

Best of Fixed Annuities Snapshot

				Street Compensation**
Highest Bonus in Year 1:				
1 Year:	Genworth	Liberty 250K +	3%	3.0%
2 Year:	Genworth	Independence 100K+	3%	4.0%
3 Year:	TransAmerica	Trans 10 - Enhanced Rate	2%	6.0%
4 Year:	West Coast Life	Sure Advantage 100k+	0.52%	1.5%
5 Year:	Lincoln Financial	Classic 5 100K+	2%	4.0%
6 Year:	American General	Horizon Plus	6%	6.0%
7 Year:	Lincoln Financial	Classic 7 100K+	3%	5.0%
8 Year:	West Coast Life	Sure Advantage 100k+	1.04%	2.5%
9 Year:	American National	Palladium MYG 9	2%	3.0%
10 Year:	American National	Palladium MYG 10	1%	4.0%
Highest Rate in Year 1:				
1 Year:	Genworth	Liberty 250K+	5.55%	3.0%
2 Year:	Genworth	Independence 100K+	5.65%	4.0%
3 Year:	TransAmerica	Trans 10 - Enhanced Rate	5.25%	6.0%
4 Year:	West Coast Life	Secure Advantage >50K	3.65%	4.0%
5 Year:	Lincoln Financial	Classic 5 100K+	4.90%	4.0%
6 Year:	American General	Horizon Plus	9.35%	6.0%
7 Year:	Lincoln Financial	Classic 7 100K+	6.30%	5.0%
8 Year:	West Coast Life	Sure Advantage 100K+	4.89%	2.5%
9 Year:	American National	Palladium MYG 9	5.65%	3.0%
10 Year:	American National	Palladium MYG 10	5.40%	4.00%
Highest Average Yield over the Guarantee Period:				
1 Year:	Genworth	Liberty 250k+	5.55%	3.0%
2 Year:	West Coast Life	Secure Advantage >50K	4.40%	4.0%
3 Year:	RBC	3 + 3 Master (MVA)	4.25%	2.0%
4 Year:	West Coast Life	Secure Advantage >50K	3.65%	4.0%
5 Year:	ING	Guarantee Choice >75K	4.20%	2.0%
6 Year:	American General	Horizon Plus	4.33%	6.0%
7 Year:	ING	Guarantee Choice >75K	4.19%	2.5%
8 Year:	American National	Palladium MYG 8 - 100K+	4.25%	2.5%
9 Year:	American General	HorizonChoice 9	4.50%	2.65%
10 Year:	American National	Palladium MYG 10	4.50%	4.0%
Lowest Surrender Years:				
2 Year	TransAmerica	TransSelect 2	2	1.75%
3 Year:	TransAmerica	TransSelect 3	3	1.75%
4 Year:	TransAmerica	TransSelect 4	4	2.25%
5 Year:	Sun Life	Keyport Value	5	3.5%
6 Year:	TransAmerica	TransSelect 6	6	3.5%
7 Year:	TransAmerica	TransSelect 7	7	3.5%
8 Year:	TransAmerica	TransSelect 8	8	3.5%
9 Year:	American General	Horizon Choice 9	7	2.65%
10 Year:	American General	Horizon Choice 10	7	5.0%
Lowest Required Amount - Flexible Premium:				
Rate Renews Annually	American General	HorizonFlex	\$50. mo. EFT	5.0%
Rate Renews Annually	TransAmerica	TransFlex	\$50. mo. EFT	3.5%

Add'l details see Fixed Annuities Comparison Spreadsheet.
Rates effective 8/3/09 and subject to change without notice.

**Lower on older ages/certain states.



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