



CLIFF'S NOTES

RATES (01/05/09)

1-888-227-3131 Ext. 500



COMP

| | | | | |
|------------------|---|---|-------------------------------|--------------|
| 2 YEAR - | LSW SureRate 2 | 3.35% | (3.50% - 100K) | .90% |
| 3 YEAR - | NoAm Guarantee | 4.65%/3.65% = 3.98% | | 2.50% |
| | AmNat PallMYG | 3.10% | (3.20% - 100K) | 1.50% |
| 4 YEAR - | NoAm Guarantee | 4.50% | | 2.50% |
| | IntegrityMoAd | 4.75%/4.00% = 4.18% | | 2.00% |
| | West Coast SureAd | 3.70% | (3.83% - 100K) | 1.50% |
| 5 YEAR - | Allianz Dominator | 4.70% | (4.80% - 25K+) (4.90% - 100K) | 3.00% |
| | NoAm Guarantee | 6.60%/4.60% = 5.00% | | 2.50% |
| | AGL HorizonSelect | 4.75% | | 4.00% |
| | IntegrityMoAd | 4.95%/4.20% = 4.35% | | 2.50% |
| | AmNat PallMYG | 5.05%/4.05% = 4.25% | (4.35% - 100K) | 4.00% |
| | Am Equity SPDA5 | 4.90% | | 3.00% |
| | Principal Guarantee | 4.25% | | 4.10% |
| 6 YEAR - | RBC 3+3 | 5.00% | (4.75%-NonMVA) | 2.00% |
| | NoAm Guarantee | 5.00% | | 2.50% |
| | West Coast SureAd | 4.00% | (4.17% - 100K) | 2.25% |
| | AmNat Pall MYG | 4.90% | (5.00% - 100K) | 2.50% |
| 7 YEAR | West Coast SureAd | 4.35% | (4.50% - 100K) | 2.50% |
| | AGL HoriznSelect | 5.00% | | 4.00% |
| | Integrity MoAd | 5.40%/4.65% = 4.75% | | 3.00% |
| | NoAm Escalator | 4.60% (+.10 bp each year = 4.89% yield) | | 2.00% |
| | **Integrity SPDA | 4.90% | | 4.00% |
| | **This product has no MVA and a 5 year rate guarantee** | | | |
| 8 YEAR - | West Coast SureAd | 4.50% | (4.63% - 100K) | 2.50% |
| | Equitrust | 9.00%/5.00% = 5.49% | | 3.00% |
| | Ill Mutual | 5.50% | | 4.50% |
| 9 YEAR - | West Coast SureAd | 4.55% | (4.67% - 100K) | 2.50% |
| 10 YEAR - | West Coast SureAd | 4.55% | (4.65% - 100K) | 2.50% |
| | Equitrust CertSel | 6.00% | | 3.00% |
| | AGL HoriznSelect | 5.20% | | 4.00% |
| | Integrity MoAd | 5.65%/4.90% = 4.90% | | 3.50% |
| | Allianz Dominator | 5.10% | (5.20% - 25K+) (5.30% - 100K) | 4.00% |

RATES SUBJECT TO CHANGE WITHOUT NOTICE

****CALL FOR SPECIAL PRODUCT FEATURES****

*****TRAIL:5yr-1.25+;7yr-1.50+;10yr-2.00+*****

CALL FOR STATE AVAILABILITY AND VARIATIONS

COMP MAY VARY BY AGE, STATE, PREMIUM, ETC