
















## Traditional Annuities




(Browser Only: Click the Column Title to Sort the Chart by that Column in descending order, click again to sort in ascending order.)

Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Features
 <b>American General</b> A (Excellent) A.M. Best AA- (Very Strong) Fitch A+ (Strong) S&P Aa (Excellent) Moody's (02/10) <b>HorizonMYG<sup>SM</sup></b>  Contract 04370 SPDA	6.65% (includes 4% 1st Year Interest Bonus) 1st Year interest Rate  4.00% Base Interest Rate  2.65% Guaranteed 2-6 Yrs.	10.00% free w/d each year including the first yr . Systematic Withdrawals	10 Years (10, 9, 8, 7, 6, 5, 4, 3, 2, 1) + or - MVA	2% Guaranteed credited interest rate on annuity value. Minimum Guaranteed withdrawal amount is 90% of premium minus withdrawals, accumulated at 2.00%	0-85 (Q & NQ)	7.50% 0-75  5.00% 76-80  3.00% 81-85	Full value at Death!  NO Commission Chargebacks at Death!  Plus 100% Extended Care Rider Waiver of Surrender Charges!
 <b>American National</b> A (Superior) A.M. Best AA S&P (02/10)   <b>WealthQuest®</b> <b>Citadel 5</b> <b>Diamond Annuity</b> Policy Form ANN94	3.45% 1st Year 2.45% Base Rate Guar'd yr 2 plus 1% 1st year additional interest *Add 10bps to rates for \$100,000 initial premiums or more.	10% of Annuity Value as of the beginning of each policy yr. Including the first year OR Systematic Withdrawals	5 Year (7, 7, 7, 6, 5%) (NO MVA)	2.00% Flat Rate or Floating Min rate 2.00% currently. This rate will vary between 1% & 3% but will be set at issue and fixed for the life of the contract.	No Max Issue Age for Owners. (NQ only.) Owners on Qualified policies must be 85 yrs or younger Annuitants must be 85 yrs or younger	4.00% 0-80  3.00% 81-85.	Full Account Value at Death and No Commission ChargeBack at Death if Annuitant is under 80 at Issue!  NURSING HOME CONFINEMENT RIDER and Disability Waiver
 <b>American National</b> A (Superior) A.M. Best AA S&P (02/10)	4.60% 1st Year 2.60% Base Rate Guar'd year 2 plus 2% 1st year additional interest Add 10bps to rates for \$100,000 initial premiums or more	10% of Annuity Value as of the beginning of each policy yr. Including the rst year OR Systematic Withdrawals	7 Year (7, 7, 7, 6, 5, 4,2%) (NO MVA)	2.00% Flat Rate or Floating Min rate 2.00% currently. This rate will vary between 1% & 3% but will be set at issue and fixed for the life of the contract.	No Max Issue Age for Owners. (NQ only.) Owners on Qualified policies must be 85 yrs or younger	4.50% 0-80 3.50% 81-85.	Full Account Value at Death and No Commission ChargeBack at Death if Annuitant is under 80 at Issue!  NURSING HOME CONFINEMENT RIDER and Disability Waiver

Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Features
 <p><b>WealthQuest® Citadel 7 Diamond Annuity</b> Policy Form ANN94 New 2yr rate guarantee.</p>					Annuitants must be 85 yrs or younger		
 <p><b>A</b> (Superior) A.M. Best AA S&amp;P (02/10) <b>Century I</b></p>	3.00% Includes 1% 1st Yr. Interest Enhancement	10.00% of Annuity Value as of the beginning of each policy yr. Including the first year OR Systematic Withdrawals.	10 Year 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% + or - MVA	2.00% Flat Rate or Floating Min rate 2.00% currently. This rate will vary between 1% & 3% but will be set at issue and guaranteed for the life of the contract.	Maximum issue age 90.	8.00% 0-74  5.50% 75-90	Full Value at Death!
 <p><b>A</b> (Superior) A.M. Best AA S&amp;P (02/10) <b>Century III</b></p>	5.00% Includes 3% 1st Yr. Interest Enhancement	10.00% of Annuity Value as of the beginning of each policy yr. Including the first year OR Systematic Withdrawals.	10 Year 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 0% + or - MVA	2.00% Flat Rate or Floating Min rate 2.00% currently. This rate will vary between 1% & 3% but will be set at issue and guaranteed for the life of the contract.	Maximum issue age 85.	7.00% 0-74  4.50% 75-85	Full Value at Death!
 <p><b>A</b> (Superior) A.M. Best AA S&amp;P (02/10) <b>Century V</b></p>	7.00% Includes 5% 1st Yr. Interest Enhancement	10.00% of Annuity Value as of the beginning of each policy yr. Including the first year OR Systematic Withdrawals.	10 Year 12, 12, 11, 10, 9, 8, 6, 4, 3, 2, 0% + or - MVA	2.00% Flat Rate or Floating Min rate 2.00% currently. This rate will vary between 1% & 3% but will be set at issue and guaranteed for the life of the contract.	Maximum issue age 80.	6.00% 0-74  3.50% 75-80	Full Value at Death!
 <p><b>A</b></p>	9.00% Includes 7% 1st Yr. Interest Enhancement  Century rates 10 basis points lower in FL, IN, NC, TX, VT, VA, WA & WI	10.00% of Annuity Value as of the beginning of each policy yr. Including the first year OR Systematic Withdrawals.	10 Year 12, 12, 11, 11, 10, 9, 8, 6, 4, 2, 0% + or - MVA	2.00% Flat Rate or Floating Min rate 2.00% currently. This rate will vary between 1% & 3% but will be set at issue and guaranteed	Maximum issue age 80.	5.00% 0-74  3.00% 75-80	Full Value at Death!

