



ANNUITY NEWSGROUP
Multi-Year Guaranteed Annuities

	Avg Rate	Company / Product	Current Rate		SPDA/ FPDA	Premium	Commission	Surrender Schedule	Free Withdrawals	Effective Date
			1st Yr	Yrs 2+						
1	1.00%	Liberty Bankers (B) Accumulator	1.00%	N/A	FPDA	\$10,000	(0-80) 0.50%; (81-100) .40%	N/A	Fully Liquid	7/9/10
1	1.75%	Liberty Bankers (B) Banker's 1	1.50%	N/A	FPDA	\$10,000	(0-80) 0.50%; (81-95) .40%	N/A	Acc. Interest 2X	7/9/10
3	2.53%	Old Mutual (A) Guaranteed Platinum Plus	3.20%	2.20%	SPDA	\$5,000 NQ, \$3,000 Q	1.50 (0-79); 0.75% (80-90)	9,8,7,6,5,4,3,2,1,1	I/O After 30 Days	7/1/10
3	2.50%	Old Mutual (A) Guaranteed Platinum	2.50%	2.50%	SPDA	\$5,000 NQ, \$3,000 Q	1.50 (0-79); 0.75% (80-90)	9,8,7,6,5,4,3,2,1,1	I/O After 30 Days	7/1/10
3	2.25%	Liberty Bankers (B) Bankers 3	2.25%	2.25%	SPDA	\$10,000	(0-80) 2.00%; (81-90) 1.00%	8,7,6	Acc. Interest 2X	7/9/10
3	2.10%	American Ntl (A) Palladium	2.10%	2.10%	SPDA	\$100,000	1.50% (0-79); 0.50% (80-85)	8,8,8,7	10% After 1st Year	7/1/10
3	2.00%	American Ntl (A) Palladium	2.00%	2.00%	SPDA	\$5,000	1.50% (0-79); 0.50% (80-85)	8,8,8,7	10% After 1st Year	7/1/10
3	1.67%	West Coast (A+) Sure Adv	2.01%	1.50%	FPDA	\$100,000	1.00 (0-75); 0.75% (76-85)	8.5,7.5,6.5	I/O After 1st Yr	6/29/10
3	1.55%	Lincoln Financial (A+) MYGuarantee Plus	1.55%	1.55%	SPDA	\$100,000 NQ/Q	1.00 (0-75); .65% (76-80); .50% (80-85)	7,7,6	10% 1st year	7/1/10
3	1.50%	West Coast (A+) Sure Adv	1.50%	1.50%	FPDA	\$10,000	1.00 (0-75); 0.75% (76-85)	8.5,7.5,6.5	I/O After 1st Yr	6/29/10
3	1.40%	Lincoln Financial (A+) MYGuarantee Plus	1.40%	1.40%	SPDA	\$10,000 NQ/Q	1.00 (0-75); .65% (76-80); .50% (80-85)	7,7,6	10% 1st year	7/1/10
4	2.75%	Presidential (B+) Secure 4	2.75%	2.75%	SPDA	\$5,000	1.50 (0-80); .75% (81-85)	7,6,6,5,0	I/O After 1st Yr	7/1/10
4	2.40%	North American (A+) Guarantee Choice	2.40%	2.40%	SPDA	\$200,000	2.50% (0-80); 1.88% (81-85); 1.25% (86-90)	10,10,10,10	I/O After 30 Days	5/25/10
4	2.20%	Lincoln Financial (A+) MYGuarantee Plus	2.20%	2.20%	SPDA	\$100,000 NQ/Q	1.00 (0-75); .65% (76-80); .50% (80-85)	7,7,6, 5	10% 1st year	6/1/10
4	2.19%	Integrity (A++) Momentum Adv.	2.75%	2.00%	SPDA	\$20,000	2.00% (0-79); 0.50% (80-86)	8,8,7,7	10% Immediately	6/30/10
4	2.10%	North American (A+) Guarantee Choice	2.10%	2.10%	SPDA	\$10,000 NQ \$2k Q	2.50% (0-80); 1.88% (81-85); 1.25% (86-90)	10,10,10,10	I/O After 30 Days	7/1/10
4	2.10%	American Ntl (A) Palladium	2.10%	2.10%	SPDA	\$100,000	2.00% (0-79); 1.00% (80-85)	8,8,8,7	10% After 1st Year	7/1/10
