

New York Annuities



MYGA, FIA, and Traditional

Last Updated On 07/10/2023

MYGA Summary

Please verify rate before submitting application.

All carriers shown may not be available. Please check your approved carrier list before proceeding.

Guarantee Period	Company	Product	\$100K + Effective Yield	Under \$100K Effective Yield
3 years	New York Life	Secure Term MVA II	4.25%	4.00%
	New York Life	Secure Term Choice II	4.20%	3.95%
	Athene	MaxRate	3.70%	3.60%
4 years	New York Life	Secure Term MVA II	4.25%	4.00%
	New York Life	Secure Term Choice II	4.20%	3.95%
	National Integrity	MultiVantage	3.80%	3.80%
5 years	Athene	MaxRate	4.70%	4.40%
	New York Life	Secure Term MVA II	4.25%	4.00%
	Security Mutual	SPDA 5&5	4.20%	4.05%
	New York Life	Secure Term Choice II	4.20%	3.95%
	First Symetra	Select 5	4.00%	3.85%
	Corebridge(US Life)	American Pathway Solutions	3.80%	3.00%
	National Integrity	MultiVantage	3.70%	3.70%
6 years	New York Life	Secure Term MVA II	4.25%	4.00%
	New York Life	Secure Term Choice II	4.20%	3.95%
	Corebridge(US Life)	American Pathway Solutions	3.80%	3.00%
7 years	Athene	MaxRate	4.75%	4.55%
	New York Life	Secure Term MVA II	4.25%	4.00%
	New York Life	Secure Term Choice II	4.20%	3.95%
	First Symetra	Select 7	4.10%	3.95%
	Corebridge(US Life)	American Pathway Solutions	3.80%	3.05%
	National Integrity	MultiVantage	3.54%	3.54%
10 years	National Integrity	MultiVantage	3.45%	3.45%



• For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public.

• Products and programs offered through Crump are not approved for use in all states.

Access to products and carriers available through Crump

• Features subject to current contract terms at time of sale.

• Please check for variations in commission rates for older ages.

• Information is subject to change without notice.



New York Annuities



Please verify rate before submitting application.

