

**THE MARCUS AGENCY**

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**PLEASE READ: Important Notice Regarding Recent Changes In Annuity Market!**

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Carrier	Plan	Current Rate	Minimum Premium	Withdrawal	Surrender Charges	Issue Ages	Commission (1 <sup>st</sup> Year)	Non-Approved States
Allianz Life	<b>Dominator Plus</b>	(\$25-99,999) 1.50% 5-Year 1.90% 10-Year  (\$100,000+) 1.50% 5-Year 2.00% 10-Year	\$25,000 NQ \$25,000 Q	Beginning immediately, 10% of premium paid is available each contract year. <b>**30-day window for free surrender at end of guarantee period!</b>	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	<b>5-Year</b> Ages 0-75 2.50% Ages 76-80 1.50% Ages 81-85 0.50% <b>10-Year</b> Ages 0-75 3.50% Ages 76-80 2.50% Ages 81-85 1.50%	DOMINATOR PLUS IS APPROVED IN ALL STATES, EXCEPT OR.
	<b>MasterDex X (Indexed)</b>	6% Bonus 1.60% Fixed	\$20,000 NQ \$20,000 Q <i>(Additional premium accepted through first three contract years.)</i>	After first year, 10% of premium paid is available each contract year.	10%, 10%, 10%, 8.75%, 7.50%, 6.25%, 5%, 3.75%, 2.50%, 1.25%, 0%	0-80 NQ 0-80 Q	<b>(Option A)</b> Ages 0-75 6.00% Ages 76-80 4.00%	MASTERDEX X IS APPROVED IN ALL STATES, EXCEPT CT, OR & WA.

Ratings:  
A(3) A.M. Best  
AA(3) S&P  
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<b>American General Life</b>	<b>HorizonPlus 2004</b>	7.00% Yr. 1 1.00% 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
	<b>HorizonSelect</b> <i>5-Year Guarantee</i>	1.55%	\$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 and no 10-year in TX.
	<i>7-Year Guarantee</i>	2.10%						
	<i>10-Year Guarantee</i>	2.35%						
	<b>HorizonMYG</b>	5.05% Yr. 1 1.05% 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%	AK, MN, NJ, NY, UT

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A+(5) S&P  
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Carrier	Plan	Current Rate	Minimum Premium	Withdrawal	Surrender Charges	Issue Ages	Commission (1 <sup>st</sup> Year)	Non-Approved States
American National	<b>Citadel 5 Diamond</b>	<u>Under \$100k</u> 2.10% Year 1 1.10% Base <u>\$100k &amp; Above</u> 2.20% Year 1 1.20% 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 <b>3.00%</b> Ages 81-85 <b>2.00%</b>	Call for current state approvals.
	<b>Citadel 7 Diamond</b>	<u>Under \$100k</u> 3.25% Year 1 1.25% Base <u>\$100k &amp; Above</u> 3.35% Year 1 1.35% 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 <b>3.50%</b> Ages 81-85 <b>2.50%</b> (Reduced October 2011)	

