

Imeriti, Inc. Index Annuity Rates - Independent Advisor

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

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%	4.50% (0-75) 3.00% (76-80) CLICK HERE for more information	
	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%			
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%	7.00% (0-75) 5.00% (76-80) CLICK HERE for more information	
	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>				
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%	3.25% (0-75) 2.00% (76-80) 1.00% (81-85) CLICK HERE for more information	
	Pt-to-Pt Spread PIMCO US Advantage Index:	1.70%		
	Fixed Interest:	1.75%		
Allianz Preferred 360 Annuity			Contact Imeriti for more information	
Allianz Preferred 365i Annuity			Contact Imeriti 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	\$75k or more	Under \$75k	Upfront: 6.00% Commission on subsequent deposits vary in years (4-5) CLICK HERE for more information	
	Pt-to-Pt Cap Index Strategy:	4.00%		2.50%
Fixed Interest Strategy:	1.50%	1.50%		
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	\$75k or more	Under \$75k	7.00% CLICK HERE for more information	
	Pt-to-Pt Cap Index Strategy:	3.50%		2.00%
	Monthly Cap Index Strategy:	1.50%		1.10%
	Interest Rate Benchmark Strategy:* (Multiplier):*	10.00%		10.00%
	Interest Rate Benchmark Strategy (Multiplier):*	4.00%		2.25%
Fixed Interest Strategy:	1.50%	1.50%		
<i>*Not available in all states</i>				
Secure Index 5 5 Year Surrender Term <i>Issue Ages (0-80)</i> Minimum Premium: \$15,000 NQ/Q	\$75k or more	Under \$75k:	Year 1: 3.50% Years 2-4: 1.75% on additional CLICK HERE for more information	
	Pt-to-Pt Cap w/o ROP:	3.00%		2.00%
	Pt-to-Pt Cap w/ ROP:	2.50%		1.50%
	Monthly Cap w/o ROP:	1.40%		1.00%
	Monthly Cap w/ ROP:	1.30%		0.90%
	Interest Rate Benchmark Strategy w/o ROP:*	10.00%		10.00%
	Interest Rate Benchmark Strategy w/ ROP:*	10.00%		10.00%
	Interest Rate Benchmark Strategy w/o ROP (Multiplier):*	3.50%		2.00%
	Interest Rate Benchmark Strategy w/ ROP (Multiplier):*	2.75%		1.25%
	Fixed Interest w/o ROP:	1.50%		1.50%
Fixed Interest w/ ROP:	1.25%	1.25%		
<i>*Not available in all states</i>				
Secure Index 7 7 Year Surrender Term <i>Issue Ages (0-80)</i> Minimum Premium: \$15,000 NQ/Q	\$75k or more	Under \$75k	Year 1: 5.00% Years 2-5: 2.75% on additional CLICK HERE for more information	
	Pt-to-Pt Cap:	4.25%		3.25%
	Monthly Cap:	1.90%		1.50%
	Interest Rate Benchmark Strategy:*	10.00%		10.00%
	Interest Rate Benchmark Strategy (Multiplier):*	5.50%		4.00%
	Fixed Interest:	1.50%		1.50%
<i>*Not available in all states</i>				

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.**

[CLICK HERE for more information](#)

