



Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Features
Premium Bonus.					75-80: \$500,000		



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Multi-Year Guarantee Annuities




(Browser Only: Click the Column Title to Sort the Chart by that Column in descending order, click again to sort in ascending order.)



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 American National A (Superior) A.M. Best AA S&P (02/10)	3-Year 2.00% Guaranteed 1-3 yrs 4-Year 2.15% Guaranteed 1-4 yrs 5-Year 2.70% Guaranteed 5yr Effective Rate 3.50% 1st Yr Rate 2.50% Guar. 2-5 Yrs. 6-Year 3.25% Guaranteed 1-6 yrs 7-Year 3.35% Guaranteed 7yr Effective Rate 3.49% 1st Yr Rate 4.35% Guar. 2-7 Yrs. 8-Year 3.70% Guaranteed 1-8 yrs 9-Year 3.20% Guaranteed 9yr Effective Rate 3.42% 1st Yr Rate 5.20% Guar. 2-9 Yrs. 10-Year 3.35% Guaranteed 10-year Effective Rate 3.65% 1st Yr Rate 4.45% Guar. 2-10 Yrs.	First Year Interest only. Then Up to 10.00% of beginning of year Annuity Value starting in the 2nd contract yr	(8, 8, 8, 7, 6, 5, 4, 3, 2, 1%) + or - MVA or excess interest deduction 30-day window at end of guarantee period when owner may surrender free of any surrender charge, market value adjustment or excess interest deduction in some states where MVA does not apply. Surrender Matches Guarantee Period!	1.50%, 3.00% Flat Rate or Floating Min rate 2.00% currently. This rate will vary between 1% & 3% but will be set at issue and fixed for the life of the contract. Minimum applies after initial guarantee to the left.	0-85 (Q & NQ)	0 - 79 3-Year 1.50% 4-Year 2.00% 5-Year 4.00% 6-Year 2.50% 7-Year 2.50% 8-Year 2.50% 9-Year 3.00% 10-Year 4.00%	Full Account Value at Death Plus MVA but Only if Positive NURSING HOME CONFINEMENT RIDER and Disability Waiver Commission Ages 80 - 85 Year Comm 3 0.5% 4 1.00% 5 2.00% 6 0.5% 7 0.5% 8 0.5% 9 1.00% 10 2.00%
 Palladium® MYG Annuity Add 10bps to rates to the right for \$100,000 initial premiums or more. After the initial Guaranteed Period, the interest rate is determined based on the current market conditions, but will never be less than 1.5%. Policy Form MGA10NQ,PQ; GA10NQC,PQC							




