

**Fixed Annuity Rate Sheet (As of 7/26/2010)**

*Rate sheets updated frequently; Please contact Imeriti to ensure you are viewing current rates.*

Company/ Product Name	American General Life <u>Horizon Achiever</u> A AM Best, A+ Standard & Poor's, A1 Moody's	American General Life <u>Horizon Select</u> A AM Best, A+ Standard & Poor's, A1 Moody's	Genworth <u>SecureLiving Liberty</u> A A.M. Best, A Standard & Poor's, A2 Moody's
State Approval	All States Except: AK,MN,NJ,NY,OR,PA,UT,WA	All States Except: AK,MN,NJ,NY,OR,PA,UT,WA	All States Except: MN,NV,NY
Term/Surrender Charges	6 Year Rate Guarantee  10 year term: 10,9,8,7,6,5,4,3,2,1% (30 day window at the end of the rate guarantee period to remove funds surrender charge free)	a) 5 Year Rate Guarantee Period b) 7 Year Rate Guarantee Period c) 10 Year Rate Guarantee Period  10 year term: 10,9,8,7,6,5,4,3,2,1% (30 day window at the end of the rate guarantee period to remove funds surrender charge free)	a) 3 Year Rate Guarantee Period b) 5 Year Rate Guarantee Period  6 year term: 9,9,8,7,6,5% *Surrender charges vary in IN & OR: 9,8,7,6,5,4%
MVA	Yes	Yes	No
Rates	<b>2.60%***</b>  <i>Rate Decrease Effective 7.26.2010</i>	a) <b>2.10%***</b> years 1-5 b) <b>2.65%***</b> years 1-7 c) 2.95% years 1-10  <i>Horizon Select 10 year term is not avail in: TX</i>  <i>Rate Decrease Effective 7.26.2010</i>	a) Under \$100k: 3.05% \$100k to \$249,999: 3.20% \$250k or more: 3.30%  <i>Bailout Rate: 2.15%</i>  b) Under \$100k: 2.80% \$100k to \$249,999: 2.95% \$250k or more: 3.05%  <i>Bailout Rate: 2.15%</i>  <i>The Bailout Feature may provide additional access to funds in a declining interest rate environment. If the actual renewal rate is lower than the bailout rate, you have the option to withdraw some or all of your contract value within 45 days of the contract anniversary without a surrender charge.</i>
Minimum Guarantee	2.00%	2.00%	2.00%
Issue Ages	0-85 NQ/Q	0-85 NQ/Q	0-85 NQ/Q
Minimum Premium	\$5,000 NQ/Q	\$5,000 NQ/Q	\$5,000 NQ / \$2,000 Q
Available Riders (Not avail in all states)	Extended Care	Extended Care	Nursing Home
Free Withdrawal	Up to 10% of the premium after 30 days for the first contract year. Thereafter, up to 10% of annuity value	Up to 10% of the annuity value as of the previous contract anniversary (or of premium in contract year 1)	10% of account value beginning in year 1
Automatic Rollover @ End of Term	Yes – 30 days after end of guarantee period	Yes – 30 days after end of guarantee period	No
Death Benefit	Accumulated Account Value	Accumulated Account Value	Accumulated Account Value
Commissions	3.00% (0-80)      2.00% (81-85)	4.00% (0-80)      3.00% (81-85)	3.00% (0-75)      1.95% (76-80)      1.05% (81-85)

