



MYG Annuity Rates as 9/4/2018

Lead Brokerage, LLC

104 Smith Street - Manlius, NY - 13104

Guarantee Period	Company	AM Best Rating	Product Name	Rate	States NOT Approved				
3 <i>Years</i>	New York Life	A++	Secure Term II (\$5k-25k)	1.95%	All available				
			Secure Term II (\$25k-50k)	2.20%	All available				
			Secure Term II (\$50k-100k)	2.40%	All available				
			Secure Term II (\$100k+)	2.55%	All available				
	North American	A+	Guarantee Choice II (\$10k-200k)	2.25%	AVAIL in AK,MN, MO,				
			Guarantee Choice II (\$10k-200k)	2.60%	NV,OH,OR,UT,VA,WA				
			Oxford	A-	Multi Select 3 (\$20k-\$350k)	2.90%	AL,MS,MY,NY,VT,WV		
					Principal	A	Preferred Series (\$5k-\$50k)	2.30%	All available
							Preferred Series (\$50k-\$100k)	2.45%	All available
					Preferred Series (\$100k+)	2.65%	All available		
The Standard	A	FGA (\$15k-100k)	2.75%	CA, IL, MN, MO, NJ, TX, WA					
		FGA (\$100k+)	2.85%	CA, IL, MN, MO, NJ, TX, WA					
	Integrity	A+	MultiVantage (\$20k+)	2.40%	DE, MT				
4 <i>Years</i>	New York Life	A++	Secure Term II (\$5k-25k)	2.15%	All available				
			Secure Term II (\$25k-50k)	2.40%	All available				
			Secure Term II (\$50k-100k)	2.60%	All available				
			Secure Term II (\$100k+)	2.75%	All available				
	North American	A+	Guarantee Choice II (\$10k-200k)	2.40%	AVAIL in AK,MN, MO,				
			Guarantee Choice II (\$200k+)	2.75%	NV,OH,OR,UT,VA,WA				
			Oxford	A-	Multi Select 3 (\$20k-\$350k)	3.30%	AL,MS,MY,NY,VT,WV		
					Principal	A	Preferred Series (\$5k-\$50k)	2.60%	All available
							Preferred Series (\$50k-\$100k)	2.75%	All available
					Preferred Series (\$100k+)	2.90%	All available		
5 <i>Years</i>	ANICO	A	Palladium MYG (\$5k-100k)	3.05%	UT				
			Palladium MYG (\$100k+)	3.15%	UT				
	Integrity Life	A+	Momentum Advantage (\$20k+)	2.45%	AK, ME, NH, SC, UT, VT, WA				
	Lincoln National	A+	MYGuarantee (\$10k-100k)	2.50%	MN				
			MYGuarantee (\$100k+)	2.70%	MN				
	Minnesota Life	A+	SecureOption Select (\$100k+)	3.35%	MS, NY, WA				
	New York Life	A++	Secure Term II (\$5k-25k)	2.60%	All available				
			Secure Term II (\$25k-50k)	2.75%	All available				
			Secure Term II (\$50k - 100k)	3.05%	All available				
			Secure Term II (\$100k+)	3.10%	All available				
North American	A+	Guarantee Choice II (\$10k-200k)	2.95%	AVAIL in AK,MN, MO,					
		Guarantee Choice II (\$200k+)	3.30%	NV,OH,OR,UT,VA,WA					
		Oxford	A-	Multi Select 5 (\$20k-\$350k)	3.35%	AL,MS,MY,NY,VT,WV			
				Principal	A	Preferred Series (\$5k-\$50k)	2.85%	All available	
						Preferred Series (\$50k-\$100k)	3.05%	All available	
				Preferred Series (\$100k+)	3.10%	All available			
		The Standard	A	FGA (\$15k-100k)	3.30%	NY			
				FGA (\$100k+)	3.40%	NY			
Symetra	A	Custom Select 5 (\$10k-50k)	2.20%	NY					
		Custom Select 5 (\$50k-100k)	2.85%	NY					
		Custom Select 5 (\$100k-250k)	3.20%	NY					

