

# AnnuityGram™ - Fixed

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

208.622.5211

www.newwestinsurance.com

Rates effective March 1, 2023

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					Ages 0-79	Ages 80-85	
	5 Year	5.15%	5.25%	5.40%	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	1.50%	0.50%	
	6 Year	5.20%	5.30%	5.45%							2.50%	0.50%	
	7 Year	5.20%	5.30%	5.45%							2.50%	0.50%	
	8 Year	5.20%	5.30%	5.45%							2.50%	0.50%	
	9 Year	5.20%	5.30%	5.45%							2.50%	0.50%	
	10 Year	5.20%	5.30%	5.45%							2.50%	0.50%	
Extra 0.10% \$100,000+					+/- MVA (Non-MVA in OR, WA)								
Remarks: Confinement, disability waivers													
INTEGRITY											(A+ AM Best, AA S&P, 96 Comdex)		
MULTIVANTAGE						30 day window after guarantee period					Ages 0-75	Ages 76-85	Ages 86-89
	4 Year	4.85%	3.85%	4.10%	1.25% on 100% premium	8, 8, 7, 7, 6, 8, 8, 7, 7, 6, 5, 4	\$20,000 NQ/Q	0-89 NQ / Q	Not available in DE, MT, NY	10% Free Withdrawal	2.00%	1.50%	1.20%
	5 Year	4.70%	3.70%	3.90%							2.50%	2.00%	1.70%
	7 Year	4.25%	3.25%	3.39%							3.00%	2.20%	1.80%
Remarks: Unemployment, terminal illness, healthcare and RMD waivers													
LINCOLN NATIONAL											(A+ AM Best, AA- S&P, 90 Comdex)		
MYGUARANTEE PLUS	\$10,000+		\$100,000+		1.50% on 100% premium	7, 7, 6, 5, 4, 0	\$10,000 NQ/Q	0-85 NQ / Q	Not available in MN, NY	10% Free Withdrawal	Ages 0-75	Ages 76-80	Ages 81-85
	5 Year	2.85%	3.35%	2.00%							1.30%	0.75%	
	7 Year	2.85%	3.35%	2.50%							1.60%	1.00%	
	+/- MVA												
MINNESOTA LIFE											(A+ AM Best, AA- S&P, 95 Comdex)		
www	\$25,000+		\$100,000+		1.00% on 100% premium	9, 8, 7, 9, 8, 7, 6, 5, 9, 8, 7, 6, 5, 4, 3, 9, 8, 7, 6, 5, 4, 3, 2, 1	\$25,000 NQ/Q	0-90 NQ / Q	Not available in NY (Product differs in CA)	10% Free Withdrawal starting year 2	Ages 0-80	Ages 81-85	Ages 86-90
	3 Year	4.35%	4.50%	1.50%							0.75%	0.38%	
	5 Year	4.35%	4.50%	2.25%							1.25%	0.56%	
	7 Year	4.40%	4.55%	2.25%							1.25%	0.56%	
	9 Year	4.45%	4.60%	2.25%							1.25%	0.56%	
Remarks: Hospital, medical care stay and terminal condition waivers after 1st policy year													
MASS MUTUAL ASCEND											(A AM Best, A+ S&P, 80 Comdex)		
SECUREGAIN 5	5 Year	4.35%	4.10%	4.35%	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 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										Ages 81-89	1.50%	
	Extra 0.15% \$100,000+										+/- MVA		
SECUREGAIN 7	7 Year	4.45%	3.45%	4.34%	1.00% on 100% premium	9, 8, 7, 6, 5, 4, 3, 0	\$10,000 NQ/Q	0-85 NQ 18-85 Q	Not available in NY	10% Free Withdrawal	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										Ages 81-85	1.50%	
	Extra 0.10% \$100,000+										+/- MVA		
Remarks: Extended care, terminal illness waivers; Pre-appointment required in MT													

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## NEW YORK LIFE

(A++ AM Best, AA+ S&P, 100 Comdex)

