






Company	Product	Current Rate <sup>1</sup>	Minimum Guaranteed Rate	Withdrawal Charges <sup>10</sup>	Minimum Premium	Unavailable states	Issue Ages (may vary by state)	Special Product Features
<b>Allianz Life Insurance Company of North America</b> <small>A.M. Best: A (Excellent) 3rd highest of 16 ratings                      S&amp;P: AA (Very Strong) 3rd highest of 21 ratings                      Moody's: A1 (Good) 8th highest of 27 ratings                      The ratings of independent rating agencies are a measure of financial strength and claims paying ability. The ratings are based on an analysis of financial results and evaluation of management objectives and strategies. The ratings do not pertain to investment options, which fluctuate with market conditions. The ratings do not indicate approval by the analysts and are subject to change.                      20136-11                      Updated 5/1/12</small>	<b>MasterDex X<sup>SM</sup> Annuity (Fixed Index Annuity - C52575, R91077-01)</b> Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America. Product and feature availability may vary by state.	6% bonus on all premiums received in the first 3 contract years 100% Participation Rate  <b>Monthly Sum Crediting:</b> (subject to current caps, never less than 0.50%) Nasdaq 100 <sup>®</sup> = 1.8% S&P 500 = 1.8% S&P 500 Select = 2.3% EuroSTOXX 50 = 1.9%  <b>Annual Point to Point:</b> (subject to current caps, never less than 1%) Nasdaq 100 <sup>®</sup> = 3% S&P 500 = 3% S&P 500 Select = 5% EuroSTOXX 50 = 3.25% Blended = 3%  <b>Monthly Average Crediting:</b> (current spread, never more than 12%) Blended = 4.5%  <b>Fixed Interest</b> = 1.35% No less than 0.50%. This option not available in AL, CA, GA, IL, IN, KY, MD, MI, NY, OH, PA, RI, VA, WV, and WV.	87.5% of Premiums paid less any withdrawals	10 years 10, 10, 10, 8.75, 7.5, 6.25, 5, 3.75, 2.5, 1.25	\$20,000	CT, NY, PA, WA	0-80	6% bonus on all premium received in the first three contract years. The bonus is vested over a 10-year period at 10% per year. 10% of the bonus is vested on each contract anniversary until the beginning of the 11th year when 100% is vested. During the first 10 years we will apply a surrender charge and unvested bonus reduction if you partially or fully surrender your contract. The surrender charges would also apply if annuitization payments are begun prior to the sixth contract year or are taken for fewer than 10 years. These charges may result in a loss of bonus, credited interest, and partial loss of principal. Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that that don't offer a bonus. ; 10% partial free withdrawal after first contract year so long as no additional premium paid or no full surrender in the same contract year; Loans available up to 50% of cash surrender value on all NQ contracts and certain Q contracts; Contract loans will reduce available cash values and death benefits. Withdrawals may be subject to surrender charges. Withdrawals and any unpaid loans are subject to ordinary income tax and, if taken prior to age 59 <sup>1/2</sup> , a 10% federal tax penalty. Full AV with bonus at death; Nursing Home Benefit rider <sup>1</sup> and Flexible Annuity Option Benefit rider <sup>1</sup> (available at additional cost); Simple Income III Rider (available at additional cost), Flexible Withdrawal Benefit Rider, and Death Benefit Rider available. Illustrations Available; Minimum AV payout = * 5 year deferral, 10 year payout based on full AV * 5 year deferral, 5 year payout of interest only, then lump sum the full AV * After year 1, receive AV (less the bonus) over a period certain of 10-30 years via the flexible annuity option rider; 1Not available in all states
	<b>ProV1<sup>®</sup> Annuity (Fixed Index Annuity - C53520)</b> Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America. Product and feature availability may vary by state.	100% Participation Rate  <b>Annual Point to Point:</b> (subject to current spreads, never more than 6%) Barclays Capital <sup>®</sup> = 2.5% PIMCO US Advantage Index = 2.5%  <b>Fixed Interest</b> = 1.25% (subject to current rates, never less than .50%)	87.5% of Premiums paid less any withdrawals	5 years 8.7, 6.5, 4	\$10,000	NY, TX	0-85	10% partial free withdrawal beginning immediately; Loans available up to 50% of cash surrender value on all NQ contracts and certain Q contracts; Contract loans will reduce available cash values and death benefits. Withdrawals may be subject to surrender charges. Withdrawals and any unpaid loans are subject to ordinary income tax and, if taken prior to age 59 <sup>1/2</sup> , a 10% federal tax penalty. At death, full AV as a lump sum or income payments. However, features may not be available in all states; Nursing Home Benefit and RMD available; Flexible Withdrawal Benefit Rider and Death Benefit Rider available for an additional cost. Illustrations Available; Minimum AV payout = * 1 year deferral, 10 year payout based on full AV * 1 year deferral, 5 year payout of interest only, then lump sum the full AV * After year 1;
	<b>MasterDex 5 Plus<sup>SM</sup> Annuity (Fixed Index Annuity - C51261)</b> Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America. Product and feature availability may vary by state.	5% bonus on all premiums received in first 5 contract years <sup>1</sup> 100% participation rate  <b>Monthly Sum Crediting:</b> (subject to current caps, never less than 0.50%) Nasdaq 100 <sup>®</sup> = 1.7% S&P 500 = 1.7% FTSE100 = 1.8%  <b>Annual Point to Point:</b> (subject to current caps, never less than 1%) Nasdaq 100 <sup>®</sup> = 3% S&P 500 = 2.75% FTSE100 = 3% Blended = 2.75%  <b>Monthly Average Crediting:</b> (Subject to 12% max spread) Blended = 4.5%	87.5% of Premiums paid less any withdrawals	10 years 15, 15, 15, 12, 8.6, 10.71, 8.57, 6.43, 4.29, 2.14	\$15,000	OR, NY	0-80	5% bonus on all premium received in first five contract years (*3% bonus in AL, CT, DE, IA, IN, KY, MN, MS, NJ, PA, UT, WA); During the first 10 contract years, we will apply a surrender charge if you partially or fully surrender your contract. The same would apply if the contract is annuitized prior to the sixth contract year (or fewer than 10 years). These charges may result in a loss of bonus, indexed interest and fixed interest, and a partial loss of principal. Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that that don't offer a bonus. 100% Participation Rate; Additional Premium accepted through first five contract years; 10% partial free withdrawal after first contract year so long as no additional premium paid or no full surrender in the same contract year; Loans available up to 50% of cash surrender value on all NQ contracts and certain Q contracts; Contract loans will reduce available cash values and death benefits. Withdrawals may be subject to surrender charges. Withdrawals and any unpaid loans are subject to ordinary income tax and, if taken prior to age 59 <sup>1/2</sup> , a 10% federal tax penalty. Full AV with bonus at death; Nursing Home Benefit and Flexible Annuity Option Benefit rider; Flexible Withdrawal Benefit Rider, and Death Benefit Rider available. Illustrations Available; Minimum AV payout = * 5 year deferral, 10 year payout based on full AV * 5 year deferral, 5 year payout of interest only, then lump sum the full AV * After year 1, receive AV (less the bonus) over a period certain of 10-30 years via the flexible annuity option rider
<b>Endurance<sup>®</sup> Elite Annuity (Fixed Index Annuity - C50915)</b> Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America. Product and feature availability may vary by state.	100% Participation Rate  <b>Monthly Sum Crediting:</b> (subject to current caps, never less than 0.50%) Nasdaq 100 <sup>®</sup> = 2% S&P 500 = 1.8% EuroSTOXX 50 = 1.9%  <b>Annual Point to Point:</b> (subject to current caps, never less than 1%) Nasdaq 100 <sup>®</sup> = 2.75% S&P 500 = 2.75% EuroSTOXX 50 = 3% Blended = 2.75%  <b>Monthly Average Crediting:</b> (current spread, never more than 12%) Blended = 4.5%  <b>Fixed Interest</b> = 1.5% - No less than 0.50%	87.5% of Premiums paid less any withdrawals	5 years 8.7, 6.5, 4	\$10,000	NY, WA	0-80	Additional Premium accepted first contract year; 10% premium bonus is credited to the Enhanced Withdrawal Benefit (EWB) value; Any fixed and/or indexed interest credited to the EWB value is calculated at a factor of 105% of what is credited to the AV; To receive the EWB Bonus, the contract must be held in deferral for at least 5 contract years and select one of two EWB income options that require payments for at least an additional 10 years. The contract will not receive the bonus if the contract is surrendered for a lump sum or if traditional annuitization payments are taken. Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that that don't offer a bonus. 10% partial free withdrawal after first contract year so long as no additional premium paid or no full surrender in the same contract year; Loans available up to 50% of cash surrender value on all NQ contracts and certain Q contracts; Contract loans will reduce available cash values and death benefits. Withdrawals may be subject to surrender charges. Withdrawals and any unpaid loans are subject to ordinary income tax and, if taken over at least 5 years. However, features may not be available in all states; Nursing Home Benefit and Flexible Annuity Option Benefit rider; Flexible Withdrawal Benefit Rider and Death Benefit Rider available for an additional cost. Illustrations Available; Minimum AV payout = * 5 year deferral, 10 year payout based on full AV * 5 year deferral, 5 year payout of interest only, then lump sum the full AV * After year 1, receive AV over a period certain of 10-30 years via the flexible annuity option rider	

