

Annuity Top Rates - as of 02/22/10*

Here is what you can do with an Annuity working with Professional Life Underwriters Services

<u>Years</u>	<u>Effective Yield</u>		<u>Company/Product</u>	<u>Surrender Term</u>	<u>Withdrawal Window</u>	<u>MVA Period</u>	<u>Free Withdrawal</u>	<u>Commission</u>
	<u>High Band</u>	<u>Low Band</u>						
10	3.90%	3.80%	West Coast Life - Sure Advantage 10	10 Years		10 Years	Interest Only	0 - 75 2.50% 76 - 85 1.00%
10	3.80%	3.70%	ING Guarantee Choice	10 Years		10 Years	10%	0 - 80 3.25%
9	3.85%	3.85%	American General - HorizonChoice 9	7 Years	30 Days	9 Years	10%	0 - 85 2.65%
9	3.66%	3.55%	West Coast Life - Sure Advantage 9	9 Years		9 Years	Interest Only	0 - 75 2.50% 76 - 85 1.00%
8	3.80%	3.70%	American National Palladium MYG 8	10 Years	30 Days	10 Years	10%	0 - 79 1.70% 80 - 85 .40%
8	3.63%	3.50%	West Coast Life - Sure Advantage 8	8 Years	30 Days	8 Years	Interest Only	0 - 75 2.50% 76 - 85 1.00%
7	3.59%	3.49%	American National Palladium MYG 7	10 Years	30 Days	10 Years	10%	0 - 79 1.70% 80 - 85 .40%
7	3.50%	3.35%	Lincoln MYGuarantee Plus 7	7 Years	n/a	7 Years	10%	0 - 75 3.00% 76 - 80 2.00% 81 - 85 1.00%

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	<u>High Band</u>	<u>Low Band</u>						
6	3.35%	3.25%	American National Palladium MYG 6	10 Years	30 Days	10 Years	10%	0 - 79 1.70% 80 - 85 .40%
6	3.30%	3.15%	Lincoln Financial MYGuarantee Plus 6	6 Years	n/a	6 Years	10%	0 - 75 2.25% 76 - 80 1.50% 81 - 85 .75%
5	3.15%	3.00%	Lincoln Financial - MYGuarantee Plus 5	5 Years		5 Years	10%	0 - 75 2.50% 76 - 80 1.75% 81 - 85 1.00%
5	2.85%	2.85%	American General HorizonSelect 5	10 Years	30 Days	10 Years	10%	0 - 80 4.00% 81 - 85 3.00%
4	2.45%	2.30%	Lincoln Financial - MYGuarantee Plus 4	4 Years		4 Years	10%	0 - 75 2.25% 76 - 80 1.65% 81 - 85 .90%
4	2.45%	2.45%	Principal - Secure Fixed Annuity 4	4 Years		n/a	15%	0 - 80 2.25% 81 - 85 1.50% 86+ .75%
3	2.10%	2.00%	American National - Palladium MYG 3	10 Years	30 Days	10 Years	10%	0 - 79 .70% 80 - 85 .03%
3	1.80%	1.80%	Principal - Select Series 3	3 Years		n/a	Interest Only	0 - 80 1.00% 81 - 85 .50%

*** Rates are subject to change, please contact our Marketing Department for current rates at 800-887-7587 or visit our website at www.plusonweb.com and go to Products >> Annuities >> Annuity Rates.**

***** Agent use only.**