

AnnuityGram™ - Fixed

New Generation - A member of Insurance Designers of America

661.705.1519

jskolnik@newgenlife.com

Rates effective November 16, 2020

Product	Guarantee Period	1st Year Rate	Base Rate	Average Annual Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
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AMERICAN NATIONAL

(A AM Best, A S&P, 78 Comdex)

PALLADIUM MYG	30 day window after guarantee period									Ages 0-79	Ages 80-85	
	5 Year	2.00%	2.00%	2.00%						2.50%	0.50%	
	6 Year	2.20%	2.20%	2.20%						2.50%	0.50%	
	7 Year	2.20%	2.20%	2.20%	1.00% on 100% premium	8, 8, 8, 7, 6, 5, 4, 3, 2, 1, 0	\$5,000	0-85	Not available in NY, UT	Interest only during 1st year, 10% beginning year 2	2.50%	0.50%
	8 Year	2.20%	2.20%	2.20%			NQ/Q	NQ / Q	2.50%		0.50%	
	9 Year	2.30%	2.30%	2.30%					2.50%		0.50%	
10 Year	2.30%	2.30%	2.30%					2.50%	0.50%			
Extra 0.10% \$100,000+					+/- MVA (Non-MVA in OR, WA)							

Remarks: Confinement, disability waivers

GREAT AMERICAN

(A AM Best, A+ S&P, 80 Comdex)

SECUREGAIN 5	30 day window after guarantee period									Ages 0-80	2.50%
	5 Year	1.90%	1.65%	1.90%							
After the first contract year, the base interest rate will increase. 0.10% will be added in years two through five					1.10% on 100% premium	9, 8, 7, 6, 5, 0	\$10,000	0-89 NQ 18-89 Q	Not available in NY	10% Free Withdrawal	
Extra 0.15% \$100,000+					+/- MVA						
SECUREGAIN 7	7 Year	2.10%	1.10%	1.99%							
	After the first contract year, the base interest rate will increase. 0.25% will be added in years two through seven					1.10% on 100% premium	9, 8, 7, 6, 5, 4, 3, 0	\$10,000	0-85 NQ 18-85 Q	Not available in NY	10% Free Withdrawal
Extra 0.10% \$100,000+					+/- MVA						

Remarks: Extended care, terminal illness waivers; Pre-appointment required in MT

INTEGRITY

(A+ AM Best, AA S&P, 96 Comdex)

MULTIVANTAGE	30 day window after guarantee period									Ages 0-75	Ages 76-85	Ages 86-89	
	4 Year	2.00%	1.00%	1.25%						2.00%	1.50%	1.20%	
	5 Year	2.00%	1.00%	1.20%	1.25% on 100% premium	8, 8, 7, 7, 6	\$20,000	0-89	Not available in DE, MT, NY	10% Free Withdrawal	2.50%	2.00%	1.70%
	7 Year	2.00%	1.00%	1.14%		8, 8, 7, 7, 6, 5, 4	NQ/Q	NQ / Q			3.00%	2.20%	1.80%
+/- MVA													

Remarks: Unemployment, terminal illness, healthcare and RMD waivers

LINCOLN NATIONAL

(A+ AM Best, AA- S&P, 90 Comdex)

MYGUARANTEE PLUS	30 day window after guarantee period									Ages 0-75	Ages 76-80	Ages 81-85		
	5 Year	\$10,000+	\$100,000+	1.00%	1.05%					2.00%	1.30%	0.75%		
	7 Year			1.10%	1.15%	1.50% on 100% premium	7, 7, 6, 5, 4, 3, 2, 0	\$10,000	0-85	Not available in MN, NY	10% Free Withdrawal	2.50%	1.60%	1.00%
	10 Year			1.20%	1.25%		7, 7, 6, 5, 4, 3, 2, 0	NQ/Q	NQ / Q			2.50%	1.60%	1.00%
+/- MVA														

