



ANNUITY NEWSGROUP
Multi-Year Guaranteed Annuities

	Avg Rate	Company / Product	Current Rate		SPDA/ FPDA	Premium	Surrender Schedule	Free Withdrawals	Last Update
			1st Yr	Yrs 2+					
1	1.00%	Liberty Bankers (B) Accumulator	1.00%	N/A	FPDA	\$10,000	N/A	Fully Liquid	9/12/11
1	1.20%	Liberty Bankers (B) Banker's 1	1.10%	N/A	FPDA	\$10,000	N/A	Acc. Interest 2X	9/12/11
3	1.75%	Liberty Bankers (B) Bankers 3	1.75%	1.75%	SPDA	\$10,000	8,7,6	Acc. Interest 2X	9/12/11
3	1.58%	F&G (B++) Guaranteed Plus 3	2.25%	1.25%	SPDA	\$5,000 NQ, \$3,000 Q	9,8,7,6,5,4,3,2,1,1	I/O After 30 Days	10/1/11
3	1.60%	F&G (B++) Guaranteed Platinum	1.60%	1.60%	SPDA	\$5,000 NQ, \$3,000 Q	9,8,7,6,5,4,3,2,1,1	I/O After 30 Days	10/1/11
3	1.00%	North American (A+) Guarantee Choice	1.00%	1.00%	SPDA	\$200,000	10,10,10,10	I/O After 30 Days	9/27/11
4	2.00%	Guaranty Income Life (B+) 4 yr Choice	2.00%	2.00%	SPDA	\$5,000 NQ, \$2,000 Q	8,7,6,5	10% After 1st Year	10/3/11
4	1.80%	North American (A+) Guarantee Choice	1.80%	1.80%	SPDA	\$200,000	10,10,10,10	I/O After 30 Days	9/27/11
4	1.55%	Presidential (B++) Secure 4	1.55%	1.55%	SPDA	\$5,000	7,6,6,5,0	I/O After 1st Yr	8/24/11
4	1.50%	North American (A+) Guarantee Choice	1.50%	1.50%	SPDA	\$10,000 NQ \$2k Q	10,10,10,10	I/O After 30 Days	9/27/11
4	1.19%	Integrity (A++) Momentum Adv.	1.75%	1.00%	SPDA	\$20,000	8,8,7,7	10% Immediately	9/30/11
5	3.75%	Sentinel Security (B++) Personal Choice Annuity	3.75%	3.75%	SPDA	\$2,500	9,8,7,6,5,5,5,5,5	Optional Feature	10/1/11
5	3.00%	Liberty Bankers (B) Bankers Premier Plus	3.80%	2.80%	SPDA	\$10,000	8,1,7,3,6,4,5,5,4,5	Acc Int 2X year	9/12/11
5	2.90%	American Equity (A-)	2.90%	2.90%	SPDA	\$10,000	9,8,7,6,5,4,3	Interest Credited	8/2/11
5	2.70%	Liberty Bankers (B) Liberty Choice	3.50%	2.50%	FPDA	\$5,000	8,7,6,5,4	Acc Int 2X year	9/12/11
5	2.35%	North American (A+) Guarantee Choice	2.35%	2.35%	SPDA	\$200,000	10,10,10,10,10	I/O After 30 Days	9/27/11
5	2.30%	F&G (B++) Guarantee Plus	3.10%	2.10%	SPDA	\$5,000	9,8,7,6,5,4,3,2,1,1	Int after 30 days	9/1/11
5	2.10%	North American (A+) Guarantee Choice	2.10%	2.10%	SPDA	\$10,000 NQ \$2k Q	10,10,10,10,10	I/O After 30 Days	9/27/11
5	2.10%	F&G (B++) Platinum 5+ NC/OK	2.10%	2.10%	SPDA	\$5,000	9,8,7,6,5,4,3,2,1,1	Int after 30 days	9/1/11
5	2.00%	Presidential (B++) Secure 5	2.00%	2.00%	SPDA	\$5,000	7,7,6,6,4,0	I/O After 1st Yr	8/24/11
5	1.90%	Genworth (A) Secure Living Rate Saver	1.90%	1.90%	SPDA	250,000 +	9,8,7,6,5,	Last 12 mts int.	9/21/11
5	1.80%	Genworth (A) Secure Living Rate Saver	1.80%	1.80%	SPDA	100,000-\$249,999	9,8,7,6,5,	Last 12 mts int.	9/21/11
5	1.70%	Lincoln Financial (A+) MYGuarantee Plus	1.70%	1.70%	SPDA	\$100,000 NQ/Q	7,7,6, 5,4	10% 1st year	10/1/11
