

# MYGA - Multi-Year Guaranteed Annuities



Last Updated On 07/12/2023

Please verify rate before submitting application.

Guarantee Period	Company	Product	\$100K + ** Effective Yield	Under \$100K Effective Yield
3 years	North American	Guarantee Plus 3	4.65%	4.20%
	MassMutual Ascend	SecureGain 3	4.60%	4.35%
	Athene	Max Rate(Rates vary per state)	4.35%	4.10%
	Securian/Minnesota Life	SecureOption Choice	4.35%	4.20%
	Standard	Multi-Choice 3	4.30%	4.20%
	New York Life	Secure Term MVA II	4.25%	4.00%
	New York Life	Secure Term Choice II	4.20%	3.95%
4 years	New York Life	Secure Term MVA II	4.25%	4.00%
	New York Life	Secure Term Choice II	4.20%	3.95%
	Integrity	Multivantage	3.80%	3.80%
5 years	Athene	Max Rate(Rates vary per state)	5.20%	4.80%
	MassMutual Ascend	SecureGain 5	5.05%	4.85%
	Standard	Multi-Choice 5	4.85%	4.75%
	Reliance Standard	Reliance Guarantee	4.75%	4.75%
	North American	Guarantee Plus 5	4.75%	4.50%
	United of Omaha	Ultra-Premier	4.60%	4.60%
	Securian/Minnesota Life	SecureOption Choice	4.35%	4.20%
	New York Life	Secure Term MVA II	4.25%	4.00%
	New York Life	Secure Term Choice II	4.20%	3.95%
	Integrity	Multivantage	3.70%	3.70%
	Lincoln Financial Group	MYGuarantee Plus	3.50%	3.00%
6 years	New York Life	Secure Term MVA II	4.25%	4.00%
	New York Life	Secure Term Choice II	4.20%	3.95%
7 years	Athene	Max Rate(Rates vary per state)	5.25%	4.85%
	MassMutual Ascend	SecureGain 7	5.09%	4.89%
	North American	Guarantee Plus 7	4.85%	4.55%
	Reliance Standard	Reliance Guarantee	4.75%	4.75%
	Standard	Multi-Choice 7	4.70%	4.60%
	United of Omaha	Ultra-Premier	4.60%	4.60%
	Securian/Minnesota Life	SecureOption Choice	4.40%	4.25%
	New York Life	Secure Term MVA II	4.25%	4.00%
	New York Life	Secure Term Choice II	4.20%	3.95%
	Integrity	Multivantage	3.64%	3.64%
	Lincoln Financial Group	MYGuarantee Plus	3.50%	3.00%
9 years	Securian/Minnesota Life	SecureOption Choice	4.50%	4.35%
10 years	Reliance Standard	Reliance Guarantee	4.45%	4.45%
	Integrity	Multivantage	3.60%	3.60%



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 Access to products and carriers available through Crump

