

Traditional Annuities

Please verify rate before submitting application.



Traditional type annuities renew rates annually after initial GP, until the end of surrender schedule

12/1/2022

	American National		Integrity																																																																														
Product Name	Century Plus SPDA	WealthQuest Citadel 7 yr - FPDA* / 5 yr - SPDA**	New Momentum FPDA	SPDA Series II SPDA																																																																													
Carrier Ratings	A A.M. Best A Standard & Poors 78 Comdex	A A.M. Best A Standard & Poors 78 Comdex	A+ A.M. Best AA Standard & Poors 96 Comdex	A+ A.M. Best AA Standard & Poors 96 Comdex																																																																													
States Not Approved	NY	NY	CA, NY, OR, WA	ME, NH, NY, VT																																																																													
Issue Ages	0-80	0-85	18-85	18-85																																																																													
Premium Min. / Max.	Min: \$5,000 Max: \$1.5 Million w/o approval	5-yr min: \$5k / 7-yr min: \$5k NQ, \$2k Q, \$100 mo EFT Max: \$1.5 Million w/o approval	Min: \$2k Q / \$5k NQ - Additional \$1k (\$100 EFT) Max: 18-75 \$1 M, 76-85 \$500k	Min: \$3,000 Max: 18-75 \$1 M, 76-85 \$500k																																																																													
Crump's eApp	No	No	Yes	Yes																																																																													
Guarantee Periods and Rates	<table border="0"> <tr> <td></td> <td>1st Year</td> <td>Base Rate</td> </tr> <tr> <td>\$100K +</td> <td>8.40%</td> <td>3.40%</td> </tr> <tr> <td>>\$100k</td> <td>8.30%</td> <td>3.30%</td> </tr> </table>		1st Year	Base Rate	\$100K +	8.40%	3.40%	>\$100k	8.30%	3.30%	<table border="0"> <tr> <td></td> <td>1st Year</td> <td>Base Rate</td> </tr> <tr> <td>5-Year</td> <td>≥ \$100k</td> <td>4.50%</td> </tr> <tr> <td></td> <td>< \$100k</td> <td>4.40%</td> </tr> <tr> <td></td> <td></td> <td>3.40%</td> </tr> <tr> <td></td> <td>1st Year</td> <td>Base Rate</td> </tr> <tr> <td>7-Year</td> <td>≥ \$100k</td> <td>5.60%</td> </tr> <tr> <td></td> <td>< \$100k</td> <td>5.50%</td> </tr> <tr> <td></td> <td></td> <td>3.50%</td> </tr> </table>		1st Year	Base Rate	5-Year	≥ \$100k	4.50%		< \$100k	4.40%			3.40%		1st Year	Base Rate	7-Year	≥ \$100k	5.60%		< \$100k	5.50%			3.50%	<table border="0"> <tr> <td></td> <td>First-Year</td> <td>Rate after</td> <td></td> </tr> <tr> <td>QIO</td> <td>5.50%</td> <td></td> <td></td> </tr> <tr> <td>5yr GRO</td> <td>4.90%</td> <td>4.15%</td> <td>(yr 2-5)</td> </tr> <tr> <td>6yr GRO</td> <td>4.80%</td> <td>4.05%</td> <td>(yr 2-6)</td> </tr> <tr> <td>7yr GRO</td> <td>4.70%</td> <td>3.95%</td> <td>(yr 2-7)</td> </tr> <tr> <td>10yr GRO</td> <td>4.65%</td> <td>3.90%</td> <td>(yr 2-10)</td> </tr> </table>		First-Year	Rate after		QIO	5.50%			5yr GRO	4.90%	4.15%	(yr 2-5)	6yr GRO	4.80%	4.05%	(yr 2-6)	7yr GRO	4.70%	3.95%	(yr 2-7)	10yr GRO	4.65%	3.90%	(yr 2-10)	<table border="0"> <tr> <td></td> <td>1st Year</td> <td></td> <td></td> </tr> <tr> <td>1-year</td> <td>5.35%</td> <td></td> <td></td> </tr> <tr> <td>3-year</td> <td>5.30%</td> <td>4.30%</td> <td>(yr 2-3)</td> </tr> <tr> <td>5-year</td> <td>5.20%</td> <td>4.20%</td> <td>(yr 2-5)</td> </tr> <tr> <td>7-year</td> <td>5.10%</td> <td>4.10%</td> <td>(yr 2-7)</td> </tr> </table>		1st Year			1-year	5.35%			3-year	5.30%	4.30%	(yr 2-3)	5-year	5.20%	4.20%	(yr 2-5)	7-year	5.10%	4.10%	(yr 2-7)
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	<p>Optional Lifetime Income Rider</p> <p>Fixed Rate 6.85%</p> <p>Accumulation Period 10 Yrs</p> <p>Rider Premium Enhancement n/a</p> <p>Rider Premium Charge 1.00%</p>	Additional contributions = No rolling surrender	<p>Clients may allocate their premium to a one-year enhanced rate period, QIO, as well as between multiple initial guaranteed rate option (GRO) periods.</p> <p>At the end of the one-year period, QIO, or at any time during it, clients are free to move to the GROs and lock in their rates.</p> <p>Additional contributions will have their own surrender schedule</p>																																																																														
