



# FSA

## Financial Security Associates

Rates as of 03/02/2010

Multiple Year Rate Guarantees	Company	AM Best	Effective Rate	First Yr Rate	Base Rate	Guarantee Period(yrs)	Street Level Commission
<b>BETTER THAN A 36 MONTH CD!!!</b>							
OM Guarantee-Platinum	OM Financial	A-	2.50%	2.50%	2.50%	3	2.00%
OM Guarantee-Plus 3	OM Financial	A-	2.48%	3.15%	2.15%	3	2.00%
RateMark 3	Legacy	A-	2.50%	2.50%	2.50%	3	2.25%
Palladium MYG 3	American National	A	2.00%	2.00%	2.00%	3	1.50%
Palladium MYG 3*	American National	A	2.10%	2.10%	2.10%	3	1.50%

\*\$100k and up

### High Band-over \$100k

OM Guarantee-Plus 5	OM Financial	A-	3.50%	4.30%	3.30%	5	3.00%
OM Guarantee-Platinum 5	OM Financial	A-	3.50%	3.50%	3.50%	5	2.50%
Focused Growth 5	The Standard	A	3.10%	3.10%	3.10%	5	3%
Palladium 5	American National	A	2.80%	3.60%	2.60%	5	4%
Dominator	Allianz	A	2.60%	2.60%	2.60%	5	Call
RateMark 5	Legacy	A-	2.85%	2.85%	2.85%	5	3.00%
Elektra 5	Reliance Standard	A	3.00%	3.00%	3.00%	5	3%
Horizon Select	AIG	A+	2.85%	2.85%	2.85%	5	4%
Focused Growth 6	The Standard	A	3.40%	3.40%	3.40%	6	2%
Palladium 6	American National	A	3.35%	3.35%	3.35%	6	2.50%

### HOT MYG RATE!

OM Guarantee Platinum 7	OM Financial	A-	 4.15%	4.15%	4.15%	7	3.25%
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Ages 0-90 Unemployment, Terminal Illness, Nursing Home riders

### ONLY BANDED PRODUCTS LISTED BELOW

#### Low Band-under \$100k

Focused Growth 5	The Standard	A	3.00%	3.00%	3.00%	5	3%
Palladium 5	American National	A	2.70%	3.50%	2.50%	5	4%
Dominator	Allianz	A	2.50%	2.50%	2.50%	5	Call
Focused Growth 6	The Standard	A	3.30%	3.30%	3.30%	6	2%
Palladium 6	American National	A	3.25%	3.25%	3.25%	6	2.50%

\*\*\*Under \$25k

This sheet is independent from each carrier. Rates and commissions are subject to change at the discretion of each carrier. May vary by state.