

	<u>Carrier</u>	<u>1st Year</u> <u>Rate</u>	<u>Rate Thereafter</u>	<u>Guarantee</u> <u>Period</u>	<u>Surrender Charge</u>	<u>Average</u> <u>Annual</u> <u>Return</u>	<u>Product Name</u>	<u>Comp**</u>	<u>A.M.</u> <u>Best</u>
10 Year	ING USA (\$75K +)	6.15%	5.15% Yrs 2-10	10 Years	9,8,7,6,5,4,3,2,1	9 Yrs. 5.25%	Guarantee Choice 10	5.00%	A+
	EquiTrust Life	5.25%	5.25% Yrs 2-10	10 Years	10,10,9,8,8,8,7,7,6,5	10 Yrs. 5.25%	Certainty Select 10	3.00%	A
	Integrity Life	5.45%	4.70% Yrs 2-10	10 Years	8,8,7,7,6,6,5,5,4,4	10 Yrs. 4.78%	Momentum Advantage 10	3.50%	A++
	O M Life	5.60%	4.60% Yrs 2-10	10 Years	9,8,7,6,5,4,3,2,1,1	10 Yrs. 4.70%	Platinum Plus 10	1.75%	A
	Integrity Life	4.95%	4.20% Yrs 2-10	10 Years	8,8,7,7,6,6,5,5,4,4	7 Yrs. 4.28%	New Momentum 10	5.00%	A++
9 Year	American General	5.05%	5.05% Yrs. 2-9	9 Years	7,6,5,4,3,2,1	7 Yrs. 5.05%	Horizon Choice 9	2.65%	A++
8 Year	EquiTrust Life	10.00%	4.00% Yrs 2-8	8 Years	10,10,9,9,8,8,7,7	8 Yrs. 4.75%	Certainty Select 8	3.00%	A
	Lincoln Financial>100K	4.70%	4.70% Yrs 2-8	8 Years	9,8,7,6,4,75,3,5,2,.075	8 Yrs. 4.70%	New Directions 8	4.50%	A+
7 Year	ING USA (\$75K +)	5.95%	4.95% Yrs 2-7	7 Years	9,8,7,6,5,4,3	7 Yrs. 5.09%	Guarantee Choice 7	4.00%	A+
	OM Life	5.60%	4.60% Yrs 2-7	7 Years	9,8,7,6,5,4,3	7 Yrs. 4.74%	Platinum Plus 7	2.50%	A
	Liberty Bankers	4.70%	4.70% Yrs 2-7	7 Years	12, 11, 10, 8, 6, 5, 4	7 Yrs. 4.70%	Bankers 7	4.00%	B
	Integrity Life	5.20%	4.45% Yrs 2-7	7 Years	8,8,7,7,6,6,5	7 Yrs. 4.56%	Momentum Advantage 7	3.00%	A++
	Lincoln Financial >100K	6.90%	3.90% Yrs 2-7	7 Years	9,8,7,6,5,4,3	7 Yrs. 4.33%	Classic 7	5.00%	A+
	Integrity Life	4.75%	4.00% Yrs 2-7	7 Years	8,7,6,5,4,3,2	7 Yrs. 4.11%	New Momentum	5.00%	A++
6 Year	American General	10.00%	4.00% Yrs 2-6	6 Years	9,8,7,6,5,4,3,2,1	9 Yrs. 5.00%	Horizon Plus 2004	6.00%	A++
	Presidential Life	4.75%	4.75% Yrs 2-6	6 Years	7,7,7,6,5,4	6 Yrs. 4.75%	Secure 6	2.00%	B+
	American General	8.00%	4.00% Yrs 2-6	6 Years	10,9,8,7,6,5,4,3,2,1	10 Yrs. 4.67%	Horizon MYG	7.50%	A++
	EquiTrust Life	8.00%	4.00% Yrs 2-6	6 Years	10,10,9,9,8,8	6 Yrs. 4.67%	Certainty Select 6	3.00%	A
	Lincoln Financial>100K	4.60%	4.60% Yrs 2-6	6 Years	9,8,7,6,4,75,3,5	6 Yrs. 4.60%	New Directions 6	3.50%	A+
	Beneficial	5.45%	3.45% Yrs 2-6	6 Years	8.32, 7.66, 6.73, 5.8, 4.85, 3.9	6 Yrs. 3.78%	Guaranteed Advantage	2.00%	A
