



# Fixed Deferred Annuities

## September 1, 2010

For More Information  
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Company	Product Name	Interest Rates		Effective Yield During Guar. Period	Mini. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	Commission
		1st Year Guarantee	Guarantee Thereafter						
<b>1 Year Guarantee Period</b>									
<b>1 Year Guarantee Period</b>	Aviva USA	<b>Spirit Bonus</b>	<b>4% Premium Bonus for premium received in 1st &amp; 2nd Year</b>		2.00%	10% of prior anniversary Accumulated Value beginning in Year 1*  *Add 1 Premium Bonus Charge 20% free withdrawal starting year 2 if a withdrawal was not taken in the prior contract year  InsurePay Optional Death Benefit Rider - annual charge 0.60% Income Edge Flex Optional Income Rider - annual charge 0.45%	10 Year 12,12,12,11,10,9,8,7,6,4% No MVA  Penalty Free RMD's  Penalty Free Annuitization after 6 yr for Life + 5 yrs  Home Health Care, Confinement and Terminal Illness Waiver included	0-78	Age 0-75 7.00% 1st year 3.50% Yrs. 2-5 Age 76-78 5.00% 1st year 2.50% Yrs. 2-5
	A.M. Best A S&P AA-	Flexible Premium Deferred Annuity	6.00%	Base Rate 2.00%	Renews Annually			\$5,000 Minimum Premium	
	Aviva USA	<b>Spirit 3</b>	2.00%	Base Rate 2.00%	Renews Annually	2.00%	10% of prior anniversary Accumulated Value beginning in Year 1  20% free withdrawal starting year 2 if a withdrawal was not taken in the prior contract year  InsurePay Optional Death Benefit Rider - annual charge 0.60%  Income Edge Flex Optional Income Rider - annual charge 0.45%	3 Year 6, 5, 4%  Penalty Free RMD's  Home Health Care, Confinement and Terminal Illness Waiver included	0-85
A.M. Best A S&P AA-	Flexible Premium Deferred Annuity		Base Rate 2.00%	Renews Annually			\$5,000 Minimum Premium		
Aviva USA	<b>Spirit 5</b>	2.00%	Base Rate 2.00%	Renews Annually	2.00%	10% of prior anniversary Accumulated Value beginning in Year 1  20% free withdrawal starting year 2 if a withdrawal was not taken in the prior contract year  InsurePay Optional Death Benefit Rider - annual charge 0.60%  Income Edge Flex Optional Income Rider - annual charge 0.45%	5 year 8,7,6,5,4%  Penalty Free RMD's  Home Health Care, Confinement and Terminal Illness Waiver included	0-83	Age 0-83 3.00% 1st year 1.50% Yr. 2-3 Age 76-80 2.05% 1st year 1.03% Yr. 2-3 Ages 81-83 1.95% 1st year 0.98% Yr. 2-3
A.M. Best A S&P AA-	Flexible Premium Deferred Annuity	2.05%	Base Rate 2.00%	Renews Annually			\$5,000 Minimum Premium		
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Company	Product Name	Interest Rates		Effective Yield During Guar. Period	Mini. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	Commission
		1st Year Guarantee	Guarantee Thereafter						
<b>1 Year Guarantee Period</b>									
Aviva USA  A.M. Best A S&P AA-	Spirit 7  Flexible Premium Deferred Annuity	2.00%	Base Rate 2.00%	Renews Annually	2.00%	10% of prior any. Accumulated Value beginning in Year 1  *20% free withdrawal starting year 2 if a withdrawal was not taken in the prior contract year  Rider Options (only one rider available per contract) InsurePay Optional Death Benefit Rider - annual charge 0.60% Or (can not have both)  Income Edge Flex Optional Income Rider - annual charge 0.45%	7 Year 9,8,7,6,5,4,3%  Penalty Free RMD's  Penalty Free Annuitization after 6 yr for Life + 5 yrs  Home Health Care, Confinement and Terminal Illness Waiver included	0-85  \$5,000 Minimum Premium	Age 0-75 4.00% 1st year 2.00% Yrs. 2-5
		Deposit over \$75k Receive 10 bsp Life of Contract 2.25%	2.00%	Renews Annually					Age 76-80 2.75% 1st year 1.38% Yrs. 2-5  Ages 81 2.75% 1st year 1.38% Yrs. 2-5
Aviva USA  A.M. Best A S&P AA-	Spirit Plus  Flexible Premium Deferred Annuity	2% Premium Bonus for premium received in 1st & 2nd Year		Renews Annually	2.00%	10% of prior anniversary Accumulated Value beginning in Year 1  20% free withdrawal starting year 2 if a withdrawal not taken in the prior contract year  InsurePay Optional Death Benefit Rider - annual charge 0.60%  Income Edge Flex Optional Income Rider - annual charge 0.45%	10 year 16,15,14,13,12,11, 10,8,6,4%  Reduce surrender schedule in CT, DE, MN, OR, PA and WA  Penalty Free Annuitization after 6 yr for Life + 5 yrs  Home Health Care, Confinement and Terminal Illness Waiver included	\$5,000 Minimum Premium	Age 0-75 7.50% 1st year 3.75% Yrs. 2-5  Age 76-78 5.50% 1st year 2.75% Yrs. 2-5
Genworth Financial  A.M. Best A S&P A	SecureLiving Liberty  Single Premium Deferred Annuity	1.00% to 2.00% First Year Bonus		Renews Annually	Yrs 1-9 1.50%	10% of account value immediately  Bail out Feature: Option to withdraw some or all of contract value within 45 days of Anv. date without a surrender charge if actual renewal rates is lower than bailout rate  Bail out Rate: 2.00%	6 Year 9,9,8,7,6,5%  Medical Care and Nursing Home Waiver-Not Avail in MA / Call for Surrender Charges in IN & OR / Penalty Free Annuitization after 1 yr for Life+10 yrs  Full Account Value at Death	0-85  \$5,000 NQ \$2,000 Q Minimum Premium  Not Avail in MN, MS, NV & NY	Age 0-75 3.00% Age 76-80 1.95% Age 81-85 1.05%  Commission chargeback upon death in the first 6 mths on policies issued at age 76 or older.
