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Top MYGA

Champion Agency

8801 Horizon Blvd., N.E. Suite 320
 Albuquerque NM 87113
 Local (505) 265-8511 Fax (505) 265-8513

<u>Company</u>	Product	<u>Years Gtd</u>	Premium Bonus	1st Year Rate	Rate Thereafter	<u>Gtd Yield to Surrender</u>	<u>Commission</u>
10 Year Interest Rate Guarantees							
North American Company	Guarantee Choice 10 High-Band [MVA]	10		3.90	3.90	3.90	2.50 +notes
North American Company	Guarantee Choice 10 Low-Band [MVA]	10		3.75	3.75	3.75	2.50 +notes
The Standard	Focused Growth Annuity 10 High-Band [MVA, LOAN]	10		3.40	3.40	3.40	
The Standard	Focused Growth Annuity 10 Low-Band [MVA, LOAN]	10		3.30	3.30	3.30	
ReliaStar Life Ins. Co.	ING MVA Annuity 10 High-Band High-Band [MVA, LOAN]	10		5.50	3.00	3.25	5.60
American National Ins. Co.	Palladium MYG Annuity 10 High-Band High-Band [MVA]	10		4.10	3.10	3.20	4.00
ING Annuity and Asset Sales	Guarantee Choice 10 High-Band [MVA]	10		4.10	3.10	3.20	3.25 +notes
Lincoln Financial Group	Lincoln MYGuarantees sm Plus 10 High-Band [MVA]	10		3.20	3.20	3.20	2.50
Lincoln Life & Annuity of New York	Lincoln MYGuarantees sm Plus 10 High-Band [MVA]	10		3.20	3.20	3.20	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 High-Band	10		4.10	3.10	3.20	4.00
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 Low-Band	10		4.00	3.00	3.10	4.00
ING Annuity and Asset Sales	Guarantee Choice 10 Low-Band [MVA]	10		3.10	3.10	3.10	3.25 +notes
ReliaStar Life Ins. Co.	ING MVA Annuity 10 Mid-Band Mid-Band [MVA, LOAN]	10		5.35	2.85	3.10	5.60
American National Ins. Co.	Palladium MYG Annuity 10 Low-Band Low-Band [MVA]	10		4.00	3.00	3.10	4.00
West Coast Life	Sure Advantage 10 High-Band [MVA]	10	1.00	2.95	2.95	3.05	2.50
Lincoln Life & Annuity of New York	Lincoln MYGuarantees sm Plus 10 Low-Band [MVA]	10		3.05	3.05	3.05	
Lincoln Financial Group	Lincoln MYGuarantees sm Plus 10 Low-Band [MVA]	10		3.05	3.05	3.05	2.50
ReliaStar Life Ins. Co.	ING MVA Annuity 10 Low-Band Low-Band [MVA, LOAN]	10		5.25	2.75	3.00	5.60
West Coast Life	Sure Advantage 10 Low-Band [MVA]	10		2.95	2.95	2.95	2.50
Investors Ins. (Legacy)	RateMark 10 [MVA]	10		2.45	2.45	2.45	4.00
Lincoln Benefit Life	Tactician Plus 10 Low-Band Low-Band [MVA]	10		2.20	2.20	2.20	2.00 +notes
Lincoln Benefit Life	Tactician Plus 10 High-Band High-Band [MVA]	10		2.20	2.20	2.20	2.00 +notes
Investors Ins. (Legacy)	EnhanceMark 10 [MVA]	10		1.50	1.50	1.50	8.00
9 Year Interest Rate Guarantees							
North American Company	Guarantee Choice 9 High-Band [MVA]	9		3.75	3.75	3.75	2.50 +notes
North American Company	Guarantee Choice 9 Low-Band [MVA]	9		3.55	3.55	3.55	2.50 +notes
Lincoln Financial Group	Lincoln MYGuarantees sm Plus 9 High-Band [MVA]	9		3.15	3.15	3.15	2.50



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Lincoln Life & Annuity of New York	Lincoln MYGuarantees sm Plus 9 High-Band [MVA]	9		3.15	3.15	3.15	
American National Ins. Co.	Palladium MYG Annuity 9 High-Band [MVA]	9		4.85	2.85	3.07	3.00
Lincoln Life & Annuity of New York	Lincoln MYGuarantees sm Plus 9 Low-Band [MVA]	9		3.00	3.00	3.00	