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 <p>Phoenix Life Insurance Company (02/10) Phoenix Select Plus® 4, 5, 7, 10 Years</p>	<p>4 year 1.85%</p> <p>5 year 2.45%</p> <p>7 year 3.45%</p> <p>10 year 4.05%</p>	<p>Annual free withdrawals up to 10% are allowed without a surrender charge or market value adjustment (MVA) applied.</p> <p>Withdrawals in excess of the annual free amount taken prior to the end of the guarantee period may be subject to an MVA, which may be positive or negative. Withdrawals of income will be subject to tax and, if prior to age 59 1/2, may be subject to a 10% IRS penalty. Withdrawals in excess of the free amount may be subject to a declining surrender charge.</p>	<p>8 YEAR (9% 8% 7% 6% 5% 4% 3% 2% 0%)</p>	<p>Minimum guaranteed interest rate we will credit is set each January 1st and will apply to new contracts issued and renewals occurring in the calendar year and will never be less than 1%.</p>	<p><u>0 - 90</u> (Q & NQ)</p>	<p>4 year 2.00% 0 - 80</p> <p>1.00% 81-90</p> <p>5 year 3.90% 0 - 80</p> <p>1.95% 81-90</p> <p>7 year 4.10% 0 - 80</p> <p>2.05% 81-90</p> <p>10 year 4.20% 0 - 80</p> <p>2.10% 81-90</p>	<p>DEATH BENEFIT</p> <ul style="list-style-type: none"> • Payable on death of any owner. • Death benefit is equal to contract value (no market value adjustment (MVA) will apply). • Death benefit proceeds are not subject to probate delays. <p>ANNUITY PAYMENT OPTIONS</p> <ul style="list-style-type: none"> • You can annuitize your contract after the first year with no penalty. • Seven fixed annuity payment options are available (see your contract or financial representative for details of each): <ul style="list-style-type: none"> ○ Life Annuity with Specified Period Certain ○ Non-Refund Life Annuity ○ Joint and Survivor Life Annuity ○ Installment Refund Life Annuity ○ Joint and Survivor Life Annuity with 10-Year Period Certain ○ Payments for Specified Period ○ Payments of Specified Amount <p>CHARGES</p> <ul style="list-style-type: none"> • No initial sales charge. • No Mortality & Expense (M&E) risk fee or administrative charges.
 <p>Presidential Life Insurance Company (02/10) Secure 6® 6 year rate guarantee with no MVA!</p> <p>ASSETS: \$3.79 Billion (statutory) \$3.72 Billion (GAAP) A.M. BEST RATING: B+ (Good)</p>	<p>2.90% GUARANTEED Years 1-6 (for less than \$5,000 rates are 50bps less)</p>	<p>10.00% Surrender Charge-Free Yearly Withdrawal Available Beginning Year 1!</p>	<p>6 YEAR 7, 7, 7, 6, 6, 4, 0% (NO MVA)</p>	<p>3.00%</p>	<p><u>0 - 90</u> (Q & NQ)</p>	<p>0-80: 3.00%</p> <p>81-85: 1.50%</p> <p>86-90: 0.67%</p>	<p>Full value at Death!</p>





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<p>S&P RATING: BB+ FITCH RATING: Aq (Strong) MOODY'S RATING: Ba1 (Positive Outlook)</p>							
 (02/10) Secure 5®	3.00% GUARANTEED Years 1-5 (for less than \$5,000 rates are 50bps less)	10.00% Surrender Charge-Free Yearly Withdrawal Available Beginning Year 1!	5 YEAR 7, 7, 6, 6, 4, 0% (NO MVA)	3.00%	0 - 90 (Q & NQ)	0-80: 2.50% 81-85: 1.25% 86-90: 0.67%	Full value at Death!
 (02/10) Secure 4®	2.85% GUARANTEED Years 1-4 (for less than \$5,000 rates are 50bps less)	10.00% Surrender Charge-Free Yearly Withdrawal Available Beginning Year 1!	4 YEAR 7, 6, 6, 5, 0% (NO MVA)	3.00%	0 - 90 (Q & NQ)	0-80: 2.00% 81-85: 1.00% 86-90: 0.67%	Full value at Death!
 (02/10) Liberty Bankers Life Bankers 1®	1.75% Guaranteed 1Yr	100% All Accrued Interest twice per year Monthly Interest Only After 30 Days.	1 Year: 5% No MVA.	1.00%	0 - 95 (Q & NQ)	0 - 80 = 0.50% 1.00% 81 - 95 > 0.40%	<ul style="list-style-type: none"> • Nursing Home Waiver • Disability Waiver • Full value at Death! • NO Commission Chargebacks! • Minimum Premium \$10,000
<p>Over \$807 Million in Assets as of 12/30/07 B- A.M. Best Founded in 1958!</p>							
 (02/10) B- A.M. Best Bankers 3®	2.75% Guaranteed 3Yr	100% All Accrued Interest twice per year Monthly Interest Only After 30 Days.	3 Yrs: 8, 7, 6% +/- MVA 1st 3 Yrs (No MVA-PA)	1.00%	0 - 95 (Q & NQ)	0 - 80 = 2.00% 1.00% 81 - 95	<ul style="list-style-type: none"> • Nursing Home Waiver • Disability Waiver • Full value at Death! • NO Commission Chargebacks! • Minimum Premium \$10,000





