

Annuity Product Reference Guide

> *October 2008*

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Contact us Today!



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Policies issued by American General Life and United States Life (NY only)
A.M. Best Rating = A+ (superior) (888) 438-6933
- 7 **AMERICAN NATIONAL INSURANCE COMPANY**
A.M. Best Rating = A+ (superior) (800) 835-5320
- 8 **ANNUITY INVESTORS LIFE INSURANCE COMPANY**
A.M. Best Rating = A (excellent) (800) 438-3398 x17197
- 9 **AVIVA/AMERICAN INVESTORS LIFE INSURANCE COMPANY**
A.M. Best Rating = A (excellent) (800) 800-9882 x3132
- 10-11 **EQUITRUST LIFE INSURANCE COMPANY**
A.M. Best Rating = A- (excellent) (866) 598-3694
- 12 **FORT DEARBORN LIFE INSURANCE COMPANY**
A.M. Best Rating = A+ (superior) (800) 282-6363
- 13 **GENWORTH FINANCIAL**
A.M. Best Rating = A+ (superior) (866) 498-7151 (option 1 & option 1)
- 14-15 **GREAT AMERICAN LIFE INSURANCE COMPANY**
A.M. Best Rating = A (excellent) (800) 438-3398 x17197
- 16 **LIBERTY BANKERS LIFE INSURANCE COMPANY**
A.M. Best Rating = B (very good) (800) 274-4829
- 17-19 **NORTH AMERICAN COMPANY FOR LIFE AND HEALTH**
A.M. Best Rating = A+ (superior) (877) 586-0242 x35676
- 20 **SUN LIFE FINANCIAL DISTRIBUTORS, INC**
A.M. Best Rating = A++ (superior) (866) 637-3477 x88141



Multi-Year Guarantees

Company	AM Best Rating	Surrender Charges	Product Name	GUARANTEE PERIOD		Average Annual Yield
				1st Year Rate	Rate Thereafter	
Liberty Bankers Life	B	1 years	Bankers - 1	3.75%	3.75% yr. 1	3.75%
Annuity Investors Life	A	2 years	Asset Select - 2	3.50%	3.50% yrs 2&3	3.50%
Genworth Life	A+	6 years	Secure Living Liberty - 3	5.50%	5.50% yrs. 2-3	3.90%
Liberty Bankers Life	B	3 years	Bankers - 3	4.45%	4.45% yrs. 2&3	4.45%
Genworth Life	A+	7 years	Secure Living Smart Rate - 3	5.25%	5.25% yrs. 2-3	5.25%
Fort Dearborn Life	A+	4 years	Wealth Fortifier - 4	4.30%	4.30% yrs. 2-4	4.30%
North American	A+	4 years	Guarantee - 4	4.50%	4.50% yrs. 2-4	4.50%
Fort Dearborn Life	A+	5 years	Classic Fortifier - 5 w/Bailout	5.15%	4.15% yrs. 2-5	4.35%
North American	A+	5 years	Guarantee - 5	6.60%	4.60% yrs. 2-5	5.00%
Liberty Bankers Life	B	5 years	Bankers - 5	4.85%	4.85% yrs. 2-5	4.85%
AIG American General	A+	5 years	Horizon Select - 5	4.85%	4.85% yrs. 2-5	4.85%
Genworth Life	A+	6 years	Secure Living Liberty - 5	5.05%	5.05% yrs 2-5	5.05%
Fort Dearborn Life	A+	5 years	Wealth Fortifier	5.35%	4.35% yrs. 2-5	4.55%
Liberty Bankers Life	B	5 years	Bankers Premier Plus - 5	6.00%	5.00% yrs. 2-5	5.20%
American National	A+	5 years	Palladium MYG - 5	5.35%	4.35% yrs. 2-5	4.55%
EquiTrust Life	A	6 years	Certainty Select - 6	7.00%	4.00% yrs. 2-6	4.50%
Fort Dearborn Life	A+	6 years	Wealth Fortifier - 6	6.05%	5.05% yrs. 2-6	5.22%
North American	A+	6 years	Guarantee - 6	5.00%	5.00% yrs 2-6	5.00%
American National	A+	6 years	Palladium MYG - 6	5.10%	5.10% yrs. 2-6	5.10%
AIG American General	A+	7 years	Horizon Select - 7	5.10%	5.10% yrs 2-7	5.10%
Fort Dearborn Life	A+	7 years	Wealth Fortifier - 7	6.95%	4.95% yrs. 2-7	5.23%
American National	A+	7 years	Palladium MYG - 7	5.80%	4.80% yrs. 2-7	4.94%
Liberty Bankers Life	B	7 years	Bankers - 7	5.00%	5.00% yrs 2-7	5.00%
North American	A+	8 years	Guarantee - 8	8.30%	4.30% yrs. 2-8	4.79%
American National	A+	8 years	Palladium MYG - 8	5.15%	5.15% yrs. 2-8	5.15%
EquiTrust Life	A	8 years	Certainty Select - 8	9.00%	4.00% yrs. 2-6	4.63%
AIG American General	A+	8 years	HorizonChoice - 8	5.05%	5.05% yrs. 2-8	5.05%
Fort Dearborn Life	A+	9 years	Wealth Fortifier - 9	6.70%	4.70% yrs. 2-5	4.92%
American National	A+	9 years	Palladium MYG - 9	6.65%	4.65% yrs. 2-9	4.87%
AIG American General	A+	9 years	Horizon Choice - 9	5.40%	5.40% yrs. 2-9	5.40%
AIG American General	A+	9 years	Horizon Plus 2004	10.30%	4.30% yrs. 2-6	5.30%
North American Life	A+	10 years	BUILDER	4.15%	4.30%-5.05% yrs. 2-10	4.73%
EquiTrust Life	A	10 years	Certainty Select - 10	5.10%	5.10% yrs. 2-10	5.10%
AIG American General	A+	10 years	Horizon Select - 10	5.30%	5.30% yrs. 2-10	5.30%
AIG American General	A+	10 years	Horizon MYG	8.25%	4.25% yrs 2-6	4.92%
American National	A+	10 years	Palladium MYG - 10	5.90%	4.90% yrs. 2-10	5.00%

Equity Indexed Annuities







Company	Product Name	Bonus	Design	Annual Cap	Fixed Rate	S&P 500 Participation Rate	Minimum Surrender Value	Surrender Charge Period
1 year term								
Sun Life/Keyport	Multi-Point - 1	0.00%	6	10.00%	0.00%	30% First Year	1.75% on 90%	1 year
5 year term								
North American	Formula Select	0.00%	2	8.50%	4.15%	100% First Year	3.00% on 87.5%	5 years
North American	Formula Choice	0.00%	5	3.60%mo	4.15%	100% First Year	3.00% on 87.5%	5 Years
AIG American General	Horizon Vision Advantage - 5	0.00%	2	8.50%	3.90%	100% First Year	2.00% on 90%	5 years
7 year term								
EquiTrust Life	Market Seven Index	0.00%	8	0.00% no cap	3.75%	100% For Term	3.00% on 87.5%	7 years
Fort Dearborn Life	Index Fortifier - 7	0.00%	1	11.25%	4.15%	100% First Year	2.55% on 100%	7 years
Great American Life	American Legend II	0.00%	1	12.50%	4.00%	100% First Year	3.00% on 100%	7 years
Annuity Investors Life	Flex Max - 7	0.00%	2	11.00%	3.25%	100% First Year	3.00% on 100%	7 years
AIG American General	Horizon Vision Advantage - 7	0.00%	2	10.00%	4.50%	100% First Year	2.00% on 90%	7 years
9 year term								
EquiTrust Life	Market Booster Index	5.00% for 5 yrs	8	0.00% no cap	3.25%	100% For Term	3.00% on 87.5%	9 years
AIG American General	Horizon Index Annuity	3.00%	4	2.50%mo	4.30%	100% First Year	3.00% on 90%	9 years
Fort Dearborn Life	Wealth Fortifier - IX	0.00%	1	11.50%	4.20%	100% First Year	2.55% on 87.5%	9 years
10 year term								
Fort Dearborn Life	Index Fortifier - X	5.00%	1	9.25%	3.60%	100% First Year	3.00% on 100%	10 years
AIG American General	Horizon Global Bonus Index	5.00%	5	2.60%mo	4.25%	100% First Year	3.00% on 100%	10 years
AIG American General	Horizon Vision Maximizer	5.00%	1	9.00%	4.15%	100% First Year	3.00% on 90%	10 years
Great American Life	American Icon II	1.50%	2	8.00%	3.75%	100% First Year	3.00% on 100%	10 years
Loyal American	Gateway	2.00%	2	8.50%	5.31%	100% First Year	3.00% on 87.5%	10 years
EquiTrust Life	Market Value Index	0.00%	8	0.00% no cap	3.85%	100% For Term	3.00% on 87.5%	10 years
North American	TEN	10.00% for 5yrs	5	2.50%mo	2.85%	100% First Year	3.00% on 87.5%	10 years
Sun Life/Keyport	Multi-Point - 10	0.00%	6	0.00% no cap	0.00%	100% First Year	1.75% on 90%	10 years
American National	Value Lock - 10	5.00%	3	0.00% no cap	0.00%	100% First Year	3.00% on 90%	10 years
12 year term								
Great American Life	American Valor II	Up to 7.50%	1	9.50%	3.25%	100% First Year	3.00% on 100%	12 years
AIG American General	Horizon Index Annuity	4.00%	4	2.50%mo	4.40%	100% First Year	3.00% on 90%	12 years
14 year term								
Annuity Investors Life	Flex Max - 14	Up to 7.50%	9	no cap	3.00%	70% First Year	3.00% on 90%	14 years
North American	Charter Series - 14	11.00% for 7 yrs	5	2.55%mo	3.00%	100% First Year	3.00% on 87.5%	14 years
EquiTrust Life	Market Power Bonus	10.00%	8	no cap	3.25%	100% For Term	3.00% on 87.5%	14 years
North American	Precision	11.00% for 7 yrs	2	no cap	3.00%	75% First Year	3.00% on 87.5%	14 years
Fort Dearborn	Index Fortifier-XIV	7.00%	1	10.00%	3.70%	100% First Year	2.55% on 87.5%	14 years

1 = Monthly Average Annual Reset 2 = Annual Point to Point Reset 3 = Point to Point 4 = Monthly Point to Point Annual Reset 5 = Monthly Cap Annual Reset 6 = High Water Rolling for Monthly Term 8 = 2 yr. Monthly Avg. Annual Reset 9 = Daily Average

For Agents Use Only. Call for state approvals

RATES AND COMMISSIONS SUBJECT TO CHANGE. CHECK INDIVIDUAL COMMISSION SCHEDULES FOR GUARANTEED ACCURACY AND DESCRIPTIONS !!!

