

This spreadsheet to be used for reference only. Rates are subject to change.

Company	AM Best	Minimum Premium	Guar. Period	Product Name	1st Year Rate	Rate Thereafter	Average Yield	Commission (Less at older ages)	Rate Change Effective Date
Allianz	A	\$25K	1 Year	Dominator Select	1.50% <\$100K / 1.60% >\$100K	1.50% / 1.60%	1.50% / 1.60%	0.25%	1-Jan
Allianz	A	\$25K	2 Years	Dominator Select	1.55% <\$100K / 1.65% >\$100K	1.55% / 1.65%	1.55% / 1.65%	0.50%	1-Jan
LSW	A	\$25K	2 Years	SureRate 2	1.00% <\$100K / 1.15% >\$100K	1.00% / 1.15%	1.00% / 1.15%	0.90%	22-Nov
Investors-LGCY	A-	\$3K-Q/\$5K-NQ	3 Years	RateMark	***2.50%	***2.50%	***2.50%	2.25%	1-Feb
American National	A	\$5K	3 Years	Palladium MYG	2.00% <\$100K / 2.10% >\$100K	2.00% / 2.10%	2.00% / 2.10%	1.50%	1-Jan
North American	A+	\$2K-Q/\$10K-NQ	3 Years	Guarantee Choice	2.00%	2.00%	2.00%	2.50%	21-Jan
Allianz	A	\$25K	3 Years	Dominator Select	1.80% <\$100K / 1.90% >\$100K	1.80% / 1.90%	1.80% / 1.90%	1.25%	2-Feb
Lincoln Financial	A+	\$10K	3 Years	MYGuarantee	1.65% <\$100K / 1.80% >\$100K	1.65% / 1.80%	1.65% / 1.80%	1.00%	1-Jan
Principal Financial	A+	\$5K	4 Years	Secure Fixed 4	2.45%	2.45%	2.45%	2.25%	15-Jan
North American	A+	\$2K-Q/\$10K-NQ	4 Years	Guarantee Choice	2.35% <\$100K / 2.65% >\$200K	2.35% / 2.65%	2.35% / 2.65%	2.50%	21-Jan
Lincoln Financial	A+	\$10K	4 Years	MYGuarantee	2.30% <\$100K / 2.45% >\$100K	2.30% / 2.45%	2.30% / 2.45%	1.00%	1-Jan
Integrity Life	A+	\$20K	4 Years	MOMENTUM Advantage	2.75%	2.00%	2.18%	2.00%	31-Dec
American National	A	\$5K	4 Years	Palladium MYG	2.15% <\$100K / 2.25% >\$100K	2.15% / 2.25%	2.15% / 2.25%	2.00%	1-Jan
American Equity	A-	\$10K	5 Years	Guarantee 5	3.65%	3.65%	3.65%	3.00%*	29-Dec
Royal Neighbors	A-	\$10K	5 Years	Neighbors Choice	3.50%	3.50%	3.50%	1.75%	1-Jan
Old Mutual	A-	\$5K	5 Years	OM Guarantee-platinum	3.50%	3.50%	3.50%	2.50%	1-Feb
Old Mutual	A-	\$5K	5 Years	OM Guarantee-plus	4.20%	3.20%	3.40%	3.00%	1-Feb
North American	A+	\$2K-Q/\$10K-NQ	5 Years	Guarantee Choice	3.30% <\$100K / 3.55% >\$200K	3.30% / 3.55%	3.30% / 3.55%	2.50%	21-Jan
Great American	A	\$10K	5 Years	Stars & Stripes	3.90% <\$100K / 4.00% >\$100K	***3.00% / 3.10%	3.30% / 3.40%	3.00%	11-Jan
