

Rates effective October 4, 2021

Product	Guarantee Period	1st Year Rate	Base Rate	Average Annual Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
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## AMERICAN NATIONAL

(A AM Best, A S&P, 78 Comdex)

PALLADIUM MYG	30 day window after guarantee period									Ages 0-79		Ages 80-85		
	5 Year	1.90%	2.00%	2.15%							1.50%	0.50%		
	6 Year	2.20%	2.30%	2.45%							2.50%	0.50%		
	7 Year	2.20%	2.30%	2.45%	1.00% on 100% premium	8, 8, 8, 7, 6, 5, 4, 3, 2, 1, 0	\$5,000	0-85	Not available in NY, UT	Interest only during	2.50%	0.50%		
	8 Year	2.20%	2.30%	2.45%			NQ/Q	NQ / Q		1st year, 10%	2.50%	0.50%		
	9 Year	2.30%	2.40%	2.55%						beginning year 2	2.50%	0.50%		
10 Year	2.30%	2.40%	2.55%							2.50%	0.50%			
<b>Extra 0.10% \$100,000+</b>					<b>+/- MVA (Non-MVA in OR, WA)</b>									

Remarks: Confinement, disability waivers

## GREAT AMERICAN

(A AM Best, A+ S&P, 80 Comdex)

SECUREGAIN 5	30 day window after guarantee period									Ages 0-80		Ages 81-89		
	5 Year	2.10%	1.85%	2.10%							10% Free	2.50%		
	After the first contract year, the base interest rate will increase. 0.10% will be added in years two through five					1.10% on 100% premium	9, 8, 7, 6, 5, 0	\$10,000	0-89 NQ	Not available in NY	Withdrawal			
<b>Extra 0.15% \$100,000+</b>					<b>+/- MVA</b>									
SECUREGAIN 7	7 Year	2.35%	1.35%	2.24%							10% Free	3.50%		
	After the first contract year, the base interest rate will increase. 0.25% will be added in years two through seven					1.10% on 100% premium	9, 8, 7, 6, 5, 4, 3, 0	\$10,000	0-85 NQ	Not available in NY	Withdrawal			
								NQ/Q	18-85 Q			1.50%		
<b>Extra 0.10% \$100,000+</b>					<b>+/- MVA</b>									

Remarks: Extended care, terminal illness waivers; Pre-appointment required in MT

## INTEGRITY

(A+ AM Best, AA S&P, 96 Comdex)

MULTIVANTAGE	30 day window after guarantee period									Ages 0-75		Ages 76-85		Ages 86-89	
	4 Year	2.00%	1.00%	1.25%							2.00%	1.50%	1.20%		
	5 Year	2.00%	1.00%	1.20%	1.25% on 100% premium	8, 8, 7, 7, 6	\$20,000	0-89	Not available in DE, MT, NY		2.50%	2.00%	1.70%		
	7 Year	2.00%	1.00%	1.14%		8, 8, 7, 7, 6, 5, 4	NQ/Q	NQ / Q		Withdrawal	3.00%	2.20%	1.80%		
					<b>+/- MVA</b>										

Remarks: Unemployment, terminal illness, healthcare and RMD waivers

## LINCOLN NATIONAL

(A+ AM Best, AA- S&P, 90 Comdex)

MYGUARANTEE PLUS	30 day window after guarantee period									Ages 0-75		Ages 76-80		Ages 81-85	
	5 Year	\$10,000+	\$100,000+	1.25%	1.45%						2.00%	1.30%	0.75%		
	7 Year			1.45%	1.65%	1.50% on 100% premium	7, 7, 6, 5, 4, 3, 2, 0	\$10,000	0-85	Not available in MN, NY	10% Free	2.50%	1.60%	1.00%	
	10 Year			1.65%	1.85%		7, 7, 6, 5, 4, 3, 2, 0	NQ/Q	NQ / Q	Withdrawal		2.50%	1.60%	1.00%	
					<b>+/- MVA</b>										

## MINNESOTA LIFE

(A+ AM Best, AA- S&P, 95 Comdex)

