Comparative Annuity Reports

Your guide to comparing data about Single Premium Multi-Year Guarantee Deferred Annuity and Single Premium Immediate Annuity programs

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Volume 30 Issue 05

SUMMARY OF ANNUITY TRENDS

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| DEFERRED A ('Certificate' or ' | MULTI-YEAR GUARANTEE DEFERRED ANNUITY RATES ('Certificate' or 'CD-like' Annuities Annual Effective Yield for Guarantee Period | | | | | | | | | |
|-----------------------------------|--|---------|--|--|--|--|--|--|--|--|
| | d for Oddrain | | | | | | | | | |
| | <u>Highest</u> | Average | | | | | | | | |
| 3-Year annuity | 3.00% | 2.63% | | | | | | | | |
| 4-Year annuity | 2.99% | 2.83% | | | | | | | | |
| 5-Year annuity | 4.25% | 3.43% | | | | | | | | |
| 6-Year annuity | 4.33% | 3.58% | | | | | | | | |
| 7-Year annuity | 4.04% | 3.30% | | | | | | | | |
| 8-Year annuity | 4.74% | 4.38% | | | | | | | | |
| 9-Year annuity | 3.97% | 3.92% | | | | | | | | |
| 10-Year annuity | 5.00% | 3.82% | | | | | | | | |

SINGLE PREMIUM IMMEDIATE ANNUITY (SPIA) FACTORS

Monthly income per \$1000 premium for Life with 10 Years Certain payment option ("10C&C") (Inside see detailed quotes for Single Life annuities as well for Life with 10 Year Certain)

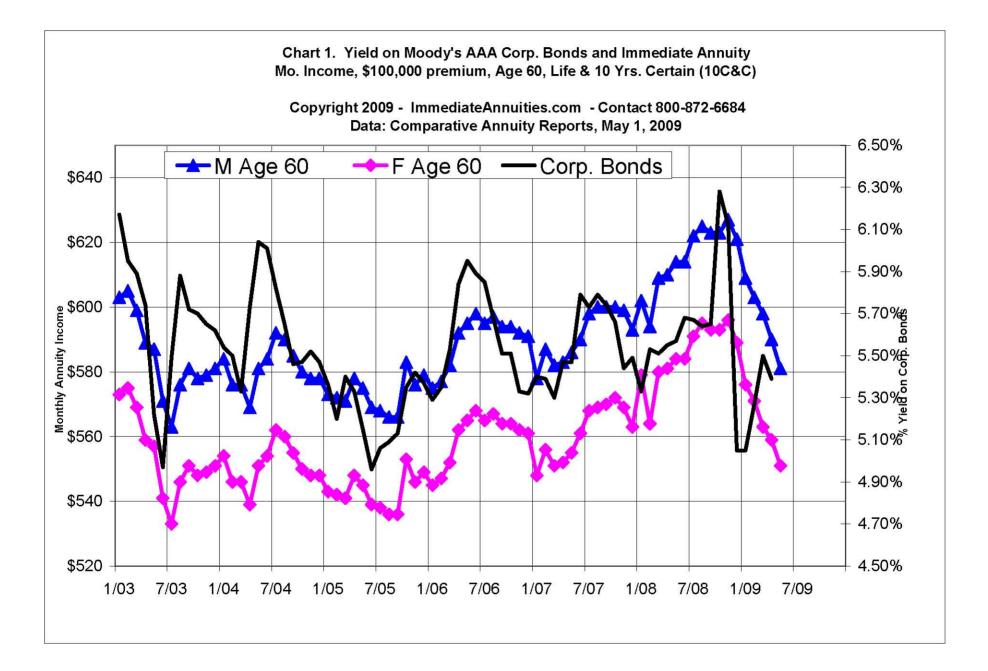
SPIA Factor Averages listed below are derived from the companies surveyed by our study

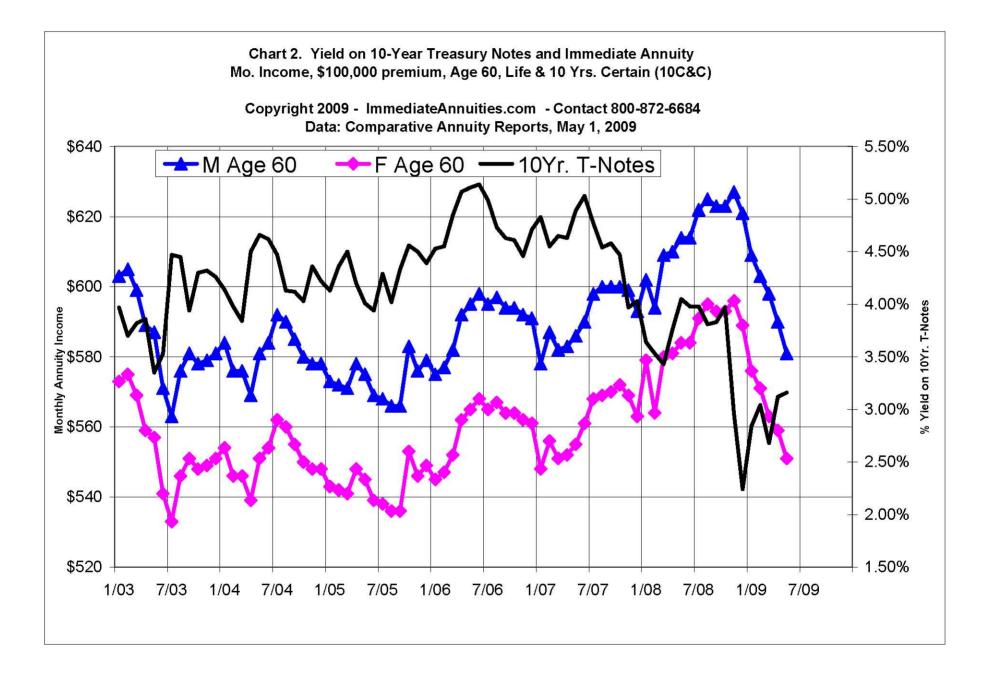
| Male Age 60 | <u>Highest</u> \$6.01 | Average \$5.81 | Male Age 70 | Highest \$7.22 | <u>Average</u> \$6.97 |
|---------------|--------------------------|-------------------|---------------|-------------------|--------------------------|
| Female Age 60 | \$5.68 | \$5.51 | Female Age 70 | \$6.76 | \$6.56 |
| Male Age 65 | \$6.52 | \$6.33 | Male Age 75 | \$8.03 | \$7.71 |
| Female Age 65 | \$6.14 | \$5.97 | Female Age 75 | \$7.57 | \$7.33 |
| | | | | | |
| | | | | | |

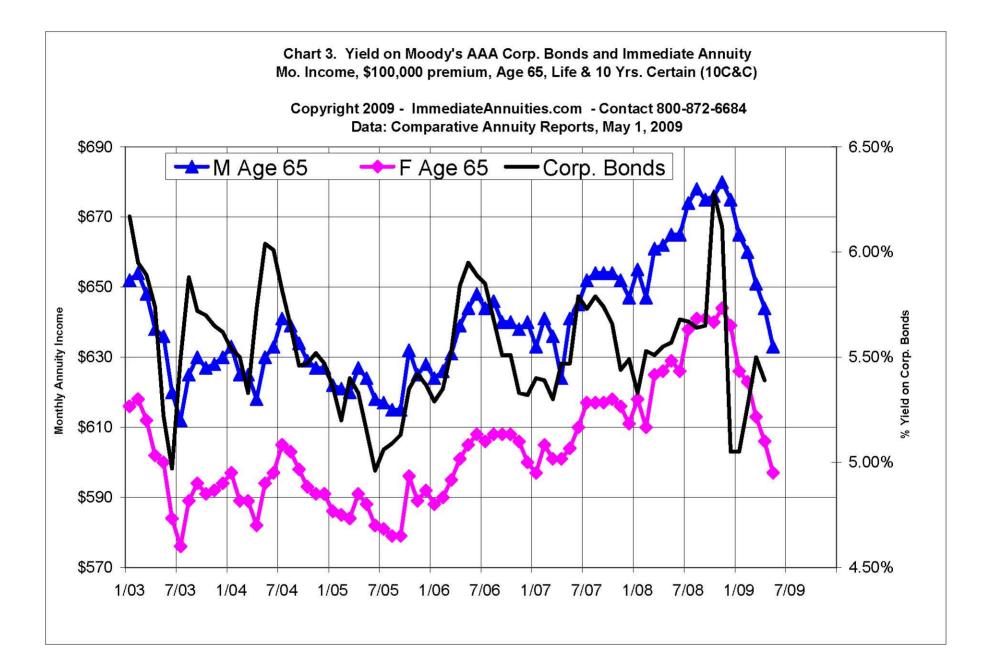
Comparative Annuity Report Data on Multi-Year Guarantee and SPIA annuities are quoted monthly in Kiplinger's Retirement Report.

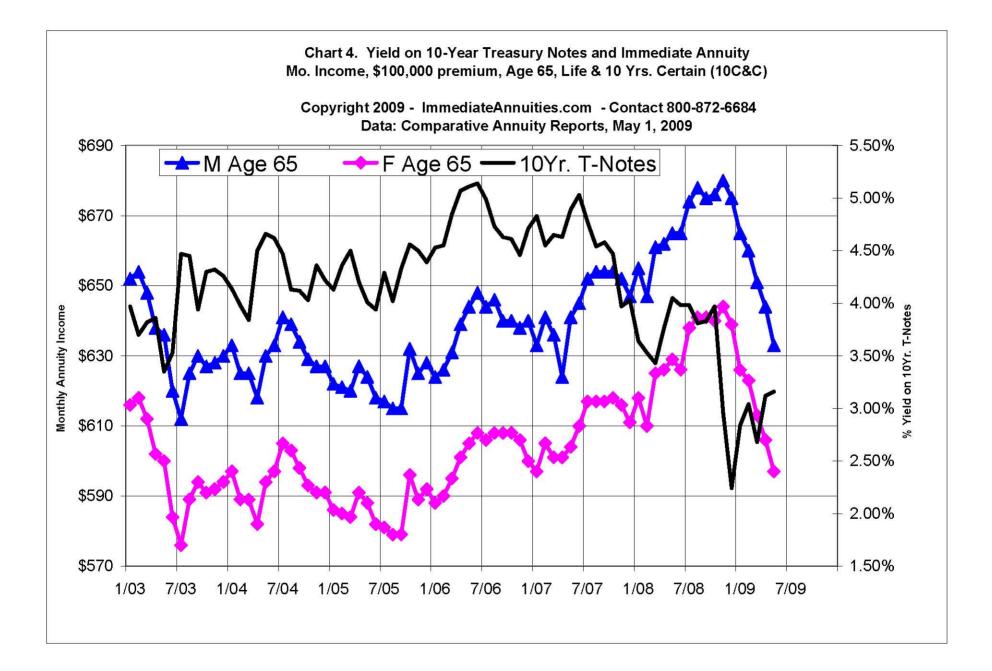
SPIA payout factors listed are for the Life & 10 Year Certain Payment Option ("10C&C"). Consumers should bear in mind this is only one of many income for life payout options through a Single Premium Immediate Annuity (SPIA). The Life & 10 Year Certain Option was selected as a "middle ground" between 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 studies on "Single Premium Immediate Annuity (SPIA) Programs" for more important details.

