

Multi-Year Guarantees

Last update February 1, 2010

Guarantee Period	Company	AM Best Rating	Product Name	1st Year Rate	Rate Thereafter	Average Annual Yield
3 Years	Old Mutual Life	A	OM Guarantee - Platinum 3	2.70%	2.70%	2.70%
	Old Mutual Life	A	OM Guarantee - Plus 3	3.00%	2.00%	2.33%
	American National	A	Palladium MYG (\$100,000)	2.10%	2.10%	2.10%
4 Years	NACOLAH	A+	NA Guarantee Choice (\$200,000)	2.65%	2.65%	2.65%
	Principal Financial Group	A+	Secure Fixed Annuity	2.45%	2.45%	2.45%
	Lincoln Financial Group	A+	Lincoln MYGuarantee Plus (\$100,000)	2.45%	2.45%	2.45%
5 Years	NACOLAH	A+	NA Guarantee Choice (\$200,000)	3.55%	3.55%	3.55%
	Old Mutual Life	A	OM Guarantee - Platinum 5	3.50%	3.50%	3.50%
	Lincoln Financial Group	A+	Lincoln MYGuarantee Plus (\$100,000)	3.15%	3.15%	3.15%
	American General	A	HorizonSelect 5	2.85%	2.85%	2.85%
	Lincoln Financial Group	A+	Classic 5 (\$100,000)	4.30%	2.30%	2.70%
	American General	A	HorizonSecure 5 (NON-MVA)	2.65%	2.65%	2.65%
	Principal Financial Group	A+	Guaranteed Fixed Annuity	2.20%	2.20%	2.20%
6 Years	NACOLAH	A+	NA Guarantee Choice (\$200,000)	3.40%	3.40%	3.40%
	American National	A	Palladium MYG (\$100,000)	3.35%	3.35%	3.35%
	Lincoln Financial Group	A+	Lincoln MYGuarantee Plus (\$100,000)	3.30%	3.30%	3.30%
	Lincoln Financial Group	A+	New Directions 6 (\$100,000)	3.10%	3.10%	3.10%
	RBC	A	RBC 3+3 MYG (MVA)	3.00%	3.00%	3.00%
	Principal Financial Group	A+	Secure Fixed Annuity	2.50%	2.50%	2.50%
7 Years	Old Mutual Life	A	OM Guarantee - Platinum 7	4.00%	4.00%	4.00%
	Old Mutual Life	A	OM - Guarantee Plus 7	4.70%	3.70%	3.84%
	NACOLAH	A+	NA Guarantee Choice (\$200,000)	3.65%	3.65%	3.65%
	Lincoln Financial Group	A+	Lincoln MYGuarantee Plus (\$100,000)	3.50%	3.50%	3.50%
	American General	A	Horizon Select	3.45%	3.45%	3.45%
	Lincoln Financial	A+	Classic 7 (\$100,000)	5.75%	2.75%	3.17%
	Principal Financial Group	A+	FPDA Plus	2.15%	2.15%	2.15%
8 Years	American National	A	Palladium MYG (\$100,000)	3.80%	3.80%	3.80%
	NACOLAH	A+	NA Guarantee Choice (\$200,000)	3.65%	3.65%	3.65%
	Protective Life	A+	Future Saver II (\$100,000)	4.54%	3.50%	3.63%
	Lincoln Financial Group	A+	Lincoln MYGuarantee Plus (\$100,000)	3.55%	3.55%	3.55%
	Lincoln Financial Group	A+	New Directions 8 (\$100,000)	3.35%	3.35%	3.35%
9 Years	Protective Life	A+	Future Saver II (\$100,000)	4.59%	3.55%	3.66%
	NACOLAH	A+	NA Guarantee Choice (\$200,000)	3.65%	3.65%	3.65%
	Lincoln Financial Group	A+	Lincoln MYGuarantee Plus (\$100,000)	3.60%	3.60%	3.60%
10 Years	Protective Life	A+	Future Saver II (\$100,000)	4.84%	3.80%	3.90%
	NACOLAH	A+	NA Guarantee Choice (\$200,000)	3.85%	3.85%	3.85%
	ING	A	Guarantee Choice (\$75,000)	4.70%	3.70%	3.80%
	American General	A	Horizon Select	3.75%	3.75%	3.75%

Please verify rate before submitting application.

Information subject to change without notice.

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