

INDEX ANNUITIES								
Company	Life of the Southwest	Standard Insurance	Legacy Marketing OM Financial	RBC Liberty Life	OM Financial	Legacy Marketing Investors Ins Corp	Forethought Life	
	AM Best A Assets \$6.5 Billion	AM Best A Assets \$13.2 Billion	AM Best A- Assets \$17.5 Billion	AM Best A Assets \$3.6 Billion	AM Best A- Assets \$17.5 Billion	AM Best A- Assets \$247 Million	AM Best A- Assets \$3.8 Billion	
Annuity Name	SecurePlus Saver	Index Growth Annuity	AmeriMark Freedom 7 SE	RBC Enhanced Choice 8	Spectrum 9	PremierMark SE	Income 125	
Term Length	5 Years	5 or 7 Years	7 Years	8 Years	9 Years	9 Years	SALE 10 Years	
Approved all states Except	NJ NY OR	NY	AL CT MA NV NY OR VT	AK CT DE HI MN NJ NY OK OR PA UT	NV NY OK OR UT VT	AL AK CT DE IA KY ME MN NH NJ NY OR PA RI UT VT VA WA WI	AK NV NY OR WA 1% Less Commission CT DE MN SC UT	
Index Options	Two S&P options Daily Average Annual Pt to Pt RESET DESIGN ANNUAL RESET	One S&P option 100% Participation Annual Pt to Pt & Bailout Rider! ANNUAL	Three S&P options Annual Pt to Pt Monthly Cap 2-Yr Monthly Avg ANNUAL & BIENNIAL	S&P Annual Pt to Pt S&P Monthly Cap DOW Monthly Avg ANNUAL	Three S&P options Monthly Averaging Annual Pt to Pt Monthly Cap ANNUAL	Two S&P options Monthly Averaging Pt to Pt 120% PAR GOLD Ann Pt to Pt ANNUAL RESET	S&P Monthly Cap Fixed Account FREE Income Rider 7.3% GUARANTEED 10 YRS! ANNUAL	
Reallocation	Annually	Annual	Annual	Annual	Annual	Annually	Annual	
*Death Benefit	Annuitant	Owner	Owner	Owner	Owner	Owner	Owner	
Issue Ages	0 - 89	0 - 90	0 - 85	0 - 85 NQ 0 - 80 Q	0 - 85	0 - 80	0 - 85	
Guarantee at End of Term	100%	105% or 107%	105%	102%	114%	100%	203% Income Value or 118% Acct Value	
Guar Formula	1.95% on 90%	1.00% on 100%	1.00% on 87.5%	1.00% on 87.5%	1.10% on 103%	1.25% on 87.5%	5% on 125% IV or 3% on 87.5% AV	
Surrender Chgs	8,8,7,6,5	5 YEAR 8,7,6,4,2 7 YEAR 9,8,7,6,5,4,2	9,9,8,7,6,5,4	10,9,8,7,6,5,4,2 +/- MVA	15,15,15,14,5,13,5,12,5,10,7,4	12,12,12,12,11,10,9,8,6 +/- MVA	12,12,11,10,9,8,7,6,4,2	
Minimum Premium	\$10,000	\$15,000	\$3,000 Qualified \$5,000 Non-Qual	\$5,000	\$10,000	\$3,000 Qualified \$5,000 Non-Qual	\$25,000 SALE	
Max Premium W/O Approval	00-75 \$1,000,000 76-80 \$500,000 81-89 \$250,000	\$1,000,000	\$1,000,000	00-80 \$1,000,000 81-85 \$250,000	\$1,000,000	\$2,000,000	\$1,000,000	
FPDA Or SPDA	Single Premium	Single Premium	Flexible Premium	Single Premium	Flexible 1st Year	Flexible Premium	Single Premium	
