



American Insurance Brokers
866.999.1332

GUARANTEED RATE ANNUITIES

Rates as of
November 18, 2011

<i>Guaranteed Rate Annuities November 18, 2011</i>	<i>Product / Interest Rate Additional Interest</i>	<i>Free Withdrawal/Minimum Premium State Availability</i>	<i>Issue Ages Surrender Charges/Riders</i>	<i>Commission</i>
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Allianz Life Insurance Company of North America A.M. Best (A) Excellent S&P (AA) Very Strong

Dominator Plus[®] (SPDA) C52121 \$25,000 - \$99,999 \$100,000 plus	Free Withdrawal: Beginning immediately, 10% of premium paid is available each contract year		Issue Ages: 0-85 Q/NQ Surrender Charges: (10 Yr) 9 - 8.1 - 7.2 - 6.3 - 5.4 - 4.5 - 3.6 2.7 - 1.8 - 0.9 - 0% +/- MVA** Riders: NCR, FWR*** DB = AV	5 Year 3.00% Ages 0-75 2.00% Ages 76-80 1.00% Ages 81-85 10 Year 4.00% Ages 0-75 3.00% Ages 76-80 2.00% Ages 81-85	
	5 Yr Guarantee*	1.50%			1.50%
	10 Yr Guarantee*	2.15%			2.25%

Minimum guarantee is 90% of premium less any withdrawals, accumulated at 3% compounded annually. No annuitization or payments required. Client can take full accumulation value with no surrender charges or MVA during the 30-day window after the initial guarantee period. *The rate will never be lower than 1.5% in CT. **No MVA in DE, WA. ***FWR not available in WA.

Great American Life Insurance Company[®] A.M. Best (A) Excellent S&P (A+) Strong

SecureGain 5SM (SPDA) P1088011NW .25% First Year Interest Rate Bonus! 1st Year Rate: 1.70% Effective Yield: 1.70% Guaranteed Escalating Rate:	Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two Minimum Premium: \$10,000 Q/NQ Maximum Premium: w/o home office approval \$750,000 ages 0-79 \$500,000 ages 80+		Issue Ages: 0-89 NQ 18-89 Q Surrender Charges: (5 Yr) 9 - 8 - 7 - 6 - 5 - 0% +/- MVA **Riders: NCR, TIR DB = AV	2.75% Ages up to 80 1.75% Ages 81-89
	Year 2 Year 3 Year 4 Year 5 1.55% 1.65% 1.75% 1.85%	STATES NOT APPROVED: AK, CA, CO, CT, DE, HI, MA, MN NH, NV, NY, OH, PA		

For contracts over \$100,000 - 10 basis points added to all rates. No MVA version available in IN, MO & VA with different rates/features **Rider availability may vary by state.

SecureGain 7SM (SPDA) P1088111NW 1% First Year Interest Rate Bonus! 1st Year Rate: 2.25% Effective Yield: 2.14% Guaranteed Escalating Rate:	Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two Minimum Premium: \$10,000 Q/NQ Maximum Premium: w/o home office approval \$750,000 ages 0-79 \$500,000 ages 80+		Issue Ages: 0-85 NQ 18-85 Q Surrender Charges: (7 Yr) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA **Riders: NCR, TIR DB = AV	4.00% Ages up to 80 1.75% Ages 81-85
	Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 1.50% 1.75% 2.00% 2.25% 2.50% 2.75%	STATES NOT APPROVED: CA, CO, CT, DE, MA, MN NH, NV, NY, OH, PA		

For contracts over \$100,000 - 10 basis points added to all rates. No MVA version available in IN, MO & VA with different rates/features **Rider availability may vary by state.

EquiTrust Life Insurance Company[®] A.M. Best (B+) Good S&P (A-) Strong

Certainty Select[®] (SPDA) 1st Year Years 2 +	Free Withdrawal: Cumulative interest beginning immediately		Issue Ages: 0-90 Q/NQ Surrender Charges: (6 Yr) 10-10-9-9-8-8-0 % +/- MVA (8 Yr) 10-10-9-9-8-8-7-7-0 % +/- MVA (10 Yr) 10-10-9-9-8-8-7-7-6-5-0 % +/- MVA - no MVA in VT - Different in AK, CT, SC, TX - no MVA in VT - **Riders: NCR DB = AV	3.00% Ages 0-80 2.25% Ages 81-90	
	6 Year Guarantee	2.30%			1.30%
	8 Year Guarantee	3.30%			2.30%
	10 Year Guarantee	2.50%			2.50%

Minimum Guarantee is 87.5% of premium minus withdrawals, accumulated at 2% for 2011 contracts. Optional Rider also available, please call for details and rates. **NCR not available in MA.

