



Your Brokerage Partner For Life

1-800-653-1322

Annuity Rates Spreadsheet

2228 Black Rock Tpke Suite 301 Fairfield Ct 06825

Fax # 203-367-3133

09/01/2010

Company	Plan	Current and Guaranteed Rates	Minimum Premium	Free Withdrawal	Surrender Charges	Issue Ages	Commissions
American General Best A S&P A+ Fitch A- Moody's A1	Horizon MYG Not available in MN NJ NY UT	6.00% Year 1 2.00% Years 2-6 7-10?	\$5,000 NQ & Q 2.00% min guar rate	10% free withdrawal in all yrs (incl. 1 st yr) Free withdrawals up to 10% of annuity value as of previous contract anniversary	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% +/- MVA	0-85 NQ or Qual	0-75 7.50% 76-80 5.00% 81-85 3.00%
	Horizon Achiever Not available in AK,MN,NJ,NY,OR,PA,UT,WA	2.35% 6 years	\$5,000 NQ & Q	10% of previous anniversary annuity value	10,9,8,7,6,5 ,4,3,2,1,0% +/- MVA 30 day window after 6 yrs	0-85	0-80 3.00% 81-85 2.00%
	Horizon Select Not available in AK MN NJ NY OR PA UT WA	2.10% 5years 2.40% 7years 2.70% 10 years	\$5,000 NQ & Q	10% free withdrawal in all years (incl. 1 st yr) Free withdrawal up to 10% of annuity value as of previous contract anniversary At the end of selected term owner may withdraw all or part of annuity value without surrender charge or MVA	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% +/- MVA	0-85 NQ or Q	0-80 4.00% 81-85 3.00%
	Horizon Plus not available in MN NJ NY OR PA UT WA	8.00% Year 1 2.00% Years 2-6 7-9?	\$5,000 NQ & Q 2.00% min guar rate	10% of annuity value as of previous contract anniversary (or of premium in contract yr 1). Includes partial withdrawals, systematic withdrawals (including interest-only or designated amount) or a combination of the two. See contract for more details.	9, 8, 7, 6, 5, 4, 3, 2, 1, 0% +/- MVA	0-85 NQ 0-70 Q	0-75 6.00% 76-80 3.20% 81-85 1.35%
American National Best A S&P AA-	Palladium MYG Annuity 10 Basis Pts (.10) bonus for Life of Contract w/ \$100K+ Initial Deposit	3 yr N/A% yr. 1 - 3 4 yr N/A% yr. 1 - 4 5 yr 3.05% yr. 1 2.05% yr. 2 - 5 6 yr 2.75% yr. 1 - 6 7 yr 3.35% yr. 1 2.35% yr. 2 - 7 8 yr 3.00% yr. 1 - 8 9 yr 4.40% yr. 1 2.40% yr. 2 - 9 10 yr 3.70% yr. 1 2.70% yr. 2 - 10 Add .10% all years for \$100k+	\$5,000 NQ or Q	10% Systematic Withdrawals Available After Year 1	10 years 8,8,8,7,6,5,4,3,2,1,0 + or - Market Value Adjustment No withdrawal charge is assessed during a 30 day window at the end of guarantee period Confinement/Disability waiver avail.	0-85 owner & annuitant	0-79 80± 3 yr 1.5% 0.5% 4 yr 2% 1% 5 yr 4% 2% 6 yr 2.5% .50% 7 yr 2.5% .50% 8 yr 2.5% .50% 9 yr 3% 1% 10 yr 4% 2%
Genworth Life Ins Co Best A S&P A Fitch A- Moody's A2	Secure Living Liberty	250k+ 1yr 4.45%, 3yr 2.85%, 5yr 2.60% 100k-249k 1yr 3.95%, 3yr 2.75%, 5yr 2.50% <100k 1yr 3.45%, 3yr 2.60%, 5yr 2.35% Bailout 1 yr 2.00%, 3 yr 2.00%, 5 yr 2.00%	\$2,000 Q \$5,000 NQ	10% including year 1	9,9,8,7,6,5%	0 - 85 Owner & Annuitant	0 - 75 3.00% 76 - 80 1.95% 81 - 85 1.05%

