The Broich Approach
Rates current as of 10/9/06

Washington
and Oregon
Northwest Planning, Inc

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WASHINGTON EQUITY INDEX ANNUITIES

Company	Plan	Rates	Min. Rate	State Availability	Free Withdrawal	Surrender Charges	Issue to Age	Commissions
American Equity Best A-	**Freedom Gold EIA** (INDEX-30) Min. $5k NQ / Q Fixed 3.6%	100% Participation; 0 Fee S&P Mo Pt to Pt 2.8% CAP S&P 500 Annual Pt to Pt 6.5% CAP S&P 500 Monthly Average 9% CAP S&P 500 Annual Pt to Pt With Participation Rate 55% Bond Strategy 5%	3.0% on 90% of prem.	**WA Specific Version Not available in OR**	10% per year (2nd yr)	8 Years 9, 8, 7, 6, 5, 4.5 3, 1.5%	0-85 NQ 0-80 Q	**NQ** **7.00%** 0-75 **5.25%** 76-80 **3.50%** 81-85 **Q** **7.00%** 0-75 **3.50%** 76-80
AmerUs Life Best A S&P A+	**Multi Choice Annuity 10** $5k NQ & 2k Q $1,000,000 max.	**Guaranteed One-Year Strategy (GOS)** 3.45%, annually declared rate. Min. rate 3.00% **Annual Equity Indexed Strategy (AES)** S&P 500 Index Annual reset, monthly avg. **100% Participation** **NO CAP 1st Year** Asset Fee .69% Checkbook Access	GOS 3% AES 2% on 100% Prem.	**WA specific version only**	10%	10 Years 9,8,7,6.5,5.5, 4.5,3.5,2.5,1.5,1% Nursing Home Rider Issue Age 0-75 only **Death Benefit Accum Value**	80 Q 80 NQ	**7.50%** 0-80 No Commission chargeback at death
Fidelity & Guaranty Life (F&G Life) Best A S&P A-	**Index Rewards 5** **(SPDA)** Short 5-year Surrender Charge	Option A: S&P 500 Annual reset, monthly avg. 11.5% cap Option B: S&P 500 annual reset, point to point, 8.5% cap Option C: DJIA Annual reset, monthly avg. 11.5% cap Option D: DJIA annual reset, point to point, 8.5% cap Option E: Fixed Account 3.75% Can change allocations annually at anniversary	1.5% on 100%	Not in: MA, ME, MN, MT ND, NV, NY, OK OR, TX, UT	10% of prior anniversary account value after 1st year non-cumulative Or Minimum Required Distribution (by current company practice)	5 year Surrender 9, 8, 7, 6, 5 waived at death, nursing home, terminal illness	90	**4.00%** 0-79 **2.00%** 80-90

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Great American Life AM Best A	**American Legend** Single Purchase Payment Medicaid Friendly	**$10,000 min.** **$750,000 max (18-80)** **$500,000 max (81-85)** **NQ & Q** **Declared Rate Strategy:** Annually declared int. rate Current rate is 3.00% **Indexed Strategy:** Point-to-Point, Annual Reset Cap 7.25% No upfront sales charges or fees, 100% participation	GMSV = 3.00% on 90% of purchase payment	**Oregon Specific Version**	**10%** of purchase payment during first contract year, and 10% of the Account Value as of the prior Contract Anniversary available after the first contract year. Withdrawals will be taken from funds in the Declared Rate Strategy first. (Min. withdrawal: $500. Min Acccount Value after withdrawal $5,000)	**7 Years** **9,8,7,6,5,4,3** Greater of Full Account Value or GMSV at death Can annuitize any time for a min. of 7 yrs.	**18-85** Q **0-85** NQ	5.50% 0-75 5.10% 76-80 3.50% 81-85 Commission charge back at death 50% in 1st 6 months
Great American Life AM Best A	**American Icon** Single Purchase Payment Medicaid Friendly	**$10,000 min.** **$750,000 max (18-80)** **$500,000 max (81-85)** **NQ & Q** **Declared Rate Strategy:** Annually declared int. rate Current rate is 3.00% **Indexed Strategy:** Point-to-Point, Annual Reset Cap 7.25% No upfront sales charges or fees, 100% participation	GMSV = 3.00% on 90% of purchase payment	**Oregon Specific Version**	**10%** of purchase payment during first contract year, and 10% of the Account Value as of the prior Contract Anniversary available after the first contract year. Withdrawals will be taken from funds in the Declared Rate Strategy first. (Min. withdrawal: $500. Min Acccount Value after withdrawal $5,000)	**10 Years** **10,9,8,7,6,5,4,3,2,1** Greater of Full Account Value or GMSV at death Can annuitize any time for a min. of 7 yrs.	**18-85** Q **0-85** NQ	9.00% 0-75 7.65% 76-80 4.40% 81-85 Commission charge back at death 50% in 1st 6 months
Great American Life Best A	**American Icon** Min. $10k Q $10K NQ	<u>100% Participation; 0 Fee</u> S&P 500 Annual Pt to Pt 7.25% CAP S&P Mo Ave 10.5% CAP S&P Mo Ave with no Cap .75% Index Fee Fixed Acct. 3.25% Medicaid Friendly	3.00% on 90% Prem.	**WA Specific Version**	10% per year after 1st year interest avail immediately on fixed account	**10 Years** 10,9,8,7,6,5,4,3,2,1 Medicaid friendly	18-85 Q 0-85 NQ	**9.00%** 0-75 **7.65%** 76-80 **4.40%** 81-85

