



## Multi-Year Guaranteed Fixed Annuity Rates

Rates Current as of January 30, 2012

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1/30/2012

Guarantee Period	Company	AM Best	Min. Prem.	Issue Ages	Product Name	Year 1 Rate	Year 2 Thru Guarantee	Effective Rate	Commissions reduced at older ages, call for details*	Surrender Charges May Vary by State
<b>3 Years</b>	<b>Fidelity &amp; Guaranty</b>	<b>B++</b>	<b>5k</b>	<b>0-90</b>	<b>F&amp;G Guarantee Platinum (3)(6)</b>	<b>1.60%</b>	<b>1.60%</b>	<b>1.60%</b>	<b>1.50%*</b>	9,8,7%
	North American	A+	200k	0-90	NA Guarantee Choice (3)(6)(8)	1.20%	1.20%	1.20%	Call 4 Details	varies by state
<b>5 Years</b>	<b>North American</b>	<b>A+</b>	<b>200k</b>	<b>0-90</b>	<b>NA Guarantee Choice (3)(6)(8)</b>	<b>2.25%</b>	<b>2.25%</b>	<b>2.25%</b>	<b>Call 4 Details</b>	varies by state
	North American	A+	10k	0-90	NA Guarantee Choice (3)(6)(8)	2.00%	2.00%	2.00%	Call 4 Details	varies by state
	<b>Fidelity &amp; Guaranty</b>	<b>B++</b>	<b>5k</b>	<b>0-90</b>	<b>F&amp;G Guarantee Platinum (3)(6)</b>	<b>2.25%</b>	<b>2.25%</b>	<b>2.25%</b>	<b>2.50%*</b>	9,8,7,6,5%
	Genworth	A	250k	0-85	SL Rate Saver (3)(6)	2.15%	2.15%	2.15%	2.00%*	9,8,7,6,5%
	Genworth	A	100k	0-85	SL Rate Saver (3)(6)	2.05%	2.05%	2.05%	2.00%*	9,8,7,6,5%
	Genworth	A	25k	0-85	SL Rate Saver (3)(6)	1.85%	1.85%	1.85%	2.00%*	9,8,7,6,5%
	American General	A	10k	0-85	Horizon Select (1)(6)(7)(8)	1.80%	1.80%	1.80%	4.00%*	10,9,8,7,6,5,4,3,2,1%
Lincoln National	A+	100k	0-85	MYGuarantee Plus 5 (1)	1.60%	1.60%	1.60%	2.00%*	7,7,6,5,4%	
<b>6 Years</b>	<b>North American</b>	<b>A+</b>	<b>200k</b>	<b>0-90</b>	<b>NA Guarantee Choice (3)(6)(8)</b>	<b>2.60%</b>	<b>2.60%</b>	<b>2.60%</b>	<b>Call 4 Details</b>	varies by state
	North American	A+	10k	0-90	NA Guarantee Choice (3)(6)(8)	2.35%	2.35%	2.35%	Call 4 Details	varies by state
	Genworth	A	250k	0-85	SL Liberty (1)(9)	2.50%	1.55%	2.35%	3.00%*	9,9,8,7,6,5%
	Genworth	A	100k	0-85	SL Liberty (1)(9)	2.35%	1.55%	2.22%	3.00%*	9,9,8,7,6,5%
	Genworth	A	15k	0-85	SL Liberty (1)(9)	1.95%	1.55%	1.88%	3.00%*	9,9,8,7,6,5%
	American General	A	5k	0-85	AG Horizon Achiever (1)(6)(7)(8)	2.35%	2.35%	2.35%	3.00%*	10,9,8,7,6,5,4,3,2,1%
	Lincoln National	A+	100k	0-85	MYGuarantee Plus 6 (1)	1.90%	1.90%	1.90%	2.25%*	7,7,6,5,4,3%
Lincoln National	A+	10k	0-85	MYGuarantee Plus 6 (1)	1.75%	1.75%	1.75%	2.25%*	7,7,6,5,4,3%	
<b>7 Years</b>	<b>North American</b>	<b>A+</b>	<b>200k</b>	<b>0-90</b>	<b>NA Guarantee Choice (3)(6)(8)</b>	<b>2.90%</b>	<b>2.90%</b>	<b>2.90%</b>	<b>Call 4 Details</b>	varies by state
	North American	A+	10k	0-90	NA Guarantee Choice (3)(6)(8)	2.70%	2.70%	2.70%	Call 4 Details	varies by state
	Genworth	A	250k	0-85	SL Rate Saver (3)(6)	2.55%	2.55%	2.55%	2.75%*	9,8,7,6,5,4,3%
	Genworth	A	100k	0-85	SL Rate Saver (3)(6)	2.45%	2.45%	2.45%	2.75%*	9,8,7,6,5,4,3%
	Lincoln National	A+	100k	0-85	MYGuarantee Plus 7 (1)	2.30%	2.30%	2.30%	2.50%*	7,7,6,5,4,3,2%
	American General	A	10k	0-85	Horizon Select (1)(6)(7)(8)	2.40%	2.40%	2.40%	4.00%*	10,9,8,7,6,5,4,3,2,1%
	Fidelity & Guaranty	B++	5k	0-90	F&G Guarantee Platinum (3)(6)	2.50%	2.50%	2.50%	3.25%*	9,8,7,6,5,4,3%

