

TOP IMMEDIATE ANNUITY CARRIERS



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<u>COMPANIES</u>	<u>5 Year Certain</u>	<u>10 Year Certain</u>	<u>Life Only (65 Male)</u>	<u>Life W/ 10 (65 Male)</u>	<u>Joint & Survivor 100% (65 Male & Female)</u>	<u>COMMISSIONS</u>
Great American** A.M Best "A"	\$1,699.80	\$908.98	\$514.12	\$494.25	\$396.83	Ages 0-95: 3.00% 5 year certain: 0.60% 6 year certain: 1.50% **Call for commissions on Fixed Period not to exceed life expectancy payouts
Lincoln Financial ** S&P "AAA" A.M Best "A++"	N/A	\$904.44	\$539.75	\$526.10	\$453.36	Life Options Ages 15-85 3.00% Period Certains Ages 0-95: 3.00%
The Standard** S&P "A+." A.M Best "A"	\$1,669.19	\$882.52	\$388.20	\$381.64	\$309.06	5 & 6 year: 2.00% 7+ year: 3.00% (Restricted SPIA 4yr: 1.00%, 5 & 6 yr 2.00%, 7+ years: 3.00%)
American National S&P "AA-" A.M Best "A"	\$1,700.29	\$906.12	\$547.80	\$532.28	\$466.74	Ages 0-90 Payout Periods 5-9: 1.50% Ages 0-84 All other payouts 3.00% 85-90 All other payouts 1.50%
American Equity Investment Life A.M Best "A-"	\$1,687.89	\$900.00	\$544.51	\$531.98	\$465.05	Life Options & Period Certains 10+ 3.00% Period Certains 1-9 years 1.50%
Symetra S&P "A" A.M Best "A"	\$1,727.07	\$931.45	\$534.75	\$519.24	\$436.90	Life Options & Period Certains 10+ 4.00% Period Certains 1-9 years 3.00%
NACOLAH S&P "A+" A.M Best "A+"	N/A	\$915.56	\$549.67	\$533.59	\$460.77	Period certains 5-9 years Not Avail All other payouts 2.00%
Principal Life S&P "A" A.M Best "A+"	\$1,728.73	\$928.38	\$533.73	\$524.24	\$448.63	Period certains 5-9 years 1.50% All other payouts 3.00%
Integrity Life S&P "AAA" A.M Best "A+"	\$1,686.68	\$910.45	\$541.78	\$532.37	\$455.33	Period certains 5-9 years 3.00% All other payouts 3.75%
American General S&P "A" A.M Best "A+"	\$1,722.63	\$930.00	\$510.92	\$503.99	\$418.76	Payout Periods <7 years: 1.50% Payout Periods 7-14 years: 2.50% Life Options and 15+ year certains 3.00%
Minnesota Life S&P "A+" A.M Best "A+"	\$1,697.63	\$908.10	\$538.79	\$524.39	\$451.39	Ages 0-90 Payout Periods <10: 1.50% Ages 0-80 All other payouts 3.00% 81-85 All other payouts 1.50% 86-90 All other payouts 0.75%
Global Atlantic A.M Best "A-"	\$1,727.00	\$932.00	\$506.26	\$496.09	\$421.55	Period certains 5-9 years 2.00% All other payouts 3.00%
Sagicor Life A.M Best "A-"	\$1,708.16	\$927.51	\$537.60	\$523.96	\$439.81	Period certains 5-9 years 2.00% Ages 0-120 All other payouts 3.00%
Equitrust Life A.M Best "B++"	\$1,710.24	\$924.71	\$554.71	\$535.15	\$444.77	All payouts 3.00%

**Medicaid Friendly.

Based on \$100,000 Deposit. Monthly Payments. Rates subject to change at any time. Call for quotes. Rates run at the beginning of every month