

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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SUMMARY OF ANNUITY TRENDS

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MULTI-YEAR GUARANTEE DEFERRED ANNUITY RATES

(‘Certificate’ or ‘CD-like’ Annuities)

Annual Effective Yield for Guarantee Period

	<u>Highest</u>	<u>Average</u>
3-Year annuity	4.07%	3.78%
4-Year annuity	4.60%	4.15%
5-Year annuity	4.95%	4.23%
6-Year annuity	5.05%	4.28%
7-Year annuity	5.14%	4.31%
8-Year annuity	4.95%	4.34%
9-Year annuity	4.63%	4.37%
10-Year annuity	5.10%	4.65%

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

	<u>Highest</u>	<u>Average</u>		<u>Highest</u>	<u>Average</u>
Male Age 60	\$6.31	\$6.02	Male Age 70	\$7.46	\$7.18
Female Age 60	\$6.08	\$5.79	Female Age 70	\$7.00	\$6.77
Male Age 65	\$6.83	\$6.55	Male Age 75	\$8.22	\$7.93
Female Age 65	\$6.44	\$6.18	Female Age 75	\$7.81	\$7.53

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)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Allianz Life	A	Dominator 5	85	85	85	85	\$20,000	\$20,000	5	3.75%		3.75%	3.75%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.85%		3.85%	3.85%
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.95%		3.95%	3.95%
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	4.05%		4.05%	4.05%
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.15%		4.15%	4.15%
Allianz Life	A	Dominator 10	85	85	85	85	\$20,000	\$20,000	10	5.10%		5.10%	5.10%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	4.85%		4.85%	4.85%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.80%		3.80%	3.80%
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.90%		3.90%	3.90%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.75%	5.00%	3.75%	4.46%
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	4.00%		4.00%	4.00%
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	4.10%		4.10%	4.10%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	5.00%		5.00%	5.00%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$5,000	\$2,000	5	3.80%		3.80%	3.80%
American General Life	A+	AG Horizon Select 5	85	85	85	85	\$5,000	\$5,000	5	4.10%		4.10%	4.10%
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7	4.05%		4.05%	4.50%
American General Life	A+	AG Horizon Select 7	85	85	85	85	\$5,000	\$5,000	7	4.35%		4.35%	4.35%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8	4.20%		4.20%	4.20%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9	4.55%		4.55%	4.55%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10	4.45%		4.45%	4.45%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	4.50%		4.50%	4.50%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.60%		4.60%	4.60%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.40%	1.00%	4.40%	4.60%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.50%	1.00%	4.50%	4.70%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	5.05%		5.05%	5.05%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	4.95%		4.95%	4.95%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.55%	1.00%	4.55%	4.69%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	5.65%	1.00%	4.65%	4.79%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	4.85%		4.85%	4.85%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	4.95%		4.95%	4.95%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.30%	2.00%	4.30%	4.52%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.40%	2.00%	4.40%	4.62%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.50%	1.00%	4.50%	4.60%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.60%	1.00%	4.60%	4.70%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	3.70%		3.70%	3.70%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.50%		4.50%	4.50%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	5.10%	1.00%	4.10%	4.27%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	9.00%	5.00%	4.00%	4.63%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	4.80%		4.80%	4.80%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 5	80	80	80	80	\$5,000	\$5,000	5	4.25%		4.25%	4.25%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 6	80	80	80	80	\$5,000	\$5,000	6	4.40%		4.40%	4.40%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 7	80	80	80	80	\$5,000	\$5,000	7	5.25%	1.00%	4.25%	4.39%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 8	80	80	80	80	\$5,000	\$5,000	8	5.95%	1.80%	4.15%	4.38%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 9	80	80	80	80	\$5,000	\$5,000	9	5.70%	1.20%	4.50%	4.63%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 10	80	80	80	80	\$5,000	\$5,000	10	5.05%	1.00%	4.05%	4.19%
Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.55%	0.75%	3.80%	3.99%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.15%	0.75%	4.40%	4.55%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.55%	0.75%	4.80%	4.91%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.75%	0.75%	5.00%	5.08%
Jefferson Pilot Life	A++	JPF Classic 5	85	85	85	85	\$10,000	\$10,000	5	4.65%	1.00%	3.65%	3.85%
Jefferson Pilot Life	A++	JPF Classic 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.65%	2.00%	3.65%	4.05%
Jefferson Pilot Life	A++	JPF Classic 7	85	85	85	85	\$10,000	\$10,000	7	5.65%	2.00%	3.65%	3.94%
Jefferson Pilot Life	A++	JPF Classic 7 (100)	85	85	85	85	\$100,000	\$100,000	7	6.65%	3.00%	3.65%	4.08%
Lincoln Benefit Life	A+r	Tactician Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.35%	1.00%	3.35%	3.55%
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5	5.35%	2.00%	3.35%	3.75%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.10%		4.10%	4.10%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.10%	1.00%	4.10%	4.27%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	4.75%	1.00%	3.75%	3.89%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Name of Insurance Company (Study # 1)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	5.75%	2.00%	3.75%	4.04%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.25%	1.50%	3.75%	3.94%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.25%	2.50%	3.75%	4.06%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	7.70%	4.00%	3.70%	4.14%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	8.70%	5.00%	3.70%	4.26%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.05%	1.00%	4.05%	4.15%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	6.05%	2.00%	4.05%	4.25%
Midland National Life	A+	Direct Guarantee 3	90	90	90	90	\$10,000	\$10,000	3	4.45%	1.00%	3.45%	3.78%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	4.15%		4.15%	4.15%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	4.20%		4.20%	4.20%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	4.00%		4.00%	4.00%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	4.40%		4.40%	4.40%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	4.25%		4.25%	4.25%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	4.55%		4.55%	4.55%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	4.40%		4.40%	4.40%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.55%	0.75%	3.80%	3.99%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.15%	0.75%	4.40%	4.55%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.45%	0.75%	4.70%	4.81%
National Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.65%	0.75%	4.90%	4.99%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	4.30%	1.00%	3.30%	3.63%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	3.95%		3.95%	3.95%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	5.65%	2.00%	3.65%	4.05%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	4.20%		4.20%	4.20%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	4.00%		4.00%	4.30%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	7.85%	4.00%	3.85%	4.35%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.00%		4.00%	4.58%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	4.15%		4.15%	4.15%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.00%		4.00%	4.00%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	4.35%		4.35%	4.35%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.15%	1.00%	4.15%	4.29%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	4.60%		4.60%	4.60%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.50%	1.00%	4.50%	4.60%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.75%	1.00%	4.75%	4.95%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	6.00%	1.00%	5.00%	5.14%
Physicians Life	A	Vista Custom Direct 3	85	75	85	75	\$2,000	\$2,000	3	4.40%	1.00%	3.40%	3.73%
Physicians Life	A	Vista Custom Direct 3 (100)	85	75	85	75	\$100,000	\$100,000	3	5.40%	2.00%	3.40%	4.07%
Physicians Life	A	Vista Custom Direct 4	85	75	85	75	\$2,000	\$2,000	4	4.50%	1.00%	3.50%	3.75%
Physicians Life	A	Vista Custom Direct 4 (100)	85	75	85	75	\$100,000	\$100,000	4	5.50%	2.00%	3.50%	4.00%
Physicians Life	A	Vista Custom Direct 5	85	75	85	75	\$2,000	\$2,000	5	4.70%	1.00%	3.70%	3.90%
Physicians Life	A	Vista Custom Direct 5 (100)	85	75	85	75	\$100,000	\$100,000	5	5.70%	2.00%	3.70%	4.10%
Physicians Life	A	Vista Custom Direct 6	85	75	85	75	\$2,000	\$2,000	6	5.55%	2.00%	3.55%	3.88%
Physicians Life	A	Vista Custom Direct 7	85	75	85	75	\$2,000	\$2,000	7	4.00%		4.00%	4.00%
Physicians Life	A	Vista Custom Direct 7 (100)	85	75	85	75	\$100,000	\$100,000	7	5.00%	1.00%	4.00%	4.14%
Physicians Life	A	VISTA 7	99	99	75	75	\$2,000	\$2,000	7	5.25%	2.00%	3.25%	3.54%
Physicians Life	A	Vista Custom Direct 8	85	75	85	75	\$2,000	\$2,000	8	6.15%	2.00%	4.15%	4.40%
Physicians Life	A	Vista Custom Direct 9	85	75	85	75	\$2,000	\$2,000	9	4.20%		4.20%	4.20%
Physicians Life	A	Vista Custom Direct 10	85	75	85	75	\$2,000	\$2,000	10	5.70%	1.50%	4.20%	4.35%
Presidential Life	B+	Secure 4	90	90	90	90	\$5,000	\$5,000	4	4.45%		4.45%	4.45%
Presidential Life	B+	Secure 5	90	90	90	90	\$5,000	\$5,000	5	4.85%		4.85%	4.85%
Presidential Life	B+	Secure 6	90	90	90	90	\$5,000	\$5,000	6	4.60%		4.60%	4.60%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Physicians Life	A	Vista Custom Direct 3 (100)	85	75	85	75	\$100,000	\$100,000	3	5.40%	2.00%	3.40%	4.07%
Midland National Life	A+	Direct Guarantee 3	90	90	90	90	\$10,000	\$10,000	3	4.45%	1.00%	3.45%	3.78%
Physicians Life	A	Vista Custom Direct 3	85	75	85	75	\$2,000	\$2,000	3	4.40%	1.00%	3.40%	3.73%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	3.70%		3.70%	3.70%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	4.30%	1.00%	3.30%	3.63%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.60%		4.60%	4.60%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	4.50%		4.50%	4.50%
Presidential Life	B +	Secure 4	90	90	90	90	\$5,000	\$5,000	4	4.45%		4.45%	4.45%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	4.15%		4.15%	4.15%
Physicians Life	A	Vista Custom Direct 4 (100)	85	75	85	75	\$100,000	\$100,000	4	5.50%	2.00%	3.50%	4.00%
Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.55%	0.75%	3.80%	3.99%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.55%	0.75%	3.80%	3.99%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	3.95%		3.95%	3.95%
Physicians Life	A	Vista Custom Direct 4	85	75	85	75	\$2,000	\$2,000	4	4.50%	1.00%	3.50%	3.75%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.75%	1.00%	4.75%	4.95%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	4.85%		4.85%	4.85%
Presidential Life	B +	Secure 5	90	90	90	90	\$5,000	\$5,000	5	4.85%		4.85%	4.85%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.50%	1.00%	4.50%	4.70%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.40%	1.00%	4.40%	4.60%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.15%	0.75%	4.40%	4.55%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.15%	0.75%	4.40%	4.55%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.50%		4.50%	4.50%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 5	80	80	80	80	\$5,000	\$5,000	5	4.25%		4.25%	4.25%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	4.20%		4.20%	4.20%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	4.15%		4.15%	4.15%
American General Life	A+	AG Horizon Select 5	85	85	85	85	\$5,000	\$5,000	5	4.10%		4.10%	4.10%
Physicians Life	A	Vista Custom Direct 5 (100)	85	75	85	75	\$100,000	\$100,000	5	5.70%	2.00%	3.70%	4.10%
Jefferson Pilot Life	A++	JPF Classic 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.65%	2.00%	3.65%	4.05%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	5.65%	2.00%	3.65%	4.05%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.00%		4.00%	4.00%
Physicians Life	A	Vista Custom Direct 5	85	75	85	75	\$2,000	\$2,000	5	4.70%	1.00%	3.70%	3.90%
Jefferson Pilot Life	A++	JPF Classic 5	85	85	85	85	\$10,000	\$10,000	5	4.65%	1.00%	3.65%	3.85%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$5,000	\$2,000	5	3.80%		3.80%	3.80%
Allianz Life	A	Dominator 5	85	85	85	85	\$20,000	\$20,000	5	3.75%		3.75%	3.75%
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5	5.35%	2.00%	3.35%	3.75%
Lincoln Benefit Life	A+r	Tactician Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.35%	1.00%	3.35%	3.55%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	5.05%		5.05%	5.05%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	4.95%		4.95%	4.95%
Presidential Life	B +	Secure 6	90	90	90	90	\$5,000	\$5,000	6	4.60%		4.60%	4.60%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 6	80	80	80	80	\$5,000	\$5,000	6	4.40%		4.40%	4.40%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	5.10%	1.00%	4.10%	4.27%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.10%	1.00%	4.10%	4.27%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	4.20%		4.20%	4.20%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.10%		4.10%	4.10%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	4.00%		4.00%	4.00%
Physicians Life	A	Vista Custom Direct 6	85	75	85	75	\$2,000	\$2,000	6	5.55%	2.00%	3.55%	3.88%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.85%		3.85%	3.85%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.80%		3.80%	3.80%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	6.00%	1.00%	5.00%	5.14%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.55%	0.75%	4.80%	4.91%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.45%	0.75%	4.70%	4.81%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	5.65%	1.00%	4.65%	4.79%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.55%	1.00%	4.55%	4.69%
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7	4.05%		4.05%	4.50%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.75%	5.00%	3.75%	4.46%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	4.40%		4.40%	4.40%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 7	80	80	80	80	\$5,000	\$5,000	7	5.25%	1.00%	4.25%	4.39%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
			American General Life	A+	AG Horizon Select 7	85	85	85		85	\$5,000	\$5,000	
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	4.35%		4.35%	4.35%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	4.00%		4.00%	4.30%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.15%	1.00%	4.15%	4.29%
Physicians Life	A	Vista Custom Direct 7 (100)	85	75	85	75	\$100,000	\$100,000	7	5.00%	1.00%	4.00%	4.14%
Jefferson Pilot Life	A++	JPF Classic 7 (100)	85	85	85	85	\$100,000	\$100,000	7	6.65%	3.00%	3.65%	4.08%
Lincoln Benefit Life	A++	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	5.75%	2.00%	3.75%	4.04%
Physicians Life	A	Vista Custom Direct 7	85	75	85	75	\$2,000	\$2,000	7	4.00%		4.00%	4.00%
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.95%		3.95%	3.95%
Jefferson Pilot Life	A++	JPF Classic 7	85	85	85	85	\$10,000	\$10,000	7	5.65%	2.00%	3.65%	3.94%
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.90%		3.90%	3.90%
Lincoln Benefit Life	A++	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	4.75%	1.00%	3.75%	3.89%
Physicians Life	A	VISTA 7	99	99	75	75	\$2,000	\$2,000	7	5.25%	2.00%	3.25%	3.54%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	4.95%		4.95%	4.95%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	4.85%		4.85%	4.85%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	9.00%	5.00%	4.00%	4.63%
Physicians Life	A	Vista Custom Direct 8	85	75	85	75	\$2,000	\$2,000	8	6.15%	2.00%	4.15%	4.40%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 8	80	80	80	80	\$5,000	\$5,000	8	5.95%	1.80%	4.15%	4.38%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	7.85%	4.00%	3.85%	4.35%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	4.25%		4.25%	4.25%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8	4.20%		4.20%	4.20%
Lincoln Benefit Life	A++	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.25%	2.50%	3.75%	4.06%
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	4.05%		4.05%	4.05%
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	4.00%		4.00%	4.00%
Lincoln Benefit Life	A++	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.25%	1.50%	3.75%	3.94%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 9	80	80	80	80	\$5,000	\$5,000	9	5.70%	1.20%	4.50%	4.63%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.40%	2.00%	4.40%	4.62%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9	4.55%		4.55%	4.55%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	4.55%		4.55%	4.55%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.30%	2.00%	4.30%	4.52%
Lincoln Benefit Life	A++	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	8.70%	5.00%	3.70%	4.26%
Physicians Life	A	Vista Custom Direct 9	85	75	85	75	\$2,000	\$2,000	9	4.20%		4.20%	4.20%
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.15%		4.15%	4.15%
Lincoln Benefit Life	A++	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	7.70%	4.00%	3.70%	4.14%
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	4.10%		4.10%	4.10%
Allianz Life	A	Dominator 10	85	85	85	85	\$20,000	\$20,000	10	5.10%		5.10%	5.10%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.75%	0.75%	5.00%	5.08%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	5.00%		5.00%	5.00%
National Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.65%	0.75%	4.90%	4.99%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	4.80%		4.80%	4.80%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.60%	1.00%	4.60%	4.70%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.50%	1.00%	4.50%	4.60%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	4.60%		4.60%	4.60%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.50%	1.00%	4.50%	4.60%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.00%		4.00%	4.58%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10	4.45%		4.45%	4.45%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	4.40%		4.40%	4.40%
Physicians Life	A	Vista Custom Direct 10	85	75	85	75	\$2,000	\$2,000	10	5.70%	1.50%	4.20%	4.35%
Lincoln Benefit Life	A++	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	6.05%	2.00%	4.05%	4.25%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 10	80	80	80	80	\$5,000	\$5,000	10	5.05%	1.00%	4.05%	4.19%
Lincoln Benefit Life	A++	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.05%	1.00%	4.05%	4.15%

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Name of Insurance Company (Study # 3)

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SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.16 Male Factor	Rank	Company/Program	Average= 6.02 Male Factor
1	Allianz Life Ins Co of N.A.	6.46	1	Allianz Life Ins Co of N.A.	6.31
2	American General (AIG)	6.24	2	American General (AIG)	6.08
3	American National Ins Co	6.45	3	American National Ins Co	6.29
4	Aviva Life	6.13	4	Aviva Life	5.99
5	Aviva Life Insurance NY	6.13	5	Aviva Life Insurance NY	5.99
6	OM Financial LIC NY (F&G NY)	6.20	6	OM Financial LIC NY (F&G NY)	6.07
7	OM Financial LIC (F&G)	6.20	7	OM Financial LIC (F&G)	6.07
8	GenWorth Financial (GE)	6.35	8	GenWorth Financial (GE)	6.22
9	GenWorth New York (GENY)	6.35	9	GenWorth New York (GENY)	6.22
10	ING USA Life & Annuity Ins Co	5.82	10	ING USA Life & Annuity Ins Co	5.67
11	Integrity Life Insurance	6.24	11	Integrity Life Insurance	6.11
12	Jeff. Pilot Life America	5.92	12	Jeff. Pilot Life America	5.78
13	Jefferson Pilot Life Ins Co	5.92	13	Jefferson Pilot Life Ins Co	5.78
14	John Hancock Life	5.90	14	John Hancock Life	5.79
15	Kansas City Life Ins Co	6.14	15	Kansas City Life Ins Co	6.01
16	Lincoln Benefit Life Company	5.85	16	Lincoln Benefit Life Company	5.75
17	MetLife Investors	6.38	17	MetLife Investors	6.23
18	National Integrity Life	6.24	18	National Integrity Life	6.11
19	Presidential Life Ins Co	6.09	19	Presidential Life Ins Co	5.94
20	United of Omaha	6.13	20	United of Omaha	6.02
21	United States Life	6.24	21	United States Life	6.08

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 5.79 Female Factor	Rank	Company/Program	Average= 5.72 Female Factor
1	Allianz Life Ins Co of N.A.	6.08	1	Allianz Life Ins Co of N.A.	6.01
2	American General (AIG)	5.85	2	American General (AIG)	5.75
3	American National Ins Co	6.06	3	American National Ins Co	5.97
4	Aviva Life	5.76	4	Aviva Life	5.68
5	Aviva Life Insurance NY	5.76	5	Aviva Life Insurance NY	5.68
6	OM Financial LIC NY (F&G NY)	5.85	6	OM Financial LIC NY (F&G NY)	5.94
7	OM Financial LIC (F&G)	5.85	7	OM Financial LIC (F&G)	5.94
8	GenWorth Financial (GE)	6.03	8	GenWorth Financial (GE)	5.95
9	GenWorth New York (GENY)	6.03	9	GenWorth New York (GENY)	5.95
10	ING USA Life & Annuity Ins Co	5.40	10	ING USA Life & Annuity Ins Co	5.32
11	Integrity Life Insurance	5.91	11	Integrity Life Insurance	5.83
12	Jeff. Pilot Life America	5.54	12	Jeff. Pilot Life America	5.46
13	Jefferson Pilot Life Ins Co	5.54	13	Jefferson Pilot Life Ins Co	5.46
14	John Hancock Life	5.52	14	John Hancock Life	5.45
15	Kansas City Life Ins Co	5.74	15	Kansas City Life Ins Co	5.67
16	Lincoln Benefit Life Company	5.51	16	Lincoln Benefit Life Company	5.45
17	MetLife Investors	5.97	17	MetLife Investors	5.88
18	National Integrity Life	5.91	18	National Integrity Life	5.83
19	Presidential Life Ins Co	5.66	19	Presidential Life Ins Co	5.58
20	United of Omaha	5.71	20	United of Omaha	5.61
21	United States Life	5.85	21	United States Life	5.75

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Rate Factor (Study # 4)

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SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.16 Male Factor	Rank	Company/Program	Average= 6.02 Male Factor
1	Allianz Life Ins Co of N.A.	6.46	1	Allianz Life Ins Co of N.A.	6.31
2	American National Ins Co	6.45	2	American National Ins Co	6.29
3	MetLife Investors	6.38	3	MetLife Investors	6.23
4	GenWorth Financial (GE)	6.35	4	GenWorth Financial (GE)	6.22
5	GenWorth New York (GENY)	6.35	5	GenWorth New York (GENY)	6.22
6	American General (AIG)	6.24	6	Integrity Life Insurance	6.11
7	Integrity Life Insurance	6.24	7	National Integrity Life	6.11
8	National Integrity Life	6.24	8	American General (AIG)	6.08
9	United States Life	6.24	9	United States Life	6.08
10	OM Financial LIC NY (F&G NY)	6.20	10	OM Financial LIC NY (F&G NY)	6.07
11	OM Financial LIC (F&G)	6.20	11	OM Financial LIC (F&G)	6.07
12	Kansas City Life Ins Co	6.14	12	United of Omaha	6.02
13	Aviva Life	6.13	13	Kansas City Life Ins Co	6.01
14	Aviva Life Insurance NY	6.13	14	Aviva Life	5.99
15	United of Omaha	6.13	15	Aviva Life Insurance NY	5.99
16	Presidential Life Ins Co	6.09	16	Presidential Life Ins Co	5.94
17	Jeff. Pilot Life America	5.92	17	John Hancock Life	5.79
18	Jefferson Pilot Life Ins Co	5.92	18	Jeff. Pilot Life America	5.78
19	John Hancock Life	5.90	19	Jefferson Pilot Life Ins Co	5.78
20	Lincoln Benefit Life Company	5.85	20	Lincoln Benefit Life Company	5.75
21	ING USA Life & Annuity Ins Co	5.82	21	ING USA Life & Annuity Ins Co	5.67

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 5.79 Female Factor	Rank	Company/Program	Average= 5.72 Female Factor
1	Allianz Life Ins Co of N.A.	6.08	1	Allianz Life Ins Co of N.A.	6.01
2	American National Ins Co	6.06	2	American National Ins Co	5.97
3	GenWorth Financial (GE)	6.03	3	GenWorth Financial (GE)	5.95
4	GenWorth New York (GENY)	6.03	4	GenWorth New York (GENY)	5.95
5	MetLife Investors	5.97	5	OM Financial LIC NY (F&G NY)	5.94
6	Integrity Life Insurance	5.91	6	OM Financial LIC (F&G)	5.94
7	National Integrity Life	5.91	7	MetLife Investors	5.88
8	American General (AIG)	5.85	8	Integrity Life Insurance	5.83
9	OM Financial LIC NY (F&G NY)	5.85	9	National Integrity Life	5.83
10	OM Financial LIC (F&G)	5.85	10	American General (AIG)	5.75
11	United States Life	5.85	11	United States Life	5.75
12	Aviva Life	5.76	12	Aviva Life	5.68
13	Aviva Life Insurance NY	5.76	13	Aviva Life Insurance NY	5.68
14	Kansas City Life Ins Co	5.74	14	Kansas City Life Ins Co	5.67
15	United of Omaha	5.71	15	United of Omaha	5.61
16	Presidential Life Ins Co	5.66	16	Presidential Life Ins Co	5.58
17	Jeff. Pilot Life America	5.54	17	Jeff. Pilot Life America	5.46
18	Jefferson Pilot Life Ins Co	5.54	18	Jefferson Pilot Life Ins Co	5.46
19	John Hancock Life	5.52	19	John Hancock Life	5.45
20	Lincoln Benefit Life Company	5.51	20	Lincoln Benefit Life Company	5.45
21	ING USA Life & Annuity Ins Co	5.40	21	ING USA Life & Annuity Ins Co	5.32

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 Certain		
Rank	Company/Program	Average= Male Factor 6.82	Rank	Company/Program	Average= Male Factor 6.55
1	Allianz Life Ins Co of N.A.	7.07	1	Allianz Life Ins Co of N.A.	6.78
2	American General (AIG)	6.90	2	American General (AIG)	6.63
3	American National Ins Co	7.12	3	American National Ins Co	6.83
4	Aviva Life	6.78	4	Aviva Life	6.51
5	Aviva Life Insurance NY	6.78	5	Aviva Life Insurance NY	6.51
6	OM Financial LIC NY (F&G NY)	6.81	6	OM Financial LIC NY (F&G NY)	6.55
7	OM Financial LIC (F&G)	6.81	7	OM Financial LIC (F&G)	6.55
8	GenWorth Financial (GE)	6.98	8	GenWorth Financial (GE)	6.74
9	GenWorth New York (GENY)	6.98	9	GenWorth New York (GENY)	6.74
10	ING USA Life & Annuity Ins Co	6.54	10	ING USA Life & Annuity Ins Co	6.26
11	Integrity Life Insurance	6.90	11	Integrity Life Insurance	6.64
12	Jeff. Pilot Life America	6.59	12	Jeff. Pilot Life America	6.31
13	Jefferson Pilot Life Ins Co	6.59	13	Jefferson Pilot Life Ins Co	6.31
14	John Hancock Life	6.57	14	John Hancock Life	6.29
15	Kansas City Life Ins Co	6.81	15	Kansas City Life Ins Co	6.55
16	Lincoln Benefit Life Company	6.48	16	Lincoln Benefit Life Company	6.27
17	MetLife Investors	7.08	17	MetLife Investors	6.78
18	National Integrity Life	6.90	18	National Integrity Life	6.64
19	Presidential Life Ins Co	6.81	19	Presidential Life Ins Co	6.51
20	United of Omaha	6.91	20	United of Omaha	6.55
21	United States Life	6.90	21	United States Life	6.63

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Female Factor 6.33	Rank	Company/Program	Average= Female Factor 6.18
1	Allianz Life Ins Co of N.A.	6.59	1	Allianz Life Ins Co of N.A.	6.43
2	American General (AIG)	6.39	2	American General (AIG)	6.23
3	American National Ins Co	6.60	3	American National Ins Co	6.44
4	Aviva Life	6.29	4	Aviva Life	6.14
5	Aviva Life Insurance NY	6.29	5	Aviva Life Insurance NY	6.14
6	OM Financial LIC NY (F&G NY)	6.43	6	OM Financial LIC NY (F&G NY)	6.28
7	OM Financial LIC (F&G)	6.43	7	OM Financial LIC (F&G)	6.28
8	GenWorth Financial (GE)	6.54	8	GenWorth Financial (GE)	6.39
9	GenWorth New York (GENY)	6.54	9	GenWorth New York (GENY)	6.39
10	ING USA Life & Annuity Ins Co	6.00	10	ING USA Life & Annuity Ins Co	5.84
11	Integrity Life Insurance	6.46	11	Integrity Life Insurance	6.31
12	Jeff. Pilot Life America	6.09	12	Jeff. Pilot Life America	5.94
13	Jefferson Pilot Life Ins Co	6.09	13	Jefferson Pilot Life Ins Co	5.94
14	John Hancock Life	6.02	14	John Hancock Life	6.00
15	Kansas City Life Ins Co	6.27	15	Kansas City Life Ins Co	6.14
16	Lincoln Benefit Life Company	6.02	16	Lincoln Benefit Life Company	5.91
17	MetLife Investors	6.52	17	MetLife Investors	6.36
18	National Integrity Life	6.46	18	National Integrity Life	6.31
19	Presidential Life Ins Co	6.24	19	Presidential Life Ins Co	6.08
20	United of Omaha	6.29	20	United of Omaha	6.10
21	United States Life	6.39	21	United States Life	6.23

SPIA (Single Premium Immediate Annuity) Age 65 --- Sorted by Rate Factor (Study # 6)

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SPIA Age 65 - MALE Single Life with No Beneficiary			SPIA Age 65 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Male Factor 6.82	Rank	Company/Program	Average= Male Factor 6.55
1	American National Ins Co	7.12	1	American National Ins Co	6.83
2	MetLife Investors	7.08	2	Allianz Life Ins Co of N.A.	6.78
3	Allianz Life Ins Co of N.A.	7.07	3	MetLife Investors	6.78
4	GenWorth Financial (GE)	6.98	4	GenWorth Financial (GE)	6.74
5	GenWorth New York (GENY)	6.98	5	GenWorth New York (GENY)	6.74
6	United of Omaha	6.91	6	Integrity Life Insurance	6.64
7	American General (AIG)	6.90	7	National Integrity Life	6.64
8	Integrity Life Insurance	6.90	8	American General (AIG)	6.63
9	National Integrity Life	6.90	9	United States Life	6.63
10	United States Life	6.90	10	OM Financial LIC NY (F&G NY)	6.55
11	OM Financial LIC NY (F&G NY)	6.81	11	OM Financial LIC (F&G)	6.55
12	OM Financial LIC (F&G)	6.81	12	Kansas City Life Ins Co	6.55
13	Kansas City Life Ins Co	6.81	13	United of Omaha	6.55
14	Presidential Life Ins Co	6.81	14	Aviva Life	6.51
15	Aviva Life	6.78	15	Aviva Life Insurance NY	6.51
16	Aviva Life Insurance NY	6.78	16	Presidential Life Ins Co	6.51
17	Jeff. Pilot Life America	6.59	17	Jeff. Pilot Life America	6.31
18	Jefferson Pilot Life Ins Co	6.59	18	Jefferson Pilot Life Ins Co	6.31
19	John Hancock Life	6.57	19	John Hancock Life	6.29
20	ING USA Life & Annuity Ins Co	6.54	20	Lincoln Benefit Life Company	6.27
21	Lincoln Benefit Life Company	6.48	21	ING USA Life & Annuity Ins Co	6.26

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Female Factor 6.33	Rank	Company/Program	Average= Female Factor 6.18
1	American National Ins Co	6.60	1	American National Ins Co	6.44
2	Allianz Life Ins Co of N.A.	6.59	2	Allianz Life Ins Co of N.A.	6.43
3	GenWorth Financial (GE)	6.54	3	GenWorth Financial (GE)	6.39
4	GenWorth New York (GENY)	6.54	4	GenWorth New York (GENY)	6.39
5	MetLife Investors	6.52	5	MetLife Investors	6.36
6	Integrity Life Insurance	6.46	6	Integrity Life Insurance	6.31
7	National Integrity Life	6.46	7	National Integrity Life	6.31
8	OM Financial LIC NY (F&G NY)	6.43	8	OM Financial LIC NY (F&G NY)	6.28
9	OM Financial LIC (F&G)	6.43	9	OM Financial LIC (F&G)	6.28
10	American General (AIG)	6.39	10	American General (AIG)	6.23
11	United States Life	6.39	11	United States Life	6.23
12	Aviva Life	6.29	12	Aviva Life	6.14
13	Aviva Life Insurance NY	6.29	13	Aviva Life Insurance NY	6.14
14	United of Omaha	6.29	14	Kansas City Life Ins Co	6.14
15	Kansas City Life Ins Co	6.27	15	United of Omaha	6.10
16	Presidential Life Ins Co	6.24	16	Presidential Life Ins Co	6.08
17	Jeff. Pilot Life America	6.09	17	John Hancock Life	6.00
18	Jefferson Pilot Life Ins Co	6.09	18	Jeff. Pilot Life America	5.94
19	John Hancock Life	6.02	19	Jefferson Pilot Life Ins Co	5.94
20	Lincoln Benefit Life Company	6.02	20	Lincoln Benefit Life Company	5.91
21	ING USA Life & Annuity Ins Co	6.00	21	ING USA Life & Annuity Ins Co	5.84

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Name of Insurance Company (Study # 7)

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SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.73 Male Factor	Rank	Company/Program	Average= 7.18 Male Factor
1	Allianz Life Ins Co of N.A.	8.00	1	Allianz Life Ins Co of N.A.	7.38
2	American General (AIG)	7.61	2	American General (AIG)	7.18
3	American National Ins Co	7.91	3	American National Ins Co	7.32
4	Aviva Life	7.70	4	Aviva Life	7.15
5	Aviva Life Insurance NY	7.70	5	Aviva Life Insurance NY	7.15
6	GenWorth Financial (GE)	7.90	6	GenWorth Financial (GE)	7.40
7	GenWorth New York (GENY)	7.90	7	GenWorth New York (GENY)	7.40
8	ING USA Life & Annuity Ins Co	7.56	8	ING USA Life & Annuity Ins Co	6.95
9	Integrity Life Insurance	7.79	9	Integrity Life Insurance	7.26
10	Jeff. Pilot Life America	7.51	10	Jeff. Pilot Life America	6.95
11	Jefferson Pilot Life Ins Co	7.51	11	Jefferson Pilot Life Ins Co	6.95
12	John Hancock Life	7.48	12	John Hancock Life	6.82
13	Kansas City Life Ins Co	7.76	13	Kansas City Life Ins Co	7.23
14	Lincoln Benefit Life Company	7.36	14	Lincoln Benefit Life Company	6.92
15	MetLife Investors	8.08	15	MetLife Investors	7.46
16	National Integrity Life	7.79	16	National Integrity Life	7.26
17	OM Financial LIC (F&G)	7.70	17	OM Financial LIC (F&G)	7.18
18	OM Financial LIC NY (F&G NY)	7.70	18	OM Financial LIC NY (F&G NY)	7.18
19	Presidential Life Ins Co	7.83	19	Presidential Life Ins Co	7.22
20	United of Omaha	8.00	20	United of Omaha	7.29
21	United States Life	7.61	21	United States Life	7.18

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.09 Female Factor	Rank	Company/Program	Average= 6.77 Female Factor
1	Allianz Life Ins Co of N.A.	7.32	1	Allianz Life Ins Co of N.A.	6.99
2	American General (AIG)	7.18	2	American General (AIG)	6.74
3	American National Ins Co	7.22	3	American National Ins Co	6.90
4	Aviva Life	7.04	4	Aviva Life	6.75
5	Aviva Life Insurance NY	7.04	5	Aviva Life Insurance NY	6.75
6	GenWorth Financial (GE)	7.28	6	GenWorth Financial (GE)	6.99
7	GenWorth New York (GENY)	7.28	7	GenWorth New York (GENY)	6.99
8	ING USA Life & Annuity Ins Co	6.83	8	ING USA Life & Annuity Ins Co	6.51
9	Integrity Life Insurance	7.21	9	Integrity Life Insurance	6.91
10	Jeff. Pilot Life America	6.85	10	Jeff. Pilot Life America	6.55
11	Jefferson Pilot Life Ins Co	6.85	11	Jefferson Pilot Life Ins Co	6.55
12	John Hancock Life	6.74	12	John Hancock Life	6.45
13	Kansas City Life Ins Co	7.04	13	Kansas City Life Ins Co	6.77
14	Lincoln Benefit Life Company	6.76	14	Lincoln Benefit Life Company	6.52
15	MetLife Investors	7.33	15	MetLife Investors	7.00
16	National Integrity Life	7.21	16	National Integrity Life	6.91
17	OM Financial LIC (F&G)	7.16	17	OM Financial LIC (F&G)	6.86
18	OM Financial LIC NY (F&G NY)	7.16	18	OM Financial LIC NY (F&G NY)	6.86
19	Presidential Life Ins Co	7.05	19	Presidential Life Ins Co	6.73
20	United of Omaha	7.11	20	United of Omaha	6.73
21	United States Life	7.18	21	United States Life	6.74

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Rate Factor (Study # 8)

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SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.73 Male Factor	Rank	Company/Program	Average= 7.18 Male Factor
1	MetLife Investors	8.08	1	MetLife Investors	7.46
2	Allianz Life Ins Co of N.A.	8.00	2	GenWorth Financial (GE)	7.40
3	United of Omaha	8.00	3	GenWorth New York (GENY)	7.40
4	American National Ins Co	7.91	4	Allianz Life Ins Co of N.A.	7.38
5	GenWorth Financial (GE)	7.90	5	American National Ins Co	7.32
6	GenWorth New York (GENY)	7.90	6	United of Omaha	7.29
7	Presidential Life Ins Co	7.83	7	Integrity Life Insurance	7.26
8	Integrity Life Insurance	7.79	8	National Integrity Life	7.26
9	National Integrity Life	7.79	9	Kansas City Life Ins Co	7.23
10	Kansas City Life Ins Co	7.76	10	Presidential Life Ins Co	7.22
11	Aviva Life	7.70	11	American General (AIG)	7.18
12	Aviva Life Insurance NY	7.70	12	OM Financial LIC (F&G)	7.18
13	OM Financial LIC (F&G)	7.70	13	OM Financial LIC NY (F&G NY)	7.18
14	OM Financial LIC NY (F&G NY)	7.70	14	United States Life	7.18
15	American General (AIG)	7.61	15	Aviva Life	7.15
16	United States Life	7.61	16	Aviva Life Insurance NY	7.15
17	ING USA Life & Annuity Ins Co	7.56	17	ING USA Life & Annuity Ins Co	6.95
18	Jeff. Pilot Life America	7.51	18	Jeff. Pilot Life America	6.95
19	Jefferson Pilot Life Ins Co	7.51	19	Jefferson Pilot Life Ins Co	6.95
20	John Hancock Life	7.48	20	Lincoln Benefit Life Company	6.92
21	Lincoln Benefit Life Company	7.36	21	John Hancock Life	6.82

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.09 Female Factor	Rank	Company/Program	Average= 6.77 Female Factor
1	MetLife Investors	7.33	1	MetLife Investors	7.00
2	Allianz Life Ins Co of N.A.	7.32	2	Allianz Life Ins Co of N.A.	6.99
3	GenWorth Financial (GE)	7.28	3	GenWorth Financial (GE)	6.99
4	GenWorth New York (GENY)	7.28	4	GenWorth New York (GENY)	6.99
5	American National Ins Co	7.22	5	Integrity Life Insurance	6.91
6	Integrity Life Insurance	7.21	6	National Integrity Life	6.91
7	National Integrity Life	7.21	7	American National Ins Co	6.90
8	American General (AIG)	7.18	8	OM Financial LIC (F&G)	6.86
9	United States Life	7.18	9	OM Financial LIC NY (F&G NY)	6.86
10	OM Financial LIC (F&G)	7.16	10	Kansas City Life Ins Co	6.77
11	OM Financial LIC NY (F&G NY)	7.16	11	Aviva Life	6.75
12	United of Omaha	7.11	12	Aviva Life Insurance NY	6.75
13	Presidential Life Ins Co	7.05	13	American General (AIG)	6.74
14	Aviva Life	7.04	14	United States Life	6.74
15	Aviva Life Insurance NY	7.04	15	Presidential Life Ins Co	6.73
16	Kansas City Life Ins Co	7.04	16	United of Omaha	6.73
17	Jeff. Pilot Life America	6.85	17	Jeff. Pilot Life America	6.55
18	Jefferson Pilot Life Ins Co	6.85	18	Jefferson Pilot Life Ins Co	6.55
19	ING USA Life & Annuity Ins Co	6.83	19	Lincoln Benefit Life Company	6.52
20	Lincoln Benefit Life Company	6.76	20	ING USA Life & Annuity Ins Co	6.51
21	John Hancock Life	6.74	21	John Hancock Life	6.45

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Name of Insurance Company (Study # 9)

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SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Male Factor	Rank	Company/Program	Average= Male Factor
1	Allianz Life Ins Co of N.A.	9.32	1	Allianz Life Ins Co of N.A.	8.06
2	American General (AIG)	8.77	2	American General (AIG)	7.96
3	American National Ins Co	9.26	3	American National Ins Co	8.08
4	Aviva Life	8.97	4	Aviva Life	7.86
5	Aviva Life Insurance NY	8.97	5	Aviva Life Insurance NY	7.86
6	GenWorth Financial (GE)	9.26	6	GenWorth Financial (GE)	8.17
7	GenWorth New York (GENY)	9.26	7	GenWorth New York (GENY)	8.17
8	ING USA Life & Annuity Ins Co	8.95	8	ING USA Life & Annuity Ins Co	7.72
9	Integrity Life Insurance	8.94	9	Integrity Life Insurance	7.95
10	Jeff. Pilot Life America	8.79	10	Jeff. Pilot Life America	7.66
11	Jefferson Pilot Life Ins Co	8.79	11	Jefferson Pilot Life Ins Co	7.66
12	John Hancock Life	8.70	12	John Hancock Life	7.66
13	Kansas City Life Ins Co	9.06	13	Kansas City Life Ins Co	7.99
14	Lincoln Benefit Life Company	8.56	14	Lincoln Benefit Life Company	7.66
15	MetLife Investors	9.47	15	MetLife Investors	8.22
16	National Integrity Life	8.94	16	National Integrity Life	7.95
17	OM Financial LIC (F&G)	8.96	17	OM Financial LIC (F&G)	7.89
18	OM Financial LIC NY (F&G NY)	8.96	18	OM Financial LIC NY (F&G NY)	7.89
19	Presidential Life Ins Co	8.71	19	Presidential Life Ins Co	8.03
20	United of Omaha	8.73	20	United of Omaha	8.06
21	United States Life	8.77	21	United States Life	7.96

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Female Factor	Rank	Company/Program	Average= Female Factor
1	Allianz Life Ins Co of N.A.	8.47	1	Allianz Life Ins Co of N.A.	7.71
2	American General (AIG)	8.09	2	American General (AIG)	7.56
3	American National Ins Co	8.41	3	American National Ins Co	7.70
4	Aviva Life	8.17	4	Aviva Life	7.50
5	Aviva Life Insurance NY	8.17	5	Aviva Life Insurance NY	7.50
6	GenWorth Financial (GE)	8.40	6	GenWorth Financial (GE)	7.75
7	GenWorth New York (GENY)	8.40	7	GenWorth New York (GENY)	7.75
8	ING USA Life & Annuity Ins Co	8.07	8	ING USA Life & Annuity Ins Co	7.33
9	Integrity Life Insurance	8.26	9	Integrity Life Insurance	7.65
10	Jeff. Pilot Life America	7.98	10	Jeff. Pilot Life America	7.30
11	Jefferson Pilot Life Ins Co	7.98	11	Jefferson Pilot Life Ins Co	7.30
12	John Hancock Life	7.79	12	John Hancock Life	7.08
13	Kansas City Life Ins Co	8.19	13	Kansas City Life Ins Co	7.57
14	Lincoln Benefit Life Company	7.84	14	Lincoln Benefit Life Company	7.30
15	MetLife Investors	8.55	15	MetLife Investors	7.81
16	National Integrity Life	8.26	16	National Integrity Life	7.65
17	OM Financial LIC (F&G)	8.27	17	OM Financial LIC (F&G)	7.58
18	OM Financial LIC NY (F&G NY)	8.27	18	OM Financial LIC NY (F&G NY)	7.58
19	Presidential Life Ins Co	8.27	19	Presidential Life Ins Co	7.54
20	United of Omaha	8.28	20	United of Omaha	7.48
21	United States Life	8.09	21	United States Life	7.56

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Rate Factor (Study # 10)

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SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Male Factor 8.96	Rank	Company/Program	Average= Male Factor 7.93
1	MetLife Investors	9.47	1	MetLife Investors	8.22
2	Allianz Life Ins Co of N.A.	9.32	2	GenWorth Financial (GE)	8.17
3	American National Ins Co	9.26	3	GenWorth New York (GENY)	8.17
4	GenWorth Financial (GE)	9.26	4	American National Ins Co	8.08
5	GenWorth New York (GENY)	9.26	5	Allianz Life Ins Co of N.A.	8.06
6	Kansas City Life Ins Co	9.06	6	United of Omaha	8.06
7	Aviva Life	8.97	7	Presidential Life Ins Co	8.03
8	Aviva Life Insurance NY	8.97	8	Kansas City Life Ins Co	7.99
9	OM Financial LIC (F&G)	8.96	9	American General (AIG)	7.96
10	OM Financial LIC NY (F&G NY)	8.96	10	United States Life	7.96
11	ING USA Life & Annuity Ins Co	8.95	11	Integrity Life Insurance	7.95
12	Integrity Life Insurance	8.94	12	National Integrity Life	7.95
13	National Integrity Life	8.94	13	OM Financial LIC (F&G)	7.89
14	Jeff. Pilot Life America	8.79	14	OM Financial LIC NY (F&G NY)	7.89
15	Jefferson Pilot Life Ins Co	8.79	15	Aviva Life	7.86
16	American General (AIG)	8.77	16	Aviva Life Insurance NY	7.86
17	United States Life	8.77	17	ING USA Life & Annuity Ins Co	7.72
18	United of Omaha	8.73	18	Jeff. Pilot Life America	7.66
19	Presidential Life Ins Co	8.71	19	Jefferson Pilot Life Ins Co	7.66
20	John Hancock Life	8.70	20	John Hancock Life	7.66
21	Lincoln Benefit Life Company	8.56	21	Lincoln Benefit Life Company	7.66

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Female Factor 8.20	Rank	Company/Program	Average= Female Factor 7.53
1	MetLife Investors	8.55	1	MetLife Investors	7.81
2	Allianz Life Ins Co of N.A.	8.47	2	GenWorth Financial (GE)	7.75
3	American National Ins Co	8.41	3	GenWorth New York (GENY)	7.75
4	GenWorth Financial (GE)	8.40	4	Allianz Life Ins Co of N.A.	7.71
5	GenWorth New York (GENY)	8.40	5	American National Ins Co	7.70
6	United of Omaha	8.28	6	Integrity Life Insurance	7.65
7	OM Financial LIC (F&G)	8.27	7	National Integrity Life	7.65
8	OM Financial LIC NY (F&G NY)	8.27	8	OM Financial LIC (F&G)	7.58
9	Presidential Life Ins Co	8.27	9	OM Financial LIC NY (F&G NY)	7.58
10	Integrity Life Insurance	8.26	10	Kansas City Life Ins Co	7.57
11	National Integrity Life	8.26	11	American General (AIG)	7.56
12	Kansas City Life Ins Co	8.19	12	United States Life	7.56
13	Aviva Life	8.17	13	Presidential Life Ins Co	7.54
14	Aviva Life Insurance NY	8.17	14	Aviva Life	7.50
15	American General (AIG)	8.09	15	Aviva Life Insurance NY	7.50
16	United States Life	8.09	16	United of Omaha	7.48
17	ING USA Life & Annuity Ins Co	8.07	17	ING USA Life & Annuity Ins Co	7.33
18	Jeff. Pilot Life America	7.98	18	Jeff. Pilot Life America	7.30
19	Jefferson Pilot Life Ins Co	7.98	19	Jefferson Pilot Life Ins Co	7.30
20	Lincoln Benefit Life Company	7.84	20	Lincoln Benefit Life Company	7.30
21	John Hancock Life	7.79	21	John Hancock Life	7.08

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 cannot change 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”).

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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SUMMARY OF ANNUITY TRENDS

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MULTI-YEAR GUARANTEE DEFERRED ANNUITY RATES (‘Certificate’ or ‘CD-like’ Annuities)

Annual Effective Yield for Guarantee Period

	<u>Highest</u>	<u>Average</u>
3-Year annuity	4.07%	3.60%
4-Year annuity	4.35%	3.96%
5-Year annuity	4.55%	4.10%
6-Year annuity	4.80%	4.19%
7-Year annuity	4.91%	4.23%
8-Year annuity	4.70%	4.29%
9-Year annuity	4.80%	4.36%
10-Year annuity	5.08%	4.56%

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

	<u>Highest</u>	<u>Average</u>		<u>Highest</u>	<u>Average</u>
Male Age 60	\$6.22	\$5.94	Male Age 70	\$7.28	\$7.08
Female Age 60	\$5.95	\$5.64	Female Age 70	\$6.89	\$6.67
Male Age 65	\$6.69	\$6.47	Male Age 75	\$8.03	\$7.61
Female Age 65	\$6.34	\$6.10	Female Age 75	\$7.60	\$7.43

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)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Allianz Life	A	Dominator 5	85	85	85	85	\$20,000	\$20,000	5	3.75%		3.75%	3.75%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.85%		3.85%	3.85%
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.95%		3.95%	3.95%
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	4.05%		4.05%	4.05%
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.15%		4.15%	4.15%
Allianz Life	A	Dominator 10	85	85	85	85	\$20,000	\$20,000	10	4.90%		4.90%	4.90%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	4.45%		4.45%	4.45%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.80%		3.80%	3.80%
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.90%		3.90%	3.90%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.25%	5.00%	3.25%	3.96%
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	4.00%		4.00%	4.00%
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	4.10%		4.10%	4.10%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	4.80%		4.80%	4.80%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$5,000	\$2,000	5	3.70%		3.70%	3.70%
American General Life	A+	AG Horizon Select 5	85	85	85	85	\$5,000	\$5,000	5	4.00%		4.00%	4.00%
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7	4.05%		4.05%	4.50%
American General Life	A+	AG Horizon Select 7	85	85	85	85	\$5,000	\$5,000	7	4.30%		4.30%	4.30%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8	4.30%		4.30%	4.30%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9	4.65%		4.65%	4.65%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10	4.50%		4.50%	4.50%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	4.25%		4.25%	4.25%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.35%		4.35%	4.35%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.15%	1.00%	4.15%	4.35%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.25%	1.00%	4.25%	4.45%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	4.70%		4.70%	4.70%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	4.80%		4.80%	4.80%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.30%	1.00%	4.30%	4.44%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	5.40%	1.00%	4.40%	4.54%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	4.60%		4.60%	4.60%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	4.70%		4.70%	4.70%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.05%	2.00%	4.05%	4.27%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.15%	2.00%	4.15%	4.37%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.25%	1.00%	4.25%	4.35%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.25%	1.00%	4.25%	4.35%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	3.70%		3.70%	3.70%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.30%		4.30%	4.30%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	7.00%	3.00%	4.00%	4.50%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	9.00%	5.00%	4.00%	4.63%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	4.80%		4.80%	4.80%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 5	80	80	80	80	\$5,000	\$5,000	5	4.25%		4.25%	4.25%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 6	80	80	80	80	\$5,000	\$5,000	6	4.40%		4.40%	4.40%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 7	80	80	80	80	\$5,000	\$5,000	7	5.25%	1.00%	4.25%	4.39%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 8	80	80	80	80	\$5,000	\$5,000	8	5.95%	1.80%	4.15%	4.38%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 9	80	80	80	80	\$5,000	\$5,000	9	5.70%	1.20%	4.50%	4.63%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 10	80	80	80	80	\$5,000	\$5,000	10	5.05%	1.00%	4.05%	4.19%
Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.55%	0.75%	3.80%	3.99%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.15%	0.75%	4.40%	4.55%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.55%	0.75%	4.80%	4.91%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.75%	0.75%	5.00%	5.08%
Jefferson Pilot Life	A++	JPF Classic 5	85	85	85	85	\$10,000	\$10,000	5	4.65%	1.00%	3.65%	3.85%
Jefferson Pilot Life	A++	JPF Classic 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.65%	2.00%	3.65%	4.05%
Jefferson Pilot Life	A++	JPF Classic 7	85	85	85	85	\$10,000	\$10,000	7	5.65%	2.00%	3.65%	3.94%
Jefferson Pilot Life	A++	JPF Classic 7 (100)	85	85	85	85	\$100,000	\$100,000	7	6.65%	3.00%	3.65%	4.08%
Lincoln Benefit Life	A+r	Tactician Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.35%	1.00%	3.35%	3.55%
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5	5.35%	2.00%	3.35%	3.75%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.10%		4.10%	4.10%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.10%	1.00%	4.10%	4.27%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	4.75%	1.00%	3.75%	3.89%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Name of Insurance Company (Study # 1)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	5.75%	2.00%	3.75%	4.04%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.25%	1.50%	3.75%	3.94%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.25%	2.50%	3.75%	4.06%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	7.70%	4.00%	3.70%	4.14%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	8.70%	5.00%	3.70%	4.26%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.05%	1.00%	4.05%	4.15%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	6.05%	2.00%	4.05%	4.25%
Midland National Life	A+	Direct Guarantee 3	90	90	90	90	\$10,000	\$10,000	3	4.05%	1.00%	3.05%	3.38%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	3.80%		3.80%	3.80%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	4.20%		4.20%	4.20%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	3.80%		3.80%	3.80%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	4.55%		4.55%	4.55%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	4.20%		4.20%	4.20%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	4.80%		4.80%	4.80%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	4.40%		4.40%	4.40%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.55%	0.75%	3.80%	3.99%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.15%	0.75%	4.40%	4.55%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.45%	0.75%	4.70%	4.81%
National Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.65%	0.75%	4.90%	4.97%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	3.80%	1.00%	2.80%	3.13%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	3.50%		3.50%	3.50%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	5.35%	2.00%	3.35%	3.75%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	4.00%		4.00%	4.00%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	3.85%		3.85%	4.15%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	7.70%	4.00%	3.70%	4.20%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	3.90%		3.90%	4.48%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	4.15%		4.15%	4.15%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.00%		4.00%	4.00%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.75%	1.00%	3.75%	3.95%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	4.35%		4.35%	4.35%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	4.90%	1.00%	3.90%	4.04%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	4.60%		4.60%	4.60%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.25%	1.00%	4.25%	4.35%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	5.50%	1.00%	4.50%	4.64%
Physicians Life	A	Vista Custom Direct 3	85	75	85	75	\$2,000	\$2,000	3	4.40%	1.00%	3.40%	3.73%
Physicians Life	A	Vista Custom Direct 3 (100)	85	75	85	75	\$100,000	\$100,000	3	5.40%	2.00%	3.40%	4.07%
Physicians Life	A	Vista Custom Direct 4	85	75	85	75	\$2,000	\$2,000	4	4.50%	1.00%	3.50%	3.75%
Physicians Life	A	Vista Custom Direct 4 (100)	85	75	85	75	\$100,000	\$100,000	4	5.50%	2.00%	3.50%	4.00%
Physicians Life	A	Vista Custom Direct 5	85	75	85	75	\$2,000	\$2,000	5	4.70%	1.00%	3.70%	3.90%
Physicians Life	A	Vista Custom Direct 5 (100)	85	75	85	75	\$100,000	\$100,000	5	5.70%	2.00%	3.70%	4.10%
Physicians Life	A	Vista Custom Direct 6	85	75	85	75	\$2,000	\$2,000	6	5.55%	2.00%	3.55%	3.88%
Physicians Life	A	Vista Custom Direct 7	85	75	85	75	\$2,000	\$2,000	7	4.00%		4.00%	4.00%
Physicians Life	A	Vista Custom Direct 7 (100)	85	75	85	75	\$100,000	\$100,000	7	5.00%	1.00%	4.00%	4.14%
Physicians Life	A	VISTA 7	99	99	75	75	\$2,000	\$2,000	7	5.25%	2.00%	3.25%	3.54%
Physicians Life	A	Vista Custom Direct 8	85	75	85	75	\$2,000	\$2,000	8	6.15%	2.00%	4.15%	4.40%
Physicians Life	A	Vista Custom Direct 9	85	75	85	75	\$2,000	\$2,000	9	4.20%		4.20%	4.20%
Physicians Life	A	Vista Custom Direct 10	85	75	85	75	\$2,000	\$2,000	10	5.70%	1.50%	4.20%	4.35%
Presidential Life	B+	Secure 4	90	90	90	90	\$5,000	\$5,000	4	4.05%		4.05%	4.05%
Presidential Life	B+	Secure 5	90	90	90	90	\$5,000	\$5,000	5	4.45%		4.45%	4.45%
Presidential Life	B+	Secure 6	90	90	90	90	\$5,000	\$5,000	6	4.20%		4.20%	4.20%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Physicians Life	A	Vista Custom Direct 3 (100)	85	75	85	75	\$100,000	\$100,000	3	5.40%	2.00%	3.40%	4.07%
Physicians Life	A	Vista Custom Direct 3	85	75	85	75	\$2,000	\$2,000	3	4.40%	1.00%	3.40%	3.73%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	3.70%		3.70%	3.70%
Midland National Life	A+	Direct Guarantee 3	90	90	90	90	\$10,000	\$10,000	3	4.05%	1.00%	3.05%	3.38%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	3.80%	1.00%	2.80%	3.13%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.35%		4.35%	4.35%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	4.25%		4.25%	4.25%
Presidential Life	B +	Secure 4	90	90	90	90	\$5,000	\$5,000	4	4.05%		4.05%	4.05%
Physicians Life	A	Vista Custom Direct 4 (100)	85	75	85	75	\$100,000	\$100,000	4	5.50%	2.00%	3.50%	4.00%
Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.55%	0.75%	3.80%	3.99%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.55%	0.75%	3.80%	3.99%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	3.80%		3.80%	3.80%
Physicians Life	A	Vista Custom Direct 4	85	75	85	75	\$2,000	\$2,000	4	4.50%	1.00%	3.50%	3.75%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	3.50%		3.50%	3.50%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.15%	0.75%	4.40%	4.55%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.15%	0.75%	4.40%	4.55%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	4.45%		4.45%	4.45%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.25%	1.00%	4.25%	4.45%
Presidential Life	B +	Secure 5	90	90	90	90	\$5,000	\$5,000	5	4.45%		4.45%	4.45%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.15%	1.00%	4.15%	4.35%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.30%		4.30%	4.30%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 5	80	80	80	80	\$5,000	\$5,000	5	4.25%		4.25%	4.25%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	4.20%		4.20%	4.20%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	4.15%		4.15%	4.15%
Physicians Life	A	Vista Custom Direct 5 (100)	85	75	85	75	\$100,000	\$100,000	5	5.70%	2.00%	3.70%	4.10%
Jefferson Pilot Life	A++	JPF Classic 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.65%	2.00%	3.65%	4.05%
American General Life	A+	AG Horizon Select 5	85	85	85	85	\$5,000	\$5,000	5	4.00%		4.00%	4.00%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.00%		4.00%	4.00%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.75%	1.00%	3.75%	3.95%
Physicians Life	A	Vista Custom Direct 5	85	75	85	75	\$2,000	\$2,000	5	4.70%	1.00%	3.70%	3.90%
Jefferson Pilot Life	A++	JPF Classic 5	85	85	85	85	\$10,000	\$10,000	5	4.65%	1.00%	3.65%	3.85%
Allianz Life	A	Dominator 5	85	85	85	85	\$20,000	\$20,000	5	3.75%		3.75%	3.75%
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5	5.35%	2.00%	3.35%	3.75%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	5.35%	2.00%	3.35%	3.75%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$5,000	\$2,000	5	3.70%		3.70%	3.70%
Lincoln Benefit Life	A+r	Tactician Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.35%	1.00%	3.35%	3.55%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	4.80%		4.80%	4.80%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	4.70%		4.70%	4.70%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	7.00%	3.00%	4.00%	4.50%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 6	80	80	80	80	\$5,000	\$5,000	6	4.40%		4.40%	4.40%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.10%	1.00%	4.10%	4.27%
Presidential Life	B +	Secure 6	90	90	90	90	\$5,000	\$5,000	6	4.20%		4.20%	4.20%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.10%		4.10%	4.10%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	4.00%		4.00%	4.00%
Physicians Life	A	Vista Custom Direct 6	85	75	85	75	\$2,000	\$2,000	6	5.55%	2.00%	3.55%	3.88%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.85%		3.85%	3.85%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.80%		3.80%	3.80%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	3.80%		3.80%	3.80%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.55%	0.75%	4.80%	4.91%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.45%	0.75%	4.70%	4.81%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	5.50%	1.00%	4.50%	4.64%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	4.55%		4.55%	4.55%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	5.40%	1.00%	4.40%	4.54%
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7	4.05%		4.05%	4.50%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.30%	1.00%	4.30%	4.44%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 7	80	80	80	80	\$5,000	\$5,000	7	5.25%	1.00%	4.25%	4.39%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	4.35%		4.35%	4.35%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
American General Life	A+	AG Horizon Select 7	85	85	85	85	\$5,000	\$5,000	7	4.30%		4.30%	4.30%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	3.85%		3.85%	4.15%
Physicians Life	A	Vista Custom Direct 7 (100)	85	75	85	75	\$100,000	\$100,000	7	5.00%	1.00%	4.00%	4.14%
Jefferson Pilot Life	A++	JPF Classic 7 (100)	85	85	85	85	\$100,000	\$100,000	7	6.65%	3.00%	3.65%	4.08%
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	5.75%	2.00%	3.75%	4.04%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	4.90%	1.00%	3.90%	4.04%
Physicians Life	A	Vista Custom Direct 7	85	75	85	75	\$2,000	\$2,000	7	4.00%		4.00%	4.00%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.25%	5.00%	3.25%	3.96%
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.95%		3.95%	3.95%
Jefferson Pilot Life	A++	JPF Classic 7	85	85	85	85	\$10,000	\$10,000	7	5.65%	2.00%	3.65%	3.94%
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.90%		3.90%	3.90%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	4.75%	1.00%	3.75%	3.89%
Physicians Life	A	VISTA 7	99	99	75	75	\$2,000	\$2,000	7	5.25%	2.00%	3.25%	3.54%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	4.70%		4.70%	4.70%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	9.00%	5.00%	4.00%	4.63%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	4.60%		4.60%	4.60%
Physicians Life	A	Vista Custom Direct 8	85	75	85	75	\$2,000	\$2,000	8	6.15%	2.00%	4.15%	4.40%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 8	80	80	80	80	\$5,000	\$5,000	8	5.95%	1.80%	4.15%	4.38%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8	4.30%		4.30%	4.30%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	4.20%		4.20%	4.20%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	7.70%	4.00%	3.70%	4.20%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.25%	2.50%	3.75%	4.06%
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	4.05%		4.05%	4.05%
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	4.00%		4.00%	4.00%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.25%	1.50%	3.75%	3.94%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	4.80%		4.80%	4.80%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9	4.65%		4.65%	4.65%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 9	80	80	80	80	\$5,000	\$5,000	9	5.70%	1.20%	4.50%	4.63%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.15%	2.00%	4.15%	4.37%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.05%	2.00%	4.05%	4.27%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	8.70%	5.00%	3.70%	4.26%
Physicians Life	A	Vista Custom Direct 9	85	75	85	75	\$2,000	\$2,000	9	4.20%		4.20%	4.20%
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.15%		4.15%	4.15%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	7.70%	4.00%	3.70%	4.14%
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	4.10%		4.10%	4.10%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.75%	0.75%	5.00%	5.08%
National Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.65%	0.75%	4.90%	4.97%
Allianz Life	A	Dominator 10	85	85	85	85	\$20,000	\$20,000	10	4.90%		4.90%	4.90%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	4.80%		4.80%	4.80%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	4.80%		4.80%	4.80%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	4.60%		4.60%	4.60%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10	4.50%		4.50%	4.50%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	3.90%		3.90%	4.48%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	4.40%		4.40%	4.40%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.25%	1.00%	4.25%	4.35%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.25%	1.00%	4.25%	4.35%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.25%	1.00%	4.25%	4.35%
Physicians Life	A	Vista Custom Direct 10	85	75	85	75	\$2,000	\$2,000	10	5.70%	1.50%	4.20%	4.35%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	6.05%	2.00%	4.05%	4.25%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 10	80	80	80	80	\$5,000	\$5,000	10	5.05%	1.00%	4.05%	4.19%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.05%	1.00%	4.05%	4.15%

