

# AnnuityGram™ - Fixed

## New West Insurance - A member of Insurance Designers of America

208.622.5211

www.newwestinsurance.com

Rates effective April 18, 2022

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

### AMERICAN NATIONAL

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

PALLADIUM MYG	30 day window after guarantee period												
	5 Year	2.50%	2.60%	2.75%								Ages 0-79	Ages 80-85
	6 Year	2.80%	2.90%	3.05%								1.50%	0.50%
	7 Year	2.80%	2.90%	3.05%	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	2.80%	2.90%	3.05%			NQ/Q	NQ / Q				2.50%	0.50%
	9 Year	2.90%	3.00%	3.15%								2.50%	0.50%
	10 Year	2.90%	3.00%	3.15%								2.50%	0.50%
		<b>Extra 0.10% \$100,000+</b>											

Remarks: Confinement, disability waivers

### GREAT AMERICAN

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

SECUREGAIN 5	5 Year	3.25%	3.00%	3.25%								Ages 0-80	2.50%
	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	Not available in NY	10% Free Withdrawal		Ages 81-89	1.50%
			<b>Extra 0.15% \$100,000+</b>										
SECUREGAIN 7	7 Year	3.40%	2.40%	3.29%								Ages 0-80	3.50%
	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	Not available in NY	10% Free Withdrawal		Ages 81-85	1.50%
			<b>Extra 0.10% \$100,000+</b>										

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														
	4 Year	3.25%	2.25%	2.50%		8, 8, 7, 7		0-89				Ages 0-75	Ages 76-85	Ages 86-89	
	5 Year	3.20%	2.20%	2.40%	1.25% on 100% premium	8, 8, 7, 7, 6	\$20,000	NQ / Q	Not available in DE, MT, NY	10% Free Withdrawal		2.00%	1.50%	1.20%	
	7 Year	3.20%	2.20%	2.34%		8, 8, 7, 7, 6, 5, 4	NQ/Q				2.50%	2.00%	1.70%		
													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		\$10,000+	\$100,000+									Ages 0-75	Ages 76-80	Ages 81-85	
	5 Year	2.50%	2.75%			7, 7, 6, 5, 4, 0						2.00%	1.30%	0.75%	
	7 Year	2.45%	2.70%		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	2.40%	2.65%			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)

SECUREPTION CHOICE		\$25,000+	\$100,000+									Ages 0-80	Ages 81-85	Ages 86-90	
	3 Year	2.35%	2.00%			9, 8, 7						1.50%	0.75%	0.38%	
	5 Year	2.45%	2.10%		1.00% on 100% premium	9, 8, 7, 6, 5	\$25,000	0-90	Not available in NY	10% Free Withdrawal starting year 2		2.25%	1.25%	0.56%	
	7 Year	2.55%	2.20%			9, 8, 7, 6, 5, 4, 3	NQ/Q	NQ / Q	(Product differs in CA)			2.25%	1.25%	0.56%	
	9 Year	2.65%	2.30%			9, 8, 7, 6, 5, 4, 3, 2, 1						2.25%	1.25%	0.56%	
													+/- MVA		

