



## 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: 3/10/2010**

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>3/1/2010</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-2.15%	2.15%	2.15%	4 year -2.25%	2.25%		
		5 year -3.50%	2.50%	2.70%	5 year - 3.60%	2.80%		
		6 year- 3.25%	3.25%	3.25%	6 year -3.35%	3.35%		
		7 Year- 4.35%	3.35%	3.49%	7 year -4.45%	3.59%		
		8 year - 3.70%	3.70%	3.70%	8 year -3.80%	3.80%		
		9 year - 5.20%	3.20%	3.42%	9 year -5.30%	3.56%		
		10 Year -4.55%	3.55%	3.65%	10 year-4.65%	3.75%		
		<b>United Of Omaha</b>  <b>Effective 3/1/2010</b> Issue Ages 0-89 Min. Dep-NQ---Q-\$5,000 Not Available: CT, MD, MA, MN, NH, NJ, OK, OR, PA, PR,	<b>Ultra Secure 5 Year</b>					
			5-Year	3.20%	2.20%	2.40%	3.35%	2.55%
<b>ING USA</b>  <b>Effective 12/10/2009</b> Issue Ages 0-80 Min. Dep-NQ---Q-\$15,000 Not Available: NY	<b>Guaranteed Choice</b>				<b>75K 1st Year Rate</b>	<b>75K+ Effective Rate</b>		
	3 Year	NA	NA	NA	NA	NA		
	5 Year	NA	NA	NA	NA	NA		
	7-Year	2.75%	2.75%	2.75%	3.75%	2.89%		
	10- Year	3.70%	3.70%	3.70%	4.70%	3.80%		
<b>Principal</b>  <b>Effective 3/15/2010</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	<b>Guar. Annuity</b>	<b>Initial Base Rate</b>	<b>Year 1 Premium Credit</b>	<b>Initial Premium Yield</b>				
	1-Year <100K	2.00%	1.00%	3.02%				
	1-Year 100K+	2.00%	2.00%	4.04%				
	<b>Guar. Annuity</b>	<b>Initial Base Rate</b>	<b>Years 2-3</b>					
	3-Year <100K	2.00%	2.00%					
	3-Year 100K+	2.00%	2.00%					
		<b>Initial Base Rate</b>	<b>Years 2-5</b>					
	5-Year <100K	2.10%	2.10%					
	5-Year 100K+	2.10%	2.10%					
<b>Principal</b>  <b>Effective 3/15/2010</b> <b>4 Year Surrender Period</b> Issue Ages 0-90, 0-85 in OK Min. Dep-NQ-\$5,000---Q\$5,000	<b>Secure Fixed Annuity</b>	<b>Initial Base Rate</b>	<b>Years 2-4</b>					
	4-Year	2.35%	2.35%	2.35%	2.35%	2.35%		
	6-Year	2.50%	2.50%	2.50%	2.50%	2.50%		
<b>Principal</b>  <b>Effective 3/15/2010</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	<b>FPDA Annuity</b>	<b>Initial Base Rate</b>	<b>Year 1 Premium Credit</b>	<b>Initial Premium Yield</b>				
	1-Year <100K	2.00%	1.00%	3.02%				
	1-Year 100K+	2.00%	2.00%	4.04%				
		<b>Initial Base Rate</b>	<b>Years 2-5</b>					
	5-Year <100K	2.25%	2.25%					
	5-Year 100K+	2.25%	2.25%					
		<b>Initial Base Rate</b>	<b>Years 2-7</b>					
	7-Year <100K	2.15%	2.15%					
	7-Year 100K+	2.15%	2.15%					
<b>American General</b>  <b>Effective 3/1/2010</b> 5 Year Surrender Period Not Available: AK, MN, NJ, NY, OR, PA, UT, WA Issue Ages 0-85	<b>Horizon Select</b>							
	5 Year	2.85%	2.85%	2.85%	2.85%	2.85%		
	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
