



INDEX ANNUITIES								
Company	Lafayette Life	Standard Insurance	Legacy Marketing OM Financial	RBC Liberty Life	Sagicor Life	National Western Life	OM Financial	Forethought Life
	AM Best A+ Assets \$2.3 Billion	AM Best A Assets \$13.2 Billion	AM Best B++ Assets \$17.5 Billion	AM Best A Assets \$3.6 Billion	AM Best A- Assets \$677 Million	AM Best A Assets \$6.7 Billion	AM Best B++ Assets \$17.5 Billion	AM Best A- Assets \$4.5 Billion
Annuity Name	Marquis Advant-Edge 5	Index Growth Annuity	AmeriMark Freedom 7 SE	RBC Enhanced Choice 8	Platinum Series Bonus Index	Global Lookback	Spectrum 9	Index Bonus 115
Term Length	5 Years	5 or 7 Years	7 Years	8 Years	9 Years	9 Years	9 Years	10 Years
Approved all states Except	AK NJ NY OR SC	NY	AL CT MA NV NY OR VT <i>Income Rider not in WA</i>	AK CT DE HI MN NJ NY OK OR PA UT	AK CT DE MA ME MN NH NJ NV NY NC OR PA TX UT VA WA	LA MA NY OR VA VT WA 2% < Comm FL	NY OK OR UT VT	AK CA DE MO NY OR VA WA 1% < Comm CT MN SC TX UT
Index Options	CD ANNUITY & INDEX COMBO 2.0% Min Annual Guarantee PLUS Annual Pt to Pt ANNUAL	100% Participation Annual Pt to Pt & Bailout Rider! ANNUAL	Three S&P options Annual Pt to Pt Monthly Cap 2-Yr Monthly Avg ANNUAL & BIENNIAL	S&P Annual Pt to Pt S&P Monthly Cap DOW Monthly Avg ANNUAL	One S&P option 100% Participation Annual Pt to Pt & Fixed Rate ANNUAL RESET	Two S&P options Global Lookback with S&P, Euro 50 Nikkei & Hang Seng ANNUAL	Three S&P options Monthly Averaging Annual Pt to Pt Monthly Cap ANNUAL	Two S&P Options Monthly Cap Annual Pt to Pt <b>NEW Income Rider 7.50% Guar 10 Yrs!</b> ANNUAL
Reallocation	Annual	Annual	Annual & Biennial	Annual	Annually	Annual	Annual	Annual
*Death Benefit	Owner or Annuitant	Owner	Owner	Owner	Owner	Annuitant	Owner	Owner
Issue Ages	0 - 85	0 - 90	0 - 85	0 - 85 NQ 0 - 80 Q	0 - 85	0 - 80	0 - 85	0 - 85
Guarantee at End of Term	111%	105% or 107%	105%	100%	120%	100%	114%	206%
Guar Formula	2.00% on 100%	1.00% on 100%	1.00% on 87.5%	1.00% on 87.5%	1.50% on 105%	1.50% on 87.5%	1.10% on 103%	6.00% on 115%
Surrender Chgs	8.7% 7.7%	5 YEAR 8.7,6,4,2 7 YEAR 9.8,7,6,5,4,2	9,9,8,7,6,5,4	10,9,8,7,6,5,4,2 +/- MVA	15,14,13,12,11,9,7,5,3	9.25,8.25,7.25,6.25,5.4,3,2,1	15,15,15,14.5,13.5,12.5,10,7,4	12,12,11,10,9,8,7,6,4,2 +/- MVA
Minimum Premium	\$1,000	\$15,000	\$3,000 Qualified \$5,000 Non-Qual	\$5,000	\$2,000	\$2,000 Qualified \$5,000 Non-Qual	\$10,000	\$25,000
Max Premium W/O Approval	\$1,000,000	\$1,000,000	\$1,000,000	00-80 \$1,000,000 81-85 \$250,000	\$500,000	\$500,000	\$1,000,000	\$1,000,000
FPDA Or SPDA	Flexible Premium	Single Premium	Flexible Premium	Single Premium	Single Premium	Flexible Premium	Flexible 1st Year	Single Premium
