

ANNUITY PRODUCTS AT A GLANCE

As of 05/16/2012	American National	Lincoln Financial	Minnesota Life	Protective Life	American General
Product	Paladium	MYGuarantee Plus	Secure Option Select	Future Saver II	HorizonAchiever
Interest Rate	YR1 YRS 2+ 5yr 2.10% 1.10% 6yr 2.00% 2.00% 10yr 3.55% 2.55% Subt. .10% for <\$100,000	5 Yr 1.70% 6 Yr 2.00% 7 Yr 2.40% 10 Yr 2.55% subt. .15% <100k	<100k 100k 5yr 1.60% 1.80% 7yr 1.95% 2.15% 9yr 2.70% 2.90%	YR1 YRS 2+ 5yr 2.01% 1.00% 7yr 2.31% 1.30% *Subt 1% 1st yr for <100K	1.75% guaranteed for 6 yrs.
Policy type	Single Premium	Single Premium	Single Premium	Flexible Premium	Single Premium
Min. Deposit	\$5,000	\$10,000	\$5,000	\$10,000	\$5,000
Age Range	0-85	0-85	0-90	0-85	0-85
AM Best	A	A+	A+	A+	A
S&P	AA-	AA-	A+	AA-	A+
Surrender Charges	10 Years 8,8,8,7,6,5,4,3,2,1(+or-MVA) matches guarantee period	7,7,6,5,4,3,2,0,0,0 matches guar period (+ or - MVA)	9,9,8,7,6,5,4,3,2, matches guar period (+ or - MVA)	8,5,7,5,6,5,5,5,4,5,3,5,2,5 Matches guar period (+or- MVA) Waived for Nursing Hm.	10,9,8,7,6,5 6 Yr. Walkaway MVA
Penalty Free Withdrawals	10% After 1st yr Systematic Immed.	10% All Years Systematic Immed.	10% All Years	Interest Only after 1st year	10% All Years
Commission	3y-1.5%, 5y-3%, 6y-2.5%	5y-2, 6y-2.25, 7/10-2.5		5y - 2%, 7yr - 2.50%	3.00%*

	North American		Mutual of Omaha	Genworth Financial	Lincoln Benefit
Product	Guarantee Choice		Ultra-Secure Plus	SecureLiving Rate Saver	Tactician Plus
Interest Rate	5 yr. 2.00% 6 yr. 2.25% 7 yr. 2.55% 8 yr. 2.80% 10 yr. 3.15% *subt .25% <200k		YR1 YRS 2+ 5yr 2.30% 1.30% 7yr 1.95% 1.95% *subt .15% <50k	<100k 100k-<250k 250k+ 5Y 1.65% 1.85% 1.95% 7yr 2.25% 2.45% 2.55%	5 Yr 1.00% 6 Yr 1.40% 8 Yr 1.90% 10 Yr 2.35%
Policy type	Single Premium		Single Premium	Single Premium	Flex Premium
Min. Deposit	\$10,000		\$5,000	\$25,000	\$10,000
Age Range	0-90		0-89	0-85	0-90
AM Best	A+		A+	A	A+
S&P	A+		AA-	A	AA-
Surrender Charges	10,10,10,10,10,9,8,6,4,2 Matches guar. Period		Match Guar Period 6,6,6,6,5,4,3 (+/- MVA)	Match Guar Period 9,8,7,6,5,4,3 (+/- MVA)	Match Guar Period 8,8,8,7,6,5,4,3,2,1 (+/- MVA)
Penalty Free Withdrawals	Systematic immediately		10% Annually Monthly Interest	Monthly Interest	10% Monthly Interest
Commission	2.50%		4%*	5y -2.00%, 7y - 2.75%	6&9 2%/5,7,8,10-4%

	ING	American General	American General	American General
Product	Guarantee Choice	Horizon Plus	Horizon Select	Horizon MYG
Interest Rate	YR1 YRS 2+ 7yr 2.50%* 1.50% 10yr 2.75%* 1.75% *Subt 1% 1st yr for <75K	Yr.1 7.00% Yr. 2-6 1.00% (10 yr. Surrender)	5yr. 1.20% 7yr. 1.80% 10yr. 2.00%	Yr.1 5.00% Yr. 2-6 1.00% (10 yr. Surrender)
Policy type	Single Premium	Single Premium	Single Premium	Single Premium
Min. Deposit	\$15,000	\$5,000	\$5,000	\$5,000
Age Range	0-80	0-85	0-85	0-85
AM Best	A	A	A	A
S&P	AA-	A+	A+	A+
Surrender Charges	9Years 9,8,7,6,5,4,3,2,1 (MVA) Matches guar. Period	9 Years 8,8,7,6,5,4,3,2,1,	10,9,8,7,6,5,4,3,2,1 Matches guar. Period (+/- MVA)	10,9,8,7,6,5,4,3,2,1 (+/- MVA)
Penalty Free Withdrawals	10% after 1st yr interest immediately	10% per year	10% per year incl. First	10% per year incl. First
Commission	5y - 2%, 10yr - 3.25%	6%*	4.00%*	7.50%*

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