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 B- A.M. Best (02/10) Bankers 5®	3.65% Guaranteed 5Yr	100% All Accrued Interest twice per year Monthly Interest Only After 30 Days.	5 Yrs: 8, 7, 6, 5, 4% +/- MVA 1st 5 Yrs (No MVA-PA)	1.00%	0 - 90 (Q & NQ)	0 - 80 = 3.25% 1.50% 81 - 90	<ul style="list-style-type: none"> • Nursing Home Waiver • Disability Waiver • Full value at Death! • NO Commission Chargebacks! • Minimum Premium \$10,000
 B- A.M. Best (02/10) Bankers 5 Premier®	3.95% Guaranteed 5Yr	100% All Accrued Interest twice per year Monthly Interest Only After 30 Days.	5 Yrs: 8, 7, 6, 5.5, 4.5% +/- MVA 1st 5 Yrs (No MVA-PA)	1.00%	0 - 90 (Q & NQ)	0 - 80 = 2.00% 0.40% 81 - 90	<ul style="list-style-type: none"> • Nursing Home Waiver • Disability Waiver • Full value at Death! • NO Commission Chargebacks! • Minimum Premium \$10,000
 B- A.M. Best (02/10) Bankers 5 Premier Plus®	5-Year 3.95% Guaranteed 5 yr Effective Rate 4.75% 1st Yr Rate 3.75% Guar. 2-5 Yrs.	100% All Accrued Interest twice per year Monthly Interest Only After 30 Days.	5 years 8.1, 7.3, 6.4, 5.5, 4.5% +/- MVA 1st 5 Yrs (No MVA-PA)	1.00%	0 - 90 (Q & NQ)	0 - 80 = 2.00% 0.40% 81 - 90	<ul style="list-style-type: none"> • Nursing Home Waiver • Disability Waiver • Full value at Death! • NO Commission Chargebacks! • Minimum Premium \$10,000
 B- A.M. Best (02/10) Bankers 7®	7-Year 4.00% Guaranteed	100% All Accrued Interest twice per year Monthly Interest Only After 30 Days.	7 Years Ages 56+: 8, 7, 6, 5, 4.5, 3.5, 2.5% Ages 0-55: 12, 11, 10, 8, 6, 5, 4% +/- MVA 1st 7 Yrs (No MVA-PA)	1.00%	0 - 85 (Q & NQ)	0 - 80 = 4.00% 2.00% 81 - 85	<ul style="list-style-type: none"> • Nursing Home Waiver • Disability Waiver • Full value at Death! • NO Commission Chargebacks! • Minimum Premium \$10,000
 A.M. Best A (Superior) Standard & Poor's AA- (Very Strong) Moody's A2 (Good) (02/10) Lincoln Financial Group	Premiums > or = \$100K 5-Year: 2.70% Net Effective Yield 7-Year: 3.17% Net Effective Yield Premiums <\$100K 5-Year: 2.50% Net Effective Yield	10.00% of Accumulated Value Annually even the 1st yr! Systematic Withdrawals Available after 30 days!	5 year: (9, 8, 7, 6, 5, 0%) 7 year: (9, 8, 7, 6, 5, 4, 3, 0%) + or - MVA	1.00% (or such higher rate as may be in effect in your state on the day your policy is issued! The majority of states are 1.50%.	0-85 NQ or Q	5-Year 4.00% 0-75 2.75% 76-80 1.50% 81-85 7-Year	Full Accumulation Death Benefit!

