

FIXED & INDEXED ANNUITY BROKERAGE BULLETIN 05-16-12

NATIONAL LONG TERM CARE BROKERS, LTD.

11 EXECUTIVE PARK DRIVE, CLIFTON PARK, NY 12065

800-695-8224 or 518-371-5522 EXTN: JOE=109

COMPANY & RATINGS	PLAN NAME	STATES NOT AVAIL	MIN. PREMIUM	RATE GUAR PERIOD	CURRENT INT % RATE	MIN INT RATE	FEATURES	SURRENDER CHARGES	MAX ISSUE AGE	PROD CODE	
ALLIANZ LIFE AM BEST = A S&P = AA Comdex = 87	DOMINATOR PLUS MVA	DE NY OR WA		5 YR GUAR RATE 10 YR GUAR RATE	N/A N/A		\$2K - \$24,999	\$25K - \$99,999	\$100K +	10 Year surrender charge w/ MVA	
							1.50%	1.50%	30 DAY WINDOW AT END OF GUAR PERIOD NO S/C OR MVA		
							1.90%	2.00%	10% Free amount each yr, beginning year 1		
							PROD CODE - 5YR - 0-75 3%, 76-80 2%, 81-85 1%			Annual renewable rate end of term with minimum guarantee of 1.5%	
							PROD CODE - 10YR - 0-75 4%, 76-80 3%, 81-85 2%				
	DOMINATOR SELECT MVA	CA, CT DE, MA MT, NV NJ, NY OK, OR PA, WA	Issue Age 0-85	1 YR GUAR RATE 2 YR GUAR RATE 3 YR GUAR RATE	N/A N/A N/A		\$2K - \$24,999	\$25K - \$99,999	\$100K +	3 Year CDSC - 6%, 5%, 4%, w/ MVA	
							N/A	N/A	N/A	30 DAY WINDOW AT END OF GUAR PERIOD NO S/C OR MVA	
							N/A	N/A	N/A	10% free begin year 1	
							PROD CODE 1 year rate .025%, 2 year rate 0.50%, 3 year rate 1.25%			Annual renewable rate end of term with minimum guarantee of 1.5%	
	MASTERDEX X EIA 6% Premium Bonus 1st Three Years			\$20,000 Qual & NQ	Monthly Sum - Nasdaq 100 = 1.80% Monthly Sum - S&P 500 = 1.80% Monthly Sum - EuroSTOXX 50 = 1.90% Annual Pt - PT - Nasdaq 100 = 3.00% Annual Pt - PT - S&P 500 = 3.00% Annual Pt - Pt - EuroSTOXX 50 = 3.25% Annual Pt - Pt Blended = 3.00% Monthly Average Spread Blended = 4.50% 1 Year Fixed = 1.35%		Bonus vested 10% per yr	Simple Income II Rider, Flex Wdrwl Bene Rider Death Benefit Rider for cost	10 Years 10 -10 -10- 8.75 -7.5 6.25- 5 -3.75 - 2.5 1.25%	80	7% Ages 0-75 5% Ages 76-80 Years 2-3 3.50% 0-75 2.50% 76-80
							10% prem pd free beg in yr 2 based on most recent pay				
							6 yr wait for full Annuit.				
