

Bonus Annuities

Last update February 1, 2010

Company	American General Life			American National		
Product/Type	Horizon Flex FPDA	Horizon MYG SPDA	Horizon Plus SPDA	Palladium Advisor SPDA	Citadel 5 Diamond SPDA	
Issue Ages	Ages 0-85 NQ/Q		Ages 0-85 NQ/Q		Ages 0-90 NQ/Q	
Ratings	A A+ AA-	AM Best Standard & Poors Fitch	A A+ AA-	AM Best Standard & Poors Fitch	A AA	AM Best Standard & Poors
Interest Rate	<u>1st Year/Base Rate</u> 5.05%/3.05%	<u>6 Year Guarantee</u> 6.65% Year 1 2.65% Years 2-6 2.00% Minimum Guarantee	<u>6 Year Guarantee</u> 8.60% Year 1 2.60% Years 2-6 2.00% Minimum Guarantee	<u>1st Year/Base Rate</u> 3.25%/2.25%	<u>1st Year/Base Rate</u> 3.45%/2.45% .10 Bonus w/ Premiums \$100,000+ Base Rate Guaranteed for 2 years	
Term	9 Years		10 Years		7 Years	
Minimum Premium	\$5,000 NQ/\$2,000 Q \$50 EFT		\$5,000 NQ/Q		\$5,000 NQ/\$4,000 Q	
Free Withdrawals	10% Beginning the first Policy Year		10% Beginning the first Policy Year		10% Beginning the first Policy Year	
States Not Approved	AK, UT		AK, MN, NJ, NY, UT		MN, NJ, NY, OR, PA, UT, WA	
Surrender Charges (%)	8,8,8,7,6,5,3,1,0		10,9,8,7,6,5,4,3,2,1		9,8,7,6,5,4,3,2,1	
Remarks	Accumulated Value Death Benefit Issue Age for IN: 0-83 Issue Age for OK: 0-78 Issue Age for UT: 0-50		Market Value Adjustment Can Annuitize AFTER 5th year Surrender Value Death Benefit		Market Value Adjustment Surrender Value Death Benefit	
					Market Value Adjustment Confinement Waiver	
					Confinement Waiver Terminal Illness Waiver Return of Premium Guarantee	

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Company	American National	Genworth Financial			
Product/Type	Citadel 7 Diamond FPDA	SecureLiving Independence SPDA	SecureLiving SmartRate SPDA	SecureLiving Liberty SPDA	SecureLiving Stable 5 SPDA
Issue Ages	Ages 0-85 NQ/Q	Ages 0-85 NQ/Q	Ages 0-85 NQ/Q	Ages 0-85 NQ/Q	Ages 0-85 NQ/Q
Ratings	A AM Best AA Standard & Poors	A AM Best AA- Standard & Poors AA- Fitch	A AM Best AA- Standard & Poors AA- Fitch	A AM Best AA- Standard & Poors AA- Fitch	A AM Best AA- Standard & Poors AA- Fitch
Interest Rate	<u>1st Year/Base Rate</u> 4.60%/2.60% .10 Bonus w/ Premiums \$100,000+ Base Rate Guaranteed for 2 years	<u>1st Year/Base Rate</u> Below \$50,000 3.00%/2.50% Year 2 \$50,000 - \$99,999 3.50%/2.50% Year 2 \$100,000+ 4.00%/2.50% Year 2 2.50% Minimum Guarantee Years 1-6	<\$50k/\$50k-\$99,999/\$100k+ 1 Year 3.80%/4.30%/4.80% 3 Year 3.05%/3.15%/3.25% 5 Year 2.50%/2.60%/2.70% 2.00% Min Guarantee Years 1-7	<\$100k/\$100k-\$249,999/\$250k+ 2.65% Initial Base Rate 1 Year 4.15%/4.65%/5.15% Bailout Rate 2.65% 3 Year 3.15%/3.30%/3.40% Bailout Rate 2.65% 5 Year 2.90%/3.05%/3.15% Bailout Rate 2.65% 2.00% Minimum Guarantee Rate	<\$50k/\$50k-\$99,999/\$100k+ 3 Yr 2.05%/2.20%/2.30% Bailout Rate 2.05% 5 Yr 2.00%/2.15%/2.25%
Term	7 Years	6 Years	7 Years	6 Years	5 Years
Minimum Premium	\$5,000 NQ/\$2,000 Q \$1,000 Additional	\$5,000 NQ/\$2,000 Q	\$5,000 NQ/\$2,000 Q	\$5,000 NQ/\$2,000 Q	\$5,000 NQ/\$2,000 Q
Free Withdrawals	10% Beginning the first Policy Year	10% Beginning the first Policy Year	10% Beginning the first Policy Year	10% Beginning the first Policy Year	10% Beginning the first Policy Year
States Not Approved	NY	NY	NY	MN, NV, NY	NY
Surrender Charges (%)	7,7,7,6,5,4,2	9,9,8,7,6,5	7,7,7,6,5,4,3	9,9,8,7,6,5	6,6,6,6,3
Remarks	Confinement Waiver Terminal Illness Waiver Return of Premium Guarantee	Nursing Home Waiver	Guaranteed Return of Premium Nursing Home Waiver	Nursing Home Waiver Excellent annuity with a bail out rate.	Nursing Home Waiver