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Name of Insurance Company (Study # 3)

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SPIAs pay a guaranteed income amount on a regular basis. To speak with an annuity expert about SPIAs call toll-free (866) 866-1999 (9-5 eastern)

SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.07 Male Factor	Rank	Company/Program	Average= 5.94 Male Factor
1	Allianz Life Ins Co of N.A.	6.37	1	Allianz Life Ins Co of N.A.	6.22
2	American General (AIG)	6.06	2	American General (AIG)	5.91
3	American National Ins Co	6.30	3	American National Ins Co	6.16
4	Aviva Life	6.00	4	Aviva Life	5.86
5	Aviva Life Insurance NY	6.00	5	Aviva Life Insurance NY	5.86
6	OM Financial LIC NY (F&G NY)	6.09	6	OM Financial LIC NY (F&G NY)	5.97
7	OM Financial LIC (F&G)	6.09	7	OM Financial LIC (F&G)	5.97
8	GenWorth Financial (GE)	6.16	8	GenWorth Financial (GE)	6.04
9	GenWorth New York (GENY)	6.16	9	GenWorth New York (GENY)	6.04
10	ING USA Life & Annuity Ins Co	5.82	10	ING USA Life & Annuity Ins Co	5.68
11	Integrity Life Insurance	6.16	11	Integrity Life Insurance	6.03
12	Jeff. Pilot Life America	5.92	12	Jeff. Pilot Life America	5.78
13	Jefferson Pilot Life Ins Co	5.92	13	Jefferson Pilot Life Ins Co	5.78
14	John Hancock Life	5.90	14	John Hancock Life	5.79
15	Kansas City Life Ins Co	6.14	15	Kansas City Life Ins Co	6.01
16	Lincoln Benefit Life Company	6.00	16	Lincoln Benefit Life Company	5.89
17	MetLife Investors	6.08	17	MetLife Investors	5.93
18	National Integrity Life	6.16	18	National Integrity Life	6.03
19	Presidential Life Ins Co	6.09	19	Presidential Life Ins Co	5.94
20	United of Omaha	6.07	20	United of Omaha	6.03
21	United States Life	6.06	21	United States Life	5.91

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 5.72 Female Factor	Rank	Company/Program	Average= 5.64 Female Factor
1	Allianz Life Ins Co of N.A.	6.02	1	Allianz Life Ins Co of N.A.	5.95
2	American General (AIG)	5.67	2	American General (AIG)	5.58
3	American National Ins Co	5.93	3	American National Ins Co	5.85
4	Aviva Life	5.64	4	Aviva Life	5.56
5	Aviva Life Insurance NY	5.64	5	Aviva Life Insurance NY	5.56
6	OM Financial LIC NY (F&G NY)	5.85	6	OM Financial LIC NY (F&G NY)	5.76
7	OM Financial LIC (F&G)	5.85	7	OM Financial LIC (F&G)	5.76
8	GenWorth Financial (GE)	5.85	8	GenWorth Financial (GE)	5.77
9	GenWorth New York (GENY)	5.85	9	GenWorth New York (GENY)	5.77
10	ING USA Life & Annuity Ins Co	5.41	10	ING USA Life & Annuity Ins Co	5.33
11	Integrity Life Insurance	5.83	11	Integrity Life Insurance	5.75
12	Jeff. Pilot Life America	5.54	12	Jeff. Pilot Life America	5.46
13	Jefferson Pilot Life Ins Co	5.54	13	Jefferson Pilot Life Ins Co	5.46
14	John Hancock Life	5.52	14	John Hancock Life	5.45
15	Kansas City Life Ins Co	5.74	15	Kansas City Life Ins Co	5.67
16	Lincoln Benefit Life Company	5.67	16	Lincoln Benefit Life Company	5.61
17	MetLife Investors	5.69	17	MetLife Investors	5.60
18	National Integrity Life	5.83	18	National Integrity Life	5.75
19	Presidential Life Ins Co	5.66	19	Presidential Life Ins Co	5.58
20	United of Omaha	5.69	20	United of Omaha	5.68
21	United States Life	5.67	21	United States Life	5.58

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Rate Factor (Study # 4)
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SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.07 Male Factor	Rank	Company/Program	Average= 5.94 Male Factor
1	Allianz Life Ins Co of N.A.	6.37	1	Allianz Life Ins Co of N.A.	6.22
2	American National Ins Co	6.30	2	American National Ins Co	6.16
3	GenWorth Financial (GE)	6.16	3	GenWorth Financial (GE)	6.04
4	GenWorth New York (GENY)	6.16	4	GenWorth New York (GENY)	6.04
5	Integrity Life Insurance	6.16	5	Integrity Life Insurance	6.03
6	National Integrity Life	6.16	6	National Integrity Life	6.03
7	Kansas City Life Ins Co	6.14	7	United of Omaha	6.03
8	OM Financial LIC NY (F&G NY)	6.09	8	Kansas City Life Ins Co	6.01
9	OM Financial LIC (F&G)	6.09	9	OM Financial LIC NY (F&G NY)	5.97
10	Presidential Life Ins Co	6.09	10	OM Financial LIC (F&G)	5.97
11	MetLife Investors	6.08	11	Presidential Life Ins Co	5.94
12	United of Omaha	6.07	12	MetLife Investors	5.93
13	American General (AIG)	6.06	13	American General (AIG)	5.91
14	United States Life	6.06	14	United States Life	5.91
15	Aviva Life	6.00	15	Lincoln Benefit Life Company	5.89
16	Aviva Life Insurance NY	6.00	16	Aviva Life	5.86
17	Lincoln Benefit Life Company	6.00	17	Aviva Life Insurance NY	5.86
18	Jeff. Pilot Life America	5.92	18	John Hancock Life	5.79
19	Jefferson Pilot Life Ins Co	5.92	19	Jeff. Pilot Life America	5.78
20	John Hancock Life	5.90	20	Jefferson Pilot Life Ins Co	5.78
21	ING USA Life & Annuity Ins Co	5.82	21	ING USA Life & Annuity Ins Co	5.68

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 5.72 Female Factor	Rank	Company/Program	Average= 5.64 Female Factor
1	Allianz Life Ins Co of N.A.	6.02	1	Allianz Life Ins Co of N.A.	5.95
2	American National Ins Co	5.93	2	American National Ins Co	5.85
3	OM Financial LIC NY (F&G NY)	5.85	3	GenWorth Financial (GE)	5.77
4	OM Financial LIC (F&G)	5.85	4	GenWorth New York (GENY)	5.77
5	GenWorth Financial (GE)	5.85	5	OM Financial LIC NY (F&G NY)	5.76
6	GenWorth New York (GENY)	5.85	6	OM Financial LIC (F&G)	5.76
7	Integrity Life Insurance	5.83	7	Integrity Life Insurance	5.75
8	National Integrity Life	5.83	8	National Integrity Life	5.75
9	Kansas City Life Ins Co	5.74	9	United of Omaha	5.68
10	MetLife Investors	5.69	10	Kansas City Life Ins Co	5.67
11	United of Omaha	5.69	11	Lincoln Benefit Life Company	5.61
12	American General (AIG)	5.67	12	MetLife Investors	5.60
13	Lincoln Benefit Life Company	5.67	13	American General (AIG)	5.58
14	United States Life	5.67	14	Presidential Life Ins Co	5.58
15	Presidential Life Ins Co	5.66	15	United States Life	5.58
16	Aviva Life	5.64	16	Aviva Life	5.56
17	Aviva Life Insurance NY	5.64	17	Aviva Life Insurance NY	5.56
18	Jeff. Pilot Life America	5.54	18	Jeff. Pilot Life America	5.46
19	Jefferson Pilot Life Ins Co	5.54	19	Jefferson Pilot Life Ins Co	5.46
20	John Hancock Life	5.52	20	John Hancock Life	5.45
21	ING USA Life & Annuity Ins Co	5.41	21	ING USA Life & Annuity Ins Co	5.33

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 Certain		
Rank	Company/Program	Average= 6.73 Male Factor	Rank	Company/Program	Average= 6.47 Male Factor
1	Allianz Life Ins Co of N.A.	6.99	1	Allianz Life Ins Co of N.A.	6.69
2	American General (AIG)	6.72	2	American General (AIG)	6.46
3	American National Ins Co	6.95	3	American National Ins Co	6.67
4	Aviva Life	6.63	4	Aviva Life	6.37
5	Aviva Life Insurance NY	6.63	5	Aviva Life Insurance NY	6.37
6	OM Financial LIC NY (F&G NY)	6.70	6	OM Financial LIC NY (F&G NY)	6.45
7	OM Financial LIC (F&G)	6.70	7	OM Financial LIC (F&G)	6.45
8	GenWorth Financial (GE)	6.80	8	GenWorth Financial (GE)	6.56
9	GenWorth New York (GENY)	6.80	9	GenWorth New York (GENY)	6.56
10	ING USA Life & Annuity Ins Co	6.55	10	ING USA Life & Annuity Ins Co	6.26
11	Integrity Life Insurance	6.79	11	Integrity Life Insurance	6.53
12	Jeff. Pilot Life America	6.59	12	Jeff. Pilot Life America	6.31
13	Jefferson Pilot Life Ins Co	6.59	13	Jefferson Pilot Life Ins Co	6.31
14	John Hancock Life	6.57	14	John Hancock Life	6.29
15	Kansas City Life Ins Co	6.81	15	Kansas City Life Ins Co	6.55
16	Lincoln Benefit Life Company	6.60	16	Lincoln Benefit Life Company	6.38
17	MetLife Investors	6.75	17	MetLife Investors	6.46
18	National Integrity Life	6.79	18	National Integrity Life	6.53
19	Presidential Life Ins Co	6.81	19	Presidential Life Ins Co	6.51
20	United of Omaha	6.75	20	United of Omaha	6.60
21	United States Life	6.72	21	United States Life	6.46

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.24 Female Factor	Rank	Company/Program	Average= 6.10 Female Factor
1	Allianz Life Ins Co of N.A.	6.49	1	Allianz Life Ins Co of N.A.	6.34
2	American General (AIG)	6.22	2	American General (AIG)	6.06
3	American National Ins Co	6.45	3	American National Ins Co	6.30
4	Aviva Life	6.15	4	Aviva Life	6.01
5	Aviva Life Insurance NY	6.15	5	Aviva Life Insurance NY	6.01
6	OM Financial LIC NY (F&G NY)	6.32	6	OM Financial LIC NY (F&G NY)	6.17
7	OM Financial LIC (F&G)	6.32	7	OM Financial LIC (F&G)	6.17
8	GenWorth Financial (GE)	6.36	8	GenWorth Financial (GE)	6.22
9	GenWorth New York (GENY)	6.36	9	GenWorth New York (GENY)	6.22
10	ING USA Life & Annuity Ins Co	6.00	10	ING USA Life & Annuity Ins Co	5.85
11	Integrity Life Insurance	6.36	11	Integrity Life Insurance	6.21
12	Jeff. Pilot Life America	6.09	12	Jeff. Pilot Life America	5.94
13	Jefferson Pilot Life Ins Co	6.09	13	Jefferson Pilot Life Ins Co	5.94
14	John Hancock Life	6.02	14	John Hancock Life	6.00
15	Kansas City Life Ins Co	6.27	15	Kansas City Life Ins Co	6.14
16	Lincoln Benefit Life Company	6.16	16	Lincoln Benefit Life Company	6.04
17	MetLife Investors	6.21	17	MetLife Investors	6.06
18	National Integrity Life	6.36	18	National Integrity Life	6.21
19	Presidential Life Ins Co	6.24	19	Presidential Life Ins Co	6.08
20	United of Omaha	6.22	20	United of Omaha	6.17
21	United States Life	6.22	21	United States Life	6.06

SPIA (Single Premium Immediate Annuity) Age 65 --- Sorted by Rate Factor (Study # 6)

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SPIA Age 65 - MALE Single Life with No Beneficiary			SPIA Age 65 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Male Factor 6.73	Rank	Company/Program	Average= Male Factor 6.47
1	Allianz Life Ins Co of N.A.	6.99	1	Allianz Life Ins Co of N.A.	6.69
2	American National Ins Co	6.95	2	American National Ins Co	6.67
3	Kansas City Life Ins Co	6.81	3	United of Omaha	6.60
4	Presidential Life Ins Co	6.81	4	GenWorth Financial (GE)	6.56
5	GenWorth Financial (GE)	6.80	5	GenWorth New York (GENY)	6.56
6	GenWorth New York (GENY)	6.80	6	Kansas City Life Ins Co	6.55
7	Integrity Life Insurance	6.79	7	Integrity Life Insurance	6.53
8	National Integrity Life	6.79	8	National Integrity Life	6.53
9	MetLife Investors	6.75	9	Presidential Life Ins Co	6.51
10	United of Omaha	6.75	10	American General (AIG)	6.46
11	American General (AIG)	6.72	11	MetLife Investors	6.46
12	United States Life	6.72	12	United States Life	6.46
13	OM Financial LIC NY (F&G NY)	6.70	13	OM Financial LIC NY (F&G NY)	6.45
14	OM Financial LIC (F&G)	6.70	14	OM Financial LIC (F&G)	6.45
15	Aviva Life	6.63	15	Lincoln Benefit Life Company	6.38
16	Aviva Life Insurance NY	6.63	16	Aviva Life	6.37
17	Lincoln Benefit Life Company	6.60	17	Aviva Life Insurance NY	6.37
18	Jeff. Pilot Life America	6.59	18	Jeff. Pilot Life America	6.31
19	Jefferson Pilot Life Ins Co	6.59	19	Jefferson Pilot Life Ins Co	6.31
20	John Hancock Life	6.57	20	John Hancock Life	6.29
21	ING USA Life & Annuity Ins Co	6.55	21	ING USA Life & Annuity Ins Co	6.26

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Female Factor 6.24	Rank	Company/Program	Average= Female Factor 6.10
1	Allianz Life Ins Co of N.A.	6.49	1	Allianz Life Ins Co of N.A.	6.34
2	American National Ins Co	6.45	2	American National Ins Co	6.30
3	GenWorth Financial (GE)	6.36	3	GenWorth Financial (GE)	6.22
4	GenWorth New York (GENY)	6.36	4	GenWorth New York (GENY)	6.22
5	Integrity Life Insurance	6.36	5	Integrity Life Insurance	6.21
6	National Integrity Life	6.36	6	National Integrity Life	6.21
7	OM Financial LIC NY (F&G NY)	6.32	7	OM Financial LIC NY (F&G NY)	6.17
8	OM Financial LIC (F&G)	6.32	8	OM Financial LIC (F&G)	6.17
9	Kansas City Life Ins Co	6.27	9	United of Omaha	6.17
10	Presidential Life Ins Co	6.24	10	Kansas City Life Ins Co	6.14
11	American General (AIG)	6.22	11	Presidential Life Ins Co	6.08
12	United of Omaha	6.22	12	American General (AIG)	6.06
13	United States Life	6.22	13	MetLife Investors	6.06
14	MetLife Investors	6.21	14	United States Life	6.06
15	Lincoln Benefit Life Company	6.16	15	Lincoln Benefit Life Company	6.04
16	Aviva Life	6.15	16	Aviva Life	6.01
17	Aviva Life Insurance NY	6.15	17	Aviva Life Insurance NY	6.01
18	Jeff. Pilot Life America	6.09	18	John Hancock Life	6.00
19	Jefferson Pilot Life Ins Co	6.09	19	Jeff. Pilot Life America	5.94
20	John Hancock Life	6.02	20	Jefferson Pilot Life Ins Co	5.94
21	ING USA Life & Annuity Ins Co	6.00	21	ING USA Life & Annuity Ins Co	5.85

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Name of Insurance Company (Study # 7)

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SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.60 Male Factor	Rank	Company/Program	Average= 7.08 Male Factor
1	Allianz Life Ins Co of N.A.	7.89	1	Allianz Life Ins Co of N.A.	7.28
2	American General (AIG)	7.38	2	American General (AIG)	6.96
3	American National Ins Co	7.66	3	American National Ins Co	7.12
4	Aviva Life	7.52	4	Aviva Life	6.98
5	Aviva Life Insurance NY	7.52	5	Aviva Life Insurance NY	6.98
6	GenWorth Financial (GE)	7.73	6	GenWorth Financial (GE)	7.24
7	GenWorth New York (GENY)	7.73	7	GenWorth New York (GENY)	7.24
8	ING USA Life & Annuity Ins Co	7.56	8	ING USA Life & Annuity Ins Co	6.96
9	Integrity Life Insurance	7.65	9	Integrity Life Insurance	7.13
10	Jeff. Pilot Life America	7.51	10	Jeff. Pilot Life America	6.95
11	Jefferson Pilot Life Ins Co	7.51	11	Jefferson Pilot Life Ins Co	6.95
12	John Hancock Life	7.48	12	John Hancock Life	6.82
13	Kansas City Life Ins Co	7.76	13	Kansas City Life Ins Co	7.23
14	Lincoln Benefit Life Company	7.45	14	Lincoln Benefit Life Company	6.99
15	MetLife Investors	7.71	15	MetLife Investors	7.11
16	National Integrity Life	7.65	16	National Integrity Life	7.13
17	OM Financial LIC (F&G)	7.57	17	OM Financial LIC (F&G)	7.06
18	OM Financial LIC NY (F&G NY)	7.57	18	OM Financial LIC NY (F&G NY)	7.06
19	Presidential Life Ins Co	7.83	19	Presidential Life Ins Co	7.22
20	United of Omaha	7.64	20	United of Omaha	7.23
21	United States Life	7.38	21	United States Life	6.96

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.96 Female Factor	Rank	Company/Program	Average= 6.67 Female Factor
1	Allianz Life Ins Co of N.A.	7.22	1	Allianz Life Ins Co of N.A.	6.89
2	American General (AIG)	6.77	2	American General (AIG)	6.51
3	American National Ins Co	7.00	3	American National Ins Co	6.70
4	Aviva Life	6.88	4	Aviva Life	6.59
5	Aviva Life Insurance NY	6.88	5	Aviva Life Insurance NY	6.59
6	GenWorth Financial (GE)	7.10	6	GenWorth Financial (GE)	6.82
7	GenWorth New York (GENY)	7.10	7	GenWorth New York (GENY)	6.82
8	ING USA Life & Annuity Ins Co	6.84	8	ING USA Life & Annuity Ins Co	6.52
9	Integrity Life Insurance	7.09	9	Integrity Life Insurance	6.79
10	Jeff. Pilot Life America	6.85	10	Jeff. Pilot Life America	6.55
11	Jefferson Pilot Life Ins Co	6.85	11	Jefferson Pilot Life Ins Co	6.55
12	John Hancock Life	6.74	12	John Hancock Life	6.45
13	Kansas City Life Ins Co	7.04	13	Kansas City Life Ins Co	6.77
14	Lincoln Benefit Life Company	6.86	14	Lincoln Benefit Life Company	6.61
15	MetLife Investors	6.98	15	MetLife Investors	6.67
16	National Integrity Life	7.09	16	National Integrity Life	6.79
17	OM Financial LIC (F&G)	7.04	17	OM Financial LIC (F&G)	6.74
18	OM Financial LIC NY (F&G NY)	7.04	18	OM Financial LIC NY (F&G NY)	6.74
19	Presidential Life Ins Co	7.05	19	Presidential Life Ins Co	6.73
20	United of Omaha	6.95	20	United of Omaha	6.78
21	United States Life	6.77	21	United States Life	6.51

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Rate Factor (Study # 8)

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SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.60 Male Factor	Rank	Company/Program	Average= 7.08 Male Factor
1	Allianz Life Ins Co of N.A.	7.89	1	Allianz Life Ins Co of N.A.	7.28
2	Presidential Life Ins Co	7.83	2	GenWorth Financial (GE)	7.24
3	Kansas City Life Ins Co	7.76	3	GenWorth New York (GENY)	7.24
4	GenWorth Financial (GE)	7.73	4	Kansas City Life Ins Co	7.23
5	GenWorth New York (GENY)	7.73	5	United of Omaha	7.23
6	MetLife Investors	7.71	6	Presidential Life Ins Co	7.22
7	American National Ins Co	7.66	7	Integrity Life Insurance	7.13
8	Integrity Life Insurance	7.65	8	National Integrity Life	7.13
9	National Integrity Life	7.65	9	American National Ins Co	7.12
10	United of Omaha	7.64	10	MetLife Investors	7.11
11	OM Financial LIC (F&G)	7.57	11	OM Financial LIC (F&G)	7.06
12	OM Financial LIC NY (F&G NY)	7.57	12	OM Financial LIC NY (F&G NY)	7.06
13	ING USA Life & Annuity Ins Co	7.56	13	Lincoln Benefit Life Company	6.99
14	Aviva Life	7.52	14	Aviva Life	6.98
15	Aviva Life Insurance NY	7.52	15	Aviva Life Insurance NY	6.98
16	Jeff. Pilot Life America	7.51	16	American General (AIG)	6.96
17	Jefferson Pilot Life Ins Co	7.51	17	ING USA Life & Annuity Ins Co	6.96
18	John Hancock Life	7.48	18	United States Life	6.96
19	Lincoln Benefit Life Company	7.45	19	Jeff. Pilot Life America	6.95
20	American General (AIG)	7.38	20	Jefferson Pilot Life Ins Co	6.95
21	United States Life	7.38	21	John Hancock Life	6.82

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.96 Female Factor	Rank	Company/Program	Average= 6.67 Female Factor
1	Allianz Life Ins Co of N.A.	7.22	1	Allianz Life Ins Co of N.A.	6.89
2	GenWorth Financial (GE)	7.10	2	GenWorth Financial (GE)	6.82
3	GenWorth New York (GENY)	7.10	3	GenWorth New York (GENY)	6.82
4	Integrity Life Insurance	7.09	4	Integrity Life Insurance	6.79
5	National Integrity Life	7.09	5	National Integrity Life	6.79
6	Presidential Life Ins Co	7.05	6	United of Omaha	6.78
7	Kansas City Life Ins Co	7.04	7	Kansas City Life Ins Co	6.77
8	OM Financial LIC (F&G)	7.04	8	OM Financial LIC (F&G)	6.74
9	OM Financial LIC NY (F&G NY)	7.04	9	OM Financial LIC NY (F&G NY)	6.74
10	American National Ins Co	7.00	10	Presidential Life Ins Co	6.73
11	MetLife Investors	6.98	11	American National Ins Co	6.70
12	United of Omaha	6.95	12	MetLife Investors	6.67
13	Aviva Life	6.88	13	Lincoln Benefit Life Company	6.61
14	Aviva Life Insurance NY	6.88	14	Aviva Life	6.59
15	Lincoln Benefit Life Company	6.86	15	Aviva Life Insurance NY	6.59
16	Jeff. Pilot Life America	6.85	16	Jeff. Pilot Life America	6.55
17	Jefferson Pilot Life Ins Co	6.85	17	Jefferson Pilot Life Ins Co	6.55
18	ING USA Life & Annuity Ins Co	6.84	18	ING USA Life & Annuity Ins Co	6.52
19	American General (AIG)	6.77	19	American General (AIG)	6.51
20	United States Life	6.77	20	United States Life	6.51
21	John Hancock Life	6.74	21	John Hancock Life	6.45

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Name of Insurance Company (Study # 9)

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SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Male Factor 8.84	Rank	Company/Program	Average= Male Factor 7.81
1	Allianz Life Ins Co of N.A.	9.16	1	Allianz Life Ins Co of N.A.	7.92
2	American General (AIG)	8.54	2	American General (AIG)	7.75
3	American National Ins Co	8.97	3	American National Ins Co	7.87
4	Aviva Life	8.76	4	Aviva Life	7.67
5	Aviva Life Insurance NY	8.76	5	Aviva Life Insurance NY	7.67
6	GenWorth Financial (GE)	9.09	6	GenWorth Financial (GE)	8.03
7	GenWorth New York (GENY)	9.09	7	GenWorth New York (GENY)	8.03
8	ING USA Life & Annuity Ins Co	8.96	8	ING USA Life & Annuity Ins Co	7.72
9	Integrity Life Insurance	8.77	9	Integrity Life Insurance	7.80
10	Jeff. Pilot Life America	8.79	10	Jeff. Pilot Life America	7.66
11	Jefferson Pilot Life Ins Co	8.79	11	Jefferson Pilot Life Ins Co	7.66
12	John Hancock Life	8.70	12	John Hancock Life	7.66
13	Kansas City Life Ins Co	9.06	13	Kansas City Life Ins Co	7.99
14	Lincoln Benefit Life Company	8.61	14	Lincoln Benefit Life Company	7.70
15	MetLife Investors	9.05	15	MetLife Investors	7.83
16	National Integrity Life	8.77	16	National Integrity Life	7.80
17	OM Financial LIC (F&G)	8.81	17	OM Financial LIC (F&G)	7.76
18	OM Financial LIC NY (F&G NY)	8.81	18	OM Financial LIC NY (F&G NY)	7.76
19	Presidential Life Ins Co	8.71	19	Presidential Life Ins Co	8.03
20	United of Omaha	8.80	20	United of Omaha	7.88
21	United States Life	8.54	21	United States Life	7.75

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Female Factor 8.07	Rank	Company/Program	Average= Female Factor 7.43
1	Allianz Life Ins Co of N.A.	8.34	1	Allianz Life Ins Co of N.A.	7.60
2	American General (AIG)	7.87	2	American General (AIG)	7.35
3	American National Ins Co	8.16	3	American National Ins Co	7.50
4	Aviva Life	7.98	4	Aviva Life	7.32
5	Aviva Life Insurance NY	7.98	5	Aviva Life Insurance NY	7.32
6	GenWorth Financial (GE)	8.23	6	GenWorth Financial (GE)	7.60
7	GenWorth New York (GENY)	8.23	7	GenWorth New York (GENY)	7.60
8	ING USA Life & Annuity Ins Co	8.08	8	ING USA Life & Annuity Ins Co	7.34
9	Integrity Life Insurance	8.11	9	Integrity Life Insurance	7.51
10	Jeff. Pilot Life America	7.98	10	Jeff. Pilot Life America	7.30
11	Jefferson Pilot Life Ins Co	7.98	11	Jefferson Pilot Life Ins Co	7.30
12	John Hancock Life	7.79	12	John Hancock Life	7.08
13	Kansas City Life Ins Co	8.19	13	Kansas City Life Ins Co	7.57
14	Lincoln Benefit Life Company	7.90	14	Lincoln Benefit Life Company	7.35
15	MetLife Investors	8.15	15	MetLife Investors	7.44
16	National Integrity Life	8.11	16	National Integrity Life	7.51
17	OM Financial LIC (F&G)	8.12	17	OM Financial LIC (F&G)	7.45
18	OM Financial LIC NY (F&G NY)	8.12	18	OM Financial LIC NY (F&G NY)	7.45
19	Presidential Life Ins Co	8.27	19	Presidential Life Ins Co	7.54
20	United of Omaha	8.00	20	United of Omaha	7.50
21	United States Life	7.87	21	United States Life	7.35

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Rate Factor (Study # 10)

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SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
		Average= 8.84			Average= 7.81
Rank	Company/Program	Male Factor	Rank	Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	9.16	1	GenWorth Financial (GE)	8.03
2	GenWorth Financial (GE)	9.09	2	GenWorth New York (GENY)	8.03
3	GenWorth New York (GENY)	9.09	3	Presidential Life Ins Co	8.03
4	Kansas City Life Ins Co	9.06	4	Kansas City Life Ins Co	7.99
5	MetLife Investors	9.05	5	Allianz Life Ins Co of N.A.	7.92
6	American National Ins Co	8.97	6	United of Omaha	7.88
7	ING USA Life & Annuity Ins Co	8.96	7	American National Ins Co	7.87
8	OM Financial LIC (F&G)	8.81	8	MetLife Investors	7.83
9	OM Financial LIC NY (F&G NY)	8.81	9	Integrity Life Insurance	7.80
10	United of Omaha	8.80	10	National Integrity Life	7.80
11	Jeff. Pilot Life America	8.79	11	OM Financial LIC (F&G)	7.76
12	Jefferson Pilot Life Ins Co	8.79	12	OM Financial LIC NY (F&G NY)	7.76
13	Integrity Life Insurance	8.77	13	American General (AIG)	7.75
14	National Integrity Life	8.77	14	United States Life	7.75
15	Aviva Life	8.76	15	ING USA Life & Annuity Ins Co	7.72
16	Aviva Life Insurance NY	8.76	16	Lincoln Benefit Life Company	7.70
17	Presidential Life Ins Co	8.71	17	Aviva Life	7.67
18	John Hancock Life	8.70	18	Aviva Life Insurance NY	7.67
19	Lincoln Benefit Life Company	8.61	19	Jeff. Pilot Life America	7.66
20	American General (AIG)	8.54	20	Jefferson Pilot Life Ins Co	7.66
21	United States Life	8.54	21	John Hancock Life	7.66

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
		Average= 8.07			Average= 7.43
Rank	Company/Program	Female Factor	Rank	Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	8.34	1	Allianz Life Ins Co of N.A.	7.60
2	Presidential Life Ins Co	8.27	2	GenWorth Financial (GE)	7.60
3	GenWorth Financial (GE)	8.23	3	GenWorth New York (GENY)	7.60
4	GenWorth New York (GENY)	8.23	4	Kansas City Life Ins Co	7.57
5	Kansas City Life Ins Co	8.19	5	Presidential Life Ins Co	7.54
6	American National Ins Co	8.16	6	Integrity Life Insurance	7.51
7	MetLife Investors	8.15	7	National Integrity Life	7.51
8	OM Financial LIC (F&G)	8.12	8	American National Ins Co	7.50
9	OM Financial LIC NY (F&G NY)	8.12	9	United of Omaha	7.50
10	Integrity Life Insurance	8.11	10	OM Financial LIC (F&G)	7.45
11	National Integrity Life	8.11	11	OM Financial LIC NY (F&G NY)	7.45
12	ING USA Life & Annuity Ins Co	8.08	12	MetLife Investors	7.44
13	United of Omaha	8.00	13	American General (AIG)	7.35
14	Aviva Life	7.98	14	Lincoln Benefit Life Company	7.35
15	Aviva Life Insurance NY	7.98	15	United States Life	7.35
16	Jeff. Pilot Life America	7.98	16	ING USA Life & Annuity Ins Co	7.34
17	Jefferson Pilot Life Ins Co	7.98	17	Aviva Life	7.32
18	Lincoln Benefit Life Company	7.90	18	Aviva Life Insurance NY	7.32
19	American General (AIG)	7.87	19	Jeff. Pilot Life America	7.30
20	United States Life	7.87	20	Jefferson Pilot Life Ins Co	7.30
21	John Hancock Life	7.79	21	John Hancock Life	7.08

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 cannot change 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”).

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 29 Issue 03

SUMMARY OF ANNUITY TRENDS

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MULTI-YEAR GUARANTEE DEFERRED ANNUITY RATES

(‘Certificate’ or ‘CD-like’ Annuities)

Annual Effective Yield for Guarantee Period

	<u>Highest</u>	<u>Average</u>
3-Year annuity	4.07%	3.60%
4-Year annuity	4.35%	3.96%
5-Year annuity	4.55%	4.10%
6-Year annuity	4.80%	4.19%
7-Year annuity	4.91%	4.23%
8-Year annuity	4.70%	4.29%
9-Year annuity	4.80%	4.36%
10-Year annuity	5.08%	4.56%

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

	<u>Highest</u>	<u>Average</u>		<u>Highest</u>	<u>Average</u>
Male Age 60	\$6.37	\$6.09	Male Age 70	\$7.44	\$7.21
Female Age 60	\$6.08	\$5.80	Female Age 70	\$7.05	\$6.81
Male Age 65	\$6.86	\$6.61	Male Age 75	\$8.14	\$7.93
Female Age 65	\$6.50	\$6.25	Female Age 75	\$7.75	\$7.56

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)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Allianz Life	A	Dominator 5	85	85	85	85	\$20,000	\$20,000	5	4.55%		4.55%	4.55%
Allianz Life	A	Dominator 10	85	85	85	85	\$20,000	\$20,000	10	4.90%		4.90%	4.90%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	4.45%		4.45%	4.45%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.25%	5.00%	3.25%	3.96%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	4.80%		4.80%	4.80%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$5,000	\$2,000	5	3.50%		3.50%	3.50%
American General Life	A+	AG Horizon Select 5	85	85	85	85	\$5,000	\$5,000	5	3.80%		3.80%	3.80%
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7	3.90%		3.90%	3.90%
American General Life	A+	AG Horizon Select 7	85	85	85	85	\$5,000	\$5,000	7	4.20%		4.20%	4.20%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8	4.15%		4.15%	4.15%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9	4.50%		4.50%	4.50%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10	4.40%		4.40%	4.40%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	4.25%		4.25%	4.25%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.35%		4.35%	4.35%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.15%	1.00%	4.15%	4.35%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.25%	1.00%	4.25%	4.45%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	4.70%		4.70%	4.70%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	4.80%		4.80%	4.80%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.30%	1.00%	4.30%	4.44%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	5.40%	1.00%	4.40%	4.54%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	4.60%		4.60%	4.60%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	4.70%		4.70%	4.70%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.05%	2.00%	4.05%	4.27%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.15%	2.00%	4.15%	4.37%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.25%	1.00%	4.25%	4.35%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.25%	1.00%	4.25%	4.35%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	4.00%		4.00%	4.00%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.50%		4.50%	4.50%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	8.00%	4.00%	4.00%	4.67%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	10.00%	6.00%	4.00%	4.75%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	5.00%		5.00%	5.00%
ING USA Life & Annuity and L	A+	ING MultiSet Plus 5	80	80	80	80	\$5,000	\$5,000	5	4.25%		4.25%	4.25%
ING USA Life & Annuity and L	A+	ING MultiSet Plus 6	80	80	80	80	\$5,000	\$5,000	6	4.40%		4.40%	4.40%
ING USA Life & Annuity and L	A+	ING MultiSet Plus 7	80	80	80	80	\$5,000	\$5,000	7	5.25%	1.00%	4.25%	4.39%
ING USA Life & Annuity and L	A+	ING MultiSet Plus 8	80	80	80	80	\$5,000	\$5,000	8	5.95%	1.80%	4.15%	4.38%
ING USA Life & Annuity and L	A+	ING MultiSet Plus 9	80	80	80	80	\$5,000	\$5,000	9	5.70%	1.20%	4.50%	4.63%
ING USA Life & Annuity and L	A+	ING MultiSet Plus 10	80	80	80	80	\$5,000	\$5,000	10	5.05%	1.00%	4.05%	4.19%
Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.15%	0.75%	3.40%	3.59%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.80%	0.75%	4.05%	4.20%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.25%	0.75%	4.50%	4.61%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.50%	0.75%	4.75%	4.83%
Jefferson Pilot Life	A++	JPF Classic 5	85	85	85	85	\$10,000	\$10,000	5	4.65%	1.00%	3.65%	3.85%
Jefferson Pilot Life	A++	JPF Classic 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.65%	2.00%	3.65%	4.05%
Jefferson Pilot Life	A++	JPF Classic 7	85	85	85	85	\$10,000	\$10,000	7	5.65%	2.00%	3.65%	3.94%
Jefferson Pilot Life	A++	JPF Classic 7 (100)	85	85	85	85	\$100,000	\$100,000	7	6.65%	3.00%	3.65%	4.08%
Lincoln Benefit Life	A+r	Tactician Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.35%	1.00%	3.35%	3.55%
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5	5.35%	2.00%	3.35%	3.75%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.10%		4.10%	4.10%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.10%	1.00%	4.10%	4.27%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	4.75%	1.00%	3.75%	3.89%
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	5.75%	2.00%	3.75%	4.04%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.25%	1.50%	3.75%	3.94%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.25%	2.50%	3.75%	4.06%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	7.70%	4.00%	3.70%	4.14%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Name of Insurance Company (Study # 1)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	8.70%	5.00%	3.70%	4.26%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.05%	1.00%	4.05%	4.15%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	6.05%	2.00%	4.05%	4.25%
Midland National Life	A+	Direct Guarantee 3	90	90	90	90	\$10,000	\$10,000	3	4.05%	1.00%	3.05%	3.38%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	3.80%		3.80%	3.80%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	4.20%		4.20%	4.20%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	3.80%		3.80%	3.80%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	4.55%		4.55%	4.55%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	4.20%		4.20%	4.20%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	4.80%		4.80%	4.80%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	4.40%		4.40%	4.40%
National Integrity Life Insuran	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.15%	0.75%	3.40%	3.59%
National Integrity Life Insuran	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.80%	0.75%	4.05%	4.20%
National Integrity Life Insuran	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.15%	0.75%	4.40%	4.51%
National Integrity Life Insuran	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.40%	0.75%	4.65%	4.72%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	3.80%	1.00%	2.80%	3.13%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	3.50%		3.50%	3.50%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	5.35%	2.00%	3.35%	3.75%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	4.00%		4.00%	4.00%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	3.85%		3.85%	4.15%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	7.70%	4.00%	3.70%	4.20%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	3.90%		3.90%	4.48%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	4.15%		4.15%	4.15%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.00%		4.00%	4.00%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.75%	1.00%	3.75%	3.95%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	4.35%		4.35%	4.35%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	4.90%	1.00%	3.90%	4.04%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	4.60%		4.60%	4.60%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.25%	1.00%	4.25%	4.35%
OM Financial LIC NY (F&G N	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
OM Financial LIC NY (F&G N	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	5.50%	1.00%	4.50%	4.64%
Physicians Life	A	Vista Custom Direct 3	85	75	85	75	\$2,000	\$2,000	3	4.40%	1.00%	3.40%	3.73%
Physicians Life	A	Vista Custom Direct 3 (100)	85	75	85	75	\$100,000	\$100,000	3	5.40%	2.00%	3.40%	4.07%
Physicians Life	A	Vista Custom Direct 4	85	75	85	75	\$2,000	\$2,000	4	4.50%	1.00%	3.50%	3.75%
Physicians Life	A	Vista Custom Direct 4 (100)	85	75	85	75	\$100,000	\$100,000	4	5.50%	2.00%	3.50%	4.00%
Physicians Life	A	Vista Custom Direct 5	85	75	85	75	\$2,000	\$2,000	5	4.70%	1.00%	3.70%	3.90%
Physicians Life	A	Vista Custom Direct 5 (100)	85	75	85	75	\$100,000	\$100,000	5	5.70%	2.00%	3.70%	4.10%
Physicians Life	A	Vista Custom Direct 6	85	75	85	75	\$2,000	\$2,000	6	5.55%	2.00%	3.55%	3.88%
Physicians Life	A	Vista Custom Direct 7	85	75	85	75	\$2,000	\$2,000	7	4.00%		4.00%	4.00%
Physicians Life	A	Vista Custom Direct 7 (100)	85	75	85	75	\$100,000	\$100,000	7	5.00%	1.00%	4.00%	4.14%
Physicians Life	A	VISTA 7	99	99	75	75	\$2,000	\$2,000	7	5.25%	2.00%	3.25%	3.54%
Physicians Life	A	Vista Custom Direct 8	85	75	85	75	\$2,000	\$2,000	8	6.15%	2.00%	4.15%	4.40%
Physicians Life	A	Vista Custom Direct 9	85	75	85	75	\$2,000	\$2,000	9	4.20%		4.20%	4.20%
Physicians Life	A	Vista Custom Direct 10	85	75	85	75	\$2,000	\$2,000	10	5.70%	1.50%	4.20%	4.35%
Presidential Life	B +	Secure 4	90	90	90	90	\$5,000	\$5,000	4	4.05%		4.05%	4.05%
Presidential Life	B +	Secure 5	90	90	90	90	\$5,000	\$5,000	5	4.45%		4.45%	4.45%
Presidential Life	B +	Secure 6	90	90	90	90	\$5,000	\$5,000	6	4.20%		4.20%	4.20%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Physicians Life	A	Vista Custom Direct 3 (100)	85	75	85	75	\$100,000	\$100,000	3	5.40%	2.00%	3.40%	4.07%
Physicians Life	A	Vista Custom Direct 3	85	75	85	75	\$2,000	\$2,000	3	4.40%	1.00%	3.40%	3.73%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	3.70%		3.70%	3.70%
Midland National Life	A+	Direct Guarantee 3	90	90	90	90	\$10,000	\$10,000	3	4.05%	1.00%	3.05%	3.38%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	3.80%	1.00%	2.80%	3.13%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.35%		4.35%	4.35%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	4.25%		4.25%	4.25%
Presidential Life	B +	Secure 4	90	90	90	90	\$5,000	\$5,000	4	4.05%		4.05%	4.05%
Physicians Life	A	Vista Custom Direct 4 (100)	85	75	85	75	\$100,000	\$100,000	4	5.50%	2.00%	3.50%	4.00%
Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.55%	0.75%	3.80%	3.99%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.55%	0.75%	3.80%	3.99%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	3.80%		3.80%	3.80%
Physicians Life	A	Vista Custom Direct 4	85	75	85	75	\$2,000	\$2,000	4	4.50%	1.00%	3.50%	3.75%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	3.50%		3.50%	3.50%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.15%	0.75%	4.40%	4.55%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.15%	0.75%	4.40%	4.55%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	4.45%		4.45%	4.45%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.25%	1.00%	4.25%	4.45%
Presidential Life	B +	Secure 5	90	90	90	90	\$5,000	\$5,000	5	4.45%		4.45%	4.45%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.15%	1.00%	4.15%	4.35%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.30%		4.30%	4.30%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 5	80	80	80	80	\$5,000	\$5,000	5	4.25%		4.25%	4.25%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	4.20%		4.20%	4.20%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	4.15%		4.15%	4.15%
Physicians Life	A	Vista Custom Direct 5 (100)	85	75	85	75	\$100,000	\$100,000	5	5.70%	2.00%	3.70%	4.10%
Jefferson Pilot Life	A++	JPF Classic 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.65%	2.00%	3.65%	4.05%
American General Life	A+	AG Horizon Select 5	85	85	85	85	\$5,000	\$5,000	5	4.00%		4.00%	4.00%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.00%		4.00%	4.00%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.75%	1.00%	3.75%	3.95%
Physicians Life	A	Vista Custom Direct 5	85	75	85	75	\$2,000	\$2,000	5	4.70%	1.00%	3.70%	3.90%
Jefferson Pilot Life	A++	JPF Classic 5	85	85	85	85	\$10,000	\$10,000	5	4.65%	1.00%	3.65%	3.85%
Allianz Life	A	Dominator 5	85	85	85	85	\$20,000	\$20,000	5	3.75%		3.75%	3.75%
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5	5.35%	2.00%	3.35%	3.75%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	5.35%	2.00%	3.35%	3.75%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$5,000	\$2,000	5	3.70%		3.70%	3.70%
Lincoln Benefit Life	A+r	Tactician Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.35%	1.00%	3.35%	3.55%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	4.80%		4.80%	4.80%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	4.70%		4.70%	4.70%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	7.00%	3.00%	4.00%	4.50%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 6	80	80	80	80	\$5,000	\$5,000	6	4.40%		4.40%	4.40%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.10%	1.00%	4.10%	4.27%
Presidential Life	B +	Secure 6	90	90	90	90	\$5,000	\$5,000	6	4.20%		4.20%	4.20%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.10%		4.10%	4.10%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	4.00%		4.00%	4.00%
Physicians Life	A	Vista Custom Direct 6	85	75	85	75	\$2,000	\$2,000	6	5.55%	2.00%	3.55%	3.88%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.85%		3.85%	3.85%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.80%		3.80%	3.80%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	3.80%		3.80%	3.80%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.55%	0.75%	4.80%	4.91%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.45%	0.75%	4.70%	4.81%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	5.50%	1.00%	4.50%	4.64%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	4.55%		4.55%	4.55%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	5.40%	1.00%	4.40%	4.54%
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7	4.05%		4.05%	4.50%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.30%	1.00%	4.30%	4.44%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 7	80	80	80	80	\$5,000	\$5,000	7	5.25%	1.00%	4.25%	4.39%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	4.35%		4.35%	4.35%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
			American General Life	A+	AG Horizon Select 7	85	85	85		85	\$5,000	\$5,000	
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	3.85%		3.85%	4.15%
Physicians Life	A	Vista Custom Direct 7 (100)	85	75	85	75	\$100,000	\$100,000	7	5.00%	1.00%	4.00%	4.14%
Jefferson Pilot Life	A++	JPF Classic 7 (100)	85	85	85	85	\$100,000	\$100,000	7	6.65%	3.00%	3.65%	4.08%
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	5.75%	2.00%	3.75%	4.04%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	4.90%	1.00%	3.90%	4.04%
Physicians Life	A	Vista Custom Direct 7	85	75	85	75	\$2,000	\$2,000	7	4.00%		4.00%	4.00%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.25%	5.00%	3.25%	3.96%
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.95%		3.95%	3.95%
Jefferson Pilot Life	A++	JPF Classic 7	85	85	85	85	\$10,000	\$10,000	7	5.65%	2.00%	3.65%	3.94%
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.90%		3.90%	3.90%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	4.75%	1.00%	3.75%	3.89%
Physicians Life	A	VISTA 7	99	99	75	75	\$2,000	\$2,000	7	5.25%	2.00%	3.25%	3.54%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	4.70%		4.70%	4.70%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	9.00%	5.00%	4.00%	4.63%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	4.60%		4.60%	4.60%
Physicians Life	A	Vista Custom Direct 8	85	75	85	75	\$2,000	\$2,000	8	6.15%	2.00%	4.15%	4.40%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 8	80	80	80	80	\$5,000	\$5,000	8	5.95%	1.80%	4.15%	4.38%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8	4.30%		4.30%	4.30%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	4.20%		4.20%	4.20%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	7.70%	4.00%	3.70%	4.20%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.25%	2.50%	3.75%	4.06%
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	4.05%		4.05%	4.05%
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	4.00%		4.00%	4.00%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.25%	1.50%	3.75%	3.94%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	4.80%		4.80%	4.80%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9	4.65%		4.65%	4.65%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 9	80	80	80	80	\$5,000	\$5,000	9	5.70%	1.20%	4.50%	4.63%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.15%	2.00%	4.15%	4.37%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.05%	2.00%	4.05%	4.27%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	8.70%	5.00%	3.70%	4.26%
Physicians Life	A	Vista Custom Direct 9	85	75	85	75	\$2,000	\$2,000	9	4.20%		4.20%	4.20%
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.15%		4.15%	4.15%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	7.70%	4.00%	3.70%	4.14%
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	4.10%		4.10%	4.10%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.75%	0.75%	5.00%	5.08%
National Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.65%	0.75%	4.90%	4.97%
Allianz Life	A	Dominator 10	85	85	85	85	\$20,000	\$20,000	10	4.90%		4.90%	4.90%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	4.80%		4.80%	4.80%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	4.80%		4.80%	4.80%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	4.60%		4.60%	4.60%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10	4.50%		4.50%	4.50%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	3.90%		3.90%	4.48%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	4.40%		4.40%	4.40%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.25%	1.00%	4.25%	4.35%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.25%	1.00%	4.25%	4.35%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.25%	1.00%	4.25%	4.35%
Physicians Life	A	Vista Custom Direct 10	85	75	85	75	\$2,000	\$2,000	10	5.70%	1.50%	4.20%	4.35%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	6.05%	2.00%	4.05%	4.25%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 10	80	80	80	80	\$5,000	\$5,000	10	5.05%	1.00%	4.05%	4.19%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.05%	1.00%	4.05%	4.15%

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Name of Insurance Company (Study # 3)

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SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.23 Male Factor	Rank	Company/Program	Average= 6.09 Male Factor
1	Allianz Life Ins Co of N.A.	6.52	1	Allianz Life Ins Co of N.A.	6.37
2	American General (AIG)	6.27	2	American General (AIG)	6.08
3	American National Ins Co	6.28	3	American National Ins Co	6.14
4	Aviva Life	6.22	4	Aviva Life	6.07
5	Aviva Life Insurance NY	6.22	5	Aviva Life Insurance NY	6.07
6	OM Financial LIC NY (F&G NY)	6.13	6	OM Financial LIC NY (F&G NY)	6.00
7	OM Financial LIC (F&G)	6.13	7	OM Financial LIC (F&G)	6.00
8	GenWorth Financial (GE)	6.37	8	GenWorth Financial (GE)	6.24
9	GenWorth New York (GENY)	6.37	9	GenWorth New York (GENY)	6.24
10	ING USA Life & Annuity Ins Co	6.06	10	ING USA Life & Annuity Ins Co	5.91
11	Integrity Life Insurance	6.33	11	Integrity Life Insurance	6.19
12	Kansas City Life Ins Co	6.14	12	Kansas City Life Ins Co	6.01
13	Lincoln Benefit Life Company	6.09	13	Lincoln Benefit Life Company	5.98
14	MetLife Investors	6.28	14	MetLife Investors	6.13
15	National Integrity Life	6.33	15	National Integrity Life	6.19
16	Presidential Life Ins Co	6.09	16	Presidential Life Ins Co	5.94
17	United of Omaha	6.07	17	United of Omaha	6.03
18	United States Life	6.27	18	United States Life	6.08

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 5.88 Female Factor	Rank	Company/Program	Average= 5.80 Female Factor
1	Allianz Life Ins Co of N.A.	6.16	1	Allianz Life Ins Co of N.A.	6.08
2	American General (AIG)	5.88	2	American General (AIG)	5.75
3	American National Ins Co	5.92	3	American National Ins Co	5.84
4	Aviva Life	5.85	4	Aviva Life	5.77
5	Aviva Life Insurance NY	5.85	5	Aviva Life Insurance NY	5.77
6	OM Financial LIC NY (F&G NY)	5.88	6	OM Financial LIC NY (F&G NY)	5.80
7	OM Financial LIC (F&G)	5.88	7	OM Financial LIC (F&G)	5.80
8	GenWorth Financial (GE)	6.07	8	GenWorth Financial (GE)	5.98
9	GenWorth New York (GENY)	6.07	9	GenWorth New York (GENY)	5.98
10	ING USA Life & Annuity Ins Co	5.65	10	ING USA Life & Annuity Ins Co	5.57
11	Integrity Life Insurance	6.00	11	Integrity Life Insurance	5.92
12	Kansas City Life Ins Co	5.74	12	Kansas City Life Ins Co	5.67
13	Lincoln Benefit Life Company	5.77	13	Lincoln Benefit Life Company	5.71
14	MetLife Investors	5.89	14	MetLife Investors	5.80
15	National Integrity Life	6.00	15	National Integrity Life	5.92
16	Presidential Life Ins Co	5.66	16	Presidential Life Ins Co	5.58
17	United of Omaha	5.69	17	United of Omaha	5.68
18	United States Life	5.88	18	United States Life	5.75

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Rate Factor (Study # 4)

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SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.23 Male Factor	Rank	Company/Program	Average= 6.09 Male Factor
1	Allianz Life Ins Co of N.A.	6.52	1	Allianz Life Ins Co of N.A.	6.37
2	GenWorth Financial (GE)	6.37	2	GenWorth Financial (GE)	6.24
3	GenWorth New York (GENY)	6.37	3	GenWorth New York (GENY)	6.24
4	Integrity Life Insurance	6.33	4	Integrity Life Insurance	6.19
5	National Integrity Life	6.33	5	National Integrity Life	6.19
6	American National Ins Co	6.28	6	American National Ins Co	6.14
7	MetLife Investors	6.28	7	MetLife Investors	6.13
8	American General (AIG)	6.27	8	American General (AIG)	6.08
9	United States Life	6.27	9	United States Life	6.08
10	Aviva Life	6.22	10	Aviva Life	6.07
11	Aviva Life Insurance NY	6.22	11	Aviva Life Insurance NY	6.07
12	Kansas City Life Ins Co	6.14	12	United of Omaha	6.03
13	OM Financial LIC NY (F&G NY)	6.13	13	Kansas City Life Ins Co	6.01
14	OM Financial LIC (F&G)	6.13	14	OM Financial LIC NY (F&G NY)	6.00
15	Lincoln Benefit Life Company	6.09	15	OM Financial LIC (F&G)	6.00
16	Presidential Life Ins Co	6.09	16	Lincoln Benefit Life Company	5.98
17	United of Omaha	6.07	17	Presidential Life Ins Co	5.94
18	ING USA Life & Annuity Ins Co	6.06	18	ING USA Life & Annuity Ins Co	5.91

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 5.88 Female Factor	Rank	Company/Program	Average= 5.80 Female Factor
1	Allianz Life Ins Co of N.A.	6.16	1	Allianz Life Ins Co of N.A.	6.08
2	GenWorth Financial (GE)	6.07	2	GenWorth Financial (GE)	5.98
3	GenWorth New York (GENY)	6.07	3	GenWorth New York (GENY)	5.98
4	Integrity Life Insurance	6.00	4	Integrity Life Insurance	5.92
5	National Integrity Life	6.00	5	National Integrity Life	5.92
6	American National Ins Co	5.92	6	American National Ins Co	5.84
7	MetLife Investors	5.89	7	OM Financial LIC NY (F&G NY)	5.80
8	American General (AIG)	5.88	8	OM Financial LIC (F&G)	5.80
9	OM Financial LIC NY (F&G NY)	5.88	9	MetLife Investors	5.80
10	OM Financial LIC (F&G)	5.88	10	Aviva Life	5.77
11	United States Life	5.88	11	Aviva Life Insurance NY	5.77
12	Aviva Life	5.85	12	American General (AIG)	5.75
13	Aviva Life Insurance NY	5.85	13	United States Life	5.75
14	Lincoln Benefit Life Company	5.77	14	Lincoln Benefit Life Company	5.71
15	Kansas City Life Ins Co	5.74	15	United of Omaha	5.68
16	United of Omaha	5.69	16	Kansas City Life Ins Co	5.67
17	Presidential Life Ins Co	5.66	17	Presidential Life Ins Co	5.58
18	ING USA Life & Annuity Ins Co	5.65	18	ING USA Life & Annuity Ins Co	5.57