MINNESOTA LIFE

(A+ AM Best, AA- S&P, 95 Comdex)

SECURECHOICE	30 day window after guarantee period									Ages 0-80	Ages 81-85	Ages 86-90		
	3 Year	\$25,000+	\$100,000+	1.00%	1.00%					1.50%	0.75%	0.38%		
	5 Year			1.00%	1.00%					2.25%	1.25%	0.56%		
	7 Year			1.10%	1.25%	1.00% on 100% premium	9, 8, 7, 6, 5, 4, 3	\$25,000	0-90	Not available in NY (Product differs in CA)	10% Free Withdrawal starting year 2	2.25%	1.25%	0.56%
	9 Year			1.25%	1.40%		9, 8, 7, 6, 5, 4, 3, 2, 1	NQ/Q	NQ / Q			2.25%	1.25%	0.56%
+/- MVA														

Remarks: Hospital, medical care stay and terminal condition waivers after 1st policy year

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NEW YORK LIFE

(A++ AM Best, AA+ S&P, 100 Comdex)

SECURE TERM MVA II	Guarantee Period	Premium		Average Annual Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals		
		\$5,000-\$25,000	\$25,000-\$50,000							Ages 0-80	Ages 81-85	
3 Year		\$5,000-\$25,000	\$25,000-\$50,000	0.95%	0.50% on 100% premium	7, 7, 7, 0	\$5,000 NQ / Q	0-85 NQ / Q (Age 80 in CA)	Available in all states	10% Free Withdrawal. All earned interest available on deposits \$100k+	1.00%	0.75%
		\$25,000-\$50,000	\$50,000-\$100,000	1.20%		+/- MVA					1.50%	1.00%
		\$50,000-\$100,000	\$100,000+	1.40%								
		\$100,000+		1.65%								
4 Year		\$5,000-\$25,000	\$25,000-\$50,000	0.95%	0.50% on 100% premium	7, 7, 7, 6, 0	\$5,000 NQ / Q	0-85 NQ / Q (Age 80 in CA)	Available in all states	10% Free Withdrawal. All earned interest available on deposits \$100k+	1.50%	1.00%
		\$25,000-\$50,000	\$50,000-\$100,000	1.20%		+/- MVA						
		\$50,000-\$100,000	\$100,000+	1.40%								
		\$100,000+		1.65%								
5 Year		\$5,000-\$25,000	\$25,000-\$50,000	0.95%	0.50% on 100% premium	7, 7, 7, 6, 5, 0	\$5,000 NQ / Q	0-85 NQ / Q (Age 80 in CA)	Available in all states	10% Free Withdrawal. All earned interest available on deposits \$100k+	1.50%	1.00%
		\$25,000-\$50,000	\$50,000-\$100,000	1.20%		+/- MVA						
		\$50,000-\$100,000	\$100,000+	1.40%								
		\$100,000+		1.65%								
6 Year		\$5,000-\$25,000	\$25,000-\$50,000	0.95%	0.50% on 100% premium	7, 7, 7, 6, 5, 4, 0	\$5,000 NQ / Q	0-85 NQ / Q (Age 80 in CA)	Available in all states	10% Free Withdrawal. All earned interest available on deposits \$100k+	1.50%	1.00%
		\$25,000-\$50,000	\$50,000-\$100,000	1.20%		+/- MVA						
		\$50,000-\$100,000	\$100,000+	1.40%								
		\$100,000+		1.65%								
7 Year		\$5-\$25k	\$25-\$50k	0.95%	0.50% on 100% premium	7, 7, 7, 6, 5, 4, 3, 0	\$5,000 NQ / Q	0-85 NQ / Q (Age 80 in CA)	Available in all states	10% Free Withdrawal. All earned interest available on deposits \$100k+	1.50%	1.00%
		\$25-\$50k	\$50-\$100k	1.20%		+/- MVA						
		\$50-\$100k	\$100k+	1.40%								
		\$100k+		1.65%								

