



Rate Watch

Multi-Year Guarantees

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

Fax: 701-234-0492

Larry Stoa x201

Taryn Cameron x208

818 Main Avenue, ste 1

Fargo, ND 58103

<http://plg1.net>

Guarantee Period	AM Best Company	Rating	Product Name	1st Year Rate	Rate Thereafter	Average Annual Yield	Commission (All less at older ages)	*** States *** Not Approved
3 years	American National	A	Palladium MYG (\$100K+)	2.10%	2.10%	2.10%	1.50%	NY, UT
			Palladium MYG (<\$100K)	2.00%	2.00%	2.00%		
	Protective Life	A+	FutureSaver II (\$100k +)	2.01%	1.50%	1.67%	1.00%	DE,MN,NY,VT
4 years	American National	A	Palladium MYG (\$100K+)	2.25%	2.25%	2.25%	2.00%	NY, UT
			Palladium MYG (<\$100K)	2.15%	2.15%	2.15%		
	Protective Life	A+	FutureSaver II (\$100k+)	2.26%	1.75%	1.88%	1.50%	DE,MN,NY,VT
5 Years	American General	A	AIG HorizonSelect	2.90%	2.90%	2.90%	4.00%	AK,MN,NJ,NY,OR,PA,UT,WA
	American National	A	Palladium MYG (\$100K+)	3.60%	2.60%	2.80%	4.00%	NY, UT
			Palladium MYG (<\$100K)	3.50%	2.50%	2.70%		
	Lincoln Financial Grp.	A+	Lincoln Classic 5 (>\$100k)	4.30%	2.30%	2.70%	4.00%	MN
	Protective Life	A+	FutureSaver II (\$100k +)	3.32%	2.30%	2.50%	2.00%	DE,MN,NY,VT
	American Equity	A-	Guarantee 5 (Non-MVA)	3.15%	3.15%	3.15%	2.50%	App. ONLY in CA,DE,MN,PA,WA
American Equity	A-	Guarantee 5	3.65%	3.65%	3.65%	3.00%	AL,CA,DE,MN,MO,NY,PA,WA	
6 Years	American National	A	Palladium MYG (\$100K+)	3.25%	3.25%	3.25%	2.50%	NY, UT
			Palladium MYG (<\$100K)	3.15%	3.15%	3.15%		
	Lincoln Financial Grp	A+	New Directions 6 (\$100K+)	3.10%	3.10%	3.10%	3.50%	MN,NY,OR
	Protective Life	A+	FutureSaver II (\$100k +)	3.47%	2.45%	2.62%	2.25%	DE,MN,NY,VT
	RBC/Liberty Life	A	RBC 3+3 MYG (MVA)	3.00%	3.00%	3.00%	2.00%	AK,FL,HI,IL,IN,MD,MA,MN,MS,MT,NV,NJ,NY,OK,OR,PA,SD,TX,UT,VT,WA
RBC/Liberty Life	A	RBC 3+3 MYG (Non-MVA)	3.00%	3.00%	3.00%	2.00%	AK,HI,IL,MD,MA,MN,MS,MT,NV,NJ,NY,OK,OR,WA	
7 Years	American General	A	AIG HorizonSelect	3.55%	3.55%	3.55%	4.00%	AK,MN,NJ,NY,OR,PA,UT,WA
	American National	A	Palladium MYG (\$100K +)	4.35%	3.35%	3.49%	2.50%	NY, UT
			Palladium MYG (<\$100K)	4.25%	3.25%	3.39%		
	Lincoln Financial Grp	A+	Lincoln Classic 7(\$100K+)	5.75%	2.75%	3.18%	5.00%	MN
	Protective Life	A+	FutureSaver II (\$100k +)	3.73%	2.70%	2.85%	2.50%	DE,MN,NY,VT
	RBC/Liberty Life	A	RBC 7 MYG	3.70%	2.70%	2.84%	3.00%	AK,MD,NJ,NY,OR,PA,TX,UT
8 Years	American National	A	Palladium MYG (\$100K+)	3.70%	3.70%	3.70%	2.50%	NY, UT
			Palladium MYG (<\$100K)	3.60%	3.60%	3.60%		
	Lincoln Financial Grp	A+	New Directions 8 (\$100K+)	3.35%	3.35%	3.35%	4.50%	MN,OR
	Protective Life	A+	FutureSaver II (\$100k +)	3.88%	2.85%	2.98%	2.50%	DE,MN,NY,VT
9 Years	American National	A	Palladium MYG (\$100K+)	5.20%	3.20%	3.42%	3.00%	NY, UT
			Palladium MYG (<\$100K)	5.10%	3.10%	3.32%		
	Protective Life	A+	FutureSaver II (\$100k +)	4.03%	3.00%	3.11%	2.50%	DE,MN,NY,VT
10 Years	American General	A	AIG HorizonSelect	3.85%	3.85%	3.85%	4.00%	AK,MN,NJ,NY,OR,PA,UT,WA
	American National	A	Palladium MYG (\$100K+)	4.55%	3.55%	3.65%	4.00%	NY, UT
			Palladium MYG (<\$100K)	4.45%	3.45%	3.55%		
	Protective Life	A+	FutureSaver II (\$100k +)	4.13%	3.10%	3.20%	2.50%	DE,MN,NY,VT

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