



## Most Requested Guaranteed Rate Annuities

Toll Free: 800-825-5279

Email: [pway@patrickway.com](mailto:pway@patrickway.com)

Rates effective March 7, 2012 and are subject to change. Call for more specific policy details.

| Policy Term | Company           | Product                | Rate >\$100k/200k | Avg Yield >\$100k/\$200k | Rate <\$100k | Avg Yield <\$100k | Max Age | Commission    |
|-------------|-------------------|------------------------|-------------------|--------------------------|--------------|-------------------|---------|---------------|
| 4           | North American    | Guarantee Choice 200k+ | 1.80%             | 1.80%                    | 1.50%        | 1.50%             | 85      | 2.00% (0-80)  |
| 5           | Sentinel Security | Personal Choice 5      | 3.45%             | 3.45%                    | 3.45%        | 3.45%             | 90      | 2.25% (0-80)  |
| 5           | RNA               | Choice 5               | 2.20%             | 2.20%                    | 2.20%        | 2.20%             | 85      | 1.75% (18-75) |
| 5           | Standard          | FGA 5                  | 1.85%             | 1.85%                    | 1.75%        | 1.75%             | 90      | 3.00% (0-80)  |
| 5           | Liberty           | Balance                | 4.15%             | 1.75%                    | 4.00%        | 1.60%             | 85      | 4.00% (0-80)  |
| 5           | Liberty           | Foundation             | 2.65%             | 1.45%                    | 2.50%        | 1.30%             | 85      | 4.00% (0-80)  |
| 6           | North American    | Guarantee Choice 200k+ | 2.60%             | 2.60%                    | 2.35%        | 2.35%             | 90      | 2.00% (0-80)  |
| 6           | Standard          | FGA 6                  | 2.35%             | 2.35%                    | 2.25%        | 2.25%             | 90      | 2.00% (0-80)  |
| 6           | American National | Palladium MYG          | 2.00%             | 2.00%                    | 1.90%        | 1.90%             | 85      | 2.50% (0-79)  |
| 7           | Sentinel Security | Personal Choice 7      | 3.55%             | 3.55%                    | 3.55%        | 3.55%             | 90      | 2.25% (0-80)  |
| 7           | North American    | Guarantee Choice 200k+ | 2.90%             | 2.90%                    | 2.70%        | 2.70%             | 90      | 2.00% (0-80)  |
| 7           | Genworth          | Rate Saver 7           | 2.35%             | 2.35%                    | 2.15%        | 2.15%             | 85      | 2.75% (0-75)  |
| 8           | North American    | Guarantee Choice 200k+ | 3.10%             | 3.10%                    | 2.90%        | 2.90%             | 90      | 2.00% (0-80)  |
| 10          | Sentinel Security | Personal Choice 10     | 3.85%             | 3.85%                    | 3.85%        | 3.85%             | 90      | 2.75% (0-80)  |
| 10          | Standard          | FGA 10                 | 2.45%             | 2.45%                    | 2.35%        | 2.35%             | 80      | 3.00% (0-80)  |

