

**GUARANTEED RATE ANNUITIES**

Rates as of  
December 16, 2011

Guaranteed Rate Annuities December 16, 2011	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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**Allianz Life Insurance Company of North America** A.M. Best (A) Excellent (3rd highest of 16) S&P (AA) Very Strong (3rd highest of 21)

<b>Dominator Plus</b> <sup>®</sup> (SPDA) C52121 \$25,000 - \$99,999 \$100,000 plus	Free Withdrawal: Beginning immediately, 10% of premium paid is available each contract year	Issue Ages: 0-85 Q/NQ	5 Year 3.00% Ages 0-75 2.00% Ages 76-80 1.00% Ages 81-85
5 Yr Guarantee* 1.50% 1.50%	Minimum Premium: \$25,000 NQ/Q Maximum Premium: 1 million w/o home office appr.	Surrender Charges: (10 Yr) 9 - 8.1 - 7.2 - 6.3 - 5.4 - 4.5 - 3.6 2.7 - 1.8 - 0.9 - 0% +/- MVA**	10 Year 4.00% Ages 0-75 3.00% Ages 76-80 2.00% Ages 81-85
10 Yr Guarantee* 2.15% 2.25%	STATES NOT APPROVED: MN, MO, NY, OR	Riders: NCR, FWR*** DB = AV	

Minimum guarantee is 90% of premium less any withdrawals, accumulated at 3% compounded annually. No annuitization or payments required. Client can take full accumulation value with no surrender charges or MVA during the 30-day window after the initial guarantee period. \*The rate will never be lower than 1.5% in CT. \*\*No MVA in DE, WA. \*\*\*FWR not available in WA.

**Great American Life Insurance Company**<sup>®</sup> A.M. Best (A) Excellent S&P (A+) Strong

<b>SecureGain 5</b> <sup>SM</sup> (SPDA) P1088011NW .25% First Year Interest Rate Bonus!	Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two	Issue Ages: 0-89 NQ 18-89 Q	2.75% Ages up to 80
1st Year Rate: 1.70% Effective Yield: 1.70%	Minimum Premium: \$10,000 Q/NQ Maximum Premium: w/o home office approval \$750,000 ages 0-79 \$500,000 ages 80+	Surrender Charges: (5 Yr) 9 - 8 - 7 - 6 - 5 - 0% +/- MVA	1.75% Ages 81-89
Guaranteed Escalating Rate: Year 2 Year 3 Year 4 Year 5 1.55% 1.65% 1.75% 1.85%	STATES NOT APPROVED: CA, CO, CT, DE, MA, NY, PA	**Riders: NCR, TIR DB = AV	

For contracts over \$100,000 - 10 basis points added to all rates. No MVA version available in IN, MN, MO, OH, & VA with different rates/features \*\*Rider availability may vary by state.

<b>SecureGain 7</b> <sup>SM</sup> (SPDA) P1088111NW 1% First Year Interest Rate Bonus!	Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two	Issue Ages: 0-85 NQ 18-85 Q	4.00% Ages up to 80
1st Year Rate: 2.25% Effective Yield: 2.14%	Minimum Premium: \$10,000 Q/NQ Maximum Premium: w/o home office approval \$750,000 ages 0-79 \$500,000 ages 80+	Surrender Charges: (7 Yr) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA	1.75% Ages 81-85
Guaranteed Escalating Rate: Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 1.50% 1.75% 2.00% 2.25% 2.50% 2.75%	STATES NOT APPROVED: CA, CO, CT, DE, MA, NH, NY, PA	**Riders: NCR, TIR DB = AV	

For contracts over \$100,000 - 10 basis points added to all rates. No MVA version available in IN, MN, MO, OH & VA with different rates/features \*\*Rider availability may vary by state.

