

Subject to Change Without Notice!

| Insurance Company | New Era & Phil Amer & New EraMW | Guggenheim Life & Annuity | American Equity | Liberty Bankers & Capitol Life | New Era & Phil Amer & New EraMW | Sentinel Security Life | * Western Bankers | Guggenheim Life & Annuity | Liberty Bankers & Capitol Life | Sentinel Security Life |
|---|---------------------------------|---------------------------|------------------------|--------------------------------|---------------------------------|---|--|---------------------------|--------------------------------|---|
| Name of Annuity | SecureChoice3 | Preserve MYG | Guarantee 5 | Bankers5Prem | SecureChoice5 | PersonalChoice5 | SPDA-5 | Preserve MYG | Bankers7Prem | PersonalChoice10 |
| Policy Form Number | A-0025R | GLAMYGA2011 | SPDA-MYGA | BP-0407-TX | A-0023R | SSLANPOL11-TX | SPDA-CD | GLAMYGA2011 | BP7-0910-TX | SSLANPOL11-TX |
| Average Annual Yield | 2.45% | 2.35% | 2.90%↓ | 3.00% | 2.90% | 3.60%↓ | 3.00% | 3.20% | 3.30% | 4.00%↓ |
| Rate Guarantee Period | 3 Years | 4 Years | 5 Years | 5 Years | 5 Years | 5 Years | 5 Years | 6 Years | 7 Years | 10 Years |
| Minimum Non-Qualified Amount | \$10,000 | \$10,000 | \$10,000 | \$10,000 | \$10,000 | \$2,500 | \$5,000 | \$10,000 | \$10,000 | \$2,500 |
| Initial Period Rate | 2.45% | 2.35% | 2.90% | 3.00% | 2.90% | 3.60% | 3.00% | 3.20% | 3.30% | 4.00% |
| Rate on Smaller Amounts | | | | | | Optional Riders Available with Lower Rate | | | | Optional Riders Available with Lower Rate |
| ❖ New Rate Effective Date | | | 02/07/12 | | | 02/13/12 | | | | 02/13/12 |
| New Average Annual Yield | | | 2.60% | | | 3.45% | | | | 3.85% |
| Minimum Rate After InitPer | 2.00% | 1.00% | 2.00% | 1.00% | 2.00% | 1.00% | 1.50% | 1.00% | 1.00% | 1.00% |
| After IP – Rate Subject To | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed |
| AnnuityFund InvestmentType | CD Type | CD Type | CD Type | CD Type | CD Type | CD Type | CD Type | CD Type | CD Type | CD Type |
| FREE Annual Withdrawal Amount | 100% Interest | 10% per yr Ann Value | 100% Interest | 100% Interest | 100% Interest | Option Rider | 100% Interest | 10% per yr Ann Value | 100% Interest | Option Rider |
| Free Withdrawals Per Year | 12 | 1 | 1 | 2 | 12 | Option | 1 | 1 | 2 | Option |
| Monthly Income Checks | Yes (\$125 min) | No | Yes | Yes (\$100 min) | Yes (\$125 min) | Option | Yes (\$100 min) | No | Yes (\$100 min) | Option |
| Ages: | | | | | | 0-59 60+ | | | 0-55 56+ | 0-59 60+ |
| Surrender Penalty Charges | | MVA + | MVA + | MVA + | | MVA + | | MVA + | MVA + | MVA + |
| Year 1 | 5% | 7% | 9% | 8.0% | 5% | 9% 8% | 7% | 7% | 12.4% 8.1% | 9% 8% |
| 2 | 5% | 6% | 8% | 7.0% | 5% | 8% 7% | 7% | 6% | 11.5% 7.1% | 8% 7% |
| 3 | 5% | 5% | 7% | 6.0% | 5% | 7% 6% | 7% | 5% | 10.5% 6.1% | 7% 6% |
| 4 | | 4% | 6% | 5.5% | 5% | 6% 5% | 6% | 4% | 8.5% 5.1% | 6% 5% |
| 5 | | | 5% | 4.5% | 5% | 5% 4% | 6% | 3% | 6.5% 4.5% | 5% 4% |
| 6 | | | | | | | * | 2% | 5.5% 3.5% | 5% 3% |
| 7 | | | | | | | Bankers Life in Texas DBA Western Bankers Life | | 4.5% 2.5% | 5% 2% |
| 8 | | | | | | | | | | 5% 1% |
| 9 | | | | | | | | | | 5% 0% |
| 10 | | | | | | | | | | 5% 0% |
