



Hot Fixed Annuity Contracts

CARRIER	American National Am Best A; S&P AA; Comdex 94; \$13.8Bil	Genworth Life AM BEST A; S&P A; Comdex 79; \$34Bil	Great American AM Best A; S&P A; Comdex 78; \$9.3Bil	ING USA AM Best A+; S&P AA; Comdex 90; \$74Bil	Investors Insurance AM Best A-; S&P A; Comdex 72; \$245mil
PRODUCT NAME	<i>Palladium MYG (3-10yr Guar)</i>	<i>Secure Living Liberty</i>	<i>American Freedom Stars and Stripes 5</i>	<i>Guarantee Choice</i>	<i>RateMark</i>
COMMISSION	3yr-1.5%;4yr-2%;5&10yr-4%; 6,7 & 8yr- 2.5%; 9yr-3% 10yr 4%(Comps reduced age 80+)	0-75- 3% 76-80- 1.95% 81-85- 1.05%	<u>5yr</u> 0-84-3%; 85-89-2.10%	7 yr- 2.50% 10 yr- 3.25% All Ages Trails Avail	1, 3 & 5yr- 2.50% 0-80; 81+ 1.25% 7 & 10yr- 4% 0-80; 81+ 2%
FLEX/SINGLE PREM	Single	Single	Single	Single	2K
PRINCIPAL GUARANTEE	No	No	No	No	No
WAIVERS	NH 60day up to age 80	NH 30 days	Term Ill; NH > Yr 1, 90days	NH > yr 1, 45 out of 60 days in NH or Hospital; Term Ill	
ISSUE AGES	0-85 Qual & Non	0-85 Qual & Non	18-89 Qual; 0-89 Non	0-80 Qual & Non	0-85
MINIMUM PREM	5K Qual & Non	2K Qual / 5k Non	10K Qual & Non	15K Qual & Non	3K Qual / 5K Non
MAXIMUM PREM	\$1,000,000	\$500,000	HO approval 750K+ ages 81+	\$1,000,000	\$2,000,000
FREE ANN WTHDRWL	10% Immediately	10% Immediately	Int only yr1; 10% after yr1	Int only yr 1; 10% after yr1	Int only immed/ 10% avail as a rider
SURRENDER CHARGES	10yrs 8/8/8/7/6/5/4/3/2/1 (+/- MVA)	6yrs 9/9/8/7/6/5	5yr-7/6/5/4/3	9/8/7/6/5/4/3/2/1/0 (+/- MVA)	12,12,12,11,10,9,8,6,3,1 +/- MVA Reduced at older ages
MINIMUM GUARANTEE	2% (Indexed)	2.00%	3%	1.50%	1.50%
COMMENTS	RATES <100K/100K+ 3yr 2.00/2.10 4yr 2.15/2.25 5yr 2.70 / 2.80 6yr 3.25 / 3.35 7yr 3.49 / 3.59 8yr 3.70 / 3.80 9yr 3.42 / 3.52 10yr 3.65 / 3.75 30 day exit window @ end of guar Early Anntization	AEY for MYG RATES <100K; 100K+; 250K+ 6yr 2.68; 2.81; 2.89 BAILOUT FEATURE: If renewal rate is less than bailout rate set at issue client may surrender all or part of contract w no sur chrg	AEY for MYG RATES <100k 100k+ 5yr 3.30 3.40 Rate escalates 10bps yr 2 5 Can take income immediately for min of initial rate per payout	AEY for MYG RATES <75K 75k+ 7yr 2.75 2.89 10yr 3.70 3.90 30 day exit window at end of rate guarantee Can take income after yr 1, min 10yr payout	Choose between 1, 3, 5, 7 or 10 yr guarantee (MVA still applies in NV) Sur chrg applies at death 30bps rider for no Sur @ death 30 day exit window at end of rate guarantee for 3, 5, 7, & 10yr
PRODUCT NOT IN THESE STATES	NY, UT (8,9 & 10yr N/A in OR)	MS, NY	5yr- NY, OR, VA	NY	Al,AK,CT,KY,ME,MN,NJ,NY,OR,RI,UT,VA,VT,WI,WA

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Hot Index Annuity Contracts

CARRIER	Allianz AM Best A; S&P AA; Comdex 85; \$68.6Bil	Great American AM Best A; S&P A; Comdex 78; \$9.3Bil	Investors Insurance (Legacy) A.M. Best A-; S&P A; Comdex 72; \$245Mil
PRODUCT NAME	MasterDex X	Safe Return	PremierMark® SE* Plus 10
CREDITING METHOD	10% Vesting Prem Bonus on all deposits 1st 3yrs 1)Ann Reset Ratchet Monthly Sum 2) Ann Reset/Ratchet Pt to Pt 3)Ann Reset/Ratchet Mo Avg w Spread Choice of S&P500,NASDAQ100,EuroStox x50,orBlended Index(35%-Dow,35% Lehman,20%-Euro,10% Russel)	Return of Premium Available 1) Annual Reset/Ratchet Mo avg 2)Ann Reset/Ratchet Pt to Pt 3)Fixed Act S&P 500 Index	1) Ann Reset/Ratchet Mo Pt to Pt S&P 2) Ann Reset/Ratchet Pt to Pt S&P 3) Ann Reset/Pt to Pt Gold 4) Ann Reset/Ratchet Mo Pt to Pt Blended 5) Fixed Act
CAP RATES PARTICPATION RATES SPREADS	100% PR Guar NAS S&P Euro Blnd 1) 2.5 2.3 2.3 NA 2)5.00 5.75 5.25 5.75 3)2.00 4)2.25	1) 100% PR; 7.00% Cap (Bailout 6.50% cap) 2)100% PR; 6.5% Cap (Bailout 6.0% cap) 3) 2.50% (3% min)	10% Bonus 1)4.00/100% 2) 3.75%/120% 3) 3.75%/100% 4) 7.75%/100% 5) 1.75%
COMMISSION	7% ages 0-75; 5% ages 76-80	0-75- 6.5%; 76-80- 5.50%; 81+- 2.5% Trails avail	0-80 7%
ISSUE AGES	0-80 Qual & Non	18-85Qual/0-85Non	0-80 Qual & Non
MINIMUM PREM	\$20K Qual & Non	\$25k Qual & Non	5K Qual & 2K Non
MAXIMUM ISSUE	\$1,000,000	\$750,000	\$2,000,000
FLEX/SINGLE PREM	Flex for 1st 3yrs/ Min \$25	1st 2 months only \$3k min	\$2K min
FREE ANN WTHDRWL	10% of prem after anniv of last prem	10% immediately	10% after yr 1
SURRENDER CHARGES	10yrs 10/10/10/8.75/7.5/6.25/5/3.75/2.5/1.25	10yrs 10/9/8/7/6/5/4/3/2/1	9yrs 18/18/17/16/15/14/13/11/9 (+/- MVA)
MINIMUM GUARANTEE	87.5% of prem at 2.5%	100% of prem at 2%	87.5% of prem at 1-3% (varies by state & issue date)

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Hot Index Annuity Contracts

COMMENTS	Simple Income Rider II Avail -Adtnl Deposits in 1st 3yrs, do not reset sur. -Contract Loans may be avail -NH Waiver, 30days after yr1(NA in KS, MA, NJ, PA)	Riders & Waivers * Extended Care * Terminal Illness * Income Sustainer Bailout - early withdrawal charges waived, if cap ever falls below it's bailout cap Death Benefit - Greatest of the account value, GMSV or return of premium	ENHANCED CARE RIDER AVAILABLE (AR,AZ,CO,DC,DE,GA,HI,IA,ID,IL,IN,LA,MD,MI,MS,MT,NC,NE,NM,OH,OK,PA,SC,WV,WY) optional rider increases annuity value to help clients meet future expenses, including extended care costs. Rider cost: 0.65% annually.
PRODUCT <u>NOT</u> IN THESE STATES	CT, DE, IN, MD, MS, NV, NH, NJ, NY, OR, UT, WA	DE, IL, MA, NV, NJ, NY, OR, PA, TX, VA	AL, AK, CT, KY, ME, MO, NH, NJ, NY, OR, RI, UT, VT, VA, WA, WI

