

Comparative Annuity Reports

YOUR GUIDE TO COMPARING DATA ON...Single and Flexible Premium Deferred Annuity and Single Premium Immediate Annuity programs.

May 2005 Tele: (800) 872-6684 Fax (732) 521-5113 www.comparativeannuityreports.com Volume 26 Issue 5

EDITOR'S COMMENTS... **Numbers Summary:** Roughly one quarter of monitored FPDA and SPDA programs lowered their interest rates this month. However, rate changes for the most part were minute, as reflected in our Average(s) of Top 100, i.e. down 2 basis points each. **SPIA Factors:** SPIA factor changes closely followed the FPDA/SPDA pattern, resulting in a slight drop in the average for each age bracket. **Multi Year Guarantee (Certificate/CD) Annuity Rates Update:** The highest **Guaranteed Base Interest Rates for SPDA Multi Year Guarantee/"CD" programs** this month are: 3.75% for a 3 year guarantee period (**ygp**); 3.60% for a 4 **ygp**; 4.20% for a 5 **ygp**; 4.40% for a 6 **ygp**; 4.55% for a 7 **ygp**; 4.70% for an 8 **ygp**; 4.80% for a 9 **ygp**; and 4.85% for a 10 **ygp**. **Note:** Certificate (CD) Annuity Programs will be of far greater value than bank CDs for individuals who do not anticipate an immediate need for the taxable interest income generated by bank CDs; i.e., a Certificate Annuity provides highly competitive interest rates and, more importantly, tax deferral on earned interest until income is needed.

Once again, caution must be used regarding our published FPDA and SPDA guaranteed rates; as they can and will vary from state to state.

ANNUITY OVERVIEW AND TREND REPORTS

*FLEXIBLE PREMIUM DEFERRED ANNUITY (FPDA) SYNOPSIS				*SINGLE PREMIUM DEFERRED ANNUITY (SPDA) SYNOPSIS				*SINGLE PREMIUM IMMEDIATE ANNUITY (SPIA) SYNOPSIS			
	Current Month	3 Months Ago	1 Year Ago		Current Month	3 Months Ago	1 Year Ago	SPIA Factor Averages listed below are derived from top 40 companies surveyed by our study.	Current Month	3 Months Ago	1 Year Ago
>Base Interest Rate (Average of Top 100)	3.38%	3.30%	3.29%	>Base Interest Rate (Average of Top 100)	3.86%	3.70%	3.69%	Average Annuity Payout Factor, Male Age 70	**6.92	**6.89	**6.98
>Highest Annual Base Interest Rate	4.65%	4.60%	4.90%	>Highest Annual Base Interest Rate	4.85%	4.85%	4.90%	Average Annuity Payout Factor, Female Age 70	**6.48	**6.45	**6.53
>High Account Value (in 20 years at \$200 a month/ 12 x per year at current interest rate)	\$78,985	\$77,958	\$80,592	>High Account Value (a \$100,000 deposit in 10 years based on current interest rate)	\$160,570	\$161,774	\$161,340	Average Annuity Payout Factor, Male Age 75	**7.68	**7.63	**7.73
>High Cash (Surrender) Value (in 20 years at \$200 a month/ 12 x per year at current rate)	\$78,985	\$77,958	\$80,592	>High Cash (Surrender) Value (\$100,000 deposit in 10 years based on current interest rate)	\$160,570	\$161,774	\$161,340	Average Annuity Payout Factor Female Age 75	**7.29	**7.24	**7.34

>**NOTE:** Excludes FPDA/ SPDA 2-Tier programs and other programs which do not permit total withdrawal/ rollover of Account Value at retirement.

**** SPIA Factor Note:** SPIA payout factors listed are for the Life & 10 Year Certain Option. To illustrate the value of shopping SPIA factors, the highest female age 75 SPIA factor this month is 7.82. In contrast, the number 40 company's rate is 7.08. By way of explanation, the 7.82 factor (based on \$100,000 of savings) would generate \$782 per month of income for the life of the annuitant, or for up to 10 years from date of issue for the annuitant's beneficiary(ies). Conversely, a factor of 7.08 would produce only \$708 per month using the same \$100,000 amount. The \$74 per month difference (\$782-\$708) would impact a 75 year old female's income by \$13,320 over her normal life expectancy (and of course this lost income potential will increase more dramatically if she outlives her life expectancy). It should be noted that SPIA factors, while generally not quite as high as FPDA and SPDA settlement option rates, are good indicators to use in assessing the viability of a company's FPDA and SPDA settlement option factors. It would be "consumer wise," before accepting any company's FPDA/SPDA payout factors, to shop the SPIA market for a better factor and if found, rolling funds over for increased monthly income using the same amount of dollars.

***Denotes Comparative Annuity Report Synopsis Data on FPDA, SPDA, and SPIA as quoted monthly in Kiplinger's Retirement Report**

Comparison of Single Premium Immediate Annuity (SPIA) Programs

Single Premium Immediate Annuity (SPIA)...What is its Purpose and Value? **SPIAs are designed for people who need a guaranteed income on a regular basis.** See our Annuity Overview and Trend Reports SPIA notes for more details regarding their purchase, and clarification of pertinent evaluation procedures to achieve maximum return (income) on SPIA purchase price.

SPIA Factors Male and Female, Age 70 Life and 10 Years Certain on May 1, 2005

Rank	Company/Program	Male Factor	Rank	Company/Program	Female Factor
1	AIG American General Life Ins Co	6.85	1	AIG American General Life Ins Co	6.48
2	Allianz Life Ins Co of N.A.	6.72	2	Allianz Life Ins Co of N.A.	6.34
3	American National Ins Co	6.91	3	American National Ins Co	6.49
4	AMEX Life	6.87	4	AMEX Life	6.43
5	Aviva Life	7.14	5	Aviva Life	6.81
6	AXA/Equitable Life Assurance Co	6.85	6	AXA/Equitable Life Assurance Co	6.48
7	Catholic Knights Insurance	7.09	7	Catholic Knights Insurance	6.63
8	EMC National Life Co	6.94	8	EMC National Life Co	6.51
9	Farm Bureau Life Ins Co	6.75	9	Farm Bureau Life Ins Co	6.26
10	Farm Bureau Life of Michigan	7.45	10	Farm Bureau Life of Michigan	6.85
11	Fidelity & Guaranty Life	7.03	11	Fidelity & Guaranty Life	6.50
12	First Colony Life Ins. Co.	6.91	12	First Colony Life Ins. Co.	6.46
13	GenWorth (GE) Financial	6.91	13	GenWorth (GE) Financial	6.46
14	Golden Rule Insurance Co	6.28	14	Golden Rule Insurance Co	5.86
15	Great American Life Ins Co	7.04	15	Great American Life Ins Co	6.54
16	Hartford Life Ins Co	6.82	16	Hartford Life Ins Co	6.44
17	ING USA Life & Annuity Ins Co	6.85	17	ING USA Life & Annuity Ins Co	6.41
18	Integrity Life Insurance	7.04	18	Integrity Life Insurance	6.64
19	Jackson National Life Ins Co	6.87	19	Jackson National Life Ins Co	6.44
20	Jefferson Pilot Life Ins Co	6.72	20	Jefferson Pilot Life Ins Co	6.41
21	John Hancock Life	7.10	21	John Hancock Life	6.62
22	Kansas City Life Ins Co	6.82	22	Kansas City Life Ins Co	6.36
23	Keyport Life (Sun-Canada) Ins Co	6.58	23	Keyport Life (Sun-Canada) Ins Co	6.29
24	Knights of Columbus	6.23	24	Knights of Columbus	5.78
25	Life Ins Co of the Southwest	7.01	25	Life Ins Co of the Southwest	6.42
26	Lincoln Benefit Life Company	6.68	26	Lincoln Benefit Life Company	6.27
27	Metropolitan Life Ins Co	0.00	27	Metropolitan Life Ins Co	0.00
28	Minnesota Life Ins Co	7.02	28	Minnesota Life Ins Co	6.42
29	National Guardian Life	6.46	29	National Guardian Life	6.06
30	National Integrity Life	7.04	30	National Integrity Life	6.64
31	National Life Ins of Vermont	6.76	31	National Life Ins of Vermont	6.39
32	Penn Mutual Life	6.96	32	Penn Mutual Life	6.31
33	Peoples Benefit Life (Aegon)	6.62	33	Peoples Benefit Life (Aegon)	6.14
34	Physicians Life Ins Co	6.82	34	Physicians Life Ins Co	6.53
35	Presidential Life Ins Co	0.00	35	Presidential Life Ins Co	0.00
36	Principal Life	6.94	36	Principal Life	6.58
37	Security Benefit Life Ins Co	6.67	37	Security Benefit Life Ins Co	6.06
38	Security Mutual Life of NY	6.64	38	Security Mutual Life of NY	6.14
39	Sentry Life Insurance Co	7.00	39	Sentry Life Insurance Co	6.50
40	Sunset Life Ins Co of America	6.82	40	Sunset Life Ins Co of America	6.36
41	Teachers Ins & Anty of America	6.37	41	Teachers Ins & Anty of America	6.37
42	Thrivent Fincl for Lutherans	6.68	42	Thrivent Fincl for Lutherans	6.25
43	Transamerica Life & Annuity	6.76	43	Transamerica Life & Annuity	6.39
44	United Heritage Mutual Life	6.93	44	United Heritage Mutual Life	6.39
45	United of Omaha Life Ins Co	7.09	45	United of Omaha Life Ins Co	6.66
46	USAA Life Insurance Company	7.14	46	USAA Life Insurance Company	6.72
47	Western United Life Assur	7.21	47	Western United Life Assur	6.76
48	Woodmen of the World Life	6.80	48	Woodmen of the World Life	6.38
49			49		
50			50		

