

“Top 10”

THE FISHER AGENCY

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Subject to Change Without Notice!

| Insurance Company | New Era & Phil Amer & New EraMW | Guaranty Income | American Equity | Liberty Bankers & Capitol Life | Liberty Bankers | New Era & Phil Amer & New EraMW | Oxford Life | * Western Bankers | Guggenheim Life & Annuity | Guggenheim Life & Annuity |
|---|---------------------------------|----------------------|------------------------|--------------------------------|--------------------------|---------------------------------|----------------------------|---|---------------------------|---------------------------|
| Name of Annuity | SecureChoice3 | Guaranty 4 | Guarantee 5 | Bankers5Prem | BankersElite | SecureChoice5 | Income Protector | SPDA-5 | Preserve MYG | Preserve MYG |
| Policy Form Number | A-0025R | 1SP4-MVA-M | SPDA-MYGA | BP-0407-TX | BankersElite-0112 | A-0023R | MYGA-MVA,IP200 | SPDA-CD | GLAMYGA2011 | GLAMYGA2011 |
| Average Annual Yield | 2.45% | 2.40% | 2.30% | 3.00% | 3.25% | 3.00% | 2.90% | 3.00% | 3.10% | 3.90% |
| Rate Guarantee Period | 3 Years | 4 Years | 5 Years | 5 Years | 5 Years | 5 Years | 5 Years | 5 Years | 6 Years | 10 Years |
| Minimum Non-Qualified Amount | \$10,000 | \$5,000 | \$10,000 | \$10,000 | \$10,000 | \$10,000 | \$25,000 | \$5,000 | \$10,000 | \$10,000 |
| Minimum Qualified Amount | \$10,000 | \$2,000 | \$10,000 | \$10,000 | \$10,000 | \$10,000 | \$25,000 | \$5,000 | \$5,000 | \$5,000 |
| Initial Period Rate | 2.45% | 2.40% | 2.30% | 3.00% | 3.25% | 3.00% | 2.90% | 3.00% | 3.10% | 3.90% |
| Rate on Other Amounts | | | | | | | 2.40% \$10,000 + | | 3.25% \$250,000 + | 4.05% \$250,000 + |
| ❖ New Rate Effective Date | | | | | | | | | | |
| New Average Annual Yield | | | | | | | | | | |
| GLWB Rider – Rate Increase Income Available @ Age 50+ | | | | | | | + 5.00% 1st 10 Yrs Only | | | |
| Minimum Rate After InitPer | 2.00% | 1.00% | 2.00% | 1.00% | 1.00% | 2.00% | 1.00% | 1.50% | 1.00% | 1.00% |
| After IP – Rate Subject To | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed |
| AnnuityFund InvestmentType | MYGA | MYGA | MYGA | MYGA | MYGA | MYGA | MYGA | MYGA | MYGA | MYGA |
| FREE Annual Withdrawal Amount | 100% Interest | 100% Interest | 100% Interest | 100% Interest | None | 100% Interest | Up to 10% of Ann Val Yr 2+ | 10% of Ann Value | 10% per yr Ann Value | 10% per yr Ann Value |
| Free Withdrawals Per Year | 12 | 2 | 1 | 2 | None | 12 | 2 | 1 | 1 | 1 |
| Monthly Income Checks | Yes (\$125 min) | Yes (\$100 min) | Yes | Yes (\$100 min) | N/A | Yes (\$125 min) | Yes (\$50 min) | Yes (\$100 min) | Yes | Yes |
| Issue Ages: | 0 – 100 | 0 – 100 | 0 – 80 | 0 – 90 | 0 – 90 | 0 – 100 | 18 – 80 | 0 – 85 | 0 – 90 | 0 – 90 |
| Surrender Penalty Charges | | MVA + | MVA + | MVA + | MVA + | | MVA + | | MVA + | MVA + |
| Year 1 | 5% | 8% | 9% | 8.0% | 7.9% | 5% | 10% | 9% | 7% | 7.00% |
| 2 | 5% | 7% | 8% | 7.0% | 7.0% | 5% | 9% | 8% | 6% | 6.00% |
| 3 | 5% | 6% | 7% | 6.0% | 6.2% | 5% | 8% | 7% | 5% | 5.00% |
