

# 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](http://www.sfbrokerage.com) or call 1-877-735-5528 for additional information. For Agent Use Only. Rates are subject to change and may not be available in all states.



## FIXED

Carrier & A M Best Rating	Product	Current Rates	Surrender Charges	Premium	Comments/Notes/YTS	Issue Ages/ Commissions
American National "A"	Palladium Century 7	1.30% Base Rate	10 Years	4000 Q 5000 NQ	7% first year Interest Rate Bonus. YTS 1.98%	0 - 74: 4.00% 75-80 2.00%
EquiTrust "B++"	Choice Four	2.50% Base Rate	9 Years	\$10,000	Interests Only W/D's YTS 2.15%	0-80: 5.50% 81-85 4.13%
Standard "A"	Principal Growth Annuity	1.55% Base Rate	9	\$5000 NQ	YTS 1.76%	0-80 3.00% 80-85 .50% 85-90 .44%
AIG "A+"	American Pathway Flex Fixed 8	1.90 Base Rate%	8 Years	\$10,000 Q & NQ	2.00% Premium Bonus Flexible Premiums YTS 2.15%	0-80 2.20% 81-85 1.70% 81-85 1.20%
Reliance Standard Life "A+"	Apollo MVA No ROP	1.85% Base Rate	7 Years	\$5,000 NQ 5,000 Q	2.00% interest rate Bonus YTS 2.13%	0-75: 4.00% 76-80 3.20% 81-85 2.40%

## MULTI-YEAR GUARANTEE

Carrier & A. M. Best Rating	Product	Rates	Rate Guarantee	Average Annual Yield	Premium	Comments/Notes	Issue Ages/ Commissions
EquiTrust "B++"	Certainty Select 10	2.85%	10 Years	2.85%	\$10,000	30 day free out after the guarantee period.	0-80 3.00% 81-90 2.25%
The Standard "A"	Focused Growth Annuity 10	2.80%	10 Years	2.80%	\$15,000	9 year Surrender period.	0-80 3.00%
Athene Annuity "B++"	Max Rate 7	2.80%	7 Years	2.80%	\$5,000	Free out 30 days after the surrender period	0-75 2.75% 76-80 1.70%
AIG "A"	American Pathway Solutions 7	2.40%	7 Years	2.40%	\$10,000	Free out at the end of the 7 year Guarantee.	0-80 2.00% 81-85 1.70%
AIG "A"	Guarantee 6	2.45%	6 Years	2.45%	\$10,000	Free out at the end of the 7 year guarantee period.	0-75 3.00% 76-79 2.10% 80-85 1.50 %
Forethought "A-"	Secure Four 5	2.25%	5 Years	2.25%	\$10,000	Free out at the end of 5 year Guarantee	0-75 3.00% 76-79 2.10% 80-85 1.50%

