

**GUARANTEED RATE ANNUITIES**

Rates as of  
**February 3, 2012**

<i>Guaranteed Rate Annuities February 3, 2012</i>	<i>Product / Interest Rate Additional Interest</i>	<i>Free Withdrawal/Minimum Premium State Availability</i>	<i>Issue Ages Surrender Charges/Riders</i>	<i>Commission</i>
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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<sup>®</sup></b> (SPDA) C52121 \$25,000 - \$99,999      \$100,000 plus	<b>Free Withdrawal:</b> Beginning immediately, 10% of premium paid is available each contract year		<b>Issue Ages:</b> 0-85 Q/NQ  <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>Riders:</b> NCR, FWR*** DB = AV	<b>5 Year</b> 3.00% Ages 0-75 2.00% Ages 76-80 1.00% Ages 81-85  <b>10 Year</b> 4.00% Ages 0-75 3.00% Ages 76-80 2.00% Ages 81-85
	<b>5 Yr Guarantee*</b> <b>1.50%</b> <b>1.50%</b>	<b>Minimum Premium:</b> \$25,000 NQ/Q <b>Maximum Premium:</b> 1 million w/o home office appr.		
	<b>10 Yr Guarantee*</b> <b>1.90%</b> <b>2.00%</b>	<b>STATES NOT APPROVED:</b> MN, MO, NY, OR		

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.

**Great American Life Insurance Company<sup>®</sup>**      A.M. Best (A) Excellent      S&P (A+) Strong

<b>SecureGain 5<sup>SM</sup></b> (SPDA) P1088011NW  <b>.25% First Year Interest Rate Bonus!</b>  <b>1st Year Rate:</b> <b>1.70%</b> <b>Effective Yield:</b> <b>1.70%</b>  <b>Guaranteed Escalating Rate:</b>	<b>Free Withdrawal:</b> 10% of Purchase payments in first year. 10% of account value beginning in year two <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>Issue Ages:</b> 0-89 NQ    18-89 Q  <b>Surrender Charges:</b> (5 Yr) 9 - 8 - 7 - 6 - 5 - 0% +/- MVA  <b>**Riders:</b> NCR, TIR DB = AV	<b>2.75%</b> Ages up to 80  <b>1.75%</b> Ages 81-89
	Year 2    Year 3    Year 4    Year 5 <b>1.55%</b> <b>1.65%</b> <b>1.75%</b> <b>1.85%</b>	<b>STATES NOT APPROVED:</b> CT, NY, PA		

For contracts over \$100,000 - 10 basis points added to all rates. No MVA version available in IN, MN, MO, OH, & VA with different rates/feature: \*\*Rider availability may vary by state.

<b>SecureGain 7<sup>SM</sup></b> (SPDA) P1088111NW  <b>1% First Year Interest Rate Bonus!</b>  <b>1st Year Rate:</b> <b>2.25%</b> <b>Effective Yield:</b> <b>2.14%</b>  <b>Guaranteed Escalating Rate:</b>	<b>Free Withdrawal:</b> 10% of Purchase payments in first year. 10% of account value beginning in year two <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>Issue Ages:</b> 0-85 NQ    18-85 Q  <b>Surrender Charges:</b> (7 Yr) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA  <b>**Riders:</b> NCR, TIR DB = AV	<b>4.00%</b> Ages up to 80  <b>1.75%</b> Ages 81-85
	Year 2    Year 3    Year 4    Year 5    Year 6    Year 7 <b>1.50%</b> <b>1.75%</b> <b>2.00%</b> <b>2.25%</b> <b>2.50%</b> <b>2.75%</b>	<b>STATES NOT APPROVED:</b> CT, NY		

For contracts over \$100,000 - 10 basis points added to all rates. No MVA version available in IN, MN, MO, OH & VA with different rates/features \*\*Rider availability may vary by state.