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 Lincoln Classic® 5 and 7 (MYG) Single Premium Deferred Annuities	7-Year: 3.03% Net Effective Yield					5.00% 0-75 3.50% 76-80 1.75% 81-85	
 B+ (Good) A.M. Best A- (Strong) Standard & Poor's (02/10) Certainty Select™ (Base Contract) Multi-Year Guarantee Annuity	5-Yr: 2.50% 6-Yr: 2.60% 1st Yr 2.60% Guar. 2-6 Yrs. 8-Yr: 4.00% Guaranteed All Years 10-Yr: 4.15%	Cumulative interest beginning immediately	Certainty Select™ (Base Contract) 3 Yr: (10 10 9%) 5 Yr: (10 10 9 9 8%) 6 Yr: (10 10 9 9 8 8%) 8 Yr: (10 10 9 9 8 8 7 7%) 10 Yr: (10 10 9 9 8 8 7 7 6 5%) + or - MVA except in VT	Minimum Guaranteed Contract Value 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate.	0-90 (Q & NQ) 81-90 Year 1 0.9375% Year 2 1.3125% All 2nd Year Commissions are paid on Contract Accumulation Value	5, 6, 8, 10-Yr 0-80 1.25% Year 1 1.75% Year 2	Certainty Select™ (SPDA) Death Benefit: Upon death of first Owner, Accumulation Value.
 B+ (Good) A.M. Best A- (Strong) Standard & Poor's (02/10) Certainty Select™ (With Optional Rider) and Certainty™ (Original) Multi-Year Guarantee Annuities	5-Year: 2.65% 6-Year: 3.65% 1st Yr 2.65% Guar. 2-6 Yrs. 8-Year: 4.25% Guaranteed All Years 10-Year: 4.40%	Interest only 1st contract year, 10% of Account Value years 2+	Certainty Select™ (With Optional Rider) and Certainty™ (Original) 3yr: (9, 8.5, 8%) 5yr: (9, 8.5, 8, 7.5, 6.5%) 6yr: (9, 8.5, 8, 7.5, 7, 6%) 8yr: (9, 8.5, 8, 7.5, 7, 6.5, 6, 5.5%) 10yr:	Certainty Select™ (With Optional Rider) Minimum Guaranteed Contract Value 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate. Certainty™ (Original) 100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate, less surrender	0-90 (Q & NQ) IN Only 0-89 (Q & NQ)	5, 6, 8, 10-Yr 0-80 1.25% Yr 1 1.75% Yr 2 81-90 Yr 1 0.9375% Yr 2 1.3125% All 2nd Year Commissions are paid on Contract Accumulation Value	Certainty Select™ (With Optional Rider) and Certainty™ (Original) Death Benefit: the choice of: Cash Surrender Value immediately or Accumulation Value applied to a Payment Option for at least a 5-year period. Nursing Home Waiver

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			(8.5, 8, 7.5, 7, 6.5, 6, 5, 5, 4.5%)	charges.			
 Allianz Life Insurance Company of North America A (Excellent) A.M. Best AA (Very Strong) Standard & Poor's (02/10) Dominator PLUS® Annuity Choice of 5-year guarantee period or 10-year guarantee period with 30 Day Surrender and MVA free Out option available within 30 days after selected guaranteed period is finished.	\$100K or more 5-Year: 2.60% 10-Year: 3.65% \$25,000 - \$99,999 5-Year: 2.50% 10-Year: 3.55%	Beginning immediately, 10.00% of premium paid is available each contract year RMD Withdrawals Available.	10-year (9.0%, 8.1%, 7.2%, 6.3%, 5.4%, 4.5%, 3.6%, 2.7%, 1.8%, 0.9%, 0%) <small>An MVA will apply except during the 30-day window after each GIR period. The surrender charge percentage will decrease by 0.075% each month, until contract year 11 when the surrender charge will equal 0%. Surrender Matches Guarantee Period!</small>	Guaranteed Minimum Value 90% of premium, less withdrawals, credited at a minimum 3% Guaranteed minimum interest of 1.5% during deferral and 1% during payout. In CT, the guaranteed minimum interest rate is 3% during deferral.	0-85	0 - 75 3.00% 76 - 80 2.00% 81 - 85 1.00% 10-yr 0 - 75 4.00% 76 - 80 3.00% 81 - 85 2.00%	Death Benefit: Full accumulation value, minus loans and withdrawals, paid to the beneficiary in a lump sum or annuity payments Loans of up to 50% of the cash surrender value (\$50,000 maximum) at a net 2% interest. Nursing Home Benefit: After one year of deferral, should the owner enter a nursing home or hospital, or any combination of the two, for 30 out of 35 consecutive days. The owner can take the Accumulation Value over a period of time anywhere from 5 to 9 years (there is no cost to this benefit). Available in most states. Flexible Withdrawal Benefit Rider: Allows you a one time lump sum payment in any amount up to the contract's accumulation value should you, anytime after the first contract year, become confined to an eligible nursing home, assisted living facility or hospital for 30 of 35 consecutive days. It must be chosen at the time of application and there is an additional cost for this rider. Available in most states
 A (Excellent) A.M. Best AA (Very Strong) Standard & Poor's (02/10) Dominator SelectSM Annuity Choice of 1, 2, 3-yr Guaranteed Interest Rate (GIR) 3 Year Surrender Charge with 30 Day Surrender and MVA free Out option available within 30 days after selected guaranteed period is finished.	\$100K or more 1-Year: 1.60% 2-Year: 1.65% 3-Year: 1.70% \$25,000 - \$99,999 1-Year: 1.50% 2-Year: 1.55% 3-Year: 1.60%	Beginning immediately, 10.00% of premium paid is available each contract year RMD Withdrawals Available	3-year (6%, 5%, 4%, 0) <small>An MVA will apply except during the 30-day window after each GIR period. The surrender charge percentage will decrease by 1% each year, until contract year 4 when the surrender charge will equal 0%. Surrender Matches Guarantee Period!</small>	Guaranteed Minimum Value 90% of premium, less withdrawals, credited at a minimum 3% Guaranteed minimum interest of 1.5% during deferral and 1% during payout	0-85	1-yr 0.25% 2-yr 0.50% 3-yr 1.25%	