			Custom Select 5 (\$250k+)	3.20%	NY
	American Nat'l	A	Palladium MYG (\$5k-100k)	3.25%	UT
			Palladium MYG (\$100k+)	3.35%	UT
	Lincoln National	A+	MYGuarantee (\$10k-100k)	2.60%	MN
			MYGuarantee (\$100k+)	2.80%	MN
	New York Life	A++	Secure Term II (\$5k-25k)	2.70%	All available
			Secure Term II (\$25k-50k)	2.90%	All available
			Secure Term II (\$50k - 100k)	3.15%	All available
6			Secure Term II (\$100k+)	3.20%	All available
<i>Years</i>	North American	A+	Guarantee Choice II (\$10k-200k)	2.80%	AVAIL in AK,MN, MO,
			Guarantee Choice II (\$200k+)	3.10%	NV,OH,OR,UT,VA,WA
	Oxford	A-	Multi Select 6 (\$20k-\$350k)	3.70%	AL,MS,MY,NY,VT,WV
	Principal	A	Preferred Series (\$5k-\$50k)	2.85%	All available
			Preferred Series (\$50k-\$100k)	3.05%	All available
			Preferred Series (\$100k+)	3.10%	All available
	American Nat'l	A	Palladium MYG (\$5k-100k)	3.34%	UT
			Palladium MYG (\$100k+)	3.44%	UT
	Integrity Life	A+	MultiVantage (\$20k+)	2.79%	AK, ME, NH, SC, UT, VT, WA
	Lincoln National	A+	MYGuarantee (\$10k-100k)	2.65%	MN
			MYGuarantee (\$100k+)	2.85%	MN
	Minnesota Life	A+	SecureOption Select (\$5k-100k)	3.20%	MS, NY, WA
			SecureOption Select (\$100k+)	3.40%	MS, NY, WA
	New York Life	A++	Secure Term II (\$5k-25k)	2.80%	All available
			Secure Term II (\$25k-50k)	3.05%	All available
7			Secure Term II (\$50k - 100k)	3.25%	All available
<i>Years</i>			Secure Term II (\$100k+)	3.35%	All available
	North American	A+	Guarantee Choice II (\$10k-20k)	2.85%	AVAIL in AK,MN, MO,
			Guarantee Choice II (200k+)	3.15%	NY,OH,OR,UT,VA,WA
	Oxford	A-	Multi Select 7 (\$20k-\$350k)	3.55%	AL,MS,MY,NY,VT,WV
	Principal	A	Preferred Series (\$5k-\$50k)	2.90%	All available
			Preferred Series (\$50k-\$100k)	3.10%	All available
			Preferred Series (\$100k+)	3.15%	All available
	The Standard	A	FGA (\$15k-100k)	3.35%	CA, IL, MN, MO, NJ, TX, WA
			FGA (\$100k+)	3.45%	CA, IL, MN, MO, NJ, TX, WA
	Symetra	A	Custom 7 (\$10k-50k)	2.32%	NY
			Custom 7 (\$50k-100k)	2.92%	NY
			Custom 7 (\$100k-250k)	3.27%	NY
			Custom 7 (\$250k+)	3.27%	NY
	American Nat'l	A	Palladium MYG (\$5k-100k)	3.40%	NY, UT
			Palladium MYG (\$100k+)	3.50%	NY, UT
8	Lincoln National	A+	MYGuarantee (\$10k-100k)	2.70%	MN
<i>Years</i>			MYGuarantee (\$100k+)	2.85%	MN
	North American	A+	Guarantee Choice II (\$10k-200k)	2.95%	AVAIL in AK,MN, MO,
			Guarantee Choice II (\$10k-200k)	3.20%	NY,OH,OR,UT,VA,WA
	Oxford	A-	Multi Select 8 (\$20k-\$350k)	3.80%	AL,MS,MY,NY,VT,WV
	American Nat'l	A	Palladium MYG (\$5k-100k)	3.47%	NY, UT
			Palladium MYG (\$100k+)	3.57%	NY, UT
	Lincoln National	A+	MYGuarantee (\$10k-100k)	2.80%	MN
9			MYGuarantee (\$100k+)	2.95%	MN
<i>Years</i>	Minnesota Life	A+	SecureOption Select (\$5k-100k)	3.30%	MS, NY, WA
			SecureOption Select (\$100k+)	3.50%	MS, NY, WA