SECURECHOICE	30 day window after guarantee period									Ages 0-80		Ages 81-85		Ages 86-90	
	3 Year	\$25,000+	\$100,000+	1.00%	1.15%						1.50%	0.75%	0.38%		
	5 Year			1.10%	1.25%	1.00% on 100% premium	9, 8, 7, 6, 5	\$25,000	0-90	Not available in NY	10% Free	2.25%	1.25%	0.56%	
	7 Year			1.25%	1.40%		9, 8, 7, 6, 5, 4, 3	NQ/Q	NQ / Q	(Product differs in CA)	Withdrawal starting	2.25%	1.25%	0.56%	
	9 Year			1.45%	1.60%		9, 8, 7, 6, 5, 4, 3, 2, 1			year 2	2.25%	1.25%	0.56%		
					<b>+/- MVA</b>										

Remarks: Hospital, medical care stay and terminal condition waivers after 1st policy year

\*\*\* Although we make every effort to keep this information current, New West cannot guarantee the accuracy of the listed rates. Prior to solicitation please contact us to verify data \*\*\*

Rates effective October 4, 2021

Product	Guarantee Period	1st Year Rate	Base Rate	Average Annual Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
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## NEW YORK LIFE

(A++ AM Best, AA+ S&P, 100 Comdex)

SECURE TERM MVA II	Term	Premium		Average Annual Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals		
		\$5,000-\$25,000	\$25,000-\$50,000							Ages 0-80	Ages 81-85	
	3 Year	\$5,000-\$25,000	\$25,000-\$50,000	0.70%	0.50% on 100% premium	7, 7, 7, 0	\$5,000 NQ / Q	0-85 NQ / Q (Age 80 in CA)	Available in all states	10% Free Withdrawal. All earned interest available on deposits \$100k+	1.00%	0.75%
		\$50,000-\$100,000	\$100,000+	0.95%		+/- MVA					1.50%	1.00%
		\$5,000-\$25,000	\$25,000-\$50,000	0.80%		7, 7, 7, 6, 0					1.50%	1.00%
		\$50,000-\$100,000	\$100,000+	1.05%		+/- MVA					1.00%	1.00%
	4 Year	\$5,000-\$25,000	\$25,000-\$50,000	0.80%	0.50% on 100% premium	7, 7, 7, 6, 5, 0	\$5,000 NQ / Q	0-85 NQ / Q (Age 80 in CA)	Available in all states	10% Free Withdrawal. All earned interest available on deposits \$100k+	1.50%	1.00%
		\$50,000-\$100,000	\$100,000+	1.05%		+/- MVA					1.50%	1.00%
		\$5,000-\$25,000	\$25,000-\$50,000	0.80%		7, 7, 7, 6, 5, 4, 0					1.50%	1.00%
		\$50,000-\$100,000	\$100,000+	1.05%		+/- MVA					1.00%	1.00%
	5 Year	\$5,000-\$25,000	\$25,000-\$50,000	0.80%	0.50% on 100% premium	7, 7, 7, 6, 5, 4, 0	\$5,000 NQ / Q	0-85 NQ / Q (Age 80 in CA)	Available in all states	10% Free Withdrawal. All earned interest available on deposits \$100k+	1.50%	1.00%
		\$50,000-\$100,000	\$100,000+	1.05%		+/- MVA					1.50%	1.00%
		\$5,000-\$25,000	\$25,000-\$50,000	0.90%		7, 7, 7, 6, 5, 4, 0					1.50%	1.00%
		\$50,000-\$100,000	\$100,000+	1.15%		+/- MVA					1.00%	1.00%
6 Year	\$5,000-\$25,000	\$25,000-\$50,000	0.90%	0.50% on 100% premium	7, 7, 7, 6, 5, 4, 3, 0	\$5,000 NQ / Q	0-85 NQ / Q (Age 80 in CA)	Available in all states	10% Free Withdrawal. All earned interest available on deposits \$100k+	1.50%	1.00%	
	\$50,000-\$100,000	\$100,000+	1.15%		+/- MVA					1.50%	1.00%	
	\$5,000-\$25,000	\$25,000-\$50,000	0.90%		7, 7, 7, 6, 5, 4, 3, 0					1.50%	1.00%	
	\$50,000-\$100,000	\$100,000+	1.15%		+/- MVA					1.00%	1.00%	
7 Year	\$5,000-\$25,000	\$25,000-\$50,000	1.00%	0.50% on 100% premium	7, 7, 7, 6, 5, 4, 3, 0	\$5,000 NQ / Q	0-85 NQ / Q (Age 80 in CA)	Available in all states	10% Free Withdrawal. All earned interest available on deposits \$100k+	1.50%	1.00%	
	\$50,000-\$100,000	\$100,000+	1.25%		+/- MVA					1.50%	1.00%	
	\$5,000-\$25,000	\$25,000-\$50,000	1.00%		7, 7, 7, 6, 5, 4, 3, 0					1.50%	1.00%	
	\$50,000-\$100,000	\$100,000+	1.25%		+/- MVA					1.00%	1.00%	