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Great American Life Best A Flexible purchase payments	**American Icon II** Min. $10k Q $10K NQ 1.50% Prem. Bonus	Declared Rate Strategy: Annually Declared Interest Rate 3.25% Annual Point-to-Point Cap 7.00% Monthly Averaging (w/Cap) Cap 10.50% Monthly Averaging with Index Factor (no Cap) Index Factor 1.25%	GMSV = 3.00% on 100% of purch. pymts.	**WA Specific Version**	10% of the account value as of the prior contract anniversary available after the first contract year.	**10 Years** Issue ages 0-57 12,11,10,9,8,7, 6,5,4,3 Issue ages 58+ 10,9,8,7,6,5,4, 3,2,1	18-85 Q 0-85 NQ	**8.50%** **7.30%** **4.05%**	0-75 76-80 81-85
Great American Life Best A Min. $10k Q $10K NQ Flexible purchase payments	**American Valor II** 7.50% Purch Payment Bonus Thru ages 69 5.00% Purch Payment Bonus Ages 70-85	Declared Rate Strategy: Annually Declared Interest Rate 3.15% Daily Averaging (no/Cap) 80% Participation Rates Monthly Averaging with Index Factor (no Cap) Index Factor 1.25%	GMSV = 3.00% on 100% of purch. pymts.	**WA Specific Version**	10% of the account value as of the prior contract anniversary available after the first contract year.	**10 Years** Issue ages 0-57 12,11,10,9,8,7, 6,5,4,3,2,1 Issue ages 58+ 10,9,8,7,6,5,4, 3,2,1	18-85 Q 0-85 NQ	**6.50%** **5.35%** **3.60%**	0-75 76-80 81-85
Great American Life Best A Flexible purchase payments	**American Legend II** Min. $2k Q $5K NQ Flexible purchase payments	Declared Rate Strategy: Annually Declared Interest Rate 4.00% Annual Point-to-Point Cap 7.25% Monthly Averaging (w/Cap) Cap 10.50% Monthly Averaging with Index Factor (no Cap) Index Factor 0.75%	GMSV = 3.00% on 100% of purch. pymts.	**WA Specific Version**	10% of the account value as of the prior contract anniversary available after the first contract year.	**7 Years** Issue ages 0-57 12,11,10,9,8,7,6 Issue ages 58+ 9,8,7,6,5,4,3	18-85 Q 0-85 NQ	**5.50%** **5.10%** **3.50%**	0-75 76-80 81-85
ING/USA Best A+	**Secure Index EIA** Min. $5k Q&NQ	S&P 500 1 yr. pt-pt Annual Reset 100% Participation No Fees $5000+ 6.25% CAP $100,000+ 7.25% CAP Fixed 1 yr.: 3.75%	3% on 100% Prem	**Only in** WA, MN	10% after 1st year Systematic interest avail for fixed account	In WA 56+ 7 Years 9,8,7,6,5,4,2	85	**5.00%** **3.75%**	0-75 76-85

