

**THE MARCUS AGENCY**

389 Boston Post Road

Sudbury, MA 01776-3015

978-443-4900 (Local)

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Fort Washington, PA 19034

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June 2020

**FIXED ANNUITIES**

“Superior Service Since 1960”

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

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Carrier	Plan	Current Rate	Minimum Premium	Withdrawal	Surrender Charges	Issue Ages	Commission (1 <sup>st</sup> Year)	Non-Approved States
<b>American National</b>  <b>Ratings:</b> A (3) A.M. Best A (6) S&P 79 Comdex	<b>Citadel 5 Diamond</b>	<u>Under \$100k</u> 2.25% Year 1 1.25% Base <u>\$100k &amp; Above</u> 2.35% Year 1 1.35% 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	<b>Citadel 5</b> Ages 0-80 3.00% Ages 81-85 2.00%	Call for current state approvals.
	<b>Citadel 7 Diamond</b>	<u>Under \$100k</u> 3.50% Year 1 1.50% Base <u>\$100k &amp; Above</u> 3.60% Year 1 1.60% 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	<b>Citadel 7</b> Ages 0-80 3.50% Ages 81-85 2.50%	

<b>American National</b>  Ratings: A(3) A.M. Best A (6) S&P 79 Comdex	<b>Palladium MYG*</b>  <i>5-thru-10 Year Guarantee Periods Available</i>	<u>Under \$100k – 5Yr</u> 3.00% Year 1 2.00% Base <u>\$100k &amp; Above</u> 3.10% Year 1 2.10% Base  <u>Under \$100k – 6Yr</u> 2.25% Year 1 2.25% Base <u>\$100k &amp; Above</u> 2.35% Year 1 2.35% Base  <u>Under \$100k – 7Yr</u> 3.10% Year 1 2.10% Base <u>\$100k &amp; Above</u> 3.20% Year 1 2.20% Base  <u>Under \$100k – 8Yr</u> 2.15% Year 1 2.15% Base <u>\$100k &amp; Above</u> 2.25% Year 1 2.25% Base  <u>Under \$100k – 9Yr</u> 4.00% Year 1 2.00% Base <u>\$100k &amp; Above</u> 4.10% Year 1 2.10% Base  <u>Under \$100k – 10Yr</u> 3.15% Year 1 2.15% Base <u>\$100k &amp; Above</u> 3.25% Year 1 2.25% Base	\$5,000 NQ \$5,000 Q	Free w/d of int. in 1 <sup>st</sup> year, 10% free annual w/d after 1 <sup>st</sup> year <b>**30-day window for free surrender at end of guarantee period!</b>	8%, 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	0-85 NQ 0-85 Q	<b>5, 6, 7, &amp; 8-Year:</b> Ages 0-79 2.50% Ages 80+ 0.50%  <b>9-Year:</b> Ages 0-79 3.00% Ages 80+ 1.00%  <b>10-Year:</b> Ages 0-79 4.00% Ages 80+ 2.00%	NY, UT  <i>-Only 5, 6, 7-year approved in OR.</i>
	*Lower rates apply in some states.							
<b>Lincoln National</b>  Ratings: A+(2) AM Best AA- (4) S&P 91 Comdex	<b>New Directions*</b> <i>6-Year</i>	2.00% (<\$100k) 3.00% (\$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		<b>NY</b>
	<i>8 year</i>	2.00% (<\$100k) 2.25% (>\$100k)	\$10,000 NQ \$10,000 Q	10% free annual w/d per contract year	9%, 8%, 7%, 6%, 4.75%, 3.5%, 2%, 0.75%, 0%	0-85 NQ 0-85 Q		<b>NY</b>

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<b>Lincoln National</b>  Ratings: A+(2) A.M. Best AA-(4) S&P 91 Comdex	OptiBlend 7	(<\$100K) 1.50% (>\$100k) 1.50%	\$5,000 NQ \$2,000 Q initial \$50 subsequent	10% free annual w/d immediately	Opti 7: 9%, 8%, 7%, 6%, 5%, 0%	0-85 NQ/Q		<u>New York</u>
	OptiBlend 10	(<\$100K) 1.50% (>\$100k) 1.50%	\$5,000 NQ \$2,000 Q initial \$50 subsequent	10% free annual w/d immediately	Opti 10: <u>9%, 8%, 7%, 6%, 5%, 4%, 3%, 0%</u>	0-85 NQ/Q		

