

Comparative Annuity Reports

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

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SUMMARY OF ANNUITY TRENDS -

FLEXIBLE PREMIUM DEFERRED ANNUITY (FPDA) RATES

	Aug. <u>2006</u>	May <u>2006</u>	Aug. <u>2005</u>
Base Interest Rate (Average of Top 100)	3.79%	3.76%	3.38%
Highest Annual Base Interest Rate	5.25%	5.25%	4.55%

SINGLE PREMIUM DEFERRED ANNUITY (SPDA) RATES

	Aug. <u>2006</u>	May <u>2006</u>	Aug. <u>2005</u>
Base Interest Rate (Average of Top 100)	4.39%	4.33%	3.77%
Highest Annual Base Interest Rate	5.70%	5.40%	5.00%

These tables exclude FPDA/ SPDA 2-Tier programs and other programs which do not permit total withdrawal/ rollover of Account Value at retirement.

MULTI-YEAR GUARANTEE (MYG-CD-like) DEFERRED ANNUITY RATES

	Highest Annual Rate for Period		
	Aug. <u>2006</u>	May <u>2006</u>	Aug. <u>2005</u>
3-Year annuity	4.85%	4.65%	3.75%
4-Year annuity	4.80%	4.60%	3.75%
5-Year annuity	5.10%	5.00%	4.70%
6-Year annuity	5.15%	5.00%	4.50%
7-Year annuity	5.15%	5.10%	4.50%
8-Year annuity	5.28%	5.12%	4.20%
9-Year annuity	5.20%	5.15%	4.20%
10-Year annuity	5.35%	5.25%	4.40%

These annuities may offer higher net interest rates compared with bank CDs due to tax deferral on interest earned but not withdrawn.

*SINGLE PREMIUM IMMEDIATE ANNUITY (SPIA) FACTORS (Monthly income per \$1000 premium)

SPIA Factor Averages listed below are derived from top 40 companies surveyed by our study

	Aug. <u>2006</u>	May <u>2006</u>	Aug. <u>2005</u>
Average Annuity Payout Factor, Male Age 65	\$6.46	\$6.44	*****
Average Annuity Payout Factor, Female Age 65	\$6.08	\$6.05	*****
Average Annuity Payout Factor, Male Age 75	\$7.89	\$7.87	\$7.61
Average Annuity Payout Factor Female Age 75	\$7.47	\$7.45	\$7.21

***** Historical data on Age 65 SPIA not yet available.

Comparative Annuity Report Data on FPDA, SPDA, Multi-year, and SPIA annuities are quoted monthly in Kiplinger's Retirement Report.

* SPIA payout factors listed are for the **Life & 10 Year Certain Option**. Consumers should bear in mind this is only one of many income for life payout options through a Single Premium Immediate Annuity (SPIA). The Life & 10 Year Certain Option was selected as a "middle ground" between Life Only (higher monthly income) or the Life with Joint & Survivor Option (continued payment for the life of the annuitant as well as lifetime of surviving spouse... lower monthly payments). The above options are only a few of the many choices providing lifetime income through a SPIA. Remember, as an annuitant one, cannot outlive the guaranteed income provided by the life based SPIA. Please see our attached study on "Comparison of Single Premium Immediate Annuity (SPIA) Programs" for more important details.

Important Disclaimer: All rates published in this newsletter are subject to change without notice and may vary from state to state.

FPDA (Flexible Premium Deferred Annuity) Study Sorted by: Alphabetical Order
COMPARATIVE ANNUITY REPORT ... August 2006

Notes: 1. N/A = Program is not available to new purchasers. Copyright 2006 by WebAnnuities.com, Inc. All rights reserved.

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Insurance Company / Plan Name	AM Best's Rating	V R	Interest Rates			Cr Method/ Yr(s) Base Int Rate Guar	Surrender Charge Schedule		Minimum Premium per \$K	Min \$ Amount EFT or Payroll Deduction	Max Issue Age	Bail Out Prov'n	Max Antz'n Age	Free Out Avail	Charges Waived At Death	Nursing Home Waiver	Annuitization Waiver
			Base Rate	Yr. 1 Bonus	Guar. Rate		Total Number of Years/ and Percent of Charge Year One to End										
Aetna Life & Annuity (ING)/ Premier +	A+g	N	3.60%		3.00%	P	7 Yrs/ 8-8-7-6-5-3-2-0	\$5K	**	**	**	**	**	**	**	**	
AIG American General/ Horizon Flex	A +gu	Y	4.40%	2.00%	2.00%	B	7 Yrs/ 8-8-7-6-5-3-1-0	\$5K	<<<	85	No	85**	Y**	Y	Y**	Y**	
Allstate Life/ Savers Premier	A+g	Y	N/A		3.00%	B	7 Yrs/ 8-7-6-5-4-3-2-0	>>>	\$50 Mo	85	No	90	Y**	Y	Y**	Y**	
Allstate Life/ Sure Horizon	A+g	Y	3.50%	1.00%	2.00%	B	6 Yrs/ 8-8-7-6-5-4-0	\$3K	\$100 Mo	90	No	90+	Y**	Y	Y**	Y**	
American Equity Invest /FP Super 7	B ++g	N	4.50%	7.00%	2.25%	B	10 Yrs/ 12-12-11-10-9-8-7-6-4-2-0	\$5K	\$2K	Q80/NQ85	No	None	**	Y**	Y**	Y**	
American Equity Invest /FPDA-3	B ++g	N	4.50%	3.00%	2.25%	B	10 Yrs/ 12-12-11-10-9-8-7-6-4-2-0	\$5K	\$2K	Q80/NQ85	No	None	**	Y**	Y**	Y**	
American Equity Invest /Guar + 1	B ++g	N	3.10%	1.00%	2.25%	B	10 Yrs/ 12-12-11-10-9-8-7-6-4-2-0	\$5K	\$2K	Q80/NQ85	No	None	**	Y**	Y**	Y**	
American Fidelity/ B-TA	A +	N	3.00%		3.00%	P	None	>>>	\$25 Mo	70	No	None	Y*	Y**	No	Y**	
American Fidelity/ High Int. Opt.	A +	N	3.50%		3.00%	P	10 Yrs/ 6-6-6-6-6-6-4-4-4-0	>>>	\$25 Mo	70	No	None	Y*	Y**	No	Y**	
American Investors Life/ FPDA-P10	A g	N	3.75%	1.00%	2.00%	B	10 Yrs/ 12-12-11-10-9-8-7-6-5-3-0	\$5K	<<<	90	No	None	Y*	No	No	No	
American Investors Life/ P4+	A g	N	3.50%	2.00%	2.00%	B	12 Yrs/ 12-11-10-9-8-7-6-5-4-3-2-1-0	\$5K	<<<	90	No	None	Y*	Y-A	No	No	
American National/ 97 Preferred Plus	A +	N	4.00%		3.00%	P	7 Yrs/ 9-8-7-6-5-4-3-2-0	>>>	\$100 Mo	Q80/N85	No	96	Y*	Y-A/O	Y**	Y**	
American United/ Secure 5	A g	N	3.50%	1.00%	2.00%	B	5 Yrs Rolling/ 8-8-7-6-5-0	\$5K	\$2K Q	89	No	89	Y**	Y-O	No	Y**	
American United/ Secure 5+	A g	N	3.50%	1.00%	2.00%	B	5 Yrs Rolling/ 8-8-7-6-5-0	\$100K	<<<	Q69/N89	No	90	Y**	Y-O	No	Y**	
AmerUs Life/ Multi Choice/ 6/ 1 Yr	A g	N	3.00%		2.00%	P	6 Yrs/ 10-9-8-7-6-4-0	\$5K	<<<	Q80/N90	No	None	Y*	Y-A	Y**	Y**	
AMEX/ Retirement Advisor/Adv + 7 Yr	A	N	2.35%		2.00%	B	7 Yrs/ 7-7-6-5-4-3-2-0	\$2K	\$1K Q	Q69/N90	No	**	Y**	Y**	Y**	Y**	
AMEX/ Retirement Advisor/Adv + 10 Yr	A	N	2.35%	+	2.00%	B	10Yrs/8-8-7-6-5-4-3-2-0 (+=1% prem. bonus)	\$2K	<<<	Q69/N90	No	**	Y**	Y**	Y**	Y**	
Aviva Life/ FPRA	A g	N	4.55%		3.50%	P	5 Yrs/ 16-13-10-7-4-0	\$5K	\$50 Mo	65	No	None	No	Y-A	No	No	
Aviva Life/ Maximizer I	A g	N	3.00%		3.00%	B	5 Yrs/ 16-13-10-7-4-0	\$5K	\$50 Mo	65	No	None	No	Y-A	No	No	
Beneficial Life/ Advantage-11A+(A)	A	N	3.30%	3.00%	3.00%	B	11 Yrs/ 11-10-9-8-7-6-5-4-2-2-1-0	\$K	\$40 Mo	90**	No	**	Y*	Y**	Y**	Y**	
Beneficial Standard/Conseco/FP737	B ++g	N	4.00%		4.00%	B	20% of 1st Year Forever and Lower CV Rate	>>>	\$25 Mo	**	No	None	Y*	No	No	Y**	
Catholic Knights/ Knight Advantage	NR-5	N	3.60%		3.00%	P	2 Yrs/ 6-3-0	>>>	\$50 Mo	90	No	None	No	Y-A/O	No	Y**	
Catholic Knights/ Knight Classic	NR-5	N	4.10%		3.00%	P	6 Yrs/ 6-5-4-3-2-1-0	>>>	\$50 Mo	90	No	None	Y**	Y-A/O	No	Y**	
Catholic Knights/ Knight Maximizer IV	NR-5	N	4.30%		4.00%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	>>>	\$50 Mo	85	No	None	No	Y-A/O	No	Y**	
Conseco Annuity Assur./H's Marquee	B ++g	N	3.00%	3.00%	3.00%	B	9 Yrs/ 12-12-11-10-9-8-6-4-2-0	\$2-\$5K	\$50MoQ	85	No	None	Y**	Y-A	Y**	Y**	
Country Investors Life/ FPRA	A+r	N	3.85%		2.50%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	>>>	\$50 Mo	75	No	None	Y*	Y**	No	Y**	
EMC National Life/FPDA	B ++	N	4.35%	1.00%	3.00%	P	6 Yrs/ 8-8-7-6-4-2-0	\$1K	\$50 Mo Q	Q80/N99	No	None	Y*	Y-A	Y**	Y**	
Farm Bureau Life Select 4-Portfolio 6	A	N	3.70%		3.00%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$5K	\$25 Mo	90	No	**	Y**	Y**	Y**	Y**	
Farm Bureau Life Select 4-Portfolio 10	A	N	4.05%		3.00%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$5K	\$25 Mo	90	No	**	Y**	Y**	Y**	Y**	
Farm Bureau of Mich./ Flex II	A	N	4.40%		3.00%	P	8 Yrs/ 8-7-6-5-4-3-2-1-0	>>>	\$600 Yr	90**	No	85**	Y**	Y	No	Y**	
Fort Dearborn Life/ Flex Fortifier 4	A +	N	N/A		4.00%	B	6 Yrs/ 6-5-4-3-2-1-0	\$1K	<<<	85	No	95	Y*	Y-A/O	Y**	Y**	
GenWorth Financial/Secure Living Smart	A+g	N	3.35%	3.00%	2.00%	B	7 Yrs/ 7-7-6-5-4-3-0	\$5K	<<<	100	No	A85**	Y*	Y-A	Y**	Y**	
Golden Rule Premier Advantage	A u	N	3.50%	0.50%	3.00%	B	7 Yrs/ 7-6-5-4-3-2-2-0	\$2K	<<<	A60/O100	No	85	Y*	Y-A	Y**	Y**	
Golden Rule/ Flex Vantage	A u	N	3.50%	1.00%	3.00%	B	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$2K	<<<	A60/O100	No	85	Y*	Y-A	Y**	Y**	
Great American Life/ Freedom - 10ST	A g	N	3.10%	1.50%	2.50%	B	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$5K	<<<	Q80/NQ85	No	None	Y**	Y**	No	Y**	
Great American Life/ TSA III (Non-Grp)	A g	N	3.05%		2.00%	B	5 Yrs/ 5-4-3-2-1-0	>>>	\$50 Mo	65	No	**	Y**	Y**	Y**	No	
Hartford Life/ Director	A+g	N	1.50%		1.50%	P	7 Yrs Rolling/ 6-6-5-5-4-3-2-0	\$1K	\$85 Mo	85	No	90**	Y**	Y*	Y**	Y**	
Horace Mann Life/Alternative II 5Yr	A+g	N	3.00%		3.00%	B	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+g	N	3.00%		3.00%	B	5 Yrs/ 8-8-6-4-2-0	\$.05K	\$25 Mo	85	No	85	Y*	Y	No	Y**	
ING USA Life & Annuity/ Retirement+NQ	A+g	N	3.65%		3.00%	B	9 Yrs/ 9-9-8-7-6-5-4-3-2-0	\$5K	<<<	IRA	70	No	None	Y*	Y-O**	No	Y**
ING USA Life & Annuity/ Retirement+TSA	A+g	N	4.00%		3.00%	B	9 Yrs/ 9-9-8-7-6-5-4-3-2-0	\$5K	<<<	IRA	70	No	None	Y*	Y-O**	No	Y**
Integrity Life/New Momentum - 2Yr	A ++g	Y	3.85%	0.75%	2.00%	C/2Yrs	7 Yrs/ 8-7-6-5-4-3-2-1-0+ MVA	\$5K	\$1K	85	No	A85	Y**	Y-A	Y**	Y**	
Integrity Life/New Momentum - 3Yr	A ++g	Y	3.90%	0.75%	2.00%	C/3Yrs	7 Yrs/ 8-7-6-5-4-2-0+ MVA	\$5K	\$1K	85	No	A85	Y**	Y-A	Y**	Y**	
Integrity Life/New Momentum - 5Yr	A ++g	Y	4.05%	0.75%	2.00%	C/5Yrs	7 Yrs/ 8-7-6-5-4-2-0+ MVA	\$5K	\$1K	85	No	A85	Y**	Y-A	Y**	Y**	
Integrity Life/New Momentum - 7Yr	A ++g	Y	4.20%	0.75%	2.00%	C/7Yrs	7 Yrs/ 8-7-6-5-4-2-0+ MVA	\$5K	\$1K	85	No	A85	Y**	Y-A	Y**	Y**	
Integrity Life/New Momentum - 10Yr	A ++g	Y	4.40%	0.75%	2.00%	C/10Yrs	10 Yrs/ 8-7-6-5-4-3-2-0+3Yr MVA	\$5K	\$1K	85	No	A85	Y**	Y-A	Y**	Y**	
Jackson National / Flex I	A+g	N	N/A		3.00%	B	7 Yrs/ 10-9-8-7-6-3-0	\$.75K	\$62.5 Mo	A85/O100	No	85	No	Y-A	No	Y**	
Jefferson Pilot Life/ Flex 5	A ++g	Y	N/A		3.50%	B	5 Yrs/ 7-7-6-5-4-0	\$5K	<<<	85	No	None	Y*	Y-O	Y**	Y**	
Jefferson Pilot Life/ Pilot Plus (MVA)	A ++g	Y	3.45%	2.00%	3.00%	B	10 Yrs/ 9-8-7-6-5-4-3-5-2.5-1.5-.75+MVA	\$5K	<<<	Q75/N85	No	None	Y*	No	Y**	Y**	
John Alden (SunAmerica)/ No-Load+	A -g	N	4.00%		4.00%	B	20% of 1st year forever & lower CV rate	>>>	\$25 Mo	**	No	**	Y**	No	No	Y**	
John Hancock Life/ Allegiance Prfd.	A ++g	N	3.00%		3.00%	B	7 Yrs/ 8-7-6-5-4-3-2-0	\$10K	<<<	84	No	90	Y*	Y-O	No	Y**	
Kansas City Life/ Growth Track	A g	N	4.50%	1.00%	3.00%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$6K	<<<	80	No	90	Y**	No	No	Y**	
Kansas City Life/ Security Track	A g	N	25/4.50/	0.25%	3.00%	B	7 Yrs/ 8-8-7-6-5-4-2-0 (+.25+\$50K)	>>>	\$50 Mo	A80/O90	No	**	Y**	Y-A/O**	Y**	Y**	
Keyport Life(Sun - Canada) Value 5	A ++g	N	3.05%	3.00%	1.50%	C/ 5Yr	5 Yrs/ 7-6-5-4-3-0+MVA	\$5K	\$100+	A85/O100	No	90	Y**	Y-O**	Y**	No	
Keyport Life(Sun - Canada) Value 6	A ++g	N	3.20%	3.00%	1.50%	C/ 6Yr	6 Yrs/ 7-6-5-4-3-2-0+MVA	\$5K	\$100+	A85/O100	No	90	Y**	Y-O**	Y**	No	
Keyport Life(Sun - Canada) Value 7	A ++g	N	3.40%	3.00%	1.50%	C/ 7Yr	7 Yrs/ 7-6-5-4-3-2-1-0+MVA	\$5K	\$100+	A85/O100	No	90	Y**	Y-O**	Y**	No	
Knights of Columbus/ FPDA	A ++	Y	4.20%		3.00%	P	7 Yrs/ 5-5-4-3-2-0	\$.3K	<<<	83	No	None	Y**	Y**	No	Y**	
Lafayette Life Ins. Co./ Horizon I	A+g	Y	N/A		4.00%	B	5 Yrs/ 8-8-6-4-2-0	**	**	**	**	**	**	**	**	**	
Liberty National Life Ins. Co./ FPDA	A+g	N	4.00%		4.00%	P	6 Yrs/ 12-10-8-6-4-2-0	>>>	\$25 Mo	75	No	65**	No	Y**	No	Y**	
Life of the Southwest/ Flex 1	A g	N	3.35%		1.50%	B	6 Yrs/ 10-9-8-7-6-4-0	>>>	\$50 Mo TSA	A70/O100	No	85**	Y*	Y-A	Y**	Y**	
Life of the Southwest/ Flex 10	A g	N	3.35%	1.00%	1.50%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	>>>	\$50 Mo TSA	A70/O100	No	85**	Y*	Y-A	Y**	Y**	
Life of the Southwest/ Flex 3000	A g	N	3.25%	1.00%	1.50%	B	7 Yrs/ 7-6-5-4-3-2-1-0	>>>	\$50 Mo TSA	A70/O100	No	85**	Y*	Y-A	Y**	Y**	
Lincoln Benefit / Futurist's Gold I	A+r	N	N/A		2.00%	P	7 Yrs/ 7-7-6-5-4-3-0	\$1K	<<<	A99/O100	No	None	Y*	Y-O	No	Y**	
Metropolitan Life/Growth+ Account	A+g	N	3.25%		3.00%	B	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	3.25%		3.00%	B	7 Yrs Rolling/ 7-6-5-4-3-2-1-0	None	<<<	99	No	None	Y**	Y**	No	Y**	
MFS/SunLife/Regatta-Choice-7 Yr	A ++g	N	3.00%		3.00%	B	7 Yrs/ 7-6-6-5-4-3-0	\$10K	**	85	No	95	Y**	Y**	Y**	Y**	
Midland National Life/ Legacy Select	A +	N	4.00%	5.00%	3.00%	B	10 Yrs/ 20-20-20-18-15-12-9-6-3-0	\$.25K	\$100 Mo	85	No	None	Y**	Y**	Y**	Y**	
Minnesota Life/ Secure Opt'n Flex	A+g	N	3.55%		2.70%	B	10 Yrs/ 9-8-7-6-5-4-3-2-1-0	>>>	\$25 Mo	75	No	85	Y*	Y-O**	No	Y**	
MONY Life Ins Co/Fixed Annuity/ 1Yr	A+g	N	N/A		3.00%	C/1Yr	7 Yrs / 7(0-30 day + MVA)	\$2K	\$50 Mo	85	No	95**	Y**	Y-A**	No	No	
MONY Life Ins Co/Fixed Annuity/ 3Yr	A+g	N	3.00%		3.00%	C/3Yrs	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%		3.00%	C/5Yrs	7 Yrs / 7-6-5-4-3(0-30 day + MVA)	\$2K	\$50 Mo	85	No	95**	Y**	Y-A**	No	No	
MONY Life Ins Co/Fixed Annuity/ 7Yr	A+g	N	3.15%		3.00%	C/7Yrs	7 Yrs / 7-6-5-4-3-2-1+ MVA	\$2K	\$50 Mo	85	No	95**	Y**	Y-A**	No	No	
MONY Life Ins Co/Fixed Annuity/ 8Yr	A+g	N	3.30%		3.00%	C/8Yrs	7 Yrs / 7-6-5-4-3-2-1+ MVA	\$2K	\$50 Mo	85	No	95**	Y**	Y-A**	No	No	
MONY Life Ins Co/Fixed Annuity/ 10Yr	A+g	N	3.50%		3.00%	C/10Yrs	7 Yrs / 7-6-5-4-3-2-1+ MVA	\$2K	\$50 Mo	85	No	95**	Y**	Y-A**	No	No	
Mutual of America Life Ins Co/IRA	A +	N	4.25%		3.00%	P	None	\$.2K	\$10 Mo	None	Y	None	Y	Y	Y	Y	
Mutual of America Life Ins Co/TSA	A +	N	3.00%		3.00%	P	None	\$.2K	\$10 Mo	None	Y	None	Y	Y	Y	Y	
National Guardian Life/FPA	A -	N	N/A		3.00%	B	10 Yrs/9-8-7-6-5-4-3-2-1-0	\$2.5K	\$300	85	No	+	Y**C	Y-O**	Y**	Y**	
National Life of Vermont/FPA/Non 412(i)	A g	N	3.90%		1.50%	B	7 Yrs Rolling/ 7-6-5-4-3-2-1-0	>>>	\$50 Mo	85	No	A85**	Y*	Y-O**	No	Y**	

