

BCH MYG Annuity Reference Guide - February 12, 2009

Guarantee Period	Company	Product	1st Yr Rate	Base Rate	AAY	Max Issue Age	Surrender Charge Period	*Commissions
3	American National	Palladium MYG	2.00%	2.00%	2.00%	85	10 yrs walk away available	1.5% (0-79)
	Allianz	Dominator Select (\$100K+) (-10bps \$25-\$99,999)	1.80%	1.80%	1.80%	85	3 yrs	1.25%
	Legacy	RateMark Annuity	2.40%	2.40%	2.40%	85	10 yrs walk away available	2.25% (0-80)
	Lincoln Benefit	Sure Horizon II (over 100K) (under 100K -25 bps)	2.55%	1.55%	1.88%	90	6 yrs	4.75% (0-75)
	North American	Guarantee Choice 3yr	2.00%	2.00%	2.00%	90	3 yrs	2.50% (0-80)
	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	3.00%	2.00%	2.33%	90	7 yrs walk away available	2% (0-79)
4	American National	Palladium MYG	2.15%	2.15%	2.15%	85	10 yrs walk away available	2% (0-79)
	North American	Guarantee Choice 4yr	2.35%	2.35%	2.35%	90	4 yrs	2.50% (0-80)
	West Coast Life	Sure Advantage 4yr (100K+) Under 100K available	2.26%	1.75%	1.88%	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)	2.65%	2.65%	2.65%	85	10 yrs walk away available	3% (0-75)
	American Equity	Guarantee 5	3.65%	3.65%	3.65%	80	5 yrs	3.00%
	American General	Horizon Select	2.85%	2.85%	2.85%	85	10 yrs walk away available	4% (0-80)
	American National	Palladium MYG	3.50%	2.50%	2.70%	85	10 yrs walk away available	4% (0-79)
	EquiTrust	Certainty 5	2.50%	2.50%	2.50%	90	5 yrs	0.80% - 5yrs%
	Great American	American Freedom Stars & Stripes (\$100K+) (-10bps <\$100K)	4.00%	3.00%	3.20%	89	5 yrs	3% (0-84)
	Legacy	RateMark Annuity	2.75%	2.75%	2.75%	85	10 yrs walk away available	3% (0-80)
	Lincoln Benefit	Tactician Plus	1.65%	1.65%	1.65%	90	10 yrs walk away available	4% (0-75)
	Lincoln Financial	Classic 5 (\$100K+) (-1% 1st year <\$100K)	4.30%	2.30%	2.70%	85	5 yrs	4% (0-75)
	North American	Guarantee Choice 5yr	3.30%	3.30%	3.30%	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)	2.75%	2.75%	2.75%	90	5 yrs	3% (0-80)
	SunLife	SunLife Financial Keyport Value (\$50K+) (-15bps <\$50K)	2.95%	1.95%	2.15%	90	5 yrs	3.5% (0-80)
	West Coast	Sure Advantage 5yr (100K+) Under 100K available	3.32%	2.30%	2.50%	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	4.20%	3.20%	3.40%	90	7 yrs walk away available	3% (0-79)
	OM Financial	OM Guarantee-Platinum	3.50%	3.50%	3.50%	90	7 yrs walk away available	2.5% (0-79)
	United of Omaha	Ultra-Secure 5	3.20%	2.20%	2.40%	89	5 yrs	3.5% (0-75)
6	American National	Palladium MYG	3.25%	3.25%	3.25%	85	10 yrs walk away available	2.5% (0-79)
	EquiTrust	Certainty 6	2.60%	2.60%	2.60%	90	6 yrs	0.80% - 5 yrs
	Lincoln Benefit	Tactician Plus	2.25%	2.25%	2.25%	90	10 yrs walk away available	2% (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)	3.30%	3.30%	3.30%	90	6 yrs	2% (0-80)
	SunLife	SunLife Financial Keyport Value (\$50K+) (-15bps <\$50K)	3.40%	2.40%	2.57%	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	3.47%	2.45%	2.62%	85	6 yrs	2.25%
