



Traditional Annuities

Company A.M. Best	Current Rate (1st year guarantee; float thereafter)	Surrender Period	Surrender Free Withdrawals	Minimum Guarantee & Additional Features	Commission
American National (A)	Citadel Diamond 5 (single) 2.55% for \$100k+ (2.45% under) 1.55% gteed yr 2 (1.45% < \$100k)	5 Years 7%,7,7,6,5,0 No MVA	10% of beginning year value starting 1st year	1.00% min guarantee (most states) Return of Premium feature	3.00% 0-80 2.00% 81-85
	Citadel Diamond 7 (flex) 3.80% for \$100k+ (3.70% under) 1.80% gteed yr 2 (1.70% < \$100k) 2% bonus on 1st 3 yrs of deposits	7 Years 7%,7,7,6,5,4,2,0 No MVA	10% of beginning year value starting 1st year	1.00% min guarantee (most states) Return of Premium feature Non-Rolling Surrender Charge	3.50% 0-80 2.50% 81-85
EquiTrust (B++)	No Bonus 2.80% Year 1 No MVA	9 Years 12,11,10,9,8,7,6,4,2,0	Prior 12 months interst	2.00% minimum guarantee Nursing Home Terminal illness	5.50% 0-80 4.12% 81-85
	1.50% Prem Bonus 2.80% base rate MVA	9 Years 12,11,10,9,8,7,6,4,2,0	Prior 12 months interst		
	No Bonus 2.40% year 1 No MVA	6 Years 12,11,10,9,8,7,0	Interest only year 1 10% year 2+		
	1.50% Prem Bonus 2.40% base rate MVA	6 Years 12,11,10,9,8,7,0	Interest only year 1 10% year 2+		
Global Atlantic (A)	ForeCare (Hybrid LTC Annuity) Rate for \$200k+: 2.00% Rate for \$35k to \$199.9k: 1.75% Simplified Underwriting 2-pg questionnaire & phone interview 2 Possible Ratings: Standard/Premier Premier Rating LTC Trigger: 3X Acct Val Standard Rating LTC Trigger: 2X Acct Val 1.00% Base rate (1.00% \$50k+)	9 Years 8%,8,7,6,5,4,3,2,1,0 MVA	10% Starting Year One Takes transfer and 1035 funds. NON-Qualified funds ONLY. Tax-free w/drawals if qualified under PP Act. Confirm w/ tax advisor.	1.00% min guarantee Cost of insurance is determined at purchase and does not change. Payout term 36 mo + 36 mo (72) Tax-free where applicable	7.00% 0-75 3.50% 76-80 LTC Training Required webce.com
	Guggenheim (B++)	Pro-Option MYG with ROP Guaranteed Step-up MYG - 3 terms 5yr: 1.85%-1.95-2.05-2.15-2.25 (2.05% avg) 7yr: 1.95%-2.05-2.15-2.25-2.35-2.45-2.55 10yr: 2.00%-2.10-2.20-2.30-2.40 2.50-2.60-2.70-2.80-2.90 (2.45% avg)	5yr: 7%,6,5,4,3,0 7yr: 7%,6,5,4,3,2,1,0 10yr: 7%,6,5,4,3,2,1,1,1,0.75	1 w/drawal per policy year up to 10% of previous ann acct val starting year 2	1.00% Return of Premium feature