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MYGA
Traditional
Indexed







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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	Feat
 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. <small>(02/10)</small>	Monthly Sum Cap Nasdaq-100®: 2.50% S&P 500: 2.30% Euro STOXX 50: 2.30% Annual P-to-P Cap Nasdaq-100®: 5.00% S&P 500: 5.75% Euro STOXX 50: 5.25% Blended: 5.75% Mo. Average Spread No Cap/Blended Index 2.00% Spread Fixed Account: 2.25%	After the 1st contract year, up to 10.00% of the contract's premium paid can be withdrawn each contract year as long as the money is withdrawn after the contract anniversary following the most recent premium payment; maximum is cash surrender value.	10-year surrender period, (10%, 10, 10, 8.75, 7.50,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%	Death benefit (pr annuitization): The accumulation value vested and unvest is available as a lu income payments. Nursing Home Income II Rider <ul style="list-style-type: none"> • New income of lifetime simple i choice will offer payments to inc • New rollop feat be credited in a is taken. The 8% on the contract's which is equal to proportionately withdrawal. • The cumulative n now be availabl • The Simple Inc and available at 0.60% of the sir annually.
 Endurance Elite® 10% bonus to the Enhanced Withdrawal Benefit (EWB) value no bonus to Accumulation Value. A (Excellent) A.M. Best AA (Very Strong) Standard & Poor's <small>(02/10)</small>	100% participation rate 105% interest enhancement for EWB Monthly Sum Cap Nasdaq-100®: 3.10% S&P 500: 2.50% Euro STOXX 50: 2.50 Annual P-to-P Cap Nasdaq-100®: 5.50% S&P 500: 6.00% Euro STOXX 50: 6.00 Blended: 6.50% 100% participation rate Mo. Average Spread Blended: 2.00% Fixed Account: 2.50%	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.	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-y period after v holder can re take the cont value as a lu penalty-free. • A built-in incc extra charge bonus and ei credited at a • Annual reset income paym contract hold increase in in every year th a positive res Rider. • Death Benefi accumulation sum or Enha Benefit value 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 <small>(02/10)</small>	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 Dea Plus 100% Exter Waiver of Surre GMWB with No i Payments can in and higher annu Annuity Value - i
 American National	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%	Surrender Charge-Free Withdrawals: 10.00% of annuity value	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,	Contract Guarantee: 87.5% of all premium payments,	\$5,000 minimum nonqualified.	0-75 Six SE: 6.00% Six SE 3: 5.00% Ten SE:	<ul style="list-style-type: none"> • Additional E Access: Ex withdrawal i without surr MVA, after i











Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Feat										
<p>Insurance</p> <p>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)</p>  <p>Products are distributed by Legacy Marketing Group®</p> <p>BenchMark 500SM SE Series</p> <p>Flexible Premium Deferred Fixed Index Annuities</p> <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>Ten SE 10y</td><td>0%</td></tr> <tr><td>Ten SE 5 10y</td><td>5%</td></tr> <tr><td>Ten SE 8 10y</td><td>8%</td></tr> </tbody> </table> <p>2% safety guarantee compounded annually on 5- and 6-year duration strategies. No cap!</p> <p>Innovative, enhanced death benefit at no cost-index gains credit at date of death.</p> <ul style="list-style-type: none"> Greater of surrender value or full annuity value at death regardless of issue age. <p>Premium Plus: More competitive caps and rates may be available for initial premium of \$100,000 or more.</p> <ul style="list-style-type: none"> 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%	Ten SE 10y	0%	Ten SE 5 10y	5%	Ten SE 8 10y	8%	<p>TenSE 5 7.75% 6.50%</p> <p>TenSE 5 4.75% 5.50%</p> <p>TenSE 8 4.00% 4.75%</p> <p>1-Year P-to-P w/ Par No Cap: <100k >100k</p> <p>TenSE 33% 36%</p> <p>TenSE 5 21% 30%</p> <p>TenSE 8 23% 27%</p> <p>2-Mo Avg w/ Cap 100% Par: <100k >100k</p> <p>Six SE 5.50% 8.00%</p> <p>Six SE 3 3.00% 4.50%</p> <p>TenSE 16.00% 21.00%</p> <p>TenSE 5 11.00% 16.00%</p> <p>TenSE 8 8.00% 12.00%</p> <p>5-Year P-to-P w/ Par No Cap: <100k >100k</p> <p>TenSE 50% 65%</p> <p>TenSE 5 40% 55%</p> <p>TenSE 8 30% 40%</p> <p>6-Year P-to-P w/ Par No Cap: <100k >100k</p> <p>Six SE 20% 22%</p> <p>Six SE 3 20% 20%</p> <p>Guaranteed One-Year: <100k >100k</p> <p>Six SE 1.55% 1.85%</p> <p>Six SE 3 1.50% 1.50%</p> <p>TenSE 2.75% 3.00%</p> <p>TenSE 5 2.30% 2.65%</p> <p>TenSE 8 1.95% 2.25%</p>	<p>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 first year.</p> <p><small>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.</small></p>	<p>7, 6, 5, 4, 2, 0%</p> <p>Ten SE 5 and Ten SE 8: 16.5, 16.5, 15.5, 14.5, 13, 12, 11, 10, 9, 7, 0%</p>	<p>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).</p> <p>Index Strategies: 1.75%</p> <ul style="list-style-type: none"> Declared Strategy: 1.00% <p>Cap Strategies: Minimum cap: 100%</p> <ul style="list-style-type: none"> 1% Minimum par. rate: 100% <p>Participation Rate Strategies: Minimum cap: NA Minimum par. rate: 20%</p> <p>Guaranteed One-Year Strategy: Minimum interest rate: 1.50%</p>	<p>\$3,000 minimum qualified.</p> <ul style="list-style-type: none"> \$1 million maximum without Home Office approval. Additional premium accepted prior to any owner reaching age 86. 	<p>8.00%</p> <p>Ten SE 5: 7.50%</p> <p>Ten SE 8: 7.00%</p> <p>71-75</p> <p>Six SE: 6.00%</p> <p>Six SE 3: 5.00%</p> <p>Ten SE: 6.00%</p> <p>Ten SE 5: 5.63%</p> <p>Ten SE 8: 5.25%</p> <p>76-80</p> <p>Six SE: 4.50%</p> <p>Six SE 3: 3.75%</p> <p>Ten SE: 4.00%</p> <p>Ten SE 5: 3.75%</p> <p>Ten SE 8: 3.50%</p> <p>81-85</p> <p>Six SE: 3.00%</p> <p>Six SE 3: 2.50%</p> <p>Ten SE: 4.00%</p> <p>Ten SE 5: 2.00%</p> <p>Ten SE 8: 1.75%</p>	<ul style="list-style-type: none"> "Checkbooll Confinemer Substantial Payments. Systematic Full annuity surrender c regardless <p><small>Products are distributed by Legacy Marketing Group®, "S&P 500" and "500" are trademarks of Standard & Poor's, Inc. and have been used under license. The Ph endorsement, sold or promoted by Standard & Poor's makes no representation or warranty as to the advisability of purchasing the P is not long-term care insurance optional, and has an additional rider(s) may no Check current State Approval. It has a patent from the USPTO Patent No. 6,611,808B1. The E second generation of the Bene qualified contracts only. Issue a per year. Draft must be a minor to the Owner or Financial Instit U.S. residents and on traditional contracts.</small></p>
Length	Premium Bonus																
Six SE 6y	0%																
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 <p>EquiTrust Life Insurance Company B+ (Good) 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 P-to-P Cap 7.00%</p> <p>1-Yr Daily Ave Cap 7.00%</p> <p>1-Yr Mo Avg Par 60%</p> <p>1-Yr Mo Cap 2.75%</p> <p>1-Yr Interest Account 3.00%</p> <p>1-Yr Interest Min: 1.00%</p> <p>1-yr PTP Min Cap 4%</p> <p>1-yr Avg Min Cap from 5%</p> <p>1-yr Avg Min Par 40%</p> <p>1-Yr Mo Min Cap: 0.50%</p> <p>2-Yr Ave Min Cap: 12%</p>	<p>Interest only 1st contract year, 10.00% of Account Value years 2+</p>	<p>14 Year (20, 20, 19, 19, 18, 17, 16, 14, 12, 10, 8, 6, 4, 2% and then 0%)</p>	<p>87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate. Minimum 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>0-80 (Q & NQ)</p>	<p>0-80: 4.25%</p> <p>Year 1</p> <p>Year 2 4.25%</p> <p>Paid On Annuity Value</p>	<p>Full Value at Death</p> <p>Nursing Home Waiver</p>										





Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Feat
 B+ (Good) A.M. Best A- (Strong) Standard & Poor's (02/10) MarketBooster Index® FLEXIBLE PREMIUM 7.00% Premium Bonus on all premiums added years 1-5	1-Yr Mo Avg Par 55% 1-Year P-to-P Cap 5.75% 1-Yr Daily Ave Cap 6.50% 1-Yr Mo Cap 3.00% 1-Yr Interest Account 3.25% 1-Yr Interest Min: 1.00% 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%	Interest only 1 st contract year. 10.00% of Account Value years 2+	9 Year (17.5, 17.5, 17.5, 17.5, 17.5, 13, 10, 8, 6%)	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%	??? 0-80 (Q & NQ)	0-80 3.50% Year 1 Year 2 3.50% Paid on annuity Value	Full Value at Death Nursing Home Waiver MarketBooster term in AK, FL, IL, IN, MI, VT.
 B+ (Good) A.M. Best A- (Strong) Standard & Poor's (02/10) MarketTwelve Bonus Index® 12.00% Premium Bonus!	1-Yr Mo Avg Par 60% 1-Yr P-to-P Cap 6.25% 1-Yr Daily Ave Cap 7.00% 1-Yr Mo Cap 2.75% 1-Yr Interest Account 3.00% 1-Yr Interest Min: 1.00% 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%	Interest only 1 st contract year 10.00% of Account Value	14 Year (20, 20, 19, 19, 18, 17, 16, 14, 12, 10, 8, 6, 4, 2% and then 0%)	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)	0-80 (Q & NQ)	0-80 6.50% Year 1 Year 2 2.50% Paid on annuity Value	Full Value at Death Nursing Home Waiver
 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. A.M. Best A (Superior) S&P's AA- (Very Strong) Moody's A2 (Good) (02/10)  NEW DIRECTIONS™ ANNUITY SERIES New Directions® 6 Fixed Indexed Annuity Premiums <\$100K	Performance Triggered Indexed Account: 5.20% Specified rate 2-Year Point-to-Point Indexed Account: 12.60% Indexed Interest Cap. Fixed Account: 2.90% Guaranteed 6 years.	10.00% of Accumulated Value Annually	6 Year (9%, 8%, 7%, 6%, 4.75%, 3.50%, 0% thereafter) + or - MVA	Guaranteed Minimum cash surrender value is 100% of premium(s) paid accumulated at GMIR of 1.25%.	0-85 NQ or Q	3.50% 0-75 2.75% 76-80 1.75% 81-85	Full Accumulation
 Lincoln Financial Group A.M. Best A (Superior) S&P's AA- (Very Strong) Moody's A2 (Good) (02/10)  NEW DIRECTIONS™ ANNUITY SERIES Lincoln New Directions® 6 Fixed Indexed Annuity Premiums >or=\$100K	Performance Triggered Indexed Account: 5.55% Specified rate 2-Year Point-to-Point Indexed Account: 13.60% Indexed Interest Cap. Fixed Account: 3.10% Guaranteed 6 years.	10.00% of Accumulated Value Annually	6 Year (9%, 8%, 7%, 6%, 4.75%, 3.50%, 0% thereafter) + or - MVA	Guaranteed Minimum cash surrender value is 100% of premium(s) paid accumulated at GMIR of 1.25%.	0-85 NQ or Q	3.50% 0-75 2.75% 76-80 1.75% 81-85	Full Accumulation

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 Lincoln Financial Group A.M. Best A (Superior) S&P's AA- (Very Strong) Moody's A2 (Good) (02/10)  NEW DIRECTIONS™ ANNUITY SERIES Lincoln New Directions® 8 Fixed Indexed Annuity Premiums <\$100K	Performance Triggered Indexed Account: 5.75% Specified rate 2-Year Point-to-Point Indexed Account: 14.10% Indexed Interest Cap. Fixed Account: 3.20% Guaranteed 8 years	10.00% of Accumulated Value Annually	6 Year (9%, 8%, 7%, 6%, 4.75%, 3.50%, 0% thereafter) + or - MVA	Guaranteed Minimum cash surrender value is 100% of premium(s) paid accumulated at GMIR of 1.25%.	0-85 NQ or Q	4.50% 0-75 3.50% 76-80 2.25% 81-85	Full Accumulation																												
 Lincoln Financial Group A.M. Best A (Superior) S&P's AA- (Very Strong) Moody's A2 (Good) (02/10)  NEW DIRECTIONS™ ANNUITY SERIES Lincoln New Directions® 8 Fixed Indexed Annuity Premiums > OR =\$100K	Performance Triggered Indexed Account: 6.00% Specified rate 2-Year Point-to-Point Indexed Account: 14.85% Indexed Interest Cap. Fixed Account: 3.35% Guaranteed 8 years.	10.00% of Accumulated Value Annually	6 Year (9%, 8%, 7%, 6%, 4.75%, 3.50%, 0% thereafter) + or - MVA	Guaranteed Minimum cash surrender value is 100% of premium(s) paid accumulated at GMIR of 1.25%.	0-85 NQ or Q	4.50% 0-75 3.50% 76-80 2.25% 81-85	Full Accumulation																												
 North American Company for Life and Health Insurance Rated A+ (Superior) by A.M. Best AA- (Very Strong) by Standard & Poor's. (02/10) Charter SeriesSM FPDA 14 Year Option 11.00% Premium Bonus on all Premiums paid in the 1st 7 yrs 14.05% Guaranteed First Year Yield! 2.75% Current Fixed Value Rate plus 11% premium bonus. (Assumes no withdrawals)	Par: 100% <table border="0"> <tr> <td>Index Method</td> <td>Cap</td> </tr> <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> <tr> <td>Nasdaq-100® Monthly P-to-P</td> <td>4.60%</td> </tr> <tr> <td>Dow Jones EuroStoxx 50® P-to-P</td> <td>5.35%</td> </tr> <tr> <td>Lehman Bros. US Aggregate</td> <td>3.00%</td> </tr> </table> 2.60% Fixed account	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%	Nasdaq-100® Monthly P-to-P	4.60%	Dow Jones EuroStoxx 50® P-to-P	5.35%	Lehman Bros. US Aggregate	3.00%	10.00% of Accumulation Value Annually After the 1st Yr.	14 Year (18, 18, 17, 15, 15, 15, 15, 14, 12, 10, 8, 6, 4, 2, 0%) + or - Interest Adjustment	3.00% Minimum Guarantee Surrender Value: Accumulation 87.5% of premiums, less withdrawal proceeds, at 3.00% Interest, compounded Annually.	0 - 75 New Higher Minimum Premium Effective 4/10/2009. \$25,000 (Qualified or Non-Qualified) (\$50/mo TSA Salary Reduction Req.)	8.50% 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.	Full Accumulation Effective April 10, 2009, North American is suspending sales of all variable Withdrawal Benefit Riders (GL). The North American Charter Series LC156A (group) or LS156A (in appropriate state variations by Life and Health Insurance, CNA features and riders may not be Dow Jones Euro STOXX 50®) (including registered trademark Switzerland and/or Dow Jones corporation, New York, USA (under license. The securities sponsored, endorsed, sold or neither of the Licensors shall have there to.
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Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Feat
<p>by Standard & Poor's. (02/10)</p> <p>Charter SeriesSM FPDA</p> <p>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>DJIASM Annual P-to-P 4.40%</p> <p>S&P 400[®] Annual Daily Average 4.45%</p> <p>S&P 400[®] Annual P-to-P 4.10%</p> <p>Russell 2000[®] Daily Average 4.40%</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 2.00%</p> <p>Dow Jones EuroStoxx 50[®] P-to-P 4.65%</p> <p>Lehman Bros. US Aggregate 3.00%</p> <p>2.35% Fixed account</p>			compounded Annually.	(\$50/mo TSA Salary Reduction Req.)	has temporarily suspended new fixed annuity agent appointments. Therefore, this information is only applicable to currently contracted North American Agents.	
 <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</p> <p>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% Confin 100% Termination Annuitization <p>2 New Inco</p> <ul style="list-style-type: none"> RBC GLWB Annual Rider AN3025(12-0 rate compou credited ann period 3.00% Bonus no rec to any premi with annuity RBC Enhanc bps Annual Ride 7.50% rollup rat annually; credite rollup period 1.C Bonus no recap premium bonus RBC Enhanced enhanced payout qualifies by beo 2 6 ADLs on a p directly to client
 <p>Financial Strength Ratings A (Excellent) A.M. Best A+ (Strong) Fitch (02/10)</p> <p>Choice 10</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: 2.50% 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% Confin 100% Termination Annuitization <p>2 New Inco</p> <ul style="list-style-type: none"> RBC GLWB RBC Enhanc
 <p>Financial Strength Ratings A (Excellent) A.M. Best A+ (Strong) Fitch (02/10)</p> <p>Enhanced Choice 8 2.00% Premium Enhancement/ Bonus (no recapture) (SPDA) - AN3021</p>	<p>DJIASM QP2PCap: 5.00%</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: 2.75% Year 1</p> <p>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% Confin 100% Termination Annuitization <p>2 New Inco</p> <ul style="list-style-type: none"> RBC GLWB RBC Enhanc

Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Feat
 Forethought Financial Group, Inc Financial Strength Ratings A.M. BEST RATINGS A- (excellent) (02/10) Income 125SM 25.00% Income Bonus	Ultra Band \$250,000 > S&P Monthly Point-to-Point with Cap : 1.25% Fixed Account Strategy 2.00% High Band \$100k > \$249,999 S&P Monthly Point-to-Point with Cap: 1.00% Fixed Account Strategy 2.00% Low Band \$25k > \$99,999 S&P Monthly Point-to-Point with Cap: 0.75% Fixed Account Strategy 2.00%	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.	10-year declining +/-MVA (12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 2%, 0%)	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%.	0-85 Min Initial Q: \$25,000 Non-Q: \$25,000	7.50% 0-75 5.00% 76-85	No Fee Guar Annual Incon • Includes a 25% the initial premi to the Guarante Account Value. Lifetime Income at the rate of 5% anniversary for 1 until the date y earlier. The Guar Value is for future inc surrender. The Gua Benefit F Guarante option yo o 5% level o 4% incon cost of li o 4% level with spot income u o 3% incon cost of li spousal c upon dea increases b following act once the Co
 Financial Strength Ratings A- (excellent) (02/10) Income 25 Now Available In Oregon With A 15% Bonus And 5% Roll Up For Life	Ultra Band \$250,000 > S&P Monthly Point-to-Point with Cap : 1.25% Fixed Account Strategy 2.00% High Band \$100k > \$249,999 S&P Monthly Point-to-Point with Cap: 1.00% Fixed Account Strategy 2.00% Low Band \$25k > \$99,999 S&P Monthly Point-to-Point with Cap: 0.75% Fixed Account Strategy 2.00%	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.	10-year declining +/-MVA (12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 2%, 0%)	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%.	0-85 Min Initial Q: \$25,000 Non-Q: \$25,000	7.50% 0-75 5.00% 76-85	No Fee Guar Annual Incon • Includes a 25% the initial premi to the Guarante Account Value. The Gua Benefit F Guarante option yo o 5% level o 4% incon cost of li o 4% level with spot income u o 3% incon cost of li spousal c upon dea
 Investors Insurance Corporation Wilmington, DE A.M. Best A - (Excellent) Standard & Poor's A (Strong) (02/10)  Products are distributed by Legacy Marketing Group  PremierMark® SE Plus 10 10.00% Immediately vested premium bonus!	S&P 500® Mo. Avg.: (Cap/Participation Rate) Plus 10: 4.00%/100% S&P 500® Ann. Pt.-Pt.: (Cap/Participation Rate) Plus 10: 3.75%/120% Gold (Ann. Pt.-Pt.): (Cap/Participation Rate) Plus 10: 3.75%/100% Guaranteed One-Year: Declared and guaranteed on an annual basis from the date each premium is received. Plus 10: 1.75% 3 Year Blended Index (Mo. Avg.): (Spread/Participation Rate) Plus 10: 11.00%/100%	First year: MRDs. Second year and subsequent years: Greater of 10.00% of annuity value or MRDs.	9-year declining +/-MVA (18, 18, 17, 16, 15, 14, 13, 11, 9%)	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.	0-80 Q 0-80	IMPORTANT CHANGES TO COMMISSIONS SEE BELOW Guaranteed 1-Year 2.50% 3-Year Blended Index 2.50% 1-Year Pt-to-Pt, Gold, and Mo. Av. 2.50%	Optional Enhancer optional rider increases clients meet future exp extended care costs. F annually. 0% administr Optional Beneficia transfer more wealth to "Checkbook" access. (Substantially equal per Systematic income opt (no surrender charge) issue age.
 Investors Insurance Corporation Wilmington, DE	S&P 500® Mo. Avg.: (Cap/Participation Rate) Plus 10: 3.15%/100% S&P 500® Ann. Pt.-Pt.: (Cap/Participation Rate)	First year: MRDs. Second year and subsequent years:	9-year declining +/-MVA (18, 17, 16, 15, 14, 13, 12, 10, 8%)	GREATER of Base Guarantee or Contract Guarantee (See contract for details.) Base Guarantee: 87.5% of premiums accumulated at	0-80 Q 0-80	IMPORTANT CHANGES TO COMMISSIONS SEE BELOW Guaranteed	Optional Enhancer optional rider increases clients meet future exp extended care costs. F annually. 0% administr

Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Feat
<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</p> <p>7.00% Immediately vested premium bonus!</p>	<p>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>3 Year Blended Index (Mo. Avg.): (Spread/Participation Rate) Plus 10: 10.85%/100%</p>	<p>Greater of 10.00% of annuity value or MRDs.</p>	<p>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>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>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 Beneficial transfer more wealth to "Checkbook" access. (Substantially equal per Systematic income opt (no surrender charge) issue age.</p>	
<p> Americom Life and Annuity is a member of the Old Mutual Financial Network (OMFN).</p> <p> OLD MUTUAL Financial Network A.M. Best A - (Excellent) (02/10)</p>  <p>Products are distributed by Legacy Marketing Group</p>  <p>AmeriMark® Freedom 7SE</p> <p>Flexible Deferred Fixed Index Annuities</p>	<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 Declared Freedom 7SE: 2.15%</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 optional rider increases clients meet future exp extended care costs. F annually. 0% administr</p> <p>Optional Beneficial transfer more wealth to "Checkbook" access. (Substantially equal per Systematic income opt (no surrender charge) issue age.</p>
<p> Americom Life and Annuity is a member of the Old Mutual Financial Network (OMFN).</p> <p> OLD MUTUAL Financial Network A.M. Best A - (Excellent) (02/10)</p>  <p>Products are distributed by Legacy Marketing Group</p>  <p>AmeriMark® Freedom 7</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 optional rider increases clients meet future exp extended care costs. F annually. 0% administr</p> <p>Optional Beneficial transfer more wealth to "Checkbook" access. (Substantially equal per Systematic income opt (no surrender charge) issue age.</p>

Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Feat
Flexible Deferred Fixed Index Annuities							
 A.M. Best A- S&P BBB+ \$13.5 Billion in assets as of September 30, 2008, 98% Investment Grade Bond Portfolio (02/10) Bonus Gold 10.00% Immediately Vested Premium Bonus	13.40% Guaranteed First Year Yield! 3.10% Current Fixed Value Rate Plus 10.0% Bonus S&P 500 Annual Monthly Average w/ 35% Par 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%	10.00% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD immediately from Fixed.	16 Year Issue Ages 0-80: 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 8, 6, 4, 2, 0% NO MVA	Minimum Guaranteed Interest: Currently 3.00% MGR 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. 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.	Maximum issue age 80 for Q or NQ. Min: \$5,000 NQ or Q Renewal \$500 Annual or \$50/Mo EFT Max without Home Office Approval: 0-69: \$1,000,000 70-74: \$750,000 75-80: \$500,000	Call For Details	Full Contract Value including both vest premium bonus, is lump sum. 100% Nursing Care Illness Waiver of S Lifetime Income Benefit of an 5.00% annuity option at no initial annual accumulation plus annual fee. (3 10 & 12) Income at year 2 and age 50.
 A.M. Best A- S&P BBB+ (02/10) Retirement Gold 10.00% Premium Bonus (Bonus Vesting Schedule applies)	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%	10.00% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD immediately from Fixed.	Surrender Charge: 12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% (10 yrs.) 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.) NO MVA	Minimum Guaranteed Interest: Currently 3.00% MGR 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. 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.	Maximum issue age 78 for Q or NQ. Min: \$5,000 NQ or Q Renewal \$500 Annual or \$50/Mo EFT Max without Home Office Approval: 0-69: \$1,000,000 70-74: \$750,000 75-80: \$500,000	Call For Details	Full Contract Value including both vest premium bonus, is lump sum. 100% Nursing Care Illness Waiver of S Lifetime Income Benefit of an 5.00% annuity option at no initial annual accumulation plus annual fee. (3 10 & 12) Income at year 2 and age 50.
 A (Superior) A.M. Best AA S&P (02/10) ANICO EIA	Performance Triggered Indexed Account W/O ROP: 5.00% Performance Triggered Indexed Account: W ROP: 4.60% Great MYGA Alternative!	10% of beginning year account value per year, starting in 2nd year.	-- Year 8%, 8%, 7%, 6%, 4%, 2%	Minimum Guaranteed Interest Rate will vary by state.	Maximum issue age 85. 5.00% 0-79 3.00% 80-85	Return of Premium Waivers – Nursing Disability Waivers Full Value At Death	
 A (Superior) A.M. Best AA S&P (02/10) ANICO Value Lock 10 5.00% Bonus	100% Participation Guaranteed! NO CAPS NO SPREADS NO FEES NO ANNUITIZATION! LOCK IN INTEREST-RELATED GAINS AT ANY TIME DURING THE 10 YEAR TERM	10% of beginning year account value per year, starting in 2nd year.	10 Year 12, 12, 11, 10, 9, 8, 7, 6, 5, 3, 0%	90% of premium accumulated at the minimum guaranteed interest rate of 1.75%	Maximum issue age 80. 10.00% 0-75 8.00% 76-80	Full Value At Death and Disability 10.0	

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Traditional 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	Feature
 American General A (Excellent) A.M. Best AA- (Very Strong) Fitch A+ (Strong) S&P Aa (Excellent) Moody's (02/10) HorizonMYGSM Contract 04370 SPDA	6.65% (includes 4% 1st Year Interest Bonus) 1st Year interest Rate 4.00% Base Interest Rate 2.65% Guaranteed 2-6 Yrs.	10.00% free w/d each year including the first yr . Systematic Withdrawals	10 Years (10, 9, 8, 7, 6, 5, 4, 3, 2, 1) + or - MVA	2% Guaranteed credited interest rate on annuity value. Minimum Guaranteed withdrawal amount is 90% of premium minus withdrawals, accumulated at 2.00%	0-85 (Q & NQ)	7.50% 0-75 5.00% 76-80 3.00% 81-85	Full value at Death! NO Commission Charge at Death! Plus 100% Extended Waiver of Surrender
 American National A (Superior) A.M. Best AA S&P (02/10)  WealthQuest[®] Citadel 5 Diamond Annuity Policy Form ANN94	3.45% 1st Year 2.45% Base Rate Guar'd yr 2 plus 1% 1st year additional interest *Add 10bps to rates for \$100,000 initial premiums or more.	10% of Annuity Value as of the beginning of each policy yr. Including the first year OR Systematic Withdrawals	5 Year (7, 7, 7, 6, 5%) (NO MVA)	2.00% Flat Rate or Floating Min rate 2.00% currently. This rate will vary between 1% & 3% but will be set at issue and fixed for the life of the contract.	No Max Issue Age for Owners. (NQ only.) Owners on Qualified policies must be 85 yrs or younger Annuitants must be 85 yrs or younger	4.00% 0-80 3.00% 81-85.	Full Account Value at Commission Charge if Annuitant is under 80 NURSING HOME CONF and Disability Waiver
 American National A (Superior) A.M. Best AA S&P (02/10)  WealthQuest[®] Citadel 7 Diamond Annuity Policy Form ANN94 New 2yr rate guarantee.	4.60% 1st Year 2.60% Base Rate Guar'd year 2 plus 2% 1st year additional interest Add 10bps to rates for \$100,000 initial premiums or more	10% of Annuity Value as of the beginning of each policy yr. Including the first year OR Systematic Withdrawals	7 Year (7, 7, 7, 6, 5, 4, 2%) (NO MVA)	2.00% Flat Rate or Floating Min rate 2.00% currently. This rate will vary between 1% & 3% but will be set at issue and fixed for the life of the contract.	No Max Issue Age for Owners. (NQ only.) Owners on Qualified policies must be 85 yrs or younger Annuitants must be 85 yrs or younger	4.50% 0-80 3.50% 81-85.	Full Account Value at Commission Charge if Annuitant is under 80 NURSING HOME CONF and Disability Waiver
 American National A (Superior) A.M. Best AA S&P (02/10) Century I	3.00% Includes 1% 1st Yr. Interest Enhancement	10.00% of Annuity Value as of the beginning of each policy yr. Including the first year OR Systematic Withdrawals.	10 Year 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% + or - MVA	2.00% Flat Rate or Floating Min rate 2.00% currently. This rate will vary between 1% & 3% but will be set at issue and guaranteed for the life of the contract.	Maximum issue age 90.	8.00% 0-74 5.50% 75-90	Full Value at Death!

Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Feature
 A (Superior) A.M. Best AA S&P (02/10) Century III	5.00% Includes 3% 1st Yr. Interest Enhancement	10.00% of Annuity Value as of the beginning of each policy yr. Including the first year OR Systematic Withdrawals.	10 Year 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 0% + or - MVA	2.00% Flat Rate or Floating Min rate 2.00% currently. This rate will vary between 1% & 3% but will be set at issue and guaranteed for the life of the contract.	Maximum issue age 85.	7.00% 0-74 4.50% 75-85	Full Value at Death!
 A (Superior) A.M. Best AA S&P (02/10) Century V	7.00% Includes 5% 1st Yr. Interest Enhancement	10.00% of Annuity Value as of the beginning of each policy yr. Including the first year OR Systematic Withdrawals.	10 Year 12, 12, 11, 10, 9, 8, 6, 4, 3, 2, 0% + or - MVA	2.00% Flat Rate or Floating Min rate 2.00% currently. This rate will vary between 1% & 3% but will be set at issue and guaranteed for the life of the contract.	Maximum issue age 80.	6.00% 0-74 3.50% 75-80	Full Value at Death!
 A (Superior) A.M. Best AA S&P (02/10) Century VII	9.00% Includes 7% 1st Yr. Interest Enhancement Century rates 10 basis points lower in FL, IN, NC, TX, VT, VA, WA & WI	10.00% of Annuity Value as of the beginning of each policy yr. Including the first year OR Systematic Withdrawals.	10 Year 12, 12, 11, 11, 10, 9, 8, 6, 4, 2, 0% + or - MVA	2.00% Flat Rate or Floating Min rate 2.00% currently. This rate will vary between 1% & 3% but will be set at issue and guaranteed for the life of the contract.	Maximum issue age 80.	5.00% 0-74 3.00% 75-80	Full Value at Death!
 Financial Strength Ratings A- (excellent) (02/10) Secure Income 125 25.00% Income Bonus	Ultra Band \$250,000 > Fixed Account: 2.50% High Band \$100,000-\$249,999 Fixed Account 2.50% Low Band \$25,000-\$99,999 Fixed Account 2.50%	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.	10-year declining +/-MVA (12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 2%, 0%)	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%.	0-85 Min Initial Q: \$25,000 Non-Q: \$25,000	7.50% 0-75 5.00% 76-85	No Fee Guarant Annual Income • Includes a 25% income initial premium receive Guaranteed Lifetime IR The Guarantees Benefit Factor (Guaranteed Life choose: ○ 5% level income ○ 4% income with living increase. ○ 4% level income spousal continu death of owner ○ 3% income with living increase & of income upon
 Genworth Life Insurance Company® A (Excellent) A.M. BEST Standard & Poor's A Moody's A1 Fitch A (02/10) SecureLiving® Liberty SPDA Choice of a 1, 3, or 5 year rate guarantee with bailout rates!	\$250,000 or More 1 yr rate 5.15% w/ 2.65% base & 2.50% bailout rate 3 yr rate 3.40% Guaranteed Yrs 1-3 2.50% bailout rate 5 yr rate 3.15% Guaranteed Yrs 1-5 2.50% bailout rate 3.04% Effective Yield to Bailout \$100,000 to \$249,999 1 yr rate 4.65% with 2.65% base & 2.50% bailout rate 3 yr rate 3.30% Guaranteed Yrs 1-3 2.50% bailout rate 5 yr rate 3.05% Guaranteed Yrs 1-5 2.50% bailout rate Great Rates For Less Than \$100K 1 yr rate 4.10% with a 2.60% base & 2.60% bailout rate with a 3 yr rate 3.10% Guaranteed Yrs 1-3 2.60% bailout rate 5 yr rate 2.85% Guaranteed Yrs 1-5 2.60% bailout rate	10% free beginning in year 1	6 YEAR (9%, 9%, 8%, 7%, 6%, 5%, 0%) IN and MN Only: (9%, 8%, 7%, 6%)	Minimum Guaranteed Interest Rate is 2.00%. Years 1-3	0-85 (Q & NQ) 76-80: 1.95% 81-85: 1.05%	Full Contract Value a Nursing Home Waive contract value Annuitization availabl into current SPIA rate	

Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Features
 B+ A.M. Best (02/10) Choice 5	4.00% 1st Year 3.00% Base Rate	100% of All Cumulative Interest. Interest Only After 30 Days.	4 Year 8, 7, 6, 5, 4% <small>Surrender penalties apply to principal only! (NO MVA)</small>		0-100 (Q & NQ)	0-80: 3.00% Ages 81+: 1.50%	Full Value at Death! NO commission charged Optional 1X5 Annuity
 A (Excellent) A.M. Best A+ (Strong) Fitch (02/10) Guarantee 3+3 Master Annuity (SPDA) - AN3004&AN3005	MVA Version 6-Year: 4.00% Guaranteed. 1-3 Yrs. NON-MVA Version 6-Year: 3.75% Guaranteed. 1-6 Yrs.	10% Free Withdrawals after 1st Yr Systematic withdrawals are available after the 1st year.	6 Years (7, 7, 7, 6, 4, 2) + or - MVA	This rate may be higher or lower than the initial guaranteed interest rate, but it will always be at least 3.00%.	0-80 Q 0-85 NQ	2.00% 0-75 1.25% 76-80 0.50% 81-85	<ul style="list-style-type: none"> • Full value at Death • 100% Confinement • 100% Terminal Illness • Annuitization: 2x
 A (Excellent) A.M. Best A+ (Strong) Fitch (02/10) Master Builder Annuity (SPDA with additional premium deposits allowed in 1st 6 months) AN3009	3.00% 1st Year Renews at portfolio rate each year for another 12 months 3.00% guaranteed minimum	10% Free Withdrawals after 1st Yr Systematic withdrawals are available after the 1st year.	10 Years (10, 9, 8, 7, 6, 5, 4, 3, 2, 1) No charge during 30-day window at end of 5th contract year, + or -MVA	This rate may be higher or lower than the initial guaranteed interest rate, but it will always be at least 3.00%.	0-80 Q & NonQ	6.25% 0-69 4.25% 70-80	<ul style="list-style-type: none"> • Full value at Death • Enhanced Death Benefit • 60% of annuity value at issue age and date of death • Plus 50% of the Enhanced Death Benefit • Value can be used as the 10th year! • Confinement Waiver • Terminal Illness Waiver • Annuitization: 2x5
 A (Excellent) A.M. Best A+ (Strong) Fitch (02/10) Value Master (SPDA with additional premium deposits allowed in 1st 6 months) L7000&L7078	4.20% 1st Year Renews at portfolio rate each year for another 12 months 3% guaranteed minimum.	10% Free Withdrawals after 1st Yr Systematic withdrawals are available after the 1st year.	10 Years (10, 9, 8, 7, 6, 5, 4, 3, 2, 1) + or -MVA	This rate may be higher or lower than the initial guaranteed interest rate, but it will always be at least 3.00%.	0-85 Q & NonQ	8.50% 0-75 6.50% 76-80 5.50% 81-85	<ul style="list-style-type: none"> • Full value at Death • 100% Confinement • 100% Terminal Illness • Annuitization: 2x
 Investors Insurance Corporation Wilmington, DE A.M. Best A - (Excellent) Standard & Poor's A (Strong) (02/10)  <small>Products are distributed by Legacy Marketing Group</small>  EnhanceMark® Flexible premium deferred fixed annuity. Choose from a 1-year or 10-Year Guaranteed Rate.	Guaranteed Term Crediting Rate Strategies 1 Year 1.90% 10 Year 1.80% Enhanced Care benefit - increases annuity value to help clients pay for extended care costs. Included with contract at no extra charge. Rate Reductions for Optional Riders Enhanced Withdrawal Rider (10% surrender charge-free withdrawals in addition to MRD each year). Rider cost: -0.30% current reduction in interest rate. Annuity Value Death Benefit Rider (full annuity value at death). Rider cost: -0.30% current reduction in interest rate.	With Enhanced Withdrawal Rider: 10% of annuity value after 30 days. With or without rider. Minimum required distributions. Substantially equal periodic payments. Confinement Waiver.	10-year declining, +/-MVA. Based on attained age on date premium is received: Ages 0-75: 12, 12, 12, 11, 10, 9, 8, 6, 3, 1% Ages 76-80: 11.50, 10.50, 9.50, 8.50, 7.50, 6, 5, 4, 3, 1% Ages 81+: 11, 10, 9, 8, 7, 6, 5, 4, 3, 1%	1.50% for all Guaranteed Term Strategies. Standard Nonforfeiture Minimum Interest Rate: 1.00% Contract Guarantee: 87.5% of premiums accumulated at 1%-3% annually over life of contract (varies by state and issue date). See State Approval Matrix for current	Owner: 0-85 Designated Annuitant: 40-75 Minimum: \$50,000 Maximum: \$200,000	8.00% 0 - 80 4.00%	<small>Product is distributed by Legacy Market www.legacynet.com. Individual Policy Form Nos. IIC-MYR-1107, IIC-AVDB-1107, IIC-EWT-1107, Certificate Nos. IIC-CMYGA-1107, EnhancedCareRider® Policy Form Nos. IIC-ECRB-0508, Enhanced Care Rider® Insurance. The rider has limitations, is a cost. Withdrawals over any surrender charge, surrender charges and a market value adjustment subject to income tax, and a federal income tax penalty for withdrawals taken before age 59½. Available to residents and on traditional IRA, Roth IRA. State restrictions may vary. See contract for withdrawal and any associated surrender charges, adjustments, and deductions.</small>

Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Features
 A.M. Best A- S&P BBB+ (02/10) Premier Eagle 10 10.00% Bonus on All Premiums added in years 1-5. Immediately Vested Premium Bonus.	13.40% Guaranteed First Year Yield! 3.10% Current Fixed Value Rate Plus 10.0% Bonus (Assumes no withdrawals) The Current Fixed Rate 3.10%	10.00% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD immediately from Fixed.	Surrender Charge: 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 7.5, 5, 2.5, 0% (15 yrs.) NO MVA	MGIR is set at issue, guaranteed for life of the contract and is currently 2.00%	Maximum issue age 80 for Q or NQ. Min: \$5,000 NQ or Q Renewal \$500 Annual or \$50/Mo EFT Max without Home Office Approval: 0-69: \$1,000,000 70-74: \$750,000 75-80: \$500,000	Call For Details	Full Contract Value at D contract's accumulation both vested and unvested is available as a lump sum 100% Nursing Care & 11 Illness Waiver of Surrender Lifetime Income Benefit 5.00% annual accumulation initial cost or 8.00% annuity option with a 45 bps annuity for the Eagle 10 & 12) Irrevocable as early as year 2 and age




