

Comparative Annuity Reports

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

April 2006 Phone 800.872.6684 Fax 732.521.5113 www.annuitycomparativedata.com Volume 27 Issue 4

SUMMARY OF ANNUITY TRENDS -

FLEXIBLE PREMIUM DEFERRED ANNUITY (FPDA) RATES

	Current Month	3 Months Ago	1 Year Ago
Base Interest Rate (Average of Top 100)	3.57%	3.56%	3.40%
Highest Annual Base Interest Rate	5.00%	4.60%	4.85%

SINGLE PREMIUM DEFERRED ANNUITY (SPDA) RATES

	Current Month	3 Months Ago	1 Year Ago
Base Interest Rate (Average of Top 100)	4.23%	4.01%	3.88%
Highest Annual Base Interest Rate	6.00%	5.00%	4.85%

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

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

Highest Annual Rate for Period...	Current Month	3 Months Ago	1 Year Ago
3-Year annuity	4.50%	3.75%	3.75%
4-Year annuity	4.50%	3.90%	3.50%
5-Year annuity	4.80%	4.60%	4.15%
6-Year annuity	4.67%	4.40%	4.25%
7-Year annuity	4.95%	4.55%	4.30%
8-Year annuity	4.75%	4.25%	4.15%
9-Year annuity	5.00%	4.25%	4.20%
10-Year annuity	4.85%	4.50%	4.25%

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annuities may offer higher net interest rates compared with bank CDs due to tax deferral on interest earned but not withdrawn.

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

SPIA Factor Averages listed below are derived from top 40 companies surveyed by our study.	Current Month	3 Months Ago	1 Year Ago
Average Annuity Payout Factor, Male Age 65	\$6.39	*****	*****
Average Annuity Payout Factor, Female Age 65	\$6.01	*****	*****
Average Annuity Payout Factor, Male Age 75	\$7.84	\$7.74	\$7.63
Average Annuity Payout Factor Female Age 75	\$7.42	\$7.33	\$7.23

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

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

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

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

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

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

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Insurance Company / Plan Name	AM Best's Rating	V R	Interest Rates			Cr Method/ Yr(s) Base Int Rate Guar	Surrender Charge Schedule		Minimum Premium per \$K	Mint \$ Amount EFT or Payroll Deduction	Max Issue Age	Bail Out Prov'n	Max Antz'n Age	Free Out Avail	Charges Waived At Death	Nursing Home Waiver	Annuitization Waiver
			Base Rate	Yr. 1 Bonus	Guar. Rate		Total Number of Years/ and Percent of Charge Year One to End										
Aetna Life & Annuity (ING)/ Premier +	A+g	N	3.60%		3.00%	P	7 Yrs/ 8-8-7-6-5-3-2-0	\$5K	**	**	**	**	**	**	**	**	**
AIG American General/ Horizon Flex	A +gu	Y	3.85%	2.00%	2.00%	B	7 Yrs/ 8-8-7-6-5-4-2-0	\$5K	<<<	85	No	85**	Y**	No	Y**	Y**	
Allstate Life/ Sure Horizon	A+g	Y	3.50%	1.00%	2.00%	B	6 Yrs/ 8-8-7-6-5-4-0	\$3K	\$100 Mo	90	No	90+	Y**	Y	Y**	Y**	
Allstate Life/ Savers Premier	A+g	Y	N/A		3.00%	B	7 Yrs/ 8-7-6-5-4-3-2-0	>>>	\$50 Mo	85	No	90	Y**	Y	Y**	Y**	
American Equity Invest /FP Super 7	B ++g	N	4.50%	7.00%	2.25%	B	10 Yrs/ 12-12-11-10-9-8-7-6-4-2-0	\$5K	\$2K	Q80/NQ85	No	None	**	Y**	Y**	Y**	
American Equity Invest /FPDA-3	B ++g	N	4.50%	3.00%	2.25%	B	10 Yrs/ 12-12-11-10-9-8-7-6-4-2-0	\$5K	\$2K	Q80/NQ85	No	None	**	Y**	Y**	Y**	
American Equity Invest /Guar + 1	B ++g	N	3.10%	1.00%	2.25%	B	10 Yrs/ 12-12-11-10-9-8-7-6-4-2-0	\$5K	\$2K	Q80/NQ85	No	None	**	Y**	Y**	Y**	
American Fidelity/ B-TA	A +	N	3.00%		3.00%	P	None	>>>	\$25 Mo	70	No	None	Y*	Y**	No	Y**	
American Fidelity/ High Int. Opt.	A +	N	3.50%		3.00%	P	10 Yrs/ 6-6-6-6-6-4-4-4-4-0	>>>	\$25 Mo	70	No	None	Y*	Y**	No	Y**	
American Investors Life/ FPDA-P10	A g	N	3.75%	1.00%	2.00%	B	10 Yrs/ 12-12-11-10-9-8-7-6-5-3-0	\$5K	<<<	90	No	None	Y*	No	No	No	
American Investors Life/ P4+	A g	N	3.50%	2.00%	2.00%	B	12 Yrs/ 12-11-10-9-8-7-6-5-4-3-2-1-0	\$5K	<<<	90	No	None	Y*	Y-A	No	No	
American National/ 97 Preferred Plus	A +	N	4.00%		3.00%	P	7 Yrs/ 9-8-7-6-5-4-3-2-0	>>>	\$100 Mo	Q80/N85	No	96	Y*	Y-A/O	Y**	Y**	
American United/ Secure 5	A g	N	3.50%	1.00%	2.00%	B	5 Yrs Rolling/ 8-8-7-6-5-0	\$5K	\$2K Q	89	No	89	Y**	Y-O	No	Y**	
American United/ Secure 5+	A g	N	3.50%	1.00%	2.00%	B	5 Yrs Rolling/ 8-8-7-6-5-0	\$100K	<<<	Q69/N89	No	90	Y**	Y-O	No	Y**	
AmerUs Life/ Multi Choice/ 6/ 1 Yr	A g	N	3.00%		2.00%	P	6 Yrs/ 10-9-8-7-6-4-0	\$5K	<<<	Q80/N90	No	None	Y*	Y-A	Y**	Y**	
AMEX/ Retirement Advisor/ Advt + 7 Yr	A	N	2.35%		2.00%	B	7 Yrs/ 7-7-6-5-4-3-2-0	\$2K	\$1K Q	Q69/N90	No	**	Y*	Y**	Y**	Y**	
AMEX/ Retirement Advisor/ Advt + 10 Yr	A	N	2.35%	+	2.00%	B	10Yrs/8-8-7-6-5-4-3-2-0 (+=1% prem. bonus)	\$2K	<<<	Q69/N90	No	**	Y**	Y**	Y**	Y**	
Aviva Life/ FPRA	A g	N	4.55%		3.50%	P	5 Yrs/ 16-13-10-7-4-0	\$5K	\$50 Mo	65	No	None	No	Y-A	No	No	
Aviva Life/ Maximizer I	A g	N	3.00%		3.00%	B	5 Yrs/ 16-13-10-7-4-0	\$5K	\$50 Mo	65	No	None	No	Y-A	No	No	
Beneficial Life/ Advantage-11A+(A)	A	N	3.30%	3.00%	3.00%	B	11 Yrs/ 11-10-9-8-7-6-5-4-2-2-1-0	\$K	\$40 Mo	90**	No	**	Y*	Y**	Y**	Y**	
Beneficial Standard/Conseco/FP737	B ++g	N	4.00%		4.00%	B	20% of 1st Year Forever and Lower CV Rate	>>>	\$25 Mo	**	No	None	Y*	No	No	Y**	
Catholic Knights/ Knight Advantage	NR-5	N	3.35%		3.00%	P	2 Yrs/ 6-3-0	>>>	\$50 Mo	90	No	None	No	Y-A/O	No	Y**	
Catholic Knights/ Knight Classic	NR-5	N	3.35%		3.00%	P	6 Yrs/ 6-5-4-3-2-1-0	>>>	\$50 Mo	90	No	None	Y**	Y-A/O	No	Y**	
Catholic Knights/ Knight Maximizer IV	NR-5	N	4.10%		4.00%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	>>>	\$50 Mo	85	No	None	No	Y-A/O	No	Y**	
Conseco Annuity Assur./H's Marquee	B ++g	N	3.00%	3.00%	3.00%	B	9 Yrs/ 12-12-11-10-9-8-6-4-2-0	\$2-\$5K	\$50MoQ	85	No	None	Y**	Y-A	Y**	Y**	
Country Investors Life/ FPRA	A+r	N	3.85%		2.50%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	>>>	\$50 Mo	75	No	None	Y*	Y**	No	Y**	
EMC National Life/FPDA	B ++	N	4.05%	1.00%	3.00%	P	6 Yrs/ 8-8-7-6-4-2-0	\$1K	\$50 Mo Q	Q80/N99	No	None	Y*	Y-A	Y**	Y**	
Farm Bureau Life Select 4-Portfolio 6	A	N	3.70%		3.00%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$5K	\$25 Mo	90	No	**	Y**	Y**	Y**	Y**	
Farm Bureau Life Select 4-Portfolio 10	A	N	4.05%		3.00%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$5K	\$25 Mo	90	No	**	Y**	Y**	Y**	Y**	
Farm Bureau of Mich./ Flex II	A	N	4.40%		3.00%	P	8 Yrs/ 8-7-6-5-4-3-2-1-0	>>>	\$600 Yr	90**	No	85**	Y**	Y	No	Y**	
Fort Dearborn Life/ Flex Fortifier 4	A +	N	N/A		4.00%	B	6 Yrs/ 6-5-4-3-2-1-0	\$1K	<<<	85	No	95	Y*	Y-A/O	Y**	Y**	
GenWorth Financial/Secure Living Smart	A+g	N	3.35%	3.00%	2.00%	B	7 Yrs/ 7-7-6-5-4-3-0	\$5K	<<<	100	No	A85**	Y*	Y-A	Y**	Y**	
Golden Rule Premier Advantage	A u	N	3.50%	0.50%	3.00%	B	7 Yrs/ 7-6-5-4-3-2-2-0	\$2K	<<<	A60/O100	No	85	Y*	Y-A	Y**	Y**	
Golden Rule/ Flex Vantage	A u	N	3.50%	1.00%	3.00%	B	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$2K	<<<	A60/O100	No	85	Y*	Y-A	Y**	Y**	
Great American Life/ Freedom - 10ST	A g	N	3.10%	1.50%	2.50%	B	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$5K	<<<	Q80/NQ85	No	None	Y**	Y**	No	Y**	
Great American Life/ TSA III (Non-Grp)	A g	N	3.05%		2.00%	B	5 Yrs/ 5-4-3-2-1-0	>>>	\$50 Mo	65	No	**	Y**	Y**	Y**	Y**	
Hartford Life/ Director	A+g	N	1.50%		1.50%	P	7 Yrs Rolling/ 6-6-5-5-4-3-2-0	\$1K	\$85 Mo	85	No	90**	Y**	Y*	Y**	Y**	
Horace Mann Life/Alternative II 5Yr	A+g	N	3.00%		3.00%	B	5 Yrs/ 8-8-6-4-2-0	\$0.5K	\$25 Mo	85	No	85	Y*	Y	No	Y**	
Horace Mann Life/Alternative II 10Yr	A+g	N	3.00%		3.00%	B	5 Yrs/ 8-8-6-4-2-0	\$0.5K	\$25 Mo	85	No	85	Y*	Y	No	Y**	
ING USA Life & Annuity/ Retirement+NQ	A+g	N	3.65%		3.00%	B	9 Yrs/ 9-9-8-7-6-5-4-3-2-0	\$5K	<<<	IRA	70	No	None	Y*	Y-O**	No	Y**
ING USA Life & Annuity/ Retirement+TSA	A+g	N	4.00%		3.00%	B	9 Yrs/ 9-9-8-7-6-5-4-3-2-0	\$5K	<<<	IRA	70	No	None	Y*	Y-O**	No	Y**
Integrity Life/New Momentum - 2Yr	A ++g	Y	3.85%	0.75%	2.00%	C/2Yrs	7 Yrs/ 8-7-6-5-4-3-2-1-0+ MVA	\$5K	\$1K	85	No	A85	Y**	Y-A	Y**	Y**	
Integrity Life/New Momentum - 3Yr	A ++g	Y	3.90%	0.75%	2.00%	C/3Yrs	7 Yrs/ 8-7-6-5-4-2-0+ MVA	\$5K	\$1K	85	No	A85	Y**	Y-A	Y**	Y**	
Integrity Life/New Momentum - 5Yr	A ++g	Y	4.05%	0.75%	2.00%	C/5Yrs	7 Yrs/ 8-7-6-5-4-2-0+ MVA	\$5K	\$1K	85	No	A85	Y**	Y-A	Y**	Y**	
Integrity Life/New Momentum - 7Yr	A ++g	Y	4.20%	0.75%	2.00%	C/7Yrs	7 Yrs/ 8-7-6-5-4-2-0+ MVA	\$5K	\$1K	85	No	A85	Y**	Y-A	Y**	Y**	
Integrity Life/New Momentum - 10Yr	A ++g	Y	4.40%	0.75%	2.00%	C/10Yrs	10 Yrs/ 8-7-6-5-4-3-2-0+3Yr MVA	\$5K	\$1K	85	No	A85	Y**	Y-A	Y**	Y**	
Jackson National / Flex I	A+g	N	N/A		3.00%	B	7 Yrs/ 10-9-8-7-6-3-0	\$75K	\$62.5 Mo	A85/O100	No	85	No	Y-A	No	Y**	
Jefferson Pilot Life/ Flex 5	A ++g	Y	N/A		3.50%	B	5 Yrs/ 7-7-6-5-4-0	\$5K	<<<	85	No	None	Y*	Y-O	Y**	Y**	
Jefferson Pilot Life/ Pilot Plus (MVA)	A ++g	Y	3.45%	2.00%	3.00%	B	10 Yrs/ 9-8-7-6-5-4-3-5-2.5-1.5-.75+MVA	\$5K	<<<	Q75/N85	No	None	Y*	No	Y**	Y**	
John Alden (SunAmerica)/ No-Load+	A+g	N	4.00%		4.00%	B	20% of 1st year forever & lower CV rate	>>>	\$25 Mo	**	No	**	Y**	No	No	Y**	
John Hancock Life/ Allegiance Prfd.	A ++g	N	3.00%		3.00%	B	7 Yrs/ 8-7-6-5-4-3-2-0	\$10K	<<<	84	No	90	Y*	Y-O	No	Y**	
Kansas City Life/ Growth Track	A g	N	3.75%	1.00%	3.00%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$6K	<<<	80	No	90	Y**	No	No	Y**	
Kansas City Life/ Security Track	A g	N	3.75%		3.00%	B	7 Yrs/ 8-8-7-6-5-4-2-0 (+.25>\$50K)	>>>	\$50 Mo	A80/O90	No	**	Y**	Y-A/O**	Y**	Y**	
Keyport Life(Sun - Canada) Value 5	A ++g	N	3.05%	3.00%	1.50%	C/5Yr	5 Yrs/ 7-6-5-4-3-0+MVA	\$5K	\$100+	A85/O100	No	90	Y**	Y-O**	Y**	No	
Keyport Life(Sun - Canada) Value 6	A ++g	N	3.20%	3.00%	1.50%	C/6Yr	6 Yrs/ 7-6-5-4-3-2-0+MVA	\$5K	\$100+	A85/O100	No	90	Y**	Y-O**	Y**	No	
Keyport Life(Sun - Canada) Value 7	A ++g	N	3.40%	3.00%	1.50%	C/7Yr	7 Yrs/ 7-6-5-4-3-2-1-0+MVA	\$5K	\$100+	A85/O100	No	90	Y**	Y-O**	Y**	No	
Knights of Columbus/ FPDA	A ++	Y	3.50%		3.00%	P	7 Yrs/ 5-5-4-3-2-0	\$3K	<<<	83	No	None	Y**	Y**	No	Y**	
Lafayette Life Ins. Co./ Horizon I	A+g	Y	N/A		4.00%	B	5 Yrs/ 8-8-6-4-2-0	**	**	**	**	**	**	**	**	**	
Liberty National Life Ins. Co./ FPDA	A+g	N	4.00%		4.00%	P	6 Yrs/ 12-10-8-6-4-2-0	>>>	\$25 Mo	75	No	65**	No	Y**	No	Y**	
Life of the Southwest/ Flex 1	A g	N	3.35%		1.50%	B	6 Yrs/ 10-9-8-7-6-4-0	>>>	\$50 Mo TSA	A70/O100	No	85**	Y*	Y-A	Y**	Y**	
Life of the Southwest/ Flex 10	A g	N	3.35%	1.00%	1.50%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	>>>	\$50 Mo TSA	A70/O100	No	85**	Y*	Y-A	Y**	Y**	
Life of the Southwest/ Flex 3000	A g	N	3.25%	1.00%	1.50%	B	7 Yrs/ 7-6-5-4-3-2-1-0	>>>	\$50 Mo TSA	A70/O100	No	85**	Y*	Y-A	Y**	Y**	
Lincoln Benefit / Futurist's Gold I	A+r	N	N/A		2.00%	P	7 Yrs/ 7-7-6-5-4-3-0	\$1K	<<<	A99/O100	No	None	Y*	Y-O	No	Y**	
Metropolitan Life/Growth+ Account	A+g	N	3.25%		3.00%	B	7 Yrs Rolling/ 7-6-5-4-3-2-1-0	None	<<<	99	No	None	Y**	Y**	No	Y**	
Metropolitan Life/Preference+ Acct	A+g	N	3.25%		3.00%	B	7 Yrs Rolling/ 7-6-5-4-3-2-1-0	None	<<<	99	No	None	Y**	Y**	No	Y**	
MFS/SunLife/Regatta-Choice-7 Yr	A ++g	N	3.00%		3.00%	B	7 Yrs/ 7-7-6-6-5-4-3-0	\$10K	**	85	No	95	Y**	Y**	Y**	Y**	
Midland National Life/ Legacy Select	A +	N	4.00%	5.00%	3.00%	B	10 Yrs/ 20-20-20-18-15-12-9-6-3-0	\$25K	\$100 Mo	85	No	None	Y**	Y**	Y**	Y**	
Minnesota Life/ Secure Opt'n Flex	A+g	N	3.55%		2.70%	B	10 Yrs/ 9-8-7-6-5-4-3-2-1-0	>>>	\$25 Mo	75	No	85	Y*	Y-O**	No	Y**	
MONY Life Ins Co/Fixed Annuity/ 1Yr	A+g	N	N/A		3.00%	C/1Yr	7 Yrs / 7(0-30 day + MVA)	\$2K	\$50 Mo	85	No	95**	Y**	Y-A**	No	No	
MONY Life Ins Co/Fixed Annuity/ 3Yr	A+g	N	3.00%		3.00%	C/3Yrs	7 Yrs / 7(6-5(0-30 day + MVA)	\$2K	\$50 Mo	85	No	95**	Y**	Y-A**	No	No	
MONY Life Ins Co/Fixed Annuity/ 5Yr	A+g	N	3.00%		3.00%	C/5Yrs	7 Yrs /										

