

# Brokers International, LTD Multi-Year Guarantee Annuity Spreadsheet

**Rates and terms are subject to change without notice. Please confirm accuracy of information, rates and terms with applicable carriers before use. Brokers International, LTD is not responsible for the content, use, application, accuracy, or any other matter regarding this information.**

## Multi-Year Guarantee Fixed Annuities

## Products at a Glance

Interest Rate Guaranteed Period Years	Issuing Company	A.M. Best Rating	Product	Minimum Premium	Issue Ages	Current 1st Year Interest Rate <sup>1</sup>	Current Rate Thereafter <sup>1</sup>	Average Annual Return	Commission (reduced older/ages)
0	Liberty Bankers Life	B-	Bankers Accumulator	\$10,000 NQ/Q	0-100 NQ/Q	1.00%	1.00%	1.00%	0-80: 0.50% 81-95: 0.40%
1	Allianz Life Insurance Company of North America***	A	Dominator <sup>®</sup> Select Annuity	\$25,000-\$99,999 NQ/Q	0-85 NQ/Q	1.50%	1.50%	----	0-85:0.25%
				\$100,000 plus NQ/Q		1.60%	1.60%	----	
1	Liberty Bankers Life	B-	Bankers 1	\$10,000 NQ/Q	0-95 NQ/Q	1.75%	1.75%	1.75%	0-80: 0.50% 81-95: 0.40%
2	Allianz Life Insurance Company of North America***	A	Dominator <sup>®</sup> Select Annuity	\$25,000-\$99,999 NQ/Q	0-85 NQ/Q	1.55%	1.55%	----	0-85:0.50%
				\$100,000 plus NQ/Q		1.65%	1.65%	----	
3	Allianz Life Insurance Company of North America***	A	Dominator <sup>®</sup> Select Annuity	\$25,000-\$99,999 NQ/Q	0-85 NQ/Q	1.65%	1.65%	----	0-85:1.25%
				\$100,000 plus NQ/Q		1.75%	1.75%	----	
3	American National Insurance Company	A	Palladium <sup>®</sup> Multi-Year Guarantee Annuity	\$5,000-\$99,999 NQ/Q	0-85 NQ/Q	2.00%	2.00%	2.00%	0-79: 1.50% 80-85: 0.50%
				\$100,000 plus NQ/Q		2.10%	2.10%	2.10%	
3	Liberty Bankers Life	B-	Bankers 3	\$10,000 NQ/Q	0-90 NQ/Q	2.60%	2.60%	2.60%	0-80: 2.00% 81-95: 1.00%
3	The Lincoln National Life Insurance Company	A+	Lincoln MyGuarantee <sup>SM</sup> Plus	\$10,000-99,999 NQ/Q No Additional	0-85 NQ/Q	1.40%	1.40%	1.40%	0-75: 1.00% 76-80: 0.65% 81-85: 0.50%
				\$100,000 + NQ/Q		1.55%	1.55%	1.55%	
3	OM Financial Life Insurance Company	A-	OMGuarantee-Platinum 3 (FGL SPDA-MY-F (6-04), et al.)	\$5,000 NQ \$2,000 Q	0-90 NQ/Q	2.25%	2.25%	2.25%	0-79: 1.50% 80-90: 0.75%
3	OM Financial Life Insurance Company	A-	OMGuarantee-Plus 3 (FGL SPDA-MY-F (6-04), et al.)	\$5,000 NQ \$2,000 Q	0-90 NQ/Q	3.00%	2.00%	2.33%	0-79: 1.50% 80-90: 0.75%

## Disclosures on Last Page

10300-10 Product availability may vary by state.

