




888.661.1999

February Spreadsheet

http://annuity1.com

		Products	Current Interest Rates , Product Names, and Features Effective February 1, 2012				Withdrawal Provision	Surrender Charge	TGV	Min. Prem.	Iss. Age	Comm. Eff. 10/3/11	Features
 <b>PHOENIX</b> The Phoenix Hartford, CT January-10 B+ A.M. Best	FIXED INDEX ANNUITY	<b>Most States Version</b>	<b>Index Account</b>	<b>Cap Rate</b>		<b>Par. Rate</b>		<b>10 Year</b> TGV (Total Guaranteed Value) is equal to 87.5% of the single premium, accumulated at the TGV Rate which is set at issue and ranges from 1% to 3%  12, 12, 12, 11, 10, 9, 8, 7, 6, 4, then 0%  MVA + or -	15,000	0 - 75	<b>7.25%</b>	<b>No Surrender Charges Applied at Death</b>  <b>NEW Riders</b> Rider Income available Immediately Income Today Rider	
		<b>Phoenix Personal Income Annuity</b>	Monthly Cap - S&P 500®	<b>1.00%</b>	<b>100.00%</b>		Up to 10% in free withdrawals including the 1st yr!						
			1 yr Point to Point - S&P 500®	<b>1.50%</b>	<b>100.00%</b>								
			2 yr Point to Point - S&P 500®	<b>4.50%</b>	<b>100.00%</b>								
			1 yr Point to Point - DJIA®	<b>1.00%</b>	<b>100.00%</b>								
			1 yr Point to Point - Euro Stoxx 50	<b>1.00%</b>	<b>100.00%</b>								
			1 yr Balanced Allocation	<b>1.00%</b>	<b>100.00%</b>								
			<b>Fixed Account</b>	<b>0.85%</b>	<b>N/A</b>								
The Version above is approved in AL, AZ, AR, CA, CO, DC, GA, HI, ID, IL, KS, LA, MA, MI, MT, NE, NM, ND, RI, SC, SD, TN, VT, WV, WI, WY													
\$14.1 Billion in Assets under management as of September 30, 2011 Founded in 1851	FIXED INDEX ANNUITY		<b>Index Account</b>	<b>Cap Rate</b>		<b>Par. Rate</b>		<b>10 Year</b> CT, FL, IA, IN, MD, MS, NV, NH, OK, PA, UT: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, then 0% KY, OH, TX: 9.1, 8.2, 7.3, 6.4, 5.5, 4.6, 3.7, 2.8, 1.8, 0.9 then 0%  MVA + or -	15,000	0 - 75	<b>7.25%</b>	<b>30% Bonus</b> to the Income benefit base if income is taken in yr 1, <b>37.5% Bonus</b> to the Income benefit base if income is taken in yr 2, <b>45% Bonus</b> to the Income benefit base if income is taken in yr 3	
		<b>Phoenix Personal Income Annuity</b>	Monthly Cap - S&P 500®	<b>1.00%</b>	<b>100.00%</b>		Up to 10% in free withdrawals including the 1st yr!						
			1 yr Point to Point - S&P 500®	<b>1.25%</b>	<b>100.00%</b>								
			2 yr Point to Point - S&P 500®	<b>3.50%</b>	<b>100.00%</b>								
			1 yr Point to Point - DJIA®	<b>1.00%</b>	<b>100.00%</b>								
			1 yr Point to Point - Euro Stoxx 50	<b>1.00%</b>	<b>100.00%</b>								
			1 yr Balanced Allocation	<b>1.00%</b>	<b>100.00%</b>								
			<b>Fixed Account</b>	<b>0.75%</b>	<b>N/A</b>								
The Version above is approved in CT, FL, IA, IN, KY, MD, MS, NV, NH, OH, OK, PA, TX, UT													
Assets held by a separate account from general account Free Supplemental E&O coverage covers insolvency up to \$1 million per client, \$5 million per agent	FIXED INDEX ANNUITY			<b>Cap Rate</b>		<b>Par. Rate</b>		<b>10 Year</b> TGV (Total Guaranteed Value) is equal to 87.5% of the single premium, accumulated at the TGV Rate which is set at issue and ranges from 1% to 3%  10, 9, 8, 7, 6, 5, 4, 3, 2, 1, then 0%  MVA + or -	15,000	0 - 75	<b>7.25%</b>	Rider Fee is 95 bps annually <b>Income Tomorrow Rider</b> <b>14% Annual Roll-up</b> to the benefit base for 10 years (Simple Interest) Rider Fee is 95 bps annually	
		<b>Phoenix Personal Income Annuity</b>	<b>Index Account</b>	High Band	Low Band	High Band	Low Band						Up to 10% in free withdrawals including the 1st yr!
			Monthly Cap - S&P 500®	<b>1.00%</b>	<b>1.00%</b>	<b>100.00%</b>	<b>100.00%</b>						
			1 yr Point to Point - S&P 500®	<b>1.25%</b>	<b>1.25%</b>	<b>100.00%</b>	<b>100.00%</b>						
			2 yr Point to Point - S&P 500®	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>						
			1 yr Point to Point - DJIA®	<b>1.00%</b>	<b>1.00%</b>	<b>100.00%</b>	<b>100.00%</b>						
			1 yr Point to Point - Euro Stoxx 50	<b>1.00%</b>	<b>1.00%</b>	<b>100.00%</b>	<b>100.00%</b>						
			1 yr Balanced Allocation	<b>1.00%</b>	<b>1.00%</b>	<b>100.00%</b>	<b>100.00%</b>						
<b>Fixed Account</b>	<b>1.00%</b>		<b>N/A</b>										
The Version above is approved in AK, MN, MO, NC, NJ, VA, and WA* Riders are not approved in WA.													