	North American	A+	Guarantee Choice II (\$10k-200k)	3.00%	AVAIL in AK,MN, MO,
			Guarantee Choice II (\$10k-200k)	3.25%	NY,OH,OR,UT,VA,WA
	Oxford	A-	Multi Select 9 (\$20k-\$350k)	3.65%	AL,MS,MY,NY,VT,WV
	American Nat'l	A	Palladium MYG (\$5k-100k)	3.50%	UT
			Palladium MYG (\$100k+)	3.60%	UT
	Lincoln National	A+	MYGuarantee (\$10k-100k)	2.85%	MN
<u>10</u>			MYGuarantee (\$100k+)	3.00%	MN
<u>Years</u>	North American	A+	Guarantee Choice II (\$10k-200k)	3.10%	AK,MN, MO, NY,
			Guarantee Choice II (\$10k-200k)	3.35%	OH, OR, UT, VA, WA
	Oxford	A-	Multi Select 10 (\$20k-\$350k)	3.70%	AL,MS,MY,NY,VT,WV
	The Standard	A+	FGA (\$15k-100k)	3.35%	CA, IL, MN, MO, NJ, TX, WA
			FGA (\$100k+)	3.45%	CA, IL, MN, MO, NJ, TX, WA

Although we make every effort for accuracy, Lead Brokerage, LLC cannot guarantee the listed rates.

Prior to solicitation, please contact us directly to approve listed rate, state approval.

*****Current rates may vary. Call 888.693.8393 for rate updates or state approval. AGENT USE ONLY*****



Fixed Annuity Rates as of 9/4/2018

Lead Brokerage, LLC
 104 Smith Street - Manlius, NY - 13104

LEAD BROKERAGE, LLC

*****Current rates may vary. Call 888.693.8393 for rate updates or state approval. AGENT USE ONLY.*****

Company	American Equity A- AM Best, BBB+ S&P	American National A AM Best, A+ S&P	Protective Life A+ AM Best, AA- S&P
Premium Product Type	SecureGain 5 Single	Palladium Multi-Year Guarantee (MYG) Single	Future Saver II Single
Interest Rate		1st Year Base Rate Effective Rate	1st Year Base Effective
5 Year	2.30%	5 Year 3.85% 2.85% 3.05%	5 Year 1.30% 1.30% 1.30%
6 Year	2.45%	6 Year 3.25% 3.25% 3.25%	6 Year 1.40% 1.40% 1.40%
7 Year	2.60%	7 Year 4.20% 3.20% 3.34%	7 Year 1.55% 1.55% 1.55%
		8 Year 3.40% 3.40% 3.40%	8 Year 1.70% 1.70% 1.70%
		9 Year 5.25% 3.25% 3.47%	9 Year 1.85% 1.85% 1.85%
		10 Year 4.40% 3.40% 3.50%	10 Year 2.00% 2.00% 2.00%
		Rates assume initial contribution over \$100k+, contact us for \$100k or less rates	1% on 100% premium
Min. Guarantee	1.00%	1.00%	1.00%
Surrender Charges	7 Year: 9,8,7,6,5,4,3,0	10 Year: 8,8,8,7,6,5,4,3,2,1 Once guarantee period expires, client has 30 days for full surrender without any fees	8.5,7.5,6.5,5.5,4.5,6.5,2.5,1.5,0.5,0 Surrender period equals guarantee period
Min Purchase	\$10,000 NQ & Q	\$5,000 NQ & Q	\$10,000 NQ/Q
Issue Age	0-80 NQ/Q	0-85 (Owner & Annuitant)	0-85 NQ/Q
State Approval	Not in AL, CA, DE, NY	National rates illustrated, NY available on request	Not in DE,MN,NY,VT
Withdrawal	Interest only	10% Free Withdrawal	Interest only starting year 2
MVA	No	Yes	Yes
Remarks	Surrender period equals guarantee period	Confinement Waiver & Disability waiver New York rates available on request	Nursing home waiver Terminal Illness waiver

*****ALTHOUGH WE MAKE EVERY EFFORT TO KEEP THIS INFORMATION CURRENT, LEAD BROKERAGE CANNOT GUARANTEE THE ACCURACY OF THE LISTED RATES.**

PRIOR TO SOLICITATION, PLEASE CONTACT US TO VERIFY DATA. AGENT USE ONLY, NOT FOR PUBLIC DISTRIBUTION.***



Fixed Annuity Rates as of 9/4/2018

Lead Brokerage, LLC
104 Smith Street - Manlius, NY - 13104

Current rate may vary. Call 888.693.8393 for rate updates or state approval. AGENT USE ONLY.