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<b>8 Years</b>	North American	A+	200k	0-90	NA Guarantee Choice (3)(6)(8)	3.10%	3.10%	3.10%	Call 4 Details	varies by state	
	North American	A+	10k	0-90	NA Guarantee Choice (3)(6)(8)	2.90%	2.90%	2.90%	Call 4 Details	varies by state	
	American National	A	100k	0-85	Palladium MYG	2.65%	2.65%	2.65%	2.50%*	8,8,8,7,6,5,4,3,2,1%	
	American National	A	5k	0-85	Palladium MYG	2.55%	2.55%	2.55%	2.50%*	8,8,8,7,6,5,4,3,2,1%	
	Lincoln National	A+	100k	0-85	MYGuarantee Plus 8 (1)	2.35%	2.35%	2.35%	2.50%*	7,7,6,5,4,3,2%	
<b>9 Years</b>	North American	A+	200k	0-90	NA Guarantee Choice (3)(6)(8)	3.30%	3.30%	3.30%	Call 4 Details	varies by state	
	North American	A+	10k	0-90	NA Guarantee Choice (3)(6)(8)	3.10%	3.10%	3.10%	Call 4 Details	varies by state	
	Lincoln National	A+	100k	0-85	MYGuarantee Plus 9 (1)	2.45%	2.45%	2.45%	2.50%*	7,7,6,5,4,3,2%	
	American National	A	100k	0-85	Palladium MYG	4.45%	2.45%	2.67%	3.00%*	8,8,8,7,6,5,4,3,2,1%	
	American National	A	5k	0-85	Palladium MYG	4.35%	2.35%	2.57%	3.00%*	8,8,8,7,6,5,4,3,2,1%	
<b>10 Years</b>	North American	A+	200k	0-90	NA Guarantee Choice (3)(6)(8)	3.40%	3.40%	3.40%	Call 4 Details	varies by state	
	North American	A+	10k	0-90	NA Guarantee Choice (3)(6)(8)	3.25%	3.25%	3.25%	Call 4 Details	varies by state	
	American General	A	10k	0-85	Horizon Select (1)(6)(7)(8)	2.60%	2.60%	2.60%	4.00%*	10,9,8,7,6,5,4,3,2,1%	
	Lincoln National	A+	100k	0-85	MYGuarantee Plus 10 (1)	2.45%	2.45%	2.45%	2.50%*	7,7,6,5,4,3,2%	
	Lincoln National	A+	10k	0-85	MYGuarantee Plus 10 (1)	2.30%	2.30%	2.30%	2.50%*	7,7,6,5,4,3,2%	
	American National	A	5k	0-85	Palladium MYG	3.55%	2.55%	2.65%	4.00%*	8,8,8,7,6,5,4,3,2,1%	
	American National	A	5k	0-85	Palladium MYG	3.45%	2.45%	2.55%	4.00%*	8,8,8,7,6,5,4,3,2,1%	
Withdrawal Provisions:	(1) 10% in all years				Interest Rate Variations :	(5) Interest rate bonus in effect for first year.			Misc. :	(6) Free exit strategy after guarantee period	
	(2) Interest only in year 1 and 10% thereafter					(9) Rate guaranteed for 5 years 1.55% bailout in year 6.				(7) 5x5	
	(3) Interest only							(8) Commissions vary in some states.			
	(4) 15% in all years										