7/10/2023

MYGA Multi-Year Guarantee Annuities

Carrier	Athene	First Symetra	National Integrity	New York Life																																																																																										
Product Name	MaxRate FPDA	Select SPDA (Flexible in 1st year)	MultiVantage SPDA	Secure Term MVA II SPDA																																																																																										
Carrier Ratings	A A.M. Best A+ Standard & Poors 78 Comdex	A A.M. Best A Standard & Poors 81 Comdex	A+ A.M. Best AA- Standard & Poors 96 Comdex	A++ A.M. Best AA+ Standard & Poors 100 Comdex																																																																																										
Issue Ages	3-yr: 0-85 / 5 and 7-yr: 0-83	0-85 (0-90 if ROP is selected)	18-89	0-85																																																																																										
Premium Min. / Max.	Min: \$5,000 (Adttl. Min: \$1,000 - Max: \$10K / yr) Max: \$1,000,000 (without prior approval)	5-yr: \$25,000 7-yr: \$10,000 Max: \$1 M w/o approval	Min: \$20,000 Max: 18-75 \$1M; 76-89 \$750k, w/o approval	Min: \$5,000 Max: \$1 M w/o approval																																																																																										
Reg 60	1-step process	2-step process	1-step process	1-step process																																																																																										
Guarantee Periods and Rates	<table border="1"> <thead> <tr> <th></th> <th>up to \$100k</th> <th>\$100k +</th> </tr> </thead> <tbody> <tr> <td>3-year</td> <td>3.60%</td> <td>3.70%</td> </tr> <tr> <td>5-year</td> <td>4.40%</td> <td>4.70%</td> </tr> <tr> <td>7-year</td> <td>4.55%</td> <td>4.75%</td> </tr> </tbody> </table>		up to \$100k	\$100k +	3-year	3.60%	3.70%	5-year	4.40%	4.70%	7-year	4.55%	4.75%	<table border="1"> <thead> <tr> <th></th> <th>5-year</th> <th>7-year</th> </tr> </thead> <tbody> <tr> <td><\$50k</td> <td>3.65%</td> <td>3.80%</td> </tr> <tr> <td>\$50k - \$99K</td> <td>3.85%</td> <td>3.95%</td> </tr> <tr> <td>\$100k-\$249K</td> <td>4.00%</td> <td>4.10%</td> </tr> <tr> <td>\$250K +</td> <td>4.00%</td> <td>4.10%</td> </tr> </tbody> </table> <p>With Guaranteed Return of Purchase Payment</p> <table border="1"> <thead> <tr> <th></th> <th>5-year</th> <th>7-year</th> </tr> </thead> <tbody> <tr> <td><\$50k</td> <td>3.10%</td> <td>3.15%</td> </tr> <tr> <td>\$50k - \$100k</td> <td>3.40%</td> <td>3.40%</td> </tr> <tr> <td>\$100k-\$250k</td> <td>3.55%</td> <td>3.55%</td> </tr> <tr> <td>\$250K +</td> <td>3.55%</td> <td>3.55%</td> </tr> </tbody> </table> <p>Minimum Renewal Rate: 2.55%</p>		5-year	7-year	<\$50k	3.65%	3.80%	\$50k - \$99K	3.85%	3.95%	\$100k-\$249K	4.00%	4.10%	\$250K +	4.00%	4.10%		5-year	7-year	<\$50k	3.10%	3.15%	\$50k - \$100k	3.40%	3.40%	\$100k-\$250k	3.55%	3.55%	\$250K +	3.55%	3.55%	<table border="1"> <thead> <tr> <th></th> <th>Rate for Remainder</th> <th>Avg Annual Rate</th> </tr> </thead> <tbody> <tr> <td>1st Yr of GP</td> <td></td> <td></td> </tr> <tr> <td>4-Year</td> <td>4.55%</td> <td>3.55%</td> </tr> <tr> <td>5-Year</td> <td>4.50%</td> <td>3.50%</td> </tr> <tr> <td>7-Year</td> <td>4.40%</td> <td>3.40%</td> </tr> <tr> <td>10-Year</td> <td>4.35%</td> <td>3.35%</td> </tr> </tbody> </table>		Rate for Remainder	Avg Annual Rate	1st Yr of GP			4-Year	4.55%	3.55%	5-Year	4.50%	3.50%	7-Year	4.40%	3.40%	10-Year	4.35%	3.35%	<table border="1"> <thead> <tr> <th></th> <th>\$5k - \$24,999</th> <th>\$25k - \$49,999</th> <th>\$50k - \$99,999</th> <th>\$100k +</th> </tr> </thead> <tbody> <tr> <td>3-Year</td> <td>3.60%</td> <td>3.90%</td> <td>4.00%</td> <td>4.25%</td> </tr> <tr> <td>4-Year</td> <td>3.60%</td> <td>3.90%</td> <td>4.00%</td> <td>4.25%</td> </tr> <tr> <td>5-Year</td> <td>3.60%</td> <td>3.90%</td> <td>4.00%</td> <td>4.25%</td> </tr> <tr> <td>6-Year</td> <td>3.60%</td> <td>3.90%</td> <td>4.00%</td> <td>4.25%</td> </tr> <tr> <td>7-Year</td> <td>3.60%</td> <td>3.90%</td> <td>4.00%</td> <td>4.25%</td> </tr> </tbody> </table> <p>Minimum Renewal Rate: 2.25%</p>		\$5k - \$24,999	\$25k - \$49,999	\$50k - \$99,999	\$100k +	3-Year	3.60%	3.90%	4.00%	4.25%	4-Year	3.60%	3.90%	4.00%	4.25%	5-Year	3.60%	3.90%	4.00%	4.25%	6-Year	3.60%	3.90%	4.00%	4.25%	7-Year	3.60%	3.90%	4.00%	4.25%
		up to \$100k	\$100k +																																																																																											
3-year	3.60%	3.70%																																																																																												
5-year	4.40%	4.70%																																																																																												
