

	END OF YR	BALANCE	RATE	GAIN	SUR %	SUR CHARGE	SUR VALUE	FREE WITHDRAWAL	
Upstream	0	\$100,000	5.65%	\$5,650	10.00%	\$10,000	\$90,000	Int	\$5,650
<i>Secure Legacy 5-Year</i>	1	\$105,650	5.65%	\$5,969	9.00%	\$9,509	\$96,142	Int	\$5,969
	2	\$111,619	5.65%	\$6,306	8.00%	\$8,930	\$102,690	Int	\$6,306
SURRENDER TERM	3	\$117,926	5.65%	\$6,663	7.00%	\$8,255	\$109,671	Int	\$6,663
5 YEAR	4	\$124,589	5.65%	\$7,039	6.00%	\$7,475	\$117,113	Int	\$7,039
PREMIUM	5	\$131,628			0.00%	\$0	\$131,628		
\$100,000									
MINIMUM PREMIUM									
\$10,000									
PREMIUM TYPE									
Single									
AGE									
55									
MAXIMUM AGE									
90									
FREE WITHDRAWAL									
Int/Int									
SPECIAL FEATURE(S)									
Market Value Adjustment									

*This report represents the top performing Multi-Year Guaranteed Annuities based upon the sorting criteria selected for this report. The rates used for this report are updated at the beginning of every month and as the underwriting carriers change them. Rates can be changed without warning. Returns, like the ones represented in this report, should not be the only criteria used when selecting a Multi-Year Guaranteed Annuity product. All features of a particular product should be considered along with the performance information represented in this report.