

The BEST of the BEST Annuities

For December 2009, these annuity products rank the best among our hundreds of products we offer.

1-YR RATE GUAR.

- ◆ **Allianz - Dominator Select** 1.60% 100K+
0.25% commission

3-YR RATE GUAR.

- ◆ **Allianz - Dominator Select** 1.85% avg. over 3 yrs 100K+ 1.25% comp
- ◆ **American National - Palladium MYG** 2.00% yrs. 1-3
1.50% commission

5-YR RATE GUAR.

- ◆ **American Equity - Guarantee 5** 3.65% avg. over 5 yrs.,
3.00% commission
- ◆ **Mutual of Omaha - Ultra-Secure 5** 3.30% 1st year,
2.30% yrs. 2-5
4.00% commission
- ◆ **American General - Horizon Select** 2.80% avg. over 5 yrs.,
4.00% commission
- ◆ **ING - Guarantee Choice** 2.45% avg. over 5 yrs., 75K+,
2.00% commission
- ◆ **Sun Life - Keyport Value** 2.15% avg. over 5 yrs.,
50K+, 3.50% comp.

7-YR RATE GUAR.

- ◆ **American General - Horizon Select** 3.45% avg. over 7 yrs.,
4.00% commission
- ◆ **American Equity - Guarantee 7** 3.75% avg. over 7 yrs.,
3.00% commission

9-YR RATE GUARANTEE

- ◆ **American General - Horizon Choice** 3.85% avg. over 9 yrs.,
2.65% commission

10-YR RATE GUARANTEE

- ◆ **ING- Guarantee Choice** 3.80% avg. over 10 yrs., 75k+
3.25% commission
- ◆ **American General - Horizon Select** 3.70% avg. over 10 yrs.,
4.00% commission
- ◆ **American National - Palladium MYG** 3.55% avg. over 10 yrs.,
4.00% commission

TRAD. ANNUITIES SHORT SURRENDER

- ◆ **Genworth - SecureLiving Liberty** 4.00% 1st year
2.50% Bailout rate
3.00% commission
- ◆ **American National Citadel 5 Diamond** 3.45% 1st year
4.00% commission

TRAD. ANNUITIES BEST BONUS

- ◆ **North American - Flex III** 14.45% year 1
10% premium bonus,
4.50% commission
- ◆ **American Equity's - Premier Eagle 10** 13.10% year 1
10% premium bonus,
6.00% commission

ISSUE TO AGE 90

- ◆ **OM Financial - OMGuarantee-Platinum;**
OMGuarantee-Plus
- ◆ **Sun Life - Keyport Value 5**
- ◆ **National Western Life - Protector One**
- ◆ **Mutual of Omaha - Ultra-Secure** (avail. to age 89)

INDEX ANNUITIES BEST BONUS

- ◆ **Allianz - MasterDex X,** 10% premium bonus
7% commission
- ◆ **American Equity - Bonus Gold** Includes 10% premium bonus
- ◆ **North American - Charter Series** 6% bonus: 10 yr. walk away,
11% bonus: 14 yr. walk away,
8.50% commission
- ◆ **American Equity - Retirement Gold** 10% vested bonus,
10 yr walk away
Comp: 6.00% 1st yr., 1.05% 2nd yr., 1.15% 3rd yr.

INDEX ANNUITIES SHORT SURRENDER

- ◆ **Lincoln Financial - OptiChoice 5** 5 yr. walk away,
5.00% commission
- ◆ **ING - Secure Index 5** 5 yr. walk away
4.00% commission



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