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<b>Lincoln National</b> <i>(Continued)</i>	<b>MYGuarantee Plus</b>	(\$100k+ rates)	\$10,000 NQ \$10,000 Q	10% free annual w/d immediately		0-85NQ 0-85Q	<b>5-Year:</b> (Ages 0-75) 1.70% (Ages 76-80) 1.00% (Ages 81-85) 0.45%	GU, IL, MN, MO, VI
	<i>5-Year</i>	1.05%			5-Year = 7,7,6,5,4			
	<i>7-Year</i>	1.15%			7-Year = 7,7,6,5,4,3,2			
	<i>10-Year</i>	1.25%			10-Year = 7,7,6,5,4,3,2		<b>7 and 10-Year:</b> (Ages 0-75) 2.20% (Ages 76-80) 1.30% (Ages 81-85) 0.70%	
<b>Ratings:</b>								
A+(2) A.M. Best								
AA-(4) S&P								
91 Comdex								

<p style="text-align: center;"><b>North American</b></p> <p><u>Ratings:</u> A+(2) A.M. Best A+(5) S&amp;P 89 Comdex</p>	<p><b>Guarantee Choice (MYGA)</b></p>	<p><u>HIGH BAND</u> (\$100k or More)</p> <p>3-Year = 2.25% 5-Year = 2.40% 7-Year = 3.50% 10-Year = 2.60%</p> <p><u>LOW BAND</u> (Less than \$100k)</p> <p>3-Year = 1.80% 5-Year = 2.10% 7-Year = 3.10% 10-Year = 2.20%</p>	<p>\$10,000 NQ \$2,000 Q</p>	<p>Interest only, after Year 1</p>	<p>Surrender period is equal to guarantee period.</p> <p>(10, 10, 10, 10, 10, 9, 8, 6, 4, 2)</p>	<p>0-90</p>	<p>4-Yr Option-2.00% All Other-2.50%</p> <p><u>Ages 81-85:</u> Reduce by 25% <u>Ages 86-90:</u> Reduce by 50%</p> <p>Special commission rules for CT, FL, IL, IN, OK and TX. Please call for details.</p>	<p>AK, DE, MN, MO, NV, OH, OR, UT, VA AND WA</p> <p>Low band 7 and 10 year rates not available in CA, DE and FL</p>
<p><b>Principal</b></p> <p><u>Ratings:</u> A+(2) A.M. Best A+(5) S&amp;P 91 Comdex</p>	<p><b>Select Series Annuity (Fixed MYG)</b></p>	<p><b>(\$100k+ AEY Rates)</b></p> <p>3-Year = 1.35% 1.35% Base 4-Year = 1.55% 1.55% Base 6-Year = 1.75% 1.75% Base 9-Year = 1.60% 1.60% Base</p>	<p>\$5,000</p>	<p>10% of balance or RMD</p>	<p>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</p>	<p>0-85</p>	<p><u>3-Year:</u> 1.00% (&lt; Age 80) 0.50% (Ages 80+) <u>4-Year:</u> 2.25% (&lt; Age 80) 1.50% (Ages 80+) <u>6-Year:</u> 3.00% (&lt; Age 80) 2.00% (Ages 80+) <u>9-Year:</u> 5.00% (&lt; Age 80)</p>	<p><u>3, 4 and 6-Year:</u> DE,MN,MO,PA</p> <p><u>9-Year:</u> DE,MN,MO,NY, PA,WA</p>

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<b>United of Omaha</b>  Ratings: A+(2) A.M. Best A+ (5) S&P 90 Comdex							2.50% (Ages 80+)  Deposits over \$2 million require Home Office approval and may have lower comp.	
	<b>Bonus Flexible</b>	<b>\$50K or more</b>  2.80% Yr. 1 1.80% 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%	AVAILABLE IN ALL STATES