AIG AMERICAN GENERAL (AIG)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Horizon Plus 2004SM <6-yr Rate> 2004 	10.30% 4.30%-yrs 2-6	2.00%	\$5,000 Q&NQ	Annuitization Allowed Without Withdrawal Charges or MVA if after 5th year for a minimum of 5 years. Interest Only Option, 10% free beginning in yr-1, Extended Care Rider, death benefit value utilized if annuitized for min 5 yrs; withdrawal amount = 90% of premium, <prior withdrawals, increasing at 2% per yr.	9 years (9,8,7,6,5,4,3,2,1)	0-85-Q&NQ (Except IRA 0-70)	Y	MN, NJ, NY, OR, PA, UT, WA
Horizon Myg  <6-yr Rate>	8.25% 4.25%-yrs 2-6	2.00%	\$5,000 Q&NQ	Annuitization Allowed Without Withdrawal Charges or MVA if after 5th year for a minimum of 5 years. Interest Only Option, 10% free beginning in yr-1, Extended Care Rider, No MVA on Death	10 years (10,9,8,7,6,5,4,3,2,1)	0-85-Q 0-85-NQ	Y	AK, MN, NJ, NY, UT
Horizon Flex	6.85%	3.00%	\$50-EFT/Mo \$5,000-NQ \$2,000-Q	Full Annuity Value at Death 10% free beginning yr. 1 Extended care rider annuitization available after yr. 5 for a minimum of 5 years.	8 years (8,8,8,7,6,5,3,1)	0-85 Q&NQ	N	AK, NY, UT
MULTI-YEAR PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Horizon Select 	5 yr. 4.85% 7 yr. 5.10% 10 yr. 5.30%	2.00%	\$5,000 Q&NQ	-Death Benefit is Full Annuity Value -Can annuitize after yr. 5 for a min of 5 yrs. -10% free withdrawal in yr. 1 -Interest only option -Extended care option	10 years (10,9,8,7,6,5,4,3,2,1) (30 day bail out after guaranteed period)	0-85 Q&NQ	Y	AK, UT, MN, NJ, NY, OR, PA, WA
Horizon Choice 	5 yr. 4.60% 7 yr. 4.65% 8 yr. 5.05% 9 yr. 5.40% 10 yr. 5.00%	2.00%	\$2,000 - Q \$5,000- NQ	-Monthly Interest Option -Up to 10 of accum value after 1st policy yr. -Death Benefit is full account value -Extended Care Rider	5 years (7,6,5,4,3) 7 yrs (7,6,5,4,3,2,1) 8 yrs (7,6,5,4,3,2,1) 9 yrs (7,6,5,4,3,2,1) 10 yrs (7,6,5,4,3,2,1)	0-85 - NQ 0-70 - Q	Y	MD, MN, NY, PA, WA
EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
AIG Vision Maximizer 5% Premium Bonus 	<u>Fixed Interest Account- 4.15% for 5 years</u> Monthly Ave Account w/Index Spread- 3.00% <u>100% Particip Rate w/Index Cap- 9.00%</u> Annual pt-to-pt w/adjustable participation rate: 45% & no spread & No Cap Annual pt-to-pt w/100% participation rate w/no spread & annual cap: 9.00%	3.00% on 90% of premium	\$20,000 Q&NQ	-Death Benefit is Full Annuity Value -Can annuitize after yr. 5 for a min of 5 yrs. -10% free withdrawal in yr. 1 -Interest only option (fixed account only) -Extended Care Rider	10 years (17,16,15,14,13,10,9,8,7,6)	0-75 Q&NQ	Y	AK, DE, IL, MN, MS, NV, NJ, NY, OR, PA, UT, VT, WA
Horizon Index Annuity (12 year option) 	S&P 500. 100% Participation Rate No Fees! Monthly point-to-point annual reset. 2.50% Monthly Cap. 4.00% Premium Bonus. Fixed Acct - 4.40% yrs. 1-9	3.00% on 90% of premium	\$5,000 Q & NQ	10% free withdrawal after yr-1. Monthly Interest Option contracts issued on 5th, 12th, 20th, & 28th each month. Extended care rider. Can annuitize after 5 years for a minimum of five years. Death benefit = withdrawal value w/o MVA; min death benefit is premium paid less any prior partial withdrawals. Annuity value applied if beneficiary elects to receive death benefit as annuitization of 5 yrs	12 years (12,12,12,12,12,11,10,9,8,7,5,3)	0-85 Q & NQ (Except IRA 0-70)	Y	AK, CT, MN, NJ, NY, OK, OR, UT, VT, WA
Horizon Index Annuity (9 year option)	S&P 500. Fixed Acct - 4.30% yrs. 1-9 No Fees! 100% Participation Rate. 3.00% Premium Bonus. Monthly point-to-point annual reset. 2.50% Monthly Cap.	3.00% on 90% of premium	\$5,000 Q & NQ	10% free withdrawal after yr-1. Monthly Interest Option contracts issued on 5th, 12th, 20th, & 28th each month. Extended care rider. Can annuitize after 5 years for a minimum of five years. Death benefit = withdrawal value w/o MVA; min death benefit is premium paid less any prior partial withdrawals. Annuity value applied if beneficiary elects to receive death benefit as annuitization of 5 yrs	9 years (10,10,9,8,7,6,5,4,2)	0-85 Q & NQ (Except IRA 0-70)	Y	AK, MN, NJ, NY, OK, OR, UT, VT, WA
Horizon Vision Advantage - 5 EIA Annuity (5 year option)	<u>Fixed Acct: 3.90%</u> 80% participation rate, monthly average reset, 9.00% cap, <u>3.00% index spread</u> Annual pt-to-pt w/100% participation rate w/no spread & annual cap: 8.50% Annual pt-to-pt w/80% participation rate w/no spread & annual cap: 9.00% Annual pt-to-pt w/adjustable participation rate: 40% & no spread & No Cap	2.00% on 90% of premium	\$15,000 Q & NQ	10% free withdrawal on all yrs - Monthly Interest Option available. Contracts issued on 5th, 12th, 20th, & 28th each month. Extended care rider. Can annuitize after 5 years for a minimum of five years. Death benefit = withdrawal value w/o MVA; min death benefit is premium paid less any prior partial withdrawals. Annuity value applied if beneficiary elects to receive death benefit as annuitization of 5 yrs	5 years (9,7,5,6,4,5,3)	0-85 Q & NQ	Y	CT, DE, MN, NJ, NY, OR, PA, UT, VT, WA

(For Agent Use Only)
Not intended for soliciting annuity sales from the public.
Rates and Commissions subject to change.
Check for current state approvals.

AIG - ++Guaranteed minimum value at end of specified term is: 114% - 12 Years. 1.00% minimum monthly cap. Fixed account is guaranteed for 6 years. Each month stands on its own (plus to cap and minus). At the end of year your client can never receive less than "0".
AIG - +++Guaranteed minimum value at end of specified term is: 107.5% - 9 Years. 1.00% minimum monthly cap. Fixed account is guaranteed for 9 years. Each month stands on its own (plus to cap and minus). At the end of year your client can never receive less than "0".

AIG AMERICAN GENERAL (AIG)




EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available																																	
Horizon Vision Advantage-7 EIA Annuity (7 year option)	Fixed Account Interest: 4.50% Annual pt-to-pt w/100% participation rate w/no spread & annual cap: 10.00% Annual pt-to-pt w/80% participation rate w/no spread & annual cap: 10.50% Annual pt-to-pt w/adjustable participation rate: 45% & no spread & No Cap Ann Rest Month Ave w/indx sprd: 2.00% & no cap 80% participation rate, monthly ave/annual reset 10.50% cap, 2.00% index spread	2.00% on 90% of premium	\$15,000 Q & NQ	10% free withdrawal on all yrs - Monthly Interest Option available. Contracts issued on 5th, 12th, 20th, & 28th each month. Extended care rider. Can annuitize after 5 years for a minimum of five years. Death benefit = withdrawal value w/o MVA; min death benefit is premium paid less any prior partial withdrawals. Annuity value applied if beneficiary elects to receive death benefit as annuitization of 5 yrs	7 years (9,8,7,6, 5,4,3)	0-85 Q & NQ	Y	CT, DE, IL, MN, NJ, NY, OR, PA, UT, VT, WA																																	
Horizon Vision Advantage-9 EIA Annuity (9 year option)	Fixed Account Interest: 4.95% Annual pt-to-pt w/100% participation rate w/no spread & annual cap: 11.00% Annual pt-to-pt w/80% participation rate w/no spread & annual cap: 11.50% Annual pt-to-pt w/adjustable participation rate: 50% & no spread & No Cap Ann Rest Month Ave w/indx sprd: 1.25% 50% participation rate, monthly ave/annual reset 10.50% cap, 1.25% index spread	2.00% on 90% of premium	\$15,000 Q & NQ	10% free withdrawal on all yrs - Monthly Interest Option available. Contracts issued on 5th, 12th, 20th, & 28th each month. Extended care rider. Can annuitize after 5 years for a minimum of five years. Death benefit = withdrawal value w/o MVA; min death benefit is premium paid less any prior partial withdrawals. Annuity value applied if beneficiary elects to receive death benefit as annuitization of 5 yrs	9 years (10,9,8,7,6, 5,4,3,2)	0-80 Q & NQ	Y	AK, CT, DE, IL, MN, NJ, NY, OR, PA, UT, VT, WA																																	
AIG Global - 6 Index	Fixed Account Interest: 4.25% Adjustable Participation Rate: 45% Monthly Cap: 2.60% Global Multiple Index Account with cap: 7.75% 50% calculated change index w/highest return 30% calculated change index w/2nd highest return 20% calculated change index w/lowest return	3.00% on 90% of premium	\$5,000-NQ \$2,000-Q \$2,000 renewal	10% free withdrawal on all yrs - Monthly Interest Option available. Contracts issued on 5th, 12th, 20th, & 28th each month. Extended care rider. Upon death of the owner, if the annuity value is greater than 0, the beneficiary will receive the annuity value. Beneficiary chooses to receive a single sum or an income plan. If owner's sole beneficiary is the spouse, the surviving spouse may continue the contract as long as the contract has not been annuitized. Through GMWB, clients maintain control of their acct value, and can also have a guaranteed income stream. There is no up-front charge for this rider. <table border="1"> <tr> <td rowspan="4">INCOME PERCENTAGE TABLE*</td> <td>Attained Age</td> <td>55-59</td> <td>60-64</td> <td>65-69</td> <td>70-74</td> <td>75-79</td> <td>80-84</td> <td>85+</td> </tr> <tr> <td>Single owner percent</td> <td>4.5%</td> <td>5.0%</td> <td>5.5%</td> <td>6.0%</td> <td>6.5%</td> <td>7.0%</td> <td>7.5%</td> </tr> <tr> <td>Joint owner percent</td> <td>3.5%</td> <td>4.0%</td> <td>4.5%</td> <td>5.0%</td> <td>5.5%</td> <td>6.0%</td> <td>6.5%</td> </tr> <tr> <td colspan="8">For Joint owners, average the two ages</td> </tr> </table>	INCOME PERCENTAGE TABLE*	Attained Age	55-59	60-64	65-69	70-74	75-79	80-84	85+	Single owner percent	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	Joint owner percent	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	For Joint owners, average the two ages								6 years (8,7,6,5,4,3)	0-85 Q & NQ	N	CT, MA, NV, NJ, OR, VT
INCOME PERCENTAGE TABLE*	Attained Age	55-59	60-64	65-69		70-74	75-79	80-84	85+																																
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	For Joint owners, average the two ages																																								
AIG Global - 8 Index	Fixed Interest Account- 4.55% Global Multiple Index Account with cap: 8.25% 50% calculated change index w/highest return 30% calculated change index w/2nd highest return 20% calculated change index w/lowest return Adjustable Participation Rate: 45% Monthly Cap - 2.60%	3.00% on 90% of premium	\$5,000-NQ \$2,000-Q \$2,000 renewal	10% free withdrawal on all yrs - Monthly Interest Option available. Contracts issued on 5th, 12th, 20th, & 28th each month. Extended care rider. Upon death of the owner, if the annuity value is greater than 0, the beneficiary will receive the annuity value. Beneficiary chooses to receive a single sum or an income plan. If owner's sole beneficiary is the spouse, the surviving spouse may continue the contract as long as the contract has not been annuitized. Through GMWB, clients maintain control of their acct value, and can also have a guaranteed income stream. There is no up-front charge for this rider. <table border="1"> <tr> <td rowspan="4">INCOME PERCENTAGE TABLE*</td> <td>Attained Age</td> <td>55-59</td> <td>60-64</td> <td>65-69</td> <td>70-74</td> <td>75-79</td> <td>80-84</td> <td>85+</td> </tr> <tr> <td>Single owner percent</td> <td>4.5%</td> <td>5.0%</td> <td>5.5%</td> <td>6.0%</td> <td>6.5%</td> <td>7.0%</td> <td>7.5%</td> </tr> <tr> <td>Joint owner percent</td> <td>3.5%</td> <td>4.0%</td> <td>4.5%</td> <td>5.0%</td> <td>5.5%</td> <td>6.0%</td> <td>6.5%</td> </tr> <tr> <td colspan="8">For Joint owners, average the two ages</td> </tr> </table>	INCOME PERCENTAGE TABLE*	Attained Age	55-59	60-64	65-69	70-74	75-79	80-84	85+	Single owner percent	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	Joint owner percent	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	For Joint owners, average the two ages								8 years (8,7,6,5,4,3, 2,1)	0-80 Q & NQ	Y	CT, MA, NV, NJ, OR, VT
INCOME PERCENTAGE TABLE*	Attained Age	55-59	60-64	65-69		70-74	75-79	80-84	85+																																
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	Joint owner percent	3.5%	4.0%	4.5%		5.0%	5.5%	6.0%	6.5%																																
	For Joint owners, average the two ages																																								
Global Bonus Index (5.00% premium bonus)	Fixed Account Interest: 4.25% Global Multiple Index Account with cap: 7.75% 50% calculated change index w/highest return 30% calculated change index w/2nd highest return 20% calculated change index w/lowest return Adjustable Participation Rate: 45% Monthly Cap 2.60%	3.00% on 100% of premium	\$15,000 Q & NQ	10% free withdrawal on all yrs - Monthly Interest Option available. Contracts issued on 5th, 12th, 20th, & 28th each month. Extended care rider. Upon death of the owner, if the annuity value is greater than 0, the beneficiary will receive the annuity value. Beneficiary chooses to receive a single sum or an income plan. If owner's sole beneficiary is the spouse, the surviving spouse may continue the contract as long as the contract has not been annuitized. Through GMWB, clients maintain control of their acct value, and can also have a guaranteed income stream. There is no up-front charge for this rider. <table border="1"> <tr> <td rowspan="4">INCOME PERCENTAGE TABLE*</td> <td>Attained Age</td> <td>55-59</td> <td>60-64</td> <td>65-69</td> <td>70-74</td> <td>75-79</td> <td>80-84</td> <td>85+</td> </tr> <tr> <td>Single owner percent</td> <td>4.5%</td> <td>5.0%</td> <td>5.5%</td> <td>6.0%</td> <td>6.5%</td> <td>7.0%</td> <td>7.5%</td> </tr> <tr> <td>Joint owner percent</td> <td>3.5%</td> <td>4.0%</td> <td>4.5%</td> <td>5.0%</td> <td>5.5%</td> <td>6.0%</td> <td>6.5%</td> </tr> <tr> <td colspan="8">For Joint owners, average the two ages</td> </tr> </table>	INCOME PERCENTAGE TABLE*	Attained Age	55-59	60-64	65-69	70-74	75-79	80-84	85+	Single owner percent	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	Joint owner percent	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	For Joint owners, average the two ages								10 years (10,10,10,10, 10,9,8,7,6,4)	0-80 Q & NQ	Y	AK, CT, DE, MN, NV, NJ, NY, OR, PA, UT, VT, WA
INCOME PERCENTAGE TABLE*	Attained Age	55-59	60-64	65-69		70-74	75-79	80-84	85+																																
	Single owner percent	4.5%	5.0%	5.5%		6.0%	6.5%	7.0%	7.5%																																
	Joint owner percent	3.5%	4.0%	4.5%		5.0%	5.5%	6.0%	6.5%																																
	For Joint owners, average the two ages																																								

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*AIG - When GMWB payments begin, the client's Index Caps, Participation Rate, and Fixed Interest rate may each have a Rate Differential applied to it: Maximum Rate Differentials: 4% on Participation Rate, 0.4% on Monthly additive Cap, 1% on Annual Cap, 0.4% on Fixed Interest Credited Rate. Once set, Rate Differentials will not change during the life of the contract. Example of Rate Differential: if an index Cap is 7% and the Rate Differential is 25bp, then the client receiving GMWB payments would have an Index Cap of 6.75% (7.00% - 0.25%).

