

<b>INDEX ANNUITIES</b>								
<b>Company</b>	<b>Liberty Life</b>	<b>Sagicor Life</b>	<b>Liberty Life</b>	<b>F&amp;G Life</b>	<b>Forethought Life</b>	<b>Forethought Life</b>	<b>Forethought Life</b>	<b>Phoenix Life</b>
	AM Best B++ Assets \$5 Billion	AM Best A- Assets \$791 Million	AM Best B++ Assets \$5 Billion	AM Best B++ Assets \$16.4 Billion	AM Best A- Assets \$5.1 Billion	AM Best A- Assets \$5.1 Billion	AM Best A- Assets \$5.1 Billion	AM Best B+ Assets \$14.4 Billion
<b>Annuity Name</b>	<b>Enhanced Choice 8</b>	<b>Sage Advantage</b>	<b>Choice 10</b>	Prosperity Elite 10 Protection Pkg	<b>Bonus Advantage</b>	<b>Index Bonus 115</b>	<b>Income 125</b>	<b>Personal Income Annuity</b>
<b>Term Length</b>	8 Years	9 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years
<b>Approved all states Except</b>	AK CT DE HI MN NJ NY OK OR PA UT Income Rider not in WA	AK CA CT DE ME MT NH NY OR VT	AK CT DE HI MN NJ NY NY OK OR PA UT Income Rider not in WA	AK CT MD MN MS NH NY OR PA WA	CA CT HI MA NY OR	AK DE NY OR VA WA	AK NV NY OR WA	AK DE FL IN IA KY ME MD MN MS MO NV NH NJ NY NC OH OK OR PA TX UT VA WA
<b>Index Options</b>	Four Index Options S&P Annual Pt to Pt S&P Monthly Cap Dow Quarterly Cap Dow Monthly Avg ANNUAL	One S&P Option 100% Participation Annual Pt to Pt & Fixed Rate ANNUAL	Four Index Options S&P Annual Pt to Pt S&P Monthly Cap Dow Quarterly Cap Dow Monthly Avg ANNUAL	Four S&P Options Trigger Rate Monthly Cap Monthly Avg Annual Pt to Pt ANNUAL	Three S&P Options Annual Pt to Pt Monthly Cap Monthly Avg ANNUAL	Two S&P Options Monthly Cap Annual Pt to Pt ANNUAL	One S&P Option Monthly Cap ZERO COST INCOME RIDER ANNUAL	Three Index Options S&P Annual Pt to Pt S&P Monthly Cap Dow Annual Pt to Pt ANNUAL
<b>Reallocation</b>	Annual	Annually	Annual	Annually	Annual	Annual	Annual	Annual
<b>*Death Benefit</b>	Owner	Owner	Owner	Owner	Owner	Owner	Owner	Owner
<b>Issue Ages</b>	0 - 80	0 - 85	0 - 80	0 - 85	55 - 80	0 - 85	0 - 85	0 - 85
<b>Guarantee at End of Term</b>	102%	126%	100%	108%	108%	100%	100%	100%
<b>Guar Formula</b>	1.00% on 87.5%	<b>2.00% on 105%</b>	1.00% on 87.5%	1.00% on 87.5%	1.00% on 87.5%	1.00% on 87.5%	1.00% on 87.5%	1.00% on 87.5%
<b>Surrender Chgs</b>	10,9,8,7,6,5,4,2 +/- MVA	8,8,8,8,7,6,5,3,1	10,10,9,5,9,8,7,6,5,4,2 +/- MVA	12,11,10,9,8,7,6,5,4,3	10,10,9,9,8,7,6,5,4,2 +/- MVA	12,12,11,10,9,8,7,6,4,2 +/- MVA	12,12,11,10,9,8,7,6,4,2 +/- MVA	12,12,12,11,10,9,8,7,6,4 +/- MVA
<b>Minimum Premium</b>	<b>HUGE CAPS</b> \$5,000	\$2,000	<b>HUGE CAPS</b> \$5,000	\$10,000	\$25,000	\$25,000	\$25,000	<b>45% BONUS</b> \$15,000
