



Most Requested Guaranteed Rate Annuities

Toll Free: 800-825-5279

Email: pway@patrickway.com

Rates effective Feb 1st, 2011 and are subject to change. Call for more specific policy details.

Policy Term	Company	Product	Rate >\$100k/200k	Avg Yield >\$100k/\$200k	Rate <\$100k	Avg Yield <\$100k	Max Age	Commission
4	North American	Guarantee Choice - 200k+	2.11%	2.11%	1.80%	1.80%	85	2.50% (0-79)
5	American Equity	Guarantee Series - MVA	3.15%	3.15%	3.15%	3.15%	80	3.00% (0-75)
5	American National	Palladium MYG	3.65%	2.85%	3.55%	2.75%	85	4.00% (0-79)
5	RNA	Choice 5	2.75%	2.75%	2.75%	2.75%	85	1.75% (18-75)
5	North American	Guarantee Choice- 200k+	2.75%	2.75%	2.50%	2.50%	90	2.50% (0-85)
5	Standard	FGA 5	2.65%	2.65%	2.55%	2.55%	90	3.00% (0-80)
6	American National	Palladium MYG	3.35%	3.35%	3.25%	3.25%	85	2.50% (0-79)
6	Standard	FGA 6	3.25%	3.25%	3.15%	3.15%	90	2.00% (0-80)
6	North American	Guarantee Choice- 200k+	3.20%	3.20%	3.00%	3.00%	90	2.50% (0-80)
7	North American	Guarantee Choice- 200k+	3.55%	3.55%	3.35%	3.35%	90	2.50% (0-80)
7	Genworth	Rate Saver 7-250k+	3.45%	3.45%	3.15%	3.15%	85	2.75% (0-75)
8	North American	Guarantee Choice- 200k+	3.85%	3.85%	3.65%	3.65%	90	2.50% (0-80)
8	American National	Palladium MYG	3.60%	3.60%	3.50%	3.50%	85	2.50% (0-80)
9	North American	Guarantee Choice- 200k+	4.05%	4.05%	3.90%	3.90%	90	2.50% (0-85)
10	North American	Guarantee Choice- 200k+	4.25%	4.25%	4.05%	4.05%	90	2.50% (0-80)
10	Standard	FGA 10	3.50%	3.50%	3.40%	3.40%	80	4.00% (0-80)



Traditional Deferred Annuities

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Policy Term	Company/Product	Rates	Withdrawals	Sizzle/Caveats	Max Age	Commission
5 5,5,5,5,5,	VALIC Proflex	5.00% initial rate 403(b), 457 4.90% initial rate IRA 4.75% initial rate non qualified	Return of principal 10% starting year 2	ROP Guarantee & <u>no</u> MVA Base Rate 2.25% to 2.65% Confinement & terminal illness <u>No</u> rate hold on transfers	85	4.80% 0-55 3.80% 56-75 2.60% 76-85
5 7,7,7,6,5	American National Citadel 5 Diamond	3.60% for \$100k+ 2.60% guaranteed year 2 3.50% for <\$100k 2.50% guaranteed year 2	Return of principal 10% beginning 1 st year	ROP guarantee & <u>no</u> MVA 2% bonus in 1 st year Confinement Terminal illness	80	3.00% (0-75)
6 7,7,7,6,5,3	Standard SRA1	2.90% for \$100k+ Guaranteed 1 st Year 2.80% for <\$100k Guaranteed 1 st Year	Return of principal Systematic monthly interest 10% beginning after 1 st yr	<u>No</u> MVA ROP Guarantee <u>Quarterly</u> statements Confinement Waivers Bailout provision	90	4.00% (0-80)
6 9,9,8,7,6,5,	Genworth SL Liberty	4.50% \$250,000+ 4.00% \$100,000 to \$249,999 3.50% \$15,000 to \$99,999	Return of principal 10% beginning 1 st year	<u>No</u> MVA & no renewal window Base rate is 2.70% 2% Bailout Confinement waiver	85	3.00% (0-75)
7 7,7,7,6,5,4,2	American National Citadel 7 Diamond	4.45% for \$100k+ 2.45% guaranteed year 2 4.35% for <\$100k 2.35% guaranteed year 2	Return of principal 10% beginning 1 st year	ROP Guarantee & no MVA 2% bonus on 1 st 3yrs of deposits Confinement & terminal illness Flex - can add money at <u>any</u> time	85	4.50% (0-80)
7 9,8,7,6,5,4,2	Standard PGA 7	2.90% for \$100k+ Guaranteed 1 st Year 2.80% for <\$100k Guaranteed 1 st Year	Return of principal 10% after 1 st year Systematic monthly interest	No MVA & ROP guarantee Flex – can add money at any time Confinement Waivers Bailout	90	5.00% (0-80)

These are our most requested traditional deferred annuities. Call or email us for a more comprehensive listing.

Indexed Annuities

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Policy Term	Company/Product	Credit Method/Cap	Minimum Guarantee	Sizzle/Caveats	Max Age	Commission
5 8,7,6,4,2	Standard IGA 5	4.00% \$100,000+ 3.25% \$15k to \$99,999 Annual Annual reset P2P	1.00% on 100%	Cap with a bailout Fixed account Terminal illness & confinement waivers Optional principal guarantee	90	4.00% (0-80) 2.25% (81-85) 1.85% (86-90)
6 9,8,7,6,5,4	Lincoln Financial New Directions 6	4.15% \$100,000+ 3.90% \$10k to \$99,999 Performance triggered when S&P= 0%+ 9.90% \$100,000+ 9.20% \$10k to \$99,999 2 year P2P	1.75% on 100%	Easy to sell and communicate Fixed rate guaranteed for 6 years 10% withdrawal beginning 1 st year Terminal illness & confinement waivers	85	3.50% (00-75) 2.75% (76-80) 1.75% (81-85)
6 8,8,7,6,4,2	American National Equity Indexed Annuity	4.00% \$10,000+ Performance triggered when S&P= 0%+	3.00% on 90%	No moving parts Easy to sell and communicate Terminal illness & confinement waiver	85	5.00% (00-75) 4.00% (76-80) 3.00% (81-85)
7 9,8,7,6,5,4,2	Standard IGA 7	4.00% \$100,000+ 3.25% \$15k to \$99,999 Annual Annual reset P2P	1.00% on 100%	Cap with a bailout Fixed account Terminal illness & confinement waivers Optional principal guarantee	85	5.00% (00-80) 2.75% (81-85) 2.25% (86-90)
8 9,8,7,6,5, 4,75,3,5,2,75	Lincoln Financial New Directions 8	5.00% \$100,000+ 4.75% \$10k to \$99,999 Performance triggered when S&P= 0%+ 12.30% \$100,000+ 11.50% \$10k to \$99,999 2 year P2P	2.00% on 100%	Easy to sell and communicate Fixed rate guaranteed for 6 years 10% withdrawal beginning 1 st year Terminal illness & confinement waivers	85	4.50% (00-75) 3.50% (76-80) 2.25% (81-85)