**Rates subject to change.**

**IMERITI, INC. (800) 921-3100**

**For Broker Use Only**

**Items of NOTE in GREEN/ITALIC.**

**Rate INCREASES in BLUE/UNDERLINED.**

**Rate DECREASES in RED/WITH \*\*\*.**

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Company/ Product Name	<b>Genworth</b> <b>SecureLiving Rate Saver</b> A A.M. Best, A Standard & Poor's, A2 Moody's	<b>ING/USA</b> <b>Guarantee Choice</b> A AM Best, A+ Standard and Poor's, A2 Moody's, A- Fitch	<b>Liberty Life Assurance Co. of Boston</b> <b>Freedom SPDA</b> A A.M. Best, A Standard & Poor's,
State Approval	All States Except: CA,DE,NJ,NY,OR	All States Except: NY	All States Except: OR, UT
Term/Surrender Charges	a) 5 Year Rate Guarantee Period b) 7 Year Rate Guarantee Period  5 year term: 9,8,7,6,5% 7 year term: 9,8,7,6,5,4,3%  (30 day window at the end of the rate guarantee period to remove funds surrender charge free)	a) 7 Year Rate Guarantee Period b) 10 Year Rate Guarantee Period 9 year term: 9, 8, 7, 6, 5, 4, 3, 2, 1% % (30 day window at the end of the rate guarantee period to remove funds surrender charge free)	5 year term: 7,7,7,6,5%
MVA	Yes	Yes	Yes
Rates	a) Under \$100k: <b>2.70%***</b> \$100k to \$249,999: <b>2.85%***</b> \$250k or more: <b>2.95%***</b>  b) Under \$100k: <b>3.35%***</b> \$100k to \$249,999: <b>3.50%***</b> \$250k or more: <b>3.60%***</b>  <i>Rate Decrease Effective 7.28.2010</i>	a) \$75k and above: 3.50% year 1 2.50% years 2-7 <b>Effective Yield = 2.64%</b> a) Below \$75k: 2.50% years 1-7 b) \$75k and above: 4.50% year 1 3.50% years 2-10 <b>Effective Yield = 3.60%</b> b) Below \$75k: 3.50% years 1-10	Premiums: \$5,000-\$9,999: 3.25% Year 1 w/ ROP; 4.25% Year 1 w/o ROP 1.25% Years 2-5 <b>Effective Yield w/ ROP = 1.65%</b> <b>Effective Yield w/o ROP = 1.90%</b> \$10,000 - \$99,999: 3.50% Year 1 w/ ROP; 4.50% Year 1 w/o ROP 1.50% Years 2-5 <b>Effective Yield w/ ROP = 1.90%</b> <b>Effective Yield w/o ROP = 2.10%</b> \$100,000 and above 3.65% Year 1 w/ ROP; 4.65% Year 1 w/o ROP 1.65% Years 2-5 <b>Effective Yield w/ ROP = 2.05%</b> <b>Effective Yield w/o ROP = 2.25%</b>  <i>Roth IRA's not accepted</i> <i>Owner and annuitant can be different, however, the annuitant must be the primary beneficiary</i>
Minimum Guarantee	1.10%	1.50%	1.00% (May vary by state)
Issue Ages	0-85 NQ/Q	0-80 NQ/Q	0-85 NQ/Q
Minimum Premium	\$25,000 NQ/Q	\$15,000 NQ/Q	\$5,000 NQ/Q
Available Riders (Not avail in all states)	Medical Care Facility Waiver	Nursing Home, Terminal Illness (Not Available in MA or PA)	Extended Care, Chronic Illness, Terminal Illness (covers owner and owner's spouse)
Free Withdrawal	Interest only beginning in year 1	Interest only in year 1; 10% of account value beginning in year 2	10% of account value beginning in year 2; if not used in previous year, up to 20% available beginning year 3
Automatic Rollover @ End of Term	Yes – 30 days after end of guarantee period	Yes – 30 days after end of guarantee period *No auto rollover after the end of the 9 yr term.	No
Death Benefit	Accumulated Account Value	Accumulated Account Value	Accumulated Account Value
Commissions	<u>(0-75)</u> <u>(76-80)</u> <u>(81-85)</u> a) 2.00%    1.35%    0.70% b) 2.75%    2.15%    1.50%	a) 2.50% b) 3.25%	3.50% (0-80) 1.25% (81-85)

