

JULY Non-NY Deferred Annuities

Rates Effective July 5, 2010

Rates and terms are subject to change. Call the Annuity Desk at (212) 697-2025 X313

Surrender Period	Company	Product Name	AM Best	1st Year Rate	Base Rate	Guaranteed Years	Net Eff Yield
10 Years	American National	Palladium MYG 8	A	3.40%	3.40%	8	3.40%
	American National	Palladium MYG 10	A	4.25%	3.25%	10	3.35%
	Lincoln Benefit	Tactician Plus 9 *	A+	3.20%	3.20%	9	3.20%
	American National	Palladium MYG 7	A	4.05%	3.05%	7	3.19%
	American National	Palladium MYG 9	A	4.90%	2.90%	9	3.12%
	Lincoln Benefit	Tactician Plus 10 *	A+	3.00%	3.00%	10	3.00%
	American National	Palladium MYG 6	A	2.95%	2.95%	6	2.95%
	Presidential	No Load Flex	B+	2.90%	2.90%	10	2.90%
	Lincoln Benefit	Tactician Plus 8 *	A+	2.55%	2.55%	8	2.55%
	American National	Palladium MYG 5	A	3.20%	2.20%	5	2.40%
	American General	HorizonAcheiver	A	2.70%	2.70%	6	2.36%
	Lincoln Benefit	Tactician Plus 7 *	A+	2.35%	2.35%	7	2.35%
	Lincoln Benefit	Tactician Plus 6 *	A+	2.35%	2.35%	6	2.35%
	Transamerica	Trans 10 (>= \$75,000)	A	5.85%	2.85%	3	1.86%
Lincoln Benefit	Tactician Plus 5 *	A+	1.75%	1.75%	5	1.75%	
8 Years	Lincoln Financial	New Directions 8 EIA (fixed>= \$100K) **	A+	3.25%	3.25%	8	3.25%
	Lincoln Financial	New Directions 8 EIA (fixed< \$100K) **	A+	3.10%	3.10%	8	3.10%
	Amer General	HorizonFlex	A	4.20%	2.20%	1	2.28%
7 Years	Integrity	QIO Option	A+	4.50%	2.00%	1	
	OM Financial	Guarantee Plus 7	A-	4.60%	3.60%	7	3.74%
	Genworth	Rate Saver 7 (> \$250K+)	A	3.70%	3.70%	7	3.70%
	Genworth	Rate Saver 7 (\$100K - \$249,999)	A	3.60%	3.60%	7	3.60%
	Integrity	Momentum ADV SPDA 10	A+	4.25%	3.50%	10	3.57%
	Integrity	Momentum ADV SPDA 7	A+	3.85%	3.10%	7	3.20%
	OM Financial	Index Safety 7 (fixed account)(> \$100K+)	A-	3.15%	3.15%	7	3.15%
	Integrity	New Momentum FPDA 10	A+	3.70%	2.95%	10	3.02%
	OM Financial	Index Safety 7 (fixed account)(< \$100K+)	A-	3.00%	3.00%	7	3.00%
	Integrity	SPDA Series II (5 Yr)	A+	2.80%	2.80%	5	2.80%
	Integrity	New Momentum FPDA 7	A+	3.45%	2.70%	7	2.80%
	Lincoln Financial	Classic 7 SPDA (>= \$100K)	A+	5.35%	2.35%	7	2.77%
	Integrity	SPDA Series II (7 Yr)	A+	2.70%	2.70%	7	2.70%
	Lincoln Financial	Classic 7 SPDA (< \$100K)	A+	4.35%	2.35%	7	2.63%
	Integrity	SPDA Series II (3 Yr)	A+	3.25%	2.25%	3	2.58%
	Amer General	HorizonSecure	A	2.55%	2.55%	7	2.55%
	Genworth	SmartRate 5 (> \$100K+)	A	2.50%	2.50%	5	2.50%
	Integrity	New Momentum FPDA 6	A+	3.05%	2.30%	6	2.42%
	Principal Life	FPDA Plus (>= \$100K)	A+	4.14%	2.10%	1	2.39%
	Integrity	New Momentum FPDA 2	A+	2.75%	2.00%	2	2.37%
	Integrity	New Momentum FPDA 3	A+	2.75%	2.00%	3	2.25%
	Principal Life	FPDA Plus (< \$100K)	A+	3.12%	2.10%	1	2.25%
	Presidential Life	Patriot 7	B+	3.40%	2.00%	1	2.20%
	Security Mutual	SPDA 7 (3 Year in CT) (>= \$25K)	A	2.70%	2.70%	3	2.19%
	Integrity	New Momentum FPDA 5	A+	2.75%	2.00%	5	2.15%
	Security Mutual	SPDA 7 (3 Year in CT)(< \$25K)	A	2.45%	1.50%	3	2.08%
	Security Mutual	SPDA 7 (3 Year FL, NJ) (>= \$50K)	A	3.05%	1.50%	3	2.05%
Integrity	SPDA Series II (1 Yr)	A+	3.30%	2.00%	1	2.01%	
Security Mutual	SPDA 7 (3 Year Guarantee FL NJ)(< \$50K)	A	2.80%	1.50%	3	1.94%	