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

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

# AnnuityGram™ - Fixed

## New West Insurance - A member of Insurance Designers of America

208.622.5211

www.newwestinsurance.com

Rates effective April 18, 2022

Product	Guarantee Period	1st Year Rate	Base Rate	Average Annual Rate	Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission		
<b>NEW YORK LIFE</b>											(A++ AM Best, AA+ S&P, 100 Comdex)		
<b>SECURE TERM MVA II</b>	3 Year	Premium									Ages 0-80 1.00%	Ages 81-85 0.75%	
		\$5,000-\$25,000	2.35%										
		\$25,000-\$50,000	2.60%			7, 7, 7, 0							
		\$50,000-\$100,000	2.85%			+/- MVA							
	\$100,000+	3.05%											
	4 Year	\$5,000-\$25,000	2.35%									1.50%	1.00%
		\$25,000-\$50,000	2.60%			7, 7, 7, 6, 0							
		\$50,000-\$100,000	2.85%			+/- MVA							
		\$100,000+	3.05%										
	5 Year	\$5,000-\$25,000	2.35%						0-85				
		\$25,000-\$50,000	2.60%		0.50% on 100% premium	7, 7, 7, 6, 5, 0		\$5,000	NQ / Q	Available in all states	10% Free Withdrawal. All earned interest available on deposits \$100k+	1.50%	1.00%
		\$50,000-\$100,000	2.85%			+/- MVA		NQ / Q	(Age 80 in CA)				
		\$100,000+	3.05%										
6 Year	\$5,000-\$25,000	2.35%									1.50%	1.00%	
	\$25,000-\$50,000	2.60%			7, 7, 7, 6, 5, 4, 0								
	\$50,000-\$100,000	2.85%			+/- MVA								
	\$100,000+	3.05%											
7 Year	\$5-\$25k	2.35%									1.50%	1.00%	
	\$25-\$50k	2.60%			7, 7, 7, 6, 5, 4, 3, 0								
	\$50-\$100k	2.85%			+/- MVA								
	\$100k+	3.05%											

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

<b>NORTH AMERICAN</b>											(A+ AM Best, A+ S&P, 88 Comdex)		
<b>GUARANTEE CHOICE</b>		\$2,000+	\$100,000+			30 day window after guarantee period					Ages 0-79	Ages 81-85	Ages 86-90
	3 Year	1.75%	2.20%			9.3, 8.4, 7.5			7 year options unavailable in		1.50%	1.13%	0.75%
	5 Year	2.30%	2.55%		1% on 87.5% premium	9.3, 8.4, 7.5, 6.6, 5.7	\$10,000 NQ	0-90	CA & FL	Interest only starting	2.00%	1.50%	1.00%
	7 Year	2.50%	2.80%			9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8	\$2,000 Q	NQ / Q		year 2	2.50%	1.88%	1.25%
	10 Year	0.00%	0.00%			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%

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

<b>OXFORD</b>											(A- AM Best)		
<b>MULTI SELECT</b>						30 day window after guarantee period					Ages 18-75	Ages 76-80	
	3 Year	2.50%				10, 9, 8			18-80		1.00%	0.50%	
	4 Year	2.90%				10, 9, 8, 7			18-80		1.28%	0.55%	
	5 Year	3.00%				10, 9, 8, 7, 6		\$20,000	18-80		2.50%	1.50%	
	6 Year	3.25%			1% on 100% premium	10, 9, 8, 7, 6, 5		NQ / Q	18-80	Not available in AL, MS, MT, NY, VT, WV	Interest only during 1st year, 10% beginning year 2	1.25%	0.75%
	7 Year	3.15%				10, 9, 8, 7, 6, 5, 4		(\$500k maximum premium ages 76-80)	18-80			2.50%	1.50%
	8 Year	3.40%				10, 9, 8, 7, 6, 5, 4, 3			18-79			1.46%	0.93%
	9 Year	3.25%				10, 9, 8, 7, 6, 5, 4, 3, 2			18-77			2.75%	1.75%
	10 Year	3.30%				10, 9, 8, 7, 6, 5, 4, 3, 2, 1			18-75			3.00%	N/A
						+/- MVA							

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

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

# AnnuityGram™ - Fixed

## New West Insurance - A member of Insurance Designers of America

208.622.5211

www.newwestinsurance.com

Rates effective April 18, 2022

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

### RELIANCE STANDARD

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

ELEOS	Version				Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State	Withdrawals	Commission		
	Period	Rate	Rate	Annual Rate							Ages 0-75	Ages 76-80	Ages 81-85
5 Year	SP	2.85%	1.35% on 100% premium	8, 7, 6, 5, 4, 0	8, 7, 6, 5, 4, 0 (+/- MVA)	\$10,000	0-85	MO, MT, NY, UT	10% Free Withdrawal	2.50%	2.00%	1.50%	
	MVA	0.00%											

Remarks: Nursing home care waiver

### SAGICOR

(A- AM Best)