**EquiTrust Life Insurance Company**<sup>®</sup> A.M. Best (B+) Good S&P (A-) Strong

<b>Certainty Select</b> <sup>®</sup> (SPDA) 1st Year Years 2 +	Free Withdrawal: Cumulative interest beginning immediately	Issue Ages: 0-90 Q/NQ	3.00% Ages 0-80
6 Year Guarantee 2.30% 1.30%	Minimum Premium: \$10,000 NQ/Q	Surrender Charges: (6 Yr) 10-10-9-9-8-8-0 % +/- MVA (8 Yr) 10-10-9-9-8-8-7-7-0 % +/- MVA (10 Yr) 10-10-9-9-8-8-7-7-6-5-0 % +/- MVA - no MVA in VT - Different in AK, CT, SC, TX - no MVA in VT -	2.25% Ages 81-90
Effective Rate 1.47%	Maximum Premium: 1 million w/o home office appr.	**Riders: NCR DB = AV	
8 Year Guarantee 3.30% 2.30%	STATES NOT APPROVED: IN, MN, NY, OR, UT, WA		
Effective Rate 2.43%			
10 Year Guarantee 2.50% 2.50%			
Effective Rate 2.50%			

Minimum Guarantee is 87.5% of premium minus withdrawals, accumulated at 2% for 2011 contracts. Optional Rider also available, please call for details and rates. \*\*NCR not available in MA.

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<b>Guaranteed Rate Annuities</b> <i>December 16, 2011</i>	<b>Product / Interest Rate</b> <i>Additional Interest</i>	<b>Free Withdrawal/Minimum Premium</b> <i>State Availability</i>	<b>Issue Ages</b> <i>Surrender Charges/Riders</i>	<b>Commission</b>
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## Mutual of Omaha Insurance Company

A.M. Best (A+) Superior S&P (A+) Strong

<b>Ultra-Secure® Plus</b> (SPDA)		<b>Free Withdrawal:</b> 10% annual withdrawal - available immediately.	<b>Issue Ages:</b> 0-89 Q/NQ	<b>4.00%</b> Ages 0-75
<b>5 Yr Guarantee</b> <b>2.00%</b> 1st Yr <b>1.00%</b> Yrs 2-5		<b>Minimum Premium:</b> \$5,000 NQ/Q <b>Maximum Premium:</b> 1 million w/o home office appr.	<b>Surrender Charges:</b> <b>(5 Yr)</b> 6-6-6-6-5-0 % +/- MVA <b>(7 Yr)</b> 6-6-6-6-5-4-3-0 % +/- MVA	3.00% Ages 76-80
<b>7 Yr Guarantee</b> <b>1.65%</b> <b>Years 1 - 7</b>		<b>STATES NOT APPROVED:</b> NY	<b>Riders:</b> TIR, UW DB = AV	2.00% Ages 81+

Many unique riders along with Return of Purchase payment Call for details! On full surrender, minimum surrender value is return of premiums paid, less any cumulative withdrawals. Additional 0.15% added to the interest rate on purchase payment and accumulation values of \$50,000 or higher.

## American Equity Investment Life Insurance Company

50325

A.M. Best (A-) Excellent S&P (BBB) Good

<b>Guarantee Series</b> (SPDA-MYGA) MVA*		<b>Free Withdrawal:</b> After 1st year: Annually, penalty-free withdrawal of interest credited that contract yr.	<b>Issue Ages:</b> 0-80 Q/NQ	<b>3.00%</b> Ages 0-75
<b>Guarantee 5</b> <b>2.90%</b> (2.40% in CA, DE, MN, PA, WA)		<b>Minimum Premium:</b> \$10,000 Q/NQ <b>Maximum Premium:</b> \$1,000,000 ages 0-69 \$750,000 ages 70-74    \$500,000 ages 75-80	<b>Surrender Charges:</b> <b>(5 Yr)</b> 9-8-7-6-5-0 % +/- MVA <b>(7 Yr)</b> 9-8-7-6-5-4-3-0 % +/- MVA <i>*no MVA in CA, DE, MN, PA, WA</i>	<b>2.00%</b> Ages 76-80
<b>Guarantee 7</b> <b>3.00%</b> (2.50% in CA, DE, MN, PA)		<b>STATES NOT APPROVED:</b> AK, AL, MO, NV, NY (7 yr not approved in OR, WA)	<b>Riders:</b> NCR-3 DB = AV	Diff. in CA, DE, MN, PA, WA