							Min Guar 87.5% of prem pd, less w/drwls, credited at 2.25% per year				
							Nursing Home rider & Flex Annuity Option Rider free				
10% of Prem Pd free Yr 1											
Min Guar 87.5% of prem pd, less w/drwls, credited at 1% per year											
Nursing Home Rider											
Flex Wdrwl Bene Rider											
Death Benefit Rider for cost											
PRO V1 EIA	NY OR TX		\$10,000 Qual & NQ	1 Year Fixed = 1.25% Annual Pt - Pt Spread Barclay's Capital = 2.50% Annual Pt - Pt Sprea PIMCO US Advant. Index = 2.50%		10% of Prem Pd free Yr 1	5 Years 8 - 7 - 6 - 5 - 4	85	3.25% Ages 0-75 2.00% Ages 76-80 1.00 Ages 81+		
						Min Guar 87.5% of prem pd, less w/drwls, credited at 1% per year					
						Nursing Home Rider					

RATES SUBJECT TO CHANGE AT ANY TIME, WITHOUT NOTICE. PLEASE CALL FOR UPDATES

COMPANY & RATINGS	PLAN NAME	STATES NOT AVAIL	MIN. PREMIUM	RATE GUAR PERIOD	CURRENT INT % RATE	MIN INT RATE	FEATURES	SURRENDER CHARGES	MAX ISSUE AGE	PROD CODE						
AMERICAN NATIONAL INS. CO. AM BEST = A S&P = A+ Comdex = 86	PALLADIUM MYG	NY UT	\$5k Qual & NQ SPDA	5 Yr	2.00 (1.00 YR 2-5)	1.00%	**ADDT'L 10bps FOR \$100k OVER LIFE OF CONTRACT	10 Years 8-8-8-7-6-5-4-3-2-1	85	3% 0-79 / 1% 80-85 2.5% 0-79 / 0.5% 80-85 2.5% 0-79 / 0.5% 80-85 2.5% 0-79 / 0.5% 80-85 3% 0-79 / 1% 80-85 4% 0-79 / 2% 80-85						
				6 Yr	1.90 (1.90 YR 2-6)		Waiver of s/c for confinement & disability									
				7 YR	3.05 (2.05 YR 2-7)		10% of value avail w/o charge yr 2									
				8 YR	2.55 (2.55 Yr 2-8)		Systematic interest yr 1									
				9 YR	4.35 (2.35 Yr 2-9)		SEP, ROTH, 403(B)									
				10 YR	3.45 (2.45 YR2-10)		30 Day window w/o s/c at end of guarantee period									
	AINCO Strategy 7 EIA	MA, NY MN, OR PA, UT VT, WI	\$5K Non Qual \$4K Qual SPDA	Annual Pt - Pt Cap S&P 500 = 3.50% 1 Year Fixed Rate = 1.00%			10% of value free, beg Yr 2 Min Guar 90% of prem pd, less w/drwl, credited at 1% per year Confinemnt & disability free waivers	Life Income & Enhanced Death Benefit Rider cost 7 Years 7 - 7 - 6 - 5 - 4 - 3 - 2	85	5% Ages 0-75 4% Ages 76-80 3% Ages 81-85						
	AINCO Strategy 10 EIA	MA, NY MN, OR PA, UT VT, WI	\$5K Non Qual \$4K Qual SPDA	Annual Pt - Pt Cap S&P 500 = 3.00% 1 Year Fixed Rate = 1.00%			10% of value free, beg Yr 2 Min Guar 90% of prem pd, less w/drwl, credited at 1% per year Confinemnt & disability free waivers	Life Income & Enhanced Death Benefit Rider cost 7 Years 7 - 7 - 6 - 5 - 4 - 3 - 2	85	8% Ages 0-75 6.50% Ages 76-80 5% Ages 81-85						
	AINCO EIA	MN, ND OK, OR WA, WI	\$10 K Qual & Non-Qual SPDA	Specified Rate = 3.50% If annual S&P 500 change is zero or positive, specified rate credited. If index negative, no interest.			Specified Rate set at issue & will not change for 1st 6 years 10% free /year, beg yr 2 Confinement & disability waivers free	6 Years 8 - 8 - 7 - 6 - 4 - 2	85	5% Ages 0-79 3% Ages 80-85						