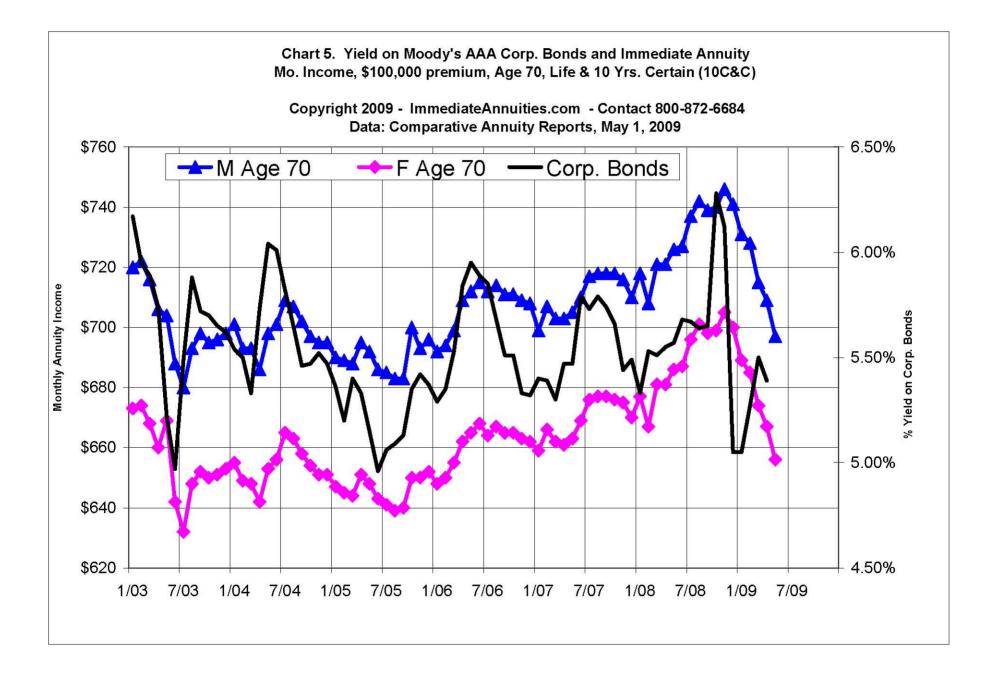
Important Disclaimer: All rates published in this newsletter are subject to change without notice and may vary from state to state.

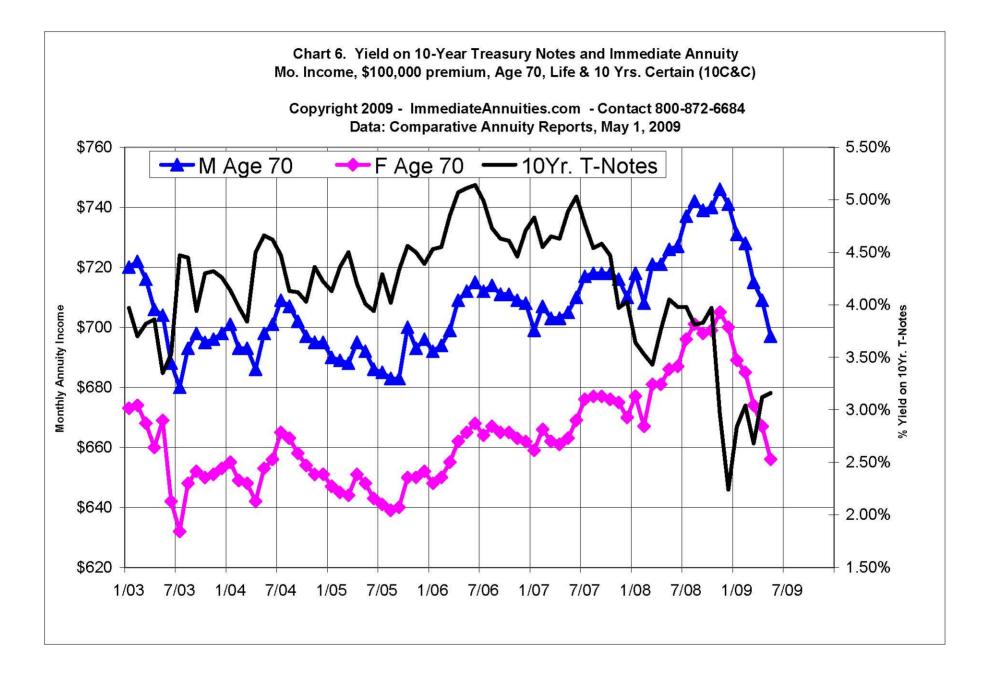


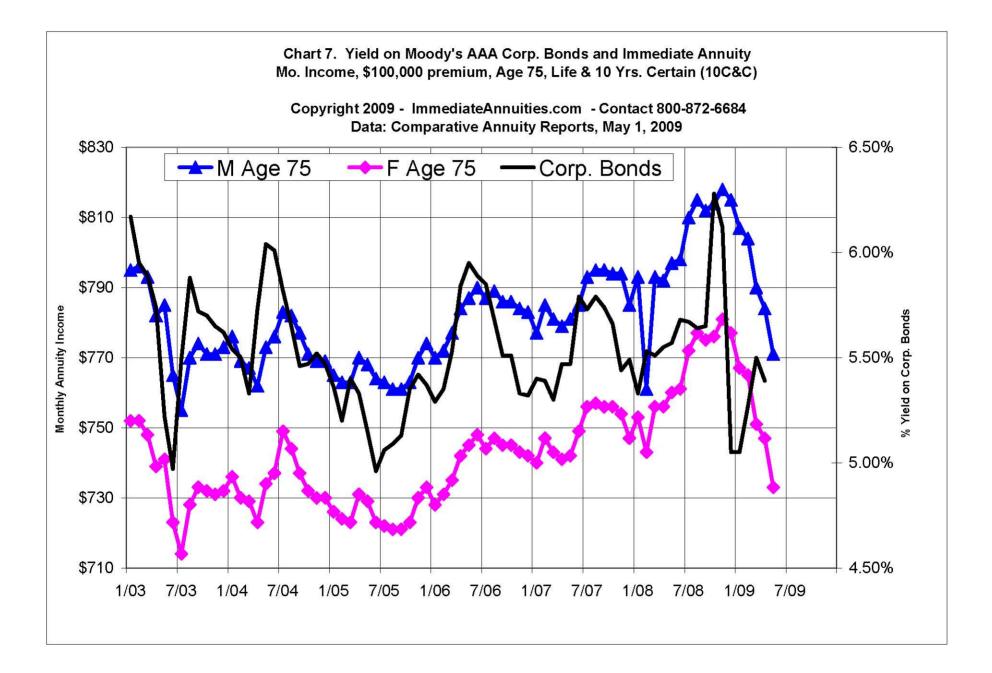


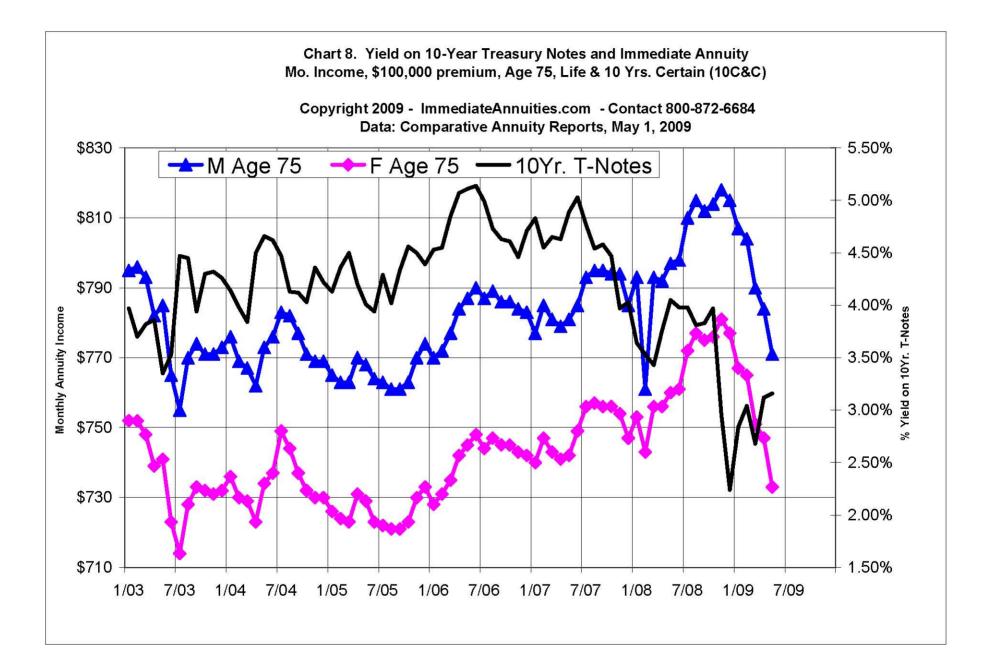












MYG (Multi-Year Guarantee) Annuity -- Sorted by Name of Insurance Company (Study # 1) COMPARATIVE ANNUITY REPORT May 2009 Copyright 2009 WebAnnuities.com, Inc. All rights reserved.

