



MARKETING GROUP, INC.

Top 20 Fixed Index Annuity Rate Sheet

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Surrender Period	Company	AM Best Rating	Product Name	Premium Bonus	Annual Point-Point Cap Rate ¹	Fixed Rate	Income Rider Roll-Up	Issue Ages	Commissions	Minimum Guarantee
7 years	Fidelity & Guaranty Life	B++	Prosperity Elite 7 Protection	5.00%	4.00%	2.00%	6.75%	0 - 85	5.0% 0-79, 2.5% 80-85	1.0% /87.5
9 years	ING USA Annuity and Life Insurance Company	A	Envoy Nine	N/A	4.00%	1.50%	6.00%	0 - 80	6.0% 0-80	1%/87.5%
9 years	Fidelity & Guaranty Life	B++	Index Choice 9	3.00%	3.00%	1.50%	6.50%	0 - 85	9.0% 0-79, 4.50% 80-85	1%-1.1% /103
10 years	Fidelity & Guaranty Life	B++	Prosperity Elite 10 Protection	8.00%	4.25%	2.25%	6.75%	0 - 85	7.0% 0-79, 3.5% 80-85	1% /87.5
10 years	Great American Life Insurance Company	A	Safe Return	N/A	4.00%	1.10%	10.00% ¹	0 - 85	Q 6.5% 18-75, 5.5% 76-80, 2.5% 81+ NQ 6.5% 0-75, 5.5% 76-80, 2.5% 81+	1.0% /100
10 years	ING USA Annuity and Life Insurance Company	A	Secure Opportunities Plus	5.00%	3.50%	1.50%	6.00%	0 - 80	7.00% 0-80	2.0% /87.5
10 years	Forethought Financial	A-	Index Bonus 115	15% ²	3.25%	1.00%	6.00%	0 - 85	8.0% 0-75, 5.5% 76-85	1.0% /87.5
10 years	AVIVA Life & Annuity	A	Income Preferred Bonus	6.00%	3.25%	1.55%	6.70%	0 - 78	7.0% 0-75, 5.0% 76-78	1.0% /87.5
10 years	American Equity Investment Life Insurance Co.	A-	Retirement Gold	8.00%	3.00%	1.60%	6.50%	0 - 80	6.00% 0-78 ³	1.5% /87.5
10 years	Allianz Life Insurance Company	A	MasterDex 5 Plus	5.00%	3.00%	1.50%	4.00%	0 - 80	7.0% 0-75, 5.0% 76-80	2.0% /87.5
10 years	Allianz Life Insurance Company	A	MasterDex X	6.00%	3.00%	1.60%	8.00% ¹	0 - 80	7.0% 0-75, 5.0% 76-80	1.95% /87.5
10 years	EquiTrust Life Insurance Company	B+	Market Ten Bonus	6.00%	3.00%	1.15%	7.00%	0 - 80	6% 0-80	1.0% /100
10 years	Phoenix Life Insurance Company (AltiSure)	B+	Secure LifeStyle Bonus	6.00%	1.25%	0.75%	10.00% ¹	0 - 85	7.0% 0-75, 5% 76-80, 3% 81+	1% /87.5
10 years	Phoenix Life Insurance Company (Legacy)	B+	CommandMark Plus	11.00%	1.25%	1.00%	7.50%	0 - 85	7.0% 0-75, 5.25% 76-80, 3.5% 81+	1% /87.5
12 years	Phoenix Life Insurance Company	B+	Personal Income Annuity	N/A	1.50%	0.85%	Note ⁵	0 - 85	7.25% 0-75, 5% 76-80, 3% 81+	1.0% /87.5
13 years	National Western Life	A	Ultra Classic	N/A	N/A	2.40%	5.00%	0 - 80	Q 10% 0-70, 8% 71-75, 7% 76-80 NQ 10.0% 0-75, 8.5% 76-80	1.0% /87.5
14 years	Fidelity & Guaranty Life	B++	Prosperity Elite 14 Protection	9.00%	4.75%	2.50%	6.75%	0 - 85	8.0% 0-79, 4% 80-85	1.0% /87.5
14 years	EquiTrust Life Insurance Company	B+	MarketTwelve Bonus	12% ⁴	3.00%	1.15%	7.00%	0 - 75	9% 0-75	2.0% /87.5
15 years	National Western Life	A	Ultra Future	10.00%	N/A	1.90%	5.00%	0 - 80	Q 5% 0-70, 1.5% 71-75, .25% 76-80 NQ 5.0% 0-75, 3% 76-80	1.0% /87.5
16 years	American Equity Investment Life Insurance Co.	A-	Bonus Gold	10.00%	3.25%	1.75%	6.50%	0 - 80	6% 0-75, 4.5% 76-80 ³	1.5% /80

1) Simple Interest based on premium.

2) Bonus applies to income account only and the bonus is not applied to the accumulation value

3) Commission is spread over 3 years (6% up-front, 1% deferred 1 year & 1% deferred 2 years). Interest is paid on deferred commissions

4) 6% up-front premium bonus, 2% accumulation bonus on first 3 contract anniversaries

5) Income Today: Year 1 = Premium + 30%, Year 2 = Premium + 37.5% & Year 3 = Premium + 45% Income Tomorrow: 14% Simple Interest for 10 Years

Rates effective 2/21/12 and are subject to change without notice. For Agent Use Only. Rates are based on a \$100,000 premium in the state of AZ.