

Brokers International, LTD Single Premium Immediate Annuity Spreadsheet

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Immediate Annuities

Products at a Glance

Issuing Company	Product	Payout Options	Additional Options/Special Features	Minimum Premium	Issue Ages	Commission
Allianz Life Insurance Company of North America**	Allianz Immediate Elite [®] Annuity	Life Only Life w/Period Certain Period Certain 5-30yrs Jt & Survivor Jt & % to Survivor Jt & Survivor w/period certain.	Commuted Value Option at death	\$25,000 NQ/Q	0-100 NQ/Q	0-100: 3.00%
American Equity Investment Life 10-AE-0325	SPIA-1*	Life Only Life w/Period Certain Period Certain 5-25yrs Jt & Survivor Jt & % to Survivor Jt & Survivor w/period certain.	No special features	\$10,000 NQ/Q	0-90 NQ/Q	0-90: 4.00% (MGA-10)
American National Insurance Company	Palladium [®] Single Premium Immediate Fixed Annuity "Form:NSPA"	Life Only Life w/Period Certain 5-20 yrs Installment and Cash Refund Period Certain 5-30 yrs Jt & Survivor Jt & % to Survivor Jt & Survivor w/period certain.	Death Benefit: Available on Period Certain options. Option to continue payments until the end of certain period or pay out in a lump sum equal to the commuted value. Partial Withdrawals: Allowed after 3 years for up to 10% of commuted value without underwriting(life contingent options). Not available in all states. Full Surrender: Allowed after 3 years. See policy for further details on charges.	\$15,000 (NQ) \$3,500 (Q)	0-90 Period Certain Only 5-90 Life Contingent	Payout Periods 5-9yrs 0-90: 1.50% All other payouts 0-84: 3.00% 85-90: 1.50%

*Contract form SPIA-1 issued by American Equity Investment Life Insurance Company, West Des Moines, IA 50266 & may vary by state..

**Guarantees are backed solely by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America, the issuing company. Product availability and features may vary by state.

Product/features not available in all states. Some immediate annuity payments may be subject to a 10% federal penalty tax prior to age 59½. Guarantees based on claims paying ability of insurer.

Ordinary income tax may be assessed on any withdrawal. A federal tax penalty of 10% may be assessed on any withdrawals made prior to age 59½. Information provided is not intended to be legal or tax advice. The purchaser should consult with their attorney or tax advisor for their specific circumstances.

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Immediate Annuities

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Issuing Company	Product	Payout Options	Additional Options/Special Features	Minimum Premium	Issue Ages	Commission
Aviva Life and Annuity Company (formerly known as American Investors Life Insurance Company)	SPIA***	Life Only Life w/Period Certain 5-20 yrs Life installment refund Period Certain 5-20 yrs Jt & 2/3's Sur	No special features	\$10,000 NQ/Q	0-85: Period Certain 5-80: Life Annuity & Installment Refund Life Annuity 5-85: all other options	0-85: 3.00%
Great American Life Insurance Company	GALIC® SPIA	Period Certion 5-20 yrs Single Life contingent Single Life contigent w/Period Certain 5-20yrs Joint Life contingent Joint Life contingent w/Period Certain 5-20 yrs Income for a fixed period, not to exceed life expectancy	No special features	\$10,000 NQ/Q	18-95 Q 0-95 NQ	0-95: 3.00% 5yr Period Certain Payout Only: 1.20%
ING USA Annuity and Life Insurance Company AD090153	ING Single Premium Immediate Annuity Contract series 1823	Life Only Life w/Period Certain 5-20 yrs Life Income with Cash Refund Life Income with Installment Refund Life w/Jt Survivor Life w/Jt Survivor & Period Certain Jt & Last Survivor Jt & Last Survivor w/period certain 5-20 yrs	Allows Cost of Living Adjustments (3% and 6%). Period certain payment 3% or 6%. Other options you can select payment increases of 3%. For Jt Life options with increasing Income, 100% to survivor must be chosen. Increasing Rate is compounded annually regardless of frequency selected.	\$5,000 NQ/Q	0-100: Period Certain Payouts 35-80: Life Contingent Payouts (CT and UT may vary)	All issue ages: 3.00%

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***SPIA [SPIA (6/87)] is issued and backed by the claims-paying ability of Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availability vary by State; see the product disclosure for details. Taxable amounts withdrawn prior to 59½ may be subject to a 10% IRS penalty in addition to ordinary income tax. **15756 0500310**
Illinois agents please call for current state approvals.

Product/features not available in all states. Some immediate annuity payments may be subject to a 10% federal penalty tax prior to age 59½. Guarantees based on claims paying ability of insurer.

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For Agent/Registered Representative Use Only. Not for Public Distribution. Contracts issued by ING USA Annuity and Life Insurance Company, 909 Locust Street, Des Moines, IA 50309 and ReliaStar Life Insurance Company of New York, 1000 Woodbury Road, Suite 208, Woodbury, New York 11797. Products/features not available in all states. Guarantees based on claims paying ability of the insurer. Interest Rates/Participation Rates/Index Caps/Index Spreads subject to change. Immediate annuities have no cash value, cannot be surrendered, and provide only the benefit described in the contract. Some immediate annuity payments may be subject to Federal/State income tax, and if taken prior to age 59½, an additional 10% Federal penalty tax.