• Features subject to current contract terms at time of sale.  
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7/12/2023	AIG	Athene	Integrity	Lincoln																																																																															
<b>Product Name</b>	<b>Assured Edge Income Achiever</b> <i>*Avail. to Cetera Adv. (CAL) &amp; Cetera FIN. Spec. (CFS)</i>	<b>Max Rate</b> FPDA	<b>MultiVantage</b> SPDA	<b>MYGuarantee Plus</b> SPDA																																																																															
<b>Carrier Ratings</b>	A A.M. Best   A+ Standard & Poors   82 Comdex	A A.M. Best   A+ Standard & Poors   78 Comdex	A+ A.M. Best   AA- Standard & Poors   96 Comdex	A+ A.M. Best   AA- Standard & Poors   91 Comdex																																																																															
<b>States Not Approved</b>	NY	NY	NY	NY, CA																																																																															
<b>Issue Ages</b>	50-80	3 Year: 0-85 5 & 7-Year: 0-83	18-89	0-85																																																																															
<b>Premium Min. / Max.</b>	Min: \$25,000 Max: \$1,000,000	Min: \$10,000 (Addtl. Min: \$1,000 - Max: \$100k / yr) Max: \$1 Million w/o approval	Min: \$20,000 Max: \$1 M, 18-75; \$750k, 76-89; w/o approval	Min: \$10,000 Max: \$2 M w/o approval																																																																															
<b>Guarantee Periods and Rates</b>	<p><b>10-year 2.50%</b></p> <p><b>Income Rider</b></p> <ul style="list-style-type: none"> <li>Built into the product</li> <li>Fee 0.95% deducted annually</li> <li>Income can start in first year</li> </ul> <p>GLIA = guaranteed lifetime income amount GLIA is set at the end of the eligible premium period of 60 days after contract issue, and equals total eligible premium multiplied by an income percentage based on client's age at issue. For each year client waits to turn on income, income will increase by the income credit of 8.5%. <b>Exmpl: 65-year old,</b></p> <table border="1"> <thead> <tr> <th>Premium</th> <th>Single %</th> <th>Initial GLIA</th> </tr> </thead> <tbody> <tr> <td>\$100,000</td> <td>7.10%</td> <td>\$7,100</td> </tr> </tbody> </table> <p>The \$7100 will increase by 8.5% for each year client waits to turn on income (8.5% of \$7100 = \$603.50) If client waits 5 years, the income at age 70 will be \$10,117.50 (Initial GLIA of \$7100 + \$3017.50, which is the \$603.50 times 5 years)</p>	Premium	Single %	Initial GLIA	\$100,000	7.10%	\$7,100	<table border="1"> <thead> <tr> <th colspan="2">Under \$100k</th> <th colspan="2">\$100k +</th> </tr> <tr> <th>Multi-Year</th> <th>1-Yr</th> <th>Multi-Year</th> <th>1-Yr</th> </tr> </thead> <tbody> <tr> <td><b>3-year</b></td> <td>4.10%</td> <td>4.10%</td> <td>4.35%</td> </tr> <tr> <td><b>5-year</b></td> <td>4.80%</td> <td>4.80%</td> <td>5.20%</td> </tr> <tr> <td><b>7-year</b></td> <td>4.85%</td> <td>4.85%</td> <td>5.25%</td> </tr> </tbody> </table> <p>Rates Below Available in: AK, CA, CT, DE, HI, ID, MD, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT &amp; WA</p> <table border="1"> <thead> <tr> <th colspan="2">Under \$100k</th> <th colspan="2">\$100k +</th> </tr> <tr> <th>Multi-Year</th> <th>1-Yr</th> <th>Multi-Year</th> <th>1-Yr</th> </tr> </thead> <tbody> <tr> <td><b>3-year</b></td> <td>4.10%</td> <td>4.10%</td> <td>4.35%</td> </tr> <tr> <td><b>5-year</b></td> <td>4.75%</td> <td>4.75%</td> <td>5.15%</td> </tr> <tr> <td><b>7-year</b></td> <td>4.80%</td> <td>4.80%</td> <td>5.20%</td> </tr> </tbody> </table> <p>Multi-Year rates apply to the initial premium and 1-Yr rates apply to Additional Premium.