

Rates as of
December 16, 2011

Multi-Year Guaranteed Rate Annuity Product Comparison

<i>Company</i>	<i>Product Name</i>	<i>Years Guaranteed</i>	<i>Annual Effective Yield</i>	<i>First Year Rate</i>	<i>Rate Years 2+</i>	<i>Commission* (up to)</i>
Fidelity & Guaranty	FGGuarantee-Platinum 3	3	1.60%	1.60%	1.60%	1.50%
North American	Guarantee ChoiceSM <\$200k	4	1.00%	1.00%	1.00%	2.50%
North American	Guarantee Choice \$200k+	4	1.00%	1.00%	1.00%	2.50%
Allianz	Dominator Plus <\$100K	5	1.50%	1.50%	1.50%	3.00%
American Equity	Guarantee 5	5	2.90%	2.90%	2.90%	3.00%
American General	HorizonSecure	5	1.40%	1.40%	1.40%	4.00%
American General	HorizonSelect	5	1.70%	1.70%	1.70%	4.00%
EquiTrust	Certainty Select	5	1.40%	1.40%	1.40%	3.00%
Fidelity & Guaranty	FGGuarantee-Platinum 5	5	2.25%	2.25%	2.25%	2.50%
Genworth	SecureLiving Rate Saver	5	1.60%	1.60%	1.60%	2.00%
Great American	Secure Gain 5	5	1.70%	1.70%	up to 1.85%	2.75%
Mutual of Omaha	Ultra-Secure Plus <\$50K	5	1.00%	2.00%	1.00%	4.00%
American National	Palladium	6	1.70%	1.70%	1.70%	2.50%
EquiTrust	Certainty Select	6	1.47%	2.30%	1.30%	3.00%
North American	Guarantee Choice <\$200k	6	1.10%	1.10%	1.10%	2.50%
North American	Guarantee Choice \$200k+	6	1.30%	1.30%	1.30%	2.50%
American Equity	Guarantee 7	7	3.00%	3.00%	3.00%	3.00%
American General	HorizonSecure	7	1.90%	1.90%	1.90%	4.00%
American General	HorizonSelect	7	2.20%	2.20%	2.20%	4.00%
American National	Palladium	7	1.99%	2.85%	1.85%	2.50%
Fidelity & Guaranty	FGGuarantee-Platinum 7	7	2.50%	2.50%	2.50%	3.25%
Genworth	SecureLiving Rate Saver	7	2.25%	2.25%	2.25%	2.75%
Great American	Secure Gain 7	7	2.14%	2.25%	up to 2.75%	4.00%
ING USA	Guarantee Choice \$15K+	7	1.50%	1.50%	1.50%	2.50%
ING USA	Guarantee Choice \$75K+	7	1.64%	2.50%	1.50%	2.50%
Mutual of Omaha	Ultra-Secure Plus <\$50K	7	1.65%	1.65%	1.65%	4.00%
North American	Guarantee Choice <\$200k	7	1.25%	1.25%	1.25%	2.50%
North American	Guarantee Choice \$200k+	7	1.45%	1.45%	1.45%	2.50%
American National	Palladium	8	2.55%	2.55%	2.55%	2.50%
EquiTrust	Certainty Select	8	2.43%	3.30%	2.30%	3.00%
North American	Guarantee Choice <\$200k	8	1.45%	1.45%	1.45%	2.50%
North American	Guarantee Choice \$200k+	8	1.65%	1.65%	1.65%	2.50%
American National	Palladium	9	2.27%	4.05%	2.05%	3.00%
North American	Guarantee Choice <\$200k	9	1.60%	1.60%	1.60%	2.50%
North American	Guarantee Choice \$200k+	9	1.80%	1.80%	1.80%	2.50%
Allianz	Dominator Plus \$100K+	10	2.25%	2.25%	2.25%	4.00%
Allianz	Dominator Plus <\$100K	10	2.15%	2.15%	2.15%	4.00%
American General	HorizonSelect	10	2.40%	2.40%	2.40%	4.00%
American National	Palladium	10	2.25%	3.15%	2.15%	4.00%
EquiTrust	Certainty Select	10	2.50%	2.50%	2.50%	3.00%
ING USA	Guarantee Choice \$15K+	10	2.25%	2.25%	2.25%	3.25%
ING USA	Guarantee Choice \$75K+	10	2.35%	3.25%	2.25%	3.25%
North American	Guarantee Choice <\$200k	10	1.75%	1.75%	1.75%	2.50%
North American	Guarantee Choice \$200k+	10	1.90%	1.90%	1.90%	2.50%

*Commission may vary based on age, premium and state.

FOR AGENT USE ONLY - NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES. Always call for the most current rates before you sell. Rates & Commissions are believed to be accurate as of the date printed at the top of this page. Rates and commissions are subject to change at any time without notice. Please remember, this is only a partial list of the products and companies that we represent. Product availability and benefits may vary by state.