

Imeriti, Inc. Annuity Rates - Select Portfolio Management, Inc.

Rate sheets are updated frequently. Please contact Bryan Sonderby to ensure you are viewing current rates- [949.375.6461](tel:949.375.6461)

Index Annuities (As of 2/17/2012)

Insurance Carrier/Product Name Surrender Term/Issue Age	Current Rates		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 <i>Minimum Premium: \$10,000 NQ/Q</i>	Pt-to-Pt S&P 500 Index: Pt-to-Pt Blended Index: Pt-to-Pt Euro STOXX 50 Index: Monthly Cap S&P 500 Index: Monthly Cap Nasdaq 100 Index: Monthly Cap Euro STOXX 50: Fixed Interest Strategy:	3.00% 3.00% 3.25% 1.90% 2.00% 2.00% 1.50%	CLICK HERE for more information
Endurance Plus 10 Year Surrender Term 20% INITIAL PREMIUM BONUS* <i>Issue Ages (0-80)</i> *20% bonus applied to the income withdrawal base <i>Minimum Premium: \$10,000 NQ/Q</i>	Pt-to-Pt S&P 500 Index: Pt-to-Pt S&P 500 Select: Pt-to-Pt Blended Index: Monthly Cap S&P 500 Index: Monthly Cap S&P 500 Select: Monthly Cap Nasdaq 100 Index: Fixed Interest Strategy: <i>Select Index Allocations not available in: CT, FL, HI, MD, MA, NY, WA</i>	3.25% 5.25% 3.50% 1.90% 2.40% 2.00% 1.90%	CLICK HERE for more information
MasterDex X 10 Year Surrender Term 6% INITIAL PREMIUM BONUS <i>Issue Ages (0-80)</i> <i>Minimum Premium: \$20,000 NQ/Q</i>	Pt-to-Pt S&P 500 Index: Pt-to-Pt S&P 500 Select: Pt-to-Pt Blended Index: Monthly Cap S&P 500 Index: Monthly Cap S&P 500 Select: Monthly Cap Nasdaq 100 Index: Fixed Interest Strategy: <i>Select Index Allocations not available in: CT, FL, HI, MD, MA, NY, PA, WA</i>	3.00% 5.00% 3.25% 1.80% 2.30% 1.80% 1.60%	CLICK HERE for more information
Pro V1 5 Year Surrender Term <i>Issue ages (0-85)</i> <i>Minimum Premium: \$10,000 NQ/Q</i>	Pt-to-Pt Spread Barclays Capital: Pt-to-Pt Spread PIMCO US Advantage Index: Fixed Interest:	1.70% 1.70% 1.75%	CLICK HERE for more information
Allianz Preferred 360 Annuity			Contact Bryan Sonderby for more information
Allianz Preferred 365i Annuity			Contact Bryan Sonderby 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> <i>Minimum Premium: \$10,000 Q / \$15,000 NQ</i>	<i>Temporarily discontinued effective 6.22.11</i>		
Envoy 9 9 Year Surrender Term <i>Issue Ages (0-80)</i> <i>Minimum Premium: \$10,000 Q / \$15,000 NQ</i>		\$75k or more Under \$75k 4.00% 2.50% 1.50% 1.50%	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> <i>Minimum Premium: \$15,000 NQ/Q</i>		\$75k or more Under \$75k 3.50% 2.00% 1.50% 1.10% 10.00% 10.00% 4.00% 2.25% 1.50% 1.50%	CLICK HERE for more information
Secure Index 5 5 Year Surrender Term <i>Issue Ages (0-80)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>		\$75k or more Under \$75k: 3.00% 2.00% 2.50% 1.50% 1.40% 1.00% 1.30% 0.90% 10.00% 10.00% 10.00% 3.50% 2.00% 2.75% 1.25% 1.50% 1.50% 1.25% 1.25%	CLICK HERE for more information
Secure Index 7 7 Year Surrender Term <i>Issue Ages (0-80)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>		\$75k or more Under \$75k 4.25% 3.25% 1.90% 1.50% 10.00% 10.00% 5.50% 4.00% 1.50% 1.50%	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> <i>Minimum Premium: \$10,000 NQ/Q</i>		\$100k or more Under \$100k 2.65% 2.50% 7.00% 7.00% 1.55% 1.40%	CLICK HERE for more information
New-Directions 8 8 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$10,000 NQ/Q</i>		\$100k or more Under \$100k 3.20% 3.00% 7.45% 7.00% 1.85% 1.70%	CLICK HERE for more information