**Rates subject to change.**  
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**IMERITI, INC. (800) 921-3100**  
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Company	Lincoln Financial Group <b>Classic 5 &amp; 7</b> A+ AM Best, AA- Standard & Poor's, A2 Moody's, A+ Fitch	New York Life <b>Fixed Annuity</b> A++ A.M. Best, AAA Standard & Poor's, Aaa Moody's, AAA Fitch	New York Life <b>Preferred Fixed Annuity</b> A++ A.M. Best, AAA Standard & Poor's, Aaa Moody's, AAA Fitch
State Approval	All States Except: MN	Approved in all states	Approved in all states
Term/Surrender Charges	a) 5 years – 9,8,7,6,5% b) 7 years– 9,8,7,6,5,4,3%	6 year term: 7,7,7,6,5,4% <i>*IF YOU ARE NOT AFFILIATED WITH IMERITI THROUGH CFS, SPF or WEDBUSH MORGAN: MUST CALL FOR PREAPPROVAL.</i>	7 year term: 7,7,7,7,6,5,4% NJ & IL Surrender: 7,7,7,6,5,4,3% <i>*IF YOU ARE NOT AFFILIATED WITH IMERITI THROUGH CFS, SPF or WEDBUSH MORGAN: MUST CALL FOR PREAPPROVAL.</i>
MVA	Yes	No	No
Rates	a) \$100k and above: 4.00% year 1 2.00% years 2-5 <b>Effective Yield = 2.40%</b> a) Below \$100k: 3.00% year 1 2.00% years 2-5 <b>Effective Yield = 2.20%</b> b) \$100k and above: 5.10%*** year 1 2.10%*** years 2-7 <b>Effective Yield = 2.52%***</b> b) Below \$100k: 4.10%*** year 1 2.10%*** years 2-7 <b>Effective Yield = 2.38%***</b> <i>Rate Decrease Effective 8.1.2010</i>	Rate Guarantee: 3 year 6 year (\$5,000-\$24,999) 1.60% 1.75%*** (\$25,000-\$49,999) 1.65% 1.85%*** (\$50,000-\$99,999) 1.85% 2.15%*** (\$100,000+) 2.00% 2.40%***  *Enhanced Beneficiary Benefit Rider available for 30 bps per year: Add'l DB of 40% of interest earnings to beneficiaries at death.  **Contracts will deliver directly to the client in the following states: CA,LA,PA,SD,WV  <i>Rate Decrease Effective 7.16.2010</i>	Rate Guarantee: 3 year 7 year (\$5,000-\$24,999) 1.70% 1.85%*** (\$25,000-\$49,999) 1.75% 2.00%*** (\$50,000-\$99,999) 2.10% 2.25%*** (\$100,000+) 2.35% 2.50%***  *Enhanced Beneficiary Benefit Rider available for 30 bps per year: Add'l DB of 40% of interest earnings to beneficiaries at death.  **Contracts will deliver directly to the client in the following states: CA,LA,PA,SD,WV  <i>Rate Decrease Effective 7.16.2010</i>
Minimum Guarantee	2.00%	1.50% FL,OR,WA,TX: 2.00%	1.50% first 7 yrs, 1.15% thereafter OR,WA,TX: 2.00% first 7 years, 1.20% thereafter
Issue Ages	0-85 NQ/Q	0-90 NQ; (NY 0-85 NQ) 18-85 Q (Inherited IRA: 0-85)	0-90 NQ; (NY 0-85 NQ) 18-85 Q (Inherited IRA: 0-85)
Minimum Premium	\$10,000 NQ/Q	\$10,000 NQ/\$5,000 Q (Pension Plan: \$10,000)	\$5,000 NQ/Q (Pension Plan: \$10,000)
Available Riders (Not avail in all states)	Nursing Home, Terminal Illness	Return of Premium, Living Needs Benefit/Unemployment <i>CT,OR,NY rider varies.</i>	Return of Premium, Living Needs Benefit/Unemployment <i>CT,OR,NY rider varies.</i>
Free Withdrawal	10% of account value beginning in year 1	10% of account value beginning in year 1	10% of account value beginning in year 1
Automatic Rollover @ End of Term	No	No	No
Death Benefit	Accumulated Account Value	Accumulated Account Value	Accumulated Account Value
Commissions	(0-75) (76-80) (81-85) a) 4.00% 2.75% 1.50% b) 5.00% 3.50% 1.75%	3 year 6 year 5.00% (0-80) 3.50% (0-80) 2.25% (81-85) 1.50% (81-85) 0.75% (86-90) 0.50% (86-90)	3 year 7 year 5.00% (0-80) 3.50% (0-80) 2.25% (81-85) 1.50% (81-85) 0.75% (86-90) 0.50% (86-90)