SPIA Factors Male and Female, Age 75 Life and 10 Years Certain on May 1, 2005

Rank	Company/Program	Male Factor	Rank	Company/Program	Female Factor
1	AIG American General Life Ins Co	7.66	1	AIG American General Life Ins Co	7.33
2	Allianz Life Ins Co of N.A.	7.41	2	Allianz Life Ins Co of N.A.	7.08
3	American National Ins Co	7.65	3	American National Ins Co	7.27
4	AMEX Life	7.67	4	AMEX Life	7.27
5	Aviva Life	8.09	5	Aviva Life	7.82
6	AXA/Equitable Life Assurance Co	7.55	6	AXA/Equitable Life Assurance Co	7.21
7	Catholic Knights Insurance	7.91	7	Catholic Knights Insurance	7.50
8	EMC National Life Co	7.75	8	EMC National Life Co	7.36
9	Farm Bureau Life Ins Co	7.26	9	Farm Bureau Life Ins Co	7.20
10	Farm Bureau Life of Michigan	8.25	10	Farm Bureau Life of Michigan	7.69
11	Fidelity & Guaranty Life	7.77	11	Fidelity & Guaranty Life	7.23
12	First Colony Life Ins. Co.	7.72	12	First Colony Life Ins. Co.	7.24
13	GenWorth (GE) Financial	7.72	13	GenWorth (GE) Financial	7.24
14	Golden Rule Insurance Co	7.10	14	Golden Rule Insurance Co	6.73
15	Great American Life Ins Co	7.76	15	Great American Life Ins Co	7.48
16	Hartford Life Ins Co	7.52	16	Hartford Life Ins Co	7.15
17	ING USA Life & Annuity Ins Co	7.62	17	ING USA Life & Annuity Ins Co	7.23
18	Integrity Life Insurance	7.75	18	Integrity Life Insurance	7.40
19	Jackson National Life Ins Co	7.55	19	Jackson National Life Ins Co	7.18
20	Jefferson Pilot Life Ins Co	7.45	20	Jefferson Pilot Life Ins Co	7.18
21	John Hancock Life	7.80	21	John Hancock Life	7.36
22	Kansas City Life Ins Co	7.61	22	Kansas City Life Ins Co	7.19
23	Keyport Life (Sun-Canada) Ins Co	7.39	23	Keyport Life (Sun-Canada) Ins Co	7.15
24	Knights of Columbus	7.08	24	Knights of Columbus	6.67
25	Life Ins Co of the Southwest	7.75	25	Life Ins Co of the Southwest	7.20
26	Lincoln Benefit Life Company	7.44	26	Lincoln Benefit Life Company	7.07
27	Metropolitan Life Ins Co	0.00	27	Metropolitan Life Ins Co	0.00
28	Minnesota Life Ins Co	7.84	28	Minnesota Life Ins Co	7.27
29	National Guardian Life	7.19	29	National Guardian Life	6.83
30	National Integrity Life	7.75	30	National Integrity Life	7.40
31	National Life Ins of Vermont	7.43	31	National Life Ins of Vermont	7.09
32	Penn Mutual Life	7.74	32	Penn Mutual Life	7.08
33	Peoples Benefit Life (Aegon)	7.37	33	Peoples Benefit Life (Aegon)	6.90
34	Physicians Life Ins Co	7.68	34	Physicians Life Ins Co	7.25
35	Presidential Life Ins Co	0.00	35	Presidential Life Ins Co	0.00
36	Principal Life	7.61	36	Principal Life	7.27
37	Security Benefit Life Ins Co	7.48	37	Security Benefit Life Ins Co	6.86
38	Security Mutual Life of NY	7.47	38	Security Mutual Life of NY	7.08
39	Sentry Life Insurance Co	7.83	39	Sentry Life Insurance Co	7.39
40	Sunset Life Ins Co of America	7.61	40	Sunset Life Ins Co of America	7.19
41	Teachers Ins & Anty of America	7.16	41	Teachers Ins & Anty of America	7.16
42	Thrivent Fincl for Lutherans	7.47	42	Thrivent Fincl for Lutherans	7.08
43	Transamerica Life & Annuity	7.51	43	Transamerica Life & Annuity	7.16
44	United Heritage Mutual Life	7.79	44	United Heritage Mutual Life	7.31
45	United of Omaha Life Ins Co	7.71	45	United of Omaha Life Ins Co	7.35
46	USAA Life Insurance Company	7.89	46	USAA Life Insurance Company	7.54
47	Western United Life Assur	8.04	47	Western United Life Assur	7.65
48	Woodmen of the World Life	7.58	48	Woodmen of the World Life	7.20
49			49		
50			50		

