

“Top 10”

Subject to Change Without Notice!

Insurance Company	Liberty Bankers & Capitol Life	New Era & Phil Amer & New EraMW	Guaranty Income	American Equity	Liberty Bankers & Capitol Life	New Era & Phil Amer & New EraMW	Old Mutual Financial	Royal Neighbors	Guaranty Income	Liberty Bankers & Capitol Life
Name of Annuity	Bankers 1	SecureChoice3	Choice 4	Guarantee5	BankersPrem	SecureChoice5	GuarPlatinum5	NeighborsChce	UltraFlex 7	Bankers 7
Policy Form Number	1-0106-TX	A-0024R	1SP4	SPDA-MYGA	BP-0407-TX	A-0023R	SPDAMYMVA	200622A	1FP-7	Bankers7-0307
Average Annual Yield	1.50%	3.20% ↓	3.05%	3.65%	3.60%	3.65% ↓	3.50% ↓	3.50%	3.57% ↓	3.50%
Rate Guarantee Period	1 Year	3 Years	4 Years	5 Years	5 Years	5 Years	5 Years	5 Years	1 Year	7 Years
Minimum Non-Qualified Amount	\$10,000	\$10,000	\$5,000	\$10,000	\$10,000	\$10,000	\$5,000	\$10,000	\$5,000	\$10,000
Minimum Qualified Amount	\$10,000	\$10,000	\$2,000	\$10,000	\$10,000	\$10,000	\$2,000	\$10,000	\$2,000	\$10,000
Initial Period Rate	1.50%	3.20%	3.05%	3.65%	3.60%	3.65%	3.50%	3.50%	7.00% Year 1	3.50%
Rate on Smaller Amounts										
❖ New Rate Effective Date		8/01/10				8/01/10	8/01/10		8/01/10	
New Average Annual Yield		3.15%				3.60%	3.25%		3.47%	
Minimum Rate After InitPer	1.00%	2.00%	3.00%	2.00%	1.00%	2.00%	NAIC/1.50%	3.00%	3.00%	1.00%
After IP - Rate Subject To	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Float	Fixed
AnnuityFund InvestmentType	CD Type	CD Type	CD Type	CD Type	CD Type	CD Type	CD Type	CD Type	Portfolio	CD Type
FREE Annual Withdrawal Amount	100% Interest	100% Interest	100% Interest	100% Interest	100% Interest	100% Interest	100% Interest	100% Interest	10% PYE Val /100% Int	100% Interest
Free Withdrawals Per Year	2	12	2	1	2	12	4	1	2	2
Monthly Income Checks	Yes	Yes (\$125 min)	Yes w/\$20k	Yes	Yes	Yes (\$125 min)	Molnt Only	Yes w/\$20k	Yes (\$200 min)	Yes
Ages:										
Surrender Penalty Charges				MVA +	MVA +		MVA +			0-55 56+
Year 1	5%	3%	8%	9%	8.0%	5%	9%	8.5%	9%	12% 8.0%
2		3%	7%	8%	7.0%	5%	8%	7.5%	8%	11% 7.0%
3		3%	6%	7%	6.0%	5%	7%	7.0%	7%	10% 6.0%
4			5%	6%	5.5%	5%	6%	6.0%	6%	8% 5.0%
5				5%	4.5%	5%	5%	4.0%	5%	6% 4.5%
6									4%	5% 3.5%
7									3%	4% 2.5%
8										
9										
10										
Penalty Applied from Date of Action Req'd End of Period	Contract NONE	Contract NONE	Contract NONE	Cont/Renew RRR	Contract NONE	Contract NONE	Cont/Renew RRR	Contract NONE	Contract NONE	Contract NONE
PenaltyWaivedw/PayOutOver	NO	5 Years	5 Years	Life/2xSur	NO	5 Years	5 Years	NO	5 Years	NO
PenaltyWaived @ Death of	Annuitant	Owner	Owner	A/O-CoPrac	Annuitant	Owner	Owner- TX	Annuitant	Owner	Annuitant
UpFront Charges/AnnualFees	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE
Additional Premium Allowed	NO	NO	NO	NO	NO	NO	NO	1 st 90 Days	YES \$200+	NO
Maximum Issue Age - Owner	95	90	100	80	90	90	90	99	85	85
- Annuitant	95	90	100	80	90	90	90	85	85	85
Days Rate Held on Transfers	HO Rec+45	HO Rec+60	Chg+45days	HO Rec+ 21	HO Rec+45	HO Rec+60	App Date +60	Chg+35days	Chg+45days	HO Rec+45
Free Look Period	30 Days	10 Days	30 Days	15 Days	30 Days	10 Days	10 Days	20 Days	30 Days	30 Days
Rating - A.M. Best - Standard & Poor's	B-* / NR-2	B+ g*	B	A-g*	B-* / NR-2	B+* g	A- g	A- NR	B	B-* / NR-2
Company Assets (in Millions)	\$990	\$320	\$449	\$16,350	\$990	\$320	\$17,471	\$710	\$449	\$990
Year Company Founded	1957	1924	1926	1981	1957	1924	1959	1895	1926	1957
Insurance Company Type	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve	Fraternal	Legal Reserve	Legal Reserve
Home Office	OK City OK	Houston TX	BatonRouge LA	WDesMoines IA	OK City OK	Houston TX	Baltimore MD	Rock Island IL	BatonRouge LA	OK City OK
Ultimate Parent Company	Realty Advisors Inc	New Era Enterprises	Guaranty Corporation	Amer Equity Investment	Realty Advisors Inc	New Era Enterprises	Old Mutual, plc London	Royal Neighbors	Guaranty Corporation	Realty Advisors Inc
INTEREST RATE HISTORY ON NEW PREMIUM	8/09 2.25%	3.90%	4.00%	4.00%	4.20%	4.35%	3.70%	4.20%	7.85%	4.25%
	9/09 2.00%	3.70%	3.75%	4.00%	4.20%	4.10%	2.70%	3.95%	7.75%	4.25%
	10/09 2.00%	3.45%	3.50%	4.00%	4.20%	3.85%	2.50%	3.75%	7.50%	4.25%
	11/09 2.00%	3.45%	3.50%	3.65%	4.20%	3.85%	2.50%	3.65%	7.50%	4.25%
	12/09 1.75%	3.35%	3.30%	3.65%	3.95%	3.75%	2.50%	3.65%	7.30%	4.00%
	1/10 1.75%	3.35%	3.30%	3.65%	3.95%	3.75%	3.20%	3.50%	7.30%	4.00%
	2/10 1.75%	3.35%	3.30%	3.65%	3.95%	3.75%	3.20%	3.50%	7.30%	4.00%
	3/10 1.75%	3.40%	3.30%	3.65%	3.95%	3.80%	3.50%	3.50%	7.30%	4.00%
	4/10 1.75%	3.40%	3.30%	3.65%	4.00%	3.80%	3.25%	3.75%	7.30%	4.05%
	5/10 1.75%	3.40%	3.30%	3.65%	4.00%	3.85%	3.25%	3.75%	7.30%	4.05%
	6/10 1.75%	3.30%	3.15%	3.65%	4.00%	3.75%	3.25%	3.75%	7.10%	4.05%
	7/10 1.75%	3.20%	3.05%	3.65%	3.75%	3.65%	3.50%	3.50%	7.00%	3.85%

