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Fixed Indexed Annuities






(Browser Only: Click the Column Title to Sort the Chart by that Column in descending order, click again to sort in ascending order.)





Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Features
 <p>Allianz Life Insurance Company of North America, Minneapolis, MN A (Excellent) A.M. Best AA (Very Strong) Standard & Poor's MasterDex X® 10% bonus on all premium received in the first three contract years. (02/10)</p>	<p>Monthly Sum Cap Nasdaq-100®: 2.50% S&P 500: 2.30% Euro STOXX 50: 2.30%</p> <p>Annual P-to-P Cap Nasdaq-100®: 5.00% S&P 500: 5.75% Euro STOXX 50: 5.25% Blended: 5.75%</p> <p>Mo. Average Spread No Cap/Blended Index 2.00% Spread Fixed Account: 2.25%</p>	After the 1st contract year, up to 10.00% of the contract's premium paid can be withdrawn each contract year as long as the money is withdrawn after the contract anniversary following the most recent premium payment; maximum is cash surrender value.	10-year surrender period, (10%, 10, 10, 8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25, 0); beginning in contract year four, the surrender charge decreases 1.25% on each contract anniversary. At the beginning of the 11th contract year, the surrender charge will be zero and the contract owner can access the full accumulation value.	87.5% of total premium paid, less withdrawals, credited at an interest rate of no less than 2.50% per year.	0 - 80 Lower Issue Age Effective 2/6/2009	0 - 75 7.00% 76 - 80 5.00%	<p>Death benefit (prior to annuitization): The contract's accumulation value, including both vested and unvested premium bonus, is available as a lump sum or as income payments.</p> <p>Nursing Home Benefit Simple Income II Rider</p> <ul style="list-style-type: none"> New income option: In addition to lifetime simple income payments, a new choice will offer the potential for payments to increase year after year. New rollup feature: The 8% rollup will be credited in a year that a withdrawal is taken. The 8% will be credited based on the contract's adjusted premium, which is equal to the premiums paid proportionately reduced for the withdrawal. The cumulative withdrawal value will now be available as a death benefit. The Simple Income II Rider is optional and available at an additional cost of 0.60% of the simple withdrawal value annually.
 <p>Endurance Elite®</p> <p>10% bonus to the Enhanced Withdrawal Benefit (EWB) value no bonus to Accumulation Value.</p> <p>A (Excellent) A.M. Best AA (Very Strong) Standard & Poor's</p>	<p>100% participation rate 105% interest enhancement for EWB</p> <p>Monthly Sum Cap Nasdaq-100®: 3.10% S&P 500: 2.50% Euro STOXX 50: 2.50%</p> <p>Annual P-to-P Cap Nasdaq-100®: 5.50% S&P 500: 6.00% Euro STOXX 50: 6.00%</p>	After the 1st contract year, up to 10.00% of the contract's premium paid can be withdrawn each contract year as long as the money is withdrawn after the contract anniversary following the most recent	5-year surrender period, (8%, 7%, 6%, 5%, 4%, 0%)	87.5% of premium paid receives a guaranteed rate at issue no less than 1.00%	0 - 80	0 - 75 5.00% 76 - 80 3.50%	<ul style="list-style-type: none"> A short, five-year accumulation period after which the contract holder can receive income or take the contract's accumulation value as a lump sum, penalty-free. A built-in income benefit at no extra charge that receives a 10% bonus and enhanced interest credited at a factor of 105%. Annual reset indexing on income payments. This means contract holders will receive an increase in income each and every year their allocations show


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(02/10)	Blended: 6.50% 100% participation rate Mo. Average Spread Blended: 2.00% Fixed Account: 2.50%	premium payment; maximum is cash surrender value.					a positive result. No Fee Income Rider. • Death Benefit: Full accumulation value as lump sum or Enhanced Withdrawal Benefit value if taken over 5 years
 A (Excellent) A.M. Best AA- (Very Strong) Fitch A+ (Strong) S&P Aa (Excellent) Moody's Global Bonus IndexSM Contract No. 07109 SPDA 5.00% Premium Bonus (02/10)	Global Multiple Index Account SM with Cap: 5.75% Annual Pt to Pt w/ PR (S&P 500®): 35% Monthly Additive w/ Cap (S&P 500®) : 1.90% Fixed Interest Rate: 2.85%	10% Free Withdrawals in ALL years.	10 Years (10, 10, 10, 10, 10, 9, 8, 7, 6, 4) + or -MVA	Minimum Guaranteed Contract Value 100% of premium minus withdrawals, accumulated at 2.00%	0-80 (Q & NQ)	7.00% 0-75 4.50% 76-80	Full value at Death! Plus 100% Extended Care Rider Waiver of Surrender Charges! GMWB with No upfront cost, Payments can increase with age and higher annuity value - Annuity Value - 5 x 54.