MILESTONE MYG	Premium			Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State	Withdrawals	Commission		
	\$15-\$50k	\$50-\$100k	\$100k+							Ages 0-80	Ages 81-85	Ages 86-90
3 Year	1.80%	2.20%	2.75%	1% on 100% premium	30 day window after guarantee period	\$15,000	0-90	Not available in AK, CA, CT, DC, DE, ME, MT, ND, NY, PR, SD, VI, VT	10% Free Withdrawal	2.25%	1.75%	1.00%
5 Year	2.40%	2.85%	3.25%	9, 8, 7, 6, 5	9, 8, 7							
7 Year	2.45%	2.90%	3.10%	9, 8, 7, 6, 5, 4, 3	9, 8, 7, 6, 5, 4, 3							

Remarks: Nursing home and terminal illness waivers

### STANDARD

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

FOCUSED GROWTH ANNUITY	Premium			Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State	Withdrawals	Commission		
	\$15,000+	\$100,000+								Ages 0-80	Ages 81-85	Ages 86+
3 Year	2.70%	2.80%		0.10% on 100% premium	30 day window after guarantee period	\$15,000	0-93	Not available in CA, DE, NJ or NY	Interest only	2.00%	1.00%	0.77%
5 Year	3.20%	3.30%		9, 4, 8, 5, 7, 5, 6, 5, 5, 5	9, 4, 8, 5, 7, 5							
7 Year	3.00%	3.10%		9, 4, 8, 5, 7, 5, 6, 5, 5, 4, 5, 3, 5	9, 4, 8, 5, 7, 5, 6, 5, 5, 4, 5, 3, 5							
10 Year	2.75%	2.85%		9, 4, 8, 5, 7, 5, 6, 5, 5, 4, 5, 3, 5, 2, 5, 1, 5, 0, 5	9, 4, 8, 5, 7, 5, 6, 5, 5, 4, 5, 3, 5, 2, 5, 1, 5, 0, 5							

Remarks: Nursing home and terminal illness waivers

### SYMETRA

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

CUSTOM	Premium				Minimum Guarantee	Surrender Charge	Minimum Purchase	Issue Age	State	Withdrawals	Commission	
	Period	Rate	Rate	Average							Ages 0-75	Ages 76-85
5 Year	\$25-\$50k	2.35%			0.50% on 100% premium	\$25,000	0-85	Not available in NY	10% Free Withdrawal	2.00%	1.25%	
	\$50k-100k	2.65%										
	\$100k-250k	2.85%										
	\$250k+	2.85%										
7 Year	1st Yr	Yrs 2-7	Average		1% on 100% premium	NQ / Q	NQ / Q	Not available in NY	10% Free Withdrawal	4.00%	2.25%	
	\$25-\$50k	2.65%	2.15%	2.37%								
	\$50k-100k	3.30%	2.80%	2.67%								
	\$100k-250k	3.65%	3.15%	2.87%								

Remarks: Nursing home and hospital waivers

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

# AnnuityGram™ - Index

## New West Insurance - A member of Insurance Designers of America

208.622.5211  
www.newwestinsurance.com

Rates effective April 18, 2022

Product	Index Strategy	Cap / Rate	Minimum Guarantee	Surrender Period	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
---------	----------------	------------	-------------------	------------------	------------------	-----------	----------------	-------------	------------

### GREAT AMERICAN

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

AMERICAN LEGEND 7		\$10,000+ \$100,000+							
	S&P 500 Annual Point to Point Cap	5.85% 6.10%	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)	2.45% 2.55%		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%

Fixed Rate - Oregon (1 year) 1.00%

1.10% on 100% premium

10 Year

\$25,000

0-85 NQ

Not available in NY

10% Free

Withdrawal

Ages 81-85 1.50%

*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	45%	45%								
	Goldman Sachs 2 Year Participation Rate	65%	65%								
	Goldman Sachs 3 Year Participation Rate	100%	100%		7 Year						
	JP Morgan 1 Year Participation Rate	40%	40%	1.25% on 87.5% premium	9, 8.5, 8, 7, 6, 5, 4, 0	\$15,000	18-85	Not available in ME, NH, NY, VT	10% Free	Ages 18-75 5.25%	7 Year 10 Year 6.50%
	JP Morgan 2 Year Participation Rate	57%	57%			NQ / Q	NQ / Q		Withdrawal	Ages 76-85 4.25%	5.00%
	JP Morgan 3 Year Participation Rate	67%	67%		10 Year						

