

THE MARCUS AGENCY

389 Boston Post Road
Sudbury, MA 01776-3015
978-443-4900 (Local)
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July 2010
FIXED ANNUITIES

“Superior Service Since 1960”

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Carrier	Plan	Current Rate	Minimum Premium	Withdrawal	Surrender Charges	Issue Ages	Commission (1 st Year)	Non-Approved States	
Allianz Life Ratings: A(3) A.M. Best AA(3) S&P 87 Comdex	Dominator Plus	(\$25-99,999) 2.35% 5-Year 3.40% 10-Year (\$100,000+) 2.45% 5-Year 3.50% 10-Year	\$25,000 NQ \$25,000 Q	Beginning immediately, 10% of premium paid is available each contract year. **30-day window for free surrender at end of guarantee period!	9%, 8.1%, 7.2%, 6.3%, 5.4%, 4.5%, 3.6%, 2.7%, 1.8%, 0.9%, 0%	0-85 NQ 0-85 Q	5-Year Ages 0-75 2.50% Ages 76-80 1.50% Ages 81-85 0.50% 10-Year Ages 0-75 3.50% Ages 76-80 2.50% Ages 81-85 1.50%	DOMINATOR PLUS IS APPROVED IN ALL STATES, EXCEPT DE, MA, NJ, OR, PA & WA. DOMINATOR SELECT IS APPROVED IN ALL STATES, EXCEPT CA, CT, DE, MA, MT, NV, NJ, OK, OR, PA & WA.	
	Dominator Select	(\$25-99,999) 1.50% 1-Year 1.55% 2-Year 1.55% 3-Year (\$100,000+) 1.60% 1-Year 1.65% 2-Year 1.65% 3-Year	6%, 5%, 4%, 0%						(All ages) 0.20% 1-Year 0.40% 2-Year 1.15% 3-Year
American General Life	HorizonPlus 2004	8.00% Yr. 1 2.00% Yrs. 2-6	\$5,000 NQ \$5,000 Q	10% free annual w/d immediately, free w/d of int. after 30 days	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	0-85 NQ 0-70 Q (IRA)	Ages 0-75 6.00% Ages 76-80 3.20% Ages 81-85 1.35%	MN, NJ, NY, OR, PA, UT, WA	
	HorizonSelect 5-Year Guarantee	2.20%	\$5,000 NQ \$2,000 Q	10% free annual w/d immediately	10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	0-85 NQ 0-85 Q	Ages 0-80 4.00% Ages 81-85 3.00%	AK, MN, NJ, NY OR, PA, UT, WA	
	HorizonSelect 7-Year Guarantee	2.75%							
	HorizonSelect 10-Year Guarantee	2.95%							
	HorizonMYG	6.00% Yr. 1 2.00% Yrs. 2-6	\$5,000 NQ \$5,000 Q	10% free annual w/d immediately	10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	0-85 NQ 0-85 Q	Ages 0-75 7.50% Ages 76-80 5.00% Ages 81-85 3.00%	MN, NJ, NY, UT	

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Ratings: A(3) A.M. Best A+(5) S&P 83 Comdex	HorizonChoice		\$5,000 NQ \$2,000 Q	10% free annual w/d immediately, free w/d of int. after 30 days, 30-day free w/d window after MVA term	7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	0-85 NQ 0-85 Q	9-Year: 2.65% 10-Year: 5.00%	MA, MD, MN, NY, PA, WA
	<i>9-Year Guarantee</i>	3.05%						
	<i>10-Year Guarantee</i>	2.70%						
American National	Citadel 5 Diamond	<u>Under \$100k</u> 3.15% Year 1 2.15% Base <u>\$100k & Above</u> 3.25% Year 1 2.25% Base	\$5,000	10% free annual w/d & free w/d of int. immediately	7, 7, 7, 6, 5, 0	0-85 NQ 0-85 Q	Ages 0-80 4.00% Ages 81-85 3.00%	Call for current state approvals.
	Citadel 7 Diamond	<u>Under \$100k</u> 4.30% Year 1 2.30% Base <u>\$100k & Above</u> 4.40% Year 1 2.40% Base	\$5,000 NQ \$2,000 Q	10% free annual w/d & free w/d of int. immediately	7, 7, 7, 6, 5, 4, 2, 0	0-85 NQ 0-85 Q	Ages 0-80 4.50% Ages 81-85 3.50%	
American National <i>(Continued...)</i>	Eagle Annuity	4.00% Yr. 1 3.00% Base	\$5,000 NQ \$5,000 Q	10% free annual w/d & free w/d of int. immediately	7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	0-85 NQ 0-80 Q	All Ages 2.00%	APPROVED STATES: MA, MN, NJ & UT