Lincoln Financial	A+	\$10K	5 Years	MYGuarantee	3.00% <\$100K / 3.15% >\$100K	3.00% / 3.15%	3.00% / 3.15%	2.00%	1-Jan
Reliance Standard	A	\$10K	5 Years	Elektra 579	3.00%	3.00%	3.00%	3.00%	2-Nov
American General	A	\$5K	5 Years	HorizonSelect 5	2.85%	2.85%	2.85%	4.00%	1-Feb
Investors-LGCY	A-	\$3K-Q/\$5K-NQ	5 Years	RateMark	***2.85%	***2.85%	***2.85%	3.00%	1-Feb
Minnesota Life	A+	\$5K	5 Years	SecureOption Select	2.75% <\$100K / 2.95% >\$100K	2.75% / 2.95%	2.75% / 2.95%	2.50%	6-Feb
Allianz	A	\$25K	5 Years	Dominator Plus 5	2.75% <\$100K / 2.85% >\$100K	2.75% / 2.85%	2.75% / 2.85%	3.00%	2-Feb
Loyal American	A	\$10K	5 Years	SureSaver 5	2.70% <\$100K / 3.05% >\$100K	2.70% / 3.05%	2.70% / 3.05%	1.50%	19-Oct
American National	A	\$5K	5 Years	Palladium MYG	3.50% <\$100K / 3.60% >\$100K	2.50% / 2.60%	2.70% / 2.80%	4.00%	1-Jan
The Standard	A	\$15K	5 Years	FGA 5	2.65% <\$100K / 2.75% >\$100K	2.65% / 2.75%	2.65% / 2.75%	3.00%	25-Jan
Lincoln Financial	A+	\$10K	5 Years	Classic 5	3.30% <\$100K / 4.30% >\$100K	2.30%	2.50% / 2.70%	4.00%	1-Jan
Integrity Life	A+	\$20K	5 Years	MOMENTUM Advantage	3.25%	2.50%	2.65%	2.50%	31-Dec
EquiTrust	B+	\$30K	5 Years	Certainty Select 5	2.50%	2.50%	2.50%	1.25%**	4-Feb
Mutual of Omaha	A+	\$5K	5 Years	Ultra-Secure 5	3.20% <\$100K / 3.35% >\$100K	2.20% / 2.35%	2.40% / 2.55%	4.00%	1-Jan
West Coast Life	A+	\$10K	5 Years	Sure Advantage 5	2.30% <\$100K / 3.32% >\$100K	2.30%	2.30% / 2.50%	2.00%	29-Dec
Royal Neighbors	A-	\$5K	6 Years	Crown Choice	3.00% <\$20K/3.40% = \$20K-\$99K	3.00% / 3.40%	3.00% / 3.40%	2.75%	1-Jan
				Crown Choice cont.	3.50% >100K	3.50%	3.50%	2.75%	1-Jan
American National	A	\$5K	6 Years	Palladium MYG	3.25% <\$100K / 3.35% >\$100K	3.25% / 3.35%	3.25% / 3.35%	2.50%	1-Feb
The Standard	A	\$15K	6 Years	FGA 6	3.20% <\$100K / 3.60% >\$100K	3.20% / 3.30%	3.20% / 3.30%	2.00%	25-Jan
North American	A+	\$2K-Q/\$10K-NQ	6 Years	Guarantee Choice	3.15% <\$100K / 3.40% >\$200K	3.15% / 3.40%	3.15% / 3.40%	2.50%	21-Jan
Lincoln Financial	A+	\$10K	6 Years	MYGuarantee	3.15% <\$100K / 3.30% >\$100K	3.15% / 3.30%	3.15% / 3.30%	2.25%	1-Jan
