

# Multi-Year Guaranteed Fixed Annuities

As of 2/06/2012 rates subject to change

Company	AM Best	Duration	Product Name	First Year Rate	Rate Thereafter	Effective Yield	Surrender	Ages	Commission
Integrity Life	A+	<b>4 Years</b>	Momentum Advantage	1.75%	1.00% Yrs 2-4	1.18%	4 Years	0-86	2.00% (0-79)
American General	A		Horizon Secure	<b>1.50%</b>	<b>1.50% Yrs 2-5</b>	<b>1.50%</b>	10 Years☼	0-85	3.50% (0-80)
American General	A	<b>5 Years</b>	Horizon Select**	<b>1.55%</b>	<b>1.55% Yrs 2-5</b>	<b>1.55%</b>	10 Years☼	0-85	4.00% (0-80)
American National	A		Palladium MYG 5	2.00% add 0.10% per year if ≥ \$100k	1.00% Yrs 2-5	1.20%, 1.30%	10 Years☼	0-85	3.00% (0-79)
Genworth	A		Rate Saver	1.85%, 2.05% if ≥\$100k, 2.15% ≥\$250k	1.85%, 2.05%, 2.15%	<b>1.85%, 2.05%, 2.15%</b>	5 Years ☼	0-85	2.00% (0-75)
Great American	A		Secure Gain 5**	1.70%, 1.80% ≥\$100k	Add 0.10%/yr	1.70%, 1.80%	5 Years	0-89	2.75% (0-80)
Integrity Life	A+		Momentum Advantage	2.05%	1.30% Yrs 2-5	1.45%	5 Years	0-86	2.50% (0-79)
Lincoln Financial	A+		MYGuarantee Plus	1.45% add 0.15% per year if ≥ \$100k	1.45% Yrs 2-5	1.45%, 1.60%	5 Years	0-85	2.00% (0-75)
The Standard	A		FGA 5**	1.75% add 0.10% per year if ≥ \$100k	1.75% Yrs 2-5	1.75%, 1.85%	5 Years	0-90	3.00% (0-80)
American National	A	<b>6 Years</b>	Palladium MYG 6	1.70% add 0.10% per year if ≥ \$100k	1.70% Yrs 2-6	1.70%, 1.80%	10 Years☼	0-85	2.50% (0-79)
Lincoln Financial	A+		MYGuarantee Plus	1.75% add 0.15% per year if ≥ \$100k	1.75% Yrs 2-6	<b>1.75%, 1.90%</b>	6 Years	0-85	2.25% (0-75)
The Standard	A		FGA 6**	2.20% add 0.10% per year if ≥ \$100k	2.20% Yrs 2-6	2.20%, 2.30%	6 Years	0-90	2.00% (0-80)
American General	A	<b>7 Years</b>	Horizon Secure	<b>2.10%</b>	<b>2.10% Yrs 2-7</b>	<b>2.10%</b>	10 Years☼	0-85	3.50% (0-80)
American General	A		Horizon Select**	<b>2.10%</b>	<b>2.10% Yrs 2-7</b>	<b>2.10%</b>	10 Years☼	0-85	4.00% (0-80)
American National	A		Palladium MYG 7	3.05% add 0.10% per year if ≥ \$100k	2.05% Yrs 2-7	2.19%, 2.29%	10 Years☼	0-85	2.50% (0-79)
Genworth	A		Rate Saver**	2.25%, 2.45% if ≥\$100k, 2.55% ≥\$250k	2.25%, 2.45%, 2.55%	<b>2.25%, 2.45%, 2.55%</b>	7 Years ☼	0-85	2.75% (0-75)
Great American	A		Secure Gain 7	2.25 %, 2.35% ≥\$100k	Add 0.25%/yr	2.14%, 2.24%	7 Years	0-85	4.00% (0-80)
ING	A		Guarantee Choice	1.50% < \$75k or 2.50% ≥ \$75k	1.50% Yrs 2-7	1.50%, 1.64%	10 Years☼	0-80	2.50% (0-80)
Integrity Life	A+		Momentum Advantage	2.85%	2.10% Yrs 2-7	2.20%	7 Years	0-85	3.00% (0-79)
Lincoln Financial	A+		MYGuarantee Plus	2.15% add 0.15% per year if ≥ \$100k	2.15% Yrs 2-7	2.15%, 2.25%	7 Years	0-85	2.50% (0-75)
American National	A	<b>8 Years</b>	Palladium MYG 8	2.55% add 0.10% per year if ≥ \$100k	2.55%Yrs 2-8	<b>2.55%, 2.65%</b>	10 Years☼	0-85	2.50% (0-79)
Lincoln Financial	A+		MYGuarantee Plus	2.20% add 0.15% per year if ≥ \$100k	2.20%Yrs 2-8	2.20%, 2.35%	8 Years	0-85	2.50% (0-75)
American National	A	<b>9 Years</b>	Palladium MYG 9	<b>4.35% add 0.10% per year if ≥ \$100k</b>	<b>2.35% Yrs 2-9</b>	<b>2.57%, 2.67%</b>	10 Years☼	0-85	3.00% (0-79)
Lincoln Financial	A+		MYGuarantee Plus	2.30% add 0.15% per year if ≥ \$100k	2.30% Yrs 2-9	2.30%, 2.45%	10 Years	0-85	2.50% (0-75)
American General	A	<b>10 Years</b>	Horizon Select**	<b>2.35%</b>	<b>2.35% Yrs 2-10</b>	<b>2.35%</b>	10 Years☼	0-85	4.00% (0-80)
American National	A		Palladium MYG 10	3.45% add 0.10% per year if ≥ \$100k	2.45% Yrs 2-10	<b>2.55%, 2.65%</b>	10 Years☼	0-85	4.00% (0-79)
ING	A		Guarantee Choice	2.00% < \$75k or 3.00% ≥ \$75k	2.00% Yrs 2-10	2.00%, 2.10%	10 Years☼	0-80	3.25% (0-80)
Integrity Life	A+		Momentum Advantage	3.05%	2.30% Yrs 2-10	2.37%	10 Years	0-83	3.50% (0-79)
Lincoln Financial	A+		MYGuarantee Plus	2.30% add 0.15% per year if ≥ \$100k	2.30% Yrs 2-10	2.30%, 2.45%	10 Years	0-85	2.50% (0-75)
Protective Life	A+		FutureSaver II	<b>1.95%, 2.97% if ≥ \$100k</b>	<b>1.95% Yrs 2-10</b>	<b>1.95%, 2.05%</b>	10 Years☼	0-85	2.50% (0-75)

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