

Imeriti, Inc. Fixed Annuity Rates - 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
Reliance Standard A A.M. Best, A Standard & Poor's, A3 Moody's, A- Fitch			

Traditional

Eleos-SP 5 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$10,000 NQ/Q</i>	1st Year Rate: 3.25% Base Rate: 1.75% <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)	CLICK HERE for more information
Eleos-MVA 5 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$10,000 NQ/Q</i>	1st Year Rate: 3.40% Base Rate: 1.90% <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)	CLICK HERE for more information
Apollo-SP 7 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	1st year rate: 3.05% Base Rate: 1.55% <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)	CLICK HERE for more information
Apollo-MVA 7 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	1st Year Rate: 3.20% Base Rate: 1.70% <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)	CLICK HERE for more information

Standard Insurance Company A A.M. Best, AA- Standard & Poor's, A+ Fitch, A1 Moody's			
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Multi Year Guarantee

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

Traditional

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

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Items of NOTE in GREEN/ITALIC

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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
Standard Insurance Company A A.M. Best, AA- Standard & Poor's, A+ Fitch, A1 Moody's			
Principal Growth Annuity 9 9 Year Surrender Term Issue Ages (0-90) Minimum Premium: \$5,000 NQ/Q	Year 1 \$100k and more: 2.35% Under \$100k: 2.25% <i>Rates effective 2.15.12</i>	Bailout Rate Guarantee: Each premium payment is assigned a bailout rate of 1.00% less than the initial rate. 3.00% (0-80) 1.50% (81-85) 1.35% (86-90) <i>Commissions effective 2.15.12</i>	CLICK HERE for more information
Secured Rate Annuity 1 6 Year Surrender Term Issue Ages (0-90) Minimum Premium: \$15,000 NQ/Q	Year 1 \$100k and more: 2.35% Under \$100k: 2.25% <i>Rate increase effective 2.15.12</i>	Bailout Rate Years 2-5 Bailout Rate Year 6 1.35% 1.00% 1.00%	2.00%*** (0-80) 1.00%*** (81-85) 0.77%*** (86-90) <i>Commission decrease effective 2.15.12</i>
North American A+ A.M. Best, A+ Standard & Poor's			

Multi Year Guarantee

Guarantee Choice 3 3 Year Surrender Term Issue Ages (0-90), IN: (0-85), OK: (0-85) Minimum Premium: \$10,000 NQ / \$2,000 Q	\$200k or more: 1.20% Under \$200k: 1.00% <i>Temporarily suspended effective 2.24.12</i>	2.50% (0-80) 1.875% (81-85) 1.25% (86-90) <i>Commission varies in: CT,FL,IL,IN,OK & TX</i>	CLICK HERE for more information
Guarantee Choice 4 4 Year Surrender Term Issue Ages (0-90), IN: (0-85), OK: (0-85) Minimum Premium: \$10,000 NQ / \$2,000 Q	\$200k or more: 1.45%*** Under \$200k: 1.15%*** <i>Rate decrease effective 2.24.12</i> CLICK HERE for more information	2.50% (0-80) 1.875% (81-85) 1.25% (86-90) <i>Commission varies in: CT,FL,IL,IN,OK & TX</i>	CLICK HERE for more information
Guarantee Choice 5 5 Year Surrender Term Issue Ages (0-90), IN: (0-85), OK: (0-85) Minimum Premium: \$10,000 NQ / \$2,000 Q	\$200k or more: 2.00%*** Under \$200k: 1.65%*** <i>Rate decrease effective 2.24.12</i> CLICK HERE for more information	2.50% (0-80) 1.875% (81-85) 1.25% (86-90) <i>Commission varies in: CT,FL,IL,IN,OK & TX</i>	CLICK HERE for more information
Guarantee Choice 6 6 Year Surrender Term Issue Ages (0-90), IN: (0-85), OK: (0-85) Minimum Premium: \$10,000 NQ / \$2,000 Q	\$200k or more: 2.25%*** Under \$200k: 2.05%*** <i>Rate decrease effective 2.24.12</i> CLICK HERE for more information	2.50% (0-80) 1.875% (81-85) 1.25% (86-90) <i>Commission varies in: CT,FL,IL,IN,OK & TX</i>	CLICK HERE for more information
Guarantee Choice 7 7 Year Surrender Term Issue Ages (0-90), IN: (0-85), OK: (0-85) Minimum Premium: \$10,000 NQ / \$2,000 Q	\$200k or more: 2.55%*** Under \$200k: 2.35%*** <i>Rate decrease effective 2.24.12</i> CLICK HERE for more information	2.50% (0-80) 1.875% (81-85) 1.25% (86-90) <i>Commission varies in: CT,FL,IL,IN,OK & TX</i>	CLICK HERE for more information
Guarantee Choice 8 8 Year Surrender Term Issue Ages (0-90), IN: (0-85), OK: (0-85) Minimum Premium: \$10,000 NQ / \$2,000 Q	\$200k or more: 2.80%*** Under \$200k: 2.60%*** <i>Rate decrease effective 2.24.12</i> CLICK HERE for more information	2.50% (0-80) 1.875% (81-85) 1.25% (86-90) <i>Commission varies in: CT,FL,IL,IN,OK & TX</i>	CLICK HERE for more information
Guarantee Choice 9 9 Year Surrender Term Issue Ages (0-90), IN: (0-85), OK: (0-85) Minimum Premium: \$10,000 NQ / \$2,000 Q	\$200k or more: 3.00%*** Under \$200k: 2.80%*** <i>Rate decrease effective 2.24.12</i> CLICK HERE for more information	2.50% (0-80) 1.875% (81-85) 1.25% (86-90) <i>Commission varies in: CT,FL,IL,IN,OK & TX</i>	CLICK HERE for more information
Guarantee Choice 10 10 Year Surrender Term Issue Ages (0-90), IN: (0-85), OK: (0-85) Minimum Premium: \$10,000 NQ / \$2,000 Q	\$200k or more: 3.15%*** Under \$200k: 3.00%*** <i>Rate decrease effective 2.24.12</i> CLICK HERE for more information	2.50% (0-80) 1.875% (81-85) 1.25% (86-90) <i>Commission varies in: CT,FL,IL,IN,OK & TX</i>	CLICK HERE for more information
American General A A.M. Best, A+ Standard & Poor's, A2 Moody's			