7-year	4.55%	4.75%																																																																																												
	5-year	7-year																																																																																												
<\$50k	3.65%	3.80%																																																																																												
\$50k - \$99K	3.85%	3.95%																																																																																												
\$100k-\$249K	4.00%	4.10%																																																																																												
\$250K +	4.00%	4.10%																																																																																												
	5-year	7-year																																																																																												
<\$50k	3.10%	3.15%																																																																																												
\$50k - \$100k	3.40%	3.40%																																																																																												
\$100k-\$250k	3.55%	3.55%																																																																																												
\$250K +	3.55%	3.55%																																																																																												
	Rate for Remainder	Avg Annual Rate																																																																																												
1st Yr of GP																																																																																														
4-Year	4.55%	3.55%																																																																																												
5-Year	4.50%	3.50%																																																																																												
7-Year	4.40%	3.40%																																																																																												
10-Year	4.35%	3.35%																																																																																												
	\$5k - \$24,999	\$25k - \$49,999	\$50k - \$99,999	\$100k +																																																																																										
3-Year	3.60%	3.90%	4.00%	4.25%																																																																																										
4-Year	3.60%	3.90%	4.00%	4.25%																																																																																										
5-Year	3.60%	3.90%	4.00%	4.25%																																																																																										
6-Year	3.60%	3.90%	4.00%	4.25%																																																																																										
7-Year	3.60%	3.90%	4.00%	4.25%																																																																																										
Surrender Chgs (%)	3yr: 10, 10, 10, 0 5yr: 10, 10, 10, 10, 10, 0 7yr: 10, 10, 10, 10, 10, 10, 0	5-yr: 7, 7, 7, 6, 5, 0 7-yr: 8, 8, 7, 7, 6, 5, 4, 0	4-Yr: 7, 6, 5, 4 / 5-Yr: 7, 6, 5, 4, 3 / 7-Yr: 7, 6, 5, 4, 3, 2, 1 / 10-Yr (7-yr schedule): 7, 6, 5, 4, 3, 2, 1	3 Yr: 7, 6, 5 / 4 Yr: 7, 6, 5, 4 / 5 Yr: 7, 6, 5, 4, 3 6 Yr: 7, 6, 5, 4, 3, 2 / 7 Yr: 7, 6, 5, 4, 3, 2, 1																																																																																										
MVA	no	No	yes	yes																																																																																										
Options at end of guarantee period	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.	Surrender ends. Rate will renew annually	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. Confinement																																																																																											
Free withdrawals	Rate multiplied by most recent anniv. Value	10% starting immediately	10% starting in first year (Min: \$250 or \$100 SW)	10% starting in first year																																																																																										
Waivers	Confinement & Terminal Illness	Confinement waiver	Terminal Illness Confinement	Nursing home, terminal illness, unemployment, DI																																																																																										
Death Benefit			Owner driven																																																																																											
Annuitization	After initial guarantee period	After 1st contract year	After 1st year	After 1 year																																																																																										
Remarks	Not available for replacements for the 7 year surrender			Enhanced Bene Benefit Rider: Cost 0.30%. It enhances DB with 40% of earnings. Helps pay taxes																																																																																										