4	2.05%	Lincoln Financial (A+) MYGuarantee Plus	2.05%	2.05%	SPDA	\$10,000 NQ/Q	1.00 (0-75); .65% (76-80); .50% (80-85)	7,7,6, 5	10% 1st year	7/1/10
4	2.00%	American Ntl (A) Palladium	2.00%	2.00%	SPDA	\$5,000	2.00% (0-79); 1.00% (80-85)	8,8,8,7	10% After 1st Year	7/1/00
4	1.88%	West Coast (A+) Sure Adv	2.26%	1.75%	FPDA	\$100,000	1.50 (0-75); 1.00% (76-85)	8.5,7.5,6.5,5.5	I/O After 1st Yr	6/29/10
4	1.75%	West Coast (A+) Sure Adv	1.75%	1.75%	FPDA	\$10,000	1.50 (0-75); 1.00% (76-85)	8.5,7.5,6.5,5.5	I/O After 1st Yr	6/29/10
5	4.40%	Liberty Bankers (B) Bankers Premier Plus	4.40%	4.40%	SPDA	\$10,000	2.00% (0-80); .40% (81-90)	8.1,7.3,6.4,5.5,4.5	Acc Int 2X year	7/9/10
5	3.65%	American Equity (A-)	3.65%	3.65%	SPDA	\$10,000	2.50% (0-75); 1.50% (76-80)	9,8,7,6,5	Interest Credited	10/28/09
5	3.50%	Old Mutual (A-) Guarantee Plus	4.30%	3.30%	SPDA	\$5,000	2.5% (0-79); 1.25% (80-90)	9,8,7,6,5,4,3,2,1,1	Int after 30 days	7/1/10
5	3.35%	Old Mutual (A-) Platinum 5* NC/OK	3.35%	3.35%	SPDA	\$5,000	2.5% (0-79); 1.25% (80-90)	9,8,7,6,5,4,3,2,1,1	Int after 30 days	7/1/10
5	3.25%	North American (A+) Guarantee Choice	3.25%	3.25%	SPDA	\$200,000	2.50% (0-80); 1.88% (81-85); 1.25% (86-90)	10,10,10,10,10	I/O After 30 Days	6/1/10
5	3.15%	Genworth (A) Secure Living Rate Saver NEW	3.15%	3.15%	SPDA	250,000 +	2.00% (0-75); 1.35% (76-80); .70% (81-85)	9,8,7,6,5,	Last 12 mts int.	7/7/10
5	3.05%	Genworth (A) Secure Living Rate Saver NEW	3.05%	3.05%	SPDA	100,000-\$249,999	2.00% (0-75); 1.35% (76-80); .70% (81-85)	9,8,7,6,5,	Last 12 mts int.	7/7/10
5	3.00%	North American (A+) Guarantee Choice	3.00%	3.00%	SPDA	\$10,000 NQ \$2k Q	2.50% (0-80); 1.88% (81-85); 1.25% (86-90)	10,10,10,10,10	I/O After 30 Days	5/25/10
5	2.95%	Lincoln Financial (A+) MYGuarantee Plus	2.95%	2.95%	SPDA	\$100,000 NQ/Q	2.00 (0-75); 1.30% (76-80); .75% (80-85)	7,7,6, 5,4	10% 1st year	7/1/10



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			1st Yr	Yrs 2+	FPDA					
5	2.90%	Genworth (A) Secure Living Rate Saver NEW	2.90%	2.90%	SPDA	\$25,000-99,999	2.00% (0-75); 1.35% (76-80); .70% (81-85)	9,8,7,6,5,	Last 12 mts int.	7/7/10
5	2.90%	Presidential (B+) Secure 5	2.90%	2.90%	SPDA	\$5,000	1.50 (0-80); .75% (81-85)	7,7,6,6,4,0	I/O After 1st Yr	7/1/10
5	2.80%	Lincoln Financial (A+) MYGuarantee Plus	2.80%	2.80%	SPDA	\$10,000 NQ/Q	2.00 (0-75);1.30% (76-80); .75% (80-85)	7,7,6, 5,4	10% 1st year	7/1/10