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Multi-Year Guarantee 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
 American National A (Superior) A.M. Best AA S&P (02/10)  Palladium® MYG Annuity Add 10bps to rates to the right for \$100,000 initial premiums or more. After the initial Guaranteed Period, the interest rate is determined based on the current market conditions, but will never be less than 1.5%. Policy Form MGA10NQ,PQ; GA10NQC,PQC	3-Year 2.00% Guaranteed 1-3 yrs 4-Year 2.15% Guaranteed 1-4 yrs 5-Year 2.70% Guaranteed 5yr Effective Rate 3.50% 1st Yr Rate 2.50% Guar. 2-5 Yrs. 6-Year 3.25% Guaranteed 1-6 yrs 7-Year 3.35% Guaranteed 7yr Effective Rate 3.49% 1st Yr Rate 4.35% Guar. 2-7 Yrs. 8-Year 3.70% Guaranteed 1-8 yrs 9-Year 3.20% Guaranteed 9yr Effective Rate 3.42% 1st Yr Rate 5.20% Guar. 2-9 Yrs. 10-Year 3.35% Guaranteed 10-year Effective Rate 3.65% 1st Yr Rate 4.45% Guar. 2-10 Yrs.	First Year Interest only. Then Up to 10.00% of beginning of year Annuity Value starting in the 2nd contract yr	(8, 8, 8, 7, 6, 5, 4, 3, 2, 1%) + or - MVA or excess interest deduction 30-day window at end of guarantee period when owner may surrender free of any surrender charge, market value adjustment or excess interest deduction in some states where MVA does not apply. Surrender Matches Guarantee Period!	1.50%, 3.00% Flat Rate or Floating Min rate 2.00% currently. This rate will vary between 1% & 3% but will be set at issue and fixed for the life of the contract. Minimum applies after initial guarantee to the left.	0-85 (Q & NQ)	0 - 79 3-Year 1.50% 4-Year 2.00% 5-Year 4.00% 6-Year 2.50% 7-Year 2.50% 8-Year 2.50% 9-Year 3.00% 10-Year 4.00%	Full Account Value at Plus MVA but Only if NURSING HOME CC RIDER and Disability Commis Ages 80 Year Co 3 0: 4 1.0 5 2.0 6 0: 7 0: 8 0: 9 1.0 10 2.0
 Phoenix Life Insurance Company (02/10) Phoenix Select Plus® 4, 5, 7, 10 Years	4 year 2.10% 5 year 2.85% 7 year 3.60% 10 year 4.15%	Annual free withdrawals up to 10% are allowed without a surrender charge or market value adjustment (MVA) applied. Withdrawals in excess of the annual free amount taken prior to the end of the guarantee period may be subject to an MVA, which may be positive or negative. Withdrawals of income will be subject to tax and, if prior to age 59 1/2, may be subject to a 10% IRS penalty. Withdrawals in excess of the free amount may be subject to a declining surrender charge.	8 YEAR (9% 8% 7% 6% 5% 4% 3% 2% 0%)	Minimum guaranteed interest rate we will credit is set each January 1st and will apply to new contracts issued and renewals occurring in the calendar year and will never be less than 1%.	0 - 90 (Q & NQ)	4 year 2.00% 0 - 80 1.00% 81-90 5 year 3.90% 0 - 80 1.95% 81-90 7 year 4.10%	DEATH BENEFIT <ul style="list-style-type: none"> Payable on death of annuitant Death benefit is equal market value adjustment Death benefit proceeds probate delays. ANNUITY PAYMENT <ul style="list-style-type: none"> You can annuitize your year with no penalty. Seven fixed annuity payments available (see your contract representative for details) <ul style="list-style-type: none"> Life Annuity with Certain Non-Refund Life Joint and Survivor Installment Refund Joint and Survivor

Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Featur
						0 - 80 2.05% 81-90	10-Year Period o Payments for S o Payments of Sp CHARGES • No initial sales charge. • No Mortality & Expense administrative charges
 Presidential Life Insurance Company <small>(02/10)</small> Secure 6® 6 year rate guarantee with no MVA! ASSETS: \$3.79 Billion (statutory) \$3.72 Billion (GAAP) A.M. BEST RATING: B+ (Good) S&P RATING: BB+ FITCH RATING: Aq (Strong) MOODY'S RATING: Ba1 (Positive Outlook)	2.90% GUARANTEED Years 1-6 (for less than \$5,000 rates are 50bps less)	10.00% Surrender Charge-Free Yearly Withdrawal Available Beginning Year 1!	6 YEAR 7, 7, 7, 6, 6, 4, 0% (NO MVA)	3.00%	0 - 90 (Q & NQ)	0-80: 3.00% 81-85: 1.50% 86-90: 0.67%	Full value at Death!
 Secure 5® <small>(02/10)</small>	3.00% GUARANTEED Years 1-5 (for less than \$5,000 rates are 50bps less)	10.00% Surrender Charge-Free Yearly Withdrawal Available Beginning Year 1!	5 YEAR 7, 7, 6, 6, 4, 0% (NO MVA)	3.00%	0 - 90 (Q & NQ)	0-80: 2.50% 81-85: 1.25% 86-90: 0.67%	Full value at Death!
 Secure 4® <small>(02/10)</small>	2.85% GUARANTEED Years 1-4 (for less than \$5,000 rates are 50bps less)	10.00% Surrender Charge-Free Yearly Withdrawal Available Beginning Year 1!	4 YEAR 7, 6, 6, 5, 0% (NO MVA)	3.00%	0 - 90 (Q & NQ)	0-80: 2.00% 81-85: 1.00% 86-90: 0.67%	Full value at Death!
 Liberty Bankers Life <small>(02/10)</small> Bankers 1® Over \$807 Million in Assets as of 12/30/07 B- A.M. Best Founded in 1958!	1.75% Guaranteed 1Yr	100% All Accrued Interest twice per year Monthly Interest Only After 30 Days.	1 Year: 5% No MVA.	1.00%	0 - 95 (Q & NQ)	0 - 80 = 0.50% 1.00% 81 - 95 > 0.40%	<ul style="list-style-type: none"> • Nursing Home Waiver • Disability Waiver • Full value at Death • NO Commission • Minimum Premium
 Bankers 3® <small>(02/10)</small>	2.75% Guaranteed 3Yr	100% All Accrued Interest twice per year Monthly Interest Only After 30 Days.	3 Yrs: 8, 7, 6% +/- MVA 1st 3 Yrs (No MVA-PA)	1.00%	0 - 95 (Q & NQ)	0 - 80 = 2.00% 1.00% 81 - 95	<ul style="list-style-type: none"> • Nursing Home Waiver • Disability Waiver • Full value at Death • NO Commission • Minimum Premium

Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Featur
 B- A.M. Best (02/10) Bankers 5®	3.65% Guaranteed 5Yr	100% All Accrued Interest twice per year Monthly Interest Only After 30 Days.	5 Yrs: 8, 7, 6, 5, 4% +/- MVA 1st 5 Yrs (No MVA-PA)	1.00%	0 - 90 (Q & NQ)	0 - 80 = 3.25% 1.50% 81 - 90	<ul style="list-style-type: none"> • Nursing Home Waiver • Disability Waiver • Full value at Death • NO Commission • Minimum Premium
 B- A.M. Best (02/10) Bankers 5 Premier®	3.95% Guaranteed 5Yr	100% All Accrued Interest twice per year Monthly Interest Only After 30 Days.	5 Yrs: 8, 7, 6, 5, 4% +/- MVA 1st 5 Yrs (No MVA-PA)	1.00%	0 - 90 (Q & NQ)	0 - 80 = 2.00% 0.40% 81 - 90	<ul style="list-style-type: none"> • Nursing Home Waiver • Disability Waiver • Full value at Death • NO Commission • Minimum Premium
 B- A.M. Best (02/10) Bankers 5 Premier Plus®	5-Year 3.95% Guaranteed 5 yr Effective Rate 4.75% 1st Yr Rate 3.75% Guar. 2-5 Yrs.	100% All Accrued Interest twice per year Monthly Interest Only After 30 Days.	5 years 8.1, 7.3, 6.4, 5.5, 4.5% +/- MVA 1st 5 Yrs (No MVA-PA)	1.00%	0 - 90 (Q & NQ)	0 - 80 = 2.00% 0.40% 81 - 90	<ul style="list-style-type: none"> • Nursing Home Waiver • Disability Waiver • Full value at Death • NO Commission • Minimum Premium
 B- A.M. Best (02/10) Bankers 7®	7-Year 4.00% Guaranteed	100% All Accrued Interest twice per year Monthly Interest Only After 30 Days.	7 Years Ages 56+: 8, 7, 6, 5, 4.5, 3.5, 2.5% Ages 0-55: 12, 11, 10, 8, 6, 5, 4% +/- MVA 1st 7 Yrs (No MVA-PA)	1.00%	0 - 85 (Q & NQ)	0 - 80 = 4.00% 2.00% 81 - 85	<ul style="list-style-type: none"> • Nursing Home Waiver • Disability Waiver • Full value at Death • NO Commission • Minimum Premium
 Lincoln Financial Group A.M. Best A (Superior) Standard & Poor's AA- (Very Strong) Moody's A2 (Good) (02/10) CLASSIC SINGLE PREMIUM DEFERRED ANNUITIES Lincoln Classic® 5 and 7 (MYG) Single Premium Deferred Annuities	Premiums > or = \$100K 5-Year: 2.70% Net Effective Yield 7-Year: 3.17% Net Effective Yield Premiums <\$100K 5-Year: 2.50% Net Effective Yield 7-Year: 3.03% Net Effective Yield	10.00% of Accumulated Value Annually even the 1st yr! Systematic Withdrawals Available after 30 days!	5 year: (9, 8, 7, 6, 5, 0%) 7 year: (9, 8, 7, 6, 5, 4, 3, 0%) + or - MVA	1.00% (or such higher rate as may be in effect in your state on the day your policy is issued! The majority of states are 1.50%.	0-85 NQ or Q	5-Year 4.00% 0-75 2.75% 76-80 1.50% 81-85 7-Year 5.00% 0-75 3.50% 76-80 1.75% 81-85	Full Accumulation Death Benefit
 B+ (Good) A.M. Best A- (Strong) Standard & Poor's (02/10) Certainty Select™ (Base Contract) Multi-Year Guarantee Annuity	5-Yr: 2.65% 6-Yr: 3.00% 1st Yr 3.00% Guar. 2-6 Yrs. 8-Yr: 4.25% Guaranteed All Years 10-Yr: 4.40%	Cumulative interest beginning immediately	Certainty Select™ (Base Contract) 3 Yr: (10 10 9%) 5 Yr: (10 10 9 9 8) 6 Yr: (10 10 9 9 8 8 8) 8 Yr: (10 10 9 9 8 8 7 7 7) 10 Yr: (10 10 9 9 8 8 7 7 6 5%) + or - MVA except in VT	Minimum Guaranteed Contract Value 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate.	0-90 (Q & NQ)	5, 6, 8, 10-Yr 0-80 Year 1 1.25% Year 2 1.75% Year 2 81-90 Year 1 0.9375% Year 2 1.3125% All 2nd Year Commissions are paid on Contract Accumulation Value	Certainty Select™ (S Benefit: Upon death or Accumulation Value.

Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Features
 B+ (Good) A.M. Best A- (Strong) Standard & Poor's (02/10) Certainty Select™ (With Optional Rider) and Certainty™ (Original) Multi-Year Guarantee Annuities	5-Year: 2.65% 6-Year: 3.65% 1st Yr 2.65% Guar. 2-6 Yrs. 8-Year: 4.25% Guaranteed All Years 10-Year: 4.40%	Interest only 1st contract year, 10% of Account Value years 2+	Certainty Select™ (With Optional Rider) and Certainty™ (Original) 3yr: (9, 8.5, 8%) 5yr: (9, 8.5, 8, 7.5, 6.5%) 6yr: (9, 8.5, 8, 7.5, 7, 6%) 8yr: (9, 8.5, 8, 7.5, 7, 6.5, 6, 5.5%) 10yr: (8.5, 8, 7.5, 7, 6.5, 6, 5, 5, 4.5%)	Certainty Select™ (With Optional Rider) Minimum Guaranteed Contract Value 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate. Certainty™ (Original) 100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate, less surrender charges.	0-90 (Q & NQ) IN Only 0-89 (Q & NQ)	5, 6, 8, 10-Yr 0-80 1.25% Yr 1 1.75% Yr 2 81-90 Yr 1 0.9375% Yr 2 1.3125% All 2nd Year Commissions are paid on Contract Accumulation Value	Certainty Select™ (With Optional Rider) and Certainty™ (Original) Death Benefit: the chosen Surrender Value minus Accumulation Value at Payment Option for a period. Nursing Home Waiver
 Allianz Life Insurance Company of North America A (Excellent) A.M. Best AA (Very Strong) Standard & Poor's (02/10) Dominator PLUS® Annuity Choice of 5-year guarantee period or 10-year guarantee period with 30 Day Surrender and MVA free Out option available within 30 days after selected guaranteed period is finished.	\$100K or more 5-Year: 2.60% 10-Year: 3.65% \$25,000 - \$99,999 5-Year: 2.60% 10-Year: 3.55%	Beginning immediately, 10.00% of premium paid is available each contract year RMD Withdrawals Available.	10-year (9.0%, 8.1%, 7.2%, 6.3%, 5.4%, 4.5%, 3.6%, 2.7%, 1.8%, 0.9%, 0%) An MVA will apply except during the 30-day window after each GIR period. The surrender charge percentage will decrease by 0.075% each month, until contract year 11 when the surrender charge will equal 0%. Surrender Matches Guarantee Period!	Guaranteed Minimum Value 90% of premium, less withdrawals, credited at a minimum 3% Guaranteed minimum interest of 1.5% during deferral and 1% during payout. In CT, the guaranteed minimum interest rate is 3% during deferral.	0-85	0 - 75 3.00% 76 - 80 2.00% 81 - 85 1.00% 10-yr 0 - 75 4.00% 76 - 80 3.00% 81 - 85 2.00%	Death Benefit: Full accumulation loans and withdrawals, paid to lump sum or annuity payment; the cash surrender value (\$50,000 + 2% interest). Nursing Home Benefit: If deferral, should the owner enter a hospital, or any combination of 35 consecutive days. The owner's Value over a period of time anywhere from this benefit). Available in most states. Flexible Withdrawal Benefit: a one time lump sum payment after the contract's accumulation value after the first contract year, but eligible nursing home, assisted hospital for 30 of 35 consecutive days. Available in most states.
 A (Excellent) A.M. Best AA (Very Strong) Standard & Poor's (02/10) Dominator SelectSM Annuity Choice of 1, 2, 3-yr Guaranteed Interest Rate (GIR) 3 Year Surrender Charge with 30 Day Surrender and MVA free Out option available within 30 days after selected guaranteed period is finished.	\$100K or more 1-Year: 1.60% 2-Year: 1.65% 3-Year: 1.70% \$25,000 - \$99,999 1-Year: 1.50% 2-Year: 1.55% 3-Year: 1.60%	Beginning immediately, 10.00% of premium paid is available each contract year RMD Withdrawals Available	3-year (6%, 5%, 4%, 0%) An MVA will apply except during the 30-day window after each GIR period. The surrender charge percentage will decrease by 1% each year, until contract year 4 when the surrender charge will equal 0%. Surrender Matches Guarantee Period!	Guaranteed Minimum Value 90% of premium, less withdrawals, credited at a minimum 3% Guaranteed minimum interest of 1.5% during deferral and 1% during payout	0-85	1-yr 0.25% 2-yr 0.50% 3-yr 1.25%	
 American General Life Insurance Company A (Excellent) A.M. Best AA- (Very Strong) Fitch A+ (Strong) S&P Aa (Excellent) Moody's (02/10) HorizonChoice® Contract 03360 & 03360N	5-Year: 2.60% Guaranteed 1-5 years 7-Year: 3.05% Guaranteed 1-7 years 8-Year: 3.50% Guaranteed 1-8 years 9-Year: 4.10% Guaranteed 1-9 years 10-Year: 3.70%	10.00% free w/d each year Free systematic withdrawal of interest after 30 days	7 Years (7, 6, 5, 4, 3, 2, 1) 30-day free withdrawal window after MVA term MYG rate equal to term selected Return of Premium less prior partial withdrawals is guaranteed on full withdrawal	2% Guaranteed credited interest rate on annuity value. Minimum Guaranteed withdrawal amount is 90% of premium minus withdrawals, accumulated	0-85 NQ 0-70 Q	All Approved States Except: IN & ID 5-Year: 2.40% 0-85 7-Year: 4.50% 0-85 8-Year: 3.50% 0-85	Full value at Death! Plus 100% Extended Waiver of Surrender (Commission Only in IN) 5-Year 2.15% 0-85 7-Year 4.25% 0-85 8-Year

Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Featur
7 Year with 5, 7, 8, 9 or 10 Year Term	Guaranteed 1-10 years			at 2.00%		9-Year: 2.65% 0-85 10-Year: 5.00% 0-85	3.25% 0-85 9-Yea 2.30% 0-85
 A (Excellent) A.M. Best AA- (Very Strong) Fitch A+ (Strong) S&P Aa (Excellent) Moody's (02/10) HorizonSelectSM Contract 05377 SPDA 5yr, 7yr or 10yr MYGA Annuity	1-5 Years: 2.85% 1-7 Years: 3.45% 1-10 Years: 3.75%	10.00% free w/d each year including the first yr. Systematic Withdrawals	10 Years (10, 9, 8, 7, 6, 5, 4, 3, 2, 1) Full Surrender allowed at end of chosen term for any term less than 10 years (5 or 7 years) without withdrawal charges or MVA MYG rate equal to term selected.	Minimum Guaranteed Contract Value 90% of premium minus withdrawals, accumulated at 3.00%	0-85 (Q & NQ)	4.00% 0-80 3.00% 81-85	Full value at Death! NO Commission Cha Death! Plus 100% Extended Waiver of Surrender (
 RBC Insurance® (02/10) RBC 7 MYG® (SPDA with additional premium deposits allowed in 1st 12 months) AN3015	7-Year: 2.94% Guaranteed Effective Rate 3.80% 1st Yr 2.50% Guar. 2-7 Yrs	10% Free Withdrawals after 1st Yr Systematic withdrawals are available after the 1st year.	7 Years (7, 7, 7, 6, 5, 4, 3) + or - MVA	The minimum guaranteed interest rate for renewals years 8+ will be at least 1%.	0-80 Q 0-85 NQ	3.00% 0-75 1.75% 76-80 1.00% 81-85	<ul style="list-style-type: none"> • Full value at Dea • 100% Confinem • 100% Terminal I • Annuitization: 2x
 A (Excellent) A.M. Best A+ (Strong) Fitch (02/10) RBC 3+3 MYG (SPDA) - AN3004&AN3005	MVA Version 6-Year: 3.00% Guaranteed. 1-6 Yrs. NON-MVA Version 6-Year: 3.00% Guaranteed. 1-6 Yrs.	10% Free Withdrawals after 1st Yr Systematic withdrawals are available after the 1st year.	6 Years (7, 7, 7, 6, 4, 2) + or - MVA	This rate may be higher or lower than the initial guaranteed interest rate, but it will always be at least 3.00%.	0-80 Q 0-85 NQ	2.00% 0-75 1.25% 76-80 0.50% 81-85	<ul style="list-style-type: none"> • Full value at Dea • 100% Confinem • 100% Terminal I • Annuitization: 2x
 Investors Insurance Corporation Wilmington, DE A.M. Best A - (Excellent) Standard & Poor's A (Strong) (02/10)  Products are distributed by Legacy Marketing Group  RateMark® Multiple-year guaranteed flexible premium deferred fixed annuity. 1, 3, 5, 7, & 10-Year terms Renewal Options at end of term: <ul style="list-style-type: none"> • Renew automatically into the same term, not to exceed the surrender charge period or maturity date; otherwise, 	Guaranteed Term Crediting Rate Strategies 1 Year 3.75% 3 Year 2.50% 5 Year 2.85% 7 Year 3.10% 10 Year 3.20% Rate Reductions For Optional Riders Enhanced Withdrawal Rider (10% surrender charge-free withdrawals in addition to MRD each year). Rider cost: -0.30% current reduction in interest rate. Annuity Value Death Benefit Rider (full annuity value at death). Rider cost: -0.30% current reduction in interest rate. No surrender charges or MVA on withdrawals within 30 days of end of 3, 5, or 7 year term. (MVA may apply in some states.) If the client anticipates using the surrender charge-free window available on the RateMark® 3-, 5-, and 7-year guaranteed terms, the Enhanced Care Rider® is not an appropriate option.	With Enhanced Withdrawal Rider: 10% of annuity value after 30 days. With or without rider: Minimum required distributions. Substantially equal periodic payments. Confinement Waiver.	10-year declining, +/MVA. Based on attained age on date premium is received: Ages 0-75: 12, 12, 12, 11, 10, 9, 8, 6, 3, 1% Ages 76-80: 11.50, 10.50, 9.50, 8.50, 7.50, 6, 5, 4, 3, 1% Ages 81+: 11, 10, 9, 8, 7, 6, 5, 4, 3, 1%	1.50% for all Guaranteed Term Strategies. Standard Nonforfeiture Minimum Interest Rate: 1.00% Contract Guarantee: 87.5% of premiums accumulated at 1%-3% annually over life of contract (varies by state and issue date). See State Approval Matrix for current	0-80 Q 0-85	1 & 3 Year 0-80 2.25% 81-85 1.13% 5 Year 3.00% 0-80 81- 85 1.50% 7 and 10-Year 4.00% 0 - 80 2.00% 81 - 85	Death Benefit: With t Death Benefit Rider = annuity value or surre Without the Annuity \ Benefit Rider = surre No chargebacks of ar commissions after the period! Product is distributed by Legacy Market www.legacy.net.com. Individual Policy Fi IC-MYR-1107, IIC-AVDB-1107, IC-EWI 1107.CertificateNos: IC-CMYGA-1107, I EnhancedCareRider® Policy Form Nos Enhanced Care Rider® is not long-term limitations, is optional, and has an addit surrender charge-free amount are subj market value adjustment. Withdrawals r and a federal income tax penalty may ag age 59½. Available only to individual U.S IRA, RothIRA, and nonqualified contracts See contract for details. Less prior with surrender charges, market value adjust

Carrier & Product	Current Rates (subject to change)	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Issue Age	Comm	Featur
<p>renew into one-year term. Within the 30-day window at end of term.</p> <ul style="list-style-type: none"> Select new term, not to exceed surrender charge period or maturity date. 							
 A.M. Best A- S&P BBB+ (02/10) Guarantee Series SPDA MYGA-MVA	5 Year MYG 3.65% Years 1-5 Not Available In: AL, CA, DE, MN, MO, NY, PA, WA	Interest Only. Systematic W/D & RMD Immediately.	5 Years 9, 8, 7, 6, 5%	MGIR is set at issue, guaranteed for life of the contract and is currently 2.00%	Maximum issue age 80 for Q or NQ. 10,000 Qual 10,000 Non-Qual	0 - 75 3.00% 76-80 2.00%	No Surrender charge at
 A.M. Best A- S&P BBB+ (02/10) Guarantee Series SPDA MYGA No MVA	5 Year MYG 3.15% Years 1-5 Not Available In: CA, DE, MN, PA, WA	Interest Only. Systematic W/D & RMD Immediately.	5 Years 9, 8, 7, 6, 5%	MGIR is set at issue, guaranteed for life of the contract and is currently 2.00%	Maximum issue age 80 for Q or NQ. 10,000 Qual 10,000 Non-Qual	0 - 75 2.50% 76-80 1.50%	No Surrender charge at
 Founded in 1926! \$374 Million in assets B+ A.M. Best (02/10) Choice 4 4 year rate guarantee with No MVA!	3.30% GUARANTEED Years 1-4	100% of All Cumulative Interest. Interest Only After 30 Days.	4 Year 8, 7, 6, 5, 0% Surrender penalties apply to principal only! (NO MVA)	0-100 (Q & NQ)	0-80: 1.75% Ages 81+: 0.875% Plus annual trail commissions of 0.20% after the 4th policy year for 4 Year Choice.	0-80: 1.75%	Full Value at Death! NO commission charge! Optional 1X5 Annuity

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