

# Annuity Product Reference Guide

> *May 2007*

Last Updated  
05/01/07



# Table of Contents - Company Overviews

- 5** **AIG American General**  
Policies issued by American General Life and United States Life (NY only)  
A.M. Best Rating = A++ (superior) (888) 438-6933
- 6** **American National Insurance Company**  
A.M. Best Rating = A+ (superior) (800) 835-5320
- 10** **Annuity Investors Life Insurance Company**  
A.M. Best Rating = A (excellent) (800) 438-3398 x17197
- 8** **EquiTrust Life Insurance Company**  
A.M. Best Rating = A (excellent) (866) 598-3694
- 9** **Fort Dearborn Life Insurance Company**  
A.M. Best Rating = A+ (superior) (800) 282-6363
- 11** **Great American Life Insurance Company**  
A.M. Best Rating = A (excellent) (800) 438-3398 x17197
- 15** **ING USA Annuity & Life Company**  
A.M. Best Rating = A+ (superior) (800) 369-5301
- 16** **Liberty Bankers Life Insurance Company**  
A.M. Best Rating = B (very good) (800) 274-4829
- 13** **North American Health and Life Company**  
A.M. Best Rating = A+ (superior) (877) 586-0242 x35676
- 16** **Royal Neighbors of America**  
A.M. Best Rating = A- (excellent) (866) 733-9758 x3301
- 17** **Sun Life Financial Distributions, 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	
<b>Liberty Bankers Life</b> Annuity Investors Life North American	<b>B</b> A A+	<b>1 years</b> 2 years 3 years	<b>Bankers - 1</b> Asset Select - 2 Guarantee - 3	<b>4.20%</b> 4.10% 4.18%	<b>4.20% yr. 1</b> 4.10% yrs 2&3 4.18% yrs. 2-3	<b>4.20%</b> 4.10% 4.18%
<b>Liberty Bankers Life</b> Annuity Investors Life	<b>B</b> A	<b>3 years</b> 3 years	<b>Bankers - 3</b> Asset Select - 3	<b>4.50%</b> 4.20%	<b>4.50% yrs. 2&amp;3</b> 4.20% yrs. 2-3	<b>4.50%</b> 4.20%
<b>Fort Dearborn Life</b> North American	<b>A+</b> A+	<b>4 years</b> 4 years	<b>Wealth Fortifier - 4</b> Guarantee - 4	<b>4.40%</b> 4.40%	<b>4.40% yrs. 2-4</b> 4.40% yrs. 2-4	<b>4.40%</b> 4.40%
AIG American General	A++	5 years	Horizon Select - 5	4.40%	4.40% yrs. 2-5	4.40%
<b>Fort Dearborn Life</b> Liberty Bankers Life American National	<b>A+</b> B A+	<b>5 years</b> 5 years 5 years	<b>Wealth Fortifier - 5</b> Bankers - 5 Palladium MYG - 5	<b>5.35%</b> 4.80% 4.95%	<b>4.35% yrs. 2-5</b> 4.80% yrs. 2-5 3.95% yrs. 2-5	<b>4.55%</b> 4.80% 4.15%
<b>Liberty Bankers Life</b> Royal Neighbors North American Great American Life	<b>B</b> A- A+ A	<b>5 years</b> 5 years 5 years 5 years	<b>Bankers Premier</b> Neighbors Choice Guarantee - 5 Stars & Stripes - 5	<b>5.10%</b> 4.85% 6.10% 4.95%	<b>5.10% yrs 2-5</b> 4.85% yrs. 2-5 4.10% yrs. 2-8 4.05%-4.35% yrs. 2-5	<b>5.10%</b> 4.85% 4.49% 4.35%
EquiTrust Life	A	6 years	Certainty Select - 6	7.70%	3.70% yrs. 2-6	4.36%
<b>Fort Dearborn Life</b> AMERICAN NATIONAL Sun Life/Keyport	<b>A+</b> A+ A++	<b>6 years</b> 6 years 6 years	<b>Wealth Fortifier - 6</b> Palladium MYG - 6 Keyport Value - 6 - Bonus <sup>1</sup>	<b>5.75%</b> 4.50% 3.60%	<b>4.75% yrs. 2-6</b> 4.50% yrs 2-6 3.90% - 5.20% yrs. 2-6	<b>4.92%</b> 4.50% 4.35%
<b>North American</b>	<b>A+</b>	<b>6 years</b>	<b>Guarantee - 6</b>	<b>4.55%</b>	<b>4.55% yrs. 2-6</b>	<b>4.55%</b>
<b>AIG American General</b> Fort Dearborn Life	<b>A++</b> A+	<b>7 years</b> 7 years	<b>Horizon Select - 7</b> Wealth Fortifier - 7	<b>4.55%</b> 7.25%	<b>4.55% yrs 2-7</b> 4.25% yrs. 2-7	<b>4.55%</b> 4.68%
<b>Great American Life</b> AMERICAN NATIONAL	<b>A</b> A+	<b>7 years</b> 7 years	<b>American Freedom Stars &amp; Stripes - 7</b> Palladium MYG - 7	<b>5.35%</b> 5.10%	<b>4.05%-5.05% yrs. 2-7</b> 4.10% yrs 2-7	<b>4.66%</b> 4.24%
<b>EquiTrust Life</b> American National	<b>A</b> A+	<b>8 years</b> 8 years	<b>Certainty Select - 8</b> Palladium MYG - 8	<b>9.00%</b> 4.40%	<b>4.00% yrs. 2-8</b> 4.40% yrs. 2-8	<b>4.63%</b> 4.40%
<b>North American</b>	<b>A+</b>	<b>8 years</b>	<b>Guarantee - 8</b>	<b>8.15%</b>	<b>4.15% yrs. 2-8</b>	<b>4.64%</b>
American National	A+	9 years	Palladium MYG -9	5.85%	3.85% yrs. 2-9	4.07%
<b>Fort Dearborn Life</b> AIG American General	<b>A+</b> A++	<b>9 years</b> 9 years	<b>Wealth Fortifier - 9</b> Horizon Choice - 9	<b>6.40%</b> 4.75%	<b>4.40% yrs. 2-9</b> 4.75% yrs. 2-9	<b>4.62%</b> 4.75%
<b>AIG American General</b>	<b>A++</b>	<b>9 years</b>	<b>Horizon Plus 2004</b>	<b>9.60%</b>	<b>3.60% yrs. 2-6</b>	<b>4.60%</b>
<b>North American Life</b> EquiTrust Life AIG American General	<b>A+</b> A A++	<b>10 years</b> 10 years 10 years	<b>BUILDER</b> Certainty Select - 10 Horizon Select - 10	<b>4.25%</b> 4.75% 4.65%	<b>4.40%-5.15% yrs. 2-10</b> 4.75% yrs. 2-10 4.65% yrs. 2-10	<b>4.83%</b> 4.75% 4.65%
<b>AIG American General</b> American National	<b>A++</b> A+	<b>10 years</b> 10 years	<b>Horizon MYG</b> Palladium MYG - 10	<b>7.60%</b> 5.05%	<b>3.60% yrs 2-6</b> 4.05% yrs. 2-10	<b>4.27%</b> 4.15%

For Agents Use Only . Call for state approvals. Rates and commissions subject to change. Check individual commission schedules for guaranteed accuracy and descriptions.

