

# Western Marketing Monthly Annuity Guide

★ **Check Out Our Top Sellers** ★

**10% Comp 0-75 - 6% Comp 76-90**  
**10 Yr Surrender - A Rated Carrier**  
**Full Account Value at death**

**3.65% for 5 Years**  
**3.00% Comp 0-75 - 2.00% Comp 76-80**  
**A Rated Carrier**

## Multiple Year Rate Guarantees for March 2010

Company	Product	A.M. Best	Guar. Period	1st YR Rate	Year 2+ Rate	Comm.	Net Yield
Legacy	Ratemark	A-	3 Years	2.50%	2.50%	2.25%	2.50%
Liberty Bankers Life	Bankers 3	B-	3 Years	2.75%	2.75%	2.00%	2.75%
Symetra	Symetra Custom 5	A	3 Years	3.70%**	3.20%**	2.50%	3.37%**
Symetra	Symetra Custom 7	A	3 Years	4.90%**	4.40%**	4.00%	4.57%**
Liberty Bankers Life	Bankers 5	B-	5 Years	3.65%	3.65%	3.25%	3.65%
Legacy	Ratemark	A-	5 Years	2.85%	2.85%	3.00%	2.85%
American Equity	Guarantee 5	A-	5 Years	3.65%	3.65%	3.00%	3.65%
Symetra	Symetra Custom 5	A	5 Years	3.20%**	2.70%**	2.50%	2.80%**
Symetra	Symetra Custom 7	A	5 Years	4.25%**	3.75%**	4.00%	3.85%**
Old Mutual	Guarantee Plus 5	A-	5 Years	4.30%	3.30%	2.50%	3.50%
American National	MYG	A+	6 Years	3.35%**	3.35%**	2.50%	3.35%**
Sagicor	Sage Investor	A	6 Years	3.50%	3.00%	4.00%	3.08%
American Equity	Guarantee 7	A-	7 Years	3.75%	3.75%	3.00%	3.75%
Liberty Bankers Life	Bankers 7	B-	7 Years	4.00%	4.00%	4.00%	4.00%
Lincoln Financial	Classic 7	A+	7 Years	5.75%**	2.75%**	5.00%	3.17%**
Old Mutual	Guarantee 7	A-	7 Years	4.15%	4.15%	3.25%	4.15%
Old Mutual	Guarantee Plus 7	A-	7 Years	5.00%	4.00%	3.25%	4.14%
EquiTrust	Certainty/Certainty Select	B+	8 Years	4.00%	4.00%	4.00% <sup>\$</sup>	4.00%
American National	MYG	A+	8 Years	3.80%**	3.80%**	2.50%	3.80%**
American National	MYG	A+	10 Years	4.65%**	3.65%**	4.00%	3.75%**
EquiTrust	Certainty/Certainty Select	B+	10 Years	4.15%	4.15%	4.00% <sup>\$</sup>	4.15%

Call for state availability

Commission Reduction on Older Ages

□ Bailout Rate on 6 year product

<sup>\$</sup> .80% for 5 years ages 0-80

\*Premium Over 75K

\*\*Premium Over 100K

\*\*\*Premium Over 250K

**Also offering Indexed Annuities by these top companies:**

**RBC • American Equity • EquiTrust • American National • North American • ING • Forethought**

**WESTERN MARKETING**



Call Western Marketing for more information.

**800-852-7152**

**Andy Gunderson**

Life and Annuity Marketing

Andy@wmacorp.com

www.wmacorp.com