



## 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: 7/28/2010**

Company	Product Name	1 <sup>st</sup> Year rate (includes bonus) Amounts Below \$100,000	Base Rate	Effective Rate	1 <sup>st</sup> Year rate (includes bonus) Amounts Above \$100,000	Effective Rate		
<b>American National</b>  <b>8/1/2010</b> Issue Ages <b>0-85</b> Not Available: UT Min. Dep-NQ&Q-\$5,000	<b>Palladium MYG</b>	3 Year- 2.00%	2.00%	2.00%	3 Year-2.10%	2.10%		
		4 Year-2.00%	2.00%	2.00%	4 year -2.10%	2.10%		
		5 year -3.20%	2.20%	2.40%	5 year - 3.30%	2.50%		
		6 year- 2.95%	2.95%	2.95%	6 year -3.05%	3.05%		
		7 Year- 4.05%	3.05%	3.19%	7 year -4.15%	3.29%		
		8 year - 3.30%	3.30%	3.30%	8 year -3.40%	3.40%		
		9 year - 4.80%	2.80%	3.02%	9 year -4.90%	3.12%		
		10 Year -4.15%	3.15%	3.25%	10 year-4.25%	3.35%		
		<b>United Of Omaha</b>	<b>Ultra Secure 5 Year</b>					
		<b>Effective 8/1/2010</b> Issue Ages 0-89 Min. Dep-NQ---Q-\$5,000 Not Available: CT, MD, MA, MN, NH, NJ, OK, OR, PA, PR,	5-Year	2.75%	1.75%	1.95%	2.90%	2.10%
<b>ING USA</b>	<b>Guaranteed Choice</b>				<b>75K 1st Year Rate</b>	<b>75K+ Effective Rate</b>		
<b>Effective 06/23/2010</b> Issue Ages 0-80 Min. Dep-NQ---Q-\$15,000 Not Available: NY	3 Year	NA	NA	NA	NA	NA		
	5 Year	NA	NA	NA	NA	NA		
	7-Year	2.50%	2.50%	2.50%	3.75%	2.64%		
	10- Year	3.50%	3.50%	3.50%	4.50%	3.60%		
<b>Principal</b>	<b>Guar. Annuity</b>	<b>Initial Base Rate</b>	<b>Year 1 Premium Credit</b>	<b>Initial Premium Yield</b>				
<b>Effective 8/1/2010</b> <b>5 Year Surrender Period</b> Issue Ages: <b>0-90</b> Min. Dep-NQ-\$5,000---Q\$5,000  Available: 1 Year All States  Not Available: 3 & 5 Year Guar. Periods: HI, IL, MS, NV, NJ, NY, PA, OR	1-Year <100K	1.55%	0.50%	2.05%				
	1-Year 100K+	1.55%	1.50%	3.07%				
	<b>Guar. Annuity</b>	<b>Initial Base Rate</b>	<b>Years 2-3</b>					
	3-Year <100K	1.50%	1.50%					
	3-Year 100K+	1.50%	1.50%					
		<b>Initial Base Rate</b>	<b>Years 2-5</b>					
	5-Year <100K	1.50%	1.50%					
	5-Year 100K+	1.50%	1.50%					
<b>Principal</b>	<b>Secure Fixed Annuity</b>	<b>Initial Base Rate</b>	<b>Years 2-4</b>					
<b>Effective 8/1/2010</b> <b>4 Year Surrender Period</b> Issue Ages 0-90, 0-85 in OK Min. Dep-NQ-\$5,000---Q\$5,000	4-Year	1.55%	1.55%	1.55%	1.55%	1.55%		
	6-Year	2.00%	2.00%	2.00%	2.00%	2.00%		
<b>Principal</b>	<b>FPDA Annuity</b>	<b>Initial Base Rate</b>	<b>Year 1 Premium Credit</b>	<b>Initial Premium Yield</b>				
<b>Effective 8/1/2010</b> <b>7 Year Surrender Period</b> Issue Ages: <b>0-90</b> Min. Dep-NQ-\$5,000---Q\$5,000 Available: 1 Year Guar. Period- All States  Not Available: 3 & 5 Year Guar. Periods: HI, IL, MS, NV, NJ, NY, PA, OR	1-Year <100K	1.85%	0.50%	2.35%				
	1-Year 100K+	1.85%	1.50%	3.37%				
		<b>Initial Base Rate</b>	<b>Years 2-5</b>					
	5-Year <100K	2.05%	2.05%					
	5-Year 100K+	2.05%	2.05%					
		<b>Initial Base Rate</b>	<b>Years 2-7</b>					
7-Year <100K	1.95%	1.95%						
7-Year 100K+	1.95%	1.95%						
<b>American General</b>	<b>Horizon Select</b>							
<b>Effective 7/26/2010</b> 5 Year Surrender Period Not Available: AK, MN, NJ, NY, OR, PA, UT, WA Issue Ages 0-85	5 Year	2.10%	2.10%	2.10%	2.10%	2.10%		
	Min. Deposit: \$ 5K							