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 American General Life Insurance Company A (Excellent) A.M. Best AA- (Very Strong) Fitch A+ (Strong) S&P Aa (Excellent) Moody's (02/10) HorizonChoice® Contract 03360 & 03360N 7 Year with 5, 7, 8, 9 or 10 Year Term	5-Year: 2.60% Guaranteed 1-5 years 7-Year: 3.05% Guaranteed 1-7 years 8-Year: 3.50% Guaranteed 1-8 years 9-Year: 4.10% Guaranteed 1-9 years 10-Year: 3.70% Guaranteed 1-10 years	10.00% free w/d each year Free systematic withdrawal of interest after 30 days	7 Years (7, 6, 5, 4, 3, 2, 1) 30-day free withdrawal window after MVA term MYG rate equal to term selected Return of Premium less prior partial withdrawals is guaranteed on full withdrawal	2% Guaranteed credited interest rate on annuity value. Minimum Guaranteed withdrawal amount is 90% of premium minus withdrawals, accumulated at 2.00%	0-85 NQ 0-70 Q	All Approved States Except: IN & ID 5-Year: 2.40% 0-85 7-Year: 4.50% 0-85 8-Year: 3.50% 0-85 9-Year: 2.65% 0-85 10-Year: 5.00% 0-85	Full value at Death! Plus 100% Extended Care Rider Waiver of Surrender Charges! Commissions: Only in IN & ID 5-Year: 2.15% 0-85 7-Year: 4.25% 0-85 8-Year: 3.25% 0-85 9-Year: 2.30% 0-85
 American General A (Excellent) A.M. Best AA- (Very Strong) Fitch A+ (Strong) S&P Aa (Excellent) Moody's (02/10) HorizonSelectSM Contract 05377 SPDA 5yr, 7yr or 10yr MYGA Annuity	1-5 Years: 2.85% 1-7 Years: 3.45% 1-10 Years: 3.75%	10.00% free w/d each year including the first yr. Systematic Withdrawals	10 Years (10, 9, 8, 7, 6, 5, 4, 3, 2, 1) Full Surrender allowed at end of chosen term for any term less than 10 years (5 or 7 years) without withdrawal charges or MVA MYG rate equal to term selected.	Minimum Guaranteed Contract Value 90% of premium minus withdrawals, accumulated at 3.00%	0-85 (Q & NQ)	4.00% 0-80 3.00% 81-85	Full value at Death! NO Commission Chargebacks at Death! Plus 100% Extended Care Rider Waiver of Surrender Charges!
 RBC Insurance® (02/10) RBC 7 MYG®	7-Year: 2.94% Guaranteed Effective Rate 3.80% 1st Yr 2.50% Guar. 2-7 Yrs	10% Free Withdrawals after 1st Yr Systematic withdrawals are available after the 1st year.	7 Years (7, 7, 7, 6, 5, 4, 3) + or - MVA	The minimum guaranteed interest rate for renewals years 8+ will be at least 1%.	0-80 Q 0-85 NQ	3.00% 0-75 1.75% 76-80 1.00% 81-85	<ul style="list-style-type: none"> • Full value at Death! • 100% Confinement Waiver • 100% Terminal Illness Waiver • Annuitization: 2x5

