



Multi-Year Guaranteed Fixed Annuities

As of 11.01.2010

Company	AM Best	Duration	Product Name	First Year Rate	Rate Thereafter	Effective Yield	Surrender	Ages	Commission
North American Lincoln Financial	A+	4 YEARS	Guarantee Choice 4	2.65% subtract 0.30% if <200k	2.65% Yrs 2-4	2.65%	4 Yrs	0-90	1.00% (0-75)
	A+		MYGuarantee Plus	N/A	1.55% Yrs 2-4	1.55%	4 Yrs	0-85	1.00% (0-75)
American National Lincoln Financial North American	A	5 YEARS	Palladium MYG 5	3.15% subtract 0.10% if <100k	2.15% Yrs 2-5	2.25%	10 Yrs*	0-85	4% (0-79)
	A+		MYGuarantee Plus	2.15% subtract 0.15% if <100k	2.15% Yrs 2-5	2.15%	5 Yrs	0-85	2% (0-75)
	A+		Guarantee Choice 5	3.50% subtract 0.25% if <200k	3.50% Yrs 2-5	3.50%	5 Yrs	0-90	2.5% (0-80)
American National Lincoln Financial North American	A	6 YEARS	Palladium MYG 6	2.85% subtract 0.10% if <100k	2.85% Yrs 2-6	2.75%	10 Yrs*	0-85	2.5% (0-79)
	A+		MYGuarantee Plus	2.30% subtract 0.15% if <100k	2.30% Yrs 2-6	2.30%	6 Yrs	0-85	2.5% (0-75)
	A+		Guarantee Choice 6	3.40% subtract 0.25% if <200k	3.40% Yrs 2-6	3.40%	6 Yrs	0-90	2.5% (0-80)
American National Lincoln Financial North American	A	7 YEARS	Palladium MYG 7	3.45% subtract 0.10% if <100k	2.45% Yrs 2-7	2.49%	10 Yrs*	0-85	2.5% (0-79)
	A+		MYGuarantee Plus	2.50% subtract 0.15% if <100k	2.50% Yrs 2-7	2.50%	7 Yrs	0-85	2.5% (0-75)
	A+		Guarantee Choice 7	3.65% subtract 0.20% if <\$200k	3.65% Yrs 2-7	3.65%	7 Yrs	0-90	2.5% (0-80)
American National Lincoln Financial North American	A	8 YEARS	Palladium MYG 8	3.10% subtract 0.10% if <100k	3.10% Yrs 2-8	3.00%	10 Yrs*	0-85	2.5% (0-79)
	A+		MYGuarantee Plus	2.55% subtract 0.15% if <100k	2.55% Yrs 2-8	2.55%	8 Yrs	0-85	2.5% (0-75)
	A+		Guarantee Choice 8	3.65% subtract 0.20% if <200k	3.65% Yrs 2-8	3.65%	8 Yrs	0-90	2.5% (0-80)
American National Lincoln Financial North American	A	9 YEARS	Palladium MYG 9	4.50% subtract 0.10% if <100k	2.50% Yrs 2-9	2.62%	10 Yrs*	0-85	3% (0-79)
	A+		MYGuarantee Plus	2.60% subtract 0.15% if <100k	2.60% Yrs 2-9	2.60%	9 Yrs	0-85	2.5% (0-75)
	A+		Guarantee Choice 9	3.65% subtract 0.20% if <200k	3.65% Yrs 2-9	3.65%	9 Yrs	0-90	2.5% (0-80)
American National Lincoln Financial North American	A	10 YEARS	Palladium MYG 10	3.65% subtract 0.10% if <100k	2.65% Yrs 2-10	2.65%	10 Yrs*	0-85	4% (0-79)
	A+		MYGuarantee Plus	2.65% subtract 0.15% if <100k	2.65% Yrs 2-10	2.65%	10 Yrs	0-85	2.5% (0-80)
	A+		Guarantee Choice 10	3.85% subtract 0.20% if <200k	3.85% Yrs 2-10	3.85%	10 Yrs	0-90	2.5% (0-80)

* 30 day window to move funds after Guarantee period w/o surrender charge assessed

** Available in New York

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