

**Imeriti, Inc. Annuity Rates - Oregon Financial Institution Approved**

Rate sheets are updated frequently. Please contact Imeriti to ensure you are viewing current rates- [800.921.3100](tel:800.921.3100)

**Fixed Annuities (As of 2/17/2012)**

Insurance Carrier/Product Name Surrender Term/Issue Age	Current Rates	Commissions	Detailed-Product Profile
<b>Reliance Standard</b>			
A A.M. Best, A Standard & Poor's, A3 Moody's, A- Fitch			

**Traditional**

<b>Eleos-SP</b> 5 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$10,000 NQ/Q	1st Year Rate: <b>3.25%</b> Base Rate: <b>1.75%</b> <i>*Rates approved for Financial Institutions only. Contact Imeriti for more information.</i>	3.25% (0-75) 2.60% (76-80) 1.95% (81-85)	<a href="#">CLICK HERE</a> for more information
<b>Apollo-SP</b> 7 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$5,000 NQ/Q	1st year rate: <b>3.05%</b> Base Rate: <b>1.55%</b> <i>*Rates approved for Financial Institutions only. Contact Imeriti for more information.</i>	5.25% (0-75) 4.20% (76-80) 3.15% (81-85)	<a href="#">CLICK HERE</a> for more information

**Standard Insurance Company**

A A.M. Best, AA- Standard & Poor's, A+ Fitch, A1 Moody's

**Multi Year Guarantee**

<b>Focused Growth Annuity 5</b> 5 Year Surrender Term Issue Ages (0-90) Minimum Premium: \$15,000 NQ/Q	\$100k or more: <b>1.85%</b> Under \$100k: <b>1.75%</b>	3.00% (0-80) 1.50% (81-85) 1.35% (86-90)	<a href="#">CLICK HERE</a> for more information
<b>Focused Growth Annuity 6</b> 6 Year Surrender Term Issue Ages (0-90) Minimum Premium: \$15,000 NQ/Q	\$100k or more: <b>2.35%</b> Under \$100k: <b>2.25%</b> <i>Rate increase effective 2.15.12</i>	2.00% (0-80) 1.00% (81-85) 0.77% (86-90)	<a href="#">CLICK HERE</a> for more information
<b>Focused Growth Annuity 7</b> 7 Year Surrender Term Issue Ages (0-90 Annuitant) (18-90 Owner) Minimum Premium: \$15,000 NQ/Q	\$100k or more: <b>2.35%</b> Under \$100k: <b>2.25%</b> <i>Rate increase effective 2.15.12</i>	<b>2.50%***</b> (0-80) <b>1.25%***</b> (81-85) <b>1.125%***</b> (86-90) <i>Commission decrease effective 2.15.12</i>	<a href="#">CLICK HERE</a> for more information
<b>Focused Growth Annuity 10</b> 9 Year Surrender Term (10 yr MVA) Issue Ages (0-80 Annuitant) (18-80 Owner) Minimum Premium: \$15,000 NQ/Q	\$100k or more: <b>2.45%***</b> Under \$100k: <b>2.35%***</b> <i>Rate decrease effective 2.15.12</i>	<b>3.00%***</b> (0-80) <i>Commission decrease effective 2.15.12</i>	<a href="#">CLICK HERE</a> for more information
<b>Secured Rate Annuity 5</b> 5 Year Surrender Term Issue Ages (0-90) Minimum Premium: \$15,000 NQ/Q	\$100k or more: <b>1.30%</b> Under \$100k: <b>1.20%</b>	<b>2.00%***</b> (0-80) <b>1.00%***</b> (81-85) <b>0.77%***</b> (86-90) <i>Commission decrease effective 2.15.12</i>	<a href="#">CLICK HERE</a> for more information
<b>Secured Rate Annuity 6</b> 6 Year Surrender Term Issue Ages (0-90) Minimum Premium: \$15,000 NQ/Q	\$100k or more: <b>1.60%</b> Under \$100k: <b>1.50%</b> <i>Rate increase effective 2.15.12</i>	<b>2.00%***</b> (0-80) <b>1.00%***</b> (81-85) <b>0.77%***</b> (86-90) <i>Commission decrease effective 2.15.12</i>	<a href="#">CLICK HERE</a> for more information