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	Palladium MYG*		\$5,000 NQ \$5,000 Q	Free w/d of int. in 1 st year, 10% free annual w/d after 1 st year **30-day window for free surrender at end of guarantee period!	8%, 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	0-85 NQ 0-85 Q	4-Year: Ages 0-79 2.00% Ages 80-85 1.00% 5 & 10-Year: Ages 0-79 4.00% Ages 80+ 2.00% 6, 7, & 8-Year: Ages 0-79 2.50% Ages 80+ 0.50% 9-Year: Ages 0-79 3.00% Ages 80+ 1.00%	NY, UT -Only 5, 6, 7-year approved in OR.
	<i>4-Year</i>	<u>Under \$100k</u> 2.00% Year 1 2.00% Base <u>\$100k & Above</u> 2.10% Year 1 2.10% Base						
	<i>5-Year</i>	<u>Under \$100k</u> 3.20% Year 1 2.20% Base <u>\$100k & Above</u> 3.30% Year 1 2.30% Base						
	<i>6-Year</i>	<u>Under \$100k</u> 2.95% Year 1 2.95% Base <u>\$100k & Above</u> 3.05% Year 1 3.05% Base						
	<i>7-Year</i>	<u>Under \$100k</u> 4.05% Year 1 3.05% Base <u>\$100k & Above</u> 4.15% Year 1 3.15% Base						
	<i>8-Year</i>	<u>Under \$100k</u> 3.40% Year 1 3.40% Base <u>\$100k & Above</u> 3.50% Year 1 3.50% Base						
	<i>9-Year</i>							

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	Palladium	3.50% Yr. 1 3.50% Base	\$100 monthly (PAC)	10% free annual w/d immediately	9%, 8%, 7%, 6%, 5%, 4%, 2%, 0%	0-85 NQ 0-90 Q	Ages 0-74 4.50% Ages 75+ 2.00%	NY <i>NJ pending</i>
	Palladium Plus 1	4.00% Yr. 1 3.00% Base	\$5,000 NQ \$5,000 Q	10% free annual w/d immediately	Plus 1: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	Plus 1: 0-85 NQ 0-80 Q <i>(0-59 in FL, UT)</i>	Plus 1: Ages 0-74 6.00% Ages 75+ 3.50%	NY <i>-NJ pending</i>
	Palladium Plus 3	6.00% Yr. 1 3.00% Base			Plus 3: 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 0%	Plus 3: 0-80 NQ 0-80 Q <i>(0-58 in FL, UT)</i>	Plus 3: Ages 0-74 5.00% Ages 75+ 2.50%	<i>-Only Plus 1 approved in OK, OR</i>
	Palladium Ultra 5	8.00% Yr. 1 3.00% Base	\$5,000 NQ \$5,000 Q	10% free annual w/d immediately	Ultra 5: 12%, 12%, 11%, 10%, 9%, 8%, 6%, 4%, 3%, 2%, 0%	Ultra 5: 0-75 NQ 0-75 Q <i>(0-56 in FL, UT)</i>	Ultra 5: Ages 0-74 4.00% Ages 75+ 1.50%	NY, OR, OK, PA <i>-NJ pending</i>
	Palladium Ultra 7	10.00% Yr. 1 3.00% Base			Ultra 7: 12%, 12%, 11%, 11%, 10%, 9%, 8%, 6%, 4%, 2%, 0%	Ultra 7: 0-70 NQ 0-70 Q <i>(0-55 in FL, UT)</i>	Ultra 7: Ages 0-70 3.00%	