AIG - ++Guaranteed minimum value at end of specified term is: 114% - 12 Years. 1.00% minimum monthly cap. Fixed account is guaranteed for 6 years. Each month stands on its own (plus to cap and minus). At the end of year your client can never receive less than "0".
AIG - +++Guaranteed minimum value at end of specified term is: 107.5% - 9 Years. 1.00% minimum monthly cap. Fixed account is guaranteed for 9 years. Each month stands on its own (plus to cap and minus). At the end of year your client can never receive less than "0".



AMERICAN NATIONAL INSURANCE COMPANY (ANL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Palladium MYG 	3-yr 4.00% yrs 1-3 4-yr 4.00% yrs 1-4 5-yr 5.35% yr.1 4.35% yrs 2-5 6-yr 5.10% yrs. 1-6 7-yr 5.80% yr.1 4.80% yrs. 2-7 8-yr 5.15% yrs. 1-8 9-yr 6.65% yr.1 4.65% yrs. 2-9 10-yr 5.90% yr.1 4.90% yr. 2-10	2.25%	\$5,000 Q&NQ (Initial deposits over \$100,000 receive .10 additional basis points)	Monthly interest option. 10% free beginning yr 2. Transplant surgery waiver. Confinement Waiver. Full account value paid at death.	3-yr 8,8,8 4-yr 8,8,8,7 5-yr 8,8,8,7,6 6-yr (8,8,8,7,6,5) 7-yr (8,8,8,7,6,5,4) 8-yr(8,8,8,7,6,5,4,3) 9yr 8,8,8,7,6,5,4,3,2 10yr 8,8,8,7,6,5,4,3,2,1 (30 day bail out after guaranteed period)	0-85	N	NY, UT
Palladium Century - 1²	4.75% Yr-1	3.00%	\$5,000 Q&NQ	Confin. waiver, Disabil. wavier (add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penal. Free begin. yr 1. Mo. Interest. option.	10 years (10,9,8,7,6,5,4,3,2,1)	0-90 Q&NQ	N	AL, CT, IL, MA, MN, NJ, NY, OR, PA, UT, WA
Palladium Century - 3²	6.75% Yr-1	3.00%	\$5,000-Q&NQ	Confin. waiver, Disabil. wavier (Add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penalty Free begin. yr 1. Mo. interest option.	10 years (11,10,9,8,7,6,5,4,3,2)	0-85 Q&NQ	Y	AL, CT, IL, MA, MN, NJ, NY, OR, PA, UT, WA
Palladium Century - 5² 	8.75% Yr-1	3.00%	\$5,000-Q&NQ	Confin. waiver, Disabil. wavier Add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penalty Free begin. yr 1. Mo. interest option.	10 years (12,12,11,10,9,8,6,4,3,2)	0-80 Q&NQ	Y	AL, CT, IL, MA, MN, NJ, NY, OR, PA, UT, WA
Palladium Century - 7	10.75% Yr-1	3.00%	\$5,000-Q&NQ	Confin. waiver, Disabil. wavier Add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penalty Free begin. yr 1. Mo. interest option.	10 years (12,12,11,11,10,9,8,6,4,2)	0-80 Q&NQ (Utah 0-55-Q & NQ)	Y	AL, CT, IL, MA, MN, NJ, NY, OR, PA, WA
Diamond Citadel - 5 No Max Issue Age for Owner— Call for Details (2 year rate)	5.25% Yr-1 & 2	3.00%	\$5,000-Q&NQ (Initial deposits over \$100,000 receive .10 additional basis points)	10% Penalty Free beginning year 1. Mo. interest option. Nursing Home, Terminal illness & disability riders. Full account value paid at death.	5 years (7,7,7,6,5)	0-85 NQ & Q	N	NY, OR
Diamond Citadel - 7 No Max Issue Age for O Call for Details! (2 year rate)	6.40% Yr-1 & 2	3.00%	\$2,000-Q \$5,000-NQ (Initial dep. over \$100K receive .10 add. basis points.) Add. Prem \$1,000 random or \$100/mo. bank draft.	10% Penalty Free beginning year 1. Mo. interest option. Nursing Home, Terminal illness & disability riders. Full account value paid at death.	7 years (7,7,7,6,5,4,2)	0-85 NQ & Q	N	NY, OR
EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
American National Value-Lock EIA (5.00% Premium Bonus) 	S&P 500 100% Part rate. No CAP. Point-to-point design. With lock-in features.	1.75% to 90% of Premium	NQ & Q \$5,000	After 1st contracted yr., 10% of Annuity Value at begin. of contract yr. Full account value payable at death of owner. Confinement waiver & disability waiver will apply after yr. 1 & after 60 days of confinement or disability	10 Years (12,12,11,10,9,8,7,6,5,3) (CT, IL, PA, UT & WA 9,9,8,7,6,5,4,3,2,1)	0-80-Q&NQ	Y	MA, MN, NJ, NY, ND, OR, VT

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2) Two year charge back - 100% year 1 & 50% year 2

ANNUITY INVESTORS LIFE INSURANCE COMPANY (AIL)







FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Asset Select - 1 <1 year rate>	3.25% yr. 1	3.00%	\$10,000	-Monthly interest option. -Full account value at death. -10% after 1st year.	6 years (7,7,6,6,5,4) Bail out 30 days prior to end of guarantee period.	18-90-Q 0-90-NQ	N	NY, VT
Asset Select - 2 <2 year rate>	3.40% yrs.1&2	3.00%	\$10,000	-Monthly interest option. -Full account value at death. -10% after 1st year.	6 years (7,7,6,6,5,4) Bail out 30 days prior to end of guarantee period.	18-90-Q 0-90-NQ	N	NY, VT
Asset Select - 3 <3 year rate>	3.90% yrs.1-3	4.10%	\$10,000	-Monthly interest option. -Full account value at death. -10% after 1st year.	6 years (7,7,6,6,5,4) Bail out 30 days prior to end of guarantee period.	18-90-Q 0-90-NQ	N	NY, VT
Great Flex - 6 	6.20% yr. 1	3.00%	\$50 per month-EFT \$600 annually \$3,000 single purchase	-Rolling surrender charge applies until after 10th contract year. -10% Free after year 1 -Monthly interest option -Annuitize after yr 10 for a minimum of 5 yrs. -Full account value at death	6 years (9,8,7,6,5,4)	18-70-Q 0-80-NQ (issue age last birthday)	N	NJ, NY, OR, VT
EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Flex Max - 7	<u>Fixed Rate: 4.00%</u> Annual Pt to Pt 100% part rate <u>0 Indx fct 8.00% cap</u> Monthly Average 100% part rate 11.00% cap no feest	3.00% on 100% of Premium	\$50 per month-EFT \$600 annually \$2,000 single purchase	During the 1st contract yr, you may withdraw up to 10% of the Purchase Payment. After the 1st contract yr, you may withdraw annually up to 10% of annuity's Acct Value (based on prior Contract Ann), without incurring early withdrawal changes. (\$500 min; Account Value must exceed \$5,000) Full Acct Value at Death.	7 Years <ages 0-57> (12,11,10,9,8,7,6) 7 Years <ages 58-85> (9,8,7,6,5,4,3)	18-85-Q 0-85-NQ	N	AK, NY, OR, VT
Flex Max - 10 (5.00% Annuitization After yr-6)	<u>Fixed Rate: 4.00%</u> Daily Average 75% part rate <u>0 Indx fct, No Cap</u> Annual pt-to-pt 7.25% cap 100% part rate no fees	3.00% on 90% of Premium	\$50 per month-EFT \$600 annually \$2,000 single purchase	During the 1st contract yr, you may withdraw up to 10% of the Purchase Payment. After the first contract year, you may withdraw annually up to 10% of annuity's Account Value (based on prior Contract Anniversary), without incurring early withdrawal changes. (\$500 min; Account Value must exceed \$5,000) Full Acct Value at Death.	10 Years (10,9,8,7,6,5,4,3,2,1)	18-85-Q 0-85-NQ	N	AK, DE, IL, NH, NJ, NY, OR, PA, UT, VT, WA
Flex Max - 12 (7.00% Annuitization After yr-6)	<u>Fixed Rate: 3.50%</u> Annual pt-to-pt 100% part rate "0" Index Factor <u>7.50% Cap</u> Daily Average 75% part rate No Cap, no fees	3.00% on 90% of Premium	\$50 per month-EFT \$600 annually \$2,000 single purchase	During the 1st contract yr, you may withdraw up to 10% of the Purchase Payment. After the first contract year, you may withdraw annually up to 10% of annuity's Account Value (based on prior Contract Anniversary), without incurring early withdrawal changes. (\$500 min; Account Value must exceed \$5,000) Full Acct Value at Death.	12 years - up to age 57 (10,9,8,7,6,5,4,3,2,1,1,1) 10 years - ages 57+ (10,9,8,7,6,5,4,3,2,1)	18-85-Q 0-85-NQ	Y	AR, CT, DE, GA, IL, NH, NJ, NY, OR, PA, UT, VT, WA
Flex Max - 14 5 Yr purchase payment = 7.50% ages 0-55 & 5.00% for issue ages 56+ 	<u>Fixed Rate: 3.50%</u> Annual pt-to-pt 100% part rate 0 Index Factor <u>6.50% Cap</u> Daily Average 65% part rate No Cap, no fees	3.00% on 90% of Premium	\$50 per month-EFT \$600 annually \$2,000 single purchase	During the 1st contract yr, you may withdraw up to 10% of the Purchase Payment. After the first contract year, you may withdraw annually up to 10% of annuity's Account Value (based on prior Contract Anniversary), without incurring early withdrawal changes. (\$500 min; Account Value must exceed \$5,000) Full Acct Value at Death.	14 years - up to age 55 (14,13,12,11,10,9,8,7,6,5,4,3,2,1) 10 years - ages 56+ (10,9,8,7,6,5,4,3,2,1)	18-80-Q 0-80-NQ	Y	CT, DE, NY, OR, VT

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¹ S&P 500, 100% Part. Rate, Annual Point to Point Design, NO CAP, Month Avg/Annual Reset Design.

