

Top Yielding Certificate Type Fixed Annuities

By Editor Test Wed, Jul 8, 2009

Top Yielding Certificate Type Fixed Annuities* as of 6/29/2009 Company Name Product Name Rate Term (yrs) Min Gtd Rate Base Rate Bonus Rate Bonus Length (yrs) Effect Yield** Liberty Bankers Life Bankers 1 1 1.00% 2.75% 0.00% N/A 2.75% West Coast Life Sure Advantage 2 1.50% 1.50% 0.50% 1 1.75% Protective Life Future Saver II 2 1.50% 1.50% 0.50% 1 1.75% Protective Life ProSaver Platinum 2 0.00% 1.75% 0.00% N/A 1.75% Liberty Bankers Life Bankers 3 3 1.00% 3.55% 0.00% N/A 3.55% United Life SPDA 4 1.05% 3.50% 0.00% N/A 3.50% Security Benefit Life Choice Annuity 5 1.50% 4.80% 0.00% N/A 4.80% Security Benefit Life Choice Annuity 6 1.50% 4.60% 0.00% N/A 4.60% Security Benefit Life Choice Annuity 7 1.50% 4.80% 0.00% N/A 4.80% Protective Life ProSaver Platinum 8 0.00% 4.55% 0.00% N/A 4.55% American General Life Horizon Choice 8 2%/3% 4.55% 0.00% N/A 4.55% American General Life Horizon Choice 9 2%/3% 4.90% 0.00% N/A 4.90% Greek Catholic Union of the U.S.A. GCU Flex Annuity 10 3.00% 5.25% 0.00% N/A 5.25% Protective Life ProSaver Platinum 15 0.00% 5.25% 0.00% N/A 5.25%

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Company Name	Product Name	Rate Term (yrs)	Min Gtd Rate	Base Rate	Bonus Rate	Bonus Length (yrs)	Effect Yield**
Liberty Bankers Life	Bankers 1	1	1.00%	2.75%	0.00%	N/A	2.75%
West Coast Life	Sure Advantage	2	1.50%	1.50%	0.50%	1	1.75%
Protective Life	Future Saver II	2	1.50%	1.50%	0.50%	1	1.75%
Protective Life	ProSaver Platinum	2	0.00%	1.75%	0.00%	N/A	1.75%
Liberty Bankers Life	Bankers 3	3	1.00%	3.55%	0.00%	N/A	3.55%
United Life	SPDA	4	1.05%	3.50%	0.00%	N/A	3.50%
Security Benefit Life	Choice Annuity	5	1.50%	4.80%	0.00%	N/A	4.80%
Security Benefit Life	Choice Annuity	6	1.50%	4.60%	0.00%	N/A	4.60%
Security Benefit Life	Choice Annuity	7	1.50%	4.80%	0.00%	N/A	4.80%
Protective Life	ProSaver Platinum	8	0.00%	4.55%	0.00%	N/A	4.55%
American General Life	Horizon Choice	8	2%/3%	4.55%	0.00%	N/A	4.55%
American General Life	Horizon Choice	9	2%/3%	4.90%	0.00%	N/A	4.90%
Greek Catholic Union of the U.S.A.	GCU Flex Annuity	10	3.00%	5.25%	0.00%	N/A	5.25%
Protective Life	ProSaver Platinum	15	0.00%	5.25%	0.00%	N/A	5.25%

*Certificate type contracts are products that have interest rate terms that equal or exceed the surrender charge or that waive the surrender charge at the end of the selected rate term (window waiver).

**Effective yield prorates the bonus rate equally over the surrender charge period.

Source: www.AnnuityNexus.com, **Beacon Research**, Evanston, Illinois

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