Company	Product	Current Rate <sup>1</sup>	Guaranteed Rate	Withdrawal Charges <sup>10</sup>	Minimum Premium	Unavailable states	Issue Ages (may vary by state)	Special Product Features
<b>Allianz Life Insurance Company of North America</b>  <b>GUARANTEED LIFETIME WITHDRAWAL BENEFIT</b>	Simple Income III Rider (R91077-01)  GUARANTEED LIFETIME WITHDRAWAL BENEFIT are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America. Product and feature availability may vary by state.	<b>BONUS:</b> 7% simple bonus added to the simple withdrawal value each year each year until income is started or the client turns 90 which ever is first. It also offers a choice of three income options that are guaranteed for their lifetime.		<b>CHARGE:</b>  Annual charge is .75% of the simple withdrawal value, deducted on a monthly basis from the guaranteed minimum value and the accumulation value.		CA, DE, IL, IA, MN, NY, OH, PA, TX and WA	50-90 (This rider can only be exercised during this listed age range)	Available only for Master Dex X Annuity-must begin rider at application date; May activate income immediately for ages 50-90. If lifetime income is taken immediately, no simple bonuses will be received. <b>Stepped Up Option:</b> If the Accumulation Value is higher than the simple withdrawal value on any contract anniversary, the simple withdrawal value will be "stepped up" to equal the accumulation value. Withdrawals are subject to ordinary income tax and, if taken prior to age 59 <sup>12</sup> , a 10% federal tax penalty. Three lifetime withdrawal options to choose from, including predictable payments, payments with the opportunity to increase, and purchasing power protection based on changes in CPI-U.
<b>American Equity</b> A.M. Best: A-  09-AE-1971  Updated 3/27/12	Integrity Gold*	1) S&P Annual Mo Avg: <u>Par:</u> 10% 2) S&P Annual Mo Avg: <u>Cap:</u> 1% 3) Dow Annual Mo Avg: <u>Cap:</u> 1% 4) S&P Annual Pt to Pt: <u>Par:</u> 10% 5) S&P Annual Pt to Pt: <u>Cap:</u> 1% 6) Dow Annual Pt to Pt: <u>Cap:</u> 1% 7) S&P Monthly Pt to Pt: <u>Cap:</u> 1% 8) 10 year US Treasury Bond: <u>Cap:</u> 1% 9) <u>Fixed Rate:</u> 1%	1.5% on 87.5% of all premiums, less withdrawal proceeds, at MGR, compounded annually	<u>6 years</u> 8,7,6,4,5,3,1,5	\$5,000	AL,NY	0-80	10% of contract value annually after year 1; systematic withdrawal and RMD immediately from fixed value, not guaranteed and subject to change at any time; <b>Lifetime Income Benefit Rider available;</b> (NCR-100) If under age 75 at issue, you will automatically have a no-cost rider added to your contract where it allows you to make one penalty free withdrawal annually of up to 20% after the first contract anniversary if confinement in a Qualified Nursing Care Center occurs after the end of the first contract year and continues for at least 90 consecutive days, 100% after the end of the 3rd contract year ; (TIR-100) If under age 75 at issue, this no-cost rider allows you to take an additional penalty free withdrawal of up to 100% of the contract value if the diagnosis of a terminal illness by a qualified physician occurs after the first contract year, and is expected to result in death within one year; Minimum AV payout = After first year with at least a Life and 5 year period certain option; Annuitant/Owner Driven
	Retirement Gold*	8% bonus 1) S&P Annual Mo Avg: <u>Par:</u> 15% 2) S&P Annual Mo Avg: <u>Cap:</u> 3% 3) S&P Annual Pt to Pt: <u>Par:</u> 15% 4) S&P Annual Pt to Pt: <u>Cap:</u> 3% 5) S&P Monthly Pt to Pt: <u>Cap:</u> 1.6% 6) <u>Fixed Rate:</u> 1.6%	1.5% on 87.5% of all premiums, less withdrawal proceeds, at MGR, compounded annually	<u>10 years</u> 12,5,12,12,1,1,10,9,8,7,6,5,4	\$5,000	AL,CT,MN,NY,PA,SC,WA	0-78	Bonus is vested over 14 years; 10% of contract value annually after year 1; systematic withdrawal and RMD immediately from fixed value, not guaranteed and subject to change at any time; <b>Lifetime Income Benefit Rider available;</b> (NCR-100) If under age 75 at issue, you will automatically have a no-cost rider added to your contract where it allows you to make one penalty free withdrawal annually of up to 20% after the first contract anniversary if confinement in a Qualified Nursing Care Center occurs after the end of the first contract year and continues for at least 90 consecutive days, 100% after the end of the 3rd contract year ; (TIR-100) If under age 75 at issue, this no-cost rider allows you to take an additional penalty free withdrawal of up to 100% of the contract value if the diagnosis of a terminal illness by a qualified physician occurs after the first contract year, and is expected to result in death within one year; Minimum AV payout = After first year with at least a Life and 5 year period certain option; Annuitant/Owner Driven
	Guarantee Series	5 year = 2.3% 5 year - 1.8% (non-MVA) 7 year = 2.7% 7 year - 2.2% (non-MVA)	2.00%	<u>5 Year</u> 9,8,7,6,5  <u>7 Year</u> 9,8,7,6,5,4,3	\$10,000	AK,AL,CA,DE,MN,MO,NV,NY,OR,PA,WA  OR & WA = only 5 year is available  Non-MVA: CA,DE,MN,PA	0-80	MVA (MVA Free: CA,DE,MN,PA); Penalty free withdrawal of interest credited that contract year; Within 30 days of the end of the guarantee period, you may choose to continue with a new guarantee rate period, annuitize, take a partial withdrawal, or surrender your contract without any surrender penalties; Full CV at death; (NCR-100) If under age 75 at issue, you will automatically have a no-cost rider added to your contract where it allows you to make one penalty free withdrawal annually of up to 20% of your single premium after the first contract anniversary if confinement in a Qualified Nursing Care Center occurs after the end of the first contract year and continues for at least 90 consecutive days, 100% after the end of the 3rd contract year; Minimum AV payout = After 5 or 7 years depending upon your guarantee period; Annuitant/Owner Driven
<b>American Equity</b> A.M. Best: A- Updated 7/20/10	Lifetime Income Benefit Rider	<b>COMPOUNDED INTEREST:</b> 4.5 - 6.5% added to your income account value.	<b>ROLLUP PERIOD:</b> 10 Years	<b>CHARGE:</b> 30-60%				May activate income after first contract anniversary or age 50 whichever is later. You may choose either the 5% accumulation option with no rider fee, or the 8% accumulation option with the 45% rider fee which is set at issue and charged annually against your contract value. These percentages only used to calculate Income Account Value (IAV) and IAV only used to calculate lifetime income benefit payments. IAV is not part of underlying contract value, death benefit and is not available in a lump sum. Anytime after the 5th contract anniversary you may restart the IAV period, but before the 10th contract anniversary.
<b>American General</b> A.M. Best: A (Excellent)-2 of 15 S&P: AA- (Very Strong)-4 of 24  AG HorizonFlex Annuity Contract Form 04371,04371N  Updated 4/1/12		First Year: 3.4% Base Rate: 1.4%	1.00%	<u>8 Year</u> 8,8,8,7,6,5,3,1	\$5,000 \$2,000 post issue  \$100/mo = if initial is over \$5k  \$300/mo = if initial is less \$5k	AK,UT	0-85	2% interest rate bonus applies for the 1-year period following each premium payment received during the first contract year; True flexible premium product without a rolling surrender charge or MVA; AV death benefit; 2% annual interest guaranteed for life of contract; 10% free withdrawal in all years

Company	Product	Current Rate <sup>1</sup>	Guaranteed Rate	Withdrawal Charges <sup>10</sup>	Minimum Premium	Unavailable states	Issue Ages (may vary by state)	Special Product Features
Products issued by <b>American National Insurance Company</b> Galveston, TX 77550  <small>A.M. Best "A", Standard &amp; Poor's "A-" for financial strength IMC2258</small>  Updated 5/1/12	Wealthquest® Citadel 5 Diamond Series WQ503-NQ, WQ503PO 	2 year declared rate: 2.1% (includes 1% 1st year additional interest) Base rate 1.1% Portfolio Renewal Rate	1%	<u>5 Years</u> 7,7,7,6,5	\$5,000	NY	0-85	Initial premiums over \$100,000 receive an additional 10 basis points for the life of the contract; Principal is guaranteed; Full Value at death; 1% additional interest available on first year only; Systematic withdrawals; 10% free withdrawals of annuity value as of the beginning of each policy year, including the first year; Nursing Home, Terminal Illness, and Disability Riders where available; Minimum AV payout = After the 1st year if annuitized for at least 10 years; after the 5th policy year if annuitized for at least 5 years; Annuitant Driven.
	Wealthquest® Citadel 7 Diamond Series WQ703-NQ, WQ703PO 	2 year declared rate: 3.25% (includes a 2% additional interest rate for all deposits received in the first 36 months for one year) Base rate 1.25% Portfolio Renewal Rate	1%	<u>7 Years</u> 7,7,7,6,5,4,2	\$5,000 NQ \$2,000 Q \$100 monthly	NY	0-85	Initial premiums over \$100,000 receive an additional 10 basis points for the life of the contract; Principal is guaranteed; Full Value at death; includes 2% additional interest for the first 24 months on all payments received in the first 24 months; Systematic withdrawals; 10% free withdrawals of annuity value as of the beginning of each policy year, including the first year; Nursing Home, Terminal Illness and Disability Riders where available; Minimum AV payout = After the 1st year if annuitized for at least 10 years; after the 7th policy year if annuitized for at least 5 years Annuitant Driven.
	Palladium MYG	5-year: 2%/1% (1.2% yield) 6-year: 1.9% 7-year: 3.05%/2.05% (2.19% yield) 8-year: 2.55% 9-year: 4.35%/2.35% (2.57% yield) 10-year: 3.45%/2.45% (2.55% yield)  <small>(add .10% if over \$100,000 premium, subtract .10% if sold in WA, FL, NC, TX, VT, VA and WI. Rate is 0.25% lower for OR and PA)</small>	1%	8,8,8,7,6,5,4, 3,2,1 30 day window after initial guarantee period. Surrender charges resume after window.	\$5,000	UT, NY	0-85	Initial premiums over \$100,000 receive an additional 10 basis points for the life of the contract; 30 day window to exit out of contract after the period chosen; Full Value at death; Systematic withdrawals; 10% free withdrawals after first contract year of annuity value as of the beginning of each policy year; Nursing Home, Terminal Illness and Disability Riders where available; Minimum AV payout = After the 3rd year if annuitized for at least 5 years or longer MVA/EID Still Applies; Annuitant Driven.
	Palladium® Immediate Annuity FPA	N/A	N/A	Commutation charges applicable on partial and full withdrawals	\$15,000 NQ \$3,500 Q	MT,NY Liquidity Provisions not available in: OR,WA,MN,NJ	0-90	Partial withdrawals after 3 years for up to 10% of commuted value, without underwriting (life contingent options); Full surrender at the beginning of year 4 where available; 6 different annuity options; account is available on period certain options; Option to continue payments until end of certain period or pay out in lump sum equal to the commuted value.

Company	Product	Current Rate <sup>1</sup>	Guaranteed Rate	Withdrawal Charges <sup>10</sup>	Minimum Premium	Unavailable states	Issue Ages (may vary by state)	Special Product Features
<b>Athene Annuity and Life</b> A.M. Best "B++" Fitch "B+++"  Updated 5/1/12	Enhanced Choice 8 SPDA	Annual Reset Par Rate = 100% 2% Premium Bonus  1) DJIA Quarterly Pt to Pt; Cap = 2.75% 2) S&P Annual Pt to Pt; Cap = 5.75% 3) S&P Monthly Pt to Pt; Cap = 3% 4) DJIA Annual Monthly Averaging; Cap = 5% 5) 8 year Guaranteed Fixed Account = 3% yr 1 (includes a 1% enhanced interest rate for first year) 2% thereafter	* 87.5% of the premium payment plus interest earned at the minimum guaranteed interest rate * Guaranteed Fixed Account = 1 or 3% depending upon state	<u>8 Years</u> 10,9,8,7,6,5,4,2	\$5,000	AK,CT,DE,FL,HI,MN,NJ,NY,OK,OR,PA,UT	0-80	Death benefit is the greater of the AV or minimum guaranteed cash surrender value; 10% of accumulation value after the 1st year is available; <b>GLWB Income Rider</b> = withdrawals after first contract year and age 50+... <b>GLWB ENHANCED Income Rider</b> = increase of 50% income payments if client unable to perform 2 ADL's; Long term confinement (at least 90-day confinement) and terminal illness (with 12 months to live) privileges available after first contract year = full accumulation value will be paid and no age limit; MVA applied to partial and full surrenders; Owner Driven
	Choice 10 SPDA	Annual Reset Par Rate = 100%  1) DJIA Quarterly Pt to Pt; Cap = 2.75% 2) S&P Annual Pt to Pt; Cap = 5.5% 3) S&P Monthly Pt to Pt; Cap = 3.25% 4) DJIA Annual Monthly Averaging; Cap = 5% 5) Fixed Account = 3.5%	* 87.5% of the premium payment plus interest earned at the minimum guaranteed interest rate * Guaranteed Fixed Account = 1 or 3% depending upon state	<u>10 Years</u> 10,10,9,5,9,8,7,6,5,4,2	\$5,000 5 - \$500 additional payments allowed in first 12 months	AK,CT,DE,FL,HI,MN,NJ,NY,OK,OR,PA,UT	0-80	Death benefit is the greater of the AV or minimum guaranteed cash surrender value; 10% of accumulation value after the 1st year is available; <b>GLWB Income Rider</b> = withdrawals after first contract year and age 50+... <b>GLWB ENHANCED Income Rider</b> = increase of 50% income payments if client unable to perform 2 ADL's; Long term confinement (at least 90-day confinement) and terminal illness (with 12 months to live) privileges available after first contract year = full accumulation value will be paid and no age limit; MVA applied to partial and full surrenders; Owner Driven
	Enhanced Choice 12* SPDA	Annual Reset Par Rate = 100% 5% Premium Bonus  1) DJIA Quarterly Pt to Pt; Cap = 2.5% 2) S&P Annual Pt to Pt; Cap = 5.25% 3) S&P Monthly Pt to Pt; Cap = 2.75% 4) DJIA Annual Monthly Averaging; Cap = 5% 5) 8 year Guaranteed Fixed Account = 2.75% yr 1 (includes a 1% enhanced interest rate for first year), 1.75% years 2-8	* 87.5% of the premium payment plus interest earned at the minimum guaranteed interest rate * Guaranteed Fixed Account = 1 or 3% depending upon state	<u>12 Years</u> 14,13,12,11,10,9,8,7,6,5,4,3	\$5,000	AK,CT,DE,FL,HI,MN,NJ,NY,OK,OR,PA,UT,TX,WA	0-80	Death benefit is the greater of the AV or minimum guaranteed cash surrender value; 10% of accumulation value after the 1st year is available; <b>GLWB Income Rider</b> = withdrawals after first contract year and age 50+... <b>GLWB ENHANCED Income Rider</b> = increase of 50% income payments if client unable to perform 2 ADL's; Long term confinement (at least 90-day confinement) and terminal illness (with 12 months to live) privileges available after first contract year = full accumulation value will be paid and no age limit; MVA applied to partial and full surrenders; Owner Driven
	MaxRate 5/7	<u>5 year:</u> 1st Year: 3.8% Years 2-5: 2.8%  <u>7 year:</u> 1st Year: 4.1% Years 2-7: 3.1%	1%	<u>5 year:</u> 9,8,7,6,5  <u>7 year:</u> 9,8,7,6,5,4,3	\$5,000	CA,DE,FL,NM,NY	0-80	Minimum \$500 additional premium payments that allows up to 5 additional deposits in the first 6 months; MVA calculated with withdrawals; At the end of the initial duration, clients have a 30-day window to request a partial withdrawal, full surrender or elect an income option without incurring a market value adjustment or any withdrawal charges. If the company is not notified of a contract change during the 30-day window, the annuity will automatically begin a new guarantee period of the same duration with a new guaranteed interest rate. This MYGA series offers a simple product design with a focus on providing the best guaranteed interest rate possible. Please note that there is NO 10% partial free withdrawal available: During the last 30 days of each guarantee period the owner may request a partial withdrawal, full surrender or elect an income option without incurring a market value adjustment or any withdrawal charges. The owner will receive the accumulation value during this time. (Note: withdrawals prior to age 59½ may be subject to a 10% IRS penalty.); Full AV at Death; SV at RMD/Annuitization; Owner Driven
	MYG 7	<u>7 year:</u> 3.45% first year 2.45% years 2-7 Yield: 2.59%	1%	<u>7 year:</u> 7,7,7,6,5,4,3	\$5,000	AK,MD,MJ,NY,OR,PA,TX,UT	0-80	Minimum \$500. Allows up to 5 additional premium payments in the first 12 months. Additional premium deposits will receive the interest rate currently in effect at the time the money is received. This rate reflects an interest rate enhancement of 1% and will be guaranteed for 12 months on each payment.; MVA calculated with withdrawals; 10% Free: Up to 10% of the accumulation value may be withdrawn each year after the first contract year. After the initial 10% free is withdrawn, any additional withdrawals may be subject to applicable withdrawal and MVA charges. \$500 minimum withdrawal is required. Remaining accumulation value must be at least \$2,000. Required Minimum Distribution (RMD) and 72(t) available immediately; A specified dollar amount per payment or specified percentage of the accumulation value of the annuity or interest only may be withdrawn on a monthly, quarterly, semiannual or annual basis. This may be selected at issue or anytime thereafter; however, if withdrawn during the 1st year a withdrawal charge will apply. After the 1st year, if the withdrawal amount exceeds the free withdrawal amount allowed, the withdrawal may be subject to contract charges. Withdrawal amount must be at least \$100. Commission chargeback will apply during the first 6 months; Full AV at Death; Owner Driven
<b>Athene Annuity and Life</b> A.M. Best "B++" Fitch "B+++"	<b>Guaranteed Lifetime Withdrawal Benefit Riders</b> GLWB Rider AN3025 (12-08)	<u>ROLLUP RATE:</u> 6% compounded annually; credited annually.	<u>ROLLUP PERIOD:</u> 10 Years	<u>CHARGE:</u> .60%		<u>INCOME BONUS:</u> 1% no recapture - in addition to any premium bonus available with annuity.	MS,WA + any other state where the underlying product is not available.	
	GLWB Enhanced Rider AN3026 (9-09)	<u>ROLLUP RATE:</u> 6% compounded annually; credited annually.	<u>ROLLUP PERIOD:</u> 10 Years	<u>CHARGE:</u> .90%		<u>INCOME BONUS:</u> 1% no recapture - in addition to any premium bonus available with annuity.	FL,MS,NV,WA + any other state where the underlying product is not available.	