FPDA (Flexible Premium Deferred Annuity) Study Sorted by: Alphabetical Order
 COMPARATIVE ANNUITY REPORT ... August 2006

Notes: 1. N/A = Program is not available to new purchasers. Copyright 2006 by WebAnnuities.com, Inc. All rights reserved.

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Insurance Company / Plan Name	AM Best's Rating	V	Interest Rates			Cr Method/ Yr(s) Base Int Rate Guar	Surrender Charge Schedule Total Number of Years/ and Percent of Charge Year One to End	Minimum Premium per \$K	Min' \$ Amount EFT or Payroll Deduction	Max Issue Age	Bail Out Prov'n	Max Antz'n Age	Free Out Avail'	Charges Waived At Death	Nursing Home Waiver	Annuit- ization Waiver
			Base Rate	Yr. 1 Bonus	Guar. Rate											
National Western Life/ Accumulator 5	A -	N	3.40%	5.00%	2.00%	B	10 Yrs/10-10-9-9-7-5-5-5-5-0	\$5K	<<<	A90/O85	No	**	Y*	Y**	**	No
National Western Life/ Prevail 7	A -	N	3.40%	7.00%	2.00%	B	10 Yrs/10-10-9-9-8-7-6-55-0	\$5K	<<<	1	No	**	Y*	Y**	**	No
National Western Life/ Protector 1	A -	N	3.40%	1.00%	2.00%	B	10 Yrs/10-10-9-9-7-5-5-5-5-0	\$5K	<<<	A90/O85	No	**	Y*	Y**	**	No
Nationwide/ Flex Advantage- 1 Yr	A+g	N	N/A		3.00%	B	7 Yrs/ 7-6-5-4-3-2-1-0	**	**	**	**	**	**	**	**	**
Ohio National Life Ins Co/Prime II	A+g	N	3.50%		2.00%	P	8 Yrs/ 8-7-7-6-5-4-3-2-0	>>>	\$50 Mo	75	No	85	Y*	Y-O**	No	Y**
Peoples Benefit Life/ Adv Edge Sel I	A+g	Y	1.50%		1.50%	P	90 days loss of interest	\$10K	\$2K Q	80	No	85	Y**	Y**	Y**	Y**
Peoples Benefit Life/ Advisors Edge I	A+g	Y	1.50%		1.50%	P	90 days loss of interest	\$10K	\$2K Q	80	No	85	Y**	Y**	Y**	Y**
Presidential Life Ins. Co. / N-L Flex	B +	N	4.25%		3.00%	B	10 Yrs/ 7-7-7-6-5-4-3-2-1-0	\$.12K	\$12 Mo	73	No	+	No	Y-A	No	Y**
Security Benefit Life/ Choice - 5 Yr	A+g	N	4.45%	1.00%	3.00%	C/ 5 Yrs	5 Yrs/ 7-7-7-6-6-0	\$2-5K	<<<	90	No	++	Y**	Y**	Y**	Y**
Security Benefit Life/ Variflex	A+g	N	3.00%		3.00%	B	8 Yrs/ 8-7-6-5-4-3-2-1-0	\$.5K	\$25 Mo	80**	No	80**	Y*	Y**	Y**	Y**
Security Mutual Life of NY/ FPDA-Q	A	N	3.50%		3.00%	B	10 Yrs/ 7-7-6-6-5-5-4-3-2-1-0	>>>	\$25 Mo	80	Y**		Y*	Y-A	No	
Sentry Life Ins. Co./ Sentry Payback	A g	N	3.65%		3.00%	B	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	7 Yrs/ 7-6-6-5-4-3-0	\$10K	**	85	No	95	Y**	Y**	Y**	Y**
Sunset Life Ins. Co./ Growth Track	A g	N	3.75%	1.00%	3.00%	B	10 Yrs/ 10-9-7-6-5-4-3-2-1-0	>>>	\$50 Mo	70	No	A70**	Y*	Y-O**	No	Y**
Sunset Life Ins. Co./ Security Track	A g	N	3.75%		3.00%	B	7 Yrs/ 8-8-7-6-5-4-2-0 (+.25>\$50K)	>>>	\$50 Mo	A80/O90	No	**	Y**	Y-A/O**	Y**	Y**
Teachers Ins. & Annuity RA	A +g	Y	5.25%		3.00%	P	NAF=Not Available for Full Cashout	>>>	\$25 Mo	**	Y	**	Y**	Y**	Y**	Y**
Teachers Ins. & Annuity SRA	A +g	Y	4.25%		3.00%	P	None	>>>	\$25 Mo	**	Y	**	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 3	A+g	N	4.30%		3.00%	C/3Yr	3 Yrs Rolling/ 7-7-7-0	\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 4	A+g	N	4.40%		3.00%	C/4Yr	4 Yrs Rolling/ 7-7-7-6-0	\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 5	A +g	N	4.45%	1.00%	3.00%	C/5Yr	5 Yrs Rolling/ 7-7-7-6-5-0	\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 6	A +g	N	4.55%	1.00%	3.00%	C/6Yr	6 Yrs Rolling/ 7-7-7-6-5-4-0	\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 7	A +g	N	4.65%	1.00%	3.00%	C/7Yr	7 Yrs Rolling/ 7-7-7-6-5-4-3-0	\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 8	A +g	N	4.75%	1.00%	3.00%	C/8Yr	8 Yrs Rolling/ 7-7-7-6-5-4-3-2-0	\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 9	A +g	N	4.80%	1.00%	3.00%	C/9Yr	9 Yrs Rolling/ 7-7-7-6-5-4-3-2-1-0	\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 10	A +g	N	4.85%	1.00%	3.00%	C/10Yr	10 Yrs Rolling/ 7-7-7-6-5-4-3-2-1-1-0	\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/Security+	A +g	N	4.20%		3.00%	B	8 Yrs/ 7-6-5-4-3-2-1-0	>>>	\$50 Mo	95	No	99**	Y*	Y	Y	Y**
Transamerica Life & Anty/SelectVal+6	A+g	Y	N/A		3.00%	C/6Yr	6 Yrs/ 7-7-7-5-4-2-0	\$5K	\$1K	85	No	90	Y**	Y**	Y-A	Y**
Transamerica Life & Anty/Trans 6	A+g	Y	N/A		2.00%	B	6 Yrs/ 8-7-6-5-4-3-2-0	>	\$1K	85	No	90	Y**	Y-A	Y**	Y**
Transamerica Life & Anty/Trans 6 Plus	A+g	Y	3.75%	1.00%	2.00%	B	6 Yrs/ 8-7-6-5-4-3-2-0	>	\$1K	85	No	90	Y**	Y-A	Y**	Y**
Transamerica Life & Anty/Trans 9	A+g	Y	N/A		2.00%	B	6 Yrs/ 9-9-8-7-6-5-0	>	\$1K	85	No	90	Y**	Y-A	Y**	Y**
Transamerica Life & Anty/Trans 10	A+g	Y	4.00%	2.00%	2.00%	B	10 Yrs/ 12-11-10-9-8-7-6-5-4-2-0	>	\$1K	85	No	90	Y**	Y-A	Y**	Y**
Transamerica Life & Anty/Trans Flex	A+g	Y	3.50%		1.50%	B	7 Yrs/ 8-8-7-6-5-4-3-0	>	\$1K	85	No	90	Y**	Y-A	Y**	Y**
Travelers Insurance Co./ T-Flex-NQ	A+g	N	N/A		3.00%	B	5 Yrs/ 7-7-7-7-0	\$1K	<<<	100	No	85	Y**	Y-O**	No	Y**
Travelers Insurance Co./ T-Flex-TSA	A+g	N	N/A		3.00%	B	5 Yrs/ 7-7-7-7-0	>>>	\$50 Mo TSA	100	No	85	Y**	Y-O**	No	Y**
Union Central Life/ Flex Anty	A-u	N	3.40%		2.25%	B	8 Yrs/ 8-8-7-6-4-3-2-0 (<\$50K)	\$.3K	\$25 Mo	90	No	99	Y*	Y	Y	Y
Union Central Life/ Flex Anty	A-u	N	3.90%		2.25%	B	8 Yrs/ 8-8-7-6-4-3-2-0 (>\$50K)	\$.3K	\$25 Mo	90	No	99	Y*	Y	Y	Y
United Heritage Mutual/ Heritage	A -	N	2.50%	0.50%	1.50%	P	7 Yrs/ 8-7-6-5-4-3-2-0	>>>	\$100 Mo	80	No	None	Y*C	Y-A	Y**	Y**
United Investors Life/ Century I+	A+g	N	3.50%		3.50%	P	8 Yrs/ 8-7-6-5-4-3-2-1-0	**	<<<	85	No	None	Y*	Y-A	Y**	Y**
United of Omaha/Bonus FPA	A g	N	3.60%	1.00%	2.00%	B	9 Yrs/ 8-8-7-6-5-4-3-2-0	\$5K	\$100 Mo	Q75/N85	No	**	Y*	No	No	**
USAA Life Ins. Co./ FRA	A +g	Y	5.05%	3.00%	00-3.00*	P	7 Yrs/ 7-7-6-5-2-4-3-0	\$5K	<<<	85	No	100	Y*	Y-O	No	Y**
USAA Life Ins. Co./ PerI Pension	A +g	Y	5.25%	3.00%	00-3.00*	P	N/S= None Surrenderable (+=1%Prem Bonus)	\$5K	\$50 Mo	85	No	100	No	No	No	Y**
VALIC/ Portfolio Director	A +gu	Y	4.00%		3.00%	B	5 Yrs Rolling 5%	\$1K	\$30 Mo	None	No	None	Y**	Y**	No	Y**
VALIC/ V-Plan	A +gu	Y	4.50%		4.50%	B	5 Yrs Rolling 5%	\$1K	\$30 Mo	None	No	None	Y**	Y**	No	Y**
Western United Life/ Flex 2003	R	N	3.55%		3.00%	P	6 Yrs/ 3-3-3-3-3-0	>>>	\$100 Mo	100	No	100	Y**	Y-A	No	Y**
William Penn Life of NY/ FPDA	A+g	N	3.30%		1.50%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$1K	\$100	80	No	90	Y*	Y**	No	Y**
Woodmen of the World Life/ Basic-NQ	A +	N	4.50%		3.00%	P	9 Yrs/ 7-7-7-6-5-4-3-2-1-0	>>>	\$600 Yr	85	No	None	Y**	Y**	Y**	Y**

FPDA (Flexible Premium Deferred Annuity) Study Sorted by: Base Interest Rate (1st Year) **Top 100**
COMPARATIVE ANNUITY REPORT ... August 2006

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Average FP Top 100 Base Interest Rate= **3.79%** Highest FPDA Annual Base Interest Rate = 5.25%