5	2.80%	Integrity (A+) SPDA Series II (7 Yr Surrender) **	2.80%	2.80%	SPDA	\$3,000	4.00% (0-79); 2.00% (80-85)	7,7,7,6,5,4,3	10% Immediately	6/30/10
5	2.50%	American Ntl (A) Palladium	3.30%	2.30%	SPDA	\$100,000	4.0% (0-79); 2.00% (80-85)	8,8,8,7,6	10% After 1st Year	7/1/10
5	2.40%	Lincoln Financial (A+) Classic	4.00%	2.00%	SPDA	\$100,000	4.00% (0-75); 2.75% (76-80); 1.50% (81-85)	9,8,7,6,5	10% Immediately	7/1/10
5	2.40%	American Ntl (A+) Palladium	3.20%	2.20%	SPDA	\$5,000	4.00% (0-79);2.00% (80-85)	8,8,8,7,6	10% After 1st Year	7/1/10
5	2.45%	Integrity (A+) Momentum Adv.	3.05%	2.30%	SPDA	\$20,000	2.50% (0-79); 0.50% (80-86)	8,8,7,7,6	10% Immediately	6/30/10
5	2.30%	West Coast (A+) Sure Adv	3.12%	2.10%	FPDA	\$100,000	2.00 (0-75); 1.00% (76-85)	8,5,7,5,6,5,5,5,4,5	I/O After 1st Yr	6/29/10
5	2.20%	Lincoln Financial (A+) Classic	3.00%	2.00%	SPDA	\$10,000	4.00% (0-75); 2.75% (76-80); 1.50% (81-85)	9,8,7,6,5	10% Immediately	7/1/10
5	2.11%	Integrity (A+) New Momentum	2.75%	2.00%	FPDA	\$5,000	5.00% (0-79); 3.00% (80-85)	8,7,6,5,4,3,2	10% Immediately	6/30/10
5	2.10%	Mutual of Omaha (A+) Ultra Secure 5	2.90%	1.90%	SPDA	\$50,000	4.00 (0-75); 3.0%(76-80); 2.0% (81-85)	6,6,6,6,5	10% After 1st Year	7/14/10
5	2.10%	West Coast (A+) Sure Adv	2.10%	2.10%	FPDA	\$10,000	2.00 (0-75); 1.00% (76-85)	8,5,7,5,6,5,5,5,4,5	I/O After 1st Yr	6/29/10
5	2.20%	Amer. Gen (A) Horizon Select	2.20%	2.20%	SPDA	\$5,000	4.00% (0-80); 3.00% (81-85)	10,9,8,7,6	10% Immediately	7/6/10
5	2.00%	Amer Gen (A) HorizonSecure (no MVA)	2.00%	2.00%	SPDA	\$5,000	4.00% (0-80); 3.00% (81-85)	10,9,8,7,6	10% Immediately	7/6/10
5	1.95%	Mutual of Omaha (A+) Ultra Secure 5	2.75%	1.75%	SPDA	\$5,000	4.00 (0-75); 3.0%(76-80); 2.0% (81-85)	6,6,6,6,5	10% After 1st Year	7/14/10
5	1.75%	Lincoln Bnft (A+) Tactician Plus	1.75%	1.75%	FPDA	\$5,000**	4.00% (0-75); 3.00% (76-85); 2.00% (86-90)	8,8,8,7,6	10% Immediately	6/27/10
6	3.15%	North American (A+) Guarantee Choice	3.15%	3.15%	SPDA	\$200,000	2.50% (0-80); 1.88% (81-85); 1.25% (86-90)	10,10,10,10,10,9	I/O After 30 Days	6/21/10
6	3.10%	Lincoln Financial (A+) MYGuarantee Plus	3.10%	3.10%	SPDA	\$100,000 NQ/Q	2.25 (0-75);1.50% (76-80); .75% (80-85)	7,7,6, 5,4,3	10% 1st year	7/1/10
6	3.05%	American Ntl (A) Palladium	3.05%	3.05%	SPDA	\$100,000	2.50% (0-79); 0.50% (80-85)	8,8,8,7,6,5	10% After 1st Year	7/1/10
6	3.00%	RBC (A) RBC 3+3 MYG MVA	3.00%	3.00%	SPDA	\$5,000	2.00% (0-75); 1.25% (76-80)' .50% (81-85)	7,7,7,6,4,2	10% After 1st Year	7/1/10
