AnnuityGram™ - Fixed

New West Insurance - A member of Insurance Designers of America

208.622.521

www.newwestinsurance.com

Rates effective March 1, 2023

										Nates	effective	iviaicii	1, 2023
	Guarantee			Average	Minimum		Minimum	Issue	State				
Product		Rate	Rate	Annual Rate	Guarantee	Surrender Charge	Purchase	Age	Approval	Withdrawals	(Commission	
AME	erican i	OITAN	NAL								(A AM Best	, A S&P, 78	3 Comdex)
Σ	5 Year	5.15%	5.25%	5.40%		30 day window after guarantee period						1.50%	Ages 80-85
PALLADIUM MYG	6 Year 7 Year 8 Year	5.20% 5.20% 5.20%	5.30% 5.30% 5.30%	5.45% 5.45% 5.45%	1.00% on 100% premium	8, 8, 8, 7, 6, 5, 4, 3, 2, 1, 0	\$5,000 NQ/Q	0-85 NQ / Q	Not available in NY, UT	Interest only during 1st year, 10% beginning year 2		2.50% 2.50% 2.50%	0.509 0.509 0.509
PA	9 Year 10 Year F	5.20% 5.20% xtra 0.10%	5.30% 5.30% \$100,000	5.45% 5.45%		+/- MVA (Non-MVA in OR, WA)				beginning year 2		2.50% 2.50%	0.509 0.509
	Remarks: Confi					+/- IVIVA (NOTI-IVIVA III OR, WA)							
INTE	EGRITY									(A	+ AM Best, A	AA S&P, 96	6 Comdex)
TAGE	4 Year	4.85%	3.85%	4.10%		30 day window after guarantee period 8, 8, 7, 7		0-89		10% Free	Ages 0-75 2.00%	Ages 76-85 1.50%	Ages 86-89 1.20%
MULTIVANTAGE	5 Year 7 Year	4.70% 4.25%	3.70% 3.25%	3.90% 3.39%	1.25% on 100% premium	8, 8, 7, 7, 6 8, 8, 7, 7, 6, 5, 4 +/- MVA	\$20,000 NQ/Q	NQ / Q	Not available in DE, MT, NY	Withdrawal	2.50% 3.00%	2.00% 2.20%	1.70% 1.80%
				ness, healthcare a	and RMD waivers	·							
LINC	COLN NA	MOITA	ĄL							(A+	- AM Best, A	A- S&P, 90) Comdex
H H	5 Year	\$10,000+ 2.85%				7, 7, 6, 5, 4, 0					Ages 0-75 2.00%	Ages 76-80 1.30%	Ages 81-85 0.75%
MYGUARANTEE PLUS	7 Year	2.85%	3.35%		1.50% on 100% premium	7, 7, 6, 5, 4, 3, 2, 0	\$10,000 NQ/Q	0-85 NQ / Q	Not available in MN, NY	10% Free Withdrawal	2.50%	1.60%	1.00%
Σ						+/- MVA							
MIN	INESOTA	LIFE								(A+	- AM Best, A	A- S&P, 95	Comdex)
	3 Year	\$25,000+ 4.35%				9, 8, 7				100/ 5	Ages 0-80 1.50%	Ages 81-85 0.75%	Ages 86-90
WWW	5 Year 7 Year	4.35% 4.40%	4.50% 4.55%		1.00% on 100% premium	9, 8, 7, 6, 5 9, 8, 7, 6, 5, 4, 3	\$25,000 NQ/Q	0-90 NQ / Q	Not available in NY (Product differs in CA)	10% Free Withdrawal starting year 2	2.25% 2.25%	1.25% 1.25%	0.56%
	9 Year	4.45%	4.60%			9, 8, 7, 6, 5, 4, 3, 2, 1 +/- MVA				,	2.25%	1.25%	0.56%
MAS	Remarks: Hosp				dition waivers after 1st policy y	ear				(.	A AM Best, A	4+ S&P, 8() Comdex)
NIA	5 Year	4.35%	4.10%	4.35%								Ages 0-80	2.50%
SECUREGAIN 5	0.10% wi	l be added in	years two th	_	1.00% on 100% premium	9, 8, 7, 6, 5, 0	\$10,000 NQ/Q	0-89 NQ 18-89 Q	Not available in NY	10% Free Withdrawal		Ages 81-89	1.50%
		xtra 0.15%				+/- MVA							
SECUREGAIN 7		tract year, the		4.34% t rate will increase.	1.00% on 100% premium	9, 8, 7, 6, 5, 4, 3, 0	\$10,000	0-85 NQ	Not available in NY	10% Free		Ages 0-80	3.50%
SECUR		be added in y		_	1.00% Oil 100% premium		\$10,000 NQ/Q	18-85 Q	140t avallable III 141	Withdrawal		Ages 81-85	1.50%
		xtra 0.10%			annointment required in MT	+/- MVA							