		Less than \$99,999 3.45%	Base Rate 2.45%	Renews Annually	Call for OR rates/ Not Avail. In NY	Yrs 1-9 1.50%	10% of account value immediately	7 Year 7,7,7,6,5,4,3%  Call for Surrender Charges in IN & MN  Penalty Free Annuitization after 1 yr for Life + 10 yrs  Full Account Value at Death	0-85  \$5,000 NQ \$2,000 Q Minimum Premium  Not Available in MS or NY
Genworth Financial  A.M. Best A S&P A	SecureLiving Smart Rate  Single Premium Deferred Annuity	Less than \$50,000 3.00%	Base Rate 2.00%	Renews Annually	Yrs 1-9 1.50%	10% of account value immediately  Medical Care and Nursing Home Waiver/Not Avail in MA	7 Year 7,7,7,6,5,4,3%  Call for Surrender Charges in IN & MN  Penalty Free Annuitization after 1 yr for Life + 10 yrs  Full Account Value at Death	0-85  \$5,000 NQ \$2,000 Q Minimum Premium  Not Available in MS or NY	Age 0-75 4.50% Age 76-80 2.70% Age 81-85 1.05%  Commission chargeback upon death in the first 6 mths on policies issued at age 76 or older.
		\$100,000 to \$249,999 3.95%	2.45%						
		\$250,000 or More 4.45%	2.45%						
		2.95%	2.00%						
		3.50%	2.00%						
		\$100,000 or More 4.00%	2.00%		Not Avail. in NY				
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Company	Product Name	Interest Rates		Effective Yield During Guar. Period	Mini. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	Commission	
		1st Year Guarantee	Guarantee Thereafter							
<b>1 Year Guarantee Period</b>										
<b>1 Year</b>	<b>Lincoln Benefit Life</b>	<b>SureHorizon II</b>	<b>Non-election of ROP 1st Year Bonus</b>		1.05%	15% of account value beginning in first year  Confinement/Terminal Illness/Activities of Daily Living/Unemployment Waivers  ROP Rider has an add'l cost of 1%	6 Year 8,8,7,6,5,4%	0-90  \$10,000-NQ \$3,000-Q Minimum Premium	4.75% Age 0-75	
	A.M. Best A+ S&P AA-	Flexible Premium Deferred Annuity	<u>1st Year Rate</u> 2.05%	<u>Base Rate</u> 1.05%	Renews Annually				3.56% Age 76-85	
			<u>Deposit over \$100k Receive 25 bsp Add'l Bonus</u>	Renews Annually	Minimum guarantee set for full contract period.				2.38% Age 86-90	
			2.30%	1.30%					No chargeback upon death	
<b>2 Year Guarantee Period</b>										
<b>2 Year Guarantee Period</b>	<b>American National</b>	<b>Citadel 5 Diamond</b>	<b>1.00% First Year Bonus</b>		2.00%	10% of account value starting in year one  Add'l Premium Deposits Allowed in 1st Year!  Confinement/Terminal Illness/Disability Waiver	5 Year 7,7,7,6,5%	0-85  (Annuitant - No max. age on owner)	4.00% Age 0-80	
	A.M. Best A S&P AA-	Single Premium Deferred Annuity	<u>Bonus + Base</u> 3.00%	<u>Year 2</u> 2.00%	2.50%				3.00% Age 81-85	
			<u>Deposit over \$100k Receive 10 bsp Life of Contract</u>			Interest Rate changes monthly				Comm. charge back in 1st yr upon death
				3.10%	2.10%					
	<b>American National</b>	<b>Citadel 7 Diamond</b>	<b>2.00% Bonus on All Deposits in First Three Years of Contract</b>		2.00%	10% of account value starting in year one  Confinement/Terminal Illness/Disability Waiver	7 Year 7,7,7,6,5,4,2%	0-85  (Annuitant - No max. age on owner)	4.50% Age 0-80	
	A.M. Best A S&P AA-	Flexible Premium Deferred Annuity	<u>Bonus + Base</u> 4.00%	<u>Year 2</u> 2.00%	3.00%				3.50% Age 81-85	
		<u>Deposit over \$100k Receive 10 bsp Life of Contract</u>			Interest Rate changes monthly				Comm. charge back in 1st yr upon death	
			4.10%	2.10%						
<b>Genworth Financial</b>	<b>SecureLiving Independence</b>	<b>.00% to 1.00% First Year Bonus</b>		Yrs 1-6 2.50%	10% of account value beginning immediately  Medical Care and Nursing Home Waiver	6 Year 9,9,8,7,6,5%	0-85  \$5,000 NQ \$2,000 Q Minimum Premium	2.25% Age 0-75		
A.M. Best A S&P A	Single Premium Deferred Annuity	<u>Less than \$50,000</u> 2.50%	<u>Year 2</u> 2.50%	2.50%				1.31% Age 76-80		
		<u>\$50,000 to \$99,000</u> 3.00%	2.50%	2.75%	Yrs 7-16 2.00%				0.94% Age 81-85	
		<u>\$100,000 or More</u> 3.50%	2.50%	3.00%	WA - Call for Rates / Not Avail. In NY				Commission chargeback upon death in the first 6 mths on policies issued at age 76 or older.	