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 Certain		
Rank	Company/Program	Average= 6.88 Male Factor	Rank	Company/Program	Average= 6.61 Male Factor
1	Allianz Life Ins Co of N.A.	7.16	1	Allianz Life Ins Co of N.A.	6.86
2	American General (AIG)	6.93	2	American General (AIG)	6.63
3	American National Ins Co	6.91	3	American National Ins Co	6.65
4	Aviva Life	6.86	4	Aviva Life	6.58
5	Aviva Life Insurance NY	6.86	5	Aviva Life Insurance NY	6.58
6	OM Financial LIC NY (F&G NY)	6.72	6	OM Financial LIC NY (F&G NY)	6.47
7	OM Financial LIC (F&G)	6.72	7	OM Financial LIC (F&G)	6.47
8	GenWorth Financial (GE)	6.99	8	GenWorth Financial (GE)	6.74
9	GenWorth New York (GENY)	6.99	9	GenWorth New York (GENY)	6.74
10	ING USA Life & Annuity Ins Co	6.77	10	ING USA Life & Annuity Ins Co	6.47
11	Integrity Life Insurance	6.96	11	Integrity Life Insurance	6.70
12	Kansas City Life Ins Co	6.81	12	Kansas City Life Ins Co	6.55
13	Lincoln Benefit Life Company	6.68	13	Lincoln Benefit Life Company	6.46
14	MetLife Investors	6.95	14	MetLife Investors	6.65
15	National Integrity Life	6.96	15	National Integrity Life	6.70
16	Presidential Life Ins Co	6.81	16	Presidential Life Ins Co	6.51
17	United of Omaha	6.75	17	United of Omaha	6.60
18	United States Life	6.93	18	United States Life	6.63

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.40 Female Factor	Rank	Company/Program	Average= 6.25 Female Factor
1	Allianz Life Ins Co of N.A.	6.66	1	Allianz Life Ins Co of N.A.	6.50
2	American General (AIG)	6.42	2	American General (AIG)	6.23
3	American National Ins Co	6.43	3	American National Ins Co	6.28
4	Aviva Life	6.37	4	Aviva Life	6.22
5	Aviva Life Insurance NY	6.37	5	Aviva Life Insurance NY	6.22
6	OM Financial LIC NY (F&G NY)	6.36	6	OM Financial LIC NY (F&G NY)	6.21
7	OM Financial LIC (F&G)	6.36	7	OM Financial LIC (F&G)	6.21
8	GenWorth Financial (GE)	6.56	8	GenWorth Financial (GE)	6.41
9	GenWorth New York (GENY)	6.56	9	GenWorth New York (GENY)	6.41
10	ING USA Life & Annuity Ins Co	6.23	10	ING USA Life & Annuity Ins Co	6.07
11	Integrity Life Insurance	6.53	11	Integrity Life Insurance	6.38
12	Kansas City Life Ins Co	6.27	12	Kansas City Life Ins Co	6.14
13	Lincoln Benefit Life Company	6.24	13	Lincoln Benefit Life Company	6.12
14	MetLife Investors	6.41	14	MetLife Investors	6.25
15	National Integrity Life	6.53	15	National Integrity Life	6.38
16	Presidential Life Ins Co	6.24	16	Presidential Life Ins Co	6.08
17	United of Omaha	6.22	17	United of Omaha	6.17
18	United States Life	6.42	18	United States Life	6.23

SPIA (Single Premium Immediate Annuity) Age 65 --- Sorted by Rate Factor (Study # 6)

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SPIA Age 65 - MALE Single Life with No Beneficiary			SPIA Age 65 - MALE Single Life with 10 Years Certain		
		Average= 6.88			Average= 6.61
Rank	Company/Program	Male Factor	Rank	Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	7.16	1	Allianz Life Ins Co of N.A.	6.86
2	GenWorth Financial (GE)	6.99	2	GenWorth Financial (GE)	6.74
3	GenWorth New York (GENY)	6.99	3	GenWorth New York (GENY)	6.74
4	Integrity Life Insurance	6.96	4	Integrity Life Insurance	6.70
5	National Integrity Life	6.96	5	National Integrity Life	6.70
6	MetLife Investors	6.95	6	American National Ins Co	6.65
7	American General (AIG)	6.93	7	MetLife Investors	6.65
8	United States Life	6.93	8	American General (AIG)	6.63
9	American National Ins Co	6.91	9	United States Life	6.63
10	Aviva Life	6.86	10	United of Omaha	6.60
11	Aviva Life Insurance NY	6.86	11	Aviva Life	6.58
12	Kansas City Life Ins Co	6.81	12	Aviva Life Insurance NY	6.58
13	Presidential Life Ins Co	6.81	13	Kansas City Life Ins Co	6.55
14	ING USA Life & Annuity Ins Co	6.77	14	Presidential Life Ins Co	6.51
15	United of Omaha	6.75	15	OM Financial LIC NY (F&G NY)	6.47
16	OM Financial LIC NY (F&G NY)	6.72	16	OM Financial LIC (F&G)	6.47
17	OM Financial LIC (F&G)	6.72	17	ING USA Life & Annuity Ins Co	6.47
18	Lincoln Benefit Life Company	6.68	18	Lincoln Benefit Life Company	6.46

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
		Average= 6.40			Average= 6.25
Rank	Company/Program	Female Factor	Rank	Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	6.66	1	Allianz Life Ins Co of N.A.	6.50
2	GenWorth Financial (GE)	6.56	2	GenWorth Financial (GE)	6.41
3	GenWorth New York (GENY)	6.56	3	GenWorth New York (GENY)	6.41
4	Integrity Life Insurance	6.53	4	Integrity Life Insurance	6.38
5	National Integrity Life	6.53	5	National Integrity Life	6.38
6	American National Ins Co	6.43	6	American National Ins Co	6.28
7	American General (AIG)	6.42	7	MetLife Investors	6.25
8	United States Life	6.42	8	American General (AIG)	6.23
9	MetLife Investors	6.41	9	United States Life	6.23
10	Aviva Life	6.37	10	Aviva Life	6.22
11	Aviva Life Insurance NY	6.37	11	Aviva Life Insurance NY	6.22
12	OM Financial LIC NY (F&G NY)	6.36	12	OM Financial LIC NY (F&G NY)	6.21
13	OM Financial LIC (F&G)	6.36	13	OM Financial LIC (F&G)	6.21
14	Kansas City Life Ins Co	6.27	14	United of Omaha	6.17
15	Lincoln Benefit Life Company	6.24	15	Kansas City Life Ins Co	6.14
16	Presidential Life Ins Co	6.24	16	Lincoln Benefit Life Company	6.12
17	ING USA Life & Annuity Ins Co	6.23	17	Presidential Life Ins Co	6.08
18	United of Omaha	6.22	18	ING USA Life & Annuity Ins Co	6.07

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Name of Insurance Company (Study # 7)

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SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.73 Male Factor	Rank	Company/Program	Average= 7.21 Male Factor
1	Allianz Life Ins Co of N.A.	8.06	1	Allianz Life Ins Co of N.A.	7.44
2	American General (AIG)	7.52	2	American General (AIG)	7.12
3	American National Ins Co	7.64	3	American National Ins Co	7.11
4	Aviva Life	7.75	4	Aviva Life	7.20
5	Aviva Life Insurance NY	7.75	5	Aviva Life Insurance NY	7.20
6	GenWorth Financial (GE)	7.88	6	GenWorth Financial (GE)	7.39
7	GenWorth New York (GENY)	7.88	7	GenWorth New York (GENY)	7.39
8	ING USA Life & Annuity Ins Co	7.77	8	ING USA Life & Annuity Ins Co	7.15
9	Integrity Life Insurance	7.82	9	Integrity Life Insurance	7.28
10	Kansas City Life Ins Co	7.76	10	Kansas City Life Ins Co	7.23
11	Lincoln Benefit Life Company	7.51	11	Lincoln Benefit Life Company	7.05
12	MetLife Investors	7.90	12	MetLife Investors	7.28
13	National Integrity Life	7.82	13	National Integrity Life	7.28
14	OM Financial LIC (F&G)	7.57	14	OM Financial LIC (F&G)	7.07
15	OM Financial LIC NY (F&G NY)	7.57	15	OM Financial LIC NY (F&G NY)	7.07
16	Presidential Life Ins Co	7.83	16	Presidential Life Ins Co	7.22
17	United of Omaha	7.64	17	United of Omaha	7.23
18	United States Life	7.52	18	United States Life	7.12

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.10 Female Factor	Rank	Company/Program	Average= 6.81 Female Factor
1	Allianz Life Ins Co of N.A.	7.38	1	Allianz Life Ins Co of N.A.	7.05
2	American General (AIG)	6.91	2	American General (AIG)	6.68
3	American National Ins Co	6.98	3	American National Ins Co	6.68
4	Aviva Life	7.11	4	Aviva Life	6.81
5	Aviva Life Insurance NY	7.11	5	Aviva Life Insurance NY	6.81
6	GenWorth Financial (GE)	7.27	6	GenWorth Financial (GE)	6.98
7	GenWorth New York (GENY)	7.27	7	GenWorth New York (GENY)	6.98
8	ING USA Life & Annuity Ins Co	7.05	8	ING USA Life & Annuity Ins Co	6.72
9	Integrity Life Insurance	7.26	9	Integrity Life Insurance	6.96
10	Kansas City Life Ins Co	7.04	10	Kansas City Life Ins Co	6.77
11	Lincoln Benefit Life Company	6.92	11	Lincoln Benefit Life Company	6.68
12	MetLife Investors	7.18	12	MetLife Investors	6.85
13	National Integrity Life	7.26	13	National Integrity Life	6.96
14	OM Financial LIC (F&G)	7.06	14	OM Financial LIC (F&G)	6.75
15	OM Financial LIC NY (F&G NY)	7.06	15	OM Financial LIC NY (F&G NY)	6.75
16	Presidential Life Ins Co	7.05	16	Presidential Life Ins Co	6.73
17	United of Omaha	6.95	17	United of Omaha	6.78
18	United States Life	6.91	18	United States Life	6.68

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Rate Factor (Study # 8)

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SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.73 Male Factor	Rank	Company/Program	Average= 7.21 Male Factor
1	Allianz Life Ins Co of N.A.	8.06	1	Allianz Life Ins Co of N.A.	7.44
2	MetLife Investors	7.90	2	GenWorth Financial (GE)	7.39
3	GenWorth Financial (GE)	7.88	3	GenWorth New York (GENY)	7.39
4	GenWorth New York (GENY)	7.88	4	Integrity Life Insurance	7.28
5	Presidential Life Ins Co	7.83	5	MetLife Investors	7.28
6	Integrity Life Insurance	7.82	6	National Integrity Life	7.28
7	National Integrity Life	7.82	7	Kansas City Life Ins Co	7.23
8	ING USA Life & Annuity Ins Co	7.77	8	United of Omaha	7.23
9	Kansas City Life Ins Co	7.76	9	Presidential Life Ins Co	7.22
10	Aviva Life	7.75	10	Aviva Life	7.20
11	Aviva Life Insurance NY	7.75	11	Aviva Life Insurance NY	7.20
12	American National Ins Co	7.64	12	ING USA Life & Annuity Ins Co	7.15
13	United of Omaha	7.64	13	American General (AIG)	7.12
14	OM Financial LIC (F&G)	7.57	14	United States Life	7.12
15	OM Financial LIC NY (F&G NY)	7.57	15	American National Ins Co	7.11
16	American General (AIG)	7.52	16	OM Financial LIC (F&G)	7.07
17	United States Life	7.52	17	OM Financial LIC NY (F&G NY)	7.07
18	Lincoln Benefit Life Company	7.51	18	Lincoln Benefit Life Company	7.05

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.10 Female Factor	Rank	Company/Program	Average= 6.81 Female Factor
1	Allianz Life Ins Co of N.A.	7.38	1	Allianz Life Ins Co of N.A.	7.05
2	GenWorth Financial (GE)	7.27	2	GenWorth Financial (GE)	6.98
3	GenWorth New York (GENY)	7.27	3	GenWorth New York (GENY)	6.98
4	Integrity Life Insurance	7.26	4	Integrity Life Insurance	6.96
5	National Integrity Life	7.26	5	National Integrity Life	6.96
6	MetLife Investors	7.18	6	MetLife Investors	6.85
7	Aviva Life	7.11	7	Aviva Life	6.81
8	Aviva Life Insurance NY	7.11	8	Aviva Life Insurance NY	6.81
9	OM Financial LIC (F&G)	7.06	9	United of Omaha	6.78
10	OM Financial LIC NY (F&G NY)	7.06	10	Kansas City Life Ins Co	6.77
11	ING USA Life & Annuity Ins Co	7.05	11	OM Financial LIC (F&G)	6.75
12	Presidential Life Ins Co	7.05	12	OM Financial LIC NY (F&G NY)	6.75
13	Kansas City Life Ins Co	7.04	13	Presidential Life Ins Co	6.73
14	American National Ins Co	6.98	14	ING USA Life & Annuity Ins Co	6.72
15	United of Omaha	6.95	15	American General (AIG)	6.68
16	Lincoln Benefit Life Company	6.92	16	American National Ins Co	6.68
17	American General (AIG)	6.91	17	Lincoln Benefit Life Company	6.68
18	United States Life	6.91	18	United States Life	6.68

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Name of Insurance Company (Study # 9)

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SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Male Factor	Rank	Company/Program	Average= Male Factor
1	Allianz Life Ins Co of N.A.	9.33	1	Allianz Life Ins Co of N.A.	8.07
2	American General (AIG)	8.68	2	American General (AIG)	7.91
3	American National Ins Co	8.95	3	American National Ins Co	7.85
4	Aviva Life	9.00	4	Aviva Life	7.89
5	Aviva Life Insurance NY	9.00	5	Aviva Life Insurance NY	7.89
6	GenWorth Financial (GE)	9.21	6	GenWorth Financial (GE)	8.14
7	GenWorth New York (GENY)	9.21	7	GenWorth New York (GENY)	8.14
8	ING USA Life & Annuity Ins Co	9.14	8	ING USA Life & Annuity Ins Co	7.88
9	Integrity Life Insurance	8.94	9	Integrity Life Insurance	7.94
10	Kansas City Life Ins Co	9.06	10	Kansas City Life Ins Co	7.99
11	Lincoln Benefit Life Company	8.67	11	Lincoln Benefit Life Company	7.75
12	MetLife Investors	9.23	12	MetLife Investors	7.99
13	National Integrity Life	8.94	13	National Integrity Life	7.94
14	OM Financial LIC (F&G)	8.78	14	OM Financial LIC (F&G)	7.73
15	OM Financial LIC NY (F&G NY)	8.78	15	OM Financial LIC NY (F&G NY)	7.73
16	Presidential Life Ins Co	8.71	16	Presidential Life Ins Co	8.03
17	United of Omaha	8.80	17	United of Omaha	7.88
18	United States Life	8.68	18	United States Life	7.91

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Female Factor	Rank	Company/Program	Average= Female Factor
1	Allianz Life Ins Co of N.A.	8.52	1	Allianz Life Ins Co of N.A.	7.75
2	American General (AIG)	8.01	2	American General (AIG)	7.51
3	American National Ins Co	8.14	3	American National Ins Co	7.49
4	Aviva Life	8.21	4	Aviva Life	7.54
5	Aviva Life Insurance NY	8.21	5	Aviva Life Insurance NY	7.54
6	GenWorth Financial (GE)	8.37	6	GenWorth Financial (GE)	7.73
7	GenWorth New York (GENY)	8.37	7	GenWorth New York (GENY)	7.73
8	ING USA Life & Annuity Ins Co	8.26	8	ING USA Life & Annuity Ins Co	7.51
9	Integrity Life Insurance	8.27	9	Integrity Life Insurance	7.66
10	Kansas City Life Ins Co	8.19	10	Kansas City Life Ins Co	7.57
11	Lincoln Benefit Life Company	7.96	11	Lincoln Benefit Life Company	7.40
12	MetLife Investors	8.33	12	MetLife Investors	7.60
13	National Integrity Life	8.27	13	National Integrity Life	7.66
14	OM Financial LIC (F&G)	8.10	14	OM Financial LIC (F&G)	7.44
15	OM Financial LIC NY (F&G NY)	8.10	15	OM Financial LIC NY (F&G NY)	7.44
16	Presidential Life Ins Co	8.27	16	Presidential Life Ins Co	7.54
17	United of Omaha	8.00	17	United of Omaha	7.50
18	United States Life	8.01	18	United States Life	7.51

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Rate Factor (Study # 10)

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SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
		Average= 8.95			Average= 7.93
Rank	Company/Program	Male Factor	Rank	Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	9.33	1	GenWorth Financial (GE)	8.14
2	MetLife Investors	9.23	2	GenWorth New York (GENY)	8.14
3	GenWorth Financial (GE)	9.21	3	Allianz Life Ins Co of N.A.	8.07
4	GenWorth New York (GENY)	9.21	4	Presidential Life Ins Co	8.03
5	ING USA Life & Annuity Ins Co	9.14	5	Kansas City Life Ins Co	7.99
6	Kansas City Life Ins Co	9.06	6	MetLife Investors	7.99
7	Aviva Life	9.00	7	Integrity Life Insurance	7.94
8	Aviva Life Insurance NY	9.00	8	National Integrity Life	7.94
9	American National Ins Co	8.95	9	American General (AIG)	7.91
10	Integrity Life Insurance	8.94	10	United States Life	7.91
11	National Integrity Life	8.94	11	Aviva Life	7.89
12	United of Omaha	8.80	12	Aviva Life Insurance NY	7.89
13	OM Financial LIC (F&G)	8.78	13	ING USA Life & Annuity Ins Co	7.88
14	OM Financial LIC NY (F&G NY)	8.78	14	United of Omaha	7.88
15	Presidential Life Ins Co	8.71	15	American National Ins Co	7.85
16	American General (AIG)	8.68	16	Lincoln Benefit Life Company	7.75
17	United States Life	8.68	17	OM Financial LIC (F&G)	7.73
18	Lincoln Benefit Life Company	8.67	18	OM Financial LIC NY (F&G NY)	7.73

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
		Average= 8.20			Average= 7.56
Rank	Company/Program	Female Factor	Rank	Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	8.52	1	Allianz Life Ins Co of N.A.	7.75
2	GenWorth Financial (GE)	8.37	2	GenWorth Financial (GE)	7.73
3	GenWorth New York (GENY)	8.37	3	GenWorth New York (GENY)	7.73
4	MetLife Investors	8.33	4	Integrity Life Insurance	7.66
5	Integrity Life Insurance	8.27	5	National Integrity Life	7.66
6	National Integrity Life	8.27	6	MetLife Investors	7.60
7	Presidential Life Ins Co	8.27	7	Kansas City Life Ins Co	7.57
8	ING USA Life & Annuity Ins Co	8.26	8	Aviva Life	7.54
9	Aviva Life	8.21	9	Aviva Life Insurance NY	7.54
10	Aviva Life Insurance NY	8.21	10	Presidential Life Ins Co	7.54
11	Kansas City Life Ins Co	8.19	11	American General (AIG)	7.51
12	American National Ins Co	8.14	12	ING USA Life & Annuity Ins Co	7.51
13	OM Financial LIC (F&G)	8.10	13	United States Life	7.51
14	OM Financial LIC NY (F&G NY)	8.10	14	United of Omaha	7.50
15	American General (AIG)	8.01	15	American National Ins Co	7.49
16	United States Life	8.01	16	OM Financial LIC (F&G)	7.44
17	United of Omaha	8.00	17	OM Financial LIC NY (F&G NY)	7.44
18	Lincoln Benefit Life Company	7.96	18	Lincoln Benefit Life Company	7.40

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 cannot change 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”).

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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Phone 866-866-1999

www.comparativeannuityreports.com

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SUMMARY OF ANNUITY TRENDS

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MULTI-YEAR GUARANTEE DEFERRED ANNUITY RATES (‘Certificate’ or ‘CD-like’ Annuities)

Annual Effective Yield for Guarantee Period

	<u>Highest</u>	<u>Average</u>
3-Year annuity	4.07%	3.66%
4-Year annuity	4.25%	3.79%
5-Year annuity	4.55%	4.12%
6-Year annuity	4.75%	4.45%
7-Year annuity	4.80%	4.29%
8-Year annuity	4.73%	4.54%
9-Year annuity	5.10%	4.77%
10-Year annuity	5.10%	4.44%

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

	<u>Highest</u>	<u>Average</u>		<u>Highest</u>	<u>Average</u>
Male Age 60	\$6.56	\$6.10	Male Age 70	\$7.61	\$7.21
Female Age 60	\$6.29	\$5.81	Female Age 70	\$7.22	\$6.81
Male Age 65	\$7.02	\$6.62	Male Age 75	\$8.15	\$7.92
Female Age 65	\$6.68	\$6.26	Female Age 75	\$7.88	\$7.56

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)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Allianz Life	A	Dominator 5	85	85	85	85	\$20,000	\$20,000	5	4.55%		4.55%	4.55%
Allianz Life	A	Dominator 10	85	85	85	85	\$20,000	\$20,000	10	5.10%		5.10%	5.10%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	4.55%		4.55%	4.55%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.25%	5.00%	3.25%	3.96%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	5.10%		5.10%	5.10%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$5,000	\$2,000	5	4.05%		4.05%	4.05%
American General Life	A+	AG Horizon Select 5	85	85	85	85	\$5,000	\$5,000	5	4.35%		4.35%	4.35%
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7	4.35%		4.35%	4.35%
American General Life	A+	AG Horizon Select 7	85	85	85	85	\$5,000	\$5,000	7	4.65%		4.65%	4.65%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8	4.60%		4.60%	4.60%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9	4.95%		4.95%	4.95%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10	4.80%		4.80%	4.80%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	4.15%		4.15%	4.15%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.25%		4.25%	4.25%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.05%	1.00%	4.05%	4.25%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.15%	1.00%	4.15%	4.35%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	4.60%		4.60%	4.60%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	4.70%		4.70%	4.70%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.20%	1.00%	4.20%	4.34%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	5.30%	1.00%	4.30%	4.44%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	4.50%		4.50%	4.50%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	4.60%		4.60%	4.60%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	5.95%	2.00%	3.95%	4.17%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.05%	2.00%	4.05%	4.27%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.15%	1.00%	4.15%	4.25%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.25%	1.00%	4.25%	4.35%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	4.00%		4.00%	4.00%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.50%		4.50%	4.50%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	8.00%	4.00%	4.00%	4.66%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	10.00%	6.00%	4.00%	4.73%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	5.00%		5.00%	5.00%
ING USA Life & Annuity and L	A+	ING MultiSet Plus 5	80	80	80	80	\$5,000	\$5,000	5	4.25%		4.25%	4.25%
ING USA Life & Annuity and L	A+	ING MultiSet Plus 6	80	80	80	80	\$5,000	\$5,000	6	4.40%		4.40%	4.40%
ING USA Life & Annuity and L	A+	ING MultiSet Plus 7	80	80	80	80	\$5,000	\$5,000	7	5.25%	1.00%	4.25%	4.39%
ING USA Life & Annuity and L	A+	ING MultiSet Plus 8	80	80	80	80	\$5,000	\$5,000	8	5.95%	1.80%	4.15%	4.38%
ING USA Life & Annuity and L	A+	ING MultiSet Plus 9	80	80	80	80	\$5,000	\$5,000	9	5.70%	1.20%	4.50%	4.63%
ING USA Life & Annuity and L	A+	ING MultiSet Plus 10	80	80	80	80	\$5,000	\$5,000	10	5.05%	1.00%	4.05%	4.19%
Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	3.85%	0.75%	3.10%	3.29%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.50%	0.75%	3.75%	3.90%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.05%	0.75%	4.30%	4.41%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.45%	0.75%	4.70%	4.77%
Jefferson Pilot Life	A++	JPF Classic 5	85	85	85	85	\$10,000	\$10,000	5	4.65%	1.00%	3.65%	3.85%
Jefferson Pilot Life	A++	JPF Classic 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.65%	2.00%	3.65%	4.05%
Jefferson Pilot Life	A++	JPF Classic 7	85	85	85	85	\$10,000	\$10,000	7	5.65%	2.00%	3.65%	3.94%
Jefferson Pilot Life	A++	JPF Classic 7 (100)	85	85	85	85	\$100,000	\$100,000	7	6.65%	3.00%	3.65%	4.08%
Lincoln Benefit Life	A+r	Tactician Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.65%	1.00%	3.65%	3.85%
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5	5.65%	2.00%	3.65%	4.05%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.35%		4.35%	4.35%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.35%	1.00%	4.35%	4.52%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.00%	1.00%	4.00%	4.14%
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	6.00%	2.00%	4.00%	4.28%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.50%	1.50%	4.00%	4.19%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.50%	2.50%	4.00%	4.31%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	8.15%	4.00%	4.15%	4.59%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Name of Insurance Company (Study # 1)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	9.15%	5.00%	4.15%	4.69%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.60%	1.00%	4.60%	4.70%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	6.60%	2.00%	4.60%	4.80%
Midland National Life	A+	Direct Guarantee 3	90	90	90	90	\$10,000	\$10,000	3	4.05%	1.00%	3.05%	3.38%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	3.75%		3.75%	3.75%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	4.30%		4.30%	4.30%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	4.00%		4.00%	4.00%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	4.80%		4.80%	4.80%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	4.50%		4.50%	4.50%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	5.10%		5.10%	5.10%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	4.80%		4.80%	4.80%
National Integrity Life Insuran	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.15%	0.75%	3.40%	3.59%
National Integrity Life Insuran	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.50%	0.75%	3.75%	3.90%
National Integrity Life Insuran	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	4.95%	0.75%	4.20%	4.31%
National Integrity Life Insuran	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.35%	0.75%	4.60%	4.67%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	3.80%	1.00%	2.80%	3.13%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	3.85%		31.00%	3.29%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	5.45%	2.00%	3.45%	3.85%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	4.10%		4.10%	4.10%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	4.05%		4.05%	4.05%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	8.00%	4.00%	4.00%	4.49%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.30%		4.30%	4.30%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	5.00%		3.00%	3.40%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.00%		4.00%	4.00%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	4.50%		4.50%	4.50%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.20%	1.00%	4.20%	4.34%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	5.00%		5.00%	5.00%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.60%	1.00%	4.60%	4.70%
OM Financial LIC NY (F&G N)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
OM Financial LIC NY (F&G N)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	5.50%	1.00%	4.50%	4.64%
Physicians Life	A	Vista Custom Direct 3	85	75	85	75	\$2,000	\$2,000	3	4.40%	1.00%	3.40%	3.73%
Physicians Life	A	Vista Custom Direct 3 (100)	85	75	85	75	\$100,000	\$100,000	3	5.40%	2.00%	3.40%	4.07%
Physicians Life	A	Vista Custom Direct 4	85	75	85	75	\$2,000	\$2,000	4	4.50%	1.00%	3.50%	3.75%
Physicians Life	A	Vista Custom Direct 4 (100)	85	75	85	75	\$100,000	\$100,000	4	5.50%	2.00%	3.50%	4.00%
Physicians Life	A	Vista Custom Direct 5	85	75	85	75	\$2,000	\$2,000	5	4.70%	1.00%	3.70%	3.90%
Physicians Life	A	Vista Custom Direct 5 (100)	85	75	85	75	\$100,000	\$100,000	5	5.70%	2.00%	3.70%	4.10%
Physicians Life	A	Vista Custom Direct 6	85	75	85	75	\$2,000	\$2,000	6	5.55%	2.00%	3.55%	3.88%
Physicians Life	A	Vista Custom Direct 7	85	75	85	75	\$2,000	\$2,000	7	4.00%		4.00%	4.00%
Physicians Life	A	Vista Custom Direct 7 (100)	85	75	85	75	\$100,000	\$100,000	7	5.00%	1.00%	4.00%	4.14%
Physicians Life	A	VISTA 7	99	99	75	75	\$2,000	\$2,000	7	5.25%	2.00%	3.25%	3.54%
Physicians Life	A	Vista Custom Direct 8	85	75	85	75	\$2,000	\$2,000	8	6.15%	2.00%	4.15%	4.40%
Physicians Life	A	Vista Custom Direct 9	85	75	85	75	\$2,000	\$2,000	9	4.20%		4.20%	4.20%
Physicians Life	A	Vista Custom Direct 10	85	75	85	75	\$2,000	\$2,000	10	5.70%	1.50%	4.20%	4.35%
Presidential Life	B +	Secure 4	90	90	90	90	\$5,000	\$5,000	4	4.05%		4.05%	4.05%
Presidential Life	B +	Secure 5	90	90	90	90	\$5,000	\$5,000	5	4.45%		4.45%	4.45%
Presidential Life	B +	Secure 6	90	90	90	90	\$5,000	\$5,000	6	4.75%		4.75%	4.75%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Physicians Life	A	Vista Custom Direct 3 (100)	85	75	85	75	\$100,000	\$100,000	3	5.40%	2.00%	3.40%	4.07%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	4.00%		4.00%	4.00%
Physicians Life	A	Vista Custom Direct 3	85	75	85	75	\$2,000	\$2,000	3	4.40%	1.00%	3.40%	3.73%
Midland National Life	A+	Direct Guarantee 3	90	90	90	90	\$10,000	\$10,000	3	4.05%	1.00%	3.05%	3.38%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	3.80%	1.00%	2.80%	3.13%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.25%		4.25%	4.25%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	4.15%		4.15%	4.15%
Presidential Life	B +	Secure 4	90	90	90	90	\$5,000	\$5,000	4	4.05%		4.05%	4.05%
Physicians Life	A	Vista Custom Direct 4 (100)	85	75	85	75	\$100,000	\$100,000	4	5.50%	2.00%	3.50%	4.00%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	3.75%		3.75%	3.75%
Physicians Life	A	Vista Custom Direct 4	85	75	85	75	\$2,000	\$2,000	4	4.50%	1.00%	3.50%	3.75%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.15%	0.75%	3.40%	3.59%
Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	3.85%	0.75%	3.10%	3.29%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	3.85%		31.00%	3.29%
Allianz Life	A	Dominator 5	85	85	85	85	\$20,000	\$20,000	5	4.55%		4.55%	4.55%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	4.55%		4.55%	4.55%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.50%		4.50%	4.50%
Presidential Life	B +	Secure 5	90	90	90	90	\$5,000	\$5,000	5	4.45%		4.45%	4.45%
American General Life	A+	AG Horizon Select 5	85	85	85	85	\$5,000	\$5,000	5	4.35%		4.35%	4.35%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.15%	1.00%	4.15%	4.35%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	4.30%		4.30%	4.30%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.05%	1.00%	4.05%	4.25%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 5	80	80	80	80	\$5,000	\$5,000	5	4.25%		4.25%	4.25%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
Physicians Life	A	Vista Custom Direct 5 (100)	85	75	85	75	\$100,000	\$100,000	5	5.70%	2.00%	3.70%	4.10%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$5,000	\$2,000	5	4.05%		4.05%	4.05%
Jefferson Pilot Life	A++	JPF Classic 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.65%	2.00%	3.65%	4.05%
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5	5.65%	2.00%	3.65%	4.05%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.00%		4.00%	4.00%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.50%	0.75%	3.75%	3.90%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.50%	0.75%	3.75%	3.90%
Physicians Life	A	Vista Custom Direct 5	85	75	85	75	\$2,000	\$2,000	5	4.70%	1.00%	3.70%	3.90%
Jefferson Pilot Life	A++	JPF Classic 5	85	85	85	85	\$10,000	\$10,000	5	4.65%	1.00%	3.65%	3.85%
Lincoln Benefit Life	A+r	Tactician Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.65%	1.00%	3.65%	3.85%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	5.45%	2.00%	3.45%	3.85%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	5.00%		3.00%	3.40%
Presidential Life	B +	Secure 6	90	90	90	90	\$5,000	\$5,000	6	4.75%		4.75%	4.75%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	4.70%		4.70%	4.70%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	8.00%	4.00%	4.00%	4.66%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	4.60%		4.60%	4.60%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.35%	1.00%	4.35%	4.52%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 6	80	80	80	80	\$5,000	\$5,000	6	4.40%		4.40%	4.40%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.35%		4.35%	4.35%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	4.10%		4.10%	4.10%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	4.00%		4.00%	4.00%
Physicians Life	A	Vista Custom Direct 6	85	75	85	75	\$2,000	\$2,000	6	5.55%	2.00%	3.55%	3.88%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	4.80%		4.80%	4.80%
American General Life	A+	AG Horizon Select 7	85	85	85	85	\$5,000	\$5,000	7	4.65%		4.65%	4.65%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	5.50%	1.00%	4.50%	4.64%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	4.50%		4.50%	4.50%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	5.30%	1.00%	4.30%	4.44%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.05%	0.75%	4.30%	4.41%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 7	80	80	80	80	\$5,000	\$5,000	7	5.25%	1.00%	4.25%	4.39%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7	4.35%		4.35%	4.35%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.20%	1.00%	4.20%	4.34%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.20%	1.00%	4.20%	4.34%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	4.95%	0.75%	4.20%	4.31%
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	6.00%	2.00%	4.00%	4.28%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.00%	1.00%	4.00%	4.14%
Physicians Life	A	Vista Custom Direct 7 (100)	85	75	85	75	\$100,000	\$100,000	7	5.00%	1.00%	4.00%	4.14%
Jefferson Pilot Life	A++	JPF Classic 7 (100)	85	85	85	85	\$100,000	\$100,000	7	6.65%	3.00%	3.65%	4.08%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	4.05%		4.05%	4.05%
Physicians Life	A	Vista Custom Direct 7	85	75	85	75	\$2,000	\$2,000	7	4.00%		4.00%	4.00%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.25%	5.00%	3.25%	3.96%
Jefferson Pilot Life	A++	JPF Classic 7	85	85	85	85	\$10,000	\$10,000	7	5.65%	2.00%	3.65%	3.94%
Physicians Life	A	VISTA 7	99	99	75	75	\$2,000	\$2,000	7	5.25%	2.00%	3.25%	3.54%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	10.00%	6.00%	4.00%	4.73%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8	4.60%		4.60%	4.60%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	4.60%		4.60%	4.60%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	4.50%		4.50%	4.50%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	4.50%		4.50%	4.50%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	8.00%	4.00%	4.00%	4.49%
Physicians Life	A	Vista Custom Direct 8	85	75	85	75	\$2,000	\$2,000	8	6.15%	2.00%	4.15%	4.40%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 8	80	80	80	80	\$5,000	\$5,000	8	5.95%	1.80%	4.15%	4.38%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.50%	2.50%	4.00%	4.31%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.50%	1.50%	4.00%	4.19%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	5.10%		5.10%	5.10%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9	4.95%		4.95%	4.95%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	9.15%	5.00%	4.15%	4.69%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 9	80	80	80	80	\$5,000	\$5,000	9	5.70%	1.20%	4.50%	4.63%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	8.15%	4.00%	4.15%	4.59%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.05%	2.00%	4.05%	4.27%
Physicians Life	A	Vista Custom Direct 9	85	75	85	75	\$2,000	\$2,000	9	4.20%		4.20%	4.20%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	5.95%	2.00%	3.95%	4.17%
Allianz Life	A	Dominator 10	85	85	85	85	\$20,000	\$20,000	10	5.10%		5.10%	5.10%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	5.10%		5.10%	5.10%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	5.00%		5.00%	5.00%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	5.00%		5.00%	5.00%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10	4.80%		4.80%	4.80%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	6.60%	2.00%	4.60%	4.80%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	4.80%		4.80%	4.80%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.45%	0.75%	4.70%	4.77%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.60%	1.00%	4.60%	4.70%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.60%	1.00%	4.60%	4.70%
National Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.35%	0.75%	4.60%	4.67%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.25%	1.00%	4.25%	4.35%
Physicians Life	A	Vista Custom Direct 10	85	75	85	75	\$2,000	\$2,000	10	5.70%	1.50%	4.20%	4.35%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.30%		4.30%	4.30%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.15%	1.00%	4.15%	4.25%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 10	80	80	80	80	\$5,000	\$5,000	10	5.05%	1.00%	4.05%	4.19%

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Name of Insurance Company (Study # 3)

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SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.24 Male Factor	Rank	Company/Program	Average= 6.10 Male Factor
1	Allianz Life Ins Co of N.A.	6.72	1	Allianz Life Ins Co of N.A.	6.56
2	American General (AIG)	6.35	2	American General (AIG)	6.20
3	American National Ins Co	6.22	3	American National Ins Co	6.09
4	Aviva Life	6.27	4	Aviva Life	6.13
5	Aviva Life Insurance NY	6.27	5	Aviva Life Insurance NY	6.13
6	OM Financial LIC NY (F&G NY)	6.39	6	OM Financial LIC NY (F&G NY)	6.25
7	OM Financial LIC (F&G)	6.39	7	OM Financial LIC (F&G)	6.25
8	GenWorth Financial (GE)	6.21	8	GenWorth Financial (GE)	6.07
9	GenWorth New York (GENY)	6.21	9	GenWorth New York (GENY)	6.07
10	ING USA Life & Annuity Ins Co	6.06	10	ING USA Life & Annuity Ins Co	5.91
11	Integrity Life Insurance	6.12	11	Integrity Life Insurance	5.99
12	Kansas City Life Ins Co	6.14	12	Kansas City Life Ins Co	6.01
13	Lincoln Benefit Life Company	6.04	13	Lincoln Benefit Life Company	5.93
14	MetLife Investors	6.28	14	MetLife Investors	6.13
15	National Integrity Life	6.12	15	National Integrity Life	5.99
16	Presidential Life Ins Co	6.09	16	Presidential Life Ins Co	5.94
17	United of Omaha	6.07	17	United of Omaha	6.03
18	United States Life	6.35	18	United States Life	6.20

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 5.89 Female Factor	Rank	Company/Program	Average= 5.81 Female Factor
1	Allianz Life Ins Co of N.A.	6.36	1	Allianz Life Ins Co of N.A.	6.29
2	American General (AIG)	5.97	2	American General (AIG)	5.87
3	American National Ins Co	5.87	3	American National Ins Co	5.79
4	Aviva Life	5.91	4	Aviva Life	5.83
5	Aviva Life Insurance NY	5.91	5	Aviva Life Insurance NY	5.83
6	OM Financial LIC NY (F&G NY)	6.13	6	OM Financial LIC NY (F&G NY)	6.04
7	OM Financial LIC (F&G)	6.13	7	OM Financial LIC (F&G)	6.04
8	GenWorth Financial (GE)	5.89	8	GenWorth Financial (GE)	5.81
9	GenWorth New York (GENY)	5.89	9	GenWorth New York (GENY)	5.81
10	ING USA Life & Annuity Ins Co	5.65	10	ING USA Life & Annuity Ins Co	5.57
11	Integrity Life Insurance	5.80	11	Integrity Life Insurance	5.72
12	Kansas City Life Ins Co	5.74	12	Kansas City Life Ins Co	5.67
13	Lincoln Benefit Life Company	5.72	13	Lincoln Benefit Life Company	5.65
14	MetLife Investors	5.89	14	MetLife Investors	5.80
15	National Integrity Life	5.80	15	National Integrity Life	5.72
16	Presidential Life Ins Co	5.66	16	Presidential Life Ins Co	5.58
17	United of Omaha	5.69	17	United of Omaha	5.68
18	United States Life	5.97	18	United States Life	5.87

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Rate Factor (Study # 4)

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SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.24 Male Factor	Rank	Company/Program	Average= 6.10 Male Factor
1	Allianz Life Ins Co of N.A.	6.72	1	Allianz Life Ins Co of N.A.	6.56
2	OM Financial LIC NY (F&G NY)	6.39	2	OM Financial LIC NY (F&G NY)	6.25
3	OM Financial LIC (F&G)	6.39	3	OM Financial LIC (F&G)	6.25
4	American General (AIG)	6.35	4	American General (AIG)	6.20
5	United States Life	6.35	5	United States Life	6.20
6	MetLife Investors	6.28	6	Aviva Life	6.13
7	Aviva Life	6.27	7	Aviva Life Insurance NY	6.13
8	Aviva Life Insurance NY	6.27	8	MetLife Investors	6.13
9	American National Ins Co	6.22	9	American National Ins Co	6.09
10	GenWorth Financial (GE)	6.21	10	GenWorth Financial (GE)	6.07
11	GenWorth New York (GENY)	6.21	11	GenWorth New York (GENY)	6.07
12	Kansas City Life Ins Co	6.14	12	United of Omaha	6.03
13	Integrity Life Insurance	6.12	13	Kansas City Life Ins Co	6.01
14	National Integrity Life	6.12	14	Integrity Life Insurance	5.99
15	Presidential Life Ins Co	6.09	15	National Integrity Life	5.99
16	United of Omaha	6.07	16	Presidential Life Ins Co	5.94
17	ING USA Life & Annuity Ins Co	6.06	17	Lincoln Benefit Life Company	5.93
18	Lincoln Benefit Life Company	6.04	18	ING USA Life & Annuity Ins Co	5.91

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 5.89 Female Factor	Rank	Company/Program	Average= 5.81 Female Factor
1	Allianz Life Ins Co of N.A.	6.36	1	Allianz Life Ins Co of N.A.	6.29
2	OM Financial LIC NY (F&G NY)	6.13	2	OM Financial LIC NY (F&G NY)	6.04
3	OM Financial LIC (F&G)	6.13	3	OM Financial LIC (F&G)	6.04
4	American General (AIG)	5.97	4	American General (AIG)	5.87
5	United States Life	5.97	5	United States Life	5.87
6	Aviva Life	5.91	6	Aviva Life	5.83
7	Aviva Life Insurance NY	5.91	7	Aviva Life Insurance NY	5.83
8	GenWorth Financial (GE)	5.89	8	GenWorth Financial (GE)	5.81
9	GenWorth New York (GENY)	5.89	9	GenWorth New York (GENY)	5.81
10	MetLife Investors	5.89	10	MetLife Investors	5.80
11	American National Ins Co	5.87	11	American National Ins Co	5.79
12	Integrity Life Insurance	5.80	12	Integrity Life Insurance	5.72
13	National Integrity Life	5.80	13	National Integrity Life	5.72
14	Kansas City Life Ins Co	5.74	14	United of Omaha	5.68
15	Lincoln Benefit Life Company	5.72	15	Kansas City Life Ins Co	5.67
16	United of Omaha	5.69	16	Lincoln Benefit Life Company	5.65
17	Presidential Life Ins Co	5.66	17	Presidential Life Ins Co	5.58
18	ING USA Life & Annuity Ins Co	5.65	18	ING USA Life & Annuity Ins Co	5.57

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 Certain		
Rank	Company/Program	Average= 6.88 Male Factor	Rank	Company/Program	Average= 6.62 Male Factor
1	Allianz Life Ins Co of N.A.	7.33	1	Allianz Life Ins Co of N.A.	7.02
2	American General (AIG)	7.01	2	American General (AIG)	6.75
3	American National Ins Co	6.85	3	American National Ins Co	6.59
4	Aviva Life	6.90	4	Aviva Life	6.62
5	Aviva Life Insurance NY	6.90	5	Aviva Life Insurance NY	6.62
6	OM Financial LIC NY (F&G NY)	6.97	6	OM Financial LIC NY (F&G NY)	6.70
7	OM Financial LIC (F&G)	6.97	7	OM Financial LIC (F&G)	6.70
8	GenWorth Financial (GE)	6.84	8	GenWorth Financial (GE)	6.59
9	GenWorth New York (GENY)	6.84	9	GenWorth New York (GENY)	6.59
10	ING USA Life & Annuity Ins Co	6.77	10	ING USA Life & Annuity Ins Co	6.47
11	Integrity Life Insurance	6.74	11	Integrity Life Insurance	6.48
12	Kansas City Life Ins Co	6.81	12	Kansas City Life Ins Co	6.55
13	Lincoln Benefit Life Company	6.63	13	Lincoln Benefit Life Company	6.41
14	MetLife Investors	6.95	14	MetLife Investors	6.65
15	National Integrity Life	6.74	15	National Integrity Life	6.48
16	Presidential Life Ins Co	6.81	16	Presidential Life Ins Co	6.51
17	United of Omaha	6.75	17	United of Omaha	6.60
18	United States Life	7.01	18	United States Life	6.75

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.41 Female Factor	Rank	Company/Program	Average= 6.26 Female Factor
1	Allianz Life Ins Co of N.A.	6.84	1	Allianz Life Ins Co of N.A.	6.68
2	American General (AIG)	6.51	2	American General (AIG)	6.35
3	American National Ins Co	6.37	3	American National Ins Co	6.23
4	Aviva Life	6.42	4	Aviva Life	6.27
5	Aviva Life Insurance NY	6.42	5	Aviva Life Insurance NY	6.27
6	OM Financial LIC NY (F&G NY)	6.62	6	OM Financial LIC NY (F&G NY)	6.46
7	OM Financial LIC (F&G)	6.62	7	OM Financial LIC (F&G)	6.46
8	GenWorth Financial (GE)	6.40	8	GenWorth Financial (GE)	6.24
9	GenWorth New York (GENY)	6.40	9	GenWorth New York (GENY)	6.24
10	ING USA Life & Annuity Ins Co	6.23	10	ING USA Life & Annuity Ins Co	6.07
11	Integrity Life Insurance	6.32	11	Integrity Life Insurance	6.17
12	Kansas City Life Ins Co	6.27	12	Kansas City Life Ins Co	6.14
13	Lincoln Benefit Life Company	6.19	13	Lincoln Benefit Life Company	6.07
14	MetLife Investors	6.41	14	MetLife Investors	6.25
15	National Integrity Life	6.32	15	National Integrity Life	6.17
16	Presidential Life Ins Co	6.24	16	Presidential Life Ins Co	6.08
17	United of Omaha	6.22	17	United of Omaha	6.17
18	United States Life	6.51	18	United States Life	6.35

SPIA (Single Premium Immediate Annuity) Age 65 --- Sorted by Rate Factor (Study # 6)

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SPIA Age 65 - MALE Single Life with No Beneficiary			SPIA Age 65 - MALE Single Life with 10 Years Certain		
		Average= 6.88			Average= 6.62
Rank	Company/Program	Male Factor	Rank	Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	7.33	1	Allianz Life Ins Co of N.A.	7.02
2	American General (AIG)	7.01	2	American General (AIG)	6.75
3	United States Life	7.01	3	United States Life	6.75
4	OM Financial LIC NY (F&G NY)	6.97	4	OM Financial LIC NY (F&G NY)	6.70
5	OM Financial LIC (F&G)	6.97	5	OM Financial LIC (F&G)	6.70
6	MetLife Investors	6.95	6	MetLife Investors	6.65
7	Aviva Life	6.90	7	Aviva Life	6.62
8	Aviva Life Insurance NY	6.90	8	Aviva Life Insurance NY	6.62
9	American National Ins Co	6.85	9	United of Omaha	6.60
10	GenWorth Financial (GE)	6.84	10	American National Ins Co	6.59
11	GenWorth New York (GENY)	6.84	11	GenWorth Financial (GE)	6.59
12	Kansas City Life Ins Co	6.81	12	GenWorth New York (GENY)	6.59
13	Presidential Life Ins Co	6.81	13	Kansas City Life Ins Co	6.55
14	ING USA Life & Annuity Ins Co	6.77	14	Presidential Life Ins Co	6.51
15	United of Omaha	6.75	15	Integrity Life Insurance	6.48
16	Integrity Life Insurance	6.74	16	National Integrity Life	6.48
17	National Integrity Life	6.74	17	ING USA Life & Annuity Ins Co	6.47
18	Lincoln Benefit Life Company	6.63	18	Lincoln Benefit Life Company	6.41

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
		Average= 6.41			Average= 6.26
Rank	Company/Program	Female Factor	Rank	Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	6.84	1	Allianz Life Ins Co of N.A.	6.68
2	OM Financial LIC NY (F&G NY)	6.62	2	OM Financial LIC NY (F&G NY)	6.46
3	OM Financial LIC (F&G)	6.62	3	OM Financial LIC (F&G)	6.46
4	American General (AIG)	6.51	4	American General (AIG)	6.35
5	United States Life	6.51	5	United States Life	6.35
6	Aviva Life	6.42	6	Aviva Life	6.27
7	Aviva Life Insurance NY	6.42	7	Aviva Life Insurance NY	6.27
8	MetLife Investors	6.41	8	MetLife Investors	6.25
9	GenWorth Financial (GE)	6.40	9	GenWorth Financial (GE)	6.24
10	GenWorth New York (GENY)	6.40	10	GenWorth New York (GENY)	6.24
11	American National Ins Co	6.37	11	American National Ins Co	6.23
12	Integrity Life Insurance	6.32	12	Integrity Life Insurance	6.17
13	National Integrity Life	6.32	13	National Integrity Life	6.17
14	Kansas City Life Ins Co	6.27	14	United of Omaha	6.17
15	Presidential Life Ins Co	6.24	15	Kansas City Life Ins Co	6.14
16	ING USA Life & Annuity Ins Co	6.23	16	Presidential Life Ins Co	6.08
17	United of Omaha	6.22	17	ING USA Life & Annuity Ins Co	6.07
18	Lincoln Benefit Life Company	6.19	18	Lincoln Benefit Life Company	6.07

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Name of Insurance Company (Study # 7)

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SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.74 Male Factor	Rank	Company/Program	Average= 7.21 Male Factor
1	Allianz Life Ins Co of N.A.	8.25	1	Allianz Life Ins Co of N.A.	7.61
2	American General (AIG)	7.60	2	American General (AIG)	7.20
3	American National Ins Co	7.53	3	American National Ins Co	7.02
4	Aviva Life	7.78	4	Aviva Life	7.22
5	Aviva Life Insurance NY	7.78	5	Aviva Life Insurance NY	7.22
6	GenWorth Financial (GE)	7.77	6	GenWorth Financial (GE)	7.25
7	GenWorth New York (GENY)	7.77	7	GenWorth New York (GENY)	7.25
8	ING USA Life & Annuity Ins Co	7.77	8	ING USA Life & Annuity Ins Co	7.15
9	Integrity Life Insurance	7.60	9	Integrity Life Insurance	7.07
10	Kansas City Life Ins Co	7.76	10	Kansas City Life Ins Co	7.23
11	Lincoln Benefit Life Company	7.47	11	Lincoln Benefit Life Company	7.01
12	MetLife Investors	7.90	12	MetLife Investors	7.28
13	National Integrity Life	7.60	13	National Integrity Life	7.07
14	OM Financial LIC (F&G)	7.83	14	OM Financial LIC (F&G)	7.31
15	OM Financial LIC NY (F&G NY)	7.83	15	OM Financial LIC NY (F&G NY)	7.31
16	Presidential Life Ins Co	7.83	16	Presidential Life Ins Co	7.22
17	United of Omaha	7.64	17	United of Omaha	7.23
18	United States Life	7.60	18	United States Life	7.20

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.11 Female Factor	Rank	Company/Program	Average= 6.81 Female Factor
1	Allianz Life Ins Co of N.A.	7.57	1	Allianz Life Ins Co of N.A.	7.22
2	American General (AIG)	6.99	2	American General (AIG)	6.76
3	American National Ins Co	6.90	3	American National Ins Co	6.61
4	Aviva Life	7.14	4	Aviva Life	6.83
5	Aviva Life Insurance NY	7.14	5	Aviva Life Insurance NY	6.83
6	GenWorth Financial (GE)	7.14	6	GenWorth Financial (GE)	6.83
7	GenWorth New York (GENY)	7.14	7	GenWorth New York (GENY)	6.83
8	ING USA Life & Annuity Ins Co	7.05	8	ING USA Life & Annuity Ins Co	6.72
9	Integrity Life Insurance	7.04	9	Integrity Life Insurance	6.74
10	Kansas City Life Ins Co	7.04	10	Kansas City Life Ins Co	6.77
11	Lincoln Benefit Life Company	6.87	11	Lincoln Benefit Life Company	6.63
12	MetLife Investors	7.18	12	MetLife Investors	6.85
13	National Integrity Life	7.04	13	National Integrity Life	6.74
14	OM Financial LIC (F&G)	7.33	14	OM Financial LIC (F&G)	7.00
15	OM Financial LIC NY (F&G NY)	7.33	15	OM Financial LIC NY (F&G NY)	7.00
16	Presidential Life Ins Co	7.05	16	Presidential Life Ins Co	6.73
17	United of Omaha	6.95	17	United of Omaha	6.78
18	United States Life	6.99	18	United States Life	6.76

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Rate Factor (Study # 8)

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SPIAs pay a guaranteed income amount on a regular basis. To speak with an annuity expert about SPIAs call toll-free (866) 866-1999 (9-5 eastern)

SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.74 Male Factor	Rank	Company/Program	Average= 7.21 Male Factor
1	Allianz Life Ins Co of N.A.	8.25	1	Allianz Life Ins Co of N.A.	7.61
2	MetLife Investors	7.90	2	OM Financial LIC (F&G)	7.31
3	OM Financial LIC (F&G)	7.83	3	OM Financial LIC NY (F&G NY)	7.31
4	OM Financial LIC NY (F&G NY)	7.83	4	MetLife Investors	7.28
5	Presidential Life Ins Co	7.83	5	GenWorth Financial (GE)	7.25
6	Aviva Life	7.78	6	GenWorth New York (GENY)	7.25
7	Aviva Life Insurance NY	7.78	7	Kansas City Life Ins Co	7.23
8	GenWorth Financial (GE)	7.77	8	United of Omaha	7.23
9	GenWorth New York (GENY)	7.77	9	Aviva Life	7.22
10	ING USA Life & Annuity Ins Co	7.77	10	Aviva Life Insurance NY	7.22
11	Kansas City Life Ins Co	7.76	11	Presidential Life Ins Co	7.22
12	United of Omaha	7.64	12	American General (AIG)	7.20
13	American General (AIG)	7.60	13	United States Life	7.20
14	Integrity Life Insurance	7.60	14	ING USA Life & Annuity Ins Co	7.15
15	National Integrity Life	7.60	15	Integrity Life Insurance	7.07
16	United States Life	7.60	16	National Integrity Life	7.07
17	American National Ins Co	7.53	17	American National Ins Co	7.02
18	Lincoln Benefit Life Company	7.47	18	Lincoln Benefit Life Company	7.01

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.11 Female Factor	Rank	Company/Program	Average= 6.81 Female Factor
1	Allianz Life Ins Co of N.A.	7.57	1	Allianz Life Ins Co of N.A.	7.22
2	OM Financial LIC (F&G)	7.33	2	OM Financial LIC (F&G)	7.00
3	OM Financial LIC NY (F&G NY)	7.33	3	OM Financial LIC NY (F&G NY)	7.00
4	MetLife Investors	7.18	4	MetLife Investors	6.85
5	Aviva Life	7.14	5	Aviva Life	6.83
6	Aviva Life Insurance NY	7.14	6	Aviva Life Insurance NY	6.83
7	GenWorth Financial (GE)	7.14	7	GenWorth Financial (GE)	6.83
8	GenWorth New York (GENY)	7.14	8	GenWorth New York (GENY)	6.83
9	ING USA Life & Annuity Ins Co	7.05	9	United of Omaha	6.78
10	Presidential Life Ins Co	7.05	10	Kansas City Life Ins Co	6.77
11	Integrity Life Insurance	7.04	11	American General (AIG)	6.76
12	Kansas City Life Ins Co	7.04	12	United States Life	6.76
13	National Integrity Life	7.04	13	Integrity Life Insurance	6.74
14	American General (AIG)	6.99	14	National Integrity Life	6.74
15	United States Life	6.99	15	Presidential Life Ins Co	6.73
16	United of Omaha	6.95	16	ING USA Life & Annuity Ins Co	6.72
17	American National Ins Co	6.90	17	Lincoln Benefit Life Company	6.63
18	Lincoln Benefit Life Company	6.87	18	American National Ins Co	6.61

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Name of Insurance Company (Study # 9)

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SPIAs pay a guaranteed income amount on a regular basis. To speak with an annuity expert about SPIAs call toll-free (866) 866-1999 (9-5 eastern)

SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Male Factor	Rank	Company/Program	Average= Male Factor
1	Allianz Life Ins Co of N.A.	9.42	1	Allianz Life Ins Co of N.A.	8.15
2	American General (AIG)	8.76	2	American General (AIG)	7.99
3	American National Ins Co	8.80	3	American National Ins Co	7.76
4	Aviva Life	9.01	4	Aviva Life	7.89
5	Aviva Life Insurance NY	9.01	5	Aviva Life Insurance NY	7.89
6	GenWorth Financial (GE)	9.15	6	GenWorth Financial (GE)	8.02
7	GenWorth New York (GENY)	9.15	7	GenWorth New York (GENY)	8.02
8	ING USA Life & Annuity Ins Co	9.14	8	ING USA Life & Annuity Ins Co	7.88
9	Integrity Life Insurance	8.71	9	Integrity Life Insurance	7.73
10	Kansas City Life Ins Co	9.06	10	Kansas City Life Ins Co	7.99
11	Lincoln Benefit Life Company	8.63	11	Lincoln Benefit Life Company	7.71
12	MetLife Investors	9.23	12	MetLife Investors	7.99
13	National Integrity Life	8.71	13	National Integrity Life	7.73
14	OM Financial LIC (F&G)	9.05	14	OM Financial LIC (F&G)	7.97
15	OM Financial LIC NY (F&G NY)	9.05	15	OM Financial LIC NY (F&G NY)	7.97
16	Presidential Life Ins Co	9.31	16	Presidential Life Ins Co	8.03
17	United of Omaha	8.80	17	United of Omaha	7.88
18	United States Life	8.76	18	United States Life	7.99

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Female Factor	Rank	Company/Program	Average= Female Factor
1	Allianz Life Ins Co of N.A.	8.65	1	Allianz Life Ins Co of N.A.	7.88
2	American General (AIG)	8.19	2	American General (AIG)	7.59
3	American National Ins Co	8.02	3	American National Ins Co	7.40
4	Aviva Life	8.22	4	Aviva Life	7.55
5	Aviva Life Insurance NY	8.22	5	Aviva Life Insurance NY	7.55
6	GenWorth Financial (GE)	8.27	6	GenWorth Financial (GE)	7.60
7	GenWorth New York (GENY)	8.27	7	GenWorth New York (GENY)	7.60
8	ING USA Life & Annuity Ins Co	8.26	8	ING USA Life & Annuity Ins Co	7.51
9	Integrity Life Insurance	8.05	9	Integrity Life Insurance	7.45
10	Kansas City Life Ins Co	8.19	10	Kansas City Life Ins Co	7.57
11	Lincoln Benefit Life Company	7.92	11	Lincoln Benefit Life Company	7.36
12	MetLife Investors	8.33	12	MetLife Investors	7.60
13	National Integrity Life	8.05	13	National Integrity Life	7.45
14	OM Financial LIC (F&G)	8.38	14	OM Financial LIC (F&G)	7.67
15	OM Financial LIC NY (F&G NY)	8.38	15	OM Financial LIC NY (F&G NY)	7.67
16	Presidential Life Ins Co	8.27	16	Presidential Life Ins Co	7.54
17	United of Omaha	8.00	17	United of Omaha	7.50
18	United States Life	8.09	18	United States Life	7.59

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Rate Factor (Study # 10)

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SPIAs pay a guaranteed income amount on a regular basis. To speak with an annuity expert about SPIAs call toll-free (866) 866-1999 (9-5 eastern)

SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Male Factor 8.99	Rank	Company/Program	Average= Male Factor 7.92
1	Allianz Life Ins Co of N.A.	9.42	1	Allianz Life Ins Co of N.A.	8.15
2	Presidential Life Ins Co	9.31	2	Presidential Life Ins Co	8.03
3	MetLife Investors	9.23	3	GenWorth Financial (GE)	8.02
4	GenWorth Financial (GE)	9.15	4	GenWorth New York (GENY)	8.02
5	GenWorth New York (GENY)	9.15	5	American General (AIG)	7.99
6	ING USA Life & Annuity Ins Co	9.14	6	Kansas City Life Ins Co	7.99
7	Kansas City Life Ins Co	9.06	7	MetLife Investors	7.99
8	OM Financial LIC (F&G)	9.05	8	United States Life	7.99
9	OM Financial LIC NY (F&G NY)	9.05	9	OM Financial LIC (F&G)	7.97
10	Aviva Life	9.01	10	OM Financial LIC NY (F&G NY)	7.97
11	Aviva Life Insurance NY	9.01	11	Aviva Life	7.89
12	American National Ins Co	8.80	12	Aviva Life Insurance NY	7.89
13	United of Omaha	8.80	13	ING USA Life & Annuity Ins Co	7.88
14	American General (AIG)	8.76	14	United of Omaha	7.88
15	United States Life	8.76	15	American National Ins Co	7.76
16	Integrity Life Insurance	8.71	16	Integrity Life Insurance	7.73
17	National Integrity Life	8.71	17	National Integrity Life	7.73
18	Lincoln Benefit Life Company	8.63	18	Lincoln Benefit Life Company	7.71

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Female Factor 8.21	Rank	Company/Program	Average= Female Factor 7.56
1	Allianz Life Ins Co of N.A.	8.65	1	Allianz Life Ins Co of N.A.	7.88
2	OM Financial LIC (F&G)	8.38	2	OM Financial LIC (F&G)	7.67
3	OM Financial LIC NY (F&G NY)	8.38	3	OM Financial LIC NY (F&G NY)	7.67
4	MetLife Investors	8.33	4	GenWorth Financial (GE)	7.60
5	GenWorth Financial (GE)	8.27	5	GenWorth New York (GENY)	7.60
6	GenWorth New York (GENY)	8.27	6	MetLife Investors	7.60
7	Presidential Life Ins Co	8.27	7	American General (AIG)	7.59
8	ING USA Life & Annuity Ins Co	8.26	8	United States Life	7.59
9	Aviva Life	8.22	9	Kansas City Life Ins Co	7.57
10	Aviva Life Insurance NY	8.22	10	Aviva Life	7.55
11	American General (AIG)	8.19	11	Aviva Life Insurance NY	7.55
12	Kansas City Life Ins Co	8.19	12	Presidential Life Ins Co	7.54
13	United States Life	8.09	13	ING USA Life & Annuity Ins Co	7.51
14	Integrity Life Insurance	8.05	14	United of Omaha	7.50
15	National Integrity Life	8.05	15	Integrity Life Insurance	7.45
16	American National Ins Co	8.02	16	National Integrity Life	7.45
17	United of Omaha	8.00	17	American National Ins Co	7.40
18	Lincoln Benefit Life Company	7.92	18	Lincoln Benefit Life Company	7.36

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 cannot change 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”).