 American National Insurance Financial Strength A (Excellent) A.M. Best AA- (Very Strong) Standard & Poor's Ranked #2 on Forbes 2009 "100 Most Trustworthy Companies" list. (02/10)	S&P 500® 1-Year P-to-P w/ Cap 100% Par: <100k >100k Six SE 3.00% 3.50% Six SE 3 2.00% 2.50% TenSE 5.75% 6.50% TenSE 5 4.75% 5.50% TenSE 8 4.00% 4.75% 1-Year P-to-P w/ Par No Cap: <100k >100k TenSE 33% 36% TenSE 5 21% 30% TenSE 8 23% 27% 2-Mo Avg w/ Cap 100% Par: <100k >100k Six SE 5.50% 8.00% Six SE 3 3.00% 4.50% TenSE 16.00% 21.00% TenSE 5 11.00% 16.00%	Surrender Charge-Free Withdrawals: 10.00% of annuity value after the first year without surrender charge or MVA. For qualified contracts, the minimum required distribution may be withdrawn without surrender charge or MVA beginning the	Six SE and Six SE 3: 12.5, 11.5, 10.5, 9.5, 8, 7, 0% Ten SE: 12.5, 11.5, 10.5, 9.5, 8, 7, 6, 5, 4, 2, 0% Ten SE 5 and Ten SE 8: 16.5, 16.5, 15.5, 14.5, 13, 12, 11, 10, 9, 7, 0%	Contract Guarantee: 87.5% of all premium payments, minus withdrawals and any other deductions, growing at a minimum guaranteed interest rate between 1% and 3% over the life of the contract (rate varies by issue date and strategy). Index Strategies: 1.75% Declared Strategy: 1.00%	\$5,000 minimum nonqualified. \$3,000 minimum qualified. \$1 million maximum without Home Office approval. Additional premium accepted prior to any owner reaching age 86.	0-75 Six SE: 6.00% Six SE 3: 5.00% Ten SE: 8.00% Ten SE 5: 7.50% Ten SE 8: 7.00% 71-75 Six SE: 6.00% Six SE 3: 5.00% Ten SE: 6.00% Ten SE 5: 5.63% Ten SE 8: 5.25% 76-80	<ul style="list-style-type: none"> Additional Emergency Access: Extra one-time withdrawal up to 10% without surrender charge or MVA, after the first year. "Checkbook" access. Confinement Waiver. Substantially Equal Periodic Payments. Systematic Withdrawals Full annuity value (no surrender charge) at death, regardless of issue age. <p>Products are distributed by Legacy Marketing Group® "Standard & Poor's®", "S&P®", "S&P500®", "Standard & Poor's 500" and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Investors Insurance Corporation. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product. Enhanced Care Rider® is not long-term care insurance. The rider has limitations, is optional, and has an additional cost. Products, features, strategies, and rider(s) may not be available in all jurisdictions. Check current State Approval Matrix. Legacy Marketing Group® has a patent from the USPTO for the original Beneficiary Rider. Patent No. 6,611,808B1. The Beneficiary Rider Plus is the</p>
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Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Features												
Flexible Premium Deferred Fixed Index Annuities <ul style="list-style-type: none"> Choice of 6- or 10-year surrender schedule. Immediately vested premium enhancement options. <table border="1"> <thead> <tr> <th>Length</th> <th>Premium Bonus</th> </tr> </thead> <tbody> <tr> <td>Six SE 6y</td> <td>0%</td> </tr> <tr> <td>Six SE3 6y</td> <td>3%</td> </tr> <tr> <td>Ten SE 10y</td> <td>0%</td> </tr> <tr> <td>Ten SE5 10y</td> <td>5%</td> </tr> <tr> <td>Ten SE8 10y</td> <td>8%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> 2% safety guarantee compounded annually on 5- and 6-year duration strategies. No cap! Innovative, enhanced death benefit at no cost-index gains credit at date of death. Greater of surrender value or full annuity value at death regardless of issue age. Premium Plus: More competitive caps and rates may be available for initial premium of \$100,000 or more. No administrative or investment charges, guaranteed. Competitive trailing commission you can elect on a case by case basis. First-year commission on all additional premium. 	Length	Premium Bonus	Six SE 6y	0%	Six SE3 6y	3%	Ten SE 10y	0%	Ten SE5 10y	5%	Ten SE8 10y	8%	TenSE 8 8.00% 12.00% 5-Year P-to-P w/ Par No Cap: <100k >100k TenSE 50% 65% TenSE 5 40% 55% TenSE 8 30% 40% 6-Year P-to-P w/ Par No Cap: <100k >100k Six SE 20% 22% Six SE 3 20% 20% Guaranteed One-Year: <100k >100k Six SE 1.55% 1.85% Six SE 3 1.50% 1.50% TenSE 2.75% 3.00% TenSE 5 2.30% 2.65% TenSE 8 1.95% 2.25%	first year. Withdrawals over the surrender charge-free amount are subject to surrender charges and a market value adjustment. Withdrawals may be subject to income tax, and a federal income tax penalty may apply to withdrawals taken before age 59½. If a withdrawal is taken from an index or commodity strategy before the end of the term period, any interest that would have been earned will not be credited on the amount withdrawn. Interest will only be credited on the remaining account value at the end of the strategy term. Certain tax-qualified plans allow minimum required distribution without surrender charges if the amount exceeds the surrender charge-free amount. State restrictions may vary. See contract for details. Less prior withdrawals and any associated surrender charges, market value adjustments, and deductions.	14 Year (20, 20, 19, 19, 18, 17, 16, 14, 12, 10, 8, 6, 4, 2% and then 0%)	Cap Strategies: Minimum cap: 1% Minimum par. rate: 100% Participation Rate Strategies: Minimum cap: NA Minimum par. rate: 20% Guaranteed One-Year Strategy: Minimum interest rate: 1.50%	0-80 (Q & NQ)	Six SE: 4.50% Six SE 3: 3.75% Ten SE: 4.00% Ten SE 5: 3.75% Ten SE 8: 3.50% 81-85 Six SE: 3.00% Six SE 3: 2.50% Ten SE: 4.00% Ten SE 5: 2.00% Ten SE 8: 1.75%	second generation of the Beneficiary Rider. For use with on-tax qualified contracts only. Issue ages 0-74. Limited to four drafts per year. Draft must be a minimum of \$500 and made payable to the Owner or Financial Institution. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.
	Length	Premium Bonus																	
Six SE 6y	0%																		
Six SE3 6y	3%																		
Ten SE 10y	0%																		
Ten SE5 10y	5%																		
Ten SE8 10y	8%																		
 <p>EquiTrust Life Insurance Company B+ (Good)</p>	1-Yr P-to-P Cap 6.00% 1-Yr Daily Ave Cap 7.00% 1-Yr Mo Avg Par 60% 1-Yr Mo Cap 2.65% 1-Yr Interest Account 2.85% 1-Yr Interest Min: 1.00%	Interest only 1 st contract year, 10.00% of Account Value years 2+	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate. Minimum	0-80: 8.50% Apps Rec'd 03/04/2010	Full Value at Death. Nursing Home Waiver.														




