

This spreadsheet to be used for reference only. Rates are subject to change.

Company	AM Best	Minimum Premium	Guar. Period	Product Name	1st Year Rate	Rate Thereafter	Average Yield	Commission (Less at older ages)	Rate Change Effective Date
Allianz	A	\$25K	1 Year	Dominator Select	1.50% <\$100K / 1.60% >\$100K	1.50% / 1.60%	1.50% / 1.60%	0.25%	3-Nov
Allianz	A	\$25K	2 Years	Dominator Select	1.55% <\$100K / 1.65% >\$100K	1.55% / 1.65%	1.55% / 1.65%	0.50%	3-Nov
LSW	A	\$25K	2 Years	SureRate 2	1.00% <\$100K / 1.15% >\$100K	1.00% / 1.15%	1.00% / 1.15%	0.90%	22-Nov
Investors-LGCY	A-	\$3K-Q/\$5K-NQ	3 Years	RateMark	***2.40	***2.40	***2.40	2.25%	1-Nov
American National	A	\$5K	3 Years	Palladium MYG	2.00% <\$100K / 2.10% >\$100K	2.00% / 2.10%	2.00% / 2.10%	1.50%	1-Nov
Allianz	A	\$25K	3 Years	Dominator Select	1.75% <\$100K / 1.85% >\$100K	1.75% / 1.85%	1.75% / 1.85%	1.25%	3-Nov
Lincoln Financial	A+	\$10K	3 Years	MYGuarantee	1.65% <\$100K / 1.80% >\$100K	1.65% / 1.80%	1.65% / 1.80%	1.00%	23-Nov
West Coast Life	A+	\$10K	3 Years	Sure Advantage 3	1.50% <\$100K / 2.01% >\$100K	1.50%	1.50% / 1.67%	1.00%	10-Nov
The Standard	A	\$15K	3 Years	SRA 3	1.30% <\$100K / 1.40% >\$100K	1.30% / 1.40%	1.30% / 1.40%	2.00%	4-Nov
Principal Financial	A+	\$5K	4 Years	Secure Fixed 4	2.45%	2.45%	2.45%	2.25%	1-Dec
Integrity Life	A+	\$20K	4 Years	MOMENTUM Advantage	3.10%	2.35%	2.53%	2.00%	9-Nov
Lincoln Financial	A+	\$10K	4 Years	MYGuarantee	2.30% <\$100K / 2.45% >\$100K	2.30% / 2.45%	2.30% / 2.45%	1.00%	23-Nov
American National	A	\$5K	4 Years	Palladium MYG	2.15% <\$100K / 2.25% >\$100K	2.15% / 2.25%	2.15% / 2.25%	2.00%	11-Nov
TransAmerica	A	\$2K-Q/\$10K-NQ	4 Years	TransAmerica Select	1.70% <\$100K / 1.95% >\$100K	1.70% / 1.95%	1.70% / 1.95%	2.25%	7-Dec
Royal Neighbors	A-	\$10K	5 Years	Neighbors Choice	3.65%	3.65%	3.65%	1.75%	1-Nov
American Equity	A-	\$10K	5 Years	Guarantee 5	3.65%	3.65%	3.65%	3.00%*	28-Oct
Great American	A	\$10K	5 Years	Stars & Stripes	3.60% <\$100K / 3.70% >\$100K	^^2.60% / 2.70%	3.00% / 3.10%	3.00%	30-Nov
Lincoln Financial	A+	\$10K	5 Years	MYGuarantee	3.00% <\$100K / 3.15% >\$100K	3.00% / 3.15%	3.00% / 3.15%	2.00%	23-Nov
The Standard	A	\$15K	5 Years	FGA 5	2.95% <\$100K / 3.05% >\$100K	2.95% / 3.05%	2.95% / 3.05%	3.00%	4-Nov
