



COMPANY	PRODUCT	INTEREST RATE	FREE WITHDRAWALS	SURRENDER CHARGE	ISSUE AGES	GUARANTEED INTEREST RATE	INTEREST RATE EFFECTIVE	MINIMUM PREMIUM	COMMISSION	RIDERS**
Gleaner Gleaner Life Insurance Society over \$1.1 Billion in Assets as of 12/30/08 “A-“ (Excellent) A.M. Best Founded in 1894 Gleaner has zero debt!	3 Yr. Surrender! Harvest 3	3.00% each year	10% of each policy yr. Including the first year	3 Years: 6,5,4% No MVA	No Issue Age Limit!	3.00%	07/15/10	\$10,000	0-80 = 1.15% 81-90 = 0.75% 91+ = 0.30%	Full Accumulation at death. No MVA. Can be annuitized after the first year with no surrender charges if life option is taken.
	5 Yr. Surrender! Harvest 5	3.10% each year	10% of each policy yr. Including the first year	5 Years: 8,7,6,5,4% No MVA	No Issue Age Limit!	3.00%	07/15/10	\$10,000	0-80 = 2.50% 81-90 = 1.50% 91+ = 0.30%	Non rolling surr. on addl .prem.
	6 Yr. Surrender! Harvest 6	3.85% 1st Certificate Year includes a 0.80% New Membership Bonus 3.05% Base Rate	10% of each policy yr. Including the first year This includes any monthly interest withdrawn.	6 Years: 6,5,4,3,2,1% No MVA	No Issue Age Limit!	3.00%	07/15/10	\$10,000	0-80 = 3.50% 81-90 = 1.50% 91+ = 0.75%	Free Fraternal Benefits:
	8 Yr. Surrender! Harvest 8	4.05% 1st Certificate Year includes a 0.90% New Membership Bonus 3.15% Base Rate	10% of each policy yr. Including the first year This includes any monthly interest withdrawn.	8 Years: 8,7,6,5,4,3,2,1% No MVA	No Issue Age Limit!	3.00%	07/15/10	\$25.00	0-80 = 5.00% 81-90 = 3.00% 91+ = 1.50%	\$1,000 Fraternal Plus Accidental Death Benefit
This is it! The something different to present to your clients. They are straight shooting and offer the cleanest annuity products available. Gleaner has continued to offer a 3.00% minimum accumulation rate and no maximum issue age when most, if not all, carriers have lowered their issue ages and minimum guarantees. The population is growing older not younger! They have shown over their 115 year history that they are financial strong even in the most challenging of times like two world wars and the great depression.										Loyalty Bonus
Gleaner is licensed to sell in thirteen states including, Arizona, Florida, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Missouri, Nebraska, Ohio, Tennessee, and Virginia										New Arrival Family Benefit
										The Gleaner Annuity Nursing Home Waiver
Toll Free: (877) 239-0761 Email: info@seasideannuity.com Website: www.seasideannuity.com Fax: (800) 237-9469										Orphan's Benefit

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Important Note: The New Membership Bonus, mentioned on selected annuity products, is applicable for the first certificate year only. Renewal rates are subject to change during the lifetime of the certificate. The declared accumulation rate, as determined by the certificate type, is applied to both premiums and existing fund values at the same rate.

