

ANNUITY HOT SHEET from **MILESTONE FINANCIAL GROUP, INC.**
Multi-Year Guaranteed Rates - Call (800) 737-4915

July 2010
Call for more info! Agent Use Only.

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Guarantee Period (yrs)	Company Name	AM Best Rating	Product Name	Rate yr 1 inc bonus	Rate after		Appx Avg Ann Yield	Commission (reduced @ older ages)
1**	American General	A	Horizon Flex	4.20%	2.20%	**	2.45%	** 5.00%
3	Old Mutual	A-	OM Guarantee Platinum 3	2.50%	2.50%		2.50%	1.00%
5	Lincoln Financial	A+	MYGuarantee + \$100k+	2.95%	2.95%		2.95%	*** 2.00%
5	Old Mutual	A-	OM Guarantee-Platinum 5	3.50%	3.50%		3.50%	2.50%
5	American General	A	Horizon Select \$5k+	2.20%	2.20%		2.20%	4.00%
5	Standard	A	Focused Growth 5 \$100k+	2.90%	2.90%		2.90%	*** 2.00%
6	New! American General	A	Horizon Achiever \$5k+	2.70%	2.70%		2.70%	3.00%
6	Standard	A	Focused Growth \$100k+	3.40%	3.40%		3.40%	*** 2.00%
7	American General	A	Horizon Select 7 \$5k+	2.75%	2.75%		2.75%	4.00%
7	Old Mutual	A-	OM Guarantee-Platinum 7	3.75%	3.75%		3.75%	3.00%
10	Lincoln Financial	A+	MYGuarantee+ \$100k+	3.45%	3.45%		3.45%	2.50%
10	American National	A	Palladium MYG10 \$100k+	4.35%	3.35%	yrs. 2-10	3.45%	*** 2.00%
10	American General	A	Horizon Select 10 \$5k+	2.95%	2.95%		2.95%	4.00%



Important Notes: Interest rates can change at any time. Please call to confirm current rates, availability & product details.

- Products have different features, including bonuses, riders, min. deposits, death benefits, surr. charges, MVA, so call for more info.
- Higher premiums get higher rates with some companies! Minimum premiums also vary.
- Commission is usually reduced for advanced ages, and that can differ from company to company, so be sure to check with us.
- Most plans above are "CD/Window type" plans, with penalty-free withdrawals/transfers after guar. period. Call to verify details.

** This AGL flex product includes 2% bonus on all first year deposits. Monthly draft available, great for IRAs! The avg. rate shown assumes that the base remains level for all 8 years of the surr. charge period (not guar.). 4% comp on deposits in years 2-5!

*** Rate for less than \$100k is slightly less for most products. Min. varies by company and product, call for details.

Note: Total comp shown may include additional comp from MFG, when applicable. Above information believed to be accurate at time of this printing, but always call to confirm before selling. Hotsheet is generally produced only once a month, so changes can occur. State availability varies. **We have many plans available, so call for more info!**

Get Annuity sales ideas and training information on our website, www.MFG4Life.com. Just click on the tab called "Annuity Info", and review the entire section for help in understanding and selling these products! For Annuities, Life, and LTC, call MFG! Thank you!