

SFG ANNUITY MARKETING, INC.

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Where Exceptional Products And Discriminating Advisors Connect

Product	Strategy Specifications				Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions
Global Index 6 FPDA From American General	Global Index Annual Pt to Pt.	Part Rate 100%	Cap Rate 3.25%	Asset Fee N/A	TRUE 2.00% credited to Account Value in years where Index returns are less than 2%	(6 YEARS) 8,7,6,5,4,3%	10% of Account Value Begin Yr 1 No Penalty For RMD Annuitizable After Year 1 For Min Of 5 Years	Applies To: Licensed Nursing Facility Effective Yr. 2 Minimum 90 Days Owner Must Be Less than 86	Non-Qual. 0-85 Qual. 0-85	Non-Qual. \$5,000 Qual. \$2,000	ONLY IN: NY	5.00% 0-75
	S&P Participation Rate	30%	N/A	N/A								4.50% 76-80
	S&P Monthly Pt to Pt	100%	1.80%	N/A								4.25% 81-85
	Current Fixed Rate		2.00%									
Remarks	Global Index Strategy is very unique! Blends S&P 500, Dow Jones EUROSTOXX 50 and Nikkei 225 for the highest possible return. At each anniversary AIG does a look back – best performing of the 3 indices gets 50% weighting, second best gets 30% weighting, and worst accounts for 20% of weighting.											
Global Index 8 FPDA From American General	Global Index Annual Pt to Pt.	Part Rate 100%	Cap Rate 3.25%	Asset Fee N/A	TRUE 2.00% credited to Account Value in years where Index returns are less than 2%	(8 YEARS) 8,7,6,5,4,3,2,1%	10% of Account Value Begin Yr 1 No Penalty For RMD Annuitizable After Year 1 For Min Of 5 Years	Applies To: Licensed Nursing Facility Effective Yr. 2 Minimum 90 Days Owner Must Be Less Than 86	Non-Qual. 0-80 Qual. 0-80	Non-Qual. \$5,000 Qual. \$2,000	ONLY IN: NY	6.00% 0-75
	S&P Participation Rate	30%	N/A	N/A								4.75% 76-80
	S&P Monthly Pt to Pt	100%	1.80%	N/A								
	Current Fixed Rate		2.00%									
Remarks	Global Index Strategy is very unique! Blends S&P 500, Dow Jones EUROSTOXX 50 and Nikkei 225 for the highest possible return. At each anniversary AIG does a look back – best performing of the 3 indices gets 50% weighting, second best gets 30% weighting, and worst accounts for 20% of weighting.											

West Coast
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Last Updated Friday, September 03, 2010

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MasterDex Annuity FPDA From Allianz of NY		Part Rate	Cap Rate	Asset Fee	TRUE 1.00% credited to Account Value in years where Index returns are less than 1.00%	(7 YEARS) 10,9,8,7,6,5,4%	10% of Premium Begin Yr 2 No Penalty For RMD	Applies To: Licensed Nursing Facility Effective Yr. 2 Minimum 90 Days	Non-Qual. 0-85 Qual. 0-85	Non-Qual. \$25,000 Qual. \$25,000	ONLY IN: NY	4.00% 0-75 2.00% 76-85
	S&P Monthly Pt to Pt	100%	2.20%	N/A								
	NASDAQ Mthly Pt to Pt	100%	2.20%	N/A								
	Current Fixed Rate		2.55%									
Remarks ➡ Ability to reallocate between strategies each contract anniversary.												
Bonus MasterDex Annuity FPDA From Allianz of NY		Part Rate	Cap Rate	Asset Fee	TRUE 1.00% credited to Account Value in years where Index returns are less than 1.00%	(10 YEARS) 10,10,10,10,10,8,5,7,5,5,4,2.5%	10% of Premium Begin Yr 2 No Penalty For RMD	Applies To: Licensed Nursing Facility Effective Yr. 2 Minimum 90 Days	Non-Qual. 0-85 Qual. 0-85	Non-Qual. \$25,000 Qual. \$25,000	ONLY IN: NY	4.50% 0-75 2.50% 76-85
	S&P Monthly Pt to Pt	100%	2.00%	N/A								
	NASDAQ Mthly Pt to Pt	100%	2.00%	N/A								
	Current Fixed Rate		2.25%									
Remarks ➡ All Strategies receive immediate 3% bonus on any deposit in the first 5 years. Ability to reallocate between strategies each contract anniversary.												

