



The

FSD Journal

Fixed Annuities

A monthly guide for insurance agents

reviewing fixed annuity product quality & performance

February 15

Quality ♦ Integrity ♦ Expertise

2007

A True 1-year walkaway! Beneficial Life's Advantage 1 is a 7-year contract with a 30-day window each anniversary. This has been a top seller for a few reasons:

1. Great rate - currently 5.02%
2. Liquidity - 100% free withdrawal once a year
3. Renewal compensation - .25% each anniversary
4. Monthly rate tied to LIBOR

Many clients feel rates are too low to lock-in for a long period. With the Advantage 1 rates move monthly with the market. Check state availability.

CARRIER NEWS Allianz Life Insurance Co. of North America (Az Life)—the largest writer of equity-indexed annuities (EIAs), with more than one-quarter of the market—was sued by Minnesota's attorney general on Jan. 9, 2007. The complaint alleges unsuitable sales of deferred annuities to seniors in violation of state laws. For more information go to www.standardandpoors.com/ratingsdirect.

FSD WELCOMES WEST COAST LIFE We have added West Coast Life (A+Best, AA S&P) to our primary carriers. West Coast does an excellent job in the SPIA area, especially in rated or underwritten SPIA's.

LIFE INSURANCE COMMISSIONS AND BONUSES FSD is primarily an annuity shop. We do, however, have many top-level life contracts. If you sell Life Insurance check with us at FSD for a quote on commissions and bonuses - we should be very tough to beat. Ask for a commission quote on your next case!!

Bob Affronti

Immediate Annuities - (SPIA \$100,000 Deposit)

GUARANTEED INCOME FOR LIFE - "MONEYBACK" PRINCIPAL PROTECTION

Below are SPIA quotes run on 02/13/2007 for **Life With an Installment Refund!**

Male age 65

\$665.92 Monthly For Life W/ Refund GUARANTEED

7.99% P&I Annual Return

Female age 65

\$628.09 Monthly For Life W/ Refund GUARANTEED

7.54% P&I Annual Return

Male age 70

\$724.27 Monthly For Life W/ Refund GUARANTEED

8.69% P&I Annual Return

Female age 70

\$677.00 Monthly For Life W/ Refund GUARANTEED

8.12% P&I Annual Return

Male age 75

\$804.15 Monthly For Life W/ Refund GUARANTEED

9.65% P&I Annual Return

Female age 75

\$753.45 Monthly For Life W/ Refund GUARANTEED

9.04% P&I Annual Return

FSD FINANCIAL SERVICES • 5530 Corbin Avenue • Suite 333 • Tarzana, CA 91356

www.fsdfinancial.com • (800) 373-9697 • (818) 881-6970 • Fax (818) 881-6973

SINGLE PREMIUM

IMMEDIATE ANNUITIES

FSD Financial has been a major industry advocate of Immediate Annuities for over a dozen years. The main reason being an Immediate Annuity is the only product that offers guaranteed protection against longevity risk.

FACT Over **78 million baby boomers** are gearing up for retirement, they control over \$16 trillion in retirement assets.

ARE YOU READY FOR THE SALES BOOM?

The Immediate Annuity sales boom has already started. Sales of SPIA's have been increasing rapidly since 2003. Do not be left behind! Let FSD Financial help familiarize you with the many intricate details and options on an Immediate Annuity. The box below contains a list of common SPIA terminologies; do you know them all and how they work?

Impaired Risk - Rated	Life Only
Medically Underwritten	Life With Period Certain
COLA - Cost of Living Adjustments	Cash Refund
Institutional Pricing	Installment Refund
Deferred Starts Income	Joint & Survivor
Zero Commission	Period Certain
CPI - Increases	Temporary Life

Understanding and execution of the above Immediate Annuity features is key to capturing competitive sales situations. Be an expert, work with the Immediate Annuity Experts! We know SPIA's like no others!