1) \$50,000 or more




# Equity Indexed Annuities

Company	Product Name	Bonus	Design	Annual Cap	Fixed Rate	S&P 500 Participation Rate	Minimum Surrender Value	Surrender Charge Period
<b>1 year term</b>								
Sun Life/Keyport	Multi-Point - 1	0.00%	6	10.00%	0.00%	30% First Year	1.75% on 90%	1 year
<b>5 year term</b>								
North American	Formula Select	0.00%	2	7.50%	4.05%	100% First Year	3.00% on 87.5%	5 years
North American	Formula Choice	0.00%	5	2.45%mo	4.05%	100% First Year	3.00% on 87.5%	5 Years
AIG American General	Horizon Advantage - 5	0.00%	1	7.00%	3.65%	80% First Year	2.00% on 90%	5 years
<b>7 year term</b>								
North American	Precision Series	0.00%	4	2.20%mo	3.60%	100% First Year	3.00% on 87.5%	7 years
EquiTrust Life	Market Seven Index	0.00%	1	0.00% no ca	3.00%	100% For Term	3.00% on 87.5%	7 years
Fort Dearborn Life	Index Fortifier - 7	0.00%	1	11.00%	3.00%	100% First Year	3.00% on 100%	7 years
Great American Life	American Legend II	0.00%	1	0.00% no cap	3.75%	100% First Year	3.00% on 100%	7 years
North American	Charter Series - 7	0.00%	5	2.20%mo	3.60%	100% First Year	3.00% on 87.5%	7 years
AIG American General	Horizon Advantage - 7	0.00%	1	8.00%mo	3.65%	80% First Year	2.00% on 90%	7 years
<b>9 year term</b>								
EquiTrust Life	Market Booster Index	5% for 5 yrs	8	0.00% no cap	2.75%	100% For Term	3.00% on 87.5%	9 years
Fort Dearborn Life	Index Fortifier - 9	0.00%	1	12.00%	3.00%	100% First Year	3.00% on 100%	9 years
AIG American General	Horizon Index Annuity	3.00%	4	2.30%mo	3.65%	100% First Year	3.00% on 90%	9 years
Sun Life/Keyport	Sun-Dex - Proadvantage	25% of gain above cap	1	9.00%	0.00%	100% First Year	1.75% on 90%	9 years
<b>10 year term</b>								
Annuity Investors Life	Flex Max - 10	0.00%	1	no cap	3.35%	70% First Year	3.00% on 90%	10 years
Great American Life	American Icon II	1.50%	1	0.00% no cap	3.00%	100% First Year	3.00% on 100%	10 years
North American	Precision Series	6.00%	5	2.05%mo	3.30%	100% First Year	3.00% on 87.5%	10 years
EquiTrust Life	Market Value Index	0.00%	8	0.00% no cap	3.00%	100% For Term	3.00% on 87.5%	10 years
North American	Charter Series - 10	6.00%	5	2.05%mo	3.30%	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	2.35% on 90%	10 years
<b>12 year term</b>								
Great American Life	American Valor II	Up to 7.50%	1	0.00% no cap	3.00%	80% First Year	3.00% on 100%	12 years
AIG American General	Horizon Index Annuity	4.00%	4	2.30%mo	3.65%	100% First Year	3.00% on 90%	12 years
<b>14 year term</b>								
Annuity Investors Life	Flex Max - 14	Up to 7.50%	1	no cap	3.00%	65% First Year	3.00% on 90%	14 years
North American	Charter Series - 14	11.00%	5	2.05%mo	3.30%	100% For Term	3.00% on 87.5%	14 years
EquiTrust Life	Market Power Bonus	10.00%	8	no cap	2.75%	100% For Term	3.00% on 87.5%	14 years
North American	Precision Series	11.00%	5	2.05%mo	3.30%	100% First Year	3.00% on 87.5%	14 years
Fort Dearborn	Index Fortifier-XIV	5.00%	1	9.50%	3.00%	100% First Year	3.00% 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  
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
<b>Horizon Plus 2004<sup>SM</sup></b> <6-yr Rate> 2004 	9.60% 3.60%-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
<b>Horizon Myg</b> <6-yr Rate> 	7.60% 3.60%-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
<b>Horizon Flex</b>	6.10%	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
<b>Horizon Select</b> 	5 yr. 4.40% 7 yr. 4.55% 10 yr. 4.65%	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
<b>Horizon Secure</b>	5 yr. 4.10% 7 yr. 4.25%	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 Rider	10 years (10,9,8,7,6,5,4,3,2,1) (30 day bail out after guaranteed period)	0-85 Q&NQ	N	AK, UT, NJ, NY
<b>Horizon Choice</b>	5 yr. 4.35% 7 yr. 4.20% 8 yr. 4.45% 9 yr. 4.75% 10 yr. 4.40%	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 years (7,6,5,4,3,2,1) 9 years (7,6,5,4,3,2,1) 10 years (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
<b>Horizon Index Annuity</b> (12 year option)	S&P 500. 100% Participation Rate No Fees! Monthly point-to-point annual reset. 2.30% Monthly Cap. 4.00% Premium Bonus. Fixed Acct - 3.65% 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
<b>Horizon Index Annuity</b> (9 year option)	S&P 500. Fixed Acct - 3.65% yrs. 1-9 No Fees! 100% Participation Rate. 3.00% Premium Bonus. Monthly point-to-point annual reset. 2.30% 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
<b>Horizon Vision Advantage - 5 EIA Annuity</b> (5 year option)	Fixed Account Interest: 3.65% 100% Participation Rate Annual Cap: 6.75% 80% Participation Rate Annual Cap: 7.25% Adjustable Participation Rate: 50% Monthly Average Index Spread: .90%	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, IL, 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
<b>Horizon Vision Advantage-7 EIA Annuity</b> (7 year option)	Fixed Account Interest: 3.95% 100% Participation Rate Annual Cap: 7.50% 80% Participation Rate Annual Cap: 8.00% Adjustable Participation Rate: 50% Monthly Average Index Spread: .75% .	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
<b>Horizon Vision Advantage-9 EIA Annuity</b> (9 year option)	Fixed Account Interest: 4.20% 100% Participation Rate Annual Cap: 8.00% 80% Participation Rate Annual Cap: 8.50% Adjustable Participation Rate: 55% Monthly Average Index Spread: .70%	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

# AMERICAN NATIONAL INSURANCE COMPANY (ANL)


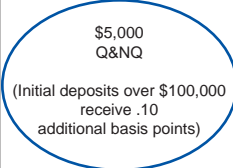

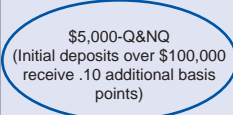
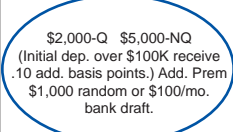
EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
<b>American National Strategy EIA</b>	S&P 500 100% Part rate. Annual Reset Design with a 6.80% Cap & A fixed account at 3.45%	3.00% to 90% of Premium	NQ-\$5,000 Q-\$4,000	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. ROP Rider guarantees the amount paid on surrender of the contract cannot be less than original premium paid, less any premium tax deducted at issue, and less any withdrawals taken since the contract was issued. The ROP Rider can be elected only at issue & cannot be dropped. The Rider will terminate when the contract terminates (death, maturity or surrender). ROP - Deduct .20% from fixed rate option and .50% from LAP rate. Lifetime Income Rider (LIR) guarantees an income = to a % of Income Base. It further guarantees that an income will be available for life, even if annuity value declines to zero. Income percentage depends upon age at which Owner elects to begin receiving income & will remain same in all yrs until the Rider terminates. The Owner elects to begin receiving income on or after owner's age 60 (in cases of Joint Owners, younger Owner's age 60.) Percentage Income increase by issue age: 0-69 = 5%, 70-79 = 6%, 80+ = 7%. Owner of contract decides when income payments start, but cannot start until on or after their 60th birthday. On date income payments start, Income Base is = to annuity value. Income payment for 1st yr is an amount determined by multiplying income percentage times annuity value. In subsequent years, Income Base, & therefore income amount, will be adjusted downward if owner has taken withdrawals during yr that exceed Rider income amount. Rider income payments also reduce contract's annual 10% Free Withdrawal Privilege. Once income payments start, amounts received under Rider reduce annuity value, surrender value and death benefit. Income payments will, however, continue even if annuity value is zero. There is a premium charge for LIR. Charge is taken directly from annuity value each year. Fee is payable from date annuity contract is issued & is guaranteed to be .40% of annuity value per yr. Owner can only apply for LIR at same time they apply for Anico Strategy 10 Indexed Annuity contract. Owner can drop Rider at any time.	10 Years (9,9,8,7,6,5,4,3,2,1)	0-85-Q&NQ	N	MA, MN, MT, ND, OR, PA, UT, VT, WA
<b>American National Value-Lock EIA</b> (5.00% Premium Bonus)	S&P 500 100% Part rate. No CAP. Point-to-point design. With lock-in features.	2.35% 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

\*The Enhanced Death Benefit (EDB) Rider increases death benefit by stated percentage of the annuity value less the adjusted premium. Percentage increase by issue age: 0-69 = 45%, 70-74 = 25%, 75-80 = 20%, 81+ = 15%. There is premium charge for the EDB Rider. The charge is taken directly from annuity value each yr. Charge is guaranteed to be 0.25% of annuity value each yr, & it is payable from date annuity contract is issued until Rider terminates. The Rider premium is deducted from earnings or if any amount is outstanding, upon surrender. The owner of the annuity contract can terminate the Rider at any time. Otherwise, Rider will terminate when annuity contract terminates, which is at death of owner, maturity of contract, or upon surrender of contract. If (1) Maturity Date was not reset to an earlier date & (2) annuity contract is in force on owner's 95th birthday & (3) annuity benefit payments have not started, then EDB will be added to annuity value. Owner can only apply for EDB at time they apply for Anico Strategy 10 Indexed Annuity contract, but they can drop Rider at any time.