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Flex 5 FPDA First Sun America 90 Day Rate Lock	Deposit Amount	Base Rate	Bonus Rate	Rate	(5 Years) 9,8,7,6,5	15% Of Account Value Each Yr (Cumulative to 20%) No Penalty For RMD Guaranteed Return Of Premium Rider	Applies To: Extended Care Facility Hospital & LTC (2 of 6 ADL's) Effective After Yr. 1 Minimum Confinement: 90 Days	Non-Qual. 0-90 Qual. 0-70 Rollovers to Age 85	Non-Qual. \$5,000 Qual. \$2,000	Available in ALL States Issued By First Sun American In New York	2.00% 0-85 1.00% 86-90
	<\$100K	1.05%	1.00%	2.06%							
	\$100K+	1.05%	2.00%	3.07%							
	3 year guarantee option										
	<\$100K	1.15%	0.30%	1.45%							
	\$100K+	1.15%	0.60%	1.75%							
	Guaranteed Minimum Rate										
Remarks	MUST SUBMIT LICENSING BEFORE BUSINESS!!! Qualified rollovers and direct transfers accepted to age 85; LTC waiver not approved in CT & MA, Nursing Home not approved in MA ; Other guarantee periods available!! 0.15% first year bonus for qualified money (1 yr guarantee only) Bonus on 1 year guarantee is a premium bonus!!!										
Flex 7 FPDA First Sun America 90 Day Rate Lock	Deposit Amount	Base Rate	Bonus Rate	Rate	(7 Years) 9,8,7,6,5,4,3	15% Of Account Value Each Yr (Cumulative to 20%) No Penalty For RMD Guaranteed Return Of Premium Rider	Applies To: Extended Care Facility Hospital & LTC (2 of 6 ADL's) Effective After Yr. 1 Minimum Confinement: 90 Days	Non-Qual. 0-90 Qual. 0-70 Rollovers to Age 85	Non-Qual. \$5,000 Qual. \$2,000	Available in ALL States Issued By First Sun American In New York	4.00% 0-85 2.00% 86-90
	<\$100K	1.50%	1.50%	3.02%							
	\$100K+	1.50%	2.50%	4.03%							
	3 year guarantee option										
	<\$100K	1.40%	1.00%	2.40%							
	\$100K+	1.40%	1.30%	2.70%							
	5 year guarantee option										
	<\$100K	1.70%	N/A	1.70%							
	\$100K+	1.90%	N/A	1.90%							
	7 year guarantee option										
	<\$100K	1.60%	N/A	1.60%							
	\$100K+	1.80%	N/A	1.80%							
	Guaranteed Minimum Rate										
Remarks	MUST SUBMIT LICENSING BEFORE BUSINESS!!! Qualified rollovers & direct transfers accepted to age 85; New qualified contributions not accepted beyond age 70; LTC waiver not in CT & MA, Nursing Home not in MA; 0.15% first year bonus for qualified money (1 yr guarantee only) Bonus on 1 year guarantee is a premium bonus!!!										

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Security Builder 5 FPDA First Sun America 90 Day Rate Lock	Deposit Amount	Base Rate	Bonus Rate	Rate	(5 Years) 7,7,6,5,3%	15% Of Account Value Each Yr (Cumulative to 20%) No Penalty For RMD Guaranteed Return Of Premium Rider	Applies To: Extended Care Facility Hospital & LTC (2 of 6 ADL's) Effective After Yr. 1 Minimum Confinement: 90 Days	Non-Qual. 0-85 Qual. 0-70 Rollovers to Age 85	Non-Qual. \$10,000 Qual. \$10,000	Available in ALL States Issued By First Sun American In New York	2.00% 0-80 1.00% 81-85	
	<\$100K	1.25%	3.00%	4.25%								
	\$100K+	1.25%	4.00%	5.25%								
	3 year guarantee option											
	<\$100K	1.20%	0.70%	1.90%								
	\$100K+	1.20%	1.00%	2.20%								
	5 year guarantee option											
	<\$100K	1.35%	N/A	1.35%								
	\$100K+	1.55%	N/A	1.55%								
Guaranteed Minimum Rate				1.00%								
Remarks	MUST SUBMIT LICENSING BEFORE BUSINESS!! Contracts may be field-issued by agent; LTC waiver not approved in CT & MA, Nursing Home not approved in MA ; Other guarantee periods available!! 0.15% first year bonus for qualified money (1 yr guarantee only)											
Power 5 SPDA Allianz of NY 60 Day Rate Lock	Deposit Amount	Base Rate	Bonus Rate	First Year Rate	(7 Years) 7,6,5,4,3,2,1%	5% of premium each yr after yr 1: Not to exceed 25% of premiums paid Annuitizable After Yr 1 For 10 Yrs	Applies To: Long Term Care Facility Hospital Effective Yr. 1	Non-Qual. 0-80 Qual. 0-80	Non-Qual. \$35,000 Qual. \$35,000	NY ONLY	4.00% 0-80	
	\$35,000	3.25%	5.00%	8.25%								
	Guaranteed Minimum Rate											3.00%
	Remarks: This product is ONLY in NY. One of very few products that still has a 3% min. rate each yr. LOAN PROVISION – client can take up to 50% of cash surrender value not exceeding \$50,000.											
Horizon Flex FPDA American General (USL of NY)	Deposit Amount	Base Rate	Bonus Rate	First Year Rate	(8 Years) 8, 7, 6, 6, 5, 4, 3, 1%	10% Of Anniversary Value Each Yr	Applies To: Extended Care Facility & Hospital Effective After Yr. 1 Minimum Confinement: 90 Days	Non-Qual. 0-85 Qual. 0-85	Non-Qual. \$5,000 Qual. \$5,000	NY ONLY	5.00% 0-75 4.00% 76-80 3.00% 81-85	
	\$5,000	2.90%	2.00%	4.90%								
	Guaranteed Minimum Rate											2.00%
	Remarks:											