Product Highlights & Hot Points	10% Withdrawals after 1st Year! Full Value at Death! 7% Rollup 20 Yrs Big LTC Benefit Spousal Continuation Annual cost 65 Bpts Not Avail in NH NV WA 4.00% Ann Pt to Pt 35% Daily Avg Par 1.95% Fixed 1st Yr	10% Withdrawals! Full Value at Death! 100% Money Back Guarantee! (40 bpts lower cap) 5 Year 5.00% \$100K Band 4.25% \$15K Band Cap cannot drop more than 2%! 7 Year 5.25% \$100K Band 4.50% \$15K Band Cap cannot drop more than 2%!	5% PREMIUM BONUS! 10% Withdrawals Checkbook Access! Full Value at Death! 6% Rollup 10 Yrs Annual cost 30 Bpts Nursing Hm Waiver! 5.00% Ann Pt to Pt 1.75% Monthly Cap 15.0% 2-Yr Mo Avg 7.26% Fixed 1st Year	2% PREMIUM BONUS! 10% Withdrawals! Full Value at Death! 3% More BONUS on Income Value 7.5% Rollup 10 Yrs Annual cost 50 Bpts Not Available in WA 5.50% S&P Pt to Pt 2.50% S&P Mo Cap 3.00% Dow Qtly Cap Commission 75 bpts lower in CA & WA	3% PREMIUM BONUS! 10% Withdrawals after 1st Year! Full Value & No Chargeback at Death! Unemployment & Nursing Hm Waivers! 4.75% Mo Average 4.50% Ann Pt to Pt 1.75% Monthly Cap Commission 1.5% lower in CT MA & WA	10% Withdrawals Checkbook Access! Full Value Paid at Death! Nursing Hm Waiver! Enhanced Care Rider No LTC Underwriting Not available in CA DC FL HI KS MA MO ND OK SD TN TX 5.75% Mo Average 5.25% Ann Pt to Pt 120% Pt to Pt PAR 5.50% Gold Pt to Pt 2.25% Fixed 1st Year	INCOME VALUE 25% INCOME BONUS 7.3% for 10 Yrs FREE Income Rider 5% Rollup 10 Yrs Spousal Continuation COLA & Step Up Nursing Home & Terminal Illness Waviers!	ACCOUNT VALUE 10% Withdrawals! Full Account Value at Death! Monthly Cap .75% 25K Band 1.00% 100K Band 1.25% 250K Band Fixed Acct 2.00% 25K Band 2.00% 100K Band 2.00% 250K Band
COMMISSION	4.00% 81-89 3.0%	5 Year 4.50% 7 Year 5.50% See sched ages 81+	4.00% 76-80 3.75% 81-85 2.50%	6.00% 76-80 4.50% 81-85 3.50%	9.00% 80-85 4.50%	7.00% 81-90 3.50%	SALE 7.50% 76-85 5.00%	

Rates Effective Mar 01, 2010

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INDEX ANNUITIES								
Company	OM Financial	Phoenix Life	Life of the Southwest	Fort Dearborn	Legacy Marketing American National	Legacy Marketing American National	Legacy Marketing American National	Forethought Life
	AM Best A- Assets \$17.5 Billion	AM Best B+ Assets \$15.4 Billion	AM Best A Assets \$6.5 Billion	AM Best A+ Assets \$2.6 Billion	AM Best A Assets \$13.5 Billion	AM Best A Assets \$13.5 Billion	AM Best A Assets \$13.5 Billion	AM Best A- Assets \$3.8 Billion
Annuity Name	Accelerator 10	Phoenix Index Select Bonus	SecurePlus Premier 10	Index Fortifier 10	BenchMark 500 Ten SE	BenchMark 500 Ten SE 5	BenchMark 500 Ten SE 8	Guaranteed Destinations
Term Length	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years
