



MYG Annuity Rates as of 1/4/2021

Lead Brokerage, LLC

104 Smith Street - Manlius, NY - 13104

LEAD BROKERAGE, LLC

| Guarantee Period | Company | AM Best Rating | Product Name | Rate | States NOT Approved | | |
|---------------------------------|---------------------------------|----------------------------------|----------------------------------|----------------------------------|---------------------------------|---------------------|---------------|
| <u>3</u> Years | New York Life | A++ | Secure Term II (\$5k-25k) | 0.85% | All available | | |
| | | | Secure Term II (\$25k-50k) | 1.10% | All available | | |
| | | | Secure Term II (\$50k-100k) | 1.30% | All available | | |
| | | | Secure Term II (\$100k+) | 1.55% | All available | | |
| | North American | A+ | Guarantee Choice II (\$10k-200k) | 1.40% | AVAIL in AK,MN, MO, | | |
| | | | Guarantee Choice II (\$10k-200k) | 1.85% | NV,OH,OR,UT,VA,WA | | |
| | Oxford | A- | Multi Select 3 (\$20k-\$350k) | 1.60% | AL,MS,MY,NY,VT,WV | | |
| | | | Principal | A | Preferred Series (\$5k-\$50k) | 0.85% | All available |
| | | | | | Preferred Series (\$50k-\$100k) | 1.10% | All available |
| | The Standard | A | Preferred Series (\$100k+) | 1.25% | All available | | |
| | | | FGA (\$15k-100k) | 1.60% | CA, IL, MN, MO, NJ, TX, WA | | |
| | | | FGA (\$100k+) | 1.70% | CA, IL, MN, MO, NJ, TX, WA | | |
| | Nat'l Integrity | A+ | MultiVantage (\$20k+) | 1.25% | DE, MT | | |
| <u>4</u> Years | New York Life | A++ | Secure Term II (\$5k-25k) | 0.85% | All available | | |
| | | | Secure Term II (\$25k-50k) | 1.10% | All available | | |
| | | | Secure Term II (\$50k-100k) | 1.30% | All available | | |
| | | | Secure Term II (\$100k+) | 1.55% | All available | | |
| | Oxford | A- | Multi Select 3 (\$20k-\$350k) | 2.25% | AL,MS,MY,NY,VT,WV | | |
| | | | Principal | A | Preferred Series (\$5k-\$50k) | 0.95% | All available |
| | Preferred Series (\$50k-\$100k) | 1.20% | | | All available | | |
| | Preferred Series (\$100k+) | 1.30% | All available | | | | |
| American Nat'l | A | Palladium MYG (\$100k-\$249,999) | 1.10% | UT | | | |
| | | Palladium MYG (\$250k+) | 1.25% | UT | | | |
| Nat'l Integrity | A+ | Momentum Advantage (\$20k+) | 1.20% | AK, ME, NH, SC, UT, VT, WA | | | |
| Lincoln National | A+ | MYGuarantee (\$10k-100k) | 1.00% | MN | | | |
| | | MYGuarantee (\$100k+) | 1.05% | MN | | | |
| Minnesota Life | A+ | SecureOption Select (\$100k+) | 1.00% | MS, NY, WA | | | |
| New York Life | A++ | Secure Term II (\$5k-25k) | 0.85% | All available | | | |
| | | Secure Term II (\$25k-50k) | 1.10% | All available | | | |
| | | Secure Term II (\$50k - 100k) | 1.30% | All available | | | |
| | | Secure Term II (\$100k+) | 1.55% | All available | | | |
| | | North American | A+ | Guarantee Choice II (\$10k-200k) | 1.45% | AVAIL in AK,MN, MO, | |
| Guarantee Choice II (\$200k+) | 1.75% | | | NV,OH,OR,UT,VA,WA | | | |
| Oxford | A- | Multi Select 5 (\$20k-\$350k) | 2.35% | AL,MS,MY,NY,VT,WV | | | |
| | | Principal | A | Preferred Series (\$5k-\$50k) | 1.10% | All available | |
| Preferred Series (\$50k-\$100k) | 1.35% | | | All available | | | |
| Preferred Series (\$100k+) | 1.45% | | | All available | | | |
| The Standard | A | FGA (\$15k-100k) | 2.05% | NY | | | |
| | | FGA (\$100k+) | 2.15% | NY | | | |
| Symetra | A | Custom Select 5 (\$10k-50k) | 1.40% | NY | | | |
| | | Custom Select 5 (\$50k-100k) | 1.70% | NY | | | |
| | | Custom Select 5 (\$100k-250k) | 1.90% | NY | | | |
| | | Custom Select 5 (\$250k+) | 2.00% | NY | | | |
| American Nat'l | A | Palladium MYG (\$100k-\$249,999) | 1.30% | UT | | | |

