

INDEX ANNUITIES								
Company	Life of the Southwest	Standard Insurance	American National	Legacy Marketing OM Financial	RBC Liberty Life	National Western Life	OM Financial	Legacy Marketing Investors Ins Corp
	AM Best A Assets \$6.5 Billion	AM Best A Assets \$13.2 Billion	AM Best A Assets \$13.5 Billion	AM Best A- Assets \$17.5 Billion	AM Best A Assets \$3.6 Billion	AM Best A Assets \$6.7 Billion	AM Best A- Assets \$17.5 Billion	AM Best A- Assets \$247 Million
Annuity Name	SecurePlus Saver	Index Growth Annuity	ANICO EIA	AmeriMark Freedom 7 SE	RBC Enhanced Choice 8	Global Lookback	Spectrum 9	PremierMark SE
Term Length	5 Years	5 or 7 Years	6 Years	7 Years	8 Years	9 Years	9 Years	9 Years
Approved all states Except	NJ NY OR	NY	MN NY ND OK OR WA	AL CT MA NV NY OR VT <i>Income Rider not in WA</i>	AK CT DE HI MN NJ NY OK OR PA UT	LA MA NY OR VA VT WA 2% < Comm FL	NY OK OR UT VT	AL AK CT DE IA KY ME MN NH NJ NY OR PA RI TX UT VT VA WA WI
Index Options	Two S&P options Daily Average Annual Pt to Pt	100% Participation Annual Pt to Pt & Bailout Rider!	TRIGGER RATE 5.00%	Three S&P options Annual Pt to Pt Monthly Cap 2-Yr Monthly Avg	S&P Annual Pt to Pt S&P Monthly Cap DOW Monthly Avg	Two S&P options Global Lookback with S&P, Euro 50 Nikkei & Hang Seng	Three S&P options Monthly Averaging Annual Pt to Pt Monthly Cap	Two S&P options Monthly Averaging Pt to Pt 120% PAR GOLD Ann Pt to Pt
<small>RESET DESIGN</small>	ANNUAL	ANNUAL	ANNUAL	ANNUAL & BIENNIAL	ANNUAL	ANNUAL	ANNUAL	ANNUAL
Reallocation	Annual	Annual	Annual	Annual & Biennial	Annual	Annual	Annual	Annual
*Death Benefit	Annuitant	Owner	Owner or Annuitant	Owner	Owner	Annuitant	Owner	Owner
Issue Ages	0 - 89	0 - 90	0 - 85	0 - 85	0 - 85 NQ 0 - 80 Q	0 - 80	0 - 85	0 - 80
Guarantee at End of Term	100%	105% or 107%	No Auto Renewal	105%	100%	100%	114%	100%
Guar Formula	1.95% on 90%	1.00% on 100%	Same as above	1.00% on 87.5%	1.00% on 87.5%	1.50% on 87.5%	1.10% on 103%	1.00% on 87.5%
Surrender Chgs	8,8,7,6,5	5 YEAR 8,7,6,4,2 7 YEAR 9,8,7,6,5,4,2	8,8,7,6,4,2	9,9,8,7,6,5,4	10,9,8,7,6,5,4,2 +/- MVA	9,25,8,25,7,25,6,25,5,4,3,2,1	15,15,15,14,5,13,5,12,5,10,7,4	12,12,12,12,11,10,9,8,6 +/- MVA
Minimum Premium	\$10,000	\$15,000	\$10,000	\$3,000 Qualified \$5,000 Non-Qual	\$5,000	\$2,000 Qualified \$5,000 Non-Qual	\$10,000	\$3,000 Qualified \$5,000 Non-Qual
Max Premium W/O Approval	00-75 \$1,000,000 76-80 \$500,000 81-89 \$250,000	\$1,000,000	\$1,000,000	\$1,000,000	00-80 \$1,000,000 81-85 \$250,000	\$500,000	\$1,000,000	\$2,000,000
FPDA Or SPDA	Single Premium	Single Premium	Single Premium	Flexible Premium	Single Premium	Flexible Premium	Flexible 1st Year	Flexible Premium