Company	Product	Current Rate <sup>1</sup>	Guaranteed Rate	Withdrawal Charges <sup>10</sup>	Minimum Premium	Unavailable states	Issue Ages (may vary by state)	Special Product Features
<b>Aviva / American Investors Life</b> <small>A.M. Best: A (Excellent)-2 of 15  S&amp;P: AA- (Very Strong)-4 of 24  Approval #13246 08038</small>  Updated 5/1/12	Income Preferred Bonus	6% First Year Premium Bonus (Lower bonus for AK, CT, MN, UT, WA) S&P 500 Index®  <b>1 Year Strategies</b> 1) Pt to Pt Index: <b>Cap:</b> 2% / 3.25% 2) Mo Cap Index: <b>Cap:</b> 1.05% / 1.6% 3) 1 yr average Index: <b>Cap:</b> 2%/3.25% 4) <b>Fixed:</b> 1% / 1.55%  Low Band = \$5,000-\$74,999, High Band = \$75,000+	1-3% (depending on state) on 87.5% of premium	<b>10 years</b> 12,12,12,11,10,9,8,7,6,4	\$5,000 initial \$1,000 subsequent	CT,DE,NJ,NY,OR,PA,WA	0-78	6% First Year Premium Bonus; Bonus Recapture Charge; There is a 6 and 10 year non-bonus product available; Full AV at death, no chargeback; 5% free withdrawal in year one; 10% free withdrawal after year one; confinement & terminal illness waivers available after year 1; Guaranteed Purchase Option: 10% bonus of remaining 1st yr premium added to AV if elect income for guar period of >10 yrs or life. Availability varies by State; Annuitant Driven; <b>Income Edge Rider</b> = must start at application date - however can cancel the rider at any time just can't restart again, may start and stop income flow, restart every 5 yrs., step up every year when receiving income, 40 bps charge (ex. of income ages 70 - 74 = 6%, 75-79 = 6.5%) available in year one; a 105% Indexed Strategy Income Account Percentage Multiplier applied to all premium allocated to indexed strategies (fixed strategy is applied at 95%); guarantees 6% annual accumulation in Income Account Value prior to rider withdrawals; <b>Income Edge Plus Rider</b> = must start at application date - however can cancel the rider at any time just can't restart again, may start and stop income flow, 50 bps charge to guarantee lifetime income, guarantees 7.2
	Income Preferred Bonus S	4% First Year Premium Bonus S&P 500 Index®  <b>1 Year Strategies</b> 1) Pt to Pt Index: <b>Cap:</b> 2% / 2% 2) Mo Cap Index: <b>Cap:</b> 1.05% / 1.6% 3) 1 yr average Index: <b>Cap:</b> 2%/3.25% 4) <b>Fixed:</b> 1% / 1%  Low Band = \$5,000-\$74,999, High Band = \$75,000+	1-3% (depending on state) on 87.5% of premium	<b>10 years</b> 10,9,8,7,6,5,4,3,2,1	\$5,000 initial \$1,000 subsequent	Available: AK,MN, UT	0-78	4% First Year Premium Bonus; No bonus Recapture; There is a 6 and 10 year non-bonus product available; Full AV at death, no chargeback; 5% free withdrawal in year one; 10% free withdrawal after year one; confinement & terminal illness waivers available after year 1; Guaranteed Purchase Option: 10% bonus of remaining 1st yr premium added to AV if elect income for guar period of >10 yrs or life. Availability varies by State; Annuitant Driven; <b>Income Edge Plus Rider</b> = must start at application date - however can cancel the rider at any time just can't restart again, may start and stop income flow, 50 bps charge to guarantee lifetime income, guarantees 7.2% annual accumulation in Income Account Value prior to rider withdrawals, confinement feature that doubles withdrawal amount, wellness benefits; MVA applies to access withdrawals; Minimum AV payout = After year 1 for at least 10 years or After year 5 for at least 5 years
<b>Aviva / American Investors Life</b> <small>A.M. Best: A (Excellent)-2 of 15  S&amp;P: AA- (Very Strong)-4 of 24  Approval #13246 08038</small>  <b>LIFETIME INCOME BENEFIT RIDER</b>	Income Edge Plus Lifetime Income Benefit Rider	<b>COMPOUNDED INTEREST:</b> 7.2% added to your income account value.	<b>ROLLUP PERIOD:</b> 12 Years	<b>CHARGE:</b> .75%		NY,MA,NJ,WA Without Wellness Rider: CT,OR,TN,VA	40 - 83	OPTION 2: Income Edge Plus = 7.2% guaranteed growth on income account value for first 12 years...clients income account value can double in 12 years (.75% charge) * both offer rider withdrawals available day 1 and can start and stop withdrawals at any time, must be age 50.
<b>Fidelity and Guarantee Life Insurance Company</b> <small>Baltimore, MD  A.M. Best "B++"  Moody's "A2"  Fitch "BBB"</small>  <small>These products are not sponsored, endorsed, sold or promoted by Fidelity and Fidelity and Standard &amp; Poor's make no representation regarding the suitability of purchasing these products. "Clear Choice" Clear Choice Mutual Annuity (CMA) and other products of Fidelity and Company, Inc. and have been prepared for use by certain companies by CMA Financial</small>  Updated 5/1/12	Safety 7 FPDA FGL FPDA-EIA-5582 Issue dates are: 1st, 8th, 15th, and 22nd	S&P 500® Par Rate = 100% 1) 1-yr. Monthly Pt-to-Pt <b>Cap</b> = 1% 2) 1-yr. Annual Pt to Pt <b>Cap</b> = 3% 3) Monthly Average <b>Cap</b> = 3% 4) <b>Fixed Interest</b> = 2%	100% @ 1.75%	<b>7 years</b> 10,10,10,9,8,7,6	\$10,000	NY,OR	0-85 Q & NQ	Flexible premium; Annual Reset; all strategy values are calculated using formulas linked to changes in the monthly values in the S&P 500® Index; transferability = can move money in \$2,000 increments to different strategy 30 days within the index renewal period...must leave at least \$2,000 in strategy to keep it open; full value at death if taken as a lump sum; allows for 10% free withdrawals of the premiums paid as of the prior policy anniversary after the 1st year, less any withdrawals taken during the current year (the total free withdrawals per contract are limited to 25% of the total premiums paid); Nursing Home and Terminal Illness waivers; Minimum AV payout = After 5 years, except for Option D; owner driven - Option D available
	Safety 10 FPDA FGL FPDA-EIA-5582 Issue dates are: 1st, 8th, 15th, and 22nd	S&P 500® Par Rate = 100% 1) 1-yr. Annual Pt to Pt <b>Cap</b> = 1.5% 2) 1-yr. Annual Pt to Pt <b>Cap</b> = 3% 3) Monthly Average <b>Cap</b> = 3.25% 4) <b>Fixed Interest</b> = 2%	100% @ 1.75%	<b>10 years</b> 10,10,10,9,8,7,6,5,4,3	\$10,000	CT,MA,MN,NY,OK,OR,UT	0-85 Q & NQ	Flexible premium; Annual Reset; all strategy values are calculated using formulas linked to changes in the monthly values in the S&P 500® Index; transferability = can move money in \$2,000 increments to different strategy 30 days within the index renewal period...must leave at least \$2,000 in strategy to keep it open; full value at death if taken as a lump sum; allows for 10% free withdrawals of the premiums paid as of the prior policy anniversary after the 1st year, less any withdrawals taken during the current year (the total free withdrawals per contract are limited to 25% of the total premiums paid); Nursing Home and Terminal Illness waivers; Minimum AV payout = After 5 years, except for Option D; owner driven - Option D available
	Prosperity Elite 7	S&P 500® Par Rate = 100% 1) 1-yr. Monthly Pt-to-Pt <b>Cap</b> = 1.9% 2) 1-yr. Annual Pt to Pt <b>Cap</b> = 3.5% 3) 2-yr. Pt to Pt <b>Cap</b> = 8.75% 4) 3-yr. Pt to Pt <b>Cap</b> = 14.50% 5) Monthly Average <b>Cap</b> = 4.25% 6) <b>Fixed Interest</b> = 1.75%	1% on 87.5% of premium	<b>7 years</b> 10,10,10,10,10,8,6,3	\$10,000	CT, MN, MS, NY, OR, WA	0-85 Q & NQ	Can move money in \$2,000 increments to different strategy 30 days within the index renewal period...must leave at least \$2,000 in strategy to keep it open; full value at death if taken as a lump sum; allows for 10% free withdrawals of the premiums paid as of the prior policy anniversary after the 1st year, less any withdrawals taken during the current year (the total free withdrawals per contract are limited to 25% of the total premiums paid); Nursing Home, Terminal Illness, Unemployment, and Home Health Care Waivers; Full AV at death <b>Enhancement Package</b> = 3% Vested Bonus, GMWB Rider (.40% charge) <b>Protection Package</b> = 5% Vested Bonus, Enhance GMDB and GMWB Rider (1.1% charge)
	Guarantee Platinum Plus	<b>5 year:</b> First Year: 2.9% Years 2-5: 1.9%  <b>7 year:</b> First Year: 3.3% Years 2-7: 2.3%	1%	<b>3 years:</b> 9,8,7, <b>5 years:</b> 9,8,7,6,5 <b>7 years:</b> 9,8,7,6,5,4,3	\$5,000 NQ \$2,000 Q	MN,NY,OR,WA	0-90 Q/NQ	5/7 year rate guarantee: 30 day window to liquidate account free of surrender charges or else it restarts another 5 year rate guarantee with new surrender charges; Riders available = Nursing Home Waiver, Terminal Illness Waiver, Unemployment Waiver, TSA, Market Value Adjustment; systematic withdrawal provision; Minimum AV payout = After 5 years, except for Option D; owner driven - Option D available
Senior Safeguard Option SPIA	n/a	n/a	n/a	\$5,000	KS,NJ,NY	0-95 Q/NQ	The Fidelity & Guaranty Life Senior Safeguard Option - Medicaid is a single premium immediate annuity (SPIA) designed to assist individuals in qualifying for Medicaid assistance. This annuity can convert retirement savings accumulated from CDs, mutual funds and other investments into guaranteed income payments over a fixed period of time determined by the annuitant's life expectancy as determined by the Social Security Administration. Monthly payment options; minimum of 2 years.	

