

800-333-1999

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GUARANTEED RATE ANNUITIES

Rates as of
May 11, 2012

<i>Guaranteed Rate Annuities May 11, 2012</i>	<i>Product / Interest Rate Additional Interest</i>	<i>Free Withdrawal/Minimum Premium State Availability</i>	<i>Issue Ages Surrender Charges/Riders</i>	<i>Commission</i>
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Athene Annuity & Life Assurance Company - Wilmington, DE

A.M. Best (B++) Good (5th highest of 16)

7 MYG (SPDA) AN3015	Free Withdrawal: Up to 10% of the accumulation value may be withdrawn free of charges each year (\$500 min) after the first contract year. RMD available immediately. Minimum Premium: \$5,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: AK, MD, NJ, NY, OR, PA, TX, UT	Issue Ages: 0-80 Q/NQ Surrender Charges: (7 Yr) 7 - 7 - 7 - 6 - 5 - 4 - 3 - 0 % +/- MVA Riders: NCR, TIR DB = AV	2.75% Ages 0-75 1.50% Ages 76-80								
1% First Year Interest Rate Enhancement!											
<table border="1"> <tr> <td></td> <td><i>1st Year</i></td> <td><i>Years 2 +</i></td> <td><i>Effective Annual Rate</i></td> </tr> <tr> <td>7 MYG</td> <td>3.45%</td> <td>2.45%</td> <td>2.59%</td> </tr> </table>					<i>1st Year</i>	<i>Years 2 +</i>	<i>Effective Annual Rate</i>	7 MYG	3.45%	2.45%	2.59%
				<i>1st Year</i>	<i>Years 2 +</i>	<i>Effective Annual Rate</i>					
7 MYG	3.45%	2.45%	2.59%								
Five additional premiums allowed in first 12 months (min. \$500 ea)											

60-day rate hold available. Product/features not available in all states. See annuity contract for full details.

MaxRate (MYGA) (SPDA) MYGL-C & ICC11MYGL-C	Free Out: During the last 30 days of each guarantee period the owner may request a partial withdrawal, full surrender or elect an income option without incurring a market value adjustment or any withdrawal charges. The owner will receive the accumulation value during this time. Minimum Premium: \$5,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: CA, DE, FL, NY	Issue Ages: 0-80 Q/NQ Surrender Charges: (5 Yr) 9 - 8 - 7 - 6 - 5 - 0 % +/- MVA (7 Yr) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0 % +/- MVA Renewal Surrender Charges: (5 Yr) 5 - 5 - 5 - 5 - 5 - 0 % +/- MVA (7 Yr) 5 - 5 - 5 - 5 - 5 - 4 - 3 - 0 % +/- MVA Riders: NONE *DB = AV	MaxRate 5 2.25% Ages 0-75 1.50% Ages 76-80 MaxRate 7 2.50% Ages 0-75 1.70% Ages 76-80												
1% First Year Interest Rate Enhancement!															
<table border="1"> <tr> <td></td> <td><i>1st Year</i></td> <td><i>Years 2 +</i></td> <td><i>Effective Annual Rate</i></td> </tr> <tr> <td>MaxRate 5</td> <td>3.80%</td> <td>2.80%</td> <td>3.00%</td> </tr> <tr> <td>MaxRate 7</td> <td>4.10%</td> <td>3.10%</td> <td>3.24%</td> </tr> </table>					<i>1st Year</i>	<i>Years 2 +</i>	<i>Effective Annual Rate</i>	MaxRate 5	3.80%	2.80%	3.00%	MaxRate 7	4.10%	3.10%	3.24%
				<i>1st Year</i>	<i>Years 2 +</i>	<i>Effective Annual Rate</i>									
MaxRate 5	3.80%	2.80%	3.00%												
MaxRate 7	4.10%	3.10%	3.24%												
Five additional premiums allowed in first 6 months (min. \$500 ea)															

Product/features not available in all states. See annuity contract for full details. *DB=SV in North Dakota.

