

\$100,000 MYGA - Multi-Year Guarantee Annuity Comparison - October 21, 2013

| Company | Product | Yrs Guar | Effective Rate | 1st Year Rate | Rate Years 2+ | Full Comp | Thru | Comp @ 85 | Comp @ 90 | Issue To | Charge @ Death | Break Points |
|---------------------|--------------------|----------|----------------|---------------|---------------|-----------|------|-----------|-----------|----------|----------------|-------------------------------|
| North American | Guarantee Choice | 3 | 1.15% | 1.15% | 1.15% | 1.50% | 80 | 1.13% | 0.75% | 90 | Yes | Additional 0.25% >\$200k |
| Principal Financial | Select Series 3 | 3 | 1.00% | 1.00% | 1.00% | 1.00% | 80 | 0.50% | N/A | 85 | No | |
| North American | Guarantee Choice | 4 | 1.55% | 1.55% | 1.55% | 2.00% | 80 | 1.50% | 1.00% | 90 | Yes | Additional 0.25% >\$200k |
| Principal Financial | Select Series 4 | 4 | 1.43% | 2.56% | 1.05% | 2.25% | 80 | 1.50% | N/A | 85 | No | |
| Principal Financial | Secure Annuity | 4 | 1.00% | 1.00% | 1.00% | 2.25% | 80 | 1.50% | 0.75% | 90 | No | |
| Sentinel Security | Personal Choice | 5 | 2.85% | 2.85% | 2.85% | 2.25% | 80 | 1.50% | 1.50% | 90 | No thru 79 | |
| Liberty Life | Freedom Balance | 5 | 2.35% | 3.95% | 1.95% | 2.50% | 80 | 1.25% | N/A | 85 | Yes | |
| The Standard | FGA 5 | 5 | 2.25% | 2.25% | 2.25% | 1.00% | 80 | 0.50% | 0.40% | 90 | No thru 85 | |
| North American | Guarantee Choice | 5 | 2.25% | 2.25% | 2.25% | 2.50% | 80 | 1.88% | 1.25% | 90 | Yes | Additional 0.25% Rate >\$200k |
| Symetra | Custom 5 | 5 | 1.95% | 1.95% | 1.95% | 2.50% | 79 | 0.50% | N/A | 85 | No | Additional 0.10% Rate >\$250k |
| American National | Palladium MYG | 5 | 1.80% | 2.60% | 1.60% | 2.00% | 80 | 1.00% | 0.77% | 85 | Yes | |
| The Standard | SRA 5 | 5 | 1.75% | 1.75% | 1.75% | 2.50% | 75 | 1.50% | N/A | 90 | No thru 85 | |
| Principal Financial | Guaranteed Annuity | 5 | 1.45% | 1.45% | 1.45% | 2.60% | 80 | 1.75% | 0.90% | 90 | No | |
| North American | Guarantee Choice | 6 | 2.45% | 2.45% | 2.45% | 2.50% | 80 | 1.88% | 1.25% | 90 | Yes | Additional 0.25% Rate >\$200k |
| The Standard | FGA 6 | 6 | 2.40% | 2.40% | 2.40% | 2.00% | 80 | 1.00% | 0.77% | 90 | No thru 85 | |
| Principal Financial | Select Series 6 | 6 | 2.09% | 3.78% | 1.78% | 3.00% | 80 | 2.00% | N/A | 85 | No | |
| American National | Palladium MYG | 6 | 2.00% | 2.00% | 2.00% | 2.50% | 79 | 0.50% | N/A | 85 | Yes | |
| The Standard | SRA 6 | 6 | 1.95% | 1.95% | 1.95% | 2.00% | 80 | 1.00% | 0.77% | 90 | No thru 85 | |
| Principal Financial | Secure Annuity | 6 | 1.68% | 3.37% | 1.35% | 3.00% | 80 | 2.00% | 1.05% | 90 | No | |
| Sentinel Security | Personal Choice | 7 | 3.20% | 3.20% | 3.20% | 2.25% | 80 | 1.50% | 1.50% | 90 | No thru 79 | |
| North American | Guarantee Choice | 7 | 2.80% | 2.80% | 2.80% | 4.00% | 75 | 2.25% | N/A | 90 | Yes | Additional 0.20% Rate >\$200k |
| The Standard | FGA 7 | 7 | 2.75% | 2.75% | 2.75% | 2.00% | 80 | 1.00% | 0.77% | 90 | No thru 85 | |
| American National | Palladium MYG | 7 | 2.74% | 3.60% | 2.60% | 2.50% | 79 | 0.50% | N/A | 85 | Yes | |
| Symetra | Custom 7 | 7 | 2.52% | 2.95% | 2.45% | 2.50% | 80 | 1.88% | 1.25% | 85 | No | Additional 0.10% Rate >\$250k |
| VALIC | Assured Choice | 7 | 2.10% | 2.10% | 2.10% | 3.50% | 80 | 2.25% | 1.40% | 85 | No | |
| Principal Financial | FPDA + | 7 | 1.94% | 3.68% | 1.65% | 3.20% | 74 | 1.60% | N/A | 90 | No | |
| North American | Guarantee Choice | 8 | 3.05% | 3.05% | 3.05% | 2.50% | 80 | 1.88% | 1.25% | 90 | Yes | Additional 0.20% Rate >\$200k |
| American National | Palladium MYG | 8 | 2.80% | 2.80% | 2.80% | 2.50% | 79 | 0.50% | N/A | 85 | Yes | |
| North American | Guarantee Choice | 9 | 3.20% | 3.20% | 3.20% | 3.00% | 79 | 1.00% | N/A | 90 | Yes | Additional 0.25% Rate >\$200k |
| American National | Palladium MYG | 9 | 2.82% | 4.60% | 2.60% | 2.50% | 80 | 1.88% | 1.25% | 85 | Yes | |
| Principal Financial | Select Series 9 | 9 | 1.90% | 1.90% | 1.90% | 5.00% | 80 | 2.50% | N/A | 85 | No | |
| Sentinel Security | Personal Choice | 10 | 3.45% | 3.45% | 3.45% | 2.75% | 80 | 2.00% | 2.00% | 90 | No thru 79 | |
| North American | Guarantee Choice | 10 | 3.40% | 3.40% | 3.40% | 2.50% | 80 | 1.88% | 1.25% | 90 | Yes | Additional 0.20% Rate >\$200k |
| The Standard | FGA 10 | 10 | 2.90% | 2.90% | 2.90% | 3.00% | 80 | N/A | N/A | 80 | No | |
| American National | Palladium MYG | 10 | 2.80% | 3.70% | 2.70% | 4.00% | 79 | 2.00% | N/A | 85 | Yes | |

Rates are effective as of 10/21/2013. Rates and features are subject to change by companies. Not approved in all states. Please call for details

Independent Partners Group, LLC

Call for details or visit www.ipgannuity.com 800-750-5008

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