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## Multi-Year Guarantee Fixed Annuities

## Products at a Glance

Interest Rate Guaranteed Period Years	Issuing Company	A.M. Best Rating	Product	Minimum Premium	Issue Ages	Current 1st Year Interest Rate <sup>1</sup>	Current Rate Thereafter <sup>1</sup>	Average Annual Return	Commission (reduced older/ages)
4	American National Insurance Company	A	Palladium® Multi-Year Guarantee Annuity	\$5,000-\$99,999 NQ/Q	0-85 NQ/Q	2.00%	2.00%	2.00%	0-79: 2.00% 80-85: 1.00%
				\$100,000 plus NQ/Q		2.10%	2.10%	2.10%	
4	GILCO Guaranty Income Life Insurance Company	B	Choice 4 Annuity	\$5,000 NQ \$2,000 Q	Unlimited	3.15%	3.15%	3.15%	0-80: 1.75% 81+: 0.875%
4	The Lincoln National Life Insurance Company	A+	Lincoln MyGuarantee <sup>SM</sup> Plus	\$10,000-99,999 NQ/Q No Additional	0-85 NQ/Q	2.05%	2.05%	2.05%	0-75: 1.00% 76-80: 0.65% 81-85: 0.50%
				\$100,000 + NQ/Q		2.20%	2.20%	2.20%	
4	Presidential Life	B+	Secure 4 Form SPDA-20 (4YR)	\$5,000 NQ/Q	0-90 NQ/Q	2.85%	2.85%	2.85%	0-80: 2.00% 81-85: 1.00% 86-90: 0.67%
5	Allianz Life Insurance Company of North America***	A	Dominator Plus® Annuity	\$25,000-\$99,999 NQ/Q	0-85: NQ/Q	2.35%	2.35%	----	0-75:3.00% 76-80:2.00% 81-85:1.00%
				\$100,000 plus NQ/Q		2.45%	2.45%	----	
5	American Equity Investment Life (AE)  10-AE-0322	A-	Guarantee 5	\$10,000 NQ/Q	0-80: NQ/Q	(MVA) <b>3.65%</b> (NO-MVA) (CA,DE,MN, PA,WA) <b>3.15%</b>	(MVA) <b>3.65%</b> (NO-MVA) (CA,DE,MN, PA,WA) <b>3.15%</b>	(MVA) <b>3.65%</b> (NO-MVA) (CA,DE,MN, PA,WA) <b>3.15%</b>	(MVA) 0-75: 3.00% 76-80: 2.00 (NO MVA) 0-75: 2.50% 76-80: 1.50%
5	American National Insurance Company	A	Palladium® Multi-Year Guarantee Annuity	\$5,000-\$99,999 NQ/Q	0-85 NQ/Q	3.30%	2.30%	2.50%	0-79: 4.00% 80-85: 2.00%
				\$100,000 plus NQ/Q		3.40%	2.40%	2.60%	

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## Multi-Year Guarantee Fixed Annuities

