

MYGA

Company / Product Name	AM Best	Minimum Premium	Premium Bonus	Rate Change	Years Rate Gtd	Rate	Yield to Surrender	Bail Out	Commissions Age: Rate
Rate Guaranteed 10 Years									
Sentinel Security Life Insurance Company Personal Choice Annuity 10	B++	2,500		01/01/12	1-10	4.00	4.00		0-80: 2.75 81-90: 2.00
Sentinel Security Life Insurance Company Personal Choice Annuity 10 FL	B++	2,500		01/01/12	1-10	3.90	3.90		0-80: 2.75 81-90: 2.00
North American Company Guarantee Choice 10 <i>High-Band</i> [MVA]	A+	200,000		01/19/12	1-10	3.40	3.40		0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+ see notes
North American Company Guarantee Choice 10 <i>Low-Band</i> [MVA]	A+	10,000 Q:2,000		01/19/12	1-10	3.25	3.25		0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+ see notes
American National Insurance Company Palladium MYG Annuity 10 <i>High-Band</i> [MVA]	A	100,000		02/01/12	1	3.55	2.65		0-79: 4.00 80-85: 2.00
					2-10	2.55			
American National Life Insurance Company of NY Palladium MYG 10 <i>High-Band</i>	A	100,000		02/01/12	1	3.55	2.65		0-79: 4.00 80-85: 2.00
					2-10	2.55			
American General Life Insurance Company AG HorizonSelect 10 [MVA]	A	5,000		01/30/12	1-10	2.60	2.60		0-80: 4.00+ 81-85: 3.00+ see notes
American National Insurance Company Palladium MYG Annuity 10 <i>Low-Band</i> [MVA]	A	5,000		02/01/12	1	3.45	2.55		0-79: 4.00 80-85: 2.00
					2-10	2.45			
American National Life Insurance Company of NY Palladium MYG 10 <i>Low-Band</i>	A	5,000		02/01/12	1	3.45	2.55		0-79: 4.00 80-85: 2.00
					2-10	2.45			
Integrity Life Insurance MultiVantage 10 [MVA]	A+	20,000		12/31/11	1	3.45	2.55		0-75: 3.50 76-85: 2.70 86-89: 2.00
					2-10	2.45			
Integrity Life Insurance Momentum Advantage 10 [MVA]	A+	20,000		12/31/11	1	3.20	2.52		0-79: 3.50 80-83: 1.50
					2-10	2.45			
Lincoln Financial Group Lincoln MYGuarantee SM Plus 10 <i>High-Band</i> [MVA]	A+	100,000		02/01/12	1-10	2.45	2.45		0-75: 2.50 76-80: 1.60 81-85: 1.00
Lincoln Life & Annuity of New York Lincoln MYGuarantee SM Plus 10 <i>High-Band</i> [MVA]	A+	100,000		02/01/12	1-10	2.45	2.45		0-75: 2.50 76-80: 1.60 81-85: 1.00
Phoenix Life Insurance Company Phoenix Select Plus® 10-year [MVA]	B+	5,000 Q:2,000		01/01/12	1-10	2.35	2.35		0-80: 3.50 81-90: 2.00
Lincoln Life & Annuity of New York Lincoln MYGuarantee SM Plus 10 <i>Low-Band</i> [MVA]	A+	10,000		02/01/12	1-10	2.30	2.30		0-75: 2.50 76-80: 1.60 81-85: 1.00
Lincoln Financial Group Lincoln MYGuarantee SM Plus 10 <i>Low-Band</i> [MVA]	A+	10,000		02/01/12	1-10	2.30	2.30		0-75: 2.50 76-80: 1.60 81-85: 1.00
Integrity Life Insurance New Momentum 10 [MVA]	A+	5,000 Q:2,000		12/31/11	1	2.90	2.22		0-79: 5.00 80-85: 3.00
					2-10	2.15			
ING Annuity and Asset Sales Guarantee Choice 10 <i>High-Band</i> [MVA]	A	75,000		01/18/12	1	3.00	2.10		0-80: 3.25+ see notes
					2-10	2.00			

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Company / Product Name	AM Best	Minimum Premium	Premium Bonus	Rate Change	Years Rate Gtd	Rate	Yield to Surrender	Bail Out	Commissions Age: Rate
Rate Guaranteed 10 Years									
ING Annuity and Asset Sales Guarantee Choice 10 <i>Low-Band</i> [MVA]	A	15,000		01/18/12	1-10	2.00	2.00		0-80: 3.25+ <u>see notes</u>
Rate Guaranteed 9 Years									
