

# Initial Rate Fixed Annuities

As of 2/06/2011 rates subject to change

Company	AM Best	Duration	Product Name	Guarantee Period	Initial Rate	Rate Thereafter	Minimum Guarantee	Issue Ages	Commission
American National	A	<b>5 Years</b>	WQ Citadel 5 Diamond	1 Year	2.10% includes 1% 1 <sup>st</sup> yr bonus♦	1.10% Year 2	1.00%	0-85	3.00% (0-80)
Reliance Standard	A		Eleos-MVA	1 Year	3.00%	-----	1.00%	0-85	3.25% (0-75)
Genworth	A	<b>6 Years</b>	SecureLiving Indep.	2 Years	2.55%, 3.05% ≥\$50K, 3.55% ≥\$100k	2.05% Year 2	<b>1.50%</b>	0-85	2.25% (0-75)
Genworth	A		SecureLiving Liberty	1 Year	<b>2.85%, 3.85% ≥\$100K, 4.60% ≥\$250k</b>	-----	<b>1.25% bailout</b>	0-85	3.00% (0-75)
Genworth	A		SecureLiving Liberty	3 Year	<b>1.95%, 2.55% ≥\$100K, 2.75% ≥\$250k</b>	-----	<b>1.25% bailout</b>	0-85	3.00% (0-75)
Genworth	A		SecureLiving Liberty	5 Year	<b>1.75%, 2.15% ≥\$100K, 2.30% ≥\$250k</b>	-----	<b>1.25% bailout</b>	0-85	3.00% (0-75)
American National	A	<b>7 Years</b>	Palladium Advisor	1 Year	2.25% includes 1% 1 <sup>st</sup> yr bonus	-----	1.00%	0-90	3.00% (0-79)
American National	A		WQ Citadel 7 Diamond	1 Year	3.10% includes 2% 1 <sup>st</sup> yr bonus ♦	1.10% Year 2	1.00%	0-85	3.50% (0-80)
Genworth	A		SecureLiving SmartRate	1 Year	1.80%, 3.30% ≥100k	-----	<b>1.00%</b>	0-85	4.50% (0-75)
Genworth	A		SecureLiving SmartRate	3 Year	<b>1.30%, 2.10% ≥100k Yrs 1-3</b>	-----	<b>1.00%</b>	0-85	4.50% (0-75)
Genworth	A		SecureLiving SmartRate	5 Year	<b>1.10%, 1.65% ≥100k Yrs 1-5</b>	-----	<b>1.00%</b>	0-85	4.50% (0-75)
Lincoln Financial	A		Long-Term Care**	1 Year	1.55%	-----	1.00%	45-74	6.00% (45-74)
Reliance Standard	A		Apollo-MVA	1 Year	2.80%	-----	1.00%	0-85	5.25% (0-75)
Protective Life	A+		ProSaver Secure II	1 Year	3.00%, 4.15% ≥ 50K	0.50%, 0.65% bail	Bailout	0-85	3.00% (0-75)
Protective Life	A+		ProSaver Secure II	2 Year	2.00%, 2.65% ≥ 50K	0.50%, 0.65% bail	Bailout	0-85	3.00% (0-75)
Protective Life	A+		ProSaver Secure II	4 Year	1.50%, 1.90% ≥ 50K	0.50%, 0.65% bail	Bailout	0-85	3.00% (0-75)
Protective Life	A+	ProSaver Secure II	6 Year	1.35%, 1.75% ≥ 50K	0.50%, 0.65% bail	Bailout	0-85	3.00% (0-75)	
United of Omaha	A+	<b>10 Years</b>	Living Care Annuity**	1 Year	2.25%	-----	2.25%	0-79	8.00% (40-75)

310 Grant Street, Suite 920, Pittsburgh, PA 15219 ■ (412) 281-0600 (800) 837-5433 (412) 281-0608 Fax ■ E-mail: [UBS@ubsnet.com](mailto:UBS@ubsnet.com) ■ Web Site: [www.ubsnet.com](http://www.ubsnet.com)

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