| Haing Densities No. Ci No. Ci Period Year Bonus Year Allara Life A Dorrinator 10 65 65 65 525.000 525.000 525.000 53.00% 3. | | AM | | | | Issue A | 0 | Minir | - | Rate | | nterest Rat | | Effective |
|---|--------------------------|--------|--------------------------------|-------|-------|---------|---------|-----------|-----------|-----------|-------|-------------|-------|-----------|
| Alianz Life A Dominator 5 85 <th>Insurance Company</th> <th>Best's</th> <th>Plan Name</th> <th>Owner</th> <th>Owner</th> <th>Annuit.</th> <th>Annuit.</th> <th>-</th> <th>-</th> <th>Guarantee</th> <th>1st</th> <th>Yr. 1</th> <th>Other</th> <th>Annual</th> | Insurance Company | Best's | Plan Name | Owner | Owner | Annuit. | Annuit. | - | - | Guarantee | 1st | Yr. 1 | Other | Annual |
| Alian Zulfo A Dominator 10 85 85 85 85 85 85 85 85 80 300% 300% 300% 300% Alianz Life of NY A Dominator Annuity 1 80 80 80 83 800 355.000 355.000 32.00% 300% 300% American National A+ Paladium MYG Annuity 3 (100) 85 85 85 850.000 350.000 32.00% 2.20% 2.20% American National A+ Paladium MYG Annuity 1 85 85 85 850.000 500.00 42.00% 2.20% 2.20% American National A+ Paladium MYG Annuity 6 85 85 850.000 5 4.19% 1.00% 3.05% 3.06% 3.26% 3.06% 3.26% 3.26% 3.26% 3.26% 3.26% 3.26% 3.26% 3.26% 3.26% 3.26% 3.26% 3.26% 3.26% 3.26% 3.26% 3.26% 3.26% 3.26% 3.26% | | Rating | | NQ | | NQ | | NQ | - | Period | Year | Bonus | Years | Yield |
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| Allanz, Life of NY A Dominator Annuity 10 80 80 80 85.000 \$35.000 \$3.00% 2.00% American National A+ Palledium MYG Annuity 3 85 85 85 \$5.000 3 2.40% 2.26% 2.50% 2.60% 2.80% 2.80% 2.80% 2.80% 2.80% 2.80% 2.80% 2.80% 3.60% 3.20% | | Α | Dominator 10 | 85 | | | | | | 10 | | | | |
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| American National A+ Palladium MYG Annuly 3 (100) 85 85 85 85 85 90,000 \$100,000 3 2.50% 2.50% American National A+ Palladium MYG Annuly 4 (100) 85 85 85 85 85 \$100,000 4 2.70% 2.20% 2.20% American National A+ Palladium MYG Annuly 5 (100) 85 85 85 \$50,000 \$50,000 \$5 4.05% 1.00% 3.05% American National A+ Palladium MYG Annuly 5 (100) 85 85 85 \$50,000 \$50,000 \$6 3.70% 3.70% 3.70% American National A+ Palladium MYG Annuly 6 (80) 85 85 \$50,000 \$50,000 \$7 4.90% 1.00% 3.80% American National A+ Palladium MYG Annuly 7 85 85 85 \$50,000 \$7 4.90% 1.00% 3.80% American National A+ Palladium MYG Annuly 7 85 85 85 \$50,000 \$50,000 8 4.25% 4.25% 4.25% < | Allianz Life of NY | Α | Dominator Annuity 10 | 80 | 80 | 80 | 80 | \$35,000 | \$35,000 | 10 | 3.00% | | 3.00% | 3.00% |
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| American National A+ Palladium MYG Annuity 6 (100) 85 8 | American National | A+ | Palladium MYG Annuity 4 (100) | 85 | | | | \$100,000 | \$100,000 | 4 | 2.80% | | 2.80% | |
| American National A+ Palladium MYG Annuity 6 85 85 85 800 \$5,000 6 3.70% 3.70% American National A+ Palladium MYG Annuity 7 85 85 85 \$5,000 57,000 6 3.80% 3.80% American National A+ Palladium MYG Annuity 7 85 85 85 \$5,000 \$7 4.80% 1.00% 3.80% 3.40% American National A+ Palladium MYG Annuity 8 (100) 85 85 85 \$5,000 \$8 4.15% 4.15% 4.15% 4.15% 4.15% 4.15% 4.15% 4.15% 4.15% 4.15% 4.15% 4.15% 4.15% 4.15% 4.15% 4.15% 4.15% 4.15% 4.15% 4.25% | American National | A+ | Palladium MYG Annuity 5 | 85 | 85 | 85 | 85 | | | 5 | 4.05% | 1.00% | 3.05% | |
| American National A+ Palladium MYG Annuity 7 85 85 85 \$100.000 \$100.000 6 3.80% 3.80% 3.80% American National A+ Palladium MYG Annuity 7 85 85 85 \$50.000 \$7 4.80% 1.00% 3.80% 3.94% American National A+ Palladium MYG Annuity 7 85 85 85 \$50.000 \$7 4.80% 1.00% 3.80% 4.44% American National A+ Palladium MYG Annuity 8 85 85 \$5100.000 \$8 4.15% 4.15% 4.15% American National A+ Palladium MYG Annuity 9 85 85 \$5100.000 \$100.000 9 5.65% 2.00% 3.65% 3.87% American National A+ Palladium MYG Annuity 100 85 85 \$100.000 \$100.000 10 5.05% 1.00% 4.00% 4.10% Annuits 101 4.06% 4.00% 4.10% 4.25% 4.25% 4.25% 4.25% 4.25% 4.25% 4.25% 4.25% 4.25% 4.25% 4.25% 4.2 | American National | A+ | Palladium MYG Annuity 5 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 5 | 4.15% | 1.00% | 3.15% | 3.35% |
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| American National A+ Palladium MYG Annuity 8 95 85 85 85 85 80 85 80 85 80 85 80 85 | American National | A+ | Palladium MYG Annuity 7 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 7 | 4.80% | 1.00% | 3.80% | 3.94% |
| American National A+ Palladium MYG Annuity 8 (100) 85 85 85 \$100,000 \$100,000 8 4.25% 4.25% American National A+ Palladium MYG Annuity 9 (100) 85 85 85 \$5,000 \$5,000 9 5,65% 2.00% 3,65% 3,87% American National A+ Palladium MYG Annuity 10 (100) 85 85 85 \$5,000 \$5,000 10 5,00% 1.00% 4.10% American National A+ Palladium MYG Annuity 10 (100) 85 85 85 \$10,000 \$10,000 10 5,00% 4.25% 4.25% EquiTrust Life A Certainty 3 90 90 90 \$10,000 \$10,000 5 4.25% | American National | A+ | Palladium MYG Annuity 7 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 7 | 4.90% | 1.00% | 3.90% | 4.04% |
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| American National A+ Palladium MYG Annuity 10 85 85 85 \$5,000 \$5,000 10 5.0% 1.00% 4.10% American National A+ Palladium MYG Annuity 10 (100) 85 85 85 \$5,000 \$10,000 10 5.0% 1.00% 4.10% 4.20% EquiTrust Life A Certainty 5 90 90 90 \$10,000 \$10,000 5 4.25% 4. | American National | A+ | Palladium MYG Annuity 9 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 9 | 5.75% | 2.00% | 3.75% | 3.97% |
| American National A+ Palladium MYG Annuity 10 (100) 85 85 85 85 \$10,000 \$10,000 10 5.10% 1.00% 4.10% 4.20% EquiTrust Life A Certainty 3 90 90 90 90 \$10,000 \$10,000 5 4.25% 4.25% 4.25% EquiTrust Life A Certainty 6 90 90 90 \$10,000 \$10,000 6 6.00% 2.00% 4.00% 4.33% EquiTrust Life A Certainty 6 90 90 90 \$10,000 \$10,000 10 5.00% 4.00% 4.25% 4.74% EquiTrust Life A Certainty 10 90 90 90 \$10,000 \$10,000 10 5.00% 4.00% 4.74% EquiTrust Life A Certainty 40 90 90 90 \$10,000 \$10,000 10 5.00% 3.00% 3.00% 3.00% 3.00% 1.60% 5.00% \$10,000 \$10,000 10 5.00% 3.10% 3.00% 3.00% 3.00% 3.00% | American National | A+ | | | | | | | | | | | | |
| EquiTrust Life A Certainty 3 90 90 90 \$10,000 \$10,000 \$3 3.00% 3.00% 3.00% EquiTrust Life A Certainty 5 90 90 90 \$10,000 \$10,000 \$5 4.25% 5.00% < | American National | A+ | | 85 | 85 | 85 | 85 | \$100,000 | | 10 | 5.10% | 1.00% | | 4.20% |
| EquiTrust LifeACertainty 59090909090\$10,000\$10,000\$4.25%4.25%4.25%EquiTrust LifeACertainty 690909090\$10,000\$10,00066.00%2.00%4.00%4.33%EquiTrust LifeACertainty 10909090\$10,000\$10,00088.25%4.00%4.25%EquiTrust LifeACertainty 1090909090\$10,000\$10,000105.00%5.00%Integrity Life InsuranceA++Momentum Advantage 586868686\$20,000\$20,00053.90%0.75%3.15%3.30%Integrity Life InsuranceA++Momentum Advantage 7858585\$52,000\$20,000104.80%0.75%3.17%3.81%Integrity Life InsuranceA++Momentum Advantage 10858585\$52,000\$20,000104.80%0.75%3.17%3.81%Lincoln Benefit LifeA+rTactician Plus 690909090\$5,000\$10,00065.20%1.50%2.70%3.11%Lincoln Benefit LifeA+rTactician Plus 990909090\$5,000\$10,00095.20%1.50%3.70%3.87%Lincoln Benefit LifeA+rTactician Plus 9909090\$5,000\$5,00053.25%3.25%3.25% </td <td>EquiTrust Life</td> <td>Α</td> <td></td> <td>90</td> <td>90</td> <td>90</td> <td>90</td> <td>\$10,000</td> <td>\$10,000</td> <td>3</td> <td>3.00%</td> <td></td> <td>3.00%</td> <td>3.00%</td> | EquiTrust Life | Α | | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 3 | 3.00% | | 3.00% | 3.00% |
| EquiTrust LifeACertainty 69090909090\$10,000\$10,000\$66.00%2.00%4.00%4.23%EquiTrust LifeACertainty 89090909090\$10,000\$10,00088.25%4.00%4.25%4.74%EquiTrust LifeACertainty 1090909090\$10,000\$10,000\$10,00053.09%0.75%3.15%3.30%Integrity Life InsuranceA++Momentum Advantage 7858585\$20,000\$20,00074.45%0.75%3.15%3.30%Integrity Life InsuranceA++Momentum Advantage 10858585\$20,000\$20,000104.80%0.75%4.05%4.12%Lincoln Benefit LifeA+rTactician Plus 6 (100k)90909090\$100,000\$100,00065.20%1.50%3.70%3.87%Lincoln Benefit LifeA+rTactician Plus 9 (100k)909090\$100,000\$100,00065.20%1.50%3.70%3.87%Lincoln Benefit LifeA+rTactician Plus 9 (100k)909090\$100,000\$100,00096.20%2.50%3.25%3.25%MetLife Investors USAA+FA-Fixed Annuity909090\$0\$5,00053.00%3.00%3.00%MetLife Investors USAA+FA-Fixed Annuity (25k)909090\$ | • | Α | | 90 | | | | | | | | | | |
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| EquiTrust LifeACertainty 1090909090\$10,000\$10,000105.00%5.00%5.00%Integrity Life InsuranceA++Momentum Advantage 58686868686\$20,000\$20,00053.90%0.75%3.15%3.30%Integrity Life InsuranceA++Momentum Advantage 785858585\$20,000\$20,00074.45%0.75%3.70%3.81%Integrity Life InsuranceA++Momentum Advantage 1085858585\$20,000\$10,00064.20%1.50%2.70%2.95%Lincoln Benefit LifeA+rTactician Plus 690909090\$10,00065.20%1.50%2.70%3.11%Lincoln Benefit LifeA+rTactician Plus 9909090\$10,000\$10,00065.20%1.50%3.70%3.87%Lincoln Benefit LifeA+rTactician Plus 9909090\$10,000\$10,00095.20%1.50%3.70%3.87%MetLife Investors USAA+FA-Fixed Annuity90909090\$5,000\$5,00053.00%3.00%MetLife Investors USAA+FA-Fixed Annuity909090\$0\$5,000\$5,00073.25%3.25%MetLife Investors USAA+FA-Fixed Annuity909090\$0\$5,00073.25%3.25%3 | EquiTrust Life | Α | Certainty 8 | 90 | 90 | 90 | | \$10,000 | | 8 | | 4.00% | 4.25% | |
| Integrity Life Insurance A++ Momentum Advantage 5 86 86 86 86 86 \$20,000 \$5 3.90% 0.75% 3.15% 3.30% Integrity Life Insurance A++ Momentum Advantage 7 85 85 85 85 \$20,000 \$20,000 7 4.45% 0.75% 3.70% 3.81% Integrity Life Insurance A++ Momentum Advantage 10 85 85 85 \$20,000 \$20,000 6 4.20% 0.75% 4.05% 4.12% Lincoln Benefit Life A+r Tactician Plus 6 (100k) 90 90 90 \$10,000 \$10,000 6 5.20% 1.50% 2.70% 3.87% Lincoln Benefit Life A+r Tactician Plus 9 (100k) 90 90 90 \$5,000 \$10,000 9 6.20% 2.50% 3.70% 3.87% Lincoln Benefit Life A+r FA-Fixed Annuity 90 90 90 \$25,000 \$5,000 5 3.00% 3.00% 3.00% | • | | - | 90 | | | | | | | | | | |