*Plus .12% asset trailer on single premium - paid quarterly after yr-7 (All transactions in excess of \$3,000 will automatically be considered single premium rates)

AVIVA-USA/AMERICAN INVESTORS LIFE INSURANCE COMPANY (AVA)

EQUITY INDEXED	Current Interest			Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available								
Income Select Bonus Index (10% - Bonus) 	Product (Issue Age)	Initial Premium \$5,000 - \$74,999	Initial Premium \$75,000 and Above	1.00%-3.00% on 87.5% of premium	\$5,000 Q-NQ \$1,000 Renewal	10% of prior anniversary Accumulated Value beginning in year 1. 20% available in current year if a free withdrawal was not taken in the previous contract year. 100% of Accumulated Value after yr 1. 60 consecutive days confinement. 100% of Accumulated Value after 1 yr. Up to 20% of Accumulated Value annually after yr 1. After yr. 1 subject to company rules. Optional lifetime Income Benefit with charge	10 years (10,10,10,10,8,7,6,5,4,2,0)	0-80 Q&NQ	Y	CT, DE, MN, MS, NY, OR, PA, TX, UT, VT, WA								
	1-Yr Uncapped Average Index	3.75% spread▼	3.50% spread▼															
	1-Yr Point-to-Point Index	6.50% cap▲	7.50% cap▲															
	1-Yr Monthly Cap Index	2.30% cap▲	2.50% cap▲															
	1-Yr Pt-to-Pt Participation Index (no cap)	30.00% par rate	35.00% par rate															
	1-Yr P-to-P Hang Seng Index	6.50%▲	7.50%▲															
	1-Yr P-to-P - Dow Jones EURO STOXX 50	6.25%▲	7.25%▲															
	1-Yr Average Multiple Index (no cap)	5.00% spread	5.00% spread															
	1-Yr Average Multiple Index (no spread)	6.25% cap▲	7.25% cap▲															
	1-Yr Average Index (no spread)	7.25% cap▲	8.25% cap▲															
Fixed Strategy (1-year guarantee)	3.10%▲	3.30%▲																
Income Select Plus Index (5.00% Premium Bonus) 	1-Yr Uncapped Average Index	3.50% spread▼	3.00% spread▼	1.00%-3.00% on 87.5% of premium	\$5,000 Q-NQ \$1,000 Renewal	10% of prior anniversary Accumulated Value beginning in year 1. 20% available in current year if a free withdrawal was not taken in the previous contract year. 100% of Accumulated Value after yr 1. 60 consecutive days confinement. 100% of Accumulated Value after 1 yr. Up to 20% of Accumulated Value annually after yr 1. After yr. 1 subject to company rules. Optional lifetime Income Benefit with charge	10 years (16,15,14,13,12,11,10,8,6,4)	0-82 Q & NQ	Y	NJ, NY, OR, CT, DE, MN, PA, WA								
	1-Yr Point-to-Point Index	7.25% cap▲	8.25% cap▲															
	1-Yr Monthly Cap Index	2.45% cap▲	2.80% cap▲															
	1-Yr P-to-P Hang Seng Index	7.25%▲	8.25%▲															
	1-Yr P-to-P - Dow Jones EURO STOXX 50	7.00%▲	8.00%▲															
	1-Yr Pt-to-Pt Participation Index (no cap)	35.00% par rate	40.00% par rate															
	1-Yr Average Multiple Index (no cap)	5.00% spread	5.00% spread															
	Fixed Strategy (1-year guarantee)	3.10%▲	3.30%▲															
	Income Select Platinum Index 	1-Yr Point-to-Point Index	9.50% cap▲								10.50% cap▲	1.00%-3.00% on 87.5% of premium	\$5,000 Q-NQ \$1,000 Renewal	10% of prior anniversary Accumulated Value beginning in year 1. 20% available in current year if a free withdrawal was not taken in the previous contract year. 100% of Accumulated Value after yr 1. 60 consecutive days confinement. 100% of Accumulated Value after 1 yr. Up to 20% of Accumulated Value annually after yr 1. After yr. 1 subject to company rules. Optional lifetime Income Benefit with charge	10 years (12,12,12,11,10,9,8,7,6,4)	0-82 Q & NQ	Y	CT, DE, MN, MS, NJ, NV, NY, OR, PA, UT, VT, WA
		1-Yr P-to-P Guaranteed Cap	7.75% cap▲								8.75% cap▲							
1-Yr Pt-to-Pt Participation Index (no cap)		45.00% par rate	50.00% par rate															
1-Yr P-to-P Hang Seng Index		9.50%▲	10.50%▲															
1-Yr P-to-P - Dow Jones EURO STOXX 50		8.50%▲	9.50%▲															
Fixed Strategy (1-year guarantee)		4.35%▲	4.55%▲															
Income Select -10 Index 		1-Yr Uncapped Average Index	3.50% spread▼	2.50% spread▼	1.00%-3.00% on 87.5% of premium	\$5,000 Q-NQ \$1,000 Renewal	10% of prior anniversary Accumulated Value beginning in year 1. 20% available in current year if a free withdrawal was not taken in the previous contract year. 100% of Accumulated Value after yr 1. 60 consecutive days confinement. 100% of Accumulated Value after 1 yr. Up to 20% of Accumulated Value annually after yr 1. After yr. 1 subject to company rules. Optional lifetime Income Benefit with charge	10 years (10,9,8,7,6,5,4,3,2,1)	0-82 Q&NQ	Y	NY							
	1-Yr Point-to-Point Index	7.75% cap▲	8.50% cap▲															
	1-Yr Monthly Cap Index	2.50% cap▲	2.88% cap▲															
	1-Yr P-to-P Hang Seng Index	7.75%▲	8.50%▲															
	1-Yr P-to-P - Dow Jones EURO STOXX 50	7.50%▲	8.25%▲															
	1-Yr Pt-to-Pt Participation Index (no cap)	35.00% par rate	40.00% par rate															
	1-Yr Average Multiple Index (no cap)	5.00% spread	5.00% spread															
	Fixed Strategy (1-year guarantee)	3.35%▲	3.75%▲															
	Income Select -7 Index 	1-Yr Uncapped Average Index	3.00% spread▼	2.00% spread▼								1.00%-3.00% on 87.5% of premium	\$5,000 Q-NQ \$1,000 Renewal	10% of prior anniversary Accumulated Value beginning in year 1. 20% available in current year if a free withdrawal was not taken in the previous contract year. 100% of Accumulated Value after yr 1. 60 consecutive days confinement. 100% of Accumulated Value after 1 yr. Up to 20% of Accumulated Value annually after yr 1. After yr. 1 subject to company rules. Optional lifetime Income Benefit with charge	7 years (9,8,7,6,5,4,3)	0-85 Q&NQ	Y	NY
1-Yr Point-to-Point Index		8.50% cap▲	9.25% cap▲															
1-Yr Monthly Cap Index		2.60% cap▲	2.85% cap▲															
1-Yr Pt-to-Pt Participation Index (no cap)		35.00% par rate	40.00% par rate															
1-Yr P-to-P Hang Seng Index		8.50%▲	9.25%▲															
1-Yr P-to-P - Dow Jones EURO STOXX 50		8.25%▲	9.00%▲															
1-Yr Average Multiple Index (no cap)		5.00% spread	5.00% spread															
Fixed Strategy (1-year guarantee)		3.70%▲	4.15%▲															
Income Select -5 Index 		1-Yr Uncapped Average Index	3.00% spread▼	2.00% spread▼	1.00%-3.00% on 87.5% of premium	\$5,000 Q-NQ \$1,000 Renewal	10% of prior anniversary Accumulated Value beginning in year 1. 20% available in current year if a free withdrawal was not taken in the previous contract year. 100% of Accumulated Value after yr 1. 60 consecutive days confinement. 100% of Accumulated Value after 1 yr. Up to 20% of Accumulated Value annually after yr 1. After yr. 1 subject to company rules. Optional lifetime Income Benefit with charge	5 years (8,7,6,5,4)	0-85 Q & NQ	Y	NY							
	1-Yr Point-to-Point Index	8.25% cap▲	9.00% cap▲															
	1-Yr Monthly Cap Index	2.60% cap▲	2.85% cap▲															
	1-Yr Pt-to-Pt Participation Index (no cap)	35.00% par rate	40.00% par rate															
	1-Yr P-to-P Hang Seng Index	8.25%▲	9.00%▲															
	1-Yr P-to-P - Dow Jones EURO STOXX 50	8.00%▲	8.75%▲															
	1-Yr Average Multiple Index (no cap)	5.00% spread	5.00% spread															
	Fixed Strategy (1-year guarantee)	3.50%▲	4.05%▲															

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EQUITRUST LIFE INSURANCE COMPANY (ETL)

MULTI-YEAR PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Certainty Select (with optional rider)	3 yr. - 3.65% 5 yr. - 4.50% 6 yr. - 7.00% yr 1 & 4.00% yrs 2-6 8 yr. - 9.00% yr 1 & 4.00% yrs 2-8 10 yr. - 5.10% yrs 1-10	3.00% on 87.5% of premium	\$60,000 Q&NQ	Base contract death benefit - Upon death of first Owner, Accumulative Value-Cumulative interest at any time. Full accumulation value death benefit. With Optional Rider: Systematic interest in first year. 10% free withdrawals after first year. Nursing Home Waiver - (Issue Ages 0-80) (60 day rate lock) Optional rider death benefit - upon death of first Owner, the choice of: Cash surrender value immediately or Accumulation value applied to a payment option for at least 5-year period or life.	Base Contract: (3 Yr) 10,10,9 (5 Yr) 10,10,9,9,8 (6 Yr) 10,10,9,9,8,8 (8 Yr) 10,10,9,9,8,8,7,7 (10 Yr) 10,10,9,9,8,8,7,6,5 Option Rider: (3 Yr) 9,8,5,8 (5 Yr) 9,8,5,8,7,5,7 (6 Yr) 9,8,5,8,7,5,7,6,5 (8 Yr) 9,8,5,8,7,5,7,6,5,6,5,5 (10 Yr) 9,8,5,8,7,5,7,6,5,6,5,5,4,4	0-90 Q&NQ (age last birthday)	Y	CT, IN, MN, NY, OR, UT, WA



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EQUITRUST LIFE INSURANCE COMPANY (ETL)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
MarketSeven Index	Annual Reset - Monthly Avg = 75% Part. Rate Index Margin - 0%. 40% minimum	3.00% on 87.5% of premium	\$60,000 Q-NQ \$2,000 Renewal	10% of accum. value after yr 1. Nursing home wavier. Monthly interest option. Death Benefit equals full accumulation value. Can annuitize after yr 5 for minimum 5 year or longer.	7 years (12,12,12,10,8,6,4) AK, CT, MN & WA 9,8,7,6,5,5,4,5,3,5)	0-80 Q&NQ	Y	NY, OR
	Fixed Option (one year)- 3.75% Guaranteed interest rate - 2.00%							
	Annual Reset Point-to-Point (S&P)-7.50% = 100% participation rate. 4.00% minimum							
	Ann. Reset Daily Ave. Cap (S&P)- 9.00% =100% participation rate							
	*Two-Year Monthly Ave. (S&P) - No Cap!							
MarketPower Bonus Index (10.00% Premium Bonus - Vested Day -1)	Annual Reset - Monthly Avg = 65% Part. Rate No cap Index Margin - 0%. 40% minimum	3.00% on 87.5% of premium	\$60,000 Q-NQ \$2,000 Renewal Yr-1 Only	10% of accum. value after yr 1. Nursing home wavier. Monthly interest option. Death Benefit equals full accumulation value. Can annuitize after yr 5 for minimum 10 year or longer.	14 years (20,20,19,19,18,17,16, 14,12,10,8,6,4,2,0) (AK & IL only - 10 yrs. 17,16,15,15,14,13,12,11, 10,9,5)	0-80 Q & NQ	Y	CT, DE, MN, NY, OR, UT, WA
	Fix Opt 1 yr - 3.50% Guaranteed rate - 3.25%							
	Annual Reset pt-to-pt (S&P) - 7.00% cap = 100% participation rate. 4.00% minimum							
	Ann. Reset Daily Ave. Cap (S&P) - 8.00% cap = 100% participation rate. 5.00% minimum							
	*Two-Year Monthly Ave. (S&P) - No Cap!							
	1-yr monthly avg. cap 2.40%							
MarketValue Index	Annual Reset - Monthly Avg = 75% Part. Rate No Cap Index Margin - 0%. 40% minimum	3.00% on 87.5% of premium	\$60,000 Q-NQ \$2,000 Renewal	10% of accum. Nursing home wavier. Monthly interest option. Death Benefit equals full accumulation value. Can annuitize after yr 5 for minimum 5 year or longer.	10 years (12,12,12,12,11,10,8,6,4,2) (AK, CT, MN, UT, & WA 9,8,7,6,5,5,4,5,3,5,2,5 ,1,5,5)	0-80 Q & NQ	Y	NY, OR
	Fix Opt 1 yr - 3.85% Guarant interest rate - 2%							
	Annual Reset Point-to-Point (S&P) - 7.50% = 100% participation rate. 4.00% minimum							
	Ann. Reset Monthly Ave. Cap (S&P) - 9.00% = 100% participation rate. 5.00% minimum							
	*Two-Year Monthly Ave. (S&P) - No Cap!							
Market Booster Index (5.00% Premium Bonus for 5 years - Vested Day -1)	Annual Reset - Monthly Avg = 65% Part. Rate No cap Index Margin - 0%. 40% minimum	3.00% on 87.5% of premium	\$60,000 Q-NQ \$2,000 Renewal	10% of accum. Nursing home wavier. Monthly interest option. Death Benefit equals full accumulation value. Can annuitize after yr 5 for minimum 5 year or longer.	9 years (15,15,15,15,15,13, 10,8,6) (AK, & IL 13,12,11,9,8,7,5,4,2)	0-80 Q & NQ Annuitant	Y	CT, DE, MN, NY, OR, UT, WA
	Fix. Opt.(one year)-3.25%. Guaranteed interest rate - 2.00%							
	Annual Reset Point-to-Point (S&P) - 7.00% = 100% participation rate. 4.00% minimum							
	Annual Reset Daily Ave. Cap (S&P) - 8.00%. = 100% participation rate. 5.00% minimum							
	*Two-Year Monthly Ave. (S&P) - No Cap!							
Market Ten Index Two-Year Monthly Ave. with 20.00% Cap	Annual Reset-Monthly Avg.= 80% participation rate. 40% minimum No Cap Index Margin - 0%	1-3% on 100% of premium	\$60,000 Q-NQ \$2,000 Renewal	10% of accum. value after yr-1 Nursing home wavier. Monthly interest option. Death Benefit equals full accumulation value. Can annuitize after yr 5 for minimum 5 year or longer.	10 years (10,10,10,10,10,9,8,7,6,4)	0-80 Q&NQ	Y	AK, CT, DE, MA, MS, MN, NV, NY, OR, UT, WA
	Fixed option (one year) 4.00% Guaranteed interest rate - 2.00%							
	Annual Reset Point-to-Point (S&P) 50%=particip rate No Cap. 20% minimum							
	1-yr monthly avg w/2.85% cap							
Market Ten Bonus Index (7.00% Premium Bonus for 5 yrs. Vested Day -1) Two-Year Monthly Ave. with 16.00% Cap	Annual Reset - Monthly Avg. 70% part. rate No Cap Index margin. 40% minimum	1-3% on 100% of premium	\$60,000 Q-NQ \$2,000 Renewal	10% of accum. value after yr-1 Nursing home wavier. Monthly interest option. Death Benefit equals full accumulation value. Can annuitize after yr 5 for minimum 5 year or longer.	10 years (10,10,10,10,10,9,8,7,6,4)	0-80 Q&NQ	Y	AK, CT, DE, MA, MS, MN, NV, NY, OR, UT, WA
	Annual Reset Point-to-point (S&P) 40%= particip rate No Cap. 20% minimum							
	3.25% Fix Opt. Guarant interest rate - 2.00%							
	1-yr Monthly avg w/ 2.60% cap							








