

# GAIN Annuity Hot List! (Updated 9-11-09)

## Multi Year Guarantee Annuities

Carrier	AM Best Rating	Product Name	Issue Age	Minimum	Guarantee Period	Surrender Period	1st Year Rate	Rate Thereafter	Average Annual Yield	Street Commissions*
American National	A+	Palladium MYG 3	0-85	\$5,000 Q/NQ	3	3	2.40%	2.40%	2.40%	0.70%
West Coast Life	A+	Sure Advantage 3 <sup>+</sup>	0-85	\$10,000 Q/NQ	3	3	2.71% <sup>1</sup>	2.20%	2.37%	1.00%
American National	A+	Palladium MYG 4	0-85	\$5,000 Q/NQ	4	4	2.70%	2.70%	2.70%	1.50%
Presidential	B+	Secure 4	0-90	\$5,000+	4	4	3.00%	3.00%	3.00%	1.5%
West Coast Life	A+	Sure Advantage 4 <sup>+</sup>	0-85	\$10,000 Q/NQ	4	4	2.96% <sup>2</sup>	2.45%	2.58%	1.50%
American General	A	AG HorizonSelect 5 MVA	0-85	\$5,000 Q/NQ	5	5	3.30%	3.30%	3.30%	3.75%
American National	A+	Palladium MYG 5	0-85	\$5,000 Q/NQ	5	5	4.05%	3.05%	3.25%	3.20%
Lincoln Benefit	A+	Tactician Plus 5 <sup>+</sup>	0-90	\$3,000 Q \$10,000 NQ	5	5	4.00% <sup>3</sup>	2.00%	2.40%	3.50%
Presidential	B+	Secure 5	0-90	\$5,000 Q/NQ	5	5	3.35%	3.35%	3.35%	1.5%
West Coast Life	A+	Sure Advantage 5 <sup>+</sup>	0-85	\$10,000 Q/NQ	5	5	3.78% <sup>4</sup>	2.75%	2.95%	2.00%
American General	A	Horizon MYG 6 MVA	0-85	\$5,000 Q/NQ	6	10	7.00% <sup>6</sup>	3.00%	4.00%	7.25%
American National	A+	Palladium MYG 6	0-85	\$5,000 Q/NQ	6	6	3.70%	3.70%	3.70%	1.70%
Lincoln Benefit	A+	Tactician Plus 6 <sup>+</sup>	0-90	\$3,000 Q \$10,000 NQ	6	6	3.25% <sup>2</sup>	2.25%	2.42%	1.75%
Presidential	B+	Secure 6	0-90	\$5,000	6	6	3.40%	3.40%	3.40%	1.5%
West Coast Life	A+	Sure Advantage 6 <sup>+</sup>	0-85	\$10,000 Q/NQ	6	6	4.08% <sup>2</sup>	3.05%	3.22%	2.25%
American General	A	AG HorizonSelect 7 MVA	0-85	\$5,000 Q/NQ	7	7	4.00%	4.00%	4.00%	3.75%
American National	A+	Palladium MYG 7	0-85	\$5,000 Q/NQ	7	7	4.80%	3.80%	3.94%	1.70%
Lincoln Benefit	A+	Tactician Plus 7 <sup>+</sup>	0-90	\$3,000 Q \$10,000 NQ	7	7	4.10% <sup>3</sup>	2.10%	2.39%	3.50%
West Coast Life	A+	Sure Advantage 7 <sup>+</sup>	0-85	\$10,000 Q/NQ	7	7	4.33% <sup>4</sup>	3.30%	3.45%	2.50%
American National	A+	Palladium MYG 8	0-85	\$5,000 Q/NQ	8	8	4.15%	4.15%	4.15%	1.70%
Lincoln Benefit	A+	Tactician Plus 8 <sup>+</sup>	0-90	\$3,000 Q \$10,000 NQ	8	8	4.80% <sup>4</sup>	2.30%	2.61%	3.50%
West Coast Life	A+	Sure Advantage 8 <sup>+</sup>	0-85	\$10,000 Q/NQ	8	8	4.59% <sup>4</sup>	3.55%	3.68%	2.50%
American National	A+	Palladium MYG 9	0-85	\$5,000 Q/NQ	9	9	5.65%	3.65%	3.87%	2.70%
Lincoln Benefit	A+	Tactician Plus 9 <sup>+</sup>	0-90	\$3,000 Q \$10,000 NQ	9	9	7.30% <sup>5</sup>	2.30%	2.86%	1.75%

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West Coast Life	A+	Sure Advantage 9 <sup>+</sup>	0-85	\$10,000 Q/NQ	9	9	4.78% <sup>1</sup>	3.75%	3.86%	2.50%
American General	A	AG HorizonSelect 10 MVA	0-85	\$5,000 Q/NQ	10	10	4.10%	4.10%	4.10%	3.75%
American National	A+	Palladium MYG 10	0-85	\$5,000 Q/NQ	10	10	5.20%	4.20%	4.30%	3.20%
Lincoln Benefit	A+	Tactician Plus 10 <sup>+</sup>	0-90	\$3,000 Q \$10,000 NQ	10	10	4.65% <sup>2</sup>	2.65%	2.85%	3.50%
West Coast Life	A+	Sure Advantage 10 <sup>+</sup>	0-85	\$10,000 Q/NQ	10	10	4.94% <sup>3</sup>	3.90%	4.00%	2.50%

\*Commissions may be reduced at older ages

<sup>+</sup>Rates may be reduced if under \$100,000

<sup>1</sup> 0.5% Bonus included in first year rate

<sup>2</sup> 1% Bonus included in first year rate

<sup>3</sup> 2% Bonus included in first year rate

<sup>4</sup> 2.5% Bonus included in first year rate

<sup>5</sup> 3% Bonus included in first year rate

<sup>6</sup> 4% Bonus included in first year rate

<sup>7</sup> 5% Bonus included in first year rate

Products and availability varies by state and might not be approved in all states.

All rates and commissions are subject to change.

## 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	\$1,704	\$1,716	\$1,718	<b>\$1,791</b>	\$1,709
10-Yr Period Certain	\$956	\$963	\$973	<b>\$1,033</b>	\$963
20-Yr Period Certain	\$602	\$615	\$623	<b>\$729</b>	\$622
Lifetime	\$645	\$653	\$661	<b>\$676</b>	\$666
Lifetime w/ 10-Yr Period Certain	\$616	\$639	\$635	<b>\$645</b>	\$637
Lifetime w/ 20-Yr Period Certain	\$551	\$576	\$567	<b>\$579</b>	\$575

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