



Please Note For All Carriers: Renewal commissions are not always paid, nor are new commissions always paid on internal 1035s/transfers.
Please consult your agent agreement with the carrier for clarity.

Allianz Life Insurance Company Rates effective July 6, 2010 (next rate change: TBD) (60-day rate lock - starts when the application is received at the home office)

| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
|---------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|--------------------------------------|-------------------|-------------------|-----|-------------------|------------|---------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| Endurance Elite FPDA Additional premiums accepted for one year. Includes a built-in income rider! | 10% credited to the Enhanced Withdrawal Benefit value only, not the accumulation value. EWB Factor = 105% | 2.50% (0.50% min) | Fixed Account | No Cap | None | No | 87.5% @ 1.0% | 0-80 | \$10,000 NQ or Q \$1,000,000 Maximum | 10% each year after first year of total premiums paid RMD penalty free if taken in December or monthly throughout the year. | 5 years 8,7,6,5,4 Contract Surrender Charges - no rolling surrender charges. | Full account value at death of owner, or the Enhanced Withdrawal Benefit Value if taken over a period of at least five years. | No Cost Riders: Nursing Home Flexible Annuity Option Additional Cost Riders: Flexible Withdrawal Benefit Rider Death Benefit Rider | Annuitization without penalty after 5th contract year. | Option A Year 1 5.00% to 75 3.50% 76-80 Option B Call office for trail commission details. | Chargeback for death, Alternate Annuitization Option III, or surrender in the first year. 100% first 6 months 50% months 7-12 |
| | | 100% | Monthly Cap (NASDAQ 100) | 3.00% (0.50% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Cap (S&P 500) | 2.40% (0.50% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Cap (FTSE 100) | 2.40% (0.50% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ 100) | 5.50% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 5.75% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (FTSE 100) | 6.00% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Blended Index) | 6.25% (1.00% min) | None | | | | | | | | | | | |
| Endurance Plus FPDA Additional premiums accepted through first three contract years. | 20% of all premiums applied in the first 3 years - credited to the Enhanced Withdrawal Benefit value only, not the accumulation value. EWB Factor = 105% | 2.50% (0.50% min) | Fixed Account | No Cap | None | No | 90% @1.5% | 0-80 | \$10,000 NQ or Q \$1,000,000 Maximum | 10% each year after first year of total premiums paid RMD penalty free if taken in December or monthly throughout the year. | 10 years 10,10,10,8,7,5, 7,50,6,25,5,00, 3,75,2,50,1,25 Contract Surrender Charges - no rolling surrender charges. | Full account value at death of owner, or the Enhanced Withdrawal Benefit Value if taken over a period of at least five years. | No Cost Riders: Nursing Home Flexible Annuity Option Additional Cost Riders: Flexible Withdrawal Benefit Rider Death Benefit Rider | Annuitization without penalty after 5th contract year. | Option A Year 1 8.00% to 75 5.00% 76-80 Years 2-3 4.00% to 75 2.50% 76-80 Option B Call office for trail commission details. | Chargeback for death or surrender in the first year. 100% first 6 months 50% months 7-12 |
| | | 100% | Monthly Cap (NASDAQ 100) | 2.80% (0.50% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Cap (S&P 500) | 2.30% (0.50% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Cap (FTSE 100) | 2.40% (0.50% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ 100) | 5.25% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 5.75% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (FTSE 100) | 6.00% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Blended Index) | 6.00% (1.00% min) | None | | | | | | | | | | | |
| Pro V1 SPDA | None | 2.85% (0.50% min) | Fixed Account | No Cap | None | No | 87.5% @1.0% | 0-85 | \$10,000 NQ or Q \$1,000,000 Maximum | 10% each year after first year of total premiums paid RMD penalty free if taken in December or monthly throughout the year. | 5 years 8,7,6,5,4 | The contract's full account value is available as a lump sum or as income payments. | No Cost Riders: Nursing Home Additional Cost Riders: Flexible Withdrawal Benefit Rider Death Benefit Rider | Annuitization without penalty after 1st contract year if payout option is a minimum of 10 years. | 3.25% 0-75 2.00% 76-80 1.00% 81-85 | Chargeback for death, Alternate Annuitization Option III, or surrender in the first year. 100% first 6 months 50% months 7-12 |
| | | 100% | Annual Pt-to-Pt (Barclay's Capital) | No Cap | 1.30% (6.00% max) | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (PIMCO US Advantage) | No Cap | 1.30% | | | | | | | | | | | |

Loans: Contract owners can borrow up to 50% of the cash surrender value (\$50,000 maximum). Loans participate in the indexing method chosen and are available on nonqualified contracts and certain qualified contracts. Loans are not available with IRAs, SEPs, or some other qualified plans. Loans may be considered taxable distributions. If clients fully surrender their contract, unpaid loans will be subject to surrender charges. Unpaid loans decrease the contract's value, including the death benefit. **Payout options for EWB value:** After five years, the client can access the Enhanced Withdrawal Benefit by choosing one of the payout options. The annual payment may grow with fixed and/or indexed interest.



Allianz Life Insurance Company Rates effective July 6, 2010 (next rate change: TBD) (60-day rate lock - starts when the application is received at the home office)

| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
|--------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------------------------|---------------------------------|-------------------|------------------|-----|-------------------|------------|------------------|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| MasterDex Plus FPDA Additional premiums accepted through first three contract years. | None | 2.15% (0.50% min) | Fixed Account | No Cap | None | No | 87.5% @ 1.5% | 0-80 | \$15,000 NQ or Q | 10% each year after first year of total premiums paid | 7 years 10,9,8,7,6,5,4 The surrender charge decreases 1/12 of 1% each month until the end of the seventh contract year, when it drops to zero. Contract Surrender Charges - no rolling surrender charges. | The greater of the full account value or guaranteed minimum value at the death of the owner, in a lump-sum payment or income payments (if death occurs during deferral). | No Cost Riders: Nursing Home Flexible Annuity Option Additional Cost Riders: Flexible Withdrawal Benefit Rider Death Benefit Rider | Annuitization without penalty after 5th contract year. | Option A Year 1 7.00% to 75 6.00% 76-80 Years 2-3 3.50% to 75 3.00% 76-80 Option B Call office for commission details containing trails. | Chargeback for death, Alternate Annuitization Option III, or surrender in the first year. 100% first 6 months 50% months 7-12 |
| | | 100% | Monthly Cap (NASDAQ 100) | 2.30% (0.50% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Cap (S&P 500) | 2.10% (0.50% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Cap (FTSE 100) | 2.10% (0.50% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ 100) | 5.00% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 5.75% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (FTSE 100) | 5.25% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Blended Index) | 5.50% (1.00% min) | None | | | | | | | | | | | |
| 100% | Monthly Average (Blended Index) | No Cap | 2.00% (12.00% max) | | | | | | | | | | | | | |
| MasterDex 5 Plus FPDA Additional premiums accepted through first five contract years. | 5% on all premiums received during the first five contract years. | 2.15% (0.50% min) | Fixed Account | No Cap | None | No | 87.5% @ 2% | 0-80 | \$15,000 NQ or Q | 10% each year after first year of total premiums paid | 10 years 15,15,15,15,15, 12,86,10,71, 8,57,6,43,4,29, 2,14 Contract Surrender Charges - no rolling surrender charges. | The greater of the full account value or guaranteed minimum value at the death of the owner, in a lump-sum payment or income payments | No Cost Riders: Nursing Home Flexible Annuity Option Additional Cost Riders: Income Plus Benefit Flexible Withdrawal Benefit Rider Death Benefit Rider | Annuitization without penalty after 5th contract year. | Option A Year 1 8.00% to 75 6.00% 76-80 Years 2-5 4.00% to 75 3.00% 76-80 Option B Call office for commission details containing trails. | Chargeback for death, Alternate Annuitization Option III, or surrender in the first year. 100% first 6 months 50% months 7-12 |
| | | 100% | Monthly Cap (NASDAQ 100) | 2.30% (0.50% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Cap (S&P 500) | 2.10% (0.50% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Sum Cap (FTSE 100) | 2.10% (0.50% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ 100) | 4.50% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 5.25% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (FTSE 100) | 4.75% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Blended Index) | 5.25% (1.00% min) | None | | | | | | | | | | | |
| 100% | Monthly Average (Blended Index) | No Cap | 2.00% (12.00% max) | | | | | | | | | | | | | |

Loans: Contract owners can borrow up to 50% of the cash surrender value (\$50,000 maximum). Loans participate in the indexing method chosen and are available on nonqualified contracts and certain qualified contracts. Loans are not available with IRAs, SEPs, or some other qualified plans. Loans may be considered taxable distributions. If clients fully surrender their contract, unpaid loans will be subject to surrender charges. Unpaid loans decrease the contract's value, including the death benefit.