Remarks: Living needs and unemployment benefit riders; Enhanced Beneficiary (and Spousal) Rider(s) available at cost

## NORTH AMERICAN

(A+ AM Best, A+ S&P, 88 Comdex)

GUARANTEE CHOICE	Term	Premium		Average Annual Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals			
		\$2,000+	\$100,000+							Ages 0-79	Ages 81-85	Ages 86-90	
	3 Year	\$2,000+ <td>\$100,000+ <td>1.30%</td> <td rowspan="4">1% on 87.5% premium</td> <td>30 day window after guarantee period</td> <td rowspan="4">\$10,000 NQ</td> <td rowspan="4">0-90</td> <td rowspan="4">7 &amp; 10 year options unavailable in CA, DE, FL</td> <td rowspan="4">Interest only starting year 2</td> <td>1.50%</td> <td>1.13%</td> <td>0.75%</td> </td>	\$100,000+ <td>1.30%</td> <td rowspan="4">1% on 87.5% premium</td> <td>30 day window after guarantee period</td> <td rowspan="4">\$10,000 NQ</td> <td rowspan="4">0-90</td> <td rowspan="4">7 &amp; 10 year options unavailable in CA, DE, FL</td> <td rowspan="4">Interest only starting year 2</td> <td>1.50%</td> <td>1.13%</td> <td>0.75%</td>	1.30%	1% on 87.5% premium	30 day window after guarantee period	\$10,000 NQ	0-90	7 & 10 year options unavailable in CA, DE, FL	Interest only starting year 2	1.50%	1.13%	0.75%
		\$2,000+ <td>\$100,000+ <td>1.60%</td> <td>9.3, 8.4, 7.5</td> <td>2.00%</td> <td>1.50%</td> <td>1.00%</td> </td>	\$100,000+ <td>1.60%</td> <td>9.3, 8.4, 7.5</td> <td>2.00%</td> <td>1.50%</td> <td>1.00%</td>	1.60%		9.3, 8.4, 7.5					2.00%	1.50%	1.00%
		\$2,000+ <td>\$100,000+ <td>1.80%</td> <td>9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8</td> <td>2.50%</td> <td>1.88%</td> <td>1.25%</td> </td>	\$100,000+ <td>1.80%</td> <td>9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8</td> <td>2.50%</td> <td>1.88%</td> <td>1.25%</td>	1.80%		9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8					2.50%	1.88%	1.25%
		\$2,000+ <td>\$100,000+ <td>1.95%</td> <td>9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9, 0.95</td> <td>3.00%</td> <td>2.25%</td> <td>1.50%</td> </td>	\$100,000+ <td>1.95%</td> <td>9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9, 0.95</td> <td>3.00%</td> <td>2.25%</td> <td>1.50%</td>	1.95%		9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9, 0.95					3.00%	2.25%	1.50%
	5 Year	\$2,000+ <td>\$100,000+ <td>1.60%</td> <td rowspan="4">1% on 87.5% premium</td> <td>30 day window after guarantee period</td> <td rowspan="4">\$2,000 Q</td> <td rowspan="4">NQ / Q</td> <td rowspan="4">N/A in NY</td> <td rowspan="4">Interest only starting year 2</td> <td>1.50%</td> <td>1.13%</td> <td>0.75%</td> </td>	\$100,000+ <td>1.60%</td> <td rowspan="4">1% on 87.5% premium</td> <td>30 day window after guarantee period</td> <td rowspan="4">\$2,000 Q</td> <td rowspan="4">NQ / Q</td> <td rowspan="4">N/A in NY</td> <td rowspan="4">Interest only starting year 2</td> <td>1.50%</td> <td>1.13%</td> <td>0.75%</td>	1.60%	1% on 87.5% premium	30 day window after guarantee period	\$2,000 Q	NQ / Q	N/A in NY	Interest only starting year 2	1.50%	1.13%	0.75%
		\$2,000+ <td>\$100,000+ <td>1.80%</td> <td>9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8</td> <td>2.00%</td> <td>1.50%</td> <td>1.00%</td> </td>	\$100,000+ <td>1.80%</td> <td>9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8</td> <td>2.00%</td> <td>1.50%</td> <td>1.00%</td>	1.80%		9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8					2.00%	1.50%	1.00%
		\$2,000+ <td>\$100,000+ <td>1.95%</td> <td>9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9, 0.95</td> <td>2.50%</td> <td>1.88%</td> <td>1.25%</td> </td>	\$100,000+ <td>1.95%</td> <td>9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9, 0.95</td> <td>2.50%</td> <td>1.88%</td> <td>1.25%</td>	1.95%		9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9, 0.95					2.50%	1.88%	1.25%
		\$2,000+ <td>\$100,000+ <td>1.95%</td> <td>9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9, 0.95</td> <td>3.00%</td> <td>2.25%</td> <td>1.50%</td> </td>	\$100,000+ <td>1.95%</td> <td>9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9, 0.95</td> <td>3.00%</td> <td>2.25%</td> <td>1.50%</td>	1.95%		9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9, 0.95					3.00%	2.25%	1.50%