<b>Genworth Financial</b>  <b>Effective 2/10/2010</b> <b>6 Year Surrender Period</b> Issue Age-0-85 Min.Dep-NQ-\$5,000-Q-\$2,000 Not Available:MN, MS, NV 1 and 3 Year Guarantee Periods also available. Call for Rates	<b>SecureLiving Liberty</b>  <b>5-Year</b>	<b>Yr. 1</b> 2.75% <b>Bailout Rate:</b> 2.35%	<b>Yr. 2-5</b> 2.75%	2.68%	<b>100K-249.999K</b> <b>Years 1-5</b> 2.90% <b>BO Rate:2.35%</b> <b>250K + Years 1-5</b>  3.00% <b>BO Rate: 2.35%</b>	<b>Eff.Rate-100-249,999K</b> 2.81%  <b>Eff. Rate-250K +</b>  2.89%
<b>Lincoln Benefit Life</b>  <b>Effective 2/15/10</b> <b>Issue Ages 0-90</b> ROP option receives 15 basis points less Min. Dep- NQ-\$5,000---Q\$3,000 Not Available: CT, MA, OR, WA	<b>T-Link Annuity</b>	1.05%				
<b>Lincoln Benefit Life</b>  <b>Effective 11/23/09</b> <b>Issue Ages 0-90</b> Min. Dep-NQ-\$10,000---Q\$3,000  ROP option receives .50 less	<b>Sure Horizon II</b>	1st Year Rate	Base Rate		100K 1st Year Rate	Base Rate 100K+
	1-Year 3-Year 6-Year	2.30% 2.30% 2.50%	1.30% 1.60% 1.50%		2.55% 2.55% 2.75%	1.55% 1.55% 1.75%
<b>Lincoln Benefit Life</b>  <b>Effective 3/8/10</b> <b>Issue Ages 0-90</b> Minimum Deposit <b>Non Qualified-\$10,000</b> <b>Qualified-\$3,000</b> Not Available: NY	<b>Tactician Plus</b>	5 year-1.65% 6 Year-2.15% 7 Year-2.25% 8 Year-2.45% 9 Year-3.00% 10 Year-3.00%	1.65% 2.15% 2.25% 2.45% 3.00% 3.00%	1.65% 2.15% 2.25% 2.45% 3.00% 3.00%	5 Year-1.65% 6 Year -2.15% 7 year – 2.25% 8 year – 2.45% 9 year –3.00% 10 year –3.00%	1.65% 2.15% 2.25% 2.45% 3.00% 3.00%
<b>West Coast Life</b>  <b>Effective 2/09/10</b> <b>Issue Ages 0-85</b>  Min. Dep- NQ & Q-\$10,000 Not Available: DE, MN, NY, VT	<b>Sure Advantage</b>					
	2-Year 3-Year 4-Year 5-Year 6-Year	NA 1.50% 1.75% 2.30% 2.45%	NA 1.50% 1.75% 2.30% 2.45%	NA 1.50% 1.75% 2.30% 2.45%	NA 2.01% 2.26% 3.32% 3.47%	NA 1.67% 1.88% 2.50% 2.62%
<b>Standard Insurance Company</b>  <b>Effective 3/1/2010</b> <b>Issue Ages 0-90</b> Min. Dep-NQ&Q-\$15,000 Not Available: MA, NJ, NY, PA, UT	<b>Focus Growth Annuity</b>					
	<b>FGA 5</b> <b>FGA 6</b>	<b>5 year –3.00%</b> <b>6 year –3.30%</b>	<b>3.00%</b> <b>3.30%</b>	<b>3.00%</b> <b>3.30%</b>	<b>5 year –3.10%</b> <b>6 year –3.40%</b>	<b>3.10%</b> <b>3.40%</b>
<b>Standard Insurance Company</b>  <b>Effective 3/1/2010</b> <b>Issue Ages 0 – 90</b> <b>Minimum Deposit</b> Non qualified and Qualified-\$15,000 Not Available: NY, PA, UT	<b>Secure Rate Annuity</b>					
	SRA 1 SRA 3 SRA 5 SRA 6	3.00% NA 2.00% 2.10%	NA NA 2.00% 2.10%	NA NA 2.00% 2.10%	3.10% NA 2.10% 2.20%	NA NA 2.10% 2.20%
<b>United Life</b>  <b>Effective 2/1/2010</b> <b>Issue Ages 0-100</b> Min. Dep- NQ---Q-\$5,000* Not Available:Check with Premier on state availability  *Rate decreases on \$5K-\$9,999	<b>SPDA</b>				<b>\$10K and Up</b>  <b>2.70%</b> <b>2.90%</b> <b>3.10%</b>	<b>2.70%</b> <b>2.90%</b> <b>3.10%</b>

\*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.