* Thrivent Fin'l for Lutherans/MYG 6	A ++g	N	3.65%	1.00%	2.50%	C/ 6 Yrs	\$144,541	\$144,541	6 Yrs/ 7-7-7-6-5-4-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**
* Integrity Life/ Momentum Advtge 5Yr	A+g	Y	3.65%	0.75%	2.00%	C/ 5 Yrs	\$144,183	\$144,183	5 Yrs/ 8-8-7-7-6+MVA	\$20K	Q70.5/N86	No	None	Y**	No	Y**	Y**	Y**
Country Investors Life/ SP 5	A+r	N	3.65%		2.50%	C/ 5 Yrs	\$143,110	\$143,110	5 Yrs/ 7-7-6-5-4-0	\$10K	90	No	None	Y**	No	Y**	No	Y**
Woodmen of the World Life/Basic-NQ	A +	N	3.65%		3.00%	P	\$143,096	\$143,096	9 Yrs/ 7-7-7-6-5-4-3-2-1-0	\$5K	85	No	None	Y**	No	Y**	Y**	No
* Keyport Life/(Sun-Canada) Value 7	A ++g	N	3.60%	3.00%	1.50%	C/ 7 Yrs	\$146,692	\$146,692	7 Yrs/ 7-6-5-4-3-2-1-0+MVA	\$50K	Q75/N85	No	90	Y**	Y**	Y-A/O	No	Y**
* American National/PaladiumMYG10yr	A +	N	3.60%	1.00%	2.00%	C/ 10 Yrs	\$143,844	\$143,844	10 Yrs/ 7-7-7-6-5-4-3-2-1-0+MVA	\$5K	A85/O99	No	96	Y**	No	Y	Y**	Y**
Equitable Life Assur/GuarGrowth 5Yr	A+g	N	3.60%		3.00%	C/ 5 Yrs	\$142,420	\$142,420	5 Yrs/ 9-8-7-6-5-0	\$5K	83	No	90	Y**	No	Y-A	Y**	Y**
Presidential Life Ins. Co./ Secure 4	B +	N	3.60%		3.00%	C/ 4 Yrs	\$142,420	\$142,420	4 Yrs/ 7-6-6-5-0	\$1.5K	80	No	+	Y**	No	Y-A	No	Y**
USAA Life Ins. Co./ Ext'd Guar- 10 Yr	A ++g	Y	3.60%		2.00%	C/ 10 Yrs	\$142,420	\$142,420	10 Yrs/ 8-8-7-6-5-2-4-3-2-1-1-0	\$20K	100	No	100	Y**	No	Y-A	No	Y**
* American National/PaladiumMYG 9yr	A +	N	3.55%	2.00%	2.00%	C/ 9 Yrs	\$144,575	\$144,575	9 Yrs/ 7-7-7-6-5-4-3-2-0+MVA	\$5K	A85/O99	No	96	Y**	No	Y	Y**	Y**
* Lincoln Benefit /Sav Chce + 5Yr.	A+r	N	3.55%	1.50%	3.00%	B	\$143,866	\$143,866	9 Yrs/ 7-7-7-6-5-4-3-2-1-0	\$5K	A99/O100	No	99	Y**	No	Y-O	Y**	Y**
* Aviva Life/ Portfolio Secure	A g	N	3.55%	1.00%	3.00%	P	\$143,157	\$143,157	7 Yrs/ 6-6-5-4-3-2-1-0	\$10K	85A	No	None	Y**	Y	Y-A	Y**	Y**
* Fort Dearborn Life/WealthFortifier6Yr	A g	N	3.55%	1.00%	3.00%	C/ 6 Yrs	\$143,157	\$143,157	6 Yrs/ 8-8-7-6-5-4-0 (30 day period)	\$1K	85	No	95	Y**	No	Y-A/O	Y**	Y**
* Thrivent Fin'l for Lutherans/MYG 5	A ++g	N	3.55%	1.00%	2.50%	C/ 5 Yrs	\$143,157	\$143,157	5 Yrs/ 7-7-7-6-5-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**
EMC National Life Co/ SP 5Yr Guar	B ++	N	3.55%		3.00%	C/ 5 Yrs	\$141,740	\$141,740	5 Yrs/ 6-6-6-6-6-0	\$5K	Q89/N99	No	None	Y**	No	Y-A	Y**	Y**
Jackson Nat'l Life/ Max Plan	A+g	N	3.55%		2.00%	B	\$141,740	\$141,740	7Yrs/ 7-6-5-4-3-2-1-0	\$1-10K	A85/O100	No	85	Y*C	Y-1st Yr	Y-A	No	Y**
* Physicians Life/ Custom Direct 5	A g	N	3.50%	1.00%	3.00%	C/ 5 Yrs	\$142,461	\$142,461	5 Yrs/ 9-9-8-7-6-0(30 day period)	\$5K	75	No	100	Y**	No	Y-O	Y**	Y**
* United Heritage Mutual/ Eagle-8	A -	N	3.50%	1.00%	1.50%	P	\$142,461	\$142,461	10 Yrs/ 8-8-8-7-6-5-4-3-2-1-0	\$8K	90	No	None	Y**	No	Y-A	Y**	Y**
Allianz Life NA/ Dominator-10 Yr	A+g	N	3.50%		3.00%	C/10 Yrs	\$141,050	\$141,050	10Yrs/10-9-8-7-6-5-4-3-2-1-0(30 day window)	\$20K	85	No	**	Y**	No	**	Y**	Y**
Conseco Annuity Assur./ Tru Level 6	B ++g	N	3.50%		3.00%	C/ 6 Yrs	\$141,050	\$141,050	7 Yrs + MVA/ 8-7-6-5-4-3-0	\$25K	85	No	95	Y**	No	Y-A/O	No	Y**
Farm Bureau of Mich/3 Yr-Guarantee	A	N	3.50%		3.00%	C/ 3 Yrs	\$141,050	\$141,050	9+ Yrs/ 8-7-6-5-4-3-3-3-3-(See Carrier)	\$5K	90**	No	85**	Y**	Y	Y	No	Y**
Golden Rule/ Foundation	A	N	3.50%		3.00%	B	\$141,050	\$141,050	9 Yrs/ 8-8-8-7-6-5-3-2-0	\$10K	A85/O100	No	85	Y**	No	Y-A	No	Y**
Security Mutual Life/ SPA2004-1yr	A	N	3.50%		1.50%	P	\$141,050	\$141,050	7 Yrs/ 7-7-7-6-5-4-3-0	\$5K	85	No	90	Y**	No	Y-A	No	Y**
Security Mutual Life/ SPA2004-3yr	A	N	3.50%		1.50%	C/ 3 Yrs	\$141,050	\$141,050	7 Yrs/ 7-7-7-6-5-4-3-0	\$5K	85	No	90	Y**	No	Y-A	No	Y**
Teachers Ins. & Annuity/ IRA	A ++g	Y	3.50%		3.00%	B	\$141,050	\$141,050	None	**	**	Y**	**	Y**	Y	Y**	Y**	Y**
Teachers Ins. & Annuity/ SRA	A ++g	Y	3.50%		3.00%	P	\$141,050	\$141,050	None	**	**	Y**	**	Y**	Y	Y**	Y**	Y**
United Heritage Mutual/Sec Value 5	A -	N	3.50%		1.50%	C/ 5 Yrs	\$141,050	\$141,050	5 Yrs/ 7-7-6-5-4-0	\$5K	85	No	None	Y**	No	Y-A	Y**	Y**
United Investors Life/ Century I+	A+g	N	3.50%		3.50%	P	\$141,050	\$141,050	8 Yrs/ 8-7-6-5-4-3-2-1-0	**	80	No	None	No	Y	Y-A	No	Y**
William Penn Life of NY/ SPDA-1Yr	A ++g	N	3.50%		1.50%	P	\$141,050	\$141,050	7 Yrs/ 7-6-5-4-3-2-1-0	\$2K	80	No	85	Y**	Y**	Y**	No	Y**
* Lincoln Benefit/ Tactician+8 Yr MYG	A+r	N	3.45%	2.50%	3.00%	C/ 8 Yrs	\$143,879	\$143,879	8 Yrs/ 8-8-8-7-6-5-4-3-0	\$5K	90	No	99	Y**	Y-\$1K+	Y-O	Y**	No
* Fort Dearborn Life/WealthFortifier5Yr	A g	N	3.45%	2.00%	3.00%	C/ 5 Yrs	\$143,177	\$143,177	5 Yrs/ 8-8-7-6-5-0 (30 day period)	\$1K	85	No	95	Y**	No	Y-A/O	Y**	Y**
* Ohio National/ Foundation + 1 Yr.	A+g	N	3.45%	1.50%	2.00%	B	\$142,476	\$142,476	6 Yrs/ 6-5-5-4-3-2-0	\$5K	80	Y**	**	Y**	No	Y-A	No	Y**
* MONY Life Ins Co/ Fixed Annuity 7Yr	A+g	N	3.45%	1.00%	3.00%	C/ 7Yrs	\$141,773	\$141,773	7 Yrs 7-6-5-4-3-2-1+MVA	\$2K	85	No	95**	Y**	Y-\$2K+	Y-A**	No	No
Aetna Life & Annuity (ING)/ Premier +	A+g	N	3.45%		3.00%	P	\$140,370	\$140,370	7 Yrs/ 8-8-7-6-5-3-2-0	\$5K	100A	No	None	Y**	Y	No	Y**	Y**

Notes: 1. N/A = Program is not available to new purchasers. 2. Due to the numerous and ongoing refillings of Guaranteed Interest Rates, Comparative Annuity Reports cannot guarantee the accuracy of listed rates.