American Equity Investment Life Insurance Company 50325

A.M. Best (A-) Excellent S&P (BBB) Good

Guarantee Series (SPDA-MYGA) MVA*	Free Withdrawal: After 1st year: Annually, penalty-free withdrawal of interest credited that contract yr. Minimum Premium: \$10,000 Q/NQ Maximum Premium: \$1,000,000 ages 0-69 \$750,000 ages 70-74 \$500,000 ages 75-80 STATES NOT APPROVED: AK, AL, MO, NV, NY (7 yr not approved in OR, WA)	Issue Ages: 0-80 Q/NQ Surrender Charges: (5 Yr) 9-8-7-6-5-0 % +/- MVA (7 Yr) 9-8-7-6-5-4-3-0 % +/- MVA *no MVA in CA, DE, MN, PA, WA Riders: NCR-3 DB = AV	3.00% Ages 0-75 2.00% Ages 76-80 Diff. in CA, DE, MN, PA, WA
Guarantee 5 2.30% (1.80% in CA, DE, MN, PA, WA)			
Guarantee 7 2.70% (2.20% in CA, DE, MN, PA)			

Mutual of Omaha Insurance Company

A.M. Best (A+) Superior S&P (A+) Strong

Ultra-Secure® Plus (SPDA)	Free Withdrawal: 10% annual withdrawal - available immediately. Minimum Premium: \$5,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY	Issue Ages: 0-89 Q/NQ Surrender Charges: (5 Yr) 6-6-6-6-5-0 % +/- MVA (7 Yr) 6-6-6-6-5-4-3-0 % +/- MVA Riders: TIR, UW DB = AV	4.00% Ages 0-75 3.00% Ages 76-80 2.00% Ages 81+
5 Yr Guarantee 2.15% 1st Yr 1.15% Yrs 2-5			
7 Yr Guarantee 1.80% Years 1 - 7			

Many unique riders along with Return of Purchase payment Call for details! On full surrender, minimum surrender value is return of premiums paid, less any cumulative withdrawals. Additional 0.15% added to the interest rate on purchase payment and accumulation values of \$50,000 or higher.

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Rider Abbreviations: FWR - Flexible Withdrawal; NCR - Nursing Home Confinement; TIR - Terminal Illness; UW - Unemployment Waiver; DB - Death Benefit; AV - Accumulation Value; SV - Surrender Value.

Guaranteed Rate Annuities May 11, 2012	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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American National Insurance Company

A.M. Best (A) Superior S&P (A+) Strong

Palladium[®] MYG (SPDA)	1st Year	Base Rate	Effective Yield	Free Withdrawal: In the 1st policy year, all interest earned may be withdrawn. Starting in the 2nd year up to 10% of the annuity value as of the beginning of the policy year may be withdrawn. Minimum Premium: \$5,000 Q/NQ Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY, UT	Issue Ages: 0-85 Q/NQ Surrender Charges: (10 Yr) 8-8-8-7-6-5-4-3-2-1-0 % +/- MVA (EID in VA, VT, WA) no MVA in OR, PA <i>If client selects 3,4,5,6,7,8,9 year term, client has a 30 day window following the end of the selected term period to move their money w/out the MVA or surrender charge applying.</i> Riders: Disability Waiver Confinement Waiver DB = AV	5 Yr. 3.00% 6, 7, 8 Yr. 2.50% 9 Yr. 3.00% 10 Yr. 4.00% Ages 80+ Reduced	
	5 Yr Guarantee	2.00%	1.00%				1.20%
	6 Yr Guarantee	1.90%	1.90%				1.90%
	7 Yr Guarantee	3.05%	2.05%				2.19%
	8 Yr Guarantee	2.55%	2.55%				2.55%
	9 Yr Guarantee	4.35%	2.35%				2.57%
10 Yr Guarantee	3.45%	2.45%	2.55%				

Initial contributions of \$100,000+ receive an additional 10 basis points for the life of the contract. Rates subject to change for new issues at any time.

EquiTrust Life Insurance Company[®]

A.M. Best (B+) Good

S&P (A-) Strong

Certainty Select[®] (SPDA)	1st Year	Years 2 +	Effective Rate	Free Withdrawal: Cumulative interest beginning immediately Minimum Premium: \$10,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: IN, MN, NY, OR, UT, WA	Issue Ages: 0-90 Q/NQ Surrender Charges: (5 Yr) 10-10-9-9-8-0 % +/- MVA (6 Yr) 10-10-9-9-8-8-0 % +/- MVA (8 Yr) 10-10-9-9-8-8-7-7-0 % +/- MVA (10 Yr) 10-10-9-9-8-8-7-7-6-5-0 % +/- MVA <i>Different in AK, CT, SC, TX (no MVA in VT)</i> **Riders: NCR DB = AV	3.00% Ages 0-80 2.25% Ages 81-90	
	5 Yr Guarantee	2.75%	2.75%				2.75%
	6 Yr Guarantee	3.00%	3.00%				3.00%
	8 Yr Guarantee	4.00%	3.00%				3.13%
	10 Yr Guarantee	3.50%	3.50%				3.50%

Minimum Guarantee is 87.5% of premium minus withdrawals, accumulated at 2% for 2012 contracts. Optional Rider also available, please call for details and rates. **NCR not available in MA.

