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**Rates Current as of 2/1/12 and subject to change. For agent use only.**

**INDEXED ANNUITIES**

As of 2/1/2012	Product	Features/ Benefits	Minimum Guarantee	Free Withdrawal	Minimum Premium	States Not Approved	Surrender Charges	Issue Ages	Commission
 A.M. Best 'A'	<b>Secure Index Seven</b> FPDA	<b>Point to Point Cap Index Strategy</b> 4.25% Cap  <b>Monthly Cap Index Strategy</b> 1.90% Monthly Cap  <b>Fixed Rate Strategy</b> 1.50% Current  <b>*NEW* Interest Rate Benchmark Strategy</b> 5.50 Multiplier	1% on 87.5% of premium less less any withdrawals	Interest only from Fixed Strategy in year 1 10% of accum. Value per year after 1st year	\$15,000 Qual/Non-Qual	NY, OR	7 Year: Issue Ages 0-55: 10,10,10,10,9,8,7  Issue Ages 56-80: 9, 8, 7, 6, 5, 4, 3	0-80 Q/NQ	0-80 5.00%
	<b>Secure Index Five</b> FPDA	<b>Point to Point Cap Index Strategy</b> 3.00% Cap  <b>Monthly Cap Index Strategy</b> 1.40% Monthly Cap  <b>Fixed Rate Strategy</b> 1.50% Current  <b>*NEW* Interest Rate Benchmark Strategy</b> 3.50 Multiplier	1% on 87.5% of premium less less any withdrawals	Interest only from Fixed Strategy in year 1 10% of accum. Value per year after 1st year	\$75,000 Qual/Non-Qual	NY, OR	5 Year: 8,7,5,6,5,5,4,5	0-80 Q/NQ	0-80 3.25%
	<b>Secure Index Outlook</b> SPDA	*** IMMEDIATE 3% BONUS ***  <b>Point to Point Cap Index Strategy</b> 3.50% Cap  <b>Monthly Cap Index Strategy</b> 1.50% Monthly Cap  <b>Fixed Rate Strategy</b> 1.50% Current	1% on 87.5% of premium less less any withdrawals	Interest only from Fixed Strategy in year 1 10% of accum. Value per year after 1st year	\$15,000 Qual/Non-Qual	Only Approved In: AK, CT, DE, MN NJ, PA, UT, WA	11 Year: 10,9,8,7,6,5,4,3,2,1	0-80 Q/NQ	0-80 6.00%
	<b>Envoy Series</b> FPDA	Fixed Rate 1 yr: <u>Six</u> <u>Nine</u> N/A    1.50% Pt to Pt Cap:        N/A    4.00%	1% on 87.5% of Premium less any withdrawals	10% of accumulation value each contract year	\$15,000 Qual/Non-Qual	MA, MS, NV NJ, NY, OR	6 Year: 9,9,9,9,8,7,6,5,4 (30 Day window after 6th year to withdraw)  9 Year: 9,9,9,9,8,7,6,5,4	0-80 Q/NQ	Six: 1.50% Nine: 6.50%