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

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	Guarantee	1st Year Ba	se Average	Minimum		Minimum	Issue	State			
Product	Period	Rate Ra	te Annual Rat	e Guarantee	Surrender Charge	Purchase	Age	Approval	Withdrawals	Commission	
NEW	V YORK L	.IFE							(A++ AM I	Best, AA+ S&P, 100	Comdex)
		Premium								Ages 0-80	Ages 81-85
	3 Year	\$5,000-\$25,0	3.40%							1.00%	0.75%
		\$25,000-\$50,0	00 3.70%		7, 7, 7, 0						
		\$50,000-\$100,0	3.80%		+/- MVA						
		\$100,000+	4.05%								
	4 Year	\$5,000-\$25,0	3,40%							1.50%	1.00%
		\$25,000-\$50,0			7, 7, 7, 6, 0						
		\$50,000-\$100,0	3.80%		+/- MVA						
		\$100,000+	4.05%		,						
SECURE TERM MVA II	5 Year	\$5,000-\$25,00 \$25,000-\$50,0 \$50,000-\$100,0 \$100,000+	00 3.70%	0.50% on 100% premium	7, 7, 7, 6, 5, 0 +/- MVA	\$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%
	6 Year	\$5,000-\$25,0	00 3.40%							1.50%	1.00%
	0 1001	\$25,000-\$50,0			7, 7, 7, 6, 5, 4, 0					1.3070	1.0070
		\$50,000-\$100,0			+/- MVA						
		\$100,000+	4.05%		,						
	7 Year	\$5-\$25k	3.65%		77765420					1.50%	1.00%
		\$25-\$50k	3.95%		7, 7, 7, 6, 5, 4, 3, 0						
		\$50-\$100k	4.05%		+/- MVA						
		\$100k+	4.30%	ders: Enhanced Reneficiary (and Sno							

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)

ш		\$2,000+	\$100,000+		30 day window after guarantee period					Ages 0-79	Ages 81-85	Ages 86-90
벁ᇜ	3 Year	3.85%	4.30%		9.3, 8.4, 7.5			7 year options unavailable in		1.50%	1.13%	0.75%
A S	5 Year	4.15%	4.40%	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%
H H H	7 Year	4.30%	4.60%	1% 011 67.5% premium	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		0.00%	0.00%	0.00%
					+/- 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	3 Year 4 Year 5 Year 6 Year 7 Year 8 Year	4.85% #REF! 5.10% #REF! 5.30% #REF!	1% on 100% premium	30 day window after guarantee perio 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	\$20,000 NQ / Q (\$500k maximum premium ages 76-	18-80 18-80 18-80 18-80 18-80 18-79	Not available in AL, MS, MT, NY, VT, WV	Interest only during 1st year, 10% beginning year 2	Ages 18-75 1.00% #REF! 2.50% #REF! 2.50% #REF!	1.50% #REF! 1.50%
<u> </u>	8 Year 9 Year 10 Year				premium ages 76- 80)		141, 41, 444	beginning year 2		#REF! 1.75%

