



LIMS Top Picks!

FOR AGENT USE ONLY

September 1, 2010

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	2.10%	10% account value prior year	\$5,000	85	0-85 = 4.00% 81-85 = 3.00%
5 years	Lincoln Financial	A+ Excellent	MYGuarantee Plus	2.70% >\$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	2.90% >\$200,000	Interest with- drawals after 30 days	\$10,000 NQ \$2,000 Q	90	2.50%
6 years	Lincoln Financial	A+ Excellent	New Direction 6	3.00% >\$100k	10% Account value	\$10,000	85	3.50%
6 years	American General	A Excellent	Horizon Achiever	2.60%	10% account value prior year	\$5,000	85	3.00% *reduces at older ages
7 years	Mutual of Omaha	A+ Superior	Ultra Secure 7 ME & RI ONLY	2.82%	10% after year one	\$5,000 Q & NQ	89	0-75 = 4.00% 76-80 = 3.00% 81+ = 2.00%
7 years	Lincoln Financial	A+ Excellent	MYGuarantee Plus	3.05% >\$100k	10% after year one	\$10,000 Q & NQ	85	0-75 = 2.50% 76-80 = 1.60% 81-85 = 1.00%
8 years	Lincoln Financial	A+ Excellent	New Direction 8	3.00% >\$100k	10% Account value	\$10,000	85	4.50%
10 years	American General	A Excellent	Horizon Select	2.70%	10% account value prior year	\$5,000	85	0-85 = 4.00% 81-85 = 3.00%

Single Premium Immediate Annuity (SPIA)

Male, age 70, \$100,000 NQ

Genworth * Income Provider	5 year + life \$673.13	10 year + life \$653.39	20 year + life \$549.24	Life \$677.16
North American * Income	5 year + life \$705.62	10 year + life \$667.73	20 year + life \$574.08	Life \$719.11
Symetra Life * Advantage Income	5 year + life \$654.86	10 year + life \$623.41	20 year + life \$522.61	Life \$664.08

LaBonte Insurance Marketing Services

800-452-2668

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Refer to sales guides & policies to confirm specific product data. LaBonte Insurance Marketing Services, is not responsible for errors & omissions. Data as of 08/09/2010.
*Rates subject to change without notice. Please call to confirm current rates & state approvals. Products should not be sold as a replacement for an equity investment.