## Products at a Glance

Interest Rate Guaranteed Period Years	Issuing Company	A.M. Best Rating	Product	Minimum Premium	Issue Ages	Current 1st Year Interest Rate <sup>1</sup>	Current Rate Thereafter <sup>1</sup>	Average Annual Return	Commission (reduced older/ages)
5	Great American Life Insurance Company	A	American Freedom Stars & Stripes <sup>®*</sup>	\$10,000 NQ/Q	0-89 NQ 18-89 Q	3.65%	2nd yr: 2.75% 3rd yr: 2.85% 4th yr: 2.95% 5th Yr: 3.05%	3.05%	<b>NQ:</b> 0-84: 3.00% 85-89: 2.10% <b>Q:</b> 18-84: 3.00% 85-89: 2.10%
				\$100,000 + NQ/Q		3.75%	2nd yr: 2.85% 3rd yr: 2.95% 4th yr: 3.05% 5th Yr: 3.15%	3.15%	
5	Great American Life Insurance Company	A	American Freedom Stars & Stripes <sup>®*</sup> -NO MVA (IN,NJ,PA)	\$10,000 NQ/Q	0-89 NQ 18-89 Q	3.00%	3.00%	3.00%	<b>NQ:</b> 0-84: 3.00% 85-89: 2.10% <b>Q:</b> 18-84: 3.00% 85-89: 2.10%
				\$100,000 + NQ/Q		3.00%	3.00%	3.00%	
5	Liberty Bankers Life	B-	Bankers 5	\$10,000 NQ/Q	0-90 NQ/Q	3.45%	3.45%	3.45%	0-80: 3.25% 81-90: 1.50%
5	Liberty Bankers Life	B-	Bankers Premier	\$10,000 NQ/Q	0-90 NQ/Q	3.75%	3.75%	3.75%	0-80: 2.00% 81-90:0.40%
5	Liberty Bankers Life	B-	Bankers Premier Plus	\$10,000 NQ/Q	0-90 NQ/Q	4.55%	3.55%	3.75%	0-80: 2.00% 81-90:0.40%
5	The Lincoln National Life Insurance Company	A+	Lincoln MyGuarantee <sup>SM</sup> Plus	\$10,000-99,999 NQ/Q No Additional	0-85 NQ/Q	2.90%	2.90%	2.90%	0-75: 2.00% 76-80: 1.30% 81-85: 0.75%
				\$100,000 + NQ/Q		3.05%	3.05%	3.05%	
5	The Lincoln National Life Insurance Company	A+	Lincoln Classic 5	\$10,000-99,999 NQ/Q No Additional	0-85 NQ/Q	3.20%	2.20%	2.40%	0-75:4.00% 76-80: 2.75% 81-85: 1.50%
				\$100,000 + NQ/Q		4.20%	2.20%	2.60%	
5	OM Financial Life Insurance Company	A-	OMGuarantee-Platinum 5 (FGL SPDA-MY-F (6-04), et al.)	\$5,000 NQ \$2,000 Q	0-90 NQ/Q	**3.25%	3.25%	3.25%	0-79: 2.50% 80-90: 1.25%
5	OM Financial Life Insurance Company	A-	OMGuarantee-Plus 5 (FGL SPDA-MY-F (6-04), et al.)	\$5,000 NQ \$2,000 Q	0-90 NQ/Q	4.10%	3.10%	3.30%	0-79: 2.50% 80-90: 1.25%
5	Presidential Life	B+	Secure 5 Form SPDA-20 (5YR)	\$5,000 NQ/Q	0-90 NQ/Q	3.00%	3.00%	3.00%	0-80: 2.50% 81-85: 1.25% 86-90: 0.67%
5	United of Omaha Life Insurance Company	A+	Ultra-Secure Plus 5	\$5,000-\$49,999 NQ/Q	0-89 NQ/Q	****3.15%	2.15%	2.35%	0-75: 4.00% 76-80: 3.00% 81+: 2.00% ****Read Disclosure
				\$50,000 NQ/Q	0-89 NQ/Q	****3.30%	2.30%	2.50%	

## Disclosures on Last Page

\*\*\*\*Commissions different in CT/IN/MA/MD/NJ/OR/PA/SC/TX/UT/WA.....Rates and bands are different in CA,DE and NV (Secure 5 and 7)

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## Multi-Year Guarantee Fixed Annuities