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

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Guarantee	1st Year	Base	Average	Minimum		Minimum	Issue	State				
Period	Rate	Rate	Annual Rate	Guarantee	Surrender Charge	Purchase	Age	Approval	Withdrawals	C	Commission	
IANCE ST	ANDA	\RD								(A+ AM Best,	A S&P, 83	3 Comdex)
5 Year	S M'	P /A	4.75% 0.00%	1.35% on 100% premium	8, 7, 6, 5, 4, 0 8, 7, 6, 5, 4, 0 (+/- MVA)	\$10,000 NQ/Q	0-85 NQ/Q	Not available in MO, MT, NY, UT MD, MN, ND, NY, OR, TX, UT, VT WA	10% Free Withdrawal	Ages 0-75 2.50% 0.00%	Ages 76-80 2.00% 0.00%	Ages 81-85 1.50% 0.00%
	ng home ca	re waiver										4 1 4 D
ICOR											(A-	- AM Best)
3 Year 5 Year 7 Year		\$50-\$100k 4.40% 5.05% 5.15%	\$100k+ 4.65% 5.30% 5.30%	1% on 100% premium	30 day window after guarantee period 9, 8, 7 9, 8, 7, 6, 5 9, 8, 7, 6, 5, 4, 3 +/- MVA	\$15,000 NQ / Q	0-90 NQ / Q	Not available in AK, CA, CT, DC, DE, ME, MT, ND, NY, PR, SD, VI, VT	10% Free Withdrawal	Ages 0-80 1.25% 2.00% 2.25%	Ages 81-85 0.75% 1.25% 1.75%	Ages 86-90 0.50% 0.75% 1.00%
Remarks: Nursi	ng home ar	d terminal	illness waivers									
NDARD										(A AM Best, A	4+ S&P, 82	2 Comdex)
3 Year 5 Year 7 Year 10 Year	4.55% 4.90% 5.00%	\$100,000+ 4.65% 5.00% 5.10% 4.95%		0.10% on 100% premium	30 day window after guarantee period 9.4, 8.5, 7.5 9.4, 8.5, 7.5, 6.5, 5.5 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5 +/- MVA	\$15,000 NQ/Q	0-93 0-93 0-90 0-80 NQ/Q	Not available in CA, DE, NJ or NY Product varies by state	Interest only	Ages 0-80 1.50% 2.00% 2.00% 3.00%	Ages 81-85 0.75% 1.00% 1.00% N/A	Ages 86+ 0.50% 0.77% 0.77% N/A
Remarks: Nursi	ng home ar	d terminal	illness waivers									
1ETRA										(A AM Best,	A S&P, 80	Comdex)
5 Year	\$50k \$100k	-100k -250k	7 Year 0.00% #REF! 4.70%	0.50% on 100% premium	5 Year 7, 7, 7, 6, 5, 0	425.000	0.05		100/ 5		Ages 0-75 Ages 76-85	2.00% 1.25%
7 Year \$25-\$50k \$50k-100k \$100k-250k \$250k+	1st Yr Yrs 2-7 Average k 2.65% 2.15% 5.00% 7 Year lok 3.30% 2.80% 0.00% 1% on 100% premium 8, 8, 7, 7, 6, 5, 4 0			\$25,000 NQ / Q	0-85 NQ / Q	Not available in NY	10% Free Withdrawal		Ages 0-75 Ages 76-85	4.00% 2.25%		
	Period ANCE ST 5 Year Remarks: Nursin FICOR 3 Year 5 Year 7 Year Remarks: Nursin NDARD 3 Year 5 Year 7 Year 10 Year Remarks: Nursin TETRA 5 Year 7 Year 425-\$50k \$50k-100k \$100k-250k	Period Rate	Period Rate Rate	Period Rate Rate Annual Rate ANCE STANDARD Version 5 Year SP 4.75% MVA 0.00% Remarks: Nursing home care waiver ICOR \$15-\$50k \$50-\$100k \$100k+ 3 Year 3.65% 4.40% 4.65% 5 Year 4.60% 5.05% 5.30% 7 Year 4.80% 5.15% 5.30% NDARD \$15,000+ \$100,000+ 3 Year 4.55% 4.65% 5 Year 4.90% 5.00% 7 Year 5.00% 5.10% 10 Year 4.85% 4.95% Femarks: Nursing home and terminal illness waivers ### ILL Plance	Period Rate Rate Annual Rate Guarantee ANCE STANDARD Version 5 Year SP 4.75% 1.35% on 100% premium MVA 0.00% Remarks: Nursing home care waiver S15-\$50k \$50-\$100k \$100k+ 3 Year 3.65% 4.40% 4.65% 5 Year 4.60% 5.05% 5.30% 1% on 100% premium 7 Year 4.80% 5.15% 5.30% 1% on 100% premium NDARD \$15,000+ \$100,000+ \$100,000+ 0.10% on 100% premium 3 Year 4.55% 4.65% 4.95% 0.10% on 100% premium 10 Year 4.85% 4.95% 0.50% on 100% premium TETRA 5 Year \$25-\$50k 7 Year 0.50% on 100% premium \$100k-250k #REF! \$250k+ 4.70% 0.50% on 100% premium 7 Year 1st Yr Yrs 2-7 Average \$25-\$50k	Note Standard St	Note Period Rate Rate Annual Rate Guarantee Surrender Charge Purchase	Name	Not available in Ak, CA, CT, Fear Nursing Nome and terminal liness waivers Nursing Nursi	Period Rate Rate Anual Rate Guarantee Surrender Charge Purchase Age Approval Withdrawals	Period Rate Rate Rate Annual Rate Guarantee Surrender Charge Purchase Age Approval Withdrawals CAM	Period Part Part