Lincoln Financial Group	Lincoln MYGuarantees sm Plus 9 Low-Band [MVA]	9		3.00	3.00	3.00	2.50
American National Ins. Co.	Palladium MYG Annuity 9 Low-Band [MVA]	9		4.75	2.75	2.97	3.00
West Coast Life	Sure Advantage 9 High-Band [MVA]	9	1.00	2.85	2.85	2.96	2.50
West Coast Life	Sure Advantage 9 Low-Band [MVA]	9		2.85	2.85	2.85	2.50
Lincoln Benefit Life	Tactician Plus 9 Low-Band [MVA]	9		1.95	1.95	1.95	<u>2.00 +notes</u>
Lincoln Benefit Life	Tactician Plus 9 High-Band [MVA]	9		1.95	1.95	1.95	<u>2.00 +notes</u>
Principal Financial Group	Select Series 9 High-Band [MVA]	9		1.75	1.75	1.75	1.00
Principal Financial Group	Select Series 9 Low-Band [MVA]	9		1.60	1.60	1.60	1.00
8 Year Interest Rate Guarantees							
North American Company	Guarantee Choice 8 High-Band [MVA]	8		3.55	3.55	3.55	<u>2.50 +notes</u>
North American Company	Guarantee Choice 8 Low-Band [MVA]	8		3.35	3.35	3.35	<u>2.50 +notes</u>
American National Ins. Co.	Palladium MYG Annuity 8 High-Band [MVA]	8		3.20	3.20	3.20	2.50
Lincoln Financial Group	Lincoln MYGuarantees sm Plus 8 High-Band [MVA]	8		3.15	3.15	3.15	2.50
Lincoln Life & Annuity of New York	Lincoln MYGuarantees sm Plus 8 High-Band [MVA]	8		3.15	3.15	3.15	
American National Ins. Co.	Palladium MYG Annuity 8 Low-Band [MVA]	8		3.10	3.10	3.10	2.50
Lincoln Life & Annuity of New York	Lincoln MYGuarantees sm Plus 8 [MVA]	8		3.00	3.00	3.00	
Lincoln Financial Group	Lincoln MYGuarantees sm Plus 8 Low-Band [MVA]	8		3.00	3.00	3.00	2.50
West Coast Life	Sure Advantage 8 High-Band [MVA]	8	1.00	2.65	2.65	2.78	2.50
West Coast Life	Sure Advantage 8 Low-Band [MVA]	8		2.65	2.65	2.65	2.50
Lincoln Benefit Life	Tactician Plus 8 Low-Band [MVA]	8		1.75	1.75	1.75	<u>2.00 +notes</u>
Lincoln Benefit Life	Tactician Plus 8 High-Band [MVA]	8		1.75	1.75	1.75	<u>2.00 +notes</u>
7 Year Interest Rate Guarantees							
North American Company	Guarantee Choice 7 High-Band [MVA]	7		3.25	3.25	3.25	<u>2.50 +notes</u>
Genworth Life and Annuity Ins. Co	SecureLiving Rate Saver 7 High-Band [MVA]	7		3.15	3.15	3.15	<u>2.75 +notes</u>
Genworth Life and Annuity Ins. Co	SecureLiving Rate Saver 7 Mid-Band [MVA]	7		3.05	3.05	3.05	<u>2.75 +notes</u>
North American Company	Guarantee Choice 7 Low-Band [MVA]	7		3.05	3.05	3.05	<u>2.50 +notes</u>
Lincoln Financial Group	Lincoln MYGuarantees sm Plus 7 High-Band [MVA]	7		3.00	3.00	3.00	2.50
Lincoln Life & Annuity of New York	Lincoln MYGuarantees sm Plus 7 High-Band [MVA]	7		3.00	3.00	3.00	2.50
The Standard	Focused Growth Annuity 7 High-Band [MVA, LOAN]	7		2.95	2.95	2.95	



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The Standard	Focused Growth Annuity 7 Low-Band [MVA, LOAN]	7		2.85	2.85	2.85	
Lincoln Life & Annuity of New York	Lincoln MYGuarantees sm Plus 7 Low-Band [MVA]	7		2.85	2.85	2.85	2.50
Genworth Life and Annuity Ins. Co	SecureLiving Rate Saver 7 Low-Band [MVA]	7		2.85	2.85	2.85	2.75 +notes
Lincoln Financial Group	Lincoln MYGuarantees sm Plus 7 Low-Band [MVA]	7		2.85	2.85	2.85	2.50
Symetra Life Insurance Co.	Symetra Custom 7 High-Band	7		3.15	2.65	2.72	4.00
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 High-Band	7		3.55	2.55	2.69	2.50