Comparative Annuity Reports

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

May 2008

Phone 866-866-1999

www.comparativeannuityreports.com

Volume 29 Issue 05

SUMMARY OF ANNUITY TRENDS

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MULTI-YEAR GUARANTEE DEFERRED ANNUITY RATES

(‘Certificate’ or ‘CD-like’ Annuities)

Annual Effective Yield for Guarantee Period

	<u>Highest</u>	<u>Average</u>
3-Year annuity	4.13%	3.98%
4-Year annuity	4.05%	3.77%
5-Year annuity	4.65%	4.13%
6-Year annuity	4.77%	4.33%
7-Year annuity	5.00%	4.32%
8-Year annuity	4.73%	4.41%
9-Year annuity	5.10%	4.52%
10-Year annuity	5.25%	4.69%

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

	<u>Highest</u>	<u>Average</u>		<u>Highest</u>	<u>Average</u>
Male Age 60	\$6.38	\$6.10	Male Age 70	\$7.42	\$7.21
Female Age 60	\$6.10	\$5.81	Female Age 70	\$7.04	\$6.81
Male Age 65	\$6.84	\$6.62	Male Age 75	\$8.18	\$7.92
Female Age 65	\$6.49	\$6.26	Female Age 75	\$7.76	\$7.56

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)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield		
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years			
Allianz Life	A	Dominator 5	85	85	85	85	\$20,000	\$20,000	5			4.55%		4.55%	4.55%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6			3.85%		3.85%	3.85%
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7			3.95%		3.95%	3.95%
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8			4.05%		4.05%	4.05%
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9			4.15%		4.15%	4.15%
Allianz Life	A	Dominator 10	85	85	85	85	\$20,000	\$20,000	10			5.10%		5.10%	5.10%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5			4.55%		4.55%	4.55%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6			3.80%		3.80%	3.80%
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7			3.90%		3.90%	3.90%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7		5.00%	8.75%		3.75%	4.46%
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8			4.00%		4.00%	4.00%
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9			4.10%		4.10%	4.10%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10			5.10%		5.10%	5.10%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$5,000	\$2,000	5			4.15%		4.15%	4.15%
American General Life	A+	AG Horizon Select 5	85	85	85	85	\$5,000	\$5,000	5			4.45%		4.45%	4.45%
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7			4.45%		4.45%	4.45%
American General Life	A+	AG Horizon Select 7	85	85	85	85	\$5,000	\$5,000	7			4.75%		4.75%	4.75%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8			4.70%		4.70%	4.70%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9			5.05%		5.05%	5.05%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10			4.75%		4.75%	4.75%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4			3.85%		3.85%	3.85%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4			3.95%		3.95%	3.95%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5		1.00%	4.75%		3.75%	3.95%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5		1.00%	4.85%		3.85%	4.05%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6			4.60%		4.60%	4.60%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6			4.50%		4.50%	4.50%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7			5.20%	1.00%	4.20%	4.34%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7		1.00%	5.30%		4.30%	4.44%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8			4.55%		4.55%	4.55%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8			4.65%		4.65%	4.65%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9		2.00%	6.05%		4.05%	4.27%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9		2.00%	6.15%		4.15%	4.37%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10		1.00%	5.30%		4.30%	4.40%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10		1.00%	5.40%		4.40%	4.50%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3			4.00%		4.00%	4.00%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5			4.65%		4.65%	4.65%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6			8.00%	4.00%	4.00%	4.66%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8			10.00%	6.00%	4.00%	4.73%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10			5.25%		5.25%	5.25%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 5	80	80	80	80	\$5,000	\$5,000	5			4.25%		4.25%	4.25%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 6	80	80	80	80	\$5,000	\$5,000	6			4.40%		4.40%	4.40%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 7	80	80	80	80	\$5,000	\$5,000	7		1.00%	5.25%		4.25%	4.39%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 8	80	80	80	80	\$5,000	\$5,000	8		1.80%	5.95%		4.15%	4.38%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 9	80	80	80	80	\$5,000	\$5,000	9		1.20%	5.70%		4.50%	4.63%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 10	80	80	80	80	\$5,000	\$5,000	10		1.00%	5.05%		4.05%	4.19%
Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4			4.10%	0.75%	3.35%	3.54%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5			4.65%	0.75%	3.90%	4.05%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7			5.20%	0.75%	4.45%	4.56%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10			5.45%	0.75%	4.70%	4.77%
Jefferson Pilot Life	A++	JPF Classic 5	85	85	85	85	\$10,000	\$10,000	5			4.65%	1.00%	3.65%	3.85%
Jefferson Pilot Life	A++	JPF Classic 5 (100)	85	85	85	85	\$100,000	\$100,000	5			5.65%	2.00%	3.65%	4.05%
Jefferson Pilot Life	A++	JPF Classic 7	85	85	85	85	\$10,000	\$10,000	7			5.65%	2.00%	3.65%	3.94%
Jefferson Pilot Life	A++	JPF Classic 7 (100)	85	85	85	85	\$100,000	\$100,000	7			6.65%	3.00%	3.65%	4.08%
Lincoln Benefit Life	A+r	Tactician Plus 5	90	90	90	90	\$5,000	\$2,000	5			4.65%	1.00%	3.65%	3.85%
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5			5.65%	2.00%	3.65%	4.05%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6			4.60%		4.60%	4.60%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6			5.60%	1.00%	4.60%	4.77%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7			5.00%	1.00%	4.00%	4.14%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Name of Insurance Company (Study # 1)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	6.00%	2.00%	4.00%	4.28%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.50%	1.50%	4.00%	4.19%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.50%	2.50%	4.00%	4.31%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	8.15%	4.00%	4.15%	4.59%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	9.15%	5.00%	4.15%	4.69%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	4.30%	1.00%	4.30%	4.40%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	5.60%	1.00%	4.60%	4.70%
Midland National Life	A+	Direct Guarantee 3	90	90	90	90	\$10,000	\$10,000	3	4.80%	1.00%	3.80%	4.13%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	3.75%		3.75%	3.75%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	4.30%		4.30%	4.30%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	4.00%		4.00%	4.00%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	4.80%		4.80%	4.80%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	4.50%		4.50%	4.50%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	5.10%		5.10%	5.10%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	4.80%		4.80%	4.80%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.10%	0.75%	3.35%	3.54%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.65%	1.25%	3.90%	4.05%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.10%	0.75%	4.35%	4.46%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	4.65%	1.00%	3.65%	3.98%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	3.50%		3.50%	3.50%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	5.45%	2.00%	3.45%	3.85%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	4.10%		4.10%	4.10%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	4.05%		4.05%	4.05%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	8.00%	4.00%	4.00%	4.49%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.30%		4.30%	4.30%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	5.00%	2.00%	3.00%	3.40%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.35%		4.35%	4.35%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	5.00%		5.00%	5.00%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.60%	1.00%	4.60%	4.74%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	5.00%		5.00%	5.00%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.60%	1.00%	4.60%	4.70%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	5.50%	1.00%	4.50%	4.64%
Physicians Life	A	Vista Custom Direct 3	85	75	85	75	\$2,000	\$2,000	3	4.40%	1.00%	3.40%	3.73%
Physicians Life	A	Vista Custom Direct 3 (100)	85	75	85	75	\$100,000	\$100,000	3	5.40%	2.00%	3.40%	4.07%
Physicians Life	A	Vista Custom Direct 4	85	75	85	75	\$2,000	\$2,000	4	4.50%	1.00%	3.50%	3.75%
Physicians Life	A	Vista Custom Direct 4 (100)	85	75	85	75	\$100,000	\$100,000	4	5.50%	2.00%	3.50%	4.00%
Physicians Life	A	Vista Custom Direct 5	85	75	85	75	\$2,000	\$2,000	5	4.70%	1.00%	3.70%	3.90%
Physicians Life	A	Vista Custom Direct 5 (100)	85	75	85	75	\$100,000	\$100,000	5	4.70%	2.00%	3.70%	3.90%
Physicians Life	A	Vista Custom Direct 6	85	75	85	75	\$2,000	\$2,000	6	5.55%	2.00%	3.55%	3.88%
Physicians Life	A	Vista Custom Direct 7	85	75	85	75	\$2,000	\$2,000	7	4.00%		4.00%	4.00%
Physicians Life	A	Vista Custom Direct 7 (100)	85	75	85	75	\$100,000	\$100,000	7	5.00%	1.00%	4.00%	4.14%
Physicians Life	A	VISTA 7	99	99	75	75	\$2,000	\$2,000	7	5.25%	2.00%	3.25%	3.54%
Physicians Life	A	Vista Custom Direct 8	85	75	85	75	\$2,000	\$2,000	8	6.15%	2.00%	4.15%	4.40%
Physicians Life	A	Vista Custom Direct 9	85	75	85	75	\$2,000	\$2,000	9	4.20%		4.20%	4.20%
Physicians Life	A	Vista Custom Direct 10	85	75	85	75	\$2,000	\$2,000	10	5.70%	1.50%	4.20%	4.35%
Presidential Life	B +	Secure 4	90	90	90	90	\$5,000	\$5,000	4	4.05%		4.05%	4.05%
Presidential Life	B +	Secure 5	90	90	90	90	\$5,000	\$5,000	5	4.45%		4.45%	4.45%
Presidential Life	B +	Secure 6	90	90	90	90	\$5,000	\$5,000	6	4.75%		4.75%	4.75%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Midland National Life	A+	Direct Guarantee 3	90	90	90	90	\$10,000	\$10,000	3	4.80%	1.00%	3.80%	4.13%
Physicians Life	A	Vista Custom Direct 3 (100)	85	75	85	75	\$100,000	\$100,000	3	5.40%	2.00%	3.40%	4.07%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	4.00%		4.00%	4.00%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	4.65%	1.00%	3.65%	3.98%
Physicians Life	A	Vista Custom Direct 3	85	75	85	75	\$2,000	\$2,000	3	4.40%	1.00%	3.40%	3.73%
Presidential Life	B+	Secure 4	90	90	90	90	\$5,000	\$5,000	4	4.05%		4.05%	4.05%
Physicians Life	A	Vista Custom Direct 4 (100)	85	75	85	75	\$100,000	\$100,000	4	5.50%	2.00%	3.50%	4.00%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	3.95%		3.95%	3.95%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	3.85%		3.85%	3.85%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	3.75%		3.75%	3.75%
Physicians Life	A	Vista Custom Direct 4	85	75	85	75	\$2,000	\$2,000	4	4.50%	1.00%	3.50%	3.75%
Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.10%	0.75%	3.35%	3.54%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.10%	0.75%	3.35%	3.54%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	3.50%		3.50%	3.50%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.65%		4.65%	4.65%
Allianz Life	A	Dominator 5	85	85	85	85	\$20,000	\$20,000	5	4.55%		4.55%	4.55%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	4.55%		4.55%	4.55%
American General Life	A+	AG Horizon Select 5	85	85	85	85	\$5,000	\$5,000	5	4.45%		4.45%	4.45%
Presidential Life	B+	Secure 5	90	90	90	90	\$5,000	\$5,000	5	4.45%		4.45%	4.45%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.35%		4.35%	4.35%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	4.30%		4.30%	4.30%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 5	80	80	80	80	\$5,000	\$5,000	5	4.25%		4.25%	4.25%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$5,000	\$2,000	5	4.15%		4.15%	4.15%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	4.85%	1.00%	3.85%	4.05%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.65%	0.75%	3.90%	4.05%
Jefferson Pilot Life	A++	JPF Classic 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.65%	2.00%	3.65%	4.05%
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5	5.65%	2.00%	3.65%	4.05%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.65%	1.25%	3.90%	4.05%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	4.75%	1.00%	3.75%	3.95%
Physicians Life	A	Vista Custom Direct 5	85	75	85	75	\$2,000	\$2,000	5	4.70%	1.00%	3.70%	3.90%
Physicians Life	A	Vista Custom Direct 5 (100)	85	75	85	75	\$100,000	\$100,000	5	4.70%	2.00%	3.70%	3.90%
Jefferson Pilot Life	A++	JPF Classic 5	85	85	85	85	\$10,000	\$10,000	5	4.65%	1.00%	3.65%	3.85%
Lincoln Benefit Life	A+r	Tactician Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.65%	1.00%	3.65%	3.85%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	5.45%	2.00%	3.45%	3.85%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	5.00%	2.00%	3.00%	3.40%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.60%	1.00%	4.60%	4.77%
Presidential Life	B+	Secure 6	90	90	90	90	\$5,000	\$5,000	6	4.75%		4.75%	4.75%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	8.00%	4.00%	4.00%	4.66%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	4.60%		4.60%	4.60%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.60%		4.60%	4.60%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	4.50%		4.50%	4.50%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 6	80	80	80	80	\$5,000	\$5,000	6	4.40%		4.40%	4.40%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	4.10%		4.10%	4.10%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	4.00%		4.00%	4.00%
Physicians Life	A	Vista Custom Direct 6	85	75	85	75	\$2,000	\$2,000	6	5.55%	2.00%	3.55%	3.88%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.85%		3.85%	3.85%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.80%		3.80%	3.80%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	5.00%		5.00%	5.00%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	4.80%		4.80%	4.80%
American General Life	A+	AG Horizon Select 7	85	85	85	85	\$5,000	\$5,000	7	4.75%		4.75%	4.75%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.60%	1.00%	4.60%	4.74%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	5.50%	1.00%	4.50%	4.64%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.20%	0.75%	4.45%	4.56%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.75%	5.00%	3.75%	4.46%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.10%	0.75%	4.35%	4.46%
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7	4.45%		4.45%	4.45%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	5.30%	1.00%	4.30%	4.44%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 7	80	80	80	80	\$5,000	\$5,000	7	5.25%	1.00%	4.25%	4.39%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.20%	1.00%	4.20%	4.34%
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	6.00%	2.00%	4.00%	4.28%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.00%	1.00%	4.00%	4.14%
Physicians Life	A	Vista Custom Direct 7 (100)	85	75	85	75	\$100,000	\$100,000	7	5.00%	1.00%	4.00%	4.14%
Jefferson Pilot Life	A++	JPF Classic 7 (100)	85	85	85	85	\$100,000	\$100,000	7	6.65%	3.00%	3.65%	4.08%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	4.05%		4.05%	4.05%
Physicians Life	A	Vista Custom Direct 7	85	75	85	75	\$2,000	\$2,000	7	4.00%		4.00%	4.00%
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.95%		3.95%	3.95%
Jefferson Pilot Life	A++	JPF Classic 7	85	85	85	85	\$10,000	\$10,000	7	5.65%	2.00%	3.65%	3.94%
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.90%		3.90%	3.90%
Physicians Life	A	VISTA 7	99	99	75	75	\$2,000	\$2,000	7	5.25%	2.00%	3.25%	3.54%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	10.00%	6.00%	4.00%	4.73%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8	4.70%		4.70%	4.70%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	4.65%		4.65%	4.65%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	4.55%		4.55%	4.55%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	4.50%		4.50%	4.50%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	8.00%	4.00%	4.00%	4.49%
Physicians Life	A	Vista Custom Direct 8	85	75	85	75	\$2,000	\$2,000	8	6.15%	2.00%	4.15%	4.40%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 8	80	80	80	80	\$5,000	\$5,000	8	5.95%	1.80%	4.15%	4.38%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.50%	2.50%	4.00%	4.31%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.50%	1.50%	4.00%	4.19%
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	4.05%		4.05%	4.05%
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	4.00%		4.00%	4.00%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	5.10%		5.10%	5.10%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9	5.05%		5.05%	5.05%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	9.15%	5.00%	4.15%	4.69%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 9	80	80	80	80	\$5,000	\$5,000	9	5.70%	1.20%	4.50%	4.63%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	8.15%	4.00%	4.15%	4.59%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.15%	2.00%	4.15%	4.37%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.05%	2.00%	4.05%	4.27%
Physicians Life	A	Vista Custom Direct 9	85	75	85	75	\$2,000	\$2,000	9	4.20%		4.20%	4.20%
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.15%		4.15%	4.15%
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	4.10%		4.10%	4.10%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	5.25%		5.25%	5.25%
Allianz Life	A	Dominator 10	85	85	85	85	\$20,000	\$20,000	10	5.10%		5.10%	5.10%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	5.10%		5.10%	5.10%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	5.00%		5.00%	5.00%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	4.80%		4.80%	4.80%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.45%	0.75%	4.70%	4.77%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10	4.75%		4.75%	4.75%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	5.60%	1.00%	4.60%	4.70%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.60%	1.00%	4.60%	4.70%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.40%	1.00%	4.40%	4.50%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.30%	1.00%	4.30%	4.40%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	4.30%	1.00%	4.30%	4.40%
Physicians Life	A	Vista Custom Direct 10	85	75	85	75	\$2,000	\$2,000	10	5.70%	1.50%	4.20%	4.35%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.30%		4.30%	4.30%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 10	80	80	80	80	\$5,000	\$5,000	10	5.05%	1.00%	4.05%	4.19%

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Name of Insurance Company (Study # 3)

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SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.24 Male Factor	Rank	Company/Program	Average= 6.10 Male Factor
1	Allianz Life Ins Co of N.A.	6.53	1	Allianz Life Ins Co of N.A.	6.38
2	American General (AIG)	6.39	2	American General (AIG)	6.20
3	American National Ins Co	6.25	3	American National Ins Co	6.11
4	Aviva Life	6.33	4	Aviva Life	6.18
5	Aviva Life Insurance NY	6.33	5	Aviva Life Insurance NY	6.18
6	OM Financial LIC NY (F&G NY)	6.27	6	OM Financial LIC NY (F&G NY)	6.14
7	OM Financial LIC (F&G)	6.27	7	OM Financial LIC (F&G)	6.14
8	GenWorth Financial (GE)	6.35	8	GenWorth Financial (GE)	6.21
9	GenWorth New York (GENY)	6.35	9	GenWorth New York (GENY)	6.21
10	ING USA Life & Annuity Ins Co	6.06	10	ING USA Life & Annuity Ins Co	5.91
11	Integrity Life Insurance	6.19	11	Integrity Life Insurance	6.06
12	Kansas City Life Ins Co	6.14	12	Kansas City Life Ins Co	6.01
13	Lincoln Benefit Life Company	6.47	13	Lincoln Benefit Life Company	6.31
14	MetLife Investors	6.34	14	MetLife Investors	6.18
15	National Integrity Life	6.06	15	National Integrity Life	6.06
16	Presidential Life Ins Co	6.09	16	Presidential Life Ins Co	5.94
17	United of Omaha	6.06	17	United of Omaha	6.01
18	United States Life	6.39	18	United States Life	6.20

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 5.89 Female Factor	Rank	Company/Program	Average= 5.81 Female Factor
1	Allianz Life Ins Co of N.A.	6.17	1	Allianz Life Ins Co of N.A.	6.10
2	American General (AIG)	6.00	2	American General (AIG)	5.87
3	American National Ins Co	5.89	3	American National Ins Co	5.82
4	Aviva Life	5.97	4	Aviva Life	5.89
5	Aviva Life Insurance NY	5.97	5	Aviva Life Insurance NY	5.89
6	OM Financial LIC NY (F&G NY)	6.01	6	OM Financial LIC NY (F&G NY)	5.93
7	OM Financial LIC (F&G)	6.01	7	OM Financial LIC (F&G)	5.93
8	GenWorth Financial (GE)	6.03	8	GenWorth Financial (GE)	5.94
9	GenWorth New York (GENY)	6.03	9	GenWorth New York (GENY)	5.94
10	ING USA Life & Annuity Ins Co	5.64	10	ING USA Life & Annuity Ins Co	5.56
11	Integrity Life Insurance	5.86	11	Integrity Life Insurance	5.78
12	Kansas City Life Ins Co	5.74	12	Kansas City Life Ins Co	5.67
13	Lincoln Benefit Life Company	6.09	13	Lincoln Benefit Life Company	5.99
14	MetLife Investors	5.93	14	MetLife Investors	5.85
15	National Integrity Life	5.86	15	National Integrity Life	5.78
16	Presidential Life Ins Co	5.66	16	Presidential Life Ins Co	5.58
17	United of Omaha	5.68	17	United of Omaha	5.68
18	United States Life	6.00	18	United States Life	5.87

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Rate Factor (Study # 4)

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SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.24 Male Factor	Rank	Company/Program	Average= 6.10 Male Factor
1	Allianz Life Ins Co of N.A.	6.53	1	Allianz Life Ins Co of N.A.	6.38
2	Lincoln Benefit Life Company	6.47	2	Lincoln Benefit Life Company	6.31
3	American General (AIG)	6.39	3	GenWorth Financial (GE)	6.21
4	United States Life	6.39	4	GenWorth New York (GENY)	6.21
5	GenWorth Financial (GE)	6.35	5	American General (AIG)	6.20
6	GenWorth New York (GENY)	6.35	6	United States Life	6.20
7	MetLife Investors	6.34	7	Aviva Life	6.18
8	Aviva Life	6.33	8	Aviva Life Insurance NY	6.18
9	Aviva Life Insurance NY	6.33	9	MetLife Investors	6.18
10	OM Financial LIC NY (F&G NY)	6.27	10	OM Financial LIC NY (F&G NY)	6.14
11	OM Financial LIC (F&G)	6.27	11	OM Financial LIC (F&G)	6.14
12	American National Ins Co	6.25	12	American National Ins Co	6.11
13	Integrity Life Insurance	6.19	13	Integrity Life Insurance	6.06
14	Kansas City Life Ins Co	6.14	14	National Integrity Life	6.06
15	Presidential Life Ins Co	6.09	15	Kansas City Life Ins Co	6.01
16	ING USA Life & Annuity Ins Co	6.06	16	United of Omaha	6.01
17	National Integrity Life	6.06	17	Presidential Life Ins Co	5.94
18	United of Omaha	6.06	18	ING USA Life & Annuity Ins Co	5.91

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 5.89 Female Factor	Rank	Company/Program	Average= 5.81 Female Factor
1	Allianz Life Ins Co of N.A.	6.17	1	Allianz Life Ins Co of N.A.	6.10
2	Lincoln Benefit Life Company	6.09	2	Lincoln Benefit Life Company	5.99
3	GenWorth Financial (GE)	6.03	3	GenWorth Financial (GE)	5.94
4	GenWorth New York (GENY)	6.03	4	GenWorth New York (GENY)	5.94
5	OM Financial LIC NY (F&G NY)	6.01	5	OM Financial LIC NY (F&G NY)	5.93
6	OM Financial LIC (F&G)	6.01	6	OM Financial LIC (F&G)	5.93
7	American General (AIG)	6.00	7	Aviva Life	5.89
8	United States Life	6.00	8	Aviva Life Insurance NY	5.89
9	Aviva Life	5.97	9	American General (AIG)	5.87
10	Aviva Life Insurance NY	5.97	10	United States Life	5.87
11	MetLife Investors	5.93	11	MetLife Investors	5.85
12	American National Ins Co	5.89	12	American National Ins Co	5.82
13	Integrity Life Insurance	5.86	13	Integrity Life Insurance	5.78
14	National Integrity Life	5.86	14	National Integrity Life	5.78
15	Kansas City Life Ins Co	5.74	15	United of Omaha	5.68
16	United of Omaha	5.68	16	Kansas City Life Ins Co	5.67
17	Presidential Life Ins Co	5.66	17	Presidential Life Ins Co	5.58
18	ING USA Life & Annuity Ins Co	5.64	18	ING USA Life & Annuity Ins Co	5.56

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 Certain		
Rank	Company/Program	Average= 6.88 Male Factor	Rank	Company/Program	Average= 6.62 Male Factor
1	Allianz Life Ins Co of N.A.	7.14	1	Allianz Life Ins Co of N.A.	6.84
2	American General (AIG)	7.04	2	American General (AIG)	6.75
3	American National Ins Co	6.88	3	American National Ins Co	6.62
4	Aviva Life	6.96	4	Aviva Life	6.67
5	Aviva Life Insurance NY	6.96	5	Aviva Life Insurance NY	6.67
6	OM Financial LIC NY (F&G NY)	6.86	6	OM Financial LIC NY (F&G NY)	6.60
7	OM Financial LIC (F&G)	6.86	7	OM Financial LIC (F&G)	6.60
8	GenWorth Financial (GE)	7.00	8	GenWorth Financial (GE)	6.74
9	GenWorth New York (GENY)	7.00	9	GenWorth New York (GENY)	6.74
10	ING USA Life & Annuity Ins Co	6.78	10	ING USA Life & Annuity Ins Co	6.49
11	Integrity Life Insurance	6.82	11	Integrity Life Insurance	6.56
12	Kansas City Life Ins Co	6.81	12	Kansas City Life Ins Co	6.55
13	Lincoln Benefit Life Company	7.13	13	Lincoln Benefit Life Company	6.79
14	MetLife Investors	7.02	14	MetLife Investors	6.72
15	National Integrity Life	6.82	15	National Integrity Life	6.56
16	Presidential Life Ins Co	6.81	16	Presidential Life Ins Co	6.51
17	United of Omaha	6.72	17	United of Omaha	6.55
18	United States Life	7.04	18	United States Life	6.75

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.41 Female Factor	Rank	Company/Program	Average= 6.26 Female Factor
1	Allianz Life Ins Co of N.A.	6.65	1	Allianz Life Ins Co of N.A.	6.49
2	American General (AIG)	6.54	2	American General (AIG)	6.35
3	American National Ins Co	6.40	3	American National Ins Co	6.26
4	Aviva Life	6.48	4	Aviva Life	6.32
5	Aviva Life Insurance NY	6.48	5	Aviva Life Insurance NY	6.32
6	OM Financial LIC NY (F&G NY)	6.51	6	OM Financial LIC NY (F&G NY)	6.36
7	OM Financial LIC (F&G)	6.51	7	OM Financial LIC (F&G)	6.36
8	GenWorth Financial (GE)	6.55	8	GenWorth Financial (GE)	6.39
9	GenWorth New York (GENY)	6.55	9	GenWorth New York (GENY)	6.39
10	ING USA Life & Annuity Ins Co	6.23	10	ING USA Life & Annuity Ins Co	6.08
11	Integrity Life Insurance	6.39	11	Integrity Life Insurance	6.25
12	Kansas City Life Ins Co	6.27	12	Kansas City Life Ins Co	6.14
13	Lincoln Benefit Life Company	6.61	13	Lincoln Benefit Life Company	6.41
14	MetLife Investors	6.47	14	MetLife Investors	6.31
15	National Integrity Life	6.39	15	National Integrity Life	6.25
16	Presidential Life Ins Co	6.24	16	Presidential Life Ins Co	6.08
17	United of Omaha	6.21	17	United of Omaha	6.15
18	United States Life	6.54	18	United States Life	6.35

SPIA (Single Premium Immediate Annuity) Age 65 --- Sorted by Rate Factor (Study # 6)

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SPIA Age 65 - MALE Single Life with No Beneficiary			SPIA Age 65 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Male Factor 6.88	Rank	Company/Program	Average= Male Factor 6.62
1	Allianz Life Ins Co of N.A.	7.14	1	Allianz Life Ins Co of N.A.	6.84
2	Lincoln Benefit Life Company	7.13	2	Lincoln Benefit Life Company	6.79
3	American General (AIG)	7.04	3	American General (AIG)	6.75
4	United States Life	7.04	4	United States Life	6.75
5	MetLife Investors	7.02	5	GenWorth Financial (GE)	6.74
6	GenWorth Financial (GE)	7.00	6	GenWorth New York (GENY)	6.74
7	GenWorth New York (GENY)	7.00	7	MetLife Investors	6.72
8	Aviva Life	6.96	8	Aviva Life	6.67
9	Aviva Life Insurance NY	6.96	9	Aviva Life Insurance NY	6.67
10	American National Ins Co	6.88	10	American National Ins Co	6.62
11	OM Financial LIC NY (F&G NY)	6.86	11	OM Financial LIC NY (F&G NY)	6.60
12	OM Financial LIC (F&G)	6.86	12	OM Financial LIC (F&G)	6.60
13	Integrity Life Insurance	6.82	13	Integrity Life Insurance	6.56
14	National Integrity Life	6.82	14	National Integrity Life	6.56
15	Kansas City Life Ins Co	6.81	15	Kansas City Life Ins Co	6.55
16	Presidential Life Ins Co	6.81	16	United of Omaha	6.55
17	ING USA Life & Annuity Ins Co	6.78	17	Presidential Life Ins Co	6.51
18	United of Omaha	6.72	18	ING USA Life & Annuity Ins Co	6.49

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Female Factor 6.41	Rank	Company/Program	Average= Female Factor 6.26
1	Allianz Life Ins Co of N.A.	6.65	1	Allianz Life Ins Co of N.A.	6.49
2	Lincoln Benefit Life Company	6.61	2	Lincoln Benefit Life Company	6.41
3	GenWorth Financial (GE)	6.55	3	GenWorth Financial (GE)	6.39
4	GenWorth New York (GENY)	6.55	4	GenWorth New York (GENY)	6.39
5	American General (AIG)	6.54	5	OM Financial LIC NY (F&G NY)	6.36
6	United States Life	6.54	6	OM Financial LIC (F&G)	6.36
7	OM Financial LIC NY (F&G NY)	6.51	7	American General (AIG)	6.35
8	OM Financial LIC (F&G)	6.51	8	United States Life	6.35
9	Aviva Life	6.48	9	Aviva Life	6.32
10	Aviva Life Insurance NY	6.48	10	Aviva Life Insurance NY	6.32
11	MetLife Investors	6.47	11	MetLife Investors	6.31
12	American National Ins Co	6.40	12	American National Ins Co	6.26
13	Integrity Life Insurance	6.39	13	Integrity Life Insurance	6.25
14	National Integrity Life	6.39	14	National Integrity Life	6.25
15	Kansas City Life Ins Co	6.27	15	United of Omaha	6.15
16	Presidential Life Ins Co	6.24	16	Kansas City Life Ins Co	6.14
17	ING USA Life & Annuity Ins Co	6.23	17	ING USA Life & Annuity Ins Co	6.08
18	United of Omaha	6.21	18	Presidential Life Ins Co	6.08

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Name of Insurance Company (Study # 7)

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SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.74 Male Factor	Rank	Company/Program	Average= 7.21 Male Factor
1	Allianz Life Ins Co of N.A.	8.04	1	Allianz Life Ins Co of N.A.	7.42
2	American General (AIG)	7.72	2	American General (AIG)	7.29
3	American National Ins Co	7.58	3	American National Ins Co	7.06
4	Aviva Life	7.84	4	Aviva Life	7.27
5	Aviva Life Insurance NY	7.84	5	Aviva Life Insurance NY	7.27
6	GenWorth Financial (GE)	7.94	6	GenWorth Financial (GE)	7.41
7	GenWorth New York (GENY)	7.94	7	GenWorth New York (GENY)	7.41
8	ING USA Life & Annuity Ins Co	7.80	8	ING USA Life & Annuity Ins Co	7.18
9	Integrity Life Insurance	7.69	9	Integrity Life Insurance	7.16
10	Kansas City Life Ins Co	7.76	10	Kansas City Life Ins Co	7.23
11	Lincoln Benefit Life Company	7.95	11	Lincoln Benefit Life Company	7.36
12	MetLife Investors	7.99	12	MetLife Investors	7.37
13	National Integrity Life	7.69	13	National Integrity Life	7.16
14	OM Financial LIC (F&G)	7.74	14	OM Financial LIC (F&G)	7.22
15	OM Financial LIC NY (F&G NY)	7.74	15	OM Financial LIC NY (F&G NY)	7.22
16	Presidential Life Ins Co	7.83	16	Presidential Life Ins Co	7.22
17	United of Omaha	7.57	17	United of Omaha	7.15
18	United States Life	7.72	18	United States Life	7.29

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.11 Female Factor	Rank	Company/Program	Average= 6.81 Female Factor
1	Allianz Life Ins Co of N.A.	7.38	1	Allianz Life Ins Co of N.A.	7.04
2	American General (AIG)	7.11	2	American General (AIG)	6.85
3	American National Ins Co	6.94	3	American National Ins Co	6.66
4	Aviva Life	7.20	4	Aviva Life	6.89
5	Aviva Life Insurance NY	7.20	5	Aviva Life Insurance NY	6.89
6	GenWorth Financial (GE)	7.30	6	GenWorth Financial (GE)	6.99
7	GenWorth New York (GENY)	7.30	7	GenWorth New York (GENY)	6.99
8	ING USA Life & Annuity Ins Co	7.07	8	ING USA Life & Annuity Ins Co	6.74
9	Integrity Life Insurance	7.12	9	Integrity Life Insurance	6.82
10	Kansas City Life Ins Co	7.04	10	Kansas City Life Ins Co	6.77
11	Lincoln Benefit Life Company	7.28	11	Lincoln Benefit Life Company	6.93
12	MetLife Investors	7.25	12	MetLife Investors	6.93
13	National Integrity Life	7.12	13	National Integrity Life	6.82
14	OM Financial LIC (F&G)	7.22	14	OM Financial LIC (F&G)	6.91
15	OM Financial LIC NY (F&G NY)	7.22	15	OM Financial LIC NY (F&G NY)	6.91
16	Presidential Life Ins Co	7.05	16	Presidential Life Ins Co	6.73
17	United of Omaha	6.91	17	United of Omaha	6.73
18	United States Life	7.11	18	United States Life	6.85

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Rate Factor (Study # 8)

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SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.74 Male Factor	Rank	Company/Program	Average= 7.21 Male Factor
1	Allianz Life Ins Co of N.A.	8.04	1	Allianz Life Ins Co of N.A.	7.42
2	MetLife Investors	7.99	2	GenWorth Financial (GE)	7.41
3	Lincoln Benefit Life Company	7.95	3	GenWorth New York (GENY)	7.41
4	GenWorth Financial (GE)	7.94	4	MetLife Investors	7.37
5	GenWorth New York (GENY)	7.94	5	Lincoln Benefit Life Company	7.36
6	Aviva Life	7.84	6	American General (AIG)	7.29
7	Aviva Life Insurance NY	7.84	7	United States Life	7.29
8	Presidential Life Ins Co	7.83	8	Aviva Life	7.27
9	ING USA Life & Annuity Ins Co	7.80	9	Aviva Life Insurance NY	7.27
10	Kansas City Life Ins Co	7.76	10	Kansas City Life Ins Co	7.23
11	OM Financial LIC (F&G)	7.74	11	OM Financial LIC (F&G)	7.22
12	OM Financial LIC NY (F&G NY)	7.74	12	OM Financial LIC NY (F&G NY)	7.22
13	American General (AIG)	7.72	13	Presidential Life Ins Co	7.22
14	United States Life	7.72	14	ING USA Life & Annuity Ins Co	7.18
15	Integrity Life Insurance	7.69	15	Integrity Life Insurance	7.16
16	National Integrity Life	7.69	16	National Integrity Life	7.16
17	American National Ins Co	7.58	17	United of Omaha	7.15
18	United of Omaha	7.57	18	American National Ins Co	7.06

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.11 Female Factor	Rank	Company/Program	Average= 6.81 Female Factor
1	Allianz Life Ins Co of N.A.	7.38	1	Allianz Life Ins Co of N.A.	7.04
2	GenWorth Financial (GE)	7.30	2	GenWorth Financial (GE)	6.99
3	GenWorth New York (GENY)	7.30	3	GenWorth New York (GENY)	6.99
4	Lincoln Benefit Life Company	7.28	4	Lincoln Benefit Life Company	6.93
5	MetLife Investors	7.25	5	MetLife Investors	6.93
6	OM Financial LIC (F&G)	7.22	6	OM Financial LIC (F&G)	6.91
7	OM Financial LIC NY (F&G NY)	7.22	7	OM Financial LIC NY (F&G NY)	6.91
8	Aviva Life	7.20	8	Aviva Life	6.89
9	Aviva Life Insurance NY	7.20	9	Aviva Life Insurance NY	6.89
10	Integrity Life Insurance	7.12	10	American General (AIG)	6.85
11	National Integrity Life	7.12	11	United States Life	6.85
12	American General (AIG)	7.11	12	Integrity Life Insurance	6.82
13	United States Life	7.11	13	National Integrity Life	6.82
14	ING USA Life & Annuity Ins Co	7.07	14	Kansas City Life Ins Co	6.77
15	Presidential Life Ins Co	7.05	15	ING USA Life & Annuity Ins Co	6.74
16	Kansas City Life Ins Co	7.04	16	Presidential Life Ins Co	6.73
17	American National Ins Co	6.94	17	United of Omaha	6.73
18	United of Omaha	6.91	18	American National Ins Co	6.66

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Name of Insurance Company (Study # 9)

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SPIAs pay a guaranteed income amount on a regular basis. To speak with an annuity expert about SPIAs call toll-free (866) 866-1999 (9-5 eastern)

SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Male Factor	Rank	Company/Program	Average= Male Factor
1	Allianz Life Ins Co of N.A.	9.28	1	Allianz Life Ins Co of N.A.	8.01
2	American General (AIG)	8.88	2	American General (AIG)	8.07
3	American National Ins Co	8.85	3	American National Ins Co	7.81
4	Aviva Life	9.07	4	Aviva Life	7.94
5	Aviva Life Insurance NY	9.07	5	Aviva Life Insurance NY	7.94
6	GenWorth Financial (GE)	9.33	6	GenWorth Financial (GE)	8.18
7	GenWorth New York (GENY)	9.33	7	GenWorth New York (GENY)	8.18
8	ING USA Life & Annuity Ins Co	9.20	8	ING USA Life & Annuity Ins Co	7.94
9	Integrity Life Insurance	8.81	9	Integrity Life Insurance	7.82
10	Kansas City Life Ins Co	9.06	10	Kansas City Life Ins Co	7.99
11	Lincoln Benefit Life Company	9.05	11	Lincoln Benefit Life Company	8.05
12	MetLife Investors	9.35	12	MetLife Investors	8.10
13	National Integrity Life	8.81	13	National Integrity Life	7.82
14	OM Financial LIC (F&G)	8.98	14	OM Financial LIC (F&G)	7.90
15	OM Financial LIC NY (F&G NY)	8.98	15	OM Financial LIC NY (F&G NY)	7.90
16	Presidential Life Ins Co	9.31	16	Presidential Life Ins Co	8.03
17	United of Omaha	8.69	17	United of Omaha	7.75
18	United States Life	8.88	18	United States Life	8.07

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Female Factor	Rank	Company/Program	Average= Female Factor
1	Allianz Life Ins Co of N.A.	8.48	1	Allianz Life Ins Co of N.A.	7.72
2	American General (AIG)	8.21	2	American General (AIG)	7.67
3	American National Ins Co	8.06	3	American National Ins Co	7.44
4	Aviva Life	8.28	4	Aviva Life	7.60
5	Aviva Life Insurance NY	8.28	5	Aviva Life Insurance NY	7.60
6	GenWorth Financial (GE)	8.45	6	GenWorth Financial (GE)	7.76
7	GenWorth New York (GENY)	8.45	7	GenWorth New York (GENY)	7.76
8	ING USA Life & Annuity Ins Co	8.31	8	ING USA Life & Annuity Ins Co	7.55
9	Integrity Life Insurance	8.14	9	Integrity Life Insurance	7.54
10	Kansas City Life Ins Co	8.19	10	Kansas City Life Ins Co	7.57
11	Lincoln Benefit Life Company	8.19	11	Lincoln Benefit Life Company	7.59
12	MetLife Investors	8.44	12	MetLife Investors	7.71
13	National Integrity Life	8.14	13	National Integrity Life	7.54
14	OM Financial LIC (F&G)	8.30	14	OM Financial LIC (F&G)	7.61
15	OM Financial LIC NY (F&G NY)	8.30	15	OM Financial LIC NY (F&G NY)	7.61
16	Presidential Life Ins Co	8.27	16	Presidential Life Ins Co	7.54
17	United of Omaha	7.91	17	United of Omaha	7.40
18	United States Life	8.21	18	United States Life	7.67

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Rate Factor (Study # 10)

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SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Male Factor 8.99	Rank	Company/Program	Average= Male Factor 7.92
1	Aviva Life Insurance NY	9.07	1	GenWorth Financial (GE)	8.18
2	MetLife Investors	9.35	2	GenWorth New York (GENY)	8.18
3	GenWorth Financial (GE)	9.33	3	MetLife Investors	8.10
4	GenWorth New York (GENY)	9.33	4	American General (AIG)	8.07
5	Presidential Life Ins Co	9.31	5	United States Life	8.07
6	Allianz Life Ins Co of N.A.	9.28	6	Lincoln Benefit Life Company	8.05
7	ING USA Life & Annuity Ins Co	9.20	7	Presidential Life Ins Co	8.03
8	Aviva Life	9.07	8	Allianz Life Ins Co of N.A.	8.01
9	Kansas City Life Ins Co	9.06	9	Kansas City Life Ins Co	7.99
10	Lincoln Benefit Life Company	9.05	10	Aviva Life	7.94
11	OM Financial LIC (F&G)	8.98	11	Aviva Life Insurance NY	7.94
12	OM Financial LIC NY (F&G NY)	8.98	12	ING USA Life & Annuity Ins Co	7.94
13	American General (AIG)	8.88	13	OM Financial LIC (F&G)	7.90
14	United States Life	8.88	14	OM Financial LIC NY (F&G NY)	7.90
15	American National Ins Co	8.85	15	Integrity Life Insurance	7.82
16	Integrity Life Insurance	8.81	16	National Integrity Life	7.82
17	National Integrity Life	8.81	17	American National Ins Co	7.81
18	United of Omaha	8.69	18	United of Omaha	7.75

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Female Factor 8.21	Rank	Company/Program	Average= Female Factor 7.56
1	Allianz Life Ins Co of N.A.	8.48	1	GenWorth Financial (GE)	7.76
2	GenWorth Financial (GE)	8.45	2	GenWorth New York (GENY)	7.76
3	GenWorth New York (GENY)	8.45	3	Allianz Life Ins Co of N.A.	7.72
4	MetLife Investors	8.44	4	MetLife Investors	7.71
5	ING USA Life & Annuity Ins Co	8.31	5	American General (AIG)	7.67
6	OM Financial LIC (F&G)	8.30	6	United States Life	7.67
7	OM Financial LIC NY (F&G NY)	8.30	7	OM Financial LIC (F&G)	7.61
8	Aviva Life	8.28	8	OM Financial LIC NY (F&G NY)	7.61
9	Aviva Life Insurance NY	8.28	9	Aviva Life	7.60
10	Presidential Life Ins Co	8.27	10	Aviva Life Insurance NY	7.60
11	American General (AIG)	8.21	11	Lincoln Benefit Life Company	7.59
12	United States Life	8.21	12	Kansas City Life Ins Co	7.57
13	Kansas City Life Ins Co	8.19	13	ING USA Life & Annuity Ins Co	7.55
14	Lincoln Benefit Life Company	8.19	14	Integrity Life Insurance	7.54
15	Integrity Life Insurance	8.14	15	National Integrity Life	7.54
16	National Integrity Life	8.14	16	Presidential Life Ins Co	7.54
17	American National Ins Co	8.06	17	American National Ins Co	7.44
18	United of Omaha	7.91	18	United of Omaha	7.40

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 cannot change 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”).

Comparative Annuity Reports

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

June 2008

Phone 866-866-1999

www.comparativeannuityreports.com

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SUMMARY OF ANNUITY TRENDS

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MULTI-YEAR GUARANTEE DEFERRED ANNUITY RATES

(‘Certificate’ or ‘CD-like’ Annuities)

Annual Effective Yield for Guarantee Period

	<u>Highest</u>	<u>Average</u>
3-Year annuity	4.13%	3.98%
4-Year annuity	4.30%	3.94%
5-Year annuity	5.00%	4.21%
6-Year annuity	4.77%	4.40%
7-Year annuity	5.00%	4.36%
8-Year annuity	4.90%	4.45%
9-Year annuity	5.05%	4.56%
10-Year annuity	5.25%	4.72%

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

	<u>Highest</u>	<u>Average</u>		<u>Highest</u>	<u>Average</u>
Male Age 60	\$6.31	\$6.10	Male Age 70	\$7.46	\$7.21
Female Age 60	\$5.99	\$5.81	Female Age 70	\$7.04	\$6.81
Male Age 65	\$6.72	\$6.62	Male Age 75	\$8.23	\$7.92
Female Age 65	\$6.38	\$6.26	Female Age 75	\$7.81	\$7.56

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)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Allianz Life	A	Dominator 5	85	85	85	85	\$20,000	\$20,000	5	4.55%		4.55%	4.55%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.85%		3.85%	3.85%
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.95%		3.95%	3.95%
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	4.05%		4.05%	4.05%
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.15%		4.15%	4.15%
Allianz Life	A	Dominator 10	85	85	85	85	\$20,000	\$20,000	10	5.10%		5.10%	5.10%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	4.75%		4.75%	4.75%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.80%		3.80%	3.80%
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.90%		3.90%	3.90%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.75%	5.00%	3.75%	4.46%
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	4.00%		4.00%	4.00%
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	4.10%		4.10%	4.10%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	5.10%		5.10%	5.10%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$5,000	\$2,000	5	4.15%		4.15%	4.15%
American General Life	A+	AG Horizon Select 5	85	85	85	85	\$5,000	\$5,000	5	4.45%		4.45%	4.45%
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7	4.45%		4.45%	4.45%
American General Life	A+	AG Horizon Select 7	85	85	85	85	\$5,000	\$5,000	7	4.75%		4.75%	4.75%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8	4.70%		4.70%	4.70%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9	5.05%		5.05%	5.05%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10	5.00%		5.00%	5.00%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	4.10%		4.10%	4.10%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.20%		4.20%	4.20%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.00%	1.00%	4.00%	4.20%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.10%	1.00%	4.10%	4.30%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	4.65%		4.65%	4.65%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	4.75%		4.75%	4.75%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.45%	1.00%	4.45%	4.59%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	5.55%	1.00%	4.55%	4.69%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	4.80%		4.80%	4.80%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	4.90%		4.90%	4.90%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.30%	2.00%	4.30%	4.52%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.40%	2.00%	4.40%	4.62%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.55%	1.00%	4.55%	4.65%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.65%	1.00%	4.65%	4.75%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	4.00%		4.00%	4.00%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	5.00%		5.00%	5.00%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	8.00%	4.00%	4.00%	4.66%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	10.00%	6.00%	4.00%	4.73%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	5.25%		5.25%	5.25%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 5	80	80	80	80	\$5,000	\$5,000	5	4.25%		4.25%	4.25%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 6	80	80	80	80	\$5,000	\$5,000	6	4.40%		4.40%	4.40%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 7	80	80	80	80	\$5,000	\$5,000	7	5.25%	1.00%	4.25%	4.39%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 8	80	80	80	80	\$5,000	\$5,000	8	5.95%	1.80%	4.15%	4.38%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 9	80	80	80	80	\$5,000	\$5,000	9	5.70%	1.20%	4.50%	4.63%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 10	80	80	80	80	\$5,000	\$5,000	10	5.05%	1.00%	4.05%	4.19%
Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.10%	0.75%	3.35%	3.54%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.65%	0.75%	3.90%	4.05%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.20%	0.75%	4.45%	4.56%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.35%	0.75%	4.60%	4.67%
Jefferson Pilot Life	A++	JPF Classic 5	85	85	85	85	\$10,000	\$10,000	5	4.65%	1.00%	3.65%	3.85%
Jefferson Pilot Life	A++	JPF Classic 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.65%	2.00%	3.65%	4.05%
Jefferson Pilot Life	A++	JPF Classic 7	85	85	85	85	\$10,000	\$10,000	7	5.65%	2.00%	3.65%	3.94%
Jefferson Pilot Life	A++	JPF Classic 7 (100)	85	85	85	85	\$100,000	\$100,000	7	6.65%	3.00%	3.65%	4.08%
Lincoln Benefit Life	A+r	Tactician Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.80%	1.00%	3.80%	4.00%
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5	5.80%	2.00%	3.80%	4.20%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.60%		4.60%	4.60%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.60%	1.00%	4.60%	4.77%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.00%	1.00%	4.00%	4.14%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Name of Insurance Company (Study # 1)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	6.00%	2.00%	4.00%	4.28%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.50%	1.50%	4.00%	4.19%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.50%	2.50%	4.00%	4.31%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	8.15%	4.00%	4.15%	4.59%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	9.15%	5.00%	4.15%	4.69%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.60%	1.00%	4.60%	4.70%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	6.60%	2.00%	4.60%	4.80%
Midland National Life	A+	Direct Guarantee 3	90	90	90	90	\$10,000	\$10,000	3	4.80%	1.00%	3.80%	4.13%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	4.30%		4.30%	4.30%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	4.75%		4.75%	4.70%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	4.25%		4.25%	4.25%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	5.00%		5.00%	5.00%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	4.50%		4.50%	4.50%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	5.00%		5.00%	5.00%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	4.50%		4.50%	4.50%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.10%	0.75%	3.35%	3.54%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.65%	1.25%	3.90%	4.05%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.10%	0.75%	4.35%	4.46%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	4.65%	1.00%	3.65%	3.98%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	4.00%		4.00%	4.00%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	5.85%	2.00%	3.85%	4.25%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	4.40%		4.40%	4.40%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	4.20%		4.20%	4.20%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	8.00%	4.00%	4.00%	4.49%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.00%		4.00%	4.00%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	5.00%	2.00%	3.00%	3.40%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.35%		4.35%	4.35%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	5.00%		5.00%	5.00%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.60%	1.00%	4.60%	4.74%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	5.00%		5.00%	5.00%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.60%	1.00%	4.60%	4.70%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	5.50%	1.00%	4.50%	4.64%
Physicians Life	A	Vista Custom Direct 3	85	75	85	75	\$2,000	\$2,000	3	4.40%	1.00%	3.40%	3.73%
Physicians Life	A	Vista Custom Direct 3 (100)	85	75	85	75	\$100,000	\$100,000	3	5.40%	2.00%	3.40%	4.07%
Physicians Life	A	Vista Custom Direct 4	85	75	85	75	\$2,000	\$2,000	4	4.50%	1.00%	3.50%	3.75%
Physicians Life	A	Vista Custom Direct 4 (100)	85	75	85	75	\$100,000	\$100,000	4	5.50%	2.00%	3.50%	4.00%
Physicians Life	A	Vista Custom Direct 5	85	75	85	75	\$2,000	\$2,000	5	4.70%	1.00%	3.70%	3.90%
Physicians Life	A	Vista Custom Direct 5 (100)	85	75	85	75	\$100,000	\$100,000	5	4.70%	2.00%	3.70%	3.90%
Physicians Life	A	Vista Custom Direct 6	85	75	85	75	\$2,000	\$2,000	6	5.55%	2.00%	3.55%	3.88%
Physicians Life	A	Vista Custom Direct 7	85	75	85	75	\$2,000	\$2,000	7	4.00%		4.00%	4.00%
Physicians Life	A	Vista Custom Direct 7 (100)	85	75	85	75	\$100,000	\$100,000	7	5.00%	1.00%	4.00%	4.14%
Physicians Life	A	VISTA 7	99	99	75	75	\$2,000	\$2,000	7	5.25%	2.00%	3.25%	3.54%
Physicians Life	A	Vista Custom Direct 8	85	75	85	75	\$2,000	\$2,000	8	6.15%	2.00%	4.15%	4.40%
Physicians Life	A	Vista Custom Direct 9	85	75	85	75	\$2,000	\$2,000	9	4.20%		4.20%	4.20%
Physicians Life	A	Vista Custom Direct 10	85	75	85	75	\$2,000	\$2,000	10	5.70%	1.50%	4.20%	4.35%
Presidential Life	B +	Secure 4	90	90	90	90	\$5,000	\$5,000	4	4.05%		4.05%	4.05%
Presidential Life	B +	Secure 5	90	90	90	90	\$5,000	\$5,000	5	4.05%		4.05%	4.05%
Presidential Life	B +	Secure 6	90	90	90	90	\$5,000	\$5,000	6	4.75%		4.75%	4.75%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Midland National Life	A+	Direct Guarantee 3	90	90	90	90	\$10,000	\$10,000	3	4.80%	1.00%	3.80%	4.13%
Physicians Life	A	Vista Custom Direct 3 (100)	85	75	85	75	\$100,000	\$100,000	3	5.40%	2.00%	3.40%	4.07%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	4.00%		4.00%	4.00%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	4.65%	1.00%	3.65%	3.98%
Physicians Life	A	Vista Custom Direct 3	85	75	85	75	\$2,000	\$2,000	3	4.40%	1.00%	3.40%	3.73%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	4.30%		4.30%	4.30%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.20%		4.20%	4.20%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	4.10%		4.10%	4.10%
Presidential Life	B+	Secure 4	90	90	90	90	\$5,000	\$5,000	4	4.05%		4.05%	4.05%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	4.00%		4.00%	4.00%
Physicians Life	A	Vista Custom Direct 4 (100)	85	75	85	75	\$100,000	\$100,000	4	5.50%	2.00%	3.50%	4.00%
Physicians Life	A	Vista Custom Direct 4	85	75	85	75	\$2,000	\$2,000	4	4.50%	1.00%	3.50%	3.75%
Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.10%	0.75%	3.35%	3.54%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.10%	0.75%	3.35%	3.54%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	5.00%		5.00%	5.00%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	4.75%		4.75%	4.75%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	4.75%		4.75%	4.70%
Allianz Life	A	Dominator 5	85	85	85	85	\$20,000	\$20,000	5	4.55%		4.55%	4.55%
American General Life	A+	AG Horizon Select 5	85	85	85	85	\$5,000	\$5,000	5	4.45%		4.45%	4.45%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.35%		4.35%	4.35%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.10%	1.00%	4.10%	4.30%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 5	80	80	80	80	\$5,000	\$5,000	5	4.25%		4.25%	4.25%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	5.85%	2.00%	3.85%	4.25%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.00%	1.00%	4.00%	4.20%
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5	5.80%	2.00%	3.80%	4.20%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$5,000	\$2,000	5	4.15%		4.15%	4.15%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.65%	0.75%	3.90%	4.05%
Jefferson Pilot Life	A++	JPF Classic 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.65%	2.00%	3.65%	4.05%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.65%	1.25%	3.90%	4.05%
Presidential Life	B+	Secure 5	90	90	90	90	\$5,000	\$5,000	5	4.05%		4.05%	4.05%
Lincoln Benefit Life	A+r	Tactician Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.80%	1.00%	3.80%	4.00%
Physicians Life	A	Vista Custom Direct 5	85	75	85	75	\$2,000	\$2,000	5	4.70%	1.00%	3.70%	3.90%
Physicians Life	A	Vista Custom Direct 5 (100)	85	75	85	75	\$100,000	\$100,000	5	4.70%	2.00%	3.70%	3.90%
Jefferson Pilot Life	A++	JPF Classic 5	85	85	85	85	\$10,000	\$10,000	5	4.65%	1.00%	3.65%	3.85%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	5.00%	2.00%	3.00%	3.40%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.60%	1.00%	4.60%	4.77%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	4.75%		4.75%	4.75%
Presidential Life	B+	Secure 6	90	90	90	90	\$5,000	\$5,000	6	4.75%		4.75%	4.75%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	8.00%	4.00%	4.00%	4.66%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	4.65%		4.65%	4.65%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.60%		4.60%	4.60%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 6	80	80	80	80	\$5,000	\$5,000	6	4.40%		4.40%	4.40%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	4.40%		4.40%	4.40%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	4.25%		4.25%	4.25%
Physicians Life	A	Vista Custom Direct 6	85	75	85	75	\$2,000	\$2,000	6	5.55%	2.00%	3.55%	3.88%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.85%		3.85%	3.85%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.80%		3.80%	3.80%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	5.00%		5.00%	5.00%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	5.00%		5.00%	5.00%
American General Life	A+	AG Horizon Select 7	85	85	85	85	\$5,000	\$5,000	7	4.75%		4.75%	4.75%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.60%	1.00%	4.60%	4.74%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	5.55%	1.00%	4.55%	4.69%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	5.50%	1.00%	4.50%	4.64%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.45%	1.00%	4.45%	4.59%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.20%	0.75%	4.45%	4.56%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.75%	5.00%	3.75%	4.46%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
			National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85		85	\$20,000	\$20,000	
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7	4.45%		4.45%	4.45%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 7	80	80	80	80	\$5,000	\$5,000	7	5.25%	1.00%	4.25%	4.39%
Lincoln Benefit Life	A++	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	6.00%	2.00%	4.00%	4.28%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	4.20%		4.20%	4.20%
Lincoln Benefit Life	A++	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.00%	1.00%	4.00%	4.14%
Physicians Life	A	Vista Custom Direct 7 (100)	85	75	85	75	\$100,000	\$100,000	7	5.00%	1.00%	4.00%	4.14%
Jefferson Pilot Life	A++	JPF Classic 7 (100)	85	85	85	85	\$100,000	\$100,000	7	6.65%	3.00%	3.65%	4.08%
Physicians Life	A	Vista Custom Direct 7	85	75	85	75	\$2,000	\$2,000	7	4.00%		4.00%	4.00%
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.95%		3.95%	3.95%
Jefferson Pilot Life	A++	JPF Classic 7	85	85	85	85	\$10,000	\$10,000	7	5.65%	2.00%	3.65%	3.94%
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.90%		3.90%	3.90%
Physicians Life	A	VISTA 7	99	99	75	75	\$2,000	\$2,000	7	5.25%	2.00%	3.25%	3.54%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	4.90%		4.90%	4.90%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	4.80%		4.80%	4.80%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	10.00%	6.00%	4.00%	4.73%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8	4.70%		4.70%	4.70%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	4.50%		4.50%	4.50%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	8.00%	4.00%	4.00%	4.49%
Physicians Life	A	Vista Custom Direct 8	85	75	85	75	\$2,000	\$2,000	8	6.15%	2.00%	4.15%	4.40%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 8	80	80	80	80	\$5,000	\$5,000	8	5.95%	1.80%	4.15%	4.38%
Lincoln Benefit Life	A++	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.50%	2.50%	4.00%	4.31%
Lincoln Benefit Life	A++	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.50%	1.50%	4.00%	4.19%
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	4.05%		4.05%	4.05%
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	4.00%		4.00%	4.00%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9	5.05%		5.05%	5.05%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	5.00%		5.00%	5.00%
Lincoln Benefit Life	A++	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	9.15%	5.00%	4.15%	4.69%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 9	80	80	80	80	\$5,000	\$5,000	9	5.70%	1.20%	4.50%	4.63%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.40%	2.00%	4.40%	4.62%
Lincoln Benefit Life	A++	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	8.15%	4.00%	4.15%	4.59%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.30%	2.00%	4.30%	4.52%
Physicians Life	A	Vista Custom Direct 9	85	75	85	75	\$2,000	\$2,000	9	4.20%		4.20%	4.20%
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.15%		4.15%	4.15%
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	4.10%		4.10%	4.10%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	5.25%		5.25%	5.25%
Allianz Life	A	Dominator 10	85	85	85	85	\$20,000	\$20,000	10	5.10%		5.10%	5.10%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	5.10%		5.10%	5.10%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10	5.00%		5.00%	5.00%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	5.00%		5.00%	5.00%
Lincoln Benefit Life	A++	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	6.60%	2.00%	4.60%	4.80%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.65%	1.00%	4.65%	4.75%
Lincoln Benefit Life	A++	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.60%	1.00%	4.60%	4.70%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.60%	1.00%	4.60%	4.70%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.35%	0.75%	4.60%	4.67%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.55%	1.00%	4.55%	4.65%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	4.50%		4.50%	4.50%
Physicians Life	A	Vista Custom Direct 10	85	75	85	75	\$2,000	\$2,000	10	5.70%	1.50%	4.20%	4.35%
ING USA Life & Annuity and Life	A+	ING MultiSet Plus 10	80	80	80	80	\$5,000	\$5,000	10	5.05%	1.00%	4.05%	4.19%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.00%		4.00%	4.00%