Company	Product	Current Rate <sup>1</sup>	Minimum Guaranteed Rate	Withdrawal Charges <sup>2</sup>	Minimum Premium	Unavailable states	Issue Ages (may vary by state)	Special Product Features
Forethought A.M. Best "A-" Updated 5/7/12	Bonus Advantage <sup>SM</sup> SPOA 	S&P 500 Index® 100% Participation Rate 5% Premium Bonus  1) Annual Pt to Pt: <b>Cap</b> = 2.75% 2) Monthly Pt to Pt: <b>Cap</b> = 1% 3) Monthly Average: <b>Cap</b> = 2.75% 3) Fixed Account: 1% *Annual Death Benefit Rider Charge = .95%	87.5% of the premium paid, less withdrawals, compounded at 1% to 3% per year	<u>10 years</u> 12,12,11,10,9,8,7,6,4,2  <u>10 years</u> 10,9,8,7,6,5,4,3,2,1 (for use in: AK,DE,MD,M,N,OH,OK,OR,WA)	\$25,000 (Available for NO, IRA, Roth IRA \$)	AK,NY,OR,WA	55-80	Includes a 5% premium bonus on the initial premium received (vesting schedule applies); Ten year surrender charge schedule; 10% free withdrawal after the 1st year; Systematic withdrawals available; Owner Driven; Full AV at Death; Minimum AV payout = After year 5 for at least 5 years; <b>Option D available</b>
	Index Bonus 115 <sup>SM</sup> SPOA	S&P 500 Index® 100% Participation Rate 15% added to the Guaranteed Lifetime Income Account Value  1) Monthly Pt to Pt: <b>Cap</b> = .1%/1.25%/1.5% 2) Annual Pt to Pt: <b>Cap</b> = 3%/3.25%/3.5% 3) Fixed Account: 1.25% *Annual Guaranteed Lifetime Income Benefit Plus Rider Charge = .95% *Annual Death Benefit Rider Charge = 1.25%  Low Band: \$25,000 - \$99,999 High Band: \$100,000 - \$249,999 Ultra Band: \$250,000+	87.5% of the premium paid, less withdrawals, compounded at 1% to 3% per year	<u>10 years</u> 12,12,11,10,9,8,7,6,4,2 (AK,C,T,DE,M,N,OR,SC,UT = 10,9,8,7,6,5,4,3,2,1)	\$25,000 (Available for NO, IRA, Roth IRA \$)	AK,DE,NY,OR,WA	0-85	MVA; Includes a 15% income bonus on the initial premium received (applied to the Guaranteed Lifetime Income Account Value); Ten year surrender charge schedule; Includes a Guaranteed 6% annual accumulation on the Guaranteed Lifetime Income Account Value at each contract anniversary for the first ten years, or until the date you activate the benefit if earlier; Guaranteed Lifetime Income Account Value guaranteed to equal twice the original premium after ten years (assuming no withdrawals and benefit has not been exercised); <b>GUARANTEED LIFETIME INCOME BENEFIT</b> = .30% charge - Includes a lifetime income based upon the higher of your annuity Contract Value with compounded interest as applied according to selected strategies or 125% of your premium with guaranteed 5% annual compounded growth. Offers your choice of 4 Income Options after age 59 1/2 and after first contract year, available on the date you activate the benefit: *5% level income benefit annually. *4% income with limited 2% annual cost of living increases. * 4% level income benefit annually with spousal continuation of income upon death of owner. * 3% income with limited 2% annual cost of living increases and spousal continuation of income upon death of owner; 10% free withdrawal after the 1st year; Systematic withdrawals available; <b>OPTIONAL DEATH BENEFIT</b> = Increased death benefit rider
Forethought A.M. Best "A-" <b>GUARANTEED LIFETIME INCOME RIDER</b>	Income Rider	<b>ROLLUP RATE:</b> 5% compounded and credited annually. Includes up to a 25% bonus applied to the initial premium received as the rider is built into the contract. NO CHARGE.		<b>ROLLUP PERIOD:</b>  10 Years		Any state where the underlying product is not available.	59.5+	Activated after first contract year and over age 59 1/2. Allows for fast build up for clients planning to start taking payments soon. <b>Stepped Up Option:</b> If the Contract Value would exceed the value of the Guaranteed Lifetime Income account, a 15% Step up benefit will provide at least 15% additional guaranteed income for life.
Great American Life Insurance Company® A.M. Best "A- (Excellent)" for financial strength (Six highest of 16 possible categories) S&P A+ Approval Code: CCM12122 Updated 4/7/12	American Valor® 10 P1431410NW R1417527NW R602611NW Purchase payments applied immediately (Applies to declared rate strategy only. Purchase strategies for indexed strategies are held in the purchase payment account until the interest strategy application date.)	S&P 500® Purchase Payment Bonus = 2% in first three contract years Index Spread = 0% 100% Participation Rate  1) Annual Point to Point; 3.5% <b>CAP</b> 2) Mo. Avg; 3.5% <b>CAP</b> 3) <b>Declared rate</b> = 1.4%	GMSV = 1% on 100% of Purchase Payments less any withdrawals and the applicable early withdrawal charge rate multiplied by the account value.	<u>10 years</u> 10,9,8,7,6,5,4,3,2,1,0,	\$10,000 Additional Purchase Payments = \$2,000 (QS), \$5,000 (NQS)	DE,NY	18-85(Q) 0-85(NQ)	FLEXIBLE Purchase payments; 2% Purchase Payment Bonus for Purchase Payments in first three contract years; Index Methods: Monthly Averaging and Annual Point to Point; 10% penalty-free withdrawal beginning first contract year; Customized Payment Options (Fixed Dollar Option) <sup>6</sup> , Account Value Death Benefit; Extended Care and Terminal Illness Waivers (where available, rider form numbers R6026109NW & R6025809NW); Refer to www.gafri.com for Cap; Owner Driven; Minimum AV payout = 7 years. Income Riders Available: IncomeSecure <sup>SM</sup> or IncomeSustainer®, and IncomeSustainer® Plus; Please see Rider Details below.
	American Legend® II P1405025NW P1405102NW R1417527NW R602611NW Purchase payments applied immediately (Applies to declared rate strategy only. Purchase strategies for indexed strategies are held in the purchase payment account until the interest strategy application date.) 	S&P 500® Par Rate = 100% Index Spread = 0%  1) Annual Pt to Pt; <b>Cap</b> = 4% 2) Mo Avg; <b>Cap</b> = 4.25% 3) Monthly Sum; <b>Cap</b> = 2% 4) <b>Declared rate</b> = 1.5%	GMSV = 1% on 100% of purchase payments less any gross withdrawal amounts prior to surrender date and less any withdrawal charges that would apply to the full surrender.	<u>7 years</u> 0-57: 12,11,10,9,8,7,6 <b>58-85:</b> 9,8,7,6,5,4,3	\$10,000 Additional Purchase Payments = \$2,000 (QS), \$5,000 (NQS)	NY	18-85(Q) 0-85(NQ)	FLEXIBLE Purchase payments; Index Method: Point-to-point annual reset, Monthly Sum AND Monthly Averaging; 10% penalty-free withdrawal beginning first contract year; Customized Payment Options (Fixed Dollar Option) <sup>6</sup> , Account Value Death Benefit; Extended Care and Terminal Illness Waivers (where available, rider forms R6026109NW & R6025809NW); Refer to www.gafri.com for Cap; Minimum AV payout = 5 years (Except Option D); Option D available; Owner Driven; Income Riders Available: IncomeSecure <sup>SM</sup> or IncomeSustainer®, and IncomeSustainer® Plus; Please see Rider Details below.
	Safe Return <sup>SM</sup>	S&P 500® Par Rate = 100% Index Spread = 0%  1) Annual Pt to Pt; <b>Cap</b> = 4% (Bail-out Cap = 3.5%) 2) Mo Avg; <b>Cap</b> = 4% (Bail-out cap = 3.5%) 3) <b>Declared rate</b> = 1.10%	GMSV = 1% on 100% of purchase payments less any gross withdrawal amounts prior to surrender date and the applicable early withdrawal charge rate multiplied by the account value.	<u>10 years</u> 10,9,8,7,6,5,4,3,2,1	\$25,000 (Additional purchase payments accepted in first two months of contract; minimum \$2,000 (Q); \$5,000 (NQ)).	DE,NY	18-85(Q) 0-85(NQ)	<b>Return of Premium + Bail Out Cap:</b> Safe Return features a bailout on available indexed strategies. This feature allows the client to withdraw money within an indexed strategy without penalty if the cap for that given indexed strategy ever falls below its bailout cap. The bailout cap will always be below the initial cap. If the bailout cap is triggered, the client has 30 days to withdraw the money from that strategy with no penalty. If no action is taken, the money will remain in the cap; Single Purchase payments; Index Method: Point-to-point annual reset AND Monthly Averaging; 10% penalty-free withdrawal beginning first contract year; Customized Payment Options (Fixed Dollar Option) <sup>6</sup> , Account Value Death Benefit; Extended Care and Terminal Illness Waivers (where available, rider forms R6026109NW & R6025809NW); Refer to www.gafri.com for Cap; Minimum AV payout = 10 Years - Annualizations not permitted in first contract year; Owner Driven; Income Riders Available: IncomeSecure <sup>SM</sup> or IncomeSustainer®, and IncomeSustainer® Plus; Please see Rider Details below.
	Safe Outlook <sup>SM</sup> P140745025NW R1417527NW R602611NW	S&P 500® Par Rate = 100% Index Spread = 0%  1) Annual Pt to Pt; <b>Cap</b> = 3.5% (Bail-out Cap = 3%) 2) Mo Avg; <b>Cap</b> = 3.5% (Bail-out cap = 3%) 3) <b>Declared rate</b> = 1.25%  Higher rates if over \$100K	GMSV = 1% on 90% of purchase payments less any gross withdrawal amounts prior to surrender date.	<u>6 years</u> 9,8,7,6,5,4	\$10,000 (Additional purchase payments accepted in first two months of contract; minimum \$2,000 (Q); \$5,000 (NQ)).	DE,NY	18-85(Q) 0-85(NQ)	<b>Bail Out Cap:</b> Safe Outlook features a bailout on available indexed strategies. This feature allows the client to withdraw money from an indexed strategy without penalty if the cap for that given indexed strategy ever falls below its bailout cap. The bailout cap will always be below the initial cap. If the bailout cap is triggered, the client has 30 days to withdraw the money from that strategy with no penalty. If no action is taken, the money will remain in the strategy; Single Purchase payments; Index Method: Point-to-point annual reset AND Monthly Averaging; 10% penalty-free withdrawal beginning first contract year; Customized Payment Options (Fixed Dollar Option) <sup>6</sup> , Account Value Death Benefit; Extended Care and Terminal Illness Waivers (where available, rider forms R6026109NW & R6025809NW); Refer to www.gafri.com for Cap; Owner Driven; Minimum AV payout = 10 Years - Annualizations not permitted in first contract year; Owner Driven; Income Riders Available: IncomeSecure <sup>SM</sup> or IncomeSustainer®, and IncomeSustainer® Plus; Please see Rider Details below.

