

Annuity Hot List

This Hot List is designed by Signature Financial Brokerage to give you guidance as to some of the top annuities available.
Please visit our website at www.sfbrokerage.com or call 877-735-5528 for additional information.

Fixed						
Carrier & A M Best Rating	Product	Current Rates	Surrender Charges	Premium	Comments/Notes/YTS	Issue Ages/ Commissions
American National "A"	Palladium Century 7	1.60% Base Rate	10 Years	4000 Q 5000 NQ	7% first year premium Bonus. YTS 2.28%	0 - 74: 4.00% 75-80 2.00%
American National "A"	Palladium Century 5	1.60% Base Rate	10 Years	\$4000 Q \$5000 NQ	Interest Rate Bonus 5% 1st Year. YTS 2.09%	0-74: 5.00% 75-90 2.50%
American Equity "A--"	Premier Eagle 12	1.35 Base Rate	10 Years	\$4000 Q \$5000 NQ	Interest Rate Bonus 8% 1st Year. 10% W/D's after 1 year YTS 2.13%	0-78: 6.00%
EquiTrust "B++"	Choice Four	2.70%	9 Years	\$10,000 Q & NQ	1.50% Premium Bonus Flexible Premiums YTS 2.87%	0-80 5.50% 81-85 4.13%
Reliance Standard Life "A+"	Apollo MVA	2.30% Base Rate	7 Years	\$5,000 NQ 5,000 Q	2.00% interest rate Bonus YTS 2.58%	0-75: 4.00% 76-80 3.20% 81-85 2.40%

Multi-Year Guaranteed							
Carrier & A. M. Best Rating	Product	Rates	Rate Guarantee	Average Annual Yield	Premium	Comments/Notes	Issue Ages/ Commissions
EquiTrust "B++"	Certainty Select 10	3.25%	10 Years	3.25%	\$10,000	30 day free out after the guarantee period.	0-79 3.00% 80-85 2.25%
Phoenix "B+"	Phoenix Select Plus	2.80%	10 Years	2.80%	\$5,000 NQ \$2,000 Q	Rate Guaranteed 10 years.	0-80 3.50% 81-84 2.00% +
The Standard "A"	Focused Growth Annuity 10	2.90%	9 Years	2.90%	\$100,000	30 day free out at the end of the guarantee period.	0-79 3.00% 80-85 1.00%
Athene Annuity "B++"	Max Rate 7	3.00%	7 Years	3.14%	\$5,000	1.00% bonus rate 1st year; Free out 30 days after the surrender period	0-75 2.75% 76-80 1.70%
EquiTrust "B++"	Certainty Select 6	3.00%	6 Years	3.00%	\$10,000	Free out at the end of the 6 year Guarantee.	0-80 3.00% 81-90 2.25%
American Equity "A--"	Guarantee 6	2.45%	6 Years	2.45%	\$10,000	Free out at the end of the guarantee period.	0-75 2.35%
Americo "A--"	Platinum Asurer 5	2.75%	5 Years	2.75%	\$10,000	Free out at the end of Guarantee interest only withdrawal	0-75 2.25% 76-80 1.50%