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Name of Insurance Company (Study # 3)

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SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.24 Male Factor	Rank	Company/Program	Average= 6.10 Male Factor
1	Allianz Life Ins Co of N.A.	6.43	1	Allianz Life Ins Co of N.A.	6.25
2	American General (AIG)	6.41	2	American General (AIG)	6.20
3	American National Ins Co	6.33	3	American National Ins Co	6.19
4	Aviva Life	6.23	4	Aviva Life	6.08
5	Aviva Life Insurance NY	6.23	5	Aviva Life Insurance NY	6.08
6	OM Financial LIC NY (F&G NY)	6.17	6	OM Financial LIC NY (F&G NY)	6.04
7	OM Financial LIC (F&G)	6.17	7	OM Financial LIC (F&G)	6.04
8	GenWorth Financial (GE)	6.40	8	GenWorth Financial (GE)	6.26
9	GenWorth New York (GENY)	6.40	9	GenWorth New York (GENY)	6.26
11	Integrity Life Insurance	6.23	11	Integrity Life Insurance	6.10
12	Kansas City Life Ins Co	6.14	12	Kansas City Life Ins Co	6.01
13	Lincoln Benefit Life Company	6.47	13	Lincoln Benefit Life Company	6.31
14	MetLife Investors	6.29	14	MetLife Investors	6.14
15	National Integrity Life	6.23	15	National Integrity Life	6.10
16	Presidential Life Ins Co	6.09	16	Presidential Life Ins Co	5.94
17	United of Omaha	6.19	17	United of Omaha	6.15
18	United States Life	6.41	18	United States Life	6.20

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 5.89 Female Factor	Rank	Company/Program	Average= 5.81 Female Factor
1	Allianz Life Ins Co of N.A.	6.07	1	Allianz Life Ins Co of N.A.	5.97
2	American General (AIG)	6.03	2	American General (AIG)	5.87
3	American National Ins Co	5.97	3	American National Ins Co	5.89
4	Aviva Life	5.87	4	Aviva Life	5.79
5	Aviva Life Insurance NY	5.87	5	Aviva Life Insurance NY	5.79
6	OM Financial LIC NY (F&G NY)	5.91	6	OM Financial LIC NY (F&G NY)	5.83
7	OM Financial LIC (F&G)	5.91	7	OM Financial LIC (F&G)	5.83
8	GenWorth Financial (GE)	6.07	8	GenWorth Financial (GE)	5.99
9	GenWorth New York (GENY)	6.07	9	GenWorth New York (GENY)	5.99
11	Integrity Life Insurance	5.89	11	Integrity Life Insurance	5.82
12	Kansas City Life Ins Co	5.74	12	Kansas City Life Ins Co	5.67
13	Lincoln Benefit Life Company	6.09	13	Lincoln Benefit Life Company	5.99
14	MetLife Investors	5.89	14	MetLife Investors	5.82
15	National Integrity Life	5.89	15	National Integrity Life	5.82
16	Presidential Life Ins Co	5.66	16	Presidential Life Ins Co	5.58
17	United of Omaha	5.81	17	United of Omaha	5.80
18	United States Life	6.03	18	United States Life	5.87

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Rate Factor (Study # 4)

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SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.24 Male Factor	Rank	Company/Program	Average= 6.10 Male Factor
1	Lincoln Benefit Life Company	6.47	1	Lincoln Benefit Life Company	6.31
2	Allianz Life Ins Co of N.A.	6.43	2	GenWorth Financial (GE)	6.26
3	American General (AIG)	6.41	3	GenWorth New York (GENY)	6.26
4	United States Life	6.41	4	Allianz Life Ins Co of N.A.	6.25
5	GenWorth Financial (GE)	6.40	5	American General (AIG)	6.20
6	GenWorth New York (GENY)	6.40	6	United States Life	6.20
7	American National Ins Co	6.33	7	American National Ins Co	6.19
8	MetLife Investors	6.29	8	United of Omaha	6.15
9	Aviva Life	6.23	9	MetLife Investors	6.14
11	Aviva Life Insurance NY	6.23	11	Integrity Life Insurance	6.10
12	Integrity Life Insurance	6.23	12	National Integrity Life	6.10
13	National Integrity Life	6.23	13	Aviva Life	6.08
14	United of Omaha	6.19	14	Aviva Life Insurance NY	6.08
15	OM Financial LIC NY (F&G NY)	6.17	15	OM Financial LIC NY (F&G NY)	6.04
16	OM Financial LIC (F&G)	6.17	16	OM Financial LIC (F&G)	6.04
17	Kansas City Life Ins Co	6.14	17	Kansas City Life Ins Co	6.01
18	Presidential Life Ins Co	6.09	18	Presidential Life Ins Co	5.94

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 5.89 Female Factor	Rank	Company/Program	Average= 5.81 Female Factor
1	Lincoln Benefit Life Company	6.09	1	GenWorth Financial (GE)	5.99
2	Allianz Life Ins Co of N.A.	6.07	2	GenWorth New York (GENY)	5.99
3	GenWorth Financial (GE)	6.07	3	Lincoln Benefit Life Company	5.99
4	GenWorth New York (GENY)	6.07	4	Allianz Life Ins Co of N.A.	5.97
5	American General (AIG)	6.03	5	American National Ins Co	5.89
6	United States Life	6.03	6	American General (AIG)	5.87
7	American National Ins Co	5.97	7	United States Life	5.87
8	OM Financial LIC NY (F&G NY)	5.91	8	OM Financial LIC NY (F&G NY)	5.83
9	OM Financial LIC (F&G)	5.91	9	OM Financial LIC (F&G)	5.83
11	Integrity Life Insurance	5.89	11	Integrity Life Insurance	5.82
12	MetLife Investors	5.89	12	MetLife Investors	5.82
13	National Integrity Life	5.89	13	National Integrity Life	5.82
14	Aviva Life	5.87	14	United of Omaha	5.80
15	Aviva Life Insurance NY	5.87	15	Aviva Life	5.79
16	United of Omaha	5.81	16	Aviva Life Insurance NY	5.79
17	Kansas City Life Ins Co	5.74	17	Kansas City Life Ins Co	5.67
18	Presidential Life Ins Co	5.66	18	Presidential Life Ins Co	5.58

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 Certain		
Rank	Company/Program	Average= 6.88 Male Factor	Rank	Company/Program	Average= 6.62 Male Factor
1	Allianz Life Ins Co of N.A.	7.05	1	Allianz Life Ins Co of N.A.	6.72
2	American General (AIG)	7.07	2	American General (AIG)	6.75
3	American National Ins Co	6.97	3	American National Ins Co	6.70
4	Aviva Life	6.86	4	Aviva Life	6.57
5	Aviva Life Insurance NY	6.86	5	Aviva Life Insurance NY	6.57
6	OM Financial LIC NY (F&G NY)	6.76	6	OM Financial LIC NY (F&G NY)	6.50
7	OM Financial LIC (F&G)	6.76	7	OM Financial LIC (F&G)	6.50
8	GenWorth Financial (GE)	7.05	8	GenWorth Financial (GE)	6.79
9	GenWorth New York (GENY)	7.05	9	GenWorth New York (GENY)	6.79
11	Integrity Life Insurance	6.87	11	Integrity Life Insurance	6.62
12	Kansas City Life Ins Co	6.81	12	Kansas City Life Ins Co	6.55
13	Lincoln Benefit Life Company	7.13	13	Lincoln Benefit Life Company	6.79
14	MetLife Investors	6.98	14	MetLife Investors	6.68
15	National Integrity Life	6.87	15	National Integrity Life	6.62
16	Presidential Life Ins Co	6.81	16	Presidential Life Ins Co	6.51
17	United of Omaha	6.89	17	United of Omaha	6.71
18	United States Life	7.07	18	United States Life	6.75

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 6.41 Female Factor	Rank	Company/Program	Average= 6.26 Female Factor
1	Allianz Life Ins Co of N.A.	6.56	1	Allianz Life Ins Co of N.A.	6.38
2	American General (AIG)	6.56	2	American General (AIG)	6.35
3	American National Ins Co	6.48	3	American National Ins Co	6.34
4	Aviva Life	6.38	4	Aviva Life	6.22
5	Aviva Life Insurance NY	6.38	5	Aviva Life Insurance NY	6.22
6	OM Financial LIC NY (F&G NY)	6.41	6	OM Financial LIC NY (F&G NY)	6.26
7	OM Financial LIC (F&G)	6.41	7	OM Financial LIC (F&G)	6.26
8	GenWorth Financial (GE)	6.60	8	GenWorth Financial (GE)	6.44
9	GenWorth New York (GENY)	6.60	9	GenWorth New York (GENY)	6.44
11	Integrity Life Insurance	6.44	11	Integrity Life Insurance	6.29
12	Kansas City Life Ins Co	6.27	12	Kansas City Life Ins Co	6.14
13	Lincoln Benefit Life Company	6.61	13	Lincoln Benefit Life Company	6.41
14	MetLife Investors	6.43	14	MetLife Investors	6.27
15	National Integrity Life	6.44	15	National Integrity Life	6.29
16	Presidential Life Ins Co	6.24	16	Presidential Life Ins Co	6.08
17	United of Omaha	6.35	17	United of Omaha	6.30
18	United States Life	6.56	18	United States Life	6.35

SPIA (Single Premium Immediate Annuity) Age 65 --- Sorted by Rate Factor (Study # 6)

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SPIA Age 65 - MALE Single Life with No Beneficiary			SPIA Age 65 - MALE Single Life with 10 Years Certain		
		Average= 6.88			Average= 6.62
Rank	Company/Program	Male Factor	Rank	Company/Program	Male Factor
1	Lincoln Benefit Life Company	7.13	1	GenWorth Financial (GE)	6.79
2	American General (AIG)	7.07	2	GenWorth New York (GENY)	6.79
3	United States Life	7.07	3	Lincoln Benefit Life Company	6.79
4	Allianz Life Ins Co of N.A.	7.05	4	American General (AIG)	6.75
5	GenWorth Financial (GE)	7.05	5	United States Life	6.75
6	GenWorth New York (GENY)	7.05	6	Allianz Life Ins Co of N.A.	6.72
7	MetLife Investors	6.98	7	United of Omaha	6.71
8	American National Ins Co	6.97	8	American National Ins Co	6.70
9	United of Omaha	6.89	9	MetLife Investors	6.68
11	Integrity Life Insurance	6.87	11	Integrity Life Insurance	6.62
12	National Integrity Life	6.87	12	National Integrity Life	6.62
13	Aviva Life	6.86	13	Aviva Life	6.57
14	Aviva Life Insurance NY	6.86	14	Aviva Life Insurance NY	6.57
15	Kansas City Life Ins Co	6.81	15	Kansas City Life Ins Co	6.55
16	Presidential Life Ins Co	6.81	16	Presidential Life Ins Co	6.51
17	OM Financial LIC NY (F&G NY)	6.76	17	OM Financial LIC NY (F&G NY)	6.50
18	OM Financial LIC (F&G)	6.76	18	OM Financial LIC (F&G)	6.50

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
		Average= 6.41			Average= 6.26
Rank	Company/Program	Female Factor	Rank	Company/Program	Female Factor
1	Lincoln Benefit Life Company	6.61	1	GenWorth Financial (GE)	6.44
2	GenWorth Financial (GE)	6.60	2	GenWorth New York (GENY)	6.44
3	GenWorth New York (GENY)	6.60	3	Lincoln Benefit Life Company	6.41
4	Allianz Life Ins Co of N.A.	6.56	4	Allianz Life Ins Co of N.A.	6.38
5	American General (AIG)	6.56	5	American General (AIG)	6.35
6	United States Life	6.56	6	United States Life	6.35
7	American National Ins Co	6.48	7	American National Ins Co	6.34
8	Integrity Life Insurance	6.44	8	United of Omaha	6.30
9	National Integrity Life	6.44	9	Integrity Life Insurance	6.29
11	MetLife Investors	6.43	11	National Integrity Life	6.29
12	OM Financial LIC NY (F&G NY)	6.41	12	MetLife Investors	6.27
13	OM Financial LIC (F&G)	6.41	13	OM Financial LIC NY (F&G NY)	6.26
14	Aviva Life	6.38	14	OM Financial LIC (F&G)	6.26
15	Aviva Life Insurance NY	6.38	15	Aviva Life	6.22
16	United of Omaha	6.35	16	Aviva Life Insurance NY	6.22
17	Kansas City Life Ins Co	6.27	17	Kansas City Life Ins Co	6.14
18	Presidential Life Ins Co	6.24	18	Presidential Life Ins Co	6.08

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Name of Insurance Company (Study # 7)

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SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.74 Male Factor	Rank	Company/Program	Average= 7.21 Male Factor
1	Allianz Life Ins Co of N.A.	7.95	1	Allianz Life Ins Co of N.A.	7.29
2	American General (AIG)	7.86	2	American General (AIG)	7.31
3	American National Ins Co	7.70	3	American National Ins Co	7.18
4	Aviva Life	7.74	4	Aviva Life	7.17
5	Aviva Life Insurance NY	7.74	5	Aviva Life Insurance NY	7.17
14	OM Financial LIC (F&G)	7.64	14	OM Financial LIC (F&G)	7.12
15	OM Financial LIC NY (F&G NY)	7.64	15	OM Financial LIC NY (F&G NY)	7.12
6	GenWorth Financial (GE)	7.99	6	GenWorth Financial (GE)	7.46
7	GenWorth New York (GENY)	7.99	7	GenWorth New York (GENY)	7.46
9	Integrity Life Insurance	7.76	9	Integrity Life Insurance	7.23
10	Kansas City Life Ins Co	7.76	10	Kansas City Life Ins Co	7.23
11	Lincoln Benefit Life Company	7.95	11	Lincoln Benefit Life Company	7.36
12	MetLife Investors	7.95	12	MetLife Investors	7.34
13	National Integrity Life	7.76	13	National Integrity Life	7.23
16	Presidential Life Ins Co	7.83	16	Presidential Life Ins Co	7.22
17	United of Omaha	7.76	17	United of Omaha	7.33
18	United States Life	7.86	18	United States Life	7.31

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.11 Female Factor	Rank	Company/Program	Average= 6.81 Female Factor
1	Allianz Life Ins Co of N.A.	7.28	1	Allianz Life Ins Co of N.A.	6.92
2	American General (AIG)	7.25	2	American General (AIG)	6.87
3	American National Ins Co	7.06	3	American National Ins Co	6.78
4	Aviva Life	7.10	4	Aviva Life	6.79
5	Aviva Life Insurance NY	7.10	5	Aviva Life Insurance NY	6.79
14	OM Financial LIC (F&G)	7.12	14	OM Financial LIC (F&G)	6.81
15	OM Financial LIC NY (F&G NY)	7.12	15	OM Financial LIC NY (F&G NY)	6.81
6	GenWorth Financial (GE)	7.35	6	GenWorth Financial (GE)	7.04
7	GenWorth New York (GENY)	7.35	7	GenWorth New York (GENY)	7.04
9	Integrity Life Insurance	7.18	9	Integrity Life Insurance	6.89
10	Kansas City Life Ins Co	7.04	10	Kansas City Life Ins Co	6.77
11	Lincoln Benefit Life Company	7.28	11	Lincoln Benefit Life Company	6.93
12	MetLife Investors	7.21	12	MetLife Investors	6.89
13	National Integrity Life	7.18	13	National Integrity Life	6.89
16	Presidential Life Ins Co	7.05	16	Presidential Life Ins Co	6.73
17	United of Omaha	7.08	17	United of Omaha	6.90
18	United States Life	7.25	18	United States Life	6.87

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Rate Factor (Study # 8)

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SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.74 Male Factor	Rank	Company/Program	Average= 7.21 Male Factor
1	GenWorth Financial (GE)	7.99	1	GenWorth Financial (GE)	7.46
2	GenWorth New York (GENY)	7.99	2	GenWorth New York (GENY)	7.46
3	Allianz Life Ins Co of N.A.	7.95	3	Lincoln Benefit Life Company	7.36
4	Lincoln Benefit Life Company	7.95	4	MetLife Investors	7.34
5	MetLife Investors	7.95	5	United of Omaha	7.33
14	American General (AIG)	7.86	14	American General (AIG)	7.31
15	United States Life	7.86	15	United States Life	7.31
6	Presidential Life Ins Co	7.83	6	Allianz Life Ins Co of N.A.	7.29
7	Integrity Life Insurance	7.76	7	Integrity Life Insurance	7.23
9	Kansas City Life Ins Co	7.76	9	Kansas City Life Ins Co	7.23
10	National Integrity Life	7.76	10	National Integrity Life	7.23
11	United of Omaha	7.76	11	Presidential Life Ins Co	7.22
12	Aviva Life	7.74	12	American National Ins Co	7.18
13	Aviva Life Insurance NY	7.74	13	Aviva Life	7.17
16	American National Ins Co	7.70	16	Aviva Life Insurance NY	7.17
17	OM Financial LIC (F&G)	7.64	17	OM Financial LIC (F&G)	7.12
18	OM Financial LIC NY (F&G NY)	7.64	18	OM Financial LIC NY (F&G NY)	7.12

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= 7.11 Female Factor	Rank	Company/Program	Average= 6.81 Female Factor
1	GenWorth Financial (GE)	7.35	1	GenWorth Financial (GE)	7.04
2	GenWorth New York (GENY)	7.35	2	GenWorth New York (GENY)	7.04
3	Allianz Life Ins Co of N.A.	7.28	3	Lincoln Benefit Life Company	6.93
4	Lincoln Benefit Life Company	7.28	4	Allianz Life Ins Co of N.A.	6.92
5	American General (AIG)	7.25	5	United of Omaha	6.90
14	United States Life	7.25	14	Integrity Life Insurance	6.89
15	MetLife Investors	7.21	15	MetLife Investors	6.89
6	Integrity Life Insurance	7.18	6	National Integrity Life	6.89
7	National Integrity Life	7.18	7	American General (AIG)	6.87
9	OM Financial LIC (F&G)	7.12	9	United States Life	6.87
10	OM Financial LIC NY (F&G NY)	7.12	10	OM Financial LIC (F&G)	6.81
11	Aviva Life	7.10	11	OM Financial LIC NY (F&G NY)	6.81
12	Aviva Life Insurance NY	7.10	12	Aviva Life	6.79
13	United of Omaha	7.08	13	Aviva Life Insurance NY	6.79
16	American National Ins Co	7.06	16	American National Ins Co	6.78
17	Presidential Life Ins Co	7.05	17	Kansas City Life Ins Co	6.77
18	Kansas City Life Ins Co	7.04	18	Presidential Life Ins Co	6.73

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Name of Insurance Company (Study # 9)

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SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Male Factor	Rank	Company/Program	Average= Male Factor
1	Allianz Life Ins Co of N.A.	9.22	1	Allianz Life Ins Co of N.A.	7.93
2	American General (AIG)	9.02	2	American General (AIG)	8.09
3	American National Ins Co	8.97	3	American National Ins Co	7.91
4	Aviva Life	8.98	4	Aviva Life	7.86
5	Aviva Life Insurance NY	8.98	5	Aviva Life Insurance NY	7.86
14	OM Financial LIC (F&G)	8.88	14	OM Financial LIC (F&G)	7.80
15	OM Financial LIC NY (F&G NY)	8.88	15	OM Financial LIC NY (F&G NY)	7.80
6	GenWorth Financial (GE)	9.38	6	GenWorth Financial (GE)	8.23
7	GenWorth New York (GENY)	9.38	7	GenWorth New York (GENY)	8.23
9	Integrity Life Insurance	8.90	9	Integrity Life Insurance	7.92
10	Kansas City Life Ins Co	9.06	10	Kansas City Life Ins Co	7.99
11	Lincoln Benefit Life Company	9.05	11	Lincoln Benefit Life Company	8.05
12	MetLife Investors	9.31	12	MetLife Investors	8.07
13	National Integrity Life	8.90	13	National Integrity Life	7.92
16	Presidential Life Ins Co	9.31	16	Presidential Life Ins Co	8.03
17	United of Omaha	8.90	17	United of Omaha	7.95
18	United States Life	9.02	18	United States Life	8.09

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Female Factor	Rank	Company/Program	Average= Female Factor
1	Allianz Life Ins Co of N.A.	8.41	1	Allianz Life Ins Co of N.A.	7.63
2	American General (AIG)	8.34	2	American General (AIG)	7.69
3	American National Ins Co	8.18	3	American National Ins Co	7.55
4	Aviva Life	8.19	4	Aviva Life	7.52
5	Aviva Life Insurance NY	8.19	5	Aviva Life Insurance NY	7.52
14	OM Financial LIC (F&G)	8.20	14	OM Financial LIC (F&G)	7.51
15	OM Financial LIC NY (F&G NY)	8.20	15	OM Financial LIC NY (F&G NY)	7.51
6	GenWorth Financial (GE)	8.50	6	GenWorth Financial (GE)	7.81
7	GenWorth New York (GENY)	8.50	7	GenWorth New York (GENY)	7.81
9	Integrity Life Insurance	8.23	9	Integrity Life Insurance	7.62
10	Kansas City Life Ins Co	8.19	10	Kansas City Life Ins Co	7.57
11	Lincoln Benefit Life Company	8.19	11	Lincoln Benefit Life Company	7.59
12	MetLife Investors	8.40	12	MetLife Investors	7.67
13	National Integrity Life	8.23	13	National Integrity Life	7.62
16	Presidential Life Ins Co	8.27	16	Presidential Life Ins Co	7.54
17	United of Omaha	8.11	17	United of Omaha	7.59
18	United States Life	8.34	18	United States Life	7.69

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Rate Factor (Study # 10)

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SPIAs pay a guaranteed income amount on a regular basis. To speak with an annuity expert about SPIAs call toll-free (866) 866-1999 (9-5 eastern)

SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Male Factor 8.99	Rank	Company/Program	Average= Male Factor 7.92
1	GenWorth Financial (GE)	9.38	1	GenWorth Financial (GE)	8.23
2	GenWorth New York (GENY)	9.38	2	GenWorth New York (GENY)	8.23
3	MetLife Investors	9.31	3	American General (AIG)	8.09
4	Presidential Life Ins Co	9.31	4	United States Life	8.09
5	Allianz Life Ins Co of N.A.	9.22	5	MetLife Investors	8.07
14	Kansas City Life Ins Co	9.06	14	Lincoln Benefit Life Company	8.05
15	Lincoln Benefit Life Company	9.05	15	Presidential Life Ins Co	8.03
6	American General (AIG)	9.02	6	Kansas City Life Ins Co	7.99
7	United States Life	9.02	7	United of Omaha	7.95
9	Aviva Life	8.98	9	Allianz Life Ins Co of N.A.	7.93
10	Aviva Life Insurance NY	8.98	10	Integrity Life Insurance	7.92
11	American National Ins Co	8.97	11	National Integrity Life	7.92
12	Integrity Life Insurance	8.90	12	American National Ins Co	7.91
13	National Integrity Life	8.90	13	Aviva Life	7.86
16	United of Omaha	8.90	16	Aviva Life Insurance NY	7.86
17	OM Financial LIC (F&G)	8.88	17	OM Financial LIC (F&G)	7.80
18	OM Financial LIC NY (F&G NY)	8.88	18	OM Financial LIC NY (F&G NY)	7.80

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
Rank	Company/Program	Average= Female Factor 8.21	Rank	Company/Program	Average= Female Factor 7.56
1	GenWorth Financial (GE)	8.50	1	GenWorth Financial (GE)	7.81
2	GenWorth New York (GENY)	8.50	2	GenWorth New York (GENY)	7.81
3	Allianz Life Ins Co of N.A.	8.41	3	American General (AIG)	7.69
4	MetLife Investors	8.40	4	United States Life	7.69
5	American General (AIG)	8.34	5	MetLife Investors	7.67
14	United States Life	8.34	14	Allianz Life Ins Co of N.A.	7.63
15	Presidential Life Ins Co	8.27	15	Integrity Life Insurance	7.62
6	Integrity Life Insurance	8.23	6	National Integrity Life	7.62
7	National Integrity Life	8.23	7	Lincoln Benefit Life Company	7.59
9	OM Financial LIC (F&G)	8.20	9	United of Omaha	7.59
10	OM Financial LIC NY (F&G NY)	8.20	10	Kansas City Life Ins Co	7.57
11	Aviva Life	8.19	11	American National Ins Co	7.55
12	Aviva Life Insurance NY	8.19	12	Presidential Life Ins Co	7.54
13	Kansas City Life Ins Co	8.19	13	Aviva Life	7.52
16	Lincoln Benefit Life Company	8.19	16	Aviva Life Insurance NY	7.52
17	American National Ins Co	8.18	17	OM Financial LIC (F&G)	7.51
18	United of Omaha	8.11	18	OM Financial LIC NY (F&G NY)	7.51

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 cannot change 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”).

Comparative Annuity Reports

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

July 2008

Phone 866-866-1999

www.comparativeannuityreports.com

Volume 29 Issue 07

SUMMARY OF ANNUITY TRENDS

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MULTI-YEAR GUARANTEE DEFERRED ANNUITY RATES

(‘Certificate’ or ‘CD-like’ Annuities)

Annual Effective Yield for Guarantee Period

	<u>Highest</u>	<u>Average</u>
3-Year annuity	4.73%	4.18%
4-Year annuity	5.20%	4.35%
5-Year annuity	5.25%	4.56%
6-Year annuity	5.30%	4.64%
7-Year annuity	5.25%	4.55%
8-Year annuity	5.20%	4.59%
9-Year annuity	5.25%	4.59%
10-Year annuity	5.40%	5.01%

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

	<u>Highest</u>	<u>Average</u>		<u>Highest</u>	<u>Average</u>
Male Age 60	\$6.41	\$6.10	Male Age 70	\$7.57	\$7.21
Female Age 60	\$6.12	\$5.81	Female Age 70	\$7.14	\$6.81
Male Age 65	\$6.88	\$6.62	Male Age 75	\$8.37	\$7.92
Female Age 65	\$6.53	\$6.26	Female Age 75	\$7.93	\$7.56

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)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Allianz Life	A	Dominator 5	85	85	85	85	\$20,000	\$20,000	5	5.10%		5.10%	5.10%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.85%		3.85%	3.85%
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.95%		3.95%	3.95%
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	4.05%		4.05%	4.05%
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.15%		4.15%	4.15%
Allianz Life	A	Dominator 10	85	85	85	85	\$20,000	\$20,000	10	5.40%		5.40%	5.40%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	5.10%		5.10%	5.10%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.80%		3.80%	3.80%
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.90%		3.90%	3.90%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.75%	5.00%	3.75%	4.46%
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	4.00%		4.00%	4.00%
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	4.10%		4.10%	4.10%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	5.40%		5.40%	5.40%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$5,000	\$2,000	5	4.35%		4.35%	4.35%
American General Life	A+	AG Horizon Select 5	85	85	85	85	\$5,000	\$5,000	5	4.65%		4.65%	4.65%
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7	4.60%		4.60%	4.60%
American General Life	A+	AG Horizon Select 7	85	85	85	85	\$5,000	\$5,000	7	4.49%		4.90%	4.90%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8	4.90%		4.90%	4.90%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9	5.20%		5.20%	5.20%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10	5.10%		5.10%	5.10%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	4.10%		4.10%	4.10%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.20%		4.20%	4.20%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.00%	1.00%	4.00%	4.20%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.10%	1.00%	4.10%	4.30%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	4.65%		4.65%	4.65%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	4.75%		4.75%	4.75%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.45%	1.00%	4.45%	4.59%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	5.55%	1.00%	4.55%	4.69%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	4.80%		4.80%	4.80%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	4.90%		4.90%	4.90%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.30%	2.00%	4.30%	4.52%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.40%	2.00%	4.40%	4.62%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.55%	1.00%	4.55%	4.65%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.65%	1.00%	4.65%	4.75%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	4.00%		4.00%	4.00%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.85%		4.85%	4.85%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	8.00%	4.00%	4.00%	4.66%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	10.00%	6.00%	4.00%	4.73%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	5.25%		5.25%	5.25%
Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.80%	0.75%	4.05%	4.24%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.35%	0.75%	4.60%	4.75%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.80%	0.75%	5.05%	5.16%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	6.00%	0.75%	5.25%	5.32%
Lincoln Benefit Life	A+r	Tactician Plus 5	90	90	90	90	\$5,000	\$2,000	5	5.15%	1.00%	4.15%	4.35%
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5	6.15%	2.00%	4.15%	4.55%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.85%		4.85%	4.85%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.85%	1.00%	4.85%	5.02%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.00%	1.00%	4.00%	4.14%
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	6.00%	2.00%	4.00%	4.28%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.50%	1.50%	4.00%	4.19%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.50%	2.50%	4.00%	4.31%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	8.15%	4.00%	4.15%	4.59%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	9.15%	5.00%	4.15%	4.69%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Name of Insurance Company (Study # 1)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.90%	1.00%	4.90%	5.00%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	6.90%	2.00%	4.90%	5.10%
Midland National Life	A+	Direct Guarantee 3	90	90	90	90	\$10,000	\$10,000	3	5.40%	1.00%	4.40%	4.73%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	5.20%		5.20%	5.20%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	5.25%		5.25%	5.25%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	5.15%		5.15%	5.15%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	5.25%		5.25%	5.25%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	5.20%		5.20%	5.20%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	5.25%		5.25%	5.25%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	5.25%		5.25%	5.25%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.80%	0.75%	4.05%	4.24%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.35%	1.25%	4.60%	4.75%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.70%	0.75%	4.95%	5.06%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	5.05%	1.00%	4.05%	4.38%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	5.00%		5.00%	5.00%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	6.70%	2.00%	4.70%	5.10%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	5.30%		5.30%	5.30%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	4.70%		4.70%	4.70%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	8.55%	4.00%	4.55%	5.04%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.20%		4.20%	4.20%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	5.00%	2.00%	3.00%	3.40%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.85%		4.85%	4.85%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	5.65%	1.00%	4.65%	4.85%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	5.25%		5.25%	5.25%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	6.00%	1.00%	5.00%	5.14%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	5.25%		5.25%	5.25%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	6.00%	1.00%	5.00%	5.10%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	5.50%	1.00%	4.50%	4.64%
Physicians Life	A	Vista Custom Direct 3	85	75	85	75	\$2,000	\$2,000	3	4.40%	1.00%	3.40%	3.73%
Physicians Life	A	Vista Custom Direct 3 (100)	85	75	85	75	\$100,000	\$100,000	3	5.40%	2.00%	3.40%	4.07%
Physicians Life	A	Vista Custom Direct 4	85	75	85	75	\$2,000	\$2,000	4	4.50%	1.00%	3.50%	3.75%
Physicians Life	A	Vista Custom Direct 4 (100)	85	75	85	75	\$100,000	\$100,000	4	5.50%	2.00%	3.50%	4.00%
Physicians Life	A	Vista Custom Direct 5	85	75	85	75	\$2,000	\$2,000	5	4.70%	1.00%	3.70%	3.90%
Physicians Life	A	Vista Custom Direct 5 (100)	85	75	85	75	\$100,000	\$100,000	5	4.70%	2.00%	3.70%	3.90%
Physicians Life	A	Vista Custom Direct 6	85	75	85	75	\$2,000	\$2,000	6	5.55%	2.00%	3.55%	3.88%
Physicians Life	A	Vista Custom Direct 7	85	75	85	75	\$2,000	\$2,000	7	4.00%		4.00%	4.00%
Physicians Life	A	Vista Custom Direct 7 (100)	85	75	85	75	\$100,000	\$100,000	7	5.00%	1.00%	4.00%	4.14%
Physicians Life	A	VISTA 7	99	99	75	75	\$2,000	\$2,000	7	5.25%	2.00%	3.25%	3.54%
Physicians Life	A	Vista Custom Direct 8	85	75	85	75	\$2,000	\$2,000	8	6.15%	2.00%	4.15%	4.40%
Physicians Life	A	Vista Custom Direct 9	85	75	85	75	\$2,000	\$2,000	9	4.20%		4.20%	4.20%
Physicians Life	A	Vista Custom Direct 10	85	75	85	75	\$2,000	\$2,000	10	5.70%	1.50%	4.20%	4.35%
Presidential Life	B +	Secure 4	90	90	90	90	\$5,000	\$5,000	4	4.45%		4.45%	4.45%
Presidential Life	B +	Secure 5	90	90	90	90	\$5,000	\$5,000	5	4.85%		4.85%	4.85%
Presidential Life	B +	Secure 6	90	90	90	90	\$5,000	\$5,000	6	5.15%		5.15%	5.15%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Midland National Life	A+	Direct Guarantee 3	90	90	90	90	\$10,000	\$10,000	3	5.40%	1.00%	4.40%	4.73%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	5.05%	1.00%	4.05%	4.38%
Physicians Life	A	Vista Custom Direct 3 (100)	85	75	85	75	\$100,000	\$100,000	3	5.40%	2.00%	3.40%	4.07%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	4.00%		4.00%	4.00%
Physicians Life	A	Vista Custom Direct 3	85	75	85	75	\$2,000	\$2,000	3	4.40%	1.00%	3.40%	3.73%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	5.20%		5.20%	5.20%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	5.00%		5.00%	5.00%
Presidential Life	B+	Secure 4	90	90	90	90	\$5,000	\$5,000	4	4.45%		4.45%	4.45%
Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.80%	0.75%	4.05%	4.24%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.80%	0.75%	4.05%	4.24%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.20%		4.20%	4.20%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	4.10%		4.10%	4.10%
Physicians Life	A	Vista Custom Direct 4 (100)	85	75	85	75	\$100,000	\$100,000	4	5.50%	2.00%	3.50%	4.00%
Physicians Life	A	Vista Custom Direct 4	85	75	85	75	\$2,000	\$2,000	4	4.50%	1.00%	3.50%	3.75%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	5.25%		5.25%	5.25%
Allianz Life	A	Dominator 5	85	85	85	85	\$20,000	\$20,000	5	5.10%		5.10%	5.10%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	5.10%		5.10%	5.10%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	6.70%	2.00%	4.70%	5.10%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.85%		4.85%	4.85%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.85%		4.85%	4.85%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	5.65%	1.00%	4.65%	4.85%
Presidential Life	B+	Secure 5	90	90	90	90	\$5,000	\$5,000	5	4.85%		4.85%	4.85%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.35%	0.75%	4.60%	4.75%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.35%	1.25%	4.60%	4.75%
American General Life	A+	AG Horizon Select 5	85	85	85	85	\$5,000	\$5,000	5	4.65%		4.65%	4.65%
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5	6.15%	2.00%	4.15%	4.55%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$5,000	\$2,000	5	4.35%		4.35%	4.35%
Lincoln Benefit Life	A+r	Tactician Plus 5	90	90	90	90	\$5,000	\$2,000	5	5.15%	1.00%	4.15%	4.35%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.10%	1.00%	4.10%	4.30%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.00%	1.00%	4.00%	4.20%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
Physicians Life	A	Vista Custom Direct 5	85	75	85	75	\$2,000	\$2,000	5	4.70%	1.00%	3.70%	3.90%
Physicians Life	A	Vista Custom Direct 5 (100)	85	75	85	75	\$100,000	\$100,000	5	4.70%	2.00%	3.70%	3.90%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	5.00%	2.00%	3.00%	3.40%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	5.30%		5.30%	5.30%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	5.15%		5.15%	5.15%
Presidential Life	B+	Secure 6	90	90	90	90	\$5,000	\$5,000	6	5.15%		5.15%	5.15%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.85%	1.00%	4.85%	5.02%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.85%		4.85%	4.85%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	4.75%		4.75%	4.75%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	8.00%	4.00%	4.00%	4.66%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	4.65%		4.65%	4.65%
Physicians Life	A	Vista Custom Direct 6	85	75	85	75	\$2,000	\$2,000	6	5.55%	2.00%	3.55%	3.88%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.85%		3.85%	3.85%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.80%		3.80%	3.80%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	5.25%		5.25%	5.25%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	5.25%		5.25%	5.25%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.80%	0.75%	5.05%	5.16%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	6.00%	1.00%	5.00%	5.14%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.70%	0.75%	4.95%	5.06%
American General Life	A+	AG Horizon Select 7	85	85	85	85	\$5,000	\$5,000	7	4.49%		4.90%	4.90%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	4.70%		4.70%	4.70%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	5.55%	1.00%	4.55%	4.69%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	5.50%	1.00%	4.50%	4.64%
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7	4.60%		4.60%	4.60%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.45%	1.00%	4.45%	4.59%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.75%	5.00%	3.75%	4.46%
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	6.00%	2.00%	4.00%	4.28%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.00%	1.00%	4.00%	4.14%
Physicians Life	A	Vista Custom Direct 7 (100)	85	75	85	75	\$100,000	\$100,000	7	5.00%	1.00%	4.00%	4.14%
Physicians Life	A	Vista Custom Direct 7	85	75	85	75	\$2,000	\$2,000	7	4.00%		4.00%	4.00%
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.95%		3.95%	3.95%
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.90%		3.90%	3.90%
Physicians Life	A	VISTA 7	99	99	75	75	\$2,000	\$2,000	7	5.25%	2.00%	3.25%	3.54%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	5.20%		5.20%	5.20%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	8.55%	4.00%	4.55%	5.04%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8	4.90%		4.90%	4.90%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	4.90%		4.90%	4.90%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	4.80%		4.80%	4.80%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	10.00%	6.00%	4.00%	4.73%
Physicians Life	A	Vista Custom Direct 8	85	75	85	75	\$2,000	\$2,000	8	6.15%	2.00%	4.15%	4.40%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.50%	2.50%	4.00%	4.31%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.50%	1.50%	4.00%	4.19%
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	4.05%		4.05%	4.05%
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	4.00%		4.00%	4.00%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	5.25%		5.25%	5.25%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9	5.20%		5.20%	5.20%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	9.15%	5.00%	4.15%	4.69%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.40%	2.00%	4.40%	4.62%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	8.15%	4.00%	4.15%	4.59%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.30%	2.00%	4.30%	4.52%
Physicians Life	A	Vista Custom Direct 9	85	75	85	75	\$2,000	\$2,000	9	4.20%		4.20%	4.20%
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.15%		4.15%	4.15%
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	4.10%		4.10%	4.10%
Allianz Life	A	Dominator 10	85	85	85	85	\$20,000	\$20,000	10	5.40%		5.40%	5.40%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	5.40%		5.40%	5.40%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	6.00%	0.75%	5.25%	5.32%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	5.25%		5.25%	5.25%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	5.25%		5.25%	5.25%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	5.25%		5.25%	5.25%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10	5.10%		5.10%	5.10%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	6.90%	2.00%	4.90%	5.10%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	6.00%	1.00%	5.00%	5.10%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.90%	1.00%	4.90%	5.00%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.65%	1.00%	4.65%	4.75%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.55%	1.00%	4.55%	4.65%
Physicians Life	A	Vista Custom Direct 10	85	75	85	75	\$2,000	\$2,000	10	5.70%	1.50%	4.20%	4.35%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.20%		4.20%	4.20%

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Name of Insurance Company (Study # 3)

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SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
		Average= 6.24			Average= 6.10
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	6.56	1	Allianz Life Ins Co of N.A.	6.41
2	American General (AIG)	6.47	2	American General (AIG)	6.26
3	American National Ins Co	6.41	3	American National Ins Co	6.27
4	Aviva Life	6.25	4	Aviva Life	6.11
5	Aviva Life Insurance NY	6.25	5	Aviva Life Insurance NY	6.11
6	OM Financial LIC NY	6.36	6	OM Financial LIC NY	6.22
7	OM Financial LIC	6.36	7	OM Financial LIC	6.22
8	Genworth Financial	6.47	8	Genworth Financial	6.34
9	Genworth New York	6.47	9	Genworth New York	6.34
11	Integrity Life Insurance	6.32	11	Integrity Life Insurance	6.19
12	Kansas City Life Ins Co	6.14	12	Kansas City Life Ins Co	6.01
13	Lincoln Benefit Life Company	6.47	13	Lincoln Benefit Life Company	6.31
14	MetLife Investors	6.49	14	MetLife Investors	6.33
15	National Integrity Life	6.32	15	National Integrity Life	6.19
16	Presidential Life Ins Co	6.09	16	Presidential Life Ins Co	5.94
17	United of Omaha	6.19	17	United of Omaha	6.15
18	United States Life	6.47	18	United States Life	6.26

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
		Average= 5.89			Average= 5.81
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	6.20	1	Allianz Life Ins Co of N.A.	6.12
2	American General (AIG)	6.09	2	American General (AIG)	5.93
3	American National Ins Co	6.05	3	American National Ins Co	5.97
4	Aviva Life	5.88	4	Aviva Life	5.80
5	Aviva Life Insurance NY	5.88	5	Aviva Life Insurance NY	5.80
6	OM Financial LIC NY	6.10	6	OM Financial LIC NY	6.01
7	OM Financial LIC	6.10	7	OM Financial LIC	6.01
8	Genworth Financial	6.14	8	Genworth Financial	6.06
9	Genworth New York	6.14	9	Genworth New York	6.06
11	Integrity Life Insurance	5.98	11	Integrity Life Insurance	5.90
12	Kansas City Life Ins Co	5.74	12	Kansas City Life Ins Co	5.67
13	Lincoln Benefit Life Company	6.09	13	Lincoln Benefit Life Company	5.99
14	MetLife Investors	6.08	14	MetLife Investors	5.99
15	National Integrity Life	5.98	15	National Integrity Life	5.90
16	Presidential Life Ins Co	5.66	16	Presidential Life Ins Co	5.58
17	United of Omaha	5.81	17	United of Omaha	5.80
18	United States Life	6.09	18	United States Life	5.93

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Rate Factor (Study # 4)

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SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
		Average= 6.24			Average= 6.10
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	6.56	1	Allianz Life Ins Co of N.A.	6.41
2	MetLife Investors	6.49	2	Genworth Financial	6.34
3	American General (AIG)	6.47	3	Genworth New York	6.34
4	Genworth Financial	6.47	4	MetLife Investors	6.33
5	Genworth New York	6.47	5	Lincoln Benefit Life Company	6.31
6	Lincoln Benefit Life Company	6.47	6	American National Ins Co	6.27
7	United States Life	6.47	7	American General (AIG)	6.26
8	American National Ins Co	6.41	8	United States Life	6.26
9	OM Financial LIC NY	6.36	9	OM Financial LIC NY	6.22
11	OM Financial LIC	6.36	11	OM Financial LIC	6.22
12	Integrity Life Insurance	6.32	12	Integrity Life Insurance	6.19
13	National Integrity Life	6.32	13	National Integrity Life	6.19
14	Aviva Life	6.25	14	United of Omaha	6.15
15	Aviva Life Insurance NY	6.25	15	Aviva Life	6.11
16	United of Omaha	6.19	16	Aviva Life Insurance NY	6.11
17	Kansas City Life Ins Co	6.14	17	Kansas City Life Ins Co	6.01
18	Presidential Life Ins Co	6.09	18	Presidential Life Ins Co	5.94

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
		Average= 5.89			Average= 5.81
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	6.20	1	Allianz Life Ins Co of N.A.	6.12
2	Genworth Financial	6.14	2	Genworth Financial	6.06
3	Genworth New York	6.14	3	Genworth New York	6.06
4	OM Financial LIC NY	6.10	4	OM Financial LIC NY	6.01
5	OM Financial LIC	6.10	5	OM Financial LIC	6.01
6	American General (AIG)	6.09	6	Lincoln Benefit Life Company	5.99
7	Lincoln Benefit Life Company	6.09	7	MetLife Investors	5.99
8	United States Life	6.09	8	American National Ins Co	5.97
9	MetLife Investors	6.08	9	American General (AIG)	5.93
11	American National Ins Co	6.05	11	United States Life	5.93
12	Integrity Life Insurance	5.98	12	Integrity Life Insurance	5.90
13	National Integrity Life	5.98	13	National Integrity Life	5.90
14	Aviva Life	5.88	14	Aviva Life	5.80
15	Aviva Life Insurance NY	5.88	15	Aviva Life Insurance NY	5.80
16	United of Omaha	5.81	16	United of Omaha	5.80
17	Kansas City Life Ins Co	5.74	17	Kansas City Life Ins Co	5.67
18	Presidential Life Ins Co	5.66	18	Presidential Life Ins Co	5.58

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 Certain		
		Average= 6.88			Average= 6.62
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	7.17	1	Allianz Life Ins Co of N.A.	6.87
2	American General (AIG)	7.13	2	American General (AIG)	6.81
3	American National Ins Co	7.05	3	American National Ins Co	6.79
4	Aviva Life	6.90	4	Aviva Life	6.63
5	Aviva Life Insurance NY	6.90	5	Aviva Life Insurance NY	6.63
6	OM Financial LIC NY	6.97	6	OM Financial LIC NY	6.71
7	OM Financial LIC	6.97	7	OM Financial LIC	6.71
8	Genworth Financial	7.14	8	Genworth Financial	6.88
9	Genworth New York	7.14	9	Genworth New York	6.88
11	Integrity Life Insurance	6.99	11	Integrity Life Insurance	6.73
12	Kansas City Life Ins Co	6.81	12	Kansas City Life Ins Co	6.55
13	Lincoln Benefit Life Company	7.13	13	Lincoln Benefit Life Company	6.79
14	MetLife Investors	7.19	14	MetLife Investors	6.88
15	National Integrity Life	6.99	15	National Integrity Life	6.73
16	Presidential Life Ins Co	6.81	16	Presidential Life Ins Co	6.51
17	United of Omaha	6.89	17	United of Omaha	6.71
18	United States Life	7.13	18	United States Life	6.81

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
		Average= 6.41			Average= 6.26
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	6.69	1	Allianz Life Ins Co of N.A.	6.53
2	American General (AIG)	6.62	2	American General (AIG)	6.40
3	American National Ins Co	6.56	3	American National Ins Co	6.42
4	Aviva Life	6.41	4	Aviva Life	6.26
5	Aviva Life Insurance NY	6.41	5	Aviva Life Insurance NY	6.26
6	OM Financial LIC NY	6.61	6	OM Financial LIC NY	6.45
7	OM Financial LIC	6.61	7	OM Financial LIC	6.45
8	Genworth Financial	6.68	8	Genworth Financial	6.52
9	Genworth New York	6.68	9	Genworth New York	6.52
11	Integrity Life Insurance	6.54	11	Integrity Life Insurance	6.39
12	Kansas City Life Ins Co	6.27	12	Kansas City Life Ins Co	6.14
13	Lincoln Benefit Life Company	6.61	13	Lincoln Benefit Life Company	6.41
14	MetLife Investors	6.63	14	MetLife Investors	6.47
15	National Integrity Life	6.54	15	National Integrity Life	6.39
16	Presidential Life Ins Co	6.24	16	Presidential Life Ins Co	6.08
17	United of Omaha	6.35	17	United of Omaha	6.30
18	United States Life	6.62	18	United States Life	6.40

SPIA (Single Premium Immediate Annuity) Age 65 --- Sorted by Rate Factor (Study # 6)

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SPIA Age 65 - MALE Single Life with No Beneficiary			SPIA Age 65 - MALE Single Life with 10 Years Certain		
		Average= 6.88			Average= 6.62
	Company/Program	Male Factor		Company/Program	Male Factor
1	MetLife Investors	7.19	1	Genworth Financial	6.88
2	Allianz Life Ins Co of N.A.	7.17	2	Genworth New York	6.88
3	Genworth Financial	7.14	3	MetLife Investors	6.88
4	Genworth New York	7.14	4	Allianz Life Ins Co of N.A.	6.87
5	American General (AIG)	7.13	5	American General (AIG)	6.81
6	Lincoln Benefit Life Company	7.13	6	United States Life	6.81
7	United States Life	7.13	7	American National Ins Co	6.79
8	American National Ins Co	7.05	8	Lincoln Benefit Life Company	6.79
9	Integrity Life Insurance	6.99	9	Integrity Life Insurance	6.73
11	National Integrity Life	6.99	11	National Integrity Life	6.73
12	OM Financial LIC NY	6.97	12	OM Financial LIC NY	6.71
13	OM Financial LIC	6.97	13	OM Financial LIC	6.71
14	Aviva Life	6.90	14	United of Omaha	6.71
15	Aviva Life Insurance NY	6.90	15	Aviva Life	6.63
16	United of Omaha	6.89	16	Aviva Life Insurance NY	6.63
17	Kansas City Life Ins Co	6.81	17	Kansas City Life Ins Co	6.55
18	Presidential Life Ins Co	6.81	18	Presidential Life Ins Co	6.51

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
		Average= 6.41			Average= 6.26
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	6.69	1	Allianz Life Ins Co of N.A.	6.53
2	Genworth Financial	6.68	2	Genworth Financial	6.52
3	Genworth New York	6.68	3	Genworth New York	6.52
4	MetLife Investors	6.63	4	MetLife Investors	6.47
5	American General (AIG)	6.62	5	OM Financial LIC NY	6.45
6	United States Life	6.62	6	OM Financial LIC	6.45
7	OM Financial LIC NY	6.61	7	American National Ins Co	6.42
8	OM Financial LIC	6.61	8	Lincoln Benefit Life Company	6.41
9	Lincoln Benefit Life Company	6.61	9	American General (AIG)	6.40
11	American National Ins Co	6.56	11	United States Life	6.40
12	Integrity Life Insurance	6.54	12	Integrity Life Insurance	6.39
13	National Integrity Life	6.54	13	National Integrity Life	6.39
14	Aviva Life	6.41	14	United of Omaha	6.30
15	Aviva Life Insurance NY	6.41	15	Aviva Life	6.26
16	United of Omaha	6.35	16	Aviva Life Insurance NY	6.26
17	Kansas City Life Ins Co	6.27	17	Kansas City Life Ins Co	6.14
18	Presidential Life Ins Co	6.24	18	Presidential Life Ins Co	6.08

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Name of Insurance Company (Study # 7)

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SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
		Average= 7.74			Average= 7.21
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	8.07	1	Allianz Life Ins Co of N.A.	7.46
2	American General (AIG)	7.98	2	American General (AIG)	7.40
3	American National Ins Co	7.79	3	American National Ins Co	7.26
4	Aviva Life	7.81	4	Aviva Life	7.25
5	Aviva Life Insurance NY	7.81	5	Aviva Life Insurance NY	7.25
14	OM Financial LIC	7.88	14	OM Financial LIC	7.35
15	OM Financial LIC NY	7.88	15	OM Financial LIC NY	7.35
6	Genworth Financial	8.11	6	Genworth Financial	7.57
7	Genworth New York	8.11	7	Genworth New York	7.57
9	Integrity Life Insurance	7.90	9	Integrity Life Insurance	7.36
10	Kansas City Life Ins Co	7.76	10	Kansas City Life Ins Co	7.23
11	Lincoln Benefit Life Company	7.95	11	Lincoln Benefit Life Company	7.36
12	MetLife Investors	8.18	12	MetLife Investors	7.55
13	National Integrity Life	7.90	13	National Integrity Life	7.36
16	Presidential Life Ins Co	7.83	16	Presidential Life Ins Co	7.22
17	United of Omaha	7.76	17	United of Omaha	7.33
18	United States Life	7.98	18	United States Life	7.40

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
		Average= 7.11			Average= 6.81
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	7.41	1	Allianz Life Ins Co of N.A.	7.09
2	American General (AIG)	7.36	2	American General (AIG)	6.96
3	American National Ins Co	7.15	3	American National Ins Co	6.86
4	Aviva Life	7.16	4	Aviva Life	6.86
5	Aviva Life Insurance NY	7.16	5	Aviva Life Insurance NY	6.86
14	OM Financial LIC	7.34	14	OM Financial LIC	7.03
15	OM Financial LIC NY	7.34	15	OM Financial LIC NY	7.03
6	Genworth Financial	7.45	6	Genworth Financial	7.14
7	Genworth New York	7.45	7	Genworth New York	7.14
9	Integrity Life Insurance	7.31	9	Integrity Life Insurance	7.01
10	Kansas City Life Ins Co	7.04	10	Kansas City Life Ins Co	6.77
11	Lincoln Benefit Life Company	7.28	11	Lincoln Benefit Life Company	6.93
12	MetLife Investors	7.43	12	MetLife Investors	7.01
13	National Integrity Life	7.31	13	National Integrity Life	7.01
16	Presidential Life Ins Co	7.05	16	Presidential Life Ins Co	6.73
17	United of Omaha	7.08	17	United of Omaha	6.90
18	United States Life	7.36	18	United States Life	6.96

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Rate Factor (Study # 8)

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SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
		Average= 7.74			Average= 7.21
	Company/Program	Male Factor		Company/Program	Male Factor
1	MetLife Investors	8.18	1	Genworth Financial	7.57
2	Genworth Financial	8.11	2	Genworth New York	7.57
3	Genworth New York	8.11	3	MetLife Investors	7.55
4	Allianz Life Ins Co of N.A.	8.07	4	Allianz Life Ins Co of N.A.	7.46
5	American General (AIG)	7.98	5	American General (AIG)	7.40
14	United States Life	7.98	14	United States Life	7.40
15	Lincoln Benefit Life Company	7.95	15	Integrity Life Insurance	7.36
6	Integrity Life Insurance	7.90	6	Lincoln Benefit Life Company	7.36
7	National Integrity Life	7.90	7	National Integrity Life	7.36
9	OM Financial LIC	7.88	9	OM Financial LIC	7.35
10	OM Financial LIC NY	7.88	10	OM Financial LIC NY	7.35
11	Presidential Life Ins Co	7.83	11	United of Omaha	7.33
12	Aviva Life	7.81	12	American National Ins Co	7.26
13	Aviva Life Insurance NY	7.81	13	Aviva Life	7.25
16	American National Ins Co	7.79	16	Aviva Life Insurance NY	7.25
17	Kansas City Life Ins Co	7.76	17	Kansas City Life Ins Co	7.23
18	United of Omaha	7.76	18	Presidential Life Ins Co	7.22

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
		Average= 7.11			Average= 6.81
	Company/Program	Female Factor		Company/Program	Female Factor
1	Genworth Financial	7.45	1	Genworth Financial	7.14
2	Genworth New York	7.45	2	Genworth New York	7.14
3	MetLife Investors	7.43	3	Allianz Life Ins Co of N.A.	7.09
4	Allianz Life Ins Co of N.A.	7.41	4	OM Financial LIC	7.03
5	American General (AIG)	7.36	5	OM Financial LIC NY	7.03
14	United States Life	7.36	14	Integrity Life Insurance	7.01
15	OM Financial LIC	7.34	15	MetLife Investors	7.01
6	OM Financial LIC NY	7.34	6	National Integrity Life	7.01
7	Integrity Life Insurance	7.31	7	American General (AIG)	6.96
9	National Integrity Life	7.31	9	United States Life	6.96
10	Lincoln Benefit Life Company	7.28	10	Lincoln Benefit Life Company	6.93
11	Aviva Life	7.16	11	United of Omaha	6.90
12	Aviva Life Insurance NY	7.16	12	American National Ins Co	6.86
13	American National Ins Co	7.15	13	Aviva Life	6.86
16	United of Omaha	7.08	16	Aviva Life Insurance NY	6.86
17	Presidential Life Ins Co	7.05	17	Kansas City Life Ins Co	6.77
18	Kansas City Life Ins Co	7.04	18	Presidential Life Ins Co	6.73

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Name of Insurance Company (Study # 9)

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SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
		Average= 8.99			Average= 7.92
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	9.32	1	Allianz Life Ins Co of N.A.	8.08
2	American General (AIG)	9.13	2	American General (AIG)	8.17
3	American National Ins Co	9.07	3	American National Ins Co	8.00
4	Aviva Life	9.08	4	Aviva Life	7.96
5	Aviva Life Insurance NY	9.08	5	Aviva Life Insurance NY	7.96
14	OM Financial LIC	9.14	14	OM Financial LIC	8.04
15	OM Financial LIC NY	9.14	15	OM Financial LIC NY	8.04
6	Genworth Financial	9.53	6	Genworth Financial	8.37
7	Genworth New York	9.53	7	Genworth New York	8.37
9	Integrity Life Insurance	9.07	9	Integrity Life Insurance	8.07
10	Kansas City Life Ins Co	9.06	10	Kansas City Life Ins Co	7.99
11	Lincoln Benefit Life Company	9.05	11	Lincoln Benefit Life Company	8.05
12	MetLife Investors	9.57	12	MetLife Investors	8.30
13	National Integrity Life	9.07	13	National Integrity Life	8.07
16	Presidential Life Ins Co	9.31	16	Presidential Life Ins Co	8.03
17	United of Omaha	8.90	17	United of Omaha	7.95
18	United States Life	9.13	18	United States Life	8.17

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
		Average= 8.21			Average= 7.56
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	8.52	1	Allianz Life Ins Co of N.A.	7.76
2	American General (AIG)	8.46	2	American General (AIG)	7.77
3	American National Ins Co	8.27	3	American National Ins Co	7.65
4	Aviva Life	8.28	4	Aviva Life	7.60
5	Aviva Life Insurance NY	8.28	5	Aviva Life Insurance NY	7.60
14	OM Financial LIC	8.45	14	OM Financial LIC	7.75
15	OM Financial LIC NY	8.45	15	OM Financial LIC NY	7.75
6	Genworth Financial	8.63	6	Genworth Financial	7.93
7	Genworth New York	8.63	7	Genworth New York	7.93
9	Integrity Life Insurance	8.38	9	Integrity Life Insurance	7.77
10	Kansas City Life Ins Co	8.19	10	Kansas City Life Ins Co	7.57
11	Lincoln Benefit Life Company	8.19	11	Lincoln Benefit Life Company	7.59
12	MetLife Investors	8.64	12	MetLife Investors	7.90
13	National Integrity Life	8.38	13	National Integrity Life	7.77
16	Presidential Life Ins Co	8.27	16	Presidential Life Ins Co	7.54
17	United of Omaha	8.11	17	United of Omaha	7.59
18	United States Life	8.46	18	United States Life	7.77

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Rate Factor (Study # 10)

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SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
		Average= 8.99			Average= 7.92
	Company/Program	Male Factor		Company/Program	Male Factor
1	MetLife Investors	9.57	1	Genworth Financial	8.37
2	Genworth Financial	9.53	2	Genworth New York	8.37
3	Genworth New York	9.53	3	MetLife Investors	8.30
4	Allianz Life Ins Co of N.A.	9.32	4	American General (AIG)	8.17
5	Presidential Life Ins Co	9.31	5	United States Life	8.17
14	OM Financial LIC	9.14	14	Allianz Life Ins Co of N.A.	8.08
15	OM Financial LIC NY	9.14	15	Integrity Life Insurance	8.07
6	American General (AIG)	9.13	6	National Integrity Life	8.07
7	United States Life	9.13	7	Lincoln Benefit Life Company	8.05
9	Aviva Life	9.08	9	OM Financial LIC	8.04
10	Aviva Life Insurance NY	9.08	10	OM Financial LIC NY	8.04
11	American National Ins Co	9.07	11	Presidential Life Ins Co	8.03
12	Integrity Life Insurance	9.07	12	American National Ins Co	8.00
13	National Integrity Life	9.07	13	Kansas City Life Ins Co	7.99
16	Kansas City Life Ins Co	9.06	16	Aviva Life	7.96
17	Lincoln Benefit Life Company	9.05	17	Aviva Life Insurance NY	7.96
18	United of Omaha	8.90	18	United of Omaha	7.95

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
		Average= 8.21			Average= 7.56
	Company/Program	Female Factor		Company/Program	Female Factor
1	MetLife Investors	8.64	1	Genworth Financial	7.93
2	Genworth Financial	8.63	2	Genworth New York	7.93
3	Genworth New York	8.63	3	MetLife Investors	7.90
4	Allianz Life Ins Co of N.A.	8.52	4	American General (AIG)	7.77
5	American General (AIG)	8.46	5	Integrity Life Insurance	7.77
14	United States Life	8.46	14	National Integrity Life	7.77
15	OM Financial LIC	8.45	15	United States Life	7.77
6	OM Financial LIC NY	8.45	6	Allianz Life Ins Co of N.A.	7.76
7	Integrity Life Insurance	8.38	7	OM Financial LIC	7.75
9	National Integrity Life	8.38	9	OM Financial LIC NY	7.75
10	Aviva Life	8.28	10	American National Ins Co	7.65
11	Aviva Life Insurance NY	8.28	11	Aviva Life	7.60
12	American National Ins Co	8.27	12	Aviva Life Insurance NY	7.60
13	Presidential Life Ins Co	8.27	13	Lincoln Benefit Life Company	7.59
16	Kansas City Life Ins Co	8.19	16	United of Omaha	7.59
17	Lincoln Benefit Life Company	8.19	17	Kansas City Life Ins Co	7.57
18	United of Omaha	8.11	18	Presidential Life Ins Co	7.54

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 cannot change 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”).