**Traditional**

<b>Advantage Growth Annuity 5</b> 5 Year Surrender Term Issue Ages (0-90 Annuitant) (18-90 Owner) Minimum Premium: \$15,000 NQ/Q	Year 1 \$100k or more: <b>3.60%</b> Under \$100k: <b>3.50%</b> <i>Rates effective 2.15.12</i>	Base Rate: <b>1.60%</b> Base Rate: <b>1.50%</b> 1st year rate includes 2% bonus	3.00% (0-80) 1.50% (81-85) 1.35% (86-90) <i>Commissions effective 2.15.12</i>	<a href="#">CLICK HERE</a> for more information
<b>Advantage Growth Annuity 7</b> 7 Year Surrender Term Issue Ages (0-90 Annuitant) (18-90 Owner) Minimum Premium: \$15,000 NQ/Q	Year 1 \$100k or more: <b>3.65%</b> Under \$100k: <b>3.55%</b> <i>Rate increase effective 2.15.12</i>	Base Rate: <b>1.65%</b> Base Rate: <b>1.55%</b> 1st year rate includes 2% bonus	<b>3.00%***</b> (0-80) <b>1.50%***</b> (81-85) <b>1.35%***</b> (86-90) <i>Commission decrease effective 2.15.12</i>	<a href="#">CLICK HERE</a> for more information
<b>Principal Growth Annuity 5</b> 5 Year Surrender Term Issue Ages (0-90) Minimum Premium: \$5,000 NQ/Q	Year 1 \$100k and more: <b>2.10%</b> Under \$100k: <b>2.00%</b> <i>Rates effective 2.15.12</i>	<i>Bailout Rate Guarantee: Each premium payment is assigned a bailout rate of 1.00% less than the initial rate.</i>	2.00% (0-80) 1.00% (81-85) 0.77% (86-90) <i>Commissions effective 2.15.12</i>	<a href="#">CLICK HERE</a> for more information
<b>Principal Growth Annuity 7</b> 7 Year Surrender Term Issue Ages (0-90) Minimum Premium: \$5,000 NQ/Q	Year 1 \$100k and more: <b>2.25%</b> Under \$100k: <b>2.15%</b> <i>Rates effective 2.15.12</i>	<i>Bailout Rate Guarantee: Each premium payment is assigned a bailout rate of 1.00% less than the initial rate.</i>	3.00% (0-80) 1.50% (81-85) 1.35% (86-90) <i>Commissions effective 2.15.12</i>	<a href="#">CLICK HERE</a> for more information
<b>Principal Growth Annuity 9</b> 9 Year Surrender Term Issue Ages (0-90) Minimum Premium: \$5,000 NQ/Q	Year 1 \$100k and more: <b>2.35%</b> Under \$100k: <b>2.25%</b> <i>Rates effective 2.15.12</i>	<i>Bailout Rate Guarantee: Each premium payment is assigned a bailout rate of 1.00% less than the initial rate.</i>	3.00% (0-80) 1.50% (81-85) 1.35% (86-90) <i>Commissions effective 2.15.12</i>	<a href="#">CLICK HERE</a> for more information
<b>Secured Rate Annuity 1</b> 6 Year Surrender Term Issue Ages (0-90) Minimum Premium: \$15,000 NQ/Q	Year 1 \$100k and more: <b>2.35%</b> Under \$100k: <b>2.25%</b> <i>Rate increase effective 2.15.12</i>	<i>Bailout Rate Years 2-5</i> <b>1.35%</b> <i>Bailout Rate Year 6</i> <b>1.00%</b> <b>1.00%</b>	<b>2.00%***</b> (0-80) <b>1.00%***</b> (81-85) <b>0.77%***</b> (86-90) <i>Commission decrease effective 2.15.12</i>	<a href="#">CLICK HERE</a> for more information