Insurance Company / Plan Name	AM Best's Rating	V	Interest Rates			Cr Method/ Yr(s) Base Int Rate Guar	Surrender Charge Schedule		Minimum Premium per \$K	Min' \$ Amount EFT or Payroll Deduction	Max Issue Age	Bail Out Prov'n	Max' Antz'n Age	Free Out Avail'	Charges Waived At Death	Nursing Home Waiver	Annuit-ization Waiver
			Base Rate	Yr. 1 Bonus	Guar. Rate		Total Number of Years/ and Percent of Charge Year One to End										
Teachers Ins. & Annuity/ RA	A ++g	Y	5.25%		3.00%	P	NAF=Not Available for Full Cashout		>>>	\$25 Mo	**	Y	**	Y**	Y**	Y**	Y**
USAA Life Ins. Co./ Per'l Pension	A ++g	Y	5.25%	3.00%	00-3.00	P	N/S= None Surrenderable (+=1%Prem Bonus)		\$5K	\$50 Mo	85	No	100	No	No	No	Y**
USAA Life Ins. Co./ FRA	A ++g	Y	5.05%	3.00%	00-3.00	P	7 Yrs/ 7-7-7-6-5-2-4-3-0		\$5K	<<<	85	No	100	Y*	Y-O	No	Y**
Thrivent Fin'l for Lutherans/MYG 10	A ++g	N	4.85%	1.00%	3.00%	C/10Yr	10 Yrs Rolling/ 7-7-7-6-5-4-3-2-1-1-0		\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 9	A ++g	N	4.80%	1.00%	3.00%	C/9Yr	9 Yrs Rolling/ 7-7-7-6-5-4-3-2-1-0		\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 8	A ++g	N	4.75%	1.00%	3.00%	C/8Yr	8 Yrs Rolling/ 7-7-7-6-5-4-3-2-0		\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 7	A ++g	N	4.65%	1.00%	3.00%	C/7Yr	7 Yrs Rolling/ 7-7-7-6-5-4-3-0		\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Aviva Life/ FPRA	A g	N	4.55%		3.50%	P	5 Yrs/ 16-13-10-7-4-0		\$5K	\$50 Mo	65	No	None	No	Y-A	No	No
Thrivent Fin'l for Lutherans/MYG 6	A ++g	N	4.55%	1.00%	3.00%	C/6Yr	6 Yrs Rolling/ 7-7-7-6-5-4-0		\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
American Equity Invest' /FP Super 7	B ++g	N	4.50%	7.00%	2.25%	B	10 Yrs/12-12-11-10-9-8-7-6-4-2-0		\$5K	\$2K	Q80/NQ85	No	None	**	Y**	Y**	Y**
American Equity Invest' /FPDA-3	B ++g	N	4.50%	3.00%	2.25%	B	10 Yrs/12-12-11-10-9-8-7-6-4-2-0		\$5K	\$2K	Q80/NQ85	No	None	**	Y**	Y**	Y**
Kansas City Life/ Growth Track	A g	N	4.50%	1.00%	3.00%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0		\$6K	<<<	80	No	90	Y**	No	No	Y**
VALIC/ V-Plan	A +gu	Y	4.50%		4.50%	B	5 Yrs Rolling 5%		\$1K	\$30 Mo	None	No	None	Y**	Y**	No	Y**
Woodmen of the World Life/ Basic-NQ	A +	N	4.50%		3.00%	P	9 Yrs/ 7-7-7-6-5-4-3-2-1-0		>>>	\$600 Yr	85	No	None	Y**	Y**	Y**	Y**
Security Benefit Life/ Choice - 5 Yr	A +g	N	4.45%	1.00%	3.00%	C/ 5 Yrs	5 Yrs/ 7-7-7-6-6-0		\$2.5K	<<<	90	No	++	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 5	A ++g	N	4.45%	1.00%	3.00%	C/5Yr	5 Yrs Rolling/ 7-7-7-6-5-0		\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
AIG American General/ Flexion Flex	A +gu	Y	4.40%	2.00%	2.00%	B	7 Yrs/ 8-8-8-7-6-5-3-1-0		\$5K	<<<	85	No	85**	Y**	No	Y**	Y**
Farm Bureau of Mich./ Horizon II	A	N	4.40%		3.00%	P	8 Yrs/ 8-7-6-5-4-3-2-1-0		>>>	\$600 Yr	90**	No	85**	Y**	Y	No	Y**
Integrity Life/New Momentum - 10Yr	A ++g	Y	4.40%	0.75%	2.00%	C/10Yrs	10 Yrs/ 8-7-6-5-4-3-2-0+3Yr MVA		\$5K	\$1K	85	No	A85	Y**	Y-A	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 4	A ++g	N	4.40%		3.00%	C/4Yr	4 Yrs Rolling/ 7-7-7-6-0		\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
EMC National Life/FPDA	B ++	N	4.35%		3.00%	P	6 Yrs/ 8-8-7-6-4-2-0		\$1K	\$50 Mo Q	Q80/N99	No	None	Y*	Y-A	Y**	Y**
Catholic Knights/ Knight Maximizer IV	NR-5	N	4.30%		4.00%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0		>>>	\$50 Mo	85	No	None	No	Y-A/O	No	Y**
Thrivent Fin'l for Lutherans/MYG 3	A ++g	N	4.30%		3.00%	C/3Yr	3 Yrs Rolling/ 7-7-7-0		\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Mutual of America Life Ins Co/IRA	A +	N	4.25%		3.00%	P	None		\$2K	\$10 Mo	None	Y	None	Y	Y	Y	Y
Presidential Life Ins. Co. / N-L Flex	B +	N	4.25%		3.00%	B	10 Yrs/ 7-7-7-7-6-5-4-3-2-1-0		\$12K	\$12 Mo	73	No	+	No	Y-A	No	Y**
Teachers Ins. & Annuity/ SRA	A ++g	Y	4.25%		3.00%	P	None		>>>	\$25 Mo	**	Y	**	Y**	Y**	Y**	Y**
Integrity Life/New Momentum - 7Yr	A ++g	Y	4.20%	0.75%	2.00%	C/7Yrs	7 Yrs/ 8-7-6-5-4-2-0+ MVA		\$5K	\$1K	85	No	A85	Y**	Y-A	Y**	Y**
Knights of Columbus/ FPDA	A ++	Y	4.20%		3.00%	P	7 Yrs/ 5-5-4-4-3-2-0		\$3K	<<<	83	No	None	Y**	Y**	No	Y**
Thrivent Fin'l for Lutherans/Security+	A ++g	N	4.20%		3.00%	B	8 Yrs/ 7-6-5-4-3-2-1-0		>>>	\$50 Mo	95	No	99**	Y*	Y	Y	Y**
Catholic Knights/ Knight Classic	NR-5	N	4.10%		3.00%	P	6 Yrs/ 6-5-4-3-2-1-0		>>>	\$50 Mo	90	No	None	Y**	Y-A/O	No	Y**
Farm Bureau Life Select 4-Portfolio 10	A	N	4.05%		3.00%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0		\$5K	\$25 Mo	90	No	**	Y**	Y**	Y**	Y**
Integrity Life/New Momentum - 5Yr	A ++g	Y	4.05%	0.75%	2.00%	C/5Yrs	7 Yrs/ 8-7-6-5-4-2-0+ MVA		\$5K	\$1K	85	No	A85	Y**	Y-A	Y**	Y**
American National/ 97 Preferred Plus	A +	N	4.00%		3.00%	P	7 Yrs/ 9-8-7-6-5-4-3-2-0		>>>	\$100 Mo	Q80/N85	No	96	Y*	Y-A/O	Y**	Y**
Beneficial Standard(Conseco)FP737	B ++g	N	4.00%		4.00%	B	20% of 1st Year Forever and Lower CV Rate		>>>	\$25 Mo	**	No	None	Y*	No	No	Y**
ING USA Life & Annuity/ Retirement+TSA	A +g	N	4.00%		3.00%	B	9 Yrs/ 9-9-8-7-6-5-4-3-2-0		\$5K	<<< IRA	70	No	None	Y*	Y-O**	No	Y**
John Alden (SunAmerica)/ No-Load+	A -g	N	4.00%		4.00%	B	20% of 1st year forever & lower CV rate		>>>	\$25 Mo	**	No	**	Y**	No	No	Y**
Liberty National Life Ins. Co./ FPDA	A +g	N	4.00%		4.00%	P	6 Yrs/ 12-10-8-6-4-2-0		>>>	\$25 Mo	75	No	65**	No	Y**	No	Y**
Midland National Life/ Legacy Select	A +	N	4.00%	5.00%	3.00%	B	10 Yrs/ 20-20-20-18-15-12-9-6-3-0		\$25K	\$100 Mo	85	No	None	Y*	Y**	Y**	Y**
Transamerica Life & Anty/Trans 10	A +g	Y	4.00%	2.00%	2.00%	B	10 Yrs/ 12-11-10-9-8-7-6-5-4-2-0		>	\$1K	85	No	90	Y**	Y-A	Y**	Y**
VALIC/ Portfolio Director	A +gu	Y	4.00%		3.00%	B	5 Yrs Rolling 5%		\$1K	\$30 Mo	None	No	None	Y**	Y**	No	Y**
Integrity Life/New Momentum - 3Yr	A ++g	Y	3.90%	0.75%	2.00%	C/3Yrs	7 Yrs/ 8-7-6-5-4-2-0+ MVA		\$5K	\$1K	85	No	A85	Y**	Y-A	Y**	Y**
National Life of Vermont/FPA/Non 412(i)	A g	N	3.90%		1.50%	B	7 Yrs Rolling/ 7-6-5-4-3-2-1-0		>>>	\$50 Mo	85	No	A85**	Y*	Y-O**	No	Y**
Union Central Life/ Flex Anty	A -u	N	3.90%		2.25%	B	8 Yrs/ 8-8-7-6-4-3-2-0 (>\$50K)		\$3K	\$25 Mo	90	No	99	Y*	Y	Y	Y
Country Investors Life/ FPRA	A +r	N	3.85%		2.50%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0		>>>	\$50 Mo	75	No	None	Y**	Y**	No	Y**
Integrity Life/New Momentum - 2Yr	A ++g	Y	3.85%	0.75%	2.00%	C/2Yrs	7 Yrs/ 8-7-6-5-4-3-2-1-0+ MVA		\$5K	\$1K	85	No	A85	Y**	Y-A	Y**	Y**
American Investors Life/ FPDA-P10	A g	N	3.75%	1.00%	2.00%	B	10 Yrs/ 12-12-11-10-9-8-7-6-5-3-0		\$5K	<<<	90	No	None	Y*	No	No	No
Sunset Life Ins. Co./ Growth Track	A g	N	3.75%	1.00%	3.00%	B	10 Yrs/ 10-9-7-6-5-4-3-2-1-0		>>>	\$50 Mo	70	No	A70**	Y*	Y-O**	No	Y**
Sunset Life Ins. Co./ Security Track	A g	N	3.75%		3.00%	B	7 Yrs/ 8-8-7-6-5-4-2-0 (+.25>\$50K)		>>>	\$50 Mo	A80/Q90	No	**	Y**	Y-A/O**	Y**	Y**
Transamerica Life & Anty/Trans 6 Plus	A +g	Y	3.75%	1.00%	2.00%	B	6 Yrs/ 8-7-6-5-4-3-2-0		>	\$1K	85	No	90	Y**	Y-A	Y**	Y**
Farm Bureau Life Select 4-Portfolio 6	A	N	3.70%		3.00%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0		\$5K	\$25 Mo	90	No	**	Y**	Y**	Y**	Y**
ING USA Life & Annuity/ Retirement+NQ	A +g	N	3.65%		3.00%	B	9 Yrs/ 9-9-8-7-6-5-4-3-2-0		\$5K	<<< IRA	70	No	None	Y*	Y-O**	No	Y**
Sentry Life Ins. Co./ Sentry Payback	A g	N	3.65%		3.00%	B	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0		\$2K	\$100 Mo	74	No	100**	Y*	Y**	Y**	Y**
Aetna Life & Annuity (ING)/ Premier +	A +g	N	3.60%		3.00%	P	7 Yrs/ 8-8-7-6-5-3-2-0		\$5K	**	**	**	**	**	**	**	**
Catholic Knights/ Knight Advantage	NR-5	N	3.60%		3.00%	P	2 Yrs/ 6-3-0		>>>	\$50 Mo	90	No	None	No	Y-A/O	No	Y**
United of Omaha/Bonus FPA	A g	N	3.60%	1.00%	2.00%	B	9 Yrs/ 8-8-7-6-5-4-3-2-0		\$5K	\$100 Mo	Q75/N85	No	**	Y*	No	No	**
Minnesota Life/ Secure Opt'n Flex	A +g	N	3.55%		2.70%	B	10 Yrs/ 9-8-7-6-5-4-3-2-1-1-0		>>>	\$25 Mo	75	No	85	Y*	Y-O**	No	Y**

FPDA (Flexible Premium Deferred Annuity) Study Sorted by: Base Interest Rate (1st Year) **Top 100**
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Average FP Top 100 Base Interest Rate= **3.79%** Highest FPDA Annual Base Interest Rate = 5.25%

Insurance Company / Plan Name	AM Best's Rating	V R	Interest Rates			Cr Method/ Yr(s) Base Int Rate Guar	Surrender Charge Schedule		Minimum Premium per \$K	Min' \$ Amount/ EFT or Payroll Deduction	Max Issue Age	Bail Out Prov'n	Max' Antz'n Age	Free Out Avail'	Charges Waived At Death	Nursing Home Waiver	Annuit- ization Waiver
			Base Rate	Yr. 1 Bonus	Guar. Rate		Total Number of Years/ and Percent of Charge Year One to End										
Western United Life/ Flex 2003	R	N	3.55%		3.00%	P	6 Yrs/ 3-3-3-3-3-0	>>>	\$100 Mo	100	No	100	Y**	Y-A	No	Y**	
Allstate Life/ Sure Horizon	A+g	Y	3.50%	1.00%	2.00%	B	6 Yrs/ 8-8-7-6-5-4-0	\$3K	\$100 Mo	90	No	90+	Y**	Y	Y**	Y**	
American Fidelity/ High Int. Opt.	A +	N	3.50%		3.00%	P	10 Yrs/ 6-6-6-6-6-4-4-4-0	>>>	\$25 Mo	70	No	None	Y*	Y**	No	Y**	
American Investors Life/ P4+	A g	N	3.50%	2.00%	2.00%	B	12 Yrs/12-11-10-9-8-7-6-5-4-3-2-1-0	\$5K	<<<	90	No	None	Y*	Y-A	No	No	
American United/ Secure 5	A g	N	3.50%	1.00%	2.00%	B	5 Yrs Rolling/ 8-8-7-6-5-0	\$5K	\$2K Q	89	No	89	Y**	Y-O	No	Y**	
American United/ Secure 5+	A g	N	3.50%	1.00%	2.00%	B	5 Yrs Rolling/ 8-8-7-6-5-0	\$100K	<<<	Q69/N89	No	90	Y*	Y-O	No	Y**	
Golden Rule Premier Advantage	A u	N	3.50%	0.50%	3.00%	B	7 Yrs/ 7-6-5-4-3-2-2-0	\$2K	<<<	A60/O100	No	85	Y*	Y-A	Y**	Y**	
Golden Rule/ Flex Vantage	A u	N	3.50%	1.00%	3.00%	B	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$2K	<<<	A60/O100	No	85	Y*	Y-A	Y**	Y**	
MONY Life Ins Co/Fixed Annuity/10Yr	A+g	N	3.50%		3.00%	C/10Yrs	7 Yrs / 7-6-5-4-3-2-1+ MVA	\$2K	\$50 Mo	85	No	95**	Y**	Y-A**	No	No	
Ohio National Life Ins Co/Prime II	A+g	N	3.50%		2.00%	P	8 Yrs/ 8-7-7-6-5-4-3-2-0	>>>	\$50 Mo	75	No	85	Y*	Y-O**	No	Y**	
Security Mutual Life of NY/ FPDA-Q	A	N	3.50%		3.00%	B	10 Yrs/ 7-7-6-6-5-5-4-3-2-1-0	>>>	\$25 Mo	80	Y**	80	Y*	Y-A	No	Y**	
Transamerica Life & Anty/Trans Flex	A+g	Y	3.50%		1.50%	B	7 Yrs/ 8-8-7-6-5-4-3-0	>	\$1K	85	No	90	Y**	Y-A	Y**	Y**	
United Investors Life/ Century I+	A+g	N	3.50%		3.50%	P	8 Yrs/ 8-7-6-5-4-3-2-1-0	**	<<<	85	No	None	Y*	Y-A	Y**	Y**	
Jefferson Pilot Life/ Pilot Plus (MVA)	A ++g	Y	3.45%	2.00%	3.00%	B	10 Yrs/ 9-8-7-6-5-4-5-3-5-2-5-1-5-.75+MVA	\$5K	<<<	Q75/N85	No	None	Y*	No	Y**	Y**	
Keyport Life(Sun - Canada) Value 7	A ++g	N	3.40%	3.00%	1.50%	C/ 7Yr	7 Yrs/7-6-5-4-3-2-1-0+MVA	\$5K	\$100+	A85/O100	No	90	Y**	Y-O**	Y**	No	
National Western Life/ Accumulator 5	A -	N	3.40%	5.00%	2.00%	B	10 Yrs/10-10-9-9-7-5-5-5-5-0	\$5K	<<<	A90/O85	No	**	Y*	Y**	**	No	
National Western Life/ Prevail 7	A -	N	3.40%	7.00%	2.00%	B	10 Yrs/10-10-9-9-8-7-6-555-0	\$5K	<<<	1	No	**	Y*	Y**	**	No	
National Western Life/ Protector 1	A -	N	3.40%	1.00%	2.00%	B	10 Yrs/10-10-9-9-7-5-5-5-5-0	\$5K	<<<	A90/O85	No	**	Y*	Y**	**	No	
Union Central Life/ Flex Anty	A-u	N	3.40%		2.25%	B	8 Yrs/ 8-8-7-6-4-3-2-0 (<\$50K)	\$.3K	\$25 Mo	90	No	99	Y*	Y	Y	Y	
GenWorth Financial/Secure Living Smart	A+g	N	3.35%	3.00%	2.00%	B	7 Yrs/ 7-7-7-6-5-4-3-0	\$5K	<<<	100	No	A85**	Y*	Y-A	Y**	Y**	
Life of the Southwest/ Flex 1	A g	N	3.35%		1.50%	B	6 Yrs/ 10-9-8-7-6-4-0	>>>	\$50 Mo TSA	A70/O100	No	85**	Y*	Y-A	Y**	Y**	
Life of the Southwest/ Flex 10	A g	N	3.35%	1.00%	1.50%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	>>>	\$50 Mo TSA	A70/O100	No	85**	Y*	Y-A	Y**	Y**	
Beneficial Life/ Advantage-11A+(A)	A	N	3.30%	3.00%	3.00%	B	11 Yrs/ 11-10-9-8-7-6-5-4-2-2-1-0	5K	\$40 Mo	90**	No	**	Y*	Y**	Y**	Y**	
MONY Life Ins Co/Fixed Annuity/ 8Yr	A+g	N	3.30%		3.00%	C/8Yrs	7 Yrs / 7-6-5-4-3-2-1+ MVA	\$2K	\$50 Mo	85	No	95**	Y**	Y-A**	No	No	
William Penn Life of NY/ FPDA	A+g	N	3.30%		1.50%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$1K	\$100	80	No	90	Y*	Y**	No	Y**	
Life of the Southwest/ Flex 3000	A g	N	3.25%	1.00%	1.50%	B	7 Yrs/ 7-6-5-4-3-2-1-0	>>>	\$50 Mo TSA	A70/O100	No	85**	Y*	Y-A	Y**	Y**	
Metropolitan Life/Growth+ Account	A+g	N	3.25%		3.00%	B	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	3.25%		3.00%	B	7 Yrs Rolling/ 7-6-5-4-3-2-1-0	None	<<<	99	No	None	Y**	Y**	No	Y**	
Keyport Life(Sun - Canada) Value 6	A ++g	N	3.20%	3.00%	1.50%	C/ 6Yr	6 Yrs/ 7-6-5-4-3-2-0+MVA	\$5K	\$100+	A85/O100	No	90	Y**	Y-O**	Y**	No	
MONY Life Ins Co/Fixed Annuity/ 7Yr	A+g	N	3.15%		3.00%	C/7Yrs	7 Yrs / 7-6-5-4-3-2-1+ MVA	\$2K	\$50 Mo	85	No	95**	Y**	Y-A**	No	No	
American Equity Invest' /Guar' + 1	B ++g	N	3.10%	1.00%	2.25%	B	10 Yrs/12-12-11-10-9-8-7-6-4-2-0	\$5K	\$2K	Q80/NQ85	No	None	**	Y**	Y**	Y**	
Great American Life/ Freedom - 10ST	A g	N	3.10%	1.50%	2.50%	B	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$5K	<<<	Q80/NQ85	No	None	Y**	Y**	No	Y**	
Great American Life/ TSA III (Non-Grp)	A g	N	3.05%		2.00%	B	5 Yrs/ 5-4-3-2-1-0	>>>	\$50 Mo	65	No	**	Y**	Y**	Y**	No	
Keyport Life(Sun - Canada) Value 5	A ++g	N	3.05%	3.00%	1.50%	C/ 5Yr	5 Yrs/7-6-5-4-3-0+MVA	\$5K	\$100+	A85/O100	No	90	Y**	Y-O**	Y**	No	
American Fidelity/ B-TA	A +	N	3.00%		3.00%	P	None	>>>	\$25 Mo	70	No	None	Y*	Y**	No	Y**	
AmerUs Life/ Multi Choice 6/ 1 Yr	A g	N	3.00%		2.00%	P	6 Yrs/ 10-9-8-7-6-4-0	\$5K	<<<	Q80/N90	No	None	Y*	Y-A	Y**	Y**	
Aviva Life/ Maximizer I	A g	N	3.00%		3.00%	B	5 Yrs/ 16-13-10-7-4-0	\$.5K	\$50 Mo	65	No	None	No	Y-A	No	No	
Conseco Annuity Assur./H'k Marquee	B ++g	N	3.00%	3.00%	3.00%	B	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-g	N	3.00%		3.00%	B	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-g	N	3.00%		3.00%	B	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	7 Yrs/8-7-6-5-4-3-2-0	\$10K	<<<	84	No	90	Y*	Y-O	No	Y**	
MFS/SunLife/RegattaChoice-7 Yr	A ++g	N	3.00%		3.00%	B	7 Yrs/7-7-6-6-5-4-3-0	\$10K	**	85	No	95	Y**	Y**	Y**	Y**	
MONY Life Ins Co/Fixed Annuity/ 3Yr	A+g	N	3.00%		3.00%	C/3Yrs	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%		3.00%	C/5Yrs	7 Yrs / 7-6-5-4-3(0-30 day + MVA)	\$2K	\$50 Mo	85	No	95**	Y**	Y-A**	No	No	

SPDA (Single Premium Deferred Annuity) Study Sorted by: Alphabetical Order
COMPARATIVE ANNUITY REPORT ... August 2006

