



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

02/06/2012

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	5.05% Year 1 1.05% Years 2-6 7-10?	\$5,000 NQ & Q	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	2.05% 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	1.55% 5years 2.10% 7years 2.35% 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	7.00% Year 1 1.00% Years 2-6 7-9?	\$5,000 NQ & Q	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 2.00% yr. 1 1.00% yr. 2 - 5 6 yr 1.70% yr. 1 - 6 7 yr 3.05% yr. 1 2.05% yr. 2 - 7 8 yr 2.55% yr. 1 - 8 9 yr 4.35% yr. 1 2.35% yr. 2 - 9 10 yr 3.45% yr. 1 2.45% 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 3% 1% 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 4.60%, 3yr 2.75%, 5yr 2.30% 100k-249k 1yr 3.85%, 3yr 2.55%, 5yr 2.15% <100k 1yr 2.85%, 3yr 1.95%, 5yr 1.75% Bailout 1 yr 1.25%, 3 yr 1.25%, 5 yr 1.25%	\$15,000 NQ or Q	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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	Secure Living Rate Saver 5 & 7	5 yr 1.85% \$25k-\$99k 2.05% \$100k-\$249k 2.15% \$250k+ 7 yr 2.25% \$25k-\$99k 2.45% \$100k-\$249k 2.55% \$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 2.55% Yr1 2.05% base yr2 \$50k-99.99k 3.05% Yr1 2.05% base yr2 \$100k+ 3.55% yr1 2.05% base yr2 in most states min guarantee yrs 2-6 is 1.50%	\$15,000 NQ or 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%
Liberty Life Best B++ Fitch BBB+	7 MYG	4.10% year 1 3.10% years 2-7	\$5,000	10% after year 1	7,7,7,6,5,4,3%	0 – 80	0-75 2.75% 76-80 1.50%
Lincoln National Best A+ S&P AA- Moody's A2 Fitch A+	MYGuarantee Plus	<100K 5 yrs 1.45%, 6 yrs 1.75%, 7 yrs 2.15%, 8 yrs 2.20%, 9 yrs 2.30%, 10 yrs 2.30% 100k+ 5 yrs 1.60%, 6 yrs 1.90%, 7 yrs 2.30%, 8 yrs 2.35%, 9 yrs 2.45%, 10 yrs 2.45%	\$10,000	10% all years	SC matches guarantee period up to 7 years 7,7,6,5,4,3,2,0,0,0 + or - MVA	0-85	0-75 5 yrs 2.00% 6 yrs 2.25% 7-10 yrs 2.5% 76-80 5 yrs 1.3% 6 yrs 1.5% 7-10 yrs 1.6% 81-85 5 yrs .75% 6 yrs .75% 7-10 yrs 1.00%
Minnesota Life Best A+ S&P A+ Moody's Aa3 Fitch AA-	Secure Option Select	<100k 5 yrs 1.60%, 7 yrs 1.95%, 9 yrs 2.70% 100k+ 5 yrs 1.80%, 7 yrs 2.15%, 9 yrs 2.90%	\$5,000	10% previous year value	9,9,8,7,6,5,4,3,2% + or - MVA 30 day window after guarantee period	0-90	0-80 5yrs 2.325% 7 yrs 2.80% 9 yrs 3.275 81-85 reduced by 50% 86-90 reduced by another 50%
Principal Best A+ S & P A+ Moody's Aa3 Fitch AA-	Principal Guaranteed Fixed Annuity	5 years 1.00%	\$5,000 NQ \$4,000 Q	10% of the years beginning value	5 years 7,7,7,6,5	0 – 90	0 – 80 4.10% 81 – 85 2.75% 86 - 90 1.45%

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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%
American General	A	5 years	Horizon Select	1.55%	1.55% yrs 2-5	1.55%	10,9,8,7,6%*	4.00%
American National	A	5 years	Palladium MYG	2.00%***	1.00% yrs 2-5	1.20%	8,8,8,7,6%*	4.00%
Genworth Life	A	5 years	Secure Living Rate Saver	1.85%^^^	1.85% yrs 2-5	1.85%	9,8,7,6,5%	2.00%
Lincoln National	A+	5 years	MYG Plus	1.45%**	1.45% yrs 2-5	1.45%	7,7,6,5,4%	2.00%
Minnesota Life	A+	5 years	Secure Option Select	1.60%	1.60%	1.60%	9,9,8,7,6%	2.325%
Principal	A+	5 years	Guaranteed Fixed	1.00%	1.00% yrs. 2-5	1.00%	7,7,7,6,5%	4.10%
American General	A	6 years	Horizon Achiever	2.05%	2.05% yrs 2-6	2.05%	10,9,8,7,6,5%*	3.00%
American National	A	6 years	Palladium MYG	1.70%***	1.70% yrs. 2-6	1.70%	8,8,8,7,6,5%*	2.50%
Lincoln National	A+	6 years	MYG Plus	1.75%**	1.75% yrs 2-6	1.75%	7,7,6,5,4,3%	2.25%
American General	A	7 years	Horizon Select	2.10%	2.10% yrs 2-7	2.10%	10,9,8,7,6,5,4%*	4.00%
American National	A	7 years	Palladium MYG	3.05%***	2.05% yrs 2-7	2.19%	8,8,8,7,6,5,4%*	2.50%
Genworth Life	A	7 years	Secure Living Rate Saver	2.25%^^^	2.25% yrs 2-7	2.25%	9,8,7,6,5,4,3%	2.75%
Liberty Life	B++	7 years	7 MYG	4.10%	3.10%	3.24%	7,7,7,6,5,4,3%	2.75%
Lincoln National	A+	7 years	MYG Plus	2.15%**	2.15% yrs 2-7	2.15%	7,7,6,5,4,3,2%	2.50%
Minnesota Life	A+	7 years	Secure Option Select	1.95%!	1.95%	1.95%	9,9,8,7,6,5,4%	2.80%
American National	A	8 years	Palladium MYG	2.55%***	2.55% yrs. 2-8	2.55%	8,8,8,7,6,5,4,3%*	2.50%
Lincoln National	A+	8 years	MYG Plus	2.20%**	2.20% yrs. 2-8	2.20%	7,7,6,5,4,3,2,0	2.50%
American National	A	9 years	Palladium MYG	4.35%***	2.35% yrs. 2-9	2.57%	8,8,8,7,6,5,4,3,2%*	3.00%
Lincoln National	A+	9 years	MYG Plus	2.30%**	2.30% yrs. 2-9	2.30%	7,7,6,5,4,3,2,0,0,%	2.50%
Minnesota Life	A+	9 years	Secure Option Select	2.70%!	2.70%	2.70%	9,9,8,7,6,5,4,3,2%	3.275%
American General	A	10 years	Horizon Select	2.35%	2.35% yrs. 2-10	2.35%	10,9,8,7,6,5,4,3,2,1%	4.00%
American National	A	10 years	Palladium MYG	3.45%***	2.45% yrs. 2-10	2.55%	8,8,8,7,6,5,4,3,2,1%	4.00%
Lincoln National	A+	10 years	MYG Plus	2.30%**	2.30% yrs. 2-10	2.30%	7,7,6,5,4,3,2,0,0,0	2.50%

*longer surrender charges or MVA's may apply **deposit of 100k+ add add'l 15b.p. ***deposits 100k+ add 10 b.p. ****under 25k 1% less yr1 ^^ 100k - 249k add .20% 250k+ add.30% ! deposit of 100k add 20bp

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