

*The*

## *June 2018 Annuity Line*

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**INDEXED ANNUITIES (Continued)**

As of 6/1/2018	Product	Features/ Benefits	Minimum Guarantee	Free Withdrawal	Minimum Premium	States Not Approved	Surrender Charges	Issue Ages	Commission
 A.M. Best 'A+'	<b>OptiChoice</b> FPDA	<b>Fixed Rate 1 yr:</b> 2.25% 2.30% <b>Perf Triggered:</b> 4.00% 4.25% <b>1-Yr monthly cap:</b> 1.65% 1.80% <b>1-Yr Int Spread:</b> 1.75% 1.45%	1.25% on 100% of Premium less any withdrawals	After 1st year, 10% of cash value each contract year	\$2,000 Qual \$5,000 Non-Qual	NY	5 Year: 9,8,7,6,5 7 Year: 9,8,7,6,5,4,3	0-85 5 & 7 Yr	5 Year: 0-75 3.50% 7 Year: 0-75 4.10%
	<b>New Directions</b> SPDA	<b>Fixed Rate:</b> 2.75% 2.55% <b>Perf Triggered 1Yr:</b> 4.50% 4.50% <b>2-Yr Pt to Pt:</b> 12.00% 12.00%	1.00% on 100% of Premium less any withdrawals	10% of accumulation value each contract year	\$10,000 Qual/Non-Qual	NY	6 Year: 9,8,7,6,4,75,3,50 8 Year: 9,8,7,6,4,75,3,50,2,0,75	0-85	6 Year: 0-75 3.50% 8 Year: 0-75 4.50%
 A.M. Best 'A'	<b>Strategy Indexed Annuity PLUS</b> SPDA	<b>1.0% Premium Enhancement!!</b> <b>7 Yr 10 Yr</b> <b>Declared Rate:</b> 2.65% 2.80% <b>1-Yr Pt to Pt:</b> 4.35% 4.70% <b>1-Yr Monthly Cap:</b> 1.45% 1.55% <b>Other Crediting Strategies Available</b> <b>Call For Details!!</b>	1.00% on 87.5% of Premium less any withdrawals	10% of annuity value each contract year	\$10,000 Non-Qual \$5,000 Qual	IL, MD, MA, NJ, NY, NC, PA, TX, WY	7 Year: 7,6,5,4,3,2,1 10 Year: 9,9,8,7,6,5,4,3,2,1	0-80	7 Year: 0-75 5.00% 10 Year: 0-75 7.00%
	<b>North American NAC IncomeChoice 7</b> FPA	<b>S&amp;P 500 Annual Point to Point</b> 4.50% Cap <b>Fixed Account</b> 2.00% <b>Other Crediting Strategies Available</b> <b>Call for Details!!</b>	S&P 500 Cap Min 0.50% Fixed Account Min 1.00%	5% of the Accumulation Value may be taken each year, after the first contract anniversary.	\$20,000 Qual/Non-Qual	NY, PR, VI	7 Year: 7,6,5,4,3,2,1,0	40-85 Q/NQ	40-75 5.50% 76-79 4.125% 80-85 2.75%

**TRADITIONAL ANNUITIES**

As of 6/1/2018	Product	Rates / Net Yields	Minimum Guarantee	Free Withdrawal	Minimum Premium	States Not Approved	Surrender Charges	Issue Ages	Commission
 A.M. Best 'A'	<b>Century Plus</b> SPDA	<b>5.0% 1st Year Premium Enhancement!!</b> <b>Base Rate: 2.60%</b> <b>Lifetime Income Rider Available!!</b>	1.35%	10% of the annuity value as of the beginning of the contract year	\$5,000 Qual/Non-Qual	MD, NY, NJ, WI, WA	10 Year: 10,9,8,7,6,5,4,3,2,1	0-80 Q/NQ	0-75 5.00% 76-80 3.00%
	<b>Cincinnati Life</b> A.M. Best 'A'	<b>LifeHorizons</b> SPDA	2.40% current rate	1.50%	10% of account value once each year	\$5,000 Qual/Non-Qual	NY	7 Year: 7,6,5,4,3,2,1	0-80 Q/NQ
<b>Cincinnati Life</b> A.M. Best 'A'	<b>LifeHorizons</b> FPDA	2.20% current rate	1.50%	10% of account value once each year	\$1,000 Qual/Non-Qual	NY	9 Year: 9,8,7,6,5,4,3,2,1	0-80 Q/NQ	0-80 2.50%

**LONG-TERM CARE ANNUITIES**

As of 6/1/2018	Product	Product Details / Rate Information	Minimum Guarantee	Free Withdrawal	Minimum Premium	States Not Approved	Surrender Charges	Issue Ages	Commission
 A.M. Best 'A+'	<b>Long-Term Care Annuity</b>	<b>Double or Triple leverage option</b> available for LTC benefits <b>Current 2.00% Rate for 7 years</b> <b>Long term care rider charge is based</b> on age of owner at time of contract issue and leverage option chosen	1.00% minimum during guarantee period	10% of annuity value annually beginning first year	NON-QUAL ONLY \$50,000 Minimum \$600,000 Maximum (without approval)	CA, CO, CT, DE, FL HI, ID, IL, IN, KS, MT NV, NH, NJ, NY, OH OR, PA, TN, TX, UT VT, VA, WA, WI	7 Year: 8,8,7,6,5,4,3	45-74 NON-QUAL	45-74 6.00%

