

Rates as of  
February 3, 2012

## Multi-Year Guaranteed Rate Annuity Product Comparison

<i>Company</i>	<i>Product Name</i>	<i>Years Guaranteed</i>	<i>Annual Effective Yield</i>	<i>First Year Rate</i>	<i>Rate Years 2+</i>	<i>Commission* (up to)</i>
<b>Fidelity &amp; Guaranty</b>	<b>FGGuarantee-Platinum 3</b>	<b>3</b>	<b>1.60%</b>	<b>1.60%</b>	<b>1.60%</b>	<b>1.50%</b>
<b>North American</b>	<b>Guarantee Choice<sup>SM</sup> &lt;\$200k</b>	<b>4</b>	<b>1.50%</b>	<b>1.50%</b>	<b>1.50%</b>	<b>2.50%</b>
<b>North American</b>	<b>Guarantee Choice \$200k+</b>	<b>4</b>	<b>1.80%</b>	<b>1.80%</b>	<b>1.80%</b>	<b>2.50%</b>
<b>Allianz</b>	<b>Dominator Plus &lt;\$100K</b>	<b>5</b>	<b>1.50%</b>	<b>1.50%</b>	<b>1.50%</b>	<b>3.00%</b>
<b>American Equity</b>	<b>Guarantee 5</b>	<b>5</b>	<b>2.60%</b>	<b>2.60%</b>	<b>2.60%</b>	<b>3.00%</b>
<b>American General</b>	<b>HorizonSecure</b>	<b>5</b>	<b>1.50%</b>	<b>1.50%</b>	<b>1.50%</b>	<b>4.00%</b>
<b>American General</b>	<b>HorizonSelect</b>	<b>5</b>	<b>1.55%</b>	<b>1.55%</b>	<b>1.55%</b>	<b>4.00%</b>
<b>EquiTrust</b>	<b>Certainty Select</b>	<b>5</b>	<b>2.75%</b>	<b>2.75%</b>	<b>2.75%</b>	<b>3.00%</b>
<b>Fidelity &amp; Guaranty</b>	<b>FGGuarantee-Platinum 5</b>	<b>5</b>	<b>2.25%</b>	<b>2.25%</b>	<b>2.25%</b>	<b>2.50%</b>
<b>Genworth</b>	<b>SecureLiving Rate Saver</b>	<b>5</b>	<b>1.85%</b>	<b>1.85%</b>	<b>1.85%</b>	<b>2.00%</b>
<b>Great American</b>	<b>Secure Gain 5</b>	<b>5</b>	<b>1.70%</b>	<b>1.70%</b>	<b>up to 1.85%</b>	<b>2.75%</b>
<b>Mutual of Omaha</b>	<b>Ultra-Secure Plus &lt;\$50K</b>	<b>5</b>	<b>1.00%</b>	<b>2.00%</b>	<b>1.00%</b>	<b>4.00%</b>
<b>American National</b>	<b>Palladium</b>	<b>6</b>	<b>1.70%</b>	<b>1.70%</b>	<b>1.70%</b>	<b>2.50%</b>
<b>EquiTrust</b>	<b>Certainty Select</b>	<b>6</b>	<b>2.83%</b>	<b>4.50%</b>	<b>2.50%</b>	<b>3.00%</b>
<b>North American</b>	<b>Guarantee Choice &lt;\$200k</b>	<b>6</b>	<b>2.35%</b>	<b>2.35%</b>	<b>2.35%</b>	<b>2.50%</b>
<b>North American</b>	<b>Guarantee Choice \$200k+</b>	<b>6</b>	<b>2.60%</b>	<b>2.60%</b>	<b>2.60%</b>	<b>2.50%</b>
<b>American Equity</b>	<b>Guarantee 7</b>	<b>7</b>	<b>2.70%</b>	<b>2.70%</b>	<b>2.70%</b>	<b>3.00%</b>
<b>American General</b>	<b>HorizonSecure</b>	<b>7</b>	<b>2.10%</b>	<b>2.10%</b>	<b>2.10%</b>	<b>4.00%</b>
<b>American General</b>	<b>HorizonSelect</b>	<b>7</b>	<b>2.10%</b>	<b>2.10%</b>	<b>2.10%</b>	<b>4.00%</b>
<b>American National</b>	<b>Palladium</b>	<b>7</b>	<b>2.19%</b>	<b>3.05%</b>	<b>2.05%</b>	<b>2.50%</b>
<b>Fidelity &amp; Guaranty</b>	<b>FGGuarantee-Platinum 7</b>	<b>7</b>	<b>2.50%</b>	<b>2.50%</b>	<b>2.50%</b>	<b>3.25%</b>
