

BCH MYG Annuity Reference Guide - July 28, 2010

Guarantee Period	Company	Product	1st Yr Rate	Base Rate	AAY	Max Issue Age	Surrender Charge Period	*Commissions
3	American National	Palladium MYG (\$100K+) (-10bps \$5-\$99,999)	2.10%	2.10%	2.10%	85	10 yrs - 3yr walk away	1.5% (0-79)
	Allianz	Dominator Select (\$100K+) (-10bps \$25-\$99,999)	1.75%	1.75%	1.75%	85	3 yrs	1.25%
	Genworth	SecureLiving Liberty (\$250+) (Under \$250K available)	3.30%	2.15%	2.72%	85	6yrs (bailout rate)	3% (0-75)
	Legacy	RateMark Annuity	2.10%	2.10%	2.10%	85	10 yrs - 3yr walk away	2.25% (0-80)
	Lincoln Benefit	Sure Horizon II (over 100K) (under 100K -25 bps)	2.30%	1.30%	1.46%	90	6 yrs	4.75% (0-75)
	Lincoln Financial	MYGuarantee Plus (100K+) (Under 100K Available)	1.55%	1.55%	1.55%	85	3yrs	1% (0-75)
	West Coast Life	Sure Advantage 3yr - (100K+) Under 100K available	2.01%	1.50%	1.67%	85	3 yrs	1.00%
OM Financial	OM Guarantee-Plus 3	3.20%	2.20%	2.53%	90	7 yrs walk away	1.5% (0-79)	
4	American National	Palladium MYG (\$100K+) (-10bps \$5-\$99,999)	2.10%	2.10%	2.10%	85	10 yrs - 4yr walk away	2% (0-79)
	Lincoln Financial	MYGuarantee Plus (100K+) (Under 100K Available)	2.20%	2.20%	2.20%	85	4yrs	1% (0-75)
	North American	Guarantee Choice 4yr	2.40%	2.40%	2.40%	90	4 yrs	2.50% (0-80)
	West Coast Life	Sure Advantage 4yr (100K+) Under 100K available	2.01%	1.50%	1.63%	85	4 yrs	1.50%
	TransAmerica	TransAmerica Select (\$100K+) (<\$100K -25bps)	1.50%	1.50%	1.50%	90	4 yrs	2.25%
5	Allianz	Dominator Plus (\$100K+) (-10bps \$25-\$99,999)	2.30%	2.30%	2.30%	85	10 yrs - 5yr walk away	3% (0-75)
	American Equity	Guarantee 5	3.65%	3.65%	3.65%	80	5 yrs	3.00%
	American General	Horizon Select	2.10%	2.10%	2.10%	85	10 yrs - 5yr walk away	4% (0-80)
	American National	Palladium MYG (\$100K+) (-10bps \$5-\$99,999)	3.30%	2.30%	2.50%	85	10 yrs - 5yr walk away	4% (0-79)
	EquiTrust	Certainty 5	2.00%	2.00%	2.00%	90	5 yrs	0.80% - 5yrs%
	Genworth	SecureLiving Liberty (\$250+) (Under \$250K available)	3.05%	2.15%	2.90%	85	6yrs (bailout rate)	3% (0-75)
	Genworth	SecureLiving Rate Saver (\$250+) (Under \$250K available)	2.95%	2.95%	2.95%	85	5yrs	3.45% (0-75)
	Great American	American Freedom Stars & Stripes (\$100K+)	3.75%	2.75%	3.15%	89	5 yrs	3% (0-84)
	Legacy	RateMark Annuity	2.45%	2.45%	2.45%	85	10 yrs - 5yr walk away	3% (0-80)
	Lincoln Benefit	Tactician Plus	1.75%	1.75%	1.75%	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)	2.95%	2.95%	2.95%	85	5yrs	2% (0-75)
	North American	Guarantee Choice 5yr	3.05%	3.05%	3.05%	90	5 yrs	2.50% (0-80)
	Reliance Standard	Elektra 579 - 5 year	3.00%	3.00%	3.00%	85	5 yrs	3% (0-75)
