



**NATIONAL  
INSURANCE**  
Marketing Corporation

3600 American River Dr., Suite 240  
Sacramento, CA 95864  
**800-274-7845**

**TRADITIONAL  
Fixed Annuities**

Rates Current as of May 21, 2012

Company & Ratings	*Product Name	Current Rate	Minimum Guarantee Rate	*Withdrawal Provisions	Surrender Charges	Issue Age & Min. Premium	Commission
<b>American National Insurance Company</b> <b>A AM Best</b>	Palladium Advisor FPDA	<b>2.25%</b> <i>Includes 1.00% Bonus Yr 1</i>	1.00% After Initial Guarantee Period	10% All Years Nursing Home Waiver (60 Days) Terminal Illness Rider	<b>7 Years</b> 7-7-7-6-5-4-2 + or - MVA	Owner & Annuitant: 0-90 Minimum: \$5,000 ADD'S: \$100 PAC	<b>3.00%</b> Ages 0-79 40 bps Trailor yrs 2-7 80 bps Trailor yrs 8+ Call for info on Add's
	Palladium Century 3 SPDA	<b>4.55%</b> <i>Includes 3.00% Bonus Yr 1</i>	1.00% After Initial Guarantee Period	10% All Years Nursing Home Waiver Disability Waiver	<b>10 Years</b> 11-10-9-8-7 -6-5-4-3-2 + or - MVA	Owner & Annuitant 0-85 Minimum: \$5,000	<b>7.00%</b> Reduced over age 74 Trail Option Available
	Citadel 7 Diamond FPDA	<b>3.35%</b> \$100K+ <b>3.25%</b> <\$100K <i>Includes 2.00% Bonus Yr 1</i>	1.00% After Initial Guarantee Period	10% All Years Nursing Home Waiver (60 Days) Terminal Illness Waiver	<b>7 Years</b> 7-7-7-6-5-4-2	Owner & Annuitant: 0-85 Minimum: \$2,000 (Q) \$5,000 (NQ) ADD'S \$100 PAC	<b>3.50%</b> Reduced over age 80
	Citadel 5 Diamond FPDA (ADD'S in Yr 1 only)	<b>2.20%</b> \$100K+ <b>2.10%</b> <\$100K <i>Includes 1.00% Bonus Yr 1</i>			<b>5 Years</b> 7-7-7-6-5	Owner & Annuitant: 0-85 Minimum: \$5,000	<b>3.00%</b> Reduced over age 80
<b>Integrity Life Insurance Company</b> <b>A+ AM Best</b>	New Momentum FPDA	<b>6 Guarantee Periods</b> 2 Year <b>1.75%</b> 3 Year <b>1.75%</b> 5 Year <b>1.80%</b> 6 Year <b>2.00%</b> 7 Year <b>2.45%</b> 10 Year <b>2.85%</b> <i>Includes 75 bps Bonus Yr 1</i>	1.00% After Initial Guarantee Period	10% All Years Nursing Home Waiver (60 Days) Terminal Illness Waiver	<b>7 Years</b> 7-6-5-4-3-2-1 + or - MVA	Owner: Any Age Annuitant: 0-85 Minimum: \$2,000 (Q) \$5,000 (NQ)	<b>5.00%</b> All Deposits Reduced over age 79
	SPDA Series II SPDA	<b>4 Guarantee Periods</b> 1 Year <b>2.55%</b> 3 Year <b>2.45%</b> <i>Includes 1.00% Bonus Yr 1</i>	1.00% After Initial Guarantee Period		7 Years 7-7-7-6-5-4-3	Owner & Annuitant: 0-85 Minimum: \$3,000	<b>4.00%</b> Reduced over age 79
		5 Year <b>2.30%</b> 7 Year <b>2.10%</b>		<b>3.00%</b> 0-79			

\*Policy, Nursing Home Waiver & Terminal Illness Rider not approved in all States - Please refer to Specimen Policy for details

**For Agent Use Only**