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FORT DEARBORN LIFE INSURANCE COMPANY (FDL)








EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Index Fortifier VII 	Annual Pt-to-Pt - 9.75% Cap (4% Min Cap) Monthly Point-to-Point Option - 3.00% Cap (1.00% Min Cap) Monthly Average Option - 11.25% Cap (5.00% Min Cap) Fixed Interest Opt - 4.15% (1.50% Min Rate)	2.55% on 100% of premium	\$10,000-NQ&Q Min Additional Premium \$1,000	10% of contract value after 1st yr. Death benefit greater of full contract value or MGSV (No commission chargeback) Riders/Waivers of Features:2 100% Nursing home/Terminal Illness waiver. Annuitization: End of 5th yr. 5 yr. minimum payout required.	7 years (9,9,8,7,6,5,4)	0-85 Q&NQ	N	ND, NY, OR, UT
Index Fortifier IX 	Annual Pt-to-Pt - 10.00% Cap (4% Min Cap) Monthly Point-to-Point Option - 3.25% Cap (1.00% Min Cap) Monthly Average Option - 11.50% Cap (5.00% Min Cap) Fixed Interest Opt - 4.20% (1.50% Min Rate)	2.55% on 87.5% of premium	\$10,000-NQ&Q Min Additional Premium \$1,000	10% of contract value after 1st yr. Death benefit greater of full contract value or MGSV (No commission chargeback) Riders/Waivers of Features:2 100% Nursing home/Terminal Illness waiver. Annuitization: End of 10th yr. 5 yr. minimum payout required.	9 years (9,9,8,7,6,5,4,3,2)	0-85 Q & NQ (maximum issue age 75 state of IN)	N	ND, NY, OR, UT
Index Fortifier X (5.00% Premium Bonus)  	Annual Pt-to-Pt - 7.75% Cap (4% Min Cap) Monthly Point-to-Point Option - 2.75% Cap (1.00% Min Cap) Monthly Average Option - 9.25% Cap (5.00% Min Cap) Fixed Interest Opt - 3.60% (1.50% Min Rate)	2.55% on 100% of premium	\$10,000-NQ&Q Min Additional Premium \$1,000	10% of contract value after 1st yr. Death benefit greater of full contract value or MGSV (No commission chargeback) Riders/Waivers of Features:2 100% Nursing home/Terminal Illness waiver. Annuitization: End of 5th yr. 5 yr. minimum payout required.	10 years (12,12,12,10,10,9,8,6,4,2)	0-85 Q & NQ	N	AK, CT, IL, MN, NY, ND, PA, WA, OR, UT
Index Fortifier XIV (7.00% Premium Bonus) 	Annual Pt-to-Pt - 8.00% Cap (4% Min Cap) Monthly Point-to-Point Option - 2.90% Cap (1.00% Min Cap) Monthly Average Option - 10.00% Cap (5.00% Min Cap) Fixed Interest Opt - 3.70% (1.50% Min Rate)	2.55% on 87.5% of premium	\$10,000-NQ&Q Min Additional Premium \$1,000	10% of contract value after 1st yr. Death benefit greater of full contract value or MGSV (No commission chargeback) Riders/Waivers of Features:2 100% Nursing home/Terminal Illness waiver. Annuitization: End of 10th yr. 5 yr. minimum payout required.	14 years (18,18,18,18,18,16,16,14,12,10,8,6,4,2)	0-70 Q & NQ	N	AK, CT, IL, MN, MT, MD, NY, ND, OR, PA, UT, VT, WA
FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Wealth Fortifier- 4 <4-yr rate>	4.30% for 4 years <hr/> (5.30% year 1 & 4.30% yrs. 2-4 4.55% Yield over \$100,000)	3.00%	\$5,000 - Q \$10,000-NQ	10% of account value after first year or monthly interest (\$100 minimum) available 1st & every year. *Nursing home/terminal illness. Death Benefit full account value.	9 years (8,8,7,6, 6, 5, 3,2,1) 30 day window at end of yr. 4 (w/bailout)	0-85 Q&NQ	Y	MD, NY, OR
Wealth Fortifier- 5* <5-yr rate>	5.35% yr. 1 4.35% yrs. 2-5 4.55% Yield	3.00%	\$25,000 Q&NQ	10% of account value after first year or monthly interest (\$100 minimum) available 1st & every year. *Nursing home/terminal illness. Death Benefit full account value.	9 years (8,8,7,6, 6, 5, 3,2,1) 30 day window at end of yr. 5 (w/bailout)	0-85 Owner & Annuitant	Y	MD, NY, OR
Wealth Fortifier- 6* <6-yr rate> 	6.05% yr. 1 & 5.05% yrs. 2-6 Yield 5.22%	3.00%	\$5,000 - Q \$10,000-NQ	10% of account value after first year or monthly interest (\$100 minimum) available 1st & every year. *Nursing home/terminal illness. Death Benefit full account value.	9 years (8,8,7,6, 5, 4, 3,2,1) 30 day window at end of 6th yr. (w/bailout)	0-85 Owner & Annuitant	Y	MD, NY, OR
Wealth Fortifier- 7* <7-yr rate>	6.95% yr. 1 4.95% yrs. 2-7 5.23% Yield	3.00%	\$5,000-Q \$10,000-NQ	10% of account value after first year or monthly interest (\$100 minimum) available 1st & every year. *Nursing home/terminal illness. Death Benefit full account value.	9 years (8,8,7,6, 5, 4, 3,2,1) 30 day window at end of 7th yr. (w/bailout)	0-85 Owner & Annuitant	Y	MD, NY, OR
Wealth Fortifier- 9* <9-yr rate>	6.70% yr. 1 4.70% yrs. 2-9 4.92% Yield	3.00%	\$5,000-Q \$10,000-NQ	10% of account value after first year or monthly interest (\$100 minimum) available 1st & every year. *Nursing home/terminal illness. Death Benefit full account value.	9 years (8,8,7,6,5 4,3,2,1)	0-85 Owner & Annuitant	Y	MD, NY, OR
Classic Fortifier** (with bailout option) 	5.15% yr - 1 (4.15% yrs 2-5 bailout date call for details)	2.00% yrs 1-10 3.00% for all subsequent yrs	\$4,000 - Q&NQ \$1,000 additional premiums (1st yr only)	After 1st contract yr, make an annual partial surrender of up to 10% of the acct value or available immediately, withdraw monthly interest (\$100 minimum). (Only 1 option may be elected in any contract yr. Upon death of any owner, or annuitant, the company will pay a death benefit to the beneficiary = to the acct value. After the 1st contract yr, the owner may make a full or an annual partial surrender without a surrender charge upon 1 of these events: owner is terminally ill with a life expectancy of 6 months or less or owner is confined to a nursing facility for at least 60 consecutive days.	5 years (7,7,7,6,5)	0-90 Q & NQ	N	IL, MT, NV, NY, OR UT

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* FDL - Purchase dates on options will be 1, 8, 15, 22nd of each month. ** FDL will waive surrender charges if you annuitize prior to the end of the surrender charge period provided the annuity payment option has life contingencies or a period of five or more years.

GENWORTH LIFE INSURANCE COMPANY (GWL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States NOT Available																
Secure Living Liberty (1 Year Rate) 	<table border="1"> <tr> <th>Guarantee Period</th> <th><\$99,999</th> <th>\$100,000-\$249,999</th> <th>\$250,000-or more</th> </tr> <tr> <td>1-Yr Guarantee</td> <td>7.00%</td> <td>7.50%</td> <td>8.00%</td> </tr> <tr> <td>Bailout Rate</td> <td>4.00%</td> <td>4.00%</td> <td>4.00%</td> </tr> <tr> <td>Effective Yield</td> <td>4.49%</td> <td>4.58%</td> <td>4.66%</td> </tr> </table>	Guarantee Period	<\$99,999	\$100,000-\$249,999	\$250,000-or more	1-Yr Guarantee	7.00%	7.50%	8.00%	Bailout Rate	4.00%	4.00%	4.00%	Effective Yield	4.49%	4.58%	4.66%	2.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	6 year (9,9,8,7,6,5) IN & OR (9,8,7,6,5,4)	0-85 Q & NQ Age last Birthday	N	CT, MN, MS, NV
Guarantee Period	<\$99,999	\$100,000-\$249,999	\$250,000-or more																					
1-Yr Guarantee	7.00%	7.50%	8.00%																					
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Secure Living Liberty (3 Year Rate) 	<table border="1"> <tr> <th>Guarantee Period</th> <th><\$99,999</th> <th>\$100,000-\$249,999</th> <th>\$250,000-or more</th> </tr> <tr> <td>3-Yr Guarantee</td> <td>5.50%</td> <td>5.65%</td> <td>5.75%</td> </tr> <tr> <td>Bailout Rate</td> <td>4.00%</td> <td>4.00%</td> <td>4.00%</td> </tr> <tr> <td>Effective Yield</td> <td>4.75%</td> <td>4.82%</td> <td>4.87%</td> </tr> </table>	Guarantee Period	<\$99,999	\$100,000-\$249,999	\$250,000-or more	3-Yr Guarantee	5.50%	5.65%	5.75%	Bailout Rate	4.00%	4.00%	4.00%	Effective Yield	4.75%	4.82%	4.87%	2.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	6 year (9,9,8,7,6,5) IN & OR (9,8,7,6,5,4)	0-85 Q & NQ Age last Birthday	N	CT, MN, MS, NV
Guarantee Period	<\$99,999	\$100,000-\$249,999	\$250,000-or more																					
3-Yr Guarantee	5.50%	5.65%	5.75%																					
Bailout Rate	4.00%	4.00%	4.00%																					
Effective Yield	4.75%	4.82%	4.87%																					
Secure Living Liberty (5 Year Rate) 	<table border="1"> <tr> <th>Guarantee Period</th> <th><\$99,999</th> <th>\$100,000-\$249,999</th> <th>\$250,000-or more</th> </tr> <tr> <td>5-Yr Guarantee</td> <td>5.05%</td> <td>5.20%</td> <td>5.30%</td> </tr> <tr> <td>Bailout Rate</td> <td>4.00%</td> <td>4.00%</td> <td>4.00%</td> </tr> <tr> <td>Effective Yield</td> <td>4.87%</td> <td>5.00%</td> <td>5.08%</td> </tr> </table>	Guarantee Period	<\$99,999	\$100,000-\$249,999	\$250,000-or more	5-Yr Guarantee	5.05%	5.20%	5.30%	Bailout Rate	4.00%	4.00%	4.00%	Effective Yield	4.87%	5.00%	5.08%	2.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	6 year (9,9,8,7,6,5) IN & OR (9,8,7,6,5,4)	0-85 Q & NQ Age last Birthday	N	CT, MN, MS, NV
Guarantee Period	<\$99,999	\$100,000-\$249,999	\$250,000-or more																					
5-Yr Guarantee	5.05%	5.20%	5.30%																					
Bailout Rate	4.00%	4.00%	4.00%																					
Effective Yield	4.87%	5.00%	5.08%																					
Secure Living Smart Rate (1 Year Rate) 	6.35% (<\$50,000) 6.85% (\$50,000-\$99,999) 7.35% (\$100,000 or more)	3.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	7 year (7,7,7,6,5,4,3)	0-85 Q & NQ Age last Birthday	N	MS																
Secure Living Smart Rate (3 Year Rate) 	5.25% (<\$50,000) 5.35% (\$50,000-\$99,999) 5.45% (\$100,000 or more)	3.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	7 year (7,7,7,6,5,4,3)	0-85 Q & NQ Age last Birthday	N	MS																
Secure Living Smart Rate (5 Year Rate) 	4.60% (<\$50,000) 4.70% (\$50,000-\$99,999) 4.80% (\$100,000 or more)	3.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	7 year (7,7,7,6,5,4,3)	0-85 Q & NQ Age last Birthday	N	MS																
Secure Living Independence (2 Year Rate) 	6.75% for year 1 (<\$50,000) 7.25% (\$50,000-\$99,999) 7.75% (\$100,000 or more) 4.25% for year 2	3.25% 4.25% Guaranteed min on \$50,000 - \$99,999 & \$100,000+ WA Only- 1.50% Guaranteed min	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	6 Year (9,9,8,7,6,5)	0-85 Q&NQ	N	MS																

