

BCH MYG Annuity Reference Guide - January 18, 2011

| Guarantee Period | Company | Product | 1st Yr Rate | Base Rate | AAV | Max Issue Age | Surrender Charge Period | *Commissions |
|------------------|---|---|-------------|-----------|-------|-----------------------|-------------------------|--------------------|
| 3 | Allianz | Dominator Select (\$100K+) (-10bps \$25-\$99,999) | 1.50% | 1.50% | 1.50% | 85 | 3 yrs | 1.25% |
| | Genworth | SecureLiving Liberty (\$250+) (Under \$250K available) | 2.85% | 2.00% | 2.42% | 85 | 6yrs (bailout rate) | 3% (0-75) |
| | Legacy | RateMark Annuity | 1.60% | 1.60% | 1.60% | 85 | 10 yrs - 3yr walk away | 2.25% (0-80) |
| | North American | Guarantee Choice 3yr (\$200+) (Under \$200K available) | 1.40% | 1.40% | 1.40% | 90 | 3 yrs | 2.50% (0-80) |
| | OM Financial | OM Guarantee-Plus 3 | 2.50% | 1.50% | 1.83% | 90 | 7 yrs walk away | 1.5% (0-79) |
| 4 | North American | Guarantee Choice 4yr (\$200+) (Under \$200K available) | 2.25% | 2.25% | 2.25% | 90 | 4 yrs | 2.50% (0-80) |
| 5 | Allianz | Dominator Plus (\$100K+) (-10bps \$25-\$99,999) | 1.60% | 1.60% | 1.60% | 85 | 10 yrs - 5yr walk away | 3% (0-75) |
| | American Equity | Guarantee 5 (less in CA, DE, MN, PA & WA) | 3.15% | 3.15% | 3.15% | 80 | 5 yrs | 3.00% |
| | American General | Horizon Select | 2.35% | 2.35% | 2.35% | 85 | 10 yrs - 5yr walk away | 4% (0-80) |
| | American National | Palladium MYG (\$100K+) (-10bps \$5-\$99,999) | 3.65% | 2.65% | 2.85% | 85 | 10 yrs - 5yr walk away | 4% (0-79) |
| | EquiTrust | Certainty 5 | 2.00% | 2.00% | 2.00% | 90 | 5 yrs | 3% (0-75) |
| | Genworth | SecureLiving Liberty (\$250+) (Under \$250K available) | 2.60% | 2.00% | 2.50% | 85 | 6yrs (bailout rate) | 3% (0-75) |
| | Genworth | SecureLiving Rate Saver (\$250+) (Under \$250K available) | 2.55% | 2.55% | 2.55% | 85 | 5yrs | 3.45% (0-75) |
| | Great American | American Freedom Stars & Stripes (\$100K+) | 2.80% | 2.55% | 2.80% | 89 | 5 yrs | 3% (0-84) |
| | Legacy | RateMark Annuity | 1.95% | 1.95% | 1.95% | 85 | 10 yrs - 5yr walk away | 3% (0-80) |
| | Lincoln Benefit | Tactician Plus | 1.25% | 1.25% | 1.25% | 90 | 10 yrs - 5yr walk away | 4% (0-75) |
| | Lincoln Financial | Classic 5 (\$100K+) (-1% 1st year <\$100K) | 4.00% | 2.00% | 2.40% | 85 | 5 yrs | 4% (0-75) |
| | Lincoln Financial | MYGuarantee Plus (100K+) (Under 100K Available) | 2.65% | 2.65% | 2.65% | 85 | 5yrs | 2% (0-75) |
| | North American | Guarantee Choice 5yr (\$200+) (Under \$200K available) | 2.90% | 2.90% | 2.90% | 90 | 5 yrs | 2.50% (0-80) |
| | The Standard | FGA 5 (\$100K+) (-10bps <\$100K) | 2.65% | 2.65% | 2.65% | 90 | 5 yrs | 3% (0-80) |
| | SunLife | SunLife Financial Keyport Value (\$50K+) (-15bps <\$50K) | 2.65% | 1.65% | 1.85% | 90 | 5 yrs | 3.5% (0-80) |
| | West Coast | Sure Advantage 5yr (100K+) Under 100K available | 2.97% | 1.95% | 2.15% | 85 | 5 yrs | 2.00% |
| | OM Financial | OM Guarantee-Plus | 3.75% | 2.75% | 2.95% | 90 | 7 yrs walk away | 2.5% (0-79) |
| OM Financial | OM Guarantee-Platinum | 2.75% | 2.75% | 2.75% | 90 | 7 yrs walk away | 2.5% (0-79) | |
