

Fixed Annuities Comparison	Group Fixed Annuity Contract	RetiredMax FPDA3	Flex Bonus
Vendor	Great-West Life & Annuity Insurance Co.	Life Insurance Company of the Southwest	United Teacher Associates Insurance Company
Purchase Method	Offered through a local representative or advisor or Direct purchase from the vendor (customer makes own investment decisions).	Offered through a local representative or advisor.	Offered through a local representative or advisor.
Minimum Guaranteed	3.00%	1.00%	3.00%
Interest Rate as of 1/1/11	3.50%	3.25%	3.00%
Surrender Charges	1 - 5.00% 2 - 0.00%	1 - 12.00% 2 - 11.00% 3 - 10.00% 4 - 9.00% 5 - 8.00% 6 - 7.00% 7 - 6.00% 8 - 5.00% 9 - 4.00% 10 - 3.00% 11 - 2.00% 12 - 1.00% 13 - 0.00%	1 - 25.00% 2 - 20.00% 3 - 18.00% 4 - 16.00% 5 - 14.00% 6 - 10.00% 7 - 8.00% 8 - 6.00% 9 - 5.00% 10 - 3.00% 11 - 2.00% 12 - 0.00%
Surrender Penalty Charge Assessed on a Rolling Basis	The contingent deferred sales charge is assessed as follows: The lesser of 6% amount withdrawn or 6% of the last 72 months' contributions; OR 5% of the amount distributed for the first 5 years from the participant's effective date, and 0% thereafter.	No	The Flex Bonus has an early withdrawal charge based on issue age and contract duration. This charge applies to partial withdrawals, full surrenders and annuitizations less than five years. There are no withdrawal charges after the 11th certificate year. The above table is based upon issue age 57-60 years of age.
Fees	Annual \$20.00 to \$60.00 Contract Fee	0.65% yr 1-20 or 0.75% year 21+ Annually (Optional)	No Data
A.M. Best Rating	A+ (Stable) aa (Stable)	A (Stable) a (Positive)	B++ (Stable) bbb+ (Stable)