

May
2011

TRADITIONAL FIXED

Annuity Product Reference Guide

OPEN HERE!
Your potential annuity
sales await!

Last Updated
05/10/11



Contact us Today!

A Ladder Can Be a Great Financial Tool!

Predicting whether interest rates will go up or down is impossible for your client. So locking in the best interest rate for your retirement savings can be tricky. Since they can't foresee the future and may not know which guaranteed interest rate duration is the best fit. If they lock in a long-term guaranteed rate of maybe 6, 7 or 10 years, another better rate may be waiting just around the corner.

On the other hand, if rates go down their longer-term interest rate guarantee will be secure. That's why "laddering" fixed investments is a great financial tool. Laddering can help reduce the risk of locking in less-than-the best fixed interest rates.

Here's how it works: They invest in several fixed rates for varied lengths of time. Just as they would use the rungs of a ladder to pace your steps, now they have a varied financial path.

For example, when rates go up, a short-term duration such as two, three or five years will mature, allowing them to reinvest at the higher rate.

If rates go down, having locked in a longer duration such as a 6, 7, or 10 years will secure current rates.

Either way, they have taken a solid step to ensuring their fixed investments are diversified. Lower rates and higher rates from different durations blend into a competitive average yield and they avoid that long-term, low-rate lock.

We can help you and your client with guaranteed rate options ranging from 2 to 10 years. We can help you choose the right mix of short - and long-term rate durations for your client. Plus, with 10% penalty-free withdrawal provision or a monthly interest option they can have access to some of their money without company penalties.

10-year

8-year

7-year

6-year

5-year

3-year

2-year

1-year

TO LEARN MORE ABOUT USING A LADDER AS A FINANCIAL TOOL, CALL US TODAY!

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Policies issued by American General Life and United States Life (NY only)
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- 6 AMERICAN NATIONAL INSURANCE COMPANY**
A.M. Best Rating = A (excellent) (800) 835-5320
- 8 ANNUITY INVESTORS LIFE INSURANCE COMPANY**
A.M. Best Rating = A (excellent) (800) 438-3398 x17197
- 7 AVIVA/AMERICAN INVESTORS LIFE INSURANCE COMPANY**
A.M. Best Rating = A (excellent) (800) 800-9882 x3132
- 8 EQUITRUST LIFE INSURANCE COMPANY**
A.M. Best Rating = B+ (good) (866) 598-3694
- 9 GENWORTH FINANCIAL**
A.M. Best Rating = A (excellent) (866) 498-7151 (option 1 & option 1)
- 11 GREAT AMERICAN LIFE INSURANCE COMPANY**
A.M. Best Rating = A (excellent) (800) 438-3398 x17197
- 11 INTEGRITY LIFE INSURANCE COMPANY**
A.M. Best Rating = A+ (superior) (800) 804-4465 x8517
- 13-14 LIBERTY BANKERS LIFE INSURANCE COMPANY**
A.M. Best Rating = B- (fair) (800) 274-4829
- 13 LINCOLN FINANCIAL GROUP**
A.M. Best Rating = A+ (superior) (800) 238-6292
- 15 MUTUAL OF OMAHA**
A.M. Best Rating = A+ (superior) (800) 693-6083 x6696
- 16 NORTH AMERICAN COMPANY FOR LIFE AND HEALTH**
A.M. Best Rating = A+ (superior) (877) 586-0242 x35676
- 18 SAGICOR LIFE INSURANCE COMPANY**
A.M. Best Rating = A- (excellent) (888) 724-4267 x6180
- 19 WESTERN NATIONAL LIFE INSURANCE COMPANY**
A.M. Best Rating = A (excellent) (800) 329-5467 x4225



American General
Life Companies



LIFE INSURANCE COMPANY



MUTUAL of OMAHA
Begin today.



Multi-Year Guarantees

Company	AM Best Rating	Surrender Charges	Product Name	GUARANTEE PERIOD		Average Annual Yield	Commission (less at Older Ages)
				1st Year Rate	Rate Thereafter		
Liberty Bankers Life	B-	1 years	Bankers - 1	1.20%	1.20% yr. 1	1.20%	0.50%
Liberty Bankers Life	B-	3 years	Bankers - 3	2.25%	2.25% yrs. 2&3	2.25%	GREAT 2.00%
Integrity Life	A+	4 years	Momentum Advantage - 4	2.35%	1.60% yrs. 2-4	1.78%	2.00%
Great American	A+	5 years	Stars & Stripes - 5	2.70%	2.55% - 2.85% yrs. 2-5	2.70%	3.00%
Genworth Financial	A+	5 years	Secure Living Rate Saver - 5	2.50%	2.50% yrs 2-5	2.50%	2.00%
Liberty Bankers Life	B-	5 years	Bankers - 5	3.10%	3.10% yrs. 2-5	3.10%	3.25%
Liberty Bankers Life	B-	5 years	Bankers Premier - 5	3.40%	3.40% yrs. 2-5	3.40%	HOT 2.00%
Integrity Life	A+	7 years	SPDA Series - 5	2.60%	2.60% yrs. 2-5	2.60%	5.00%
American General	A	5 years	Horizon Select - 5	2.35%	2.35% yrs. 2-6	2.35%	4.00%
Lincoln Financial Group	A+	5 years	Guarantee Annuity - 5	2.60%	2.60% yrs. 2-5	2.60%	2.25%
American General	A	6 years	Horizon Acheiver - 6	2.85%	2.85% yrs. 2-5	2.85%	3.00%
North American	A+	6 years	Guarantee Choice - 6	3.00%	3.00% yrs. 2-10	3.00%	GREAT 2.50%
Lincoln Financial Group	A+	6 years	My Guarantee - 6	2.75%	2.75% yrs. 2-5	2.75%	2.25%
American National	A	6 years	Palladium MYG - 6	2.70%	2.70% yrs. 2-6	2.70%	2.50%
Genworth Financial	A+	7 years	Secure Living Rate Saver - 7	3.10%	3.10% yrs 2-7	3.10%	2.75%
Integrity Life	A+	7 years	New Momentum - 7	3.30%	2.65% yrs 2-6	2.55%	5.00%
North American	A+	7 years	Guarantee Choice - 7	3.35%	3.35% yrs 2-7	3.35%	2.50%
American General	A	7 years	Horizon Select - 7	2.90%	2.90% yrs. 2-7	2.90%	4.00%
Liberty Bankers Life	B-	7 years	Bankers Premier - 7	4.00%	4.00% yrs. 2-7	4.00%	HOT 2.15%
American National	A	7 years	Palladium MYG - 7	3.65%	2.65% yrs. 2-7	2.79%	2.50%
Integrity Life	A+	7 years	Momentum Advantage - 7	3.90%	3.15% yrs. 2-9	3.25%	3.00%
Liberty Bankers Life	B-	7 years	Bankers - 7	3.35%	3.35% yrs 2-7	3.35%	4.00%
North American	A+	8 years	Guarantee Choice - 8	3.65%	3.65% yrs. 2-8	3.65%	GREAT 2.50%
American National	A	8 years	Palladium MYG - 8	3.30%	3.30% yrs. 2-8	3.30%	2.50%
Equi-Trust Life	B+	8 years	Certainty Select - 8	5.00%	3.00% yrs. 2-8	3.25%	3.00%
Western National Life	A	9 years	Ultra MYG - 9	4.70%	2.70% yrs. 2-9	3.03%	6.00%
Liberty Bankers Life	B-	9 years	Liberty USA - 500	8.00%	3.00% yrs. 2-9	3.55%	GREAT 6.25%
American National	A	9 years	Palladium MYG - 9	4.95%	2.95% yrs. 2-7	3.17%	3.00%
North American	A+	9 years	Guarantee Choice - 9	3.90%	3.90% yrs. 2-9	3.90%	HOT 2.50%
American General	A	9 years	Horizon Plus	8.10%	2.10% yrs. 2-6	3.10%	6.00%
Integrity Life	A+	10 years	Momentum Advantage -10	4.15%	3.40% yrs. 2-7	3.47%	3.50%
Equi-Trust Life	B+	10 years	Certainty Select	6.00%	3.00% yrs. 2-10	3.30%	3.00%
American General	A	10 years	Horizon Select -10	3.15%	3.15% yrs. 2-10	3.15%	4.00%
North American	A+	10 years	Guarantee Choice - 10	4.05%	4.05% yrs. 2-10	4.05%	HOT 2.50%
American National	A	10 years	Palladium MYG - 10	4.15%	3.15% yrs. 2-10	3.25%	4.00%
American General	A	10 years	Horizon MYG	6.15%	2.15% yrs 2-6	2.82%	GREAT 7.50%

