



**NATIONAL
INSURANCE**

Marketing Corporation

5150 Fair Oaks Blvd., Suite 101-347

Carmichael, CA 95608

800-274-7845

**TRADITIONAL
Fixed Annuities**

Rates Current as of March 1, 2018

Company & Ratings	*Product Name	Current Rate	Minimum Guarantee Rate	*Withdrawal Provisions	Surrender Charges	Issue Age & Min. Premium	Commission
American National Insurance Company A AM Best	Palladium Century 3 SPDA Not Approved in CA	5.40% <i>Includes 3.00% Bonus Yr 1</i>	1.15% After Initial Guarantee Period	10% All Years Nursing Home Waiver Disability Waiver	10 Years 11-10-9-8-7 -6-5-4-3-2 + or - MVA	Owner & Annuitant 0-85 Minimum: \$5,000	6.00% Reduced over age 74 Trail Option Available
	Palladium Century 7 SPDA Not Approved in CA	9.40% <i>Includes 7.00% Bonus Yr 1</i>	1.15% After Initial Guarantee Period	10% All Years Nursing Home Waiver Disability Waiver	10 Years 12-12-11-11-10 -9-8-6-4-2 + or - MVA	Owner & Annuitant 0-80 Minimum: \$5,000	4.00% Reduced over age 74 Trail Option Available
	Citadel 7 Diamond FPDA	4.60% \$100K+ 4.50% <\$100K <i>Includes 2.00% Bonus Yr 1</i>	1.15% After Initial Guarantee Period	10% All Years Nursing Home Waiver (30 Days)	7 Years 7-7-7-6-5-4-2	Owner & Annuitant: 0-85 Minimum: \$2,000 (Q) \$5,000 (NQ) ADD'S \$100 PAC	3.50% Reduced over age 80
	Citadel 5 Diamond FPDA (ADD'S in Yr 1 only)	3.50% \$100K+ 3.40% <\$100K <i>Includes 1.00% Bonus Yr 1</i>		Terminal Illness Waiver	5 Years 7-7-7-6-5	Owner & Annuitant: 0-85 Minimum: \$5,000	3.00% Reduced over age 80
Integrity Life Insurance Company A+ AM Best	New Momentum FPDA Not Approved in CA	<u>4 Guarantee Periods</u> 2 Year N/A 3 Year N/A 5 Year 2.55% 6 Year 2.65% 7 Year 2.75% 10 Year 2.95% <i>Includes 75 bps Bonus Yr 1</i>	1.00% After Initial Guarantee Period	10% All Years Nursing Home Waiver (60 Days)	7 Years 7-6-5-4-3-2-1 + or - MVA	Owner: & Annuitant: 0-85 Minimum: \$2,000 (Q) \$5,000 (NQ)	5.00% Deposits 5,6,7 &10 3.25% Deposits 2 & 3 Reduced over age79
	SPDA Series II SPDA	<u>4 Guarantee Periods</u> 1 Year 3.20% 3 Year 3.15% 5 Year 3.05% 7 Year 2.90% <i>Includes 1.00% Bonus Yr 1</i>	1.00% After Initial Guarantee Period	Terminal Illness Waiver	7 Years 7-7-7-6-5-4-3	Owner & Annuitant: 0-85 Minimum: \$3,000	4.00% Reduced over age 79

*Policy, Nursing Home Waiver & Terminal Illness Rider not approved in all States - Please refer to Specimen Policy for details

For Agent Use Only