| United of Omaha | Ultra-Secure Plus 5 | 2.65% | 1.65% | 1.85% | 89 | 5 yrs | 3.5% (0-75) | |
| 6 | American National | Palladium MYG (\$100K+) (-10bps \$5-\$99,999) | 3.35% | 3.35% | 3.35% | 85 | 10 yrs - 6yr walk away | 2.5% (0-79) |
| | American General | HorizonAchiever | 2.95% | 2.95% | 2.95% | 85 | 10 yrs - 6yr walk away | 3% (0-80) |
| | EquiTrust | Certainty 6 | 2.10% | 2.10% | 2.10% | 90 | 6 yrs | 3% (0-75) |
| | Lincoln Benefit | Tactician Plus | 1.60% | 1.60% | 1.60% | 90 | 10 yrs - 6yr walk away | 2% (0-75) |
| | Lincoln Financial | MYGuarantee Plus (100K+) (Under 100K Available) | 2.80% | 2.80% | 2.80% | 85 | 6yrs | 2.25% (0-75) |
| | North American | Guarantee Choice 6yr (\$200+) (Under \$200K available) | 3.35% | 3.35% | 3.35% | 90 | 6 yrs | 2.50% (0-80) |
| | The Standard | FGA 6 (\$100K+) (-10bps <\$100K) | 3.25% | 3.25% | 3.25% | 90 | 6 yrs | 2% (0-80) |
| | SunLife | SunLife Financial Keyport Value (\$50K+) (-15bps <\$50K) | 3.20% | 2.20% | 2.37% | 85 | 6 yrs | 3% (0-80) |
| West Coast | Sure Advantage 6yr (100K+) Under 100K available | 3.32% | 2.30% | 2.47% | 85 | 6 yrs | 2.25% | |
| 7 | American General | Horizon Select | 3.10% | 3.10% | 3.10% | 85 | 10 yrs - 7yr walk away | 4% (0-80) |
| | American General | Horizon Secure | 2.90% | 2.90% | 2.90% | 85 | 10 yrs - 7yr walk away | 4% (0-80) |
| | American National | Palladium MYG (\$100K+) (-10bps \$5-\$99,999) | 3.95% | 2.95% | 3.09% | 85 | 10 yrs - 7yr walk away | 2.5% (0-79) |
| | Genworth | SecureLiving Rate Saver (\$250+) (Under \$250K available) | 3.25% | 3.25% | 3.25% | 85 | 7yrs | 3.45% (0-75) |
| | Legacy | RateMark Annuity | 2.25% | 2.25% | 2.25% | 85 | 10 yrs - 7yr walk away | 4% (0-80) |
| | Lincoln Benefit | Tactician Plus | 1.95% | 1.95% | 1.95% | 90 | 10 yrs - 7yr walk away | 4% (0-75) |
| | Lincoln Financial | Classic 7 (\$100K+)(-1% 1st year <\$100K) | 5.00% | 2.00% | 2.42% | 85 | 7 yrs | 5% (0-75) |
| | Lincoln Financial | MYGuarantee Plus (100K+) (Under 100K Available) | 3.00% | 3.00% | 3.00% | 85 | 7yrs | 2.50% (0-75) |
| | North American | Guarantee Choice 7yr (\$200+) (Under \$200K available) | 3.75% | 3.75% | 3.75% | 90 | 7 yrs | 2.50% (0-80) |
| | OM Financial | OM Guarantee-Plus | 3.75% | 2.75% | 2.89% | 90 | 7 yrs walk away | 3.25% (0-79) |
| | OM Financial | OM Guarantee-Platinum | 3.00% | 3.00% | 3.00% | 90 | 7 yrs walk away | 3.25% (0-79) |
| | RBC | RBC 7 MYG | 2.50% | 1.50% | 1.64% | 85 | 7 yrs | 3% (0-75) |
| | The Standard | FGA 7 (\$100K+) (-10bps <\$100K) | 3.15% | 3.15% | 3.15% | 90 | 7 yrs | (call for details) |
| | SunLife | SunLife Financial Keyport Value (\$50K+) (-15bps <\$50K) | 3.70% | 2.70% | 2.84% | 85 | 7 yrs | 3% (0-80) |
| | West Coast Life | Sure Advantage 7yr (100K+) Under 100K available | 3.63% | 2.60% | 2.75% | 85 | 7 yrs | 3.50% |
| ING | Guarantee Choice 7yr (\$75K+) (-1% 1st year <\$75K) | 3.00% | 2.00% | 2.14% | 80 | 9 yrs - 7yr walk away | 2.50% (0-80) | |
| United of Omaha | Ultra-Secure Plus 7 | 3.50% | 2.50% | 2.64% | 89 | 7 yrs | 3.5% (0-75) | |