Get Started Today
Toll Free: 800-373-9697
www.SPIAquote.com

SPIAquote.com.com - 800-373-9697

5530 Corbin Avenue, Suite 333, Tarzana, CA 91356 - email: annuity@earthlink.net

LOWER COMMISSIONS A CLIENT ADVANTAGE

5.13% For 6 Years

**6 Year Surrender - Full Death Bene.
Commission 1.00% (0-90)**

5.00% For 5 Years

**5 Year Surrender - Full Death Bene.
Commission 1.00% (0-90)**

4.65% For 4 Years

**A Rated - Short Term Annuity
Commission 2.00% (0-75)**

4.50% For 3 Years

**3 Year Surrender - Full Death Bene.
Commission 1.50% (0-75)**

Deferred Annuity - Current rates www.fsdfinancial.com/CD-Type-Fixed-Annuity-Rates.htm
FOR AGENT USE ONLY! Rates subject to change. Not Available in all states.



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Equity-Indexed Annuity Guide

February 2007

EIA's	PRODUCT	PART. RATE.	CREDITING METHOD	EARNINGS Cap/Spreads	MIN. GUAR.	POLICY TERM SURRENDER %	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	COMMENTS	COMM.
THE STANDARD INSURANCE A A.M. BEST	IGA 5	100%	Annual Reset Annual Pt 2 Pt <u>No</u> Averaging	8.50% (Over \$100K) 7.50% (Under \$100K)	2.45% on 100% of deposit	5 Years: 8,7,6,4,2 MVA	0-90	\$15,000/ \$1,000,000	All <u>except:</u> NY,PA	•10% free withdrawal once per year of account value available immediately •Nursing home not avail. in MA •Annuitization Avail. anytime but not required - FULL DEATH BENEFIT!	4.50% (0-80) 2.25%(-85) 1.85%(-90)
	Bail-out after yr 2 if cap is 2.00% less than at issue	IGA 7	100%	Annual Reset Annual Pt 2 Pt <u>No</u> Averaging	8.50% (Over \$100K) 7.75% (Under \$100K)	2.45% on 100% of deposit	7 Years: 9,8,7,5,6,4,2 MVA	0-90	\$15,000/ \$1,000,000	All <u>except:</u> NY,PA	•10% free withdrawal once per year of account value available immediately •Nursing home not avail. in MA •Annuitization Avail. anytime but not required - FULL DEATH BENEFIT!
ING USA ANNUITY & LIFE A+ A.M. BEST AA S&P	Secure 7 (Flexible)	100% <u>Fixed Rate:</u> 4.15%	<u>3 options:</u> Annual CAP No cap Mo Avr Annual Pt 2 Pt	15K - 75K: 7.00% 7.75% 0.85% 0.35% 50% 55%	100% Accumulated at 3.00% for first 7 years	7 Years: 12,11,10,10,9,8,7,0	0-80	\$15,000/ \$1,000,000	All <u>except:</u> MA,MN, NY, OR,UT,VT	•After the first contract year,10% of accumulation value per contract year •Annuitization is available after the first contract year. Upon death full accumulation value.	5.00% All Ages
Free Client CD presentaion On All ING EIAs	Secure 5	100% <u>Fixed Rate:</u> 3.90%	<u>3 options:</u> Annual CAP No cap Mo Avr Annual Pt 2 Pt	15K - 75K: 6.75% 7.50% 0.85% 0.35% 50% 55%	100% of Premium, Accumulated at 1.50%	5 Years: 8%,7.5%,6.5%, 5.5%,4.5%,0%	0-80	\$15,000/ \$1,000,000	All <u>except:</u> MA,MN, NY, OR,UT,VT	•After the first contract year,10% of accumulation value per contract year •Annuitization is available after the first contract year. Upon death full accumulation value.	4.00% All Ages