Company	Integrity & National Integrity A+ AM Best, AA S&P				Great American A AM Best, A+ S&P			Reliance Std. A+ AM Best, A+ S&P	
Premium Product Type	Multi-Vantage Single				SecureGain 7 Single			ELEOS Single	
Interest Rate	<i>Non - NY</i>		<i>NY</i>		5 Year		7 Year		Guarantee Period
	4 Year	1.75%	7 Year	2.19%	2.95%	1st Year Rate	3.10%		5 Year:
	5 Year	1.95%	10 Year	2.25%	2.70%	Base Rate	2.10%		SP 3.15%
	7 Year	2.29%			2.95%	Effective Rate	2.99%		MVA 3.30%
	10 Year	2.40%			After the 1st contract year, the base rate will increase. .10% & .25% will be added in yrs 2-5, respectively				
	***Income Source Series, New Momentum, SPDA Series II also available								
				Extra .10% \$100,000+	Extra .10% \$100,000+	1% on 100%+			
Min. Guarantee	1.00%				1.00%	1.00%	1.00%		
Surrender Charges	Surrender Period = Guarantee Period 4 Year, 5 Year, 7 Year, 10 Year (8,8,7,7,6,5,4,3,2,1)				5 year 9,8,7,6,5,0	7 year 9,8,7,6,5,4,3,0	5 Year 8,7,6,5,4,0		
Min Purchase	\$20,000 NQ & Q				\$10,000 NQ & Q	\$10,000 NQ & Q	\$10,000 NQ & Q		
Issue Age	\$1m max Age 18-75, \$750k max Age 76-89				18-89Q/0-89NQ	18-85Q/0-85NQ	0-85 NQ/Q		
State Approval	Available in ALL states				N/A AK,CA,CO,CT,DE,HI,MA,MN,NY,PA			Not in MO, NY, UT	
Withdrawal	10% Free Withdrawal Immediately				10% Free Withdrawal	10% Free Withdrawal	10% Free Withdrawal		
MVA	Yes				Yes	Yes			
Remarks	Nursing & Hospital waivers				Extended Care & Terminal Illness waivers available			Nursing home care waiver available	

***ALTHOUGH WE MAKE EVERY EFFORT TO KEEP THIS INFORMATION CURRENT, LEAD BROKERAGE CANNOT GUARANTEE THE ACCURACY OF THE LISTED RATES.

PRIOR TO SOLICITATION, PLEASE CONTACT US TO VERIFY DATA. AGENT USE ONLY, NOT FOR PUBLIC DISTRIBUTION.***



Fixed Annuity Rates as of 9/4/2018

Lead Brokerage, LLC
104 Smith Street - Manlius, NY - 13104

LEAD BROKERAGE, LLC

Current rate may vary. Call 888.693.8393 for rate updates or state approval. AGENT USE ONLY.

Company	Lincoln National A+ AM Best, AA- S&P	Minnesota Life A+ AM Best, AA- S&P	New York Life A++ AM Best, AAA S&P			North American A+ AM Best, A+ S&P	
Premium Product Type	MYGuarantee Plus Single	SecureOption Select Single	Secure Term Fixed Annuity II Single			Guarantee Choice II Single	
Interest Rate	5 Year 2.70%	5 Year 3.35%	5 Year	6 Year	7 Year	5 Year 3.30%	
	6 Year 2.80%	7 Year 3.40%	\$5,000-\$24,999	2.60%	2.70%	2.80%	6 Year 3.10%
	7 Year 2.85%		\$25,000-\$49,999	2.75%	2.90%	3.05%	7 Year 3.15%
	8 Year 2.85%	9 Year 3.50%	\$50,000-\$99,999	3.05%	3.15%	3.25%	8 Year 3.20%
	9 Year 2.95%		\$100,000 or more	3.10%	3.20%	3.35%	9 Year 3.25%
	10 Year 3.00%		*3 year guarantee period available on request			10 Year 3.35%	
	Extra 0.15% \$100,000+	Rates assume \$100k+				Rates assume \$200k+	
Min. Guarantee	1.00%	1.50%	0.50%			1.00%	
Surrender Charges	Surr period = Guar period 7 Yr: 7,7,6,5,4,3,2,0	30 day window post guar. 9 Yr: 9,9,8,7,6,5,4,3,2,0	Surr period = Guar Period 7 Yr: 7,7,7,6,5,4,3,0			10 Year: 9.3,8.4,7.5,6.6,5.7 4.75,3.8,2.85,1.9,0.95,0	
Min Purchase	\$10,000 NQ & Q	\$5,000 NQ & Q	\$5,000 NQ & Q			\$10,000 NQ & \$2,000 Q	
Issue Age	0-85 NQ/Q	0-90 NQ/Q (0-85 in OK)	0-90 NQ/Q			0-90 NQ/Q	
State Approval	Not in MN	Not in MS, NY, WA	Available in ALL states			AK,MN,MO,NV,OH,OR,UT,VA,WA	
Withdrawal	10% Free	10% Free	10% Free			Interest only year 2	
MVA	Yes	Yes	No			No	
Remarks		Nursing home waiver	Living needs & unemployment benefits. ROP guarantee. Enhanced bene & spousal continuance riders available. *Return of Premium guarantee available*			Nursing home & confinement waivers	