Approved all states Except	NEW! CT LA MA MN NY OR UT	CA CT DE ME NJ NY NV OR WA	CT IN MT NV NH NJ NY OR PA WA	AK CT MN ND NY OR PA UT 1% Less Commission IL WA	AL AK CT DE IL IN KY MA MN MS MO NH NJ NM NY NV OK OR PA UT VT VA WA WY	AL AK CT DE IL IN KY MA MN MS MO NH NJ NM NY NV OK OR PA UT VT VA WA WY	AL AK CT DE IL IN KY MA MN MS MO NH NJ NM NY NV OK OR PA UT VT VA WA WY	AZ CT DE IA LA MD MA MN MO MT NY OR UT VT WA
Index Options	Three S&P options 2- Year Mo Avg Annual Pt to Pt Monthly Cap RESET DESIGN ANNUAL & BIENNIAL	Three Index Options S&P 5-Yr Pt to Pt S&P Ann Pt to Pt DOW Ann Pt to Pt ANNUAL & 5 YR PT TO PT	S&P & Russell 2000 140% Par Rate Annual Pt to Pt Daily Avg S&P Only ANNUAL RESET	Three S&P options Monthly Averaging Annual Pt to Pt Monthly Cap ANNUAL RESET	INDEX & MYGA COMBO 2.00% Min Annual Guarantee PLUS 5 Yr Point to Point 5 YEAR PT TO PT	INDEX & MYGA COMBO 2.50% Min Annual Guarantee PLUS 5 Yr Point to Point 5 YEAR PT TO PT	INDEX & MYGA COMBO 2.80% Min Annual Guarantee PLUS 5 Yr Point to Point 5 YEAR PT TO PT	S&P Monthly Cap Fixed Account FREE Income Rider 5.5% for 10 Years! ANNUAL
Reallocation	Annual	Annually	Annually	Annually	No reallocation	No reallocation	No reallocation	Annual
*Death Benefit	Owner	Owner	Annuitant	Owner	Owner	Owner	Owner	Owner
Issue Ages	0 - 85 NEW!	0 - 85	0 - 80	0 - 85	0 - 85	0 - 85	0 - 85	0 - 85
Guarantee at End of Term	108%	105%	111%	117%	122%	128%	132%	124%
Guar Formula	1.10% on 87.5%	1.00% on 87.5%	2.45% on 97.5%	1.05% on 100%	2.00% on 100%	2.00% on 105%	2.00% on 108%	3% on 92.5%
Surrender Chgs	10,10,10,10,9,8,7,6,4,2	10,9,8,7,6,5,4,3,2,1 +/- MVA	12,12,11,10,9,8,7,6,5,3	12,12,12,10,10,9,8,6,4,2	12,5,11,5,10,5,9,5,8,7,6,5,4,2 +/- MVA	16,5,16,5,15,5,14,5,13,12,11,10,9,7 +/- MVA	16,5,16,5,15,5,14,5,13,12,11,10,9,7 +/- MVA	10,10,10,10,9,8,7,6,4,2
Minimum Premium	\$10,000	\$15,000	\$10,000	\$10,000	\$3,000 Qualified \$5,000 Non-Qual	\$3,000 Qualified \$5,000 Non-Qual	\$3,000 Qualified \$5,000 Non-Qual	\$25,000
Max Premium W/O Approval	\$1,000,000	\$1,000,000	00-75 \$1,000,000 76-85 \$500,000	\$750,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
FPDA Or SPDA	Flexible Premium	Single Premium	Single Premium	Flexible Premium	Flexible Premium	Flexible Premium	Flexible Premium	Flexible Yrs 1-4
Product Highlights & Hot Points	NEW! 8% VESTED BONUS! 70% Withdrawals after 1st Year! Full Value at Death Including Bonus! 6% Rollup 10 Yrs Annual cost 30 Bpts Unemployment & Nursing Hm Waivers! 11.50% 2-Yr Mo Avg 4.50% Ann Pt to Pt 1.75% Monthly Cap 10.16% Fixed 1st Year	5% VESTED BONUS! 10% Withdrawals including 1st Year! Full Value at Death! (3) Optional Riders 8% Rollup 10 Yrs 25% Income Bonus Mega Income Factor Start Income 30 Days! 50% SP 5-Yr Pt-Pt 6.0% SP Ann Pt-Pt 5.5% Dow Ann Pt-Pt 7.84% Fixed 1st Year 50 Bpts Lower < 50K	10% VESTED BONUS! 