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Welcome to T.W.I.B - "This Week in Brokerage
 presented by Booth Brokerage, LLC - Your concierge to independent brokerage!
Offering Life, Annuities, Disability, Long-Term Care & Settlements

Tips you can use!
ANNUITIES CORNER

visit <https://www.boothbrokerage.com/annuity.html> for our highlights

- MYGA Special = 3.05%
Guaranteed Return - 4 Yr Surr
- SP 500 CAP of 5.20%,
Industry's Top Accumulator
- Income Rider Comparison
Analytics, Earn 6.75%
Compound x 10 Yrs - 8.5%
commission
- Finally a Flexible Premium FIA
with top tier income and accum
options (insert below)

Client	Product	Contract	Term	Rate	Commission	Other	Notes
ABC	MYGA Special	1	10	3.05%	4.00%		Guaranteed Return - 4 Yr Surr
DEF	SP 500 CAP	2	10	5.20%	4.00%		Industry's Top Accumulator
GHI	Income Rider	3	10	6.75%	4.00%		Earn 6.75% Compound x 10 Yrs
JKL	Flexible Premium FIA	4	10	8.5%	4.00%		Top tier income and accum options

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Please click on the image to the right for our best overall returns.

ATTENTION
ANNUITY PRODUCERS
FINALLY. A TOP TIER INDEX
ANNUITY HITS MARKET
FLEXIBLE AND ONGOING
PREMIUMS (ALL YRS)

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**AND / OR FOCUS PURELY ON
ACCUMULATION
ASK BOOTH HOW TO EARN
7.2% COMPOUND INTEREST
ROLL-UP RATE
GUARANTEED FOR 10 YRS
10K MIN 1ST YR, 100 PER MONTH
FUTURE YRS
CLICK THE IMAGE TO THE RIGHT
OR
CONTACT BOOTH BROKERAGE
802-497-2110 X 101 FOR DETAILS**

AMERICAN NATIONAL INSURANCE COMPANY Effective Date: July 1, 2020

Rates in **BOLD** indicate a change from the previous rate.

NEW ANICO Strategy Indexed Annuity (ASIA) PLUS			
		10-Year	7-Year
Premium Enhancement		1.00%	0.00%
Declared Rate	Declared Rate	2.25%	2.15%
1-Year Specified Rate	Specified Rate	3.95%	3.85%
1-Year Monthly Sum	Monthly Cap	2.10%	2.00%
	100% Participation Cap	5.00%	4.85%
1-Year Point-to-Point	75% Participation Cap	Currently Unavailable	
	50% Participation Cap	5.50%	5.40%
1-Year Point-to-Point Unramped	Participation Rate	20.00%	17.00%
3 & 5-Year Point-to-Point	Currently Unavailable		
	Fixed Rate	7.20%	7.20%
Lifetime Income Rider (Fixed Rate)	Accumulation Period	10 Years	10 Years
	Rider Premium Enhancement	N/A	N/A
	Rider Premium Charge	1.00%	1.00%
Lifetime Income Rider (Indexed Credit)	Fixed Rate + Indexed Credit	4.20% + Indexed Credit	
Lifetime Income Rider (Indexed Credit + Fixed Rate)	Accumulation Period	10 Years	10 Years
	Rider Premium Enhancement	N/A	N/A
	Rider Premium Charge	0.70%	0.70%

Palladium Multi-Year Guarantee Annuity (MYG)			
	1st Year	Base Rate	Effective Yield
5-Year	≥ \$100,000	3.60%	2.60%
	< \$100,000	3.50%	2.50%
6-Year	≥ \$100,000	2.85%	2.85%
	< \$100,000	2.75%	2.75%
7-Year	≥ \$100,000	3.70%	2.70%
	< \$100,000	3.60%	2.60%
8-Year	≥ \$100,000	2.70%	2.70%
	< \$100,000	2.60%	2.60%
9-Year	≥ \$100,000	4.55%	2.55%
	< \$100,000	4.45%	2.45%
10-Year	≥ \$100,000	3.70%	2.70%
	< \$100,000	3.60%	2.60%

WealthQuest Citadel 5 & 7 Diamond Annuity			
	1st Year	Base Rate	
WQCD5(1)	≥ \$100,000	2.80%	1.80%
	< \$100,000	2.70%	1.70%
WQCD7(2)	≥ \$100,000	4.05%	2.05%
	< \$100,000	3.95%	1.95%

Century Plus Annuity			
	1st Year	Base Rate	
Fixed Annuity	≥ \$100,000	7.05%	2.05%
	< \$100,000	6.95%	1.95%
	Fixed Rate	7.20%	
Lifetime Income Rider	Accumulation Period	10 Years	
	Rider Premium Enhancement	N/A	
	Rider Premium Charge	1.00%	

Palladium Group Fixed Annuity (Pension Annuity)	
1st Year	Base Rate
2.20%	2.20%

Palladium Single Premium Immediate Annuity (SPIA)	
1st Year	Base Rate
2.20%	2.20%

1) 1st Year Rate includes 1% interest rate enhancement on all premium payments received in the first year for one year. 2) 1st Year Rate includes 2% interest rate enhancement on all premium payments received in the first 36 months of the contract for one year.

Minimum Guaranteed Interest Rate (MGIR)

(MGIR is used to calculate the Minimum Guaranteed Surrender Value)

- Fixed Deferred Annuities: 1.00%
- ANICO Strategy Indexed Annuity PLUS: 1.00% for the fixed strategy, 1.00% for the indexed strategies

Base rate is for the initial guarantee period only. It is not used for renewal rates beyond the initial guarantee period. Base rates are subject to change at any time.

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