

## GAIN Annuity Hot List! (Updated 12-11-09)

### 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 <sup>+</sup>	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 <sup>+</sup>	Secure 5	0-90	\$5,000 Q/NQ	5	3.10%	3.10%	3.10%	1.50%
American National	A <sup>+</sup>	Palladium MYG 6	0-85	\$5,000 Q/NQ	6	3.15%	3.15%	3.15%	1.70%
American National	A <sup>+</sup>	Palladium MYG 10	0-85	\$5,000 Q/NQ	10	4.45%	3.45%	3.55%	3.20%

### Featured Product

## AG VisionMaximizer®

### Single Premium Index Annuity

**Key Benefits:**

5% premium bonus on 10 year product

10% free withdrawals in ALL years

Four different accounts to place your funds in: 1 fixed and 3 different types of index accounts

Reallocation after contract anniversary

Extended Care Rider always included

Issue Age 0-75; Minimum Premium \$20,000 Non Qualified & Qualified.

Once interest is earned, it can never be lost - even in market downturns

**Agent Commission: 8%**

### 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	\$1,686	\$1,677	\$1,705	<b>\$1,773</b>	\$1,684
10-Yr Period Certain	\$937	\$921	\$945	<b>\$1,015</b>	\$936
20-Yr Period Certain	\$590	\$600	\$582	<b>\$708</b>	\$591
Lifetime	\$634	\$592	\$613	<b>\$656</b>	\$631
Lifetime w/ 10-Yr Period Certain	\$608	\$577	\$590	<b>\$626</b>	\$604
Lifetime w/ 20-Yr Period Certain	\$543	\$538	\$524	<b>\$561</b>	\$544

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!

For Agent Use Only

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