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<p>(Superior) A.M. Best AA S&amp;P (02/10)</p> <p><b>Century VII</b></p>				for the life of the contract.			
 <p>Financial Strength Ratings A- (excellent) (02/10)</p> <p><b>Secure Income</b></p> <p><b>125</b></p> <p><b>25.00%</b></p> <p><b>Income Bonus</b></p>	<p><b>Ultra Band</b> \$250,000 &gt; Fixed Account: 2.50%</p> <p><b>High Band</b> \$100,000-\$249,999 Fixed Account 2.50%</p> <p><b>Low Band</b> \$25,000-\$99,999 Fixed Account 2.50%</p>	<p><b>10.00%</b> of the beginning-of-year Contract Value after the first contract year can be withdrawn each year without incurring withdrawal charges. Systematic withdrawals may be specified by dollar amount or percentage of Contract Value with your choice of payout frequency.</p>	<p><b>10-year</b> declining +/-MVA (12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 2%, 0%)</p>	<p>87.5% of the premiums paid, less withdrawals and rider charges, compounded at the applicable Minimum Guaranteed Contract Withdrawal Value Interest Rates, ranging from 1% to 3%.</p>	<p>0-85 Min Initial Q: \$25,000 Non-Q: \$25,000</p>	<p><b>7.50%</b> 0-75 5.00% 76-85</p>	<p><b>No Fee Guaranteed Lifetime Annual Income</b></p> <ul style="list-style-type: none"> <li>Includes a 25% income bonus based on the initial premium received and applied to the Guaranteed Lifetime Income Account Value.                     <ul style="list-style-type: none"> <li>The Guaranteed Lifetime Income Benefit Factor depends on the Guaranteed Lifetime Income option you choose:                             <ul style="list-style-type: none"> <li>5% level income benefit annually</li> <li>4% income with a 2% annual cost of living increase.</li> <li>4% level income benefit annually with spousal continuation of income upon death of owner</li> <li>3% income with a 2% annual cost of living increase and spousal continuation of income upon death of owner.</li> </ul> </li> </ul> </li> </ul>
 <p><b>Genworth Life Insurance Company®</b> A (Excellent) A.M. BEST Standard &amp; Poor's A Moody's A1 Fitch A (02/10)</p> <p><b>SecureLiving® Liberty</b></p> <p>SPDA</p> <p>Choice of a 1, 3, or 5 year rate guarantee with bailout rates!</p>	<p>\$250,000 or More 1 yr rate 5.15% w/ 2.65% base &amp; 2.50% bailout rate 3 yr rate 3.40% Guaranteed Yrs 1-3 2.50% bailout rate 5 yr rate 3.15% Guaranteed Yrs 1-5 2.50% bailout rate 3.04% Effective Yield to Bailout</p> <p>\$100,000 to \$249,999 1 yr rate 4.65% with 2.65% base &amp; 2.50% bailout rate 3 yr rate 3.30% Guaranteed Yrs 1-3 2.50% bailout rate 5 yr rate 3.05% Guaranteed Yrs 1-5 2.50% bailout rate</p> <p>Great Rates For Less Than \$100K 1 yr rate 4.10% with a 2.60% base &amp; 2.60% bailout rate with a 3 yr rate</p>	<p>10% free beginning in year 1</p>	<p><b>6 YEAR</b> (9%, 9%, 8%, 7%, 6%, 5%, 0%) IN and MN Only: (9%, 8%, 7%, 6%)</p>	<p>Minimum Guaranteed Interest Rate is 2.00%. Years 1-3</p>	<p>0-85 (Q &amp; NQ)</p>	<p>0-75: 3.00%</p> <p>76-80: 1.95%</p> <p>81-85: 1.05%</p>	<p>Full Contract Value at Death</p> <p>Nursing Home Waiver for 100% of contract value</p> <p>Annuitization available after 1 year into current SPIA rates!</p>