| Penalty Applied from Date of Action Req'd End of Period | Contract NONE | Cont/Renew RRR | Cont/Renew RRR | Contract NONE | Contract NONE | Cont/Renew RRR | Contract NONE | Cont/Renew RRR | Contract NONE | Cont/Renew RRR |
| PenaltyWaivedw/PayOutOver | 5 Years | IG+5/10 yrs | Life/2xSur | NO | 5 Years | NO | 5 Years | IG+5/10 yrs | NO | NO |
| PenaltyWaived @ Death of Owner | Owner | Owner | A/O-CoPrac | Annuitant | Owner | Option | Annuitant | Owner | Annuitant | Option |
| UpFront Charges/AnnualFees | NONE | NONE | NONE | NONE | NONE | NONE | NONE | NONE | NONE | NONE |
| Additional Premium Allowed | NO | NO | NO | NO | NO | NO | NO | NO | NO | NO |
| Maximum Issue Age– Owner - Annuitant | 100 | 90 | 80 | 90 | 90 | 90 | 100 | 90 | 85 | 90 |
| Days Rate Held on Transfers | HO Rec+60 | Chg+45days | Chg+15days | HO Rec+45 | HO Rec+60 | Chg+45days | Chg+45days | Chg+45days | HO Rec+45 | Chg+45days |
| Free Look Period | 10 Days | 30 Days | 15 Days | 30 Days | 10 Days | 21 Days | 30 Days | 30 Days | 30 Days | 21 Days |
| Rating - A.M. Best - Standard & Poor's | B+ g* Bpi | NR (New Company) | A-g* BBB+* | B- u* / NR-2 | B+* g Bpi | B++ | B | NR (New Company) | B- u* / NR-2 | B++ |
| Company Assets (in Millions) | \$352 | \$4,368 | \$22,181 | \$1,171 | \$352 | \$50 | \$46 | \$4,368 | \$1,171 | \$50 |
| Year Company Founded | 1924 | 1985 | 1981 | 1957 | 1924 | 1948 | 1973 | 1985 | 1957 | 1948 |
| Insurance Company Type | Legal Reserve | Legal Reserve | Legal Reserve | Legal Reserve | Legal Reserve | Legal Reserve | Legal Reserve | Legal Reserve | Legal Reserve | Legal Reserve |
| Home Office | Houston TX | Indianapolis IN | WdesMoines IA | OK City OK | Houston TX | Salt Lake City UT | St. Petersburg FL | Indianapolis IN | OK City OK | Salt Lake City UT |
| Ultimate Parent Company | New Era Enterprises | Guggenheim Partners, LLC | Amer Equity Investment | Realty Advisors Inc | New Era Enterprises | Sentinel Security Life | Bankers Int'l Fin. Corp, Ltd | Guggenheim Partners, LLC | Realty Advisors Inc | Sentinel Security Life |
| INTEREST RATE HISTORY ON NEW PREMIUM | 2/11 3.05% | | 3.15% | 3.40% | 3.50% | | 3.25% | | 4.00% | |
| | 3/11 3.05% | | 3.15% | 3.40% | 3.50% | | 3.25% | | 4.00% | |
| | 4/11 3.00% | | 3.15% | 3.40% | 3.40% | | 3.25% | | 4.00% | |
| | 5/11 3.00% | | 3.15% | 3.40% | 3.40% | | 3.25% | | 4.00% | |
| | 6/11 2.90% | | 3.15% | 3.40% | 3.30% | | 3.25% | | 3.65% | |
| | 7/11 2.90% | | 3.15% | 3.40% | 3.30% | New Annuity | 3.25% | | 3.65% | New Annuity |
| | 8/11 2.90% | | 3.15% | 3.30% | 3.30% | 3.75% | 3.25% | | 3.55% | 4.15% |
| | 9/11 2.50% | | 2.90% | 3.00% | 2.90% | 3.75% | 3.00% | | 3.30% | 4.15% |
| | 10/11 2.35% | New Annuity | 2.90% | 3.00% | 2.75% | 3.75% | 3.00% | New Annuity | 3.30% | 4.15% |
| | 11/11 2.45% | 2.35% | 2.90% | 3.00% | 2.90% | 3.75% | 3.00% | 3.20% | 3.30% | 4.15% |
| | 12/11 2.45% | 2.35% | 2.90% | 3.00% | 2.90% | 3.75% | 3.00% | 3.20% | 3.30% | 4.15% |
| | 1/12 2.45% | 2.35% | 2.90% | 3.00% | 2.90% | 3.60% | 3.00% | 3.20% | 3.30% | 4.15% |
| | 2/12 2.45% | 2.35% | 2.90% | 3.00% | 2.90% | 3.60% | 3.00% | 3.20% | 3.30% | 4.00% |

