



*independent
planners
group*

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For Agent Use Only

Helping Financial Advisors Help Their Clients

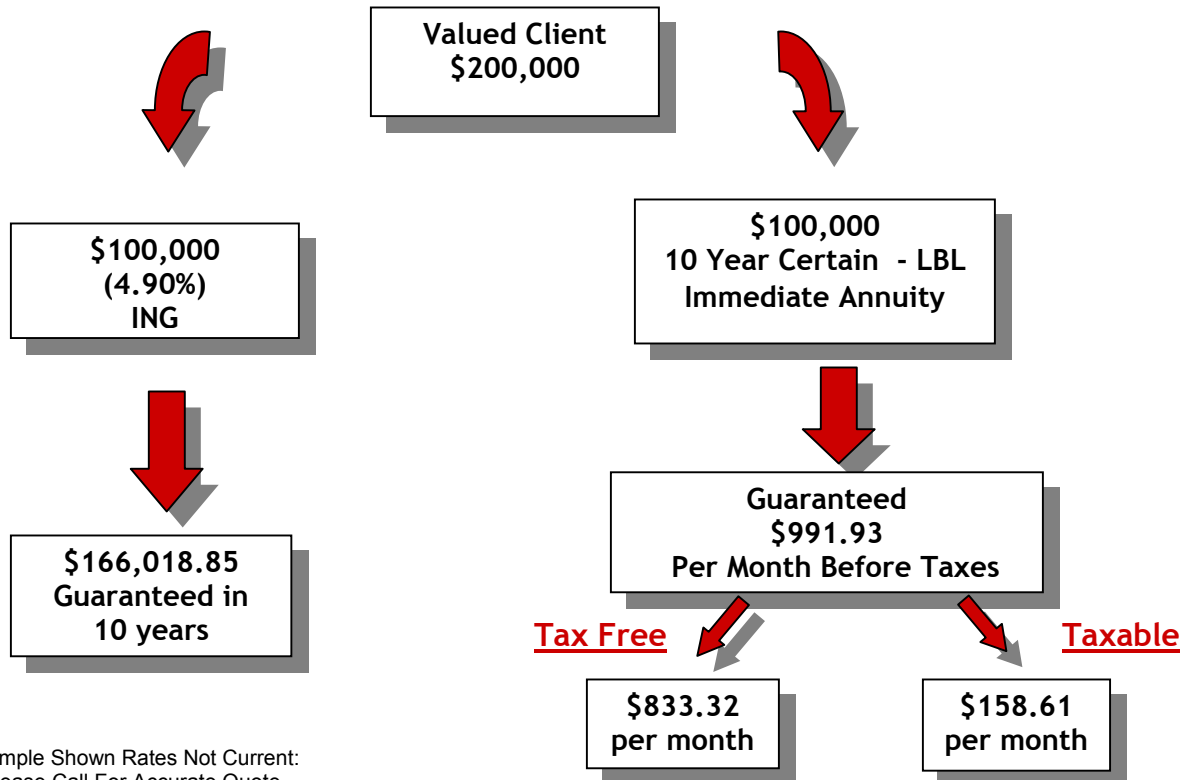
Here is the illustration you requested. **It is very important that you call for an updated quote; from the company you choose to write with, before you take an application.** Most quotes are only valid for one week after they are run. Please call us with any questions.

Monthly Benefits

Client: Valued Client		Gender: Male		DOB/Age: 70	
Premium: \$100,000 State: AZ Q/NQ: NQ Date of Purchase: 02/13/04 Payments Commence: 03/13/04	AIG Annuity Insurance Company	American National Insurance Company	F & G Life Insurance Company	ING Annuity & Life Insurance Company	Lincoln Benefit Life Insurance Company
10 years certain	\$974.23	\$965.64	\$968.49	\$991.49	\$991.93
Life & 10 years certain	\$712.24	\$712.00	\$737.60	\$689.25	\$715.15
Life Only	\$769.37	\$770.04	\$805.96	\$723.41	\$764.08

Split Annuity Concept

One Accumulates – the other pays you tax favored income



Example Shown Rates Not Current:
Please Call For Accurate Quote



Immediate Annuity Commissions

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Company	2 Year Certain Only	3 Year Certain Only	4 Year Certain Only	5 Year Certain Only	61-119 month Certain Only	10 Year + Certain Only	Life Contingent
AIG Annuity	N/A	N/A	N/A	3.00%	3.00%	3.00%	3.00%
American National	N/A	N/A	N/A	0-90 - 1.50%	0-90 - 1.50%	0-84 - 3.00% 85-90 - 1.50%	0-84 - 3.00% 85-90 - 1.50%
F & G	N/A	N/A	N/A	0-89 - 3.00% 90-94 - 2.75% Age 95 - 2.50% Age 96 - 2.25% Age 97 - 2.00% Age 98 - 1.50% 99-100 - 0.75%	0-89 - 3.00% 90-94 - 2.75% Age 95 - 2.50% Age 96 - 2.25% Age 97 - 2.00% Age 98 - 1.50% 99-100 - 0.75%	0-89 - 3.00% 90-94 - 2.75% Age 95 - 2.50% Age 96 - 2.25% Age 97 - 2.00% Age 98 - 1.50% 99-100 - 0.75%	0-89 - 3.00% 90-94 - 2.75% Age 95 - 2.50% Age 96 - 2.25% Age 97 - 2.00% Age 98 - 1.50% 99-100 - 0.75%
First Colony	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Lincoln Benefit Life	N/A	N/A	N/A	3.00%	3.00%	3.00%	3.00%
Standard	2.00%	2.00%	2.00%	3.50%	3.50%	3.50%	3.50%
ING USA	N/A	N/A	N/A	3.00%	3.00%	3.00%	3.00%