

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	Commission (Less at older ages)	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%	0.25%	3-Aug
Allianz	A	\$25K	2 Years	Dominator Select	1.55% <\$100K / 1.65% >\$100K	1.55% / 1.65%	1.55% / 1.65%	0.50%	3-Aug
Old Mutual	B++	\$5K	3 Years	OMGuarantee-Platinum	2.20%	2.20%	2.20%	1.50%	1-Sep
Royal Neighbors	A-	\$50K	3 Years	Regal Choice 3	1.75% <\$100K / 1.85% >\$100K	1.75% / 1.85%	1.75% / 1.85%	2.00%	1-Sep
Old Mutual	B++	\$5K	3 Years	OMGuarantee-Plus	2.60%	1.60%	1.93%	1.50%	1-Sep
Investors-LGCY	A-	\$3K-Q/\$5K-NQ	3 Years	RateMark	***1.60%	***1.60%	***1.60%	2.25%	1-Sep
Allianz	A	\$25K	3 Years	Dominator Select	1.55% <\$100K / 1.65% >\$100K	1.55% / 1.65%	1.55% / 1.65%	1.25%	3-Aug
Guaranty Income	B+	\$2K-Q/\$5K-NQ	4 Years	Guaranty 4	3.05%	3.05%	3.05%	1.60%	1-Sep
Guaranty Income	B+	\$2K-Q/\$5K-NQ	4 Years	Choice 4	3.00%	3.00%	3.00%	1.75%	1-Sep
North American	A+	\$2K-Q/\$10K-NQ	4 Years	Guarantee Choice	2.05% <\$200K / 2.40% >\$200K	2.05% / 2.35%	2.05% / 2.35%	2.50%	1-Sep
Integrity Life	A+	\$20K	4 Years	MOMENTUM Advantage	2.25%	1.50%	1.68%	2.00%	31-Aug
Lincoln Financial	A+	\$10K	4 Years	MYGuarantee	1.40% <\$100K / 1.55% >\$100K	1.40% / 1.55%	1.40% / 1.55%	1.00%	1-Sep
Royal Neighbors	A-	\$10K	5 Years	Neighbors Choice	3.25%	3.25%	3.25%	1.75%	1-Sep
American Equity	A-	\$10K	5 Years	Guarantee 5	3.15%	3.15%	3.15%	3.00%*	3-Sep
Old Mutual	B++	\$5K	5 Years	OM Guarantee-platinum	3.10%	3.10%	3.10%	2.50%	1-Sep
Old Mutual	B++	\$5K	5 Years	OM Guarantee-plus	3.80%	2.80%	3.00%	2.50%	1-Sep
North American	A+	\$2K-Q/\$10K-NQ	5 Years	Guarantee Choice	2.65% <\$200K / 2.90% >\$200K	2.65% / 2.90%	2.65% / 2.90%	2.50%	1-Sep
Great American	A	\$10K	5 Years	Stars & Stripes	2.55% <\$100K / 2.65% >\$100K	^^2.40% / 2.50%	2.55% / 2.65%	3.00%	21-Aug
The Standard	A	\$15K	5 Years	FGA 5	2.45% <\$100K / 2.55% >\$100K	2.45% / 2.55%	2.45% / 2.55%	3.00%	16-Aug
Genworth	A	\$25k	5 Years	SecureLiving RateSaver	2.40% <\$100K / 2.60% = \$100K-\$250K	2.40% / 2.60%	2.40% / 2.60%	1.95%	25-Aug
				Cont.	2.70>250K	2.70%	2.70%	1.95%	25-Aug
American National	A	\$5K	5 Years	Palladium MYG	3.05% <\$100K / 3.15% >\$100K	2.05% / 2.15%	2.25% / 2.35%	4.00%	1-Sep
Lincoln Financial	A+	\$10K	5 Years	Classic 5	3.00% <\$100K / 4.00% >\$100K	2.00%	2.20% / 2.40%	4.00%	1-Sep
Lincoln Financial	A+	\$10K	5 Years	MYGuarantee	2.15% <\$100K / 2.30% >\$100K	2.15% / 2.30%	2.15% / 2.30%	2.00%	1-Sep
American General	A	\$5K	5 Years	HorizonSelect 5	2.10%	2.10%	2.10%	4.00%	23-Aug
Allianz	A	\$25K	5 Years	Dominator Plus 5	2.05% <\$100K / 2.15% >\$100K	2.05% / 2.15%	2.05% / 2.15%	3.00%	3-Aug
EquiTrust	B+	\$30K	5 Years	Certainty Select 5	2.00%	2.00%	2.00%	1.25%**	3-Sep
Investors-LGCY	A-	\$3K-Q/\$5K-NQ	5 Years	RateMark	***1.95%	***1.95%	***1.95%	3.00%	1-Sep
Integrity Life	A+	\$20K	5 Years	MOMENTUM Advantage	2.50%	1.75%	1.90%	2.50%	31-Aug
Minnesota Life	A+	\$5K	5 Years	SecureOption Select	1.70% <\$100K / 1.90% >\$100K	1.70% / 1.90%	1.70% / 1.90%	2.50%	4-Sep
Guaranty Income	B+	\$2K-Q/\$5K-NQ	6 Years	Guaranty 6	3.05%	3.05%	3.05%	3.00%	1-Sep