(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".

# 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
<b>Palladium MYG</b> (Annuity rates are .10 basis points lower in FL, NC, TX, UT, VA, WA & WI) (Lower rates in OR different durations) (PA = .25% Lower & 1.50% Min Interest) 	3-yr 3.90% yrs 1-3 4-yr 4.05% yrs 1-4 5-yr 4.95% yr.1 3.95% yrs 2-5 6-yr 4.50% yrs. 1-6 7-yr 5.10% yr.1 4.10% yrs. 2-7 8-yr 4.40% yrs. 1-8 9-yr 5.85% yr.1 3.85% yrs. 2-9 10-yr 5.05% yr.1 4.05% yr. 2-10	3.00% (will vary by state)		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
<b>Palladium Century - 1</b>	4.20% 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
<b>Palladium Century - 3</b>	6.20% 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
<b>Palladium Century - 5</b> 	8.20% 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
<b>Palladium Century - 7</b>	10.20% 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
<b>Diamond Citadel - 5</b> No Max Issue Age for Owner— Call for Details	4.70% Yr-1	3.00%		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
<b>Diamond Citadel - 7</b> No Max Issue Age for Owner— Call for Details!	5.85% Yr-1	3.00%		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

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

1) 10% lower in FL, IN, NC, TX, UT, VA, WA & WI  
 2) Two year charge back - 100% year 1 & 50% year 2

\*Trail Commission available. For agent use only.

# 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
<b>Certainty Select</b> (with optional rider)  	3 yr. - 3.85%      5 yr. - 4.25% 6 yr. - 7.70% yr 1 & 3.70% yrs 2-6 8 yr. - 9.00% yr 1 & 4.00% yrs 2-8 10 yr. - 4.75% yrs 1-10	3.00% on 87.5% of premium	\$10,000 Q&NQ	Cumulative interest at any time. Full accumulation value death benefit. With Optional Rider: Systematic interest in first year. 10% free withdrawals after first year. Death benefit is cash surrender value immediately or full accumulated value taken over at least five years. Surrender charges begin 1% lower. Nursing Home Waiver - (Issue Ages 0-75)	(3 Yr) 9,8,7 (5 Yr) 9,8,7,6,5,5,5 (6 Yr) 9,8,7,6,5,5,5,4,5 (8 Yr) 9,8,7,6,5,4,5,3,5,2,5,1,5 (10 Yr) 9,8,7,6,5,5,5,4,5,3,5,2,5,1,5,5	0-90 Q&NQ	N	CT, IN, MN, NY, OR, UT, VT, WA (Rider not available in TX)
EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
<b>MarketSeven Index</b>	Annual Reset - Monthly Avg = 90% Part. Rate Part. Rate - 100% Index Margin - 0% Fixed Option (one year) - 3.25% Annual Reset Point-to-Point (S&P) - 6.25% = 100% participation rate Ann. Reset Daily Ave. Cap (S&P) - 8.00% = 100% participation rate *Two-Year Monthly Ave. (S&P) - No Cap!	3.00% on 87.5% of premium	\$5,000-NQ \$2,000-Q (\$10,000 Q-NQ in WA \$2,000 Renewal in WA)	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.	7 years (12,12,12,10,8,6,4) AK, CT, MN & WA 9,8,7,6,5,5,5,4,5,3,5)	0-80 Q&NQ	Y	NY,OR,UT
<b>MarketPower Bonus Index</b> (10.00% Premium Bonus)	Annual Reset - Monthly Avg = 80% Part. Rate Part. Rate - 100% Index Margin - 0% Fixed Option (one year) - 3.00% Annual Reset Point-to-Point (S&P) - 5.75% = 100% participation rate Ann. Reset Daily Ave. Cap (S&P) - 7.00% = 100% participation rate *Two-Year Monthly Ave. (S&P) - No Cap!	3.00% on 87.5% of premium	\$5,000-NQ \$2,000-Q	10% of accum. 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
<b>MarketValue Index</b>  	Annual Reset - Monthly Avg = 90% Part. Rate Part. Rate - 100% Index Margin - 0% Fixed Option (one year) - 3.25% Annual Reset Point-to-Point (S&P) - 6.25% = 100% participation rate Ann. Reset Daily Ave. Cap (S&P) - 8.00% = 100% participation rate *Two-Year Monthly Ave. (S&P) - No Cap!	3.00% on 87.5% of premium	\$5,000-NQ \$2,000-Q	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.	10 years (12,12,12,12,11,10,8,6,4,2) (AK, CT, MN, UT, & WA 9,8,7,6,5,5,5,4,5,3,5,2,5, ,1,5,.5)	0-80 Q & NQ	Y	NY,OR
<b>Market Booster Index</b> (5.00% Premium Bonus for 5 years)  	Annual Reset - Monthly Avg = 80% Part. Rate Part. Rate - 100% Index Margin - 0% Fix. Opt.(one year)-3.00% Annual Reset Point-to-Point (S&P) - 5.75% = 100% participation rate Annual Reset Daily Ave. Cap (S&P) - 7.00% = 100% participation rate *Two-Year Monthly Ave. (S&P) - No Cap!	3.00% on 87.5% of premium	\$5,000-NQ \$2,000-Q \$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,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.

# 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
<b>Index Fortifier VII</b> <b>New Higher Cap!</b>	Annual Point-to-Point - 8.00% Cap (4.00% Min Cap) Monthly Point-to-Point Option - 2.30% Cap (1.00% Min Cap) Monthly Average Option - 11.00% Cap (5.00% Min Cap) Fixed Interest Opt - 3.00% (1.50% Min Rate)	3.00% 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	NY,ND,OR,UT
<b>Index Fortifier IX</b> <b>New Higher Cap!</b>	Annual Point-to-Point - 8.00% Cap (4.00% Min Cap) Monthly Point-to-Point Option - 2.30% Cap (1.00% Min Cap) Monthly Average Option - 12.00% Cap (5.00% Min Cap) Fixed Interest Opt - 3.00% (1.50% Min Rate)	3.00% 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.	9 years (9,9,8,7,6,5,4,3,2)	0-85 Q & NQ	N	ND,NY,OR,UT
<b>Index Fortifier XIV</b> (5.00% Premium Bonus) <b>New Higher Cap!</b>	Annual Point-to-Point - 6.50% Cap (4.00% Min Cap) Monthly Point-to-Point Option - 2.00% Cap (1.00% Min Cap) Monthly Average Option - 9.50% Cap (5.00% Min Cap) Fixed Interest Opt - 3.00% (1.50% Min Rate)	3.00% on 87.5% of premium	\$10,000-NQ&Q Min Additional Premium \$1,000	5% 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)	0-80 Q & NQ (maximum issue age 75 state of IN)	N	AK,CA,CT,IL,MN,NY,ND,OK,OR,PA,TX,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
<b>Wealth Fortifier- 4</b> <4-yr rate>	4.40% for 4 years <hr/> (5.40% year 1 & 4.40% yrs. 2-4 4.50% 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 (with bailout)	0-85 Q&NQ	Y	MD, NY, OR
<b>Wealth Fortifier- 5*</b> <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 (with bailout)	0-85 Owner & Annuitant	Y	MD, NY, OR
<b>Wealth Fortifier- 6*</b> <6-yr rate>	5.75% yr. 1 & 4.75% yrs. 2-6 Yield 4.92%	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. (with bailout)	0-85 Owner & Annuitant	Y	MD, NY, OR
<b>Wealth Fortifier- 7*</b> <7-yr rate>	7.25% yr. 1      4.25% yrs. 2-7 4.68% 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, 5, 4, 3,2,1) 30 day window at end of 7th yr. (with bailout)	0-85 Owner & Annuitant	Y	MD, NY, OR
<b>Wealth Fortifier- 9*</b> <9-yr rate> <b>GREAT</b>	6.40% yr. 1      4.40% yrs. 2-9 4.62% 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
<b>Platinum Fortifier</b>	<\$100,000      >\$100,000 6.20% w/o ROP yr 1      7.20% w/o ROP yr 1 Includes 2% 1st yr add interest rate      Includes 3% 1st yr add interest rate	3.00%	\$5,000 - Q \$10,000 - NQ	Withdrawal Privileges: 10% of account value after 1st yr OR monthly interest (\$100 min) available 1st & every yr. Death Benefit: full acct value. Riders/Waiver or Feat: nursing home/term ill waiver (100% benefit). Annuitization allow at end of 5th yr w/min 5 yr payout.	7 years (9,9,8,7,6,5,4) (CA & IN only - 8,8,7,6,5,4,3)	0-90 Q & NQ	N	MD,MS,NY,OR