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Company	<b>New York Life Select 5</b> A++ A.M. Best, AAA Standard & Poor's, Aaa Moody's, AAA Fitch	<b>North American Guarantee Choice</b> A+ A.M. Best, A+ Standard & Poor's	<b>Reliance Standard Elektra 5</b> A A.M. Best, A Standard & Poor's, A3 Moody's, A- Fitch
State Approval	Approved in all states	All States Except: AK,CT,DE,MN,MO,OR,TX,UT,VA,WA	All States Except: AL, MD, MT, ND, NY,OK, OR, SC, TX, UT,VT,WA
Term/Surrender Charges	5 year term: 8,7,6,5,4% <i>*IF YOU ARE NOT AFFILIATED WITH IMERITI THROUGH CFS, SPF or WEDBUSH MORGAN: MUST CALL FOR PREAPPROVAL.</i>	a) 4 year: 10,10,10,10% b) 5 year: 10,10,10,10,10% c) 6 year: 10,10,10,10,10,10% Surrender schedule varies in: CA,IL,FL	5 year term: 7,7,6,5,4%
MVA	No	Yes	Yes
Rates	<b>1.50%***</b> (\$5,000-\$24,999) <b>1.60% ***</b> (\$25,000-\$49,999) <b>2.00% ***</b> (\$50,000-\$99,999) <b>2.15%***</b> (\$100,000+)  *Enhanced Beneficiary Benefit Rider available for 30 bps per year: Add'l DB of 40% of interest earnings to beneficiaries at death.  **Contracts will deliver directly to the client in the following states: CA,LA,PA,SD,WV  <i>Rate Decrease Effective 7.16.2010</i>	a) Under \$200k: 2.10% \$200k or more: 2.40%  b) Under \$200k: <b>2.80%***</b> \$200k or more: <b>3.05%***</b>  c) Under \$200k: 2.90% \$200k or more: 3.15%  <i>Please note that North American has unique suitability guidelines. Please contact Imeriti for a suitability review prior to case submission. Any agent that is not appointed w/NAC must fax a copy of appointment paperwork and New Business Application to Imeriti AND send the originals of BOTH together to NAC to ensure proper processing Rate Decrease Effective 7.20.2010</i>	3.00% years 1-5
Minimum Guarantee	1.50%	2.00%	3.00%
Issue Ages	0-90 NQ; (NY 0-85 NQ) 18-90 Q (Inherited IRA: 0-90)	0-90 NQ/Q	0-85 NQ/Q
Minimum Premium	\$5,000 NQ/Q (Pension Plan: \$10,000)	\$10,000 NQ / \$2,000 Q	\$10,000 NQ/Q
Available Riders (Not avail in all states)	Return of Premium, Living Needs Benefit/Unemployment <i>CT,OR,NY rider varies.</i>	Nursing Home	Nursing Home up to 25%
Free Withdrawal	10% of account value beginning in year 1	Interest Only	10% of account value beginning in year 1
Automatic Rollover @ End of Term	No	Yes – 30 days	Yes – 30 days
Death Benefit	Accumulated Account Value	Accumulated Value	If annuitant and owner are the same person, then accumulated account value at death.
Commissions	3.50% (0-80) 1.50% (81-85) 0.50% (86-90)	2.50% (0-80) 1.875% (81-85) 1.25% (86-90) • IN and OK commission for issue ages 76-80 reduced by 25% and 50% for issue ages 81-85. • FL and IL first-year commission reduced by 0.25%.	3.00% (0-75) 2.40% (76-80) 1.80% (81-85) Commission payout up to \$300k in premium. Add'l upon delivery receipt & after free look.

