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***November 2019 Annuity Line***

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**INDEXED ANNUITIES**

As of 11/1/2019	Product	Features/ Benefits	Minimum Guarantee	Free Withdrawal	Minimum Premium	States Not Approved	Surrender Charges	Issue Ages	Commission
 A.M. Best 'A'	<b>Power 7 Protector &amp; Protector Plus</b> SPDA	Plus Product includes Income Rider!  <u>Power 7 Prot Power 7 Plus</u> Fixed Account: 1.80% 1.50% S&P 1-Yr Pt to Pt: 4.75% 3.00%	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%
	<b>Power 10 Protector &amp; Protector Plus</b> SPDA	<u>Power 10 Prot Power 10 Plus</u> Fixed Account: 1.85% 1.60% S&P 1-Yr Pt to Pt: 4.80% 3.10%  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'	<b>Strategy Indexed Annuity PLUS</b> SPDA	1.0% Premium Enhancement!! <u>7 Yr 10 Yr</u> Declared Rate: 1.20% 1.35% 1-Yr Pt to Pt: 2.40% 2.65% 1-Yr Monthly Cap: 1.05% 1.15% 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%
	<b>OptiChoice</b> FPDA	<u>5 Yr 7 Yr 9 Yr</u> Fixed Rate 1 yr: 1.60% 1.65% 1.75% Perf Triggered: 2.75% 2.95% 3.30% 1-Yr monthly cap: 1.15% 1.30% 1.40% 1-Yr Int Spread: 3.25% 2.95% 2.55%	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 9 Year: 9,8,7,6,5,4,3,2,1	0-85 5 & 7 Yr 0-80 9 Yr	0-75 3.50%
 A.M. Best 'A+'	<b>New Directions</b> SPDA	<u>6 Yr 8 Yr</u> Fixed Rate: 2.00% 1.75% Perf Triggered 1Yr: 3.50% 3.10% 2-Yr Pt to Pt: 8.50% 8.20%	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	0-75 3.50%
	<b>OptiBlend</b> FPDA	<u>5 Yr 7 Yr 10 Yr Plus</u> Fixed Rate 1 yr: 2.15% 1.60% 1.50% 1.00% Participation: 40.00% 35.00% 36.00% 13.00% 1-Yr PtP Cap: 5.00% 4.00% 4.50% 2.45% 1-Yr PtP Sprd: 2.00% 2.95% 2.25% 4.65% *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 0-80 10Yr & Plus	7 Year: 0-74 4.50% 10 Year: 0-74 7.00%
	<b>Sage Select</b> SPDA	4% Premium BONUS!  Fixed Rate: 2.00% S&P 500 Cap Rate: 4.00% Global Multi-Ind Part Rate: 40.00%	87.5% of the premium paid accumulated at 3%, less any withdrawals	10% each year beginning in year 2 cumulative up to 50%	\$2,000 Qual/Non-Qual	NY	10 Year: 9,8,7,6,5,4,3,2,1,0	0-85	0-75 3.50% 76-85 2.00%
 A.M. Best 'A+'	<b>Sage Secure</b> SPDA	<u>5 Yr 7 Yr 10 Yr</u> Fixed Rate 1 yr: 1.90% 2.00% 2.10% S&P 500 Cap Rate: 4.00% 4.05% 4.30% Global Multi-Ind Rate: 42.50% 43.25% 45.75%	87.5% of the premium paid accumulated at nonforfeiture rate less withdrawals	10% each year beginning in year 2	\$10,000 Qual/Non-Qual	CA, MO, NY	5 Year: 9,8,7,6,5,0 7 Year: 9,8,7,6,5,4,3,0 10 Year: 9,9,8,7,6,5,4,3,2,1,0	0-90	5 Year: 0-80 1.25% 7 Year: 0-80 2.00% 10 Year: 0-80 3.50%

**TRADITIONAL ANNUITIES**

As of 11/1/2019	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>5.00% 1st Year Premium Enhancement!!</b> <b>Base Rate: 1.55%</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%
 A.M. Best 'A'	<b>LifeHorizons</b> SPDA	<b>2.40% current rate</b>	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%
	<b>LifeHorizons</b> FPDA	<b>2.20% current rate</b>	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%
 A.M. Best 'A'	<b>Sage Choice</b> SPDA	<b>First Year Fixed Rate: 3.50%</b> <b>Min Gtd Rate Years 1-10: 2.00%</b>	2.00%	10% of account value each year	\$2,000 Qual/Non-Qual	MO, NH, NY	7 Year: 7,7,7,6,5,3,0	0-90 Q/NQ	0-80 2.75% 81-90 1.50%

