



**NATIONAL  
INSURANCE**

Marketing Corporation

5150 Fair Oaks Blvd., Suite 101-347

Carmichael, CA 95608

**800-274-7845**

**TRADITIONAL  
Fixed Annuities**

Rates Current as of December 1, 2017

Company & Ratings	*Product Name	Current Rate	Minimum Guarantee Rate	*Withdrawal Provisions	Surrender Charges	Issue Age & Min. Premium	Commission
<b>American National Insurance Company</b> <b>A AM Best</b>	Palladium Century 3 SPDA Not Approved in CA	<b>4.65%</b> <i>Includes 3.00% Bonus Yr 1</i>	1.00% After Initial Guarantee Period	10% All Years Nursing Home Waiver Disability Waiver	<b>10 Years</b> 11-10-9-8-7 -6-5-4-3-2 + or - MVA	Owner & Annuitant 0-85 Minimum: \$5,000	<b>6.00%</b> Reduced over age 74 Trail Option Available
	Palladium Century 7 SPDA Not Approved in CA	<b>8.65%</b> <i>Includes 7.00% Bonus Yr 1</i>	1.00% After Initial Guarantee Period	10% All Years Nursing Home Waiver Disability Waiver	<b>10 Years</b> 12-12-11-11-10 -9-8-6-4-2 + or - MVA	Owner & Annuitant 0-80 Minimum: \$5,000	<b>4.00%</b> Reduced over age 74 Trail Option Available
	Citadel 7 Diamond FPDA	<b>3.75%</b> \$100K+ <b>3.65%</b> <\$100K <i>Includes 2.00% Bonus Yr 1</i>	1.00% After Initial Guarantee Period	10% All Years Nursing Home Waiver (30 Days)  Terminal Illness Waiver	<b>7 Years</b> 7-7-7-6-5-4-2	Owner & Annuitant: 0-85 Minimum: \$2,000 (Q) \$5,000 (NQ) ADD'S \$100 PAC	<b>3.50%</b> Reduced over age 80
	Citadel 5 Diamond FPDA <b>(ADD'S in Yr 1 only)</b>	<b>2.65%</b> \$100K+ <b>2.55%</b> <\$100K <i>Includes 1.00% Bonus Yr 1</i>			<b>5 Years</b> 7-7-7-6-5	Owner & Annuitant: 0-85 Minimum: \$5,000	<b>3.00%</b> Reduced over age 80
<b>Integrity Life Insurance Company</b> <b>A+ AM Best</b>	New Momentum FPDA Not Approved in CA	<u>4 Guarantee Periods</u> 2 Year <b>N/A</b> 3 Year <b>N/A</b> 5 Year <b>2.15%</b> 6 Year <b>2.25%</b> 7 Year <b>2.45%</b> 10 Year <b>2.70%</b> <i>Includes 75 bps Bonus Yr 1</i>	1.00% After Initial Guarantee Period	10% All Years  Nursing Home Waiver (60 Days)  Terminal Illness Waiver	<b>7 Years</b> 7-6-5-4-3-2-1  + or - MVA	Owner: & Annuitant: 0-85  Minimum: \$2,000 (Q) \$5,000 (NQ)	<b>5.00%</b> Deposits 5,6,7 &10  <b>3.25%</b> Deposits 2 & 3 Reduced over age79
	SPDA Series II SPDA	<u>4 Guarantee Periods</u> 1 Year <b>2.90%</b> 3 Year <b>2.85%</b> 5 Year <b>2.75%</b> 7 Year <b>2.60%</b> <i>Includes 1.00% Bonus Yr 1</i>	1.00% After Initial Guarantee Period		<b>7 Years</b> 7-7-7-6-5-4-3	Owner & Annuitant: 0-85 Minimum: \$3,000	<b>4.00%</b> 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**