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GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
American Freedom Stars & Stripes - 5 <5 year rate>	4.85% Yr 1 3.95% Yr 2 4.05% Yr 3 4.15% Yr 4 Yield 4.25% 4.25% Yr 5	3.00%	\$10,000	Full account value at death. 10% after 1st year Interest income avail. after 1 yr. LTC Rider & Terminal Illness Rider	5 years (7,6,5,4,3)	18-90-Q 0-90-NQ	Y	NY, OR, VA
	4.95% Yr 1 4.05% Yr 2 4.15% Yr 3 4.25% Yr 4 4.35% Yr 5 Yield 4.35%		\$100,000					
American Freedom Classic - 10 GREAT	8.90% (Includes 5% Bonus)	3.00% (2.25% in ME)	\$10,000	10% after 1st year Interest income avail. after 1 yr. LTC Rider & Terminal Illness Rider. Account Value Death Benefit	10 years (9,9,8,7,6,5,4,3,2,1)	18-80-Q 0-85-NQ	Y	NY
American Freedom - 10-ST GREAT	5.50% ¹	3.00%	\$10,000	10% after 1st year Interest income avail. after 30 days. L-T-C rider & terminal illness rider	10 years (9,9,8,7,6,5,4,3,2,1)	18-85-Q 0-85-NQ	N	NY
Long Term Care Annuity- No Rider	5.00%	3.00%	\$36,500 - Q&NQ Maximum Premium - \$182,500 for daily benefit 2 yrs. \$273,750 for daily benefit 3 yrs.	10% free withdrawal allowance during 1st contract yr, which waives the early withdrawal charges for withdrawals of up to 10% of purchase payment. After 1st contract anniv. up to 10% of account value as of end of prior contract anniv. may be withdrawn w/o deduction of early withdrawal charge. Free withdrawal not cumulative and unused amounts do not carry over. ¹ Distributions allowed any time prior to annuity commencement date. All distributions are subject to IRS reg. Minim withdrawal \$500; minim account value \$5,000. Account value paid upon death of owner. Spouse or surviving beneficiary may become owner but L-T-C will end. ³	10 years (10,9,8,7,6,5,4,3,2,1)	45-80-Q 45-80-NQ	N	CO, CT, FL, HI, IL, KS, KY, MD, ME, MA, MN, NJ, NY, NC, ND, OR, PA, SD, TX, UT, VA, WA, WI

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GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Secure American <up to 10.00% annualization bonus - vests 1.00% per year>	4.75% = AV 3.75% = SV	3.00%	\$10,000 (Additional Purchase Payments accepted in 1st 3 contract yrs: \$2,000 - NQ \$5,000 - Q)	10% after 1st year. Inter income avail. after 30 days. LTC Terminal Illness Rider. Upon death of owner, the death benefit paid to beneficiary will be a lump sum = to cash value or acct value (including any earned annuitization bonus), if the beneficiary elects a settlement option providing payment for a period at least 7 yrs, or for his/her life expectancy, as provide by Option D, if less.	7 years (9,8,7,6,5,4,3)	18-89-Q 0-89-NQ	N	AK, MA, NH, NJ, NY, ND, PA, UT, WA
EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
American Legend II Annuity	S&P 500. 100% Participation Rate. CAP-8.25%. Annual Point to Point Design. "0" Index Factor	3.00% on 100% of Premium	NQ & Q \$10,000 Additional Deposits \$2,000 - Q \$5,000 - NQ	During the 1st contract yr, you may withdraw up to 10% of the Purchase Payment. After the first contract year, you may withdraw annually up to 10% of annuity's Account Value (based on prior Contract Anniversary), without incurring early withdrawal changes. (\$500 min; Account Value must exceed \$5,000) Full Account Value at Death. L-T-C rider & Terminal illness rider.	7 Years <ages 0-57> (12,11,10,9,8,7,6) 7 Years <ages 58-85> (9,8,7,6,5,4,3)	18-85-Q 0-85-NQ	N	AL, AR, MS, NY, OR
	One Year Fixed Rate: 4.00%							
	Monthly avg./annual reset, 12.50% cap Annual Reset Design. 100% Part. Rate & "0" Index Factor							
	2.75% monthly CAP with a "0" Index Factor. Monthly Avg/Annual Reset Design. 100% Part. Rate							
American Icon Annuity (5.00% Annuitization Bonus) (IN, PA, NH, NJ, UT & WA No premium bonus)	S&P 500, 100% Part. Rate, CAP-8.00%. Annual Point to Point Design. "0" Index Factor One Year Fixed Rate: 3.75%	3.00% on 90% of Premium	NQ & Q \$10,000	During the 1st contract yr, you may withdraw up to 10% of the Purchase Payment. After the first contract year, you may withdraw ann up to 10% of annuity's Account Value (based on prior Contract Anniversary), without incurring early withdrawal changes. (\$500 min; Account Value must exceed \$5,000) Full Acct Value at Death. L-T-C rider.	10 Years (10,9,8,7,6,5,4,3,2,1)	18-85-Q 0-85-NQ	N	AK, NY, UT, OR
	Your acct value will + by 5% if, after 4th Contr Anniv you receive pay for 7 yrs, or life.							
	Monthly avg./annual reset 8.25% cap, 100% participation rate & "0" Index Factor							
American Icon II Annuity (1.50 Premium Bonus) 	S&P 500, 100% Part. Rate, CAP-7.75%. Annual Point to Point Design. "0" Index Factor	3.00% on 100% of Premium	NQ & Q \$10,000 Additional Deposits \$2,000 - Q \$5,000 - NQ	During the 1st contract yr, you may withdraw up to 10% of the Purchase Payment. After the first contract year, you may withdraw annually up to 10% of annuity's Account Value (based on prior Contract Anniversary), without incurring early withdrawal changes. (\$500 min; Account Value must exceed \$5,000) Full Account Value at Death. L-T-C rider & Terminal illness rider.	10 Yrs <ages 0-57> (12,11,9,8,7,6,5,4,3) 10 Yrs <ages 58-85> (10,9,8,7,6,5,4,3,2,1)	18-85-Q 0-85-NQ	N	DE, NY, ND, OR
	One Year Fixed Rate: 3.50%							
	Monthly Avg/Annual Reset Design. 8.00% CAP with a "0" Index Factor. Monthly Avg/Annual Reset Design. 100% Part. Rate							
American Valor II Annuity* (7.5% purchase payment bonus on issue ages through 57; 6.25% ages 58-69; 5% ages 70-85) 	S&P 500. 75% Participation Rate. NO CAP and no index factor Daily Average Design.	3.00% on 100% of Premium	NQ & Q \$10,000 Additional Deposits \$2,000 - Q \$5,000 - NQ	During the 1st contract yr, you may withdraw up to 10% of the Purchase Payment. After the first contract year, you may withdraw annually up to 10% of annuity's Account Value (based on prior Contract Anniversary), without incurring early withdrawal changes. (\$500 min; Account Value must exceed \$5,000) Full Account Value at Death. L-T-C rider & Terminal illness rider.	12 Yrs <ages 0-57> (12,11,10,9,8,7,6,5,4,3,2,1) 10 Yrs <ages 58-85> (10,9,8,7,6,5,4,3,2,1)	18-85-Q 0-85-NQ	N	CT, NY, OR
	One Year Fixed Rate: 3.25%							
	9.50% CAP with a "0" Index Factor. Monthly Avg/Annual Reset Design. 100% Participation rate							
	"0" Index Factor & annual point-to-point 100% Participation rate, 7.25% Cap							

(For Agent Use Only)
Not intended for soliciting annuity sales from the public.
Rates and Commissions subject to change.
Check for current state approvals.

* Purchase Payments received in the first three contract years will be increased by a premium bonus of 7.5% for ages up to 70, 5% for ages 70-85.

LIBERTY BANKERS LIFE INSURANCE COMPANY (LBL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States NOT Available
Liberty Bankers - 1 (1 Year Rate)	3.75% for 1 Year	2.50%	\$10,000	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value.	1 year (5)	0-95 Q & NQ	N	AL, CT, DC, HI, ME, MA, MN, MO, MT, NH, NJ, NY, RI, SD, VT, WY
Liberty Bankers - 3 (3 Year Rate) 	4.45% for 3 Years	2.50%	\$10,000	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	3 years (8,7,6)	0-95 Q & NQ	Y	AL,AK,CT,DC,HI, ME,MD,MA,MN,MO, MT,NH,NJ,NY, RI,SD,VT,WY
Liberty Bankers - 5 (5 Year Rate)	4.85% for 5 Years	2.50%	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	5 years (8,7,6,5,4)	0-90 Q & NQ	Y	AL,AK,CT,DC,HI, ME,MD,MA,MN,MO, MT,NH,NJ,NY, RI,SD,VT,WY
Liberty Bankers - 7 (7 Year Rate) 	5.00% (7 year rate)	2.50%	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	7 years 0-55 (12,11,10,8,6,4,2) 56 plus (8,7,6,5,4,5,3,5,2,5)	0-85 Q&NQ	Y	AL, AK, CT, DC, DE, HI, IL, ME, MD, MA, MN, MO, NH, NJ, NY, OR, RI, VT, WY
Liberty Bankers Premier (5 Year Rate) 	5.15% For 5 years	2.50%	(\$10,000 DE & IL) (\$25,000 OR)	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	5 years (8,7,6,5,4,5)	0-90 Q&NQ	Y	AL,AK,CT,DC,DE,HI, ME,MD,MA,MN,MO, MT,NH,NJ,NY, RI,SD,VT,WY
Liberty Bankers Premier Plus (5 Year Rate) 	6.00% year 1 5.00% years 2-5	2.50%	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	5 years (8,1,7,3,6,4,5,5,4,5)	0-90 Q&NQ	Y	AL,AK,CT,DC,DE,HI, IL,ME,MD,MA,MN,MO, NH,NJ,NY,OR RI,VT,WY
Liberty Select	5.25%	2.50%	\$5,000 Q&NQ \$100 Monthly Additions	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	7 years 0-55 (12,11,10,8,6,4,2) 56 plus (8,7,6,5,4,3,2)	0-85 Q&NQ	Y	AL,AK,CT,DC,HI,MA, ME,MN,MO,MT, ND,NH,NJ,NY,OR, PA,RI,SD,VT,WY
Liberty Choice	4.75%	2.50%	\$5,000 Q&NQ \$100 Monthly Additions	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	5 years (8,7,6,5,4)	0-90 Q&NQ	Y	AL, AK, CT, DC, HI, MA, ME, MN, MO, MT, NH, NJ, NY, ND, OR, PA, RI, SD, VT, WY

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NORTH AMERICAN COMPANY FOR LIFE AND HEALTH (NAA)