**LONG-TERM CARE ANNUITIES**

As of 11/1/2019	Product	Product Details / Rate Information	Minimum Guarantee	Free Withdrawal	Minimum Premium	States Not Approved	Surrender Charges	Issue Ages	Commission
 A.M. Best 'A'	<b>Long-Term Care Annuity</b>	<b>Double or Triple leverage option available for LTC benefits</b>  <b>Current 1.25% Rate for 7 years</b>  <b>Long term care rider charge is based on age of owner at time of contract issue and leverage option chosen</b>	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 11/1/19**

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	1.85%	10% of value	CA	0-88	5.00%
1 Year*	A+	Integrity Life Insurance Co.	SPDA Series II	2.50%	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	2.40%	10% of value	NJ, NY, PR, VI	0-90	1.00%
3 Year*	A+	Integrity Life Insurance Co.	SPDA Series II	1.78%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	4.00%
3 Year	A+	North American Company	Guarantee Choice	1.95%	Interest Only	only in AK, MN, MO, NV, OH, OR, UT, VA, WA	0-90	1.50%
3 Year	A-	Sagicor	Milestone MYGA 3	2.35%	10% of value	CA, MO, NY	0-90	1.20%
3 Year	A+	Securian Financial Group	SecureOption Choice	2.30%	10% of value	CA	0-90	1.50%
3 Year*	A+	Securian Financial Group	SecureOption Focus	2.10%	10% of value	CA	0-88	4.00%
4 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 4	2.70%	10% of value	NJ, NY, PR, VI	0-90	1.75%
4 Year	A	Integrity Life Insurance Co.	MultiVantage	1.65%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-89	2.00%
5 Year	A	American National	Palladium MYG Annuity	2.05%	10% of value	NY	0-85	2.50%
5 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 5	2.85%	10% of value	NJ, NY, PR, VI	0-90	2.50%
5 Year	A+	Integrity Life Insurance Co.	MultiVantage	1.65%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-89	2.50%
5 Year*	A+	Integrity Life Insurance Co.	NewMomentum	1.45%	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	1.55%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	3.00%
5 Year	A+	North American Company	Guarantee Choice	2.30%	Interest Only	only in AK, MN, MO, NV, OH, OR, UT, VA, WA	0-90	2.50%
5 Year	A-	Sagicor	Milestone MYGA 5	2.80%	10% of value	CA, MO, NY	0-90	1.95%
5 Year	A+	Securian Financial Group	SecureOption Choice	2.30%	10% of value	CA	0-90	2.25%
5 Year*	A+	Securian Financial Group	SecureOption Focus	2.10%	10% of value	CA	0-88	4.00%
5 Year	B++	Sentinel Security Life	Personal Choice Annuity	3.40%	Rider available	New in MN!	0-90	2.25%
6 Year	A	American National	Palladium MYG Annuity	2.15%	10% of value	NY	0-85	2.50%
6 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 6	3.00%	10% of value	NJ, NY, PR, VI	0-90	2.50%
6 Year*	A+	Integrity Life Insurance Co.	NewMomentum	1.32%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	5.00%
7 Year	A	American National	Palladium MYG Annuity	2.39%	10% of value	NY	0-85	2.50%
7 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 7	3.10%	10% of value	NJ, NY, PR, VI	0-90	2.50%
7 Year	A+	Integrity Life Insurance Co.	MultiVantage	1.69%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	3.00%
7 Year	A+	Integrity Life Insurance Co.	NewMomentum	1.40%	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	1.39%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	3.00%
7 Year	A+	North American Company	Guarantee Choice	2.05%	Interest Only	only in AK, MN, MO, NV, OH, OR, UT, VA, WA	0-90	2.50%
7 Year	A-	Sagicor	Milestone MYGA 7	2.75%	10% of value	CA, MO, NY	0-90	2.20%
7 Year	A+	Securian Financial Group	SecureOption Choice	2.40%	10% of value	CA	0-90	2.25%
7 Year	A+	Securian Financial Group	SecureOption Focus	2.10%	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	2.30%	10% of value	NY	0-85	2.50%
8 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 8	3.20%	10% of value	NJ, NY, PR, VI	0-90	2.50%
9 Year	A	American National	Palladium MYG Annuity	2.37%	10% of value	NY	0-85	2.50%
9 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 9	3.25%	10% of value	NJ, NY, PR, VI	0-90	2.50%
9 Year	A+	Securian Financial Group	SecureOption Choice	2.50%	10% of value	CA	0-90	2.25%
10 Year	A	American National	Palladium MYG Annuity	2.40%	10% of value	NY	0-85	2.50%
10 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 10	3.30%	10% of value	NJ, NY, PR, VI	0-90	2.50%
10 Year	A+	Integrity Life Insurance Co.	MultiVantage	1.80%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-83	3.50%
10 Year	A+	Integrity Life Insurance Co.	NewMomentum	1.47%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	5.00%
10 Year	A+	North American Company	Guarantee Choice	2.25%	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	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.

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