Remarks: Nursing home and confinement waivers; 30 day window after guarantee period before automatic rollover to new surrender period

## OXFORD

(A- AM Best)

MULTI SELECT	Term	Premium		Average Annual Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals		
		\$2,000+	\$100,000+							Ages 18-75	Ages 76-80	
	3 Year	\$2,000+ <td>\$100,000+ <td>1.70%</td> <td rowspan="10">1% on 100% premium</td> <td>30 day window after guarantee period</td> <td rowspan="10">\$20,000 NQ / Q (\$500k maximum premium ages 76-80)</td> <td rowspan="10">18-80</td> <td rowspan="10">Not available in AL, MS, MT, NY, VT, WV</td> <td rowspan="10">Interest only during 1st year, 10% beginning year 2</td> <td>1.00%</td> <td>0.50%</td> </td>	\$100,000+ <td>1.70%</td> <td rowspan="10">1% on 100% premium</td> <td>30 day window after guarantee period</td> <td rowspan="10">\$20,000 NQ / Q (\$500k maximum premium ages 76-80)</td> <td rowspan="10">18-80</td> <td rowspan="10">Not available in AL, MS, MT, NY, VT, WV</td> <td rowspan="10">Interest only during 1st year, 10% beginning year 2</td> <td>1.00%</td> <td>0.50%</td>	1.70%	1% on 100% premium	30 day window after guarantee period	\$20,000 NQ / Q (\$500k maximum premium ages 76-80)	18-80	Not available in AL, MS, MT, NY, VT, WV	Interest only during 1st year, 10% beginning year 2	1.00%	0.50%
		\$2,000+ <td>\$100,000+ <td>2.25%</td> <td>10, 9, 8</td> <td>1.28%</td> <td>0.55%</td> </td>	\$100,000+ <td>2.25%</td> <td>10, 9, 8</td> <td>1.28%</td> <td>0.55%</td>	2.25%		10, 9, 8					1.28%	0.55%
		\$2,000+ <td>\$100,000+ <td>2.40%</td> <td>10, 9, 8, 7, 6</td> <td>2.50%</td> <td>1.50%</td> </td>	\$100,000+ <td>2.40%</td> <td>10, 9, 8, 7, 6</td> <td>2.50%</td> <td>1.50%</td>	2.40%		10, 9, 8, 7, 6					2.50%	1.50%
		\$2,000+ <td>\$100,000+ <td>2.75%</td> <td>10, 9, 8, 7, 6, 5</td> <td>1.25%</td> <td>0.75%</td> </td>	\$100,000+ <td>2.75%</td> <td>10, 9, 8, 7, 6, 5</td> <td>1.25%</td> <td>0.75%</td>	2.75%		10, 9, 8, 7, 6, 5					1.25%	0.75%
