

GAIN Annuity Hot List! (Updated 12-04-09)

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

Lincoln MYGuaranteeSM Plus

A single purchase payment (premium) fixed annuity that offers your clients the flexibility to choose a time period suited to their financial goals.

Product Details:

Issue Ages: 0-85

Eight interest rate guaranteed periods, from 3–10 years in one-year increments (subject to state availability), each with a separate interest rate

Minimum Premium: \$10,000 – Non-Qualified and Qualified (IRA & Roth IRA)

Guaranteed minimum interest rate is set at issue and ranges from 1% – 3%

May withdraw up to 10% of the accumulation value without any charges

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	\$1,686	\$1,677	\$1,718	\$1,773	\$1,684
10-Yr Period Certain	\$937	\$921	\$973	\$1,015	\$936
20-Yr Period Certain	\$590	\$600	\$623	\$708	\$591
Lifetime	\$634	\$641	\$661	\$656	\$588
Lifetime w/ 10-Yr Period Certain	\$608	\$614	\$635	\$645	\$573
Lifetime w/ 20-Yr Period Certain	\$543	\$551	\$567	\$579	\$533

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.