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 ***

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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
North American A+ A.M. Best, A+ Standard & Poor's			
Freedom Choice 6 10% Penalty-Free Withdrawal Option 6 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	\$250k or more Under \$250k Annual Pt-to-Pt S&P 500 Index: 2.65% 2.00% Monthly Pt-to-Pt S&P 500 Index: 1.55% 1.10% Annual Pt-to-Pt Dow Jones: 2.55% 2.00% Annual Pt-to-Pt Nasdaq 100: 2.40% 2.00% Monthly Pt-to-Pt Nasdaq 100: 1.45% 1.05% Annual Pt-to-Pt EURO STOXX 50: 3.00% 2.00% Fixed Interest Strategy: 1.45% 1.00% <i>Rates vary in TX</i> <i>Temporarily discontinued effective 2.24.12</i>	Year 1: Years 2-3: 5.50% (0-75) 0.50% (0-75) 4.125% (76-80) 0.375% (76-80) 2.75% (81-85) 0.25% (81-85) Commission reduced by 1% in MO	CLICK HERE for more information
Freedom Choice 8 5% Penalty-Free Withdrawal Option 8 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	\$250k or more Under \$250k Annual Pt-to-Pt S&P 500 Index: 4.00%*** 3.15%*** Monthly Pt-to-Pt S&P 500 Index: 2.05%*** 1.75%*** Annual Pt-to-Pt Dow Jones: 3.85%*** 3.10%*** Annual Pt-to-Pt Nasdaq 100: 3.60%*** 2.85%*** Monthly Pt-to-Pt Nasdaq 100: 2.00%*** 1.60%*** Annual Pt-to-Pt EURO STOXX 50: 4.35%*** 3.45%*** Fixed Interest Strategy: 2.05%*** 1.65%*** <i>Rate decrease effective 2.24.12; Rates vary in TX</i>	Year 1: Years 2-3: 5.50% (0-75) 3.00% (0-75) 4.125% (76-80) 2.25% (76-80) 2.75% (81-85) 1.50% (81-85) Years 4-7: 0.50% (0-75) 0.375% (76-80) 0.25% (81-85) Commission reduced by 1% in MO	CLICK HERE for more information
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Freedom Choice 10 5% Penalty-Free Withdrawal Option 10 Year Surrender Term <i>Issue Ages (0-79), TX: (0-59)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	\$250k or more Under \$250k Annual Pt-to-Pt S&P 500 Index: 4.55%*** 3.80%*** Monthly Pt-to-Pt S&P 500 Index: 2.40%*** 2.00%*** Annual Pt-to-Pt Dow Jones: 4.50%*** 3.75%*** Annual Pt-to-Pt Nasdaq 100: 4.15%*** 3.50%*** Monthly Pt-to-Pt Nasdaq 100: 2.25%*** 1.90%*** Annual Pt-to-Pt EURO STOXX 50: 5.05%*** 4.20%*** Fixed Interest Strategy: 2.40%*** 2.00%*** <i>Rate decrease effective 2.24.12; Rates vary in TX</i>	Year 1: Years 2-3: 5.50% (0-75) 3.00% (0-75) 4.125% (76-79) 2.25% (76-79) Years 4-10: 0.50% (0-75) 0.375% (76-79) Commission reduced by 1% in MO	CLICK HERE for more information
Freedom Choice 10 10% Penalty-Free Withdrawal Option 10 Year Surrender Term <i>Issue Ages (0-79), TX: (0-59)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	\$250k or more Under \$250k Annual Pt-to-Pt S&P 500 Index: 4.00%*** 3.10%*** Monthly Pt-to-Pt S&P 500 Index: 2.05%*** 1.70%*** Annual Pt-to-Pt Dow Jones: 3.90%*** 3.05%*** Annual Pt-to-Pt Nasdaq 100: 3.60%*** 2.80%*** Monthly Pt-to-Pt Nasdaq 100: 2.00%*** 1.60%*** Annual Pt-to-Pt EURO STOXX 50: 4.35%*** 3.40%*** Fixed Interest Strategy: 2.05%*** 1.65%*** <i>Rate decrease effective 2.24.12; Rates vary in TX</i>	Year 1: Years 2-3: 5.50% (0-75) 3.00% (0-75) 4.125% (76-79) 2.25% (76-79) Years 4-10: 0.50% (0-75) 0.375% (76-79) Commission reduced by 1% in MO	CLICK HERE for more information
Freedom Choice 14 5% Penalty-Free Withdrawal Option 14 Year Surrender Term <i>Issue Ages (0-75), CA: (0-65), TX: (0-55)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	\$250k or more Under \$250k Annual Pt-to-Pt S&P 500 Index: 6.20%*** 5.35%*** Monthly Pt-to-Pt S&P 500 Index: 3.00%*** 2.75%*** Annual Pt-to-Pt Dow Jones: 6.25%*** 5.35%*** Annual Pt-to-Pt Nasdaq 100: 5.65%*** 4.85%*** Monthly Pt-to-Pt Nasdaq 100: 2.85%*** 2.55%*** Annual Pt-to-Pt EURO STOXX 50: 7.10%*** 6.15%*** Fixed Interest Strategy: 3.10%*** 2.75%*** <i>Rate decrease effective 2.24.12; Rates vary in TX</i>	Year 1: Years 2-5: 5.50% (0-75) 3.50% (0-75) Years 6-10: Years 11-14: 1.50% (0-75) 0.50% (0-75) Commission reduced by 1% in MO	CLICK HERE for more information
Freedom Choice 14 10% Penalty-Free Withdrawal Option 14 Year Surrender Term <i>Issue Ages (0-75), CA: (0-65), TX: (0-55)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	\$250k or more Under \$250k Annual Pt-to-Pt S&P 500 Index: 5.30%*** 4.45%*** Monthly Pt-to-Pt S&P 500 Index: 2.75%*** 2.35%*** Annual Pt-to-Pt Dow Jones: 5.30%*** 4.40%*** Annual Pt-to-Pt Nasdaq 100: 4.85%*** 4.10%*** Monthly Pt-to-Pt Nasdaq 100: 2.55%*** 2.20%*** Annual Pt-to-Pt EURO STOXX 50: 6.10%*** 5.00%*** Fixed Interest Strategy: 2.75%*** 2.35%*** <i>Rate decrease effective 2.24.12; Rates vary in TX</i>	Year 1: Years 2-5: 5.50% (0-75) 3.50% (0-75) Years 6-10: Years 11-14: 1.50% (0-75) 0.50% (0-75) Commission reduced by 1% in MO	CLICK HERE for more information

