



MYG Annuity Rates as of 4/4/2022

Lead Brokerage, LLC

104 Smith Street - Manlius, NY - 13104

LEAD BROKERAGE, LLC

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)	2.10%	All available
			Secure Term II (\$25k-50k)	2.35%	All available
			Secure Term II (\$50k-100k)	2.60%	All available
			Secure Term II (\$100k+)	2.85%	All available
	North American	A+	Guarantee Choice II (\$10k-200k)	1.30%	AVAIL in AK,MN, MO, NV,OH,OR,UT,VA,WA
			Guarantee Choice II (\$10k-200k)	1.75%	AL,MS,MY,NY,VT,WV
	Oxford	A-	Multi Select 3 (\$20k-\$350k)	2.50%	Not in AK, CT, DC
			Sagicor	A	Milestone MYG (\$5k-\$50k)
			Milestone MYG (\$50k-\$100k)	1.95%	PR, SD, VI, VT
			Milestone MYG (\$100k+)	2.50%	CA, IL, MN, MO, NJ, TX, WA
	The Standard	A	FGA (\$15k-100k)	2.45%	CA, IL, MN, MO, NJ, TX, WA
			FGA (\$100k+)	2.55%	DE, MT
	Nat'l Integrity	A+	MultiVantage (\$20k+)	1.25%	DE, MT
4 <i>Years</i>	New York Life	A++	Secure Term II (\$5k-25k)	2.10%	All available
			Secure Term II (\$25k-50k)	2.35%	All available
			Secure Term II (\$50k-100k)	2.60%	All available
			Secure Term II (\$100k+)	2.85%	All available
	Oxford	A-	Multi Select 3 (\$20k-\$350k)	2.90%	AL,MS,MY,NY,VT,WV
	American Nat'l	A	Palladium MYG (\$100k-\$249,999)	1.95%	UT
		Palladium MYG (\$250k+)	2.10%	UT	
	Nat'l Integrity	A+	Momentum Advantage (\$20k+)	1.20%	AK, ME, NH, SC, UT, VT, WA
Lincoln National	A+	MYGuarantee (\$10k-100k)	1.75%	MN	
		MYGuarantee (\$100k+)	2.00%	MN	
Minnesota Life	A+	SecureOption Select (\$100k+)	2.45%	MS, NY, WA	
New York Life	A++	Secure Term II (\$5k-25k)	2.10%	All available	
		Secure Term II (\$25k-50k)	2.35%	All available	
		Secure Term II (\$50k - 100k)	2.60%	All available	
		Secure Term II (\$100k+)	2.85%	All available	
5 <i>Years</i>	North American	A+	Guarantee Choice II (\$10k-200k)	1.60%	AVAIL in AK,MN, MO, NV,OH,OR,UT,VA,WA
			Guarantee Choice II (\$200k+)	1.90%	AL,MS,MY,NY,VT,WV
	Oxford	A-	Multi Select 5 (\$20k-\$350k)	3.00%	Not in AK, CT, DC
	Sagicor	A	Milestone MYG (\$5k-\$50k)	2.15%	DE, ME, MT, ND, NY
			Milestone MYG (\$50k-\$100k)	2.60%	PR, SD, VI, VT
			Milestone MYG (\$100k+)	3.00%	NY
			The Standard	A	FGA (\$15k-100k)
			FGA (\$100k+)	3.10%	NY
	Symetra	A	Custom Select 5 (\$10k-50k)	2.35%	NY
			Custom Select 5 (\$50k-100k)	2.65%	NY
			Custom Select 5 (\$100k-250k)	2.85%	NY
			Custom Select 5 (\$250k+)	2.85%	NY
American Nat'l	A	Palladium MYG (\$100k-\$249,999)	2.10%	UT	
		Palladium MYG (\$250k+)	2.25%	UT	
6 <i>Years</i>	New York Life	A++	Secure Term II (\$5k-25k)	2.10%	All available
			Secure Term II (\$25k-50k)	2.35%	All available