## American General Life Insurance Company

A.M. Best (A) Excellent S&P (A+) Strong

<b>AG HorizonSelect®</b> (SPDA)* #05377		<b>Free Withdrawal:</b> Up to 10% of the annuity value as of previous contract anniversary (10% of premium in the first contract year) may be taken out as a partial withdrawal, systematic withdrawal, RMD or in any combination thereof.	<b>Issue Ages:</b> 0-85 Q/NQ    (0-84 Q/NQ in OK)	<b>4.00%</b> Ages 0-80
<b>5 Year Term</b> <b>1.70%</b> 2.00% in CA		<b>Minimum Premium:</b> \$5,000 NQ/Q <b>Maximum Premium:</b> w/o home office approval \$1,000,000 ages 0-75    \$500,000 ages 75+	<b>Surrender Charges:</b> <b>(10 Yr)</b> 10-9-8-7-6-5-4-3-2-1-0 % +/- MVA in DE, SC, TX: <b>(9 Yr)</b> 9-8-7-6-5-4-3-2-1-0 % +/- MVA	<b>3.00%</b> Ages 81-85
<b>7 Year Term</b> <b>2.20%</b>		<b>STATES NOT APPROVED:</b> AK, MN, MO, NJ, NY, OR, PA, UT, WA	<b>Riders:</b> <i>Extended Care</i> DB = AV	<i>Different in DE, SC, TX</i>
<b>10 Year Term</b> <b>2.40%</b> Not available in DE, OH, SC, TX				
<b>AG HorizonSecure®</b> (SPDA)* #05376		<b>Free Withdrawal:</b> Up to 10% of the annuity value as of previous contract anniversary (10% of premium in the first contract year) may be taken out as a partial withdrawal, systematic withdrawal, RMD or in any combination thereof.	<b>Issue Ages:</b> 0-85 Q/NQ    (0-84 Q/NQ in OK)	<b>4.00%</b> Ages 0-80
<b>5 Year Term</b> <b>1.40%</b> Not available in CA		<b>Minimum Premium:</b> \$5,000 NQ/Q <b>Maximum Premium:</b> w/o home office approval \$1,000,000 ages 0-75    \$500,000 ages 75+	<b>Surrender Charges:</b> <b>(10 Yr)</b> 10-9-8-7-6-5-4-3-2-1-0 % no MVA in MN, NJ, PA, SC, TX: <b>(9 Yr)</b> 9-8-7-6-5-4-3-2-1-0 % no MVA	<b>3.00%</b> Ages 81-85
<b>7 Year Term</b> <b>1.90%</b> 2.00% in CA		<b>STATES NOT APPROVED:</b> AK, NY, UT	<b>Riders:</b> <i>Extended Care</i> DB = AV	<i>Different in MN, NJ, PA, SC</i>

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<i>Guaranteed Rate Annuities</i> <i>December 16, 2011</i>	<i>Product / Interest Rate</i> <i>Additional Interest</i>	<i>Free Withdrawal/Minimum Premium</i> <i>State Availability</i>	<i>Issue Ages</i> <i>Surrender Charges/Riders</i>	<i>Commission</i>
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**North American Company For Life & Health Insurance**      A.M. Best (A+) Superior    S&P (A+) Strong