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<p>A.M. Best A- (Strong) Standard & Poor's \$6.8 Billion in assets as of 12/30/07 (02/10)</p> <p>MarketPower Bonus Index® Fixed Index Annuity</p> <p>10.00% Premium Bonus on all premiums added year 1.</p>	<p>1-yr PTP Min Cap 4% 1-yr Avg Min Cap from 5% 1-yr Avg Min Par 40% 1-Yr Mo Min Cap:0.50% 2-Yr Ave Min Cap: 12%</p>			<p>Guaranteed Interest Rate on 1-Year Fixed Interest (MGIR) 2.00% Except In Wyoming, the MGCR is applied to 90% of premium to determine the minimum cash value floor.</p>			
 <p>B+ (Good) A.M. Best A- (Strong) Standard & Poor's (02/10)</p> <p>MarketBooster Index®</p> <p>FLEXIBLE PREMIUM 7.00% Premium Bonus on all premiums added years 1-5</p>	<p>1-Yr Mo Avg Par 55% 1-Year P-to-P Cap 5.25% 1-Yr Daily Ave Cap 6.00% 1-Yr Mo Cap 2.30% 1-Yr Interest Account 2.50% 1-Yr Interest Min: 1.00%</p> <p>1-yr Avg Min Par 40% 1-Yr Mo Min Cap:0.50% 1- Yr Daily Avg Cap: 5.00% 1-Yr P-to-P MinCap 4%</p>	<p>Interest only 1st contract year. 10.00% of Account Value years 2+</p>	<p>9 Year (17.5, 17.5, 17.5, 17.5, 17.5, 13, 10, 8, 6%)</p>	<p>100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate less surrender charges Minimum Guaranteed Interest Rate on 1-Year Fixed Interest (MGIR) 2.00%</p>	<p>0 - 80</p>	<p>0-80 3.50% Year 1 Year 2 3.50% Paid on annuity Value</p>	<p>Full Value at Death. Nursing Home Waiver. MarketBooster temporarily withdrawn in AK, FL, IL, IN, MD, OK, TX, VA & VT.</p>
 <p>B+ (Good) A.M. Best A- (Strong) Standard & Poor's (02/10)</p> <p>MarketTwelve Bonus Index®</p> <p>12.00% Premium Bonus!</p>	<p>1-Yr Mo Avg Par 55% 1-Yr P-to-P Cap 5.50% 1-Yr Daily Ave Cap 6.00% 1-Yr Mo Cap 2.40% 1-Yr Interest Account 2.60% 1-Yr Interest Min: 1.00%</p> <p>1-yr Avg Min Par 25% 1-Yr Mo Min Cap:0.50% 1-Yr Daily Avg Cap: 4.00% 1-Yr P-to-P MinCap 3%</p>	<p>Interest only 1st contract year 10.00% of Account Value</p>	<p>14 Year (20, 20, 19, 19, 18, 17, 16, 14, 12, 10, 8, 6, 4, 2% and then 0%)</p>	<p>100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate, less surrender charges Minimum Guaranteed Interest Rate on 1-Year Fixed Interest (MGIR)</p>	<p>0-80 (Q & NQ)</p>	<p>0-80 6.50% Year 1 Year 2 2.50% Paid on annuity Value</p>	<p>Full Value at Death. Nursing Home Waiver.</p>





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 <p>Lincoln Financial Group Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Assets under management of \$178 billion as of December 31, 2008.</p> <p>A.M. Best A (Superior) S&P's AA- (Very Strong) Moody's A2 (Good) (02/10)</p>  <p>NEW DIRECTIONS™ ANNUITY SERIES</p> <p>New Directions® 6 Fixed Indexed Annuity Premiums <\$100K</p>	<p>Performance Triggered Indexed Account: 5.20% Specified rate</p> <p>2-Year Point-to-Point Indexed Account: 12.60% Indexed Interest Cap.</p> <p>Fixed Account: 2.90% Guaranteed 6 years.</p>	10.00% of Accumulated Value Annually	<p>6 Year (9%, 8%, 7%, 6%, 4.75%, 3.50%, 0% thereafter) + or - MVA</p>	Guaranteed Minimum cash surrender value is 100% of premium(s) paid accumulated at GMIR of 1.25%.	0-85 NQ or Q	<p>3.50% 0-75</p> <p>2.75% 76-80</p> <p>1.75% 81-85</p>	Full Accumulation Death Benefit!
 <p>Lincoln Financial Group A.M. Best A (Superior) S&P's AA- (Very Strong) Moody's A2 (Good) (02/10)</p>  <p>NEW DIRECTIONS™ ANNUITY SERIES</p> <p>Lincoln New Directions® 6 Fixed Indexed Annuity Premiums >or=\$100K</p>	<p>Performance Triggered Indexed Account: 5.55% Specified rate</p> <p>2-Year Point-to-Point Indexed Account: 13.60% Indexed Interest Cap.</p> <p>Fixed Account: 3.10% Guaranteed 6 years.</p>	10.00% of Accumulated Value Annually	<p>6 Year (9%, 8%, 7%, 6%, 4.75%, 3.50%, 0% thereafter) + or - MVA</p>	Guaranteed Minimum cash surrender value is 100% of premium(s) paid accumulated at GMIR of 1.25%.	0-85 NQ or Q	<p>3.50% 0-75</p> <p>2.75% 76-80</p> <p>1.75% 81-85</p>	Full Accumulation Death Benefit!
	<p>Performance Triggered Indexed Account: 5.75% Specified rate</p> <p>2-Year Point-to-Point</p>	10.00% of Accumulated Value Annually	<p>6 Year (9%, 8%, 7%, 6%, 4.75%, 3.50%, 0% thereafter) + or - MVA</p>	Guaranteed Minimum cash surrender value is 100% of premium(s) paid accumulated at GMIR of 1.25%.	0-85 NQ or Q	<p>4.50% 0-75</p> <p>3.50% 76-80</p>	Full Accumulation Death Benefit!







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<p>Lincoln Financial Group A.M. Best A (Superior) S&P's AA- (Very Strong) Moody's A2 (Good) (02/10)</p>  <p>NEW DIRECTIONS™ ANNUITY SERIES</p> <p>Lincoln New Directions® 8 Fixed Indexed Annuity Premiums <\$100K</p>	<p>Indexed Account: 14.10% Indexed Interest Cap.</p> <p>Fixed Account: 3.20% Guaranteed 8 years</p>					<p>2.25% 81-85</p>																							
<p></p> <p>Lincoln Financial Group A.M. Best A (Superior) S&P's AA- (Very Strong) Moody's A2 (Good) (02/10)</p>  <p>NEW DIRECTIONS™ ANNUITY SERIES</p> <p>Lincoln New Directions® 8 Fixed Indexed Annuity Premiums > OR =\$100K</p>	<p>Performance Triggered Indexed Account: 6.00% Specified rate</p> <p>2-Year Point-to-Point Indexed Account: 14.85% Indexed Interest Cap.</p> <p>Fixed Account: 3.35% Guaranteed 8 years.</p>	<p>10.00% of Accumulated Value Annually</p>	<p>6 Year (9%, 8%, 7%, 6%, 4.75%, 3.50%, 0% thereafter) + or - MVA</p>	<p>Guaranteed Minimum cash surrender value is 100% of premium(s) paid accumulated at GMIR of 1.25%.</p>	<p>0-85 NQ or Q</p>	<p>4.50% 0-75</p> <p>3.50% 76-80</p> <p>2.25% 81-85</p>	<p>Full Accumulation Death Benefit!</p>																						