<b>Genworth</b>	<b>SecureLiving Rate Saver</b>	<b>7</b>	<b>2.25%</b>	<b>2.25%</b>	<b>2.25%</b>	<b>2.75%</b>
<b>Great American</b>	<b>Secure Gain 7</b>	<b>7</b>	<b>2.14%</b>	<b>2.25%</b>	<b>up to 2.75%</b>	<b>4.00%</b>
<b>ING USA</b>	<b>Guarantee Choice \$15K+</b>	<b>7</b>	<b>1.50%</b>	<b>1.50%</b>	<b>1.50%</b>	<b>2.50%</b>
<b>ING USA</b>	<b>Guarantee Choice \$75K+</b>	<b>7</b>	<b>1.64%</b>	<b>2.50%</b>	<b>1.50%</b>	<b>2.50%</b>
<b>Mutual of Omaha</b>	<b>Ultra-Secure Plus &lt;\$50K</b>	<b>7</b>	<b>1.65%</b>	<b>1.65%</b>	<b>1.65%</b>	<b>4.00%</b>
<b>North American</b>	<b>Guarantee Choice &lt;\$200k</b>	<b>7</b>	<b>2.70%</b>	<b>2.70%</b>	<b>2.70%</b>	<b>2.50%</b>
<b>North American</b>	<b>Guarantee Choice \$200k+</b>	<b>7</b>	<b>2.90%</b>	<b>2.90%</b>	<b>2.90%</b>	<b>2.50%</b>
<b>American National</b>	<b>Palladium</b>	<b>8</b>	<b>2.55%</b>	<b>2.55%</b>	<b>2.55%</b>	<b>2.50%</b>
<b>EquiTrust</b>	<b>Certainty Select</b>	<b>8</b>	<b>3.13%</b>	<b>4.00%</b>	<b>3.00%</b>	<b>3.00%</b>
<b>North American</b>	<b>Guarantee Choice &lt;\$200k</b>	<b>8</b>	<b>2.90%</b>	<b>2.90%</b>	<b>2.90%</b>	<b>2.50%</b>
<b>North American</b>	<b>Guarantee Choice \$200k+</b>	<b>8</b>	<b>3.10%</b>	<b>3.10%</b>	<b>3.10%</b>	<b>2.50%</b>
<b>American National</b>	<b>Palladium</b>	<b>9</b>	<b>2.57%</b>	<b>4.35%</b>	<b>2.35%</b>	<b>3.00%</b>
<b>North American</b>	<b>Guarantee Choice &lt;\$200k</b>	<b>9</b>	<b>3.10%</b>	<b>3.10%</b>	<b>3.10%</b>	<b>2.50%</b>
<b>North American</b>	<b>Guarantee Choice \$200k+</b>	<b>9</b>	<b>3.30%</b>	<b>3.30%</b>	<b>3.30%</b>	<b>2.50%</b>
<b>Allianz</b>	<b>Dominator Plus \$100K+</b>	<b>10</b>	<b>2.00%</b>	<b>2.00%</b>	<b>2.00%</b>	<b>4.00%</b>
<b>Allianz</b>	<b>Dominator Plus &lt;\$100K</b>	<b>10</b>	<b>1.90%</b>	<b>1.90%</b>	<b>1.90%</b>	<b>4.00%</b>
<b>American General</b>	<b>HorizonSelect</b>	<b>10</b>	<b>2.35%</b>	<b>2.35%</b>	<b>2.35%</b>	<b>4.00%</b>
<b>American National</b>	<b>Palladium</b>	<b>10</b>	<b>2.55%</b>	<b>3.45%</b>	<b>2.45%</b>	<b>4.00%</b>
<b>EquiTrust</b>	<b>Certainty Select</b>	<b>10</b>	<b>3.25%</b>	<b>3.25%</b>	<b>3.25%</b>	<b>3.00%</b>
<b>ING USA</b>	<b>Guarantee Choice \$15K+</b>	<b>10</b>	<b>2.00%</b>	<b>2.00%</b>	<b>2.00%</b>	<b>3.25%</b>
<b>ING USA</b>	<b>Guarantee Choice \$75K+</b>	<b>10</b>	<b>2.10%</b>	<b>3.00%</b>	<b>2.00%</b>	<b>3.25%</b>
<b>North American</b>	<b>Guarantee Choice &lt;\$200k</b>	<b>10</b>	<b>3.25%</b>	<b>3.25%</b>	<b>3.25%</b>	<b>2.50%</b>
<b>North American</b>	<b>Guarantee Choice \$200k+</b>	<b>10</b>	<b>3.40%</b>	<b>3.40%</b>	<b>3.40%</b>	<b>2.50%</b>