Remarks: Living needs and unemployment benefit riders; Enhanced Beneficiary (and Spousal) Rider(s) available at cost

NORTH AMERICAN

(A+ AM Best, A+ S&P, 88 Comdex)

GUARANTEE CHOICE	Guarantee Period	Premium		Average Annual Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals					
		\$2,000+	\$100,000+							Ages 0-79	Ages 81-85	Ages 86-90			
3 Year		\$2,000+	\$100,000+	1.40%	1% on 87.5% premium	30 day window after guarantee period	\$10,000 NQ	0-90	7 & 10 year options unavailable in CA, DE, FL	Interest only starting year 2	1.50%	1.13%	0.75%		
		1.45%	1.75%	9.3, 8.4, 7.5											
		1.80%	2.20%	9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8		\$2,000 Q					NQ / Q				
		1.55%	1.95%	9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9, 0.95								N/A in NY	3.00%	2.25%	1.50%
5 Year		\$2,000+	\$100,000+	1.45%	1% on 87.5% premium	30 day window after guarantee period	\$10,000 NQ	0-90	7 & 10 year options unavailable in CA, DE, FL	Interest only starting year 2	2.00%	1.50%	1.00%		
		1.80%	2.20%	9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8		\$2,000 Q					NQ / Q				
		1.55%	1.95%	9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9, 0.95								N/A in NY	3.00%	2.25%	1.50%
				+/- MVA											
7 Year		\$2,000+	\$100,000+	1.80%	1% on 87.5% premium	30 day window after guarantee period	\$10,000 NQ	0-90	7 & 10 year options unavailable in CA, DE, FL	Interest only starting year 2	2.50%	1.88%	1.25%		
		1.45%	1.75%	9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8		\$2,000 Q					NQ / Q				
		1.55%	1.95%	9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9, 0.95								N/A in NY	3.00%	2.25%	1.50%
				+/- MVA											
10 Year		\$2,000+	\$100,000+	1.55%	1% on 87.5% premium	30 day window after guarantee period	\$10,000 NQ	0-90	7 & 10 year options unavailable in CA, DE, FL	Interest only starting year 2	3.00%	2.25%	1.50%		
		1.45%	1.75%	9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8		\$2,000 Q					NQ / Q				
		1.55%	1.95%	9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9, 0.95								N/A in NY	3.00%	2.25%	1.50%
				+/- MVA											

Remarks: Nursing home and confinement waivers; 30 day window after guarantee period before automatic rollover to new surrender period

OXFORD

(A- AM Best)

MULTI SELECT	Guarantee Period	Premium		Average Annual Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals		
		\$2,000+	\$100,000+							Ages 18-75	Ages 76-80	
3 Year		\$2,000+	\$100,000+	1.60%	1% on 100% premium	30 day window after guarantee period	\$20,000 NQ / Q (\$500k maximum premium ages 76-80)	18-80	Not available in AL, MS, MT, NY, VT, WV	Interest only during 1st year, 10% beginning year 2	1.00%	0.50%
		2.40%		10, 9, 8								
		2.35%		10, 9, 8, 7								
		2.50%		10, 9, 8, 7, 6								
		2.50%		10, 9, 8, 7, 6, 5								
		2.50%		10, 9, 8, 7, 6, 5, 4								
		2.50%		10, 9, 8, 7, 6, 5, 4, 3								
		2.45%		10, 9, 8, 7, 6, 5, 4, 3, 2								
		2.45%		10, 9, 8, 7, 6, 5, 4, 3, 2, 1								
				+/- MVA								

Remarks: Nursing home and terminal illness waivers (waivers not available in CT, FL, MA, NJ, OR, PA)

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PRINCIPAL

(A+ AM Best, A+ S&P, 90 Comdex)