Multi Year Guarantee

Horizon Achiever 6 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$5,000 NQ/Q	2.05%	3.00% (0-80) 2.00% (81-85)	CLICK HERE for more information
Horizon Select 5 5 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$5,000 NQ/Q	1.55% <i>*Rates vary in CA</i>	4.00% (0-80) 3.00% (81-85) <i>Commission varies in: DE, SC & TX</i>	CLICK HERE for more information
Horizon Select 7 7 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$5,000 NQ/Q	2.10%	4.00% (0-80) 3.00% (81-85) <i>Commission varies in: DE, SC & TX</i>	CLICK HERE for more information
Horizon Select 10 10 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$5,000 NQ/Q	2.35%	4.00% (0-80) 3.00% (81-85) <i>Commission varies in: DE, SC & TX</i>	CLICK HERE for more information

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

SecureLiving Independence 6 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$15,000 NQ/Q	Year 1 Year 2 \$100k or more: 3.55% 2.05% \$50k to \$99,999: 3.05% 2.05% \$15k to \$49,999: 2.55% 2.05%	2.25% (0-75) 1.31% (76-80) 0.94% (81-85)	CLICK HERE for more information
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Insurance Carrier/Product Name Surrender Term/Issue Age	Current Rates	Commissions	Detailed-Product Profile
Genworth A A.M. Best, A Standard & Poor's, A2 Moody's			