<b>Max Premium W/O Approval</b>	<b>HUGE CAPS</b> \$500,000	\$500,000	<b>HUGE CAPS</b> \$500,000	\$1,000,000	55-75 \$1,000,000 76-80 \$500,000	00-75 \$1,000,000 76-85 \$500,000	00-75 \$1,000,000 76-85 \$500,000	<b>45% BONUS</b>
<b>FPDA Or SPDA</b>	Single Premium	Single Premium	Single Premium	Flexible Premium	Single Premium	Single Premium	Single Premium	Single Premium
<b>Product Highlights &amp; Hot Points</b>	<b>2% PREMIUM BONUS</b> 10% Withdrawals after 1st Year Full Value at Death  Addt 1% Bonus on Income Value 7% Rollup 10 Yrs Annual cost 60 bpts Nursing Hm Waiver  6.25% S&P Pt to Pt 3.50% S&P Mo Cap 3.25% Dow Qtr Cap 6.25% Dow Mo Avg Comm 75 bpt less CA WA	<b>5% PREMIUM BONUS</b> 10% Withdrawals after 1st Year Cumulative to 50%  Full Value Paid at Death Nursing Hm Waiver  4.50% Ann Pt to Pt 4.0% Minimum Cap 7.10% Fixed 1st Yr	10% Withdrawals after 1st Year Full Value Paid at Death  1% Bonus on Income Value 7% Rollup 10 Yrs Annual cost 60 bpts Nursing Hm Waiver  7.25% S&P Pt to Pt 3.75% S&P Mo Cap 3.50% Dow Qtr Cap 7.25% Dow Mo Avg Comm 1% less CA TX WA	<b>8% PREMIUM BONUS</b> 10% Withdrawals Acct or Income Value Paid at Death  Income Value Best of 18% BONUS or 7.25% Rollup 10 Yrs 2X Mo Income LTC Annual cost 110 bpt  4.25% Ann Pt to Pt 2.40% Monthly Cap 4.75% Monthly Avg 4.25% Trigger Rate Comm 1% lower MA NV OK TX UT	<b>5% PREMIUM BONUS</b> 10% Withdrawals after 1st Year Nursing Hm Waiver  <b>INCOME VALUE PAID AT DEATH</b> 6% Rollup 20 Yrs 8% Income Factor Annual cost 95 bpt  3.00% Ann Pt to Pt 1.00% Monthly Cap 3.00% Monthly Avg 6.05% Fixed 1st Yr Comm 1% lower AK MD MN OH OK SC TX UT WA	<b>15% INCOME BONUS</b> 6% Rollup 10 Yrs Annual cost 95 bpt 10% Withdrawals Full Value at Death  Monthly Cap 0.75% 25K Band 1.00% 100K Band 1.25% 250K Band  Annual Pt to Pt 3.00% 25K Band 3.25% 100K Band 3.50% 250K Band Comm 1% lower CT FL MN SC TX UT	<b>25% INCOME BONUS</b> 5% Rollup 10 Yrs <b>ZERO Cost GLWB</b> 10% Withdrawals Full Value at Death  Monthly Cap 0.75% 25K Band 1.00% 100K Band 1.25% 250K Band  Annual Pt to Pt 3.00% 25K Band 3.00% 100K Band 3.00% 250K Band Comm 1% lower CT DE FL MN SC TX UT	<b>45% BONUS YR 3</b> <b>37.5% YEAR 2</b> <b>30% YEAR 1</b> 10% Withdrawals Full Value at Death  Start Income NOW (2) Optional Riders Bonus Above Or <b>14% Rollup 10 Yrs</b> Annual cost 95 bpt  1.50% S&P Pt to Pt 1.00% S&P Mo Cap 1.00% Dow Pt to Pt 0.85% Fixed 1st Year
<b>COMMISSION</b>	5.00% 76-80 2.00%	5.00% 76-85 2.50%	6.50% 76-80 3.50%	7.00% 80-85 3.50%	7.00% 76-80 5.00%	<b>8.00%</b> 76-85 5.50%	7.00% 76-85 5.00%	<b>7.25%</b> 76-80 5.00% 81-85 3.00%

Rates Effective Feb 01, 2012

