

1-YR RATE GUARANTEE

★ **Allianz - Dominator Select** 1.50% 100K+
0.25% commission

3-YR RATE GUARANTEE

★ **Allianz - Dominator Select** 1.50% 100K+
1.25% commission
★ **Fidelity & Guaranty - FG Guarantee-Platinum**
2.00% yrs. 1-3,
1.50% commission

5-YR RATE GUARANTEE

★ **American Equity - Guarantee 5** 3.15% avg. over 5 yrs., 3.00% comp.
★ **American General - HorizonSelect**
2.00% avg. over 5 yrs.,
4.00% commission
★ **American National- Palladium MYG**
2.80% 1st year,
1.80% yrs. 2-5,
4.00% commission
★ **Fidelity & Guaranty - FG Guarantee-Platinum**
2.50% avg. over 5 yrs.,
2.50% commission
★ **Great American - American Freedom Stars & Stripes** 2.30% avg. over 5 yrs., 3.05% commission

7-YR RATE GUARANTEE

★ **American Equity - Guarantee 7**
3.25% avg. over 7 yrs.,
3.00% commission
★ **Fidelity & Guaranty - FG Guarantee-Platinum**
2.65% avg. over 7 yrs.,
3.25% commission
★ **North American - Guarantee Choice**
3.05% avg. over 7 yrs.,
2.50% commission

8-YR RATE GUARANTEE

★ **North American - Guarantee Choice** 3.35%
avg over 8 yrs 2.50% comp

9-YR RATE GUARANTEE

★ **North American - Guarantee Choice**
3.55% avg. over 9 yrs.,
2.50% commission

10-YR RATE GUARANTEE

★ **American National - Palladium MYG** 3.10% avg. over 10 yrs., 4.00% comp
★ **EquiTrust - Certainty Select** 3.20% avg over 10 yrs., 3.00% commission
★ **ING USA - Guarantee Choice** 3.10% avg. over 10 yrs., 3.25% commission
★ **North American - Guarantee Choice**
3.75% avg. over 10 yrs.,
2.50% commission

TRAD. SHORT SURRENDER

★ **American National - Citadel 5 Diamond**
2.80% 1st year, 4.00% comp
★ **Genworth Life-SecureLiving® Liberty**
3.40% 1st year
1.90% Bailout rate
3.00% commission

TRAD. BEST BONUS

★ **American Equity's - Premier Eagle 10**
12.25% year 1, 10% premium bonus, Comp:
6.00% 1st yr., 1.00% 2nd yr.,
1.00% 3rd yr.
★ **North American - Flex III** 12.64% year 1
10% premium bonus,
4.50% commission

ISSUE TO AGE 90

★ **Fidelity & Guaranty - FG Guarantee-Platinum;**
FG Guarantee-Plus
Comp: 3 yr, 1.50%;
5 yr, 2.50%; 7 yr, 3.25%
★ **Mutual of Omaha - Ultra-Secure Plus**
(avail. to age 89) 4% comp
★ **National Western Life - Protector One,** 10% comp
★ **North American - Guarantee Choice**
2.50% commission

INDEX BEST BONUS

★ **Allianz - MasterDex X,**
8% premium bonus
7% commission
★ **American Equity - Bonus Gold**
Includes 10% premium bonus
Comp: 6.00% 1st yr., 1.00%
2nd yr., 1.00% 3rd yr.
★ **American Equity - Retirement Gold**
9% vested bonus
Comp: 6.00% 1st yr., 1.00% 2nd
yr., 1.00% 3rd yr.
★ **North American - Charter Series**
5% bonus: 10 yr. walk away,
10% bonus: 14 yr. walk away,
7.50% commission

INDEX SHORT SURRENDER

★ **ING - Secure Index 5**
5 yr. walk away
4.00% commission
★ **Lincoln Financial - OptiChoice 5**
5 yr. walk away,
5.00% commission