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

AMERICAN GENERAL LIFE COMPANIES (AGA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Horizon Plus 2004SM <6-yr Rate> HOT	8.10% - year 1 2.10%-yrs 2-6	1.00% (2.00% in AK, CA, MO, OH, SC)	\$5,000 Q&NQ	Annuitization Allowed w/o Withdrawal Charges or MVA if after 5th yr for a min of 5 yrs. Interest Only Option, 10% free beginning in yr-1, Extended Care Rider, death benefit value utilized if annuitized for min 5 yrs; withdrawal amount = 90% of premium, <prior withdrawals, increasing at 2% per yr.	9 years (9,8,7,6,5, 4,3,2,1)	0-85-Q&NQ	Y	6.00%-Ages 0-75 3.20%-Ages 76-80 1.35%--Ages 81-85	MN, NJ, NY, OR, PA, UT, WA
Horizon Myg <6-yr Rate> GREAT	6.15% 2.15%-yrs 2-6	1.00% (2.00% in AK, CA, MO, OH, SC)	\$5,000 Q&NQ	Annuitization Allowed Without Withdrawal Charges or MVA if after 5th year for a minimum of 5 years. Interest Only Option, 10% free beginning in yr-1, Extended Care Rider, No MVA on Death	10 years (10,9,8,7,6,5,4,3,2,1) TX ONLY (9,8,7,6,5,4,3,2,1)	0-85-Q 0-85-NQ	Y	7.50%--Ages 0-75 5.00%--Ages 76-80 3.00%--Ages 81-85 In - OR, PA, TX & WA ONLY 7.00% (0-75) 4.50% (76-80) 2.70% (81-85)	AK, MN, NJ, NY, UT
Horizon Flex	4.40%	1.50% (2.00% in AK, CA, MO, OH, SC)	initial Premium \$5,000 Q&NQ or EFT min \$300 - NQ&Q Future non-EFT \$2,000	Monthly Interest option. Full Annuity Value at Death. 10% free beginning year 1. Extended care rider. Annuitization available after yr. 5 for a min of 5 yrs. Min remaining annuity value is \$5,000; min partial withdrawal is \$250; min systematic withdrawal is \$50.	8 years (8,8,8,7,6,5,3,1)	0-85 Q&NQ	N	5.00% - Ages 0-75 4.00% - Ages 76-80 3.00% - Ages 81-85 Renewal yrs. 4.00% - 0-80 3.00% - Ages 81-85	AK, NY, UT
MULTI-YEAR PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Horizon Select	5 yr. 2.35% 7 yr. 2.90% 10 yr. 3.15%	1.00% (2.00% in AK, CA, MO, OH, SC)	\$5,000 Q&NQ	-Death Benefit is Full Annuity Value -Can annuitize after yr. 5 for a min of 5 yrs. -10% free withdrawal in yr. 1 -Interest only option -Extended care option	10 years (10,9,8,7,6,5,4,3,2,1) (30 day bail out after guaranteed period) TX ONLY (9,8,7,6,5,4,3,2,1)	0-85 Q&NQ	Y	5, 7, 10 yrs. - 4.00% (0-80) 3.00% (81-85) In TX ONLY 3.50% (0-80) 2.75% (81-85)	AK, UT, MN, NJ, NY, OR, PA, WA (Horizon Select -10 ONLY is NOT approved in TX)
Horizon Achiever	6 yr. 2.85%	1.00% (2.00% in AK, CA, MO, OH, SC)	\$5,000 Q&NQ	-Death Benefit is Full Annuity Value -Can annuitize after yr. 5 for a min of 5 yrs. -10% free withdrawal in yr. 1 -Interest only option. Required Min Distribution - Pertains only to qualified (pre-tax) contracts: No withdrawal charge or MVA is applied; however, the required min distribution payment will count against the Free Withdrawal Provision in a given year. Interest Guarantees - After 10 yrs: For 11=, the company will declare rates annually, each rate guaranteed for 1 contract year. The credited interest rate is guaranteed to be no less than 2% renewal. Guarantees are subject to the claims paying ability of the issuer, AGA. Extended Care Rider - Waivers withdrawal charges and MVA on withdrawals or surrenders if: Care is begins at least one year after the date of issue of the contract. Care is provided by a qualified institution for at least 90 consecutive days. The owner is less than age 86.	10 years (10,9,8,7,6,5,4,3,2,1) (30 day bail out after guaranteed period)	0-85 Q&NQ	Y	3.00% (ages 0-80) 2.00% (ages 81-85)	AK, MN, NJ, NY, OR, PA, UT, WA



Capture Assets with..... Bankers 1 & Bankers 3

National Underwriter Report - In their recently published annual survey, NU reports that in 2009, LBL moved up 20 places to rank #83 in total individual annuity premiums. With more than \$1 billion in assets, the company has come a long way since it was purchased in 2004.

1.20% GUARANTEED 1 YEAR
1 year surrender charge (5%)
Issued to age 95
\$10,000 minimum premium

2.25% GUARANTEED 3 YEARS
3 year surrender charge (8,7,6)
Issued to age 90
\$10,000 minimum premium

Rates effective 08/21/10 and subject to change. Not available in all states. Please refer to the policy form, sales literature and agent contract for complete details. For agent use only.



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

AMERICAN NATIONAL INSURANCE COMPANY (ANL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Palladium MYG <div style="border: 1px solid blue; padding: 2px; display: inline-block;">GREAT</div>	5-yr 3.00% yr.1 2.00% yrs 2-5 6-yr 2.70% yrs. 1-6 7-yr 3.65% yr.1 2.65% yrs. 2-7 8-yr 3.30% yrs. 1-8 9-yr 4.95% yr.1 2.95% yrs. 2-9 10-yr 4.15% yr.1 3.15% yr. 2-10	1.00%	\$5,000 Q&NQ (Initial deposits over \$100,000 receive .10 additional basis points)	Monthly interest option. 10% free beginning yr 2. Transplant surgery waiver. Confinement Waiver. Full account value paid at death.	3-yr 8,8,8 4-yr 8,8,8,7 5-yr 8,8,8,7,6 6-yr (8,8,8,7,6,5) 7-yr (8,8,8,7,6,5,4) 8-yr(8,8,8,7,6,5,4,3) 9yr 8,8,8,7,6,5,4,3,2 10yr 8,8,8,7,6,5,4,3,2,1 (30 day bail out after guaranteed period)	0-85	Y	3-yr 1.50%-0-79 .50%-80-85 4-yr 2.00%-0-79 1.00%-80-85 5-yr 4.00%-0-79 2.00%-80-85 6-yr 2.50%-0-79 .50%-80-85 7-yr 2.50%-0-79 .50%-80-85 8-yr 2.50%-0-79 .50%-80-85 9-yr 3.00%-0-79 1.00%-80-85 10-yr 4.00%-0-79 2.00%-80-85	NY, UT
Palladium Century - 1²	3.00% Yr-1 (in FL, IN, NC, TX, UT, VA, WA, WI .10% lower)	1.00%	\$5,000 Q&NQ	Confin. waiver, Disabil. wavier (add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penal. Free begin. yr 1. Mo. Interest. option.	10 years (10,9,8,7,6,5,4,3,2,1)	0-90 Q&NQ	Y	*8.00%-ages 0-74 5.50%-ages 75-90	AL, CT, FL, IL, MA, MN, NJ, NY, OR, PA, TX, UT, WA
Palladium Century - 3²	5.00% Yr-1 (in FL, IN, NC, TX, UT, VA, WA, WI .10% lower)	1.00%	\$5,000-Q&NQ	Confin. waiver, Disabil. wavier (Add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penalty Free begin. yr 1. Mo. interest option.	10 years (11,10,9,8,7,6,5,4,3,2)	0-85 Q&NQ	Y	*7.00%-Ages 0-74 4.50%-Ages 75-85	AL, CT, FL, IL, MA, MN, NJ, NY, OR, PA, TX, UT, WA
Palladium Century - 5²	7.00% Yr-1 (in FL, IN, NC, TX, UT, VA, WA, WI .10% lower)	1.00%	\$5,000-Q&NQ	Confin. waiver, Disabil. wavier Add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penalty Free begin. yr 1. Mo. interest option.	10 years (12,12,11,10,9,8,6,4,3,2)	0-80 Q&NQ	Y	*6.00%-Ages 0-74 3.50% - Ages 75-80	AL, CT, FL, IL, MA, MN, NJ, NY, OR, PA, TX, UT, WA
Palladium Century - 7²	9.00% Yr-1 (in FL, IN, NC, TX, UT, VA, WA, WI .10% lower)	1.00%	\$5,000-Q&NQ	Confin. waiver, Disabil. wavier Add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penalty Free begin. yr 1. Mo. interest option.	10 years (12,12,11,11,10,9,8,6,4,2)	0-80 Q&NQ (Utah 0-55-Q & NQ)	Y	5.00%-Ages 0-74 3.00% - Ages 75-80	AL, CT, FL, IL, MA, MN, NJ, NY, OR, PA, TX, WA
Palladium Advisor	3.25% (.25% lower in MN, OR, PA)	1.00%	\$5,000 Q&NQ or \$100 per month - EFT on QUALIFIED ONLY!	Confin. waiver, Disabil. wavier. Systematic withdrawals are available for either interest-only payments or a fixed amount payment, for totals not exceeding 10% of the annuity values as of the beginning of that policy year. The min amount that may be withdrawn is \$50 for those with direct deposit or \$100 if you elect to receive a check. Full account value at death.	7 years (7,7,7,6,5,4,2)	0-90 Q&NQ 0-83 IN 0-78 OK 0-50 UT	Y	3.00%-ages 0-79 1.00%-ages 80+ (.40 Trail yrs 2-7) (.80 Trail yrs 8+)	NJ, NY, UT
Diamond Citadel - 5 No Max Issue Age for Owner- Call for Details (2 year rate)	3.00% Yr-1 2.00% Yr-2	1.00%	\$5,000-Q&NQ (Initial deposits over \$100,000 receive .10 additional basis points)	10% Penalty Free beginning year 1. Mo. interest option. Nursing Home, Terminal illness & disability riders. Full account value paid at death. Principal Guarantee: Minimum surrender value is a return of premiums paid, less any cumulative withdrawals.	5 years (7,7,7,6,5)	0-85 NQ & Q	N	4.00%-Ages 0-80 3.00%-Ages 81-85	NY, OR
Diamond Citadel - 7 No Max Issue Age for Owner- Call for Details! (2 year rate)	4.00% Yr-1 2.00% Yr-2	1.00%	\$2,000Q \$5,000NQ (Initial dep. over \$100K receive .10 add. basis points.) Add. Prem \$1,000 random or \$100/mo. bank draft.	10% Penalty Free beginning year 1. Mo. interest option. Nursing Home, Terminal illness & disability riders. Full account value paid at death. Principal Guarantee: Minimum surrender value is a return of premiums paid, less any cumulative withdrawals. All premium payments received within the first 36 months of the contract will receive a 2% interest rate enhancement over the current declared interest rate for one year.	7 years (7,7,7,6,5,4,2)	0-85 NQ & Q	N	4.50%-Ages 0-80 3.50%-Ages 81-85 (for 1st 3 years)	NY, OR



CAUTION! Rates are Volatile! Call for current rates.