Insurance Carrier	Product	Crediting Rate Accounts ² Rates effective July 1, 2010 and subject to change.	Surrender Schedule %	Surrender Charge-Free Withdrawals	Minimum Premium	Minimum Guaranteed Rates	Commission	Features
 <p>The Phoenix Companies, Inc. Policies issued by PHL Variable Insurance Company (PHLVIC) (Hartford, CT) Member of The Phoenix Companies, Inc</p> <p>Phoenix Life is adequately reserved, holding more than \$13 billion in statutory reserves, and they have approximately \$601 million in statutory surplus and asset valuation reserve as of September 30, 2009.</p> <p>Founded In 1851!</p> <p>Financial Strength Ratings:</p> <p>A.M. Best B+ (6th of 16 ratings levels)</p> <p>Standard & Poor's BB (12th of 21 possible ratings levels)</p> <p>Moody's Ba1 (11th of 21 ratings levels)</p> <p>Ratings as of January 2009</p>	<p>Phoenix Index Select Bonus ^{SM 1}</p> <p><i>upfront</i></p> <p>5.00% premium bonus</p>	<p>Point to Point One-year S&P 500[®]: (Cap/Participation Rate) High Band: 5.25%/100% Low Band: 4.75%/100%</p> <p>Point to Point One-year DJIA[®]: (Cap/Participation Rate) High Band: 4.75%/100% Low Band: 4.25%/100%</p> <p>Point to Point One-year DJ Euro Stoxx 50[®]: (Cap/Participation Rate) High Band: 4.75%/100% Low Band: 4.25%/100%</p> <p>Point to Point One-year One-year Balanced Allocation: (Cap/Participation Rate) High Band: 4.85%/100% Low Band: 4.35%/100%</p> <p>5-year Point to Point Soft Landing S&P 500[®]: (Cap/Participation Rate) High Band: N/A/50% Low Band: N/A/45%</p> <p>Fixed Account: (% Rate guaranteed for one year) High Band: 2.75% Low Band: 2.75%</p>	<p>10-year Surrender Charge:</p> <p>10% 9% 8% 7% 6% 5% 4% 3% 2% 1% then 0%</p> <p>Bonus Recapture %³ 98% 90% 80% 75% 70% 65% 55% 45% 30% 15% then 0%</p> <p>+/-MVA</p> <p>³ A charge that applies upon full surrender or withdrawals in excess of free withdrawal amounts, the bonus recapture is equal to the illustrated percentage shown above multiplied by the bonus associated with premium withdrawn. These charges will never reduce surrender value below the TGV.</p>	<p>up to 10% of contract value each year.</p>	<p>Single Premium Minimum</p> <p>\$15,000 Nonqualified and Qualified: <i>(All accounts require a minimum allocation of \$2,000)</i></p> <p>Maximum:</p> <ul style="list-style-type: none"> • \$1 million per contract without Home Office approval. 	<p>TOTAL GUARANTEED VALUE (TGV)</p> <ul style="list-style-type: none"> • Minimum value contract will provide as the surrender value, death benefit and amount available for annuitization. TGV value is not affected by market value adjustment, surrender and bonus recapture charges • Equal to 87.5% of the single premium, accumulated at the applicable TGV interest rates, less withdrawals • TGV interest rates range from 1%-3%, vary by fixed and indexed accounts and are set on the contract issue date and guaranteed for the life of contract 	<p>7.50% 0-75</p> <p>5.00% 76-85</p>	<p>Choice of 3 Lifetime Benefit Riders!</p> <p>GUARANTEED MINIMUM WITHDRAWAL BENEFIT <i>Initial benefit base is equal to single premium plus the 5.00% premium bonus, if applicable.</i></p> <ol style="list-style-type: none"> 1. Income 25: provides an upfront bonus equal to 25% of the initial benefit base 2. Income Plus: provides a guaranteed minimum 8% compound increase to the benefit base for the first 10 years 3. Income Max: provides the highest annual benefit amount percentages, which in turn are applied to the benefit base to determine the guaranteed lifetime income amount <ul style="list-style-type: none"> • <i>These riders are optional and involve an annual fee of 0.50% of the benefit base. The benefit base is used solely to calculate the benefits payable under the terms of the riders and is not a guarantee of contract value or amount available for withdrawal.</i> <p>DEATH BENEFIT</p> <ul style="list-style-type: none"> • The death benefit is equal to the greater of the contract value or the total guaranteed value <p>100% Nursing Home and Terminal Illness Waivers</p>
	<p>Phoenix Index Select ^{SM 1}</p>	<p>Point to Point One-year S&P 500[®]: (Cap/Participation Rate) High Band: 6.50%/100% Low Band: 6.00%/100%</p> <p>Point to Point One-year DJIA[®]: (Cap/Participation Rate) High Band: 6.00%/100% Low Band: 5.50%/100%</p> <p>Point to Point One-year DJ Euro Stoxx 50[®]: (Cap/Participation Rate) High Band: 6.00%/100% Low Band: 5.50%/100%</p> <p>Point to Point One-year One-year Balanced Allocation: (Cap/Participation Rate) High Band: 6.15%/100% Low Band: 5.65%/100%</p> <p>5-year Point to Point Soft Landing S&P 500[®]: (Cap/Participation Rate) High Band: N/A/65% Low Band: N/A/60%</p> <p>Fixed Account: (% Rate guaranteed for one year) High Band: 2.75% Low Band: 2.75%</p>	<p>10-year Surrender Charge:</p> <p>10% 9% 8% 7% 6% 5% 4% 3% 2% 1% then 0%</p> <p>+/-MVA</p>				<p>7.50% 0-75</p> <p>5.00% 76-85</p>	

