



**Advisors
Insurance
Brokers**

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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								

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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 +	3.05% 3.35%	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	< \$100,000 \$100,000 +	2.30% 2.30% 2.50%	3 Years	< \$100,000 \$100,000 +	2.15% 2.75% 3.05%			
										5 Years	< \$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	3.25%	3.40%	3.80%	3.90%	4.75%	N/A	2.90%	3.00%	3.15%	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
	2.25%	2.40%	2.80%	2.90%			2.15%	2.25%	2.40%	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 = 3.75%	Perf Triggered Spec Rate Under \$100K = 4.00%	Perf Triggered Spec Rate Under \$100K = 4.25%
	Perf Triggered Spec Rate \$100K + = 4.00%	Perf Triggered Spec Rate \$100K + = 4.25%	Perf Triggered Spec Rate \$100K + = 4.50%
	Monthly Pt-Pt Cap S&P 500 Under \$100K = 1.55%	Monthly Pt-Pt Cap S&P 500 Under \$100K = 1.65%	Monthly Pt-Pt Cap S&P 500 Under \$100K = 1.75%
	Monthly Pt-Pt Cap S&P 500 \$100K + = 1.60%	Monthly Pt-Pt Cap S&P 500 \$100K + = 1.75%	Monthly Pt-Pt Cap S&P 500 \$100K + = 1.85%
	Monthly Aver Sprd S&P 500 Under \$100K = 2.20%	Monthly Aver Sprd S&P 500 Under \$100K = 2.00%	Monthly Aver Sprd S&P 500 Under \$100K = 1.35%
	Monthly Aver Sprd S&P 500 \$100K + = 1.75%	Monthly Aver Sprd S&P 500 \$100K + = 1.50%	Monthly Aver Sprd S&P 500 \$100K + = 1.10%
	1 Year Fixed Under \$100K = 2.15%	1 Year Fixed Under \$100K = 2.25%	1 Year Fixed Under \$100K = 2.35%
	1 Year Fixed \$100K = 2.30%	1 Year Fixed \$100K = 2.35%	1 Year Fixed \$100K = 2.55%
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		2.95%	3.35%	3.40%	3.75%	3.60%	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	1.00%						
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%

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