**EquiTrust Life Insurance Company<sup>®</sup>**      A.M. Best (B+) Good      S&P (A-) Strong

<b>Certainty Select<sup>®</sup></b> (SPDA) 1st Year      Years 2 +  <b>6 Year Guarantee</b> <b>4.50%</b> <b>2.50%</b> Effective Rate <b>2.83%</b>  <b>8 Year Guarantee</b> <b>4.00%</b> <b>3.00%</b> Effective Rate <b>3.13%</b>  <b>10 Year Guarantee</b> <b>3.25%</b> <b>3.25%</b> Effective Rate <b>3.25%</b>	<b>Free Withdrawal:</b> Cumulative interest beginning immediately  <b>Minimum Premium:</b> \$10,000 NQ/Q  <b>Maximum Premium:</b> 1 million w/o home office appr.		<b>Issue Ages:</b> 0-90 Q/NQ  <b>Surrender Charges:</b> (6 Yr) 10-10-9-9-8-8-0 % +/- MVA (8 Yr) 10-10-9-9-8-8-7-0 % +/- MVA (10 Yr) 10-10-9-9-8-8-7-6-5-0 % +/- MVA Different in AK, CT, SC, TX - no MVA in VT - <b>**Riders:</b> NCR DB = AV	<b>3.00%</b> Ages 0-80  <b>2.25%</b> Ages 81-90
	<b>STATES NOT APPROVED:</b> IN, MN, NY, OR, UT, WA			

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.

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 Rider Abbreviations: FWR - Flexible Withdrawal; NCR - Nursing Home Confinement; TIR - Terminal Illness; UW - Unemployment Waiver; DB - Death Benefit; AV - Accumulation Value; SV - Surrender Value.

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

A.M. Best (A+) Superior S&amp;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> 2.00% 1st Yr 1.00% 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> (5 Yr) 6-6-6-6-5-0 % +/- MVA (7 Yr) 6-6-6-6-5-4-3-0 % +/- MVA	3.00% Ages 76-80
<b>7 Yr Guarantee</b> 1.65% Years 1 - 7		<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&amp;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> 2.60% (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> (5 Yr) 9-8-7-6-5-0 % +/- MVA (7 Yr) 9-8-7-6-5-4-3-0 % +/- MVA *no MVA in CA, DE, MN, PA, WA	<b>2.00%</b> Ages 76-80
<b>Guarantee 7</b> 2.70% (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&amp;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> 1.55% 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> (10 Yr) 10-9-8-7-6-5-4-3-2-1-0 % +/- MVA in DE, SC, TX: (9 Yr) 9-8-7-6-5-4-3-2-1-0 % +/- MVA	<b>3.00%</b> Ages 81-85
<b>7 Year Term</b> 2.10%		<b>STATES NOT APPROVED:</b> AK, MN, MO, NJ, NY, OH, OR, PA, UT, WA	<b>Riders:</b> Extended Care DB = AV	Diff. in DE, NV, SC, TX
<b>10 Year Term</b> 2.35% 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> 1.50% 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> (10 Yr) 10-9-8-7-6-5-4-3-2-1-0 % no MVA in MN, NJ, PA, SC, TX: (9 Yr) 9-8-7-6-5-4-3-2-1-0 % no MVA	<b>3.00%</b> Ages 81-85
<b>7 Year Term</b> 2.10%		<b>STATES NOT APPROVED:</b> AK, NY, UT	<b>Riders:</b> Extended Care DB = AV	Diff. in MN, NJ, NV, PA, SC

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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) 10-10-10-10-0 % +/- MVA (5 Yr) 10-10-10-10-10-0 % +/- MVA (6 Yr) 10-10-10-10-10-9-0 % +/- MVA (7 Yr) 10-10-10-10-9-8-0 % +/- MVA (8 Yr) 10-10-10-10-9-8-6-0 % +/- MVA (9 Yr) 10-10-10-10-9-8-6-4-0 % +/- MVA (10 Yr) 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>			

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## **Benefit Program Services, Inc.**

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