Allianz Life Insurance Company Rates effective July 6, 2010 (next rate change: TBD) (60-day rate lock - starts when the application is received at the home office)

| Product | Cash Bonus | Current Par Rate/Fixed Rate | Index Method | Caps | Fees/Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
|---------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|---------------------------------|-------------------|--------------|-----|-------------------|------------|------------------|-------------------------------------------------------|------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|-------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| MasterDex 10 Plus FPDA Additional premiums accepted through first five contract years. | 10% on all premiums received during the first five contract years. | 3.00% (0.50% min) | Fixed Account | No Cap | None | No | 87.5% @ 1.0% | 0-80 | \$15,000 NQ or Q | 10% each year after first year of total premiums paid | 5x10 (five years deferred/10 year payout) | The greater of the full account value or guaranteed minimum value at the death of the owner, in a lump-sum payment or income payments (if death occurs during deferral). | No Cost Riders: Systematic Withdrawal Benefit Systematic Withdrawal of Credits Nursing Home Flexible Annuity Option Additional Cost Riders: Flexible Withdrawal Benefit Rider Death Benefit Rider | Annuitization without penalty after 5th contract year. | Option A Year 1 8.00% to 75 5.00% 76-80 Years 2-5 4.00% to 75 2.50% 76-80 | Chargeback for death, Alternate Annuitization Option III, or surrender in the first year. 100% first 6 months 50% months 7-12 |
| | | 100% | Monthly Cap (NASDAQ 100) | 3.20% (0.50% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Cap (S&P 500) | 3.00% (0.50% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Cap (FTSE 100) | 2.90% (0.50% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ 100) | 7.00% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 7.75% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (FTSE 100) | 7.50% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Blended Index) | 7.75% (1.00% min) | None | | | | | | | | | | | |
| MasterDex X FPDA Additional premiums accepted through first three contract years. | 10% on all premiums received during the first three contract years. The bonus is vested over a 10 year period at 10% per year. | 2.15% (0.50% min) | Fixed Account | No Cap | None | No | 87.5% @ 2.5% | 0-80 | \$20,000 NQ or Q | 10% each year after first year of total premiums paid | 10 years 10, 10, 10, 8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25 | The full account value, including both vested and unvested premium bonus at the death of the owner, is available in a lump-sum payment or income payments | No Cost Riders: Nursing Home Flexible Annuity Option Additional Cost Riders: Simple Income II Flexible Withdrawal Benefit Rider Death Benefit Rider | Annuitization without penalty after 5th contract year. | Option A Year 1 7.00% to 75 5.00% 76-80 Years 2-3 3.50% to 75 2.50% 76-80 | Chargeback for death, Alternate Annuitization Option III, or surrender in the first year. 100% first 6 months 50% months 7-12 |
| | | 100% | Monthly Cap (NASDAQ 100) | 2.30% (0.50% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Cap (S&P 500) | 2.10% (0.50% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Cap (FTSE 100) | 2.10% (0.50% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ 100) | 4.50% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 5.25% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (FTSE 100) | 4.75% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Blended Index) | 5.25% (1.00% min) | None | | | | | | | | | | | |
| 100% | Monthly Average (Blended Index) | No Cap | 2.00% (12.00% max) | | | | | | | | | | | | | |

Loans: Contract owners can borrow up to 50% of the cash surrender value (\$50,000 maximum). Loans participate in the indexing method chosen and are available on nonqualified contracts and certain qualified contracts. Loans are not available with IRAs, SEPs, or some other qualified plans. Loans may be considered taxable distributions. If clients fully surrender their contract, unpaid loans will be subject to surrender charges. Unpaid loans decrease the contract's value, including the death benefit.

Simple Income II Rider: Prior to taking lifetime income, the contract's simple withdrawal value is guaranteed to grow every year by a simple bonus, which is equal to the adjusted premium multiplied by **8.00%**. The adjusted premium is equal to the total premium paid, reduced proportionately for any withdrawals taken. If any money is added to the contract, the adjusted premium will increase by the same dollar amount. Once your client decides to begin taking income payments, they will choose between option 1 which provides guaranteed, predictable income, and option 2 which has the potential for payment increases.

Payout option 1: Single payout - Age 50-59, 4.50%; 60-69, 5.00%; 70-79, 5.50%; 80-90, 6% **Joint payout - based on younger age - Age 50-59, 4.00%; 60-69, 4.50%; 70-79, 5.00%; 80-90, 5.50%**
Payout option 2: Single payout - Age 50-59, 3.50%; 60-69, 4.00%; 70-79, 4.50%; 80-90, 5.00% **Joint payout - based on younger age - Age 50-59, 3.00%; 60-69, 3.50%; 70-79, 4.00%; 80-90, 4.50%**

This rider is available for an additional cost and must be chosen at the time of application. This optional rider is designed for clients who intend to take lifetime income from their annuity. Loans and withdrawals will reduce the contract value and death benefit.



| American Equity Rates effective July 20, 2010 (next rate change: TBD) (60-day rate lock - starts when the application is received at the home office) | | | | | | | | | | | | | | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|---------------------------------|-----------------------------------|-----------------------|------------------|-----|---------------------------------------------------------------------------------------|------------|------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
| Advantage Gold FPDA | 5% on all first year premiums | 30% (25% min) | Monthly Average (S&P 500) | No Cap | None | No | 84% of 1st year premiums plus 87.5% of any additional premiums @ 3.00% | 0-80 | \$5,000 NQ or Q \$1,000,000 0-69 \$750,000 70-74 \$500,000 75-80 maximum | 10% each year after first year Systematic withdrawals of interest and RMD available immediately from Fixed Account No withdrawals allowed at all in first year | 10 years 16,15,14,13,11,5, 10,8,5,7,5,5,4 Contract Surrender Charges - no rolling surrender charges. | Full account value paid at death | Nursing Home Terminal Illness Optional Lifetime Income Benefit Available for Annuitants until the age of 75 | Can annuitize for full account value as long as life option is chosen or you choose a period certain option that is double the time remaining on the original contract. | Year 1 6.00% to 75 4.50% 76-80 Year 2 1.05% to 75 0.79% 76-80 Year 3 1.15% to 75 0.86% 76-80 Additional Premiums Years 2-5 2.75% to 75 2.06% 76-80 | Death or Suicide is charged back 100% in the first month and reduced by 1/12 each month thereafter. |
| | | 100% | Monthly Average (S&P 500) | 5.25% (4.00% min) | None | | | | | | | | | | | |
| | | 25% (25% min) | Annual Pt-to-Pt (S&P 500) | No Cap | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 5.25% (4.00% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 2.40% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | 10-Year U.S. Treasury Bond | 4.00% (4.00% min.) | None | | | | | | | | | | | |
| | | 2.60% (1.00% min) | Fixed Account | No Cap | None | | | | | | | | | | | |
| Bonus Gold FPDA | 10% on all first year premiums | 35% (25% min) | Monthly Average (S&P 500) | No Cap | None | No | 80% of 1st year premiums plus 87.5% of any additional premiums @ 3.00% | 0-80 | \$5,000 NQ or Q \$1,000,000 0-69 \$750,000 70-74 \$500,000 75-80 maximum | 10% each year after first year Systematic withdrawals of interest and RMD available immediately from Fixed Account No withdrawals allowed at all in first year | 16 years 20,19,5,19,18,5, 18,17,5,17,16,15, 14,12,10,8,6,4,2 Contract Surrender Charges - no rolling surrender charges. | Full account value paid at death | Nursing Home Terminal Illness Optional Lifetime Income Benefit Available for Annuitants until the age of 75 | Can annuitize for full account value as long as life option is chosen or you choose a period certain option that is double the time remaining on the original contract. | Year 1 6.00% to 75 4.50% 76-80 Year 2 1.05% to 75 0.79% 76-80 Year 3 1.15% to 75 0.86% 76-80 Additional Premiums Years 2-5 2.75% to 75 2.06% 76-80 | Death or Suicide is charged back 100% in the first month and reduced by 1/12 each month thereafter. |
| | | 100% | Monthly Average (S&P 500) | 5.75% (4.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Monthly Avg (Dow Jones) | 5.75% (4.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Dow) | 5.75% (4.00% min) | None | | | | | | | | | | | |
| | | 25% (25% min) | Annual Pt-to-Pt (S&P 500) | No Cap | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 5.75% (4.00% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 2.60% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | 10-Year U.S. Treasury Bond | 4.00% (4.00% min.) | None | | | | | | | | | | | |
| 2.70% (1.00% min) | Fixed Account | No Cap | None | | | | | | | | | | | | | |