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NEW	Secure Living Rate Saver 5 & 7	5 yr 2.40% \$25k-\$99k 2.60% \$100k-\$249k 2.70% \$250k+ 7 yr 3.15% \$25k-\$99k 3.35% \$100k-\$249k 3.45% \$250k+	\$25,000	Previous 12 months interest	5 yr 9,8,7,6,5% 7 yr 9,8,7,6,5,4,3%	0 – 85	5 yr 0-75 2.00% 76-80 1.35% 81-85 .70% 7 yr 0-75 2.75% 76-80 2.15% 81-85 1.50%
	Secure Living Independence Not available in MS, NY	<\$50k 3.00% Yr1 2.50% base yr2 \$50k-99.99k 3.50% Yr1 2.50% base yr2 \$100k+ 4.00% yr1 2.50% base yr2 in most states min guarantee yrs 2-6 is 2.50%	\$5,000 NQ \$2,000 Q	10% including year 1	9,9,8,7,6,5,0%	0 – 85 owner & annuitant	0-75 2.25% 76-80 1.31% 81-85 0.94%
Lincoln National Best A+ S&P AA- Moodys A2 Fitch A+ Note Comp Reduction 9-1-10	Classic 5	3.00% year 1 2.00% years 2-5 (add 1% more year 1 for \$100k+)	\$10,000	10% all years	5 yrs 9,8,7,6,5,0% + or – MVA	0-85	0-75 2.00% 76-80 0.875% 81-85 0.75%
	Classic 7	4.10% Guaranteed 1 st yr 2.10% Years 2-7 (add 1% more year 1 for \$100k+)	\$10,000	10% all years	7 yrs 9,8,7,6,5,4, 3, 0% + or – MVA	0-85	0-75 2.50% 76-80 1.75% 81-85 0.875%
Lincoln Benefit Life Best A+ S&P AA- Moodys A1 Fitch A	Tactician Plus	5 yr 1.20% 6 yr 1.50% 7 yr 1.50% 8 yr 1.70% 9 yr 2.25% 10 yr 2.05%	\$10,000 NQ \$3,000 Q \$1,000 Min add'l Note: In MA, this contract is a SPDA (w/ no additions allowed!)	10% of account value at the time of the 1 st withdrawal in the contract year. OR systematic withdrawal in year one with no MVA.	10 years 8,8,8,7,6,5,4,3,2,1,0% + or – Market Value Adjustment No withdrawal charge is assessed during a 30 day window at the end of guarantee period	0-90	Ages: 0-75 6 & 9 yr 2.00% 5, 7, 8 & 10 yr 4.00% Ages 76-85 6 & 9 yr 1.50% 5,7,8,10, yr 3.00% Ages 86-90 6 & 9 1.00% 5,7,8,10 yr 2.00%

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	Sure Horizon II	<p>1 Year Guarantee Less than \$100,000 2.05% \$100,000 & More 2.30%</p> <p>.6 Year Rate G'tee. Less than \$100,000 2.05% yr1 1.05% 2+ \$100,000 & More 2.30% yr 1 1.30% 2+ Unique Return of Principal Rider deduct 50 Bps from all rates Guaranteed Minimum Floor is 1.50%</p>	\$10,000 NQ \$3,000 Q or \$100 per month auto deduction (Q only)	15% of Account Value per contract year, beginning yr 1 or systematic withdrawal available Immediately	6 years 8,8,7,6,5,4,0 %	0-90 owner & annuitant	<p>Owner Age 0 – 75 4.75%</p> <p>Owner Age 76 – 85 3.563%</p> <p>Owner Age 86 – 90 2.375%</p> <p>Lower % for any deposits made in Contract Yr. 2+</p>
Principal Best A+ S & P A+ Moody's Aa3 Fitch AA-	Principal Guaranteed Fixed Annuity	5 years 1.40%	\$5,000 NQ \$4,000 Q	10% of the years beginning value	5 years 7,7,7,6,5	0 – 90	<p>0 – 80 4.10%</p> <p>81 – 85 2.75%</p> <p>86 - 90 1.45%</p>
Transamerica Best A S & P AA- Moody's A1 Fitch AA	Select	<p>4 yr 1.00%</p> <p>5 yr 1.10%</p> <p>6 yr 1.20%</p> <p>7 yr 1.50%</p> <p>8 yr 1.75%</p> <p>Amounts 100k and over add .25%</p>	\$10,000 NQ \$2,000 Q	Cumulative Interest	8,7,6,5,4,3,2,1 At the end of the initial guarantee period, surrender charges end	0 -90 yrs 2 -4 0 – 85 yrs 5-8	<p>3 yrs 1.75%</p> <p>4 yrs 2.25%</p> <p>5 yrs 3.25%</p> <p>6-8 yrs 3.50%</p>

