



FPDA/SPDA/MYG ANNUITY RATES

Effective 03/03/2010

THIS SPREADSHEET IS FOR AGENT USE ONLY AND IS TO BE USED AS A GUIDE ONLY. PLEASE SEE CARRIER LITERATURE/CONTRACT FOR DETAILS

CARRIER	PLAN	CURRENT RATE (1ST YEAR BONUS)	AEY FOR MYG	Commission (Reduced at older ages)	LAST CHANGE
Allianz	Dominator Plus 5yr 25-99K	2.75	2.75	3.00%	2.1.10
Allianz	Dominator Plus 5yr 100K+	2.85	2.85	3.00%	2.1.10
Allianz	Dominator Plus 10yr 25-99K	3.80	3.80	4.00%	2.1.10
Allianz	Dominator Plus 10yr 100K+	3.90	3.90	4.00%	2.1.09
Allianz	Dominator Select 1yr	1.50	1.50	0.25%	10.6.09
Allianz	Dominator Select 1yr 100K+	1.60	1.60	0.25%	10.6.09
Allianz	Dominator Select 2yr	1.55	1.55	0.50%	10.6.09
Allianz	Dominator Select 2yr 100K+	1.65	1.65	0.50%	10.6.09
Allianz	Dominator Select 3yr	1.80	1.80	1.50%	2.1.10
Allianz	Dominator Select 3yr 100K+	1.90	1.90	1.50%	2.1.10
American National	Palladium MYG 3yr	2.00	2.00	1.50%	11.1.09
American National	Palladium MYG 3yr 100K+	2.10	2.10	1.50%	11.1.09
American National	Palladium MYG 4yr	2.15	2.15	2.00%	11.1.09
American National	Palladium MYG 4yr 100K+	2.25	2.25	2.00%	11.1.09
American National	Palladium MYG 5yr	3.50 (1.00)	2.70	4.00%	11.1.09
American National	Palladium MYG 5yr 100K+	3.60 (1.00)	2.80	4.00%	11.1.09
American National	Palladium MYG 6yr	3.25	3.25	2.50%	2.1.10
American National	Palladium MYG 6yr 100K+	3.35	3.35	2.50%	2.1.10
American National	Palladium MYG 7yr	4.35 (1.00)	3.49	2.50%	2.1.10
American National	Palladium MYG 7yr 100K+	4.45(1.00)	3.59	2.50%	2.1.10
American National	Palladium MYG 8yr	3.7	3.70	2.50%	2.1.10
American National	Palladium MYG 8yr 100K+	3.8	3.80	2.50%	2.1.10
American National	Palladium MYG 9yr	5.20(2.00)	3.42	3.00%	2.1.10
American National	Palladium MYG 9yr 100K+	5.30(2.00)	3.52	3.00%	2.1.10
American National	Palladium MYG 10yr	4.55	3.65	4.00%	2.1.10
American National	Palladium MYG 10yr 100K+	4.65	3.75	4.00%	2.1.10
American National	Wealthquest Citadel 5 <100K	3.45(1.00)		4.00%	11.1.09
American National	Wealthquest Citadel 5 100K+	3.55(1.00)		4.00%	11.1.09
American National	Wealthquest Citadel 7 <100K	4.60(2.00)		4.50%	11.1.09
American National	Wealthquest Citadel 7 100K+	4.70(2.00)		4.50%	11.1.09
American National	Palladium Advisor	3.25(1.00)*		3.00%	11.1.09
* Rate is 25bps lower in MN, OR & PA					
Genworth	Smart Rate <50k 1yr	3.60(2.00)		4.50%	2.10.10
Genworth	Smart Rate 50-99K 1yr	4.10(2.50)		4.50%	2.10.10
Genworth	Smart Rate 100K+ 1yr	4.60(3.00)		4.50%	2.10.10
Genworth	Smart Rate <50k 3yr	2.75(1.00)		4.50%	2.10.10
Genworth	Smart Rate 50-99K 3yr	2.85(1.10)		4.50%	2.10.10
Genworth	Smart Rate 100K+ 3yr	2.95(1.20)		4.50%	2.10.10
Genworth	Smart Rate <50k 5yr	2.4		4.50%	2.10.10
Genworth	Smart Rate 50-99K 5yr	2.5		4.50%	2.10.10
Genworth	Smart Rate 100K+ 5yr	2.6		4.50%	2.10.10
ALL SMART RATE CONTRACTS HAVE A 7YR SURRENDER SCHEDULE					
Great American	Stars and Stripes 5yr 5-99K	3.90(1.0)	3.30	3.00%	1.11.10
Great American	Stars and Stripes 5yr 100K+	4.00(1.0)	3.40	3.00%	1.11.10
Stars and Stripes base rate increases 10bps yrs 2-5					
ING	Guar Choice 7yr	2.75	2.75	2.25%	12.10.09
ING	Guar Choice 7yr 75K+	3.90(1.0)	3.30	2.25%	12.10.09
ING	Guar Choice 10yr	3.7	3.70	2.25%	9.30.09
ING	Guar Choice 10yr 75K+	4.70(1.0)	3.80	2.25%	9.30.09