		\$2,000+ <td>\$100,000+ <td>2.65%</td> <td>10, 9, 8, 7, 6, 5, 4</td> <td>2.50%</td> <td>1.50%</td> </td>	\$100,000+ <td>2.65%</td> <td>10, 9, 8, 7, 6, 5, 4</td> <td>2.50%</td> <td>1.50%</td>	2.65%		10, 9, 8, 7, 6, 5, 4					2.50%	1.50%
		\$2,000+ <td>\$100,000+ <td>2.85%</td> <td>10, 9, 8, 7, 6, 5, 4, 3</td> <td>1.46%</td> <td>0.93%</td> </td>	\$100,000+ <td>2.85%</td> <td>10, 9, 8, 7, 6, 5, 4, 3</td> <td>1.46%</td> <td>0.93%</td>	2.85%		10, 9, 8, 7, 6, 5, 4, 3					1.46%	0.93%
		\$2,000+ <td>\$100,000+ <td>2.70%</td> <td>10, 9, 8, 7, 6, 5, 4, 3, 2</td> <td>2.75%</td> <td>1.75%</td> </td>	\$100,000+ <td>2.70%</td> <td>10, 9, 8, 7, 6, 5, 4, 3, 2</td> <td>2.75%</td> <td>1.75%</td>	2.70%		10, 9, 8, 7, 6, 5, 4, 3, 2					2.75%	1.75%
		\$2,000+ <td>\$100,000+ <td>2.75%</td> <td>10, 9, 8, 7, 6, 5, 4, 3, 2, 1</td> <td>3.00%</td> <td>N/A</td> </td>	\$100,000+ <td>2.75%</td> <td>10, 9, 8, 7, 6, 5, 4, 3, 2, 1</td> <td>3.00%</td> <td>N/A</td>	2.75%		10, 9, 8, 7, 6, 5, 4, 3, 2, 1					3.00%	N/A
		\$2,000+ <td>\$100,000+ <td>2.75%</td> <td>10, 9, 8, 7, 6, 5, 4, 3, 2, 1</td> <td>3.00%</td> <td>N/A</td> </td>	\$100,000+ <td>2.75%</td> <td>10, 9, 8, 7, 6, 5, 4, 3, 2, 1</td> <td>3.00%</td> <td>N/A</td>	2.75%		10, 9, 8, 7, 6, 5, 4, 3, 2, 1					3.00%	N/A
		\$2,000+ <td>\$100,000+ <td>2.75%</td> <td>10, 9, 8, 7, 6, 5, 4, 3, 2, 1</td> <td>3.00%</td> <td>N/A</td> </td>	\$100,000+ <td>2.75%</td> <td>10, 9, 8, 7, 6, 5, 4, 3, 2, 1</td> <td>3.00%</td> <td>N/A</td>	2.75%		10, 9, 8, 7, 6, 5, 4, 3, 2, 1					3.00%	N/A

**Pre-Appointment Required**

Remarks: Nursing home and terminal illness waivers (waivers not available in CT, FL, MA, NJ, OR, PA)

\*\*\* Although we make every effort to keep this information current, New West cannot guarantee the accuracy of the listed rates. Prior to solicitation please contact us to verify data \*\*\*