American Equity Rates effective July 20, 2010 (next rate change: TBD) (60-day rate lock - starts when the application is received at the home office)

| Product | Cash Bonus | Current Par Rate/Fixed Rate | Index Method | Caps | Fees/Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
|-------------------------|------------------------------------|-----------------------------|--------------------------------|--------------------|--------------|-----|------------------------------------------------------------------------|------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|----------------------------------|---------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| Income Gold FPDA | 5% on all first year premiums | 35% (25% min) | Monthly Average (S&P 500) | No Cap | None | No | 84% of 1st year premiums plus 87.5% of any additional premiums @ 3.00% | 0-80 | \$5,000 NQ or Q \$1,000,000 0-69 \$750,000 70-74 \$500,000 75-80 maximum | 10% each year after first year Systematic withdrawals of interest and RMD available immediately from Fixed Account No withdrawals allowed at all in first year | 12 years 15,14,13,12,11,10,8,5,7,5,4,2,5,1 Contract Surrender Charges - no rolling surrender charges. | Full account value paid at death | Nursing Home Terminal Illness Optional Lifetime Income Benefit Available for Annuitants until the age of 75 | Can annuitize for full account value as long as life option is chosen or you choose a period certain option that is double the time remaining on the original contract. | Year 1 5.63% to 75 4.22% 76-80 Year 2 0.98% to 75 0.74% 76-80 Year 3 1.08% to 75 0.81% 76-80 Additional Premiums Years 2-5 2.75% to 75 2.06% 76-80 | Death or Suicide is charged back 100% in the first month and reduced by 1/12 each month thereafter. |
| | | 100% | Monthly Average (S&P 500) | 5.75% (4.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Monthly Avg (Dow Jones) | 5.75% (4.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Dow) | 5.75% (4.00% min) | None | | | | | | | | | | | |
| | | 25% (25% min) | Annual Pt-to-Pt (S&P 500) | No Cap | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 5.75% (4.00% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 2.60% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | 10-Year U.S. Treasury Bond | 4.00% (4.00% min.) | None | | | | | | | | | | | |
| | | 2.70% (1.00% min) | Fixed account | No Cap | None | | | | | | | | | | | |
| Integrity Gold FPDA | None | 35% (25% min) | Monthly Average (S&P 500) | No Cap | None | No | 87.5% @ 3.00% | 0-80 | \$5,000 NQ or Q \$1,000,000 0-69 \$750,000 70-74 \$500,000 75-80 maximum | 10% each year after first year Systematic withdrawals of interest and RMD available immediately from Fixed Account No withdrawals allowed at all in first year | 6 years 8,7,6,4,5,3,1,5 Contract Surrender Charges - no rolling surrender charges. | Full account value paid at death | Nursing Home Terminal Illness Optional Lifetime Income Benefit Available for Annuitants until the age of 75 | Can annuitize for full account value as long as life option is chosen or you choose a period certain option that is double the time remaining on the original contract. | Year 1 4.13% to 75 3.09% 76-80 Year 2 0.72% to 75 0.54% 76-80 Year 3 0.79% to 75 0.59% 76-80 Additional Premiums Years 2-5 2.75% to 75 2.06% 76-80 | Death or Suicide is charged back 100% in the first month and reduced by 1/12 each month thereafter. |
| | | 100% | Monthly Average (S&P 500) | 5.75% (4.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Monthly Avg (Dow Jones) | 5.75% (4.00% min) | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Dow) | 5.75% (4.00% min) | None | | | | | | | | | | | |
| | | 25% (25% min) | Annual Pt-to-Pt (S&P 500) | No Cap | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 5.75% (4.00% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 2.60% | None | | | | | | | | | | | |
| | | 100% | 10-Year U.S. Treasury Bond | 4.00% (4.00% min.) | None | | | | | | | | | | | |
| | | 2.70% (1.00% min) | Fixed account | No Cap | None | | | | | | | | | | | |
| Retirement Gold FPDA | 10%* on all first year premiums | 30% (25% min) | Monthly Average (S&P 500) | No Cap | None | No | 87.5% @ 2.25% | 0-78 | \$5,000 NQ or Q \$1,000,000 0-69 \$750,000 70-74 \$500,000 75-80 maximum | 10% each year after first year Systematic withdrawals of interest and RMD available immediately from Fixed Account No withdrawals allowed at all in first year | 10 years 12,5,12,12,11,10,9,8,7,6,4 Contract Surrender Charges - no rolling surrender charges. | Full account value paid at death | Nursing Home Terminal Illness Optional Lifetime Income Benefit Available for Annuitants until the age of 75 | Can annuitize for full account value as long as life option is chosen or you choose a period certain option that is double the time remaining on the original contract. | Year 1 6.00% to 78 5.25% to 78 (SC) Year 2 1.05% to 78 0.92% to 78 (SC) Year 3 1.15% to 78 1.01% to 78 (SC) Additional Premiums Years 2-5 2.75% to 78 | Death or Suicide is charged back 100% in the first month and reduced by 1/12 each month thereafter. |
| | | 100% | Monthly Average (S&P 500) | 5.25% (4.00% min) | None | | | | | | | | | | | |
| | | 25% (25% min) | Annual Pt-to-Pt (S&P 500) | No Cap | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 5.25% (4.00% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 2.40% (1.00% min) | None | | | | | | | | | | | |
| | | 2.50% (1.00% min) | Fixed Account | No Cap | None | | | | | | | | | | | |

***Bonus Vesting:** The Bonus vests over a 14 year period. Each year after the 3rd contract year, you become vested in a percentage of the bonus, until you become 100% vested at the end of the 14th contract 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 always 100% vested in the death benefit and in the income account value of the lifetime income benefit option.

| | | | | | | | | | | | | | | | | |
|--------------------------------------------------------------------|------|-------------------|----------------------------|--------------------|------|----|---------------|------|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|----------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| 10/10 Gold FPDA *10% Death Benefit and Persistency Bonus | None | 35% (25% min) | Monthly Average (S&P 500) | No Cap | None | No | 87.5% @ 3.00% | 0-80 | \$5,000 NQ or Q \$1,000,000 0-69 \$750,000 70-74 \$500,000 75-80 maximum | 10% each year after first year Systematic withdrawals of interest and RMD available immediately from Fixed Account No withdrawals allowed at all in first year | 10 years 10,9,8,7,6,5,4,3,2,1 Contract Surrender Charges - no rolling surrender charges. | Full account value paid at death | Nursing Home Terminal Illness Available for Annuitants until the age of 75 | Can annuitize for full account value as long as life option is chosen or you choose a period certain option that is double the time remaining on the original contract. | Year 1 6.00% to 75 4.50% 76-80 Year 2 1.05% to 75 0.79% 76-80 Year 3 1.15% to 75 0.86% 76-80 Additional Premiums Years 2-5 4.25% to 75 3.18% 76-80 | Death or Suicide is charged back 100% in the first month and reduced by 1/12 each month thereafter. |
| | | 25% (25% min) | Annual Pt-to-Pt (S&P 500) | No Cap | None | | | | | | | | | | | |
| | | 100% | Monthly Cap (S&P 500) | 2.60% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | 10-Year U.S. Treasury Bond | 4.00% (4.00% min.) | None | | | | | | | | | | | |
| | | 3.00% (1.00% min) | Fixed Account | No Cap | None | | | | | | | | | | | |