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1. Product features, riders, options and availability may vary by state. Consult with your financial advisor to determine state variations and restrictions and other conditions that may apply.
2. Indexed account credit calculations exclude any dividends that may be paid. While the value of each indexed account is affected by the value of an outside index, the contract does not directly participate in any stock, bond or equity investment. These indexed accounts are currently offered, however we may change, add or eliminate indexed accounts. Products offering a bonus may offer lower credited interest rates, lower participation rates, lower caps and/or higher spreads, and have higher expenses than products not offering a bonus. Over time, and under certain circumstances, the amount of the bonus may be more than offset by the increased charges, lower credited interest rates, lower participation rates, lower caps and/or higher spreads. Interest rates, participation rates, caps and spreads are subject to change.

This annuity offers a Fixed Account and a variety of Indexed Accounts. The Fixed Account may earn a specified rate of interest of 0% or greater. The Indexed Accounts may or may not earn Index Credits. Index Credits are credited if the type of Index that the Index Account tracks performs in a manner described in the Indexed Account riders attached to your contract. Although, Index Credits are awarded based on index performance, this annuity is not a security. You are not buying shares of any stock or investing in an index. You are purchasing an annuity, which is a type of insurance policy issued by an insurance company. You can use an annuity to save money for retirement and to receive retirement income for life. It is not meant to be used to meet short-term financial goals.


