

# Best of Fixed Annuities Snapshot

## Highest Bonus in Year 1:

				Street Compensation**
3 Year:	West Coast Life	Sure Advantage 100k+	1%	1.0%
4 Year:	West Coast Life	Sure Advantage 100k+	0.52%	1.5%
5 Year:	Lincoln Financial	Classic 5 100K+	2%	4.0%
6 Year:	American General	Horizon Plus	6%	6.0%
7 Year:	Lincoln Financial	Classic 7 100K+	3%	5.0%
8 Year:	West Coast Life	Sure Advantage 100k+	1.04%	2.5%
9 Year:	American National	Palladium MYG 9	2%	3.0%
10 Year:	American National	Palladium MYG 10	1%	4.0%

## Highest Rate in Year 1:

1 Year:	Genworth	Liberty 250K+	6.05%	3.0%
2 Year:	West Coast Life	Secure Advantage >50K	4.50%	4.0%
3 Year:	Genworth	Liberty 250K+	4.15%	3.0%
4 Year:	West Coast Life	Secure Advantage >50K	3.75%	4.0%
5 Year:	Lincoln Financial	Classic 5 100K+	5.25%	4.0%
6 Year:	American General	Horizon Plus	9.75%	6.0%
7 Year:	Lincoln Financial	Classic 7 100K+	6.65%	5.0%
8 Year:	West Coast Life	Sure Advantage 100K+	5.39%	2.5%
9 Year:	American National	Palladium MYG 9	5.65%	3.0%
10 Year:	West Coast Life	Sure Advantage 100K+	5.75%	2.50%

## Highest Average Yield over the Guarantee Period:

1 Year:	Genworth	Liberty 250k+	6.05%	3.0%
2 Year:	West Coast Life	Secure Advantage >50K	4.50%	4.0%
3 Year:	Genworth	Liberty 250k+	4.15%	3.0%
4 Year:	West Coast Life	Secure Advantage >50K	3.75%	4.0%
5 Year:	Genworth	Liberty 250k+	3.90%	3.0%
6 Year:	American General	Horizon Plus	4.73%	6.0%
7 Year:	American General	Horizon Select 7	4.40%	4.0%
8 Year:	American General	Horizon Choice 8	4.55%	3.5%
9 Year:	American General	HorizonChoice 9	4.90%	2.65%
10 Year:	West Coast Life	Sure Advantage 100K+	4.80%	2.5%

## Lowest Surrender Years:

2 Year	West Coast Life	Sure Advanatge	2w*	1.0%
3 Year:	American National	Palladium MYG 3	3w*	2.0%
4 Year:	American National	Palladium MYG 4	4w*	2.0%
5 Year:	Sun Life	Keyport Value	5	4.0%
6 Year:	American National	Palladium MYG 6	6w*	2.5%
7 Year:	American National	Palladium MYG 7	7w*	2.0%
8 Year:	American National	Palladium MYG 8	8w*	2.5%
9 Year:	American General	Horizon Choice 9	7	2.65%
10 Year:	American General	Horizon Choice 10	7	5.0%

## Lowest Required Amount - Flexible Premium:

Rate				
Renews			\$50. mo.	
Annually	American General	HorizonFlex	EFT	5.0%

Add'l details see Fixed Annuities Comparison Spreadsheet.

\* W = surrender charge "window" at the end of the guarantee period.

Rates effective 6/2/09 and subject to change without notice.

\*\*Lower on older ages/certain states.