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Insurance Company / Plan Name	AM Best's Rating	V R	Interest Rates			Cr Method/ Yr(s) Base Int Rate Guar	Surrender Charge Schedule		Min' Prem' \$K	Max' Issue Age	Bail Out Prov'n	Max' Antz'n Age	Free Out Avail'	Accepts Added Premium	Charges Waived At Death	Nursing Home Waiver	Annuit-ization Waiver
			Base Rate	Yr. 1 Bonus	Guar. Rate		Total Number of Years/ and Percent of Charge Year One to End										
Aetna Life & Annuity (ING)/ Premier +	A+g	N	3.85%		3.00%	P	7 Yrs/ 8-8-7-6-5-3-2-0	\$5K	100A	No	None	Y**	Y	No	Y**	Y**	
AIG American Gen'l/ Horizon Plus	A+gu	N	3.50%	6.00%	2.00%	C/ 6 Yrs	9 Yrs/ 9-8-7-6-5-4-3-2-1-0+MVA	\$5K	85	No	100	Y**	No	Y**	Y**	Y**	
AIG American Gen'l/ Horizon Select- 5 Yr	A+gu	N	4.65%		2.00%	C/ 5 Yrs	5 Yrs/ 10-9-8-7-6-0 (30 day window)+MVA	\$5K	85	No	100	Y**	No	Y-O	Y**	Y**	
AIG American Gen'l/ Horizon Select- 7 Yr	A+gu	N	4.85%		2.00%	C/ 10 Yrs	10-9-8-7-6-5-4-3-2-1-0	\$5K	85	No	100	Y**	No	Y-O	Y**	Y**	
AIG American Gen'l/ Horizon Select-10 Yr	A+gu	N	4.95%		2.00%	C/ 10 Yrs	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0+MVA	\$5K	85	No	100	Y**	No	Y-O	Y**	Y**	
Allianz Life NA/ Dominator- 5 Yr	A+g	N	4.50%		3.00%	C/ 5 Yrs	5 Yrs/ 10-9-8-7-6-0 (30 day window)	\$20K	85	No	**	Y*	No	**	Y**	Y**	
Allianz Life NA/ Dominator- 6 Yr	A+g	N	3.10%		3.00%	C/ 6 Yrs	6 Yrs/ 10-9-8-7-6-5-0 (30 day window)	\$20K	85	No	**	Y*	No	**	Y**	Y**	
Allianz Life NA/ Dominator- 7 Yr	A+g	N	4.70%		3.00%	C/ 7 Yrs	7 Yrs/ 10-9-8-7-6-5-4-0 (30 day window)	\$20K	85	No	**	Y*	No	**	Y**	Y**	
Allianz Life NA/ Dominator-10 Yr	A+g	N	4.80%		3.00%	C/10 Yrs	10Yrs/10-9-8-7-6-5-4-3-2-1-0(30 day window)	\$20K	85	No	**	Y*	No	**	Y**	Y**	
Allstate Life/ Savers Premier	A+g	Y	N/A		3.00%	B	7 Yrs/ 8-7-6-5-4-3-2-0	\$.6K	85	No	90	Y**	Y	Y	Y**	Y**	
Allstate Life/ Sure Horizon	A+g	Y	3.50%	2.00%	2.00%	B	6 Yrs/ 8-8-7-6-5-4-0	\$.3K	90	No	90+	Y**	Y	Y	Y**	Y**	
American Investors Life/ SP2000+	A g	N	3.50%	1.00%	3.00%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$5K	90A	No	None	Y**	N	Y-A	No	No	
American National/PaladiumMYG 3yr	A +	N	N/A		2.00%	C/ 3 Yrs	3 Yrs/ 8-8-8-0+MVA	\$5K	85A	No	96	Y**	No	Y-O**	Y**	No	
American National/PaladiumMYG 4yr	A +	N	4.10%		2.00%	C/ 4 Yrs	4 Yrs/ 8-8-8-7-0+MVA	\$5K	85A	No	96	Y**	No	Y-O**	Y**	No	
American National/PaladiumMYG 5yr	A +	N	4.00%	1.00%	2.00%	C/ 5 Yrs	5 Yrs/ 8-8-8-7-6-0+MVA	\$5K	85A	No	96	Y**	No	Y-O**	Y**	No	
American National/PaladiumMYG 6yr	A +	N	4.45%		2.00%	C/ 6 Yrs	6 Yrs/ 8-8-8-7-6-5-0+MVA	\$5K	85A	No	96	Y**	No	Y-O**	Y**	No	
American National/PaladiumMYG 7yr	A +	N	4.15%	1.00%	2.00%	C/ 7 Yrs	7 Yrs/ 7-7-7-6-5-4-0+MVA	\$5K	A85/O99	No	96	Y**	No	Y	Y**	Y**	
American National/PaladiumMYG 8yr	A +	N	4.45%		2.00%	C/ 8 Yrs	8 Yrs/ 7-7-7-6-5-4-3-0+MVA	\$5K	A85/O99	No	96	Y**	No	Y	Y**	Y**	
American National/PaladiumMYG 9yr	A +	N	3.90%	2.00%	2.00%	C/ 9 Yrs	9 Yrs/ 7-7-7-6-5-4-3-2-0+MVA	\$5K	A85/O99	No	96	Y**	No	Y	Y**	Y**	
American National/PaladiumMYG10yr	A +	N	4.10%	1.00%	2.00%	C/ 10 Yrs	10 Yrs/ 7-7-7-6-5-4-3-2-1-0+MVA	\$5K	A85/O99	No	96	Y**	No	Y	Y**	Y**	
American United/ Accum Annuity II	A g	N	3.65%	1.00%	3.00%	B	7 Yrs/ 8-8-7-6-5-4-2-0	\$5K	Q69/N89	No	None	Y**	No	Y-O	No	Y**	
American United/ Accum Annuity II +	A g	N	3.80%	1.00%	3.00%	B	7 Yrs/ 8-8-7-6-5-4-2-0	\$5K	Q69/N89	No	None	Y**	No	Y-O	No	Y**	
AmerUs Life/ Multi-Choice 6/ 1 Yr	A g	N	3.00%		2.00%	P	6 Yrs/ 10-9-8-7-6-4-0	\$5K	Q80/N90	No	None	Y**	Y	Y-A	Y**	Y**	
AmerUs Variable/ Advantage +	A	N	3.25%		3.00%	B	6 Yrs/ 9-8-7-6-5-4-0	\$50K	85	No	95	Y*	No	Y-A	Y**	Y**	
AmerUs Variable/ Advantage MVA	A	N	4.25%		3.00%	B	6 Yrs/+MVA 9-8-7-6-5-4-0	\$50K	85	No	95	Y*	Y-.25K	Y-A	No	No	
AMEX/ Rate Bonus 1	A	N	3.55%	1.00%	2.00%	B	6 Yrs/ 9-8-7-6-5-4-3-0	\$2K	Q69/N90	No	**	Y**	No	Y**	Y**	Y**	
AMEX/ Rate Bonus 2	A	N	3.45%	2.00%	2.00%	B	8 Yrs/ 8-7-6-5-4-3-2-1-0	\$2K	Q69/N90	No	**	Y*	No	Y**	Y**	Y**	
AMEX/ Rate Bonus 3	A	N	3.40%	3.00%	2.00%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$2K	Q69/N90	No	**	Y*	No	Y**	Y**	Y**	
AMEX/ Retirement Advisor/Advt + 7 Yr	A	N	2.85%		2.00%	B	7 Yrs/ 7-7-6-5-4-2-0	\$2K	Q69/N90	No	**	Y**	Y	Y**	Y**	Y**	
AMEX/ Retirement Advisor/Advt +10 Yr	A	N	2.85%	+	2.00%	B	10 Yrs/ 8-8-7-7-6-5-4-3-2-0 (+1% prem. bonus)	\$2K	90**	No	**	Y**	Y	Y**	Y**	Y**	
AMEX/ Value Plus Bonus	A	N	3.75%	0.50%	2.00%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$2K	Q69/N80	No	**	Y*	No	Y**	Y**	Y**	
Aviva Life/ Portfolio Secure	A g	N	3.50%	1.00%	3.00%	P	7 Yrs/ 6-6-5-4-3-2-1-0	\$10K	85A	No	None	Y**	Y	Y-A	Y**	Y**	
Beneficial Life/ Advantage 11B+(A)	A	N	3.55%	3.00%	3.00%	B	11 Yrs/ 9-9-8-7-6-5-4-3-1.8-1.8-.9-0	\$5K	90**	No	**	Y*	Y**	Y	Y**	Y**	
Catholic Knights/ Knight Elite V	NR-5	N	4.80%		1.50%	C/ 5 Yrs	5 Yrs/ 8-7-6-4-2-0	\$100K	90	No	None	Y**	No	Y-A/O	No	Y**	
Conseco Annuity Assur./ Tru Level 5	B ++g	N	4.25%		3.00%	C/ 5 Yrs	5 Yrs + MVA/ 8-7-6-5-4-0	\$25K	Q74/N85	No	95	Y*	No	Y-A	Y	No	
Conseco Annuity Assur./ Tru Level 6	B ++g	N	3.50%		3.00%	C/ 6 Yrs	6 Yrs + MVA/ 8-7-6-5-4-3-0	\$25K	85	No	95	Y*	No	Y-A/O	No	Y**	
Conseco Annuity Assur./H'k Marquee	B ++g	N	3.00%	3.00%	3.00%	B	9 Yrs/ 12-12-11-10-9-8-6-4-2-0	\$5K	85	No	None	Y**	Y	No	No	Y**	
Country Investors Life/ SP 3	A+r	N	3.75%		2.50%	C/ 3 Yrs	3 Yrs/ 7-6-5-0	\$10K	90	No	None	Y*	No	Y**	No	Y**	
Country Investors Life/ SP 5	A+r	N	3.95%		2.50%	C/ 5 Yrs	5 Yrs/ 7-7-6-5-4-0	\$10K	90	No	None	Y**	No	Y**	No	Y**	
Country Investors Life/ SP 7	A+r	N	4.15%		2.50%	C/ 7 Yrs	7 Yrs/ 7-7-6-5-4-3-2-0	\$10K	90	No	None	Y*	No	Y**	No	Y**	
EMC National Life Co/ Bonus 1	B ++	N	4.80%	1.00%	3.00%	B	5 Yrs/ 8-8-8-8-8-0	\$10K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
EMC National Life Co/ Bonus 1 1/2	B ++	N	4.55%	1.50%	3.00%	B	7 Yrs/ 9-9-8-8-7-6-5-0	\$10K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
EMC National Life Co/ Bonus 2	B ++	N	4.15%	2.00%	3.00%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$10K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
EMC National Life Co/ Bonus 4	B ++	N	N/A		3.00%	B	11 Yrs/ 11-10-9-8-7-6-5-4-3-2-1-0	\$10K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
EMC National Life Co/ Bonus 6	B ++	N	N/A		3.00%	B	12 Yrs/ 12-11-10-9-8-7-6-5-4-3-2-1-0	\$10K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
EMC National Life Co/ SP 3Yr Guar	B ++	N	4.10%		3.00%	C/ 3 Yrs	3 Yrs/ 4-4-4-0	\$5K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
EMC National Life Co/ SP 4Yr Guar	B ++	N	4.25%		3.00%	C/ 4 Yrs	4 Yrs/ 5-5-5-5-0	\$5K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
EMC National Life Co/ SP 5Yr Guar	B ++	N	4.40%		3.00%	C/ 5 Yrs	5 Yrs/ 6-6-6-6-6-0	\$5K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
Equitable Life Assur(AXA)/GuarGrowth 1Yr	A+g	N	3.65%	+	3.00%	C/ 1 Yr	5 Yrs/ 9-8-7-6-5-0 (+1% prem. credit)	\$5K	83	No	90	Y*	No	Y-A	Y**	Y**	
Equitable Life Assur(AXA)/GuarGrowth 5Yr	A+g	N	3.45%		3.00%	C/ 5 Yrs	5 Yrs/ 9-8-7-6-5-0	\$5K	83	No	90	Y*	No	Y-A	Y**	Y**	
Farm Bureau Life Select 4-Portfolio 6	A	N	4.30%		3.00%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$100K	90	No	**	Y**	Y**	Y**	Y**	Y**	
Farm Bureau Life Select 4-Portfolio 10	A	N	4.65%		3.00%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$100K	90	No	**	Y**	Y**	Y**	Y**	Y**	
Farm Bureau of Mich/1 Yr-Guarantee	A	N	3.95%		3.00%	C/ 1 Yr	9+ Yrs/ 8-7-6-5-4-3-3-3-3-(See Carrier)	\$5K	90**	No	85**	Y**	No	Y	No	Y**	
Farm Bureau of Mich/3 Yr-Guarantee	A	N	4.45%		3.00%	C/ 3 Yrs	9+ Yrs/ 8-7-6-5-4-3-3-3-3-(See Carrier)	\$5K	90**	No	85**	Y**	No	Y	No	Y**	
Farm Bureau of Mich/5 Yr-Guarantee	A	N	4.80%		3.00%	C/ 5 Yrs	9+ Yrs/ 8-7-6-5-4-3-3-3-3-(See Carrier)	\$5K	90**	No	85**	Y**	No	Y	No	Y**	
Fort Dearborn Life/WealthFortifier4Yr	A +	N	3.75%	1.00%	3.00%	C/ 4 Yrs	9 Yrs/ 8-8-7-6-5-4-3-2-1-0 (30 day window)	\$1K	85	No	95	Y*	No	Y-A/O	Y**	Y**	