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

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

# AnnuityGram™ - Index

New West Insurance - A member of Insurance Designers of America

208.622.5211

www.newwestinsurance.com

Rates effective April 18, 2022

Product	Index Strategy	Cap / Rate	Minimum Guarantee	Surrender Period	Minimum Purchase	Issue Age	State Approval	Withdrawals	Commission
---------	----------------	------------	-------------------	------------------	------------------	-----------	----------------	-------------	------------

## LINCOLN NATIONAL

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

NEW DIRECTIONS	Performance Triggered Rate	6 Year 2.75%	8 Year 3.00%							6 Year 3.50%	8 Year 4.50%
	\$100k+	3.00%	3.50%							3.50%	4.50%
	S&P 500 7.5% Daily Risk Control Participation	40.00%	60.00%	1% on 100% premium	6 Year 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%	Ages 76-80 2.75%
	\$100k+	50.00%	70.00%		8 Year 9, 8, 7, 6, 4.75, 3.5, 2, 0.75, 0	NQ / Q	NQ / Q			Ages 81-85 1.75%	2.25%
	Fixed Rate (all years)	1.15%	1.35%								

Remarks: Nursing home, terminal illness waivers

OPTIBLEND 7		\$2,000+	\$100,000+								
	1 Year Volatility Controlled Spread	1.25%	0.65%		7 Year 9, 8, 7, 6, 5, 4, 3, 0	\$10,000	0-85	Not available in NY	10% Free Withdrawal	Ages 0-74 4.50%	3.00%
	S&P 500 Annual Point to Point Cap	3.50%	5.00%	1% on 100% premium		NQ / Q	NQ / Q			Ages 75-79 3.00%	2.00%
	S&P 500 1 Year Participation Rate	15.00%	20.00%		+/- MVA					Ages 80-84 2.00%	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 9, 9, 8, 7, 6, 0	\$10,000	0-85	Not available in NY	10% Free Withdrawal	5 year 2.55%	7 year 3.75%
	\$100k+	3.50%	3.60%	1% on 100% premium	7 Year 9, 9, 8, 7, 6, 5, 4, 0	NQ / Q	NQ / Q			Ages 0-80 1.28%	1.88%
	Fixed	1.35%	1.45%								
	\$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+	5.50%		5 Year					5 Year	Ages 0-80 3.00%
	S&P 500 Annual Point to Point Cap	\$100k+	5.75%		7, 6, 5, 4, 2, 0					Ages 81-85 1.50%	1.50%
	7 Year	\$15k+	6.00%		7 Year	\$15,000	0-90	Not available in NY	10% Free Withdrawal	Ages 86-90 4.00%	1.35%
	S&P 500 Annual Point to Point Cap	\$100k+	6.25%	1.55% on 87.5% premium	7, 6, 5, 4, 3, 2, 1, 0	NQ/Q	(0-80 for ISA 10)	(ISA 10 Not available in CA, MN, MO, NY, TX, or WA)		7 Year	Ages 0-80 2.00%
	10 Year	\$15k+	6.00%		10 Year					Ages 81-85 2.00%	1.45%

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 3.00%		5 Year 9, 8, 7, 7, 6, 0	\$10,000	0-85	Not available in NY	10% Free Withdrawal	5 year 3.50%	7 year 4.50%
	\$100k+	3.00%	4.00%	1% on 100% premium		NQ / Q	NQ / Q			Ages 0-75 2.00%	2.50%
	Fixed	1.35%	1.45%		7 Year 9, 8, 7, 7, 6, 5, 4, 0						
	\$100k+	1.50%	1.60%								

Remarks: Nursing home, hospitalization waivers

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