Multi Year Guarantee

SecureLiving Rate Saver 5 5 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$25,000 NQ/Q</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;"><u>\$250k or more:</u></td> <td style="width: 15%;">2.15%</td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> </tr> <tr> <td><u>\$100k to \$249,999:</u></td> <td>2.05%</td> <td></td> <td></td> </tr> <tr> <td><u>Under \$100k:</u></td> <td>1.85%</td> <td></td> <td></td> </tr> </table>	<u>\$250k or more:</u>	2.15%			<u>\$100k to \$249,999:</u>	2.05%			<u>Under \$100k:</u>	1.85%			2.00% (0-75) 1.35% (76-80) 0.70% (81-85)	CLICK HERE for more information				
<u>\$250k or more:</u>	2.15%																		
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<u>Under \$100k:</u>	1.85%																		
SecureLiving Rate Saver 7 7 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$25,000 NQ/Q</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;"><u>\$250k or more:</u></td> <td style="width: 15%;">2.55%</td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> </tr> <tr> <td><u>\$100k to \$249,999:</u></td> <td>2.45%</td> <td></td> <td></td> </tr> <tr> <td><u>Under \$100k:</u></td> <td>2.25%</td> <td></td> <td></td> </tr> </table>	<u>\$250k or more:</u>	2.55%			<u>\$100k to \$249,999:</u>	2.45%			<u>Under \$100k:</u>	2.25%			2.75% (0-75) 2.15% (76-80) 1.50% (81-85)	CLICK HERE for more information				
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<u>\$100k to \$249,999:</u>	2.45%																		
<u>Under \$100k:</u>	2.25%																		
SecureLiving Liberty 3 6 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;"></td> <td style="width: 15%; text-align: center;">Years 1-3</td> <td style="width: 15%; text-align: center;">Bailout Rate</td> <td style="width: 15%;"></td> </tr> <tr> <td><u>\$250k or more:</u></td> <td>2.75%</td> <td>1.25%</td> <td></td> </tr> <tr> <td><u>\$100k to \$249,999:</u></td> <td>2.55%</td> <td>1.25%</td> <td></td> </tr> <tr> <td><u>Under \$100k:</u></td> <td>1.95%</td> <td>1.25%</td> <td></td> </tr> </table>		Years 1-3	Bailout Rate		<u>\$250k or more:</u>	2.75%	1.25%		<u>\$100k to \$249,999:</u>	2.55%	1.25%		<u>Under \$100k:</u>	1.95%	1.25%		3.00% (0-75) 1.95% (76-80) 1.05% (81-85)	CLICK HERE for more information
	Years 1-3	Bailout Rate																	
<u>\$250k or more:</u>	2.75%	1.25%																	
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<u>Under \$100k:</u>	1.75%	1.25%																	

American National Insurance Company

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

Multi Year Guarantee

Palladium MYG 5 5 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;"></td> <td style="width: 15%; text-align: center;">Year 1</td> <td style="width: 15%; text-align: center;">Years 2-5</td> <td style="width: 15%;"></td> </tr> <tr> <td><u>\$100k or more:</u></td> <td>2.10%</td> <td>1.10%</td> <td style="text-align: center;"><i>Effective Yield= 1.30%</i></td> </tr> <tr> <td><u>Under \$100k:</u></td> <td>2.00%</td> <td>1.00%</td> <td style="text-align: center;"><i>Effective Yield= 1.20%</i></td> </tr> </table>		Year 1	Years 2-5		<u>\$100k or more:</u>	2.10%	1.10%	<i>Effective Yield= 1.30%</i>	<u>Under \$100k:</u>	2.00%	1.00%	<i>Effective Yield= 1.20%</i>	3.00% (0-79) 1.00% (80-85)	CLICK HERE for more information
	Year 1	Years 2-5													
<u>\$100k or more:</u>	2.10%	1.10%	<i>Effective Yield= 1.30%</i>												
<u>Under \$100k:</u>	2.00%	1.00%	<i>Effective Yield= 1.20%</i>												
Palladium MYG 6 6 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;"><u>\$100k or more:</u></td> <td style="width: 15%;">1.80%</td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> </tr> <tr> <td><u>Under \$100k:</u></td> <td>1.70%</td> <td></td> <td></td> </tr> </table>	<u>\$100k or more:</u>	1.80%			<u>Under \$100k:</u>	1.70%			2.50% (0-79) 0.50% (80-85)	CLICK HERE for more information				
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Palladium MYG 8 8 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;"><u>\$100k or more:</u></td> <td style="width: 15%;">2.65%</td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> </tr> <tr> <td><u>Under \$100k:</u></td> <td>2.55%</td> <td></td> <td></td> </tr> </table>	<u>\$100k or more:</u>	2.65%			<u>Under \$100k:</u>	2.55%			2.50% (0-79) 0.50% (80-85)	CLICK HERE for more information				
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<u>\$100k or more:</u>	4.45%	2.45%	<i>Effective Yield= 2.67%</i>												
<u>Under \$100k:</u>	4.35%	2.35%	<i>Effective Yield= 2.57%</i>												
Palladium MYG 10 10 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;"></td> <td style="width: 15%; text-align: center;">Year 1</td> <td style="width: 15%; text-align: center;">Years 2-10</td> <td style="width: 15%;"></td> </tr> <tr> <td><u>\$100k or more:</u></td> <td>3.55%</td> <td>2.55%</td> <td style="text-align: center;"><i>Effective Yield= 2.65%</i></td> </tr> <tr> <td><u>Under \$100k:</u></td> <td>3.45%</td> <td>2.45%</td> <td style="text-align: center;"><i>Effective Yield= 2.55%</i></td> </tr> </table>		Year 1	Years 2-10		<u>\$100k or more:</u>	3.55%	2.55%	<i>Effective Yield= 2.65%</i>	<u>Under \$100k:</u>	3.45%	2.45%	<i>Effective Yield= 2.55%</i>	4.00% (0-79) 2.00% (80-85)	CLICK HERE for more information
	Year 1	Years 2-10													
<u>\$100k or more:</u>	3.55%	2.55%	<i>Effective Yield= 2.65%</i>												
<u>Under \$100k:</u>	3.45%	2.45%	<i>Effective Yield= 2.55%</i>												

