

# “Top 10”

## THE FISHER AGENCY

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**Subject to Change Without Notice!**

Insurance Company	New Era & Phil Amer & New EraMW	Guggenheim Life & Annuity	American Equity	Liberty Bankers & Capitol Life	New Era & Phil Amer & New EraMW	Sentinel Security Life	* Western Bankers	Guggenheim Life & Annuity	Liberty Bankers & Capitol Life	Sentinel Security Life
Name of Annuity	SecureChoice3	Preserve MYG	Guarantee 5	Bankers5Prem	SecureChoice5	PersonalChoice5	SPDA-5	Preserve MYG	Bankers7Prem	PersonalChoice10
Policy Form Number	A-0025R	GLAMYGA2011	SPDA-MYGA	BP-0407-TX	A-0023R	SSLANPOL11-TX	SPDA-CD	GLAMYGA2011	BP7-0910-TX	SSLANPOL11-TX
<b>Average Annual Yield</b>	<b>2.45%</b>	<b>2.35%</b>	<b>2.90%↓</b>	<b>3.00%</b>	<b>2.90%</b>	<b>3.60%↓</b>	<b>3.00%</b>	<b>3.20%</b>	<b>3.30%</b>	<b>4.00%↓</b>
<b>Rate Guarantee Period</b>	<b>3 Years</b>	<b>4 Years</b>	<b>5 Years</b>	<b>5 Years</b>	<b>5 Years</b>	<b>5 Years</b>	<b>5 Years</b>	<b>6 Years</b>	<b>7 Years</b>	<b>10 Years</b>
Minimum Non-Qualified Amount	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$2,500	\$5,000	\$10,000	\$10,000	\$2,500
Minimum Qualified Amount	\$10,000	\$ 5,000	\$10,000	\$10,000	\$10,000	\$2,500	\$5,000	\$ 5,000	\$10,000	\$2,500
Initial Period Rate	2.45%	2.35%	2.90%	3.00%	2.90%	3.60%	3.00%	3.20%	3.30%	4.00%
Rate on Smaller Amounts						Optional Riders Available with Lower Rate				Optional Riders Available with Lower Rate
❖ New Rate Effective Date			02/07/12			02/13/12				02/13/12
New Average Annual Yield			2.60%			3.45%				3.85%
Minimum Rate After InitPer	2.00%	1.00%	2.00%	1.00%	2.00%	1.00%	1.50%	1.00%	1.00%	1.00%
After IP – Rate Subject To	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
AnnuityFund InvestmentType	CD Type	CD Type	CD Type	CD Type	CD Type	CD Type	CD Type	CD Type	CD Type	CD Type
FREE Annual Withdrawal Amount	100% Interest	10% per yr Ann Value	100% Interest	100% Interest	100% Interest	Option Rider	100% Interest	10% per yr Ann Value	100% Interest	Option Rider
Free Withdrawals Per Year	12	1	1	2	12	Option	1	1	2	Option
Monthly Income Checks	Yes (\$125 min)	No	Yes	Yes (\$100 min)	Yes (\$125 min)	Option	Yes (\$100 min)	No	Yes (\$100 min)	Option
Surrender Penalty Charges	Ages:					0-59 60+			0-55 56+	0-59 60+
Year 1	5%	MVA + 7%	MVA + 9%	MVA + 8.0%	5%	MVA + 9% 8%	7%	MVA + 7%	MVA + 12.4% 8.1%	MVA + 9% 8%
2	5%	6%	8%	7.0%	5%	8% 7%	7%	6%	11.5% 7.1%	8% 7%
3	5%	5%	7%	6.0%	5%	7% 6%	7%	5%	10.5% 6.1%	7% 6%
4		4%	6%	5.5%	5%	6% 5%	6%	4%	8.5% 5.1%	6% 5%
5			5%	4.5%	5%	5% 4%	6%	3%	6.5% 4.5%	5% 4%
6							*	2%	5.5% 3.5%	5% 3%
7							Bankers Life in Texas DBA Western Bankers Life		4.5% 2.5%	5% 2%