Company	Product	Current Rate <sup>1</sup>	Guaranteed Rate	Withdrawal Charges <sup>10</sup>	Minimum Premium	Unavailable states	Issue Ages (may vary by state)	Special Product Features
Great American Life Continued	Secure American <sup>®</sup> SPDA P1037709NW & P1037809NW	2.6% AV 1.6% SV  (yield may be up to 3.63% if contract receives annuitization bonus- based on 2.6% first year AV rate, 1% available portion of 10% annuitization bonus and 0.04% interest on available portion of bonus at the rate of 2.6%)	1%	7 years from receipt of Purchase Payment 9,8,7,6,5,4,3	\$10,000 (Additional purchase payments accepted in first three contract years; minimum \$5,000)	AK,MA,NH,NJ,NV,NY,PA,UT,WA	0-89NQ 18-89Q	Up to a 10% bonus is applied to all annuitized contracts - the bonus acts in a similar manner to a "vesting" schedule, adding 1% at the end of each year, and reaches its 10% maximum value after the 10th contract year (must annuitize to receive this bonus; cannot annuitize 1st year (except Option D); Additional Purchase Payments (\$5,000 minimum) in first 3 contract years (with rolling surrender charge schedules); 10% (of purchase payments) free out available within the first contract year; Monthly Interest Income, and Fixed Dollar options available <sup>5</sup> ; 403(b) & NQ loans available; Full AV Death Benefit = Account value, which includes any earned annuitization bonus if the contract is annuitized, less any applicable premium tax or other taxes not previously deducted; Joint Ownership available if NQ contract; Proportionality does apply when determining account value; Extended Care and Terminal Illness Waivers (where available, rider forms R6020708NW & R6019308NW); Owner Driven. Cash Value is referred to as Gross Surrender Value in contract; Minimum AV payout = 7 years (Except Option D); Option D available
	SecureGain <sup>5SM</sup>	1.7% first year (includes a .25% first year bonus) 1.55% second year 1.65% third year 1.75% fourth year 1.85% fifth year <b>Effective yield = 1.7%</b>	1%	5 years: 9,8,7,6,5	\$10,000	NY	0-89NQ 18-89Q	First year bonus = .25%; Guaranteed Increasing Interest Rates <sup>5</sup> ; Additional .10% interest rate if \$100,000 or greater Purchase Payment; 0.10% on the base rate per year in years 2-5; MVA applies to surrender or withdrawal and certain annuitizations except in last 30 days of term; AV paid at death; 10% free withdrawal of AV on most recent contract anniversary after 1st contract year or 10% purchase payment if in the first year, interest-only withdrawals available in first contract year <sup>4</sup> ; Customized Payment Options (Monthly Interest Income/Fixed Dollar Option <sup>6</sup> ); Owner Driven; Extended Care and Terminal Illness Waivers (where available, rider forms R6032310NW & R6032410NW); Minimum AV payout = Wait for 1 year, then must be at least 5 year payout
	SecureGain <sup>7SM</sup>	2.25% first year (includes a 1% first year bonus) 1.5% second year 1.75% third year 2% fourth year 2.25% fifth year 2.5% sixth year 2.75% seventh year <b>Effective yield = 2.14%</b>	1%	7 years: 9,8,7,6,5,4,3	\$10,000	NY	0-85NQ 18-85Q	First year bonus = 1%; Guaranteed Increasing Interest Rates <sup>5</sup> ; Additional .10% interest rate if \$100,000 or greater Purchase Payment; 0.10% on the base rate per year in years 2-5; MVA applies to surrender or withdrawal and certain annuitizations except in last 30 days of term; AV paid at death; 10% free withdrawal of AV on most recent contract anniversary after 1st contract year or 10% purchase payment if in the first year, interest-only withdrawals available in first contract year <sup>4</sup> ; Customized Payment Options (Monthly Interest Income/Fixed Dollar Option <sup>6</sup> ); Owner Driven; Extended Care and Terminal Illness Waivers (where available, rider forms R6032310NW & R6032410NW); Minimum AV payout = Wait for 1 year, then must be at least 5 year payout
	SPIA P1020203NW	n/a	n/a	n/a	\$10,000	NY	18-95(Q) 0-95(NQ)	Life Expectancy Payouts available + all other payout options starting at 5 year period certain on up; Income for a Fixed Period, Not to Exceed Life Expectancy (Option D available); not available in NJ, OR & WI; Life/20 = max age 78 Life/15 = max age 84 LE/Option D = max age 90 Life/10 = max age 92  * Due to market conditions, 5-year fixed payouts, 6-year fixed payouts, and Fixed Period, Not to Exceed Life Expectancy payouts currently have commission reductions.
Great American Life Insurance Company <sup>®</sup> A.M. Best "A (Excellent)" for financial strength (3rd highest of 16 possible categories)  UPDATED 4/7/12 <b>INCOMESURE GUARANTEED INCOME RIDER</b>	IncomeSecure <sup>SM</sup> Rider R6036711NW  This will replace IncomeSustainer when approved in your State.	<b>ROLLUP RATE:</b> 10% simple interest credited annually.	<b>ROLLUP PERIOD:</b> 10 Years	<b>ANNUAL CHARGE:</b> .85%		NY,WA	40-85	Allows for build up for clients planning to start taking living benefit payments soon. At the end of each year during the 10 year rollup period, the current BBA is increased by 10% of all purchase payments received in the first contract year (including any applicable purchase payment bonuses); Living benefit payments available immediately to clients at least 55 years of age; Freedom to withdraw up to the free withdrawal allowance without stopping the roll-up. Withdrawals may be taken during any phase of the contract, but account value, income credits and the income base may be affected. The income base will be reduced for any withdrawals taken before income payments begin as well as those above the payment amount once income payments have begun. This rider uses a proportionality concept. If a withdrawal is taken (other than to pay rider charges or to use as an income payout amount), the income base will be reduced by the same percentage that is withdrawn from the account value. Beginning with the first rider anniversary and any anniversary thereafter, the income base may be reset to the account value, if greater. By resetting the income base, the income credits can begin again and continue until the income rollup cap is reached. A reset may increase the annual rider charge; The rider charge will be refunded at death if income payments have not
Great American Life Insurance Company <sup>®</sup> A.M. Best "A (Excellent)" for financial strength (3rd highest of 16 possible categories)  <b>INCOMESUSTAINER PLUS GUARANTEED LIFETIME INCOME &amp; DEATH BENEFIT RIDER</b>	IncomeSustainer <sup>®</sup> Plus Rider R6032810NW	<b>ROLLUP RATE:</b> 10% simple interest credited annually.	<b>ROLLUP PERIOD:</b> 10 Years	<b>ANNUAL CHARGE:</b> 1.25%		NY	50-85	Allows for build up for clients planning to start taking living benefit payments soon. At the end of each year during the 10 year rollup period, the current BBA is increased by 10% of all purchase payments received in the first contract year (including any applicable purchase payment bonuses); Living benefit payments available after first contract year to clients who are at least 55 years of age. <b>Features:</b> On any contract anniversary prior to the start of living benefits, client has the opportunity to reset the BBA to the AV if greater. By resetting the BBA the roll-up credits can begin again and continue for another ten years; the rider charge will not be refunded at death; Rider Death Benefit available after the 5th contract anniversary and replaces the annuity contracts death benefit - Beneficiaries may choose to receive rider death benefit either as a lump sum or under an annuitization option. Withdrawals may have a significant negative impact on rider benefits.



Company	Product	Current Rate <sup>1</sup>	Guaranteed Rate	Withdrawal Charges <sup>10</sup>	Minimum Premium	Unavailable states	Issue Ages (may vary by state)	Special Product Features
Guggenheim Life and Annuity Updated 4/1/12	Preserve MYG	<b>RATE GUARANTEE PERIODS:</b> 3: 2.00% 4: 2.35% 5: 3.00% 6: 3.10% 7: 3.25% 8: 3.40% 9: 3.65% 10: 3.90%  * Under \$250K. Rates are higher for over \$250K (add .15%)	1.00%	<u>3 years:</u> 7,6,5 <u>4 years:</u> 7,6,5,4 <u>5 years:</u> 7,6,5,4,3 <u>6 years:</u> 7,6,5,4,3,2 <u>7 years:</u> 7,6,5,4,3,2,1 <u>8 years:</u> 7,6,5,4,3,2,1,1 <u>9 years:</u> 7,6,5,4,3,2,1,1,1 <u>10 years:</u> 7,6,5,4,3,2,1,1,1,1	Q: \$5,000 NQ: \$10,000	AK,CA,CT,DE,FL,IA,MI,MO,OK,OR,PA,TN,UT,VA,WA	0-90	3,4,5,6,7,8,9 or 10 year rate guarantees; 10% partial free withdrawal after first contract year; Systematic Withdrawals available; AV Death Benefit; Nursing Home and Terminal Illness Riders available; Chargebacks 1st year for any withdrawal, RMD or Death; MVA applied to Surrenders; Owner Driven
ING USA Annuity and Life Insurance Company A.M. Best "A" Standard & Poor's "AAA" Updated 5/1/12	Guarantee Choice Annuity	<b>\$15,000 Band:</b> 7 year: 1.5% 10 year: 1.75%  <b>\$75,000 Band:</b> 7 year: 2.5% first year/1.5% years 2-7 10 year: 2.75% first year/1.75% years 2-10	1.50%	9,8,7,6,5,4,3,2,1  30 day window after initial guarantee period. Surrender charges resume after window.	\$15,000	NY	0-80	3,5,7 or 10 year rate guarantees; The surrender charge is waived for 30 days following the end of an interest rate guarantee period. If the contract is renewed within 30 days of the interest rate guarantee period expiration, the surrender charge will continue, but will not reset; The MVA is waived for 30 days following the end of an interest rate guarantee period. If the contract is renewed within 30 days of the interest rate guarantee period expiration, the MVA will reset; 10% partial free withdrawal after first contract year; AV Death Benefit; Nursing Home and Terminal Illness Riders available; Minimum AV payout = After the 9th year (SV received after first year - 9th year for at least 10 years); Owner Driven
	Envoy Series 9	S&P 500 Index® Dow Jones EUROSTOXX 50® Index  <u>Envoy 9:</u> <sup>1</sup> Pt-to-Pt Cap = 2.5%/3.5% <sup>2</sup> Fixed Rate Strategy = 1.25%  Low Band = \$15,000 - \$74,999 High Band = \$75,000+	1% on 87.5% of premiums, less premium taxes, withdrawals and surrender charges	<u>Envoy 6 - 6 years:</u> 9,9,9,9,8,7,6,5,4 - however, after the 6th contract year you have a 30 day window to leave contract surrender charge free  <u>Envoy 9 - 9 years:</u> 9,9,9,9,8,7,6,5,4	\$15,000 minimum additional premiums	NY	0-80	Flexible Premium Deferred Annuity; 10% of accumulation value per contract year available in the 1st year; Interest available in the first year for the Fixed Rate Strategy only; MVA; 1.5% minimum rate guarantee on the fixed rate strategy; <u>Income Protector Withdrawal Benefit Rider</u> where available - provides 7% roll-up for 40bps cost; Nursing Home and Terminal Illness Waivers where available; AV death benefit; Minimum AV payout = After the 1st year the cash surrender value will be used to calculate payments; Owner Driven
	Secure Index Opportunities Plus ★	S&P 500 Index® 5% Premium Bonus Vested  <sup>1</sup> Pt-to-Pt Cap = 2%/3% <sup>2</sup> Monthly Cap = .85%/1.25% <sup>3</sup> Index Rate Benchmark = 2.25%/4% <sup>4</sup> Declared Interest Rate = 1% Low Band = \$15,000 - \$74,999 High Band = \$75,000+	1% on 87.5% of premiums, less premium taxes, withdrawals and surrender charges	<u>10 years:</u> 10,10,10,10,9,8,7,6,5,4	\$15,000	AK,CT,DE, NY,NJ (Different versions: IN,IA,LA,MI,MO,MS,OR,WA)	0-80 (0-75 in IN,IA,MS)	Single Premium Deferred Annuity; 5% premium bonus with vesting schedule; bonus recapture upon death in the first year; 10% of accumulation value per contract year available after the 1st year; Interest available in the first year for the Fixed Rate Strategy only; <u>Income Protector Withdrawal Benefit Rider</u> where available - provides 7% roll-up for 40bps cost; Nursing Home and Terminal Illness Waivers where available; AV death benefit; Minimum AV payout = After the 1st year for at least 10 years; Owner Driven
	Secure Index 5 ★	S&P 500 Index®  <sup>1</sup> Pt-to-Pt Cap = 2%/2.75% <sup>2</sup> Monthly Cap = .75%/1.15% <sup>3</sup> Index Rate Benchmark = 2%/3.5% <sup>4</sup> Declared Interest Rate = 1.5% Low Band = \$15,000 - \$74,999 High Band w/o ROP = \$75,000+	1% on 87.5% of premiums, less premium taxes, withdrawals and surrender charges	<u>5 years:</u> 8,7,5,6,5,5,4,5	\$75,000 \$50 minimum additional premiums	NY,OR	0-80	Flexible Premium Deferred Annuity; 10% of accumulation value per contract year available after the 1st year; Interest available in the first year for the Fixed Rate Strategy only; <u>Income Protector Withdrawal Benefit Rider</u> where available - provides 7% roll-up for 40bps cost; Nursing Home and Terminal Illness Waivers where available; AV death benefit; Minimum AV payout = After the 1st year for at least 10 years; Owner Driven
	Secure Index 7	S&P 500 Index®  <sup>1</sup> Pt-to-Pt Cap = 3.25%/4.25% <sup>2</sup> Monthly Cap = 1.25%/1.65% <sup>3</sup> Index Rate Benchmark = 4%/5.5% <sup>4</sup> Declared Interest Rate = 1.25% Low Band = \$15,000 - \$74,999 High Band = \$75,000+	1% on 87.5% of premiums, less premium taxes, withdrawals and surrender charges	<u>7 years:</u> 10,10,10,10,9,8,7	\$15,000 \$50 minimum additional premiums	NY,OR	0-80	Flexible Premium Deferred Annuity; 10% of accumulation value per contract year available after the 1st year; Interest available in the first year for the Fixed Rate Strategy only; <u>Income Protector Withdrawal Benefit Rider</u> where available; Nursing Home and Terminal Illness Waivers where available; AV death benefit; Minimum AV payout = After the 1st year for at least 10 years; Owner Driven
ING USA Annuity and Life Insurance Company A.M. Best "A" Standard & Poor's "AAA"	Income Protector Withdrawal Benefit Rider	<b>ROLLUP RATE:</b> 6% compounded and credited annually. Annual charge is .65% of rider's income base.	<b>ROLLUP PERIOD:</b> Every year	<b>CHARGE:</b> .65%		Any state where the underlying product is not available.		Allows for fast build up for clients planning to start taking payments soon. Can be activated in first contract year. Must begin at application date. The 65 basis pt charge is refunded either at death if income rider is never activated or if Client dies before age 95 and the money still remains in account, and MAW has not been exceeded in any of the years.