**DISCLAIMER:** All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.



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		Products	Current Interest Rates , Product Names, and Features Effective February 1, 2012				Withdrawal Provision	Surrender Charge	TGV	Min. Prem.	Iss. Age	Comm. Eff. 10/3/11	Features
 <b>PHOENIX</b> The Phoenix Companies, Inc. Hartford, CT January-10 B+ A.M. Best	FIXED INDEX ANNUITY	<b>9% Bonus Version</b>	<b>Index Account</b>	<b>Cap Rate</b>		<b>Par. Rate</b>		12 Year 12.5, 12.5, 12.5, 11, 10, 9, 8, 6, 5, 4, 3, 2, then 0% MVA + or - Premium Bonus Vested over surrender charge term. If death occurs during the first three contract years, any non-vested premium bonus amounts will be recovered.	TGV (Total Guaranteed Value) is equal to 87.5% of the single premium, accumulated at the TGV Rate which is set at issue and ranges from 1% to 3%	15,000 NQ and Q	0 - 75 76 - 80 81-85	7.25% 5.00% 3.00%	No Surrender Charges Applied at Death  2 GMWB Riders  Rider Income available Immediately No wait!
		<b>Phoenix Reflections</b>	Point to Point - S&P 500	1.50%		100.00%							
		<b>Gold Bonus</b>	Monthly Cap - S&P 500®	1.00%		100.00%							
		<b>9%</b>	Domestic Look Back (S&P 500, iShares® Barclays Aggregate Bond Fund, NASDAQ 100)	1.00%		100.00%							
			Global Look Back (S&P 500 Index, Euro Stoxx 50, iShares® MSCI Hong Kong Index Fund)	N/A		10.00%							
			Performance Trigger Rate	1.75%		100.00%							
<b>Upfront Bonus</b>	<b>Fixed Account</b>	<b>0.85%</b>		<b>N/A</b>									
9.00% bonus version above is approved in AL, AZ, AR, CA, CO, DC, GA, HI, ID, IL, KS, LA, MA, MI, MT, NE, NM, ND, RI, SC, SD, TN, VT, WV, WI, WY													
\$14.1 Billion in Assets under management as of September 30, 2011  Founded in 1851	FIXED INDEX ANNUITY	<b>6% Bonus Version</b>	<b>Index Account</b>	<b>Cap Rate</b>		<b>Par. Rate</b>		10 Year FL, IA, IN, MD, MS, NV, NH, OK, PA, UT: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, then 0% KY, OH, TX: 8.3, 7.2, 6.1, 5.4, 4.7, 4, 3.3, 2.5, 1.7, 0.8, then 0% MVA + or - Premium Bonus Vested over surrender charge term. If death occurs during the first three contract years, any non-vested premium bonus amounts will be recovered.	TGV (Total Guaranteed Value) is equal to 87.5% of the single premium, accumulated at the TGV Rate which is set at issue and ranges from 1% to 3%	15,000 NQ and Q	0 - 75 76 - 80 81-85	6.25% 4.00% 2.00%	Income 25% upfront Bonus to the benefit base (12.5% if income it taken in the 1st yr) Rider Fee is 95 bps  Income Plus 8.00% Compound Roll-up to the benefit base for 8 years Rider Fee is 95 bps annually
		<b>Phoenix Reflections</b>	Point to Point - S&P 500	1.25%		100.00%							
		<b>Gold Bonus</b>	Monthly Cap - S&P 500®	1.00%		100.00%							
		<b>6%</b>	Domestic Look Back (S&P 500, iShares® Barclays Aggregate Bond Fund, NASDAQ 100)	1.00%		100.00%							
			Global Look Back (S&P 500 Index, Euro Stoxx 50, iShares® MSCI Hong Kong Index Fund)	N/A		10.00%							
			Performance Trigger Rate	1.50%		100.00%							
<b>Upfront Bonus</b>	<b>Fixed Account</b>	<b>0.75%</b>		<b>N/A</b>									
6.00% bonus version above is approved in FL, IA, IN, KY, MD, MS, NV, NH, OH, OK, PA, TX, UT													
Assets held by a separate account from general account  Free Supplemental E&O coverage covers insolvency up to \$1 million per client, \$5 million per agent	FIXED INDEX ANNUITY	<b>5% Bonus Version</b>	<b>Index Account</b>	<b>Cap Rate</b>		<b>Par. Rate</b>		10 Year 14, 13, 12, 10, 9, 8, 6, 5, 3, 1, then 0% MVA + or - Premium Bonus Vested over surrender charge term. If death occurs during the first three contract years, any non-vested premium bonus amounts will be recovered.	TGV (Total Guaranteed Value) is equal to 87.5% of the single premium, accumulated at the TGV Rate which is set at issue and ranges from 1% to 3%	15,000 NQ and Q	0 - 75 76 - 80 81-85	7.25% 5.00% 3.25%	100% Nursing Home and Terminal Illness Waivers of Surrender Charges Available for issue ages 0-79
		<b>Phoenix Reflections</b>	1 yr Point to Point - S&P 500®	1.25%	1.25%	100.00%	100.00%						
		<b>Gold Bonus</b>	Monthly Cap - S&P 500®	1.00%	1.00%	100.00%	100.00%						
		<b>5%</b>	Performance Trigger Rate	1.50%	1.50%	100.00%	100.00%						
			Domestic Look Back (S&P 500, iShares® Barclays Aggregate Bond Fund, NASDAQ 100)	1.00%	1.00%	100.00%	100.00%						
			Global Look Back (S&P 500 Index, Euro Stoxx 50, iShares® MSCI Hong Kong Index Fund)	N/A	N/A	10.00%	10.00%						
<b>Upfront Bonus</b>	<b>Fixed Account</b>	<b>2.50%</b>		<b>N/A</b>									
5.00% bonus version above is approved in AK, MN, MO, NC, NJ, VA, and WA* Riders are not approved in WA.													
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 <b>PHOENIX</b>  The Phoenix Hartford, CT  January-10  B+ A.M. Best	FIXED INDEX ANNUITY	<b>7% Bonus Version</b>	Index Account		Cap Rate		Par. Rate		Up to 10% in free withdrawals <b>including the 1st yr!</b>	<b>10 Year</b>  12, 12, 12, 11, 10, 9, 8, 7, 6, 4, then 0%  MVA + or -  Premium Bonus Vested over surrender charge term. If death occurs during the first three contract years, any non-vested premium bonus amounts will be recovered.	TGV (Total Guaranteed Value) is equal to 87.5% of the single premium, accumulated at the TGV Rate which is set at issue and ranges from 1% to 3%	15,000  NQ and Q	0 - 75  76 - 80  81-85	7.25%  5.00%  3.00%	<b>No Surrender Charges Applied at Death</b>  2 GMWB Riders  Rider Income available Immediately No wait!		
		<b>Phoenix Index Select</b>	Monthly Cap - S&P 500®	1.00%		100.00%											
		<b>Gold</b>	1 yr Point to Point - S&P 500®	2.00%		100.00%											
		<b>Bonus</b>	2 yr Point to Point - S&P 500®	4.50%		100.00%											
		<b>7%</b>	1 yr Point to Point - DJIA®	1.25%		100.00%											
		<b>Upfront</b>	1 yr Point to Point - Euro Stoxx 50	1.25%		100.00%											
		<b>Bonus</b>	1 yr Balanced Allocation	1.25%		100.00%											
			<b>Fixed Account</b>	0.85%		N/A											
7.00% bonus version above is approved in AL, AZ, AR, CA, CO, DC, GA, HI, ID, IL, KS, LA, MA, MI, MT, NE, NM, ND, RI, SC, SD, TN, VT, WV, WI, WY																	
\$14.1 Billion in Assets <small>under management as of September 30, 2011</small>  Founded in 1851	FIXED INDEX ANNUITY	<b>5% Bonus Version</b>	Index Account		Cap Rate		Par. Rate		Up to 10% in free withdrawals <b>including the 1st yr!</b>	<b>10 Year</b>  FL, IA, IN, MD, MS, NV, NH, OK, PA, UT: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, then 0% KY, OH, TX: 8.3, 7.2, 6.1, 5.4, 4.7, 4, 3.3, 2.5, 1.7, 0.8, then 0%  MVA + or -  Premium Bonus Vested over surrender charge term. If death occurs during the first three contract years, any non-vested premium bonus amounts will be recovered.	TGV (Total Guaranteed Value) is equal to 87.5% of the single premium, accumulated at the TGV Rate which is set at issue and ranges from 1% to 3%	15,000  NQ and Q	0 - 75  76 - 80  81-85	7.25%  5.00%  3.00%	<b>Income 25 25%</b> upfront Bonus to the benefit base (12.5% if income it taken <u>in</u> the 1st yr) Rider Fee is 95 bps annually  <b>Income Plus 8.00%</b>  <b>Compound Roll-up</b> to the benefit base for 8 years Rider Fee is 95 bps annually		
		<b>Phoenix Index Select</b>	Monthly Cap - S&P 500®	1.00%		100.00%											
		<b>Gold</b>	1 yr Point to Point - S&P 500®	1.75%		100.00%											
		<b>Bonus</b>	2 yr Point to Point - S&P 500®	4.50%		100.00%											
		<b>5%</b>	1 yr Point to Point - DJIA®	1.25%		100.00%											
		<b>Upfront</b>	1 yr Point to Point - Euro Stoxx 50	1.25%		100.00%											
		<b>Bonus</b>	1 yr Balanced Allocation	1.25%		100.00%											
			<b>Fixed Account</b>	0.85%		N/A											
5.00% bonus version above is approved in FL, IA, IN, KY, MD, MS, NV, NH, OH, OK, PA, TX, UT																	
Assets held by a separate account from general account  Free Supplemental E&O coverage covers insolvency up to \$1 million per client, \$5 million per agent	FIXED INDEX ANNUITY	<b>AK, MN, MO, NC, NJ, VA, and WA Version</b>	Index Account		High Band		Low Band		Par. Rate		Up to 10% in free withdrawals <b>including the 1st yr!</b>	<b>10 Year</b>  10, 9, 8, 7, 6, 5, 4, 3, 2, 1, then 0%  MVA + or -  Premium Bonus Vested over surrender charge term. If death occurs during the first three contract years, any non-vested premium bonus amounts will be recovered.	TGV (Total Guaranteed Value) is equal to 87.5% of the single premium, accumulated at the TGV Rate which is set at issue and ranges from 1% to 3%	15,000  NQ and Q	0 - 75  76-85	7.25%  5.00%	<b>100% Nursing Home and Terminal Illness Waivers of Surrender Charges</b>  Available for issue ages 0-79
		<b>Phoenix Index Select</b>	Monthly Cap - S&P 500®	1.00%	1.00%	100.00%	100.00%										
		<b>Gold</b>	1 yr Point to Point - S&P 500®	1.75%	1.75%	100.00%	100.00%										
		<b>Bonus</b>	2 yr Point to Point - S&P 500®	N/A	N/A	N/A	N/A										
		<b>5%</b>	1 yr Point to Point - DJIA®	1.25%	1.25%	100.00%	100.00%										
		<b>Upfront</b>	1 yr Point to Point - Euro Stoxx 50	1.25%	1.25%	100.00%	100.00%										
		<b>Bonus</b>	1 yr Balanced Allocation	1.25%	1.25%	100.00%	100.00%										
			<b>Fixed Account</b>	2.50%		N/A											
5.00% bonus version above is approved in AK, MN, MO, NC, NJ, VA, and WA* Riders are not approved in WA.																	
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		Products	Rates Effective 1/19/2012				Withdrawal Provision	Surrender Charge	Minimum Guaranteed	Minimum Premium	Iss. Age	Comm.	Features Rev. 1/1/12
 <p><b>NORTH AMERICAN</b></p> <p><b>A+</b> (Superior) by A.M. Best</p> <p>“A+” (Strong) by Standard &amp; Poor’s.</p> <p><b>\$10.36 billion</b> in assets as of December 31, 2010</p> <p><b>Founded in 1886</b> as North American Accident Association</p>	FIXED INDEX ANNUITY	Charter Series <sup>SM</sup> FPDA <b>14 Year Option</b> <b>10.00% Premium Bonus*</b>	PAR RATE / FIXED	INDEX METHOD	CAPS	TX Only	10.00% of Accumulation Value Annually After the 1st Yr.	14 Year	Minimum Guaranteed Interest: 1% eff. 8/10/10	\$10,000 NQ \$2,000 Q	Most States	<p><b>Full Accumulation Value at death.</b></p> <p><b>Revised 1-1-12</b></p> <p>Guaranteed Minimum Withdrawal Benefit (GMWB)</p> <p>2 Optional Rider Choices</p>	
		100%	S&P 500 <sup>®</sup> Annual Daily Average	3.00%	4.00%	0-75					7.50%		
		100%	S&P 500 <sup>®</sup> Annual Point-to-Point	2.75%	4.00%	TX Only							
		100%	S&P 500 <sup>®</sup> Monthly Point-to-Point	1.60%	4.00%	0-51					4.65% 1st yr		
		100%	DJIA <sup>SM</sup> Annual Daily Average	3.00%	4.00%	2.00% Yr 2 Trail							
		100%	DJIA <sup>SM</sup> Annual Point-to-Point	2.65%	4.00%	Max issue age in CA is 65.							
		100%	S&P 400 <sup>®</sup> Annual Daily Average	2.75%	4.00%	Max issue age in FL is 64 unless client is an accredited investor							
		100%	S&P 400 <sup>®</sup> Annual Point-to-Point	2.55%	4.00%	Commission for all approved states except in MN, and VA commissions will be reduced by 1%.							
		100%	Russell 2000 <sup>®</sup> Daily Average	2.60%	4.00%								
		100%	Russell 2000 <sup>®</sup> Annual Pt-to-Pt	2.50%	4.00%								
	100%	Nasdaq-100 <sup>®</sup> Annual Point-to-Point	2.50%	4.00%									
	100%	Nasdaq-100 <sup>®</sup> Monthly Pt-to-Pt	1.50%	4.00%									
	100%	Dow Jones EuroStoxx 50 <sup>®</sup> Pt-to-Pt	3.05%	4.00%									
	100%	Hindsight Index Strategy	2.35%	3.00%									
	1.50%	Fixed Account	N/A	N/A									
	2.00% in TX												
	(^Assumes no withdrawals)												
	FIXED INDEX ANNUITY	Charter Series <sup>SM</sup> FPDA <b>10 Year Option</b> <b>5.00% Premium Bonus*</b>	PAR RATE / FIXED	INDEX METHOD	CAPS	TX Only	10.00% of Accumulation Value Annually After the 1st Yr.	10 Year	Minimum Guaranteed Interest: 1% eff. 8/10/10	\$10,000 NQ \$2,000 Q	Most States	<p><b>8.00% annual compounded rollup rate</b> for 10 years with reentry option for another 10yrs. <i>Current annual fee 95bps</i></p> <p><b>6.00% annual compounded rollup rate</b> until income rider is turned on no maximum crediting years. <i>Current annual fee 35bps</i></p>	
		100%	S&P 500 <sup>®</sup> Annual Daily Average	2.55%	4.00%	0-75					7.50%		
		100%	S&P 500 <sup>®</sup> Annual Point-to-Point	2.30%	4.00%	76-79					5.37%		
100%		S&P 500 <sup>®</sup> Monthly Point-to-Point	1.40%	4.00%	TX Only								
100%		DJIA <sup>SM</sup> Annual Daily Average	2.45%	4.00%	0-55	4.65% 1st yr							
100%		DJIA <sup>SM</sup> Annual Point-to-Point	2.20%	4.00%	2.00% Yr 2 Trail								
100%		S&P 400 <sup>®</sup> Annual Daily Average	2.25%	4.00%	Max issue age in CA is 79.								
100%		S&P 400 <sup>®</sup> Annual Point-to-Point	2.10%	4.00%	Max issue age in FL is 64 unless client is an accredited investor								
100%		Russell 2000 <sup>®</sup> Daily Average	2.15%	4.00%	Commission for all approved states except in MN, and VA commissions will be reduced by 1%.								
100%		Russell 2000 <sup>®</sup> Annual Pt-to-Pt	2.05%	4.00%									
100%	Nasdaq-100 <sup>®</sup> Annual Pt-to-Pt	2.10%	4.00%										
100%	Nasdaq-100 <sup>®</sup> Monthly Pt-to-Pt	1.30%	4.00%										
100%	Dow Jones EuroStoxx 50 <sup>®</sup> Pt-to-Pt	2.55%	4.00%										
100%	Hindsight Index Strategy	2.50%	3.00%										
1.30%	Fixed Account	N/A	N/A										
2.00% in TX													
5% premium bonus.													

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	PAR RATE /	INDEX METHOD	CAPS	FEES / MARGINS							
<b>NEW!! NA PERFORMANCE CHOICE<sup>SM</sup> 12 PLUS</b>  <b>8% Premium Bonus*</b>  on all Premiums paid in the 1st 5 yrs  100%, 95%, 90%, 85%, 80%, 70%, 60%, 50%, 40%, 30%, 20%, 10% Premium Bonus Recapture	100%	<b>NEW!!</b> S&P 500® <i>Inverse</i> Performance Trigger	3.40%	N/A	10.00% of Accumulation Value Annually After the 1st Yr.	<u>12 Year</u>  10%, 10%, 10%, 10%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 2% then 0%  + or - <i>Interest Adjustment</i>	Minimum Guaranteed Interest: 1%  Minimum Guarantee Surrender Value: Accumulation 87.5% of premiums, less withdrawal proceeds, at 1% Interest, compounded annually	\$10,000 NQ \$2,000 Q	0-75	6.50%	<b>Full Accumulation Value at death.</b>  Nursing Home Confinement Waiver  Guaranteed Minimum Withdrawal Benefit (GMWB)  <i>2 Optional Rider Choices</i>
	100%	S&P 500® Annual Point-to-Point	3.20%	N/A					Max issue age in FL is 64 unless client is an accredited investor  Max issue age in CA is 65  Max issue age in TX is 55		
	100%	S&P 500® Monthly Point-to-Point	1.80%	N/A							
	100%	DJIA <sup>SM</sup> Annual Point-to-Point	3.10%	N/A							
	100%	S&P 400® Annual Point-to-Point	3.00%	N/A							
	100%	Russell 2000® Annual Pt-to-Pt	2.90%	N/A							
	100%	Nasdaq-100® Annual Point-to-Point	2.90%	N/A							
	100%	Nasdaq-100® Monthly Pt-to-Pt	1.70%	N/A							
	100%	Dow Jones EuroStoxx 50® Pt-to-Pt	3.55%	N/A							
	100%	Hang Seng Pt-to-Pt	3.15%	N/A							
1.75%	Fixed Account	N/A	N/A								
<b>NEW!! NA PERFORMANCE CHOICE<sup>SM</sup> 8 PLUS</b>  <b>5% Premium Bonus*</b>  on all Premiums paid in the 1st 5 yrs  100%, 90%, 80%, 70%, 60%, 50%, 40%, 20% Premium Bonus Recapture	100%	<b>NEW!!</b> S&P 500® <i>Inverse</i> Performance Trigger	2.85%	N/A	10.00% of Accumulation Value Annually After the 1st Yr.	<u>8 Year</u>  10%, 10%, 10%, 10%, 10%, 9%, 8%, 5%, 4%, 3% then 0%  + or - <i>Interest Adjustment</i>	Minimum Guaranteed Interest: 1%  Minimum Guarantee Surrender Value: Accumulation 87.5% of premiums, less withdrawal proceeds, at 1% Interest, compounded annually	\$10,000 NQ \$2,000 Q	0-75	5.50%	<b>8.00% annual compounded rollup rate</b> for 10 years with reentry option for another 10yrs . <i>Current annual fee 95bps</i>  <b>6.00% annual compounded rollup rate</b> until income rider is turned on no maximum crediting years. <i>Current annual fee 35bps</i>
	100%	S&P 500® Annual Point-to-Point	2.65%	N/A					76-79 4.125%  80-85 2.25%		
	100%	S&P 500® Monthly Point-to-Point	1.55%	N/A							
	100%	DJIA <sup>SM</sup> Annual Point-to-Point	2.55%	N/A							
	100%	S&P 400® Annual Point-to-Point	2.45%	N/A							
	100%	Russell 2000® Annual Pt-to-Pt	2.40%	N/A							
	100%	Nasdaq-100® Annual Point-to-Point	2.40%	N/A							
	100%	Nasdaq-100® Monthly Pt-to-Pt	1.45%	N/A							
	100%	Dow Jones EuroStoxx 50® Pt-to-Pt	3.00%	N/A							
	100%	Hang Seng Pt-to-Pt	2.55%	N/A							
1.45%	Fixed Account	N/A	N/A								

DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.