\*Commission may vary based on age, premium and state.

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# GUARANTEED RATE ANNUITIES

Rates as of  
February 3, 2012

Guaranteed Rate Annuities February 3, 2012	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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## Allianz Life Insurance Company of North America A.M. Best (A) Excellent (3rd highest of 16) S&P (AA) Very Strong (3rd highest of 21)

<b>Dominator Plus</b> ® (SPDA) C52121		<b>Free Withdrawal:</b> Beginning immediately, 10% of premium paid is available each contract year	<b>Issue Ages:</b> 0-85 Q/NQ	<b>5 Year</b> 3.00% Ages 0-75 2.00% Ages 76-80 1.00% Ages 81-85
\$25,000 - \$99,999	\$100,000 plus			
5 Yr Guarantee*	1.50%	1.50%		
10 Yr Guarantee*	1.90%	2.00%		
		<b>Minimum Premium:</b> \$25,000 NQ/Q <b>Maximum Premium:</b> 1 million w/o home office appr.	<b>Surrender Charges:</b> (10 Yr) 9 - 8.1 - 7.2 - 6.3 - 5.4 - 4.5 - 3.6 2.7 - 1.8 - 0.9 - 0% +/- MVA**	<b>10 Year</b> 4.00% Ages 0-75 3.00% Ages 76-80 2.00% Ages 81-85
		<b>STATES NOT APPROVED:</b> MN, MO, NY, OR	<b>Riders:</b> NCR, FWR*** DB = AV	
<small>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.</small>				

