




January Fixed Annuities

(Updated 1-3-2018)

 <p>Preferred 3 year Ratings-Best A+</p> <p>2.76% 1st year 1.85% yrs 2-3 2.15% effective yield</p> <p>Minimum: \$100,000 Lower rate for less \$100K</p> <p>*Optional return of premium for lower interest rate</p> <p>*Surrender Schedule 3 years: 8,7,6 No MVA</p> <p>*Withdrawals: 15% immediately</p> <p>*Waivers: 100% nursing home and terminal illness</p> <p>*State Approvals: all</p>	 <p>Guarantee Choice II 5 year Ratings-Best A+</p> <p>Premium >\$200,000 2.50% all years</p> <p>Premium <\$200,000 2.25% all years</p> <p>Minimum: \$10,000 NQ, \$2,000 Q</p> <p>*Surrender Schedule 5 years: 10, 10, 10, 10, 10 +/- MVA</p> <p>*Withdrawals: interest only</p> <p>*Waivers: increase to 10% for nursing home up to age limit</p> <p>*State Approvals: all except DE & NY</p> <p>*State Specific-AK, MN, MO, NV, OH, OR, UT, VA, WA (call for details)</p>	 <p>Max Rate 5 year Ratings-Best A</p> <p>2.50% all yrs-most states</p> <p>Minimum: \$100,000 Lower rate for less \$100K</p> <p>*Surrender Schedule 5 years: 10,10,10,10,10 +/- MVA if applicable</p> <p>*Withdrawals: interest only</p> <p>*Waivers: 100% nursing home and terminal illness</p> <p>*State Approvals: all except NY</p> <p>*State Specific- AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, PA, SC, TX, UT WA (call for details)</p>
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Solutions MYG 5 year Ratings-Best A

Premium >\$100,000
2.80% all years

Premium <\$100,000
2.50% all years

***Surrender Schedule 5 years:**
8, 8, 8, 7, 6 +/- MVA
30 day window after 5th year

***Withdrawals:** 15% starting after 1st year

***Waivers:** 100% ADL Waiver

***State Approvals:**
all except: IA, MN, MO, NY, SC



Independent Marketing Group
Life • Pensions • Annuities
A division of American National Insurance Company

Palladium MYG 6 year Ratings-Best A

Premium >\$100,000
2.70% all 6 years

Premium <\$100,000
2.60% all 6 years

***Surrender Schedule 6 years:**
7, 7, 7, 6, 5, 4, +/- MVA
30 day window after 6th year

***Withdrawals:** 10% starting year 2
Interest only year 1

***Waivers:** 100% nursing home, terminal illness and disability

***State Approvals:** all except: UT



MaxRate 7 year Ratings-Best A

2.60% all yrs-most states

Minimum: \$100,000
Lower rate for less \$100K

***Surrender Schedule 7 years:**
10,10,10,10,10,10,10 +/- MVA if applicable

***Withdrawals:** interest only

***Waivers:** 100% nursing home and terminal illness


***State Approvals:** all except NY

***State Specific-** AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, PA, SC, TX, UT WA (call for details)

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Palladium MYG 7 year
Ratings-Best A