Royal Neighbors	A-	\$5K	6 Years	Crown Choice	3.00% <\$20K/3.15% = \$20K-\$99K	3.00% / 3.15%	3.00% / 3.15%	2.75%	1-Sep
				Crown Choice cont.	3.25% >100K	3.25%	3.25%	2.75%	1-Sep
The Standard	A	\$15K	6 Years	FGA 6	3.00% <\$100K / 3.10% >\$100K	3.00% / 3.10%	3.00% / 3.10%	2.00%	16-Aug
Sagicor	A	\$5K	6 Years	Gold Sage Investor	3.00%	3.00%	3.00%	4.00%	1-Sep
American National	A	\$5K	6 Years	Palladium MYG	2.75% <\$100K / 2.85% >\$100K	2.75% / 2.85%	2.75% / 2.85%	2.50%	1-Sep
American General	A	\$5K	6 Years	HorizonAchiever	2.35%	2.35%	2.35%	3.00%	23-Aug
Lincoln Financial	A-	\$5K	6 Years	MYGuarantee	2.30% <\$100K / 2.45% >\$100K	2.30% / 2.45%	2.30% / 2.45%	2.25%	1-Sep
American Equity	A-	\$10K	7 Years	Guarantee 7	3.25	3.25%	3.25%	3.00%*	3-Sep
Old Mutual	B++	\$5K	7 Years	OM Guarantee-Platinum	3.20%	3.20%	3.20%	3.25%	1-Sep
Old Mutual	B++	\$5K	7 Years	OM Guarantee-Plus	3.90%	2.90%	3.04%	3.25%	1-Sep
North American	A+	\$2K-Q/\$10K-NQ	7 Years	Guarantee Choice	3.20% <\$200K / 3.40% >\$200K	3.20% / 3.40%	3.20% / 3.40%	2.50%	1-Sep
Genworth	A	25K	7 Years	SecureLiving RateSaver	3.15% <\$100K / 3.35% = \$100K-\$250K	3.15% / 3.35%	3.15% / 3.35%	2.65%	25-Aug
				Cont.	3.45%>250K	3.45%	3.45%	2.65%	25-Aug
Lincoln Financial	A+	\$10K	7 Years	MYGuarantee	2.50% <\$100K / 2.65% >\$100K	2.50% / 2.65%	2.50% / 2.65%	2.50%	1-Sep
American National	A	\$5K	7 Years	Palladium MYG	3.35% <\$100K / 3.45% >\$100K	2.35% / 2.45%	2.49% / 2.59%	2.50%	1-Sep
American General	A	\$5K	7 Years	HorizonSelect 7	2.40%	2.40%	2.40%	4.00%	23-Aug
Lincoln Financial	A+	\$10K	7 Years	Classic 7	4.10% <\$100K / 5.10% >\$100K	2.10%	2.38% / 2.52%	5.00%	1-Sep
Minnesota Life	A+	\$5K	7 Years	SecureOption Select	2.30% <\$100K / 2.50% >\$100K	2.30% / 2.50%	2.30% / 2.50%	3.00%	4-Sep
Sun Life Financial	A+	\$4K-Q/\$5K-NQ	7 Years	Keyport Value- Stepped I	2.00% <\$50K / 2.15% >\$50K	^^+.10% ea yrs 2-7	2.30% / 2.45%	5.00%	14-Jul
Investors-LGCY	A-	\$3K-Q/\$5K-NQ	7 Years	RateMark	***2.25%	***2.25%	***2.25%	4.00%	1-Sep
RBC	A	\$5K	7 Years	RBC 7 MYG	2.50%	1.50%	1.64%	3.00%	1-Sep
North American	A+	\$2K-Q/\$10K-NQ	8 Years	Guarantee Choice	3.20% <\$200K / 3.40% >\$200K	3.20% / 3.40%	3.20% / 3.40%	2.50%	1-Sep
Guaranty Income	B+	\$2K-Q/\$5K-NQ	8 Years	Guaranty 8	3.15%	3.15%	3.15%	3.00%	1-Sep
American National	A	\$5K	8 Years	Palladium MYG	3.00% <\$100K / 3.10% >\$100K	3.00% / 3.10%	3.00% / 3.10%	2.50%	1-Sep
EquiTrust	B+	\$30K	8 Years	Certainty Select 8	3.00%	3.00%	3.00%	1.25%**	3-Sep
Lincoln Financial	A+	\$10K	8 Years	MYGuarantee	2.55% <\$100K / 2.70% >\$100K	2.55% / 2.70%	2.55% / 2.70%	2.50%	1-Sep
TransAmerica	A	\$2K-Q/\$10K-NQ	8 Years	TransAmerica Select	2.25% <\$100K / 2.50% >\$100K	2.25% / 2.50%	2.25% / 2.50%	3.50%	2-Aug
North American	A+	\$2K-Q/\$10K-NQ	9 Years	Guarantee Choice	3.20% <\$200K / 3.40% >\$200K	3.20% / 3.40%	3.20% / 3.40%	2.50%	1-Sep
Minnesota Life	A+	\$5K	9 Years	SecureOption Select	2.70% <\$100K / 2.90% >\$100K	2.70% / 2.90%	2.70% / 2.90%	3.50%	4-Sep
American National	A	\$5K	9 Years	Palladium MYG	4.40% <\$100K / 4.50% >\$100K	2.40% / 2.50%	2.62% / 2.72%	3.00%	1-Sep
Lincoln Financial	A+	\$10K	9 Years	MYGuarantee	2.60% <\$100K / 2.75% >\$100K	2.60% / 2.75%	2.60% / 2.75%	2.50%	1-Sep