PRINCIPAL PREFERRED		\$5-\$50k	\$50-\$100k	\$100k+		30 day window after guarantee period					Ages 0-80	Ages 81-85	Ages 86-90
	3 Year	0.85%	1.10%	1.25%		8, 7, 6					1.00%	0.70%	0.50%
	4 Year	0.95%	1.20%	1.30%	0.50% on 100% premium	8, 7, 6, 6	\$5,000	0-90	Available in all states	15% Free Withdrawal	1.90%	1.25%	0.60%
	5 Year	1.10%	1.35%	1.45%	(1% in NY)	8, 7, 6, 6, 5	NQ / Q	NQ / Q			2.25%	1.50%	0.75%
	6 Year	1.10%	1.35%	1.45%		8, 7, 6, 6, 5, 4					2.50%	1.75%	1.00%
7 Year	1.10%	1.35%	1.45%		8, 7, 6, 6, 5, 4, 3					3.00%	2.00%	1.05%	
						+/- MVA							

Remarks: Disability and confinement waivers

RELIANCE STANDARD

(A+ AM Best, A S&P, 83 Comdex)

ELEOS	5 Year	Version		1.95%	1.35% on 100% premium	8, 7, 6, 5, 4, 0	\$10,000	0-85	Not available in MO, MT, NY, UT	10% Free Withdrawal	Ages 0-75	Ages 76-80	Ages 81-85
		SP		2.10%		8, 7, 6, 5, 4, 0 (+/- MVA)	NQ/Q	NQ/Q	MD, MN, ND, NY, OR, TX, UT, VT WA		2.50%	2.00%	1.50%

Remarks: Nursing home care waiver

SAGICOR

(A- AM Best)

MILESTONE MYG		\$15-\$50k	\$50-\$100k	\$100k+		30 day window after guarantee period					Ages 0-80	Ages 81-85	Ages 86-90
	3 Year	1.00%	1.40%	2.00%		9, 8, 7	\$15,000	0-90	Not available in AK, CA, CT, DC, DE, ME, MT, ND, NY, PR, SD, VI, VT	10% Free Withdrawal	1.25%	0.75%	0.50%
	5 Year	1.50%	1.95%	2.50%	1% on 100% premium	9, 8, 7, 6, 5	NQ / Q	NQ / Q			2.00%	1.25%	0.75%
	7 Year	1.85%	2.30%	2.60%		9, 8, 7, 6, 5, 4, 3					2.25%	1.75%	1.00%
						+/- MVA							

Remarks: Nursing home and terminal illness waivers

STANDARD

(A AM Best, A+ S&P, 82 Comdex)

FOCUSED GROWTH ANNUITY		\$15,000+	\$100,000+			30 day window after guarantee period					Ages 0-80	Ages 81-85	Ages 86+
	3 Year	1.60%	1.70%			9.4, 8.5, 7.5	\$15,000	0-93	Not available in CA, DE, NJ or NY	Interest only	1.50%	0.75%	0.50%
	5 Year	2.20%	2.30%		0.10% on 100% premium	9.4, 8.5, 7.5, 6.5, 5.5	NQ/Q	0-93			2.00%	1.00%	0.77%
	7 Year	2.20%	2.30%			9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5		0-90			2.00%	1.00%	0.77%
	10 Year	1.80%	1.90%			9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5		0-80	Product varies by state		3.00%	N/A	N/A
						+/- MVA		NQ/Q					

Remarks: Nursing home and terminal illness waivers

SYMETRA

(A AM Best, A S&P, 80 Comdex)

CUSTOM	5 Year	\$25-\$50k	1.10%											
		\$50k-100k	1.40%		0.50% on 100% premium	5 Year						Ages 0-75	2.00%	
		\$100k-250k	1.70%			7, 7, 7, 6, 5, 0						Ages 76-85	1.25%	
		\$250k+	1.80%											
	7 Year	1st Yr	Yrs 2-7	Average				\$25,000	0-85	Not available in NY	10% Free Withdrawal			
		\$25-\$50k	2.65%	2.15%	1.22%			NQ / Q	NQ / Q				Ages 0-75	4.00%
		\$50k-100k	3.30%	2.80%	1.52%	1% on 100% premium	7 Year						Ages 76-85	2.25%
	\$100k-250k	3.65%	3.15%	1.82%		8, 8, 7, 7, 6, 5, 4, 0								
	\$250k+	3.65%	3.15%	1.87%										