**801 N. 500 W., SUITE 200, BOUNTIFUL, UT 84010
OFFICE: (888) 886-6513 EMAIL: ANNUITY@QLIFEAGENCY.COM
WEB: QLIFEAGENCY.COM**



FPDA/SPDA/MYG ANNUITY RATES

Effective 03/03/2010

THIS SPREADSHEET IS FOR AGENT USE ONLY AND IS TO BE USED AS A GUIDE ONLY. PLEASE SEE CARRIER LITERATURE/CONTRACT FOR DETAILS

CARRIER	PLAN	CURRENT RATE (1ST YEAR BONUS)	AEY FOR MYG	Commission (Reduced at older ages)	LAST CHANGE
Integrity	Momentum Advantage 4 year	2.75	2.18	2.00%	11.30.09
Integrity	Momentum Advantage 5 year	3.2	2.6	2.50%	2.28.10
Integrity	Momentum Advantage 7 year	4.05	3.4	3.00%	2.28.10
Integrity	Momentum Advantage 10 year	4.35	3.67	3.50%	2.28.10
Integrity	New Momentum 1 year QIO	5		5.00%	11.1.09
Integrity	New Momentum 2 year	2.75	2.37	5.00%	11.30.09
Integrity	New Momentum 3 year	2.75	2.25	5.00%	11.30.09
Integrity	New Momentum 5 year	2.9	2.3	5.00%	2.28.10
Integrity	New Momentum 6 year	3.3	2.67	5.00%	11.30.09
Integrity	New Momentum 7 year	3.6	2.95	5.00%	2.28.10
Integrity	New Momentum 10 year	3.9	3.22	5.00%	2.28.10
Investors Ins Corp	RateMark 3	2.5	2.5	2.25%	2.1.10
Investors Ins Corp	RateMark 5	2.85	2.85	3.00%	2.1.10
Investors Ins Corp	RateMark 7	3.1	3.1	4.00%	2.1.10
Investors Ins Corp	Rate Mark 10	3.2	3.2	4.00%	3.1.10
Life of the Southwest	SureRate 2	1	1	0.90%	11.22.09
Life of the Southwest	SureRate 2 100K+	1.15	1.15	0.90%	11.22.09
Lincoln Benefit Life	Sure Horizon II 1yr guar	2.30(1.00)		4.75%	11.23.09
Lincoln Benefit Life	Sure Horizon II 1yr guar 100K+	2.55(1.00)		4.75%	11.23.09
Lincoln Benefit Life	Sure Horizon II 3yr guar	2.30(1.00)		4.75%	11.23.09
Lincoln Benefit Life	Sure Horizon II 3yr guar 100K+	2.55(1.00)		4.75%	11.23.09
Lincoln Benefit Life	Sure Horizon II 6yr guar	2.50(1.00)		4.75%	11.23.09
Lincoln Benefit Life	Sure Horizon II 6yr guar 100K+	2.75(1.00)		4.75%	11.23.09
Lincoln Financial	Classic 5	3.30(1.00)	2.5	4.00%	9.15.09
Lincoln Financial	Classic 5 100K+	4.30(2.00)	2.7	4.00%	9.15.09
Lincoln Financial	Classic 7	4.75(2.00)	3.03	5.00%	9.15.09
Lincoln Financial	Classic 7 100K+	5.75(3.00)	3.17	5.00%	9.15.09
Lincoln Financial	New Directions 6	2.9	2.9	3.50%	9.15.09
Lincoln Financial	New Directions 6 \$100k+	3.1	3.1	3.50%	9.15.09
Lincoln Financial	New Directions 8	3.2	3.2	4.50%	9.15.09
Lincoln Financial	New Directions 8 \$100k+	3.35	3.35	4.50%	9.15.09
Principal	FPDA Plus 1yr	3.37(1.00)		4.50%	4.1.09
Principal	FPDA Plus 1yr 100k+	4.39(2.00)		4.50%	4.1.09
Principal	FPDA Plus 5yr	2.65		4.50%	4.1.09
Principal	FPDA Plus 7yr	2.55		4.50%	4.1.09
Principal	Guarantee Annuity 1yr	3.37(1.00)		4.10%	4.1.09
Principal	Guarantee Annuity 1yr 100K+	4.39(2.00)		4.10%	4.1.09
Principal	Guarantee Annuity 3yr	2.50		4.10%	4.1.09
Principal	Guarantee Annuity 5yr	2.60	2.60	4.10%	4.1.09
Principal	Select Series 3yr	2.00	2.00	1.00%	4.1.09
Principal	Select Series 3yr 100K+	2.00	2.00	1.00%	
Principal	Select Series 6yr	2.35	2.35	3.25%	4.1.09
Principal	Select Series 6yr 100K+	2.55	2.55	3.25%	4.1.09
Principal	Select Series 9yr	2.45	2.45	5.00%	4.1.09
Principal	Select Series 9yr 100K+	2.65	2.65	5.00%	4.1.09
RBC/BMA	3+3 MYG	3.00	3.00	2.00%	10.1.09
RBC/BMA	Master Builder	3.00		6.25%	10.1.09
RBC/BMA	Value Master	4.00(2.00)		8.50%	11.1.09
Standard	Focus Growth 5	3.00	3.00	3.00%	3.1.10

