



HOT PRODUCTS

December 2009

Merry Christmas



Best Multi-Year Guarantees

Liberty Bankers - 1

1.75% for yr. 1. 1-yr surrender charge period.

Liberty Bankers - 3

2.75% for 3 yrs. 3 yr. surr charge period.

Liberty Bankers Premier - 5

3.95% Yield for 5 yrs. 5 yr. surr charge period.

American National's Palladium MYG - 6

3.15% for 6 years. 6 yr surr charge.

American General's Horizon Select - 7

3.70% for 7 years. 7 yr. surr charge.

EquiTrust Life's Certainty Select - 8

4.25% for 8 yrs. yr 1 & 1.75% yr 2. Issue ages 0-90

American General's Horizon Choice - 9

4.05% Guaranteed for 9 yrs. Issue ages 0-85 - NQ.
Issue ages 0-70 - Q

EquiTrust Life's Certainty Select - 10

4.40% for 10 yrs, Issue Ages 0-90.



Best Bonus Plans

North American EIA - 10

10.00% Prem Bonus on all deposits for 5 yrs. 2.65% fixed acct, 3.00% monthly cap. 10 yr surr charge period. Multi-strategy options.

American National's Palladium Century - 7

9.00% for yr 1 10 yr surrender charge period.

American General's Horizon Plus

8.85% year 1. 2.85% years 2-6. 9 yr surrender charge.

North American Charter - 14 year option

Multi strategy opt & 11.00% bonus on all deposits for 7 yrs w/deposits of \$50,000 or more. 14-yr surr charge period. 3.20% Monthly Cap & Fixed Option 3.00%. 100% part rate.

EquiTrust Life's Booster EIA

9 yr term. 7.00% Bonus (paid 4.00% at issue date - 2.00% & 1.00% applied at 1st & 2nd anniversary date). 1 yr monthly cap at 2.50% & annual reset design.

Best For Older Ages

American National's Diamond Citadel - 7

4.60% year 1. 7 year surrender charge period.

Mutual of Omaha's Ultra Secure - 7

3.05% guaranteed for 7 years. Issue ages 0-89.

American National's Century - 1

3.00% year 1. 10-yr. surrender charge period.

Great American's Stars & Stripes - 5

3.00% yield for 5 yrs. 5 yr surrender charge period.

Best Flex Annuity

American General's Horizon Flex

5.40% First Year Interest Rate. 8-yr. surrender charge period.

North American Boomer Annuity

3.90% First Year Interest Rate. 10-yr. surrender charge period. (\$2,000-Q & additional payments of \$250 or more. \$10,000-NQ). 5.00% premium bonus for the first 5 years.

Mutual of Omaha's Bonus Flex Annuity

3.85% 1st yr. Issue ages 0-85.

Best Equity Indexed Annuities

Great American's Icon II

100% Part. Rate, 1.50% Premium Bonus. 2.25% Fixed Account. Monthly Average Annual Reset Design. 6.25% annual cap.

American General's Horizon EIA - 12 year

No Asset Fees, 2.70% Monthly Cap, Annual Reset Design. 4.00% Prem. Bonus. 100% Part. Rate, 12 yr. term & 2.85% Fixed Option.

AG Horizon EIA - 9 year

No asset fee. 2.70% monthly cap. Annual reset design. Fixed account 2.90%. 100% participation rate. 3.00% premium bonus. 9 year term.

EquiTrust Life's Market Twelve Bonus EIA

12.00% Bonus Paid Over 3 Years. 1 year monthly cap at 2.50%. Annual Reset Design. 2.75% fixed account. Issue ages 0-80.

Best Commission Annuity

American General's Horizon MYG

6.85% year 1, 2.85% years 2-6.

American National's Century - 3

5.00% year 1. 10-yr. surrender charge period.

American General's EIA Maximizer

10 year term with annual point to point reset design & 7.00% cap. 2.80% fixed account.

American National's Value-Lock EIA

100% Part Rate, No Asset Fee, 10-Yr surr charge period, Pt-to-pt design with 3.00% prem bonus - no cap.



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