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Insurance Company / Plan Name	AM Best's Rating	V	Interest Rates			Cr Method/ Yr(s) Base Int Rate Guar	Surrender Charge Schedule Total Number of Years/ and Percent of Charge Year One to End	Minimum Premium per \$K	Minr \$ Amount EFT or Payroll Deduction	Max Issue Age	Bail Out Prov'n	Max Antz'n Age	Free Out Avail	Charges Waived At Death	Nursing Home Waiver	Annuit- ization Waiver
			Base Rate	Yr. 1 Bonus	Guar. Rate											
National Western Life/ Accumulator 5	A -	N	3.40%	5.00%	2.00%	B	10 Yrs/10-10-9-9-7-5-5-5-5-0	\$5K	<<<	A90/O85	No	**	Y*	Y**	**	No
National Western Life/ Prevail 7	A -	N	3.40%	7.00%	2.00%	B	10 Yrs/10-10-9-9-8-7-6-555-0	\$5K	<<<	1	No	**	Y*	Y**	**	No
National Western Life/ Protector 1	A -	N	3.40%	1.00%	2.00%	B	10 Yrs/10-10-9-9-7-5-5-5-5-0	\$5K	<<<	A90/O85	No	**	Y*	Y**	**	No
Nationwide/ Flex Advantage- 1 Yr	A+g	N	N/A		3.00%	B	7 Yrs/ 7-6-5-4-3-2-1-0	**	**	**	**	**	**	**	**	**
Ohio National Life Ins Co/Prime II	A+g	N	3.50%		2.00%	P	8 Yrs/ 8-7-7-6-5-4-3-2-0	>>>	\$50 Mo	75	No	85	Y*	Y-O**	No	Y**
Peoples Benefit Life/ Adv Edge Sel I	A+g	Y	1.50%		1.50%	P	90 days loss of interest	\$10K	\$2K Q	80	No	85	Y**	Y**	Y**	Y**
Peoples Benefit Life/ Advisors Edge I	A+g	Y	1.50%		1.50%	P	90 days loss of interest	\$10K	\$2K Q	80	No	85	Y**	Y**	Y**	Y**
Presidential Life Ins. Co. / N-L Flex	B +	N	4.25%		3.00%	B	10 Yrs/ 7-7-7-6-5-4-3-2-1-0	\$.12K	\$12 Mo	73	No	+	No	Y-A	No	Y**
Security Benefit Life/ Choice - 5 Yr	A+g	N	4.10%	1.00%	3.00%	C/ 5 Yrs	5 Yrs/ 7-7-7-6-6-0	\$2-5K	<<<	90	No	++	Y**	Y**	Y**	Y**
Security Benefit Life/ Variflex	A+g	N	3.00%		3.00%	B	8 Yrs/ 8-7-6-5-4-3-2-1-0	\$.5K	\$25 Mo	80**	No	80**	Y*	Y**	Y**	Y**
Security Mutual Life of NY/ FPDA-Q	A	N	3.50%		3.00%	B	10 Yrs/ 7-7-6-6-5-5-4-3-2-1-0	>>>	\$25 Mo	80	Y**		Y*	Y-A	No	
Sentry Life Ins. Co./ Sentry Payback	A+g	N	3.00%		3.00%	B	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$2K	\$100 Mo	74	No	100**	Y*	Y**	Y**	Y**
Sun Life Assur./Regatta-Choice -7Yr	A +g	N	3.00%		3.00%	B	7 Yrs/ 7-7-6-6-5-4-3-0	\$10K	**	85	No	95	Y**	Y**	Y**	Y**
Sunset Life Ins. Co./ Growth Track	A g	N	3.75%	1.00%	3.00%	B	10 Yrs/ 10-9-7-6-5-4-3-2-1-0	>>>	\$50 Mo	70	No	A70**	Y*	Y-O**	No	Y**
Sunset Life Ins. Co./ Security Track	A g	N	3.75%		3.00%	B	7 Yrs/ 8-7-6-5-4-2-0 (+.25>\$50K)	>>>	\$50 Mo	A80/O90	No	**	Y**	Y-A/O**	Y**	Y**
Teachers Ins. & Annuity RA	A +g	Y	5.00%		3.00%	P	NAF=Not Available for Full Cashout	>>>	\$25 Mo	**	Y	**	Y**	Y**	Y**	Y**
Teachers Ins. & Annuity SRA	A +g	Y	4.25%		3.00%	P	None	>>>	\$25 Mo	**	Y	**	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 3	A+g	N	4.00%		3.00%	C/3Yr	3 Yrs Rolling/ 7-7-7-0	\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 4	A+g	N	4.10%		3.00%	C/4Yr	4 Yrs Rolling/ 7-7-7-6-0	\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 5	A +g	N	4.10%	2.00%	3.00%	C/5Yr	5 Yrs Rolling/ 7-7-7-6-5-0	\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 6	A +g	N	4.15%	2.00%	3.00%	C/6Yr	6 Yrs Rolling/ 7-7-7-6-5-4-0	\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 7	A +g	N	4.25%	2.00%	3.00%	C/7Yr	7 Yrs Rolling/ 7-7-7-6-5-4-3-0	\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 8	A +g	N	4.30%	2.00%	3.00%	C/8Yr	8 Yrs Rolling/ 7-7-7-6-5-4-3-2-0	\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 9	A +g	N	4.35%	2.00%	3.00%	C/9Yr	9 Yrs Rolling/ 7-7-7-6-5-4-3-2-1-0	\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 10	A +g	N	4.40%	2.00%	3.00%	C/10Yr	10 Yrs Rolling/ 7-7-7-6-5-4-3-2-1-1-0	\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/Security+	A +g	N	3.80%		3.00%	B	8 Yrs/ 7-6-5-4-3-2-1-0	>>>	\$50 Mo	95	No	99**	Y*	Y	Y	Y**
Transamerica Life & Anty/SelectVal+6	A+g	Y	N/A		3.00%	C/6Yr	6 Yrs/ 7-7-7-5-4-2-0	\$5K	\$1K	85	No	90	Y**	Y-A	Y**	Y**
Transamerica Life & Anty/Trans Flex	A+g	Y	3.50%		1.50%	B	7 Yrs/ 8-8-7-6-5-4-3-0	>	\$1K	85	No	90	Y**	Y-A	Y**	Y**
Transamerica Life & Anty/Trans 6	A+g	Y	N/A		2.00%	B	6 Yrs/ 8-7-6-5-4-3-2-0	>	\$1K	85	No	90	Y**	Y-A	Y**	Y**
Transamerica Life & Anty/Trans 6 Plus	A+g	Y	3.75%	1.00%	2.00%	B	6 Yrs/ 8-7-6-5-4-3-2-0	>	\$1K	85	No	90	Y**	Y-A	Y**	Y**
Transamerica Life & Anty/Trans 9	A+g	Y	N/A		2.00%	B	6 Yrs/ 9-9-8-7-6-5-0	>	\$1K	85	No	90	Y**	Y-A	Y**	Y**
Transamerica Life & Anty/Trans 10	A+g	Y	4.00%	2.00%	2.00%	B	10 Yrs/ 12-11-10-9-8-7-6-5-4-2-0	>	\$1K	85	No	90	Y**	Y-A	Y**	Y**
Travelers Insurance Co./ T-Flex-NQ	A+g	N	N/A		3.00%	B	5 Yrs/ 7-7-7-7-0	\$1K	<<<	100	No	85	Y**	Y-O**	No	Y**
Travelers Insurance Co./ T-Flex-TSA	A+g	N	N/A		3.00%	B	5 Yrs/ 7-7-7-7-0	>>>	\$50 Mo TSA	100	No	85	Y**	Y-O**	No	Y**
Union Central Life/ Flex Anty	A-u	N	3.40%		2.25%	B	8 Yrs/ 8-8-7-6-4-3-2-0 (<\$50K)	\$.3K	\$25 Mo	90	No	99	Y*	Y	Y	Y
Union Central Life/ Flex Anty	A-u	N	3.90%		2.25%	B	8 Yrs/ 8-8-7-6-4-3-2-0 (>\$50K)	\$.3K	\$25 Mo	90	No	99	Y*	Y	Y	Y
United Heritage Mutual/ Heritage	A -	N	2.50%	0.50%	1.50%	P	7 Yrs/ 8-7-6-5-4-3-2-0	>>>	\$100 Mo	80	No	None	Y*C	Y-A	Y**	Y**
United Investors Life/ Century I+	A+g	N	3.50%		3.50%	P	8 Yrs/ 8-7-6-5-4-3-2-1-0	**	<<<	85	No	None	Y*	Y-A	Y**	Y**
United of Omaha/Bonus FPA	A g	N	3.60%	1.00%	2.00%	B	9 Yrs/ 8-8-7-6-5-4-3-2-0	\$5K	\$100 Mo	Q75/N85	No	**	Y*	No	No	**
USAA Life Ins. Co./ FRA	A +g	Y	3.70%	3.00%	00-3.00*	P	7 Yrs/ 7-7-6-5-2-4-3-0	\$5K	<<<	85	No	100	Y*	Y-O	No	Y**
USAA Life Ins. Co./ PerI Pension	A +g	Y	4.65%	3.00%	00-3.00*	P	N/S= None Surrenderable (+=1%Prem Bonus)	\$5K	\$50 Mo	85	No	100	No	No	No	Y**
VALIC/ Portfolio Director	A +gu	Y	4.00%		3.00%	B	5 Yrs Rolling 5%	\$1K	\$30 Mo	None	No	None	Y**	Y**	No	Y**
VALIC/ V-Plan	A +gu	Y	4.50%		4.50%	B	5 Yrs Rolling 5%	\$1K	\$30 Mo	None	No	None	Y**	Y**	No	Y**
Western United Life/ Flex 2003	R	N	3.55%		3.00%	P	6 Yrs/ 3-3-3-3-3-0	>>>	\$100 Mo	100	No	100	Y**	Y-A	No	Y**
William Penn Life of NY/ FPDA	A+g	N	3.30%		1.50%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$1K	\$100	80	No	90	Y*	Y**	No	Y**
Woodmen of the World Life/ Basic-NQ	A +	N	4.00%		3.00%	P	9 Yrs/ 7-7-7-6-5-4-3-2-1-0	>>>	\$600 Yr	85	No	None	Y**	Y**	Y**	Y**

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

COMPARATIVE ANNUITY REPORT ... April 2006

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Average FPDA Top 100 Base Interest Rate = 3.57%