10% Withdrawals after 1st Year! Full Value at Death Including Bonus! 7% Rollup 20 Yrs Big LTC Benefit Spousal Continuation Annual cost 65 Bpts 4.75% Pt to Pt Cap 40% S&P Daily Avg 12.70% Fixed 1st Yr Surrender Charge & Commission Lower in AK AL CA DE IL MN UT	5% PREMIUM BONUS! 10% Withdrawals after 1st Year! Full Value Paid at Death! Nursing Home & Terminal Illness Wavers! 5.75% Mo Average 5.25% Ann Pt to Pt 1.60% Monthly Cap 7.20% Fixed 1st Year	10% Withdrawals after 1st Year! 20% Withdrawal allowed once! Checkbook Access! Full Value & No Chargeback at Death! Nursing Hm Waiver! 5 Year Pt to Pt PAR 65% \$100K Band 55% \$3K Band You get Best of S&P or 2.00% Min Guarantee!	5% PREMIUM BONUS! 20% Withdrawal allowed once! 10% Withdrawals Checkbook Access! Full Value & No Chargeback at Death! Nursing Hm Waiver! 5 Year Pt to Pt PAR 55% \$100K Band 45% \$3K Band You get Best of S&P or 2.50% Min Guarantee!	8% PREMIUM BONUS! 20% Withdrawal allowed once! 10% Withdrawals Checkbook Access! Full Value & No Chargeback at Death! Nursing Hm Waiver! 5 Year Pt to Pt PAR 40% \$100K Band 35% \$3K Band You get Best of S&P or 2.80% Min Guarantee!	5% PREMIUM BONUS! 10% Withdrawals 5% Rollup 10 Yrs Full Value at Death MoneyBack Guarantee Monthly Cap 1.00% 25K Band 1.00% 100K Band 1.00% 250K Band Fixed Acct 2.25% 25K Band 2.25% 100K Band 2.25% 250K Band
COMMISSION	8.00% 80-85 4.00%	7.50% 76-85 5.0%	7.00% 76-80 5.0%	8.50% 76-85 6.00%	8.00% 71-75 6.00% 76-85 4.00%	7.50% 71-75 5.63% 76-85 Call	7.00% 71-75 5.25% 76-85 Call	5.00% 76-85 3.50%

Rates Effective Mar 01, 2010

INDEX ANNUITIES								
Company	Great American	RBC Liberty Life	RBC Liberty Life	Life of the Southwest	American General Life	National Western Life	National Western Life	National Western Life
	AM Best A Assets \$9.6 Billion	AM Best A Assets \$3.6 Billion	AM Best A Assets \$3.6 Billion	AM Best A Assets \$6.5 Billion	AM Best A Assets \$38.6 Billion	AM Best A Assets \$6.2 Billion	AM Best A Assets \$6.2 Billion	AM Best A Assets \$6.2 Billion
Annuity Name	Safe Return	RBC Enhanced Choice 10	RBC Enhanced Choice 12	SecurePlus Premier 8	HorizonIndex 12	Ultra Classic	Ultra Benefit	Ultra Future
Term Length	10 Years	10 Years	12 Years	12 Years	12 Years	13 Years	14 Years	15 Years
Approved all states Except	DE NJ NY	AK CA CT DE HI IL MN MO NJ NY OK OR PA UT VT S&P not in MS NM	AK CT DE HI MN NJ NY OK OR PA UT WA S&P not in IL MS NM VT	CT IN MT NH NV NJ NY OR UT WA	AK CT MN NJ NY OK OR UT VT WA 2% Less Commission PA	AL AK CT DE IL IN MA MN MS NJ NY OR PA UT WA	AL AK CT DE FL IL IN MA MN MS NJ NY OR PA UT WA	AL AK CT DE IL IN LA MA MN MS NJ NY OR PA UT WA