<p></p> <p>North American Company for Life and Health Insurance Rated A+ (Superior) by A.M. Best</p> <p>AA- (Very Strong) by Standard & Poor's. (02/10)</p> <p>Charter SeriesSM</p>	<p>Par: 100%</p> <table border="1"> <thead> <tr> <th>Index Method</th> <th>Cap</th> </tr> </thead> <tbody> <tr> <td>S&P 500® Annual Daily Average</td> <td>7.15%</td> </tr> <tr> <td>S&P 500® Annual P-to-P</td> <td>6.00%</td> </tr> <tr> <td>S&P 500® Monthly P-to-P</td> <td>2.80%</td> </tr> <tr> <td>DJIASM Annual Daily Average</td> <td>6.20%</td> </tr> <tr> <td>DJIASM Annual P-to-P</td> <td>5.05%</td> </tr> <tr> <td>S&P 400® Annual Daily Average</td> <td>5.25%</td> </tr> <tr> <td>S&P 400® Annual P-to-P</td> <td>4.70%</td> </tr> <tr> <td>Russell 2000® Daily Average</td> <td>5.25%</td> </tr> <tr> <td>Russell 2000® Annual P-to-P</td> <td>4.70%</td> </tr> <tr> <td>Nasdaq-100® Annual P-to-P</td> <td>5.20%</td> </tr> </tbody> </table>	Index Method	Cap	S&P 500® Annual Daily Average	7.15%	S&P 500® Annual P-to-P	6.00%	S&P 500® Monthly P-to-P	2.80%	DJIA SM Annual Daily Average	6.20%	DJIA SM Annual P-to-P	5.05%	S&P 400® Annual Daily Average	5.25%	S&P 400® Annual P-to-P	4.70%	Russell 2000® Daily Average	5.25%	Russell 2000® Annual P-to-P	4.70%	Nasdaq-100® Annual P-to-P	5.20%	<p>10.00% of Accumulation Value Annually After the 1st Yr.</p>	<p>14 Year (18, 18, 17, 15, 15, 15, 15, 14, 12, 10, 8, 6, 4, 2, 0%) + or - Interest Adjustment</p>	<p>3.00% Minimum Guarantee Surrender Value: Accumulation 87.5% of premiums, less withdrawal proceeds, at 3.00% Interest, compounded Annually.</p>	<p>0 - 75</p> <p>Minimum: \$2,000 Q \$10,000 Non-Q</p> <p>Maximum: \$3M per annuitant/owner</p>	<p>8.50% for approved states except in MN, UT, and VA comm reduced by 1%.</p> <p>Effective March 16, 2009: North American has temporarily suspended new fixed annuity agent appointments. Therefore, this information is only applicable to currently contracted North American Agents.</p>	<p>Full Accumulation Value at death.</p> <p>Effective April 10, 2009, North American is temporarily suspending sales of all variations of the Guaranteed Living Withdrawal Benefit Riders (GLWB's) in all states.</p> <p>The North American Charter Series is issued on form number LC156A (group) or LS156A (individual), LR342A, LR388A or appropriate state variations by North American Company for Life and Health Insurance, Chicago, Illinois. This product, its features and riders may not be available in all states. 1. The Dow Jones Euro STOXX 50® is the intellectual property of (including registered trademarks) STOXX Limited, Zurich, Switzerland and/or Dow Jones & Company, Inc., a Delaware corporation, New York, USA, (the "Licensors"), which is used under license. The securities based on the Index are in no way sponsored, endorsed, sold or promoted by the Licensors and neither of the Licensors shall have any liability with respect there to.</p>
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<p>FPDA 14 Year Option</p> <p>11.00% Premium Bonus on all Premiums paid in the 1st 7 yrs</p> <p>14.05% Guaranteed First Year Yield!</p> <p>2.75% Current Fixed Value Rate plus 11% premium bonus. (Assumes no withdrawals)</p>	<p>Nasdaq-100® Monthly P-to-P 4.60% Dow Jones EuroStoxx 50® P-to-P 5.35% Lehman Bros. US Aggregate 3.00% 2.60% Fixed account</p>						
 <p>Rated A+ (Superior) by A.M. Best</p> <p>AA- (Very Strong) by Standard & Poor's. (02/10)</p> <p>Charter SeriesSM FPDA 10 Year Option</p> <p>6.00% Premium Bonus on all Premiums paid in the 1st 7 yrs</p> <p>8.65% Guaranteed First Year Yield!</p> <p>2.50% Current Fixed Value Rate plus 6% premium bonus. (Assumes no withdrawals)</p>	<p>Par: 100%</p> <p>Index Method Cap</p> <p>S&P 500® Annual Daily Average 6.25% S&P 500® Annual P-to-P 5.35% S&P 500® Monthly P-to-P 2.65% DJIASM Annual Daily Average 5.15% DJIASM Annual P-to-P 4.40% S&P 400® Annual Daily Average 4.45% S&P 400® Annual P-to-P 4.10% Russell 2000® Daily Average 4.40% Russell 2000® Annual P-to-P 4.00% Nasdaq-100® Annual P-to-P 4.00% Nasdaq-100® Monthly P-to-P 2.00% Dow Jones EuroStoxx 50® P-to-P 4.65% Lehman Bros. US Aggregate 3.00% 2.35% Fixed account</p>	<p>10.00% of Accumulation Value Annually After the 1st Yr.</p>	<p>10 Year (15, 14, 13, 12, 11, 10, 8, 6, 4, 2, 0%) + or - Interest Adjustment</p>	<p>3.00% Minimum Guarantee Surrender Value: Accumulation 87.5% of premiums, less withdrawal proceeds, at 3.00% Interest, compounded Annually.</p>	<p>0 - 79</p> <p>Minimum: \$2,000 Q \$10,000 Non-Q</p> <p>Maximum: \$3M per annuitant/owner</p>	<p>8.50% 0 - 75 6.37% 76 - 79 for approved states except in MN, UT, and VA comm reduced by 1%. Effective March 16, 2009: North American has temporarily suspended new fixed annuity agent appointments. Therefore, this information is only applicable to currently contracted North American Agents.</p>	<p>Full Accumulation Value at death.</p>




Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Features