		Products	Current Interest Rates (Effective 2/1/2012)			Withdrawal Provision	Surrender Charge	Minimum Premium	Minimum Guarantee	Iss. Age	Comm.	Features	
<b>FORE THOUGHT™</b>  Forethought Financial Group  A.M. BEST RATING  <b>A-</b> (Excellent)  <b>\$5.1 Billion in Assets</b> under management as of June 30, 2011  <b>5.00% Premium Bonus</b> <b>10 Yr Surrender 7.00% Commission</b>	FIXED INDEX ANNUITY	<b>INCOME 125<sup>SM</sup></b> <b>25% Income Bonus</b>	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999	<ul style="list-style-type: none"> <li>• 10% of the beginning-of-year Contract Value after the first contract year can be withdrawn each year without incurring withdrawal charges.</li> </ul>	10-year declining  +/-MVA	\$25,000 NQ - Q	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%.	<b>INCOME 125<sup>SM</sup></b>  0-75 <b>7.00%</b>  76-85 <b>5.00%</b>  1.00% Less in AK, CT, DE, FL, MN, OR, SC, TX, UT	<b>25% income bonus</b> based on the initial premium received and applied to the Guaranteed Lifetime Income Account Value.  <b>5% Annual Compounded Roll-up</b> to the Guaranteed Lifetime Income Account Value for 10 years  <b>Optional 5.00% Annually Increasing Death Benefit Guarantee Rider</b>		
		Monthly Point-to-Point with Cap (Annual Reset)	1.25%	1.00%	0.75%								
		Fixed Account Strategy	1.00%	1.00%	1.00%								
		Annual Point to Point with Cap	3.00%	3.00%	3.00%								
		Annual Death Benefit Rider Charge	1.10%	1.10%	1.10%								
			ULTRA BAND	HIGH BAND	LOW BAND								
	Current Interest Rates (Effective 2/1/2012)			Withdrawal Provision	Surrender Charge	Minimum Premium	Minimum Guarantee	Iss. Age	Comm.	Features			
	<b>BONUS ADVANTAGE<sup>SM</sup></b> <b>5.00% Premium Bonus</b>	RATES			<b>Free Withdrawals up to 10%</b> of the beginning-of-year Contract Value can be withdrawn each year after the first Contract Year without incurring Withdrawal Charges, except in any year where a full surrender occurs.  <ul style="list-style-type: none"> <li>• <b>Systematic withdrawals</b> may be specified by dollar amount or percentage of Contract Value with your choice of payout frequency.</li> </ul>	10 Year: 10% 10% 9% 9% 8% 7% 6% 5% 4% 2% +or - MVA	<ul style="list-style-type: none"> <li>• \$25,000 minimum premium</li> <li>• \$1,000,000 maximum premium for ages 55-75</li> <li>• \$500,000 maximum premium for ages 76-80</li> </ul>	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%.	55-75 <b>7.00%</b>  76-80 5.00%  1.00% Less in AK, MD, MN, OH, OK, SC, TX, UT and WA	<b>Full Contract Value at Death</b> Lump Sum without any Surrender Charges  <b>Nursing Home Waiver</b> of Surrender Charge Rider  <b>Terminal Illness Waiver</b> of Surrender Charge Rider  <b>Enhanced Death Benefit</b> available with Optional Income Benefit Rider  <b>Enhanced Death Benefit</b> is equal to the Income Base. Paid monthly over 5 years  <a href="#">See Optional Income Benefit Detail Sheet for details. Click Here to View</a>			
Annual Point to Point with Cap	3.00%												
Monthly Point to Point with Monthly Cap	1.00%												
Monthly Average with Annual Cap	3.00%												
Fixed Account	1.00%												
Annual Optional Income Benefit Charge	0.95%												
<b>Optional Income Benefit</b> (contractually known as Guaranteed Lifetime Income Benefit and available for an annual charge of 0.95% of the Income Base), can provide: <ul style="list-style-type: none"> <li>• A <b>6.00% annual growth</b> in the Income Base<sup>1</sup></li> <li>• Single and Joint Life Income Options</li> <li>• <b>8.00% temporary income booster</b> if the Owner waits 10 years or more to start income payments<sup>2</sup></li> <li>• Guaranteed lifetime income payments, even if the Contract Value falls to zero<sup>3</sup></li> <li>• An <b>Enhanced Death Benefit option</b> that can grow up to 250% of premium less an adjustment for withdrawals, and pays out in equal monthly payments over five years<sup>4</sup></li> </ul>													

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	Products	Rates Effective 10/24/2011			Guar Min.	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features
		(Rates Subject to Change)										
  EquiTrust Life Insurance Company Des Moines IA  B+ (Good) from A.M. Best  BBB+ ("Good") S&P  <b>\$7.36 Billion in assets as of 12/31/10</b>	<b>FIXED INDEX ANNUITY</b>  <b>MarketPower Bonus Index® Fixed Index Annuity</b>  <b>10.00% Premium Bonus</b>  On all first year premiums	Account Options	Current Rates	Min.	Interest only 1st contract year**  10.00% of Account Value years 2+	<b>14 Year</b>  20,20,19,19,18,17,16,14,12,10,8,6,4,2,0%  <b>10 year</b> (AK,IL) 17, 16, 15, 14, 13, 12, 11, 10, 9.5, 0%  MVA + or -	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate  (2% for 2012 contracts)  Minimum Guaranteed Interest Rate on 1-Year Fixed Interest (MGIR) 1.00%  Except In Wyoming, the MGCR is applied to 90% of premium to determine the minimum cash value floor.	Min. \$20,000 NQ/Q  Additional Premiums Accepted 1st year Only	0 - 75  <b>8.50%</b>  AK/IL <b>7.00%</b>	<b>Full Value at Death</b>  <b>Income For life</b> (Annual cost 50 bps) can be turned on after 5th contract year. <b>7.00% Rollup for 20 years</b>		
		1-yr Monthly Avg Participation	<b>20.00%</b>	10%								
		1-yr Point-to-Point Cap	<b>3.25%</b>	3.00%								
		1-yr Daily Average Cap	<b>3.50%</b>	3.00%								
		1-yr Monthly Cap	<b>1.50%</b>	0.50%								
		2 - Year Monthly Avg. Cap	<b>8.00%</b>	6.00%								
		1-Year Interest Account	<b>1.50%</b>	1.00%								
<b>FIXED INDEX ANNUITY</b>  <b>MarketTen Bonus Index® FLEXIBLE PREMIUM</b>  <b>6.00% Premium Bonus!</b>  Premiums Received 1-5 years	Account Options	Current Rates	Min.	Interest only 1st contract year**  10.00% of Account Value years 2+	<b>10 Year</b> 10, 10, 10,10,10, 9, 8, 7, 6, 4%  MVA + or -  <b>Return of Premium Guarantee at No Cost!</b>	100% of premium paid minus partial withdrawals, plus interest earned at the Minimum Guaranteed Contract Rate , less surrender charges.  (1% for 2011 contracts)  Minimum Guaranteed Interest Rate on 1-Year Fixed Interest (MGIR) 1.00%	Min. \$30,000 NQ/Q	0 - 80  <b>6.00%</b>	<b>Income For life</b> (Annual cost 50 bps) can be turned on after 5th contract year. <b>7.00% Rollup for 20 years</b>			
	1-yr Monthly Avg Participation	<b>20.00%</b>	10%									
	1-yr Point-to-Point Cap	<b>3.00%</b>	3.00%									
	1-yr Daily Average Cap	<b>3.00%</b>	3.00%									
	1-yr Monthly Cap	<b>1.25%</b>	0.50%									
	2 -Year Monthly Avg. Cap	<b>7.00%</b>	6.00%									
	1-Year Interest Account	<b>1.15%</b>	1.00%									
<b>FIXED INDEX ANNUITY</b>  <b>MarketTwelve Bonus Index®</b>  <b>12.00% Premium Bonus!</b>  Bonus 12% bonus credited over three years. 6% Premium Bonus paid on all premiums; 2% Accumulation Value Bonus added on the first three contract anniversaries.	Account Options	Current Rates	Min.	Interest only 1st contract year**  10.00% of Account Value years 2+	<b>14 Year</b>  20,20,19,19,18,17,16,14,12,10,8,6,4,2% and then 0%  MVA + or -	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate  (2% for 2012 contracts)  Minimum Guaranteed Interest Rate on 1-Year Fixed Interest (MGIR) 1.00%	Min. \$30,000 NQ/Q	0 - 75  <b>9.00%</b>	<b>Nursing Home Waiver</b>			
	1-yr Monthly Avg Participation	<b>20.00%</b>	10%									
	1-yr Point-to-Point Cap	<b>3.00%</b>	3.00%									
	1-yr Daily Average Cap	<b>3.00%</b>	3.00%									
	1-yr Monthly Cap	<b>1.25%</b>	0.50%									
	2 - Year Monthly Avg. Cap	<b>7.00%</b>	6%									
	1-Year Interest Account	<b>1.15%</b>	1.00%									

DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.

		Products	Current Interest Rates Effective 10/08/2011	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Commission	Features Rev. 12/12/11																	
<p><b>A-</b> Excellent A.M. Best</p> <p>\$23 Billion in Assets under management as of September 30, 2011</p> <p><b>BBB+</b> Good S&amp;P</p> <p>97% Investment Grade Bond Portfolio</p>	FIXED INDEX	<p><b>BONUS GOLD</b></p> <p>INDEX - 1-07</p> <p><b>10.00%</b></p> <p>Immediately Vested</p> <p><b>Premium Bonus</b></p>	<p><b>11.92% Guaranteed First Year Yield!</b></p> <p>1.75% Current Fixed Value Rate Plus 10.0% Bonus</p>		<p>10.00% of Contract Value Annually, Starting Year 2.</p> <p>Systematic W/D &amp; RMD Immediately from Fixed.)</p>	<p><b>16 Year</b></p> <p>20,19.5,19,18.5,17.5,17,16,15,14,12,10,8,6,4,2,0%</p> <p><b>NO MVA</b></p>	<p><b>1.50%</b></p> <p>Minimum Guaranteed Surrender 80% of 1st year premium plus premium bonus plus 87.5% additional premium, less withdrawal proceeds, at Minimum Guaranteed Interest, compounded annually.</p>	<p>\$5,000 NQ or Q</p>	<p><b>Most States</b></p> <p>Year(s)</p> <table border="1"> <tr><td>1</td><td>2</td><td>3</td></tr> <tr><td>0-75</td><td>6.00%</td><td>1.00%</td><td>1.00%</td></tr> <tr><td>76-80</td><td>4.50%</td><td>0.75%</td><td>0.75%</td></tr> </table>			1	2	3	0-75	6.00%	1.00%	1.00%	76-80	4.50%	0.75%	0.75%	<p><b>Full Contract Value at Death</b></p> <p>100% Nursing Care &amp; 100% Terminal Illness Waiver of Surrender Charges (NCR-100 TIR-100)</p>				
			1	2					3																		
			0-75	6.00%					1.00%	1.00%																	
			76-80	4.50%					0.75%	0.75%																	
			<p><b>RETIREMENT GOLD</b></p> <p>(INDEX-2-09)</p> <p><b>8.00% Premium Bonus</b> Vested over a 14 Year period beginning in year 4</p> <p><b>100% Vested in Death Benefit</b></p>						<p>1 S&amp;P 500 Annual Monthly Average <b>15% PR#</b></p> <p>2 S&amp;P 500 Annual Monthly Average <b>3.00% Cap</b></p> <p>3 S&amp;P 500 Annual Point to Point <b>15% PR#</b></p> <p>4 S&amp;P 500 Annual Point to Point <b>3.00% Cap</b></p> <p>5 S&amp;P 500 Monthly Point to Point <b>1.60% Cap</b></p> <p>6 Current Fixed Value Rate <b>1.60%</b></p>		<p>10.00% of Contract Value Annually, Starting Year 2.</p> <p>Systematic W/D &amp; RMD Immediately from Fixed.)</p>	<p>10 Year Surrender Charge: 12.5,12,12,11,10,9,8,7,6,4,0%</p> <p>State specific surrender charges in FL, IN, DE, OR, AK, and TX</p>	<p><b>1.50%</b></p> <p>Minimum Guaranteed Surrender Value:</p>	<p>\$5,000 NQ or Q</p>	<p><b>Most States</b></p> <p>Years</p> <table border="1"> <tr><td>1</td><td>2</td><td>3</td></tr> <tr><td>0-78</td><td>6.00%</td><td>1.00%</td><td>1.00%</td></tr> </table>			1	2	3	0-78	6.00%		1.00%	1.00%	<p><b>Lifetime Income Benefit Rider</b></p> <p>(LIBR-2010) - Choice of an 4.50% annual accumulation option at no initial cost or <b>6.50%</b> Compounded annual accumulation option for 10yrs with a reset option for another 10 yrs with a 60 bps annual fee.</p>	
			1	2					3																		
			0-78	6.00%					1.00%	1.00%																	
			<p><b>Important Changes to Lifetime Income Benefit Riders 12/12/11! Click Here to review</b></p>						<p>#PR=Participation Rate</p>						<p>87.5% of premiums paid less withdrawal proceeds, at Minimum Guaranteed Interest, compounded annually.</p>	<p><b>Bonus Vesting:</b> 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><b>NO MVA</b></p>	<p><b>TX Only</b></p> <p>Years</p> <table border="1"> <tr><td>1</td><td>2</td><td>3</td></tr> <tr><td>0-55</td><td>6.00%</td><td>1.00%</td><td>1.00%</td></tr> </table>	1	2	3	0-55	6.00%		1.00%	1.00%		
			1	2					3																		
			0-55	6.00%					1.00%	1.00%																	
<p>State specific versions available in FL, IN, DE, OR, AK, and TX</p>			<p>#PR=Participation Rate</p>		<p><b>AK, DE, &amp; OR</b></p> <p>Years</p> <table border="1"> <tr><td>1</td><td>2</td><td>3</td></tr> <tr><td>0-78</td><td>5.25%</td><td>0.87%</td><td>0.87%</td></tr> </table>	1	2	3	0-78	5.25%								0.87%	0.87%								
1	2	3																									
0-78	5.25%	0.87%	0.87%																								
<p><b>For IN:</b> 8% Premium Bonus on 1st year Premiums for Issue Ages 0-73. 5% Premium Bonus Issue Ages 74-78.</p> <p><b>For DE, OR and AK (Form# RG-FIA-09):</b> 6% Premium Bonus on 1st year Premiums for Issue Ages 0-78. Bonus is vested over 11 years.</p> <p><b>For TX:</b> 8% Premium Bonus on 1st Year premiums for Issue Ages 0-55.</p> <p><b>For FL:</b> 8% Premium Bonus on 1st Year premiums</p>			<p>#PR=Participation Rate</p>			<p><b>IN Only</b></p> <p>Year(s)</p> <table border="1"> <tr><td>1</td><td>2</td><td>3</td></tr> <tr><td>0-73</td><td>6.00%</td><td>1.00%</td><td>1.00%</td></tr> <tr><td>74-78</td><td>4.50%</td><td>0.75%</td><td>0.75%</td></tr> </table>	1	2	3	0-73								6.00%	1.00%	1.00%	74-78	4.50%	0.75%	0.75%			
1	2	3																									
0-73	6.00%	1.00%	1.00%																								
74-78	4.50%	0.75%	0.75%																								
<p><b>FL Only</b></p> <p>Year(s)</p> <table border="1"> <tr><td>1</td><td>2</td><td>3</td></tr> <tr><td>0-64</td><td>6.00%</td><td>1.00%</td><td>1.00%</td></tr> <tr><td>65-75</td><td>5.25%</td><td>0.87%</td><td>0.87%</td></tr> <tr><td>76-78</td><td>4.50%</td><td>0.75%</td><td>0.75%</td></tr> </table>			1	2			3	0-64	6.00%	1.00%	1.00%	65-75	5.25%	0.87%	0.87%	76-78	4.50%	0.75%	0.75%	<p>#PR=Participation Rate</p>							
1	2	3																									
0-64	6.00%	1.00%	1.00%																								
65-75	5.25%	0.87%	0.87%																								
76-78	4.50%	0.75%	0.75%																								