| | | | | | |
|----------------|------------------|-----|----------------------------------|-------|----------------------------|
| | | | Palladium MYG (\$250k+) | 1.45% | UT |
| | New York Life | A++ | Secure Term II (\$5k-25k) | 0.85% | All available |
| | | | Secure Term II (\$25k-50k) | 1.10% | All available |
| <u>6</u> | | | Secure Term II (\$50k - 100k) | 1.30% | All available |
| <u>Years</u> | | | Secure Term II (\$100k+) | 1.55% | All available |
| | Oxford | A- | Multi Select 6 (\$20k-\$350k) | 2.65% | AL,MS,MY,NY,VT,WV |
| | Principal | A | Preferred Series (\$5k-\$50k) | 1.10% | All available |
| | | | Preferred Series (\$50k-\$100k) | 1.35% | All available |
| | | | Preferred Series (\$100k+) | 1.45% | All available |
| | American Nat'l | A | Palladium MYG (\$5k-100k) | 1.30% | UT |
| | | | Palladium MYG (\$100k+) | 1.45% | UT |
| | Nat'l Integrity | A+ | MultiVantage (\$20k+) | 1.14% | AK, ME, NH, SC, UT, VT, WA |
| | Lincoln National | A+ | MYGuarantee (\$10k-100k) | 1.10% | MN |
| | | | MYGuarantee (\$100k+) | 1.15% | MN |
| | Minnesota Life | A+ | SecureOption Select (\$5k-100k) | 1.10% | MS, NY, WA |
| | | | SecureOption Select (\$100k+) | 1.25% | MS, NY, WA |
| | New York Life | A++ | Secure Term II (\$5k-25k) | 0.85% | All available |
| | | | Secure Term II (\$25k-50k) | 1.10% | All available |
| <u>7</u> | | | Secure Term II (\$50k - 100k) | 1.30% | All available |
| <u>Years</u> | | | Secure Term II (\$100k+) | 1.55% | 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) | 2.50% | AL,MS,MY,NY,VT,WV |
| | Principal | A | Preferred Series (\$5k-\$50k) | 1.10% | All available |
| | | | Preferred Series (\$50k-\$100k) | 1.35% | All available |
| | | | Preferred Series (\$100k+) | 1.45% | All available |
| | The Standard | A | FGA (\$15k-100k) | 2.15% | CA, IL, MN, MO, NJ, TX, WA |
| | | | FGA (\$100k+) | 2.25% | CA, IL, MN, MO, NJ, TX, WA |
| | Symetra | A | Custom 7 (\$10k-50k) | 1.47% | NY |
| | | | Custom 7 (\$50k-100k) | 1.77% | NY |
| | | | Custom 7 (\$100k-250k) | 1.97% | NY |
| | | | Custom 7 (\$250k+) | 2.07% | NY |
| <u>8 Years</u> | Oxford | A- | Multi Select 8 (\$20k-\$350k) | 2.70% | AL,MS,MY,NY,VT,WV |
| | Minnesota Life | A+ | SecureOption Select (\$5k-100k) | 1.25% | MS, NY, WA |
| <u>9 Years</u> | | | SecureOption Select (\$100k+) | 1.40% | MS, NY, WA |
| | Oxford | A- | Multi Select 9 (\$20k-\$350k) | 2.55% | AL,MS,MY,NY,VT,WV |
| | American Nat'l | A | Palladium MYG (\$5k-100k) | 1.45% | UT |
| | | | Palladium MYG (\$100k+) | 1.60% | UT |
| | Nat'l Integrity | A+ | MultiVantage (\$20k+) | 1.10% | AK, ME, NH, SC, UT, VT, WA |
| | Lincoln National | A+ | MYGuarantee (\$10k-100k) | 1.20% | MN |
| <u>10</u> | | | MYGuarantee (\$100k+) | 1.25% | 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) | 2.60% | AL,MS,MY,NY,VT,WV |
| | The Standard | A+ | FGA (\$15k-100k) | 1.80% | CA, IL, MN, MO, NJ, TX, WA |
| | | | FGA (\$100k+) | 1.90% | 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. ANICO & 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 1/4/2021

