

Rates effective April 15, 2019

Product	Guarantee Period	1st Year Rate	Base Rate	Average Annual Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
---------	------------------	---------------	-----------	---------------------	-------------------	------------------	------------------	-----------	----------------	-------------	------------

AMERICAN NATIONAL

(A AM Best, A S&P, 78 Comdex)

PALLADIUM MYG	30 day window after guarantee period													
	5 Year	3.75%	2.75%	2.95%								Ages 0-79	Ages 80-85	
	6 Year	3.05%	3.05%	3.05%								2.50%	0.50%	
	7 Year	4.15%	3.15%	3.29%	1.25% on 100% premium	8, 8, 8, 7, 6, 5, 4, 3, 2, 1, 0	\$5,000	0-85	Not available in NY, UT	Interest only during		2.50%	0.50%	
	8 Year	3.20%	3.20%	3.20%			NQ/Q	NQ / Q		1st year, 10%		2.50%	0.50%	
	9 Year	5.05%	3.05%	3.27%						beginning year 2		2.50%	0.50%	
	10 Year	4.20%	3.20%	3.30%								2.50%	0.50%	
		Extra 0.10% \$100,000+												

Remarks: Confinement, disability waivers

+/- MVA (Non-MVA in OR, WA)

GREAT AMERICAN

(A AM Best, A+ S&P, 80 Comdex)

SECUREGAIN 5	5 Year	3.00%	2.75%	3.00%								Ages 0-80	2.50%	
			After the first contract year, the base interest rate will increase. 0.10% will be added in years two through five		1.50% on 100% premium	9, 8, 7, 6, 5, 0	\$10,000	0-89 NQ	Not available in NY	10% Free		Ages 81-89	1.50%	
			Extra 0.15% \$100,000+											
		+/- MVA												
SECUREGAIN 7	7 Year	3.15%	2.15%	3.04%								Ages 0-80	3.50%	
			After the first contract year, the base interest rate will increase. 0.25% will be added in years two through seven		1.50% on 100% premium	9, 8, 7, 6, 5, 4, 3, 0	\$10,000	0-85 NQ	Not available in NY	10% Free		Ages 81-85	1.50%	
			Extra 0.10% \$100,000+											
		+/- MVA												

Remarks: Extended care, terminal illness waivers; Pre-appointment required in MT

INTEGRITY

(A+ AM Best, AA S&P, 96 Comdex)

MULTIVANTAGE	30 day window after guarantee period													
	4 Year	2.65%	1.65%	1.90%								Ages 0-75	Ages 76-85	Ages 86-89
	5 Year	2.85%	1.85%	2.05%	1.25% on 100% premium	8, 8, 7, 7						2.00%	1.50%	1.20%
	7 Year	3.20%	2.20%	2.34%		8, 8, 7, 7, 6	\$20,000	0-89	Not available in DE, MT, NY	10% Free		2.50%	2.00%	1.70%
						8, 8, 7, 7, 6, 5, 4	NQ/Q	NQ / Q		Withdrawal	3.00%	2.20%	1.80%	
		+/- MVA												

Remarks: Unemployment, terminal illness, healthcare and RMD waivers

LINCOLN NATIONAL

(A+ AM Best, AA- S&P, 90 Comdex)

MYGUARANTEE PLUS	\$10,000+		\$100,000+													
	5 Year	2.80%	3.10%										Ages 0-75	Ages 76-80	Ages 81-85	
							7, 7, 6, 5, 4, 0						2.00%	1.30%	0.75%	
	7 Year	2.80%	2.95%			1.50% on 100% premium	7, 7, 6, 5, 4, 3, 2, 0	\$10,000	0-85	Not available in MN, NY	10% Free	2.50%	1.60%	1.00%		
									NQ/Q	NQ / Q	Withdrawal					
10 Year	2.85%	3.05%				7, 7, 6, 5, 4, 3, 2, 0					2.50%	1.60%	1.00%			
		+/- MVA														

