



Guaranteed Annuities

SPIA Quotes Available

Company	Plan Name	Min Prem	Term	Rate % Below \$100k	Rate \$100k+ Initial-Beyond	Avg Yield \$100k+	Avg Yield <\$100k	Max Age	Commission (less older ages)
OMFN	Platinum 3	\$5k	3	2.50 - 3 yrs	2.50 - 3 yrs	2.50%	2.50%	90	1.50% (0-79)
American Nat'l	Palladium MYG	\$5k	3	2.00 - 3 yrs	2.10 - 3 yrs	2.10%	2.00%	85	1.50% (0-79)
West Coast Life	SureAdvantage	\$10k	3	1.50 - 3 yrs	2.01 - 1.50	1.67%	1.50%	85	1.00% (0-75)
Symetra	Select 3	\$50k	3	1.40 - 3 yrs	1.45 - 3 yrs	1.45%	1.40%	90	2.00% (0-80)
North American	Guarantee Choice	\$10k	3	Temporarily	Suspended	0.00%	0.00%	90	2.50% (0-80)
North American	Guarantee Choice	\$10k	4	2.10 - 4 yrs	2.40 - 4 yrs	2.40%~	2.10%	90	2.50% (0-80)
American Nat'l	Palladium MYG	\$5k	4	2.00 - 4 yrs	2.10 - 4 yrs	2.10%	2.00%	85	2.00% (0-79)
Principal	Secure Fixed	\$5k	4	1.85 - 4 yrs	1.85 - 4 yrs	1.85%	1.85%	90	2.25% (0-79)
West Coast Life	SureAdvantage	\$10k	4	1.50 - 4 yrs	2.01 - 1.50	1.63%	1.50%	85	1.50% (0-75)
OMFN	Platinum	\$5k	5	3.50 - 5 yrs	3.50 - 5 yrs	3.50%	3.50%	90	2.50% (0-79)
North American	Guarantee Choice	\$10k	5	2.80 - 5 yrs	3.05 - 5 yrs	3.05%~	2.80%	90	2.50% (0-80)
RBC	MasterBuilder	\$5k	5	3.00 - 5 yrs	3.00 - 5 yrs	3.00%	3.00%	80	4.00% (0-69)
Great American	Stars & Stripes	\$10k	5	3.45 + inc	3.55 + inc	2.95%	2.85%	89	3.00% (0-84)
Lincoln Financial	MYGuarantee +	\$10k	5	2.80 - 5 yrs	2.95 - 5 yrs	2.95%	2.80%	85	2.00% (0-75)
Standard	FGA 5	\$15k	5	2.60 - 5yrs	2.70 - 5 yrs	2.70%	2.60%	90	3.00% (0-80)
American Nat'l	Palladium MYG	\$5k	5	3.20 - 2.20	3.30 - 2.30	2.50%	2.40%	85	4.00% (0-79)
Lincoln Financial	Classic 5	\$10k	5	3.00 - 2.00	4.00 - 2.00	2.40%	2.20%	85	4.00% (0-75)
Minnesota Life	SecureOptionSelect	\$5k	5	2.15 - 5 yrs	2.35 - 5 yrs	2.35%	2.15%	90	2.50% (0-80)
Liberty Life	Freedom Series	\$10k	5	4.50 - 1.50	4.65 - 1.65	2.25%	2.10%	85	3.50% (0-80)
Western National	PreferredChoice	\$5k	5	2.75 - 1.75	3.75 - 1.75	2.15%	1.95%	90	3.50% (0-85)
Symetra	Custom 5	\$50k	5	2.25 - 1.75	2.50 - 2.00	2.10%	1.85%	90	2.50% (0-75)
AmericanGen	HorizonSelect	\$5k	5	2.10 - 5 yrs	2.10 - 5 yrs	2.10%	2.10%	85	4.00% (0-80)