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ING/USA Best A+	**Secure Index Five Annuity** Min. $15k Q&NQ $50 min. addt'l. prem.	**Fixed Rate Strategy:** 3.65% **Pt-to-Pt Participation Strategy:** Low Band Part. - 45% High Band Part. - 50% **Pt-to-Pt Cap Index Strategy:** Low Band Cap - 6.5% High Band Cap - 7.25% **Monthly Averaging Index Strategy:** Low Band Spread - 1.2% High Band Spread - 0.70%	1.50% on 100% Prem, less prem. taxes, withdrwls and surrender charges	**Not Available in:** DE, MA, MN, NY, NJ, OR, PA, UT, VT	10% of accumulation value per contract year available after the first year. **Withdrawals are not credited with indexed interest**	**5 Years** **8, 7.5, 6.5, 5.5, and 4.5%** *Nursing Home waiver: The greater of the index value if the annuitant is confined to a nursing home or hosp for at least 30 consecutive days after the contract effective date. No surrender charge is applied.* Full Account Value at Death	80 Q & NQ	**4.00%** Year 1	0-80
ING/USA Best A+	**Secure Index Seven Annuity** Low Band: $15k - $74,999 High Band: $75,000 + Min. $15k Q&NQ $50 min. addt'l. prem.	**Fixed Rate Strategy:** 3.95% **Pt-to-Pt Participation Strategy:** Low Band Part. - 45% High Band Part. -50% **Pt-to-Pt Cap Index Strategy:** Low Band Cap - 6.75% High Band Cap - 7.50% **Monthly Averaging Index Strategy:** Low Band Spread - 1.25% High Band Spread - .65%	3.00% on 100% Prem, less prem. taxes, withdrwls and surrender charges	**Not Available in:** MA, MN, NJ, NY, OR, UT, VT VT	10% of accumulation value per contract year available after the first year. **Withdrawals are not credited with indexed interest** Interest only available from the Fixed Rate Strategy	**7 Years** **12, 11, 10, 9, 8, and 7%** *Nursing Home waiver: The greater of the index value if the annuitant is confined to a nursing home or hosp for at least 30 consecutive days after the contract effective date. No surrender charge is applied.* Full Account Value at Death	80 Q & NQ	**5.00%** Year 1	0-80

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FIXED ANNUITIES

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American Equity Best A-	**SPDA-2 2002** Min. $5k NQ / Q	1st Yr - 6.75% Incl 3% 1st Year Bonus bonus interest Base Rate 3.75%	3%	**Approved in UT, WA ONLY**	10% per year (2nd yr) Interest Available Immediately	8 Years 10, 9, 8, 7, 6, 4.5, 3, 1.5%	85	**NQ and Q** **5.50%** 0-75 **4.12%** 76-85
American Equity Best A-	**FPDA - 10** Min. $2k Q Min. $5k NQ	1st yr yield - 5.83% Incl 2% Premium Bonus on initial premium only 3.75% Base Rate	3%	WA Version	10% per year (2nd yr) Interest available immediately	9 Years Issue ages 54 + 9, 8, 7, 6, 5, 4, 3, 2, 1,	85	**NQ** **8.50%** 0-53 **5.66%** 54-80 **3.64%** 81-85 **Q** **8.5%** 0-53 **4.45%** 54-80
American Equity Best A-	**FPDA 1** Min. $2k Q Min. $5k NQ	1st yr - 5.75% Base Rate 3.75%	3%	**Approved only in OR**	10% per year (2nd yr) Interest available immediately	10 Years 9, 8.25, 7.25, 6.25, 5.5 4.5, 3.75, 2.75, 1.75, .75	85	**NQ** **7.00%** 0-75 **5.25%** 76-85 **Q** **7.00%** 0-75 **3.50%** 76-80
American National Best A+	**Bench Mark 10** Min. $10k Q & NQ	Current Rate 4.1% Base Rate 4.1% Bonus: 2%, 4%, 6%, 8%	3-3.5% dep on bonus	Avail only in WA, CT, OR, MN	10% per year (2nd yr.) Can annuitize after 1 year	10 Years (Varies with age and bonus)	99	**3.70%** 0-85 **3.0%** with 2% Bonus **2.3%** with 4% Bonus **1.6%** with 6% Bonus **.7%** with 8% Bonus If over 86, 25% paid as trailer