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(SPDA with additional premium deposits allowed in 1st 12 months) AN3015							
 <p>A (Excellent) A.M. Best A+ (Strong) Fitch (02/10)</p> <p>RBC 3+3 MYG</p> <p>(SPDA) - AN3004&AN3005</p>	<p>MVA Version 6-Year: 3.00% Guaranteed. 1-6 Yrs.</p> <p>NON-MVA Version 6-Year: 3.00% Guaranteed. 1-6 Yrs.</p>	<p>10% Free Withdrawals after 1st Yr Systematic withdrawals are available after the 1st year.</p>	<p>6 Years (7, 7, 7, 6, 4, 2) + or - MVA</p>	<p>This rate may be higher or lower than the initial guaranteed interest rate, but it will always be at least 3.00%.</p>	<p>0-80 Q 0-85 NQ</p>	<p>2.00% 0-75 1.25% 76-80 0.50% 81-85</p>	<ul style="list-style-type: none"> • Full value at Death! • 100% Confinement Waiver • 100% Terminal Illness Waiver • Annuitization: 2x5
 <p>Investors Insurance Corporation Wilmington, DE</p> <p>A.M. Best A - (Excellent) Standard & Poor's A (Strong) (02/10)</p>  <p>Products are distributed by Legacy Marketing Group</p>  <p>Multiple-year guaranteed flexible premium deferred fixed annuity. 1, 3, 5, 7, & 10-Year terms</p> <p>Renewal Options at end of term:</p> <ul style="list-style-type: none"> • Renew automatically into the same term, not to exceed the surrender charge period or maturity date; otherwise, renew into one-year term. Within the 30-day window at end of term. • Select new term, not to 	<p>Guaranteed Term Crediting Rate Strategies 1 Year 3.75% 3 Year 2.50% 5 Year 2.85% 7 Year 3.10% 10 Year 3.20%</p> <p>Rate Reductions For Optional Riders Enhanced Withdrawal Rider (10% surrender charge-free withdrawals in addition to MRD each year). Rider cost: -0.30% current reduction in interest rate.</p> <p>Annuity Value Death Benefit Rider (full annuity value at death). Rider cost: -0.30% current reduction in interest rate. No surrender charges or MVA on withdrawals within 30 days of end of 3, 5, or 7 year term. (MVA may apply in some states.) If the client anticipates using the surrender chargefree window available on the RateMark® 3-, 5-, and 7-year guaranteed terms, the Enhanced Care Rider® is not an appropriate option.</p>	<p>With Enhanced Withdrawal Rider: 10% of annuity value after 30 days. With or without rider: Minimum required distributions. Substantially equal periodic payments. Confinement Waiver.</p>	<p>10-year declining, +/-MVA. Based on attained age on date premium is received:</p> <p>Ages 0-75: 12, 12, 12, 11, 10, 9, 8, 6, 3, 1%</p> <p>Ages 76-80: 11.50, 10.50, 9.50, 8.50, 7.50, 6, 5, 4, 3, 1%</p> <p>Ages 81+: 11, 10, 9, 8, 7, 6, 5, 4, 3, 1%</p>	<p>1.50% for all Guaranteed Term Strategies. Standard Nonforfeiture Minimum Interest Rate: 1.00% Contract Guarantee: 87.5% of premiums accumulated at 1%-3% annually over life of contract (varies by state and issue date). See State Approval Matrix for current</p>	<p>0-80 Q 0-85</p>	<p>1 & 3 Year 0-80 2.25% 81-85 1.13%</p> <p>5 Year 3.00% 0-80 81-85 1.50%</p> <p>7 and 10-Year 4.00% 0 - 80 2.00% 81 - 85</p>	<p>Death Benefit: With the Annuity Value Death Benefit Rider = greater of annuity value or surrender value. Without the Annuity Value Death Benefit Rider = surrender value.</p> <p>No chargebacks of annuity commissions after the Free look period!</p> <p>Product is distributed by Legacy Marketing Group®: www.legacynet.com. Individual Policy Form Nos: IIC-PMYGA-1107, IIC-MYR-1107, IIC-AVDB-1107, IIC-EWD-1107, IIC-CS-PMYGA-1107, CertificateNos: IIC-CMYGA-1107, IIC-CS-CMYGA-1107. Enhanced Care Rider® Policy Form Nos: IIC-ECR-0508, IIC-ECRB-0508. Enhanced Care Rider® is not long-term care insurance. The rider has limitations, is optional, and has an additional cost. Withdrawals over any surrender charge-free amount are subject to surrender charges and a market value adjustment. Withdrawals may be subject to income tax, and a federal income tax penalty may apply to withdrawals taken before age 59½. Available only to individual U.S. residents and on traditional IRA, RothIRA, and nonqualified contracts. State restrictions may vary. See contract for details. Less prior withdrawals and any associated surrender charges, market value adjustments, and deductions.</p>