MINNESOTA LIFE

(A+ AM Best, AA- S&P, 95 Comdex)

SECURECHOICE	\$25,000+		\$100,000+													
	3 Year	2.75%	2.90%										Ages 0-80	Ages 81-85	Ages 86-90	
	5 Year	2.85%	3.00%				9, 8, 7						1.50%	0.75%	0.38%	
	7 Year	3.05%	3.20%	1.50% on 100% premium		9, 8, 7, 6, 5	\$25,000.00	0-90	Not available in CA, NY	10% Free		2.25%	1.25%	0.56%		
							9, 8, 7, 6, 5, 4, 3	NQ/Q	NQ / Q	Withdrawal starting		2.25%	1.25%	0.56%		
9 Year	3.15%	3.30%				9, 8, 7, 6, 5, 4, 3, 2, 1				year 2	2.25%	1.25%	0.56%			
		+/- MVA														

Remarks: Hospital, medical care stay and terminal condition waivers after 1st policy year

*** Although we make every effort to keep this information current, Insurance Designers of Dallas cannot guarantee the accuracy of the listed rates. Prior to solicitation please contact us to verify data ***

Rates effective April 15, 2019

Product	Guarantee Period	1st Year Rate	Base Rate	Average Annual Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
---------	------------------	---------------	-----------	---------------------	-------------------	------------------	------------------	-----------	----------------	-------------	------------

NEW YORK LIFE

(A++ AM Best, AA+ S&P, 100 Comdex)

SECURE TERM MVA II	Guarantee Period	Premium		Average Annual Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Commission				
		\$5,000-\$25,000	\$25,000-\$50,000							Ages 0-80	Ages 81-85			
3 Year		\$5,000-\$25,000	\$25,000-\$50,000	1.95%	0.50% on 100% premium	7, 7, 7, 0 +/- MVA	\$5,000 NQ / Q	0-85 NQ / Q (Age 80 in CA)	Available in all states	10% Free Withdrawal. All earned interest available on deposits \$100k+	1.00%	0.75%		
		\$50,000-\$100,000	\$100,000+	2.20%							1.50%	1.00%		
		\$25,000-\$50,000	\$50,000-\$100,000	2.25%							7, 7, 7, 6, 0 +/- MVA	2.45%	1.50%	1.00%
		\$100,000+	\$100,000+	2.60%							7, 7, 7, 6, 5, 0 +/- MVA	2.45%	1.50%	1.00%
4 Year		\$5,000-\$25,000	\$25,000-\$50,000	2.00%	0.50% on 100% premium	7, 7, 7, 6, 5, 0 +/- MVA	\$5,000 NQ / Q	0-85 NQ / Q (Age 80 in CA)	Available in all states	10% Free Withdrawal. All earned interest available on deposits \$100k+	1.50%	1.00%		
		\$50,000-\$100,000	\$100,000+	2.25%							1.50%	1.00%		
		\$25,000-\$50,000	\$50,000-\$100,000	2.25%							7, 7, 7, 6, 5, 4, 0 +/- MVA	2.45%	1.50%	1.00%
		\$100,000+	\$100,000+	2.60%							7, 7, 7, 6, 5, 4, 0 +/- MVA	2.45%	1.50%	1.00%
5 Year		\$5,000-\$25,000	\$25,000-\$50,000	2.00%	0.50% on 100% premium	7, 7, 7, 6, 5, 4, 0 +/- MVA	\$5,000 NQ / Q	0-85 NQ / Q (Age 80 in CA)	Available in all states	10% Free Withdrawal. All earned interest available on deposits \$100k+	1.50%	1.00%		
		\$50,000-\$100,000	\$100,000+	2.25%							1.50%	1.00%		
		\$25,000-\$50,000	\$50,000-\$100,000	2.25%							7, 7, 7, 6, 5, 4, 0 +/- MVA	2.45%	1.50%	1.00%
		\$100,000+	\$100,000+	2.60%							7, 7, 7, 6, 5, 4, 0 +/- MVA	2.45%	1.50%	1.00%
6 Year		\$5,000-\$25,000	\$25,000-\$50,000	2.00%	0.50% on 100% premium	7, 7, 7, 6, 5, 4, 0 +/- MVA	\$5,000 NQ / Q	0-85 NQ / Q (Age 80 in CA)	Available in all states	10% Free Withdrawal. All earned interest available on deposits \$100k+	1.50%	1.00%		
		\$50,000-\$100,000	\$100,000+	2.25%							1.50%	1.00%		
		\$25,000-\$50,000	\$50,000-\$100,000	2.25%							7, 7, 7, 6, 5, 4, 0 +/- MVA	2.45%	1.50%	1.00%
		\$100,000+	\$100,000+	2.60%							7, 7, 7, 6, 5, 4, 0 +/- MVA	2.45%	1.50%	1.00%
7 Year		\$5-\$25k	\$25-\$50k	2.05%	0.50% on 100% premium	7, 7, 7, 6, 5, 4, 3, 0 +/- MVA	\$5,000 NQ / Q	0-85 NQ / Q (Age 80 in CA)	Available in all states	10% Free Withdrawal. All earned interest available on deposits \$100k+	1.50%	1.00%		
		\$50-\$100k	\$100k+	2.30%							1.50%	1.00%		
		\$25-\$50k	\$50-\$100k	2.30%							1.50%	1.00%		
		\$100k+	\$100k+	2.65%							1.50%	1.00%		