Standard	SRA 5	\$15k	5	2.00 - 5 yrs	2.10 - 5 yrs	2.10%	2.00%	90	4.00% (0-80)
West Coast Life	SureAdvantage	\$10k	5	1.80 - 5 yrs	2.82 - 1.80	2.00%	1.80%	85	2.00% (0-75)
Standard	FGA 6	\$15k	6	3.10 - 6 yrs	3.20 - 6 yrs	3.20%	3.10%	90	2.00% (0-80)
North American	Guarantee Choice	\$10k	6	2.90 - 6 yrs	3.15 - 6 yrs	3.15%~	2.90%	90	2.50% (0-80)
American Nat'l	Palladium MYG	\$5k	6	2.95 - 6 yrs	3.05 - 6 yrs	3.05%	2.95%	85	2.50% (0-79)
AmericanGen	HorizonAchiever	\$5k	6	2.60 - 6 yrs	2.60 - 6 yrs	2.60%	2.60%	85	3.00% (0-80)
Standard	SRA 6	\$15k	6	2.05 - 6 yrs	2.15 - 6 yrs	2.15%	2.05%	90	4.00% (0-80)
OMFN	Platinum 7	\$5k	7	3.75 - 7 yrs	3.75 - 7 yrs	3.75%	3.75%	90	3.25% (0-79)
Columbus Life	AccountMax 7	\$10k	7	4.95 - 2.95	5.05 - 3.05	3.33%	3.23%	89	3.00% (0-75)
Minnesota Life	SecureOptionSelect	\$5k	7	2.80 - 7 yrs	3.00 - 7 yrs	3.00%	2.80%	90	3.00% (0-80)
VALIC	Assured Choice	\$10k	7	2.70 - 7 yrs	2.90 - 7 yrs	2.90%	2.70%*	85	3.20% (0-74)
Lincoln Financial	Classic 7	\$10k	7	4.35 - 2.35	5.35 - 2.35	2.77%	2.63%	85	5.00% (0-75)
Symetra	Custom 7	\$50k	7	3.00 - 2.50	3.15 - 2.65	2.72%	2.57%	90	4.00% (0-75)
American Gen	HorizonSelect	\$5k	7	2.65 - 7 yrs	2.65 - 7 yrs	2.65%	2.65%	85	4.00% (0-80)
ING	Guarantee Choice	\$15k	7	2.50 - 7yrs	3.50 - 2.50"	2.64%	2.50%	80	2.50% (0-80)
EquiTrust	CertaintySelect	\$30k	8	3.55 - 8 yrs	3.55 - 8 yrs	3.55%	3.55%	90	1.62% 0-80 (t)
American Nat'l	Palladium MYG	\$5k	8	3.40 - 8 yrs	3.50 - 8 yrs	3.50%	3.40%	85	2.50% (0-79)
Dearborn Fin	Destination Fortifier	\$4k	8	3.10 - 8 yrs	3.10 - 8 yrs	3.10%	3.10%	85	3.00% (0-79)
Minnesota Life	SecureOptionSelect	\$5k	9	3.25 - 9 yrs	3.45 - 9 yrs	3.45%	3.25%	90	3.50% (0-80)
West Coast Life	SureAdvantage	\$10k	9	3.00 - 9 yrs	4.03 - 3.00	3.11%	3.00%	85	2.50% (0-75)
ING	Guarantee Choice	\$15k	10	3.50 - 10yrs	4.50 - 3.50"	3.60%*	3.50%	80	3.25% (0-80)
American Nat'l	Palladium MYG	\$5k	10	4.25 - 3.25	4.35 - 3.35	3.45%	3.35%	85	4.00% (0-79)
Columbus Life	AccountMax 10	\$10k	10	5.15 - 3.15	5.25 - 3.25	3.45%	3.35%	89	3.00% (0-75)
West Coast Life	SureAdvantage	\$10k	10	3.10 - 10 yrs	4.13 - 3.10	3.20%	3.10%	85	2.50% (0-75)
American Gen	HorizonSelect	\$5k	10	2.95 - 10 yrs	2.95 - 10 yrs	2.95%	2.95%	85	4.00% (0-80)