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	3.10% Guaranteed Yrs 1-3 2.60% bailout rate 5 yr rate 2.85% Guaranteed Yrs 1-5 2.60% bailout rate						
 <b>B+</b> A.M. Best (02/10) <b>Choice 5</b>	4.00% 1st Year 3.00% Base Rate	100% of All Cumulative Interest. Interest Only After 30 Days.	4 Year  8, 7, 6, 5, 4%  Surrender penalties apply to principal only! (NO MVA)		0-100 (Q & NQ)	0-80: 3.00%  Ages 81+: 1.50%	Full Value at Death!  NO commission chargeback!  Optional 1X5 Annuitization!
 A (Excellent) A.M. Best <b>A+</b> (Strong) Fitch (02/10) <b>Guarantee 3+3 Master Annuity</b> (SPDA) - AN3004&AN3005	<b>MVA Version</b> 6-Year: 4.00% Guaranteed. 1-3 Yrs.  <b>NON-MVA Version</b> 6-Year: 3.75% Guaranteed. 1-6 Yrs.	<b>10%</b> Free Withdrawals after 1st Yr Systematic withdrawals are available after the 1st year.	6 Years (7, 7, 7, 6, 4, 2) + or - MVA	This rate may be higher or lower than the initial guaranteed interest rate, but it will always be at least 3.00%.	<b>0-80 Q</b>  0-85 NQ	<b>2.00%</b> 0-75  1.25% 76-80 0.50% 81-85	<ul style="list-style-type: none"> <li>• Full value at Death!</li> <li>• 100% Confinement Waiver</li> <li>• 100% Terminal Illness Waiver</li> <li>• Annuitization: 2x5</li> </ul>
 A (Excellent) A.M. Best <b>A+</b> (Strong) Fitch (02/10) <b>Master Builder Annuity</b> (SPDA with additional premium deposits allowed in 1st 6 months) AN3009	3.00% 1st Year Renews at portfolio rate each year for another 12 months  3.00% guaranteed minimum	<b>10%</b> Free Withdrawals after 1st Yr Systematic withdrawals are available after the 1st year.	10 Years (10, 9, 8, 7, 6, 5, 4, 3, 2, 1) No charge during 30-day window at end of 5th contract year, + or -MVA	This rate may be higher or lower than the initial guaranteed interest rate, but it will always be at least 3.00%.	<b>0-80 Q &amp; NonQ</b>	<b>6.25%</b> 0-69  4.25% 70-80	<ul style="list-style-type: none"> <li>• Full value at Death!</li> <li>• Enhanced Death Benefit up to 60% of annuity growth! (varies by issue age and date of death)</li> <li>• Plus 50% of the Enhanced Enhanced Death Benefit</li> <li>• Value can be used as a Living Benefit after the 10th year!</li> <li>• Confinement Waiver</li> <li>• Terminal Illness Waiver</li> <li>• Annuitization: 2x5</li> </ul>
 A (Excellent) A.M. Best <b>A+</b> (Strong) Fitch (02/10) <b>Value Master</b>	4.20% 1st Year Renews at portfolio rate each year for another 12 months 3% guaranteed minimum.	<b>10%</b> Free Withdrawals after 1st Yr Systematic withdrawals are available after the 1st year.	10 Years (10, 9, 8, 7, 6, 5, 4, 3, 2, 1)  + or -MVA	This rate may be higher or lower than the initial guaranteed interest rate, but it will always be at least 3.00%.	<b>0-85 Q &amp; NonQ</b>	<b>8.50%</b> 0-75  6.50% 76-80 5.50% 81-85	<ul style="list-style-type: none"> <li>• Full value at Death!</li> <li>• 100% Confinement Waiver</li> <li>• 100% Terminal Illness Waiver</li> <li>• Annuitization: 2x5</li> </ul>