❖ New Rate Effective Date – Applications received in the Ins. Co. Home Office On or After that date will receive the new rate.

AVERAGE RATES FOR "CD" TYPE OR MULTI-YEAR GUARANTEE (MYG) ANNUITIES

Averages and Number of Annuities count each band/tier as a separate annuity for this summary.

| Years | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|--------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| # of Companies | 2 | 1 | 16 | 9 | 55 | 20 | 42 | 14 | 13 | 27 |
| # of Annuities | 2 | 2 | 24 | 18 | 111 | 50 | 99 | 34 | 27 | 51 |
| CURRENT AVG | 1.10% | 1.08% | 1.61% | 1.67% | 1.74% | 1.87% | 1.95% | 2.30% | 2.36% | 2.52% |
| 1 Week Ago | 1.10% | 1.08% | 1.65% | 1.74% | 1.74% | 1.87% | 1.98% | 2.31% | 2.37% | 2.54% |
| 4 Weeks Ago | 1.10% | 1.08% | 1.65% | 1.76% | 1.75% | 1.85% | 1.97% | 2.26% | 2.34% | 2.55% |
| 12 Weeks Ago | 1.30% | 1.29% | 1.59% | 1.43% | 1.76% | 1.79% | 2.03% | 2.17% | 2.39% | 2.64% |
| 52 Weeks Ago | 0.85% | 0.88% | 1.69% | 1.94% | 2.23% | 2.42% | 2.52% | 2.99% | 3.14% | 3.10% |

A.M. Best Rating: Reflects their current opinion of the relative financial strength and operating performance of an insurance company in comparison to the norms of the life/health insurance industry. The Best's Ratings are neither a warranty of an insurer's current or future ability to meet its contractual obligations nor a recommendation of the company's insurance policies, policy provisions, policy suitability, rates or claims practices.

Standard & Poor's Ratings: Insurance claims-paying ability rating is an opinion of an operating insurance company's financial capacity to meet the obligations of its insurance policies in accordance with their terms. This opinion is not specific to any particular insurance policy or contract, nor does it address the suitability of a particular policy for a specific purpose or purchaser. Claims-paying ability ratings do not refer to an insurer's ability to meet nonpolicy obligations (i.e. debt contracts).

