

THE MARCUS AGENCY

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September 2019
FIXED ANNUITIES

“Superior Service Since 1960”

Due to the volatility of the marketplace, please call to confirm rates.

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PLEASE READ: Important Notice Regarding Recent Changes In Annuity Market!

Over the past year, we have seen numerous carriers discontinue products and reduce compensation on their annuity portfolios. This spreadsheet reflects those current changes to the best of our ability. However, it is subject to change at any time.

*****In addition*** Most carriers are now abiding by new suitability laws that require producers to complete product-specific training BEFORE writing any new business. These requirements vary on product, state and carrier. Always call to confirm rates, state approvals, training requirements and compensation before submitting an application. Thank you!**

Carrier	Plan	Current Rate	Minimum Premium	Withdrawal	Surrender Charges	Issue Ages	Commission (1 st Year)	Non-Approved States
American National <u>Ratings:</u> A (3) A.M. Best A (6) S&P 78 Comdex	Citadel 5 Diamond	<u>Under \$100k</u> 2.10% Year 1 1.10% Base <u>\$100k & Above</u> 2.20% Year 1 1.20% Base	\$5,000	10% free annual w/d & free w/d of int. immediately	7, 7, 7, 6, 5, 0	0-85 NQ 0-85 Q	Citadel 5 Ages 0-80 3.00% Ages 81-85 2.00%	Call for current state approvals.
	Citadel 7 Diamond	<u>Under \$100k</u> 3.20% Year 1 1.20% Base <u>\$100k & Above</u> 3.30% Year 1 1.30% Base	\$5,000 NQ \$2,000 Q	10% free annual w/d & free w/d of int. immediately	7, 7, 7, 6, 5, 4, 2, 0	0-85 NQ 0-85 Q	Citadel 7 Ages 0-80 3.50% Ages 81-85 2.50%	

American National Ratings: A(3) A.M. Best A (6) S&P 78 Comdex	Palladium MYG* 5-thru-10 Year Guarantee Periods Available	<u>Under \$100k – 5Yr</u> 2.75% Year 1 1.75% Base <u>\$100k & Above</u> 2.85% Year 1 1.85% Base <u>Under \$100k – 6Yr</u> 2.05% Year 1 2.05% Base <u>\$100k & Above</u> 2.15% Year 1 2.15% Base <u>Under \$100k – 7Yr</u> 3.15% Year 1 2.15% Base <u>\$100k & Above</u> 3.25% Year 1 2.25% Base <u>Under \$100k – 8Yr</u> 2.20% Year 1 2.20% Base <u>\$100k & Above</u> 2.30% Year 1 2.30% Base <u>Under \$100k – 9Yr</u> 4.05% Year 1 2.05% Base <u>\$100k & Above</u> 4.15% Year 1 2.15% Base <u>Under \$100k – 10Yr</u> 3.20% Year 1 2.20% Base <u>\$100k & Above</u> 3.30% Year 1 2.30% Base	\$5,000 NQ \$5,000 Q	Free w/d of int. in 1 st year, 10% free annual w/d after 1 st year **30-day window for free surrender at end of guarantee period!	8%, 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	0-85 NQ 0-85 Q	5, 6, 7, & 8-Year: Ages 0-79 2.50% Ages 80+ 0.50% 9-Year: Ages 0-79 3.00% Ages 80+ 1.00% 10-Year: Ages 0-79 4.00% Ages 80+ 2.00%	NY, UT -Only 5, 6, 7-year approved in OR.
	*Lower rates apply in some states.							
Lincoln National Ratings: A+(2) AM Best AA- (4) S&P 90 Comdex	New Directions* 6-Year	3.40% (<\$100k) 3.90% (\$100k+)	\$10,000 NQ \$10,000 Q	10% free annual w/d per contract year	9%, 8%, 7%, 6%, 4.75%, 3.5%, 0%	0-85 NQ 0-85 Q		<u>NY</u>