Company	Product	Current Rate <sup>1</sup>	Minimum Guaranteed Rate	Withdrawal Charges <sup>2</sup>	Minimum Premium	Unavailable states	Issue Ages (may vary by state)	Special Product Features
Liberty Bankers Life <sup>SM</sup> A.M. Best "B-" Rates Updated 4/9/12	Liberty USA 100 100 USA 100-0008	<b>First Year under \$100K</b> 4%  <b>First Year over \$100K</b> 4.25%	3.00%	<b>9 Years</b> Ages 0-55: 12,11,10,9,8, 7,6,5,4  Ages 56-79: 9,8,7,6,5,5,5, 4,5,3,5,2,5,1, 5	\$10,000	AL,AK,CT, D, C,DE,FL,ME, MA,MN,MS, MO,NH,NJ,N, Y,NV,OR,RI, SC,TX,UT,VT, WA,WY	0-79	Penalty Free Withdrawal = Accumulated Interest Twice Yearly or Monthly Interest if over \$100 per month; Full AV Death Benefit; MVA applies to full surrender or partial withdrawal (n/a in PA); NQ policies have Nursing Home Benefit, Disability Benefit and Terminal Illness Benefit available (n/a in TX)
	Bankers 7 Bankers 7-0307	2.85% Guaranteed Yield for 7 years	1.00%	<b>7 Years</b> Ages 0-55: 12,11,10,8,6, 5,4  Ages 56-79: 8,7,6,5,4,5,3, 5,2,5	\$10,000	CT,DE,MA,M N,MO,NH,NJ, NY,RI, WY	0-85	Penalty Free Withdrawal = Accumulated Interest Twice Yearly or Monthly Interest if over \$100 per month; Full AV Death Benefit; MVA applies to full surrender or partial withdrawal (n/a in PA); NQ policies have Nursing Home Benefit, Disability Benefit and Terminal Illness Benefit available (n/a in TX)
	Bankers 3 Bankers 3-0704	1.75% Guaranteed Yield for 3 years	1.00%	<b>3 Years:</b> 8,7,6	\$10,000	CT,MA,MN,M O,NH,NJ,NY, RI	0-90 (OK = Max Age 85)	Penalty Free Withdrawal = Accumulated Interest Twice Yearly or Monthly Interest if over \$100 per month; Full AV Death Benefit; MVA applies to full surrender or partial withdrawal (n/a in PA); NQ policies have Nursing Home Benefit, Disability Benefit and Terminal Illness Benefit available (n/a in TX)
Lincoln Financial Group <sup>SM</sup> Rates Updated 4/1/12	Long-Term Care <sup>SM</sup> Fixed Annuity	1.65%	1.25%	<b>7 Years</b> 8,8,7,6,5,4,3  Surrender charges may vary by state	\$50,000	Available: AL,AK,AZ, AR,DC,GA,IA, KS,KY,LA,M E,MD,MI,MN, MS,MO,NE,N M,NC,ND,OK, OR,RI,SC,S D,WV,WY	45-74 NQ\$ only	Triple leverage Option 2+4 Benefit Duration = 2 years acceleration benefit and 4 years extension benefit; Double Leverage Option 3+3 Benefit Duration = 3 years acceleration benefit and 3 years extension benefit; 48 hour underwriting requirement of Eligibility Statement and Prescription Drug Screening; Monthly LTC Benefits are paid when the covered life has been given and follows a plan of care prescribed by a licensed healthcare practitioner and has been certified by a licensed healthcare practitioner as being chronically ill, which is the incapacity to perform 2 of six activities of daily living for at least 90 days, and/or has a severe cognitive disability that required the covered life to have substantial supervision and is receiving qualified long term care services; Total LTC Benefits are paid over a minimum of six years; Maximum monthly LTC benefits are available after the fifth contract anniversary; Lower monthly LTC benefits payments may be received after the first contract anniversary; lower monthly payments are spread over longer than six years, but total LTC Benefits remain the same; Before LTC Benefit payments are received, a 90 day deductible period must first be satisfied; 10% partial fr
	New Directions 8 year	S&P 500 <sup>®</sup> Index Spread = 0% 100% Participation Rate  1) 2 year Point to Point; 7.6% CAP 2) Performance Triggered; 3.15% Specified Rate 3) Fixed rate = 1.9%  Rates quoted for \$100K deposit or less	1.00%	<b>8 Years</b> 9,8,7,6,4,7,5, 3,5,2,7,5  Surrender charges may vary by state	\$10,000	NY	0-85	MVA; Contract Value Death Benefit; 10% partial withdrawal available beginning in year 1; Nursing Home and Terminal Illness Benefits; 6 year contract available; Ownder Driven
North American Company for Life and Health Insurance <sup>®</sup> A.M. Best: A+ (Superior) 2 of 15 S&P: AA- (Very Strong) 4 of 24 Rates Updated 2/24/12 Approval: DH3571 See Page 17 and 18 for Disclosures	North American Charter Series 10 year Fixed Index Annuity	CAP Rate only Product: Daily Avg/Annual Pt to Pt/Monthly Pt to Pt:  1) S&P 500 <sup>®</sup> = 2.55%/2%/1% 2) DJIA <sup>SM</sup> = 2.45%/2%/NA 3) S&P Midcap 400 <sup>®</sup> = 2.25%/2%/NA 4) Russell 2000 <sup>®</sup> = 2.15%/2%/NA 5) Nasdaq-100 <sup>®</sup> = NA/2%/1% 6) EURO STOXX 50 <sup>®</sup> = NA/2%/NA 7) Hindsight Index Strategy <sup>SM</sup> = NA/2%/NA 8) Fixed Account Rate = 1%  Texas rates differ.	1.1% on 87.5% of Premiums Paid	<b>10 Years</b> 15,14,13,12, 11,10,8,6,4,2  Surrender charges may vary by state	\$10,000NQ \$2,000Q - no rolling surrender charges	AK,CT,DE, NY,MN,OR, UT,WA	0-79	5% premium bonus on all premium in the first 7 years (no annuitization required); 1% annuity payment bonus after the tenth contract year by current company practice; 14 crediting options; 7 index account options; 10% penalty free withdrawal after year 1 <sup>1</sup> ; Nursing Home waiver (for issue ages 0-75 where available); Optional Guaranteed Lifetime Withdrawal Benefit (GLWB); Income Pay <sup>®</sup> GMWB Rider, is a guaranteed lifetime withdrawal benefit (GLWB) available for an additional cost issued on form AE513A (rider) and SP513B (spec page) or appropriate state variation by North American Company for Life and Health Insurance, West Des Moines, IA. This feature may not be available in all states; Full AV at Death; Minimum AV payout period = After surrender term = 5 years; This product has an Interest Adjustment: Interest Adjustment is applied only during the surrender charge period (or Interest Adjustment period) to full surrenders and to any partial surrender in excess of the penalty-free amount. This adjustment may decrease or increase the Surrender Value depending on the change in interest rates since the annuity purchase; Products that have premium bonuses may offer lower credited interest rates and lower Index Cap Rates than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus m
	North American Guarantee <sup>SM</sup> Choice	<b>3 year</b> = N/A <b>4 year</b> = 1.45%/1.15% <b>5 year</b> = 2%/1.65% <b>6 year</b> = 2.25%/2.05% <b>7 year</b> = 2.55%/2.35% <b>8 year</b> = 2.8%/2.6% <b>9 year</b> = 3%/2.8% <b>10 year</b> = 3.15%/3%  High Band = over \$200K Low Band = under \$200K	1%	<b>3:</b> 10,10,10 <b>4:</b> 10,10,10,10 <b>5:</b> 10,10,10,10,10 <b>6:</b> 10,10,10,10,10,10 <b>7:</b> 10,10,10,10,10,9,8 <b>8:</b> 10,10,10,10,10,9,8,6 <b>9:</b> 10,10,10,10,10,9,8,6,4 <b>10:</b> 10,10,10,10,10,9,8,6,4,2  Surrender charges may vary by state	Low band: \$10,000 to \$199,999 High band: \$200,000 +	AK,CT,DE, MN,MO,NY, OR,UT,VA, WA	0-90	Interest Income Withdrawals available after 30 days by current company practice <sup>11</sup> ; Full AV at death; 30 day window at end of term to surrender free of charges or it will automatically renew for another term at that stated interest rate; Minimum AV payout period = After surrender term = 5 years; This product has an Interest Adjustment: Interest Adjustment is applied only during the surrender charge period (or Interest Adjustment period) to full surrenders and to any partial surrender in excess of the penalty-free amount. This adjustment may decrease or increase the Surrender Value depending on the change in interest rates since the annuity purchase; Annuitant Driven
North American Company for Life and Health Insurance <sup>®</sup> A.M. Best: A+ (Superior) 2 of 15 S&P: AA- (Very Strong) 4 of 24 Rates Updated 1/21/10 Approval: DGD42	Income Pay <sup>®</sup> Lifetime Income Benefit Rider	6% Bonus Credit for Life or 8% bonus Credit for first 10 contract years.	<b>ROLLUP PERIOD:</b> 10 Years	<b>CHARGE:</b> .20% or .75%			40-85	Must wait one year before taking income. You may terminate rider at any time. OPTION 1 8% Bonus Credit for 10 years with an option to renew for a second 10 years. Cost - 0.75% for 10 years. Cost may increase if a second 10 year Bonus Credit Period is elected. If they increase the cost could be as high as 1.50% OPTION 2 6.0% Bonus Credit for life. Cost - 0.20% guaranteed for life.  FORM# DH3571