**Genworth**

A A.M. Best, A Standard & Poor's, A2 Moody's

**Traditional**

<b>SecureLiving Independence</b> 6 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$15,000 NQ/Q	Year 1 Year 2 \$100k or more: <b>4.50%</b> <b>2.50%</b> \$50k to \$99,999: <b>4.00%</b> <b>2.50%</b> \$15k to \$49,999: <b>3.50%</b> <b>2.50%</b> <i>Rates apply in OR only</i> <b>Temporarily suspended effective 11.29.11</b>		2.25% (0-75) 1.31% (76-80) 0.94% (81-85)	<a href="#">CLICK HERE</a> for more information
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**Multi Year Guarantee**

<b>SecureLiving Liberty 3</b> 6 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$15,000 NQ/Q	Years 1-3 \$250k or more: <b>3.60%</b> \$100k to \$249,999: <b>3.40%</b> Under \$100k: <b>2.80%</b> <i>Rates apply in OR only</i> <b>Temporarily suspended effective 11.29.11</b>		3.00% (0-75) 1.95% (76-80) 1.05% (81-85)	<a href="#">CLICK HERE</a> for more information
<b>SecureLiving Liberty 5</b> 6 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$15,000 NQ/Q	Years 1-5 \$250k or more: <b>3.15%</b> \$100k to \$249,999: <b>3.00%</b> Under \$100k: <b>2.60%</b> <i>Rates apply in OR only</i> <b>Temporarily suspended effective 11.29.11</b>		3.00% (0-75) 1.95% (76-80) 1.05% (81-85)	<a href="#">CLICK HERE</a> for more information

Rates subject to change.

Items of NOTE in GREEN/ITALIC

IMERITI, INC. (800) 921-3100

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**Fixed Annuities (As of 2/17/2012)**

Insurance Carrier/Product Name Surrender Term/Issue Age	Current Rates	Commissions	Detailed-Product Profile
<b>American National Insurance Company</b> A.A.M. Best, A Standard & Poor's			

**Multi Year Guarantee**

<b>Palladium MYG 5</b> 5 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$5,000 NQ/Q	Year 1 Years 2-5	3.00% (0-79) 1.00% (80-85)	<a href="#">CLICK HERE</a> for more information
	\$100k or more: Under \$100k:	2.10% 2.00% 1.10% 1.00%	Effective Yield= 1.30% Effective Yield= 1.20%
<b>Palladium MYG 6</b> 6 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$5,000 NQ/Q		2.50% (0-79) 0.50% (80-85)	<a href="#">CLICK HERE</a> for more information
	\$100k or more: Under \$100k:	1.80% 1.70%	
<b>Palladium MYG 7</b> 7 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$5,000 NQ/Q	Year 1 Years 2-7	2.50% (0-79) 0.50% (80-85)	<a href="#">CLICK HERE</a> for more information
	\$100k or more: Under \$100k:	3.15% 3.05% 2.15% 2.05%	Effective Yield= 2.29% Effective Yield= 2.19%
<b>Palladium MYG 8</b> 8 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$5,000 NQ/Q		2.50% (0-79) 0.50% (80-85)	<a href="#">CLICK HERE</a> for more information
	\$100k or more: Under \$100k:	2.65% 2.55%	
<b>Palladium MYG 9</b> 9 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$5,000 NQ/Q	Year 1 Years 2-9	3.00% (0-79) 1.00% (80-85)	<a href="#">CLICK HERE</a> for more information
	\$100k or more: Under \$100k:	4.45% 4.35% 2.45% 2.35%	Effective Yield= 2.67% Effective Yield= 2.57%
<b>Palladium MYG 10</b> 10 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$5,000 NQ/Q	Year 1 Years 2-10	4.00% (0-79) 2.00% (80-85)	<a href="#">CLICK HERE</a> for more information
	\$100k or more: Under \$100k:	3.55% 3.45% 2.55% 2.45%	Effective Yield= 2.65% Effective Yield= 2.55%