Loyal American	A	\$10K	5 Years	SureSaver 5	2.70% <\$100K / 3.05% >\$100K	2.70% / 3.05%	2.70% / 3.05%	1.50%	19-Oct
Reliance Standard	A	\$10K	5 Years	Elektra 579	3.00%	3.00%	3.00%	3.00%	2-Nov
Integrity Life	A+	\$20K	5 Years	MOMENTUM Advantage	3.45%	2.70%	2.85%	2.50%	9-Nov
Minnesota Life	A+	\$5K	5 Years	SecureOption Select	2.80% <\$100K / 3.00% >\$100K	2.80% / 3.00%	2.80% / 3.00%	2.50%	5-Dec
American General	A	\$5K	5 Years	HorizonSelect 5	2.80%	2.80%	2.80%	4.00%	1-Dec
American National	A	\$5K	5 Years	Palladium MYG	3.50% <\$100K / 3.60% >\$100K	2.50% / 2.60%	2.70% / 2.80%	4.00%	1-Nov
Lincoln Financial	A+	\$10K	5 Years	Classic 5	3.30% <\$100K / 4.30% >\$100K	2.30%	2.50% / 2.70%	4.00%	1-Nov
Allianz	A	\$25K	5 Years	Dominator Plus 5	2.55% <\$100K / 2.65% >\$100K	2.55% / 2.65%	2.55% / 2.65%	3.00%	6-Oct
EquiTrust	B+	\$30K	5 Years	Certainty Select 5	2.65%	2.65%	2.65%	0.80%**	5-Nov
Investors-LGCY	A-	\$3K-Q/\$5K-NQ	5 Years	RateMark	***2.60%	***2.60%	***2.60%	3.00%	1-Nov
Mutual of Omaha	A+	\$5K	5 Years	Ultra-Secure 5	3.30% <\$100K / 3.45% >\$100K	2.30% / 2.45%	2.45% / 2.65%	4.00%	1-Dec
West Coast Life	A+	\$10K	5 Years	Sure Advantage 5	2.30% <\$100K / 3.32% >\$100K	2.30%	2.30% / 2.50%	2.00%	4-Nov
The Standard	A	15K	5 Years	SRA 5	2.40% <\$100K / 2.50% >\$100K	2.40% / 2.50%	2.40% / 2.50%	4.00%	4-Nov
ING FixedDesign	A	\$15K	5 Years	Guarantee Choice	2.25% <\$75K / 3.25% >\$75K	2.25%	2.25% / 2.45%	2.00%	12-Nov
Americo	A-	\$5K-Q/\$10K-NQ	5 Years	Platinum Assure 5	2.30%	2.30%	2.30%	5.00%	1-Sep
Lafayette Life	A+	\$2K-Q/\$5K-NQ	5 Years	Horizon 5-5	2.20%	2.20%	2.20%	3.00%	1-Nov
TransAmerica	A	\$2K-Q/\$10K-NQ	5 Years	TransAmerica Select	1.95% <\$100K / 2.20% >\$100K	1.95% / 2.20%	1.95% / 2.20%	3.25%	7-Dec
Royal Neighbors	A-	\$5K	6 Years	Crown Choice	3.00% <\$20K / 3.55% = \$20K-\$99K	3.00% / 3.55%	3.00% / 3.55%	2.75%	1-Nov
				Crown Choice cont.	3.65% >100K	3.65%	3.65%	2.75%	1-Nov
The Standard	A	\$15K	6 Years	FGA 6	3.40% <\$100K / 3.50% >\$100K	3.40% / 3.50%	3.40% / 3.50%	2.00%	4-Nov
Illinois Mutual	A-	\$5K	6 Years	Select Advantage	3.15%	3.15%	3.15%	3.50%	23-Nov
Lincoln Financial	A+	\$10K	6 Years	MYGuarantee	3.15% <\$100K / 3.30% >\$100K	3.15% / 3.30%	3.15% / 3.30%	2.25%	23-Nov
American National	A	\$5K	6 Years	Palladium MYG	3.15% <\$100K / 3.25% >\$100K	3.15% / 3.25%	3.15% / 3.25%	2.50%	1-Nov