Death Benefit Bonus Rider (DBBR): In the first 11 contract years, a 10% bonus is added at death, immediately increasing the death benefit. Beginning the 11th year, the DBBR will decrease by 1.25% per year. **Persistency Bonus Rider (PER_BR_I):** Beginning in the 12th contract year, a 1.25% persistency bonus is added to the contract value annually up to an accumulated 10% total. This amount is part of your contract value and is available for withdrawals, surrender, and death benefit. As the persistency bonus increases, the death benefit decreases by a similar amount - thereby maintain a total bonus of 10%. Riders are available for annuitants until the age of 75



| American General Life Insurance Company Rates effective July 12, 2010 (next rate change: TBD) (No rate lock on caps. Subject to change at any time. Cap rates will be determined at issue.) | | | | | | | | | | | | | | | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------------------------------------------|-----------------------------------------|----------------|----------------|-----|-------------------|------------|------------------|----------------------------------------------------|--------------------------------------------|--------------------------------------------|--------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
| VisionMaximizer SPDA | 5% | 2.00% guaranteed for 5 contract years (2% min) | Fixed account | No Cap | None | Yes | 90% @ 2.00% | 0-75 | \$20,000 NQ or Q | 10% each year including the first year | 10 years 17,16,15,14,13,10,9,8,7,6 | Full account value at death of first owner | Extended Care Rider Owner must be less than age 86. | Allowed without withdrawal charges of MVA if after the 5th contract year and is either life-contingent or for a minimum of 5 years | 8.00% 0-75 | 100% Chargeback in first 12 months for death or for any full or partial withdrawals, excluding any penalty free amounts. |
| | | 100% | Monthly Average (S&P 500) | No Cap | 8.00% (8% max) | | | | | Systematic withdrawals available including year 1. | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 3.75% (2% min) | None | | | | | | | | | | | |
| | | 30% (30% min) | Adjustable Participation Rate (S&P 500) | No Cap | None | | | | | | | | | | | |
| Horizon Index 9 SPDA Contract #04367 | 4% | 100% | Monthly Cap (S&P 500) | 2.20% (1% min) | None | Yes | 90% @ 2.00% | 0-85 | \$5,000 NQ or Q | 10% each year after first year | 9 years 10,10,9,8,7,6,5,4,2 | Full account value at death of first owner | Extended Care Rider | Annuitization without penalty or MVA if annuitized after 5th year for life contingent or at least 5 years. | 9-year term | 100% chargeback in first 6 months, and 50% in months 7-12 for any withdrawals for any reason, including penalty-free withdrawals and death. |
| | | 100% | Bi-annual*** point to point (S&P 500) | 9.00% (2% min) | | | | | | | | | | | 6.00% 0-75 3.50% 76-80 2.00% 81-85 | |
| | | 2.00% for 6 years (2% min) | Fixed account | No Cap | | | | | | | | | | | | |
| Horizon Index 12 SPDA Contract #04367 | 5% | Fixed account is 2.10% for 9 years (2% min) | Same options as the 9-year term | No Cap | | | | | | | 12 years 12,12,12,12,12,11,10,9,8,7,5,3 | | | | 12-year term 8.00% 0-75 4.00% 76-80 2.50% 81-85 | |

*** Minimum contractual bi-annual cap is 5% after first 2 years. The credited rate equals the biennial percentage change in the index value, which cannot exceed the declared cap or be less than zero. These annuities are issued by American General Life Insurance Company, member of American International Group, Inc. American General Life does not solicit business in the state of New York. Contracts not available in all states. Call for state availability.



| American General Life Insurance Company Rates effective July 12, 2010 (next rate change: TBD) (No rate lock on caps. Subject to change at any time. Cap rates will be determined at issue.) | | | | | | | | | | | | | | | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------------------------|-----------------------------------------|----------------------|----------------------|-----|-------------------|------------|------------------|------------------------------------------------------------------------------------------|-------------------------------|----------------------------------------|---------------------|------------------------------------------------------------------------------------------------------------------------------------|---------------------------|--------------------------------------------------------------------------------------------------------------------------|
| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
| Vision Advantage 5 SPDA Product Temporarily Unavailable as of 5/31/10 | None | Unavailable (2% min) | Fixed Account | No Cap | None | Yes | 90% @ 2.00% | 0-85 | \$15,000 NQ or Q | 10% each year after first year Systematic withdrawals available including year 1. | 5 years 9,7,5,6,4,5,3 | Equal to annuity value in a single sum | Extended Care Rider | Allowed without withdrawal charges of MVA if after the 5th contract year and is either life-contingent or for a minimum of 5 years | 5.00% 0-75 4.00% 76-85 | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | Unavailable (2% min) | None | | | | | | | | | | | |
| | | 80% | Annual Pt-to-Pt (S&P 500) | Unavailable (2% min) | None | | | | | | | | | | | |
| | | Unavailable (30% min) | Adjustable Participation Rate (S&P 500) | No Cap | None | | | | | | | | | | | |
| | | 100% | Monthly Average (S&P 500) | No Cap | Unavailable (8% max) | | | | | | | | | | | |
| Vision Advantage 7 SPDA | None | 2.15% (2% min) | Fixed Account | No Cap | None | Yes | 90% @ 2.00% | 0-85 | \$15,000 NQ or Q | 10% each year after first year Systematic withdrawals available including year 1. | 7 years 9,8,7,6,5,4,3 | Equal to annuity value in a single sum | Extended Care Rider | Allowed without withdrawal charges of MVA if after the 5th contract year and is either life-contingent or for a minimum of 5 years | 6.00% 0-75 5.00% 76-85 | 100% Chargeback in first 12 months for death or for any full or partial withdrawals, excluding any penalty free amounts. |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 4.50% (2% min) | None | | | | | | | | | | | |
| | | 80% | Annual Pt-to-Pt (S&P 500) | 5.00% (2% min) | None | | | | | | | | | | | |
| | | 30% (30% min) | Adjustable Participation Rate (S&P 500) | No Cap | None | | | | | | | | | | | |
| | | 100% (30% min) | Monthly Average (S&P 500) | No Cap | 8.00% (8% max) | | | | | | | | | | | |
| Vision Advantage 9 SPDA | None | 2.65% (2% min) | Fixed Account | No Cap | None | Yes | 90% @ 2.00% | 0-80 | \$15,000 NQ or Q | 10% each year after first year Systematic withdrawals available including year 1. | 9 years 10,9,8,7,6,5,4,3,2 | Equal to annuity value in a single sum | Extended Care Rider | Allowed without withdrawal charges of MVA if after the 5th contract year and is either life-contingent or for a minimum of 5 years | 6.00% 0-75 5.00% 76-80 | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 5.50% (2% min) | None | | | | | | | | | | | |
| | | 80% | Annual Pt-to-Pt (S&P 500) | 6.00% (2% min) | None | | | | | | | | | | | |
| | | 30% (30% min) | Adjustable Participation Rate (S&P 500) | No Cap | None | | | | | | | | | | | |
| | | 100% | Monthly Average (S&P 500) | No Cap | 8.00% (8% max) | | | | | | | | | | | |