Product Highlights & Hot Points	Monthly Interest Cks Immediately 10% Withdrawals including 1st Year  Full Value at Death Nursing Home & Terminal Illness Waivers  5.00% Ann Pt to Pt 2.00% Ann Minimum Minimum 2% Interest Guaranteed Annually	10% Withdrawals Full Value at Death Optional Money Back Guarantee Cap & 2% Bailout  5 Year 3.75% \$100K Band 3.00% \$15K Band Caps lower for Return Of Premium  7 Year 4.00% \$100K Band 3.25% \$15K Band Caps lower for Return Of Premium	5% PREMIUM BONUS 10% Withdrawals Checkbook Access Full Value at Death No Chgback at Death  1X2 Medicaid Annuitization! 6% Rollup 10 Yrs Annual cost 30 Bpts Nursing Hm Waiver	2% PREMIUM BONUS 10% Withdrawals Full Value at Death  5% MORE BONUS on Income Value 7.5% Rollup 12 Yrs Annual cost 60 Bpts Not Available in WA  4.50% S&P Pt to Pt 2.00% S&P Mo Cap 5.00% Dow Mo Avg Commission 75 bpts lower in CA & WA	5% PREMIUM BONUS 10% Withdrawals after 1st Year Cumulative to 50%  Full Value Paid at Death 1 X 5 Annuitization Nursing Home Waiver  5.50% Ann Pt to Pt 7.89% Fixed 1st Yr	10% Withdrawals including 1st Year Full Value at Death 5X5 Annuitization 3X5 Annuitization in FL  5% Rollup Every Yr Annual cost 35 Bpts No cost if S&P Down Global Mo Avg Blend 40% 30% 20% 10%  S&P OPTIONS 6.40% Ann Pt to Pt 2.30% Monthly Cap GLOBAL OPTION 50% Par 1.5% Spread	3% PREMIUM BONUS 10% Withdrawals after 1st Year  Full Value & No Chargeback at Death Unemployment & Nursing Hm Waivers  3.25% Mo Average 3.00% Ann Pt to Pt 1.10% Monthly Cap Commission 1.75% lower in CT MA WA. Only 1% lower in TX	15% INCOME BONUS 6% Rollup 10 Yrs 10% Withdrawals Full Value at Death HIGH Income Factors  200% Death Benefit Monthly Cap 2.10% 25K Band 2.35% 100K Band 2.60% 250K Band  Annual Pt to Pt 5.50% 25K Band 6.00% 100K Band 6.25% 250K Band GLWB 30 Bpts AV
COMMISSION	4.50% 70-85 3.5%	5 Year 4.00% 7 Year 5.00% See sched ages 81+	4.00%	6.00%	5.50%	7.00%	9.00%	7.50%
			76-80 3.75% 81-85 2.50%	76-80 4.50% 81-85 3.50%	76-85 3.50%	Reduced 76 NQ & 71Q	80-85 4.50%	76-85 5.00%

**BIG PERKS**

**THRU SEPT 13TH ONLY**

<b>INDEX ANNUITIES</b>								
<b>Company</b>	<b>Phoenix Life</b>	<b>Phoenix Life</b>	<b>Forethought Life</b>	<b>Forethought Life</b>	<b>Forethought Life</b>	<b>Life of the Southwest</b>	<b>OM Financial</b>	<b>American National</b>
	AM Best B+ Assets \$15.4 Billion	AM Best B+ Assets \$15.4 Billion	AM Best A- Assets \$4.5 Billion	AM Best A- Assets \$4.5 Billion	AM Best A- Assets \$4.5 Billion	AM Best A Assets \$6.5 Billion	AM Best B++ Assets \$17.5 Billion	AM Best A Assets \$13.5 Billion
<b>Annuity Name</b>	<b>Phoenix Index Select Bonus</b>	<b>Reflections Bonus 10</b>	<b>Income 125</b>	<b>Guaranteed Destinations</b>	<b>Washington Guaranteed Dest</b>	<b>SecurePlus Premier 10</b>	<b>Accelerator 10</b>	<b>Value-Lock 10</b>