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Company	Product Name	Interest Rates		Effective Yield During Guar. Period	Mini. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	Commission	
		1st Year Guarantee	Guarantee Thereafter							
<b>3 Year Guarantee Period</b>										
<b>3 Year Guarantee Period</b>	<b>American National</b>  <i>A.M. Best A S&amp;P AA-</i>	<b>Palladium MYG - 3</b>  Single Premium Deferred Annuity	<b>0.00%</b>  <b>0.00%</b>	<u>Years 2-3</u> <b>0.00%</b>  <b>0.00%</b>	<b>0.00%</b>  <b>0.00%</b>	2.00% (Varies by State)  monthly	<b>10% of account value (Interest only 1st Yr)</b>  Disability Waiver value at Death of Annuity / Surrender free Annuitization after 3rd year for 5 yrs(+) (MVA applies to annuitization)	<b>10 Year 8,8,8,7,6,5,4,3,2,1% MVA Applies</b>  Penalty Free RMD's  <b>(30 day window at end of interest rate guar. period allows for full surrender without penalty or MVA)</b>	<b>0-85</b>  \$5,000 NQ & Q Minimum Premium	<u>3-year</u>  1.50% Age 0-80  0.50% Age 81-85  Comm. charge back in 1st yr upon death
	<b>Genworth Financial</b>  <i>A.M. Best A S&amp;P A</i>	<b>SecureLiving Liberty</b>  Single Premium Deferred Annuity	<b>0.30% to 0.55% Bonus Years 1 - 3</b>  <u>Less than \$99,999</u> <b>2.60%</b>  <u>\$100,000 to \$249,999</u> <b>2.75%</b>  <u>\$250,000 or More</u> <b>2.85%</b>	<u>Years 2-3</u> <b>2.60%</b>  <b>2.75%</b>  <b>2.85%</b>	<b>2.60%</b>  <b>2.75%</b>  <b>2.85%</b>	Yrs 1-9 1.50%  Base Rate <b>2.30%</b>  Call for OR rates / Not Avail. In NY	<b>10% of account value immediately</b>  <b>Bail out Feature:</b> Option to withdraw some or all of contract value within 45 days of Anv. date without a surrender charge if actual renewal rates is lower than bailout rate  <b>Bail out Rate: 2.00%</b>	<b>6 Year 9,9,8,7,6,5%</b>  Medical Care and Nursing Home Waiver-Not Avail in MA / Call for Surrender Charges in IN & OR / Penalty Free Annuitization after 1 yr for Life+10 yrs  Full Account Value at Death	<b>0-85</b>  \$5,000 NQ \$2,000 Q Minimum Premium  Not Avail in MN, MS, NV & NY	3.00% Age 0-75  1.95% Age 76-80  1.05% Age 81-85  Commission chargeback upon death in the first 6 mths on policies issued at age 76 or older.
	<b>Genworth Financial</b>  <i>A.M. Best A S&amp;P A</i>	<b>SecureLiving Smart Rate</b>  Single Premium Deferred Annuity	<b>0.10% to 0.30% Bonus Years 1 - 3</b>  <u>Less than \$50,000</u> <b>2.10%</b>  <u>\$50,000 to \$99,999</u> <b>2.20%</b>  <u>\$100,000 or More</u> <b>2.30%</b>	<u>Years 2-3</u> <b>2.10%</b>  <b>2.20%</b>  <b>2.30%</b>	<b>2.10%</b>  <b>2.20%</b>  <b>2.30%</b>	Yrs 1-9 1.50%  Not Avail. in NY	<b>10% of account value immediately</b>  Guarantee Return of Premium: Initial premium returned if FULL surrender taken in first 7 yrs.	<b>7 Year 7,7,7,6,5,4,3%</b>  Medical Care and Nursing Home Waiver-Not Avail in MA / Call for Surrender Charges in IN & OR / Penalty Free Annuitization after 1 yr for Life+10 yrs  Full Account Value at Death	<b>0-85</b>  \$5,000 NQ \$2,000 Q Minimum Premium  Not Available in MS or NY	4.50% Age 0-75  2.70% Age 76-80  1.05% Age 81-85  Commission chargeback upon death in the first 6 mths on policies issued at age 76 or older.