~\$200k HI-band *\$75k band **add 10 bps \$50k to \$99k

We Shop Immediate Annuities Too!



Traditional Annuities

Company A.M. Best	Current Rate (1st year guarantee; float thereafter)	Surrender Period	Surrender Free Withdrawals	Minimum Guarantee & Additional Features	Commission
American National (A)	Citadel Diamond 5 (single) 3.25% for \$100k+ (3.15% under) 2.25% gteed yr 2 (2.15% < \$100k)	5 Years 7%,7,7,6,5,0 No MVA	10% of beginning year value starting 1st year	2.00% (most states) Return of Premium feature	4.00% 0-80 3.00% 81-85
	Citadel Diamond 7 (flex) 4.40% for \$100k+ (4.30% under) 2.40% gteed yr 2 (2.30% < \$100k) 2% bonus on 1st 3yrs of deposits	7 Years 7%,7,7,6,5,4,2,0 No MVA	10% of beginning year value starting 1st year	2.00% (most states) Return of Premium feature Non-Rolling Surrender Charge	4.50% 0-80 3.50% 81-85
Great American (A)	Secure American Ann Value:3.60% year 1 (1% sprd) 1% spread gradually decreases Surrender Value: 2.60% No bonus. Additions allowed 1st 3 years	7 Years 9%,8,7,6,5,4,3,0 No MVA	10% starting 1st year. 1% annuitization bonus for evrey year in deferral	1.50% Extended Care Terminal Illness	7.40% 0-70 5.40% 71-80 5.15% 81-89
Liberty Life (A)	Freedom Series 4.35% (1.75% base) <\$10k 4.60% (2.00% base) \$10k-99k 4.75% (2.15% base) \$100k+ Subtract 1.00% to these tiers if Return of Prem. feature is chosen	7 Years 7,7,7,6,5,4,3,0 No MVA 4% annuitization bonus added to cash value	10% starting 1st year 20% if not used prior yr	1.25% Return of Premium feature Extended care, terminal/chronic illness rider for owner & spouse	3.50% 0-80 1.50% 81-85
RBC (A)	MasterBuilder 3.00% guaranteed 1 Year Renews at portfolio rate thereafter 30 DAY WINDOW at the end of 5th Yr	10 Years 10,9,8,7,6,NO charge during 30-day window end of 5th yr, 5,4,3,2,1 No MVA	10% after 1 year	3.00% Minimum Guarantee Penalty-free window after 5 yrs (MVA)	4.00% 0-69 2.50% 70-80
	Guarantee 3+3 Master 3.50% years 1-3 (MVA) 3.25% years 1-3 (no MVA) Option to lock new 3yr rate in year 4	6 years 7,7,7,6,4,2 If +3 option is chosen 7,7,7,7,7,6,4,2 (9yrs)	10% after 1 year	3.00% Option to renew 3-year rate after 3rd year	2.00% 0-75 1.30% 76-80 0.50% 81-85
Standard (A)	PGA 9 3.00% Yr 1 includes bonus (<\$100k) 2.00% bailout rate yrs 2 thru 9 3.10% Yr 1 includes bonus (>\$100k) 2.10% bailout rate yrs 2 thru 9	9 Years 9%,8,7,6,5,4,3,2,1,0 No MVA	10% after 1 year or syst. Interest 1st year	1.00% in most states Return of Premium feature	5.00% 0-80 2.50% 81-85 1.75% 86-90
Symetra (A)	Flexible Premium Plus 4.00% Guaranteed 1 year Includes 2% Bonus 2.00% Base Rate	7 Years 6%,6,6,6,3,3,3,0 No MVA	10% starting 1st year	2.00% Return of Premium feature Flex Non-rolling surrender	5.00% 0-80 2.00% 81-90
VALIC (A)	ProFlex 2.75% initial rate (403b, 457b plans) 2.65% initial rate (IRA) 2.50% initial rate (Non-Qualified) Includes 0.50% bonus 1st year	5 Years 5,5,5,5,5,0 No MVA	No withdrawals year 1 10% starting year 2 Base rate reviewed Jan 1	2.00% Return of Premium feature	4.80% 0-55 3.80% 56-75 2.60% 76-85 Trail options available
West Coast Life (A+)	Secure Advantage 1-Yr Gtee: 4.00% (5.00% \$100k+) 2-Yr Gtee: 3.00% (3.50% \$100k+) 4-Yr Gtee: 2.50% (2.75% \$100k+) 6-Yr Gtee: 2.30% (2.50% \$100k+) 2.00% Base rate (2.05% \$100k+)	7 Years 8%,8,7,6,5,5,5,4,3,0 No MVA	15% Starting Year One Bailout rate = Base rate - 0.50	2.00% in most states Return of Premium feature	4.00% 0-75 2.00% 76-80 0.50% 81-85
Liberty Life (A)	Wealth Transfer Estate Maximizer II 1.00% net yield Instant Issue Single Pay Life 1.00% minimum guarantee	7 Years 6%,6,5,4,3,2,1,0 Return of Premium Guarantee	Annuity Alternative Good for clients that want to pass assets to heirs. Tax deferred growth. Tax-free death benefit.	Instant Issue. One qualifying question. Key Living Benefit - 90% of death benefit if qualify.	6.00% 0-80 3.00% 81-85



