



MYGA

The Life and Annuity Shop, LLC
 Toll Free: (888) 661-1999
 Fax: (800) 308-7151

Company / Product Name	AM Best	Minimum Premium	Premium Bonus	Rate Change	Years Rate Gtd	Rate	Yield to Surrender	Commissions Age: Rate
Featured Products								
Rate Guaranteed 3 Years								
North American Company NA Guarantee Choice 3 <i>Low-Band</i> [MVA]	A+	10,000 Q:2,000		02/23/10	1-3	2.00	2.00	0-80: 2.50 81-85: 1.88 86-90: 1.25 see notes
North American Company NA Guarantee Choice 3 <i>High-Band</i> [MVA]	A+	200,000		02/23/10	1-3	2.00	2.00	0-80: 2.50 81-85: 1.88 86-90: 1.25 see notes



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Rate Guaranteed 3 Years								
Liberty Bankers Life Bankers 3 [MVA]	B-	10,000		11/02/09	1-3	2.75	2.75	0-80: 2.00 81-95: 1.00
				Next Rate:	02/15/20	1-3		2.75
OM Financial Life Insurance Company OMGuarantee-Platinum 3 [MVA]	A-	5,000 Q:2,000		03/01/10	1-3	2.50	2.50	0-79: 1.50 80-90: 0.75
Forethought Financial Forethought Destination Indexed 3 Low-Band [MVA]	A-	25,000		09/22/09	1-3	2.50	2.50	0-75: 1.00 76-85: 0.25
Forethought Financial Forethought Destination Indexed 3 Mid-Band [MVA]	A-	100,000		09/22/09	1-3	2.50	2.50	0-75: 1.00 76-85: 0.25
Forethought Financial Forethought Destination Indexed 3 High-Band [MVA]	A-	250,000		09/22/09	1-3	2.50	2.50	0-75: 1.00 76-85: 0.25
Investors Insurance (Legacy) RateMark 3 [MVA]	A-	5,000 Q:3,000		03/01/10	1-3	2.50	2.50	0-80: 2.25 81-UP: 1.13
OM Financial Life Insurance Company OMGuarantee-Plus 3 [MVA]	A-	5,000 Q:2,000		03/01/10	1 2-3	3.15 2.15	2.48	0-79: 1.50 80-90: 0.75
American National Insurance Company Palladium MYG Annuity 3 High-Band [MVA]	A	100,000		03/01/10	1-3	2.10	2.10	0-79: 1.50 80-85: 0.50
American National Insurance Company Palladium MYG Annuity 3 Low-Band [MVA]	A	5,000		03/01/10	1-3	2.00	2.00	0-79: 1.50 80-85: 0.50
Symetra Life Insurance Company Symetra Select High-Band	A	250,000		01/19/10	1-3 4	1.95 1.65	1.95	
Symetra Life Insurance Company Symetra Select Mid-Band	A	100,000		01/19/10	1-3 4	1.90 1.60	1.90	
Symetra Life Insurance Company Symetra Select Low-Band	A	50,000		01/19/10	1-3 4	1.85 1.55	1.85	
Principal Financial Group Select Series 3 [MVA]	A+	5,000		02/15/10	1-3	1.80	1.80	0-79: 1.00 80-85: 0.50
Principal Financial Group Select Series 3 High-Band [MVA]	A+	5,000		02/15/10	1-3	1.80	1.80	0-79: 1.00 80-85: 0.50
Lincoln Financial Group Lincoln MYGuarantee SM Plus 3 High-Band [MVA]	A+	100,000		03/01/10	1-3	1.80	1.80	0-75: 1.00 76-80: 0.65 81-85: 0.50
Allianz Life Dominator Select 3 High-Band [MVA, LOAN]	A	100,000		03/02/10	1-3	1.70	1.70	0-85: 1.25



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Rate Guaranteed 3 Years								
West Coast Life Sure Advantage 3 <i>High-Band</i> [MVA]	A+	100,000	0.50	02/23/10	1-3	1.50	1.67	0-75: 1.00 76-85: 0.75
				Next Rate: 03/16/10	1-3	1.50		1.67
Lincoln Financial Group Lincoln MYGuarantee SM Plus 3 <i>Low-Band</i> [MVA]	A+	10,000		03/01/10	1-3	1.65	1.65	0-75: 1.00 76-80: 0.65 81-85: 0.50
Allianz Life Dominator Select 3 <i>Mid-Band</i> [MVA, LOAN]	A	25,000		03/02/10	1-3	1.60	1.60	0-85: 1.25
West Coast Life Sure Advantage 3 <i>Low-Band</i> [MVA]	A+	10,000		02/23/10	1-3	1.50	1.50	0-75: 1.00 76-85: 0.75
				Next Rate: 03/16/10	1-3	1.50		1.50