Product Highlights & Hot Points	10% Withdrawals after 1st Year! Full Value at Death! 8.15% Rollup 20 Yrs Big LTC Benefit Spousal Continuation GLWB 85 Bpts AV Not Avail in NH NV WA 3.00% Ann Pt to Pt 30% Daily Avg Par 1.95% Fixed 1st Yr	10% Withdrawals Full Value at Death Optional Money Back Guarantee Cap & 2% Bailout 5 Year 4.25% \$100K Band 3.50% \$15K Band Caps lower for Return Of Premium 7 Year 4.50% \$100K Band 3.75% \$15K Band Caps lower for Return Of Premium	10% Withdrawals after 1st Year Nursing Home Wavier Triggered Rate Paid Annually if S&P is Not Down	5% PREMIUM BONUS! 10% Withdrawals Checkbook Access! Full Value at Death! No Chgback at Death 1X2 Medicaid Annuitization! 6% Rollup 10 Yrs Annual cost 30 Bpts Nursing Hm Waiver! 4.75% Ann Pt to Pt 1.50% Monthly Cap 15.0% 2-Yr Mo Avg 6.84% 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 IL WA 5.00% S&P Pt to Pt 2.50% S&P Mo Cap 5.00% Dow Mo Avg Commission 75 bpts lower in CA & WA	10% Withdrawals including 1st Year! Full Value at Death! 5X5 Annuitization! 3X5 Annuitization in FL 5% Rollup Every Yr Annual cost 35 Bpts No cost if S&P Down Global Mo Avg Blend 40% 30% 20% 10% S&P OPTIONS 6.40% Ann Pt to Pt 2.75% Monthly Cap GLOBAL OPTION 60% Par 1.5% Spread	3% PREMIUM BONUS! 10% Withdrawals after 1st Year! Full Value & No Chargeback at Death! Unemployment & Nursing Hm Waivers! 4.50% Mo Average 4.25% Ann Pt to Pt 2.00% Monthly Cap Commission 1.75% lower in CT MA WA. Only 1% lower in TX	10% Withdrawals Checkbook Access Full Value at Death Nursing Hm Waiver LTC Rider No Underwriting Not available in CA DC FL HI KS MA MO ND OK SD TN 3.50% Mo Average 3.50% Ann Pt to Pt 120% Pt to Pt S&P 3.50% Gold Pt to Pt 1.50% Fixed 1st Year
COMMISSION	4.00% 81-89 3.0%	5 Year 4.50% 7 Year 5.50% See sched ages 81+	5.00% 80-85 3.00%	4.00% 76-80 3.75% 81-85 2.50%	6.00% 76-80 4.50% 81-85 3.50%	7.00% Reduced 76 NQ & 71Q	9.00% 80-85 4.50%	7.00%

Rates Effective July 12, 2010

*Denotes whether Death Benefit is Owner or Annuitant driven.
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INDEX ANNUITIES								
Company	Forethought Life	Forethought Life	Phoenix Life	Phoenix Life	Life of the Southwest	Dearborn National	Forethought Life	Forethought Life
	AM Best A- Assets \$4.5 Billion	AM Best A- Assets \$4.5 Billion	AM Best B+ Assets \$15.4 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 \$4.5 Billion	AM Best A- Assets \$4.5 Billion
Annuity Name	Index Bonus 115	Income 125	Phoenix Index Select Bonus	Reflections Bonus 10	SecurePlus Premier 10	Index Fortifier 10	Washington Guaranteed Dest	Guaranteed Destinations
Term Length	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years
Approved all states Except	AK CA DE MN MO NY NY OR UT VA WA 1% < Comm CT SC TX	AK NV NY OR WA Comm 1% less in CT DE MN SC TX UT	CA CT DE ME NJ NY NV OR Income Rider not in WA	CA CT DE ME NJ NY NV OR Income Rider not in WA	CT IN MT NV NH NJ NY OR PA WA	AK CT MN ND NY OR PA UT 1% Less Comm IL TX WA	WA ONLY	AZ CT DE IA LA MD MA MN MO MT NY OR TX UT VT WA