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COMPANY	PRODUCT	INTEREST RATE	FREE WITHDRAWALS	SURRENDER CHARGE	ISSUE AGES	GUARANTEED INTEREST RATE	INTEREST RATE EFFECTIVE	MINIMUM PREMIUM	COMMISSION	RIDERS**
 <p>Liberty Bankers Life (LBL) over \$807 Million in Assets as of 12/30/08 "B-" A.M. Best Founded in 1957!</p>	100% Liquid Bankers Accumulator	1.00% Guaranteed 1Yr	100% Liquid; must maintain \$10,000 Minimum Account Value	Bankers Accumulator None No MVA	Bankers Accumulator 0-100 (Q & NQ)	1.00%	07/12/10	\$10,000	Bankers Accumulator 0-80 = 0.50%-- 81-100 = 0.40%-- ****1/12 of Annual Commission paid monthly on Account Value.	<p>Nursing Home Waiver and Disability Waiver</p> <p>Full value at Death!</p> <p>NO Commission Charge-backs!</p>
	1 Yr. Surrender! Bankers 1	1.50% Guaranteed 1Yr	100% All Accrued Interest Twice per year	Bankers 1 1 Year: 5% No MVA	Bankers 1 0-95 (Q & NQ)				Bankers 1 0-80 = 0.50% 81-95 = 0.40%	
	3 Yr. Surrender Bankers 3	2.25% Guaranteed 3Yrs	Monthly Interest Only After 30 Days	Bankers 3 3 Yrs: 8, 7, 6% +/- MVA 1st 3 Yrs (No MVA-PA)	Bankers 3 0-80 = 2.00% 81-90 = 1.00%					
	5 Yr. Surrender Bankers 5	3.30% Guaranteed 5Yrs		Bankers 5 & Premier 5 Yrs: 8, 7, 6, 5, 4% +/- MVA 1st 5 Yrs (No MVA-PA)	Bankers 3 & 5 & Premier 0-90 (Q & NQ)					
	5 Yr. Surrender Bankers Premier	3.60% Guaranteed 5Yrs								
	5 Yr. Surrender Bankers Premier Plus	5-Year** 3.60% Guaranteed 5yr Effective Rate 4.40% 1st Yr Rate 3.40% Guar. 2-5 Yrs.	100% All Accrued Interest Twice per year Monthly Interest Only After 30 Days	Bankers Premier PLUS 5 years 8.1, 7.3, 6.4, 5.5, 4.5% +/- MVA 1st 5 Yrs (No MVA-PA)	0-90 (Q & NQ)	1.00%	07/12/10	\$10,000	0-80 = 2.00% 81-90 = 0.40%	
	7 Yr. Surrender Bankers 7	3.50% Guaranteed 7 Years	100% All Accrued Interest Twice per year Monthly Interest Only After 30 Days	7 Years Ages 56+: 8, 7, 6, 5, 4.5, 3.5, 2.5% Ages 0-55: 12, 11, 10, 8, 6, 5, 4% +/- MVA 1st 7 Yrs (No MVA-PA)	0-85 (Q & NQ)	1.00%	07/12/10	\$10,000	0-80: 4.00% 81-85: 2.00%	
	Liberty Choice	4.00% 1st Year 3.00% Base Rate	100% All Accrued Interest Twice per year Monthly Interest Only After 30 Days	5 years 8, 7, 6, 5, 4% +/- MVA 1st 5 Yrs	0-90 (Q & NQ)	1.00%	07/12/10	\$5,000 Single; \$100 Monthly Additions	0-80: 4.00% 81-90: 2.00% Plus 25 BP Annual Trail	
Liberty USA 500	Premiums 10,000-99,999: 8.00% (Includes 5.00% 1st Year Bonus) Premiums 100,000+: 8.25% (Includes 5.25% 1st Year Bonus)	100% All Accrued Interest Twice per year Monthly Interest Only After 30 Days	9 years 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	0-79 (Q & NQ)	3.00%	07/12/10	\$10,000	0-70: 6.25% 71-79: 4.25% 100% commission charge back on lump sum death benefit if paid during first policy year; waived on payout or continuation		

* The maximum premium without prior approval is \$500,000 for Bankers series (MYG) through issue age 80; \$250,000 for Bankers series products over issue age 80; and all Liberty Series products over \$250,000.

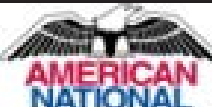
** The Minimum Guaranteed Rate for policies issued in 2010 will be 1.00%. *** Available on nonqualified policies only. ****Term Certain is not available.

Please Refer To Specific Policies For Complete Product Information • Rates Are Subject To Change Without Notice