North American Company Guarantee Choice 9 <i>High-Band</i> [MVA]	A+	200,000		01/19/12	1-9	3.30	3.30		0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+ <u>see notes</u>
North American Company Guarantee Choice 9 <i>Low-Band</i> [MVA]	A+	10,000 Q:2,000		01/19/12	1-9	3.10	3.10		0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+ <u>see notes</u>
Minnesota Life SecureOption Select 9-Year <i>High-Band</i> [MVA]	A+	100,000		01/28/12	1-9	2.90	2.90		<u>see notes</u>
Minnesota Life SecureOption Select 9-Year <i>Low-Band</i> [MVA]	A+	5,000		01/28/12	1-9	2.70	2.70		<u>see notes</u>
American National Insurance Company Palladium MYG Annuity 9 <i>High-Band</i> [MVA]	A	100,000		02/01/12	1 2-9	4.45 2.45	2.67		0-79: 3.00 80-85: 1.00
American National Insurance Company Palladium MYG Annuity 9 <i>Low-Band</i> [MVA]	A	5,000		02/01/12	1 2-9	4.35 2.35	2.57		0-79: 3.00 80-85: 1.00
Lincoln Financial Group Lincoln MYGuarantee SM Plus 9 <i>High-Band</i> [MVA]	A+	100,000		02/01/12	1-9	2.45	2.45		0-75: 2.50 76-80: 1.60 81-85: 1.00
Lincoln Life & Annuity of New York Lincoln MYGuarantee SM Plus 9 <i>High-Band</i> [MVA]	A+	100,000		02/01/12	1-9	2.45	2.45		0-75: 2.50 76-80: 1.60 81-85: 1.00
Lincoln Life & Annuity of New York Lincoln MYGuarantee SM Plus 9 <i>Low-Band</i> [MVA]	A+	10,000		02/01/12	1-9	2.30	2.30		0-75: 2.50 76-80: 1.60 81-85: 1.00
Lincoln Financial Group Lincoln MYGuarantee SM Plus 9 <i>Low-Band</i> [MVA]	A+	10,000		02/01/12	1-9	2.30	2.30		0-75: 2.50 76-80: 1.60 81-85: 1.00
Rate Guaranteed 8 Years									
North American Company Guarantee Choice 8 <i>High-Band</i> [MVA]	A+	200,000		01/19/12	1-8	3.10	3.10		0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+ <u>see notes</u>
North American Company Guarantee Choice 8 <i>Low-Band</i> [MVA]	A+	10,000 Q:2,000		01/19/12	1-8	2.90	2.90		0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+ <u>see notes</u>
American National Insurance Company Palladium MYG Annuity 8 <i>High-Band</i> [MVA]	A	100,000		02/01/12	1-8	2.65	2.65		0-79: 2.50 80-85: 0.50
American National Insurance Company Palladium MYG Annuity 8 <i>Low-Band</i> [MVA]	A	5,000		02/01/12	1-8	2.55	2.55		0-79: 2.50 80-85: 0.50
Lincoln Financial Group Lincoln MYGuarantee SM Plus 8 <i>High-Band</i> [MVA]	A+	100,000		02/01/12	1-8	2.35	2.35		0-75: 2.50 76-80: 1.60 81-85: 1.00

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Company / Product Name	AM Best	Minimum Premium	Premium Bonus	Rate Change	Years Rate Gtd	Rate	Yield to Surrender	Bail Out	Commissions Age: Rate
Rate Guaranteed 8 Years									
Lincoln Life & Annuity of New York Lincoln MYGuarantee SM Plus 8 [MVA]	A+	10,000		02/01/12	1-8	2.35	2.35		0-75: 2.50 76-80: 1.60 81-85: 1.00
Lincoln Life & Annuity of New York Lincoln MYGuarantee SM Plus 8 <i>High-Band</i> [MVA]	A+	10,000		02/01/12	1-8	2.20	2.20		0-75: 2.50 76-80: 1.60 81-85: 1.00
Lincoln Financial Group Lincoln MYGuarantee SM Plus 8 <i>Low-Band</i> [MVA]	A+	10,000		02/01/12	1-8	2.20	2.20		0-75: 2.50 76-80: 1.60 81-85: 1.00
Rate Guaranteed 7 Years									
Sentinel Security Life Insurance Company Personal Choice Annuity 7	B++	2,500		01/01/12	1-7	3.70	3.70		0-80: 2.25 81-90: 1.50
Sentinel Security Life Insurance Company Personal Choice Annuity 7 FL	B++	2,500		01/01/12	1-7	3.60	3.60		0-80: 2.25 81-90: 1.50