	The Standard	FGA 5 (\$100K+) (-10bps <\$100K)	2.70%	2.70%	2.70%	90	5 yrs	3% (0-80)
	SunLife	SunLife Financial Keyport Value (\$50K+) (-15bps <\$50K)	2.75%	1.75%	1.95%	90	5 yrs	3.5% (0-80)
	West Coast	Sure Advantage 5yr (100K+) Under 100K available	2.82%	1.80%	2.00%	85	5 yrs	2.00%
	TransAmerica	TransAmerica Select (\$100K+) (<\$100K -25bps)	1.60%	1.60%	1.60%	85	5 yrs	3.25%
	OM Financial	OM Guarantee-Plus	4.30%	3.30%	3.50%	90	7 yrs walk away	2.5% (0-79)
	OM Financial	OM Guarantee-Platinum	3.50%	3.50%	3.50%	90	7 yrs walk away	2.5% (0-79)
United of Omaha	Ultra-Secure 5	3.00%	2.00%	2.00%	89	5 yrs	3.5% (0-75)	
6	American National	Palladium MYG (\$100K+) (-10bps \$5-\$99,999)	3.05%	3.05%	3.05%	85	10 yrs - 6yr walk away	2.5% (0-79)
	American General	Horizon Achiever	2.60%	2.60%	2.60%	85	10 yrs - 6yr walk away	3% (0-80)
	EquiTrust	Certainty 6	2.10%	2.10%	2.10%	90	6 yrs	0.80% - 5 yrs
	Lincoln Benefit	Tactician Plus	2.35%	2.35%	2.35%	90	10 yrs - 6yr walk away	2% (0-75)
	Lincoln Financial	MYGuarantee Plus (100K+) (Under 100K Available)	3.10%	3.10%	3.10%	85	6yrs	2.25% (0-75)
	North American	Guarantee Choice 6yr	3.15%	3.15%	3.15%	90	6 yrs	2.50% (0-80)
	RBC	3+3 MYG	3.00%	3.00%	3.00%	85	6 yrs	2% (0-75)
	The Standard	FGA 6 (\$100K+) (-10bps <\$100K)	3.20%	3.20%	3.20%	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)
	TransAmerica	TransAmerica Select (\$100K+) (<\$100K -25bps)	1.70%	1.70%	1.70%	85	6 yrs	3.50%
	West Coast	Sure Advantage 6yr (100K+) Under 100K available	3.17%	2.15%	2.32%	85	6 yrs	2.25%
7	American General	Horizon Select	2.65%	2.65%	2.65%	85	10 yrs - 7yr walk away	4% (0-80)
	American General	Horizon Secure	2.45%	2.45%	2.45%	85	10 yrs - 7yr walk away	4% (0-80)
	American National	Palladium MYG (\$100K+) (-10bps \$5-\$99,999)	4.15%	3.15%	3.29%	85	10 yrs - 7yr walk away	2.5% (0-79)
	Genworth	SecureLiving Rate Saver (\$250+) (Under \$250K available)	3.60%	3.60%	3.60%	85	7yrs	3.45% (0-75)
	Legacy	RateMark Annuity	2.65%	2.65%	2.65%	85	10 yrs - 7yr walk away	4% (0-80)
	Lincoln Benefit	Tactician Plus	2.35%	2.35%	2.35%	90	10 yrs - 7yr walk away	4% (0-75)
	Lincoln Financial	Classic 7 (\$100K+) (-1% 1st year <\$100K)	5.35%	2.35%	2.77%	85	7 yrs	5% (0-75)
	Lincoln Financial	MYGuarantee Plus (100K+) (Under 100K Available)	3.30%	3.30%	3.30%	85	7yrs	2.50% (0-75)
	North American	Guarantee Choice 7yr	3.40%	3.40%	3.40%	90	7 yrs	2.50% (0-80)
	OM Financial	OM Guarantee-Plus	4.60%	3.60%	3.74%	90	7 yrs walk away	3.25% (0-79)
	OM Financial	OM Guarantee-Platinum	3.75%	3.75%	3.75%	90	7 yrs walk away	3.25% (0-79)
	RBC	RBC 7 MYG	3.15%	2.15%	2.29%	85	7 yrs	3% (0-75)
	SunLife	SunLife Financial Keyport Value (\$50K+) (-15bps <\$50K)	3.70%	2.70%	2.84%	85	7 yrs	3% (0-80)
