

Rates effective September 1, 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 1st year, 10% beginning year 2	2.50%	0.50%
	8 Year	2.20%	2.30%	2.45%			NQ/Q	NQ / Q	2.50%		0.50%	
	9 Year	2.30%	2.40%	2.55%					2.50%		0.50%	
10 Year	2.30%	2.40%	2.55%					2.50%	0.50%			
Extra 0.10% \$100,000+					+/- MVA (Non-MVA in OR, WA)							

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 Withdrawal	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		
Extra 0.15% \$100,000+					+/- MVA						
SECUREGAIN 7	7 Year	2.35%	1.35%	2.24%						10% Free Withdrawal	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	
Extra 0.10% \$100,000+					+/- MVA						

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	10% Free Withdrawal	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	3.00%		2.20%	1.80%	
Extra 0.10% \$100,000+					+/- MVA								

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+	1.50%	1.65%					2.00%	1.30%	0.75%
	7 Year	1.75%	1.80%	1.50% on 100% premium		7, 7, 6, 5, 4, 3, 2, 0	\$10,000	0-85	Not available in MN, NY	2.50%	1.60%	1.00%
	10 Year	2.10%	2.15%			7, 7, 6, 5, 4, 3, 2, 0	NQ/Q	NQ / Q	2.50%	1.60%	1.00%	
Extra 0.10% \$100,000+					+/- MVA							

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	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)	2.25%	1.25%	0.56%
	9 Year	1.45%	1.60%			9, 8, 7, 6, 5, 4, 3, 2, 1			2.25%	1.25%	0.56%	
Extra 0.10% \$100,000+					+/- MVA							

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

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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+	1.15%		+/- 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+	1.25%		+/- MVA					1.50%	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+	1.25%		+/- 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+	1.25%		+/- MVA					1.50%	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+	1.25%		+/- 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+	1.35%		+/- MVA					1.50%	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+	1.60%		+/- 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					1.50%	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+	1.45%		+/- MVA					1.50%	1.00%	
	\$5,000-\$25,000	\$25,000-\$50,000	1.25%		7, 7, 7, 6, 5, 4, 3, 0					1.50%	1.00%	
	\$50,000-\$100,000	\$100,000+	1.70%		+/- MVA					1.50%	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+	\$100,000+	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+	\$100,000+	1.75%		9.3, 8.4, 7.5					2.00%	1.50%	1.00%
		\$2,000+	\$100,000+	1.60%		9.3, 8.4, 7.5, 6.6, 5.7					2.50%	1.88%	1.25%
		\$2,000+	\$100,000+	1.90%		9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8					3.00%	2.25%	1.50%
	5 Year	\$2,000+	\$100,000+	1.80%	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+	\$100,000+	2.20%		9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8					2.00%	1.50%	1.00%
		\$2,000+	\$100,000+	1.55%		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+	\$100,000+	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+	\$100,000+	1.55%	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+	\$100,000+	2.10%		10, 9, 8					1.28%	0.55%
		\$2,000+	\$100,000+	2.25%		10, 9, 8, 7, 6					2.50%	1.50%
		\$2,000+	\$100,000+	2.60%		10, 9, 8, 7, 6, 5					1.25%	0.75%
		\$2,000+	\$100,000+	2.50%		10, 9, 8, 7, 6, 5, 4					2.50%	1.50%
		\$2,000+	\$100,000+	2.70%		10, 9, 8, 7, 6, 5, 4, 3					1.46%	0.93%
		\$2,000+	\$100,000+	2.55%		10, 9, 8, 7, 6, 5, 4, 3, 2					2.75%	1.75%
		\$2,000+	\$100,000+	2.60%		10, 9, 8, 7, 6, 5, 4, 3, 2, 1					3.00%	N/A
		\$2,000+	\$100,000+	2.60%		10, 9, 8, 7, 6, 5, 4, 3, 2, 1						
		\$2,000+	\$100,000+	2.60%		10, 9, 8, 7, 6, 5, 4, 3, 2, 1						

Pre-Appointment Required

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

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PRINCIPAL

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

PRINCIPAL PREFERRED		\$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

RELIANCE STANDARD

(A+ AM Best, A S&P, 83 Comdex)

ELEOS	5 Year	Version		2.10%	1.35% on 100% premium	8, 7, 6, 5, 4, 0	\$10,000	0-85	<u>Not available in</u>	10% Free	Ages 0-75	Ages 76-80	Ages 81-85
		SP		2.25%		8, 7, 6, 5, 4, 0 (+/- MVA)	NQ/Q	NQ/Q	MO, MT, NY, UT	Withdrawal	2.50%	2.00%	1.50%

Remarks: Nursing home care waiver

SAGICOR

(A- AM Best)