<b>Term Length</b>	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years
<b>Approved all states Except</b>	CA CT DE ME NJ NY NV OR Income Rider not in WA	CA CT DE ME NJ NY NV OR Income Rider not in WA	AK NV NY OR WA Comm 1% less in CT DE MN SC TX UT	AK AZ CT DE IA LA MD MA MN MO MT NY OR TX UT VT WA	WA ONLY	CT IL IN MT NH NJ NY OR PA WA	CT MN NY OR UT	MA MN ND NJ NY OR VT
<b>Index Options</b>	Three Index Options S&P 5-Yr Pt to Pt S&P Ann Pt to Pt DOW Ann Pt to Pt  RESET DESIGN ANNUAL & 5 YR PT TO PT	One S&P option Annual Pt to Pt Fixed Account  ANNUAL RESTART	Monthly Cap Fixed Account <b>Available Limited Time Only!</b>  ANNUAL	S&P Monthly Cap Fixed Account FREE Income Rider 5% Rollup 10 Yrs  ANNUAL	Two S&P options Monthly Averaging Monthly Cap The ONLY Lifetime Income Rider in WA  ANNUAL	S&P & Russell 2000 140% Par Rate Annual Pt to Pt Daily Avg S&P Only  ANNUAL RESET	Three S&P options 2- Year Mo Avg Annual Pt to Pt Monthly Cap  ANNUAL & BIENNIAL	One S&P option Monthly Avg Issue Date to End Date or Lock-In  10 YEAR PT TO PT
<b>Reallocation</b>	Annual & 5 Year	Annual	Annual	Annual	Annual	Annual	Annual	No reallocation
<b>*Death Benefit</b>	Owner	Owner	Owner	Owner	Owner	Annuitant	Owner	Owner
<b>Issue Ages</b>	0 - 85 	0 - 80	0 - 85	0 - 85	0 - 85	0 - 80	0 - 85	0 - 80
<b>Guarantee at End of Term</b>	105%	105%	203%	105%	106%	111%	108%	107%
<b>Guar Formula</b>	1.00% on 87.5%	1.00% on 87.5%	5.00% on 125%	1.00% on 87.5%	1.00% on 87.5%	2.45% on 97.5%	1.10% on 87.5%	1.75% on 90%
<b>Surrender Chgs</b>	10,9,8,7,6,5,4,3,2,1 +/- MVA	14,13,12,10,9,8,6,5,3,1 +/- MVA		10,10,10,10,9,8,7,6,4,2	10,9,8,7,6,5,4,3,2,1	12,12,11,10,9,8,7,6,5,3	10,10,10,10,9,8,7,6,4,2	12,12,11,10,9,8,7,6,5,3 +/- MVA
<b>Minimum Premium</b>	\$15,000	\$15,000	\$25,000	\$25,000	\$25,000	\$10,000	\$10,000	\$4,000 Qualified \$5,000 Non-Qual
<b>Max Premium W/O Approval</b>	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	00-75 \$1,000,000 76-85 \$500,000	\$1,000,000	\$1,000,000
<b>FPDA Or SPDA</b>	Single Premium	Single Premium	Single Premium	Flexible Yrs 1-4	Flexible Yrs 1-2	Single Premium	Flexible Premium	Single Premium
<b>Product Highlights &amp; Hot Points</b>	 <b>5% PREMIUM BONUS</b> 10% Withdrawals including 1st Year! Full Value at Death!  (3) Optional Riders 8% Rollup 10 Yrs 25% Income Bonus Mega Income Factor <b>Start Income NOW</b>  55% SP 5-Yr Pt-Pt 5.25% SP Ann Pt-Pt 4.75% Dow Ann Pt-Pt 7.63% Fixed 1st Year 50 Bpts Lower < 50K	<b>5% PREMIUM BONUS</b> 10% Withdrawals including 1st Year! Full Value at Death!  (3) Optional Riders 8% Rollup 10 Yrs 25% Income Bonus Mega Income Factor Start Income NOW  Ann Pt to Pt Cap 5.25% 50K Plus 4.75% 49K Under 7.63% Fixed 1st Year	<b>25% INCOME BONUS</b> 5% Rollup 10 Yrs 10% Withdrawals Full Value at Death <b>FREE Income Rider</b>  Monthly Cap 2.10% 25K Band 2.35% 100K Band 2.60% 250K Band  Fixed Acct 2.00% 25K Band 2.00% 100K Band 2.00% 250K Band	<b>5% PREMIUM BONUS</b> 10% Withdrawals Full Value at Death <b>Money Back Guarantee</b>  Monthly Cap 1.00% 25K Band 1.00% 100K Band 1.00% 250K Band  Fixed Acct 2.25% 25K Band 2.25% 100K Band 2.25% 250K Band	<b>6% PREMIUM BONUS</b> 10% Withdrawals Full Value at Death <b>Money Back Guarantee</b>  Monthly Avg 5.00% 25K Band 5.00% 100K Band 5.00% 250K Band  Monthly Cap 1.00% 25K Band 1.25% 100K Band 1.35% 250K Band	<b>10% VESTED BONUS</b> 10% Withdrawals after 1st Year Full Value at Death  7.00% Rollup 20 Yrs Big LTC Benefit Spousal Continuation Annual cost 65 Bpts  3.55% Pt to Pt Cap 30% S&P Daily Avg 12.70% Fixed 1st Yr Lower Surr & Comm in AK AL CA DE IL MN TX UT	<b>8% VESTED BONUS</b> 10% Withdrawals after 1st Year Full Value at Death Including Bonus 6% Rollup 10 Yrs Annual cost 30 Bpts Not available LA WA Commission 1.25% lower in WA. 75 bpts lower in TX  7.00% 2-Yr Mo Avg 3.00% Ann Pt to Pt 1.30% Monthly Cap 9.19% Fixed 1st Year	10% Withdrawals after 1st Year Full Value at Death  Nursing Home Waiver  NO CAP 70% Participation Lock In Gain Anytime
<b>COMMISSION</b>	<b>7.50%</b> 76-85 5.0%	<b>7.00%</b> 76-80 4.5%	<b>7.00%</b> 76-85 5.00%	<b>5.00%</b> 76-85 3.50%	<b>7.00%</b> 76-85 5.00%	<b>7.00%</b> 76-80 5.0%	<b>8.00%</b> 80-85 4.00%	<b>10.00%</b> 76-80 8.00%

Rates Effective Sept 07, 2010

INDEX ANNUITIES								
Company	Legacy Marketing American National	Legacy Marketing American National	RBC Liberty Life	RBC Liberty Life	RBC Liberty Life	National Western Life	National Western Life	National Western Life
	AM Best A Assets \$13.5 Billion	AM Best A Assets \$13.5 Billion	AM Best A Assets \$3.6 Billion	AM Best A Assets \$3.6 Billion	AM Best A Assets \$3.6 Billion	AM Best A Assets \$6.7 Billion	AM Best A Assets \$6.7 Billion	AM Best A Assets \$6.7 Billion
Annuity Name	BenchMark 500 Ten SE	BenchMark 500 Ten SE 5	RBC Choice 10	RBC Enhanced Choice 10	RBC Enhanced Choice 12	Ultra Classic	Ultra Benefit	Ultra Future
Term Length	10 Years	10 Years	10 Years	10 Years	12 Years	13 Years	14 Years	15 Years
Approved all states Except	AL AK CT DE IL IN KY MA MN MS MO NH NJ NY NV OK OR PA TX UT VT VA WA WY	AL AK CT DE IL IN KY MA MN MS MO NH NJ NY NV OK OR PA TX UT VT VA WA WY	AK CT DE HI MN NJ NY OK OR PA UT	AK CA CT DE HI IL MN MO NJ NY OK OR PA TX UT VT	AK CT DE HI MN NJ NY OK OR PA TX UT WA S&P not in IL VT	AL AK CT DE IL IN MA MN MS NJ NY OR PA TX UT WA	AL AK CT DE FL IL IN MA MN MS NJ NY OR PA TX UT WA	AL AK CT DE IL IN LA MA MN MS NJ NY OR PA TX UT WA