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<b>INDEX ANNUITIES</b>									
Company	Phoenix Life	Phoenix Life	Phoenix Life	Phoenix Life	Phoenix Life	National Western Life	F&G Life	National Western Life	
	AM Best B+ Assets \$14.4 Billion	AM Best B+ Assets \$14.4 Billion	AM Best B+ Assets \$14.4 Billion	AM Best B+ Assets \$15.4 Billion	AM Best B+ Assets \$14.4 Billion	AM Best A Assets \$7.8 Billion	AM Best B++ Assets \$16.4 Billion	AM Best A Assets \$7.8 Billion	
Annuity Name	<b>Personal Income Annuity LITE</b>	<b>Index Select Gold Bonus</b>	<b>Index Select Gold Bonus LITE</b>	<b>Reflections Gold Bonus LITE</b>	<b>Reflections Gold Bonus</b>	<b>Ultra Classic</b>	Prosperity Elite 14 Protection Pkg	<b>Ultra Benefit</b>	
Term Length	10 Years	10 Years	10 Years	10 Years	12 Years	13 Years	14 Years	14 Years	
Approved all states Except	AL AZ AR CA CO CT DE DC GA HI ID IL KS LA ME MA MI MT NE NM NY ND OH RI SC SD TN VT WA WV WI WY	AK CT DE FL IN IA KY ME MD MA MN MS MO NV NH NJ NY NC OH OK OR PA TX UT VA WA	AL AZ AR CA CO CT DE DC GA HI ID IL KS LA ME MA MI MT NE NM NY ND OH RI SC SD TN VT WV WI WY	AL AZ AR CA CO CT DE DC GA HI ID IL KS LA ME MA MI MT NE NM NY ND OH RI SC SD TN VT WV WI WY	AL AZ AR CA CO CT DE DC GA HI ID IL KS LA ME MA MI MT NE NM NY ND OH RI SC SD TN VT WV WI WY	AK CT DE FL IN IA KY MA ME MD MN MS MO NV NH NJ NY NC OH OK OR PA TX UT VA WA	AL AK CT DE IL IN MA MN MS NJ NY NV OR PA SC TX UT WA Available in FL Age 65 + Accredited Investors only	AK CT MD MA MN MS NV NH NY OK OR PA TX UT WA Available in FL thru A64	AL AK CT DE FL IL IN MA MN MS NJ NY NV OR PA SC TX UT WA
Index Options	Three Index Options S&P Annual Pt to Pt S&P Monthly Cap Dow Annual Pt to Pt	Three Index Options S&P Annual Pt to Pt S&P Monthly Cap Dow Annual Pt to Pt	Three Index Options S&P Annual Pt to Pt S&P Monthly Cap Dow Annual Pt to Pt	Three Index Options S&P Annual Pt to Pt S&P Monthly Cap S&P Trigger Rate	Three Index Options S&P Annual Pt to Pt S&P Monthly Cap S&P Trigger Rate	Two S&P options Monthly Cap Monthly Avg	Four S&P Options Trigger Rate Monthly Cap Monthly Avg Annual Pt to Pt	Two S&P options Monthly Cap Monthly Avg	
RESET DESIGN	ANNUAL	ANNUAL	ANNUAL	ANNUAL	ANNUAL	ANNUAL	ANNUAL	ANNUAL	
Reallocation	Annual	Annual	Annual	Annual	Annual	Annual	Annually	Annual	
*Death Benefit	Owner	Owner	Owner	Owner	Owner	Annuitant	Owner	Annuitant	
Issue Ages	0 - 85	0 - 85	0 - 85	0 - 85	0 - 85	0 - 80 A85 in FL	0 - 85	0 - 85	
Guarantee at End of Term	100%	108%	105%	107% or 105%	110%	100%	109%	105%	
