



FSA

Financial Security Associates

Rates as of 07/02/2010

Multiple Year Rate Guarantees	Company	AM Best	Effective Rate	First Yr Rate	Base Rate	Guarantee Period(yrs)	Street Level Commission
BETTER THAN A 36 MONTH CD!!!							
OM Guarantee-Platinum	OM Financial	A-	2.50%	2.50%	2.50%	3	2%
OM Guarantee-Plus 3	OM Financial	A-	2.53%	3.20%	2.20%	3	2%
RateMark 3	Legacy	A-	2.10%	2.10%	2.10%	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%
OM Guarantee-Platinum 5	OM Financial	A-	3.50%	3.50%	3.50%	5	2.50%
Focused Growth 5	The Standard	A	2.90%	2.90%	2.90%	5	3%
Palladium 5	American National	A	2.50%	3.30%	2.30%	5	4%
Dominator Plus	Allianz	A	2.30%	2.30%	2.30%	5	Call
RateMark 5	Legacy	A-	2.45%	2.45%	2.45%	5	3%
Elektra 5	Reliance Standard	A	3.00%	3.00%	3.00%	5	3%
Horizon Achiever	AIG	A	2.70%	2.70%	2.70%	6	Call
Focused Growth 6	The Standard	A	3.40%	3.40%	3.40%	6	2%
Palladium 6	American National	A	3.05%	3.05%	3.05%	6	2.50%

HOT MYG RATE!

OM Guarantee Platinum 7	OM Financial	A-	3.75%	3.75%	3.75%	7	3.25%
<i>Ages 0-90 Unemployment, Terminal Illness, Nursing Home riders</i>							
Secure Living RateSaver*	Genworth	A	3.60%	3.60%	3.60%	7	2.75%
Secure Living RateSaver**	Genworth	A	3.70%	3.70%	3.70%	7	2.75%

* \$100k and up

** \$250k and up

ONLY BANDED PRODUCTS LISTED BELOW

Low Band-under \$100k

Focused Growth 5	The Standard	A	2.80%	2.80%	2.80%	5	3%
Palladium 5	American National	A	2.40%	3.20%	2.20%	5	4%
Dominator Plus	Allianz	A	2.20%	2.20%	2.20%	5	Call
Focused Growth 6	The Standard	A	3.30%	3.30%	3.30%	6	2%
Palladium 6	American National	A	2.95%	2.95%	2.95%	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.