

# Best Rates MYGA Product Matrix - November 2009

800-752-0207

Surrender Charge Length	Carrier	A.M. Best Rating	Product Name	Approved in All States Except	Maximum Issue Age	Minimum Premium	Commission (Most Ages)	Effective Interest Rate
1 year	Allianz	A	Dominator Select	CA CT DE MA MT NJ NV NY OK OR PA WA	85	\$25,000	0.25%	1.50%
2 years	Allianz	A	Dominator Select	CA CT DE MA MT NJ NV NY OK OR PA WA	85	\$25,000	0.50%	1.55%
3 years	American National	A	Palladium MYG	NY UT	85	\$5,000	1.50%	2.00%
4 years	Lincoln	A+	MyGuarantee Plus	CA IL MS NV NY OR VA	85	\$10,000	1%	2.30%
5 years	American Equity	A-	Guarantee 5	AK AL MO NY	80	\$10,000	3%	3.65%
6 years	American National	A	Palladium MYG	NY UT	85	\$5,000	2.50%	3.15%
7 years	American Equity	A-	Guarantee 7	AK AL MO NY OR WA	80	\$10,000	3%	3.75%
8 years	American National	A	Palladium MYG	NY UT	85	\$5,000	2.50%	3.60%
9 years	Lincoln	A+	MyGuarantee Plus	CA IL MS NV NY OR VA	85	\$10,000	2.50%	3.45%
10 years	American National	A	Palladium MYG	NY UT	85	\$5,000	4%	3.55%

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](http://www.insurmark.net) or call **800-752-0207**.

We offer every multi-year guaranteed annuity available from these carriers:

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

**MYGA Yield Curve**

