



THE FIXED ANNUITY FACT SHEET



SAN ANGELO (325)653-1282 / (800)375-0138

SAN ANTONIO (210)494-9955 / (800)221-5138

HOUSTON (713)984-2471 / (800)456-2123

Call us for Immediate Annuity Quotes!

January 3, 2012	Product	Rate (Bonus Information)	Death Benefit	Guarantee Period	Minimum Interest Guarantee	Surrender Schedule	Minimum Premium	Free Withdrawal	Maximum Issue Age	Commission	"Sizzle" and Special Notes
A.M. Best 'A'	American General AG Horizon Select SPDA	5 year - 1.80% 7 year - 2.40% 10 year - 2.60%	Accumulation Value	5,7,10	2.00%	10 years	\$5,000	10% of the annuity value as of previous contract anniversary	85	0-80 = 4.00% 81-85 = 3.00%	30 Day window free of surrender charges at the end of the 5 & 7 year selected term
A.M. Best 'A'	Fidelity & Guaranty Life Fidelity & Guaranty Life Guarantee + 5 SPDA	3.15% Includes 1% 1st Yr Bonus 2.15% Years 2-5	Accumulation Value	5 Years	2.50%	5 Years 9-8-7-6-5% +/- MVA	\$5,000 NQ \$2,000 Q	100% Acc. Interest available 1st day (4 withdrawals per year)	90	0-79 = 3.00% 80-90 = 1.50%	Rate Guaranteed 5 Years!
Liberty Bankers A.M. Best 'B-'	Bankers 1 SPDA	1.10%	Accumulation Value	1 Year	1.00%	1 Year 5% No MVA	10,000	Accumulated interest twice yearly or Monthly interest if > \$100	95	0-80 = 0.50% 81-95 = 0.40%	TOTALLY liquid after 1 year! No MVA. Nursing Home Waiver is NOT Available.
	Bankers 3 SPDA	1.75%	Accumulation Value	3 Years	1.00%	3 Years 8-7-6% +/- MVA (for 3 yrs only)	\$10,000	Accumulated interest twice yearly or Monthly interest if > \$100	95	0-80 = 2.00% 81-95 = 1.00%	TOTALLY Liquid After 3 Years! Nursing Home Waiver Available on NQ Policies ONLY!
	Bankers Premier Plus SPDA	3.80% Includes 1% 1st Year Bonus 2.80% Years 2-5	Accumulation Value	5 Years	1.00%	5 Yrs. 8.1-7.3-6.4-5.5-4.5% +MVA (for 5 yrs only)	\$10,000	Accumulated interest twice yearly or Monthly interest if > \$100	90	0-80 = 2.00% 81-90 = 0.40%	TOTALLY Liquid After 5 Years! Nursing Home Waiver Available on NQ Policies ONLY!
	Liberty USA 500 SPDA	<100,000 8.00% includes 5% 1st Yr bonus) >100,000 8.25% includes 5.25% 1st Yr bonus.	Accumulation Value	1 year	3.00%	9 yrs. Ages 0-55, 16,15,14,13,12,11, 10,9,8% Ages 56-79- 13,12,11,10,5,9,5, 8,5,7,5,6,5,5,5% +/- MVA 1st Yr	\$10,000	Accumulated interest twice yearly or Monthly interest if > \$100	79	0-70 = 6.25% 71-79 = 4.25%	GREAT COMMISSIONS Nursing Home, Disability & Terminal Illness Waivers
New Era Life Insurance Company A.M. Best 'B+'	Secure Choice 3 SPDA	2.45%	Accumulation Value	3 Years	2.00%	3 Years 5-5-5%	\$10,000	Immediate periodic interest payment available for monthly interest amount greater than or equal to \$125. Lesser amount will be paid quarterly.	99	0-85 = 1.75% 86-99 = .88%	3-Year Guarantee Low surrender charges! No Load! Rates for Texas Only
	Secure Choice 5 SPDA	2.90%	Accumulation Value	5 Years	2.00%	5 Years 5-5-5-5-5%	\$10,000	Immediate periodic interest payment available for monthly interest amount greater than or equal to \$125. Lesser amount will be paid quarterly.	90	0-85 = 2.00% 86-90 = 1.00%	5-Year Guarantee Low surrender charges! No Load! Rates for Texas Only

