

ANNUITY HOTPICKS

GUARANTEES *not* MAYBES

01-21-2010

AMERICAN GENERAL—HORIZON SELECT - 5 YR

A A.M. BEST, A+ S&P

- *3.10% Years 1-5
- *Issued to Age 85
- AVERAGE YIELD 3.10%

3.10%
Years 1-5

3.10% Years 1–5
16.40% over 5 years
on a compounded basis

GENWORTH SECURE LIVING LIBERTY 6 YR

A A.M. BEST, A S&P

- *4.65% Year 1 \$100,000-\$249,999
- *Declared Rate Years 2-6
- *<\$100,000 = 4.15%; >\$250,000 = 5.15%
- *Issued to Age 85
- BAIL OUT RATE 2.50%

4.65%
Year 1

4.65% Year 1
\$100,000-\$249,999
2.50% Bailout

THE STANDARD —FOCUS GROWTH ANNUITY 6 YR

A A.M. BEST, AA- S&P

- *3.30% Years 1-6 (\$100,000+)
- *3.20% Years 1-6 (\$15,000-\$99,999)
- *Issued to Age 90
- AVERAGE YIELD 3.30%

3.30%
Years 1-6

3.30% Years 1-6
Over \$100,000
21.51% over 6 years
on a compounded basis

LINCOLN NATIONAL —NEW DIRECTION 6 YR

A+A.M. BEST, AA-S&P

- *2.90% Years 1-6
- *Issued to Age 85
- AVERAGE YIELD 2.90%
(Under \$100,000 = 15 bps less)

2.90%
Years 1-6

2.90% Years 1-6
(over \$100,000)
18.71% over 6 years
on a compounded basis

LINCOLN NATIONAL —CLASSIC 7 - 7 YR

A+A.M. BEST, AA-S&P

- *5.75% Year 1(\$100,000+)
- *4.75% Year 1 (<\$100,000)
- *2.75% Years 2-7
- *Issued to Age 85
- AVERAGE YIELD 3.18%

5.75%
Year 1

5.75% Year 1
Over \$100,000
22.44% over 7 years
on a compounded basis

AMERICAN NATIONAL EQUITY INDEX ANNUITY 6

A+ A.M. BEST, AA- S&P

5.00%
Years 1-6
Specified Rate Locked for 6 Years

COMPETITIVE SPIA RATES ARE AVAILABLE WITH MULTIPLE COMPANIES—PLEASE CALL!

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