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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
North American A+ A.M. Best, A+ Standard & Poor's			
Performance Choice 8 8 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	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>	Year 1: 5.50% (0-75) Years 2-3: 1.00% (0-75) 4.125% (76-79) 0.75% (76-79) 2.75% (80-85) 0.50% (80-85) Commission reduced by 1% in TX	CLICK HERE for more information
Performance Choice 8 Plus 8 Year Surrender Term 5% INITIAL PREMIUM BONUS ON ALL PREMIUMS RECEIVED IN FIRST 5 CONTRACT YEARS <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	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>	Year 1: 5.50% (0-75) Years 2-3: 1.00% (0-75) 4.125% (76-79) 0.75% (76-79) 2.75% (80-85) 0.50% (80-85) Commission reduced by 1% in TX	CLICK HERE for more information
Performance Choice 12 12 Year Surrender Term <i>Issue Ages (0-75), CA: (0-65), TX: (0-55)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	Inverse Performance Trigger: 4.35%*** Annual Pt-to-Pt S&P 500: 4.25%*** Monthly Pt-to-Pt S&P 500: 2.25%*** Fixed Interest Strategy: 2.20%*** <i>Rate decrease effective 2.24.12</i>	Year 1: 6.50% (0-75) Years 2-3: 1.00% (0-75)	CLICK HERE for more information
Performance Choice 12 Plus 12 Year Surrender Term 8% INITIAL PREMIUM BONUS ON ALL PREMIUMS RECEIVED IN FIRST 5 CONTRACT YEARS <i>Issue Ages (0-75), CA: (0-65), TX: (0-55)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	Inverse Performance Trigger: 2.85%*** Annual Pt-to-Pt S&P 500: 2.70%*** Monthly Pt-to-Pt S&P 500: 1.55%*** Fixed Interest Strategy: 1.45%*** <i>Rate decrease effective 2.24.12</i>	Year 1: 6.50% (0-75) Years 2-3: 1.00% (0-75)	CLICK HERE for more information
Ten 10 Year Surrender Term 6%*** INITIAL PREMIUM BONUS <i>Issue Ages (0-79), IN: (0-78)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i> <i>Premium bonus decrease effective 3.12.12</i>	Monthly Average Cap S&P 500 Index: 2.00%*** Annual Pt-to-Pt S&P 500 Index: 2.00%*** Monthly Pt-to-Pt Cap S&P 500 Index: 1.05%*** Annual Pt-to-Pt Dow Jones: 2.00% Monthly Average Cap Dow Jones: 2.00%*** Fixed Interest Strategy: 1.00%*** <i>Rate decrease effective 2.24.12</i>	6.50% (0-75) 4.875% (76-79) Commission reduced by 1% in MO and VA	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 <i>Issue Ages (0-80)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	Global Multiple Index Cap: 3.00% Monthly Cap Index Strategy: 1.40% Fixed Interest Strategy: 1.85% <i>*Rates vary in CA</i>	4.75% (0-75) 3.00% (76-80)	CLICK HERE for more information
Global Bonus Index 10 Year Surrender Term 5% INITIAL PREMIUM BONUS <i>Issue Ages (0-80)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>	Global Multiple Index Cap: 3.00% Monthly Cap Index Strategy: 1.40% Fixed Interest Strategy: 1.60% <i>*Rates vary in CA</i>	5.25% (0-75) 2.75% (76-80)	CLICK HERE for more information
Vision Advantage 7 7 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>	Pt-to-Pt Cap Index Strategy: 3.50% Fixed Interest Strategy: 1.30% <i>*Rates vary in CA</i>	6.00% (0-75) 5.00% (76-85)	CLICK HERE for more information
Vision Advantage 9 9 Year Surrender Term <i>Issue Ages (0-80)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>	Pt-to-Pt Cap Index Strategy: 4.50% Fixed Interest Strategy: 1.85% <i>*Rates vary in CA</i>	6.00% (0-75) 5.00% (76-80) Commission varies in: IL, SC, TX	CLICK HERE for more information
Aviva A A.M. Best, AA- Standard and Poor's, A1 Moody's, A+ Fitch			
Income Preferred Bonus 10 Year Surrender Term 6% INITIAL PREMIUM BONUS <i>Issue Ages (0-78)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	\$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: 1.55% 1.00%	Year 1: Upfront: 7.00% (0-75) Years 2-5: 3.50% (0-75) on additional 2.50% (76-78) on additional	CLICK HERE for more information

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