

Annuity Hot List

This Hot List is designed by 3 Mark to give you guidance as to some of the top annuities available.
Please visit our website at www.3mark.com or call the 3 Mark Annuity division at 1-888-533-6275 for additional information.

Fixed						
Carrier & A M Best Rating	Product	Current Rates	Surrender Charges	Premium	Comments/Notes/YTS	Issue Ages/ Commissions
American Equity "A"	Premier Eagle 12	1.60% Base Rate	10 Years	Single Premium	8% first year premium Bonus. 10% free withdrawals after one year. YTS 2.38%	0 - 78: 6.00%
American National "A"	Palladium Century 7	1.55% Base Rate	10 Years	\$5000Q \$5000NQ	Interest Rate Bonus 7% 1st Year. Flexible Premium 1st year. YTS 2.23%	0-74: 5.00% 75-80: 3.00%
AVIVA	Income Select Spirit Bonus	1.60 Base Rate	10 Years	\$3000 Q \$5000 NQ	Premium Bonus 4% 1st Year. YTS 2.04%	0-75: 6.00% 76-80: 4.00%
American General Life "A"	Horizon Flex	1.15%	8 Years	\$5000 NQ \$5000 Q	2.00% Rate Bonus Flexible Premiums Product Life YTS 1.40%	0-75: 6.00% 76-80: 3.20% 81-85: 1.35%
Integrity "A"	SPDA Series II 1	2.55% Base Rate 1st year	7 Years	\$10,000 NQ 10,000Q	Flexible premium not accepted YTS Varies	0-85: 2.00%

Multi-Year Guaranteed							
Carrier & A. M. Best Rating	Product	Rates	Rate Guarantee	Average Annual Yield	Premium	Comments/Notes	Issue Ages/ Commissions
EquiTrust "B+"	Certainty Select 10	3.50%	10 Years	3.50%	\$10,000	30 day free out after the guarantee period.	0-79 3.00% 80-85 2.25%
The Standard "A"	Focused Growth Annuity 10	2.70%	10 Years	2.70%	\$100,000	Free out at the end of the 10 year term	3.00%
Minnesota Life "A"	Secure Option Select 9	2.90%	9 Years	2.90%	\$100,000	30 day free out at the end of the guarantee period.	0-79 2.5%+
American Equity "A"	Guarantee 7	2.70%	7 Years	2.70%	\$10,000	Free out 30 days after the end of the surrender period	0-75 3.00% 76-80 2.00 +
EquiTrust "B+"	Certainty Select 6	3.00%	6 Years	3.00%	\$100,000	Free out at the end of the 6 year Guarantee.	3.00%
The Standard "A"	Focused Growth Annuity 6	2.50%	6 Years	2.50%	\$100,000	Free out at the end of the guarantee period.	< 80 2.00% 81-85 1.00%
American Equity "A"	Guaranty 5	2.30%	5 Years	2.30%	\$10,000	30 day free out at the end of the term.	0-75 3.00% 76-80 2.00%
The Standard "A"	Focused Growth Annuity 5	2.10%	5 Years	2.10%	\$100,000	Free out at the end of 5 year Guarantee; Interest Only W/D's	0-75 2.00% 76-80 1.35%