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

2) Two year charge back - 100% year 1 & 50% year 2

ANNUITY INVESTORS LIFE INSURANCE COMPANY (AIL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available																																																																																																						
Great Flex - 5	2.15%	1.00%	Single Purchase \$3,000 or \$50 per month/\$600 annually	Monthly interest option. Death Benefit: The acct value, less any outstanding loan balance, will be paid upon death of the owner or joint owners. A spouse who is surviving joint owner or sole survivor beneficiary may elect to become successor owner. 10% after 1st year.	5 years (5,4,3,2,1)	18-85-Q 0-85-NQ	N	<table border="1"> <thead> <tr> <th colspan="2"></th> <th colspan="2">Qualified Premium - IRA ONLY</th> <th colspan="2">Non-Qualified Premium</th> </tr> <tr> <th>Year</th> <th>Age</th> <th>Flexible</th> <th>Single</th> <th>Flexible</th> <th>Single</th> </tr> <tr> <td></td> <td></td> <td>NT</td> <td>NT</td> <td>NT</td> <td>NT</td> </tr> </thead> <tbody> <tr> <td>1</td> <td>18-85</td> <td>3.75%</td> <td>2.15%</td> <td>3.75%</td> <td>2.15%</td> </tr> <tr> <td>2+</td> <td>18-85</td> <td>1.20%</td> <td>1.20%</td> <td>1.20%</td> <td>1.20%</td> </tr> </tbody> </table>			Qualified Premium - IRA ONLY		Non-Qualified Premium		Year	Age	Flexible	Single	Flexible	Single			NT	NT	NT	NT	1	18-85	3.75%	2.15%	3.75%	2.15%	2+	18-85	1.20%	1.20%	1.20%	1.20%	NY, VT																																																																								
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Great Flex - 6	4.00% TSA ONLY 4.45% Qualified IRA ONLY 3.90% Non-Qualified ONLY	1.00%	Single Purchase \$3,000 or \$50 per month/\$600 annually	Monthly interest option. Death Benefit: The acct value, less any outstanding loan balance, will be paid upon death of the owner or joint owners. A spouse who is surviving joint owner or sole survivor beneficiary may elect to become successor owner. 10% after 1st year.	6 years (9,8,7,6,5,4)	18-85-Q 0-85-NQ	N	<table border="1"> <thead> <tr> <th colspan="2"></th> <th colspan="2">Qualified Premium</th> <th colspan="2">Non-Qualified Premium</th> </tr> <tr> <th>Year</th> <th>Age</th> <th>Flexible</th> <th>Single</th> <th>Year</th> <th>Age</th> <th>Flexible</th> <th>Single</th> </tr> <tr> <td></td> <td></td> <td>NT</td> <td>NT</td> <td></td> <td></td> <td>NT</td> <td>NT</td> </tr> </thead> <tbody> <tr> <td rowspan="3">1</td> <td>18-55</td> <td>7.00%</td> <td>4.65%</td> <td rowspan="3">1</td> <td>0-55</td> <td>8.50%</td> <td>5.30%</td> </tr> <tr> <td>56-65</td> <td>4.65%</td> <td>4.65%</td> <td>56-65</td> <td>5.30%</td> <td>5.30%</td> </tr> <tr> <td>66-85</td> <td>4.65%</td> <td>3.00%</td> <td>66-85</td> <td>5.30%</td> <td>3.75%</td> </tr> <tr> <td rowspan="3">2-5</td> <td>18-55</td> <td>3.65%</td> <td>4.65%</td> <td rowspan="3">2-5</td> <td>0-55</td> <td>4.15%</td> <td>5.30%</td> </tr> <tr> <td>56-65</td> <td>4.65%</td> <td>4.05%</td> <td>56-65</td> <td>5.30%</td> <td>4.65%</td> </tr> <tr> <td>66-85</td> <td>4.45%</td> <td>3.00%</td> <td>66-85</td> <td>5.00%</td> <td>3.75%</td> </tr> <tr> <td rowspan="3">6-10</td> <td>18-55</td> <td>2.25%</td> <td>1.95%</td> <td rowspan="3">6-10</td> <td>0-55</td> <td>3.00%</td> <td>2.55%</td> </tr> <tr> <td>56-65</td> <td>3.00%</td> <td>1.80%</td> <td>56-65</td> <td>3.75%</td> <td>2.05%</td> </tr> <tr> <td>66-85</td> <td>3.00%</td> <td>1.45%</td> <td>66-85</td> <td>3.75%</td> <td>1.70%</td> </tr> <tr> <td rowspan="3">11+</td> <td>18-55</td> <td>2.25%</td> <td></td> <td rowspan="3">11+</td> <td>0-55</td> <td>3.00%</td> <td></td> </tr> <tr> <td>56-65</td> <td>3.00%</td> <td>n/a</td> <td>56-65</td> <td>3.75%</td> <td>n/a</td> </tr> <tr> <td>66-85</td> <td>3.00%</td> <td></td> <td>66-85</td> <td>3.75%</td> <td></td> </tr> </tbody> </table>			Qualified Premium		Non-Qualified Premium		Year	Age	Flexible	Single	Year	Age	Flexible	Single			NT	NT			NT	NT	1	18-55	7.00%	4.65%	1	0-55	8.50%	5.30%	56-65	4.65%	4.65%	56-65	5.30%	5.30%	66-85	4.65%	3.00%	66-85	5.30%	3.75%	2-5	18-55	3.65%	4.65%	2-5	0-55	4.15%	5.30%	56-65	4.65%	4.05%	56-65	5.30%	4.65%	66-85	4.45%	3.00%	66-85	5.00%	3.75%	6-10	18-55	2.25%	1.95%	6-10	0-55	3.00%	2.55%	56-65	3.00%	1.80%	56-65	3.75%	2.05%	66-85	3.00%	1.45%	66-85	3.75%	1.70%	11+	18-55	2.25%		11+	0-55	3.00%		56-65	3.00%	n/a	56-65	3.75%	n/a	66-85	3.00%		66-85	3.75%		NY, VT
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EQUITRUST LIFE INSURANCE COMPANY (ETL)

MULTI-YEAR PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Certainty Select (with optional rider) GREAT	5 yr. - 2.00% 6 yr. - 2.10% yrs 1-6 8 yr. - 5.00% yr 1 3.25% yrs 2-8 3.38% YIELD 10 yr. - 6.00% yr 1 3.00% yrs 2-10 3.30% YIELD	2.00% on 87.5% of premium	\$10,000 Q&NQ	Base contract death benefit - Upon death of first Owner, Accumulative Value Cumulative interest at any time. Full accumulation value death benefit. With Optional Rider: Systematic interest in first year. 10% free withdrawals after first year. Nursing Home Waiver - (Issue Ages 0-80) (60 day rate lock) Optional rider death benefit - upon death of first Owner, the choice of: Cash surrender value immediately or Accumulation value applied to a payment option for at least 5-year period or life. Option Rider: (5 Yr) 9,8,5,8,7,5,7 (6 Yr) 9,8,5,8,7,5,7,6,5 (8 Yr) 9,8,5,8,7,5,7,6,5,6,5,5 (10 Yr) 9,8,5,8,7,5,7,6,5,6,5,5,4,5 FL ONLY!! New Options! A) Renew for a 1-yr guarantee period w/no surrender charges & no mva. B) Take a partial withdrawal w/o surrender charges or mva. C) Surrender w/o surrender charges or mva. D) Annuitize the contract for at least a 10-yr period.	Base Contract: (5 Yr) 10,10,9,9,8 (6 Yr) 10,10,9,9,8,8 (8 Yr) 10,10,9,9,8,8,7,7 (10 Yr) 10,10,9,9,8,8,7,7,6,5	0-90 Q&NQ (age last birthday)	Y	3.00% - year 1 (ages 0-80) 2.25% - year 1 (ages 81-90)	IN, MN, NY, OR, UT, WA
Choice Four	Base Contract: 9 yr. - 3.00% MVA Option: 9 yr. - 3.00% Liquidity Option: 6 yr. - 2.00% Liquidity & MVA Option: 6 yr. - 2.00%	2.00% on 100% of premium	\$10,000 Q&NQ	Upon death of owner, accum value. On the income date, the accum value is applied to the payment option elected. The income date is the 1st contract anniversary after the annuitant's 100th birthday. By current company practice, the accum value is available for annuitization after the 5th year if a minimum payout of 5 years of life is elected. Available through issue age 80. There is no charge for this rider. After the first contract year, requires nursing home confinement of Owner for 90 days. Not available in MA. Base contract surr charge: Based on a % of the accum value. Applied to partial withdrawals in excess of the free withdrawal amt. Base contract free withdrawals: interest earned in previous 12 months may be withdrawn at anytime w/o surr charge or MVA. Market Value adjustment: Available as an option at contract issue only. Applied when surr charges apply. Premium bonus: 1.5% is applied immediately to the accum value when the MVA option is elected. Liquidity option: a lower interest rate will apply. During 1st contract yr up to 10% of accum value on previous contract ann may be withdrawn each contract yr w/o surr charge or MVA. If both MVA & Liquidity opts are selected, the contract is issued w/ a 6-yr surr charge schedule.	Base Contract: (9 Yr) (12,11,10,9,8,7,6,4,2) Liquidity Option: (6 Yr) (12,11,10,9,8,7)	0-85 Q&NQ (age last birthday)	Y	5.50% year 1 Ages 0-80 4.125% year 1 Ages 81-85	AK, CT, IN, MD, MA, MN, NY, OK, OR, TX, UT, VT, WA

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EquiTrust Life ONLY

Chargebacks - All commissions will be reversed under the following circumstances: Upon death of owner or surrender during months 1-6: 100% all products excluding Confidence Income. Upon death of owner or surrender during months 7-15: 50% all products excluding Confidence Income. Any commission paid after the date of death will be reversed 100%.

