

THE MARCUS AGENCY

389 Boston Post Road
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March 2019
FIXED ANNUITIES

“Superior Service Since 1960”

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This is a sample of our many annuity carriers. Please call to discuss our full portfolio.

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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> 3.35% Year 1 2.35% Base <u>\$100k & Above</u> 3.45% Year 1 2.45% 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	<u>Citadel 5</u> Ages 0-80 3.00% Ages 81-85 2.00%	Call for current state approvals.
	Citadel 7 Diamond	<u>Under \$100k</u> 4.45% Year 1 2.45% Base <u>\$100k & Above</u> 4.55% Year 1 2.55% 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	<u>Citadel 7</u> Ages 0-80 3.50% Ages 81-85 2.50%	

<p>American National (Continued)</p> <p>Ratings: A(3) A.M. Best A(6) S&P 78 Comdex</p>	<p>Palladium MYG*</p> <p>5-thru-10 Year Guarantee Periods Available</p>	<p><u>Under \$100k – 5Yr</u> 4.10% Year 1 3.10% Base <u>\$100k & Above</u> 4.20% Year 1 3.20% Base</p> <p><u>Under \$100k – 6Yr</u> 3.40% Year 1 3.40% Base <u>\$100k & Above</u> 3.50% Year 1 3.50% Base</p> <p><u>Under \$100k – 7Yr</u> 4.35% Year 1 3.35% Base <u>\$100k & Above</u> 4.45% Year 1 3.35% Base</p> <p><u>Under \$100k – 8Yr</u> 3.40% Year 1 3.40% Base <u>\$100k & Above</u> 3.50% Year 1 3.50% Base</p> <p><u>Under \$100k – 9Yr</u> 5.25% Year 1 3.25% Base <u>\$100k & Above</u> 5.35% Year 1 3.35% Base</p> <p><u>Under \$100k – 10Yr</u> 4.40% Year 1 3.40% Base <u>\$100k & Above</u> 4.50% Year 1 3.50% Base</p>	<p>\$5,000 NQ \$5,000 Q</p>	<p>Free w/d of int. in 1st year, 10% free annual w/d after 1st year **30-day window for free surrender at end of guarantee period!</p>	<p>8%, 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%</p>	<p>0-85 NQ 0-85 Q</p>	<p>5, 6, 7, & 8-Year: Ages 0-79 2.50% Ages 80+ 0.50%</p> <p>9-Year: Ages 0-79 3.00% Ages 80+ 1.00%</p> <p>10-Year: Ages 0-79 4.00% Ages 80+ 2.00%</p>	<p>NY, UT</p> <p>-Only 5, 6, 7-year approved in OR.</p>
<p>Lincoln National</p> <p>Ratings: A+(2) A.M. Best AA-(4) S&P 91 Comdex</p>	<p>OptiPoint*</p> <p><i>Opti 8</i></p> <p><i>Opti 10</i></p>	<p>(<\$100k) 3.90% (yrs.1-3) 1.90%</p> <p>(>or= to \$100k) 4.90% (yrs.1-3) 1.90%</p> <p>(<\$100k) 4.90% (yrs.1-4) 1.90%</p> <p>(>or= to \$100k) 5.90% (yrs. 1-4) 1.90%</p>	<p>\$5,000 NQ \$2,000 Q</p>	<p>10% free annual w/d immediately</p>	<p>Opti 8: 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%</p> <p>Opti 10: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%</p>	<p>Opti 8 & 10: 0-85NQ 0-85Q</p>	<p>Opti 8: (Ages 0-75) 2.60%</p> <p>Opti 10: (Ages 0-75) 3.30%</p>	<p>Opti 8 & 10: MA, MN, NY, OR, UT</p>

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Lincoln National <i>(Continued)</i>	MYGuarantee Plus	(\$100k+ rates)	\$10,000 NQ \$10,000 Q	10% free annual w/d immediately	5-Year = 7,7,6,5,4	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>	3.35%			7-Year = 7,7,6,5,4,3,2			
	<i>7-Year</i>	3.10%			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%	
	<i>10-Year</i>	3.15%						

Ratings:
A+(2) A.M. Best
AA-(4) S&P
91 Comdex

**Rates apply to fixed account only!*

*** After 1st year, interest rates will fluctuate annually, with a guaranteed minimum of 1%.*

**** Fixed interest rates for the Classic 10-Year plan are only guaranteed for 7 years, after which the rates are reset annually.*

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North American	Guarantee Choice (MYGA)	<u>HIGH BAND</u> ((\$100k or More)	\$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
		<u>LOW BAND</u> (Less than \$100k)						

Ratings:
 A+(2) A.M. Best
 A+(5) S&P
 88 Comdex

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Carrier	Plan	Current Rate	Minimum Premium	Withdrawal	Surrender Charges	Issue Ages	Commission (1 st Year)	Non-Approved States
Principal <i>Ratings:</i> A+ (2) A.M. Best A+ (5) S&P 90 Comdex	Select Series Annuity (Fixed MYG)	(\$100k+ AEY Rates) 3-Year = 2.55% yr. 1 2.55% Base 4-Year = 2.75% yr. 1 2.75% Base 6-Year = 2.90% yr. 1 2.90% Base 9-Year = 2.85% yr. 1 2.85% 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+) <i>Deposits over \$2 million require Home Office approval and may have lower comp.</i>	3, 4 and 6-Year: DE,MN,MO,PA 9-Year: DE,MN,MO,NY, PA,WA
	United of Omaha <i>Ratings:</i> A+ (2) A.M. Best AA- (4) S&P 93 Comdex	Bonus Flexible	\$50K or more 3.30% Yr. 1 2.30% 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%