SPDA (Single Premium Deferred Annuity) Study Sorted by: Alphabetical Order
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Insurance Company / Plan Name	AM Best's Rating	V R	Interest Rates			Cr Method/ Yr(s) Base Int Rate Guar	Surrender Charge Schedule Total Number of Years/ and Percent of Charge Year One to End	Min' Prem' \$K	Max' Issue Age	Bail Out Prov'n	Max' Antz'n Age	Free Out Avail'	Accepts Added Premium	Charges Waived At Death	Nursing Home Waiver	Annuit- ization Waiver
			Base Rate	Yr. 1 Bonus	Guar. Rate											
Fort Dearborn Life/WealthFortifier5Yr	A +	N	4.05%	1.00%	3.00%	C/ 5 Yrs	9 Yrs/ 8-8-7-6-5-4-3-2-1-0 (30 day window)	\$1K	85	No	95	Y*	No	Y-A/O	Y**	Y**
Fort Dearborn Life/WealthFortifier6Yr	A +	N	4.15%	2.00%	3.00%	C/ 6 Yrs	9 Yrs/ 8-8-7-6-5-4-3-2-1-0 (30 day window)	\$1K	85	No	95	Y*	No	Y-A/O	Y**	Y**
Fort Dearborn Life/WealthFortifier7Yr	A +	N	4.00%	2.00%	3.00%	C/ 7 Yrs	9 Yrs/ 8-8-7-6-5-4-3-2-1-0 (30 day window)	\$1K	85	No	95	Y*	No	Y-A/O	Y**	Y**
Fort Dearborn Life/WealthFortifier9Yr	A +	N	4.00%	1.00%	3.00%	C/ 9 Yrs	9 Yrs/ 8-8-7-6-5-4-3-2-1-0	\$1K	85	No	95	Y*	No	Y-A/O	Y**	Y**
GenWorth Financial/Secure Living Smart	A+g	N	3.60%	3.00%	2.00%	B	7 Yrs/ 7-7-7-6-5-4-3-0	\$5K	100	No	85	Y*	Y-\$1K+	Y-A	Y**	
Golden Rule/ Champion Select	A u	N	3.00%	2.00%	3.00%	B	9 Yrs/ 10-9-8-7-6-5-4-3-2-0	\$10K	Q75/N80	No	85	Y*	No	Y-A	No	Y**
Golden Rule/ Classic Plus	A u	N	3.25%	1.00%	3.00%	B	8 Yrs/ 8-7-6-5-4-3-2-1-0	\$7.5K	A70/O100	No	85	Y*	No	Y-A	No	Y**
Golden Rule/ Foundation	A u	N	3.50%		3.00%	B	9 Yrs/ 8-8-8-7-6-5-3-2-0	\$10K	A85/O100	No	85	Y*	No	Y-A	No	Y**
Golden Rule/ Premier Advantage	A u	N	3.50%	0.50%	3.00%	B	7 Yrs/ 7-6-5-4-3-2-2-0	\$5K	Q60/N65	No	85	Y*C	Y-\$2K+	Y-A	Y**	Y**
Golden Rule/ Ultimate Bonus	A u	N	3.50%	3.00%	3.00%	B	8 Yrs/ 8-7-6-5-4-3-2-1-0	\$10K	A70/O100	No	85	Y*	No	Y-A	No	Y**
Great American Life/ Advantage 15	A g	N	3.20%		2.50%	B	12 Yrs/ 12-11-10-9-8-7-6-5-4-3-2-1-0 + prem bonus 15%	\$5K	70	No	85	No	Y-1st Yr	Y**	Y**	Y**
Great American Life/ Freedom - 10ST	A g	N	3.10%	1.50%	2.50%	B	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$5K	Q80/NQ85	No	None	Y**	Y**	Y**	No	Y**
Hartford Life/ CRC Select-6Yr	A+g	N	4.70%		3.00%	C/ 6 Yrs	7 Yrs + MVA/ 6-6-5-4-3-0	\$5K	80	No	90	Y**	No	Y-A	No	No
Hartford Life/ Saver+ 6 Years	A+g	N	3.85%	1.00%	3.00%	C/ 6 Yrs	7 Yrs + MVA/ 7-6-5-4-3-2-1-0	\$5K	85	No	90	Y**	No	Y-A	Y**	Y**
Horace Mann Life/Alternative II- 5 Yrs	A-g	N	3.00%		3.00%	B	5 Yrs/ 8-6-4-2-0	\$2K	85	No	85	Y*	No	Y	No	Y**
Horace Mann Life/Alternative II-10 Yrs	A-g	N	3.00%		3.00%	B	10 Yrs/ 8-8-6-4-2-0	\$2K	85	No	85	Y*	No	Y	No	Y**
ING USA Life & An'ty/ Multi Set+/ 5Yr	A+g	N	4.20%		1.50%	C/ 5 Yrs	5 Yrs + MVA/ 7-7-7-6-5 (0-30 day window)	\$50K	90	No	**	Y**	No	Y**	Y**	Y**
ING USA Life & An'ty/ Multi Set+/ 6Yr	A+g	N	4.35%		1.50%	C/ 6 Yrs	6 Yrs + MVA/ 7-7-7-6-5-4 (0-30 day window)	\$50K	90	No	**	Y**	No	Y**	Y**	Y**
ING USA Life & An'ty/ Multi Set+/ 7Yr	A+g	N	4.15%	1.00%	1.50%	C/ 7 Yrs	7 Yrs + MVA/ 7-7-7-6-5-4-3 (0-30 day window)	\$50K	90	No	**	Y**	No	Y**	Y**	Y**
ING USA Life & An'ty/ Multi Set+/ 8Yr	A+g	N	4.05%	1.80%	1.50%	C/ 8 Yrs	8 Yrs + MVA/ 7-7-7-6-5-4-3-2 (0-30 day window)	\$50K	90	No	**	Y**	No	Y**	Y**	Y**
ING USA Life & An'ty/ Multi Set+/ 9Yr	A+g	N	4.00%	1.20%	1.50%	C/ 9 Yrs	9 Yrs + MVA/ 7-7-7-6-5-4-3-2-1 (0-30 day window)	\$50K	90	No	**	Y**	No	Y**	Y**	Y**
ING USA Life & An'ty/ MultiSet+/10Yr	A+g	N	3.90%	1.00%	1.50%	C/ 10 Yrs	10Yrs + MVA/ 7-7-7-6-5-4-3-2-1-0 (0-30 day window)	\$50K	85	No	None	Y**	No	Y**	Y**	Y**
ING USA Life & An'ty/ Retirement+NQ	A+g	N	3.65%		3.00%	B	9 Yrs/ 9-9-8-7-6-5-4-3-2-0	\$5K	70	No	None	Y*	Y	Y-O**	No	Y**
ING USA Life & An'ty/ Retirement+TSA	A+g	N	4.00%		3.00%	B	9 Yrs/ 9-9-8-7-6-5-4-3-2-0	\$5K	70	No	None	Y*	Y	Y-O**	No	Y**
Integrity Life/ Momentum Advtge 4Yr	A ++g	Y	3.90%	0.75%	2.00%	C/ 4 Yrs	4 Yrs/ 8-8-7-7-0+MVA	\$20K	Q70.5/N86	No	None	Y**	No	Y**	Y**	Y**
Integrity Life/ Momentum Advtge 5Yr	A ++g	Y	4.35%	0.75%	2.00%	C/ 5 Yrs	5 Yrs/ 8-8-7-7-6+MVA	\$20K	Q70.5/N86	No	None	Y**	No	Y**	Y**	Y**
Integrity Life/ Momentum Advtge 7Yr	A ++g	Y	4.65%	0.75%	2.00%	C/ 7 Yrs	7 Yrs/ 8-8-7-7-6-6-5-0+MVA	\$20K	Q70.5/N85	No	None	Y**	No	Y**	Y**	Y**
Integrity Life/ Momentum Advtge 10Yr	A ++g	Y	4.85%	0.75%	2.00%	C/ 10 Yrs	10 Yrs/ 8-8-7-7-6-6-5-5-4-4-0+MVA	\$20K	Q70.5/N83	No	None	Y**	No	Y**	Y**	Y**
Jackson Nat'l Life/ Bonus Max-1	A+g	N	4.65%	8.40%	3.00%	B	9 Yrs/MVA/9-8-7-6-5-4-3-2-1-0	\$5-10K	A85/O100	No	85	Y*	No	Y-A	No	Y**
Jackson Nat'l Life/ Max Plan	A+g	N	4.55%	4.55%	3.00%	B	7Yrs/ 7-6-5-4-3-2-1-0	\$1-10K	A85/O100	No	85	Y*C	Y-1st Yr	Y-A	No	Y**
Jackson Nat'l Life/ Super Max	A+g	N	5.35%	5.35%	3.00%	B	9 Yrs/ 9-8-7-6-5-4-3-2-1-0	\$5K	A85/O100	No	85	Y*C	Y-1st Yr	Y-A	Y**	Y**
Jackson Nat'l Life/ Target 4 Yr.	A+g	N	4.10%	5.10%	3.00%	C/ 4 Yrs	4 Yrs/ 6-7-7-7-0 (30 day period)	\$10K	85	No	85	Y*	Y-\$2K+	Y-A	Y**	Y**
Jackson Nat'l Life/ Target 5 Yr.	A+g	N	4.20%	5.20%	3.00%	C/ 5 Yrs	5 Yrs/ 0-5-6-7-7 (30 day period)	\$10K	85	No	85	Y*	Y-\$2K+	Y-A	Y**	Y**
Jackson Nat'l Life/ Target 9 Yr.	A+g	N	4.65%	7.65%	3.00%	C/ 9 Yrs	8 Yrs/ 7-7-6-5-4-3-2-1-0	\$10K	85	No	85	Y*	Y-\$2K+	Y-A	Y**	Y**
Jackson Nat'l Life/ Target 10 Yr.	A+g	N	4.65%	5.65%	3.00%	C/ 10 Yrs	9 Yrs/ 7-7-7-6-5-4-3-2-1-0/MVA	\$10K	85	No	85	Y*	Y-\$2K+	Y-A	Y**	Y**
Jefferson Pilot Life/ Classic 5	A ++g	Y	3.50%	2.00%	3.00%	C/ 5 Yrs	5 Yrs/ 9-8-7-6-5-0+MVA	\$10K	85	No	95	Y**	Y	Y**	No	Y**
Jefferson Pilot Life/ Classic 7	A ++g	Y	3.50%	3.00%	3.00%	C/ 7 Yrs	7 Yrs/ 9-8-7-6-5-4-3-0+MVA	\$10K	85	No	95	Y**	Y	Y**	No	Y**
Jefferson Pilot Life/ Classic 10	A ++g	Y	3.55%	4.00%	3.00%	C/ 7 Yrs	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0+MVA	\$5K	85	No	95	Y**	Y	Y**	No	Y**
John Hancock Life/ Allegiance Prfd.	A ++g	N	3.00%	1.00%	3.00%	B	7 Yrs/ 8-8-7-7-6-6-0	\$10K	84	No	90	Y*	Y	Y-O	No	Y**
Kansas City Life Select Track 5Yr	A g	N	4.25%		3.00%	C/ 5 Yrs	5 Yrs/ 10-9-8-7-6-0	\$10K	A80/O90	No	None	Y*	No	Y**	Y**	Y**
Kansas City Life Select Track 7Yr	A g	N	4.25%		3.00%	C/ 7 Yrs	7 Yrs/ 10-9-8-7-6-5-4-0	\$10K	A80/O90	No	None	Y*	No	Y**	Y**	Y**
Kansas City Life Select Track 10Yr	A g	N	4.50%		3.00%	C/ 10 Yrs	10Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$10K	A80/O90	No	None	Y*	No	Y**	Y**	Y**
Keyport Life/(Sun-Canada) Value 5	A ++g	N	3.50%	3.00%	1.50%	C/ 5 Yrs	5 Yrs/ 7-6-5-4-3-0+MVA	\$50K	Q75/N85	No	90	Y*	Y**	Y-A/O	No	Y**
Keyport Life/(Sun-Canada) Value 6	A ++g	N	3.55%	3.00%	1.50%	C/ 6 Yrs	6 Yrs/ 7-6-5-4-3-2-0+MVA	\$50K	Q75/N85	No	90	Y*	Y**	Y-A/O	No	Y**
Keyport Life/(Sun-Canada) Value 7	A ++g	N	3.60%	3.00%	1.50%	C/ 7 Yrs	7 Yrs/ 7-6-5-4-3-2-1-0+MVA	\$50K	Q75/N85	No	90	Y*	Y**	Y-A/O	No	Y**
Knights of Columbus/ FPDA	A ++	Y	4.00%		3.00%	P	7 Yrs/ 5-5-4-4-3-3-2-0	\$3K	83	No	None	Y**	Y**	Y**	No	Y**
Lafayette Life Ins. Co./ Horizon S	A +	Y	N/A		4.00%	P	5 Yrs/ 8-8-6-4-2-0	**	**	**	**	**	**	**	**	**
Liberty National Life Ins. Co./SPDA	A+g	N	4.00%		4.00%	P	3 Yrs/ 8-4-2-0	\$1K	80	No	65**	No	No	Y**	No	Y**
Life of the Southwest/ Milenium +	A g	N	3.35%	4.00%	1.50%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$5K	A70/O100	No	85	Y*	No	Y-A	Y**	Y**
Life of the Southwest/ SPDA- 3	A g	N	3.20%	1.00%	1.50%	B	6 Yrs/ 10-9-8-6-4-2-0	\$5K	A80/O100	No	85	Y*	No	Y-A	Y**	Y**
Life of the Southwest/ SPDA- 5	A g	N	3.35%	2.00%	1.50%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$5K	A80/O100	No	85	Y*	No	Y-A	Y**	Y**
Life of the Southwest/ SPDA-10	A g	N	3.35%	2.00%	1.50%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$5K	A80/O100	No	85	Y*	No	Y-A	Y**	Y**
Lincoln Benefit /Sav Chce + 5Yr.	A+r	N	N/A		3.00%	B	9 Yrs/ 7-7--7-6-5-4-3-2-1-0 (+.5>\$50K)	\$5K	A99/O100	No	99	Y*	No	Y-O	Y**	Y**
Lincoln Benefit/ Tactician+5 Yr MYG	A+r	N	3.60%	2.00%	3.00%	C/ 5 Yrs	5 Yrs/ 8-8-8-7-6-0	\$5K	90	No	99	Y**	Y-\$1K+	Y-O	Y**	No
Lincoln Benefit/ Tactician+8 Yr MYG	A+r	N	3.90%	2.50%	3.00%	C/ 8 Yrs	8 Yrs/ 8-8-8-7-6-5-4-3-0	\$5K	90	No	99	Y**	Y-\$1K+	Y-O	Y**	No
Metropolitan Life Ins. Co./ Max-1	A+g	N	3.25%		3.00%	P	7 Yrs/ 7-6-5-4-3-2-1-0	\$5K	Q75/N85	No	85	Y*	No	Y-O	Y**	Y**

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			Base Rate	Yr. 1 Bonus	Guar. Rate											
MFS/SunLife/RegattaChoice-7Yr	A ++	N	3.00%		3.00%	C/ 7 Yrs	7 Yrs/7-7-6-6-5-4-3-0	\$10K	85	No	95	Y**	Y-\$1K+	Y**	Y**	Y**
Midland National Life/Direct Guar-4Yrs	A +	N	4.50%		2.10%	C/ 5 Yrs	4 Yrs/+MVA 10-10-10-10-10-0	\$1K	90	No	None	Y**	Y	Y-A/O**	Y**	Y**
Midland National Life/Direct Guar-6Yrs	A +	N	4.40%		2.10%	C/ 6 Yrs	6 Yrs/+MVA 10-10-10-10-10-9-0	\$.1K	90	No	None	Y**	Y	Y-A/O**	Y**	Y**
Midland National Life/Direct Guar-8Yrs	A +	N	4.00%		2.10%	C/ 7 Yrs	8 Yrs/+MVA 10-10-10-10-10-9-8-7-0	\$2-5K	85	No	None	Y*	No	Y**	Y**	Y**
Minnesota Life/ Secure Opt. Extra	A+g	N	4.00%	2.00%	2.70%	C/ 3Yrs	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$5K	85	No	85	Y**	Y-1st Yr	Y-O**	No	Y**
MONY Life Ins Co/ Fixed Annuity 1Yr	A+g	N	N/A		3.00%	C/ 1Yr	7 Yrs + MVA/ 7(0-30 day period)	\$2K	85	No	95**	Y**	Y-\$2K+	Y-A**	No	No
MONY Life Ins Co/ Fixed Annuity 3Yr	A+g	N	3.00%		3.00%	C/ 3Yrs	7 Yrs + MVA/ 7-6-5(0-30 day period)	\$2K	85	No	95**	Y**	Y-\$2K+	Y-A**	No	No
MONY Life Ins Co/ Fixed Annuity 5Yr	A+g	N	3.00%		3.00%	C/ 5Yrs	7 Yrs + MVA/ 7-6-5-4-3(0-30 day period)	\$2K	85	No	95**	Y**	Y-\$2K+	Y-A**	No	No
MONY Life Ins Co/ Fixed Annuity 7Yr	A+g	N	3.15%		3.00%	C/ 7Yrs	7 Yrs 7-6-5-4-3-2-1+MVA	\$2K	85	No	95**	Y**	Y-\$2K+	Y-A**	No	No
MONY Life Ins Co/ Fixed Annuity 8Yr	A+g	N	3.30%		3.00%	C/ 8Yrs	7 Yrs 7-6-5-4-3-2-1+MVA	\$2K	85	No	95**	Y**	Y-\$2K+	Y-A**	No	No
MONY Life Ins Co/ Fixed Annuity10Yr	A+g	N	3.50%		3.00%	C/ 10Yrs	7 Yrs 7-6-5-4-3-2-1+MVA	\$2K	85	No	95**	Y**	Y-\$2K+	Y-A**	No	No
Mutual of America Life Ins. Co./IRA	A +	N	4.25%		3.00%	P	None	\$.2K	None	Y	None	Y	Y-\$2K	Y	Y	Y
Mutual of America Life Ins. Co./TSA	A +	N	3.00%		3.00%	P	None	\$.2K	None	Y	None	Y	Y-\$2K	Y	Y	Y
National Guardian/ Access +	A -	N	N/A		3.00%	P	7 Yrs/ 7-6-5-4-3-2-1-0	\$5K	80	No	80	Y*	No	Y-O**	No	Y**
National Guardian/ Asset Guard-2 Yr.	A -	N	N/A		3.00%	B	7 Yrs/ 7-7-7-6-5-4-3-0	\$5K	90	No	90	Y**	No	Y-O**	Y**	Y**
National Life of Vermont/ Heritage	A g	N	4.90%	1.00%	1.50%	B	6 Yrs/ 7-7-6-5-4-3-0	\$5K	85	No	None	Y**	No	No	Y**	Y**
National Life of Vermont/ Liberty	A g	N	4.70%		1.50%	C/ 5 Yrs	8 Yrs/ 8-7-5-7-6-5-4-5-3-5-2-0	\$5K	85	No	None	Y**	No	No	Y**	Y**
National Life of Vermont/ Privilege	A g	N	4.75%	1.00%	1.50%	B	9 Yrs/ 9-8-7-6-5-4-3-2-1-0	\$5K	85	No	None	Y**	No	No	Y**	Y**
National Life of Vermont/ Security 3	A g	N	4.00%		1.50%	C/ 3Yrs	5 Yrs/ 5-5-5-5-5-0 (30 day window)	\$5K	85	No	None	Y**	No	Y-A/O	Y**	Y**
National Life of Vermont/ Security 5	A g	N	4.10%		1.50%	C/ 5 Yrs	5 Yrs/ 5-5-5-5-5-0	\$5K	85	No	None	Y**	No	Y-A/O	Y**	Y**
National Western Life/ Confidence+5Yr	A -	N	2.60%	+	2.00%	C/ 5Yrs	5 Yrs/ 9-8-7-6-5-0(+Annuity Value 2.50%)	\$5K	Q75/N85	No	**	Y**	Y-1st Yr	Y-O**	No	Y**
Nationwide Life/ Flex Advantage 1 Yr	A+g	N	N/A		3.00%	B	7 Yrs/ 7-7-6-6-5-4-3-0	**	**	**	**	**	**	**	**	**
Ohio National/ Foundation + 1 Yr.	A+g	N	3.90%	1.50%	2.00%	B	6 Yrs/ 6-5-5-4-3-2-0	\$5K	80	Y**	**	Y**	No	Y-A	No	Y**
Ohio National/ Foundation + 3 Yr.	A+g	N	4.25%		2.00%	B	6 Yrs/ 6-5-5-4-3-2-0	\$5K	80	No	**	Y*	No	Y-A	No	Y**
Pacific Life/ Quest 88-01/1 Yr.	A ++g	N	N/A		4.00%	C/ 1Yr	7 Yrs/ 6-6-6-6-5-4-3-0	\$5K	85	No	95	Y**	No	Y-A	No	Y**
Pacific Life/ Quest 88-01/3 Yr.	A ++g	N	N/A		4.00%	C/ 3Yrs	7 Yrs/ 6-6-6-6-5-4-3-0	\$5K	85	No	95	Y*	No	Y-A	No	Y**
Pacific Life/ Quest 88-01/5 Yr.	A ++g	N	N/A		4.00%	C/ 5 Yrs	7 Yrs/ 6-6-6-6-5-4-3-0	\$5K	85	No	95	Y*	No	Y-A	No	Y**
Penn Mutual Life/Penn Freedom-1Yr	A+g	N	N/A		3.00%	C/ 1 Yr	4 Yrs/ 8-7-6-5-0	\$50K	<<<	85	No	90**	Y**	Y**	Y**	Y**
Penn Mutual Life/Penn Freedom-3Yr	A+g	N	3.25%		3.00%	C/ 3 Yr	4 Yrs/ 8-7-6-5-0	\$50K	<<<	85	No	90**	Y**	Y**	Y**	Y**
Penn Mutual Life/Penn Freedom-5Yr	A+g	N	3.40%		3.00%	C/ 5 Yr	4 Yrs/ 8-7-6-5-0	\$50K	<<<	85	No	90**	Y**	Y**	Y**	Y**
Penn Mutual Life/Penn Freedom-7Yr	A+g	N	3.55%		3.00%	C/ 7 Yr	4 Yrs/ 8-7-6-5-0	\$50K	<<<	85	No	90**	Y**	Y**	Y**	Y**
Peoples Benefit Life/ Adv Edge Sel I	A+g	Y	1.50%		1.50%	P	90 day loss of interest	\$10K	80	No	85	Y**	Y-\$2KQ	Y**	Y**	Y**
Peoples Benefit Life/ Advisors Edge I	A+g	Y	1.50%		1.50%	P	90 day loss of interest	\$10K	80	No	85	Y**	Y-\$2KQ	Y**	Y**	Y**
Physicians Life/ Custom Direct 3	A g	N	3.45%	2.00%	3.00%	C/ 3 Yrs	3 Yrs/ 9-9-8-0 (30 day period)	\$2K	75	No	100	Y*	No	Y-O	Y**	Y**
Physicians Life/ Custom Direct 4	A g	N	3.55%	2.00%	3.00%	C/ 4 Yrs	4 Yrs/ 9-9-8-7-0 (30 day period)	\$2K	75	No	100	Y*	No	Y-O	Y**	Y**
Physicians Life/ Custom Direct 5	A g	N	3.75%	2.00%	3.00%	C/ 5 Yrs	5 Yrs/ 9-9-8-7-6-0(30 day period)	\$5K	75	No	100	Y**	No	Y-O	Y**	Y**
Physicians Life/ Custom Direct 6	A g	N	3.60%	2.00%	3.00%	C/ 6 Yrs	6 Yrs/ 9-9-8-7-6-5-0 (30 day period)	\$2K	75	No	100	Y**	No	Y-O	Y**	Y**
Physicians Life/ Custom Direct 7	A g	N	4.05%	1.00%	3.00%	C/ 7 Yrs	7 Yrs/ 9-9-8-7-6-5-4-0(30 day period)	\$5K	75	No	100	Y**	No	Y-O	Y**	Y**
Physicians Life/ Custom Direct 8	A g	N	4.20%	2.00%	3.00%	C/ 8 Yrs	8 Yrs/ 9-9-8-7-6-5-4-3-0 (30 day period)	\$2K	75	No	100	Y**	No	Y-O	Y**	Y**
Physicians Life/ Custom Direct 9	A g	N	4.25%		3.00%	C/ 9 Yrs	9 Yrs/ 9-9-8-7-6-5-4-3-2-0	\$2K	75	No	100	Y**	No	Y-O	Y**	Y**
Physicians Life/ Custom Direct 10	A g	N	4.25%	1.50%	3.00%	C/ 10 Yrs	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$5K	75	No	100	Y*	No	Y-O	Y**	Y**
Presidential Life Ins. Co./ Secure 4	B +	N	3.90%		3.00%	C/ 4 Yrs	4 Yrs/ 7-6-6-5-0	\$1.5K	80	No	+	Y**	No	Y-A	No	Y**
Presidential Life Ins. Co./ Secure 5	B +	N	4.20%		3.00%	C/ 5 Yrs	5 Yrs/ 7-7-6-5-4-0	\$1.5K	80	No	+	Y**	No	Y-A	No	Y**
Presidential Life Ins. Co./ Secure 6	B +	N	4.40%		3.00%	C/ 6 Yrs	6 Yrs/ 7-7-7-6-5-4-0	\$1.5K	80	No	+	Y**	No	Y-A	No	Y**
Reliance Standard/ Apollo - MVA	A -g	N	3.25%	3.00%	2.65%	P	7 Yrs + MVA/ 9-8-7-6-5-4-2-0	\$5K	85	No	A85**	Y*	No	Y-A	Y**	Y**
Reliance Standard/ Apollo - SP	A -g	N	3.25%	3.00%	2.65%	P	7 Yrs/ 9-8-7-6-5-4-2-0	\$5K	99	No	A85**	Y*	No	Y-A	Y**	Y**
Security Benefit Life/ Choice - 5Yr.	A+g	N	4.90%		2.00%	C/ 5 Yrs	5 Yrs/ 7-7-7-6-6-0	\$2-5K	90	No	Y**	Y	Y**	Y**	Y**	Y**
Security Benefit Life/ Variflex	A+g	N	3.00%		3.00%	B	8 Yrs/ 8-7-6-5-4-3-2-1-0	\$.5K	80**	No	80**	Y*	Y*	Y**	Y**	Y**
Security Mutual Life/ SPA2005-1yr	A	N	4.50%		3.00%	C/ 1 Yrs	7 Yrs/ 7-7-7-6-5-4-3-0	\$5K	85	No	90	Y*	No	Y-A	No	Y**
Security Mutual Life/ SPA2005-3yr	A	N	5.00%		3.00%	C/ 3 Yrs	7 Yrs/ 9-9-9-8-7-6-5-0	\$5K	85	No	90	Y*	No	Y-A	No	Y**
Security Mutual Life/ SP-1 Yr	A	N	4.25%		3.50%	C/ 1 Yrs	7 Yrs/ 7-6-5-4-3-2-1-0	\$5K	80	No	90	Y**	No	Y-A	No	Y**
Security Mutual Life/ SP-III Yr	A	N	4.10%		3.50%	C/ 3 Yrs	7 Yrs/ 7-6-5-4-3-2-1-0	\$5K	80	No	90	Y**	No	Y-A	No	Y**
Sentry Life Ins. Co./ Payback	A+P	N	3.00%		3.00%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$2K	74	No	100**	Y**	No	Y**	Y**	Y**
Sun Life Assur. /Regatta-Choice -7Yr	A ++g	N	3.00%		3.00%	C/ 4 Yrs	7 Yrs/7-7-6-6-5-4-3-0	\$10K	85	No	95	Y**	Y-\$1K+	Y**	Y**	Y**
SunAmerica Life/ Sterling Select-5Yr	A ++g	Y	N/A		3.00%	C/ 5 Yrs	5 Yrs/ 6-6-5-5-4-0+MVA	\$5K	85	No	None	Y**	No	Y-O	No	Y**
SunAmerica Life/ Sterling Select-7Yr	A ++g	Y	N/A		3.00%	C/ 7 Yrs	7 Yrs/ 6-6-5-5-4-3-2-0+MVA	\$5K	85	No	None	Y**	No	Y-O	No	Y**