5	1.80%	Integrity (A+) SPDA Series II (7 Yr Surrender) **	1.80%	1.80%	SPDA	\$3,000	7,7,7,6,5,4,3	10% Immediately	9/30/11
5	1.75%	Integrity (A+) New Momentum	1.85%	1.10%	FPDA	\$5,000	8,7,6,5,4,3,2	10% Immediately	9/30/11
5	1.60%	Genworth (A) Secure Living Rate Saver	1.60%	1.60%	SPDA	\$25,000-99,999	9,8,7,6,5,	Last 12 mts int.	9/21/11
5	1.55%	Lincoln Financial (A+) MYGuarantee Plus	1.55%	1.55%	SPDA	\$10,000 NQ/Q	7,7,6, 5,4	10% 1st year	10/1/11
5	1.55%	Integrity (A+) Mom. Adv.	2.15%	1.40%	SPDA	\$20,000	8,8,7,7,6	10% Immediately	9/30/11
5	1.55%	Amer. Gen (A) Horizon Select	1.55%	1.55%	SPDA	\$5,000	10,9,8,7,6	10% Immediately	9/12/11



	Avg Rate	Company / Product	Current Rate		SPDA/ FPDA	Premium	Surrender Schedule	Free Withdrawals	Last Update
			1st Yr	Yrs 2+					
5	1.35%	Mutual of Omaha (A+) Ultra Secure 5	2.15%	1.15%	SPDA	\$50,000	6,6,6,6,5	10% After 1st Year	10/1/11
5	1.30%	American Ntl (A) Palladium	2.10%	1.10%	SPDA	\$100,000	8,8,8,7,6	10% After 1st Year	10/1/11
5	1.30%	West Coast (A+) Sure Adv	2.11%	1.10%	FPDA	\$100,000	8.5,7.5,6.5,5.5,4.5	I/O After 1st Yr	10/4/11
5	1.20%	Mutual of Omaha (A+) Ultra Secure 5	2.00%	1.00%	SPDA	\$5,000	6,6,6,6,5	10% After 1st Year	10/1/11
5	1.20%	American Ntl (A+) Palladium	2.00%	1.00%	SPDA	\$5,000	8,8,8,7,6	10% After 1st Year	10/1/11
5	1.10%	West Coast (A+) Sure Adv	1.10%	1.10%	FPDA	\$10,000	8.5,7.5,6.5,5.5,4.5	I/O After 1st Yr	10/4/11
6	2.70%	North American (A+) Guarantee Choice	2.70%	2.70%	SPDA	\$200,000	10,10,10,10,10,9	I/O After 30 Days	9/27/11
6	2.45%	North American (A+) Guarantee Choice	2.45%	2.45%	SPDA	\$10,000 NQ \$2k Q	10,10,10,10,10,9	I/O After 30 Days	9/27/11
6	2.22%	Genworth (A) Liberty*	2.35%	2.35%	SPDA	\$100,000	9,9,8,7,6,5,0	Last 12 mts int	9/20/11
6	2.05%	Amer Gen (A) Horizon ACHIEVER	2.05%	2.05%	SPDA	\$5,000	10,9,8,7,6,5,4,3,2,1	10% Immediately	9/12/11
6	2.00%	Lincoln Financial (A+) MYGuarantee Plus	2.00%	2.00%	SPDA	\$100,000 NQ/Q	7,7,6, 5,4,3	10% 1st year	10/1/11
6	1.90%	Presidential (B++) Secure 6	1.90%	1.90%	SPDA	\$5,000	7,7,7,6,5,4	Interest Only	8/24/11
6	1.88%	Genworth (A) Liberty*	1.95%	1.95%	SPDA	\$15,000	9,9,8,7,6,5,0	Last 12 mts int	9/21/11
6	1.85%	Lincoln Financial (A+) MYGuarantee Plus	1.85%	1.85%	SPDA	\$10,000 NQ/Q	7,7,6, 5,4,3	10% 1st year	10/1/11
6	1.80%	American Ntl (A) Palladium	1.80%	1.80%	SPDA	\$100,000	8,8,8,7,6,5	10% After 1st Year	10/1/11
6	1.70%	American Ntl (A) Palladium	1.70%	1.70%	SPDA	\$5,000	8,8,8,7,6,5	10% After 1st Year	10/1/11
6	1.57%	West Coast (A+) Sure Adv	2.41%	1.40%	FPDA	\$100,000	8.5,7.5,6.5,5.5,4.5,3.5	I/O After 1st Yr	10/4/11