Index Options	NEW! Two S&P Options Monthly Cap Annual Pt to Pt NEW Income Rider 7.50% Guar 10 Yrs!	Monthly Cap Fixed Account Available for Limited Time Only!	Three Index Options S&P 5-Yr Pt to Pt S&P Ann Pt to Pt DOW Ann Pt to Pt	One S&P option Annual Pt to Pt Fixed Account	S&P & Russell 2000 140% Par Rate Annual Pt to Pt Daily Avg S&P Only	Three S&P options Monthly Averaging Annual Pt to Pt Monthly Cap	Two S&P options Monthly Averaging Monthly Cap The ONLY Lifetime Income Rider in WA	S&P Monthly Cap Fixed Account FREE Income Rider 5% Rollup 10 Yrs
RESET DESIGN	ANNUAL	ANNUAL	ANNUAL & 5 YR PT TO PT	ANNUAL RESTART	ANNUAL RESET	ANNUAL RESET	ANNUAL	ANNUAL
Reallocation	Annual	Annual	Annual & 5 Year	Annual	Annual	Annual	Annual	Annual
*Death Benefit	Owner	Owner	Owner	Owner	Annuitant	Owner	Owner	Owner
Issue Ages	0 - 85	0 - 85	0 - 85	0 - 80	0 - 80	0 - 85	0 - 85	0 - 85
Guarantee at End of Term	206% NEW!	203%	105%	105%	111%	117%	106%	105%
Guar Formula	6.00% on 115%	5.00% on 125%	1.00% on 87.5%	1.00% on 87.5%	2.45% on 97.5%	1.05% on 100%	1.00% on 87.5%	1.00% on 87.5%
Surrender Chgs	12,12,11,10,9,8,7,6,4,2 +/- MVA	12,12,11,10,9,8,7,6,4,2	10,9,8,7,6,5,4,3,2,1 +/- MVA	14,13,12,10,9,8,6,5,3,1 +/- MVA	12,12,11,10,9,8,7,6,5,3	12,12,12,10,10,9,8,6,4,2	10,9,8,7,6,5,4,3,2,1	10,10,10,10,9,8,7,6,4,2
Minimum Premium	\$25,000	\$25,000	\$15,000	\$15,000	\$10,000	\$10,000	\$25,000	\$25,000
Max Premium W/O Approval	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	00-75 \$1,000,000 76-85 \$500,000	\$750,000	\$1,000,000	\$1,000,000
FPDA Or SPDA	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium	Flexible Premium	Flexible Yrs 1-2	Flexible Yrs 1-4
Product Highlights & Hot Points	NEW! 15% INCOME BONUS! 6% Rollup 10 Yrs 10% Withdrawals Full Value at Death HIGH Income Factors 200% Death Benefit Monthly Cap 2.10% 25K Band 2.35% 100K Band 2.60% 250K Band Annual Pt to Pt 5.50% 25K Band 6.00% 100K Band 6.25% 250K Band GLWB 30 Bpts AV	25% INCOME BONUS! 5% Rollup 10 Yrs 10% Withdrawals Full Value at Death FREE Income Rider Monthly Cap 2.10% 25K Band 2.35% 100K Band 2.60% 250K Band Fixed Acct 2.00% 25K Band 2.00% 100K Band 2.00% 250K Band	5% PREMIUM 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 NOW! 55% SP 5-Yr Pt-Pt 5.25% SP Ann Pt-Pt 4.75% Dow Ann Pt-Pt 7.63% Fixed 1st Year 50 Bpts Lower < 50K	5% PREMIUM 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 NOW! Ann Pt to Pt Cap 5.25% 50K Plus 4.75% 49K Under 7.63% Fixed 1st Year	10% VESTED BONUS! 10% Withdrawals after 1st Year! Full Value at Death Including Bonus! 8.15% Rollup 20 Yrs Big LTC Benefit Spousal Continuation Annual cost 85 Bpts 3.80% Pt to Pt Cap 30% S&P Daily Avg 12.70% Fixed 1st Yr Lower Surr & Comm in AK AL CA DE IL MN TX UT	5% PREMIUM BONUS! 10% Withdrawals after 1st Year! Full Value Paid at Death! Nursing Home & Terminal Illness Waviers! 5.00% Mo Average 4.25% Ann Pt to Pt 1.70% Monthly Cap 7.10% Fixed 1st Year	6% PREMIUM BONUS 10% Withdrawals Full Value at Death Money Back Guarantee Monthly Avg 5.00% 25K Band 5.00% 100K Band 5.00% 250K Band Monthly Cap 1.00% 25K Band 1.25% 100K Band 1.35% 250K Band	5% PREMIUM BONUS 10% Withdrawals Full Value at Death Money Back 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	7.50% 76-85 5.00%	7.00% 76-85 5.00%	7.50% 76-85 5.0%	7.00% 76-80 4.5%	7.00% 76-80 5.0%	8.50% 76-85 6.00%	7.00% 76-85 5.00%	5.00% 76-85 3.50%