6	3.00%	RBC (A) RBC 3+3 MYG No MVA	3.00%	3.00%	SPDA	\$5,000	2.00% (0-75); 1.25% (76-80)' .50% (81-85)	7,7,7,6,4,2	10% After 1st Year	7/1/10
6	2.96%	Genworth (A) Liberty*	3.05%	3.05%	SPDA	\$100,000	3%(0-75); 1.95% (76-80);1.05% (81-85)	9,9,8,7,6,5,0	10% Immediately	6/16/10
6	2.95%	American Ntl (A) Palladium	2.95%	2.95%	SPDA	\$5,000	2.50% (0-79); 0.50% (80-85)	8,8,8,7,6,5	10% After 1st Year	7/1/10
6	2.95%	Lincoln Financial (A+) MYGuarantee Plus	2.95%	2.95%	SPDA	\$10,000 NQ/Q	2.25 (0-75);1.50% (76-80); .75% (80-85)	7,7,6, 5,4,3	10% 1st year	7/1/10
6	2.90%	North American (A+) Guarantee Choice	2.90%	2.90%	SPDA	\$10,000 NQ \$2k Q	2.50% (0-80); 1.88% (81-85); 1.25% (86-90)	10,10,10,10,10,9	I/O After 30 Days	5/25/10
6	2.80%	Presidential (B+) Secure 6	2.80%	2.80%	SPDA	\$5,000	3.0% (0-80); 1.50% 81-85)	7,7,7,6,5,4	Interest Only	7/1/10
6	2.83%	Genworth (A) Liberty*	2.90%	2.90%	SPDA	\$5,000NQ, \$2,000 Q	3%(0-75); 1.95% (76-80);1.05% (81-85)	9,9,8,7,6,5,0	10% Immediately	6/16/10
6	2.70%	Amer Gen (A) Horizon ACHIEVER NEW	2.70%	2.70%	SPDA	\$5,000	3.0%(0-80) 2.0% (81-85)	10,9,8,7,6,5,4,3,2,1	10% Immediately	5/31/10
6	2.60%	LBL (A+) Sure Horizon**	2.60%	2.60%	FPDA	\$100,000	4.75 (0-75); 3.563% (76-80)	8,8,7,6,5,4	15% immediately	6/27/10
6	2.57%	West Coast (A+) Sure Adv	3.42%	2.40%	FPDA	\$100,000	2.25 (0-75); 1.00% (76-85)	8,5,7,5,6,5,5,5,4,5,3,5	I/O After 1st Yr	6/29/10



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			1st Yr	Yrs 2+						
6	2.40%	West Coast (A+) <i>Sure Adv</i>	2.40%	2.40%	FPDA	\$10,000	2.25 (0-75); 1.00% (76-85)	8.5,7.5,6.5,5.5,4.5,3.5	I/O After 1st Yr	6/29/10
6	2.41%	Integrity (A+) <i>New Momentum</i>	3.05%	2.30%	FPDA	\$5,000	5.00% (0-79); 3.00% (80-85)	8,7,6,5,4,3,2	10% Immediately	6/30/10
6	2.35%	Lincoln Bnft (A+) <i>Tactician Plus</i>	2.35%	2.35%	FPDA	\$5,000**	2.00% (0-75); 1.50% (76-85); 1.00% (86-90)	8,8,8,7,6,5	10% Immediately	6/27/10
6	1.25%	LBL (A+) <i>Sure Horizon**</i>	1.25%	1.25%	FPDA	\$10,000 NQ, \$3,000 Q	4.75 (0-75); 3.563% (76-80)	8,8,7,6,5,4	15% immediately	6/27/10
7	3.80%	Old Mutual (A-) <i>Guarantee Plus</i>	4.60%	3.60%	SPDA	\$5,000	3.25% (0-79); 1.625% (80-90)	9,8,7,6,5,4,3,2,1,1	Int after 30 days	7/1/10
7	3.75%	American Equity (A-)	3.75%	3.75%	SPDA	\$10,000	2.5% (0-75); 1.5% (76-80)	9,8,7,6,5,4,3	Interest Credited	10/28/09
7	3.75%	Old Mutual (A-) <i>Guarantee Platinum</i>	3.75%	3.75%	SPDA	\$5,000	3.25% (0-79); 1.625% (80-90)	9,8,7,6,5,4,3,2,1,1	Int after 30 days	7/1/10
