

Multi-Year Guarantees

Company	AM Best Rating	Surrender Charges	Product Name	GUARANTEE PERIOD		Average Annual Yield	Commission (less at Older Ages)
				1st Year Rate	Rate Thereafter		
Liberty Bankers Life	B-	1 years	Bankers - 1	1.75%	1.75% yr. 1	1.75%	0.50%
Liberty Bankers Life	B-	3 years	Bankers - 3	2.75%	2.75% yrs. 2&3	2.75%	2.00%
American National	A	4 years	Palladium MYG - 3	2.00%	2.00% yrs. 2&3	2.00%	1.50%
West Coast Life	A+	4 years	Sure Advantage - 4	2.30%	2.30% yrs. 2-4	2.30%	1.50%
American National	A	4 years	Palladium MYG - 4	2.15%	2.15% yrs 2-4	2.15%	2.00%
Great American	A+	5 years	Stars & Stripes - 5	3.60%	2.70% - 3.00% yrs. 2-5	3.00%	3.00%
EquiTrust Life	B+	5 years	Certainty Select - 5	2.65%	2.65% yrs. 5	2.65%	1.25% - yr 1 & 1.75% yr 2
Mutual of Omaha	A	5 years	Ultra Secure - 5	3.45%	2.45% yrs 2&3	2.65%	4.00%
Liberty Bankers Life	B-	5 years	Bankers - 5	3.65%	3.65% yrs. 2-5	3.65%	3.25%
American General	A	5 years	Horizon Select - 5	2.80%	2.80% yrs. 2-5	2.80%	4.00%
Liberty Bankers Life	B-	5 years	Bankers Premier - 5	3.95%	3.95% yrs. 2-5	3.95%	2.00%
American National	A	5 years	Palladium MYG - 5	3.50%	2.50% yrs. 2-3	2.70%	4.00%
American General	A	5 years	Horizon Choice - 5	2.60%	2.60% yrs. 2-3	2.60%	2.40%
EquiTrust Life	B+	6 years	Certainty Select - 6	3.65%	2.65% yrs. 2-5	2.82%	1.25% - yr 1 & 1.75% yr 2
Genworth Life	A	6 years	Secure Living Liberty - 6	2.96%	2.96% yrs 2-6	2.96%	3.00%
American National	A	6 years	Palladium MYG - 6	3.15%	3.15% yrs. 2-6	3.15%	2.50%
Mutual of Omaha	A	7 years	Ultra Secure - 7	3.05%	3.05% yrs 2-7	3.05%	4.00%
Sun Life/Keyport	A+	7 years	Keyport Value w/Bonus ¹	2.90%	3.00% - 3.50% yrs 2-6	3.20%	3.00%
American General	A	7 years	Horizon Choice - 7	3.05%	3.05% yrs. 2-5	3.05%	4.50%
American National	A	7 years	Palladium MYG - 7	4.25%	3.25% yrs. 2-7	3.39%	2.50%
American General	A	7 years	Horizon Select - 7	3.45%	3.45% yrs. 2-7	3.45%	4.00%
Liberty Bankers Life	B-	7 years	Bankers - 7	4.00%	4.00% yrs 2-7	4.00%	4.00%
American General	A	8 years	Horizon Choice - 8	3.50%	3.50% yrs. 2-8	3.50%	3.50%
West Coast Life	A+	8 years	Sure Advantage - 8	2.85%	2.85% yrs. 2-4	2.85%	2.50%
American National	A	8 years	Palladium MYG - 8	3.60%	3.60% yrs. 2-8	3.60%	2.50%
Equi-Trust Life	B+	8 years	Certainty Select - 8	4.25%	4.25% yrs. 2-8	4.25%	1.25% - yr 1 & 1.75% yr 2
American National	A	9 years	Palladium MYG - 9	5.10%	3.10% yrs. 2-5	3.32%	3.00%
American General	A	9 years	Horizon Choice - 9	3.85%	3.85% yrs. 2-9	3.85%	2.65%
West Coast Life	A+	9 years	Sure Advantage - 9	3.00%	3.00% yrs. 2-9	3.00%	2.50%
American General	A	9 years	Horizon Plus	8.65%	2.65% yrs. 2-6	3.65%	6.00%
West Coast Life	A+	10 years	Sure Advantage - 10	3.10%	3.10% yrs. 2-10	3.10%	2.50%
Equi-Trust Life	B+	10 years	Certainty Select	4.40%	4.40% yrs. 2-10	4.40%	1.25% - yr 1 & 1.75% yr 2
American General	A	10 years	Horizon Select - 10	3.70%	3.70% yrs. 2-10	3.70%	4.00%
American General	A	10 years	Horizon Choice - 10	3.45%	3.45% yrs. 2-10	3.45%	5.00%
American General	A	10 years	Horizon MYG	6.65%	2.65% yrs 2-6	3.32%	7.50%
American National	A	10 years	Palladium MYG - 10	4.45%	3.45% yrs. 2-10	3.55%	4.00%

For Agents Use Only . Call for state approvals. Rates and commissions subject to change. Check individual commission schedules for guaranteed accuracy and descriptions.

1) \$50,000 or more