Highest FPDA Annual Base Interest Rate = 5.00%

Insurance Company / Plan Name	AM Best's Rating	V R	Interest Rates			Cr Method/ Yr(s) Base Int Rate Guar	Surrender Charge Schedule		Minimum Premium per \$K	Min \$ Amount EFT or Payroll Deduction	Max Issue Age	Bail Out Prov'n	Max' Antz'n Age	Free Out Avail'	Charges Waived At Death	Nursing Home Waiver	Annuit-ization Waiver
			Base Rate	Yr. 1 Bonus	Guar. Rate		Total Number of Years/ and Percent of Charge Year One to End	Yr(s) Base Int									
Teachers Ins. & Annuity/ RA	A ++	Y	5.00%		3.00%	P	NAF=Not Available for Full Cashout		>>>	\$25 Mo	**	Y	**	Y**	Y**	Y**	Y**
USAA Life Ins. Co./ Per1 Pension	A ++	Y	4.65%	3.00%	00-3.00	P	N/S= None Surrenderable (+1%Prem Bonus)		\$5K	\$50 Mo	85	No	100	No	No	No	Y**
Aviva Life/ FPRA	A g	N	4.55%		3.50%	P	5 Yrs/ 16-13-10-7-4-0		\$5K	\$50 Mo	65	No	None	No	Y-A	No	No
American Equity Invest' /FP Super 7	B ++	N	4.50%	7.00%	2.25%	B	10 Yrs/12-12-11-10-9-8-7-6-4-2-0		\$5K	\$2K	Q80/NQ85	No	None	**	Y**	Y**	Y**
American Equity Invest' /FPDA-3	B ++	N	4.50%	3.00%	2.25%	B	10 Yrs/12-12-11-10-9-8-7-6-4-2-0		\$5K	\$2K	Q80/NQ85	No	None	**	Y**	Y**	Y**
VALIC/V-Plan	A +gu	Y	4.50%		4.50%	B	5 Yrs Rolling 5%		\$1K	\$30 Mo	None	No	None	Y**	Y**	No	Y**
Farm Bureau of Mich./ Flex II	A	N	4.40%		3.00%	P	8 Yrs/ 8-7-6-5-4-3-2-1-0		>>>	\$600 Yr	90**	No	85**	Y**	Y	No	Y**
Integrity Life/New Momentum - 10Yr	A ++	Y	4.40%	0.75%	2.00%	C/10Yrs	10 Yrs/ 8-7-6-5-4-3-2-0+3Yr MVA		\$5K	\$1K	85	No	A85	Y**	Y-A	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 10	A ++	N	4.40%	2.00%	3.00%	C/10Yr	10 Yrs Rolling/ 7-7-7-6-5-4-3-2-1-1-0		\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 9	A ++	N	4.35%	2.00%	3.00%	C/9Yr	9 Yrs Rolling/ 7-7-7-6-5-4-3-2-1-0		\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 8	A ++	N	4.30%	2.00%	3.00%	C/8Yr	8 Yrs Rolling/ 7-7-7-6-5-4-3-2-0		\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Teachers Ins. & Annuity/ SRA	A ++	Y	4.25%		3.00%	P	None		>>>	\$25 Mo	**	Y	**	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 7	A ++	N	4.25%	2.00%	3.00%	C/7Yr	7 Yrs Rolling/ 7-7-7-6-5-4-3-0		\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Mutual of America Life Ins Co/IRA	A +	N	4.25%		3.00%	P	None		\$2K	\$10 Mo	None	Y	None	Y	Y	Y	Y
Presidential Life Ins. Co. / N-L Flex	B +	N	4.25%		3.00%	B	10 Yrs/ 7-7-7-6-5-4-3-2-1-0		\$12K	\$12 Mo	73	No	+	No	Y-A	No	Y**
Integrity Life/New Momentum - 7Yr	A ++	Y	4.20%	0.75%	2.00%	C/7Yrs	7 Yrs/ 8-7-6-5-4-2-0+ MVA		\$5K	\$1K	85	No	A85	Y**	Y-A	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 6	A ++	N	4.15%	2.00%	3.00%	C/6Yr	6 Yrs Rolling/ 7-7-7-6-5-4-0		\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Catholic Knights/ Knight Maximizer IV	NR-5	N	4.10%		4.00%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0		>>>	\$50 Mo	85	No	None	No	Y-A/O	No	Y**
Thrivent Fin'l for Lutherans/MYG 4	A ++	N	4.10%		3.00%	C/4Yr	4 Yrs Rolling/ 7-7-7-6-0		\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 5	A ++	N	4.10%	2.00%	3.00%	C/5Yr	5 Yrs Rolling/ 7-7-7-6-5-0		\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
Security Benefit Life/ Choice - 5 Yr	A g	N	4.10%	1.00%	3.00%	C/ 5 Yrs	5 Yrs/ 7-7-7-6-6-0		\$2.5K	<<<	90	No	++	Y**	Y**	Y**	Y**
Integrity Life/New Momentum - 5Yr	A ++	Y	4.05%	0.75%	2.00%	C/5Yrs	7 Yrs/ 8-7-6-5-4-2-0+ MVA		\$5K	\$1K	85	No	A85	Y**	Y-A	Y**	Y**
Farm Bureau Life Select 4-Portfolio 10	A	N	4.05%		3.00%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0		\$5K	\$25 Mo	90	No	**	Y**	Y**	Y**	Y**
EMC National Life/FPDA	B ++	N	4.05%	1.00%	3.00%	P	6 Yrs/ 8-8-7-6-4-2-0		\$1K	\$50 Mo Q	Q80/N99	No	None	Y*	Y-A	Y**	Y**
American National/ 97 Preferred Plus	A +	N	4.00%		3.00%	P	7 Yrs/ 9-8-7-6-5-4-3-2-0		>>>	\$100 Mo	Q80/N85	No	96	Y*	Y-A/O	Y**	Y**
Beneficial Standard(Conseco)FP737	B ++	N	4.00%		4.00%	B	20% of 1st Year Forever and Lower CV Rate		>>>	\$25 Mo	**	No	None	Y*	No	No	Y**
John Alden (SunAmerica)/ No-Load+	A g	N	4.00%		4.00%	B	20% of 1st year forever & lower CV rate		>>>	\$25 Mo	**	No	**	Y**	No	No	Y**
Liberty National Life Ins. Co./ FPDA	A g	N	4.00%		4.00%	P	6 Yrs/ 12-10-8-6-4-2-0		>>>	\$25 Mo	75	No	65**	No	Y**	No	Y**
Woodmen of the World Life/ Basic-NQ	A +	N	4.00%		3.00%	P	9 Yrs/ 7-7-7-6-5-4-3-2-1-0		>>>	\$600 Yr	85	No	None	Y**	Y**	Y**	Y**
Transamerica Life & Anty/Trans 10	A +g	Y	4.00%	2.00%	2.00%	B	10 Yrs/ 12-11-10-9-8-7-6-5-4-2-0		>	\$1K	85	No	90	Y**	Y-A	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 3	A ++	N	4.00%		3.00%	C/3Yr	3 Yrs Rolling/ 7-7-7-0		\$2K	<<<	90	No	90	Y**	Y**	Y**	Y**
VALIC/ Portfolio Director	A +gu	Y	4.00%		3.00%	B	5 Yrs Rolling 5%		\$1K	\$30 Mo	None	No	None	Y**	Y**	No	Y**
ING USA Life & Annuity/ Retirement+TSA	A +g	N	4.00%		3.00%	B	9 Yrs/ 9-9-8-7-6-5-4-3-2-0		\$5K	<<< IRA	70	No	None	Y*	Y-O**	No	Y**
Midland National Life/ Legacy Select	A +	N	4.00%	5.00%	3.00%	B	10 Yrs/ 20-20-20-18-15-12-9-6-3-0		\$25K	\$100 Mo	85	No	None	Y*	Y**	Y**	Y**
National Life of Vermont/FPA/Non 412(i)	A g	N	3.90%		1.50%	B	7 Yrs Rolling/ 7-6-5-4-3-2-1-0		>>>	\$50 Mo	85	No	A85**	Y*	Y-O**	No	Y**
Integrity Life/New Momentum - 3Yr	A ++	Y	3.90%	0.75%	2.00%	C/3Yrs	7 Yrs/ 8-7-6-5-4-2-0+ MVA		\$5K	\$1K	85	No	A85	Y**	Y-A	Y**	Y**
Union Central Life/ Flex Anty	A -u	N	3.90%		2.25%	B	8 Yrs/ 8-8-7-6-4-3-2-0 (>\$50K)		\$3K	\$25 Mo	90	No	99	Y*	Y	Y	Y
Country Investors Life/ FPRA	A +r	N	3.85%		2.50%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0		>>>	\$50 Mo	75	No	None	Y*	Y**	No	Y**
AIG American General/ Horizon Flex	A +gu	Y	3.85%	2.00%	2.00%	B	7 Yrs/ 8-8-7-6-5-4-2-0		\$5K	<<<	85	No	85**	Y**	No	Y**	Y**
Integrity Life/New Momentum - 2Yr	A ++	Y	3.85%	0.75%	2.00%	C/2Yrs	7 Yrs/ 8-7-6-5-4-3-2-1-0+ MVA		\$5K	\$1K	85	No	A85	Y**	Y-A	Y**	Y**
Thrivent Fin'l for Lutherans/Security+	A ++	N	3.80%		3.00%	B	8 Yrs/ 7-6-5-4-3-2-1-0		>>>	\$50 Mo	95	No	99**	Y*	Y	Y	Y**
Kansas City Life/ Security Track	A g	N	3.75%		3.00%	B	7 Yrs/ 8-8-7-6-5-4-2-0 (+.25>\$50K)		>>>	\$50 Mo	A80/O90	No	**	Y**	Y-A/O**	Y**	Y**
Sunset Life Ins. Co./ Growth Track	A g	N	3.75%	1.00%	3.00%	B	10 Yrs/ 10-9-7-6-5-4-3-2-1-0		>>>	\$50 Mo	70	No	A70**	Y*	Y-O**	No	Y**
Sunset Life Ins. Co./ Security Track	A g	N	3.75%		3.00%	B	7 Yrs/ 8-8-7-6-5-4-2-0 (+.25>\$50K)		>>>	\$50 Mo	A80/O90	No	**	Y**	Y-A/O**	Y**	Y**
American Investors Life/ FPDA-P10	A g	N	3.75%	1.00%	2.00%	B	10 Yrs/ 12-12-11-10-9-8-7-6-5-3-0		\$5K	<<<	90	No	None	Y*	No	No	No
Kansas City Life/ Growth Track	A g	N	3.75%	1.00%	3.00%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0		\$6K	<<<	80	No	90	Y**	No	No	Y**
Transamerica Life & Anty/Trans 6 Plus	A g	Y	3.75%	1.00%	2.00%	B	6 Yrs/ 8-7-6-5-4-3-2-0		>	\$1K	85	No	90	Y**	Y-A	Y**	Y**
USAA Life Ins. Co./ FRA	A ++	Y	3.70%	3.00%	00-3.00	P	7 Yrs/ 7-7-6-5-2-4-3-0		\$5K	<<<	85	No	100	Y*	Y-O	No	Y**
Farm Bureau Life Select 4-Portfolio 6	A	N	3.70%		3.00%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0		\$5K	\$25 Mo	90	No	**	Y**	Y**	Y**	Y**
ING USA Life & Annuity/ Retirement+NQ	A +g	N	3.65%		3.00%	B	9 Yrs/ 9-9-8-7-6-5-4-3-2-0		\$5K	<<< IRA	70	No	None	Y**	Y-O**	No	Y**
Aetna Life & Annuity (ING)/ Premier +	A +g	N	3.60%		3.00%	P	7 Yrs/ 8-8-7-6-5-3-2-0		\$5K	**	**	**	**	**	**	**	**
United of Omaha/Bonus FPA	A g	N	3.60%	1.00%	2.00%	B	9 Yrs/ 8-8-7-6-5-4-3-2-0		\$5K	\$100 Mo	Q75/N85	No	**	Y*	No	No	**
Minnesota Life/ Secure Opt'n Flex	A +g	N	3.55%		2.70%	B	10 Yrs/ 9-8-7-6-5-4-3-2-1-1-0		>>>	\$25 Mo	75	No	85	Y**	Y-O**	No	Y**
Western United Life/ Flex 2003	R	N	3.55%		3.00%	P	6 Yrs/ 3-3-3-3-3-3-0		>>>	\$100 Mo	100	No	100	Y**	Y-A	No	Y**
American Fidelity/ High Int. Opt.	A +	N	3.50%		3.00%	P	10 Yrs/ 6-6-6-6-6-6-4-4-4-4-0		>>>	\$25 Mo	70	No	None	Y*	Y**	No	Y**
Ohio National Life Ins Co/Prime II	A +g	N	3.50%		2.00%	P	8 Yrs/ 8-7-7-6-5-4-3-2-0		>>>	\$50 Mo	75	No	85	Y*	Y-O**	No	Y**

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

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Average FPDA Top 100 Base Interest Rate = 3.57% Highest FPDA Annual Base Interest Rate = 5.00%

Insurance Company / Plan Name	AM Best's Rating	V R	Interest Rates			Cr Method/ Yr(s) Base Int Rate Guar	Surrender Charge Schedule		Minimum Premium per \$K	Min \$ Amount EFT or Payroll Deduction	Max Issue Age	Bail Out Prov'n	Max Antz'n Age	Free Out Avail'	Charges Waived At Death	Nursing Home Waiver	Annuitization Waiver
			Base Rate	Yr. 1 Bonus	Guar. Rate		Total Number of Years/ and Percent of Charge Year One to End	Yrs									
Security Mutual Life of NY/ FPDA-Q	A	N	3.50%		3.00%	B	10 Yrs/ 7-7-6-6-5-5-4-3-2-1-0	>>>	\$25 Mo	80	Y**		Y*	Y-A	No		
United Investors Life/ Century I+	A+g	N	3.50%		3.50%	P	8 Yrs/ 8-7-6-5-4-3-2-1-0	**	<<<	85	No	None	Y*	Y-A	Y**	Y**	
American Investors Life/ P4+	A g	N	3.50%	2.00%	2.00%	B	12 Yrs/12-11-10-9-8-7-6-5-4-3-2-1-0	\$5K	<<<	90	No	None	Y*	Y-A	No	No	
American United/ Secure 5	A g	N	3.50%	1.00%	2.00%	B	5 Yrs Rolling/ 8-8-7-6-5-0	\$5K	\$2K Q	89	No	89	Y**	Y-O	No	Y**	
Allstate Life/ Sure Horizon	A+g	Y	3.50%	1.00%	2.00%	B	6 Yrs/ 8-8-7-6-5-4-0	\$3K	\$100 Mo	90	No	90+	Y**	Y	Y**	Y**	
Golden Rule Premier Advantage	A u	N	3.50%	0.50%	3.00%	B	7 Yrs/ 7-6-5-4-3-2-2-0	\$2K	<<<	A60/O100	No	85	Y*	Y-A	Y**	Y**	
Golden Rule/ Flex Vantage	A u	N	3.50%	1.00%	3.00%	B	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$2K	<<<	A60/O100	No	85	Y*	Y-A	Y**	Y**	
MONEY Life Ins Co/Fixed Annuity/10Yr	A+g	N	3.50%		3.00%	C/10Yrs	7 Yrs / 7-6-5-4-3-2-1+ MVA	\$2K	\$50 Mo	85	No	95**	Y**	Y-A**	No	No	
American United/ Secure 5+	A g	N	3.50%	1.00%	2.00%	B	5 Yrs Rolling/ 8-8-7-6-5-0	\$100K	<<<	Q69/N89	No	90	Y*	Y-O	No	Y**	
Knights of Columbus/ FPDA	A ++	Y	3.50%		3.00%	P	7 Yrs/ 5-5-4-4-3-2-0	\$.3K	<<<	83	No	None	Y**	Y**	No	Y**	
Transamerica Life & Anty/Trans Flex	A+g	Y	3.50%		1.50%	B	7 Yrs/ 8-8-7-6-5-4-3-0	>	\$1K	85	No	90	Y**	Y-A	Y**	Y**	
Jefferson Pilot Life/ Pilot Plus (MVA)	A ++g	Y	3.45%	2.00%	3.00%	B	10 Yrs/ 9-8-7-6-5-4-5-3-5-2-5-1.5-.75+MVA	\$5K	<<<	Q75/N85	No	None	Y*	No	Y**	Y**	
Keyport Life(Sun - Canada) Value 7	A ++g	N	3.40%	3.00%	1.50%	C/ 7Yr	7 Yrs/7-6-5-4-3-2-1-0+MVA	\$5K	\$100+	A85/O100	No	90	Y**	Y-O**	Y**	No	
National Western Life/ Accumulator 5	A -	N	3.40%	5.00%	2.00%	B	10 Yrs/10-10-9-9-7-5-5-5-5-5-0	\$5K	<<<	A90/O85	No	**	Y*	Y**	**	No	
National Western Life/ Prevail 7	A -	N	3.40%	7.00%	2.00%	B	10 Yrs/10-10-9-9-8-7-6-555-0	\$5K	<<<	1	No	**	Y*	Y**	**	No	
National Western Life/ Protector 1	A -	N	3.40%	1.00%	2.00%	B	10 Yrs/10-10-9-9-7-5-5-5-5-5-0	\$5K	<<<	A90/O85	No	**	Y*	Y**	**	No	
Union Central Life/ Flex Anty	A-u	N	3.40%		2.25%	B	8 Yrs/ 8-8-7-6-4-3-2-0 (<\$50K)	\$.3K	\$25 Mo	90	No	99	Y*	Y	Y	Y	
Catholic Knights/ Knight Advantage	NR-5	N	3.35%		3.00%	P	2 Yrs/ 6-3-0	>>>	\$50 Mo	90	No	None	No	Y-A/O	No	Y**	
Catholic Knights/ Knight Classic	NR-5	N	3.35%		3.00%	P	6 Yrs/ 6-5-4-3-2-1-0	>>>	\$50 Mo	90	No	None	Y**	Y-A/O	No	Y**	
Life of the Southwest/ Flex 1	A g	N	3.35%		1.50%	B	6 Yrs/ 10-9-8-7-6-4-0	>>>	\$50 Mo TSA	A70/O100	No	85**	Y*	Y-A	Y**	Y**	
Life of the Southwest/ Flex 10	A g	N	3.35%	1.00%	1.50%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	>>>	\$50 Mo TSA	A70/O100	No	85**	Y*	Y-A	Y**	Y**	
GenWorth Financial/Secure Living Smart	A+g	N	3.35%	3.00%	2.00%	B	7 Yrs/ 7-7-6-5-4-3-0	\$5K	<<<	100	No	A85**	Y*	Y-A	Y**	Y**	
Beneficial Life/ Advantage-11A+(A)	A	N	3.30%	3.00%	3.00%	B	11 Yrs/ 11-10-9-8-7-6-5-4-2-2-1-0	5K	\$40 Mo	90**	No	**	Y*	Y**	Y**	Y**	
MONEY Life Ins Co/Fixed Annuity/ 8Yr	A+g	N	3.30%		3.00%	C/8Yrs	7 Yrs / 7-6-5-4-3-2-1+ MVA	\$2K	\$50 Mo	85	No	95**	Y**	Y-A**	No	No	
William Penn Life of NY/ FPDA	A+g	N	3.30%		1.50%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$1K	\$100	80	No	90	Y*	Y**	No	Y**	
Metropolitan Life/Growth+ Account	A+g	N	3.25%		3.00%	B	7 Yrs Rolling/ 7-6-5-4-3-2-1-0	None	<<<	99	No	None	Y**	Y**	No	Y**	
Metropolitan Life/Preference+ Acct	A+g	N	3.25%		3.00%	B	7 Yrs Rolling/ 7-6-5-4-3-2-1-0	None	<<<	99	No	None	Y**	Y**	No	Y**	
Life of the Southwest/ Flex 3000	A g	N	3.25%	1.00%	1.50%	B	7 Yrs/ 7-6-5-4-3-2-1-0	>>>	\$50 Mo TSA	A70/O100	No	85**	Y*	Y-A	Y**	Y**	
Keyport Life(Sun - Canada) Value 6	A ++g	N	3.20%	3.00%	1.50%	C/ 6Yr	6 Yrs/ 7-6-5-4-3-2-0+MVA	\$5K	\$100+	A85/O100	No	90	Y**	Y-O**	Y**	No	
MONEY Life Ins Co/Fixed Annuity/ 7Yr	A+g	N	3.15%		3.00%	C/7Yrs	7 Yrs / 7-6-5-4-3-2-1+ MVA	\$2K	\$50 Mo	85	No	95**	Y**	Y-A**	No	No	
American Equity Invest' /Guar' + 1	B ++g	N	3.10%	1.00%	2.25%	B	10 Yrs/12-12-11-10-9-8-7-6-4-2-0	\$5K	\$2K	Q80/NQ85	No	None	**	Y**	Y**	Y**	
Great American Life/ Freedom - 10ST	A g	N	3.10%	1.50%	2.50%	B	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$5K	<<<	Q80/NQ85	No	None	Y**	Y**	No	Y**	
Great American Life/ TSA III (Non-Grp)	A g	N	3.05%		2.00%	B	5 Yrs/ 5-4-3-2-1-0	>>>	\$50 Mo	65	No	**	Y**	Y**	Y**	No	
Keyport Life(Sun - Canada) Value 5	A ++g	N	3.05%	3.00%	1.50%	C/ 5Yr	5 Yrs/7-6-5-4-3-0+MVA	\$5K	\$100+	A85/O100	No	90	Y**	Y-O**	Y**	No	
American Fidelity/ B-TA	A +	N	3.00%		3.00%	P	None	>>>	\$25 Mo	70	No	None	Y*	Y**	No	Y**	
AmerUs Life/ Multi Choice 6/ 1 Yr	A g	N	3.00%		2.00%	P	6 Yrs/ 10-9-8-7-6-4-0	\$5K	<<<	Q80/N90	No	None	Y*	Y-A	Y**	Y**	
MONEY Life Ins Co/Fixed Annuity/ 3Yr	A+g	N	3.00%		3.00%	C/3Yrs	7 Yrs / 7-6-5(0-30 day + MVA)	\$2K	\$50 Mo	85	No	95**	Y**	Y-A**	No	No	
MONEY Life Ins Co/Fixed Annuity/ 5Yr	A+g	N	3.00%		3.00%	C/5Yrs	7 Yrs / 7-6-5-4-3(0-30 day + MVA)	\$2K	\$50 Mo	85	No	95**	Y**	Y-A**	No	No	
Sentry Life Ins. Co./ Sentry Payback	A+p	N	3.00%		3.00%	B	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$2K	\$100 Mo	74	No	100**	Y*	Y**	Y**	Y**	
Conseco Annuity Assur./H'k Marquee	B ++g	N	3.00%		3.00%	B	9 Yrs/ 12-12-11-10-9-8-6-4-2-0	\$2-5K	\$50MoQ	85	No	None	Y**	Y-A	Y**	Y**	
John Hancock Life/ Allegiance Prfd.	A ++g	N	3.00%		3.00%	B	7 Yrs/8-7-6-5-4-3-2-0	\$10K	<<<	84	No	90	Y*	Y-O	No	Y**	
MFS/SunLife/RegattaChoice-7 Yr	A ++g	N	3.00%		3.00%	B	7 Yrs/7-7-6-6-5-4-3-0	\$10K	**	85	No	95	Y**	Y**	Y**	Y**	
Sun Life Assur. /Regatta-Choice -7Yr	A ++g	N	3.00%		3.00%	B	7 Yrs/ 7-7-6-6-5-4-3-0	\$10K	**	85	No	95	Y**	Y**	Y**	Y**	
Aviva Life/Maximizer I	A g	N	3.00%		3.00%	B	5 Yrs/ 16-13-10-7-4-0	\$5K	\$50 Mo	65	No	None	No	Y-A	No	No	
Security Benefit Life/ Variflex	A+g	N	3.00%		3.00%	B	8 Yrs/ 8-7-6-5-4-3-2-1-0	\$5K	\$25 Mo	80**	No	80**	Y*	Y**	Y**	Y**	

