



Fixed Annuity Rate Sheet

The following information is not to be considered an offer or a quotation of actual annuity rates. Rates can change frequently. Please call our office to verify the current information.

Date: 1/30/12

Company	Product Name	1 st Year rate (includes bonus) Amounts Below \$100,000	Base Rate	Effective Rate	1 st Year rate (includes bonus) Amounts Above \$100,000	Effective Rate
American National 2/1/2012 Issue Ages 0-85 Not Available: UT Min. Dep-NQ&Q-\$5,000	Palladium MYG	3 Year- NA	NA	NA	3 Year-NA	NA
		4 Year-NA	NA	NA	4 year -NA	NA
		5 Year-2.00%	1.00%	1.20%	5 year – 2.10%	1.30%
		6 year- 1.70%	1.70%	1.70%	6 year –1.80%	1.80%
		7 Year-3.05%	2.05%	2.19%	7 year –3.15%	2.29%
		8 Year-2.55%	2.55%	2.55%	8 year –2.65%	2.65%
		9 year – 4.35%	2.35%	2.57%	9 year –4.45%	2.67%
	10 Year -3.45%	2.45%	2.55%	10 year-3.55%	2.65%	
United Of Omaha	Ultra Secure 5 Year				50K or Higher	
Effective 1/1/12 Issue Ages 0-89 Min. Dep-NQ---Q-\$5,000 Not Available: CT, MD, MA, MN, NH, NJ, OK, OR, PA, PR,	5-Year	2.00%	1.00%	1.20%	2.15%	1.35%
Liberty Life	7MYG	1st Year Rate	Years 2-7	Effective Rate		
Effective 1/18/12 Issue Ages 0-80 Min. Dep-NO---O-\$5,000 Not Available: AK, FL, MD, NJ, NY, OR, PA, TX, UT	7 Year	4.10%	3.10%	3.24%		
Principal	Select Series Annuity	Initial Base Rate	Premium Credit	1st Year Yield	Av. Annual Yield	
Effective 2/1/12 4 and 6 Year Surrender Period Issue Ages 0-85 Min. Dep-NQ-\$5,000-Q\$5,000 Not Available:DE, MN, MO, PA	4 Year-Less than 50K	1.50%	0.50%	2.00%	1.62%	
	4 Year-50K-under 100K	1.60%	0.50%	2.10%	1.72%	
	4 Year-100K and +	1.65%	1.40%	3.07%	2.00%	
	6 Year-Less than 50K	1.90%	0.50%	2.40%	1.95%	
	6 Year-50K-under 100K	2.00%	0.50%	2.51%	2.08%	
	6 Year-100K and +	2.05%	1.40%	3.47%	2.29%	
American General	Horizon Select					
Effective 1/30/12 Issue Age 0-85 Not Available:AK, MN, NJ, NY, OR, PA, UT, WA	5 Year	1.80%	1.80%	1.80%	1.80%	1.80%
	7 Year	2.40%	2.40%	2.40%	2.40%	2.40%
Royal Neighbors Effective 2/1/12 Issue Ages 0-85 Minimum Deposit-10K Maximum Deposit-300K Not Available: DE, IL, MT, NJ, OR	Choice 5 Annuity					
	5 Year Guarantee	2.20%	2.20%	2.20%	2.20%	2.20%
Royal Neighbors Effective 2/1/12 Issue Ages 0-85 Min Dep.-5K Max Dep.-300K	Choice 6					
	5K-under 20K	1.65%	1.65%	1.65%		
	20K-Under 100K	2.40%	2.40%	2.40%		
	100K and Above	2.45%	2.45%	2.45%		
Standard Insurance Company	Focus Growth Annuity					
Effective 1/1/12 Issue Ages 0-90 Min. Dep-NQ&Q-\$15,000 Not Available: MA, NJ, NY, PA,	FGA 5	1.75%	1.75%	1.75%	5 year –1.85%	1.85%
	FGA 6	2.20%	2.20%	2.20%	6 year –2.30%	2.30%
	FGA 7	2.15%	2.15%	2.15%	7 Year-2.25%	2.25%
	FGA10	2.40%	2.40%	2.40%	10 Year-2.50%	2.50%

Company	Product Name	1 st Year rate (includes bonus) Amounts Below \$100,000	Base Rate	Effective Rate	1 st Year rate (includes bonus) Amounts Above \$100,000	Effective Rate
Standard Insurance Company	Secure Rate Annuity					
Effective 1/1/12	SRA 1	NA			NA	
Issue Ages 0 – 90	SRA 3	NA	NA	NA	NA	NA
Minimum Deposit	SRA 5	1.20%	1.20%	1.20%	1.30%	1.30%
NQ and Qualified-\$15,000	SRA 6	1.20%	1.20%	1.20%	1.30%	1.30%
Not Available: NY, PA, UT						
F&G	OM Guar-Platinum					
Effective 2/1/11	3 Year	1.60%	1.60%	1.60%	1.60%	1.60%
Issue Ages 0-90	5 Year	2.25%	2.25%	2.25%	2.25%	2.25%
Min. Dep- NQ-\$5,000 Q-\$2,000	7 Year	2.50%	2.50%	2.50%	2.50%	2.50%
Not Available:MN, NY, OR, WA						
		<i>RATE VARIATION FOR CT, NC, OK: 2.10% on 5 Year ONLY</i>				
		*approvals required for premiums more than \$600K				
United Life	SPDA				\$10K and Up	
Effective 2/1/12	4-Year				1.70%	1.70%
Issue Ages 0-100	5-Year				1.90%	1.90%
Min. Dep- NQ---Q-\$5,000*	6-Year				2.10%	2.10%
Not Available:Check with Premier on state availability						
*Rate decreases on \$5K-\$9,999						
Genworth Financial	SecureLivingRate Saver	25K-\$99,999			100K-\$249,999	\$250K+
Effective 1/25/12	5 Year	1.85%			2.05%	2.15%
Issue Ages 0-85	7 Year	2.25%			2.45%	2.55%
Min. Dep.-NQ/Q-\$25,000						
Not Available: DE, NY, OR						

*Interest rates are expressed as Annual Effective Yield Rates. Any partial or systematic withdrawal(s) will reduce the actual rate of return. All companies quoted have different rules when rate changes occur. It is your responsibility to understand these rules when quoting rates. If you do not know the rules call our office.