6 Years	American National	Equity Index Annuity	A	5.00%	5.00%	6	call
	Lincoln Financial	New Directions 6 EIA (fixed>= \$100K) **	A+	3.00%	3.00%	6	3.00%
	Genworth	Liberty w 2.15% bailout (> \$250K) ***	A	3.05%	2.15%	5	2.90%
	Genworth	Liberty w 2.15% bailout (\$100- \$249K) ***	A	2.95%	2.15%	5	2.82%
	Presidential	Secure 6 (>\$5,000)	B+	2.80%	2.80%	6	2.80%
	Lincoln Financial	New Directions 6 EIA (fixed< \$100K) **	A+	2.80%	2.80%	6	2.80%
	Genworth	Independence (2.50% Min) (>=\$100K)	A	4.00%	2.50%	2	2.75%
	Genworth	Liberty w 2.15% bailout (> \$250K) ***	A	3.30%	2.15%	3	2.72%
	Genworth	Liberty w 2.15% bailout (< \$99K) ***	A	2.80%	2.15%	5	2.69%
	Genworth	Liberty w 2.15% bailout (\$100- \$249K) ***	A	3.20%	2.15%	3	2.67%
	Genworth	Independence (2.50% Min) (\$50K - \$99K)	A	3.50%	2.50%	2	2.67%
	Genworth	Liberty w 2.15% bailout (> \$250K) ***	A	5.05%	2.15%	1	2.63%
	Genworth	Liberty w 2.15% bailout (< \$99K) ***	A	3.05%	2.15%	3	2.60%
	Genworth	Independence (2.50% Min) (<\$50K)	A	3.00%	2.50%	2	2.58%
	Genworth	Liberty w 2.15% bailout (\$100- \$249K) ***	A	4.55%	2.15%	1	2.55%
	Principal Life	Select Series 6 (>=\$100K)	A+	2.50%	2.50%	6	2.50%
	Genworth	Liberty w 2.15% bailout (< \$99K) ***	A	4.05%	2.15%	1	2.46%
	Principal Life	Secure 6	A+	2.30%	2.30%	6	2.30%
	Transamerica	Trans 6 Plus (75bps enhancement > \$75k)	A	3.75%	2.00%	2	2.29%
	Transamerica	Trans 6 Plus	A	3.00%	2.00%	6	2.17%
	Lincoln Benefit	SureHorizon II (6 Yr) (>= \$100K)	A+	2.50%	1.50%	6	1.67%
	Lincoln Benefit	SureHorizon II (3 Yr) (>= \$100K)	A+	2.30%	1.30%	3	1.47%
	Lincoln Benefit	SureHorizon II (6 Yr) (< \$100K)	A+	2.25%	1.25%	6	1.42%
	Lincoln Benefit	SureHorizon II (1 Yr) (>= \$100K)	A+	2.30%	1.30%	1	1.28%
	Lincoln Benefit	SureHorizon II (3 Yr) (< \$100K)	A+	2.05%	1.05%	3	1.22%
	Lincoln Benefit	SureHorizon II (1 Yr) (< \$100K)	A+	2.05%	1.05%	1	1.22%
	5 Years	OM Financial	Guarantee Plus 5	A-	4.30%	3.30%	5
Genworth		Rate Saver 5 (> \$250K+)	A	3.15%	3.15%	5	3.15%
Genworth		Rate Saver 5 (\$100K - \$249,999)	A	3.05%	3.05%	5	3.05%
Presidential		Secure 5 (>\$5,000)	B+	2.90%	2.90%	5	2.90%
Security Mutual		SPDA 5+5 (CT, FL, NJ, NY, PA) (\$25K+)	A	2.80%	2.80%	5	2.80%
Integrity		Momentum ADV SPDA 5	A+	3.05%	2.30%	5	2.45%
Lincoln Financial		Classic 5 SPDA (>= \$100K)	A+	4.00%	2.00%	5	2.40%
Lincoln Financial		Classic 5 SPDA (< \$100K)	A+	3.00%	2.00%	5	2.20%
Principal Life		Guaranteed Annuity 1 (>= \$100K)	A+	3.58%	1.55%	1	1.96%
Principal Life		Guaranteed Annuity 1 (< \$100K)	A+	2.56%	1.55%	1	1.75%
Principal Life		Guaranteed Annuity 5	A+	1.75%	1.75%	5	1.75%
Principal Life		Guaranteed Annuity 3	A+	1.75%	1.75%	3	1.45%
4 years		Presidential	Secure 4 (>\$5,000)	B+	2.75%	2.75%	4
	Integrity	Momentum ADV SPDA 4	A+	2.75%	2.00%	4	2.18%
	Principal Life	Secure 4	A+	1.85%	1.85%	4	1.85%
3 Yrs	Principal Life	Select Series 3 (>= \$100K)	A+	1.50%	1.50%	3	1.50%
	Principal Life	Select Series 3 (< \$100K)	A+	1.50%	1.50%	3	1.50%

* Deposits of less than \$100,000 have a 1% lower first year rate

** New Directions is a Fixed Indexed Annuity - this is the Fixed Rate Option

*** Bailout begins in the year after guarantee-- 45 day window if rate below bailout rate - 9,9,8,7,6,5%