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

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Insurance Company / Plan Name	AM Best's Rating	V R	Interest Rates			Cr Method/ Yr(s) Base Int Rate Guar	Surrender Charge Schedule		Min' Prem' \$K	Max' Issue Age	Bail Out Prov'n	Max' Antz'n Age	Free Out Avail'	Accepts Added Premium	Charges Waived At Death	Nursing Home Waiver	Annuit-ization Waiver
			Base Rate	Yr. 1 Bonus	Guar. Rate		Total Number of Years/ and Percent of Charge Year One to End										
Aetna Life & Annuity (ING)/ Premier +	A+g	N	3.85%		3.00%	P	7 Yrs/ 8-8-7-6-5-3-2-0	\$5K	100A	No	None	Y**	Y	No	Y**	Y**	
AIG American Gen'l/ Horizon Select- 5 Yr	A+gu	N	4.30%		2.00%	C/ 5 Yrs	5 Yrs/ 10-9-8-7-6-0 (30 day window)+MVA	\$5K	85	No	100	Y**	No	Y-O	Y**	Y**	
AIG American Gen'l/ Horizon Select- 7 Yr	A+gu	N	4.45%		2.00%	C/ 7 Yrs	7 Yrs/ 10-9-8-7-6-5-4-0 (30 day window)+MVA	\$5K	85	No	100	Y**	No	Y-O	Y**	Y**	
AIG American Gen'l/ Horizon Select-10 Yr	A+gu	N	4.55%		2.00%	C/ 10 Yrs	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0+MVA	\$5K	85	No	100	Y**	No	Y-O	Y**	Y**	
AIG American Gen'l/ Horizon Plus	A+gu	N	3.50%	6.00%	2.00%	C/ 6 Yrs	9 Yrs/ 9-8-7-6-5-4-3-2-1-0+MVA	\$5K	85	No	100	Y**	No	Y**	Y**	Y**	
Allianz Life NA/ Dominator- 5 Yr	A+g	N	3.00%		3.00%	C/ 5 Yrs	5 Yrs/ 10-9-8-7-6-0 (30 day window)	\$20K	85	No	**	Y*	No	**	Y**	Y**	
Allianz Life NA/ Dominator- 6 Yr	A+g	N	3.10%		3.00%	C/ 6 Yrs	6 Yrs/ 10-9-8-7-6-5-0 (30 day window)	\$20K	85	No	**	Y*	No	**	Y**	Y**	
Allianz Life NA/ Dominator- 7 Yr	A+g	N	3.20%		3.00%	C/ 7 Yrs	7 Yrs/ 10-9-8-7-6-5-4-0 (30 day window)	\$20K	85	No	**	Y*	No	**	Y**	Y**	
Allianz Life NA/ Dominator-10 Yr	A+g	N	3.50%		3.00%	C/10 Yrs	10Yrs/10-9-8-7-6-5-4-3-2-1-0(30 day window)	\$20K	85	No	**	Y*	No	**	Y**	Y**	
Allstate Life/ Savers Premier	A+g	Y	N/A		3.00%	B	7 Yrs/ 8-7-6-5-4-3-2-0	\$.6K	85	No	90	Y**	Y	Y	Y**	Y**	
Allstate Life/ Sure Horizon	A+g	Y	3.50%	2.00%	2.00%	B	6 Yrs/ 8-8-7-6-5-4-0	\$3K	90	No	90+	Y**	Y	Y	Y**	Y**	
American Investors Life/ SP2000+	A g	N	3.50%	1.00%	3.00%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$5K	90A	No	None	Y**	N	Y-A	No	No	
American National/PaladiumMYG 3yr	A +	N	N/A		2.00%	C/ 3 Yrs	3 Yrs/ 8-8-8-0+MVA	\$5K	85A	No	96	Y**	No	Y-O**	Y**	No	
American National/PaladiumMYG 4yr	A +	N	4.10%		2.00%	C/ 4 Yrs	4 Yrs/ 8-8-8-7-0+MVA	\$5K	85A	No	96	Y**	No	Y-O**	Y**	No	
American National/PaladiumMYG 5yr	A +	N	4.00%	1.00%	2.00%	C/ 5 Yrs	5 Yrs/ 8-8-8-7-6-0+MVA	\$5K	85A	No	96	Y**	No	Y-O**	Y**	No	
American National/PaladiumMYG 6yr	A +	N	4.45%		2.00%	C/ 6 Yrs	6 Yrs/ 8-8-8-7-6-5-0+MVA	\$5K	85A	No	96	Y**	No	Y-O**	Y**	No	
American National/PaladiumMYG 7yr	A +	N	4.15%	1.00%	2.00%	C/ 7 Yrs	7 Yrs/ 7-7-7-6-5-4-0+MVA	\$5K	A85/O99	No	96	Y**	No	Y	Y**	Y**	
American National/PaladiumMYG 8yr	A +	N	4.45%		2.00%	C/ 8 Yrs	8 Yrs/ 7-7-7-6-5-4-3-0+MVA	\$5K	A85/O99	No	96	Y**	No	Y	Y**	Y**	
American National/PaladiumMYG 9yr	A +	N	3.90%	2.00%	2.00%	C/ 9 Yrs	9 Yrs/ 7-7-7-6-5-4-3-2-0+MVA	\$5K	A85/O99	No	96	Y**	No	Y	Y**	Y**	
American National/PaladiumMYG10yr	A +	N	4.10%	1.00%	2.00%	C/ 10 Yrs	10 Yrs/ 7-7-7-6-5-4-3-2-1-0+MVA	\$5K	A85/O99	No	96	Y**	No	Y	Y**	Y**	
American United/ Accum Annuity II	A g	N	3.65%	1.00%	3.00%	B	7 Yrs/ 8-8-7-6-5-4-2-0	\$5K	Q69/N89	No	None	Y**	No	Y-O	No	Y**	
American United/ Accum Annuity II +	A g	N	3.80%	1.00%	3.00%	B	7 Yrs/ 8-8-7-6-5-4-2-0	\$5K	Q69/N89	No	None	Y**	No	Y-O	No	Y**	
AmerUs Variable/ Advantage +	A	N	3.25%		3.00%	B	6 Yrs/ 9-8-7-6-5-4-0	\$50K	85	No	95	Y*	No	Y-A	Y**	Y**	
AmerUs Variable/ Advantage MVA	A	N	4.25%		3.00%	B	6 Yrs/+MVA 9-8-7-6-5-4-0	\$50K	85	No	95	Y*	Y-.25K	Y-A	No	No	
AmerUs Life/ Multi-Choice 6/ 1 Yr	A g	N	3.00%		2.00%	P	6 Yrs/ 10-9-8-7-6-4-0	\$5K	Q80/N90	No	None	Y**	Y	Y-A	Y**	Y**	
AMEX/ Rate Bonus 1	A	N	3.55%	1.00%	2.00%	B	6 Yrs/ 9-8-7-6-5-4-3-0	\$2K	Q69/N90	No	**	Y**	No	Y**	Y**	Y**	
AMEX/ Rate Bonus 2	A	N	3.45%	2.00%	2.00%	B	8 Yrs/ 8-7-6-5-4-3-2-1-0	\$2K	Q69/N90	No	**	Y**	No	Y**	Y**	Y**	
AMEX/ Rate Bonus 3	A	N	3.40%	3.00%	2.00%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$2K	Q69/N90	No	**	Y**	No	Y**	Y**	Y**	
AMEX/ Retirement Advisor/Advt + 7 Yr	A	N	2.85%		2.00%	B	7 Yrs/ 7-7-6-5-4-2-0	\$2K	Q69/N90	No	**	Y**	No	Y**	Y**	Y**	
AMEX/ Retirement Advisor/Advt +10 Yr	A	N	2.85%	+	2.00%	B	10 Yrs/ 8-8-7-7-6-5-4-3-2-0 (+=1% prem. bonus)	\$2K	90**	No	**	Y**	Y	Y**	Y**	Y**	
AMEX/ Value Plus Bonus	A	N	3.75%	0.50%	2.00%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$2K	Q69/N80	No	**	Y**	No	Y**	Y**	Y**	
Aviva Life/ Portfolio Secure	A g	N	3.50%	1.00%	3.00%	P	7 Yrs/ 6-6-5-4-3-2-1-0	\$10K	85A	No	None	Y**	Y	Y-A	Y**	Y**	
Beneficial Life/ Advantage 11B+(A)	A	N	3.55%	3.00%	3.00%	B	11 Yrs/ 9-9-8-7-6-5-4-3-1.8-1.8-.9-0	\$5K	90**	No	**	Y**	Y**	Y	Y**	Y**	
Catholic Knights/ Knight Elite V	NR-5	N	4.65%		1.50%	C/ 5 Yrs	5 Yrs/ 8-7-6-4-2-0	\$100K	90	No	None	Y**	No	Y-A/O	No	Y**	
Conseco Annuity Assur./ Tru Level 5	B ++g	N	4.25%		3.00%	C/ 5 Yrs	5 Yrs + MVA/ 8-7-6-5-4-0	\$25K	Q74/N85	No	95	Y*	No	Y-A	Y	No	
Conseco Annuity Assur./ Tru Level 6	B ++g	N	3.50%		3.00%	C/ 6 Yrs	6 Yrs + MVA/ 8-7-6-5-4-3-0	\$25K	85	No	95	Y*	No	Y-A/O	No	Y**	
Conseco Annuity Assur./H'k Marquee	B ++g	N	3.00%	3.00%	3.00%	B	9 Yrs/ 12-12-11-10-9-8-6-4-2-0	\$5K	85	No	None	Y**	Y	No	No	Y**	
Country Investors Life/ SP 3	A+r	N	3.75%		2.50%	C/ 3 Yrs	3 Yrs/ 7-6-5-0	\$10K	90	No	None	Y*	No	Y**	No	Y**	
Country Investors Life/ SP 5	A+r	N	3.95%		2.50%	C/ 5 Yrs	5 Yrs/ 7-7-6-5-4-0	\$10K	90	No	None	Y**	No	Y**	No	Y**	
Country Investors Life/ SP 7	A+r	N	4.15%		2.50%	C/ 7 Yrs	7 Yrs/ 7-7-6-5-4-3-2-0	\$10K	90	No	None	Y**	No	Y**	No	Y**	
EMC National Life Co/ Bonus 1	B ++	N	4.60%	1.00%	2.55%	B	5 Yrs/ 8-8-8-8-8-0	\$10K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
EMC National Life Co/ Bonus 1 1/2	B ++	N	4.25%	1.50%	2.55%	B	7 Yrs/ 9-9-8-8-7-6-5-0	\$10K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
EMC National Life Co/ Bonus 2	B ++	N	3.85%	2.00%	3.00%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$10K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
EMC National Life Co/ Bonus 4	B ++	N	N/A		3.00%	B	11 Yrs/ 11-10-9-8-7-6-5-4-3-2-1-0	\$10K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
EMC National Life Co/ Bonus 6	B ++	N	N/A		3.00%	B	12 Yrs/ 12-11-10-9-8-7-6-5-4-3-2-1-0	\$10K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
EMC National Life Co/ SP 3Yr Guar	B ++	N	3.80%		3.00%	C/ 3 Yrs	3 Yrs/ 4-4-4-0	\$5K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
EMC National Life Co/ SP 4Yr Guar	B ++	N	3.95%		3.00%	C/ 4 Yrs	4 Yrs/ 5-5-5-5-0	\$5K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
EMC National Life Co/ SP 5Yr Guar	B ++	N	4.10%		3.00%	C/ 5 Yrs	5 Yrs/ 6-6-6-6-6-0	\$5K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
Equitable Life Assur(AXA)/GuarGrowth 1Yr	A+g	N	3.65%	+	3.00%	C/ 1 Yr	5 Yrs/ 9-8-7-6-5-0 (+=1% prem. credit)	\$5K	83	No	90	Y*	No	Y-A	Y**	Y**	
Equitable Life Assur(AXA)/GuarGrowth 5Yr	A+g	N	3.45%		3.00%	C/ 5 Yrs	5 Yrs/ 9-8-7-6-5-0	\$5K	83	No	90	Y*	No	Y-A	Y**	Y**	
Farm Bureau Life Select 4-Portfolio 6	A	N	4.30%		3.00%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$100K	90	No	**	Y**	Y**	Y**	Y**	Y**	
Farm Bureau Life Select 4-Portfolio 10	A	N	4.65%		3.00%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$100K	90	No	**	Y**	Y**	Y**	Y**	Y**	
Farm Bureau of Mich/1 Yr-Guarantee	A	N	3.60%		3.00%	C/ 1 Yr	9+ Yrs/ 8-7-6-5-4-3-3-3-3-(See Carrier)	\$5K	90**	No	85**	Y**	No	Y	No	Y**	
Farm Bureau of Mich/3 Yr-Guarantee	A	N	3.85%		3.00%	C/ 3 Yrs	9+ Yrs/ 8-7-6-5-4-3-3-3-3-(See Carrier)	\$5K	90**	No	85**	Y**	No	Y	No	Y**	
Farm Bureau of Mich/5 Yr-Guarantee	A	N	4.10%		3.00%	C/ 5 Yrs	9+ Yrs/ 8-7-6-5-4-3-3-3-3-(See Carrier)	\$5K	90**	No	85**	Y**	No	Y	No	Y**	
Fort Dearborn Life/WealthFortifier4Yr	A +	N	3.75%	1.00%	3.00%	C/ 4 Yrs	9 Yrs/ 8-8-7-6-5-4-3-2-1-0 (30 day window)	\$1K	85	No	95	Y*	No	Y-A/O	Y**	Y**	