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

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 | Guarantee Shield Single | Palladium Multi-Year Guarantee (MYG) Single | Future Saver II Single |
| Interest Rate | <i>Guaranteed Rate</i> | | |
| | 3 Year 2.40% | 5 Year 2.10% | 5 Year 1.30% 1.30% 1.30% |
| | 5 Year 2.65% | 6 Year 1.30% | 6 Year 1.40% 1.40% 1.40% |
| | | 7 Year 2.30% | 7 Year 1.55% 1.55% 1.55% |
| | | 10 Year 2.45% | 8 Year 1.70% 1.70% 1.70% |
| | | | 9 Year 1.85% 1.85% 1.85% |
| | | | 10 Year 2.00% 2.00% 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% | 1.00% |
| 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 | 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 | 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 DE, MN, NY, VT |
| Withdrawal | 10 % Free Withdrawal | 10% Free Withdrawal | Interest only starting year 2 |
| MVA | No | Yes | Yes |
| Remarks | Surrender period equals guarantee period | Confinement Waiver | Nursing home waiver |
| | | Disability 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

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 | Standard A AM Best, A+ S&P | Reliance Std. A+ AM Best, A+ S&P | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|--|--|-------------------------------------|-----------------|--|--------|--------------|--------|--------------|--------|--------------|--------|--------------|--------|--------------|--------|--------------|---------|--------------|---------|--------------|--|--|-----------|------------|--------|--------------|--------------|--------|--------------|--------------|--------|--------------|--------------|---------|--------------|--------------|---|--|--------|----|--------------|-----|--------------|
| Premium Product Type | Multi-Vantage Single | Focused Growth Annuity Single | ELEOS Single | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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>1.60%</u></td> <td><u>1.70%</u></td> </tr> <tr> <td>5 Year</td> <td><u>2.05%</u></td> <td><u>2.15%</u></td> </tr> <tr> <td>7 Year</td> <td><u>2.15%</u></td> <td><u>2.25%</u></td> </tr> <tr> <td>10 Year</td> <td><u>1.80%</u></td> <td><u>1.90%</u></td> </tr> </table> | | \$15,000+ | \$100,000+ | 3 Year | <u>1.60%</u> | <u>1.70%</u> | 5 Year | <u>2.05%</u> | <u>2.15%</u> | 7 Year | <u>2.15%</u> | <u>2.25%</u> | 10 Year | <u>1.80%</u> | <u>1.90%</u> | <table border="0"> <tr> <td></td> <td>5 Year</td> </tr> <tr> <td>SP</td> <td><u>1.95%</u></td> </tr> <tr> <td>MVA</td> <td><u>2.10%</u></td> </tr> </table> | | 5 Year | SP | <u>1.95%</u> | MVA | <u>2.10%</u> |
| <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> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | \$15,000+ | \$100,000+ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 Year | <u>1.60%</u> | <u>1.70%</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 Year | <u>2.05%</u> | <u>2.15%</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 Year | <u>2.15%</u> | <u>2.25%</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 Year | <u>1.80%</u> | <u>1.90%</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 5 Year | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SP | <u>1.95%</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MVA | <u>2.10%</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Min. Guarantee | 1.00% | 0.10% on 100% | 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) | 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 Year: 8,7,6,5,4,0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Min Purchase | \$20,000 NQ & Q | \$15,000 NQ/Q | \$10,000 NQ/Q | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Issue Age | \$1m max Age 18-75, \$750k max Age 76-89 | 0-93 3&5, 0-90, 0-80 NQ/Q | 0-85 NQ/Q | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| State Approval | Available in ALL states | N/A in CA,DE,NJ, NY | N/A in NY,MO,MT,UT | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Withdrawal | 10% Free Withdrawal Immediately | Interest only | 10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MVA | Yes | Yes | Yes | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Remarks | Nursing & Hospital waivers | Nursing home & Terminal Illness waivers | Nursing home care waiver | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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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 1.05% | 3 Year 1.00% | \$5,000-\$24,999 | 3 Year | 4 Year | 5 Year | \$2,000+ \$100,000+ | |
| | 7 Year 1.15% | | | 5 Year | 1.10% | 1.10% | | |
| | 10 Year 1.25% | 7 Year 1.25% | \$25,000-\$49,999 | 1.30% | 1.30% | 1.30% | 5 Year 1.45% 1.75% | 7 Year 1.85% 2.20% |
| | Rates assume \$100k+ | 9 Year 1.40% | \$50,000-\$99,999 | 1.55% | 1.55% | 1.55% | 10 Year 1.55% 1.95% | |
| | | Rates assume \$100k+ | *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 in NY. | | |
| 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 waivers. 30 day window after guarantee period before automatic rollover to new surrender period. | | |