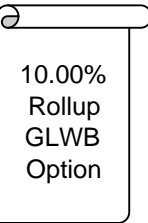
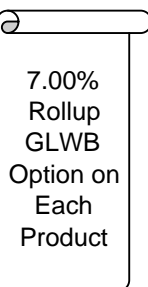
Indexed Annuities

Company A.M. Best	Term	Account Options	Surrender Schedule	Min. Policy Guarantee	Free Withdrawals	Commission
Allianz (A) <div style="border: 1px solid black; padding: 5px; width: fit-content;"> 8.00% Rollup GLWB Option </div>	MasterDex X	10% Bonus 1st 3 Years of Deposits Fixed Account: 2.15% Ann P2P S&P Cap: 5.25% Ann P2P Nasdaq 100 Cap: 4.50% Ann P2P DJ Euro Stxx 50 Cap: 4.75% Ann P2P Multiple Index Cap: 5.25% Mnthly P2P S&P Cap: 2.10% Mnthly P2P Nasdaq 100 Cap: 2.30% Mnthly P2P DJ Euro Stxx Cap: 2.10%	10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0	2.50% on 87.5%	10% after 1 year	7.00% 0-75 5.00% 76-80
American General (A)	Global 6	Fixed Account: 2.00% Annual P2P S&P (participation-no cap): 30% Ann P2P Multiple Indices: 5.00% Monthly P2P S&P Cap: 1.50%	<i>Temporarily Suspended</i>		10% starting first year	5.00% 0-75 4.50% 76-80 4.25% 81-85
	Global 8	Fixed Account: 2.00% Annual P2P S&P (participation-no cap): 30% Ann P2P Multiple Indices: 3.50% Monthly P2P S&P Cap: 1.80%	8 Years 8,7,6,5,4,3,2,1,0	3.00% on 90%	10% starting first year	6.00% 0-75 4.75% 76-80
American National (A)	ANICO EIA	No Cap - Declared Rate Only If S&P is Positive - rate will be: 5.00%	6 Years 8,8,7,6,4,2,0	3.00% on 90%	10% after 1 year	5.00% 0-79 3.00% 80-85
	Strategy Index 7	Fixed Account: 2.00% Fixed Account (with ROP): 1.80% Annual P2P Cap: 4.20% Annual P2P Cap (ROP): 3.40%	7 Years 7,7,6,5,4,3,2,0	1.75% on 90%	10% after 1 year	5.00% 0-75 4.00% 76-80 3.00% 81-85
	Strategy Index 10	Fixed Account: 2.00% Fixed Account (with ROP): 1.80% Annual P2P Cap: 4.00% Annual P2P Cap (ROP): 3.20%	10 Years 9,9,8,7,6,5,4,3,2,1,0	1.00% on 90%	10% after 1 year	8.00% 0-75 6.50% 76-80 5.00% 81-85
Aviva (A)	Income Select Bonus	8.00% Bonus first 2 years of deposits Fixed Account: 2.00% (2.40% \$75k+) Ann P2P S&P Cap: 4.00% (5.50% \$75k+) Mnthly P2P Cap: 1.85% (2.10% \$75k+) Ann P2P Hang Seng Index: 4.00% (4.75% 75k) Ann P2P DJ Euro Stxx50: 4.00% (4.75% 75k+)	10 Years 12,12,12,11,10,9,8,7,6,4	1.00% on 87.5%	10% year 1 20% cumulative	7.00% 0-75 5.00% 76-78
Dearborn National (A+)	Index Fortifier VII	Fixed Account: 2.30% Annual P2P Cap: 4.50% Monthly Averaging Cap: 5.00% Monthly P2P Cap: 1.85%	7 Years 9,9,8,7,6,5,4,0	1.00% on 100%	10% after 1 year	5.50% 0-75 3.00% 76-85
	Index Fortifier IX	Fixed Account: 2.50% Annual P2P Cap: 5.75% Monthly Averaging Cap: 6.00% Monthly P2P Cap: 2.20%	9 Years 9,9,8,7,6,5,4,3,2,0	1.00% on 100%	10% after 1 year	6.50% 0-75 3.75% 76-85
	Index Fortifier X	5.00% Premium Bonus Fixed Account: 2.00% Annual P2P Cap: 4.25% Monthly Averaging Cap: 5.00% Monthly P2P Cap: 1.70%	10 Years 12,12,12,10,10,9,8,6,4,2	1.00% on 100%	10% after 1 year	8.50% 0-75 6.00% 76-85

