

THE MARCUS AGENCY

389 Boston Post Road
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January 2018
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Carrier	Plan	Current Rate	Minimum Premium	Withdrawal	Surrender Charges	Issue Ages	Commission (1 st Year)	Non-Approved States
American National <u>Ratings:</u> A (3) A.M. Best A (6) S&P 78 Comdex	Citadel 5 Diamond	<u>Under \$100k</u> 3.05% Year 1 2.05% Base <u>\$100k & Above</u> 3.15% Year 1 2.15% Base	\$5,000	10% free annual w/d & free w/d of int. immediately	7, 7, 7, 6, 5, 0	0-85 NQ 0-85 Q	Citadel 5 Ages 0-80 3.00% Ages 81-85 2.00%	Call for current state approvals.
	Citadel 7 Diamond	<u>Under \$100k</u> 4.15% Year 1 2.15% Base <u>\$100k & Above</u> 4.25% Year 1 2.25% Base	\$5,000 NQ \$2,000 Q	10% free annual w/d & free w/d of int. immediately	7, 7, 7, 6, 5, 4, 2, 0	0-85 NQ 0-85 Q	Citadel 7 Ages 0-80 3.50% Ages 81-85 2.50%	

<p>American National (Continued)</p> <p>Ratings: A(3) A.M. Best A(6) S&P 78 Comdex</p>	<p>Palladium MYG*</p> <p>5-thru-10 Year Guarantee Periods Available</p>	<p><u>Under \$100k – 5Yr</u> 3.20% Year 1 2.20% Base <u>\$100k & Above</u> 3.30% Year 1 2.30% Base</p> <p><u>Under \$100k – 6Yr</u> 2.60% Year 1 2.60% Base <u>\$100k & Above</u> 2.70% Year 1 2.70% Base</p> <p><u>Under \$100k – 7Yr</u> 3.55% Year 1 2.55% Base <u>\$100k & Above</u> 3.65% Year 1 2.65% Base</p> <p><u>Under \$100k – 8Yr</u> 2.75% Year 1 2.75% Base <u>\$100k & Above</u> 2.85% Year 1 2.85% Base</p> <p><u>Under \$100k – 9Yr</u> 4.60% Year 1 2.60% Base <u>\$100k & Above</u> 4.70% Year 1 2.70% Base</p> <p><u>Under \$100k – 10Yr</u> 3.75% Year 1 2.75 % Base <u>\$100k & Above</u> 3.85% Year 1 2.85% Base</p>	<p>\$5,000 NQ \$5,000 Q</p>	<p>Free w/d of int. in 1st year, 10% free annual w/d after 1st year **30-day window for free surrender at end of guarantee period!</p>	<p>8%, 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%</p>	<p>0-85 NQ 0-85 Q</p>	<p>5, 6, 7, & 8-Year: Ages 0-79 2.50% Ages 80+ 0.50%</p> <p>9-Year: Ages 0-79 3.00% Ages 80+ 1.00%</p> <p>10-Year: Ages 0-79 4.00% Ages 80+ 2.00%</p>	<p>NY, UT</p> <p>-Only 5, 6, 7-year approved in OR.</p>
<p>Lincoln National</p> <p>Ratings: AA+(2) A.M. Best AA-(4) S&P 90 Comdex</p>	<p>OptiPoint*</p> <p><i>Opti 8</i></p> <p><i>Opti 10</i></p>	<p>(<\$100k) 3.50% (yrs.1-3) 1.50%</p> <p>(>or= to \$100k) 4.50% (yrs.1-3) 1.50%</p> <p>(<\$100k) 4.50% (yrs.1-4) 1.50%</p> <p>(>or= to \$100k) 5.50% (yrs. 1-4) 1.50%</p>	<p>\$5,000 NQ \$2,000 Q</p>	<p>10% free annual w/d immediately</p>	<p>Opti 8: 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%</p> <p>Opti 10: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%</p>	<p>Opti 8 & 10: 0-85NQ 0-85Q</p>	<p>Opti 8: (Ages 0-75) 2.60%</p> <p>Opti 10: (Ages 0-75) 3.30%</p>	<p>Opti 8 & 10: MA, MN, NY, OR, UT</p>