SECURE TERM MVA II	3 Year	Premium									
		\$5,000-\$25,000	3.40%								Ages 0-80 1.00%
		\$25,000-\$50,000	3.70%			7, 7, 7, 0					Ages 81-85 0.75%
		\$50,000-\$100,000	3.80%			+/- MVA					
		\$100,000+	4.05%								
	4 Year	\$5,000-\$25,000	3.40%								1.50%
		\$25,000-\$50,000	3.70%			7, 7, 7, 6, 0					1.00%
		\$50,000-\$100,000	3.80%			+/- MVA					
		\$100,000+	4.05%								
	5 Year	\$5,000-\$25,000	3.40%								
		\$25,000-\$50,000	3.70%	0.50% on 100% premium		7, 7, 7, 6, 5, 0	\$5,000	0-85 NQ / Q	Available in all states	10% Free Withdrawal. All earned interest available on deposits \$100k+	1.50%
		\$50,000-\$100,000	3.80%			+/- MVA	NQ / Q	(Age 80 in CA)			1.00%
		\$100,000+	4.05%								
	6 Year	\$5,000-\$25,000	3.40%								1.50%
		\$25,000-\$50,000	3.70%			7, 7, 7, 6, 5, 4, 0					1.00%
		\$50,000-\$100,000	3.80%			+/- MVA					
		\$100,000+	4.05%								
	7 Year	\$5-\$25k	3.65%								1.50%
		\$25-\$50k	3.95%			7, 7, 7, 6, 5, 4, 3, 0					1.00%
		\$50-\$100k	4.05%			+/- MVA					
		\$100k+	4.30%								

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)

GUARANTEE CHOICE		\$2,000+	\$100,000+			30 day window after guarantee period						Ages 0-79	Ages 81-85	Ages 86-90
	3 Year	3.85%	4.30%			9.3, 8.4, 7.5				7 year options unavailable in		1.50%	1.13%	0.75%
	5 Year	4.15%	4.40%			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	4.30%	4.60%	1% on 87.5% 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%

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

## OXFORD

(A- AM Best)

MULTI SELECT						30 day window after guarantee period							Ages 18-75	Ages 76-80
	3 Year	4.85%				10, 9, 8		18-80					1.00%	0.50%
	4 Year	#REF!				10, 9, 8, 7		18-80					#REF!	#REF!
	5 Year	5.10%				10, 9, 8, 7, 6		18-80					2.50%	1.50%
	6 Year	#REF!				10, 9, 8, 7, 6, 5	\$20,000	18-80					#REF!	#REF!
	7 Year	5.30%	1% on 100% premium			10, 9, 8, 7, 6, 5, 4	NQ / Q	18-80					2.50%	1.50%
	8 Year	#REF!				10, 9, 8, 7, 6, 5, 4, 3	(\$500k maximum premium ages 76- 80)	18-79					#REF!	#REF!
	9 Year	5.20%				10, 9, 8, 7, 6, 5, 4, 3, 2		18-77					2.75%	1.75%
	10 Year	5.25%				10, 9, 8, 7, 6, 5, 4, 3, 2, 1		18-75					3.00%	N/A
						+/- MVA								

Pre-Appointment Required

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

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### RELIANCE STANDARD

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

ELEOS	Version								Not available in		
	5 Year	SP	4.75%	1.35% on 100% premium	8, 7, 6, 5, 4, 0		\$10,000	0-85	MO, MT, NY, UT	10% Free Withdrawal	Ages 0-75 2.50%
		MVA	0.00%		8, 7, 6, 5, 4, 0 (+/- MVA)		NQ/Q	NQ/Q	MD, MN, ND, NY, OR, TX, UT, VT, WA		Ages 76-80 2.00%

Remarks: Nursing home care waiver

### SAGICOR

(A- AM Best)