Traditional

WealthQuest Citadel 5 Diamond Series 5 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;"></td> <td style="width: 15%; text-align: center;">Year 1</td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> </tr> <tr> <td><u>\$100k and more:</u></td> <td>2.20%</td> <td style="text-align: center;">Base Rate: 1.20%</td> <td></td> </tr> <tr> <td><u>Under \$100k:</u></td> <td>2.10%</td> <td style="text-align: center;">Base Rate: 1.10%</td> <td></td> </tr> </table> <p style="text-align: center;">1st year rate includes a 1% bonus</p> <p><small>*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.</small></p>		Year 1			<u>\$100k and more:</u>	2.20%	Base Rate: 1.20%		<u>Under \$100k:</u>	2.10%	Base Rate: 1.10%		3.00% (0-80) 2.00% (81-85)	CLICK HERE for more information
	Year 1														
<u>\$100k and more:</u>	2.20%	Base Rate: 1.20%													
<u>Under \$100k:</u>	2.10%	Base Rate: 1.10%													
WealthQuest Citadel 7 Diamond Series 7 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;"></td> <td style="width: 15%; text-align: center;">Year 1</td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> </tr> <tr> <td><u>\$100k and more:</u></td> <td>3.35%</td> <td style="text-align: center;">Base Rate: 1.35%</td> <td></td> </tr> <tr> <td><u>Under \$100k:</u></td> <td>3.25%</td> <td style="text-align: center;">Base Rate: 1.25%</td> <td></td> </tr> </table> <p style="text-align: center;">1st year rate includes a 2% bonus</p> <p><small>*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.</small></p>		Year 1			<u>\$100k and more:</u>	3.35%	Base Rate: 1.35%		<u>Under \$100k:</u>	3.25%	Base Rate: 1.25%		3.50% (0-80) 2.50% (81-85)	CLICK HERE for more information
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<u>\$100k and more:</u>	3.35%	Base Rate: 1.35%													
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ING/USA

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

Multi Year Guarantee

Guarantee Choice 7 7 Year Surrender Term <i>Issue Ages (0-80)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;"></td> <td style="width: 15%; text-align: center;">Year 1</td> <td style="width: 15%; text-align: center;">Years 2-7</td> <td style="width: 15%;"></td> </tr> <tr> <td><u>\$75k or more:</u></td> <td>2.50%</td> <td>1.50%</td> <td style="text-align: center;"><i>Effective Yield= 1.64%</i></td> </tr> <tr> <td><u>Under \$75k:</u></td> <td>1.50%</td> <td>1.50%</td> <td></td> </tr> </table>		Year 1	Years 2-7		<u>\$75k or more:</u>	2.50%	1.50%	<i>Effective Yield= 1.64%</i>	<u>Under \$75k:</u>	1.50%	1.50%		2.50%	CLICK HERE for more information
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Guarantee Choice 10 9 Year Surrender Term <i>Issue Ages (0-80)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;"></td> <td style="width: 15%; text-align: center;">Year 1</td> <td style="width: 15%; text-align: center;">Years 2-10</td> <td style="width: 15%;"></td> </tr> <tr> <td><u>\$75k or more:</u></td> <td>3.00%</td> <td>2.00%</td> <td style="text-align: center;"><i>Effective Yield= 2.10%</i></td> </tr> <tr> <td><u>Under \$75k:</u></td> <td>2.00%</td> <td>2.00%</td> <td></td> </tr> </table>		Year 1	Years 2-10		<u>\$75k or more:</u>	3.00%	2.00%	<i>Effective Yield= 2.10%</i>	<u>Under \$75k:</u>	2.00%	2.00%		3.25%	CLICK HERE for more information
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Rates subject to change.

Items of NOTE in GREEN/ITALIC

IMERITI, INC. (800) 921-3100

Rate INCREASES in BLUE/UNDERLINED

For Broker Use Only

Rate DECREASES in RED with ***