Company	Product	Current Rate <sup>1</sup>	Minimum Guaranteed Rate	Withdrawal Charges <sup>10</sup>	Minimum Premium	Unavailable states	Issue Ages (may vary by state)	Special Product Features
OneAmerica A.M. Best "A" (Excellent)  Updated 4/1/12	Annuity Care <sup>®</sup> LTC Maximizer	LTC Fund - 2.5% Cash Fund - 1.5%	1.00%	<u>9 years:</u> 8,8,8,7,6,5,4,3,2	\$10,000 \$50,000 (CA, MN) \$62,100 (WI) \$300K MAX	CT,NH	50-85	Single Premium deferred Annuity; Offers clients access to cash value without surrender charges during a qualifying LTC event (inability to perform 2 of 6 ADLs or cognitive impairment) with a higher credited interest rate for these funds, underwriting is more concise than on LTC policies with no exams and generally completed within 72 hours of receipt of application, 7 day waiting period before they can withdraw funds; Actual LTC expenses will be paid from the LTC fund, up to the amount of the monthly benefit limit. The monthly benefit limit is calculated by dividing the LTC fund balance at time of claim by 34.5, a minimum of 36 months of coverage is available; The interest rate of the LTC fund is guaranteed for 5 years from the policies effective date; Please call for optional coverages on this annuity; 10% partial free withdrawal after first year however will decrease LTC case value; Annuity Care II is also available for Qualified money taxation issues; Full AV at death; Owner Driven
	Legacy Care <sup>®</sup>	1.00%	1.00%	<u>5 years:</u> 7,7,7,7,7	\$10,000 MIN \$300K MAX	MT,NY	0-99	Clients can receive free withdrawals after first year, which will reduce the amount of benefit available under the Benefit Increase Rider; the first year interest rate is also the bailout interest rate, so clients are protected from downside interest rate risk, if the renewal rate ever drops below the first year rate, the policyowner may surrender the annuity without surrender charges as long as the request is made within 60 days of the policy anniversary; Should the owner become chronically ill, the owner may exchange all, or a portion of the annuity cash value into a medically underwritten SPIA - ImmediateCare. This exchange will be free of any surrender charges and will be increased by 5 percent of the transfer that represents net single premium (available after 6 months and not available in CT).
	Immediate Care <sup>®</sup> SPIA	N/a	N/a	N/a	\$25,000 or premium needed to produce \$1,000 in monthly income payments	NY	75-100	Medically underwritten SPIA designed to help fund the cost of LTC; Monthly Benefits guaranteed for life; Only appropriate for people requiring assistance with multiple activities of daily living and is not appropriate for individuals with minor health concerns; Owner may select an annual increase percentage from 1-10%, the annual increase percentage is compounded annually; For an additional premium and before it is issued, the owner may select a cash refund option payable at death, upon death of the annuitant, the company will return to the beneficiary the designated percentage of the single premium. The amount of the lump sum premium amount refunded will equal Total SP x Selected refund % - monthly benefits received.
Oxford Life <sup>®</sup> A.M. Best "B++"  Updated 5/16/12	Bonus Ten <sup>™</sup>	10% Premium Bonus Upfront with vesting schedule S&P 500 <sup>®</sup> Par Rate = 100% Index Spread = 0%  1) Annual Pt to Pt; Cap = 2.75% 2) Mo Avg; Cap = 2.75% 3) Declared rate = 1.25%	1% on 87.5% of premiums, less premium taxes, withdrawals and surrender charges	<u>10 years</u> 10,9,8,7,6,5,4,3,2,1	\$20,000	AL,CA,CT,MA,MN,MO,MS,MT,NJ,NY,OR,PA,VT,WA,WV	18-80	10% premium bonus with vesting schedule; Bonus Vesting: The bonus vests over a 10-year period. Each year you become vested in an additional 10% of the total bonus, until you have become 100% vested at the beginning of the 11th policy year. The vested amounts of the bonus are the amounts that you do not forfeit as a result of an early partial withdrawal or surrender. The bonus is completely vested in the death benefit and in the optional guaranteed lifetime withdrawal benefit payment. However, it is important to note that withdrawals may reduce the vested bonus amount. If you take a partial withdrawal or surrender, you will receive the vested portion of your bonus according to the schedule; For partial withdrawals and surrenders, you will first receive an amount penalty free, as outlined in the Liquidity Features. Any partial withdrawals or surrenders exceeding the free amount will result in the forfeiture of some non-vested bonus amount, if taken during the first ten policy years; <b>GLWB</b> available and must be purchased at time of application, see below: 10% partial withdrawal after year 1; MVA; Annual Reset; Waiver of Surrender Charges Benefit available (N/A in MA,MT,NJ,OR); Full AV at Death
	Income Protector <sup>™</sup>	2% 7.4% Guaranteed Income Account Rate Low Band: \$10K - \$24,999  2.4% 7.9% Guaranteed Income Account Rate High Band: \$25K+	1.00%	<u>5 years (30 day window):</u> 10,9,8,7,6,0,5,4,3,2,1	\$10,000	AL,MS,MT,NY,VT,WV	18-80	<b>Interest rates</b> are guaranteed for five years and will not change until after the fifth policy year. At the end of the fifth year, depending on your circumstances and financial goals, you will have a 30-day window to elect a new 5-year guarantee period, elect a payout option, or withdraw your accumulation value. Within this 30-day window, no surrender charges or MVA will apply. Your interest rates are guaranteed never to go below 1%; The <b>GLWB</b> is designed to generate a higher level of guaranteed lifetime income for people age 50 and above. This benefit will allow you to control when you receive income payments. Since this benefit works in concert with your annuity, together, the two can provide you with ways to enhance your long-term income. This income is available to you without a surrender charge, interest adjustment or electing an annuity payout option. <b>Income Account Value</b> – The IAV is used as the basis for calculating your GLWB. This value is used only in determining lifetime income payments and not as the basis for calculating the death benefit or withdrawals from the policy. The IAV initially equals 100% of your premium and is guaranteed to grow at a rate 5% higher than your base policy guaranteed rate. For example, if your base annuity policy rate is 3%, your IAV will earn 8%. <b>Rider Cost</b> – There is no additional cost to the policyholder for the GLWB. It is a client benefit that is added to the policy. Waiver of Surrender Charges Benefit available (N/A in MA,MT,NJ,OR); 10% partial withdrawal after year 1; Full AV at Death; MVA
Oxford Life <sup>®</sup> A.M. Best "B++"	Guaranteed Lifetime Withdrawal Benefit for Bonus 10 product	8% Annual Growth for first 10 contract years.	<b>ROLLUP PERIOD:</b> 10 Years	<b>CHARGE:</b> .50% of AV			50+	PLEASE ADD
The Phoenix Companies Inc. A.M. Best "B+"  Updated 4/1/12	Reflections Gold Bonus	9% Premium Vested Bonus  1) 1 year Pt to Pt; Cap = 1.5% 2) Mo Pt to Pt; Cap = 1% 3) Domestic Look Back; Cap = 1% (S&P 500, iShares <sup>®</sup> Barclays Aggregate Bond Fund, NASDAQ 100) 4) Fixed rate = .85%	Interest Rates range from 1% to 3%, vary by fixed and indexed accounts	<u>12 years</u> 12,5,12,5,12,5,11,10,9,8,6,4,3,2	\$15,000	CT,DE,ME,NY,OR	0-85	5 - 6% Premium Bonus Vested over surrender charge term for many states - see state approval chart. If death occurs during the first three contract years, any non-vested premium bonus amounts will be recovered; Up to 10% in free withdrawals including the 1st yr; Full AV at death
	Index Select Gold Bonus	7% Premium Vested Bonus - Point to Point  1) 1 year S&P; Cap = 2% 2) 2 year S&P; Cap 4.5% 3) Mo S&P; Cap = 1% 4) 1 year DJ; Cap = 1.25% 5) 1 year Euro; Cap = 1.25% 6) 1 year Balanced Allocation = 1.25% 7) Fixed rate = .85%	Interest Rates range from 1% to 3%, vary by fixed and indexed accounts	<u>10 years</u> 10,9,8,7,6,5,4,3,2,1	Max = \$1 million	CT,DE,ME,NY,OR	0-85	5% Premium Bonus Vested over surrender charge term for many states - see state approval chart. If death occurs during the first three contract years, any non-vested premium bonus amounts will be recovered; Up to 10% in free withdrawals including the 1st yr; Full AV at death
	Personal Income Annuity	Point to Point  1) 1 year S&P; Cap = 1.5% 2) 2 year S&P; Cap 4.5% 3) Mo S&P; Cap = 1% 4) 1 year DJ; Cap = 1% 5) 1 year Euro; Cap = 1% 6) 1 year Balanced Allocation = 1% 7) Fixed rate = .85%	Interest Rates range from 1% to 3%, vary by fixed and indexed accounts	<u>10 years</u> 12,12,12,11,10,9,8,7,6,4	\$15,000	DE,ME,NY,OR	0-85	Cap rates and surrender charges differ in various states - please see interest rate chart/product guide for specifics; Up to 10% in free withdrawals including first year; MVA; Full AV at death
	Select Plus	10 year guarantee rate: 2.35%	1.00%	<u>8 years</u> 9,8,7,6,5,4,3,2	\$5,000 NO \$2,000 Q	MN, PA	0-90	Clients can choose a 4, 5, 7, or 10 year guarantee period; 30 day withdrawal window after year 8; rate guaranteed for 10 years; MVA; Up to 10% in free withdrawals including the 1st yr; Full AV at death

Company	Product	Current Rate <sup>1</sup>	Minimum Guaranteed Rate	Withdrawal Charges <sup>2</sup>	Minimum Premium	Unavailable states	Issue Ages (may vary by state)	Special Product Features
<b>Reliance Standard Life Insurance Company<sup>SM</sup></b> A.M. Best "A" S&P "A" Fitch "A"  Updated 3/6/12	Keystone 5,7 and 10	S&P 500 <sup>®</sup> , rates for 5/7/10 year: <sup>1</sup> Pt-to-Pt <b>Cap</b> = 3.5%/4%/4.25% <sup>2</sup> Pt-to-Pt <b>Par Rate</b> = 15%/20%/20% <sup>3</sup> Mo Avg <b>Par Rate</b> = 20%/25%/25% <sup>4</sup> Mo Avg <b>Cap</b> = 4%/4.5%/4.75% <sup>5</sup> Declared Interest Rate = 1.8%/1.85%/1.9%	Greater of 100% of premium accumulated at 1% less withdrawals and surrender charges, or 87.5% of premium accumulated at 1% less withdrawals and surrender charges	<u>5 years</u> 9,8,7,6,5  <u>7 years</u> 9,8,7,6,5,4,3  <u>10 years</u> 9,9,8,7,6,5,4,3,2,1	\$10,000 (\$5,000 min per strategy)	AL, MN, MS, NV, NY, OR, UT, WA	0-85	Single Premium; 10% free out beginning 1st policy year; Systematic Withdrawals available with the fixed rate strategy; Nursing Home and Terminal Illness Waivers available; Full AV at death of Owner; Partial 1035X to LTC policy accepted; Minimum AV payout = After the 5th year for at least 6 years; Owner driven - Option D available.
	Eleos MVA & SP  ★	MVA: 3.25% first year 2.25% base rate  SP: 3.1% first year 2.1% base rate	1%	<u>5 years</u> 8,7,6,5,4	\$10,000	MVA = AL, MD, MN, MT, NY, OR, TX, UT, VT, WA SP = AL, MO, MT, NY, UT	0-85	Published renewal rate history. Single Premium Fixed Annuity; 10% free withdrawal after 30 days, Systematic withdrawal of interest available; Nursing Home/Hospital Waiver available (up to age 74); Partial 1035X to LTC policy accepted; Minimum AV payout = After the 5th year for at least 6 years; Owner driven - Option D available.
	Apollo MVA & SP	MVA: 3.05% first year 2.05% base rate  SP: 2.9% first year 1.9% base rate  4% annuitization bonus after the 5th year for a minimum of 10 years (n/a in WA)	1%	<u>7 years</u> 9,8,7,6,5,4,2  IA, IL, KY different	\$5,000	AL, MD, MN, MT, NY, OR, TX, UT, VT, WA	0-85	Published renewal rate history. Single Premium Fixed Annuity; 10% free withdrawal after 30 days, cumulative beginning in year 3 up to a max of 30% of the SP; Nursing Home Waiver available (up to age 74); IA, IL, KY have different surrender charge schedule; Partial 1035X to LTC policy accepted; Minimum AV payout = After the 5th year for at least 6 years; Owner driven - Option D available.
<b>Sagicor</b> A.M. Best: "A-"  Updated 3/15/12	Platinum Series Sage Advantage FIA <sup>*</sup>	5% bonus interest 1) Declared Rate Strategy = 2% 2) S&P 500 <b>Cap</b> = 4.5% 3) Global Advantage <b>Participation Rate</b> =	Minimum Guaranteed Interest Rate Yrs 1 thru 13 - 2%	<u>9 years</u> 8,8,8,8,7,6,5,3,1	\$2,000	DE, MT, OR	0-85 NQ 0-85 Q	Immediate 5% Bonus Version Available for issue ages to 85. 200% Guaranteed Withdrawal benefit (beginning Year 1, available year 11). Confinement Waiver
	Platinum Series FIA <sup>*</sup>	5% bonus interest 1) Declared Rate Strategy = 2% 2) S&P 500 <b>Cap</b> = 4.5% 3) Global 3 year <b>Participation Rate</b> = 27%	Minimum Guaranteed Interest Rate Yrs 1 thru 13 - 2%	<u>9 years</u> 15, 14, 13, 12, 11, 9, 7, 5, 3	\$2,000	DE, MA, MN, NV, NJ, NM, NC, OR, PA, TX, UT, VA, WA	0-85 NQ 0-85 Q	Immediate 5% Bonus Version Available for issue ages to 85. 200% Guaranteed Withdrawal benefit (beginning Year 1, available year 13). Confinement Waiver
	Gold Series Sage Choice  ★	2.50%	2.00%	<u>6 years</u> 7,7,7,6,5,3	\$2,000	DE, MD, MT, NJ, WA	0-90 NQ 0-75 Q	Bail-out feature = if after the first policy year, the renewal rate is lower than a rate that is 1% below the initial fixed interest rate, the owner may request within 30 days of notification to receive the AV without incurrant a surrender charge; Monthly Interest Option available for values of \$25,000+; AV at Death; 10% partial free withdrawal starting in first year; MVA applies only during surrender charge period;
	SPIA					IL, OR		No cost liquidity rider which provides the contract owner a one-time withdrawal of up to 30% of the current withdrawal base, available at any time within the period certain after the first contract year; Life, Joint Life and period certain options available.
<b>Sentinel Security Life</b> A.M. Best "B+"  Updated 3/9/12	Personal Choice 5,7 and 10	<u>5 year:</u> 3.2% (FL: 3.1% / MN: 2.9%)  <u>7 year:</u> 3.3% (FL: 3.2% / MN: 3%)  <u>10 year:</u> 3.6% (FL: 3.5% / MN: 3.1%)  Ages 86-90: Rates will be lower due to adding required Death Benefit Rider	1.00%	<del>9 year:</del> 9,8,7,6,5  <u>7 year:</u> 9,8,7,6,5,5,5  <u>10 year:</u> 9,8,7,6,5,5,5,5,5  * OR/MN have different surrender charge schedule	\$2,500	Approved: AZ, CA, CO, FL, HI, ID, IA, KS, MN, MT, NE, NV, NM, NC, ND, OK, OR, SD, TX, UT, WY	0-90	Rate reductions for optional riders and states: RMD, 10% free partial withdrawal, Terminal Illness, Nursing Home Care, 72t withdrawal, death benefit feature, and accumulated interest withdrawal; MVA
<b>LIFE INSURANCE COMPANIES AVAILABLE</b>		AIG Allianz AVIVA AXA Banner Genworth ING John Hancock Lincoln Benefit Lincoln National Met Life Minnesota Life Mutual of Omaha Nationwide North American Pacific Life Prudential SBLI Sun Life TransAmerica						