Guar Formula	1.00% on 87.5%	1.00% on 87.5%	1.00% on 87.5%	1.00% on 87.5%	1.00% on 87.5%	1.00% on 87.5%	1.00% on 87.5%	1.00% on 87.5%	
Surrender Chgs	10,9,8,7,6,5,4,3,2,1 +/- MVA	12,12,12,11,10,9,8,7,6,4 +/- MVA	10,9,8,7,6,5,4,3,2,1 +/- MVA	10,9,8,7,6,5,4,3,2,1 +/- MVA	12,5,12,5,12,5,11,10,9,8,6,5,4,3,2 +/- MVA	15,14,7,5,14,13,12,2,5,11,2,5,10,5,9,7,5,8,7,5,8,6,4,2	14,7,5,13,7,5,12,7,5,11,7,5,10,7,5,10,9,8,7,6,5,4,3,2	16,16,15,7,5,15,14,13,2,5,12,5,11,5,10,7,5,10,8,6,4,2	
Minimum Premium	<del>\$15,000</del> <b>45% BONUS</b>	<del>\$15,000</del> <b>35% BONUS</b>	<del>\$15,000</del> <b>31.25% BONUS</b>	<del>\$15,000</del> <b>33.75% BONUS</b>	<del>\$15,000</del> <b>37.5% BONUS</b>	\$2,000 Qualified \$5,000 Non-Qual	\$10,000	\$2,000 Qualified \$5,000 Non-Qual	
Max Premium W/O Approval	\$500,000	\$1,000,000	\$500,000	\$500,000	\$500,000	\$500,000	\$1,000,000	\$500,000	
FPDA Or SPDA	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium	Flexible Premium	Flexible Premium	Flexible Premium	
Product Highlights & Hot Points	<b>45% BONUS YR 3</b> <b>37.5% YEAR 2</b> <b>30% YEAR 1</b> 10% Withdrawals Full Value at Death  Start Income NOW (2) Optional Riders Bonus Above Or <b>14% Rollup 10 Yrs</b> Annual cost 95 bpt  1.25% S&P Pt to Pt 1.00% S&P Mo Cap 1.00% Dow Pt to Pt 0.75% Fixed 1st Year	<b>7% PREMIUM BONUS</b> 10% Withdrawals including 1st Year Full Value at Death  (2) Optional Riders 8% Annual Rollup 25% Income Bonus Start Income NOW Annual cost 95 bpt  2.00% S&P Pt to Pt 1.00% S&P Mo Cap 1.25% Dow Pt to Pt 7.91% Fixed 1st Year	<b>5% PREMIUM BONUS</b> 10% Withdrawals including 1st Year Full Value at Death  (2) Optional Riders 8% Annual Rollup 25% Income Bonus Start Income NOW Annual cost 95 bpt Income Riders not in WA  1.75% S&P Pt to Pt 1.00% S&P Mo Cap 1.25% Dow Pt to Pt 5.90% Fixed 1st Year	<b>6% PREMIUM BONUS</b> 5% Premium Bonus in AK MN MO NC NJ VA WA 10% Withdrawals Full Value at Death  (2) Optional Riders 8% Annual Rollup 25% Income Bonus <b>Start Income NOW</b> Annual cost 95 bpt Income Riders not in WA  1.25% S&P Pt to Pt 1.00% S&P Mo Cap 1.50% S&P Trigger Comm 1% lower FL IA IN KY MD MS NV NH OH OK PA TX UT	<b>9% PREMIUM BONUS</b> 10% Withdrawals including 1st Year Full Value at Death  (2) Optional Riders 8% Annual Rollup 25% Income Bonus <b>Start Income NOW</b> Annual cost 95 bpt  1.50% S&P Pt to Pt 1.00% S&P Mo Cap 1.75% S&P Trigger 9.93% Fixed 1st Year	10% Withdrawals Cumulative to 50% Nursing Hm Waiver Full Value at Death  4% Rollup Every Yr Annual cost 35 bpt No cost if S&P ↓ 5X5 Annuitization  1.75% Monthly Cap 50% Mo Avg Par 1.70% Mo Avg Spread 2.40% Fixed 1st Year Comm 1% lower FL	<b>9% PREMIUM