5 Year	Standard Life of IN	6.00%	5.00% Yrs 2-5	5 Years	8,8,7,6,5	5 Yrs. 5.20%	Total Command 5	2.50%	B++
	Liberty Bankers	5.00%	5.00% Yrs 2-5	5 Years	8,7,6,5,4	5 Yrs. 5.00%	Bankers Premier	2.00%	B
	Liberty Bankers	5.70%	4.70% Yrs 2-5	5 Years	8.1, 7.3, 6.4, 5.5, 4.5	5 Yrs. 4.90%	Bankers Premier Plus	2.00%	B
	ING USA (\$75K +)	5.65%	4.65% Yrs 2-5	5 Years	9,8,7,6,5	5 Yrs. 4.85%	Guarantee Choice 5	3.00%	A+
	Standard Life of IN	5.60%	4.60% Yrs 2-5	5 Years	12,12,12,11,10,9,8,6,4,2	10 Yrs. 4.80%	Select	7.50%	B++
	EquiTrust Life	4.65%	4.65% Yrs 2-5	5 Years	10,10,9,9,8	5 Yrs. 4.65%	Certainty Select 5	3.00%	A
	O M Life	5.40%	4.40% Yrs 2-5	5 Years	9,8,7,6,5	5 Yrs. 4.60%	Platinum Plus 5	1.50%	A
	Integrity Life	4.55%	4.55% Yrs 2-5	5 Years	7,7,7,6,5,4,3	7 Yrs. 4.55%	SPDA Series II	4.00%	A++
	OM Life	4.50%	4.50% Yrs 2-5	5 Years	9,8,7,6,5	5 Yrs. 4.50%	Platinum 5	1.25%	A
	American General	4.45%	4.45% Yrs 2-5	5 Years	10,9,8,7,6	5 Yrs. 4.45%	Horizon Select 5	4.00%	A++
	Presidential Life	4.45%	4.45% Yrs 2-5	5 Years	7,7,6,6,4	5 Yrs. 4.45%	Secure 5	2.00%	B+
	Lincoln Financial>100K	5.70%	3.70% Yrs 2-5	5 Years	9,8,7,6,5	5 Yrs. 4.10%	Classic 5	4.00%	A+
	Integrity Life	4.65%	3.90% Yrs 2-5	5 Years	8,8,7,7,6	5 Yrs. 4.05%	Momentum Advantage	2.50%	A++
	Beneficial	4.25%	3.25% Yrs 2-5	5 Years	7,7,7,6,5	5 Yrs. 3.45%	Guarantee Choice 5	3.75%	A
4 Year	Presidential Life	4.05%	4.05% Yrs 2-4	4 Years	7,6,6,5	4 Yrs. 4.05%	Secure 4	2.00%	B+
	Integrity Life	4.10%	3.35% Yrs 2-4	4 Years	8,8,7,7	4 Yrs. 3.54%	Momentum Advantage	2.00%	A++
3 Year	Standard Life of IN	5.03%	4.53% Yrs. 2-3	3 Years	7,6,5	3 Yrs. 4.70%	Total Command 3	2.00%	B++
	Integrity Life	5.10%	4.10% Yrs. 2-3	3 Years	7,7,7,6,5,4,3	7 Yrs. 4.43%	SPDA Series II	5.00%	A++
	Liberty Bankers	4.25%	4.25% Yrs. 2-3	3 Years	8,7,6	3 Yrs. 4.25%	Bankers 3	2.00%	B
	EquiTrust Life	4.00%	4.00% Yrs. 2-3	3 Years	10,10,9	3 Yrs. 4.00%	Certainty Select 3	2.00%	A
	OM Life	4.50%	3.50% Yrs. 2-3	3 Years	9,8,7	3 Yrs. 3.83%	Dexterity 3 Plus	2.00%	A
1 Year	Integrity Life	5.20%	Yr. 1	1 Year	7,7,7,6,5,4,3	7 Yrs. 5.20%	SPDA Series II	5.00%	A++
	Liberty Bankers	3.75%	Yr. 1	1 Year	5	1 Yr. 3.75%	Bankers 1	0.50%	B

Multi-Year Guarantee

Deferred Annuities

**Comp grades down at older ages for most products

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