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Hot Index Annuity Contracts

CARRIER	ING USA AM Best A+; S&P AA; Comdex 90; \$74Bil	Lincoln Financial Group AM Best A+; S&P AA-; Comdex 91; \$144Bil
PRODUCT NAME	<i>Opportunities Plus</i>	<i>New Directions 6 & 8</i>
CREDITING METHOD	5% Prem Bonus 1) Ann Reset/Ratchet Pt to Pt 2) Ann Reset/Ratchet Mo Pt to Pt 3) Fixed Act S&P 500 Index	1) Bi-Annual Reset/Ratchet Pt to Pt 2) Ann Reset/Ratchet Performance Trigger Account(PTA) 3) Fixed MYG Rate S&P 500 Index
CAP RATES PARTICPATION RATES SPREADS	15K 75K 1) 5.75% 6.75% 2) 2.25% 2.60% 3) 2.40% 2.40% (No Mins)	6yr <\$100K >\$100K 1) 12.60% 13.60% 2) 5.20% 5.55% Fixed 2.90% 3.10% 8yr <\$100K >\$100K 1) 14.10% 14.85% 2) 5.75% 6.00% Fixed 3.20% 3.35% 100%PR Guar; 2yr min cap 10%; PTA min cap 3%; Fix Min 1.75%
COMMISSION	0-80- 7% Trail comps avail	6yr- 0-75- 3.5%; 76-80- 2.75; 81+- 1.75% 8yr- 0-75- 4.5%; 76-80- 3.5%; 81+- 2.25% Trails avail
ISSUE AGES	0-80 Qual & Non	0-85 Qual & Non
MINIMUM PREM	15K Qual & Non	10K Qual & Non
MAXIMUM ISSUE	\$1,000,000	0-65- \$2mil 65+- 500K
FLEX/SINGLE PREM	Single	Single
FREE ANN WTHDRWL	Int only immed/ 10% after yr 1	10% immediately
SURRENDER CHARGES	10yrs 10/10/10/10/9/8/7/6/5/4 (+/- MVA)	6yr-9/8/7/6/4.75/3.75 (+/- MVA) 8yrs-9/8/7/6/4.75/3.5/2/.75 (+/- MVA)
MINIMUM GUARANTEE	87.5% of prem at 2%	100% of prem at 1.75%

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<p align="center">COMMENTS</p>	<p align="center">INCOME PROTECTOR RIDER AVAILABLE (NA in NY, NJ, OR, WA; 4% in FL, MD, NV)</p> <p align="center">Death Benefit = AV or Min Guar minus surrender</p> <p align="center">NH and Term Ill waiver Can take income after yr5, 10yr min</p>	<p align="center">LIVING INCOME RIDER AVAIL</p> <p align="center">Fixed Act Guar is for term of contract</p>
<p align="center">PRODUCT <u>NOT</u> IN THESE STATES</p>	<p align="center">AK, CT, DE, MN, NJ, NY, OR, WA</p>	<p align="center">MN, NY, OR</p>

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Fixed Annuity Overview

CARRIER	Allianz AMBest A; S&P AA; Comdex 85; \$68.6Bil	Allianz AMBest A; S&P AA; Comdex 85; \$68.6Bil	American National Am Best A; S&P AA; Comdex 94; \$13.8Bil	American National Am Best A; S&P AA; Comdex 94; \$13.8Bil	American National Am Best A; S&P AA; Comdex 94; \$13.8Bil
PRODUCT NAME	<i>Dominator Plus</i>	<i>Dominator Select 1, 2 & 3yr</i>	<i>Wealthquest Citadel 5 & 7 Diamond</i>	<i>Palladium Advisor</i>	<i>Palladium MYG (3- 10yr Guar)</i>
COMMISSION	5yr- 0-75 3%;76-80- 2%;81+-1% 10yr -0-75-4%;76-80- 3%;81+-2%	1yr= .25%; 2yr= .50%; 3yr= 1.25%	5yr- 0-80=4%; 81+=3% 7yr- 0-80= 4.5%; 81+= 3.5%	0-79- 3% 80-90- 1%	3yr-1.5%;4yr-2%;5&10yr 4%; 6, 7 & 8yr- 2.5%; 9yr- 3% 10yr-4%(Comps reduced age 80+)
FLEX/SINGLE PREM	Single	Single	\$1000min/\$100EFT	Single	Single
PRINCIPAL GUARANTEE	No	No	Yes	No	No
WAIVERS	NH >yr 1, 30days pays out over 5yrs;	NH >yr 1, 30days pays out over 5yrs;	DI, Term III, NH 60day up to age 80	NH 60day up to age 80	NH 60day up to age 80
ISSUE AGES	0-85 Qual & Non	0-85 Qual & Non	0-85 Qual & Non	0-90 Qual & Non(Lower in IN,OK & UT)	0-85 Qual & Non
MINIMUM PREM	25K Qual & Non	2K Qual & Non	5K Qual & Non (2K Qual on7yr)	100mo Qual/ 5K Non	5K Qual & Non
MAXIMUM PREM	\$500K w/out Prior approval	\$500K w/out Prior approval	\$1,000,000	\$1,000,000	\$1,000,000
FREE ANN WTHDRWL	10% Immediately	10% Immediately	10% Immediately	10% Immediately	10% Immediately
SURRENDER CHARGES	9/8.1/7.2/6.3/5.4/4.5/3.6 /2.7/1.8/.9 (+/- MVA)	3 yr 6/5/4 (+/- MVA)	5yrs- 7/7/7/6/5 7yrs-7/7/7/6/5/4/2	7yrs 7/7/7/6/5/4/2 (+/- MVA)	8/8/8/7/6/5/4/3/2/1 (+/- MVA)
MINIMUM GUARANTEE	1.50%	1.50%	2% varies by state	2% varies by state	2% (Indexed)
COMMENTS	Choose between 5 or 10yr rate guarantee 30 day exit window at end of guar peiod or renews at ann rate Lump sum NH waiver avail 10bps	Choose between 1, 2 or 3yr rate guarantee 30 day exit window at end of guar peiod or renews at ann rate Lump sum NH waiver avail 10bps	2yr Rate Guarantee Additional deposits do not reset surrender Early annuitization after: yr1, Min 10yrs 3% Min guar in UT	1yr Rate Guarantee Additional deposits do not reset surrender Can take income in yr 5, min 5yr payout(MVA Applies) Rates renew monthly beginning yr2	Choose between 3- 10yr Rate Guarantee 30 day exit window at end of rate guarantee Can take income after yr 3 for remaining guar period or 5yr whichever is greater
PRODUCT NOT IN THESE STATES	CT, DE, MA, MN, MO, NJ, OK, OR, UT, WA	CA, DE, MA, MT, NV, NJ, NY, OK, OR, PA, WA	NY	IL,MA, MN, NJ, NY, PA, UT	NY, UT (8,9 & 10yr N/A in OR)

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Fixed Annuity Overview

CARRIER	Genworth Life AM BEST A; S&P A; Comdex 79; \$34Bil	Genworth Life AM BEST A; S&P A; Comdex 79; \$34Bil	Genworth Life AM BEST A; S&P A; Comdex 79; \$34Bil	Great American AM Best A; S&P A; Comdex 78; \$9.3Bil	ING USA AM Best A+; S&P AA; Comdex 90; \$74Bil
PRODUCT NAME	<i>Secure Living Liberty</i>	<i>Secure Living Independence</i>	<i>Secure Living Smart Rate</i>	<i>American Freedom Stars and Stripes 5</i>	<i>Guarantee Choice</i>
COMMISSION	0-75- 3% 76-80- 1.95% 81-85- 1.05%	0-75- 4% 76-80- 1.95% 81-85- 1.05%	0-75- 4.5% 76-80- 1.95% 81-85- 1.05%	<u>5yr</u> 0-84-3%; 85-89- 2.10%	5 yr - 2.00% 7yr- 2.50% 10yr- 3.25% All Ages Trails Avail
FLEX/SINGLE PREM	Single	Single	Single	Single	Single
PRINCIPAL GUARANTEE	No	No	Yes	No	No
WAIVERS	NH 30 days	NH 30 days	NH 30 days	Term III; NH > Yr 1, 90days	NH > yr 1, 45 out of 60 days in NH or Hospital; Term III
ISSUE AGES	0-85 Qual & Non	0-85 Qual & Non	0-85 Qual & Non	18-89 Qual; 0-89 Non	0-80 Qual & Non
MINIMUM PREM	2K Qual / 5k Non	2K Qual / 5k Non	2K Qual / 5k Non	10K Qual & Non	15K Qual & Non
MAXIMUM PREM	\$500,000	\$500,000	\$500,000	HO approval 750K+ ages 81+	\$1,000,000
FREE ANN WTHDRWL	10% Immediately	10% Immediately	10% Immediately	Int only yr1; 10% after yr1	Int only yr 1; 10% after yr1
SURRENDER CHARGES	6yrs 9/9/8/7/6/5	6yrs 9/9/8/7/6/5 (Varies in OR & IN)	7yrs 7/7/7/6/5/4/3	5yr-7/6/5/4/3 (+/- MVA)	9/8/7/6/5/4/3/2/1/0 (+/- MVA)
MINIMUM GUARANTEE	2.00%	3.00%	2.00%	3%	1.50%
COMMENTS	Choose between 1, 3 or 5yr Rate Guarantee BAILOUT FEATURE: If renewal rate is less than bailout rate set at issue client may surrender all or part of contract w no sur chrg	2yr Rate Guarantee Can take income after yr 1, 5yr min payout 2% Min guar after yr 6 in most states	Choose between a 1,3 or 5yr Rate Guarantee	Rate escalates 10bps yr 2 5 Can take income immediately for min of initial rate per payout	Choose between 3 or 5 yr guarantee 30 day exit window at end of rate guarantee Can take income after yr 1, min 10yr payout
PRODUCT NOT IN THESE STATES	MS, NY	MS, NY	MS, NY	NY, OR, VA	NY