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

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Insurance Company / Plan Name	AM Best's Rating	V R	Interest Rates			Cr Method/ Yr(s) Base Int Rate Guar	Surrender Charge Schedule		Min' Prem' \$K	Max' Issue Age	Bail Out Prov'n	Max' Antz'n Age	Free Out Avail'	Accepts Added Premium	Charges Waived At Death	Nursing Home Waiver	Annuit-ization Waiver
			Base Rate	Yr. 1 Bonus	Guar. Rate		Total Number of Years/ and Percent of Charge Year One to End										
Fort Dearborn Life/WealthFortifier5Yr	A +	N	4.05%	1.00%	3.00%	C/ 5 Yrs	9 Yrs/ 8-8-7-6-5-4-3-2-1-0 (30 day window)	\$1K	85	No	95	Y*	No	Y-A/O	Y**	Y**	
Fort Dearborn Life/WealthFortifier6Yr	A +	N	4.15%	2.00%	3.00%	C/ 6 Yrs	9 Yrs/ 8-8-7-6-5-4-3-2-1-0 (30 day window)	\$1K	85	No	95	Y*	No	Y-A/O	Y**	Y**	
Fort Dearborn Life/WealthFortifier7Yr	A +	N	4.00%	2.00%	3.00%	C/ 7 Yrs	9 Yrs/ 8-8-7-6-5-4-3-2-1-0 (30 day window)	\$1K	85	No	95	Y*	No	Y-A/O	Y**	Y**	
Fort Dearborn Life/WealthFortifier9Yr	A +	N	4.00%	1.00%	3.00%	C/ 9 Yrs	9 Yrs/ 8-8-7-6-5-4-3-2-1-0	\$1K	85	No	95	Y*	No	Y-A/O	Y**	Y**	
GenWorth Financial/Secure Living Smart	A+g	N	3.60%	3.00%	2.00%	B	7 Yrs/ 7-7-7-6-5-4-3-0	\$5K	100	No	85	Y*	Y-\$1K+	Y-A	Y**		
Golden Rule/ Champion Select	A u	N	3.00%	2.00%	3.00%	B	9 Yrs/ 10-9-8-7-6-5-4-3-2-0	\$10K	Q75/N80	No	85	Y*	No	Y-A	No	Y**	
Golden Rule/ Classic Plus	A u	N	3.25%	1.00%	3.00%	B	8 Yrs/ 8-7-6-5-4-3-2-1-0	\$7.5K	A70/O100	No	85	Y*	No	Y-A	No	Y**	
Golden Rule/ Foundation	A u	N	3.50%		3.00%	B	9 Yrs/ 8-8-8-7-6-5-3-2-0	\$10K	A85/O100	No	85	Y*	No	Y-A	No	Y**	
Golden Rule/ Premier Advantage	A u	N	3.50%	0.50%	3.00%	B	7 Yrs/ 7-6-5-4-3-2-2-0	\$5K	Q60/N65	No	85	Y*C	Y-\$2K+	Y-A	Y**	Y**	
Golden Rule/ Ultimate Bonus	A u	N	3.50%	3.00%	3.00%	B	8 Yrs/ 8-7-6-5-4-3-2-1-0	\$10K	A70/O100	No	85	Y*	No	Y-A	No	Y**	
Great American Life/ Advantage 15	A g	N	3.20%	+	2.50%	B	12 Yrs/ 12-11-10-9-8-7-6-5-4-3-2-1-0 + prem bonus 15%	\$5K	70	No	85	No	Y-1st Yr	Y**	Y**	Y**	
Great American Life/ Freedom - 10ST	A g	N	3.10%	1.50%	2.50%	B	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$5K	Q80/NQ85	No	None	Y**	Y**	Y**	No	Y**	
Hartford Life/ CRC Select-6Yr	A+g	N	4.70%		3.00%	C/ 6 Yrs	7 Yrs + MVA/ 6-6-5-4-3-0	\$5K	80	No	90	Y**	No	Y-A	No	No	
Hartford Life/ Saver+ 6 Years	A+g	N	3.85%	1.00%	3.00%	C/ 6 Yrs	7 Yrs + MVA/ 7-6-5-4-3-2-1-0	\$5K	85	No	90	Y**	No	Y-A	Y**	Y**	
Horace Mann Life/Alternative II- 5 Yrs	A-g	N	3.00%		3.00%	B	5 Yrs/ 8-6-4-2-0	\$2K	85	No	85	Y*	No	Y	No	Y**	
Horace Mann Life/Alternative II-10 Yrs	A-g	N	3.00%		3.00%	B	10 Yrs/ 8-8-6-4-2-0	\$2K	85	No	85	Y*	No	Y	No	Y**	
ING USA Life & An'ty/ Multi Set+/ 5Yr	A+g	N	4.20%		1.50%	C/ 5 Yrs	5 Yrs + MVA/ 7-7-7-6-5 (0-30 day window)	\$50K	90	No	**	Y**	No	Y**	Y**	Y**	
ING USA Life & An'ty/ Multi Set+/ 6Yr	A+g	N	4.35%		1.50%	C/ 6 Yrs	6 Yrs + MVA/ 7-7-7-6-5-4 (0-30 day window)	\$50K	90	No	**	Y**	No	Y**	Y**	Y**	
ING USA Life & An'ty/ Multi Set+/ 7Yr	A+g	N	4.15%	1.00%	1.50%	C/ 7 Yrs	7 Yrs + MVA/ 7-7-7-6-5-4-3 (0-30 day window)	\$50K	90	No	**	Y**	No	Y**	Y**	Y**	
ING USA Life & An'ty/ Multi Set+/ 8Yr	A+g	N	4.05%	1.80%	1.50%	C/ 8 Yrs	8 Yrs + MVA/ 7-7-7-6-5-4-3-2 (0-30 day window)	\$50K	90	No	**	Y**	No	Y**	Y**	Y**	
ING USA Life & An'ty/ Multi Set+/ 9Yr	A+g	N	4.00%	1.20%	1.50%	C/ 9 Yrs	9 Yrs + MVA/ 7-7-7-6-5-4-3-2-1 (0-30 day window)	\$50K	90	No	**	Y**	No	Y**	Y**	Y**	
ING USA Life & An'ty/ MultiSet+/10Yr	A+g	N	3.90%	1.00%	1.50%	C/ 10 Yrs	10Yrs + MVA/ 7-7-7-6-5-4-3-2-1-0 (0-30 day window)	\$50K	85	No	None	Y**	No	Y**	Y**	Y**	
ING USA Life & An'ty/ Retirement+NQ	A+g	N	3.65%		3.00%	B	9 Yrs/ 9-9-8-7-6-5-4-3-2-0	\$5K	70	No	None	Y*	Y	Y-O**	No	Y**	
ING USA Life & An'ty/ Retirement+TSA	A+g	N	4.00%		3.00%	B	9 Yrs/ 9-9-8-7-6-5-4-3-2-0	\$5K	70	No	None	Y*	Y	Y-O**	No	Y**	
Integrity Life/ Momentum Advtge 4Yr	A ++g	Y	3.90%	0.75%	2.00%	C/ 4 Yrs	4 Yrs/ 8-8-7-7-0+MVA	\$20K	Q70.5/N86	No	None	Y**	No	Y**	Y**	Y**	
Integrity Life/ Momentum Advtge 5Yr	A ++g	Y	4.35%	0.75%	2.00%	C/ 5 Yrs	5 Yrs/ 8-8-7-7-6+MVA	\$20K	Q70.5/N86	No	None	Y**	No	Y**	Y**	Y**	
Integrity Life/ Momentum Advtge 7Yr	A ++g	Y	4.65%	0.75%	2.00%	C/ 7 Yrs	7 Yrs/ 8-8-7-7-6-6-5-0+MVA	\$20K	Q70.5/N85	No	None	Y**	No	Y**	Y**	Y**	
Integrity Life/ Momentum Advtge 10Yr	A ++g	Y	4.85%	0.75%	2.00%	C/ 10 Yrs	10 Yrs/ 8-8-7-7-6-6-5-5-4-4-0+MVA	\$20K	Q70.5/N83	No	None	Y**	No	Y**	Y**	Y**	
Jackson Nat'l Life/ Bonus Max-1	A+g	N	4.15%	3.75%	2.00%	B	9 Yrs/MVA/9-8-7-6-5-4-3-2-1-0	\$5-10K	A85/O100	No	85	Y*	No	Y-A	No	Y**	
Jackson Nat'l Life/ Max Plan	A+g	N	4.05%		2.00%	B	7Yrs/ 7-6-5-4-3-2-1-0	\$1-10K	A85/O100	No	85	Y*C	Y-1st Yr	Y-A	No	Y**	
Jackson Nat'l Life/ Super Max	A+g	N	4.85%		2.00%	B	9 Yrs/ 9-8-7-6-5-4-3-2-1-0	\$5K	A85/O100	No	85	Y*C	Y-1st Yr	Y-A	Y**	Y**	
Jackson Nat'l Life/ Target 4 Yr.	A+g	N	3.60%	1.00%	3.00%	C/ 4 Yrs	4 Yrs/ 7-7-7-6-0 (30 day period)	\$10K	85	No	85	Y*	Y-\$2K+	Y-A	Y**	Y**	
Jackson Nat'l Life/ Target 5 Yr.	A+g	N	3.80%	1.00%	3.00%	C/ 5 Yrs	5 Yrs/ 7-7-6-5-0 (30 day period)	\$10K	85	No	85	Y*	Y-\$2K+	Y-A	Y**	Y**	
Jackson Nat'l Life/ Target 9 Yr.	A+g	N	4.15%	3.00%	3.00%	C/ 9 Yrs	8 Yrs/ 7-7-6-5-4-3-2-1-0	\$10K	85	No	85	Y*	Y-\$2K+	Y-A	Y**	Y**	
Jackson Nat'l Life/ Target 10 Yr.	A+g	N	4.15%	1.00%	3.00%	C/ 10 Yrs	9 Yrs/ 7-7-7-6-5-4-3-2-1-0/MVA	\$10K	85	No	85	Y*	Y-\$2K+	Y-A	Y**	Y**	
Jefferson Pilot Life/ Classic 5	A ++g	Y	3.50%	2.00%	3.00%	C/ 5 Yrs	5 Yrs/ 9-8-7-6-5-0+MVA	\$10K	85	No	95	Y**	Y	Y**	No	Y**	
Jefferson Pilot Life/ Classic 7	A ++g	Y	3.50%	3.00%	3.00%	C/ 7 Yrs	7 Yrs/ 9-8-7-6-5-4-3-0+MVA	\$10K	85	No	95	Y**	Y	Y**	No	Y**	
Jefferson Pilot Life/ Classic 10	A ++g	Y	3.55%	4.00%	3.00%	C/ 7 Yrs	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0+MVA	\$5K	85	No	95	Y**	Y	Y**	No	Y**	
John Hancock Life/ Allegiance Prfd.	A ++g	N	3.00%	1.00%	3.00%	B	7 Yrs/ 8-8-7-7-6-6-0	\$10K	84	No	90	Y*	Y	Y-O	No	Y**	
Kansas City Life Select Track 5Yr	A g	N	3.75%		3.00%	C/ 5 Yrs	5 Yrs/ 10-9-8-7-6-0	\$10K	A80/O90	No	None	Y*	No	Y**	Y**	Y**	
Kansas City Life Select Track 7Yr	A g	N	3.75%		3.00%	C/ 7 Yrs	7 Yrs/ 10-9-8-7-6-5-4-0	\$10K	A80/O90	No	None	Y*	No	Y**	Y**	Y**	
Kansas City Life Select Track 10Yr	A g	N	3.75%		3.00%	C/ 10 Yrs	10Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$10K	A80/O90	No	None	Y*	No	Y**	Y**	Y**	
Keypoint Life/(Sun-Canada) Value 5	A ++g	N	3.50%	3.00%	1.50%	C/ 5 Yrs	5 Yrs/ 7-6-5-4-3-0+MVA	\$50K	Q75/N85	No	90	Y*	Y**	Y-A/O	No	Y**	
Keypoint Life/(Sun-Canada) Value 6	A ++g	N	3.55%	3.00%	1.50%	C/ 6 Yrs	6 Yrs/ 7-6-5-4-3-2-0+MVA	\$50K	Q75/N85	No	90	Y*	Y**	Y-A/O	No	Y**	
Keypoint Life/(Sun-Canada) Value 7	A ++g	N	3.60%	3.00%	1.50%	C/ 7 Yrs	7 Yrs/ 7-6-5-4-3-2-1-0+MVA	\$50K	Q75/N85	No	90	Y*	Y**	Y-A/O	No	Y**	
Knights of Columbus/ FPDA	A ++	Y	3.75%		3.00%	P	7 Yrs/ 5-5-4-4-3-3-2-0	\$3K	83	No	None	Y**	Y**	Y**	No	Y**	
Lafayette Life Ins. Co./ Horizon S	A +	Y	N/A		4.00%	P	5 Yrs/ 8-8-6-4-2-0	**	**	**	**	**	**	**	**	**	
Liberty National Life Ins. Co./SPDA	A+g	N	4.00%		4.00%	P	3 Yrs/ 8-4-2-0	\$1K	80	No	65**	No	No	Y**	No	Y**	
Life of the Southwest/ SPDA- 3	A g	N	3.20%	1.00%	1.50%	B	6 Yrs/ 10-9-8-6-4-2-0	\$5K	A80/O100	No	85	Y*	No	Y-A	Y**	Y**	
Life of the Southwest/ SPDA- 5	A g	N	3.35%	2.00%	1.50%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$5K	A80/O100	No	85	Y*	No	Y-A	Y**	Y**	
Life of the Southwest/ SPDA-10	A g	N	3.35%	2.00%	1.50%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$5K	A80/O100	No	85	Y*	No	Y-A	Y**	Y**	
Life of the Southwest/ Milenium +	A g	N	3.35%	4.00%	1.50%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$5K	A70/O100	No	85	Y*	No	Y-A	Y**	Y**	
Lincoln Benefit /Sav Chce + 5Yr.	A+r	N	N/A		3.00%	B	9 Yrs/ 7-7--7-6-5-4-3-2-1-0 (+.5>\$50K)	\$5K	A99/O100	No	99	Y*	No	Y-O	Y**	Y**	
Lincoln Benefit/ Tactician+5 Yr MYG	A+r	N	3.60%	2.00%	3.00%	C/ 5 Yrs	5 Yrs/ 8-8-8-7-6-0	\$5K	90	No	99	Y**	Y-\$1K+	Y-O	Y**	No	
Lincoln Benefit/ Tactician+8 Yr MYG	A+r	N	3.90%	2.50%	3.00%	C/ 8 Yrs	8 Yrs/ 8-8-8-7-6-5-4-3-0	\$5K	90	No	99	Y**	Y-\$1K+	Y-O	Y**	No	
Metropolitan Life Ins. Co./ Max-1	A+g	N	3.25%		3.00%	P	7 Yrs/ 7-6-5-4-3-2-1-0	\$5K	Q75/N85	No	85	Y*	No	Y-O	Y**	Y**	