COMPARATIVE ANNUITY REPORT ... May 2005

Single Premium Deferred Annuity (SPDA) Study Sorted by: Alphabetical Order

Primary Number and FAX Number

Insurance Company / Plan Name	AM Best's Rating	V R	Interest Rates			Cr Method/ Yr(s) Base Int Rate Guar	Account Value in 10 Years**	Cash Value in 10 Years**	Surrender Charge Schedule	Total Number of Years/ and Percent of Charge Year One to End	Master Factors	Phone Number	Contact Name	FAX Number
			Base Rate	Yr. 1 Bonus	Guar. Rate									
Aetna Life & Annuity (ING)/ Premier +	A+g	N	3.45%		3.00%	P	\$140,370	\$140,370	7 Yrs/ 8-8-7-6-5-3-2-0	>\$100K	8-531-4547+2/203-273-0123	Ind Products/ Paul Sweeney x1472	-	
American Gen'l/ Horizon Choice- 9 Yr	A ++g	Y	4.30%		2.00%	C/ 9 Yrs	\$152,350	\$152,350	7 Yrs/ 7-6-5-4-3-2-1-0+MVA Yrs 1-9	*	713-831-3073 888-438-6933	Eric Baden (SPIA Pr) Lucy D. x9982	713-342-7403	
American Gen'l/ Horizon Choice-10Yr	A ++g	Y	3.90%		2.00%	C/10 Yrs	\$146,660	\$146,660	7 Yrs/ 7-6-5-4-3-2-1-0+MVA Yrs 1-10	*	713-831-2794	Michael Harrison (HFlex+HC9-10)		
Allianz Life NA/ Dominator- 5 Yr	A+g	N	3.00%		3.00%	C/5 Yrs	\$134,390	\$134,390	5 Yrs/ 10-9-8-7-6-0 (30 day window)	\$10,000	8-950-7372+1+1	Fast Team -- 8-486-5400(Life Sales)		
Allianz Life NA/ Dominator- 6 Yr	A+g	N	3.10%		3.00%	C/ 6 Yrs	\$135,700	\$135,700	6 Yrs/ 10-9-8-7-6-5-0 (30 day window)	\$10,000	8-950-7372	Fast Team		
Allianz Life NA/ Dominator- 7 Yr	A+g	N	3.20%		3.00%	C/ 7 Yrs	\$137,020	\$137,020	7 Yrs/ 10-9-8-7-6-5-4-0 (30 day window)		800-950-7372	www.accessallianz.com 8-950-3347		
Allianz Life NA/ Dominator-10 Yr	A+g	N	3.50%		3.00%	C/10 Yrs	\$141,050	\$141,050	10Yrs/10-9-8-7-6-5-4-3-2-1-0(30 day window)		800-950-7372+1+1 PR	Agent # 464008011/ Soc Sec # then JR 5410		
Allstate Life/ Savers Premier	A+g	Y	N/A		3.00%	B	N/A	N/A	7 Yrs/ 8-7-6-5-4-3-2-0		847-402-0367/4399	Melinda Willson/ Joe Kenny	844-326-5047	
* Allstate Life/ Sure Horizon	A+g	Y	3.25%	2.00%	2.00%	B	\$140,434	\$140,434	6 Yrs/ 8-8-7-6-5-4-0	>\$100K	847-402-6465	Ron Jones Pr.	"	
* American Investors Life/ SP2000+	A g	N	3.80%	1.00%	3.00%	B	\$146,650	\$146,650	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	Note:	8-255-2405x315 or 330	Janet Sipes ("ask about Amerus")	913-295-4355	
American National/PaladiumMYG 3yr	A +	N	N/A		2.00%	C/ 3 Yrs	N/A	N/A	3 Yrs/ 8-8-8--0+MVA		8-252-9546+0	Mitzi Ford (2ndy 8-252-9546)	409-766-6502	
American National/PaladiumMYG 4yr	A +	N	3.25%		2.00%	C/ 4 Yrs	\$137,680	\$137,680	4 Yrs/ 8-8-8-7-0+MVA		8-899-6505 (WQ=Wealth Quest)	Mitzi Ford (2ndy 8-252-9546)	409-766-6502	
* American National/PaladiumMYG 5yr	A +	N	3.35%	1.00%	2.00%	C/ 5 Yrs	\$140,410	\$140,410	5 Yrs/ 8-8-8-7-6-0+MVA		8-899-6505 (WQ=Wealth Quest)	Mitzi Ford (2ndy 8-252-9546)	409-766-6502	
American National/PaladiumMYG 6yr	A +	N	4.10%		2.00%	C/ 6 Yrs	\$149,450	\$149,450	6 Yrs/ 8-8-8-7-6-5-0+MVA			"	"	
* American National/PaladiumMYG 7yr	A +	N	3.80%	1.00%	2.00%	C/ 7 Yrs	\$146,650	\$146,650	7 Yrs/ 7-7-7-6-5-4-0+MVA		8-899-6505 (WQ=Wealth Quest)	Mitzi Ford (2ndy 8-252-9546)	409-766-6502	
American National/PaladiumMYG 8yr	A +	N	4.10%		2.00%	C/ 8 Yrs	\$149,450	\$149,450	8 Yrs/ 7-7-7-6-5-4-3-0+MVA		"	"	"	
* American National/PaladiumMYG 9yr	A +	N	3.55%	2.00%	2.00%	C/ 9 Yrs	\$144,575	\$144,575	9 Yrs/ 7-7-7-6-5-4-3-2-0+MVA		"	"	"	
* American National/PaladiumMYG10yr	A +	N	3.60%	1.00%	2.00%	C/ 10 Yrs	\$143,844	\$143,844	10 Yrs/ 7-7-7-6-5-4-3-2-1-0+MVA		"	"	"	
* American United/ Accum Annuity II	A g	N	3.10%	1.00%	2.00%	B	\$137,057	\$137,057	7 Yrs/ 8-8-7-6-5-4-2-0	100K<	317-285-1051	Jim Harder (PRC-Prim)	317-383-7357	
* American United/ Accum Annuity II +	A g	N	3.35%	1.00%	2.00%	B	\$140,410	\$140,410	7 Yrs/ 8-8-7-6-5-4-2-0	>100K	317-285-1152/JHX1051	Clay Summers/ Jim Harder (PRC-Prim)	317-383-7357	
* American United/ Resolution	A g	N	3.00%	+	2.00%	B	\$135,734	\$135,734	7 Yrs/ 8-8-8-7-6-5-4-0(=+1% prem. credit)	Bx1.01	"	"	"	
Ameritus Variable/ Advantage +	A	Y	3.25%		3.00%	B	\$137,680	\$137,680	6 Yrs/ 9-8-7-6-5-4-0		8-252-4168+2+5-Hotln*-repeat	x 4484 Jamie	515-242-4623	
Ameritus Variable/ Advantage MVA	A	Y	3.25%		3.00%	B	\$137,680	\$137,680	6 Yrs/+MVA 9-8-7-6-5-4-0		515-242-4480	Steve Hammond (Anty Shpr)	"	
AmerUs Life/ Multi-Choice 6/ 1 Yr	A g	N	3.00%		2.00%	P	\$134,390	\$134,390	6 Yrs/ 10-9-8-7-6-4-0			"	"	
* AMEX/ Rate Bonus 1	A	N	3.25%	1.00%	2.00%	B	\$139,057	\$139,057	6 Yrs/ 9-8-7-6-5-4-3-0		612-671-7291	David Wiseman	212-671-7039	
* AMEX/ Rate Bonus 2	A	N	3.20%	2.00%	2.00%	B	\$139,760	\$139,760	8 Yrs/ 8-7-6-5-4-3-2-1-0	Bx1.03	612-671-2031	Gale Kottke	"	
* AMEX/ Rate Bonus 3	A	N	3.15%	3.00%	2.00%	B	\$140,451	\$140,451	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0		"	"	"	
AMEX/ Retirement Advisor/Advt + 7 Yr	A	N	2.60%		2.00%	B	\$126,717	\$126,717	7 Yrs/ 7-7-6-5-4-2-0	Bx.9803	612-678-1878	Kim Mickleson (Gale's Boss)	"	
* AMEX/ Retirement Advisor/Advt +10 Yr	A	N	2.60%	+	2.00%	B	\$129,250	\$129,250	10 Yrs/ 8-8-7-7-6-5-4-3-2-1-0(=+1% prem. bonus)	Bx.99	"	"	"	
* AMEX/ Value Plus Bonus	A	N	3.70%	+	2.00%	B	\$144,519	\$144,519	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0(=+1/2% prem. bonus)	Bx1.005	"	"	"	