| Integrity Life Insurance A++ Momentum Advantage 7 85 85 85 85 820,000 7 4.45% 0.75% 3.70% 3.81% Integrity Life Insurance A++ Momentum Advantage 10 85 85 85 \$20,000 \$20,000 10 4.80% 0.75% 4.05% 4.12% Lincoln Benefit Life A++ Tactician Plus 6 90 90 90 \$100,000 6 4.20% 1.50% 2.70% 2.95% Lincoln Benefit Life A+r Tactician Plus 6 (100k) 90 90 90 \$5,000 \$100,000 6 5.20% 1.50% 2.70% 3.87% Lincoln Benefit Life A+r Tactician Plus 9 (100k) 90 90 90 \$5,000 \$5,000 \$5 3.00% </td <td>Integrity Life Insurance</td> <td>A++</td> <td>Momentum Advantage 5</td> <td>86</td> <td>86</td> <td>86</td> <td>86</td> <td></td> <td>\$20,000</td> <td></td> <td></td> <td>0.75%</td> <td></td> <td>3.30%</td> | Integrity Life Insurance | A++ | Momentum Advantage 5 | 86 | 86 | 86 | 86 | | \$20,000 | | | 0.75% | | 3.30% |
| Integrity Life Insurance A++ Momentum Advantage 10 85 85 85 85 \$20,000 \$20,000 10 4.80% 0.75% 4.05% 4.12% Lincoln Benefit Life A+r Tactician Plus 6 90 90 90 90 \$5,000 \$10,000 6 4.20% 1.50% 2.70% 2.95% Lincoln Benefit Life A+r Tactician Plus 6 (100k) 90 90 90 \$5,000 \$100,000 6 5.20% 1.50% 2.70% 3.11% Lincoln Benefit Life A+r Tactician Plus 9 (100k) 90 90 90 \$5,000 \$100,000 9 5.20% 1.50% 3.70% 3.87% Lincoln Benefit Life A+r Tactician Plus 9 (100k) 90 90 90 \$00 \$5,000 \$5.000 \$5.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% </td <td>Integrity Life Insurance</td> <td>A++</td> <td>Momentum Advantage 7</td> <td>85</td> <td>85</td> <td>85</td> <td>85</td> <td></td> <td></td> <td>7</td> <td></td> <td>0.75%</td> <td>3.70%</td> <td>3.81%</td> | Integrity Life Insurance | A++ | Momentum Advantage 7 | 85 | 85 | 85 | 85 | | | 7 | | 0.75% | 3.70% | 3.81% |
| Lincoln Benefit LifeA+rTactician Plus 69090909090\$5,000\$10,00064.20%1.50%2.70%2.95%Lincoln Benefit LifeA+rTactician Plus 6 (100k)90909090\$100,000\$100,00065.20%1.50%2.70%3.11%Lincoln Benefit LifeA+rTactician Plus 990909090\$5,000\$100,00095.20%1.50%3.70%3.87%Lincoln Benefit LifeA+rTactician Plus 9 (100k)90909090\$100,000\$100,00096.20%2.50%3.70%3.87%MetLife Investors USAA+FA-Fixed Annuity90909090\$5,000\$53.00%3.00%3.00%MetLife Investors USAA+FA-Fixed Annuity (25k)90909090\$5,000\$5,000\$53.25%3.25%3.25%MetLife Investors USAA+FA-Fixed Annuity (25k)90909090\$5,000\$5,00073.00%3.00%MetLife Investors USAA+FA-Fixed Annuity (25k)90909090\$5,000\$5,00073.25%3.25%MetLife Investors USAA+FA-Fixed Annuity (25k)909090\$25,000\$25,000\$25,000\$103.40%3.40%MetLife Investors USAA+FA-Fixed Annuity (25k)909090\$25,000\$25,000\$103. | Integrity Life Insurance | A++ | * * | | 85 | 85 | | · · · | | 10 | | | | |
| Lincoln Benefit LifeA+rTactician Plus 6 (100k)9090909090\$100,000\$100,00065.20%1.50%2.70%3.11%Lincoln Benefit LifeA+rTactician Plus 990909090\$5,000\$10,00095.20%1.50%3.70%3.87%Lincoln Benefit LifeA+rTactician Plus 9 (100k)90909090\$100,000\$100,00096.20%2.50%3.70%3.97%MetLife Investors USAA+FA-Fixed Annuity90909090\$5,000\$53.00%3.00%3.00%MetLife Investors USAA+FA-Fixed Annuity (25k)90909090\$5,000\$53.25%3.25%3.25%MetLife Investors USAA+FA-Fixed Annuity (25k)90909090\$5,000\$5,00073.00%3.00%MetLife Investors USAA+FA-Fixed Annuity (25k)90909090\$25,000\$25,00073.25%3.25%MetLife Investors USAA+FA-Fixed Annuity (25k)90909090\$5,000\$5,00073.00%3.40%MetLife Investors USAA+FA-Fixed Annuity (25k)909090\$0\$25,000\$25,000\$2,000\$2,0003.40%MetLife Investors USAA+FA-Fixed Annuity (25k)909090\$0\$0\$2,000\$2,000\$2,000\$2,000\$2 | | A+r | 9 | 90 | 90 | 90 | 90 | | | 6 | | 1.50% | 2.70% | 2.95% |
| Lincoln Benefit LifeA+rTactician Plus 99090909090\$5,000\$10,00095.20%1.50%3.70%3.87%Lincoln Benefit LifeA+rTactician Plus 9 (100k)90909090\$100,000\$100,00096.20%2.50%3.70%3.97%MetLife Investors USAA+FA-Fixed Annuity90909090\$5,000\$5,00053.00%3.00%3.00%MetLife Investors USAA+FA-Fixed Annuity (25k)90909090\$25,000\$5,00053.25%3.25%3.25%MetLife Investors USAA+FA-Fixed Annuity (25k)90909090\$5,000\$5,00073.00%3.00%3.00%MetLife Investors USAA+FA-Fixed Annuity (25k)90909090\$25,000\$25,00073.25%3.25%3.25%MetLife Investors USAA+FA-Fixed Annuity (25k)909090\$0\$5,000\$2,00073.26%3.40%3.40%MetLife Investors USAA+FA-Fixed Annuity (25k)909090\$0\$2,000\$2,000103.40%3.40%3.40%MetLife Investors USAA+FA-Fixed Annuity (25k)909090\$2,000\$2,000\$2,000103.65%3.65%3.65%National Integrity Life InsuranceA++Momentum Advantage 5868686\$6 <t< td=""><td>Lincoln Benefit Life</td><td>A+r</td><td>Tactician Plus 6 (100k)</td><td>90</td><td>90</td><td>90</td><td>90</td><td></td><td></td><td>6</td><td>5.20%</td><td>1.50%</td><td>2.70%</td><td>3.11%</td></t<> | Lincoln Benefit Life | A+r | Tactician Plus 6 (100k) | 90 | 90 | 90 | 90 | | | 6 | 5.20% | 1.50% | 2.70% | 3.11% |
| Lincoln Benefit LifeA+rTactician Plus 9 (100k)9090909090\$100,000\$100,00096.20%2.50%3.70%3.97%MetLife Investors USAA+FA-Fixed Annuity90909090\$5,000\$5,00053.00%3.00%3.00%MetLife Investors USAA+FA-Fixed Annuity (25k)90909090\$25,000\$25,00053.25%3.25%3.25%MetLife Investors USAA+FA-Fixed Annuity (25k)90909090\$5,00073.00%3.00%3.00%MetLife Investors USAA+FA-Fixed Annuity (25k)90909090\$5,00073.25%3.25%3.25%MetLife Investors USAA+FA-Fixed Annuity (25k)90909090\$5,00073.25%3.25%3.25%MetLife Investors USAA+FA-Fixed Annuity (25k)909090\$5,000\$5,000103.40%3.40%3.40%MetLife Investors USAA+FA-Fixed Annuity (25k)909090\$25,000\$2,000103.65%3.65%3.65%National Integrity Life InsuranceA++Momentum Advantage 4868686\$6\$20,000\$2,00043.55%0.75%3.60%3.75%National Integrity Life InsuranceA++Momentum Advantage 7858585\$500\$2,00074.35%0.75%< | | | , , | 90 | | | 90 | | | | | | | |
| MetLife Investors USA A+ FA-Fixed Annuity 90 90 90 90 90 \$5,000 \$5,000 5 3.00% 3.00% 3.00% MetLife Investors USA A+ FA-Fixed Annuity (25k) 90 90 90 90 \$25,000 \$25,000 \$25,000 5 3.25% 3.25% 3.25% 3.25% 3.25% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.00% 3.25% | Lincoln Benefit Life | A+r | | 90 | 90 | | 90 | | . , | 9 | 6.20% | 2.50% | | |
| MetLife Investors USA A+ FA-Fixed Annuity (25k) 90 90 90 \$25,000 \$25,000 5 3.25% 3.25% MetLife Investors USA A+ FA-Fixed Annuity 90 90 90 \$5,000 \$5,000 7 3.00% 3.00% 3.00% MetLife Investors USA A+ FA-Fixed Annuity (25k) 90 90 90 \$5,000 \$5,000 7 3.00% 3.00% 3.00% MetLife Investors USA A+ FA-Fixed Annuity (25k) 90 90 90 \$25,000 \$25,000 7 3.25% 3.25% 3.25% MetLife Investors USA A+ FA-Fixed Annuity (25k) 90 90 90 \$5,000 \$5,000 10 3.40% 3.40% 3.40% MetLife Investors USA A+ FA-Fixed Annuity (25k) 90 90 90 \$25,000 \$25,000 10 3.65% 3.65% 3.65% National Integrity Life Insurance A++ Momentum Advantage 5 86 86 86 | MetLife Investors USA | A+ | | 90 | 90 | 90 | 90 | \$5.000 | \$5.000 | 5 | 3.00% | | 3.00% | 3.00% |
| MetLife Investors USA A+ FA-Fixed Annuity 90 90 90 90 \$5,000 \$5,000 7 3.00% 3.00% 3.00% MetLife Investors USA A+ FA-Fixed Annuity (25k) 90 90 90 90 \$25,000 \$25,000 7 3.25% 3.25% 3.25% MetLife Investors USA A+ FA-Fixed Annuity (25k) 90 90 90 \$90 \$5,000 \$5,000 10 3.40% 3.65% 3.60% 3.75% </td <td>MetLife Investors USA</td> <td>A+</td> <td></td> <td>90</td> <td></td> <td>90</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> | MetLife Investors USA | A+ | | 90 | | 90 | | | | | | | | |
| MetLife Investors USA A+ FA-Fixed Annuity (25k) 90 90 90 90 \$25,000 \$25,000 7 3.25% 3.25% 3.25% MetLife Investors USA A+ FA-Fixed Annuity 90 90 90 90 \$5,000 \$5,000 10 3.40% 3.65% 3.65% 3.65% 3.65% 3.65% 3.65% 3.65% 3.65% 3.65% 3.65% 3.65% 3.60% < | MetLife Investors USA | A+ | FA-Fixed Annuity | 90 | 90 | 90 | 90 | \$5,000 | | | 3.00% | | 3.00% | 3.00% |
| MetLife Investors USA A+ FA-Fixed Annuity 90 90 90 90 \$5,000 \$5,000 10 3.40% 3.40% MetLife Investors USA A+ FA-Fixed Annuity (25k) 90 90 90 90 \$25,000 \$25,000 10 3.65% 3.65% 3.65% National Integrity Life Insurance A++ Momentum Advantage 4 86 86 86 \$20,000 \$20,000 4 3.55% 0.75% 2.80% 2.99% National Integrity Life Insurance A++ Momentum Advantage 5 86 86 86 \$20,000 \$20,000 5 4.35% 0.75% 3.60% 3.75% National Integrity Life Insurance A++ Momentum Advantage 7 85 85 85 \$20,000 \$20,000 7 4.35% 0.75% 3.60% 3.75% National Integrity Life Insurance A++ Momentum Advantage 7 85 85 85 \$20,000 \$20,000 7 4.35% 0.75% 3.60% 3.75% | MetLife Investors USA | A+ | FA-Fixed Annuity (25k) | 90 | 90 | 90 | 90 | | | 7 | | | 3.25% | 3.25% |
| MetLife Investors USA A+ FA-Fixed Annuity (25k) 90 90 90 90 \$25,000 \$25,000 10 3.65% 3.65% 3.65% National Integrity Life Insurance A++ Momentum Advantage 4 86 86 86 \$20,000 4 3.55% 0.75% 2.80% 2.99% National Integrity Life Insurance A++ Momentum Advantage 5 86 86 86 \$20,000 \$20,000 5 4.35% 0.75% 2.80% 2.99% National Integrity Life Insurance A++ Momentum Advantage 5 86 86 86 \$20,000 \$20,000 5 4.35% 0.75% 3.60% 3.75% National Integrity Life Insurance A++ Momentum Advantage 7 85 85 85 \$20,000 7 4.35% 0.75% 3.60% 3.71% OM Financial LIC (F&G) A Fidelity Platinum 5 90 90 90 \$5,000 \$2,000 5 3.75% 3.75% 3.75% 3.75% | | | | 90 | | | | | | | | | | |
| National Integrity Life Insurance A++ Momentum Advantage 4 86 | | | | | | | | | +-) | | | | | |
| National Integrity Life Insurance A++ Momentum Advantage 5 86 86 86 86 \$20,000 5 4.35% 0.75% 3.60% 3.75% National Integrity Life Insurance A++ Momentum Advantage 7 85 85 85 \$20,000 5 4.35% 0.75% 3.60% 3.71% OM Financial LIC (F&G) A Fidelity Platinum 5 90 90 90 90 \$5,000 \$20,000 5 3.75% 3.75% 3.75% | | | | | | | | | | | | 0.75% | | |
| National Integrity Life Insurance A++ Momentum Advantage 7 85 85 85 85 \$20,000 7 4.35% 0.75% 3.60% 3.71% OM Financial LIC (F&G) A Fidelity Platinum 5 90 90 90 90 \$5,000 \$20,000 7 4.35% 0.75% 3.60% 3.75% | | | | | | | | | | - | | | | |
| OM Financial LIC (F&G) A Fidelity Platinum 5 90 90 90 90 90 \$2,000 5 3.75% 3.75% | | | , , | | | | | | | | | | | |
| | | | 9 | | | | | | | | | 5 | | |
| OM Financial LIC (F&G) A Fidelity Platinum 5 (CT,NC,OK) 90 90 90 90 \$5,000 \$2,000 5 3.60% 3.60% 3.60% | | | Fidelity Platinum 5 (CT,NC,OK) | | | | | | | | | | | |