Rates Effective July 12, 2010

INDEX ANNUITIES								
Company	OM Financial	Legacy Marketing American National	Legacy Marketing American National	RBC Liberty Life	RBC Liberty Life	National Western Life	National Western Life	National Western Life
	AM Best A- Assets \$17.5 Billion	AM Best A Assets \$13.5 Billion	AM Best A Assets \$13.5 Billion	AM Best A Assets \$3.6 Billion	AM Best A Assets \$3.6 Billion	AM Best A Assets \$6.7 Billion	AM Best A Assets \$6.7 Billion	AM Best A Assets \$6.7 Billion
Annuity Name	Accelerator 10	BenchMark 500 Ten SE	BenchMark 500 Ten SE 5	RBC Enhanced Choice 10	RBC Enhanced Choice 12	Ultra Classic	Ultra Benefit	Ultra Future
Term Length	10 Years	10 Years	10 Years	10 Years	12 Years	13 Years	14 Years	15 Years
Approved all states Except	CT MA MN NY OR UT	AL AK CT DE IL IN KY MA MN MS MO NH NJ NM NY NV OK OR PA TX UT VT VA WA WY	AL AK CT DE IL IN KY MA MN MS MO NH NJ NM NY NV OK OR PA TX UT VT VA WA WY	AK CA CT DE HI IL MN MO NJ NY OK OR PA TX UT VT	AK CT DE HI MN NJ NY OK OR PA TX UT WA <i>S&P not in IL VT</i>	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	Three S&P options 2- Year Mo Avg Annual Pt to Pt Monthly Cap RESET DESIGN ANNUAL & BIENNIAL	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	S&P Annual Pt to Pt S&P Monthly Cap DOW Monthly Avg ANNUAL	S&P Annual Pt to Pt S&P Monthly Cap DOW Monthly Avg ANNUAL	Two S&P options Monthly Cap Monthly Avg ANNUAL	Two S&P options Monthly Cap Monthly Avg ANNUAL	Two S&P options Monthly Cap Monthly Avg ANNUAL
Reallocation	Annual	No reallocation	No reallocation	Annual	Annual	Annual	Annual	Annual
*Death Benefit	Owner	Owner	Owner	Owner	Owner	Annuitant	Annuitant	Annuitant
Issue Ages	0 - 85	0 - 85	0 - 85	0 - 85 NQ 0 - 80 Q	0 - 85 NQ 0 - 80 Q	0 - 80 A85 in FL	0 - 85	0 - 80
Guarantee at End of Term	108%	122%	128%	105%	105%	107%	108%	110%
Guar Formula	1.00% on 87.5%	2.00% on 100%	2.00% on 105%	1.00% on 87.5%	1.00% on 87.5%	1.50% on 87.5%	1.50% on 87.5%	1.50% on 87.5%
Surrender Chgs	10,10,10,10,9,8,7,6,4,2	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	10,10,10,9.5,9,8,7,6,4,2 +/- MVA	14,13,12,11,10,9,8,7,6,5,4 +/- MVA	15,14,7.5,14,13,12,25, 11,25,10,5,9,7.5,8,7.5,8,6,4,2	16,16,15,7.5,15,14,13,25, 12,5,11,5,10,7.5,10,8,6,4,2	19,25,18,5,17,7.5,16,7.5,16,15,25, 14,5,13,5,12,7.5,12,10,8,6,4,2
Minimum Premium	\$10,000	\$3,000 Qualified \$5,000 Non-Qual	\$3,000 Qualified \$5,000 Non-Qual	\$5,000	\$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	\$1,000,000	\$1,000,000	\$1,000,000	00-80 \$1,000,000 81-85 \$250,000	00-80 \$1,000,000 81-85 \$250,000	\$500,000	\$500,000	\$500,000