Company	Product Name	1st Year rate (includes bonus) Amounts Below \$100,000	Base Rate	Effective Rate	1 <sup>st</sup> Year rate (includes bonus) Amounts Above \$100,000	Effective Rate
Lincoln Benefit Life	T-Link Annuity					
Effective 2/15/10 Issue Ages 0-90 ROP option receives 15 basis points Not Available: CT, MA, OR, WA		1.05%				
Lincoln Benefit Life	Sure Horizon II	1st Year Rate	Base Rate		100K 1st Year	Base Rate 100K+
Effective 5/17/10 Issue Ages 0-90 Min. Dep-NQ-\$10,000---Q\$3,000 ROP option receives .50 less	1-Year 3-Year 6-Year	2.05% 2.05% 2.25%	1.05% 1.05% 1.25%		2.30% 2.30% 2.50%	1.30% 1.30% 1.50%
Lincoln Benefit Life	Tactician Plus MYG	5 year-1.50%	1.50%	1.50%	5 Year-1.50%	1.50%
Effective 7/26/10 Issue Ages 0-90 Minimum Deposit Non Qualified-\$10,000 Qualified-\$3,000 Not Available: NY		6 Year-2.10%	2.10%	2.10%	6 Year -2.10%	2.10%
		7 Year-2.10%	2.10%	2.10%	7 year - 2.10%	2.10%
		8 Year-2.30%	2.30%	2.30%	8 year - 2.30%	2.30%
		9 Year-2.95%	2.95%	2.95%	9 year -2.95%	2.95%
		10 Year-2.75%	2.75%	2.75%	10 year -2.75%	2.75%
West Coast Life	Sure Advantage					
Effective 7/27/10 Issue Ages 0-85 Min. Dep- NQ & Q-\$10,000 Not Available: DE, MN, NY, VT	2-Year 3-Year 4-Year 5-Year 6-Year	NA 1.50% 1.50% 1.80% 2.15%	NA 1.50% 1.50% 1.80% 2.15%	NA 1.50% 1.50% 1.80% 2.15%	NA 2.01% 2.01% 2.82% 3.17%	NA 1.67% 1.63% 2.00% 2.32%
Standard Insurance Company	Focus Growth Annuity					
Effective 7/12/2010 Issue Ages 0-90 Min. Dep-NQ&Q-\$15,000 Not Available: MA, NJ, NY, PA, UT	FGA 5 FGA 6	5 year -2.60% 6 year -3.10%	2.60% 3.10%	2.60% 3.10%	5 year -2.70% 6 year -3.20%	2.70% 3.20%
Standard Insurance Company	Secure Rate Annuity					
Effective 7/12/2010 Issue Ages 0 - 90 Minimum Deposit NQ and Qualified-\$15,000 Not Available: NY, PA, UT	SRA 1 SRA 3 SRA 5 SRA 6	2.90% NA 2.00% 2.05%	NA NA 2.00% 2.05%	NA NA 2.00% 2.05%	3.00% NA 2.10% 2.15%	NA NA 2.10% 2.15%
Old Mutual	OM Guar-Platinum MYG					
Effective 8/1/10 Issue Ages 0-90 Min. Dep- NQ-\$5,000 Q-\$2,000 Not Available:MN, NY, OR, WA	3 Year 5 Year 7 Year	2.25% 3.35% 3.50%	2.25% 3.35% 3.50%	2.25% 3.35% 3.50%	2.25% 3.35% 3.50%	2.25% 3.35% 3.50%
		RATE VARIATION FOR CT, NC, OK: 3.10% on 5 Year ONLY				
		*approvals required for premiums more than \$600K				
United Life	SPDA				\$10K and Up	
Effective 6/1/2010 Issue Ages 0-100 Min. Dep- NQ---Q-\$5,000* Not Available:Check with Premier on state availability *Rate decreases on \$5K-\$9,999	4-Year 5-Year 6-Year				2.60% 2.80% 3.00%	2.60% 2.80% 3.00%
Cenworth Financial	SecureLivingRate Saver	25K-\$99,999			100K-\$249,999	\$250K+
Effective 7/28/10 Issue Ages 0-85 Min. Dep.-NQ/Q-\$25,000 Not Available: CA, DE, IL, NV, NJ, NY, OR	5 Year 7 Year	2.70% 3.33%			2.83% 3.50%	2.93% 3.60%

\*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.