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Guaranteed Rate Annuities November 18, 2011	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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Mutual of Omaha Insurance Company

A.M. Best (A+) Superior S&P (A+) Strong

Ultra-Secure® Plus (SPDA)		Free Withdrawal: 10% annual withdrawal - available immediately.	Issue Ages: 0-89 Q/NQ	4.00% Ages 0-75
5 Yr Guarantee 2.00% 1st Yr 1.00% Yrs 2-5		Minimum Premium: \$5,000 NQ/Q Maximum Premium: 1 million w/o home office appr.	Surrender Charges: (5 Yr) 6-6-6-6-5-0 % +/- MVA (7 Yr) 6-6-6-6-5-4-3-0 % +/- MVA	3.00% Ages 76-80
7 Yr Guarantee 1.65% Years 1 - 7		STATES NOT APPROVED: NY	Riders: TIR, UW DB = AV	2.00% Ages 81+

Many unique riders along with Return of Purchase payment Call for details! On full surrender, minimum surrender value is return of premiums paid, less any cumulative withdrawals. Additional 0.15% added to the interest rate on purchase payment and accumulation values of \$50,000 or higher.

American Equity Investment Life Insurance Company 50325

A.M. Best (A-) Excellent S&P (BBB) Good

Guarantee Series (SPDA-MYGA) MVA*		Free Withdrawal: After 1st year: Annually, penalty-free withdrawal of interest credited that contract yr.	Issue Ages: 0-80 Q/NQ	3.00% Ages 0-75
Guarantee 5 2.90% (2.40% in CA, DE, MN, PA, WA)		Minimum Premium: \$10,000 Q/NQ Maximum Premium: \$1,000,000 ages 0-69 \$750,000 ages 70-74 \$500,000 ages 75-80	Surrender Charges: (5 Yr) 9-8-7-6-5-0 % +/- MVA (7 Yr) 9-8-7-6-5-4-3-0 % +/- MVA *no MVA in CA, DE, MN, PA, WA	2.00% Ages 76-80
Guarantee 7 3.00% (2.50% in CA, DE, MN, PA)		STATES NOT APPROVED: AK, AL, MO, NY (7 yr not approved in OR, WA)	Riders: NCR-3 DB = AV	Diff. in CA, DE, MN, PA, WA

American General Life Insurance Company

A.M. Best (A) Excellent S&P (A+) Strong

AG HorizonSelect® (SPDA)* #05377		Free Withdrawal: Up to 10% of the annuity value as of previous contract anniversary (10% of premium in the first contract year) may be taken out as a one-time withdrawal, as part of a series of systematic withdrawals, or a combination of the two.	Issue Ages: 0-85 Q/NQ	4.00% Ages 0-80
5 Year Term 1.70% 2.00% in CA & OH		Minimum Premium: \$5,000 NQ/Q Maximum Premium: w/o home office approval \$1,000,000 ages 0-75 \$500,000 ages 75+	Surrender Charges: (10 Yr) 10-9-8-7-6-5-4-3-2-1-0 % +/- MVA At the end of the 5 or 7 yr term, client has a 30 day window to withdraw part or all of the annuity value without a surrender charge	3.00% Ages 81-85
7 Year Term 2.20%		STATES NOT APPROVED: AK, MN, MO, NJ, NY, OR, PA, UT, WA	Riders: Extended Care DB = AV	Different in TX
10 Year Term 2.40% Not available in DE, SC, TX				
AG HorizonSecure® (SPDA)* #05376 - #05377		Free Withdrawal: Up to 10% of the annuity value as of previous contract anniversary (10% of premium in the first contract year) may be taken out as a one-time withdrawal, as part of a series of systematic withdrawals, or a combination of the two.	Issue Ages: 0-85 Q/NQ	4.00% Ages 0-80
5 Year Term 1.40% Not available in CA & OH		Minimum Premium: \$5,000 NQ/Q Maximum Premium: w/o home office approval \$1,000,000 ages 0-75 \$500,000 ages 75+	Surrender Charges: (10 Yr) 10-9-8-7-6-5-4-3-2-1-0 % no MVA At the end of the 5 or 7 yr term, client has a 30 day window to withdraw part or all of the annuity value without a surrender charge	3.00% Ages 81-85
7 Year Term 1.90% 2.00% in CA & OH		STATES NOT APPROVED: AK, NY, TX, UT	Riders: Extended Care DB = AV	Different in MN, NJ, PA

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North American Company For Life & Health Insurance