Index Options	INDEX & MYGA COMBO 2.00% Min Annual Guarantee PLUS 5 Yr Point to Point 5 YEAR PT TO PT	INDEX & MYGA COMBO 2.50% Min Annual Guarantee PLUS 5 Yr Point to Point 5 YEAR PT TO PT	S&P Annual Pt to Pt S&P Monthly Cap DOW Monthly Avg	S&P Annual Pt to Pt S&P Monthly Cap DOW Monthly Avg	S&P Annual Pt to Pt S&P Monthly Cap DOW Monthly Avg	Two S&P options Monthly Cap Monthly Avg	Two S&P options Monthly Cap Monthly Avg	Two S&P options Monthly Cap Monthly Avg
RESET DESIGN			ANNUAL	ANNUAL	ANNUAL	ANNUAL	ANNUAL	ANNUAL
Reallocation	No reallocation	No reallocation	Annual	Annual	Annual	Annual	Annual	Annual
*Death Benefit	Owner	Owner	Owner	Owner	Owner	Annuitant	Annuitant	Annuitant
Issue Ages	0 - 85	0 - 85	0 - 85 NQ 0 - 80 Q	0 - 85 NQ 0 - 80 Q	0 - 85 NQ 0 - 80 Q	0 - 80 A85 in FL	0 - 85	0 - 80
Guarantee at End of Term	122%	128%	100%	105%	105%	107%	108%	110%
Guar Formula	2.00% on 100%	2.00% on 105%	1.00% on 87.5%	1.00% on 87.5%	1.00% on 87.5%	1.50% on 87.5%	1.50% on 87.5%	1.50% on 87.5%
Surrender Chgs	12.5,11.5,10.5, 9.5,8.7,6.5,4.2 +/- MVA	16.5,16.5,15.5,14.5, 13,12,11,10,9.7 +/- MVA	10,10,9.5,9,8.7,6.5,4.2 +/- MVA	10,10,10,9.5,9,8.7,6.4,2 +/- MVA	14,13,12,11,10,9,8.7,6.5,4 +/- MVA	15,14.75,14,13,12.25, 11.25,10.5,9.75,8.75,8.6,4.2	16,16,15.75,15,14,13.25, 12.5,11.5,10.75,10.8,6.4,2	19.25,18.5,17.75,16.75,16,15.25, 14.5,13.5,12.75,12,10.8,6.4,2
Minimum Premium	\$3,000 Qualified \$5,000 Non-Qual	\$3,000 Qualified \$5,000 Non-Qual	\$5,000	\$5,000	\$5,000	\$2,000 Qualified \$5,000 Non-Qual	\$2,000 Qualified \$5,000 Non-Qual	\$2,000 Qualified \$5,000 Non-Qual
Max Premium W/O Approval	\$1,000,000	\$1,000,000	00-80 \$1,000,000 81-85 \$250,000	00-80 \$1,000,000 81-85 \$250,000	00-80 \$1,000,000 81-85 \$250,000	\$500,000	\$500,000	\$500,000
FPDA Or SPDA	Flexible Premium	Flexible Premium	Single Premium	Single Premium	Single Premium	Flexible Premium	Flexible Premium	Flexible Premium
Product Highlights & Hot Points	10% Withdrawals after 1st Year 20% Withdrawal allowed once Checkbook Access  Full Value & No Chargeback at Death Nursing Hm Waiver  5 Year Pt to Pt PAR 20% \$100K Band 20% \$3K Band You get Best of S&P or 2.00% Min Guarantee	<b>5% PREMIUM BONUS</b> 20% Withdrawal allowed once 10% Withdrawals Checkbook Access  Full Value & No Chargeback at Death Nursing Hm Waiver  5 Year Pt to Pt PAR 20% \$100K Band 20% \$3K Band You get Best of S&P or 2.50% Min Guarantee	10% Withdrawals Full Value at Death Nursing Home & Terminal Illness Waivers  <b>5% BONUS On Income Value</b> 7.5% Rollup 12 Yrs Annual cost 60 Bpts Not available in WA  4.00% S&P Pt to Pt 1.50% S&P Mo Cap 5.00% Dow Mo Avg Commission 75 bpts lower in CA TX WA	<b>5% PREMIUM BONUS</b> 10% Withdrawals Full Value at Death  <b>5% MORE BONUS on Income Value</b> 7.5% Rollup 12 Yrs Annual cost 60 Bpts Not available in WA  3.75% S&P Pt to Pt 1.25% S&P Mo Cap 5.00% Dow Mo Avg 7.15% Fixed 1st Year	