American National Ins. Co.	Palladium MYG Annuity 7 High-Band [MVA]	7		3.55	2.55	2.69	2.50
Symetra Life Insurance Co.	Symetra Custom 7 Mid-Band	7		3.10	2.60	2.67	4.00
American National Ins. Co.	Palladium MYG Annuity 7 Low-Band [MVA]	7		3.45	2.45	2.59	2.50
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 Low-Band	7		3.45	2.45	2.59	2.50
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 7 High-Band	7		3.00	2.50	2.57	
West Coast Life	Sure Advantage 7 High-Band [MVA]	7	1.00	2.40	2.40	2.55	2.50
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 7 Mid-Band	7		2.95	2.45	2.52	
Symetra Life Insurance Co.	Symetra Custom 7 Mid-Band	7		2.95	2.45	2.52	4.00
Symetra Life Insurance Co.	Symetra Custom 7 (ROP) High-Band	7		2.90	2.40	2.47	4.00
Symetra Life Insurance Co.	Symetra Custom 7 (ROP) Mid-Band	7		2.85	2.35	2.42	4.00
West Coast Life	Sure Advantage 7 Low-Band [MVA]	7		2.40	2.40	2.40	2.50
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 7 Mid-Band	7		2.80	2.30	2.37	
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 7 (ROP) High-Band	7		2.75	2.25	2.32	
Symetra Life Insurance Co.	Symetra Flex Premium Plus Fixed (Qualified Only)	7		4.00	2.00	2.28	5.00
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 7 (ROP) Mid-Band	7		2.70	2.20	2.27	
Symetra Life Insurance Co.	Symetra Custom 7 (ROP) Mid-Band	7		2.70	2.20	2.27	4.00
Lincoln Financial Group	Lincoln Long-Term Care Fixed Annuity Low-Band	7		2.25	2.25	2.25	
Lincoln Financial Group	Lincoln Long-Term Care Fixed Annuity High-Band	7		2.25	2.25	2.25	
Investors Ins. (Legacy)	RateMark 7 [MVA]	7		2.25	2.25	2.25	4.00
ING Annuity and Asset Sales	Guarantee Choice 7 High-Band [MVA]	7		3.10	2.10	2.24	2.50 +notes
Symetra Life Insurance Co.	Symetra Custom 7 Low-Band	7		2.55	2.05	2.12	4.00
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 7 (ROP) Mid-Band	7		2.55	2.05	2.12	
ING Annuity and Asset Sales	Guarantee Choice 7 Low-Band [MVA]	7		2.10	2.10	2.10	2.50 +notes
Symetra Life Insurance Co.	Symetra Custom 7 (ROP) Low-Band	7		2.50	2.00	2.07	4.00
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 7 Low-Band	7		2.40	1.90	1.97	
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 7 (ROP) Low-Band	7		2.15	1.65	1.72	
Lincoln Benefit Life	Tactician Plus 7 Low-Band [MVA]	7		1.55	1.55	1.55	2.00 +notes



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Lincoln Benefit Life	Tactician Plus 7 High-Band [MVA]	7		1.55	1.55	1.55	<u>2.00 +notes</u>
Assurity Life	Secure 7	7		1.50	1.50	1.50	4.00
6 Year Interest Rate Guarantees							
North American Company	Guarantee Choice 6 High-Band [MVA]	6		2.90	2.90	2.90	<u>2.50 +notes</u>
The Standard	Focused Growth Annuity 6 High-Band [MVA, LOAN]	6		2.70	2.70	2.70	<u>2.00 +notes</u>
North American Company	Guarantee Choice 6 Low-Band [MVA]	6		2.65	2.65	2.65	<u>2.50 +notes</u>
Lincoln Financial Group	Lincoln MYGuarantees sm Plus 6 High-Band [MVA]	6		2.65	2.65	2.65	2.25
Lincoln Life & Annuity of New York	Lincoln MYGuarantees sm Plus 6 High-Band [MVA]	6		2.65	2.65	2.65	2.25
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 High-Band	6		2.60	2.60	2.60	2.50
The Standard	Focused Growth Annuity 6 Low-Band [MVA, LOAN]	6		2.60	2.60	2.60	<u>2.00 +notes</u>