## Products at a Glance

Interest Rate Guaranteed Period Years	Issuing Company	A.M. Best Rating	Product	Minimum Purchase Payment	Issue Ages	Current 1st Year Interest Rate <sup>1</sup>	Current Rate Thereafter <sup>1</sup>	Average Annual Return	Commission (reduced older/ages)
6	American National Insurance Company	A	Palladium® Multi-Year Guarantee Annuity	\$5,000-\$99,999 NQ/Q	0-85 NQ/Q	3.05%	3.05%	3.05%	0-79: 2.50% 80-85: 0.50%
				\$100,000 plus NQ/Q		3.15%	3.15%	3.15%	
6	The Lincoln National Life Insurance Company	A+	Lincoln MyGuarantee <sup>SM</sup> Plus	\$10,000-99,999 NQ/Q No Additional	0-85 NQ/Q	3.05%	3.05%	3.05%	0-75: 2.25% 76-80: 1.50% 81-85: 0.75%
				\$100,000 + NQ/Q		3.20%	3.20%	3.20%	
6	Presidential Life	B+	Secure 6 Form SPDA-20 (6YR)	\$5,000 NQ/Q	0-90 NQ/Q	2.90%	2.90%	2.90%	0-80: 3.00% 81-85: 1.50% 86-90: 0.67%
6	Sun Life Assurance Company of Canada (U.S.)	A+	Keyport Value	\$5,000-\$49,999 NQ/Q	0-85 NQ/Q	3.05%	2.05%	2.22%	0-80: 3.00% 81-85: 0.75%
				\$50,000 + NQ/Q		3.20%	2.20%	2.37%	
6	Sun Life Assurance Company of Canada (U.S.)	A+	Keyport Value Stepped-Up Bonus Option	\$5,000-\$49,999 NQ/Q	0-85 NQ/Q	2.05% 1st yr and increases by .10% 2-6yrs		2.30%	
				\$50,000 + NQ/Q		2.20% 1st yr and increases by .10% 2-6yrs		2.45%	
7	American Equity Investment Life (AE)  10-AE-0322	A-	Guarantee 7	\$10,000 NQ/Q	0-80: NQ/Q	(MVA) <b>3.75%</b> (NO-MVA) (CA,DE,MN, PA,WA) <b>3.25%</b>	(MVA) <b>3.75%</b> (NO-MVA) (CA,DE,MN, PA,WA) <b>3.25%</b>	(MVA) <b>3.75%</b> (NO-MVA) (CA,DE,MN, PA,WA) <b>3.25%</b>	(MVA) 0-75: 3.00% 76-80: 2.00 (NO MVA) 0-75: 2.50% 76-80: 1.50%
7	American National Insurance Company	A	Palladium® Multi-Year Guarantee Annuity	\$5,000-\$99,999 NQ/Q	0-85 NQ/Q	4.15%	3.15%	3.29%	0-79: 2.50% 80-85: 0.50%
				\$100,000 plus NQ/Q		4.25%	3.25%	3.39%	
7	ING USA Annuity and Life Insurance Company	A	ING Guarantee Choice Annuity IU-IA-3036	\$15,000 NQ/Q	0-80 NQ/Q	2.50%	2.50%	2.50%	0-80: 2.50%
				\$75,000 NQ/Q		3.50%	2.50%	2.64%	
7	Liberty Bankers Life	B-	Bankers 7	\$10,000 NQ/Q	0-85 NQ/Q	3.85%	3.85%	3.85%	0-80: 4.00% 81-85: 2.00%
7	The Lincoln National Life Insurance Company	A+	Lincoln MyGuarantee <sup>SM</sup> Plus	\$10,000-99,999 NQ/Q No Additional	0-85 NQ/Q	3.25%	3.25%	3.25%	0-75: 2.50% 76-80: 1.60% 81-85: 1.00%
				\$100,000 + NQ/Q		3.40%	3.40%	3.40%	

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## Multi-Year Guarantee Fixed Annuities

## Products at a Glance

Interest Rate Guaranteed Period Years	Issuing Company	A.M. Best Rating	Product	Minimum Premium	Issue Ages	Current 1st Year Interest Rate <sup>1</sup>	Current Rate Thereafter <sup>1</sup>	Average Annual Return	Commission (reduced older/ages)
7	The Lincoln National Life Insurance Company	A+	Lincoln Classic 7	\$10,000-99,999 NQ/Q No additional	0-85 NQ/Q	4.65%	2.65% (yrs 2-7)	2.93%	0-75: 5.00% 76-80: 3.50% 81-85: 1.75%
				\$100,000 NQ/Q		5.65%	2.65% (yrs 2-7)	3.07%	
7	OM Financial Life Insurance Company	A-	OMGuarantee-Platinum 7 (FGL SPDA-MY-F (6-04), et al.)	\$5,000 NQ \$2,000 Q	0-90 NQ/Q	3.60%	3.60%	3.60%	0-79: 3.25% 80-90: 1.625%
7	OM Financial Life Insurance Company	A-	OMGuarantee-Plus 7 (FGL SPDA-MY-F (6-04), et al.)	\$5,000 NQ \$2,000 Q	0-90 NQ/Q	4.45%	3.45%	3.59%	0-79: 3.25% 80-90: 1.625%
7	United of Omaha Life Insurance Company	A+	Ultra-Secure Plus 7	\$5,000-\$49,999 NQ/Q	0-89 NQ/Q	****2.80%	2.80%	2.80%	0-75: 4.00% 76-80: 3.00% 81+: 2.00% ****Read Disclosure
				\$50,000 NQ/Q	0-89 NQ/Q	****2.95%	2.95%	2.95%	
8	American National Insurance Company	A	Palladium <sup>®</sup> Multi-Year Guarantee Annuity	\$5,000-\$99,999 NQ/Q	0-85 NQ/Q	3.50%	3.50%	3.50%	0-79: 2.50% 80-85: 0.50%
				\$100,000 plus NQ/Q		3.60%	3.60%	3.60%	
8	The Lincoln National Life Insurance Company	A+	Lincoln MyGuarantee <sup>SM</sup> Plus	\$10,000-99,999 NQ/Q	0-85 NQ/Q	3.30%	3.30%	3.30%	0-75: 2.50% 76-80: 1.60% 81-85: 1.00%
				\$100,000 + NQ/Q		3.45%	3.45%	3.45%	
9	American National Insurance Company	A	Palladium <sup>®</sup> Multi-Year Guarantee Annuity	\$5,000-\$99,999 NQ/Q	0-85 NQ/Q	5.00%	3.00%	3.22%	0-79: 3.00% 80-85: 1.00%
				\$100,000 plus NQ/Q		5.10%	3.10%	3.32%	
9	The Lincoln National Life Insurance Company	A+	Lincoln MyGuarantee <sup>SM</sup> Plus	\$10,000-99,999 NQ/Q No Additional	0-85 NQ/Q	3.35%	3.35%	3.35%	0-75: 2.50% 76-80: 1.60% 81-85: 1.00%
				\$100,000 + NQ/Q		3.50%	3.50%	3.50%	

