



ANNUITY DESK

Think Interest Rates Are Low? Think Again!

7/29/09

Multiple Year Annuity Guarantee Interest Rates

| Guarantee Period | AM Best Rating | 1st Year Rate | Rate Thereafter | Average Annual Yield | Tax Equivalent Yield* |
|------------------|----------------|---------------|-----------------|----------------------|-----------------------|
| 3 years | A | 3.50% | 2.50% | 2.83% | 4.35% |
| 4 years | A | 2.80% | 2.80% | 2.80% | 4.31% |
| 5 years | A | 4.50% | 3.50% | 3.70% | 5.69% |
| 6 years | A | 3.80% | 3.80% | 3.80% | 5.85% |
| 7 years | A | 4.90% | 3.90% | 4.04% | 6.22% |
| 8 years | A | 4.25% | 4.25% | 4.25% | 6.54% |
| 10 years | A | 5.30% | 4.30% | 4.40% | 6.77% |

* tax equivalent yield assumes a 35% income tax bracket

Rates are current as of 9/14/2009 and are subject to change without notice. Please call for additional information

Call the PIAM Annuity Desk for details: 866-700-8320