AVIVA AM BEST = A S&P = A+ Comdex = 86	INCOME PREFERRED 6 EIA	AK, CT DE, MN NY, NJ OR, PA UT, WA	Flexible Premium \$5,000	Annual Pt-Pt S&P 500 <\$75K = 2.00% Annual Pt-Pt S&P 500 \$75K+ = 2.75% Monthly Pt-Pt S&P 500 < \$75K = 1.05% Monthly Pt-Pt S&P 500 \$75K+ = 1.60% Annual Average Index S&P 500 <\$75K = 2.00% Annual Average Index S&P 500 \$75K+ = 3.25% 1 Yr Fixed Guar = 1.00% (<\$75K) & 1.30% (\$75K+)	5% of value free year 1, 10% of value free years 2+ Confinement waiver, Terminal illness waiver, Home Health Care Waiver of s/c/s Income Edge Plus W/drwl Benefit available for charge	6 Years 9 - 8 - 7 - 6 - 4.7 -3.5	80	5% Ages 0-75 3.50% Ages 76-80 Years 2-3 2.50% Ages 0-75 1.75% Ages 76-80								
									INCOME PREFERRED 10 EIA	AK, CT DE, MN NY, NJ OR, PA UT, WA	Flexible Premium \$5,000	Annual Pt-Pt S&P 500 <\$75K = 2.00% Annual Pt-Pt S&P 500 \$75K+ = 3.25% Monthly Pt-Pt S&P 500 < \$75K = 1.05% Monthly Pt-Pt S&P 500 \$75K+ = 1.60% Annual Average Index S&P 500 <\$75K = 2.00% Annual Average Index S&P 500 \$75K+ = 3.25% 1 Yr Fixed Guar = 1.00% (<\$75K) & 1.40% (\$75K+)	5% of value free year 1, 10% of value free years 2+ Confinement waiver, Terminal illness waiver, Home Health Care Waiver of s/c/s Income Edge Plus W/drwl Benefit available for charge	10 Years 9.6 - 9 - 8 - 7 - 6 5 - 4 - 3 - 2 - 1	78	7.50% Ages 0-75 5.50% Ages 76-80 Years 2-5 3.75% Ages 0-75 2.75% Ages 76-80
****6 % Premium Bonus (7% in IN & TX)																

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AMERICAN GENERAL AM BEST = A S&P = A+ Comdex = 84	GLOBAL 6 INDEX EIA	NY VT	\$5K \$2K ADDS QUAL \$2K \$2K ADDS	PRODUCT SALES TEMPORARILY SUSPENDED			No rolling surrender charges Free RMDs Extended Care Rider free EFT \$600 min annually MGSV= 90% of all prem, less withdrawals at 3.0% less surrender charges 10% free amt of value, beg in year 1	Guaranteed Minimum W/drw Benefit included. Guar pays for life w/o annuit. Must wait 1 contract yr - no charge 6 Years 8 - 7 - 6 - 5 - 4 - 3	85	
	GLOBAL 8 INDEX EIA	VT NY	NQ \$5K \$2K ADDS QUAL \$2K \$2K ADDS	Annual Global w/Cap = 2.00% Annual Pt - Pt w/ Par Rate = 20% Monthly Pt - Pt = 1.00% Fixed (1 yr guarantee) = 1.40% Global Index Calc: Sum of 50% change in highest, 30% change in 2nd, and 20% change in 3rd highest of S&P 500, EuroStoxx 50 & Nikkei 225 up to annual cap Roth available			No rolling surrender charges Free RMDs Extended Care Rider free EFT \$600 min annually MGSV= 90% of all prem, less withdrawals at 3.0% less surrender charges 10% free amt of value, beg in year 1	Guaranteed Minimum W/drw Benefit included. Guar pays for life w/o annuit. Must wait 1 contract yr - no charge 8 Years 8-7-6-5-4-3-2-1	80	4.75% Ages 0-75 3.00% Ages 76-80 Years 2-5 2.75% Ages 0-75 2.50% Ages 76-80