Index						
Carrier & A. M. Best Rating	Product & Term	Bonus	Account Options	Rate	Comments/Notes	Issue Ages/ Commissions
Aviva "A"	Income Preferred Bonus (75K) 10 Years Single Premium	6% Premium Bonus	Fixed Account 1 Yr. Pt. to Pt. S&P 500 1 Yr. Mo. Cap Index 1 Yr. Average Index	1.55% 3.25% 1.60% 3.25%	Optional Income Edge Plus Rider 6.50% accumulation rate 10 year accumulation period is back!	0-75: 7.00% 76-78: 5.00%
American General "A"	AG Vision Maximizer	5% Premium Bonus	1 Year Pt. to Pt. Part. 1 Year Monthly Ave spread. Fixed Account 1 yr. Pt. to Pt. with Cap	15% 6.00% 1.00% 2.00%	Single Premium. Premium Bonus in first year only.	0-75 8.00%
Great American "A"	Safe Return 10 years	None	Fixed Account 1 yr. S&P 500 Pt. to Pt. 1 Yr. Monthly ave. w/cap	1.10% 4.00% 4.00%	Guaranteed Return of Premium Bailout Provision	0-75: 6.50% 76-80 5.50 % 81-85 2.50
Aviva "A"	Lifetime Solutions Annuity 10 Years	5% to 7% based on Residence state High Band	Fixed Account 1 yr. Pt. to Pt. 1 yr. monthly w. cap. 2 yr. monthly Ave. w.cap	1.35% 3.00 1.55% 1.90%	Lifetime Solutions Income Options Rider included in the contract. Rollup is 7.50%	0-74: 7.00% 75-78: 5.00%
Reliance Standard "A"	Keystone Index 10	None	Fixed Account 1yr Monthly Ave - Cap 1 year Monthly Ave. Part, 1 yr. Pt. to Pt. Cap 1 year Pt. to Pt. -Part	1.90% 4.75% 25% Part. 4.25% Cap 20% Part	10% free withdrawals No MVA	0-75: 6.00% 76-80: 4.50% 81-85 3.00%
Genworth Life and Annuity Insurance Co. "A"	Secure Living Index 7	None	Fixed Account Annual point to point w/Cap Monthly Pt. to Pt. w/ cap Performance Triggered	1.75% 4.00% 1.85% 3.50%	Single Premium, \$100,000 minimum 7 Year Fixed Rate Strategy (7 Year Guarantee) 2.00% Bailout Provision	0-75 5.00% 76-80 3.50% 81+ 2.00%
ING "A"	Secure Index 7	None	Fixed Rate Int Rate Benchmark Cap Monthly Cap Point to Point Cap	1.25% 10% 1.90% 4.25%	5.5% Interest Rate Benchmark Multiplier	0-80: 5.00%
Reliance Standard "A"	Keystone 5 Index	None	Fixed Account Ann. Pt. to Pt. -cap Ann. Pt. to Pt. Part rate Ann. Monthly Avg.-Cap Ann. Monthly Avg.- Part Rate	1.80% 3.50% 15% 4.00% 20%	10% Free Withdrawals NO MVA	0-80: 4.00% 81-85 2.40%

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SPIA Comparison

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

Pay Option	Company A. M. Best Rating	Lincoln Financial Group "A"	American General "A"	American National "A"	American Equity "A-	Lincoln Benefit "A+"
Life Only	Male 60	\$ 500	\$ 475	\$ 505	\$ 531	\$ 512
	Male 65	\$ 559	\$ 547	\$ 571	\$ 591	\$ 572
	Male 70	\$ 645	\$ 616	\$ 663	\$ 673	\$ 650
	Male 75	\$ 766	\$ 742	\$ 789	\$ 787	\$ 754
	Female 60	\$ 472	\$ 435	\$ 471	\$ 483	\$ 479
	Female 65	\$ 521	\$ 496	\$ 525	\$ 544	\$ 526
	Female 70	\$ 593	\$ 553	\$ 601	\$ 605	\$ 590
	Female 75	\$ 704	\$ 673	\$ 714	\$ 690	\$ 677
Joint & Survivor - 100%	M60/F60	\$ 421	\$ 388	\$ 416	\$ 431	\$ 430
	M65/F65	\$ 452	\$ 431	\$ 452	\$ 480	\$ 465
	M70/F70	\$ 499	\$ 477	\$ 503	\$ 544	\$ 533
	M75/F75	\$ 570	\$ 563	\$ 578	\$ 614	\$ 578
Period Certain Only	5 Years	\$ 1,634	\$ 1,636	X	\$ 1,676	\$ 1,676
	10 Years	\$ 879	\$ 867	\$ 875	\$ 935	\$ 886
	15 Years	\$ 642	\$ 623	\$ 660	\$ 689	\$ 644
	20 Years	\$ 527	\$ 507	\$ 567	\$ 578	\$ 536

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

**Call the 3 Mark Annuity Division for Additional Information
888-533-6275**