**Traditional**

<b>WealthQuest Citadel 5 Diamond Series</b> 5 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$5,000 NQ/Q	Year 1	3.00% (0-80) 2.00% (81-85)	<a href="#">CLICK HERE</a> for more information
	\$100k and more: Under \$100k:	2.20% 2.10% Base Rate: 1.20% Base Rate: 1.10%	
	1st year rate includes a 1% bonus  *The declared interest rate (at the time of deposit) for premiums recd during the 1st yr will be guaranteed for 2 yrs. from date premium payment is recd and will receive a 1% interest rate enhancement over the current declared interest rate (at the time of deposit) for one year.		
<b>WealthQuest Citadel 7 Diamond Series</b> 7 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$5,000 NQ/Q	Year 1	3.50% (0-80) 2.50% (81-85)	<a href="#">CLICK HERE</a> for more information
	\$100k and more: Under \$100k:	3.35% 3.25% Base Rate: 1.35% Base Rate: 1.25%	
	1st year rate includes a 2% bonus  *The declared interest rate (at the time of deposit) on all deposits will be guaranteed for 2 yrs from date premium payment is recd. All premium payments recd w/in the first 36 months of the contract will receive a 2% interest rate enhancement over the current declared interest rate (at the time of deposit) for one year.		

**ING/USA**

A.A.M. Best, A+ Standard & Poor's, A2 Moody's, A- Fitch

**Multi Year Guarantee**

<b>Guarantee Choice 7</b> 7 Year Surrender Term Issue Ages (0-80) Minimum Premium: \$15,000 NQ/Q	Year 1 Years 2-7	2.50%	<a href="#">CLICK HERE</a> for more information
	\$75k or more: Under \$75k:	2.50% 1.50% 1.50% 1.50%	Effective Yield= 1.64%
<b>Guarantee Choice 10</b> 9 Year Surrender Term Issue Ages (0-80) Minimum Premium: \$15,000 NQ/Q	Year 1 Years 2-10	3.25%	<a href="#">CLICK HERE</a> for more information
	\$75k or more: Under \$75k:	3.00% 2.00% 2.00% 2.00%	Effective Yield= 2.10%

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**Index Annuities (As of 2/17/2012)**