(For Agent Use Only)

Not intended for soliciting annuity sales from the public.  
Rates and Commissions subject to change.  
Check for current state approvals.

FDL - Purchase dates on options will be 1, 8, 15, 22nd of each month.

FDL - \* In IL, NM, and TX - Name change to Wealth Solutions. \*\*Jumbo rate not available on Non-MVA version.

# 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
<b>Asset Select - 1</b> <1 year rate>	4.00% 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
<b>Asset Select - 2</b> <2 year rate>	4.10% 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
<b>Asset Select - 3</b> <3 year rate>	4.20% yrs.1-3	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
 <b>Great Flex - 6</b>	5.30% 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
 <b>Great Flex - 8</b>	5.90% 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	8 years (9,8,7,6,5,4,3,2)	18-70-Q 0-80-NQ (issue age last birthday)	N	NY, VT
EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
 <b>Flex Max - 7</b>	<u>Fixed Rate: 3.75%</u> Annual pt-to-pt 100% part rate <u>6.75% Cap</u> Monthly Average 75% part rate No Cap	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 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.	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, AL, NY, OR, VT
 <b>Flex Max - 10</b> (5.00% Annuitization After yr-6)	<u>Fixed Rate: 3.35%</u> Annual pt-to-pt 100% part rate <u>6.25% Cap</u> Monthly Average 70% part rate No Cap	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 Account 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, MA, MN, NH, NJ, NY, OR, PA, UT, VT, WA
 <b>Flex Max - 12</b> (7.00% Annuitization After yr-6)	<u>Fixed Rate: 3.10%</u> Annual pt-to-pt 100% part rate <u>6.25% Cap</u> Monthly Average 70% part rate No Cap	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 Account 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)	18-75-Q 0-80-NQ	Y	AL, AR, CT, DE, GA, IL, NH, NJ, NY, OR, PA, UT, VT, WA
 <b>Flex Max - 14</b> 5 Yr purchase payment = 7.50% ages 0-55 & 5.00% for issue ages 56+	<u>Fixed Rate: 3.00%</u> Annual pt-to-pt 100% part rate <u>5.50% Cap</u> Monthly Average 65% part rate No Cap	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 Account 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		AL, CT, DE, MA, MN, NY, OR, PA, VT




(For Agent Use Only)

Not intended for soliciting annuity sales from the public.  
Rates and Commissions subject to change.  
Check for current state approvals.

<sup>1</sup> 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)



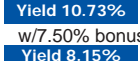


# GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
<b>American Freedom Stars &amp; Stripes - 5</b> <5 year rate>	4.95% Yr 1   4.05% Yr 2 4.15% Yr 3   4.25% Yr 4 Yield 4.35%   4.35% 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
	5.05% Yr 1   4.15% Yr 2 4.25% Yr 3   4.35% Yr 4 4.45% Yr 5   Yield 4.45%		\$100,000					
<b>American Freedom Stars &amp; Stripes - 7</b> <7 year rate>	5.35% Yr 1   4.05% Yr 2   4.25% Yr 3   4.45% Yr 4 4.65% Yr 5   4.85% Yr 6 Yield 4.66%   5.05% Yr 7	3.00%	\$10,000	Full account value at death. 10% after 1st year Interest income avail. after 1 yr. LTC Rider & Terminal Illness Rider	7 years (8,7,6,5,4,3,2)	18-90-Q 0-90-NQ	Y	IN,MN,NJ,NY,OR,PA,VA,WA
	5.45% Yr 1   4.15% Yr 2   4.35% Yr 3   4.55% Yr 4 4.75% Yr 5   4.95% Yr 6 5.15% Yr 7   Yield 4.76%		\$100,000					
<b>American Freedom Classic - 10</b>  	8.10% (Includes 5% Bonus)	3.00% (2.25% in ME,PA,SC)	\$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, OR
<b>Advantage-15</b>	3.40% Base <plus 15% bonus>	3.00%	\$5,000	10% after 1st year. Interest income avail. after 30 days. LTC Rider	12 years (12,11,10,9,8,7,6,5,4,3,2,1)	18-80-Q 0-80-NQ	N	AR,CT,FL MD,MI,MN,MT,NH,NV,NY,NC,ND,OR,PA,SD,TX,UT,VT,WA,WI,WY
<b>Long Term Care Annuity- No Rider</b>  	4.75%	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	AR,CO,CT,FL,HI,IL,KS,KY,MD,ME,MA,MN,MT,NJ,NY,NC,ND,PA,SD,UT,VA,WA,WI
<b>Secure American</b> <up to 10.00% annualization bonus - vests 1.00% per year>	4.40% = AV 3.40% = SV	3.00%	\$10,000 (Additional Purchase Payments accepted in 1st 3 contract yrs: \$2,000 - NQ \$5,000 - Q)	10% after 1st year. Interest income avail. after 30 days. LTC Terminal Illness Rider. Upon death of owner, the death benefit paid to the beneficiary will be a lump sum = to cash value or account value (including any earned annuitization bonus), if the beneficiary elects a settlement option providing payment for a period of at least 7 yrs, or for his/her life expectancy, as provided by Option D, if less.	7 years (9,8,7,6,5,4,3)	18-90-Q 0-90-NQ	N	AK,MA,NH,NJ,NY,ND,PA,UT,WA
<b>American Freedom - 10-ST</b>  	4.70% <sup>1</sup>	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

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

<sup>1</sup>Yield based on current interest rate with a first year bonus of 1.00% & .10% increase in base rate for years 2-5. <sup>2</sup>Yield based on current interest rate with a first year bonus of 1.50% & .20% interest in base rate years 2-7  
<sup>2</sup>Can annuitize after year 4 for a minimum of 7 years. <sup>3</sup> Withdrawals from the annuity will also reduce the level of coverage under the L-T-C rider. Qualified owners use a portion of their annuity account value to pay monthly L-T-C rider premiums; If the owner needs L-T-C, the annuity's account value helps provide L-T-C benefits up to a daily max. After client's account value is depleted, GAA will continue to pay benefits for a pre-determined amount and period of time.

# GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
<b>American Legend II Annuity</b> 	S&P 500. 100% Participation Rate. CAP-7.75%. Annual Point to Point 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.	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, MN, MS, NY, OR, PA
	One Year Fixed Rate: 3.75%							
	Monthly avg./annual reset, 11.50% cap Monthly Avg/Annual Reset Design.							
	No CAP with a 0.25% Index Factor. Monthly Avg/Annual Reset Design. (OR only fixed rate is 3.00% & 100% participation rate with a 7.75% cap & "0" index spread)							
<b>American Icon Annuity</b> (5.00% Annuity Bonus) (IN, PA, NH, NJ, UT & WA No premium bonus)	S&P 500, 100% Part. Rate, CAP-7.50%. Annual Point to Point Design.	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 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.	10 Years (10,9,8,7,6,5,4,3,2,1)	18-85-Q 0-85-NQ	N	AK, NY, OR
	One Year Fixed Rate: 3.00%							
	Your account value will be increased by 5% if, after the 4th Contract Anniversary you elect to receive payments for at least 7 years, or for life. Monthly avg./annual reset 10.50% cap, 100% participation rate							
	Monthly Avg/Annual Reset Design. No CAP with a 0.50% Index Factor. Monthly Avg/Annual Reset Design.							
<b>American Icon II Annuity</b> (1.50 Premium Bonus) 	S&P 500, 100% Part. Rate, CAP-6.75%. Annual Point to Point 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.	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, MN, NY, ND, OR, PA
	One Year Fixed Rate: 3.00%							
	Your account value will be increased by 5% if, after the 4th Contract Anniversary you elect to receive payments for at least 7 years, or for life. Monthly avg./annual reset 9.75% cap							
	Monthly Avg/Annual Reset Design. No CAP with a .90% Index Factor. Monthly Avg/Annual Reset Design.							
<b>American Valor II Annuity</b> (7.5% premium bonus for ages up to 70, 5% for ages 70-85)*** 	S&P 500. 75% Participation Rate. NO CAP 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)	18-83-Q 0-83-NQ	N	CT, IL, MN, NY, OR, PA
	One Year Fixed Rate: 3.00%							
	No CAP with a 1.95% Index Factor. Monthly Avg/Annual Reset Design. 100% Participation rate							
<b>American Legend Annuity</b> (1.50% Premium Bonus. No Bonus in OR, PA) 	S&P 500. 100% Participation Rate. CAP-7.75%. Annual Point to Point Design.	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 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.	7 Years (9,8,7,6,5,4,3)	18-85-Q 0-85-NQ	N	 AL, AR, MN, MS, PA
	One Year Fixed Rate: 3.25%**							
	Monthly avg./annual reset, 11.50% cap Monthly Avg/Annual Reset Design.							
	No CAP with a 0.25% Index Factor. Monthly Avg/Annual Reset Design. (OR & UT only fixed rate is 3.00% & 100% participation rate with a 7.50% cap & "0" index spread)							

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

\*No Change back upon death of client  
 \*\* Fixed Rate in OR is 3.00% & "0" index spread with 100% participation rate & 6.00% cap  
 \*\*\* 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.






# NORTH AMERICAN COMPANY FOR LIFE AND HEALTH (NAA)

INDEXED ANNUITIES	Participation Rate								Minimum Surrender Value	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available	
	Cap Rates		7 Year		10 Year (6.00% Bonus)		14 Year (11.00% Bonus)									
<b>North American Charter Series<sup>sm</sup></b> Index Account Fixed Account <b>7 year option =</b> 1% after eighth year <b>10 year option =</b> (6.00% Premium Bonus on Premiums in First 7 Yrs.) 1.00% Annuity bonus paid after 10 yrs <b>14 year option =</b> (11.00% Premium Bonus on Premiums in First 7 Yrs.) (2.00% Annuity bonus paid after 14 yrs) Index cap rate only product	<b>NEW</b>								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 20% of accumulation value. Death benefit accumulation 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 (18,18,17,15,15,15,14,12,10,8,6,4,2)	7 Years 0-85 Q & NQ  10 Years 0-79 Q & NQ  14 Years 0-75 Q & NQ	Y	AL, AK, CT, DE, MN, MS, NY, OR, PA, UT, WA  (7 year approved in AK, CT, MN & WA)	
	S&P 500	8.70%	6.30%	7.60%	5.70%	7.60%	5.70%									
	DJIA	8.95%	6.45%	7.80%	5.80%	7.75%	5.80%									
	S&P Midcap	7.15%	6.55%	6.15%	6.00%	6.10%	5.95%									
	Russell 2000	7.75%	6.20%	7.00%	5.65%	7.00%	5.65%									
	NASDAQ-100	N/A	6.05%	N/A	5.50%	N/A	5.50%									
	DJ EuroSTOXX 50	N/A	7.60%	N/A	6.80%	N/A	6.80%									
	Lehman Brothers	N/A	3.80%	N/A	3.50%	N/A	3.50%									
	S&P 500 mo pt-to-pt	2.20%		2.05%		2.05%										
	Fixed Account	3.60%		3.30%		3.30%										
<b>North American Precision Series<sup>sm</sup></b> Index Account Fixed Account <b>7 year option =</b> 1% after eighth year <b>10 year option =</b> (6.00% Premium Bonus on Premiums in first 7 yrs.) 1% after tenth year <b>14 year option =</b> (11.00% Premium Bonus on Premiums in first 7 yrs.) (2.00% Annuity bonus paid after 14 yrs)  Index Cap Applied Last 10 yr includes a 6% 1st yr premium bonus. Yield 9.49% 14 yr includes a 10% 1st yr premium bonus. Yield 14.66%	<b>NEW</b>							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 20% of accumulation value. Death benefit accumulation 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 (18,18,17,15,15,15,14,12,10,8,6,4,2)	7 Years 0-85 Q & NQ  10 Years 0-79 Q & NQ  14 Years 0-75 Q & NQ	Y	AL, AK, CT, DE, MN, MS, NY, OR, PA, UT, WA  (7 year approved in AK, CT, MN & WA)		
	Participation Rates															
	S&P 500	85%	60%	80%	55%	80%	70%									
	DJIA	85%	65%	80%	60%	80%	75%									
	S&P Midcap	65%	60%	60%	55%	60%	85%									
	Russell 2000	60%	55%	55%	50%	55%	60%									
	NASDAQ-100	N/A	50%	N/A	45%	N/A	55%									
	DJ EuroSTOXX 50	N/A	100%	N/A	90%	N/A	100%									
	Lehman Brothers	N/A	55%	N/A	50%	N/A	50%									
	Lehman Brothers Annual Cap	N/A	6.00%	N/A	6.00%	N/A	6.00%									
Annual Cap	N/A	7.00%	N/A	6.50%	N/A	6.00%										
S&P 500 mo pt-to-pt	2.20%		2.05%		2.05%											
Fixed Account	3.60%		3.30%		3.30%											
<b>North American Classic<sup>sm</sup></b> Index Account, Fixed Account, Policy Form: LS145A; LS145B	Daily Average		Point-to-Point					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 -10.00% Free withdrawal after year 1 -Can annuitize after year 1 for life, life with period certain or joint life options.	10 Years (10, 9, 8, 7, 6, 5, 4, 3, 2, 1)	0-79 Q & NQ	Y	AL, AK, MA, MD, MN, NY, OR, WA		
	S&P 500*	90%	65%													
	DJIA <sup>SM</sup>	85%	65%													
	NASDAQ-100*	N/A	60%													
	S&P 400*	70%	60%													
	Russell 2000*	65%	60%													
	CAP	N/A	12%													
	S&P 500* (Monthly Pt-to-Pt Cap)			2.30%												
Fixed Account			3.80%													
<b>North American Classic Plus<sup>sm</sup></b> Index Acct, Fixed Acct (10.00% Prem Bonus on Prem in 1st 5 Yrs.) Policy Form: LS144A; LS144B  <div style="border: 1px solid black; padding: 2px; display: inline-block;"><b>GREAT</b></div> <div style="background-color: #0056b3; color: white; padding: 2px; display: inline-block;"><b>First Year Yield 13.41%</b></div>	Daily Average		Point-to-Point					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 -10.00% Free withdrawal after year 1 -Can annuitize after year 1 for life, life with period certain or joint life options.	14 Years (18, 18, 17, 15, 15, 15, 14, 12, 10, 8, 6, 4, 2)	0-75 Q & NQ	Y	AL, AK, CT, MA, MD, MN, NY, OK, OR, UT, WA		
	S&P 500*	75%	55%													
	DJIA <sup>SM</sup>	75%	55%													
	NASDAQ-100*	N/A	50%													
	S&P 400*	55%	50%													
	Russell 2000*	55%	50%													
	Annual Pt. to Pt. CAP	N/A	12%													
	S&P 500* (Monthly Pt-to-Pt Cap)			2.00%												
Fixed Account			3.10%													