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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Phone 866-866-1999

www.comparativeannuityreports.com

Volume 29 Issue 08

SUMMARY OF ANNUITY TRENDS

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MULTI-YEAR GUARANTEE DEFERRED ANNUITY RATES

(‘Certificate’ or ‘CD-like’ Annuities)

Annual Effective Yield for Guarantee Period

	<u>Highest</u>	<u>Average</u>
3-Year annuity	4.73%	4.18%
4-Year annuity	5.20%	4.39%
5-Year annuity	5.25%	4.62%
6-Year annuity	5.30%	4.67%
7-Year annuity	5.25%	4.64%
8-Year annuity	5.20%	4.67%
9-Year annuity	5.55%	4.69%
10-Year annuity	5.45%	5.07%

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

	<u>Highest</u>	<u>Average</u>		<u>Highest</u>	<u>Average</u>
Male Age 60	\$6.47	\$6.10	Male Age 70	\$7.61	\$7.21
Female Age 60	\$6.15	\$5.81	Female Age 70	\$7.18	\$6.81
Male Age 65	\$7.01	\$6.62	Male Age 75	\$8.39	\$7.92
Female Age 65	\$6.61	\$6.26	Female Age 75	\$7.96	\$7.56

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)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Allianz Life	A	Dominator 5	85	85	85	85	\$25,000	\$25,000	5	5.10%		5.10%	5.10%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.85%		3.85%	3.85%
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.95%		3.95%	3.95%
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	4.05%		4.05%	4.05%
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.15%		4.15%	4.15%
Allianz Life	A	Dominator 10	85	85	85	85	\$25,000	\$25,000	10	5.40%		5.40%	5.40%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	5.10%		5.10%	5.10%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.80%		3.80%	3.80%
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.90%		3.90%	3.90%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.75%	5.00%	3.75%	4.46%
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	4.00%		4.00%	4.00%
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	4.10%		4.10%	4.10%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	5.40%		5.40%	5.40%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$5,000	\$2,000	5	4.70%		4.70%	4.70%
American General Life	A+	AG Horizon Select 5	85	85	85	85	\$5,000	\$5,000	5	5.00%		5.00%	5.00%
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7	4.95%		4.95%	4.95%
American General Life	A+	AG Horizon Select 7	85	85	85	85	\$5,000	\$5,000	7	5.25%		5.25%	5.25%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8	5.20%		5.20%	5.20%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9	5.55%		5.55%	5.55%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10	5.45%		5.45%	5.45%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	4.35%		4.35%	4.35%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.45%		4.45%	4.45%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.25%	1.00%	4.25%	4.45%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.35%	1.00%	4.35%	4.55%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	4.90%		4.90%	4.90%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	5.00%		5.00%	5.00%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.70%	1.00%	4.70%	4.84%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	5.80%	1.00%	4.80%	4.94%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	5.05%		5.05%	5.05%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	5.15%		5.15%	5.15%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.55%	2.00%	4.55%	4.77%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.65%	2.00%	4.65%	4.87%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.80%	1.00%	4.80%	4.90%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.90%	1.00%	4.90%	5.00%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	4.00%		4.00%	4.00%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.85%		4.85%	4.85%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	8.00%	4.00%	4.00%	4.66%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	10.00%	6.00%	4.00%	4.73%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	5.25%		5.25%	5.25%
Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.80%	0.75%	4.05%	4.24%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.35%	0.75%	4.60%	4.75%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.80%	0.75%	5.05%	5.16%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	6.00%	0.75%	5.25%	5.32%
Lincoln Benefit Life	A+r	Tactician Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.90%	1.00%	3.90%	4.10%
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5	5.90%	2.00%	3.90%	4.30%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.85%		4.85%	4.85%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.85%	1.00%	4.85%	5.02%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.00%	1.00%	4.00%	4.14%
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	6.00%	2.00%	4.00%	4.28%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.50%	1.50%	4.00%	4.19%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.50%	2.50%	4.00%	4.31%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	8.15%	4.00%	4.15%	4.59%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	9.15%	5.00%	4.15%	4.69%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Name of Insurance Company (Study # 1)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.90%	1.00%	4.90%	5.00%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	6.90%	2.00%	4.90%	5.10%
Midland National Life	A+	Direct Guarantee 3	90	90	90	90	\$10,000	\$10,000	3	5.40%	1.00%	4.40%	4.73%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	5.20%		5.20%	5.20%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	5.25%		5.25%	5.25%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	5.15%		5.15%	5.15%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	5.25%		5.25%	5.25%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	5.20%		5.20%	5.20%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	5.25%		5.25%	5.25%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	5.25%		5.25%	5.25%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.80%	0.75%	4.05%	4.24%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.35%	1.25%	4.60%	4.75%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.70%	0.75%	4.95%	5.06%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	5.05%	1.00%	4.05%	4.38%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	5.00%		5.00%	5.00%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	6.70%	2.00%	4.70%	5.10%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	5.30%		5.30%	5.30%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	4.70%		4.70%	4.70%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	8.55%	4.00%	4.55%	5.04%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.20%		4.20%	4.20%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	5.00%	2.00%	3.00%	3.40%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.85%		4.85%	4.85%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	5.65%	1.00%	4.65%	4.85%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	5.25%		5.25%	5.25%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	6.00%	1.00%	5.00%	5.14%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	5.25%		5.25%	5.25%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	6.00%	1.00%	5.00%	5.10%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.65%	1.00%	4.65%	4.85%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	6.00%	1.00%	5.00%	5.14%
Physicians Life	A	Vista Custom Direct 3	85	75	85	75	\$2,000	\$2,000	3	4.40%	1.00%	3.40%	3.73%
Physicians Life	A	Vista Custom Direct 3 (100)	85	75	85	75	\$100,000	\$100,000	3	5.40%	2.00%	3.40%	4.07%
Physicians Life	A	Vista Custom Direct 4	85	75	85	75	\$2,000	\$2,000	4	4.50%	1.00%	3.50%	3.75%
Physicians Life	A	Vista Custom Direct 4 (100)	85	75	85	75	\$100,000	\$100,000	4	5.50%	2.00%	3.50%	4.00%
Physicians Life	A	Vista Custom Direct 5	85	75	85	75	\$2,000	\$2,000	5	4.70%	1.00%	3.70%	3.90%
Physicians Life	A	Vista Custom Direct 5 (100)	85	75	85	75	\$100,000	\$100,000	5	4.70%	2.00%	3.70%	3.90%
Physicians Life	A	Vista Custom Direct 6	85	75	85	75	\$2,000	\$2,000	6	5.55%	2.00%	3.55%	3.88%
Physicians Life	A	Vista Custom Direct 7	85	75	85	75	\$2,000	\$2,000	7	4.00%		4.00%	4.00%
Physicians Life	A	Vista Custom Direct 7 (100)	85	75	85	75	\$100,000	\$100,000	7	5.00%	1.00%	4.00%	4.14%
Physicians Life	A	VISTA 7	99	99	75	75	\$2,000	\$2,000	7	5.25%	2.00%	3.25%	3.54%
Physicians Life	A	Vista Custom Direct 8	85	75	85	75	\$2,000	\$2,000	8	6.15%	2.00%	4.15%	4.40%
Physicians Life	A	Vista Custom Direct 9	85	75	85	75	\$2,000	\$2,000	9	4.20%		4.20%	4.20%
Physicians Life	A	Vista Custom Direct 10	85	75	85	75	\$2,000	\$2,000	10	5.70%	1.50%	4.20%	4.35%
Presidential Life	B +	Secure 4	90	90	90	90	\$5,000	\$5,000	4	4.30%		4.30%	4.30%
Presidential Life	B +	Secure 5	90	90	90	90	\$5,000	\$5,000	5	4.70%		4.70%	4.70%
Presidential Life	B +	Secure 6	90	90	90	90	\$5,000	\$5,000	6	5.00%		5.00%	5.00%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Midland National Life	A+	Direct Guarantee 3	90	90	90	90	\$10,000	\$10,000	3	5.40%	1.00%	4.40%	4.73%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	5.05%	1.00%	4.05%	4.38%
Physicians Life	A	Vista Custom Direct 3 (100)	85	75	85	75	\$100,000	\$100,000	3	5.40%	2.00%	3.40%	4.07%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	4.00%		4.00%	4.00%
Physicians Life	A	Vista Custom Direct 3	85	75	85	75	\$2,000	\$2,000	3	4.40%	1.00%	3.40%	3.73%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	5.20%		5.20%	5.20%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	5.00%		5.00%	5.00%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.45%		4.45%	4.45%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	4.35%		4.35%	4.35%
Presidential Life	B +	Secure 4	90	90	90	90	\$5,000	\$5,000	4	4.30%		4.30%	4.30%
Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.80%	0.75%	4.05%	4.24%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.80%	0.75%	4.05%	4.24%
Physicians Life	A	Vista Custom Direct 4 (100)	85	75	85	75	\$100,000	\$100,000	4	5.50%	2.00%	3.50%	4.00%
Physicians Life	A	Vista Custom Direct 4	85	75	85	75	\$2,000	\$2,000	4	4.50%	1.00%	3.50%	3.75%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	5.25%		5.25%	5.25%
Allianz Life	A	Dominator 5	85	85	85	85	\$25,000	\$25,000	5	5.10%		5.10%	5.10%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	5.10%		5.10%	5.10%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	6.70%	2.00%	4.70%	5.10%
American General Life	A+	AG Horizon Select 5	85	85	85	85	\$5,000	\$5,000	5	5.00%		5.00%	5.00%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.85%		4.85%	4.85%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.85%		4.85%	4.85%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	5.65%	1.00%	4.65%	4.85%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.65%	1.00%	4.65%	4.85%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.35%	0.75%	4.60%	4.75%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.35%	1.25%	4.60%	4.75%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$5,000	\$2,000	5	4.70%		4.70%	4.70%
Presidential Life	B +	Secure 5	90	90	90	90	\$5,000	\$5,000	5	4.70%		4.70%	4.70%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.35%	1.00%	4.35%	4.55%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.25%	1.00%	4.25%	4.45%
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5	5.90%	2.00%	3.90%	4.30%
Lincoln Benefit Life	A+r	Tactician Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.90%	1.00%	3.90%	4.10%
Physicians Life	A	Vista Custom Direct 5	85	75	85	75	\$2,000	\$2,000	5	4.70%	1.00%	3.70%	3.90%
Physicians Life	A	Vista Custom Direct 5 (100)	85	75	85	75	\$100,000	\$100,000	5	4.70%	2.00%	3.70%	3.90%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	5.00%	2.00%	3.00%	3.40%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	5.30%		5.30%	5.30%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	5.15%		5.15%	5.15%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.85%	1.00%	4.85%	5.02%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	5.00%		5.00%	5.00%
Presidential Life	B +	Secure 6	90	90	90	90	\$5,000	\$5,000	6	5.00%		5.00%	5.00%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	4.90%		4.90%	4.90%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.85%		4.85%	4.85%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	8.00%	4.00%	4.00%	4.66%
Physicians Life	A	Vista Custom Direct 6	85	75	85	75	\$2,000	\$2,000	6	5.55%	2.00%	3.55%	3.88%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.85%		3.85%	3.85%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.80%		3.80%	3.80%
American General Life	A+	AG Horizon Select 7	85	85	85	85	\$5,000	\$5,000	7	5.25%		5.25%	5.25%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	5.25%		5.25%	5.25%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	5.25%		5.25%	5.25%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.80%	0.75%	5.05%	5.16%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	6.00%	1.00%	5.00%	5.14%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	6.00%	1.00%	5.00%	5.14%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.70%	0.75%	4.95%	5.06%
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7	4.95%		4.95%	4.95%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	5.80%	1.00%	4.80%	4.94%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.70%	1.00%	4.70%	4.84%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	4.70%		4.70%	4.70%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.75%	5.00%	3.75%	4.46%
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	6.00%	2.00%	4.00%	4.28%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.00%	1.00%	4.00%	4.14%
Physicians Life	A	Vista Custom Direct 7 (100)	85	75	85	75	\$100,000	\$100,000	7	5.00%	1.00%	4.00%	4.14%
Physicians Life	A	Vista Custom Direct 7	85	75	85	75	\$2,000	\$2,000	7	4.00%		4.00%	4.00%
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.95%		3.95%	3.95%
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.90%		3.90%	3.90%
Physicians Life	A	VISTA 7	99	99	75	75	\$2,000	\$2,000	7	5.25%	2.00%	3.25%	3.54%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8	5.20%		5.20%	5.20%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	5.20%		5.20%	5.20%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	5.15%		5.15%	5.15%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	5.05%		5.05%	5.05%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	8.55%	4.00%	4.55%	5.04%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	10.00%	6.00%	4.00%	4.73%
Physicians Life	A	Vista Custom Direct 8	85	75	85	75	\$2,000	\$2,000	8	6.15%	2.00%	4.15%	4.40%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.50%	2.50%	4.00%	4.31%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.50%	1.50%	4.00%	4.19%
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	4.05%		4.05%	4.05%
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	4.00%		4.00%	4.00%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9	5.55%		5.55%	5.55%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	5.25%		5.25%	5.25%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.65%	2.00%	4.65%	4.87%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.55%	2.00%	4.55%	4.77%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	9.15%	5.00%	4.15%	4.69%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	8.15%	4.00%	4.15%	4.59%
Physicians Life	A	Vista Custom Direct 9	85	75	85	75	\$2,000	\$2,000	9	4.20%		4.20%	4.20%
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.15%		4.15%	4.15%
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	4.10%		4.10%	4.10%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10	5.45%		5.45%	5.45%
Allianz Life	A	Dominator 10	85	85	85	85	\$25,000	\$25,000	10	5.40%		5.40%	5.40%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	5.40%		5.40%	5.40%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	6.00%	0.75%	5.25%	5.32%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	5.25%		5.25%	5.25%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	5.25%		5.25%	5.25%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	5.25%		5.25%	5.25%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	6.90%	2.00%	4.90%	5.10%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	6.00%	1.00%	5.00%	5.10%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.90%	1.00%	4.90%	5.00%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.90%	1.00%	4.90%	5.00%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.80%	1.00%	4.80%	4.90%
Physicians Life	A	Vista Custom Direct 10	85	75	85	75	\$2,000	\$2,000	10	5.70%	1.50%	4.20%	4.35%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.20%		4.20%	4.20%

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Name of Insurance Company (Study # 3)

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SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
		Average= 6.24			Average= 6.10
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	6.58	1	Allianz Life Ins Co of N.A.	6.44
2	American General (AIG)	6.68	2	American General (AIG)	6.47
3	American National Ins Co	6.44	3	American National Ins Co	6.29
4	Aviva Life	6.30	4	Aviva Life	6.15
5	Aviva Life Insurance NY	6.30	5	Aviva Life Insurance NY	6.15
6	OM Financial LIC NY	6.35	6	OM Financial LIC NY	6.21
7	OM Financial LIC	6.35	7	OM Financial LIC	6.21
8	Genworth Financial	6.53	8	Genworth Financial	6.39
9	Genworth New York	6.53	9	Genworth New York	6.39
11	Integrity Life Insurance	6.31	11	Integrity Life Insurance	6.18
12	Kansas City Life Ins Co	6.14	12	Kansas City Life Ins Co	6.01
13	Lincoln Benefit Life Company	6.47	13	Lincoln Benefit Life Company	6.31
14	MetLife Investors	6.36	14	MetLife Investors	6.20
15	National Integrity Life	6.31	15	National Integrity Life	6.18
16	Presidential Life Ins Co	6.09	16	Presidential Life Ins Co	5.94
17	United of Omaha	6.29	17	United of Omaha	6.25
18	United States Life	6.68	18	United States Life	6.47

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
		Average= 5.89			Average= 5.81
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	6.23	1	Allianz Life Ins Co of N.A.	6.15
2	American General (AIG)	6.30	2	American General (AIG)	6.14
3	American National Ins Co	6.06	3	American National Ins Co	5.98
4	Aviva Life	5.92	4	Aviva Life	5.84
5	Aviva Life Insurance NY	5.92	5	Aviva Life Insurance NY	5.84
6	OM Financial LIC NY	6.09	6	OM Financial LIC NY	6.00
7	OM Financial LIC	6.09	7	OM Financial LIC	6.00
8	Genworth Financial	6.20	8	Genworth Financial	6.11
9	Genworth New York	6.20	9	Genworth New York	6.11
11	Integrity Life Insurance	5.97	11	Integrity Life Insurance	5.89
12	Kansas City Life Ins Co	5.74	12	Kansas City Life Ins Co	5.67
13	Lincoln Benefit Life Company	6.09	13	Lincoln Benefit Life Company	5.99
14	MetLife Investors	5.95	14	MetLife Investors	5.86
15	National Integrity Life	5.97	15	National Integrity Life	5.89
16	Presidential Life Ins Co	5.66	16	Presidential Life Ins Co	5.58
17	United of Omaha	5.90	17	United of Omaha	5.90
18	United States Life	6.30	18	United States Life	6.14

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Rate Factor (Study # 4)

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SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
		Average= 6.24			Average= 6.10
	Company/Program	Male Factor		Company/Program	Male Factor
1	American General (AIG)	6.68	1	American General (AIG)	6.47
2	United States Life	6.68	2	United States Life	6.47
3	Allianz Life Ins Co of N.A.	6.58	3	Allianz Life Ins Co of N.A.	6.44
4	Genworth Financial	6.53	4	Genworth Financial	6.39
5	Genworth New York	6.53	5	Genworth New York	6.39
6	Lincoln Benefit Life Company	6.47	6	Lincoln Benefit Life Company	6.31
7	American National Ins Co	6.44	7	American National Ins Co	6.29
8	MetLife Investors	6.36	8	United of Omaha	6.25
9	OM Financial LIC NY	6.35	9	OM Financial LIC NY	6.21
11	OM Financial LIC	6.35	11	OM Financial LIC	6.21
12	Integrity Life Insurance	6.31	12	MetLife Investors	6.20
13	National Integrity Life	6.31	13	Integrity Life Insurance	6.18
14	Aviva Life	6.30	14	National Integrity Life	6.18
15	Aviva Life Insurance NY	6.30	15	Aviva Life	6.15
16	United of Omaha	6.29	16	Aviva Life Insurance NY	6.15
17	Kansas City Life Ins Co	6.14	17	Kansas City Life Ins Co	6.01
18	Presidential Life Ins Co	6.09	18	Presidential Life Ins Co	5.94

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
		Average= 5.89			Average= 5.81
	Company/Program	Female Factor		Company/Program	Female Factor
1	American General (AIG)	6.30	1	Allianz Life Ins Co of N.A.	6.15
2	United States Life	6.30	2	American General (AIG)	6.14
3	Allianz Life Ins Co of N.A.	6.23	3	United States Life	6.14
4	Genworth Financial	6.20	4	Genworth Financial	6.11
5	Genworth New York	6.20	5	Genworth New York	6.11
6	OM Financial LIC NY	6.09	6	OM Financial LIC NY	6.00
7	OM Financial LIC	6.09	7	OM Financial LIC	6.00
8	Lincoln Benefit Life Company	6.09	8	Lincoln Benefit Life Company	5.99
9	American National Ins Co	6.06	9	American National Ins Co	5.98
11	Integrity Life Insurance	5.97	11	United of Omaha	5.90
12	National Integrity Life	5.97	12	Integrity Life Insurance	5.89
13	MetLife Investors	5.95	13	National Integrity Life	5.89
14	Aviva Life	5.92	14	MetLife Investors	5.86
15	Aviva Life Insurance NY	5.92	15	Aviva Life	5.84
16	United of Omaha	5.90	16	Aviva Life Insurance NY	5.84
17	Kansas City Life Ins Co	5.74	17	Kansas City Life Ins Co	5.67
18	Presidential Life Ins Co	5.66	18	Presidential Life Ins Co	5.58

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 Certain		
		Average= 6.88			Average= 6.62
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	7.24	1	Allianz Life Ins Co of N.A.	6.94
2	American General (AIG)	7.33	2	American General (AIG)	7.01
3	American National Ins Co	7.11	3	American National Ins Co	6.83
4	Aviva Life	6.95	4	Aviva Life	6.68
5	Aviva Life Insurance NY	6.95	5	Aviva Life Insurance NY	6.68
6	OM Financial LIC NY	6.96	6	OM Financial LIC NY	6.70
7	OM Financial LIC	6.96	7	OM Financial LIC	6.70
8	Genworth Financial	7.19	8	Genworth Financial	6.92
9	Genworth New York	7.19	9	Genworth New York	6.92
11	Integrity Life Insurance	6.98	11	Integrity Life Insurance	6.72
12	Kansas City Life Ins Co	6.81	12	Kansas City Life Ins Co	6.55
13	Lincoln Benefit Life Company	7.13	13	Lincoln Benefit Life Company	6.79
14	MetLife Investors	7.05	14	MetLife Investors	6.75
15	National Integrity Life	6.99	15	National Integrity Life	6.73
16	Presidential Life Ins Co	6.81	16	Presidential Life Ins Co	6.51
17	United of Omaha	6.99	17	United of Omaha	6.82
18	United States Life	7.33	18	United States Life	7.01

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
		Average= 6.41			Average= 6.26
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	6.73	1	Allianz Life Ins Co of N.A.	6.58
2	American General (AIG)	6.83	2	American General (AIG)	6.61
3	American National Ins Co	6.60	3	American National Ins Co	6.45
4	Aviva Life	6.46	4	Aviva Life	6.31
5	Aviva Life Insurance NY	6.46	5	Aviva Life Insurance NY	6.31
6	OM Financial LIC NY	6.60	6	OM Financial LIC NY	6.44
7	OM Financial LIC	6.60	7	OM Financial LIC	6.44
8	Genworth Financial	6.73	8	Genworth Financial	6.57
9	Genworth New York	6.73	9	Genworth New York	6.57
11	Integrity Life Insurance	6.53	11	Integrity Life Insurance	6.38
12	Kansas City Life Ins Co	6.27	12	Kansas City Life Ins Co	6.14
13	Lincoln Benefit Life Company	6.61	13	Lincoln Benefit Life Company	6.41
14	MetLife Investors	6.50	14	MetLife Investors	6.34
15	National Integrity Life	6.54	15	National Integrity Life	6.39
16	Presidential Life Ins Co	6.24	16	Presidential Life Ins Co	6.08
17	United of Omaha	6.46	17	United of Omaha	6.40
18	United States Life	6.83	18	United States Life	6.61

SPIA (Single Premium Immediate Annuity) Age 65 --- Sorted by Rate Factor (Study # 6)

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SPIA Age 65 - MALE Single Life with No Beneficiary			SPIA Age 65 - MALE Single Life with 10 Years Certain		
	Average=			Average=	
	6.88			6.62	
Company/Program	Male Factor		Company/Program	Male Factor	
1	American General (AIG)	7.33	1	American General (AIG)	7.01
2	United States Life	7.33	2	United States Life	7.01
3	Allianz Life Ins Co of N.A.	7.24	3	Allianz Life Ins Co of N.A.	6.94
4	Genworth Financial	7.19	4	Genworth Financial	6.92
5	Genworth New York	7.19	5	Genworth New York	6.92
6	Lincoln Benefit Life Company	7.13	6	American National Ins Co	6.83
7	American National Ins Co	7.11	7	United of Omaha	6.82
8	MetLife Investors	7.05	8	Lincoln Benefit Life Company	6.79
9	National Integrity Life	6.99	9	MetLife Investors	6.75
11	United of Omaha	6.99	11	National Integrity Life	6.73
12	Integrity Life Insurance	6.98	12	Integrity Life Insurance	6.72
13	OM Financial LIC NY	6.96	13	OM Financial LIC NY	6.70
14	OM Financial LIC	6.96	14	OM Financial LIC	6.70
15	Aviva Life	6.95	15	Aviva Life	6.68
16	Aviva Life Insurance NY	6.95	16	Aviva Life Insurance NY	6.68
17	Kansas City Life Ins Co	6.81	17	Kansas City Life Ins Co	6.55
18	Presidential Life Ins Co	6.81	18	Presidential Life Ins Co	6.51

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
	Average=			Average=	
	6.41			6.26	
Company/Program	Female Factor		Company/Program	Female Factor	
1	American General (AIG)	6.83	1	American General (AIG)	6.61
2	United States Life	6.83	2	United States Life	6.61
3	Allianz Life Ins Co of N.A.	6.73	3	Allianz Life Ins Co of N.A.	6.58
4	Genworth Financial	6.73	4	Genworth Financial	6.57
5	Genworth New York	6.73	5	Genworth New York	6.57
6	Lincoln Benefit Life Company	6.61	6	American National Ins Co	6.45
7	American National Ins Co	6.60	7	OM Financial LIC NY	6.44
8	OM Financial LIC NY	6.60	8	OM Financial LIC	6.44
9	OM Financial LIC	6.60	9	Lincoln Benefit Life Company	6.41
11	National Integrity Life	6.54	11	United of Omaha	6.40
12	Integrity Life Insurance	6.53	12	National Integrity Life	6.39
13	MetLife Investors	6.50	13	Integrity Life Insurance	6.38
14	Aviva Life	6.46	14	MetLife Investors	6.34
15	Aviva Life Insurance NY	6.46	15	Aviva Life	6.31
16	United of Omaha	6.46	16	Aviva Life Insurance NY	6.31
17	Kansas City Life Ins Co	6.27	17	Kansas City Life Ins Co	6.14
18	Presidential Life Ins Co	6.24	18	Presidential Life Ins Co	6.08

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Name of Insurance Company (Study # 7)

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SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
		Average= 7.74			Average= 7.21
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	8.18	1	Allianz Life Ins Co of N.A.	7.56
2	American General (AIG)	8.15	2	American General (AIG)	7.56
3	American National Ins Co	8.06	3	American National Ins Co	7.49
4	Aviva Life	7.87	4	Aviva Life	7.31
5	Aviva Life Insurance NY	7.87	5	Aviva Life Insurance NY	7.31
6	OM Financial LIC	7.88	6	OM Financial LIC	7.35
7	OM Financial LIC NY	7.88	7	OM Financial LIC NY	7.35
9	Genworth Financial	8.15	9	Genworth Financial	7.61
10	Genworth New York	8.15	10	Genworth New York	7.61
11	Integrity Life Insurance	7.89	11	Integrity Life Insurance	7.35
12	Kansas City Life Ins Co	7.76	12	Kansas City Life Ins Co	7.23
13	Lincoln Benefit Life Company	7.95	13	Lincoln Benefit Life Company	7.36
14	MetLife Investors	8.04	14	MetLife Investors	7.42
15	National Integrity Life	7.89	15	National Integrity Life	7.35
16	Presidential Life Ins Co	7.83	16	Presidential Life Ins Co	7.22
17	United of Omaha	7.89	17	United of Omaha	7.45
18	United States Life	8.15	18	United States Life	7.56

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
		Average= 7.11			Average= 6.81
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	7.49	1	Allianz Life Ins Co of N.A.	7.15
2	American General (AIG)	7.53	2	American General (AIG)	7.12
3	American National Ins Co	7.38	3	American National Ins Co	7.07
4	Aviva Life	7.21	4	Aviva Life	6.91
5	Aviva Life Insurance NY	7.21	5	Aviva Life Insurance NY	6.91
6	OM Financial LIC	7.34	6	OM Financial LIC	7.03
7	OM Financial LIC NY	7.34	7	OM Financial LIC NY	7.03
9	Genworth Financial	7.50	9	Genworth Financial	7.18
10	Genworth New York	7.50	10	Genworth New York	7.18
11	Integrity Life Insurance	7.30	11	Integrity Life Insurance	7.00
12	Kansas City Life Ins Co	7.04	12	Kansas City Life Ins Co	6.77
13	Lincoln Benefit Life Company	7.28	13	Lincoln Benefit Life Company	6.93
14	MetLife Investors	7.29	14	MetLife Investors	6.97
15	National Integrity Life	7.30	15	National Integrity Life	7.00
16	Presidential Life Ins Co	7.05	16	Presidential Life Ins Co	6.73
17	United of Omaha	7.20	17	United of Omaha	7.01
18	United States Life	7.53	18	United States Life	7.12

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Rate Factor (Study # 8)

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SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
		Average= 7.74			Average= 7.21
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	8.18	1	Genworth Financial	7.61
2	American General (AIG)	8.15	2	Genworth New York	7.61
3	Genworth Financial	8.15	3	Allianz Life Ins Co of N.A.	7.56
4	Genworth New York	8.15	4	American General (AIG)	7.56
5	United States Life	8.15	5	United States Life	7.56
6	American National Ins Co	8.06	6	American National Ins Co	7.49
7	MetLife Investors	8.04	7	United of Omaha	7.45
9	Lincoln Benefit Life Company	7.95	9	MetLife Investors	7.42
10	Integrity Life Insurance	7.89	10	Lincoln Benefit Life Company	7.36
11	National Integrity Life	7.89	11	OM Financial LIC	7.35
12	United of Omaha	7.89	12	OM Financial LIC NY	7.35
13	OM Financial LIC	7.88	13	Integrity Life Insurance	7.35
14	OM Financial LIC NY	7.88	14	National Integrity Life	7.35
15	Aviva Life	7.87	15	Aviva Life	7.31
16	Aviva Life Insurance NY	7.87	16	Aviva Life Insurance NY	7.31
17	Presidential Life Ins Co	7.83	17	Kansas City Life Ins Co	7.23
18	Kansas City Life Ins Co	7.76	18	Presidential Life Ins Co	7.22

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
		Average= 7.11			Average= 6.81
	Company/Program	Female Factor		Company/Program	Female Factor
1	American General (AIG)	7.53	1	Genworth Financial	7.18
2	United States Life	7.53	2	Genworth New York	7.18
3	Genworth Financial	7.50	3	Allianz Life Ins Co of N.A.	7.15
4	Genworth New York	7.50	4	American General (AIG)	7.12
5	Allianz Life Ins Co of N.A.	7.49	5	United States Life	7.12
6	American National Ins Co	7.38	6	American National Ins Co	7.07
7	OM Financial LIC	7.34	7	OM Financial LIC	7.03
9	OM Financial LIC NY	7.34	9	OM Financial LIC NY	7.03
10	Integrity Life Insurance	7.30	10	United of Omaha	7.01
11	National Integrity Life	7.30	11	Integrity Life Insurance	7.00
12	MetLife Investors	7.29	12	National Integrity Life	7.00
13	Lincoln Benefit Life Company	7.28	13	MetLife Investors	6.97
14	Aviva Life	7.21	14	Lincoln Benefit Life Company	6.93
15	Aviva Life Insurance NY	7.21	15	Aviva Life	6.91
16	United of Omaha	7.20	16	Aviva Life Insurance NY	6.91
17	Presidential Life Ins Co	7.05	17	Kansas City Life Ins Co	6.77
18	Kansas City Life Ins Co	7.04	18	Presidential Life Ins Co	6.73

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Name of Insurance Company (Study # 9)

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SPIAs pay a guaranteed income amount on a regular basis. To speak with an annuity expert about SPIAs call toll-free (866) 866-1999 (9-5 eastern)

SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
		Average= 8.99			Average= 7.92
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	9.47	1	Allianz Life Ins Co of N.A.	8.21
2	American General (AIG)	9.30	2	American General (AIG)	8.33
3	American National Ins Co	9.40	3	American National Ins Co	8.26
4	Aviva Life	9.14	4	Aviva Life	8.02
5	Aviva Life Insurance NY	9.14	5	Aviva Life Insurance NY	8.02
6	OM Financial LIC	9.14	6	OM Financial LIC	8.04
7	OM Financial LIC NY	9.14	7	OM Financial LIC NY	8.04
9	Genworth Financial	9.56	9	Genworth Financial	8.39
10	Genworth New York	9.56	10	Genworth New York	8.39
11	Integrity Life Insurance	9.06	11	Integrity Life Insurance	8.06
12	Kansas City Life Ins Co	9.06	12	Kansas City Life Ins Co	7.99
13	Lincoln Benefit Life Company	9.05	13	Lincoln Benefit Life Company	8.05
14	MetLife Investors	9.41	14	MetLife Investors	8.17
15	National Integrity Life	9.06	15	National Integrity Life	8.06
16	Presidential Life Ins Co	9.31	16	Presidential Life Ins Co	8.03
17	United of Omaha	9.05	17	United of Omaha	8.09
18	United States Life	9.30	18	United States Life	8.33

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
		Average= 8.21			Average= 7.56
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	8.63	1	Allianz Life Ins Co of N.A.	7.87
2	American General (AIG)	8.63	2	American General (AIG)	7.94
3	American National Ins Co	8.56	3	American National Ins Co	7.88
4	Aviva Life	8.34	4	Aviva Life	7.66
5	Aviva Life Insurance NY	8.34	5	Aviva Life Insurance NY	7.66
6	OM Financial LIC	8.45	6	OM Financial LIC	7.75
7	OM Financial LIC NY	8.45	7	OM Financial LIC NY	7.75
9	Genworth Financial	8.66	9	Genworth Financial	7.96
10	Genworth New York	8.66	10	Genworth New York	7.96
11	Integrity Life Insurance	8.37	11	Integrity Life Insurance	7.76
12	Kansas City Life Ins Co	8.19	12	Kansas City Life Ins Co	7.57
13	Lincoln Benefit Life Company	8.19	13	Lincoln Benefit Life Company	7.59
14	MetLife Investors	8.50	14	MetLife Investors	7.76
15	National Integrity Life	8.37	15	National Integrity Life	7.76
16	Presidential Life Ins Co	8.27	16	Presidential Life Ins Co	7.54
17	United of Omaha	8.24	17	United of Omaha	7.72
18	United States Life	8.63	18	United States Life	7.94

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Rate Factor (Study # 10)

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SPIAs pay a guaranteed income amount on a regular basis. To speak with an annuity expert about SPIAs call toll-free (866) 866-1999 (9-5 eastern)

SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
		Average= 8.99			Average= 7.92
	Company/Program	Male Factor		Company/Program	Male Factor
1	Genworth Financial	9.56	1	Genworth Financial	8.39
2	Genworth New York	9.56	2	Genworth New York	8.39
3	Allianz Life Ins Co of N.A.	9.47	3	American General (AIG)	8.33
4	MetLife Investors	9.41	4	United States Life	8.33
5	American National Ins Co	9.40	5	American National Ins Co	8.26
6	Presidential Life Ins Co	9.31	6	Allianz Life Ins Co of N.A.	8.21
7	American General (AIG)	9.30	7	MetLife Investors	8.17
9	United States Life	9.30	9	United of Omaha	8.09
10	Aviva Life	9.14	10	Integrity Life Insurance	8.06
11	Aviva Life Insurance NY	9.14	11	National Integrity Life	8.06
12	OM Financial LIC	9.14	12	Lincoln Benefit Life Company	8.05
13	OM Financial LIC NY	9.14	13	OM Financial LIC	8.04
14	Integrity Life Insurance	9.06	14	OM Financial LIC NY	8.04
15	Kansas City Life Ins Co	9.06	15	Presidential Life Ins Co	8.03
16	National Integrity Life	9.06	16	Aviva Life	8.02
17	Lincoln Benefit Life Company	9.05	17	Aviva Life Insurance NY	8.02
18	United of Omaha	9.05	18	Kansas City Life Ins Co	7.99

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
		Average= 8.21			Average= 7.56
	Company/Program	Female Factor		Company/Program	Female Factor
1	Genworth Financial	8.66	1	Genworth Financial	7.96
2	Genworth New York	8.66	2	Genworth New York	7.96
3	Allianz Life Ins Co of N.A.	8.63	3	American General (AIG)	7.94
4	American General (AIG)	8.63	4	United States Life	7.94
5	United States Life	8.63	5	American National Ins Co	7.88
6	American National Ins Co	8.56	6	Allianz Life Ins Co of N.A.	7.87
7	MetLife Investors	8.50	7	Integrity Life Insurance	7.76
9	OM Financial LIC	8.45	9	MetLife Investors	7.76
10	OM Financial LIC NY	8.45	10	National Integrity Life	7.76
11	Integrity Life Insurance	8.37	11	OM Financial LIC	7.75
12	National Integrity Life	8.37	12	OM Financial LIC NY	7.75
13	Aviva Life	8.34	13	United of Omaha	7.72
14	Aviva Life Insurance NY	8.34	14	Aviva Life	7.66
15	Presidential Life Ins Co	8.27	15	Aviva Life Insurance NY	7.66
16	United of Omaha	8.24	16	Lincoln Benefit Life Company	7.59
17	Kansas City Life Ins Co	8.19	17	Kansas City Life Ins Co	7.57
18	Lincoln Benefit Life Company	8.19	18	Presidential Life Ins Co	7.54

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 cannot change 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”).

Comparative Annuity Reports

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

September 2008

Phone 866-866-1999

www.comparativeannuityreports.com

Volume 29 Issue 09

SUMMARY OF ANNUITY TRENDS

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MULTI-YEAR GUARANTEE DEFERRED ANNUITY RATES (‘Certificate’ or ‘CD-like’ Annuities)

Annual Effective Yield for Guarantee Period

	<u>Highest</u>	<u>Average</u>
3-Year annuity	3.98%	3.89%
4-Year annuity	4.85%	4.19%
5-Year annuity	5.30%	4.76%
6-Year annuity	5.10%	4.70%
7-Year annuity	5.45%	4.77%
8-Year annuity	5.15%	4.65%
9-Year annuity	5.40%	4.70%
10-Year annuity	5.80%	5.20%

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

	<u>Highest</u>	<u>Average</u>		<u>Highest</u>	<u>Average</u>
Male Age 60	\$6.42	\$6.10	Male Age 70	\$7.61	\$7.21
Female Age 60	\$6.13	\$5.81	Female Age 70	\$7.18	\$6.81
Male Age 65	\$6.92	\$6.62	Male Age 75	\$8.39	\$7.92
Female Age 65	\$6.69	\$6.26	Female Age 75	\$7.96	\$7.56

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)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Allianz Life	A	Dominator 5	85	85	85	85	\$25,000	\$25,000	5	5.00%		5.00%	5.00%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.85%		3.85%	3.85%
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.95%		3.95%	3.95%
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	4.05%		4.05%	4.05%
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.15%		4.15%	4.15%
Allianz Life	A	Dominator 10	85	85	85	85	\$25,000	\$25,000	10	5.40%		5.40%	5.40%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	5.00%		5.00%	5.00%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.80%		3.80%	3.80%
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.90%		3.90%	3.90%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.75%	5.00%	3.75%	4.46%
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	4.00%		4.00%	4.00%
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	4.10%		4.10%	4.10%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	5.40%		5.40%	5.40%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$5,000	\$2,000	5	4.55%		4.55%	4.55%
American General Life	A+	AG Horizon Select 5	85	85	85	85	\$5,000	\$5,000	5	4.85%		4.85%	4.85%
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7	4.80%		4.80%	4.80%
American General Life	A+	AG Horizon Select 7	85	85	85	85	\$5,000	\$5,000	7	5.10%		5.10%	5.10%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8	5.05%		5.05%	5.05%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9	5.40%		5.40%	5.40%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10	5.30%		5.30%	5.30%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	3.90%		3.90%	3.90%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.00%		4.00%	4.00%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.25%	1.00%	4.25%	4.45%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.35%	1.00%	4.35%	4.55%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	5.00%		5.00%	5.00%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	5.10%		5.10%	5.10%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.70%	1.00%	4.70%	4.84%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	5.80%	1.00%	4.80%	4.94%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	5.05%		5.05%	5.05%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	5.15%		5.15%	5.15%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.55%	2.00%	4.55%	4.77%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.65%	2.00%	4.65%	4.87%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.80%	1.00%	4.80%	4.90%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.90%	1.00%	4.90%	5.00%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	3.80%		3.80%	3.80%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.65%		4.65%	4.65%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	8.00%	4.00%	4.00%	4.66%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	10.00%	6.00%	4.00%	4.73%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	5.25%		5.25%	5.25%
Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.50%	0.75%	3.75%	3.94%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.10%	0.75%	4.35%	4.50%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.70%	0.75%	4.95%	5.06%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.75%	0.75%	5.00%	5.07%
Lincoln Benefit Life	A+r	Tactician Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.90%	1.00%	3.90%	4.10%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Name of Insurance Company (Study # 1)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5	5.90%	2.00%	3.90%	4.30%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.85%		4.85%	4.85%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.85%	1.00%	4.85%	5.02%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.00%	1.00%	4.00%	4.14%
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	6.00%	2.00%	4.00%	4.28%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.50%	1.50%	4.00%	4.19%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.50%	2.50%	4.00%	4.31%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	8.15%	4.00%	4.15%	4.59%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	9.15%	5.00%	4.15%	4.69%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.90%	1.00%	4.90%	5.00%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	6.90%	2.00%	4.90%	5.10%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	4.85%		4.85%	4.85%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	5.05%		5.05%	5.05%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	5.00%		5.00%	5.00%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	5.00%		5.00%	5.00%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	5.00%		5.00%	5.00%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	5.00%		5.00%	5.00%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	5.00%		5.00%	5.00%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.50%	0.75%	3.75%	3.94%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.10%	0.75%	4.35%	4.50%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.60%	0.75%	4.85%	4.96%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	4.65%	1.00%	3.65%	3.98%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	4.50%		4.50%	4.50%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	6.60%	2.00%	4.60%	5.00%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	5.00%		5.00%	5.00%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	4.90%		4.90%	4.90%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	8.43%	4.00%	4.43%	4.92%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.74%		4.74%	4.74%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	5.20%		5.20%	5.20%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	5.05%		5.05%	5.05%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	6.10%	1.00%	5.10%	5.30%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	5.45%		5.45%	5.45%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	6.25%	1.00%	5.25%	5.39%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	5.70%		5.70%	5.70%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	6.74%	1.00%	5.70%	5.80%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.65%	1.00%	4.65%	4.85%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	6.00%	1.00%	5.00%	5.14%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	4.65%	1.00%	3.65%	3.98%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	3.80%		3.80%	3.80%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	4.85%		4.85%	4.85%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	4.50%		4.50%	4.50%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.00%		4.00%	4.00%
Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.50%	0.75%	3.75%	3.94%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.50%	0.75%	3.75%	3.94%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	3.90%		3.90%	3.90%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	6.10%	1.00%	5.10%	5.30%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	5.20%		5.20%	5.20%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	5.05%		5.05%	5.05%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	5.05%		5.05%	5.05%
Allianz Life	A	Dominator 5	85	85	85	85	\$25,000	\$25,000	5	5.00%		5.00%	5.00%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	5.00%		5.00%	5.00%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	6.60%	2.00%	4.60%	5.00%
American General Life	A+	AG Horizon Select 5	85	85	85	85	\$5,000	\$5,000	5	4.85%		4.85%	4.85%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.65%	1.00%	4.65%	4.85%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.65%		4.65%	4.65%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$5,000	\$2,000	5	4.55%		4.55%	4.55%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.35%	1.00%	4.35%	4.55%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.10%	0.75%	4.35%	4.50%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.10%	0.75%	4.35%	4.50%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.25%	1.00%	4.25%	4.45%
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5	5.90%	2.00%	3.90%	4.30%
Lincoln Benefit Life	A+r	Tactician Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.90%	1.00%	3.90%	4.10%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	5.10%		5.10%	5.10%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.85%	1.00%	4.85%	5.02%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	5.00%		5.00%	5.00%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	5.00%		5.00%	5.00%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	5.00%		5.00%	5.00%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.85%		4.85%	4.85%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	8.00%	4.00%	4.00%	4.66%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.85%		3.85%	3.85%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.80%		3.80%	3.80%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	5.45%		5.45%	5.45%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	6.25%	1.00%	5.25%	5.39%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	6.00%	1.00%	5.00%	5.14%
American General Life	A+	AG Horizon Select 7	85	85	85	85	\$5,000	\$5,000	7	5.10%		5.10%	5.10%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.70%	0.75%	4.95%	5.06%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	5.00%		5.00%	5.00%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.60%	0.75%	4.85%	4.96%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	5.80%	1.00%	4.80%	4.94%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	4.90%		4.90%	4.90%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.70%	1.00%	4.70%	4.84%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7	4.80%		4.80%	4.80%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.75%	5.00%	3.75%	4.46%
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	6.00%	2.00%	4.00%	4.28%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.00%	1.00%	4.00%	4.14%
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.95%		3.95%	3.95%
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.90%		3.90%	3.90%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	5.15%		5.15%	5.15%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8	5.05%		5.05%	5.05%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	5.05%		5.05%	5.05%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	5.00%		5.00%	5.00%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	8.43%	4.00%	4.43%	4.92%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	10.00%	6.00%	4.00%	4.73%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.50%	2.50%	4.00%	4.31%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.50%	1.50%	4.00%	4.19%
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	4.05%		4.05%	4.05%
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	4.00%		4.00%	4.00%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9	5.40%		5.40%	5.40%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	5.00%		5.00%	5.00%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.65%	2.00%	4.65%	4.87%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.55%	2.00%	4.55%	4.77%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	9.15%	5.00%	4.15%	4.69%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	8.15%	4.00%	4.15%	4.59%
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.15%		4.15%	4.15%
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	4.10%		4.10%	4.10%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	6.74%	1.00%	5.70%	5.80%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	5.70%		5.70%	5.70%
Allianz Life	A	Dominator 10	85	85	85	85	\$25,000	\$25,000	10	5.40%		5.40%	5.40%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	5.40%		5.40%	5.40%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10	5.30%		5.30%	5.30%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	5.25%		5.25%	5.25%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	6.90%	2.00%	4.90%	5.10%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.75%	0.75%	5.00%	5.07%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	5.90%	1.00%	4.90%	5.00%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.90%	1.00%	4.90%	5.00%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	5.00%		5.00%	5.00%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.80%	1.00%	4.80%	4.90%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.74%		4.74%	4.74%

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Name of Insurance Company (Study # 3)

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SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
		Average= 6.24			Average= 6.10
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	6.56	1	Allianz Life Ins Co of N.A.	6.42
2	American General (AIG)	6.56	2	American General (AIG)	6.35
3	American National Ins Co	6.44	3	American National Ins Co	6.29
4	Aviva Life	6.23	4	Aviva Life	6.09
5	Aviva Life Insurance NY	6.23	5	Aviva Life Insurance NY	6.09
6	OM Financial LIC NY	6.44	6	OM Financial LIC NY	6.31
7	OM Financial LIC	6.44	7	OM Financial LIC	6.31
8	Genworth Financial	6.53	8	Genworth Financial	6.39
9	Genworth New York	6.53	9	Genworth New York	6.39
11	Integrity Life Insurance	6.19	11	Integrity Life Insurance	6.06
12	Kansas City Life Ins Co	6.14	12	Kansas City Life Ins Co	6.01
13	Lincoln Benefit Life Company	6.47	13	Lincoln Benefit Life Company	6.31
14	MetLife Investors	6.42	14	MetLife Investors	6.26
15	National Integrity Life	6.19	15	National Integrity Life	6.06
16	Presidential Life Ins Co	6.09	16	Presidential Life Ins Co	5.94
17	United of Omaha	6.33	17	United of Omaha	6.25
18	United States Life	6.56	18	United States Life	6.35

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
		Average= 5.89			Average= 5.81
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	6.21	1	Allianz Life Ins Co of N.A.	6.13
2	American General (AIG)	6.18	2	American General (AIG)	6.02
3	American National Ins Co	6.06	3	American National Ins Co	5.98
4	Aviva Life	5.86	4	Aviva Life	5.78
5	Aviva Life Insurance NY	5.86	5	Aviva Life Insurance NY	5.78
6	OM Financial LIC NY	6.18	6	OM Financial LIC NY	6.09
7	OM Financial LIC	6.18	7	OM Financial LIC	6.09
8	Genworth Financial	6.20	8	Genworth Financial	6.11
9	Genworth New York	6.20	9	Genworth New York	6.11
11	Integrity Life Insurance	5.85	11	Integrity Life Insurance	5.77
12	Kansas City Life Ins Co	5.74	12	Kansas City Life Ins Co	5.67
13	Lincoln Benefit Life Company	6.09	13	Lincoln Benefit Life Company	5.99
14	MetLife Investors	6.00	14	MetLife Investors	5.92
15	National Integrity Life	5.85	15	National Integrity Life	5.77
16	Presidential Life Ins Co	5.66	16	Presidential Life Ins Co	5.58
17	United of Omaha	5.90	17	United of Omaha	5.95
18	United States Life	6.18	18	United States Life	6.02

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Rate Factor (Study # 4)

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SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
		Average= 6.24			Average= 6.10
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	6.56	1	Allianz Life Ins Co of N.A.	6.42
2	American General (AIG)	6.56	2	Genworth Financial	6.39
3	United States Life	6.56	3	Genworth New York	6.39
4	Genworth Financial	6.53	4	American General (AIG)	6.35
5	Genworth New York	6.53	5	United States Life	6.35
6	Lincoln Benefit Life Company	6.47	6	OM Financial LIC NY	6.31
7	American National Ins Co	6.44	7	OM Financial LIC	6.31
8	OM Financial LIC NY	6.44	8	Lincoln Benefit Life Company	6.31
9	OM Financial LIC	6.44	9	American National Ins Co	6.29
11	MetLife Investors	6.42	11	MetLife Investors	6.26
12	United of Omaha	6.33	12	United of Omaha	6.25
13	Aviva Life	6.23	13	Aviva Life	6.09
14	Aviva Life Insurance NY	6.23	14	Aviva Life Insurance NY	6.09
15	Integrity Life Insurance	6.19	15	Integrity Life Insurance	6.06
16	National Integrity Life	6.19	16	National Integrity Life	6.06
17	Kansas City Life Ins Co	6.14	17	Kansas City Life Ins Co	6.01
18	Presidential Life Ins Co	6.09	18	Presidential Life Ins Co	5.94

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
		Average= 5.89			Average= 5.81
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	6.21	1	Allianz Life Ins Co of N.A.	6.13
2	Genworth Financial	6.20	2	Genworth Financial	6.11
3	Genworth New York	6.20	3	Genworth New York	6.11
4	American General (AIG)	6.18	4	OM Financial LIC NY	6.09
5	OM Financial LIC NY	6.18	5	OM Financial LIC	6.09
6	OM Financial LIC	6.18	6	American General (AIG)	6.02
7	United States Life	6.18	7	United States Life	6.02
8	Lincoln Benefit Life Company	6.09	8	Lincoln Benefit Life Company	5.99
9	American National Ins Co	6.06	9	American National Ins Co	5.98
11	MetLife Investors	6.00	11	United of Omaha	5.95
12	United of Omaha	5.90	12	MetLife Investors	5.92
13	Aviva Life	5.86	13	Aviva Life	5.78
14	Aviva Life Insurance NY	5.86	14	Aviva Life Insurance NY	5.78
15	Integrity Life Insurance	5.85	15	Integrity Life Insurance	5.77
16	National Integrity Life	5.85	16	National Integrity Life	5.77
17	Kansas City Life Ins Co	5.74	17	Kansas City Life Ins Co	5.67
18	Presidential Life Ins Co	5.66	18	Presidential Life Ins Co	5.58

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 Certain		
		Average= 6.88			Average= 6.62
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	7.22	1	Allianz Life Ins Co of N.A.	6.92
2	American General (AIG)	7.22	2	American General (AIG)	6.89
3	American National Ins Co	7.11	3	American National Ins Co	6.83
4	Aviva Life	6.88	4	Aviva Life	6.61
5	Aviva Life Insurance NY	6.88	5	Aviva Life Insurance NY	6.61
6	OM Financial LIC NY	7.04	6	OM Financial LIC NY	6.78
7	OM Financial LIC	7.04	7	OM Financial LIC	6.78
8	Genworth Financial	7.19	8	Genworth Financial	6.92
9	Genworth New York	7.19	9	Genworth New York	6.92
11	Integrity Life Insurance	6.84	11	Integrity Life Insurance	6.59
12	Kansas City Life Ins Co	6.81	12	Kansas City Life Ins Co	6.55
13	Lincoln Benefit Life Company	7.13	13	Lincoln Benefit Life Company	6.79
14	MetLife Investors	7.12	14	MetLife Investors	6.82
15	National Integrity Life	6.84	15	National Integrity Life	6.59
16	Presidential Life Ins Co	6.81	16	Presidential Life Ins Co	6.51
17	United of Omaha	6.94	17	United of Omaha	6.82
18	United States Life	7.22	18	United States Life	6.89

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
		Average= 6.41			Average= 6.26
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	6.71	1	Allianz Life Ins Co of N.A.	6.56
2	American General (AIG)	6.71	2	American General (AIG)	6.49
3	American National Ins Co	6.60	3	American National Ins Co	6.45
4	Aviva Life	6.39	4	Aviva Life	6.24
5	Aviva Life Insurance NY	6.39	5	Aviva Life Insurance NY	6.24
6	OM Financial LIC NY	6.52	6	OM Financial LIC NY	6.69
7	OM Financial LIC	6.52	7	OM Financial LIC	6.69
8	Genworth Financial	6.73	8	Genworth Financial	6.57
9	Genworth New York	6.73	9	Genworth New York	6.57
11	Integrity Life Insurance	6.40	11	Integrity Life Insurance	6.26
12	Kansas City Life Ins Co	6.27	12	Kansas City Life Ins Co	6.14
13	Lincoln Benefit Life Company	6.61	13	Lincoln Benefit Life Company	6.41
14	MetLife Investors	6.56	14	MetLife Investors	6.40
15	National Integrity Life	6.40	15	National Integrity Life	6.26
16	Presidential Life Ins Co	6.24	16	Presidential Life Ins Co	6.08
17	United of Omaha	6.54	17	United of Omaha	6.49
18	United States Life	6.71	18	United States Life	6.49

SPIA (Single Premium Immediate Annuity) Age 65 --- Sorted by Rate Factor (Study # 6)