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Fixed Annuity Overview

CARRIER	Integrity AM Best A+; S&P AA+; Comdex 96; \$4.85 Bil	Integrity AM Best A+; S&P AA+; Comdex 96; \$4.85 Bil	Integrity AM Best A+; S&P AA+; Comdex 96; \$4.85 Bil	Investors Insurance AM Best A-; S&P A; Comdex 72; \$245mil	Life of the Southwest AM Best A; S&P A+; Comdex 81; \$5.8Bil
PRODUCT NAME	Momentum Advantage	New Momentum	SPDA Series II	RateMark	Sure Rate 2
COMMISSION	4 yr 0-79 2.00% 80-86 .50% 5yr 0-79 2.50% 80-86 .50% 7yr 0-79 3.00% 80-86 1.00% 10yr 0-79 3.50% 80-83 1.50%	0-79-5%; 80-85- 3.00%	0-79-4%; 80-85- 2.00%	1, 3 & 5yr- 2.50% 0-80; 81+ 1.25% 7 & 10yr- 4% 0-80; 81+ 2%	All ages- .090%
FLEX/SINGLE PREM	Single	Flexible	Single	2K	Single
PRINCIPAL GUARANTEE	No	No	Yes	No	No
WAIVERS	Unemployment, NH, Terminal Illness State Specific	Unemployment, NH, Terminal Illness State Specific	Unemployment, NH, Terminal Illness State Specific		None
ISSUE AGES	4 yr & 5 yr 0-86 7yr 0-85 10yr 0-83 Qual & Non	0-85 Qual & Non	0-85 Qual & Non	0-85	0-90 Qual & Non
MINIMUM PREM	20k Qual & Non	2K Qual / 5K Non	3k Qual & Non	3K Qual / 5K Non	25K Qual & Non
MAXIMUM PREM	1 million (500k ages 76-85)	1 million (500k ages 76-85)	1 million (500k ages 76-85)	\$2,000,000	0-75 \$1mil; 76-80 \$500K; 81+ \$250K
FREE ANN WTHDRWL	10% (non cumulative)	10% (non cumulative)	10% (non cumulative)	Int only immed/ 10% avail as a rider	10% after yr 1
SURRENDER CHARGES	10 yr 8/8/7/7/6/6/5/5/4/4 (+/- MVA)	7 yr - 8/7/6/5/4/3/2 (+/- MVA)	7 yr - 7/7/7/6/5/4/3	12,12,12,11,10,9,8,6,3,1 +/- MVA Reduced at older ages	2,1,
MINIMUM GUARANTEE	2.00%	2.00%	2.00%	1.50%	1.00%
COMMENTS	Choose between 4, 5, 7 or 10 yr guarantee 30 day exit window at end of rate guarantee	Choose between 1-10 year rate lock in, all options have a 7 year surrender		Choose between 1, 3, 5, 7 or 10 yr guarantee (MVA still applies in NV) Sur chrg applies at death 30bps rider for no Sur @ death 30 day exit window at end of rate guarantee for 3, 5, 7, & 10yr	2 Yr Rate Guarantee
PRODUCT NOT IN THESE STATES	ME, NH, SC, UT, VT, WA	WA	ME, MD, MA, MN, NH, SC, TX, UT, VT	AI,AK,CT,KY,ME,MN,NJ,NY,OR,RI,UT,VA,VT,WI,WA	OR, NY

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Fixed Annuity Overview

CARRIER	Lincoln Benefit Life AM Best A+; S&P AA-; Comdex 86; \$3.4Bil	Lincoln Benefit Life AM Best A+; S&P AA-; Comdex 86; \$3.4Bil	Lincoln Benefit Life AM Best A+; S&P AA-; Comdex 86; \$3.4Bil	Lincoln Financial Group AM Best A+; S&P AA-; Comdex 91; \$144Bil	Principal Life AM BEST A+; S&P AA-; Comdex 92; \$135Bil
PRODUCT NAME	<i>Tactician Plus 5-10 yr Guarantee</i>	<i>Treasury Linked Annuity</i>	<i>Sure Horizon II</i>	<i>Classic 5 & 7</i>	<i>FPDA Plus</i>
COMMISSION	5,7,8&10yr= 4% 0-75; 3% 76-85; 2% 86-90 6&9yr=2% 0-75; 1.5% 76-86; 1% 86-90	3% 0-80; 2.4% 81-85; 1.5% 86-89	4.75% 0-75; 3.563% 76 85; 2.375 86-90	5yr- 0-75- 4%; 76-80- 2.75%; 81-85- 1.5% 7yr- 0-75- 5%; 76-80- 3.5%; 81-85- 1.75%	0-80- 4.5% 81-85- 3% 86-90- 1.85% Trails Avail
FLEX/SINGLE PREM	Single	Single	\$100min	Single	Flex yr1 only
PRINCIPAL GUARANTEE	No	Avail	Avail	No	Yes
WAIVERS	NH Waiver 2 of 6 ADL; Term illness	NH Waiver 2 of 6 ADL; Term illness	NH Waiver 2 of 6 ADL; Term illness		NH 60days up to age 85 (NA in NJ, MA, PA); DI & Term III
ISSUE AGES	0-90 Qual & Non	0-90 Qual & Non	0-90 Qual & Non	0-85 Qual & Non	0-90 Qual & Non (85 in OK)
MINIMUM PREM	3K Qual/10K Non	3K Qual / 5k Non	\$3k or \$100mo Qual / 10K Non	10K Qual & Non	5K Qual & Non
MAXIMUM PREM	\$1,000,000	\$1,000,000	\$1,000,000	0-65= \$2mil; 65+ 500K	\$1,000,000
FREE ANN WTHDRWL	10% immediately	10% immediately	15% immediately	10% Immediately	10% Immediately
SURRENDER CHARGES	10yrs* 8/8/8/7/6/5/4/3/2/1 (+/- MVA)	10yrs 9/8/8/7/6/5/4/3/2	6yrs 8/8/7/6/5/4	5yr- 9/8/7/6/5 7yr- 9/8/7/6/5/4/3 (+/- MVA)	7yrs 6/6/6/5/4/3/2
MINIMUM GUARANTEE	2% varies by state	2%	3% Indexed	2.00%	3%
COMMENTS	Choose between 5-10yr Rate Guarantee *30day window at end of guarantee period to leave contract	5yr rate Guarantee Rate may increase annually based on performance of 5yr treasury note 45 Day exit window at end of rate guar period to leave contract Additnl deposits have own surrender sched	Choose Between a 1, 3 or 6yr Rate Guarantee ROP rider Avail	Choose between a 5 or 7yr Rate Guarantee Cantake income after yr 5, min 5yr payout. NY version available	NH 60days up to age 85 (NA in NJ, MA, PA); DI & Term III
PRODUCT NOT IN THESE STATES	NY	CT, MA, NY, OR, WA	MA, NY, OR	MN	Approved in all states