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	Index		15.	Minimum	Surrender	Minimum		State					
Product	Strategy	Cap	/ Rate	Guarantee	Period	Purchase	Issue Age	e Approval	Withdrawals		Commission		
MAS	SS MUTUAL ASCEND									(A AM B	est, A+ S&P	, 80 Comdex)	
AMERICAN LEGEND 7	S&P 500 Annual Point to Point Cap Fixed Rate (1 year) *** Pre-appointment requir	\$10,000+ 9.75% 4.00% red in MT	10.00%	1.10% on 87.5% premium	7 Year 9, 8, 7, 6, 5, 4, 3, 0	\$10,000 NQ / Q Flexible premium	0-85 NQ 18-85 Q	Not available in NY	10% Free Withdrawal		Ages 0-75 Ages 76-85 nission availabl	4.75% 2.75% e, call for details.	
	Remarks: Extended care, terminal illness w	aivers (N/A	in MA)										
SAFE RETURN	S&P 500 Annual Point to Point Cap Fixed Rate (1 year) Fixed Rate - Oregon (1 year) BAILOUT CAP: If renewal cap rate is less than 3. cap rate), the client can withdraw funds charaes/penalties.			1.10% on 100% premium	10 Year 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	\$25,000 NQ/Q	0-85 NQ 18-85 Q	Not available in NY	10% Free Withdrawal	,	Ages 0-75 Ages 76-80 Ages 81-85	5.50% 4.50% 1.50%	
	*** Pre-appointment requir Remarks: Extended care, terminal illness w			n of premium guarantee incl	uded					Trail comn	nission availabl	e, call for details.	
Inte	grity									(A+ AM B	est, AA S&P	, 96 Comdex)	
	Goldman Sachs 1 Year Participation Rate		10 Year 130%										
	Goldman Sachs 2 Year Participation Rate		190%		7 Year								
छ	Goldman Sachs 3 Year Participation Rate		200%		9, 8.5, 8, 7, 6, 5, 4, 0						7 Year	10 Year	
Indextra	JP Morgan 1 Year Participation Rate	117%	117%	1.25% on 87.5%		\$15,000	18-85	Not available in ME, NH, NY,	10% Free	Ages 18-75	5.25%	6.50%	
<u> </u>	JP Morgan 2 Year Participation Rate	167%	167%	premium		NQ/Q	NQ / Q	VT	Withdrawal	Ages 76-85	4.25%	5.00%	
	JP Morgan 3 Year Participation Rate	200%	200%		10 Year								
	S&P 500 Annual Point to Point Cap	7.00%	7.00%		9, 8.5, 8, 7, 6, 5, 4, 3, 2, 1, 0								
	Fixed Rate (1 year)	3.75%	3.75%							Trail comn	nission availab	e, 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 straegy also available