| 4 | | 5% | 6% | 5.5% | 5.3% | 5% | 7% | 6% | 4% | 4.00% |
| 5 | | | 5% | 4.5% | 4.4% | 5% | 6% | 5% | 3% | 3.00% |
| 6 | | | | | | | 5% | 5% | 2% | 2.00% |
| 7 | | | | | | | 4% | * Bankers Life in Texas DBA Western Bankers Life | | 1.00% |
| 8 | | | | | | | 3% | | | 1.00% |
| 9 | | | | | | | 2% | | | 1.00% |
| 10 | | | | | | | 1% | | | 0.75% |
| Penalty Applied from Date of Action Req'd End of Period | Contract NONE | Contract NONE | Cont/Renew RRR | Contract NONE | Contract NONE | Contract NONE | Contract 5 yr RRR | Contract NONE | Cont/Renew RRR | Cont/Renew RRR |
| PenaltyWaivedw/PayOutOver | 5 Years | 5 Years | Life/2xSur | NO | NO | 5 Years | Life/10 yrC | 5 Years | IG+5/10 yrs | IG+5/10 yrs |
| PenaltyWaived @ Death of | Owner | Owner | A/O-CoPrac | Annuitant | N/A | Owner | Owner | Annuitant | Owner | Owner |
| 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 | 100 | 80 | 90 | 90 | 90 | 80 | 100 | 90 | 90 |
| - Annuitant | 100 | 100 | 80 | 90 | 90 | 90 | 80 | 85 | 90 | 90 |
| Days Rate Held on Transfers | HO Rec+60 | Chg+45days | Chg+15days | HO Rec+45 | HO Rec+45 | HO Rec+60 | App+60days | Chg+45days | HO Rec+45 | HO Rec+45 |
| Free Look Period | 20 Days | 30 Days | 15 Days | 30 Days | 30 Days | 20 Days | 30 Days | 30 Days | 30 Days | 30 Days |
| A.M. Best Rating | B+ g | B | A- g | B- | B- | B+ g | B++ | B | (New Company) | (New Company) |
| Company Assets (in Millions) | \$356 | \$491 | \$23,850 | \$1,232 | \$1,232 | \$356 | \$687 | \$78 | \$5,479 | \$5,479 |
| Year Company Founded | 1924 | 1926 | 1981 | 1957 | 1957 | 1924 | 1968 | 1973 | 1985 | 1985 |
| 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 | BatonRouge LA | WdesMoines IA | OK City OK | OK City OK | Houston TX | Phoenix AZ | St. Petersburg FL | Indianapolis IN | Indianapolis IN |
| Ultimate Parent Company | New Era Enterprises | Guaranty Corporation | Amer Equity Investment | Liberty Life Group Trust | Liberty Life Group Trust | New Era Enterprises | AMERCO | Bankers Int'l Fin. Corp. Ltd | Guggenheim Partners, LLC | Guggenheim Partners, LLC |
| INTEREST | 6/11 2.90% | 2.70% | 3.15% | 3.40% | | 3.30% | | 3.25% | | |
| RATE | 7/11 2.90% | 2.70% | 3.15% | 3.40% | | 3.30% | | 3.25% | | |
| HISTORY | 8/11 2.90% | 2.70% | 3.15% | 3.30% | | 3.30% | | 3.25% | | |
| ON | 9/11 2.50% | 2.20% | 2.90% | 3.00% | | 2.90% | | 3.00% | | |
| NEW | 10/11 2.35% | 2.20% | 2.90% | 3.00% | | 2.75% | | 3.00% | New Annuity | New Annuity |
| PREMIUM | 11/11 2.45% | 2.00% | 2.90% | 3.00% | | 2.90% | | 3.00% | 3.20% | 3.95% |
| | 12/11 2.45% | 2.00% | 2.90% | 3.00% | | 2.90% | NewAnnuity | 3.00% | 3.20% | 3.95% |
| | 1/12 2.45% | 2.25% | 2.90% | 3.00% | | 2.90% | 3.00% | 3.00% | 3.20% | 3.95% |
| | 2/12 2.45% | 2.25% | 2.90% | 3.00% | | 2.90% | 3.00% | 3.00% | 3.20% | 3.95% |
| | 3/12 2.45% | 2.40% | 2.60% | 3.00% | | 2.90% | 3.00% | 3.00% | 3.10% | 3.90% |
| | 4/12 2.45% | 2.40% | 2.30% | 3.00% | New Annuity | 2.90% | 3.00% | 3.00% | 3.10% | 3.90% |
| | 5/12 2.45% | 2.40% | 2.30% | 3.00% | 3.25% | 3.00% | 2.90% | 3.00% | 3.10% | 3.90% |