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

\*guaranteed minimum monthly CAP is 1.00%

# NORTH AMERICAN COMPANY FOR LIFE AND HEALTH (NAA)

MULTI YEAR PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available																				
<b>North American Builder<sup>sm</sup></b> Policy Form: LS117A 	 Yr. 1 Yr. 2 Yr. 3 Yr. 4 4.25% 4.40% 4.55 4.70% Yr. 5 Yr. 6 Yrs. 7-10 4.85% 5.00% 5.15%	 3.00%	\$2,000-Q \$10,000-NQ	-Nursing home confinement rider -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, 8, 6, 4, 2)	0-90	Y	AL, AK, MD, NY, OR, UT, VT, WA																				
<b>Boomer Annuity</b> 5.00% Premium Bonus on all premium payments received during first 5 contract yrs. <b>Plus Annuitization Bonus!</b> 2% yrs 2-10, 5% yrs 11+ 	 4.05% 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	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																				
<b>North American Guarantee<sup>sm</sup></b> Policy Form: LS117A	Term 1st Yr 2+ Yrs. Yield 3 yrs 4.85% 3.85% 4.18% 4 yrs 4.40% 4.40% 4.40% 5 yrs 6.10% 4.10% 4.49% 6 yrs 4.55% 4.55% 4.55% 8 yrs 8.15% 4.15% 4.64%	3.00%	\$2,000-Q \$10,000-NQ	-Nursing home confinement rider -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 (8,8,8,8,8,8,6,4)	0-90	Y	AL, AK, MD, NY, OR, UT, VT, WA																				
INDEXED ANNUITIES	Participation Rate	Minimum Surrender Value	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available																				
<b>North American Formula Select</b> Index Account, Fixed Account (Index Cap Applied Last)	<table border="1"> <tr><td>Monthly Point to Point Cap</td><td>2.45%</td></tr> <tr><td>Annual Pt. to Pt.*</td><td>7.50% cap</td></tr> <tr><td>S&amp;P 500<sup>®</sup>:</td><td>75%</td></tr> <tr><td>DJIA<sup>sm</sup></td><td>85%</td></tr> <tr><td>Russell 2000<sup>®</sup></td><td>65%</td></tr> <tr><td>S&amp;P Midcap 400<sup>®</sup></td><td>80%</td></tr> <tr><td>NASDAQ 100<sup>®</sup></td><td>65%</td></tr> <tr><td>DJIA EURO STOXX 50</td><td>100%</td></tr> <tr><td>Lehman Brothers</td><td>65% (6.00% cap)</td></tr> <tr><td>Fixed Acct</td><td>4.05%</td></tr> </table>	Monthly Point to Point Cap	2.45%	Annual Pt. to Pt.*	7.50% cap	S&P 500 <sup>®</sup> :	75%	DJIA <sup>sm</sup>	85%	Russell 2000 <sup>®</sup>	65%	S&P Midcap 400 <sup>®</sup>	80%	NASDAQ 100 <sup>®</sup>	65%	DJIA EURO STOXX 50	100%	Lehman Brothers	65% (6.00% cap)	Fixed Acct	4.05%	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 -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
Monthly Point to Point Cap	2.45%																											
Annual Pt. to Pt.*	7.50% cap																											
S&P 500 <sup>®</sup> :	75%																											
DJIA <sup>sm</sup>	85%																											
Russell 2000 <sup>®</sup>	65%																											
S&P Midcap 400 <sup>®</sup>	80%																											
NASDAQ 100 <sup>®</sup>	65%																											
DJIA EURO STOXX 50	100%																											
Lehman Brothers	65% (6.00% cap)																											
Fixed Acct	4.05%																											
<b>North American Formula Choice</b> Index Account, Fixed Account (Index Cap Only Product)	<table border="1"> <tr><td>Monthly Point to Point Cap</td><td>2.45%</td></tr> <tr><td>S&amp;P 500<sup>®</sup>:</td><td>7.25%</td></tr> <tr><td>DJIA<sup>sm</sup></td><td>7.40%</td></tr> <tr><td>Russell 2000<sup>®</sup></td><td>7.05%</td></tr> <tr><td>S&amp;P Midcap 400<sup>®</sup></td><td>7.40%</td></tr> <tr><td>NASDAQ 100<sup>®</sup></td><td>6.95%</td></tr> <tr><td>DJIA EURO STOXX 50</td><td>8.75%</td></tr> <tr><td>Lehman Brothers</td><td>4.30% (6.00% cap)</td></tr> <tr><td>Fixed Acct</td><td>4.05%</td></tr> </table>	Monthly Point to Point Cap	2.45%	S&P 500 <sup>®</sup> :	7.25%	DJIA <sup>sm</sup>	7.40%	Russell 2000 <sup>®</sup>	7.05%	S&P Midcap 400 <sup>®</sup>	7.40%	NASDAQ 100 <sup>®</sup>	6.95%	DJIA EURO STOXX 50	8.75%	Lehman Brothers	4.30% (6.00% cap)	Fixed Acct	4.05%	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 -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		
Monthly Point to Point Cap	2.45%																											
S&P 500 <sup>®</sup> :	7.25%																											
DJIA <sup>sm</sup>	7.40%																											
Russell 2000 <sup>®</sup>	7.05%																											
S&P Midcap 400 <sup>®</sup>	7.40%																											
NASDAQ 100 <sup>®</sup>	6.95%																											
DJIA EURO STOXX 50	8.75%																											
Lehman Brothers	4.30% (6.00% cap)																											
Fixed Acct	4.05%																											

Contracts issued by North American Company for Life and Health Insurance (NACOLAH), Chicago, IL. Interest rates subject to change. \*On the Annual Point-to-Point Crediting Method, the index cap rate is applied prior to the participation rate. 1Withdrawals, surrenders and loans from this annuity prior to age 59 1/2 may be subject to IRS penalties. 2Interest adjustment applies during the surrender charge period for all EIA products and until the end of the guarantee period for the NA Guarantee, Escalating Rate Annuity and North American Builder annuities as it applies for the first 10 contract years. 3See the WA Regular Producer Commission Schedule for complete details regarding commissions. \*Standard & Poor's(r), \*S&P(r), \*S&P 500(r), \*Standard & Poor's 500 Index, \*S&P MidCap 400 Index, and \*Standard & Poor's MidCap 400 Index are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by NACOLAH. \*Dow Jones, \*Dow Jones Industrial Averages, \*DJIA<sup>sm</sup> are service marks of Dow Jones & Company, Inc. and have been licensed for use for certain purposes by NACOLAH. Russell 2000 Index is a trademark of Frank Russell Company and has been licensed for use by NACOLAH. Commissions reduce in some states and subject to change. The NASDAQ-100(r), \*NASDAQ-100 Index(r), and \*NASDAQ(r) are registered marks of the NASDAQ Stock Market, Inc. (which, with its affiliates are "Corporations") and are licensed for use by NACOLAH. The above listed products are not issued, endorsed, sold or promoted by any of the indices listed above. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE NACOLAH PRODUCTS LISTED ABOVE. \*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 \* FOR AGENT USE ONLY.

