5% | 9% - 8% - 7% - 6% - 5% - 4% - 3% | 9% - 8% - 7% - 6% - 5% - 4% - 3% - 2% - 1% |
| Max. Age Issued | 85 | 85 | 85 |
| Product Code | 5% 0-75 / 3.75% 76-80 / 2.50% 81-85 | 6% 0-75 / 4.50% 76-80 / 3.00% 81-85 | 7% 0-75 / 5.25% 76-80 / 3.50% 81-85 |

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| | | | | | | | | | | |
|-----------------------|---|----------|------------------------------------|----------------|---------------------------------------|--------------------|-------------------------------------|----------------|------------------|--|
| Company | North American Company for Life & Health (NACOLAH) | | | | | | | | | |
| Rating | AM Best = A+ | | | | | | | | | |
| | S&P = A+ | | | | | | | | | |
| | Comdex = 88 | | | | | | | | | |
| Plan Name | North American Guarantee Choice II | | | | | | | | | |
| Minimum Premium | \$10K NQ \$2K Qualified SPDA | | | | | | | | | |
| Rate Guarantee Period | Multi-Year Fixed Strategy | | | | | | | | | |
| | | 3 Years | 4 Years | 5 Years | 6 years | 7 Years | 8 Years | 9 Years | 10 Years | |
| Current InterestRate | Under \$100K | 2.25% | 2.40% | 2.95% | 2.80% | 2.85% | 2.95% | 3.00% | 3.10% | |
| | \$100K + | 2.60% | 2.75% | 3.30% | 3.10% | 3.15% | 3.20% | 3.25% | 3.35% | |
| Min. Interest Rate | 1.00% | | | | | | | | | |
| Features | Interest Only withdrawals allowed after 30 days | | | | | | | | | |
| | 30 day window end of term w/o charge. Renewal for original guarantee period if no action taken or may choose other period | | | | | | | | | |
| | Nursing Home Confinement waiver increases free amount to 10% of Value each year | | | | | | | | | |
| | Not avial in DE. 6-10 Yr options not available in CA & CT | | | | | | | | | |
| Surrender Charges | | 3 Yr | 4 Yr | 5 yr | 6 Yr | 7 Yr | 8 yr | 9 yr | 10 yr | |
| | | 10 10 10 | 10 10 10 10 | 10 10 10 10 10 | 5 10's then 9% | 5 10's, then 9 - 8 | 5 10's 9 - 8 - 6 | 5 10's 9-8-6-4 | 5 10's 9-8-6-4-2 | |
| Max. Age Issued | 90 | | | | | | | | | |
| Product Code | 3 & 4 Year | | 5 & 6 Year | | 7 & 8 Year | | 9 & 10 Year | | | |
| | 1% 0-75 0.70% 76-79 / .45% to 90 | | 1.3% 0-75 1% 76-79 / .55% to 90 | | 1.8% 0-75 1.1% 76-79 / 0.70% to 90 | | 2.3% 0-75 1.50% 76-79 / 1% to 90 | | | |