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

<b>SecureGain 5</b> SM (SPDA) P1088011NW		<b>Free Withdrawal:</b> 10% of Purchase payments in first year. 10% of account value beginning in year two	<b>Issue Ages:</b> 0-89 NQ 18-89 Q	<b>2.75%</b> Ages up to 80
<b>.25% First Year Interest Rate Bonus!</b>		<b>Minimum Premium:</b> \$10,000 Q/NQ <b>Maximum Premium:</b> w/o home office approval \$750,000 ages 0-79 \$500,000 ages 80+	<b>Surrender Charges:</b> (5 Yr) 9 - 8 - 7 - 6 - 5 - 0% +/- MVA	
1st Year Rate:	1.70%	Effective Yield:	1.70%	
Guaranteed Escalating Rate:	Year 2 1.55%	Year 3 1.65%	Year 4 1.75%	Year 5 1.85%
		<b>STATES NOT APPROVED:</b> CT, NY, PA	<b>**Riders:</b> NCR, TIR DB = AV	<b>1.75%</b> Ages 81-89
<small>For contracts over \$100,000 - 10 basis points added to all rates. No MVA version available in IN, MN, MO, OH, &amp; VA with different rates/features **Rider availability may vary by state.</small>				
<b>SecureGain 7</b> SM (SPDA) P1088111NW		<b>Free Withdrawal:</b> 10% of Purchase payments in first year. 10% of account value beginning in year two	<b>Issue Ages:</b> 0-85 NQ 18-85 Q	<b>4.00%</b> Ages up to 80
<b>1% First Year Interest Rate Bonus!</b>		<b>Minimum Premium:</b> \$10,000 Q/NQ <b>Maximum Premium:</b> w/o home office approval \$750,000 ages 0-79 \$500,000 ages 80+	<b>Surrender Charges:</b> (7 Yr) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA	
1st Year Rate:	2.25%	Effective Yield:	2.14%	
Guaranteed Escalating Rate:	Year 2 1.50%	Year 3 1.75%	Year 4 2.00%	Year 5 2.25%
	Year 6 2.50%	Year 7 2.75%		
		<b>STATES NOT APPROVED:</b> CT, NY	<b>**Riders:</b> NCR, TIR DB = AV	<b>1.75%</b> Ages 81-85
<small>For contracts over \$100,000 - 10 basis points added to all rates. No MVA version available in IN, MN, MO, OH &amp; VA with different rates/features **Rider availability may vary by state.</small>				

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

<b>Certainty Select</b> ® (SPDA)		<b>Free Withdrawal:</b> Cumulative interest beginning immediately	<b>Issue Ages:</b> 0-90 Q/NQ	<b>3.00%</b> Ages 0-80
1st Year	Years 2 +	<b>Minimum Premium:</b> \$10,000 NQ/Q	<b>Surrender Charges:</b> (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 Different in AK, CT, SC, TX - no MVA in VT -	
6 Year Guarantee	4.50%	Maximum Premium: 1 million w/o home office appr.	<b>**Riders:</b> NCR DB = AV	<b>2.25%</b>
Effective Rate	2.83%	<b>STATES NOT APPROVED:</b> IN, MN, NY, OR, UT, WA		Ages 81-90
8 Year Guarantee	4.00%			
Effective Rate	3.13%			
10 Year Guarantee	3.25%			
Effective Rate	3.25%			
<small>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.</small>				

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<b>Guaranteed Rate Annuities</b> <i>February 3, 2012</i>	<b>Product / Interest Rate</b> <b>Additional Interest</b>	<b>Free Withdrawal/Minimum Premium</b> <b>State Availability</b>	<b>Issue Ages</b> <b>Surrender Charges/Riders</b>	<b>Commission</b>
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## Mutual of Omaha Insurance Company

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

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

<b>Guarantee Series</b> (SPDA-MYGA) MVA*		<b>Free Withdrawal:</b> After 1st year: Annually, penalty-free withdrawal of interest credited that contract yr.	<b>Issue Ages:</b> 0-80 Q/NQ	<b>3.00%</b> Ages 0-75
<b>Guarantee 5</b> <b>2.60%</b> (2.10% in CA, DE, MN, PA, WA)		<b>Minimum Premium:</b> \$10,000 Q/NQ <b>Maximum Premium:</b> \$1,000,000 ages 0-69 \$750,000 ages 70-74    \$500,000 ages 75-80	<b>Surrender Charges:</b> <b>(5 Yr)</b> 9-8-7-6-5-0 % +/- MVA <b>(7 Yr)</b> 9-8-7-6-5-4-3-0 % +/- MVA <i>*no MVA in CA, DE, MN, PA, WA</i>	<b>2.00%</b> Ages 76-80
<b>Guarantee 7</b> <b>2.70%</b> (2.20% in CA, DE, MN, PA)		<b>STATES NOT APPROVED:</b> AK, AL, MO, NV, NY (7 yr not approved in OR, WA)	<b>Riders:</b> 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

