



Most Requested Guaranteed Rate Annuities

Toll Free: 800-825-5279

Email: pway@patrickway.com

Rates effective February 21, 2013 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+	1.65%	1.65%	1.40%	1.40%	85	2.00% (0-80)
5	Sentinel Security	Personal Choice 5	2.95%	2.95%	2.95%	2.95%	90	2.25% (0-80)
5	RNA	Choice 5	1.50%	1.50%	1.50%	1.50%	85	1.75% (18-75)
5	Standard	FGA 5	1.50%	1.50%	1.40%	1.40%	90	3.00% (0-80)
5	Liberty	Balance	3.15%	1.43%	3.00%	1.40%	85	2.50% (0-80)
6	North American	Guarantee Choice 200k+	2.25%	2.25%	2.00%	2.00%	90	2.00% (0-80)
6	Standard	FGA 6	2.05%	2.05%	1.95%	1.95%	90	2.00% (0-80)
6	American National	Palladium MYG	1.50%	1.50%	1.40%	1.40%	85	2.50% (0-79)
7	Sentinel Security	Personal Choice 7	3.20%	3.20%	3.20%	3.20%	90	2.25% (0-80)
7	North American	Guarantee Choice 200k+	2.50%	2.50%	2.30%	2.30%	90	2.00% (0-80)
7	Genworth	Rate Saver 7	2.05%	2.05%	1.95%	1.95%	85	2.75% (0-75)
8	North American	Guarantee Choice 200k+	2.75%	2.75%	2.55%	2.55%	90	2.00% (0-80)
10	Sentinel Security	Personal Choice 10	3.45%	3.45%	3.45%	3.45%	90	2.75% (0-80)
10	Standard	FGA 10	2.60%	2.60%	2.50%	2.50%	80	3.00% (0-80)

Traditional Deferred Annuities

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Policy Term	Company/Product	Rates	Withdrawals	Sizzle/Caveats	Max Age	Commission
5 5,5,5,5,5	VALIC Proflex	1.00% initial rate 403(b), 457 1.00% initial rate IRA 1.00% initial rate non qualified	Return of Principal 10% starting year 2	ROP Guarantee & <u>no</u> MVA Base Rate 1.00% Confinement & terminal illness <u>No</u> rate hold on transfers	85	4.80% 00-55 3.80% 56-75 2.60% 76-85
5 7,7,7,6,5	American National Citadel 5 Diamond	1.10% for \$100k+ 1.10% guaranteed year 2 1.00% for <\$100k 1.00% guaranteed year 2	Return of Principal 10% beginning 1 st year	ROP guarantee & <u>no</u> MVA Confinement Terminal illness	80	3.00% (0-80)
6 7,7,7,6,5,3	Standard SRA1	2.25% for \$100k+ guaranteed 1 st year 2.15% for <\$100k guaranteed 1 st year	Return of Principal Systematic monthly interest 10% beginning after 1 st yr	<u>No</u> MVA ROP Guarantee <u>Quarterly</u> statements Confinement Waivers Bailout provision	90	2.00% (0-80)
6 9,9,8,7,6,5	Genworth SL Liberty	2.05% \$250,000+ 1.55% \$100,000 - \$249,999 1.05% \$15,000 - \$99,999	Return of Principal 10% beginning 1 st year	<u>No</u> MVA & no renewal window Base rate is 1.05% 1.05% Bailout rate Confinement waiver	85	3.00% (0-75)
7 7,7,7,6,5,4,2	American National Citadel 7 Diamond	2.10% for \$100k+ 1.10% guaranteed year 2 2.00% for <\$100k 1.00% guaranteed year 2	Return of Principal 10% beginning 1 st year	ROP Guarantee & no MVA Confinement & terminal illness Flex - can add money at anytime	85	3.50% (0-80)
8 8,7,6,5,4,3,2,1	Liberty Builder	1.70% for \$100k guaranteed for 4 years 1.55% for <\$100k guaranteed for 4 years	5% after the 1 st year Systematic monthly interest	Additional Modules available for a small cost such as ROP, 10% after the 1 st year, Confinement & terminal illness	85	3.50% (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 7,6,5,4,2	Standard Index Select 5	3.00% \$100,000+ 2.30% \$15k to \$99,999 Annual reset P2P	1.00% on 87.5%	Fixed account Terminal illness & confinement waivers RMD friendly	90	3.00% (0-80) 1.50% (81-85) 1.35% (86-90)
6 9,8,7,6,5,4	Lincoln Financial New Directions 6	2.50% \$100,000+ 2.50% \$10k to \$99,999 Performance triggered when S&P= 0%+ 7.00% \$100,000+ 7.00% \$10k to \$99,999 2 year P2P	0.50% on 100%	Easy to sell and communicate Fixed rate guaranteed for 6 years 10% withdrawal beginning 1 st year Terminal illness & confinement waivers	85	3.50% (00-75) 2.75% (76-80) 1.75% (81-85)
6 8,8,7,6,4,2	American National Equity Indexed Annuity	2.50% \$10,000+ Performance triggered when S&P= 0%+	3.00% on 90%	No moving parts Easy to sell and communicate Terminal illness & confinement waiver	85	5.00% (00-79) 3.00% (80-85)
7 7,6,5,4,3,2,1	Standard Index Select 7	3.30% \$100,000+ 2.75% \$15k to \$99,999 Annual reset P2P	1.00% on 87.5%	Fixed account Terminal illness & confinement waivers RMD friendly	90	4.00% (0-80) 2.00% (81-85) 1.45% (86-90)