



FIXED & INDEXED ANNUITY BROKERAGE BULLETIN 9-1-17

NATIONAL LONG TERM CARE BROKERS, LTD.

11 EXECUTIVE PARK DRIVE, CLIFTON PARK, NY 12065

800-695-8224 or 518-371-5522 EXTN: JOE=109

COMPANY & RATINGS	PLAN NAME	STATES NOT AVAIL	MIN. PREMIUM	RATE GUAR PERIOD	CURRENT INT % RATE	MIN INT RATE	FEATURES	SURRENDER CHARGES	MAX ISSUE AGE	PROD CODE
ALLIANZ LIFE AM BEST = A+ S&P = AA Comdex = 91	ALLIANZ 222 Preferred Series	NY	\$20,000 Flex Yrs 1-3		Nasdaq 100 Monthly sum cap = 1.70% S&P 500 monthly sum cap = 1.70% Russell 2000 monthly sum cap = 2.10% Nasdaq 100 Annual pt - pt cap = 2.75% S&P 500 Annual pt - pt cap = 2.75% Russell 2000 Annual pt - pt cap = 2.75% Blended Annual pt - pt cap = 3.25% Bloomberg US Dyn Bal Ind II Annual pt - pt cap = 3.75% Blended monthly average spread = 3.00% Bloomberg US Dyn Bal Ind II Ann pt-pt spread= 2.70% Fixed = 1.50%		NO FEE GMWB & DEATH BENEFIT RIDERS Income must wait until YR 11 Protected Income Value (PIV) is income calculation value 15% PIV bonus at Issue Annual PIV bonus of 50% of return After income rider is exercised income continues to grow with product performance Death Benefit is PIV value if taken over at least 5 years	10% of prems pd avail annually as long as no addtl prem pd that yr Income 2x if confined for 90 out of 120 consec.after yr 1 or yr prior to income start or later 10% - 10% - 10% - 8.75% 7.50% - 6.25% - 5% - 3.75% 2.50% - 1.25%	80	0-75 6.5% year 1 3.25% years 2-3 76-80 4.5% year 1 2.25% years 2-3 Preferred Bonus Comp Plan Available
	ALLIANZ 360 Preferred Series	NY	\$20,000 Flex Yrs 1-3		Nasdaq 100 Monthly sum cap = 1.90% S&P 500 monthly sum cap = 1.90% Russell 2000 monthly sum cap = 2.00% Nasdaq 100 Annual pt - pt cap = 3.25% S&P 500 Annual pt - pt cap = 3.25% Russell 2000 Annual pt - pt cap = 3.25% Blended Annual pt - pt cap = 3.75% Bloomberg US Dyn Bal Ind II Annual pt - pt cap = 4.35% Blended monthly average spread = 2.75% Bloomberg US Dyn Bal Ind II Ann pt-pt spread= 2.20% Fixed = 1.70% Rider Charge = 1.20%		GMWB %s increase every yr starting at age 40 GMWB start after yr 1 After yr 1, 10% of prem pd avail as long as w/drawn after anniv following most recent prem pay 25% interest bonus credited until GMWB started or terminated GMWB offers steady income or increasing income option based on allocation performance	10% - 10% - 10% - 8.75% 7.50% - 6.25% - 5% - 3.75% 2.50% - 1.25%	80	0-75 6.5% year 1 3.25% years 2-3 76-80 4.5% year 1 2.25% years 2-3 Preferred Bonus Comp Plan Available