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Lincoln Financial Group A+ A.M. Best, AA- Standard & Poor's, A2 Moody's, A+ Fitch			
OptiChoice 5 5 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$5,000 NQ / \$2,000 Q	Performance Trigger Index:*	\$100k or more: 2.50% Under \$100k: 2.50%	CLICK HERE for more information
	Monthly Cap:	1.50% 1.40%	
	Fixed Interest Rate:	1.15% 1.00%	
OptiChoice 7 7 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$5,000 NQ / \$2,000 Q	Performance Trigger Index:*	\$100k or more: 2.50% Under \$100k: 2.50%	CLICK HERE for more information
	Monthly Cap:	1.55% 1.45%	
	Fixed Interest Rate:	1.20% 1.05%	
North American A+ A.M. Best, A+ Standard & Poor's			
Charter Series 10 10 Year Surrender Term 5% INITIAL PREMIUM BONUS Issue Ages (0-79), TX: (0-55) Minimum Premium: \$10,000 NQ / \$2,000 Q	Daily Average Cap S&P 500 Index:	2.55%	CLICK HERE for more information
	Annual Pt-to-Pt S&P 500 Index:	2.00%***	
	Monthly Pt-to-Pt Cap S&P 500 Index:	1.00%***	
	Annual Pt-to-Pt Dow Jones:	2.00%***	
	Daily Average Cap Dow Jones:	2.45%	
	Fixed Interest Strategy:	1.00%***	
	<i>Rate decrease effective 2.24.12; Rates vary in TX</i>		
Charter Series 14 14 Year Surrender Term 10% INITIAL PREMIUM BONUS Issue Ages (0-75), CA: (0-65), TX: (0-51) Minimum Premium: \$10,000 NQ / \$2,000 Q	Daily Average Cap S&P 500 Index:	3.00%	CLICK HERE for more information
	Annual Pt-to-Pt S&P 500 Index:	2.30%***	
	Monthly Pt-to-Pt Cap S&P 500 Index:	1.35%***	
	Annual Pt-to-Pt Dow Jones:	2.20%***	
	Daily Average Cap Dow Jones:	3.00%	
	Fixed Interest Strategy:	1.25%***	
	<i>Rate decrease effective 2.24.12; Rates vary in TX</i>		
Freedom Choice 6 5% Penalty-Free Withdrawal Option 6 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$10,000 NQ / \$2,000 Q	Annual Pt-to-Pt S&P 500 Index:	\$250k or more: 3.20% Under \$250k: 2.40%	CLICK HERE for more information
	Monthly Pt-to-Pt S&P 500 Index:	1.80% 1.45%	
	Annual Pt-to-Pt Dow Jones:	3.10% 2.30%	
	Annual Pt-to-Pt Nasdaq 100:	2.90% 2.15%	
	Monthly Pt-to-Pt Nasdaq 100:	1.70% 1.30%	
	Annual Pt-to-Pt EURO STOXX 50:	3.55% 2.65%	
	Fixed Interest Strategy:	1.75% 1.35%	
	<i>Rates vary in TX</i>		
	<i>Temporarily discontinued effective 2.24.12</i>		
Freedom Choice 6 10% Penalty-Free Withdrawal Option 6 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$10,000 NQ / \$2,000 Q	Annual Pt-to-Pt S&P 500 Index:	\$250k or more: 2.65% Under \$250k: 2.00%	CLICK HERE for more information
	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>		
Freedom Choice 8 5% Penalty-Free Withdrawal Option 8 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$10,000 NQ / \$2,000 Q	Annual Pt-to-Pt S&P 500 Index:	\$250k or more: 4.00%*** Under \$250k: 3.15%***	CLICK HERE for more information
	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>		
Freedom Choice 8 10% Penalty-Free Withdrawal Option 8 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$10,000 NQ / \$2,000 Q	Annual Pt-to-Pt S&P 500 Index:	\$250k or more: 3.35%*** Under \$250k: 2.50%***	CLICK HERE for more information
	Monthly Pt-to-Pt S&P 500 Index:	1.80%*** 1.45%***	
	Annual Pt-to-Pt Dow Jones:	3.25%*** 2.40%***	
	Annual Pt-to-Pt Nasdaq 100:	3.00%*** 2.25%***	
	Monthly Pt-to-Pt Nasdaq 100:	1.70%*** 1.35%***	
	Annual Pt-to-Pt EURO STOXX 50:	3.65%*** 2.70%***	
	Fixed Interest Strategy:	1.75%*** 1.35%***	
	<i>Rate decrease effective 2.24.12; Rates vary in TX</i>		
Freedom Choice 10 5% Penalty-Free Withdrawal Option 10 Year Surrender Term Issue Ages (0-79), TX: (0-59) Minimum Premium: \$10,000 NQ / \$2,000 Q	Annual Pt-to-Pt S&P 500 Index:	\$250k or more: 4.55%*** Under \$250k: 3.80%***	CLICK HERE for more information
	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>		
Freedom Choice 10 10% Penalty-Free Withdrawal Option 10 Year Surrender Term Issue Ages (0-79), TX: (0-59) Minimum Premium: \$10,000 NQ / \$2,000 Q	Annual Pt-to-Pt S&P 500 Index:	\$250k or more: 4.00%*** Under \$250k: 3.10%***	CLICK HERE for more information
	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>		