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		Products	Current Interest Rates Effective 10/8/2011	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Commission	Features Rev. 12/12/11		
 <p>Des Moines, IA</p> <p><b>A-</b></p> <p>Excellent</p> <p>A.M. Best</p> <p>\$23 Billion in Assets under management as of September 30, 2011</p> <p>BBB+</p> <p>Good</p> <p>S&amp;P</p>	FIXED INDEX ANNUITY	<b>ADVANTAGE GOLD</b>  INDEX - 6-07 <b>5.00%</b> Immediately Vested  <b>Premium Bonus</b>	1 S&P 500 Annual Monthly Average <b>15% PR#</b>	<b>10.00%</b> of Contract Value Annually, Starting Year 2.  Systematic W/D & RMD Immediately from Fixed.)	<b>10 Year</b>  16, 15, 14, 13, 11.5, 10, 8.5, 7, 5.5, 4, 0%  <b>NO MVA</b>	<b>1.50%</b>  <b>Minimum Guaranteed Surrender Value:</b> 84% of 1st year premium plus premium bonus plus 87.5% additional premium, less withdrawal proceeds, at Minimum Guaranteed Interest, compounded annually.	\$5,000 NQ or Q	<b>Most States</b>			<b>Full Contract Value at Death</b>  <b>100% Nursing Care &amp; 100% Terminal Illness Waiver of Surrender Charges (NCR-100 TIR-100)</b>  <b>Lifetime Income Benefit Rider</b> (LIBR-2010) - Choice of an <b>4.50%</b> annual accumulation option at no initial cost or <b>6.50%</b> <b>Compounded annual accumulation option</b> for 10yrs with a reset option for another 10 yrs with a 60 bps annual fee.	
			2 S&P 500 Annual Monthly Average <b>3.00% Cap</b>					Year(s)				
			3 S&P 500 Annual Point to Point <b>15% PR#</b>					1	2	3		
			4 S&P 500 Annual Point to Point <b>3.00% Cap</b>					0-75	<b>6.00%</b>	<b>1.00%</b>		<b>1.00%</b>
			5 S&P 500 Monthly Point to Point <b>1.60% Cap</b>					76-80	4.50%	0.75%		0.75%
			6 10-Year U.S Treasury Bond <b>3.00%</b>					TX Only				
			7 Current Fixed Value Rate <b>1.65%</b>					1	2	3		
	#PR=Participation Rate			0-75	<b>6.00%</b>	<b>1.00%</b>	<b>1.00%</b>					
				76-80	4.50%	0.75%	0.75%					
	FIXED INDEX ANNUITY	<b>New! HERITAGE GOLD</b>  (ICC11 IDX2) <b>5 YR Surrender Charge Issued from age 79-85</b>	1 S&P 500 Annual Point to Point <b>1% Cap</b>	<b>5.00%</b> of Contract Value Annually, Starting Year 2. Systematic W/D & RMD Immediately from Fixed.)	<b>5 Year Surrender Charge<sup>1</sup>: Issue Ages 79-85: 8,7,6,5,4 0%</b>  <b>NO MVA</b>	<b>1.00%</b>  <b>Minimum Guaranteed Surrender Value:</b> 87.5% of premiums paid less withdrawal proceeds, at Minimum Guaranteed Interest, compounded annually.	\$75,000 NQ Only	<b>Most States</b>				
2 Current Fixed Value Rate <b>1.00%</b>			1					2	3			
#PR=Participation Rate			79-85					<b>0.50%</b>	<b>0.50%</b>	<b>0.50%</b>		
			4					5				
			<b>0.50%</b>					<b>0.50%</b>				
<b>Nursing Home and Terminal Illness Waivers are not available on the Heritage Gold.</b>  <b>Lifetime Income Benefit Rider is not available on the Heritage Gold.</b>			<b>Commission is earned over 5 years in equal amounts. Commission percent is paid on premium received not accumulated values.</b>									

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Products	Rates Effective 2/1/2012 (Rates Subject to Change)		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features
<p><b>Prosperity Elite 14</b></p> <p><b>9.00% Premium Bonus</b> on Initial Premium with Protection Package</p>	1-Year S&P® Monthly Pt-to-Pt	<b>2.50%</b>	10.00% of vested account value after the 1st year	<b>14 Year</b>  14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2, then 0%  Premium Bonus is vested over Surrender Charge Term  <i>State Variation in MA, NV, OK, TX &amp; UT - Variation in FL for 0-64</i>	The minimum guaranteed surrender value on a full surrender is 87.5% of premium, plus daily interest accruing at the MGSV accumulation interest rate, less rider charges if any. That rate is between 1% and 3%, depending on issue state, is set at issue and fixed for the life of the contract. MGSV is reduced by prior surrenders and is adjusted for any reallocations.	\$10,000 NQ or Q	0 -79	<b>8.00%</b>	<b>Optional Protection Rider Package rev. 2-6-12</b>  Rider Charge is 1.10%  <b>Vested Premium Bonus</b>  <b>9.00% Bonus on 14 yr</b> <b>8.00% Bonus on 10 yr</b> <b>5.00% Bonus on 7 yr</b>
	S&P® Monthly Average	<b>5.00%</b>					80-85	<b>4.00%</b>	
	S&P® 1-year Annual Pt to Pt	<b>4.75%</b>					FL Only		
	S&P® 2-year Annual Pt to Pt	<b>10.25%</b>					0 -64	<b>8.00%</b>	
	S&P® 3-year Annual Pt to Pt	<b>16.00%</b>					Max issue age for the 14yr is 64 in FL.		
	Index Gain Option with Declared Rate	<b>4.50%</b>							
Fixed	<b>2.50%</b>								
<p><b>Prosperity Elite 10</b></p> <p><b>8.00% Premium Bonus</b> on Initial Premium with Protection Package</p>	1-Year S&P® Monthly Pt-to-Pt	<b>2.40%</b>	10.00% of vested account value after the 1st year	<b>10 Year</b>  12, 11 10, 9, 8, 7, 6, 5, 4, 3, then 0%  Premium Bonus is vested over Surrender Charge Term  <i>State Variation in MA, NV, OK, TX &amp; UT - Variation in FL for 65-85</i>	The minimum guaranteed surrender value on a full surrender is 87.5% of premium, plus daily interest accruing at the MGSV accumulation interest rate, less rider charges if any. That rate is between 1% and 3%, depending on issue state, is set at issue and fixed for the life of the contract. MGSV is reduced by prior surrenders and is adjusted for any reallocations.	\$10,000 NQ or Q	0 -79	<b>7.00%</b>	<b>Enhanced Guaranteed Minimum Withdrawal Benefit Rider (GMWB)</b>  Income Base is the Greater of:  Premium Plus <b>18.00% Income Rider Bonus OR</b> Premium Growing at <b>6.75% Compounded for 10 years</b>  <b>Rider Income Doubler</b>
	S&P® Monthly Average	<b>4.75%</b>					80-85	<b>3.50%</b>	
	S&P® 1-year Annual Pt to Pt	<b>4.25%</b>					AK, MA, NV, OK, TX & UT		
	S&P® 2-year Annual Pt to Pt	<b>9.75%</b>					0 -79	<b>6.00%</b>	
	S&P® 3-year Annual Pt to Pt	<b>15.50%</b>					80-85		
	Index Gain Option with Declared Rate	<b>4.25%</b>							
Fixed	<b>2.25%</b>								
<p><b>Prosperity Elite 7</b></p> <p><b>5.00% Premium Bonus</b> on Initial Premium with Protection Package</p>	1-Year S&P® Monthly Pt-to-Pt	<b>2.25%</b>	10.00% of vested account value after the 1st year	<b>7 Year</b>  10, 9, 8, 7, 6, 5, 4, then 0%  Premium Bonus is vested over Surrender Charge Term  <i>State Variation in MA, NV, OK, TX &amp; UT - Variation in FL for 65-85</i>	The minimum guaranteed surrender value on a full surrender is 87.5% of premium, plus daily interest accruing at the MGSV accumulation interest rate, less rider charges if any. That rate is between 1% and 3%, depending on issue state, is set at issue and fixed for the life of the contract. MGSV is reduced by prior surrenders and is adjusted for any reallocations.	\$10,000 NQ or Q	0 -79	<b>5.00%</b>	if client cannot perform 2 out of 6 ADL's  <b>Enhanced Guaranteed Minimum Death Benefit</b>  Death Benefit is the greater of:  <b>GMWB Income Base</b> if taken over 5 years or more <b>OR</b> Annuity's account Value <b>OR</b> Premium+Bonus Growing at <b>5.00% Simple Interest for 10 years or age 85</b>
	S&P® Monthly Average	<b>4.25%</b>					80-85	<b>2.50%</b>	
	S&P® 1-year Annual Pt to Pt	<b>4.00%</b>					Quick Links		
	S&P® 2-year Annual Pt to Pt	<b>8.75%</b>					<a href="#">F&amp;G Life State Approvals as of 1/15/12</a>  <a href="#">Prosperity Elite Series Agent Highlights</a>		
	S&P® 3-year Annual Pt to Pt	<b>14.50%</b>							
	Index Gain Option with Declared Rate	<b>3.75%</b>							
Fixed	<b>2.00%</b>								
<b>Additional Features of Note:</b> 100% Home Health Care Rider, Nursing Home Rider, Terminal Illness Rider, Unemployment Rider Subject to State Availability <b>No Agent Commission Chargebacks upon death of the owner.</b> However, 100% commission chargeback for full and partial surrenders that exceed the free amount (if any) during first 12 months and 50% during the second 12 month months.									
<small>DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.</small>									

Fidelity & Guaranty Life Insurance Company  
Baltimore, MD

A.M. Best B++ (Very Good) for financial strength. 5th highest of 16 ratings. Ratings as of 1/1/12 and subject of change.

Under new ownership since April 2011 by Harbinger Group Inc.,

Click here for Harbinger Group Inc.'s website.