Remarks: Nursing home and hospital waivers

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GREAT AMERICAN

(A AM Best, A+ S&P, 80 Comdex)

AMERICAN LEGEND III		\$10,000+ \$100,000+								
	S&P 500 Annual Point to Point Cap	3.90%	4.15%	1.10% on 87.5% premium	7 Year	\$10,000 NQ / Q	0-85 NQ	Not available in NY	10% Free	Ages 0-75 4.75%
	Fixed Rate (1 year)	1.60%	1.70%		9, 8, 7, 6, 5, 4, 3, 0	Flexible premium	18-85 Q		Withdrawal	Ages 76-85 2.75%

*** Pre-appointment required in MT ***

Trail commission available, call for details.

Remarks: Extended care, terminal illness waivers (N/A in MA)

SAFE RETURN										
	S&P 500 Annual Point to Point Cap		3.00%							Ages 0-75 5.50%
	Fixed Rate (1 year)		1.20%							Ages 76-80 4.50%

BAILOUT CAP: If renewal cap rate is less than 3.00% (regardless of the initial cap rate), the client can withdraw funds free of any surrender charges/penalties.

*** Pre-appointment required in MT ***

Trail commission available, call for details.

Remarks: Extended care, terminal illness waivers (N/A in MA); Return of premium guarantee included

Integrity

(A+ AM Best, AA S&P, 96 Comdex)

Indextra		7 Year	10 Year								
	Goldman Sachs 1 Year Participation Rate	25%	25%								
	Goldman Sachs 2 Year Participation Rate	35%	40%		7 Year						
	Goldman Sachs 3 Year Participation Rate	95%	100%		9, 8.5, 8, 7, 6, 5, 4, 0					7 Year 10 Year	
	JP Morgan 1 Year Participation Rate	22%	22%	1.25% on 87.5% premium		\$15,000	18-85	Not available in ME, NH, NY, VT	10% Free	Ages 18-75 5.25%	6.50%
	JP Morgan 2 Year Participation Rate	30%	32%			NQ / Q	NQ / Q		Withdrawal	Ages 76-85 4.25%	5.00%
	JP Morgan 3 Year Participation Rate	32%	40%		10 Year						
	S&P 500 Annual Point to Point Cap	2.75%	2.75%		9, 8.5, 8, 7, 6, 5, 4, 3, 2, 1, 0						

Fixed Rate (1 year) 1.00% 1.00%

Trail commission available, call for details.

Remarks: 1% simple interest GMAV; E-Application available; Income withdrawal benefit rider available at cost; Nursing home, terminal illness waivers. JP Morgan Index strategy also available

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LINCOLN NATIONAL

(A+ AM Best, AA- S&P, 91 Comdex)

NEW DIRECTIONS	Performance Triggered Rate	6 Year 2.00%	8 Year 2.00%							6 Year 3.50%	8 Year 4.50%	
	\$100k+	2.25%	2.25%		9, 8, 7, 6, 4.75, 3.5, 0	\$10,000	0-85	Not available in NY	10% Free Withdrawal	Ages 0-75	3.50%	
	S&P 500 7.5% Daily Risk Control Participation	30.00%	30.00%	1% on 100% premium		NQ / Q	NQ / Q			Ages 76-80	2.75%	3.50%
	\$100k+	40.00%	40.00%							Ages 81-85	1.75%	2.25%
	Fixed Rate (all years)	1.00%	1.00%		8 Year 9, 8, 7, 6, 4.75, 3.5, 2, 0.75, 0							
\$100k+	1.00%	1.00%		+/- MVA								

