



LIMS Top Picks!

FOR AGENT USE ONLY

January 24, 2012

Multi-Year Guarantee Annuity Products

Surrender Duration	Company	AM Best Rating	Product	Average Annual Yield	Withdrawals	Minimum Premium	Max Issue Age	Commission **Subject to change
5 years	American General	A Excellent	Horizon Select	1.70%	10% account value prior year	\$5,000	85	0-85 = 4.00% 81-85 = 3.00%
5 years	Genworth	A Excellent	Rate Saver	2.05% >\$100K	Interest Only	\$25,000 Q/NQ	85	0-75 = 1.95% 76-80 = 1.25% 81-85 = .65%
5 years	Lincoln Financial	A+ Excellent	MYGuarantee Plus	1.60% >\$100K	10% after year one	\$10,000 Q & NQ	85	0-75 = 2.00% 76-80 = 1.30% 81-85 = 0.75%
5 years	North American	A+ Excellent	Guarantee Choice	2.25% >\$200K	Interest with- drawals after 30 days	\$10,000 NQ \$2,000 Q	90	0-80 = 2.50% 81-85 = 2.25% 86-90 = 2.00%
5 years	Old Mutual	B++	Guarantee Plus	2.35%	Interest Only	\$5,000 NQ \$2,000 Q	90	0-79 = 2.50% 80-90 = 1.25%
6 years	Lincoln Financial	A+ Excellent	New Direction 6	1.55% >\$100k	10% Account value	\$10,000	85	0-75 = 3.50% 76-80 = 2.75% 81-85 = 1.75%
6 years	American General	A Excellent	Horizon Achiever	2.20%	10% account value prior year	\$5,000	85	0-80 = 3.00% 81-85 = 2.00%
7 years	Genworth	A Excellent	Rate Saver	2.45% >\$100K	Interest Only	\$25,000 Q/NQ	85	0-75 = 2.65% 76-80 = 2.05% 81-85 = 1.45%
7 years	Lincoln Financial	A+ Excellent	MYGuarantee Plus	2.30% >\$100k	10% after year one	\$10,000 Q & NQ	85	0-75 = 2.50% 76-80 = 1.60% 81-85 = 1.00%
7 years	Old Mutual	B++	Guarantee Plus	2.54%	Interest Only	\$5,000 NQ \$2,000 Q	90	0-79 = 2.50% 80-90 = 1.25%
8 years	Lincoln Financial	A+ Excellent	New Direction 8	1.85% >\$100k	10% Account value	\$10,000	85	0-75 = 4.50% 76-80 = 3.50% 81-85 = 2.25%
10 years	American General	A Excellent	Horizon Select	2.45%	10% account value prior year	\$5,000	85	0-85 = 4.00% 81-85 = 3.00%

Single Premium Immediate Annuity (SPIA)! Competitive companies! Medicaid approved and traditional SPIA's! Call or email Susan for a quote today!

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