

Guarantee		Product	1st Year	Rate	Average
Period	Company	Name	Rate	Thereafter	Annual Yield
3 years	Physicians Mutual	Vista Custom Direct (over \$100k)	5.55%	3.55%	4.22%
3 years	Principal	Select Series (over \$100k)	4.20%	4.20%	4.20%
3 years	American National	Palladium MYG (over \$100k)	3.65%	3.65%	3.65%
4 years	American National	Palladium MYG (over \$100k)	4.35%	4.35%	4.35%
4 years	Physicians Mutual	Vista Custom Direct (over \$100k)	5.65%	3.65%	4.15%
4 years	Integrity	Momentum Advantage	4.65%	3.90%	4.09%
5 years	SunLife Assurance	Key Value 5 (over \$50k)	See details section		4.65%
5 years	Old Mutual	Fidelity Platinum Plus	5.15%	4.15%	4.35%
5 years	Integrity	Momentum Advantage	4.95%	4.20%	4.35%
5 years	American National	Palladium MYG (over \$100k)	5.15%	4.15%	4.35%
5 years	Physicians Mutual	Vista Custom Direct(over \$100K)	5.85%	3.85%	4.25%
5 years	Jefferson Pilot	Classic 5(over \$100k)	5.80%	3.80%	4.20%
5 years	ING	MultiSet Plus	4.10%	4.10%	4.10%
5 years	American General Life	Horizon Select	4.10%	4.10%	4.10%
5 years	Lincoln Benefit	Tactician Plus (over \$100k)	5.60%	3.60%	4.00%
6 years	American National	Palladium MYG (over \$100k)	4.70%	4.70%	4.70%
6 years	SunLife Assurance	Key Value 6 (over \$50k)	See details section		4.65%
6 years	Lincoln Benefit	Tactician Plus (over \$100k)	5.30%	4.30%	4.47%
6 years	Jefferson Pilot Life	New Directions	4.40%	4.40%	4.40%
6 years	ING	MultiSet Plus	4.25%	4.25%	4.25%
6 years	Physicians Mutual	Vista Custom Direct	5.70%	3.70%	4.03%
7 years	Integrity	Momentum Advantage	5.25%	4.50%	4.61%
7 years	SunLife Assurance	Key Value 7 (over \$50k)	See details section		4.55%
7 years	American National	Palladium MYG (over \$100k)	5.40%	4.40%	4.54%
7 years	Old Mutual	Fidelity Platinum Plus	5.30%	4.30%	4.44%
7 years	Physicians Mutual	Vista Custom Direct(over \$100K)	5.15%	4.15%	4.29%
7 years	American General Life	Horizon Select	4.25%	4.25%	4.25%
7 years	ING	MultiSet Plus	5.10%	4.10%	4.24%
7 years	Jefferson Pilot	Classic 7(over \$100k)	6.80%	3.80%	4.23%
7 years	Lincoln Benefit	Tactician Plus (over \$100k)	5.80%	3.80%	4.09%
8 years	American National	Palladium MYG (over \$100k)	4.70%	4.70%	4.70%
8 years	Physicians Mutual	Vista Custom Direct	6.30%	4.30%	4.55%
8 years	ING	MultiSet Plus	5.80%	4.00%	4.23%
8 years	Lincoln Benefit	Tactician Plus (over \$100k)	6.30%	3.80%	4.11%
9 years	Lincoln Benefit	Tactician Plus (over \$100k)	9.00%	4.00%	4.56%
9 years	American National	Palladium MYG (over \$100k)	6.15%	4.15%	4.37%
9 years	Physicians Mutual	Vista Custom Direct	4.35%	4.35%	4.35%
9 years	ING	MultiSet Plus	5.15%	3.95%	4.08%
10 years	Integrity	Momentum Advantage	5.45%	4.70%	4.78%
10 years	Old Mutual	Fidelity Platinum Plus	5.65%	4.65%	4.75%
10 years	Physicians Mutual	Vista Custom Direct	5.85%	4.35%	4.50%
10 years	American National	Palladium MYG (over \$100k)	5.35%	4.35%	4.45%