**Lower rates apply in some states.*

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AVIVA NEW CARRIER!!! Ratings: A(3) A.M. Best AA-(4) S&P 88 Comdex	Income Preferred Bonus (8% Bonus on 1st Year Premium)	(\$75k+) 1-Yr P-to-P S&P 500 Index (cap).....5.50% 1Yr Monthly Cap Index (cap).....2.10% 1-Yr Average Index (cap).....5.25% Fixed Strategy (1-Yr Guarantee).....2.30%	\$5,000	Year 1, 5% of accumulated value. Years 2+, 10% of accumulated value.	12%, 12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 0%	0-78	Please call for commission rates.	WA, OR, CA, UT, MT, TX, MN, MO, MS, IN, SC, VA, PA, NJ, CT, NY
	Income Preferred Bonus S (5% Bonus on 1st Year Premium)	(\$75k+) 1-Yr P-to-P S&P 500 Index (cap).....3.75% 1Yr Monthly Cap Index (cap).....2.10% 1-Yr Average Index (cap).....5.25% Fixed Strategy (1-Yr Guarantee).....1.65%			10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%			Only approved in AK, CT, DE, FL, MN, OR, PA, TX, UT, WA.
GENWORTH NEW PRODUCT!!!	SecureLiving Rate Saver	<u>\$25,000-\$99,999</u> 2.90% (5-Year) 3.45% (7-Year)	\$25,000 NQ \$25,000 Q	Free withdrawals of interest only allowed immediately.	5-Year: 9%, 8%, 7%, 6%, 5% 7-Year: 9%, 8%, 7%, 6%, 5%, 4%, 3%	Maximum issue age is 85 (age-last-birthday) for owner & annuitant.	5-Year: Ages 0-75 1.90% Ages 76-80 1.20% Ages 81-85 0.60% 7-Year: Ages 0-75 2.55% Ages 76-80 1.90% Ages 81-85 1.40%	CA, DE, NV, NJ, NY, OR
		<u>\$100,000-\$249,999</u> 3.05% (5-Year) 3.60% (7-Year)						
		<u>\$250,000+</u> 3.15% (5-Year) 3.70% (7-Year)						
GENWORTH	SecureLiving Independence	<u>Year 1</u> 4.00% (\$100k+) 3.50% (\$50k-99,999) 3.00% (under \$50k)	\$5,000 NQ \$2,000 Q	10% free annual w/d immediately	9%, 9%, 8%, 7%, 6%, 5%, 0% (diff. for IN & MN)	0-85 NQ 0-85 Q	Ages 0-75 4.00% Ages 76-80 1.95% Ages 81-85 1.05%	MS, NY, OR
		2.50% Year 2						
		2.50% Years 3-6						

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	SecureLiving SmartRate	4.00 1-Year Plan 2.70 3-Year Plan 2.50 5-Year Plan (\$100k+ rates) <i>**additional credits may apply!</i>	\$5,000 NQ \$2,000 Q	10% free annual w/d immediately	7%, 7%, 7%, 6%, 5%, 4%, 3%, %0	0-85 NQ 0-85 Q	Ages 0-75 4.50% Ages 76-80 2.70% Ages 81-85 1.05%	MS, NY (MN, OR, WA have diff. rates)
	SecureLiving Liberty	\$99,999 4.05% 1-Year Plan 3.05% 3-Year Plan 2.80% 5-Year Plan \$100,000-249,999 4.55% 1-Year Plan 3.20% 3-Year Plan 2.95% 5-Year Plan ≥\$250,000 5.05% 1-Year Plan 3.30% 3-Year Plan 3.05% 5-Year Plan <i>***Bail-out rate is 2.15% (1-year) & 2.15% (3&5-year) at end of guaranteed rate period.</i>	\$5,000 NQ \$2,000 Q	10% free annual w/d immediately <i>***45-day free w/d window at end of guaranteed rate period if current interest is below bail-out rate. Call for more details.</i>	9%, 9%, 8%, 7%, 6%, 5%, %0	0-85 NQ 0-85 Q	Ages 0-75 3.00% Ages 76-80 1.95% Ages 81-85 1.05%	CT, MN, NV & MS
ING	Guarantee Choice (\$75k band)	5-Year Temporarily not available.	\$75,000 NQ \$75,000 Q	Free w/d of int. in 1 st year, 10% free annual w/d after 1 st year, 30-day free w/d window after MVA term	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	0-80 NQ 0-80 Q	5-Year = 1.00%	NY, OR

Ratings:
A(3) A.M. Best
A(6) S&P
79 Comdex

Ratings:
A(3) A.M. Best
A+(5) S&P
88 Comdex

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Lincoln Financial <i>(Continued...)</i>	New Directions* <i>I-66</i>	2.80% (<\$100k) 3.00% (\$100k+)	\$10,000 NQ \$10,000 Q	10% free annual w/d immediately	I-66: 9%, 8%, 7%, 6%, 4.75%, 3.5%,	0-85 NQ 0-85 Q	I-66: (Ages 0-75) 3.50% (Ages 76-80) 2.75% (Ages 81-85) 1.75%	I-66 & I-88: MN, NY, OR, WA
	<i>I-88</i>	3.10% (<\$100k) 3.25% (\$100k+)					I-88: (Ages 0-75) 4.50% (Ages 76-80) 3.50% (Ages 81-85) 2.25%	
	OptiPoint* <i>Opti 8</i>	2.35%	\$5,000 NQ \$2,000 Q	10% free annual w/d immediately	Opti 8: 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%	Opti 8 & 10: 0-85NQ 0-85Q	Opti 8: (Ages 0-75) 6.00% (Ages 76-80) 4.00% (Ages 81-85) 2.00%	Opti 8 & 10: MA, MN, NY, OR, UT
	<i>Opti 10</i>	2.35%			Opti 10: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	Opti 12: 0-75NQ 0-75Q	Opti 10: (Ages 0-75) 7.00% (Ages 76-80) 4.75%	Opti 12: CT, MA, MN, NY, OR, UT, WA
	<i>Opti 12</i>	2.35%			Opti 12: 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%		Opti 12: (Ages 0-75) 8.00%	