**\$16.6 Billion in assets as of 9/30/11**



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# February Spreadsheet

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Products	Rates Effective 2/1/2012		Surrender Charge-Free Withdrawals	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features
	(Rates Subject to Change)								
<b>Fidelity &amp; Guaranty Life<sup>SM</sup></b> Fidelity & Guaranty Life Insurance Company Product is Distributed by Legacy Marketing Group® <b>LEGACY</b> <i>Your future is our business.</i> A.M. Best B++ (Very Good) for financial strength. 5th highest of 16 ratings. Ratings as of 1/1/12 and subject of change. Under new ownership since April 2011 by Harbinger Group Inc., <a href="#">Click here for Harbinger Group Inc.'s website.</a> <b>\$16.6 Billion in assets as of 9/30/11</b>	FIXED INDEX ANNUITY	<b>AdvanceMark<sup>SM</sup></b> <b>8.00% Premium Bonus</b> <small>Premium bonus is normally 6% and has been temporarily increased to 8% for all premium allocated 7/8/11 or later and only applies to the initial premium.</small>	<b>Interest Crediting Options Cap</b> Step Forward Strategy® <b>5.00%</b> S&P 500® One year Annual Pt to Pt <b>3.25%</b> S&P 500® One year Monthly Pt to Pt <b>1.75%</b> S&P 500® One year Monthly Average <b>3.00%</b> S&P 500® Two year Monthly Average <b>7.00%</b>	<b>Year 1:</b> Minimum required distribution (MRD) or substantially equal periodic payments (SEPP). <b>Years 2-9:</b> Greater of MRD, SEPP, or up to 10% of vested account value as of the prior anniversary, less any free withdrawals taken during the current contract year.†	<b>10 Year</b> 10, 10, 10, 10, 9, 8, 7, 6, 4, 2, 0% NO MVA Non Rolling Premium Bonus is vested over Surrender Charge Term Premium Bonus is 100% vested at death or under Nursing Home, Terminal Illness, or Unemployment waiver.	Minimum Guaranteed Surrender Value: 87.5% of premiums payments less gross withdrawals, and adjusted for any account value reallocations, accumulated at a rate between 1% and 3% (set at the time the contract is issued). \$10,000 minimum premium (\$2,000 minimum strategy allocation). \$2,000 minimum additional premium (allowed before current oldest owner reaches age 86).	0 -79 <b>7.50%</b> 80-85 <b>3.75%</b> FL Only 0 -64 <b>7.50%</b> Max issue age for the AdvanceMark <sup>SM</sup> is 64 in FL.	<b>Enhanced Guaranteed Minimum Withdrawal Benefit Rider (GMWB)</b> <small>Rider Charge is 0.70%</small> <b>Income Freedom Rider<sup>SM</sup> (GMWB)</b> <b>Strong Income Rider Payouts! Ask for a quote!</b> <b>7.00% Compounded Roll-up Rate<sup>††</sup> for 10 years with an optional Restart for another 10-year period</b>	
		<b>AdvanceMark<sup>SM</sup> LT</b> <b>8.00% Premium Bonus</b> <small>Premium bonus is normally 6% and has been temporarily increased to 8% for all premium allocated 7/8/11 or later and only applies to the initial premium.</small>	<b>Interest Crediting Options Cap</b> Step Forward Strategy® <b>5.00%</b> S&P 500® One year Annual Pt to Pt <b>3.25%</b> S&P 500® One year Monthly Pt to Pt <b>1.75%</b> S&P 500® One year Monthly Average <b>3.00%</b> S&P 500® Two year Monthly Average <b>7.00%</b>	<b>Year 1:</b> Minimum required distribution (MRD) or substantially equal periodic payments (SEPP). <b>Years 2-9:</b> Greater of MRD, SEPP, or up to 10% of vested account value as of the prior anniversary, less any free withdrawals taken during the current contract year.†	<b>10 Year</b> 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% NO MVA Non Rolling Premium Bonus is vested over Surrender Charge Term Premium Bonus is 100% vested at death or under Nursing Home, Terminal Illness, or Unemployment waiver.	Minimum Guaranteed Surrender Value: 87.5% of premiums payments less gross withdrawals, and adjusted for any account value reallocations, accumulated at a rate between 1% and 3% (set at the time the contract is issued). \$10,000 minimum premium (\$2,000 minimum strategy allocation). \$2,000 minimum additional premium (allowed before current oldest owner reaches age 86).	0 -79 <b>6.25%</b> 80-85 <b>3.13%</b> FL Only 65-79 <b>7.50%</b> 80-85 <b>3.75%</b> TX Only 0 -79 <b>6.50%</b> 80-85 <b>3.25%</b>	<b>Additional Product Features</b> Index gains vest to date of death. Checkbook* access.**, † Nursing Home waiver. † Terminal Illness waiver. † Unemployment waiver. † Death of Owner—greater of full account value or MGSV at death. Rider is RMD/Partial withdrawal Friendly	

Product is distributed by Legacy Marketing Group®: www.legacy.net.com. Refer to contract, Earnings Rate Update, sales guide, and State Approval Matrix for details. Policy Form Nos: FGL FPDA-EIA (2005); FGL FPDA-EIA-C (3-08), et al. Rider Endorsement No.: OM GMWB-FA (01-09). Optional provisions and riders may have limitations, restrictions, and additional charges. Indexed interest rates are subject to a cap, spread, or declared rate. Interest rates are effective annual rates. Caps, spreads, declared rates, and interest rates are subject to change at the discretion of Fidelity & Guaranty Life.

\*S&P 500® is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Fidelity & Guaranty Life Insurance Company. 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

† Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.

\*\* Draft must be a minimum of \$500 and made payable to the Owner's bank. Drafts limited to four per year. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.

† Withdrawals may be subject to income tax. If withdrawals are made before age 59½, they also may result in tax penalties. It is recommended that tax advisers be consulted.


†† Roll-up amount is a current guaranteed rate. Fidelity & Guaranty Life reserves the right to change this rate for future sales of Income Freedom Rider to not less than a minimum guaranteed rate of 3%.

§ Also known as the 3-Year High Value Fixed Indexed Interest Crediting Option Rider. Not available in all states.

§§ Available on products issued on or after May 16, 2011.

**DISCLAIMER:** All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.

		Products	Current Interest Rates Effective 1/4/2012	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm. Eff. 9/27/11	Features
<p>Allianz Life Insurance Company of North America Minneapolis, MN</p> <p><b>A</b> (Excellent) A.M. Best</p> <p><b>AA</b> (Very Strong) Standard &amp; Poor's</p> <p><b>\$98.47 billion in assets</b> as of December 31, 2010</p>	FIXED INDEX ANNUITY	<b>MasterDex X®</b>  <b>6% Premium Bonus</b>  Vested over a 10- year period at 10% per year.  Additional premium accepted through first three contract years.	<u>Monthly Sum Cap</u> Nasdaq- 100®: <b>1.80%</b> S&P 500: <b>1.80%</b> Euro STOXX 50: <b>1.90%</b> <u>Annual Point-to-Point Cap</u> Nasdaq- 100®: <b>3.00%</b> S&P 500: <b>3.00%</b> Euro STOXX 50: <b>3.25%</b> Blended <b>3.25%</b> <u>Monthly Average Spread No Cap/Blended Index</u> <b>4.50% spread</b> Fixed Account: <b>1.60%</b>	<b>10%</b> of Premium paid is available each contract year*.  <i>Penalty Free</i>  * After the 1st year.	<b>10-year</b>  10, 10, 10, 8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25, 0%	1.95% on 87.5% of premium	\$20,000 NQ and Q	0-75 76-80	7.00% 5.00%	<b>Full Contract Value at Death</b>  <b>Simple Income III Rider</b>  <b>7.00%</b> Simple Interest Bonus (Annual Roll up) Annual Cost 0.75%  Nursing Home Waiver Unemployment Benefit
		<b>Allianz Endurance Plus</b>  <b>20% Premium Bonus Only</b>  <b>Credited to Enhanced Withdrawal Benefit Value. Annuitization NOT required</b>	<b>100% Participation Rate</b> <u>Monthly Sum Cap</u> Nasdaq- 100®: <b>2.00%</b> S&P 500: <b>1.90%</b> FTSE- 100®: <b>2.00%</b> <u>Annual Point-to-Point Cap</u> Nasdaq- 100®: <b>3.25%</b> S&P 500: <b>3.25%</b> FTSE- 100®: <b>3.75%</b> Blended <b>3.50%</b> <u>Monthly Average Spread</u> Blended: <b>4.50% spread</b> Fixed Account: <b>1.90%</b>	<b>10%</b> of Premium paid is available each contract year*.  <i>Penalty Free</i>  * After the 1st year.	<b>10-year</b>  10, 10, 10, 8.75, 7.5, 6.25, 5, 3.75, 2.5, 1.25, 0%	1.5 % on 90% of premium	\$10,000 NQ and Q	0-75 76-80	7.00% 5.00%	<b>Full Contract Value at Death</b>  <b>Enhanced Withdrawal Benefit (No Fee)</b>  <b>20% Bonus</b> and enhanced interest credited at a factor of 105%.  Nursing Home Waiver
DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.										

Products		Current Interest Rates Effective 11/12/2011		Withdrawal Provision	Surrender Charge	Minimum Guarante	Minimum Premium	Iss. Age	Commission rev. 9-15-11	Features	
 <p><b>A</b> Excellent A.M. Best <b>\$8.7</b> Billion in Assets under management as of December 30, 2010</p>	FIXED INDEX ANNUITY	<b>Ultra Future</b>  <b>10.00%</b> Immediately Vested  <b>Premium Bonus</b>  <b>2.00%</b> Premium Bonus in PA, MA, IL, WA, MN, NJ, DE, IN, UT	<b>12.81**% Guaranteed First Year Yield!</b>		<b>10%</b> Account Value, free of a withdrawal charge, once annually AFTER 1st Policy Year or Systematic Withdrawal of Interest After 1st Policy Year or IRA Qualified - RMD free of a withdrawal charge	<b>15 Year</b>  19.25,18.5,17.75,16.75,16,15.25,14.5,13.5,12.75,12,10,8,6,4,2  <b>NO MVA</b>  Surrender Charge Variations in FL,IL, MA, PA, TX, VA, VT, WA, DE, IN, MN, NJ, UT	<b>1.00%</b>  Minimum Guaranteed Surrender Value: 87.5% of premiums received, less withdrawals and withdrawal charges, accumulated at the Minimum Guaranteed Interest Rate.	\$5,000 NQ  \$2,000 Q	<b>Most States</b> Non Qualified 0-75 <b>5.00%</b> 76-80 3.00% Qualified FL Only *0-64 Max unless an accediated investor 0-70: 5%, 71-75: 1.5%, 76-80: 0.25% WA, DE, IL, IN, MA, MN, NJ, PA & UT ONLY) Non Qualified 0-75 <b>5.00%</b> 76-80 3.00% Qualified 0-70: 5%, 71-75: 2.5%, 76-80: 1.5% LA Commissions 1.00% Higher TX NQ or Qualified 0-55 <b>2.25%</b>		<b>Full Contract Value at Death!</b>  <b>Income Outlook Plus 5 Lifetime Income Benefit Rider</b>  <b>5.00% Premium Rider Bonus added to the contract and income values and 4.00% Annual Rollup Up with a 75bps annual fee.</b>
			2.55% Current Fixed Value Rate Plus 10.0% Bonus						Par rate/Cap	Asset Fee	
			S&P 500 Annual Monthly Average	50%					1.70%		
			S&P 500 Monthly Point to Point	1.75% Cap					N/A		
			Current Fixed Value Rate	1.90%					N/A		
			S&P 500 Annual Monthly Average						50%	1.70%	
			S&P 500 Monthly Point to Point						1.75% Cap	N/A	
			Current Fixed Value Rate						1.90%	N/A	
			S&P 500 Annual Monthly Average						50%	1.70%	
			S&P 500 Monthly Point to Point						1.75% Cap	N/A	
Current Fixed Value Rate		2.40%	N/A								
FIXED INDEX ANNUITY	<b>Ultra Classic</b>	<b>10%</b> Account Value, free of a withdrawal charge, once annually AFTER 1st Policy Year, <b>cumulative to a maximum of 50%</b> or Systematic Withdrawal of Interest After 1st Policy Year or IRA Qualified - RMD free of a withdrawal charge or Systematic Withdrawal of Interest After 1st Policy Year or IRA Qualified - RMD free of a withdrawal charge	<b>13 Year</b>  15,14.75,14,13,12.25,11.25,10.5,9,75,8.75,8,6,4,2  <b>NO MVA</b>  Surrender Charge Variations in FL and TX	<b>1.00%</b>  Minimum Guaranteed Surrender Value: 87.5% of premiums received, less withdrawals and withdrawal charges, accumulated at the Minimum Guaranteed Interest Rate.	\$5,000 NQ  \$2,000 Q	<b>Most States</b> Non Qualified 0-75 <b>10.00%</b> 76-80 8.50% Qualified 0-70: 10%, 71-75: 8%, 76-80: 7% FL Only *0-64 Max unless an accediated Non Qualified 0-75 <b>9.00%</b> 76-80 7.50% 81-85 5.00% Qualified 0-70: 9%, 71-75: 7%, 76-80: 6%, 81-85: 3.5% LA Commissions 1.00% Higher TX NQ or Qualified 0-57 <b>7.75%</b>					