5.00% BONUS >>	Secure Index Opportunities Plus	100% <u>Fixed Rate:</u> <u>Option:</u> 3.45%	<u>3 options:</u> Annual CAP No cap Mo Avr Annual Pt 2 Pt	15K - 75K: 5.75% 6.50% 0.95% 0.55% 50% 55%	87.5% of Premium, Accumulated at 3.00%	10 Years: 16,15,14,13, 12,11,10,8,6,4,0	0-80	\$15,000/ \$1,000,000	All <u>except:</u> AK,CT,DE,MN, NJ, NY,OR,PA, UT,WA,WY	•After the first contract year,10% of accumulation value per contract year •Upon death full accumulation value no charges / lump sum ok. •Annuitization is available after the 5th (Fifth) contract year.	8.00% All Ages
	Selectra	<u>Indexed:</u> 100% With a 0.65% Spread <u>Fixed 3.75%</u>	Monthly Averaging/ Annual Reset	None	87.5% of Premium, Accumulated at 3.00%	10 Years: 10,10,10,10,9 8,7,6,5,4,0	0-80	\$10,000/ \$1,000,000	All <u>except:</u> MD,MN,MS, NY,OR,WA	•10% free withdrawal of account value starting after 1st year. •Nursing Home provision available in most states not MA or PA. •Owner Driven death benefit of full account value. •NO FREE Annuitization Avail.	8.00% All Ages
Beneficial Life A by A.M. BEST A+ by S&P	Beneficial Index 5	<u>Index 5 has 3 crediting options:</u> 100% Pt-to-Pt Cap With 7.25% Cap 55% Pt-to-Pt Participation No Cap 100% Mo. Average / 0.70% spread No Cap			100% of Premium, Accumulated at 2.00%	5 Years: 9,8,7,6,5,0	0-80	\$5,000/ \$500,000	All <u>except:</u> AR,CT,DE,FL, IN,MA,MN,MS MD,ME,NY,NH, NJ,PA,OR,OK, TX,RI,VT, WV	•10% free withdrawal of account value starting immediate Partial withdrawals may be taken from any one or any combination of the interest crediting strategies at any time during any contract year. •Nursing home waiver.	4.50% All Ages
(F&G) Old Mutual A A.M. BEST A+ S&P	Safety Index 4 High Band (flexable)	100% (3.45% Fixed Account)	<u>4 Options:</u> Annual Pt to Pt: 9.00% Cap Monthly Avr: 11.00% Cap No cap Mo Avr: 1.75% Sprd Monthly Pt to Pt: 2.75% Cap		100% @ 3.00%	4 Years: 9%,9%,8%,7%, 0%	0-90	\$100,000 (\$2,000 per option) to \$1,000,000	All <u>except:</u> CT,MD,MA,MN NY,NC,ND,OK OR,PA,TX,UT VT,WA	•At death of owner surrender is waived •Nursing home, terminal illness, unemployment waivers. •10% free withdrawal after 1st year.	3.00% (0-79) 1.50% (80-90)
4 Year Walk Away	Safety Index 4 Standard Band (flexable)	100% (3.15% Fixed Account)	<u>4 Options:</u> Annual Pt to Pt: 8.00% Cap Monthly Avr: 9.50% Cap No cap Mo Avr: 2.25% Sprd Monthly Pt to Pt: 2.50% Cap		100% @ 3.00%	4 Years: 9%,9%,8%,7%, 0%	0-90	\$15,000 (\$2,000 per option) to \$100,000	All <u>except:</u> CT,MD,MA,MN NY,NC,ND,OK OR,PA,TX,UT VT,WA	•At death of owner surrender is waived •Nursing home, terminal illness, unemployment waivers. •10% free withdrawal after 1st year.	3.00% (0-79) 1.50% (80-90)

