

GAIN Annuity Hot List! (Updated 11-20-09)

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

ANICO Equity Index Annuity

MYGA Single Premium Annuity

Product Details:

- Issue Ages: 0-85 for Qualified and Non-Qualified; Maturity: 85 (Owner)
- Premium: Single Premium - After contract is issued, no additional premiums will be accepted
- Minimum Premium: \$10,000 - Qualified and Non-Qualified
- Index1,2: S&P 500® Index
- Specified Rate Index Product.
- If the S&P 500® Index Goes Up Or Remains The Same, You Get The Specified Rate.
- Specified Rate Locked For 6 Years!
- 5.50% without ROP Rider
- No Moving Parts, Caps, Participation Rates, Spreads or Fees!
- The Return of Premium rider is an optional benefit which guarantees a minimum surrender value of the initial premium paid (less any surrender deductions). Contracts with the rider will have lower specified rates.
- **Agent Commission: 4.75% (age 0-79); 2.75% (age 80-85)**

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	\$1,695
10-Yr Period Certain	\$950	\$932	\$973	\$1,015	\$946
20-Yr Period Certain	\$604	\$609	\$623	\$708	\$601
Lifetime	\$643	\$649	\$661	\$656	\$642
Lifetime w/ 10-Yr Period Certain	\$611	\$622	\$635	\$645	\$614
Lifetime w/ 20-Yr Period Certain	\$552	\$560	\$567	\$579	\$554

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.