Liberty Life Insurance Company 7 MYG	B++	5,000		01/18/12	1 2-7	4.10 3.10	3.24		0-75: 2.75 76-UP: 1.50
American Equity Investment Life Insurance Company Guarantee 7 (SPDA-MYGA) MVA [MVA]	A-	10,000		08/02/11	1-7	3.00	3.00		0-75: 3.00 76-80: 2.00
				Next Rate: 02/07/12	1-7	2.70	2.70		-0.30 DOWN
North American Company Guarantee Choice 7 <i>High-Band</i> [MVA]	A+	200,000		01/19/12	1-7	2.90	2.90		0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+ see notes
North American Company Guarantee Choice 7 <i>Low-Band</i> [MVA]	A+	10,000 Q:2,000		01/19/12	1-7	2.70	2.70		0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+ see notes
Fidelity & Guaranty Life FG Guarantee-Plus 7 [MVA]	B++	5,000 Q:2,000		02/01/12	1 2-7	3.40 2.40	2.54		0-79: 3.25 80-90: 1.63
Fidelity & Guaranty Life FG Guarantee-Platinum 7 [MVA]	B++	5,000 Q:2,000		02/01/12	1-7	2.50	2.50		0-79: 3.25 80-90: 1.63
American Equity Investment Life Insurance Company Guarantee 7 (SPDA-MYGA)	A-	10,000		08/02/11	1-7	2.50	2.50		0-75: 2.50 76-80: 1.50
				Next Rate: 02/07/12	1-7	2.20	2.20		-0.30 DOWN
American General Life Insurance Company AG HorizonSelect 7 [MVA]	A	5,000		01/30/12	1-7	2.40	2.40		0-80: 4.00+ 81-85: 3.00+ see notes
Lincoln Financial Group Lincoln MYGuarantee SM Plus 7 <i>High-Band</i> [MVA]	A+	100,000		02/01/12	1-7	2.30	2.30		0-75: 2.50 76-80: 1.60 81-85: 1.00
Lincoln Life & Annuity of New York Lincoln MYGuarantee SM Plus 7 <i>High-Band</i> [MVA]	A+	100,000		02/01/12	1-7	2.30	2.30		0-75: 2.50 76-80: 1.60 81-85: 1.00
American National Life Insurance Company of NY Palladium MYG 7 <i>High-Band</i>	A	100,000		02/01/12	1 2-7	3.15 2.15	2.29		0-79: 2.50 80-85: 0.50

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Company / Product Name	AM Best	Minimum Premium	Premium Bonus	Rate Change	Years Rate Gtd	Rate	Yield to Surrender	Bail Out	Commissions Age: Rate
Rate Guaranteed 7 Years									
American National Insurance Company Palladium MYG Annuity 7 <i>High-Band</i> [MVA]	A	100,000		02/01/12	1 2-7	3.15 2.15	2.29		0-79: 2.50 80-85: 0.50
Integrity Life Insurance MultiVantage 7	A+	20,000		12/31/11	1 2-7	3.10 2.10	2.24		0-75: 3.00 76-85: 2.20 86-89: 1.80
Great American Life Insurance Company SecureGain 7 <i>High-Band</i> [MVA, STEP RATE]	A	100,000		10/10/11	Step Rate: 2.35, 1.6, 1.85, 2.1, 2.35, 2.6, 2.85		2.24		0-80: 4.00 81-UP: 1.75
Integrity Life Insurance Momentum Advantage 7 [MVA]	A+	20,000		12/31/11	1 2-7	2.85 2.10	2.21		0-79: 3.00 80-85: 1.00
American National Insurance Company Palladium MYG Annuity 7 <i>Low-Band</i> [MVA]	A	5,000		02/01/12	1 2-7	3.05 2.05	2.19		0-79: 2.50 80-85: 0.50
American National Life Insurance Company of NY Palladium MYG 7 <i>Low-Band</i>	A	5,000		02/01/12	1 2-7	3.05 2.05	2.19		0-79: 2.50 80-85: 0.50
Lincoln Life & Annuity of New York Lincoln MYGuarantee SM Plus 7 <i>Low-Band</i> [MVA]	A+	10,000		02/01/12	1-7	2.15	2.15		0-75: 2.50 76-80: 1.60 81-85: 1.00
Lincoln Financial Group Lincoln MYGuarantee SM Plus 7 <i>Low-Band</i> [MVA]	A+	10,000		02/01/12	1-7	2.15	2.15		0-75: 2.50 76-80: 1.60 81-85: 1.00
Minnesota Life SecureOption Select 7-Year <i>High-Band</i> [MVA]	A+	100,000		01/28/12	1-7	2.15	2.15		see notes