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Insurance Carrier/Product Name Surrender Term/Issue Age	Current Rates		Detailed-Product Profile
North American			
A+ A.M. Best, A+ Standard & Poor's			
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>	Annual Pt-to-Pt S&P 500 Index: Monthly Pt-to-Pt S&P 500 Index: Annual Pt-to-Pt Dow Jones: Annual Pt-to-Pt Nasdaq 100: Monthly Pt-to-Pt Nasdaq 100: Annual Pt-to-Pt EURO STOXX 50: Fixed Interest Strategy: <i>Rate decrease effective 2.24.12; Rates vary in TX</i>	\$250k or more 6.20%*** 3.00%*** 6.25%*** 5.65%*** 2.85%*** 7.10%*** 3.10%***	Under \$250k 5.35%*** 2.75%*** 5.35%*** 4.85%*** 2.55%*** 6.15%*** 2.75%***
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>	Annual Pt-to-Pt S&P 500 Index: Monthly Pt-to-Pt S&P 500 Index: Annual Pt-to-Pt Dow Jones: Annual Pt-to-Pt Nasdaq 100: Monthly Pt-to-Pt Nasdaq 100: Annual Pt-to-Pt EURO STOXX 50: Fixed Interest Strategy: <i>Rate decrease effective 2.24.12; Rates vary in TX</i>	\$250k or more 5.30%*** 2.75%*** 5.30%*** 4.85%*** 2.55%*** 6.10%*** 2.75%***	Under \$250k 4.45%*** 2.35%*** 4.40%*** 4.10%*** 2.20%*** 5.00%*** 2.35%***
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: Annual Pt-to-Pt S&P 500: Monthly Pt-to-Pt S&P 500: Fixed Interest Strategy: <i>Rate decrease effective 2.24.12</i>	3.40%*** 3.25%*** 1.80%*** 1.70%***	4.45%*** 4.40%*** 4.10%*** 2.20%***
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: Annual Pt-to-Pt S&P 500: Monthly Pt-to-Pt S&P 500: Fixed Interest Strategy: <i>Rate decrease effective 2.24.12</i>	2.20%*** 2.10%*** 1.20%*** 1.10%***	4.45%*** 4.40%*** 4.10%*** 2.20%***
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: Annual Pt-to-Pt S&P 500: Monthly Pt-to-Pt S&P 500: Fixed Interest Strategy: <i>Rate decrease effective 2.24.12</i>	4.35%*** 4.25%*** 2.25%*** 2.20%***	4.45%*** 4.40%*** 4.10%*** 2.20%***
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: Annual Pt-to-Pt S&P 500: Monthly Pt-to-Pt S&P 500: Fixed Interest Strategy: <i>Rate decrease effective 2.24.12</i>	2.85%*** 2.70%*** 1.55%*** 1.45%***	4.45%*** 4.40%*** 4.10%*** 2.20%***
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: Annual Pt-to-Pt S&P 500 Index: Monthly Pt-to-Pt Cap S&P 500 Index: Annual Pt-to-Pt Dow Jones: Monthly Average Cap Dow Jones: Fixed Interest Strategy: <i>Rate decrease effective 2.24.12</i>	2.00%*** 2.00%*** 1.05%*** 2.00% 2.00%*** 1.00%***	4.45%*** 4.40%*** 4.10%*** 2.20%*** 2.20%*** 1.00%***
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>	Monthly Cap S&P 500 Index: Pt-to-Pt S&P 500 Index: Fixed Interest Strategy:	\$75k or more 1.60% 3.25% 1.55%	Under \$75k 1.05% 2.00% 1.00%
Income Preferred 6 6 Year Surrender Term <i>Issue Ages (0-80)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	Monthly Cap S&P 500 Index: Pt-to-Pt S&P 500 Index: Fixed Interest Strategy:	\$75k or more 1.60% 2.75% 1.30%	Under \$75k 1.05% 2.00% 1.00%
Income Preferred 10 10 Year Surrender Term <i>Issue Ages (0-78)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	Monthly Cap S&P 500 Index: Pt-to-Pt S&P 500 Index: Fixed Interest Strategy:	\$75k or more: 1.60% 3.25% 1.40%	Under \$75k: 1.05% 2.00% 1.00%
Income Select 5 5 Year Surrender Term <i>Issue Ages (0-83)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	Monthly Cap S&P 500 Index: Pt-to-Pt S&P 500 Index: Pt-to-Pt Hang Seng Index: Pt-to-Pt Dow Jones EURO STOXX 50 Index: Fixed Interest Strategy:	\$75k or more 1.60% 4.00% 4.00% 4.00% 2.00%	Under \$75k 1.05% 4.00% 4.00% 4.00% 2.00%
Income Select 7 7 Year Surrender Term <i>Issue Ages (0-81)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	Monthly Cap S&P 500 Index: Pt-to-Pt S&P 500 Index: Pt-to-Pt Hang Seng Index: Pt-to-Pt Dow Jones EURO STOXX 50 Index: Fixed Interest Strategy:	\$75k or more: 1.60% 4.00% 4.00% 4.00% 2.00%	Under \$75k: 1.05% 4.00% 4.00% 4.00% 2.00%