## Disclosures on Last Page

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## Multi-Year Guarantee Fixed Annuities

## Products at a Glance

Interest Rate Guaranteed Period Years	Issuing Company	A.M. Best Rating	Product	Minimum Premium	Issue Ages	Current 1st Year Interest Rate <sup>1</sup>	Current Rate Thereafter <sup>1</sup>	Average Annual Return	Commission (reduced older/ages)
10	Allianz Life Insurance Company of North America***	A	Dominator Plus <sup>®</sup> Annuity	\$25,000-\$99,999 NQ/Q	0-85: NQ/Q	3.40%	3.40%	----	0-75:4.00%
				\$100,000 plus NQ/Q		3.50%	3.50%	----	76-80:3.00% 81-85:2.00%
10	American National Insurance Company	A	Palladium <sup>®</sup> Multi-Year Guarantee Annuity	\$5,000-\$99,999 NQ/Q	0-85 NQ/Q	4.35%	3.35%	3.45%	0-79: 4.00%
				\$100,000 plus NQ/Q		4.45%	3.45%	3.55%	80-85: 2.00%
10	ING USA Annuity and Life Insurance Company	A	ING Guarantee Choice Annuity IU-IA-3036	\$15,000 NQ/Q	0-80 NQ/Q	3.50%	3.50%	3.50%	0-80: 3.25%
				\$75,000 NQ/Q		4.50%	3.50%	3.60%	
10	The Lincoln National Life Insurance Company	A+	Lincoln MyGuarantee <sup>SM</sup> Plus	\$10,000-99,999 NQ/Q No Additional	0-85 NQ/Q	3.40%	3.40%	3.40%	0-75: 2.50%
				\$100,000 + NQ/Q		3.55%	3.55%	3.55%	76-80: 1.60% 81-85: 1.00%

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<sup>1</sup> Allianz products listed in this column, the rates listed are showing the Guaranteed Interest Rate (GIR) minimum.

\*Annuity Investors Life, Great American Life and Loyal American Life: "A (Excellent)" is third highest out of 16 categories. Rating is as of 3/27/09 and is subject to change. Guarantees are based on the claims-paying ability of the issuing company. For AssetSelect 1-2-3 (P1050306NW/P1050406NW, "surrender charge applies during the first six contract years". For Stars & Stripes (P1024604NW/P1024704NW), surrender charge and MVA applies during first five contract years. For SureSaver 5 (P1062807NW), surrender charge and MVA applies during term. Interest rates are subject to change without prior notice. Contract form numbers may vary by states. Products not available in all states.

\*\* Rates vary in CT,NC,OK call for details.

\*\*\* "Annuities issued by Allianz Life Insurance Company of North America." Guarantees are backed solely by the financial Strength and claims-paying ability of Allianz Life Insurance Company of North America, the issuing company. Product availability and features may vary by state.