Premium >\$100,000
3.65% 1st year
2.65% yrs 2-7
2.79% effective yield


Premium <\$100,000
3.555% 1st year
2.55% yrs 2-7
2.69% effective yield

***Surrender Schedule 7 years:**
7, 7, 7, 6, 5, 4, 2 +/- MVA
30 day window after 7th year

***Withdrawals:** 10% starting year 2
Interest only year 1

***Waivers:** 100% nursing home, terminal illness and disability

***State Approvals:** all except: UT



Solutions MYG 7 year
Ratings-Best A

Premium >\$100,000
2.80% all years


Premium <\$100,000
2.50% all years

***Surrender Schedule 7 years:**
8, 8, 8, 7, 6, 5, 4 +/- MVA
30 day window after 7th year

***Withdrawals:** 15% starting after 1st year

***Waivers:** 100% ADL Waiver

***State Approvals:**
all except: IA, MN, MO, NY, SC

 | *Annuity*
North American Company
for Life and Health Insurance

Guarantee Choice 10 year
Ratings-Best A+

Premium >\$200,000
2.85% all years

Premium <\$200,000
2.65% all years

Minimum: \$10,000 NQ, \$2,000 Q

***Surrender Schedule 10 years:**
10, 10, 10, 10, 10, 9, 8, 6, 4, 2 +/- MVA

***Withdrawals:** interest only

***Waivers:** increase to 10% for nursing home up to age limit

***State Approvals:** all except DE & NY

***State Specific-AK, MN, MO, NV, OH, OR, UT, VA, WA** (call for details)

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Guar Period	Carrier	A.M. Best	Ages	Prem	Plan	Rates	Yield	States not approved
3 yrs	Principal	A+	0-90	\$100,000	Preferred Series	2.76% 1st yr, 1.85% yrs 2-3	2.15%	
	Principal	A+	0-90	\$50,000	Preferred Series	2.15% 1st yr, 1.85% yrs 2-3	1.95%	
	Principal	A+	0-90	\$5,000	Preferred Series	1.80% all years	1.80%	
4 yrs	Principal	A+	0-90	\$100,000	Preferred Series	2.96% 1st yr, 1.95% yrs 2-4	2.20%	
	Principal	A+	0-90	\$50,000	Preferred Series	2.35% 1st yr, 1.95% yrs 2-4	2.05%	
	North American	A+	0-90	\$200,000	Guarantee Choice	1.90% all years (1.85% some states)	1.90%	call for details
	Principal	A+	0-90	\$5,000	Preferred Series	1.90% all years	1.90%	
	North American	A+	0-90	\$5,000	Guarantee Choice	1.70% all years (1.65% some states)	1.70%	call for details
5 yrs	AIG	A	0-85	\$100,000	Solutions MYG	2.80% all years	2.80%	IA,MN,MO,SC
	AIG	A	0-85	\$10,000	Solutions MYG	2.50% all years	2.50%	IA,MN,MO,SC
	North American	A+	0-90	\$200,000	Guarantee Choice	2.50% all years (2.45% some states)	2.50%	call for details
	Athene	A	0-85	\$100,000	MaxRate	2.50% all years (2.45% some states)	2.50%	call for details
	Amer National	A	0-85	\$100,000	Palladium MYG	3.30% 1st year, 2.30% yrs 2-5	2.50%	UT
	Athene	A	0-85	\$5,000	MaxRate	2.35% all years (2.30% some states)	2.35%	call for details
	Lincoln Financial	A+	0-90	\$100,000	MyGuarantee Plus	2.30% all years	2.30%	MN,MO
	North American	A+	0-90	\$10,000	Guarantee Choice	2.25% all years (2.20% some states)	2.25%	call for details
	Amer National	A	0-85	\$5,000	Palladium MYG	3.20% 1st year, 2.20% yrs 2-5	2.40%	UT
	Lincoln Financial	A+	0-90	\$1,000	MyGuarantee Plus	2.10% all years	2.10%	MN,MO
6 yrs	AIG	A	0-85	\$100,000	Solutions MYG	2.80% all years	2.80%	IA,MN,MO,SC
	Amer National	A	0-85	\$100,000	Palladium MYG	2.70% all years	2.70%	UT
	Amer National	A	0-85	\$5,000	Palladium MYG	2.60% all years	2.60%	UT
	AIG	A	0-85	\$10,000	Solutions MYG	2.50% all years	2.50%	IA,MN,MO,SC
	North American	A+	0-85	\$200,000	Guarantee Choice	2.35% all years (2.30% some states)	2.35%	call for details
	Lincoln Financial	A+	0-90	\$100,000	MyGuarantee Plus	2.35% all years	2.35%	MN,MO

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Guar Period	Carrier	A.M. Best	Ages	Prem	Plan	Rates	Yield	States not approved
7 yrs	AIG	A	0-85	\$100,000	Solutions MYG	2.50% all years	2.80%	IA,MN,MO,SC
	Amer National	A	0-85	\$100,000	Palladium MYG	3.65% 1st year, 2.65% yrs 2-7	2.79%	UT
	Protective	A+	0-85	\$75,000	Secure Saver	2.70% all years	2.70%	NY
	Amer National	A	0-85	\$5,000	Palladium MYG	3.55% 1st year, 2.55% yrs 2-7	2.69%	UT
	Athene	A	0-85	\$100,000	MaxRate	2.60% all years (2.55% some states)	2.60%	call for details
	Protective	A+	0-85	\$25,000	Secure Saver	2.50% all years	2.50%	NY
8 yrs	Amer National	A	0-85	\$100,000	Palladium MYG	2.85% all years	2.85%	UT
	Amer National	A	0-85	\$5,000	Palladium MYG	2.75% all years	2.75%	UT
	North American	A+	0-90	\$200,000	Guarantee Choice	2.65% all years (2.60% some states)	2.65%	call for details
	North American	A+	0-90	\$5,000	Guarantee Choice	2.45% all years (2.40% some states)	2.45%	call for details
9 yrs	Amer National	A	0-85	\$100,000	Palladium MYG	4.70% 1st year, 2.70% yrs 2-9	2.92%	UT
	Amer National	A	0-85	\$5,000	Palladium MYG	4.60% 1st year, 2.60% yrs 2-9	2.82%	UT
	North American	A+	0-90	\$200,000	Guarantee Choice	2.75% all years (2.70% some states)	2.75%	call for details
	North American	A+	0-90	\$5,000	Guarantee Choice	2.55% all years (2.50% some states)	2.55%	call for details
10 yrs	Amer National	A	0-85	\$100,000	Palladium MYG	3.85% 1st year, 2.85% yrs 2-10	2.95%	UT
	Amer National	A	0-85	\$5,000	Palladium MYG	3.75% 1st year, 2.75% yrs 2-10	2.85%	UT
	North American	A+	0-85	\$200,000	Guarantee Choice	2.85% all years (2.80% some states)	2.85%	call for details
	AIG	A	0-85	\$100,000	Solutions MYG	2.80% all years	2.80%	IA,MN,MO,SC
	Lincoln Financial	A+	0-90	\$100,000	MyGuarantee Plus	2.75% all years	2.75%	MN,MO
	North American	A+	0-85	\$2,000	Guarantee Choice	2.65% all years (2.60% some states)	2.65%	call for details
	Integrity	A+	0-89	\$20,000	MultiVantage	3.30% 1st yr, 2.30% yrs 2-10	2.40%	DE, MT

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