***ALTHOUGH WE MAKE EVERY EFFORT TO KEEP THIS INFORMATION CURRENT, LEAD BROKERAGE CANNOT GUARANTEE THE ACCURACY OF THE LISTED RATES.

PRIOR TO SOLICITATION, PLEASE CONTACT US TO VERIFY DATA. AGENT USE ONLY, NOT FOR PUBLIC DISTRIBUTION.***

Fixed Annuity Rates as of 9/4/2018



Lead Brokerage, LLC
104 Smith Street - Manlius, NY - 13104

Current rate may vary. Call 888.693.8393 for rate updates or state approval. AGENT USE ONLY.

Company	The Standard A AM Best, A+ S&P		Oxford A- AM Best, A S&P	Symetra A AM Best, A S&P				
Premium Product Type	Focused Growth Annuity Single	Secure Rated Annuity Single	Custom 5 Single	Custom 7 Single				
Interest Rate	3 Year 2.85%	5 Year 1.00%	5 Year 3.35%	\$25k-\$50k	1st year	Base	Effective	
	5 Year 3.40%		6 Year 3.70%		2.75%	2.25%	2.32%	
	7 Year 3.45%	6 Year 1.00%	7 Year 3.55%	\$50k-\$100k	3.40%	2.90%	2.97%	
	10 Year 3.45%		8 Year 3.80%	\$100k-\$250k	3.70%	3.20%	3.27%	
	Extra 0.10% \$100,000+		Extra 0.10% \$100,000+		\$250k+	3.70%	3.20%	3.27%
					1% on 100% premium			Custom 5 available upon request
Min. Guarantee	1.00%	1.00%	1.00%	1.00%				
Surrender Charges	Surrender period = Guarantee Period 9 Year - 8,7,6,5,4,3,2,1,0. 9,0	SRA 5: 9,8,7,6,5,0 SRA 6 : 9,8,7,6,5,4,0	10,9,8,7,6,5,4,3,2,1,0 30 day window	Surrender period = Guarantee Period 8,8,7,7,6,5,4,0				
Min Purchase	\$15,000 NQ & Q	\$15,000 NQ & Q	\$20,000 NQ/Q	\$25,000 NQ & Q				
Issue Age	0-90 NQ/Q (0-80 NQ/Q for FGA 10)	0-90 NQ/Q	18-75, 77, 79, 80	0-85 NQ/Q				
State Approval	Not in NY	Not in NY	Not in AL,MS,MT,NY,VT,WV	Not available in NY				
Withdrawal	Interest Only	Yr 1 Interest, 10% Yr 2	Yr 1 Interest, 10% Yr 2	10% Free Withdrawal				
MVA	Yes	No	Yes	No				
Remarks	Nursing home & terminal illness waivers	Nursing home & Terminal waiver ROP guarantee available	Issue age varies based on guarantee period & pre-appointment required	Nursing home waiver Hospital waiver				

***ALTHOUGH WE MAKE EVERY EFFORT TO KEEP THIS INFORMATION CURRENT, LEAD BROKERAGE CANNOT GUARANTEE THE ACCURACY OF THE LISTED RATES.
PRIOR TO SOLICITATION, PLEASE CONTACT US TO VERIFY DATA. AGENT USE ONLY, NOT FOR PUBLIC DISTRIBUTION.***



Index Annuity Rates as of 9/4/2018

Lead Brokerage, LLC

104 Smith Street - Manlius, NY - 13104

Current rate may vary. Call 888.693.8393 for rate updates or state approval. AGENT USE ONLY.