**INDEXED ANNUITIES (Continued)**

As of 2/1/2012	Product	Features/ Benefits	Minimum Guarantee	Free Withdrawal	Minimum Premium	States Not Approved	Surrender Charges	Issue Ages	Commission																									
 A.M. Best 'A+'	<b>OptiChoice</b> FPDA	<table border="0"> <tr> <td></td> <td align="center"><u>5 Yr</u></td> <td align="center"><u>7 Yr</u></td> <td align="center"><u>9 Yr</u></td> <td></td> </tr> <tr> <td><b>Fixed Rate 1 yr:</b></td> <td align="center">1.15%</td> <td align="center">1.20%</td> <td align="center">1.30%</td> <td></td> </tr> <tr> <td><b>Perf Triggered:</b></td> <td align="center">2.50%</td> <td align="center">2.50%</td> <td align="center">2.50%</td> <td></td> </tr> <tr> <td><b>1-Yr monthly cap:</b></td> <td align="center">1.50%</td> <td align="center">1.55%</td> <td align="center">1.60%</td> <td></td> </tr> <tr> <td><b>1-Yr monthly avg:</b></td> <td align="center">9.00%</td> <td align="center">9.00%</td> <td align="center">9.00%</td> <td></td> </tr> </table>		<u>5 Yr</u>	<u>7 Yr</u>	<u>9 Yr</u>		<b>Fixed Rate 1 yr:</b>	1.15%	1.20%	1.30%		<b>Perf Triggered:</b>	2.50%	2.50%	2.50%		<b>1-Yr monthly cap:</b>	1.50%	1.55%	1.60%		<b>1-Yr monthly avg:</b>	9.00%	9.00%	9.00%		1.25% on 100% of Premium less any withdrawals	After 1st year, 10% of cash value each contract year	\$2,000 Qual \$5,000 Non-Qual	NY	5 Year: 9,8,7,6,5 7 Year: 9,8,7,6,5,4,3 9 Year: 9,8,7,6,5,4,3,2,1	0-85 5 & 7 Yr  0-80 9 Yr	5 Year: 0-75 5.00% 7 Year: 0-75 6.00% 9 Year: 0-75 7.00%
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 A.M. Best 'A+'	<b>Saver's Index</b> <b>Annuity III</b> FPDA	<b>Annual Reset with Point to Point !</b> <b>S&amp;P 500 Index</b> <b>100% Participation</b> <b>3.00% current cap</b> or <b>60% Participation</b> <b>3.25% current cap</b>	90% of premium paid compounded annually at at 3% interest. less any withdrawals	10% of accumulation value each contract year after first year	\$3,000 Qual \$10,000 Non-Qual	MA, ND, NY OR, VT, WA	10 Year: 10,10,9,9,8, 8,7,6,4,2	0-85 Q/NQ	Option 1: 0-75 8.00%  Option 2: 0-75 5.00%																									

**TRADITIONAL ANNUITIES**

As of 2/1/2012	Product	Rates / Net Yields	Minimum Guarantee	Free Withdrawal	Minimum Premium	States Not Approved	Surrender Charges	Issue Ages	Commission
<b>American General</b> Life A.M. Best 'A+'	<b>HorizonFlex</b> FPDA	<b>2% Bonus to premium in first year</b>  <b>1.60% current base rate</b>	1.50% guaranteed interest on annuity value	10% of annuity value in all years	\$2,000 Qual \$5,000 Non-Qual	AK, NJ, NY, UT	9 Year: 8,8,8,7,6,5,3,1,0	0-85 Q/NQ	0-85 5.00%
<b>Cincinnati Life</b> A.M. Best 'A'	<b>LifeHorizons</b> SPDA	<b>2.50% current rate</b>	1.50%	10% of account value once each year	\$5,000 Qual/Non-Qual	NY	7 Year: 7,6,5,4,3,2,1	0-80 Q/NQ	0-80 2.50%
<b>Cincinnati Life</b> A.M. Best 'A'	<b>LifeHorizons</b> FPDA	<b>2.50% current rate</b>	1.50%	10% of account value once each year	\$1,000 Qual/Non-Qual	NY	9 Year: 9,8,7,6,5,4,3,2,1	0-80 Q/NQ	0-80 2.50%


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**MULTI-YEAR ANNUITY RATES EFFECTIVE 2/1/12**