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American Equity A- A.M. Best, BBB+ Standard & Poor's		
Retirement Gold 10 Year Surrender Term 8% INITIAL PREMIUM BONUS* <i>Issue Ages (0-78)</i> <i>Minimum Premium: \$5,000 NQ/Q</i> <i>*Premium Bonus varies in IN, TX</i>	Monthly Average Cap S&P 500: 3.00% Annual Pt-to-Pt Cap S&P 500: 3.00% Monthly Pt-to-Pt S&P 500: 1.60% Fixed Interest Strategy: 1.60%	Contact Bryan Sonderby for more information
Integrity Gold 6 Year Surrender Term <i>Issue Ages (0-80)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	Monthly Average Cap S&P 500: 1.00% Annual Monthly Average Dow: 1.00% Annual Pt-to-Pt Cap S&P 500: 1.00% Annual Pt-to-Pt Dow: 1.00% Monthly Pt-to-Pt S&P 500: 1.00% Fixed Interest Strategy: 1.00%	Contact Bryan Sonderby for more information
Bonus Gold 10% INITIAL PREMIUM BONUS 16 Year Surrender Term <i>Issue Ages (0-80)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	Monthly Average Cap S&P 500: 3.25% Annual Pt-to-Pt Cap S&P 500: 3.25% Annual Monthly Average Dow: 3.25% Annual Pt-to-Pt Dow: 3.25% Monthly Pt-to-Pt S&P 500: 1.80% Fixed Interest Strategy: 1.75%	Contact Bryan Sonderby for more information
Great American A A.M. Best		
Safe Return 10 Year Surrender Term <i>Issue Ages (0-85 NQ, 18-85 Q)</i> <i>Minimum Premium: \$25,000 NQ/Q</i>	Monthly Average Cap: 4.00% (Bailout Rate= 3.50%) Annual Pt-to-Pt: 4.00% (Bailout Rate=3.50%) Current Declared Rate: 1.10%	Contact Bryan Sonderby for more information
Safe Outlook 6 Year Surrender Term <i>Issue Ages (0-85 NQ, 18-85 Q)</i> <i>Minimum Premium: \$10,000 NQ/Q</i>	Monthly Average Cap: 3.75%*** (Bailout Rate= 3.25%***) 3.50%*** (Bailout Rate= 3.00%***) Annual Pt-to-Pt: 3.75%*** (Bailout Rate= 3.25%***) 3.50%*** (Bailout Rate= 3.00%***) Current Declared Rate: 1.25% 1.25% <i>Rate decrease effective 3.7.12</i>	Contact Bryan Sonderby for more information
American Legend II 7 Year Surrender Term <i>Issue Ages (0-85 NQ, 18-85 Q)</i> <i>Minimum Premium: \$10,000 NQ/Q</i>	Monthly Average Cap: 4.25% Annual Pt-to-Pt: 4.00% Current Declared Rate: 1.80%	Contact Bryan Sonderby for more information
American Valor 10 2% PREMIUM BONUS IN FIRST 3 CONTRACT YEARS 10 Year Surrender Term <i>Issue Ages (0-85 NQ, 18-85 Q)</i> <i>Minimum Premium: \$10,000 NQ/Q</i>	Monthly Average Cap: 3.50% Annual Pt-to-Pt: 3.50% Current Declared Rate: 1.40%	Contact Bryan Sonderby for more information