FPDA Or SPDA	Flexible Premium	Flexible Premium	Flexible Premium	Single Premium	Single Premium	Flexible Premium	Flexible Premium	Flexible Premium
Product Highlights & Hot Points	8% VESTED BONUS! 10% Withdrawals after 1st Year! Full Value at Death Including Bonus! 6% Rollup 10 Yrs Annual cost 30 Bpts Not available LA WA Commission 1.25% lower in WA. 75 bpts lower in TX 10.0% 2-Yr Mo Avg 4.25% Ann Pt to Pt 1.50% Monthly Cap 9.62% 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 30% \$100K Band 40% \$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 20% \$100K Band 20% \$3K Band You get Best of S&P or 2.50% Min Guarantee!	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 4.25% S&P Pt to Pt 1.75% S&P Mo Cap 5.00% Dow Mo Avg 7.26% 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 IL 4.50% S&P Pt to Pt 2.00% S&P Mo Cap 5.00% Dow Mo Avg 7.31% Fixed 1st Year Comm 1% lower in CA	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! 3X5 Annuitization in FL 2.75% Monthly Cap 75% Mo Avg Par 0.25% Mo Avg Spread 3.25% 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! 1.60% Monthly Cap 65% Mo Avg Par 0.75% Mo Avg Spread 6.94% 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! 3X5 Annuitization in FL 2.75% Monthly Cap 75% Mo Avg Par 0.25% Mo Avg Spread 13.19% Fixed 1st Year
COMMISSION	8.00% 80-85 4.00%	8.00% 71-75 6.00% 76-85 4.00%	7.50% 71-75 5.63% 76-85 Call	7.00% 76-80 5.00% 81-85 3.00%	8.00% 76-80 6.00% 81-85 4.00%	12.00% Reduced 76 NQ & 71Q	8.00% Reduced 76 NQ & 71Q	7.00% Reduced 76 NQ & 71Q

Rates Effective July 12, 2010

*Denotes whether Death Benefit is Owner or Annuitant driven.

FIXED RATE ANNUITIES								
Company	Liberty Bankers Life <small>AM Best B- Assets \$1.1 Billion</small>	OM Financial <small>AM Best A- Assets \$17.5 Billion</small>	Liberty Bankers Life <small>AM Best B- Assets \$807 Million</small>	Genworth Financial <small>AM Best A Assets \$26 Billion</small>	Phoenix Life <small>AM Best B+ Assets \$15.4 Billion</small>	Industrial Alliance <small>AM Best A Assets \$58 Billion</small>	Forethought Life <small>AM Best A- Assets \$4.5 Billion</small>	Forethought Life <small>AM Best A- Assets \$4.5 Billion</small>
Annuity Name	Bankers Premier Plus	OM Guarantee Platinum 5 & 7	Bankers 7	SecureLiving Rate Saver	Phoenix Select Plus	Select Plus 5	Secure Income 125	Secure Bonus 115
Term Length	5 Years	5 & 7 Years	7 Years	7 Years	10 Years	10 Years	10 Years	10 Years
Approved all states Except	AL AK CT DC DE MA ME MN MO NH NJ NY RI VT WY	MN NY OR VT WA	AL AK CT DC DE MA ME MN MO NH NJ NY RI VT WY	CA DE NJ NY OR	CA MN NJ NY PA	CT FL IL MN NV NJ NY NC OR SC VA	CA MA MN MT NV NY OR VA WA <small>1% < Comm AK CT DE SC TX UT</small>	AK CA MN MO NV NY OR UT VA WA <small>1% < Comm CT SC TX</small>
Current Interest Rate	4.40% 1st Yr 3.40% Yrs 2-5	3.50% 5 Years 3.75% 7 Years	3.50%	3.70%	3.75%	 7.63%	31.25% 1st Yr 5.00% Yr 2-10 INCOME VALUE	21.90% 1st Yr 6.00% Yr 2-10 INCOME VALUE