Company	American General A AM Best, A+ S&P	Jackson National A+ AM Best, AA S&P						Integrity A+ AM Best, AA S&P		
Premium Product Type	Global Index 8 Flex	AscenderPlus Select Single						Indextra 7 & 10 Single		
Cap	8 Year Annual Point to Point Monthly Cap Fixed Guaranteed Minimum Caps Annual Point to Point Monthly Cap	Cap 2.75%	7 Year Ann. Pt-Pt Mo. Sum Fixed	Cap 2.75%	>\$100k 3.75%	10 Year Ann. Pt-Pt Mo. Sum Fixed	Cap 3.25%	>\$100k 4.25%	7 Year JPM 3-Yr part. Rate GS 3-Yr part. Rate 10 Year JPM 3-Yr part. Rate GS 3-Yr part. Rate	Cap/Rate 145.00% 150.00% 112.00% 115.00%
Participation Rate	100%	100%						100%		
Issue Age	0-80 NQ/Q	0-88 NQ/Q			0-85 NQ/Q			18-85 NQ/Q		
Min. Guarantee	1.50% on 90% premium	1% on 90% premium						1% on 87.5% premium		
Min. Purchase	\$5,000 NQ/Q	\$10,000 NQ & \$5,000 Q						\$15,000 NQ/Q		
Free Withdrawals	10% Free	10% Free						10% Free		
Term/Surrender	8 Yr: 8,7,6,5,4,3,2,1,0	10,10,10,10,9,8,7,0			10,9.5,8.5,7.5,6.5,5.5,4.5,4,3,2,0			9,8.5,8,7,6,5,4,0 & 9,8.5,8,7,6,5,4,0		
State Approval	Not in VT	Not in NY			Not available in AK, CT, DE, NY			Not in ME, NH, NY, VT		
MVA	No	No						No		
Indexing	Annual Point to Point, Monthly Cap	Annual Point to Point, Monthly Averaging & Fixed						3-Year (Goldman Sachs Index) & Annual Point to Point (S&P 500)		
Auto Rollover	No	No						No		
Remarks	Extended Care & Guaranteed Minimum Withdrawal Benefit riders avail.	Extended care & terminal illness benefits available						Income withdrawal benefit, Nursing home & terminal illness waivers available		

***ALTHOUGH WE MAKE EVERY EFFORT TO KEEP THIS INFORMATION CURRENT, LEAD BROKERAGE CANNOT GUARANTEE THE ACCURACY OF THE LISTED RATES.

PRIOR TO SOLICITATION, PLEASE CONTACT US TO VERIFY DATA. AGENT USE ONLY, NOT FOR PUBLIC DISTRIBUTION.***



Index Annuity Rates as of 9/4/2018

Lead Brokerage, LLC

104 Smith Street - Manlius, NY - 13104

Current rate may vary. Call 888.693.8393 for rate updates or state approval. AGENT USE ONLY.