Index						
Carrier & A. M. Best Rating	Product & Term	Bonus	Account Options	Rate	Comments/Notes	Issue Ages/ Commissions
American Equity Investment Life Ins. Co. "A--"	Foundation Gold 10 years	7.00%	Fixed Account 1 Yr. Pt. to Pt. S&P 500 S&P Mo. Av. Cap Index	1.35% 3.00% 3.00%	LIBR 6.50% Rollup + Wellbeing 20 year max. accumulation period Other Indexes available Flex Prem.	0-70: 5.80% 71-75: 4.35%
ING "A"	ING Secure Index Opportunities Plus (75K) 10 Years	5.00% Premium Bonus	Int. Rate Bench Mark Performance Trigger Fixed Account 1 yr. Pt. to Pt. with Cap Monthly Cap	10.00% 2.50% 1.40% 3.00% 1.30%	400% Strategy Multiplier 6% Rider rollup Single Premium	0-75: 7.00% 76-80: 5.25%
Great American "A"	American Valor 10 10 years	2.00%	Fixed Account 1 yr. S&P 500 Pt. to Pt. 1 Yr. Monthly ave. w/cap	1.00% 4.00% 4.50%	Flexible Premium 2% Premium Bonus on premium rec'd in years 1-3 Multiple Rider Options	0-75: 5.00% 76-80: 3.65 % 81-85: 1.65%
Athene Annuity and Life "B++"	Choice 10 FIA 10 Years	1% on the fixed rate account in the 1st year	1 yr. DJIA Month Ave. 1 yr S&P 500 Pt-Pt Fixed Account	5.20% 5.00% 1.80%	10 year surrender \$5,000 Min Prem LIBWR w multiplier 150%	0-75: 7.00% 76 Plus: 4.00%
Lincoln Financial "A"	OptiPoint 10 10 years High Band	4%	Fixed Account 2yr Monthly Cap 2 yr. Pt. to Pt. Cap Performance Trigger	1.15% 2.20% 5.10% 2.00%	10% free withdrawals Lifetime Income Edge Rider High Band \$100,000	0-73: 4.80% 74-79: 3.10%
Genworth Life and Annuity Insurance Co. "A"	Secure Living Index 10 plus 10 Years \$100,000 band	4%	Cap Max Strategy Annual pt to pt w/Cap Monthly Pt. to Pt. w/ cap Performance Triggered	3.50% 3.50% 1.55% 2.80%	Cap Max Multiplier 3 10 Year Fixed Rate Strategy 1.35% 1 Year fixed rate Strategy 1.25% 8% daily rider rollup "simple"	0-75: 5.00% 76-80: 3.50% 81+: 2.00%
The Standard "A"	Indexed Select Annuity 9 years	None	Fixed Rate 1 year S&P Pt. to Pt.	1.75% 5.30	\$100,000 needed to start a plan. 10% free Withdrawals. New Guaranteed Accumulation. Benefit Rider	Call
Reliance Standard "A+"	Keystone 5 Index 5 Years	None	Fixed Account Pt. to Pt. -cap Ann. Monthly Avg.-Cap	2.15% 3.30% 3.80%	10% Free Withdrawals NO MVA	0-80: 4.00% 81-85: 2.40%

For Agent Use Only. Rates are subject to change and may not be available in all states.

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SPIA Comparison

Monthly payments based on \$100,000 non-qualified deposit in a non-premium tax state.

Pay Option	Company A. M. Best Rating	Lincoln Financial Group "A"	American General "A"	American National "A"	ING "A"	The Principal "A+"
Life Only	Male 60	\$ 477	\$ 498	\$ 502	\$ 494	\$ 491
	Male 65	\$ 526	\$ 554	\$ 568	\$ 549	\$ 550
	Male 70	\$ 600	\$ 621	\$ 655	\$ 627	\$ 631
	Male 75	\$ 712	\$ 718	\$ 775	\$ 745	\$ 764
	Female 60	\$ 464	\$ 477	\$ 468	\$ 472	\$ 461
	Female 65	\$ 508	\$ 528	\$ 523	\$ 521	\$ 512
	Female 70	\$ 573	\$ 591	\$ 595	\$ 588	\$ 575
	Female 75	\$ 668	\$ 677	\$ 702	\$ 688	\$ 682
Joint & Survivor - 100%	M60/F60	\$ 422	\$ 423	\$ 423	\$ 426	\$ 421
	M65/F65	\$ 453	\$ 460	\$ 462	\$ 463	\$ 457
	M70/F70	\$ 497	\$ 511	\$ 514	\$ 513	\$ 512
	M75/F75	\$ 564	\$ 579	\$ 588	\$ 587	\$ 583
Period Certain Only	5 Years	X	\$ 1,703	X	\$ 1,664	\$ 1,671
	10 Years	\$ 882	\$ 913	\$ 868	\$ 901	\$ 896
	15 Years	\$ 647	\$ 655	\$ 646	\$ 662	\$ 653
	20 Years	\$ 537	\$ 540	\$ 552	\$ 544	\$ 539

*Commission may vary depending on payout option, premium amount, state, age and type of policy

New Products

Product Type	Company	Product Name	Features	Rates	Rider	Comp
MYGA	American Equity "A-"	Guarantee 6	6 year surrender free out option	2.45% effective 4/10/14	None	0-75 2.35%
Indexed Annuity	AG "A"	Power 10 Protector Plus	Income account doubles in 10 years	1 yr fixed 1.20 A pt-pt 2.50%	1 available	0-70 6.50%
Deferred Income Annuity	ING "A"	ING Lifetime Income Annuity	MGWB increases benefit base at 5 and 10 years	6% guaranteed	MGWB	0-75 4% 76 up 3%
Deferred Income Annuity	AG "A"	Future Income Achiever	Delay income start 5 10 15 or 20 years	request a quote	None	3%
Deferred Income Annuity	Lincoln Financial "A"	Deferred Income Solutions	Delay income start 5 10 15 or 20 years	request a quote	None	4%