INDEXED ANNUITIES	Participation Rate							Minimum Surrender Value	Minimum Premium	Withdrawal Provisions/ Contract Features	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
	Cap Rates		7 Year		10 Year (7.50% Bonus*)		14 Year (12.50% Bonus*)							
North American Charter SeriesSM Index Account Fixed Account 7 year option = 1.00% Annuity bonus paid after 10 yrs 10 year option = (6.00% Prem Bonus on Prem in First 7 contract Yrs.) ³ 1.00% Annuity bonus paid after 10 yrs 14 year option = (11.00% Prem Bonus on Prem in First 7 contract Yrs.) ³ (2.00% Annuity bonus paid after 14 yrs) Index cap rate only product	GREAT	Daily Avg	Pt-to-Pt	Daily Avg	Pt-to-Pt	Daily Avg	Pt-to-Pt	87.5% of premiums less withdrawals @ 3.00%	\$2,000-Q (\$50/mo. TSA) \$10,000-NQ (Additional Premium of \$250 or more)	Clients may transfer between Fixed & Index account options or crediting methods within Index account annually. You have 30 days each contract anniversary to reallocate. Transfers not allowed until 1st contract yr. Annuity Benefit: By current Company practice, proceeds may be converted to an annuity payment option after yr 1. Income payments will be based on the Accumulation Value if a Life, Life & Certain or Joint Life option is selected. Full acct value at death. 10% of Accum Value each year after yr. 1 Nursing Home Confinement Rider is equal to 20% of accum value and is available for issue ages 75 and under. Death benefit accum value goes to beneficiary upon death. Receive lump sum or a series of payments.	7 Years (10,9,8,7,6,4,2) 10 Years (15,14,13,12,11,10,8,6,4,2) 14 Years (18,18,17,15,15,15,15,14,12,10,8,6,4,2)	7 Years 0-85 Q & NQ 10 Years 0-79 Q & NQ 14 Years 0-75 Q & NQ	Y	AL, DE, NY, OR, UT (7 year approved in AK, CT, MN & WA)
	S&P 500*	10.65%	7.85%	9.50%	7.15%	9.05%	6.85%							
	DJIA SM	7.90%	6.35%	6.85%	5.65%	6.45%	5.35%							
	S&P Midcap 400*	6.80%	6.00%	5.90%	5.35%	5.55%	5.10%							
	Russell 2000*	7.35%	6.15%	6.40%	5.45%	6.05%	5.20%							
	NASDAQ-100*	N/A	6.25%	N/A	5.55%	N/A	5.30%							
	DJ EuroSTOXX 50*	N/A	5.90%	N/A	5.20%	N/A	4.95%							
	Lehman Brothers	N/A	3.50%	N/A	3.15%	N/A	3.05%							
	Hindsight Index Strat	N/A	4.65%	N/A	4.15%	N/A	4.00%							
	S&P 500* mo pt-to-pt	2.90%		2.65%		2.55%								
Yield w/ Bonus ²	N/A		10.77%		15.87%									
Fixed Account	3.40%		3.05%		3.00%									
North American Prizm PlusSM Index Account Fixed Account 7 year option = 1% annuitization bonus after year 8 10 year option = (5.00% Prem Bonus on Prem in first 7 contract yrs.) ³ 1% annuitization bonus after year 8 14 year option = (10.00% Prem Bonus on Prem in first 7 contract yrs.) ³ (2.00% Annuity bonus paid after 14 yrs) Particip rate only product	Participation Rates	7 Year No cap!		10 Year (5.00% Bonus) No cap!		14 Year (10.00% Bonus) No cap!		87.5% of premiums, less withdrawals @ 3.00%	\$2,000-Q (\$50/mo. TSA) \$10,000-NQ (Additional Premium of \$250 or more)	Clients may transfer between Fixed & Index account options or crediting methods within Index account annually. You have 30 days each contract anniversary to reallocate. Transfers not allowed until 1st contract yr. Annuity Benefit: By current Company practice, proceeds may be converted to an annuity payment option after year one. Income payments will be based on the Accumulation Value if a Life, Life and Certain or Joint Life option is selected. Full account value at death. 10% of Accumulation Value each year after yr. 1. Nursing Home Confinement Rider is equal to 100% of accumulation value and is available for issue ages 75 and under. Death benefit accumulation value goes to beneficiary upon death. No charge for R.M.D.	7 Years (9,9,8,7,6,4,2) 10 Years (14,13,12,11,10,9,8,6,4,3) 14 Years (18,18,17,15,15,15,14,12,10,8,6,4,2)	7 Years 0-85 Q & NQ 10 Years 0-79 Q & NQ 14 Years 0-75 Q & NQ	Y	AL, AK, CT, DE, MN, MT, NY, NV, OR, UT, VT, WA
		Monthly Avg	Annual Pt-to-Pt	Monthly Avg	Annual Pt-to-Pt	Monthly Avg	Annual Pt-to-Pt							
	S&P 500*	75%	40%	70%	40%	70%	40%							
	DJIA SM	65%	35%	60%	35%	60%	35%							
	S&P Midcap 400*	50%	30%	50%	30%	50%	30%							
	Russell 2000*	55%	30%	50%	25%	50%	30%							
	NASDAQ-100*	N/A	25%	N/A	25%	N/A	25%							
	DJ EuroSTOXX 50*	N/A	35%	N/A	30%	N/A	35%							
	Lehman Brothers	N/A	60%	N/A	60%	N/A	60%							
	Yield with Bonus ²	3.40%	3.40%	8.36%	8.36%	13.57%	13.57%							
Fixed Account	3.40%		3.30%		3.25%									
S&P Cap Mo pt-to-pt	2.85%		2.70%		2.75%									
North American Precision SeriesSM Index Account Fixed Account 7 year option = 1.00% Annuity bonus paid after 10 yrs 10 year option = (6.00% Prem Bonus on Prem in First 7 contract Yrs.) ³ 1.00% Annuity bonus paid after 10 yrs 14 year option = (11.00% Prem Bonus on Prem in First 7 contract Yrs.) ³ (2.00% Annuity bonus paid after 14 yrs)	Participation Rates	7 Year		10 Year (7.50% Bonus*)		14 Year (12.50% Bonus*)		87.5% of premiums less withdrawals @ 3.00%	\$2,000-Q (\$50/mo. TSA) \$10,000-NQ (Additional Premium of \$250 or more)	Clients may transfer between Fixed & Index account options or crediting methods within Index account annually. You have 30 days each contract anniversary to reallocate. Transfers not allowed until 1st contract yr. Annuity Benefit: By current Company practice, proceeds may be converted to an annuity payment option after yr 1. Income payments will be based on the Accumulation Value if a Life, Life & Certain or Joint Life option is selected. Full acct value at death. 10% of Accum Value each year after yr. 1 Nursing Home Confinement Rider is equal to 20% of accum value and is available for issue ages 75 and under. Death benefit accum value goes to beneficiary upon death. Receive lump sum or a series of payments.	7 Years (10,9,8,7,6,4,2) 10 Years (15,14,13,12,11,10,8,6,4,2) 14 Years (18,18,17,15,15,15,15,14,12,10,8,6,4,2)	7 Years 0-85 Q & NQ 10 Years 0-79 Q & NQ 14 Years 0-75 Q & NQ	Y	AL, DE, NY, OR, UT (7 year approved in AK, CT, MN & WA)
		Daily Avg	Pt-to-Pt	Daily Avg	Pt-to-Pt	Daily Avg	Pt-to-Pt							
	S&P 500*	80%	80%	75%	70%	70%	75%							
	DJIA SM	70%	60%	60%	55%	60%	55%							
	S&P Midcap 400*	55%	50%	50%	45%	45%	45%							
	Russell 2000*	55%	50%	50%	45%	45%	50%							
	NASDAQ-100*	N/A	45%	N/A	45%	N/A	50%							
	DJ EuroSTOXX 50*	N/A	50%	N/A	50%	N/A	50%							
	Lehman Brothers	N/A	65%	N/A	55%	N/A	55%							
	Hindsight Index Strat	N/A	65%	N/A	50%	N/A	45%							
Annual Cap	N/A	6.00%	N/A	6.00%	N/A	6.00%								
Annual Cap (Lehman)	N/A	7.25%	N/A	5.00%	N/A	5.00%								
Yield w/ Bonus ²	3.40%		10.77%		15.87%									
Fixed Account	3.40%		3.05%		3.00%									

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 DE2635 - Pages 19-21 are meant as 1 document. See page 21 for disclaimers.

*With deposit of \$50,000 or more.

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH (NAA)

INDEXED ANNUITIES	Participation Rate	Minimum Surrender Value	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available																																																																																										
North American TenSM (Index Cap Product & Annual Reset Design) 10.00% Bonus on all deposits for 5 years. 	<table border="1"> <thead> <tr> <th>Features</th> <th colspan="3">10 Year</th> </tr> <tr> <td></td> <th>MA</th> <th>APP</th> <th>MPP#</th> </tr> </thead> <tbody> <tr> <td>S&P 500*</td> <td>8.80%</td> <td>6.65%</td> <td>2.50%</td> </tr> <tr> <td>DJIASM</td> <td>6.15%</td> <td>5.20%</td> <td>N/A</td> </tr> <tr> <td>S&P Midcap 400*</td> <td>5.15%</td> <td>4.90%</td> <td>N/A</td> </tr> <tr> <td>Russell 2000*</td> <td>5.75%</td> <td>5.05%</td> <td>N/A</td> </tr> <tr> <td>NASDAQ-100*</td> <td>N/A</td> <td>5.15%</td> <td>2.00%</td> </tr> <tr> <td>DJ EuroSTOXX 50SM</td> <td>N/A</td> <td>4.75%</td> <td>N/A</td> </tr> <tr> <td>Lehman Brothers</td> <td>N/A</td> <td>3.00%</td> <td>N/A</td> </tr> <tr> <td>Hindsight Index Strat</td> <td>N/A</td> <td>3.90%</td> <td>N/A</td> </tr> <tr> <td>Fixed Account</td> <td colspan="3">2.85%</td> </tr> <tr> <td>Premium Bonus</td> <td colspan="3">10.00%</td> </tr> <tr> <td>Yield w/Bonus</td> <td colspan="3">13.13%</td> </tr> </tbody> </table>	Features	10 Year				MA	APP	MPP#	S&P 500*	8.80%	6.65%	2.50%	DJIA SM	6.15%	5.20%	N/A	S&P Midcap 400*	5.15%	4.90%	N/A	Russell 2000*	5.75%	5.05%	N/A	NASDAQ-100*	N/A	5.15%	2.00%	DJ EuroSTOXX 50 SM	N/A	4.75%	N/A	Lehman Brothers	N/A	3.00%	N/A	Hindsight Index Strat	N/A	3.90%	N/A	Fixed Account	2.85%			Premium Bonus	10.00%			Yield w/Bonus	13.13%			100% of premiums less withdrawals @ 3.00%	\$2,000-Q \$10,000-NQ (Additional Premium of \$250 or more)	Penalty-Free Partial Surrenders: Once per yr after the 1 contract anniversary, you may withdraw, w/o surrender charges or Interest Adjustment, up to 10% of your Accumulation Value. Annuitization Benefit: By current Company practice, proceeds may be converted to an annuity pay-out option after yr 1. Income payments will be based on the Accumulation Value if a Life, Life and Certain or Joint Life option is selected, or if the annuity has been in force for at least 5 yrs and payments are received over at least a 5 yr period. Required Min Distributions: By current Company practice, required min distributions that exceed the available penalty-free partial surrender amount may be withdrawn without a surrender charge or Interest Adjustment. Nursing Home Confinement Waiver: We will increase the penalty-free partial surrender amount by 10% of the contract's Accumulation Value each year while the annuitant is confined to qualified nursing home facility. This benefit begins after the 1st contract anniversary and the annuitant must be confined for a period of at least 90 consecutive days. This enhanced feature is automatically included with your annuity at no additional cost and is available for issue ages 75 and younger.	(18,16,14,12,11,10,8,6,4,2)	10 years 0-79	Y	AK, AL, CT, DE, MN, MT, NV, NY, OR, UT, VT, WA																																						
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S&P 500*	10.00%	3.50%	10.70%	3.80%	10.55%	3.75%	11.40%	4.00%																																																																																										
DJIA SM	8.40%	N/A	9.10%	N/A	9.00%	N/A	9.80%	N/A																																																																																										
S&P Midcap 400*	7.85%	N/A	8.50%	N/A	8.35%	N/A	9.15%	N/A																																																																																										
Russell 2000*	8.05%	N/A	8.70%	N/A	8.60%	N/A	9.35%	N/A																																																																																										
NASDAQ-100*	8.15%	2.75%	8.80%	3.00%	8.65%	3.00%	9.45%	3.15%																																																																																										
DJ EuroSTOXX 50 SM	7.80%	N/A	8.50%	N/A	8.35%	N/A	9.15%	N/A																																																																																										
Lehman Brothers	4.50%	N/A	4.90%	N/A	4.80%	N/A	5.65%	N/A																																																																																										
Fixed Account	4.35%		4.70%		4.60%		5.00%																																																																																											
North American Formula SelectSM Index Account, Fixed Account	<table border="1"> <tbody> <tr> <td>Monthly Point to Point Cap</td> <td>3.30%</td> </tr> <tr> <td>Annual Pt. to Pt.</td> <td>8.50% cap</td> </tr> <tr> <td>S&P 500*</td> <td>85%</td> </tr> <tr> <td>DJIASM</td> <td>65%</td> </tr> <tr> <td>Russell 2000*</td> <td>55%</td> </tr> <tr> <td>S&P Midcap 400*</td> <td>55%</td> </tr> <tr> <td>NASDAQ 100*</td> <td>55%</td> </tr> <tr> <td>DJIA EURO STOXX 50*</td> <td>60%</td> </tr> <tr> <td>Lehman Brothers</td> <td>65% (6.00% cap)</td> </tr> <tr> <td>Fixed Acct</td> <td>4.00%</td> </tr> </tbody> </table>	Monthly Point to Point Cap	3.30%	Annual Pt. to Pt.	8.50% cap	S&P 500*	85%	DJIA SM	65%	Russell 2000*	55%	S&P Midcap 400*	55%	NASDAQ 100*	55%	DJIA EURO STOXX 50*	60%	Lehman Brothers	65% (6.00% cap)	Fixed Acct	4.00%	87.5% of premiums, less withdrawals @ 3.00%	\$2,000-Q (\$50/mo - TSA) \$10,000-NQ (Additional Premium of \$250 or more)	-Nursing home confinement rider is available for issue ages 75 and under. -10.00% Free withdrawal after year 1 -Can annuitize after year 1 for life, life with period certain or joint life options.	5 Years (9,8,6,4,2)	0-85 Q & NQ	Y	AL, DE, MS, NY, OR, PA, UT																																																																						
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NORTH AMERICAN COMPANY FOR LIFE AND HEALTH (NAA)



