

## 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 5.35 = \$535.00 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	17.10	<b>17.11</b>	---	16.80
10 years	9.00	9.24	<b>9.27</b>	9.15	9.02
15 years	6.65	6.68	6.63	<b>6.70</b>	6.48
20 years	<b>5.52</b>	5.51	5.42	5.51	5.23

### 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	<b>5.35</b>	5.22	5.33	5.21
F65, Life w/ 10 Years Cert.	<b>5.05</b>	4.96	4.82	5.02	4.91
M70, Life w/ 10 Years Cert.	5.95	<b>6.04</b>	5.95	5.99	5.91
F70, Life w/ 10 Years Cert.	5.62	5.62	5.52	<b>5.64</b>	5.57
M70, F65 J&S 100%	<b>4.81</b>	4.63	4.50	4.77	4.62

### Other SPIA Provisions

PROVISIONS	American Equity	EquiTrust	Guggenheim Life & Annuity	North American	Integrity Life
Commission Rate	<b>1.50%</b> < 10 yr period certain	<b>3.00%</b>	<b>2.50%</b> (5 yr period certain)	<b>2.00%</b>	<b>3.00%</b> < 10 yr period certain
	<b>3.00%</b> > 10 yr period certain and life options		<b>3.00%</b> (all other options)		<b>3.75%</b> > 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