# AnnuityGram™ - Fixed

## New West Insurance - A member of Insurance Designers of America

208.622.5211

www.newwestinsurance.com

Rates effective October 4, 2021

Product	Guarantee Period	1st Year Rate	Base Rate	Average Annual Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
<b>PRINCIPAL</b> (A+ AM Best, A+ S&P, 90 Comdex)											
<b>PRINCIPAL PREFERRED</b>		\$5-\$50k	\$50-\$100k	\$100k+		30 day window after guarantee period					Ages 0-80 Ages 81-85 Ages 86-90
	3 Year	0.95%	1.20%	1.35%		8, 7, 6					1.00% 0.70% 0.50%
	4 Year	1.20%	1.45%	1.65%	0.50% on 100% premium	8, 7, 6, 6	\$5,000	0-90	Available in all states	15% Free	1.90% 1.25% 0.60%
	5 Year	1.45%	1.70%	1.80%	(1% in NY)	8, 7, 6, 6, 5	NQ / Q	NQ / Q		Withdrawal	2.25% 1.50% 0.75%
	6 Year	1.45%	1.70%	1.80%		8, 7, 6, 6, 5, 4					2.50% 1.75% 1.00%
7 Year	1.45%	1.70%	1.80%		8, 7, 6, 6, 5, 4, 3					3.00% 2.00% 1.05%	
					+/- MVA						
Remarks: Disability and confinement waivers											
<b>RELIANCE STANDARD</b> (A+ AM Best, A S&P, 83 Comdex)											
<b>ELEOS</b>	5 Year	Version		2.10%	1.35% on 100% premium	8, 7, 6, 5, 4, 0	\$10,000	0-85	Not available in	10% Free	Ages 0-75 Ages 76-80 Ages 81-85
		SP							MO, MT, NY, UT	Withdrawal	2.50% 2.00% 1.50%
		MVA		2.25%		8, 7, 6, 5, 4, 0 (+/- MVA)	NQ/Q	NQ/Q	MD, MN, ND, NY, OR, TX, UT, VT WA		2.50% 2.00% 1.50%
Remarks: Nursing home care waiver											
<b>SAGICOR</b> (A- AM Best)											
<b>MILESTONE MYG</b>		\$15-\$50k	\$50-\$100k	\$100k+		30 day window after guarantee period					Ages 0-80 Ages 81-85 Ages 86-90
	3 Year	1.10%	1.50%	2.05%		9, 8, 7	\$15,000	0-90	Not available in AK, CA, CT, DC, DE, ME, MT, ND, NY, PR, SD, VI, VT	10% Free	1.25% 0.75% 0.50%
	5 Year	1.65%	2.10%	2.50%	1% on 100% premium	9, 8, 7, 6, 5	NQ / Q	NQ / Q		Withdrawal	2.00% 1.25% 0.75%
7 Year	1.95%	2.40%	2.60%		9, 8, 7, 6, 5, 4, 3					2.25% 1.75% 1.00%	
						+/- MVA					
Remarks: Nursing home and terminal illness waivers											
<b>STANDARD</b> (A AM Best, A+ S&P, 82 Comdex)											
<b>FOCUSED GROWTH ANNUITY</b>		\$15,000+	\$100,000+			30 day window after guarantee period					Ages 0-80 Ages 81-85 Ages 86+
	3 Year	1.40%	1.50%			9.4, 8.5, 7.5	\$15,000	0-93	Not available in CA, DE, NJ or NY	Interest only	1.50% 0.75% 0.50%
	5 Year	1.95%	2.05%	0.10% on 100% premium		9.4, 8.5, 7.5, 6.5, 5.5	NQ/Q	0-93			2.00% 1.00% 0.77%
	7 Year	1.95%	2.05%			9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5		0-90		2.00% 1.00% 0.77%	
10 Year	1.80%	1.90%			9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5		0-80	Product varies by state		3.00% N/A N/A	
						+/- MVA		NQ/Q			
Remarks: Nursing home and terminal illness waivers											
<b>SYMETRA</b> (A AM Best, A S&P, 80 Comdex)											
<b>CUSTOM</b>	5 Year	\$25-\$50k		1.40%							
		\$50k-100k		1.70%	0.50% on 100% premium	5 Year					Ages 0-75 2.00%
		\$100k-250k		1.90%		7, 7, 7, 6, 5, 0					Ages 76-85 1.25%
		\$250k+		2.00%							
	7 Year	1st Yr	Yrs 2-7	Average			\$25,000	0-85	Not available in NY	10% Free Withdrawal	
	\$25-\$50k	2.65%	2.15%	1.42%			NQ / Q	NQ / Q			
\$50k-100k	3.30%	2.80%	1.72%	1% on 100% premium	7 Year						Ages 0-75 4.00%
\$100k-250k	3.65%	3.15%	1.92%		8, 8, 7, 7, 6, 5, 4, 0						Ages 76-85 2.25%
\$250k+	3.65%	3.15%	2.02%								
Remarks: Nursing home and hospital waivers											