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Fixed Annuity Overview

CARRIER	Principal Life AM BEST A+; S&P AA-; Comdex 92; \$135Bil	Principal Life AM BEST A+; S&P AA-; Comdex 92; \$135Bil	Principal Life AM BEST A+; S&P AA-; Comdex 92; \$135Bil	RBC Insurance AM Best A; S&P A-; \$3.7Bil	RBC Insurance AM Best A; S&P A-; \$3.7Bil
PRODUCT NAME	Guaranteed Annuity	Select Series 3, 6 & 9yr	Secure Series 4 & 6yr	3+3 MYG	Master Builder
COMMISSION	0-80- 4.1% 81-85- 2.75% 86-90- 1.45%	3yr-0-80=1%; 81+ = 0.5% 6yr- 0-80=3.25%; 80+= 1.25% 9yr-0-80=5%; 80+= 2.50%	4yr-0-80=2.25%; 81- 85=1.5%; 86+=.75% 6yr- 0-80=4.1%; 81- 85=2.75%; 86+=1.45%	0-75- 2% 76-80- 1.25% 81-85- 0.50%	0-69- 6.25% 70+- 4.25%
FLEX/SINGLE PREM	Flex yr1 only	Single	Flex 1st yr only	Single	Flex 1st 6mos
PRINCIPAL GUARANTEE	Yes	No	Yes	No	No
WAIVERS	NH 60days up to age 85 (NA in NJ, MA, PA); DI & Term Ill	NH 60days up to age 85 (NA in NJ, MA, PA)	NH 60days up to age 85 (NA in NJ, MA, PA)	NH, Term Ill	NH, Term Ill
ISSUE AGES	0-90 Qual & Non (85 in OK & NV)	0-85 Qual & Non	0-90 Qual & Non (85 in OK)	0-85 Qual & Non	0-80 Qual & Non
MINIMUM PREM	5K Qual & Non	5K Qual & Non	5K Qual & Non	5K Qual & Non	5K Qual & Non
MAXIMUM PREM	\$1,000,00	\$1,000,000	\$1,000,000	\$1mil/ 250K ages 81+	\$500,000
FREE ANN WTHDRWL	10% Immediately	10% Immediately	15% Immediately	10% After yr 1	10% After yr 1
SURRENDER CHARGES	5yrs 7/7/7/6/5	3yrs-7/7/7 6yr- 7/7/7/6/5/4 9yr-7/7/7/6/5/4/3/2/1 (+/- MVA)	4yr- 7,6,6,5 6yr-7/6/6/5/5/4	6yrs 7/7/7/6/4/2 (+/-MVA)	10yrs 10/9/8/7/6/5/4/3/2/1 (+/- MVA)
MINIMUM GUARANTEE	1-3% Indexed	3.00%	1-3%	3.00%	3.00%
COMMENTS	Choose between 1, 3 or 5yr Rate Guarantee Additional deposits do not reset surrender 1st yr deposits receive blended renewal rate Term Illness, DI waiver- if issued <85	3, 6 or 9yr rate guarantee Rate Guarantee Term Illness, DI waiver- if issued <85	4 & 6yr Rate Guarantee Term Illness, DI waiver- if issued <85	6yr Rate Guarantee +3 Option- At end of 3rd contract yr, extend contract an additional 6yrs and get 50bps bonus for next 3yrs w ann renewal yrs 7-9. Sur charge 7/7/7/6/4/2 for yrs 4-9.	1Yr rate Guarantee 30 day exit window at end of yr 5 <u>Enhanced Death Benefit</u> After yr 5- 30% bonus on gains from yrs 1-5 (20% if issue age 69+); 60% Bonus on gains yr 5+(30% if issue age 69+) <u>Annuitization Bonus</u> <u>Available for 10-30%</u> <u>bonus on gains</u>
PRODUCT NOT IN THESE STATES	Approved in all states	NJ, PA, WA	Check state Availability	AK, AZ, CA, HI, IL, MD, MA, MN, MS, MT, NV, NJ, NY, OK, OR, TX, WA	HI, MD, NJ, NY, OR, PA, UT

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This spreadsheet is for agent use only and should be used as a guide. See carrier literature/contract for details.

Fixed Annuity Overview

CARRIER	RBC Insurance AM Best A; S&P A-; \$3.7Bil	The Standard (OR) AM Best A; S&P AA-; Comdex 84; \$13.2Bil	Transamerica AM Best A; S&P AA-; Comdex 92; \$73.5Bil
PRODUCT NAME	Value Master	Focused Growth Annuity 5 and 6	Select Series 3-8
COMMISSION	0-75- 8.5% 76-80- 6.5% 81-85- 5.5%	5yr- 0-80- 3%; 81-85- 1.5%; 86-90- 1.35% 6yr- 0-80- 2%; 81-85- 1%; 86-90- 0.77%	Select Series 3yr-1.75%; 4yr-2.25%; 5yr-3.25%; 6- 8yr-3.5% (all ages)
FLEX/SINGLE PREM	Flex 1st 6mos	Single	Single
PRINCIPAL GUARANTEE	No	No	No
WAIVERS	NH	NH 31 days; Term Ill	NH - N/A in Ca @ this time
ISSUE AGES	0-85 Qual & Non	0-90 Qual & Non	0-90 Qual & Non 2-4yrs; 0-85 5-8yrs
MINIMUM PREM	5K Qual & Non	15K Qual & Non	2K Qual / 10K Non
MAXIMUM PREM	\$500,000	\$1,000,000	\$1,000,000
FREE ANN WTHDRWL	10% immediately	Int Only Immediately	Int Only Immed
SURRENDER CHARGES	10yrs 10/9/8/7/6/5/4/3/2/1 (+/- MVA)	5yr- 8/7/6/5/4 6yr- 8/7/6/5/4/3 (+/- MVA)	8yrs 8/7/6/5/4/3/2/1
MINIMUM GUARANTEE	3.00%	1.85%	1.5%
COMMENTS	1yr rate Guarantee Can annuitize early 2x5 Additional Deposits do not reset surrender charge	Choose between a 5 or 6yr Rate Guarantee Additional deposits 1st 3mos of contract Can take income after yr1, Min 5yr payout	Choose between a 3-8yr rate guarantee Surrender schedule ends at end of guarantee period
PRODUCT NOT IN THESE STATES	HI, MN, NJ, NY	NJ, NY, PA	NY

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Index Annuity Overview

CARRIER	Allianz AM Best A; S&P AA; Comdex 85; \$68.6Bil	Allianz AM Best A; S&P AA; Comdex 85; \$68.6Bil	Allianz AM Best A; S&P AA; Comdex 85; \$68.6Bil	Allianz AM Best A; S&P AA; Comdex 85; \$68.6Bil	Allianz AM Best A; S&P AA; Comdex 85; \$68.6Bil
PRODUCT NAME	Endurance Plus	MasterDex Plus	MasterDex 5 Plus	Master Dex 10	Master Dex 10 Plus
CREDITING METHOD	20% Enhanced Withdrawal Benefit (EWB) Bonus 1) Ann Reset/Ratchet Monthly Sum 2) Ann Reset/Ratchet Pt to Pt 3) Ann Reset/Ratchet Mo Avg W Spread 4) Fixed Act Choice of S&P 500, NASDAQ 100, FTSE or Blended Index	1)Ann Reset/Ratchet Mo Sum 2)Ann Reset/Ratchet Pt to Pt 3)Ann Reset/Ratchet Monthly Avg 4)Fixed Account(NA in CA & TX) Choice of S&P500, NASDAQ100, FTSE 100, Blended Index	5% Premium Bonus on all deposits 1st 5yrs 1)Annual Reset/Ratchet Monthly Sum 2)Ann Reset/Ratchet Pt to Pt 3)Ann Reset/Ratchet Monthly Avg 4)Fixed Account(NA in CA & TX) Choice of S&P500, NASDAQ100, FTSE 100, Blended Index	10% Premium Bonus on all deposits 1st 5yrs Annual Reset/Ratchet Monthly Sum Fixed Account Choice of S&P500 or NASDAQ100 Index	10% Premium Bonus on all deposits 1st 5yrs 1)Annual Reset/Ratchet Monthly Sum 2)Annual Reset Ratchet Mo avg 3) Ann Reset Pt to Pt 4)Fixed Account Choice of S&P500, NASDAQ100, FTSE 100, Bond Index
CAP RATES PARTICIPATION RATES SPREADS	<u>NAS S&P FTSE BLND</u> 1)3.1 2.5 2.5 NA 2)5.5 6.0 6.0 6.5 3)N/A N/A N/A 2.0 4)2.50	100% Par Rate Guar <u>NAS S&P FTSE Blnd</u> 1)2.5 2.3 2.3 NA 2)5.5 6.25 5.75 6.0 3)5.0 5.0 4.0 2.0 4)2.65	100% Participation Rate Guaranteed <u>NAS S&P FTSE Blnd</u> 1)2.5 2.3 2.3 NA 2) 5.00 5.75 5.25 5.75 3) 5.0 5.0 4.0 2.0 4)2.25	100% Participation Rate Guaranteed Monthly Cap- 3.00% (1% Min) Fixed Account- 3.10% (2.0% Min)	100% Participation Rate Guaranteed <u>NAS S&P FTSE Blnd</u> 1)3.2 3.0 2.9 NA 2) 7.0 7.75 7.5 7.75 3) 5.0 5.0 4.0 2.0 4)3.00
COMMISSION	8% ages 0-75; 5% ages 76+	7% ages 0-75; 6% ages 76-80; 5% ages 81-85	8% ages 0-75; 6% ages 76-80; 4% ages 81-86	9% ages 0-75; 7% ages 76+	9% ages 0-75; 6% ages 76-80; 3.5% ages 81-86
ISSUE AGES	0-80 Qual & Non	0-85 Qual & Non	0-85 Qual & Non	0-85 Qual & Non	0-85 Qual & Non
MINIMUM PREM	\$10K Qual & Non	\$10K Qual & Non	\$10K Qual & Non	2k Qual/ 5K Non	\$15k Qual
MAXIMUM ISSUE	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
FLEX/SINGLE PREM	Flex for 1st 3yrs/ Min \$25	Flex for 1st 3yrs/ Min \$25	Flex for 1st 5yrs/ Min \$25	Flex for 1st 5yrs/ Min \$25	Flex for 1st 5yrs/ Min \$25
FREE ANN WTHDRWL	10% of premafter anniv of last prem	10% of prem after anniv of last prem	10% of prem after anniv of last prem	10% of prem after anniv of last prem	10% of prem after anniv of last prem
SURRENDER CHARGES	10yrs 10/10/10/8.75/7.50/6.25/5/3.75/2.5/1.25 varies by state	7yrs 10/9/8/7/6/5/4	10yrs 15/15/15/15/12.86/10.71/8.57/6.43/4.29/2.14	Client can take lump sum of 87.5% of prem at 1.5%	Client can take lump sum of 87.5% of prem at 1.5%
MINIMUM GUARANTEE	90% of prem at 1.5-3%	75% of prem at 3%	87.5% of prem at 2%	87.5% of prem at 1%	87.5% of prem at 1-3%
COMMENTS	-15% Prem Bonus and 110% Participation Rate applies to index earnings when taken as EWB income stream -Adtnl Deposits do not reset surrender -NH Waiver after yr1, 30days (NA in KS,MA,NJ,PA) -Contract loans may be avail -Annuitize after yr5	Income Plus Rider Avail Adtnl Deposits do not reset surrender NH Waiver, 30days after yr1 (NA in KS, MA, NJ, PA)	Income Plus Rider Avail Adtnl Deposits in 1st 5yrs, do not reset sur. NH Waiver, 30days after yr1(NA in KS, MA, NJ, PA) *NY Version Avail	Two-Tier Payout -Adtnl Deposits in 1st 5yrs, do not reset sur. -Contract loans may be avail. -Death Benefit=Annuitization Value or Min Guar -NH Waiver, 30days after yr1(NA in KS, MA, NJ, PA)	Two Tier Payout -Adtnl Deposits in 1st 5yrs do not reset surrender -Contract loans may be avail. -Death Benefit=Annuitization Value or Min Guar -NH Waiver, 30days after yr1(NA in KS, MA, NJ, PA)
PRODUCT NOT IN THESE STATES	NY, OR, WA	NY, NV, OR, WA (Orig Master Dex Avail in WA & NV)	NV, NY, OR, WA (Orig Master Dex Avail in NV, WA)	NJ, NY, OR, UT, WA	CA,CT, NV,NY,OR,PA, UT, WA(Master Dex 10 in CA,CT,NV,PA)
LAST UPDATE	10/6/2009	10/6/2009	1/5/2010	10/6/2009	10/6/2009

