

January 2012

Multi Year Annuities

| Company | Product Name | Bonus | 1 st year rate | Over | Fixed Rate | Average Annual Yield | Issue Ages | Surrender Charge Period | Commission (Less at Older Ages) |
|-----------------------------------|-----------------------------|-------|---------------------------|--------------------|----------------|--|------------|-------------------------|---------------------------------|
| 3 Year Term | | | | | | | | | |
| Suspended | | | | | | | | | |
| 4 Year Term | | | | | | | | | |
| NACOLAH (A+) | MYGuarantee | | 2.10% | \$200K+ | 1.80% | 2.10% \$200k + | 0 – 90 | 4 years | 2.50%* |
| 5 Year Term | | | | | | | | | |
| Genworth (A) | Smart Rate | .15 % | 2.10% | \$100K+ | 1.55% | 1.90% -\$50K+ | 0 – 85 | 5 years | 2.00%* |
| Genworth (A) | Rate Saver | 0 % | 1.90% | \$250K | 1.60% | 1.80% \$100K+ | 0 - 85 | 5 years | 2.00%* |
| Reliance Standard (A) Traditional | Eleos MVA | 1.00% | 3.00% | \$10K | 2.00% | 2.20% AAY | 0 - 85 | 5 years | 3.25%* |
| NACOLAH (A+) | MY Guarantee | % | 2.60% | \$200k+ | 2.35% | 2.60% 200K+ | 0 - 90 | 5 years | 2.50%* |
| Great American (A) | Secure Gain 5 NEW | % | 1.45% 1.55% | <\$100K \$100K+ | 1.45% 1.55% | 1.70% AAY \$100K+ 1.80% AAY (Escalating .10%/yr) | 0 - 89 | 5 years | 2.75%* |
| 6 Year Term | | | | | | | | | |
| Genworth (A) | Independence | 1% | 4.05% | \$100k | 2.00% | 2.20% 2 nd year | 0 - 85 | 7 years | 3.00%* |
| NACOLAH (A+) | MYGuarantee | 0% | 2.75% | \$200K | 2.50% | 2.50% | 0 – 90 | 6 years | 2.50%* |
| Am Gen (A) | Achiever 6 | 0% | 2.20% | \$10K | 2.20% | 2.20% | 0 – 85 | 6 years | 3.00%* |
| 7 Year Term | | | | | | | | | |
| Genworth (A) | Rate Saver | | 2.55% | \$250K | 2.25% | 2.45% \$100K | 0 - 85 | 7 years | 2.75%* |
| Symetra (A) | Custom 7 | .50% | 2.70% | \$100K+ | 2.20% | 2.27% \$100k AAY | 0 - 90 | 7 years | 4.00%* |
| NACOLAH (A+) | MYGuarantee | 0% | 3.25% | \$200K+ | 3.05% | 3.05% \$10k+ | 0 - 90 | 7 years | 2.50%* |
| 8 Year Term | | | | | | | | | |
| NACOLAH (A+) | MYGuarantee | % | 3.30% | \$200K | 3.10% | 3.35% \$200k+ | 0 - 90 | 8 years | 2.50%* |
| ANICO (A) | Palladium MYG | .10% | 2.65% | \$100K | 2.55% | 2.65% \$100K+ | 0 - 85 | 8 years | 2.50%* |
| 9 Year Term | | | | | | | | | |
| NACOLAH (A+) | MYGuarantee | % | 3.35% | \$200K+ | 3.15% | 3.15% | 0 - 90 | 9 years | 2.50%* |
| ANICO (A) | Palladium MYG | .10% | 4.15% | \$100K | 2.15% | 2.37% \$100K+ | 0 - 85 | 9 years | 3.00%* |
| 10 Year Term | | | | | | | | | |
| Am Gen (A) | Horizon Select | 0% | 2.45% | \$10K | 2.45% | 2.45% | 0 - 85 | 10 years | 4.00%* |
| NACOLAH (A+) | MYGuarantee | 0% | 3.45% | \$200K | 3.30% | 3.30% | 0 - 90 | 10 years | 2.50%* |
| ANICO (A) | Palladium MYG | .10% | 3.25% | \$100K | 2.15% | 2.35%-\$100k+AAY | 0 - 85 | 10 years | 4.00%* |

Rates effective 1/05/2012

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