8										5% 1%
9										5% 0%
10										5% 0%
Penalty Applied from Date of Action Req'd End of Period	Contract NONE	Cont/Renew RRR	Cont/Renew RRR	Contract NONE	Contract NONE	Cont/Renew RRR	Contract NONE	Cont/Renew RRR	Contract NONE	Cont/Renew RRR
Penalty Waivedw/PayOutOver	5 Years	IG+5/10 yrs	Life/2xSur	NO	5 Years	NO	5 Years	IG+5/10 yrs	NO	NO
Penalty Waived @ Death of	Owner	Owner	A/O-CoPrac	Annuitant	Owner	Option	Annuitant	Owner	Annuitant	Option
UpFront Charges/AnnualFees	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE
Additional Premium Allowed	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Maximum Issue Age – Owner	100	90	80	90	90	90	100	90	85	90
Maximum Issue Age – Annuitant	100	90	80	90	90	90	85	90	85	90
Days Rate Held on Transfers	HO Rec+60	Chg+45days	Chg+15days	HO Rec+45	HO Rec+60	Chg+45days	Chg+45days	Chg+45days	HO Rec+45	Chg+45days
Free Look Period	10 Days	30 Days	15 Days	30 Days	10 Days	21 Days	30 Days	30 Days	30 Days	21 Days
Rating - A.M. Best - Standard & Poor's	B+ g* Bpi	NR (New Company)	A-g* BBB+*	B- u* / NR-2	B+* g Bpi	B++	B	NR (New Company)	B- u* / NR-2	B++
Company Assets (in Millions)	\$352	\$4,368	\$22,181	\$1,171	\$352	\$50	\$46	\$4,368	\$1,171	\$50
Year Company Founded	1924	1985	1981	1957	1924	1948	1973	1985	1957	1948
Insurance Company Type	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve	Legal Reserve
Home Office	Houston TX	Indianapolis IN	WdesMoines IA	OK City OK	Houston TX	Salt Lake City UT	St. Petersburg FL	Indianapolis IN	OK City OK	Salt Lake City UT
Ultimate Parent Company	New Era Enterprises	Guggenheim Partners, LLC	Amer Equity Investment	Realty Advisors Inc	New Era Enterprises	Sentinel Security Life	Bankers Int'l Fin. Corp, Ltd	Guggenheim Partners, LLC	Realty Advisors Inc	Sentinel Security Life
INTEREST RATE HISTORY ON NEW PREMIUM	2/11 3.05%		3.15%	3.40%	3.50%		3.25%		4.00%	
	3/11 3.05%		3.15%	3.40%	3.50%		3.25%		4.00%	
	4/11 3.00%		3.15%	3.40%	3.40%		3.25%		4.00%	
	5/11 3.00%		3.15%	3.40%	3.40%		3.25%		4.00%	
	6/11 2.90%		3.15%	3.40%	3.30%		3.25%		3.65%	
	7/11 2.90%		3.15%	3.40%	3.30%	New Annuity	3.25%		3.65%	New Annuity
	8/11 2.90%		3.15%	3.30%	3.30%	3.75%	3.25%		3.55%	4.15%
	9/11 2.50%		2.90%	3.00%	2.90%	3.75%	3.00%		3.30%	4.15%
	10/11 2.35%	New Annuity	2.90%	3.00%	2.75%	3.75%	3.00%	New Annuity	3.30%	4.15%
	11/11 2.45%	2.35%	2.90%	3.00%	2.90%	3.75%	3.00%	3.20%	3.30%	4.15%
	12/11 2.45%	2.35%	2.90%	3.00%	2.90%	3.75%	3.00%	3.20%	3.30%	4.15%
	1/12 2.45%	2.35%	2.90%	3.00%	2.90%	3.60%	3.00%	3.20%	3.30%	4.15%
	2/12 2.45%	2.35%	2.90%	3.00%	2.90%	3.60%	3.00%	3.20%	3.30%	4.00%

❖ 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.