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SPIA Age 65 - MALE Single Life with No Beneficiary			SPIA Age 65 - MALE Single Life with 10 Years Certain		
		Average= 6.88			Average= 6.62
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	7.22	1	Allianz Life Ins Co of N.A.	6.92
2	American General (AIG)	7.22	2	Genworth Financial	6.92
3	United States Life	7.22	3	Genworth New York	6.92
4	Genworth Financial	7.19	4	American General (AIG)	6.89
5	Genworth New York	7.19	5	United States Life	6.89
6	Lincoln Benefit Life Company	7.13	6	American National Ins Co	6.83
7	MetLife Investors	7.12	7	MetLife Investors	6.82
8	American National Ins Co	7.11	8	United of Omaha	6.82
9	OM Financial LIC NY	7.04	9	Lincoln Benefit Life Company	6.79
11	OM Financial LIC	7.04	11	OM Financial LIC NY	6.78
12	United of Omaha	6.94	12	OM Financial LIC	6.78
13	Aviva Life	6.88	13	Aviva Life	6.61
14	Aviva Life Insurance NY	6.88	14	Aviva Life Insurance NY	6.61
15	Integrity Life Insurance	6.84	15	Integrity Life Insurance	6.59
16	National Integrity Life	6.84	16	National Integrity Life	6.59
17	Kansas City Life Ins Co	6.81	17	Kansas City Life Ins Co	6.55
18	Presidential Life Ins Co	6.81	18	Presidential Life Ins Co	6.51

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
		Average= 6.41			Average= 6.26
	Company/Program	Female Factor		Company/Program	Female Factor
1	Genworth Financial	6.73	1	OM Financial LIC NY	6.69
2	Genworth New York	6.73	2	OM Financial LIC	6.69
3	Allianz Life Ins Co of N.A.	6.71	3	Genworth Financial	6.57
4	American General (AIG)	6.71	4	Genworth New York	6.57
5	United States Life	6.71	5	Allianz Life Ins Co of N.A.	6.56
6	Lincoln Benefit Life Company	6.61	6	American General (AIG)	6.49
7	American National Ins Co	6.60	7	United of Omaha	6.49
8	MetLife Investors	6.56	8	United States Life	6.49
9	United of Omaha	6.54	9	American National Ins Co	6.45
11	OM Financial LIC NY	6.52	11	Lincoln Benefit Life Company	6.41
12	OM Financial LIC	6.52	12	MetLife Investors	6.40
13	Integrity Life Insurance	6.40	13	Integrity Life Insurance	6.26
14	National Integrity Life	6.40	14	National Integrity Life	6.26
15	Aviva Life	6.39	15	Aviva Life	6.24
16	Aviva Life Insurance NY	6.39	16	Aviva Life Insurance NY	6.24
17	Kansas City Life Ins Co	6.27	17	Kansas City Life Ins Co	6.14
18	Presidential Life Ins Co	6.24	18	Presidential Life Ins Co	6.08

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Name of Insurance Company (Study # 7)

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SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
		Average= 7.74			Average= 7.21
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	8.16	1	Allianz Life Ins Co of N.A.	7.54
2	American General (AIG)	7.98	2	American General (AIG)	7.42
3	American National Ins Co	8.06	3	American National Ins Co	7.49
4	Aviva Life	7.78	4	Aviva Life	7.23
5	Aviva Life Insurance NY	7.78	5	Aviva Life Insurance NY	7.23
6	OM Financial LIC	7.96	6	OM Financial LIC	7.42
7	OM Financial LIC NY	7.96	7	OM Financial LIC NY	7.42
9	Genworth Financial	8.15	9	Genworth Financial	7.61
10	Genworth New York	8.15	10	Genworth New York	7.61
11	Integrity Life Insurance	7.75	11	Integrity Life Insurance	7.23
12	Kansas City Life Ins Co	7.76	12	Kansas City Life Ins Co	7.23
13	Lincoln Benefit Life Company	7.95	13	Lincoln Benefit Life Company	7.36
14	MetLife Investors	8.12	14	MetLife Investors	7.49
15	National Integrity Life	7.75	15	National Integrity Life	7.25
16	Presidential Life Ins Co	7.83	16	Presidential Life Ins Co	7.22
17	United of Omaha	7.86	17	United of Omaha	7.50
18	United States Life	7.98	18	United States Life	7.42

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
		Average= 7.11			Average= 6.81
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	7.47	1	Allianz Life Ins Co of N.A.	7.13
2	American General (AIG)	7.36	2	American General (AIG)	6.98
3	American National Ins Co	7.38	3	American National Ins Co	7.07
4	Aviva Life	7.13	4	Aviva Life	6.83
5	Aviva Life Insurance NY	7.13	5	Aviva Life Insurance NY	6.83
6	OM Financial LIC	7.42	6	OM Financial LIC	7.10
7	OM Financial LIC NY	7.42	7	OM Financial LIC NY	7.10
9	Genworth Financial	7.50	9	Genworth Financial	7.18
10	Genworth New York	7.50	10	Genworth New York	7.18
11	Integrity Life Insurance	7.16	11	Integrity Life Insurance	6.87
12	Kansas City Life Ins Co	7.04	12	Kansas City Life Ins Co	6.77
13	Lincoln Benefit Life Company	7.28	13	Lincoln Benefit Life Company	6.93
14	MetLife Investors	7.36	14	MetLife Investors	7.04
15	National Integrity Life	7.16	15	National Integrity Life	6.87
16	Presidential Life Ins Co	7.05	16	Presidential Life Ins Co	6.73
17	United of Omaha	7.31	17	United of Omaha	7.12
18	United States Life	7.36	18	United States Life	6.98

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Rate Factor (Study # 8)

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SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
		Average= 7.74			Average= 7.21
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	8.16	1	Genworth Financial	7.61
2	Genworth Financial	8.15	2	Genworth New York	7.61
3	Genworth New York	8.15	3	Allianz Life Ins Co of N.A.	7.54
4	MetLife Investors	8.12	4	United of Omaha	7.50
5	American National Ins Co	8.06	5	American National Ins Co	7.49
6	American General (AIG)	7.98	6	MetLife Investors	7.49
7	United States Life	7.98	7	American General (AIG)	7.42
9	OM Financial LIC	7.96	9	OM Financial LIC	7.42
10	OM Financial LIC NY	7.96	10	OM Financial LIC NY	7.42
11	Lincoln Benefit Life Company	7.95	11	United States Life	7.42
12	United of Omaha	7.86	12	Lincoln Benefit Life Company	7.36
13	Presidential Life Ins Co	7.83	13	National Integrity Life	7.25
14	Aviva Life	7.78	14	Aviva Life	7.23
15	Aviva Life Insurance NY	7.78	15	Aviva Life Insurance NY	7.23
16	Kansas City Life Ins Co	7.76	16	Integrity Life Insurance	7.23
17	Integrity Life Insurance	7.75	17	Kansas City Life Ins Co	7.23
18	National Integrity Life	7.75	18	Presidential Life Ins Co	7.22

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
		Average= 7.11			Average= 6.81
	Company/Program	Female Factor		Company/Program	Female Factor
1	Genworth Financial	7.50	1	Genworth Financial	7.18
2	Genworth New York	7.50	2	Genworth New York	7.18
3	Allianz Life Ins Co of N.A.	7.47	3	Allianz Life Ins Co of N.A.	7.13
4	OM Financial LIC	7.42	4	United of Omaha	7.12
5	OM Financial LIC NY	7.42	5	OM Financial LIC	7.10
6	American National Ins Co	7.38	6	OM Financial LIC NY	7.10
7	American General (AIG)	7.36	7	American National Ins Co	7.07
9	MetLife Investors	7.36	9	MetLife Investors	7.04
10	United States Life	7.36	10	American General (AIG)	6.98
11	United of Omaha	7.31	11	United States Life	6.98
12	Lincoln Benefit Life Company	7.28	12	Lincoln Benefit Life Company	6.93
13	Integrity Life Insurance	7.16	13	Integrity Life Insurance	6.87
14	National Integrity Life	7.16	14	National Integrity Life	6.87
15	Aviva Life	7.13	15	Aviva Life	6.83
16	Aviva Life Insurance NY	7.13	16	Aviva Life Insurance NY	6.83
17	Presidential Life Ins Co	7.05	17	Kansas City Life Ins Co	6.77
18	Kansas City Life Ins Co	7.04	18	Presidential Life Ins Co	6.73

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Name of Insurance Company (Study # 9)

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SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
		Average= 8.99			Average= 7.92
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	9.45	1	Allianz Life Ins Co of N.A.	8.19
2	American General (AIG)	9.13	2	American General (AIG)	8.20
3	American National Ins Co	9.40	3	American National Ins Co	8.26
4	Aviva Life	9.04	4	Aviva Life	7.93
5	Aviva Life Insurance NY	9.04	5	Aviva Life Insurance NY	7.93
6	OM Financial LIC	9.21	6	OM Financial LIC	8.11
7	OM Financial LIC NY	9.21	7	OM Financial LIC NY	8.11
9	Genworth Financial	9.56	9	Genworth Financial	8.39
10	Genworth New York	9.56	10	Genworth New York	8.39
11	Integrity Life Insurance	8.92	11	Integrity Life Insurance	7.94
12	Kansas City Life Ins Co	9.06	12	Kansas City Life Ins Co	7.99
13	Lincoln Benefit Life Company	9.05	13	Lincoln Benefit Life Company	8.05
14	MetLife Investors	9.50	14	MetLife Investors	8.24
15	National Integrity Life	8.92	15	National Integrity Life	7.94
16	Presidential Life Ins Co	9.31	16	Presidential Life Ins Co	8.03
17	United of Omaha	9.06	17	United of Omaha	8.21
18	United States Life	9.13	18	United States Life	8.20

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
		Average= 8.21			Average= 7.56
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	8.61	1	Allianz Life Ins Co of N.A.	7.85
2	American General (AIG)	8.45	2	American General (AIG)	7.80
3	American National Ins Co	8.56	3	American National Ins Co	7.88
4	Aviva Life	8.24	4	Aviva Life	7.57
5	Aviva Life Insurance NY	8.24	5	Aviva Life Insurance NY	7.57
6	OM Financial LIC	8.53	6	OM Financial LIC	7.82
7	OM Financial LIC NY	8.53	7	OM Financial LIC NY	7.82
9	Genworth Financial	8.66	9	Genworth Financial	7.96
10	Genworth New York	8.66	10	Genworth New York	7.96
11	Integrity Life Insurance	8.23	11	Integrity Life Insurance	7.64
12	Kansas City Life Ins Co	8.19	12	Kansas City Life Ins Co	7.57
13	Lincoln Benefit Life Company	8.19	13	Lincoln Benefit Life Company	7.59
14	MetLife Investors	8.58	14	MetLife Investors	7.84
15	National Integrity Life	8.23	15	National Integrity Life	7.64
16	Presidential Life Ins Co	8.27	16	Presidential Life Ins Co	7.54
17	United of Omaha	8.40	17	United of Omaha	7.88
18	United States Life	8.45	18	United States Life	7.80

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Rate Factor (Study # 10)

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SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
		Average= 8.99			Average= 7.92
	Company/Program	Male Factor		Company/Program	Male Factor
1	Genworth Financial	9.56	1	Genworth Financial	8.39
2	Genworth New York	9.56	2	Genworth New York	8.39
3	MetLife Investors	9.50	3	American National Ins Co	8.26
4	Allianz Life Ins Co of N.A.	9.45	4	MetLife Investors	8.24
5	American National Ins Co	9.40	5	United of Omaha	8.21
6	Presidential Life Ins Co	9.31	6	American General (AIG)	8.20
7	OM Financial LIC	9.21	7	United States Life	8.20
9	OM Financial LIC NY	9.21	9	Allianz Life Ins Co of N.A.	8.19
10	American General (AIG)	9.13	10	OM Financial LIC	8.11
11	United States Life	9.13	11	OM Financial LIC NY	8.11
12	Kansas City Life Ins Co	9.06	12	Lincoln Benefit Life Company	8.05
13	United of Omaha	9.06	13	Presidential Life Ins Co	8.03
14	Lincoln Benefit Life Company	9.05	14	Kansas City Life Ins Co	7.99
15	Aviva Life	9.04	15	Integrity Life Insurance	7.94
16	Aviva Life Insurance NY	9.04	16	National Integrity Life	7.94
17	Integrity Life Insurance	8.92	17	Aviva Life	7.93
18	National Integrity Life	8.92	18	Aviva Life Insurance NY	7.93

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
		Average= 8.21			Average= 7.56
	Company/Program	Female Factor		Company/Program	Female Factor
1	Genworth Financial	8.66	1	Genworth Financial	7.96
2	Genworth New York	8.66	2	Genworth New York	7.96
3	Allianz Life Ins Co of N.A.	8.61	3	American National Ins Co	7.88
4	MetLife Investors	8.58	4	United of Omaha	7.88
5	American National Ins Co	8.56	5	Allianz Life Ins Co of N.A.	7.85
6	OM Financial LIC	8.53	6	MetLife Investors	7.84
7	OM Financial LIC NY	8.53	7	OM Financial LIC	7.82
9	American General (AIG)	8.45	9	OM Financial LIC NY	7.82
10	United States Life	8.45	10	American General (AIG)	7.80
11	United of Omaha	8.40	11	United States Life	7.80
12	Presidential Life Ins Co	8.27	12	Integrity Life Insurance	7.64
13	Aviva Life	8.24	13	National Integrity Life	7.64
14	Aviva Life Insurance NY	8.24	14	Lincoln Benefit Life Company	7.59
15	Integrity Life Insurance	8.23	15	Aviva Life	7.57
16	National Integrity Life	8.23	16	Aviva Life Insurance NY	7.57
17	Kansas City Life Ins Co	8.19	17	Kansas City Life Ins Co	7.57
18	Lincoln Benefit Life Company	8.19	18	Presidential Life Ins Co	7.54

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 cannot change 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”).

Comparative Annuity Reports

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

October 2008

Phone 866-866-1999

www.comparativeannuityreports.com

Volume 29 Issue 10

SUMMARY OF ANNUITY TRENDS

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MULTI-YEAR GUARANTEE DEFERRED ANNUITY RATES

(‘Certificate’ or ‘CD-like’ Annuities)

Annual Effective Yield for Guarantee Period

	<u>Highest</u>	<u>Average</u>
3-Year annuity	3.98%	3.82%
4-Year annuity	4.85%	4.06%
5-Year annuity	5.20%	4.68%
6-Year annuity	5.20%	4.70%
7-Year annuity	5.39%	4.72%
8-Year annuity	5.25%	4.65%
9-Year annuity	5.40%	4.72%
10-Year annuity	5.60%	5.15%

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

	<u>Highest</u>	<u>Average</u>		<u>Highest</u>	<u>Average</u>
Male Age 60	\$6.65	\$6.10	Male Age 70	\$7.72	\$7.21
Female Age 60	\$6.36	\$5.81	Female Age 70	\$7.34	\$6.81
Male Age 65	\$7.13	\$6.62	Male Age 75	\$8.44	\$7.92
Female Age 65	\$6.77	\$6.26	Female Age 75	\$8.09	\$7.56

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)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Allianz Life	A	Dominator 5	85	85	85	85	\$25,000	\$25,000	5	5.00%		5.00%	5.00%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.85%		3.85%	3.85%
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.95%		3.95%	3.95%
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	4.05%		4.05%	4.05%
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.15%		4.15%	4.15%
Allianz Life	A	Dominator 10	85	85	85	85	\$25,000	\$25,000	10	5.30%		5.30%	5.30%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	5.00%		5.00%	5.00%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.80%		3.80%	3.80%
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.90%		3.90%	3.90%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.75%	5.00%	3.75%	4.46%
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	4.00%		4.00%	4.00%
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	4.10%		4.10%	4.10%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	5.40%		5.40%	5.40%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$5,000	\$2,000	5	4.55%		4.55%	4.55%
American General Life	A+	AG Horizon Select 5	85	85	85	85	\$5,000	\$5,000	5	4.85%		4.85%	4.85%
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7	4.80%		4.80%	4.80%
American General Life	A+	AG Horizon Select 7	85	85	85	85	\$5,000	\$5,000	7	5.10%		5.10%	5.10%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8	5.05%		5.05%	5.05%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9	5.40%		5.40%	5.40%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10	5.30%		5.30%	5.30%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	4.00%		4.00%	4.00%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.10%		4.10%	4.10%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	4.35%	1.00%	4.35%	4.55%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.45%	1.00%	4.45%	4.65%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	5.10%		5.10%	5.10%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	5.20%		5.20%	5.20%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.80%	1.00%	4.80%	4.94%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	5.90%	1.00%	4.90%	5.04%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	5.15%		5.15%	5.15%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	5.25%		5.25%	5.25%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.65%	2.00%	4.65%	4.87%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.75%	2.00%	4.75%	4.97%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.90%	1.00%	4.90%	5.00%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	6.00%	1.00%	5.00%	5.10%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	3.65%		3.65%	3.65%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.50%		4.50%	4.50%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	7.00%	3.00%	4.00%	4.49%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	9.00%	5.00%	4.00%	4.61%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	5.10%		5.10%	5.10%
Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.00%	0.75%	3.25%	3.44%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.70%	0.75%	3.95%	4.10%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.35%	0.75%	4.60%	4.71%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.40%	0.75%	4.65%	4.72%
Lincoln Benefit Life	A+r	Tactician Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.90%	1.00%	3.90%	4.10%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Name of Insurance Company (Study # 1)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	Annual
													Yield
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5	5.90%	2.00%	3.90%	4.30%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.85%		4.85%	4.85%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.85%	1.00%	4.85%	5.02%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.00%	1.00%	4.00%	4.14%
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	6.00%	2.00%	4.00%	4.28%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.50%	1.50%	4.00%	4.19%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.50%	2.50%	4.00%	4.31%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	8.15%	4.00%	4.15%	4.59%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	9.15%	5.00%	4.15%	4.69%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.90%	1.00%	4.90%	5.00%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	6.90%	2.00%	4.90%	5.10%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	4.85%		4.85%	4.85%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	5.05%		5.05%	5.05%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	5.00%		5.00%	5.00%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	5.00%		5.00%	5.00%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	5.00%		5.00%	5.00%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	5.00%		5.00%	5.00%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	5.00%		5.00%	5.00%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.00%	0.75%	3.25%	3.44%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.70%	0.75%	3.95%	4.10%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.25%	0.75%	4.50%	4.61%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	4.65%	1.00%	3.65%	3.98%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	4.50%		4.50%	4.50%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	6.60%	2.00%	4.60%	5.00%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	5.00%		5.00%	5.00%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	4.90%		4.90%	4.90%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	8.43%	4.00%	4.43%	4.92%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.74%		4.74%	4.74%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	4.90%		4.90%	4.90%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.75%		4.75%	4.75%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	5.80%	1.00%	4.80%	5.00%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	5.30%		5.30%	5.30%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.90%	1.00%	4.90%	5.04%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	5.60%		5.60%	5.60%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	6.50%	1.00%	5.50%	5.60%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	6.00%	1.00%	5.00%	5.20%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	6.25%	1.00%	5.25%	5.39%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	4.65%	1.00%	3.65%	3.98%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	3.65%		3.65%	3.65%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	4.85%		4.85%	4.85%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	4.50%		4.50%	4.50%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.10%		4.10%	4.10%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	4.00%		4.00%	4.00%
Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.00%	0.75%	3.25%	3.44%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.00%	0.75%	3.25%	3.44%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	6.00%	1.00%	5.00%	5.20%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	5.05%		5.05%	5.05%
Allianz Life	A	Dominator 5	85	85	85	85	\$25,000	\$25,000	5	5.00%		5.00%	5.00%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	5.00%		5.00%	5.00%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	6.60%	2.00%	4.60%	5.00%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	5.80%	1.00%	4.80%	5.00%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	4.90%		4.90%	4.90%
American General Life	A+	AG Horizon Select 5	85	85	85	85	\$5,000	\$5,000	5	4.85%		4.85%	4.85%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.75%		4.75%	4.75%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.45%	1.00%	4.45%	4.65%
American General Life	A+	AG Horizon Secure 5	85	70	85	70	\$5,000	\$2,000	5	4.55%		4.55%	4.55%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	4.35%	1.00%	4.35%	4.55%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.50%		4.50%	4.50%
Lincoln Benefit Life	A+r	Tactician Plus 5 (100k)	90	90	90	90	\$100,000	\$100,000	5	5.90%	2.00%	3.90%	4.30%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.70%	0.75%	3.95%	4.10%
Lincoln Benefit Life	A+r	Tactician Plus 5	90	90	90	90	\$5,000	\$2,000	5	4.90%	1.00%	3.90%	4.10%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.70%	0.75%	3.95%	4.10%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	5.20%		5.20%	5.20%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	5.10%		5.10%	5.10%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.85%	1.00%	4.85%	5.02%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	5.00%		5.00%	5.00%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	5.00%		5.00%	5.00%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.85%		4.85%	4.85%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	7.00%	3.00%	4.00%	4.49%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.85%		3.85%	3.85%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.80%		3.80%	3.80%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	6.25%	1.00%	5.25%	5.39%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	5.30%		5.30%	5.30%
American General Life	A+	AG Horizon Select 7	85	85	85	85	\$5,000	\$5,000	7	5.10%		5.10%	5.10%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	5.90%	1.00%	4.90%	5.04%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.90%	1.00%	4.90%	5.04%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	5.00%		5.00%	5.00%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	5.80%	1.00%	4.80%	4.94%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	4.90%		4.90%	4.90%
American General Life	A+	AG Horizon Secure 7	85	85	85	85	\$5,000	\$5,000	7	4.80%		4.80%	4.80%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.35%	0.75%	4.60%	4.71%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.25%	0.75%	4.50%	4.61%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.75%	5.00%	3.75%	4.46%
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	6.00%	2.00%	4.00%	4.28%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.00%	1.00%	4.00%	4.14%
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.95%		3.95%	3.95%
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.90%		3.90%	3.90%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	5.25%		5.25%	5.25%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	5.15%		5.15%	5.15%
American General Life	A+	AG Horizon Choice 8	85	70	85	70	\$5,000	\$2,000	8	5.05%		5.05%	5.05%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	5.00%		5.00%	5.00%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	8.43%	4.00%	4.43%	4.92%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	9.00%	5.00%	4.00%	4.61%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.50%	2.50%	4.00%	4.31%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.50%	1.50%	4.00%	4.19%
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	4.05%		4.05%	4.05%
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	4.00%		4.00%	4.00%
American General Life	A+	AG Horizon Choice 9	85	70	85	70	\$5,000	\$2,000	9	5.40%		5.40%	5.40%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	5.00%		5.00%	5.00%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.75%	2.00%	4.75%	4.97%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.65%	2.00%	4.65%	4.87%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	9.15%	5.00%	4.15%	4.69%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	8.15%	4.00%	4.15%	4.59%
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.15%		4.15%	4.15%
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	4.10%		4.10%	4.10%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	5.60%		5.60%	5.60%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	6.50%	1.00%	5.50%	5.60%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	5.40%		5.40%	5.40%
Allianz Life	A	Dominator 10	85	85	85	85	\$25,000	\$25,000	10	5.30%		5.30%	5.30%
American General Life	A+	AG Horizon Select 10	85	85	85	85	\$5,000	\$5,000	10	5.30%		5.30%	5.30%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	6.00%	1.00%	5.00%	5.10%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	5.10%		5.10%	5.10%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	6.90%	2.00%	4.90%	5.10%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	5.90%	1.00%	4.90%	5.00%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.90%	1.00%	4.90%	5.00%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	5.00%		5.00%	5.00%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.74%		4.74%	4.74%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.40%	0.75%	4.65%	4.72%

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Name of Insurance Company (Study # 3)

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SPIAs pay a guaranteed income amount on a regular basis. To speak with an annuity expert about SPIAs call toll-free (866) 866-1999 (9-5 eastern)

SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
		Average= 6.24			Average= 6.10
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	6.80	1	Allianz Life Ins Co of N.A.	6.65
2	American General (AIG)	6.56	2	American General (AIG)	6.35
3	American National Ins Co	6.47	3	American National Ins Co	6.33
4	Aviva Life	6.23	4	Aviva Life	6.09
5	Aviva Life Insurance NY	6.38	5	Aviva Life Insurance NY	6.09
6	OM Financial LIC NY	6.38	6	OM Financial LIC NY	6.24
7	OM Financial LIC	6.48	7	OM Financial LIC	6.24
8	Genworth Financial	6.48	8	Genworth Financial	6.35
9	Genworth New York	6.20	9	Genworth New York	6.35
11	Integrity Life Insurance	6.19	11	Integrity Life Insurance	6.07
12	Kansas City Life Ins Co	6.14	12	Kansas City Life Ins Co	6.01
13	Lincoln Benefit Life Company	6.47	13	Lincoln Benefit Life Company	6.31
14	MetLife Investors	6.45	14	MetLife Investors	6.29
15	National Integrity Life	6.20	15	National Integrity Life	6.07
16	Presidential Life Ins Co	6.09	16	Presidential Life Ins Co	5.94
17	United of Omaha	6.33	17	United of Omaha	6.25
18	United States Life	6.56	18	United States Life	6.35

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
		Average= 5.89			Average= 5.81
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	6.44	1	Allianz Life Ins Co of N.A.	6.36
2	American General (AIG)	6.18	2	American General (AIG)	6.02
3	American National Ins Co	6.09	3	American National Ins Co	6.01
4	Aviva Life	5.86	4	Aviva Life	5.78
5	Aviva Life Insurance NY	5.86	5	Aviva Life Insurance NY	5.78
6	OM Financial LIC NY	6.12	6	OM Financial LIC NY	6.03
7	OM Financial LIC	6.12	7	OM Financial LIC	6.03
8	Genworth Financial	6.15	8	Genworth Financial	6.07
9	Genworth New York	6.15	9	Genworth New York	6.07
11	Integrity Life Insurance	5.86	11	Integrity Life Insurance	5.79
12	Kansas City Life Ins Co	5.74	12	Kansas City Life Ins Co	5.67
13	Lincoln Benefit Life Company	6.09	13	Lincoln Benefit Life Company	5.99
14	MetLife Investors	6.04	14	MetLife Investors	5.95
15	National Integrity Life	5.86	15	National Integrity Life	5.79
16	Presidential Life Ins Co	5.66	16	Presidential Life Ins Co	5.58
17	United of Omaha	5.90	17	United of Omaha	5.95
18	United States Life	6.18	18	United States Life	6.02

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Rate Factor (Study # 4)

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SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
		Average= 6.24			Average= 6.10
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	6.80	1	Allianz Life Ins Co of N.A.	6.65
2	American General (AIG)	6.56	2	American General (AIG)	6.35
3	United States Life	6.56	3	Genworth Financial	6.35
4	OM Financial LIC	6.48	4	Genworth New York	6.35
5	Genworth Financial	6.48	5	United States Life	6.35
6	American National Ins Co	6.47	6	American National Ins Co	6.33
7	Lincoln Benefit Life Company	6.47	7	Lincoln Benefit Life Company	6.31
8	MetLife Investors	6.45	8	MetLife Investors	6.29
9	Aviva Life Insurance NY	6.38	9	United of Omaha	6.25
11	OM Financial LIC NY	6.38	11	OM Financial LIC NY	6.24
12	United of Omaha	6.33	12	OM Financial LIC	6.24
13	Aviva Life	6.23	13	Aviva Life	6.09
14	Genworth New York	6.20	14	Aviva Life Insurance NY	6.09
15	National Integrity Life	6.20	15	Integrity Life Insurance	6.07
16	Integrity Life Insurance	6.19	16	National Integrity Life	6.07
17	Kansas City Life Ins Co	6.14	17	Kansas City Life Ins Co	6.01
18	Presidential Life Ins Co	6.09	18	Presidential Life Ins Co	5.94

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
		Average= 5.89			Average= 5.81
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	6.44	1	Allianz Life Ins Co of N.A.	6.36
2	American General (AIG)	6.18	2	Genworth Financial	6.07
3	United States Life	6.18	3	Genworth New York	6.07
4	Genworth Financial	6.15	4	OM Financial LIC NY	6.03
5	Genworth New York	6.15	5	OM Financial LIC	6.03
6	OM Financial LIC NY	6.12	6	American General (AIG)	6.02
7	OM Financial LIC	6.12	7	United States Life	6.02
8	American National Ins Co	6.09	8	American National Ins Co	6.01
9	Lincoln Benefit Life Company	6.09	9	Lincoln Benefit Life Company	5.99
11	MetLife Investors	6.04	11	MetLife Investors	5.95
12	United of Omaha	5.90	12	United of Omaha	5.95
13	Aviva Life	5.86	13	Integrity Life Insurance	5.79
14	Aviva Life Insurance NY	5.86	14	National Integrity Life	5.79
15	Integrity Life Insurance	5.86	15	Aviva Life	5.78
16	National Integrity Life	5.86	16	Aviva Life Insurance NY	5.78
17	Kansas City Life Ins Co	5.74	17	Kansas City Life Ins Co	5.67
18	Presidential Life Ins Co	5.66	18	Presidential Life Ins Co	5.58

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 Certain		
		Average= 6.88			Average= 6.62
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	7.43	1	Allianz Life Ins Co of N.A.	7.13
2	American General (AIG)	7.22	2	American General (AIG)	6.89
3	American National Ins Co	7.14	3	American National Ins Co	6.86
4	Aviva Life	6.88	4	Aviva Life	6.61
5	Aviva Life Insurance NY	6.88	5	Aviva Life Insurance NY	6.61
6	OM Financial LIC NY	6.99	6	OM Financial LIC NY	6.72
7	OM Financial LIC	6.99	7	OM Financial LIC	6.72
8	Genworth Financial	7.15	8	Genworth Financial	6.89
9	Genworth New York	7.15	9	Genworth New York	6.89
11	Integrity Life Insurance	6.86	11	Integrity Life Insurance	6.61
12	Kansas City Life Ins Co	6.81	12	Kansas City Life Ins Co	6.55
13	Lincoln Benefit Life Company	7.13	13	Lincoln Benefit Life Company	6.79
14	MetLife Investors	7.14	14	MetLife Investors	6.83
15	National Integrity Life	6.86	15	National Integrity Life	6.61
16	Presidential Life Ins Co	6.81	16	Presidential Life Ins Co	6.51
17	United of Omaha	6.94	17	United of Omaha	6.82
18	United States Life	7.22	18	United States Life	6.89

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
		Average= 6.41			Average= 6.26
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	6.93	1	Allianz Life Ins Co of N.A.	6.77
2	American General (AIG)	6.71	2	American General (AIG)	6.49
3	American National Ins Co	6.63	3	American National Ins Co	6.48
4	Aviva Life	6.39	4	Aviva Life	6.24
5	Aviva Life Insurance NY	6.39	5	Aviva Life Insurance NY	6.24
6	OM Financial LIC NY	6.63	6	OM Financial LIC NY	6.47
7	OM Financial LIC	6.63	7	OM Financial LIC	6.47
8	Genworth Financial	6.69	8	Genworth Financial	6.53
9	Genworth New York	6.69	9	Genworth New York	6.53
11	Integrity Life Insurance	6.41	11	Integrity Life Insurance	6.27
12	Kansas City Life Ins Co	6.27	12	Kansas City Life Ins Co	6.14
13	Lincoln Benefit Life Company	6.61	13	Lincoln Benefit Life Company	6.41
14	MetLife Investors	6.58	14	MetLife Investors	6.42
15	National Integrity Life	6.41	15	National Integrity Life	6.27
16	Presidential Life Ins Co	6.24	16	Presidential Life Ins Co	6.08
17	United of Omaha	6.54	17	United of Omaha	6.49
18	United States Life	6.71	18	United States Life	6.49

SPIA (Single Premium Immediate Annuity) Age 65 --- Sorted by Rate Factor (Study # 6)

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SPIA Age 65 - MALE Single Life with No Beneficiary			SPIA Age 65 - MALE Single Life with 10 Years Certain		
	Average= 6.88			Average= 6.62	
Company/Program	Male Factor		Company/Program	Male Factor	
1	Allianz Life Ins Co of N.A.	7.43	1	Allianz Life Ins Co of N.A.	7.13
2	American General (AIG)	7.22	2	American General (AIG)	6.89
3	United States Life	7.22	3	Genworth Financial	6.89
4	Genworth Financial	7.15	4	Genworth New York	6.89
5	Genworth New York	7.15	5	United States Life	6.89
6	American National Ins Co	7.14	6	American National Ins Co	6.86
7	MetLife Investors	7.14	7	MetLife Investors	6.83
8	Lincoln Benefit Life Company	7.13	8	United of Omaha	6.82
9	OM Financial LIC NY	6.99	9	Lincoln Benefit Life Company	6.79
11	OM Financial LIC	6.99	11	OM Financial LIC NY	6.72
12	United of Omaha	6.94	12	OM Financial LIC	6.72
13	Aviva Life	6.88	13	Aviva Life	6.61
14	Aviva Life Insurance NY	6.88	14	Aviva Life Insurance NY	6.61
15	Integrity Life Insurance	6.86	15	Integrity Life Insurance	6.61
16	National Integrity Life	6.86	16	National Integrity Life	6.61
17	Kansas City Life Ins Co	6.81	17	Kansas City Life Ins Co	6.55
18	Presidential Life Ins Co	6.81	18	Presidential Life Ins Co	6.51

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
	Average= 6.41			Average= 6.26	
Company/Program	Female Factor		Company/Program	Female Factor	
1	Allianz Life Ins Co of N.A.	6.93	1	Allianz Life Ins Co of N.A.	6.77
2	American General (AIG)	6.71	2	Genworth Financial	6.53
3	United States Life	6.71	3	Genworth New York	6.53
4	Genworth Financial	6.69	4	American General (AIG)	6.49
5	Genworth New York	6.69	5	United of Omaha	6.49
6	American National Ins Co	6.63	6	United States Life	6.49
7	OM Financial LIC NY	6.63	7	American National Ins Co	6.48
8	OM Financial LIC	6.63	8	OM Financial LIC NY	6.47
9	Lincoln Benefit Life Company	6.61	9	OM Financial LIC	6.47
11	MetLife Investors	6.58	11	MetLife Investors	6.42
12	United of Omaha	6.54	12	Lincoln Benefit Life Company	6.41
13	Integrity Life Insurance	6.41	13	Integrity Life Insurance	6.27
14	National Integrity Life	6.41	14	National Integrity Life	6.27
15	Aviva Life	6.39	15	Aviva Life	6.24
16	Aviva Life Insurance NY	6.39	16	Aviva Life Insurance NY	6.24
17	Kansas City Life Ins Co	6.27	17	Kansas City Life Ins Co	6.14
18	Presidential Life Ins Co	6.24	18	Presidential Life Ins Co	6.08

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Name of Insurance Company (Study # 7)

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SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
		Average= 7.74			Average= 7.21
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	8.38	1	Allianz Life Ins Co of N.A.	7.72
2	American General (AIG)	7.98	2	American General (AIG)	7.42
3	American National Ins Co	8.10	3	American National Ins Co	7.53
4	Aviva Life	7.78	4	Aviva Life	7.23
5	Aviva Life Insurance NY	7.78	5	Aviva Life Insurance NY	7.23
6	OM Financial LIC	7.93	6	OM Financial LIC	7.40
7	OM Financial LIC NY	7.93	7	OM Financial LIC NY	7.40
9	Genworth Financial	8.11	9	Genworth Financial	7.58
10	Genworth New York	8.11	10	Genworth New York	7.58
11	Integrity Life Insurance	7.76	11	Integrity Life Insurance	7.24
12	Kansas City Life Ins Co	7.76	12	Kansas City Life Ins Co	7.23
13	Lincoln Benefit Life Company	7.95	13	Lincoln Benefit Life Company	7.36
14	MetLife Investors	8.13	14	MetLife Investors	7.50
15	National Integrity Life	7.76	15	National Integrity Life	7.24
16	Presidential Life Ins Co	7.83	16	Presidential Life Ins Co	7.22
17	United of Omaha	7.86	17	United of Omaha	7.50
18	United States Life	7.98	18	United States Life	7.42

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
		Average= 7.11			Average= 6.81
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	7.69	1	Allianz Life Ins Co of N.A.	7.34
2	American General (AIG)	7.36	2	American General (AIG)	6.98
3	American National Ins Co	7.41	3	American National Ins Co	7.11
4	Aviva Life	7.13	4	Aviva Life	6.83
5	Aviva Life Insurance NY	7.13	5	Aviva Life Insurance NY	6.83
6	OM Financial LIC	7.38	6	OM Financial LIC	7.06
7	OM Financial LIC NY	7.38	7	OM Financial LIC NY	7.06
9	Genworth Financial	7.46	9	Genworth Financial	7.14
10	Genworth New York	7.46	10	Genworth New York	7.14
11	Integrity Life Insurance	7.18	11	Integrity Life Insurance	6.89
12	Kansas City Life Ins Co	7.04	12	Kansas City Life Ins Co	6.77
13	Lincoln Benefit Life Company	7.28	13	Lincoln Benefit Life Company	6.93
14	MetLife Investors	7.38	14	MetLife Investors	7.05
15	National Integrity Life	7.18	15	National Integrity Life	6.89
16	Presidential Life Ins Co	7.05	16	Presidential Life Ins Co	6.73
17	United of Omaha	7.31	17	United of Omaha	7.12
18	United States Life	7.36	18	United States Life	6.98

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Rate Factor (Study # 8)

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SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
		Average= 7.74			Average= 7.21
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	8.38	1	Allianz Life Ins Co of N.A.	7.72
2	MetLife Investors	8.13	2	Genworth Financial	7.58
3	Genworth Financial	8.11	3	Genworth New York	7.58
4	Genworth New York	8.11	4	American National Ins Co	7.53
5	American National Ins Co	8.10	5	MetLife Investors	7.50
6	American General (AIG)	7.98	6	United of Omaha	7.50
7	United States Life	7.98	7	American General (AIG)	7.42
9	Lincoln Benefit Life Company	7.95	9	United States Life	7.42
10	OM Financial LIC	7.93	10	OM Financial LIC	7.40
11	OM Financial LIC NY	7.93	11	OM Financial LIC NY	7.40
12	United of Omaha	7.86	12	Lincoln Benefit Life Company	7.36
13	Presidential Life Ins Co	7.83	13	Integrity Life Insurance	7.24
14	Aviva Life	7.78	14	National Integrity Life	7.24
15	Aviva Life Insurance NY	7.78	15	Aviva Life	7.23
16	Integrity Life Insurance	7.76	16	Aviva Life Insurance NY	7.23
17	Kansas City Life Ins Co	7.76	17	Kansas City Life Ins Co	7.23
18	National Integrity Life	7.76	18	Presidential Life Ins Co	7.22

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
		Average= 7.11			Average= 6.81
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	7.69	1	Allianz Life Ins Co of N.A.	7.34
2	Genworth Financial	7.46	2	Genworth Financial	7.14
3	Genworth New York	7.46	3	Genworth New York	7.14
4	American National Ins Co	7.41	4	United of Omaha	7.12
5	OM Financial LIC	7.38	5	American National Ins Co	7.11
6	OM Financial LIC NY	7.38	6	OM Financial LIC	7.06
7	MetLife Investors	7.38	7	OM Financial LIC NY	7.06
9	American General (AIG)	7.36	9	MetLife Investors	7.05
10	United States Life	7.36	10	American General (AIG)	6.98
11	United of Omaha	7.31	11	United States Life	6.98
12	Lincoln Benefit Life Company	7.28	12	Lincoln Benefit Life Company	6.93
13	Integrity Life Insurance	7.18	13	Integrity Life Insurance	6.89
14	National Integrity Life	7.18	14	National Integrity Life	6.89
15	Aviva Life	7.13	15	Aviva Life	6.83
16	Aviva Life Insurance NY	7.13	16	Aviva Life Insurance NY	6.83
17	Presidential Life Ins Co	7.05	17	Kansas City Life Ins Co	6.77
18	Kansas City Life Ins Co	7.04	18	Presidential Life Ins Co	6.73

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Name of Insurance Company (Study # 9)

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SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
		Average= 8.99			Average= 7.92
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	9.76	1	Allianz Life Ins Co of N.A.	8.44
2	American General (AIG)	9.13	2	American General (AIG)	8.20
3	American National Ins Co	9.43	3	American National Ins Co	8.29
4	Aviva Life	9.04	4	Aviva Life	7.93
5	Aviva Life Insurance NY	9.04	5	Aviva Life Insurance NY	7.93
6	OM Financial LIC	9.18	6	OM Financial LIC	8.08
7	OM Financial LIC NY	9.18	7	OM Financial LIC NY	8.08
9	Genworth Financial	9.53	9	Genworth Financial	8.36
10	Genworth New York	9.53	10	Genworth New York	8.36
11	Integrity Life Insurance	8.93	11	Integrity Life Insurance	7.96
12	Kansas City Life Ins Co	9.06	12	Kansas City Life Ins Co	7.99
13	Lincoln Benefit Life Company	9.05	13	Lincoln Benefit Life Company	8.05
14	MetLife Investors	9.50	14	MetLife Investors	8.24
15	National Integrity Life	8.93	15	National Integrity Life	7.96
16	Presidential Life Ins Co	9.31	16	Presidential Life Ins Co	8.03
17	United of Omaha	9.06	17	United of Omaha	8.21
18	United States Life	9.13	18	United States Life	8.20

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
		Average= 8.21			Average= 7.56
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	8.88	1	Allianz Life Ins Co of N.A.	8.09
2	American General (AIG)	8.45	2	American General (AIG)	7.80
3	American National Ins Co	8.60	3	American National Ins Co	7.91
4	Aviva Life	8.24	4	Aviva Life	7.57
5	Aviva Life Insurance NY	8.24	5	Aviva Life Insurance NY	7.57
6	OM Financial LIC	8.51	6	OM Financial LIC	7.80
7	OM Financial LIC NY	8.51	7	OM Financial LIC NY	7.80
9	Genworth Financial	8.63	9	Genworth Financial	7.93
10	Genworth New York	8.63	10	Genworth New York	7.93
11	Integrity Life Insurance	8.25	11	Integrity Life Insurance	7.65
12	Kansas City Life Ins Co	8.19	12	Kansas City Life Ins Co	7.57
13	Lincoln Benefit Life Company	8.19	13	Lincoln Benefit Life Company	7.59
14	MetLife Investors	8.58	14	MetLife Investors	7.84
15	National Integrity Life	8.25	15	National Integrity Life	7.65
16	Presidential Life Ins Co	8.27	16	Presidential Life Ins Co	7.54
17	United of Omaha	8.40	17	United of Omaha	7.88
18	United States Life	8.45	18	United States Life	7.80

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Rate Factor (Study # 10)

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SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
		Average= 8.99			Average= 7.92
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	9.76	1	Allianz Life Ins Co of N.A.	8.44
2	Genworth Financial	9.53	2	Genworth Financial	8.36
3	Genworth New York	9.53	3	Genworth New York	8.36
4	MetLife Investors	9.50	4	American National Ins Co	8.29
5	American National Ins Co	9.43	5	MetLife Investors	8.24
6	Presidential Life Ins Co	9.31	6	United of Omaha	8.21
7	OM Financial LIC	9.18	7	American General (AIG)	8.20
9	OM Financial LIC NY	9.18	9	United States Life	8.20
10	American General (AIG)	9.13	10	OM Financial LIC	8.08
11	United States Life	9.13	11	OM Financial LIC NY	8.08
12	Kansas City Life Ins Co	9.06	12	Lincoln Benefit Life Company	8.05
13	United of Omaha	9.06	13	Presidential Life Ins Co	8.03
14	Lincoln Benefit Life Company	9.05	14	Kansas City Life Ins Co	7.99
15	Aviva Life	9.04	15	Integrity Life Insurance	7.96
16	Aviva Life Insurance NY	9.04	16	National Integrity Life	7.96
17	Integrity Life Insurance	8.93	17	Aviva Life	7.93
18	National Integrity Life	8.93	18	Aviva Life Insurance NY	7.93

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
		Average= 8.21			Average= 7.56
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	8.88	1	Allianz Life Ins Co of N.A.	8.09
2	Genworth Financial	8.63	2	Genworth Financial	7.93
3	Genworth New York	8.63	3	Genworth New York	7.93
4	American National Ins Co	8.60	4	American National Ins Co	7.91
5	MetLife Investors	8.58	5	United of Omaha	7.88
6	OM Financial LIC	8.51	6	MetLife Investors	7.84
7	OM Financial LIC NY	8.51	7	American General (AIG)	7.80
9	American General (AIG)	8.45	9	OM Financial LIC	7.80
10	United States Life	8.45	10	OM Financial LIC NY	7.80
11	United of Omaha	8.40	11	United States Life	7.80
12	Presidential Life Ins Co	8.27	12	Integrity Life Insurance	7.65
13	Integrity Life Insurance	8.25	13	National Integrity Life	7.65
14	National Integrity Life	8.25	14	Lincoln Benefit Life Company	7.59
15	Aviva Life	8.24	15	Aviva Life	7.57
16	Aviva Life Insurance NY	8.24	16	Aviva Life Insurance NY	7.57
17	Kansas City Life Ins Co	8.19	17	Kansas City Life Ins Co	7.57
18	Lincoln Benefit Life Company	8.19	18	Presidential Life Ins Co	7.54

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 cannot change 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”).

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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SUMMARY OF ANNUITY TRENDS

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MULTI-YEAR GUARANTEE DEFERRED ANNUITY RATES

(‘Certificate’ or ‘CD-like’ Annuities)

Annual Effective Yield for Guarantee Period

	<u>Highest</u>	<u>Average</u>
3-Year annuity	4.10%	3.88%
4-Year annuity	4.85%	4.23%
5-Year annuity	5.25%	4.72%
6-Year annuity	5.40%	4.40%
7-Year annuity	5.75%	4.86%
8-Year annuity	5.45%	4.61%
9-Year annuity	5.17%	4.58%
10-Year annuity	6.00%	5.22%

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

	<u>Highest</u>	<u>Average</u>		<u>Highest</u>	<u>Average</u>
Male Age 60	\$6.85	\$6.27	Male Age 70	\$8.10	\$7.46
Female Age 60	\$6.49	\$5.96	Female Age 70	\$7.64	\$7.05
Male Age 65	\$7.41	\$6.80	Male Age 75	\$8.85	\$8.18
Female Age 65	\$6.99	\$6.44	Female Age 75	\$7.81	\$8.44

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)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
Allianz Life	A	Dominator 5	85	85	85	85	\$25,000	\$25,000	5	5.00%		5.00%	5.00%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.85%		3.85%	3.85%
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.95%		3.95%	3.95%
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	4.05%		4.05%	4.05%
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.15%		4.15%	4.15%
Allianz Life	A	Dominator 10	85	85	85	85	\$25,000	\$25,000	10	5.40%		5.40%	5.40%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	5.00%		5.00%	5.00%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.80%		3.80%	3.80%
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.90%		3.90%	3.90%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.75%	5.00%	3.75%	4.46%
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	4.00%		4.00%	4.00%
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	4.10%		4.10%	4.10%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	5.40%		5.40%	5.40%
American National	A+	Palladium MYG Annuity 3	85	85	85	85	\$5,000	\$5,000	3	4.00%		4.00%	4.00%
American National	A+	Palladium MYG Annuity 3 (100)	85	85	85	85	\$100,000	\$100,000	3	4.10%		4.10%	4.10%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	4.00%		4.00%	4.00%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.10%		4.10%	4.10%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.55%	1.00%	4.55%	4.75%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.65%	1.00%	4.65%	4.85%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	5.30%		5.30%	5.30%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	5.40%		5.40%	5.40%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	6.00%	1.00%	5.00%	5.14%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	6.10%	1.00%	5.10%	5.24%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	5.35%		5.35%	5.35%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	5.45%		5.45%	5.45%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.85%	2.00%	4.85%	5.07%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.95%	2.00%	4.95%	5.17%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	6.10%	1.00%	5.10%	5.20%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	6.20%	1.00%	5.20%	5.30%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	3.25%		3.25%	3.25%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.00%		4.00%	4.00%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	5.00%	1.00%	4.00%	4.17%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	7.00%	3.00%	4.00%	4.37%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	4.75%		4.75%	4.75%
ING USA Annuity and Life	A+	Guarantee Choice 5	80	80	80	80	\$15,000	\$15,000	5	4.25%		4.25%	4.25%
ING USA Annuity and Life	A+	Guarantee Choice 5 (75k)	80	80	80	80	\$75,000	\$75,000	5	5.25%	1.00%	4.25%	4.45%
ING USA Annuity and Life	A+	Guarantee Choice 7	80	80	80	80	\$15,000	\$15,000	7	5.00%		5.00%	5.00%
ING USA Annuity and Life	A+	Guarantee Choice 7 (75k)	80	80	80	80	\$75,000	\$75,000	7	6.00%	1.00%	5.00%	5.14%
ING USA Annuity and Life	A+	Guarantee Choice 10	80	80	80	80	\$15,000	\$15,000	10	5.15%		5.15%	5.15%
ING USA Annuity and Life	A+	Guarantee Choice 10 (75k)	80	80	80	80	\$75,000	\$75,000	10	6.15%	1.00%	5.15%	5.25%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.95%	0.75%	4.20%	4.35%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.65%	0.75%	4.90%	5.01%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.75%	0.75%	5.00%	5.07%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.70%	1.50%	3.20%	3.45%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.70%	1.50%	3.20%	3.61%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.00%	1.00%	4.00%	4.14%
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	6.00%	2.00%	4.00%	4.28%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.50%	1.50%	4.00%	4.19%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Name of Insurance Company (Study # 1)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective
			Owner	Owner	Annuit.	Annuit.	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	Annual
			NQ	Q	NQ	Q							Yield
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.50%	2.50%	4.00%	4.31%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	5.55%	1.50%	4.05%	4.22%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	6.55%	2.50%	4.05%	4.32%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.90%	1.00%	4.90%	5.00%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	6.90%	2.00%	4.90%	5.10%
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	3	3.85%		3.85%	3.85%
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	3	4.10%		4.10%	4.10%
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	5	5.00%		5.00%	5.00%
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	5	5.25%		5.25%	5.25%
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	7	5.50%		5.50%	5.50%
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	7	5.75%		5.75%	5.75%
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	10	5.75%		5.75%	5.75%
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	10	6.00%		6.00%	6.00%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	4.85%		4.85%	4.85%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	5.05%		5.05%	5.05%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	5.00%		5.00%	5.00%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	5.00%		5.00%	5.00%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	5.00%		5.00%	5.00%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	5.00%		5.00%	5.00%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	5.00%		5.00%	5.00%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.25%	0.75%	3.50%	3.69%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.95%	0.75%	4.20%	4.35%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.55%	0.75%	4.80%	4.97%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	4.65%	1.00%	3.65%	3.98%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	4.50%		4.50%	4.50%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	6.60%	2.00%	4.60%	5.00%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	5.00%		5.00%	5.00%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	4.90%		4.90%	4.90%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	8.30%	4.00%	4.30%	4.79%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.74%		4.74%	4.74%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	4.60%		4.60%	4.60%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.45%		4.45%	4.45%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	5.50%	1.00%	4.50%	4.70%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	4.90%		4.90%	4.90%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.65%	1.00%	4.65%	4.79%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	5.10%		5.10%	5.10%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	6.20%	1.00%	5.20%	5.30%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	6.00%	1.00%	5.00%	5.20%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	6.25%	1.00%	5.25%	5.39%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
American National	A+	Palladium MYG Annuity 3 (100)	85	85	85	85	\$100,000	\$100,000	3	4.10%		4.10%	4.10%
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	3	4.10%		4.10%	4.10%
American National	A+	Palladium MYG Annuity 3	85	85	85	85	\$5,000	\$5,000	3	4.00%		4.00%	4.00%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	4.65%	1.00%	3.65%	3.98%
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	3	3.85%		3.85%	3.85%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	3.25%		3.25%	3.25%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	4.85%		4.85%	4.85%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	4.50%		4.50%	4.50%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.10%		4.10%	4.10%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	4.00%		4.00%	4.00%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.25%	0.75%	3.50%	3.69%
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	5	5.25%		5.25%	5.25%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	6.00%	1.00%	5.00%	5.20%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	5.05%		5.05%	5.05%
Allianz Life	A	Dominator 5	85	85	85	85	\$25,000	\$25,000	5	5.00%		5.00%	5.00%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	5.00%		5.00%	5.00%
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	5	5.00%		5.00%	5.00%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	6.60%	2.00%	4.60%	5.00%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.65%	1.00%	4.65%	4.85%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.55%	1.00%	4.55%	4.75%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	5.50%	1.00%	4.50%	4.70%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	4.60%		4.60%	4.60%
ING USA Annuity and Life	A+	Guarantee Choice 5 (75k)	80	80	80	80	\$75,000	\$75,000	5	5.25%	1.00%	4.25%	4.45%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.45%		4.45%	4.45%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.95%	0.75%	4.20%	4.35%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	4.95%	0.75%	4.20%	4.35%
ING USA Annuity and Life	A+	Guarantee Choice 5	80	80	80	80	\$15,000	\$15,000	5	4.25%		4.25%	4.25%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.00%		4.00%	4.00%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	5.40%		5.40%	5.40%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	5.30%		5.30%	5.30%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	5.00%		5.00%	5.00%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	5.00%		5.00%	5.00%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	5.00%	1.00%	4.00%	4.17%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.85%		3.85%	3.85%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.80%		3.80%	3.80%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.70%	1.50%	3.20%	3.61%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.70%	1.50%	3.20%	3.45%
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	7	5.75%		5.75%	5.75%
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	7	5.50%		5.50%	5.50%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	6.25%	1.00%	5.25%	5.39%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	6.10%	1.00%	5.10%	5.24%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	6.00%	1.00%	5.00%	5.14%
ING USA Annuity and Life	A+	Guarantee Choice 7 (75k)	80	80	80	80	\$75,000	\$75,000	7	6.00%	1.00%	5.00%	5.14%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.65%	0.75%	4.90%	5.01%
ING USA Annuity and Life	A+	Guarantee Choice 7	80	80	80	80	\$15,000	\$15,000	7	5.00%		5.00%	5.00%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	5.00%		5.00%	5.00%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.55%	0.75%	4.80%	4.97%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	4.90%		4.90%	4.90%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	4.90%		4.90%	4.90%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.65%	1.00%	4.65%	4.79%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.75%	5.00%	3.75%	4.46%
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	6.00%	2.00%	4.00%	4.28%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.00%	1.00%	4.00%	4.14%
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.95%		3.95%	3.95%
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.90%		3.90%	3.90%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	5.45%		5.45%	5.45%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	5.35%		5.35%	5.35%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	5.00%		5.00%	5.00%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	8.30%	4.00%	4.30%	4.79%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	7.00%	3.00%	4.00%	4.37%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.50%	2.50%	4.00%	4.31%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.50%	1.50%	4.00%	4.19%
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	4.05%		4.05%	4.05%
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	4.00%		4.00%	4.00%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.95%	2.00%	4.95%	5.17%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.85%	2.00%	4.85%	5.07%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	5.00%		5.00%	5.00%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	6.55%	2.50%	4.05%	4.32%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	5.55%	1.50%	4.05%	4.22%
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.15%		4.15%	4.15%
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	4.10%		4.10%	4.10%
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	10	6.00%		6.00%	6.00%
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	10	5.75%		5.75%	5.75%
Allianz Life	A	Dominator 10	85	85	85	85	\$25,000	\$25,000	10	5.40%		5.40%	5.40%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	5.40%		5.40%	5.40%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	6.20%	1.00%	5.20%	5.30%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	6.20%	1.00%	5.20%	5.30%
ING USA Annuity and Life	A+	Guarantee Choice 10 (75k)	80	80	80	80	\$75,000	\$75,000	10	6.15%	1.00%	5.15%	5.25%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	6.10%	1.00%	5.10%	5.20%
ING USA Annuity and Life	A+	Guarantee Choice 10	80	80	80	80	\$15,000	\$15,000	10	5.15%		5.15%	5.15%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	6.90%	2.00%	4.90%	5.10%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	5.10%		5.10%	5.10%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	5.75%	0.75%	5.00%	5.07%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.90%	1.00%	4.90%	5.00%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	5.00%		5.00%	5.00%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	4.75%		4.75%	4.75%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.74%		4.74%	4.74%

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Name of Insurance Company (Study # 3)

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SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
		Average= 6.41			Average= 6.27
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	6.97	1	Allianz Life Ins Co of N.A.	6.81
2	American National Ins Co	6.54	2	American National Ins Co	6.39
3	Aviva Life	6.23	3	Aviva Life	6.09
4	Aviva Life Insurance NY	6.23	4	Aviva Life Insurance NY	6.09
5	OM Financial LIC NY	6.40	5	OM Financial LIC NY	6.27
6	OM Financial LIC	6.40	6	OM Financial LIC	6.27
7	Genworth Financial	6.17	7	Genworth Financial	6.04
8	Genworth New York	6.17	8	Genworth New York	6.04
9	Integrity Life Insurance	6.42	9	Integrity Life Insurance	6.29
10	Kansas City Life Ins Co	6.14	10	Kansas City Life Ins Co	6.01
11	Lincoln Benefit Life Company	6.48	11	Lincoln Benefit Life Company	6.31
12	MetLife Investors	7.02	12	MetLife Investors	6.85
13	National Integrity Life	6.42	13	National Integrity Life	6.29
14	Presidential Life Ins Co	6.09	14	Presidential Life Ins Co	5.94
15	United of Omaha	6.41	15	United of Omaha	6.32

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
		Average= 6.04			Average= 5.96
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	6.54	1	Allianz Life Ins Co of N.A.	6.47
2	American National Ins Co	6.16	2	American National Ins Co	6.07
3	Aviva Life	5.86	3	Aviva Life	5.78
4	Aviva Life Insurance NY	5.86	4	Aviva Life Insurance NY	5.78
5	OM Financial LIC NY	6.14	5	OM Financial LIC NY	6.06
6	OM Financial LIC	6.14	6	OM Financial LIC	6.06
7	Genworth Financial	5.84	7	Genworth Financial	5.76
8	Genworth New York	5.84	8	Genworth New York	5.76
9	Integrity Life Insurance	6.07	9	Integrity Life Insurance	5.99
10	Kansas City Life Ins Co	5.74	10	Kansas City Life Ins Co	5.67
11	Lincoln Benefit Life Company	6.06	11	Lincoln Benefit Life Company	5.97
12	MetLife Investors	6.58	12	MetLife Investors	6.49
13	National Integrity Life	6.07	13	National Integrity Life	5.99
14	Presidential Life Ins Co	5.66	14	Presidential Life Ins Co	5.58
15	United of Omaha	6.06	15	United of Omaha	6.02

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Rate Factor (Study # 4)

