

GAIN Annuity Hot List! (Updated 10-23-09)

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 ⁺	0-85	\$10,000 Q/NQ	3	3	2.71% ¹	2.20%	2.37%	1.00%
Symetra	A	Custom 5 - 3	0-90	\$10,000 Q/NQ	3	3	3.25%	2.75%	2.92%	2.50%
American National	A+	Palladium MYG 4	0-85	\$5,000 Q/NQ	4	4	2.40%	2.40%	2.40%	1.50%
Presidential	B+	Secure 4	0-90	\$5,000+	4	4	3.00%	3.00%	3.00%	1.5%
West Coast Life	A+	Sure Advantage 4 ⁺	0-85	\$10,000 Q/NQ	4	4	2.81% ¹	2.30%	2.43%	1.50%
American General	A	AG HorizonSelect 5 MVA	0-85	\$5,000 Q/NQ	5	5	3.10%	3.10%	3.10%	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 ⁺	0-90	\$3,000 Q \$10,000 NQ	5	5	4.00% ³	2.00%	2.40%	3.50%
Presidential	B+	Secure 5	0-90	\$5,000 Q/NQ	5	5	3.10%	3.10%	3.10%	1.5%
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 ⁺	0-85	\$10,000 Q/NQ	5	5	3.58% ²	2.55%	2.75%	2.00%
American General	A	Horizon MYG 6 MVA	0-85	\$5,000 Q/NQ	6	10	6.85% ⁶	2.85%	3.52%	7.25%
American National	A+	Palladium MYG 6	0-85	\$5,000 Q/NQ	6	6	3.40%	3.40%	3.40%	1.70%
Lincoln Benefit	A+	Tactician Plus 6 ⁺	0-90	\$3,000 Q \$10,000 NQ	6	6	3.40% ²	2.40%	2.57%	1.75%
Presidential	B+	Secure 6	0-90	\$5,000	6	6	3.00%	3.00%	3.00%	1.5%
West Coast Life	A+	Sure Advantage 6 ⁺	0-85	\$10,000 Q/NQ	6	6	3.88% ²	2.85%	3.02%	2.25%
American General	A	AG HorizonSelect 7 MVA	0-85	\$5,000 Q/NQ	7	7	3.70%	3.70%	3.70%	3.75%
American National	A+	Palladium MYG 7	0-85	\$5,000 Q/NQ	7	7	4.50%	3.50%	3.64%	1.70%
Lincoln Benefit	A+	Tactician Plus 7 ⁺	0-90	\$3,000 Q \$10,000 NQ	7	7	4.30% ³	2.30%	2.59%	3.50%
West Coast Life	A+	Sure Advantage 7 ⁺	0-85	\$10,000 Q/NQ	7	7	4.13% ²	3.10%	3.25%	2.50%
American National	A+	Palladium MYG 8	0-85	\$5,000 Q/NQ	8	8	3.85%	3.85%	3.85%	1.70%
Lincoln Benefit	A+	Tactician Plus 8 ⁺	0-90	\$3,000 Q \$10,000 NQ	8	8	5.00% ⁴	2.50%	2.81%	3.50%
West Coast Life	A+	Sure Advantage 8 ⁺	0-85	\$10,000 Q/NQ	8	8	4.38% ²	3.35%	3.48%	2.50%
American National	A+	Palladium MYG 9	0-85	\$5,000 Q/NQ	9	9	5.35%	3.35%	3.57%	2.70%

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Lincoln Benefit	A+	Tactician Plus 9 ⁺	0-90	\$3,000 Q \$10,000 NQ	9	9	7.55% ⁷	2.55%	3.11%	1.75%
West Coast Life	A+	Sure Advantage 9 ⁺	0-85	\$10,000 Q/NQ	9	9	4.54% ²	3.50%	3.61%	2.50%
American General	A	AG HorizonSelect 10 MVA	0-85	\$5,000 Q/NQ	10	10	4.00%	4.00%	4.00%	3.75%
American National	A+	Palladium MYG 10	0-85	\$5,000 Q/NQ	10	10	4.70%	3.70%	3.80%	3.20%
Lincoln Benefit	A+	Tactician Plus 10 ⁺	0-90	\$3,000 Q \$10,000 NQ	10	10	4.90% ³	2.90%	3.10%	3.50%
West Coast Life	A+	Sure Advantage 10 ⁺	0-85	\$10,000 Q/NQ	10	10	4.69% ²	3.65%	3.75%	2.50%

*Commissions may be reduced at older ages

⁺Rates may be reduced if under \$100,000

¹ 0.5% Bonus included in first year rate

² 1% Bonus included in first year rate

³ 2% Bonus included in first year rate

⁴ 2.5% Bonus included in first year rate

⁵ 3% Bonus included in first year rate

⁶ 4% Bonus included in first year rate

⁷ 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 [▲]
5-Yr Period Certain	\$1,696	\$1,689	\$1,718	\$1,791	\$1,701
10-Yr Period Certain	\$950	\$941	\$973	\$1,033	\$958
20-Yr Period Certain	\$604	\$595	\$623	\$729	\$609
Lifetime	\$643	\$635	\$661	\$676	\$648
Lifetime w/ 10-Yr Period Certain	\$611	\$610	\$635	\$645	\$620
Lifetime w/ 20-Yr Period Certain	\$551	\$549	\$567	\$579	\$559

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.

[▲]Ask about the advance access feature to provide your client flexibility!

For product details, quotes or applications please call (800) 847-6426.