* Aviva Life/ Portfolio Secure	A g	N	3.55%	1.00%	3.00%	P	\$143,157	\$143,157	7 Yrs/ 6-6-5-4-3-2-1-0		8-253-0369x1x1x2x3	Annuity Hotline (-0- to return)	-	
* Beneficial Life/ Advantage 11B+(A)	A	N	3.85%	3.00%	3.00%	B	\$150,277	\$150,277	11 Yrs/ 9-9-8-7-6-5-4-3-1.8-1.8-9-0	LB<250K	8-233-7979x5622	Annuity Dept. -Andrew	801-531-3325	
Catholic Knights/ Knight Elite I	NR-5	N	3.25%		1.50%	C/ 1 Yr	\$137,689	\$137,689	5 Yrs/ 8-7-6-4-2-0		8-927-2547x6470x	Elizabeth Emory Gabrys	414-273-2120	
Catholic Knights/ Knight Elite III	NR-5	N	3.75%		1.50%	C/ 3 Yrs	\$144,504	\$144,504	5 Yrs/ 8-7-6-4-2-0		"	"	"	
Catholic Knights/ Knight Elite V	NR-5	N	4.15%		1.50%	C/ 5 Yrs	\$150,173	\$150,173	5 Yrs/ 8-7-6-4-2-0		"	"	"	
Conseco Annuity Assur./ SPDA- 8	B ++g	N	N/A		3.00%	B	N/A	N/A	8 Yrs/ 10-9-8-7-6-4.5-3-1.5-0		(FAX??)	www.conseco.com	"	
Conseco Annuity Assur./ Tru Level 6	B ++g	N	3.50%		3.00%	C/ 6 Yrs	\$141,050	\$141,050	7 Yrs + MVA/ 8-7-6-5-4-3-0		x 1345	"	"	
* Conseco Annuity Assur./H/k Marquee	B ++g	N	3.00%	3.00%	3.00%	B	\$138,421	\$138,421	9 Yrs/ 12-12-11-10-9-8-6-4-2-0		8-544-0467-7737/ 7765 (+9)	Annuity Hotline/Sales Support (Randy)	317-817-3773	
Country Investors Life/ SP 3	A+r	N	3.25%		2.50%	C/ 3 Yrs	\$137,680	\$137,680	3 Yrs/ 7-6-5-0	>\$50k	NC-Q 309-821-2833 **chg 1/04	Cathy Hereford/ POBox 200 BTI 61701	866-517-7366	
Country Investors Life/ SP 5	A+r	N	3.65%		2.50%	C/ 5 Yrs	\$143,110	\$143,110	5 Yrs/ 7-7-6-5-4-0	>\$50k	NC-Q Pr. Terry x2697	Note: use IL for state	"	
Country Investors Life/ SP 7	A+r	N	3.75%		2.50%	C/ 7 Yrs	\$144,500	\$144,500	7 Yrs/ 7-7-6-5-4-3-2-0	>\$50k	NC-Q Note: can change rate	s anytime (6 mos avg)	"	
* EMC National Life Co/ Bonus 2	B ++	N	3.30%	2.00%	3.00%	B	\$140,822	\$139,474	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	Bx.99834	8-232-5818+6	Janelle (Mktg. Serv.) CV= .991	515-284-1599	
EMC National Life Co/ Bonus 4	B ++	N	N/A		3.00%	B	N/A	N/A	11 Yrs/ 11-10-9-8-7-6-5-4-3-2-1-0	Bx.99783	8-232-5818x4066/2798	Pr. Amy Hansen/ Angel Hower CV=.982	"	
EMC National Life Co/ Bonus 6	B ++	N	N/A		3.00%	B	N/A	N/A	12 Yrs/ 12-11-10-9-8-7-6-5-4-3-2-1-0	Bx.99673	8-232-5818+6 (mktg. services)	Alison Parker/ Shari/ Patrick CV=.973	"	
EMC National Life Co/ SP 3Yr Guar	B ++	N	3.25%		3.00%	C/ 3 Yrs	\$137,680	\$137,680	3 Yrs/ 4-4-4-0		8-232-5818 PR	"	"	
EMC National Life Co/ SP 4Yr Guar	B ++	N	3.40%		3.00%	C/ 4 Yrs	\$139,700	\$139,700	4 Yrs/ 5-5-5-0		"	ahansen@emcl.com	"	
EMC National Life Co/ SP 5Yr Guar	B ++	N	3.55%		3.00%	C/ 5 Yrs	\$141,740	\$141,740	5 Yrs/ 6-6-6-6-6-0		"	"	"	
* Equitable Life Assur/GuarGrowth 1Yr	A+g	N	3.80%	+	3.00%	C/ 1 Yr	\$146,650	\$146,650	5 Yrs/ 9-8-7-6-5-0(=+1% prem. credit)		212-314-5728 (Prim)	Chad Chung No + after 6/18/03	212-707-7613	
Equitable Life Assur/GuarGrowth 5Yr	A+g	N	3.60%		3.00%	C/ 5 Yrs	\$142,420	\$142,420	5 Yrs/ 9-8-7-6-5-0		8-628-7789/212-314-3017	Customer Serv./ Carl Anderson (2nd)	212-502-3588	
Farm Bureau Life Select 4-Portfolio 6	A	N	4.30%		3.00%	P	\$152,350	\$152,350	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	>\$100k	515-226-6045	Steve Henrichs(N.M.=New Money)	515-226-6537	
Farm Bureau Life Select 4-Portfolio 10	A	N	4.65%		3.00%	P	\$157,540	\$157,540	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	>\$100k	515-226-6045	Steve Henrichs(N.M.=New Money)	515-226-6537	
Farm Bureau of Mich/1 Yr-Guarantee	A	N	3.00%		3.00%	C/ 1 Yr	\$134,390	\$134,390	9+ Yrs/ 8-7-6-5-4-3-3-3-3(See Carrier)		517-323-6767/ 6770	Susan Dec/ Francis Bernardi	517-323-6793	
Farm Bureau of Mich/3 Yr-Guarantee	A	N	3.50%		3.00%	C/ 3 Yrs	\$141,050	\$141,050	9+ Yrs/ 8-7-6-5-4-3-3-3-3(See Carrier)		"	"	"	
Farm Bureau of Mich/5 Yr-Guarantee	A	N	4.00%		3.00%	C/ 5 Yrs	\$148,020	\$148,020	9+ Yrs/ 8-7-6-5-4-3-3-3-3(See Carrier)		"	"	"	
* Fort Dearborn Life/WealthFortifier5Yr	A g	N	3.45%	2.00%	3.00%	C/ 5 Yrs	\$143,177	\$143,177	5 Yrs/8-8-7-6-5-0 (30 day period)		8-282-6363 (Primary)	Mike Lair/ Lisa	630-575-0419	
* Fort Dearborn Life/WealthFortifier6Yr	A g	N	3.55%	1.00%	3.00%	C/ 6 Yrs	\$143,157	\$143,157	6 Yrs/ 8-8-7-6-5-4-0 (30 day period)		"	"	"	
* Fort Dearborn Life/WealthFortifier9Yr	A g	N	3.40%	1.00%	3.00%	C/ 9 Yrs	\$141,097	\$141,097	9 Yrs/ 8-8-7-6-5-4-3-2-1-0 (30 day period)		"	"	"	
* GenWorth Financial/CapPrv710	A+g	N	2.00%	3.75%	2.00%	B	\$126,470	\$126,470	7 Yrs/ 7-7-7-6-5-4-3-0	Ins Agt	Pr.#888-325-5433x5555+3+1	"	434-948-5396	
* Golden Rule/ Champion Select	A	N	3.00%	2.00%	3.00%	B	\$141,090	\$134,390	9 Yrs/ 10-9-8-7-6-5-4-3-2-0	AV=1.05	8-950-4474+3 or +1 person	Anty Hotline John Millbern	317-347-9038	
* Golden Rule/ Classic Plus	A	N	3.25%	1.00%	3.00%	B	\$139,057	\$139,057	8 Yrs/ 8-7-6-5-4-3-2-1-0		8-275-5101/ 317-795x7315	Chris Coudret "CAW-DRY" (2ndy)	317-347-9038	
Golden Rule/ Foundation	A	N	3.50%		3.00%	B	\$141,050	\$141,050	9 Yrs/ 8-8-8-7-6-5-3-2-0		317-715-7627	Primary SPIA Marilyn Merrill	"	
* Golden Rule/ Premier Advantage	A	N	3.25%	0.50%	3.00%	B	\$138,368	\$138,368	7 Yrs/ 7-6-5-4-3-2-2-0		2nd Michelle Gridwell (TX)	GRIC-7440 Woodland Dr. Indpls, IN 46278	"	

