# IMMEDIATE ANNUITIES

| Company | Product | Amounts | Issue Ages | Product Features [1] | Commission | for Settlement options | for Ages |
|---|---|---|---|---|---|---|---|
| **Allianz:**<br><br>A.M. Best: A<br>S&P: AA<br>Moody's: A2 | Single Premium Immediate Elite | $25,000 + (Non-Qualified/ Qualified) | 0 - 100 | Life<br>Life, with Period Certain 5 - 30 years<br>Joint & Last Survivor with 100%, 2/3, 50%, paid to Survivor for a period certain 5 - 30 yrs. certain of 5 - 20 years<br>Period Certain Only 5 - 30 yrs<br>Available all States Except: NY<br>Commuted Value Option Not availaibe: CA,ME,MO,NJ,PA,SC,WA,WI | 3.25% | | 0 - 100 |
| | Command Provider | $25,000 + (Non-Qualified/ Qualified) | 0 - 85 | Single Life<br>Joint Life, 100%, 2/3, 50% to Survivor<br>Opportunity for income payments to increase based on changes in S&P 500 &/or Nasdaq-100<br>Optional death benefit: remaining premium plus 10% bonus<br>Available all States Except: NY | 3.50% | | 0 - 85 |
| **American General:**<br><br>A.M.Best: A<br>S&P: A+<br>Moody's: A2<br>Fitch: A | Platinum Income Annuity<br><br>[substandard underwriting (Medical) available]<br><br>**[No commutation of value provisions.]** | $10,000+ and modal payment of at least $200.<br><br>$1 MM - $10 MM requires home office approval | 0 - 90<br>45 - 90 Non-Qualified Lifetime or Joint Lifetime Income | Lifetime income only<br>Lifetime income with certain period<br>Lifetime income with cash (lump sum) refund<br>Lifetime income with installment refund<br>Certain Periods:<br>Qualified: Minimum 5 years<br>Maximum: RMD life expectancy<br>Non-Qualified: 5 - 50-years<br>Optional annual increase 1% - 5%, or CPI (all states except HI,IL,MN,NJ,OR)<br>Available all States [USL in NY] | 3.00% | | 0 - 90 |
| | Delayed Income Annuity<br><br>**** For Approved Programs Only ****<br>**[Check availability to Agent, B/D or Finl Institution]** | $10,000 +<br><br>Date of 1st payment is Greater than 12 months from date of purchase. | 0 - 90<br>Non-Qualified or Qualified funds<br><br>Payments must begin by age 90.<br>For Qualified funds, payment start dates later than 70 1/2 subject to RMD rules. | Payment options: For SINGLE LIFE ONLY<br>Lifetime Income<br>Lifetime Income with Installment Refund*<br>Lifetime Income with Guaranteed Period*<br>Period Certain Only*<br>* Death Benefit options:<br>refund of premium<br>refund of premium plus 3% interest<br>no death benefit<br>Payment increase options:<br>CPI-U inflation adjustment<br>Annual payment increase 1% - 5%<br>Avaliable all States Except: CT,NY,OR | | | |
| **American National:**<br><br>A.M. Best: A<br>S&P: A | Palladium SPIA | $15,000 + (Non-Qualified)<br>$3,500 + (Qualified)<br><br>$100/month min payout. | 0 - 90 | Life Only<br>Period Certain Only 5 - 30 years<br>Life with Period Certain 5 - 20 years<br>Joint & Last Survivor with 50%, 60%, 66.67%, 75%, or 100% paid to Survivor with or without a period certain of 5 - 20 years<br>Installment and Cash Refund<br>After 3 years, Liquidity Option: optional 10% of commuted value partial withdrawal (at least $2,000) or full surrender at commuted value.<br>COLA available except on Installm & Cash Refund: Simple 1% - 5%, or Compound 1% - 5%<br>Available all States [American National NY in NY]<br>COLA Not available: MO,OH,UT<br>Liquidity Opt Not available: MN,NJ,OR,WA | 3.50%<br>1.60%<br>1.60% | <br><br>Period Certain 5 - 9 years | 0 - 84<br>85 - 90<br>0 - 90 |