MYG (Multi-Year Guarantee) Annuity -- Sorted by Name of Insurance Company (Study # 1) COMPARATIVE ANNUITY REPORT May 2009 Copyright 2009 WebAnnuities.com, Inc. All rights reserved.

| AM | | | M | aximum | Issue A | lge | Minir | nimum Rate | | Ir | iterest Rat | tes | Effective |
|------------------------|--------|---------------------|-------|--------|---------|---------|---------|------------|-----------|-------|-------------|-------|-----------|
| Insurance Company | Best's | Plan Name | Owner | Owner | Annuit. | Annuit. | Prem | nium | Guarantee | 1st | Yr. 1 | Other | Annual |
| | Rating | | NQ | Q | NQ | Q | NQ | Q | Period | Year | Bonus | Years | Yield |
| OM Financial LIC (F&G) | Α | Platinum Plus 5 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 5 | 4.40% | 1.00% | 3.40% | 3.60% |
| OM Financial LIC (F&G) | Α | Fidelity Platinum 7 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 7 | 4.00% | | 4.00% | 4.00% |
| OM Financial LIC (F&G) | Α | Platinum Plus 7 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 7 | 4.50% | 1.00% | 3.50% | 3.64% |

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2) COMPARATIVE ANNUITY REPORT May 2009 Copyright 2009 WebAnnuities.com, Inc. All rights reserved.