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roduct	Index Strategy	Car	/ Rate	Minimum Guarantee	Surrender Period	Minimum Purchase	Issue Age	State Approval	Withdrawals		Commissio	n	
	OLN NATIONAL	Eup	-y-race-	Guarantee	renou	ar criasc	-issue rige	прргочи	- Vicinara Wals	(A+ AM Best, AA- S&P, 91 Comc			
DIRECTIONS	Performance Triggered Rate \$100k+ \$&P 500 7.5% Daily Risk Control Participation \$100k+ Fixed Rate (all years) \$100k+	50.00% 1.15%	8 Year 3.00% 3.50% 60.00% 70.00% 1.35%	1% on 100% premium	6 Year 9, 8, 7, 6, 4.75, 3.5, 0 8 Year 9, 8, 7, 6, 4.75, 3.5, 2, 0.75, 0	\$10,000 NQ / Q	0-85 NQ / Q	Not available in NY	10% Free Withdrawal	Ages 0-75 Ages 76-80 Ages 81-85	6 Year 3.50% 2.75% 1.75%	8 Y 4.5 3.5 2.2	
	Remarks: Nursing home, terminal illness w	1.30%	1.50%		+/- MVA								
OPTIBLEND 7	1 Year Volatility Controlled Spread S&P 500 Annual Point to Point Cap S&P 500 1 Year Participation Rate Fixed Rate (1 year)	1.25% 3.50% 15.00% 1.25%	\$100,000+ 0.65% 5.00% 20.00% 1.40%	1% on 100% premium	7 Year 9, 8, 7, 6, 5, 4, 3, 0 +/- MVA	\$10,000 NQ / Q	0-85 NQ / Q	Not available in NY	10% Free Withdrawal		Ages 0-74 Ages 75-79 Ages 80-84 Ages 85	4.50% 3.00% 2.00% 0.75%	
	Remarks: Nursing home, terminal illness w FECTIVE	aivers; Litet	ime Income E	dge Rider available at cost						(A+ AM I	Best, AA- S&I	P. 91 Comd	
ANNUITY II	S&P 500 Annual Point to Point Cap \$100k+ Fixed \$100k+	5 Year 2.75% 3.50% 1.35% 1.60%	7 Year 2.85% 3.60% 1.45% 1.70%	1% on 100% premium	5 Year 9, 9, 8, 7, 6, 0 7 Year 9, 9, 8, 7, 6, 5, 4, 0 +/- MVA	\$10,000 NQ / Q	0-85 NQ / Q	Not available in NY	10% Free Withdrawal	Ages 0-80 Ages 81-85	5 year 2.55% 1.28%	7 y 3.7 1.8	
	Remarks: Nursing home, terminal illness, h	ieaithcare, i	ınemploymen	t protection waivers; Estate	planning benefit rider included; Sec	curePay incom	e rider availat	ole at cost		(A AM	Best, A+ S&F	2, 82 Como	
ANNUITY	5 Year S&P 500 Annual Point to Point Cap 7 Year S&P 500 Annual Point to Point Cap 10 Year S&P 500 Annual Point to Point Cap Fixed	\$15k+ \$100k+ \$15k+ \$100k+ \$15k+ \$100k+	9.00% 9.25% 10.00% 10.25% 10.00% 10.25% 2.00%	1.55% on 87.5% premium	5 Year 7, 6, 5, 4, 2, 0 7 Year 7, 6, 5, 4, 3, 2, 1, 0 10 Year 8, 7, 6, 5, 4, 3, 2, 1, 0.9, 0 +/- MVA	\$15,000 NQ/Q	0-90 NQ/Q (0-80 for ISA 10)	Not available in NY (ISA 10 Not available in CA, MN, MO, NY, TX, or WA)	10% Free Withdrawal	5 Year 7 Year	Ages 0-80 Ages 81-85 Ages 86-90 Ages 0-80 Ages 81-85 Ages 86-90 Ages 0-80	3.00% 1.50% 1.35% 4.00% 2.00% 1.45% 5.00%	
F	Remarks: Nursing home, terminal illness w	aivers; Gua	ranteed Minin	num Accumulation Benefit in	ncluded								
SYMI	ETRA									(A AN	1 Best, A S&F	, 80 Comd	
EDGE PRO	S&P 500 Annual Point to Point Cap	5 Year 7.00% 7.50%	7 Year 7.00% 7.50%	1% on 100% premium	5 Year 9, 8, 7, 7, 6, 0	\$10,000 NQ / Q	0-85 NQ / Q	Not available in NY	10% Free Withdrawal	Ages 0-75	5 year 3.50%	7 <u>y</u>	