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February Spreadsheet

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Products		Current Interest Rates Effective 1-20-12		Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features	
 <p>Sentinel Security Life Insurance Company Salt Lake City, UT B++ A.M. Best</p> <p>Founded in 1957!</p> <p><b>3.60%</b> Guaranteed for 5 years with 5 year Surrender!</p> <p><b>4.00%</b> Guaranteed for 10 years with 10 year Surrender!</p>	<p><b>Sentinel Plan™ Personal Choice Annuity™</b> <i>An a la carte solution for a custom annuity</i></p> <p><b>Interest rates will be going down 2/13/12</b></p>	Interest Rate Term	Guaranteed Rate	<b>5 Year</b>	1.00%	\$ 2,500 Qualified or Non-Qualified; over \$1 million will require home office approval	<b>Personal Choice 5</b>		<p>No Agent Commission Chargeback at Death Ages 0-79!</p>	
		5 year	<b>3.60%</b> Guaranteed yrs 1-5	0-86: 9%,8%,7%,6%,5% 89: 9% 5% 5% 5% 5% 4% 90: 5% 5% 5% 5% 4%			<b>Personal Choice 5</b>			
		7 year	<b>3.70%</b> Guaranteed yrs 1-7	<b>7 Year</b>			0-86: 9% 8% 7% 6% 5% 5% 5% 87: 9% 8% 7% 5% 5% 5% 5% 88: 9% 8% 5% 5% 5% 5% 4% 89: 9% 5% 5% 5% 5% 4% 3% 90: 5% 5% 5% 5% 4% 3% 2%	<b>Personal Choice 7</b>		
		10 year	<b>4.00%</b> Guaranteed yrs 1-10	<b>10 Year</b>			0-84: 9% 8% 7% 6% 5% 5% 5% 5% 5% 5% 85: 9% 8% 7% 6% 5% 5% 5% 5% 4% 86: 9% 8% 7% 6% 5% 5% 5% 5% 4% 3% 87: 9% 8% 7% 5% 5% 5% 5% 4% 3% 2% 88: 9% 8% 5% 5% 5% 5% 4% 3% 2% 1% 89: 9% 5% 5% 5% 5% 4% 3% 2% 1%, 0% 90: 5% 5% 5% 5% 4% 3% 2% 1%, 0%,0%	<b>Personal Choice 10</b>		
		<b>Interest Rate Reductions for Optional Riders</b>		Rider			Interest Rate Reduction	<b>State Specific Instructions/Exclusions:</b>		
		Accumulated Interest Withdrawal	-0.08%	This rider allows you, during the Surrender Charge Period, to withdraw accumulated interest without Surrender Charge or Market Value Adjustment applied. <b>Available after 30 days!</b>			<b>Oklahoma</b> – issue ages limited to 80, maturity date age 90			
		Required Minimum Distribution	-0.16%	This rider allows you, during the Surrender Charge Period, to withdraw accumulated interest without Surrender Charge or Market Value Adjustment applied.			<b>Nebraska</b> – In no case will the Death Benefit be less than the premium paid.			
		Preferred 10% Free Withdrawal	-0.08%	This rider allows you to withdraw in a contract year, without Surrender Charge or Market Value Adjustment applied to your first withdrawal, up to 10% of your Contract Value (on a non-cumulative basis) or your Required Minimum Distribution. You will not be entitled to a 10% free withdrawal on full surrenders. <u>Ater the 1st yr.</u>			<b>Florida</b> (Launched 10/13/11)– <b>Death Benefit Equals Account Value Contract Rider is included on all contracts at a 10 bps rider cost.</b>			
		Terminal Illness/Nursing Home Care	-0.15%	This rider allows you to access some or all of your funds under certain conditions if you are diagnosed with a terminal illness or confined to a nursing home.			<b>Minnesota</b> (Launched 1/23/12)– <b>Rates are 30 bps less</b> , Doesn't have an MVA. Has different Surrender charges			
		72 (t) Free Withdrawal	-0.05%	For contract owners younger than 59 ½ years of age, this rider allows for withdrawal of Substantially Equal Periodic Payments under IRS Code 72t without Surrender Charge or Market Value Adjustment Applied.			<b>Important Note:</b> Death Benefit Rider is Required on all contracts where the Annuitant is 86-90			
Death Benefit = Account Value	-0.35%	This rider ensures that upon the death of the Annuitant, the death benefit paid will be equal to the Total Contract Value, and any Withdrawal, Surrender Charge, or Market Value Adjustment will be waived. This rider also allows you to select certain death benefit payout options.		<b>Current State Approvals as of Oct 19, 2011:</b> Approved States: AZ, CO, CA, FL, HI, ID, IA, KS, MN, MT, NE, NV, NM, NC, ND, OK, OR, SD, TX, UT, WY Pending Approval in: LA,WA <b>State Variations in CA, FL, OK, OR, MN, NV, TX, &amp; UT</b>						
<p>"Build Your Own Product" The Sentinel Personal Choice Annuity is both a single premium deferred annuity and a flexible wealth accumulation vehicle. It gives you the opportunity to maximize credited interest rate at the beginning of each Rate Guarantee Period by declining optional rider features that you may not need. Most products are loaded down with features that many clients don't want and never use. By declining all the riders except those your clients will actually use they get the maximum credited rate possible and the features they want. You can full customize this product to your client specific needs thus maximizing the value for your client.</p>										
<p>DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.</p>										



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February Spreadsheet

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		Products	Current Interest Rates Effective 1/1/2012		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features									
LIBERTY BANKERS LIFE  (LBL) over \$1.1 in Assets as of 12/30/09  B - A.M. Best  Founded in 1958!	FIXED	Bankers Accumulator	1.00%		100% Liquid; must maintain \$10,000.00 Minimum Account Value	NONE	1.00%	\$10,000	Bankers Accumulator		NO Commission Chargebacks!  Full Contract Value at Death									
									0-80 0.50%	81-100 0.40%										
	FIXED	Bankers 1	1.10%		Monthly Interest Only After 30 Days	1 Year 5% NO MVA	1.00%	\$10,000	Bankers 3		Full Contract Value at Death									
										0-80 2.00%		81-90 1.00%								
	FIXED	Bankers 3	1.75%			3 Years 8, 7, 6%			1.00%	\$10,000		Bankers 5		NO Commission Chargebacks!						
													0-80 3.25%		81-90 1.50%					
	FIXED	Bankers 5	2.70%			5 Years 8, 7, 6, 5, 4%						1.00%	\$10,000		Bankers Premier		Nursing Home Waiver and Disability Waiver			
																0-80 2.00%		81-90 0.40%		
	FIXED	Bankers 5 Premier	3.00% Guaranteed 5 years			5 Years 8, 7, 6, 5.5, 4.5%									1.00%	\$10,000		Bankers Premier Plus		Full Contract Value at Death
																			0-80 2.00%	
FIXED	Bankers Premier Plus	1st Year	Years 2-5	5 Years 8.1, 7.3, 6.4, 5.5, 4.5%	1.00%	\$10,000	Bankers 7 Premier				Full Contract Value at Death									
		3.80%	2.80%															0-80 2.00%	81-90 0.40%	
FIXED	Bankers 7 Premier	3.30% Guaranteed 7 years		100% All Accrued Interest Twice per year Monthly Interest Only After 30 Days			1.00%	\$10,000	Bankers 7					Full Contract Value at Death						
				7 Years Ages 56+: 8, 7, 6, 5, 4.5, 3.5, 2.5%														0-80 2.15%	81-85 0.40%	
FIXED	Bankers 7	3.00% Guaranteed 7 years		100% All Accrued Interest Twice per year Monthly Interest Only After 30 Days					1.00%	\$10,000		Liberty USA 500					Full Contract Value at Death			
				7 Years Ages 56+: 8, 7, 6, 5, 4.5, 3.5, 2.5%														0-70 6.25%	71-79 4.25%	
FIXED	Liberty USA 500 USA500-0908	8.25% Premiums 100,000+: (Includes 5.25% 1st Year Bonus)		100% All Accrued Interest Twice per year Monthly Interest Only After 30 Days								9 Yrs Ages 0-55: 16, 15, 14, 13, 12, 11, 10, 9, 8% Ages 56-79: 13, 12, 11, 10.5, 9.5, 8.5, 7.5, 6.5, 5.5% +/- MVA 1st 9 Yrs	3.00%		\$10,000					
			8.00% Premiums 10,000- 99,999: (Includes 5.00% 1st Year Bonus)																	
																3.58% Min. Guaranteed 9yr Yield				

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Products	Rates Effective 1/18/2012 (Rates Subject to Change)		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features
<b>Liberty</b> An ATHENE Company  <b>Liberty Life Insurance</b>  B++ (Good) from A.M. Best  BBB+ ("Good") S&P  <b>\$4.99 Billion in assets as of 12/31/10</b>  <small>Headquartered in Greenville, S.C., in 2011, Liberty Life Insurance Company ("Liberty") was acquired by Athene Holding Ltd. ("Athene") and now serves as the U.S. headquarters for Athene's annuity reinsurance operations. Specific liabilities to be reinsured include equity-indexed and multi-year guarantee annuities.</small>  <small>Athene is sponsored by an affiliate of Apollo Global Management, LLC (together with its affiliates, "Apollo"). Apollo is a leading global alternative asset manager with offices in New York, Los Angeles, London, Frankfurt, Luxembourg, Hong Kong, Singapore and Mumbai. Apollo has assets under management of \$67.6 billion as of December 31, 2010, in private equity, credit-oriented capital markets and real estate invested across a core group of nine industries where Apollo has considerable knowledge and resources.</small>	<b>FIXED INDEX ANNUITY</b>  SPDA <b>Enhanced Choice 12</b>  <b>Fixed Index Annuity</b> <b>5.00% Premium Bonus</b>	S&P 500® Annual Point-to-Point Cap	<b>5.75%</b>	Interest only 1st contract year**  10.00% of Account Value years 2+	Most States <b>12 Year</b>  14,13,12,11,10,9,8,7,6,5,4,3%  <b>CA Only 12 Year</b>  12,11,10,9,8,7,6,5,4,3,2,1%  MVA + or -	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$5,000 NQ/Q \$1 Million Max Premium without Home Office Approval	Most States 0 -75 <b>6.50%</b> 76-80 <b>3.50%</b>	<b>Full Value at Death</b>  <b>Enhanced Guaranteed Lifetime Withdrawal Benefit Rider</b> (90 bps rider cost)  <b>1.00% Immediate Income Bonus to the Income Base.</b>  <b>7.00% Annual Compounded Roll up for 10yrs</b>  <b>50% Increase in Income Payments if client cannot perform 2-6 ADL's Available after the 5th year</b>
		S&P 500® Monthly Point-to-Point Cap	<b>3.00%</b>						
		DJIA Quarterly Point-to-Point Cap	<b>3.00%</b>						
		DJIA Monthly Average Annual Cap	<b>6.00%</b>						
		Fixed Account Year 1	<b>3.00%</b>						
		Fixed Account Years 2-8	<b>2.00%</b>						
	<b>FIXED INDEX ANNUITY</b>  SPDA <b>Enhanced Choice 8</b>  <b>Fixed Index Annuity</b> <b>2.00% Premium Bonus</b>	S&P 500® Annual Point-to-Point Cap	<b>6.25%</b>	Interest only 1st contract year**  10.00% of Account Value years 2+	Most States <b>8 Year</b>  10,9,8,7,6,5,4,2%  <b>CA &amp; WA Only 8 Year</b>  9,8,7,6,5,4,3,2%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$5,000 NQ/Q \$1 Million Max Premium without Home Office Approval	Most States 0 -75 <b>5.00%</b> 76-80 <b>2.00%</b>	<b>Full Value at Death</b>
		S&P 500® Monthly Point-to-Point Cap	<b>3.50%</b>						
		DJIA Quarterly Point-to-Point Cap	<b>3.25%</b>						
		DJIA Monthly Average Annual Cap	<b>6.25%</b>						
		Fixed Account Year 1	<b>3.25%</b>						
		Fixed Account Years 2-8	<b>2.25%</b>						
<b>FIXED ANNUITY</b>  <b>7 MYG Single Premium Deferred Annuity</b>  <b>3.24% Effective Annual Rate Guaranteed for 7 years</b>	<b>7 Year Rate Guarantee</b> <b>3.24% Effective Annual Rate Guaranteed for 7 years</b>		<b>10% Free Withdrawal</b> after the first year. Systematic withdrawals are available after the first year	<b>7 Year</b>  7,7,7,6,5,4,3%  MVA + or -	1.00% Min Renewal after the 7yr rate guarantee	Min. \$5,000 NQ/Q \$1 Million Max Premium without Home Office Approval <b>Additional Deposits accepted during the 1st yr.</b> (up to 5 deposits)	Most States 0 -75 <b>2.75%</b> 76-80 <b>1.50%</b>	<b>Full Value at Death</b>	
	<b>4.10% 1st year</b>								
	<b>3.10% Years 2-7</b>								

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		Products	Current Interest Rates Rates Effective 2/7/2012		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features
 Des Moines, IA  <b>A-</b>  <i>Excellent</i>  A.M. Best  \$26.42 Billion in Assets under management as of December 30, 2010	FIXED	Guarantee Series SPDA-MYGA*MVA and NO MVA	<b>5 Year</b>		Interest Only. Systematic W/D & RMD Immediately.3	<b>5 Years</b>  9, 8, 7, 6, 5% + or - mva  <i>NON MVA Version available in: CA, DE, MN, PA</i>	Minimum Guaranteed Interest: Currently 2.00%  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	<b>\$10,000 Q or NQ</b>	<b>Standard Version</b>		Full Contract Value at Death   Nursing Care Rider NCR- 3
			<b>2.60% Guaranteed for 5 yrs</b>  <b>5 Year Non MVA Version</b> CA, DE, MN, PA, & WA <b>2.10% Guaranteed for 5 yrs</b>						0-75 <b>3.00%</b> 76-80 <b>2.00%</b>		
			<b>7 Year</b>  <b>2.70% Guaranteed for 7 yrs</b>  <b>7 Year Non MVA Version</b> CA, DE, PA, & MN <b>2.20% Guaranteed for 7 yrs</b>						<b>NON MVA Version</b> 0-75 <b>2.50%</b> 76-80 <b>1.50%</b>		