MILESTONE MYG		\$15-\$50k	\$50-\$100k	\$100k+		30 day window after guarantee period					Ages 0-80	Ages 81-85	Ages 86-90
	3 Year	3.65%	4.40%	4.65%		9, 8, 7			Not available in AK, CA, CT, DC, DE, ME, MT, ND, NY, PR, SD, VI, VT	10% Free Withdrawal	1.25%	0.75%	0.50%
	5 Year	4.60%	5.05%	5.30%	1% on 100% premium	9, 8, 7, 6, 5	\$15,000	0-90			2.00%	1.25%	0.75%
	7 Year	4.80%	5.15%	5.30%		9, 8, 7, 6, 5, 4, 3 +/- MVA	NQ / Q	NQ / Q			2.25%	1.75%	1.00%

Remarks: Nursing home and terminal illness waivers

### STANDARD

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

FOCUSED GROWTH ANNUITY		\$15,000+	\$100,000+			30 day window after guarantee period					Ages 0-80	Ages 81-85	Ages 86+
	3 Year	4.55%	4.65%			9, 4, 8, 5, 7, 5		0-93	Not available in CA, DE, NJ or NY	Interest only	1.50%	0.75%	0.50%
	5 Year	4.90%	5.00%		0.10% on 100% premium	9, 4, 8, 5, 7, 5, 6, 5, 5, 5	\$15,000	0-93			2.00%	1.00%	0.77%
	7 Year	5.00%	5.10%			9, 4, 8, 5, 7, 5, 6, 5, 5, 4, 5, 3, 5	NQ/Q	0-90			2.00%	1.00%	0.77%
	10 Year	4.85%	4.95%			9, 4, 8, 5, 7, 5, 6, 5, 5, 4, 5, 3, 5, 2, 5, 1, 5, 0, 5 +/- MVA		0-80	Product varies by state		3.00%	N/A	N/A

Remarks: Nursing home and terminal illness waivers

### SYMETRA

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

CUSTOM	5 Year		\$25-\$50k	7 Year									
			\$50k-100k	0.00%	0.50% on 100% premium	5 Year						Ages 0-75	2.00%
			\$100k-250k	#REF!		7, 7, 7, 6, 5, 0						Ages 76-85	1.25%
			\$250k+	4.70%									
	7 Year		1st Yr	Yrs 2-7	Average		\$25,000	0-85	Not available in NY	10% Free Withdrawal			
			\$25-\$50k	2.65%	2.15%	5.00%	NQ / Q	NQ / Q					
			\$50k-100k	3.30%	2.80%	0.00%						Ages 0-75	4.00%
			\$100k-250k	3.65%	3.15%	0.00%						Ages 76-85	2.25%
			\$250k+	3.65%	3.15%	0.00%							
						7 Year							

Remarks: Nursing home and hospital waivers

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## MASS MUTUAL ASCEND

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

AMERICAN LEGEND 7		\$10,000+	\$100,000+							
	S&P 500 Annual Point to Point Cap	9.75%	10.00%	1.10% on 87.5% premium	7 Year	\$10,000 NQ / Q	0-85 NQ	10% Free	Ages 0-75	4.75%
	Fixed Rate (1 year)	4.00%	4.10%		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.	

\*\*\* 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		5.50%							
	Fixed Rate (1 year)		3.00%							
	Fixed Rate - Oregon (1 year)		1.00%		10 Year	\$25,000 NQ/Q	0-85 NQ	10% Free	Ages 0-75	5.50%

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	130%	130%							
	Goldman Sachs 2 Year Participation Rate	190%	190%		7 Year					
	Goldman Sachs 3 Year Participation Rate	200%	200%		9, 8.5, 8, 7, 6, 5, 4, 0				7 Year	10 Year
	JP Morgan 1 Year Participation Rate	117%	117%	1.25% on 87.5% premium		\$15,000 NQ / Q	18-85	10% Free	Ages 18-75	5.25%
	JP Morgan 2 Year Participation Rate	167%	167%				NQ / Q	Withdrawal	Ages 76-85	6.50%
	JP Morgan 3 Year Participation Rate	200%	200%		10 Year					5.00%
	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 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