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Company	Reliance Standard a) <u>Apollo - SP</u> b) <u>Apollo - MVA</u> A A.M. Best, A Standard & Poor's, A3 Moody's, A- Fitch	Reliance Standard a) <u>Eleos - SP</u> b) <u>Eleos - MVA</u> A A.M. Best, A Standard & Poor's, A3 Moody's, A- Fitch	Standard Insurance Company <u>Focused Growth Annuity</u> A A.M. Best, AA- Standard & Poor's A+ Fitch, A1 Moody's
State Approval	a) All States Except: AL,MT, NY b) All States Except: AL,MD,MN,MT,NY,OR,TX,UT, VT,WA	a) All States Except: AL,MO,MT,NY,UT b) All States Except: AL,MD,MN,MT,NY,OR,TX,UT, VT, WA	All States Except: NJ,NY,PA
Term/Surrender Charges	7 year term: 9,8,7,6,5,4,2%*  *Surrender Charges vary in IN,KY,VT,WA	5 year term: 8,7,6,5,4%	a) 5 year term: 8,7,6,5,4% b) 6 year term: 8,7,6,5,4,3%
MVA	a) No b) Yes	a) No b) Yes	Yes
Rates	3.55%*** (1 <sup>st</sup> year rate)  Base Rate: 3.05%***  <i>MVA Version not approved for CFS and SPF.</i> <i>Rate Decrease Effective 7.30.2010</i>	3.90% (1 <sup>st</sup> year rate)  Base Rate: 3.15%  <i>MVA Version not approved for CFS and SPF.</i>	a) 2.60% (yrs 1-5)*  b) 3.10% (yrs 1-6)*  *Additional 10 basis points for deposits ≥ \$100,000
Minimum Guarantee	2.00%	2.00%	1.00%
Issue Ages	0-85 NQ/Q	0-85 NQ/Q	0-90 NQ/Q
Minimum Premium	\$5,000 NQ/Q (Premium >\$500k requires home office approval)	\$10,000 NQ/Q (Premium >\$500k requires home office approval)	\$15,000 NQ/Q
Available Riders (Not avail in all states)	Nursing Home up to 25%	Nursing Home up to 25%	Nursing Home, Terminal Illness
Free Withdrawal	10% access to premium in yr 1; 10% of account value per year starting in year 2 (Cumulative up to 30%)	10% access to premium in yr 1; 10% of account value per year starting in year 2	Interest Only
Automatic Rollover @ End of Term	No	No	No
Death Benefit	If annuitant and owner are the same person, then accumulated account value at death.	If annuitant and owner are the same person, then accumulated account value at death.	Accumulated Account Value
Commissions	a) 5.0% (0-75)      b) 6.0% (0-75) 4.0% (76-80)      4.8% (76-80) 3.0% (81-85)      3.6% (81-85)	a) 3.0% (0-75)      b) 4.0% (0-75) 2.4% (76-80)      3.2% (76-80) 1.8% (81-85)      2.4% (81-85)	a) 3.00% (0-80)      b) 2.0% (0-80) 1.50% (81-85)      1.0% (81-85) 1.35% (86-90)      0.77% (86-90)

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Company	<b>Standard Insurance Company</b> <b>Principal Growth Annuity</b> A A.M. Best, AA- Standard & Poor's A+ Fitch, A1 Moody's	<b>Standard Insurance Company</b> <b>Secured Rate Annuity</b> A A.M. Best, AA- Standard & Poor's A+ Fitch, A1 Moody's
State Approval	All States Except: NY	All States Except: NY The SRA 1 is not available in PA
Term/ Surrender Charges	a) 5 year term: 8,7,6,4,2% b) 7 year term: 9,8,7,6,5,4,2% c) 9 year term: 9,8,7,6,5,4,3,2,1%	a) 1 year: 7,7,7,6,5,3% b) 5 years: 9,8,7,6,5% c) 6 years: 9,8,7,6,5,4%
MVA	No	No
Rates	a) 2.40% yr 1* b) 2.85% yr 1* c) 3.00% yr 1*  *1 <sup>st</sup> year rate includes a 1% bonus. Additional 10 basis points for deposits ≥ \$100,000  Bailout Rate Guarantee: Each premium payment is assigned a bailout rate of 1.00% less than the initial rate. If your crediting rate falls below the bailout rate declared for that premium payment, you may withdraw that portion of the account value associated with the payment without a surrender charge.	a) 2.90% (yr 1)* 1st yr rate includes a 1% bonus Bailout Rate*: 1.90% (yrs 2-5)* 1.00% (yr 6)* (no surrender charges if triggered by bailout) b) 2.00% (yrs 1-5)* c) 2.05% (yrs 1-6)*  *Additional 10 basis points for deposits ≥ \$100k
Minimum Guarantee	1.00%	1.00%
Issue Ages	0-90 NQ/Q	0-90 NQ/Q
Minimum Premium	\$5,000 NQ/Q Subsequent deposits: \$1,000 (Flex)	\$15,000 NQ/Q
Available Riders (Not avail in all states)	Nursing Home, Terminal Illness, Return of Premium	Nursing Home, Terminal Illness, Return of Premium
Free Withdrawal	Interest only year 1; 10% of account value beginning in year 2	Interest only year 1; 10% of account value beginning in year 2
Automatic Rollover @ End of Term	No	No
Death Benefit	Accumulated Account Value	Accumulated Account Value
Commissions	5.00% (0-80) 2.50% (81-85) 1.75% (86-90)	a,c,d: 4.00% (0-80)      b: 2.00% (0-80) 2.00% (81-85)      1.00% (81-85) 1.45% (86-90)      0.77% (86-90)