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MULTI YEAR GUARANTEES

<u>Company</u>	<u>AM Best Rating</u>	<u>Guarantee Period</u>	<u>Product Name</u>	<u>First Year Rate</u>	<u>Rate Thereafter</u>	<u>Avg. Annual Yield</u>	<u>Surrender Charges (+or - MVA)</u>	<u>Comp(less at older ages)</u>
American National	A	3 years	Palladium MYG	N/A%***	N/A% yrs.2-3	N/A%	8,8,8%*	1.50%
American National	A	4 years	Palladium MYG	N/A%***	N/A% yrs 2-4	N/A%	8,8,8,7%*	2.00%
Transamerica	A	4 years	Select	1.50%^	1.50% yrs 2-4	1.50%	8,7,6,5%	2.25%
American General	A	5 years	Horizon Select	2.10%	2.10% yrs 2-5	2.10%	10,9,8,7,6%*	4.00%
American National	A	5 years	Palladium MYG	3.05%***	2.05% yrs 2-5	2.25%	8,8,8,7,6%*	4.00%
Genworth Life	A	5 years	Secure Living Rate Saver	2.40%^^^	2.40% yrs 2-5	2.40%	9,8,7,6,5%	2.00%
Lincoln National	A+	5 years	Classic 5	3.00%**	2.00% yrs 2-5	2.40%	9,8,7,6,5%	4.00%
Lincoln Benefit Life	A+	5 years	Tactician Plus 5yr.	1.20%	1.20% yrs. 2-5	1.20%	8,8,8,7,6%*	4.00%
Principal	A+	5 years	Guaranteed Fixed	1.40%	1.40% yrs. 2-5	1.40%	7,7,7,6,5%	4.10%
Transamerica	A	5 years	Select	1.60%^	1.60% yrs 2-5	1.60%	8,7,6,5,4%	3.25%
American General	A	6 years	Horizon Achiever	2.35%	2.35% yrs 2-6	2.35%	10,9,8,7,6,5%*	3.00%
American National	A	6 years	Palladium MYG	2.75%***	2.75% yrs. 2-6	2.75%	8,8,8,7,6,5%*	2.50%
Lincoln Benefit	A+	6 years	Tactician Plus 6 yr.	1.50%	1.50% yrs. 2-6	1.50%	8,8,8,7,6,5%*	2.00%
Transamerica	A	6 years	Select	1.70%^	1.70% yrs 2-6	1.70%	8,7,6,5,4,3%	3.50%
American General	A	7 years	Horizon Select	2.40%	2.40% yrs 2-7	2.40%	10,9,8,7,6,5,4%*	4.00%
American National	A	7 years	Palladium MYG	3.35%***	2.35% yrs 2-7	2.49%	8,8,8,7,6,5,4%*	2.50%
Genworth Life	A	7 years	Secure Living Rate Saver	3.15%^^^	3.15% yrs 2-7	3.15%	9,8,7,6,5,4,3%	2.75%
Lincoln Benefit Life	A+	7 years	Tactician Plus 7 yr.	1.50%	1.50% yrs. 2-7	1.50%	8,8,8,7,6,5,4%*	4.00%
Lincoln National	A+	7 years	Classic 7	4.10%**	2.10% yrs 2-7	2.38%	9,8,7,6,5,4,3%	5.00%
Transamerica	A	7 years	Select	2.00%^	2.00% yrs 2-7	2.00%	8,7,6,5,4,3,2%	3.50%
American National	A	8 years	Palladium MYG	3.00%***	3.00% yrs. 2-8	3.00%	8,8,8,7,6,5,4,3%*	2.50%
Lincoln Benefit Life	A+	8 years	Tactician Plus 8 yr.	1.70%	1.70% yrs. 2-8	1.70%	8,8,8,7,6,5,4,3%*	4.00%
Transamerica	A	8 years	Select	2.25%^	2.25% yrs 2-8	2.25%	8,7,6,5,4,3,2,1%	3.50%
West Coast Life	A+	8 years	Sure Advantage	3.30%@@	3.30% yrs 2-8	3.30%	8,5,7,5,6,5,5,5,4,5,3,5,2,5,1,5%*	2.50%
American National	A	9 years	Palladium MYG	4.40%***	2.40% yrs. 2-9	2.62%	8,8,8,7,6,5,4,3,2%*	3.00%
Lincoln Benefit Life	A+	9 years	Tactician Plus 9 yr.	2.25%	2.25% yrs. 2-9	2.25%	8,8,8,7,6,5,4,3,2%*	2.00%
American General	A	10 years	Horizon Select	2.70%	2.70% yrs. 2-10	2.70%	10,9,8,7,6,5,4,3,2,1%	4.00%
American National	A	10 years	Palladium MYG	3.70%***	2.70% yrs. 2-10	2.80%	8,8,8,7,6,5,4,3,2,1%	4.00%
Lincoln Benefit Life	A+	10 years	Tactician Plus 10 yr.	2.05%	2.05% yrs. 2-10	2.05%	8,8,8,7,6,5,4,3,2,1%	4.00%

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*longer surrender charges or MVA's may apply **deposit of 100k+ add add'l 1% 1st yr bonus ***deposits 100k+ add 10 b.p. ****under 25k 1% less yr1 @deposits 100k+ add'l .50% yr 1
@@deposits 100k+ add'l 1.00% yr 1 #deposits 75k+ add1% yr 1 ^^ 100k – 249k add .15% 250k+ add.25%

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