	MASTERDEX X EIA 4% Premium Bonus 1st Three Years			\$20,000 Qual & NQ		Monthly Sum - Nasdaq 100 = 1.20% Monthly Sum - S&P 500 = 1.20% Monthly Sum - EuroSTOXX 50 = 1.30% Annual Pt - PT - Nasdaq 100 = 1.50% Annual Pt - PT - S&P 500 = 1.50% Annual Pt - Pt - EuroSTOXX 50 = 1.50% Annual Pt - Pt Blended = 1.50% Monthly Average Spread Blended = 5.25% 1 Year Fixed = 0.90%		Bonus vested 10% per yr 10% prem pd free beg in yr 2 based on most recent pay 6 yr wait for full Annuit. Min Guar 87.5% of prem pd, less w/drlws, credited at 2.25% per year Nursing Home rider & Flex Annuity Option Rider free	Simple Income II Rider, Flex Wdrwl Bene Rider Death Benefit Rider for cost 10 Years 10 -10 -10- 8.75 -7.5 6.25- 5 -3.75 - 2.5 1.25%	80
RATES SUBJECT TO CHANGE AT ANY TIME, WITHOUT NOTICE. PLEASE CALL FOR UPDATES										

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AMERICAN NATIONAL INS. CO. AM BEST = A S&P = A Comdex = 78	PALLADIUM MYG	NY UT	\$5k Qual & NQ SPDA	5 Yr 3.05 (2.05 YR 2-5) 6 Yr 2.60 (2.60 YR 2-6) 7 Yr 3.55 (2.55 YR 2-7) 8 Yr 2.75 (2.75 Yr 2-8) 9 Yr 4.45 (2.45 Yr 2-9) 10 Yr 3.50 (2.50 YR2-10)	1.00%	**ADD'L 10bps FOR \$100k OVER LIFE OF CONTRACT Waiver of s/c for confinement & disability 10% of value avail w/o charge yr 2 Systematic interest yr 1 SEP, ROTH, 403(B) 30 Day window w/o s/c at end of guarantee period	10 Years 8-8-8-7-6-5-4-3-2-1	85	2% 0-79 / 0.5% 80-85 2% 0-79 / 0.5% 80-85 2% 0-79 / 0.5% 80-85 2% 0-79 / 0.5% 80-85 3% 0-79 / 1% 80-85 4% 0-79 / 2% 80-85				
				Annual Pt - Pt Cap S&P 500 = N/A 1 Year Fixed Rate = N/A						10% of value free, beg Yr 2 Min Guar 90% of prem pd, less w/drwls, credited at 1% per year Confinment & disability free waivers	Life Income & Enhanced Death Benefit Rider cost 7 Years 7 - 7 - 6 - 5 - 4 - 3 - 2	5% Ages 0-75 4% Ages 76-80 3% Ages 81-85	
				Annual Pt - Pt Cap S&P 500 = N/A 1 Year Fixed Rate = N/A						10% of value free, beg Yr 2 Min Guar 90% of prem pd, less w/drwls, credited at 1% per year Confinment & disability free waivers	Life Income & Enhanced Death Benefit Rider cost 7 Years 7 - 7 - 6 - 5 - 4 - 3 - 2		8% Ages 0-75 6.50% Ages 76-80 5% Ages 81-85
				Specified Rate = N/A If annual S&P 500 change is zero or positive, specified rate credited. If index negative, no interest.						Specified Rate set at issue & will not change for 1st 6 years 10% free /year, beg yr 2 Confinment & disability waivers free	6 Years 8 - 8 - 7 - 6 - 4 - 2		
SYMETRA AM BEST = A S&P = A Comdex = 77	CUSTOM 5	NY	\$25,000 SPDA Qual & NQ Adds of \$1K or more avail Yr 1	3 Year Base Rate \$25 - \$49,999 1.75% \$50 - \$99,999 2.15% \$100 - \$249,999 2.50% \$250,000 + 2.50% ----- 5 Year Base Rate \$25 - \$49,999 1.50% \$50 - \$99,999 2.00% \$100 - \$249,999 2.30% \$250,000 + 2.30%	0.50%	Interest is base rate for guarantee period 10% free withdrawals Yr 1 Surr chrgs waived after 30 days of confine in a nursing home or hospital, and up to 90 days after release. If confined on contract date not eligible for waiver until after 1st contract year.	5 Years 7 - 7 - 7 - 6 - 5	85	2.25% Ages 0-75 1.25% Ages 76-85				