MILESTONE MYG		\$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%	

Remarks: Nursing home and terminal illness waivers

STANDARD

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

FOCUSED GROWTH ANNUITY		\$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	NQ/Q	0-90	Product varies by state	2.00%	1.00%	0.77%	

Remarks: Nursing home and terminal illness waivers

SYMETRA

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

CUSTOM	5 Year	\$25-\$50k	1.40%											
		\$50k-100k	1.70%			5 Year						Ages 0-75	2.00%	
		\$100k-250k	1.90%	0.50% on 100% premium		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			
		\$25-\$50k	2.65%	2.15%	1.42%			NQ / Q	NQ / Q		Withdrawal			
	\$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%	

Remarks: Nursing home and hospital waivers

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GREAT AMERICAN

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

AMERICAN LEGEND 7	S&P 500 Annual Point to Point Cap	\$10,000+ 4.15%	\$100,000+ 4.40%								
	Fixed Rate (1 year)	1.85%	2.00%	1.10% on 87.5% premium	7 Year	\$10,000 NQ / Q	0-85 NQ	Not available in NY	10% Free Withdrawal	Ages 0-75	4.75%
					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%								
	Fixed Rate (1 year)		1.20%							Ages 0-75	5.50%
	Fixed Rate - Oregon (1 year)		1.00%							Ages 76-80	4.50%
				1.10% on 100% premium	10 Year	\$25,000 NQ/Q	0-85 NQ	Not available in NY	10% Free Withdrawal	Ages 81-85	1.50%
					10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0		18-85 Q				

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							
S&P 500 Annual Point to Point Cap	3.25%	3.25%		9, 8.5, 8, 7, 6, 5, 4, 3, 2, 1, 0								
Fixed Rate (1 year)	1.20%	1.20%										

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

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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		\$10,000	0-85	Not available in NY	10% Free Withdrawal	Ages 0-80	2.55%	3.75%
	Fixed	1.35%	1.45%			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					Ages 86-90	1.35%
	S&P 500 Annual Point to Point Cap	\$100k+	5.00%	1.55% on 87.5% premium		\$15,000	0-90	Not available in NY	10% Free Withdrawal	7 Year	Ages 0-80	4.00%
	10 Year	\$15k+	4.75%			NQ/Q	(0-80 for ISA 10)	(ISA 10 Not available in CA, MN, MO, NY, TX, or WA)			Ages 81-85	2.00%
	S&P 500 Annual Point to Point Cap	\$100k+	5.00%			10 Year				Ages 86-90	1.45%	
	Fixed	2.00%				8, 7, 6, 5, 4, 3, 2, 1, 0.9, 0				Ages 0-80	5.00%	
						+/- MVA						

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%			NQ / Q	NQ / Q			Ages 76-85	2.00%	2.50%
	\$100k+	1.50%	1.60%			7 Year						
						9, 8, 7, 7, 6, 5, 4, 0						

