

GAIN Annuity Hot List! (Updated 11-13-09)

Multi-Year Guarantee Annuities

Carrier	AM Best Rating	Product	Issue Age	Minimum	Guarantee Period	1st Year Rate	Rate Thereafter	Average Annual Yield	Street Commissions
Presidential	B ⁺	Secure 4	0-90	\$5,000 Q/NQ	4	3.00%	3.00%	3.00%	1.50%
American General	A	AG Horizon Select 5 MVA	0-85	\$5,000 Q/NQ	5	3.10%	3.10%	3.10%	3.75%
Presidential	B ⁺	Secure 5	0-90	\$5,000 Q/NQ	5	3.10%	3.10%	3.10%	1.50%
American National	A ⁺	Palladium MYG 6	0-85	\$5,000 Q/NQ	6	3.15%	3.15%	3.15%	1.70%
American National	A ⁺	Palladium MYG 10	0-85	\$5,000 Q/NQ	10	4.45%	3.45%	3.55%	3.20%

Featured Product

AG HorizonSelect

Single Premium Deferred Annuity (SPDA)

Product Details:

- Interest is guaranteed for a choice of 5, 7 or 10 years
- 4% guaranteed interest rate for 10 year option.
- After initial guarantee period, interest is declared by the company but never less than 2%
- 10% free annual withdrawal - including first year
- Issued to age 85 (nonqualified and qualified) , \$5,000 minimum
- Extended Care Rider
- End-of-Plan Option: No withdrawal charge or MVA for partial or full withdrawal
- 10-year declining surrender charge
- **Agent Commission: 4%** (age 0-80) for all 5, 7 or 10 years

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	\$1,697	\$1,718	\$1,773	\$1,701
10-Yr Period Certain	\$950	\$932	\$973	\$1,015	\$958
20-Yr Period Certain	\$604	\$609	\$623	\$708	\$609
Lifetime	\$643	\$649	\$661	\$656	\$648
Lifetime w/ 10-Yr Period Certain	\$611	\$622	\$635	\$645	\$620
Lifetime w/ 20-Yr Period Certain	\$551	\$560	\$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.