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| | | | | | | | | | |
|---|---|---------|----------|---------------------------------|--------------|----------------|-----------------------------|--------------------|----------------------|
| Company | Oxford Life | | | | | | | | |
| Rating | AM Best = A- | | | | | | | | |
| Plan Name | Multi-Select Series | | | | | | | | |
| Minimum Premium | \$20,000 | | | | | | | | |
| Rate Guarantee Period | Multi-Year Fixed Strategy | | | | | | | | |
| | | 3 Years | 4 Years | 5 Years | 6 years | 7 Years | 8 Years | 9 Years | 10 Years |
| Current InterestRate | | 2.85% | 3.25% | 3.30% | 3.75% | 3.55% | 3.85% | 3.70% | 3.75% |
| Min. Interest Rate | 1.00% | | | | | | | | |
| Features | Comp Reduced for 4 Year, 6Yr, 8 Year Options | | | | | | | | |
| | 30 Day window at the end of the guarantee period to move without charge | | | | | | | | |
| | \$20K - \$1 million ages 18-75 \$20K - \$500K ages 76-80 | | | | | | | | |
| | 10% free beginning year 2, interest available year 1 MVA on surrenders | | | | | | | | |
| | Waiver of S/C rider for home health, terminal illness, nursing home | | | | | | | | |
| | Iss age 76 & 77 - 10 Yr N/A | | | Iss Age 78 & 79 - 9 & 10 Yr N/A | | | Iss Age 80 - 8 -10 Year N/A | | |
| Not available in MT, MS, AL, WV, NY, VT | | | | | | | | | |
| Surrender Charges | | 3 Yr | 4 Yr | 5 yr | 6 Yr | 7 Yr | 8 yr | 9 yr | 10 yr |
| | | 10 9 8 | 10 9 8 7 | 10 9 8 7 6 | 10 9 8 7 6 5 | 10 9 8 7 6 5 4 | 10-9-8-7-6-5-4-3 | 10-9-8-7-6-5-4-3-2 | 10-9-8-7-6-5-4-3-2-1 |
| Max. Age Issued | 80 | | | | | | | | |
| Product Code | Ages 18-75 | 0.50% | 1.00% | 1.70% | 0.75% | 1.70% | 1.00% | 2.00% | 2.20% |
| | Ages 76-80 | 0.25% | 0.25% | 0.70% | 0.25% | 0.70% | 0.25% | 1.00% | N/A |

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| Company | Principal | | | | | |
|-----------------------|---|-------------------|-----------|-------------|------------------|--|
| Rating | AM Best = A+ | | | | | |
| | S&P = A+ | | | | | |
| | Comdex = 90 | | | | | |
| Plan Name | Preferred Series Annuity | | | | | |
| Minimum Premium | Flex Year 1 Only – \$10,000 | | | | | |
| Rate Guarantee Period | | | 1st Year | Base Rate | Avg Annual Yield | |
| Current Interest Rate | 3 Years | \$5,000-\$49,999 | 2.30% | 2.30% | 2.30% | |
| | | \$50,000-\$99,999 | 2.45% | 2.45% | 2.45% | |
| | | \$100,000 + | 2.65% | 2.65% | 2.65% | |
| | 4 Years | \$5,000-\$49,999 | 2.60% | 2.60% | 2.60% | |
| | | \$50,000-\$99,999 | 2.75% | 2.75% | 2.75% | |
| | | \$100,000 + | 2.90% | 2.90% | 2.90% | |
| | 5 Years | \$5,000-\$49,999 | 2.85% | 2.85% | 2.85% | |
| | | \$50,000-\$99,999 | 3.05% | 3.05% | 3.05% | |
| | | \$100,000 + | 3.10% | 3.10% | 3.10% | |
| | 6 Years | \$5,000-\$49,999 | 2.85% | 2.85% | 2.85% | |
| | | \$50,000-\$99,999 | 3.05% | 3.05% | 3.05% | |
| | | \$100,000 + | 3.10% | 3.10% | 3.10% | |
| | 7 Years | \$5,000-\$49,999 | 2.90% | 2.90% | 2.90% | |
| | | \$50,000-\$99,999 | 3.10% | 3.10% | 3.10% | |
| \$100,000 + | | 3.15% | 3.15% | 3.15% | | |
| Features | Waiver of surr charges after 1 year if terminally ill, total & permanent disability or 60 confinement to medical facility | | | | | |
| | Auto renews into same guarantee period if no action with restarting surr charges | | | | | |
| | 15% free annual free or RMD – whichever is higher | | | | | |
| | 30 day renewal window at the end of each term with no surrender charge | | | | | |
| | No compensation payable \$2 million + | | | | | |
| Surrender Charges | 3 Years | 4 Years | 5 Years | 6 Years | 7 Years | |
| | 8-7-6 | 8-7-6-6 | 8-7-6-6-5 | 8-7-6-6-5-4 | 8-7-6-6-5-4-3 | |
| Max. Age Issued | 90 | | | | | |
| Product Code | 0-80 | 0-80 | 0-80 | 0-80 | 0-80 | |
| | 0.50% | 1.00% | 1.10% | 1.50% | 2.00% | |
| | 81-85 | 81-85 | 81-85 | 81-85 | 81-85 | |
| | 0.40% | 0.63% | 0.75% | 1.00% | 1.00% | |
| | 86-90 | 86-90 | 86-90 | 86-90 | 86-90 | |
| | 0.25% | 0.50% | 0.63% | 0.75% | 0.80% | |