A.M. Best (A+) Superior S&P (A+) Strong

North American Guarantee ChoiceSM <small>(SPDA)</small> up to \$199,999 \$200,000 +	Penalty-Free Withdrawal: Interest earned each year after the first contract year. Free systematic withdrawal of interest is allowed after 30 days, either monthly, quarterly, semi-annually or annually as long as each payment is at least \$50.	Issue Ages: 0-90 Q/NQ 0-85 Q/NQ in IN, OK	2.50% Ages 0-80
3 Year Guarantee currently not available 1.00%	Minimum Premium: \$10,000 NQ - \$2,000 Q Maximum Premium: 3 million w/o home office appr.	Surrender Charges: (3 Yr) 10-10-10-0-0 % +/- MVA (4 Yr) 10-10-10-10-0 % +/- MVA (5 Yr) 10-10-10-10-10-0 % +/- MVA (6 Yr) 10-10-10-10-10-9-0 % +/- MVA (7 Yr) 10-10-10-10-10-9-8-0 % +/- MVA (8 Yr) 10-10-10-10-10-9-8-6-0 % +/- MVA (9 Yr) 10-10-10-10-10-9-8-6-4-0 % +/- MVA (10 Yr) 10-10-10-10-10-9-8-6-4-2-0 % +/- MVA	1.875% Ages 81-85
4 Year Guarantee 1.00% 1.00%			
5 Year Guarantee 1.00% 1.15%			
6 Year Guarantee 1.10% 1.30%			
7 Year Guarantee 1.25% 1.45%			
8 Year Guarantee 1.45% 1.65%			
9 Year Guarantee 1.60% 1.80%			
10 Year Guarantee 1.75% 1.90%			
	STATES NOT APPROVED: AK, AL, DE, MN, MO, NY, OR, UT, VA, WA		

Fidelity & Guaranty Life Insurance Company - Baltimore, MD

A.M. Best (B++) "(Good) for financial strength rating. 3rd highest of 16 ratings." 08-460

FG Guarantee- Platinum <small>FGL SPDAMY-06 (2001) et al.</small>	Free Withdrawal: Accumulated Interest	Issue Ages: 0-90 NQ 18-90 Q	3 Year 1.50%
3 Year Term 1.70% Years 1-3	Minimum Premium: \$5,000 NQ - \$2,000 Q Maximum Premium: \$600,000 w/o home office approval	Surrender Charges: (7 Yr) 9-8-7-6-5-4-3 % +/- MVA The surrender charge is waived during the first 30 days of any renewal period.	5 Year 2.50%
5 Year Term 2.50% Years 1-5 <small>2.35% in CT, NC, OK</small>			
7 Year Term 2.70% Years 1-7			
	STATES NOT APPROVED: MN, NY, OR, WA	Riders: NCR, TIR, UW DB = AV	7 Year 3.25% Ages 80+ Reduced 50%

Optional provisions and riders may have limitations, restrictions and additional charges. Surrender charges may apply to withdrawals. Withdrawals may be taxable and when made prior to age 59½, may result in tax penalties. A.M. Best rating as of October 10, 2011. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at home.fglife.com. Contracts issued by Fidelity & Guaranty Life Insurance Company, Baltimore MD. Subject to state availability. Certain restrictions may apply • No bank guarantee • Not FDIC/NCUA/NCUSIF insured • May lose value if surrendered early.

FG Guarantee- Plus <small>FGL SPDAMY-MY (2001) et al.</small>	Free Withdrawal: Accumulated Interest	Issue Ages: 0-90 NQ 18-90 Q	5 Year 2.50%
5 Year Term 3.35% 1st Yr 2.35% Yrs 2-5 Effective Return 2.55%	Minimum Premium: \$5,000 NQ - \$2,000 Q Maximum Premium: \$600,000 w/o home office approval	Surrender Charges: (7 Yr) 9-8-7-6-5-4-3 % +/- MVA The surrender charge is waived during the first 30 days of any renewal period.	7 Year 3.25%
7 Year Term 3.65% 1st Yr 2.65% Yrs 2-7 Effective Return 2.79%			
	STATES NOT APPROVED: MN, NY, OR, WA	DB = SV	Ages 80+ Reduced 50%

Optional provisions and riders may have limitations, restrictions and additional charges. Surrender charges may apply to withdrawals. Withdrawals may be taxable and when made prior to age 59½, may result in tax penalties. A.M. Best rating as of August 2010. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at home.fglife.com. Contracts issued by Fidelity & Guaranty Life Insurance Company, Baltimore MD. Subject to state availability. Certain restrictions may apply • No bank guarantee • Not FDIC/NCUA/NCUSIF insured • May lose value if surrendered early.