	PRODUCT	PART. RATE.	CREDITING METHOD	EARNINGS CAP	MIN. GUAR.	SURRENDER SCHEDULE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	COMMENTS	COMM.
JEFFERSON PILOT A++ A.M. BEST AAA S&P 3.00% >> Premium Bonus on all deposits yrs 1-4	New Directions I-88	4.50% 8 Year Fixed 6.80 1YR Performance 18.00% Cap 2 YR Reset		S&P Index 2-yr point to point capped	1.75% on 100% of deposit	8 Years: 9,8,7,6,4,7,5, 3.50,2,0,75 MVA	0-85	\$10,000/ \$1,000,000 (0-65) \$500K 65+	All except: MN, NY, OR, WA	•10% free withdrawal once per year of account value. •Grater of accumulation value or minimum cash surrender value. •Can annuitize after year 2.	4.50% (0-75) 3.00%(-80) 1.50%(-85)
	OPTI POINT 10 (Flexible)	4.00% 1 Year Fixed 6.00% 1Yr Performance 15.50% Cap 2 Yr Reset 3.50% Monthly Cap 2 Yr		S&P Index 2-yr point to point and monthly capped	1.50% on 100% of deposit	10 Years: 10,9,8,7,6,5,4,3,2,1 MVA	0-75	\$5,000 NQ \$2,000 Q \$1,000,000 (0-65) \$500K 65+	All <u>except</u> : CT, MA, MN, NY, OR, UT, WA	•10% free withdrawal once per year • Death premium paid less surrenders received; or Accumulation value without a MVA, less surrender; or Guaranteed min. cash Surre.value and As Always Full value if paid over 5 yrs. •Can annuitize after year 5.	7.00% (0-75)
	OPTI CHOICE 5 (Flexible)	4.10% 1 Year Fixed 0.55% Spread / No Cap 7.50% Cap 1 Yr Reset 2.35 Monthly Cap		S&P Index 1-yr point to point and monthly capped	CALL	5 Years: 9,8,7,6,5 MVA	0-85	\$5,000/ \$2,000,000 (0-65) \$500K 65+ \$2,000 Qual	CALL	•10% free withdrawal once per year • Death Benefit Accumulation value • Nursing home and terminal illness available. •Can annuitize after year 5.	5.00% (0-75) 3.50%(-80) 2.25%(-85)
	OPTI CHOICE 7 (Flexible)	4.15% 1 Year Fixed 0.45% Spread / No Cap 7.60% Cap 1 Yr Reset 2.40% Monthly Cap		S&P Index 1-yr point to point and monthly capped	CALL	7 Years: 9,8,7,6,5,4,3 MVA	0-85	\$5,000/ \$2,000,000 (0-65) \$500K 65+ \$2,000 Qual	CALL	•10% free withdrawal once per year • Death Benefit Accumulation value • Nursing home and terminal illness available. •Can annuitize after year 5.	6.00% (0-75) 4.25%(-80) 2.75%(-85)
	OPTI CHOICE 9 (Flexible)	4.20% 1 Year Fixed 0.35% Spread / No Cap 7.70% Cap 1 Yr Reset 2.45% Monthly Cap		S&P Index 1-yr point to point and monthly capped	CALL	9 Years: 9,8,7,6,5,4,3,2,1 MVA	0-80	\$5,000/ \$2,000,000 (0-65) \$500K 65+ \$2,000 Qual	CALL	•10% free withdrawal once per year • Death Benefit Accumulation value • Nursing home and terminal illness available. •Can annuitize after year 5.	7.00% (0-75) 4.75%(-80)