VALIC/ Portfolio Director	A ++g	Y	3.75%		3.00%	B	\$144,500	\$143,055	5 Yrs Rolling 5%	CV=.99	713-831-8221	Kenny Anderson	713-831-6161
VALIC/ V-Plan	A ++g	Y	4.50%		4.50%	B	\$155,290	\$153,737	5 Yrs Rolling 5%	CV=.99	713-831-8221	Bill Miles	"
* Western United/DiscoverMaxVoygr.	NR-5	N	3.75%	3.00%	3.00%	B	\$148,835	\$148,835	6 Yrs/ 8-8-7-6-5-4-0 (Bailout@3%)		8-541-0828/8-247-2045	Scott Cordell/ Christy (Dis. Max Voyager)	509-835-2759
William Penn Life of NY/ SPDA-1Yr	A ++g	N	3.50%		1.50%	P	\$141,050	\$141,050	7 Yrs/ 7-6-5-4-3-2-1-0		8-346-4773x5-3026	Mary Schuck (retired)	516-229-3030
Woodmen of the World Life/Basic-NQ	A +	N	3.65%		3.00%	P	\$143,096	\$143,096	9 Yrs/ 7-7-7-6-5-4-3-2-1-0	Bx .9999	402-271-7882/997-7988	Randy Rotsheafer/Craig Topham	402-449-7732

Notes: 1. N/A = Program is not available to new purchasers. 2. Due to the numerous and ongoing refilings of Guaranteed Interest Rates, Comparative Annuity Reports cannot guarantee the accuracy of listed rates.

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Great American Life/ TSA III (Non-Grp)	A g	N	3.05%		2.00%	B	\$65,883	\$65,883	5 Yrs/ 5-4-3-2-1-0	>>>	\$50 Mo	65	No	**	Y**	Y**	Y**	No
* AIG Annuity Life/ Bonus Flex 5 (NQ)	A ++g	Y	3.00%	2.00%	2.00%	P	\$65,667	\$65,667	5 Yrs/ 9-8-7-6-5-0	\$5K	<<<	Q70/N80	No	100	Y**	Y**	Y**	Y**
* MONY Life Ins Co/Fixed Annuity/ 3Yr	A+g	N	3.00%	1.00%	3.00%	C/3Yrs	\$65,602	\$65,602	7 Yrs / 7-6-5(0-30 day + MVA)	\$2K	\$50 Mo	85	No	95**	Y**	Y-A**	No	No
* MONY Life Ins Co/Fixed Annuity/ 5Yr	A+g	N	3.00%	1.00%	3.00%	C/5Yrs	\$65,602	\$65,602	7 Yrs / 7-6-5-4-3(0-30 day + MVA)	\$2K	\$50 Mo	85	No	95**	Y**	Y-A**	No	No
* Transamerica Life & Anty/Trans 6+	A+g	Y	3.00%	1.00%	2.00%	B	\$65,602	\$65,602	6 Yrs/8-7-6-5-4-3-2-0	>	\$1K	85	No	90	Y**	Y-A	Y**	Y**
AIG Annuity Life/ TSA+III	A ++g	Y	3.00%		3.00%	B	\$65,536	\$65,536	7 Yrs/ 8-7-6-5-4-3-2-0	>>>	<<<	80	No	90	Y*	Y-A	No	Y**
American Fidelity/ B-TA	A +	N	3.00%		3.00%	P	\$65,536	\$65,536	None	>>>	\$25 Mo	70	No	None	Y*	Y**	Y**	Y**
AmerUs Life/ Multi Choice 6/ 1 Yr	A g	N	3.00%		2.00%	P	\$65,536	\$65,536	6 Yrs/ 10-9-8-7-6-4-0	\$5K	<<<	Q80/N90	No	None	Y*	Y-A	Y**	Y**
* Conesco Annuity Assur./Hk Marquee	B ++g	N	3.00%	3.00%	3.00%	B	\$65,536	\$65,536	9 Yrs/ 12-12-11-10-9-8-6-4-2-0	\$2-5K	\$50MoQ	85	No	None	Y**	Y-A	Y**	Y**
Horace Mann Life/Alternative II 5Yr	A	N	3.00%		3.00%	B	\$65,536	\$65,536	5 Yrs/ 8-8-6-4-2-0	\$.05K	\$25 Mo	85	No	85	Y*	Y	No	Y**
Horace Mann Life/Alternative II 10Yr	A	N	3.00%		3.00%	B	\$65,536	\$65,536	5 Yrs/ 8-8-6-4-2-0	\$.05K	\$25 Mo	85	No	85	Y*	Y	No	Y**
John Hancock Life/ Allegiance Prfd.	A ++g	N	3.00%		3.00%	B	\$65,536	\$65,536	7 Yrs/8-7-6-5-4-3-2-0	\$10K	<<<	84	No	90	Y*	Y-O	No	Y**
Life of the Southwest/ Flex I	A g	N	3.00%		1.50%	B	\$65,536	\$65,536	7 Yrs/ 10-9-8-7-6-4-2-0	>>>	\$50 Mo TSA	A70/O100	No	85**	Y*	Y-A	Y**	Y**
MFS/SunLife/RegattaChoice-7 Yr	A ++g	N	3.00%		3.00%	B	\$65,536	\$65,536	7 Yrs/7-7-6-6-5-4-3-0	\$10K	**	85	No	95	Y**	Y**	Y**	Y**
Mutual of America Life Ins Co/TSA	A +	N	3.00%		3.00%	P	\$65,536	\$65,536	None	\$2K	\$10 Mo	None	Y	None	Y	Y	Y	Y
Ohio National Life Ins Co/Prime II	A+g	N	3.00%		2.00%	P	\$65,536	\$65,536	8 Yrs/ 8-7-7-6-5-4-3-2-0	>>>	\$50 Mo	75	No	85	Y*	Y-O**	No	Y**
Sentry Life Ins. Co./ Sentry Payback	A g	N	3.00%		3.00%	B	\$65,536	\$65,536	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$2K	\$100 Mo	74	No	100**	Y*	Y**	Y**	Y**
Sun Life Assur./Regatta-Choice -7Yr	A ++g	N	3.00%		3.00%	B	\$65,536	\$65,536	7 Yrs/ 7-7-6-6-5-4-3-0	\$10K	**	85	No	95	Y**	Y**	Y**	Y**
Transamerica Life & Anty/Trans 6	A+g	Y	3.00%		2.00%	B	\$65,536	\$65,536	6 Yrs/8-7-6-5-4-3-2-0	>	\$1K	85	No	90	Y**	Y-A	Y**	Y**
Catholic Knights/ Knight Advantage	NR-5	N	3.00%		3.00%	P	\$65,532	\$65,532	2 Yrs/ 6-3-0	>>>	\$50 Mo	90	No	None	No	Y-A/O	No	Y**
* American United/ Secure 5	A g	N	3.00%	1.00%	2.00%	B	\$65,602	\$65,405	5 Yrs Rolling/ 8-8-7-6-5-0	\$5K	\$2K Q	89	No	89	Y**	Y-O	No	Y**
Metropolitan Life/Growth+ Account	A+g	N	3.00%		3.00%	B	\$65,536	\$65,339	7 Yrs Rolling/ 7-6-5-4-3-2-1-0	None	<<<	99	No	None	Y**	Y**	No	Y**
Metropolitan Life/Preference+ Acct	A+g	N	3.00%		3.00%	B	\$65,536	\$65,339	7 Yrs Rolling/ 7-6-5-4-3-2-1-0	None	<<<	99	No	None	Y**	Y**	No	Y**
National Life of Vermont/ FPA	A g	N	3.00%		1.50%	B	\$65,536	\$65,339	7 Yrs Rolling/ 7-6-5-4-3-2-1-0	>>>	\$50 Mo	85	No	A85**	Y*	Y-O**	No	Y**
Security Benefit Life/ Variflex	A+g	N	3.00%		3.00%	B	\$65,116	\$65,116	8 Yrs/ 8-7-6-5-4-3-2-1-0	\$.5K	\$25 Mo	80**	No	80**	Y*	Y**	Y**	Y**
* Great American Life/ Freedom - 10ST	A g	N	2.85%	1.50%	2.50%	B	\$64,877	\$64,877	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$5K	<<<	Q80/NQ85	No	None	Y**	Y**	No	Y**
* AMEX/ Retirement Advisor/Advt +10 Yr	A	N	2.60%	+	2.00%	B	\$62,373	\$62,373	10Yrs/8-7-7-6-5-4-3-2-0 (+1% prem. bonus)	\$2K	<<<	Q69/N90	No	**	Y**	Y**	Y**	Y**
AMEX/ Retirement Advisor/Advt +7 Yr	A	N	2.60%		2.00%	B	\$61,762	\$61,762	7 Yrs/ 7-7-6-5-4-3-2-0	\$2K	\$1K Q	Q69/N90	No	**	Y*	Y**	Y**	Y**
* United Heritage Mutual/ Heritage	A -	N	2.50%	0.50%	1.50%	P	\$62,353	\$62,353	7 Yrs/ 8-7-6-5-4-3-2-0	>>>	\$100 Mo	80	No	None	Y*C	Y-A	Y**	Y**
* GenWorth Financial/CapPrv710	A+g	N	2.00%	3.75%	2.00%	B	\$59,278	\$59,278	7 Yrs/ 7-7-6-5-4-3-0	\$5K	<<<	100	No	A85**	Y*	Y-A	Y**	Y**
Hartford Life/ Director	A +	N	1.50%		1.50%	P	\$56,800	\$56,800	7 Yrs Rolling/ 6-6-5-5-4-3-2-0	\$1K	\$85 Mo	85	No	90**	Y**	Y*	Y**	Y**
Peoples Benefit Life/ Adv Edge Sel I	A+g	Y	1.50%		1.50%	P	\$56,008	\$55,448	90 days loss of interest	\$10K	\$2K Q	80	No	85	Y**	Y**	Y**	Y**

