

MYGA - Multi-Year Guarantee Annuity Comparison - October 21, 2013

Company	Product	Yrs Guar	Effective Rate	1st Yr Rate	Rate Yrs 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% Rate >\$200k
Principal Financial	Select Series 3	3	0.90%	0.90%	0.90%	1.00%	80	0.50%	N/A	85	No	Additional 0.10% Rate >\$100k
North American	Guarantee Choice	4	1.55%	1.55%	1.55%	2.00%	80	1.50%	1.00%	90	Yes	Additional 0.25% Rate >\$200k
Principal Financial	Select Series 4	4	1.17%	1.55%	1.05%	2.25%	80	1.50%	N/A	85	No	0.13% >\$50k, 0.26% >\$100k
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	
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
The Standard	FGA 5	5	2.15%	2.15%	2.15%	1.00%	80	0.50%	0.40%	90	No thru 85	Additional 0.10% Rate >\$100k
Liberty Life	Freedom Balance	5	2.05%	3.65%	1.65%	2.50%	80	1.25%	N/A	85	Yes	Additional 0.15% Rate >\$100k
American National	Palladium MYG	5	1.70%	2.50%	1.50%	2.50%	79	0.50%	N/A	85	Yes	Additional 0.10% Rate >\$100k
The Standard	SRA 5	5	1.65%	1.65%	1.65%	2.00%	80	1.00%	0.77%	90	No thru 85	Additional 0.10% Rate >\$100k
Symetra	Custom 5	5	1.45%	1.45%	1.45%	2.50%	75	1.50%	N/A	85	No	0.10% >\$50k, 0.40% >\$100k
Principal Financial	Guaranteed Annuity	5	1.30%	1.30%	1.30%	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	2.30%	2.30%	2.30%	2.00%	80	1.00%	0.77%	90	No thru 85	Additional 0.10% Rate >\$100k
American National	Palladium MYG	6	1.90%	1.90%	1.90%	2.50%	79	0.50%	N/A	85	Yes	Additional 0.10% Rate >\$100k
The Standard	SRA 6	6	1.85%	1.85%	1.85%	2.00%	80	1.00%	0.77%	90	No thru 85	Additional 0.10% Rate >\$100k
Principal Financial	Select Series 6	6	1.78%	2.20%	1.70%	3.00%	80	2.00%	N/A	85	No	0.14% >\$50k, 0.31% >\$100k
Principal Financial	Secure Annuity	6	1.35%	1.35%	1.35%	3.00%	80	2.00%	1.05%	90	No	0.17% >\$50k, 0.33% >\$100k
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%	2.50%	80	1.88%	1.25%	90	Yes	Additional 0.25% Rate >\$200k
The Standard	FGA 7	7	2.65%	2.65%	2.65%	2.00%	80	1.00%	0.77%	90	No thru 85	Additional 0.10% Rate >\$100k
American National	Palladium MYG	7	2.64%	3.50%	2.50%	2.50%	79	0.50%	N/A	85	Yes	Additional 0.10% Rate >\$100k
Symetra	Custom 7	7	1.92%	2.35%	1.85%	4.00%	75	2.25%	N/A	85	No	0.20% >\$50k, 0.50% >\$100k
VALIC	Assured Choice	7	1.90%	1.90%	1.90%	3.20%	74	1.60%	N/A	85	No	0.10% >\$50k, 0.20% >\$100k
Principal Financial	FPDA +	7	1.79%	3.53%	1.50%	3.50%	80	2.25%	1.40%	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	2.70%	2.70%	2.70%	2.50%	79	0.50%	N/A	85	Yes	Additional 0.10% Rate >\$100k
North American	Guarantee Choice	9	3.20%	3.20%	3.20%	2.50%	80	1.88%	1.25%	90	Yes	Additional 0.25% Rate >\$200k
American National	Palladium MYG	9	2.72%	4.50%	2.50%	3.00%	79	1.00%	N/A	85	Yes	Additional 0.10% Rate >\$100k
Principal Financial	Select Series 9	9	1.75%	1.75%	1.75%	5.00%	80	2.50%	N/A	85	No	Additional 0.15% Rate >\$100k
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	2.80%	2.80%	2.80%	3.00%	80	N/A	N/A	80	No	Additional 0.10% Rate >\$100k
American National	Palladium MYG	10	2.70%	3.60%	2.60%	4.00%	79	2.00%	N/A	85	Yes	Additional 0.10% Rate >\$100k

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

10/21/2013