

Multi-Year Guarantee Fixed Annuities Guide†

Guide Reflects Updates As Of **2/6/2012**

(For agent use as a guide only - rates reflect our best efforts and are not guaranteed by The Prideaux Group)

Company	Product Name	A. M. Best	Guar. Period	1 st Yr. Rate	Rate Beyond	Surr. Period	Comm.	Net Yield
North American	NA Guarantee Choice [^]	A+	3 Years	1.00% yr 1	1.00 yrs 2-3	3 years	2.50%	1.00
West Coast Life	Sure Advantage [^]	A+	3 Years	N/A	N/A	3 years	1.00%	N/A
American National	Palladium MYG	A	4 Years	N/A	N/A	4 years	2.00%	N/A
North American	NA Guarantee Choice [^]	A+	4 Years	1.50% yr 1	1.50 yrs 2-4	4 years	2.50%	1.50
Presidential Life	Secure 4	B++	4 Years	1.55% yr 1	1.55 yrs 2-4	4 years	2.00%	1.55
West Coast Life	Sure Advantage [^]	A+	4 Years	N/A	N/A	4 years	1.50%	N/A
Allianz Life	Dominator Plus [^]	A	5 Years	1.75* yr 1	1.75* yrs 2-5	5 years	3.00%	1.75*
American General	Horizon Select [^]	A	5 Years	1.55% yr 1	1.55 yrs 2-5	5 years	4.00%	1.55
American General	Horizon Secure	A	5 Years	1.50% yr 1	1.50 yrs 2-5	5 years	4.00%	1.50
American National	Palladium MYG	A	5 Years	2.10%* yr 1	1.10* yrs 2-5	5 years	3.00%	1.30*
Great American	Secure Gain 5	A	5 Years	1.80%* yr 1	1.55* yrs 2-5	5 years	2.75%	1.80*#
Fidelity Security Life	MultiVantage 5 [^]	A-	5 Years	3.25% yr 1	3.00 yrs 2-5	5 years	4.00%	3.05
Sentinel Security Life	Personal Choice Annuity	B++	5 Years	3.45% yr 1	3.45 yrs 2-5	5 years	2.25%	3.45
North American	NA Guarantee Choice [^]	A+	5 Years	2.00%yr 1	2.00 yrs 2-5	5 years	2.50%	2.00
Genworth Life	SL Rate Saver	A	5 Years	2.05%* yr 1	2.05* yrs 2-5	5 years	1.95%	2.05*
Presidential Life	Secure 5	B++	5 Years	2.00% yr 1	2.00yrs 2-5	5 years	2.50%	2.00
The Standard	SRA 5	A	5 Years	1.30%* yr 1	1.30* yrs 2-5	5 years	4.00%	1.30*
The Standard	FGA 5	A	5 Years	1.85%* yr 1	1.85* yrs 2-5	5 years	3.00%	1.85*
West Coast Life	Sure Advantage [^]	A+	5 Years	2.01%* yr 1	1.00*yrs 2-5	5 years	2.00%	1.20*
American National	Palladium MYG	A	6 Years	1.80%* yr 1	1.80* yrs 2-6	6 years	2.50%	1.80*
American General	Horizon Achiever [^]	A	6 Years	2.05% yr 1	2.05% yrs 2-6	6 years	3.00%	2.05
Presidential Life	Secure 6	B++	6 Years	1.90% yr 1	1.90 yrs 2-6	6 years	3.00%	1.90
Genworth Life	Independence	A	6 Years	3.55%* yr 1	2.05 base 2-6	6 years	2.25%	2.26*
North American	NA Guarantee Choice [^]	A+	6 Years	2.35% yr 1	2.35 yrs 2-5	6 years	2.50%	2.35
The Standard	SRA 6	A	6 Years	1.30%* yr 1	1.30* yrs 2-6	6 years	4.00%	1.30*
The Standard	FGA 6	A	6 Years	2.30%* yr 1	2.30* yrs 2-6	6 years	2.00%	2.30*
West Coast Life	Sure Advantage [^]	A+	6 Years	2.31%* yr 1	1.30* yrs 2-6	6 years	2.25%	1.47*
Athene Annuity	7 MYG	B++	7 Years	4.10% yr 1	3.10 yrs 2-7	7 years	2.75%	3.24
Genworth Life	SL Rate Saver	A	7 Years	2.45%* yr 1	2.45* yrs 2-5	7 years	2.65%	2.45*
American General	Horizon Select [^]	A	7 Years	2.10% yr 1	2.10 yrs 2-7	7 years	4.00%	2.10
American General	Horizon Secure	A	7 Years	2.10% yr 1	2.10 yrs 2-7	7 years	4.00%	2.10
American National	Palladium MYG	A	7 Years	3.15%* yr 1	2.15* yrs 2-7	7 years	2.50%	2.29*
Sentinel Security Life	Personal Choice Annuity	B++	7 Years	3.55% yr 1	3.55 yrs 2-7	7 years	2.25%	3.55
Fidelity Security Life	TaxVantage [^]	A-	7 Years	3.25% yr 1	3.00 yrs 2-7	7 years	4.00%	3.03
ING	Guarantee Choice	A	7 Years	2.50%* yr 1	1.50* yrs 2-7	7 years	2.50%	1.64*
Great American	Secure Gain 7	A	7 Years	2.35%* yr 1	1.35* yrs 2-7	7 years	4.00%	2.24*
The Standard	FGA 7	A	7 Years	2.25%* yr 1	2.25* yrs 2-7	7 years	3.00%	2.25*
North American	NA Guarantee Choice [^]	A+	7 Years	2.70% yr 1	2.70 yrs 2-7	7 years	2.50%	2.70
West Coast Life	Sure Advantage [^]	A+	7 Years	2.57% yr 1	1.55* yrs 2-7	7 years	2.50%	1.69*
American National	Palladium MYG	A	8 Years	2.65%* yr 1	2.65* yrs 2-8	8 years	2.50%	2.65*