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SPDAII SPDA National Integrity 60 Day Rate Lock A.M. BEST A+	<table border="1"> <thead> <tr> <th>Deposit Amount</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td colspan="2" style="text-align: center;">1 Year Rate Guarantee</td> </tr> <tr> <td>\$3K+</td> <td style="text-align: right;">2.60%</td> </tr> <tr> <td colspan="2" style="text-align: center;">3 Year Rate Guarantee</td> </tr> <tr> <td>\$3K+</td> <td> <table border="1"> <tr> <td>Yr 1</td> <td style="text-align: right;">2.50%</td> </tr> <tr> <td>Yrs 2 & 3</td> <td style="text-align: right;">1.50%</td> </tr> </table> </td> </tr> <tr> <td colspan="2" style="text-align: center;">5 Year Rate Guarantee</td> </tr> <tr> <td>\$3K+</td> <td style="text-align: right;">2.00%</td> </tr> <tr> <td colspan="2">Guaranteed Minimum Rate 1.50%</td> </tr> </tbody> </table>	Deposit Amount	Rate	1 Year Rate Guarantee		\$3K+	2.60%	3 Year Rate Guarantee		\$3K+	<table border="1"> <tr> <td>Yr 1</td> <td style="text-align: right;">2.50%</td> </tr> <tr> <td>Yrs 2 & 3</td> <td style="text-align: right;">1.50%</td> </tr> </table>	Yr 1	2.50%	Yrs 2 & 3	1.50%	5 Year Rate Guarantee		\$3K+	2.00%	Guaranteed Minimum Rate 1.50%		(7 Years) 7,7,7,6,5,4,3%	10% Of Account Value Each Yr No Penalty For RMD Guaranteed Return Of Premium Rider Annuitizeable After 1 Year For Min Of 5 Years	Applies To: Nursing Home Hospital Effective After Yr. 1 Minimum Confinement: 60 Days Terminal Illness	Non-Qual. 0-85 Qual. 0-85	Non-Qual. \$3,000 Qual. \$3,000	Available in ALL States Except ME, NH, VT	1 & 3 Year Options 5.00% 0-79 3.00% 80-85 5 Year Option 4.00% 0-79 2.00% 80-85
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Guaranteed Minimum Rate 1.50%																												

Remarks **Strong Carrier Ratings – A+ with A.M. Best. Includes Return Of Premium Rider at no cost. Most popular option is the 5-year rate guarantee.**