 <p>Rated A+ (Superior) by A.M. Best</p> <p>AA- (Very Strong) by Standard & Poor's. (02/10)</p> <p>Paramount Choice Ten® 10.00% Premium Bonus on all Premiums paid in the 1st 6 yrs</p>	<p>Par: 100%</p> <p>Index Method Cap</p> <p>S&P 500® Monthly Average 5.45%</p> <p>S&P 500® Annual P-to-P 4.80%</p> <p>S&P 500® Monthly P-to-P 2.50%</p> <p>DJIASM Monthly Average 4.20%</p> <p>DJIASM Annual P-to-P 4.00%</p> <p>S&P MidCap 400® Monthly Average 3.60%</p> <p>S&P MidCap 400® Annual P-to-P 4.00%</p> <p>Russell 2000® Monthly Average 3.75%</p> <p>Russell 2000® Annual P-to-P 4.00%</p> <p>Nasdaq-100® Annual P-to-P 4.00%</p> <p>Nasdaq-100® Monthly P-to-P 1.85%</p> <p>Dow Jones EuroStoxx 50® P-to-P 4.10%</p> <p>Lehman Bros. US Aggregate 3.00%</p> <p>2.10% Fixed account</p>	<p>10.00% penalty-free withdrawals.</p>	<p>10 Year (9, 9, 8, 7, 6, 5, 4, 3, 2, 1%)</p>	<p>2.00% on 100%</p>	<p>0 - 79</p>	<p>6.50% Commission for issue ages 76-79 reduced by 25%.</p> <p>MO and VA commission reduced by 1%.</p>	<p>Premium Bonus Recapture Provision A 10% premium bonus will be credited to the Accumulation Value for premium received during the first six contract years. During the surrender charge period, withdrawals in excess of the penalty-free amount or a full surrender will incur a premium bonus recapture as outlined below. This is in addition to any applicable surrender charges and/or Interest Adjustments. The recapture schedule is based on the issue date and applies to all premium bonuses credited. The premium bonus is fully vested in the event of death of the annuitant. No premium bonus recapture will occur on any penalty-free withdrawal amount, Required Minimum Distribution, or under the Nursing Home Confinement Waiver.</p>
 <p>RBC Insurance® is the brand name for Liberty Life Insurance Company, a part of the global insurance operations of Royal Bank of Canada.</p> <p>>\$713 billion in assets as of January 31, 2009.</p> <p>RBC Insurance US Assets: \$3.6b Liabilities: \$3.36b Capital & Surplus: \$234.3 million.</p> <p>Financial Strength Ratings A (Excellent) A.M. Best A+ (Strong) Fitch (02/10)</p> <p>Enhanced Choice 12 Fixed Index Annuity 5.00% Premium Enhancement/Bonus (no recapture) (SPDA)-AN3023</p>	<p>DJIASM QP2PCap: 2.00%</p> <p>DJIASM Mo Avg. Cap: 5.00%</p> <p>S&P AP2P: Cap: 5.00%</p> <p>1 Year MP2P: Cap: 2.25%</p> <p>1 Year QP2P : Cap: 2.00%</p> <p>1 Year Mo Avg : Cap : 5.00%</p> <p>Fixed Account: 2.60% Year 1 1.60% Guar yrs 2-8</p>	<p>10.00% Free Withdrawals after 1st yr (CA, IA, IN, MS, TX: Allowed during 1st yr; commission chargeback may apply)</p>	<p>12 Years (14, 13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3) CA only (12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1) + or - MVA</p>	<p>For new issues, a minimum guarantee of 1.00% currently applies to the Fixed Account. The contract's cash surrender value will never be less than 87.5% of the premium payment, less any premium taxes (if applicable) and withdrawals plus interest earned at 1.00%.</p>	<p>0-80 Q 0-85 NQ</p> <p>\$5,000, Single premium.</p>	<p>8.00% 0-75 6.00% 76-80 4.00% 81-85 Commission reduced 1% in CA</p>	<p>Full value at Death!</p> <ul style="list-style-type: none"> • 100% Confinement Waiver. • 100% Terminal Illness Waiver. • Annuitization: 5x5 <p>2 New Income Riders</p> <ul style="list-style-type: none"> • RBC GLWB Rider -50 bps Annual Rider Cost AN3025(12-08) 7.50% rollup rate compounded annually; credited annually 10 year rollup period 3.00% Immediate Income Bonus no recapture / In addition to any premium bonus available with annuity • RBC Enhanced GLWB Rider 60 bps Annual Rider Cost AN3026(12-08) 7.50% rollup rate compounded annually; credited annually 14 year rollup period 1.00% Immediate Income Bonus no recapture In addition to any premium bonus available with annuity RBC Enhanced GLWB Rider Annuity for enhanced payout of 50% if client qualifies by becoming unable to perform 2 6 ADLs on a permanent basis - paid directly to client.



Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Features
 <p>Financial Strength Ratings A (Excellent) A.M. Best A+ (Strong) Fitch (02/10) Choice 10</p>	<p>DJIASM QP2PCap: 2.00% DJIASM Mo Avg. Cap: 5.00%</p> <p>S&P AP2P: Cap: 5.00% 1 Year MP2P: Cap: 2.25% 1 Year QP2P : Cap: 2.00% 1 Year Mo Avg : Cap : 5.00% Fixed Account: 2.50% Year 1</p>	<p>10.00% Free Withdrawals after 1st yr</p>	<p>10 Year (10, 10, 10, 9.5, 9, 8, 7, 6, 4, 2) WA only (9, 9, 8, 7, 6, 5, 4, 3, 2, 1) + or - MVA</p>	<p>For new issues, a minimum guarantee of 1.00% currently applies to the Fixed Account. The contract's cash surrender value will never be less than 87.5% of the premium payment, less any premium taxes (if applicable) and withdrawals plus interest earned at 1.00%.</p>	<p>0-80 Q 0-85 NQ</p> <p>\$5,000, Single premium.</p>	<p>10.00% 0 - 75 8.00% 76 - 80 6.00% 81 - 85 Commission reduced 1% in CA & WA</p>	<p>Full value at Death!</p> <ul style="list-style-type: none"> 100% Confinement Waiver. 100% Terminal Illness Waiver. Annuitization: 5x5 <p>2 New Income Riders</p> <ul style="list-style-type: none"> RBC GLWB Rider. RBC Enhanced GLWB Rider.
 <p>Financial Strength Ratings A (Excellent) A.M. Best A+ (Strong) Fitch (02/10) Enhanced Choice 8 2.00% Premium Enhancement/ Bonus (no recapture) (SPDA) – AN3021</p>	<p>DJIASM QP2PCap: 5.00% DJIASM Mo Avg. Cap: 5.00%</p> <p>S&P AP2P: Cap: 5.00% 1 Year MP2P: Cap: 2.25% 1 Year QP2P : Cap: 2.00% 1 Year Mo Avg : Cap : 5.00% Fixed Account: 2.75% Year 1 1.75% Guar yrs 2-8</p>	<p>10.00% Free Withdrawals after 1st yr (CA & WA: Allowed during 1st yr; commission chargeback may apply).</p>	<p>8 Year (10, 9, 8, 7, 6, 5, 4, 2) CA & WA only (9, 8, 7, 6, 5, 4, 3, 2) + or - MVA</p>	<p>For new issues, a minimum guarantee of 1.00% currently applies to the Fixed Account. The contract's cash surrender value will never be less than 87.5% of the premium payment, less any premium taxes (if applicable) and withdrawals plus interest earned at 1.00%.</p>	<p>0-80 Q 0-85 NQ</p> <p>\$5,000, Single premium.</p>	<p>6.00% 0 - 75 4.50% 76 - 80 3.50% 81 - 85 Commission reduced 1% in CA & WA</p>	<p>Full value at Death!</p> <ul style="list-style-type: none"> 100% Confinement Waiver. 100% Terminal Illness Waiver. Annuitization: 5x5 <p>2 New Income Riders</p> <ul style="list-style-type: none"> RBC GLWB Rider. RBC Enhanced GLWB Rider.