	GLOBAL BONUS INDEX EIA	AK, CT DE, MN NJ, NY OR, PA UT, VT WA	\$15 K QUAL & NQ SPDA	Annual Global w/Cap = 2.00% Annual Pt - Pt w/ Par Rate =20% Monthly Pt - Pt = 1.00% Fixed (1 yr guarantee) = 1.40% Global Index Calc: Sum of 50% change in highest, 30% change in 2nd, and 20% change in 3rd highest of S&P 500, EuroStoxx 50 & Nikkei 225 up to annual cap Roth available			MVA Fixed 2% min guar Free RMDs Extend Care Rider free No s/c or mva at death MGSV= 100% of all prem, less withdrawals at 1.5% less surrender charges 10% free amt value beg yr 1	Guaranteed Minimum W/drw Benefit included. Guar pays for life w/o annuit. Must wait 1 contract yr - no charge 10 Years 10-10-10-10-10 9 - 8 - 7 - 6 - 4	80	5.25% Ages 0-75 2.75% Ages 76-80
	AG HORIZON PLUS	MN NJ, NY OR, PA UT, WA	SINGLE PREM \$5,000 MVA	YR 1 YR 2-6	7.00% 1.00%	1.00 YRS 7+	10% prior ann value free beg yr 1 Annual renew rate yrs 7+ Extended Care Rider waives s/cs if care needed. State availbty Sys w/drwls after 30 days	9 Years 9-8-7-6-5-4-3-2-1 MVA	85	6% Ages 0-75 3.20% Ages 76-80 1.35% Ages 81-85
	AG HORIZON SECURE	AK, CA, NY OH, TX, UT AK, NY TX, UT	SINGLE PREM \$5,000	5 YR 7 YR	1.10% 1.65%	1.00	30 DAY WINDOW END OF TERM W/O SURR CHR 5 yr renewals for 5 yrs, 7 yr renew for 3 yrs, then ann 10% prior ann value free	10 Years 10-9-8-7-6-5-4-3-2-1 Extended Care Waiver of s/c's no cost Sys w/drwls after 30 days	85	4% Ages 0-80 3% Ages 81-85
	AG HORIZON FLEX	AK NY UT	\$5,000 NQ Flex Premium \$2,000 QUAL OR \$300 MO EFT	1 YR 2.0% 1st Yr	3.15% Interest Rate Bonus Inc.	1.50	10% Free W/drwls start 1st year must leave min \$5k in acct. Min partial \$250. Min Systematic withdrawal \$50. Roth IRA available. Death Benefit = annuity value at owner's death	8 Years 8-7-7-6-5-4-3-1-0	85	5% Ages 0-75 4.00% Ages 76-85 3% Ages 81-85
INTEGRITY AM BEST = A+ S&P = AA+ Comdex = 97	MultiVantage MVA	NY, CA DE, MT OR	SINGLE PREM \$20,000	4 YR 5 YR 7 YR 10 YR	2.00 (1.00 YR 2-4) 2.20 (1.20 YR 2-5) 3.05 (2.05 YR 2-7) 3.40 (2.40YR2-10)	1.50	10% Free w/drwls begin yr 1 Waiver of s/c's for limited life expectancy, confinement to nursing home, hospst., licensed facility End of GRO, can go to 1 yr bucket w/o sc's or mva	7-6-5-4 7-6-5-4-3 7-6-5-4-3-2-1 7-6-5-4-3-2-1 MVA	89	1.25%, 1%(76-85), 0.5% 1.75%, 1.25%(76-85), 1% 2.25%, 1.45%(76-85) 1.05% 2.75%, 1.95%(76-85) 1.25%
	NEW MOMENTUM MVA	WA NY	FLEX PREMIUM \$2,000 Qual \$5,000 N/Q	QIO 1YR 2 YR 3 YR 5 YR 7 YR 10 YR	4.00 1.75 (1.00 YR 2) 1.75 (1.00 YR 2-3) 1.80 (1.05 YR 2-5) 2.45 (1.70 YR 2-7) 2.85 (2.10 YR2-10)	1.50 Excpt OR	QIO ONLY: 1 YR RATE transfer to other rate options within one year, and receive same base rates as new money. Roth IRA available. "Ladder" New Mom Interest Rates	7 Years 7-6-5-4-3-2-1-0 MVA	85	2.25% Ages 0-79 4.50% Ages 0-79 2.50% Age 80-85 1% reduction QIO
	SPDA II	ME, MD, MA MN, NH, NY SC, TX, UT VT	SINGLE PREM \$3,000 Qual \$3,000 N/Q	3 YR 5 YR	2.45 (1.45 YR2-3) 2.30 (1.30 YR2-5)	1.50	Dividing \$ Between Interest Rate Guarantees in the Same Contract No Surrender Charges or MVA or Charbegack on Death	7 Years 7-7-7-6-5-4-3-0 NO MVA ROP Guarantee	85	3.50% Ages 0-79 1.75% Age 80-85 *** 1% reduction comp for 5 yr option