Life Of The Southwest A A.M. BEST A+ S&P	Secure Plus Platinum (2 index options) Also Available in a 10 year call!	100% (4.10% Fixed Account)	<u>Annual Reset:</u> Pt to PT With Cap	7.60%	87.5% @ 2.45%	15 Years: 14%,14%,13%,12%,11%,10%,9%,8%,7%,6%,5%,4%,3%,2%,1%,0%	75 54 (Utah)	\$50/month \$5,000 NQ \$3,000 Q \$500K Max	All <u>except</u> : AL,CT,ME,MD, MT,NJ,NY,OR, WA	•10% of Accumulation Value annually after the first year as permitted by law	11% CALL 4 DETAILS
AMERICAN GENERAL A++ A.M. BEST AAA S&P	AG HORIZON INDEX 9 (3% Bonus)	3.45% 6 Year Fixed 13.50% Cap 2 YR Reset 2.20% Monthly Cap Premium Bonus 3.00%		S&P Index 2-yr point to point and monthly capped	2.00% on 90% of deposit	9 Years: 10,10,9,8,7 6,5,4,2,0 MVA	0-85 (0-75 IRAs)	\$5,000/ \$1,000,000	All <u>except</u> : MN,NJ,NY,OR, OK,UT,VT,WA	•10% free withdrawal once per year •Death withdrawal value NO MVA Minimum death is premiums paid less withdrawals. Full value if paid over 5 yrs. •Can annuitize after yr 5 for min 5 years.	6.00% (0-75) 5.00%(-80) 4.00%(-85)
	AG HORIZON INDEX 12 (4% Bonus)	3.45% 9 Year Fixed 13.50% Cap 2 YR Reset 2.20% Monthly Cap Premium Bonus 4.00%		S&P Index 2-yr point to point and monthly capped	2.00% on 90% of deposit	12 Years: 12,12,12,12,12 11,10,9,8,7,5,3,0 MVA	0-85 (0-75 IRAs)	\$5,000/ \$1,000,000	All <u>except</u> : CT,MN,NJ,NY,OR , OK,UT,VT,WA	•10% free withdrawal once per year •Death withdrawal value NO MVA Minimum death is premiums paid less withdrawals. Full value if paid over 5 yrs. •Can annuitize after yr 5 for min 5 years.	8.00% (0-75) 7.00%(-80) 6.00%(-85)
CONSECO ANNUITY Assurance Co. B++ A.M. BEST BB+ S&P	Conseco Command S&P 500@Index (Flexible)	<u>Mo. Average 2 year reset:</u> 4 Year Free Out = 125% 8 Year Free Out = 125% 12 Year Free Out = 135% 16 Year Free Out = 135% 4 Year Fixed Option: 5.00% for 4 Years (Free Out - See contract)		NONE	1% to 3% on 85% of deposit	16 years: 12,12,12,12,12,11 10,9,7,8,6,5,4,3,2 1,0 (less for ages 76+ see product disclosure)	0-70 (qualified) 0-90 (nonqualified)	\$20,000 \$2,000,000	All <u>except</u> :	•Full Death Benefit If the owner dies before the maturity in year 1-4, after the fifth contract year, the beneficiary will receive the contract value plus any unvested persistency bonus earned. •Nursing Care rider, Terminal Illness rider •10% free withdrawal once per year after 1st year	4 yr. 3.0% 8 yr. 6.0% 12 yr 9.25% 16 yr 10.25%
	Retirement Edge (Flexible)	<u>Annual point-to-point:</u> S&P 500@Index S&P MidCap 400@Index Russell 2000 Index Dow Jones Index		6.50% 7.00% 7.00% 7.00%	no less than a 1%-3% return on 87.5%	12 years: 12,12,12,12,12,11 10,9,8,6,4,2	0-70 (qualified) 0-80 (non-qualified and rollovers)	\$5,000 \$250 EFT (\$2,000 Q)/ \$2,000,000	All <u>except</u> : CT,DE,MA,MN, MT,NY,OR,UT,VT WA	•After the 1st year, one surrender charge-free withdrawal of up to 10% of the total premiums - Systematic withdrawals of interest beginning year 1	7.50% (0-75) 7.25% (76-80)