Remarks: Living needs and unemployment benefit riders; Enhanced Beneficiary (and Spousal) Rider(s) available at cost

NORTH AMERICAN

(A+ AM Best, A+ S&P, 88 Comdex)

GUARANTEE CHOICE	Guarantee Period	Premium		Average Annual Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission		
		\$2,000+	\$100,000+								Ages 0-79	Ages 81-85	Ages 86-90
3 Year		\$2,000+	\$100,000+	2.20%	1% on 87.5% premium	30 day window after guarantee period 9.3, 8.4, 7.5 +/- MVA	\$10,000 NQ	0-90	7 & 10 year options unavailable in CA, DE, FL	Interest only starting year 2	1.50%	1.13%	0.75%
		\$2,000+	\$100,000+	2.55%							2.00%	1.50%	1.00%
		\$2,000+	\$100,000+	2.85%							2.50%	1.88%	1.25%
		\$2,000+	\$100,000+	2.90%							3.00%	2.25%	1.50%
5 Year		\$2,000+	\$100,000+	2.85%	1% on 87.5% premium	30 day window after guarantee period 9.3, 8.4, 7.5, 6.6, 5.7 +/- MVA	\$2,000 Q	NQ / Q	N/A in NY	Interest only starting year 2	2.50%	1.88%	1.25%
		\$2,000+	\$100,000+	2.70%							2.50%	1.88%	1.25%
		\$2,000+	\$100,000+	2.45%							2.50%	1.88%	1.25%
		\$2,000+	\$100,000+	2.65%							3.00%	2.25%	1.50%
7 Year		\$2,000+	\$100,000+	2.45%	1% on 87.5% premium	30 day window after guarantee period 9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8 +/- MVA	\$2,000 Q	NQ / Q	N/A in NY	Interest only starting year 2	2.50%	1.88%	1.25%
		\$2,000+	\$100,000+	2.70%							2.50%	1.88%	1.25%
		\$2,000+	\$100,000+	2.45%							2.50%	1.88%	1.25%
		\$2,000+	\$100,000+	2.65%							3.00%	2.25%	1.50%
10 Year		\$2,000+	\$100,000+	2.65%	1% on 87.5% premium	30 day window after guarantee period 9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9, 0.95 +/- MVA	\$2,000 Q	NQ / Q	N/A in NY	Interest only starting year 2	3.00%	2.25%	1.50%
		\$2,000+	\$100,000+	2.90%							3.00%	2.25%	1.50%
		\$2,000+	\$100,000+	2.65%							3.00%	2.25%	1.50%
		\$2,000+	\$100,000+	2.90%							3.00%	2.25%	1.50%

