

RAM GROUP

800-686-4238 * www.rohrerandassociates.com

Multi-Year Guaranteed Annuities updated 05/16/2012

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Commissions & Rates subject to change frequently/daily. Please verify rates before soliciting business. Call Rohrer & Associates at 800-686-4238 for further details.

Company	Minimum	AM Best Rating	Guarantee Period	Surrender Period	Product Name	1st Year Rate	Rate Thereafter	Average Annual Yield	Issue Age	Street Commission May be reduced at older ages
Liberty Bankers Life	\$10K Q/NQ	B-	1	1	Bankers 1	1.10%		1.10%	0-95	0.50%
Symetra \$50k - \$99,999	\$10K	A	3	5	Custom 5 Fixed	1.50%	1.00% 2-3 yrs	1.17%	0-90	2.25%
Symetra \$100k - \$249,999	\$10K	A	3	5	Custom 5 Fixed	1.60%	1.10% 2-3 yrs	1.27%	0-90	2.25%
Symetra \$250,000+	\$10K	A	3	5	Custom 5 Fixed	1.65%	1.15% 2-3 yrs	1.32%	0-90	2.25%
Liberty Bankers Life	\$10K Q/NQ	B-	3	3	Bankers 3	1.75%	1.75% 1-3 yrs	1.75%	0-90	2.00%
Guggenheim < \$250K	Q-\$5K NQ-\$10K		3	3	Preserve	2.00%	2.00% 1-3 yrs.	2.00%	0-90	1.50%
Phoenix Life	\$2K-Q / \$5K-NQ	B++	4	4	Select Plus 4	1.00%	1.00% 1-4 yrs.	1.00%	0-90	1.75%
Guggenheim < \$250K	Q-\$5K NQ-\$10K		4	4	Preserve	2.35%	2.35% 1-4 yrs.	2.35%	0-90	2.25%
Phoenix Life	\$2K-Q / \$5K-NQ	B++	5	5	Select Plus 5	1.00%	1.00% 1-5 yrs.	1.00%	0-90	3.50%
American National < \$100k	\$5K NQ	A	5	5	Palladium MYG 5	2.00%	1.00% 2-5 yrs.	1.20%	0-85	4.00%
Protective Life > \$100k	\$10K Q/NQ	A+	5	5	FutureSaver II	2.01%	1.00% 2-5 yrs.	1.20%	0-85	3.67%
American General	\$5K Q/NQ	A	5	5	Horizon Select	1.35%	1.35% 1-5 yrs.	1.35%	0-85	3.00%
Symetra \$50k - \$99,999	\$10K	A	5	7	Custom 7 Fixed	1.95%	1.45% 2-5 yrs	1.55%	0-90	2.50%
Genworth \$25k - \$99,999	\$25K Q/NQ	A	5	5	SL Rate Saver 5	1.65%	1.65% 1-3 yrs	1.65%	0-85	2.00%
Lincoln Financial > \$100k	\$10K Q/NQ	A+	5	5	MYGuarantee Plus	1.70%	1.70% 1-5 yrs	1.70%	0-85	2.00%
Genworth \$100k - \$249,999	\$25K Q/NQ	A	5	5	SL Rate Saver 5	1.85%	1.85% 1-3 yrs	1.85%	0-85	2.00%
Symetra \$100k - \$249,999	\$10K	A	5	7	Custom 7 Fixed	2.30%	1.80% 2-5 yrs	1.90%	0-90	2.50%
Genworth \$250,000+	\$25K Q/NQ	A	5	5	SL Rate Saver 5	1.95%	2.15% 1-3 yrs	1.95%	0-85	2.00%
SBLI \$100k - 249k	\$5,000 (NQ & Q)	A+	5	5	Optimizer 5	2.60%	1.85% 2-5 yrs.	2.00%	0-85	3.00%

***7 year surrender with a 9/10 year MVA. *All Tactician Plus rates are .10 lower in Texas **For Agent Use Only** Not for use in soliciting annuity sales from the public. Not all products/features are available in all states. Commissions & Rates subject to change frequently/daily. Please verify rates before soliciting business. Call Rohrer & Associates at 800-686-4238 for further details.