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Index Annuity Overview

CARRIER	Allianz AM Best A; S&P AA; Comdex 85; \$68.6Bil	Great American AM Best A; S&P A; Comdex 78; \$9.3Bil	Great American AM Best A; S&P A; Comdex 78; \$9.3Bil	ING USA AM Best A+; S&P AA; Comdex 90; \$74Bil	ING USA AM Best A+; S&P AA; Comdex 90; \$74Bil
PRODUCT NAME	MasterDex X	American Valor II	Safe Return	Envoy 6 & 9	Opportunities Plus
CREDITING METHOD	10% Vesting Prem Bonus on all deposits 1st 3yrs 1)Ann Reset Ratchet Monthly Sum 2) Ann Reset/Ratchet Pt to Pt 3)Ann Reset/Ratchet Mo Avg w Spread Choice of S&P500,NASDAQ100,EuroStoxx50,orBlended Index(35%-Dow,35% Lehman,20%-Euro,10% Russel) 4) Fixed Act	3-5% Prem bonus on all deposits 1st 3yrs* 1) Annual Reset/Ratchet Mo avg 2)Ann Reset/Ratchet Pt to Pt 3)Fixed Act S&P 500 Index	Return of Premium Available 1) Annual Reset/Ratchet Mo avg 2)Ann Reset/Ratchet Pt to Pt 3)Fixed Act S&P 500 Index	1) Ann Reset/Ratchet Pt to Pt 2)Fixed Act Blended Index 70% S&P 500; 30% DJ euro Stoxx	5% Prem Bonus 1) Ann Reset/Ratchet Pt to Pt 2)Ann Reset/Ratchet Mo Pt to Pt 3)Fixed Act S&P 500 Index
CAP RATES PARTICIPATION RATES SPREADS	100% PR Guar <u>NAS S&O Euro Blnd</u> 1) 2.50 2.3 2.3 NA 2)5.00 5.75 5.25 5.75 3)2.00 4)2.25	1) 100% PR; 7.00% Cap (3% min cap) 2)100% PR; 6.50% Cap (3% Min cap) 3) 2.75% (3% min)	1) 100% PR; 7.00% Cap (Bailout 6.50% cap) 2)100% PR; 6.50% Cap (Bailout 6.00% cap) 3) 2.50% (3% min)	<u>15K 75K</u> 6yr- 1)5.50% 6.75% 2)2.60% 2.60% 9yr- 1) 6.50% 7.50% 2) 2.70% 2.70% (no mins)	<u>15K 75K</u> 1) 5.75% 6.75% 2) 2.25% 2.60% 3) 2.40% 2.40% (No Mins)
COMMISSION	7% ages 0-75; 5% ages 76-80	0-75- 6.5%; 76-80- 5.35%; 81+ 3.6% Trails avail	0-75- 6.5%; 76-80- 5.50%; 81+ 2.5% Trails avail	6yr- 1.5% w 75bps trl 9yr- 6.5% (trails avail)	0-80- 7% Trail comps avail
ISSUE AGES	0-80 Qual & Non	18-85Qual/0-85Non	18-85Qual/0-85Non	0-80 Qual & Non	0-80 Qual & Non
MINIMUM PREM	\$20K Qual & Non	10K qual & Non	\$25k Qual & Non	15K qual & Non	15K Qual & Non
MAXIMUM ISSUE	\$1,000,000	\$750,000	\$750,000	\$1,000,000	\$1,000,000
FLEX/SINGLE PREM	Flex for 1st 3yrs/ Min \$25	2k Qual / 5k Non	1st 2 months only \$3k min	5K Qual & Non	Single
FREE ANN WTHDRWL	10% of prem after anniv of last prem	10% immediately	10% immediately	10% immediately	Int only immed/ 10% after yr 1
SURRENDER CHARGES	10yrs 10/10/10/8.75/7.5/6.25/5/3.75/2.5/1.25	10yrs(Age58+) 10/9/8/7/6/5/4/3/2/2 12yrs(ages<58)	10yrs 10/9/8/7/6/5/4/3/2/1	9/9/9/9/8/4/6/5/4 (+/- MVA)	10yrs 10/10/10/10/9/8/7/6/5/4 (+/- MVA)
MINIMUM GUARANTEE	87.5% of prem at 2.5%	100% of prem at 2%	100% of prem at 2%	87.5% of prem at 2%	87.5% of prem at 2%
COMMENTS	Simple Income Rider II Avail -Adtnl Deposits in 1st 3yrs, do not reset sur. -Contract Loans may be avail -NH Waiver, 30days after yr1(NA in KS, MA, NJ, PA)	INCOME SUSTAINER RIDER AVAIL(NA in WA) * Prem Bonus reduced at older ages 0-57=5% 58-69=4% 70-85=3% NH & Term Ill waiver, 90days Adtnl deposits do not reset surrender Can take income >yr1 for 5yrs	Riders & Waivers * Extended Care * Terminal Illness * Income Sustainer Bailout - early withdrawal charges waived, if cap ever falls below it's bailout cap Death Benefit - Greatest of the account value, GMSV or return of premium	Choose between 6 or 9yr option 30day exit window at end of term Income Rider Avail	INCOME PROTECTOR RIDER AVAILABLE (NA in NY, NJ, OR, WA; 4% in FL, MD, NV) Death Benefit = AV or Min Guar minus surrender NH and Term Ill waiver Can take income after yr5, 10yr min
PRODUCT NOT IN THESE STATES	CT, DE, IN, MD, MS, NV, NH, NY, OR, UT, WA	CT, NY	DE, IL, MA, NV, NJ, NY, OR, PA, TX, VA	NV, NY	AK, CT, DE, MN, NJ, NY, OR, WA
LAST UPDATE	11/3/2009	1/21/2010	1/21/2010	12/10/2009	12/10/2009