<b>Years</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
# of Companies	2	1	16	9	55	20	42	14	13	27
# of Annuities	2	2	24	18	111	50	99	34	27	51
<b>CURRENT AVG</b>	<b>1.10%</b>	<b>1.08%</b>	<b>1.61%</b>	<b>1.67%</b>	<b>1.74%</b>	<b>1.87%</b>	<b>1.95%</b>	<b>2.30%</b>	<b>2.36%</b>	<b>2.52%</b>
<b>1 Week Ago</b>	<b>1.10%</b>	<b>1.08%</b>	<b>1.65%</b>	<b>1.74%</b>	<b>1.74%</b>	<b>1.87%</b>	<b>1.98%</b>	<b>2.31%</b>	<b>2.37%</b>	<b>2.54%</b>
<b>4 Weeks Ago</b>	<b>1.10%</b>	<b>1.08%</b>	<b>1.65%</b>	<b>1.76%</b>	<b>1.75%</b>	<b>1.85%</b>	<b>1.97%</b>	<b>2.26%</b>	<b>2.34%</b>	<b>2.55%</b>
<b>12 Weeks Ago</b>	<b>1.30%</b>	<b>1.29%</b>	<b>1.59%</b>	<b>1.43%</b>	<b>1.76%</b>	<b>1.79%</b>	<b>2.03%</b>	<b>2.17%</b>	<b>2.39%</b>	<b>2.64%</b>
<b>52 Weeks Ago</b>	<b>0.85%</b>	<b>0.88%</b>	<b>1.69%</b>	<b>1.94%</b>	<b>2.23%</b>	<b>2.42%</b>	<b>2.52%</b>	<b>2.99%</b>	<b>3.14%</b>	<b>3.10%</b>

**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).

<b>Top 10 Annuity Insurance Company</b>	<b>Mail Address</b>	<b>City</b>	<b>State</b>	<b>Zip Code</b>	<b>Phone</b>	<b>Web Site</b>
American Equity Investment Life Ins. Co.	PO Box 71216	Des Moines	IA	50325	888-221-1234	<a href="http://www.american-equity.com">www.american-equity.com</a>
Capitol Life Insurance Company	5250 South Sixth Street	Springfield	IL	62703	800-745-4927	<a href="http://www.LibertyBankersLife.com">www.LibertyBankersLife.com</a>
Guggenheim Life & Annuity Company	10689 N Pennsylvania #200	Indianapolis	IN	46280	800-767-7749	<a href="http://www.GuggenheimInsurance.com">www.GuggenheimInsurance.com</a>
Liberty Bankers Life Insurance Company	5250 South Sixth Street	Springfield	IL	62703	800-745-4927	<a href="http://www.LibertyBankersLife.com">www.LibertyBankersLife.com</a>
New Era Life Insurance Company	11720 Katy Freeway #1700	Houston	TX	77079-2663	877-368-4692	<a href="http://www.neweralife.com">www.neweralife.com</a>
New Era Life Insurance Co. of the Midwest	11720 Katy Freeway #1700	Houston	TX	77079-2663	877-368-4692	<a href="http://www.neweralife.com">www.neweralife.com</a>
Philadelphia American Life Insurance Co.	11720 Katy Freeway #1700	Houston	TX	77079-2663	877-368-4692	<a href="http://www.philadelphiaamericanlife.com">www.philadelphiaamericanlife.com</a>
Sentinel Security Life Insurance Company	2121 South State Street	Salt Lake City	UT	84115	800-247-1423	<a href="http://www.sentinellife.org">www.sentinellife.org</a>
Bankers Life DBA - Western Bankers in TX	11101 Roosevelt Blvd N.	St. Petersburg	FL	33716	800-839-2731	<a href="http://www.bankerslifeinsurance.com">www.bankerslifeinsurance.com</a>

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.

<b>Sample of Abbreviations used on Top 10</b>	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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