Great American Life Insurance Company SecureGain 7 <i>Low-Band</i> [MVA, STEP RATE]	A	10,000		10/10/11	Step Rate: 2.25, 1.5, 1.75, 2, 2.25, 2.5, 2.75		2.14		0-80: 4.00 81-UP: 1.75
American General Life Insurance Company AG HorizonSecure 7	A	5,000		01/30/12	1-7	2.10	2.10		0-80: 4.00+ 81-85: 3.00+ see notes
Great American Life Insurance Company SecureGain 7 No MVA <i>High-Band</i> [MVA, STEP RATE]	A	100,000		10/10/11	Step Rate: 2.2, 1.45, 1.7, 1.95, 2.2, 2.45, 2.7		2.09		0-80: 4.00 81-UP: 1.75
Great American Life Insurance Company SecureGain 7 No MVA <i>Low-Band</i> [MVA, STEP RATE]	A	10,000		10/10/11	Step Rate: 2.1, 1.35, 1.6, 1.85, 2.1, 2.35, 2.6		1.99		0-80: 4.00 81-UP: 1.75
Symetra Life Insurance Company Symetra Custom 7 <i>High-Band</i>	A	250,000		01/23/12	1 2-7	2.40 1.90	1.97		0-75: 4.00 76-85: 2.25 86-90: 1.00
Minnesota Life SecureOption Select 7-Year <i>Low-Band</i> [MVA]	A+	5,000		01/28/12	1-7	1.95	1.95		see notes

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Company / Product Name	AM Best	Minimum Premium	Premium Bonus	Rate Change	Years Rate Gtd	Rate	Yield to Surrender	Bail Out	Commissions Age: Rate
Rate Guaranteed 7 Years									
Symetra Life Insurance Company Symetra Custom 7 <i>Mid-Band</i>	A	100,000		01/23/12	1 2-7	2.35 1.85	1.92		0-75: 4.00 76-85: 2.25 86-90: 1.00
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 <i>High-Band</i>	A	250,000		01/23/12	1 2-7	2.25 1.75	1.82		Call
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 <i>Mid-Band</i>	A	100,000		01/23/12	1 2-7	2.20 1.70	1.77		Call
Minnesota Life SecureOption Focus 7 <i>High-Band</i>	A+	100,000		01/28/12	1-7	1.70	1.70		Call
ING Annuity and Asset Sales Guarantee Choice 7 <i>High-Band</i> [MVA]	A	75,000		01/18/12	1 2-7	2.50 1.50	1.64		0-80: 2.50+ see notes
Minnesota Life SecureOption Focus 7 <i>Mid-Band</i>	A+	35,000		01/28/12	1-7	1.60	1.60		Call
Symetra Life Insurance Company Symetra Custom 7 (ROP) <i>Mid-Band</i>	A	100,000		01/23/12	1 2-7	2.00 1.50	1.57		0-75: 4.00 76-85: 2.25 86-90: 1.00
Symetra Life Insurance Company Symetra Custom 7 (ROP) <i>High-Band</i>	A	250,000		01/23/12	1 2-7	2.00 1.50	1.57		0-75: 4.00 76-85: 2.25 86-90: 1.00
Symetra Life Insurance Company Symetra Custom 7 <i>Mid-Band</i>	A	50,000		01/23/12	1 2-7	2.00 1.50	1.57		0-75: 4.00 76-85: 2.25 86-90: 1.00
Lincoln Financial Group Lincoln Long-Term Care Fixed Annuity <i>Low-Band</i>	A+	50,000 Q:0		02/01/12	1-7	1.55	1.55		Call
Lincoln Financial Group Lincoln Long-Term Care Fixed Annuity <i>High-Band</i>	A+	100,000		02/01/12	1-7	1.55	1.55		Call
ING Annuity and Asset Sales Guarantee Choice 7 <i>Low-Band</i> [MVA]	A	15,000		01/18/12	1-7	1.50	1.50		0-80: 2.50+ see notes
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (ROP) <i>High-Band</i>	A	250,000		01/23/12	1 2-7	1.90 1.40	1.47		Call
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (ROP) <i>Mid-Band</i>	A	100,000		01/23/12	1 2-7	1.85 1.35	1.42		Call
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 <i>Mid-Band</i>	A	50,000		01/23/12	1 2-7	1.85 1.35	1.42		Call
Minnesota Life SecureOption Focus 7 <i>Low-Band</i>	A+	10,000		01/28/12	1-7	1.40	1.40		Call
Integrity Life Insurance SPDA Series II 7	A+	3,000		12/31/11	1 2-7	2.25 1.25	1.39		0-79: 3.00 80-85: 1.25
Symetra Life Insurance Company Symetra Custom 7 <i>Low-Band</i>	A	10,000		01/23/12	1 2-7	1.80 1.30	1.37		0-75: 4.00 76-85: 2.25 86-90: 1.00