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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 1.60% | 1st year <i>Base Effective</i> |
| | 3 Year 1.60% 1.70% | 3 Year 1.25% | 4 Year 2.25% | \$25k-\$50k 1.85% 1.35% 1.42% |
| | 5 Year 2.20% 2.30% | 4 Year 1.30% | 5 Year 2.35% | \$50k-\$100k 2.15% 1.65% 1.72% |
| | 7 Year 2.20% 2.30% | 5 Year 1.45% | 6 Year 2.65% | \$100k-\$250k 2.45% 1.95% 2.02% |
| | 10 Year 1.80% 1.90% | 6 Year 1.45% | 7 Year 2.50% | \$250k+ 2.50% 2.00% 2.07% |
| | 7 Year 1.45% | 8 Year 2.70% | | |
| | 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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PRIOR TO SOLICITATION, PLEASE CONTACT US TO VERIFY DATA. AGENT USE ONLY, NOT FOR PUBLIC DISTRIBUTION.***



MYG Annuity Rates as of 1/4/2021

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 | 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 | Annual Point to Point | Annual Point to Point |
| | Monthly Cap | Monthly Cap | Monthly Cap |
| 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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Lead Brokerage, LLC
104 Smith Street - Manlius, NY - 13104

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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 | Cap ≥\$75k 7 year Ann. Pt-Pt 3.00% 4.00% Fixed 1.00% 1.00% 10 year Ann. Pt-Pt 2.00% 3.00% Fixed 1.00% 1.00% | Cap/Rate >\$100k 5 Year Ann. Pt-Pt 2.75% 3.50% Fixed 1.35% 1.60% 7 Year Ann. Pt-Pt 2.85% 3.60% Fixed 1.45% 1.70% | Cap/Rate >\$100k 7 Year Ann. Pt-Pt 3.90% 4.15% Fixed 1.45% 1.55% | Cap/Rate >\$100k 10 Year Ann. Pt-Pt 3.00% Fixed 1.20% Oregon Fixed Rate 1% |
| 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

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| 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 | Cap | Cap ≥\$100k |
| | 5 Year \$15k+ | 5 Year 7 Year |
| | S&P 500 Annual Point to Point \$100k+ | Ann. Pt-Pt 2.00% 3.00% |
| | 7 Year \$15k+ | Fixed 1.35% 1.50% |
| | S&P 500 Annual Point to Point \$100k+ | Fixed 1.45% 1.60% |
| | 10 Year \$15k+ | |
| | S&P 500 Annual Point to Point \$100k+ | |
| | Fixed Rate | |
| 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 |
| Auto Rollover | No | No |
| Remarks | Nursing home & Terminal Illness waivers | Nursing home & Hospitalization waivers |

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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 | 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 | 2.00% | 2.00% | | |
| | | \$100k+ | 2.25% | 2.25% | | |
| | S&P 500 Annual Point to Point Cap | \$10k-\$100k | 30.00% | 30.00% | Performance Triggered Rate | \$2,000+ \$100,000+ |
| | | \$100k+ | 40.00% | 40.00% | | 4.25% 4.00% |
| | Fixed Rate (all years) | \$10k-\$100k | 1.00% | 1.00% | S&P 500 Annual Point to Point Cap | 2.00% 2.00% |
| | \$100k+ | 1.00% | 1.00% | 1 Year Volatility Controlled Spread | 8.00% 9.00% | |
| | | | | Fixed Rate | 1.00% 1.00% | |
| 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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