

Weekly Annuity Rates 8-2-10

Company	1st yr Rate	Renewal Rate	Eff Rate	Comp	Surr
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3 Year

American National (A)	2.10%	2.10%	2.10%	1.5% (0-79)	Window
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Rates are .10% lower for under \$100K Rates effective 08-01-10

4 Year

American National (A)	2.10%	2.10%	2.10%	2.0% (0-79)	Window
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Rates are .10% lower for under \$100K Rates effective 08-1-10

Integrity (A+)	2.75%	2.00%	2.18%	2.0% (0-79)	4 Yr.
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Mom Adv. Eff 7-31-10

5 Year

Lincoln Financial (A+)	4.00%	2.00%	2.40%	4.0% (0-75)	5 Yr.
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1% Bonus for Am'ts under \$100K. i.e. .20% lower eff rate. 08-01-10

American National (A)	3.30%	2.30%	2.50%	4.0% (0-79)	Window
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Rates are .10% lower for under \$100K Rates effective 08-01-10

Lincoln Financial (A+) MYGuarantee Plus	2.70%	2.70%	2.70%	2% (0-75)	
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6 Year

Lincoln Benefit (A+)	2.10%	2.10%	2.10%	2.0% (0-75)	Window
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No Bonus on Am't under \$100K Rates effective 8-1-10

American National (A)	3.05%	3.05%	3.05%	2.5% (0-79)	Window
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Rates are .10% lower for under \$100K Rates effective 08-01-10

7 Year

American National (A)	4.15%	3.15%	3.29%	2.5% (0-79)	Window
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Rates are .10% lower for under \$100K Rates effective 08-1-10

Lincoln Financial (A+)	5.10%	2.10%	2.52%	5% (0-75)	7 YR
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2% Bonus for Am'ts under \$100K. i.e. .14% lower eff rate 08-1-10

Featured 10 Year

American National (A)	4.25%	3.25%	3.35%	4.0% (0-79)	Window
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Rates are .10% lower for under \$100K Rates effective 08-1-10