# ING USA ANNUITY (ING)

MULTI-YEAR	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available																
<b>Guarantee Choice Annuity</b>	<p><u>\$15,000 Band</u></p> <p>5 yrs 3.70% (1st yr), 3.70% (yrs 2-5) 7 yrs 3.85% (1st yr), 3.85% (yrs 2-7) 10 yrs 4.15% (1st yr), 4.15% (yrs 2-10)</p> <p><u>\$75,000 Band</u></p> <p>5 yrs 4.70% (1st yr), 3.70% (yrs 2-5) 7 yrs 4.85% (1st yr), 3.85% (yrs 2-7) 10 yrs 5.15% (1st yr), 4.15% (yrs 2-10)</p>	3.00% on 87.5% of Premium	\$ 15,000	Full account value at death. Monthly Interest after 30 days. 10% Accumulation Value after 1st year. Nursing home and terminal illness waiver except MA & PA. Owner driven contract. Can annuitize after year 1 for a minimum of 10 years.	9 Years (9,8,7,6,5,4,3,2,1) (30 day bail-out after guarantee period)	0 - 80	Y	MN, NY, OR																
<b>EQUITY INDEXED</b>	Participation Rate	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available																
<b>Selectra Multi-Strategy Annuity (Single Premium Only!)</b>	<p>Fixed Rate Strategy: 3.60%</p> <p>Monthly Average Annual Reset Equity Index*: .70% Annual Index Spread. S&amp;P 500 w/100% Participation rate.</p>	3.00% on 87.5% of Premium	NQ & Q \$10,000	Monthly Interest Option. Annuitization available after yr 1 for a minimum of 10 years. 10% Cash Value after 1st year. Terminal Illness Rider. Nursing home waiver. Full accumulation value at death. Owner driven contract.	<p>10 yrs (10,10,10,10,9,8,7,6,5,4)</p> <p>(PA &amp; MD Only 10,10,10,10,9,8,7,6,5,4)</p> <p>(UT Only Ages 0-55 - 10,10,10,10,9,8,7,6,5,4 Ages 56+ 9,8,7,6,5,4,3,2,1</p>	0-80	Y	MN, NY, OR, WA																
<b>Secure Index Annuity - 5</b>	<p>Fixed Rate Strategy: (with no cap)</p> <p>Point-to-Point Part Index Strategy: (with cap)</p> <p>Point-to-Point Cap Index Strategy: (with no cap)</p> <p>Monthly Average Index Spread:</p> <p>100% Participation Rate &amp; Annual Reset</p>	<table border="1"> <thead> <tr> <th></th> <th><u>\$15,000 Band</u></th> <th><u>\$75,000 Band</u></th> </tr> </thead> <tbody> <tr> <td>Fixed Rate Strategy: (with no cap)</td> <td>3.75%</td> <td>3.75%</td> </tr> <tr> <td>Point-to-Point Part Index Strategy: (with cap)</td> <td>S&amp;P 500 - 45%</td> <td>S&amp;P 500 - 50%</td> </tr> <tr> <td>Point-to-Point Cap Index Strategy: (with no cap)</td> <td>6.50% cap</td> <td>7.25% cap</td> </tr> <tr> <td>Monthly Average Index Spread:</td> <td>1.35%</td> <td>.85%</td> </tr> </tbody> </table>		<u>\$15,000 Band</u>	<u>\$75,000 Band</u>	Fixed Rate Strategy: (with no cap)	3.75%	3.75%	Point-to-Point Part Index Strategy: (with cap)	S&P 500 - 45%	S&P 500 - 50%	Point-to-Point Cap Index Strategy: (with no cap)	6.50% cap	7.25% cap	Monthly Average Index Spread:	1.35%	.85%	1.50% on 100% of Premium	\$15,000 min. initial single premium \$50 minimum subsequent premium	Monthly interest option. Annuitization available after yr 1 for a minimum of 10 years. 10% of accumulation value after 1st year. Terminal Illness Rider. Nursing home waiver. Death benefit equals accumulation value. Owner driven contract.	5 Years (8,7,5,6,5,5,4,5,0)	0-80	N	MA, MN, NY, OR, UT
	<u>\$15,000 Band</u>	<u>\$75,000 Band</u>																						
Fixed Rate Strategy: (with no cap)	3.75%	3.75%																						
Point-to-Point Part Index Strategy: (with cap)	S&P 500 - 45%	S&P 500 - 50%																						
Point-to-Point Cap Index Strategy: (with no cap)	6.50% cap	7.25% cap																						
Monthly Average Index Spread:	1.35%	.85%																						
<b>Secure Index Annuity - 7</b>	<p>Fixed Rate Strategy: (with no cap)</p> <p>Point-to-Point Part Index Strategy: (with cap)</p> <p>Point-to-Point Cap Index Strategy: (with no cap)</p> <p>Monthly Average Index Spread:</p> <p>100% Participation Rate &amp; Annual Reset</p>	<table border="1"> <thead> <tr> <th></th> <th><u>\$15,000 Band</u></th> <th><u>\$75,000 Band</u></th> </tr> </thead> <tbody> <tr> <td>Fixed Rate Strategy: (with no cap)</td> <td>4.00%</td> <td>4.00%</td> </tr> <tr> <td>Point-to-Point Part Index Strategy: (with cap)</td> <td>S&amp;P 500 - 45%</td> <td>S&amp;P 500 - 50%</td> </tr> <tr> <td>Point-to-Point Cap Index Strategy: (with no cap)</td> <td>6.75% cap</td> <td>7.50% cap</td> </tr> <tr> <td>Monthly Average Index Spread:</td> <td>1.35%</td> <td>.85%</td> </tr> </tbody> </table>		<u>\$15,000 Band</u>	<u>\$75,000 Band</u>	Fixed Rate Strategy: (with no cap)	4.00%	4.00%	Point-to-Point Part Index Strategy: (with cap)	S&P 500 - 45%	S&P 500 - 50%	Point-to-Point Cap Index Strategy: (with no cap)	6.75% cap	7.50% cap	Monthly Average Index Spread:	1.35%	.85%	3.00% on 100% of Premium	\$15,000 min. initial single premium \$50 minimum subsequent full premium	Monthly interest option. Annuitization available after yr 1 for a minimum of 10 years. 10% of accumulation value after 1st year. Terminal Illness Rider. Nursing home waiver. Death benefit equals accumulation value. Owner driven contract.	<p>7 Years (10,10,10,10,9,8,7)</p> <p>(MD Only 10,10,10,10,9,8,7)</p> <p>(PA Only Ages 0-55 - 10,10,10,10,9,8,7 Ages 56+ 9,8,7,6,5,4,3)</p>	0-80	N	MA, MN, NY, OR
	<u>\$15,000 Band</u>	<u>\$75,000 Band</u>																						
Fixed Rate Strategy: (with no cap)	4.00%	4.00%																						
Point-to-Point Part Index Strategy: (with cap)	S&P 500 - 45%	S&P 500 - 50%																						
Point-to-Point Cap Index Strategy: (with no cap)	6.75% cap	7.50% cap																						
Monthly Average Index Spread:	1.35%	.85%																						
<b>Secure Outlook (3.00% Premium Bonus)</b>	<p>Fixed Rate Strategy: (with no cap)</p> <p>Point-to-Point Part Index Strategy: (with cap)</p> <p>Point-to-Point Cap Index Strategy: (with no cap)</p> <p>Monthly Average Index Spread:</p> <p>100% Participation Rate &amp; Annual Reset</p>	<table border="1"> <thead> <tr> <th></th> <th><u>\$15,000 Band</u></th> <th><u>\$75,000 Band</u></th> </tr> </thead> <tbody> <tr> <td>Fixed Rate Strategy: (with no cap)</td> <td>3.30%</td> <td>3.30%</td> </tr> <tr> <td>Point-to-Point Part Index Strategy: (with cap)</td> <td>S&amp;P 500 - 45%</td> <td>S&amp;P 500 - 50%</td> </tr> <tr> <td>Point-to-Point Cap Index Strategy: (with no cap)</td> <td>5.50% cap</td> <td>6.25% cap</td> </tr> <tr> <td>Monthly Average Index Spread:</td> <td>1.45%</td> <td>1.05%</td> </tr> </tbody> </table>		<u>\$15,000 Band</u>	<u>\$75,000 Band</u>	Fixed Rate Strategy: (with no cap)	3.30%	3.30%	Point-to-Point Part Index Strategy: (with cap)	S&P 500 - 45%	S&P 500 - 50%	Point-to-Point Cap Index Strategy: (with no cap)	5.50% cap	6.25% cap	Monthly Average Index Spread:	1.45%	1.05%	3.00% on 87.5% of Premium	\$15,000 min. initial single premium. Prem may be distrib w/no min. premium per strategy	Monthly interest option. 10% of accumulation value in 1st year. Terminal Illness Rider. Nursing home waiver. Death benefit equals accumulation value Owner driven contract.	10 Years (10,9,8,7,6,5,4,3,2,1)	0-80	Y	AL, AZ, AR, CA, CO, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MS, MO, MN, MT, NE, NE, NH, NM, NY, NC, ND, OH, OK, OR, RI, SC, SD, TN, TX, VA, VT, WV, WI, WY
	<u>\$15,000 Band</u>	<u>\$75,000 Band</u>																						
Fixed Rate Strategy: (with no cap)	3.30%	3.30%																						
Point-to-Point Part Index Strategy: (with cap)	S&P 500 - 45%	S&P 500 - 50%																						
Point-to-Point Cap Index Strategy: (with no cap)	5.50% cap	6.25% cap																						
Monthly Average Index Spread:	1.45%	1.05%																						





(For Agent Use Only)

Not intended for soliciting annuity sales from the public.