</p>	Under \$100k		\$100k +		Multi-Year	1-Yr	Multi-Year	1-Yr	<b>3-year</b>	4.10%	4.10%	4.35%	<b>5-year</b>	4.80%	4.80%	5.20%	<b>7-year</b>	4.85%	4.85%	5.25%	Under \$100k		\$100k +		Multi-Year	1-Yr	Multi-Year	1-Yr	<b>3-year</b>	4.10%	4.10%	4.35%	<b>5-year</b>	4.75%	4.75%	5.15%	<b>7-year</b>	4.80%	4.80%	5.20%	<table border="1"> <thead> <tr> <th colspan="2">Rate for Remainder</th> <th colspan="2">Avg Annual Rate</th> </tr> <tr> <th>1st Yr</th> <th>of GP</th> <th colspan="2">Rate</th> </tr> </thead> <tbody> <tr> <td>4-Year</td> <td>4.55%</td> <td>3.55%</td> <td>3.80%</td> </tr> <tr> <td>5-Year</td> <td>4.50%</td> <td>3.50%</td> <td>3.70%</td> </tr> <tr> <td>7-Year</td> <td>4.50%</td> <td>3.50%</td> <td>3.64%</td> </tr> <tr> <td>10-Year</td> <td>4.50%</td> <td>3.50%</td> <td>3.60%</td> </tr> </tbody> </table>	Rate for Remainder		Avg Annual Rate		1st Yr	of GP	Rate		4-Year	4.55%	3.55%	3.80%	5-Year	4.50%	3.50%	3.70%	7-Year	4.50%	3.50%	3.64%	10-Year	4.50%	3.50%	3.60%	<table border="1"> <thead> <tr> <th></th> <th>&lt;\$100k</th> <th>\$100k +</th> </tr> </thead> <tbody> <tr> <td><b>5-Year</b></td> <td>3.00%</td> <td>3.50%</td> </tr> <tr> <td><b>7-Year</b></td> <td>3.00%</td> <td>3.50%</td> </tr> </tbody> </table>		<\$100k	\$100k +	<b>5-Year</b>	3.00%	3.50%	<b>7-Year</b>	3.00%	3.50%
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<b>MVA</b>	Yes	Yes	Yes	Yes (it applies during the initial guarantee period)																																																																															
<b>Options at end of guarantee period</b>		At the end of the Term Period, it goes into the 1-Yr Fixed Strategy. At this point, annuity's full accumulated Value will be available without withdrawal charges or MVA.	Choose a new GRO period; locking in a new interest rate and a new withdrawal charge. OR, do nothing and let it automatically transfer to the 1-yr guarantee period with no withdrawal charge.	Contract renews annually.																																																																															
<b>Free withdrawals</b>	10% starting in first year	Multi-Year rate multiplied by Accumulated Value	10% starting in first year (Min: \$250 or \$100 SW)	10% starting in first year																																																																															
<b>Waivers</b>	Extended Care - Terminal Illness n/a in CA	Confinement (n/a in CA & MA) Terminal Illness (n/a in CA)	Terminal Illness (n/a in CA) Confinement (n/a in CA)	Terminal Illness (n/a in CA, MA) Confinement (n/a in CA, MA)																																																																															
<b>Death Benefit</b>	Owner driven	Annuitant driven	Owner driven	Owner driven																																																																															
<b>Annuitization</b>	After 3 years	After initial guarantee period	After 2nd year (after 1st year in FL)	After the 5th contract yr (after 1st year in: FL,MA,OR,UT)																																																																															
<b>Remarks</b>	Minimum Renewal Rate: 1.00%	Comp paid on additional contributions in 1st year only		Annuitization: after fifth contract year																																																																															