	<b>Lincoln Benefit Life</b>  <i>A.M. Best A+ S&amp;P AA-</i>	<b>SureHorizon II</b>  Flexible Premium Deferred Annuity	<u>1st Year Rate</u> <b>2.05%</b>  <u>Deposit over \$100k Receive 25 bsp Add'l Bonus</u> <b>2.30%</b>	<u>Years 2-3</u> <b>1.05%</b>  <b>1.30%</b>	<b>1.38%</b>  <b>1.63%</b>	1.05%  Minimum guarantee set for full contract period.	<b>15% of account value beginning in first year</b>  Confinement/Terminal Illness/Activities of Daily Living/ Unemployment Waivers  <b>ROP Rider has an add'l cost of 1%</b>	<b>6 Year 8,8,7,6,5,4%</b>  Penalty Free Annuitization after the 1st contract year/ Full Account Value at Death/ Penalty Free RMD's starting Yr.2	<b>0-90</b>  \$10,000-NQ \$3,000-Q Minimum Premium	4.75% Age 0-75  3.56% Age 76-85  2.38% Age 86-90  No chargeback upon death
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		1st Year Guarantee	Guarantee Thereafter							
<b>4 Year Guarantee Period</b>										
4 Year	<b>American National</b>  A.M. Best A S&P AA-	<b>Palladium MYG - 4</b>  Single Premium Deferred Annuity	0.00%	<u>Years 2-4</u> 0.00%	0.00%	2.00% (Varies by State)  10% of account value (Interest only 1st Yr)  Disability Waiver / Full Account Value at Death of owner or annuitant / Surrender free Annuitization after 3rd year for 5 yrs(+) (MVA applies to annuitization)	<b>10 Year</b> 8,8,8,7,6,5,4,3,2,1% MVA Applies  Penalty Free RMD's  (30 day window at end of interest rate guar. period allows for full surrender without penalty or MVA)	<b>0-85</b>  \$5,000 NQ & Q Minimum Premium	<b>4-year</b>  2.00% Age 0-80  1.00% Age 81-85  Comm. charge back in 1st yr upon death	
	<b>Transamerica</b>  A.M. Best A S&P AA	<b>Transamerica Select</b>  Single Premium Deferred Annuity	<u>Bonus + Base</u> 1.00%	<u>Years 2-4</u> 1.00%	1.00%	1.00%  *Bonus for Guarantee Period Only	<b>Cumulative Interest Credited beginning year 1</b>  Nursing Care and Terminal Condition Waiver  Full Account Value at Death	<b>4 Year</b> 8, 7, 6, 5%  Surrender Free RMD's  Penalty Free Annuitization after 1 yr for 5 yr or life payout	<b>0-90</b>  \$10,000 NQ \$2,000 Q Minimum Premium	<b>4-year</b>  2.25% Age 0-90  No chargeback upon death
<b>5 Year Guarantee Period</b>										
5 Year Guarantee Period	<b>American National</b>  A.M. Best A S&P AA-	<b>Palladium MYG - 5</b>  Single Premium Deferred Annuity	<b>1.00% First Year Bonus</b> <u>Bonus + Base</u> 3.05%	<u>Years 2-5</u> 2.05%	2.25%	2.00% (Varies by State)  Interest Rate changes monthly	10% of account value (Interest only 1st Yr)  Confinement and Disability Waiver / Full Account Value at Death of owner or annuitant / Surrender free Annuitization after 3rd year for 5 yrs(+) (MVA applies to annuitization)	<b>10 Year</b> 8,8,8,7,6,5,4,3,2,1% MVA Applies  Penalty Free RMD's  (30 day window at end of interest rate guar. period allows for full surrender without penalty or MVA)	<b>0-85</b>  \$5,000 NQ & Q Minimum Premium	<b>5-year</b>  4.00% Age 0-80  2.00% Age 81-85  Comm. charge back in 1st yr upon death
	<b>Genworth Financial</b>  A.M. Best A S&P A	<b>SecureLiving Liberty</b>  Single Premium Deferred Annuity	<b>0.10% to 0.35% Bonus Years 1 - 5</b> <u>Less than \$99,999</u> 2.35%	<u>Years 2-5</u> 2.35%	2.35%	Yrs 1-9 1.50%  Base Rate 2.25%  Call for OR rates / Not Avail. In NY	10% of account value immediately  <b>Bail out Feature:</b> Option to withdraw some or all of contract value within 45 days of Anv. date without a surrender charge if actual renewal rates is lower than bailout rate  <b>Bail out Rate: 2.00%</b>	<b>6 Year</b> 9,9,8,7,6,5%  Medical Care and Nursing Home Waiver-Not Avail in MA / Call for Surrender Charges in IN & OR / Penalty Free Annuitization after 1 yr for Life+10 yrs  Full Account Value at Death	<b>0-85</b>  \$5,000 NQ \$2,000 Q Minimum Premium  Not Avail in MN, MS, NV & NY	3.00% Age 0-75  1.95% Age 76-80  1.05% Age 81-85  Commision chargeback upon death in the first 6 mths on policies issued at age 76 or older.
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		1st Year Guarantee	Guarantee Thereafter							
<b>5 Year Guarantee Period</b>										
<b>5 Year Guarantee Period</b>	<b>Genworth Financial</b>	<b>SecureLiving Rate Saver</b>	<u>Less than \$99,999</u> 2.40%	<u>Years 2-5</u> 2.40%	2.40%	2.00%  Product not available in CA, DE, NY and OR	<b>Free withdrawal of the last 12 months of interest (minus any withdrawals) or RMD</b>  Medical Care Facility Waiver-Not Avail in MA / Penalty Free Annuitization after 1 yr for Life+10 yrs	<b>5 Year 9,8,7,6,5,%</b>  No surrender charges or MVA will apply during the last 30 days of each Guarantee Term. Term period will automatically renew if policy is not surrendered.	<b>0-85</b> \$25,000 NQ & Q Minimum Premium Full Account Value at Death	2.00% Age 0-75
	<i>A.M. Best A S&amp;P A</i>	Single Premium Deferred Annuity	<u>\$100,000 to \$249,999</u> 2.60%	2.60%	2.60%					1.35% Age 76-80
			<u>\$250,000 or More</u> 2.70%	2.70%	2.70%					0.70% Age 81-85
										Renewal Comm. are 50% of current new money comm. rates and are based on contract value and obtained age.
<b>5 Year Guarantee Period</b>	<b>Genworth Financial</b>	<b>SecureLiving Smart Rate</b>	<b>0.05% to 0.25 Bonus Years 1 - 5</b>		Yrs 1-9 1.50%	10% of account value immediately	<b>7 Year 7,7,7,6,5,4,3%</b>  Medical Care and Nursing Home Waiver-Not Avail in MA / Call for Surrender Charges in IN & OR / Penalty Free Annuitization after 1 yr for Life+10 yrs	<b>0-85</b> \$5,000 NQ \$2,000 Q Minimum Premium  Not Available in MS or NY	4.50% Age 0-75	
	<i>A.M. Best A S&amp;P A</i>	Single Premium Deferred Annuity	<u>Less than \$50,000</u> 1.85%	<u>Years 2-5</u> 1.85%					1.85%	2.70% Age 76-80
			<u>\$50,001 to \$99,999</u> 1.95%	1.95%					1.95%	1.05% Age 81-85
			<u>\$100,000 or More</u> 2.05%	2.05%					2.05%	Commission chargeback upon death in the first 6 mths on policies issued at age 76 or older.