**MULTI-YEAR ANNUITY RATES EFFECTIVE 6/1/18**

Guarantee Period*	AM Best Rating	Company Name	Product Name	Net Yield	Free Withdrawal	States Not Approved	Issue Ages	Commission (up to)
1 Year*	A+	Securian Financial Group	SecureOption Focus	2.85%	10% of value	CA	0-88	5.00%
1 Year*	A+	Integrity Life Insurance Co.	SPDA Series II	3.55%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	4.00%
3 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 3	2.85%	10% of value	NJ, NY, PR, VI	0-90	1.00%
3 Year*	A+	Integrity Life Insurance Co.	SPDA Series II	2.78%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	4.00%
3 Year	A+	North American Company	Guarantee Choice	2.40%	Interest Only	only in AK, MN, MO, NV, OH, OR UT, VA, WA	0-90	1.50%
3 Year*	A+	Securian Financial Group	SecureOption Focus	3.10%	10% of value	CA	0-88	4.00%
4 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 4	3.10%	10% of value	NJ, NY, PR, VI	0-90	1.75%
4 Year	A	Integrity Life Insurance Co.	MultiVantage	2.45%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-89	2.00%
4 Year	A+	North American Company	Guarantee Choice	2.60%	Interest Only	only in AK, MN, MO, NV, OH, OR UT, VA, WA	0-90	2.00%
5 Year	A	American National	Palladium MYG Annuity	2.70%	10% of value	NY	0-85	2.50%
5 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 5	3.35%	10% of value	NJ, NY, PR, VI	0-90	2.50%
5 Year	A+	Integrity Life Insurance Co.	MultiVantage	2.55%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-89	2.50%
5 Year*	A+	Integrity Life Insurance Co.	NewMomentum	2.25%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	5.00%
5 Year*	A+	Integrity Life Insurance Co.	SPDA Series II	2.60%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	3.00%
5 Year	A+	North American Company	Guarantee Choice	3.30%	Interest Only	only in AK, MN, MO, NV, OH, OR UT, VA, WA	0-90	2.50%
5 Year*	A+	Securian Financial Group	SecureOption Focus	3.10%	10% of value	CA	0-88	4.00%
5 Year	B++	Sentinel Security Life	Personal Choice Annuity	3.35%	Rider available	New in MN!	0-90	2.25%
6 Year	A	American National	Palladium MYG Annuity	2.90%	10% of value	NY	0-85	2.50%
6 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 6	3.40%	10% of value	NJ, NY, PR, VI	0-90	2.50%
6 Year*	A+	Integrity Life Insurance Co.	NewMomentum	2.32%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	5.00%
6 Year	A+	North American Company	Guarantee Choice	2.95%	Interest Only	only in AK, MN, MO, NV, OH, OR UT, VA, WA	0-90	2.50%
7 Year	A	American National	Palladium MYG Annuity	2.99%	10% of value	NY	0-85	2.50%
7 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 7	3.50%	10% of value	NJ, NY, PR, VI	0-90	2.50%
7 Year	A+	Integrity Life Insurance Co.	MultiVantage	2.79%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	3.00%
7 Year	A+	Integrity Life Insurance Co.	NewMomentum	2.45%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	5.00%
7 Year	A+	Integrity Life Insurance Co.	SPDA Series II	2.39%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	3.00%
7 Year	A+	North American Company	Guarantee Choice	3.00%	Interest Only	only in AK, MN, MO, NV, OH, OR UT, VA, WA	0-90	2.50%
7 Year	A+	Securian Financial Group	SecureOption Focus	3.10%	10% of value	CA	0-88	4.00%
7 Year	B++	Sentinel Security Life	Personal Choice Annuity	3.50%	Rider available	New in MN!	0-90	2.25%
8 Year	A	American National	Palladium MYG Annuity	3.05%	10% of value	NY	0-85	2.50%
8 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 8	3.55%	10% of value	NJ, NY, PR, VI	0-90	2.50%
8 Year	A+	North American Company	Guarantee Choice	3.10%	Interest Only	only in AK, MN, MO, NV, OH, OR UT, VA, WA	0-90	2.50%
9 Year	A	American National	Palladium MYG Annuity	3.12%	10% of value	NY	0-85	2.50%
9 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 9	3.60%	10% of value	NJ, NY, PR, VI	0-90	2.50%
9 Year	A+	North American Company	Guarantee Choice	3.15%	Interest Only	only in AK, MN, MO, NV, OH, OR UT, VA, WA	0-90	2.50%
10 Year	A	American National	Palladium MYG Annuity	3.15%	10% of value	NY	0-85	2.50%
10 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 10	3.70%	10% of value	NJ, NY, PR, VI	0-90	2.50%
10 Year	A+	Integrity Life Insurance Co.	MultiVantage	2.85%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-83	3.50%
10 Year	A+	Integrity Life Insurance Co.	NewMomentum	2.62%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	5.00%
10 Year	A+	North American Company	Guarantee Choice	3.25%	Interest Only	only in AK, MN, MO, NV, OH, OR UT, VA, WA	0-90	2.50%
10 Year	B++	Sentinel Security Life	Personal Choice Annuity	3.40%	Rider available	Now in MN!	0-90	2.75%

\* Contract may have a longer surrender schedule than the guarantee period. Some contracts allow for a 30-day window to withdraw funds penalty free after initial guarantee, others do not.

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