

# Kehrer-LIMRA Fixed Annuity RateWatch

September, 2006

(one-year new money rates; including applicable bonus; rates shown are for lowest rate band)

Company Product(s)	7/17/06	8/15/06	9/15/06	Bp change
<b>AEGON (Transamerica Life)</b>				
Capital Builder (1.5% of initial premium bonus)	5.81	5.81	5.61	-20
Premier Special 2 (1.5% of initial premium bonus)	5.86	5.86	5.66	-20
<b>AIG Annuity Ins. Co.</b>				
Bonus Flex 5 (2% bonus, tiered rate)	5.90	5.70	5.70	-
Bonus Flex 7 (2% bonus, tiered rate)	6.25	6.05	6.05	-
<b>Allstate</b>				
Preferred Performance Selection 1 (2% bonus)	6.00	5.85	5.60	-25
<b>Aviva Life</b>				
Saver's Reward (1.5% bonus, tiered rate)	6.00	6.00	6.00	-
<b>Genworth</b>				
Secure Living SmartRate (2% min., 3% bonus, tiered rate)	6.85	6.85	6.90	+5
<b>Jackson National Life</b>				
OptiMAX 125 (2% min., 1.5% bonus)	5.65	5.65	5.40	-25
OptiMAX 3 (2% min, 4% bonus)	7.95	7.95	7.70	-25
<b>John Hancock</b>				
GPA Plus (1 yr. rate, 1% bonus, under \$25,000)	5.25	4.90	4.70	-20
<b>MetLife Investors USA</b>				
SPDA XG (2% bonus, tiered rate)	6.10	5.95	5.70	-25

Company Product(s)	7/17/06	8/15/06	9/15/06	<i>Bp change</i>
<b>Nationwide</b>				
Eagle Plus-New York (2% bonus, tiered rate)	6.00	5.75	5.75	-
<b>New York Life</b>				
MainStay Fixed Annuity (1 yr. rate guarantee, 1% bonus band)	4.30	4.15	4.00	-15
MainStay Preferred Fixed Annuity (1 yr. rate guarantee, 1% bonus band)	4.35	4.20	4.05	-15
<b>Principal Life</b>				
FPDA Plus (2% of premium bonus)	6.08	6.08	5.67	-41
<b>Symetra Financial</b>				
Custom Annuity — Enhanced (2% bonus band)	6.20	6.00	6.00	-
<b>United of Omaha</b>				
Ultra (1% bonus)	5.00	5.10	5.00	-10
<b>Western-Southern</b>				
MultiRate (1 yr. rate guarantee, 1% bonus option)	5.90	5.70	5.70	-
<b>Average Base/Non-Bonus Rates</b>	<b>4.01</b>	<b>3.96</b>	<b>3.83</b>	<b>-13</b>
<b>Average Bonus Rates</b>	<b>5.86</b>	<b>5.75</b>	<b>5.62</b>	<b>-13</b>
<b>Average 1-year CD Rates*</b>	<b>3.84</b>	<b>3.83</b>	<b>3.89</b>	<b>6</b>

\* Source: USA Today/Bank Rate Monitor