# Traditional Deferred Annuities

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| Policy Term          | Company/Product                        | Rates  | Withdrawals  | Sizzle/Caveats  | Max Age | Commission                                |
|----------------------|--|--|--|---|---------|---|
| 5<br>5,5,5,5,5       | VALIC<br>Proflex                       | 3.50% initial rate 403(b), 457<br>1.00% initial rate IRA<br>1.00% initial rate non qualified                     | Return of Principal<br>10% starting year 2   | ROP Guarantee & <u>no</u> MVA<br>Base Rate 1.00%<br>Confinement & terminal illness<br><u>No</u> rate hold on transfers                      | 85      | 4.80% 00-55<br>3.80% 56-75<br>2.60% 76-85 |
| 5<br>7,7,7,6,5       | American National<br>Citadel 5 Diamond | 2.20% for \$100k+<br>1.20% guaranteed year 2<br><br>2.10% for <\$100k<br>1.10% guaranteed year 2                 | Return of Principal<br>10% beginning 1 <sup>st</sup> year                                    | ROP guarantee & <u>no</u> MVA<br>2% bonus in 1 <sup>st</sup> year<br>Confinement<br>Terminal illness  | 80      | 3.00% (0-80)                              |
| 6<br>7,7,7,6,5,3     | Standard<br>SRA1                       | 2.35% for \$100k+<br>guaranteed 1 <sup>st</sup> year<br><br>2.25% for <\$100k<br>guaranteed 1 <sup>st</sup> year | Return of Principal<br>Systematic monthly interest<br>10% beginning after 1 <sup>st</sup> yr | <u>No</u> MVA<br>ROP Guarantee<br><u>Quarterly</u> statements<br>Confinement Waivers<br>Bailout provision                                   | 90      | 2.00% (0-80)                              |
| 6<br>9,9,8,7,6,5     | Genworth<br>SL Liberty                 | 4.50% \$250,000+<br>3.75% \$100,000 - \$249,999<br>2.75% \$15,000 - \$99,999                                     | Return of Principal<br>10% beginning 1 <sup>st</sup> year                                    | <u>No</u> MVA & no renewal window<br>Base rate is 1.75%<br>1.15% Bailout rate<br>Confinement waiver   | 85      | 3.00% (0-75)                              |
| 7<br>7,7,7,6,5,4,2   | American National<br>Citadel 7 Diamond | 3.35% for \$100k+<br>1.35% guaranteed year 2<br><br>3.25% for <\$100k<br>1.25% guaranteed year 2                 | Return of Principal<br>10% beginning 1 <sup>st</sup> year                                    | ROP Guarantee & no MVA<br>2% bonus on 1 <sup>st</sup> 3yrs of deposits<br>Confinement & terminal illness<br>Flex - can add money at anytime | 85      | 3.50% (0-80)                              |
| 8<br>8,7,6,5,4,3,2,1 | Liberty<br>Builder                     | 1.90% for \$100k<br>guaranteed for 4 years<br><br>1.75% for <\$100k<br>guaranteed for 4 years                    | 5% after the 1 <sup>st</sup> year<br>Systematic monthly interest                             | Additional Modules available for a small cost<br>such as ROP, 10% after the 1 <sup>st</sup> year,<br>Confinement & terminal illness         | 85      | 4.00% (0-80)                              |

These are our most requested traditional deferred annuities. Call or email us for a more comprehensive listing.



# Indexed Annuities

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| Policy Term                      | Company/Product                             | Credit Method/Cap   | Minimum Guarantee | Sizzle/Caveats   | Max Age | Commission                                      |
|----------------------------------|---|---|-------------------|--|---------|---|
| 5<br>8,7,6,4,2                   | Standard<br>IGA 5                           | 2.05% \$100,000+<br>2.00% \$15k to \$99,999<br>Annual reset P2P   | 1.00% on 100%     | Cap with a bailout<br>Fixed account<br>Terminal illness & confinement waivers<br>Optional principal guarantee  | 90      | 3.00% (0-80)<br>1.50% (81-85)<br>1.35% (86-90)  |
| 6<br>9,8,7,6,5,4                 | Lincoln Financial<br>New Directions 6       | 2.75% \$100,000+<br>2.50% \$10k to \$99,999<br>Performance triggered when S&P= 0%+<br>7.00% \$100,000+<br>7.00% \$10k to \$99,999<br>2 year P2P | 0.50% on 100%     | Easy to sell and communicate<br>Fixed rate guaranteed for 6 years<br>10% withdrawal beginning 1 <sup>st</sup> year<br>Terminal illness & confinement waivers | 85      | 3.50% (00-75)<br>2.75% (76-80)<br>1.75% (81-85) |
| 6<br>8,8,7,6,4,2                 | American National<br>Equity Indexed Annuity | 3.00% \$10,000+<br>Performance triggered when S&P= 0%+  | 3.00% on 90%      | No moving parts<br>Easy to sell and communicate<br>Terminal illness & confinement waiver   | 85      | 5.00% (00-79)<br>3.00% (80-85)                  |
| 7<br>9,8,7,6,5,4,3               | VALIC<br>Power Index 7                      | 3.25% \$100,000+<br>3.00% \$10k to \$99,999   | 3.00% on 90%      | RMD friendly<br>Confinement waivers<br>Level Commissions for all ages  | 75      | 4.40% (00-75)                                   |
| 8<br>9,8,7,6,5,<br>4,75,3,5,2,75 | Lincoln Financial<br>New Directions 8       | 3.35% \$100,000+<br>3.00% \$10k to \$99,999<br>Performance triggered when S&P= 0%+<br>8.05% \$100,000+<br>7.20% \$10k to \$99,999<br>2 year P2P | 0.50% on 100%     | Easy to sell and communicate<br>Fixed rate guaranteed for 6 years<br>10% withdrawal beginning 1 <sup>st</sup> year<br>Terminal illness & confinement waivers | 85      | 4.50% (00-75)<br>3.50% (76-80)<br>2.25% (81-85) |
| 9<br>9,8,7,6,5,4,3,2,1           | VALIC<br>Power Index 9                      | 3.75% \$100,000+<br>3.25% \$10k to \$99,999   | 3.00% on 90%      | RMD friendly<br>Confinement waivers<br>Level Commissions for all ages  | 75      | 5.20% (00-75)                                   |