



Initial Rate Annuity

As of 11.01.2010

Company	AM Best	Duration	Product Name	Guarantee Period	Initial Rate	Rate Thereafter	Minimum Guarantee	Issue Ages	Commission
American National	A	5 YEARS	Citadel/Wealthquest	1 Year	2.90%	1.95%	1.90%	0-85	4.0% (0-80)
IAP	A		Select Plus 5**	One Year	7.00%	2.00%	2.00%	0-80	7.00% (0-64)
Lincoln Financial	A+		Classic 5*****	5 Year	4.00% ****	2.00%	2.00%	0-85	4.0% (0-75)
Reliance Standard	A	7 YEARS	Eleos-MVA	3.40% 1st Year	3.40%	2.90%	2.00%	0-85	4.0% (0-75)
American National	A		NA Flex I	One Year	2.20%	1.95%	2.05%	0-85	4.5% (0-75)
Lincoln Financial	A+		Classic 7*****	7 Years	5.00% ****	2.10%	2.00%	0-85	4.0% (0-75)
North American	A+		NA Flex I	One Year	1.85%	1.85%	1.12%	0-85	4.5% (0-75)
American General	A		8 YEARS	Horizon Flex	One Year	3.95%	2.20%	1.80%	0-85
North American	A+	9 YEARS	Director	One Year	5.25%	2.25% Yrs 2-5	1.46%	0-85	5.00% (0-80)
Forethought	A-	10 YEARS	Secure Income 125	1 year-2.50% (25% Income Bonus)	2.25%	2.25%	1.12%	0-85	7.50% (0-75)
Forethought	A-		Secure Bonus 115	1 Year-2.00% (15% Income Bonus)	4.75%	2.05%	1.37%	0-85	8.00% (0-75)
North American	A+		Boomer Annuity	One Year	7.26%	2.15%	1.61%	0-79	7.00% (0-75)
Womans Life	A		SPDA***	One Year	5.35%	3.85%	3.00%	0-85	3.00% (0-75)
Womans Life	A		SPDA***	One Year	4.70%	3.70%	3.00%	0-75	3.00% (0-75)

*ADD 0.10% for deposits over \$100,000

** 5 Year Retirement Walkaway for Qualified Money. 5 Year for client's over 65 for Qualified money

*** Available in New York

**** Premiums ≥ 100k

***** Commission Reduced 50%

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Rates are subject to change. Please check with you Regional Marketing Director for updates.