

Imeriti, Inc. Index Annuity Rates - Financial Institution Approved

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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
Allianz A A.M. Best, AA Standard & Poor's, A2 Moody's			
Endurance Elite 5 Year Surrender Term 10% INITIAL PREMIUM BONUS* <i>Issue Ages (0-80)</i> *10% bonus applied to the income withdrawal base Minimum Premium: \$10,000 NQ/Q	Pt-to-Pt S&P 500 Index: 3.00% Pt-to-Pt Blended Index: 3.00% Pt-to-Pt Euro STOXX 50 Index: 3.25% Monthly Cap S&P 500 Index: 1.90% Monthly Cap Nasdaq 100 Index: 2.00% Monthly Cap Euro STOXX 50: 2.00% Fixed Interest Strategy: 1.50%	5.00% (0-75) 3.50% (76-80)	CLICK HERE for more information
MasterDex X 10 Year Surrender Term 6% INITIAL PREMIUM BONUS <i>Issue Ages (0-80)</i> Minimum Premium: \$20,000 NQ/Q	Pt-to-Pt S&P 500 Index: 3.00% Pt-to-Pt S&P 500 Select: 5.00% Pt-to-Pt Blended Index: 3.25% Monthly Cap S&P 500 Index: 1.80% Monthly Cap S&P 500 Select: 2.30% Monthly Cap Nasdaq 100 Index: 1.80% Fixed Interest Strategy: 1.60% <i>Select Index Allocations not available in: CT, FL, HI, MD, MA, NY, PA, WA</i>	7.50% (0-75) 5.50% (76-80)	CLICK HERE for more information
Pro V1 5 Year Surrender Term <i>Issue ages (0-85)</i> Minimum Premium: \$10,000 NQ/Q	Pt-to-Pt Spread Barclays Capital: 1.70% Pt-to-Pt Spread PIMCO US Advantage Index: 1.70% Fixed Interest: 1.75%	3.50% (0-75) 2.25% (76-80) 1.25% (81-85)	CLICK HERE for more information
ING/USA A A.M. Best, A+ Standard & Poor's, A2 Moody's, A- Fitch			
Envoy 6 6 Year Surrender Term <i>Issue Ages (0-80)</i> Minimum Premium: \$10,000 Q / \$15,000 NQ	<i>Temporarily discontinued effective 6.22.11</i>		
Envoy 9 9 Year Surrender Term <i>Issue Ages (0-80)</i> Minimum Premium: \$10,000 Q / \$15,000 NQ	Pt-to-Pt Cap Index Strategy: 4.00% Fixed Interest Strategy: 1.50%	\$75k or more: 2.50% Under \$75k: 1.50%	Upfront: 6.50% Commission on subsequent deposits vary in years (4-5) CLICK HERE for more information
Secure Index Opportunities Plus 10 Year Surrender Term 5% INITIAL PREMIUM BONUS <i>Issue Ages (0-80), IN, IA & MS: (0-75)</i> Minimum Premium: \$15,000 NQ/Q	Pt-to-Pt Cap Index Strategy: 3.50% Monthly Cap Index Strategy: 1.50% Interest Rate Benchmark Strategy: * 10.00% Interest Rate Benchmark Strategy (Multiplier): * 4.00% Fixed Interest Strategy: 1.50% <i>*Not available in all states</i>	\$75k or more: 2.00% Under \$75k: 1.10% 10.00% 2.25% 1.50%	7.50% CLICK HERE for more information
Secure Index 5 5 Year Surrender Term <i>Issue Ages (0-80)</i> Minimum Premium: \$15,000 NQ/Q	Pt-to-Pt Cap w/o ROP: 3.00% Pt-to-Pt Cap w/ ROP: 2.50% Monthly Cap w/o ROP: 1.40% Monthly Cap w/ ROP: 1.30% Interest Rate Benchmark Strategy w/o ROP: * 10.00% Interest Rate Benchmark Strategy w/ ROP: * 10.00% Interest Rate Benchmark Strategy w/o ROP (Multiplier): * 3.50% Interest Rate Benchmark Strategy w/ ROP (Multiplier): * 2.75% Fixed Interest w/o ROP: 1.50% Fixed Interest w/ ROP: 1.25% <i>*Not available in all states</i>	\$75k or more: 2.00% Under \$75k: 1.50% 1.00% 0.90% 10.00% 10.00% 2.00% 1.25% 1.50% 1.25%	3.75% (yr 1) 1.87% (yrs 2-4) on additional deposits only CLICK HERE for more information
Secure Index 7 7 Year Surrender Term <i>Issue Ages (0-80)</i> Minimum Premium: \$15,000 NQ/Q	Pt-to-Pt Cap: 4.25% Monthly Cap: 1.90% Interest Rate Benchmark Strategy: * 10.00% Interest Rate Benchmark Strategy (Multiplier): * 5.50% Fixed Interest: 1.50% <i>*Not available in all states</i>	\$75k or more: 3.25% Under \$75k: 1.50% 10.00% 4.00% 1.50%	5.55% (yr 1) 2.81% (yrs 2-5) on additional deposits only CLICK HERE for more information
Lincoln Financial Group A+ A.M. Best, AA- Standard & Poor's, A2 Moody's, A+ Fitch			
New-Directions 6 6 Year Surrender Term <i>Issue Ages (0-85)</i> Minimum Premium: \$10,000 NQ/Q	Performance Trigger Index: 2.65% 2 Year Pt-to-Pt: 7.00% Fixed Interest Rate: 1.55%	\$100k or more: 2.50% Under \$100k: 7.00% 1.40%	4.00% (0-75) 3.25% (76-80) 2.25% (81-85) CLICK HERE for more information
New-Directions 8 8 Year Surrender Term <i>Issue Ages (0-85)</i> Minimum Premium: \$10,000 NQ/Q	Performance Trigger Index: 3.20% 2 Year Pt-to-Pt: 7.45% Fixed Interest Rate: 1.85%	\$100k or more: 3.00% Under \$100k: 7.00% 1.70%	5.00% (0-75) 4.00% (76-80) 2.75% (81-85) CLICK HERE for more information
OptiChoice 5 5 Year Surrender Term <i>Issue Ages (0-85)</i> Minimum Premium: \$5,000 NQ / \$2,000 Q	Performance Trigger Index: * 2.50% Monthly Cap: 1.50% Fixed Interest Rate: 1.15%	\$100k or more: 2.50% Under \$100k: 1.40% 1.00%	5.50% (0-75) 4.25% (76-80) 3.00% (81-85) CLICK HERE for more information
OptiChoice 7 7 Year Surrender Term <i>Issue Ages (0-85)</i> Minimum Premium: \$5,000 NQ / \$2,000 Q	Performance Trigger Index: * 2.50% Monthly Cap: 1.55% Fixed Interest Rate: 1.20%	\$100k or more: 2.50% Under \$100k: 1.45% 1.05%	6.50% (0-75) 5.00% (76-80) 3.50% (81-85) CLICK HERE for more information