Guarantee Period*	AM Best Rating	Company Name	Product Name	Net Yield	Free Withdrawal	States Not Approved	Issue Ages	Commission (up to)
1 Year	A+	Integrity Life Insurance Co.	SPDA Series II	2.70%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	4.00%
2 Year	A+	Integrity Life Insurance Co.	NewMomentum	1.37%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	5.00%
3 Year	A+	American National	Palladium MYG Annuity	Withdrawn	10% of value	NY	0-85	1.50%
3 Year	A+	Integrity Life Insurance Co.	NewMomentum	1.25%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	5.00%
3 Year	A+	Integrity Life Insurance Co.	SPDA Series II	1.93%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	4.00%
4 Year	A	American National	Palladium MYG Annuity	Withdrawn	10% of value	NY	0-85	2.00%
4 Year	A	Integrity Life Insurance Co.	Momentum Advantage	1.18%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-86	2.00%
5 Year	A+	American National	Palladium MYG Annuity	1.20%	10% of value	NY	0-85	4.00%
5 Year	A+	Integrity Life Insurance Co.	Momentum Advantage	1.45%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-86	2.50%
5 Year	A+	Integrity Life Insurance Co.	NewMomentum	1.25%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	5.00%
5 Year	A+	Integrity Life Insurance Co.	SPDA Series II	1.65%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	3.00%
5 Year	B++	Sentinel Security Life	Personal Choice Annuity	3.15%	Rider available	New in MNI	0-90	2.25%
5 Year	A+	American General Life	HorizonSecure	1.50%	10% of value	NY	0-85	4.00%
6 Year	A+	American National	Palladium MYG Annuity	1.70%	10% of value	NY	0-85	2.50%
6 Year	A+	Integrity Life Insurance Co.	NewMomentum	1.47%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	5.00%
7 Year	A+	American National	Palladium MYG Annuity	2.19%	10% of value	NY	0-85	2.50%
7 Year	A	ING	Guarantee Choice	1.64%	10% of value	NJ	0-80	2.00%
7 Year	A+	Integrity Life Insurance Co.	Momentum Advantage	2.20%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	3.00%
7 Year	A+	Integrity Life Insurance Co.	NewMomentum	1.85%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	5.00%
7 Year	A+	Integrity Life Insurance Co.	SPDA Series II	1.39%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	3.00%
7 Year	A+	American General Life	HorizonSecure	2.10%	10% of value	NY	0-85	4.00%
7 Year	B++	Sentinel Security Life	Personal Choice Annuity	3.25%	Rider available	New in MNI	0-90	2.25%
7 Year	B++	Liberty Life Insurance Co.	7 MYG	3.24%	10% of value	AK, MD, NJ, NY, OR, PA, TX, UT,	0-80	2.75%
8 Year	A+	American National	Palladium MYG Annuity	2.55%	10% of value	NY	0-85	2.50%
9 Year	A+	American National	Palladium MYG Annuity	2.27%	10% of value	NY	0-85	3.00%
10 Year	A+	American National	Palladium MYG Annuity	2.55%	10% of value	NY	0-85	4.00%
10 Year	A	ING	Guarantee Choice	2.10%	10% of value	NJ	0-80	2.00%
10 Year	A+	Integrity Life Insurance Co.	Momentum Advantage	2.52%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-83	3.50%
10 Year	B++	Sentinel Security Life	Personal Choice Annuity	3.35%	Rider available	New in MNI	0-90	2.75%
10 Year	A+	Integrity Life Insurance Co.	NewMomentum	2.22%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	5.00%

\* Contract may have a longer surrender schedule than the guarantee period. Some contracts allow for a 30-day window to withdraw funds penalty free after initial guarantee, others do not.  
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**LONG-TERM CARE ANNUITIES**

As of 2/1/2012	Product	Product Details / Rate Information	Minimum Guarantee	Free Withdrawal	Minimum Premium	States Not Approved	Surrender Charges	Issue Ages	Commission
United of Omaha A.M. Best 'A+'	Living Care Annuity	Up to 3X Annuity value for LTC benefits  Call us to find out the current First Year Guaranteed Rate  Long term care rider charge is based on age of owner at time of contract issue	2.25% guaranteed interest on annuity value	10% of annuity value annually after the first year	NON-QUAL ONLY \$50,000 Minimum \$300,000 Maximum (without approval)	CA, CT, DC, FL, HI KS, MD, MA, MT, NH NJ, NY, OH, OR, PA TN, TX, VT, VA, WA	10 Year: 9,9,8,7,6,5,4,3,2,1	40-79 NON-QUAL	40-75 4.00% 76-79 3.00%
 A.M. Best 'A+'	Long-Term Care Annuity	Double or Triple leverage option available for LTC benefits  Current 1.55% Rate for 7 years  Long term care rider charge is based on age of owner at time of contract issue and leverage option chosen	1.25% minimum during guarantee period	10% of annuity value annually beginning first year	NON-QUAL ONLY \$50,000 Minimum \$600,000 Maximum (without approval)	CA, CO, CT, DE, FL HI, ID, IL, IN, KS, MT NV, NH, NJ, NY, OH OR, PA, TN, TX, UT VT, VA, WA, WI	7 Year: 8,8,7,6,5,4,3	45-74 NON-QUAL	45-74 4.00%