

MYGA COMPARISON SPREADSHEET

2/3/2010

This spreadsheet to be used for reference only. Rates are subject to change.

Company	AM Best	Minimum Premium	Guar. Period	Product Name	1st Year Rate	Rate Thereafter	Average Yield	Rate Change Effective Date
Allianz	A	\$25K	1 Year	Dominator Select	1.50% <\$100K / 1.60% >\$100K	1.50% / 1.60%	1.50% / 1.60%	1-Jan
Allianz	A	\$25K	2 Years	Dominator Select	1.55% <\$100K / 1.65% >\$100K	1.55% / 1.65%	1.55% / 1.65%	1-Jan
LSW	A	\$25K	2 Years	SureRate 2	1.00% <\$100K / 1.15% >\$100K	1.00% / 1.15%	1.00% / 1.15%	22-Nov
Investors-LGCY	A-	\$3K-Q/\$5K-NQ	3 Years	RateMark	***2.50%	***2.50%	***2.50%	1-Feb
American National	A	\$5K	3 Years	Palladium MYG	2.00% <\$100K / 2.10% >\$100K	2.00% / 2.10%	2.00% / 2.10%	1-Jan
North American	A+	\$2K-Q/\$10K-NQ	3 Years	Guarantee Choice	2.00%	2.00%	2.00%	21-Jan
Allianz	A	\$25K	3 Years	Dominator Select	1.80% <\$100K / 1.90% >\$100K	1.80% / 1.90%	1.80% / 1.90%	2-Feb
Lincoln Financial	A+	\$10K	3 Years	MYGuarantee	1.65% <\$100K / 1.80% >%100K	1.65% / 1.80%	1.65% / 1.80%	1-Jan
Principal Financial	A+	\$5K	4 Years	Secure Fixed 4	2.45%	2.45%	2.45%	15-Jan
North American	A+	\$2K-Q/\$10K-NQ	4 Years	Guarantee Choice	2.35% <\$100K / 2.65% >\$200K	2.35% / 2.65%	2.35% / 2.65%	21-Jan
Lincoln Financial	A+	\$10K	4 Years	MYGuarantee	2.30% <\$100K / 2.45% >\$100K	2.30% / 2.45%	2.30% / 2.45%	1-Jan
Integrity Life	A+	\$20K	4 Years	MOMENTUM Advantage	2.75%	2.00%	2.18%	31-Dec
American National	A	\$5K	4 Years	Palladium MYG	2.15% <\$100K / 2.25% >\$100K	2.15% / 2.25%	2.15% / 2.25%	1-Jan
American Equity	A-	\$10K	5 Years	Guarantee 5	3.65%	3.65%	3.65%	29-Dec
Royal Neighbors	A-	\$10K	5 Years	Neighbors Choice	3.50%	3.50%	3.50%	1-Jan
Old Mutual	A-	\$5K	5 Years	OM Guarantee-platinum	3.50%	3.50%	3.50%	1-Feb
Old Mutual	A-	\$5K	5 Years	OM Guarantee-plus	4.20%	3.20%	3.40%	1-Feb
North American	A+	\$2K-Q/\$10K-NQ	5 Years	Guarantee Choice	3.30% <\$100K / 3.55% >\$200K	3.30% / 3.55%	3.30% / 3.55%	21-Jan
Royal Neighbors	A-	\$5K	6 Years	Crown Choice	3.00% <\$20K/3.40% = \$20K-\$99K	3.00% / 3.40%	3.00% / 3.40%	1-Jan
				Crown Choice cont.	3.50% >100K	3.50%	3.50%	1-Jan
American National	A	\$5K	6 Years	Palladium MYG	3.25% <\$100K / 3.35% >\$100K	3.25% / 3.35%	3.25% / 3.35%	1-Feb
The Standard	A	\$15K	6 Years	FGA 6	3.20% <\$100K / 3.60% >\$100K	3.20% / 3.30%	3.20% / 3.30%	25-Jan
North American	A+	\$2K-Q/\$10K-NQ	6 Years	Guarantee Choice	3.15% <\$100K / 3.40% >\$200K	3.15% / 3.40%	3.15% / 3.40%	21-Jan