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Lincoln Financial <i>(Continued)</i>	MYGuarantee Plus NEW PRODUCT!!!	(\$100k+ rates)	\$10,000 NQ \$10,000 Q	10% free annual w/d immediately	3-Year = 7,7,6 4-Year = 7,7,6,5 5-Year = 7,7,6,5,4 6-Year = 7,7,6,5,4,3 7-Year = 7,7,6,5,4,3,2 8-Year = 7,7,6,5,4,3,2 9-Year = 7,7,6,5,4,3,2 10-Year = 7,7,6,5,4,3,2	0-85NQ 0-85Q	Please call for commission rates.	GU, IL, MN, MO, VI
	3-Year	1.55%						
	4-Year	2.20%						
	5-Year	2.95%						
	6-Year	3.10%						
	7-Year	3.30%						
	8-Year	3.35%						
	9-Year	3.40%						
	10-Year	3.45%						
	<u>Ratings:</u> A+(2) A.M. Best AA-(4) S&P 87 Comdex							

* Rates apply to fixed account only! Eclipse Plan is to be phased out within the next month or so.
** After 1st year, interest rates will fluctuate annually, with a guaranteed minimum of 1%.
*** Fixed interest rates for the Classic 10-Year plan are only guaranteed for 7 years, after which the rates are reset annually.

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Lincoln Benefit Life <i>(Continued...)</i>	Tactician Plus		\$10,000 NQ \$3,000 Q	10% free annual w/d immediately, 30-day free w/d window after MVA term	8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	0-90NQ 0-90Q	5, 7, 8, & 10-Year: Ages 0-75 4.00% Ages 76-85 3.00% Ages 86-90 2.00% 6 & 9-Year: Ages 0-75 2.00% Ages 76-85 1.50% Ages 86-90 1.00%	NY	
	5-Year	1.75%							
	6-Year	2.35%							
	7-Year	2.35%							
	8-Year	2.55%							
	9-Year	3.20%							
	10-Year	3.00%							
	SureHorizonII **			\$3,000 NQ \$3,000 Q	10% free annual w/d immediately	8%, 8%, 7%, 6%, 5%, 4%, 0%	0-90NQ 0-90Q	Ages 0-75 4.750% Ages 76-85 3.563% Ages 86-90 2.375%	NY
	1-Year	2.05% < \$100,000 2.30% ≥ \$100,000							
	3-Year	Yr. 1: 2.05% < \$100,000 2.30% ≥ \$100,000 Base: 1.05% < \$100,000 1.30% ≥ \$100,000							
6-Year	Yr. 1: 2.25% < \$100,000 2.50% ≥ \$100,000 Base: 1.25% < \$100,000 1.50% ≥ \$100,000								

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Lincoln Benefit Life <i>(Continued)</i>								
<p>Ratings: A+(2) A.M. Best AA-(4) S&P 89 Comdex</p>								
<p>** Contracts selecting the Return of Purchase Payment Guarantee receive 50 basis points less than shown in the first year. *** Contracts selecting the Return of Purchase Payment Guarantee receive 50 basis points less than shown in the first year. For deposits of \$100,000 and above.</p>								