**Quick Quotes, Illustrations and Answers.
Your Resource for Fixed Annuities.**



Indexed Annuities

Company A.M. Best	Term	Account Options	Surrender Schedule	Min. Policy Guarantee	Free Withdrawals	Commission
Great American (A) 	American Legend 2 7 years	Fixed Account: 2.80% Annual P2P Cap: 6.25% Monthly Avg Annual P2P Cap: 7.00% Monthly P2P Cap: 2.50%	7 Years 9%,8,7,6,5,4,3,0 (different sched below 58) Flexible Premium	2.00% on 100%	10% beginning 1st year	5.50% 0-75 5.10% 76-80 3.50% 81-85
	American Valor 10 & 12 years	5.00% Bonus 0-57; 4.00% 58-69; 3% 70-85 Fixed Account: 2.30% Annual P2P Cap: 5.50% Monthly Averaging Cap: 6.00%	10 Years 10%,9,8,7,6,5,4,3,2,1,0 (12 yr sched below 58) Flexible Premium	2.00% on 100%	10% beginning 1st year	6.50% 0-75 5.35% 76-80 3.60% 81-85
	Safe Return	RETURN of PREMIUM & BAILOUT Fixed Account: 2.30% Annual P2P Cap: 6.00% Annual P2P BAILOUT Cap: 5.50% Monthly Avg Cap: 6.50% Monthly Avg BAILOUT Cap: 6.00%	10 Years 10,9,8,7,6,5,4,3,2,1,0	2.00% on 100%	10% after first year	6.50% 0-75 5.50% 76-80 2.50% 81-85
ING-USA (A) 	Secure Index 5 5 Years	Fixed Account: 2.20% P2P Participation Acct: N/A Annual P2P Cap: 4.25% (5.25% \$75k+) Monthly P2P Cap: 1.60% (2.10% \$75k+)	5 Years 8,7,5,6,5,5,4,5,0 Return of Premium Option	1.50% on 100%	10% after first year	4.00% 0-80
	Secure Index 7 7 Years	Fixed Account: 2.60% Annual P2P Cap: 5.75% (6.75% \$75k+) Monthly P2P Cap: 2.10% (2.55% \$75k+)	7 Years 10,10,10,10,9,8,7,0	1.00% on 100%	10% after first year	5.00% 0-80
	Envoy 9 9 Years	Fixed Account: 2.40% P2P Participation Acct: N/A Annual P2P Cap: 5.00% (6.50% \$75k+) Indices: 70% S&P 500, 30% DJ Euro Stoxx 50	9 Years 9%,9,9,9,8,7,6,5,4,0 GLWB option	1.00% on 100%	10% starting first year	6.50% 0-80