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COMPANY	PRODUCT	INTEREST RATE	FREE WITHDRAWALS	SURRENDER CHARGE	ISSUE AGES	GUARANTEED INTEREST RATE	INTEREST RATE EFFECTIVE	MINIMUM PREMIUM	COMMISSION	RIDERS**
 <p>American National Insurance Company One Moody Plaza Galveston, Texas</p> <p>A A.M. Best AA- S&P For Financial Strength Founded in 1905!</p>	CENTURY I Annuity	3.00% Includes 1% 1st Yr. Interest Enhancement	10.00% of Annuity Value as of the beginning of each policy yr. Including the first year OR Systematic Withdrawals	10 YEAR 10,9,8,7,6,5,4,3,2,1,0% + or - MVA	0-90	2.00% Flat Rate or Floating Min rate 2.00% currently. This rate will vary between 1% & 3% but will be set at issue and fixed for the life of the contract.	07/01/10 and subject to change	\$5,000	CENTURY I 8.00% = 0-74 5.50% = 75-90	YES Plus Full Value at Death!
	CENTURY III Annuity	5.00% Includes 3% 1st Yr. Interest Enhancement		10 YEAR 11,10,9,8,7,6,5,4,3,2,0% + or - MVA	0-85				CENTURY III 7.00% = 0-74 4.50% = 75-85	
	CENTURY V Annuity	7.00% Includes 5% 1st Yr. Interest Enhancement		10 YEAR 12,12,11,10,9,8,6,4,3,2,0% + or - MVA	0-80				CENTURY V 6.00% = 0-74 3.50% = 75-80	
	CENTURY VII Annuity	9.00% Includes 7% 1st Yr. Interest Enhancement		10 YEAR 12,12,11,11,10,9,8,6,4,2,0% + or - MVA	0-80				CENTURY VII 5.00% = 0-74 3.00% = 75-80	
	ANICO Equity Index Annuity	ANICO EIA without ROP Rider 5.00% ANICO Equity Index Annuity is a great product for today's market! If the S&P 500 Index goes up or is unchanged the client received the specified rate! If the S&P 500 Index goes down the account value is unchanged. That's it!	10.00% of Annuity Value as of the beginning of each contract year <u>after</u> 1st contract year	6 Year 8% 8% 7% 6% 4% 2% then 0%	0-85	90% of the net premium plus any excess interest credits minus any amounts withdrawn (excluding applicable surrender charges) plus credited interest at the nonforfeiture interest rate. The minimum guaranteed interest rate may vary by state and contract year	07/01/10 and subject to change	\$5,000	5.00% 0-79 3.00% 80-85	<u>Waivers</u> Nursing Home and Disability Full Value At Death
	ANICO Value-Lock 10 Equity-Indexed Annuity	Participation Rate 100% Premium Enhancement 0.00% ² The interest crediting method uses a monthly average of the growth of the S&P [®] 500 Index ³ and allows a onetime lock-in of interest gain at any time during the 10-year Indexing Term.	10.00% of Annuity Value as of the beginning of each contract year <u>after</u> 1st contract year ⁴	10 YEAR 12% 12% 11% 10% 9% 8% 7% 6% 5% 3%	0-85	90% of premium accumulated at the minimum guaranteed interest rate required by law less withdrawals.	07/01/10 and subject to change	\$5,000	10.00% 0-75 8.00% 76-80	<u>Waivers</u> Nursing Home and Disability

