



# MYGA

The Life and Annuity Shop, LLC  
 Toll Free: (888) 661-1999  
 Fax: (800) 308-7151

Company / Product Name	AM Best	Minimum Premium	Premium Bonus	Rate Change	Years Rate Gtd	Rate	Yield to Surrender	Commissions Age: Rate
<b>Featured Products</b>								
Rate Guaranteed 5 Years								
	B-	10,000		11/02/09	1-5	3.95	3.95	0-80: 2.00 81-90: 0.40
				Next Rate:	02/15/20	1-5		3.95
	A-	10,000		11/04/09	1-5	3.65	3.65	0-75: 3.00 76-80: 2.00
	A-	10,000		11/04/09	1-5	3.15	3.15	0-75: 2.50 76-80: 1.50



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<b>Rate Guaranteed 5 Years</b>								
Liberty Bankers Life Bankers Premier Plus [MVA]	B-	10,000		11/02/09	1	4.75	3.95	0-80: 2.00 81-90: 0.40
					2-5	3.75		
	Next Rate:			02/15/20	1	4.75	3.95	No Change
					2-5	3.75		
Liberty Bankers Life Bankers 5 [MVA]	B-	10,000		11/02/09	1-5	3.65	3.65	0-80: 3.25 81-90: 1.50
					Next Rate:			
OM Financial Life Insurance Company OMGuarantee-Plus 5 [MVA]	A-	5,000 Q:2,000		03/01/10	1	4.30	3.50	0-79: 2.50 80-90: 1.25
					2-5	3.30		
OM Financial Life Insurance Company OMGuarantee-Platinum 5 [MVA]	A-	10,000 Q:2,000		03/01/10	1-5	3.50	3.50	0-79: 2.50 80-90: 1.25
OM Financial Life Insurance Company OMGuarantee-Platinum 5 High-Band [MVA]	A-	2,000		03/01/10	1-5	3.50	3.50	0-79: 2.50 80-90: 1.25
North American Company NA Guarantee Choice 5 High-Band [MVA]	A+	200,000		02/23/10	1-5	3.50	3.50	0-80: 2.50 81-85: 1.88 86-90: 1.25 <a href="#">see notes</a>
North American Company NA Guarantee Choice 5 Low-Band [MVA]	A+	10,000 Q:2,000		02/23/10	1-5	3.25	3.25	0-80: 2.50 81-85: 1.88 86-90: 1.25 <a href="#">see notes</a>
Lincoln Financial Group Lincoln MYGuaranteeSM Plus 5 High-Band [MVA]	A+	100,000		03/01/10	1-5	3.15	3.15	0-75: 2.00 76-80: 1.30 81-85: 0.75
Loyal American Life Loyal SureSaver 5 High-Band [MVA]	A	100,000		10/19/09	1-5	3.05	3.05	0-74: 0.75+ 75-89: 0.51+ <a href="#">see notes</a>
Presidential Life Secure 5	B+	5,000		02/17/10	1-5	3.00	3.00	0-80: 1.50 81-84: 0.90 85-90: 0.33
Lincoln Financial Group Lincoln MYGuaranteeSM Plus 5 Low-Band [MVA]	A+	10,000		03/01/10	1-5	3.00	3.00	0-75: 2.00 76-80: 1.30 81-85: 0.75
American General Life Insurance Company AG HorizonSelect 5 [MVA]	A	5,000		02/08/10	1-5	2.85	2.85	0-80: 4.00 81-85: 3.00
Investors Insurance (Legacy) RateMark 5 [MVA]	A-	5,000 Q:3,000		03/01/10	1-5	2.85	2.85	0-80: 3.00 81-85: 1.50
West Coast Life Sure Advantage 5 High-Band [MVA]	A+	100,000	1.00	02/23/10	1-5	2.60	2.80	0-75: 2.00 76-85: 1.00
					Next Rate:			
American National Insurance Company Palladium MYG Annuity 5 High-Band [MVA]	A	100,000		03/01/10	1	3.60	2.80	0-79: 4.00 80-85: 2.00
					2-5	2.60		
Lincoln Financial Group Lincoln ClassicSM 5 High-Band [MVA]	A+	100,000		03/01/10	1	4.30	2.70	0-75: 4.00 76-80: 2.75 81-85: 1.50
					2-5	2.30		



