



## 3 Mark Financial Annuity Hot List July, 2010

This Hot List is designed by 3Mark to give you guidance as to some of the top annuities available. Please visit our website at [www.3mark.com](http://www.3mark.com) or call the 3 Mark Annuity division at 888-533-6275 for additional information

### Index Annuities

Carrier	Plan & Term	Bonus	Account Options	Rate	Comments/Notes	Commissions
Great American	American Valor II 12 Years Flex-Non Rolling	5.00% <sup>2</sup>	Fixed Account Annual Pt to Pt Pt to Pt Monthly Avg Cap	2.50% 6.00% 6.50%	Premium Boxnus on all premiums during first 3 policy years. Bonus varies on age and state.	0-75: 6.50% 76-80: 5.35% 81-85: 3.60%
Lincoln Financial	OptiPoint 10 10 Years Flexible Premium	4.00% Premium Bonus	Fixed Account 2 Year Monthly Cap 2 Year Pt. to Pt. Performance Triggered	2.35% 3.40% 9.35% 4.05%	Flexible Premium; credits 4% premium bonus on all premiums deposited the first 4 years.	0-75 7% 76-80 4.75%
Great American	Safe Return 10 Years Single Premium	none	Fixed Account Annual Pt to Pt Monthly w/Cap	2.50% 6.50% 7.00%	NO MVA; ROP, Bailout Cap; Income Sustainer Rider Available	0-75: 6.50% 76-85: 5.50% 86-85 2.50%
Aviva	Income Preferred Bonus (75K) 10 Years Single Premium	8.00%	Fixed Account 1 Yr Pt to Pt S&P 500 1 Yr Mo. Cap Index 1 Yr Average Index	2.30% 5.50% 2.10% 5.25%	Optional Income Edge Plus Rider	
American General	Global 8 Index 8 Years Flexible	None	Fixed Account Global Multiple Acct Pt to Pt 1 Yr. Monthly w/cap 1 Yr. Pt. to Pt w/Participation	2.00% 3.50% 1.80% 30%	Global Account Indexes to S&P 500, DJ EuroStoxx 50 and Nikkei 225.	0-80: 6.00%
Lincoln Financial	New Directions (100) 8 Years Single Premium	None	Fixed Account 2 yr Pt to Pt Performance Trigger	3.25% 12.75% 5.35%		0-75: 4.50% 76-80: 3.50% 81-85: 2.25%
Lincoln Financial	New Directions (100) 6 Years Single Premium	None	Fixed Account 2 yr Pt to Pt Performance Trigger	3.00% 12.35% 5.15%	10% withdrawal after 1st year Minimum Deposit Maximu Deposit	0-75: 3.50% 76-80: 2.75% 81-85: 1.75%
American National	ANICO EIA 6 Years Single Premium	None	S&P is Positive w/o ROP	5.00%		0-79 5.00% 80-85 3.00%
Great American	Safe Outlook 6 Years Single Premium	none	Fixed Account Annual Pt to Pt Monthly w/Cap	2.35% 6.75% 7.00%	NO MVA; Bailout Cap; Income Sustainer Rider Available	0-75: 4% 76-85: 3% 81-85 2%

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<sup>1</sup> 10 Yr surrender for ages  $\geq$  58

<sup>2</sup> Bonus varies based on age and state.



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### Fixed Annuities

Carrier	Product	Surr. Chrgs	First Year Rate	Base Rate	Comments/Notes	Commissions
American National	Palladium Ultra 7	10 Years	10.00%	3.00%	Flexible Premium; 10% free withdrawal of annuity value beginning year 2. 7% first year interest rate bonus	0 - 70 3%
American General	AG HorizonPlus 2004	9 Years	8.00%	2.00% Gtd Yrs 2-6	10% Free withdrawals in ALL Years. Minimum \$5,000 NQ; \$2,000 Q	0-75: 6.00% 76-80: 3.20% 81-85: 1.35%
Symetra	Symetra Custom 7 (Fixed 3 Yr 100k)	7 Years	4.00%	3.50% Gtd Yrs 2-3		0-75 4.00% 75-85 2.50% 86-90 1.50%
Genworth	SecureLiving Smart Rate (100)	7 Years	4.00%	2.00%	1st year interest rate bonus; Minimum \$5,000 NQ; \$2,000 Q	0-75: 4.50% 76-85: 2.70% 86-90: 1.05%