			Secure Term II (\$50k - 100k)	2.60%	All available
			Secure Term II (\$100k+)	2.85%	All available
	Oxford	A-	Multi Select 6 (\$20k-\$350k)	3.25%	AL,MS,MY,NY,VT,WV
	American Nat'l	A	Palladium MYG (\$100k-\$249,999)	2.15%	UT
			Palladium MYG (\$250k+)	2.30%	UT
	Nat'l Integrity	A+	MultiVantage (\$20k+)	1.14%	AK, ME, NH, SC, UT, VT, WA
	Lincoln National	A+	MYGuarantee (\$10k-100k)	1.85%	MN
			MYGuarantee (\$100k+)	2.10%	MN
	Minnesota Life	A+	SecureOption Select (\$5k-100k)	2.20%	MS, NY, WA
			SecureOption Select (\$100k+)	2.55%	MS, NY, WA
	New York Life	A++	Secure Term II (\$5k-25k)	2.10%	All available
			Secure Term II (\$25k-50k)	2.35%	All available
<u>7</u>			Secure Term II (\$50k - 100k)	2.60%	All available
<u>Years</u>			Secure Term II (\$100k+)	2.85%	All available
	North American	A+	Guarantee Choice II (\$10k-20k)	1.80%	AVAIL in AK,MN, MO,
			Guarantee Choice II (200k+)	2.20%	NY,OH,OR,UT,VA,WA
	Oxford	A-	Multi Select 7 (\$20k-\$350k)	3.15%	AL,MS,MY,NY,VT,WV
	Sagicor	A	Milestone MYG (\$5k-\$50k)	2.20%	Not in AK, CT, DC
			Milestone MYG (\$50k-\$100k)	2.65%	DE, ME, MT, ND, NY
			Milestone MYG (\$100k+)	2.85%	PR, SD, VI, VT
	The Standard	A	FGA (\$15k-100k)	2.80%	CA, IL, MN, MO, NJ, TX, WA
			FGA (\$100k+)	2.90%	CA, IL, MN, MO, NJ, TX, WA
	Symetra	A	Custom 7 (\$10k-50k)	2.37%	NY
			Custom 7 (\$50k-100k)	2.67%	NY
			Custom 7 (\$100k-250k)	2.87%	NY
			Custom 7 (\$250k+)	2.87%	NY
	American Nat'l	A	Palladium MYG (\$100k-\$249,999)	2.90%	NY
<u>8</u>			Palladium MYG (\$250k+)	3.05%	NY
<u>Years</u>	Oxford	A-	Multi Select 8 (\$20k-\$350k)	3.40%	AL,MS,MY,NY,VT,WV
	American Nat'l	A	Palladium MYG (\$100k-\$249,999)	3.00%	NY
			Palladium MYG (\$250k+)	3.15%	NY
<u>9</u>	Minnesota Life	A+	SecureOption Select (\$5k-100k)	2.30%	MS, NY, WA
<u>Years</u>			SecureOption Select (\$100k+)	2.65%	MS, NY, WA
	Oxford	A-	Multi Select 9 (\$20k-\$350k)	3.25%	AL,MS,MY,NY,VT,WV
	American Nat'l	A	Palladium MYG (\$100k-\$249,999)	2.30%	UT
			Palladium MYG (\$250k+)	2.45%	UT
	Nat'l Integrity	A+	MultiVantage (\$20k+)	1.10%	AK, ME, NH, SC, UT, VT, WA
	Lincoln National	A+	MYGuarantee (\$10k-100k)	2.00%	MN
<u>10</u>			MYGuarantee (\$100k+)	2.15%	MN
<u>Years</u>	North American	A+	Guarantee Choice II (\$10k-200k)	1.55%	AK,MN, MO, NY,
			Guarantee Choice II (\$10k-200k)	1.95%	OH, OR, UT, VA, WA
	Oxford	A-	Multi Select 10 (\$20k-\$350k)	3.30%	AL,MS,MY,NY,VT,WV
	The Standard	A+	FGA (\$15k-100k)	2.55%	CA, IL, MN, MO, NJ, TX, WA
			FGA (\$100k+)	2.65%	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. NI rates are NY.