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Genworth Life and Annuity Insurance company

A.M. Best (A) Excellent S&P (A) Strong

SecureLiving® Rate Saver (SPDA)				Free Withdrawal: The last 12 months of interest, minus any prior withdrawals during that period. Minimum Premium: \$25,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: DE, NY, OR	Issue Ages: 0-85 Q/NQ Surrender Charges: (5 Yr) 9-8-7-6-5-0 % +/- MVA (7 Yr) 9-8-7-6-5-4-3-0 % +/- MVA Riders: NCR DB = AV	5 Yr Term 2.00% Ages 0-75 1.35% Ages 76-80 0.70% Ages 81-85 7 Yr Term 2.75% Ages 0-75 2.15% Ages 76-80 1.50% Ages 81-85	
	\$25,000 - \$99,999	\$100,000 - \$249,999	\$250,000 or more				
5 Year Term	1.60%	1.80%	1.90%				
7 Year Term	2.25%	2.45%	2.55%	No surrender charges or MVA will apply during the last 30 days of each Guarantee Term. A new surrender schedule and MVA will apply upon renewal.			

ING USA Annuity and Life Insurance Company

A.M. Best (A) Excellent S&P (A) Strong AD070283

ING Guarantee Choice Annuity (SPDA)				Free Withdrawal: Interest only in the first contract year. After the first contract year, 10% of the accumulation value each contract year without an MVA or surrender charge. Minimum Premium: \$15,000 Q/NQ Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY	Issue Ages: 0-80 Q/NQ Based on issue date Surrender Charges: (9 Yr) 9-8-7-6-5-4-3-2-1-0 % +/- MVA The surrender charge is waived for 30 days following the end of an interest rate guarantee period. Riders: NCR except in MA & PA DB = AV	7 Year 2.50% 10 Year 3.25%	
\$15,000 Band		\$75,000 Band					
7 Year Term	1.50% Yrs 1-7	2.50% 1st Yr Average	1.50% Yrs 2-7 1.64%				
10 Year Term	2.25% Yrs 1-10	3.25% 1st Yr Average	2.25% Yrs 2-10 2.35%	IRAs and other qualified plans are already tax deferred. Guarantees based on claims paying ability of insurer. Withdrawals before age 59 1/2 may result in 10% federal penalty tax. Contracts issued by ING USA Annuity & Life Insurance Company, 909 Locust Street, Des Moines, IA 50309. Product/features not available in all states. Withdrawals do not participate in index interest. Interest Rates/Participation Rates/Index Caps/Index Spreads subject to change. The assets and rankings of ING have no impact on ING USA Annuity & Life Insurance Company's ability to meet its obligations or upon the performance of its products. A (Excellent) by A.M. Best, A (Strong) by Standard & Poor's, A- (Strong) by Fitch (formerly Duff & Phelps), A2 (Good) by Moody's Investor Services, B (Good) by Weiss Ratings Inc.			

American National Insurance Company

A.M. Best (A) Superior S&P (A+) Strong

Palladium® MYG (SPDA)				Free Withdrawal: In the 1st policy year, all interest earned may be withdrawn. Starting in the 2nd year up to 10% of the annuity value as of the beginning of the policy year may be withdrawn. Minimum Premium: \$5,000 Q/NQ Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY, UT	Issue Ages: 0-85 Q/NQ Surrender Charges: (10 Yr) 8-8-8-7-6-5-4-3-2-1-0 % +/- MVA (EID in VA, VT, WA) no MVA in OR, PA <i>If client selects 3,4,5,6,7,8,9 year term, client has a 30 day window following the end of the selected term period to move their money w/out the MVA or surrender charge applying.</i> Riders: Disability Waiver Confinement Waiver DB = AV	3 Yr. 1.50% 4 Yr. 2.00% 5 Yr. 3.00% 6, 7, 8 Yr. 2.50% 9 Yr. 3.00% 10 Yr. 4.00% Ages 80+ Reduced
	1st Year	Base Rate	Effective Yield			
3 Yr Guarantee	currently not available					
4 Yr Guarantee	currently not available					
5 Yr Guarantee	2.00%	1.00%	1.20%			
6 Yr Guarantee	1.70%	1.70%	1.70%			
7 Yr Guarantee	2.85%	1.85%	1.99%			
8 Yr Guarantee	2.55%	2.55%	2.55%			
9 Yr Guarantee	4.20%	2.20%	2.42%			
10 Yr Guarantee	3.45%	2.45%	2.55%			

Initial contributions of \$100,000+ receive an additional 10 basis points for the life of the contract. Rates subject to change for new issues at any time.

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