



5-Year Fixed Annuity Guide

March 26, 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 American Freedom Stars and Stripes 5 High-Band [MVA, STEP RATE]	A	100,000	01/11/10	4, 3.1, 3.2, 3.3, 3.4	4, 3.1, 3.2, 3.3, 3.4	3.40
Great American Life Insurance Low-Band	A	10,000	01/11/10	3.9, 3, 3.1, 3.2, 3.3	3.9, 3, 3.1, 3.2, 3.3	3.30
Loyal American Life High-Band	A	100,000	10/19/09	1-5	3.05	3.05
American General Life Insurance AG Horizon Select 5 [MVA]	A	5,000	02/08/10	1-5	2.85	2.85
American National Insurance High-Band	A	100,000	03/01/10	1 2-5	3.60, 2.60	2.80
American National Insurance Low-Band	A	5,000	03/01/10	1 2-5	3.50 2.50	2.70
Lincoln Financial Group High-Band	A+	100,000	03/01/10	1, 2-5	4.30, 2.30	2.70
Loyal American Life Loyal Sure-Saver 5 Low-Band [MVA]	A	10,000	10/19/09	1-5	2.70	2.70
American General Life Insurance AG HorizonSecure 5	A	5,000	02/08/10	1-5	2.65	2.65
Integrity Life Insurance Momentum Advantage 5 [MVA]	A+	20,000	02/28/10	1, 2-5	3.20, 2.45	2.60
West Coast Life Sure Advantage 5 High-Band [MVA]	A+	100,000	03/23/10	1-5	2.40	2.60

* 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.



7-Year Fixed Annuity Guide

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Before you decide to buy an annuity, ask yourself these questions:

Depending on my needs or age, is this annuity right for me? Taking money out of an annuity may mean you pay taxes. Also, while it is sometimes possible to transfer the value of an older annuity into a new annuity, the new annuity may have a new schedule for charges that could mean new expenses you must pay directly or indirectly.

How much annuity income will I need in addition to my social security, pension, savings, and any other income or investment sources?

Will I need an income only for myself or also for someone else?

How much can I afford to pay in premiums?

How will the annuity contract fit in with my total financial planning?

How long can I leave money in the annuity?

When will I need income payments?

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COMPANY/ PRODUCT NAME	AM BEST	MINIMUM PREMIUM	RATE CHANGE	YEARS RATE GTD	RATE	YIELD TO SURRENDER
American National Palladium MYG Annuity 7 <i>High-Band</i> [MVA]	A	100,000	03/01/10	1, 2-7	4.45, 3.45	3.59
American National Palladium MYG Annuity 7 <i>Low-Band</i> [MVA]	A	5,000	03/01/10	1, 2-7	4.35, 3.35	3.49
American General Life AG HorizonSelect 7 [MVA]	A	5,000	02/08/10	1-7	3.45	2.45
Integrity Life Insurance Momentum Advantage 7 [MVA]	A+	20,000	02/28/10	1, 2-7	4.05, 3.30	3.41
American General Life AG HorizonSecure 7	A	5,000	02/08/10	1-7	3.25	3.25
Protective Life Corp. Future-Saver II Annuity 7 <i>High-Band</i> [MVA]	A+	100,000	03/23/10	1-7	3.10	3.25
West Coast Life Sure Advantage 7 <i>High-Band</i> [MVA]	A+	100,000	03/23/10	1-7	3.10	3.25
Lincoln Financial Group <i>High-Band</i>	A+	100,000	03/01/10	1, 2-7	5.75, 2.75	3.17
Protective Life Corp. Future-Saver II Annuity 7 <i>Low-Band</i> [MVA]	A+	10,000	03/23/10	1-7	3.10	3.10
West Coast Life Sure Advantage 7 <i>Low-Band</i> [MVA]	A+	10,000	03/23/10	1-7	3.10	3.10
American General Life AG Horizon Choice 7 [MVA]	A	5,000 Q: 2,000	02/08/10	1-7	3.05	3.05

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10-Year Fixed Annuity Guide

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There are two basic types of annuity contracts—fixed and variable. At the time you buy an annuity contract you will select between a fixed or variable. This determines how earnings are credited in your contract.

A fixed annuity provides fixed-dollar income payments backed by the guarantees in the contract. During the accumulation period of a fixed deferred annuity, your money earns interest rates set by the insurance company spelled out in the annuity contract. Every fixed annuity has a current interest rate and a minimum guaranteed interest rate. The company guarantees that it will pay no less than a minimum rate of interest. During the payout period, the amount of each income payment to you is generally set when the payments start and will not change.

An indexed annuity is a type of fixed annuity, but its returns are based upon the performance of a market index, such as the S&P 500, the Dow Jones Industrial Average, or the NASDAQ.

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COMPANY/ PRODUCT NAME	AM BEST	MINIMUM PREMIUM	RATE CHANGE	YEARS RATE GTD	RATE	YIELD TO SURRENDER
Protective Life Corp. Future-Saver II Annuity 10 High-Band [MVA]	A+	100,000	03/23/10	1-10	3.75	3.85
West Coast Life Sure Advantage 10 High-Band [MVA]	A+	100,000	03/23/10	1-10	3.75	3.85
ING USA Annuity and Life Guaranteed Choice 10 High-Band [MVA]	A	75,000	03/17/10	1, 2-10	4.70, 3.70	3.80
Protective Life Corp. Future-Saver II Annuity 10 Low-Band [MVA]	A+	10,000	03/23/10	1-10	3.75	3.75
West Coast Life Sure Advantage 10 Low-Band [MVA]	A+	10,000	03/23/10	1-10	3.75	3.75
American National Palladium MYG Annuity 10 High-Band [MVA]	A	100,000	03/01/10	1, 2-10	4.65, 3.65	3.75
American General Life AG HorizonSelect 10 [MVA]	A	5,000	02/08/10	1-10	3.75	3.75
ING USA Annuity and Life Guaranteed Choice 10 Low-Band [MVA]	A	15,000	03/17/10	1-10	3.70	3.70
Integrity Life Momentum Advantage 10 [MVA]	A+	20,000	02/28/10	1, 2-10	4.35, 3.60	3.67
American National Palladium MYG Annuity 10 Low-Band [MVA]	A	5,000	03/01/10	1, 2-10	4.55, 3.55	3.65
Allianz Life	A	100,000	03/02/10	1-10	3.65	3.65

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