Lincoln Financial	A+	\$10K	6 Years	MYGuarantee	3.15% <\$100K / 3.30% >\$100K	3.15% / 3.30%	3.15% / 3.30%	1-Jan
Old Mutual	A-	\$5K	7 Years	OM Guarantee-Platinum	4.00%	4.00%	4.00%	1-Feb
Old Mutual	A-	\$5K	7 Years	OM Guarantee-Plus	4.70%	3.70%	3.84%	1-Feb
American Equity	A-	\$10K	7 Years	Guarantee 7	3.75%	3.75%	3.75%	29-Dec
American National	A	\$5K	7 Years	Palladium MYG	4.35% <\$100K / 4.45% >\$100K	3.35% / 3.45%	3.49% / 3.59%	1-Feb
American General	A	\$5K	7 Years	HorizonSelect 7	3.45%	3.45%	3.45%	1-Feb
American National	A	\$5K	8 Years	Palladium MYG	3.70% <\$100K / 3.80% >\$100K	3.70% / 3.80%	3.70% / 3.80%	1-Feb
West Coast Life	A+	\$10K	8 Years	Sure Advantage 8	3.50% <\$100K / 4.54% >\$100K	3.50%	3.50% / 3.63%	26-Jan
North American	A+	\$2K-Q/\$10K-NQ	8 Years	Guarantee Choice	3.45% <\$100K / 3.65% >\$200K	3.45% / 3.65%	3.45% / 3.65%	21-Jan
Lincoln Financial	A+	\$10K	8 Years	MYGuarantee	3.40% <\$100K / 3.55% >\$100K	3.40% / 3.55%	3.40% / 3.55%	1-Jan
Minnesota Life	A+	\$5K	9 Years	SecureOption Select	3.65% <\$100K / 3.85% >\$100K	3.65% / 3.85%	3.65% / 3.85%	6-Feb
West Coast Life	A+	\$10K	9 Years	Sure Advantage 9	3.55% <\$100K / 4.59% >\$100K	3.55%	3.55% / 3.66%	26-Jan
North American	A+	\$2K-Q/\$10K-NQ	9 Years	Guarantee Choice	3.45% <\$100K / 3.65% >\$200K	3.45% / 3.65%	3.45% / 3.65%	21-Jan
Allianz	A	\$25K	10 Years	Dominator Plus 10	3.80% <\$100K / 3.90% >\$100K	3.80% / 3.90%	3.80% / 3.90%	2-Feb
West Coast Life	A+	\$10K	10 Years	Sure Advantage 10	3.80% <\$100K / 4.84% >\$100K	3.80%	3.80% / 3.90%	26-Jan
American General	A	\$5K	10 Years	HorizonSelect 10	3.75%	3.75%	3.75%	1-Feb
ING FixedDesign	A	\$15K	10 Years	Guarantee Choice	3.70% <\$75K / 4.70% >\$75K	3.70%	3.70% / 3.80%	12-Nov
North American	A+	\$2K-Q/\$10K-NQ	10 Years	Guarantee Choice	3.65% <\$100K / 3.85% >\$200K	3.65% / 3.85%	3.65% / 3.85%	21-Jan

*Rates and Commissions in some states are .50% less: Check with your marketer

^^Escalating base +.10 ea yrs 2-5 guaranteed for initial term

***Rates .30 lower for full value at death and .30 lower for withdrawals

NFP Fixed Annuity Sales Desk 877-637-3273

Items in red indicates rate changes which are not effective yet will stay noted until the effective date of change.

Rates are subject to change at any time.

This spreadsheet is to be used as a reference only.

Refer to carrier product information for specific details.

For internal use only.