Remarks: Nursing home and confinement waivers; 30 day window after guarantee period before automatic rollover to new surrender period

OXFORD

(A- AM Best)

MULTI SELECT	Guarantee Period	Premium		Average Annual Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission	
		\$2,000+	\$100,000+								Ages 18-75	Ages 76-80
3 Year		\$2,000+	\$100,000+	2.80%	1% on 100% premium	30 day window after guarantee period 10, 9, 8 +/- MVA	\$20,000 NQ / Q (\$500k maximum premium ages 76-80)	18-80	Not available in AL, MS, MT, NY, VT, WV	Interest only during 1st year, 10% beginning year 2	1.00%	0.50%
		\$2,000+	\$100,000+	3.20%							1.28%	0.55%
		\$2,000+	\$100,000+	3.25%							2.50%	1.50%
		\$2,000+	\$100,000+	3.60%							2.50%	1.50%
		\$2,000+	\$100,000+	3.60%							2.50%	1.50%
		\$2,000+	\$100,000+	3.45%							2.50%	1.50%
		\$2,000+	\$100,000+	3.70%							2.50%	1.50%
		\$2,000+	\$100,000+	3.55%							2.75%	1.75%
		\$2,000+	\$100,000+	3.55%							2.75%	1.75%
		\$2,000+	\$100,000+	3.60%							3.00%	N/A

Pre-Appointment Required

Remarks: Nursing home and terminal illness waivers (waivers not available in CT, FL, MA, NJ, OR, PA)

*** Although we make every effort to keep this information current, Insurance Designers of Dallas cannot guarantee the accuracy of the listed rates. Prior to solicitation please contact us to verify data ***

Rates effective April 15, 2019

Product	Guarantee Period	1st Year Rate	Base Rate	Average Annual Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
---------	------------------	---------------	-----------	---------------------	-------------------	------------------	------------------	-----------	----------------	-------------	------------

PRINCIPAL

(A+ AM Best, A+ S&P, 90 Comdex)

PRINCIPAL PREFERRED		\$5-\$50k	\$50-\$100k	\$100k+		30 day window after guarantee period					Ages 0-80	Ages 81-85	Ages 86-90
	3 Year	2.25%	2.40%	2.55%		8, 7, 6					1.00%	0.70%	0.50%
	4 Year	2.30%	2.45%	2.55%	0.50% on 100% premium	8, 7, 6, 6	\$5,000	0-90	Available in all states	15% Free Withdrawal	1.90%	1.25%	0.60%
	5 Year	2.45%	2.65%	2.70%	(1% in NY)	8, 7, 6, 6, 5	NQ / Q	NQ / Q			2.25%	1.50%	0.75%
	6 Year	2.50%	2.70%	2.75%		8, 7, 6, 6, 5, 4					2.50%	1.75%	1.00%
7 Year	2.50%	2.70%	2.75%		8, 7, 6, 6, 5, 4, 3					3.00%	2.00%	1.05%	
						+/- MVA							

Remarks: Disability and confinement waivers

RELIANCE STANDARD

(A+ AM Best, A S&P, 83 Comdex)

ELEOS	5 Year	Version		3.00%	1.35% on 100% premium	8, 7, 6, 5, 4, 0	\$10,000	0-85	Not available in MO, MT, NY, UT	10% Free Withdrawal	Ages 0-75	Ages 76-80	Ages 81-85
		SP									2.50%	2.00%	1.50%
		MVA		3.15%		8, 7, 6, 5, 4, 0 (+/- MVA)	NQ/Q	NQ/Q	MD, MN, ND, NY, OR, TX, UT, VT WA		2.50%	2.00%	1.50%

Remarks: Nursing home care waiver

SAGICOR

(A- AM Best)

