



**NATIONAL  
INSURANCE**

Marketing Corporation

5150 Fair Oaks Blvd., Suite 101-347

Carmichael, CA 95608

**800-274-7845**

**TRADITIONAL  
Fixed Annuities**

Rates Current as of July 1, 2018

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>	<b>NEW</b> Century Plus SPDA	<b>7.60%</b> \$100K+ <b>7.50%</b> <\$100K  Includes 5.00% Bonus Yr 1	1.55% After Initial Guarantee Period	<b>Lifetime Inc Rider!</b> 10% All Years Nursing Home Waiver Disability Waiver Terminal Illness	<b>9 Years</b> <b>9-8-7-6-5-4-3-2-1</b> Schedule and charges may vary outside of CA	Owner & Annuitant: 0-80 Minimum: \$5,000	<b>5.00%</b>  Reduced over age 75
	Citadel 7 Diamond FPDA	<b>4.60%</b> \$100K+ <b>4.50%</b> <\$100K  Includes 2.00% Bonus Yr 1	1.55% After Initial Guarantee Period	10% All Years  Nursing Home Waiver (30 Days)  Terminal Illness Waiver	<b>7 Years</b> <b>7-7-7-6-5-4-2</b>	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>3.50%</b> \$100K+ <b>3.40%</b> <\$100K  Includes 1.00% Bonus Yr 1				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	<b>4 Guarantee Periods</b> 2 Year <b>N/A</b> 3 Year <b>N/A</b> 5 Year <b>2.85%</b> 6 Year <b>2.95%</b> 7 Year <b>3.10%</b> 10 Year <b>3.30%</b>  Includes 75 bps Bonus Yr 1	1.50% After Initial Guarantee Period	10% All Years  Nursing Home Waiver (60 Days)  Terminal Illness Waiver	<b>7 Years</b> <b>7-6-5-4-3-2-1</b>  + 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 age 79
	SPDA Series II SPDA	<b>4 Guarantee Periods</b> 1 Year <b>3.55%</b> 3 Year <b>3.45%</b> 5 Year <b>3.40%</b> 7 Year <b>3.25%</b>  Includes 1.00% Bonus Yr 1	1.50% After Initial Guarantee Period			Owner & Annuitant: 0-85 Minimum: \$3,000	<b>4.00%</b>  Reduced over age 79

**For Agent Use Only**

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