	Secure Opp. Plus 10 Years	5.00% Premium Bonus Fixed Account: 2.10% Annual P2P Cap: 4.50% (5.50% \$75k+) Monthly P2P Cap: 2.00% (2.40% \$75k+)	10 Years 10,10,10,10,9,8,7,6,5,4,0	2.00% on 87.5%	10% after first year	7.00% 0-80
Lafayette Life (A+)	Marquis-Advgt 5 Years	Fixed Account: 2.50% Annual Point-to-Point (P2P) Cap : 5.50%	5 Years 8%,7,6,5,4 60-day window end 5th	2.00% on 100% Included in indexed account	10% after first year	3.00% 0-69 2.00% 70-85
Lincoln National (A+) 	Opti-Choice 5 Years	Fixed Account: 2.25% (1yr) (2.40% \$100k+) Annual P2P Cap: 4.05% (4.35% \$100k+) Monthly P2P Cap: 2.10% (2.20% \$100k+) P2P Mnthly Avg Spread: 9.00% (9.00% \$100k+)	5 Years 9%,8,7,6,5,0	1.25% on 100%	10% starting first year	5.00% 0-75 3.75% 76-80 2.50% 81-85
	New Directions 6 Years	Fixed Account: 2.80% (6yr) (3.00% \$100k+) If S&P is level or positive: 4.80% (5.15% \$100k+) 2-Yr P2P Cap (NO avg): 11.35% (12.35% \$100k)	6 Years 9%,8,7,6,4,75,3,50,0	1.75% on 100%	10% starting first year	3.50% 0-75 2.75% 76-80 1.75% 81-85
	Opti-Choice 7 Years	Fixed Account: 2.45% (1yr) (2.60% \$100k+) Annual P2P Cap: 4.45% (4.75% \$100k+) Monthly P2P Cap: 2.25% (2.40% \$100k+) P2P Mnthly Avg Spread: 8.60% (8.15% \$100k+)	7 Years 9%,8,7,6,5,4,3,0	1.50% on 100%	10% starting first year	6.00% 0-75 4.50% 76-80 3.00% 81-85
	OptiPoint 8 Years	Bonus: 2% under \$100k; 3% over \$100k Fixed Account: 2.35% If S&P is level or positive: 4.05% 2-yr monthly P2P Cap: 3.40% 2-yr Point to Point Cap: 9.35%	8 Years 9%,8,7,6,5,4,3,2,0	1.25% on 100%	10% starting first year	6.00% 0-75 4.00% 76-80 2.00% 81-85
	New Directions 8 Years	Fixed Account: 3.10% (8yr) (3.25% \$100k+) If S&P is level or positive: 5.35% (5.60% \$100k+) 2-Yr P2P Cap (NO avg): 12.75% (13.60% \$100k)	8 Years 9%,8,7,6,4,75,3,50,2,0,75	2.00% on 100%	10% starting first year	4.50% 0-75 3.50% 76-80 2.25% 81-85