<b>5 Year Guarantee Period</b>	<b>Lincoln Benefit Life</b>	<b>Tactician Plus - 5</b>	<u>1st Year Rate</u> 1.20%	<u>Years 2-5</u> 1.20%	1.20%	1.05%	<b>10% of Accumulated Value on each Sub-Account</b>  Confinement/Terminal Illness / Activities of Daily Living / Unemployment Waivers / Full Account Value at Death of Owner (Single Premium in MA & OR)	<b>10 Year 8,8,8,7,6,5,4,3,2,1% MVA Applies</b>  (30 day window at end of interest rate guar. period allows for full surrender without penalty or MVA)	<b>0-90</b> \$10,000 NQ \$3,000 Q Minimum Premium	<b>5-year</b> 4.00% Age 0-75
	<i>A.M. Best A+ S&amp;P AA-</i>	Flexible Premium Deferred Annuity								3.00% Age 76-85
										2.00% Age 86-90
										No chargeback upon death
<b>5 Year Guarantee Period</b>	<b>Transamerica</b>	<b>Transamerica Select</b>	<u>Bonus + Base</u> 1.10%	<u>Years 2-6</u> 1.10%	1.10%	1.00%	<b>Cumulative Interest Credited beginning year 1</b>  Nursing Care and Terminal Condition Waiver	<b>5 Year 8, 7, 6, 5, 4%</b>  Surrender Free RMD's  Penalty Free Annuitization after 1 yr for 5 yr or life payout	<b>0-85</b> \$10,000 NQ \$2,000 Q Minimum Premium	<b>6-year</b> 3.25% Age 0-90
	<i>A.M. Best A S&amp;P AA</i>	Single Premium Deferred Annuity	<u>Deposit \$100k or Greater Receive 25 bsp Bonus*</u> 1.35%	1.35%	1.35%					No chargeback upon death

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		1st Year Guarantee	Guarantee Thereafter							
<b>6 Year Guarantee Period</b>										
<b>6 Year Guarantee Period</b>	<b>American National</b>	<b>Palladium MYG - 6</b>	<u>Bonus + Base</u> 2.75%	<u>Years 2-6</u> 2.75%	2.75%	2.00% (Varies by State)  Interest Rate changes monthly	<b>10 Year</b> 8,8,8,7,6,5,4,3,2,1% MVA Applies  Penalty Free RMD's  <b>(30 day window at end of interest rate guar. period allows for full surrender without penalty or MVA)</b>	<b>0-85</b>  \$5,000 NQ & Q Minimum Premium	<u>6-year</u> 2.50% Age 0-80 0.50% Age 81-85  Comm. charge back in 1st yr upon death	
	A.M. Best A S&P AA-	Single Premium Deferred Annuity	<b>Deposit over \$100k Receive 10 bsp Life of Contract</b>		2.85%	2.85%	2.85%			
			<u>Bonus + Base</u> 2.05%	<u>Years 2-6</u> 1.05%	1.22%	1.05%	<b>15% of account value beginning in first year</b>  Confinement/Terminal Illness/ Activities of Daily Living/ Unemployment Waivers  ROP Rider has an add'l cost of 1%	<b>6 Year</b> 8,8,7,6,5,4%	<b>0-90</b>  \$10,000-NQ \$3,000-Q Minimum Premium	4.75% Age 0-75 3.56% Age 76-85 2.38% Age 86-90  No chargeback upon death
			<u>Deposit over \$100k Receive 25 bsp Add'l Bonus</u>		1.47%	Minimum guarantee set		Penalty Free Annuitization after the 1st contract year/ Full Account Value at Death/ Penalty Free RMD's starting Yr. 2		
	<b>Lincoln Benefit Life</b>	<b>SureHorizon II</b>	<u>1st Year Rate</u> 1.50%	<u>Years 2-6</u> 1.50%	1.50%	1.05%	<b>10% of Accumulated Value on each Sub-Account</b>  Confinement/Terminal Illness/ Activities of Daily Living/ Unemployment Waivers  Single Premium in MA & OR	<b>10 Year</b> 8,8,8,7,6,5,4,3,2,1% MVA Applies  <b>(30 day window at end of interest rate guar. period allows for full surrender without penalty or MVA)</b>	<b>0-90</b>  \$10,000 NQ \$3,000 Q Minimum Premium	<u>6-year</u> 2.00% Age 0-75 1.50% Age 76-85 1.00% Age 86-90  No chargeback upon death
	A.M. Best A+ S&P AA-	Flexible Premium Deferred Annuity								
	<b>Lincoln Benefit Life</b>	<b>Tactician Plus - 6</b>	<u>Bonus + Base</u> 1.20%	<u>Years 2-6</u> 1.20%	1.20%	1.00%	<b>Cumulative Interest Credited beginning year 1</b>  Nursing Care and Terminal Condition Waiver  Full Account Value at Death	<b>6 Year</b> 8, 7, 6, 5, 4, 3%	<b>0-85</b>  \$10,000 NQ \$2,000 Q Minimum Premium	3.50% Age 0-90  No chargeback upon death
	A.M. Best A S&P AA	Single Premium Deferred Annuity	<b>Deposit \$100k or Greater Receive 25 bsp Bonus*</b>		1.45%	*Bonus for Guarantee Period Only		Penalty Free Annuitization after 1 yr for 5 yr or life payout		
			1.45%	1.45%	1.45%					
<b>For BROKER USE ONLY! All rates are subject to change without notice. Please call to confirm. Surrender period varies with each product. Not all rates are approved in all states.</b>										