PRODUCT DESIGN	GUARANTEED 5 YEARS	GUARANTEED ALL YRS	GUARANTEED 7 YEARS	GUARANTEED 7 YEARS	GUARANTEED 10 YEARS	GUARANTEED 1 YEAR	GUARANTEED 10 YEARS	GUARANTEED 10 YEARS
Effective Rate	3.60%	Same as above	Same as above	Same as above	Same as above	3.50% for 5 YRS	7.30%	7.50%
*Death Benefit	Annuitant	Owner	Annuitant	Owner	Owner	Owner	Owner	Owner
Issue Ages	0 - 90	0 - 90	0 - 85	0 - 85	0 - 90	0 - 80	0 - 85	0 - 85
Renewal Window End of Term	No Auto Renewal	30-Day Window	No Auto Renewal	30-Day Window	30-Day Window	No Auto Renewal	No Auto Renewal	No Auto Renewal
Guar Formula	Same as above	Same as above	Same as above	Same as above	Same as above	3% Planned on 105%	5% on 125%	6.00% on 115%
Surrender Chgs	8,1,7,3,6,4,5,5,4,5 +/- MVA	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 +/- MVA	9,8,7,6,5,4,3,2 +/- MVA	10,9,8,7,6,5,4,3,2,1	12,12,11,10,9,8,7,6,4,2	12,12,11,10,9,8,7,6,4,2 +/- MVA
Minimum Premium	\$10,000	\$2,000 Qualified \$5,000 Non-Qual	\$10,000	\$25,000	\$2,000 Qualified \$5,000 Non-Qual	\$10,000 Qualified \$25,000 Non-Qual		\$25,000
Max Premium W/O Approval	00-80 \$500,000 81-90 \$250,000	\$600,000	00-80 \$500,000 81-85 \$250,000	\$1,000,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000
FPDA Or SPDA	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium	Flexible 1st Year	Single Premium	Single Premium
Product Highlights & Hot Points	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	Monthly Interest Cks Immediately Full Value & No Commission Chargeback at Death Nursing Home & Disability Waivers	Monthly Interest Cks Immediately Full Value at Death Nursing Home Waiver 100K thru 249K reduce 10 bpts Under 100K reduce 25 bpts	Monthly Interest Cks Immediately Full Value at Death Nursing Home & Terminal Illness Waivers! No Surr Charge after 8 Years! MVA Only Years 9&10	5% PREMIUM BONUS All 1st Year Deposits! 10% Withdrawals after 1st Year 5 YR Walk Away Issue Age 65+ Qualified Funds! Full Value at Death 8 Year Surr Charge & 5.5% Comm Ages 59 - 74 in CA NJ PA TX UT WA	25% INCOME BONUS! 5% Rollup 10 Yrs 10% Withdrawals Full Value at Death FREE Income Rider 200% Death Benefit Premium X 5% Per Yr Max 200% of Premium less withdrawal or A85 2.50% Fixed Rate Nursing Home & Terminal Illness Waivers	15% INCOME BONUS! 6% Rollup 10 Yrs 10% Withdrawals Full Value at Death HIGH Income Factors 200% Death Benefit Premium X 5% Per Yr Max 200% of Premium less withdrawal or A85 2.50% Fixed Rate Nursing Home & Terminal Illness Waivers GLWB 30 Bpts AV
COMMISSION	2.00% <small>81-90 .40%</small>	2.50% 5 Year 3.25% 7 Year <small>80-90 Reduce 50%</small>	4.00% <small>81-85 2.00%</small>	2.75% <small>76-80 2.15% 81-85 1.50%</small>	3.50% <small>81-90 2.00%</small>	7.00% <small>65-74 5.5% 75-80 4.0%</small>	7.00% <small>76-85 5.00%</small>	7.00% <small>76-85 4.50%</small>

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