Insurance Carrier/Product Name Surrender Term/Issue Age	Current Rates	Commissions	Detailed-Product Profile
<b>Allianz</b>			
A A.M. Best, AA Standard & Poor's, A2 Moody's			
<b>Endurance Elite</b> 5 Year Surrender Term <b>10% INITIAL PREMIUM BONUS*</b> Issue Ages (0-80) *10% bonus applied to the income withdrawal base Minimum Premium: \$10,000 NQ/Q	Pt-to-Pt S&P 500 Index: <b>3.00%</b> Pt-to-Pt Blended Index: <b>3.00%</b> Pt-to-Pt Euro STOXX 50 Index: <b>3.25%</b> Monthly Cap S&P 500 Index: <b>1.90%</b> Monthly Cap Nasdaq 100 Index: <b>2.00%</b> Monthly Cap Euro STOXX 50: <b>2.00%</b> Fixed Interest Strategy: <b>1.50%</b>	4.50% (0-75) 3.00% (76-80)	<a href="#">CLICK HERE</a> for more information
<b>MasterDex X</b> 10 Year Surrender Term <b>6% INITIAL PREMIUM BONUS</b> Issue Ages (0-80) Minimum Premium: \$20,000 NQ/Q	Pt-to-Pt S&P 500 Index: <b>3.00%</b> Pt-to-Pt S&P 500 Select: <b>5.00%</b> Pt-to-Pt Blended Index: <b>3.25%</b> Monthly Cap S&P 500 Index: <b>1.80%</b> Monthly Cap S&P 500 Select: <b>2.30%</b> Monthly Cap Nasdaq 100 Index: <b>1.80%</b> Fixed Interest Strategy: <b>1.60%</b> <i>Select Index Allocations not available in: CT, FL, HI, MD, MA, NY, PA, WA</i>	7.00% (0-75) 5.00% (76-80)	<a href="#">CLICK HERE</a> for more information
<b>Pro V1</b> 5 Year Surrender Term Issue ages (0-85) Minimum Premium: \$10,000 NQ/Q	Pt-to-Pt Spread Barclays Capital: <b>1.70%</b> Pt-to-Pt Spread PIMCO US Advantage Index: <b>1.70%</b> Fixed Interest: <b>1.75%</b>	3.50% (0-75) 2.25% (76-80) 1.25% (81-85)	<a href="#">CLICK HERE</a> for more information
<b>ING/USA</b>			
A A.M. Best, A+ Standard & Poor's, A2 Moody's, A- Fitch			
<b>Envoy 6</b> 6 Year Surrender Term Issue Ages (0-80) Minimum Premium: \$10,000 Q / \$15,000 NQ	<i>Temporarily discontinued effective 6.22.11</i>		
<b>Envoy 9</b> 9 Year Surrender Term Issue Ages (0-80) Minimum Premium: \$10,000 Q / \$15,000 NQ	\$75k or more    Under \$75k Pt-to-Pt Cap Index Strategy: <b>4.00%</b> <b>2.50%</b> Fixed Interest Strategy: <b>1.50%</b> <b>1.50%</b>	Upfront: 6.00% Commission on subsequent deposits vary in years (4-5)	<a href="#">CLICK HERE</a> for more information
<b>Lincoln Financial Group</b>			
A+ A.M. Best, AA- Standard & Poor's, A2 Moody's, A+ Fitch			
<b>New-Directions 6</b> 6 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$10,000 NQ/Q	\$100k or more:    Under \$100k: Performance Trigger Index: <b>2.65%</b> <b>2.50%</b> 2 Year Pt-to Pt: <b>7.00%</b> <b>7.00%</b> Fixed Interest Rate: <b>1.55%</b> <b>1.40%</b>	3.50% (0-75) 2.75% (76-80) 1.75% (81-85)	<a href="#">CLICK HERE</a> for more information
<b>New-Directions 8</b> 8 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$10,000 NQ/Q	\$100k or more:    Under \$100k: Performance Trigger Index: <b>3.20%</b> <b>3.00%</b> 2 Year Pt-to Pt: <b>7.45%</b> <b>7.00%</b> Fixed Interest Rate: <b>1.85%</b> <b>1.70%</b>	4.50% (0-75) 3.50% (76-80) 2.25% (81-85)	<a href="#">CLICK HERE</a> for more information
<b>OptiChoice 5</b> 5 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$5,000 NQ / \$2,000 Q	\$100k or more:    Under \$100k: Performance Trigger Index:* <b>2.50%</b> <b>2.50%</b> Monthly Cap: <b>1.50%</b> <b>1.40%</b> Fixed Interest Rate: <b>1.15%</b> <b>1.00%</b>	5.00% (0-75) 3.75% (76-80) 2.50% (81-85)	<a href="#">CLICK HERE</a> for more information