❖ New Rate Effective Date – Applications received in the Ins. Co. Home Office On or After that date will receive the new rate.

AVERAGE RATES FOR "CD" TYPE OR MULTI-YEAR GUARANTEE (MYG) ANNUITIES

Averages and Number of Annuities count each band/tier as a separate annuity for this summary.

Years	1	2	3	4	5	6	7	8	9	10
# of Companies	3	3	19	13	52	23	36	14	15	23
# of Annuities	5	5	33	25	107	56	78	29	30	45
CURRENT AVG	1.00%	0.98%	1.87%	2.01%	2.40%	2.49%	2.70%	3.03%	3.20%	3.24%
1 Week Ago	1.00%	0.98%	1.85%	2.01%	2.39%	2.50%	2.68%	3.04%	3.22%	3.24%
4 Weeks Ago	1.17%	0.98%	1.87%	2.03%	2.47%	2.57%	2.76%	3.10%	3.27%	3.32%
12 Weeks Ago	1.17%	1.01%	1.98%	2.12%	2.64%	2.73%	2.96%	3.23%	3.40%	3.51%
52 Weeks Ago	1.75%	1.75%	2.53%	2.90%	3.19%	3.19%	3.43%	3.67%	3.85%	4.11%

A.M. Best Rating: Reflects their current opinion of the relative financial strength and operating performance of an insurance company in comparison to the norms of the life/health insurance industry. The Best's Ratings are neither a warranty of an insurer's current or future ability to meet its contractual obligations nor a recommendation of the company's insurance policies, policy provisions, policy suitability, rates or claims practices.

Standard & Poor's Ratings: Insurance claims-paying ability rating is an opinion of an operating insurance company's financial capacity to meet the obligations of its insurance policies in accordance with their terms. This opinion is not specific to any particular insurance policy or contract, nor does it address the suitability of a particular policy for a specific purpose or purchaser. Claims-paying ability ratings do not refer to an insurer's ability to meet nonpolicy obligations (i.e. debt contracts).

