

BTS AGENCY INSURANCE LIMITED
"NATIONAL ANNUITY WHOLESALERS"
1-800-343-3040 FAX 1-781-860-9051

As of 5/1/01

RECOMMENDED FIXED ANNUITIES

<u>Company</u>	<u>Product</u>	<u>Interest Rate</u>	<u>Guaranteed</u>	<u>Base Rate</u>	<u>Surrender Charges</u>	<u>Withdrawals</u>	<u>Issue Ages</u>	<u>Minimum</u>	<u>Commission</u>
ALLIANZ	Accumulator Bonus Maxxx	14.68%	1st year yield	4.25%	None if held for 5 years and pay out taken for as short as 10 years	15% Total	0-80	\$5,000	Up to 11.00%
USG ANNUITY & LIFE COMPANY®	FLEX 15	5.00%	1 year	5.00%	(15 years) varies with age	10% A.V. per year, after 1 st year	0-70	\$5,000	Up to 12.00% (varies with age)
USG ANNUITY & LIFE COMPANY®	MVA 200	5.50%	1 year	4.50%	(10 years - Ages 0-58) 10, 10, 9, 8, 7, 6, 5, 4, 3, 2, 0%	Interest only after 30 days	0-85	\$5,000	10.00% (7.50% ages 76+)
USG ANNUITY & LIFE COMPANY®	USG Cornerstone Annuity®	7.00%	1 year	5.00%	(9 years) 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%	10% A.V. per year, after 1 st year	0-90	\$5,000	5.00% (3.75% ages 76-85 2.50% ages 86+)
ANCHOR NATIONAL	Century 2000	5.50%	1 year	4.50%	(8 years) 7, 7, 6, 6, 5, 4, 3, 2, 0	10% per year	0-85	\$5,000	Varies by distributor
ANCHOR NATIONAL	Sterling Select	4.45%	3 years	4.00%	(7 years) 30 day penalty free window on 3rd contract anniversary 6, 6, 5, 5, 4, 3, 2, 0	None	0-85	\$5,000	Varies by distributor

RECOMMENDED EQUITY INDEX ANNUITIES

<u>Company</u>	<u>Type</u>	<u>Index Rate</u>	<u>Guaranteed</u>	<u>Participation</u>	<u>Spread Charges</u>	<u>Surrender</u>	<u>Withdrawals*</u>	<u>Issue Ages</u>	<u>Minimum</u>	<u>Commission</u>
USG ANNUITY & LIFE COMPANY®	Regency		3% of 75% 1 st year prem., 3% of 87.5% years 2+	100% 1 st year 60% base	0%	15 years (ages 0-75) 20, 19, 17, 15, 14, 13, 12, 11, 10, 9, 8, 7, 6, 4, 2, 0%	10% of A.V. per year after 1 st year	0-80	\$5,000	13.00% (9.75% ages 76+)
USG ANNUITY & LIFE COMPANY®	Selectra Multi-Strategy Annuity® 1. Total Return Strategy 5.00% Qtrly Rate 2. Equity Index Strategy 2.60% Annual Spread 3. 1 yr. Fixed Rate Strategy 7.00% 4. Interest Rate Strategy 5.00%		3.00%		2.60% (EIA)	10 years 12, 12, 11, 10, 9, 8, 7, 6, 4, 2, 0%	10% of A.V. per year after 1 st year	0-85	\$5,000	9.00% (6.75% ages 76+)
ALLIANZ	POWERHOUSE Index Annuity	S&P 500	2.50%	125%	0%	12 years	15% of Total	0-80	\$5,000	9.00%
ANCHOR NATIONAL	Index America	S&P 500	3.00%	80%	0%	7 years 8, 7, 6, 5, 4, 3, 2, 0	None	0-85	\$5,000 NQ \$2,000 Q	Varies by distributor

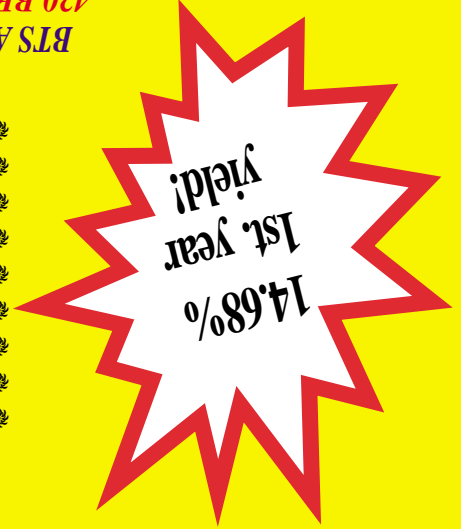
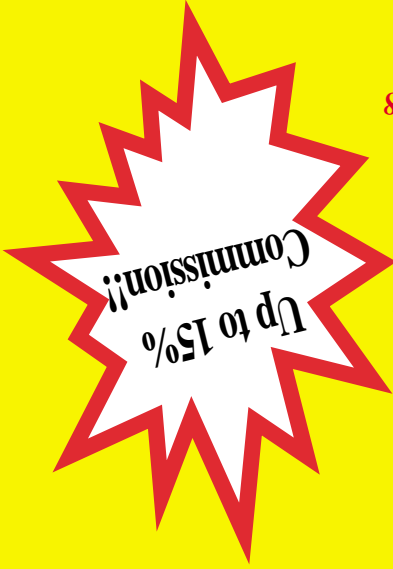
FOR BROKER OR AGENT USE ONLY
 Not for solicitation or advertising use to the public.
 RATES & COMMISSIONS SUBJECT TO CHANGE ON A DAILY BASIS-
 FEATURES/PRODUCTS NOT AVAILABLE IN ALL STATES
 CALL BTS AGENCY INSURANCE, LTD. FOR MORE DETAILS
 *Withdrawals before age 59½ may result in 10% IRS penalty tax.

Call 800-343-3040 For More Details

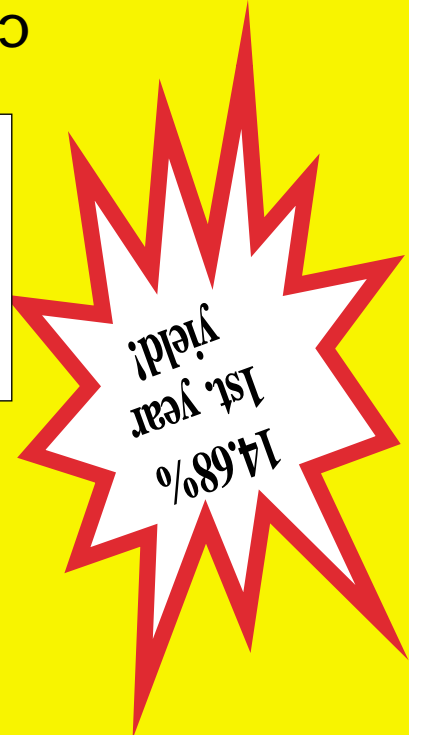
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BTS AGENCY INSURANCE, LIMITED
420 BEDFORD STREET, P.O. BOX 9178
LEXINGTON, MA 02420-9178
1-800-343-3040 * FAX 1-781-860-9051

- ☞ Up to 15.78% First year yield
- ☞ Single or Flexible Premium
- ☞ Multiple year options
- ☞ May be Creditor Proof
- ☞ Renewal commissions
- ☞ Tax Deferred (Federal & State)
- ☞ Multiple surrender charge periods
- ☞ **Rated A++ (Superior) by A.M. Best
- ☞ Equity Indexed Also Available



Call 800-343-3040 For More Details



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