7	3.70%	Genworth (A) <i>Secure Living Rate Saver NEW</i>	3.70%	3.70%	SPDA	\$250,000 +	2.75% (0-75); 2.15% (76-80); 1.50% (81-85)	9,8,7,6,5,4,3,	Last 12 mts int	7/7/10
7	3.60%	Genworth (A) <i>Secure Living Rate Saver NEW</i>	3.60%	3.60%	SPDA	\$100,000- \$249,999	2.75% (0-75); 2.15% (76-80); 1.50% (81-85)	9,8,7,6,5,4,3,	Last 12 mts int	7/7/10
7	3.50%	Liberty Bankers (B) <i>Bankers 7</i>	3.50%	3.50%	SPDA	\$10,000	4.00% (0-80); 2.00% (81-85)	Call for schedule	Acc Int 2X	7/9/10
7	3.45%	Genworth (A) <i>Secure Living Rate Saver NEW</i>	3.45%	3.45%	SPDA	\$25,000- \$99,999	2.75% (0-75); 2.15% (76-80); 1.50% (81-85)	9,8,7,6,5,4,3,	Last 12 mts int	7/7/10
7	3.40%	North American (A+) <i>Guarantee Choice</i>	3.40%	3.40%	SPDA	\$200,000	2.50% (0-80); 1.88% (81-85); 1.25% (86-90)	10,10,10,10,10,9,8	I/O After 30 Days	5/25/10
7	3.30%	Lincoln Financial (A+) <i>MYGuarantee Plus</i>	3.30%	3.30%	SPDA	\$100,000 NQ/Q	2.50 (0-75); 1.60% (76-80); 1.00% (80-85)	7,7,6, 5,4,3,2	10% 1st year	7/1/10
7	3.29%	American Ntl (A) <i>Palladium</i>	4.15%	3.15%	SPDA	\$100,000	2.50% (0-79); 0.50% (80-85)	8,8,8,7,6,5,4	10% After 1st Year	7/1/10
7	3.29%	American Ntl (A) <i>Palladium</i>	4.15%	3.15%	SPDA	\$5,000	2.50% (0-79); 0.50% (80-85)	8,8,8,7,6,5,4	10% After 1st Year	6/1/10
7	3.21%	Integrity (A+) <i>Momentum Adv.</i>	3.85%	3.10%	SPDA	\$20,000	3.00% (0-79); 1.00% (80-85)	8,8,7,7,6,6,5	10% Immediately	6/30/10
7	3.20%	North American (A+) <i>Guarantee Choice</i>	3.20%	3.20%	SPDA	\$10,000 NQ \$2k Q	2.50% (0-80); 1.88% (81-85); 1.25% (86-90)	10,10,10,10,10,9,8	I/O After 30 Days	5/25/10
7	3.15%	Lincoln Financial (A+) <i>MYGuarantee Plus</i>	3.15%	3.15%	SPDA	\$10,000 NQ/Q	2.50 (0-75); 1.60% (76-80); 1.00% (80-85)	7,7,6, 5,4,3,2	10% 1st year	7/1/10
7	3.00%	Genworth (A) <i>Total Living Coverage Annuity NEW!</i>	3.00%	3.00%	SPDA	\$25,000	4.50% 18-79	7,7,7,6,5,4,3	10% After 1st Year	6/2/10
7	2.94%	RBC (A) <i>7 MYG</i>	3.15%	2.15%	SPDA	\$5,000	2.00% (0-75); 1.25% (76-80); .50% (81-85)	7,7,7,6,4,2	10% After 1st Year	7/1/10
7	2.90%	West Coast (A+) <i>Sure Adv</i>	3.78%	2.75%	FPDA	\$100,000	2.50(0-75); 1.00% (76-85)	8.5,7.5,6.5,5.5,4.5,3.5	I/O After 1st Yr	6/29/10
7	2.81%	Integrity (A+) <i>New Momentum</i>	3.45%	2.70%	FPDA	\$5,000	5.00% (0-79); 3.00% (80-85)	8,7,6,5,4,3,2	10% Immediately	6/30/10
7	2.78%	Lincoln Financial (A+) <i>Classic</i>	5.35%	2.35%	SPDA	\$100,000	5.00% (0-75); 3.50% (76-80); 1.75% (81-85)	9,8,7,6,5,4,3	10% Immediately	7/1/10
7	2.75%	Amer Gen. (A) <i>HorizonSelect</i>	2.75%	2.75%	SPDA	\$5,000	4.00% (0-80); 3.00% (81-85)	10,9,8,7,6,5,4	10% Immediately	7/6/10