Sagicor	A-	\$5K	6 Years	Gold Sage Investor	3.50%	3.00%	3.08%	4.00%	1-Jan
RBC	A	\$5K	6 Years	3+3 MYG	3.00%	3.00%	3.00%	2.00%	1-Jan
EquiTrust	B+	\$30K	6 Years	Certainty Select 6	2.60%	2.60%	2.60%	1.25%**	4-Feb
West Coast Life	A+	\$10K	6 Years	Sure Advantage 6	2.45% <\$100K / 3.47% >\$100K	2.45%	2.45% / 2.62%	2.25%	29-Dec
The Standard	A	15K	6 Years	SRA 6	2.10% <\$100K / 2.20% >\$100K	2.10% / 2.20%	2.10% / 2.20%	4.00%	25-Jan
Old Mutual	A-	\$5K	7 Years	OM Guarantee-Platinum	4.00%	4.00%	4.00%	3.25%	2-Feb
Old Mutual	A-	\$5K	7 Years	OM Guarantee-Plus	4.70%	3.70%	3.84%	3.25%	2-Feb
American Equity	A-	\$10K	7 Years	Guarantee 7	3.75	3.75%	3.75%	3.00%*	29-Dec
American National	A	\$5K	7 Years	Palladium MYG	4.35% <\$100K / 4.45% >\$100K	3.35% / 3.45%	3.49% / 3.59%	2.50%	1-Feb
American General	A	\$5K	7 Years	HorizonSelect 7	3.45%	3.45%	3.45%	4.00%	1-Feb
North American	A+	\$2K-Q/\$10K-NQ	7 Years	Guarantee Choice	3.45% <\$100K / 3.65% >\$200K	3.45% / 3.65%	3.45% / 3.65%	2.50%	21-Jan
Lincoln Financial	A+	\$10K	7 Years	MYGuarantee	3.35% <\$100K / 3.50% >\$100K	3.35% / 3.50%	3.35% / 3.50%	2.50%	1-Jan
Integrity Life	A+	\$20K	7 Years	MOMENTUM Advantage	4.00%	3.25%	3.35%	3.00%	31-Dec
Minnesota Life	A+	\$5K	7 Years	SecureOption Select	3.30% <\$100K / 3.50% >\$100K	3.30% / 3.50%	3.30% / 3.50%	3.00%	6-Feb
Illinois Mutual	A-	\$5K	7 Years	Select Advantage	3.20%	3.20%	3.20%	4.00%	25-Jan
Investors-LGCY	A-	\$3K-Q/\$5K-NQ	7 Years	RateMark	***3.10%	***3.10%	***3.10%	4.00%	1-Feb
Lincoln Financial	A+	\$10K	7 Years	Classic 7	4.75% <\$100K / 5.75% >\$100K	2.75%	3.03% / 3.17%	5.00%	1-Jan
Sun Life Financial	A+	\$4K-Q/\$5K-NQ	7 Years	Keyport Value- Stepped I	2.55% <\$50K / 2.70% >\$50K	***4.10% ea yrs 2-7	2.85% / 3.00%	5.00%	9-Dec
Mutual of Omaha	A+	\$5K	7 Years	Ultra-Secure 7	2.85% <\$100K / 3.00% >\$100K	2.85% / 3.00%	2.85% / 3.00%	4.00%	1-Jan
RBC	A	\$5K	7 Years	RBC 7 MYG	3.70%	2.70%	2.84%	3.00%	1-Jan
ING FixedDesign	A	\$15K	7 Years	Guarantee Choice	2.75% <\$75K / 3.75% >\$75K	2.75%	2.75% / 2.89%	2.50%	10-Dec
West Coast Life	A+	\$10K	7 Years	Sure Advantage 7	2.70% <\$100K / 3.73% >\$100K	2.70%	2.70% / 2.85%	2.50%	29-Dec