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North American A+ A.M. Best, A+ Standard & Poor's		

Multi Year Guarantee

Guarantee Choice 3 3 Year Surrender Term <i>Issue Ages (0-90), IN: (0-85), OK: (0-85)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	\$200k or more: 1.20% Under \$200k: 1.00% <i>Temporarily suspended effective 2.24.12</i>	CLICK HERE for more information
Guarantee Choice 4 4 Year Surrender Term <i>Issue Ages (0-90), IN: (0-85), OK: (0-85)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	\$200k or more: 1.45%*** Under \$200k: 1.15%*** <i>Rate decrease effective 2.24.12</i>	CLICK HERE for more information
Guarantee Choice 5 5 Year Surrender Term <i>Issue Ages (0-90), IN: (0-85), OK: (0-85)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	\$200k or more: 2.00%*** Under \$200k: 1.65%*** <i>Rate decrease effective 2.24.12</i>	CLICK HERE for more information
Guarantee Choice 6 6 Year Surrender Term <i>Issue Ages (0-90), IN: (0-85), OK: (0-85)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	\$200k or more: 2.25%*** Under \$200k: 2.05%*** <i>Rate decrease effective 2.24.12</i>	CLICK HERE for more information
Guarantee Choice 7 7 Year Surrender Term <i>Issue Ages (0-90), IN: (0-85), OK: (0-85)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	\$200k or more: 2.55%*** Under \$200k: 2.35%*** <i>Rate decrease effective 2.24.12</i>	CLICK HERE for more information
Guarantee Choice 8 8 Year Surrender Term <i>Issue Ages (0-90), IN: (0-85), OK: (0-85)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	\$200k or more: 2.80%*** Under \$200k: 2.60%*** <i>Rate decrease effective 2.24.12</i>	CLICK HERE for more information
Guarantee Choice 9 9 Year Surrender Term <i>Issue Ages (0-90), IN: (0-85), OK: (0-85)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	\$200k or more: 3.00%*** Under \$200k: 2.80%*** <i>Rate decrease effective 2.24.12</i>	CLICK HERE for more information
Guarantee Choice 10 10 Year Surrender Term <i>Issue Ages (0-90), IN: (0-85), OK: (0-85)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	\$200k or more: 3.15%*** Under \$200k: 3.00%*** <i>Rate decrease effective 2.24.12</i>	CLICK HERE for more information

ING/USA A A.M. Best, A+ Standard & Poor's, A2 Moody's, A- Fitch		
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Multi Year Guarantee

Guarantee Choice 7 7 Year Surrender Term <i>Issue Ages (0-80)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>	Year 1: 2.50% Under \$75k: 1.50%	Years 2-7: 1.50%	Effective Yield= 1.64%	CLICK HERE for more information
Guarantee Choice 10 9 Year Surrender Term <i>Issue Ages (0-80)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>	Year 1: 3.00% Under \$75k: 2.00%	Years 2-10: 2.00%	Effective Yield= 2.10%	CLICK HERE for more information

American Equity A- A.M. Best, BBB+ Standard & Poor's		
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Multi Year Guarantee

Guarantee Series 5 5 Year Surrender Term <i>Issue Ages (0-80)</i> <i>Minimum Premium: \$10,000 NQ/Q</i>	2.10%	Contact Bryan Sonderby for more information
Guarantee Series 7 7 Year Surrender Term <i>Issue Ages (0-80)</i> <i>Minimum Premium: \$10,000 NQ/Q</i>	2.20%	Contact Bryan Sonderby for more information

Traditional

Premier Eagle 12 10 Year Surrender Term 8% INITIAL PREMIUM BONUS <i>Issue Ages (0-78)</i> <i>Minimum Premium: \$5,000 NQ / \$2,000 Q</i>	1.60%	Contact Bryan Sonderby for more information
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Great American A A.M. Best		
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Traditional

Secure American 7 Year Surrender Term <i>Issue Ages (0-89 NQ, 18-89 Q)</i> <i>Minimum Premium: \$10,000 NQ/Q</i>	2.60% (AV) 1.60% (SV)	Contact Bryan Sonderby for more information
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Rates subject to change.

IMERITI, INC.

For Broker Use Only

Items of NOTE in GREEN/ITALIC

Rate INCREASES in BLUE/UNDERLINED

Rate DECREASES in RED with ***