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Company	Product Name	Interest Rates		Effective Yield During Guar. Period	Mini. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	Commission
		1st Year Guarantee	Guarantee Thereafter						
<b>7 Year Guarantee Period</b>									
<b>American National</b>  <i>A.M. Best A S&amp;P AA-</i>	<b>Palladium MYG - 7</b>  Single Premium Deferred Annuity	<b>1.00% First Year Bonus</b>			2.00% (Varies by State)  Interest Rate changes monthly	10% of account value (Interest only 1st Yr)  Confinement and Disability Waiver / Full Account Value at Death of owner or annuitant / Surrender free Annuitization after 3rd year for 5 yrs(+) (MVA applies to annuitization)	10 Year 8,8,8,7,6,5,4,3,2,1% MVA Applies  Penalty Free RMD's  <b>(30 day window at end of interest rate guar. period allows for full surrender without penalty or MVA)</b>	0-85  \$5,000 NQ & Q Minimum Premium	<u>7-year</u>  2.75% Age 0-80 0.50% Age 81-85  Comm. charge back in 1st yr upon death
		<u>Bonus + Base</u> 3.35%	<u>Years 2-7</u> 2.35%	2.49%					
		<u>Deposit over \$100k Receive 1.00% Add'l Bonus</u>							
		3.45%	2.45%	2.59%					
<b>Genworth Financial</b>  <i>A.M. Best A S&amp;P A</i>	<b>SecureLiving Rate Saver</b>  Single Premium Deferred Annuity	<u>Less than \$99,999</u>	<u>Years 2-7</u>	2.00%	Free withdrawal of the last 12 months of interest (minus any withdrawals) or RMD  Medical Care Facility Waiver-Not Avail in MA / Penalty Free Annuitization after 1 yr for Life+10 yrs	7 Year 9,8,7,6,5,4,3%  No surrender charges or MVA will apply during the last 30 days of each Guarantee Term. Term period will automatically renew if policy is not surrendered.	0-85  \$25,000 NQ & Q Minimum Premium  Full Account Value at Death	2.75% Age 0-75 2.15% Age 76-80 1.50% Age 81-85  Renewal Comm. are 50% of current new money comm. rates and are based on contract value and obtained age.	
		3.15%	3.15%	3.15%					
		<u>\$100,000 to \$249,999</u>	3.35%	3.35%					3.35%
		<u>\$250,000 or More</u>	3.45%	3.45%					3.45%
				Product not available in CA, DE, NY and OR					
<b>ING- ReliaStar</b>  <i>A.M. Best A S&amp;P AA</i>	<b>Guarantee Choice 7-Year</b>  Single Premium Deferred Annuity	<u>Deposit's \$15,000 to \$74,999</u>		1.50% on 100%	10% of account value (Interest only 1st Yr)  Nursing Home and Terminal Illness Waiver (not avail. In MA & PA)  Full Account Value at Death	9 yr 9,8,7,6,5,4,3,2,1% MVA Applies  <b>(30 day window at end of interest rate guar. period allows for full surrender without penalty or MVA)</b>	0-80  \$15,000 NQ & Q Minimum Premium	<u>7-year</u>  2.50% Age 0-80  No chargeback upon death	
		1.75%	1.75%	1.75%					
		<u>Deposit \$75,000 or over</u>		2.75%					1.75%
				Not Available in MA or PA					
<b>Lincoln Benefit Life</b>  <i>A.M. Best A+ S&amp;P AA-</i>	<b>Tactician Plus - 7</b>  Flexible Premium Deferred Annuity	<u>1st Year Rate</u>	<u>Years 2-7</u>	1.05%	10% of Accumulated Value on each Sub-Account  Confinement/Terminal Illness / Activities of Daily Living / Unemployment Waivers / Full Account Value at Death of Owner  (Single Premium in MA & OR)	10 Year 8,8,8,7,6,5,4,3,2,1% MVA Applies  <b>(30 day window at end of interest rate guar. period allows for full surrender without penalty or MVA)</b>	0-90  \$10,000 NQ \$3,000 Q Minimum Premium	<u>7-year</u>  4.00% Age 0-75 3.00% Age 76-85 2.00% Age 86-90  No chargeback upon death	
		1.50%	1.50%	1.50%					
				3% in CT, MN, & WA					
<b>Transamerica</b>  <i>A.M. Best A S&amp;P AA</i>	<b>Transamerica Select</b>  Single Premium Deferred Annuity	<u>Bonus + Base</u>	<u>Years 2-7</u>	1.00%	Cumulative Interest Credited beginning year 1  Nursing Care and Terminal Condition Waiver  Full Account Value at Death	7 Year 8, 7, 6, 5 4, 3, 2%  Surrender Free RMD's  Penalty Free Annuitization after 1 yr for 5 yr or life payout	0-85  \$10,000 NQ \$2,000 Q Minimum Premium	<u>7-year</u>  3.50% Age 0-90  No chargeback upon death	
		1.50%	1.50%	1.50%					
		<u>Deposit \$100k or Greater Receive 25 bsp Bonus*</u>		1.75%					1.75%
				*Bonus for Guarantee Period Only					
For BROKER USE ONLY! All rates are subject to change without notice. Please call to confirm. Surrender period varies with each product. Not all rates are approved in all states.									
