



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: 3/15/2010

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 3/1/2010 Issue Ages 0-85 Not Available: UT Min. Dep-NQ&Q-\$5,000	Palladium MYG	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%		
		United Of Omaha Effective 3/1/2010 Issue Ages 0-89 Min. Dep-NQ---Q-\$5,000 Not Available: CT, MD, MA, MN, NH, NJ, OK, OR, PA, PR,	Ultra Secure 5 Year					
			5-Year	3.20%	2.20%	2.40%	3.35%	2.55%
ING USA Effective 03/17/2010 Issue Ages 0-80 Min. Dep-NQ---Q-\$15,000 Not Available: NY	Guaranteed Choice				75K 1st Year Rate	75K+ Effective Rate		
	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%		
Principal Effective 3/15/2010 5 Year Surrender Period Issue Ages: 0-90 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	Guar. Annuity	Initial Base Rate	Year 1 Premium Credit	Initial Premium Yield				
	1-Year <100K	2.00%	1.00%	3.02%				
	1-Year 100K+	2.00%	2.00%	4.04%				
	Guar. Annuity	Initial Base Rate	Years 2-3					
	3-Year <100K	2.00%	2.00%					
	3-Year 100K+	2.00%	2.00%					
		Initial Base Rate	Years 2-5					
	5-Year <100K	2.10%	2.10%					
	5-Year 100K+	2.10%	2.10%					
Principal Effective 3/15/2010 4 Year Surrender Period Issue Ages 0-90, 0-85 in OK Min. Dep-NQ-\$5,000---Q\$5,000	Secure Fixed Annuity	Initial Base Rate	Years 2-4					
	4-Year	2.35%	2.35%	2.35%	2.35%	2.35%		
	6-Year	2.50%	2.50%	2.50%	2.50%	2.50%		
Principal Effective 3/15/2010 7 Year Surrender Period Issue Ages: 0-90 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	FPDA Annuity	Initial Base Rate	Year 1 Premium Credit	Initial Premium Yield				
	1-Year <100K	2.00%	1.00%	3.02%				
	1-Year 100K+	2.00%	2.00%	4.04%				
		Initial Base Rate	Years 2-5					
	5-Year <100K	2.25%	2.25%					
	5-Year 100K+	2.25%	2.25%					
		Initial Base Rate	Years 2-7					
	7-Year <100K	2.15%	2.15%					
	7-Year 100K+	2.15%	2.15%					
American General Effective 3/1/2010 5 Year Surrender Period Not Available: AK, MN, NJ, NY, OR, PA, UT, WA Issue Ages 0-85	Horizon Select							
	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 st Year rate (includes bonus) Amounts Above \$100,000	Effective Rate
Genworth Financial Effective 2/10/2010 6 Year Surrender Period 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	SecureLiving Liberty 5-Year	Yr. 1 2.75% Bailout Rate: 2.35%	Yr. 2-5 2.75%	2.68%	100K-249.999K Years 1-5 2.90% BO Rate:2.35% 250K + Years 1-5 3.00% BO Rate: 2.35%	Eff.Rate-100-249,999K 2.81% Eff. Rate-250K + 2.89%
Lincoln Benefit Life	T-Link Annuity					
Effective 2/15/10 Issue Ages 0-90 ROP option receives 15 basis points less Min. Dep- NQ-\$5,000---Q\$3,000 Not Available: CT, MA, OR, WA		1.05%				Part Rate: 50%
Lincoln Benefit Life	Sure Horizon II	1st Year Rate	Base Rate		100K 1st Year Rate	Base Rate 100K+
Effective 11/23/09 Issue Ages 0-90 Min. Dep-NQ-\$10,000---Q\$3,000 ROP option receives .50 less	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%
Lincoln Benefit Life Effective 3/8/10 Issue Ages 0-90 Minimum Deposit Non Qualified-\$10,000 Qualified-\$3,000 Not Available: NY	Tactician Plus	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%
West Coast Life	Sure Advantage					
Effective 2/09/10 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% 1.75% 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%
Standard Insurance Company	Focus Growth Annuity					
Effective 3/15/2010 Issue Ages 0-90 Min. Dep-NQ&Q-\$15,000 Not Available: MA, NJ, NY, PA, UT	FGA 5 FGA 6	5 year –3.00% 6 year –3.55%	3.00% 3.55%	3.00% 3.55%	5 year –3.10% 6 year –3.65%	3.10% 3.65%
Standard Insurance Company Effective 3/15/2010 Issue Ages 0 – 90 Minimum Deposit Non qualified and Qualified-\$15,000 Not Available: NY, PA, UT	Secure Rate Annuity SRA 1 SRA 3 SRA 5 SRA 6	3.40% NA 2.40% 2.45%	NA NA 2.40% 2.45%	NA NA 2.40% 2.45%	3.50% NA 2.50% 2.55%	NA NA 2.50% 2.55%
United Life	SPDA				\$10K and Up	
Effective 3/1/2010 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				2.70% 2.90% 3.10%	2.70% 2.90% 3.10%

*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.