			\$10,000 SPDA Qual & NQ Adds of \$1K or more avail Yr 1	3 Year 1st Yr Base Rate \$10 - \$49,999 2.15% 1.65% \$50 - \$99,999 2.80% 2.30% \$100 - \$249,999 3.50% 3.00% \$250 + 3.50% 3.00% ----- 5 Year 1st Yr Base Rate \$10 - \$49,999 2.10% 1.60% \$50 - \$99,999 2.65% 2.15% \$100 - \$249,999 3.00% 2.50% \$250 + 3.00% 2.50% ----- 7 Year 1st Yr Base Rate \$10 - \$49,999 2.05% 1.55% \$50 - \$99,999 2.50% 2.00% \$100 - \$249,999 2.85% 2.35% \$250+ 2.85% 2.35%						Interest is 1st year rate then base rate for the remainder of guantee period 1.50% min guarantee 10% free withdrawals avail beg yr 1 Surr chrgs waived after 30 days of confine in a nursing home or hospital, and up to 90 days after release. If confined on contract date not eligible for waiver until after 1st contract year.	7 Years 8-8-7-7-6-5-4	85	
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GREAT AMERICAN AM BEST = A S&P = A+ Comdex = 81	SAFE OUTLOOK	NY	\$10,000 SPDA		Under \$100K Fixed = 1.70% S&P 500 1 year monthly average = 0.00% (0% bailout cap) S&P 500 1 year annual pt-2-pt cap = 4.50% (3%bailout cap) \$100K + Fixed = 1.75% S&P 500 1 year monthly average = 0.00% (0% bailout cap) S&P 500 1 year annual pt-2-pt cap = 4.75% (3%bailout cap)		10% prems avail yr 1, then 10% of anniv value Extended care & terminal illness riders free Death Benefit rider .95% charge 8% rollup credit for 10 yrs Income rider .95%, 9% credit, 10 yr rollup, payout % incres .10% / yr Inc & DB rider 1.35% charge	6 Years 9%-8%-7%-6% 5%-4%	85 75 Inherited Qual & NQ	3.50% Ages 18-75 2.60% Ages 76-80 1.70% Ages 81-85
	SAFE RETURN	NY	\$25,000 SPDA		S&P 500 1 year monthly average = 0.00% (0% bailout cap) S&P 500 1 year annual pt-2-pt cap = 4.50% (3%bailout cap) Fixed = 1.00%		RETURN OF PREMIUM GUAR 10% prems avail yr 1, then 10% of anniv value Extended care & terminal illness riders free Death Benefit rider .95% charge 8% rollup credit for 10 yrs Income rider .95%, 9% credit, 10 yr rollup, payout % incres .10% / yr Inc & DB rider 1.35% charge	10 Years 10% - 9% - 8% - 7% 6% - 5% - 4% 3% - 2% - 1%	85 75 Inherited Qual & NQ	5.50% Ages 18-75 4.50% Ages 76-80 1.50% Ages 81-85
	HIGH FIVE	AVAIL IN CA,CT,DC,FL,IL,IN,KY,MD,MA,MI,MO,NE,NJ,NC,OH,PA,VA,WV,WI	Flex \$20	6 months	3.00%	1.00	*****RATES HAVE NEVER BEEN LOWERED POST ISSUE HISTORICALLY***** 10% Free beg yr 1, but ANY PRINCIPAL W/D IN FIRST 13 MONTHS COMP CHRGEBACK NQ / IRA / ROTH AVAILABLE	5%-4%-3%-2%-1%	90	1%