Company	Voya A AM Best, AA- S&P	Protective A+ AM Best, AA- S&P	Great American A AM Best, A+ S&P	
Premium Product Type	Secure Index Opportunities Plus Single	Indexed Annuity Single	American Legend II Single	Safe Return Single
Cap	Cap ≥\$75k	Cap/Rate >\$100k	Cap/Rate	Cap/Rate
	<i>7 year</i>	<i>5 Year</i>	<i>6 Year</i>	<i>10 Year</i>
	Ann. Pt-Pt 3.50% 4.50%	Ann. Pt-Pt 5.10% 5.20%	Ann. Pt-Pt 5.60%	Ann. Pt-Pt 5.00%
	Fixed 1.60% 1.60%	Fixed 2.60% 2.70%	Fixed 2.85%	Fixed 2.00%
	<i>10 year</i>	<i>7 Year</i>	**Pre Appointment required in MT**	
	Ann. Pt-Pt 2.00% 2.75%	Ann. Pt-Pt 5.40% 5.50%	BAILOUT CAP: If renewal cap rate is less than the bailout cap, client may withdraw funds free of any surrender charges/penalties	
Fixed 1.20% 1.20%	Fixed 2.75% 2.85%			
Participation Rate	100%	100%	100%	
Issue Age	0-80 NQ/Q	0-85 NQ/Q	0-85 NQ/Q	
Min. Guarantee	2% on 87.5% premium	1% on 100% premium	1% on 90% premium	1% on 100% premium
Min. Purchase	\$15,000 NQ/Q	\$10,000 NQ/Q	\$10,000 NQ & Q	\$25,000 NQ & Q
Free Withdrawals	Interest only 1st yr, 10% yr 2	10% Free	10% Immediately	
Term/Surrender	7 Yr: 10,10,10,9,8,7,0 10 Yr: 10,10,10,10,9,8,7,6,5,4,0	5 Yr: 9,9,8,7,6,0 7 Yr: 9,9,8,7,6,5,4,0	6 Year: 9,8,7,6,5,4,0	10 Year: 10,9,8,7,6,5,4,3,2,1,0
State Approval	Not in NY (10 yr not in AK, CT, DE, NY)	AK,MO,NJ,OR,PA,UT, VT	Not in NY	Not in NY, DE
MVA	No	Yes	No	
Indexing Method(s)	Annual Point to Point Fixed	Annual Point to Point, Annual Tiered & Fixed	Annual Point to Point Monthly Average (N/A in OR)	
Auto Rollover	Yes	No	No	Yes
Remarks	30 day window before rollover Nursing home, terminal illness waivers	Nursing home, terminal illness Healthcare, Unemployment waivers	Income Secure & Extended Care rider Extended Care & Terminal Illness waivers (N/A in MA)	ROP Guarantee, Income Secure rider

***ALTHOUGH WE MAKE EVERY EFFORT TO KEEP THIS INFORMATION CURRENT, LEAD BROKERAGE CANNOT GUARANTEE THE ACCURACY OF THE LISTED RATES.

PRIOR TO SOLICITATION, PLEASE CONTACT US TO VERIFY DATA. AGENT USE ONLY, NOT FOR PUBLIC DISTRIBUTION.***



Index Annuity Rates as of 9/4/2018

Lead Brokerage, LLC

104 Smith Street - Manlius, NY - 13104

Current rate may vary. Call 888.693.8393 for rate updates or state approval. AGENT USE ONLY.

Company	The Standard A+ AM Best, A+ S&P						Symetra A AM Best, A S&P					
	Index Growth Annuity			Index Select Annuity			Edge Pro					
Premium Product Type	Single		Single		Single							
Cap	Cap	≥\$100k	Cap	≥\$100k	5 Year	Cap	≥\$100k	7 Year	Cap	≥\$100k		
	5 Year		5 Year		5 Year		7 Year					
	Ann. Pt-Pt	3.50%	4.00%	Ann. Pt-Pt	5.25%	5.75%	Ann. Pt-Pt	5.30%	6.30%	Ann. Pt-Pt	5.50%	6.50%
	7 Year		7 Year		Fixed	2.50%	3.00%	Fixed	2.55%	3.10%		
	Ann. Pt-Pt	4.00%	4.50%	Ann. Pt-Pt	5.50%	6.00%	Fixed	2.50%	3.00%	Fixed	2.55%	3.10%
	Fixed	1.40%	Fixed	2.00%	BAILOUT: If renewal cap rate is more than 2% below the initial cap rate, client may withdraw funds free of any surrender charges/penalties							
Participation Rate	100%		100%		100%			100%				
Issue Age	0-90 NQ/Q (0-80 for ISA 10)		0-90 NQ/Q (0-80 for ISA 10)		0-90 NQ/Q			0-90 NQ/Q				
Min. Guarantee	1.00% on 100% premium		1.00 on 87.5% premium		1% on 100% premium			1% on 100% premium				
Min. Purchase	\$15,000 NQ/Q		\$15,000 NQ/Q		\$10,000 NQ/Q			\$10,000 NQ/Q				
Free Withdrawals	10% Free		10% Free		10% Free			10% Free				
Term/Surrender	5 Year: 8,7,6,4,2,0		5 Year: 7,6,5,4,2,0		9,8,7,7,6,0			9,8,7,7,6,5,4,0				
	7 Year: 9,8,7,6,5,4,2,0		7 Year: 7,6,5,4,3,2,1,0									
State Approval	Not available in NY		Not available in DE, NY		Not available in NY			Not available in NY				
MVA	No		Yes		Yes			Yes				
Indexing Method(s)	Annual Point to Point, Fixed		Annual Point to Point, Fixed		Annual Point to Point, Monthly Average			Annual Point to Point, Monthly Average				
Auto Rollover	No		No		No			No				
Remarks	Nursing home & Terminal Illness waivers		Nursing home & Terminal Illness waivers		Nursing home & Hospitalization waivers			Nursing home & Hospitalization waivers				