| Top 10 Annuity Insurance Company | Mail Address | City | State | Zip Code | Phone | Web Site |
|---|---------------------------|----------------|-------|------------|--------------|--|
| American Equity Investment Life Ins. Co. | PO Box 71216 | Des Moines | IA | 50325 | 888-221-1234 | www.american-equity.com |
| Capitol Life Insurance Company | 5250 South Sixth Street | Springfield | IL | 62703 | 800-745-4927 | www.LibertyBankersLife.com |
| Guggenheim Life & Annuity Company | 10689 N Pennsylvania #200 | Indianapolis | IN | 46280 | 800-767-7749 | www.GuggenheimInsurance.com |
| Liberty Bankers Life Insurance Company | 5250 South Sixth Street | Springfield | IL | 62703 | 800-745-4927 | www.LibertyBankersLife.com |
| New Era Life Insurance Company | 11720 Katy Freeway #1700 | Houston | TX | 77079-2663 | 877-368-4692 | www.neweralife.com |
| New Era Life Insurance Co. of the Midwest | 11720 Katy Freeway #1700 | Houston | TX | 77079-2663 | 877-368-4692 | www.neweralife.com |
| Philadelphia American Life Insurance Co. | 11720 Katy Freeway #1700 | Houston | TX | 77079-2663 | 877-368-4692 | www.philadelphiaamericanlife.com |
| Sentinel Security Life Insurance Company | 2121 South State Street | Salt Lake City | UT | 84115 | 800-247-1423 | www.sentinelife.org |
| Bankers Life DBA - Western Bankers in TX | 11101 Roosevelt Blvd N. | St. Petersburg | FL | 33716 | 800-839-2731 | www.bankerslifeinsurance.com |

The description of all contracts shown as the "Top 10 Annuities" was furnished by the insurance companies to The Fisher Agency. If you have questions regarding any contract, please contact a representative of that insurance company or the Fisher Agency, who has been appointed as a representative of all insurance companies shown.

ANY COMPARISON SHOULD TAKE INTO CONSIDERATION ALL EXCLUSIONS AND LIMITATIONS CONTAINED IN EACH CONTRACT!

All Annuities Shown Are Approved In Texas, But May Not Be Approved In Other States!

DEFINITIONS

INTEREST RATES: All rates shown are the Effective Annual Yields after the Nominal interest rate is credited and compounded daily.

RATE GUARANTEE AFTER INITIAL PERIOD: The rate of interest guaranteed after the initial rate period.

AVERAGE ANNUAL YIELD: Average annual yield until surrender charge period expires or until initial guaranteed rate period expires.

MINIMUM RATE GUARANTEE: The minimum rate of interest guaranteed in the contract after initial rate period.

BAIL-OUT INTEREST RATE: If the renewal interest rate goes below this rate, the annuity may be surrendered or transferred to another company without surrender charges.

- NONE – No bail-out rate is available.
- N/A – Not Applicable to this type of annuity.

FREE ANNUAL WITHDRAWAL: The Amount available to be withdrawn per contract year without surrender charges.

- BALANCE – Premium plus accumulated interest.
- PREMIUM – The total of all premiums paid in.
- INTEREST – The total of all interest earned.

FREE WITHDRAWALS PER YEAR: The number of times per year money may be withdrawn without surrender charges.

- 1-2/12 – 1 to 2 Times OR 12 Monthly Checks if annuity value greater than amount shown; such as \$20k+.

Sample of Molnt Only -Monthly Interest checks are available.

Abbreviations Chg+60 days -The current rate will be held on exchanges for 60 days from date of rate change. Req+60days - from date Home Office requests transfer.

used on Top 10 O/A 5Yr+PO -Penalties are waived upon the death of either the owner or the annuitant if annuitized for at least a five-year payout option.

ANNUITY FUNDS INVESTMENT TYPE: Method company uses to set renewal rates after the initial rate period.

- Portfolio – Pooled by type of annuity. All annuities of this type will earn the same rate after the initial rate guarantee period.
- Banded – Pooled by rate and/or time period. Old annuities may earn higher or lower rate than New annuities.
- Indexed – Yield is directly related to outside influence, such as the S&P 500 Index.
- CD Type – 100% of the value is available at the end of the guaranteed rate period or end of penalty period, whichever occurs first.

ACTION REQUIRED @ END OF SURRENDER CHARGE PERIOD:

- NONE – No action required by contract owner. Annuity will automatically earn interest. Surrender penalties do not renew.
- RRR – Must choose one of the following options:
 - RENEW – Annuity for a new period.
 - REMOVE – Surrender for cash value.
 - ROLLOVER – Transfer to a new annuity.

MVA: Market Value Adjustment may increase or decrease your annuity surrender value. If interest rates have gone down since time of purchase, your surrender value will be higher. If rates have gone up, your surrender value will be lower.

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