• For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public.
• Products and programs offered through Crump are not approved for use in all states.

Access to products and carriers available through Crump

• Features subject to current contract terms at time of sale.
• Please check for variations in commission rates for older ages.
• Information is subject to change without notice.



New York Annuities



Please verify rate before submitting application.

7/10/2023

MYGA Multi-Year Guarantee Annuities

Carrier	New York Life	Security Mutual	Corebridge(US Life)																																																		
Product Name	Secure Term Choice II SPDA	SPDA 5&5 SPDA 5&5	Am. Pathway Solutions MYG <i>*Avail to Cetera Adv. (CAL) & Cetera Fin. Spec.(CFS)</i>	Assured Edge Income Builder <i>*Avail to Cetera Adv. (CAL) & Cetera Fin. Spec.(CFS)</i>																																																	
Carrier Ratings	A++ A.M. Best AA+ Standard & Poors 100 Comdex	A- A.M. Best	A A.M. Best A+ Standard & Poors 82 Comdex	A A.M. Best A+ Standard & Poors 82 Comdex																																																	
Issue Ages	0-90	0-85	0-85	50-80																																																	
Premium Min. / Max.	Min: \$5,000 (\$10,000 for Pension Plans) Max: \$1 M w/o approval	Min: \$5,000 Max: \$1 M w/o approval	Min: \$10,000 Max: \$1 M w/o approval	Min: \$25,000 Max: \$1 M w/o approval																																																	
Reg 60	1-step process	2-step process	1-step process	1-step process																																																	
Guarantee Periods and Rates	<table border="1"> <tr> <td></td> <td>\$5k -</td> <td>\$25k -</td> <td>\$50k -</td> <td>\$100k +</td> </tr> <tr> <td></td> <td>\$24,999</td> <td>\$49,999</td> <td>\$99,999</td> <td>\$100k +</td> </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 -	\$25k -	\$50k -	\$100k +		\$24,999	\$49,999	\$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> <td><\$50K</td> <td>3.80%</td> </tr> <tr> <td><\$100K</td> <td>4.05%</td> </tr> <tr> <td>\$100K +</td> <td>4.20%</td> </tr> </table>	<\$50K	3.80%	<\$100K	4.05%	\$100K +	4.20%	<table border="1"> <tr> <td><\$100K</td> <td>\$100+</td> </tr> <tr> <td>5-year</td> <td>3.00% 3.80%</td> </tr> <tr> <td>6-year</td> <td>3.00% 3.80%</td> </tr> <tr> <td>7-year</td> <td>3.05% 3.80%</td> </tr> </table>	<\$100K	\$100+	5-year	3.00% 3.80%	6-year	3.00% 3.80%	7-year	3.05% 3.80%	<p>7-year 2.80%</p> <p>Income Rider</p> <ul style="list-style-type: none"> • Built into the product • No fee • Income can start in first year • See "Income Rider" grid for full details on rider
		\$5k -	\$25k -	\$50k -	\$100k +																																																
		\$24,999	\$49,999	\$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%																																																
	<\$50K	3.80%																																																			
	<\$100K	4.05%																																																			
\$100K +	4.20%																																																				
<\$100K	\$100+																																																				
5-year	3.00% 3.80%																																																				
6-year	3.00% 3.80%																																																				
7-year	3.05% 3.80%																																																				
	Return of Premium: Issue age 0-85: effective on second policy anniv. Issue age 86-90: effective immediately																																																				
	Minimum Renewal Rate: 2.25%	Minimum Renewal Rate: 2.95%	Minimum Renewal Rate: 2.35%																																																		
Surrender Chgs (%)	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	5 yrs: 7, 7, 7, 6, 5	7 yrs: 7, 6, 5, 4, 3, 2, 1, 0	7 yrs: 7, 6, 5, 4, 3, 2, 1, 0																																																	
MVA	no	no	yes	yes (only through 5th year)																																																	
Options at end of guarantee period			There is a 30-day window at the end of the initial GP to do a partial or full surrender with no withdrawal charges or MVA. After the 30-day window expires, withdrawal charges will resume through 7th year	After the withdrawal charge period of 7 years, no withdrawal charge will apply to any withdrawals. Rate renews annually after the initial 7 years.																																																	
Free withdrawals	10% starting in first year	5% in year 1; 10% after first year	15% after 1st year	10% starting in first year																																																	
Waivers	Nursing home, terminal illness, unemployment, DI Approved in all states		Extended care, terminal illness	Extended care, terminal illness																																																	
Death Benefit			Owner driven	Owner driven																																																	
Annuitization	After 1 year			After 13 months																																																	
Remarks	Enhanced Bene Benefit Rider: Cost 0.30%. It enhances DB with 40% of earnings. Helps pay taxes																																																				

• For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public.
• Products and programs offered through Crump are not approved for use in all states.

Access to products and carriers available through Crump

• Features subject to current contract terms at time of sale.
• Please check for variations in commission rates for older ages.
• Information is subject to change without notice.



New York Annuities

Please verify rate before submitting application.



