



HOT PRODUCTS



October 2008

Happy Halloween!

Best Multi-Year Guarantees

Liberty Bankers - 1

3.75% for yr. 1. 1-yr surrender charge period.

Genworth Secure Living Liberty - 3

5.50% for 3 yrs, 6 yr. surr charge period.

North American Guarantee - 4

4.50% yrs. 1-4. 4 yr. surrender charge period.

Liberty Bankers Premier Plus - 5

5.20% Yield for 5 yrs, 5 yr. surr charge period.

American National Palladium MYG - 6

5.10% yrs 1-6. 6 yr. surrender charge.

Fort Dearborn Life Wealth Fortifier - 7

5.23% yield for 7 years. 7 yr. surr charge.

American National Palladium MYG - 8

5.15% Guaranteed for 8 yrs. 8 yr. surr charge.

AIG American General's Horizon Choice - 9

5.40% yield, 9 yr. surrender charge period.

Best Flex Annuity



AIG American General's Horizon Flex

6.85% First Year Interest Rate.

8-yr. surrender charge period.

North American Boomer Annuity

3.90% First Year Interest Rate. 10-yr. surrender charge period. (\$2,000-Q & additional payments of \$250 or more. \$10,000-NQ). 5.00% premium bonus for the first 5 years.

Annuity Investor's Great Flex - 6

6.20% 1st yr. interest, 6 yr. surrender charge period.



Best Equity Indexed Annuities

Fort Dearborn Life's Index Fortifier - 10

100% Part. Rate, Monthly ave annual Reset Design. 9.25% cap. "0%" Asset Fee. 10-Yr surrender charge period. 5.00% Premium Bonus & 3.60% Fixed Option.

Great American Icon II - EIA

8.00% Cap - No Asset Fees, Monthly Average Annual Reset Design.

1.50% Prem. Bonus. 100% Part. Rate, 10 yr. term & 3.50% Fixed Option.

EquiTrust Life's Market Power Bonus

2 Year Monthly Ave Reset Design. No cap. No asset fee & 10% Prem Bonus & 3.00% Fixed Opt. 100% Particip. rate.

North American Precision EIA - 14 year option

75% Part. Rate. 14-Yr. surrender charge. No Fee's. Annual pt-to-pt Reset Design. No Cap plus 11.00% bonus ON ALL premiums for 7 years & Fixed Option 3.00%.



Best Bonus Plans

North American EIA - 10

10.00% Prem Bonus on all deposits for 5 yrs. 2.85% fixed acct, 2.50% monthly cap. 10 yr surr charge period. Multi-strategy options.

AIG Horizon Plus

10.30% 1st yr interest rate with the 6.00% Bonus & 4.30% yrs. 2-6. 9-yr. surr charge period.

Fort Dearborn Life's Index Fortifier - 14

3.70% 1st yr interest rate. 100% participation rate. 7.00% Premium bonus. "0" Asset fee. Monthly average annual reset design with 10.00% cap. 14 yr surrender charge.

North American Charter - 14 year option

Multi strategy opt & 12.50% bonus on all deposits for 7 yrs w/deposits of \$50,000 or more. 14-yr surr charge period. 2.55% Monthly Cap & Fixed Option 3.00%. 100% part rate.

Best For Older Ages

Equi-Trust Life's Certainty Select - 10

5.10% for 10 years. 10 year surrender charge period.

American National's Palladium Century - 1

4.75% yr 1. 10 Year surrender charge period.

Fort Dearborn Life's Classic Fortifier

5.15% 1st Yr interest rate. 5-yr. surr charge period. With a 4.15% bailout option.

Sun Life/Keyport Value

Stepped up bonus & \$50,000 deposit. 4.35% yield for 5 yrs. 5 yr surrender charge period.



Best Commission Annuity

AIG - Horizon-MYG

8.25% First Year Interest Rate - 4.25% yrs 2-6. 10-Yr surr. charge period.

Sun Life/Keyport Multi-Point EIA

10 year term. Monthly average for term.

Annuity Investor's Flex Max - 14

14 year term w/up to 7.50% Premium Bonus. Annual pt-to-pt design w/no spread & 6.50% cap. Fixed Acct 3.50%.

EquiTrust Life's Market Value Index

100% Participation Rate. No Fees. No cap on 10-Yr surr charge period w/2-yr mon avg. reset. 3.40% fixed opt

American National's Value-Lock EIA

100% Part Rate, No Asset Fee, 10-Yr surr charge period, Pt-to-pt design w/5.00% prem bonus - no cap.