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Reliance Standard A A.M. Best, A Standard & Poor's, A3 Moody's, A- Fitch			
Keystone Index 5 5 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$10,000 NQ/Q	Annual Pt-to-Pt: 3.50% Fixed Rate Option: 1.80%	4.25% (0-80) 2.55% (81-85)	CLICK HERE for more information
Keystone Index 7 7 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$10,000 NQ/Q	Annual Pt-to-Pt: 4.00% Fixed Rate Option: 1.85%	5.375% (0-80) 3.225% (81-85)	CLICK HERE for more information
Keystone Index 10 10 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$10,000 NQ/Q	Annual Pt-to-Pt: 4.25% Fixed Rate Option: 1.90%	7.50% (0-80) 4.50% (81-85)	CLICK HERE for more information
Genworth A A.M. Best, A Standard & Poor's, A2 Moody's			
SecureLiving Index 7 7 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$25,000 NQ/Q	Performance Trigger: \$250k or more \$100k to \$249,999 Under \$100k Annual Pt-to-Pt S&P 500: 3.70% 3.50% 3.00% Monthly Pt-to-pt S&P 500: 4.20% 4.00% 3.50% 7 Year Fixed Rate (only available at issue): 1.95% 1.85% 1.65% Bailout rate: 2.10% 2.00% 1.75% 3.10% 3.10% 3.10%	5.00% (0-75) 3.50% (76-80) 2.00% (81-85)	Call Imeriti for more information
SecureLiving Index 10 Plus 10 Year Surrender Term 5% INITIAL PREMIUM BONUS Issue Ages (0-80) Minimum Premium: \$25,000 NQ/Q	Performance Trigger: \$250k or more \$100k to \$249,999 Under \$100k Annual Pt-to-Pt S&P 500: 2.70% 2.50% 2.00% Monthly Pt-to-Pt S&P 500: 3.20% 3.00% 2.50% 10 Year Fixed Rate (only available at issue): 1.80% 1.70% 1.50% Bailout rate: 1.60% 1.50% 1.25% 2.10% 2.10% 2.10%	7.00% (0-75) 5.00% (76-80)	Call Imeriti for more information
North American A+ A.M. Best, A+ Standard & Poor's			
Performance Choice 8 8 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$10,000 NQ / \$2,000 Q	Inverse Performance Trigger: 3.40%*** Annual Pt-to-Pt S&P 500: 3.25%*** Monthly Pt-to-Pt S&P 500: 1.80%*** Fixed Interest Strategy: 1.70%*** <i>Rate decrease effective 2.24.12</i> CLICK HERE for more information	Year 1: 6.25% (0-75) Years 2-3: 2.25% (0-75) 4.6875% (76-79) 1.6875% (76-79) 3.125% (80-85) 1.125% (80-85) Years 4-7: 0.40% (0-75) 0.30% (76-79) 0.20% (80-85) Commission reduced by 1% in TX	CLICK HERE for more information
Performance Choice Plus 8 8 Year Surrender Term 5% INITIAL PREMIUM BONUS ON ALL PREMIUMS RECEIVED IN FIRST 5 CONTRACT YEARS Issue Ages (0-85) Minimum Premium: \$10,000 NQ / \$2,000 Q	Inverse Performance Trigger: 2.20%*** Annual Pt-to-Pt S&P 500: 2.10%*** Monthly Pt-to-Pt S&P 500: 1.20%*** Fixed Interest Strategy: 1.10%*** <i>Rate decrease effective 2.24.12</i> CLICK HERE for more information	Year 1: 6.25% (0-75) Years 2-3: 2.25% (0-75) 4.6875% (76-79) 1.6875% (76-79) 3.125% (80-85) 1.125% (80-85) Years 4-7: 0.40% (0-75) 0.30% (76-79) 0.20% (80-85) Commission reduced by 1% in TX	CLICK HERE for more information
American General A A.M. Best, A+ Standard & Poor's, A2 Moody's			
Global Index 8 8 Year Surrender Term Issue Ages (0-80) Minimum Premium: \$5,000 NQ/Q	Global Multiple Index Cap: 3.00% Monthly Cap Index Strategy: 1.40% Fixed Interest Strategy:* 1.85% <i>*Rates vary in CA</i>	5.00% (0-75) 3.25% (76-80)	CLICK HERE for more information
Vision Advantage 7 7 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$15,000 NQ/Q	Pt-to-Pt Cap Index Strategy: 3.50% Fixed Interest Strategy:* 1.30% <i>*Rates vary in CA</i>	6.50% (0-75) 5.25% (76-85)	CLICK HERE for more information
Vision Advantage 9 9 Year Surrender Term Issue Ages (0-80) Minimum Premium: \$15,000 NQ/Q	Pt-to-Pt Cap Index Strategy: 4.50% Fixed Interest Strategy: 1.85% <i>*Rates vary in CA</i>	6.50% (0-75) 5.25% (76-85) Commission varies in: IL, SC, TX	CLICK HERE for more information

