

# \$ Western Marketing Monthly Annuity Guide \$

## Multiple Year Rate Guarantees for January 2012

Company	Product	A.M. Best	Guar. Period	1st YR Rate	Year 2+ Rate	Comm.	Net Yield
Liberty Bankers Life	Bankers 3	B-	3 Years	1.75%	1.75%	2.00%	1.75%
North American	Guarantee Choice High Band	A+	5 Years	2.25%**	2.25%**	2.50%	2.25%**
Liberty Bankers Life	Bankers 5	B-	5 Years	2.70%	2.70%	3.25%	2.70%
Liberty Bankers Life	Bankers Premier Plus	B-	5 Years	3.80%	2.80%	2.00%	3.00%
American Equity	Guarantee 5	A-	5 Years	2.60%	2.60%	3.00%	2.60%
<b>Sentinel</b>	<b>Personal Choice Annuity</b>	<b>B++</b>	<b>5 Years</b>	<b>3.60%</b>	<b>3.60%</b>	<b>2.25%</b>	<b>3.60%</b>
Oxford Life	Income Protector	B++	5 Years	3.00%	3.00%	3.00%	3.00%
North American	Guarantee Choice High Band	A+	6 Years	2.60%**	2.60%**	2.50%	2.60%**
North American	Guarantee Choice Low Band	A+	6 Years	2.35%*	2.35%*	2.50%	2.35%*
Sagicor	Sage Choice	A-	6 Years	2.50%	2.00%	3.00%	2.09%
North American	Guarantee Choice High Band	A+	7 Years	2.90%**	2.90%**	2.50%	2.90%**
American Equity	Guarantee 7	A-	7 Years	2.70%	2.70%	3.00%	2.70%
Liberty Bankers Life	Bankers 7	B-	7 Years	3.00%	3.00%	4.00%	3.00%
<b>Sentinel</b>	<b>Personal Choice Annuity</b>	<b>B++</b>	<b>7 Years</b>	<b>3.70%</b>	<b>3.70%</b>	<b>2.25%</b>	<b>3.70%</b>
Liberty Life	7 MYG	B++	7 Years	4.10%	3.10%	2.75%	3.24%
EquiTrust	Certainty/Certainty Select	A- <sup>Δ</sup>	8 Years	4.00%	3.00%	3.00%	3.13%
North American	Guarantee Choice High Band	A+	9 Years	3.30%**	3.30%**	2.50%	3.30%**
North American	Guarantee Choice Low Band	A+	9 Years	3.10%*	3.10%*	2.50%	3.10%*
North American	Guarantee Choice High Band	A+	10 Years	3.40%**	3.40%**	2.50%	3.40%**
North American	Guarantee Choice Low Band	A+	10 Years	3.25%*	3.25%*	2.50%	3.25%*
<b>Sentinel</b>	<b>Personal Choice Annuity</b>	<b>B++</b>	<b>10 Years</b>	<b>4.00%</b>	<b>4.00%</b>	<b>2.75%</b>	<b>4.00%</b>
EquiTrust	Certainty/Certainty Select	A- <sup>Δ</sup>	10 Years	3.25%	3.25%	3.00%	3.25%

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