| American General Life Insurance Company Rates effective July 12, 2010 (next rate change: TBD) (No rate lock on caps. Subject to change at any time. Cap rates will be determined at issue.) | | | | | | | | | | | | | | | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-----------------------------|-----------------------------------------|--------------------|--------------|-----|-------------------|------------|----------------------------------------------------|----------------------------------------------------|----------------------------|--------------------------------------------|--------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| Product | Cash Bonus | Current Par Rate/Fixed Rate | Index Method | Caps | Fees/Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
| Global Bonus Index SPDA GMWB included* | 5% | 100% | Annual Pt-to-Pt (Global Multiple Index) | 3.50% (2.00% min.) | None | Yes | 100% @ 2.00% | 0-80 | \$15,000 NQ or Q | 10% each year including the first year | 10,10,10,10,10,9,8,7,6,4 | Full account value at death of first owner | Extended Care Rider Owner must be less than age 86. | Allowed without withdrawal charges of MVA if after the 5th contract year and is either life-contingent or for a minimum of 5 years | 7.00% 0-75 4.50% 76-80 | 100% Chargeback in first 12 months for death or for any full or partial withdrawals, excluding any penalty free amounts and 50% in year two. |
| | | 100% | Monthly Cap (S&P 500) | 1.80% (1.00% min) | None | | | | | Systematic withdrawals available including year 1. | | | | | | |
| | | 30% (30% min) | Adjustable Participation Rate (S&P 500) | No Cap | None | | | | | | | | | | | |
| | | 2.00% (2.00% min) | Fixed Account | No Cap | None | | | | | | | | | | | |
| Global 6 Index FPDA GMWB included* | None | 100% | Annual Pt-to-Pt (Global Multiple Index) | 3.50% (2.00% min.) | None | No | 90% @ 2.00% | 0-85 | \$5,000+ EFT min. \$100/month (optional) | 10% each year including the first year | 6 years 8,7,6,5,4,3 | Full account value at death of first owner | Extended Care Rider Owner must be less than age 86. | Allowed without withdrawal charges of MVA if after the 5th contract year and is either life-contingent or for a minimum of 5 years | 5.00% 0-75 4.50% 76-80 4.25% 81-85 | 100% Chargeback in first 12 months for death or for any full or partial withdrawals, excluding any penalty free amounts. |
| | | 100% | Monthly Cap (S&P 500) | 1.80% (1.00% min) | None | | | | <\$5,000 EFT min. \$300/month (required) | | | | | | | |
| | | 30% (30% min) | Adjustable Participation Rate (S&P 500) | No Cap | None | | | | Systematic withdrawals available including year 1. | | | | | | | |
| | | 2.00% (2.00% min) | Fixed Account | No Cap | None | | | | \$2,000 min. non-EFT additional deposit | | | | | | | |
| Global 8 Index FPDA GMWB included* | None | 100% | Annual Pt-to-Pt (Global Multiple Index) | 3.50% (2.00% min.) | None | No | 90% @ 2.00% | 0-80 | \$5,000+ EFT min. \$100/month (optional) | 10% each year including the first year | 8 years 8,7,6,5,4,3,2,1 | Full account value at death of first owner | Extended Care Rider Owner must be less than age 86. | Allowed without withdrawal charges of MVA if after the 5th contract year and is either life-contingent or for a minimum of 5 years | 6.00% 0-75 4.75% 76-80 | 100% Chargeback in first 12 months for death or for any full or partial withdrawals, excluding any penalty free amounts. |
| | | 100% | Monthly Cap (S&P 500) | 1.80% (1.00% min) | None | | | | <\$5,000 EFT min. \$300/month (required) | | | | | | | |
| | | 30% (30% min) | Adjustable Participation Rate (S&P 500) | No Cap | None | | | | Systematic withdrawals available including year 1. | | | | | | | |
| | | 2.00% (2.00% min) | Fixed Account | No Cap | None | | | | \$2,000 min. non-EFT additional deposit | | | | | | | |

*Guaranteed Minimum Withdrawal Benefit (GMWB): There is no up-front charge for this rider, and it is included in all contracts. GMWB payments are based upon attained age and annuity value, may begin after 1st contract year, and are recalculated each year. And, even if the calculation results in a lower number due to a decrease in your annuity value, we guarantee that GMWB will never decrease from year to year as long as no excess withdrawals have been taken. Payments can increase each year due to attained age reaching a higher income percentage bracket as well as due to an increased annuity value. Keep in mind, like all withdrawals, GMWB payments decrease annuity values.



American National Life Insurance Company Rates effective July 1, 2010 (next rate change: August 1, 2010) (No rate lock on indexed products)

| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
|------------------------------|------------|-----------------------------------------------------------------------------------------------------|------------------------------------------------------|------|------------------|-----|---------------------------------|------------|----------------------|--------------------------------|---------------------------------------------|--------------------------------------|--------------------------------------------|-----------------------------------------------------------------|-------------------------|--------------------------------------------------|
| ANICO EIA SPDA | None | Triggered Index Bucket ~5.00%-- guaranteed interest rate each year the S&P is flat or goes up | Annual Pt-to-Pt (S&P 500) | None | None | No | 90% of premium @ 1.50% per year | 0-85 | \$10,000 NQ or Q | 10% each year after first year | 6 years 8,8,7,6,4,2 | Full account value at death of owner | Nursing Home, Disability, Terminal Illness | Annuitization after 5th contract year for at least 5 years. | 5.00% to 79 3.00% 80-85 | 100% chargeback in first year for any surrenders |
| ValueLock 7 SPDA (1) | None | 100% | Term point to point with monthly averaging (S&P 500) | None | None | No | 90% of premium @ 1.75% per year | 0-80 | \$5,000 NQ \$4,000 Q | 10% each year after first year | 7 years 8,8,7,6,5,4,2 | Full account value at death of owner | Nursing Home, Disability, Terminal Illness | Annuitization allowed without surrender or MVA after 7th year. | 6.00% 0-75 4.00% 76-80 | 100% chargeback in first year for any surrenders |
| ValueLock 10 SPDA (2) | 0% | 100% | Term point to point with monthly averaging (S&P 500) | None | None | No | 90% of premium @ 1.75% per year | 0-80 | \$5,000 NQ \$4,000 Q | 10% each year after first year | 10 years 12,12,11,10, 9,8,7,6,5,3 | Full account value at death of owner | Nursing Home, Disability, Terminal Illness | Annuitization allowed without surrender or MVA after 10th year. | 10.00% 0-75 8.00% 76-80 | 100% chargeback in first year for any surrenders |

(1) 7-year term: Lock-in gains anytime after the second contract year. Fixed interest accrues annually after the lock-in point.
(2) 10-year term: Lock-in gains anytime during the contract term. Fixed interest accrues annually after the lock-in point.
No automatic renewal into a new term at the end of the initial contract term. Contract renews annually at a stated interest rate.

American National Life Insurance Company Rates effective July 1, 2010 (next rate change: August 1, 2010) (No rate lock on indexed products)

| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
|-------------------------|------------|---------------------------------|---------------------------|--------------------|------------------|-----|-------------------|------------|----------------------------------------|--------------------------------|-----------------------------------------|-------------------------------------------|---------------------------------------------------------------------------------|--------------------------------------------------------------------|------------------------------------|--------------------------------------------------------------------------------------------------|
| Strategy 7 SPDA | None | 100% | Annual Pt-to-Pt (S&P 500) | 4.20% (4.00% min.) | None | No | 90% @ 1.00% | 0-85 | \$5,000 NQ \$4,000 Q | 10% each year after first year | 7 years 7,7,6,5,4,3,2 | Full account value paid at death of owner | Nursing Home Disability Optional: Lifetime Income and Enhanced Death Benefit | Annuitization allowed without surrender penalties after 7th year. | 5.00% 0-75 4.00% 76-80 3.00% 81-85 | 100% chargeback in the first 12 policy months for any withdrawal that incurs a surrender charge. |
| | | 2.00% (1.75% min.) | Fixed Account | No Cap | None | | | | Ask us about trail commission options. | | | | | | | |
| Strategy 10 SPDA | None | 100% | Annual Pt-to-Pt (S&P 500) | 4.00% (4.00% min.) | None | No | 90% @ 1.00% | 0-85 | \$5,000 NQ \$4,000 Q | 10% each year after first year | 10 years 9,9,8,7,6, 5,4,3,2,1 | Full account value paid at death of owner | Nursing Home Disability Optional: Lifetime Income and Enhanced Death Benefit | Annuitization allowed without surrender penalties after 10th year. | 8.00% 0-75 6.50% 76-80 5.00% 81-85 | 100% chargeback in the first 12 policy months for any withdrawal that incurs a surrender charge. |
| | | 2.00% (1.75% min.) | Fixed Account | No Cap | None | | | | Ask us about trail commission options. | | | | | | | |