MILESTONE MYG		\$15-\$50k	\$50-\$100k	\$100k+		30 day window after guarantee period					Ages 0-80	Ages 81-85	Ages 86-90
	3 Year	1.60%	2.20%	2.90%		9, 8, 7	\$15,000	0-90	Not available in AK, CA, CT, DC, DE, ME, MT, ND, NY, PR, SD, VI, VT	10% Free Withdrawal	1.25%	0.75%	0.50%
	5 Year	2.45%	2.95%	3.55%	1% on 100% premium	9, 8, 7, 6, 5	NQ / Q	NQ / Q			2.00%	1.25%	0.75%
	7 Year	2.80%	3.30%	3.60%		9, 8, 7, 6, 5, 4, 3					2.25%	1.75%	1.00%
						+/- MVA							

Remarks: Nursing home and terminal illness waivers

STANDARD

(A AM Best, A+ S&P, 82 Comdex)

FOCUSED GROWTH ANNUITY		\$15,000+	\$100,000+			30 day window after guarantee period					Ages 0-80	Ages 81-85	Ages 86+
	3 Year	2.65%	2.75%			9.4, 8.5, 7.5	\$15,000	0-93	Not available in CA, DE, NJ or NY	Interest only	1.50%	0.75%	0.50%
	5 Year	3.20%	3.30%		0.10% on 100% premium	9.4, 8.5, 7.5, 6.5, 5.5	NQ/Q	0-90			2.00%	1.00%	0.77%
	7 Year	3.20%	3.30%			9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5		0-80	Product varies by state		2.00%	1.00%	0.77%
	10 Year	3.10%	3.20%			9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5		NQ/Q			3.00%	N/A	N/A
						+/- MVA							

Remarks: Nursing home and terminal illness waivers

SYMETRA

(A AM Best, A S&P, 80 Comdex)

CUSTOM	5 Year	\$25-\$50k	2.10%										
		\$50k-100k	2.55%			5 Year						Ages 0-75	2.00%
		\$100k-250k	2.85%	0.50% on 100% premium		7, 7, 7, 6, 5, 0						Ages 76-85	1.25%
		\$250k+	2.85%										
								\$25,000	0-85	Not available in NY	10% Free Withdrawal		
	7 Year	1st Yr	Yrs 2-7	Average				NQ / Q	NQ / Q				
		\$25-\$50k	2.65%	2.15%	2.26%								Ages 0-75
	\$50k-100k	3.30%	2.80%	2.75%	1% on 100% premium	7 Year						Ages 76-85	2.25%
	\$100k-250k	3.65%	3.15%	3.15%		8, 8, 7, 7, 6, 5, 4, 0							
	\$250k+	3.65%	3.15%	3.15%									

Remarks: Nursing home and hospital waivers

*** Although we make every effort to keep this information current, Insurance Designers of Dallas cannot guarantee the accuracy of the listed rates. Prior to solicitation please contact us to verify data ***

AnnuityGram™ - Index Insurance Designers of Dallas

800.344.0199
www.insdesign.com

Rates effective April 15, 2019

Product	Index Strategy	Cap / Rate	Minimum Guarantee	Surrender Period	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
---------	----------------	------------	-------------------	------------------	------------------	-----------	----------------	-------------	------------

GREAT AMERICAN

(A AM Best, A+ S&P, 80 Comdex)

AMERICAN LEGEND 7		\$10,000+ \$100,000+							
	S&P 500 Annual Point to Point Cap	5.40% 5.65%	1.50% on 100% premium	7 Year	\$10,000 NQ / Q	0-85 NQ	Not available in NY	10% Free	Ages 0-75 4.75%
	Fixed Rate (1 year)	2.75% 2.85%		9, 8, 7, 6, 5, 4, 3, 0	Flexible premium	18-85 Q		Withdrawal	Ages 76-85 2.75%

*** Pre-appointment required in MT ***

Trail commission available, call for details.