7	2.75%	West Coast (A+) <i>Sure Adv</i>	2.75%	2.75%	FPDA	\$10,000	2.50 (0-75); 1.00% (76-85)	8.5,7.5,6.5,5.5,4.5,3.5	I/O After 1st Yr	6/29/10
7	2.70%	West Coast (A+) <i>Secure Adv</i>	2.70%	2.20%	FPDA	\$50,000	4.00% (0-75); 2.0% (76-80); .50% (81-85)	8,8,7,6.50,5.50,4.50,3	15% immediately	6/15/10
7	2.70%	Integrity (A+) <i>SPDA Series II (7 Yr Surrender)**</i>	2.70%	2.70%	SPDA	\$3,000	4.00% (0-79); 2.00% (80-85)	7,7,7,6,5,4,3	10% Immediately	6/30/10
7	2.64%	ING (A) <i>Guar. Choice</i>	3.50%	2.50%	SPDA	\$75,000	2.50% 0-80	9,8,7,6,5,4,3	10% After 1st Year	6/23/10
7	2.64%	Lincoln Financial (A+) <i>Classic</i>	4.35%	2.35%	SPDA	\$10,000	5.00% (0-75); 3.50% (76-80); 1.75% (81-85)	9,8,7,6,5,4,3	10% Immediately	7/1/10



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	Avg Rate	Company / Product	Current Rate		SPDA/ FPDA	Premium	Commission	Surrender Schedule	Free Withdrawals	Effective Date
			1st Yr	Yrs 2+						
7	2.55%	Amer Gen (A) <i>HorizonSecure</i> No MVA	2.55%	2.55%	SPDA	\$5,000	4.00% (0-80); 3.00% (81-85)	10,9,8,7,6,5,4	10% Immediately	7/6/10
7	2.50%	ING (A) <i>Guar. Choice</i>	2.50%	2.50%	SPDA	\$15,000	2.50% 0-80	9,8,7,6,5,4,3	10% After 1st Year	6/23/10
7	2.40%	Mutual of Omaha (A+) <i>Secure 7</i>	2.40%	2.40%	SPDA	\$5,000	4.00 (0-75); 3.0%(76-80); 2.0% (81-85)	6,6,6,6,5,4,3	10% After 1st Year	7/14/10
7	2.35%	Lincoln Bnft (A+) <i>Tactician Plus</i>	2.35%	2.35%	FPDA	\$5,000**	4.00% (0-75); 3.00% (76-85); 2.00% (86-90)	8,8,8,7,6,5,4	10% Immediately	6/27/10
8	3.50%	American Ntl (A) <i>Palladium</i>	3.50%	3.50%	SPDA	\$100,000	2.50% (0-79); 0.50% (80-85)	8,8,8,7,6,5,4,3	10% After 1st Year	7/1/10
8	3.40%	North American (A+) <i>Guarantee Choice</i>	3.40%	3.40%	SPDA	\$200,000	2.50% (0-80); 1.88% (81-85); 1.25% (86-90)	10,10,10,10,10,9,8,6	I/O After 30 Days	5/25/10
8	3.40%	American Ntl (A) <i>Palladium</i>	3.40%	3.40%	SPDA	\$5,000	2.50% (0-79); 0.50% (80-85)	8,8,8,7,6,5,4,3	10% After 1st Year	7/1/10
8	3.35%	Lincoln Financial (A+) <i>MYGuarantee Plus</i>	3.35%	3.35%	SPDA	\$100,000 NQ/Q	2.50 (0-75);1.60% (76-80); 1.00% (80-85)	7,7,6, 5,4,3,2,0	10% 1st year	7/1/10
8	3.20%	Lincoln Financial (A+) <i>MYGuarantee Plus</i>	3.20%	3.20%	SPDA	\$10,000 NQ/Q	2.50 (0-75);1.60% (76-80); 1.00% (80-85)	7,7,6, 5,4,3,2,0	10% 1st year	7/1/10
8	3.20%	North American (A+) <i>Guarantee Choice</i>	3.20%	3.20%	SPDA	\$10,000 NQ \$2k Q	2.50% (0-80); 1.88% (81-85); 1.25% (86-90)	10,10,10,10,10,9,8,6	I/O After 30 Days	5/25/10
