

# Fixed Indexed Annuities

As of 2/01/2012 rates subject to change

Company	AM Best	Duration	Product Name	Minimum Guarantee	Spread	Cap	Participation Rate	Fixed Rate	Performance Triggered	Commission
ING	A	<b>5 Years</b>	Secure Index 5	1.00% on 87.5%	8.00%	2.00%, 3.00%♦ point-to-point 1.00%, 1.40%♦ monthly x2.00%,X3.50% w10% cap♦ bench	N/A	1.50%♦	N/A	4.00% (0-80)
Lincoln Financial	A+		OptiChoice 5	<b>2.25% on 87.5%</b>	9.00%	1.40% Mntly♦	N/A	1.00%♦	2.50%♦	5.00% (0-75)
Lincoln Financial	A+	<b>6 Years</b>	New Directions 6	<b>2.10% on 87.5%</b>	N/A	7.00% 2 Year Point-to-point♣ 7.00% if ≥ \$100K	100%	1.40%(6 yr guarantee)☼ 1.55% if ≥ \$100K	2.50%♦ 2.65%≥\$100K	3.50% (0-75)
Genworth	A		SecureLiving Index 7**	107%	N/A	3.50%♦, 4.00%♦, 4.20%♦ pt-to-pt 1.65%♦, 1.85%♦, 1.95%♦ monthly	N/A	1Yr: 1.50%,1.75%,1.85%♦ 7Yr: 1.75%, 2.00%, 2.10%	3.00%, 3.50%, 3.70%	5.00% (0-75)
ING	A	<b>7 Years</b>	Secure Index 7 ◀	1.00% on 87.5%	6.50%	3.25%♦, 4.25%♦ point-to-point 5.00% 1.50%♦, 1.90%♦ monthly X4.00, X5.50 w10% cap ♦ bench	N/A	1.50%♦	N/A	5.00% (0-75)
Lincoln Financial	A+		OptiChoice 7	<b>2.05% on 87.5%</b>	9.00%	1.45% Mntly♦	N/A	1.05%♦	2.50%♦	6.00% (0-75)
Lincoln Financial	A+	<b>8 Years</b>	New Directions 8	<b>1.95% on 87.5%</b>	N/A	7.00% 2 Year Point-to-point♣ 7.45% ≥ \$100K	100%	1.70%(8 yr guarantee)☼ 1.85% ≥ \$100K	3.00%♦ 3.20%≥\$100K	4.50% (0-75)
ING	A		<b>9 Years</b>	Envoy Nine ◀	1.00% on 87.5%	N/A	2.50% 1 Year Point-to-point♦	N/A	1.50%	N/A
Genworth	A	<b>10 Years</b>	SecureLiving Index 10**	105%	N/A	2.50%♦, 3.00%♦, 3.20%♦ pt-to-pt 1.50%♦, 1.70%♦, 1.80%♦ monthly	N/A	1Yr: 1.00%,1.25%,1.35%♦ 10Yr: 1.25%, 1.50%, 1.60%	3.00%, 3.50%, 3.70%	7.00% (0-75)
Aviva	A		Income Preferred Bonus** ◀	1.00% on 87.5%	N/A	2.00%♦,3.25%♦ point-to-point 1.05%♦,1.60%♦ monthly	N/A	1.00%♦ 1.55%♦	N/A	7.00% (0-75)
Aviva	A		Income Select Plus S ◀	1.00% on 100%	N/A	2.00%♦,3.25%♦ average Index 4.00%♦,4.00%♦ point-to-point 1.05%♦,1.60%♦ monthly 4.00%♦,4.00%♦ pt-t-pt HngSang 4.00%♦,4.00%♦ pt-t-pt EStox 50	25%♦	2.00%♦ 2.00%♦	N/A	5.00% (0-75)
ING	A		Secure Index: Opportunities Plus ◀	2.00% on 87.5%	9.00%	2.00%♦, 3.50%♦ point-to-point 7.00% 1.10%♦, 1.50%♦ monthly X2.25, X4.00 w10% cap ♦ bench	N/A	1.50%♦ 1.50%♦	N/A	7.00% (0-80)
Lincoln Benefit Life	A+		Saver's Index III	3.00% on 90%	N/A	3.00%♦100% or 3.25%♦ w/ 60%	100%/60%♦	N/A	N/A	3.45% (0-75)

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