Current rates may vary. Call (315) 682-5402 for rate updates or state approval. AGENT USE ONLY



MYG Annuity Rates as of 4/4/2022

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

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Company	American Equity A- AM Best, BBB+ S&P	American National A AM Best, A+ S&P	Pacific Guardian A AM Best, A S&P
Premium Product Type	Guarantee Shield Single	Palladium Multi-Year Guarantee (MYG) Single	Diamond Head Annuity Single
Interest Rate	3 Year 1.45%	<i>Guaranteed Rate</i> 5 Year 2.10% 6 Year 2.25% 7 Year 2.30% 10 Year 2.45%	3 Year 2.65% 4 Year 2.90% 5 Year 3.15% 6 Year 3.15% 7 Year 3.20% 8 Year 3.20% 9 Year 3.20% 10 Year 3.25%
	5 Year 2.00%	Rates above assume initial contribution of \$250k+ NY rates listed above. \$99,999 below & \$100k-\$249,999 & Non - NY rates available upon request.	
Min. Guarantee	1.00%	1.00%	0.15% on 87.5% premium
Surrender Charges	9, 8, 7 9, 8, 7, 6, 5	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	10 year surrender = guarantee per 30 day window after guarantee pe
Min Purchase	\$10,000 NQ & Q	\$5,000 NQ & Q	\$10,000 NQ/Q
Issue Age	18-85 NQ/Q	0-85 (Owner & Annuitant)	0-85 NQ/Q
State Approval	Not in CA, NY	NY (Non-NY available upon request)	Not in CA, CT, FL, ND, NJ, NY, :
Withdrawal	10 % Free Withdrawal	10% Free Withdrawal	10% Free Withdrawal
MVA	No	Yes	No
Remarks	Surrender period equals guarantee period	Confinement Waiver Disability waiver	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.***



LEAD BROKERAGE, LLC

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

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Company	Integrity & National Integrity A+ AM Best, AA S&P	Standard A AM Best, A+ S&P	Relian A+ AM Be																																			
Premium Product Type	Multi-Vantage Single	Focused Growth Annuity Single	ELI Sir																																			
Interest Rate	<table border="0"> <tr> <td colspan="2"><i>Non - New York</i></td> <td colspan="2"><i>New York</i></td> </tr> <tr> <td>4 Year</td> <td><u>1.25%</u></td> <td>4 Year</td> <td><u>1.25%</u></td> </tr> <tr> <td>5 Year</td> <td><u>1.20%</u></td> <td>5 Year</td> <td><u>1.20%</u></td> </tr> <tr> <td>7 Year</td> <td><u>1.14%</u></td> <td>7 Year</td> <td><u>1.14%</u></td> </tr> <tr> <td>10 Year</td> <td><u>1.10%</u></td> <td>10 Year</td> <td><u>1.10%</u></td> </tr> </table> <p>***Income Source Series, New Momentum, SPDA Series II also available</p>	<i>Non - New York</i>		<i>New York</i>		4 Year	<u>1.25%</u>	4 Year	<u>1.25%</u>	5 Year	<u>1.20%</u>	5 Year	<u>1.20%</u>	7 Year	<u>1.14%</u>	7 Year	<u>1.14%</u>	10 Year	<u>1.10%</u>	10 Year	<u>1.10%</u>	<table border="0"> <tr> <td></td> <td>\$15,000+</td> <td>\$100,000+</td> </tr> <tr> <td>3 Year</td> <td><u>2.45%</u></td> <td><u>2.55%</u></td> </tr> <tr> <td>5 Year</td> <td><u>3.00%</u></td> <td><u>3.10%</u></td> </tr> <tr> <td>7 Year</td> <td><u>2.80%</u></td> <td><u>2.90%</u></td> </tr> <tr> <td>10 Year</td> <td><u>2.55%</u></td> <td><u>2.65%</u></td> </tr> </table>		\$15,000+	\$100,000+	3 Year	<u>2.45%</u>	<u>2.55%</u>	5 Year	<u>3.00%</u>	<u>3.10%</u>	7 Year	<u>2.80%</u>	<u>2.90%</u>	10 Year	<u>2.55%</u>	<u>2.65%</u>	SP MVA
<i>Non - New York</i>		<i>New York</i>																																				
4 Year	<u>1.25%</u>	4 Year	<u>1.25%</u>																																			
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10 Year	<u>2.55%</u>	<u>2.65%</u>																																				
Min. Guarantee	1.00%	0.10% on 100%	1.0																																			
Surrender Charges	Surrender Period = Guarantee Period 4 Year, 5 Year, 7 Year, 10 Year (8,8,7,7,6,5,4,3,2,1)	3 Year: 9,4,8,5,7,5 & 5 Year: 9,4,8,5,7,5,6,5,5,5 7 Year: 9,4,8,5,7,5,6,5,5,5,4,5,3,5	5 Y 8,7,6																																			
Min Purchase	\$20,000 NQ & Q	\$15,000 NQ/Q	\$10,00																																			
Issue Age	\$1m max Age 18-75, \$750k max Age 76-89	0-93 3&5, 0-90, 0-80 NQ/Q	0-85																																			
State Approval	Available in ALL states	N/A in CA,DE,NJ, NY	N/A in NY,																																			
Withdrawal	10% Free Withdrawal Immediately	Interest only	10																																			
MVA	Yes	Yes	Y																																			
Remarks	Nursing & Hospital waivers	Nursing home & Terminal Illness waivers	Nursin care																																			

