

Current Rates and Participations as of 1/1/09; Cash with app, 2 days prior to cut off date to save rate

Old Mutual Financial Network's Annuity Hot Picks

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12/31/2008

Product	Current & Guaranteed Rates	Min. Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	Commissions
Old Mutual Financial Network (F&G)						
		Best A	Fitch A-	Moody's A3		
Loyalty Rewards Escalator 6 Not available in: NY, OR, VT, WA	Index Options: 1 Year, S&P 500 Monthly P2P 1 Year, S&P 500 Annual P2P 1 Year, S&P 500 Monthly Average Fixed Account Guar Min Fixed Interest- 1% (varies by state) Guar Min Caps: 1% monthly, 3% annual Guar Min SV: 1.45% on 87.50% premium (varies by state)	2.15% 6.00% 6.05% 2.85%	Minimum: \$10,000 \$2,000/option Add'l Min: \$2,000 Withdrawals: 10% after Year 1 No Partial 1035 X-Changes	6 Years 9-9-8-7-6-5-0 Nursing Home, Terminal Illness, Unemployment Riders after 1st year (where available) Can Annuitize after 1 yr Medicaid Friendly (Escalator 6 only)	0-85	4.00% Ages 80-85 reduced by 50% over \$600,000 No chargeback on Death 2YR commission charge back upon any surrender liquidation
	Annual Reset EIA includes: 6% Premium Bonus FPDA					
Loyalty Rewards Escalator 8 Not available in: NY, OR, VT, WA	Index Options: 1 Year, S&P 500 Monthly P2P 1 Year, S&P 500 Annual P2P 1 Year, S&P 500 Monthly Average Fixed Account Guar Min Fixed Interest- 1% (varies by state) Guar Min Caps: 1% monthly, 3% annual Guar Min SV: 1.45% on 87.50% premium (varies by state)	2.25% 6.00% 6.20% 2.95%	Minimum: \$10,000 \$2,000/option Add'l Min: \$2,000 Withdrawals: 10% after Year 1 No Partial 1035 X-Changes	8 Years 13.75-12.75-11.75-10.75-10-9-8-7 Nursing Home, Terminal Illness, Unemployment Riders after 1st year (where available)	0-85	5.5%* Ages 80-85 reduced by 50% over \$600,000 *Variation in CT 4.75% No chargeback on Death 2YR commission charge back upon any surrender liquidation
	Annual Reset EIA includes: 8% Premium Bonus FPDA					
Loyalty Rewards Escalator 10 Not available in: NY, OR, VT, WA	Index Options: 1 Year, S&P 500 Monthly P2P 1 Year, S&P 500 Annual P2P 1 Year, S&P 500 Monthly Average Fixed Account Guar Min Fixed Interest- 1% (varies by state) Guar Min Caps: 1% monthly, 3% annual Guar Min SV: 1.45% on 87.50% premium (varies by state)	2.35% 6.20% 6.50% 3.20%	Minimum: \$10,000 \$2,000/option Add'l Min: \$2,000 Withdrawals: 10% after Year 1 No Partial 1035 X-Changes	10 Years 14.75-13.75-12.75-11.75-10.75-10-9-8-7-6 Nursing Home, Terminal Illness, Unemployment Riders after 1st year (where available)	0-85	6.5%* Ages 80-85 reduced by 50% over \$600,000 *Variation in CT 5.50% No chargeback on Death 2YR commission charge back upon any surrender liquidation
	Annual Reset EIA includes: 10% Premium Bonus FPDA					
Spectrum Choice 9 Bonus FPDA includes 3% Premium Bonus on all 1st year deposits Not available in AK, AR, CT, MD, PA MA, MN, MT, NV, NY, ND, OK, OR, SD, TX, UT, VT, WA, WI, WY Variation in: AK, AR, MD, MA, MT, NV, PA, SD, TX, VT, WI, WY AFTP and MAcap suspended	1 Year, S&P 500 Monthly P2P 2 Year, S&P 500 Monthly P2P 3 Year, S&P 500 Monthly P2P S&P Annual Monthly Avg S&P Annual Pt-to-Pt Fixed Account Guar Min Fixed Interest- 1% (varies by state) Guar Min Caps: 1% monthly, 3% annual Guar Min SV: 1% on 100% premium (varies by state)	2.35% 3.60% 3.85% 6.80% 6.25% 3.10%	Minimum: \$25,000 \$2,000/option Withdrawals: No Partial 1035 X-Changes Income Rider Available* 10% after Year 1 Systematic withdrawal of Interest or Fixed amount Nursing Home, Terminal Illness, Unemployment Riders-where available	9 Years 12-11-10-9-8-7-6-4-2 or state variation	0-85	9%* Ages 80-85 reduced by 50% No chargeback on Death *state of MA: 8% Trail Option Available 2YR commission charge back upon any surrender liquidation

Rates and Commissions Subject to Change without Notice