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ING AM BEST = A S&P = A Comdex = 79	ING SECURE INDEX OPPORTUNITIES PLUS EIA ****5 % Premium Bonus	AK, CT DE, MN NJ, NY OR, WA	SINGLE PREM \$15K Qual & Non-Qual	Annual Pt- Pt S&P 500 - \$15K Band = 2.00% Annual Pt- Pt S&P 500 - \$75K Band = 3.00% Monthly Cap S&P 500 - \$15K Band = 0.85% Monthly Cap S&P 500 - \$75K Band = 1.25% Intrst Rate Benchmark- \$15K Band = 2.25% Multiplier Intrst Rate Benchmark- \$75K Band = 4.00% Multiplier 1 Year Fixed = 1.00%			MVA for excess w/drwl's	Nursing Home & Terminal Illness Riders 10 Years 10 - 10 - 10 - 10 - 9 8 - 7 - 6 - 5 - 4	80	7% Ages 0-80
							Bonus re-capture 1st 10 yrs			
							10% value free, beg yr 2			
ING SECURE INDEX 7 EIA	NY OR	Flexible Premium \$15K Qual & Non-Qual \$50 min Adds	Annual Pt- Pt S&P 500 - \$15K Band = 3.25% Annual Pt- Pt S&P 500 - \$75K Band = 4.25% Monthly Cap S&P 500 - \$15K Band = 1.25% Monthly Cap S&P 500 - \$75K Band = 1.65% Intrst Rate Benchmark- \$15K Band = 4.00% Multiplier Intrst Rate Benchmark- \$75K Band = 5.50% Multiplier 1 Year Fixed = 1.25%				10% value free, beg yr 2	7 Years 10 - 10 - 10 - 10 9 - 8 - 7 - 0	80	5% Ages 0-80
							MGSV 87.5% of prem, less w/drwl's & prem taxes, accum at 1% per year 1st 7 years			
							IncomeProtector Withdrawal Benefit Rider			
ING SECURE INDEX 5 EIA Optional ROP Feature	NY OR	Flexible Premium \$15K Qual & Non-Qual \$50 min Adds	Annual Pt- Pt \$15K W/ ROP= 1.50% W/O ROP =2.00% Annual Pt- Pt \$75K W/ ROP= 2.25% W/O ROP =2.75% Monthly Cap \$15K W/ ROP = 0.65% W/O ROP=0.75% Monthly Cap \$75K W/ ROP = 1.05% W/O ROP=1.15% Intrst Bnchmrk- \$15K Band W/O ROP= 2.00% Multiplier Intrst Bnchmrk- \$75K Band W/O ROP= 3.50% Multiplier Intrst Bnchmrk- \$15K Band W/ ROP= 1.25% Multiplier Intrst Bnchmrk- \$75K Band W/ ROP= 2.75% Multiplier 1 Year Fixed = 1.00%/1.00% / 1.00%/1.00 W/O ROP				10% value free, beg yr 2	5 Years 8 - 7.5 - 6.5 - 5.5 - 4.5	80	4% Ages 0-80
							MGSV 87.5% of prem, less w/drwl's & prem taxes, accum at 1% per year 1st 7 years			
							IncomeProtector Withdrawal Benefit Rider			
LINCOLN AM BEST = A+ S&P = AA- Comdex = 89	LINCOLN OPTICHOICE 5 EIA	NY	Flexible Premium \$5K Non-Qual \$2K Qual \$50 Min Adds	Perf. Triggered Spec rate under \$100K = 2.50% Perf. Triggered Spec rate \$100K + = 2.50% Monthly Pt-Pt Cap S&P 500 under \$100K = 1.35% Monthly Pt-Pt Cap S&P 500 \$100K + = 1.45% Monthly Avrg Spread S&P 500 under \$100K = 9.00% Monthly Avrg Spread S&P 500 \$100K + = 9.00% 1 Year Fixed under \$100K = 1.10% 1 Year Fixed \$100K + = 1.25%			MVA for excess w/drwl's	5 Years 9 - 8 - 7 - 6 - 5	85	5% Ages 0-75 1.50% Ages 0-75 Yr 2 1% Ages 0-75 Yr 3-4 3.75% Ages 76-80 2.50% Ages 81-85 1% Ages 76-85 Yr 2 0.5% Age 76-85 Yr 3-4
							10% free, beg in year 1			
							GMCSV is after withdrwl's and surrender charges, credited between 1% - 3%.			