<b>AG HorizonSelect®</b> (SPDA)* #05377		<b>Free Withdrawal:</b> 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 partial withdrawal, systematic withdrawal, RMD or in any combination thereof.	<b>Issue Ages:</b> 0-85 Q/NQ    (0-84 Q/NQ in OK)	<b>4.00%</b> Ages 0-80
<b>5 Year Term</b> <b>1.55%</b> 2.00% in CA		<b>Minimum Premium:</b> \$5,000 NQ/Q <b>Maximum Premium:</b> w/o home office approval \$1,000,000 ages 0-75    \$500,000 ages 75+	<b>Surrender Charges:</b> <b>(10 Yr)</b> 10-9-8-7-6-5-4-3-2-1-0 % +/- MVA in DE, SC, TX: <b>(9 Yr)</b> 9-8-7-6-5-4-3-2-1-0 % +/- MVA	<b>3.00%</b> Ages 81-85
<b>7 Year Term</b> <b>2.10%</b>		<b>STATES NOT APPROVED:</b> AK, MN, MO, NJ, NY, OH, OR, PA, UT, WA	<b>Riders:</b> <i>Extended Care</i> DB = AV	<i>Different in DE, NV, SC, TX</i>
<b>10 Year Term</b> <b>2.35%</b> Not available in DE, SC, NV, TX				
<b>AG HorizonSecure®</b> (SPDA)* #05376		<b>Free Withdrawal:</b> 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 partial withdrawal, systematic withdrawal, RMD or in any combination thereof.	<b>Issue Ages:</b> 0-85 Q/NQ    (0-84 Q/NQ in OK)	<b>4.00%</b> Ages 0-80
<b>5 Year Term</b> <b>1.50%</b> Not available in CA		<b>Minimum Premium:</b> \$5,000 NQ/Q <b>Maximum Premium:</b> w/o home office approval \$1,000,000 ages 0-75    \$500,000 ages 75+	<b>Surrender Charges:</b> <b>(10 Yr)</b> 10-9-8-7-6-5-4-3-2-1-0 % no MVA in MN, NJ, PA, SC, TX: <b>(9 Yr)</b> 9-8-7-6-5-4-3-2-1-0 % no MVA	<b>3.00%</b> Ages 81-85
<b>7 Year Term</b> <b>2.10%</b>		<b>STATES NOT APPROVED:</b> AK, NY, UT	<b>Riders:</b> <i>Extended Care</i> DB = AV	<i>Different in MN, NJ, NV, PA, SC</i>

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Guaranteed Rate Annuities February 3, 2012	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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**North American Company For Life & Health Insurance** A.M. Best (A+) Superior S&P (A+) Strong

<i>North American Guarantee Choice</i> <sup>SM</sup> (SPDA) up to \$199,999 \$200,000 +		<b>Penalty-Free Withdrawal:</b> 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.  <b>Minimum Premium:</b> \$10,000 NQ - \$2,000 Q  <b>Maximum Premium:</b> 3 million w/o home office appr.  <b>STATES NOT APPROVED:</b> AK, AL, DE, MN, MO, NV, NY, OR, UT, VA, WA	<b>Issue Ages:</b> 0-90 Q/NQ 0-85 Q/NQ in IN, OK  <b>Surrender Charges:</b> (3 Yr) 10-10-10-0-0 % +/- MVA (4 Yr) 10-10-10-0-0 % +/- MVA (5 Yr) 10-10-10-10-0-0 % +/- MVA (6 Yr) 10-10-10-10-10-0-0 % +/- 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  <b>Riders:</b> NCR  DB = AV	<b>2.50%</b> Ages 0-80  <b>1.875%</b> Ages 81-85  <b>1.25%</b> Ages 86-90  Commissions are different in CT, FL, IL, IN, OK, TX
<b>3 Year Guarantee</b>	<b>1.00%</b> <b>1.20%</b>			
<b>4 Year Guarantee</b>	<b>1.50%</b> <b>1.80%</b>			
<b>5 Year Guarantee</b>	<b>2.00%</b> <b>2.25%</b>			
<b>6 Year Guarantee</b>	<b>2.35%</b> <b>2.60%</b>			
<b>7 Year Guarantee</b>	<b>2.70%</b> <b>2.90%</b>			
<b>8 Year Guarantee</b>	<b>2.90%</b> <b>3.10%</b>			
<b>9 Year Guarantee</b>	<b>3.10%</b> <b>3.30%</b>			
<b>10 Year Guarantee</b>	<b>3.25%</b> <b>3.40%</b>			

