



5-Year Fixed Annuity Guide

February 2010



Fixed annuities are interest-based vehicles similar to bank-issued CDs, but geared specifically towards retirement savings. A lump-sum of cash locks in a 3-10% interest rate for 1-10 years. The initial deposit—otherwise called the premium—ranges from \$5,000 to \$1,000,000. Fixed annuities are very low risk, have more liquidity than CDs, are tax-deferred, and typically offer higher yields than bonds, CDs, or treasuries.

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COMPANY/ PRODUCT NAME	AM BEST	MINIMUM PREMIUM	RATE CHANGE	YEARS RATE GTD	RATE	YIELD TO SURRENDER
Great American Life Insurance <i>High-Band</i>	A	100,000	01/11/10		4, 3.1, 3.2, 3.3, 3.4	3.40
American General Life Insurance Co.	A	5,000	02/01/10	1-5	2.85	2.85
Loyal American Life <i>High-Band</i>	A	100,000	10/19/09	1-5	3.05	3.05
Great American Life Insurance American Free- dom Stars and Stripes 5 <i>Low- Band</i>	A	10,000	01/11/10		3.9 3 3.1 3.2 3.3	3.30
John Hancock JH Signature Fixed Annuity 5 <i>High-Band</i> [MVA]	A+	100,000	12/22/09	1-5	3.00	3.00
American National Insurance Co. Palladium MYG Annuity 5 <i>High- Band</i> [MVA]	A	100,000	02/01/10	1 2-5	3.60 2.60	2.80
John Hancock JH Signature Fixed Annuity 5 <i>Mid-Band</i> [MVA]	A+	50,000	12/22/09	1-5	2.90	2.90
American National Insurance Co. Palladium MYG Annuity 5 <i>Low- Band</i> [MVA]	A	5,000	02/01/10	1 2-5	3.50 2.50	2.70
Allianz Life Dominator Plus 5 <i>High-Band</i> [MVA, LOAN]	A	100,000	02/02/10	1-5	2.85	2.85
John Hancock JH Signature Fixed Annuity 5 <i>Low-Band</i> [MVA]	A+	25,000	12/22/09	1-5	2.75	2.75
Allianz Life	A	25,000	02/02/10	1-5	2.75	2.75

* The figures listed above are provided to our office and are assumed to be correct at the time of publication. All rates and terms are reviewed and confirmed at the time of issuance.