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Index Annuity Overview

CARRIER	ING USA AM Best A+; S&P AA; Comdex 90; \$74Bil	ING USA AM Best A+; S&P AA; Comdex 90; \$74Bil	Investors Insurance (Legacy) A.M. Best A-; S&P A; Comdex 72; \$245Mil	Lincoln Benefit Life AM Best A+; S&P AA-; Comdex 86; \$3.4Bil	Lincoln Benefit Life AM Best A+; S&P AA-; Comdex 86; \$3.4Bil
PRODUCT NAME	<i>Secure Index 5</i>	<i>Secure Index 7</i>	<i>PremierMark® SE* Plus 10</i>	<i>Savers Index</i>	<i>Savers Index III</i>
CREDITING METHOD	1) Ann Reset/Ratchet pt to Pt 2) Ann Reset/Ratchet Mo Pt to Pt 3) Fixed Act S&P 500 Index	1) Ann Reset/Ratchet pt to Pt 2) Monthly Cap Fixed Act S&P 500 Index	1) Ann Reset/Ratchet Mo Pt to Pt S&P 2) Ann Reset/Ratchet Pt to Pt S&P 3) Ann Reset/Pt to Pt Gold 4) Ann Reset/Ratchet Mo Pt to Pt Blended (Temporarily Suspended) 5) Fixed Act	Annual Reset/Ratchet Pt to Pt S&P 500	Annual Reset/Ratchet Pt to Pt S&P 500
CAP RATES PARTICIPATION RATES SPREADS	<u>15K 75K</u> 1) 5.50% 6.50% 2) 2.00% 2.40% 3) 2.40% 2.40% (No Mins)	<u>15K 75K</u> 1) 6.00% 7.00% 2) 2.25% 2.55% 3) 2.60% 2.60% (5% Min Cap)	10% Bonus 1) 4.00%/100% 2) 3.75%/120% 3) 3.75%/100% 4) 7.75%/100% 5) 1.75%	<u>PR CAP 100K+</u> 60% 5.50% 6.00% 100% 5.00% 5.50% Client can leave contract if cap renews 200bps less than issue	<u>PR CAP 100K+</u> 60% 5.50% 6.00% 100% 5% 5.5% Client can leave contract if cap renews 200bps less than issue
COMMISSION	0-80- 4% Trail comps avail	0-80- 5% Trail comps avail	0-80 7%	0-75- 5% 76+- 3.5%	0-75- 8% 76+- 5.5% Trails avail
ISSUE AGES	0-80 Qual & Non	0-80 Qual & Non	0-80 Qual & Non	0-90 ann; 0-75 own	0-90 ann; 0-75 own
MINIMUM PREM	15K Qual & Non	15K Qual & Non	5K Qual & 2K Non	10K Qual & Non	3K Qual & 10K Non
MAXIMUM ISSUE	\$1,000,000	\$1,000,000	\$2,000,000	\$1,000,000	\$1,000,000
FLEX/SINGLE PREM	\$50 Min	\$50Min	\$2K min	Single	\$250 Min
FREE ANN WTHDRWL	Int only immed/ 10% after yr 1	Int only immed/ 10% after yr 1	10% after yr 1	10% after yr1	10% after yr1
SURRENDER CHARGES	5yrs 8/7.5/6.5/5.5/4.5	7yrs 10/10/10/10/9/8/7	9yrs 18/18/17/16/15/14/13/11/9 (+/- MVA)	7yrs 8/8/8/8/8/8 to age 7r	10yrs 10/9/8/7/6/5/4/3/2/1
MINIMUM GUARANTEE	100% of prem at 1.5%-3%	100% of Prem at 1% varies by state	87.5% of prem at 1-3% (varies by state & issue date)	90% of prem at 3%	90% of prem at 3%
COMMENTS	INCOME PROTECTOR RIDER AVAILABLE (NA in NY, NJ, OR, WA; 4% in FL, MD, NV) ROP Rider Avail Adtnl Dep do no reset surrender NH and Term Ill waiver Can take income after yr1, 10yr min	INCOME PROTECTOR RIDER AVAILABLE (NA in NY, NJ, OR, WA; 4% in FL, MD, NV) Adtnl Dep do no reset surrender NH and Term Ill waiver Can take income after yr1, 10yr min	ENHANCED CARE RIDER AVAILABLE (AR,AZ,CO,DC,DE,GA,IA,ID,IL,IN,L A,MD,MI,MS,MT,NC,NE,NM,NV,O H,OK,PA,SC,WV,WY) optional rider increases annuity value to help clients meet future expenses, including extended care costs. Rider cost: 0.65% annually.	Can take income after yr1, min 3yrs NH (2 of 6 ADL's), unemployment, Term Ill waver avail in most states ADL Rider Avail	Adtnl deposits do not reset Surr Can take income after yr5, min 5yrs NH (2 of 6 ADL's), unemployment, Term Ill waver avail in most states ADL Rider Avail
PRODUCT <u>NOT</u> IN THESE STATES	NY, OR	NY, OR	AL, AK, CT, KY, ME, MO, NH, NJ, NY, OR, RI, UT, VT, VA, WA, WI	NJ, NY, OR, VT	OR, NY
LAST UPDATE	12/10/2009	12/10/2009	2/1/2010	1/4/2010	1/4/2010

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Index Annuity Overview

CARRIER	Lincoln Benefit Life AM Best A+; S&P AA-; Comdex 86; \$3.4Bil	Lincoln Benefit Life AM Best A+; S&P AA-; Comdex 86; \$3.4Bil	Lincoln Financial Group AM Best A+; S&P AA-; Comdex 91; \$144Bil	Lincoln Financial Group AM Best A+; S&P AA-; Comdex 91; \$144Bil	Lincoln Financial Group AM Best A+; S&P AA-; Comdex 91; \$144Bil
PRODUCT NAME	<i>Savers Index Plus</i>	<i>Savers Index Premier</i>	<i>New Directions 6 & 8</i>	<i>OptiChoice5</i>	<i>OptiChoice7</i>
CREDITING METHOD	1)Ann Reset/Ratchet Pt to Pt 2)Ann Reset/Ratchet Pt to Pt low water 3)Ann Reset/Ratchet w Mo avg 4)Ann Reset/Ratchet Mo Cap 5) Fixed Act S&P 500	3% Prem Bonus 1)Ann Reset/Ratchet Pt to Pt 2)Ann Reset/Ratchet Pt to Pt low water 3)Ann Reset/Ratchet w Mo avg 4)Ann Reset/Ratchet Mo Cap 5) Fixed Act S&P 500	1)Bi-Annual Reset/Ratchet Pt to Pt 2)Ann Reset/Ratchet Performance Trigger Account(PTA) 3)Fixed MYG Rate S&P 500 Index	1)Ann Reset/Ratchet Pt to Pt 2)Ann Reset/Ratchet w Monthly Cap 3)Ann Reset/Ratchet Mo Avg w Spread 4)Fixed Act S&P 500	1)Ann Reset/Ratchet Pt to Pt 2)Ann Reset/Ratchet w Monthly Cap 3)Ann Reset/Ratchet Mo Avg w Spread 4)Fixed Act S&P 500
CAP RATES PARTICIPATION RATES SPREADS	<u><100K 100K+</u> 1) 5% 5.50% 2) 4.65% 5.15% 3) 4.25% 5.25% 4) 1.70% 1.80% 5) 1.0% 1.50% Min Fixed(1.5%);100% PR Guaranteed	<u><100K 100K+</u> 1) 5.00% 5.5% 2) 4.80% 5.30% 3) 4.75% 5.75% 4) 1.80% 1.90% 5) 1.25% 1.25% Min Fixed(1.5%);100% PR Guaranteed	<u>6yr <\$100K >\$100K</u> 1) 12.60% 13.60% 2) 5.20% 5.55% Fixed 2.90% 3.10% <u>8yr <\$100K >\$100K</u> 1) 14.10% 14.85% 2) 5.75% 6.00% Fixed 3.20% 3.35% 100%PR Guar; 2yr min cap 10%; PTA min cap 3%; Fix Min	<u><\$100K >\$100K</u> 1) 4.70% 5.00% 2) 2.05% 2.15% 3) 9.00% 9.00% 4) 2.45% 2.60% 1) Min Cap 2.50% 2) Min Cap 1% 3) Max sprd 9% 4) Min Cap 1.25%	<u><\$100K >\$100K</u> 1) 5.15% 5.45% 2) 2.65% 2.80% 3) 9.00% 9.00% 4) 2.25% 2.35% 1) Min Cap 2.50% 2) Min Cap 1% 3) Max sprd 9% 4) Min Cap 1.50%
COMMISSION	0-75- 4% 76+- 2.8% Trail comps avail	0-75- 7.25% 76+- 5.075% Trail comps avail	6yr- 0-75- 3.5%; 76-80- 2.75; 81+- 1.75% 8yr- 0-75- 4.5%; 76-80- 3.5%; 81+- 2.25% Trails avail	0-75- 5% 76-80- 3.75% 81+- 2.5% Trails avail	0-75- 6% 76-80- 4.5% 81+- 3% Trails avail
ISSUE AGES	0-85 Qual & Non	0-85 Qual & Non	0-85 Qual & Non	0-85 Qual & Non	0-85 Qual & Non
MINIMUM PREM	10K Qual & Non	10K Qual & Non	10K Qual & Non	2K Qual / 5K Non	2K Qual / 5K Non
MAXIMUM ISSUE	\$1,000,000	\$1,000,000	0-65- \$2mil 65+- 500K	0-65- \$2mil 65+- 500K	0-65- \$2mil 65+- 500K
FLEX/SINGLE PREM	Single	Single	Single	\$50Min	\$50Min
FREE ANN WTHDRWL	10% after yr1	10% after yr1	10% immediately	10% immediately	10% immediately
SURRENDER CHARGES	5yrs 8/8/7/6/5	10yrs 12/11/10/9/8/7/6/5/4/3	6yr-9/8/7/6/4.75/3.75 (+/- MVA) 8yrs-9/8/7/6/4.75/3.5/2/.75 (+/- MVA)	5yrs 9/8/7/6/5 (+/- MVA)	7yrs 9/8/7/6/5/4/3 (+/- MVA)
MINIMUM GUARANTEE	100% of prem at 1.5%	100% of prem at 1.5%	100% of prem at 1.75%	100% of prem at 1.25%	100% of prem at 1.50%
COMMENTS	INCOME RIDER AVAIL ROP Rider Avail NH (2 of 6 ADLs), unemployemnt, Term III waver avail in most states ADL Rider Avail	INCOME RIDER AVAIL ROP Rider Avail NH (2 of 6 ADL's), unemployemnt, Term III waver avail in most states ADL Rider Avail	LIVING INCOME RIDER AVAIL Fixed Act Guar is for term of contract	LIVING INCOME RIDER AVAILABLE Adtnl deposits do not reset surender 30 Day NH waiver/Term III waiver avail Can annuitize after yr 5, 5yr min	LIVING INCOME RIDER AVAIL Adtnl deposits do not reset surender 30 Day NH waiver/Term III waiver avail Can annuitize after yr 5, 5yr min
PRODUCT <u>NOT</u> IN THESE STATES	NY	AK, CT, MN, NJ, PA, UT, WA	MN, NY, OR	NY	NY
LAST UPDATE	1/4/2010	1/4/2010	9/15/2009	9/15/2009	9/15/2009

