

Immediate Annuity Comparison

This chart compares rates and features on our most competitive Single Premium Immediate Annuities. You can use the “factors” on this chart as in the following example: A \$100,000 deposit into an EquiTrust SPIA for a 65 year old Male with a Life & 10 Year Period Certain payout option: 100 X 5.48 = \$548.00 Monthly. Factors cannot replace specific computer-prepared quotes. Please use these factors as a guide only. Factors listed below may not include premium taxes or policy fees if applicable and are subject to change.

Sample Period Certain Rates \$/month/per thousand (*QUALIFIED rates may vary)

PERIOD CERTAIN (A.M. BEST RATING)	American Equity (A-)	EquiTrust (B++)	Guggenheim Life & Annuity (B++)	North American Life (A+)	Integrity Life (A+)
5 years	16.87	17.41	17.28	17.34	17.24
10 years	9.00	9.44	9.35	9.30	9.39
15 years	6.65	6.84	6.72	6.75	6.85
20 years	5.52	5.63	5.42	5.55	5.63

Sample Life Contingency Rates \$/month/per thousand (*QUALIFIED rates may vary)

LIFE INCOME OPTIONS	American Equity	EquiTrust	Guggenheim Life & Annuity	North American	Integrity Life
M65, Life w/ 10 Years Cert.	5.31	5.48	5.22	5.33	5.46
F65, Life w/ 10 Years Cert.	5.05	5.09	4.82	5.06	5.25
M70, Life w/ 10 Years Cert.	5.95	6.17	5.95	5.97	6.08
F70, Life w/ 10 Years Cert.	5.62	5.75	5.52	5.68	5.82
M70, F65 J&S 100%	4.80	4.76	4.50	4.80	4.94

Other SPIA Provisions

PROVISIONS	American Equity	EquiTrust	Guggenheim Life & Annuity	North American	Integrity Life
Commission Rate	1.50% < 10 yr period certain	3.00%	2.50% (5 yr period certain)	2.00%	3.00% < 10 yr period certain
	3.00% > 10 yr period certain and life options		3.00% (all other options)		3.75% > 10 yr period certain and life options
Issue Ages	18-90 (all payout options)	0-85 (all payout options) thru 90 (Period CC only)	0-70 (all payout options) thru 95 (Period CC only)	0-85 (all payout options) thru 95 (Period CC only)	0-85 (all payout options) thru 95 (Period CC only)
Minimum Premium	\$10,000	\$30,000	Premium Must Generate a Minimum Payment of \$100	\$2,000 Q \$10,000 NQ	\$10,000
E&O Required	No	Yes	Yes	Yes	Yes
Cash/Installment Refund Option	No	No	No	Yes	Yes
COLA	No	No	Yes	No	Yes