LINCOLN OPTICHOICE 7 EIA	NY	Flexible Premium \$5K Non-Qual \$2K Qual \$50 Min Adds	Perf. Triggered Spec rate under \$100K = 2.50% Perf. Triggered Spec rate \$100K + = 2.50% Monthly Pt-Pt Cap S&P 500 under \$100K = 1.40% Monthly Pt-Pt Cap S&P 500 \$100K + = 1.50% Monthly Avrg Spread S&P 500 under \$100K = 9.00% Monthly Avrg Spread S&P 500 \$100K + = 8.80% 1 Year Fixed under \$100K = 1.15% 1 Year Fixed \$100K + = 1.30%				MVA for excess w/drwl's	7 Years 9 - 8 - 7 - 6 - 5 - 4 - 3	85	6% Ages 0-75 1.75% Ages 0-75 Yr 2 1.25% Ages 0-75 Yr 3-4 4.50% Ages 76-80 3% Ages 81-85 1.25% Ages 76-85 Yr 2 0.75% Age 76-85 Yr 3-4
							10% free, beg in year 1			
							GMCSV is after withdrwl's and surrender charges, credited between 1% - 3%.			
LINCOLN OPTICHOICE 9 EIA	NY	Flexible Premium \$5K Non-Qual \$2K Qual \$50 Min Adds	Perf. Triggered Spec rate under \$100K = 2.50% Perf. Triggered Spec rate \$100K + = 2.50% Monthly Pt-Pt Cap S&P 500 under \$100K = 1.45% Monthly Pt-Pt Cap S&P 500 \$100K + = 1.60% Monthly Avrg Spread S&P 500 under \$100K = 9.00% Monthly Avrg Spread S&P 500 \$100K + = 8.35% 1 Year Fixed under \$100K = 1.25% 1 Year Fixed \$100K + = 1.40%				MVA for excess w/drwl's	9 Years 9 - 8 - 7 - 6 - 5 4 - 3 - 2 - 1	85	7% Ages 0-75 2% Ages 0-75 Yr 2 1.25% Ages 0-75 Yr 3-4 5.25% Ages 76-80 1.40% Ages 76-85 Yr 2 0.80% Age 76-85 Yr 3-4
							10% free, beg in year 1			
							GMCSV is after withdrwl's and surrender charges, credited between 1% - 3%.			

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NORTH AMERICAN COMPANY FOR L & H AM BEST = A+ S&P = A+ Comdex = 93	NORTH AMERICAN GUARANTEE CHOICE	AK, CT DE, MN MO, NY OR, UT VA, WA MVA	Single Premium \$10K Non-Qual \$2K Qualified	3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year	N/A 1.15% (\$200K+ 1.45%) 1.65% (\$200K+ 2.00%) 2.05% (\$200K+ 2.25%) 2.35% (\$200K+ 2.55%) 2.60% (\$200K+ 2.80%) 2.80% (\$200K+ 3.00%) 3.00% (\$200K+ 3.15%)	1.00	Interest only w/drws in 30 days 30 Day window end of term w/o charge. Renewal for original guar period if no action taken or may choose other interest period Nursing Home Confinement waivers increases free amt to 10% of value each year	10 - 10 - 10 - 0 10- 10 - 10 - 10 10-10-10-10-10 5 10's then 9% 5 10's - 9 - 8 5 10's - 9 - 8 - 6 5 10's - 9-8-6-4 5 10's - 9-8-6-4-2	90	2.50% Ages 0-80 1.88% Ages 81-85 1.25% Ages 86-90	