Surrender Chgs (%)	2.95% minimum guarantee 10 years: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 CA, 9 years: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	2.95% minimum guarantee 7 years: 7, 7, 7, 6, 5, 4, 2, 0 5 years: 7, 7, 7, 6, 5, 0	1.00% minimum guarantee 7 years: 8, 7, 6, 5, 4, 3, 2, 0 7 years: 7, 6, 5, 4, 3, 2, 1, 0	1.00% minimum guarantee 7 years: 7, 7, 7, 6, 5, 4, 3, 0																																																																													
MVA	yes (non-MVA in CA)	No	Yes	no																																																																													
Free withdrawals	10% starting in first year	10% starting in first year	10% starting in first year	10% starting in first year																																																																													
Waivers	Nursing Home or Hospital Confinement (n/a in CA) Disability, Terminal Illness (n/a in CA)	Confinement (n/a in CT, CA) Disability (n/a in CT)	Disability, unemployment *, terminal illness, nursing home, hospital, LTC facility (none avail. MA, SD)	Disability, unemployment *, terminal illness, nursing home, hospital, LTC facility (none avail. MO)																																																																													
Death Benefit	Owner driven	Owner driven	Owner driven																																																																														
Annuitization		after 13 months																																																																															
Remarks		*7-yr: min additional \$1,000 **5-yr is FPDA in 1st year Return of premium guarantee.	* n/a in: IN, MT, NJ, OR, PA, SC and TX	Return of premium guarantee. * n/a in: IN, PA, WA																																																																													
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	Securian / Minnesota Life	Security Mutual	Symetra				
Product Name	SecureOption Focus SPDA	Flexible Premium Annuity FPDA	Custom 5 SPDA (Flexible in 1st year)		Custom 7 - no ROP SPDA (Flexible in 1st year)		
Carrier Ratings	A+ A.M. Best AA- Standard & Poors 96 Comdex	A- A.M. Best	A A.M. Best A Standard & Poors 81 Comdex		A A.M. Best A Standard & Poors 81 Comdex		
States Not Approved	Available in all states	CA	Only Available in CA		Only Available in CA		
Issue Ages	0-88	0-80	no ROP: 0-85 with ROP: 0-90		no ROP: 0-85 with ROP: 0-90		
Premium Min. / Max.	Min: \$10,000 / Subsequent \$1,000 first 6 months Max: \$2 M without prior approval	Min: \$25 per year Max: annual premium of \$15,000	Min: \$25,000, subsequent \$1,000 Max: \$1,000,000 without prior approval		Min: \$10,000, subsequent \$1,000 Max: \$1,000,000 without prior approval		
Crump's eApp	No	No	Yes		Yes		
Guarantee Periods and Rates		Qualified plans only					
					7 Year	1st year	Base
					<\$50k	4.45%	3.95% (yr 2-7)
					\$50k-\$99k	4.75%	4.25% (yr 2-7)
					\$100k - \$250k	4.90%	4.40% (yr 2-7)
					≥\$250k	4.90%	4.40% (yr 2-7)
					5 Year	1st year	Base
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Surrender Chgs (%)	2.20% minimum guarantee 7 years: 7, 7, 7, 6, 5, 4, 3, 0	1.00% minimum guarantee 10 years: 7, 7, 6, 6, 5, 5, 4, 3, 2, 1, 0	0.75% minimum guarantee 5 years: 7, 7, 7, 6, 5, 0		GMIR: Years 1-7 is 0.75%, years 8+ is 0.75% 7 years: 8, 8, 7, 7, 6, 5, 4, 0		
MVA	No	No	No		no		
Free withdrawals	10% starting in first year	10% after 1st year	10% starting in first year		10% starting in first year		
Waivers	Confinement, terminal illness n/a in CA	n/a	Nursing home and Hospitalization		Nursing home and Hospitalization		
Death Benefit							
Annuitization	After 1st contract year		After 1st contract year		After 1st contract year		
Remarks	Return of premium	No rolling surrender on additional premiums					
Commissions	Ages 0-80 3.00% Ages 81-88 1.50%	Ages 0-80 4.00%	Ages 0-75 2.00% Ages 76-85 1.25% Ages 86-90 1.00%		Ages 0-75 4.00% Ages 76-85 2.25% Ages 86-90 1.00%		

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Symetra																					
Product Name	Custom 7 - with ROP SPDA (Flexible in 1st year)																				
Carrier Ratings	A A.M. Best A Standard & Poors 81 Comdex																				
States Not Approved	Only Available in CA																				
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