7/10/2023

Traditional subject to ann. rate renewal

Carrier	First Symetra				Integrity															
Product Name	Custom 5 SPDA (Flexible in 1st year)		Custom 7 SPDA (Flexible in 1st year)		New Momentum FPDA		SPDA Series II SPDA													
Carrier Ratings	A A.M. Best A Standard & Poors 81 Comdex				A+ A.M. Best AA- Standard & Poors 96 Comdex															
Issue Ages	Without ROP: 0-85 With ROP: 0-90				18-85															
Premium Min. / Max.	Min: \$25,000 Addtl. \$1k Max: \$1,000,000 (without prior approval)				Min: \$10,000 Addtl. \$1k Max: \$1,000,000 (without prior approval)				Min: \$3,000 Max: \$1,000,000 up to age 75 / \$500,000 age 76-85											
Reg 60	2-step process				2-step process				1-step process											
Guarantee Periods and Rates	No ROP				No ROP				QIO											
	Rate Period	<\$50k	<\$100k	<\$250k	\$250k+	Rate Period	<\$50k	<\$100k	<\$250k	Rate Period	1st yr.	5.50%	Rate Period	1st yr.	5.10%					
	3-year	3.00%	3.30%	3.65%	3.65%	3-Year	Yr 1	3.95%	4.25%	4.55%	5-year	1st yr.	4.15%	Yrs 2-5	3.40%	3-year	1st yr.	5.05%	Yrs 2-5	4.05%
	5-year	3.65%	3.85%	4.00%	4.00%	5-Year	Yrs. 2 - 3	3.45%	3.75%	4.05%	6-year	1st yr.	4.25%	Yrs 2-6	3.50%	5-year	1st yr.	4.95%	Yrs 2-5	3.95%
	With ROP				With ROP				7-year											
	Rate Period	<\$50k	<\$100k	<\$250k	\$250k+	Rate Period	<\$50k	<\$100k	<\$250k	Rate Period	1st yr.	4.20%	Yrs 2-7	3.45%	10-year	1st yr.	4.30%	Yrs 2-10	3.55%	
	3-year	2.70%	3.05%	3.40%	3.40%	3-Year	Yr 1	3.60%	3.90%	4.20%	Minimum Renewal Rate: 1.00%				Minimum Renewal Rate: 1.00%					
	5-year	3.00%	3.30%	3.45%	3.45%	5-Year	Yrs. 2 - 3	3.10%	3.40%	3.70%	7 yrs: 7, 6, 5, 4, 3, 2, 1, 0				7 yrs: 7, 7, 7, 6, 5, 4, 3					
	Minimum Renewal Rate: 2.55%				Rates Available 250+ Call For Details				Minimum Renewal Rate: 1.00%				Minimum Renewal Rate: 1.00%							
	Surrender Chgs (%)	5 yrs: 7, 7, 7, 6, 5, 0				7 yrs: 8, 8, 7, 7, 6, 5, 4, 0				7 yrs: 7, 6, 5, 4, 3, 2, 1, 0				7 yrs: 7, 7, 7, 6, 5, 4, 3						
MVA	no				no				yes				no							
Options at end of guarantee period	N/A. This is only applicable for for MYGAs				N/A. This is only applicable for for MYGAs				N/A. This is only applicable for for MYGAs				N/A. This is only applicable for for MYGAs							
Free withdrawals	10% starting in first year				10% starting in first year				10% starting in first year				10% starting in first year							
Waivers	Nursing home and hospitalization				Nursing home and hospitalization				Disability				Disability							
Death Benefit					Minimum Renewal Rate: 2.55%				Owner driven											
Annuitization	After 1st year				After 1st year															
Remarks									Rolling surrender on additional deposits				Guaranteed Return of Premium Feature							

• For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public.
 • Products and programs offered through Crump are not approved for use in all states.

Access to products and carriers available through Crump

• Features subject to current contract terms at time of sale.
 • Please check for variations in commission rates for older ages.
 • Information is subject to change without notice.



New York Annuities



Please verify rate before submitting application.