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COMPANY	PRODUCT	INTEREST RATE	FREE WITHDRAWALS	SURRENDER CHARGE	ISSUE AGES	GUARANTEED INTEREST RATE	INTEREST RATE EFFECTIVE	MINIMUM PREMIUM	COMMISSION	NURSING HOME CONFINEMENT RIDER*
 <p>American National Insurance Company One Moody Plaza Galveston, Texas</p> <p>A A.M. Best AA S&P For Financial Strength Founded in 1905!</p> <p>Both Wealth-Quest® Citadel 5 and 7 Diamond Annuities have the 100% Principle Guarantee! Client can "walk" at any-time and not lose principle !</p>	<p>Palladium® MYG Annuity</p> <p>*Add 10bps to rates to the right for \$100,000 initial premiums or more.</p> <p>After the initial Guaranteed Period, the interest rate is determined based on the current market conditions, but will never be less than 1.5%.</p> <p>Policy_Form MGA10NQ,PQ; GA10NQC,PQC</p>	<p>3-Year**2.00% Guaranteed 1-3 yrs 4-Year**2.00% Guaranteed 1-4 yrs</p> <p>5-Year** 2.40% Guaranteed 5yr Effective Rate 3.20% 1st Yr Rate 2.20% Guar. 2-5 Yrs.</p> <p>6-Year*^ 2.95% Guaranteed 1-6 yrs</p> <p>7-Year** 3.19% Guaranteed 7yr Effective Rate 4.05% 1st Yr Rate 3.05% Guar. 2-7 Yrs.</p> <p>8-Year*^ 3.40% Guaranteed 1-8 yrs</p> <p>9-Year** 3.12% Guaranteed 9yr Effective Rate 4.90% 1st Yr Rate 2.90% Guar. 2-9 Yrs.</p> <p>10-Year** 3.35% Guaranteed 10yr Effective Rate 4.25% 1st Yr Rate 3.25% Guar. 2-10 Yrs.</p>	<p>First Year Interest only. then Up to 10.00% of beginning of year Annuity Value starting in the 2nd contract yr</p>	<p>8,8,8,7,6,5,4,3,2,1% + or - MVA or excess interest deduction</p> <p>30-day window at end of guarantee period when owner may surrender free of any surrender charge, market value adjustment or excess interest deduction in some states where MVA does not apply.</p> <p>Surrender Matches Guarantee Period!</p>	<p>0-85 (Q & NQ)</p>	<p>1.50%, 3.00% Flat Rate or Floating Min rate 2.00% currently. This rate will vary between 1% & 3% but will be set at issue and fixed for the life of the contract. Minimum applies after initial guarantee to the left.</p>	<p>07/01/10</p>	<p>\$5000 NQ OR Q</p>	<p>3-Year 1.50% 0-79 and 0.50% 80-85. 4-Year 2.00% 0-79 and 1.00% 80-85. 5-Year 4.00% 0-79 and 2.00% 80-85. 6-Year 2.50% 0-79 and 0.50% 80-85. 7-Year 2.50% 0-79 and 0.50% 80-85. 8-Year 2.50% 0-79 and 0.50% 80-85. 9-Year 3.00% 0-79 and 1.00% 80-85. 10-Year 4.00% 0-79 and 2.00% 80-85.</p>	<p>Full Account Value at Death Plus MVA but Only if Positive</p> <p>NURSING HOME CONFINEMENT RIDER and Disability Waiver</p>
	<p>WealthQuest® Citadel 5 Diamond Annuity Policy Form ANN94</p>	<p>3.15% 1st Year 2.15% Base Rate Guar'd yr 2 plus 1% 1st year additional interest *Add 10bps to rates for \$100,000 initial premiums or more.</p>	<p>10% of Annuity Value as of the beginning of each policy yr. Including the first year OR Systematic Withdrawals</p>	<p>5 Year 7, 7, 7, 6, 5% (NO MVA)</p>	<p>No Max Issue Age for Owners. (NQ only.)</p>	<p>2.00% Flat Rate or Floating Min rate 2.00% currently. This rate will vary between 1% & 3% but will be set at issue and fixed for the life of the contract.*Add 10bps to rates for \$100,000 initial premiums or more</p>	<p>07/01/10</p>	<p>\$5000 NQ OR Q</p>	<p>4.00% 0-80 and 3.00% 81-85.</p>	<p>Full Account Value at Death and No Commission ChargeBack at Death if Annuitant is under 80 at Issue!</p> <p>NURSING HOME CONFINEMENT RIDER and Disability Waiver</p>
	<p>Wealth-Quest® Citadel 7 Diamond Annuity Policy Form ANN94 <i>New 2yr rate guarantee.</i></p>	<p>4.30% 1st Year 2.30% Base Rate Guar'd year 2 plus 2% 1st year additional interest *Add 10bps to rates for \$100,000 initial premiums or more</p>	<p>10% of Annuity Value as of the beginning of each policy yr. Including the first year OR Systematic Withdrawals</p>	<p>7 Year 7, 7, 7, 6, 5, 4,2% (NO MVA)</p>	<p>Owners on Qualified policies must be 85 yrs or younger Annuitants must be 85 yrs or younger</p>	<p>07/01/10</p>	<p>\$5,000 NQ \$2,000 Q</p>	<p>4.50% 0-80 and 3.50% 81-85.</p>	<p>NURSING HOME CONFINEMENT RIDER and Disability Waiver</p>	