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LEAD BROKERAGE, LLC

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

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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 Single	
Interest Rate	5 Year 2.00%	3 Year 2.00%	\$5,000-\$24,999	3 Year	4 Year	5 Year	\$2,000+
	7 Year 2.10%			5 Year	6 Year	7 Year	
	10 Year 2.15%	7 Year 2.20%	\$25,000-\$49,999	5 Year	6 Year	7 Year	5 Year 1.60%
	Rates assume \$100k+	9 Year 2.30%	\$50,000-\$99,999	7 Year	6 Year	10 Year	7 Year 1.80%
		Rates assume \$100k+	\$100,000 or more	8 Year	7 Year	8 Year	10 Year 1.55%
				*6 & 7 year term available upon request			
Min. Guarantee	1.00%	1.00%	0.25% on 100%			1% on 87.5%	
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	7,7,7,0 & 7,7,7,6,0 & 7,7,7,6,5,0 6 & 7 year available upon request			9.3,8.4,7.5 & 9.3,8.4,7.5,6.6,5.7 7 & 10 Year available upon request	
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)	0-85 NQ/Q (Age 80 in CA)			0-90 NQ/Q	
State Approval	Not in MN	Not in MS, NY, WA	Available in ALL states			7 & 10 unavailable in CA,DE,FL. N/A	
Withdrawal	10% Free	10% Free	10% Free			Interest only starting year 2	
MVA	Yes	Yes	Yes			Yes	
Remarks		Nursing home waiver	Living needs & unemployment benefits. ROP guarantee. Enhanced beneficiary & spousal continuance riders available.			Nursing home & confinement waiver 30 day window after guarantee period automatic rollover to new surrender rate	

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Company	The Standard A AM Best, A+ S&P	Principal A+ AM Best, A+ S&P	Oxford A- AM Best	Symetra A AM Best, A S&P
Premium Product Type	Focused Growth Annuity Single	Principal Preferred Single	MultiSelect Single	Custom 7 Single
Interest Rate	\$15,000+ \$100,000+		3 Year 2.50%	1st year Base
	3 Year 2.45% 2.55%	3 Year 1.35%	4 Year 2.90%	\$25k-\$50k 1.85% 1.35%
	5 Year 3.00% 3.10%	4 Year 1.65%	5 Year 3.00%	\$50k-\$100k 2.15% 1.65%
	7 Year 2.80% 2.90%	5 Year 1.80%	6 Year 3.25%	\$100k-\$250k 2.35% 1.85%
	10 Year 2.55% 2.65%	6 Year 1.80%	7 Year 3.15%	\$250k+ 2.45% 1.95%
	7 Year 1.80%	8 Year 3.40%		
	Extra 0.10% \$100,000+	Rates assume \$100k+	1% on 100% premium	Custom 5 available upon request
Min. Guarantee	1.00%	.50% on 100%	1.00%	1.00%
Surrender Charges	Surrender period = Guarantee Period 9 Year - 8,7,6,5,4,3,2,1,0. 9,0	Surr. period = Guar. period 3 Year: 8,7,6	Available upon request 30 day window	Surrender period = Guarantee Period 8,8,7,7,6,5,4,0
Min Purchase	\$15,000 NQ & Q	\$5,000 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	18-80, 18-79, 18-77, 18-75	0-85 NQ/Q
State Approval	N/A in CA,DE,NJ,NY	All Available	N/A in AL,MS,MT,NY,VT,WV	N/A in NY
Withdrawal	Interest Only	15% Free Withdrawal	Yr 1 Interest only, 10% Yr 2	10% Free Withdrawal
MVA	Yes	Yes	Yes	No
Remarks	Nursing home & terminal illness waivers	Disability & confinement waivers available	Issue age varies based on guarantee period & pre-appointment required	Nursing home waiver Hospital waiver