RBC	A	\$5K	6 Years	3+3 MYG	3.00%	3.00%	3.00%	2.00%	1-Nov
EquiTrust	B+	\$30K	6 Years	Certainty Select 6	3.65%	2.65%	2.82%	0.80%**	5-Nov
Sun Life Financial	A+	\$4K-Q/\$5K-NQ	6 Years	Keyport Value- Stepped I	2.25% <\$50K / 2.40% >\$50K	^^+.10 ea yrs 2-6	2.50% / 2.65%	4.50%	14-Oct
West Coast Life	A+	\$10K	6 Years	Sure Advantage 6	2.45% <\$100K / 3.47% >\$100K	2.45%	2.45% / 2.62%	2.25%	4-Nov
The Standard	A	15K	6 Years	SRA 6	2.40% <\$100K / 2.50% >\$100K	2.40% / 2.50%	2.40% / 2.50%	4.00%	4-Nov
TransAmerica	A	\$2K-Q/\$10K-NQ	6 Years	TransAmerica Select	2.30% <\$100K / 2.55% >\$100K	2.30% / 2.55%	2.30% / 2.55%	3.50%	7-Dec
American Equity	A-	\$10K	7 Years	Guarantee 7	3.75	3.75%	3.75%	3.00%*	28-Oct
American General	A	\$5K	7 Years	HorizonSelect 7	3.45%	3.45%	3.45%	4.00%	1-Dec
American National	A	\$5K	7 Years	Palladium MYG	4.25% <\$100K / 4.35% >\$100K	3.25% / 3.35%	3.39% / 3.49%	2.50%	1-Nov
Lincoln Financial	A+	\$10K	7 Years	MYGuarantee	3.35% <\$100K / 3.50% >\$100K	3.35% / 3.50%	3.35% / 3.50%	2.50%	23-Nov
Integrity Life	A+	\$20K	7 Years	MOMENTUM Advantage	4.05%	3.30%	3.40%	3.00%	9-Nov
Minnesota Life	A+	\$5K	7 Years	SecureOption Select	3.25% <\$100K / 3.45% >\$100K	3.25% / 3.45%	3.25% / 3.45%	3.00%	5-Dec
Illinois Mutual	A-	\$5K	7 Years	Select Advantage	3.20%	3.20%	3.20%	4.00%	23-Nov
Mutual of Omaha	A+	\$5K	7 Years	Ultra-Secure 7	3.05% <\$100K / 3.20% >\$100K	3.05% / 3.20%	3.05% / 3.20%	4.00%	1-Nov
Sun Life Financial	A+	\$4K-Q/\$5K-NQ	7 Years	Keyport Value- Stepped I	2.75% <\$50K / 2.90% >\$50K	^^+.10 ea yrs 2-7	3.05% / 3.20%	5.00%	14-Oct
Lincoln Financial	A+	\$10K	7 Years	Classic 7	4.75% <\$100K / 5.75% >\$100K	2.75%	3.03% / 3.17%	5.00%	1-Nov
Sun Life Financial	A+	\$4K-Q/\$5K-NQ	7 Years	Keyport Value-Bonus	3.75% <\$50K / 3.90% >\$50K	2.75% / 2.90%	2.89% / 3.04%	5.00%	14-Oct
Investors-LGCY	A-	\$3K-Q/\$5K-NQ	7 Years	RateMark	***2.85%	***2.85%	***2.85%	4.00%	1-Nov
ING FixedDesign	A	\$15K	7 Years	Guarantee Choice	2.75% <\$75K / 3.75% >\$75K	2.75%	2.75% / 2.89%	2.50%	10-Dec
West Coast Life	A+	\$10K	7 Years	Sure Advantage 7	2.70% <\$100K / 3.73% >\$100K	2.70%	2.70% / 2.85%	2.50%	4-Nov
RBC	A	\$5K	7 Years	RBC 7 MYG	3.50%	2.50%	2.64%	3.00%	1-Dec
TransAmerica	A	\$2K-Q/\$10K-NQ	7 Years	TransAmerica Select	2.55% <\$100K / 2.80% >\$100K	2.55% / 2.80%	2.55% / 2.80%	3.50%	7-Dec