SPDA (Single Premium Deferred Annuity) Study Sorted by: Alphabetical Order
COMPARATIVE ANNUITY REPORT ... August 2006

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Insurance Company / Plan Name	AM Best's Rating	V R	Interest Rates			Cr Method/ Yr(s) Base Int Rate Guar	Surrender Charge Schedule Total Number of Years/ and Percent of Charge Year One to End	Min' Prem' \$K	Max' Issue Age	Bail Out Prov'n	Max' Antz'n Age	Free Out Avail'	Accepts Added Premium	Charges Waived At Death	Nursing Home Waiver	Annuit- ization Waiver
			Base Rate	Yr. 1 Bonus	Guar. Rate											
Teachers Ins. & Annuity/ IRA	A ++g	Y	4.25%		3.00%	B	None	**	**	Y**	**	Y**	Y	Y**	Y**	Y**
Teachers Ins. & Annuity/ RA	A ++g	Y	5.25%		3.00%	P	NAF = Not Available for Full Cashout	**	**	Y**	**	Y**	Y	Y**	Y**	Y**
Teachers Ins. & Annuity/ SRA	A ++g	Y	4.50%		3.00%	P	None	**	**	Y**	**	Y**	Y	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 5	A ++g	N	3.95%	1.00%	2.50%	C/ 5 Yrs	5 Yrs/ 7-7-7-6-5-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 6	A ++g	N	4.05%	1.00%	2.50%	C/ 6 Yrs	6 Yrs/ 7-7-7-6-5-4-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 7	A ++g	N	4.15%	1.00%	2.50%	C/ 7 Yrs	7 Yrs/ 7-7-7-6-5-4-3-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 8	A ++g	N	4.20%	1.00%	2.50%	C/ 8 Yrs	8 Yrs/ 7-7-7-6-5-4-3-2-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 9	A ++g	N	4.20%	1.00%	2.50%	C/ 9 Yrs	9 Yrs/ 7-7-7-6-5-4-3-2-1-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 10	A ++g	N	4.25%	1.00%	2.50%	C/ 10 Yrs	10 Yrs/ 7-7-7-6-5-4-3-2-1-1-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/Security I	A ++g	N	4.60%		3.00%	B	7 Yrs/ 7-6-5-4-3-2-1-0	\$5K	99	No	99	Y*	No	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/Security I+	A ++g	N	4.60%	1.00%	3.00%	B	9 Yrs/ 7-7-7-6-5-4-3-2-1	\$5K	99	No	99	Y*	No	Y**	Y**	Y**
Transamerica Life&Anty/SecValue 6	A+g	Y	N/A		3.00%	C/ 6 Yrs	6 Yrs/ 9-8-7-6-5-4-0+MVA	\$15K	85	No	85	Y**	No	Y-Q	No	Y**
Transamerica Life&Anty/SecValue 8	A+g	Y	N/A		3.00%	C/ 8 Yrs	8 Yrs/ 9-8-7-6-5-4-3-2-0+MVA	\$15K	85	No	85	Y**	No	Y-Q	No	Y**
Transamerica Life&Anty/SecValue 10	A+g	Y	N/A		3.00%	C/ 10 Yrs	10 Yrs/ 9-8-7-6-5-4-3-2-1-0+MVA	\$15K	85	No	85	Y**	No	Y-Q	No	Y**
Transamerica Life&Anty/Trans 6+	A+g	Y	3.50%	1.00%	2.00%	B	6 Yrs/ 8-7-6-5-4-3-0	\$5K	Q70/N75	No	98	Y**	Y-1st Yr	Y-A/O	No	Y**
Transamerica Life&Anty/Trans 10	A+g	Y	4.00%	2.00%	2.00%	B	10 Yrs/ 12-12-11.5-10-9-8-6-4-2-0	\$15K	85	No	98	Y**	No	Y-O	No	Y**
Travelers Insurance Co./ T-Flex-NQ	A+g	N	N/A		3.50%	B	5 Yrs/ 7-7-7-7-7-0	\$1K	100	No	85	Y**	Y	Y-O**	No	Y**
Travelers Insurance Co./ T-Flex-TSA	A+g	N	N/A		3.50%	B	5 Yrs/ 7-7-7-7-7-0	\$1K	100	No	85	Y**	Y	Y-O**	No	Y**
Union Central Life/ SPDA2000-1Yr	A-u	N	5.00%		2.00%	B	6 Yrs/ 7-6-5-4-3-2-0 <\$50K	\$5K	85	No	A85**	Y*	No	Y-A**	Y**	Y**
Union Central Life/ SPDA2000-6Yr	A-u	N	3.65%		2.00%	C/ 6 Yrs	6 Yrs/ 7-6-5-4-3-2-0 >\$50K	\$5K	85	No	A85**	Y*	No	Y-A**	Y**	Y**
United Heritage Mutual/ Eagle-8	A -	N	3.50%	1.00%	1.50%	P	10 Yrs/ 8-8-8-7-6-5-4-3-2-1-0	\$8K	90	No	None	Y*	No	Y-A	Y**	Y**
United Heritage Mutual/Sec Value 5	A -	N	3.50%		1.50%	C/ 5 Yrs	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	8 Yrs/ 8-7-6-5-4-3-2-1-0	**	80	No	None	No	Y	Y-A	No	Y**
United of Omaha/Ultra Annuity 1 Yr	A g	N	3.50%	1.00%	2.00%	P	6 Yrs/ 7-7-7-6-4-2-0	\$5K	89	No	95	Y*	Y-1/2 Yr	Y-O**	Y**	Y**
United of Omaha/Ultra Annuity 3 Yr	A g	N	3.50%		2.00%	P	6 Yrs/ 7-7-7-6-4-2-0 (* =.35% for 3 Yrs)	\$5K	89	No	95	Y*	No	Y-O**	Y**	Y**
USAA Life Ins. Co./ Ext'd Guar- 2 Yr	A ++g	Y	5.25%		3.65%	C/ 2 Yrs	2 Yrs/ 8-8-0	\$50K	100	No	100	Y*	No	Y-A	No	Y**
USAA Life Ins. Co./ Ext'd Guar- 5 Yr	A ++g	Y	5.70%		5.40%	C/ 5 Yrs	5 Yrs/ 8-8-7-6-5-2-0	\$20K	100	No	100	Y*	No	Y-A	No	Y**
USAA Life Ins. Co./ Ext'd Guar- 10 Yr	A ++g	Y	4.60%		3.85%	C/ 10 Yrs	10 Yrs/ 8-8-7-6-5-2-4-3-2-1-1-0	\$20K	100	No	100	Y*	No	Y-A	No	Y**
USAA Life Ins. Co./ Per'l Pension	A ++g	Y	5.25%	3.00%	00-3.00	P	N/S= None Surrenderable (+1% Prem Bonus)	\$5K	85	No	100	No	Y**	No	No	Y**
USAA Life Ins. Co./ SPDA II	A ++g	Y	4.75%	1.00%	00-3.00	P	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$10K	100	No	100	Y*	No	Y-A	No	Y**
VALIC/ Portfolio Director	A+gu	Y	4.00%		3.00%	B	5 Yrs Rolling 5%	\$1K	None	No	None	Y**	Y-\$1K	Y**	No	Y**
VALIC/ V-Plan	A+gu	Y	4.50%		4.50%	B	5 Yrs Rolling 5%	\$1K	None	No	None	Y**	Y-\$1K	Y**	No	Y**
Western United/DiscoverMaxVoygr.	R	N	3.75%	3.00%	3.00%	B	6 Yrs/ 8-8-7-6-5-4-0 (Bailout@3%)	\$5K	100	Y	100	Y**	No	Y-A	Y**	Y**
Western United/TD Max	R	N	3.60%	+	3.00%	C/ 5 Yrs	5 Yrs/ 8-8-7-6-5 (+=4.00 for 5 Yrs)	\$5K	100	Y	100	Y**	No	Y-A	Y**	Y**
William Penn Life of NY/ SPDA-1Yr	A+g	N	3.50%		1.50%	P	7 Yrs/ 7-6-5-4-3-2-1-0	\$2K	80	No	85	Y*	Y**	Y**	No	Y**
Woodmen of the World Life/Basic-NQ	A +	N	4.50%		3.00%	P	9 Yrs/ 7-7-7-6-5-4-3-2-1-0	\$5K	85	No	None	Y**	No	Y**	Y**	No

SPDA (Single Premium Deferred Annuity) Study Sorted by: Base Interest Rate (1st Year) **Top 100**

COMPARATIVE ANNUITY REPORT ... August 2006

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Average SPDA Top 100 Base Interest Rate= **4.39%** Highest SPDA Annual Base Interest Rate = **5.70%**