Rates and Commissions subject to change.

Check for current state approvals.

# 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
<b>Liberty Bankers - 1</b> (1 Year Rate) 	4.20% for 1 Year	3.00%	\$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, AK, CT, DC, HI, ME, MD, MA, MN, MO, NH, NJ, NY, ND, PA, RI, SC, SD, UT, VT, WY
<b>Liberty Bankers - 3</b> (3 Year Rate) 	4.50% for 3 Years	3.00%	\$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, PA,RI,SD,UT,VT,WY
<b>Liberty Bankers - 5</b> (5 Year Rate)	4.80% for 5 Years	3.00%	\$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, PA,RI,SD,UT,VT,WY
<b>Liberty Bankers Premier</b> (5 Year Rate) 	5.10% For 5 years	3.00%	\$25,000	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.	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, PA,RI,SD,UT,VT,WY
<b>Liberty Select</b>	5.50%	3.00%	\$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, MD,ME,MN,MO,MT, ND,NE,NH,NJ,NY,OR, PA,RI,SD,UT,VT,WY
<b>Liberty Bankers Flex - Plus</b> 	5.00% First Year (Up to 4.00% Bonus) CALL FOR DETAILS!!!	3.00%	\$5,000 Q & NQ Additional \$100 month	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.	12 Years (ages 0-55 12,11,10,9,8,7,6,5,4,3,2,1) 8 Years (ages 56+ 8,7,6,5,4,3,2,1)	0-80 Q & NQ	Y	AL,AK,CT,DC,HI,MA, MD,ME,MN,MO,MT, ND,NE,NH,NJ,NY,OR, PA,RI,SD,UT,VT,WY
<b>Liberty Choice</b>	4.75%	3.00%	\$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, MD, ME, MN, MO, MT, NH, NJ, NY, ND, OR, PA, RI, SD, UT, VT, WY





# ROYAL NEIGHBORS OF AMERICA (RNA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
<b>Royal Choice</b> 	4.90% for 1 year	3.00%	\$7,500	You may request a partial withdrawal of at least \$500 at any time prior to the maturity date as long as your accumulation value does not fall below \$10,000. If the accumulation value of your Royal Choice annuity is at least \$20,000, monthly interest option available after 30 days. If the owner or annuitant dies prior to the certificate maturing, death benefit proceeds will be paid. Proceeds paid on the death of the annuitant will equal the accumulation value. Proceeds paid on the death of the owner who is not the annuitant will equal the cash surrender value. withdrawal charges will be waived if the owner was age 75 or younger on the date of issue.	6 years (8,5,7,5,7,6,4,2)	16-85 Q & NQ	N	AL, AK, DE, DC, HI, IA, LA, MD, MA, MO, MT, NV, NH, NJ, NY, NC, OR, SC, UT
<b>Neighbors Choice 5 year Rate</b> 	4.85% for 5 years	3.00%	\$10,000 Q & NQ	You may request a partial withdrawal of at least \$500 at any time prior to the maturity date as long as your accumulation value does not fall below \$10,000. If the accumulation value of your Royal Choice annuity is at least \$20,000, monthly interest option available after 30 days. If the owner or annuitant dies prior to the certificate maturing, death benefit proceeds will be paid. Proceeds paid on the death of the annuitant will equal the accumulation value. Proceeds paid on the death of the owner who is not the annuitant will equal the cash surrender value. withdrawal charges will be waived if the owner was age 75 or younger on the date of issue.	5 years (8,5, 7,3, 7, 6,4)	16-85 Q & NQ	N	AL, AK, DE, DC, HI, IA, LA, MD, MA, MO, MT, NV, NH, NJ, NY, NC, OR, SC, UT

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

LBL - \*\*\*\* Optional 1st Year Bonus Interest. Important Note: The agent may offer additional 1st year interest in increments of 1.00% of up to a maximum of 4.00%. For example, in addition to the 1st year rate of 4.00%, the agent may offer a rate of 5.00%, 6.00%, 7.00% or 8.00%. Beginning in second year, the rate will adjust to the company's portfolio rate for this product. Additional interest that is requested will reduce the writing agent's sales commission by an equal amount.

# 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
<b>Keyport Value</b> With Stepped up Bonus Option (5 yr. interest rate) 	<\$50,000 >\$50,000 Year 1 3.40% 3.55% Year 2 3.80% 3.95% Year 3 4.20% 4.35% Year 4 4.60% 4.75% Year 5 5.00% 5.15% Yield 4.20% 4.35%	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
<b>Keyport Value</b> With Stepped up Bonus Option (6 yr. interest rate) 	<\$50,000 >\$50,000 Year 1 3.45% 3.60% Year 2 3.75% 3.90% Year 3 4.05% 4.20% Year 4 4.35% 4.50% Year 5 4.65% 4.80% Year 6 4.95% 5.10% Yield 4.20% 4.35%	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 (7,7,6,6,4)	0-85 Q&NQ	Y	OR, VT
<b>Keyport Value</b> With Stepped up Bonus Option (7 yr. interest rate)	<\$50,000 >\$50,000 Year 1 3.50% 3.65% Year 2 3.70% 3.85% Year 3 3.90% 4.05% Year 4 4.10% 4.25% Year 5 4.30% 4.45% Year 6 4.50% 4.65% Year 7 4.70% 4.85% 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.	7 years (7,7,7,6,5,4)	0-85 Q&NQ	Y	OR, VT
<b>Keyport Value - 5</b> (5 yr. interest rate)	<\$50,000 >\$50,000 Year 1 6.40% 6.55% Yrs 2-5 3.40% 3.55% Yield 3.99% 4.14%	1.50% (2.15% in CT)	\$5,000-NQ \$4,000-IRA \$100-Subsequent Payment!	Full account value at death. 10% Penalty Free beginning year 1. Mo. Interest option	5 years (7,6,6,5)	0-90 Q&NQ	Y	OR, VT
<b>Keyport Value - 6</b> (6 yr. interest rate)	<\$50,000 >\$50,000 Year 1 6.45% 6.60% Yrs 2-6 3.45% 3.60% Yield 3.94% 4.09%	1.50% (2.15% in CT)	\$5,000-NQ \$4,000-IRA \$100-Subsequent Payment!	Full account value at death. 10% Penalty Free beginning year 1. Mo. Interest option	6 years (7,7,6,6,4)	0-85 Q&NQ	Y	OR, VT
<b>Keyport Value - 7</b> (7 yr. interest rate)	<\$50,000 >\$50,000 Year 1 6.50% 6.65% Yrs 2-7 3.50% 3.65% Yield 3.92% 4.07%	1.50% (2.15% in CT)	\$5,000-NQ \$4,000-IRA \$100-Subsequent Payment!	Full account value at death. 10% Penalty Free beginning year 1. Mo. Interest option	7 years (7,7,7,6,5,4)	0-85 Q&NQ	Y	OR, VT
EQUITY INDEXED	Participation Rate	Guaranteed Rate	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
<b>Sun Life Financial/Keyport Index Multipoint</b>	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)								
<b>Sun Life SunDex Advantage</b> 	Monthly Average Annual Reset, S&P 500 Index, Rate before exercise of Lifetime benefits: 82%. Rate after exercise of Lifetime benefits: 72%	1.75% on 100% of Premium	\$10,000 Q & NQ	Lifetime Benefit Factor. Income for life available starting at Age 60: 5.0%, Age 65: 5.5%, Age 70: 6.0%, Age 75: 6.5%, Age 80: 7.0%, Age 85+: 7.5%	8 yr (9,8,7,6,5,4,3,2)	0-80 Q&NQ	N	CT, KY, MA, MD, ME, MN, MS, NJ, NY, OR, PA, UT, WA
<b>Sun Life SunDex - Provantage</b> 	S&P 500 9yr - 100% (up to 8.00% 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 account value at death. 10% of account value or earnings withheld greater beginning in yr 2. Must leave \$4,000 in account.	9 yr (10,10,9,8,7,6,5,4,3)	0-85 Q&NQ	N	CT, KY, NY, OR, UT, 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.

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