<b>5% PREMIUM BONUS</b> 10% Withdrawals Full Value at Death  <b>5% MORE BONUS on Income Value</b> 7.5% Rollup 12 Yrs Annual cost 60 Bpts  4.00% S&P Pt to Pt 1.50% S&P Mo Cap 5.00% Dow Mo Avg 7.15% Fixed 1st Year Comm 1% lower in CA	<b>10% Withdrawals Cumulative to 50% if Unused</b> Nursing Hm Waiver Full Value at Death  5% Rollup Every Yr Annual cost 35 Bpts No cost if S&P ↓ 5X5 Annuitization 3X5 Annuitization in FL  2.30% Monthly Cap 50% Mo Avg Par 0.85% Mo Avg Spread 2.90% Fixed 1st Year Comm 1% lower in FL	<b>5% PREMIUM BONUS</b> 10% Withdrawals Nursing Hm Waiver Full Value at Death  5% Rollup Every Yr Annual cost 35 Bpts No cost if S&P ↓ 5X5 Annuitization  1.20% Monthly Cap 50% Mo Avg Par 1.35% Mo Avg Spread 6.57% Fixed 1st Year	<b>10% PREMIUM BONUS</b> 10% Withdrawals after 1st Year Full Value at Death  5% Rollup Every Yr Annual cost 35 Bpts No cost if S&P ↓ 5X5 Annuitization 3X5 Annuitization in FL  2.30% Monthly Cap 50% Mo Avg Par 0.85% Mo Avg Spread 12.64% Fixed 1st Year
COMMISSION	8.00%	7.50%	10.00%	7.00%	8.00%	12.00%	8.00%	7.00%
	71-75 6.00% 76-85 4.00%	71-75 5.63% 76-85 Call	76-80 8.00% 81-85 6.00%	76-80 5.00% 81-85 3.00%	76-80 6.00% 81-85 4.00%	Reduced 76 NQ & 71Q	Reduced 76 NQ & 71Q	Reduced 76 NQ & 71Q

Rates Effective Sept 07, 2010

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FIXED RATE ANNUITIES								
Company	Western United Life	Liberty Bankers Life	OM Financial	Sagacor Life	Liberty Bankers Life	Genworth Financial	Forethought Life	Forethought Life
	AM Best NR-5 Assets \$765 Million	AM Best B- Assets \$1.1 Billion	AM Best B++ Assets \$17.5 Billion	AM Best A- Assets \$677 Million	AM Best B- Assets \$807 Million	AM Best A Assets \$26 Billion	AM Best A- Assets \$4.5 Billion	AM Best A- Assets \$4.5 Billion
Annuity Name	Vision Max III	Bankers Premier Plus	OM Guarantee Platinum 5 & 7	Sage Investor	Bankers 7	SecureLiving Rate Saver	Secure Income 125	Secure Bonus 115
Term Length	3 Years	5 Years	5 & 7 Years	6 Years	7 Years	7 Years	10 Years	10 Years
Approved all states Except	APPROVED ONLY IN AK HI ID IN MT NE ND OK OR SD WA WY	AL AK CT DC DE MA ME MN MO NH NJ NY RI VT WY	MN NY OR VT WA	AK CT MA ME MN MS NH NJ NY OR PA UT VT	AL AK CT DC DE MA ME MN MO NH NJ NY RI VT WY	CA DE NJ NY OR	CA MA MN MT NV NY OR VA WA 1% < Comm AK CT DE SC TX UT	AK CA MO NY OR WA 1% < Comm CT DE MN SC UT TX
Current Interest Rate	3.00%	4.20% 1st Yr 3.20% Yrs 2-5	3.10% 5 Years 3.20% 7 Years	3.00% 1st Yr 3.00% Yrs 2-6	3.35%	3.45%	31.25% 1st Yr 5.00% Yr 2-10 INCOME VALUE	21.90% 1st Yr 6.00% Yr 2-10 INCOME VALUE
PRODUCT DESIGN	GUARANTEED 1 YEAR	GUARANTEED 5 YEARS	GUARANTEED ALL YRS	GUARANTEED 6 YEARS	GUARANTEED 7 YEARS	GUARANTEED 7 YEARS	GUARANTEED 10 YEARS	GUARANTEED 10 YEARS