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FOR AGENT USE ONLY



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For Additional Information and Forms: www.4tx.com



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February 2, 2012	Products	Interest Rate (Including Bonus)	Death Benefit	Guarantee Period	Minimum Interest Guarantee	Surrender Schedule	Minimum Premium	Free Withdrawal	Maximum Issue Age	Commission	"Sizzle" and Special Notes
American General AM Best 'A'	Horizon Index 9 SPDA	1 Yr. Mo Pt to Pt 1.50% Cap 2 Yr Pt to Pt 6.75% Cap 9 Yr Fixed 1.40% 4% Premium Bonus	Annuity Value at Death	6 Years	1.00%	9 Years 10-10-9-8-7-6-5-4-2	\$5,000	In year 2, up to 10% of annuity value as of the previous contract anniversary.	85	0-75 = 6.00% 76-80 - 3.50% 81-85 - 2.00%	Premium Bonus Credited Day 1 of Contract.
	Horizon Index 12 SPDA	1yr Mo. Pt. to Pt. 1.50% 2yr Pt. to Pt. 6.75% cap 12 Yr. Fixed 1.55% 5% Premium Bonus	Annuity Value at Death	9 yr	1.00%	12 Years 12-12-12-12-12 11-10-9-8-7-5-3	\$5,000	10% Free Withdrawal after First Year	NQ age = 85 Q age = 85 (age 70 for IRAs)	0-75 8% 76-80 - 4.00% 81-85 - 2.50%	Premium Bonus Credited Day 1 of Contract.
Lincoln Financial A.M.Best 'A+'	New Directions 6 Indexed SPDA	< 100K Pref. Triggered 2.50% 2yr. Pt to Pt. Cap = 7.00% Fixed Account = 1.40% >\$100K Perf. Triggered 2.65% 2yr Pt.to Pt. =7.00% Fixed Account = 1.55%	The greater of Accumulation Value or Guaranteed Min Cash Surrender Value	6 Yrs MYG (Fixed Acct)	1.75%	6 Years 9-8-7-4.75-3.5 +/- MVA	\$10,000 NQ & Q	10% Free Withdrawals Systematic on the Fixed Account	85	0-75 = 3.50% 76-80 = 2.75% 81-85 = 1.75%	Nursing Home and Terminal Illness Benefit
	OptiChoice 5 Indexed FPDA	< 100K 1 YR Pt. to Pt. = 2.50% 1 YR. Mo. Cap = 1.40% 1 YR Mo. Ave. = 9.00% Fixed = 1.00% > 100K 1 YR Pt. to Pt. =2.50% 1 YR. Mo. Cap = 1.50% 1 YR. Mo. Av 9.00%	The greater of: Accumulation Value or Guaranteed Min Cash Surrender Value	1 Year (Fixed Acct)	1.25%	5 Years 9-8-7-6-5 +MVA	\$2,000 Q \$5,000 NQ	10% Withdrawals per year without an MVA or surrender charge.	85	0-75 =6.00% 76-80 = 4.00% 81-85 = 2.00%	Easy to Understand and Easy to Sell!
	OptiPoint 10 Indexed SPDA	<\$100K Perf. Triggered = 2.50% 2yr Pt to Pt. Cap = 7.00% 2yr mo. Cap = 2.25% Fixed account = 1.00% Premium bonus 4.00% (years 1-4) > \$100K Premium bonus 5.00% (years 1-4)	The greater of the Contract Value or Premiums paid, minus any prior surrenders	1 years (Fixed account)	1.00%	10 Years 10-9-8-7-6-5-4-3-2-1	\$2,000 qualified \$5,000 non-qualified	10% Withdrawals beginning in the first contract year.	80	0-75 - 7.00% 76-80 - 4.75%	Nursing Home and Terminal Illness Benefit

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