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Guarantee Periods and Rates	No MVA rates for AK, UT: <table border="1"> <thead> <tr> <th></th> <th>Year 1</th> <th>Year 2</th> <th>Year 3</th> <th>Eff. Yie</th> </tr> </thead> <tbody> <tr> <td></td> <td>4.10%</td> <td>4.25%</td> <td>4.10%</td> <td>4.25%</td> </tr> </tbody> </table>			Year 1	Year 2	Year 3	Eff. Yie		4.10%	4.25%	4.10%	4.25%	No MVA rates for CT, IN, MN, MO, OH: <table border="1"> <thead> <tr> <th></th> <th>&lt;\$100k</th> <th>\$100k +</th> </tr> </thead> <tbody> <tr> <td>Year 1</td> <td>4.65%</td> <td>4.75%</td> </tr> <tr> <td>Year 2</td> <td>4.50%</td> <td>4.60%</td> </tr> <tr> <td>Year 3</td> <td>4.60%</td> <td>4.70%</td> </tr> <tr> <td>Year 4</td> <td>4.70%</td> <td>4.80%</td> </tr> <tr> <td>Year 5</td> <td>4.80%</td> <td>4.90%</td> </tr> <tr> <td>Eff. Yield</td> <td>4.65%</td> <td>4.75%</td> </tr> </tbody> </table>			<\$100k	\$100k +	Year 1	4.65%	4.75%	Year 2	4.50%	4.60%	Year 3	4.60%	4.70%	Year 4	4.70%	4.80%	Year 5	4.80%	4.90%	Eff. Yield	4.65%	4.75%	No MVA rates for CT, IN, MN, MO, OH: <table border="1"> <thead> <tr> <th></th> <th>&lt;\$100k</th> <th>\$100k +</th> </tr> </thead> <tbody> <tr> <td>Year 1</td> <td>4.80%</td> <td>4.90%</td> </tr> <tr> <td>Year 2</td> <td>4.05%</td> <td>4.15%</td> </tr> <tr> <td>Year 3</td> <td>4.30%</td> <td>4.40%</td> </tr> <tr> <td>Year 4</td> <td>4.55%</td> <td>4.65%</td> </tr> <tr> <td>Year 5</td> <td>4.80%</td> <td>4.90%</td> </tr> <tr> <td>Year 6</td> <td>5.05%</td> <td>5.15%</td> </tr> <tr> <td>Year 7</td> <td>5.30%</td> <td>5.40%</td> </tr> <tr> <td>Eff. Yield</td> <td>4.69%</td> <td>4.79%</td> </tr> </tbody> </table>			<\$100k	\$100k +	Year 1	4.80%	4.90%	Year 2	4.05%	4.15%	Year 3	4.30%	4.40%	Year 4	4.55%	4.65%	Year 5	4.80%	4.90%	Year 6	5.05%	5.15%	Year 7	5.30%	5.40%	Eff. Yield	4.69%	4.79%	Minimum Renewal Rate: 0.90% and 1.30% in CA																																									
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Surrender Chgs (%)	9, 8, 7, 6, 5, 4, 0		9, 8, 7, 6, 5, 0		9, 8, 7, 6, 5, 4, 3, 0		3 Yr: 7, 7, 7 / 4 Yr: 7, 7, 7, 6 / 5 Yr: 7, 7, 7, 6, 5 / 6 Yr: 7, 7, 7, 6, 5, 4 / 7 Yr: 7, 7, 7, 6, 5, 4, 3																																																																																																			
MVA	Yes (except in AK and UT)		Yes (except in CT, IN, MN, MO, OH)		Yes (except in CT, IN, MN, MO, OH, VA)		Yes																																																																																																			
Options at end of guarantee period	Early withdrawal charges will not apply to surrenders during the last 30 days of the initial three-year term.		Surrender charges and MVA do not renew after initial guarantee period.		Surrender charges and MVA do not renew after initial guarantee period.		Policy will receive a new renewal rate each anniversary																																																																																																			
Free withdrawals	10% starting in first year		10% starting in first year		10% starting in first year		10% starting in first year																																																																																																			
Waivers	Extended Care, Terminal Illness Approved in all states and issue ages		Extended Care, Terminal Illness N/A in MA		Extended Care, Terminal Illness N/A in MA		Nursing home, terminal illness, unemployment, DI Approved in all states																																																																																																			
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# MYGA - Multi-Year Guaranteed Annuities