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			Base Rate	Yr. 1 Bonus	Guar. Rate		Total Number of Years/ and Percent of Charge Year One to End										
MFS/SunLife/RegattaChoice-7Yr	A ++	N	3.00%		3.00%	C/ 7 Yrs	7 Yrs/7-7-6-6-5-4-3-0	\$10K	85	No	95	Y**	Y-\$1K+	Y**	Y**	Y**	
Midland National Life/Direct Guar-4Yrs	A +	N	4.50%		2.10%	C/ 5 Yrs	4 Yrs/MVA 10-10-10-10-10-0	\$1K	90	No	None	Y**	Y	Y-A/O**	Y**	Y**	
Midland National Life/Direct Guar-6Yrs	A +	N	4.40%		2.10%	C/ 6 Yrs	6 Yrs+MVA 10-10-10-10-10-9-0	\$.1K	90	No	None	Y**	Y	Y-A/O**	Y**	Y**	
Midland National Life/Direct Guar-8Yrs	A +	N	4.00%		2.10%	C/ 7 Yrs	8 Yrs+MVA 10-10-10-10-10-9-8-7-0	\$2-5K	85	No	None	Y*	No	Y**	Y**	Y**	
Minnesota Life/ Secure Opt. Extra	A+g	N	4.00%	2.00%	2.70%	C/ 3Yrs	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$5K	85	No	85	Y**	Y-1st Yr	Y-O**	No	Y**	
MONY Life Ins Co/ Fixed Annuity 1Yr	A+g	N	N/A		3.00%	C/ 1Yr	7 Yrs + MVA/ 7(0-30 day period)	\$2K	85	No	95**	Y**	Y-\$2K+	Y-A**	No	No	
MONY Life Ins Co/ Fixed Annuity 3Yr	A+g	N	3.00%		3.00%	C/ 3Yrs	7 Yrs + MVA/ 7-6-5(0-30 day period)	\$2K	85	No	95**	Y**	Y-\$2K+	Y-A**	No	No	
MONY Life Ins Co/ Fixed Annuity 5Yr	A+g	N	3.00%		3.00%	C/ 5Yrs	7 Yrs + MVA/ 7-6-5-4-3(0-30 day period)	\$2K	85	No	95**	Y**	Y-\$2K+	Y-A**	No	No	
MONY Life Ins Co/ Fixed Annuity 7Yr	A+g	N	3.15%		3.00%	C/ 7Yrs	7 Yrs 7-6-5-4-3-2-1+MVA	\$2K	85	No	95**	Y**	Y-\$2K+	Y-A**	No	No	
MONY Life Ins Co/ Fixed Annuity 8Yr	A+g	N	3.30%		3.00%	C/ 8Yrs	7 Yrs 7-6-5-4-3-2-1+MVA	\$2K	85	No	95**	Y**	Y-\$2K+	Y-A**	No	No	
MONY Life Ins Co/ Fixed Annuity10Yr	A+g	N	3.50%		3.00%	C/ 10Yrs	7 Yrs 7-6-5-4-3-2-1+MVA	\$2K	85	No	95**	Y**	Y-\$2K+	Y-A**	No	No	
Mutual of America Life Ins. Co./IRA	A +	N	4.25%		3.00%	P	None	\$.2K	None	Y	None	Y	Y-\$2K	Y	Y	Y	
Mutual of America Life Ins. Co./TSA	A +	N	3.00%		3.00%	P	None	\$.2K	None	Y	None	Y	Y-\$2K	Y	Y	Y	
National Guardian/ Access +	A -	N	N/A		3.00%	P	7 Yrs/ 7-6-5-4-3-2-1-0	\$5K	80	No	80	Y*	No	Y-O**	No	Y**	
National Guardian/ Asset Guard-2 Yr.	A -	N	N/A		3.00%	B	7 Yrs/ 7-7-7-6-5-4-3-0	\$5K	90	No	90	Y**	No	Y-O**	Y**	Y**	
National Life of Vermont/ Heritage	A g	N	4.90**	1.00%	1.50%	B	6 Yrs/ 7-7-6-5-4-3-0	\$5K	85	No	None	Y**	No	No	Y**	Y**	
National Life of Vermont/ Liberty	A g	N	4.70**		1.50%	C/ 5 Yrs	8 Yrs/ 8-7-5-7-6-5-4-5-3-5-2-0	\$5K	85	No	None	Y**	No	No	Y**	Y**	
National Life of Vermont/ Privilege	A g	N	4.75%	1.00%	1.50%	B	9 Yrs/ 9-8-7-6-5-4-3-2-1-0	\$5K	85	No	None	Y**	No	No	Y**	Y**	
National Life of Vermont/ Security 3	A g	N	4.00%		1.50%	C/ 3Yrs	5 Yrs/ 5-5-5-5-5-0 (30 day window)	\$5K	85	No	None	Y**	No	Y-A/O	Y**	Y**	
National Life of Vermont/ Security 5	A g	N	4.10%		1.50%	C/ 5 Yrs	5 Yrs/ 5-5-5-5-5-0	\$5K	85	No	None	Y**	No	Y-A/O	Y**	Y**	
National Western Life/ Confidence+5Yr	A -	N	2.60%	+	2.00%	C/ 5Yrs	5 Yrs/ 9-8-7-6-5-0(+Annuity Value 2.50%)	\$5K	Q75/N85	No	**	Y**	Y-1st Yr	Y-O**	No	Y**	
Nationwide Life/ Flex Advantage 1 Yr	A+g	N	N/A		3.00%	B	7 Yrs/ 7-7-6-6-5-4-3-0	**	**	**	**	**	**	**	**	**	
Ohio National/ Foundation + 1 Yr.	A+g	N	3.90%	1.50%	2.00%	B	6 Yrs/ 6-5-5-4-3-2-0	\$5K	80	Y**	**	Y**	No	Y-A	No	Y**	
Ohio National/ Foundation + 3 Yr.	A+g	N	4.25%		2.00%	B	6 Yrs/ 6-5-5-4-3-2-0	\$5K	80	No	**	Y*	No	Y-A	No	Y**	
Pacific Life/ Quest 88-01/1 Yr.	A ++g	N	N/A		4.00%	C/ 1Yr	7 Yrs/ 6-6-6-6-5-4-3-0	\$5K	85	No	95	Y**	No	Y-A	No	Y**	
Pacific Life/ Quest 88-01/3 Yr.	A ++g	N	N/A		4.00%	C/ 3Yrs	7 Yrs/ 6-6-6-6-5-4-3-0	\$5K	85	No	95	Y*	No	Y-A	No	Y**	
Pacific Life/ Quest 88-01/5 Yr.	A ++g	N	N/A		4.00%	C/ 5 Yrs	7 Yrs/ 6-6-6-6-5-4-3-0	\$5K	85	No	95	Y*	No	Y-A	No	Y**	
Penn Mutual Life/Penn Freedom-1Yr	A+g	N	N/A		3.00%	C/ 1Yr	4 Yrs/ 8-7-6-5-0	\$50K	<<<	85	No	90**	Y**	Y**	Y**	Y**	
Penn Mutual Life/Penn Freedom-3Yr	A+g	N	3.25%		3.00%	C/ 3 Yr	4 Yrs/ 8-7-6-5-0	\$50K	<<<	85	No	90**	Y**	Y**	Y**	Y**	
Penn Mutual Life/Penn Freedom-5Yr	A+g	N	3.40%		3.00%	C/ 5 Yr	4 Yrs/ 8-7-6-5-0	\$50K	<<<	85	No	90**	Y**	Y**	Y**	Y**	
Penn Mutual Life/Penn Freedom-7Yr	A+g	N	3.55%		3.00%	C/ 7 Yr	4 Yrs/ 8-7-6-5-0	\$50K	<<<	85	No	90**	Y**	Y**	Y**	Y**	
Peoples Benefit Life/ Adv Edge Sel I	A+g	Y	1.50%		1.50%	P	90 day loss of interest	\$10K	80	No	85	Y**	Y-\$2KQ	Y**	Y**	Y**	
Peoples Benefit Life/ Advisors Edge I	A+g	Y	1.50%		1.50%	P	90 day loss of interest	\$10K	80	No	85	Y**	Y-\$2KQ	Y**	Y**	Y**	
Physicians Life/ Custom Direct 3	A g	N	3.45%	2.00%	3.00%	C/ 3 Yrs	3 Yrs/ 9-9-8-0 (30 day period)	\$2K	75	No	100	Y*	No	Y-O	Y**	Y**	
Physicians Life/ Custom Direct 4	A g	N	3.55%	2.00%	3.00%	C/ 4 Yrs	4 Yrs/ 9-9-8-7-0 (30 day period)	\$2K	75	No	100	Y*	No	Y-O	Y**	Y**	
Physicians Life/ Custom Direct 5	A g	N	3.75%	2.00%	3.00%	C/ 5 Yrs	5 Yrs/ 9-9-8-7-6-0(30 day period)	\$5K	75	No	100	Y**	No	Y-O	Y**	Y**	
Physicians Life/ Custom Direct 6	A g	N	3.60%	2.00%	3.00%	C/ 6 Yrs	6 Yrs/ 9-9-8-7-6-5-0 (30 day period)	\$2K	75	No	100	Y**	No	Y-O	Y**	Y**	
Physicians Life/ Custom Direct 7	A g	N	4.05%	1.00%	3.00%	C/ 7 Yrs	7 Yrs/ 9-9-8-7-6-5-4-0(30 day period)	\$5K	75	No	100	Y**	No	Y-O	Y**	Y**	
Physicians Life/ Custom Direct 8	A g	N	4.20%	2.00%	3.00%	C/ 8 Yrs	8 Yrs/ 9-9-8-7-6-5-4-3-0 (30 day period)	\$2K	75	No	100	Y**	No	Y-O	Y**	Y**	
Physicians Life/ Custom Direct 9	A g	N	4.25%		3.00%	C/ 9 Yrs	9 Yrs/ 9-9-8-7-6-5-4-3-2-0	\$2K	75	No	100	Y**	No	Y-O	Y**	Y**	
Physicians Life/ Custom Direct 10	A g	N	4.25%	1.50%	3.00%	C/ 10 Yrs	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$5K	75	No	100	Y*	No	Y-O	Y**	Y**	
Presidential Life Ins. Co./ Secure 4	B +	N	3.90%		3.00%	C/ 4 Yrs	4 Yrs/ 7-6-6-5-0	\$1.5K	80	No	+	Y**	No	Y-A	No	Y**	
Presidential Life Ins. Co./ Secure 5	B +	N	4.20%		3.00%	C/ 5 Yrs	5 Yrs/ 7-7-6-5-4-0	\$1.5K	80	No	+	Y**	No	Y-A	No	Y**	
Presidential Life Ins. Co./ Secure 6	B +	N	4.40%		3.00%	C/ 6 Yrs	6 Yrs/ 7-7-7-6-5-4-0	\$1.5K	80	No	+	Y**	No	Y-A	No	Y**	
Reliance Standard/ Apollo - MVA	A -g	N	3.25%	3.00%	2.65%	P	7 Yrs + MVA/ 9-8-7-6-5-4-2-0	\$5K	85	No	A85**	Y*	No	Y-A	Y**	Y**	
Reliance Standard/ Apollo - SP	A -g	N	3.25%	3.00%	2.65%	P	7 Yrs/ 9-8-7-6-5-4-2-0	\$5K	99	No	A85**	Y*	No	Y-A	Y**	Y**	
Security Benefit Life/ Choice - 5Yr.	A+g	N	4.90%		2.00%	C/ 5 Yrs	5 Yrs/ 7-7-7-6-6-0	\$2-5K	90	No	Y**	Y	Y**	Y**	Y**	Y**	
Security Benefit Life/ Variflex	A+g	N	3.00%		3.00%	B	8 Yrs/ 8-7-6-5-4-3-2-1-0	\$.5K	80**	No	80**	Y*	Y*	Y**	Y**	Y**	
Security Mutual Life/ SPA2005-1yr	A	N	4.25%		3.00%	C/ 1 Yrs	7 Yrs/ 7-7-7-6-5-4-3-0	\$5K	85	No	90	Y*	No	Y-A	No	Y**	
Security Mutual Life/ SPA2005-3yr	A	N	4.75%		3.00%	C/ 3 Yrs	7 Yrs/ 9-9-9-8-7-6-5-0	\$5K	85	No	90	Y*	No	Y-A	No	Y**	
Security Mutual Life/ SP-I Yr	A	N	4.00%		3.50%	C/ 1 Yrs	7 Yrs/ 7-6-5-4-3-2-1-0	\$5K	80	No	90	Y**	No	Y-A	No	Y**	
Security Mutual Life/ SP-III Yr	A	N	3.85%		3.50%	C/ 3 Yrs	7 Yrs/ 7-6-5-4-3-2-1-0	\$5K	80	No	90	Y**	No	Y-A	No	Y**	
Sentry Life Ins. Co./ Payback	A+P	N	3.00%		3.00%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$2K	74	No	100**	Y**	No	Y**	Y**	Y**	
Sun Life Assur. /Regatta-Choice -7Yr	A ++g	N	3.00%		3.00%	C/ 4 Yrs	7 Yrs/7-7-6-6-5-4-3-0	\$10K	85	No	95	Y**	Y-\$1K+	Y**	Y**	Y**	
SunAmerica Life/ Sterling Select-5Yr	A ++g	Y	N/A		3.00%	C/ 5 Yrs	5 Yrs/ 6-6-5-5-4-0+MVA	\$5K	85	No	None	Y**	No	Y-O	No	Y**	
SunAmerica Life/ Sterling Select-7Yr	A ++g	Y	N/A		3.00%	C/ 7 Yrs	7 Yrs/ 6-6-5-5-4-3-2-0+MVA	\$5K	85	No	None	Y**	No	Y-O	No	Y**	

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

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Insurance Company / Plan Name	AM Best's Rating	V R	Interest Rates			Cr Method/ Yr(s) Base Int Rate Guar	Surrender Charge Schedule Total Number of Years/ and Percent of Charge Year One to End	Min' Prem' \$K	Max' Issue Age	Bail Out Prov'n	Max' Antz'n Age	Free Out Avail'	Accepts Added Premium	Charges Waived At Death	Nursing Home Waiver	Annuit-ization Waiver
			Base Rate	Yr. 1 Bonus	Guar. Rate											
Teachers Ins. & Annuity/ IRA	A ++g	Y	4.25%		3.00%	B	None	**	**	Y**	**	Y**	Y	Y**	Y**	Y**
Teachers Ins. & Annuity/ RA	A ++g	Y	5.00%		3.00%	P	NAF = Not Available for Full Cashout	**	**	Y**	**	Y**	Y	Y**	Y**	Y**
Teachers Ins. & Annuity/ SRA	A ++g	Y	4.25%		3.00%	P	None	**	**	Y**	**	Y**	Y	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 5	A ++g	N	3.95%	1.00%	2.50%	C/ 5 Yrs	5 Yrs/ 7-7-7-6-5-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 6	A ++g	N	4.05%	1.00%	2.50%	C/ 6 Yrs	6 Yrs/ 7-7-7-6-5-4-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 7	A ++g	N	4.15%	1.00%	2.50%	C/ 7 Yrs	7 Yrs/ 7-7-7-6-5-4-3-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 8	A ++g	N	4.20%	1.00%	2.50%	C/ 8 Yrs	8 Yrs/ 7-7-7-6-5-4-3-2-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 9	A ++g	N	4.20%	1.00%	2.50%	C/ 9 Yrs	9 Yrs/ 7-7-7-6-5-4-3-2-1-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/MYG 10	A ++g	N	4.25%	1.00%	2.50%	C/ 10 Yrs	10 Yrs/ 7-7-7-6-5-4-3-2-1-1-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/Security I	A ++g	N	4.20%		3.00%	B	7 Yrs/ 7-6-5-4-3-2-1-0	\$5K	99	No	99	Y*	No	Y**	Y**	Y**
Thrivent Fin'l for Lutherans/Security I+	A ++g	N	4.20%	2.00%	3.00%	B	9 Yrs/ 7-7-7-6-5-4-3-2-1	\$5K	99	No	99	Y*	No	Y**	Y**	Y**
Transamerica Life&Anty/Trans 6+	A+g	Y	3.50%	1.00%	2.00%	B	6 Yrs/ 8-7-6-5-4-3-0	\$5K	Q70/N75	No	98	Y**	Y-1st Yr	Y-A/O	No	Y**
Transamerica Life&Anty/Trans 10	A+g	Y	4.00%	2.00%	2.00%	B	10 Yrs/ 12-12-11.5-10-9-8-6-4-2-0	\$15K	85	No	98	Y**	No	Y-O	No	Y**
Transamerica Life&Anty/SecValue 6	A+g	Y	N/A		3.00%	C/ 6 Yrs	6 Yrs/ 9-8-7-6-5-4-0+MVA	\$15K	85	No	85	Y**	No	Y-Q	No	Y**
Transamerica Life&Anty/SecValue 8	A+g	Y	N/A		3.00%	C/ 8 Yrs	8 Yrs/ 9-8-7-6-5-4-3-2-0+MVA	\$15K	85	No	85	Y**	No	Y-Q	No	Y**
Transamerica Life&Anty/SecValue 10	A+g	Y	N/A		3.00%	C/ 10 Yrs	10 Yrs/ 9-8-7-6-5-4-3-2-1-0+MVA	\$15K	85	No	85	Y**	No	Y-Q	No	Y**
Travelers Insurance Co./ T-Flex-NQ	A+g	N	N/A		3.50%	B	5 Yrs/ 7-7-7-7-0	\$1K	100	No	85	Y**	Y	Y-O**	No	Y**
Travelers Insurance Co./ T-Flex-TSA	A+g	N	N/A		3.50%	B	5 Yrs/ 7-7-7-7-0	\$1K	100	No	85	Y**	Y	Y-O**	No	Y**
Union Central Life/ SPDA2000-1Yr	A-u	N	5.00%		2.00%	B	6 Yrs/ 7-6-5-4-3-2-0 <\$50K	\$5K	85	No	A85**	Y*	No	Y-A**	Y**	Y**
Union Central Life/ SPDA2000-6Yr	A-u	N	3.65%		2.00%	C/ 6 Yrs	6 Yrs/ 7-6-5-4-3-2-0 >\$50K	\$5K	85	No	A85**	Y*	No	Y-A**	Y**	Y**
United Heritage Mutual/ Eagle-8	A -	N	3.50%	1.00%	1.50%	P	10 Yrs/ 8-8-8-7-6-5-4-3-2-1-0	\$8K	90	No	None	Y*	No	Y-A	Y**	Y**
United Heritage Mutual/Sec Value 5	A -	N	3.50%		1.50%	C/ 5 Yrs	5 Yrs/ 7-7-6-5-4-0	\$5K	85	No	None	Y*	No	Y-A	Y**	Y**
United Investors Life/ Century I+	A+g	N	3.50%		3.50%	P	8 Yrs/ 8-7-6-5-4-3-2-1-0	**	80	No	None	No	Y	Y-A	No	Y**
United of Omaha/Ultra Annuity 1 Yr	A g	N	3.50%	1.00%	2.00%	P	6 Yrs/ 7-7-7-6-4-2-0	\$5K	89	No	95	Y*	Y-1/2 Yr	Y-O**	Y**	Y**
United of Omaha/Ultra Annuity 3 Yr	A g	N	3.50%		2.00%	P	6 Yrs/ 7-7-7-6-4-2-0 (* =.35% for 3 Yrs)	\$5K	89	No	95	Y*	No	Y-O**	Y**	Y**
USAA Life Ins. Co./ Ext'd Guar- 2 Yr	A ++g	Y	3.65%		3.65%	C/ 2 Yrs	2 Yrs/ 8-8-0	\$50K	100	No	100	Y*	No	Y-A	No	Y**
USAA Life Ins. Co./ Ext'd Guar- 5 Yr	A ++g	Y	5.40%		5.40%	C/ 5 Yrs	5 Yrs/ 8-8-7-6-5-2-0	\$20K	100	No	100	Y*	No	Y-A	No	Y**
USAA Life Ins. Co./ Ext'd Guar- 10 Yr	A ++g	Y	3.85%		3.85%	C/ 10 Yrs	10 Yrs/ 8-8-7-6-5-2-4-3-2-1-1-0	\$20K	100	No	100	Y*	No	Y-A	No	Y**
USAA Life Ins. Co./ Per'l Pension	A ++g	Y	5.20%	+	2.00%	P	N/S= None Surrenderable (+1% Prem Bonus)	\$5K	85	No	100	No	Y**	No	No	Y**
USAA Life Ins. Co./ SPDA II	A ++g	Y	6.00%	1.00%	00-3.00	P	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$10K	100	No	100	Y*	No	Y-A	No	Y**
VALIC/ Portfolio Director	A+gu	Y	4.00%		3.00%	B	5 Yrs Rolling 5%	\$1K	None	No	None	Y**	Y-\$1K	Y**	No	Y**
VALIC/ V-Plan	A+gu	Y	4.50%		4.50%	B	5 Yrs Rolling 5%	\$1K	None	No	None	Y**	Y-\$1K	Y**	No	Y**
Western United/DiscoverMaxVoygr.	R	N	3.75%	3.00%	3.00%	B	6 Yrs/ 8-8-7-6-5-4-0 (Bailout@3%)	\$5K	100	Y	100	Y**	No	Y-A	Y**	Y**
Western United/TD Max	R	N	3.60%	+	3.00%	C/ 5 Yrs	5 Yrs/ 8-8-7-6-5 (+=4.00 for 5 Yrs)	\$5K	100	Y	100	Y**	No	Y-A	Y**	Y**
William Penn Life of NY/ SPDA-1Yr	A+g	N	3.50%		1.50%	P	7 Yrs/ 7-6-5-4-3-2-1-0	\$2K	80	No	85	Y*	Y**	Y**	No	Y**
Woodmen of the World Life/Basic-NQ	A +	N	4.00%		3.00%	P	9 Yrs/ 7-7-7-6-5-4-3-2-1-0	\$5K	85	No	None	Y**	No	Y**	Y**	No