GENWORTH LIFE INSURANCE COMPANY (GWL)

FIXED PRODUCTS	Current Interest				Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States NOT Available
Secure Living Liberty (1 Year Rate)	Guarantee Period	<\$99,999	\$100,000-\$249,999	\$250,000- or more	1.50%	\$15,000 Q & NQ	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	6 year (9,9,8,7,6,5) IN & OR (9,8,7,6,5,4)	0-85 Q & NQ Age last Birthday	N	3.00% ages 0-75 1.95% ages 76-80 1.05% ages 81-85	NY, OR
	1-Yr Guarantee	3.65%	4.65%	5.40%								
	Ballout Rate	2.15%	2.15%	2.15%								
	Effective Yield	2.40%	2.56%	2.68%								
Secure Living Liberty (3 Year Rate)	Guarantee Period	<\$99,999	\$100,000-\$249,999	\$250,000- or more	1.50%	\$15,000 Q & NQ	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	6 year (9,9,8,7,6,5) IN & OR (9,8,7,6,5,4)	0-85 Q & NQ Age last Birthday	N	3.00% ages 0-75 1.95% ages 76-80 1.05% ages 81-85	NY, OR
	3-Yr Guarantee	2.65%	3.25%	3.45%								
	Ballout Rate	2.05%	2.05%	2.05%								
	Effective Yield	2.35%	2.65%	2.75%								
Secure Living Liberty (5 Year Rate)	Guarantee Period	<\$99,999	\$100,000-\$249,999	\$250,000- or more	1.50%	\$15,000 Q & NQ	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	6 year (9,9,8,7,6,5) IN & OR (9,8,7,6,5,4)	0-85 Q & NQ Age last Birthday	N	3.00% ages 0-75 1.95% ages 76-80 1.05% ages 81-85	NY, OR
	5-Yr Guarantee	2.45%	2.85%	3.00%								
	Ballout Rate	1.95%	1.95%	1.95%								
	Effective Yield	2.37%	2.70%	2.82%								
Secure Living Smart Rate (1 Year Rate)	2.65% (<\$50,000) 3.40% (\$50,000-\$99,999) 4.15% (\$100,000 or more)				1.50%	\$15,000 Q & NQ	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved. Return of Premium guarantee is available at no charge.	7 year (7,7,7,6,5,4,3)	0-85 Q & NQ Age last Birthday	N	4.50% ages 0-75 2.70% ages 76-80 1.05% ages 81-85	NY
Secure Living Smart Rate (3 Year Rate)	2.15% (<\$50,000) 2.55% (\$50,000-\$99,999) 2.95% (\$100,000 or more)				1.50%	\$15,000 Q & NQ	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved. Return of Premium guarantee is available at no charge.	7 year (7,7,7,6,5,4,3)	0-85 Q & NQ Age last Birthday	N	4.50% ages 0-75 2.70% ages 76-80 1.05% ages 81-85	NY
Secure Living Smart Rate (5 Year Rate)	2.00% (<\$50,000) 2.35% (\$50,000-\$99,999) 2.55% (\$100,000 or more)				1.50%	\$15,000 Q & NQ	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved. Return of Premium guarantee is available at no charge.	7 year (7,7,7,6,5,4,3)	0-85 Q & NQ Age last Birthday	N	4.50% ages 0-75 2.70% ages 76-80 1.05% ages 81-85	NY
Secure Living Rate Saver (5 Year Rate)	2.50% (\$25,000-\$99,999) 2.70% (\$100,000-249,999) 2.80% (\$250,000 or more)				2.00%	\$25,000 Q&NQ	RMD friendly. Annuitization available after 13 months. Guaranteed Principal - your money is guaranteed, subject to the claims paying ability of the issuing insurance company. Your surr value will never be less than your single premium + interest earned - any previous withdrawals, surr charges and MVA. For systematic withdrawals, you can take your interest credited in equal amts pf at least \$100 monthly, quarterly, semi-annual or annual basis. You can withdraw as lonas annuity contract value remains \$10,000 after withdrawal. Otherwise subject to surr charge and MVA. The last 12 months of interest (minus any previously withdrawn amounts during that 12 month period. Medical care facility waiver - waiver for confinement to a medical care facility, such as a nursing home. After 1st contract year, you may take a one time withdrawal of up to 50% of the Contract Value without surrender charge or MVA if you are confined to a medical care facility for 30 consecutive days. Additional restrictitons apply. Death Benefit - your contract value without surrender charges and MVA.	5 year (9,8,7,6,5)	0-85 Q & NQ	Y	2.00% ages 0-75 1.35% ages 76-80 0.70% ages 81-85 Opportunity for 50% Renewal Com- pensation	DE, NY, OR
Secure Living Rate Saver (7 Year Rate)	3.10% (\$25,000-\$99,999) 3.30% (\$100,000-249,999) 3.40% (\$250,000 or more)				2.00%	\$25,000 Q&NQ	RMD friendly. Annuitization available after 13 months. Guaranteed Principal - your money is guaranteed, subject to the claims paying ability of the issuing insurance company. Your surr value will never be less than your single premium + interest earned - any previous withdrawals, surr charges and MVA. For systematic withdrawals, you can take your interest credited in equal amts pf at least \$100 monthly, quarterly, semi-annual or annual basis. You can withdraw as lonas annuity contract value remains \$10,000 after withdrawal. Otherwise subject to surr charge and MVA. The last 12 months of interest (minus any previously withdrawn amounts during that 12 month period. Medical care facility waiver - waiver for confinement to a medical care facility, such as a nursing home. After 1st contract year, you may take a one time withdrawal of up to 50% of the Contract Value without surrender charge or MVA if you are confined to a medical care facility for 30 consecutive days. Additional restrictitons apply. Death Benefit - your contract value without surrender charges and MVA.	7 year (9,8,7,6,5,4,3)	0-85 Q & NQ	Y	2.75% ages 0-75 2.15% ages 76-80 1.50% ages 81-85 50% Renewal Com- pensation	DE, NY, OR

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Check for current state approvals.

*In Montana a "couple" means any 2 people who have resided together in the same permanent residence for the previous 12 months and intend to do so for the foreseeable future; share in a continuous relationship; are jointly responsible for each other's welfare and share basic living expenses; andm if related, are of the same generation.

GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
American Freedom Stars & Stripes - 5 <5 year rate>	2.70% Yr 1 2.55% Yr 2 2.65% Yr 3 2.75% Yr 4 2.85% Yr 5 yield 2.70%	1.00%	\$10,000	Full account value at death. 10% after 1st year Interest income avail. after 1 yr. LTC Rider & Terminal Illness Rider	5 years (7,6,5,4,3)	18-89-Q 0-89-NQ	Y	3.00% 18-84-Q 0-84-NQ 1.80% 85-90-NQ	IL, IN, NJ, NY, OR, PA, VA
	2.80% Yr 1 2.65% Yr 2 2.75% Yr 3 2.85% Yr 4 2.95% Yr 5 yield 2.80%		\$100,000						
American Freedom - 10-ST	3.65% ¹ (includes 1.00% first year bonus)	1.00%	\$10,000	10% after 1st year Interest income avail. after 30 days. L-T-C rider & terminal illness rider	10 years (9,9,8,7,6,5,4,3,2,1)	18-85-Q 0-85-NQ	N	5.00%-18-75-Q 0-80-NQ 2.35%-76-85-Q 81-85-NQ	IL
Secure American <up to 10.00% annualization bonus - vests 1.00% per year>	3.65% = AV 2.65% = SV	1.00%	\$10,000 (Additional Purchase Payments accepted in 1st 3 contract yrs: \$2,000 - NQ \$5,000 - Q)	10% after 1st year. Inter income avail. after 30 days. LTC Terminal Illness Rider. Upon death of owner, the death benefit paid to beneficiary will be a lump sum = to cash value or acct value (including any earned annualization bonus), if the beneficiary elects a settlement option providing payment for a period of at least 7 yrs, or for his/her life expectancy, as provide by Option D, if less.	7 years (9,8,7,6,5,4,3)	18-89-Q 0-89-NQ	N	(Yr 1) 6.50%-18-70-Q 0-70-NQ 5.25% 71-80 Q&NQ 5.00% 81-90 Q&NQ (Yr 2) 5.50%-18-70-Q 0-70-NQ 4.25% 71-80 Q&NQ 4.00% 81-90 Q&NQ (Yr 3) 4.50%-18-70-Q 0-70-NQ 3.25% 71-80 3.15% 81-90	AK, MA, NH, NJ, NY, ND, PA, UT, WA

INTEGRITY LIFE INSURANCE COMPANY (ILA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available																																
Momentum Advantage	<table border="1"> <tr> <td></td> <td>First Year</td> <td>Remain years</td> <td>Ave Annual</td> </tr> <tr> <td>4-YR</td> <td>2.35%</td> <td>1.60%</td> <td>1.78%</td> </tr> <tr> <td>5-YR</td> <td>2.85%</td> <td>2.10%</td> <td>2.25%</td> </tr> <tr> <td>7-YR</td> <td>3.75%</td> <td>3.00%</td> <td>3.00%</td> </tr> <tr> <td>10-YR</td> <td>4.15%</td> <td>3.40%</td> <td>3.10%</td> </tr> </table>		First Year	Remain years	Ave Annual	4-YR	2.35%	1.60%	1.78%	5-YR	2.85%	2.10%	2.25%	7-YR	3.75%	3.00%	3.00%	10-YR	4.15%	3.40%	3.10%	1.00%	\$20,000 Q&NQ	Contract type: Annuitant-driven (benefits based on the annuitant's life). Free withdrawals 10% annual (noncumulative). Waivers: Withdrawal charges and MVA (up or down) may be waived due to hardship such as unemployment, terminal illness and medical care (including confinement to a nursing home, hospital or long-term care facility), with prior notification. Required minimum distributions also may be waived. Death Benefit: current account value calculated when proof of death is received. Optional Benefits: Beneficiary Advantage Rider - Additional amount to help offset potential taxes or expenses a beneficiary incurs at the annuitant's death. Must be elected at issue and can be revoked at renewal only. Additional death benefit is determined by issue age. Charge collected by reducing the interest rate by the annual cost below for the life of the rider. Call for details!	4-yr 8,8,7,7 5-yr 8,8,7,7,6 7-yr 8,8,7,7,6,6,5 10yr 8,8,7,7,6,6,5,5,4,4 (CT & TX 7-yr 8,8,7,7,6,5,4,3,2,1 PA & OR 4-yr 8,8,7,6 PA & OR 5-yr 8,8,7,6,5 PA & OR 7-yr 8,8,7,6,5,4,3 PA & TX 10-yr 8,8,7,6,5,4,3,2,1)	4 & 5 yr 0-86 7 yr 0-85 10 yr 0-83	Y	4-yr 2.00% ages 0-79 4-yr 0.50% ages 80-86 5-yr 2.50% ages 0-79 5-yr 0.50% ages 80-86 7-yr 3.00% ages 0-79 7-yr 1.00% ages 80-85 10-yr 3.50% ages 0-79 10-yr 1.50% ages 80-83	AK, ME, NH, SC, UT, VT, WA												
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SPDA Series-2	<table border="1"> <tr> <td></td> <td>First Year</td> <td>Remain years</td> <td>Ave Annual</td> </tr> <tr> <td>1-YR</td> <td>3.20%</td> <td></td> <td></td> </tr> <tr> <td>3-YR</td> <td>3.10%</td> <td>2.10%</td> <td>2.43%</td> </tr> <tr> <td>5-YR</td> <td>2.50%</td> <td>2.50%</td> <td>2.50%</td> </tr> <tr> <td>7-YR</td> <td>2.25%</td> <td>2.25%</td> <td>2.25%</td> </tr> </table>		First Year	Remain years	Ave Annual	1-YR	3.20%			3-YR	3.10%	2.10%	2.43%	5-YR	2.50%	2.50%	2.50%	7-YR	2.25%	2.25%	2.25%	1.00%	\$3,000 Q&NQ	Contract type: Annuitant-driven (benefits based on the annuitant's life). Free withdrawals 10% annual (noncumulative). Waivers: Withdrawal charges and MVA (up or down) may be waived due to hardship such as unemployment, terminal illness and medical care (including confinement to a nursing home, hospital or long-term care facility), with prior notification. Required minimum distributions also may be waived. Death Benefit: current account value calculated when proof of death is received. Minimum guaranteed interest rate on fixed accounts as provided by the annuity contract. 1-,3-,5- and 7-year initial guarantee periods, 1 year recurrent renewal.	7 Years (7,7,7,6,5,4,3)	0-85 Q&NQ	Y	5.00% ages 0-79 -1&3 yr 3.00% ages 80-85 - 1&3 yr 4.00% ages 0-79 - 5&7 yr 2.00% ages 80-85 - 5&7 yr	ME, NH, VT												
	First Year	Remain years	Ave Annual																																						
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3-YR	3.10%	2.10%	2.43%																																						
5-YR	2.50%	2.50%	2.50%																																						
7-YR	2.25%	2.25%	2.25%																																						