<b>OptiChoice 7</b> 7 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$5,000 NQ / \$2,000 Q	\$100k or more:    Under \$100k: Performance Trigger Index:* <b>2.50%</b> <b>2.50%</b> Monthly Cap: <b>1.55%</b> <b>1.45%</b> Fixed Interest Rate: <b>1.20%</b> <b>1.05%</b>	6.00% (0-75) 4.50% (76-80) 3.00% (81-85)	<a href="#">CLICK HERE</a> for more information
<b>American General</b>			
A A.M. Best, A+ Standard & Poor's, A2 Moody's			
<b>Global Index 8</b> 8 Year Surrender Term Issue Ages (0-80) Minimum Premium: \$5,000 NQ/Q	Global Multiple Index Cap: <b>3.00%</b> Monthly Cap Index Strategy: <b>1.40%</b> Fixed Interest Strategy: <b>1.85%</b>	4.75% (0-75) 3.00% (76-80)	<a href="#">CLICK HERE</a> for more information
<b>Standard Insurance Company</b>			
A A.M. Best, AA- Standard & Poor's, A+ Fitch, A1 Moody's			
<b>Index Growth 5</b> 5 Year Surrender Term Issue Ages (0-90) Minimum Premium: \$15,000 NQ/Q	\$100k or more:    Under \$100k: Annual Pt-to-Pt: <b>2.05%***</b> <b>2.00%</b> Fixed Rate Option: <b>1.70%</b> <b>1.70%</b> <i>Bailout: If cap renews 2% lower than year 1 cap, client can remove money surrender-charge free. Rate decrease effective 2.15.12</i>	4.00% (0-80) 2.25% (81-85) 1.85% (86-90)	<a href="#">CLICK HERE</a> for more information
<b>Index Growth 7</b> 7 Year Surrender Term Issue Ages (0-90) Minimum Premium: \$15,000 NQ/Q	\$100k or more:    Under \$100k: Annual Pt-to-Pt: <b>2.05%***</b> <b>2.00%***</b> Fixed Rate Option: <b>1.70%</b> <b>1.70%</b> <i>Bailout: If cap renews 2% lower than year 1 cap, client can remove money surrender-charge free. Rate decrease effective 2.15.12</i>	5.00% (0-80) 2.75% (81-85) 2.25% (86-90)	<a href="#">CLICK HERE</a> for more information
<b>Aviva</b>			
A A.M. Best, AA- Standard and Poor's, A1 Moody's, A+ Fitch			
<b>Income Select 5</b> 5 Year Surrender Term Issue Ages (0-83) Minimum Premium: \$5,000 NQ/Q	\$75k or more:    Under \$75k: Monthly Cap S&P 500 Index: <b>1.60%</b> <b>1.05%</b> Pt-to-Pt S&P 500 Index: <b>4.00%</b> <b>4.00%</b> Pt-to-Pt Hang Seng Index: <b>4.00%</b> <b>4.00%</b> Pt-to-Pt Dow Jones EURO STOXX 50 Index: <b>4.00%</b> <b>4.00%</b> Fixed Interest Strategy: <b>2.00%</b> <b>2.00%</b>	2.00% (0-75) 1.05% (76-80) 0.95% (81-83)	Call Imeriti for more information
<b>Income Select 7</b> 7 Year Surrender Term Issue Ages (0-81) Minimum Premium: \$5,000 NQ/Q	\$75k or more:    Under \$75k: Monthly Cap S&P 500 Index: <b>1.60%</b> <b>1.05%</b> Pt-to-Pt S&P 500 Index: <b>4.00%</b> <b>4.00%</b> Pt-to-Pt Hang Seng Index: <b>4.00%</b> <b>4.00%</b> Pt-to-Pt Dow Jones EURO STOXX 50 Index: <b>4.00%</b> <b>4.00%</b> Fixed Interest Strategy: <b>2.00%</b> <b>2.00%</b>	3.00% (0-75) 1.75% (76-80) 1.75% (81)	Call Imeriti for more information
<b>Income Select Plus S</b> 10 Year Surrender Term <b>5% INITIAL PREMIUM BONUS</b> Issue Ages (0-78) Minimum Premium: \$5,000 NQ/Q	\$75k or more:    Under \$75k: Monthly Cap S&P 500 Index: <b>1.60%</b> <b>1.05%</b> Pt-to-Pt S&P 500 Index: <b>4.00%</b> <b>4.00%</b> Pt-to-Pt Hang Seng Index: <b>4.00%</b> <b>4.00%</b> Pt-to-Pt Dow Jones EURO STOXX 50 Index: <b>4.00%</b> <b>4.00%</b> Fixed Interest Strategy: <b>2.00%</b> <b>2.00%</b>	5.00% (0-75) 3.00% (76-78)	Call Imeriti for more information

Your clients can receive guaranteed income for life with Guaranteed Income Riders from: **Allianz, American General, Aviva, ING-USA, Lincoln Financial Group and North American.**

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