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American National Best A+	**Palladium MYG** **Single Prem.** Min. $5k Q & NQ Initial prem. over $100k will earn an add. .10% WA specific rates - OR rates .25% lower.	$5000 min. $1,000,000 max 1st Year / Base 3 yr 3.45% 3.45% 4 yr 4.15% 4.15% 5 yr 4.95% 3.95% 6 yr 4.5% 4.5% 7 yr 5.2% 4.2% 8 yr 4.5% 4.5% 9 yr 5.95% 3.95% 10 yr 5.15% 4.15%	**NAIC Index**	Not in UT, NY	10% available after the 1st contract year Intestes only available immediately	8,8,8,7,6,5,4,3,2,1 (Surrender schedule is the same length of rate guarantee with a 30-day window) Nursing Home waiver: confinement needs to begin after 90 days and must be confined for 60 days Full Value at Death Commission charge-back at death in the 1st yr	85	4-year **2.00%** 0-79 **1.00%** 80+ 5-year **4.00%** 0-79 **2.00%** 80+ 6-year **2.50%** 0-79 **0.50%** 80+ 7-year **2.50%** 0-79 **0.50%** 80+ 8-year **2.50%** 0-79 **0.50%** 80+ 9-year **3.00%** 0-79 **1.00%** 80+ 10-year **4.00%** 0-79 **2.00%** 80+
American National Best A+	**WealthQuest Citadel Five Diamond Series** **Single Premium** Add. Prem. is accepted in first year	**$5000 min.** **$1,000,000 max** **NQ & Q** 1st Year Rate 4.6% Base rate is 3.6% Policies over $100k+ receive an additional 10 basis pts for life of contract.	**NAIC Index**	Not in NY	**10%** of annuity value as of the beginning of each policy year, beginning in year one Systematic withdrawals available immed. includes monthly interest option. Principal Guarantee	**7,7,7,6,5** Confinement waiver: issue ages 0-80. Available if confined after 3 months for a minimum of 60 days. Terminal Illness rider. Full value at Death Can annuitize after year 1 for min. of 10 years.	85	**4.00%** 0-80 **3.00%** 81-85 **Commission charge-back at death in the first year, ages 80+**

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American National Best A+	**WealthQuest Citadel Seven Diamond Series** **Flexible Premium** Add. Prem. added in yrs 1-3 receive the 2% add. interest	**$5000 NQ - $2000 Q** **$1,000,000 max** 1st Year Rate 5.75% Base rate is 3.75% Policies over $100k+ receive an additional 10 basis pts for life of contract.	**NAIC Index**	Not in NY	**10%** of annuity value as of the beginning of each policy year, beginning in year one Systematic withdrawals available immed. includes monthly interest option. Principal Guarantee	**7,7,7,6,5,4,2** Confinement waiver: issue ages 0-80. Available if confined after 3 months for a minimum of 60 days. Terminal Illness rider. Full value at Death Can annuitize after year 1 for min. of	85	**4.50%** 0-80 **3.50%** 81-85 **Commission charge-back at death in the first year, ages 80+**
BMA/RBC Best A S&P A	**Value Master** Single Prem $5k Q&NQ	1st yr rate 5.5% Base Rate 3.5%	3%	Approved for all except: NY, NJ, HI	10% after 6 months Interest available immediately	10 Years 10,9,8,7,6,5, 4,3,2,1%	85	**8.50%** 0-75 **6.50%** 76-80 **5.50%** 81-85 Based on nearest B-day
BMA/RBC Best A S&P A	**Master Builder** Single Prem Min. $5k Q&NQ	1st yr rate 4.5%	3%	Approved for all except: NY, NJ, HI, MD, OR, PA, UT	10% after first yr. Interest available immediately	1-5 Yrs: 10,9,8,7,6% Can surrender penalty free for 30 days at the end of yr. 5) 6-10 Yrs: 5, 4, 3, 2, 1%	85	**6.25%** 0-69 **4.25%** 70-80 Based on nearest B-day
Great American Best A	**American Freedom 10-ST** $10k Q&NQ	Current Rate 4.9% Base Rate 3.4% inc. 1.5% first year bonus **Medicaid Friendly**	3.00%	**Available in WA and OR**	10% after 1st Year Interest avail at issue	10 Years 9, 9, 8, 7, 6, 5, 4, 3, 2, 1% Full account value at death	85-NQ 80-Q	**NQ** **8.00%** 0-80 **5.60%** 81-85 **Q** **8.00%** 18-75 **5.60%** 76-85
Great American Best A	**American Freedom Classic 10** $10K Min	Current Rate 8.2% (incl. 5% bonus 1st yr) Base Rate 3.2%	3.00%	WA Version	10% after 1st yr. Systematic Interest available immediately	9 Years (age 60+) 8.5,8,7,6,5,4,3,2,1 Ages 0-75 DB AV	0-85 NQ 18-80 Q	**NQ** **6.25%** 0-75 **4.00%** 76-85 **Q** **6.25%** 18-75 **4.00%** 76-80