	NORTH AMERICAN FORMULA CHOICE EIA	AK, DE MN, NY OR, UT	Flexible Premium \$10K Non-Qual \$2K Qual \$50/month TSA Salary Reduction	SALES TEMPORARILY SUSPENDED				10% of value free, beg year 2 Nursing Home Confinement waivers increases free amt by addtl 10% of value each year No Rolling Surr Charges Caps reset annually	5 Years 9 - 8 - 6 - 4 - 2	85	5% Ages 0-75 3.75% Ages 76-80 2.50% Ages 81-85 Years 2-3 0.50% Ages 0-75 0.37% Ages 76-80 0.25% Ages 81-85 Call for 403(B) comp yrs 1-5
	NORTH AMERICAN PARAMOUNT CHOICE TEN EIA	AK, CT DE, MN NY, NV OR, TX UT, WA	Flexible Premium \$10K Non-Qual \$2K Qual \$50/month TSA Salary Reduction	Monthly Avg - Ann Pt Pt - Monthly PtPt S&P 500 = 2.00% 2.00% 1.00% DJIA = 2.00% 2.00% n/a S&P Midcap 400 = 2.00% 2.00% n/a Russell 2000 = 2.00% 2.00% n/a Nasdaq 100 = n/a 2.00% 1.00% Euro Stoxx 50= n/a 2.00% n/a 1 Year Fixed Account = 1.10%	10 Year Bonus recapture schedule for excess w/drws and full surr No Rolling Surr Charges 10% of value free, beg year 2 MVA Min Guar Contract Value is 100% of prems pd, less w/drws, accum at 1% annually less surr charges	Nursing Home Confine waivers incr. free amt by addtl 10% of value each yr	10 Years 9 - 9 - 8 - 7 - 6 5 - 4 - 3 - 2 - 1	79	6.50% Ages 0-75 4.88% Ages 76-79 Years 2-3 2% Ages 0-75 1.50% Ages 76-79 Years 4-9 0.50% Ages 0-75 .38% Ages 76-79 Call for 403(B) comp yrs 1-10		
FIDELITY & GUARANTY AM BEST = B++ S&P = BB- Comdex = 55	FG GUARANTEE PLATINUM	NY,OR,UT VA,WA VARIES: CT,FL,MA NC,OK,TX	SINGLE PREM \$2,000 Qual \$5,000 NQ MVA	5 YR 7 YR	2.00% 2.40%	Floats 1-3% set at issue	Nursing home, Term Ill, Unemploy, Death of Own waivers most states CDSC auto renews same duration 30 Day window / w/drw no charges ACCUM INTERST - No charge	9-8-7-6-5 9-8-7-6-5-4-3 9-8-7-6-5-4-3-2-1-1 MVA	90	2.50% 0-79, 1.25% 5yr 3.25% 0-79, 7 YR 1.625% 80-90 7 YR	
	FG GUARANTEE PLUS	NY,OR,UT VA, WA VARIES: CT,FL NC,OK,TX	SINGLE PREM \$2,000 Qual \$5,000 NQ MVA	5 YR 7 YR	2.90% 3.30%	Floats 1-3% set at issue	****INCLUDES 1% FIRST YEAR BONUS*** CDSC auto renews same duration 30 Day window / w/drw no charges ACCUM INTERST - No charge	9-8-7-6-5 9-8-7-6-5-4-3 9-8-7-6-5-4-3-2-1-1	90	2.5% 0-79, 5YR 1.125% 80-90 5 YR 3.25% 0-79 7 YR 1.625% 80-90 7 YR	
	FG INDEX CHOICE 9 EIA	AK,AR CT, MA MN, NY MT,NV NY,ND OK,OR, WY UT, VT,WA	FLEX PREM \$25,000 \$2,000 Addtl (\$2,000 per Option)	S&P 500 Monthly Pt to Pt (1 Year) w/Cap: Cap = 1.75% S&P 500 Monthly Pt to Pt (2 Year) w/Cap: Cap = 2.00% S&P 500 Monthly Pt to Pt (3 Year) w/Cap: Cap = 2.75% S&P 500 Monthly Average (Annual Cap) Cap: 3.25% S&P 500 Annual Point to Point Cap: 3.00% Fixed Interest (1.50% Minimum) Currently: 1.50% Fixed Interest (Floating Rate) Currently: 1.50%	9 Years 15-15-15-14.5-13.5 12.5 - 10 - 7 - 4	85	10% of value free, beg yr 2 Systematic interest w/drws avail Ages 81-85 only 12.5-12.5-12-11-10-9-8-7-6-0	3% Premium Bonus first year	Years 1-3 9% Ages 0-79 4.50% Ages 80-85		