<p><i>North American Guarantee Choice</i> <sup>SM</sup> (SPDA) up to \$199,999    \$200,000 +</p> <p><b>3 Year Guarantee</b>      currently not available    <b>1.00%</b></p> <p><b>4 Year Guarantee</b>      <b>1.00%</b>    <b>1.00%</b></p> <p><b>5 Year Guarantee</b>      <b>1.00%</b>    <b>1.15%</b></p> <p><b>6 Year Guarantee</b>      <b>1.10%</b>    <b>1.30%</b></p> <p><b>7 Year Guarantee</b>      <b>1.25%</b>    <b>1.45%</b></p> <p><b>8 Year Guarantee</b>      <b>1.45%</b>    <b>1.65%</b></p> <p><b>9 Year Guarantee</b>      <b>1.60%</b>    <b>1.80%</b></p> <p><b>10 Year Guarantee</b>     <b>1.75%</b>    <b>1.90%</b></p>	<p><b>Penalty-Free Withdrawal:</b> Interest earned each year after the first contract year. Free systematic withdrawal of interest is allowed after 30 days, either monthly, quarterly, semi-annually or annually as long as each payment is at least \$50.</p> <p><b>Minimum Premium:</b> \$10,000 NQ - \$2,000 Q</p> <p><b>Maximum Premium:</b> 3 million w/o home office appr.</p> <p><b>STATES NOT APPROVED:</b> AK, AL, DE, MN, MO, NV, NY, OR, UT, VA, WA</p>		<p><b>Issue Ages:</b> 0-90 Q/NQ 0-85 Q/NQ in IN, OK</p> <p><b>Surrender Charges:</b> (3 Yr) 10-10-10-0-0 % +/- MVA (4 Yr) 10-10-10-0-0 % +/- MVA (5 Yr) 10-10-10-10-0-0 % +/- MVA (6 Yr) 10-10-10-10-9-0 % +/- MVA (7 Yr) 10-10-10-10-9-8-0 % +/- MVA (8 Yr) 10-10-10-10-9-8-6-0 % +/- MVA (9 Yr) 10-10-10-10-9-8-6-4-0 % +/- MVA (10 Yr) 10-10-10-10-9-8-6-4-2-0 % +/- MVA</p> <p><b>Riders:</b>    NCR  DB = AV</p>		<p><b>2.50%</b> Ages 0-80</p> <p><b>1.875%</b> Ages 81-85</p> <p><b>1.25%</b> Ages 86-90</p> <p>Commissions are different in CT, FL, IL, IN, OK, TX</p>
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**Fidelity & Guaranty Life Insurance Company - Baltimore, MD**      A.M. Best (B++) "(Good) for financial strength rating, 3rd highest of 16 ratings."    08-460

<p><b>FG Guarantee- Platinum</b>    FGL SPDAMY-06 (2001) et al.</p> <p><b>3 Year Term</b>      <b>1.60%</b>      <b>Years 1-3</b></p> <p><b>5 Year Term</b>      <b>2.25%</b>      <b>Years 1-5</b> 2.10% in CT, NC, OK</p> <p><b>7 Year Term</b>      <b>2.50%</b>      <b>Years 1-7</b></p>	<p><b>Free Withdrawal:</b> Accumulated Interest</p> <p><b>Minimum Premium:</b> \$5,000 NQ - \$2,000 Q</p> <p><b>Maximum Premium:</b> \$600,000 w/o home office approval</p> <p><b>STATES NOT APPROVED:</b> MN, NY, OR, WA</p>		<p><b>Issue Ages:</b> 0-90 NQ    18-90 Q</p> <p><b>Surrender Charges:</b> (7 Yr) 9-8-7-6-5-4-3 % +/- MVA</p> <p>The surrender charge is waived during the first 30 days of any renewal period.</p> <p><b>Riders:</b> NCR, TIR, UW</p> <p>DB = AV</p>		<p><b>3 Year</b> <b>1.50%</b></p> <p><b>5 Year</b> <b>2.50%</b></p> <p><b>7 Year</b> <b>3.25%</b></p> <p>Ages 80+ Reduced 50%</p>
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Optional provisions and riders may have limitations, restrictions and additional charges. Surrender charges may apply to withdrawals. Withdrawals may be taxable and when made prior to age 59½, may result in tax penalties. A.M. Best rating as of October 10, 2011. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at [home.fglife.com](http://home.fglife.com). Contracts issued by Fidelity & Guaranty Life Insurance Company, Baltimore MD. Subject to state availability. Certain restrictions may apply • No bank guarantee • Not FDIC/NCUA/NCUSIF insured • May lose value if surrendered early.