6	1.46%	Integrity (A+) New Momentum	2.10%	1.35%	FPDA	\$5,000	8,7,6,5,4,3,2	10% Immediately	9/30/11
6	1.40%	West Coast (A+) Sure Adv	1.40%	1.40%	FPDA	\$10,000	8.5,7.5,6.5,5.5,4.5,3.5	I/O After 1st Yr	10/4/11
7	3.85%	Sentinel Security (B++) Personal Choice Annuity	3.85%	3.85%	SPDA	\$2,500	9,8,7,6,5,5,5,5,5	Optional Feature	10/1/11
7	3.30%	Liberty Bankers (B) Bankers 7 Premier	3.30%	3.30%	SPDA	\$10,000	Call for schedule	Acc Int 2X	9/12/11
7	3.00%	North American (A+) Guarantee Choice	3.00%	3.00%	SPDA	\$200,000	10,10,10,10,10,9,8	I/O After 30 Days	9/27/11
7	3.00%	American Equity (A-)	3.00%	3.00%	SPDA	\$10,000	9,8,7,6,5,4,3	Interest Credited	8/2/11
7	2.80%	North American (A+) Guarantee Choice	2.80%	2.80%	SPDA	\$10,000 NQ \$2k Q	10,10,10,10,10,9,8	I/O After 30 Days	9/27/11
7	2.80%	Liberty Bankers (B) Liberty Select	4.00%	2.50%	FPDA	\$5,000	8,7,6,5,4,3,2	Acc Int 2X year	9/12/11
7	2.54%	F&G (B++) Guarantee Plus	3.40%	2.40%	SPDA	\$5,000	9,8,7,6,5,4,3,2,1,1	Int after 30 days	10/1/11
7	2.55%	Genworth (A) Secure Living Rate Saver	2.55%	2.55%	SPDA	\$250,000 +	9,8,7,6,5,4,3,	Last 12 mts int	9/21/11
7	2.50%	F&G (B++) Guarantee Platinum	2.50%	2.50%	SPDA	\$5,000	9,8,7,6,5,4,3,2,1,1	Int after 30 days	10/1/11
7	2.45%	Genworth (A) Secure Living Rate Saver	2.45%	2.45%	SPDA	\$100,000-\$249,999	9,8,7,6,5,4,3,	Last 12 mts int	9/21/11
7	2.25%	Genworth (A) Secure Living Rate Saver	2.25%	2.25%	SPDA	\$25,000-\$99,999	9,8,7,6,5,4,3,	Last 12 mts int	9/21/11



	Avg Rate	Company / Product	Current Rate		SPDA/ FPDA	Premium	Surrender Schedule	Free Withdrawals	Last Update
			1st Yr	Yrs 2+					
7	2.40%	Lincoln Financial (A+) MYGuarantee Plus	2.40%	2.40%	SPDA	\$100,000 NQ/Q	7,7,6, 5,4,3,2	10% 1st year	10/1/11
7	2.41%	Integrity (A+) Momentum Adv.	3.05%	2.30%	SPDA	\$20,000	8,8,7,7,6,6,5	10% Immediately	9/30/11
7	2.25%	Lincoln Financial (A+) MYGuarantee Plus	2.25%	2.25%	SPDA	\$10,000 NQ/Q	7,7,6, 5,4,3,2	10% 1st year	10/1/11
7	2.09%	American Ntl (A) Palladium	2.95%	1.95%	SPDA	\$100,000	8,8,8,7,6,5,4	10% After 1st Year	10/1/11
7	2.05%	Amer Gen. (A) HorizonSelect	2.05%	2.05%	SPDA	\$5,000	10,9,8,7,6,5,4	10% Immediately	9/12/11
7	2.00%	Amer Gen (A) HorizonSecure ^{NO MVA}	2.00%	2.00%	SPDA	\$5,000	10,9,8,7,6,5,4	10% Immediately	9/12/11
7	1.99%	American Ntl (A) Palladium	2.85%	1.85%	SPDA	\$5,000	8,8,8,7,6,5,4	10% After 1st Year	10/1/11
7	1.96%	Integrity (A+) New Momentum	2.60%	1.85%	FPDA	\$5,000	8,7,6,5,4,3,2	10% Immediately	9/30/11
7	1.80%	West Coast (A+) Sure Adv	2.67%	1.65%	FPDA	\$100,000	8.5,7.5,6.5,5.5,4.5,3.5	I/O After 1st Yr	10/4/11
7	1.65%	Mutual of Omaha (A+) Secure 7	1.65%	1.65%	SPDA	\$5,000	6,6,6,6,5,4,3	10% After 1st Year	10/1/11