American National Ins. Co.	Palladium MYG Annuity 6 High-Band [MVA]	6		2.60	2.60	2.60	2.50
American National Ins. Co.	Palladium MYG Annuity 6 Low-Band [MVA]	6		2.50	2.50	2.50	2.50
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 Low-Band	6		2.50	2.50	2.50	2.50
Lincoln Life & Annuity of New York	Lincoln MYGuarantees sm Plus 6 Low-Band [MVA]	6		2.50	2.50	2.50	2.25
Lincoln Financial Group	Lincoln MYGuarantees sm Plus 6 Low-Band [MVA]	6		2.50	2.50	2.50	2.25
West Coast Life	Sure Advantage 6 High-Band [MVA]	6	1.00	2.15	2.15	2.32	2.25
West Coast Life	Sure Advantage 6 Low-Band [MVA]	6		2.15	2.15	2.15	2.25
The Standard	Secured Rate Annuity 6 High-Band	6		1.90	1.90	1.90	<u>4.00 +notes</u>
Principal Financial Group	Select Series 6 High-Band [MVA]	6		1.85	1.85	1.85	1.00
Principal Financial Group	Secure Fixed Annuity 6-Year Guarantee	6		1.80	1.80	1.80	4.10
The Standard	Secured Rate Annuity 6 Low-Band	6		1.80	1.80	1.80	<u>4.00 +notes</u>
Principal Financial Group	Select Series 6 Low-Band [MVA]	6		1.70	1.70	1.70	1.00
Lincoln Benefit Life	Tactician Plus 6 Low-Band [MVA]	6		1.25	1.25	1.25	<u>2.00 +notes</u>
Lincoln Benefit Life	Tactician Plus 6 High-Band [MVA]	6		1.25	1.25	1.25	<u>2.00 +notes</u>
5 Year Interest Rate Guarantees							
Great Amer. Life Ins. Co.	American Freedom Stars and Stripes 5 High-Band [MVA, STEP RATE]	5		0.25	Step Rate	2.60	<u>3.00 +notes</u>
Genworth Life and Annuity Ins. Co	SecureLiving Rate Saver 5 High-Band [MVA]	5		2.55	2.55	2.55	<u>2.00 +notes</u>
Great Amer. Life Ins. Co.	American Freedom Stars and Stripes 5 Low-Band [MVA, STEP RATE]	5		0.25	Step Rate	2.50	<u>3.00 +notes</u>
Life of the Southwest	RetireMax Secure 5	5		2.50	2.50	2.50	
The Standard	Focused Growth Annuity 5 High-Band [MVA, LOAN]	5		2.45	2.45	2.45	<u>3.00 +notes</u>
Genworth Life and Annuity Ins. Co	SecureLiving Rate Saver 5 Mid-Band [MVA]	5		2.45	2.45	2.45	<u>2.00 +notes</u>
North American Company	Guarantee Choice 5 High-Band [MVA]	5		2.45	2.45	2.45	<u>2.50 +notes</u>



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The Standard	Focused Growth Annuity 5 Low-Band [MVA, LOAN]	5		2.35	2.35	2.35	<u>3.00 +notes</u>
Lincoln Financial Group	Lincoln MYGuarantees SM Plus 5 High-Band [MVA]	5		2.25	2.25	2.25	2.00
Genworth Life and Annuity Ins. Co	SecureLiving Rate Saver 5 Low-Band [MVA]	5		2.25	2.25	2.25	<u>2.00 +notes</u>
Lincoln Life & Annuity of New York	Lincoln MYGuarantees SM Plus 5 High-Band [MVA]	5		2.25	2.25	2.25	2.00
North American Company	Guarantee Choice 5 Low-Band [MVA]	5		2.20	2.20	2.20	<u>2.50 +notes</u>
Lincoln Financial Group	Lincoln MYGuarantees SM Plus 5 Low-Band [MVA]	5		2.10	2.10	2.10	2.00
Lincoln Life & Annuity of New York	Lincoln MYGuarantees SM Plus 5 Low-Band [MVA]	5		2.10	2.10	2.10	2.00
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 High-Band	5		2.90	1.90	2.10	4.00
American National Ins. Co.	Palladium MYG Annuity 5 High-Band [MVA]	5		2.90	1.90	2.10	4.00
Investors Ins. (Legacy)	RateMark 5 [MVA]	5		2.05	2.05	2.05	3.00
Symetra Life Insurance Co.	Symetra Custom 5 High-Band	5		2.40	1.90	2.00	2.50