Insurance Company / Plan Name	AM Best's Rating	V	Interest Rates			Or Method/ Yr(s) Base Int Rate Guar	Surrender Charge Schedule		Min' Prem' \$K	Max' Issue Age	Bail Out Prov'n	Max' Antz'n	Free Out Avail'	Accepts Added Premium	Charges Waived At Death	Nursing Home Waiver	Annuitization Waiver
			Base Rate	Yr. 1 Bonus	Guar. Rate		Total Number of Years/ and Percent of Charge Year One to End										
USAA Life Ins. Co./ Ext'd Guar- 5 Yr	A ++	Y	5.70%		5.40%	C/ 5 Yrs	5 Yrs/ 8-8-7-6-5-2-0	\$20K	100	No	100	Y*	No	Y-A	No	Y**	
Jackson Nat'l Life/ Super Max	A +	N	5.35%	5.35%	3.00%	B	9 Yrs/ 9-8-7-6-5-4-3-2-1-0	\$5K	A85/O100	No	85	Y*C	Y-1st Yr	Y-A	Y**	Y**	
USAA Life Ins. Co./ Per'l Pension	A ++	Y	5.25%		3.00%	P	N/S= None Surrenderable (+1% Prem Bonus)	\$5K	85	No	100	Y**	No	No	No	Y**	
USAA Life Ins. Co./ Ext'd Guar- 2 Yr	A ++	Y	5.25%		3.65%	C/ 2 Yrs	2 Yrs/ 8-8-0	\$50K	100	No	100	Y*	No	Y-A	No	Y**	
Teachers Ins. & Annuity/ RA	A ++	Y	5.25%		3.00%	P	NAF = Not Available for Full Cashout	**	**	Y**	**	Y**	Y	Y**	Y**	Y**	
Union Central Life/ SPDA2000-1Yr	A-u	N	5.00%		2.00%	B	6 Yrs/ 7-6-5-4-3-2-0 <\$50K	\$5K	85	No	A85**	Y*	No	Y-A**	Y**	Y**	
Security Mutual Life/ SPA2005-3yr	A	N	5.00%		3.00%	C/ 3 Yrs	7 Yrs/ 9-9-8-7-6-5-0	\$5K	85	No	90	Y*	No	Y-A	No	Y**	
AIG American Gen'l/ Horizon Select-10 Yr	A+gu	N	4.95%		2.00%	C/ 10 Yrs	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0+MVA	\$5K	85	No	100	Y**	No	Y-O	Y**	Y**	
Security Benefit Life/ Choice - 5Yr.	A+g	N	4.90%		2.00%	C/ 5 Yrs	5 Yrs/ 7-7-6-6-0	\$2-5K	90	No	Y**	Y	Y**	Y**	Y**	Y**	
National Life of Vermont/ Heritage	A g	N	4.90%	1.00%	1.50%	B	6 Yrs/ 7-7-6-5-4-3-0	\$5K	85	No	None	Y**	No	No	Y**	Y**	
Integrity Life/ Momentum Advtge 10Yr	A ++	Y	4.85%	0.75%	2.00%	C/ 10 Yrs	10 Yrs/ 8-8-7-7-6-6-5-5-4-4-0+MVA	\$20K	Q70.5/N83	No	None	Y**	No	Y**	Y**	Y**	
AIG American Gen'l/ Horizon Select- 7 Yr	A+gu	N	4.85%		2.00%	C/ 10 Yrs	10-9-8-7-6-5-4-3-2-1-0	\$5K	85	No	100	Y**	No	Y-O	Y**	Y**	
Farm Bureau of Mich/5 Yr-Guarantee	A	N	4.80%		3.00%	C/ 5 Yrs	9+ Yrs/ 8-7-6-5-4-3-3-3-3-(See Carrier)	\$5K	90**	No	85**	Y**	No	Y	No	Y**	
EMC National Life Co/ Bonus 1	B ++	N	4.80%	1.00%	3.00%	B	5 Yrs/ 8-8-8-8-0	\$10K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
Catholic Knights/ Knight Elite V	NR-5	N	4.80%		1.50%	C/ 5 Yrs	5 Yrs/ 8-7-6-4-2-0	\$100K	90	No	None	Y**	No	Y-A/O	No	Y**	
Allianz Life NA/ Dominator-10 Yr	A+g	N	4.80%		3.00%	C/ 10 Yrs	10Yrs/10-9-8-7-6-5-4-3-2-1-0(30 day window)	\$20K	85	No	**	Y**	No	**	Y**	Y**	
USAA Life Ins. Co./ SPDA II	A ++	Y	4.75%	1.00%	00-3.00	P	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$10K	100	No	100	Y*	No	Y-A	No	Y**	
National Life of Vermont/ Privilege	A g	N	4.75%	1.00%	1.50%	B	9 Yrs/ 9-8-7-6-5-4-3-2-1-0	\$5K	85	No	None	Y**	No	No	Y**	Y**	
National Life of Vermont/ Liberty	A g	N	4.70%		1.50%	C/ 5 Yrs	8 Yrs/ 8-7-5-7-6-5-4-5-3-5-2-0	\$5K	85	No	None	Y**	No	No	Y**	Y**	
Hartford Life/ CRC Select-6Yr	A+g	N	4.70%		3.00%	C/ 6 Yrs	7 Yrs + MVA/ 6-6-5-4-3-0	\$5K	80	No	90	Y**	No	Y-A	No	No	
Allianz Life NA/ Dominator- 7 Yr	A+g	N	4.70%		3.00%	C/ 7 Yrs	7 Yrs/ 10-9-8-7-6-5-4-0 (30 day window)	\$20K	85	No	**	Y**	No	**	Y**	Y**	
Jackson Nat'l Life/ Target 10 Yr.	A+g	N	4.65%	5.65%	3.00%	C/ 10 Yrs	9 Yrs/ 7-7-6-5-4-3-2-1-0/MVA	\$10K	85	No	85	Y*	Y-\$2K+	Y-A	Y**	Y**	
Jackson Nat'l Life/ Target 9 Yr.	A+g	N	4.65%	7.65%	3.00%	C/ 9 Yrs	8 Yrs/ 7-7-6-5-4-3-2-1-0	\$10K	85	No	85	Y*	Y-\$2K+	Y-A	Y**	Y**	
Jackson Nat'l Life/ Bonus Max-1	A+g	N	4.65%	8.40%	3.00%	B	9 Yrs+MVA/9-8-7-6-5-4-3-2-1-0	\$5-10K	A85/O100	No	85	Y**	No	Y-A	No	Y**	
Integrity Life/ Momentum Advtge 7Yr	A ++	Y	4.65%	0.75%	2.00%	C/ 7 Yrs	7 Yrs/ 8-8-7-7-6-6-5-0+MVA	\$20K	Q70.5/N85	No	None	Y**	No	Y**	Y**	Y**	
Farm Bureau Life Select 4-Portfolio 10	A	N	4.65%		3.00%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$100K	90	No	**	Y**	Y**	Y**	Y**	Y**	
AIG American Gen'l/ Horizon Select- 5 Yr	A+gu	N	4.65%		2.00%	C/ 5 Yrs	5 Yrs/ 10-9-8-7-6-0 (30 day window)+MVA	\$5K	85	No	100	Y**	No	Y-O	Y**	Y**	
USAA Life Ins. Co./ Ext'd Guar- 10 Yr	A ++	Y	4.60%		3.85%	C/ 10 Yrs	10 Yrs/ 8-8-7-6-5-2-4-3-2-1-1-0	\$20K	100	No	100	Y*	No	Y-A	No	Y**	
Thrivent Fin'l for Lutherans/Security I+	A ++	N	4.60%	1.00%	3.00%	B	9 Yrs/ 7-7-7-6-5-4-3-2-1	\$5K	99	No	99	Y*	No	Y**	Y**	Y**	
Thrivent Fin'l for Lutherans/Security I	A ++	N	4.60%		3.00%	B	7 Yrs/ 7-6-5-4-3-2-1-0	\$5K	99	No	99	Y*	No	Y**	Y**	Y**	
Jackson Nat'l Life/ Max Plan	A+g	N	4.55%	4.55%	3.00%	B	7Yrs/ 7-6-5-4-3-2-1-0	\$1-10K	A85/O100	No	85	Y*C	Y-1st Yr	Y-A	No	Y**	
EMC National Life Co/ Bonus 1 1/2	B ++	N	4.55%	1.50%	3.00%	B	7 Yrs/ 9-9-8-7-6-5-0	\$10K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
Woodmen of the World Life/Basic-NQ	A +	N	4.50%		3.00%	P	9 Yrs/ 7-7-7-6-5-4-3-2-1-0	\$5K	85	No	None	Y**	No	Y**	Y**	No	
VALIC/ V-Plan	A+gu	Y	4.50%		4.50%	B	5 Yrs Rolling 5%	\$1K	None	No	None	Y**	Y-\$1K	Y**	No	Y**	
Teachers Ins. & Annuity/ SRA	A ++	Y	4.50%		3.00%	P	None	**	**	Y**	**	Y**	Y	Y**	Y**	Y**	
Security Mutual Life/ SPA2005-1yr	A	N	4.50%		3.00%	C/ 1 Yrs	7 Yrs/ 7-7-6-5-4-3-0	\$5K	85	No	90	Y*	No	Y-A	No	Y**	
Midland National Life/Direct Guar-4Yrs	A +	N	4.50%		2.10%	C/ 5 Yrs	4 Yrs+MVA 10-10-10-10-0	\$1K	90	No	None	Y**	Y	Y-A/O**	Y**	Y**	
Kansas City Life Select Track 10Yr	A g	N	4.50%		3.00%	C/ 10 Yrs	10Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$10K	A80/O90	No	None	Y*	No	Y**	Y**	Y**	
Allianz Life NA/ Dominator- 5 Yr	A+g	N	4.50%		3.00%	C/ 5 Yrs	5 Yrs/ 10-9-8-7-6-0 (30 day window)	\$20K	85	No	**	Y**	No	**	Y**	Y**	
Farm Bureau of Mich/3 Yr-Guarantee	A	N	4.45%		3.00%	C/ 3 Yrs	9+ Yrs/ 8-7-6-5-4-3-3-3-3-(See Carrier)	\$5K	90**	No	85**	Y**	No	Y	No	Y**	
American National/PaladiumMYG 8yr	A +	N	4.45%		2.00%	C/ 8 Yrs	8 Yrs/ 7-7-7-6-5-4-3-0+MVA	\$5K	A85/O99	No	96	Y**	No	Y	Y**	Y**	
American National/PaladiumMYG 6yr	A +	N	4.45%		2.00%	C/ 6 Yrs	6 Yrs/ 8-8-8-7-6-5-0+MVA	\$5K	85A	No	96	Y**	No	Y-O**	Y**	No	
Presidential Life Ins. Co./ Secure 6	B +	N	4.40%		3.00%	C/ 6 Yrs	6 Yrs/ 7-7-7-6-5-4-0	\$1.5K	80	No	+	Y**	No	Y-A	No	Y**	
Midland National Life/Direct Guar-6Yrs	A +	N	4.40%		2.10%	C/ 6 Yrs	6 Yrs+MVA 10-10-10-10-10-9-0	\$1K	90	No	None	Y**	Y	Y-A/O**	Y**	Y**	
EMC National Life Co/ SP 5Yr Guar	B ++	N	4.40%		3.00%	C/ 5 Yrs	5 Yrs/ 6-6-6-6-0	\$5K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
Integrity Life/ Momentum Advtge 5Yr	A ++	Y	4.35%	0.75%	2.00%	C/ 5 Yrs	5 Yrs/ 8-8-7-7-6+MVA	\$20K	Q70.5/N86	No	None	Y**	No	Y**	Y**	Y**	
ING USA Life & An'ty/ Multi Settr/ 6Yr	A+g	N	4.35%		1.50%	C/ 6 Yrs	6 Yrs + MVA/ 7-7-7-6-5-4 (0-30 day window)	\$50K	90	No	**	Y**	No	Y**	Y**	Y**	
Farm Bureau Life Select 4-Portfolio 6	A	N	4.30%		3.00%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$100K	90	No	**	Y**	Y**	Y**	Y**	Y**	
Thrivent Fin'l for Lutherans/MYG 10	A ++	N	4.25%	1.00%	2.50%	C/ 10 Yrs	10 Yrs/ 7-7-7-6-5-4-3-2-1-1-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**	
Teachers Ins. & Annuity/ IRA	A ++	Y	4.25%		3.00%	B	None	**	**	Y**	**	Y**	Y	Y**	Y**	Y**	
Security Mutual Life/ SP-1 Yr	A	N	4.25%		3.50%	C/ 1 Yrs	7 Yrs/ 7-6-5-4-3-2-1-0	\$5K	80	No	90	Y**	No	Y-A	No	Y**	
Physicians Life/ Custom Direct 10	A g	N	4.25%	1.50%	3.00%	C/ 10 Yrs	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$5K	75	No	100	Y*	No	Y-O	Y**	Y**	
Physicians Life/ Custom Direct 9	A g	N	4.25%		3.00%	C/ 9 Yrs	9 Yrs/ 9-9-8-7-6-5-4-3-2-0	\$2K	75	No	100	Y**	No	Y-O	Y**	Y**	
Ohio National/ Foundation + 3 Yr.	A+g	N	4.25%		2.00%	B	6 Yrs/ 6-5-5-4-3-2-0	\$5K	80	No	**	Y*	No	Y-A	No	Y**	
Mutual of America Life Ins. Co./IRA	A +	N	4.25%		3.00%	P	None	\$2K	None	Y	None	Y	Y-\$2K	Y	Y	Y	
Kansas City Life Select Track 7Yr	A g	N	4.25%		3.00%	C/ 7 Yrs	7 Yrs/ 10-9-8-7-6-5-4-0	\$10K	A80/O90	No	None	Y*	No	Y**	Y**	Y**	
Kansas City Life Select Track 5Yr	A g	N	4.25%		3.00%	C/ 5 Yrs	5 Yrs/ 10-9-8-7-6-0	\$10K	A80/O90	No	None	Y*	No	Y**	Y**	Y**	
EMC National Life Co/ SP 4Yr Guar	B ++	N	4.25%		3.00%	C/ 4 Yrs	4 Yrs/ 5-5-5-0	\$5K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
Conseco Annuity Assur./ Tru Level 5	B ++	N	4.25%		3.00%	C/ 5 Yrs	5 Yrs + MVA/ 8-7-6-5-4-0	\$25K	Q74/N85	No	95	Y*	No	Y-A	Y	No	
AmerUs Variable/ Advantage MVA	A	N	4.25%		3.00%	B	6 Yrs+MVA 9-8-7-6-5-4-0	\$50K	85	No	95	Y**	Y-.25K	Y-A	No	No	
Thrivent Fin'l for Lutherans/MYG 9	A ++	N	4.20%	1.00%	2.50%	C/ 9 Yrs	9 Yrs/ 7-7-7-6-5-4-3-2-1-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**	
Thrivent Fin'l for Lutherans/MYG 8	A ++	N	4.20%	1.00%	2.50%	C/ 8 Yrs	8 Yrs/ 7-7-7-6-5-4-3-2-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**	
Presidential Life Ins. Co./ Secure 5	B +	N	4.20%		3.00%	C/ 5 Yrs	5 Yrs/ 7-7-6-5-4-0	\$1.5K	80	No	+	Y**	No	Y-A	No	Y**	
Physicians Life/ Custom Direct 8	A g	N	4.20%	2.00%	3.00%	C/ 8 Yrs	8 Yrs/ 9-9-8-7-6-5-4-3-0 (30 day period)	\$2K	75	No	100	Y**	No	Y-O	Y**	Y**	

SPDA (Single Premium Deferred Annuity) Study Sorted by: Base Interest Rate (1st Year) **Top 100**

COMPARATIVE ANNUITY REPORT ... August 2006

Notes: 1. N/A = Program is not available to new purchasers. Copyright 2006 by WebAnnuities.com, Inc. All rights reserved.

Call 800-872-6684 for updated rates or answers to your annuity questions

Average SPDA Top 100 Base Interest Rate=

4.39%

Highest SPDA Annual Base Interest Rate =

5.70%

Insurance Company / Plan Name	AM Best's Rating	V	Interest Rates			Or Method/ Yr(s) Base Int Rate Guar	Surrender Charge Schedule Total Number of Years/ and Percent of Charge Year One to End	Min' Prem' \$K	Max' Issue Age	Bail Out Prov'n	Max' Antz'n Age	Free Out Avail'	Accepts Added Premium	Charges Waived At Death	Nursing Home Waiver	Annuit- ization Waiver
			Base Rate	Yr. 1 Bonus	Guar. Rate											
Jackson Nat'l Life/ Target 5 Yr.	A+g	N	4.20%	5.20%	3.00%	C/ 5 Yrs	5 Yrs/ 0-5-6-7-7 (30 day period)	\$10K	85	No	85	Y*	Y-\$2K+	Y-A	Y**	Y**
ING USA Life & An'ty/ Multi Set+/ 5Yr	A+g	N	4.20%		1.50%	C/ 5 Yrs	5 Yrs + MVA/ 7-7-7-6-5 (0-30 day window)	\$50K	90	No	**	Y**	No	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 7	A+++	N	4.15%	1.00%	2.50%	C/ 7 Yrs	7 Yrs/ 7-7-7-6-5-4-3-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**
ING USA Life & An'ty/ Multi Set+/ 7Yr	A+g	N	4.15%	1.00%	1.50%	C/ 7 Yrs	7 Yrs + MVA/ 7-7-7-6-5-4-3 (0-30 day window)	\$50K	90	No	**	Y**	No	Y**	Y**	Y**
Fort Dearborn Life/WealthFortifier6Yr	A +	N	4.15%	2.00%	3.00%	C/ 6 Yrs	9 Yrs/ 8-8-7-6-5-4-3-2-1-0 (30 day window)	\$1K	85	No	95	Y*	No	Y-A/O	Y**	Y**
EMC National Life Co/ Bonus 2	B ++	N	4.15%	2.00%	3.00%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$10K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**
Country Investors Life/ SP 7	A+r	N	4.15%		2.50%	C/ 7 Yrs	7 Yrs/ 7-7-6-5-4-3-2-0	\$10K	90	No	None	Y*	No	Y**	No	Y**
American National/PaladiumMYG 7yr	A +	N	4.15%	1.00%	2.00%	C/ 7 Yrs	7 Yrs/ 7-7-7-6-5-4-0+MVA	\$5K	A85/O99	No	96	Y**	No	Y	Y**	Y**
Security Mutual Life/ SP-III Yr	A	N	4.10%		3.50%	C/ 3 Yrs	7 Yrs/ 7-6-5-4-3-2-1-0	\$5K	80	No	90	Y**	No	Y-A	No	Y**
National Life of Vermont/ Security 5	A g	N	4.10%		1.50%	C/ 5 Yrs	5 Yrs/ 5-5-5-5-0	\$5K	85	No	None	Y**	No	Y-A/O	Y**	Y**
Jackson Nat'l Life/ Target 4 Yr.	A+g	N	4.10%	5.10%	3.00%	C/ 4 Yrs	4 Yrs/ 6-7-7-7-0 (30 day period)	\$10K	85	No	85	Y*	Y-\$2K+	Y-A	Y**	Y**
EMC National Life Co/ SP 3Yr Guar	B ++	N	4.10%		3.00%	C/ 3 Yrs	3 Yrs/ 4-4-4-0	\$5K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**
American National/PaladiumMYG10yr	A +	N	4.10%	1.00%	2.00%	C/ 10 Yrs	10 Yrs/ 7-7-7-6-5-4-3-2-1-0+MVA	\$5K	A85/O99	No	96	Y**	No	Y	Y**	Y**
American National/PaladiumMYG 4yr	A +	N	4.10%		2.00%	C/ 4 Yrs	4 Yrs/ 8-8-7-0+MVA	\$5K	85A	No	96	Y**	No	Y-O**	Y**	No
Thrivent Fin'l for Lutherans/MYG 6	A+++	N	4.05%	1.00%	2.50%	C/ 6 Yrs	6 Yrs/ 7-7-7-6-5-4-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**
Physicians Life/ Custom Direct 7	A g	N	4.05%	1.00%	3.00%	C/ 7 Yrs	7 Yrs/ 9-9-8-7-6-5-4-0(30 day period)	\$5K	75	No	100	Y**	No	Y-O	Y**	Y**
ING USA Life & An'ty/ Multi Set+/ 8Yr	A+g	N	4.05%	1.80%	1.50%	C/ 8 Yrs	8 Yrs + MVA/ 7-7-7-6-5-4-3-2 (0-30 day window)	\$50K	90	No	**	Y**	No	Y**	Y**	Y**
Fort Dearborn Life/WealthFortifier5Yr	A+g	N	4.05%	1.00%	3.00%	C/ 5 Yrs	9 Yrs/ 8-8-7-6-5-4-3-2-1-0 (30 day window)	\$1K	85	No	95	Y*	No	Y-A/O	Y**	Y**
VALIC/ Portfolio Director	A+gu	Y	4.00%		3.00%	B	5 Yrs Rolling 5%	\$1K	None	No	None	Y**	Y-\$1K	Y**	No	Y**
Transamerica Life&Anty/Trans 10	A+g	Y	4.00%	2.00%	2.00%	B	10 Yrs/ 12-12-11.5-10-9-8-6-4-2-0	\$15K	85	No	98	Y**	No	Y-O	No	Y**
National Life of Vermont/ Security 3	A g	N	4.00%		1.50%	C/ 3Yrs	5 Yrs/ 5-5-5-5-0 (30 day window)	\$5K	85	No	None	Y**	No	Y-A/O	Y**	Y**
Minnesota Life/ Secure Opt. Extra	A+g	N	4.00%	2.00%	2.70%	C/ 3Yrs	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$5K	85	No	85	Y**	Y-1st Yr	Y-O**	No	Y**
Midland National Life/Direct Guar-8Yrs	A +	N	4.00%		2.10%	C/ 7 Yrs	8 Yrs/+MVA 10-10-10-10-10-9-8-7-0	\$2-5K	85	No	None	Y*	No	Y**	Y**	Y**
Liberty National Life Ins. Co./SPDA	A+g	N	4.00%		4.00%	P	3 Yrs/ 8-4-2-0	\$1K	80	No	65**	No	No	Y**	No	Y**
Knights of Columbus/ FPDA	A ++	Y	4.00%		3.00%	P	7 Yrs/ 5-5-4-4-3-3-2-0	\$.3K	83	No	None	Y**	Y**	Y**	No	Y**
ING USA Life & An'ty/ Retirement+TSA	A+g	N	4.00%		3.00%	B	9 Yrs/ 9-9-8-7-6-5-4-3-2-0	\$5K	70	No	None	Y*	Y	Y-O**	No	Y**
ING USA Life & An'ty/ Multi Set+/ 9Yr	A+g	N	4.00%	1.20%	1.50%	C/ 9 Yrs	9 Yrs + MVA/ 7-7-7-6-5-4-3-2-1 (0-30 day window)	\$50K	90	No	**	Y**	No	Y**	Y**	Y**
Fort Dearborn Life/WealthFortifier9Yr	A +	N	4.00%	1.00%	3.00%	C/ 9 Yrs	9 Yrs/ 8-8-7-6-5-4-3-2-1-0	\$1K	85	No	95	Y*	No	Y-A/O	Y**	Y**
Fort Dearborn Life/WealthFortifier7Yr	A +	N	4.00%	2.00%	3.00%	C/ 7 Yrs	9 Yrs/ 8-8-7-6-5-4-3-2-1-0 (30 day window)	\$1K	85	No	95	Y*	No	Y-A/O	Y**	Y**
American National/PaladiumMYG 5yr	A +	N	4.00%	1.00%	2.00%	C/ 5 Yrs	5 Yrs/ 8-8-7-6-0+MVA	\$5K	85A	No	96	Y**	No	Y-O**	Y**	No
Thrivent Fin'l for Lutherans/MYG 5	A+++	N	3.95%	1.00%	2.50%	C/ 5 Yrs	5 Yrs/ 7-7-7-6-5-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**
Farm Bureau of Mich/1 Yr-Guarantee	A	N	3.95%		3.00%	C/ 1 Yr	9+ Yrs/ 8-7-6-5-4-3-3-3-(See Carrier)	\$5K	90**	No	85**	Y**	No	Y	No	Y**
Country Investors Life/ SP 5	A+r	N	3.95%		2.50%	C/ 5 Yrs	5 Yrs/ 7-7-6-5-4-0	\$10K	90	No	None	Y*	No	Y**	No	Y**
Presidential Life Ins. Co./ Secure 4	B +	N	3.90%		3.00%	C/ 4 Yrs	4 Yrs/ 7-6-6-5-0	\$1.5K	80	No	+	Y**	No	Y-A	No	Y**
Ohio National/ Foundation + 1 Yr.	A+g	N	3.90%	1.50%	2.00%	B	6 Yrs/ 6-5-5-4-3-2-0	\$5K	80	Y**	**	Y**	No	Y-A	No	Y**
Lincoln Benefit/ Tactician+8 Yr MYG	A+r	N	3.90%	2.50%	3.00%	C/ 8 Yrs	8 Yrs/ 8-8-7-6-5-4-3-0	\$5K	90	No	99	Y**	Y-\$1K+	Y-O	Y**	No

SPIA (Single Premium Immediate Annuity) Study Sorted by: Rate Factor **Top 40**

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What is its Purpose and Value of an Immediate Annuity? SPIAs pay a guaranteed income amount on a regular basis. See our Annuity Overview SPIA notes for details about how to purchase an SPIA.

