

## GAIN Annuity Hot List! (Updated 11-30-09)

### 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

#### Classic Fortifier®

Flexible premium deferred fixed annuity with additional premiums accepted during the first 12 months

Product Details:

**Issue Ages:** 0-90 for Qualified and Non-Qualified

**Minimum Additional Premium:** \$1,000 (allowed only during first contract year)

**Minimum Premium:** \$4,000 - Qualified and Non-Qualified

**Current interest rate** is 3.25% for Year 1

**Minimum Guaranteed Interest Rate** 2%

**Nursing home / Terminal Illness Waiver** (100%Benefit applicable to Owner) (not available in all states)

**Bailout feature:** If the renewal rate is less than the base rate at issue, the client may make a full or partial surrender of the annuity contract within 30 days after the contract anniversary date without incurring surrender charges.

**Agent Commission: 4% (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 <sup>▲</sup>
5-Yr Period Certain	\$1,696	\$1,697	\$1,718	<b>\$1,773</b>	\$1,690
10-Yr Period Certain	\$950	\$932	\$973	<b>\$1,015</b>	\$943
20-Yr Period Certain	\$605	\$609	\$623	<b>\$708</b>	\$599
Lifetime	\$643	\$649	\$661	<b>\$656</b>	\$595
Lifetime w/ 10-Yr Period Certain	\$611	\$622	\$635	<b>\$645</b>	\$580
Lifetime w/ 20-Yr Period Certain	\$552	\$560	\$567	<b>\$579</b>	\$541

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 Agent Use Only

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