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Deferred Annuity Guide

February 2007

SPDA U	PRODUCT	INTEREST RATE	RATE GUAR.	MIN GUAR.	SURR. CHARGE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	WITHDRAWALS	COMMENTS	COMM.
Beneficial Life A by A.M. BEST A+ by S&P	Guaranteed Advantage	4.97% 5.80% Yr 1 4.80% Yr 2-6	6 Years	2.00% after guar period 3% yrs 10+	<u>6 Years:</u> 8.32%, 7.65%, 6.73%, 5.79%, 4.85%, 3.90% 0.00% - MVA	0-100	\$5,000	All except: AR,CT,DE,MA, MD,ME,NY,NH, NJ,PA,TX,RI,VT, WV	•Interest ONLY starting in year 2 •NO 10% Free out	•1% bonus in first year, rate guaranteed for 6 years •Nursing home waiver effective 6 months after issue •Full Death Bene	2.00% (0-90) AGE NEAREST
1 YEAR WALK AWAY ANNUITY	Advantage1 This is a Month-to-Month FLOATING RATE. (See comments)	5.02% 1 month LIBOR minus 0.30% = 5.02%	Monthly - The spread (0.30%) subtracted from LIBOR guaranteed for first policy year. (2.00% after guar period 3% yrs 10+)		<u>1 Year:</u> with 30 day free exit window each year till 7th then month to month no surrender: 2%, 2%, 2%, 2%, 2% 2%, 2%, 0%	0 - 100	\$5,000	All except: AR,CT,DC,DE,GA,LA,MA,MD,ME,NY,NH,NJ,PA,TX,RI,VT,WV	Withdrawal charges are waived for a partial withdrawal or full surrender only on a policy anniversary date or within 30 days following an anniversary date. (London InterBank Offered Rate)	The interest rate for this product resets on the first day of each calendar month. This means the initial crediting rate applies only for the remaining days of the initial calendar month – even one day in some cases.	0.60% Year 1 (0-100) 0.25% if continued years 2 and on
SPECIAL'S	Guaranteed Choice 7	4.24% 5.10% Yr 1 4.10% Yr 2-5	7 Years	2.00% after guar period 3% yrs 10+	<u>7 Years:</u> 7,7,7,6,5,4,3,0 +/- MVA	0-100	\$5,000	All except: AR,CT,DE,MA,MD,ME,NY,NH,NJ,PA,TX,RI,VT,WV	•10% available years 1-5.	•1% bonus in first year, rate guaranteed for 5 years •Nursing home waiver effective •Full DeathAnnuitant Benefit	4.50% (0-80) Call if Older
	Guaranteed Step-Up	3.85% Year 1 4.35% Year 2 4.60% Year 3 5.10% Year 4 6.10% Year 5	5 Years (4.80% yield)	2.00% after guar period 3% yrs 10+	<u>5 Years:</u> 7,7,7,6,5,0 +/- MVA	0-90	\$5,000	All except: AR,CT,DE,MA,MD,ME,NY,NH,NJ,PA,TX,RI,VT,WV	•10% available years 1-5.	•Nursing home waiver effective •Full DeathAnnuitant Benefit	2.00% (0-90)
	Add the 1% premium bonus get a higher yield	Guaranteed Advantage 5.13% Guaranteed Choice 7 4.38% Guaranteed Step-Up 5.00%		See above based on product	Same as above	Same as above	Same as above	Same as above	Rates and features are the same as the standard product line.	All features remain the same as the above Guaranteed Advantage, Guaranteed Choice 5 and Guaranteed Step-Up.	reduced by 1% from the above
INTEGRITY LIFE A++ A.M. BEST AA+ S&P	Momentum Advantage	4 Years 4.18% Yr1 4.75% 4.00% 2-4 5 Years 4.35% Yr1 4.95% 4.20% 2-5 7 Years 4.55% Yr1 5.20% 4.45% 2-7 10 Years 4.67% Yr1 5.35% 4.60% 2-10		3.00% After Guarantee period	4 Years:W/ MVA 8,8,7,7 5 Years:W/ MVA 8,8,7,7,6 7 Years:W/ MVA 8,8,7,7,6,6,5 10 Years:W/ MVA 8,8,7,7,6,6,5,4,4	4 & 5 Year 0-86 (NQ) 7 Year 0-85 (NQ) 10 Year 0-83 (NQ) (Age 70 qual)	\$20,000 \$1,000,000 (500K age 76 up)	All except: ME,MA,NH,OR,SC,UT,VT,WA,WI	•10% available immediately 1 time annually *NEW YORK RATES LOWER	•Death benefit based on full account value. Nursing Home and Terminal Illness waiver. •Commission Reduces by 2.0% ages 80+	4 yr 2.0% (0-79) 5 yr 2.5% (0-79) 7 yr 3.0% (0-79) 10 yr 3.5% (0-79)
STANDARD INSURANCE A by A.M. BEST A+ by S&P	FGA 5 FGA 6 (SRA) Secured Rate Annuity	\$15,000 5yr. 4.25% \$100,000 4.35% 4.70% 3yr 3.75% 5yr 4.05% 6yr 4.20% 6 Yr+ 4.65%		3.00% or 1.50% By State Call for details	8,7,6,5,4 8,7,6,5,4,3 with MVA	0-85	\$15,000/ \$1,000,000	All except: MA,NJ,NY,NC,PA,UT	•Interest payments OK immediately (NO 10% Avail) •Additional Premiums in first 90 days OK.	•Terminal condition and nursing home waivers - not in MA •Full Death Bene / No commission charge back	5 yr. 3.0% 6 yr. 2.0% (reduces at 81 by 50%)
		\$15,000 3yr 3.75% 5yr 4.05% 6yr 4.20% \$250,000+		3.00% or 1.50% By State Call for details	9,8,7 9,8,7,6,5 9,8,7,6,5,4 NO MVA	0-85	\$15,000/ \$1,000,000	All except: NY, (3 year not in NY,UT)	•10% free withdrawal after first year. Systematic interest payments OK immediately. •Annuitization bonus on 3Yr	•Guaranteed return of principal anytime. •Additional Premiums in first 90 days. •Full Death Bene. and Waivers	3 yr. 2% 5 yr. 3% 6 yr. 3% 6 yr.+ 2% (50% age 81+)