Index Options	Two S&P options Annual Pt to Pt Cap Mo Average Cap	S&P Annual Pt to Pt S&P Monthly Cap DOW Monthly Avg	S&P Annual Pt to Pt S&P Monthly Cap DOW Monthly Avg	S&P & Russell 2000 Annual Pt to Pt Daily Avg S&P Only	Two S&P options 2-Yr Pt to Pt Monthly Cap 9-Yr MYG Fixed	Two S&P options Monthly Cap Monthly Avg	Two S&P options Monthly Cap Monthly Avg	Two S&P options Monthly Cap Monthly Avg
RESET DESIGN	ANNUAL	ANNUAL	ANNUAL	ANNUAL RESET	ANNUAL & BIENNIAL	ANNUAL	ANNUAL	ANNUAL
Reallocation	Annual	Annual	Annual	Annually	Annually	Annual	Annual	Annual
*Death Benefit	Owner	Owner	Owner	Annuitant	Owner	Annuitant	Annuitant	Annuitant
Issue Ages	0 - 85	0 - 85 NQ 0 - 80 Q	0 - 85 NQ 0 - 80 Q	0 - 80		0 - 80 A85 in FL	0 - 85	0 - 80
Guarantee at End of Term	122%	105%	105%	108%	115%	113%	115%	118%
Guar Formula	2.00% on 100%	1.00% on 87.5%	1.00% on 87.5%	1.95% on 90%	2.00% on 90%	2.00% on 87.5%	2.00% on 87.5%	2.00% on 87.5%
Surrender Chgs	10,9,8,7,6,5,4,3,2,1	10,10,10,9,5,9,8,7,6,4,2 +/- MVA	14,13,12,11,10,9,8,7,6,5,4 +/- MVA	10,10,10,9,8,7,6,5,4,3,2,1	12,12,12,12,12,11 10,9,8,7,5,3 +/- MVA	15,14,75,14,13,12,25, 11,25,10,5,9,75,8,75,8,6,4,2	16,16,15,75,15,14,13,25, 12,5,11,5,10,75,10,8,6,4,2	19,25,18,5,17,75,16,75,16,15,25, 14,5,13,5,12,75,12,10,8,6,4,2
Minimum Premium	\$25,000	\$5,000	\$5,000	\$10,000	\$5,000	\$2,000 Qualified \$5,000 Non-Qual	\$2,000 Qualified \$5,000 Non-Qual	\$2,000 Qualified \$5,000 Non-Qual
Max Premium W/O Approval	00-79 \$750,000 80-85 \$500,000	00-80 \$1,000,000 81-85 \$250,000	00-80 \$1,000,000 81-85 \$250,000	00-75 \$1,000,000 76-85 \$500,000	00-75 \$1,000,000 76-85 \$500,000	\$500,000	\$500,000	\$500,000
FPDA Or SPDA	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium	Flexible Premium	Flexible Premium	Flexible Premium
Product Highlights & Hot Points	100% Money Back Guarantee! 10% Withdrawals including 1st Year! Full Value at Death! 10% Simple Interest Rollup for 10 Yrs! Annual cost 75 Bpts Nursing Hm Waiver 7.00% Mo Average 6.50% Ann Pt to Pt 2.75% Fixed 1st Year	5% PREMIUM BONUS! 10% Withdrawals! Full Value at Death! 3% More BONUS on Income Value 7.5% Rollup 10 Yrs Annual cost 50 Bpts Not Available in WA 5.00% S&P Pt to Pt 2.25% S&P Mo Cap 5.00% Dow Mo Avg 7.84% Fixed 1st Year	5% PREMIUM BONUS! 10% Withdrawals! Full Value at Death! 3% More BONUS on Income Value 7.5% Rollup 10 Yrs Annual cost 50 Bpts 5.25% S&P Pt to Pt 2.50% S&P Mo Cap 5.00% Dow Mo Avg 8.05% Fixed 1st Year Comm 1% lower in CA	8% VESTED BONUS! 