Top 10 Annuity Insurance Company	Mail Address	City	State	Zip Code	Phone	Web Site
American Equity Investment Life Ins. Co.	PO Box 71216	Des Moines	IA	50325	888-221-1234	www.american-equity.com
Capitol Life Insurance Company	5250 South Sixth Street	Springfield	IL	62703	800-745-4927	www.LibertyBankersLife.com
Guaranty Income Life Insurance Company	PO Box 2231	Baton Rouge	LA	70821-2231	800-535-8110	www.GILICO.com
Liberty Bankers Life Insurance Company	5250 South Sixth Street	Springfield	IL	62703	800-745-4927	www.LibertyBankersLife.com
OM Financial Life Insurance Company	PO Box 1137	Baltimore	MD	21203-1137	800-445-6758	www.omfn.com
New Era Life Insurance Company	11720 Katy Freeway #1700	Houston	TX	77079-2663	877-368-4692	www.neweralife.com
New Era Life Insurance Co. of the Midwest	11720 Katy Freeway #1700	Houston	TX	77079-2663	877-368-4692	www.neweralife.com
Philadelphia American Life Insurance Co.	11720 Katy Freeway #1700	Houston	TX	77079-2663	877-368-4692	www.philadelphiaamericanlife.com
Royal Neighbors of America	230 Sixteenth Street	Rock Island	IL	61201	309-788-4561	www.RoyalNeighbors.org

The description of all contracts shown as the "Top 10 Annuities" was furnished by the insurance companies to The Fisher Agency. If you have questions regarding any contract, please contact a representative of that insurance company or the Fisher Agency, who has been appointed as a representative of all insurance companies shown.

ANY COMPARISON SHOULD TAKE INTO CONSIDERATION ALL EXCLUSIONS AND LIMITATIONS CONTAINED IN EACH CONTRACT!

All Annuities Shown Are Approved In Texas, But May Not Be Approved In Other States!

DEFINITIONS

INTEREST RATES: All rates shown are the Effective Annual Yields after the Nominal interest rate is credited and compounded daily.

RATE GUARANTEE AFTER INITIAL PERIOD: The rate of interest guaranteed after the initial rate period.

AVERAGE ANNUAL YIELD: Average annual yield until surrender charge period expires or until initial guaranteed rate period expires.

MINIMUM RATE GUARANTEE: The minimum rate of interest guaranteed in the contract after initial rate period.

BAIL-OUT INTEREST RATE: If the renewal interest rate goes below this rate, the annuity may be surrendered or transferred to another company without surrender charges.

- NONE – No bail-out rate is available.
- N/A – Not Applicable to this type of annuity.

FREE ANNUAL WITHDRAWAL: The Amount available to be withdrawn per contract year without surrender charges.

- BALANCE – Premium plus accumulated interest.
- PREMIUM – The total of all premiums paid in.
- INTEREST – The total of all interest earned.

FREE WITHDRAWALS PER YEAR: The number of times per year money may be withdrawn without surrender charges.

- 1-2/12 – 1 to 2 Times OR 12 Monthly Checks if annuity value greater than amount shown; such as \$20k+.

ANNUITY FUNDS INVESTMENT TYPE: Method company uses to set renewal rates after the initial rate period.

- Portfolio – Pooled by type of annuity. All annuities of this type will earn the same rate after the initial rate guarantee period.
- Banded – Pooled by rate and/or time period. Old annuities may earn higher or lower rate than New annuities.
- Indexed – Yield is directly related to outside influence, such as the S&P 500 Index.
- CD Type – 100% of the value is available at the end of the guaranteed rate period or end of penalty period, whichever occurs first.

ACTION REQUIRED @ END OF SURRENDER CHARGE PERIOD:

- NONE – No action required by contract owner. Annuity will automatically earn interest. Surrender penalties do not renew.
- RRR – Must choose one of the following options:
 - RENEW – Annuity for a new period.
 - REMOVE – Surrender for cash value.
 - ROLLOVER – Transfer to a new annuity.

MVA: Market Value Adjustment may increase or decrease your annuity surrender value. If interest rates have gone down since time of purchase, your surrender value will be higher. If rates have gone up, your surrender value will be lower.

Sample of Abbreviations used on Top 10	Molnt Only	-Monthly Interest checks are available.
	Chg+60 days	-The current rate will be held on exchanges for 60 days from date of rate change. Req+60days - from date Home Office requests transfer.
	O/A 5Yr+PO	-Penalties are waived upon the death of either the owner or the annuitant if annuitized for at least a five-year payout option.

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