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| **Fidelity & Guaranty Life:**<br>OM Financial Life Ins. Co.<br>A.M. Best: B++<br>Moody's: Ba1<br>Fitch: BBB | Guarantee Income<br>[Available with Safeguard Option for Medicaid planning] | $10,000 +<br>$1MM + requires home office approval | 0 - 100 [Non-Qualified]<br>18 - 100 [Qualified]<br>Age last birthday for Owners and Annuitants | Fixed Period, 5 - 50 years Certain up to age 120<br>Optional increase: up to 5%<br>Safeguard Option Not available in: KS,NJ<br>Avaliable all States Except: NY | 3.00%<br>2.75%<br>2.50%<br>2.25%<br>2.00%<br>1.50%<br>0.75%<br>SPIA w/Safeguard Option commission schedule is different. | | 0 - 89<br>90 - 94<br>95<br>96<br>97<br>98<br>99 - 100 |
| **Genworth Life:**<br>A.M.Best: A<br>S&P: A<br>Moody's: A2 | Secure Living Income Provider SPIA | $10,000+ and modal payment of at least $100.<br>$2.5 MM+ requires home office approval | Not specified<br>Owner under 59 1/2 may be subject to 10% IRS penalty. If age 70 1/2 or over, RMD requirements must be met on qualified funds. | Life Only<br>Refund (Cash or Installment)<br>Certain and Life options<br>Period Certain options (5 - 50 yrs subj approval)<br>Optional annual increase 1% - 6% Non-Qual only<br>State Availability: All (issued in NY by Genworth NY) | 3.00%<br>1.125% | for Life Only, single annuitant | 0 - 90 |
| **ING - USA:**<br>A.M. Best: A<br>S&P: A+<br>Moody's: A2<br>Fitch: A- | SPIA | $15,000+ and modal payment of at least $50.<br>$2 MM+ requires home office approval | 35 - 80 (owner & annuitant) without prior approval for life payouts.<br>0 - 80 for period certain payout options | Fixed Period Certain 5 - 30 years<br>**[Fixed Period Certain currently not available]**<br>Life payout with Certain 5 - 20 years<br>Life income with Joint Survivor with Certain<br>Life payout with Cash Refund<br>Life payout with Installment Refund<br>Joint & Survivor w/wo Certain 5 - 20 years<br>Optional annual increases:<br>Period Certain: 3% - 6%<br>Joint Life - must select 100% Survivor<br>Other payouts: 3% | 3.00% | | 0 - 90 |
| **Lincoln Benefit:**<br>A.M. Best: A+<br>S&P: AA-<br>Moody's: A1<br>Fitch: A | IncomeReady | $5,000 +<br>$1MM + requires home office approval | 1 - 90 Life Only [age nearest]<br>No age limit - Period Certain Only | Life Only, w/Period Certain<br>Period Certain Only<br>Joint & Survivor or Contingent, w/Period Certain<br>Installment Refund<br>Up to 12 months payment deferral.<br>Payment Periods: 5 - 30 years<br>Optional annual increases 2%, 3%, 4%, or 5% (except Period Certain 5 - 9 years)<br>State Availability: All<br>(Issued in NY by Allstate Life of NY) | 3.00% | | 0 - 99 |
| **Lincoln National:**<br>[Lincoln Financial Group]<br>[fka: Jefferson-Pilot]<br>A.M. Best: A+<br>S&P: AA-<br>Moody's: A2<br>Fitch: A+ | Insured Income SPIA | $25,000+ Life payment options<br>$10,000+ Period Certain Only payment options<br>$2MM max ages to 65<br>$500K max ages over 65 | 15 - 80 Life Payment options<br>15 - 85 Life w Period Certain<br>* Annuitant's birth certificate copy required for Life payment options.<br>0 - 95 Period Certain Only payment options | Life Only w/Period Certain or Installment Refund<br>Joint & Survivor Life, w/Period Certain<br>Period Certain Only<br>Up to 12 months payment deferral.<br>No extra liquidity provisions. | 3.00%<br>3.00% | Life Option<br>Period Certain | 15 - 85<br>0 - 90 |
| | SmartIncome Inflation Annuity | $50,000 min.<br>$2MM max ages to 65<br>$500K max ages over 65 | Non-Qualified:<br>50-85 single or joint annuitants (both)<br>Qualified:<br>50-85 for single annuitants<br>50-75 for joint annuitants (both) | Life Only<br>Joint Life Only<br>Uses CPI-Urban<br>Roth IRAs not available in: CA,ME,NV,WV,WY | 3.00%<br>+0.25% trail | in years 2+ of annual account value. | 0 - 85 |