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## LINCOLN NATIONAL

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

NEW DIRECTIONS		6 Year	8 Year								
	Performance Triggered Rate	2.75%	3.00%	6 Year	3.00%						
	\$100k+	3.00%	3.50%	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%	4.50%
	S&P 500 7.5% Daily Risk Control Participation	40.00%	60.00%	1% on 100% premium	NQ / Q	NQ / Q			Ages 76-80	2.75%	3.50%
	\$100k+	50.00%	70.00%	8 Year					Ages 81-85	1.75%	2.25%
	Fixed Rate (all years)	1.15%	1.35%	9, 8, 7, 6, 4.75, 3.5, 2, 0.75, 0							
\$100k+	1.30%	1.50%	+/- MVA								

Remarks: Nursing home, terminal illness waivers

OPTIBLEND 7		\$2,000+	\$100,000+								
	1 Year Volatility Controlled Spread	1.25%	0.65%		7 Year	\$10,000	0-85	Not available in NY	10% Free Withdrawal	Ages 0-74	4.50%
	S&P 500 Annual Point to Point Cap	3.50%	5.00%	1% on 100% premium	9, 8, 7, 6, 5, 4, 3, 0	NQ / Q	NQ / Q			Ages 75-79	3.00%
	S&P 500 1 Year Participation Rate	15.00%	20.00%		+/- MVA					Ages 80-84	2.00%
	Fixed Rate (1 year)	1.25%	1.40%							Ages 85	0.75%

Remarks: Nursing home, terminal illness waivers; Lifetime Income Edge Rider available at cost

## PROTECTIVE

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

INDEXED ANNUITY II		5 Year	7 Year		5 Year						
	S&P 500 Annual Point to Point Cap	2.75%	2.85%		9, 9, 8, 7, 6, 0						
	\$100k+	3.50%	3.60%	1% on 100% premium	7 Year	\$10,000	0-85		10% Free	5 year	7 year
	Fixed	1.35%	1.45%		9, 9, 8, 7, 6, 5, 4, 0	NQ / Q	NQ / Q	Not available in NY	Withdrawal	Ages 0-80	2.55%
	\$100k+	1.60%	1.70%		+/- MVA					Ages 81-85	1.28%

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&amp;P, 82 Comdex)

INDEX SELECT ANNUITY	5 Year	\$15k+	9.00%	1.55% on 87.5% premium	5 Year	\$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	Ages 0-80	3.00%
	S&P 500 Annual Point to Point Cap	\$100k+	9.25%		7, 6, 5, 4, 2, 0					Ages 81-85	1.50%	
	7 Year	\$15k+	10.00%		7 Year					Ages 86-90	1.35%	
	S&P 500 Annual Point to Point Cap	\$100k+	10.25%		7, 6, 5, 4, 3, 2, 1, 0					7 Year	Ages 0-80	4.00%
	10 Year	\$15k+	10.00%		10 Year					Ages 81-85	2.00%	
	S&P 500 Annual Point to Point Cap	\$100k+	10.25%		8, 7, 6, 5, 4, 3, 2, 1, 0.9, 0					Ages 86-90	1.45%	
	Fixed		2.00%		+/- MVA					10 Year	Ages 0-80	5.00%

Remarks: Nursing home, terminal illness waivers; Guaranteed Minimum Accumulation Benefit included

## SYMETRA

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

EDGE PRO		5 Year	7 Year		5 Year							
	S&P 500 Annual Point to Point Cap	7.00%	7.00%		9, 8, 7, 7, 6, 0							
	\$100k+	7.50%	7.50%	1% on 100% premium		\$10,000	0-85		10% Free Withdrawal	Ages 0-75	5 year	7 year
	Fixed	3.35%	3.35%		7 Year	NQ / Q	NQ / Q	Not available in NY		Ages 76-85	3.50%	4.50%
	\$100k+	3.50%	3.50%		9, 8, 7, 7, 6, 5, 4, 0					2.00%	2.50%	

Remarks: Nursing home, hospitalization waivers

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