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| Company | Symetra | | | | | | |
|-----------------------|---|---------------------|---|--------------|---------------------|-------------------|-------|
| Rating | AM Best = A | | | | | | |
| | S&P = A | | | | | | |
| | Comdex = 80 | | | | | | |
| Plan Name | Custom 5 | | Custom 7 | | | | |
| Minimum Premium | \$25,000 SPDA Qual & NQ Adds of \$1,000 or more available Year 1 | | \$10,000 SPDA Qual & NQ Adds of \$1,000 or more available Year 1 | | | | |
| Rate Guarantee Period | | Base Rate | | 1st Year | Base Rate | | |
| Current Interest Rate | 3 Years | \$25,000-\$49,999 | 2.40% | 3 Years | \$10,000-\$49,000 | 3.00% | 2.50% |
| | | \$50,000-\$99,999 | 3.00% | | \$50,000-\$99,999 | 4.25% | 3.75% |
| | | \$100,000-\$249,999 | 3.50% | | \$100,000-\$249,999 | 5.00% | 4.50% |
| | | \$250,000 + | 3.50% | | \$250,000 + | 5.00% | 4.50% |
| | | | | | | \$10,000-\$49,000 | 2.75% |
| | 5 Years | \$25,000-\$49,999 | 2.10% | 5 Years | \$50,000-\$99,999 | 3.60% | 3.10% |
| | | \$50,000-\$99,999 | 2.75% | | \$100,000-\$249,999 | 4.00% | 3.50% |
| | | \$100,000-\$249,999 | 3.10% | | \$250,000 + | 4.00% | 3.50% |
| | | \$250,000 + | 3.10% | 7 Years | \$10,000-\$49,000 | 2.65% | 2.15% |
| | | | | | \$50,000-\$99,999 | 3.30% | 2.80% |
| | | | | | \$100,000-\$249,999 | 3.65% | 3.15% |
| | | | | | \$250,000 + | 3.65% | 3.15% |
| Min. Interest Rate | 0.50% | | | | | | |
| Features | Interest is base rate for guarantee period 10% free withdrawals available Year 1 | | Interest is 1st year rate then base rate for the remainder of guarantee 10% free withdrawals available Year 1 | | | | |
| | Surr charges waived after 30 days of confine in a nursing home or hospital, and up to 60 days after release. If confined on contract date, not eligible for waiver until after 1st contract year. | | Surr charges waived after 30 days of confine in a nursing home or hospital, and up to 60 days after release. If confined on contract date, not eligible for waiver until after 1st contract year. | | | | |
| Surrender Charges | 5 Years | | 7 Years | | | | |
| | 7-7-7-6-5 | | 8-8-7-7-6-5-4 | | | | |
| Max. Age Issued | 85 | | 85 | | | | |
| Product Code | 2.00%: 0-75 | 1.00%: 76-85 | 3.50%: 0-75 | 1.25%: 76-85 | | | |

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| Company | William Penn Association | |
|-----------------------|---|---|
| Rating | AM Best = B++ | |
| Plan Name | High Five | Preferred |
| Minimum Premium | Flex – \$20 | Flex – \$20 |
| Rate Guarantee Period | 6 Months | |
| Current Interest Rate | 3.00% | 3.50% |
| Min. Interest Rate | 1.00% | |
| Features | **Rates have never been lowered post issue historically** | |
| | 10% free beginning year 1, but any principal withdrawals in first 13 months compensation chargeback | |
| | NQ /IRA/ROTH Available | If no premiums paid for 3 years, becomes SPDA |
| | Available in : CA, CT, DC, FL, IL, IN, KY, MD, MA, MI, MO, NE, NJ, NC, OH, PA, VA, WV, WI | |
| Surrender Charges | 5-4-3-2-1 | 9-8-7-6-5-4-3-2-1 |
| Max. Age Issued | 90 | 80 |
| Product Code | 1.50% | 2% |

* RATES SUBJECT TO CHANGE AT ANY TIME, WITHOUT NOTICE. PLEASE CALL FOR UPDATES, (518) 371-5522 x109.