BONUS</b> 10% Withdrawals Acct or Income Value Paid at Death  Income Value Best of 18% BONUS or 7.25% Rollup 10 Yrs 2X Mo Income LTC Annual cost 110 bpt  4.75% Ann Pt to Pt 2.50% Monthly Cap 5.00% Monthly Avg 4.50% Trigger Rate 11.61% Fixed 1st Year	<b>5% PREMIUM BONUS</b> 10% Withdrawals Nursing Hm Waiver Full Value at Death  4% Rollup Every Yr Annual cost 35 bpt No cost if S&P ↓ 5X5 Annuitization  1.00% Monthly Cap 50% Mo Avg Par 3.45% Mo Avg Spread 6.05% Fixed 1st Year	
COMMISSION	<b>7.25%</b> 76-80 5.00% 81-85 3.00%	<b>7.25%</b> 76-80 5.00% 81-85 3.00%	<b>7.25%</b> 76-80 5.00% 81-85 3.00%	<b>7.25%</b> 76-80 5.00% 81-85 3.00%	<b>7.25%</b> 76-80 5.00% 81-85 3.00%	<b>10.00%</b> Reduced 76 NQ & 71Q	<b>8.00%</b> 80-85 4.00%	<b>6.00%</b> Reduced 76 NQ & 71Q	

Rates Effective Feb 01, 2012

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FIXED RATE ANNUITIES								
Company	Guggenheim Life & Annuity	Oxford Life	Liberty Bankers Life	Fidelity Security Life	Fidelity Security Life	Sentinel Security Life	Liberty Life	Liberty Bankers Life
	Assets \$2.7 Billion	AM Best B++ Assets \$572 Million	AM Best B- Assets \$1.1 Billion	AM Best A- Assets \$664 Million	AM Best A- Assets \$664 Million	AM Best B++ Assets \$54 Million	AM Best B++ Assets \$5 Billion	AM Best B- Assets \$1.1 Billion
Annuity Name	Preserve MYGA	<b>Income Protector</b>	Bankers 5 Premier Plus	Multi Vantage 5	Tax Vantage 7	Personal Choice Annuity	7 MYG	Liberty USA 500
Term Length	3, 5 or 10 Yrs	5 Years	5 Years	5 Years	7 Years	5, 7 or 10 Yrs	7 Years	9 Years
Approved all states Except	ONLY IN THESE STS GA IL IN MI NC TX WI WV	AL CA DE MS MT NY OR VT WY	AL AK CT DC DE MA ME MN MO NH NJ NY RI VT WY	AK AL CT DE HI ID MA ME MN MT ND NH NJ NY OR PA UT VT WA WY	AK AL CT DC DE FL GA HI ID IN MA MD ME MN MT NC ND NH NJ NY NY OR PA RI SD UT VT WA WI WV WY	AL AK AR CT DE DC GA IL IN KY LA ME MD MA MI MS MO NH NJ NY OH PA RI SC TN VT VA WA WV WI	AK MD NJ NY OR PA TX UT	AL AK CT DE DC FL ME MA MN MS MO NV NH NJ NY OR RI SC TX UT VT WA WY
Current Interest Rate	3 Years 2.25% 5 Years 3.15% 10 Years 4.10%	<b>3.00%</b>	3.80% 1st Yr 2.80% Yrs 2-5	3.25%	3.25%	5 Years 3.60% 7 Years 3.70% 10 Years 4.00%	4.10% 1st Yr 3.10% Yrs 2-7	8.25%
PRODUCT DESIGN	GUARANTEED ALL YRS	GUARANTEED 5 YEARS	GUARANTEED 5 YEARS	GUARANTEED 1 YEAR	GUARANTEED 1 YEAR	GUARANTEED ALL YRS	GUARANTEED 7 YEARS	GUARANTEED 1 YEAR
Effective Rate	Same as above	3.00%	3.00%	3.05%	3.04%	Same as above	3.25%	3.57%
*Death Benefit	Owner	Owner	Annuitant	Owner	Owner	Annuitant	Owner	Annuitant
Issue Ages	0 - 90	0 - 80	0 - 90	0 - 75	0 - 70	0 - 90	0 - 80	0 - 79