 <p>Forethought Financial Group, Inc Financial Strength Ratings A.M. BEST RATINGS A- (excellent) (02/10) Income 125SM 25.00% Income Bonus</p>	<p>Ultra Band \$250,000 > S&P Monthly Point-to-Point with Cap : 1.25%</p> <p>Fixed Account Strategy 2.00% High Band \$100k > \$249,999 S&P Monthly Point-to-Point with Cap: 1.00%</p> <p>Fixed Account Strategy 2.00%</p> <p>Low Band \$25k > \$99,999 S&P Monthly Point-to-Point with Cap: 0.75%</p> <p>Fixed Account Strategy 2.00%</p>	<p>10.00% of the beginning-of-year Contract Value after the first contract year can be withdrawn each year without incurring withdrawal charges. Systematic withdrawals may be specified by dollar amount or percentage of Contract Value with your choice of payout frequency.</p>	<p>10-year declining +/-MVA (12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 2%, 0%)</p>	<p>87.5% of the premiums paid, less withdrawals and rider charges, compounded at the applicable Minimum Guaranteed Contract Withdrawal Value Interest Rates, ranging from 1% to 3%.</p>	<p>0-85 Min Initial Q: \$25,000 Non-Q: \$25,000</p>	<p>7.50% 0-75 5.00% 76-85</p>	<p>No Fee Guaranteed Lifetime Annual Income</p> <ul style="list-style-type: none"> Includes a 25% income bonus based on the initial premium received and applied to the Guaranteed Lifetime Income Account Value. The Guaranteed Lifetime Income Account Value grows at the rate of 5% at each contract anniversary for the first 10 years, or until the date you activate the benefit if earlier. The Guaranteed Lifetime Income Account Value is for future income and is not available on cash surrender. <p>The Guaranteed Lifetime Income Benefit Factor depends on the Guaranteed Lifetime Income option you choose:</p> <ul style="list-style-type: none"> 5% level income benefit annually 4% income with a 2% annual cost of living increase. 4% level income benefit annually with spousal continuation of income upon death of owner 3% income with a 2% annual cost of living increase and spousal continuation of income

Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Features
							upon death of owner. Cost of Living increases begin on the 2nd anniversary following activation of the benefit and end once the Contract Value is depleted
 <p>Financial Strength Ratings A- (excellent) (02/10)</p> <p>Income 25</p> <p>Now Available In Oregon With A 15% Bonus And 5% Roll Up For Life</p>	<p>Ultra Band \$250,000 > S&P Monthly Point-to-Point with Cap : 1.25%</p> <p>Fixed Account Strategy 2.00% High Band \$100k > \$249,999 S&P Monthly Point-to-Point with Cap: 1.00%</p> <p>Fixed Account Strategy 2.00%</p> <p>Low Band \$25k > \$99,999 S&P Monthly Point-to-Point with Cap: 0.75%</p> <p>Fixed Account Strategy 2.00%</p>	<p>10.00% of the beginning-of-year Contract Value after the first contract year can be withdrawn each year without incurring withdrawal charges. Systematic withdrawals may be specified by dollar amount or percentage of Contract Value with your choice of payout frequency.</p>	<p>10-year declining +/-MVA (12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 2%, 0%)</p>	<p>87.5% of the premiums paid, less withdrawals and rider charges, compounded at the applicable Minimum Guaranteed Contract Withdrawal Value Interest Rates, ranging from 1% to 3%.</p>	<p>0-85 Min Initial Q: \$25,000 Non-Q: \$25,000</p>	<p>7.50% 0-75 5.00% 76-85</p>	<p>No Fee Guaranteed Lifetime Annual Income</p> <ul style="list-style-type: none"> Includes a 25% income bonus based on the initial premium received and applied to the Guaranteed Lifetime Income Account Value. The Guaranteed Lifetime Income Benefit Factor depends on the Guaranteed Lifetime Income option you choose: <ul style="list-style-type: none"> 5% level income benefit annually 4% income with a 2% annual cost of living increase. 4% level income benefit annually with spousal continuation of income upon death of owner 3% income with a 2% annual cost of living increase and spousal continuation of income upon death of owner.
 <p>Investors Insurance Corporation Wilmington, DE</p> <p>A.M. Best A - (Excellent) Standard & Poor's A (Strong) (02/10)</p>  <p>Products are distributed by Legacy Marketing Group</p>  <p>PremierMark® SE Plus 10</p>	<p>S&P 500® Mo. Avg.: (Cap/Participation Rate) Plus 10: 4.00%/100%</p> <p>S&P 500® Ann. Pt.-Pt.: (Cap/Participation Rate) Plus 10: 3.75%/120%</p> <p>Gold (Ann. Pt.-Pt.): (Cap/Participation Rate) Plus 10: 3.75%/100%</p> <p>Guaranteed One-Year: Declared and guaranteed on an annual basis from the date each premium is received. Plus 10: 1.75%</p> <p>3 Year Blended Index (Mo. Avg.): (Spread/Participation Rate) Plus 10: 11.00%/100%</p>	<p>First year: MRDs.</p> <p>Second year and subsequent years: Greater of 10.00% of annuity value or MRDs.</p>	<p>9-year declining +/-MVA (18, 18, 17, 16, 15, 14, 13, 11, 9%)</p>	<p>GREATER of Base Guarantee or Contract Guarantee (See contract for details.) Base Guarantee: 87.5% of premiums accumulated at 1%-3% annually over life of contract (varies by state and issue date). Current Minimum Guaranteed Interest Rate: 1.05% Contract Guarantee: 100% of premium and bonus, if applicable, allocated to all strategies. Additionally, all premium allocated to Guaranteed One-Year Strategy is guaranteed to earn a minimum of 1.50% annually.</p>	<p>0-80 Q</p> <p>0-80</p>	<p>IMPORTANT CHANGES TO COMMISSIONS SEE BELOW</p> <p>Guaranteed 1-Year 2.50%</p> <p>3-Year Blended Index 2.50%</p> <p>1-Year Pt-to-Pt, Gold, and Mo. Av. 2.50%</p>	<p>Optional Enhanced Care Rider®- optional rider increases annuity value to help clients meet future expenses, including extended care costs. Rider cost: 0.65% annually. 0% administrative fees, guaranteed.</p> <p>Optional Beneficiary Rider: Plus to transfer more wealth to beneficiaries. "Checkbook" access. Confinement Waiver. Substantially equal periodic payments. Systematic income option. Full annuity value (no surrender charge) at death, regardless of issue age.</p>

Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Features
10.00% Immediately vested premium bonus!							
