



818 Main Avenue, ste 1  
 Fargo, ND 58103

# Rate Watch

## Fixed Index Annuities

Rates Accurate Jan. 6th, 2010

Current rates may vary. Call 800-438-7243 for rate updates, all Crediting Strategies, or state approval.

**\*NOT FOR USE WITH CLIENTS.\***

800-438-7243

701-241-9205

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Larry Stoa x201

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Guarantee Period	Company	AM Best Rating	Product Name	Fixed Rate	High Band Cap	Crediting Strategy	Commission (All less at older ages)	States Not Approved
5 Year	Lincoln Financial Grp.	A+	OptiChoice 5 (>100k)	2.60%	5.00% 2.15% 9.00%	S&P-1-Yr-P2P S&P-1-Yr-Mo-P2P 1-Yr-Mo-Ave-Sprid	5.00% Trails Available	NY
6 Years	American General	A	Global 6 Index	2.50%	5.75% 35.00% 2.35%	Global Multi-Index P2P Participation S&P Mo P2P	5.00%	CT,NV,NJ,OR,VT
	Lincoln Financial Grp	A+	New Directions 6 (6 MYG)(>100k)	3.10% Years 1-6	5.55% 13.60%	Perf.Triggered Rate S&P 2-Yr P2P	3.50% Trails Available	DE,MN,NY,VT
7 Years	North American (Only Currently Contracted Agents)	A+	Charter Series 7	2.15%	5.80% 5.00% 3.05% 4.50% 4.00%	S&P-Daily-Ave S&P-Ann1-P2P S&P-Mo-P2P DJIA-Daily-Ave DJIA-Ann1-P2P	8.50%	AL,DE,NY,OR,UT
	Lincoln Financial Grp	A+	OptiChoice 7(>100K)	2.80%	5.45% 2.35% 9.00%	S&P-1-Yr-P2P S&P-1-Yr-Mo-P2P 1-Yr-Mo-Ave-Sprid	6.00% Trails Available	NY
8 Years	American General	A	Global 8 Index	2.85%	6.25% 35.00% 2.35%	Global Multi-Index P2P Participation S&P Mo P2P	6.00%	CT,NV,NJ,OR,VT
	Lincoln Financial Grp	A+	Optipoint 8 (3% Bonus)(>100k)	2.55%	4.60% 10.90% 2.90%	Perf.Triggered Rate S&P-2-Yr-P2P S&P-2-Yr-Mo-P2P	6.00% Trails Available	DE,MN,NY,OR,UT
	Lincoln Financial Grp	A+	New Directions 8 (8 MYG)(>100k)	3.35% Years 1-8	6.00% 14.85%	Perf.Triggered Rate S&P 2-Yr P2P	4.50% Trails Available	DE,MN,NY,VT
	RBC/Liberty Life	A	RBC Enhanced Choice 8 (2% Bonus)	2.90% Yr 1 1.75% Yrs 2-8	3.00% 5.00%	QP2P Mo-Ave-Cap	6% Trails Available	AK,CT,DE,HI,MN,NJ,NY,OK,OR,PA,UT
9 Years	American General	A	Horizon Index 9 (4% Bonus)	2.75%	2.55% 15.50%	S&P-1-Yr-Mo-P2P S&P-2-Yr-P2P	7.00%	CT,DE,MN,NJ,NY,OH,OR,PA,WA
	Lincoln Financial Grp	A+	OptiChoice 9(>100K)	3.00%	5.90% 2.50% 9.00%	S&P-1-Yr-P2P S&P-1-Yr-Mo-P2P 1-Yr-Mo-Ave-Sprid	7.00%	NY
10 Year	American General	A	Global Bonus Index (5% Bonus)	2.75%	5.75% 35.00% 2.35%	Global Multi-Index P2P Participation S&P Mo P2P	7.00%	AK,DE,MN,PA,UT,WA
	American General	A	VisionMaximizer (5% Bonus)	2.75%	5.00% 6.50% 35%	S&P-Ann1-Mo-Ave S&P-Ann1-P2P P2P-Participation	8.00%	AK,DE,IL,MN,MS,NV,NY,OR,PA,UT,VT,WA
	Lincoln Financial Grp	A+	Optipoint 10 (4% Bonus)(>100k)	2.55%	4.60% 10.90% 2.90%	Perf.Triggered Rate S&P-2-Yr-P2P S&P-2-Yr-Mo-P2P	7.00%	NY
	North American (Only Currently Contracted Agents)	A+	North American Ten (10% Bonus)	2.25%	5.85% 5.15% 3.00% 4.50% 4.10%	S&P-Ann1-Mo-Ave S&P-Ann1-P2P S&P-Mo-P2P DJIA-Mo-Ave DJIA-Ann1-P2P	6.50%	AK,CT,DE,MN,NV,OR,UT,VT,WA
	RBC/Liberty Life	A	RBC Enhanced Choice 10 (5% Bonus)	2.55% Yr 1 1.55% Yrs 2-8	2.50% 5.00%	QP2P Mo-Ave-Cap	7% Trails Available	AK,CT,DE,HI,MN,NJ,NY,OK,OR,PA,UT

\*\*\*All changes are highlighted in green\*\*\*  
 \*Featured products are highlighted in yellow\*