(For Agent Use Only)
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Check for current state approvals.

Due to significant decreases in market interest rates and as part of our commitment to provide your clients with competitive products we are temporarily reducing commissions by 20% for the five-year certain payment option for the GALIC SPIA.

LINCOLN FINANCIAL GROUP (LFA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available																				
Lincoln Classic - 5	3.00% year 1 <\$100,000 2.00% years 2-5 <\$100,000 4.00% year 1 >\$100,000 2.00% years 2-5 >\$100,000	2.00%	\$10,000 NQ & Q	Partial Surrenders: Beginning in the 1st contract year, up to 10% of contract value may be withdrawn each contract year w/o incurring charges. Nursing home & Terminal Illness benefits: Allows access to contract value w/o surr charge or MVA if certain conditions are met. Please see disclosure statement for necessary criteria and conditions. Subject to state availability. Death Benefit: Upon death of a contractowner, beneficiaries may receive the contract value. The death benefit is only available before the contract is annuitized. Nursing home rider not available for contracts issued in MA. Annitization allowed after 5th year	5 Years (9,8,7,6,5)	0-85 Q&NQ	Y	2.00% ages 0-75 year 1 1.40% ages 76-80 year 1 0.75% ages 81-85 year 1	MN																				
Lincoln Classic - 7	4.00% year 1 <\$100,000 2.00% years 2-7 <\$100,000 5.00% year 1 >\$100,000 2.00% years 2-7 >\$100,000	2.00%	\$10,000 NQ & Q		7 Years (9,8,7,6,5,4,3)	0-85 Q&NQ	Y	2.50% ages 0-75 year 1 1.75% ages 76-80 year 1 0.90% ages 81-85 year 1	MN																				
Lincoln My Guarantee Annuity	<\$100,000 5 years 2.60% 2.75% 6 years 2.75% 2.90% 7 years 3.00% 3.15% 8 years 3.05% 3.20% 9 years 3.10% 3.25% 10 years 3.15% 3.30%	1.00%	\$10,000 NQ & Q	10% Free Partial surrender - 10% of the accum value can be withdrawn per contract year w/o incurring any surr charge or MVA Death Benefit - Should the client die before the contract is annuitized, the accum value may be distributed as a death benefit with no surr charges or MVA. Annitization allowed at the end of term or after 5th year	3 Year (7,7,6) 4 Year (7,7,6,5) 5 Year (7,7,6,5,4) 6 Year (7,7,6,5,4,3) 7 Year (7,7,6,5,4,3,2) 8 Year (7,7,6,5,4,3,2,0) 9 Year (7,7,6,5,4,3,2,0,0) 10 Year (7,7,6,5,4,3,2,0,0,0)	0-85	Y	3 & 4 Yr 1.00% - 0-75, .65% - 76-80, .50% 81-85 5 Year 2.00% - 0-75 1.30% - 76-80, .75% 81-85 6 Year 2.25% - 0-75 1.50% - 76-80, .75% 81-85 7-10 Year 2.50% - 0-75 1.60% - 76-80, 1.00% 81-85	IL, MN, MO																				
Lincoln Long-Term Care	<\$100,000 2.50% Guaranteed for 7 Years >\$100,000 2.50% Guaranteed for 7 Years	1.25% guarantee period (Between 1.00% & 3.00% after initial guarantee period)	\$50,000 NQ & Q (Maximum premium \$400K for triple opt. \$600K for double opt.)	Accum value- before annuity payments begin: the single premium plus interest, and less LTC Benefits paid, LTC Benefit charges, partial surrenders, surrender charges and any deductions for taxes if Lincoln is required to pay them. Partial surr - begin in 1st contract yr, up to 10% of contract value may be withdrawn each yr w/o incurring surr charges. Death Benefit - upon death of the contractowner or annuitant, beneficiaries receive the contract value. Choice of income pay opt - after 5th contract yr, contract value w/o surr charge may be received under a number of income pay opts, including an income that cannot be outlived. LTC benefits - Monthly LTC benefits are paid when the covered life: has been given and follows a plan of care prescribed by a licensed health care practitioner. Call for details!	7 years (8,8,7,6,5,4,3)	45-74	N	6.00% Ages 45-74	CA, CO, CT, FL, HI, ID, IL, IN, KS, MA, MT, NV, NH, NJ, NY, OH, PA, TN, TX, UT, VA, VT, WA, WI																				
				<table border="1"> <thead> <tr> <th></th> <th>Acceleration Benefit Duration</th> <th>Extension Benefit Duration</th> <th>Guaranteed Monthly Maximum Benefit</th> <th>Acceleration Benefit</th> <th>Extension Benefit</th> <th>Total LTC Benefit</th> </tr> </thead> <tbody> <tr> <td>Triple Leverage Opt</td> <td>2 years</td> <td>4 years</td> <td>\$2,083.33</td> <td>\$50,000</td> <td>\$100,000</td> <td>\$150,000</td> </tr> <tr> <td>Double Leverage Opt</td> <td>3 years</td> <td>3 years</td> <td>\$1,388.89</td> <td>\$50,000</td> <td>\$50,000</td> <td>\$100,000</td> </tr> </tbody> </table>		Acceleration Benefit Duration	Extension Benefit Duration	Guaranteed Monthly Maximum Benefit	Acceleration Benefit	Extension Benefit	Total LTC Benefit	Triple Leverage Opt	2 years	4 years	\$2,083.33	\$50,000	\$100,000	\$150,000	Double Leverage Opt	3 years	3 years	\$1,388.89	\$50,000	\$50,000	\$100,000				
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LIBERTY BANKERS LIFE INSURANCE COMPANY (LBL)





FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Bankers Accumulator	1.00%	1.00%	\$10,000 Q&NQ (add money in future subject to \$1,000 min amount)	Penalty free withdrawals: 100% Liquid; must maintain \$10,000 min acct value. Death Benefit: Accumulation value. Liquidity: you may have access to your annuity at any time permitted by law. You may withdraw 100% of your Accumulated Value at any time. You may also make a partial withdrawals at anytime, but the remaining Accumulated Value may not be less than \$10,000. A 10% IRS penalty may apply on amounts withdrawn before the owner reaches age 59 ^{1/2}	1 year "0"	0-100 Q&NQ	N	0.50% Ages 0-80 0.40% Ages 81-85 1/12 of annuity comm paid mon on acct value 100% new commission on internal exchanges!!!	AL, AK, CT, DC, DE, MA, ME, MN, MO, NH, NJ, NY, RI, VT Capital Life approved in AL, HI, ME, MI, TX ONLY!
Liberty Choice 	4.00% (1.00% Bonus)	1.00%	\$5,000 (\$100 month additions)	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Penalty free withdrawals: 100% Liquid; must maintain \$10,000 min acct value. Death Benefit: Accumulation value. Liquidity: you may have access to your annuity at any time permitted by law. You may withdraw 100% of your Accumulated Value at any time. You may also make a partial withdrawals at anytime, but the remaining Accumulated Value may not be less than \$10,000. A 10% IRS penalty may apply on amounts withdrawn before the owner reaches age 59 ^{1/2} Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	5 years (8,7,6,5,4)	0-90 Q & NQ (85-OK)	Y	4.00% ages 0-80 2.00% ages 81-90	AL, AK, CT, DC, HI, ME, MA, MN, MO, NH, NJ, NY, ND, OR, PA, RI, VT, WY
Liberty Select 	4.50% (1.00% Bonus)	1.00%	\$5,000 (\$100 month additions)	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Penalty free withdrawals: 100% Liquid; must maintain \$10,000 min acct value. Death Benefit: Accumulation value. Liquidity: you may have access to your annuity at any time permitted by law. You may withdraw 100% of your Accumulated Value at any time. You may also make a partial withdrawals at anytime, but the remaining Accumulated Value may not be less than \$10,000. A 10% IRS penalty may apply on amounts withdrawn before the owner reaches age 59 ^{1/2} Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	7 years ages 0-55 (12,11,10,8,6,5,4,2) ages 56+ (8,7,6,5,4,3,2)	0-85 Q & NQ	Y	4.50% ages 0-80 2.50% ages 81-90	AL, AK, CT, DC, HI, ME, MA, MN, MO, NH, NJ, NY, ND, OR, PA, RI, VT, WY

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*Subsequent purchase payments are allowed within the first 12 months after the contract effective date.