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

COMPARATIVE ANNUITY REPORT ... April 2006

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Average SPDA Top 100 Base Interest Rate = 4.23% Highest SPDA Annual Base Interest Rate = 6.00%

Insurance Company / Plan Name	AM Best's Rating	V	Interest Rates			Cr Method/ Yrs(Base Int Rate Guar	Surrender Charge Schedule		Min' Prem' \$K	Max' Issue Age	Bail Out Prov'n	Max' Antz'n Age	Free Out Avail'	Accepts Added Premium	Charges Waived At Death	Nursing Home Waiver	Annuit-ization Waiver
			Base Rate	Yr. 1 Bonus	Guar. Rate		Total Number of Years/ and Percent of Charge Year One to End	Yrs/									
Travelers Insurance Co./ T-Flex-TSA	A+g	N	N/A		3.50%	B	5 Yrs/ 7-7-7-7-0	\$1K	100	No	85	Y**	Y	Y-O**	No	Y**	
USAA Life Ins. Co./ SPDA II	A++g	Y	6.00%	1.00%	00-3.00%	P	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$10K	100	No	100	Y*	No	Y-A	No	Y**	
USAA Life Ins. Co./ Ext'd Guar- 5 Yr	A++g	Y	5.40%		5.40%	C/ 5 Yrs	5 Yrs/ 8-8-7-6-5-2-0	\$20K	100	No	100	Y*	No	Y-A	No	Y**	
USAA Life Ins. Co./ Per'l Pension	A++g	Y	5.20%	+	2.00%	P	N/S= None Surrenderable (+1% Prem Bonus)	\$5K	85	No	100	No	Y**	No	No	Y**	
Teachers Ins. & Annuity/ RA	A++g	Y	5.00%		3.00%	P	NAF = Not Available for Full Cashout	**	**	Y**	**	Y**	Y	Y**	Y**	Y**	
Union Central Life/ SPDA2000-1Yr	A-u	N	5.00%		2.00%	B	6 Yrs/ 7-6-5-4-3-2-0 <\$50K	\$5K	85	No	A85**	Y*	No	Y-A**	Y**	Y**	
National Life of Vermont/ Heritage	A g	N	4.90%	1.00%	1.50%	B	6 Yrs/ 7-7-6-5-4-3-0	\$5K	85	No	None	Y**	No	No	Y**	Y**	
Security Benefit Life/ Choice -5Yr.	A+g	N	4.90%		2.00%	C/ 5 Yrs	5 Yrs/ 7-7-7-6-6-0	\$2-5K	90	No	Y**	Y	Y**	Y**	Y**	Y**	
Integrity Life/ Momentum Advtge 10Yr	A++g	Y	4.85%	0.75%	2.00%	C/ 10 Yrs	10 Yrs/ 8-8-7-7-6-6-5-5-4-4-0+MVA	\$20K	Q70.5/N83	No	None	Y**	No	Y**	Y**	Y**	
Jackson Nat'l Life/ Super Max	A+g	N	4.85%		2.00%	B	9 Yrs/ 9-8-7-6-5-4-3-2-1-0	\$5K	A85/O100	No	85	Y*C	Y-1st Yr	Y-A	Y**	Y**	
National Life of Vermont/ Privilege	A g	N	4.75%	1.00%	1.50%	B	9 Yrs/ 9-8-7-6-5-4-3-2-1-0	\$5K	85	No	None	Y**	No	No	Y**	Y**	
Security Mutual Life/ SPA2005-3yr	A	N	4.75%		3.00%	C/ 3 Yrs	7 Yrs/ 9-9-9-8-7-6-5-0	\$5K	85	No	90	Y*	No	Y-A	No	Y**	
National Life of Vermont/ Liberty	A g	N	4.70%		1.50%	C/ 5 Yrs	8 Yrs/ 8-7-5-7-6-5-4-5-3-5-2-0	\$5K	85	No	None	Y**	No	No	Y**	Y**	
Hartford Life/ CRC Select-6Yr	A+g	N	4.70%		3.00%	C/ 6 Yrs	7 Yrs + MVA/ 6-6-5-4-3-0	\$5K	80	No	90	Y**	No	Y-A	No	No	
Catholic Knights/ Knight Elite V	NR-5	N	4.65%		1.50%	C/ 5 Yrs	5 Yrs/ 8-7-6-4-2-0	\$100K	90	No	None	Y**	No	Y-A/O	No	Y**	
Farm Bureau Life Select 4-Portfolio 10	A	N	4.65%		3.00%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$100K	90	No	**	Y**	Y**	Y**	Y**	Y**	
Integrity Life/ Momentum Advtge 7Yr	A++g	Y	4.65%	0.75%	2.00%	C/ 7 Yrs	7 Yrs/ 8-8-7-7-6-6-5-0+MVA	\$20K	Q70.5/N85	No	None	Y**	No	Y**	Y**	Y**	
EMC National Life Co/ Bonus 1	B++	N	4.60%	1.00%	2.55%	B	5 Yrs/ 8-8-8-8-8-0	\$10K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
ALG American Gen'l/ Horizon Select-10 Yr	A+gu	N	4.55%		2.00%	C/ 10 Yrs	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0+MVA	\$5K	85	No	100	Y**	No	Y-O	Y**	Y**	
Midland National Life/Direct Guar-4Yrs	A +	N	4.50%		2.10%	C/ 5 Yrs	4 Yrs/+MVA 10-10-10-10-0	\$1K	90	No	None	Y**	Y	Y-A/O**	Y**	Y**	
VALIC/ V-Plan	A+gu	Y	4.50%		4.50%	B	5 Yrs Rolling 5%	\$1K	None	No	None	Y**	Y-\$1K	Y**	No	Y**	
ALG American Gen'l/ Horizon Select- 7 Yr	A+gu	N	4.45%		2.00%	C/ 7 Yrs	7 Yrs/ 10-9-8-7-6-5-4-0 (30 day window)+MVA	\$5K	85	No	100	Y**	No	Y-O	Y**	Y**	
American National/PaladiumMYG 6yr	A +	N	4.45%		2.00%	C/ 6 Yrs	6 Yrs/ 8-8-8-7-6-5-0+MVA	\$5K	85A	No	96	Y**	No	Y-O**	Y**	No	
American National/PaladiumMYG 8yr	A +	N	4.45%		2.00%	C/ 8 Yrs	8 Yrs/ 7-7-7-6-5-4-3-0+MVA	\$5K	A85/O99	No	96	Y**	No	Y	Y**	Y**	
Midland National Life/Direct Guar-6Yrs	A +	N	4.40%		2.10%	C/ 6 Yrs	6 Yrs/+MVA 10-10-10-10-10-9-0	\$1K	90	No	None	Y**	Y	Y-A/O**	Y**	Y**	
Presidential Life Ins. Co./ Secure 6	B +	N	4.40%		3.00%	C/ 6 Yrs	6 Yrs/ 7-7-7-6-5-4-0	\$1.5K	80	No	+	Y**	No	Y-A	No	Y**	
ING USA Life & An'ty/ Multi Set+/ 6Yr	A+g	N	4.35%		1.50%	C/ 6 Yrs	6 Yrs + MVA/ 7-7-7-6-5-4 (0-30 day window)	\$50K	90	No	**	Y**	No	Y**	Y**	Y**	
Integrity Life/ Momentum Advtge 5Yr	A++g	Y	4.35%	0.75%	2.00%	C/ 5 Yrs	5 Yrs/ 8-8-7-7-6-4+MVA	\$20K	Q70.5/N86	No	None	Y**	No	Y**	Y**	Y**	
ALG American Gen'l/ Horizon Select- 5 Yr	A+gu	N	4.30%		2.00%	C/ 5 Yrs	5 Yrs/ 10-9-8-7-6-0 (30 day window)+MVA	\$5K	85	No	100	Y**	No	Y-O	Y**	Y**	
Farm Bureau Life Select 4-Portfolio 6	A	N	4.30%		3.00%	P	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$100K	90	No	**	Y**	Y**	Y**	Y**	Y**	
AmerUs Variable/ Advantage MVA	A	N	4.25%		3.00%	B	6 Yrs/+MVA 9-8-7-6-5-4-0	\$50K	85	No	95	Y*	Y-25K	Y-A	No	No	
Conseco Annuity Assur./ Tru Level 5	B++g	N	4.25%		3.00%	C/ 5 Yrs	5 Yrs + MVA/ 8-7-6-5-4-0	\$25K	Q74/N85	No	95	Y*	No	Y-A	Y	No	
EMC National Life Co/ Bonus 1 1/2	B++	N	4.25%	1.50%	2.55%	B	7 Yrs/ 9-9-9-8-7-6-5-0	\$10K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
Mutual of America Life Ins. Co./IRA	A +	N	4.25%		3.00%	P	None	\$2K	None	Y	None	Y	Y-\$2K	Y	Y	Y	
Ohio National/ Foundation + 3 Yr.	A+g	N	4.25%		2.00%	B	6 Yrs/ 6-5-5-4-3-2-0	\$5K	80	No	**	Y*	No	Y-A	No	Y**	
Physicians Life/ Custom Direct 9	A g	N	4.25%		3.00%	C/ 9 Yrs	9 Yrs/ 9-9-8-7-6-5-4-3-2-0	\$2K	75	No	100	Y**	No	Y-O	Y**	Y**	
Physicians Life/ Custom Direct 10	A g	N	4.25%	1.50%	3.00%	C/ 10 Yrs	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$5K	75	No	100	Y*	No	Y-O	Y**	Y**	
Security Mutual Life/ SPA2005-1yr	A	N	4.25%		3.00%	C/ 1 Yr	7 Yrs/ 7-7-7-6-5-4-3-0	\$5K	85	No	90	Y*	No	Y-A	No	Y**	
Teachers Ins. & Annuity/ IRA	A++g	Y	4.25%		3.00%	B	None	**	**	Y**	**	Y**	Y	Y**	Y**	Y**	
Teachers Ins. & Annuity/ SRA	A++g	Y	4.25%		3.00%	P	None	**	**	Y**	**	Y**	Y	Y**	Y**	Y**	
Thrivent Fin'l for Lutherans/MYG 10	A++g	N	4.25%	1.00%	2.50%	C/ 10 Yrs	10 Yrs/ 7-7-7-6-5-4-3-2-1-1-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**	
ING USA Life & An'ty/ Multi Set+/ 5Yr	A+g	N	4.20%		1.50%	C/ 5 Yrs	5 Yrs + MVA/ 7-7-7-6-5 (0-30 day window)	\$50K	90	No	**	Y**	No	Y**	Y**	Y**	
Physicians Life/ Custom Direct 8	A g	N	4.20%	2.00%	3.00%	C/ 8 Yrs	8 Yrs/ 9-9-8-7-6-5-4-3-0 (30 day period)	\$2K	75	No	100	Y**	No	Y-O	Y**	Y**	
Presidential Life Ins. Co./ Secure 5	B +	N	4.20%		3.00%	C/ 5 Yrs	5 Yrs/ 7-7-6-5-4-0	\$1.5K	80	No	+	Y**	No	Y-A	No	Y**	
Thrivent Fin'l for Lutherans/MYG 8	A++g	N	4.20%	1.00%	2.50%	C/ 8 Yrs	8 Yrs/ 7-7-7-6-5-4-3-2-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**	
Thrivent Fin'l for Lutherans/MYG 9	A++g	N	4.20%	1.00%	2.50%	C/ 9 Yrs	9 Yrs/ 7-7-7-6-5-4-3-2-1-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**	
Thrivent Fin'l for Lutherans/Security I	A++g	N	4.20%		3.00%	B	7 Yrs/ 7-6-5-4-3-2-1-0	\$5K	99	No	99	Y*	No	Y**	Y**	Y**	
Thrivent Fin'l for Lutherans/Security I+	A++g	N	4.20%	2.00%	3.00%	B	9 Yrs/ 7-7-7-6-5-4-3-2-1	\$5K	99	No	99	Y*	No	Y**	Y**	Y**	
American National/PaladiumMYG 7yr	A +	N	4.15%	1.00%	2.00%	C/ 7 Yrs	7 Yrs/ 7-7-7-6-5-4-0+MVA	\$5K	A85/O99	No	96	Y**	No	Y	Y**	Y**	
Country Investors Life/ SP 7	A+r	N	4.15%		2.50%	C/ 7 Yrs	7 Yrs/ 7-7-6-5-4-3-2-0	\$10K	90	No	None	Y*	No	Y**	No	Y**	
Fort Dearborn Life/WealthFortifier6Yr	A +	N	4.15%	2.00%	3.00%	C/ 6 Yrs	9 Yrs/ 8-8-7-6-5-4-3-2-1-0 (30 day window)	\$1K	85	No	95	Y*	No	Y-A/O	Y**	Y**	
ING USA Life & An'ty/ Multi Set+/ 7Yr	A+g	N	4.15%	1.00%	1.50%	C/ 7 Yrs	7 Yrs + MVA/ 7-7-7-6-5-4-3 (0-30 day window)	\$50K	90	No	**	Y**	No	Y**	Y**	Y**	
Jackson Nat'l Life/ Bonus Max-1	A+g	N	4.15%	3.75%	2.00%	B	9 Yrs/+MVA/9-8-7-6-5-4-3-2-1-0	\$5-10K	A85/O100	No	85	Y*	No	Y-A	No	Y**	
Jackson Nat'l Life/ Target 9 Yr.	A+g	N	4.15%	3.00%	3.00%	C/ 9 Yrs	8 Yrs/ 7-7-6-5-4-3-2-1-0	\$10K	85	No	85	Y*	Y-\$2K+	Y-A	Y**	Y**	
Jackson Nat'l Life/ Target 10 Yr.	A+g	N	4.15%	3.00%	3.00%	C/ 10 Yrs	9 Yrs/ 7-7-7-6-5-4-3-2-1-0/MVA	\$10K	85	No	85	Y*	Y-\$2K+	Y-A	Y**	Y**	
Thrivent Fin'l for Lutherans/MYG 7	A++g	N	4.15%	1.00%	2.50%	C/ 7 Yrs	7 Yrs/ 7-7-7-6-5-4-3-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**	
American National/PaladiumMYG 4yr	A +	N	4.10%		2.00%	C/ 4 Yrs	4 Yrs/ 8-8-8-7-0+MVA	\$5K	85A	No	96	Y**	No	Y-O**	Y**	No	
American National/PaladiumMYG10yr	A +	N	4.10%	1.00%	2.00%	C/ 10 Yrs	10 Yrs/ 7-7-7-6-5-4-3-2-1-0+MVA	\$5K	A85/O99	No	96	Y**	No	Y	Y**	Y**	
EMC National Life Co/ SP 5Yr Guar	B++	N	4.10%		3.00%	C/ 5 Yrs	5 Yrs/ 6-6-6-6-6-0	\$5K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
Farm Bureau of Mich/5 Yr-Guarantee	A	N	4.10%		3.00%	C/ 5 Yrs	9+ Yrs/ 8-7-6-5-4-3-3-3-3 (See Carrier)	\$5K	90**	No	85**	Y**	No	Y	No	Y**	
National Life of Vermont/ Security 5	A g	N	4.10%		1.50%	C/ 5 Yrs	5 Yrs/ 5-5-5-5-5-0	\$5K	85	No	None	Y**	No	Y-A/O	Y**	Y**	
Fort Dearborn Life/WealthFortifier5Yr	A +	N	4.05%	1.00%	3.00%	C/ 5 Yrs	9 Yrs/ 8-8-7-6-5-4-3-2-1-0 (30 day window)	\$1K	85	No	95	Y*	No	Y-A/O	Y**	Y**	
ING USA Life & An'ty/ Multi Set+/ 8Yr	A+g	N	4.05%	1.80%	1.50%	C/ 8 Yrs	8 Yrs + MVA/ 7-7-7-6-5-4-3-2 (0-30 day window)	\$50K	90	No	**	Y**	No	Y**	Y**	Y**	
Jackson Nat'l Life/ Max Plan	A+g	N	4.05%		2.00%	B	7Yrs/ 7-6-5-4-3-2-1-0	\$1-10K	A85/O100	No	85	Y*C	Y-1st Yr	Y-A	No	Y**	

SPDA (Single Premium Deferred Annuity) Study Sorted by: Base Interest Rate (1st Year) **Top 100**
COMPARATIVE ANNUITY REPORT ... April 2006