<p><b>FG Guarantee- Plus</b>    FGL SPDAMY-MY (2001) et al.</p> <p><b>5 Year Term</b>      3.15% 1st Yr      2.15% Yrs 2-5 Effective Return      <b>2.35%</b></p> <p><b>7 Year Term</b>      3.40% 1st Yr      2.40% Yrs 2-7 Effective Return      <b>2.54%</b></p>	<p><b>Free Withdrawal:</b> Accumulated Interest</p> <p><b>Minimum Premium:</b> \$5,000 NQ - \$2,000 Q</p> <p><b>Maximum Premium:</b> \$600,000 w/o home office approval</p> <p><b>STATES NOT APPROVED:</b> MN, NY, OR, WA</p>		<p><b>Issue Ages:</b> 0-90 NQ    18-90 Q</p> <p><b>Surrender Charges:</b> (7 Yr) 9-8-7-6-5-4-3 % +/- MVA</p> <p>The surrender charge is waived during the first 30 days of any renewal period.</p> <p>DB = SV</p>		<p><b>5 Year</b> <b>2.50%</b></p> <p><b>7 Year</b> <b>3.25%</b></p> <p>Ages 80+ Reduced 50%</p>
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Optional provisions and riders may have limitations, restrictions and additional charges. Surrender charges may apply to withdrawals. Withdrawals may be taxable and when made prior to age 59½, may result in tax penalties. A.M. Best rating as of August 2010. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at [home.fglife.com](http://home.fglife.com). Contracts issued by Fidelity & Guaranty Life Insurance Company, Baltimore MD. Subject to state availability. Certain restrictions may apply • No bank guarantee • Not FDIC/NCUA/NCUSIF insured • May lose value if surrendered early.

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<b>Guaranteed Rate Annuities</b> December 16, 2011	<b>Product / Interest Rate</b> Additional Interest	<b>Free Withdrawal/Minimum Premium</b> State Availability	<b>Issue Ages</b> Surrender Charges/Riders	<b>Commission</b>
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## Genworth Life and Annuity Insurance company

A.M. Best (A) Excellent S&P (A) Strong

<b>SecureLiving® Rate Saver</b> (SPDA)				<b>Free Withdrawal:</b> The last 12 months of interest, minus any prior withdrawals during that period.  <b>Minimum Premium:</b> \$25,000 NQ/Q <b>Maximum Premium:</b> 1 million w/o home office appr.  <b>STATES NOT APPROVED:</b> DE, NY, OR	<b>Issue Ages:</b> 0-85 Q/NQ  <b>Surrender Charges:</b> (5 Yr) 9-8-7-6-5-0 % +/- MVA (7 Yr) 9-8-7-6-5-4-3-0 % +/- MVA  <b>Riders:</b> NCR DB = AV	<b>5 Yr Term</b> 2.00% Ages 0-75 1.35% Ages 76-80 0.70% Ages 81-85  <b>7 Yr Term</b> 2.75% Ages 0-75 2.15% Ages 76-80 1.50% Ages 81-85
\$25,000 - \$99,999	\$100,000 - \$249,999	\$250,000 or more				
<b>5 Year Term</b>	<b>1.60%</b>	<b>1.80%</b>	<b>1.90%</b>			
<b>7 Year Term</b>	<b>2.25%</b>	<b>2.45%</b>	<b>2.55%</b>			

No surrender charges or MVA will apply during the last 30 days of each Guarantee Term. A new surrender schedule and MVA will apply upon renewal.

