



**FIXED ANNUITY RATES AS OF 8/30/10 - RATES SUBJECT TO FREQUENT CHANGES. For questions or applications, contact Bobby Hensley @ 860-678-1090 x3018**

COMPANY	AM BEST RATING	GUARANTEE PERIOD	PRODUCT NAME	1ST YEAR RATE	MINIMUM GUARANTEE	BAILOUT	SURRENDER CHARGES	MARKET VALUE ADJUSTED
Genworth	A	1 year	SecureLiving SmartRate SPFD (<50,000)	<b>3.00%</b>	1.50% (1-9 years)		7,7,7,6,5,4,3,0	
Genworth	A	1 year	SecureLiving SmartRate SPFD (>100,000)	<b>4.00%</b>	1.50% (1-9 years)		7,7,7,6,5,4,3,0	
Genworth	A	1 year	SecureLiving Liberty (<99,999)	<b>3.45%</b>	1.50% (1-9 years)	<b>2.00%</b>	9,9,8,7,6,5,0	
Genworth	A	1 year	SecureLiving Liberty (>250,000)	<b>4.45%</b>	1.50% (1-9 years)	<b>2.00%</b>	9,9,8,7,6,5,0	
Integrity	A+	1 year	New MOMENTUM FPDA (QIO)	<b>4.25%</b>	rate for remainder of term		8,7,6,5,4,3,2,0	Yes
Integrity	A+	2 year	New MOMENTUM FPDA (QIO)	<b>2.25%</b>	1.50%		8,7,6,5,4,3,2	Yes
Integrity	A+	3 year	New MOMENTUM FPDA (QIO)	<b>2.25%</b>	1.50%		8,7,6,5,4,3,2	Yes
Old Mutual	A-	3 year	OMGuarantee-platinum	<b>2.25%</b>	2.25% (yr.1-3)		9,8,7,0	Yes
Genworth	A	3 year	SecureLiving Liberty (<99,999)	<b>2.60%</b>	1.50% (1-9 years)	<b>2.00%</b>	9,9,8,7,6,5,0	
Genworth	A	3 year	SecureLiving Liberty (>250,000)	<b>2.85%</b>	1.50% (1-9 years)	<b>2.00%</b>	9,9,8,7,6,5,0	
Integrity	A+	4 year	MOMENTUM Advantage SPDA	<b>2.25%</b>	1.50% (yr. 2-4)		8,8,7,7,0	Yes
Standard	A	5 year	FGA 5 (>100,000)	<b>2.55%</b>	2.55% (years 1-5)		8,7,6,5,4,0	Yes
Standard	A	5 year	FGA 5 (<100,000)	<b>2.45%</b>	2.45% (years 1-5)		8,7,6,5,4,0	Yes
Genworth	A	5 year	SecureLiving Rate Saver (25,000-99,999)	<b>2.40%</b>	2.40% (yr. 1-5)		9,8,7,6,5	Yes
Genworth	A	5 year	SecureLiving Liberty (<99,999)	<b>2.35%</b>	1.50% (yr. 1-9)	<b>2.00%</b>	9,9,8,7,6,5,0	
Genworth	A	5 year	SecureLiving Liberty (>250,000)	<b>2.60%</b>	1.50% (yr. 1-9)	<b>2.00%</b>	9,9,8,7,6,5,0	
Integrity	A+	5 year	New MOMENTUM FPDA (QIO)	<b>2.25%</b>	1.50%		8,7,6,5,4,3,2	Yes
Integrity	A+	5 year	MOMENTUM Advantage SPDA	<b>2.50%</b>	1.75%		8,8,7,7,6,0	
Integrity	A+	5 year	SPDA Series II	<b>2.30%</b>	2.30% (yr 2-5)		7,7,7,6,5,4,3,0	Yes
American Equity	A-	5 year	Guarantee 5	<b>3.65%</b>	3.65% (yr. 1-5) (2.00 after 5 yrs)		9,8,7,6,5,0	
Old Mutual	A-	5 year	OM Guarantee-Platinum	<b>3.25%</b>	3.25% (yr. 1-5)		9,8,7,6,5,0	
Columbus Life	A+	5 year	Passport 5 (>5,000)	<b>3.50%</b>	1.50% (Yrs 2-5)		7,7,7,6,5,4,3,0	
Standard	A	5 year	SRA 5 (<100,000)	<b>2.85%</b>	1.85%	<b>1.00%</b>	9,8,7,6,5	
Genworth	A	6 year	SecureLiving INDEPENDENCE (<50,000)	<b>2.50%</b>	(2.50 yr. 2-6)(2.00 yr. 7-16)		9,9,8,7,6,5,0	
Genworth	A	6 year	SecureLiving INDEPENDENCE (>100,000)	<b>3.50%</b>	(2.50 yr. 2-6)(2.00 yr. 7-16)		9,9,8,7,6,5,0	
Integrity	A+	6 year	New MOMENTUM FPDA	<b>2.55%</b>	1.80% (yr. 2-6)		8,7,6,5,4,3,2	Yes
Integrity	A+	7 year	New MOMENTUM FPDA (QIO)	<b>2.90%</b>	2.15%		8,7,6,5,4,3,2	Yes
Genworth	A	7 year	SecureLiving Rate Saver (100K-249,999)	<b>3.35%</b>	3.35% (yr. 1-7)		9,8,7,6,5,4,3	Yes
Integrity	A+	7 year	MOMENTUM Advantage SPDA	<b>3.35%</b>	2.60% (yr. 2-7)		8,8,7,7,6,0	Yes
American Equity	A-	7 year	Guarantee 7	<b>3.75%</b>	3.75% (yr. 1-7) (2% after 7yrs)		9,8,7,6,5,4,3,0	
Old Mutual	A-	7 year	OMGuarantee-Platinum	<b>3.50%</b>	3.50 (yr. 1-7)		9,8,7,6,5,4,3,0	
ING	A	7 Year	Guarantee Choice (<15,000)	<b>1.75%</b>	1.75% (yr. 2-7)		9,8,7,6,5,4,3,2,1,0	Yes
ING	A	7 year	Guarantee Choice (>75,000)	<b>2.75%</b>	1.75% (yr. 2-7)		9,8,7,6,5,4,3,2,1,0	Yes
Integrity	A+	10 years	New MOMENTUM FPDA (QIO)	<b>3.20%</b>	2.45% (yr. 2-10)		8,7,6,5,4,3,2	Yes
Integrity	A+	10 years	MOMENTUM Advantage SPDA	<b>3.75%</b>	3.00% (yr. 2-10)		8,8,7,7,6,6,5,5,4,4	Yes

**A. M. Best: A+ (Superior)**

**A++ and A+ Range Definition:** Assigned to companies that have, on balance, superior balance sheet strength, operating performance and business profile. These companies, in Best's opinion, have a very strong ability to meet their ongoing obligations to policyholders.

**Explanation of Best's Rating System**

The objective of Best's rating system is to provide an opinion as to an insurer's financial strength and ability to meet ongoing obligations to policyholders. Best's opinions are derived from an evaluation of a company's balance sheet strength, operating performance and business profile as compared with Best's quantitative and qualitative standards.

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