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Great American Best A	**American Stars & Stripes** $10k min	***Five Year Term*** 5.0% 1st year rate Prem for $100K Plus 5.1% (includes a 1% first year rate bonus) 0.10% added to base interest rate in years 2-5	3.00% <$100K yield 4.40% >$100K 4.50%	All except: IN, MA, MO, NC, NJ, OR, PA, UT, VA, WV.	10% after 1st Year Interest avail after 30 days	5 Years 7, 6, 5, 4, 3*	0-90 NQ 18-90 Q	**NQ** **3.00%** 0-84 **2.10%** 85-90 **Q** **3.00%** 18-84 **2.10%** 85-90
ING/USA Best A+	**Multiset Plus** Min. $5k Q&NQ	Based on surrender 5 yr..3.85% 6 yr…4.0% 7yr..4.85%, yr 2-7..3.85% 8yr..5.55%, yr 2-8..3.75% 9yr..4.9%, yr 2-9..3.70% 10 yr.4.65%, yr 2-10 yr.3.65%	3% WA	WA Specific Version OR add 25bps to rates	Interest after 30 days 10% yr 2	9, 8, 7, 6, 5, 4, 3, 2, 1%	90	5 yr 0-85 **2%** 6 yr 0-85 **2%** 7 yr 0-85 **2.5%** 8 yr 0-85 **2.5%** 9 yr 0-85 **4%** 10 yr 0-85 **5%** Reduced in 1/2 ages 86-90
Principal Financial Group Best A+	**FPDA Plus** $5,000	**5.51%** includes 2% 1st Year Premium Bonus Base Rate 3.45**%** For deposits over $100,000 there is a 3% prem bonus except for WA	3%	Not in MA	10% beginning contract year AV Death, RMD, Nursing Home, Terminal Illness Disability, 5 Year Annuitization	7 Years 6, 6, 6, 5, 4, 3, 2% Based on contract issue date ***Return of principal guarantee less withdrawals	0 - 95	1st Year Premium **4.50%** 0-80 **3.00%** 81-90 **1.25%** 91-95 Years 2 - 5 **3.50%** 0-80 **2.25%** 81-90 **1.00%** 91-95

SINGLE PREMIUM LIFE

Company	Plan	Rates	Min. Rate	State Availability	Free Withdrawal	Surrender Charges	Issue to Age	Commissions
Amerus Life Best A-	**Single Prem Life** **Indexed Life**	NA Up to 110% Participation	Simpl Issued Issued Std thru table 4	Wa Version	Policy loans after 1st year and withdrawals after 5 years	Guaranteed to stay in force for life	55-85	**12.00%** 55-80 **9.00%** 81-85

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Aviva (formerly CGU) Best A	**Keepsake 201**	4.45%	4.50%	All but NY	Up to $5,000 monthly 10% per year	100% premium refund available any time	85	**9%**
Lincoln Financial Best A+	**Money Guard** **Long-term care rider**	Current Rate: 4.5% **$15k Min.**	4.50%	Not in NJ and NY	10%	100% premium refund available any time.	80	**8%**