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| **New York Life:**<br><br>A.M. Best: A++<br>S&P: AA+<br>Moody's: Aaa<br>Fitch: AAA | Lifetime<br>Income Annuity<br>&<br>Fixed Period<br>Income Annuity<br><br>**[Check availability to Agent, B/D or Finl Institution]** | $10,000 +<br><br>Min prem for<br>Life w/Cash Refund<br>Ages 86-95:<br>$25K in SD,WV,WY<br>$50K in CA,ME,NV | [Age Last Birthday]<br>0 - 85 Non-Qualified, all options<br>86 - 89 Life w/Cash Refund,<br>Life w/Installment Refund<br>Life w/ 10,15,20-yr Period Cert.<br>90 - 95 Life w/Cash Refund only<br>18 - 84 Qualified, all options<br>Life w/ 10-yr Period Cert.<br>85 - 89 Life w/Cash Refund,<br>Life w/ 10-yr Period Cert.<br>0 - 80 Fixed Period Only | Life Only, w/Period Certain 5 - 30 years<br>Period Certain Only<br>Joint Life, w/Period Certain 5 - 30 years<br>Joint & (40% to 100%) Survivor<br>Single or Joint Life w/Cash Refund<br>Single or Joint Life w/Installment Refund<br>Optional annual increase: 1% to 5%<br>Changing Needs Rider, age 59 1/2 +<br>Income enhancement option (non-qualified)<br>Withdrawal features: 'Up to 100%', '30%'<br>Single or Joint Life w/Percent of Premium Death Benefit [25% or 50% of initial premium] (non-qualified) | Lifetime Income:<br>3.00%<br><br>Period Certain:<br>2.25%<br>3.00%<br>4.00% | <br><br><br><br><br>5 - 14 years<br>15 - 19 years<br>20+ years | 0 - 95 |
| | **05/07/12 NYL will introduce the NYL Guaranteed Lifetime Income Annuity II and NYL Guaranteed Period Income Annuity II.**<br>NYL GLIA II: Annual increase option 1-10%<br>NYL GPIA II: Issue ages 18-89 for Qualified, 0-95 fro Non-Qual; Period Certain durations 5-30 yrs;<br>Liquidity features - up to 100% cash w/d, payment acceleration of 3-months; Annual increqase option 1-10% | | | | | | |
| | Guaranteed Future Income Annuity II<br><br>**[Check availability to Agent, B/D or Finl Institution]** | $10,000 min initial prem<br>$100 min subsequent prem<br><br>Deferral: min of 2 years<br>max of 40 years<br>Income pymt must begin by age 85; 70 1/2 for qualified | [Age Last Birthday]<br>0 - 75 Non-Qualified<br>For Joint Life: both annuitants 75 or younger<br>18 - 68 1/2 Qualified<br>For Joint Life: both annuitants 68 1/2 or younger | Death benefit prior to Income start date:<br>Life Only: None<br>All other pymt options: Return of Premium<br>Payment options: Single or Joint life:<br>Life Only<br>Life with Period Certain<br>Life with Cash Refund<br>Life with Installment Refund<br>Available in all States Except OR,NY,NV | | | |
| **North American:**<br><br>A.M. Best: A+<br>S&P: A+<br>Fitch: AA- | Income | $10,000 + [Non-Qualified]<br>$2,000 + [Qualified] | 0 - 85 all options<br>0 - 95 Period Certain<br><br>Joint age min 35 | 5 - 20 year Period Certain<br>Life Only<br>Life w/Period Certain<br>Joint Life & Survivorship<br>Joint Life & Survivorship w/Period Certain<br>Installment or Cash Refund<br>Commutation not available.<br>Available in all States Except NY | 2.00%<br>2.00% | <br>Period Certain 5 - 9 years | 0 - 99 |