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Lead Brokerage, LLC

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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	7 Year Ann. Pt-Pt	10 Year Ann. Pt-Pt
	Monthly Cap	Mo. Sum	Mo. Sum
	Fixed	Fixed	Fixed
	Guaranteed Minimum Caps	Fixed	Fixed
	Annual Point to Point	Fixed	Fixed
	Monthly Cap	Fixed	Fixed
Participation Rate	100%	100%	100%
Issue Age	0-80 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	N/A in NY	N/A in ME, NH, NY, VT
MVA	No	No	No
Indexing	Annual Point to Point, Monthly Cap	S&P 500 Annual Point to Point Cap, Fixed	GS & JPM Participation Rate (3 yr), Fixed
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

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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 7 Single	Safe Return Single
Cap	7 year Ann. Pt-Pt Fixed	5 Year Ann. Pt-Pt Fixed	7 Year Ann. Pt-Pt Fixed	10 Year Ann. Pt-Pt Fixed
	Cap ≥\$75k	Cap/Rate >\$100k	Cap/Rate >\$100k	Cap/Rate >\$100k
	3.00% 4.00%	2.75% 3.50%	4.65% 4.90%	3.00%
	1.00% 1.00%	1.35% 1.60%	1.70% 1.85%	1.20%
10 year Ann. Pt-Pt Fixed	7 Year Ann. Pt-Pt Fixed	Oregon Fixed Rate 1%		
	2.00% 3.00%	2.85% 3.60%		
	1.00% 1.00%	1.45% 1.70%		
Participation Rate	100%	100%	100%	
Issue Age	0-80 NQ/Q	0-85 NQ/Q	0-85 NQ, 18-85 Q	
Min. Guarantee	2% on 87.5% premium	1% on 100% premium	1.50% on 87.5%	1.50% 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	7 Year: 9,8,7,6,5,4,3,0 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)	N/A in NY	Not available in NY	
MVA	No	Yes	Yes	
Indexing Method(s)	Annual Point to Point Fixed	S&P 500 Annual Point to Point, Fixed	S&P 500 Annual Point to Point Cap, Fixed	
Auto Rollover	Yes	No	No	
Remarks	30 day window before rollover Nursing home, terminal illness waivers	Nursing home, terminal illness Healthcare, Unemployment waivers	Extended Care & Terminal Illness waivers (N/A in MA)	