INDEXED ANNUITIES		Participation Rate								Minimum Surrender Value	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
North American Freedom ChoiceSM Low Band - Initial Premium Level of \$249,999- 10% Penalty-Free Option	Features	6 Year		8 Year		10 Year		14 Year		87.5% of premiums less withdrawals @ 3.00%	\$10,000-NQ \$2,000-Q (\$50/mo TSA Salary Reduction Required)	10% Option- Once per year after the first anniversary, you may withdraw, without surrender charges or interest adjustment, up to 10% of your accumulation value. Withdrawals taken under this option can be taken out systematically. Surrender charges and interest adjustment on IRS Required Minimum Distributions exceeding the 10% penalty-free withdrawal amount will be waived by current company practice. Nursing home confinement rider (available issue ages 75 and under) Guaranteed Income Advantage SM rider (NQ - No age limit, Q- Ages 60 & above) Not available on 5% withdrawal options	6 years (9,9,8,6,4,2) 8 years (9,9,8,7,6,5,4,2) 10 years (9,9,8,7,6,5,4,3,2,1) 14 years (9,9,9,8,8,7,7,6,6,5,4,3,2)	6 years 0-85 8 years 0-85 10 years 0-79 14 years 0-75	Y	AK, AL, CT, DE, MN, MT, NV, NY, OR, PA, UT, VA, VT, WA
	S&P 500*	9.00%	3.25%	9.80%	3.45%	9.60%	3.40%	10.55%	3.75%							
	DJIA SM	7.45%	N/A	8.20%	N/A	8.05%	N/A	9.00%	N/A							
	S&P Midcap 400*	7.00%	N/A	7.70%	N/A	7.55%	N/A	8.35%	N/A							
	Russell 2000*	7.15%	N/A	7.90%	N/A	7.75%	N/A	8.55%	N/A							
	NASDAQ-100*	7.25%	2.55%	8.00%	2.70%	7.80%	2.70%	8.65%	3.00%							
	DJ EuroSTOXX 50 SM	6.90%	N/A	7.65%	N/A	7.50%	N/A	8.35%	N/A							
	Lehman Brothers	4.00%	N/A	4.40%	N/A	4.35%	N/A	4.80%	N/A							
Fixed Account	3.90%		4.25%		4.20%		4.60%									
FIXED PRODUCTS		Current Interest								Guaranteed Interest	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
North American BuilderSM		Yr. 1 Yr. 2 Yr. 3 Yr. 4 4.15% 4.30% 4.45% 4.60% Yr. 5 Yr. 6 Yrs. 7-10 4.75% 4.90% 5.05%								4.73% Eff. Annual Yield Over 10 yrs⁴ 3.00%	\$2,000-Q \$10,000-NQ	-Nursing home confinement rider is available for issue ages 75 and under. -Monthly interest option -Can annuitize after year 1 for life, life with period certain or joint life options.	9 Years (8, 8, 8, 8, 8, 6, 4, 2)	0-90	Y	AL, AK, MD, NY, OR, UT, VT, WA
Boomer Annuity 5.00% Premium Bonus on all premium payments received during first 5 contract yrs. Plus Annuitization Bonus! 2% yrs 2-10, 5% yrs 11+		3.90% yr-1								3.00%	\$2,000-Q \$10,000-NQ (Additional Premium of \$250 or more)	-Penalty free after year 1 of 5.00% -Can annuitize after year 1 for life or life with period certain or more -Full account value at death -Nursing home confinement rider is available for issue ages 75 and under.	10 Years (15,14,13,12,11,10,8,6,4,2)	0-80	Y	AL, AK, CT, DE, MN, MS, NY, OR, PA, UT, WA
Director AnnuitySM		7.05% yr-1 4.05% yrs 2-5								3.00%	\$2,000-Q \$10,000-NQ (Additional Premium of \$250 or more)	-Penalty free after year 1 of 10.00% -Can annuitize after year 1 for life or life with period certain or more -Full account value at death -Nursing home confine rider = 20.00% of accum value is available for issue ages 75 and under. -Terminal ill rider = 50% of accum value -Unemploy rider = 20% of accum value	9 Years (12,11,10,9,8,7,6,4,2)	0-85	Y	AL, AK, CT, DE, MA, MN, NV, NY, OR, TX, UT, VT, WA
North American GuaranteeSM		Term 1st Yr 2+ Yrs. Yield 3 yrs 4.65% 3.65% 3.98% 4 yrs 4.50% 4.50% 4.50% 5 yrs 6.60% 4.60% 5.00% 6 yrs 5.00% 5.00% 5.00% 8 yrs 8.30% 4.30% 4.79%								3.00%	\$2,000-Q \$10,000-NQ	-Nursing home confinement rider is available for issue ages 75 and under. -Monthly interest option -Can annuitize after year 1 for life, life with period certain or joint life options.	3 Years (8,8,8) 4 Years (8,8,8,8) 5 Years (8,8,8,8,8) 6 Years (8,8,8,8,8,8) 8 Years (8,8,8,8,8,6,4)	0-90	Y	AL, AK, MD, NY, OR, UT, VT, WA

Yield 9.09%²

GREAT →

North American products are issued on form series LC/LS117A, LC117B, LC117C, LC/LS155A, LC/LS156A, LC/LS158A, LC/LS160A and LR434A (optional rider) or state variations by North American Company for Life and Health Insurance, Chicago, IL. These annuities, their features and riders may not be approved in all states. 1Withdrawals, surrenders and loans from this annuity prior to age 59 1/2 may be subject to IRS penalties. 2 First-year Yield reflects a Premium Bonus plus a Current Interest Rate. This yield assumes no withdrawals. The Interest Rate is based on current rates and is subject to change. 3 The increased premium bonus will be 12.50% for eligible 14-year products and 7.50% for eligible 10-year products. New Business applications for the Bonus Blast must be received in the Home Office between 6-18-07 and 12-31-07. The Minimum Initial premium of \$50,000 per application is required to receive the increased premium bonus. Policies funded with multiple sources of premium must be issued with \$50,000 to qualify. Premium for transfers and exchanges must be received by 3-31-08. The increased premium bonus for the Charter SM and Prizm Plus SM will apply to all premiums received in the first 7 years. The North American Bonus Blast may be modified or discontinued at any time without notice. All decisions are at the sole discretion of North American Company and all decisions are final. No exceptions will be made. 4 This yield assumes no withdrawals and is based on current rates, which are subject to change. 5 See the WA Regular Producer Commission Schedule for complete details regarding commissions. Charge back equal 100% first 6 months and 50% months 7-12. On premiums over \$400,000 commission will be held for 30 days from date of delivery - then paid. Commissions reduce in some states and subject to change. 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SUN LIFE FINANCIAL DISTRIBUTORS, INC (SUN)

MULTI-YEAR PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Keyport Value With Stepped up Bonus Option (5 yr. interest rate)	<\$50,000 >\$50,000 Year 1 3.30% 3.45% Year 2 3.70% 3.85% Year 3 4.10% 4.25% Year 4 4.50% 4.65% Year 5 4.90% 5.05% Yield 4.10% 4.25%	1.50% (2.15% in CT)	\$5,000-NQ \$4,000-IRA \$100-Subsequent Payment!	Full account value at death. 10% Penalty Free after year 1.	5 years (7,6,6,5)	0-90 Q&NQ	Y	OR, VT
Keyport Value With Stepped up Bonus Option (6 yr. interest rate)	<\$50,000 >\$50,000 Year 1 3.35% 3.50% Year 2 3.65% 3.80% Year 3 3.95% 4.10% Year 4 4.25% 4.40% Year 5 4.55% 4.70% Year 6 4.85% 5.00% Yield 4.10% 4.25%	1.50% (2.15% in CT)	\$5,000-NQ \$4,000-IRA \$100-Subsequent Payment!	Full account value at death. 10% Penalty Free after year 1.	6 years (7,6,5,4,3,2)	0-85 Q&NQ	Y	OR, VT
Keyport Value With Stepped up Bonus Option (7 yr. interest rate)	<\$50,000 >\$50,000 Year 1 3.40% 3.55% Year 2 3.60% 3.75% Year 3 3.80% 3.95% Year 4 4.00% 4.15% Year 5 4.20% 4.35% Year 6 4.20% 4.55% Year 7 4.60% 4.75% Yield 4.00% 4.15%	1.50% (2.15% in CT)	\$5,000-NQ \$4,000-IRA \$100-Subsequent Payment!	Full account value at death. 10% Penalty Free after year 1.	7 years (7,6,5,4,3,2,1)	0-85 Q&NQ	Y	OR, VT
Focus Five Plus  Fixed Annuity (1 yr. interest rate)	<\$50,000 5.85% >\$50,000 6.00%	3.00%	\$5,000-NQ & Q \$100-Subsequent Payment!	Full acct value at death. 10% Penalty Free after yr 1. Guarantee of principal - you always receive total contribut back (less any prior withdraw) - guaranteed by financial strength of issue insurance co.	5 years (7,7,7,6,6)	0-90 NQ 0-85 Q	Y	MD, TX, OR, WA
Focus Five Plus  Fixed Annuity (5 yr. interest rate)	<\$50,000 >\$50,000 5.60% yr-1 5.75% yr-1 3.10% yrs-2-5 3.25% yrs-2-5 Yield 3.50% Yield 3.75%	3.00%	\$5,000-NQ & Q \$100-Subsequent Payment!	Full acct value at death. 10% Penalty Free after yr 1. Guarantee of principal - you always receive total contribut back (less any prior withdraw) - guaranteed by financial strength of issue insurance co.	5 years (7,7,7,6,6)	0-90 NQ 0-85 Q	Y	MD, TX, OR, WA
EQUITY INDEXED	Participation Rate	Guaranteed Rate	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Sun Life Financial/Keyport Index Multipoint	S&P 500 1 yr - 30% (10% CAP) 5 yr - 80% 7 yr - 100% 10 yr - 100%	1.75% on 90% of Premium	\$10,000 Q & NQ	Full account vesting of account value as of last anniversary date. All funds are available for withdrawal after yr. 1 except 10% of original premium paid in + \$4,000	Vesting	0-85-NQ 0-75-Q	N	MO, ND, NY, OK, OR, UT, WA
(running high water mark on monthly average from anniversary date single inception to end of term)								
Sun Life SunDex - Provantage	S&P 500 9yr - 100% (up to 7.00% gain then 25% of additional gain) (Monthly Avg/Annual Reset Design)	1.75% on 90% of Premium	\$10,000 Q & NQ \$1,000 additional	Full acct value at death. 10% of account value or earnings withheld greater beginning in yr 2. Must leave \$4,000 in acct.	9 yr (10,10,9,8,7,6,5,4,3)	0-85 Q&NQ	N	CT, KY, NY, OR, UT, WA
Sun Life SunDex - Bonus	6.00% Bonus for \$10,000 to \$249,000 7.00% Bonus for \$250,000+	3.00% on 87.5% of Premium	\$10,000 - \$249,999 6.00% - Bonus \$250,000+ 7.00% - Bonus % of Bonus Earned yr 1 - 0% yr 2 - 20% yr 3 - 40% yr 4 - 60% yr 5 - 80% yr 6 - 100%	Unique InControl Lifetime Benefit that is flexible enough to start, stop and store your income to meet your ever-changing financial needs. Activate the benefit any time after 5 contract yrs if the covered person age 60 or older and value is \$10,000+. Anytime after 1st contract ann, you may withdraw up to 10% of acct value at the beginning of the contract yr (less any prior withdrawals made during the contract yr) free of surr charges. Lifetime factor is based on attained age date activate the InControl Lifetime Benefit. Once benefit activated, lifetime factor locked in until benefit ends.	11+ yrs (10,10,10,10,10,10,10,8,6,4,0)	0-80 Q&NQ	N	HI, IA, IL, IN, MD, MA, ME, MS, MN, MT, NH, NC, NJ, OR, PA, UT, VT, WA

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Rates and Commissions subject to change.
Check for current state approvals.

KPL - Multi-Point 10 yr. EIA - guaranteed minimum interest rate = 107.0%, Multi-Point 7 yr. EIA - guaranteed minimum interest rate = 101.6%, Multi-Point 1 yr. & 5 yr. EIA - guaranteed minimum interest rate = Premium paid in, Sun-Dex Provantage - guaranteed minimum interest rate = 105.2% Sun-Dex 100 - 9 yr. - guaranteed minimum interest rate = 105.2%, Sun-Dex 100 - 6 yr. guaranteed minimum interest rate = Premium paid in