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## Bonus Rates & Renewal Products

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1/30/2012

Company Name	AM BEST	MIN Prem	Issue Ages	Product Name	Year 1 Rate	Commissions reduced at older ages, call for details*	Surrender Charges
American General	A	5k	0-85	HorizonMYG	5.35% (incl 4% first yr bonus)	7.50%*	10,9,8,7,6,5,4,3,2,1%
American General	A	5k	0-85	HorizonPlus	7.25% (incl 6% first yr bonus)	6.00%*	9,8,7,6,5,4,3,2,1%
* Special Feature: 4% or 6% Bonus in the First Year, base rates locked years 2-6, and subject to renewal rates for the remaining years							
American National	A	5K	0-80	*Palladium Century 7	8.55% (incl 7% first yr bonus)	5.00%*	12,12,11,11,10,9,8,6,4,2%
American National	A	5K	0-80	*Palladium Century 5	6.55% (incl 5% first yr bonus)	6.00%*	12,12,11,10,9,8,6,4,3,2%
American National	A	5K	0-85	*Palladium Century 3	4.55% (incl 3% first yr bonus)	7.00%*	11,10,9,8,7,6,5,4,3,2%
American National	A	5K	0-90	*Palladium Century 1	2.55% (incl 1% first yr bonus)	8.00%*	10,9,8,7,6,5,4,3,2,1%
American National	A	5K	0-85	**Citadel 7 Diamond	3.25% (incl 2% first yr bonus)	3.50%*	7,7,7,6,5,4,2%
American National	A	5K	0-85	**Citadel 5 Diamond	2.10% (incl 1% first yr bonus)	3.00%*	7,7,7,6,5%
American National	A	5k	0-90*	***Palladium Advisor	2.25% (incl 1% first yr bonus)	3.00%*	7,6,5,4,3,2,1%
*Rates are 0.10% lower in FL,IN,NC,TX,VT,VA,WA and WI.							
** Initial Premiums over \$100,000 receive an additional 10 bp for life of contract							
***Paladium Advisor ages 0-83 (IN); 0-78 (OK); 0-50 (UT).							
American General	A	10k	0-85	HorizonFlex	3.60% (includes 2% bonus)	5.00%*	8, 8, 8, 7, 6, 5, 3, 1%
North American	A+	10k	0-80	Boomer Annuity	6.73% (incl 5% first yr bonus)	7.00%*	15,14,13,12,11,10,8,6,4,2%
North American	A+	10k	0-85	NA Director	4.80% (incl 3% first yr bonus)	5.50%*	12,11,10,9,8,7,6,4,2%
Protective Life	A+	50k	0-85	ProSaver Secure II	4.05% Yr 1	3.00%*	8,8,7,6,5,5,5,4,5,3%
Aviva	A	75k	0-78	Spirit Bonus	5.60% (incl 4% first yr bonus)	6.00%*	12,12,12,11,10,9,8,7,6,4%
Genworth Life	A	100k	0-85	Secure Living Independence	3.55% (2.05% base rate)	2.25%*	9,9,8,7,6,5%
Genworth Life	A	100k	0-85	SecureLiving SmartRate	3.30% (incl 1.75% first yr bonus)	4.50%*	7,7,7,6,5,4,3%
United of Omaha	A+	50k	0-79	Living Care Annuity (Ann/LTC)	2.25% (2.25% min guarantee)	8.00%*	9,9,8,7,6,5,4,3,2,1%
Lincoln National	A+	50k	45-74	Long Term Care Annuity (Ann/LTC)	1.55% Base Rate	6.00%	8,8,7,6,5,4,3%

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