

# GAIN Annuity Hot List! (Updated 10-9-09)

## Multi Year Guarantee Annuities

| Carrier                  | AM Best Rating | Product Name                  | Issue Age   | Minimum                  | Guarantee Period | Surrender Period | 1st Year Rate      | Rate Thereafter | Average Annual Yield | Street Commissions* |
|--------------------------|----------------|-------------------------------|-------------|--------------------------|------------------|------------------|--------------------|-----------------|----------------------|---------------------|
| American National        | A+             | Palladium MYG 3               | 0-85        | \$5,000 Q/NQ             | 3                | 3                | 2.10%              | 2.10%           | 2.10%                | 0.70%               |
| West Coast Life          | A+             | Sure Advantage 3 <sup>+</sup> | 0-85        | \$10,000 Q/NQ            | 3                | 3                | 2.71% <sup>1</sup> | 2.20%           | 2.37%                | 1.00%               |
| <b>Symetra</b>           | <b>A</b>       | <b>Custom 5 - 3</b>           | <b>0-90</b> | <b>\$10,000 Q/NQ</b>     | <b>3</b>         | <b>3</b>         | <b>3.25%</b>       | <b>2.75%</b>    | <b>2.92%</b>         | <b>2.50%</b>        |
| American National        | A+             | Palladium MYG 4               | 0-85        | \$5,000 Q/NQ             | 4                | 4                | 2.40%              | 2.40%           | 2.40%                | 1.50%               |
| <b>Presidential</b>      | <b>B+</b>      | <b>Secure 4</b>               | <b>0-90</b> | <b>\$5,000+</b>          | <b>4</b>         | <b>4</b>         | <b>3.00%</b>       | <b>3.00%</b>    | <b>3.00%</b>         | <b>1.5%</b>         |
| West Coast Life          | A+             | Sure Advantage 4 <sup>+</sup> | 0-85        | \$10,000 Q/NQ            | 4                | 4                | 2.81% <sup>1</sup> | 2.30%           | 2.43%                | 1.50%               |
| American General         | A              | AG HorizonSelect 5 MVA        | 0-85        | \$5,000 Q/NQ             | 5                | 5                | 2.90%              | 2.90%           | 2.90%                | 3.75%               |
| American National        | A+             | Palladium MYG 5               | 0-85        | \$5,000 Q/NQ             | 5                | 5                | 3.75%              | 2.75%           | 2.95%                | 3.20%               |
| Lincoln Benefit          | A+             | Tactician Plus 5 <sup>+</sup> | 0-90        | \$3,000 Q<br>\$10,000 NQ | 5                | 5                | 4.00% <sup>3</sup> | 2.00%           | 2.40%                | 3.50%               |
| <b>Presidential</b>      | <b>B+</b>      | <b>Secure 5</b>               | <b>0-90</b> | <b>\$5,000 Q/NQ</b>      | <b>5</b>         | <b>5</b>         | <b>3.20%</b>       | <b>3.20%</b>    | <b>3.20%</b>         | <b>1.5%</b>         |
| Symetra                  | A              | Custom 5 - 5                  | 0-90        | \$10,000 Q/NQ            | 5                | 5                | 3.00%              | 2.50%           | 2.60%                | 2.5%                |
| West Coast Life          | A+             | Sure Advantage 5 <sup>+</sup> | 0-85        | \$10,000 Q/NQ            | 5                | 5                | 3.58% <sup>2</sup> | 2.55%           | 2.75%                | 2.00%               |
| American General         | A              | Horizon MYG 6 MVA             | 0-85        | \$5,000 Q/NQ             | 6                | 10               | 6.60% <sup>6</sup> | 2.60%           | 3.52%                | 7.25%               |
| <b>American National</b> | <b>A+</b>      | <b>Palladium MYG 6</b>        | <b>0-85</b> | <b>\$5,000 Q/NQ</b>      | <b>6</b>         | <b>6</b>         | <b>3.40%</b>       | <b>3.40%</b>    | <b>3.40%</b>         | <b>1.70%</b>        |
| Lincoln Benefit          | A+             | Tactician Plus 6 <sup>+</sup> | 0-90        | \$3,000 Q<br>\$10,000 NQ | 6                | 6                | 3.40% <sup>2</sup> | 2.40%           | 2.57%                | 1.75%               |
| Presidential             | B+             | Secure 6                      | 0-90        | \$5,000                  | 6                | 6                | 3.05%              | 3.05%           | 3.05%                | 1.5%                |
| West Coast Life          | A+             | Sure Advantage 6 <sup>+</sup> | 0-85        | \$10,000 Q/NQ            | 6                | 6                | 3.88% <sup>2</sup> | 2.85%           | 2.02%                | 2.25%               |
| American General         | A              | AG HorizonSelect 7 MVA        | 0-85        | \$5,000 Q/NQ             | 7                | 7                | 3.50%              | 3.50%           | 3.50%                | 3.75%               |
| <b>American National</b> | <b>A+</b>      | <b>Palladium MYG 7</b>        | <b>0-85</b> | <b>\$5,000 Q/NQ</b>      | <b>7</b>         | <b>7</b>         | <b>4.50%</b>       | <b>3.50%</b>    | <b>3.64%</b>         | <b>1.70%</b>        |
| Lincoln Benefit          | A+             | Tactician Plus 7 <sup>+</sup> | 0-90        | \$3,000 Q<br>\$10,000 NQ | 7                | 7                | 4.30% <sup>3</sup> | 2.30%           | 2.59%                | 3.50%               |
| West Coast Life          | A+             | Sure Advantage 7 <sup>+</sup> | 0-85        | \$10,000 Q/NQ            | 7                | 7                | 4.13% <sup>2</sup> | 3.10%           | 3.25%                | 2.50%               |
| <b>American National</b> | <b>A+</b>      | <b>Palladium MYG 8</b>        | <b>0-85</b> | <b>\$5,000 Q/NQ</b>      | <b>8</b>         | <b>8</b>         | <b>3.85%</b>       | <b>3.85%</b>    | <b>3.85%</b>         | <b>1.70%</b>        |
| Lincoln Benefit          | A+             | Tactician Plus 8 <sup>+</sup> | 0-90        | \$3,000 Q<br>\$10,000 NQ | 8                | 8                | 5.00% <sup>4</sup> | 2.50%           | 2.81%                | 3.50%               |
| West Coast Life          | A+             | Sure Advantage 8 <sup>+</sup> | 0-85        | \$10,000 Q/NQ            | 8                | 8                | 4.38% <sup>2</sup> | 3.35%           | 3.48%                | 2.50%               |
| <b>American National</b> | <b>A+</b>      | <b>Palladium MYG 9</b>        | <b>0-85</b> | <b>\$5,000 Q/NQ</b>      | <b>9</b>         | <b>9</b>         | <b>5.35%</b>       | <b>3.35%</b>    | <b>3.57%</b>         | <b>2.70%</b>        |