**Surr charge waivers: Spouse is confined to a healthcare facility for 30 days, spouse is diagnosed with a terminal illness, or spouse is unemployed and meets necessary qualifications.

LIBERTY BANKERS LIFE INSURANCE COMPANY (LBL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States NOT Available
Liberty Bankers - 1 (1 Year Rate)	1.20% for 1 Year	1.00%	\$10,000	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value.	1 year (5)	0-95 Q & NQ	N	0.50% ages 0-80 0.40% ages 81-95 100% new commission on internal exchanges!!!	AL, CT, DC, ME, MA, MN, MO, NH, NJ, NY, RI, VT Capital Life approved in AL, AK, DC, HI, ME, MI, TX, VT ONLY!
Liberty Bankers - 3 (3 Year Rate) 	2.25% for 3 Years	1.00%	\$10,000	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	3 years (8,7,6)	0-90 Q & NQ	Y	2.00% ages 0-80 1.00% ages 81-95 100% new commission on internal exchanges!!!	AL, AK, CT, DC, ME, MA, MN, MO, NH, NJ, NY, RI, VT Capital Life approved in AL, AK, DC, HI, ME, MI, TX, VT ONLY!
Liberty Bankers -5 (5 year rate)	3.10% for 5 Years	1.00%	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	5 years (8,7,6,5,4)	0-90 Q & NQ	Y	3.25% ages 0-80 1.50% ages 81-90 100% new commission on internal exchanges!!!	AL, AK, CT, DC, ME, MA, MN, MO, NH, NJ, NY, RI, VT Capital Life approved in AL, AK, DC, HI, ME, MI, TX, VT ONLY!
Liberty Bankers Premier Plus (5 year rate)	4.20% year 1 3.20% years 2-5 (Yield 3.40%)	1.00%	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	5 years (8,1,7,3,6,4,5,5,4,5)	0-90 Q & NQ	Y	2.00% ages 0-80 0.40% ages 81-90 100% new commission on internal exchanges!!!	AL, AK, CT, DC, ME, MA, MN, MO, NH, NJ, NY, RI, VT Capital Life approved in AL, AK, DC, HI, ME, MI, TX, VT ONLY!
Liberty Bankers - 7 (7 Year Rate)	3.35% (7 year rate)	1.00%	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	7 years 0-55 (12,11,10,8,6,4,2) 56 plus (8,7,6,5,4,5,3,5,2,5)	0-85 Q&NQ	Y	0-80 - 4.00% 81-85 - 2.00% 100% new commission on internal exchanges!!!	AL, AK, CA, CO, CT, DC, DE, FL, KY, ME, MA, MI, MN, MO, NH, NJ, NY, RI, SC, UT, VT, WI, WY Capital Life approved in AL, AK, DC, HI, ME, MI, TX, VT ONLY!
Liberty Bankers - 7 Premier (7 Year Rate) 	4.00% (7 year rate)	1.00%	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	7 years (0-55) (12,4,11,5,10,5,8,5,6,5,5,4,5) (56+) (8,1,7,1,6,1,5,1,4,5,3,5,2,5)	0-85 Q&NQ	Y	2.15% - 0-80 0.40% - 81-85 100% new commission on internal exchanges!!!	AL, AK, CT, DE, D, ID, IN, IA, ME, MA, MN, MS, MO, MT, NV, NH, NJ, NY, NM, ND, OR, PA, RI, UT, WY Capital Life approved in AK, DC, ME, MI, TX, VT ONLY!
Liberty Bankers Premier (5 Year Rate) 	3.40% For 5 years	1.00%	(\$10,000 DE & IL) (\$25,000 OR)	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	5 years (8,7,6,5,5,4,5)	0-90 Q&NQ	Y	0-80 - 2.00% 81-90 - .40% 100% new commission on internal exchanges!!!	AL, AK, CT, DC, DE, ME, MA, MN, MO, NH, NJ, NY, RI, VT Capital Life approved in AL, AK, DC, HI, ME, MI, TX, VT ONLY!
Liberty USA 100	(\$10,000 - \$99,000) 1st year bonus - 1.00% 1st year rate - 4.00% (\$100,000+) 1st year bonus - 1.25% 1st year rate - 4.25%	3.00% on 100% of premium	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Penalty free required minimum distribution.	9 years 0-55 (12,11,10,9,8,7,6,5,4) 56 plus (9,8,7,6,5,5,5,4,5,3,5,2,5,1,5) Comm charge backs	0-79 Q&NQ	Y	8.25% Ages 0-70 6.25% Ages 71-79 100% new commission on internal exchanges!!!	AL, AK, CT, DC, DE, FL, MA, ME, MN, MS, MO, NV, NH, NJ, NY, OR, RI, SC, TX, UT, VT, WA, WY
Liberty USA 500 	(\$10,000 - \$99,000) 1st year bonus - 5.00% 1st year rate - 8.00% (\$100,000+) 1st year bonus - 5.25% 1st year rate - 8.25%	3.00% on 100% of premium	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Penalty free required minimum distribution.	9 years (0-55) (16,15,14,13,12,11,10,9,8) 56 plus (13,12,11,10,5,9,5,8,5,7,5,6,5,5,5) Comm charge backs	0-79 Q&NQ	Y	6.25% Ages 0-70 4.25% Ages 71-79 100% new commission on internal exchanges!!!	AL, AK, CT, DC, DE, FL, MA, ME, MN, MS, MO, NV, NH, NJ, NY, OR, RI, SC, TX, UT, VT, WA, WY

MUTUAL OF OMAHA (MOA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission ⁵	States Not Available	
Bonus Flexible Annuity	3.20% yr-1 3.45% for accumulation values over \$20,000	1.00%	Single Purchase Payment - \$5,000 Q&NQ or Planned purchase payments - \$100/month (\$1,200 annually, \$600 semiannually, \$300 quarterly)	Access to account value with no withdrawal charges 10% of accumulation policy value per year, federal tax penalties may apply Available immediately \$100 minimum/month Systematic Income Option Fixed Dollar amount or interest only Available monthly, quarterly, semiannually, annually \$100 minimum/month Death Benefit The greater of the accumulation value or gross purchase payments minus any cash withdrawals, withdrawal charges and outstanding loans. Security 100% of principal underwritten and guaranteed by United Omaha Life Insurance Company. Can annuitize after yr-2 without surrender charges	8 Years (8,8,7,6,5,4,3,2)	0-89	N	5.00% years 1 & 2 (ages 0-80) 1.25% years 3-8 (ages 0-80) 2.50% years 1 & 2 (ages 81-85) 0.75% years 3-8 (ages 81-85) 0.75% years 9+ (all ages)	CT, NH, OR	
Living Care Annuity	3.00% Year 1	2.25%	NQ funds Only \$50,000 minimum initial premium \$300,000 maximum initial premium (without home office approval)	Cost for Long Term Care Rider (monthly charge) 40=0.038%, 50=0.054%, 60=0.072%, 70=0.110% 41=0.039%, 51=0.056%, 61=0.074%, 71=0.117% 42=0.040%, 52=0.061%, 62=0.076%, 72=0.124% 43=0.041%, 53=0.062%, 63=0.078%, 73=0.130% 44=0.042%, 54=0.063%, 64=0.081%, 74=0.136% 45=0.043%, 55=0.064%, 65=0.083%, 75=0.142% 46=0.048%, 56=0.066%, 66=0.086%, 76=0.148% 47=0.049%, 57=0.067%, 67=0.088%, 77=0.153% 48=0.050%, 58=0.069%, 68=0.096%, 78=0.159% 49=0.052%, 59=0.070%, 69=0.103%, 79=0.165% Security - 100% of principal underwritten and guaranteed by United Omaha Life Insurance Company. Death Benefit - Upon death of annuitant, full annuity value is payable. Access to Acct Value - partial withdrawals are limited. Any withdrawal reduces your annuity value. Access of up to 10% if annuity value is allowed each year.	Waiver of Withdrawal charges - Chronically ill and receiving covered services. Terminally ill with medical certainty with 6 months or less. Need physician statement. Waiver not available if annuitant is diagnosed prior to contract issue date. Annuitization allows contract owner to convert their accumulation value into an income stream. After 2nd contract year, lifetime annuity option may be elected in order to avoid surrender charges. If annuitization is elected before the latest date allowed, all attached long-term care riders and endorsements will terminate. Long term care benefits - Nursing home care, Home health care, Assisted Living Facility Care, Adult Day Care, Alternative care services, care coordinator service, caregiver training, homemaker services, personal care, respite care, care planning, hospice care. Elimination period - 90 days - cumulative. Daily Benefit - Lesser of actual costs or 1/730th of the annuity value at time of claim. Call for details!	10 Years (9,9,8,7,6,5,4,3,2,1)	40-79	Y	8.00% - year 1 (ages 40-75) 6.00% - year 1 (ages 76-79)	CA, CT, DC, FL, HI, KS, MD, MA, MT, NH, NJ, NY, OR, PA, TN, TX, VT, VA, WA
Ultra Secure Plus - 5	<\$50,000 2.75% year 1 1.75% years 2-5 >\$50,000 2.90% year 1 1.75% years 2-5	1.00%	\$5,000 Q&NQ Unlimited during 1st policy year, \$500 minimum addition, Original withdrawal charges apply, Credited with new money rate in effect at the time of the addition	Free access to account value - 10% of accumulation policy value per year, federal tax penalties my apply, Available in 1st contract year, \$100 minimum/month Withdrawal charge period - 30-day window prior to the end of each 5- or 7-year withdrawal period to surrender, continue or annuitize the contract. Policy holder notified 45 days prior to end of each 5 or 7 withdrawal period, 30 day window before guarantee period ends. Waiver of withdrawal charges - Long term care waiver, Unemployment, Disability, Terminal Illness, Death of spouse or minor dependent, damage to your residence, transplant surgery. 60-day rate lock/1035 exchange and direct rollover/transfer - Rate lock period is 60 days from date of app, rate credited will be the rate at time of application. Customer statements - NQ - sent annually one month after anniversary date. Qualified - sent annually 2nd week of January. RETURN OF PREMIUM!!!	5 Years (6,6,6,6,5)	0-89	Y	4.00% year 1 (ages 0-75) 3.00% year 1 (ages 76-80) 2.00% year 1 (ages 81-89) Re-up Commission 1.00% (ages 0-80) 0.00% (ages 81-89)	NY	
Ultra Secure Plus - 7	>\$50,000 2.65% years 1-7 <\$50,000 2.80% years 1-7	1.00%	\$5,000 Q&NQ Unlimited during 1st policy year, \$500 minimum addition, Original withdrawal charges apply, Credited with new money rate in effect at the time of the addition	Free access to account value - 10% of accumulation policy value per year, federal tax penalties my apply, Available in 1st contract year, \$100 minimum/month Withdrawal charge period - 30-day window prior to the end of each 5- or 7-year withdrawal period to surrender, continue or annuitize the contract. Policy holder notified 45 days prior to end of each 5 or 7 withdrawal period, 30 day window before guarantee period ends. Waiver of withdrawal charges - Long term care waiver, Unemployment, Disability, Terminal Illness, Death of spouse or minor dependent, damage to your residence, transplant surgery. 60-day rate lock/1035 exchange and direct rollover/transfer - Rate lock period is 60 days from date of app, rate credited will be the rate at time of application. Customer statements - NQ - sent annually one month after anniversary date. Qualified - sent annually 2nd week of January. RETURN OF PREMIUM!!!	7 Years (6,6,6,6,5,4,3)	0-89	Y	4.00% year 1 (ages 0-75) 3.00% year 1 (ages 76-80) 2.00% year 1 (ages 81-89) Re-up Commission 1.00% (ages 0-80) 0.00% (ages 81-89)	NY	