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<p>(SPDA with additional premium deposits allowed in 1st 6 months) L7000&amp;L7078</p>	<p><b>Guaranteed Term Crediting Rate Strategies</b>                      1 Year 1.90%                      10 Year 1.80%</p> <p><b>Enhanced Care benefit</b> - increases annuity value to help clients pay for extended care costs. Included with contract at no extra charge.</p> <p><b>Rate Reductions For Optional Riders</b>  <b>Enhanced Withdrawal Rider (10% surrender charge-free withdrawals in addition to MRD each year). Rider cost: -0.30% current reduction in interest rate.</b></p> <p><b>Annuity Value Death Benefit Rider (full annuity value at death). Rider cost: -0.30% current reduction in interest rate.</b></p>	<p><b>With Enhanced Withdrawal Rider: 10%</b> of annuity value after 30 days. With or without rider: Minimum required distributions. Substantially equal periodic payments.</p> <p>Confinement Waiver.</p>	<p><b>10-year declining,</b> +/-MVA. Based on attained age on date premium is received:</p> <p><b>Ages 0-75:</b> 12, 12, 12, 11, 10, 9, 8, 6, 3, 1%</p> <p><b>Ages 76-80:</b> 11.50, 10.50, 9.50, 8.50, 7.50, 6, 5, 4, 3, 1%</p> <p><b>Ages 81+:</b> 11,10, 9, 8, 7, 6, 5, 4, 3, 1%</p>	<p>1.50% for all Guaranteed Term Strategies. Standard Nonforfeiture Minimum Interest Rate: 1.00% Contract Guarantee: 87.5% of premiums accumulated at 1%-3% annually over life of contract (varies by state and issue date). See State Approval Matrix for current</p>	<p><b>Owner: 8.00%</b> <b>0-85</b></p> <p><b>Designated Annuitant: 4.00%</b> <b>40-75</b></p> <p><b>Minimum: \$50,000</b></p> <p><b>Maximum: \$200,000</b></p>	<p><b>0 - 80</b></p>	<p>Product is distributed by Legacy Marketing Group®: www.legacynet.com. Individual Policy Form Nos: IIC-PMYGA-1107, IIC-MYR-1107, IIC-AVDB-1107, IIC-EWD-1107, IIC-CS-PMYGA-1107, Certificate Nos: IIC-CMYGA-1107, IIC-CS-CMYGA-1107, EnhancedCareRider® Policy Form Nos: IIC-ECR-0508, IIC-ECRB-0508. Enhanced Care Rider® is not long-term care insurance. The rider has limitations, is optional, and has an additional cost.</p> <p>Withdrawals over any surrender charge-free amount are subject to surrender charges and a market value adjustment. Withdrawals may be subject to income tax, and a federal income tax penalty may apply to withdrawals taken before age 59½. Available only to individual U.S. residents and on traditional IRA, RothIRA, and nonqualified contracts. State restrictions may vary. See contract for details. Less prior withdrawals and any associated surrender charges, market value adjustments, and deductions.</p>
<p><b>INVESTORS INSURANCE CORPORATION</b>  <b>Investors Insurance Corporation</b>                      Wilmington, DE</p> <p><b>A.M. Best A - (Excellent)</b>  <b>Standard &amp; Poor's A (Strong)</b>                      (02/10)</p> <p>                      Products are distributed by Legacy Marketing Group</p> <p>  <b>EnhanceMark®</b>                      Flexible premium deferred fixed annuity.</p> <p>Choose from a 1-year or 10-Year Guaranteed Rate.</p>	<p>13.40% Guaranteed First Year Yield!</p> <p>3.10% Current Fixed Value Rate Plus 10.0% Bonus (Assumes no withdrawals)</p> <p>The Current Fixed Rate 3.10%</p>	<p><b>10.00%</b> of Contract Value Annually, Starting Year 2. Systematic W/D &amp; RMD immediately from Fixed.</p>	<p>Surrender Charge: 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 7.5, 5, 2.5, 0% (15 yrs.)</p> <p>NO MVA</p>	<p>MGIR is set at issue, guaranteed for life of the contract and is currently 2.00%</p>	<p><b>Maximum issue age 80 for Q or NQ.</b></p> <p>Min: \$5,000 NQ or Q</p> <p>Renual \$500 Annual or \$50/Mo EFT</p> <p>Max without Home Office Approval: 0-69: \$1,000,000 70-74: \$750,000</p>	<p><b>Call For Details</b></p>	<p>Full Contract Value at Death: The contract's accumulation value, including both vested and unvested premium bonus, is available as a lump sum.</p> <p>100% Nursing Care &amp; 100% Terminal Illness Waiver of Surrender Charges</p> <p>Lifetime Income Benefit Rider: Choice of an 5.00% annual accumulation option at no initial cost or 8.00% annual accumulation option with a 45 bps annual fee. (30 bps for the Eagle 10 &amp; 12) Income available as early as year 2 and age 50.</p>
<p>                      A.M. Best A-S&amp;P <b>BBB+</b>                      (02/10)</p> <p><b>Premier Eagle 10</b></p> <p><b>10.00% Bonus</b></p> <p>on All Premiums added in years 1-5.</p> <p><b>Immediately Vested</b></p>							