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Carrier	Plan	Current Rate	Minimum Premium	Withdrawal	Surrender Charges	Issue Ages	Commission (1 <sup>st</sup> Year)	Non-Approved States
American National	<b>Palladium MYG*</b>  <i>5-thru-10 Year Guarantee Periods Available</i>	<u>Under \$100k – 5Yr</u> 2.00% Year 1 1.00% Base	\$5,000 NQ \$5,000 Q	Free w/d of int. in 1 <sup>st</sup> year, 10% free annual w/d after 1 <sup>st</sup> year <b>**30-day window for free surrender at end of guarantee period!</b>	8%, 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	0-85 NQ 0-85 Q	<b>5 &amp; 9-Year:</b> Ages 0-79 <b>3.00%</b> Ages 80+ <b>1.00%</b>  <b>6, 7, &amp; 8-Year:</b> Ages 0-79 2.50% Ages 80+ 0.50%  <b>10-Year:</b> Ages 0-79 <b>4.00%</b> Ages 80+ <b>2.00%</b>  <b>(Reduced October 2011)</b>	NY, UT  -Only 5, 6, 7-year approved in OR.
		<u>\$100k &amp; Above</u> 2.10% Year 1 1.10% Base						
		<u>Under \$100k – 6Yr</u> 1.70% Year 1 1.70% Base						
		<u>\$100k &amp; Above</u> 1.80% Year 1 1.80% Base						
		<u>Under \$100k – 7Yr</u> 3.05% Year 1 2.05% Base						
		<u>\$100k &amp; Above</u> 3.15% Year 1 2.15% Base						
		<u>Under \$100k – 8Yr</u> 2.55% Year 1 2.55% Base						
		<u>\$100k &amp; Above</u> 2.65% Year 1 2.65% Base						
		<u>Under \$100k – 9Yr</u> 4.35% Year 1 2.35% Base						
		<u>\$100k &amp; Above</u> 4.45% Year 1 2.45% Base						
		<u>Under \$100k – 10Yr</u> 3.45% Year 1 2.45% Base						
		<u>\$100k &amp; Above</u> 3.55% Year 1 2.55% Base						

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Carrier	Plan	Current Rate	Minimum Premium	Withdrawal	Surrender Charges	Issue Ages	Commission (1 <sup>st</sup> Year)	Non-Approved States
<i>*Lower rates apply in some states.</i>								
AVIVA	<b>Income Preferred Bonus (6% Bonus on 1<sup>st</sup> Year Premium)</b>	(\$75k+) 1-Yr P-to-P S&P 500 Index (cap).....3.25% 1Yr Monthly Cap Index (cap).....1.60% 1-Yr Average Index (cap).....3.25% Fixed Strategy (1-Yr Guarantee).....1.55%	\$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	(Option 1) Ages 0-75 7.00% Ages 76-78 5.00%	WA, OR, CA, UT, MT, TX, MN, MO, MS, IN, SC, VA, PA, NJ, CT, NY
	<b>Income Preferred Bonus S (3% Bonus on 1<sup>st</sup> Year Premium)</b>	(\$75k+) 1-Yr P-to-P S&P 500 Index (cap).....2.00% 1Yr Monthly Cap Index (cap).....1.60% 1-Yr Average Index (cap).....3.25% Fixed Strategy (1-Yr Guarantee).....1.00%			10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%		(Option 1) Ages 0-75 6.00% Ages 76-78 4.00%	Only approved in AK, CT, DE, FL, MN, OR, PA, TX, UT, WA.
<b>Ratings:</b> A(3) A.M. Best A+(5) S&P 87 Comdex								

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Carrier	Plan	Current Rate	Minimum Premium	Withdrawal	Surrender Charges	Issue Ages	Commission (1 <sup>st</sup> Year)	Non-Approved States
GENWORTH	SecureLiving Rate Saver	\$25,000-\$99,999 1.85% (5-Year) 2.25% (7-Year)	\$25,000 NQ \$25,000 Q	Free withdrawals of interest only allowed immediately.	<b>5-Year:</b> 9%, 8%, 7%, 6%, 5%  <b>7-Year:</b> 9%, 8%, 7%, 6%, 5%, 4%, 3%	Maximum issue age is 85 (age-last-birthday) for owner & annuitant.	<b>5-Year:</b> Ages 0-75 1.90% Ages 76-80 1.20% Ages 81-85 0.60%  <b>7-Year:</b> Ages 0-75 2.55% Ages 76-80 1.90% Ages 81-85 1.40%	DE, NV, OR
		\$100,000-\$249,999 2.05% (5-Year) 2.45% (7-Year)						
		\$250,000+ 2.15% (5-Year) 2.55% (7-Year)						
GENWORTH	SecureLiving Independence	Year 1 3.55% (\$100k+) 3.05% (\$50k-99,999) 2.55% (under \$50k)  2.05% Year 2  2.00% Years 3-6	\$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	<b>Ages 0-75 2.25%</b> <b>Ages 76-80 1.31%</b> <b>Ages 81-85 0.94%</b>  <b>(Reduced, 9/1)</b>	NY
	SecureLiving SmartRate	3.30% 1-Year Plan 2.40% 3-Year Plan 2.10% 5-Year Plan (\$100k+ rates) **additional credits may apply!						

