

Multi-Year Guaranteed Annuities (MYGAs)			
Duration	Carrier	Premium Band	Guaranteed Rate
3 Years	Carrier A*	\$100K+	4.55%
		<\$100K	4.10%
5 Years	Carrier B*	<\$100K	4.50%
	Carrier A*	\$20K min	5.20%
		\$100K+	5.15%
7 Years	Carrier B*	<\$100K	4.90%
		\$20K min	5.40%
	Carrier A*	\$100K+	5.25%
		<\$100K	4.95%

\*Electronic Application Required

Fixed Indexed Annuities (FIAs)				
Carrier	Premium Band	Underlying Index	Crediting Method	Cap/Par. Rate
Carrier C	\$100K+	S&P 500	Annual Cap	10.80%
		S&P 500	Annual PR	45.00%
		Fidelity AIM Div.	Annual PR	185.00%
	<\$100K	S&P 500	Annual Cap	10.30%
		S&P 500	Annual PR	40.00%
		Fidelity AIM Div.	Annual PR	160.00%
Carrier D	\$100K+	S&P 500	Annual Cap	11.00%
		PIMCO Balanced	Annual PR	215.00%
		Russell 2000	Annual Cap	11.00%
	<\$100K	S&P 500	Annual Cap	10.25%
		PIMCO Balanced	Annual PR	205.00%
		Russell 2000	Annual Cap	10.25%

Single Premium Immediate Annuities (SPIAs)			
Monthly Payouts Assuming a \$1MM Deposit			
Male Age 55		Female Age 55	
Life Only	\$ 5,252	Life Only	\$ 5,157
Life w/ Installment Refund	\$ 5,210	Life w/ Installment Refund	\$ 5,026
Male Age 60		Female Age 60	
Life Only	\$ 5,692	Life Only	\$ 5,528
Life w/ Installment Refund	\$ 5,599	Life w/ Installment Refund	\$ 5,415
Male Age 65		Female Age 65	
Life Only	\$ 6,255	Life Only	\$ 6,007
Life w/ Installment Refund	\$ 6,097	Life w/ Installment Refund	\$ 5,811
Male Age 70		Female Age 70	
Life Only	\$ 7,057	Life Only	\$ 6,685
Life w/ Installment Refund	\$ 6,769	Life w/ Installment Refund	\$ 6,371