Phoenix Life Insurance Company Phoenix Select Plus® 7-year [MVA]	B+	5,000 Q:2,000		01/01/12	1-7	1.30	1.30		0-80: 3.50 81-90: 2.00
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 <i>Low-Band</i>	A	10,000		01/23/12	1 2-7	1.65 1.15	1.22		Call

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Company / Product Name	AM Best	Minimum Premium	Premium Bonus	Rate Change	Years Rate Gtd	Rate	Yield to Surrender	Bail Out	Commissions Age: Rate
Rate Guaranteed 7 Years									
Symetra Life Insurance Company Symetra Custom 7 (ROP) <i>Mid-Band</i>	A	50,000		01/23/12	1 2-7	1.65 1.15	1.22		0-75: 4.00 76-85: 2.25 86-90: 1.00
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (ROP) <i>Low-Band</i>	A	10,000		01/23/12	1 2-7	1.50 1.00	1.07		Call
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (ROP) <i>Mid-Band</i>	A	50,000		01/23/12	1 2-7	1.50 1.00	1.07		Call
Symetra Life Insurance Company Symetra Custom 7 (ROP) <i>Low-Band</i>	A	10,000		01/23/12	1 2-7	1.50 1.00	1.07		0-75: 4.00 76-85: 2.25 86-90: 1.00
Rate Guaranteed 6 Years									
North American Company Guarantee Choice 6 <i>High-Band</i> [MVA]	A+	200,000		01/19/12	1-6	2.60	2.60		0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+ see notes
North American Company Guarantee Choice 6 <i>Low-Band</i> [MVA]	A+	10,000 Q:2,000		01/19/12	1-6	2.35	2.35		0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+ see notes
American General Life Insurance Company AG Horizon Achiever [MVA]	A	5,000		01/30/12	1-6	2.35	2.35		0-80: 3.00+ 81-85: 2.00+ see notes
Lincoln Life & Annuity of New York Lincoln MYGuarantee SM Plus 6 <i>High-Band</i> [MVA]	A+	100,000		02/01/12	1-6	1.90	1.90		0-75: 2.25 76-80: 1.50 81-85: 0.75
Lincoln Financial Group Lincoln MYGuarantee SM Plus 6 <i>High-Band</i> [MVA]	A+	100,000		02/01/12	1-6	1.90	1.90		0-75: 2.25 76-80: 1.50 81-85: 0.75
Presidential Life Secure 6	B++	5,000		08/24/11	1-6	1.90	1.90		0-80: 2.00 81-85: 1.00 86-90: 0.33
American National Insurance Company Palladium MYG Annuity 6 <i>High-Band</i> [MVA]	A	100,000		02/01/12	1-6	1.80	1.80		0-79: 2.50 80-85: 0.50
American National Life Insurance Company of NY Palladium MYG 6 <i>High-Band</i>	A	100,000		02/01/12	1-6	1.80	1.80		0-79: 2.50 80-85: 0.50
Lincoln Financial Group Lincoln MYGuarantee SM Plus 6 <i>Low-Band</i> [MVA]	A+	10,000		02/01/12	1-6	1.75	1.75		0-75: 2.25 76-80: 1.50 81-85: 0.75
Lincoln Life & Annuity of New York Lincoln MYGuarantee SM Plus 6 <i>Low-Band</i> [MVA]	A+	10,000		02/01/12	1-6	1.75	1.75		0-75: 2.25 76-80: 1.50 81-85: 0.75
American National Life Insurance Company of NY Palladium MYG 6 <i>Low-Band</i>	A	5,000		02/01/12	1-6	1.70	1.70		0-79: 2.50 80-85: 0.50
American National Insurance Company Palladium MYG Annuity 6 <i>Low-Band</i> [MVA]	A	5,000		02/01/12	1-6	1.70	1.70		0-79: 2.50 80-85: 0.50
Rate Guaranteed 5 Years									
Sentinel Security Life Insurance Company Personal Choice Annuity 5	B++	2,500		01/01/12	1-5	3.60	3.60		0-80: 2.25 81-90: 1.50

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Company / Product Name	AM Best	Minimum Premium	Premium Bonus	Rate Change	Years Rate Gtd	Rate	Yield to Surrender	Bail Out	Commissions Age: Rate
Rate Guaranteed 5 Years									