American General Life Insurance Company

A.M. Best (A) Excellent

S&P (A+) Strong

AG HorizonSelect[®] (SPDA)* #05377	5 Year Term	1.35%	2.00% in CA	Free Withdrawal: Up to 10% of the annuity value as of previous contract anniversary (10% of premium in the first contract year) may be taken out as a partial withdrawal, systematic withdrawal, RMD or in any combination thereof. Minimum Premium: \$5,000 NQ/Q Maximum Premium: w/o home office approval \$1,000,000 ages 0-75 \$500,000 ages 75+ STATES NOT APPROVED: AK, MN, MO, NJ, NY, OH, OR, PA, UT, WA	Issue Ages: 0-85 Q/NQ (0-84 Q/NQ in OK) Surrender Charges: (10 Yr) 10-9-8-7-6-5-4-3-2-1-0 % +/- MVA in DE, SC, TX: (9 Yr) 9-8-7-6-5-4-3-2-1-0 % +/- MVA Riders: Extended Care DB = AV	4.00% Ages 0-80 3.00% Ages 81-85 Different in DE, NV, SC, TX
	7 Year Term	1.90%	2.00% in CA			
	10 Year Term	2.15%	Not available in DE, NV, SC, TX			
AG HorizonSecure[®] (SPDA)* #05376	5 Year Term	1.10%	Not available in CA	Free Withdrawal: Up to 10% of the annuity value as of previous contract anniversary (10% of premium in the first contract year) may be taken out as a partial withdrawal, systematic withdrawal, RMD or in any combination thereof. Minimum Premium: \$5,000 NQ/Q Maximum Premium: w/o home office approval \$1,000,000 ages 0-75 \$500,000 ages 75+ STATES NOT APPROVED: AK, NY, UT	Issue Ages: 0-85 Q/NQ (0-84 Q/NQ in OK) Surrender Charges: (10 Yr) 10-9-8-7-6-5-4-3-2-1-0 % no MVA in MN, NJ, PA, SC, TX: (9 Yr) 9-8-7-6-5-4-3-2-1-0 % no MVA Riders: Extended Care DB = AV	4.00% Ages 0-80 3.00% Ages 81-85 Different in MN, NJ, NV, PA, SC
	7 Year Term	1.65%	2.00% in CA			

Annuities issued by American General Life Insurance Company (AGL), 2727-A Allen Parkway, Houston, Texas 77019. The underwriting risks, financial and contractual obligations and support functions associated with products issued by AGL are its responsibility. AGL does not solicit business in the state of New York. Annuities and riders not available in all states. Guarantees are subject to the claims-paying ability of the issuing insurance company. Annuity contracts are not insured by the FDIC, the Federal Reserve Board or any similar agency. The contract is not a deposit or other obligation of, nor is it guaranteed or endorsed by, any bank or depository institution.

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Guaranteed Rate Annuities May 11, 2012	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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North American Company For Life & Health Insurance A.M. Best (A+) Superior S&P (A+) Strong