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SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
		Average= 6.41			Average= 6.27
	Company/Program	Male Factor		Company/Program	Male Factor
1	MetLife Investors	7.02	1	MetLife Investors	6.85
2	Allianz Life Ins Co of N.A.	6.97	2	Allianz Life Ins Co of N.A.	6.81
3	American National Ins Co	6.54	3	American National Ins Co	6.39
4	Lincoln Benefit Life Company	6.48	4	United of Omaha	6.32
5	Integrity Life Insurance	6.42	5	Lincoln Benefit Life Company	6.31
6	National Integrity Life	6.42	6	Integrity Life Insurance	6.29
7	United of Omaha	6.41	7	National Integrity Life	6.29
8	OM Financial LIC NY	6.40	8	OM Financial LIC NY	6.27
9	OM Financial LIC	6.40	9	OM Financial LIC	6.27
10	Aviva Life	6.23	10	Aviva Life	6.09
11	Aviva Life Insurance NY	6.23	11	Aviva Life Insurance NY	6.09
12	Genworth Financial	6.17	12	Genworth Financial	6.04
13	Genworth New York	6.17	13	Genworth New York	6.04
14	Kansas City Life Ins Co	6.14	14	Kansas City Life Ins Co	6.01
15	Presidential Life Ins Co	6.09	15	Presidential Life Ins Co	5.94

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
		Average= 6.04			Average= 5.96
	Company/Program	Female Factor		Company/Program	Female Factor
1	MetLife Investors	6.58	1	MetLife Investors	6.49
2	Allianz Life Ins Co of N.A.	6.54	2	Allianz Life Ins Co of N.A.	6.47
3	American National Ins Co	6.16	3	American National Ins Co	6.07
4	OM Financial LIC NY	6.14	4	OM Financial LIC NY	6.06
5	OM Financial LIC	6.14	5	OM Financial LIC	6.06
6	Integrity Life Insurance	6.07	6	United of Omaha	6.02
7	National Integrity Life	6.07	7	Integrity Life Insurance	5.99
8	Lincoln Benefit Life Company	6.06	8	National Integrity Life	5.99
9	United of Omaha	6.06	9	Lincoln Benefit Life Company	5.97
10	Aviva Life	5.86	10	Aviva Life	5.78
11	Aviva Life Insurance NY	5.86	11	Aviva Life Insurance NY	5.78
12	Genworth Financial	5.84	12	Genworth Financial	5.76
13	Genworth New York	5.84	13	Genworth New York	5.76
14	Kansas City Life Ins Co	5.74	14	Kansas City Life Ins Co	5.67
15	Presidential Life Ins Co	5.66	15	Presidential Life Ins Co	5.58

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 Certain		
		Average= 7.07			Average= 6.80
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	7.56	1	Allianz Life Ins Co of N.A.	7.24
2	American National Ins Co	7.21	2	American National Ins Co	6.93
3	Aviva Life	6.88	3	Aviva Life	6.61
4	Aviva Life Insurance NY	6.88	4	Aviva Life Insurance NY	6.61
5	OM Financial LIC NY	7.02	5	OM Financial LIC NY	6.76
6	OM Financial LIC	7.02	6	OM Financial LIC	6.76
7	Genworth Financial	6.85	7	Genworth Financial	6.59
8	Genworth New York	6.85	8	Genworth New York	6.59
9	Integrity Life Insurance	7.10	9	Integrity Life Insurance	6.84
10	Kansas City Life Ins Co	6.81	10	Kansas City Life Ins Co	6.55
11	Lincoln Benefit Life Company	7.18	11	Lincoln Benefit Life Company	6.85
12	MetLife Investors	7.74	12	MetLife Investors	7.41
13	National Integrity Life	7.10	13	National Integrity Life	6.84
14	Presidential Life Ins Co	6.81	14	Presidential Life Ins Co	6.51
15	United of Omaha	7.02	15	United of Omaha	6.89

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
		Average= 6.58			Average= 6.44
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	7.07	1	Allianz Life Ins Co of N.A.	6.90
2	American National Ins Co	6.70	2	American National Ins Co	6.55
3	Aviva Life	6.39	3	Aviva Life	6.24
4	Aviva Life Insurance NY	6.39	4	Aviva Life Insurance NY	6.24
5	OM Financial LIC NY	6.56	5	OM Financial LIC NY	6.49
6	OM Financial LIC	6.56	6	OM Financial LIC	6.49
7	Genworth Financial	6.38	7	Genworth Financial	6.23
8	Genworth New York	6.38	8	Genworth New York	6.23
9	Integrity Life Insurance	6.65	9	Integrity Life Insurance	6.50
10	Kansas City Life Ins Co	6.27	10	Kansas City Life Ins Co	6.14
11	Lincoln Benefit Life Company	6.63	11	Lincoln Benefit Life Company	6.44
12	MetLife Investors	7.16	12	MetLife Investors	6.99
13	National Integrity Life	6.65	13	National Integrity Life	6.50
14	Presidential Life Ins Co	6.24	14	Presidential Life Ins Co	6.08
15	United of Omaha	6.62	15	United of Omaha	6.56

SPIA (Single Premium Immediate Annuity) Age 65 --- Sorted by Rate Factor (Study # 6)

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SPIA Age 65 - MALE Single Life with No Beneficiary			SPIA Age 65 - MALE Single Life with 10 Years Certain		
		Average= 7.07			Average= 6.80
	Company/Program	Male Factor		Company/Program	Male Factor
1	MetLife Investors	7.74	1	MetLife Investors	7.41
2	Allianz Life Ins Co of N.A.	7.56	2	Allianz Life Ins Co of N.A.	7.24
3	American National Ins Co	7.21	3	American National Ins Co	6.93
4	Lincoln Benefit Life Company	7.18	4	United of Omaha	6.89
5	Integrity Life Insurance	7.10	5	Lincoln Benefit Life Company	6.85
6	National Integrity Life	7.10	6	Integrity Life Insurance	6.84
7	OM Financial LIC NY	7.02	7	National Integrity Life	6.84
8	OM Financial LIC	7.02	8	OM Financial LIC NY	6.76
9	United of Omaha	7.02	9	OM Financial LIC	6.76
10	Aviva Life	6.88	10	Aviva Life	6.61
11	Aviva Life Insurance NY	6.88	11	Aviva Life Insurance NY	6.61
12	Genworth Financial	6.85	12	Genworth Financial	6.59
13	Genworth New York	6.85	13	Genworth New York	6.59
14	Kansas City Life Ins Co	6.81	14	Kansas City Life Ins Co	6.55
15	Presidential Life Ins Co	6.81	15	Presidential Life Ins Co	6.51

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
		Average= 6.58			Average= 6.44
	Company/Program	Female Factor		Company/Program	Female Factor
1	MetLife Investors	7.16	1	MetLife Investors	6.99
2	Allianz Life Ins Co of N.A.	7.07	2	Allianz Life Ins Co of N.A.	6.90
3	American National Ins Co	6.70	3	United of Omaha	6.56
4	Integrity Life Insurance	6.65	4	American National Ins Co	6.55
5	National Integrity Life	6.65	5	Integrity Life Insurance	6.50
6	Lincoln Benefit Life Company	6.63	6	National Integrity Life	6.50
7	United of Omaha	6.62	7	OM Financial LIC NY	6.49
8	OM Financial LIC NY	6.56	8	OM Financial LIC	6.49
9	OM Financial LIC	6.56	9	Lincoln Benefit Life Company	6.44
10	Aviva Life	6.39	10	Aviva Life	6.24
11	Aviva Life Insurance NY	6.39	11	Aviva Life Insurance NY	6.24
12	Genworth Financial	6.38	12	Genworth Financial	6.23
13	Genworth New York	6.38	13	Genworth New York	6.23
14	Kansas City Life Ins Co	6.27	14	Kansas City Life Ins Co	6.14
15	Presidential Life Ins Co	6.24	15	Presidential Life Ins Co	6.08

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Name of Insurance Company (Study # 7)

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SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
		Average= 8.01			Average= 7.46
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	8.45	1	Allianz Life Ins Co of N.A.	7.79
2	American National Ins Co	8.17	2	American National Ins Co	7.60
3	Aviva Life	7.78	3	Aviva Life	7.23
4	Aviva Life Insurance NY	7.78	4	Aviva Life Insurance NY	7.23
5	OM Financial LIC	7.97	5	OM Financial LIC	7.44
6	OM Financial LIC NY	7.97	6	OM Financial LIC NY	7.44
7	Genworth Financial	7.81	7	Genworth Financial	7.29
8	Genworth New York	7.81	8	Genworth New York	7.29
9	Integrity Life Insurance	8.02	9	Integrity Life Insurance	7.49
10	Kansas City Life Ins Co	7.76	10	Kansas City Life Ins Co	7.23
11	Lincoln Benefit Life Company	8.06	11	Lincoln Benefit Life Company	7.47
12	MetLife Investors	8.77	12	MetLife Investors	8.10
13	National Integrity Life	8.02	13	National Integrity Life	7.49
14	Presidential Life Ins Co	7.83	14	Presidential Life Ins Co	7.22
15	United of Omaha	7.93	15	United of Omaha	7.56

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
		Average= 7.36			Average= 7.05
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	7.77	1	Allianz Life Ins Co of N.A.	7.42
2	American National Ins Co	7.49	2	American National Ins Co	7.17
3	Aviva Life	7.13	3	Aviva Life	6.83
4	Aviva Life Insurance NY	7.13	4	Aviva Life Insurance NY	6.83
5	OM Financial LIC	7.41	5	OM Financial LIC	7.10
6	OM Financial LIC NY	7.41	6	OM Financial LIC NY	7.10
7	Genworth Financial	7.16	7	Genworth Financial	6.86
8	Genworth New York	7.16	8	Genworth New York	6.86
9	Integrity Life Insurance	7.43	9	Integrity Life Insurance	7.13
10	Kansas City Life Ins Co	7.04	10	Kansas City Life Ins Co	6.77
11	Lincoln Benefit Life Company	7.36	11	Lincoln Benefit Life Company	7.01
12	MetLife Investors	7.99	12	MetLife Investors	7.64
13	National Integrity Life	7.43	13	National Integrity Life	7.13
14	Presidential Life Ins Co	7.05	14	Presidential Life Ins Co	6.73
15	United of Omaha	7.39	15	United of Omaha	7.18

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Rate Factor (Study # 8)

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SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
		Average= 8.01 Male Factor			Average= 7.46 Male Factor
	Company/Program			Company/Program	
1	MetLife Investors	8.77	1	MetLife Investors	8.10
2	Allianz Life Ins Co of N.A.	8.45	2	Allianz Life Ins Co of N.A.	7.79
3	American National Ins Co	8.17	3	American National Ins Co	7.60
4	Lincoln Benefit Life Company	8.06	4	United of Omaha	7.56
5	Integrity Life Insurance	8.02	5	Integrity Life Insurance	7.49
6	National Integrity Life	8.02	6	National Integrity Life	7.49
7	OM Financial LIC	7.97	7	Lincoln Benefit Life Company	7.47
8	OM Financial LIC NY	7.97	8	OM Financial LIC	7.44
9	United of Omaha	7.93	9	OM Financial LIC NY	7.44
10	Presidential Life Ins Co	7.83	10	Genworth Financial	7.29
11	Genworth Financial	7.81	11	Genworth New York	7.29
12	Genworth New York	7.81	12	Aviva Life	7.23
13	Aviva Life	7.78	13	Aviva Life Insurance NY	7.23
14	Aviva Life Insurance NY	7.78	14	Kansas City Life Ins Co	7.23
15	Kansas City Life Ins Co	7.76	15	Presidential Life Ins Co	7.22

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
		Average= 7.36 Female Factor			Average= 7.05 Female Factor
	Company/Program			Company/Program	
1	MetLife Investors	7.99	1	MetLife Investors	7.64
2	Allianz Life Ins Co of N.A.	7.77	2	Allianz Life Ins Co of N.A.	7.42
3	American National Ins Co	7.49	3	United of Omaha	7.18
4	Integrity Life Insurance	7.43	4	American National Ins Co	7.17
5	National Integrity Life	7.43	5	Integrity Life Insurance	7.13
6	OM Financial LIC	7.41	6	National Integrity Life	7.13
7	OM Financial LIC NY	7.41	7	OM Financial LIC	7.10
8	United of Omaha	7.39	8	OM Financial LIC NY	7.10
9	Lincoln Benefit Life Company	7.36	9	Lincoln Benefit Life Company	7.01
10	Genworth Financial	7.16	10	Genworth Financial	6.86
11	Genworth New York	7.16	11	Genworth New York	6.86
12	Aviva Life	7.13	12	Aviva Life	6.83
13	Aviva Life Insurance NY	7.13	13	Aviva Life Insurance NY	6.83
14	Presidential Life Ins Co	7.05	14	Kansas City Life Ins Co	6.77
15	Kansas City Life Ins Co	7.04	15	Presidential Life Ins Co	6.73

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Name of Insurance Company (Study # 9)

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SPIAs pay a guaranteed income amount on a regular basis. To speak with an annuity expert about SPIAs call toll-free (866) 866-1999 (9-5 eastern)

SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
		Average= 9.30			Average= 8.18
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	9.66	1	Allianz Life Ins Co of N.A.	8.34
2	American National Ins Co	9.51	2	American National Ins Co	8.36
3	Aviva Life	9.04	3	Aviva Life	7.93
4	Aviva Life Insurance NY	9.04	4	Aviva Life Insurance NY	7.93
5	OM Financial LIC	9.22	5	OM Financial LIC	8.13
6	OM Financial LIC NY	9.22	6	OM Financial LIC NY	8.13
7	Genworth Financial	9.23	7	Genworth Financial	8.09
8	Genworth New York	9.23	8	Genworth New York	8.09
9	Integrity Life Insurance	9.21	9	Integrity Life Insurance	8.21
10	Kansas City Life Ins Co	9.06	10	Kansas City Life Ins Co	7.99
11	Lincoln Benefit Life Company	9.20	11	Lincoln Benefit Life Company	8.19
12	MetLife Investors	10.17	12	MetLife Investors	8.85
13	National Integrity Life	9.21	13	National Integrity Life	8.21
14	Presidential Life Ins Co	9.31	14	Presidential Life Ins Co	8.03
15	United of Omaha	9.12	15	United of Omaha	8.26

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
		Average= 8.48			Average= 7.81
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	8.85	1	Allianz Life Ins Co of N.A.	8.07
2	American National Ins Co	8.67	2	American National Ins Co	7.98
3	Aviva Life	8.24	3	Aviva Life	7.57
4	Aviva Life Insurance NY	8.24	4	Aviva Life Insurance NY	7.57
5	OM Financial LIC	8.54	5	OM Financial LIC	7.84
6	OM Financial LIC NY	8.54	6	OM Financial LIC NY	7.84
7	Genworth Financial	8.33	7	Genworth Financial	7.66
8	Genworth New York	8.33	8	Genworth New York	7.66
9	Integrity Life Insurance	8.51	9	Integrity Life Insurance	7.90
10	Kansas City Life Ins Co	8.19	10	Kansas City Life Ins Co	7.57
11	Lincoln Benefit Life Company	8.32	11	Lincoln Benefit Life Company	7.71
12	MetLife Investors	9.23	12	MetLife Investors	8.44
13	National Integrity Life	8.51	13	National Integrity Life	7.90
14	Presidential Life Ins Co	8.27	14	Presidential Life Ins Co	7.54
15	United of Omaha	8.47	15	United of Omaha	7.93

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Rate Factor (Study # 10)

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SPIAs pay a guaranteed income amount on a regular basis. To speak with an annuity expert about SPIAs call toll-free (866) 866-1999 (9-5 eastern)

SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
		Average= 9.30			Average= 8.18
	Company/Program	Male Factor		Company/Program	Male Factor
1	MetLife Investors	10.17	1	MetLife Investors	8.85
2	Allianz Life Ins Co of N.A.	9.66	2	American National Ins Co	8.36
3	American National Ins Co	9.51	3	Allianz Life Ins Co of N.A.	8.34
4	Presidential Life Ins Co	9.31	4	United of Omaha	8.26
5	Genworth Financial	9.23	5	Integrity Life Insurance	8.21
6	Genworth New York	9.23	6	National Integrity Life	8.21
7	OM Financial LIC	9.22	7	Lincoln Benefit Life Company	8.19
8	OM Financial LIC NY	9.22	8	OM Financial LIC	8.13
9	Integrity Life Insurance	9.21	9	OM Financial LIC NY	8.13
10	National Integrity Life	9.21	10	Genworth Financial	8.09
11	Lincoln Benefit Life Company	9.20	11	Genworth New York	8.09
12	United of Omaha	9.12	12	Presidential Life Ins Co	8.03
13	Kansas City Life Ins Co	9.06	13	Kansas City Life Ins Co	7.99
14	Aviva Life	9.04	14	Aviva Life	7.93
15	Aviva Life Insurance NY	9.04	15	Aviva Life Insurance NY	7.93

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
		Average= 8.48			Average= 7.81
	Company/Program	Female Factor		Company/Program	Female Factor
1	MetLife Investors	9.23	1	MetLife Investors	8.44
2	Allianz Life Ins Co of N.A.	8.85	2	Allianz Life Ins Co of N.A.	8.07
3	American National Ins Co	8.67	3	American National Ins Co	7.98
4	OM Financial LIC	8.54	4	United of Omaha	7.93
5	OM Financial LIC NY	8.54	5	Integrity Life Insurance	7.90
6	Integrity Life Insurance	8.51	6	National Integrity Life	7.90
7	National Integrity Life	8.51	7	OM Financial LIC	7.84
8	United of Omaha	8.47	8	OM Financial LIC NY	7.84
9	Genworth Financial	8.33	9	Lincoln Benefit Life Company	7.71
10	Genworth New York	8.33	10	Genworth Financial	7.66
11	Lincoln Benefit Life Company	8.32	11	Genworth New York	7.66
12	Presidential Life Ins Co	8.27	12	Aviva Life	7.57
13	Aviva Life	8.24	13	Aviva Life Insurance NY	7.57
14	Aviva Life Insurance NY	8.24	14	Kansas City Life Ins Co	7.57
15	Kansas City Life Ins Co	8.19	15	Presidential Life Ins Co	7.54

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 cannot change 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”).

Comparative Annuity Reports

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

December 2008

Phone 866-866-1999

www.comparativeannuityreports.com

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SUMMARY OF ANNUITY TRENDS

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MULTI-YEAR GUARANTEE DEFERRED ANNUITY RATES (‘Certificate’ or ‘CD-like’ Annuities)

Annual Effective Yield for Guarantee Period

	<u>Highest</u>	<u>Average</u>
3-Year annuity	4.60%	4.05%
4-Year annuity	4.85%	4.23%
5-Year annuity	5.80%	4.58%
6-Year annuity	5.40%	4.44%
7-Year annuity	6.30%	4.74%
8-Year annuity	5.49%	4.70%
9-Year annuity	5.17%	4.53%
10-Year annuity	6.75%	5.33%

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

	<u>Highest</u>	<u>Average</u>		<u>Highest</u>	<u>Average</u>
Male Age 60	\$6.50	\$6.21	Male Age 70	\$7.76	\$7.41
Female Age 60	\$6.14	\$5.89	Female Age 70	\$7.30	\$7.00
Male Age 65	\$7.07	\$6.75	Male Age 75	\$8.51	\$8.15
Female Age 65	\$6.64	\$6.39	Female Age 75	\$8.11	\$7.77

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)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective
			Owner	Owner	Annuit.	Annuit.	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	Annual
			NQ	Q	NQ	Q							Yield
Allianz Life	A	Dominator 5	85	85	85	85	\$25,000	\$25,000	5	4.90%		4.90%	4.90%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.75%		3.75%	3.75%
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.85%		3.85%	3.85%
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	3.95%		3.95%	3.95%
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.05%		4.05%	4.05%
Allianz Life	A	Dominator 10	85	85	85	85	\$25,000	\$25,000	10	5.30%		5.30%	5.30%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	4.80%		4.80%	4.80%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.60%		3.60%	3.60%
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.70%		3.70%	3.70%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.55%	5.00%	3.55%	4.26%
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	3.80%		3.80%	3.80%
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	3.90%		3.90%	3.90%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	5.20%		5.20%	5.20%
American National	A+	Palladium MYG Annuity 3	85	85	85	85	\$5,000	\$5,000	3	4.00%		4.00%	4.00%
American National	A+	Palladium MYG Annuity 3 (100)	85	85	85	85	\$100,000	\$100,000	3	4.10%		4.10%	4.10%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	4.00%		4.00%	4.00%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.10%		4.10%	4.10%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.55%	1.00%	4.55%	4.75%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.65%	1.00%	4.65%	4.85%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	5.30%		5.30%	5.30%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	5.40%		5.40%	5.40%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	6.00%	1.00%	5.00%	5.14%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	6.10%	1.00%	5.10%	5.24%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	5.35%		5.35%	5.35%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	5.45%		5.45%	5.45%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.85%	2.00%	4.85%	5.07%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.95%	2.00%	4.95%	5.17%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	6.10%	1.00%	5.10%	5.20%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	6.20%	1.00%	5.20%	5.30%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	3.25%		3.25%	3.25%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.50%		4.50%	4.50%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	6.50%	2.00%	4.50%	4.83%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	9.00%	4.00%	5.00%	5.49%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	6.00%		6.00%	6.00%
ING USA Annuity and Life	A+	Guarantee Choice 5	80	80	80	80	\$15,000	\$15,000	5	3.00%		3.00%	3.00%
ING USA Annuity and Life	A+	Guarantee Choice 5 (75k)	80	80	80	80	\$75,000	\$75,000	5	4.00%	1.00%	3.00%	3.20%
ING USA Annuity and Life	A+	Guarantee Choice 7	80	80	80	80	\$15,000	\$15,000	7	4.00%		4.00%	4.00%
ING USA Annuity and Life	A+	Guarantee Choice 7 (75k)	80	80	80	80	\$75,000	\$75,000	7	5.00%	1.00%	4.00%	4.14%
ING USA Annuity and Life	A+	Guarantee Choice 10	80	80	80	80	\$15,000	\$15,000	10	4.75%		4.75%	4.75%
ING USA Annuity and Life	A+	Guarantee Choice 10 (75k)	80	80	80	80	\$75,000	\$75,000	10	5.75%	1.00%	4.75%	4.85%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.20%	0.75%	4.45%	4.60%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.70%	0.75%	4.45%	4.60%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	6.00%	0.75%	5.25%	5.32%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.70%	1.50%	3.20%	3.45%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.70%	1.50%	3.20%	3.61%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.00%	1.00%	4.00%	4.14%
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	6.00%	2.00%	4.00%	4.28%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.50%	1.50%	4.00%	4.19%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Name of Insurance Company (Study # 1)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective
			Owner	Owner	Annuit.	Annuit.	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	Annual
			NQ	Q	NQ	Q							Yield
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.50%	2.50%	4.00%	4.31%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	5.55%	1.50%	4.05%	4.22%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	6.55%	2.50%	4.05%	4.32%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.90%	1.00%	4.90%	5.00%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	6.90%	2.00%	4.90%	5.10%
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	3	4.35%		4.35%	4.35%
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	3	4.60%		4.60%	4.60%
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	5	5.55%		5.55%	5.55%
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	5	5.80%		5.80%	5.80%
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	7	6.05%		6.05%	6.05%
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	7	6.30%		6.30%	6.30%
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	10	6.50%		6.50%	6.50%
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	10	6.75%		6.75%	6.75%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	4.85%		4.85%	4.85%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	5.05%		5.05%	5.05%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	5.00%		5.00%	5.00%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	5.00%		5.00%	5.00%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	5.00%		5.00%	5.00%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	5.00%		5.00%	5.00%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	5.00%		5.00%	5.00%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.50%	0.75%	3.75%	3.94%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.20%	0.75%	4.45%	4.60%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.70%	0.75%	4.95%	5.06%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	4.65%	1.00%	3.65%	3.98%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	4.50%		4.50%	4.50%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	6.60%	2.00%	4.60%	5.00%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	5.00%		5.00%	5.00%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	4.90%		4.90%	4.90%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	8.30%	4.00%	4.30%	4.79%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.74%		4.74%	4.74%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	4.20%		4.20%	4.20%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.45%		4.45%	4.45%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	4.90%		4.90%	4.90%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.50%	1.00%	4.50%	4.64%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	5.10%		5.10%	5.10%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	6.00%	1.00%	5.00%	5.10%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.25%	1.00%	4.25%	4.45%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	5.90%	1.00%	4.90%	5.04%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner NQ	Owner Q	Annuit. NQ	Annuit. Q	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	3	4.60%		4.60%	4.60%
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	3	4.35%		4.35%	4.35%
American National	A+	Palladium MYG Annuity 3 (100)	85	85	85	85	\$100,000	\$100,000	3	4.10%		4.10%	4.10%
American National	A+	Palladium MYG Annuity 3	85	85	85	85	\$5,000	\$5,000	3	4.00%		4.00%	4.00%
North American Company	A+	North American Guarantee 3	90	90	90	90	\$10,000	\$2,000	3	4.65%	1.00%	3.65%	3.98%
EquiTrust Life	A	Certainty 3	90	90	90	90	\$10,000	\$10,000	3	3.25%		3.25%	3.25%
Midland National Life	A+	Direct Guarantee 4	90	90	90	90	\$10,000	\$10,000	4	4.85%		4.85%	4.85%
North American Company	A+	North American Guarantee 4	90	90	90	90	\$10,000	\$2,000	4	4.50%		4.50%	4.50%
American National	A+	Palladium MYG Annuity 4 (100)	85	85	85	85	\$100,000	\$100,000	4	4.10%		4.10%	4.10%
American National	A+	Palladium MYG Annuity 4	85	85	85	85	\$5,000	\$5,000	4	4.00%		4.00%	4.00%
National Integrity Life Insurance	A++	Momentum Advantage 4	86	86	86	86	\$20,000	\$20,000	4	4.50%	0.75%	3.75%	3.94%
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	5	5.80%		5.80%	5.80%
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	5	5.55%		5.55%	5.55%
Midland National Life	A+	MNL Guarantee Plus 5	90	90	90	90	\$25,000	\$25,000	5	5.05%		5.05%	5.05%
North American Company	A+	North American Guarantee 5	90	90	90	90	\$10,000	\$2,000	5	6.60%	2.00%	4.60%	5.00%
Allianz Life	A	Dominator 5	85	85	85	85	\$25,000	\$25,000	5	4.90%		4.90%	4.90%
American National	A+	Palladium MYG Annuity 5 (100)	85	85	85	85	\$100,000	\$100,000	5	5.65%	1.00%	4.65%	4.85%
Allianz Life of NY	A	Dominator Annuity 5	80	80	80	80	\$35,000	\$35,000	5	4.80%		4.80%	4.80%
American National	A+	Palladium MYG Annuity 5	85	85	85	85	\$5,000	\$5,000	5	5.55%	1.00%	4.55%	4.75%
Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.20%	0.75%	4.45%	4.60%
National Integrity Life Insurance	A++	Momentum Advantage 5	86	86	86	86	\$20,000	\$20,000	5	5.20%	0.75%	4.45%	4.60%
EquiTrust Life	A	Certainty 5	90	90	90	90	\$10,000	\$10,000	5	4.50%		4.50%	4.50%
OM Financial LIC (F&G)	A	Fidelity Platinum 5 (CT,NC,OK)	90	90	90	90	\$5,000	\$2,000	5	4.45%		4.45%	4.45%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 5	99	99	85	85	\$5,000	\$2,000	5	5.25%	1.00%	4.25%	4.45%
OM Financial LIC (F&G)	A	Fidelity Platinum 5	90	90	90	90	\$5,000	\$2,000	5	4.20%		4.20%	4.20%
OM Financial LIC (F&G)	A	Platinum Plus 5	90	90	90	90	\$5,000	\$2,000	5	5.00%	1.00%	4.00%	4.20%
ING USA Annuity and Life	A+	Guarantee Choice 5 (75k)	80	80	80	80	\$75,000	\$75,000	5	4.00%	1.00%	3.00%	3.20%
ING USA Annuity and Life	A+	Guarantee Choice 5	80	80	80	80	\$15,000	\$15,000	5	3.00%		3.00%	3.00%
American National	A+	Palladium MYG Annuity 6 (100)	85	85	85	85	\$100,000	\$100,000	6	5.40%		5.40%	5.40%
American National	A+	Palladium MYG Annuity 6	85	85	85	85	\$5,000	\$5,000	6	5.30%		5.30%	5.30%
Midland National Life	A+	Direct Guarantee 6	90	90	90	90	\$10,000	\$10,000	6	5.00%		5.00%	5.00%
North American Company	A+	North American Guarantee 6	90	90	90	90	\$10,000	\$2,000	6	5.00%		5.00%	5.00%
EquiTrust Life	A	Certainty 6	90	90	90	90	\$10,000	\$10,000	6	6.50%	2.00%	4.50%	4.83%
Allianz Life	A	Dominator 6	85	85	85	85	\$20,000	\$20,000	6	3.75%		3.75%	3.75%
Lincoln Benefit Life	A+r	Tactician Plus 6 (100k)	90	90	90	90	\$100,000	\$100,000	6	5.70%	1.50%	3.20%	3.61%
Allianz Life of NY	A	Dominator Annuity 6	80	80	80	80	\$35,000	\$35,000	6	3.60%		3.60%	3.60%
Lincoln Benefit Life	A+r	Tactician Plus 6	90	90	90	90	\$5,000	\$2,000	6	4.70%	1.50%	3.20%	3.45%
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	7	6.30%		6.30%	6.30%
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	7	6.05%		6.05%	6.05%
American National	A+	Palladium MYG Annuity 7 (100)	85	85	85	85	\$100,000	\$100,000	7	6.10%	1.00%	5.10%	5.24%
American National	A+	Palladium MYG Annuity 7	85	85	85	85	\$5,000	\$5,000	7	6.00%	1.00%	5.00%	5.14%
National Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.70%	0.75%	4.95%	5.06%
OM Financial LIC NY (F&G NY)	A	Empire Annuity 7	99	99	85	85	\$5,000	\$2,000	7	5.90%	1.00%	4.90%	5.04%
Midland National Life	A+	MNL Guarantee Plus 7	90	90	90	90	\$25,000	\$25,000	7	5.00%		5.00%	5.00%
North American Company	A+	Escalating Rate Annuity	90	90	90	90	\$10,000	\$2,000	7	4.90%		4.90%	4.90%
OM Financial LIC (F&G)	A	Fidelity Platinum 7	90	90	90	90	\$5,000	\$2,000	7	4.90%		4.90%	4.90%
OM Financial LIC (F&G)	A	Platinum Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.50%	1.00%	4.50%	4.64%
Integrity Life Insurance	A++	Momentum Advantage 7	85	85	85	85	\$20,000	\$20,000	7	5.70%	0.75%	4.45%	4.60%

MYG (Multi-Year Guarantee) Annuity -- Sorted by Rate Guarantee Period & Effective Annual Yield (Study # 2)

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Insurance Company	AM Best's Rating	Plan Name	Maximum Issue Age				Minimum Premium		Rate Guarantee Period	Interest Rates			Effective Annual Yield
			Owner	Owner	Annuit.	Annuit.	NQ	Q		1st Year	Yr. 1 Bonus	Other Years	
			NQ	Q	NQ	Q	NQ	Q					
Lincoln Benefit Life	A+r	Tactician Plus 7 (100k)	90	90	90	90	\$100,000	\$100,000	7	6.00%	2.00%	4.00%	4.28%
Allianz Life of NY	A	Power 5	99	99	80	80	\$35,000	\$35,000	7	8.55%	5.00%	3.55%	4.26%
ING USA Annuity and Life	A+	Guarantee Choice 7 (75k)	80	80	80	80	\$75,000	\$75,000	7	5.00%	1.00%	4.00%	4.14%
Lincoln Benefit Life	A+r	Tactician Plus 7	90	90	90	90	\$5,000	\$2,000	7	5.00%	1.00%	4.00%	4.14%
ING USA Annuity and Life	A+	Guarantee Choice 7	80	80	80	80	\$15,000	\$15,000	7	4.00%		4.00%	4.00%
Allianz Life	A	Dominator 7	85	85	85	85	\$20,000	\$20,000	7	3.85%		3.85%	3.85%
Allianz Life of NY	A	Dominator Annuity 7	80	80	80	80	\$35,000	\$35,000	7	3.70%		3.70%	3.70%
EquiTrust Life	A	Certainty 8	90	90	90	90	\$10,000	\$10,000	8	9.00%	4.00%	5.00%	5.49%
American National	A+	Palladium MYG Annuity 8 (100)	85	85	85	85	\$100,000	\$100,000	8	5.45%		5.45%	5.45%
American National	A+	Palladium MYG Annuity 8	85	85	85	85	\$5,000	\$5,000	8	5.35%		5.35%	5.35%
Midland National Life	A+	Direct Guarantee 8	90	90	90	90	\$10,000	\$10,000	8	5.00%		5.00%	5.00%
North American Company	A+	North American Guarantee 8	90	90	90	90	\$10,000	\$2,000	8	8.30%	4.00%	4.30%	4.79%
Lincoln Benefit Life	A+r	Tactician Plus 8 (100k)	90	90	90	90	\$100,000	\$100,000	8	6.50%	2.50%	4.00%	4.31%
Lincoln Benefit Life	A+r	Tactician Plus 8	90	90	90	90	\$5,000	\$2,000	8	5.50%	1.50%	4.00%	4.19%
Allianz Life	A	Dominator 8	85	85	85	85	\$20,000	\$20,000	8	3.95%		3.95%	3.95%
Allianz Life of NY	A	Dominator Annuity 8	80	80	80	80	\$35,000	\$35,000	8	3.80%		3.80%	3.80%
American National	A+	Palladium MYG Annuity 9 (100)	85	85	85	85	\$100,000	\$100,000	9	6.95%	2.00%	4.95%	5.17%
American National	A+	Palladium MYG Annuity 9	85	85	85	85	\$5,000	\$5,000	9	6.85%	2.00%	4.85%	5.07%
Midland National Life	A+	MNL Guarantee Plus 9	90	90	90	90	\$25,000	\$25,000	9	5.00%		5.00%	5.00%
Lincoln Benefit Life	A+r	Tactician Plus 9 (100k)	90	90	90	90	\$100,000	\$100,000	9	6.55%	2.50%	4.05%	4.32%
Lincoln Benefit Life	A+r	Tactician Plus 9	90	90	90	90	\$5,000	\$2,000	9	5.55%	1.50%	4.05%	4.22%
Allianz Life	A	Dominator 9	85	85	85	85	\$20,000	\$20,000	9	4.05%		4.05%	4.05%
Allianz Life of NY	A	Dominator Annuity 9	80	80	80	80	\$35,000	\$35,000	9	3.90%		3.90%	3.90%
MetLife Investors USA	A+	FA-Fixed Annuity (25k)	90	90	90	90	\$25,000	\$25,000	10	6.75%		6.75%	6.75%
MetLife Investors USA	A+	FA-Fixed Annuity	90	90	90	90	\$5,000	\$5,000	10	6.50%		6.50%	6.50%
EquiTrust Life	A	Certainty 10	90	90	90	90	\$10,000	\$10,000	10	6.00%		6.00%	6.00%
Integrity Life Insurance	A++	Momentum Advantage 10	85	85	85	85	\$20,000	\$20,000	10	6.00%	0.75%	5.25%	5.32%
Allianz Life	A	Dominator 10	85	85	85	85	\$25,000	\$25,000	10	5.30%		5.30%	5.30%
American National	A+	Palladium MYG Annuity 10 (100)	85	85	85	85	\$100,000	\$100,000	10	6.20%	1.00%	5.20%	5.30%
Allianz Life of NY	A	Dominator Annuity 10	80	80	80	80	\$35,000	\$35,000	10	5.20%		5.20%	5.20%
American National	A+	Palladium MYG Annuity 10	85	85	85	85	\$5,000	\$5,000	10	6.10%	1.00%	5.10%	5.20%
Lincoln Benefit Life	A+r	Tactician Plus 10 (100k)	90	90	90	90	\$100,000	\$100,000	10	6.90%	2.00%	4.90%	5.10%
OM Financial LIC (F&G)	A	Fidelity Platinum 10	90	90	90	90	\$5,000	\$2,000	10	5.10%		5.10%	5.10%
OM Financial LIC (F&G)	A	Platinum Plus 10	90	90	90	90	\$5,000	\$2,000	10	6.00%	1.00%	5.00%	5.10%
Lincoln Benefit Life	A+r	Tactician Plus 10	90	90	90	90	\$5,000	\$2,000	10	5.90%	1.00%	4.90%	5.00%
Midland National Life	A+	Direct Guarantee 10	90	90	90	90	\$10,000	\$10,000	10	5.00%		5.00%	5.00%
ING USA Annuity and Life	A+	Guarantee Choice 10 (75k)	80	80	80	80	\$75,000	\$75,000	10	5.75%	1.00%	4.75%	4.85%
ING USA Annuity and Life	A+	Guarantee Choice 10	80	80	80	80	\$15,000	\$15,000	10	4.75%		4.75%	4.75%
North American Company	A+	North American Builder	90	90	90	90	\$10,000	\$2,000	10	4.74%		4.74%	4.74%

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Name of Insurance Company (Study # 3)

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SPIAs pay a guaranteed income amount on a regular basis. To speak with an annuity expert about SPIAs call toll-free (866) 866-1999 (9-5 eastern)

SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
		Average= 6.34			Average= 6.21
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	6.21	1	Allianz Life Ins Co of N.A.	6.07
2	American National Ins Co	6.54	2	American National Ins Co	6.39
3	Aviva Life	6.23	3	Aviva Life	6.09
4	Aviva Life Insurance NY	6.23	4	Aviva Life Insurance NY	6.09
5	OM Financial LIC NY	6.40	5	OM Financial LIC NY	6.27
6	OM Financial LIC	6.40	6	OM Financial LIC	6.27
7	Genworth Financial	6.17	7	Genworth Financial	6.04
8	Genworth New York	6.17	8	Genworth New York	6.04
9	Integrity Life Insurance	6.55	9	Integrity Life Insurance	6.41
10	Kansas City Life Ins Co	6.14	10	Kansas City Life Ins Co	6.01
11	Lincoln Benefit Life Company	6.48	11	Lincoln Benefit Life Company	6.31
12	MetLife Investors	6.55	12	MetLife Investors	6.50
13	National Integrity Life	6.55	13	National Integrity Life	6.41
14	Presidential Life Ins Co	6.09	14	Presidential Life Ins Co	5.94
15	United of Omaha	6.41	15	United of Omaha	6.32

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
		Average= 5.99			Average= 5.89
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	5.81	1	Allianz Life Ins Co of N.A.	5.47
2	American National Ins Co	6.16	2	American National Ins Co	6.07
3	Aviva Life	5.86	3	Aviva Life	5.78
4	Aviva Life Insurance NY	5.86	4	Aviva Life Insurance NY	5.78
5	OM Financial LIC NY	6.14	5	OM Financial LIC NY	6.06
6	OM Financial LIC	6.14	6	OM Financial LIC	6.06
7	Genworth Financial	5.84	7	Genworth Financial	5.76
8	Genworth New York	5.84	8	Genworth New York	5.76
9	Integrity Life Insurance	6.20	9	Integrity Life Insurance	6.12
10	Kansas City Life Ins Co	5.74	10	Kansas City Life Ins Co	5.67
11	Lincoln Benefit Life Company	6.06	11	Lincoln Benefit Life Company	5.97
12	MetLife Investors	6.23	12	MetLife Investors	6.14
13	National Integrity Life	6.20	13	National Integrity Life	6.12
14	Presidential Life Ins Co	5.66	14	Presidential Life Ins Co	5.58
15	United of Omaha	6.06	15	United of Omaha	6.02

SPIA (Single Premium Immediate Annuity) Age 60 -- Sorted by Rate Factor (Study # 4)

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SPIA Age 60 - MALE Single Life with No Beneficiary			SPIA Age 60 - MALE Single Life with 10 Years Certain		
		Average= 6.34			Average= 6.21
	Company/Program	Male Factor		Company/Program	Male Factor
1	Integrity Life Insurance	6.55	1	MetLife Investors	6.50
2	MetLife Investors	6.55	2	Integrity Life Insurance	6.41
3	National Integrity Life	6.55	3	National Integrity Life	6.41
4	American National Ins Co	6.54	4	American National Ins Co	6.39
5	Lincoln Benefit Life Company	6.48	5	United of Omaha	6.32
6	United of Omaha	6.41	6	Lincoln Benefit Life Company	6.31
7	OM Financial LIC NY	6.40	7	OM Financial LIC NY	6.27
8	OM Financial LIC	6.40	8	OM Financial LIC	6.27
9	Aviva Life	6.23	9	Aviva Life	6.09
10	Aviva Life Insurance NY	6.23	10	Aviva Life Insurance NY	6.09
11	Allianz Life Ins Co of N.A.	6.21	11	Allianz Life Ins Co of N.A.	6.07
12	Genworth Financial	6.17	12	Genworth Financial	6.04
13	Genworth New York	6.17	13	Genworth New York	6.04
14	Kansas City Life Ins Co	6.14	14	Kansas City Life Ins Co	6.01
15	Presidential Life Ins Co	6.09	15	Presidential Life Ins Co	5.94

SPIA Age 60 - FEMALE Single Life with No Beneficiary			SPIA Age 60 - FEMALE Single Life with 10 Years Certain		
		Average= 5.99			Average= 5.89
	Company/Program	Female Factor		Company/Program	Female Factor
1	MetLife Investors	6.23	1	MetLife Investors	6.14
2	Integrity Life Insurance	6.20	2	Integrity Life Insurance	6.12
3	National Integrity Life	6.20	3	National Integrity Life	6.12
4	American National Ins Co	6.16	4	American National Ins Co	6.07
5	OM Financial LIC NY	6.14	5	OM Financial LIC NY	6.06
6	OM Financial LIC	6.14	6	OM Financial LIC	6.06
7	Lincoln Benefit Life Company	6.06	7	United of Omaha	6.02
8	United of Omaha	6.06	8	Lincoln Benefit Life Company	5.97
9	Aviva Life	5.86	9	Aviva Life	5.78
10	Aviva Life Insurance NY	5.86	10	Aviva Life Insurance NY	5.78
11	Genworth Financial	5.84	11	Genworth Financial	5.76
12	Genworth New York	5.84	12	Genworth New York	5.76
13	Allianz Life Ins Co of N.A.	5.81	13	Kansas City Life Ins Co	5.67
14	Kansas City Life Ins Co	5.74	14	Presidential Life Ins Co	5.58
15	Presidential Life Ins Co	5.66	15	Allianz Life Ins Co of N.A.	5.47

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 Certain		
		Average= 7.02			Average= 6.75
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	6.87	1	Allianz Life Ins Co of N.A.	6.58
2	American National Ins Co	7.21	2	American National Ins Co	6.93
3	Aviva Life	6.88	3	Aviva Life	6.61
4	Aviva Life Insurance NY	6.88	4	Aviva Life Insurance NY	6.61
5	OM Financial LIC NY	7.02	5	OM Financial LIC NY	6.76
6	OM Financial LIC	7.02	6	OM Financial LIC	6.76
7	Genworth Financial	6.85	7	Genworth Financial	6.59
8	Genworth New York	6.85	8	Genworth New York	6.59
9	Integrity Life Insurance	7.23	9	Integrity Life Insurance	6.97
10	Kansas City Life Ins Co	6.81	10	Kansas City Life Ins Co	6.55
11	Lincoln Benefit Life Company	7.18	11	Lincoln Benefit Life Company	6.85
12	MetLife Investors	7.38	12	MetLife Investors	7.07
13	National Integrity Life	7.23	13	National Integrity Life	6.97
14	Presidential Life Ins Co	6.81	14	Presidential Life Ins Co	6.51
15	United of Omaha	7.02	15	United of Omaha	6.89

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
		Average= 6.52			Average= 6.39
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	6.35	1	Allianz Life Ins Co of N.A.	6.21
2	American National Ins Co	6.70	2	American National Ins Co	6.55
3	Aviva Life	6.39	3	Aviva Life	6.24
4	Aviva Life Insurance NY	6.39	4	Aviva Life Insurance NY	6.24
5	OM Financial LIC NY	6.56	5	OM Financial LIC NY	6.49
6	OM Financial LIC	6.56	6	OM Financial LIC	6.49
7	Genworth Financial	6.38	7	Genworth Financial	6.23
8	Genworth New York	6.38	8	Genworth New York	6.23
9	Integrity Life Insurance	6.78	9	Integrity Life Insurance	6.63
10	Kansas City Life Ins Co	6.27	10	Kansas City Life Ins Co	6.14
11	Lincoln Benefit Life Company	6.63	11	Lincoln Benefit Life Company	6.44
12	MetLife Investors	6.81	12	MetLife Investors	6.64
13	National Integrity Life	6.78	13	National Integrity Life	6.63
14	Presidential Life Ins Co	6.24	14	Presidential Life Ins Co	6.08
15	United of Omaha	6.62	15	United of Omaha	6.56

SPIA (Single Premium Immediate Annuity) Age 65 --- Sorted by Rate Factor (Study # 6)

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SPIAs pay a guaranteed income amount on a regular basis. To speak with an annuity expert about SPIAs call toll-free (866) 866-1999 (9-5 eastern)

SPIA Age 65 - MALE Single Life with No Beneficiary			SPIA Age 65 - MALE Single Life with 10 Years Certain		
		Average= 7.02			Average= 6.75
	Company/Program	Male Factor		Company/Program	Male Factor
1	MetLife Investors	7.38	1	MetLife Investors	7.07
2	Integrity Life Insurance	7.23	2	Integrity Life Insurance	6.97
3	National Integrity Life	7.23	3	National Integrity Life	6.97
4	American National Ins Co	7.21	4	American National Ins Co	6.93
5	Lincoln Benefit Life Company	7.18	5	United of Omaha	6.89
6	OM Financial LIC NY	7.02	6	Lincoln Benefit Life Company	6.85
7	OM Financial LIC	7.02	7	OM Financial LIC NY	6.76
8	United of Omaha	7.02	8	OM Financial LIC	6.76
9	Aviva Life	6.88	9	Aviva Life	6.61
10	Aviva Life Insurance NY	6.88	10	Aviva Life Insurance NY	6.61
11	Allianz Life Ins Co of N.A.	6.87	11	Genworth Financial	6.59
12	Genworth Financial	6.85	12	Genworth New York	6.59
13	Genworth New York	6.85	13	Allianz Life Ins Co of N.A.	6.58
14	Kansas City Life Ins Co	6.81	14	Kansas City Life Ins Co	6.55
15	Presidential Life Ins Co	6.81	15	Presidential Life Ins Co	6.51

SPIA Age 65 - FEMALE Single Life with No Beneficiary			SPIA Age 65 - FEMALE Single Life with 10 Years Certain		
		Average= 6.52			Average= 6.39
	Company/Program	Female Factor		Company/Program	Female Factor
1	MetLife Investors	6.81	1	MetLife Investors	6.64
2	Integrity Life Insurance	6.78	2	Integrity Life Insurance	6.63
3	National Integrity Life	6.78	3	National Integrity Life	6.63
4	American National Ins Co	6.70	4	United of Omaha	6.56
5	Lincoln Benefit Life Company	6.63	5	American National Ins Co	6.55
6	United of Omaha	6.62	6	OM Financial LIC NY	6.49
7	OM Financial LIC NY	6.56	7	OM Financial LIC	6.49
8	OM Financial LIC	6.56	8	Lincoln Benefit Life Company	6.44
9	Aviva Life	6.39	9	Aviva Life	6.24
10	Aviva Life Insurance NY	6.39	10	Aviva Life Insurance NY	6.24
11	Genworth Financial	6.38	11	Genworth Financial	6.23
12	Genworth New York	6.38	12	Genworth New York	6.23
13	Allianz Life Ins Co of N.A.	6.35	13	Allianz Life Ins Co of N.A.	6.21
14	Kansas City Life Ins Co	6.27	14	Kansas City Life Ins Co	6.14
15	Presidential Life Ins Co	6.24	15	Presidential Life Ins Co	6.08

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Name of Insurance Company (Study # 7)

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SPIAs pay a guaranteed income amount on a regular basis. To speak with an annuity expert about SPIAs call toll-free (866) 866-1999 (9-5 eastern)

SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
		Average= 7.96			Average= 7.41
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	7.85	1	Allianz Life Ins Co of N.A.	7.24
2	American National Ins Co	8.17	2	American National Ins Co	7.60
3	Aviva Life	7.78	3	Aviva Life	7.23
4	Aviva Life Insurance NY	7.78	4	Aviva Life Insurance NY	7.23
5	OM Financial LIC	7.97	5	OM Financial LIC	7.44
6	OM Financial LIC NY	7.97	6	OM Financial LIC NY	7.44
7	Genworth Financial	7.81	7	Genworth Financial	7.29
8	Genworth New York	7.81	8	Genworth New York	7.29
9	Integrity Life Insurance	8.15	9	Integrity Life Insurance	7.61
10	Kansas City Life Ins Co	7.76	10	Kansas City Life Ins Co	7.23
11	Lincoln Benefit Life Company	8.06	11	Lincoln Benefit Life Company	7.47
12	MetLife Investors	8.40	12	MetLife Investors	7.76
13	National Integrity Life	8.15	13	National Integrity Life	7.61
14	Presidential Life Ins Co	7.83	14	Presidential Life Ins Co	7.22
15	United of Omaha	7.93	15	United of Omaha	7.56

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
		Average= 7.31			Average= 7.00
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	7.14	1	Allianz Life Ins Co of N.A.	6.82
2	American National Ins Co	7.49	2	American National Ins Co	7.17
3	Aviva Life	7.13	3	Aviva Life	6.83
4	Aviva Life Insurance NY	7.13	4	Aviva Life Insurance NY	6.83
5	OM Financial LIC	7.41	5	OM Financial LIC	7.10
6	OM Financial LIC NY	7.41	6	OM Financial LIC NY	7.10
7	Genworth Financial	7.16	7	Genworth Financial	6.86
8	Genworth New York	7.16	8	Genworth New York	6.86
9	Integrity Life Insurance	7.56	9	Integrity Life Insurance	7.25
10	Kansas City Life Ins Co	7.04	10	Kansas City Life Ins Co	6.77
11	Lincoln Benefit Life Company	7.36	11	Lincoln Benefit Life Company	7.01
12	MetLife Investors	7.63	12	MetLife Investors	7.30
13	National Integrity Life	7.56	13	National Integrity Life	7.25
14	Presidential Life Ins Co	7.05	14	Presidential Life Ins Co	6.73
15	United of Omaha	7.39	15	United of Omaha	7.18

SPIA (Single Premium Immediate Annuity) Age 70 --- Sorted by Rate Factor (Study # 8)

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SPIAs pay a guaranteed income amount on a regular basis. To speak with an annuity expert about SPIAs call toll-free (866) 866-1999 (9-5 eastern)

SPIA Age 70 - MALE Single Life with No Beneficiary			SPIA Age 70 - MALE Single Life with 10 Years Certain		
		Average= 7.96			Average= 7.41
	Company/Program	Male Factor		Company/Program	Male Factor
1	MetLife Investors	8.40	1	MetLife Investors	7.76
2	American National Ins Co	8.17	2	Integrity Life Insurance	7.61
3	Integrity Life Insurance	8.15	3	National Integrity Life	7.61
4	National Integrity Life	8.15	4	American National Ins Co	7.60
5	Lincoln Benefit Life Company	8.06	5	United of Omaha	7.56
6	OM Financial LIC	7.97	6	Lincoln Benefit Life Company	7.47
7	OM Financial LIC NY	7.97	7	OM Financial LIC	7.44
8	United of Omaha	7.93	8	OM Financial LIC NY	7.44
9	Allianz Life Ins Co of N.A.	7.85	9	Genworth Financial	7.29
10	Presidential Life Ins Co	7.83	10	Genworth New York	7.29
11	Genworth Financial	7.81	11	Allianz Life Ins Co of N.A.	7.24
12	Genworth New York	7.81	12	Aviva Life	7.23
13	Aviva Life	7.78	13	Aviva Life Insurance NY	7.23
14	Aviva Life Insurance NY	7.78	14	Kansas City Life Ins Co	7.23
15	Kansas City Life Ins Co	7.76	15	Presidential Life Ins Co	7.22

SPIA Age 70 - FEMALE Single Life with No Beneficiary			SPIA Age 70 - FEMALE Single Life with 10 Years Certain		
		Average= 7.31			Average= 7.00
	Company/Program	Female Factor		Company/Program	Female Factor
1	MetLife Investors	7.63	1	MetLife Investors	7.30
2	Integrity Life Insurance	7.56	2	Integrity Life Insurance	7.25
3	National Integrity Life	7.56	3	National Integrity Life	7.25
4	American National Ins Co	7.49	4	United of Omaha	7.18
5	OM Financial LIC	7.41	5	American National Ins Co	7.17
6	OM Financial LIC NY	7.41	6	OM Financial LIC	7.10
7	United of Omaha	7.39	7	OM Financial LIC NY	7.10
8	Lincoln Benefit Life Company	7.36	8	Lincoln Benefit Life Company	7.01
9	Genworth Financial	7.16	9	Genworth Financial	6.86
10	Genworth New York	7.16	10	Genworth New York	6.86
11	Allianz Life Ins Co of N.A.	7.14	11	Aviva Life	6.83
12	Aviva Life	7.13	12	Aviva Life Insurance NY	6.83
13	Aviva Life Insurance NY	7.13	13	Allianz Life Ins Co of N.A.	6.82
14	Presidential Life Ins Co	7.05	14	Kansas City Life Ins Co	6.77
15	Kansas City Life Ins Co	7.04	15	Presidential Life Ins Co	6.73

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Name of Insurance Company (Study # 9)

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SPIAs pay a guaranteed income amount on a regular basis. To speak with an annuity expert about SPIAs call toll-free (866) 866-1999 (9-5 eastern)

SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
		Average= 9.26			Average= 8.15
	Company/Program	Male Factor		Company/Program	Male Factor
1	Allianz Life Ins Co of N.A.	9.19	1	Allianz Life Ins Co of N.A.	7.94
2	American National Ins Co	9.51	2	American National Ins Co	8.36
3	Aviva Life	9.04	3	Aviva Life	7.93
4	Aviva Life Insurance NY	9.04	4	Aviva Life Insurance NY	7.93
5	OM Financial LIC	9.22	5	OM Financial LIC	8.13
6	OM Financial LIC NY	9.22	6	OM Financial LIC NY	8.13
7	Genworth Financial	9.23	7	Genworth Financial	8.09
8	Genworth New York	9.23	8	Genworth New York	8.09
9	Integrity Life Insurance	9.33	9	Integrity Life Insurance	8.32
10	Kansas City Life Ins Co	9.06	10	Kansas City Life Ins Co	7.99
11	Lincoln Benefit Life Company	9.20	11	Lincoln Benefit Life Company	8.19
12	MetLife Investors	9.80	12	MetLife Investors	8.51
13	National Integrity Life	9.33	13	National Integrity Life	8.32
14	Presidential Life Ins Co	9.31	14	Presidential Life Ins Co	8.03
15	United of Omaha	9.12	15	United of Omaha	8.26

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
		Average= 8.44			Average= 7.77
	Company/Program	Female Factor		Company/Program	Female Factor
1	Allianz Life Ins Co of N.A.	8.33	1	Allianz Life Ins Co of N.A.	7.60
2	American National Ins Co	8.67	2	American National Ins Co	7.98
3	Aviva Life	8.24	3	Aviva Life	7.57
4	Aviva Life Insurance NY	8.24	4	Aviva Life Insurance NY	7.57
5	OM Financial LIC	8.54	5	OM Financial LIC	7.84
6	OM Financial LIC NY	8.54	6	OM Financial LIC NY	7.84
7	Genworth Financial	8.33	7	Genworth Financial	7.66
8	Genworth New York	8.33	8	Genworth New York	7.66
9	Integrity Life Insurance	8.64	9	Integrity Life Insurance	8.01
10	Kansas City Life Ins Co	8.19	10	Kansas City Life Ins Co	7.57
11	Lincoln Benefit Life Company	8.32	11	Lincoln Benefit Life Company	7.71
12	MetLife Investors	8.87	12	MetLife Investors	8.11
13	National Integrity Life	8.64	13	National Integrity Life	8.01
14	Presidential Life Ins Co	8.27	14	Presidential Life Ins Co	7.54
15	United of Omaha	8.47	15	United of Omaha	7.93

SPIA (Single Premium Immediate Annuity) Age 75 --- Sorted by Rate Factor (Study # 10)

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SPIA Age 75 - MALE Single Life with No Beneficiary			SPIA Age 75 - MALE Single Life with 10 Years Certain		
		Average= 9.26			Average= 8.15
	Company/Program	Male Factor		Company/Program	Male Factor
1	MetLife Investors	9.80	1	MetLife Investors	8.51
2	American National Ins Co	9.51	2	American National Ins Co	8.36
3	Integrity Life Insurance	9.33	3	Integrity Life Insurance	8.32
4	National Integrity Life	9.33	4	National Integrity Life	8.32
5	Presidential Life Ins Co	9.31	5	United of Omaha	8.26
6	Genworth Financial	9.23	6	Lincoln Benefit Life Company	8.19
7	Genworth New York	9.23	7	OM Financial LIC	8.13
8	OM Financial LIC	9.22	8	OM Financial LIC NY	8.13
9	OM Financial LIC NY	9.22	9	Genworth Financial	8.09
10	Lincoln Benefit Life Company	9.20	10	Genworth New York	8.09
11	Allianz Life Ins Co of N.A.	9.19	11	Presidential Life Ins Co	8.03
12	United of Omaha	9.12	12	Kansas City Life Ins Co	7.99
13	Kansas City Life Ins Co	9.06	13	Allianz Life Ins Co of N.A.	7.94
14	Aviva Life	9.04	14	Aviva Life	7.93
15	Aviva Life Insurance NY	9.04	15	Aviva Life Insurance NY	7.93

SPIA Age 75 - FEMALE Single Life with No Beneficiary			SPIA Age 75 - FEMALE Single Life with 10 Years Certain		
		Average= 8.44			Average= 7.77
	Company/Program	Female Factor		Company/Program	Female Factor
1	MetLife Investors	8.87	1	MetLife Investors	8.11
2	American National Ins Co	8.67	2	Integrity Life Insurance	8.01
3	Integrity Life Insurance	8.64	3	National Integrity Life	8.01
4	National Integrity Life	8.64	4	American National Ins Co	7.98
5	OM Financial LIC	8.54	5	United of Omaha	7.93
6	OM Financial LIC NY	8.54	6	OM Financial LIC	7.84
7	United of Omaha	8.47	7	OM Financial LIC NY	7.84
8	Allianz Life Ins Co of N.A.	8.33	8	Lincoln Benefit Life Company	7.71
9	Genworth Financial	8.33	9	Genworth Financial	7.66
10	Genworth New York	8.33	10	Genworth New York	7.66
11	Lincoln Benefit Life Company	8.32	11	Allianz Life Ins Co of N.A.	7.60
12	Presidential Life Ins Co	8.27	12	Aviva Life	7.57
13	Aviva Life	8.24	13	Aviva Life Insurance NY	7.57
14	Aviva Life Insurance NY	8.24	14	Kansas City Life Ins Co	7.57
15	Kansas City Life Ins Co	8.19	15	Presidential Life Ins Co	7.54

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 cannot change 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”).