## ING USA Annuity and Life Insurance Company

A.M. Best (A) Excellent S&P (A) Strong AD070283

<b>ING Guarantee Choice Annuity</b> (SPDA)				<b>Free Withdrawal:</b> Interest only in the first contract year. After the first contract year, 10% of the accumulation value each contract year without an MVA or surrender charge.  <b>Minimum Premium:</b> \$15,000 Q/NQ <b>Maximum Premium:</b> 1 million w/o home office appr.  <b>STATES NOT APPROVED:</b> NY	<b>Issue Ages:</b> 0-80 Q/NQ Based on issue date  <b>Surrender Charges:</b> (9 Yr) 9-8-7-6-5-4-3-2-1-0 % +/- MVA The surrender charge is waived for 30 days following the end of an interest rate guarantee period.  <b>Riders:</b> NCR except in MA & PA DB = AV	<b>7 Year</b>  <b>2.50%</b>   <b>10 Year</b>  <b>3.25%</b>
<b>\$15,000 Band</b>		<b>\$75,000 Band</b>				
<b>7 Year Term</b>	1.50% Yrs 1-7	2.50% 1st Yr Average	1.50% Yrs 2-7 1.64%			
<b>10 Year Term</b>	2.25% Yrs 1-10	3.25% 1st Yr Average	2.25% Yrs 2-10 2.35%			

IRAs and other qualified plans are already tax deferred. Guarantees based on claims paying ability of insurer. Withdrawals before age 59 1/2 may result in 10% federal penalty tax. Contracts issued by ING USA Annuity & Life Insurance Company, 909 Locust Street, Des Moines, IA 50309. Product/features not available in all states. Withdrawals do not participate in index interest. Interest Rates/Participation Rates/Index Caps/Index Spreads subject to change. The assets and rankings of ING have no impact on ING USA Annuity & Life Insurance Company's ability to meet its obligations or upon the performance of its products. A (Excellent) by A.M. Best, A (Strong) by Standard & Poor's, A- (Strong) by Fitch (formerly Duff & Phelps), A2 (Good) by Moody's Investor Services, B (Good) by Weiss Ratings Inc.

## American National Insurance Company

A.M. Best (A) Superior S&P (A+) Strong

<b>Palladium® MYG</b> (SPDA)				<b>Free Withdrawal:</b> In the 1st policy year, all interest earned may be withdrawn. Starting in the 2nd year up to 10% of the annuity value as of the beginning of the policy year may be withdrawn.  <b>Minimum Premium:</b> \$5,000 Q/NQ  <b>Maximum Premium:</b> 1 million w/o home office appr.  <b>STATES NOT APPROVED:</b> NY, UT	<b>Issue Ages:</b> 0-85 Q/NQ  <b>Surrender Charges:</b> (10 Yr) 8-8-8-7-6-5-4-3-2-1-0 % +/- MVA (EID in VA, VT, WA) no MVA in OR, PA  <i>If client selects 3,4,5,6,7,8,9 year term, client has a 30 day window following the end of the selected term period to move their money w/out the MVA or surrender charge applying.</i>  <b>Riders:</b> Disability Waiver Confinement Waiver  DB = AV	<b>3 Yr. 1.50%</b>  <b>4 Yr. 2.00%</b>  <b>5 Yr. 3.00%</b>  <b>6, 7, 8 Yr. 2.50%</b>  <b>9 Yr. 3.00%</b>  <b>10 Yr. 4.00%</b>  Ages 80+ Reduced
1st Year	Base Rate	Effective Yield				
<b>3 Yr Guarantee</b>	<b>currently not available</b>					
<b>4 Yr Guarantee</b>	<b>currently not available</b>					
<b>5 Yr Guarantee</b>	<b>2.00%</b>	<b>1.00%</b>	<b>1.20%</b>			
<b>6 Yr Guarantee</b>	<b>1.70%</b>	<b>1.70%</b>	<b>1.70%</b>			
<b>7 Yr Guarantee</b>	<b>2.85%</b>	<b>1.85%</b>	<b>1.99%</b>			
<b>8 Yr Guarantee</b>	<b>2.55%</b>	<b>2.55%</b>	<b>2.55%</b>			
<b>9 Yr Guarantee</b>	<b>4.05%</b>	<b>2.05%</b>	<b>2.27%</b>			
<b>10 Yr Guarantee</b>	<b>3.15%</b>	<b>2.15%</b>	<b>2.25%</b>			

Initial contributions of \$100,000+ receive an additional 10 basis points for the life of the contract. Rates subject to change for new issues at any time.

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