Sentinel Security Life Insurance Company Personal Choice Annuity 5 FL	B++	2,500		01/01/12	1-5	3.50	3.50		0-80: 2.25 81-90: 1.50
Oxford Life Insurance Company Guarantee Annuity 5 <i>High-Band</i>	B++	25,000		02/01/12	1-5	3.00	3.00		18-75: 2.50 76-80: 1.50
American Equity Investment Life Insurance Company Guarantee 5 (SPDA-MYGA) MVA [MVA]	A-	10,000		08/02/11	1-5	2.90	2.90		0-75: 3.00 76-80: 2.00
			Next Rate:	02/07/12	1-5	2.60	2.60		-0.30 DOWN
Oxford Life Insurance Company Guarantee Annuity 5 <i>Low-Band</i>	B++	10,000		02/01/12	1-5	2.50	2.50		18-75: 2.50 76-80: 1.50
American Equity Investment Life Insurance Company Guarantee 5 (SPDA-MYGA)	A-	10,000		08/02/11	1-5	2.40	2.40		0-75: 2.50 76-80: 1.50
			Next Rate:	02/07/12	1-5	2.10	2.10		-0.30 DOWN
American Equity Investment Life Insurance Company Guarantee 5 (SPDA-MYGA) MVA - WA [MVA]	A-	10,000		10/08/11	1-5	2.40	2.40		0-75: 3.00 76-80: 2.00
			Next Rate:	02/07/12	1-5	2.10	2.10		-0.30 DOWN
Fidelity & Guaranty Life FG Guarantee-Plus 5 [MVA]	B++	5,000 Q: 2,000		02/01/12	1 2-5	3.15 2.15	2.35		0-79: 2.50 80-90: 1.25
Fidelity & Guaranty Life FG Guarantee-Platinum 5 <i>High-Band</i> [MVA]	B++	5,000 Q: 2,000		02/01/12	1-5	2.25	2.25		0-79: 2.50 80-90: 1.25
North American Company Guarantee Choice 5 <i>High-Band</i> [MVA]	A+	200,000		01/19/12	1-5	2.25	2.25		0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+ see notes
Fidelity & Guaranty Life FG Guarantee-Platinum 5 [MVA]	B++	2,000		02/01/12	1-5	2.10	2.10		0-79: 2.50 80-90: 1.25
Life of the Southwest RetireMax Secure 5	A	10,000		09/22/11	1-5	2.05	2.05		Call
Presidential Life Secure 5	B++	5,000		08/24/11	1-5	2.00	2.00		0-80: 1.50 81-84: 0.90 85-90: 0.33
North American Company Guarantee Choice 5 <i>Low-Band</i> [MVA]	A+	10,000 Q: 2,000		01/19/12	1-5	2.00	2.00		0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+ see notes
American General Life Insurance Company AG HorizonSelect 5 (CA) [MVA]	A	5,000		01/30/12	1-5	2.00	2.00		0-80: 4.00 81-85: 3.00 see notes
Great American Life Insurance Company SecureGain 5 <i>High-Band</i> [MVA, STEP RATE]	A	100,000		10/10/11	Step Rate:		1.80		0-80: 2.75 81-UP: 1.75
			1.8, 1.65, 1.75, 1.85, 1.95						
Minnesota Life SecureOption Select 5-Year <i>High-Band</i> [MVA]	A+	100,000		01/28/12	1-5	1.80	1.80		see notes
American General Life Insurance Company AG HorizonSelect 5 [MVA]	A	5,000		01/30/12	1-5	1.80	1.80		0-80: 4.00+ 81-85: 3.00+ see notes

MYGA

Company / Product Name	AM Best	Minimum Premium	Premium Bonus	Rate Change	Years Rate Gtd	Rate	Yield to Surrender	Bail Out	Commissions Age: Rate
Rate Guaranteed 5 Years									
Great American Life Insurance Company SecureGain 5 <i>Low-Band</i> [MVA, STEP RATE]	A	10,000		10/10/11	Step Rate: 1.7, 1.55, 1.65, 1.75, 1.85		1.70		0-80: 2.75 81-UP: 1.75
Minnesota Life SecureOption Select 5-Year <i>Low-Band</i> [MVA]	A+	5,000		01/28/12	1-5	1.60	1.60		see notes
Symetra Life Insurance Company Symetra Custom 5 <i>High-Band</i>	A	250,000		01/23/12	1 2-5	2.00 1.50	1.60		0-75: 2.50 76-85: 1.50 86-90: 1.00
Lincoln Life & Annuity of New York Lincoln MYGuarantee SM Plus 5 <i>High-Band</i> [MVA]	A+	100,000		02/01/12	1-5	1.60	1.60		0-75: 2.00 76-80: 1.30 81-85: 0.75