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<b>Rate Guaranteed 5 Years</b>								
American National Insurance Company Palladium MYG Annuity 5 <i>Low-Band</i> [MVA]	A	5,000		03/01/10	1 2-5	3.50 2.50	2.70	0-79: 4.00 80-85: 2.00
Loyal American Life Loyal SureSaver 5 <i>Low-Band</i> [MVA]	A	10,000		10/19/09	1-5	2.70	2.70	0-74: 0.75+ 75-89: 0.51+ <b>see notes</b>
American General Life Insurance Company AG HorizonSecure 5	A	5,000		02/08/10	1-5	2.65	2.65	0-80: 4.00 81-85: 3.00
Integrity Life Insurance Momentum Advantage 5 [MVA]	A+	20,000		02/28/10	1 2-5	3.20 2.45	2.60	0-79: 2.50 80-86: 0.50
American General Life Insurance Company AG Horizon Choice 5 [MVA]	A	5,000 Q:2,000		02/08/10	1-5	2.60	2.60	0-85: 2.40+ <b>see notes</b>
West Coast Life Sure Advantage 5 <i>Low-Band</i> [MVA]	A+	10,000		02/23/10	1-5	2.60	2.60	0-75: 2.00 76-85: 1.00
			Next Rate:	03/16/10	1-5	2.40	2.40	<b>-0.20 DOWN</b>
Allianz Life Dominator Plus 5 <i>High-Band</i> [MVA, LOAN]	A	100,000		03/02/10	1-5	2.60	2.60	0-75: 3.00 76-80: 2.00 81-85: 1.00
Allianz Life Dominator Plus 5 <i>Mid-Band</i> [MVA, LOAN]	A	25,000		03/02/10	1-5	2.50	2.50	0-75: 3.00 76-80: 2.00 81-85: 1.00
Lincoln Financial Group Lincoln ClassicSM 5 <i>Low-Band</i> [MVA]	A+	10,000		03/01/10	1 2-5	3.30 2.30	2.50	0-75: 4.00 76-80: 2.75 81-85: 1.50
EquiTrust Life Insurance Company Certainty Select 5 [MVA]	B+	30,000		02/04/10	1-5	2.50	2.50	0-80: 3.00+ 81-90: 2.25+ <b>see notes</b>
Phoenix Life Insurance Company Phoenix Select Plus® 5-year [MVA]	B++	5,000 Q:2,000		02/13/10	1-5	2.45	2.45	0-80: 3.50 81-90: 2.00
Genworth Life Insurance Company SecureLiving Stable 5 <i>High-Band</i>	A	100,000		02/08/10	1-5	2.25	2.25	0-75: 3.00 76-80: 2.25 81-85: 1.50
Principal Financial Group Guaranteed Annuity 5-Year Guaranty	A+	5,000		02/15/10	1-5	2.20	2.20	0-80: 4.10 81-85: 3.00 86-90: 1.45
Genworth Life Insurance Company SecureLiving Stable 5 <i>Mid-Band</i>	A	50,000		02/08/10	1-5	2.15	2.15	0-75: 3.00 76-80: 2.25 81-85: 1.50
Genworth Life Insurance Company SecureLiving Stable 5 <i>Low-Band</i>	A	5,000 Q:2,000		02/08/10	1-5	2.00	2.00	0-75: 3.00 76-80: 2.25 81-85: 1.50
Lincoln Benefit Life Tactician Plus 5 <i>Low-Band</i> [MVA]	A+	10,000 Q:3,000		01/25/10	1-5	1.65	1.65	0-75: 4.00 76-85: 3.00 86-90: 2.00 <b>see notes</b>
Lincoln Benefit Life Tactician Plus 5 <i>High-Band</i> [MVA]	A+	100,000		01/25/10	1-5	1.65	1.65	0-75: 4.00 76-85: 3.00 86-90: 2.00 <b>see notes</b>
Lincoln Benefit Life Treasury-Linked Annuity	A+	5,000 Q:3,000		02/15/10	1-5	1.55	1.55	0-80: 3.00 81-85: 2.40 86-90: 1.50