7	American General	Horizon Select	3.45%	3.45%	3.45%	85	10 yrs walk away available	4% (0-80)
	American General	Horizon Secure	3.25%	3.25%	3.25%	85	10 yrs walk away available	4% (0-80)
	American National	Palladium MYG	4.35%	3.35%	3.49%	85	10 yrs walk away available	2.5% (0-79)
	Legacy	RateMark Annuity	3.00%	3.00%	3.00%	85	10 yrs walk away available	4% (0-80)
	Lincoln Benefit	Tactician Plus	2.35%	2.35%	2.35%	90	10 yrs walk away available	4% (0-75)
	Lincoln Financial	Classic 7 (\$100K+)(-1% 1st year <\$100K)	5.75%	2.75%	3.17%	85	7 yrs	5% (0-75)
	North American	Guarantee Choice 7yr	3.45%	3.45%	3.45%	90	7 yrs	2.50% (0-80)
	OM Financial	OM Guarantee-Plus	4.70%	3.70%	3.84%	90	7 yrs walk away available	3% (0-79)
	OM Financial	OM Guarantee-Platinum	4.00%	4.00%	4.00%	90	7 yrs walk away available	5% (0-79)
	RBC	RBC 7 MYG	3.70%	2.70%	2.84%	85	7 yrs	3% (0-75)
	SunLife	SunLife Financial Keyport Value (\$50K+) (-15bps <\$50K)	3.90%	2.90%	3.04%	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	3.73%	2.70%	2.85%	85	7 yrs	3.50%
	ING	Guarantee Choice 7yr (\$75K+) (-1% 1st year <\$75K)	3.75%	2.75%	2.89%	80	9 yrs walk away available	2.50% (0-80)
United of Omaha	Ultra-Secure 7	3.85%	2.85%	2.99%	89	7 yrs	3.5% (0-75)	
8	American National	Palladium MYG	3.70%	3.70%	3.70%	85	10 yrs walk away available	2.5% (0-79)
	EquiTrust	Certainty 8yr	4.00%	4.00%	4.00%	90	8 yrs	0.80% - 5yrs
	Lincoln Benefit	Tactician Plus	2.55%	2.55%	2.55%	90	10 yrs walk away available	4% (0-75)
	North American	Guarantee Choice 8yr	3.45%	3.45%	3.45%	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	4.54%	3.50%	3.63%	85	8 yrs	3.50%
9	American General	Horizon Choice	3.85%	3.85%	3.85%	85	7 yrs	2.65% (0-85)
	American National	Palladium MYG	5.20%	3.20%	3.42%	85	10 yrs walk away available	3% (0-79)
	Lincoln Benefit	Tactician Plus	3.10%	3.10%	3.10%	90	10 yrs walk away available	2% (0-75)
	North American	Guarantee Choice 9yr	3.45%	3.45%	3.45%	90	9 yrs	2.50% (0-80)
	West Coast Life	Sure Advantage 9yr (100K+) Under 100K available	4.59%	3.55%	3.66%	85	9 yrs	2.50%
10	Allianz	Dominator Plus (\$100K+) (-10bps \$25-\$99,999)	3.70%	3.70%	3.70%	85	10 yrs	4% (0-75)
	American General	Horizon Select	3.75%	3.75%	3.75%	85	10 yrs	4% (0-80)
	American General	Horizon Choice	3.45%	3.45%	3.45%	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	4.55%	3.55%	3.65%	85	10 yrs walk away available	4% (0-79)
	EquiTrust	Certainty 10	4.15%	4.15%	4.15%	90	10 yrs	0.80% - 5yrs
	Legacy	RateMark Annuity	3.05%	3.05%	3.05%	85	10 yrs	4% (0-80)
	Lincoln Benefit	Tactician Plus	3.10%	3.10%	3.10%	90	10 yrs	4% (0-75)
	North American	Guarantee Choice 10yr	3.65%	3.65%	3.65%	90	10 yrs	2.50% (0-80)
	West Coast Life	Sure Advantage 10yr (100K+) Under 100K available	4.84%	3.80%	3.90%	85	10 yrs	2.50%
	ING	Guarantee Choice 10yr (\$75K+) (-1% 1st year <\$75K)	4.70%	3.70%	3.80%	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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