



Presidential Life Annuities Market Quote Effective 01-01-2012

FOR AGENT USE ONLY

Refer to the updated Approved Products list ([Approv_Ann_lif.pdf](#)) for availability in each state.

<https://arc.presidentiallife.com/Forms-Documents-4/Freq.aspx>

	\$5,000 and up	Below \$5,000	Min. Guarantee	Surrender Charges	Rate Guarantee
SECURE 4** Form SPDA-23 (4YR)	1.55%	N/A	1.1%	7%, 6%, 6%, 5%, 0% thereafter	4 years
SECURE 5** Form SPDA-23 (5YR)	2.00%	N/A	1.1%	7%, 7%, 6%, 6%, 4%, 0% thereafter	5 years
SECURE 6** Form SPDA-23 (6YR)	1.90%	N/A	1.1%	7%, 7%, 7%, 6%, 5%, 4%, 0% thereafter	6 years

****10% surrender charge-free yearly withdrawal, non-cumulative available 1st year.**

Patriot (SPDA)** (Form SPDA(24), SPDA(23)NY)	
\$5,000+	2.20%
Below \$5,000	N/A
Min. Guarantee	1.10%
Surrender Charges	6%, 6%, 5%, 5%, 4%, 4%, 2% (respective years) then 0% in the 8th contract year

Sentinel (SPDBA)** (Form SPDA(05))	
Premium Limits	\$10,000- \$500,000
Maximum Deferral Benefit	30 years*
*Depends on issue age	

FLEXIBLE PREMIUM ANNUITIES (Ongoing premium) (Form RA8, RA-8 TSA, RA8-401(k))		
	NO LOAD FLEX	401 (K)
Minimum Premium	\$120/yr.	\$120/yr.
Interest Rate	1.65%	1.65%
Guaranteed to:	12/31/2012	12/31/2012
Qualification	IRA, (Non Qualified)	Qualified only
Minimum Lifetime Guarantee	1.1%	1.1%
Surrender Charges	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	6%, 6%, 5%, 5%, 4%, 4%, 2%, 0%

SINGLE PREMIUM IMMEDIATE ANNUITIES Qual. or Non Qual. (Form SPIA-90; SPII-FA-01)		
	SPIA (Life payout)	SPII (Period certain)
Minimum Premium	\$2,000 Impaired Risk Underwriting a Specialty	\$2,000
Payment Options	Life, life with period certain, joint life, installment refund	Specified periods from 5 yrs. to 30 yrs.
Mode of Payment	Monthly, quarterly, semi-annually, or annually	

ANNUITY INTEREST RATE CHANGE AS OF 01-01-2012

The above listed products are underwritten by Presidential Life Insurance Company, Nyack, New York 10960