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Rates effective October 4, 2021

Product	Index Strategy	Cap / Rate	Minimum Guarantee	Surrender Period	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
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## GREAT AMERICAN

(A AM Best, A+ S&P, 80 Comdex)

AMERICAN LEGEND 7		\$10,000+ \$100,000+							
	S&P 500 Annual Point to Point Cap	4.15% 4.40%		7 Year	\$10,000 NQ / Q	0-85 NQ	Not available in NY	10% Free Withdrawal	Ages 0-75 4.75%
	Fixed Rate (1 year)	1.85% 2.00%	1.10% on 87.5% premium	9, 8, 7, 6, 5, 4, 3, 0	Flexible premium	18-85 Q		Ages 76-85 2.75%	

\*\*\* Pre-appointment required in MT \*\*\*

Trail commission available, call for details.

Remarks: Extended care, terminal illness waivers (N/A in MA)

SAFE RETURN									
	S&P 500 Annual Point to Point Cap	3.00%					Not available in NY		Ages 0-75 5.50%
	Fixed Rate (1 year)	1.20%						Ages 76-80 4.50%	

BAILOUT CAP: If renewal cap rate is less than 3.00% (regardless of the initial cap rate), the client can withdraw funds free of any surrender charges/penalties.

\*\*\* Pre-appointment required in MT \*\*\*

Trail commission available, call for details.

Remarks: Extended care, terminal illness waivers (N/A in MA); Return of premium guarantee included

## Integrity

(A+ AM Best, AA S&P, 96 Comdex)

Indextra		7 Year 10 Year								
	Goldman Sachs 1 Year Participation Rate	40% 40%								
	Goldman Sachs 2 Year Participation Rate	55% 55%		7 Year						
	Goldman Sachs 3 Year Participation Rate	100% 100%		9, 8.5, 8, 7, 6, 5, 4, 0				7 Year 10 Year		
	JP Morgan 1 Year Participation Rate	32% 32%	1.25% on 87.5% premium			\$15,000 NQ / Q	18-85 NQ / Q	Not available in ME, NH, NY, VT	10% Free Withdrawal	Ages 18-75 5.25% 6.50%
	JP Morgan 2 Year Participation Rate	47% 47%								Ages 76-85 4.25% 5.00%
	JP Morgan 3 Year Participation Rate	57% 57%		10 Year						

Trail commission available, call for details.

Remarks: 1% simple interest GMAV; E-Application available; Income withdrawal benefit rider available at cost; Nursing home, terminal illness waivers. JP Morgan Index strategy also available

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# AnnuityGram™ - Index

## New West Insurance - A member of Insurance Designers of America

208.622.5211  
www.newwestinsurance.com

Rates effective October 4, 2021

Product	Index Strategy	Cap / Rate	Minimum Guarantee	Surrender Period	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
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### LINCOLN NATIONAL

(A+ AM Best, AA- S&P, 91 Comdex)

NEW DIRECTIONS		6 Year	8 Year									
	Performance Triggered Rate	2.75%	3.00%			6 Year			6 Year	8 Year		
	\$100k+	3.00%	3.50%			9, 8, 7, 6, 4.75, 3.5, 0			Ages 0-75	3.50%	4.50%	
	S&P 500 7.5% Daily Risk Control Participation	40.00%	60.00%	1% on 100% premium		\$10,000	0-85	Not available in NY	10% Free Withdrawal	Ages 76-80	2.75%	3.50%
	\$100k+	50.00%	70.00%			NQ / Q	NQ / Q		Ages 81-85	1.75%	2.25%	
	Fixed Rate (all years)	1.15%	1.35%			8 Year						
	\$100k+	1.30%	1.50%			9, 8, 7, 6, 4.75, 3.5, 2, 0.75, 0						
						+/- MVA						