Renewal Window End of Term	30-Day Window	30-Day Window	No Auto Renewal	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	3.00% Min Yrs 2-5	3.00% Min Yrs 2-7	Same as above	Same as above	3.00% Min Yrs 2-9
Surrender Chgs	7,6,5,4,3,2,1,1,1,1,75 +/- MVA	10,9,8,7,6 +/- MVA	8,1,7,3,6,4,5,5,4,5 +/- MVA	9,7,5,3,2	7,6,5,4,3,2,1	9,8,7,6,5,5,5,5,5 +/- MVA	7,7,7,6,5,4,3 +/- MVA	13,12,11,10,5,9,5,8,5,7,5,6,5,5 +/- MVA
Minimum Premium	\$5,000 Qualified \$10,000 Non-Qual	\$10,000	\$10,000	\$10,000	\$5,000	\$2,500	\$5,000	\$10,000
Max Premium W/O Approval	\$1,000,000	\$250,000	00-80 \$500,000 81-90 \$250,000	\$500,000	\$500,000	\$1,000,000	\$1,000,000	\$250,000
FPDA Or SPDA	Single Premium	Single Premium	Single Premium	Flexible Premium	Single Premium	Single Premium	Single Premium	Single Premium
Product Highlights & Hot Points	Monthly Interest & 10% Withdrawals after 1st Year  Full Value at Death Critical Illness & Nursing Hm Waiver  Rate under 250K 15 Bpts Lower Comm 25% lower 81-85 Comm 50% lower 86-90	Monthly Interest Cks Immediately 10% Withdrawals after 1st Year  <b>FREE</b> <b>Income Rider</b> <b>8% Annual Rollup</b> Full Value Paid at Death  Nursing Home Home Health Care & Terminal Illness Waiver Rates under 25K 50 bpts less	Monthly Interest Cks Immediately  Full Value & No Commission Chargeback at Death  Nursing Home & Disability Waivers	No Rolling Surr Charge + 3% Min Lifetime Guarantee  Penalty Free Withdraw for RMDs Full Value & No Chargeback at Death  Rate Yrs 2-5 may be HIGHER than 3.00% Iowa Max Issue A74 Exclusively for Tax Qualified Funds	No Rolling Surr Charge + 3% Min Lifetime Guarantee  10% Withdrawals after 5th Year Full Value & No Chargeback at Death  Rate Yrs 2-7 may be HIGHER than 3.00% Available for NQ & Qualified Funds	Optional riders reduce rate Mo Interest Ck .08% Death Benefit .35% 10% Withdrawal .08%  Death Benefit included in FL rate 10 bpt lower Rate lower in MN 30 bpt less 5&7 Yr 50 bpt less 10 Year  Rate lower in MN Lower surr chg in MN OK UT WA Avail in OK thru 80 DB Rider mandatory 86-90 all st except FL	Monthly Interest & 10% Withdrawals after 1st Year  Full Value Paid at Death  Nursing Home & Terminal Illness Waivers	Monthly Interest Cks Immediately  Full Value at Death Nursing Home & Disability Waivers  Rate Yrs 2-9 may be HIGHER than 3.00% Rate under 100K 8.00% 1st Year
COMMISSION	3 Year 1.00% 5 Year 2.50% 10 Year 3.00%	<b>3.00%</b> 76-80 2.00%	2.00% 81-90 .40%	4.00%	4.00%	5 & 7 Yr 2.25% 10 Year 2.75% Reduce 75 bpts 81-90	2.75% 76-80 1.50%	6.25% 71-79 4.25%

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