

Fixed Annuity Spread sheet

Surrender Duration	Company	A.M. Best Rating	Product	1st year rate	Base Rate	AAV	Min. Rate Guarantee	Max. Issue Age	Min. Premium	Bonus & Withdrawal Provisions	Street Commission
3 year	Protective Life	A+	Future Saver II	NO LONGER	ACCEPT-ING	SALES	1%-3%	85	\$10,000	Flexible premium .50% 1st year bonus	1.40% = 0-75
	Symetra	A	Select 3	1.30% >\$100K	1.00%	1.10%	1.5% most states	90	\$10,000 \$250 subsequent	Flexible Premium-12 months 10% withdrawal	2.00% = 0-80 .85% = 81-90
4 year	Symetra	A	Secure	1.30%	1.00%	1.40%	1.5% most states	85	\$10,000 \$250 Subsequent	Flexible Premium-12 months 10% withdrawal	3.00% = 0-85 1.75% = 76-85
	Transamerica	A+	Select	1.00%	1.00%	1.00%	1%-3%	85 (90 yrs.2-4)	\$10,000 NQ \$2,000 Qualified	Interest Only	2.25%
5 Year	American General	A	Horizon Select	2.10%	2.10%	2.10%	2.00%	85	\$5,000 NQ & Q	10% Account value previous year	4.00% = 0-80 3.00% = 81-85
	Genworth	A	Rate Saver	2.60% \$100K to \$249,999	2.60%	2.60%	2.00%	85	\$25,000 NQ & Q	Interest Only after 30 days Nursing home waiver	0-75 = 2.50% 76-80 = 2.15% 81-85 = 1.40%
	Lincoln Fin	A+	Classic 5	4.00% >\$100K	2.00%	2.40%	1%-3%	85	\$10,000 NQ & Q	10% contract value in year one 1% Bonus under \$100K 2% bonus over \$100K <i>*Effect 9.1.10</i>	0-75 = 4% 76-80 = 2.75% 81-85 = 1.50% <i>comp reduced by 1/2</i>
6 year	American General	A	Horizon Achiever	2.35%	2.35%	2.35%	2.00%	85	\$5,000 NQ & Q	10% Account value previous year 30 day walk away after yr 6	3.00% <i>*reduces at older ages</i>
	Genworth	A	Liberty <i>1 year rate guarantee</i>	3.95% >\$100K	2.00%	2.32%	1%-3%	85	\$5,000 NQ \$2,000 Q	Bailout feature 10% free withdrawal Nursing home waiver	0-75 = 3.00% 76-80 = 1.95% 81-85 = 1.05%
	Lincoln Fin.	A+	New Directions 6	2.75% >100K	---	---	1%-3%	85	\$10,000	Choice of interest accounts 10% contract value first year	0-75 = 3.50% 76-80 = 2.75% 81-85 = 1.75%
	Sun Life	A++	Keyport Value	2.75% >\$50K	1.75%	1.92%	1.5%	85	\$5,000 NQ \$4,000 IRA	10% of Account Value 1st year bonus or annual step up option	4.50% = 0-80 1.50% = 81-85

**** Rates are subject to change.** Please contact us to confirm current rates
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7 Year	American General	A	Horizon Select	2.40%	2.40%	2.40%	2.00%	85	\$5,000 NQ & Q	10% Account value previous year	4.00% = 0-80
	Sun Life	A++	Keyport Value	3.15% >\$50K	2.15%	2.29%	1.5%	85	\$5,000 NQ \$4,000 IRA	10% of Account Value 1st year bonus or annual step up option	5.00% = 0-80 1.75% = 81-85
	Symetra	A	Custom 7 5 year rate guarn.	3.45% >\$250K+	2.95%	3.05%	1.5% Most states	90	\$10,000 \$1,000 subsequent	1, 3, 5 year rate guarantee periods ROP Guarantee (rates differ)	4.00% = 0-75 2.50% = 76-85 1.50% = 86-90
8 Year	Lincoln Fin.	A+	New Directions 8	3.00% >100K	---	---	1%-3%	85	\$10,000	Choice of interest accounts 10% contract value first year	0-75 = 4.50% 76-80 = 3.50% 81-85 = 2.25%
	Symetra	A	Flex Premium Plus	4.00%	2.00%	2.25%	1%-3%	90 (90 yrs.2-4)	\$2,000 NQ \$50 Qualified	10% Free Flexible premium Nursing home waiver	1-80 lump sum 5% 81-90—2.00% Cont. deposit 7% 81-90—4%
9 Year	American General	A	Horizon Plus	8.00%	2.00%	2.61%	2.00%	NQ—85 Q—70	\$5,000	6% interest rate enhancement 1st year 9 year monthly declining surrender 10% fee annual withdrawals	6.00% = 0-75 3.20% = 76-80 1.35% = 81-85
10 Year	American General	A	Horizon Select	2.70%	2.70%	2.70%	2.00%	85	\$5,000 NQ & Q	10% Account value previous year	4.00% = 0-80
	Protective Life	A+	Future Saver II	3.68% > \$100K	2.65%	2.75% w/bonus	1%-3%	85	\$10,000	Flexible premium 1% First year bonus	2.60% = 0-75 1.00% = 76+

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