10 years	American General Life	Horizon Select	4.35%	4.35%	4.35%
10 years	Principal	Select Series( over \$100k)	4.35%	4.35%	4.35%
10 years	Lincoln Benefit	Tactician Plus (over \$100k)	6.10%	4.10%	4.30%
10 years	ING	MultiSet Plus	4.90%	3.90%	4.00%

Company	American General Life	American National	ING Annuity & Life	Integrity Life Insurance	Jefferson Pilot Life
Product/Type	AG HorizonSelect SPDA	Palladium MYG SPDA	MultiSet Plus SPDA	Momentum Advantage SPDA	Classic Series SPDA
<b>Ratings</b>	A+ Best AA+ Standard & Poors Aa1 Moody's AA+ Fitch	A+ Best AA Standard & Poors	A+ Best AA Standard & Poors Aa3 Moody's AA Fitch	A++ Best AA+ Standard & Poors Aa2 Moody's AA+ Fitch	A+ Best AA Standard & Poors Aa3 Moody's AA Fitch
<b>Interest Rate/ Guaranteed Period</b>	5 yr 4.10% 7 year 4.25% 10 year 4.35%	3 year* 3.55% 4 year* 4.25% 5 year* 5.05% / 4.05% (yrs 2-5) 6 year* 4.60% 7 year* 5.30% / 4.30% (yrs 2-7) 8 year* 4.60% 9 year* 6.05% / 4.05% (yrs 2-9) 10 year* 5.25% / 4.25% (yrs 2-10) .10 lower in FL,NC,TX,VT,VA,WI,WA .25 lower in OR & PA	5 year: 4.10% 6 year: 4.25% 7 year: 5.10% / 4.10% 8 year: 5.80% / 4.00% 9 year: 5.15% / 3.95% 10 year: 4.90% / 3.90%  Rates differ in UT,VT, and WA. minimum guarantee varies by state	4 year: 4.65% / 3.90% 5 year: 4.95% / 4.20% 7 year: 5.25% / 4.50% 10 year: 5.45% / 4.70%	<b>5 year</b> <\$100K: 4.80% / 3.80% (yrs 2-5) >\$100K: 5.80% / 3.80% (yrs 2-5) <b>7 year</b> <\$100K: 5.80% / 3.80% (yrs 2-7) >\$100K: 6.80% / 3.80% (yrs 2-7)  1.00% minimum guarantee
<b>Surrender Charges (%)</b>	10, 9, 8, 7, 6, 5, 4, 3, 2, 1	8, 8, 8, 7, 6, 5, 4, 3, 2, 1	7, 7, 7, 6, 5, 4, 3, 2, 1, 0	4yr: 8,8,7,7 5yr: 8,8,7,7,6 7yr: 8,8,7,7,6,6,5 10yr:8,8,7,7,6,6,5,5,4,4	5yr: 9,8,7,6,5 7 yr: 9, 8, 7, 6, 5, 4, 3
<b>Minimum Purchase</b>	\$5,000 NQ & Q	\$5,000 NQ & Q	\$5,000 NQ & Q	\$20,000 NQ & Q	\$10,000 NQ & Q
<b>Issue Ages</b>	0-85 NQ & Q	0-85 NQ & Q	0-80 NQ & Q	4& 5yr: 0-86, 7yr: 0-85, 10yr: 0-83	0-85 NQ & Q
<b>States Not Approved</b>	MN,NJ,NY,OR,PA,WA	NY, UT Minimum guarantee varies by state, please call for details	AL, MN, NJ, NY	ME,NH,NY,SC,UT,VT,WA 10 yr NOT approved in OR	MN,NY,OR
<b>Free Withdrawals</b>	10% annually	100% interest after 30 days. 10% after the 1st year. (\$250 minimum)	Interest only after 30 days. 10% after 1st year.	10% immediately	10% immediately
<b>First Year Commissions</b>	Ages 0-80: 4.00% Ages 81-85: 3.00%	<b>Ages 0-79:</b> 3 yr 1.50% 4 yr 2.00% 5 & 10 yr 4.00% 6, 7, & 8 yr 2.50% 9 yr 3.00%	<b>Ages 0-80:</b> 5 & 6 yr 2.00% 7 & 8 yr 2.50% 9 yr 4.00% 10 yr 5.00% Please call for trail options.	<b>Ages 0-79:</b> 4 yr 2.00% 5 yr 2.50% 7 yr 3.00% 10 yr 3.50% Please call for older ages.	<b>5 yr</b> 4.00% <b>7 yr</b> 5.00% <b>Ages 0-75:</b> 4.00% <b>Ages 76-80:</b> 2.75% <b>Ages 81-85:</b> 1.50%
<b>Call your annuity team for FPDA products</b>		Please contact your sales rep for older ages.			