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Index Annuity Overview

CARRIER	Lincoln Financial Group AM Best A+; S&P AA-; Comdex 91; \$144Bil	Lincoln Financial Group AM Best A+; S&P AA-; Comdex 91; \$144Bil	National Western Life AM Best A; S&P A; Comdex 84; \$6.13Bil	National Western Life AM Best A; S&P A; Comdex 84; \$6.13Bil	National Western Life AM Best A; S&P A; Comdex 84; \$6.13Bil
PRODUCT NAME	<i>OptiChoice9</i>	<i>OptiPoint 12</i>	<i>Global Lookback</i>	<i>Utra Classic</i>	<i>Utra Future</i>
CREDITING METHOD	1)Ann Reset/Ratchet Pt to Pt 2)Ann Reset/Ratchet w Monthly Cap 3)Ann Reset/Ratchet Mo Avg w Spread 4)Fixed Act S&P 500	4% Prem Bonus on < 100K; 5% > 100K 1)Bi-Ann Reset/Ratchet Pt to Pt 2)Bi-Ann Reset/Ratchet w Monthly Cap 3)Performance Trigger Act (PTA) 4)Fixed Act S&P 500	1)Annual Ratchet with Monthly Avg. 2)Fixed Interest Rate 3)Annual Ratchet with Monthly Cap 4)Annual Ratchet with Annual Cap 5)Annual Ratchet with Monthly Avg. Option K, No Cap!	1) Annual Ratchet with Monthly Avg. 2) Annual Ratchet with Monthly Cap 3) Fixed Interest Rate	1) Annual Ratchet with Monthly Avg. 2) Annual Ratchet with Monthly Cap 3) Fixed Interest Rate
CAP RATES PARTICIPATION RATES SPREADS	<u><\$100K >\$100K</u> 1) 5.45% 5.90% 2) 2.80% 3.00% 3) 9.00% 9.00% 4) 2.35% 2.50% 1) Min Cap 2.50% 2) Min Cap 1% 3) Max sprd 9% 4) Min Cap 1.50%	1) 10.90% 2) 2.90% 3) 4.60% 4) 2.55%	1) 1.50% spread 75% participation 2) 3.80% 3) 3.00% 4) 8.25% 5) 1.50% spread 75% participation	1) .25% spread 65% participation 2) 3.25% 3) 3.80%	10.00% BONUS 1) .25% spread 65% participation 2) 3.25% 3) 3.40%
COMMISSION	0-75- 7% 76-80- 5.25% Trails avail	0-75- 8% Trails avail	Non Qualified 0-75 7.00% 76-80 5.00% Qualified 0-70 7.00% 71-75 4.50% 76-80 2.50%	Non Qualified 0-75 12.00% 76-80 10.50% Qualified 0-70 12.00% 71-75 10.00% 76-80 9.00%	Non Qualified 0-75 7.00% 76-80 5.00% Qualified 0-70 7.00% 71-75 3.50% 76-80 2.00%
ISSUE AGES	0-80 Qual & Non	0-75 Qual & Non	0-80 Qual & Non	0-80 Qual & Non	0-80 Qual & Non
MINIMUM PREM	2K Qual / 5K Non	2K Qual / 5K Non	2K Qual / 5K Non	2K Qual / 5K Non	2K Qual / 5K Non
MAXIMUM ISSUE	0-65- \$2mil 65+- 500K	0-65- \$2mil 65+- 500K	Max \$500k	Max \$500k	Max \$500k
FLEX/SINGLE PREM	\$50Min	\$50Min	\$100Min	\$100Min	\$100Min
FREE ANN WTHDRWL	10% immediately	10% immediately	10% after yr 1	10% after yr 1	10% after yr 1
SURRENDER CHARGES	9yrs 9/8/7/6/5/4/3/2/1 (+/- MVA)	12yrs 12/11/10/9/8/7/6/5/4/3/2/1 (+/- MVA)	9yrs 9.25/8.25/7.25/6.25/5/4/3/2/1/0	13yrs 15/14.75/14/13/12.25/11.25/10.5/9.75/8.75/8/6/4/2	15yrs 19.25/18.5/17.75/16.75/16/15.25/14.5/13.5/12.75/12/10/8/6/4/2
MINIMUM GUARANTEE	100% of prem at 1.75%	100% of prem at 2.00%	87.5% of prem at 1-3%	87.5% of prem at 1-3%	87.5% of prem at 1-3%
COMMENTS	LIVING INCOME RIDER AVAIL Adtnl deposits do not reset surrender 30 Day NH waiver/Term Ill waiver avail Can annuitize after yr 5, 5yr min Age 81-85 avail w exception	LIVING INCOME RIDER AVAIL Adtnl deposits do not reset surrender 30 Day NH waiver/Term Ill waiver avail Can annuitize after yr 5, 5yr min Age 81-85 avail w exception	WITHDRAWAL BENEFIT RIDER AVAIL Full Value at death Can annuitize after yr 5, 5yr min	WITHDRAWAL BENEFIT RIDER AVAIL Full Value at death Can annuitize after yr 5, 5yr min	WITHDRAWAL BENEFIT RIDER AVAIL Full Value at death Can annuitize after yr 5, 5yr min
PRODUCT <u>NOT</u> IN THESE STATES	NY	AK, CT, DE, MN, NY, OR, UT, WA	AL, NY, MA, OR, VT, VA, WA	AL, AK, CT, DE, IL, IN, MA, MN, MS, NJ, NY, OR, PA, PR, UT, WA	AL, AK, CT, MS, OR, PA, PR,
LAST UPDATE	9/15/2009	9/15/2009	1/1/2010	1/1/2010	1/1/2010