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Lincoln National <u>Ratings:</u>	OptiChoice* Opti 9	(<\$100K) 3.35% (>\$100K) 3.70%	\$5,000 NQ \$2,000 Q initial \$50 subsequent	10% free annual w/d immediately	<u>Opti 9:</u> 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	0-80 NQ/Q	<u>Opti 9:</u> (Ages 0-75) 3.30%	<u>New York</u>

<p>A+(2) AM Best AA- (4) S&P 90 Comdex</p> <p>Lincoln National <i>(Continued)</i></p> <p><u>Ratings:</u> A+(2) A.M. Best AA-(4) S&P 90 Comdex</p>	<p>MYGuarantee Plus</p>	<p>(\$100k+ rates)</p> <p>5-Year 2.70%</p> <p>7-Year 2.45%</p> <p>10-Year 2.55%</p>	<p>\$10,000 NQ \$10,000 Q</p>	<p>10% free annual w/d immediately</p>	<p>5-Year = 7,7,6,5,4</p> <p>7-Year = 7,7,6,5,4,3,2</p> <p>10-Year = 7,7,6,5,4,3,2</p>	<p>0-85NQ 0-85Q</p>	<p>5-Year: (Ages 0-75) 1.70% (Ages 76-80) 1.00% (Ages 81-85) 0.45%</p> <p>7 and 10-Year: (Ages 0-75) 2.20% (Ages 76-80) 1.30% (Ages 81-85) 0.70%</p>	<p>GU, IL, MN, MO, VI</p>

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North American Ratings: A+(2) A.M. Best A+(5) S&P 88 Comdex	Guarantee Choice (MYGA)	<u>HIGH BAND</u> (\$100k or More) 3-Year = 2.15% 5-Year = 2.60% 7-Year = 2.35% 9-Year = 2.55%	\$10,000 NQ \$2,000 Q	Interest only, after Year 1	Surrender period is equal to guarantee period. (10, 10, 10, 10, 10, 9, 8, 6, 4, 2)	0-90	4-Yr Option-2.00% All Other-2.50% <u>Ages 81-85</u> : Reduce by 25% <u>Ages 86-90</u> : Reduce by 50% Special commission rules for CT, FL, IL, IN, OK and TX. Please call for details.	AK, DE, MN, MO, NV, OH, OR, UT, VA AND WA Low band 7 and 10 year rates not available in CA, DE and FL
		<u>LOW BAND</u> (Less than \$100k) 3-Year = 1.80% 5-Year = 2.30% 7-Year = 2.10% 10-Year = 2.30%						

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Carrier	Plan	Current Rate	Minimum Premium	Withdrawal	Surrender Charges	Issue Ages	Commission (1 st Year)	Non-Approved States
Principal Ratings: A+(2) A.M. Best A+(5) S&P 90 Comdex	Select Series Annuity (Fixed MYG)	(\$100k+ AEY Rates) 3-Year = 1.95% 1.95% Base 4-Year = 1.95% 1.95% Base 6-Year = 1.95% 1.95% Base 9-Year = 1.80% 1.80% Base	\$5,000	10% of balance or RMD	3-Year = 7,7,7 4-Year = 6-Year = 7,7,7,6,5,4 9-Year = 7,7,7,6,5,4,3,2,1	0-85	3-Year: 1.00% (< Age 80) 0.50% (Ages 80+) 4-Year: 2.25% (< Age 80) 1.50% (Ages 80+) 6-Year: 3.00% (< Age 80) 2.00% (Ages 80+) 9-Year: 5.00% (< Age 80) 2.50% (Ages 80+)	3, 4 and 6-Year: DE,MN,MO,PA 9-Year: DE,MN,MO,NY, PA,WA
	United of Omaha Ratings: A+(2) A.M. Best AA-w -(4) S&P 93 Comdex	Bonus Flexible	\$50K or more 2.35% Yr. 1 1.00% Base	\$5,000 NQ \$5,000 Q	10% free annual w/d immediately	8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 0%	0-75NQ 0-85Q	Ages 0-80 4.00% Ages 81+ 2.50%