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Insurance Carrier	PRODUCT	Crediting Rate and Renewal Options	SURRENDER CHARGE %	Surrender Charge-Free Withdrawals	GUAR. INTEREST RATE	ISSUE AGES	Premium Limits	GA-Level Commission	FEATURES:
 Investors Insurance Corporation Wilmington, DE Financial Strength Ratings: A.M. Best A- (Excellent, 4th highest of 15 ratings) Standard & Poor's A- (Positive Outlook, 7th highest of 24 ratings) Ratings as of January 2009	RateMark® multiple-year guaranteed flexible premium deferred fixed annuity* 1, 3, 5, 7, & 10-Year terms	Guaranteed Term Crediting Rate Strategies 1 Year 3.45% 3 Year 2.10% 5 Year 2.45% 7 Year 2.75% 10Year 2.90% <u>Rate Reductions For Optional Riders</u> Enhanced Withdrawal Rider (10% surrender charge-free withdrawals in addition to MRD each year). † Rider cost: -0.30% current reduction in interest rate. Annuity Value Death Benefit Rider (full annuity value at death). Rider cost: -0.30% current reduction in interest rate. <u>No surrender charges or MVA on withdrawals within 30 days of end of 3-, 5-, or 7-year term.</u> ** (MVA may apply in some states.) Renewal Options At end of term: • Renew automatically into the same term, not to exceed the surrender charge period or maturity date; otherwise, renew into one-year term. Within the 30-day window at end of term: • Select new term, not to exceed surrender charge period or maturity date. Rates effective July 1, 2010, and subject to change.	10-year declining, +/-MVA. Based on attained age on date premium is received: Ages 0-75: 12, 12, 12, 11, 10, 9, 8, 6, 3, 1% Ages 76-80: 11.50, 10.50, 9.50, 8.50, 7.50, 6, 5, 4, 3, 1% Ages 81+: 11, 10, 9, 8, 7, 6, 5, 4, 3, 1%	With Enhanced Withdrawal Rider: 10% of annuity value after 30 days. † • With or without rider: Minimum required distributions. Substantially equal periodic payments. Confinement Waiver. Above available without surrender charge or MVA	1.50% for all Guaranteed Term Strategies. Standard Nonforfeiture Minimum Interest Rate: 1.05% Contract Guarantee: 87.5% of premiums ^{§§} accumulated at 1%–3% annually over life of contract (varies by state and issue date). See State Approval Matrix for current minimum guarantee.	0-85	Minimum Initial: • \$3,000 taxqualified. • \$5,000 nontax-qualified. Minimum Additional: • \$2,000 (available prior to age 86§). Maximum: • \$2 million per owner (aggregate of all Investors contracts) without Home Office approval.	1, 3, 5-Year 2.25% 0-80 1.13% 81-85. 5-Year 3.00% 0-80 1.50% 81-85 7 and 10-Year 4.00% 0 - 80 2.00% 81 - 85	Death Benefit: With the Annuity Value Death Benefit Rider = greater of annuity value or surrender value. Without the Annuity Value Death Benefit Rider = surrender value. No charge-backs of annuity commissions after the Free look period!

