

THE MARCUS AGENCY

389 Boston Post Road

Sudbury, MA 01776-3015

978-443-4900 (Local)

800-443-4922 (Outside MA)

P.O. Box 148

Fort Washington, PA 19034

215-793-9440 (Local)

877-793-9440 (Outside PA)

September 2020

FIXED ANNUITIES

“Superior Service Since 1960”

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

www.themarcusagency.com

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 Ratings: A (3) A.M. Best A (6) S&P 79 Comdex	Citadel 5 Diamond	<u>Under \$100k</u> 2.45% Year 1 1.45% Base <u>\$100k & Above</u> 2.55% Year 1 1.55% 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> 3.70% Year 1 1.70% Base <u>\$100k & Above</u> 3.80% Year 1 1.80% 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%	

THE MARCUS AGENCY

389 Boston Post Road

Sudbury, MA 01776-3015

978-443-4900 (Local)

800-443-4922 (Outside MA)

P.O. Box 148

Fort Washington, PA 19034

215-793-9440 (Local)

877-793-9440 (Outside PA)

September 2020

FIXED ANNUITIES

“Superior Service Since 1960”

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

www.themarcusagency.com

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
Lincoln National Ratings: A+(2) A.M. Best AA-(4) S&P 91 Comdex	OptiBlend 7	(<\$100K) 4.25% (>\$100k) 4.00%	\$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) 3.25% (>\$100k) 3.00%	\$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		

THE MARCUS AGENCY

389 Boston Post Road

Sudbury, MA 01776-3015

978-443-4900 (Local)

800-443-4922 (Outside MA)

P.O. Box 148

Fort Washington, PA 19034

215-793-9440 (Local)

877-793-9440 (Outside PA)

September 2020

FIXED ANNUITIES

“Superior Service Since 1960”

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

www.themarcusagency.com

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
Lincoln National <i>(Continued)</i>	MYGuarantee Plus	(\$100k+ rates)	\$10,000 NQ \$10,000 Q	10% free annual w/d immediately		0-85NQ 0-85Q	5-Year: (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		7 and 10-Year: (Ages 0-75) 2.20% (Ages 76-80) 1.30% (Ages 81-85) 0.70%	
<p><u>Ratings:</u> A+(2) A.M. Best AA-(4) S&P 91 Comdex</p>								

<p>North American</p> <p><u>Ratings:</u> A+(2) A.M. Best A+(5) S&P 89 Comdex</p>	<p>Guarantee Choice (MYGA)</p>	<p><u>HIGH BAND</u> (\$100k or More)</p> <p>3-Year = 1.85% 5-Year = 2.05% 7-Year = 2.50% 10-Year = 2.25%</p> <p><u>LOW BAND</u> (Less than \$100k)</p> <p>3-Year = 1.40% 5-Year = 1.75% 7-Year = 2.10% 10-Year = 1.85%</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>Principal</p> <p><u>Ratings:</u> A+(2) A.M. Best A+(5) S&P 91 Comdex</p>	<p>Select Series Annuity (Fixed MYG)</p>	<p>(\$100k+ AEY Rates)</p> <p>3-Year = 1.10% 1.10% Base 4-Year = 1.30% 1.30% Base 6-Year = 1.40% 1.40% Base 9-Year = 1.35% 1.35% 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% (< Age 80) 0.50% (Ages 80+) <u>4-Year:</u> 2.25% (< Age 80) 1.50% (Ages 80+) <u>6-Year:</u> 3.00% (< Age 80) 2.00% (Ages 80+) <u>9-Year:</u> 5.00% (< 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>

389 Boston Post Road
Sudbury, MA 01776-3015
978-443-4900 (Local)
800-443-4922 (Outside MA)

P.O. Box 148
Fort Washington, PA 19034
215-793-9440 (Local)
877-793-9440 (Outside PA)

FIXED ANNUITIES

“Superior Service Since 1960”

www.themarcusagency.com

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
United of Omaha Ratings: A+(2) A.M. Best A+ (5) S&P 90 Comdex							2.50% (Ages 80+)	
	Bonus Flexible	\$50K or more 2.15% Yr. 1 1.15% 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