	FG-INDEX SAFETY 7 EIA			PRODUCT SUSPENDED							

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COMPANY & RATINGS	PLAN NAME	STATES NOT AVAIL	MIN. PREMIUM	RATE GUAR PERIOD	CURRENT INT % RATE	MIN INT RATE	FEATURES	SURRENDER CHARGES	MAX ISSUE AGE	PROD CODE
GENWORTH AM BEST = A S&P = A Comdex = 79	SecureLiving Liberty	MS	1 Year Bailout Effec. Yield 3 Year Bailout Effec. Yield 5 Year Bailout Effec. Yield	<\$100K / \$100-\$249 / \$250K+ 2.95% - 3.95% - 4.70% 1.35% 1.35% 1.35% 1.61% 1.78% 1.90%		1.00% Yrs 1-6	Bailout: If the actual renewal rate is lower than the bailout rate, have 45 days from anniv. to move \$ w/out charge Annual Rate after guar period Roth IRA avail. 10% surr charge free Yr 1 Min: \$15K NQ & \$15K Qual Effective yield is calculated over 6 yr period using initial rate then bailout rate for remaining yrs	6 Years 9-9-8-7-6-5-0 IN, MN, OR 9-8-7-6-5-4	85 ANNUITANT OR OWNER	3.00% Age 0-75 1.50% Age 76-80 0.75% Age 81-85
		NY		\$15,000 Qual / \$15,000 NQ <50K 1 YR 50K / 99,999 1 YR >100K 1 YR						
Nursing Home waiver available for issue max age 85										
WESTERN NAT'L LIFE AM BEST = A S&P = A+ Comdex = 84	SECURITY BUILDER 5 SPDA W/ MVA	MN NY	\$10,000 NQ & QUAL 5YR	5YR	<\$100K 1.35% \$100K+ 1.55%		1.00	MVA DOES NOT APPLY TO FREE W/DRWLS, PREMIUM GUARANTEE OR DEATH BEN SAME FEATURES AS BELOW	5 Years 7-7-6-5-3-0	2.00% Age 0-80 .75% Age 81-85
		NY			1YR <\$100K 1.20% \$100K+ 2.20% 0.15% Additional Int Rate Yr 1 on Qualified Contracts Base rate is 1.00%	1.00				
NY	DEPOSITS \$2,000 \$2,000 Qual \$5,000 NQ 0.15% Additional Int Rate Yr 1 on Qualified Contracts Base rate is 1.05%	1 YR <\$100K 2.05% \$100K+ 3.05%	1.00	Rate is annually renewable period expires. Rolling Surrender Charges Flex products only Terminal illness Rider, extended care rider, & activities of daily living rider	7 Years 9-8-7-6-5-4-2-0	1 YEAR GUARANTEE 2.50% Age 0-85 1.00% Age 86-90 3,5,7 YR GUARANTEES 2.50% Age 0-85 1.00% Age 86-90				
NY	\$2,000 Qual \$5,000 NQ MIN ADDITIONAL DEPOSITS \$2,000 3 YR <\$100K 1.55% \$100K+ 1.85% Base rate is 1.05% 5 YR <\$100K 1.20% \$100K+ 1.40% Base rate is current rate 7 YR <\$100K 1.15% \$100K+ 1.35% Base rate is current rate	3 YR <\$100K 1.55% \$100K+ 1.85% Base rate is 1.05% 5 YR <\$100K 1.20% \$100K+ 1.40% Base rate is current rate 7 YR <\$100K 1.15% \$100K+ 1.35% Base rate is current rate	1.00 1.00 1.00							
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