	PREFERRED	MA,MI,MO,NE,NJ,NC,OH,PA,VA,WV,WI	If no prems pd for 3 years, becomes spda		3.50%			9%-8%-7%-6%-5% 4%-3%-2%-1%	80	2%
WILLIAM PENN ASSOCIATION AM BEST = B++	MultiVantage MVA	NY,CA,DE,MT,OR	SINGLE PREM \$20,000	4 YR 5 YR 7 YR 10 YR	2.10 (1.10 YR 2-4) 2.45 (1.45 YR 2-5) 3.00 (2.00 YR 2-7) 3.30 (2.30YR2-10)	1.00	10% Free w/drwlvs begin yr 1 Waiver of s/c's for limited life expectancy, confinement to nursing home, hospit., licensed facility End of GRO, can go to 1 yr bucket w/o sc's or mva	7-6-5-4 7-6-5-4-3 7-6-5-4-3-2-1 7-6-5-4-3-2-1 MVA	89	1.25%, 1%(76-85), 0.5% 1.75%, 1.25%(76-85), 1% 2.25%, 1.45%(76-85)1.05% 2.75%, 1.95%(76-85)1.25%
	NEW MOMENTUM MVA	WA, NY	FLEX PREMIUM \$2,000 Qual \$5,000 N/Q	QIO 1YR 2 YR 3 YR 5 YR 7 YR 10 YR	3.00 N/A N/A 2.05 (1.30 YR 2-5) 2.40 (1.65 YR 2-7) 2.70 (1.95 YR2-10)	1.00	QIO ONLY: 1 YR RATE transfer to other rate options within one year, and receive same base rates as new money. Roth IRA available. "Ladder" New Mom Interest Rates	7 Years 7-6-5-4-3-2-1-0 MVA	85	1.25% Ages 0-79 4.50% Ages 0-79 2.50% Age 80-85 2.75% 0-79 / 0.75% 80+ 2 & 3 YR GRO
	SPDA II	ME,MD,MA,MN,NH,NY,SC,TX,UT,VT	SINGLE PREM \$3,000 Qual \$3,000 N/Q	3 YR 5 YR	2.60 (1.60 YR2-3) 2.45 (1.45 YR2-5)	1.00	Dividing \$ Between Interest Rate Guarantees in the Same Contract No Surrender Charges or MVA or Charbegack on Death	7 Years 7-7-7-6-5-4-3-0 NO MVA ROP Guarantee	85	3.50% Ages 0-79 1.75% Age 80-85 *** 1% reduction comp for 5 yr option
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VOYA AM BEST = A S&P = A Comdex = 77	VOYA QUEST PLUS EIA ****6 % Premium Bonus	AK, CT DE, MN NJ, NY OR, WA	SINGLE PREM \$15K Qual & Non-Qual	Annual Pt- Pt S&P 500 - \$15K Band = 1.50% Annual Pt- Pt S&P 500 - \$75K Band = 2.25% Monthly Cap S&P 500 - \$15K Band = 0.90% Monthly Cap S&P 500 - \$75K Band = 1.10% Monthly Avg Spread - \$15K Band = 4.25% Monthly Avg Spread - \$75K Band = 3.25% 1 Year Fixed = 1.10%			MVA for excess w/drwl's	Nursing Home & Terminal Illness Riders	80	6.30% Ages 0-80
							Bonus re-capture 1st 10 yrs			
							10% value free, beg yr 2			
							MGSV 87.5% of prem, less w/drwl's & prem taxes, accum at 2% per year 1st 10 years	10 Years 10 - 10 - 10 - 10 - 9 8 - 7 - 6 - 5 - 4		
							IncomeProtector Withdrawal Benefit Rider			
							10% value free, beg yr 2			
							MGSV 87.5% of prem, less w/drwl's & prem taxes, accum at 1% per year 1st 7 years	7 Years 10 - 10 - 10 - 10 9 - 8 - 7 - 0		
							IncomeProtector Withdrawal Benefit Rider			
							Nursing Home & Terminal Illness Riders			