| Carrier           | AM Best Rating | Product Name                   | Issue Age | Minimum                  | Guarantee Period | Surrender Period | 1st Year Rate      | Rate Thereafter | Average Annual Yield | Street Commissions* |
|-------------------|----------------|--------------------------------|-----------|--------------------------|------------------|------------------|--------------------|-----------------|----------------------|---------------------|
| Lincoln Benefit   | A+             | Tactician Plus 9 <sup>+</sup>  | 0-90      | \$3,000 Q<br>\$10,000 NQ | 9                | 9                | 7.55% <sup>7</sup> | 2.55%           | 3.11%                | 1.75%               |
| West Coast Life   | A+             | Sure Advantage 9 <sup>+</sup>  | 0-85      | \$10,000<br>Q/NQ         | 9                | 9                | 4.54% <sup>2</sup> | 3.50%           | 3.61%                | 2.50%               |
| American General  | A              | AG HorizonSelect 10 MVA        | 0-85      | \$5,000<br>Q/NQ          | 10               | 10               | 3.70%              | 3.70%           | 3.70%                | 3.75%               |
| American National | A+             | Palladium MYG 10               | 0-85      | \$5,000<br>Q/NQ          | 10               | 10               | 4.70%              | 3.70%           | 3.80%                | 3.20%               |
| Lincoln Benefit   | A+             | Tactician Plus 10 <sup>+</sup> | 0-90      | \$3,000 Q<br>\$10,000 NQ | 10               | 10               | 4.65% <sup>3</sup> | 2.90%           | 3.10%                | 3.50%               |
| West Coast Life   | A+             | Sure Advantage 10 <sup>+</sup> | 0-85      | \$10,000<br>Q/NQ         | 10               | 10               | 4.69% <sup>2</sup> | 3.65%           | 3.75%                | 2.50%               |

\*Commissions may be reduced at older ages

<sup>+</sup>Rates may be reduced if under \$100,000

<sup>1</sup> 0.5% Bonus included in first year rate

<sup>2</sup> 1% Bonus included in first year rate

<sup>3</sup> 2% Bonus included in first year rate

<sup>4</sup> 2.5% Bonus included in first year rate

<sup>5</sup> 3% Bonus included in first year rate

<sup>6</sup> 4% Bonus included in first year rate

<sup>7</sup> 5% Bonus included in first year rate

Products and availability varies by state and might not be approved in all states.

All rates and commissions are subject to change.

## Single Premium Immediate Annuities

| SPIA  |                  |                   |                |                |                      |
|---|------------------|-------------------|----------------|----------------|----------------------|
| Monthly Payment for 65 year old male with \$100,000 Non-Qualified Premium |                  |                   |                |                |                      |
|   | American General | American National | North American | Presidential   | Symetra <sup>▲</sup> |
| 5-Yr Period Certain   | \$1,690          | \$1,689           | \$1,718        | <b>\$1,791</b> | \$1,711              |
| 10-Yr Period Certain  | \$941            | \$941             | \$973          | <b>\$1,033</b> | \$965                |
| 20-Yr Period Certain  | \$594            | \$595             | \$623          | <b>\$729</b>   | \$613                |
| Lifetime  | \$632            | \$635             | \$661          | <b>\$676</b>   | \$653                |
| Lifetime w/ 10-Yr Period Certain  | \$605            | \$610             | \$635          | <b>\$645</b>   | \$625                |
| Lifetime w/ 20-Yr Period Certain  | \$541            | \$549             | \$567          | <b>\$579</b>   | \$563                |

Products and availability varies by state and might not be approved in all states.

Some interest rates might require higher minimum deposits and some might include a first year interest rate bonus.

All rates are subject to change.

<sup>▲</sup>Ask about the advance access feature to provide your client flexibility!

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