Immediate Annuities

Products at a Glance

Issuing Company	Product	Payout Options	Additional Options/Special Features	Minimum Premium	Issue Ages	Commission
Liberty Bankers	Income Annuity	Life Only Life w/Period Certain 5-20 yrs Period Certain 5-30 yrs Joint and Survivor Life Only	No special features	\$25,000	0-90: Period Certain 0-80: Life Options	0-90: 3.00%
The Lincoln National Life Insurance Company	Lincoln Insures SM Income Immediate Annuity	Life Only Life w/Period Certain 5-20 yrs Life w/Installment Refund Period Certain 5-20 yrs Jt & Survivor Life Jt & % to Survivor Life Contingent Jt & % to Survivor Life Jt & Survivor Life w/Period Certain 5-20 yrs.	No special features	\$25,000 Life Payment Options	15-85: Life Payment Options	0-95: 3.00%
				\$10,000 Period Certain Payment Options	0-95: Period Certain Payment Options	
The Lincoln National Life Insurance Company	Lincoln SmartIncome SM Inflation Annuity	Life Only Jt Life	Inflation adjustments to income payments, calculated annually, based on changes in the CPI. Death Benefit/Emergency Access available call for more details.	\$50,000 NQ/Q	NQ: 50-85 Single/Jt Annuitants Q: 50-85 Single Annuitants Q: 50-75 Jt Annuitants	50-85: 3.00%
National Western Life Insurance Company**	Single Premium Immediate Annuity 01-1011c-07 and state variations	Period Certain 5 & 10 years Only	No special features	\$5,000	0-99: NQ 0-91: Q 5yr 0-80: Q 10yr	Level -3 Fixed Period 5yr and Fixed Period 10 yrs 3.00%
OM Financial Life Insurance Company*	OMImmediate-Income	Period Certain 5-50 yrs	COLA option up to maximum of 10% per year .	\$10,000 NQ/Q	0-100: NQ 18-100: Q	0-89: 2.00% 90+: 0.000%

Lincoln Insured IncomeSM Immediate Annuity single premium immediate annuity (contract form 94-512, or and state variation) and Lincoln SmartIncomeSM Inflation Annuity single premium immediate annuity (contract form 07-611, or state variation) are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker/dealer. **The Lincoln National Life Insurance company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are backed by the claims paying ability of The Lincoln National Life Insurance Company.** Product and features are subject to state availability.

Product/features not available in all states. Some immediate annuity payments may be subject to a 10% federal penalty tax prior to age 59½. Guarantees based on claims paying ability of insurer.

Ordinary income tax may be assessed on any withdrawal. A federal tax penalty of 10% may be assessed on any withdrawals made prior to age 59½. Information provided is not intended to be legal or tax advice. The purchaser should consult with their attorney or tax advisor for their specific circumstances.

Immediate Annuities

Products at a Glance

Issuing Company	Product	Payout Options	Additional Options/Special Features	Minimum Premium	Issue Ages	Commission
OM Financial Life Insurance Company*	OMImmediate-Safeguard	Period Certain (minimum 2 years)	COLA option up to maximum of 10% per year .	\$5,000 NQ/Q	0-100: NQ 18-100: Q	Medicaid Level Benefit Payout Period: 2yr: 1.00% 3yr: 2.00% 4yr: 2.50% 5yr: 4.00% 6yr: 5.00% 7yr: 6.00% 8yr: 7.00% 9yr: 7.50% 10+yrs: 9.50%
Presidential Life, Nyack, New York 10960	SPIA(90) (life options) SPII-FA-1 (period certain options)	Life Only Life w/Period Certain Life w/Installment Refund Period Certain 2-30yrs Jt & Survivor Life Jt & % to Survivor Life Jt & Survivor Life w/period certain 5-30 yrs Jt Survivor with limited payment Temporary Life only 5-20yrs	Impaired Risk Option Cost of living adjustment 1-3%*call home office for higher amount availability, or Graded Benefit step-ups.Can defer initial payment date up to 30 years Qualified Contracts are IRS Required Minimum Distribution (RMD) compliant	\$2,000 minimum premium or payout of \$25.00 a month	0-90: Life only/Life w/period certain 91+: Life w/period certain-5yr min. only 0-100: period certain	24-29 mths: 1.56% 30-35 mths: 1.93% 36-41 mths: 2.32% 42-47 mths: 2.70% 48-53 mths: 3.12% 54-59 mths: 3.50% 60 mths or more/Life options 3.50%
Sun Life Assurance Company of Canada (U.S.) Wellesley Hills, MA	Keyport Single Premium Immediate Annuity	Option 1: Period Certain (10-30yrs), Option 2: Life only, Option 3: Life with Period Certain (5-10 yrs), Joint and Last Survivor Income	N/A	\$10,000 NQ/Q	0-70: Life Only 0-85: All other options	0-85: 3.00%
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Product/features not available in all states. Some immediate annuity payments may be subject to a 10% federal penalty tax prior to age 59½. Subject to state availability. Certain restrictions may apply.

*Contracts issued by OM Financial Life Insurance Company, Baltimore MD.

Product/features not available in all states. Some immediate annuity payments may be subject to a tax penalty prior to age 59½. Guarantees based on claims paying ability of insurer.

Withdrawals may be taxable and, when made prior to age 59½, may result in tax penalties. Information provided is not intended to be legal or tax advice. The purchaser should consult with their attorney or tax advisor for their specific circumstances.