



Fixed Indexed Annuity Approved/Exception List

Effective Date: **May 8, 2006**

Product/Company Criteria:

- **Product must meet current NAIC non-forfeiture laws**, guaranteeing a minimum of 87.5% of premium plus interest, less withdrawals.
- Maximum surrender period of **14 years** with no forced annuitization.
- Minimum company rating of **A-** from a rating agency (**exceptions to this criterion may be made by LFS on a case-by-case basis**).

| Company | Product(s) |
|---------------------------------------|--|
| Allianz | All Fixed Indexed Annuities except: <ul style="list-style-type: none"> ○ Bonus PowerDex Elite ○ MasterDex 10 ○ BonusDex Elite |
| AIG | All Fixed Indexed Annuities |
| American Equity Investment Life | No products approved due to company rating. |
| American Investors | All Fixed Indexed Annuities except: <ul style="list-style-type: none"> ○ Performance Advantage 15 ○ Bonus Select |
| Americo | All Fixed Indexed Annuities |
| Americom | All Fixed Indexed Annuities |
| Amerus Life | All Fixed Indexed Annuities except: <ul style="list-style-type: none"> ○ BonusMaster 10 ○ MultiChoice 7 |
| Equitrust | ○ All Fixed Indexed Annuities |
| F&G | All Fixed Indexed Annuities |
| Great American Life | All Fixed Indexed Annuities |
| ING | All Fixed Indexed Annuities |
| Investors Insurance Corp. | All Fixed Indexed Annuities except: <ul style="list-style-type: none"> ○ SummitMark (no bonus) ○ VistaMark (no bonus) ○ MarkOne (no bonus) |
| Jackson National | All Fixed Indexed Annuities |
| Jefferson-Pilot | All Fixed Indexed Annuities |
| Lincoln Benefit Life | All Fixed Indexed Annuities |
| Life of the Southwest | All Fixed Indexed Annuities except: <ul style="list-style-type: none"> ○ SecurePlus Platinum |
| Midland National | All Fixed Indexed Annuities except: <ul style="list-style-type: none"> ○ Legacy Bonus 11 ○ Legacy Bonus Five |
| North American Company | All Fixed Indexed Annuities except: <ul style="list-style-type: none"> ○ Heritage Bonus ○ Heritage Max |
| Nationwide | Clear Horizon Indexed Annuity only |
| Physicians Life | All Fixed Indexed Annuities except: <ul style="list-style-type: none"> ○ Vista Index Solution 15 |
| RBC Insurance | All Fixed Indexed Annuities |
| Sun Life Financial | All Fixed Indexed Annuities |
| Washington National Insurance Company | All Fixed Indexed Annuities (exception made to rating criterion) |

Notes:

1. If you offer Fixed Indexed Annuities from a company that is **not** listed above and you know their product(s) meet(s) the criteria as disclosed above, it may mean that the product information was not available at the time of publication or there was no indication from the LFS Representatives that they offered the product(s). To begin the due diligence process, please notify the LFS Compliance Department immediately and supply any product information you have available to you.
2. If you **wish to offer** a Fixed Indexed Annuity product and you know it **does not meet the criteria** as disclosed above, you run the risk of it not being approved and thus selling away. Therefore, to mitigate the risk of this happening, notify the LFS Compliance department immediately of your desire to offer the product and wait until you receive specific approval.