In some cases, these contracts may be used for annuitants who have applied for, or will be applying for Medicaid and expect to enter a nursing home soon. Use of these contracts for this purpose is not allowed in all states, and states have the authority to change regulations at any time. The Deficit Reduction Act of 2005 severely limited the benefits of using an annuity contract in connection with Medicaid. Client should consult elder-care advisor prior to purchase. **Does not apply to North American.**  
 The contracts remain the sole and exclusive authority for the terms and conditions of each product. In no event shall this chart be deemed to supplement, amend, or otherwise alter any terms or conditions of any contract. This chart is prepared exclusively for the use of United Brokerage Services Representatives.  
 Distribution of this chart to, or use of this chart by others (including members of the general public). Please see current State Approval Charts before sale of these annuity products.  
 Contract form numbers may vary by state; not all products available in all states. Strategies and Rates may differ by state.  
 This document has not been approved under the advertising laws of your state for dissemination to individual purchasers. Products not approved in all states. Certain limitations and exclusions apply. See contract or certificate for complete information.

<sup>1</sup>Rates effective 4/1/12 and are subject to change at any time and is not a guarantee. For most up to date rates, please verify insurance company websites.  
<sup>2</sup>Annuitization unavailable for 5 years in OR  
<sup>3</sup>Additional purchase payments not available for FL or TX  
<sup>4</sup>10% penalty free withdrawal available upon issue for IN and MD  
<sup>5</sup>\$5,000 in MD, NJ & PA  
<sup>6</sup>Feature non-contractual & subject to change at any time.  
<sup>7</sup>Rates are subject to change. IRA's/Qualified plans are already tax deferred. Withdrawals before age 59 1/2 may be subject to 10% IRS penalty tax. Funded plans under ERISA cannot be used with EIA's.  
<sup>8</sup>These products features may be changed at any time for new issues. Interest rates are current as of 9/1/10 and are subject to change at any time.  
<sup>9</sup>Surrender charges may vary by state.  
<sup>10</sup>Withdrawals taken prior to 59 1/2 may be subject to IRS penalties. Under current law, annuities grow tax deferred. An annuity is not required for tax deferral in qualified plans.  
<sup>11</sup>Prostate, tearages, and noers may not be available in all jurisdictions, and noer(s) may be required in some jurisdictions.

"Standard & Poor's™" and "S&P 500™" are trademarks of Standard & Poor's Financial Services ("Standard & Poor's") and have been licensed for use by Great American Life Insurance Company. This product is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's . makes no representation regarding the advisability of purchasing this product. The S&P 500 Index is a market-value weighted price index which reflects capital growth only and does not include dividends paid on stocks.

**FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.**

**SPIA COMPARISON**

COMPANY	5 Year Certain	10 Year Certain	Life Only (65 yr. old male)	Life w/10 year certain (65 yr. old male)	GA Commission <small>Please see commission schedule for further details. Not applicable to LOA licensed agents.</small>
<b>Allianz Life Insurance Company of North America</b> <small>A.M. Best: A (Excellent) 3rd highest of 16 ratings S&amp;P: AA (Very Strong) 3rd highest of 21 ratings Moody's: A2 (Good) 8th highest of 27 ratings</small>	\$1,709.18	\$911.65	\$626.25	\$599.65	3% (GA Level) 1.5% (5 year period certain); 2.4% (6 year period certain) Due to market conditions, Fixed Period, Not to Exceed Life Expectancy payouts above 72 months will be at 80% compensation and payouts below 72 months will be at 50% compensation.
<b>American Equity</b> <small>A.M. Best "A"</small>	\$1,675.14	\$934.77	\$648.78	\$573.12	3.75%
<b>American National Insurance Company;</b> <small>A.M. Best "A+", Standard &amp; Poor's "AA"</small>	\$1,634.33	\$887.77	\$605.76	\$581.87	Ages 0-90: Payout Periods 5-9 = 1.50% Ages 0-84: all other payouts = 3.00% Ages 85-90: all other payouts = 1.50%
<b>Degree of Honor</b>	\$1,728.47	\$928.67	\$581.00	\$562.39	With Life Contingents: Ages 0-75: 2.5% Ages 76-85: 1% Ages 86-90: 1.5%  Period Certain 4+ years (no life) = 2% Period Certain 3 years or less (no life) = .94%
<b>Great American Life Insurance Company®</b> <small>A.M. Best "A" (Excellent) for</small>	\$1,666.67 EOP Monthly Payments	\$907.40 EOP Monthly	\$619.29 EOP Monthly	\$593.04 EOP Monthly	3% (GA Level) Commission reduction may apply. Due to market conditions, 5-year fixed payouts, 6-year fixed payouts, and Fixed Period, Not to Exceed Life Expectancy payouts currently have commission reductions.
<b>ING</b> <small>A.M. Best "A+" Standard &amp; Poor's "AAA" Fitch "AAA"</small>	N/A	N/A	\$628.18	N/A	Call
<b>Liberty Bankers Life</b> <small>A.M. Best "B-" Rates Updated 5/1/11</small>	\$1,752	\$975.00	\$601.00	\$579	3% (GA Level)
<b>North American Company for Life and Health Insurance</b> <small>A.M. Best: A- (Superior) 2 of 15 S&amp;P: AA- (Very Strong) 4 of 24</small>	n/a	\$961.94	n/a	\$606.60	2% (GA Level)
<b>Fidelity &amp; Guarantee;</b> <small>A.M. Best "A" Moody's "A3" Fitch "AA"</small>	\$1,666.67	\$899.84	N/A	N/A	All regular SPIA payouts ages 0-89 = 2%
<b>The Phoenix Companies Inc.</b> <small>A.M. Best "B-"</small>	\$1,709.18	\$941.42	\$650.16	\$622.59	Period certain less than 10 years or Life (ages 75-90): 1.5% Period certain more than 10 years or Life (ages 0-74): 3%  Medicaid Level Fixed payments of: (All States except: CA, ME, NV, SD, TX, WV, WY and NY) 24 - 35 mos: 0% 36 - 47 mos: 0% 48 - 59 mos: .60% 60 - 71 mos: 1.75% 72 - 83 mos: 3.25% 84 - 95 mos: 4.5% 96 - 107 mos: 5% 108 - 119 mos: 7% 120 - 131 mos: 7.5% 132 - 143 mos: 8.25% 144+ : 8.5%

\*Option D \*\*Payouts based on \$100,000 Premium

**FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.**

COMPANY	WHERE	WHEN	QUALIFICATION PERIOD	QUALIFICATIONS
Allianz Life Insurance Company of North America	Producer Perk Points	Redeem for Travel or merchandise	Ongoing	Must reach Gold Club Status at 60,000 CPC Combined Production Credit = 10% of Annuity premium
American Equity A.M. Best: A-	Ritz-Carlton Kapalua	October 2-6, 2012	June 1, 2011 - June 30, 2012	\$3,000,000
American National Insurance Company; A.M. Best: "A"; Standard & Poor's: "AA"	Paimilla Las Cabos	May 19-23, 2013	January 1, 2012 to December 31, 2012	\$100,000 in conference credit Minimum 12 cases Top 80 qualifiers (conference credit = 5% of annuity premium)
Aviva / American Investors Life A.M. Best: A (S&P) 2 of 15 S&P: AA (Very Strong) 4 of 24 Financial Strength: A++				\$5 Million in Production Credits; Annuity Production = Dollar for Dollar Life Production = 30x Target
Great American Life Insurance Company® Annuity Investors Life Insurance Company® A.M. Best: "A" (Excellent financial strength)	GAFRI Partner Points: Travel awards and experiences, merchandise, electronics, event tickets and so much more!	Anytime	Calendar Year	<b>Partner Points:</b> \$25 in Single Premium = 1 point \$5 in first year Flexible paid Premium (payroll deduct) = 1 point 30,000 points = a choice of travel, merchandise, electronics, event tickets and more
ING A.M. Best "A" Standard & Poor's "AAA"				\$3.5 million in sales with 5 case minimum
Reliance Standard Life Insurance Company <sup>SM</sup> A.M. Best: "A" S&P: "A"	RSL Rewards Program	Expires 12/31 of the 3rd year after qualification	Calendar Year	Personal Travel Credits; must produce at least \$750,000 in annuity premium to receive credits. You receive 0.25% of premium retroactive to dollar one as travel dollars to a destination of your choice.
Sentinel Security Life A.M. Best "B++"	Iberostar Grand Hotel Bavaro Beach; Dominican Republic		January 1, 2012 to February 28, 2013	90,000 Production Credits; Annuity = 6%, Final Expense = 80%

Disclosures:

North American products are issued on forms LC/LS156A, LC/LS117A, NC/NA1000A, and LS116A or appropriate state variation by North American Company for Life and Health Insurance, West Des Moines, IA. These products, their features and riders may not be available in all states. A.M. Best is a large third-party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance and ability to meet its ongoing obligations to contract holders. A+ (Superior), the second highest rating out of 15 categories, and was affirmed on June 18, 2010 to North American Company for The EURO STOXX 50® is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland and/or its licensors ("Licensors"), which is used under license. The Index Accounts in this Product based on the Index are in no way sponsored, endorsed, sold or promoted by STOXX and its Licensors and neither of the Licensors shall have any liability. "Standard & Poor's®", "S&P®", "S&P 500®", "S&P MidCap 400®", "Standard & Poor's MidCap 400 Index®" and "Standard & Poor's 500 Index®" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by North American. The Charter Series is not sponsored, endorsed, sold or promoted by Standard & Poor's® and Standard & Poor's® makes no representation or warranty, expressed or implied, as to the accuracy, completeness, or timeliness of the information contained herein. Nasdaq-100 Index® and Nasdaq® are registered marks of the Nasdaq Stock Market, Inc. (which with its affiliates are the "Corporations") and are licensed for use by North American. These products have not been passed on by the Corporations as to their legality or suitability. These products have not been issued, endorsed, sold or promoted by the Corporations.