Remarks: Extended care, terminal illness waivers (N/A in MA)

SAFE RETURN									
	S&P 500 Annual Point to Point Cap	4.50%	1.50% on 100% premium	10 Year	\$25,000 NQ/Q	0-85 NQ	Not available in NY	10% Free	Ages 0-75 5.50%
	Fixed Rate (1 year)	2.00%		10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	NQ/Q	18-85 Q		Withdrawal	Ages 76-80 4.50%

BAILOUT CAP: If renewal cap rate is less than 3.00% (regardless of the initial cap rate), the client can withdraw funds free of any surrender charges/penalties.

*** Pre-appointment required in MT ***

Trail commission available, call for details.

Remarks: Extended care, terminal illness waivers (N/A in MA); Return of premium guarantee included

Integrity

(A+ AM Best, AA S&P, 96 Comdex)

Indextra		7 Year	10 Year							
	Goldman Sachs 1 Year Participation Rate	75%	80%							
	Goldman Sachs 2 Year Participation Rate	110%	115%		7 Year					
	Goldman Sachs 3 Year Participation Rate	135%	140%		9, 8.5, 8, 7, 6, 5, 4, 0				7 Year 10 Year	
	JP Morgan 1 Year Participation Rate	60%	62%	1.25% on 87.5% premium		\$15,000 NQ / Q	18-85 NQ / Q	Not available in ME, NH, NY, VT	10% Free	Ages 18-75 5.25%
	JP Morgan 2 Year Participation Rate	87%	90%						Withdrawal	Ages 76-85 4.25%
	JP Morgan 3 Year Participation Rate	107%	110%		10 Year					6.50%
	S&P 500 Annual Point to Point Cap	4.75%	5.00%		9, 8.5, 8, 7, 6, 5, 4, 3, 2, 1, 0					5.00%

Fixed Rate (1 year) 2.20% 2.25%

Trail commission available, call for details.

Remarks: 1% simple interest GMAV; E-Application available; Income withdrawal benefit rider available at cost; Nursing home, terminal illness waivers. JP Morgan Index strategy also available

JACKSON NATIONAL

(A+w AM Best, AA S&P, 93 Comdex)

ASCENDERPLUS SELECT		7 Year	10 Year							
	S&P 500 Annual Point to Point Cap	4.25%	4.50%							
	\$100k+	5.50%	5.75%		7 Year					
					10, 10, 10, 10, 9, 8, 7, 0					
	S&P 500 Monthly Sum Cap	1.80%	1.90%	1% on 90% premium		\$10,000 NQ	0-85	Not available in NY	10% Free	Ages 18-75 2.50%
	\$100k+	1.95%	2.10%			\$5,000 Q	NQ / Q		Withdrawal	Ages 76-85 1.00%

Fixed Rate (1 year) 2.50% 2.50%

\$100k+ 2.80% 2.80%

7 Year 10 Year

1.00% 2.50%

Rates shown are unavailable in Iowa, please call for rates in that state.

Remarks: Extended Care and Terminal Illness Benefits available

*** Although we make every effort to keep this information current, Insurance Designers of Dallas cannot guarantee the accuracy of the listed rates. Prior to solicitation please contact us to verify data ***

Rates effective April 15, 2019

Product	Index Strategy	Cap / Rate	Minimum Guarantee	Surrender Period	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
---------	----------------	------------	-------------------	------------------	------------------	-----------	----------------	-------------	------------

LINCOLN NATIONAL

(A+ AM Best, AA- S&P, 90 Comdex)

NEW DIRECTIONS		6 Year	8 Year										
	Performance Triggered Rate	4.00%	3.75%			6 Year				6 Year	8 Year		
	\$100k+	4.45%	4.15%			9, 8, 7, 6, 4.75, 3.5, 0	\$10,000	0-85	10% Free	Ages 0-75	3.50%	4.50%	
	S&P 500 2 Year Point to Point Cap	10.50%	8.90%	1% on 100% premium			NQ / Q	NQ / Q	Not available in NY	10% Free	Ages 76-80	2.75%	3.50%
	\$100k+	12.45%	10.75%			8 Year					Ages 81-85	1.75%	2.25%
	Fixed Rate (all years)	2.55%	2.40%			9, 8, 7, 6, 4.75, 3.5, 2, 0.75, 0							
	\$100k+	2.80%	2.55%			+/- MVA							