 Investors Insurance Corporation Wilmington, DE A.M. Best A - (Excellent) Standard & Poor's A (Strong) <small>(02/10)</small>  <small>Products are distributed by Legacy Marketing Group</small>	<p>S&P 500® Mo. Avg.: (Cap/Participation Rate) Plus 10: 3.15%/100%</p> <p>S&P 500® Ann. Pt.-Pt.: (Cap/Participation Rate) Plus 10: 3.15%/120%</p> <p>Gold (Ann. Pt.-Pt.): (Cap/Participation Rate) Plus 10: 3.15%/100%</p> <p>Guaranteed One-Year: Declared and guaranteed on an annual basis from the date each premium is received. Plus 10: 1.60%</p>	<p>First year: MRDs.</p> <p>Second year and subsequent years: Greater of 10.00% of annuity value or MRDs.</p>	<p>9-year declining +/-MVA (18, 17, 16, 15, 14, 13, 12, 10, 8%)</p>	<p>GREATER of Base Guarantee or Contract Guarantee (See contract for details.) Base Guarantee: 87.5% of premiums accumulated at 1%-3% annually over life of contract (varies by state and issue date). Current Minimum Guaranteed Interest Rate: 1.05% Contract Guarantee: 100% of premium and bonus, if applicable, allocated to all strategies. Additionally, all premium allocated to Guaranteed One-Year Strategy is guaranteed to earn a minimum of 1.50% annually.</p>	<p>0-80 Q</p> <p>0-80</p>	<p>IMPORTANT CHANGES TO COMMISSIONS SEE BELOW</p> <p>Guaranteed 1-Year 4.00%</p> <p>3-Year Blended Index 4.00%</p> <p>1-Year Pt-to-Pt, Gold, and Mo. Av. 4.00%</p>	<p>Optional Enhanced Care Rider®- optional rider increases annuity value to help clients meet future expenses, including extended care costs. Rider cost: 0.65% annually. 0% administrative fees, guaranteed.</p> <p>Optional Beneficiary Rider: Plus to transfer more wealth to beneficiaries. "Checkbook" access. Confinement Waiver. Substantially equal periodic payments. Systematic income option. Full annuity value (no surrender charge) at death, regardless of issue age.</p>
 PremierMark® SE Plus 7.00% Immediately vested premium bonus!	<p>3 Year Blended Index (Mo. Avg.): (Spread/Participation Rate) Plus 10: 10.85%/100%</p>						
 Americom Life and Annuity is a member of the Old Mutual Financial Network (OMFN).  OLD MUTUAL Financial Network A.M. Best A - (Excellent) <small>(02/10)</small>  <small>Products are distributed by Legacy Marketing</small>	<p>Step Forward Strategy: Freedom 7 SE: 8.00%/100%</p> <p>S&P 500 One Year P-to-P (Cap/Participation Rate) Freedom 7SE: 5.00%/100%</p> <p>S&P 500® Monthly Cap: (Cap/Participation Rate) Freedom 7SE: 1.75%/100%</p> <p>S&P 500® 2 Year Mo Avg. (Cap/Participation Rate) Freedom 7SE: 15.00%/100%</p> <p>Guaranteed 1-Year</p>	<p>First year: MRDs.</p> <p>Second year and subsequent years: Greater of 10.00% of annuity value or MRDs.</p>	<p>9-year declining +/-MVA (9, 9, 8, 7, 6, 5, 4%)</p>	<p>GREATER of Base Guarantee or Contract Guarantee (See contract for details.) Base Guarantee: 87.5% of premiums accumulated at 1%-3% annually over life of contract (varies by state and issue date). Current Minimum Guaranteed Interest Rate: CA, IL, MN, WA, UT: 1.20% (fixed Strategy) 1.00% (Index Strategy)</p>	<p>0-80 Q</p> <p>0-80</p>	<p>4.00%</p> <p>No chargebacks after the free-look period, subject to the terms of the Producer Agreement.</p>	<p>Optional Enhanced Care Rider®- optional rider increases annuity value to help clients meet future expenses, including extended care costs. Rider cost: 0.65% annually. 0% administrative fees, guaranteed.</p> <p>Optional Beneficiary Rider: Plus to transfer more wealth to beneficiaries. "Checkbook" access. Confinement Waiver. Substantially equal periodic payments. Systematic income option. Full annuity value (no surrender charge) at death, regardless of issue age.</p>

Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Features
<p>Group</p>  <p>AmeriMark® Freedom 7SE</p> <p>Flexible Deferred Fixed Index Annuities</p>	<p>Declared Freedom 7SE: 2.15%</p>						
 <p>Americom Life and Annuity is a member of the Old Mutual Financial Network (OMFN).</p>  <p>OLD MUTUAL Financial Network</p> <p>A.M. Best A - (Excellent) (02/10)</p>  <p>Products are distributed by Legacy Marketing Group</p>  <p>AmeriMark® Freedom 7</p> <p>Flexible Deferred Fixed Index Annuities</p>	<p>Step Forward Strategy: Freedom 7: 10.50%/100%</p> <p>S&P 500 One Year P-to-P (Cap/Participation Rate) Freedom 7: 6.00%/100%</p> <p>S&P 500® Monthly Cap: (Cap/Participation Rate) Freedom 7: 2.30%/100%</p> <p>S&P 500® 2 Year Mo Avg. (Cap/Participation Rate) Freedom 7: 25.00%/100%</p> <p>Guaranteed 1-Year Declared Freedom 7: 2.75%</p>	<p>First year: MRDs.</p> <p>Second year and subsequent years: Greater of 10.00% of annuity value or MRDs.</p>	<p>9-year declining +/-MVA (9, 9, 8, 7, 6, 5, 4%)</p>	<p>GREATER of Base Guarantee or Contract Guarantee (See contract for details.) Base Guarantee: 87.5% of premiums accumulated at 1%-3% annually over life of contract (varies by state and issue date). Current Minimum Guaranteed Interest Rate: CA, IL, MN, WA, UT: 1.20% (fixed Strategy) 1.00% (Index Strategy)</p>	<p>0-80 Q</p> <p>0-80</p>	<p>4.00%</p> <p>No chargebacks after the free-look period, subject to the terms of the Producer Agreement.</p>	<p>Optional Enhanced Care Rider®- optional rider increases annuity value to help clients meet future expenses, including extended care costs. Rider cost: 0.65% annually. 0% administrative fees, guaranteed.</p> <p>Optional Beneficiary Rider: Plus to transfer more wealth to beneficiaries. "Checkbook" access. Confinement Waiver. Substantially equal periodic payments. Systematic income option. Full annuity value (no surrender charge) at death, regardless of issue age.</p>