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Metropolitan Life/Preference+ Acct	A+g	N	3.00%		3.00%	B	\$65,536	\$65,339	7 Yrs Rolling/ 7-6-5-4-3-2-1-0	CV=.997	Prm. 888-252-5549	Client Accounts/www.metlife.com	"
MFS/SunLife/RegattaChoice-7 Yr	A++g	N	3.00%		3.00%	B	\$65,536	\$65,536	7 Yrs/7-7-6-6-5-4-3-0		8-343-2829x1 or +4	Prod. S&M (Agents)	-
Midland National Life/ Guarantee 9	A+	N	N/A		3.00%	B	N/A	N/A	9 Yrs/ 10-10-10-10-10-8-6-4-2-0		605-335-5700x125	Cindy Fisher (SPIAs only)	605-335-3621
Minnesota Life/ Secure Opt'n Flex	A+g	N	3.15%		2.70%	B	\$66,622	\$66,622	10 Yrs/ 9-8-7-6-5-4-3-2-1-1-0		651-665-4527/3663	Pattie Johnson/Linda Sonterre-(Nancy's Boss)	612-665-5958
MONY Life Ins Co/Fixed Annuity/ 1Yr	A+g	N	N/A		3.00%	C/1Yr	N/A	N/A	7 Yrs / 7(0-30 day + MVA)		212-708-2290	Joann Partaglione	212-708-2868
* MONY Life Ins Co/Fixed Annuity/ 3Yr	A+g	N	3.00%	1.00%	3.00%	C/3Yrs	\$65,602	\$65,602	7 Yrs / 7-6-5(0-30 day + MVA)		212-708-2389	Secondary Harvey Fevr	"
* MONY Life Ins Co/Fixed Annuity/ 5Yr	A+g	N	3.00%	1.00%	3.00%	C/5Yrs	\$65,602	\$65,602	7 Yrs / 7-6-5-4-3(0-30 day + MVA)		212-314-5702	Primary Seongmin Eom/ seongmin_eom@mony.com	"
* MONY Life Ins Co/Fixed Annuity/ 7Yr	A+g	N	3.45%	1.00%	3.00%	C/7Yrs	\$68,859	\$68,859	7 Yrs / 7-6-5-4-3-2-1-1-0		"	"	"
* MONY Life Ins Co/Fixed Annuity/ 8Yr	A+g	N	3.65%	1.00%	3.00%	C/8Yrs	\$70,362	\$70,362	7 Yrs / 7-6-5-4-3-2-1+ MVA		"	"	"
* MONY Life Ins Co/Fixed Annuity/10Yr	A+g	N	3.90%	1.00%	3.00%	C/10Yrs	\$72,952	\$72,952	7 Yrs / 7-6-5-4-3-2-1+ MVA		"	"	"
Mutual of America Life Ins Co/IRA	A +	N	4.00%		3.00%	P	\$73,012	\$73,012	None		212-224-1711x1732	Steve Donovan/ Michael Torres	212-224-2527
Mutual of America Life Ins Co/TSA	A +	N	3.00%		3.00%	P	\$65,536	\$65,536	None		212-224-1711x1732	Steve Donovan/ Michael Torres	212-224-2527
National Guardian Life/FPDA	A -	N	3.10%		3.00%	B	\$66,257	\$66,257	10 Yrs/9-8-7-6-5-4-3-2-1-0		8-762-9883x5034#	Mark/ Sales Supt (www.ngfield.net)	608-257-1318
National Life of Vermont/ FPA	A g	N	3.00%		1.50%	B	\$65,536	\$65,339	7 Yrs Rolling/ 7-6-5-4-3-2-1-0	CV=.997	802-229-7253	Linda Usle (Soc. #/ R9424)	802-229-3955
* National Western Life/ Accumulator 5	A -	N	3.20%	5.00%	2.00%	B	\$67,319	\$67,319	10 Yrs/10-10-9-9-7-5-5-5-5-0		Bisys 8-444-6200	Melissa x 7710+2	810-519-7920
* National Western Life/ Prevail 7	A -	N	3.20%	7.00%	2.00%	B	\$67,452	\$67,452	10 Yrs/10-10-9-9-8-7-6-555-0		Bisys 8-444-6200	Zach Jacobs x7545	810-519-7920
* National Western Life/ Protector 1r	A -	N	3.20%	1.00%	2.00%	B	\$67,050	\$67,050	10 Yrs/10-10-9-9-7-5-5-5-5-0		8-531-5442x307	Riley Hoover/Ben Taylor	-
Nationwide/ Flex Advantage- 1 Yr	A+g	N	N/A		3.00%	B	N/A	N/A	7 Yrs/ 7-6-5-4-3-2-1-0		614-677-6571	Mindy Kuhn (Prm) x96571www.bestofamerica.com	look up old #
Ohio National Life Ins Co/Prime II	A+g	N	3.00%		2.00%	P	\$65,536	\$65,536	8 Yrs/ 8-7-7-6-5-4-3-2-0		513-794-6552/ 8-366-6654x11	Anthony Harris (+3 for Fast Team)	513-794-4508
Peoples Benefit Life/ Adv Edge Sel I	A+g	Y	1.50%		1.50%	P	\$66,008	\$55,448	90 days loss of interest	CV=.99	502-560-2000x3652 (Pr. SPIA	Denise Sears/ SPIA/8-201-8010-fixed)	502-560-3610
Peoples Benefit Life/ Advisors Edge I	A+g	Y	1.50%		1.50%	P	\$66,008	\$55,448	90 days loss of interest	CV=.99	8-797-1777+1 Pr	Ask for Amanda Burns/SPIA Brooke	"
Presidential Life Ins. Co. / N-L Flex	B +	N	3.90%		3.00%	B	\$72,230	\$72,230	10 Yrs/ 7-7-7-7-6-5-4-3-2-1-0		914-358-2300x454/x464	Andrew Tuck/Elizabeth Tong Pr. FP/SP	914-353-0273
Security Benefit Life/ Choice - 5 Yr	A+g	N	4.20%		2.00%	C/ 5 Yrs	\$74,624	\$74,624	5 Yrs/ 7-7-7-6-6-0		8-888-2461+6+2	Anty Services	785-431-3233
Security Benefit Life/ Variflex	A+g	N	3.00%		3.00%	B	\$65,116	\$65,116	8 Yrs/ 8-7-6-5-4-3-2-1-0	Bx.9936	"	"	"
Security Mutual Life of NY/ FPDA-Q	A	N	3.50%		3.00%	B	\$69,156	\$69,156	10 Yrs/ 7-7-6-6-5-5-4-3-2-1-0		607-723-3551x427	Fred Wortman	607-772-6726
Sentry Life Ins. Co./ Sentry Payback	A g	N	3.00%		3.00%	B	\$65,536	\$65,536	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0		8-533-7827 NC Q	H. L. (Deb Krusheski x7179)	-