## INDEXED

Carrier & A. M. Best Rating	Product & Term	Bonus	Account Options	Rate	Comments/Notes	Issue Ages/ Commissions
AIG "A"	Power Protector 10 Plus	3.00%	Fixed Account 1 Yr. Pt. to Pt. S&P 500 2 year MLSB Spread	1.00% 2.70% 2.90%	LIBR 7% crediting 10 year max. accumulation period Other Indexes available Flex Prem.	50-70 7.00% 71-75: 5.00%
Reliance Standard "A+"	Keystone Index 10 10 Years	0.00%	Fixed Account 1 yr. Pt. to Pt. with Cap 1 Year Monthly Ave.	2.30% 4.30% 4.80%	Single Premium \$15K minimum 10% free withdrawals No MVA	0-80: 6.00%
Integrity "A+"	Indextra 10 10 Years	0.00%	3 yr Pt. to Pt. GSMB PR 1 yr Pt. to Pt. S&P 1 Year Monthly average	110% 3.75% 4.25%	Single Premium \$15K min 10% Free Withdrawals NO MVA	0-75: 6.50% 76-80 5.00%
Great American "A"	American Valor 10 10 years	2.00%	Fixed Account 1 yr. S&P 500 Pt. to Pt. 1 Yr. Monthly ave.	1.00% 3.75% 3.75%	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++"	Benefit 10 10 Years	6%	1 yr. Monthly Cap 1 yr S&P 500 Pt-Pt Fixed Account	2.05% 3.65% 1.70%	10 year surrender \$5,000 Min Prem Multioption Benefit Rider	0-75: 6.00% 76 Plus: 3.50%
Lincoln Financial "A"	OptiPoint 10 10 years High Band	4.00%	Fixed Account 2yr Monthly Cap 2 yr. Pt. to Pt. Cap Performance Trigger	1.50% 2.35% 5.75% 2.50 %	10% free withdrawals Lifetime Income Edge Rider High Band \$100,000	0-75 6.00% 75-79 3.40% 80 - 80 1.75
Genworth Life and Annuity Insurance Co. "A"	Secure Living Index 10 plus 10 Years \$100,000 band	4.00%	Cap Max Strategy Annual pt to pt w/Cap Monthly Pt. to Pt. w/ cap Performance Triggered	3.00% 3.00% 1.30% 2.25%	Cap Max Multiplier 3 10 Year Fixed Rate Strategy 1.35% 1 Year fixed rate Strategy 1.25% 4% daily rider rollup "simple"	0-75: 5.00% 76-80: 3.50% 81+: 2.00%
The Standard "A"	Indexed Select 10 9 years	0.00%	Fixed Rate 1 year S&P Pt. to Pt.	1.75% 5.00%	\$100,000 needed to start a plan 10% free Withdrawals. New Guaranteed Accumulation Benefit Rider	Call

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## SPIA COMPARISON

Pay Option	Company A. M. Best Rating	Lincoln Financial Group "A"	American General "A"	American National "A"	Voy a "A"	The Principal "A+"
Life Only	Male 60	\$ 440	\$ 472	\$ 480	\$ 482	\$ 487
	Male 65	\$ 496	\$ 526	\$ 544	\$ 538	\$ 543
	Male 70	\$ 577	\$ 598	\$ 631	\$ 617	\$ 624
	Male 75	\$ 697	\$ 706	\$ 752	\$ 736	\$ 756
	Female 60	\$ 423	\$ 450	\$ 446	\$ 459	\$ 459
	Female 65	\$ 476	\$ 500	\$ 499	\$ 510	\$ 505
	Female 70	\$ 548	\$ 568	\$ 576	\$ 578	\$ 570
	Female 75	\$ 652	\$ 665	\$ 681	\$ 679	\$ 676
Joint & Survivor - 100%	M60/F60	\$ 373	\$ 395	\$ 393	\$ 407	\$ 412
	M65/F65	\$ 409	\$ 428	\$ 429	\$ 443	\$ 445
	M70/F70	\$ 462	\$ 480	\$ 478	\$ 492	\$ 491
	M75/F75	\$ 532	\$ 550	\$ 557	\$ 561	\$ 560
Period Certain Only	5 Years	X	\$ 1,704	X	\$ 1,677	\$ 1,682
	10 Years	\$ 889	\$ 910	\$ 856	\$ 900	\$ 902
	15 Years	\$ 644	\$ 654	\$ 638	\$ 655	\$ 653
	20 Years	\$ 523	\$ 542	\$ 535	\$ 535	\$ 534

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

\*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
Indexed Annuity	Great American "A"	American Custom 10	10 year surrender option	4 options including part. rate	3 riders: Liquidity, Simple, Stacked	6%
Indexed Annuity	Integrity "A+"	Indextra 10	10 year surrende	5 options including a no cap option	GMAV GLWB	Call
Indexed Annuity	VOYA "A"	Wealth Builder Plus Annuity	Flex Premium 6 year surrender	4 options	Rider built in, 2% Accum. Enhancement	50-80 5.00%
Deferred Incomer Annuity	Principal	QLAC Compliant D I A	Minimum deferral 13 mo.	Illustrations available	none	3%
Deferred Income Annuity	AIG	QLAC Compliant D I A	Delay income start 5 10 15 or 20 years	Available via foresite	none	4%