		Products	Current Interest Rates Rates Effective 1/19/2012			Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Commissions	Features
 North American Company for Life and Health Insurance  <b>A+</b> (Superior) by A.M. Best  "A+" (Strong) by Standard & Poor's.  <b>\$10.36</b> <b>billion in</b> <b>assets</b> as of December 31, 2010  <b>Founded in</b> <b>1886</b> as North American Accident Association	FIXED	North American Guarantee Choice®	Rate Guar Term	High Band	Low Band	Current year interest withdrawals available after 30 days without any surrender charges or interest adjustment.	3 Year 10%, 10%, 10%	<b>1.00% MINIMUM GUARANTEED CONTRACT VALUE (MGCV)</b> The MGCV equals 100% of the premiums, less any withdrawals (before any Interest Adjustment or surrender charges), accumulated at the MGCV Interest Rate, less surrender charges (as calculated in the contract). The MGCV Interest Rate is based on the issue date of the contract and is guaranteed for the entire term of the contract.	<b>\$10,000 non- qualified and \$2,000 qualified.</b>	<b>0-90</b> 0-85 Max Age in IN/OK	Commissions in most states	<b>Full Value at Death</b>
				\$200K+	less than \$200K		4 Year 10%, 10%, 10%, 10%				<b>2.50% 0-80</b>	
			3-YEAR	1.20%	1.00%		5 Year 10%, 10%, 10%, 10%, 10%				<b>1.88% 81-85</b>	
			4-YEAR	1.80%	1.50%		6 Year 10%, 10%, 10%, 10%, 10%, 9%				<b>1.25% 86-90</b>	
			5-YEAR	2.25%	2.00%		7 Year 10%, 10%, 10%, 10%, 10%, 9%, 8%				<b>Commissions in IN &amp; OK</b>	
			6-YEAR	2.60%	2.35%		8 Year 10%, 10%, 10%, 10%, 10%, 9%, 8%, 6%				<b>2.50% 0-75</b>	
			7-YEAR	2.90%	2.70%		9 Year 10%, 10%, 10%, 10%, 10%, 9%, 8%, 6%, 4%				<b>1.88% 76-80</b>	
			8-YEAR	3.10%	2.90%		10 Year 10%, 10%, 10%, 10%, 10%, 9%, 8%, 6%, 4%, 2%				<b>1.25% 81-85</b>	
			9-YEAR	3.30%	3.10%		MVA + or -				<b>Commissions in FL, IL, TX</b>	
			10-YEAR	3.40%	3.25%						<b>2.25% 0-80</b>	
				<b>1.68% 81-85</b>								
				<b>1.125% 86-90</b>								

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Products	Current Interest Rates		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features	
	Rates Effective 1/19/2012									
  EquiTrust Life Insurance Company Des Moines IA  B+ (Good) from A.M. Best  B+ ("Good") S&P  \$7.36 Billion in assets as of 12/31/10	FIXED	Multi-Year Guarantee Annuity		Cumulative interest beginning immediately	10,10,9,9,8,8%  10,10,9,9,8,8%  10,10,9,9,8,8,7,7%  10,10,9,9,8,8,7,7,6,5%  Base Contract + or - MVA except in VT	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate  (2% for 2012 contracts)	\$10,000 NQ or Q	5-6-8 &10-Yr		Certainty Select™ (SPDA) Death Benefit: Upon death of first Owner, Accumulation Value Nursing Home Waiver (Issue Ages 0-80)
		5-Year	2.75%					0-80	3.00%	
		6-Year	2.83% 6yr Guaranteed Yield 4.50% 1st Yr 2.5% yrs 2-6					81-90	2.25%	
		8-Year	3.12% 8yr Guaranteed Yield 4.00% 1st Yr 3.00% yrs 2-8							
		10-Year	3.25%							
	FIXED	Multi-Year Guarantee Annuity		Interest only 1st contract year,  10% of Account Value years 2+.	9,8,5,8,7,5,7  9,8,5,8,7,5,7,6,5%  9,8,5,8,7,5,7,6,5,6,5,5%  9,8,5,8,7,5,7,6,0,6,5,5,5,4,5%	(With Optional Rider)  87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate  (2% for 2012 contracts)  (Original) 100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2012 contracts).	\$10,000 NQ or Q	5-6-8 &10-Yr		(With Optional Rider) and (Original) Death Benefit the choice of: Cash Surrender Value immediately or Accumulation Value applied to a Payment Option for at least a 5-year period. AND Nursing Home Waiver (Issue Ages 0-80)
		5-Year	2.75%					0-80	3.00%	
		6-Year	2.83% 6yr Guaranteed Yield 4.50% 1st Yr 2.5% yrs 2-6					81-90	2.25%	
		8-Year	3.12% 8yr Guaranteed Yield 4.00% 1st Yr 3.00% yrs 2-8							
		10-Year	3.25%							

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	Products	Current Interest Rates Effective 2/6/12			Withdrawal Provision	Surrender Charge	Min / Max Premium	Minimum Guarantee	Iss. Age	Comm. Eff 12-1-11	Features
		All States Except >>>	CA & OH Only								
 American General Life Insurance Company <b>A</b> (Excellent) A.M. Best  <b>A-</b> (Strong) Fitch  <b>A+</b> (Strong) S&P  <b>A2</b> (Good) Moody's	<b>INDEXED</b>	<b>AG HorizonIndex 9<sup>®</sup></b> <b>Premium Bonus 4.00%</b> Contract #04367	6.75%	6.75%	2Yr Point to Point Cap	10.00% free w/d beginning in year 2.  Systematic Withdrawals	<b>9 YEAR</b> 10, 10, 9, 8, 7, 6, 5, 4, 2, 0%	Minimum Guaranteed Contract Value 90% of premium minus withdrawals, accumulated at 1.00%	0 - 75	6.00%	Extended Care Rider Waiver of Surrender Charges!
		1.50%	1.50%	Monthly Additive w/Cap (S&P 500 <sup>®</sup> )	76 - 80				3.50%		
		1.10%	2.00%	Fixed Interest Rate	81 - 85				2.00%		
	<b>FIXED</b>	<b>AG HorizonIndex 12<sup>®</sup></b> <b>Premium Bonus 5.00%</b> Contract #04367	6.75%	6.75%	2Yr Point to Point Cap	10.00% free w/d each year including the first yr.  Systematic Withdrawals	<b>12 YEAR</b> 12, 12, 12, 12, 12, 11, 10, 9, 8, 7, 5, 3, 0%	Minimum Guaranteed Contract Value 90% of premium minus withdrawals, accumulated at 1.00%	0 - 75	8.00%	Full value at Death!  <b>NO Commission Chargebacks at Death!</b>  Plus 100% Extended Care Rider Waiver of Surrender Charges!
		1.50%	1.50%	Monthly Additive w/Cap (S&P 500 <sup>®</sup> )	76 - 80				4.00%		
		1.30%	2.00%	Fixed Interest Rate	81 - 85				2.50%		
<b>FIXED</b>	<b>AG HorizonSelect<sup>SM</sup></b> Contract 05377 SPDA 5yr, 7yr or 10yr MYGA Annuity.	1.55%	2.00%	Guaranteed 5 years	10.00% free w/d each year including the first yr.  Systematic Withdrawals	<b>10 Years</b> 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 1.00%	Most States		Full value at Death!  <b>NO Commission Chargebacks at Death!</b>  Plus 100% Extended Care Rider Waiver of Surrender Charges!	
	2.10%	2.10%	Guaranteed 7 years	0-80				4.00%			
	2.35%	2.35%	Guaranteed 10 years	81-85				3.00%			
	Texas: 5yr and 7yr only		0-80	3.50%							
<b>FIXED</b>	<b>AG HorizonMYG<sup>SM</sup></b> Contract 04370 SPDA	5.05%	6.00%	1st Year interest Rate	10.00% free w/d each year including the first yr. Systematic Withdrawals	<b>10 Years</b> 10, 9, 8, 7, 6, 5, 4, 3, 2, 1  + or - MVA	1% Guaranteed credited interest rate on annuity value. Minimum Guaranteed withdrawal amount is	Iss. Age	Comm.	Full value at Death! <b>NO Commission Chargebacks at Death!</b> Plus 100% Extended Care Rider Waiver of Surrender	
	1.05%	2.00%	Base Rate years 2-6	0 - 75				7.50%			
	4.00%	4.00%	1st Year Interest Bonus	76 - 80				5.00%			
	^includes 4% 1st Year Interest Bonus		81 - 85	3.00%							
<b>INDEXED</b>	<b>AG Global Bonus Index<sup>SM</sup></b> Contract No. 07109 SPDA <b>5.00% Premium Bonus</b>	3.00%	3.00%	Global Multiple Index Account <sup>SM</sup> with Cap:	10% Free Withdrawals in ALL years**	<b>10 Years</b> 10, 10, 10, 10, 10, 9, 8, 7, 6, 4  + or -MVA	Minimum Guaranteed Contract Value 100% of premium minus withdrawals, accumulated at 1.50%	Iss. Age	Comm.	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	
	30%	30%	Annual Pt to Pt w/PR (S&P 500 <sup>®</sup> ):	0-75				5.25%			
	1.40%	1.40%	Monthly Additive w/Cap (S&P 500 <sup>®</sup> )	76-80				2.75%			
	1.60%	2.00%	Fixed Interest Rate								

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Products	Current Interest Rates				Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Commissions		Features	
	Rates Effective 2/01/2012								6 year			
<b>Lincoln Financial Group</b>  <b>A+</b> (Superior) by A.M. Best  <b>AA-</b> (Very Good) by S&P  <b>\$157 billion in assets</b> as of December 31, 2010	<b>New Directions 6</b>	PAR RATE / FIXED RATE	INDEX METHOD	\$100K+ CAPS	\$100K CAPS	Beginning in the first contract year, up to 10% of contract value may be withdrawn each contract year without incurring charges.	6 year: 9% 8% 7% 6% 4.75% 3.5% 0% + or - MVA	Guaranteed Minimum Cash Surrender Value (GMCSV) ensures that you will receive the greater of your actual contract value, less any applicable surrender charge and Market Value Adjustment, or the GMCSV. Withdrawals and surrender charges will affect the GMCSV and can result in the GMCSV being less than your premium. The GMCSV is based on a guaranteed minimum fixed interest rate, which ranges from 1% - 3%.	\$10,000	6 year		<b>Full Accumulation Value at death.</b>  Lincoln Living IncomeSM Advantage, a Guaranteed Lifetime Withdrawal Benefit, available at an additional charge (0.40%).
		100%	S&P 500® Two Year Point to Point	7.00%	7.00%					0 - 75	3.50%	
		100%	S&P 500® Perf. Triggered Specified Rate	2.65%	2.50%					76-80	2.75%	
				\$100K+	Less than \$100K					80 - 85	1.75%	
			6 year fixed interest rate period	1.55%	1.40%					8 year		
	<b>New Directions 8</b>	100%	S&P 500® Two Year Point to Point	7.45%	7.00%		0 - 75			4.50%		
		100%	S&P 500® Perf. Triggered Specified Rate	3.20%	3.00%		76-80			3.50%		
				\$100K+	Less than \$100K		80 - 85			2.25%		
			8 year fixed interest rate period	1.85%	1.70%							
Products	Current Interest Rates			Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Commissions		Features	
Rates Effective 11/01/2011			5-Year									
<b>MYGuarantee Plus</b>	Rate Guar Term	High Band	Low Band	<i>In each contract year, you may withdraw up to 10% of the contract value (also referred to as the accumulation value) without any charges.</i>	3 Year Term 7,7,6 4 Year Term 7,7,6,5 5 Year Term 7,7,6,5,4 6 Year Term 7,7,6,5,4,3 7-10 Year Terms 7,7,6,5,4,3,2 MVA + or -	Guaranteed minimum interest rate is set at issue and ranges from 1% - 3%.	\$10,000	5-Year	0 - 75	2.00%	<b>Full Accumulation Value at death.</b>	
			\$100K+						less than \$100K	76-80		1.30%
	3-YEAR	Sales Temporarily Suspended							80 - 85	0.75%		
	4-YEAR	Sales Temporarily Suspended							0 - 75	2.25%		
	5-YEAR	1.60%	1.45%						76-80	1.50%		
	6-YEAR	1.90%	1.75%						80 - 85	0.75%		
	7-YEAR	2.30%	2.15%						0 - 75	2.50%		
	8-YEAR	2.35%	2.20%						76-80	1.60%		
	9-YEAR	2.45%	2.30%						80 - 85	1.00%		
	10-YEAR	2.45%	2.30%									

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American National Insurance Company