Sun Life Assur./Regatta-Choice -7Yr	A++g	N	3.00%		3.00%	B	\$65,536	\$65,536	7 Yrs/ 7-7-6-6-5-4-3-0		-	See MFS	-
* Sunset Life Ins. Co./ Growth Track	A g	N	3.50%	1.00%	3.00%	B	\$69,225	\$69,225	10 Yrs/ 10-9-7-6-5-4-3-2-1-0		800-821-6164x8532#	Matt Dolliver/Aaron Bush x8298#	816-561-2415?
Teachers Ins. & Annuity/ RA	A++g	Y	4.50%		3.00%	P	\$77,120	NAF	NAF=Not Available for Full Cashout		8-842-2733 x?	Harry Kearistenfeld	-
Teachers Ins. & Annuity/ SRA	A++g	Y	3.50%		3.00%	P	\$69,225	\$69,225	None		8-842-2733x3107	Jacob Ruel/ Harry Kearistenfeld	212-916-6733
Thrivent Fin'l for Lutherans/MYG 5	A++g	N	3.55%		2.50%	C/5Yr	\$69,535	\$69,326	5 Yrs Rolling/ 7-7-7-6-5-0	CV=.997	866-331-7253+2 Prime #	Sales Support (\$50K-100K)	"
Thrivent Fin'l for Lutherans/MYG 6	A++g	N	3.65%		2.50%	C/6Yr	\$70,291	\$70,080	6 Yrs Rolling/ 7-7-7-6-5-4-0	CV=.997	"	"	"
Thrivent Fin'l for Lutherans/MYG 7	A++g	N	3.70%		2.50%	C/7Yr	\$70,444	\$70,233	7 Yrs Rolling/ 7-7-7-6-5-4-3-0	CV=.997	"	"	"
Thrivent Fin'l for Lutherans/MYG 8	A++g	N	3.80%		2.50%	C/8Yr	\$71,449	\$71,235	8 Yrs Rolling/ 7-7-7-6-5-4-3-2-0	CV=.997	"	"	"
Thrivent Fin'l for Lutherans/MYG 9	A++g	N	3.85%		2.50%	C/9Yr	\$71,840	\$71,624	9 Yrs Rolling/ 7-7-7-6-5-4-3-2-1-0	CV=.997	"	"	"
Thrivent Fin'l for Lutherans/MYG 10	A++g	N	3.90%		2.50%	C/10Yr	\$72,230	\$72,013	10 Yrs Rolling/ 7-7-7-6-5-4-3-2-1-1-0	CV=.997	"	"	"
Thrivent Fin'l for Lutherans/Security+	A++g	N	3.15%		2.50%	B	\$66,622	\$66,569	8 Yrs Rolling/ 6-6-6-6-6-5-4-3-0	Bx.9992	866-331-7253+2 Prime #	Sales Support (CV.997xBx.9992)	"
Transamerica Life & Anty/SelectVal+6	A+g	Y	N/A		3.00%	C/6Yr	N/A	N/A	6 Yrs/7-7-7-5-4-2-0		8-435-7928+1x2243	Karen Brandenburg/Lisa	"
Transamerica Life & Anty/Trans 6	A+g	Y	3.00%		2.00%	B	\$65,536	\$65,536	6 Yrs/8-7-6-5-4-3-2-0		Pr. SPIA 704-330-5168	Dean's Direct #	"
* Transamerica Life & Anty/Trans 6+	A+g	Y	3.00%	1.00%	2.00%	B	\$65,602	\$65,602	6 Yrs/8-7-6-5-4-3-2-0		SPIA x 888-558-8743x5168	Pr. 8-821-9090 Dean/Mandy/Steve(Boss)	(Charlotte NC)
* Transamerica Life & Anty/Trans 9	A+g	Y	3.25%	1.00%	2.00%	B	\$67,346	\$67,346	9 Yrs/12-12-11.5-10-9-8-6-4-0		"	"	"
Travelers Insurance Co./ T-Flex-NQ	A++g	N	N/A		3.00%	B	N/A	N/A	5 Yrs/ 7-7-7-7-7-0		8-842-4015	Annuity Mktg (Prime)	-
Travelers Insurance Co./ T-Flex-TSA	A++g	N	N/A		3.00%	B	N/A	N/A	5 Yrs/ 7-7-7-7-7-0		8-874-1225 + 1	Pr. Outside broker	"
* United Heritage Mutual/ Heritage	A -	N	2.50%	0.50%	1.50%	P	\$62,353	\$62,353	7 Yrs/ 8-7-6-5-4-3-2-0		208-466-7856	Deb Sloan x225	208-466-2989
United Investors Life/ Century I+	A+g	N	3.50%		3.50%	P	\$69,156	\$69,156	8 Yrs/ 8-7-6-5-4-3-2-1-0		205-325-2013/4989	Susan Huff/ Sylvia Weeks	205-325-2720
* United of Omaha/Bonus FPA	A g	N	3.25%	1.00%	2.00%	B	\$67,406	\$67,406	9 Yrs/8-8-7-6-5-4-3-2-0		Rebecca McNally	Coreighton Gred	"
* USAA Life Ins. Co./ FRA	A++g	Y	3.80%	+	2.00%	P	\$73,594	\$73,594	7 Yrs/ 7-7-7-6-5-2-4-3-0 (+1%PB)	Bx 1.029	8-531-8000x82388 / 69226	Zhenjie Hou/ Gary Neill(GNF)*	210-498-0366
* USAA Life Ins. Co./ Per'l Pension	A++g	Y	4.80%	+	2.00%	P	\$83,775	N/S	N/S= None Surrenderable (+1%Prem Bonus)	Bx 1.05 ?	8-531-8000 x69343 / 69218	Pr.-Alberto Galvan/ Robert McCall-(GNF)-	*877-800-0694
VALIC/ Portfolio Director	A++g	Y	3.75%		3.00%	B	\$71,058	\$70,347	5 Yrs Rolling 5%	CV=.99	713-831-5307/4698	Hele Bellaish/ Lissa Goodwin	713-831-6161
VALIC/ V-Plan	A++g	Y	4.50%		4.50%	B	\$77,120	\$76,348	5 Yrs Rolling 5%	CV=.99	713-831-4147	Elizabeth Maldonado	"
Western United Life/ Flex 2003	NR-5	N	3.55%		3.00%	P	\$69,534	\$69,534	6 Yrs/3-3-3-3-3-3-0		509-838-3384	Carole/ Robin	509-835-2759
William Penn Life of NY/ FPDA	A++g	N	3.30%		1.50%	B	\$67,700	\$67,700	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0		8-346-4773x5-3026	Liz Studgeon	516-229-3030
Woodmen of the World Life/ Basic-NQ	A +	N	3.65%		3.00%	P	\$70,284	\$70,284	9 Yrs/ 7-7-7-6-5-4-3-2-1-0	Bx.9999	402-342-1890x7289/7833	Mark Schreir/ Pam Kenkel	402-449-7732

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