Remarks: Nursing home, terminal illness waivers

OPTIBLEND 7		\$2,000+	\$100,000+										
	Performance Triggered Rate	3.90%	4.00%			7 Year					Ages 0-74	4.50%	
	S&P 500 Annual Point to Point Cap	4.30%	5.55%	1% on 100% premium			9, 8, 7, 6, 5, 4, 3, 0	\$10,000	0-85	10% Free	Ages 75-79	3.00%	
	1 Year Volatility Controlled Spread	2.30%	1.80%			+/- MVA		NQ / Q	NQ / Q	Not available in NY	10% Free	Ages 80-84	2.00%
	Fixed Rate (1 year)	2.25%	2.40%									Ages 85	0.75%

Remarks: Nursing home, terminal illness waivers; Lifetime Income Edge Rider available at cost

PROTECTIVE

(A+ AM Best, AA- S&P, 91 Comdex)

INDEXED ANNUITY II		5 Year	7 Year			5 Year							
	S&P 500 Annual Point to Point Cap	5.45%	5.55%			9, 9, 8, 7, 6, 0	\$10,000	0-85	10% Free		5 year	7 year	
	\$100k+	5.75%	5.85%	1% on 100% premium		7 Year			Not available in NY	10% Free	Ages 0-80	2.55%	3.75%
	Fixed	2.20%	2.30%			9, 9, 8, 7, 6, 5, 4, 0					Ages 81-85	1.28%	1.88%
	\$100k+	2.35%	2.45%			+/- MVA							

Remarks: Nursing home, terminal illness, healthcare, unemployment protection waivers; Estate planning benefit rider included; SecurePay income rider available at cost

STANDARD

(A AM Best, A+ S&P, 82 Comdex)

INDEX SELECT ANNUITY		5 Year	\$15k+	5.25%		5 Year					5 Year	Ages 0-80	3.00%
	S&P 500 Annual Point to Point Cap	\$100k+	5.50%			7, 6, 5, 4, 2, 0						Ages 81-85	1.50%
	7 Year	\$15k+	5.75%			7 Year						Ages 86-90	1.35%
	S&P 500 Annual Point to Point Cap	\$100k+	6.00%	1.55% on 87.5% premium		7, 6, 5, 4, 3, 2, 1, 0	\$15,000	0-90	Not available in NY	10% Free	7 Year	Ages 0-80	4.00%
	10 Year	\$15k+	6.00%			10 Year			(ISA 10 Not available in CA, MN, MO, NY, TX, or WA)	10% Free		Ages 81-85	2.00%
	S&P 500 Annual Point to Point Cap	\$100k+	6.25%			8, 7, 6, 5, 4, 3, 2, 1, 0.9, 0	NQ/Q	(0-80 for ISA 10)				Ages 86-90	1.45%
	Fixed	2.00%			+/- MVA						10 Year	Ages 0-80	5.00%

Remarks: Nursing home, terminal illness waivers; Guaranteed Minimum Accumulation Benefit included

SYMETRA

(A AM Best, A S&P, 80 Comdex)

EDGE PRO		5 Year	7 Year			5 Year								
	S&P 500 Annual Point to Point Cap	4.75%	5.00%			9, 8, 7, 7, 6, 0	\$10,000	0-85	10% Free		5 year	7 year		
	\$100k+	5.75%	6.00%	1% on 100% premium					Not available in NY	10% Free	Ages 0-75	3.50%	4.50%	
	Fixed	2.25%	2.35%			7 Year						Ages 76-85	2.00%	2.50%
	\$100k+	2.65%	2.75%			9, 8, 7, 7, 6, 5, 4, 0								

Remarks: Nursing home, hospitalization waivers

*** Although we make every effort to keep this information current, Insurance Designers of Dallas cannot guarantee the accuracy of the listed rates. Prior to solicitation please contact us to verify data ***