| | AM | | N | laximum | n Issue A | lge | Minir | num | Rate | Ir | nterest Rat | tes | Effective |
|-----------------------------------|--------|--------------------------------|-------|---------|-----------|---------|-----------|-----------|-----------|-------|-------------|-------|-----------|
| Insurance Company | Best's | Plan Name | Owner | Owner | Annuit. | Annuit. | Pren | nium | Guarantee | 1st | Yr. 1 | Other | Annual |
| | Rating | | NQ | Q | NQ | Q | NQ | Q | Period | Year | Bonus | Years | Yield |
| EquiTrust Life | Α | Certainty 3 | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 3 | 3.00% | | 3.00% | 3.00% |
| American National | A+ | Palladium MYG Annuity 3 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 3 | 2.50% | | 2.50% | 2.50% |
| American National | A+ | Palladium MYG Annuity 3 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 3 | 2.40% | | 2.40% | 2.40% |
| National Integrity Life Insurance | A++ | Momentum Advantage 4 | 86 | 86 | 86 | 86 | \$20,000 | \$20,000 | 4 | 3.55% | 0.75% | 2.80% | 2.99% |
| American National | A+ | Palladium MYG Annuity 4 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 4 | 2.80% | | 2.80% | 2.80% |
| American National | A+ | Palladium MYG Annuity 4 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 4 | 2.70% | | 2.70% | 2.70% |
| EquiTrust Life | Α | Certainty 5 | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 5 | 4.25% | | 4.25% | 4.25% |
| National Integrity Life Insurance | A++ | Momentum Advantage 5 | 86 | 86 | 86 | 86 | \$20,000 | \$20,000 | 5 | 4.35% | 0.75% | 3.60% | 3.75% |
| OM Financial LIC (F&G) | | Fidelity Platinum 5 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 5 | 3.75% | | 3.75% | 3.75% |
| OM Financial LIC (F&G) | Α | Fidelity Platinum 5 (CT,NC,OK) | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 5 | 3.60% | | 3.60% | 3.60% |
| OM Financial LIC (F&G) | Α | Platinum Plus 5 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 5 | 4.40% | 1.00% | 3.40% | 3.60% |
| American National | A+ | Palladium MYG Annuity 5 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 5 | 4.15% | 1.00% | 3.15% | 3.35% |
| Integrity Life Insurance | A++ | Momentum Advantage 5 | 86 | 86 | 86 | 86 | \$20,000 | \$20,000 | 5 | 3.90% | 0.75% | 3.15% | 3.30% |
| American National | | Palladium MYG Annuity 5 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 5 | 4.05% | 1.00% | 3.05% | 3.25% |
| MetLife Investors USA | A+ | FA-Fixed Annuity (25k) | 90 | 90 | 90 | 90 | \$25,000 | \$25,000 | 5 | 3.25% | | 3.25% | 3.25% |
| Allianz Life | Α | Dominator 5 | 85 | 85 | 85 | 85 | \$25,000 | \$25,000 | 5 | 3.00% | | 3.00% | 3.00% |
| Allianz Life of NY | Α | Dominator Annuity 5 | 80 | 80 | 80 | 80 | \$35,000 | \$35,000 | 5 | 3.00% | | 3.00% | 3.00% |
| MetLife Investors USA | A+ | FA-Fixed Annuity | 90 | 90 | 90 | 90 | \$5,000 | \$5,000 | 5 | 3.00% | | 3.00% | 3.00% |
| EquiTrust Life | Α | Certainty 6 | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 6 | 6.00% | 2.00% | 4.00% | 4.33% |
| American National | | Palladium MYG Annuity 6 (100) | 85 | 85 | 85 | 85 | \$100,000 | | 6 | 3.80% | | 3.80% | 3.80% |
| American National | A+ | Palladium MYG Annuity 6 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 6 | 3.70% | | 3.70% | 3.70% |
| Lincoln Benefit Life | A+r | Tactician Plus 6 (100k) | 90 | 90 | 90 | 90 | \$100,000 | \$100,000 | 6 | 5.20% | 1.50% | 2.70% | 3.11% |
| Lincoln Benefit Life | A+r | Tactician Plus 6 | 90 | 90 | 90 | 90 | \$5,000 | \$10,000 | 6 | 4.20% | 1.50% | 2.70% | 2.95% |
| American National | A+ | Palladium MYG Annuity 7 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 7 | 4.90% | 1.00% | 3.90% | 4.04% |
| OM Financial LIC (F&G) | | Fidelity Platinum 7 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 7 | 4.00% | | 4.00% | 4.00% |
| American National | A+ | Palladium MYG Annuity 7 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 7 | 4.80% | 1.00% | 3.80% | 3.94% |
| Integrity Life Insurance | A++ | Momentum Advantage 7 | 85 | 85 | 85 | 85 | \$20,000 | \$20,000 | 7 | 4.45% | 0.75% | 3.70% | 3.81% |
| National Integrity Life Insurance | A++ | Momentum Advantage 7 | 85 | 85 | 85 | 85 | \$20,000 | \$20,000 | 7 | 4.35% | 0.75% | 3.60% | 3.71% |
| OM Financial LIC (F&G) | Α | Platinum Plus 7 | 90 | 90 | 90 | 90 | \$5,000 | \$2,000 | 7 | 4.50% | 1.00% | 3.50% | 3.64% |
| MetLife Investors USA | A+ | FA-Fixed Annuity (25k) | 90 | 90 | 90 | 90 | \$25,000 | \$25,000 | 7 | 3.25% | | 3.25% | 3.25% |
| MetLife Investors USA | A+ | FA-Fixed Annuity | 90 | 90 | 90 | 90 | \$5,000 | \$5,000 | 7 | 3.00% | | 3.00% | 3.00% |
| EquiTrust Life | Α | Certainty 8 | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 8 | 8.25% | 4.00% | 4.25% | 4.74% |
| American National | A+ | Palladium MYG Annuity 8 (100) | 85 | 85 | 85 | 85 | \$100,000 | \$100,000 | 8 | 4.25% | | 4.25% | 4.25% |
| American National | | Palladium MYG Annuity 8 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 8 | 4.15% | | 4.15% | 4.15% |
| American National | A+ | Palladium MYG Annuity 9 (100) | 85 | 85 | 85 | 85 | \$100,000 | | 9 | 5.75% | 2.00% | 3.75% | 3.97% |
| Lincoln Benefit Life | A+r | Tactician Plus 9 (100k) | 90 | 90 | 90 | 90 | \$100,000 | | 9 | 6.20% | 2.50% | 3.70% | 3.97% |
| American National | | Palladium MYG Annuity 9 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 9 | 5.65% | 2.00% | 3.65% | 3.87% |
| Lincoln Benefit Life | A+r | Tactician Plus 9 | 90 | 90 | 90 | 90 | \$5,000 | \$10,000 | 9 | 5.20% | 1.50% | 3.70% | 3.87% |
| EquiTrust Life | | Certainty 10 | 90 | 90 | 90 | 90 | \$10,000 | \$10,000 | 10 | 5.00% | | 5.00% | 5.00% |
| American National | | Palladium MYG Annuity 10 (100) | 85 | 85 | 85 | 85 | \$100,000 | | 10 | 5.10% | 1.00% | 4.10% | 4.20% |
| Integrity Life Insurance | | Momentum Advantage 10 | 85 | 85 | 85 | 85 | \$20,000 | \$20.000 | 10 | 4.80% | 0.75% | 4.05% | 4.12% |
| American National | | Palladium MYG Annuity 10 | 85 | 85 | 85 | 85 | \$5,000 | \$5,000 | 10 | 5.00% | 1.00% | 4.00% | 4.10% |
| MetLife Investors USA | | FA-Fixed Annuity (25k) | 90 | 90 | 90 | 90 | \$25,000 | \$25,000 | 10 | 3.65% | | 3.65% | 3.65% |

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2) COMPARATIVE ANNUITY REPORT May 2009 Copyright 2009 WebAnnuities.com, Inc. All rights reserved.

| AM | | M | Maximum Issue Age | | | | nimum Rate | | In | iterest Rat | es | Effective | |
|-----------------------|--------|----------------------|-------------------|-------|---------|---------|------------|----------|-----------|-------------|-------|-----------|--------|
| Insurance Company | Best's | Plan Name | Owner | Owner | Annuit. | Annuit. | Prem | nium | Guarantee | 1st | Yr. 1 | Other | Annual |
| | Rating | | NQ | Q | NQ | Q | NQ | Q | Period | Year | Bonus | Years | Yield |
| MetLife Investors USA | A+ | FA-Fixed Annuity | 90 | 90 | 90 | 90 | \$5,000 | \$5,000 | 10 | 3.40% | | 3.40% | 3.40% |
| Allianz Life | Α | Dominator 10 | 85 | 85 | 85 | 85 | \$25,000 | \$25,000 | 10 | 3.10% | | 3.10% | 3.10% |
| Allianz Life of NY | Α | Dominator Annuity 10 | 80 | 80 | 80 | 80 | \$35,000 | \$35,000 | 10 | 3.00% | | 3.00% | 3.00% |

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Name of Insurance Company (Study # 3) COMPARATIVE ANNUITY REPORT May 2009 Copyright 2009 WebAnnuities.com, Inc. All rights reserved.

| | SPIA Age 60 - MALE Single Life with No Beneficiary | | | SPIA Age 60 - MALE Single Life with 10 Years Certa | in |
|----|---|------------------|----|---|------------------|
| | | Average= 5.93 | | | Average= 5.81 |
| | Company/Program | Male Factor | | Company/Program | Male Factor |
| 1 | Allianz Life Ins Co of N.A. | 5.32 | 1 | Allianz Life Ins Co of N.A. | 5.22 |
| 2 | American National Ins Co | 6.12 | 2 | American National Ins Co | 5.98 |
| 3 | Genworth Financial | 5.83 | 3 | Genworth Financial | 5.71 |
| 4 | Genworth New York | 5.83 | 4 | Genworth New York | 5.71 |
| 5 | Integrity Life Insurance | 5.92 | 5 | Integrity Life Insurance | 5.80 |
| 6 | Kansas City Life Ins Co | 6.14 | 6 | Kansas City Life Ins Co | 6.01 |
| 7 | Lincoln Benefit Life Company | 6.08 | 7 | Lincoln Benefit Life Company | 5.92 |
| 8 | MetLife Investors | 6.00 | 8 | MetLife Investors | 5.86 |
| 9 | National Integrity Life | 5.92 | 9 | National Integrity Life | 5.80 |
| 10 | Presidential Life Ins Co | 6.09 | 10 | Presidential Life Ins Co | 5.94 |
| 11 | United of Omaha | 5.99 | 11 | United of Omaha | 5.91 |

| | SPIA Age 60 - FEMALE Single Life with No Beneficiary | | | SPIA Age 60 - FEMALE Single Life with 10 Years Certain | |
|----|---|----------|----|---|----------|
| | 3 | Average= | | | Average= |
| | | 5.58 | | | 5.51 |
| | | Female | | | Female |
| | Company/Program | Factor | | Company/Program | Factor |
| 1 | Allianz Life Ins Co of N.A. | 4.97 | 1 | Allianz Life Ins Co of N.A. | 4.92 |
| 2 | American National Ins Co | 5.75 | 2 | American National Ins Co | 5.68 |
| 3 | Genworth Financial | 5.51 | 3 | Genworth Financial | 5.44 |
| 4 | Genworth New York | 5.51 | 4 | Genworth New York | 5.44 |
| 5 | Integrity Life Insurance | 5.61 | 5 | Integrity Life Insurance | 5.54 |
| 6 | Kansas City Life Ins Co | 5.74 | 6 | Kansas City Life Ins Co | 5.67 |
| 7 | Lincoln Benefit Life Company | 5.70 | 7 | Lincoln Benefit Life Company | 5.59 |
| 8 | MetLife Investors | 5.61 | 8 | MetLife Investors | 5.53 |
| 9 | National Integrity Life | 5.61 | 9 | National Integrity Life | 5.54 |
| 10 | Presidential Life Ins Co | 5.66 | 10 | Presidential Life Ins Co | 5.58 |
| 11 | United of Omaha | 5.67 | 11 | United of Omaha | 5.63 |

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Rate Factor (Study # 4) COMPARATIVE ANNUITY REPORT May 2009 Copyright 2009 WebAnnuities.com, Inc. All rights reserved.

| | SPIA Age 60 - MALE | | | SPIA Age 60 - MALE | |
|----|---------------------------------|--------------|----|----------------------------------|----------------|
| | Single Life with No Beneficiary | A | | Single Life with 10 Years Certai | |
| | | Average= | | | Average= |
| | | 5.93 Male | | | 5.81 |
| | Company/Program | Factor | | Company/Program | Male Factor |
| 1 | Kansas City Life Ins Co | 6.14 | 1 | Kansas City Life Ins Co | 6.01 |
| 2 | American National Ins Co | 6.12 | 2 | American National Ins Co | 5.98 |
| 3 | Presidential Life Ins Co | 6.09 | 3 | Presidential Life Ins Co | 5.94 |
| 4 | Lincoln Benefit Life Company | 6.08 | 4 | Lincoln Benefit Life Company | 5.92 |
| 5 | MetLife Investors | 6.00 | 5 | United of Omaha | 5.91 |
| 6 | United of Omaha | 5.99 | 6 | MetLife Investors | 5.86 |
| 7 | Integrity Life Insurance | 5.92 | 7 | Integrity Life Insurance | 5.80 |
| 8 | National Integrity Life | 5.92 | 8 | National Integrity Life | 5.80 |
| 9 | Genworth Financial | 5.83 | 9 | Genworth Financial | 5.71 |
| 10 | Genworth New York | 5.83 | 10 | Genworth New York | 5.71 |
| 11 | Allianz Life Ins Co of N.A. | 5.32 | 11 | Allianz Life Ins Co of N.A. | 5.22 |

| | SPIA Age 60 - FEMALE | | SPIA Age 60 - FEMALE | | | | | | |
|----|---------------------------------|----------|----------------------|----|-----------------------------------|----------|--|--|--|
| | Single Life with No Beneficiary | | | | Single Life with 10 Years Certain | | | | |
| | | Average= | | | | Average= | | | |
| | | 5.58 | | | | 5.51 | | | |
| | | Female | | | | Female | | | |
| | Company/Program | Factor | | | Company/Program | Factor | | | |
| 1 | American National Ins Co | 5.75 | | 1 | American National Ins Co | 5.68 | | | |
| 2 | Kansas City Life Ins Co | 5.74 | | 2 | Kansas City Life Ins Co | 5.67 | | | |
| 3 | Lincoln Benefit Life Company | 5.70 | | 3 | United of Omaha | 5.63 | | | |
| 4 | United of Omaha | 5.67 | | 4 | Lincoln Benefit Life Company | 5.59 | | | |
| 5 | Presidential Life Ins Co | 5.66 | | 5 | Presidential Life Ins Co | 5.58 | | | |
| 6 | Integrity Life Insurance | 5.61 | | 6 | Integrity Life Insurance | 5.54 | | | |
| 7 | MetLife Investors | 5.61 | | 7 | National Integrity Life | 5.54 | | | |
| 8 | National Integrity Life | 5.61 | | 8 | MetLife Investors | 5.53 | | | |
| 9 | Genworth Financial | 5.51 | | 9 | Genworth Financial | 5.44 | | | |
| 10 | Genworth New York | 5.51 | | 10 | Genworth New York | 5.44 | | | |
| 11 | Allianz Life Ins Co of N.A. | 4.97 | | 11 | Allianz Life Ins Co of N.A. | 4.92 | | | |