<i>North American Guarantee Choice</i> SM (SPDA) up to \$199,999 \$200,000 +		Penalty-Free Withdrawal: Interest earned each year after the first contract year. Free systematic withdrawal of interest is allowed after 30 days, either monthly, quarterly, semi-annually or annually as long as each payment is at least \$50. Minimum Premium: \$10,000 NQ - \$2,000 Q Maximum Premium: 3 million w/o home office appr. STATES NOT APPROVED: AK, AL, DE, MN, MO, NV, NY, OR, UT, VA, WA	Issue Ages: 0-90 Q/NQ 0-85 Q/NQ in IN, OK Surrender Charges: (4 Yr) 10-10-10-10-0-0 % +/- MVA (5 Yr) 10-10-10-10-0-0 % +/- MVA (6 Yr) 10-10-10-10-9-0 % +/- MVA (7 Yr) 10-10-10-10-9-8-0 % +/- MVA (8 Yr) 10-10-10-10-9-8-6-0 % +/- MVA (9 Yr) 10-10-10-10-9-8-6-4-0 % +/- MVA (10 Yr) 10-10-10-10-9-8-6-4-2-0 % +/- MVA Riders: NCR DB = AV	2.50% Ages 0-80 1.875% Ages 81-85 1.25% Ages 86-90 Commissions are different in CT, FL, IL, IN, OK, TX
4 Year Guarantee	1.15% 1.45%			
5 Year Guarantee	1.65% 2.00%			
6 Year Guarantee	2.05% 2.25%			
7 Year Guarantee	2.35% 2.55%			
8 Year Guarantee	2.60% 2.80%			
9 Year Guarantee	2.80% 3.00%			
10 Year Guarantee	3.00% 3.15%			

The minimum guaranteed interest rate is 1.00%. Interest rates as of February 24, 2012 and are subject to change at anytime.

Fidelity & Guaranty Life Insurance Company - Baltimore, MD A.M. Best (B++) "(Good) for financial strength rating. 3rd highest of 16 ratings." 08-460

<i>FG Guarantee- Platinum</i> FGL SPDAMY-06 (2001) et al.		Free Withdrawal: Accumulated Interest Minimum Premium: \$5,000 NQ - \$2,000 Q Maximum Premium: \$600,000 w/o home office approval STATES NOT APPROVED: MN, NY, OR, WA	Issue Ages: 0-90 NQ 18-90 Q Surrender Charges: (7 Yr) 9-8-7-6-5-4-3 % +/- MVA The surrender charge is waived during the first 30 days of any renewal period. Riders: NCR, TIR, UW DB = AV	3 Year 1.50% 5 Year 2.50% 7 Year 3.25% Ages 80+ Reduced 50%
3 Year Term	1.20% Years 1-3			
5 Year Term	2.00% Years 1-5 1.85% in CT, NC, OK			
7 Year Term	2.40% Years 1-7			

Optional provisions and riders may have limitations, restrictions and additional charges. Surrender charges may apply to withdrawals. Withdrawals may be taxable and when made prior to age 59½, may result in tax penalties. A.M. Best rating as of October 10, 2011. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at home.fglife.com. Contracts issued by Fidelity & Guaranty Life Insurance Company, Baltimore MD. Subject to state availability. Certain restrictions may apply • No bank guarantee • Not FDIC/NCUA/NCUSIF insured • May lose value if surrendered early.

<i>FG Guarantee- Plus</i> FGL SPDAMY-MY (2001) et al.		Free Withdrawal: Accumulated Interest Minimum Premium: \$5,000 NQ - \$2,000 Q Maximum Premium: \$600,000 w/o home office approval STATES NOT APPROVED: MN, NY, OR, WA	Issue Ages: 0-90 NQ 18-90 Q Surrender Charges: (7 Yr) 9-8-7-6-5-4-3 % +/- MVA The surrender charge is waived during the first 30 days of any renewal period. DB = SV	5 Year 2.50% 7 Year 3.25% Ages 80+ Reduced 50%
5 Year Term	2.90% 1st Yr 1.90% Yrs 2-5 Effective Return 2.10%			
7 Year Term	3.30% 1st Yr 2.30% Yrs 2-7 Effective Return 2.44%			

Optional provisions and riders may have limitations, restrictions and additional charges. Surrender charges may apply to withdrawals. Withdrawals may be taxable and when made prior to age 59½, may result in tax penalties. A.M. Best rating as of October 10, 2011. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at home.fglife.com. Contracts issued by Fidelity & Guaranty Life Insurance Company, Baltimore MD. Subject to state availability. Certain restrictions may apply • No bank guarantee • Not FDIC/NCUA/NCUSIF insured • May lose value if surrendered early.