SBLI > \$250k	\$5,000 (NQ & Q)	A+	5	5	Optimizer 5	2.85%	1.85% 2-5 yrs.	2.05%	0-85	3.00%
Symetra \$250,000+	\$10K	A	5	7	Custom 7 Fixed	2.50%	2.00% 2-5 yrs	2.10%	0-90	2.50%
United Heritage	\$5,000	A-	5	5	Secure Value 5	2.10%	2.10% 1-5 yrs.	2.10%	0-85	
American Equity	\$10K Q/NQ	A-	5	5	Guarantee Series	2.30%	2.30% 1-5 yrs.	2.30%	0-80	3.00%
Oxford Life Insurance	\$25K Q/NQ	B++	5	5	Income Protector	2.40%	2.40% 1-5 yrs.	2.40%	18-75	3.00%
EquiTrust > \$30k	\$30K	B+	5	5	Certainty Select/ Certainty	2.75%	2.75% 1-5 yrs.	2.75%	0-90	1.25%
Athene	\$15K Q/NQ	B++	5	5	* MaxRate 5	3.80%	2.80% 2-5 yrs.	3.00%	0-80	call for details
Guggenheim < \$250K	Q-\$5K NQ-\$10K		5	5	Preserve	3.00%	3.00% 1-5 yrs.	3.00%	0-90	3.00%
Liberty Bankers Life	\$10K Q/NQ	B-	5	5	Premier Plus	3.80%	2.80% 2-5 yrs	3.00%	0-90	2.00%
Protective Life > \$100k	\$10K Q/NQ	A+	6	6	FutureSaver II	2.01%	1.00% 2-6 yrs.	1.17%	0-85	3.90%
American General	\$5K Q/NQ	A	6	9	HorizonPlus	7.00%	1.00% 2-6 yrs.	1.71%	0-85	3.00%
American General	\$5K Q/NQ	A	6	9	Horizon Achiever	1.85%	1.85% 1-6 yrs.	1.85%	0-85	3.00%
American National < \$100k	\$5K NQ	A	6	6	Palladium MYG 6	1.90%	1.90% 1-6 yrs.	1.90%	0-85	2.50%
Lincoln Financial > \$100k	\$10K Q/NQ	A+	6	6	MYGuarantee Plus	2.00%	2.00% 1-6 yrs	2.00%	0-85	2.25%
EquiTrust > \$30k	\$30K	B+	6	6	Certainty Select/ Certainty	3.00%	3.00% 1-6 yrs.	3.00%	0-90	1.25%
Guggenheim < \$250K	Q-\$5K NQ-\$10K		6	6	Preserve	3.10%	3.10% 1-6 yrs	3.10%	0-90	3.00%
Phoenix Life	\$2K-Q / \$5K-NQ	B++	7	7	Select Plus 7	1.30%	1.30% 1-7 yrs.	1.30%	0-90	3.50%
Protective Life > \$100k	\$10K Q/NQ	A+	7	7	FutureSaver II	2.21%	1.20% 2-7 yrs.	1.34%	0-85	3.00%
ING < \$75k	\$15K	A	7	7	Guarantee Choice	1.50%	1.50% 1-7 yrs	1.50%	0-80	1.00%
ING > \$75k	\$75K	A	7	7	Guarantee Choice	2.50%	1.50% 2-7 yrs.	1.64%	0-80	1.00%
American General	\$5K Q/NQ	A	7	7	Horizon Select	1.90%	1.90 % 1-7 yrs.	1.90%	0-85	3.00%
American National < \$100k	\$5K NQ	A	7	7	Palladium MYG 7	3.05%	2.05% 2-7 yrs.	2.19%	0-85	2.50%
Genworth \$25k - \$99,999	\$25K Q/NQ	A	7	7	SL Rate Saver 7	2.25%	2.25% 1-3 yrs	2.25%	0-85	2.00%
Lincoln Financial > \$100k	\$10K Q/NQ	A+	7	7	MYGuarantee Plus	2.40%	2.40% 1-7 yrs	2.40%	0-85	2.50%
Genworth \$100k - \$249,999	\$25K Q/NQ	A	7	7	SL Rate Saver 7	2.45%	2.45% 1-3 yrs	2.45%	0-85	2.00%
Genworth \$250,000+	\$25K Q/NQ	A	7	7	SL Rate Saver 7	2.55%	2.55% 1-3 yrs	2.55%	0-85	2.00%
Athene (formerly Liberty Life)	\$5K Q/NQ	B++	7	7	MYG	3.45%	2.45% 2-7 yrs.	2.59%	0-80	2.75%
American Equity	\$10K Q/NQ	A-	7	7	Guarantee Series	2.70%	2.70% 1-7 yrs.	2.70%	0-80	3.00%
Liberty Bankers Life	\$10K Q/NQ	B-	7	7	Premier	3.15%	3.15% 1-7 yrs	3.15%	0-85	2.00%
Athene	\$15K Q/NQ	B++	7	7	* MaxRate 7	4.10%	3.10% 2-7 yrs.	3.24%	0-80	call for details
Guggenheim < \$250K	Q-\$5K NQ-\$10K		7	7	Preserve	3.25%	3.25% 1-7 yrs.	3.25%	0-90	3.00%