| **Mutual of Omaha**<br>**United of Omaha**<br><br>A.M. Best: A+<br>S&P: AA-<br>Moody's: Aa3 | Income Access<br><br>[substandard underwriting (Medical) available] | $10,000 +<br>$100/month min payout.<br>$1MM + requires home office approval | 0 - 85 (owner and annuitant) | Life Only<br>Life w/Period Certain<br>Joint Life & Survivorship<br>Joint Life & Survivorship w/Period Certain<br>Installment Refund<br>Periods Certain<br>Return of Premium: Cancellation [disc 1-5, 100%6+] or Terminal illness<br>3% Inflation option<br>50% increase for Nursing Home Confinement<br>Available all States [Companion Life Ins Co in NY] | 3.25% | | 0 - 85 |
| | Ultra-Income<br><br>[substandard underwriting (Medical) available, x-NY] | $10,000 +<br>$100/month min payout.<br>$1MM + requires home office approval | 0 - 85 (owner and annuitant) | Life Only<br>Life w/Period Certain<br>Joint Life & Survivorship<br>Joint Life & Survivorship w/Period Certain<br>Installment Refund<br>Periods Certain<br>Return of Premium: Cancellation [disc 1-5, 100%6+] or Terminal illness [ROP not avail in NY]<br>COLA 0 - 6%<br>Available all States [Companion Life Ins Co in NY] | 3.50% | | 0 - 85 |

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| **Protective Life:**<br><br>A.M. Best: A+<br>S&P: AA-<br>Moody's: A2<br>Fitch: A | ProPayer Income Annuity<br>ProPayer Income Annuity NY | $10,000 +<br>$1MM maximum | 0 - 85 Life Only or Life w/Cash refund<br>0 - 90 Certain Period,<br>Life w/Certain Period, or<br>Life w/Installment Refund | Life Only, Life Only 2 lives<br>Certain Period 10-30 yrs<br>Life w/Certain Period (single or joint & survivor)<br>Life w/Installment Refund (single or joint & survivor)<br>Life w/Cash Refund (single or joint & survivor)<br><br>PayPlus option: COLA up to 10%/annum<br>Commutable Value option on Certain Period only<br>[except NY]<br>Available all States | 3.00% | | |
| **Reliance Standard:**<br><br>A.M. Best: A<br>S&P: A<br>Moody's: A3<br>Fitch: A- | Alpha SPIA<br><br>*** Suspended issuance effective 04/29/2011 ***<br><br>Max prem $250K | $5,000+ & modal premium of at least $100 | 0 - 95 (owner and annuitant) | Stand-alone policy:<br>Period Certain, 5 - 10 years<br><br>Annuitization of existing Apollo or Eleos<br>[5 years after policy issue date]<br>Period Certain<br>Life Only, w/Installment Refund<br>Life w/Period Certain<br>Joint & Survivor, w/Period Certain<br>Available all States Except: AI, MD, NY | 3.00% | | 0 - 95 |
| **Standard Insurance:**<br><br>A.M. Best: A<br>S&P: AA-<br>Moody's: A1<br>Fitch: A+ | Stable Income Annuity | $15,000 +<br><br>$1MM + requires home office approval | 0 - 90 | Life Income (commutation/inflation available)<br>Life Income w/Installment Refund (comm available)<br>Life Income w/Certain Period (comm/infl available)<br>Joint & Survivor Life Income<br>Joint & Survivor Life Income w/Installment Refund<br>Joint & Survivor Life Income w/Certain Period<br>Joint & Contingent Survivor Life Income<br>Certain Period (inflation available) 5-40 yrs<br>Inflation Protection: 1%,2%,3%,4%, or 5%<br>Up to 12 months payment deferral.<br>Available in: OR,PA,TX | 3.00% | | 0 - 90 |
| | Tailored Income Annuity | $15,000 +<br><br>$1MM + requires home office approval | 0 - 90 | Life Income (commutation/inflation available)<br>Life Income w/Installment Refund (comm available)<br>Life Income w/Certain Period (comm/infl available)<br>Joint & Survivor Life Income<br>Joint & Survivor Life Income w/Installment Refund<br>Joint & Survivor Life Income w/Certain Period<br>Joint & Contingent Survivor Life Income<br>Certain Period (inflation available) 5-40 yrs<br>Inflation Protection: 1%,2%,3%,4%, or 5%<br>Up to 12 months payment deferral.<br>Available in all States Except: NY,OR,PA,TX | 3.00% | | 0 - 90 |

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