Company	AM Best	Minimum Premium	Guar. Period	Product Name	1st Year Rate	Rate Thereafter	Average Yield	Commission (Less at older ages)	Rate Change Effective Date
EquiTrust	B+	\$30K	8 Years	Certainty Select 8	4.25%	4.25%	4.25%	0.80%**	5-Nov
American National	A	\$5K	8 Years	Palladium MYG	3.60% <\$100K / 3.70% >\$100K	3.60% / 3.70%	3.60% / 3.70%	2.50%	1-Nov
Lincoln Financial	A+	\$10K	8 Years	MYGuarantee	3.40% <\$100K / 3.55% >\$100K	3.40% / 3.55%	3.40% / 3.55%	2.50%	23-Nov
Illinois Mutual	A-	\$5K	8 Years	Select Advantage	3.30%	3.30%	3.30%	4.50%	23-Nov
TransAmerica	A	\$2K-Q/\$10K-NQ	8 Years	TransAmerica Select	2.80% <\$100K / 3.05% >\$100K	2.80% / 3.05%	2.80% / 3.05%	3.50%	7-Dec
West Coast Life	A+	\$10K	8 Years	Sure Advantage 8	2.85% <\$100K / 3.88% >\$100K	2.85%	2.85% / 2.98%	2.50%	4-Nov
Minnesota Life	A+	\$5K	9 Years	SecureOption Select	3.60% <\$100K / 3.80% >\$100K	3.60% / 3.80%	3.60% / 3.80%	3.50%	5-Dec
Lincoln Financial	A+	\$10K	9 Years	MYGuarantee	3.45% <\$100K / 3.60% >\$100K	3.45% / 3.60%	3.45% / 3.60%	2.50%	23-Nov
American National	A	\$5K	9 Years	Palladium MYG	5.10% <\$100K / 5.20% >\$100K	3.10% / 3.20%	3.32% / 3.42%	3.00%	1-Nov
West Coast Life	A+	\$10K	9 Years	Sure Advantage 9	3.00% <\$100K / 4.03% >\$100K	3.00%	3.00% / 3.11%	2.50%	4-Nov
EquiTrust	B+	\$30K	10Years	Certainty Select 10	4.40%	4.40%	4.40%	0.80%**	5-Nov
American General	A	\$5K	10 Years	HorizonSelect 10	3.70%	3.70%	3.70%	4.00%	1-Dec
ING FixedDesign	A	\$15K	10 Years	Guarantee Choice	3.70% <\$75K / 4.70% >\$75K	3.70%	3.70% / 3.80%	3.25%	12-Nov
Integrity Life	A+	\$20K	10 Years	MOMENTUM Advantage	4.35%	3.60%	3.67%	3.50%	9-Nov
American National	A	\$5K	10 Years	Palladium MYG	4.45% <\$100K / 4.55% >\$100K	3.45% / 3.55%	3.55% / 3.65%	4.00%	1-Nov
Lincoln Financial	A+	\$10K	10 Years	MYGuarantee	3.50% <\$100K / 3.65% >\$100K	3.50% / 3.65%	3.50% / 3.65%	2.50%	23-Nov
Illinois Mutual	A-	\$5K	10 Years	Select Advantage	3.50%	3.50%	3.50%	5.00%	23-Nov
Allianz	A	\$25K	10 Years	Dominator Plus 10	3.40% <\$100K / 3.50% >\$100K	3.40% / 3.50%	3.40% / 3.50%	4.00%	3-Nov
West Coast Life	A+	\$10K	10 Years	Sure Advantage 10	3.10% <\$100K / 4.13% >\$100K	3.10%	3.10% / 3.20%	2.50%	4-Nov
Investors-LGCY	A-	\$3K-Q/\$5K-NQ	10 Years	RateMark	***2.90%	***2.90%	***2.90%	4.00%	1-Nov

*Rates and Commissions in some states are .50% less: check with your marketer

**First year commissions. Please contact a marketer for commissions thereafter.

^^^Escalating base +.10 ea yrs 2-5 guaranteed for initial term

***Rates .30 lower for full value at death and .30 lower for withdrawals

ECA Marketing 800-356-4189

Items in red indicates changes since last update and will stay in red until the effective rate change date.

Rates are subject to change at any time.

This spreadsheet is to be used as a reference only.

Refer to carrier product information for specific details.

For internal use only.