

MYGA COMPARISON SPREADSHEET

3/29/2011

This spreadsheet to be used for reference only. Rates are subject to change.

Company	AM Best	Minimum Premium	Guar. Period	Product Name	1st Year Rate	Rate Thereafter	Average Yield	Commission (Less at older ages)	Rate Change Effective Date
Allianz	A	\$25K	1 Year	Dominator Select	1.50% <\$100K / 1.50% >\$100K	1.50% / 1.50%	1.50% / 1.50%	0.25%	8-Sep
Allianz	A	\$25K	2 Years	Dominator Select	1.50% <\$100K / 1.50% >\$100K	1.50% / 1.50%	1.50% / 1.50%	0.50%	8-Sep
Investors-LGCY	A-	\$3K-Q/\$5K-NQ	3 Years	RateMark	***2.20%	***2.20%	***2.20%	2.25%	1-Mar
Royal Neighbors	A-	\$50K	3 Years	Choice 3	1.70% <\$100K / 1.80% >\$100K	1.70% / 1.80%	1.70% / 1.80%	1.50%	1-Apr
Allianz	A	\$25K	3 Years	Dominator Select	1.50% <\$100K / 1.50% >\$100K	1.50% / 1.50%	1.50% / 1.50%	1.25%	5-Oct
North American	A+	\$2K-Q/\$10K-NQ	4 Years	Guarantee Choice	1.80% <\$200K / 2.10% >\$200K	1.80% / 2.10%	1.80% / 2.10%	2.50%	25-Jan
Integrity Life	A+	\$20K	4 Years	MOMENTUM Advantage	2.25%	1.50%	1.68%	2.00%	15-Sep
Lincoln Financial	A+	\$10K	4 Years	MYGuarantee	Product discontinued effective 11-01-2010				1-Nov
Royal Neighbors	A-	\$10K	5 Years	Choice 5	3.25%	3.25%	3.25%	1.75%	1-Apr
American Equity	A-	\$10K	5 Years	Guarantee 5	3.15%	3.15%	3.15%	3.00%*	10-Jan
The Standard	A	\$15K	5 Years	FGA 5	2.75% <\$100K / 2.85% >\$100K	2.75% / 2.85%	2.75% / 2.85%	3.00%	15-Feb
Great American	A	\$10K	5 Years	Stars & Stripes	2.70% <\$100K / 2.80% >\$100K	^^2.45% / 2.55%	2.70% / 2.80%	3.00%	14-Mar
Lincoln Financial	A+	\$10K	5 Years	MYGuarantee	2.60% <\$100K / 2.75% >\$100K	2.60% / 2.75%	2.60% / 2.75%	2.00%	22-Mar
The Standard	A	\$15K	6 Years	FGA 6	3.30% <\$100K / 3.40% >\$100K	3.30% / 3.40%	3.30% / 3.40%	2.00%	15-Feb
American General	A	\$5K	6 Years	HorizonAchiever	3.10%	3.10%	3.10%	3.00%	7-Mar
North American	A+	\$2K-Q/\$10K-NQ	6 Years	Guarantee Choice	3.00% <\$200K / 3.20% >\$200K	3.00% / 3.20%	3.00% / 3.20%	2.50%	25-Jan
Sagicor	A-	\$5K	6 Years	Gold Sage Investor	3.00%	3.00%	3.00%	3.00%	23-Feb
American National	A	\$5K	6 Years	Palladium MYG	2.90% <\$100K / 3.00% >\$100K	2.90% / 3.00%	2.90% / 3.00%	2.50%	1-Apr
North American	A+	\$2K-Q/\$10K-NQ	7 Years	Guarantee Choice	3.35% <\$200K / 3.55% >\$200K	3.35% / 3.55%	3.35% / 3.55%	2.50%	25-Jan
American Equity	A-	\$10K	7 Years	Guarantee 7	3.25%	3.25%	3.25%	3.00%*	10-Jan
The Standard	A	\$15K	7 Years	FGA 7	3.20% <\$100K / 3.30% >\$100K	3.20% / 3.30%	3.20% / 3.30%	3.00%	15-Feb
American General	A	\$5K	7 Years	HorizonSelect 7	3.10%	3.10%	3.10%	4.00%	7-Mar
Genworth	A	25K	7 Years	SecureLiving RateSaver	3.10% <\$100K / 3.30% = \$100K-\$250K	3.10% / 3.30%	3.10% / 3.30%	2.65%	23-Mar
				Cont.	3.40% >\$250K	3.40%	3.40%	2.65%	23-Mar
North American	A+	\$2K-Q/\$10K-NQ	8 Years	Guarantee Choice	3.65% <\$200K / 3.85% >\$200K	3.65% / 3.85%	3.65% / 3.85%	2.50%	25-Jan
American National	A	\$5K	8 Years	Palladium MYG	3.30% <\$100K / 3.40% >\$100K	3.30% / 3.40%	3.30% / 3.40%	2.50%	1-Apr
Lincoln Financial	A+	\$10K	8 Years	MYGuarantee	3.05% <\$100K / 3.20% >\$100K	3.05% / 3.20%	3.05% / 3.20%	2.50%	22-Mar
North American	A+	\$2K-Q/\$10K-NQ	9 Years	Guarantee Choice	3.90% <\$200K / 4.05% >\$200K	3.90% / 4.05%	3.90% / 4.05%	2.50%	25-Jan
Minnesota Life	A+	\$5K	9 Years	SecureOption Select	3.35% <\$100K / 3.55% >\$100K	3.35% / 3.55%	3.35% / 3.55%	3.50%	19-Mar
American National	A	\$5K	9 Years	Palladium MYG	4.80% <\$100K / 4.90% >\$100K	2.80% / 2.90%	3.02% / 3.12%	3.00%	1-Apr
Lincoln Financial	A+	\$10K	9 Years	MYGuarantee	3.10% <\$100K / 3.25% >\$100K	3.10% / 3.25%	3.10% / 3.25%	2.50%	22-Mar
North American	A+	\$2K-Q/\$10K-NQ	10 Years	Guarantee Choice	4.05% <\$200K / 4.25% >\$200K	4.05% / 4.25%	4.05% / 4.25%	2.50%	25-Jan
The Standard	A	\$15K	10 Years	FGA 10	3.60% <\$100K / 3.70% >\$100K	3.60% / 3.70%	3.60% / 3.70%	4.00%	15-Feb
ING FixedDesign	A	\$15K	10 Years	Guarantee Choice	3.60% <\$75K / 4.60% >\$75K	3.60%	3.60% / 3.70%	3.25%	17-Feb
Integrity Life	A+	\$20K	10 Years	MOMENTUM Advantage	4.25%	3.50%	3.57%	3.50%	28-Feb
American General	A	\$5K	10 Years	HorizonSelect 10	3.30%	3.30%	3.30%	4.00%	7-Mar

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*Rates and Commissions in some states are .50% less:Check with your marketer

^^Escalating base +.10 ea yrs 2-5 guaranteed for initial term

***Rates .30 lower for full value at death and .30 lower for withdrawals

NFP Fixed Annuity Sales Desk 877-637-3273

Items in red indicates rate changes which are not effective yet will stay noted until the effective date of change.

Rates are subject to change at any time.
 This spreadsheet is to be used as a reference only.
 Refer to carrier product information for specific details.
 For internal use only.