





CD & FIXED ANNUITIES								
Company	Security Benefit Life AM Best B Assets \$9.2 Billion	Liberty Bankers Life AM Best B- Assets \$807 Million	OM Financial AM Best A- Assets \$17.5 Billion	American National AM Best A Assets \$13.5 Billion	OM Financial AM Best A- Assets \$17.5 Billion	Liberty Bankers Life AM Best B- Assets \$807 Million	Phoenix Life AM Best B+ Assets \$15.4 Billion	Forethought Life AM Best A- Assets \$3.8 Billion
Annuity Name	Choice Annuity	Bankers Premier Plus	OM Guarantee Platinum 5	ANICO EIA	OM Guarantee Platinum 7	Bankers 7	Phoenix Select Plus	Secure Income 125
Term Length	5 Years	5 Years	5 Years	6 Years	7 Years	7 Years	10 Years	10 Years
Approved all states Except	NY OR	AL AK CT DC DE MA ME MN MO NH NJ NY RI VT WY	MN NY OR WA	MN NY ND OK OR WA	MN NY OR VT WA	AL AK CT DC DE MA ME MN MO NH NJ NY RI VT WY	CA ME MN NJ NY PA	CA MA MN MT NY NY OR VA WA 6.5% Comm AK CT DE SC UT
Current Interest Rate	3.85%	4.75% 1st Yr 3.75% Yrs 2-5	3.50%	TRIGGER RATE 5.00%	4.15%	4.00%	 4.05%	31.25% 1st Yr 5.00% Yr 2-10 INCOME VALUE
PRODUCT DESIGN	GUARANTEED 5 YEARS	GUARANTEED 5 YEARS	GUARANTEED 5 YEARS	GUARANTEED 6 YEARS	GUARANTEED 7 YEARS	GUARANTEED 7 YEARS	GUARANTEED 10 YEARS	GUARANTEED 10 YEARS
Effective Rate	Same as above	3.95%	Same as above	Same as above	Same as above	Same as above	Same as above	7.30%
*Death Benefit	Owner	Annuitant	Owner	Owner or Annuitant	Owner	Annuitant	Owner	Owner
Issue Ages	0 - 90	0 - 90	0 - 90	0 - 85	0 - 90	0 - 85	0 - 90	0 - 85
Renewal Window End of Term	30-Day Window	No Auto Renewal	30-Day Window	No Auto Renewal	30-Day Window	No Auto Renewal	30-Day Window	No Auto Renewal
Guar Formula	Same as above	Same as above	Same as above	Same as above	Same as above	Same as above	Same as above	5% on 125%
Surrender Chgs	7,7,7,6,6	8,1,7,3,6,4,5,5,4,5 +/- MVA	9,8,7,6,5 +/- MVA	8,8,7,6,4,2	9,8,7,6,5,4,3 +/- MVA	8,7,6,5,4,5,3,5,2,5 +/- MVA	9,8,7,6,5,4,3,2 +/- MVA	12,12,11,10,9,8,7,6,4,2
Minimum Premium	\$2,000 Qualified \$5,000 Non-Qual	\$10,000	\$2,000 Qualified \$5,000 Non-Qual	\$10,000	\$2,000 Qualified \$5,000 Non-Qual	\$10,000	\$2,000 Qualified \$5,000 Non-Qual	\$25,000
Max Premium W/O Approval	\$1,000,000	00-80 \$500,000 81-90 \$250,000	\$1,000,000	\$1,000,000	\$1,000,000	00-80 \$500,000 81-85 \$250,000	\$1,000,000	\$1,000,000
FPDA Or SPDA	Flexible Premium	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium
Product Highlights & Hot Points	Monthly Interest Cks Immediately 10% Withdrawals including 1st Year!  100% Money Back Guarantee Full Value at Death Nursing Hm Waiver  Under 125K reduce 10 bpts Max issue A85 in PA Max A84 in IN MD OK	Monthly Interest Cks Immediately  Full Value & No Commission Chargeback at Death  Nursing Home & Disability Waivers	Monthly Interest Cks Immediately  Full Value & No Commission Chargeback at Death  Nursing Home Terminal Illness & Unemployment Waivers	10% Withdrawals after 1st Year  Nursing Home Wavier  Triggered Rate Paid Annually if S&P is Not Down	Monthly Interest Cks Immediately  Full Value & No Commission Chargeback at Death  Nursing Home Terminal Illness & Unemployment Waivers	Monthly Interest Cks Immediately  Full Value & No Commission Chargeback at Death  Nursing Home & Disability Waivers	Monthly Interest Cks Immediately 10% Withdrawals including 1st Year  Full Value at Death Nursing Home & Terminal Illness Waivers!  No Surr Charge after 8 Years! MVA Only Years 9&10	INCOME VALUE 25% BONUS! 5% Rollup 10 Yrs Spousal Continuation COLA & Step Up  Death Benefit Rider Premium X 5% Per Yr Max 200% of Premium less withdrawal or A85  ACCOUNT VALUE 10% Withdrawals Full Value at Death Nursing Hm Waiver 2.50% FIXED RATE
COMMISSION	00 - 74 1.50% 75 - 79 1.00% 80-84 .75% 85-90 .40%	2.00% 81-90 .40%	2.50% 80-90 1.25%	5.00% 80-85 3.00%	3.25% 80-90 1.62%	4.00% 81-85 2.00%	3.50% 81-90 2.00%	7.50% 76-85 5.00%

Rates Effective Mar 01, 2010

\*Denotes whether Death Benefit is Owner or Annuitant driven.  
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