The minimum guaranteed interest rate is 1.00%. Interest rates as of January 19, 2012 and are subject to change at anytime.

**Fidelity & Guaranty Life Insurance Company - Baltimore, MD** A.M. Best (B++) "(Good) for financial strength rating. 3rd highest of 16 ratings." 08-460

<i>FG Guarantee-Platinum</i> FGL SPDAMY-06 (2001) et al.		<b>Free Withdrawal:</b> Accumulated Interest  <b>Minimum Premium:</b> \$5,000 NQ - \$2,000 Q  <b>Maximum Premium:</b> \$600,000 w/o home office approval  <b>STATES NOT APPROVED:</b> MN, NY, OR, WA	<b>Issue Ages:</b> 0-90 NQ 18-90 Q  <b>Surrender Charges:</b> (7 Yr) 9-8-7-6-5-4-3 % +/- MVA  The surrender charge is waived during the first 30 days of any renewal period.  <b>Riders:</b> NCR, TIR, UW  DB = AV	<b>3 Year</b> <b>1.50%</b>  <b>5 Year</b> <b>2.50%</b>  <b>7 Year</b> <b>3.25%</b>  Ages 80+ Reduced 50%
<b>3 Year Term</b>	<b>1.60%</b> <b>Years 1-3</b>			
<b>5 Year Term</b>	<b>2.25%</b> <b>Years 1-5</b> 2.10% in CT, NC, OK			
<b>7 Year Term</b>	<b>2.50%</b> <b>Years 1-7</b>			

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.

<i>FG Guarantee-Plus</i> FGL SPDAMY-MY (2001) et al.		<b>Free Withdrawal:</b> Accumulated Interest  <b>Minimum Premium:</b> \$5,000 NQ - \$2,000 Q  <b>Maximum Premium:</b> \$600,000 w/o home office approval  <b>STATES NOT APPROVED:</b> MN, NY, OR, WA	<b>Issue Ages:</b> 0-90 NQ 18-90 Q  <b>Surrender Charges:</b> (7 Yr) 9-8-7-6-5-4-3 % +/- MVA  The surrender charge is waived during the first 30 days of any renewal period.  DB = SV	<b>5 Year</b> <b>2.50%</b>  <b>7 Year</b> <b>3.25%</b>  Ages 80+ Reduced 50%
<b>5 Year Term</b>	3.15% 1st Yr 2.15% Yrs 2-5 <b>Effective Return 2.35%</b>			
<b>7 Year Term</b>	3.40% 1st Yr 2.40% Yrs 2-7 <b>Effective Return 2.54%</b>			

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.

**For Agent Use Only - Not to be used for consumer solicitation purposes.** Always call for the most current rates before you sell. Rates & Commissions are believed to be accurate as of the date printed at the top of this page. Rates and commissions are subject to change at any time without notice. Please remember, this is only a partial list of the products and companies that we represent. Product availability and benefits may vary by state. State variations may apply. Please refer to the annuity contract for complete details. **Rider Abbreviations:** FWR - Flexible Withdrawal; NCR - Nursing Home Confinement; TIR - Terminal Illness; UW - Unemployment Waiver; DB - Death Benefit; AV - Accumulation Value; SV - Surrender Value.