Company	AM Best	Minimum Premium	Guar. Period	Product Name	1st Year Rate	Rate Thereafter	Average Yield	Commission (Less at older ages)	Rate Change Effective Date
North American	A+	\$2K-Q/\$10K-NQ	10 Years	Guarantee Choice	3.40% <\$200K / 3.60% >\$200K	3.40% / 3.60%	3.40% / 3.60%	2.50%	1-Sep
EquiTrust	B+	\$30K	10Years	Certainty Select 10	3.25%	3.25%	3.25%	1.25%**	3-Sep
Allianz	A	\$25K	10 Years	Dominator Plus 10	3.05% <\$100K / 3.15% >\$100K	3.05% / 3.15%	3.05% / 3.15%	4.00%	3-Aug
American National	A	\$5K	10 Years	Palladium MYG	3.70% <\$100K / 3.80% >\$100K	2.70% / 2.80%	2.80% / 2.90%	4.00%	1-Sep
ING FixedDesign	A	\$15K	10 Years	Guarantee Choice	2.75% <\$75K / 3.75% >\$75K	2.75%	2.75% / 2.85%	3.25%	1-Sep
Integrity Life	A+	\$20K	10 Years	MOMENTUM Advantage	3.40%	2.65%	2.72%	3.50%	31-Aug
American General	A	\$5K	10 Years	HorizonSelect 10	2.70%	2.70%	2.70%	4.00%	23-Aug
Lincoln Financial	A+	\$10K	10 Years	MYGuarantee	2.65% <\$100K / 2.80% >\$100K	2.65% / 2.80%	2.65% / 2.80%	2.50%	1-Sep
Investors-LGCY	A-	\$3K-Q/\$5K-NQ	10 Years	RateMark	***2.40%	***2.40%	***2.40%	4.00%	1-Sep

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

**First year commissions. Please contact a marketer for commissions thereafter.

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

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

ECA Marketing 800-356-4189

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

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.