



MYG Annuity Rates as 1/7/2019

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)	2.35%	All available
			Secure Term II (\$25k-50k)	2.60%	All available
			Secure Term II (\$50k-100k)	2.80%	All available
			Secure Term II (\$100k+)	2.95%	All available
	North American	A+	Guarantee Choice II (\$10k-200k)	2.65%	AVAIL in AK,MN, MO,
			Guarantee Choice II (\$10k-200k)	3.00%	NV,OH,OR,UT,VA,WA
			Oxford	A-	Multi Select 3 (\$20k-\$350k)
	Principal	A	Preferred Series (\$5k-\$50k)	2.55%	All available
			Preferred Series (\$50k-\$100k)	2.70%	All available
			Preferred Series (\$100k+)	2.90%	All available
The Standard	A	FGA (\$15k-100k)	2.90%	CA, IL, MN, MO, NJ, TX, WA	
		FGA (\$100k+)	3.00%	CA, IL, MN, MO, NJ, TX, WA	
	Integrity	A+	MultiVantage (\$20k+)	2.50%	DE, MT
4 <i>Years</i>	New York Life	A++	Secure Term II (\$5k-25k)	2.40%	All available
			Secure Term II (\$25k-50k)	2.65%	All available
			Secure Term II (\$50k-100k)	2.85%	All available
			Secure Term II (\$100k+)	3.00%	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)
	Principal	A	Preferred Series (\$5k-\$50k)	2.65%	All available
			Preferred Series (\$50k-\$100k)	2.80%	All available
			Preferred Series (\$100k+)	2.95%	All available
5 <i>Years</i>	ANICO	A	Palladium MYG (\$5k-100k)	3.55%	UT
			Palladium MYG (\$100k+)	3.65%	UT
	Integrity Life	A+	Momentum Advantage (\$20k+)	2.60%	AK, ME, NH, SC, UT, VT, WA
	Lincoln National	A+	MYGuarantee (\$10k-100k)	3.20%	MN
			MYGuarantee (\$100k+)	3.50%	MN
	Minnesota Life	A+	SecureOption Select (\$100k+)	3.10%	MS, NY, WA
	New York Life	A++	Secure Term II (\$5k-25k)	2.45%	All available
			Secure Term II (\$25k-50k)	2.70%	All available
			Secure Term II (\$50k - 100k)	2.90%	All available
			Secure Term II (\$100k+)	3.05%	All available
North American	A+	Guarantee Choice II (\$10k-200k)	3.05%	AVAIL in AK,MN, MO,	
		Guarantee Choice II (\$200k+)	3.40%	NV,OH,OR,UT,VA,WA	
		Oxford	A-	Multi Select 5 (\$20k-\$350k)	3.30%
Principal	A	Preferred Series (\$5k-\$50k)	2.75%	All available	
		Preferred Series (\$50k-\$100k)	2.95%	All available	
		Preferred Series (\$100k+)	3.00%	All available	
The Standard	A	FGA (\$15k-100k)	3.45%	NY	
		FGA (\$100k+)	3.55%	NY	
Symetra	A	Custom Select 5 (\$10k-50k)	2.25%	NY	
		Custom Select 5 (\$50k-100k)	2.90%	NY	
		Custom Select 5 (\$100k-250k)	3.25%	NY	