801 N. 500 W., SUITE 200, BOUNTIFUL, UT 84010
OFFICE: (888) 886-6513 EMAIL: ANNUITY@QLIFEAGENCY.COM
WEB: QLIFEAGENCY.COM



FPDA/SPDA/MYG ANNUITY RATES

Effective 03/03/2010

THIS SPREADSHEET IS FOR AGENT USE ONLY AND IS TO BE USED AS A GUIDE ONLY. PLEASE SEE CARRIER LITERATURE/CONTRACT FOR DETAILS

CARRIER	PLAN	CURRENT RATE (1ST YEAR BONUS)	AEY FOR MYG	Commission (Reduced at older ages)	LAST CHANGE
Standard	Focus Growth 6	3.30	3.30	2.00%	3.1.10
Standard	Focus Growth 6 100K+	3.40	3.40	2.00%	3.1.10
Seven Year					
American National	Palladium MYG 7yr <100K	4.35 (1.00)	3.49	2.50%	2.1.10
American National	Palladium MYG 7yr >100K	4.45(1.00)	3.59	2.50%	2.1.10
Integrity	Momentum Advantage 7 year	4.05	3.40	3.00%	2.28.10
Investors Ins Corp	RateMark 7	3.1	3.1	4.00%	2.1.10
Lincoln Financial	Classic 7	4.75(2.00)	3.03	5.00%	9.15.09
Lincoln Financial	Classic 7 100K+	5.75(3.00)	3.17	5.00%	9.15.09
Principal	FPDA Plus 7yr	2.55	2.55	4.50%	4.1.09
Eight Year					
American National	Palladium MYG 8yr <100K	3.7	3.70	2.50%	2.1.10
American National	Palladium MYG 8yr >100K	3.8	3.80	2.50%	2.1.10
Lincoln Financial	New Directions 8	3.2	3.2	4.50%	9.15.09
Lincoln Financial	New Directions 8 \$100k+	3.35	3.35	4.50%	9.15.09
Nine Year					
American National	Palladium MYG 9yr <100K	5.20(2.00)	3.42	3.00%	2.1.10
American National	Palladium MYG 9yr >100K	5.30(2.00)	3.52	3.00%	2.1.10
Principal	Select Series 9yr	2.45	2.45	5.00%	4.1.09
Principal	Select Series 9yr 100K+	2.65	2.65	5.00%	4.1.09
Ten Year					
Allianz	Dominator Plus 10yr 25-99K	3.80	3.80	4.00%	2.1.10
Allianz	Dominator Plus 10yr 100K+	3.90	3.90	4.00%	2.1.09
American National	Palladium MYG 10yr <100K	4.55	3.65	4.00%	2.1.10
American National	Palladium MYG 10yr >100K	4.65	3.75	4.00%	2.1.10
ING	Guarantee Choice 10 15k	3.7	3.70	3.25%	9.30.09
ING	Guarantee Choice 10 >75k	4.70(1.00)	3.80	3.25%	9.30.09
Integrity	Momentum Advantage 10 year	4.35	3.67	3.50%	2.28.10
Investors Ins Corp	Rate Mark 10	3.2	3.2	4.00%	3.1.10

**801 N. 500 W., SUITE 200, BOUNTIFUL, UT 84010
OFFICE: (888) 886-6513 EMAIL: ANNUITY@QLIFEAGENCY.COM
WEB: QLIFEAGENCY.COM**