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Company	Lincoln Benefit Life		Principal Financial Group		RBC
Product/Type	SureHorizon II FPDA	SureHorizon Choice SPDA	FPDA Plus FPDA	Guaranteed Fixed Annuity SPDA	Value Master SPDA
Issue Ages	Ages 0-90 NQ/Q		Ages 0-90 NQ/Q (0-85 in NV & OK)		Ages 0-85 NQ/Q
Ratings	A+ AM Best AA Standard & Poors	A+ AM Best AA Standard & Poors	A+ AM Best A+ Standard & Poors AA- Fitch	A+ AM Best A+ Standard & Poors AA- Fitch	A AM Best AA- Standard & Poors AA Fitch
Interest Rate	<u>1st Year/Base Rate</u> 1 Yr 2.30%/1.30% 3 Yr 2.30%/1.30% 6 Yr 2.50%/1.50% .25% Bonus for Premiums of \$100,000+ .50% Lower for Return of Premium Option	<u>1st Year/Base Rate</u> 1 Yr 5.20%/3.70% 3 Yr 5.30%/3.80% 6 Yr 5.30%/3.80% 9 Yr 5.20%/3.70%	<u>1st Year/Base Rate</u> 2.00%/2.00% First Year Effective Yields 3.02% Below \$100,000 4.04% \$100,000+ Premium Bonus 1.00% Year 1 Below \$100,000 2.00% Year 1 \$100,000+	<u>1st Year/Base Rate</u> 2.15%/2.15% First Year Effective Yields 3.17% Below \$100,000 4.19% \$100,000+ Premium Bonus 1.00% Year 1 Below \$100,000 2.00% Year 1 \$100,000+	<u>1st Year/Base Rate</u> 4.00%/3.00%
Term	6 Years	9 Years	7 Years	5 Years	10 Years
Minimum Premium	\$10,000 NQ/\$3,000 Q \$100 EFT	\$10,000 NQ/Q	\$5,000 NQ	\$5,000 NQ	\$5,000 NQ/Q
Free Withdrawals	15% Beginning the first Policy Year	15% Beginning the first Policy Year	10% Beginning the first Policy Year	10% Beginning the first Policy Year	10% After the first Policy Year
States Not Approved	NY	cv cmkkkkk	Available in all 50 States	Available in all 50 States	AK, HI, MN, NJ, NY
Surrender Charges (%)	8,8,7,6,5,4	8,8,7,6,5,4,3,2,1	6,6,6,5,4,3,2	7,7,7,6,5	10,9,8,7,6,5,4,3,2,1
Remarks	Confinement Waiver Terminal Illness Waiver	Confinement Waiver Terminal Illness Waiver	Guaranteed Return of Premium Additional premium allowed in first contract year	Guaranteed Return of Premium Additional premium allowed in first contract year	Confinement Waiver

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Company	RBC Insurance	
Product/Type	Guarantee 3+3 Master SPDA	Guarantee 3+3 Master SPDA
Issue Ages	Ages 0-85 NQ/Q	Ages 0-85 NQ/Q
Ratings	A AM Best AA- Standard & Poors AA Fitch	A AM Best AA- Standard & Poors AA Fitch
Interest Rate	MVA Version Initial Rate/Base Rate 3.90% (Years 1-3)/3.00% Minimum Interest Rate 3.45% during 6 year term	Non MVA Version Initial Rate 3.65% (Years 1-3) Minimum Interest Rate 3.33% during 6 year term
Term	6 Years	6 Years
Minimum Premium	\$5,000 NQ/Q	\$5,000 NQ/Q
Free Withdrawals	10% After the first Policy Year	10% After the first Policy Year
States Not Approved	AK, FL, HI, IN, MD, NJ, NY, OK, OR, PA, SD, TX, UT, VT, WA	AK, HI, MN, NJ, NY, OK,OR, WA
Surrender Charges (%)	7,7,7,6,4,2	7,7,7,6,4,2
Remarks	Initial rate guaranteed for 3 years Option to lock in another 3 year Guaranteed Rate in 4th year Confinement Waiver Terminal Illness Waiver	Initial rate guaranteed for 3 years Option to lock in another 3 year Guaranteed Rate in 4th year Confinement Waiver Terminal Illness Waiver

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