SPIA (Single Premium Immediate Annuity) Age 65 --- Sorted by Name of Insurance Company (Study # 5)

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| | SPIA Age 65 - MALE Single Life with No Beneficiary | | | SPIA Age 65 - MALE Single Life with 10 Years Certa | in |
|----|---|----------|----|---|----------|
| | | Average= | | | Average= |
| | | 6.58 | | | 6.33 |
| | | Male | | | Male |
| | Company/Program | Factor | | Company/Program | Factor |
| 1 | Allianz Life Ins Co of N.A. | 5.97 | 1 | Allianz Life Ins Co of N.A. | 5.72 |
| 2 | American National Ins Co | 6.77 | 2 | American National Ins Co | 6.51 |
| 3 | Genworth Financial | 6.49 | 3 | Genworth Financial | 6.25 |
| 4 | Genworth New York | 6.49 | 4 | Genworth New York | 6.25 |
| 5 | Integrity Life Insurance | 6.53 | 5 | Integrity Life Insurance | 6.29 |
| 6 | Kansas City Life Ins Co | 6.83 | 6 | Kansas City Life Ins Co | 6.52 |
| 7 | Lincoln Benefit Life Company | 6.74 | 7 | Lincoln Benefit Life Company | 6.44 |
| 8 | MetLife Investors | 6.68 | 8 | MetLife Investors | 6.39 |
| 9 | National Integrity Life | 6.53 | 9 | National Integrity Life | 6.29 |
| 10 | Presidential Life Ins Co | 6.81 | 10 | Presidential Life Ins Co | 6.51 |
| 11 | United of Omaha | 6.56 | 11 | United of Omaha | 6.44 |

| | SPIA Age 65 - FEMALE Single Life with No Beneficiary | | | SPIA Age 65 - FEMALE Single Life with 10 Years Certain | |
|----|---|----------|----|---|----------|
| | . , | Average= | | 3 | Average= |
| | | 6.10 | | Average= | 5.97 |
| | | Female | | | Female |
| | Company/Program | Factor | | Company/Program | Factor |
| 1 | Allianz Life Ins Co of N.A. | 5.49 | 1 | Allianz Life Ins Co of N.A. | 5.37 |
| 2 | American National Ins Co | 6.28 | 2 | American National Ins Co | 6.14 |
| 3 | Genworth Financial | 6.04 | 3 | Genworth Financial | 5.89 |
| 4 | Genworth New York | 6.04 | 4 | Genworth New York | 5.89 |
| 5 | Integrity Life Insurance | 6.10 | 5 | Integrity Life Insurance | 5.97 |
| 6 | Kansas City Life Ins Co | 6.27 | 6 | Kansas City Life Ins Co | 6.14 |
| 7 | Lincoln Benefit Life Company | 6.23 | 7 | Lincoln Benefit Life Company | 6.04 |
| 8 | MetLife Investors | 6.14 | 8 | MetLife Investors | 5.99 |
| 9 | National Integrity Life | 6.10 | 9 | National Integrity Life | 6.03 |
| 10 | Presidential Life Ins Co | 6.24 | 10 | Presidential Life Ins Co | 6.08 |
| 11 | United of Omaha | 6.18 | 11 | United of Omaha | 6.13 |

SPIA (Single Premium Immediate Annuity) Age 65 --- Sorted by Rate Factor (Study # 6) COMPARATIVE ANNUITY REPORT May 2009 Copyright 2009 WebAnnuities.com, Inc. All rights reserved.

| | SPIA Age 65 - MALE Single Life with No Beneficiary | | | SPIA Age 65 - MALE Single Life with 10 Years Certa | ain |
|----|---|----------|----|---|----------|
| | - | Average= | | - | Average= |
| | | 6.58 | | | 6.33 |
| | | Male | | | Male |
| | Company/Program | Factor | | Company/Program | Factor |
| 1 | Kansas City Life Ins Co | 6.83 | 1 | Kansas City Life Ins Co | 6.52 |
| 2 | Presidential Life Ins Co | 6.81 | 2 | American National Ins Co | 6.51 |
| 3 | American National Ins Co | 6.77 | 3 | Presidential Life Ins Co | 6.51 |
| 4 | Lincoln Benefit Life Company | 6.74 | 4 | Lincoln Benefit Life Company | 6.44 |
| 5 | MetLife Investors | 6.68 | 5 | United of Omaha | 6.44 |
| 6 | United of Omaha | 6.56 | 6 | MetLife Investors | 6.39 |
| 7 | Integrity Life Insurance | 6.53 | 7 | Integrity Life Insurance | 6.29 |
| 8 | National Integrity Life | 6.53 | 8 | National Integrity Life | 6.29 |
| 9 | Genworth Financial | 6.49 | 9 | Genworth Financial | 6.25 |
| 10 | Genworth New York | 6.49 | 10 | Genworth New York | 6.25 |
| 11 | Allianz Life Ins Co of N.A. | 5.97 | 11 | Allianz Life Ins Co of N.A. | 5.72 |

| | SPIA Age 65 - FEMALE Single Life with No Beneficiary | | | SPIA Age 65 - FEMALE Single Life with 10 Years Certain | |
|----|---|------------------|----|---|------------------|
| | olligie Life with No Deneneiary | Average= | | Single Life with to real's certain | Average= |
| | | 6.10 | | Average= | 5.97 |
| | Company/Program | Female Factor | | Company/Program | Female Factor |
| 1 | American National Ins Co | 6.28 | 1 | American National Ins Co | 6.14 |
| 2 | Kansas City Life Ins Co | 6.27 | 2 | Kansas City Life Ins Co | 6.14 |
| 3 | Presidential Life Ins Co | 6.24 | 3 | United of Omaha | 6.13 |
| 4 | Lincoln Benefit Life Company | 6.23 | 4 | Presidential Life Ins Co | 6.08 |
| 5 | United of Omaha | 6.18 | 5 | Lincoln Benefit Life Company | 6.04 |
| 6 | MetLife Investors | 6.14 | 6 | National Integrity Life | 6.03 |
| 7 | Integrity Life Insurance | 6.10 | 7 | MetLife Investors | 5.99 |
| 8 | National Integrity Life | 6.10 | 8 | Integrity Life Insurance | 5.97 |
| 9 | Genworth Financial | 6.04 | 9 | Genworth Financial | 5.89 |
| 10 | Genworth New York | 6.04 | 10 | Genworth New York | 5.89 |
| 11 | Allianz Life Ins Co of N.A. | 5.49 | 11 | Allianz Life Ins Co of N.A. | 5.37 |

<u>SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Name of Insurance Company (Study # 7)</u> COMPARATIVE ANNUITY REPORT May 2009 Copyright 2009 WebAnnuities.com, Inc. All rights reserved.

| | SPIA Age 70 - MALE Single Life with No Beneficiary | | | SPIA Age 70 - MALE Single Life with 10 Years Certai | in |
|----|---|------------------|----|--|------------------|
| | | Average= 7.48 | | | Average= 6.97 |
| | Company/Program | Male Factor | | Company/Program | Male Factor |
| 1 | Allianz Life Ins Co of N.A. | 6.90 | 1 | Allianz Life Ins Co of N.A. | 6.36 |
| 2 | American National Ins Co | 7.71 | 2 | American National Ins Co | 7.17 |
| 3 | Genworth Financial | 7.42 | 3 | Genworth Financial | 6.93 |
| 4 | Genworth New York | 7.42 | 4 | Genworth New York | 6.93 |
| 5 | Integrity Life Insurance | 7.37 | 5 | Integrity Life Insurance | 6.88 |
| 6 | Kansas City Life Ins Co | 7.66 | 6 | Kansas City Life Ins Co | 7.12 |
| 7 | Lincoln Benefit Life Company | 7.58 | 7 | Lincoln Benefit Life Company | 7.04 |
| 8 | MetLife Investors | 7.64 | 8 | MetLife Investors | 7.05 |
| 9 | National Integrity Life | 7.37 | 9 | National Integrity Life | 6.88 |
| 10 | Presidential Life Ins Co | 7.83 | 10 | Presidential Life Ins Co | 7.22 |
| 11 | United of Omaha | 7.43 | 11 | United of Omaha | 7.08 |

| SPIA Age 70 - FEMALE | | | SPIA Age 70 - FEMALE | | | |
|----------------------|---------------------------------|----------|----------------------|----------------------------------|----------|--|
| | Single Life with No Beneficiary | | | Single Life with 10 Years Certai | | |
| | | Average= | | | Average= | |
| | | 6.84 | | | 6.56 | |
| | | Female | | | Female | |
| | Company/Program | Factor | | Company/Program | Factor | |
| 1 | Allianz Life Ins Co of N.A. | 6.23 | 1 | Allianz Life Ins Co of N.A. | 5.97 | |
| 2 | American National Ins Co | 7.05 | 2 | American National Ins Co | 6.76 | |
| 3 | Genworth Financial | 6.79 | 3 | Genworth Financial | 6.50 | |
| 4 | Genworth New York | 6.79 | 4 | Genworth New York | 6.50 | |
| 5 | Integrity Life Insurance | 6.81 | 5 | Integrity Life Insurance | 6.54 | |
| 6 | Kansas City Life Ins Co | 7.00 | 6 | Kansas City Life Ins Co | 6.67 | |
| 7 | Lincoln Benefit Life Company | 6.91 | 7 | Lincoln Benefit Life Company | 6.59 | |
| 8 | MetLife Investors | 6.92 | 8 | MetLife Investors | 6.61 | |
| 9 | National Integrity Life | 6.81 | 9 | National Integrity Life | 6.54 | |
| 10 | Presidential Life Ins Co | 7.05 | 10 | Presidential Life Ins Co | 6.73 | |
| 11 | United of Omaha | 6.90 | 11 | United of Omaha | 6.72 | |

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Rate Factor (Study # 8) COMPARATIVE ANNUITY REPORT May 2009 Copyright 2009 WebAnnuities.com, Inc. All rights reserved.