7	1.64%	ING (A) Guar. Choice	2.50%	1.50%	SPDA	\$75,000	9,8,7,6,5,4,3	10% After 1st Year	8/24/11
7	1.65%	West Coast (A+) Sure Adv	1.65%	1.65%	FPDA	\$10,000	8.5,7.5,6.5,5.5,4.5,3.5	I/O After 1st Yr	10/4/11
7	1.60%	West Coast (A+) Secure Adv	1.60%	1.60%	FPDA	\$50,000	8,8,7,6.50,5.50,4.50,3	15% immediately	10/4/11
7	1.55%	Integrity (A+) SPDA Series II (7 Yr Surrender) **	1.55%	1.55%	SPDA	\$3,000	7,7,7,6,5,4,3	10% Immediately	9/30/11
7	1.50%	ING (A) Guar. Choice	1.50%	1.50%	SPDA	\$15,000	9,8,7,6,5,4,3	10% After 1st Year	8/24/11
8	3.25%	North American (A+) Guarantee Choice	3.25%	3.25%	SPDA	\$200,000	10,10,10,10,10,9,8,6	I/O After 30 Days	9/27/11
8	3.05%	North American (A+) Guarantee Choice	3.05%	3.05%	SPDA	\$10,000 NQ \$2k Q	10,10,10,10,10,9,8,6	I/O After 30 Days	9/27/11
8	2.45%	Lincoln Financial (A+) MYGuarantee Plus	2.45%	2.45%	SPDA	\$100,000 NQ/Q	7,7,6, 5,4,3,2,0	10% 1st year	10/1/11
8	2.40%	American Ntl (A) Palladium	2.40%	2.40%	SPDA	\$100,000	8,8,8,7,6,5,4,3	10% After 1st Year	10/1/11
8	2.30%	Lincoln Financial (A+) MYGuarantee Plus	2.30%	2.30%	SPDA	\$10,000 NQ/Q	7,7,6, 5,4,3,2,0	10% 1st year	10/1/11
8	2.30%	American Ntl (A) Palladium	2.30%	2.30%	SPDA	\$5,000	8,8,8,7,6,5,4,3	10% After 1st Year	10/1/11
8	1.90%	West Coast (A+) Sure Adv	1.90%	1.90%	FPDA	\$10,000	8.5,7.5,6.5,5.5,4.5,3.5	I/O After 1st Yr	10/4/11
9	4.05%	Liberty Bankers (B) Liberty USA 500	8.25%	3.00%	FPDA	\$100,000	13,12,11,10.5,9.5,8.5,7.5,6.5,5.5	Acc Int 2X year	9/12/11
9	4.00%	Liberty Bankers (B) Liberty USA 500	8.00%	3.00%	FPDA	\$10,000	13,12,11,10.5,9.5,8.5,7.5,6.5,5.5	Acc Int 2X year	7/25/11
9	3.45%	North American (A+) Guarantee Choice	3.45%	3.45%	SPDA	\$200,000	10,10,10,10,10,9,8,6,4	I/O After 30 Days	9/27/11
9	3.25%	North American (A+) Guarantee Choice	3.25%	3.25%	SPDA	\$10,000 NQ \$2k Q	10,10,10,10,10,9,8,6,4	I/O After 30 Days	9/27/11
9	2.55%	Lincoln Financial (A+) MYGuarantee Plus	2.55%	2.55%	SPDA	\$100,000 NQ/Q	7,7,6, 5,4,3,2,0	10% 1st year	10/1/11
9	2.40%	Lincoln Financial (A+) MYGuarantee Plus	2.40%	2.40%	SPDA	\$10,000 NQ/Q	7,7,6, 5,4,3,2,0	10% 1st year	10/1/11
9	2.27%	American Ntl (A) Palladium	4.05%	2.05%	SPDA	\$100,000	8,8,8,7,6,5,4,3,2	10% After 1st Year	10/1/11
9	2.17%	American Ntl (A) Palladium	3.95%	1.95%	SPDA	\$10,000	8,8,8,7,6,5,4,3,2	10% After 1st Year	10/1/11
9	2.16%	West Coast (A+) Sure Adv	3.07%	2.05%	FPDA	\$100,000	8.5,7.5,6.5,5.5,4.5,3.5	I/O After 1 year	10/4/11
9	2.05%	West Coast (A+) Sure Adv	2.05%	2.05%	FPDA	\$10,000	8.5,7.5,6.5,5.5,4.5,3.5	I/O After 1st Yr	10/4/11



	Avg Rate	Company / Product	Current Rate		SPDA/ FPDA	Premium	Surrender Schedule	Free Withdrawals	Last Update