SPDA	PRODUCT	INTEREST RATE	RATE GUAR.	MIN. GUAR.	SURR. CHARGE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	WITHDRAWALS	COMMENTS	COMM.	
AMERICAN GENERAL A+ A.M. BEST AAA S&P	HORIZON SELECT	4.10%	5 Year	90% at 2.10%	10,9,8,7,6	0-85	\$5,000 NQ \$1,000,000	All <u>except</u> : MN,NJ, NY,OR,PA,WA	•10% of account value IN ALL YEARS year. •Systematic withdrawal available in 30 days	•Partial Withdrawal or Full Surrender allowed at end of term without Withdrawal Charges or MVA	4.00% (0-80) 3.00% 81+	
		4.25%	7 Year		10,9,8,7,6,5,4,3,2,1,0						10,9,8,7,6,5,4,3,2,0	With MVA 30 day window at the end of 5 and 7 year
		4.35%	10 Year		9 Years						9,8,7,6,5,4,3,2,0	(With MVA) Decres. monthly!
6% Bonus	AG HORIZON PLUS	9.30% Yr 1	6 Years	2% In Most States	9,8,7,6,5,4,3,2,0	0-85	\$5,000 \$500,000	All <u>except</u> : MN,NJ,NY, PA,OR,UT,WA	•Free systematic withdrawal of interest after 30 days •10% avail. per year starting after 1st year of the accumulation value.	• Death Benefit Annuity Value Less Early Withdrawal Charges No MVA - Full Value paid if taken over 5 years! • Extended Care Rider.	6.00% (0-75) 3.20% -80 1.35% 80+	
		3.30% Yr 2-6	6 Years		10 Years						10,9,8,7,6,5,4,3,2,0	(With MVA)
	HORIZON MYG	7.30% Yr 1	6 Years	2% After Guarantee period	10,9,8,7,6,5,4,3,2,0	0-85	\$5,000 \$1,000,000 (\$500,000 75 and over)	All <u>except</u> : MN, NJ, NY,UT	•Up to 10% of the annuity value as of previous contract anniversary (or of premium in contract year 1). • Extended Care Rider.	• Death Benefit Equal to the annuity value, but not less than the withdrawal value. Beneficiary may elect to apply death benefit amount under an income plan option or as a single sum.	7.00% (0-75) 4.00% -80 2.0% (80+)	
ING USA ANNUITY & LIFE A+ A.M. BEST AA S&P	Guarantee Choice ANNUITY	Year 1 5yr 4.85% 7yr 4.95% 10yr 5.20%	Guarantee 3.85% 2-5 3.95% 2-7 4.20% 2-10	1.50% After Guarantee period	With MVA 9,8,7,6,5,4,3,2,1 30 day window after the initial guarantee period to withdraw funds with no surrender charges	0-80	\$15,000 (\$75,000 high band) \$1,000,000	All <u>except</u> : MN, NY,OR, PA	•Penalty free withdrawals available after 1st 30 days •10% accumulation value available after 1st yr. •Annuitization Avail. After 1st year for at least 10 years.	•Nursing Home provision available in most states not MA or PA. •Owner Driven death benefit of full account value.	5 yr. 3.00% 7 yr. 4.00% 10yr.5.00% (0-80)	
JEFFERSON PILOT FINANCIAL A++ A.M. BEST AAA S&P	Classic 5 Classic 7 Classic 10 JPF	Year 1 5yr 5.85% 7yr 6.85% 10yr 7.90%	Guarantee: 3.85% 2-5 3.85% 2-7 3.90% 2-10	Varies By State	With MVA: 9,8,7,6,5 9,8,7,6,5,4,3 10,9,8,7,6,5,4,3,2,1	0-85	\$10,000/ \$1,000,000 (\$500,000 ages 66 up)	All <u>except</u> : MA, MN, OR	•10% of account value available <u>each year</u> . •Systematic withdrawal available after 30 days.	•5 and 7 Year Full benefit Accumulation value on death •10 Year 100% premiums paid less any withdrawals received or Accumulation value without MVA but less surrender OR full value if paid out over 5 years.	5 yr. 4.0% 7 yr. 5.0% 10yr. 6.0% (0-75)	