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Carrier	Plan	Current Rate	Minimum Premium	Withdrawal	Surrender Charges	Issue Ages	Commission (1 st Year)	Non-Approved States
Lincoln National (Continued) Ratings: A+(2) A.M. Best AA-(4) S&P 90 Comdex	MYGuarantee Plus	(\$100k+ rates)	\$10,000 NQ \$10,000 Q	10% free annual w/d immediately	5-Year = 7,7,6,5,4 6-Year = 7,7,6,5,4,3 7-Year = 7,7,6,5,4,3,2 8-Year = 7,7,6,5,4,3,2 9-Year = 7,7,6,5,4,3,2 10-Year = 7,7,6,5,4,3,2	0-85NQ 0-85Q	5-Year: (Ages 0-75) 1.70% (Ages 76-80) 1.00% (Ages 81-85) 0.45% 6-Year: (Ages 0-75) 1.95% (Ages 76-80) 1.20% (Ages 81-85) 0.45% 7, 8, 9 & 10-Year: (Ages 0-75) 2.20% (Ages 76-80) 1.30% (Ages 81-85) 0.70%	GU, IL, MN, MO, VI
	5-Year	2.30%						
	6-Year	2.35%						
	7-Year	2.45%						
	8-Year	2.55%						
	9-Year	2.65%						
	10-Year	2.75%						

*Rates apply to fixed account only!

** After 1st year, interest rates will fluctuate annually, with a guaranteed minimum of 1%.

*** Fixed interest rates for the Classic 10-Year plan are only guaranteed for 7 years, after which the rates are reset annually.

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North American	Guarantee Choice (MYGA)	<u>HIGH BAND</u> (≥\$200k or More)	\$10,000 NQ \$2,000 Q	Interest only, after Year 1	Surrender period is equal to guarantee period. (10, 10, 10, 10, 10, 9, 8, 6, 4, 2)	0-90	4-Yr Option-2.00% All Other-2.50% <u>Ages 81-85:</u> Reduce by 25% <u>Ages 86-90:</u> Reduce by 50% Special commission rules for CT, FL, IL, IN, OK and TX. Please call for details.	AK, DE, MN, MO, NV, OH, OR, UT, VA AND WA
		<u>LOW BAND</u> (Less than \$200k)						
		3-Year = 1.75% 4-Year = 1.90% 5-Year = 2.50% 6-Year = 2.35% 7-Year = 2.50% 8-Year = 2.65% 9-Year = 2.75% 10-Year = 2.85%						
		3-Year = 1.45% 4-Year = 1.70% 5-Year = 2.25% 6-Year = 2.10% 7-Year = 2.25% 8-Year = 2.45% 9-Year = 2.55% 10-Year = 2.65%						
		<u>Ratings:</u> A+(2) A.M. Best A+(5) S&P 88 Comdex						

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Principal <i>Ratings:</i> A+ (2) A.M. Best A+ (5) S&P 90 Comdex	Select Series Annuity (Fixed MYG)	(\$100k+ AEY Rates) 3-Year = 2.05% yr. 1 2.05% Base 4-Year = 2.20% yr. 1 2.20% Base 6-Year = 2.40% yr. 1 2.40% Base 9-Year = 2.35% yr. 1 2.35% Base	\$5,000	10% of balance or RMD	3-Year = 7,7,7 4-Year = 6-Year = 7,7,7,6,5,4 9-Year = 7,7,7,6,5,4,3,2,1	0-85	3-Year: 1.00% (< Age 80) 0.50% (Ages 80+) 4-Year: 2.25% (< Age 80) 1.50% (Ages 80+) 6-Year: 3.00% (< Age 80) 2.00% (Ages 80+) 9-Year: 5.00% (< Age 80) 2.50% (Ages 80+) <i>Deposits over \$2 million require Home Office approval and may have lower comp.</i>	3, 4 and 6-Year: DE,MN,MO,PA 9-Year: DE,MN,MO,NY, PA,WA
	United of Omaha <i>Ratings:</i> A+ (2) A.M. Best AA- (4) S&P 93 Comdex	Bonus Flexible	\$50K or more 2.70% Yr. 1 1.70% Base	\$5,000 NQ \$5,000 Q	10% free annual w/d immediately	8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 0%	0-75NQ 0-85Q	Ages 0-80 4.00% Ages 81+ 2.50%