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|------------------|--|---|-------------|-----------|--------|---------------|-------------------------|--------------------|
| 8 | American National | Palladium MYG (\$100K+) (-10bps \$5-\$99,999) | 3.60% | 3.60% | 3.60% | 85 | 10 yrs - 8yr walk away | 2.5% (0-79) |
| | EquiTrust | Certainty 8yr | 6.25% | 3.25% | 3.625% | 90 | 8 yrs | 3% (0-75) |
| | Lincoln Benefit | Tactician Plus | 2.05% | 2.05% | 2.05% | 90 | 10 yrs - 8yr walk away | 4% (0-75) |
| | Lincoln Financial | MYGuarantee Plus (100K+) (Under 100K Available) | 3.05% | 3.05% | 3.05% | 85 | 8yrs | 2.50% (0-75) |
| | North American | Guarantee Choice 8yr (\$200+) (Under \$200K available) | 4.00% | 4.00% | 4.00% | 90 | 8 yrs | 2.50% (0-80) |
| | West Coast | Sure Advantage 8yr (100K+) Under 100K available | 3.88% | 2.85% | 2.98% | 85 | 8 yrs | 3.50% |
| 9 | American General | Horizon Choice | 3.45% | 3.45% | 3.45% | 85 | 7 yrs | 2.65% (0-85) |
| | American National | Palladium MYG (\$100K+) (-10bps \$5-\$99,999) | 5.00% | 3.00% | 3.22% | 85 | 10 yrs - 9yr walk away | 3% (0-79) |
| | Lincoln Benefit | Tactician Plus | 2.60% | 2.60% | 2.60% | 90 | 10 yrs - 9yr walk away | 2% (0-75) |
| | Lincoln Financial | MYGuarantee Plus (100K+) (Under 100K Available) | 3.10% | 3.10% | 3.10% | 85 | 9yrs | 2.50% (0-75) |
| | North American | Guarantee Choice 9yr (\$200+) (Under \$200K available) | 4.25% | 4.25% | 4.25% | 90 | 9 yrs | 2.50% (0-80) |
| | West Coast Life | Sure Advantage 9yr (100K+) Under 100K available | 4.13% | 3.10% | 3.21% | 85 | 9 yrs | 2.50% |
| 10 | Allianz | Dominator Plus (\$100K+) (-10bps \$25-\$99,999) | 2.65% | 2.65% | 2.65% | 85 | 10 yrs | 4% (0-75) |
| | American General | Horizon Select | 3.35% | 3.35% | 3.35% | 85 | 10 yrs | 4% (0-80) |
| | American General | Horizon Choice | 3.05% | 3.05% | 3.05% | 85 | 7 yrs | 5% (0-79) |
| | American National | Palladium MYG (\$100K+) (-10bps \$5-\$99,999) | 4.15% | 3.15% | 3.25% | 85 | 10yrs | 4% (0-79) |
| | EquiTrust | Certainty 10 | 7.25% | 3.25% | 3.65% | 90 | 10 yrs | 3% (0-80) |
| | Legacy | RateMark Annuity | 2.40% | 2.40% | 2.40% | 85 | 10 yrs | 4% (0-80) |
| | Lincoln Benefit | Tactician Plus | 2.70% | 2.70% | 2.70% | 90 | 10 yrs | 4% (0-75) |
| | Lincoln Financial | MYGuarantee Plus (100K+) (Under 100K Available) | 3.15% | 3.15% | 3.15% | 85 | 10yrs | 2.50% (0-75) |
| | North American | Guarantee Choice 10yr (\$200+) (Under \$200K available) | 4.40% | 4.40% | 4.40% | 90 | 10 yrs | 2.50% (0-80) |
| | The Standard | FGA 10 (\$100K+) (-10bps <\$100K) | 3.50% | 3.50% | 3.50% | 90 | 10 yrs | (call for details) |
| | West Coast Life | Sure Advantage 10yr (100K+) Under 100K available | 4.18% | 3.15% | 3.25% | 85 | 10 yrs | 2.50% |
| ING | Guarantee Choice 10yr (\$75K+) (-1% 1st year <\$75K) | 4.00% | 3.00% | 3.10% | 80 | 9 yrs | 3.25% (0-80) | |

Rates and product availability are subject to change without notice and may vary by state. Please call to confirm.

Rates based on high band tier. Please call for low band tier rate

*State variations may apply-Call to confirm rates

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