LINCOLN BENEFIT A+ A.M. BEST AA S&P	Tactician PLUS (Flexible)	Year 1 5yr 5.65% 6yr 5.25% 7yr 5.85% 8yr 6.35% 9yr 9.00% 10yr 6.20%	Guarantee: 3.65% 2-5 4.25% 2-6 3.85% 2-7 3.85% 2-8 4.00% 2-9 4.20% 2-10	3% After Guarantee period	8,8,8,7,6 8,8,8,7,6,5 8,8,8,7,6,5,4 8,8,8,7,6,5,4,3 8,8,8,7,6,5,4,3,2 8,8,8,7,6,5,4,3,2,1 with mva	0-90	\$5,000 (\$2,000 IRA)/ \$500,000	All <u>except</u> : OR,NY	•10% Systematic withdrawals available immediately RATES SHOWN INCLUDE THE SPECIAL BONUS OVER 100K EXTRA 1% ON FIRST YEAR --- UNDER 100K RATE IS 1% LOWER IN FIRST YEAR - RATE IS 10bps lower in TX	•Min. Guarantee equal to the <u>greater</u> of premium paid less withdrawals OR premium . @ 3% less withdrawals . • Full Death Benefit. • Bonus in first year for years 5,7,8,9 & 10 see Min Guar. for base rate.	5 yr. 4% 6 yr. 2% 7 yr. 4% 8 yr. 4% 9 yr. 2% 10 yr. 4% (reduces at 81 by 25% and by 50% 86+)	
AMERICAN NATIONAL A+ A.M. BEST AA S&P	Palladium MYG Annuity •Deposits UNDER \$100,000 LESS 10bps 0.10% to rate	Year 1 3yr 4.50% 4yr 4.65% 5yr 5.45% 6yr 5.00% 7yr 5.70% 8yr 5.00% 9yr 6.45% 10yr 5.65%	Guarantee: 4.50% 2-3 4.65% 2-4 4.45% 2-5 5.00% 2-6 4.60% 2-7 5.00% 2-8 4.45% 2-9 4.65% 2-10	Varies By State	With MVA: 8,8,8 8,8,8,7,6 8,8,8,7,6,5 8,8,8,7,6,5,4 8,8,8,7,6,5,4,3 8,8,8,7,6,5,4,3,2 8,8,8,7,6,5,4,3,2,1	0-85	\$5,000 NQ \$1,000,000 Rates Based on \$100,000 under rate 0.10% less	All <u>except</u> : UT,NY (Rate is .10% less in VA,VT,FL, TX,NC,WA,WI) (.25% less in PA and OR)	•10% of account value available starting 2nd year. •Systematic withdrawal available in 30 days - Must take all interest	•Full death benefit •Confinement Waiver and Disability Waiver •RATE IS .10% LESS IN FL,NC,TX,WI •Commission reduced 80+ 3 and 4 year reduce by 1% all other reduced by 2%	3 yr. 1.5% 4 yr. 2.0% 5 yr. 4.0% 6 yr. 2.5% 7 yr. 2.5% 8 yr. 2.5% 9yr. 3.0% 10yr. 4.0% (0-79)	
CONSECO ANNUITY Assurance Co. B++ A.M. BEST BB+ S&P	(TLC) True Level Choice	4.30%	5 Year	3.00% After Guarantee period	5 Years: 8,7,6,5,4,0 (plus MVA)	0-95	\$10,000/ \$500,000	All <u>except</u> : MN,NY,UT,WA	•One surrender charge-free partial withdrawal is available per contract year after the first year, for up to 10% of the accumulation value. (No MVA is applied to a surrender charge-free withdrawal.)	Death Benefit based on full account value, No MVA applied on death •No Riders •Rate Guaranteed for 5 Years.	3.00% (0-85) 1.50% (86-90) 0.75% (91-95)	
Old Mutual (F&G LIFE) A A.M. BEST A+ S&P	Fidelity Platinum Plus	5yr 5.15%* 7yr 5.20%* 10yr 5.60%*	4.15% 2-5 4.20% 2-7 4.60% 2-10	Varies By State	9,8,7,6,5 9,8,7,6,5,4,3 9,8,7,6,5,4,3,2,1,1 with mva	0-90	\$5,000 (\$2,000 IRA)/ \$500,000	All <u>except</u> : ND, NY, OR,UT VT,WA	Accumulated interest available for withdrawal, systematic OK in 30 days.	•Surrender Charge on death. •NO waivers. •Commission reduce by 50% over age 79 (80+)	5 yr 3.00% 7 yr 5.00% 10 yr 3.5% (0 - 79)	



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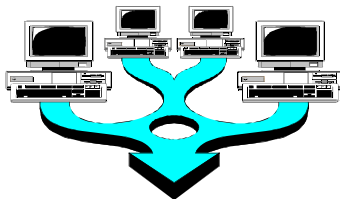
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