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7/12/2023	New York Life					North American			Reliance Standard																																																														
Product Name	Secure Term Choice II SPDA					Clear Income SPDA			Guarantee Plus SPDA			Reliance Guarantee SPDA																																																											
Carrier Ratings	A++ A.M. Best   AA+ Standard & Poors   100 Comdex					A++ A.M. Best   AA+ Standard & Poors   100 Comdex			A+ A.M. Best   A+ Standard & Poors   89 Comdex			A++ A.M. Best   A+ Standard & Poors   88 Comdex																																																											
States Not Approved	Approved in all states					Approved in all states			NY FL and CA only 3yr & 5yr are approved			NY																																																											
Issue Ages	0-90 (0-80 in CA)					50-80			0-90			0-85																																																											
Premium Min. / Max.	Min: \$5,000 (\$10,000 for Pension Plans) Max: \$1 M w/o approval					Min: \$50,000 Max: \$1 M w/o approval			Min: \$20,000 Max: \$1 M w/o approval			Min: \$20,000 Max: \$1,000,000 Age 0-75 \$500,000 Age 76-85																																																											
Guarantee Periods and Rates	<table border="1"> <tr> <th>\$5k - \$24,999</th> <th>\$25k - \$49,999</th> <th>\$50k - \$99,999</th> <th>\$100k +</th> <th></th> </tr> <tr> <td>3-Year</td> <td>3.55%</td> <td>3.85%</td> <td>3.95%</td> <td>4.20%</td> </tr> <tr> <td>4-Year</td> <td>3.55%</td> <td>3.85%</td> <td>3.95%</td> <td>4.20%</td> </tr> <tr> <td>5-Year</td> <td>3.55%</td> <td>3.85%</td> <td>3.95%</td> <td>4.20%</td> </tr> <tr> <td>6-Year</td> <td>3.55%</td> <td>3.85%</td> <td>3.95%</td> <td>4.20%</td> </tr> <tr> <td>7-Year</td> <td>3.55%</td> <td>3.85%</td> <td>3.95%</td> <td>4.20%</td> </tr> </table>					\$5k - \$24,999	\$25k - \$49,999	\$50k - \$99,999	\$100k +		3-Year	3.55%	3.85%	3.95%	4.20%	4-Year	3.55%	3.85%	3.95%	4.20%	5-Year	3.55%	3.85%	3.95%	4.20%	6-Year	3.55%	3.85%	3.95%	4.20%	7-Year	3.55%	3.85%	3.95%	4.20%	<table border="1"> <tr> <th>Value</th> <th>MVA</th> <th></th> </tr> <tr> <td>\$100k+</td> <td>1.05%</td> <td>1.00%</td> </tr> <tr> <td>&lt;\$100k</td> <td>1.05%</td> <td>1.00%</td> </tr> </table>			Value	MVA		\$100k+	1.05%	1.00%	<\$100k	1.05%	1.00%	<table border="1"> <tr> <th>\$100k +</th> <th>&lt; \$100k</th> <th></th> </tr> <tr> <td>3 Year</td> <td>4.65%</td> <td>4.20%</td> </tr> <tr> <td>5 Year</td> <td>4.75%</td> <td>4.50%</td> </tr> <tr> <td>7 Year*</td> <td>4.85%</td> <td>4.55%</td> </tr> </table>			\$100k +	< \$100k		3 Year	4.65%	4.20%	5 Year	4.75%	4.50%	7 Year*	4.85%	4.55%	<table border="1"> <tr> <th>5-Year</th> <td>4.75%</td> </tr> <tr> <th>7-Year</th> <td>4.75%</td> </tr> <tr> <th>10-Year</th> <td>4.45%</td> </tr> </table>			5-Year	4.75%	7-Year	4.75%	10-Year	4.45%
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Return of Premium: Issue age 0-85: effective on second policy anniv. Issue age 86-90: effective immediately					Lifetime <b>Rollup:</b> 5.00% Compounded for 10 years <b>Fee:</b> 0.75% of the Accumulation Value			** 7 not approved in CA and FL																																																															
					<table border="1"> <tr> <th>Age</th> <th>Single</th> <th>MVA</th> <th>Joint</th> <th>MVA</th> </tr> <tr> <td>59-64</td> <td>5.30%</td> <td>5.65%</td> <td>4.80%</td> <td>5.15%</td> </tr> <tr> <td>65-69</td> <td>6.05%</td> <td>6.40%</td> <td>5.75%</td> <td>6.10%</td> </tr> <tr> <td>70-79</td> <td>6.55%</td> <td>6.90%</td> <td>6.25%</td> <td>6.60%</td> </tr> <tr> <td>80+</td> <td>7.55%</td> <td>7.65%</td> <td>7.25%</td> <td>7.35%</td> </tr> </table>			Age	Single	MVA	Joint	MVA	59-64	5.30%	5.65%	4.80%	5.15%	65-69	6.05%	6.40%	5.75%	6.10%	70-79	6.55%	6.90%	6.25%	6.60%	80+	7.55%	7.65%	7.25%	7.35%																																							
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Minimum Renewal Rate: 0.90%					Minimum Renewal Rate: 1.00%			Minimum Renewal Rate: 0.10%			Minimum Renewal Rate: 2.65%																																																												
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MVA	No					Yes			Yes			Yes																																																											
Options at end of guarantee period	Policy will receive a new renewal rate each anniversary					Policy will receive a new renewal rate each anniversary			Prior to the end of each GP, owner has a 30-day window to select a new GP, or withdraw their account with no surrender or MVA. If no election is made, it automatically renews for a new GP, and new surrender charges and MVA will apply.			At the end of the initial guarantee period, the contract will automatically renew into a subsequent guarantee period of 1 year at the then-current renewal interest rates and will no longer be subject to surrender charges																																																											
Free withdrawals	10% starting in first year					10% starting in first year			Interest earned the prior year.			10% starting immediately																																																											
Waivers	Nursing home, terminal illness, unemployment, DI Approved in all states					Living Needs Benefit & Unemployment and disability			Nursing home waiver (n/a SD)			Confinement Benefit 25% Free Withdrawal*																																																											
Death Benefit	Owner driven					Owner driven			Owner and Annuitant driven			Owner driven																																																											
Annuitization	After 1 year								After guarantee period (in FL, after 1 year)																																																														
Remarks	Enhanced Bene Benefit Rider: Cost 0.30%. It enhances DB with 40% of earnings. Helps pay taxes								Surrender charges differ in CA call for details			*Max Issue Age Confinement Benefit Age 74 Surrender Charges in CA differ call for details																																																											