One Moody Plaza

Galveston, Texas

**A**

(Superior) A.M. Best

**A+**  
**S&P**

For Financial Strength

Products	Current Interest Rates Effective 1-1-2012		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features
	1st Year	Base Rate							
<b>CENTURY I</b>	2.55%	1.55%	10.00% of Annuity Value as of the beginning of each policy yr. <b>Including the first year</b> OR Systematic Withdrawals	<u>10 YEAR</u> 10,9,8,7,6,5,4,3,2,1,0% + or - MVA	2.00% Flat Rate or Floating Min rate <b>1.00% currently.</b> This rate will vary between 1% & 3% but will be set at issue and fixed for the life of the contract.	\$5,000 NQ \$4,000 Q	<b>Century I</b>		Full Value at Death!
							0 - 74	<b>8.00%</b>	
							75 - 90	<b>5.50%</b>	
							<b>Century III</b>		
<b>CENTURY III</b>	4.55%	1.55%		<u>10 YEAR</u> 11,10,9,8,7,6,5,4,3,2,0% + or - MVA			0 - 74	<b>7.00%</b>	
<b>CENTURY V</b>	6.55%	1.55%		<u>10 YEAR</u> 12,12,11,10,9,8,6,4,3,2,0% + or - MVA			75 - 85	<b>4.50%</b>	
<b>CENTURY VII</b>	8.55%	1.55%		<u>10 YEAR</u> 12,12,11,11,10,9,8,6,4,2,0% + or - MVA		Max. 1 Million	<b>Century V</b>		
							0 - 74	<b>6.00%</b>	
							75 - 80	<b>3.50%</b>	
							<b>Century VII</b>		
							0 - 74	<b>5.00%</b>	
							75 - 80	<b>3.00%</b>	
<b>ANICO EIA</b>	Performance Triggered Indexed		10% of beginning year account value per year, starting in 2nd year	<u>6 Year</u> 8, 8, 7, 6, 4, 2%	Minimum Guaranteed Interest Rate will vary by State	\$10,000 NQ or Q	<b>ANICO EIA</b>		Full Value At Death
	3.00%	Account W/O ROP: Great MYGA Alternative!					0 - 79	<b>5.00%</b>	
							80 - 85	<b>3.00%</b>	
	Specified Rate – Rate declared at contract issue & guaranteed not to change for entire Term. The Specified Rate is credited at end of each contract year during Initial Term if Index Gain is positive ↗ or level →								
<b>Value Lock 10</b>	<i>NO Caps... No Spreads... No Fees.. No Annuitization</i> <b>75% Participation Guaranteed!</b>		10% of the annuity value each year starting with the second contract year	<u>10 Year</u> 12,12,11,10,9,8,7,6,5,3,0%	90% of premium accumulated at the minimum guaranteed interest rate of 1.00%	\$5,000 NQ \$4,000 Q	0 - 75	<b>10.00%</b>	Full Value At Death
							76 - 80	<b>8.00%</b>	Plus Confinement and Disability Wavier

Products	Current Interest Rates Effective 1-1-2012		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features
<b>Guarantee 4 MVA</b>	GUARANTEED Years 1-4		100% of All Cumulative Interest. Interest Only After 30 Days	<u>4 YEAR</u> 8, 7, 6, 5, 0% MVA + or -	<b>1.00%*</b> Years 5 and later	Min: \$5,000 NQ \$2,000 Q Max without H.O.	0 - 79	<b>1.60%</b>	Full Value at Death!
	2.25%						<b>80 - 100 *</b>	<b>0.80%</b>	
<b>Guarantee 6 MVA</b>	GUARANTEED Years 1-6			<u>6 Year</u> 8, 7, 7, 6, 5, 4, 0% MVA + or -	<b>1.00%*</b> Years 7 and later	Approval \$300K	0 - 79	<b>3.00%</b>	
	2.35%							<i>*85 Max Issue age in OK</i>	

DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.



Guaranty Income Life Insurance Company  
Baton Rouge, LA

**B** A.M. Best



American National Insurance Company  
One Moody Plaza  
Galveston, Texas

A (Superior)  
A.M. Best

A+ S&P  
For Financial Strength

Products	Current Interest Rates			Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features			
	1st Year	Base Rate	Eff. Yield										
<b>Palladium®</b> MYG Annuity  <i>*Add 10bps to rates to the right for \$100,000 initial premiums or more.</i>  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	3yr and 4yr WITHDRAWN FROM SALE		<b>First Year Interest only.</b> 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  <b>30-day window at end of guarantee period</b> when owner may surrender free of any surrender charge, market value adjustment or excess interest deduction in some states where MVA does not apply.  <b>Surrender Matches Guarantee Period!</b>	1.50%, 3.00% Flat Rate or Floating Min rate 1.00% 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.	\$5000 NQ OR Q	0 - 79	4.00%	5-Year	Full Account Value at Death Plus MVA but Only if Positive  NURSING HOME CONFINEMENT RIDER and Disability Waiver		
	4 - Year	5 - Year	2.00%					1.00%	1.20%			80 - 85	2.00%
	5 - Year	6 - Year	1.70%					1.70%	1.70%	0 - 79		2.50%	6-Year
	6 - Year	7 - Year	3.05%					2.05%	2.19%	80 - 85		0.50%	
	7 - Year	8 - Year	2.55%					2.55%	2.55%	0 - 79		2.50%	7-Year
	8 - Year	9 - Year	4.35%					2.35%	2.57%	80 - 85		0.50%	
	9 - Year	10 - Year	3.45%					2.45%	2.55%	0 - 79		3.00%	8-Year
					80 - 85	1.00%							
					0 - 79	4.00%	9-Year						
					80 - 85	2.00%							
								0 - 79	4.00%	10-Year			
								80 - 85	2.00%				

***Your One Stop Shop for Life and Annuities***

Products	Current Interest Rates		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features
	1st Year	Base Rate							
<b>WealthQuest®</b>  <b>Citadel 5 Diamond*</b>	1st Year	Base Rate	<b>Starting in year 1,</b> 10% of the annuity value at beginning of each contract year	5 Year*  7, 7, 7, 6, 5%  *No MVA  7 Year*  7, 7, 7, 6, 5, 4,2%	1.50%, 3.00% Flat Rate or Floating Min rate 1.00% 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.	\$5000 NQ OR Q	0 - 80	3.00%	Full Account Value at Death and No Commission ChargeBack at Death if Annuitant is under 80 at Issue! NURSING HOME CONFINEMENT RIDER and Disability Waiver
	1st Year	Base Rate					81 - 85	2.00%	
<b>WealthQuest®</b>  <b>Citadel 7 Diamond**</b>	1st Year	Base Rate					0 - 80	3.50%	
	1st Year	Base Rate					81 - 85	2.50%	

Add .10bps for premiums >100k


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February Spreadsheet

http://annuity1.com

 <b>Genworth</b> Life Insurance Company® and Genworth Life and Annuity Insurance Company®	Products	Current Interest Rates (Rates Subject to Change)			Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features
		Rates Effective 2/08/121									
<b>A</b> (Excellent) A.M. BEST <b>A</b> Standard & Poor's <b>A2</b> Moody's <b>A-</b> Fitch Genworth Financial, Inc. (NYSE: GNW) is a publicly traded, Fortune 500® global financial security company, with \$100 billion in assets as of 12/9/08.  Ratings current as of 2/2/2011	<b>SecureLiving® Smart Rate</b>	Less than \$50,000	\$50,000 to \$99,999	\$100,000 or more	10.00% beginning year 1	7 YEAR 7, 7, 7, 7, 6, 5, 4, 3, 0%	1.50%	Minimum single premium – \$15,000 (non-qualified or qualified).  Premium amounts over \$500,000 require home office approval.	0-75	4.50%	<b>Full Contract Value at Death</b>  <b>Guaranteed Return of Premium:</b> Your client receives no less than the Annuitization available after 1 year into current SPIA rates!
		1.80%	2.55%	3.30%					76-80	2.70%	
	1.55%	1.55%	1.55%	81-85					1.05%		
	<b>One-Year Guarantee</b>	1.60%	2.00%	2.40%							
	Base Rate:	1.50%	1.50%	1.50%							
	<b>Three-Year</b>	1.55%	1.90%	2.10%	Free: of the greater amount of the last 12 months of interest(-withdrawals) or the required minimum dist. Under federal tax law	5 Years 9,8,7,6,5%	1.00%	\$25,000 Q/NQ	5 Year		<b>Full Contract Value at Death</b>
	Base Rate:	1.50%	1.50%	1.50%					0-75	2.00%	
	<b>Five-Year Guarantee</b>	1.85%	2.05%	2.15%					76-80	1.35%	
	Base Rate:	1.50%	1.50%	1.50%					7 Year		
	<b>Minimum Guaranteed Rates</b>	2.75%	2.15%	1.50%					0-75	2.75%	
<b>SecureLiving® Rate Saver</b> *Product available in all states except: DE, NY, OR	Less than \$99,000	\$100,000 to \$249,999	\$250,000 or more	10% of contract value each contract year beginning in year 2. For qualified contracts, required minimum distributions for the contract are permitted in all years.	7 Years 9,8,7,6,5,4,3%	1.00%	\$25,000 Q/NQ	76-80	2.15%	<b>Full Contract Value at Death</b>	
<b>5 Year Guarantee</b>	2.25%	2.45%	2.55%					81-85	1.50%		
<b>7 Year Guarantee</b>	<b>NEW! Fixed Indexed Annuity with 5.00% Vested Premium Bonus!</b>		<b>Full Contract Value at Death</b>								
	Rates Effective 12/12/11										
<b>SecureLiving® Index 10 Plus</b>	\$25,000 to \$99,999	\$100,000 to \$249,999						\$250,000 or more	10 Year		
<b>Monthly Cap Strategy</b>	1.50%	1.70%		1.80%	0-75	7.00%					
<b>Annual Cap Strategy</b>	2.50%	3.00%		3.20%	76-80	5.00%					
<b>Performance Trigger Strategy</b>	2.50%	3.00%	3.20%	<b>Optional Income Protection Rider</b> <b>Roll-up Credit: 8.00%</b> simple annual interest <b>Roll-up Period: 10 years</b> or until the first income rider withdrawal is taken <b>Rider Fee:</b> 80 bps Annually <b>Deferred Income Withdrawal</b> After income withdrawals have begun, if you do not take the full withdrawal limit, <b>you may accumulate up to a total of one year's worth of income withdrawals for later use.</b> This amount may be taken at a later date without causing an excess income withdrawal. <b>RMD Friendly Rollup!</b>							
<b>Bailout Cap</b>	Following the initial guarantee period, if the renewal annual cap for the annual cap strategy is less than the above bailout cap then surrender charges, loss of unvested premium enhancement and market value adjustment will not apply to amounts withdrawn from your contract during the bailout window.										
<b>Annual Cap Strategy</b>	2.10%	2.10%	2.10%								
<b>Fixed Rate Strategies</b>											
<b>10-Year Fixed Strategy</b>	1.25%	1.50%	1.60%								
<b>1-Year Fixed Strategy</b>	1.00%	1.25%	1.35%								

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Products	Rates Effective 1/8/2012 (Rates Subject to Change)			Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features			
	Par Rate	Spread	Cap										
 Americo Financial Life and Annuity Insurance Company Kansas City, MO.  <b>A-</b> (Excellent) from A.M. Best  A- Strong from S&P  \$5.9 Billion in assets as of 12/31/09  For over 100 years, Americo Life, Inc.'s family of insurance companies has been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future.	FIXED INDEX ANNUITY	<b>Future Provider</b> (Non Bonus Version) <b>Fixed Index Annuity</b>	Monthly Averaging, S&P 500® w/o Cap	50.00%	3.00%	n/a	Systematic monthly interest income is available after 30 days from the declared interest account as a current company practice.	<b>10 Year (0-85)</b>  11.6%, 10.7%, 9.9%, 9%, 8.1%, 7.2%, 6.3%, 5.3%, 4%, 2%, 0%  <b>5 Year (86-90)</b> 7%, 6%, 5%, 4%, 2%, 0%  State specific versions in FL, WA, CT, NJ, MN, UT, TX  <b>NO MVA</b>	GMV: The GMV equals 100% of premiums less any partial surrenders, accumulated at an annual effective rate of 2% for 13 years and 3% thereafter, less surrender charges and any applicable premium tax.	Min. \$2,000, Q \$5,000, NQ ----- Minimum Additional Premium \$1,000 allowed each month \$1M Max W/O Approval	Most States		<b>Full Accumulation Value death benefit Plus NO Agent Commission Chargeback at death</b>
			Point-to-Point, NASDAQ-100® without Cap	30.00%	3.00%	n/a					0 - 80	8.25%	
			Point-to-Point, S&P 500® without Cap	32.00%	3.00%	n/a					81-85	6.50%	
			Point-to-Point, S&P 500® with Cap	100.00%	0.00%	3.30%					86-90	3.00%	
			Point-to-Point, S&P 500® The EZ option	EZ Option Rate		3.20%					FL, WA, CT, NJ, MN, UT, TX		
			Declared Interest Option	1.00%							0 - 80	7.00%	
	FIXED INDEX ANNUITY	<b>Future Provider Bonus</b> (Bonus Version) <b>4.00% Premium Bonus! Vested Day 1</b>	Monthly Averaging, S&P 500® w/o Cap	45.00%	3.00%	n/a	Each year, 10% of the Accumulation Value may be withdrawn penalty-free 1st yr  <b>NO MVA</b>  State specific version in TX and FL	GMV: The GMV equals 100% of premiums less any partial surrenders, accumulated at an annual effective rate of 2% for 13 years and 3% thereafter, less surrender charges and any applicable premium tax.	Min. \$1,000 allowed each month \$1M Max W/O Approval	Most States		100% Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement	
			Point-to-Point, NASDAQ-100® without Cap	26.00%	3.00%	n/a				0 - 80	6.25%		
			Point-to-Point, S&P 500® without Cap	30.00%	3.00%	n/a				81-85	5.00%		
			Point-to-Point, S&P 500® with Cap	100.00%	0.00%	3.10%				FL & TX Version			
Point-to-Point, S&P 500® The EZ option			EZ Option Rate		3.00%	0 - 50				6.25%			
Declared Interest Option			1.00%			51-80				4.00%			
<div style="display: flex; justify-content: space-around; align-items: center;"> <div data-bbox="508 1015 953 1222"> </div> <div data-bbox="1136 1024 1837 1214"> </div> </div>													
<p>DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.</p>													