\*\*\*\*Commissions different in CT/IN/MA/MD/NJ/OR/PA/SC/TX/UT/WA

"Guarantee 5 & 7 issued by AE, West Des Moines, IA. These products have 5 & 7 Year Surrender Charge Periods respectively. Please call AE Marketing Dept. for state availability. Annuities are products of the Insurance Industry & not guaranteed by the FDIC. A.M. Best uses 15 rating categories ranging from A++ to F & measures performance in the areas of Investment Quality, Capitol Adequacy, Policy Reserves, Cost Control and Management Experience. An A- rating from A.M. Best is its fourth highest rating.

Guarantees are based on the financial strength and claims paying ability of issuing company.

A.M. Best's A rating(3rd highest of 16 ratings) indicates an excellent ability to meet ongoing obligations to policy holders.

The assets and rankings of Allianz SE have no impact on Allianz Life Insurance Company of North America's ability to meet its contractual obligations. Payment of claims is the sole responsibility of Allianz Life Insurance Company of North America.

## Multi-Year Guarantee Fixed Annuities

## Products at a Glance

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**For Agent/Registered Representative Use Only. Not for Public Distribution.** Contracts issued by ING USA Annuity and Life Insurance Company, 909 Locust Street, Des Moines, IA 50309 and ReliaStar Life Insurance Company of New York, 1000 Woodbury Road, Suite 208, Woodbury, New York 11797. Products/features not available in all states. Guarantees based on claims paying ability of the insurer. Interest Rates/Participation Rates/Index Caps/Index Spreads subject to change.

Product availability and features may vary by state.

**FOR AGENT USE ONLY-NOT FOR PUBLIC DISTRIBUTION** and Product/Features availability and benefits may vary by state.

IRAs/qualified plans are already tax deferred; consider other annuity features

Contracts issued by OM Financial Life Insurance Company, Baltimore MD.

Surrender charges may apply to withdrawals.

Subject to state availability. Certain restrictions may apply.

OM Financial Life is rated A- (Excellent) for financial strength by A.M. Best, the 4th highest of 16 ratings. Rating as of 3/19/09. For most current rating information, please contact OM Financial Life at 1-800-445-6758 or visit their website at [www.omfn.com](http://www.omfn.com).

*Lincoln MYGuarantee*<sup>SM</sup> Plus single premium deferred fixed annuity (contract form 09-612MY or state variation), and *Lincoln Classic*<sup>SM</sup> single premium deferred annuity (contract form 04-600 or state variation) are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker/dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are backed by the claims paying ability of The Lincoln National Life Insurance Company.** Product and features are subject to state availability.

The A+ rating from A.M. Best is the 2<sup>nd</sup> highest of 16. These ratings apply only to the company's claims-paying ability. The ratings do not imply approval of the product and do not refer to the performance of the product, including underlying investment options, if any. As of October 29, 2009, these ratings represent the most recently affirmed ratings by the respective agencies. Individual issuing companies are separately responsible for satisfying their own financial and contractual obligations. All ratings are subject to revision or withdrawal at any time by the rating agencies, and therefore, no assurance can be given that these ratings will be maintained. For more information on ratings, see [www.LincolnFinancial.com/investor](http://www.LincolnFinancial.com/investor).

## Multi-Year Guarantee Fixed Annuities

## Products at a Glance

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**Allianz Life Insurance Company of North America-Rates Effective 6/1/10**

**American Equity Life Investment (AE)-Rates Effective 11/4/09**

**American National Insurance Company-Rates Effective 6/1/10**

**Great American Life Insurance Company-Rates Effective 6/1/10 COMO9451**

**Guaranty Income Life Insurance Company 6/1/2010**

**ING USA-Rates Effective 5/12/2010 (AD090153)**

**Liberty Bankers Life-Rates Effective 6/7/10**

**The Lincoln National Life Insurance Company Effective 6/1/10**

**OM Financial Life Insurance Company Interest rates are effective, 6/1/10 subject to change.**

**Presidential Life-Rates Effective 2/17/10**

**United of Omaha Life Insurance Company-Effective 6/1/10**

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