Lincoln Financial Group Lincoln MYGuarantee SM Plus 5 <i>High-Band</i> [MVA]	A+	100,000		02/01/12	1-5	1.60	1.60		0-75: 2.00 76-80: 1.30 81-85: 0.75
Symetra Life Insurance Company Symetra Custom 5 <i>Mid-Band</i>	A	100,000		01/23/12	1 2-5	1.95 1.45	1.55		0-75: 2.50 76-85: 1.50 86-90: 1.00
Great American Life Insurance Company American Freedom Stars and Stripes 5 <i>High-Band</i> [MVA, STEP RATE]	A	100,000		10/21/11	Step Rate: 1.55, 1.4, 1.5, 1.6, 1.7		1.55		0-84: 3.00 85-89: 1.80 see notes
Great American Life Insurance Company SecureGain 5 No MVA <i>High-Band</i> [MVA, STEP RATE]	A	100,000		10/10/11	Step Rate: 1.55, 1.4, 1.5, 1.6, 1.7		1.55		0-80: 2.75 81-UP: 1.75
Integrity Life Insurance MultiVantage 5	A+	20,000		12/31/11	1 2-5	2.30 1.30	1.50		0-75: 2.50 76-85: 2.00 86-89: 1.70
Great American Life Insurance Company American Freedom Stars and Stripes 5 <i>Low-Band</i> [MVA, STEP RATE]	A	10,000		10/21/11	Step Rate: 1.5, 1.35, 1.45, 1.55, 1.65		1.50		0-84: 3.00 85-89: 1.80 see notes
American General Life Insurance Company AG HorizonSecure 5	A	5,000		01/30/12	1-5	1.50	1.50		0-80: 4.00+ 81-85: 3.00+ see notes
Americo Platinum Assure 5 [MVA]	A-	10,000 Q:5,000		01/08/12	1-5	1.50	1.50		Call
Lincoln Financial Group Lincoln MYGuarantee SM Plus 5 <i>Low-Band</i> [MVA]	A+	10,000		02/01/12	1-5	1.45	1.45		0-75: 2.00 76-80: 1.30 81-85: 0.75
Lincoln Life & Annuity of New York Lincoln MYGuarantee SM Plus 5 <i>Low-Band</i> [MVA]	A+	10,000		02/01/12	1-5	1.45	1.45		0-75: 2.00 76-80: 1.30 81-85: 0.75
Integrity Life Insurance Momentum Advantage 5 [MVA]	A+	20,000		12/31/11	1 2-5	2.05 1.30	1.45		0-79: 2.50 80-86: 0.50

MYGA

Company / Product Name	AM Best	Minimum Premium	Premium Bonus	Rate Change	Years Rate Gtd	Rate	Yield to Surrender	Bail Out	Commissions Age: Rate
Rate Guaranteed 5 Years									
Great American Life Insurance Company SecureGain 5 No MVA <i>Low-Band</i> [MVA, STEP RATE]	A	10,000		10/10/11	Step Rate:		1.45		0-80: 2.75 81-UP: 1.75
			1.45, 1.3, 1.4, 1.5, 1.6						
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 <i>High-Band</i>	A	250,000		01/23/12	1	1.85	1.45		Call
					2-5	1.35			
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 <i>Mid-Band</i>	A	100,000		01/23/12	1	1.80	1.40		Call
					2-5	1.30			
American National Insurance Company Palladium MYG Annuity 5 <i>High-Band</i> [MVA]	A	100,000		02/01/12	1	2.10	1.30		0-85: 2.00
					2-5	1.10			
Symetra Life Insurance Company Symetra Custom 5 <i>Mid-Band</i>	A	50,000		01/23/12	1	1.70	1.30		0-75: 2.50 76-85: 1.50 86-90: 1.00
					2-5	1.20			
American National Life Insurance Company of NY Palladium MYG 5 <i>High-Band</i>	A	100,000		02/01/12	1	2.10	1.30		0-79: 3.00 80-85: 1.00
					2-5	1.10			
American National Life Insurance Company of NY Palladium MYG 5 <i>Low-Band</i>	A	5,000		02/01/12	1	2.00	1.20		0-79: 3.00 80-85: 1.00
					2-5	1.00			
Symetra Life Insurance Company Symetra Custom 5 (ROP) <i>High-Band</i>	A	250,000		01/23/12	1	1.60	1.20		0-75: 2.50 76-85: 1.50 86-90: 1.00
					2-5	1.10			
American National Insurance Company Palladium MYG Annuity 5 <i>Low-Band</i> [MVA]	A	5,000		02/01/12	1	2.00	1.20		0-85: 2.00
					2-5	1.00			
Symetra Life Insurance Company Symetra Custom 5 (ROP) <i>Mid-Band</i>	A	100,000		01/23/12	1	1.55	1.15		0-75: 2.50 76-85: 1.50 86-90: 1.00
					2-5	1.05			
