

Access Brokerage Services

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Last Update: 5/1/2012

Fixed Annuity Product List

Company	Product	Guarantee Period	Sur. Period	First Year With Max Bonus	Base Rate During Guarantee	Min Premium	Surrender Charge	Max Issue Ages	Min Guar. Interest	Comments	10% Withdrawal
American General AM Best: A	AG Horizon Empire Secure 5	5 Yr	5	n/a	n/a	\$5,000	10,9,8,7,6,5,4,3,2,1	85	1.50%	Not currently available.	First Year
	AG Horizon Empire Secure 7	7 Yr	7	1.70%	1.70%				1.50%		
	AG Horizon Flex	1 Yr	8	3.40%	1.40%	\$5,000	8,7,6,6,5,4,3,1	85	1.50%		First Year
Genworth Life of New York AM Best: A	Independence NY	2 Yr	6	3.40%	1.90%	\$100,000	9,9,8,7,6,5	85	1.5% Yrs 1-6		First Year
				2.90%		\$50,000					
				2.40%		\$15,000					
	Liberty Bailout Rate 1.35% - 1 Yr 1.25% - 3 Yr 1.20% - 5 Yr	1 Yr	6	4.70%	1.95%	\$250,000	9,9,8,7,6,5	85	1.00%		First Year
				3.95%		\$100,000					
				2.95%		\$5,000					
		3 Yr	2.75%	1.65%	\$250,000						
			2.55%		\$100,000						
			1.95%		\$5,000						
		5 Yr	2.25%	1.60%	\$250,000						
			2.10%		\$100,000						
			1.70%		\$5,000						
Lincoln Financial AM Best: A+	MyGuarantee 5Yrs	5 Yr	5	1.55%	1.55%	\$10,000	7,6,5,4,3	85	1-3%	Subject to MVA surrender charges.	1 Yr+
				1.70%	1.70%	\$100,000					
	MyGuarantee 6Yrs	6 Yr	6	1.85%	1.85%	\$10,000	7,6,5,4,3,2	85	1-3%	Subject to MVA surrender charges.	1 Yr+
				2.00%	2.00%	\$100,000					
	MyGuarantee 7Yrs	7 Yr	7	2.25%	2.35%	\$10,000	7,6,5,4,3,2,1	85	1-3%	Subject to MVA surrender charges.	1 Yr+
				2.40%	2.50%	\$100,000					
Mutual of Omaha AM Best: A+	Bonus Flexible Annuity	1 Yr	6	2.15%	1.15%	\$2,000	7,7,7,6,4,2	84	1.00%		First Year
National Integrity AM Best: A+	SPDA Series II	1 Yr	7	2.55%	n/a	\$3,000	7,7,7,6,5,4,3	85	1.00%	Subject to MVA surrender charges.	First Year
		3 Yr		2.45%	1.45%						
		5 Yr		2.30%	1.30%						
		7 Yr		2.10%	1.10%						
	New Momentum	5 Yr	7	1.80%	1.05%	\$20,000	7,6,5,4,3,2,1	85	1.00%	Subject to MVA surrender charges.	First Year
		6 Yr		2.00%	1.25%						
7 Yr	2.45%	1.70%									
Penn Mutual AM Best: A+	Flexible Premium Fixed Deferred	1 Yr	7	1.50%	1.00%	\$5,000	9,8,7,6,5,4,3	85	1.10%		1 Yr+
				1.50%	1.00%	\$500,000					
	SPDA	1 Yr	7	n/a	n/a	\$5,000	6,6,5,5,4,4,2	90	1.10%		First Year
Presidential AM Best: B+	Patriot SPDA	1 Yr	7	2.20%	2.20%	\$5,000	6,6,5,5,4,4,2	90	1.10%		First Year
	Secure 4	4 Yr	4	1.55%	1.55%	\$5,000	7,6,6,5	90			
	Secure 5	5 Yr	5	1.85%	1.85%	\$5,000	7,7,6,6,4	90	1.10%		First Year >30 day
	Secure 6	6 Yr	6	1.75%	1.75%	\$5,000	7,7,7,6,5,4	85			
	FPDA	1 Yr	9	1.65%	1.65%	\$120	9,8,7,6,5,4,3,2,1	90	1.10%		No
Protective AM Best: A	ProSaver Secure II	1 Yr	1	3.00%	1.00%	\$2,000	8,8,7,6,5,5,5,4,5,3	85		Return of premium feature protects initial premium payments from surrender charge. 15% Penalty free withdrawals	First Year
				4.00%	1.00%	\$50,000					
		2 Yr	2	2.00%	1.00%	\$2,000					
				2.50%	1.00%	\$50,000					
		4 Yr	4	1.50%	1.00%	\$2,000					
				1.75%	1.00%	\$50,000					
6 Yr	6	1.35%	1.00%	\$2,000							
		1.60%	1.00%	\$50,000							
Union Central AM Best: A	SPDA 2000	1 Yr	6	1.00%	0.75%	\$10,000	7,6,5,4,3,2	0-83	1.50%		1 Yr+
				1.75%	0.75%	\$100,000					
				2.95%	0.75%	\$500,000					
		6 Yr	6	1.00%	1.00%	\$10,000	7,6,5,4,3,2				
				1.00%	1.00%	\$100,000					
				1.00%	1.00%	\$100,000					

Rate Lock: A=Date app received by company B=Date paperwork sent to company C=Date of Authorization Letter