CAUTION! Rates are Volatile! Call for current rates.

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NORTH AMERICAN COMPANY FOR LIFE AND HEALTH (NAA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission ⁵	States Not Available																																				
North American DirectorSM (Income Pay Rider is Available on this product)	5.55% Year 1 2.55% Years 2-5 (YIELD 3.15%)	87.5% of premiums less withdrawals at 1.10%	\$2,000-Q (\$50/month TSA salary reduct) \$10,000-NQ \$1000 w/EFT \$100/month-Q \$5000 w/EFT \$420/month-NQ	10% of accum value may be withdrawn once each contract yr after 1st contract ann. Interest withdrawals available after 30 days. Death benefit - due to beneficiary upon death. Payouts in lump sum or series of payments. Nursing home rider - confined to a nursing home for more than 90 consec days, increase the penalty-free withdrawal amt by 10%. Only available to ages under 75. Terminal illness rider - after 1st contract yr with term illness resulting in death within 1 yr, 1 time penalty free withdrawal up to 50% of accum value. Only available to ages under 75. Unemployment rider - begin receiving unemployment benefits for 90 consec days anytime after 1st contract yr. Increase penalty-free withdrawal amt by 10% of accum value	9 Years (12,11,10,9,8,7,6,4,2,0)	0-85	Y	5.50% yr-1 ages 0-80 (reduced by .25% for ages 81-85) (MO, TX & VA commission reduced by 1%) .50% yrs 2-5 ages 0-80 (reduced by .25% for ages 81-85)	AL, AK, CT, DE, MA, MN, NV, NY, OR, UT, WA																																				
Guarantee ChoiceSM (Low Band under \$200,00) (High Band over \$200,00)	<table border="1"> <tr> <td>Features</td> <td>3-Year</td> <td>4-Year</td> </tr> <tr> <td>High Band</td> <td>1.25%</td> <td>2.10%</td> </tr> <tr> <td>Low Band</td> <td>1.00%</td> <td>1.80%</td> </tr> <tr> <td>Features</td> <td>5-Year</td> <td>6-Year</td> </tr> <tr> <td>High Band</td> <td>2.75%</td> <td>3.20%</td> </tr> <tr> <td>Low Band</td> <td>2.50%</td> <td>3.00%</td> </tr> <tr> <td>Features</td> <td>7-Year</td> <td>8-Year</td> </tr> <tr> <td>High Band</td> <td>3.55%</td> <td>3.85%</td> </tr> <tr> <td>Low Band</td> <td>3.35%</td> <td>3.65%</td> </tr> <tr> <td>Features</td> <td>9-Year</td> <td>10-Year</td> </tr> <tr> <td>High Band</td> <td>4.05%</td> <td>4.25%</td> </tr> <tr> <td>Low Band</td> <td>3.90%</td> <td>4.05%</td> </tr> </table>	Features	3-Year	4-Year	High Band	1.25%	2.10%	Low Band	1.00%	1.80%	Features	5-Year	6-Year	High Band	2.75%	3.20%	Low Band	2.50%	3.00%	Features	7-Year	8-Year	High Band	3.55%	3.85%	Low Band	3.35%	3.65%	Features	9-Year	10-Year	High Band	4.05%	4.25%	Low Band	3.90%	4.05%	100% of premiums less withdrawals at 1.00% less surrender charges	\$2,000-Q \$10,000-NQ	MGCV = 100% of the premium, less any withdrawals accumulated at the MGCV Interest rate, less surr charges. Based on the issue date of contract and is guaranteed for the entire term of the contract. Penalty free withdrawals: current year interest withdrawals available after 30 days without any surrender charges or interest adjustment by current company practice. Renewal feature: renewal for the original guarantee period is automatic if no action is taken during the 30 days after the end of the Guarantee Period. Within this 30 day window, no surrender charges or interest adjustment applies. The annuity may also be renewed for other guarantee periods available at that time. Death benefit: due to beneficiary upon death. Payouts in lump sum or series of payments. Nursing home rider: confined to a nursing home for more than 90 consec days, increase the penalty-free withdrawal amt by 10%. Only available to ages under 75.	9 Years (12,11,10,9,8,7,6,4,2,0)	0-90 (Issue ages 0-85 in IN & OK only)	Y	2.50% yr-1 ages 0-80 (reduced by 25% for ages 81-85) (reduced by 50% ages 86-90) IN & OK commission for issue ages 76-80 reduced by 25% and 50% for issue ages 81-85. FL & IL first-year commission reduced by 0.25% reentry commission reduced by 0.125%	AL, AK, CT, DE, MN, MO, NY, OR, UT, VA, WA
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Boomer Annuity 5.00% Premium Bonus on all premium payments received during 1st 5 contract yrs. Plus Annuitization Bonus! 2% yrs 2-10, 5% yrs 11+	2.40% yr-1 Yield 7.52%²	87.5% of premiums less withdrawals at 1.10%	\$2,000-Q \$10,000-NQ \$1000 w/EFT \$100/month-Q \$5000 w/EFT \$420/month-NQ	-Penalty free after year 1 of 5.00% -Can annuitize after year 1 for life or life with period certain or more -Full account value at death -Nursing home confinement rider is available for issue ages 75 and under.	10 Years (15,14,13,12,11,10,8,6,4,2)	0-80	Y	7.00% yr-1 3.00% yrs 2-5 2.00% yrs 6-7 1.00% yrs 8-10 1.50% yrs 11+ (reduced by 25% on issue ages 76 and above)	AL, AK, CT, DE, MN, MS, NY, OR, PA, TX, UT, WA																																				
North American Flex - 1 (Income Pay Rider is Available on this product)	2.05% Year 1	87.5% of premiums less withdrawals at 1.10%	\$2,000-Q \$10,000-NQ \$1000 w/EFT \$100/month-Q \$5000 w/EFT \$420/month-NQ	Nursing home confinement rider. This rider allows the penalty-free withdrawal amt allowed under the base annuity to be + by 10% of the accum value. Up to 10% of accum value may be withdrawn once each contract yr after 1st ann. May receive income from accum value if choose life time option or if annuity has been in force for 5 yrs. Full acct value paid upon death of owner to beneficiary. Return of Premium guarantee is available at no charge.	7 Years (9,9,8,7,6,4,2)	0-85	Y	4.50% yr-1 2.50% yrs 2-3 0.50% yrs 4-7 Commission for issue ages 76-80 reduced by 25% and 50% for issue ages 81-85. MO commission reduced by 1% on all options.	AL, AK, CA, CT, DE, MA, MN, NV, NY, OR, TX, UT																																				
North American Flex - 2 (5.00% Premium Bonus) (Income Pay Rider is Available on this product)	2.55% Year 1 (7.67% Yield)	87.5% of premiums less withdrawals at 1.10%	\$2,000-Q \$10,000-NQ \$1000 w/EFT \$100/month-Q \$5000 w/EFT \$420/month-NQ	Nursing home confinement rider. This rider allows the penalty-free withdrawal amt allowed under the base annuity to be + by 10% of the accum value. Up to 10% of accum value may be withdrawn once each contract yr after 1st ann. May receive income from accum value if choose life time option or if annuity has been in force for 5 yrs. Full acct value paid upon death of owner to beneficiary. Return of Premium guarantee is available at no charge.	10 Years (15,14,13,12,11,10,8,6,4,2)	0-79	Y	4.50% yr-1 2.50% yrs 2-3 0.50% yrs 4-10 Commission for issue ages 76-79 reduced by 25%, MO commission reduced by 1% on all options.	AL, AK, CT, DE, MA, MN, NV, NY, OR, TX, UT																																				
North American Flex - 3 (10.00% Premium Bonus) (Income Pay Rider is Available on this product)	2.70% Year 1 (12.97% Yield)	87.5% of premiums less withdrawals at 1.10%	\$2,000-Q \$10,000-NQ \$1000 w/EFT \$100/month-Q \$5000 w/EFT \$420/month-NQ	Nursing home confinement rider. This rider allows the penalty-free withdrawal amt allowed under the base annuity to be + by 10% of the accum value. Up to 10% of accum value may be withdrawn once each contract yr after 1st ann. May receive income from accum value if choose life time option or if annuity has been in force for 5 yrs. Full acct value paid upon death of owner to beneficiary. Return of Premium guarantee is available at no charge.	14 Years (18,18,17,15,15,15,15,14,12,10,8,6,4,2)	0-75 (Issue ages 0-65 in CA only)	Y	4.50% yr-1 2.50% yrs 2-5 0.50% yrs 6-10 0.50% yrs 11-15 MO commission reduced by 1% on all options.	AL, AK, CT, DE, MA, MN, NV, NY, OR, TX, UT																																				



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North American is now accepting NEW fixed annuity agents. Hurry!!! Don't Miss Out!