10% Withdrawals after 1st Year! Full Value at Death! 7% Rollup 20 Yrs Big LTC Benefit Spousal Continuation Annual cost 65 Bpts 5.00% Pt to Pt Cap 40% S&P Daily Avg 11.05% Fixed 1st Yr Max issue Age 57 in AL AK CA DE IL MN	5% PREMIUM BONUS! 10% Withdrawals after 1st Year! Full Value Paid at Death! 5X5 Annuitization! Nursing Hm Waiver! 14.00% 2-Yr Pt to Pt 2.20% Monthly Cap 7.95% Fixed 1st Yr	10% Withdrawals Cumulative to 50% if Unused! Nursing Hm Waiver! Full Value at Death! 5% Rollup Every Yr Annual cost 35 Bpts No cost if S&P Down 5X5 Annuitization! HOT 3X5 in Florida! 2.75% Monthly Cap 65% Mo Avg Par 0.25% Mo Avg Spread 3.80% Fixed 1st Year Comm 1% lower in FL	5% PREMIUM BONUS! 10% Withdrawals! Full Value at Death! 5% Rollup Every Yr Annual cost 35 Bpts No cost if S&P Down 5X5 Annuitization! 2.00% Monthly Cap 55% Mo Avg Par 0.75% Mo Avg Spread 7.62% Fixed 1st Year	10% PREMIUM BONUS! 10% Withdrawals after 1st Year! Full Value at Death! 5% Rollup Every Yr Annual cost 35 Bpts No cost if S&P Down 5X5 Annuitization! HOT 3X5 in Florida! 2.75% Monthly Cap 65% Mo Avg Par 0.25% Mo Avg Spread 13.74% Fixed 1st Year
COMMISSION	6.50% 76-80 5.50% 81-85 2.50%	7.00% 76-80 5.00% 81-85 3.00%	8.00% 76-80 6.00% 81-85 4.00%	7.00% 76-80 5.0%	8.00% 76-80 4.00% 81-85 2.50%	12.00% Reduced 76 NQ & 71Q	8.00% Reduced 76 NQ & 71Q	7.00% Reduced 76 NQ & 71Q

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CD & FIXED ANNUITIES								
Company	Security Benefit Life AM Best B Assets \$9.2 Billion	Liberty Bankers Life AM Best B- Assets \$807 Million	OM Financial AM Best A- Assets \$17.5 Billion	American National AM Best A Assets \$13.5 Billion	OM Financial AM Best A- Assets \$17.5 Billion	Liberty Bankers Life AM Best B- Assets \$807 Million	Phoenix Life AM Best B+ Assets \$15.4 Billion	Forethought Life AM Best A- Assets \$3.8 Billion
Annuity Name	Choice Annuity	Bankers Premier Plus	OM Guarantee Platinum 5	ANICO EIA	OM Guarantee Platinum 7	Bankers 7	Phoenix Select Plus	Secure Income 125
Term Length	5 Years	5 Years	5 Years	6 Years	7 Years	7 Years	10 Years	10 Years
Approved all states Except	NY OR	AL AK CT DC DE MA ME MN MO NH NJ NY RI VT WY	MN NY OR WA	MN NY ND OK OR WA	MN NY OR VT WA	AL AK CT DC DE MA ME MN MO NH NJ NY RI VT WY	CA ME MN NJ NY PA	CA MA MN MT NV NY OR VA WA 6.5% Comm AK CT DE SC UT
Current Interest Rate	3.85%	4.75% 1st Yr 3.75% Yrs 2-5	3.50%	TRIGGER RATE 5.00%	4.15%	4.00%	 4.05%	31.25% 1st Yr 5.00% Yr 2-10 INCOME VALUE
PRODUCT DESIGN	GUARANTEED 5 YEARS	GUARANTEED 5 YEARS	GUARANTEED 5 YEARS	GUARANTEED 6 YEARS	GUARANTEED 7 YEARS	GUARANTEED 7 YEARS	GUARANTEED 10 YEARS	GUARANTEED 10 YEARS