<b>Remarks</b>	45 day window at the rate lock period. Will renew for the remainder of the 10 yr surrender MVA. Extended Care Rider available.	* .10 rate enhancement available MVA annuity. 30 day window at end of period with no surrender charge or MVA. Death benefit is greater of surrender or annuity value. Disability and Confinement riders available	Return of Premium. Nursing Home waiver available. MVA except in UT,VT,WA.	\$250,000 maximum premium over age 75. MVA annuity.	MVA.

Company	Jefferson Pilot Life	Lincoln Benefit Life	Old Mutual				Physicians Mutual
Product/Type	New Directions SPDA	Tactician Plus FPDA	Fidelity Platinum Plus 5 SPDA	Fidelity Platinum Plus SPDA	Vista Custom Direct SPDA		
<b>Ratings</b>	A+ Best AA+ Standard & Poors Aa2 Moody's AA+ Fitch	A+ Best AA Standard & Poors Aa2 Moody's	A Best BBB Standard & Poors A3 Moody's A- Fitch	A Best BBB Standard & Poors A3 Moody's A- Fitch	A Best BBB Standard & Poors A3 Moody's A- Fitch	A Best AA- Standard & Poors	
<b>Interest Rate/ Guaranteed Period</b>	6 yr Fixed Rate: 4.40%  **SPECIAL NOTE** New Directions is an Indexed Annuity. Amounts allocated into the fixed account are guaranteed for 6 years.	5 year* 4.60% / 3.60% (yrs 2-5) 6 year* 4.30% 7 year* 4.80% / 3.80% (yrs 2-7) 8 year* 5.30% / 3.80% (yrs 2-8) 9 year* 8.00% / 4.00% (yrs 2-9) 10 year* 5.10% / 4.10% (yrs 2-10) Rates are 10 basis points lower in TX <b>2.00% minimum guarantee*</b> *3% min guarantee in CA,CT, MN,UT,WA	5 year 5.15% / 4.15% (yrs 2-5)  (Rates apply to \$5000+)  Minimum guarantee varies by state, please call for details.	7 year 5.30% / 4.30% (yrs 2-7) 10 year 5.65% / 4.65% (yrs 2-10) (Rates apply to \$5000+)  Minimum guarantee varies by state, please call for details.	3 year 4.55% / 3.55% 4 year 4.65% / 3.65% 5 year* 4.85% / 3.85% 6 year 5.70% / 3.70% 7 year* 4.15% 8 year 6.30% / 4.30% 9 year 4.35% 10 year 5.85% / 4.35% 10 lower in IN, MN, OR, TX, and WA surrender period = guarantee period		
<b>Surrender Charges (%)</b>	9, 8, 7, 6, 4.75, 3.50	8, 8, 8, 7, 6, 5, 4, 3, 2, 1	9, 8, 7, 6, 5	9, 8, 7, 6, 5, 4, 3, 2, 1, 1	9, 9, 8, 7, 6, 5, 4, 3, 2, 1 (WA: 6.5,6.5,5.75,4.75,4,3.5,3,2.5,1.5,.75)		
<b>Minimum Purchase</b>	\$10,000 NQ & Q	\$10,000 NQ \$3,000 Q (\$1,000 additional)	\$5,000 NQ \$2,000 Q	\$5,000 NQ \$2,000 Q	\$2,000 NQ & Q		
<b>Issue Ages</b>	0-85 NQ & Q	0-90 NQ & Q	0-90 NQ & Q	0-90 NQ & Q	0-75 Q 0-85 NQ (half comp and no riders over age 75)		
<b>States Not Approved</b>	MN, NY, OR, WA	NY (Approved in OR ONLY as an SPDA)	NY,OR,UT,VT,and WA Minimum guarantee varies by state, please call for details.	NY, OR, UT, VT, and WA Minimum guarantee varies by state, please call for details.	AL,MS,NY,PA,UT Minimum guarantee varies by state, please call for details.		