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

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

Average SPDA Top 100 Base Interest Rate = 4.23%

Highest SPDA Annual Base Interest Rate = 6.00%

Insurance Company / Plan Name	AM Best's Rating	V	Interest Rates			C/ Method/ Yrs(s) Base Int Rate Guar	Surrender Charge Schedule		Min' Prem' \$K	Max' Issue Age	Bail Out Prov'n	Max' Antz'n Age	Free Out Avail'	Accepts Added Premium	Charges Waived At Death	Nursing Home Waiver	Annuit-ization Waiver
			Base Rate	Yr. 1 Bonus	Guar. Rate		Total Number of Years/ and Percent of Charge Year One to End	Yrs + MVA/ 7-7-7-6-5-4-3-2-1 (0-30 day window)									
Physicians Life/ Custom Direct 7	A g	N	4.05%	1.00%	3.00%	C/ 7 Yrs	7 Yrs/ 9-9-8-7-6-5-4-0(30 day period)	\$5K	75	No	100	Y**	No	Y-O	Y**	Y**	
Thrivent Fin'l for Lutherans/MYG 6	A ++g	N	4.05%	1.00%	2.50%	C/ 6 Yrs	6 Yrs/ 7-7-7-6-5-4-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**	
American National/PaladiumMYG 5yr	A +	N	4.00%	1.00%	2.00%	C/ 5 Yrs	5 Yrs/ 8-8-8-7-6-0+MVA	\$5K	85A	No	96	Y**	No	Y-O**	Y**	No	
Fort Dearborn Life/WealthFortifier7Yr	A +	N	4.00%	2.00%	3.00%	C/ 7 Yrs	9 Yrs/ 8-8-7-6-5-4-3-2-1-0 (30 day window)	\$1K	85	No	95	Y*	No	Y-A/O	Y**	Y**	
Fort Dearborn Life/WealthFortifier9Yr	A +	N	4.00%	1.00%	3.00%	C/ 9 Yrs	9 Yrs/ 8-8-7-6-5-4-3-2-1-0	\$1K	85	No	95	Y*	No	Y-A/O	Y**	Y**	
ING USA Life & An'ty/ Multi Set+/ 9Yr	A+g	N	4.00%	1.20%	1.50%	C/ 9 Yrs	9 Yrs + MVA/ 7-7-7-6-5-4-3-2-1 (0-30 day window)	\$50K	90	No	**	Y**	No	Y**	Y**	Y**	
ING USA Life & An'ty/ Retirement+TSA	A+g	N	4.00%		3.00%	B	9 Yrs/ 9-9-8-7-6-5-4-3-2-0	\$5K	70	No	None	Y*	Y	Y-O**	No	Y**	
Liberty National Life Ins. Co./SPDA	A+g	N	4.00%		4.00%	P	3 Yrs/ 8-4-2-0	\$1K	80	No	65**	No	No	Y**	No	Y**	
Midland National Life/Direct Guar-8Yrs	A +	N	4.00%		2.10%	C/ 7 Yrs	8 Yrs+/MVA 10-10-10-10-10-9-8-7-0	\$2-5K	85	No	None	Y*	No	Y**	Y**	Y**	
Minnesota Life/ Secure Opt. Extra	A+g	N	4.00%	2.00%	2.70%	C/ 3Yrs	10 Yrs/ 9-9-8-7-6-5-4-3-2-1-0	\$5K	85	No	85	Y**	Y-1st Yr	Y-O**	No	Y**	
National Life of Vermont/ Security 3	A g	N	4.00%		1.50%	C/ 3Yrs	5 Yrs/ 5-5-5-5-5-0 (30 day window)	\$5K	85	No	None	Y**	No	Y-A/O	Y**	Y**	
Security Mutual Life/ SP-1 Yr	A	N	4.00%		3.50%	C/ 1 Yr	7 Yrs/ 7-6-5-4-3-2-1-0	\$5K	80	No	90	Y**	No	Y-A	No	Y**	
Transamerica Life&Anty/Trans 10	A+g	Y	4.00%	2.00%	2.00%	B	10 Yrs/ 12-12-11.5-10-9-8-6-4-2-0	\$15K	85	No	98	Y**	No	Y-O	No	Y**	
VALIC/ Portfolio Director	A+gu	Y	4.00%		3.00%	B	5 Yrs Rolling 5%	\$1K	None	No	None	Y**	Y-\$1K	Y**	No	Y**	
Woodmen of the World Life/Basic-NQ	A +	N	4.00%		3.00%	P	9 Yrs/ 7-7-6-5-4-3-2-1-0	\$5K	85	No	None	Y**	No	Y**	Y**	No	
Country Investors Life/ SP 5	A+r	N	3.95%		2.50%	C/ 5 Yrs	5 Yrs/ 7-7-6-5-4-0	\$10K	90	No	None	Y*	No	Y**	No	Y**	
EMC National Life Co/ SP 4Yr Guar	B ++	N	3.95%		3.00%	C/ 4 Yrs	4 Yrs/ 5-5-5-5-0	\$5K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
Thrivent Fin'l for Lutherans/MYG 5	A ++g	N	3.95%	1.00%	2.50%	C/ 5 Yrs	5 Yrs/ 7-7-7-6-5-0	\$2K	90	No	90	Y**	Y	Y**	Y**	Y**	
American National/PaladiumMYG 9yr	A +	N	3.90%	2.00%	2.00%	C/ 9 Yrs	9 Yrs/ 7-7-7-6-5-4-3-2-0+MVA	\$5K	A85/O99	No	96	Y**	No	Y	Y**	Y**	
ING USA Life & An'ty/ MultiSet+/10Yr	A+g	N	3.90%	1.00%	1.50%	C/ 10 Yrs	10Yrs + MVA/ 7-7-7-6-5-4-3-2-1-0 (0-30 day window)	\$50K	85	No	None	Y**	No	Y**	Y**	Y**	
Integrity Life/ Momentum Advtge 4Yr	A ++g	Y	3.90%	0.75%	2.00%	C/ 4 Yrs	4 Yrs/ 8-8-7-7-0+MVA	\$20K	Q70.5/N86	No	None	Y**	No	Y**	Y**	Y**	
Lincoln Benefit/ Tactician+8 Yr MYG	A+r	N	3.90%	2.50%	3.00%	C/ 8 Yrs	8 Yrs/ 8-8-8-7-6-5-4-3-0	\$5K	90	No	99	Y**	Y-\$1K+	Y-O	Y**	No	
Ohio National/ Foundation + 1 Yr.	A+g	N	3.90%	1.50%	2.00%	B	6 Yrs/ 6-5-5-4-3-2-0	\$5K	80	Y**	**	Y**	No	Y-A	No	Y**	
Presidential Life Ins. Co./ Secure 4	B +	N	3.90%		3.00%	C/ 4 Yrs	4 Yrs/ 7-6-6-5-0	\$1.5K	80	No	+	Y**	No	Y-A	No	Y**	
Aetna Life & Annuity (ING)/ Premier +	A+g	N	3.85%		3.00%	P	7 Yrs/ 8-8-7-6-5-3-2-0	\$5K	100A	No	None	Y**	Y	No	Y**	Y**	
EMC National Life Co/ Bonus 2	B ++	N	3.85%	2.00%	3.00%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$10K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
Farm Bureau of Mich/3 Yr-Guarantee	A	N	3.85%		3.00%	C/ 3 Yrs	9+ Yrs/ 8-7-6-5-4-3-3-3-3-(See Carrier)	\$5K	90**	No	85**	Y**	No	Y	No	Y**	
Hartford Life/ Saver+ 6 Years	A+g	N	3.85%	1.00%	3.00%	C/ 6 Yrs	7 Yrs + MVA/ 7-6-5-4-3-2-1-0	\$5K	85	No	90	Y**	No	Y-A	Y**	Y**	
Security Mutual Life/ SP-III Yr	A	N	3.85%		3.50%	C/ 3 Yrs	7 Yrs/ 7-6-5-4-3-2-1-0	\$5K	80	No	90	Y**	No	Y-A	No	Y**	
USAA Life Ins. Co./ Ext'd Guar- 10 Yr	A ++g	Y	3.85%		3.85%	C/ 10 Yrs	10 Yrs/ 8-8-7-6-5-2-4-3-2-1-1-0	\$20K	100	No	100	Y*	No	Y-A	No	Y**	
American United/ Accum Annuity II +	A g	N	3.80%	1.00%	3.00%	B	7 Yrs/ 8-8-7-6-5-4-2-0	\$5K	Q69/N89	No	None	Y**	No	Y-O	No	Y**	
EMC National Life Co/ SP 3Yr Guar	B ++	N	3.80%		3.00%	C/ 3 Yrs	3 Yrs/ 4-4-4-0	\$5K	Q80/N99	No	None	Y**	No	Y-A	Y**	Y**	
Jackson Nat'l Life/ Target 5 Yr.	A+g	N	3.80%	1.00%	3.00%	C/ 5 Yrs	5 Yrs/ 7-7-6-5-0 (30 day period)	\$10K	85	No	85	Y*	Y-\$2K+	Y-A	Y**	Y**	
AMEX/ Value Plus Bonus	A	N	3.75%	0.50%	2.00%	B	10 Yrs/ 10-9-8-7-6-5-4-3-2-1-0	\$2K	Q69/N80	No	**	Y*	No	Y**	Y**	Y**	
Country Investors Life/ SP 3	A+r	N	3.75%		2.50%	C/ 3 Yrs	3 Yrs/ 7-6-5-0	\$10K	90	No	None	Y*	No	Y**	No	Y**	
Fort Dearborn Life/WealthFortifier4Yr	A +	N	3.75%	1.00%	3.00%	C/ 4 Yrs	9 Yrs/ 8-8-7-6-5-4-3-2-1-0 (30 day window)	\$1K	85	No	95	Y*	No	Y-A/O	Y**	Y**	
Kansas City Life Select Track 5Yr	A g	N	3.75%		3.00%	C/ 5 Yrs	5 Yrs/ 10-9-8-7-6-0	\$10K	A80/O90	No	None	Y*	No	Y**	Y**	Y**	

SPIA (Single Premium Immediate Annuity) Study Sorted by: Rate Factor **Top 40**
COMPARATIVE ANNUITY REPORT ... April 2006

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

SPIA Factors Male and Female, Age 65 Life and 10 Years Certain					
Average= 6.39			Average= 6.01		
Rank	Company/Program	Factor	Rank	Company/Program	Factor
1	American National Ins Co	6.65	1	American National Ins Co	6.25
2	USAA Life Insurance Company	6.63	2	USAA Life Insurance Company	6.24
3	Integrity Life Insurance	6.61	3	Penn Mutual Life	6.23
4	Metropolitan Life Ins Co. Investors	6.61	4	Integrity Life Insurance	6.22
5	Penn Mutual Life	6.59	5	MetLife Investors	6.22
6	United of Omaha Life Ins Co	6.57	6	Genworth (GE) Financial	6.17
7	Presidential Life Ins Co	6.54	7	United of Omaha Life Ins Co	6.15
8	Genworth (GE) Financial	6.52	8	First Colony Life Ins. Co.	6.13
9	AIG American General Life Ins Co	6.51	9	AIG American General Life Ins Co	6.11
10	EMC National Life Co	6.51	10	EMC National Life Co	6.10
11	Fidelity & Guaranty Life	6.51	11	Presidential Life Ins Co	6.10
12	Old Mutual Life	6.51	12	Fidelity & Guaranty Life	6.05
13	First Colony Life Ins. Co.	6.49	13	Old Mutual Life	6.05
14	ING USA Life & Annuity Ins Co	6.38	14	Aviva Life	6.03
15	Kansas City Life Ins Co	6.36	15	Principal Life	5.99
16	Aviva Life	6.34	16	Lincoln Benefit Life Company	5.96
17	John Hancock Life	6.33	17	ING USA Life & Annuity Ins Co	5.95
18	Lincoln Benefit Life Company	6.33	18	Jefferson Pilot Life Ins Co	5.95
19	Physicians Life Ins Co	6.30	19	Kansas City Life Ins Co	5.95
20	Principal Life	6.30	20	John Hancock Life	5.94
21	Woodmen of the World Life	6.30	21	Woodmen of the World Life	5.91
22	IDS Life Insurance Co	6.28	22	Jackson National Life Ins Co	5.89
23	Jackson National Life Ins Co	6.28	23	Transamerica Life & Annuity	5.89
24	Transamerica Life & Annuity	6.27	24	Physicians Life Ins Co	5.88
25	Jefferson Pilot Life Ins Co	6.26	25	IDS Life Insurance Co	5.87
26	Thrivent Fincl for Lutherans	6.24	26	Thrivent Fincl for Lutherans	5.84
27	Security Benefit Life Ins Co	6.22	27	Allianz Life Ins Co of N.A.	5.75
28	Allianz Life Ins Co of N.A.	6.13	28	Security Benefit Life Ins Co	5.69
29	Teachers Ins & Anty of America	5.67	29	Teachers Ins & Anty of America	5.67
30	AMEX Life		30	AMEX Life	
31	AXA/Equitable Life Assurance Co		31	AXA/Equitable Life Assurance Co	
32	Catholic Knights Insurance		32	Catholic Knights Insurance	
33	Farm Bureau Life Ins Co		33	Farm Bureau Life Ins Co	
34	Farm Bureau Life of Michigan		34	Farm Bureau Life of Michigan	
35	Golden Rule Insurance Co		35	Golden Rule Insurance Co	
36	Great American Life Ins Co		36	Great American Life Ins Co	
37	Hartford Life Ins Co		37	Hartford Life Ins Co	
38	Keyport Life (Sun-Canada) Ins Co		38	Keyport Life (Sun-Canada) Ins Co	
39	Knights of Columbus		39	Knights of Columbus	
40	Life Ins Co of the Southwest		40	Life Ins Co of the Southwest	

SPIA Factors Male and Female, Age 75 Life and 10 Years Certain					
Average= 7.84			Average= 7.42		
Rank	Company/Program	Factor	Rank	Company/Program	Factor
1	Farm Bureau Life of Michigan	8.25	1	Aviva Life	7.73
2	USAA Life Insurance Company	8.06	2	Farm Bureau Life of Michigan	7.69
3	MetLife Investors	8.05	3	USAA Life Insurance Company	7.68
4	Presidential Life Ins Co	8.05	4	Penn Mutual Life	7.64
5	Penn Mutual Life	8.03	5	EMC National Life Co	7.62
6	AIG American General Life Ins Co	8.01	6	AIG American General Life Ins Co	7.60
7	EMC National Life Co	8.01	7	American National Ins Co	7.57
8	Genworth (GE) Financial	8.01	8	Genworth (GE) Financial	7.57
9	Aviva Life	7.99	9	Presidential Life Ins Co	7.56
10	First Colony Life Ins. Co.	7.98	10	First Colony Life Ins. Co.	7.54
11	American National Ins Co	7.97	11	Integrity Life Insurance	7.53
12	Catholic Knights Insurance	7.91	12	MetLife Investors	7.53
13	Fidelity & Guaranty Life	7.90	13	Catholic Knights Insurance	7.50
14	Integrity Life Insurance	7.90	14	ING USA Life & Annuity Ins Co	7.48
15	Old Mutual Life	7.90	15	Great American Life Ins Co	7.47
16	ING USA Life & Annuity Ins Co	7.87	16	United of Omaha Life Ins Co	7.47
17	Minnesota Life Ins Co	7.86	17	AXA/Equitable Life Assurance Co	7.46
18	United of Omaha Life Ins Co	7.85	18	Golden Rule Insurance Co	7.42
19	AMEX Life	7.83	19	AMEX Life	7.41
20	Great American Life Ins Co	7.83	20	IDS Life Insurance Co	7.41
21	IDS Life Insurance Co	7.83	21	Jefferson Pilot Life Ins Co	7.41
22	Golden Rule Insurance Co	7.81	22	Principal Life	7.41
23	Kansas City Life Ins Co	7.81	23	Fidelity & Guaranty Life	7.39
24	Life Ins Co of the Southwest	7.81	24	Old Mutual Life	7.39
25	AXA/Equitable Life Assurance Co	7.80	25	Kansas City Life Ins Co	7.38
26	Sun Life Assurance	7.80	26	Woodmen of the World Life	7.38
27	Keyport Life (Sun-Canada) Ins Co	7.79	27	Lincoln Benefit Life Company	7.36
28	Principal Life	7.78	28	Hartford Life Ins Co	7.34
29	Woodmen of the World Life	7.75	29	Thrivent Fincl for Lutherans	7.32
30	Lincoln Benefit Life Company	7.74	30	Physicians Life Ins Co	7.31
31	Physicians Life Ins Co	7.74	31	Minnesota Life Ins Co	7.30
32	Hartford Life Ins Co	7.71	32	Sun Life Assurance	7.28
33	Security Benefit Life Ins Co	7.71	33	Jackson National Life Ins Co	7.26
34	Thrivent Fincl for Lutherans	7.70	34	Life Ins Co of the Southwest	7.26
35	Jefferson Pilot Life Ins Co	7.69	35	Transamerica Life & Annuity	7.24
36	Jackson National Life Ins Co	7.64	36	Keyport Life (Sun-Canada) Ins Co	7.23
37	Transamerica Life & Annuity	7.63	37	John Hancock Life	7.18
38	John Hancock Life	7.62	38	Allianz Life Ins Co of N.A.	7.17
39	Life Investors (Aegon)	7.59	39	Life Investors (Aegon)	7.15
40	Allianz Life Ins Co of N.A.	7.52	40	Farm Bureau Life Ins Co	7.10