| | SPIA Age 70 - MALE Single Life with No Beneficiary | | | SPIA Age 70 - MALE Single Life with 10 Years Certa | in |
|----|---|------------------|----|---|------------------|
| | | Average= 7.48 | | | Average= 6.97 |
| | Company/Program | Male Factor | | Company/Program | Male Factor |
| 1 | Presidential Life Ins Co | 7.83 | 1 | Presidential Life Ins Co | 7.22 |
| 2 | American National Ins Co | 7.71 | 2 | American National Ins Co | 7.17 |
| 3 | Kansas City Life Ins Co | 7.66 | 3 | Kansas City Life Ins Co | 7.12 |
| 4 | MetLife Investors | 7.64 | 4 | United of Omaha | 7.08 |
| 5 | Lincoln Benefit Life Company | 7.58 | 5 | MetLife Investors | 7.05 |
| 6 | United of Omaha | 7.43 | 6 | Lincoln Benefit Life Company | 7.04 |
| 7 | Genworth Financial | 7.42 | 7 | Genworth Financial | 6.93 |
| 8 | Genworth New York | 7.42 | 8 | Genworth New York | 6.93 |
| 9 | Integrity Life Insurance | 7.37 | 9 | Integrity Life Insurance | 6.88 |
| 10 | National Integrity Life | 7.37 | 10 | National Integrity Life | 6.88 |
| 11 | Allianz Life Ins Co of N.A. | 6.90 | 11 | Allianz Life Ins Co of N.A. | 6.36 |

| | SPIA Age 70 - FEMALE Single Life with No Beneficiary | | | SPIA Age 70 - FEMALE Single Life with 10 Years Certain | |
|----|---|----------|----|---|----------|
| | eg.ee te _e.te.te.te.t | Average= | | | Average= |
| | | 6.84 | | | 6.56 |
| | | Female | | | Female |
| | Company/Program | Factor | | Company/Program | Factor |
| 1 | American National Ins Co | 7.05 | 1 | American National Ins Co | 6.76 |
| 2 | Presidential Life Ins Co | 7.05 | 2 | Presidential Life Ins Co | 6.73 |
| 3 | Kansas City Life Ins Co | 7.00 | 3 | United of Omaha | 6.72 |
| 4 | MetLife Investors | 6.92 | 4 | Kansas City Life Ins Co | 6.67 |
| 5 | Lincoln Benefit Life Company | 6.91 | 5 | MetLife Investors | 6.61 |
| 6 | United of Omaha | 6.90 | 6 | Lincoln Benefit Life Company | 6.59 |
| 7 | Integrity Life Insurance | 6.81 | 7 | Integrity Life Insurance | 6.54 |
| 8 | National Integrity Life | 6.81 | 8 | National Integrity Life | 6.54 |
| 9 | Genworth Financial | 6.79 | 9 | Genworth Financial | 6.50 |
| 10 | Genworth New York | 6.79 | 10 | Genworth New York | 6.50 |
| 11 | Allianz Life Ins Co of N.A. | 6.23 | 11 | Allianz Life Ins Co of N.A. | 5.97 |

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Name of Insurance Company (Study # 9) COMPARATIVE ANNUITY REPORT May 2009 Copyright 2009 WebAnnuities.com, Inc. All rights reserved.

| | SPIA Age 75 - MALE Single Life with No Beneficiary | | | SPIA Age 75 - MALE Single Life with 10 Years Certa | lin |
|----|---|------------------|----|---|------------------|
| | Single Life with No Benenciary | Average= 8.78 | | Single Life with 10 Years Certa | Average= 7.71 |
| | Company/Program | Male Factor | | Company/Program | Male Factor |
| 1 | Allianz Life Ins Co of N.A. | 8.17 | 1 | Allianz Life Ins Co of N.A. | 7.07 |
| 2 | American National Ins Co | 9.02 | 2 | American National Ins Co | 7.94 |
| 3 | Genworth Financial | 8.80 | 3 | Genworth Financial | 7.70 |
| 4 | Genworth New York | 8.80 | 4 | Genworth New York | 7.70 |
| 5 | Integrity Life Insurance | 8.49 | 5 | Integrity Life Insurance | 7.57 |
| 6 | Kansas City Life Ins Co | 9.06 | 6 | Kansas City Life Ins Co | 7.99 |
| 7 | Lincoln Benefit Life Company | 8.69 | 7 | Lincoln Benefit Life Company | 7.75 |
| 8 | MetLife Investors | 8.97 | 8 | MetLife Investors | 7.77 |
| 9 | National Integrity Life | 8.66 | 9 | National Integrity Life | 7.57 |
| 10 | Presidential Life Ins Co | 9.31 | 10 | Presidential Life Ins Co | 8.03 |
| 11 | United of Omaha | 8.58 | 11 | United of Omaha | 7.76 |

| SPIA Age 75 - FEMALE | | | | SPIA Age 75 - FEMALE | | |
|----------------------|---------------------------------|----------|--|----------------------|-----------------------------------|----------|
| | Single Life with No Beneficiary | | | | Single Life with 10 Years Certain | n |
| | | Average= | | | | Average= |
| | | 7.95 | | | | 7.33 |
| | | Female | | | | Female |
| | Company/Program | Factor | | | Company/Program | Factor |
| 1 | Allianz Life Ins Co of N.A. | 7.40 | | 1 | Allianz Life Ins Co of N.A. | 6.73 |
| 2 | American National Ins Co | 8.21 | | 2 | American National Ins Co | 7.56 |
| 3 | Genworth Financial | 7.94 | | 3 | Genworth Financial | 7.28 |
| 4 | Genworth New York | 7.94 | | 4 | Genworth New York | 7.28 |
| 5 | Integrity Life Insurance | 7.83 | | 5 | Integrity Life Insurance | 7.27 |
| 6 | Kansas City Life Ins Co | 8.19 | | 6 | Kansas City Life Ins Co | 7.57 |
| 7 | Lincoln Benefit Life Company | 7.84 | | 7 | Lincoln Benefit Life Company | 7.28 |
| 8 | MetLife Investors | 8.09 | | 8 | MetLife Investors | 7.38 |
| 9 | National Integrity Life | 7.83 | | 9 | National Integrity Life | 7.27 |
| 10 | Presidential Life Ins Co | 8.27 | | 10 | Presidential Life Ins Co | 7.54 |
| 11 | United of Omaha | 7.94 | | 11 | United of Omaha | 7.44 |

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Rate Factor (Study # 10) COMPARATIVE ANNUITY REPORT May 2009 Copyright 2009 WebAnnuities.com, Inc. All rights reserved.

| | SPIA Age 75 - MALE Single Life with No Beneficiary | | | SPIA Age 75 - MALE Single Life with 10 Years Certa | iin |
|----|---|------------------|----|---|------------------|
| | | Average= 8.78 | | | Average= 7.71 |
| | Company/Program | Male Factor | | Company/Program | Male Factor |
| 1 | Presidential Life Ins Co | 9.31 | 1 | Presidential Life Ins Co | 8.03 |
| 2 | Kansas City Life Ins Co | 9.06 | 2 | Kansas City Life Ins Co | 7.99 |
| 3 | American National Ins Co | 9.02 | 3 | American National Ins Co | 7.94 |
| 4 | MetLife Investors | 8.97 | 4 | MetLife Investors | 7.77 |
| 5 | Genworth Financial | 8.80 | 5 | United of Omaha | 7.76 |
| 6 | Genworth New York | 8.80 | 6 | Lincoln Benefit Life Company | 7.75 |
| 7 | Lincoln Benefit Life Company | 8.69 | 7 | Genworth Financial | 7.70 |
| 8 | National Integrity Life | 8.66 | 8 | Genworth New York | 7.70 |
| 9 | United of Omaha | 8.58 | 9 | Integrity Life Insurance | 7.57 |
| 10 | Integrity Life Insurance | 8.49 | 10 | National Integrity Life | 7.57 |
| 11 | Allianz Life Ins Co of N.A. | 8.17 | 11 | Allianz Life Ins Co of N.A. | 7.07 |

| | SPIA Age 75 - FEMALE Single Life with No Beneficiary | | | SPIA Age 75 - FEMALE Single Life with 10 Years Certain | |
|----|---|------------------|----|---|------------------|
| | | Average= 7.95 | | 0 | Average= 7.33 |
| | Company/Program | Female Factor | | Company/Program | Female Factor |
| 1 | Presidential Life Ins Co | 8.27 | 1 | Kansas City Life Ins Co | 7.57 |
| 2 | American National Ins Co | 8.21 | 2 | American National Ins Co | 7.56 |
| 3 | Kansas City Life Ins Co | 8.19 | 3 | Presidential Life Ins Co | 7.54 |
| 4 | MetLife Investors | 8.09 | 4 | United of Omaha | 7.44 |
| 5 | Genworth Financial | 7.94 | 5 | MetLife Investors | 7.38 |
| 6 | Genworth New York | 7.94 | 6 | Genworth Financial | 7.28 |
| 7 | United of Omaha | 7.94 | 7 | Genworth New York | 7.28 |
| 8 | Lincoln Benefit Life Company | 7.84 | 8 | Lincoln Benefit Life Company | 7.28 |
| 9 | Integrity Life Insurance | 7.83 | 9 | Integrity Life Insurance | 7.27 |
| 10 | National Integrity Life | 7.83 | 10 | National Integrity Life | 7.27 |
| 11 | Allianz Life Ins Co of N.A. | 7.40 | 11 | Allianz Life Ins Co of N.A. | 6.73 |

Notes of Explanation on Multi-Year Guarantee Annuity (MYGA) Study

A Multi-Year Guarantee Annuity ("CD-Like Annuity") offers an Interest Rate which is guaranteed for a specified number of years (usually from 3 to 10 years); and by contract the Interest Rate <u>cannot change</u> either up or down during this time frame. Surrender charge percentage rates will vary from carrier to carrier, but often match in years the interest rate guarantee period. At the end of the guarantee period the owner will normally have a 30-day period to either withdraw or rollover funds with no penalty— if no action is taken during this "30-day window", the contract will automatically renew for the same period of years as in the previous contract **at a new guaranteed interest rate** (often also restarting the same early surrender penalty schedule).

Maximum Issue Age — This is the older age at which the company will accept premium to start a new annuity contract. Please note the variances in age for specific categories. The modifiers are as follows: "Owner"; "Annuitant"; "NQ" = Non-Qualified (funds from CD's sale of home or other property, etc.); and "Q" = Qualified Annuity i.e., IRA, 401K, 403(b).

Minimum Premium — This is the smallest deposit amount a company will accept to issue the contract for a Non-Qualified ('NQ') or Qualified ('Q') funds annuity.

Interest Rates—Some programs offer a **Yr. 1 Bonus** which makes the 1st Year interest rate higher than the rate credited in the following years ("Other Years").