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AnnuityGram™ - MYG

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Company	Product	Band	Rate	Company	Product	Band	Rate	Company	Product	Band	Rate	Company	Product	Band	Rate
3 Year				5 Year				6 Year				7 Year (continued)			
Minnesota	Secure Option Choice	\$25,000	1.00%	American National	Palladium MYG	\$5,000	1.90%	American National	Palladium MYG	\$5,000	2.20%	Sagicor	Milestone MYG	\$5,000	1.95%
Minnesota	Secure Option Choice	\$100,000	1.15%	American National	Palladium MYG	\$100,000	2.00%	American National	Palladium MYG	\$100,000	2.30%	Sagicor	Milestone MYG	\$50,000	2.40%
North American	Guarantee Choice	\$2,000	1.30%	Great American	Secure Gain	\$10,000	2.10%	New York Life	Secure Term MVA	\$5,000	0.90%	Sagicor	Milestone MYG	\$100,000	2.60%
North American	Guarantee Choice	\$100,000	1.75%	Great American	Secure Gain	\$100,000	2.25%	New York Life	Secure Term MVA	\$25,000	1.15%	Standard	FGA	\$15,000	1.95%
New York Life	Secure Term MVA	\$5,000	0.70%	Integrity	MultiVantage	\$20,000	1.20%	New York Life	Secure Term MVA	\$50,000	1.35%	Standard	FGA	\$100,000	2.05%
New York Life	Secure Term MVA	\$25,000	0.95%	Lincoln	MYGuarantee	\$10,000	1.50%	New York Life	Secure Term MVA	\$100,000	1.60%	Symetra	Custom	\$25,000	1.42%
New York Life	Secure Term MVA	\$50,000	1.15%	Lincoln	MYGuarantee	\$100,000	1.65%	Oxford	MultiSelect	\$20,000	2.60%	Symetra	Custom	\$50,000	1.72%
New York Life	Secure Term MVA	\$100,000	1.40%	Minnesota	Secure Option Choice	\$25,000	1.10%	Principal	Preferred Series	\$5,000	1.45%	Symetra	Custom	\$100,000	1.92%
Oxford	MultiSelect	\$20,000	1.55%	Minnesota	Secure Option Choice	\$100,000	1.25%	Principal	Preferred Series	\$50,000	1.70%	Symetra	Custom	\$250,000	2.02%
Principal	Preferred Series	\$5,000	0.95%	North American	Guarantee Choice	\$2,000	1.60%	Principal	Preferred Series	\$100,000	1.80%				
Principal	Preferred Series	\$50,000	1.20%	North American	Guarantee Choice	\$100,000	1.90%					8 Year			
Principal	Preferred Series	\$100,000	1.35%	New York Life	Secure Term MVA	\$5,000	0.80%					American National	Palladium MYG	\$5,000	2.20%
Sagicor	Milestone MYG	\$5,000	1.10%	New York Life	Secure Term MVA	\$25,000	1.05%					American National	Palladium MYG	\$100,000	2.30%
Sagicor	Milestone MYG	\$50,000	1.50%	New York Life	Secure Term MVA	\$50,000	1.25%	American National	Palladium MYG	\$5,000	2.20%	Oxford	MultiSelect	\$20,000	2.70%
Sagicor	Milestone MYG	\$100,000	2.05%	New York Life	Secure Term MVA	\$100,000	1.50%	American National	Palladium MYG	\$100,000	2.30%				
Standard	FGA	\$15,000	1.40%	Oxford	MultiSelect	\$20,000	2.25%	Great American	Secure Gain	\$10,000	2.24%				
Standard	FGA	\$100,000	1.50%	Principal	Preferred Series	\$5,000	1.45%	Great American	Secure Gain	\$100,000	2.34%	9 Year			
				Principal	Preferred Series	\$50,000	1.70%	Integrity	MultiVantage	\$20,000	1.14%	American National	Palladium MYG	\$100,000	2.40%
				Principal	Preferred Series	\$100,000	1.80%	Lincoln	MYGuarantee	\$10,000	1.75%	Minnesota	Secure Option Choice	\$25,000	1.45%
				RSLI	Eleos SP	\$10,000	2.10%	Lincoln	MYGuarantee	\$100,000	1.80%	Minnesota	Secure Option Choice	\$100,000	1.60%
				RSLI	Eleos MVA	\$10,000	2.25%	Minnesota	Secure Option Choice	\$25,000	1.25%	Oxford	MultiSelect	\$20,000	2.55%
				Sagicor	Milestone MYG	\$5,000	1.65%	Minnesota	Secure Option Choice	\$100,000	1.40%				
				Sagicor	Milestone MYG	\$50,000	2.10%	North American	Guarantee Choice	\$2,000	1.80%	10 Year			
				Sagicor	Milestone MYG	\$100,000	2.50%	North American	Guarantee Choice	\$100,000	2.20%	American National	Palladium MYG	\$5,000	2.30%
Integrity	MultiVantage	\$20,000	1.25%	Standard	FGA	\$15,000	1.95%	New York Life	Secure Term MVA	\$5,000	1.00%	American National	Palladium MYG	\$100,000	2.40%
New York Life	Secure Term MVA	\$5,000	0.80%	Standard	FGA	\$100,000	2.05%	New York Life	Secure Term MVA	\$25,000	1.25%	Lincoln	MYGuarantee	\$10,000	2.10%
New York Life	Secure Term MVA	\$25,000	1.05%	Symetra	Custom	\$25,000	1.40%	New York Life	Secure Term MVA	\$50,000	1.45%	Lincoln	MYGuarantee	\$100,000	2.15%
New York Life	Secure Term MVA	\$50,000	1.25%	Symetra	Custom	\$50,000	1.70%	New York Life	Secure Term MVA	\$100,000	1.70%	North American	Guarantee Choice	\$2,000	1.55%
New York Life	Secure Term MVA	\$100,000	1.50%	Symetra	Custom	\$100,000	1.90%	Oxford	MultiSelect	\$20,000	2.50%	North American	Guarantee Choice	\$100,000	1.95%
Oxford	MultiSelect	\$20,000	2.10%	Symetra	Custom	\$250,000	2.00%	Principal	Preferred Series	\$5,000	1.45%	Oxford	MultiSelect	\$20,000	2.60%
Principal	Preferred Series	\$5,000	1.20%					Principal	Preferred Series	\$50,000	1.70%	Standard	FGA	\$15,000	1.80%
Principal	Preferred Series	\$50,000	1.45%					Principal	Preferred Series	\$100,000	1.80%	Standard	FGA	\$100,000	1.90%
Principal	Preferred Series	\$100,000	1.65%												

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