

The

July 2018 Annuity Line

brought to you by

Appletree Financial Network

Leaders in Life, Annuities, Long Term Care and Disability Insurance

8101 34th Ave S, Suite 380
Bloomington, MN 55425

(952) 853-1235

Fax (952) 853-0935

*For information, forms, quotes and pending case status,
visit us at www.appletreefn.com*

Interested in an annuity with NO downside risk? Call TODAY and ask about an Equity Indexed Annuity!





A P P L E T R E E F I N A N C I A L N E T W O R K


8101 34th AVENUE S, SUITE 380 • BLOOMINGTON, MN 55425 • 952-853-1235 • FAX: 952-853-0935
Toll Free 877-853-1235 • www.appletreefn.com

Rates Current as of 7/1/18 and subject to change. For agent use only.


INDEXED ANNUITIES (Continued)

As of 7/1/18	Product	Features/ Benefits	Minimum Guarantee	Free Withdrawal	Minimum Premium	States Not Approved	Surrender Charges	Issue Ages	Commission
 A.M. Best 'A+'	OptiChoice FPDA	Fixed Rate 1 yr: 2.40% 2.45% Perf Triggered: 4.15% 4.40% 1-Yr monthly cap: 1.75% 1.90% 1-Yr Int Spread: 1.50% 1.25%	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	Fixed Rate: 3.00% 2.55% Perf Triggered 1Yr: 4.65% 4.50% 2-Yr Pt to Pt: 13.00% 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'	Strategy Indexed Annuity PLUS SPDA	1.0% Premium Enhancement!! Declared Rate: 2.65% 2.80% 1-Yr Pt to Pt: 4.35% 4.70% 1-Yr Monthly Cap: 1.45% 1.55% 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%
	North American NAC IncomeChoice 7 FPA	S&P 500 Annual Point to Point 4.50% Cap Fixed Account 2.00% Other Crediting Strategies Available Call for Details!!	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 7/1/2018	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	5.0% 1st Year Premium Enhancement!! Base Rate: 2.60% 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%
	Cincinnati Life 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
Cincinnati Life A.M. Best 'A'	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 7/1/2018	Product	Product Details / Rate Information	Minimum Guarantee	Free Withdrawal	Minimum Premium	States Not Approved	Surrender Charges	Issue Ages	Commission
 A.M. Best 'A+'	Long-Term Care Annuity	Double or Triple leverage option available for LTC benefits Current 2.00% 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 7/1/18

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	3.45%	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	2.68%	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	2.40%	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	2.50%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-89	2.50%
5 Year*	A+	Integrity Life Insurance Co.	NewMomentum	2.20%	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	2.50%	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	2.27%	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	2.74%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	3.00%
7 Year	A+	Integrity Life Insurance Co.	NewMomentum	2.40%	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	2.29%	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	2.80%	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	3.25%	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.

For Agent Use Only. Not Intended to Solicit Annuity Sales from the Public.