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 <i>Mid-Band</i>	A	50,000		01/23/12	1	1.55	1.15		Call
					2-5	1.05			
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 (ROP) <i>Low-Band</i>	A	10,000		01/23/12	1	1.50	1.10		Call
					2-5	1.00			
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 (ROP) <i>Mid-Band</i>	A	50,000		01/23/12	1	1.50	1.10		Call
					2-5	1.00			
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 (ROP) <i>Mid-Band</i>	A	100,000		01/23/12	1	1.50	1.10		Call
					2-5	1.00			
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 (ROP) <i>High-Band</i>	A	250,000		01/23/12	1	1.50	1.10		Call
					2-5	1.00			
Symetra Life Insurance Company Symetra Custom 5 (ROP) <i>Low-Band</i>	A	10,000		01/23/12	1	1.50	1.10		0-75: 2.50 76-85: 1.50 86-90: 1.00
					2-5	1.00			
Symetra Life Insurance Company Symetra Custom 5 (ROP) <i>Mid-Band</i>	A	50,000		01/23/12	1	1.50	1.10		0-75: 2.50 76-85: 1.50 86-90: 1.00
					2-5	1.00			

MYGA

Company / Product Name	AM Best	Minimum Premium	Premium Bonus	Rate Change	Years Rate Gtd	Rate	Yield to Surrender	Bail Out	Commissions Age: Rate
Rate Guaranteed 5 Years									
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 <i>Low-Band</i>	A	10,000		01/23/12	1	1.50	1.10		Call
					2-5	1.00			
Symetra Life Insurance Company Symetra Custom 5 <i>Low-Band</i>	A	10,000		01/23/12	1	1.50	1.10		0-75: 2.50 76-85: 1.50 86-90: 1.00
					2-5	1.00			
Phoenix Life Insurance Company Phoenix Select Plus® 5-year [MVA]	B+	5,000 Q:2,000		01/01/12	1-5	1.00	1.00		0-80: 3.50 81-90: 2.00
Rate Guaranteed 4 Years									
North American Company Guarantee Choice 4 <i>High-Band</i> [MVA]	A+	200,000		01/19/12	1-4	1.80	1.80		0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+ see notes
Presidential Life Secure 4	B++	5,000		08/24/11	1-4	1.55	1.55		0-80: 1.00 81-85: 0.50 86-90: 0.33
North American Company Guarantee Choice 4 <i>Low-Band</i> [MVA]	A+	10,000 Q:2,000		01/19/12	1-4	1.50	1.50		0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+ see notes
Integrity Life Insurance MultiVantage 4	A+	20,000		12/31/11	1	2.00	1.25		0-75: 2.00 76-85: 1.50 86-89: 1.20
					2-4	1.00			
Integrity Life Insurance Momentum Advantage 4 [MVA]	A+	20,000		12/31/11	1	1.75	1.19		0-79: 2.00 80-86: 0.50
					2-4	1.00			
Phoenix Life Insurance Company Phoenix Select Plus® 4-year [MVA]	B+	5,000 Q:2,000		01/01/12	1-4	1.00	1.00		0-80: 1.75 81-90: 1.00
Rate Guaranteed 3 Years									
Fidelity & Guaranty Life FG Guarantee-Plus 3 [MVA]	B++	5,000 Q:2,000		02/01/12	1	2.30	1.63		0-79: 1.50 80-90: 0.75
					2-3	1.30			
Fidelity & Guaranty Life FG Guarantee-Platinum 3 [MVA]	B++	5,000 Q:2,000		02/01/12	1-3	1.60	1.60		0-79: 1.50 80-90: 0.75
North American Company Guarantee Choice 3 <i>High-Band</i> [MVA]	A+	200,000		01/19/12	1-3	1.20	1.20		0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+ see notes
North American Company Guarantee Choice 3 <i>Low-Band</i> [MVA]	A+	10,000 Q:2,000		01/19/12	1-3	1.00	1.00		0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+ see notes
Rate Guaranteed 2 Years									
Life of the Southwest SureRate 2 <i>High-Band</i>	A	100,000		09/22/11	1-2	1.15	1.15		0-90: 0.90
Life of the Southwest SureRate 2 <i>Low-Band</i>	A	25,000		09/22/11	1-2	1.00	1.00		0-90: 0.90