Effective Rate	3.00%	3.40%	Same as above	3.00%	Same as above	Same as above	7.30%	7.50%
*Death Benefit	Annuitant	Annuitant	Owner	Owner	Annuitant	Owner	Owner	Owner
Issue Ages	0 - 90	0 - 90	0 - 90	0 - 90 NQ 0 - 75 Q	0 - 85	0 - 85	0 - 85	0 - 85
Renewal Window End of Term	No Auto Renewal	No Auto Renewal	30-Day Window	No Auto Renewal	No Auto Renewal	30-Day Window	No Auto Renewal	No Auto Renewal
Guar Formula	Same as above	Same as above	Same as above	Same as above	Same as above	Same as above	5% on 125%	6.00% on 115%
Surrender Chgs	2,2,2	8,1,7,3,6,4,5,5,4,5 +/- MVA	9,8,7,6,5,4,3 +/- MVA	7,7,7,6,5,3 +/- MVA	8,7,6,5,4,5,3,5,2,5 +/- MVA	9,8,7,6,5,4,3 +/- MVA	12,12,11,10,9,8,7,6,4,2	12,12,11,10,9,8,7,6,4,2 +/- MVA
Minimum Premium	\$3,000	\$10,000	\$2,000 Qualified \$5,000 Non-Qual	\$25,000	\$10,000	\$25,000	\$25,000	\$25,000
Max Premium W/O Approval	\$1,000,000	00-80 \$500,000 81-90 \$250,000	\$600,000	\$500,000	00-80 \$500,000 81-85 \$250,000	\$1,000,000	\$1,000,000	\$1,000,000
FPDA Or SPDA	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium
Product Highlights & Hot Points	Money Back Guarantee Return of Premium  Full Value Paid at Death  Bailout Rate 3.00% Walk Penalty Free Yrs 2&3 if rate is less than 3.00%	Monthly Interest Cks Immediately  Full Value & No Commission Chargeback at Death  Nursing Home & Disability Waivers	Monthly Interest Cks Immediately  Full Value & No Commission Chargeback at Death  Nursing Home Terminal Illness & Unemployment Waivers	Monthly Interest Cks Immediately! 10% Withdrawals including 1st Year!  Full Value Paid at Death! Nursing Home Waiver!  Bailout Rate Higher Potential Rate yrs 2-6 may be Higher than 3.00%	Monthly Interest Cks Immediately  Full Value & No Commission Chargeback at Death  Nursing Home & Disability Waivers	Monthly Interest Cks Immediately  Full Value at Death Nursing Home Waiver  100K thru 249K reduce 10 bpts Under 100K reduce 25 bpts	25% INCOME BONUS 5% Rollup 10 Yrs 10% Withdrawals Full Value at Death FREE Income Rider  200% Death Benefit Premium X 5% Per Yr Max 200% of Premium less withdrawal or A85  2.50% Fixed Rate Nursing Home & Terminal Illness Waivers	15% INCOME BONUS 6% Rollup 10 Yrs 10% Withdrawals Full Value at Death HIGH Income Factors  200% Death Benefit Premium X 5% Per Yr Max 200% of Premium less withdrawal or A85  2.50% Fixed Rate Nursing Home & Terminal Illness Waivers GLWB 30 Bpts AV
COMMISSION	1.20%	2.00% 81-90 .40%	2.50% 5 Year 3.25% 7 Year 80-90 Reduce 50%	4.00% Ages 81-90 2.00%	4.00% 76-80 2.15% 81-85 1.50%	2.75% 76-80 2.15% 81-85 1.5%	7.00% 76-85 5.00%	7.00% 76-85 4.50%

Rates Effective Sept 07, 2010

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\*Denotes whether Death Benefit is Owner or Annuitant driven.  
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