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Guaranteed Rate Annuities May 11, 2012	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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Genworth Life and Annuity Insurance company

A.M. Best (A) Excellent S&P (A) Strong

SecureLiving® Rate Saver (SPDA)				Free Withdrawal: The last 12 months of interest, minus any prior withdrawals during that period. Minimum Premium: \$25,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: DE, NY, OR	Issue Ages: 0-85 Q/NQ Surrender Charges: (5 Yr) 9-8-7-6-5-0 % +/- MVA (7 Yr) 9-8-7-6-5-4-3-0 % +/- MVA Riders: NCR DB = AV	5 Yr Term 2.00% Ages 0-75 1.35% Ages 76-80 0.70% Ages 81-85 7 Yr Term 2.75% Ages 0-75 2.15% Ages 76-80 1.50% Ages 81-85	
\$25,000 - \$99,999	\$100,000 - \$249,999	\$250,000 or more					
5 Year Term	1.85%	2.05%	2.15%				
7 Year Term	2.40%	2.60%	2.70%				

No surrender charges or MVA will apply during the last 30 days of each Guarantee Term. A new surrender schedule and MVA will apply upon renewal.

ING USA Annuity and Life Insurance Company

A.M. Best (A) Excellent S&P (A) Strong AD070283

ING Guarantee Choice Annuity (SPDA)				Free Withdrawal: Interest only in the first contract year. After the first contract year, 10% of the accumulation value each contract year without an MVA or surrender charge. Minimum Premium: \$15,000 Q/NQ Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY	Issue Ages: 0-80 Q/NQ Based on issue date Surrender Charges: (9 Yr) 9-8-7-6-5-4-3-2-1-0 % +/- MVA The surrender charge is waived for 30 days following the end of an interest rate guarantee period. Riders: NCR except in MA & PA DB = AV	7 Year 2.50% 10 Year 3.25%	
\$15,000 Band		\$75,000 Band					
7 Year Term	1.50% Yrs 1-7	2.50% 1st Yr Average	1.50% Yrs 2-7 1.64%				
10 Year Term	1.75% Yrs 1-10	2.75% 1st Yr Average	1.75% Yrs 2-10 1.85%				

IRAs and other qualified plans are already tax deferred. Guarantees based on claims paying ability of insurer. Withdrawals before age 59 ½ may result in 10% federal penalty tax. Contracts issued by ING USA Annuity & Life Insurance Company, 909 Locust Street, Des Moines, IA 50309. Product/features not available in all states. Withdrawals do not participate in index interest. Interest Rates/Participation Rates/Index Caps/Index Spreads subject to change. The assets and rankings of ING have no impact on ING USA Annuity & Life Insurance Company's ability to meet its obligations or upon the performance of its products. A (Excellent) by A.M. Best, A (Strong) by Standard & Poor's, A- (Strong) by Fitch (formerly Duff & Phelps), A2 (Good) by Moody's Investor Services, B (Good) by Weiss Ratings Inc.

Great American Life Insurance Company®

A.M. Best (A) Excellent S&P (A+) Strong

SecureGain 5SM (SPDA) P1088011NW				Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two Minimum Premium: \$10,000 Q/NQ Maximum Premium: w/o home office approval \$750,000 ages 0-79 \$500,000 ages 80+ STATES NOT APPROVED: NY	Issue Ages: 0-89 NQ 18-89 Q Surrender Charges: (5 Yr) 9 - 8 - 7 - 6 - 5 - 0% +/- MVA **Riders: NCR, TIR DB = AV	2.75% Ages up to 80 1.75% Ages 81-89		
.25% First Year Interest Rate Bonus!								
1st Year Rate:	1.70%	Effective Yield:	1.70%					
Guaranteed Escalating Rate:	Year 2	Year 3	Year 4	Year 5				
	1.55%	1.65%	1.75%	1.85%				

For contracts over \$100,000 - 10 basis points added to all rates. No MVA version available in IN, MN, MO, OH, & VA with different rates/features **Rider availability may vary by state.

SecureGain 7SM (SPDA) P1088111NW				Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two Minimum Premium: \$10,000 Q/NQ Maximum Premium: w/o home office approval \$750,000 ages 0-79 \$500,000 ages 80+ STATES NOT APPROVED: NY	Issue Ages: 0-85 NQ 18-85 Q Surrender Charges: (7 Yr) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA **Riders: NCR, TIR DB = AV	4.00% Ages up to 80 1.75% Ages 81-85	
1% First Year Interest Rate Bonus!							
1st Year Rate:	2.25%	Effective Yield:	2.14%				
Guaranteed Escalating Rate:	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	
	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	

For contracts over \$100,000 - 10 basis points added to all rates. No MVA version available in IN, MN, MO, OH & VA with different rates/features **Rider availability may vary by state.

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