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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																																																																												
Premium Product Type	Index Select Annuity Single	Edge Pro Single																																																																												
Cap	<table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;"></td> <td style="width: 10%; text-align: right;">Cap</td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> </tr> <tr> <td style="text-align: right;">5 Year</td> <td style="text-align: right;">\$15k+</td> <td style="text-align: right;">3.85%</td> <td style="text-align: right;">5 Year</td> <td style="text-align: right;">Cap</td> <td style="text-align: right;">≥\$100k</td> <td style="text-align: right;">7 Year</td> <td style="text-align: right;">Cap</td> <td style="text-align: right;">≥\$100k</td> </tr> <tr> <td style="text-align: right;">S&P 500 Annual Point to Point</td> <td style="text-align: right;">\$100k+</td> <td style="text-align: right;">4.10%</td> <td style="text-align: right;">Ann. Pt-Pt</td> <td style="text-align: right;">2.00%</td> <td style="text-align: right;">3.00%</td> <td style="text-align: right;">Ann. Pt-Pt</td> <td style="text-align: right;">3.00%</td> <td style="text-align: right;">4.00%</td> </tr> <tr> <td style="text-align: right;">7 Year</td> <td style="text-align: right;">\$15k+</td> <td style="text-align: right;">5.25%</td> <td style="text-align: right;">Fixed</td> <td style="text-align: right;">1.35%</td> <td style="text-align: right;">1.50%</td> <td style="text-align: right;">Fixed</td> <td style="text-align: right;">1.45%</td> <td style="text-align: right;">1.60%</td> </tr> <tr> <td style="text-align: right;">S&P 500 Annual Point to Point</td> <td style="text-align: right;">\$100k+</td> <td style="text-align: right;">5.50%</td> <td colspan="6"></td> </tr> <tr> <td style="text-align: right;">10 Year</td> <td style="text-align: right;">\$15k+</td> <td style="text-align: right;">5.25%</td> <td colspan="6"></td> </tr> <tr> <td style="text-align: right;">S&P 500 Annual Point to Point</td> <td style="text-align: right;">\$100k+</td> <td style="text-align: right;">5.50%</td> <td colspan="6"></td> </tr> <tr> <td style="text-align: right;">Fixed Rate</td> <td colspan="2" style="text-align: right;">2.00%</td> <td colspan="6"></td> </tr> </table>		Cap							5 Year	\$15k+	3.85%	5 Year	Cap	≥\$100k	7 Year	Cap	≥\$100k	S&P 500 Annual Point to Point	\$100k+	4.10%	Ann. Pt-Pt	2.00%	3.00%	Ann. Pt-Pt	3.00%	4.00%	7 Year	\$15k+	5.25%	Fixed	1.35%	1.50%	Fixed	1.45%	1.60%	S&P 500 Annual Point to Point	\$100k+	5.50%							10 Year	\$15k+	5.25%							S&P 500 Annual Point to Point	\$100k+	5.50%							Fixed Rate	2.00%													
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Participation Rate	100%	100%																																																																												
Issue Age	0-90 NQ/Q (0-80 for ISA 10)	0-85 NQ/Q																																																																												
Min. Guarantee	1.00 on 87.5% premium	1% on 100% premium																																																																												
Min. Purchase	\$15,000 NQ/Q	\$10,000 NQ/Q																																																																												
Free Withdrawals	10% Free	10% Free																																																																												
Term/Surrender	5 Year: 7,6,5,4,2,0 7 Year: 7,6,5,4,3,2,1,0 & 10 Year: 8,7,6,5,4,3,2,1,9,0	5 Year: 9,8,7,7,6,0 7 Year: 9,8,7,7,6,5,4,0																																																																												
State Approval	N/A in NY	N/A in NY																																																																												
MVA	Yes	Yes																																																																												
Indexing Method(s)	S&P 500 Annual Point to Point Cap, Fixed	S&P 500 Annual Point to Point Cap, Fixed																																																																												
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Company	Lincoln National					
	A+ AM Best, AA- S&P					
Premium Product Type	New Directions			Optiblend 7		
	Fixed			Fixed		
Cap			6 Year	8 Year		
	Performance Triggered Rate	\$10k-\$100k	2.75%	3.00%	\$2,000+	\$100,000+
		\$100k+	3.00%	3.50%	Performance Triggered Rate	1.25% 0.65%
	S&P 500 Annual Point to Point Cap	\$10k-\$100k	40.00%	60.00%	S&P 500 Annual Point to Point Cap	3.50% 5.00%
		\$100k+	50.00%	70.00%	1 Year Volatility Controlled Spread	15.00% 20.00%
Fixed Rate (all years)	\$10k-\$100k	1.15%	1.35%			
	\$100k+	1.30%	1.50%	Fixed Rate	1.25% 1.40%	
Participation Rate	100%			3%		
Issue Age	0-85 NQ/Q			3.10%		
Min. Guarantee	1% on 100% premium			1% on 100% premium		
Min. Purchase	\$10,000 NQ/Q			\$10,000 NQ/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			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		

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