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Company	Product Name	Interest Rates		Effective Yield During Guar. Period	Mini. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	Commission		
		1st Year Guarantee	Guarantee Thereafter								
<b>8 Year Guarantee Period</b>											
<b>8 Year Guarantee Period</b>	<b>American National</b>	<b>Palladium MYG - 8</b>	3.00%	<u>Years 2-8</u> 3.00%	3.00%	2.00% (Varies by State)  Interest Rate changes monthly	10% of account value (Interest only 1st Yr)  Confinement and Disability Waiver / Full Account Value at Death of owner or annuitant / Surrender free Annuitization after 3rd year for 5 yrs(+) (MVA applies to annuitization)	10 Year 8,8,8,7,6,5,4,3,2,1% MVA Applies  Penalty Free RMD's  (30 day window at end of interest rate guar. period allows for full surrender without penalty or MVA)	0-85  \$5,000 NQ & Q Minimum Premium	<u>8-year</u> 2.50% Age 0-80 0.50% Age 81-85  Comm. charge back in 1st yr upon death	
	A.M. Best A S&P AA-	Single Premium Deferred Annuity	<b>Deposit over \$100k Receive 10 bsp Life of Contract</b>								
			3.10%	3.10%	3.10%						
<b>8 Year Guarantee Period</b>	<b>Lincoln Benefit Life</b>	<b>Tactician Plus - 8</b>	<u>1st Year Rate</u> 1.70%	<u>Years 2-8</u> 1.70%	1.70%	1.05%	10% of Accumulated Value on each Sub-Account  Confinement/Terminal Illness / Activities of Daily Living / Unemployment Waivers / Full Account Value at Death of Owner  (Single Premium in MA & OR)	10 Year 8,8,8,7,6,5,4,3,2,1% MVA Applies  (30 day window at end of interest rate guar. period allows for full surrender without penalty or MVA)	0-90  \$10,000 NQ \$3,000 Q Minimum Premium	<u>8-year</u> 4.00% Age 0-75 3.00% Age 76-85 2.00% Age 86-90  No chargeback upon death	
	A.M. Best A+ S&P AA-	Flexible Premium Deferred Annuity									
<b>8 Year Guarantee Period</b>	<b>Transamerica</b>	<b>Transamerica Select</b>	<u>Bonus + Base</u> 1.75%	<u>Years 2-8</u> 1.75%	1.75%	1.00%	Cumulative Interest Credited beginning year 1  Nursing Care and Terminal Condition Waiver  Full Account Value at Death	8 Year 8, 7, 6, 5, 4, 3, 2, 1%  Surrender Free RMD's  Penalty Free Annuitization after 1 yr for 5 yr or life payout	0-85  \$10,000 NQ \$2,000 Q Minimum Premium	<u>8-year</u> 3.50% Age 0-90  No chargeback upon death	
	A.M. Best A S&P AA	Single Premium Deferred Annuity	<b>Deposit \$100k or Greater Receive 25 bsp Bonus*</b>				*Bonus for Guarantee Period Only				
			2.00%	2.00%	2.00%						
<b>9 Year Guarantee Period</b>											
<b>9 Year</b>	<b>American National</b>	<b>Palladium MYG - 9</b>	<b>2.00% First</b> <u>Bonus + Base</u> 4.40%	<u>Years 2-9</u> 2.40%	2.62%	2.00% (Varies by State)  Interest Rate changes monthly	10% of account value (Interest only 1st Yr)  Confinement and Disability Waiver / Full Account Value at Death of owner or annuitant / Surrender free Annuitization after 3rd year for 5 yrs(+) (MVA applies to annuitization)	10 Year 8,8,8,7,6,5,4,3,2,1% MVA Applies  Penalty Free RMD's  (30 day window at end of interest rate guar. period allows for full surrender without penalty or MVA)	0-85  \$5,000 NQ & Q Minimum Premium	<u>9-year</u> 3.00% Age 0-80 1.00% Age 81-85  Comm. charge back in 1st yr upon death	
	A.M. Best A S&P AA-	Single Premium Deferred Annuity	<b>Deposit over \$100k Receive 10 bsp Life of Contract</b>								
			4.50%	2.50%	2.72%						
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									Page 9 of 11		

	Company	Product Name	Interest Rates		Effective Yield During Guar. Period	Mini. Guar.	Withdrawal Provisions	Surrender Charges	Issue Ages	Commission
			1st Year Guarantee	Guarantee Thereafter						
<b>9 Year Guarantee Period</b>										
<b>9 Year</b>	<i>Lincoln Benefit Life</i>  A.M. Best A+ S&P AA-	<i>Tactician Plus - 9</i>  Single Premium Deferred Annuity	<u>Bonus + Base</u>  2.25%	<u>Years 2-9</u>  2.25%	2.25%	1.05%	<b>10% of Accumulated Value on each Sub-Account</b>  Confinement/Terminal Illness / Activities of Daily Living / Unemployment Waivers / Full Account Value at Death of Owner  (Single Premium in MA & OR)	<b>10 Year 8,8,8,7,6,5,4,3,2,1% MVA Applies</b>  (30 day window at end of interest rate guar. period allows for full surrender without penalty or MVA)	<b>0-90</b>  \$10,000 NQ \$3,000 Q Minimum Premium	<u>9-year</u>  2.00% Age 0-75 1.50% Age 76-85 1.00% Age 86-90  No chargeback upon death
<b>10 Year Guarantee Period</b>										
<b>10 Year Guarantee Period</b>	<i>American National</i>  A.M. Best A S&P AA-	<i>Palladium MYG - 10</i>  Single Premium Deferred Annuity	<b>1.00% First Year Bonus</b> <u>Bonus + Base</u>  3.70%	<u>Years 2-10</u>  2.70%	2.80%	2.00% (Varies by State)  Interest Rate changes monthly	<b>10% of account value (Interest only 1st Yr)</b>  Confinement and Disability Waiver / Full Account Value at Death of owner or annuitant / Surrender free Annuitization after 3rd year for 5 yrs(+) (MVA applies to annuitization)	<b>10 Year 8,8,8,7,6,5,4,3,2,1% MVA Applies</b>  Penalty Free RMD's  (30 day window at end of interest rate guar. period allows for full surrender without penalty or MVA)	<b>0-85</b>  \$5,000 NQ & Q Minimum Premium	<u>10-year</u>  3.00% Age 0-80 1.00% Age 81-85  Comm. charge back in 1st yr upon death