Remarks: Nursing home, hospitalization waivers

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Company	Product	Band	Rate	Company	Product	Band	Rate	Company	Product	Band	Rate	Company	Product	Band	Rate
	3 Year				5 Year				6 Year				7 Year (continued)	
American National	Palladium MYG	\$5,000	4.45%	American National	Palladium MYG	\$5,000	5.15% 0	American National	Palladium MYG	\$5,000	5.20%	Sagicor	Milestone MYG	\$5,000	4.80%
American National	Palladium MYG	\$100,000	4.55%	American National	Palladium MYG	\$100,000	5.25% 0	American National	Palladium MYG	\$100,000	5.30%	Sagicor	Milestone MYG	\$50,000	5.15%
Minnesota	Secure Option Choice	\$25,000	4.35%	Mass Mutual Ascend	Secure Gain	\$10,000	4.35% 0	New York Life	Secure Term MVA	\$5,000	3.40%	Sagicor	Milestone MYG	\$100,000	5.30%
Minnesota	Secure Option Choice	\$25,000	4.35%	Mass Mutual Ascend	Secure Gain	\$100,000	4.50% 0	New York Life	Secure Term MVA	\$25,000	3.70%	Standard	FGA	\$15,000	5.00%
Minnesota	Secure Option Choice	\$100,000	4.50%	Integrity	MultiVantage	\$20,000	3.90% 0	New York Life	Secure Term MVA	\$50,000	3.80%	Standard	FGA	\$100,000	5.10%
North American	Guarantee Choice	\$2,000	3.85%	Lincoln	MYGuarantee	\$10,000	2.85% 0	New York Life	Secure Term MVA	\$100,000	4.05%	Symetra	Select Max	\$25,000	4.70%
North American	Guarantee Choice	\$100,000	4.30%	Lincoln	MYGuarantee	\$100,000	3.35% 0					Symetra	Select Max	\$50,000	4.85%
New York Life	Secure Term MVA	\$5,000	3.40%	Minnesota	Secure Option Choice	\$25,000	4.35%					Symetra	Select Max	\$100,000	5.00%
New York Life	Secure Term MVA	\$25,000	3.70%	Minnesota	Secure Option Choice	\$100,000	4.50%					Symetra	Select Max	\$250,000	5.00%
New York Life	Secure Term MVA	\$50,000	3.80%	North American	Guarantee Plus	\$2,000	4.15%								
New York Life	Secure Term MVA	\$100,000	4.05%	North American	Guarantee Plus	\$100,000	4.40%						8 Year		
Oxford	MultiSelect	\$20,000	4.85%	New York Life	Secure Term MVA	\$5,000	3.40%					American National	Palladium MYG	\$5,000	5.20%
Sagicor	Milestone MYG	\$5,000	3.65%	New York Life	Secure Term MVA	\$25,000	3.70%		7 Year			American National	Palladium MYG	\$100,000	5.30%
Sagicor	Milestone MYG	\$50,000	4.40%	New York Life	Secure Term MVA	\$50,000	3.80%	American National	Palladium MYG	\$5,000	5.20%				
Sagicor	Milestone MYG	\$100,000	4.65%	New York Life	Secure Term MVA	\$100,000	4.05%	American National	Palladium MYG	\$100,000	5.30%				
Standard	FGA	\$15,000	4.55% () Oxford	MultiSelect	\$20,000	5.10%	Mass Mutual Ascend	Secure Gain	\$10,000	4.34% 0)	9 Year		
Standard	FGA	\$100,000	4.65%	RSLI	Eleos SP	\$10,000	4.75%	Mass Mutual Ascend	Secure Gain	\$100,000	4.54%	American National	Palladium MYG	\$5,000	5.20%
				Sagicor	Milestone MYG	\$5,000	4.60%	Integrity	MultiVantage	\$20,000	3.39%	American National	Palladium MYG	\$100,000	5.30%
				Sagicor	Milestone MYG	\$50,000	5.05%	Lincoln	MYGuarantee	\$10,000	2.85%	Minnesota	Secure Option Choice	\$25,000	4.45%
				Sagicor	Milestone MYG	\$100,000	5.30%	Lincoln	MYGuarantee	\$100,000	3.35%	Minnesota	Secure Option Choice	\$100,000	4.60%
				Standard	FGA	\$15,000	4.90%	Minnesota	Secure Option Choice	\$25,000	4.40%	Oxford	MultiSelect	\$20,000	5.20%
				Standard	FGA	\$100,000	5.00%	Minnesota	Secure Option Choice	\$100,000	4.55%				
	4 Year		() Symetra	Select Max	\$10,000	4.65% 0	North American	Guarantee Choice	\$2,000	4.30% 0)	10 Year		
ntegrity	MultiVantage	\$20,000	4.10%	Symetra	Select Max	\$50,000	4.85%	North American	Guarantee Choice	\$100,000	4.60%	American National	Palladium MYG	\$5,000	5.20%
New York Life	Secure Term MVA	\$5,000	3.40%	Symetra	Select Max	\$100,000	5.00%	New York Life	Secure Term MVA	\$5,000	3.65%	American National	Palladium MYG	\$100,000	5.30%
New York Life	Secure Term MVA	\$25,000	3.70%	Symetra	Select Max	\$250,000	5.00%	New York Life	Secure Term MVA	\$25,000	3.95%	Oxford	MultiSelect	\$20,000	5.25%
New York Life	Secure Term MVA	\$50,000	3.80%					New York Life	Secure Term MVA	\$50,000	4.05%	Standard	FGA	\$15,000	4.85%
New York Life	Secure Term MVA	\$100,000	4.05%					New York Life	Secure Term MVA	\$100,000	4.30%	Standard	FGA	\$100,000	4.95%
			()				Oxford	MultiSelect	\$20,000	5.30% 0)			
							C)							

^{***} 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 ***