SPIA Factors Male and Female, Age 65 Life and 10 Years Certain					
Average= 6.46			Average= 6.08		
Rank	Company/Program	Male Factor	Rank	Company/Program	Female Factor
1	Fidelity & Guaranty Life	6.88	1	American National Ins Co	6.47
2	American National Ins Co	6.87	2	Fidelity & Guaranty Life	6.43
3	AIG American General Life Ins Co	6.71	3	First Colony Life Ins. Co.	6.34
4	First Colony Life Ins. Co.	6.69	4	AIG American General Life Ins Co	6.32
5	Integrity Life Insurance	6.61	5	Principal Life	6.30
6	MetLife Investors	6.61	6	Jefferson Pilot Life Ins Co	6.26
7	National Integrity Life	6.61	7	Aviva Life	6.24
8	EMC National Life Co	6.60	8	GenWorth (GE) Financial	6.24
9	Principal Life	6.60	9	Integrity Life Insurance	6.22
10	GenWorth (GE) Financial	6.69	10	MetLife Investors	6.22
11	Jefferson Pilot Life Ins Co	6.57	11	National Integrity Life	6.22
12	Woodmen of the World Life	6.57	12	EMC National Life Co	6.19
13	ING USA Life & Annuity Ins Co	6.56	13	Minnesota Life Ins Co	6.18
14	Kansas City Life Ins Co	6.56	14	Woodmen of the World Life	6.18
15	Physicians Life Ins Co	6.56	15	Farm Bureau Life of Michigan	6.17
16	Aviva Life	6.55	16	Lincoln Benefit Life Company	6.17
17	Presidential Life Ins Co	6.54	17	ING USA Life & Annuity Ins Co	6.15
18	Lincoln Benefit Life Company	6.53	18	Kansas City Life Ins Co	6.15
19	John Hancock Life	6.51	19	Physicians Life Ins Co	6.15
20	Minnesota Life Ins Co	6.51	20	John Hancock Life	6.12
21	Old Mutual Life	6.51	21	Sun Life Assurance	6.12
22	Thrivent Fincl for Lutherans	6.45	22	Presidential Life Ins Co	6.10
23	Sun Life Assurance	6.42	23	Thrivent Fincl for Lutherans	6.06
24	AXA/Equitable Life Assurance Co	6.38	24	Old Mutual Life	6.05
25	Life Ins Co of the Southwest	6.38	25	AXA/Equitable Life Assurance Co	5.96
26	Golden Rule Insurance Co	6.37	26	Life Ins Co of the Southwest	5.96
27	AMEX Life	6.36	27	AMEX Life	5.95
28	Catholic Knights Insurance	6.36	28	Golden Rule Insurance Co	5.95
29	Great American Life Ins Co	6.36	29	Catholic Knights Insurance	5.94
30	Keyport Life (Sun-Canada) Ins Co	6.32	30	Great American Life Ins Co	5.94
31	Hartford Life Ins Co	6.29	31	Hartford Life Ins Co	5.92
32	IDS Life Insurance Co	6.28	32	Keyport Life (Sun-Canada) Ins Co	5.92
33	Transamerica Life & Annuity	6.27	33	Allianz Life Ins Co of N.A.	5.89
34	Allianz Life Ins Co of N.A.	6.26	34	Transamerica Life & Annuity	5.89
35	Life Investors (Aegon)	6.23	35	IDS Life Insurance Co	5.87
36	Security Benefit Life Ins Co	6.22	36	Teachers Ins & Anty of America	5.82
37	Farm Bureau Life Ins Co	6.18	37	Farm Bureau Life Ins Co	5.80
38	National Life Ins of Vermont	6.04	38	Life Investors (Aegon)	5.80
39	Security Mutual Life of NY	5.88	39	National Life Ins of Vermont	5.76
40	Teachers Ins & Anty of America	5.82	40	Security Benefit Life Ins Co	5.69

SPIA Factors Male and Female, Age 75 Life and 10 Years Certain					
Average= 7.89			Average= 7.47		
Rank	Company/Program	Male Factor	Rank	Company/Program	Female Factor
1	Fidelity & Guaranty Life	8.23	1	Aviva Life	7.92
2	American National Ins Co	8.20	2	American National Ins Co	7.81
3	Aviva Life	8.18	3	AIG American General Life Ins Co	7.76
4	AIG American General Life Ins Co	8.17	4	Fidelity & Guaranty Life	7.72
5	First Colony Life Ins. Co.	8.15	5	First Colony Life Ins. Co.	7.72
6	EMC National Life Co	8.09	6	EMC National Life Co	7.70
7	ING USA Life & Annuity Ins Co	8.09	7	Jefferson Pilot Life Ins Co	7.68
8	GenWorth (GE) Financial	8.06	8	Principal Life	7.68
9	MetLife Investors	8.05	9	ING USA Life & Annuity Ins Co	7.64
10	Presidential Life Ins Co	8.05	10	GenWorth (GE) Financial	7.63
11	Principal Life	8.05	11	Woodmen of the World Life	7.63
12	Kansas City Life Ins Co	8.00	12	Jackson National Life Ins Co	7.60
13	Woodmen of the World Life	8.00	13	Kansas City Life Ins Co	7.58
14	Jackson National Life Ins Co	7.98	14	Lincoln Benefit Life Company	7.56
15	Physicians Life Ins Co	7.98	15	Physicians Life Ins Co	7.56
16	Jefferson Pilot Life Ins Co	7.95	16	Presidential Life Ins Co	7.56
17	Lincoln Benefit Life Company	7.94	17	Integrity Life Insurance	7.53
18	Catholic Knights Insurance	7.91	18	MetLife Investors	7.53
19	Thrivent Fincl for Lutherans	7.91	19	National Integrity Life	7.53
20	Integrity Life Insurance	7.90	20	Thrivent Fincl for Lutherans	7.52
21	National Integrity Life	7.90	21	Catholic Knights Insurance	7.50
22	Old Mutual Life	7.90	22	Great American Life Ins Co	7.47
23	Minnesota Life Ins Co	7.86	23	AXA/Equitable Life Assurance Co	7.46
24	AMEX Life	7.83	24	Golden Rule Insurance Co	7.42
25	Great American Life Ins Co	7.83	25	AMEX Life	7.41
26	IDS Life Insurance Co	7.83	26	IDS Life Insurance Co	7.41
27	Golden Rule Insurance Co	7.81	27	Old Mutual Life	7.39
28	Life Ins Co of the Southwest	7.81	28	Hartford Life Ins Co	7.34
29	AXA/Equitable Life Assurance Co	7.80	29	John Hancock Life	7.34
30	Sun Life Assurance	7.80	30	Allianz Life Ins Co of N.A.	7.31
31	Keyport Life (Sun-Canada) Ins Co	7.79	31	Minnesota Life Ins Co	7.30
32	John Hancock Life	7.77	32	Sun Life Assurance	7.28
33	Hartford Life Ins Co	7.71	33	Life Ins Co of the Southwest	7.26
34	Security Benefit Life Ins Co	7.71	34	Transamerica Life & Annuity	7.24
35	Allianz Life Ins Co of N.A.	7.66	35	Keyport Life (Sun-Canada) Ins Co	7.23
36	Transamerica Life & Annuity	7.63	36	Teachers Ins & Anty of America	7.21
37	Life Investors (Aegon)	7.59	37	Life Investors (Aegon)	7.15
38	Farm Bureau Life Ins Co	7.52	38	Farm Bureau Life Ins Co	7.10
39	Security Mutual Life of NY	7.47	39	Security Benefit Life Ins Co	7.10
40	National Life Ins of Vermont	7.43	40	National Life Ins of Vermont	7.09

Notes of Explanation on Flexible Premium Deferred Annuity (FPDA) and Single Premium Deferred Annuity (SPDA) Studies

Projected Interest Rates in our studies are based on amounts listed (\$200 per month FPDA/ \$100,000 single deposit to SPDA); carriers in some cases will pay a higher or lower interest rate depending on the size of deposit or account balance.

VR Column: VR=Verification of Rating; i.e., the purpose of this column is to indicate whether the AM Best's Rating **is/is not** supported by another financial rating agency (Standard & Poors; Moodys; Fitch (formerly Duff & Phelps); or Weiss Research).

The Letter **Y**= “Yes” rating verified at same or higher level. **N**= “No”, the AM Best rating not verified at same level by another rating agency.

Cr Method/Yr(s) Base Int Rate Guar = Crediting Method utilized on a given annuity program/and the number of years that Base Rate is Guaranteed in the annuity contract. Please note, **with the exception of Certificate/CD type annuity programs**, there is normally only a one year guarantee on an annuity's interest rate; therefore, **only Certificate/CD Annuity (C) programs will display the number of years the Base Interest Rate is guaranteed.**

Some programs offer a **1st year only Bonus Rate** which is added to the **Base Rate** (see column titled “**Bonus Rate**”). The **Base Rate** is the true projected rate of interest to be applied in **years 2-20** for the **Flexible Premium Deferred Annuity (FPDA)** and **years 2-10** for the **Single Premium Deferred Annuity (SPDA)** programs. Any first year bonus program should be examined carefully to determine what value (if any) it provides to the consumer, i.e., the Base Rate is far more important in determining a program's ultimate value.

B=Banded or Blended Method crediting i.e., interest credited depending on the time of the deposit—to illustrate rate quoted on new money (new deposits) is not necessarily credited to money already on deposit for more than one year (“old money”).

P=Portfolio method of crediting, i.e., all funds whether new deposits or those previously deposited earn the same interest rate.

C=Certificate or CD Type Annuity, i.e., the **Certificate or CD type annuity is a recently developed special class of fixed annuity**. The “CD” type annuity warrants its special crediting classification as the time period of its **Base Interest Rate is guaranteed for a specified number of years (3-5-6-7 yrs., etc.)**; and by contract the **Base Interest Rate cannot change either up or down during this time frame**. Surrender charge percentage rate will vary from carrier to carrier, but will match in years the guarantee period (3-5-6-7 yrs., etc.). At end of guarantee period annuitant will normally have a 30-day period to either withdraw or rollover funds with no penalty—if no action taken, during the 30-day window, funds will automatically renew for same period of years as previous contract **at a new guaranteed Base Interest Rate** (including restarting same penalty schedule).

Editor's Note: Each crediting method has its own potential advantages or disadvantages; however, the portfolio and certificate/CD types are clearly easier to understand. **The CD annuity also provides, by contract, a known Base Interest Rate for a specified number of years.**

Surrender Charge Schedule Modifier Definitions:

MVA: MVA=Market Value Adjustment can impact surrender charges by either increasing or decreasing them depending on movement of interest rates after annuity purchase date. (MVA charges not normally applicable if funds held to end of surrender charge period.)

Rolling (R): Rolling or R= A Rolling Surrender charge on annuity deposits means **each deposit** has a surrender charge schedule applied to it...as opposed to the normal procedure of establishing the penalty schedule **on the start date of the annuity contract** and all surrender charges ceasing in “X” amount of years regardless of the date of subsequent deposits.

RP: RP=Return of Premium; i.e., in lieu of actual surrender charge your funds are returned to you without interest.

Notes of Explanation on Additional Annuity Contract Provisions

FPDA Notes of Explanation

** See SPDA important note, regarding use of these symbols.

Minimum Premium per \$K = Minimum Premium per Thousand Dollars carrier will accept to issue the contract on a Non-Qualified annuity: Unlike SPDA carriers will deviate from this amount for Qualified Funds (IRA, 401K, 403 (b), etc.). If >>> appear in this column it means the next column governs the minimum premium regardless of the source funds.

Min' \$ Amount EFT or Payroll Deduction = Minimum Dollar amount carrier will accept via Electronic Funds Transfer or Payroll Deduction. The amount mentioned in most instances is less than the Minimum Premium per \$K and is so listed. If the amount is followed by letter "Q" it signifies only Qualified funds accepted in this lower amount. When <<< appears in the column the EFT/Payroll deduction amount is identical to the amount given in the "Minimum Premium per \$K" column.

Bail Out Prov'n = Bail Out Provision: See SPDA notes on Bail Out Provision (explanation identical).

Max' Antz'n Age = Maximum Annuitization Age: See SPDA notes on this subject (identical explanation). Note: please remember many FPDA contracts are on Qualified money (IRA, 401K, 403 (b), etc.) and these programs have Required Minimum Distribution (RMD) provisions which must begin at attainment of age 70.5.

Free Out Avail' = Free Out of a portion of Funds Available while Surrender Charge Schedule is in effect: Again, see SPDA notes for identical explanation of this annuity contract provision.

Charges Waived at Death /Nursing Home Waiver / Annuitization Waiver: Consult SPDA explanations of these features as they are all identical for FPDA annuity programs.

SPECIAL NOTE APPLICABLE TO BOTH FPDA AND SPDA PROGRAMS: A symbol of "+" in any column indicates data not available from carrier at time of study's

SPDA Notes of Explanation

**** Important Note: The use of ** in any column indicates carrier utilizes multiple criteria relative to this item and thus carrier must be contacted for specifics.**

Min' Prem' \$K = Minimum Premium Dollars (per thousand): i.e., \$5K means \$5,000 is the minimum amount carrier will accept to issue the annuity contract. Note if two amounts are listed (\$2-10K) it indicates the carrier will either: accept a lower amount for a qualified plan such as an IRA (regular or Roth); or carrier will credit a higher interest rate if premium amount equals or exceeds the higher listed amount.

Max' Issue Age = Maximum Attained Age the carrier will accept for issue of annuity contract. Please note the variances in age for specific categories. The modifiers are as follows: "A" = annuitant; "O" = Owner; "Q" = Qualified Annuity i.e., IRA, 401K, 403(b), etc.; "N" = Non-Qualified (funds from CD's sale of home or other property, etc.). If an age is listed with no modifier it indicates all contracts use this age without exception.

Bail Out Prov'n = Bail Out Provision. A few annuity contracts permit the annuity purchaser to withdraw their funds from the annuity without penalty("Bail Out"), should the interest rate, at time of purchase, drop by a contractually specified amount before Surrender Charge Schedule has run its course. It should be noted, as a general rule annuity programs with a Bail Out Provision offer a lower starting interest rate...one could conclude there are very few annuity contracts with Bail Out Provisions because the lower interest rate lacks market appeal.

Max'Antz'n Age = Maximum Annuitization Age is the latest attained age the owner or annuitant can annuitize the amount accumulated in the contract i.e., receive a guaranteed payout from the carrier for life or a specified period of time. Failure to annuitize before the maximum age specified in the contract could result in the annuity holder's income stream ceasing before death. The modifiers are identical to those found under Maximum Issue Age. Again, if no modifier to age listed, all forms of contracts use this age for that carrier.

Free Out Avail': Free Out Available while surrender charge schedule is in effect. To illustrate, Company "A" has a surrender

charge schedule that lasts 8 years. The annuitant/owner, in spite of the 8 year penalty period, may withdraw a specified amount each year without incurring a penalty. **The most frequent Free Out provision is 10% of account value each year after contract is in effect for one year.** A "Y**" in this column means 10% Free Out each year. A "Y***" mean there is a Free Out, but it differs from the 10% and annuitant/owner should contact carrier for specifics of its Free Out provision. "No" means contract has no Free Out provision.

Accepts Added Premium: A "Y" in this column means "Yes" carrier will accept additional premium into the account after contact is issued. As this is by definition a **Single Premium Deferred Annuity** most carriers do not accept additional funds hence the preponderance of "No's". A "Y" means no restriction on adding funds and "Y's" with modifiers are self explanatory.

Charges Waived at Death: Surrender charges in early years of contract are waived upon death of Owner "O" or Annuitant "A" as specified in contract. "No" of course means carrier does not waive surrender charges in event of death prior to annuity's surrender charges expiring. A "Y-O" = yes if owner dies; a "Y-A" = yes if annuitant dies; a "Y-A/O" refers to yes upon death of either annuitant or owner; and finally a "Y***" means carrier permits some form of withdrawal but carrier must be contacted for specifics.

Nursing Home Waiver: Again surrender charges can be waived if nursing home care is required prior to surrender charge schedule expiring. Because of the many variations on the waiver we indicated either "No" waiver or "Y***" which indicates "Yes", but carrier must be contacted to verify extent of its waiver.

Annuitization Wavier: Refers to whether annuity carrier will waive surrender charges prior to their expiration if contract is annuitized for payout by owner/annuitant. A majority of carriers will agree to this scenario; however, as there are many variations of acceptability, all carriers who waive surrender charges are listed as "Y***" i.e., "Yes" there is waiver, however, carrier must be contacted for their waiver specifications. "No" indicates carrier will not waive penalties.