							5% value free, beg yr 2			
							MGSV 87.5% of prem, less w/drwl's & prem taxes, accum at 1% per year 1st 7 years	8 Years 10 - 10 - 10 - 10 9 - 8 - 7 - 6		
							IncomeProtector Withdrawal Benefit Rider			
							Nursing Home & Terminal Illness Riders			
							MVA			
LINCOLN AM BEST = A+ S&P = AA- Comdex = 90	LINCOLN OPTICHOICE 5 EIA	NY	Flexible Premium \$15K Qual & Non-Qual \$5K Non-Qual \$2K Qual \$50 Min Adds	Perf. Triggered Spec rate under \$100K = 3.00% Perf. Triggered Spec rate \$100K + = 3.25% Monthly Pt-Pt Cap S&P 500 under \$100K = 1.25% Monthly Pt-Pt Cap S&P 500 \$100K + = 1.35% Monthly Avrg Spread S&P 500 under \$100K = 3.20% Monthly Avrg Spread S&P 500 \$100K += 2.80% 1 Year Fixed under \$100K = 1.50% 1 Year Fixed \$100K + = 1.65%			MVA for excess w/drwl's	5 Years 9 - 8 - 7 - 6 - 5	85	5% Ages 0-75 1.50% Ages 0-75 Yr 2 1% Ages 0-75 Yr 3-4 3.75% Ages 76-80 2.50% Ages 81-85 1% Ages 76-85 Yr 2 0.5% Age 76-85 Yr 3-4
							10% free, beg in year 1			
							GMCSV is after withdrwl's and surrender charges, credited between 1% - 3%.			
							Nursing Home & Terminal Illness Riders waive s/c & mva			
							Guar Lifetime Withdrwl Benefit Rider available for 0.40% charge			
							10% free, beg in year 1			
							MVA for excess w/drwl's	7 Years 9 - 8 - 7 - 6 - 5 - 4 - 3	85	6% Ages 0-75 1.75% Ages 0-75 Yr 2 1.25% Ages 0-75 Yr 3-4 4.50% Ages 76-80 3% Ages 81-85 1.25% Ages 76-85 Yr 2 0.75% Age 76-85 Yr 3-4
							GMCSV is after withdrwl's and surrender charges, credited between 1% - 3%.			
							Nursing Home & Terminal Illness Riders waive s/c & mva			
							Guar Lifetime Withdrwl Benefit Rider available for 0.40% charge			
							10% free, beg in year 1			
							MVA for excess w/drwl's	9 Years 9 - 8 - 7 - 6 - 5 4 - 3 - 2 - 1	85	7% Ages 0-75 2% Ages 0-75 Yr 2 1.25% Ages 0-75 Yr 3-4 5.25% Ages 76-80 1.40% Ages 76-85 Yr 2 0.80% Age 76-85 Yr 3-4
							GMCSV is after withdrwl's and surrender charges, credited between 1% - 3%.			
							Nursing Home & Terminal Illness Riders waive s/c & mva			
							Guar Lifetime Withdrwl Benefit Rider available for 0.40% charge			

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NORTH AMERICAN COMPANY FOR L & H										
	AM BEST = A+ S&P = A+ Comdex = 91	NORTH AMERICAN GUARANTEE CHOICE II	DE No 6-10 Yr options in CA & CT	Single Premium \$10K Non-Qual \$2K Qualified	3 Year 1.45% (\$200K+ 1.75%) 4 Year 1.70% (\$200K+ 1.90%) 5 Year 2.25% (\$200K+ 2.50%) 6 Year 2.10% (\$200K+ 2.35%) 7 Year 2.25% (\$200K+ 2.50%) 8 Year 2.45% (\$200K+ 2.65%) 9 Year 2.55% (\$200K+ 2.75%) 10 Year 2.65% (\$200K+ 2.85%)	0.50%	Interest only