***ALTHOUGH WE MAKE EVERY EFFORT TO KEEP THIS INFORMATION CURRENT, LEAD BROKERAGE CANNOT GUARANTEE THE ACCURACY OF THE LISTED RATES.

PRIOR TO SOLICITATION, PLEASE CONTACT US TO VERIFY DATA. AGENT USE ONLY, NOT FOR PUBLIC DISTRIBUTION.***



Index Annuity Rates as of 9/4/2018

Lead Brokerage, LLC

104 Smith Street - Manlius, NY - 13104

*****Current rate may vary. Call 888.693.8393 for rate updates or state approval. AGENT USE ONLY.*****

Company	Lincoln National											
	A+ AM Best, AA- S&P											
Premium Product Type	New Directions						OptiChoice					
	Fixed						Fixed					
Cap	6 Year			8 Year			5 Year			7 Year		
	Performance	\$10k-\$100k	3.85%	Performance	\$10k-\$100k	3.60%	Performance	\$10k-\$100k	3.75%	Performance	\$10k-\$100k	4.00%
	Trigger	\$100k+	4.35%	Trigger	\$100k+	4.15%	Trigger	\$100k+	4.00%	Trigger	\$100k+	4.25%
	2 Yr Pt-Pt	\$10k-\$100k	10.00%	2 Yr Pt-Pt	\$10k-\$100k	8.75%	2 Yr Pt-Pt	\$10k-\$100k	1.60%	2 Yr Pt-Pt	\$10k-\$100k	1.70%
		\$100k+	12.00%		\$100k+	10.75%		\$100k+	1.65%		\$100k+	1.80%
	Fixed	\$10k-\$100k	2.50%	Fixed	\$10k-\$100k	2.15%	Fixed	\$10k-\$100k	2.10%	Fixed	\$10k-\$100k	2.20%
	\$100k+	2.75%		\$100k+	2.30%		\$100k+	2.25%		\$100k+	2.30%	
	*Fixed guaranteed for 6 years			*Fixed guaranteed for 8 years								
Participation Rate	100%						100%					
Issue Age	0-85 NQ/Q						0-85 NQ/Q					
Min. Guarantee	1% on 100% premium						1% on 100% premium					
Min. Purchase	\$10,000 NQ/Q						5 Yr: \$5,000 NQ & \$2,000 Q & 7 Yr: \$10,000 NQ & \$5,000 Q					
Free Withdrawals	10% Free						10% Free					
Term/Surrender	6 Year: 9, 8, 7, 6, 4.75, 3.5, 0 8 Year: 9, 8, 7, 6, 4.75, 3.5, 5, 0.75, 0						5 Year: 9, 8, 7, 6, 5, 0 7 Year: 9, 8, 7, 6, 5, 4, 3, 0					
State Approval	Not available in NY						Not available in NY					
MVA	Yes						Yes					
Indexing Method(s)	Annual Point to Point Fixed						Annual Point to Point Fixed					
Auto Rollover	No						No					
Remarks	Nursing home & Terminal Illness waivers						Nursing home & Terminal Illness waivers					

*****ALTHOUGH WE MAKE EVERY EFFORT TO KEEP THIS INFORMATION CURRENT, LEAD BROKERAGE CANNOT GUARANTEE THE ACCURACY OF THE LISTED RATES.**

PRIOR TO SOLICITATION, PLEASE CONTACT US TO VERIFY DATA. AGENT USE ONLY, NOT FOR PUBLIC DISTRIBUTION.***