SAGICOR LIFE INSURANCE COMPANY (Sagicor)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States NOT Available
Gold Series Sage Choice with Bailout Feature	3.00%	2.00%	Single Purchase Payment \$5,000 Q&NQ	There are no policy expense charges. Monthly Interest Option (MIO) available for policies with an account value of \$25,000 or greater. Death benefit is equal to contract values as of the date we receive due proof of the Owner's death Surrender charges and MVA waived upon death of the Owner. Waiver of Surrender Charge Rider: If the Owner of the contract is confined to a licensed nursing home or hospital for 90 consecutive days or more, the policy accumulation value will be available without a surrender charge or MVA. This rider is provided at no extra cost. Free Partial Withdrawals: Beginning in Year 1 the Owner may make one withdrawal per year up to 10% of the accumulation value without incurring charges. After the first contract 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 accumulation value without incurring a surrender charge or MVA.	6 Years (7,7,7, 6,5,3)	15 days to age 90-NQ 15 days to age 75-Q	Y	3.00% (ages 0-80) 1.00% (ages 81-90)	AK, CA, CT, DE, FL, IL, ME, MD, MA, MN, NH, NY, NJ, OH, PA, TN, TX, UT, VA, WA

WESTERN NATIONAL LIFE INSURANCE COMPANY (WNL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available																														
UltraMYG 	4.70% 2.70% - years 2-6 (YIELD 3.03%)	1.00% (1.50% in WA ONLY)	\$5,000 Q&NQ	You can make free systematic withdrawals of interest (\$50 minimum) after 30 days from the policy date on a monthly, quarterly, semiannual or annual basis. After the 1st policy year, you are allowed one annual free withdrawal (\$250 minimum) equal to 10% of your annuity value (less any systematic withdrawals taken) as of the last anniversary date. Withdrawals made during the first nine years in excess of 10% per year will incur an early withdrawal charge and will be subject to market value adjustment (MVA). This MVA may be positive or negative. After nine years, withdrawals will not incur early withdrawal charges and the MVA will not apply. The MVA is an amount determined by the difference between the index rate on the policy date and at the time of the withdrawal or cancellation. Generally, if interest rates rise, the MVA will decrease your withdrawal value, and if interest rates fall, the MVA will increase your withdrawal value.* MVA does not apply to withdrawals representing free withdrawal amounts or death benefit. Extended care - After the 1st policy year, early withdrawal charges will be waived if the owner is confined to a qualifying institution or extended care facility for 90 consecutive days or longer. Activities of daily living - After the first policy year, withdrawal charges will be waived if the policyowner cannot perform two or more of the six defined activities of daily living (bathing, continence, dressing, eating, toileting, and transferring) for at least 90 consecutive days. Written certification by a licensed healthcare practitioner is required.	9 years (9,9,8,7,6,5,4,3,2,1)	0-70-Q 0-85-NQ	Y	6.00% ages 0-75 3.00% ages 76-80 1.25% ages 81-85	MN, NY, NC, WA																														
Set Rate Annuity 	<table border="1"> <thead> <tr> <th>Years</th> <th>Under \$100K</th> <th>Over \$100K</th> </tr> </thead> <tbody> <tr> <td>7YR</td> <td>2.55%</td> <td>2.75%</td> </tr> <tr> <td>8YR</td> <td>2.60%</td> <td>2.80%</td> </tr> <tr> <td>9YR</td> <td>2.70%</td> <td>2.90%</td> </tr> <tr> <td>10YR</td> <td>2.85%</td> <td>3.05%</td> </tr> </tbody> </table>	Years	Under \$100K	Over \$100K	7YR	2.55%	2.75%	8YR	2.60%	2.80%	9YR	2.70%	2.90%	10YR	2.85%	3.05%	1.00% (1.50% in WA ONLY)	\$5,000-NQ \$2,000-Q	ROP - policyowner may return annuity at anytime for an amount equal to the purchase premium paid or the withdrawal value. Tax-qualified distributions - will make all necessary calculations to ensure IRS required minimum distributions are made, unless the policyowner requests otherwise. After the first policy year, 10% of the previous anniversary annuity value may be withdrawn annually with no market value adjustment or early withdrawal charge applied. Also there is a 30-day window at the end of each MVA term to surrender without MVA or early withdrawal charges. Systematic withdrawal frequency - Monthly, quarterly, semiannually, or annually. If withdrawal amount is less than \$50 check frequency will move to the next withdrawal period. Systematic amount options - Interest only, fixed dollar amount. Systematic withdrawal - \$50 min amt. Systematic withdrawals are mailed by check or deposited into a designated acct on the 1st, 10th, or 25th day of the month payment is due. Random withdrawal - \$250 minimum amt. Pre-59 ^{1/2} withdrawals - withdrawals of interest prior to age 59 1/2 may be subject to a 10% federal income tax penalty. The penalty may be waived for death, total disability, or if the payment is made as part of a series of substantially equal payments for the life expectancy of the owner. Extended care - After the first policy year, early withdrawal charges will be waived if the owner is confined to a qualifying institution or extended care facility for 90 consecutive days or longer. Terminal illness - Early withdrawal charges will be waived on one full or partial withdrawal upon the diagnosis of a terminal illness that will result in the death of a policyowner within one year. Written documentation from a qualified physician is required. Activities of daily living - After the first policy year, withdrawal charges will be waived if the policyowner cannot perform two or more of the six defined activities of daily living (bathing, continence, dressing, eating, toileting, and transferring) for at least 90 consecutive days. Written certification by a licensed healthcare practitioner is required. Death Benefits - If the spouse is the sole beneficiary of a deceased owner, he/she may elect to become the new "owner" or receive a distribution. Upon death of any owner, the beneficiary may receive either annuity income beginning within one year or a total distribution within five years.	7 Year (7,6,5,4,3,2,1)	0-70 Q 0-85 NQ	Y	<table border="1"> <thead> <tr> <th>Year</th> <th>ages 0-75</th> <th>ages 76-85</th> </tr> </thead> <tbody> <tr> <td>7 Year</td> <td>2.00%</td> <td>0.50%</td> </tr> <tr> <td>8 Year</td> <td>4.00%</td> <td>1.50%</td> </tr> <tr> <td>9 year</td> <td>4.00%</td> <td>1.50%</td> </tr> <tr> <td>10 year</td> <td>4.00%</td> <td>1.50%</td> </tr> </tbody> </table>	Year	ages 0-75	ages 76-85	7 Year	2.00%	0.50%	8 Year	4.00%	1.50%	9 year	4.00%	1.50%	10 year	4.00%	1.50%	MN, NJ
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Flex - 7	<table border="1"> <thead> <tr> <th></th> <th>Under \$100K</th> <th>Over \$50K</th> </tr> </thead> <tbody> <tr> <td>NQ</td> <td>3.27%</td> <td>4.29%</td> </tr> <tr> <td>Q</td> <td>3.42%</td> <td>4.44%</td> </tr> </tbody> </table>		Under \$100K	Over \$50K	NQ	3.27%	4.29%	Q	3.42%	4.44%	1.00%	\$5,000-NQ \$2,000-Q	After 30 days from the policy date, you may take multiple penalty-free withdrawals each year not exceeding in total the greater of (1) the accumulated interest earned or (2) up to 15% of the previous anniversary annuity value. If you do not use all of the 15% free withdrawal percentage in a policy year, you may carry over the unused portion to the next policy year up to a maximum of 20% of the annuity value. Systematic Withdrawal Frequency- Monthly, quarterly, semiannually or annually. If the withdrawal amount is less than \$50, check frequency will move to the next withdrawal period. Systematic Amount Options - 1)Interest only. 2)Fixed-dollar amount (free if less than permitted free withdrawal amount). Systematic withdrawal - \$50 minimum amount. Systematic withdrawals are mailed by check or deposited into a designated account on the 1st, 10th or 25th day of the month payment is due. Random withdrawal - \$250 minimum amount. (\$2,000 minimum value to maintain policy.) If a withdrawal reduces the value to less than \$2,000, we reserve the right to pay the entire withdrawal value and terminate the policy. Spousal Beneficiaries - If the spouse is the sole beneficiary of a deceased owner, he/she may elect to become the new "owner" or receive a distribution. Non-spousal beneficiaries - Upon the death of any owner, the beneficiary may receive either annuity income beginning within one year or a total distribution within five years. Extended care - After the first policy year, early withdrawal charges will be waived if the owner is confined to a qualifying institution or extended care facility for 90 consecutive days or longer. Terminal illness - Early withdrawal charges will be waived on one full or partial withdrawal upon the diagnosis of a terminal illness that will result in the death of a policyowner within one year. Written documentation from a qualified physician is required. Activities of Daily Living - After the first policy year, withdrawal charges will be waived if the owner cannot perform two or more of the six defined activities of daily living (bathing, continence, dressing, eating, toileting and transferring) for at least 90 consecutive days. Written certification by a licensed healthcare practitioner is required.	7 Year (9,8,7,6,5,4,2)	0-70-Q 0-90-NQ (annuity transfers or rollovers)	N	5.00% ages 0-85 2.00% ages 86-90	All States																					
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*Subsequent purchase payments are allowed within the first 12 months after the contract effective date.

**Surr charge waivers: Spouse is confined to a healthcare facility for 30 days, spouse is diagnosed with a terminal illness, or spouse is unemployed and meets necessary qualifications.

*** For cash and indirect rollovers. The interest rate assigned will be the current interest rate in effect on the date the client signs the application. The app & funds must be received within 7 calendar days following the app signed date to secure the current interest rate or the client will receive the interest rate in effect the day the app is received. For trustee transfers, direct rollovers, and 1035 exchanges in order to lock in the current interest rate, we must receive all original paperwork in good order within 7 calendar days following the app signed date or the client will receive the interest rate in effect on the day the funds are received.