w/drws in 30 days 30 Day window end of term w/o charge. Renewal for original guar period if no action taken or may choose other interest period Nursing Home Confinement waivers increases free amt to 10% of value each year	10 - 10 - 10 - 0 10- 10 - 10 - 10 10-10-10-10-10 5 10's then 9% 5 10's - 9 - 8 5 10's - 9 - 8 - 6 5 10's - 9-8-6-4 5 10's - 9-8-6-4-2	90	2.25% Ages 0-80 1.38% Ages 81-85 0.75% Ages 86-90 3 & 4 Year Opts Reduced
OXFORD LIFE AM BEST= A-	MULIT-SELECT SERIES MVA ****COMP REDUCED ON 4 YR, 6 YR, 8 YR	MT MS,AL WV NY,VT	\$20,000	3 Year 2.00% 4 Year 2.50% 5 Year 2.60% 6 Year 3.00% 7 Year 2.85% 8 Year 3.15% 9 Year 3.00% 10 Year 3.10%	1%	30 Day window at the end of guarantee period 10% free beginning yr 2 Interest avail year 1 Iss Age 76 & 77 - 10 year N/A Iss Age 78 & 79 - 9 & 10 Yr N/A Iss Age 80 - 8 -10 yr N/A Waiver of s/c rider for home health, term illness, nursing home	10%-9%-8% 10-9-8-7 10-9-8-7-6 10-9-8-7-6-5 10-9-8-7-6-5-4 10-9-8-7-6-5-4-3 10-9-8-7-6-5-4-3-2 10-9-8-7-6-5-4-3-2-1	80	0.50% 18-75 0.25% -80 1% 18-75 0.50% 76-80 1.70% 18-75 0.70% 76-80 1.70% 18-75 0.70% 76-80 1.70% 18-75 0.70% 76-80 2.00% 18-75 1.00% 76-79 2.00% 18-75 1.00% 76-77 2.20% 18-75	
PRINCIPAL AM BEST = A+ S&P = A+ Comdex = 90	PREFERRED SERIES ANNUITY	NY	Flex Yr 1 Only \$10,000	3 Year 1st Yr Base Rate Avg YD \$50 - \$99,999 1.70% 1.40% 1.50% \$100 + 2.31% 1.40% 1.70% 4 Year 1st Yr Base Rate Avg YD \$5 - \$49,999 1.45% 1.45% 1.45% \$50 - \$99,999 1.90% 1.50% 1.60% \$100+ 2.51% 1.50% 1.75% 5 Year 1st Yr Base Rate Avg YD \$5 - \$49,999 1.65% 1.65% 1.65% \$50 - \$99,999 2.36% 1.70% 1.83% \$100+ 2.61% 1.70% 1.88% 6 Year 1st Yr Base Rate Avg YD \$5 - \$49,999 1.75% 1.75% 1.75% \$50 - \$99,999 2.00% 2.00% 2.00% \$100+ 2.05% 2.05% 2.05% 7 Year 1st Yr Base Rate Avg YD \$5 - \$49,999 1.90% 1.90% 1.90% \$50 - \$99,999 2.66% 1.95% 2.05% \$100+ 3.02% 1.95% 2.10%	30 Day renewal window at the end of each term w/ no charge Auto renews into same guarantee period if no action WITH restarting surr charges 15% free annual free or RMD whichever is higher Waiver of surre charges after 1 yr if terminally ill, total & perm disability or 60 confinement to medical facility NO COMP PAYABLE \$2 MILLION +	3 Yr 8%-7%-6% 4 Yr 8%-7%-6%-6% 5 Yr 8%-7%-6%-6%-5% 6 Yr 8%-7%-6%-6% 5%-4% 7 Yr 8%-7%-6%-6% 5%-4%-3%	90	3 yr Age - 80 .75% Ages 81-85 0.50% Ages 86-90 0.40% 4 yr Age - 80 1.50% Ages 81-85 0.90% Ages 86-90 0.40% 5 yr Age - 80 2.00% Ages 81-85 1.00% Ages 86-90 0.50% 6 yr Age - 80 2.50% Ages 81-85 1.30% Ages 86-90 0.65% 7 yr Age - 80 3.00% Ages 81-85 1.65% Ages 86-90 0.75%		
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