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Protective Life > \$100k	\$10K Q/NQ	A+	8	8	FutureSaver II	2.46%	1.45% 2-8 yrs.	1.58%	0-85	2.50%
Lincoln Financial > \$100k	\$10K Q/NQ	A+	8	8	MYGuarantee Plus	2.45%	2.45% 1-8 yrs	2.45%	0-85	2.50%
American National < \$100k	\$5K NQ	A	8	8	Palladium MYG 8	2.55%	2.55 % 1-8 yrs.	2.55%	0-85	2.50%
EquiTrust > \$30k	\$30K	B+	8	8	Certainty Select/ Certainty	4.00%	3.00% 2-8 yrs.	3.12%	0-90	1.25%
Guggenheim < \$250K	Q-\$5K NQ-\$10K		8	8	Preserve	3.40%	3.40% 1-8 yrs.	3.40%	0-90	3.00%
Protective Life > \$100k	\$10K Q/NQ	A+	9	9	FutureSaver II	2.62%	1.60% 2-9 yrs.	1.71%	0-85	2.50%
Lincoln Financial > \$100k	\$10K Q/NQ	A+	9	9	MYGuarantee Plus	2.55%	2.55% 1-9 yrs	2.55%	0-85	2.50%
American National < \$100k	\$5K NQ	A	9	9	Palladium MYG 9	4.35%	2.35% 2-9 yrs.	2.57%	0-85	3.00%
Guggenheim < \$250K	Q-\$5K NQ-\$10K		9	9	Preserve	3.65%	3.65% 1-9 yrs.	3.65%	0-90	3.00%
ING < \$75k	\$15K	A	10	10	Guarantee Choice	1.75%	1.75% 1-10 yrs.	1.75%	0-80	2.00%
ING > \$75k	\$75K	A	10	10	Guarantee Choice	2.75%	1.75% 2-10 yrs.	1.85%	0-80	1.00%
Protective Life > \$100k	\$10K Q/NQ	A+	10	10	FutureSaver II	2.77%	1.75% 2-10 yrs.	1.85%	0-85	2.50%
American General	\$5K Q/NQ	A	10	10	Horizon Select	2.15%	2.15%1-10 yrs.	2.15%	0-85	3.00%
Phoenix Life	\$2K-Q / \$5K-NQ	B++	10	10	Select Plus 10	2.35%	2.35% 1-10 yrs.	2.35%	0-90	3.50%
American National < \$100k	\$5K NQ	A	10	10	Palladium MYG 10	3.45%	2.45% 2-10 yrs.	2.55%	0-85	4.00%
Lincoln Financial > \$100k	\$10K Q/NQ	A+	10	10	MYGuarantee Plus	2.55%	2.55% 1-10 yrs	2.55%	0-85	2.50%
EquiTrust > \$30k	\$30K	B+	10	10	Certainty Select/ Certainty	3.50%	3.50% 1-10 yrs.	3.50%	0-90	1.25%
Guggenheim < \$250K	Q-\$5K NQ-\$10K		10	10	Preserve	3.90%	3.90% 1-10 yrs.	3.90%	0-90	3.50%

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