Company	AM Best	Minimum Premium	Guar. Period	Product Name	1st Year Rate	Rate Thereafter	Average Yield	Commission (Less at older ages)	Rate Change Effective Date
EquiTrust	B+	\$30K	8 Years	Certainty Select 8	4.00%	4.00%	4.00%	1.25%**	4-Feb
American National	A	\$5K	8 Years	Palladium MYG	3.70% <\$100K / 3.80% >\$100K	3.70% / 3.80%	3.70% / 3.80%	2.50%	1-Feb
West Coast Life	A+	\$10K	8 Years	Sure Advantage 8	3.50% <\$100K / 4.54% >\$100K	3.50%	3.50% / 3.63%	2.50%	26-Jan
North American	A+	\$2K-Q/\$10K-NQ	8 Years	Guarantee Choice	3.45% <\$100K / 3.65% >\$200K	3.45% / 3.65%	3.45% / 3.65%	2.50%	21-Jan
Lincoln Financial	A+	\$10K	8 Years	MYGuarantee	3.40% <\$100K / 3.55% >\$100K	3.40% / 3.55%	3.40% / 3.55%	2.50%	1-Jan
Illinois Mutual	A-	\$5K	8 Years	Select Advantage	3.30%	3.30%	3.30%	4.50%	25-Jan
TransAmerica	A	\$2K-Q/\$10K-NQ	8 Years	TransAmerica Select	2.80% <\$100K / 3.05% >\$100K	2.80% / 3.05%	2.80% / 3.05%	3.50%	8-Feb
Minnesota Life	A+	\$5K	9 Years	SecureOption Select	3.65% <\$100K / 3.85% >\$100K	3.65% / 3.85%	3.65% / 3.85%	3.50%	6-Feb
West Coast Life	A+	\$10K	9 Years	Sure Advantage 9	3.55% <\$100K / 4.59% >\$100K	3.55%	3.55% / 3.66%	2.50%	26-Jan
North American	A+	\$2K-Q/\$10K-NQ	9 Years	Guarantee Choice	3.45% <\$100K / 3.65% >\$200K	3.45% / 3.65%	3.45% / 3.65%	2.50%	21-Jan
Lincoln Financial	A+	\$10K	9 Years	MYGuarantee	3.45% <\$100K / 3.60% >\$100K	3.45% / 3.60%	3.45% / 3.60%	2.50%	1-Jan
American National	A	\$5K	9 Years	Palladium MYG	5.20% <\$100K / 5.30% >\$100K	3.20% / 3.30%	3.42% / 3.52%	3.00%	1-Feb
EquiTrust	B+	\$30K	10Years	Certainty Select 10	4.15%	4.15%	4.15%	1.25%**	4-Feb
Allianz	A	\$25K	10 Years	Dominator Plus 10	3.80% <\$100K / 3.90% >\$100K	3.80% / 3.90%	3.80% / 3.90%	4.00%	2-Feb
West Coast Life	A+	\$10K	10 Years	Sure Advantage 10	3.80% <\$100K / 4.84% >\$100K	3.80%	3.80% / 3.90%	2.50%	26-Jan
American General	A	\$5K	10 Years	HorizonSelect 10	3.75%	3.75%	3.75%	4.00%	1-Feb
ING FixedDesign	A	\$15K	10 Years	Guarantee Choice	3.70% <\$75K / 4.70% >\$75K	3.70%	3.70% / 3.80%	3.25%	12-Nov
North American	A+	\$2K-Q/\$10K-NQ	10 Years	Guarantee Choice	3.65% <\$100K / 3.85% >\$200K	3.65% / 3.85%	3.65% / 3.85%	2.50%	21-Jan
American National	A	\$5K	10 Years	Palladium MYG	4.55% <\$100K / 4.65% >\$100K	3.55% / 3.65%	3.65% / 3.75%	4.00%	1-Feb
Integrity Life	A+	\$20K	10 Years	MOMENTUM Advantage	4.25%	3.50%	3.57%	3.50%	31-Dec
Lincoln Financial	A+	\$10K	10 Years	MYGuarantee	3.50% <\$100K / 3.65% >\$100K	3.50% / 3.65%	3.50% / 3.65%	2.50%	1-Jan
Illinois Mutual	A-	\$5K	10 Years	Select Advantage	3.50%	3.50%	3.50%	5.00%	25-Jan
Investors-LGCY	A-	\$3K-Q/\$5K-NQ	10 Years	RateMark	***3.15%	***3.15%	***3.15%	4.00%	1-Feb

*Rates and Commissions in some states are .50% less: check with your marketer

**First year commissions. Please contact a marketer for commissions thereafter.

^^Escalating base +.10 ea yrs 2-5 guaranteed for initial term

***Rates .30 lower for full value at death and .30 lower for withdrawals

ECA Marketing 800-356-4189

Items in red indicates rate changes which are not effective yet and will stay in red until the effective rate change date.

Rates are subject to change at any time.

This spreadsheet is to be used as a reference only.

Refer to carrier product information for specific details.

For internal use only.