❖ 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 ANNUITIES (MYGA)

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 | 2 | 2 | 13 | 9 | 54 | 21 | 40 | 15 | 16 | 27 |
| # of Annuities | 2 | 3 | 23 | 17 | 115 | 52 | 99 | 36 | 31 | 51 |
| CURRENT AVG | 1.10% | 1.13% | 1.55% | 1.55% | 1.77% | 1.83% | 1.97% | 2.28% | 2.46% | 2.46% |
| 1 Week Ago | 1.10% | 1.13% | 1.55% | 1.55% | 1.77% | 1.83% | 1.97% | 2.28% | 2.46% | 2.46% |
| 4 Weeks Ago | 1.10% | 1.08% | 1.59% | 1.55% | 1.74% | 1.87% | 1.98% | 2.33% | 2.46% | 2.51% |
| 12 Weeks Ago | 1.10% | 1.08% | 1.61% | 1.70% | 1.74% | 1.83% | 1.96% | 2.28% | 2.43% | 2.54% |
| 52 Weeks Ago | 1.10% | 1.15% | 1.76% | 1.94% | 2.26% | 2.44% | 2.53% | 2.98% | 3.12% | 3.16% |

INSURANCE COMPANIES ON THE TOP 10

| 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 |
| Bankers Life DBA - Western Bankers in TX | 11101 Roosevelt Blvd N. | St. Petersburg | FL | 33716 | 800-839-2731 | www.BankersLifeInsurance.com |
| Capitol Life Insurance Company | 1605 LBJ Freeway #710 | Dallas | TX | 75234-6099 | 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 |
| Guggenheim Life & Annuity Company | 10689 N Pennsylvania #200 | Indianapolis | IN | 46280 | 800-767-7749 | www.GuggenheimInsurance.com |
| Liberty Bankers Life Insurance Company | 1605 LBJ Freeway #710 | Dallas | TX | 75234-6099 | 800-745-4927 | www.LibertyBankersLife.com |
| New Era Life Insurance Co. of the Midwest | 11720 Katy Freeway #1700 | Houston | TX | 77079-2663 | 877-368-4692 | www.NewEraLife.com |
| New Era Life Insurance Company | 11720 Katy Freeway #1700 | Houston | TX | 77079-2663 | 877-368-4692 | www.NewEraLife.com |
| Oxford Life Insurance Company | 2721 North Central Avenue | Phoenix | AZ | 85004 | 800-308-2318 | www.OxfordLife.com |
| Philadelphia American Life Insurance Co. | 11720 Katy Freeway #1700 | Houston | TX | 77079-2663 | 877-368-4692 | www.PhiladelphiaAmericanLife.com |

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.

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

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.

DEFINITIONS

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

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

GLWB (GUARANTEED LIFETIME WITHDRAWAL BENEFIT): May generate a higher level of guaranteed lifetime income for people over certain ages. The GLWB is generally based on an increased Income Account Credited Rate, above the normal Annuity Accumulation Value. If the GLWB rider is implemented, it will reduce the Annuity Accumulation Value.

MINIMUM RATE AFTER INITIAL GUARANTEED PERIOD: The rate of interest guaranteed after the initial rate period. Normally the minimum guaranteed rate for the lifetime of the contract.

FREE ANNUAL WITHDRAWAL: The Amount available to be withdrawn per contract year without surrender charges. (Examples are shown below)

- 100% Interest – All interest earned and/or accumulated in contract.
- 10% Ann Val – Up to 10% of the previous year end accumulated annuity value after the 1st contract year.

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

- (Examples) – 1 to 2 Times OR Monthly Checks. Normally for a 1 or 2 certain minimum amount. May also be paid quarterly.

MVA: Market Value Adjustment may increase or decrease your annuity early surrender value. If interest rates have gone down since the issue date, your surrender value will be higher. If rates have gone up, your surrender value will be lower.

ANNUITY FUND INVESTMENT TYPE: Method company uses to set rates during and/or after initial rate period.

- MYGA** – Multi-Year Guarantee Annuity: 100% of the value is (aka "CD" Type) available at the end of the initial guaranteed rate period or end of penalty period, whichever occurs first.
- 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.

ACTION REQUIRED @ END OF SURRENDER CHARGE PERIOD:

- NONE** – No action required by contract owner. Annuity will automatically continue to earn interest. Surrender charges will expire for the lifetime of the contract.
- 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.

DAYS RATE HELD ON TRANSFERS: (From other Financial Institutions)

- HO Rec + 60** – Current rate will be held on transfers for 60 days from date forms are received in the insurance company home office.
- Chg + 45** – Rate will be held for 45 days from date of rate change.

PENALTY WAIVED w/PAY OUT OVER: (Example: Insurer will waive surrender penalties if Owner accepts a 5 year Fixed Period Payout Option.)

Insurance products and Annuities are not deposits of, or guaranteed by any bank and are not insured by the Federal Deposit Insurance Corporation or any other agency of the United States Government. All guarantees are subject to the financial strength of the issuing insurance company.

All terms, definitions, policy benefits, costs, and limitations will vary depending on the insurance company and owner state of residence when contract is issued.

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

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