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Standard Insurance Company A A.M. Best, AA- Standard & Poor's, A+ Fitch, A1 Moody's			
Index Growth 5 5 Year Surrender Term Issue Ages (0-90) Minimum Premium: \$15,000 NQ/Q	\$100k or more: Under \$100k: Annual Pt-to-Pt: 2.05%*** 2.00% Fixed Rate Option: 1.70% 1.70% <i>Bailout: If cap renews 2% lower than year 1 cap, client can remove money surrender-charge free.</i> Rate decrease effective 2.15.12	4.375% (0-80) 2.4375% (81-85) 2.00% (86-90)	CLICK HERE for more information
Index Growth 7 7 Year Surrender Term Issue Ages (0-90) Minimum Premium: \$15,000 NQ/Q	\$100k or more: Under \$100k: Annual Pt-to-Pt: 2.05%*** 2.00%*** Fixed Rate Option: 1.70% 1.70% <i>Bailout: If cap renews 2% lower than year 1 cap, client can remove money surrender-charge free.</i> Rate decrease effective 2.15.12	5.375% (0-80) 2.9375% (81-85) 2.40% (86-90)	CLICK HERE for more information
American National Insurance Company A A.M. Best, A Standard & Poor's			
Equity Index Annuity 6 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$10,000 NQ/Q	3.00%	5.50% (0-79) 3.50% (80-85)	CLICK HERE for more information
Aviva A A.M. Best, AA- Standard and Poor's, A1 Moody's, A+ Fitch			
Income Preferred 6 6 Year Surrender Term Issue Ages (0-80) Minimum Premium: \$5,000 NQ/Q	\$75k or more: Under \$75k: Monthly Cap S&P 500 Index: 1.60% 1.05% Pt-to-Pt S&P 500 Index: 2.75% 2.00% Fixed Interest Strategy: 1.30% 1.00%	5.50% (0-75) 4.00% (76-80)	CLICK HERE for more information
Income Preferred 10 10 Year Surrender Term Issue Ages (0-78) Minimum Premium: \$5,000 NQ/Q	\$75k or more: Under \$75k: Monthly Cap S&P 500 Index: 1.60% 1.05% Pt-to-Pt S&P 500 Index: 3.25% 2.00% Fixed Interest Strategy: 1.40% 1.00%	8.50% (0-75) 6.50% (76-78)	CLICK HERE for more information
Income Select 5 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: 1.60% 1.05% Pt-to-Pt S&P 500 Index: 4.00% 4.00% Pt-to-Pt Hang Seng Index: 4.00% 4.00% Pt-to-Pt Dow Jones EURO STOXX 50 Index: 4.00% 4.00% Fixed Interest Strategy: 2.00% 2.00%	2.85% (0-75) 1.88% (76-80) 1.44% (81-83)	Call Imeriti for more information Product only available in: DE, NJ, OR, PA
Income Select 7 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: 1.60% 1.05% Pt-to-Pt S&P 500 Index: 4.00% 4.00% Pt-to-Pt Hang Seng Index: 4.00% 4.00% Pt-to-Pt Dow Jones EURO STOXX 50 Index: 4.00% 4.00% Fixed Interest Strategy: 2.00% 2.00%	4.00% (0-75) 2.75% (76-80) 2.41% (81)	Call Imeriti for more information Product only available in: DE, NJ, OR, PA

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