Remarks: Nursing home, terminal illness waivers

OPTIBLEND 7		\$2,000+	\$100,000+								
	1 Year Volatility Controlled Spread	1.25%	0.65%			7 Year				Ages 0-74	4.50%
	S&P 500 Annual Point to Point Cap	3.50%	5.00%	1% on 100% premium		\$10,000	0-85	Not available in NY	10% Free Withdrawal	Ages 75-79	3.00%
						NQ / Q	NQ / Q			Ages 80-84	2.00%
	S&P 500 1 Year Participation Rate	15.00%	20.00%			+/- MVA					
	Fixed Rate (1 year)	1.25%	1.40%							Ages 85	0.75%

Remarks: Nursing home, terminal illness waivers; Lifetime Income Edge Rider available at cost

### PROTECTIVE

(A+ AM Best, AA- S&P, 91 Comdex)

INDEXED ANNUITY II		5 Year	7 Year			5 Year							
	S&P 500 Annual Point to Point Cap	2.75%	2.85%			9, 9, 8, 7, 6, 0				5 year	7 year		
	\$100k+	3.50%	3.60%	1% on 100% premium		7 Year	\$10,000	0-85	Not available in NY	10% Free Withdrawal	Ages 0-80	2.55%	3.75%
	Fixed	1.35%	1.45%			9, 9, 8, 7, 6, 5, 4, 0	NQ / Q	NQ / Q		Ages 81-85	1.28%	1.88%	
	\$100k+	1.60%	1.70%			+/- MVA							

Remarks: Nursing home, terminal illness, healthcare, unemployment protection waivers; Estate planning benefit rider included; SecurePay income rider available at cost

### STANDARD

(A AM Best, A+ S&P, 82 Comdex)

INDEX SELECT ANNUITY		5 Year	\$15k+	3.70%		5 Year				5 Year	Ages 0-80	3.00%
	S&P 500 Annual Point to Point Cap	\$100k+	3.95%			7, 6, 5, 4, 2, 0					Ages 81-85	1.50%
	7 Year	\$15k+	4.75%			7 Year	\$15,000	0-90	Not available in NY	10% Free Withdrawal	Ages 86-90	1.35%
	S&P 500 Annual Point to Point Cap	\$100k+	5.00%	1.55% on 87.5% premium		7, 6, 5, 4, 3, 2, 1, 0	NQ/Q	(0-80 for ISA 10)	(ISA 10 Not available in CA, MN, MO, NY, TX, or WA)		Ages 0-80	4.00%
	10 Year	\$15k+	4.75%			10 Year					Ages 81-85	2.00%
	S&P 500 Annual Point to Point Cap	\$100k+	5.00%			8, 7, 6, 5, 4, 3, 2, 1, 0.9, 0				Ages 86-90	1.45%	
	Fixed	2.00%				+/- MVA				10 Year	Ages 0-80	5.00%

Remarks: Nursing home, terminal illness waivers; Guaranteed Minimum Accumulation Benefit included

### SYMETRA

(A AM Best, A S&P, 80 Comdex)

EDGE PRO		5 Year	7 Year			5 Year						
	S&P 500 Annual Point to Point Cap	2.00%	3.00%			9, 8, 7, 7, 6, 0				5 year	7 year	
	\$100k+	3.00%	4.00%	1% on 100% premium		\$10,000	0-85	Not available in NY	10% Free Withdrawal	Ages 0-75	3.50%	4.50%
	Fixed	1.35%	1.45%			7 Year	NQ / Q	NQ / Q		Ages 76-85	2.00%	2.50%
	\$100k+	1.50%	1.60%			9, 8, 7, 7, 6, 5, 4, 0						

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