7/10/2023

Traditional subject to ann. rate renewal

Carrier	Securian	Security Mutual	Security Mutual																																	
Product Name	SecureOption Focus SPDA	Flexible Premium Annuity FPDA	SPDA SPDA																																	
Carrier Ratings	A+ A.M. Best AA- Standard & Poors 96 Comdex	A- A.M. Best	A- A.M. Best																																	
Issue Ages	0-88	0-80	0-84																																	
Premium Min. / Max.	Min: \$10,000. Additional: \$1k Max: \$2,000,000	Min: \$25.00 per year Max: \$15,000 per year	Min: \$5,000 Max: \$500,000																																	
Reg 60	1-step process	2-step process	2-step process																																	
Guarantee Periods and Rates	<p>Return of Premium feature is built in at no cost</p> <table border="1"> <thead> <tr> <th></th> <th><35K</th> <th><100K</th> <th>100k+</th> </tr> </thead> <tbody> <tr> <td>1 year:</td> <td>4.70%</td> <td>4.90%</td> <td>5.00%</td> </tr> <tr> <td>3 year:</td> <td>3.95%</td> <td>4.15%</td> <td>4.25%</td> </tr> <tr> <td>5 year:</td> <td>3.95%</td> <td>4.15%</td> <td>4.25%</td> </tr> <tr> <td>7 year:</td> <td>3.95%</td> <td>4.15%</td> <td>4.25%</td> </tr> </tbody> </table> <p>Minimum Renewal Rate: 2.70%</p>		<35K	<100K	100k+	1 year:	4.70%	4.90%	5.00%	3 year:	3.95%	4.15%	4.25%	5 year:	3.95%	4.15%	4.25%	7 year:	3.95%	4.15%	4.25%	<p>Qualified plans only</p> <table border="1"> <thead> <tr> <th>Year 1</th> <th>4.05%</th> </tr> </thead> <tbody> <tr> <td>Year 1</td> <td>4.05%</td> </tr> </tbody> </table> <p>Minimum Renewal Rate: 2.95%</p>	Year 1	4.05%	Year 1	4.05%	<table border="1"> <thead> <tr> <th></th> <th><\$25,000</th> <th>>\$25,000</th> </tr> </thead> <tbody> <tr> <td>1-year</td> <td>3.80%</td> <td>4.05%</td> </tr> <tr> <td>3-year</td> <td>3.80%</td> <td>4.05%</td> </tr> </tbody> </table> <p>Minimum Renewal Rate: 2.95%</p>		<\$25,000	>\$25,000	1-year	3.80%	4.05%	3-year	3.80%	4.05%
	<35K	<100K	100k+																																	
1 year:	4.70%	4.90%	5.00%																																	
3 year:	3.95%	4.15%	4.25%																																	
5 year:	3.95%	4.15%	4.25%																																	
7 year:	3.95%	4.15%	4.25%																																	
Year 1	4.05%																																			
Year 1	4.05%																																			
	<\$25,000	>\$25,000																																		
1-year	3.80%	4.05%																																		
3-year	3.80%	4.05%																																		
Surrender Chgs (%)	7 years: 7, 7, 7, 6, 5, 4, 3, 0	10 Years: 7, 7, 6, 6, 5, 5, 4, 3, 2, 1, 0	1-year option: 7 years: 7, 7, 7, 6, 5, 4, 3, 0 3-year option: 7 years: 9, 9, 9, 8, 7, 6, 5, 0																																	
MVA	no	no																																		
Options at end of guarantee period	N/A. This is only applicable for for MYGAs	N/A. This is only applicable for for MYGAs	N/A. This is only applicable for for MYGAs																																	
Free withdrawals	10% starting in first year	10% after first year	5% in year 1; 10% starting year 2																																	
Waivers	Confinement and terminal illness																																			
Death Benefit																																				
Annuitization																																				
Remarks		No rolling surrender on additional contributions																																		

• For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public.
 • Products and programs offered through Crump are not approved for use in all states.

Access to products and carriers available through Crump

• Features subject to current contract terms at time of sale.
 • Please check for variations in commission rates for older ages.
 • Information is subject to change without notice.