

August '10

## Multi Year Annuities

Company	Product Name	Bonus	1 <sup>st</sup> year rate	Over	Fixed Rate	Average Annual Yield	Issue Ages	Surrender Charge Period	Commission (Less at Older Ages)
<b>3 Year Term</b>									
ANICO (A+)	Palladium MYG	.10%	2.10%	\$100k	2.00%	2.10% > \$100k	0 - 85	3 years	1.5%*
OMFN (A)	GntePlatinumPlus	0%	3.20%	\$5K	2.20%	2.53% \$5K	0 - 90	3 years	1.5%*
<b>4 Year Term</b>									
NACOLAH (A+)	Guarantee Choice	0%	2.40%	\$200K	2.10%	2.40% \$200K+	0 - 85	4 years	1%*
<b>5 Year Term</b>									
NACOLAH (A)	Guarantee Choice	%	3.05%	\$200K+	2.80%	3.05% - \$200K+	0 - 90	5 years	2.5%*
Genworth (A)	Liberty	%	2.95%	\$100K	2.80%	3.05% \$250K+	0 - 85	5 years	3.0%*
Reliance Standard (A) Traditional	Eleos MVA		3.90%	\$10K	3.15%	2% min gnte	0 - 85	5 years	4%*
OMFN (A)	Guarantee Plus	1%	4.05%	\$5K	3.05%	3.25% AAY	0 - 90	5 years	2.5%*
Great American (A)	Freedom Stars & Stripes	1%	3.45% 3.55%	<\$100K \$100K+	2.45% 2.55%	2.85% AAY \$100K+ 2.95% AAY Escalating .10%/yr	0 - 89	5 years	3%*
<b>6 Year Term</b>									
Standard (A)	FGA	%	3.20%	\$100K	3.10%	Or 3.20% \$100K+	0 - 90	6 years	2%*
Lincoln National (A)	MYGuarantePlus	%	2.70%	\$100K	2.55%	Or 2.70% \$100K+	0 - 85	6 years	2.25%*
ANICO (A+)	Palladium MYG	.10%	3.05%	\$100K	2.95%	Or 3.05% \$100K+	0 - 85	6 years	2.5%*
AmGen (A)	Horizon Achiever	%	2.60%	\$5K	2.60%	2.60% - \$5K+	0 - 85	6 years	3%*
<b>7 Year Term</b>									
Genworth (A)	Rate Saver		3.60%	\$250K	3.35%	3.50% \$100K	0 - 85	7 years	2.75%*
Lincoln National (A+)	MYG Plus	%	3.05%	\$100K	2.90%	3.05% \$100K+	0 - 85	7 years	2.5%*
OMFN (A)	GuaranteePlus	1%	4.35%	\$5,000	3.35%	3.49% \$5k+	0 - 90	7 years	3.25%*
<b>8 Year Term</b>									
ANICO (A+)	Palladium MYG	.10%	3.50%	\$100K	3.40%	3.50% \$100k+	0 - 85	8 years	2.5%*
West Coast Life (A)	Sure Advantage	1%	3.83%	\$100K	2.90%	3.03% \$100K+	0 - 85	8 years	3.5%*
<b>9 Year Term</b>									
Lincoln National (A+)	Guarantee Plus		3.15%	\$100K+	3.00%	3.15% \$100k+	0 - 85	9 years	2.50%*
West Coast Life (A)	Sure Advantage	1%	4.13%	\$100K	3.10%	3.21% \$100K+	0 - 85	9 years	2.50%*
<b>10 Year Term</b>									
NACOLAH (A)	Guarantee Choice	%	3.60%	\$200K	3.40%	3.60% - \$200K+	0 - 90	10 years	2.5%*
ING (A+)	Guarantee Choice	1%	4.50%	\$75K	3.50%	3.70% \$75K+	0 - 80	10 years	3.50%*
West Coast Life (A)	Sure Advantage	1%	4.23%	\$100K	3.20%	3.30% - \$100k+	0 - 85	10 years	2.50%*
ANICO (A+)	Palladium MYG	1% + .10 \$100K	4.25% 4.15%	\$100K	3.15%	3.25% 3.35% \$100K+	0 - 85	10 years	4%*

Rates effective 8/04/2010

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Commission lower at older ages – Rates subjected to change with out notice.



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