Remarks: Nursing home, terminal illness waivers

OPTIBLEND 7	1 Year Volatility Controlled Spread	\$2,000+ 4.25%	\$100,000+ 4.00%							Ages 0-74	4.50%
	S&P 500 Annual Point to Point Cap	2.00%	2.00%	1% on 100% premium	9, 8, 7, 6, 5, 4, 3, 0	\$10,000	0-85	Not available in NY	10% Free Withdrawal	Ages 75-79	3.00%
	S&P 500 1 Year Participation Rate	8.00%	9.00%		+/- MVA	NQ / Q	NQ / Q			Ages 80-84	2.00%
	Fixed Rate (1 year)	1.00%	1.00%							Ages 85	0.75%

Remarks: Nursing home, terminal illness waivers; Lifetime Income Edge Rider available at cost

PROTECTIVE

(A+ AM Best, AA- S&P, 91 Comdex)

INDEXED ANNUITY II	S&P 500 Annual Point to Point Cap	5 Year 2.75%	7 Year 2.85%							5 year 2.55%	7 year 3.75%	
	\$100k+	3.50%	3.60%	1% on 100% premium	9, 9, 8, 7, 6, 0	\$10,000	0-85	Not available in NY	10% Free Withdrawal	Ages 0-80	2.55%	
	Fixed	1.35%	1.45%		7 Year 9, 9, 8, 7, 6, 5, 4, 0	NQ / Q	NQ / Q			Ages 81-85	1.28%	1.88%
	\$100k+	1.60%	1.70%		+/- MVA							

Remarks: Nursing home, terminal illness, healthcare, unemployment protection waivers; Estate planning benefit rider included; SecurePay income rider available at cost

STANDARD

(A AM Best, A+ S&P, 82 Comdex)

INDEX SELECT ANNUITY	5 Year	\$15k+ 3.75%								5 Year Ages 0-80	3.00%	
	S&P 500 Annual Point to Point Cap	\$100k+ 4.00%			7, 6, 5, 4, 2, 0					Ages 81-85	1.50%	
	7 Year	\$15k+ 4.25%								Ages 86-90	1.35%	
	S&P 500 Annual Point to Point Cap	\$100k+ 4.50%	1.55% on 87.5% premium		7, 6, 5, 4, 3, 2, 1, 0	\$15,000	0-90	Not available in NY (ISA 10 Not available in CA, MN, MO, NY, TX, or WA)	10% Free Withdrawal	Ages 0-80	4.00%	
	10 Year	\$15k+ 4.45%			10 Year	NQ/Q	(0-80 for ISA 10)			7 Year	Ages 81-85	2.00%
S&P 500 Annual Point to Point Cap	\$100k+ 4.70%			8, 7, 6, 5, 4, 3, 2, 1, 0.9, 0						Ages 86-90	1.45%	
Fixed	2.00%			+/- MVA						10 Year	Ages 0-80	5.00%

Remarks: Nursing home, terminal illness waivers; Guaranteed Minimum Accumulation Benefit included

SYMETRA

(A AM Best, A S&P, 80 Comdex)

EDGE PRO	S&P 500 Annual Point to Point Cap	5 Year 2.00%	7 Year 2.25%							5 year 3.50%	7 year 4.50%	
	\$100k+	3.00%	3.25%	1% on 100% premium	9, 8, 7, 7, 6, 0	\$10,000	0-85	Not available in NY	10% Free Withdrawal	Ages 0-75	3.50%	
	Fixed	1.35%	1.45%		7 Year	NQ / Q	NQ / Q			Ages 76-85	2.00%	2.50%
	\$100k+	1.50%	1.60%		9, 8, 7, 7, 6, 5, 4, 0							

Remarks: Nursing home, hospitalization waivers

*** Although we make every effort to keep this information current, New Generation cannot guarantee the accuracy of the listed rates. Prior to solicitation please contact us to verify data ***

