

Top Selling Fixed Indexed Annuity Product Matrix - November 2009

800-752-0207

Carrier	A.M. Best Rating	Product Name	Surrender Charge Length	Approved in All States Except	Maximum Issue Age	Minimum Premium	Commission (Most Ages)	Accumulation Value Highlights	Income Rider Highlights	Cost of Income Rider	What Makes It Special
Allianz	A	Endurance Plus	10 years	NY OR WA	80	\$10,000	8%	Wide choice of indices and crediting methods including S&P, Nasdaq, FTSE, and blended index	20% income bonus and 105% participation when client elects a withdrawal option after 10 years of deferral, payments continue to increase with indexed interest	Free	20% income bonus plus payments continue to increase with indexed interest
Allianz	A	MasterDex X	10 years	CT NV NY OR WA	80	\$20,000	7%	10% premium bonus, wide choice of indices and crediting methods including S&P, Nasdaq, EURO STOXX, and blended index	Grows by 8% of the premium annually (simple interest)	0.60%	10% premium bonus on a 10-year surrender charge
American Equity	A-	Retirement Gold	10 years	AL CT MN NV NY PA WA	78	\$5,000	6% at issue, additional 1.05% paid 1 year later and 1.15% paid 2 years later	10% premium bonus vests over 14 years, wide choice of methods applied to the S&P 500	Choice of accumulation at 5% annually (for free) or 8% annually (0.45% annual fee)	Free or 0.45%	10% premium bonus, plus this carrier is taking the lead in fighting 151A
Annexus (American Investors Life)	A	BalancePlus Bonus Annuity 12	12 years	AK CT DE MN NJ NY OR PA UT WA	76	\$5,000	8%	8% premium bonus, patented Balanced Allocation Strategy is a blend of fixed and 4-year S&P 500 performance, 1.1% annual fee for the 8% premium bonus, optional death benefit rider grows by 5% annually	Grows by 8% annually, doubles the payment for permanent nursing home confinement	0.75%	8% premium bonus, plus patented Balanced Allocation Strategy, plus income rider includes a nursing home benefit
Annexus (American Investors Life)	A	BalancePlus Annuity Select 10	10 years	NJ NY OR	78	\$5,000	7%	Patented Balanced Allocation Strategy is a blend of fixed and 5-year S&P 500 performance with 100% participation and no caps or spreads, optional death benefit rider grows by 5% annually	Grows by 8% annually, doubles the payment for permanent nursing home confinement	0.75%	Patented Balanced Allocation Strategy, plus income rider includes a nursing home benefit
Annexus (American Investors Life)	A	BalancePlus Annuity Select 6	6 years	NJ NY OR	82	\$5,000	4%	Patented Balanced Allocation Strategy is a blend of fixed and 6-year S&P 500 performance with 100% participation and no caps or spreads, optional death benefit rider grows by 4% annually	Grows by 8% annually, doubles the payment for permanent nursing home confinement	0.75%	Short surrender charge duration, plus patented Balanced Allocation Strategy, plus income rider includes a nursing home benefit
Aviva	A	Income Select Bonus	10 years	AK CT DE MN NJ NY OR PA UT WA	78	\$5,000	7%	8% premium bonus, wide choice of indices and crediting methods including S&P, Hang Seng, EURO STOXX, and blended index	Lower cost rider accumulates 105% of premium plus premium bonus plus 6% interest, higher cost rider accumulates 100% of premium plus premium bonus plus 7.2% interest and doubles the payment for permanent nursing home confinement	0.60% or 0.75%	8% premium bonus, plus income rider choices include a nursing home benefit
Forethought	A-	Income 125	10 years	AK NV NY OR WA	85	\$25,000	7%	Three S&P 500 options: monthly cap, monthly average cap, annual point-to-point cap	25% income bonus at issue, 5% annual growth for 10 years, income value doubles in ten years, ask us about our proprietary income calculator	Free	25% income bonus
RBC	A	Enhanced Choice 12	12 years	AK CT DE HI MN NJ NY OK OR PA UT WA	80 Q, 85 NQ	\$5,000	8%	5% premium bonus, choice of two methods using the DJIA	Adds an additional 1% income bonus, includes a long-term care benefit: if the owner becomes unable to perform 2 of 6 ADL's, the income is increased by 50%	0.60%	Income rider includes an LTC benefit

For full details, including variations by state and issue age, as well as marketing materials, forms, and any changes since this matrix was compiled, go to www.insurmark.net or call 800-752-0207.

We offer every fixed indexed annuity available from these carriers:

Allianz	Annexus	Forethought	Lincoln	RBC
American Equity	Aviva	Fort Dearborn	National Western	Sun
American National	EquiTrust	Great American	Old Mutual	