8	3.18%	West Coast (A+) <i>Sure Adv</i>	4.08%	3.05%	FPDA	\$100,000	2.50(0-75); 1.00% (76-85)	8,5,7,5,6,5,5,5,4,5,3,5	I/O After 1st Yr	6/29/10
8	3.05%	West Coast (A+) <i>Sure Adv</i>	3.05%	3.05%	FPDA	\$10,000	2.50 (0-75); 1.00% (76-85)	8,5,7,5,6,5,5,5,4,5,3,5	I/O After 1st Yr	6/29/10
8	2.55%	Lincoln Bnft (A+) <i>Tactician Plus</i>	2.55%	2.55%	FPDA	\$5,000**	4.00% (0-75); 3.00% (76-85); 2.00% (86-90)	8,8,8,7,6,5,4,3	10% Immediately	6/27/10
9	3.40%	Lincoln Financial (A+) <i>MYGuarantee Plus</i>	3.40%	3.40%	SPDA	\$100,000 NQ/Q	2.50 (0-75);1.60% (76-80); 1.00% (80-85)	7,7,6, 5,4,3,2,0	10% 1st year	7/1/10
9	3.40%	North American (A+) <i>Guarantee Choice</i>	3.40%	3.40%	SPDA	\$200,000	2.50% (0-80); 1.88% (81-85); 1.25% (86-90)	10,10,10,10,10,9,8,6,4	I/O After 30 Days	5/25/10
9	3.36%	West Coast (A+) <i>Sure Adv</i>	4.28%	3.25%	FPDA	\$100,000	2.50(0-75); 1.00% (76-85)	8,5,7,5,6,5,5,5,4,5,3,5	I/O After 1 year	6/29/10
9	3.25%	West Coast (A+) <i>Sure Adv</i>	3.25%	3.25%	FPDA	\$10,000	2.50 (0-75); 1.00% (76-85)	8,5,7,5,6,5,5,5,4,5,3,5	I/O After 1st Yr	6/29/10
9	3.25%	Lincoln Financial (A+) <i>MYGuarantee Plus</i>	3.25%	3.25%	SPDA	\$10,000 NQ/Q	2.50 (0-75);1.60% (76-80); 1.00% (80-85)	7,7,6, 5,4,3,2,0	10% 1st year	7/1/10
9	3.22%	American Ntl (A) <i>Palladium</i>	5.00%	3.00%	SPDA	\$100,000	3.00% (0-79); 1.00% (80-85)	8,8,8,7,6,5,4,3,2	10% After 1st Year	7/1/10
9	3.20%	North American (A+) <i>Guarantee Choice</i>	3.20%	3.20%	SPDA	\$10,000 NQ \$2k Q	2.50% (0-80); 1.88% (81-85); 1.25% (86-90)	10,10,10,10,10,9,8,6,4	I/O After 30 Days	5/25/10
9	3.20%	Lincoln Bnft (A+) <i>Tactician Plus</i>	3.20%	3.20%	FPDA	\$5,000**	2.00% (0-75); 1.50% (76-85); 1.00% (86-90)	8,8,8,7,6,5,4,3,2	10% Immediately	6/27/10
10	3.60%	North American (A+) <i>Guarantee Choice</i>	3.60%	3.60%	SPDA	\$200,000	2.50% (0-80); 1.88% (81-85); 1.25% (86-90)	10,10,10,10,10,9,8,6,4,2	I/O After 30 Days	5/25/10
10	3.60%	ING (A) <i>Guar Choice</i>	4.50%	3.50%	SPDA	\$75,000	3.25% 0-80	9,8,7,6,5,4,3,2,1,0	10% After 1st Year	5/12/10
10	3.58%	Integrity (A+) <i>Momentum Adv.</i>	4.25%	3.50%	SPDA	\$20,000	3.50% (0-79); 1.50% (80-83)	8,8,7,7,6,6,5,5,4,4	10% Immediately	6/30/10
10	3.50%	ING (A) <i>Guar Choice</i>	3.50%	3.50%	SPDA	\$15,000	3.25% 0-80	9,8,7,6,5,4,3,2,1,0	10% After 1st Year	5/12/10
10	3.46%	West Coast (A+) <i>Sure Adv</i>	4.38%	3.35%	FPDA	\$100,000	2.50% (0-75); 1.00% (76-85)	8,5,7,5,6,5,5,5,4,5,3,5	I/O After 1st Yr	6/29/10