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Company	American National Insurance Company <b>Palladium MYG</b> A+ A.M. Best, AA Standard & Poor's	American National Insurance Company <b>WealthQuest Citadel 5 and 7 Diamond Series</b> A+ A.M. Best, AA Standard & Poor's
State Approval	All States Except: NY,UT	All States Except: NY
Term/Surrender Charges	a) 3 years b) 4 years c) 5 years d) 6 years e) 7 years f) 8 years g) 10 years  10 Year Term: 8,8,8,7,6,5,4,3,2,1% (30 day window at the end of the rate guarantee period to remove funds surrender charge free)	a) 5 years: 7,7,7,6,5% (Single Premium w/add in feature in first 12 months)  b) 7 years: 7,7,7,6,5,4,2% (Flex)
MVA	Yes (Except OR)	No
Rates	a) 2.00% years 1-3 b) 2.00% years 1-4 c) 3.20% year 1, 2.20% years 2-5 <b>Effective yield: 2.40%</b> d) 2.95% years 1-6 e) 4.05%*year 1, 3.05% years 2-7 <b>Effective yield: 3.19%</b> f) <b>3.30%***</b> years 1-8 g) <b>4.15%***</b> year 1, <b>3.15%***</b> years 2-10 <b>Effective yield: 3.25%***</b>  *Initial contributions ≥ \$100,000 receive an additional 10 basis points for life of contract.  <i>Rate Decrease Effective 8.1.2010</i>	a) 3.15% (1 <sup>st</sup> year rate includes a 1% bonus) Base Rate: 2.15%  *The declared interest rate (at the time of deposit) for premiums recd during the 1 <sup>st</sup> yr will be guaranteed for 2 yrs. from date premium payment is recd and will receive a 1% interest rate enhancement over the current declared interest rate (at the time of deposit) for one year.  b) 4.30% (1 <sup>st</sup> year rate includes a 2% bonus) Base Rate: 2.30%  The declared interest rate (at the time of deposit) on all deposits will be guaranteed for 2 yrs from date premium payment is recd. All premium payments recd w/in the first 36 mos of the contract will receive a 2% interest rate enhancement over the current declared interest rate (at the time of deposit) for one year.  *Initial contributions ≥ \$100,000 receive an additional 10 basis points for life of contract
Minimum Guarantee	2.00% NAIC Index States; MD: 1.50% ; WY: 3.00% <i>On policies issued 5.1.2010 and after, MN will now receive 2.00%.</i>	2.00%
Issue Ages	0-85 NQ/Q	0-85 NQ/Q
Minimum Premium	\$5,000 NQ/Q	a)\$5,000 NQ/Q (Flex year 1 only) b)\$5,000 NQ / \$2,000 Q (Flex)
Available Riders (Not avail in all states)	Confinement, Disability	Nursing Home, Terminal Illness, Unemployment, Disability, Return of Premium
Free Withdrawal	Interest only in year 1; 10% of account value beginning in year 2	10% of account value beginning in year 1
Automatic Rollover @ End of Term	Yes – 30 days after end of guarantee period *No auto rollover after the end of the 10 yr term.	No
Death Benefit	Accumulated Account Value (+ MVA if MVA is positive)	Accumulated Account Value
Commissions	a) 1.7% (0-79) 0.7% (80-85) b) 2.2% (0-79) 1.2% (80-85) c) 4.5% (0-79) 2.5% (80-85) d-f) 2.7% (0-79) 0.7% (80-85) g) 4.5% (0-79) 2.5% (80-85)	a) 4.50% (0-80)      b) 5.00% (0-80) 3.50% (81-85)      4.00% (81-85)

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