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SunLife <u>Ratings:</u> A+(2) A.M. Best AA(3) S&P 95 Comdex	Keypoint Multipoint <i>(Index)</i>	Participation: 1 Yr. – 30% w/ 10% Cap 5 Yr. – 80% 7 Yr. – 100% 10 Yr. – 100%	\$5,000 NQ \$3,000 Q	Free withdrawals from surrender value.	10% minus gain	0-85NQ 0-75Q	1 Yr. – 1% 5 Yr. – 5% 7 Yr. – 7% 10Yr. – 10%	MO, NY, ND, OK, OR, WA
	Keypoint Value <i>(Fixed - \$50k+ rates.)</i>	Bonus Option 5 Yr. – 1.85% AEY 6 Yr. – 2.07% AEY 7 Yr. – 2.49% AEY Stepped Up Option 5 Yr. – 1.85% AEY 6 Yr. – 2.15% AEY 7 Yr. – 2.65% AEY	10% free annual w/d immediately, free w/d of int. after 30 days, 30-day free w/d window after guarantee period	5 Yr. - 7%, 6%, 5%, 4%, 3% 6 Yr. - 7%, 6%, 5%, 4%, 3%, 2% 7 Yr. - 7%, 6%, 5%, 4%, 3%, 2%, 1%	0-85NQ 0-85Q	5 Yr. – 3.50% (Ages 0-80) & 1.00% (Ages 81-90) 6 Yr. – 3.00% (Ages 0-80) & 0.75% (Ages 81-85) 7 Yr. – 3.00% (Ages 0-80) & 0.75% (Ages 81-85)		
Trans-america <u>Ratings:</u> A(3) A.M. Best AA-(4) S&P 91 Comdex	TranSelect	1.50% 4-Year 1.75% 4-Year (\$100k+) 1.60% 5-Year 1.85% 5-Year (\$100k+) 1.70% 6-Year 1.95% 6-Year (\$100k+) 2.00% 7-Year 2.25% 7-Year (\$100k+) 2.25% 8-Year 2.50% 8-Year (\$100k+)	\$10,000 NQ \$2,000 Q	Cumulative interest w/d allowed, starting in year 1.	8,7,6,5,4,3,2,1,0 Surrender period ends at end of guarantee rate period! For example, 6-year plan only has a 6-year surrender period (8,7,6,5,4,3).	Age 90 for guarantee periods of 3-4 years (age 85 in OK and MN) Age 85 for guarantee periods of 5-8 years	3-year 1.75% 4-year 2.25% 5-year 3.25% 6 thru 8-year 3.50%	DE, MS, MT,NV,NY,TX, VA,VI

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Carrier	Plan	Current Rate	Minimum Premium	Withdrawal	Surrender Charges	Issue Ages	Commission (1 st Year)	Non-Approved States
United of Omaha Ratings: A+(2) A.M. Best AA-(4) S&P 95 Comdex	Ultra-Secure <i>5-Year</i>	3.15% Yr. 1 2.15% Yrs. 2-5	\$5,000 NQ \$5,000 Q	10% free annual w/d after 1 st year	5-Year: 6%, 6%, 6%, 6%, 5%, 0%	0-89NQ 0-89Q	5-Year: Ages 0-75 4.00% Ages 76-80 3.00% Ages 81+ 2.00%	CT, MD, MA, MN, NH, NJ, NY, OK, OR, PA, PR, SC, VT, VI, WA
	<i>7-Year</i>	2.75% Base			7-Year: 6%, 6%, 6%, 6%, 5%, 4%, 3%, 0%		7-Year: Ages 0-75 4.00% Ages 76-80 3.00% Ages 81+ 2.00%	
	Bonus Flexible	3.30% Yr. 1 2.30% Base	\$5,000 NQ \$5,000 Q	10% free annual w/d immediately	8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 0%	0-75NQ 0-85Q	Ages 0-80 5.00% Ages 81+ 2.50%	CT, NH, OR, WA
West Coast Life	Sure Advantage <i>3-Year</i> <i>4-Year</i> <i>5-Year</i> <i>6-Year</i> <i>7-Year</i> <i>8-Year</i> <i>9-Year</i> <i>10-Year</i>	(\$100k+ eff. Yield) 1.67% 1.88% 2.30% 2.57% 2.90% 3.18% 3.36% 3.45%	\$10,000 NQ \$10,000 Q	<i>Please call for details. 30-day free w/d window after MVA term</i>	8.5%, 7.5%, 6.5%, 5.5%, 4.5%, 3.5%, 2.5%, 1.5%, 0.5%, 0%	0-85NQ 0-85Q	3-Year: Ages 0-75 1.00% Ages 76+ 0.75% 4-Year: Ages 0-75 1.50% Ages 76+ 1.00% 5-Year: Ages 0-75 2.00% Ages 76+ 1.00% 6-Year: Ages 0-75 2.25% Ages 76+ 1.00% 7 thru 10-Year: Ages 0-75 2.50% Ages 76+ 1.00%	DE, IL, MN, MS, NY, OR, VT

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Carrier	Plan	Current Rate	Minimum Premium	Withdrawal	Surrender Charges	Issue Ages	Commission (1 st Year)	Non-Approved States
<u>Ratings:</u> A+(2) A.M. Best AA-(4) S&P 87 Comdex								