AVIVA Rates effective July 2, 2010 (next rate change: TBD) (30-day rate lock - starts when the application is signed)

| Product | Cash Bonus | Current Par Rate/Fixed Rate | Index Method | Caps | Fees/Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
|------------------------------|------------|---------------------------------------------------------|---------------------------|---------------------------------------------------------|--------------|-----|-------------------|------------|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-----------------------------|---------------------------------------------------|-----------------------------------------------------------------|-------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| Income Preferred Six FPDA | None | 100% | Annual Pt-to-Pt (S&P 500) | \$75,000+ 5.75% >\$74,999 4.25% (2.00% min) | None | Yes | 87.5% @ 1.00% | 0-80 | \$5,000 NQ or Q Additional Premiums \$1,000 min \$1,000,000 maximum | Beginning in the first year, up to 5% of the accumulated value. Starting in the second year, up to 10% of the prior anniversary's accumulated value may be taken. | 6 Years 9,8,7,6,4,7,3,5 Contract Surrender Charges - no rolling surrender charges. | Full account value at death | Confinement Waiver Terminal Illness Waiver | Can annuitize full account value after the first contract year. | Age 0-75 5.00% year 1 2.50% years 2-3 Age 76-80 3.50% year 1 1.75% years 2-3 | 100% Chargeback first 6 months, 50% Chargeback months 7-12 for surrenders. No chargeback at death. |
| | | 100% | Monthly Cap (S&P 500) | \$75,000+ 2.10% >\$74,999 1.85% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Average (S&P 500) | \$75,000+ 5.25% >\$74,999 3.75% (1.00% min) | None | | | | | | | | | | | |
| | | \$75,000+ 2.40% >\$74,999 1.75% (1.00% min) | Fixed Account | No Cap | None | | | | | | | | | | | |
| Income Preferred Ten FPDA | None | 100% | Annual Pt-to-Pt (S&P 500) | \$75,000+ 5.75% >\$74,999 4.25% (2.00% min) | None | Yes | 87.5% @ 1.00% | 0-78 | \$5,000 NQ or Q Additional Premiums \$1,000 min \$1,000,000 maximum | Beginning in the first year, up to 5% of the accumulated value. Starting in the second year, up to 10% of the prior anniversary's accumulated value may be taken. | 10 Years 9,6,9,8,7,6,5,4,3,2,1 Contract Surrender Charges - no rolling surrender charges. | Full account value at death | Confinement Waiver Terminal Illness Waiver | Can annuitize full account value after the first contract year. | Age 0-75 7.50% year 1 3.75% years 2-5 Age 76-78 5.50% year 1 2.75% years 2-5 | 100% Chargeback first 6 months, 50% Chargeback months 7-12 for surrenders. No chargeback at death. |
| | | 100% | Monthly Cap (S&P 500) | \$75,000+ 2.10% >\$74,999 1.85% (1.00% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Average (S&P 500) | \$75,000+ 5.25% >\$74,999 3.75% (1.00% min) | None | | | | | | | | | | | |
| | | \$75,000+ 2.55% >\$74,999 1.75% (1.00% min) | Fixed Account | No Cap | None | | | | | | | | | | | |

Income Options: **Early Income Option** - After the first contract year, the value of the annuity may be used to purchase a single premium immediate annuity without a withdrawal charge. **Income Edge Plus** (optional rider) - As early as Day 1, you can take Lifetime Income Withdrawals without annuitizing the contract. It is available for an additional charge and can only be added when the contract is issued available for issue ages 40-83. Optional riders not available in all states.



Forethought Financial Group Rates effective July 20, 2010 (next rate change: TBD) (45-day rate lock - starts when the application is signed)

| Product | Cash Bonus | Current Par Rate/Fixed Rate | Index Method | Caps | Fees/Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
|-------------------------|----------------------------------------------------------------------------------------------------|-----------------------------|---------------------------|---------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|-----|-------------------|------------|----------------------------------------|------------------------------------------------------------------------------------------------------------|-------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|
| Index Bonus 115 SPDA | 15% added to the income account value plus 6% MINIMUM compounded interest rate for up to 10 years! | 100% | Monthly Cap (S&P 500) | \$250K+ 2.60% \$100K-\$249K 2.35% \$25K-\$99K 2.10% (0.50% min) | Optional 0.75% (Annual Death Benefit Rider Charge) 0.30% (Annual Guaranteed Lifetime Income Benefit Plus Rider Charge) | | | | | | | Full account value paid at death | Nursing Home | | | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | \$250K+ 6.25% \$100K-\$249K 6.00% \$25K-\$99K 5.50% (0.50% min.) | | Yes | 87.5% @ 1.00% | 0-85 | \$25,000 NQ or Q (\$1,000,000 max.) | 10% of the beginning contract value each year after first year. RMD (any imposed amount by the IRS) | 10 years 12,12,11,10,9,8,7,6,4,2 | Optional Rider: Guarantee your death benefit is equal to no less than the initial premium increasing by 5% of premium less withdrawals, at the end of each year, until the 10th contract anniversary or until age 85 | Terminal Illness | After 5th contract year without penalty if choose a payout option of at least 5 years certain. | 7.50% to 75 5.00% 76-85 Commissions are reduced by 1.00% in the states of AK, CT, DE, MN, OR, SC, and UT. | Chargeback for any withdrawals in the first year. Issue Age 0-80 100% 0-6 months 50% months 7-12 Issue Age 81+ 100% 0-12 months |
| | | 2.00% (1.00%) | Fixed Account | No Cap | | | | | | | | | | | | |
| Income 125 SPDA | 25% added to the income account value plus 5% MINIMUM compounded interest rate for up to 10 years! | 100% | Monthly Cap (S&P 500) | \$250K+ 2.60% \$100K-\$249K 2.35% \$25K-\$99K 2.10% (0.50% min) | Optional 0.60% (Annual Death Benefit Rider Charge) | | | | | | | Full account value paid at death | Nursing Home | | | |
| | | | | | | No | 87.5% @ 1.00% | 0-85 | \$25,000 NQ or Q (\$1,000,000 max.) | 10% of the beginning contract value each year after first year. RMD (any imposed amount by the IRS) | 10 years 12,12,11,10,9,8,7,6,4,2 | Optional Rider: Guarantee your death benefit is equal to no less than the initial premium increasing by 5% of premium less withdrawals, at the end of each year, until the 10th contract anniversary or until age 85 | Terminal Illness | After 5th contract year without penalty if choose a payout option of at least 5 years certain. | 7.00% to 75 5.00% 76-85 Commissions are reduced by 1.00% in the states of AK, CT, DE, MN, OR, SC, and UT. | Chargeback for any withdrawals in the first year. Issue Age 0-80 100% 0-6 months 50% months 7-12 Issue Age 81+ 100% 0-12 months |
| | | 2.00% (1.00%) | Fixed Account | No Cap | | | | | | | | | | | | |

Guaranteed Lifetime Income Benefit: Activate at any time after age 59 1/2 and after the first contract year. Provides a guaranteed annual income you can systematically withdraw for as long as you live, even if the contract value falls to zero (assuming annual withdrawals do not exceed the Guaranteed Lifetime Annual Income). Contract value continues to receive interest credits even after you elect to begin the Guaranteed Lifetime Income Benefit. Income Options: 5% level income benefit annually, 4% income with a 2% annual cost of living increase, 4% level income benefit annually with spousal continuation of income upon death of owner, or 3% income with a 2% annual cost of living increase and spousal continuation of income upon death of owner.