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exceed surrender charge period or maturity date.							
 A.M. Best A-S&P BBB+ (02/10) Guarantee Series SPDA MYGA-MVA	5 Year MYG 3.65% Years 1-5 Not Available In: AL, CA, DE, MN, MO, NY, PA, WA	Interest Only. Systematic W/D & RMD Immediately.	5 Years 9, 8, 7, 6, 5%	MGIR is set at issue, guaranteed for life of the contract and is currently 2.00%	Maximum issue age 80 for Q or NQ. 10,000 Qual 10,000 Non-Qual	0 - 75 3.00% 76-80 2.00%	No Surrender charge at death.
 A.M. Best A-S&P BBB+ (02/10) Guarantee Series SPDA MYGA No MVA	5 Year MYG 3.15% Years 1-5 Not Available In: CA, DE, MN, PA, WA	Interest Only. Systematic W/D & RMD Immediately.	5 Years 9, 8, 7, 6, 5%	MGIR is set at issue, guaranteed for life of the contract and is currently 2.00%	Maximum issue age 80 for Q or NQ. 10,000 Qual 10,000 Non-Qual	0 - 75 2.50% 76-80 1.50%	No Surrender charge at death.
 Founded in 1926! \$374 Million in assets B+ A.M. Best (02/10) Choice 4 4 year rate guarantee with No MVA!	3.30% GUARANTEED Years 1-4	100% of All Cumulative Interest. Interest Only After 30 Days.	4 Year 8, 7, 6, 5, 0% Surrender penalties apply to principal only! (NO MVA)		0-100 (Q & NQ) Ages 81+: 0.875% Plus annual trail commissions of 0.20% after the 4th policy year for 4 Year Choice.	0-80: 1.75% Optional 1X5 Annuitization!	Full Value at Death! NO commission chargeback!
 Old Mutual Financial (02/10) Guarantee Series	2.70% Platinum 3 GTD Yrs 1-3 3.50% Platinum 5 GTD Yrs 1-5 4.15%	Interest only withdrawals.	3, 5, 7 (9%, 8%, 7%, 6%, 5%, 4%, 3%) (+ or - MVA - varies by state)		GP-3 GPP-3 0-79 1.50% 80-90 0.75%	Full Value at Death! NO commission chargeback! Optional 1X5 Annuitization!	

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	Platinum 5 GTD Yrs 1-5					GP-5 GPP-5 0-79 2.50%	
	3.15% Platinum Plus 3 GTD Yr 1 2.15% GTD Yrs 2-3					80-90 1.25%	
	4.30% Platinum Plus 5 GTD Yr 1 3.30% GTD Yrs 2-5 (3.50% Eff. Yld.)					GP-7 GPP-7 0-79 3.25%	
	5.00% Platinum Plus 7 GTD Yr 1 4.00% GTD Yrs 2-7 (4.14% Eff. Yld.)					80-90 1.625%	

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