	TransAmerica	TransAmerica Select (\$100K+) (<\$100K -25bps)	2.00%	2.00%	2.00%	85	7 yrs	3.50%
	West Coast Life	Sure Advantage 7yr (100K+) Under 100K available	3.53%	2.50%	2.65%	85	7 yrs	3.50%
	ING	Guarantee Choice 7yr (\$75K+) (-1% 1st year <\$75K)	3.50%	2.50%	2.64%	80	9 yrs - 7yr walk away	2.50% (0-80)
	United of Omaha	Ultra-Secure 7	3.40%	2.40%	2.54%	89	7 yrs	3.5% (0-75)

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8	American National	Palladium MYG (\$100K+) (-10bps \$5-\$99,999)	3.50%	3.50%	3.50%	85	10 yrs - 8yr walk away	2.5% (0-79)
	EquiTrust	Certainty 8yr	3.55%	3.55%	3.55%	90	8 yrs	0.80% - 5yrs
	Lincoln Benefit	Tactician Plus	2.55%	2.55%	2.55%	90	10 yrs - 8yr walk away	4% (0-75)
	Lincoln Financial	MYGuarantee Plus (100K+) (Under 100K Available)	3.35%	3.35%	3.35%	85	8yrs	2.50% (0-75)
	North American	Guarantee Choice 8yr	3.40%	3.40%	3.40%	90	8 yrs	2.50% (0-80)
	TransAmerica	TransAmerica Select (\$100K+) (<\$100K -25bps)	2.25%	2.25%	2.25%	85	8 yrs	3.50%
	West Coast	Sure Advantage 8yr (100K+) Under 100K available	3.83%	2.80%	2.93%	85	8 yrs	3.50%
9	American General	Horizon Choice	2.95%	2.95%	2.95%	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	3.20%	3.20%	3.20%	90	10 yrs - 9yr walk away	2% (0-75)
	Lincoln Financial	MYGuarantee Plus (100K+) (Under 100K Available)	3.40%	3.40%	3.40%	85	9yrs	2.50% (0-75)
	North American	Guarantee Choice 9yr	3.40%	3.40%	3.40%	90	9 yrs	2.50% (0-80)
	West Coast Life	Sure Advantage 9yr (100K+) Under 100K available	4.03%	3.00%	3.11%	85	9 yrs	2.50%
10	Allianz	Dominator Plus (\$100K+) (-10bps \$25-\$99,999)	3.35%	3.35%	3.35%	85	10 yrs	4% (0-75)
	American General	Horizon Select	2.95%	2.95%	2.95%	85	10 yrs	4% (0-80)
	American General	Horizon Choice	2.60%	2.60%	2.60%	85	7 yrs	5% (0-79)
	American Equity	FPDA-10	5.15%	3.15%	3.35%	80	12 yrs	7.50%
	American National	Palladium MYG (\$100K+) (-10bps \$5-\$99,999)	4.35%	3.35%	3.45%	85	10yrs	4% (0-79)
	EquiTrust	Certainty 10	3.75%	3.75%	3.75%	90	10 yrs	0.80% - 5yrs
	Legacy	RateMark Annuity	2.80%	2.80%	2.80%	85	10 yrs	4% (0-80)
	Lincoln Benefit	Tactician Plus	3.00%	3.00%	3.00%	90	10 yrs	4% (0-75)
	Lincoln Financial	MYGuarantee Plus (100K+) (Under 100K Available)	3.45%	3.45%	3.45%	85	10yrs	2.50% (0-75)
	North American	Guarantee Choice 10yr	3.60%	3.60%	3.60%	90	10 yrs	2.50% (0-80)
	West Coast Life	Sure Advantage 10yr (100K+) Under 100K available	4.13%	3.10%	3.20%	85	10 yrs	2.50%
	ING	Guarantee Choice 10yr (\$75K+) (-1% 1st year <\$75K)	4.50%	3.50%	3.60%	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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