American National Ins. Co.	Palladium MYG Annuity 5 Low-Band [MVA]	5		2.80	1.80	2.00	4.00
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 Low-Band	5		2.80	1.80	2.00	4.00
Symetra Life Insurance Co.	Symetra Custom 5 Mid-Band	5		2.35	1.85	1.95	2.50
West Coast Life	Sure Advantage 5 High-Band [MVA]	5	1.00	1.75	1.75	1.95	2.00
The Standard	Secured Rate Annuity 5 High-Band	5		1.85	1.85	1.85	4.00
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 5 High-Band	5		2.25	1.75	1.85	
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 5 Mid-Band	5		2.20	1.70	1.80	
Symetra Life Insurance Co.	Symetra Custom 5 (ROP) High-Band	5		2.15	1.65	1.75	2.50
The Standard	Secured Rate Annuity 5 Low-Band	5		1.75	1.75	1.75	4.00
West Coast Life	Sure Advantage 5 Low-Band [MVA]	5		1.75	1.75	1.75	2.00
Symetra Life Insurance Co.	Symetra Custom 5 Mid-Band	5		2.10	1.60	1.70	2.50
Symetra Life Insurance Co.	Symetra Custom 5 (ROP) Mid-Band	5		2.10	1.60	1.70	2.50
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 5 (ROP) High-Band	5		2.00	1.50	1.60	
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 5 Mid-Band	5		1.95	1.45	1.55	
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 5 (ROP) Mid-Band	5		1.95	1.45	1.55	
Assurity Life	Secure 5	5		1.50	1.50	1.50	3.50
Symetra Life Insurance Co.	Symetra Custom 5 (ROP) Mid-Band	5		1.85	1.35	1.45	2.50
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 5 (ROP) Mid-Band	5		1.70	1.20	1.30	
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 5 (ROP) Low-Band	5		1.50	1.00	1.10	
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 5 Low-Band	5		1.50	1.00	1.10	
Symetra Life Insurance Co.	Symetra Custom 5 (ROP) Low-Band	5		1.50	1.00	1.10	2.50
Symetra Life Insurance Co.	Symetra Custom 5 Low-Band	5		1.50	1.00	1.10	2.50



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Principal Financial Group	Guaranteed Annuity 5-Year Guaranty	5		1.05	1.05	1.05	4.10
Lincoln Benefit Life	Tactician Plus 5 Low-Band [MVA]	5		1.00	1.00	1.00	2.00 +notes
Lincoln Benefit Life	Tactician Plus 5 High-Band [MVA]	5		1.00	1.00	1.00	2.00 +notes
4 Year Interest Rate Guarantees							
North American Company	Guarantee Choice 4 High-Band [MVA]	4		1.85	1.85	1.85	2.50 +notes
Principal Financial Group	Secure Fixed Annuity 4-Year Guarantee High-Band	4	1.50	1.45	1.45	1.83	2.25
Principal Financial Group	Secure Fixed Annuity 4-Year Guarantee Mid-Band	4	1.50	1.35	1.35	1.73	2.25
North American Company	Guarantee Choice 4 Low-Band [MVA]	4		1.55	1.55	1.55	2.50 +notes
Principal Financial Group	Secure Fixed Annuity 4-Year Guarantee Low-Band	4	1.50	1.05	1.05	1.43	2.25
3 Year Interest Rate Guarantees							
Investors Ins. (Legacy)	RateMark 3 [MVA]	3		1.75	1.75	1.75	2.25
Assurity Life	Secure 3	3		1.50	1.50	1.50	1.60
Principal Financial Group	Select Series 3 Low-Band [MVA]	3		1.00	1.00	1.00	1.00
Principal Financial Group	Select Series 3 High-Band [MVA]	3		1.00	1.00	1.00	1.00
North American Company	Guarantee Choice 3 High-Band [MVA]	3		1.00	1.00	1.00	2.50 +notes
2 Year Interest Rate Guarantees							
Life of the Southwest	SureRate 2 High-Band	2		1.15	1.15	1.15	0.90
Life of the Southwest	SureRate 2 Low-Band	2		1.00	1.00	1.00	0.90