| Forethought Financial Group Rates effective July 20, 2010 (next rate change: TBD) (45-day rate lock - starts when the application is signed) | | | | | | | | | | | | | | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|------------------------------|--------------------------------------|-----------------------------------------------------------------------------|---------------|-----|-------------------|------------|----------------------------------------|--------------------------------------------------------------------------------------------------------|--------------------------------------------|----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|
| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
| Guaranteed Destinations FPDA Return of Premium from day one of contract. (Additional premiums allowed during first 4 contract years.) | 5% bonus applied to all premiums received in the first 4 contract years. | 100% | Monthly Cap (S&P 500) | \$250K+ 1.00% \$100K-\$249K 1.00% \$25K-\$99K 1.00% (0.50% min) | None | Yes | 87.5% @ 1.00% | 0-85 | \$25,000 NQ or Q (\$1,000,000 max.) | 10% of the beginning contract value each year after first year. RMD (any imposed amount by the IRS) | 10 years 10,10,10,10,9,8,7,6,4,2 | Full account value paid at death | Nursing Home Terminal Illness Strategy Term Extension Rider (Allocated 60% Monthly Pt-Pt and 40% Annual Spread to lock rates for 5 years) | After 5th contract year without penalty if choose a payout option of at least 5 years certain. | 5.00% to 75 3.50% 76-85 | Chargeback for any withdrawals in the first year. Issue Age 0-80 100% 0-6 months 50% months 7-12 Issue Age 81+ 100% 0-12 months |
| | | 2.25% (1.00% min.) | Fixed Account | No Cap | | | | | | | | | | | | |
| | | 1.50% (1.50% min) | Short Term (For Additional Premiums) | No Cap | | | | | | | | | | | | |
| Forethought Destination 3 SPDA | None | 100% | Tri-Annual Pt-Pt (S&P 500) | \$250K+ 13.50% \$100K-\$249K 13.00% \$25K-\$99K 12.50% (1.00% min) | None | Yes | 90% @ 3.00% | 0-85 | \$25,000 NQ or Q (\$1,000,000 max.) | 10% of the beginning contract value each year after first year. RMD (any imposed amount by the IRS) | 3 years 6,6,5 | Full account value paid at death | None | After 3rd contract year without penalty if choose a payout option of at least 5 years certain. | 1.00% to 75 0.25% 76-85 | Chargeback for any withdrawals in the first year. Issue Age 0-80 100% 0-6 months 50% months 7-12 Issue Age 81+ 100% 0-12 months |
| | | 100% | Tri-Annual Monthly Cap (S&P 500) | \$250K+ 2.40% \$100K-\$249K 2.30% \$25K-\$99K 2.10% (1.00% min) | | | | | | | | | | | | |
| | | 2.50% (1.00%) | Fixed Account | No Cap | | | | | | | | | | | | |

Guaranteed Lifetime Income Benefit: Activate at any time after age 59 1/2 and after the first contract year. Provides a guaranteed annual income you can systematically withdraw for as long as you live, even if the contract value falls to zero (assuming annual withdrawals do not exceed the Guaranteed Lifetime Annual Income). Contract value continues to receive interest credits even after you elect to begin the Guaranteed Lifetime Income Benefit. Income Options: 5% level income benefit annually, 4% income with a 2% annual cost of living increase, 4% level income benefit annually with spousal continuation of income upon death of owner, or 3% income with a 2% annual cost of living increase and spousal continuation of income upon death of owner.



Forethought Financial Group Rates effective July 20, 2010 (next rate change: TBD) (45-day rate lock - starts when the application is signed)

| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
|--------------------------------|------------|------------------------------|----------------------------------|-----------------------------------------------------------------------------|---------------|-----|-------------------|------------|----------------------------------------|--------------------------------------------------------------------------------------------------------|------------------------------|----------------------------------|---------|------------------------------------------------------------------------------------------------|----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|
| Forethought Destination 6 SPDA | None | 100% | Tri-Annual Pt-Pt (S&P 500) | \$250K+ 14.00% \$100K-\$249K 13.50% \$25K-\$99K 13.00% (1.00% min) | None | Yes | 90% @ 3.00% | 0-80 | \$25,000 NQ or Q (\$1,000,000 max.) | 10% of the beginning contract value each year after first year. RMD (any imposed amount by the IRS) | 6 years 6,6,5,5,4,3 | Full account value paid at death | None | After 5th contract year without penalty if choose a payout option of at least 5 years certain. | 3.50% to 75 2.25% 76-80 | Chargeback for any withdrawals in the first year. Issue Age 0-80 100% 0-6 months 50% months 7-12 Issue Age 81+ 100% 0-12 months |
| | | 100% | Tri-Annual Monthly Cap (S&P 500) | \$250K+ 2.50% \$100K-\$249K 2.40% \$25K-\$99K 2.20% (1.00% min) | | | | | | | | | | | | |
| | | 2.50% (1.00%) | Fixed Account | No Cap | | | | | | | | | | | | |
| Forethought Destination 9 SPDA | None | 100% | Tri-Annual Pt-Pt (S&P 500) | \$250K+ 14.00% \$100K-\$249K 13.50% \$25K-\$99K 13.00% (1.00% min) | None | Yes | 90% @ 3.00% | 0-78 | \$25,000 NQ or Q (\$1,000,000 max.) | 10% of the beginning contract value each year after first year. RMD (any imposed amount by the IRS) | 9 years 9,8,7,6,5,4,3,2,1 | Full account value paid at death | None | After 5th contract year without penalty if choose a payout option of at least 5 years certain. | 5.50% to 75 3.50% 76-78 | Chargeback for any withdrawals in the first year. Issue Age 0-80 100% 0-6 months 50% months 7-12 Issue Age 81+ 100% 0-12 months |
| | | 100% | Tri-Annual Monthly Cap (S&P 500) | \$250K+ 2.50% \$100K-\$249K 2.40% \$25K-\$99K 2.20% (1.00% min) | | | | | | | | | | | | |
| | | 2.50% (1.00%) | Fixed Account | No Cap | | | | | | | | | | | | |

Guaranteed Lifetime Income Benefit: Activate at any time after age 59 1/2 and after the first contract year. Provides a guaranteed annual income you can systematically withdraw for as long as you live, even if the contract value falls to zero (assuming annual withdrawals do not exceed the Guaranteed Lifetime Annual Income). Contract value continues to receive interest credits even after you elect to begin the Guaranteed Lifetime Income Benefit. Income Options: 5% level income benefit annually, 4% income with a 2% annual cost of living increase, 4% level income benefit annually with spousal continuation of income upon death of owner, or 3% income with a 2% annual cost of living increase and spousal continuation of income upon death of owner.



| Great American Rates effective July 21, 2010 (next rate change: TBD) (30-day rate lock - starts when the application is received at the home office) | | | | | | | | | | | | | | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|---------------------------------|------------------------------|----------------------|------------------|-----|-------------------|--------------------|------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|-------------------------------------------------------------------------------------------------------|-------------------------------------------------|-------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
| American Icon II FPDA | 1.50% premium bonus in the first contract year | 2.20% (2.00% min) | Fixed Account | No Cap | None | No | 100% @ 2.00% | 18-85 Q 0-85 NQ | \$10,000 NQ or Q (\$2,000 (Q) and \$5,000 (NQ) additional deposits) (\$750,000 18-79 or \$500,000 80+ maximum) | 10% each year including the first year | 10 years Issue Ages 0-57 12,11,10,9,8,7,6,5,4,3 Issue Ages 58-85 10,9,8,7,6,5,4,3,2,1 | Full account value paid at death of owner | Extended Care Terminal Illness IncomeSustainer Rider (optional) | Annuitization using full account value after first contract year if annuitized for at least 5 years. | Year 1 7.50% to 75 6.00% 76-80 2.00% 81-85 | 100% Chargeback for annuitizations in the first year. 50% Chargeback for death in the first 6 months. 100% Chargeback in months 0-6 for Full or Partial Withdrawals and 50% Chargeback in months 7-12 |
| | | 100% | Monthly Average (S&P 500) | 5.50% (2.00% min) | None | | | | | | | | | | Year 2 6.50% to 75 5.00% 76-80 1.40% 81-85 | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 5.25% (2.00% min) | None | | | | | | | | | | Year 3 5.50% to 75 4.00% 76-80 1.20% 81-85 Year 4 4.50% to 75 3.00% 76-80 0.70% 81-85 Year 5 3.50% to 75 2.00% 76-80 0.60% 81-85 | |
| American Legend II FPDA | None | 2.80% (2.00% min) | Fixed Account | No Cap | None | No | 100% @ 2.00% | 18-85 Q 0-85 NQ | \$10,000 NQ or Q (\$2,000 (Q) and \$5,000 (NQ) additional deposits) (\$750,000 18-79 or \$500,000 80+ maximum) | 10% each year including the first year | 7 years Issue Ages 0-57 12,11,10,9,8,7,6 Issue Ages 58-85 9,8,7,6,5,4,3 | Full account value paid at death of owner | Extended Care Terminal Illness IncomeSustainer Rider (optional) | Annuitization using full account value after first contract year if annuitized for at least 5 years. | Year 1 5.50% to 75 5.10% 76-80 3.50% 81-85 | 100% Chargeback for annuitizations in the first year. 50% Chargeback for death in the first 6 months. 100% Chargeback in months 0-6 for Full or Partial Withdrawals and 50% Chargeback in months 7-12 |
| | | 100% | Monthly Average (S&P 500) | 7.00% (2.00% min) | None | | | | | | | | | | Year 2 4.50% to 75 4.15% 76-80 3.00% 81-85 | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 6.25% (2.00% min) | None | | | | | | | | | | Year 3 3.50% to 75 3.20% 76-80 2.35% 81-85 Year 4 2.50% to 75 2.20% 76-80 1.90% 81-85 Year 5 1.50% to 75 1.25% 76-80 1.25% 81-85 | |
| | | 100% | Monthly Cap (S&P 500) | 2.50% (1.00% min) | None | | | | | | | | | | Ask us about trail commission options. | |