			1st Yr	Yrs 2+					
10	4.15%	Sentinel Security (B++) Personal Choice Annuity	4.15%	4.15%	SPDA	\$2,500	9,8,7,6,5,5,5,5,5	Optional Feature	10/1/11
10	3.60%	North American (A+) Guarantee Choice	3.60%	3.60%	SPDA	\$200,000	10,10,10,10,10,9,8,6,4,2	I/O After 30 Days	9/27/11
10	3.45%	North American (A+) Guarantee Choice	3.45%	3.45%	SPDA	\$10,000 NQ \$2k Q	10,10,10,10,10,9,8,6,4,2	I/O After 30 Days	9/27/11
10	3.00%	Nat'l Western (A) Prevail Seven NEW!!	9.30%	2.30%	SPDA	\$5,000 NQ/Q	10,10,9,9,7,5,5,5,5,5	10% 1st year	8/10/11
10	2.80%	Nat'l Western (A) Accumulator Five NEW!!	7.30%	2.30%	FPDA	\$5,000 NQ/Q	10,10,9,9,7,5,5,5,5,5	10% 1st year Cumulative 30%!	8/10/11
10	2.63%	Integrity (A+) <i>Momentum Adv.</i>	3.30%	2.55%	SPDA	\$20,000	8,8,7,7,6,6,5,5,4,4	10% Immediately	9/30/11
10	2.55%	Lincoln Financial (A+) MYGuarantee Plus	2.55%	2.55%	SPDA	\$100,000 NQ/Q	7,7,6, 5,4,3,2,0	10% 1st year	10/1/11
10	2.40%	Lincoln Financial (A+) MYGuarantee Plus	2.40%	2.40%	SPDA	\$10,000 NQ/Q	7,7,6, 5,4,3,2,0	10% 1st year	10/1/11
10	2.40%	Nat'l Western (A) Protector One NEW!!	3.30%	2.30%	FPDA	\$5,000 NQ/Q	10,10,9,9,7,5,5,5,5,5	10% 1st year Cumulative 50%!	8/10/11
10	2.40%	American Ntl (A) <i>Palladium</i>	3.30%	2.30%	SPDA	\$100,000	8,8,8,7,6,5,4,3,2,1	10% After 1st Year	10/1/11
10	2.36%	West Coast (A+) <i>Sure Adv</i>	3.27%	2.25%	FPDA	\$100,000	8,5,7,5,6,5,5,5,4,5,3,5	I/O After 1st Yr	10/4/11
10	2.35%	ING (A) Guar Choice	3.25%	2.25%	SPDA	\$75,000	9,8,7,6,5,4,3,2,1,0	10% After 1st Year	8/24/11
10	2.30%	Amer Gen. (A) HorizonSelect	2.30%	2.30%	SPDA	\$5,000	10,9,8,7,6,5,4,3,2,1	10% Immediately	9/12/11
10	2.30%	American Ntl (A) <i>Palladium</i>	3.20%	2.20%	SPDA	\$5,000	8,8,8,7,6,5,4,3,2,1	10% After 1st Year	10/1/11
10	2.25%	Mutual of Omaha (A+) Living Care Annuity LINKED w/LTC	2.25%	2.25%	SPDA	\$50,000 NQ only	9,9,8,7,6,5,4,3,2,1	10% After 1st Year	10/1/11
10	2.25%	ING (A) Guar Choice	2.25%	2.25%	SPDA	\$15,000	9,8,7,6,5,4,3,2,1,0	10% After 1st Year	8/24/11
10	2.25%	West Coast (A+) <i>Sure Adv</i>	2.25%	2.25%	FPDA	\$10,000	8,5,7,5,6,5,5,5,4,5,3,5	I/O After 1st Yr	10/4/11
10	2.18%	Integrity (A+ New <i>Momentum</i>	2.85%	2.10%	FPDA	\$5,000	8,7,6,5,4,3,2	10% Immediately	9/30/11
10	2.00%	Forethought (A+) Secure Bonus 115 Plus (Income Rider available!)	2.00%	2.00%	SPDA	\$25,000	12,12,11,10,9,8,7,6,4,2,0	10% After 1st Year	10/1/11
10	1.25%	Forethought (A+) Secure Income 125 (25% Income Rider)	1.25%	1.25%	SPDA	\$25,000	12,12,11,10,9,8,7,6,4,2,0	10% After 1st Year	10/1/11
		* Other Guarantee periods available-bail out on this product ** Initial guarantee periods available - Then products move to the base rate.							