<b>Free Withdrawals</b>	10% annually	10% annually	Interest only systematic withdrawals after 30 days.	Interest only systematic withdrawals after 30 days.	10% after the 1st year		
<b>First Year Commissions</b>	Ages 0-75: 3.50% Ages 76-80: 2.25% Ages 81+: 1.00%	Ages 0-75: 5, 7, 8, 10 yr 4.00% 6 and 9 year 2.00%	Premiums up to \$599,999: 5 year Ages 0-79: 3.00%	Premiums up to \$599,999: 7 year Ages 0-79: 5.00% 10 year Ages 0-79: 3.50%	Ages 0-75: 7, 9, & 10 yr 4.00% 8 & 4 yr 2.00% 6 yr 4.50% 5 yr 3.50% 3 yr 1.50% Please call on comp on Ages 76+		
<b>Call your annuity team for FPDA products</b>		Please contact your sales rep for older ages & premium maximums					
<b>Remarks</b>	MVA.	*Additional 1% bonus available on 1st yr premiums of \$100K or more. MVA annuity. 30 day window at end of period with no surrender charge or MVA. Death benefit is accumulated value. Confinement waiver available.	MVA annuity. 30 day window at the end of the period with no surrender charge or MVA. Death benefit is cash surrender value paid at death.	MVA annuity. 30 day window at the end of the period with no surrender charge or MVA. Death benefit is cash surrender value paid at death.	MVA annuity. Death Benefit is accumulated value. Nursing Home, Terminal Illness, and Home Care riders. <b>*Additional 1% first year bonus on premiums over \$100,000.</b>		

<b>Company</b>	<b>Principal</b>			<b>Sun Life Financial</b>					
<b>Product/Type</b>	<b>Select Series SPDA</b>			<b>Keypot Value 5 yr FPDA</b>		<b>Keypot Value 6 yr FPDA</b>		<b>Keypot Value 7 yr FPDA</b>	
<b>Ratings</b>	A+	Best		A++	Best		A++	Best	
	AA	Standard & Poors		AA+	Standard & Poors		AA+	Standard & Poors	
	Aa2	Moody's		Aa2	Moody's		Aa2	Moody's	
	AA	Fitch		AA	Fitch		AA	Fitch	
<b>Interest Rate/ Guaranteed Period</b>				<b>Stepped-Up Bonus Option</b>		<b>Stepped-Up Bonus Option</b>		<b>Stepped-Up Bonus Option</b>	
				Base Rate:	3.70%	Base Rate:	3.75%	Base Rate:	3.80%
	3 year	4.10% / 4.10%		yr 2	4.10%	yr 2	4.05%	yr 2	4.00%
				yr 3	4.50%	yr 3	4.35%	yr 3	4.20%
	10 year	4.25% / 4.25%		yr 4	4.90%	yr 4	4.65%	yr 4	4.40%
				yr 5	5.30%	yr 5	4.95%	yr 5	4.60%
	Additional .10 for premium \$100k+					yr 6	5.25%	yr 6	4.80%
								yr 7	5.00%
				Additional .15 for premium \$50k+		Additional .15 for premium \$50k+		Additional .15 for premium \$50k+	
				1.50% minimum guarantee		1.50% minimum guarantee		1.50% minimum guarantee	
<b>Surrender Charges (%)</b>	10yr - 7,7,7,6,6,5,5,4,4			7, 6, 5, 4, 3		7, 6, 5, 4, 3, 2		7, 6, 5, 4, 3, 2, 1	
<b>Minimum Purchase</b>	\$5,000 NQ & Q			\$5,000 NQ \$4,000 Q		\$5,000 NQ \$4,000 Q		\$5,000 NQ \$4,000 Q	
<b>Issue Ages</b>	0-85 NQ & Q			0-90 NQ 0-85 Q		0-85 NQ & Q		0-85 NQ & Q	
<b>States Not Approved</b>	NJ,NY,PA,WA Variation for CT,IN,MA,OK,SC,VT PLEASE CALL FOR DETAILS			OR		OR		OR	
<b>Free Withdrawals</b>	Interest Only			10% of account value		10% of account value		10% of account value	
<b>First Year Commissions</b>	3 yr	Ages 0-79:	1.00%	Ages 0-75:	3.65%	Ages 0-75:	4.15%	Ages 0-75:	4.65%
		Ages 08-95:	0.50%	Ages 76-90:	1.00%	Ages 76-85:	1.00%	Ages 76-85:	1.00%
<b>Call your annuity team for FPDA products</b>	10 yr	Ages 0-79:	5.00%						
		Ages 80-95:	2.50%						
<b>Remarks</b>	Call for premiums over \$2 million *Includes 1% first yr bonus. MVA product.			MVA. First year bonus option also available. Nursing home rider available.		MVA. First year bonus option also available. Nursing Home rider available.		MVA. First year bonus option also available. Nursing Home rider available.	