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# MYGA - Multi-Year Guaranteed Annuities



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7/12/2023	Securian/Minnesota Life	The Standard	United of Omaha	United of Omaha																																																																																				
Product Name	SecureOption Choice SPDA	Multi-Choice Annuity SPDA (Flexible for first 90 days)	Ultra-Premier SPDA (Flexible during first year)	Ultra Secure Plus SPDA (Flexible during first year)																																																																																				
Carrier Ratings	A+ A.M. Best   AA- Standard & Poors   96 Comdex	A A.M. Best   A+ Standard & Poors   84 Comdex	A+ A.M. Best   A+ Standard & Poors   90 Comdex	A+ A.M. Best   A+ Standard & Poors   90 Comdex																																																																																				
States Not Approved	NY	NY	MT, NY	MT, NY																																																																																				
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Premium Min. / Max.	Min: \$25,000 Max: \$2 M w/o approval	Min: \$15,000 Max: \$1 M w/o approval	Min: \$25,000 (Min. additional: \$500) Max: \$3 M w/o approval	Min: \$5,000 (Min. additional: \$500) Max: \$3 M w/o approval																																																																																				
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	<table border="1"> <thead> <tr> <th></th> <th>&lt;\$100k</th> <th>\$100k +</th> </tr> </thead> <tbody> <tr> <td>3 Year</td> <td>4.10%</td> <td>4.25%</td> </tr> <tr> <td>5 Year</td> <td>4.10%</td> <td>4.25%</td> </tr> <tr> <td>7 Year</td> <td>4.15%</td> <td>4.30%</td> </tr> <tr> <td>9 Year</td> <td>4.25%</td> <td>4.40%</td> </tr> </tbody> </table>		<\$100k	\$100k +	3 Year	4.10%	4.25%	5 Year	4.10%	4.25%	7 Year	4.15%	4.30%	9 Year	4.25%	4.40%																																																																								
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	Minimum Renewal Rate: 2.40%	Minimum Renewal Rate: 0.10%	Minimum Renewal Rate: 0.05%	Minimum Renewal Rate: 0.25%																																																																																				
Surrender Chgs (%)	3-Yr: 9, 8, 7, 0 / 5-Yr: 9, 8, 7, 6, 5, 0 / 7-Yr: 9, 8, 7, 6, 5, 4, 3, 0 / 9-Yr: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	Surrender period matches interest rate period 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5	5-Yr: 9, 9, 8, 7, 6 7-Yr: 9, 9, 8, 7, 6, 5, 4	5-Yr: 6, 6, 6, 6, 5 7-Yr: 6, 6, 6, 6, 5, 4, 3																																																																																				
MVA	Yes (non-MVA in CA)	Yes (non-MVA in CA)	Yes	Yes																																																																																				
Options at end of guarantee period	1) Continue the annuity with an annual renewal rate 2) Annuitize 3) Surrender	At the end of each guarantee period, a new interest rate GP and surrender-charge automatically begins. During the first 30 days of each subsequent surrender-charge period, you may withdraw without surrender charges or MVA.	30-day window after each 5- or 7-year GP to surrender, or annuitize penalty free. If you do nothing, a new GP of the same length will begin automatically, and withdrawal charges will be reinstated.	30-day window after each 5- or 7-year GP to surrender, continue, or annuitize penalty free. If you do nothing, a new GP of the same length will begin automatically, and withdrawal charges will be reinstated.																																																																																				
Free withdrawals	10% after 1st year		10% starting immediately	10% starting immediately																																																																																				
Waivers	Hospital, Medical Care, and Terminal Condition waivers	Terminal conditions, Nursing home residency	LTC, Unemployment, disability, term. illness, death of spouse/minor dependant, damage to residence.	(n/a in CA) LTC, Unemployment, disability, term. illness, death of spouse/minor dependant, damage to residence.																																																																																				
Death Benefit	Owner driven		Annuitant driven	Annuitant driven																																																																																				
Annuitization	After 1st contract anniversary, adjusted by MVA	immediately																																																																																						
Remarks			*... and Transplant surgery	Return of Premium built-in *... and Transplant surgery																																																																																				

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