Effective Rate	Same as above	3.95%	Same as above	Same as above	Same as above	Same as above	Same as above	7.30%
*Death Benefit	Owner	Annuitant	Owner	Owner or Annuitant	Owner	Annuitant	Owner	Owner
Issue Ages	0 - 90	0 - 90	0 - 90	0 - 85	0 - 90	0 - 85	0 - 90	0 - 85
Renewal Window End of Term	30-Day Window	No Auto Renewal	30-Day Window	No Auto Renewal	30-Day Window	No Auto Renewal	30-Day Window	No Auto Renewal
Guar Formula	Same as above	Same as above	Same as above	Same as above	Same as above	Same as above	Same as above	5% on 125%
Surrender Chgs	7,7,7,6,6	8,1,7,3,6,4,5,5,4,5 +/- MVA	9,8,7,6,5 +/- MVA	8,8,7,6,4,2	9,8,7,6,5,4,3 +/- MVA	8,7,6,5,4,5,3,5,2,5 +/- MVA	9,8,7,6,5,4,3,2 +/- MVA	12,12,11,10,9,8,7,6,4,2
Minimum Premium	\$2,000 Qualified \$5,000 Non-Qual	\$10,000	\$2,000 Qualified \$5,000 Non-Qual	\$10,000	\$2,000 Qualified \$5,000 Non-Qual	\$10,000	\$2,000 Qualified \$5,000 Non-Qual	\$25,000
Max Premium W/O Approval	\$1,000,000	00-80 \$500,000 81-90 \$250,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	00-80 \$500,000 81-85 \$250,000	\$1,000,000
FPDA Or SPDA	Flexible Premium	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium
Product Highlights & Hot Points	Monthly Interest Cks Immediately 10% Withdrawals including 1st Year! 100% Money Back Guarantee Full Value at Death Nursing Hm Waiver Under 125K reduce 10 bpts Max issue A85 in PA Max A84 in IN MD OK	Monthly Interest Cks Immediately Full Value & No Commission Chargeback at Death Nursing Home & Disability Waivers	Monthly Interest Cks Immediately Full Value & No Commission Chargeback at Death Nursing Home Terminal Illness & Unemployment Waivers	10% Withdrawals after 1st Year Nursing Home Wavier Triggered Rate Paid Annually if S&P is Not Down	Monthly Interest Cks Immediately  Full Value & No Commission Chargeback at Death Nursing Home Terminal Illness & Unemployment Waivers	Monthly Interest Cks Immediately Full Value & No Commission Chargeback at Death Nursing Home & Disability Waivers	Monthly Interest Cks Immediately 10% Withdrawals including 1st Year Full Value at Death Nursing Home & Terminal Illness Waivers!  No Surr Charge after 8 Years! MVA Only Years 9&10	INCOME VALUE 25% BONUS! 5% Rollup 10 Yrs Spousal Continuation COLA & Step Up SALE Death Benefit Rider Premium X 5% Per Yr Max 200% of Premium less withdrawal or A85 ACCOUNT VALUE 10% Withdrawals Full Value at Death Nursing Hm Waiver 2.50% FIXED RATE
COMMISSION	00 - 74 1.50% 75 - 79 1.00% 80-84 .75% 85-90 .40%	2.00% 81-90 .40%	2.50% 80-90 1.25%	5.00% 80-85 3.00%	3.25% 80-90 1.62%	4.00% 81-85 2.00%	3.50% 81-90 2.00%	7.50% 76-85 5.00%

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