	<i>ING- ReliaStar</i>  A.M. Best A S&P A+	<i>Guarantee Choice 10-Year</i>  Single Premium Deferred Annuity	<u>Deposit over \$100k Receive 10 bsp Life of Contract</u>  3.80%	<u>Years 2-10</u>  2.80%	2.90%	1.50% on 100%  Not Available in MA or PA	<b>10% of account value (Interest only 1st Yr)</b>  Nursing Home and Terminal Illness Waiver (not avail. In MA & PA)	<b>9 yr 9,8,7,6,5,4,3,2,1% MVA Applies</b>  Full Account Value at Death	<b>0-80</b>  \$15,000 NQ & Q Minimum Premium	<u>10-year</u>  3.25% Age 0-80  No chargeback upon death
	<i>Lincoln Benefit Life</i>  A.M. Best A+ S&P AA-	<i>Tactician Plus - 10</i>  Flexible Premium Deferred Annuity	<u>Bonus + Base</u>  2.05%	<u>Years 2-10</u>  2.05%	2.05%	1.05%  3% in CT, MN, & WA	<b>10% of Accumulated Value on each Sub-Account</b>  Confinement/Terminal Illness / Activities of Daily Living / Unemployment Waivers / Full Account Value at Death of Owner  (Single Premium in MA & OR)	<b>10 Year 8,8,8,7,6,5,4,3,2,1% MVA Applies</b>  (30 day window at end of interest rate guar. period allows for full surrender without penalty or MVA)	<b>0-90</b>  \$10,000 NQ \$3,000 Q Minimum Premium	<u>10-year</u>  4.00% Age 0-75 3.00% Age 76-85 2.00% Age 86-90  No chargeback upon death
	For BROKER USE ONLY! All rates are subject to change without notice. Please call to confirm. Surrender period varies with each product. Not all rates are approved in all states.									
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Company	Product Name	Interest Rates 1st Year Guarantee      Rate Thereafter	Product Specifics	Issue Age / Surrender Charges / Withdrawal Privileges	Commission	
<b>Annuity with a Long-Term Care Benefit</b>						
<b>Annuity with a Long-Term Care Benefit</b>	<b>Genworth Financial</b>	<b>Total Living Coverage Annuity</b>	<p><u>Less than \$150,000</u> <b>3.25%</b>      Renews Annually</p> <p><u>\$150,000 to \$299,999</u> <b>3.65%</b>      Renews Annually</p> <p><u>\$300,000 or More</u> <b>4.05%</b>      Renews Annually</p> <p><i>Call for rates in CA, IL, TX</i></p> <p><b>Minimum Guar. Rate: 3.00%</b></p> <p><b>Four or Six Year Benefit Period</b></p> <p>Benefit combinations: Min. &amp; Max. Single Premium</p> <p>2x – 48 months / \$36k - \$480k</p> <p>2x – 72 months / \$54k - \$720k</p> <p>3x – 72 months / \$36k - \$480k</p> <p><u>Benefit's with Compound Inflation Rider</u></p> <p>1.5x – 48 months / \$48k - \$480k</p> <p>1.5x – 72 months / \$72k - \$720k</p> <p>2x – 72 months / \$54k - \$540k</p>	<p>Initial LTC Coverage – 2x or 3x single premium payment</p> <p>3% or 5% Compound Inflation Rider (IPB)</p> <p>Non-Qualified Funds only</p> <p>LTC Benefits available one year after issue date</p> <p>Comprehensive Coverage</p> <p>90 Day elimination period - cumulative with Zero-day elimination period for in home care</p> <p>LTC Waiver of premium one month after 1st claim paid</p> <p>Owner &amp; Annuitant must be same person</p> <p>Eligibility 2 of 6 ADL's or or Severe Cognitive Impairment</p> <p>Couples Discount</p>	<p>Issue Ages 18-79</p> <p>10 Year Surrender Period (9,9,8,7,6,5,4,3,2,1%)</p> <p>Free Withdrawal of 10% of account value after year 1 (WD reduces Annuity Value and LTC Benefit)</p> <p>No surrender changes on LTC Benefits</p>	4.50%    Age 18-75
	<b>United of Omaha</b>	<b>Living Care Annuity</b>	<p><b>3.00%</b>      Renews Annually</p> <p><b>Minimum Guar. Rate: 3.00%</b></p> <p><b>Six Year Benefit Period</b></p> <p>\$50,000 Minimum Single Premium</p> <p>\$300,000 Maximum Single Premium</p> <p>Initial LTC Coverage – 3x single premium payment</p> <p><b>Riders</b></p> <p>5% Compound Inflation Rider</p> <p>Non-Forfeiture Benefit Rider</p> <p>Chronically Ill and Terminal Illness included</p>	<p>Non-Qualified Funds only</p> <p>Comprehensive Coverage</p> <p>Coverage begins 2 yrs after issue date</p> <p>90 Day elimination period - cumulative, one time</p> <p>LTC Waiver of premium after benefit approval</p> <p>Owner &amp; Annuitant must be same person</p> <p>Eligibility 2 of 6 ADL's or Severe Cognitive Impairment</p>	<p>Issue Ages 40-79</p> <p>10 Year Surrender Period (9,9,8,7,6,5,4,3,2,1%)</p> <p>Free Withdrawal of 10% of account value after year one (WD reduces Annuity Value and LTC Benefit)</p> <p>No surrender changes on LTC Benefits</p>	5.75%    Age 40-75 4.50%    Age 76-79
<b>For BROKER USE ONLY! All rates are subject to change without notice. Please call to confirm. Surrender period varies with each product. Not all rates are approved in all states.</b>						

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