

RateWatch Plus: *One-Year Guarantee* Products

Company/ Product(s)	Ratings	Current Yield (with bonus)/ Effective Date	Prior Yield	Bonus Percent	Initial Guarantee Period (Years)	Minimum Guarantee	NH Waiver	Max. Age	Surrender Charge Percent/ Penalty- Free Withdrawal	Return of Premium	Gross Commission	Min. Deposit
ALLSTATE												
<i>Preferred Performance Selection 1</i>	1) A+ 2) AA+ 3) Aa2	5.60% add 100 bp >\$100k 8/28/06	5.85%	2%	1	3%	Yes	90	8, 8, 7, 6, 5, 4, 0/ 10% free w/d	Yes, waive for add'l 50 bp bonus		\$3,000
AVIVA LIFE												
<i>Saver's Reward</i>	1) A+ 2) 3) *A+	6.00% 6/1/06	5.60%	1.5% enhanced for value \$100k and up	1	3%	Yes	90	8, 7, 6, 5, 4, 3, 2, 0/ 10% per year	Yes		\$10,000
GENWORTH												
<i>Secure Living SmartRate</i>	1) A+ 2) AA- 3) Aa3	6.90% add 25 bp >\$100k 9/13/06	6.85%	3%	1	2.0%	No	85	7, 7, 7, 6, 5, 4, 3, 0/ 10% per year; accumulate up to 20%	Yes		\$5,000

BOLDED COPY: Indicates a change from previous report
RATINGS: 1) A.M. Best 2) Standard & Poor's 3) Moody's (*DCR/Fitch)
07313-CK8