 <p>A.M. Best A- S&P BBB+</p>	<p>13.40% Guaranteed First Year Yield!</p> <p>3.10% Current Fixed Value Rate Plus 10.0% Bonus</p> <p>S&P 500 Annual Monthly Average w/ 35% Par</p>	<p>10.00% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD immediately from Fixed.</p>	<p>16 Year</p> <p>Issue Ages 0-80: 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 8, 6, 4, 2, 0%</p> <p>NO MVA</p>	<p>Minimum Guaranteed Interest: Currently 3.00% MGIR is set at issue, guaranteed for life of the contract and is based on the 2 month average of the 5 Year Constant Maturity Treasury Rate in October and</p>	<p>Maximum issue age 80 for Q or NQ.</p> <p>Min: \$5,000 NQ or Q Renewal \$500</p>	<p>Call For Details</p>	<p>Full Contract Value at Death: The contract's accumulation value, including both vested and unvested premium bonus, is available as a lump sum.</p> <p>100% Nursing Care & 100% Terminal Illness Waiver of Surrender Charges</p>

Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Features
<p>\$13.5 Billion in assets as of September 30, 2008, 98% Investment Grade Bond Portfolio (02/10)</p> <p>Bonus Gold</p> <p>10.00% Immediately Vested Premium Bonus</p>	<p>S&P 500 Annual Monthly Average w/ 6.50% Cap Dow Annual Monthly Average w/ 6.50% Cap Dow Annual Pt to Pt w/ 7.00% Cap S&P 500 Annual Pt to Pt w/ 25% Par S&P 500 Annual Pt to Pt w/ 6.50% Cap S&P 500 Monthly Pt to Pt w/2.60% Cap 10-Year U.S Treasury Bond Current Fixed Value Rate 3.10%</p>			<p>November of the previous year.</p> <p>Minimum Guaranteed Surrender Value: 80% of 1st year premium plus 87.5% additional premium, less withdrawal proceeds, at Minimum Guaranteed Interest, compounded annually.</p>	<p>Annual or \$50/Mo EFT</p> <p>Max without Home Office Approval: 0-69: \$1,000,000 70-74: \$750,000 75-80: \$500,000</p>		<p>Lifetime Income Benefit Rider: Choice of an 5.00% annual accumulation option at no initial cost or 8.00% annual accumulation option with a 45 bps annual fee. (30 bps for the Eagle 10 & 12) Income available as early as year 2 and age 50.</p>
 <p>A.M. Best A-S&P BBB+ (02/10)</p> <p>Retirement Gold</p> <p>10.00% Premium Bonus</p> <p>(Bonus Vesting Schedule applies)</p>	<p>S&P 500 Annual Monthly Average w/ 30% Par S&P 500 Annual Monthly Average w/ 6.00% Cap S&P 500 Annual Pt to Pt w/ 25% Par S&P 500 Annual Pt to Pt w/ 6.00% Cap S&P 500 Monthly Pt to Pt w/2.40% Cap Current Fixed Value Rate 2.90%</p>	<p>10.00% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD immediately from Fixed.</p>	<p>Surrender Charge: 12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% (10 yrs.)</p> <p>Bonus Vesting: 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100% (14 yrs.)</p> <p>NO MVA</p>	<p>Minimum Guaranteed Interest: Currently 3.00% MGIR is set at issue, guaranteed for life of the contract and is based on the 2 month average of the 5 Year Constant Maturity Treasury Rate in October and November of the previous year.</p> <p>Minimum Guaranteed Surrender Value: 80% of 1st year premium plus premium bonus plus 87.5% additional premium, less withdrawal proceeds, at Minimum Guaranteed Interest, compounded annually.</p>	<p>Maximum issue age 78 for Q or NQ.</p> <p>Min: \$5,000 NQ or Q</p> <p>Renewal \$500 Annual or \$50/Mo EFT</p> <p>Max without Home Office Approval: 0-69: \$1,000,000 70-74: \$750,000 75-80: \$500,000</p>	<p>Call For Details</p>	<p>Full Contract Value at Death: The contract's accumulation value, including both vested and unvested premium bonus, is available as a lump sum.</p> <p>100% Nursing Care & 100% Terminal Illness Waiver of Surrender Charges</p> <p>Lifetime Income Benefit Rider: Choice of an 5.00% annual accumulation option at no initial cost or 8.00% annual accumulation option with a 45 bps annual fee. (30 bps for the Eagle 10 & 12) Income available as early as year 2 and age 50.</p>
 <p>A (Superior) A.M. Best AA S&P (02/10)</p> <p>ANICO EIA</p>	<p>Performance Triggered Indexed Account W/O ROP: 5.00%</p> <p>Performance Triggered Indexed Account: W ROP: 4.60%</p> <p>Great MYGA Alternative!</p>	<p>10% of beginning year account value per year, starting in 2nd year.</p>	<p>-- Year</p> <p>8%, 8%, 7%, 6%, 4%, 2%</p>	<p>Minimum Guaranteed Interest Rate will vary by state.</p>	<p>Maximum issue age 85.</p>	<p>5.00% 0-79 3.00% 80-85</p>	<p>Return of Premium Rider Available</p> <p>Waivers – Nursing Home and Disability Waivers</p> <p>Full Value At Death.</p>
 <p>A (Superior) A.M. Best AA S&P (02/10)</p>	<p>100% Participation Guaranteed!</p> <p>NO CAPS NO SPREADS NO FEES NO ANNUITIZATION!</p>	<p>10% of beginning year account value per year, starting in 2nd year.</p>	<p>10 Year</p> <p>12, 12, 11, 10, 9, 8, 7, 6, 5, 3, 0%</p>	<p>90% of premium accumulated at the minimum guaranteed interest rate of 1.75%</p>	<p>Maximum issue age 80.</p>	<p>10.00% 0-75 8.00% 76-80</p>	<p>Full Value At Death Plus Confinement and Disability 10.00% Wavier.</p>

Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Features
 <p>ANICO Value Lock 10</p> <p>5.00% Bonus</p>	<p>LOCK IN INTEREST-RELATED GAINS AT ANY TIME DURNING THE 10 YEAR TERM</p>						
 <p>(02/10) Saver's Index Annuity Plus SPDA</p>	<p>100% Par P-to-P Annual Reset Caps 5.00% <100K Caps: 5.50% 100K+ Cost of ROP: 1.25%</p> <p>P-to-P Annual Reset Low Water Mark Caps: 4.65% <100K Caps: 5.15% 100K+ Cost of ROP: 1.25%</p> <p>*first-year return is calculated using, as the starting point, the lowest closing S&P 500 value within the first 90 days after issue.</p> <p>Mo Avg Annual Reset Caps: 4.25% <100K Caps: 5.25% 100K+ Cost of ROP: 1.75%</p> <p>Mo Cap Caps: 1.70% <100K Caps: 1.80% 100K+ Cost of ROP: 0.40%</p> <p>Fixed account: 1.25% Cost of ROP: .15%</p>	<p>10% each year including the first year.</p>	<p>5 Year (8, 8, 7, 6, 5)%</p>	<p>100% of Purchase Payment at 1.00% less withdrawal charges.</p>	<p>Maximum issue age 85. Min Premium \$10,000 NQ or Q</p>	<p>4.00% 0-75 2.80% 76-85</p>	<p>Full account value at death of owner</p> <p>No chargeback under death claim.</p> <p>Return of Purchase Payment (cost involved)</p> <p>Nursing Home</p> <p>Terminal Illness</p> <p>Unemployment</p> <p>Lifetime Income</p> <p>ADL Rider: Inability to perform 2 of 6 daily activities.</p>

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