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GENWORTH	SecureLiving Liberty	<u>&lt;\$99,999</u> 3.05% 1-Year Plan 2.15% 3-Year Plan 1.95% 5-Year Plan	\$5,000 NQ \$2,000 Q	10% free annual w/d immediately  ***45-day free w/d window at end of guaranteed rate period if current interest is below bail-out rate. Call for more details.	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%	NY  Oregon has different rates.
		<u>\$100,000-249,999</u> 4.05% 1-Year Plan 2.75% 3-Year Plan 2.35% 5-Year Plan						
		<u>&gt;\$250,000</u> 4.80% 1-Year Plan 2.95% 3-Year Plan 2.50% 5-Year Plan						
		***Bail-out rate is 1.55% (1-year), 1.55% (3-year) & 1.55% (5-year) at end of guaranteed rate period.						
		<u>Ratings:</u> A(3) A.M. Best A(6) S&P 79 Comdex						

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<b>Lincoln Benefit Life</b>  Ratings: A+(2) A.M. Best A+(5) S&P 86 Comdex	<b>Saver's Index Annuity III</b>	Option 1 (60% Participation) = 3.25% Cap  Option 2 (100% Participation) = 3.00% Cap  ***3% minimum guarantee value on 90% of premium***	\$3,000 Q \$10,000 NQ (\$250 additional premium deposits)	10% free withdrawals after Year 1	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	0-90 (owner) 0-85 (annuitant)	<b>Please call for compensation on this product.</b>	<b>Please call for state approvals on this product.</b>
	<b>New Directions*</b> 6-Year  8-Year  (Continued...)	1.40% (<\$100k) 1.55% (\$100k+)	\$10,000 NQ \$10,000 Q	10% free annual w/d immediately	<b>I-66:</b> 9%, 8%, 7%, 6%, 4.75%, 3.5%,	0-85 NQ 0-85 Q	<b>6-year:</b> (Ages 0-75) 2.00% (Ages 76-80) 1.55% (Ages 81-85) 1.00%  <b>8-year:</b> (Ages 0-75) 3.00% (Ages 76-80) 2.30% (Ages 81-85) 1.50%  (Reduced, 9/1)	<b>I-66 &amp; I-88:</b> MN, NY, OR, WA

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	<b>OptiPoint*</b> <i>Opti 8</i>	1.00%	\$5,000 NQ \$2,000 Q	10% free annual w/d immediately	<b>Opti 8:</b> 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%	<b>Opti 8 &amp; 10:</b> 0-85NQ 0-85Q	<b>Opti 8:</b> <b>(Ages 0-75) 2.25%</b> <b>(Ages 76-80) 1.40%</b> <b>(Ages 81-85) 0.55%</b>	<b>Opti 8 &amp; 10:</b> MA, MN, NY, OR, UT
	<i>Opti 10</i>	1.00%			<b>Opti 10:</b> 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	<b>Opti 12:</b> 0-75NQ 0-75Q	<b>Opti 10:</b> <b>(Ages 0-75) 2.75%</b> <b>(Ages 76-80) 1.80%</b>	<b>Opti 12:</b> CT, MA, MN, NY, OR, UT, WA
	<i>Opti 12</i>	Unavailable			<b>Opti 12:</b> 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%		<b>Opti 12:</b> <b>(Ages 0-75) 3.25%</b> <b>(Reduced, 9/1)</b>	