10	3.45%	American Ntl (A) <i>Palladium</i>	4.35%	3.35%	SPDA	\$100,000	4.00% (0-79); 2.00% (80-85)	8,8,8,7,6,5,4,3,2,1	10% After 1st Year	7/1/10
10	3.45%	Lincoln Financial (A+) <i>MYGuarantee Plus</i>	3.45%	3.45%	SPDA	\$100,000 NQ/Q	2.50 (0-75);1.60% (76-80); 1.00% (80-85)	7,7,6, 5,4,3,2,0	10% 1st year	7/1/10
10	3.40%	North American (A+) <i>Guarantee Choice</i>	3.40%	3.40%	SPDA	\$10,000 NQ \$2k Q	2.50% (0-80); 1.88% (81-85); 1.25% (86-90)	10,10,10,10,10,9,8,6,4,2	I/O After 30 Days	5/25/10
10	3.35%	West Coast (A+) <i>Sure Adv</i>	3.35%	3.35%	FPDA	\$10,000	2.50% (0-75); 1.00% (76-85)	8,5,7,5,6,5,5,5,4,5,3,5	I/O After 1st Yr	6/29/10
10	3.35%	American Ntl (A) <i>Palladium</i>	4.25%	3.25%	SPDA	\$5,000	4.00% (0-79); 2.00% (80-85)	8,8,8,7,6,5,4,3,2,1	10% After 1st Year	7/1/10
10	3.30%	Lincoln Financial (A+) <i>MYGuarantee Plus</i>	3.30%	3.30%	SPDA	\$10,000 NQ/Q	2.50 (0-75);1.60% (76-80); 1.00% (80-85)	7,7,6, 5,4,3,2,0	10% 1st year	7/1/10



	Avg Rate	Company / Product	Current Rate		SPDA/ FPDA	Premium	Commission	Surrender Schedule	Free Withdrawals	Effective Date
			1st Yr	Yrs 2+						
9	3.12%	American Ntl (A) Palladium	4.90%	2.90%	SPDA	\$5,000	3.00% (0-79); 1.00% (80-85)	8,8,8,7,6,5,4,3	10% After 1st Year	7/1/10
10	3.10%	North American (A+) Guarantee Choice	3.10%	3.10%	SPDA	\$10,000 NQ \$2k Q	2.50% (0-80); 1.88% (81-85); 1.25% (86-90)	10,10,10,10,10,9,8,6,4,2	I/O After 30 Days	5/25/10
10	3.06%	Integrity (A+ New Momentum)	3.70%	2.95%	FPDA	\$5,000	5.00% (0-79); 3.00% (80-85)	8,7,6,5,4,3,2	10% Immediately	6/30/10
10	3.05%	RBC (A) Value Master***	3.50%	3.00%	SPDA	\$5,000	8.50% (0-75);6.50% 76-80; 5.50% (81-85)	10,9,8,7,6,5,4,3,2,1	10% immediately	7/1/10
10	3.00%	Mutual of Omaha (A+) Living Care Annuity LINKED w/LTC	3.00%	3.00%	SPDA	\$50,000 NQ only	Issue Age 40-79 Call for commission.	9,9,8,7,6,5,4,3,2,1	10% After 1st Year	7/1/10
10	3.00%	Lincoln Bnft (A+) Tactician Plus	3.00%	3.00%	FPDA	\$5,000*	4.00% (0-75); 3.00% (76-85); 2.00% (86-90)	8,8,8,7,6,5,4,3,2,1	10% Immediately	6/27/10
10	2.95%	Amer Gen. (A) HorizonSelect	2.95%	2.95%	SPDA	\$5,000	4.00% (0-80) 3.00% (81-85)	10,9,8,7,6,5,4,3,2,1	10% Immediately	7/6/10
10	2.50%	Forethought (A+) Secure Income 125	2.50%	2.50%	SPDA	Call for	Details. Income Rider Available			7/1/10
10	2.50%	Forethought (A+) Secure Bonus 115	2.50%	2.50%	SPDA	Call for	Details. Income Rider Available			7/1/10
<p>* Other Guarantee periods available-bail out on this product ** Initial guarantee periods available - Then products move to the base rate.</p>										