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Index Annuity Overview

CARRIER	Old Mutual AM Best A-; S&P BBB-; Comdex 64; \$18Bil	Old Mutual AM Best A-; S&P BBB-; Comdex 64; \$18Bil	Old Mutual AM Best A-; S&P BBB-; Comdex 64; \$18Bil	RBC Insurance AM Best A; S&P A-; \$3.7Bil	RBC Insurance AM Best A; S&P A-; \$3.7Bil
PRODUCT NAME	Safety Index 7 & 10	Accelerator Bonus 7 & 10	Spectrum Choice 9 Bonus	Enhanced Choice 8	Enhanced Choice 12
CREDITING METHOD	1)Ann Reset/Ratchet Mo Pt to Pt 2)Ann Reset/Ratchet Pt to Pt 3)Ann Reset/Ratchet Mo Avg 4) Ann Reset/Ratchet MO Avg Spread 5)Fixed S&P 500	1) Ann Reset/Ratchet Pt to Pt 2)Ann Rest Monthly Pt to Pt 3)Ann Reset Monthly Avg 4)Bi-Ann Rest Mo Avg 5)Fixed S&P 500	3% Prem bonus on all prem 1st 6mos 1) Ann Reset/Ratchet Monthly Pt to Pt 2)2yr Reset/Ratchet Mo Pt to Pt 3)3yr Ratchet/Reset Mo Pt to Pt 4)Annual Reset/Ratchet Pt to Pt 5)Ann Reset/Ratchet Mon Avg 6) Fixed S&P 500 Index	2% Prem Bonus 1) Ann Reset/Ratchet Pt to Pt S&P 500 2) Ann Reset/Ratchet Monthly Pt to Pt S&P 500 3) Ann Reset/Ratchet Monthly Pt to Pt DJIA 4) Ann Reset/Ratchet Mo Avg w Cap DJIA 5) Fixed Act	5% Prem Bonus on Accum Value 8% Prem Bonus on Income Rider Value 1) Ann Reset/Ratchet Pt to Pt S&P 500 2) Ann Reset/Ratchet Monthly Pt to Pt S&P 500 3) Ann Reset/Ratchet Monthly Pt to Pt DJIA 4) Ann Reset/Ratchet Mo Avg w Cap DJIA 5) Fixed Act
CAP RATES PARTICIPATION RATES SPREADS	<100K 100K+ 7yr 1) 1.00 1.25 2) 4.75 6.25 3) 4.25 5.25 4) 3.00 3.30 10yr 1) 1.00 1.25 2) 4.25 5.75 3) 4.00 5.25 4) 3.00 3.30	7yr 1) 1.75 2) 5.00 3) 5.00 4) 2.25 10yr 1) 1.75 2) 4.75 3) 4.50 4) 2.00	1)1.75% 2)2.50% 3)3.25% 4)4.75% 5)4.50% 6)1.75% Min Fixed = 1.45%	1) 5.50% 2) 2.50% 3) 3.00% 4) 5.00% 3) yr 1- 2.90% yrs 2-8- 1.90%	1) 5.25% 2) 2.25% 3) 2.00% 4) 5.00% 5) yr 1- 2.80% yrs 2-8- 1.80%
COMMISSION	4yr- 3% 0-79; 1% 80+ 7yr-6% 0-79; 3% 80+ 10yr-7% 0-79; 3.5% 80+ Trails avail	7yr-5% 0-79; 2.5% 80+ 10yr-8.5% 0-79; 4.25% ages 80+ Trails avail	9% 0-79; 4.5% 80+ Trails Avail	0-75- 6%* 76-80- 4.5%* 81-85- 3.5%* *75bps LOWER IN CA&WA Trails avail	0-75- 8%* 76-80- 6%* 81-85- 4%* *1% LOWER IN CA Trails avail
ISSUE AGES	0-85 Non / 18-85 Qual	0-85 Non / 18-85 Qual	0-85 Non / 18-85 Qual	0-80 Qual/0-85 Non	0-80 Qual/0-85 Non
MINIMUM PREM	15K Qual & Non	10K Qual & Non	25K Qual & Non	5k Qual and Non	5k Qual and Non
MAXIMUM ISSUE	\$500,000 w/out approval	\$500,000 w/out approval	\$500,000 w/out approval	\$1,000,000	\$1,000,000
FLEX/SINGLE PREM		2K Min		Single	Single
FREE ANN WTHDRWL	10% after yr 1	10% after yr 1	10% after yr 1	10% after yr 1 (in yr 1 CA & WA)	10% after yr 1 (in yr 1 CA & WA)
SURRENDER CHARGES	10yr-10/10/10/9/8/7/6/5/4/3 7yr-10/10/10/9/8/7/6 4yr-9/9/8/7	10yr- 10/10/10/10/9/8/7/6/4/2 7yr-10/9/8/7/6/5/4	9yrs Issue age 0-80- 15/15/15/14.5/13.5/12.5/10/7/4 Issue age 81+- 12.5/12.5/12/11/10/9/8/7/6	8yrs-10/9/8/7/6/5/4/2 CA/WA-9/8/7/6/5/4/3/2 (+/- MVA)	12yrs- 14/13/12/11/10/9/8/7/6/5/4 /3 CA- 12/11/10/9/8/7/6/5/4/3/2/1 (+/- MVA)
MINIMUM GUARANTEE	100% of prem at 3%	10yr-87.5% of prem at 1.10% 7yr-100% of prem at 1.10%	103% of prem at 1-3%	87.5% of prem at 3%	87.5% of prem at 3%
COMMENTS	NH, Term Illness, unemployment waiver Can annuitize early after 5th yr 10yr NA - CT, MA, MN, NY, OK, OR, UT, VT, WA	INCOME ADVANTAGE RIDER AVAIL (NA in MT, ND, SD, VT) Bonus vests 10% annually NH, Term Illness, unemployment waiver Can annuitize early after 5th yr on 10yr contract	INCOME ADVANTAGE RIDER AVAIL(NA in LA) NH, Term Illness, unemployment waiver Can annuitize early after 5th yr	GLWB RIDER AVAIL 8yr Guarantee on fixed act Early annuitization 5x5 NH Waiver 90days Term Ill Waiver	GLWB RIDER AVAIL 8yr Guarantee on fixed act Early annuitization 5x5 NH Waiver 90days Term Ill Waiver
PRODUCT NOT IN THESE STATES	4yr- NY, OR, VT; 7 yr- MN, NY, OR, VT	CT, LA, MA, MN, NV, NY, OR, PA, UT, WA	AK, MA, MN, MT, NY, ND, NV, OK, OR, UT, VT, WA, WY	CT, DE, IL, MN, NJ, NY, OK, OR, PA, UT	AK, CT, DE, HI, MN, NJ, NY, OK, OR, PA, WA
LAST UPDATE	12/1/2009	1/1/2010	12/1/2009	1/1/2010	2/1/2010

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Index Annuity Overview

CARRIER	RBC Insurance AM Best A; S&P A-; \$3.7Bil	Reliance Standard AM Best A; S&P A; Comdex 77; \$3.2Bil	The Standard (OR) AM Best A; S&P AA-; Comdex 84; \$13.2Bil
PRODUCT NAME	<i>Choice 10 Annuity</i>	<i>Keystone 5, 7 & 10</i>	<i>Index Growth Annuity 5 & 7</i>
CREDITING METHOD	1) Ann Reset/Ratchet Pt to Pt S&P 500 2) Ann Reset/Ratchet Monthly Pt to Pt S&P 500 3) Ann Reset/Ratchet Monthly Pt to Pt DJIA 4) Ann Reset/Ratchet Mo Avg w Cap DJIA 5) Fixed Act	1)Ann Rest/Ratchet Pt to Pt 2)Ann Reset/Ratchet Pt to Pt w/ PR 3)Ann Reset/Ratchet Mo Avg 4)Ann Reset/Ratchet Mo Avg w/ PR 5) Fixed S&P 500	1)Annual Reset Ratchet Pt to Pt 2) Fixed Account S&P 500
CAP RATES PARTICIPATION RATES SPREADS	1) 5.00% 2) 2.25% 3) 2.50% 4) 5.00% 5) yr 1- 2.55% yrs 2-8 1.55%	<u>5yr 7yr 10yr</u> 1) 5.5% 6% 6% 2) 25% 30% 30% 3) 6.00% 6.50% 6.50% 4) 35% 40% 40% 5) 3.00 3.10 3.20 Min- 1) 4%; 2)25%; 3)5%; 4) 35% 5)1.5-2	<u>100% Par Rate</u> <u>5yr 7yr</u> 1) 3.75% 4.50% <u>5yr 7yr 100K+</u> 1) 4.00% 4.75% 2) 3.00 3.00 Min Fixed-3% Bailout if cap renews 2% below issue
COMMISSION	0-75- 10%* 76-80- 8%* 81-85- 6%* *75bps LOWER IN CA&WA Trails avail	5yr-0-80- 4%; 81-85- 3.2% 7yr-0-80- 5%; 81-85- 4% 8yr-0-80=8.5%; 81-85=6.8%	5yr-0-80=4.5%; 81-85=2.25%; 86-90=1.85% 7yr-0-80=5.5%; 81-85= 2.75%; 86+=2.25% Bailout if cap renews 2% below issue
ISSUE AGES	0-80 Qual/0-85 Non	0-85 Qual & Non	0-90 Qual & Non
MINIMUM PREM	5k Qual and Non	10K Qual & Non	15K Qual & Non
MAXIMUM ISSUE	\$1,000,000	\$500,000	\$1,000,000
FLEX/SINGLE PREM	\$500 min aditnl. 1st 12mos	Single	Single
FREE ANN WTHDRWL	10% after yr 1	10% Immediately	10% Immediately
SURRENDER CHARGES	10yrs- 10/10/9.5/9/8/7/6/4/4/2 CA/WA-9/8/7/6/5/4/3/2/1 (+/- MVA)	5yr-9/8/7/6/5 7yr-9/8/7/6/5/4/3 10yr-9/8/7/6/5/4/3/2/1	5yr-8/7/6/4/2 7yr- 9/8/7/6/5/4/2
MINIMUM GUARANTEE	87.5% of prem at 3%	100% of premium 2% (1.5% on 5yr)	100% of prem at 1.5%
COMMENTS	GLWB RIDER AVAIL 1yr Guarantee on fixed act Early annuitization 5x5 NH Waiver 90days Term Ill Waiver	NH waiver after 90days 25% wdrwl Term Ill after yr1	NH Waiver 30days Early annuitization avail Term Ill Waiver ROP Rider Avail
PRODUCT <u>NOT</u> IN THESE STATES	CT, DE, IL, MN, NJ, NY, OK, OR, PA, UT	AL, MN, MT, NY, OR	NY
LAST UPDATE	1/1/2010	10/30/2009	1/25/2010

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