Guaranteed Rate Annuities February 3, 2012	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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## Genworth Life and Annuity Insurance company

A.M. Best (A) Excellent

S&P (A) Strong

<b>SecureLiving® Rate Saver</b> (SPDA)				<b>Free Withdrawal:</b> The last 12 months of interest, minus any prior withdrawals during that period.  <b>Minimum Premium:</b> \$25,000 NQ/Q <b>Maximum Premium:</b> 1 million w/o home office appr.  <b>STATES NOT APPROVED:</b> DE, NY, OR	<b>Issue Ages:</b> 0-85 Q/NQ  <b>Surrender Charges:</b> (5 Yr) 9-8-7-6-5-0 % +/- MVA (7 Yr) 9-8-7-6-5-4-3-0 % +/- MVA  <b>Riders:</b> NCR DB = AV	<b>5 Yr Term</b> 2.00% Ages 0-75 1.35% Ages 76-80 0.70% Ages 81-85  <b>7 Yr Term</b> 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					
<b>5 Year Term</b>	<b>1.85%</b>	<b>2.05%</b>	<b>2.15%</b>				
<b>7 Year Term</b>	<b>2.25%</b>	<b>2.45%</b>	<b>2.55%</b>	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

<b>ING Guarantee Choice Annuity</b> (SPDA)				<b>Free Withdrawal:</b> 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.  <b>Minimum Premium:</b> \$15,000 Q/NQ <b>Maximum Premium:</b> 1 million w/o home office appr.  <b>STATES NOT APPROVED:</b> NY	<b>Issue Ages:</b> 0-80 Q/NQ Based on issue date  <b>Surrender Charges:</b> (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.  <b>Riders:</b> NCR except in MA & PA DB = AV	<b>7 Year</b>  <b>2.50%</b>   <b>10 Year</b>  <b>3.25%</b>	
<b>\$15,000 Band</b>		<b>\$75,000 Band</b>					
<b>7 Year Term</b>	1.50% Yrs 1-7	2.50% 1st Yr Average	1.50% Yrs 2-7 1.64%				
<b>10 Year Term</b>	2.00% Yrs 1-10	3.00% 1st Yr Average	2.00% Yrs 2-10 2.10%	IRAs and other qualified plans are already tax deferred. Guarantees based on claims paying ability of insurer. Withdrawals before age 59 ½ 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

<b>Palladium® MYG</b> (SPDA)				<b>Free Withdrawal:</b> 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.  <b>Minimum Premium:</b> \$5,000 Q/NQ  <b>Maximum Premium:</b> 1 million w/o home office appr.  <b>STATES NOT APPROVED:</b> NY, UT	<b>Issue Ages:</b> 0-85 Q/NQ  <b>Surrender Charges:</b> (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>  <b>Riders:</b> Disability Waiver Confinement Waiver  DB = AV	<b>3 Yr. 1.50%</b>  <b>4 Yr. 2.00%</b>  <b>5 Yr. 3.00%</b>  <b>6, 7, 8 Yr. 2.50%</b>  <b>9 Yr. 3.00%</b>  <b>10 Yr. 4.00%</b>  Ages 80+ Reduced
1st Year	Base Rate	Effective Yield				
<b>3 Yr Guarantee</b>	<b>currently not available</b>					
<b>4 Yr Guarantee</b>	<b>currently not available</b>					
<b>5 Yr Guarantee</b>	<b>2.00%</b>	<b>1.00%</b>	<b>1.20%</b>			
<b>6 Yr Guarantee</b>	<b>1.70%</b>	<b>1.70%</b>	<b>1.70%</b>			
<b>7 Yr Guarantee</b>	<b>3.05%</b>	<b>2.05%</b>	<b>2.19%</b>			
<b>8 Yr Guarantee</b>	<b>2.55%</b>	<b>2.55%</b>	<b>2.55%</b>			
<b>9 Yr Guarantee</b>	<b>4.35%</b>	<b>2.35%</b>	<b>2.57%</b>			
<b>10 Yr Guarantee</b>	<b>3.45%</b>	<b>2.45%</b>	<b>2.55%</b>			

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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