North American	NA Guarantee Choice [^]	A+	8 Years	2.90% yr 1	2.90 yrs 2-8	8 years	2.50%	2.90
West Coast Life	Sure Advantage [^]	A+	8 Years	2.82%* yr 1	1.80* yrs 2-8	8 years	2.50%	1.93*
American National	Palladium MYG	A	9 Years	4.45%* yr 1	2.45* yrs 2-9	9 years	3.00%	2.67*
MN Life/Securian	SecureOption Select	A+	9 Years	2.90%* yr 1	2.90* yrs 2-9	9 years	3.50%	2.90*
North American	NA Guarantee Choice [^]	A+	9 Years	3.10% yr 1	3.10 yrs 2-9	9 years	2.50%	3.10
West Coast Life	Sure Advantage [^]	A+	9 Years	2.97%* yr 1	1.95* yrs 2-9	9 years	2.50%	2.06*
Allianz Life	Dominator Plus [^]	A	10 Years	2.25%* yr 1	2.25* yrs 2-10	10 years	4.00%	2.25*
American General	Horizon Select [^]	A	10 Years	2.35% yr 1	2.35 yrs 2-10	10 years	4.00%	2.35
American National	Palladium MYG	A	10 Years	3.55%* yr 1	2.55* yrs 2-10	10 years	4.00%	2.65*
ING	Guarantee Choice	A	10 Years	3.00%* yr 1	2.00* yrs 2-10	10 years	3.25%	2.10*
The Standard	FGA 10	A	10 Years	2.50%* yr 1	2.50* yrs 2-10	10 years	4.00%	2.50*
North American	NA Guarantee Choice [^]	A+	10 Years	3.25% yr 1	3.25 yrs 2-10	10 years	2.50%	3.25
Sentinel Security Life	Personal Choice Annuity	B++	10 Years	3.85% yr 1	3.85 yrs 2-10	10 years	2.75%	3.85
West Coast Life	Sure Advantage [^]	A+	10 Years	3.12%* yr 1	2.10* yrs 2-10	10 years	2.50%	2.20*

*Bonus interest rate on 100k+ premium included, varies by product and company

[^]Product Not Available in Minnesota

#Net Yield includes increasing base rate.

(952) 933-1414 or 800-328-3993

Ask For Eric or Amanda Today!

NOTE: All annuity products are not approved in all states - call for state approvals. Companies may require minimum deposits to achieve the noted interest rate. **Most products have a commission reduction at older ages.**

Please call for current interest rates in your state and product details before sale. **Rates subject to change.**

Note: *Net effective yield shows the best return to the consumer for the period chosen. Also note variance in guarantee periods.