Product	Interest Rates	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions																																																												
Liberty Series SPDA Genworth 60 Day Rate Lock	<table border="1"> <thead> <tr> <th>Deposit Amount</th> <th>Base Rate</th> <th>Bonus Rate</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td colspan="4" style="text-align: center;">1 Year Guarantee</td> </tr> <tr> <td><\$99K</td> <td style="text-align: right;">2.45%</td> <td style="text-align: right;">1.00%</td> <td style="text-align: right;">3.45%</td> </tr> <tr> <td>\$100K- \$249K</td> <td style="text-align: right;">2.45%</td> <td style="text-align: right;">1.50%</td> <td style="text-align: right;">3.95%</td> </tr> <tr> <td>\$250K+</td> <td style="text-align: right;">2.45%</td> <td style="text-align: right;">2.00%</td> <td style="text-align: right;">4.45%</td> </tr> <tr> <td colspan="4" style="text-align: center;">3 Year Guarantee</td> </tr> <tr> <td><\$99K</td> <td style="text-align: right;">2.30%</td> <td style="text-align: right;">0.30%</td> <td style="text-align: right;">2.60%</td> </tr> <tr> <td>\$100K- \$249K</td> <td style="text-align: right;">2.30%</td> <td style="text-align: right;">0.45%</td> <td style="text-align: right;">2.75%</td> </tr> <tr> <td>\$250K+</td> <td style="text-align: right;">2.30%</td> <td style="text-align: right;">0.55%</td> <td style="text-align: right;">2.85%</td> </tr> <tr> <td colspan="4" style="text-align: center;">5 Year Guarantee</td> </tr> <tr> <td><\$99K</td> <td style="text-align: right;">2.25%</td> <td style="text-align: right;">0.10%</td> <td style="text-align: right;">2.35%</td> </tr> <tr> <td>\$100K- \$249K</td> <td style="text-align: right;">2.25%</td> <td style="text-align: right;">0.25%</td> <td style="text-align: right;">2.50%</td> </tr> <tr> <td>\$250K+</td> <td style="text-align: right;">2.25%</td> <td style="text-align: right;">0.35%</td> <td style="text-align: right;">2.60%</td> </tr> <tr> <td colspan="3">Minimum Guarantee</td> <td style="text-align: right;">1.50%</td> </tr> <tr> <td colspan="4" style="text-align: center;">Bailout Rate 2.00%</td> </tr> </tbody> </table>	Deposit Amount	Base Rate	Bonus Rate	Rate	1 Year Guarantee				<\$99K	2.45%	1.00%	3.45%	\$100K- \$249K	2.45%	1.50%	3.95%	\$250K+	2.45%	2.00%	4.45%	3 Year Guarantee				<\$99K	2.30%	0.30%	2.60%	\$100K- \$249K	2.30%	0.45%	2.75%	\$250K+	2.30%	0.55%	2.85%	5 Year Guarantee				<\$99K	2.25%	0.10%	2.35%	\$100K- \$249K	2.25%	0.25%	2.50%	\$250K+	2.25%	0.35%	2.60%	Minimum Guarantee			1.50%	Bailout Rate 2.00%				(6 Years) 9,9,8,7,6,5%	10% Of Account Value Each Yr No Penalty For RMD	Applies To: Nursing Home Effective After 90 Days Minimum Confinement: 30 Days	Non-Qual. 0-85 Qual. 0-85	Non-Qual. \$5,000 Qual. \$2,000	Available in ALL States Except MS, NV	3.00% 0-75 1.95% 76-80 1.05% 81-85
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Remarks **Unique Product – Only Annuity Featuring A BAILOUT Provision. The current bailout is 2.00%, so if in any given year if this policy renews lower than the bailout rate then the client can walk away without a surrender penalty!. If renewal rates drop below the bailout rate, then the client has the ability to fully surrender the contract.**

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Classic 5 & 7 SPDA Lincoln Financial 60 Day Rate Lock	Term	Year 1	Year 2+	Yield	5 Years 9,8,7,6,5% 7 Years 9,8,7,6,5,4,3%	10% of Account Value	Applies To: Long Term Care Facility Hospital	Non-Qual. 0-85 Qual. 0-85	Non-Qual. \$10,000 Qual. \$10,000	All Except: NH	5 year 2.00%/60-75 1.38%/76-80 0.75%/81-85 7 year 2.50%/60-75 1.75%/76-80 0.88%/81-85 Comm goes off of age nearest
	5 Year	3.00%	2.00%	2.20%							
	\$100K +	4.00%	2.00%	2.40%							
	7 Year	4.10%	2.10%	2.38%							
	\$100K +	5.10%	2.10%	2.52%							
Guaranteed Annuity FPDA Principal 60 Day Rate Lock Remarks ↻	5 YEAR GUARANTEE				5 Years 7,7,7,6,5%	10% of Account Value Each Yr. No Penalty For RMD	Nursing Home Hospital Effective Yr. 1 Minimum Confinement: 60 Days	Non-Qual. 0-90 Qual. 0-90	Non-Qual. \$5,000 Qual. \$4,000	All Except: HI, MA, MS, OR	4.00% 0-80 2.60% 81-85 1.45% 86-90
1st Year	Years 2+	Yield									
1.40%	1.40%	1.40%									
Return of premium guaranteed!!! Flexible in year 1 only!!!											
Secure Fixed Annuity FPDA Principal 60 Day Rate Lock Remarks ↻	4 YEAR GUARANTEE				4 Years 7, 6, 6, 5%	15% of Account Value Each Yr.	Nursing Home Hospital Effective Yr. 1 Minimum Confinement: 60 Days	Non-Qual. 0-90 Qual. 0-90	Non-Qual. \$5,000 Qual. \$5,000	All Except:	2.25% 0-80 1.50% 81-85 0.75% 86-90
	1st Year	Years 2+	Yield								
	1.45%	1.45%	1.45%								
	Return of premium guaranteed!!! Flexible in year 1 only!!! Very high withdrawal features – 15% per year!										

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