			Custom Select 5 (\$250k+)	3.25%	NY
	American Nat'l	A	Palladium MYG (\$5k-100k)	3.75%	UT
			Palladium MYG (\$100k+)	3.85%	UT
	Lincoln National	A+	MYGuarantee (\$10k-100k)	2.50%	MN
			MYGuarantee (\$100k+)	2.60%	MN
	New York Life	A++	Secure Term II (\$5k-25k)	2.50%	All available
			Secure Term II (\$25k-50k)	2.75%	All available
			Secure Term II (\$50k - 100k)	2.95%	All available
6			Secure Term II (\$100k+)	3.10%	All available
Years	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)	3.65%	AL,MS,MY,NY,VT,WV
	Principal	A	Preferred Series (\$5k-\$50k)	2.75%	All available
			Preferred Series (\$50k-\$100k)	2.95%	All available
			Preferred Series (\$100k+)	3.00%	All available
	American Nat'l	A	Palladium MYG (\$5k-100k)	3.84%	UT
			Palladium MYG (\$100k+)	3.94%	UT
	Integrity Life	A+	MultiVantage (\$20k+)	2.89%	AK, ME, NH, SC, UT, VT, WA
	Lincoln National	A+	MYGuarantee (\$10k-100k)	3.10%	MN
			MYGuarantee (\$100k+)	3.25%	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)	2.55%	All available
			Secure Term II (\$25k-50k)	2.80%	All available
7			Secure Term II (\$50k - 100k)	3.00%	All available
Years			Secure Term II (\$100k+)	3.15%	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)	3.50%	AL,MS,MY,NY,VT,WV
	Principal	A	Preferred Series (\$5k-\$50k)	2.80%	All available
			Preferred Series (\$50k-\$100k)	3.00%	All available
			Preferred Series (\$100k+)	3.05%	All available
	The Standard	A	FGA (\$15k-100k)	3.50%	CA, IL, MN, MO, NJ, TX, WA
			FGA (\$100k+)	3.60%	CA, IL, MN, MO, NJ, TX, WA
	Symetra	A	Custom 7 (\$10k-50k)	2.37%	NY
			Custom 7 (\$50k-100k)	2.97%	NY
			Custom 7 (\$100k-250k)	3.27%	NY
			Custom 7 (\$250k+)	3.27%	NY
	American Nat'l	A	Palladium MYG (\$5k-100k)	3.75%	NY, UT
			Palladium MYG (\$100k+)	3.85%	NY, UT
8	Lincoln National	A+	MYGuarantee (\$10k-100k)	2.60%	MN
Years			MYGuarantee (\$100k+)	2.70%	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)	3.75%	AL,MS,MY,NY,VT,WV
	American Nat'l	A	Palladium MYG (\$5k-100k)	3.82%	NY, UT
			Palladium MYG (\$100k+)	3.92%	NY, UT
	Lincoln National	A+	MYGuarantee (\$10k-100k)	2.70%	MN
9			MYGuarantee (\$100k+)	2.80%	MN
Years	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)	3.60%	AL,MS,MY,NY,VT,WV
	American Nat'l	A	Palladium MYG (\$5k-100k)	3.85%	UT
			Palladium MYG (\$100k+)	3.95%	UT
	Lincoln National	A+	MYGuarantee (\$10k-100k)	3.10%	MN
10			MYGuarantee (\$100k+)	3.30%	MN
Years	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)	3.65%	AL,MS,MY,NY,VT,WV
	The Standard	A+	FGA (\$15k-100k)	3.50%	CA, IL, MN, MO, NJ, TX, WA
			FGA (\$100k+)	3.60%	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 1/7/2019

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 104 Smith Street - Manlius, NY - 13104

LEAD BROKERAGE, LLC

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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	5 Year 2.30%	1st Year Base Rate Effective Rate 5 Year 4.35% 3.35% 3.55% 6 Year 3.75% 3.75% 3.75% 7 Year 4.70% 3.70% 3.84% 8 Year 3.75% 3.75% 3.75% 9 Year 5.60% 3.60% 3.82% 10 Year 4.75% 3.75% 3.85%	1st Year Base Effective 5 Year 1.30% 1.30% 1.30% 6 Year 1.40% 1.40% 1.40% 7 Year 1.55% 1.55% 1.55% 8 Year 1.70% 1.70% 1.70% 9 Year 1.85% 1.85% 1.85% 10 Year 2.00% 2.00% 2.00%
	6 Year 2.45%		
	7 Year 2.60%		
		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.***



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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	2.50%	7 Year	2.19%	3.25%	1st Year Rate	3.40%		5 Year:
	5 Year	2.60%	10 Year	2.25%	3.00%	Base Rate	2.40%		SP 3.20%
	7 Year	2.89%			3.25%	Effective Rate	3.29%		MVA 3.35%
	10 Year				After the 1st contract year, the base rate will increase. .10% & .25% will be added in yrs 2-5, respectively			1% on 100%+	
	***Income Source Series, New Momentum, SPDA Series II also available								
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	

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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 II Single	
Interest Rate	5 Year 3.50%	5 Year 3.10%	3 Year	4 Year	5 Year	3 Year 3.00%	
			\$5,000-\$24,999	2.35%	2.40%	2.45%	4 Year 2.75%
	7 Year 3.25%	7 Year 3.40%	\$25,000-\$49,999	2.60%	2.65%	2.70%	5 Year 3.40%
			\$50,000-\$99,999	2.80%	2.85%	2.90%	6 Year 3.10%
	10 Year 3.30%	9 Year 3.50%	\$100,000 or more	2.95%	3.00%	3.05%	7 Year 3.15%
							8 Year 3.20%
	Extra 0.15% \$100,000+	Rates assume \$100k+	*6 & 7 year term available upon request			Rates assume \$100k+, 9 & 10 year available	
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	