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Insurance Carrier	Product	Interest Crediting Rate Strategies <small>Rates effective July 1, 2010, and subject to change.</small>	Surrender Schedule	Access †	Minimum Premium	Minimum Guaranteed Rates	GA-Level Commission	Features
<p>American National Insurance Company, Galveston, TX</p> <p>Ranked #2 on Forbes 2009 "100 Most Trustworthy Companies" list.</p> <p>Financial Strength Ratings:</p> <p>A.M. Best A (Excellent), the third highest of 13 financial strength ratings.</p> <p>Standard & Poor's AA- (Very Strong), the fourth highest of 20 financial strength ratings.</p> <p>Ratings as of 1/1/2010</p>	<p>BenchMark® SE Ten 8.</p> <p>8.00%</p> <p>Immediately vested premium enhancement**</p>	<p>S&P 500® 1-year point to point with/cap: (Cap/Participation Rate) Ten SE 8<\$100K: 2.00%/100% Ten SE 8=or >\$100K: 2.50%/100%</p>	<p>10-year</p> <p>16.5, 16.5, 15.5, 14.5, 13, 12, 11, 10, 9, 7, 0%</p> <p>+/-MVA</p>	<p>Surrender Charge-Free Withdrawals: 10% of annuity value after the first ear without surrender charge or MVA. For qualified contracts, the minimum required distribution may be withdrawn without surrender charge or MVA beginning the first year.</p>	<p>Minimum Initial: Qualified: \$3,000 Nonqualified: \$5,000</p> <p>Minimum Additional: No minimum Allowed before any original owner reaches age 86.</p> <p>Maximum: • \$1 million per contract without Home Office approval.</p>	<p>Contract Guarantee: 87.5% of all premium payments, minus withdrawals and any other deductions, growing at a minimum guaranteed interest rate between 1% and 3% over the life of the contract (rate varies by issue date and strategy).</p> <p>Current Minimum Guaranteed Interest Rate: Index Strategies: 1.00% Declared Strategy: 1.75%</p> <p>Cap Strategies: Minimum cap: 1% Minimum par. rate: 100%</p> <p>Participation Rate Strategies: Minimum cap: NA Minimum par. rate: 20%</p> <p>Guaranteed One-Year Strategy: Minimum interest rate: 1.50%</p>	<p>BenchMark® SE Ten 8.</p> <p>7.00% 0-70 5.25% 71-75 3.50% 76-80 1.75% 81-85</p>	<p>2% safety guarantee compounded annually on 5- and 6-year duration strategies. No cap! • Innovative, enhanced death benefit at no cost—index gains credit at date of death.</p> <p>Greater of surrender value or full annuity value at death regardless of issue age.</p> <p>• First-year commission on all additional premiums.</p>
		<p>S&P 500® 2-year Mo. Average with/Cap: (Cap/Participation Rate) Ten SE 8<\$100K: 5.00%/100% Ten SE 8=or >\$100K: 6.00%/100%</p>						
<p>S&P 500® 6-year point to point with/Par. Rate: (Cap/Participation Rate) Ten SE 8<\$100K: NA/20.00% Ten SE 8=or >\$100K: NA/20.00%</p>	<p>Guaranteed One-Year: Ten SE 8<\$100K:1.50% Ten SE 8=or >\$100K:1.50%</p>	<p>Guaranteed One-Year: Ten SE 8<\$100K:1.50% Ten SE 8=or >\$100K:1.50%</p>	<p>Guaranteed One-Year: Ten SE 8<\$100K:1.50% Ten SE 8=or >\$100K:1.50%</p>	<p>Guaranteed One-Year Strategy: Minimum interest rate: 1.50%</p>	<p>Guaranteed One-Year Strategy: Minimum interest rate: 1.50%</p>	<p>Greater of surrender value or full annuity value at death regardless of issue age.</p>		

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* Products may not be available in all jurisdictions. Check current State Approval Matrix.
 ** Premium enhancement amount is forfeited if client surrenders the contract during the free-look period.
 † Withdrawals in excess of any surrender charge-free amount may be subject to applicable surrender charges and/or market value adjustments. Withdrawals may be subject to income tax, and a 10% federal tax penalty may apply to withdrawals taken before age 59½.
 †† Currently provided by administrative practice. 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.

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