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<b>Lincoln National</b> <i>(Continued)</i>	<b>MYGuarantee Plus</b>	(\$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	<b>3-Year:</b> (Ages 0-75) 0.70% (Ages 76-80) 0.35% (Ages 81-85) 0.20% <b>4-Year:</b> (Ages 0-75) 0.70% (Ages 76-80) 0.35% (Ages 81-85) 0.20% <b>5-Year:</b> (Ages 0-75) 1.70% (Ages 76-80) 1.00% (Ages 81-85) 0.45% <b>6-Year:</b> (Ages 0-75) 1.95% (Ages 76-80) 1.20% (Ages 81-85) 0.45% <b>7, 8, 9 &amp; 10-Year:</b> (Ages 0-75) 2.20% (Ages 76-80) 1.30% (Ages 81-85) 0.70%  (Reduced, 9/1)	GU, IL, MN, MO, VI
	3-Year	Temp. N/A, Eff. 11/1						
	4-Year	Temp. N/A, Eff. 11/1						
	5-Year	1.60%						
	6-Year	1.90%						
	7-Year	2.30%						
	8-Year	2.35%						
	9-Year	2.45%						
	10-Year	2.45%						
	<p><b>Ratings:</b> A+(2) A.M. Best AA-(4) S&amp;P 89 Comdex</p>							
<p>* Rates apply to fixed account only! Eclipse Plan is to be phased out within the next month or so. ** After 1<sup>st</sup> 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.</p>								

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<b>Principal</b> ***NEW CARRIER***  Ratings: A+(2) A.M. Best A(6) S&P 91 Comdex	<b>Performance Annuity 7 (Indexed)</b>	<u>Index Caps</u>  <\$50k = 3.50% \$50k+ = 4.00%  100% Participation, Minimum Index Cap = 3.00%	\$10,000	10% of balance or RMD, recommended to wait after first contract anniversary	7 Years (8,8,7,6,5,4,3)	0-85	3.25% (< Age 76) 2.15% (Ages 76+)  <i>Deposits of \$1 million and above require Home Office approval and may have lower comp.</i>	NY
	<b>Select Series Annuity (Fixed MYG)</b>	(\$100k+ Rates)  3-Year = 1.15% 6-Year = 2.29% 9-Year = 1.55%	\$5,000	10% of balance or RMD	3-Year = 7,7,7 6-Year = 7,7,7,6,5,4 9-Year = 7,7,7,6,5,4,3,2,1	0-85	<u>3-Year:</u> 1.00% (< Age 80) 0.50% (Ages 80+) <u>6-Year:</u> 3.25% (< Age 80) 1.60% (Ages 80+) <u>9-Year:</u> 5.00% (< Age 80) 2.50% (Ages 80+)  <i>Deposits of \$1 million and above require Home Office approval and may have lower comp.</i>	<u>3 and 6-Year:</u> DE,MN,MO,PA  <u>9-Year:</u> DE,MN,MO,NY, PA,WA

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**PLEASE READ: Important Notice Regarding Recent Changes In Annuity Market!**

Over the past year, we have seen numerous carriers discontinue products and reduce compensation on their annuity portfolios. This spreadsheet reflects those current changes to the best of our ability. However, it is subject to change at any time.

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Carrier	Plan	Current Rate	Minimum Premium	Withdrawal	Surrender Charges	Issue Ages	Commission (1 <sup>st</sup> Year)	Non-Approved States
<b>United of Omaha</b>	<b>Bonus Flexible</b>	2.00% Yr. 1	\$5,000 NQ	10% free annual	8%, 8%, 7%, 6%, 5%,	0-75NQ	Ages 0-80 5.00%	AVAILABLE IN ALL STATES
		1.00% Base	\$5,000 Q	w/d immediately	4%, 3%, 2%, 0%	0-85Q	Ages 81+ 2.50%	

Ratings:  
 A+(2) A.M. Best  
 A+(5) S&P  
 91 Comdex