Indexed Annuities

Company A.M. Best	Term	Account Options	Surrender Schedule	Min. Policy Guarantee	Free Withdrawals	Commission
North American (A+)	Freedom Choice 6 Years	Fixed Account: 2.60% Annual S&P 500 P2P Cap: 4.70% Monthly S&P 500 P2P Cap: 2.40% <i>Other indicies and methods available</i>	6 Years 9%,9,8,6,4,2,0 MVA	1.10% on 87.5%	5% after first year. Cap/Liquidity options	5.50% 0-75 4.12% 76-80 2.75 81-85
	Freedom Choice 8 Years	Fixed Account: 3.60% Annual S&P 500 P2P Cap: 6.65% Monthly S&P 500 P2P Cap: 3.05% <i>Other indicies and methods available</i>	8 Years 9%,9,8,7,6,5,4,2,0 MVA	1.10% on 87.5%	5% after first year. Cap/Liquidity options	5.50% 0-75 4.12% 76-80 2.75 81-85
	Freedom Choice 10 Years	Fixed Account: 3.75% Annual S&P 500 P2P Cap: 7.00% Monthly S&P 500 P2P Cap: 3.15% <i>Other indicies and methods available</i>	10 Years 9%,9,8,7,6,5,4,3,2,1,0 MVA	1.10% on 87.5%	5% after first year. Cap/Liquidity options	5.50% 0-75 4.12% 76-80 2.75 81-85
	Ten 10 Years	10% Premium Bonus Fixed Account: 1.50% Annual S&P 500 P2P Cap: 3.05% Monthly S&P 500 P2P Cap: 1.70% <i>Other indicies and methods available</i>	10 Years 18,16,14,12,11,10, 8,6,4,2,0 (varies by state) MVA	3.00% on 100%	10% after first year	6.50% 0-75 4.875% 76-79
RBC (A)	Enhanced Choice 10	5% Premium Bonus Fixed Account: 2.15% yr 1, 1.15% 2 thru 8 Quarterly P2P Cap: 2.25% Monthly P2P Cap: 1.75% Annual P2P Cap: 4.25%	10 Years 10,10,10,9,5,9,8,7,6,4,2	1% on 87.5%	10% after first year	7.00% 0-75 5.00% 76-80 3.00% 81-85 <i>Lower in CA</i>
	Choice 10	Fixed Account: 2.25% Quarterly P2P Cap: 2.50% Monthly P2P Cap: 2.00% Annual P2P Cap: 4.50%	10 years 10,10,9.5,9,8,7,6,5,4,2	1% on 87.5%	10% after first year	10.00% 0-75 8.00% 76-80 6.00% 81-85
	Enhanced Choice 12	5% Premium Bonus Fixed Account: 2.20% yr 1, 1.20% 2 thru 8 Quarterly P2P Cap: 2.50% Monthly P2P Cap: 2.00% Annual P2P Cap: 4.50%	12 Years 14,13,12,11,10,9,8, 7,6,5,4,3,0	1% on 87.5%	10% after first year	8.00% 0-75 6.00% 76-80 4.00% 81-85
OMFN (A-)	Safety Index 7 7 Years	Fixed Account: 3.00% (3.15% \$100k+) Monthly P2P Cap: 1.50% (1.60% \$100k+) Annual P2P Cap: 4.00% (4.25% \$100k+) Monthly Avg Cap: 4.00% (4.25% \$100k+)	7 Years 9%,9,8,7,6,5,4,0	2.50% on 100%	10% after first year	6.00% 0-79 3.00% 80-85 <i>Except in CT,MA, MN,UT,WA</i>
	Safety Index 10 10 Years	Fixed Account: 3.00% (3.15% \$100k+) Monthly P2P Cap: 1.50% (1.60% \$100k+) Annual P2P Cap: 4.00% (4.25% \$100k+) Monthly Avg Cap: 4.00% (4.25% \$100k+)	10 Years 10,10,10,9,8,7,6,5,4,3,0	2.50% on 100%	10% after first year	7.00% 0-79 3.50% 80-85 <i>Except in CT,MA, MN,UT,WA</i>
	Spectrum 9 9 Years	3% Premium Bonus Fixed Account: 2.20% Annual P2P Cap: 4.25% Monthly Average Cap: 4.50% 1-Year Monthly Point-to-Point Cap: 2.00% 2-Year Monthly Point-to-Point Cap: 2.50% 3-Year Monthly Point-to-Point Cap: 3.20%	9 Years 15,15,15,14.5,13.5, 12.5,10,7,4,0	1.10% on 103% most states	10% after first year	9.00% 0-79 4.50% 80-85
Standard (A)	Index Growth 5 5 Years	Fixed Account: 1.70% Annual Point to Point Cap (\$15k): 3.50% Annual Point to Point Cap (\$100k): 4.25% Bailout Cap 2% less; ROP Option for lower cap.	5 Years 8%,7,6,4,2,0	1.00% on 100%	10% starting first year	4.50% 0-80 2.25% 81-85 1.85% 86-90
	Index Growth 7 7 Years	Fixed Account: 1.70% Annual Point to Point Cap (\$15k): 3.75% Annual Point to Point Cap (\$100k): 4.50% Bailout Cap 2% less; ROP Option for lower cap.	7 Years 9%,8,7,6,5,4,2,0	1.00% on 100%	10% starting first year	5.50% 0-80 2.75% 81-85 2.25% 86-90