

The
February 2019 Annuity Line

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INDEXED ANNUITIES

As of 2/1/2019	Product	Features/ Benefits	Minimum Guarantee	Free Withdrawal	Minimum Premium	States Not Approved	Surrender Charges	Issue Ages	Commission
 A.M.Best 'A'	Power 7 Protector & Protector Plus SPDA	Plus Product includes Income Rider! Power 7 Prot Power 7 Plus Fixed Account: 2.00% 2.00% S&P 1-Yr Pt to Pt: 6.00% 4.25%	Fixed Account Min 1.50%	Up to 10% of the annuity contract value after the first contract year	\$25,000 Qual/Non-Qual	NY	Power 7 & 7 Plus: 8,7,6,5,4,3,2,0	Power 7 0-85 Power 7+ 50-80	7 Year: 0-80 4.00% 81-85 2.00%
	Power 10 Protector & Protector Plus SPDA	Power 10 Prot Power 10 Plus Fixed Account: 2.10% 2.00% S&P 1-Yr Pt to Pt: 6.05% 4.25% Other Crediting Strategies Available Call For Details!!					Power 10 & 10 Plus: 10,9,8,7,6,5,4,3,2,1,0	Power 10 0-75 Power 10+ 50-75	10 Year: 0-70 7.00% 71-75 5.00%
 A.M. Best 'A+'	OptiChoice FPDA	5 Yr 7 Yr 9 Yr Fixed Rate 1 yr: 2.50% 2.55% 2.65% Perf Triggered: 4.00% 4.20% 4.50% 1-Yr monthly cap: 1.65% 1.80% 1.90% 1-Yr Int Spread: 1.85% 1.60% 1.35%	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%
	New Directions SPDA	6 Yr 8 Yr Fixed Rate: 2.90% 2.65% Perf Triggered 1Yr: 4.45% 4.30% 2-Yr Pt to Pt: 13.50% 11.75%	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%
	OptiBlend FPDA	5 Yr 7 Yr 10 Yr Plus Fixed Rate 1 yr: 3.05% 2.50% 2.50% 1.65% Perf Triggered: 4.50% 4.00% 4.50% 3.35% 1-Yr PtP Cap: 6.50% 5.75% 6.25% 4.75% 1-Yr PtP Sprd: 1.05% 1.60% 1.20% 2.35% *6% Premium Bonus on PLUS	1.00% on 100% of Premium less any withdrawals	10% of accumulation value each contract year	\$10,000 Qual/Non-Qual	NY	5 Year: 9,8,7,6,5,0 7 Year: 9,8,7,6,5,4,3,0 10 Year and Plus: 9,9,8,7,6,5,4,3,2,1,0	0-85 5 & 7 Yr 10Yr & Plus	7 Year: 0-74 4.50% 10 Year: 0-74 7.00%
 A.M.Best 'A'	Strategy Indexed Annuity PLUS SPDA	1.0% Premium Enhancement!! 7 Yr 10 Yr Declared Rate: 2.45% 2.60% 1-Yr Pt to Pt: 5.25% 5.50% 1-Yr Monthly Cap: 1.00% 1.10% Other Crediting Strategies Available Call For Details!!	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%

TRADITIONAL ANNUITIES

As of 2/1/2019	Product	Rates / Net Yields	Minimum Guarantee	Free Withdrawal	Minimum Premium	States Not Approved	Surrender Charges	Issue Ages	Commission
 A.M.Best 'A'	Century Plus SPDA	5.00% 1st Year Premium Enhancement!! Base Rate: 2.80% Lifetime Income Rider Available!!	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%
 A.M.Best 'A'	LifeHorizons 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	0-80 2.50%
	LifeHorizons 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 2/1/2019	Product	Product Details / Rate Information	Minimum Guarantee	Free Withdrawal	Minimum Premium	States Not Approved	Surrender Charges	Issue Ages	Commission
 A.M. Best 'A+'	Long-Term Care Annuity	Double or Triple leverage option available for LTC benefits Current 1.70% Rate for 7 years Long term care rider charge is based 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 2/1/19

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	3.10%	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	2.75%	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	3.20%	10% of value	NJ, NY, PR, VI	0-90	1.75%
4 Year	A	Integrity Life Insurance Co.	MultiVantage	2.50%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-89	2.00%
5 Year	A	AIG	American Pathway SolutionsMYG 5	3.50%	15% of value	NY	0-85	1.50%
5 Year	A	American National	Palladium MYG Annuity	3.55%	10% of value	NY	0-85	2.50%
5 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 5	3.25%	10% of value	NJ, NY, PR, VI	0-90	2.50%
5 Year	A+	Integrity Life Insurance Co.	MultiVantage	2.60%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-89	2.50%
5 Year*	A+	Integrity Life Insurance Co.	NewMomentum	2.30%	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	3.40%	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	3.70%	Rider available	New in MN!	0-90	2.25%
6 Year	A	AIG	American Pathway SolutionsMYG 6	3.50%	15% of value	NY	0-85	2.00%
6 Year	A	American National	Palladium MYG Annuity	3.65%	10% of value	NY	0-85	2.50%
6 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 6	3.30%	10% of value	NJ, NY, PR, VI	0-90	2.50%
6 Year*	A+	Integrity Life Insurance Co.	NewMomentum	2.37%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	5.00%
7 Year	A	AIG	American Pathway SolutionMYG 7	3.50%	15% of value	NY	0-85	2.00%
7 Year	A	American National	Palladium MYG Annuity	3.74%	10% of value	NY	0-85	2.50%
7 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 7	3.35%	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	3.15%	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	3.80%	Rider available	New in MN!	0-90	2.25%
8 Year	A	American National	Palladium MYG Annuity	3.65%	10% of value	NY	0-85	2.50%
8 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 8	3.40%	10% of value	NJ, NY, PR, VI	0-90	2.50%
9 Year	A	American National	Palladium MYG Annuity	3.72%	10% of value	NY	0-85	2.50%
9 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 9	3.45%	10% of value	NJ, NY, PR, VI	0-90	2.50%
10 Year	A	AIG	American Pathway SolutionMYG 10	3.50%	15% of value	NY	0-85	2.00%
10 Year	A	American National	Palladium MYG Annuity	3.75%	10% of value	NY	0-85	2.50%
10 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 10	3.50%	10% of value	NJ, NY, PR, VI	0-90	2.50%
10 Year	A+	Integrity Life Insurance Co.	MultiVantage	2.80%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-83	3.50%
10 Year	A+	Integrity Life Insurance Co.	NewMomentum	2.57%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	5.00%
10 Year	A+	North American Company	Guarantee Choice	3.35%	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	3.70%	Rider available	New 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.