### Multi-Year Guarantee Annuities

Carrier	Product	Rate Guaranteed	Rates	Average Annual Yield	Comments/Notes	Commissions
Equitrust	Certainty Select 10	10 Years	3.75% Yrs 1-10	3.75%	Minimum Premium \$30,000; Free withdrawals - Cumulative Interest beginning immediately	0-80: 3.00% 81-90: 2.25%
Protective	Future Saver II Annuity 10	10 Years	4.50%	3.60%	1% Premium bonus	0-75 2.50% 76-85 1.00%
Old Mutual	OM Guarantee - Platinum 7	7 Years	3.75%	3.75%		0-79: 3.25% 80-90: 1.67%
American National	Palladium MYG 7 (100)	7 Years	4.05% Yr 1 3.05% Yrs. 2-7	3.19%	1% first year interest rate bonus; Minimum \$5,000 Q & NQ	0 - 75 4.00% 76 - 85 2.75% 86 - 90 1.50%
American National	Palladium MYG 6 (100)	6 Years	2.95	2.95%	<u>Withdrawals</u> Interest only 1st year. Beginning in year two, 10% of the beginning year annuity value.	0-79: 2.50% 80 - 85 .50%
American General	AG HorizonAchiever	6 Years	2.70%	2.70%	Commission Rates vary by state	0-84 3% 85-89 2%
American Equity	Guarantee 5	5 Years	3.65	3.65%		0-75: 3.00% 76-80: 2.00%
Great American	Stars and Stripes	5 Years	3.75% Yr. 1	3.15%	Step Rate 3.75; 2.85; 2.95; 3.05; 3.15	0-84: 3.00% 85-89: 2.10%
Investors Insurance	Rate Mark 3	3 Years	2.10%	2.10%	Flexible Premium; Optional Enhanced Withdrawal Rider Minimum \$5,000 NQ; \$3,000Q	0-80 2.25% 81 - up 1.13%

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## SPIA Comparison

Monthly payments based on \$100,000 non-qualified deposit in a non-premium tax state.

Pay Option	Genworth	American General	North American	American National	American Equity	Lincoln Benefit Life
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### Life Only

Male 60	\$ 543	\$ 537	\$ 578	\$ 567	\$ 590	\$ 566
Male 65	\$ 602	\$ 609	\$ 652	\$ 632	\$ 648	\$ 625
Male 70	\$ 685	\$ 680	\$ 729	\$ 723	\$ 731	\$ 701
Male 75	\$ 800	\$ 806	\$ 852	\$ 849	\$ 845	\$ 804

Female 60	\$ 521	\$ 497	\$ 537	\$ 531	\$ 541	\$ 532
Female 65	\$ 570	\$ 557	\$ 597	\$ 584	\$ 601	\$ 578
Female 70	\$ 641	\$ 616	\$ 658	\$ 659	\$ 663	\$ 640
Female 75	\$ 746	\$ 735	\$ 766	\$ 772	\$ 748	\$ 725

### Joint & Survivor - 100%

M60/F60	\$ 462	\$ 456	\$ 485	\$ 482	\$ 486	\$ 482
M65/F65	\$ 491	\$ 501	\$ 529	\$ 520	\$ 535	\$ 514
M70/F70	\$ 533	\$ 551	\$ 567	\$ 572	\$ 601	\$ 559
M75/F75	\$ 597	\$ 639	\$ 639	\$ 649	\$ 672	\$ 623

### Period Certain Only

5 Years	\$ 1,681	\$ 1,677	\$ 1,726	\$ 1,674	\$ 1,717	\$ 1,686
10 Years	\$ 950	\$ 919	\$ 971	\$ 920	\$ 979	\$ 928
15 Years	\$ 710	\$ 678	\$ 722	\$ 691	\$ 736	\$ 697
20 Years	\$ 587	\$ 562	\$ 614	\$ 598	\$ 627	\$ 578

\*Commission may vary depending on payout option, premium amount, state, age and type of policy

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For Agent Use Only. Rates are subject to change and may not be available in all states.