

Top-Yielding Certificate-Type Fixed Annuities

By Editor Test *Wed, Jul 8, 2009*

Effective yields ranged from 1.75% for a two-year contract with a one-year bonus to 5.25% for a 10-year contract.

Top Yielding Certificate Type Fixed Annuities* as of 7/6/2009

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%	2.25%	0.00%	N/A	2.250%
West Coast Life	Sure Advantage	2	1.50%	1.50%	0.50%	1	1.750%
Protective Life	FutureSaver II	2	1.50%	1.50%	0.50%	1	1.750%
Protective Life	ProSaver Platinum	2	0.00%	1.75%	0.00%	N/A	1.750%
ING USA Annuity and Life	Guarantee Choice Annuity	3	1.50%	3.00%	1.00%	1	3.333%
United Life	SPDA	4	1.05%	3.50%	0.00%	N/A	3.500%
Security Benefit Life	Choice Annuity	5	1.50%	4.80%	0.00%	N/A	4.800%
Security Benefit Life	Choice Annuity	6	1.50%	4.60%	0.00%	N/A	4.600%
Security Benefit Life	Choice Annuity	7	1.50%	4.80%	0.00%	N/A	4.800%
Thrivent Financial for Lutherans	Multi-Year Guarantee Series	8	1.50%	4.30%	1.00%	1	4.425%
American General Life	HorizonChoice	9	2%/3%	4.65%	0.00%	N/A	4.650%
Greek Catholic Union of the U.S.A.	Flex Annuity	10	3.00%	5.25%	0.00%	N/A	5.250%
Protective Life	ProSaver Platinum	15	0.00%	4.80%	0.00%	N/A	4.800%

*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