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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 3.00%	5 Year 1.00%	3 Year 2.85%	\$25k-\$50k	1st year	Base	Effective
	5 Year 3.55%		4 Year 3.25%		2.80%	2.30%	2.37%
	7 Year 3.60%	6 Year 1.00%	5 Year 3.30%	\$50k-\$100k	3.40%	2.90%	2.97%
	10 Year 3.60%		6 Year 3.65%	\$100k-\$250k	3.70%	3.20%	3.27%
	Extra 0.10% \$100,000+		7 Year 3.50%	\$250k+	3.70%	3.20%	3.27%
		Extra 0.10% \$100,000+	8 Year 3.75%	Custom 5 available upon request			
		1% on 100% premium					
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			

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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	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	0-88 NQ/Q	0-85 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
State Approval	Not in VT	Not in NY	Not available in AK, CT, DE, NY
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

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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 II Single	Safe Return Single
Cap	Cap ≥\$75k	Cap/Rate >\$100k	Cap/Rate	Cap/Rate
	7 year	5 Year	6 Year	10 Year
	Ann. Pt-Pt 3.50% 4.50%	Ann. Pt-Pt 5.35% 5.65%	Ann. Pt-Pt 5.35%	Ann. Pt-Pt 5.00%
	Fixed 1.60% 1.60%	Fixed 2.30% 2.45%	Fixed 2.70%	Fixed 2.00%
	10 year	7 Year	**Pre Appointment required in MT**	
	Ann. Pt-Pt 2.00% 2.75%	Ann. Pt-Pt 5.45% 5.75%	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 2.40% 2.55%			
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	5 Yr: 9,9,8,7,6,0	6 Year:	10 Year:
	10 Yr: 10,10,10,10,9,8,7,6,5,4,0	7 Yr: 9,9,8,7,6,5,4,0	9,8,7,6,5,4,0	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	Annual Point to Point,	Annual Point to Point	
	Fixed	Annual Tiered & Fixed	Monthly Average (N/A in OR)	
Auto Rollover	Yes	No	No	Yes
Remarks	30 day window before rollover	Nursing home, terminal illness	Income Secure & Extended Care rider	ROP Guarantee, Income Secure rider
	Nursing home, terminal illness waivers	Healthcare, Unemployment waivers	Extended Care & Terminal Illness waivers (N/A in MA)	

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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	5 Year	Cap	≥\$100k	7 Year	Cap	≥\$100k
	S&P 500 Annual Point to Point	\$15k+ 5.25%	Ann. Pt-Pt	5.40%	6.50%	Ann. Pt-Pt	5.50% 6.60%
	S&P 500 Annual Point to Point	\$100k+ 5.50%	Fixed	2.50%	3.00%	Fixed	2.60% 3.10%
	S&P 500 Annual Point to Point	\$15k+ 5.75%					
	S&P 500 Annual Point to Point	\$100k+ 6.00%					
	10 Year	\$15k+ 6.00%					
	S&P 500 Annual Point to Point	\$100k+ 6.25%					
	Fixed Rate	2.00%					
Participation Rate	100%	100%	100%	100%			
Issue Age	0-90 NQ/Q (0-80 for ISA 10)	0-90 NQ/Q	0-90 NQ/Q	0-90 NQ/Q			
Min. Guarantee	1.00 on 87.5% premium	1% on 100% premium	1% on 100% premium	1% on 100% premium			
Min. Purchase	\$15,000 NQ/Q	\$10,000 NQ/Q	\$10,000 NQ/Q	\$10,000 NQ/Q			
Free Withdrawals	10% Free	10% Free	10% Free	10% Free			
Term/Surrender	5 Year: 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	9,8,7,7,6,0	9,8,7,7,6,0	9,8,7,7,6,5,4,0			
State Approval	Not available in DE, NY	Not available in NY	Not available in NY	Not available in NY			
MVA	Yes	Yes	Yes	Yes			
Indexing Method(s)	Annual Point to Point, Fixed	Annual Point to Point, Monthly Average	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 & Hospitalization 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 1/7/19

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			Opti Blend 7		
	Fixed			Fixed		
Cap			<i>6 Year</i>	<i>8 Year</i>		
	Performance Triggered Rate	\$10k-\$100k	4.20%	4.00%	Performance Triggered Rate	\$2,000+ \$10,000+
		\$100k+	4.70%	4.55%	S&P 500 Annual Point to Point Cap	4.75% 6.00%
	S&P 500 Annual Point to Point Cap	\$10k-\$100k	12.00%	10.25%	1 Year Volatility Controlled Spread	1.75% 1.25%
		\$100k+	14.00%	12.25%		
	Fixed Rate (all years)	\$10k-\$100k	2.95%	2.50%	Fixed Rate	2.40% 2.40%
		\$100k+	3.20%	2.65%		
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			\$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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