Great American Rates effective July 21, 2010 (next rate change: TBD) (30-day rate lock - starts when the application is received at the home office)

| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules | |
|---------------------------|-------------------------------------------------------------------------------------------|---------------------------------|------------------------------|-------------------------------------------------|------------------|-----|-------------------|--------------------|------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|-------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|-------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|
| American Valor II FPDA | 5% to 57 4% 58-69 3% 70-85 premium bonus in the first three contract years | 2.30% (2.00% min) | Fixed Account | No Cap | None | No | 100% @ 2.00% | 18-85 Q 0-85 NQ | \$10,000 NQ or Q (\$2,000 (Q) and \$5,000 (NQ) additional deposits) (\$750,000 18-79 or \$500,000 80+ maximum) | 10% each year including the first year | 12 years Issue Ages 0-57 12,11,10,9,8,7,6,5,4,3,2, 1 Issue Ages 58-85 10,9,8,7,6,5,4,3,2,1,0,0 | Full account value paid at death of owner | Extended Care Terminal Illness IncomeSustainer Rider (optional) | Annuitization using full account value after first contract year if annuitized for at least 7 years. | Year 1 6.50% to 75 5.35% 76-80 3.60% 81-85 Year 2 5.00% to 75 4.30% 76-80 2.30% 81-85 Year 3 4.00% to 75 3.33% 76-80 1.55% 81-85 Year 4 3.00% to 75 2.40% 76-80 1.20% 81-85 Year 5 2.00% to 75 1.50% 76-80 0.85% 81-85 | 100% Chargeback for annuitizations in the first year. 50% Chargeback for death in the first 6 months. 100% Chargeback in months 0-12 for Full Surrenders and 50% Chargeback in months 13-24. 100% Chargeback in months 0-6 for Partial Withdrawals and 50% Chargeback in months 7-12. | |
| | | 100% | Monthly Average (S&P 500) | 6.00% (2.00% min) | None | | | | | | | | | | | | Ask us about trail commission options. |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 5.50% (2.00% min) | None | | | | | | | | | | | | |
| Safe Return** SPDA | Return of Premium Rider at no charge | 2.30% (2.00% min) | Fixed Account | No Cap | None | No | 100% @ 2.00% | 18-85 Q 0-85 NQ | \$25,000 NQ or Q (\$750,000 18-79 or \$500,000 80+ maximum) | 10% each year including the first year | 10 years 10,9,8,7,6,5,4,3,2,1 | Full account value paid at death of owner | Extended Care Terminal Illness IncomeSustainer Rider (optional) | Account value used for income payout periods of 10 years or life at any time during 10 year period. | 6.50% to 75 5.50% 76-80 2.50% 81-85 | 100% Chargeback for annuitizations in the first year. 100% Chargeback for death in the first 6 months. 100% Chargeback in months 0-6 for Full or Partial Withdrawals and 50% Chargeback in months 7-12 for Partial Withdrawals and 100% Chargeback in months 7-12. | |
| | | 100% | Monthly Average (S&P 500) | 6.50% (6.00% Bailout Rate) (2.00% min) | None | | | | | | | | | | | | Ask us about trail commission options. |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 6.00% (5.50% Bailout Rate) (2.00% min) | None | | | | | | | | | | | | |

**Bailout Cap: The Safe Return features a bailout on available indexed strategies. This feature allows the client to withdraw money without penalty if the cap for an indexed strategy ever falls below its bailout cap. The bailout cap will always be below the initial cap. If the bailout cap is triggered, Great American will send a letter and give the client 30 days to withdraw the money from that strategy without penalty. If no action is taken, the money will remain in the strategy.



| ING USA Rates effective June 23, 2010 (next rate change: TBD) (45-day rate lock - starts when the transfer paperwork is sent by home office) | | | | | | | | | | | | | | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------|------------|-------------------------------------------|---------------------------|-----------------------------------------------------------------------------------------------------|---------------|-----|-------------------|-----------------------|----------------------------------------------|------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|-------------------------------------------|--------------------------------------------------------------------------------------------------------------|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
| Secure Index 5 FPDA | None | 100% | Annual Pt-to-Pt (S&P 500) | 4.25% <\$75,000 5.25% \$75,000+ w/o ROP 3.75% <\$75,000 4.75% \$75,000+ w ROP (2.00% min) | None | No | 100% @ 1.50% | 0-80 at time of issue | \$15,000 NQ or Q \$50 additional deposits | 10% each year after first year Interest in 30 days from the fixed account | 5 years 8,7,5, 6,5, 5,5, 4,5 Contract Surrender Charges - no rolling surrenders. | Full account value paid at death of owner | Nursing Home & Terminal Illness Waivers Available after first contract anniversary for owner confinement. | After 1st contract year without penalty | 4.00% to 80 on 1st yr premiums with no trail 2.00% years 2-4 with no trail 2.75% to 80 w/.25% trail 1.37% years 2-4 plus .25% trail Option C & D 1.50% to 80 w/. 50% trail .75% years 2-4 plus .50% trail | Chargeback for any withdrawals in the first year. 100% first six months 50% months 7-12 No chargeback at death. |
| | | 100% | Monthly Cap (S&P 500) | 1.60% <\$75,000 2.10% \$75,000+ w/o ROP 1.50% <\$75,000 2.00% \$75,000+ w/ ROP (0.50% min) | None | | | | | | | | | | | |
| | | 2.20% w/o ROP 1.95% w/ ROP (1.50% min) | Fixed Account | No Cap | None | | | | | | | | | | | |
| Secure Index 7 FPDA | None | 100% | Annual Pt-to-Pt (S&P 500) | 5.75% <\$75,000 6.75% \$75,000+ (2.00% min) | None | No | 100% @ 1.00% | 0-80 at time of issue | \$15,000 NQ or Q \$50 additional deposits | 10% each year after first year Interest in 30 days from the fixed account | 7 years 10, 10, 10, 10, 9, 8, 7 Contract Surrender Charges - no rolling surrenders. | Full account value paid at death of owner | Nursing Home & Terminal Illness Waivers Available after first contract anniversary for owner confinement. | After 1st contract year without penalty | 5.00% to 80 on 1st yr premiums with no trail 2.75% years 2-5 with no trail 4.50% to 80 w/.10% trail 2.47% years 2-5 plus .10% trail Option C 3.75% to 80 w/.25% trail 2.06% years 2-5 plus .25% trail Option D 1.25% to 80 w/. 75% trail .68% years 2-5 plus .75% trail | Chargeback for any withdrawals in the first year. 100% first six months 50% months 7-12 No chargeback at death. |
| | | 100% | Monthly Cap (S&P 500) | 2.10% <\$75,000 2.55% \$75,000+ (0.50% min) | None | | | | | | | | | | | |
| | | 2.60% (1.50% min) | Fixed Account | No Cap | None | | | | | | | | | | | |



| ING USA Rates effective June 23, 2010 (next rate change: TBD) (45-day rate lock - starts when the transfer paperwork is sent by home office) | | | | | | | | | | | | | | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|-----------------------------|---------------------------------------------------|------------------------------------------------|--------------|-----|-------------------|-------------------------------------|--------------------------------------------------------|------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|-------------------------------------------------|----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| Product | Cash Bonus | Current Par Rate/Fixed Rate | Index Method | Caps | Fees/Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
| Secure Index Opportunities Plus SPDA | 5% of the single premium | 100% | Annual Pt-to-Pt (S&P 500) | 4.50% <\$75,000 5.50% \$75,000+ (2.00% min) | None | Yes | 87.5% @ 2.00% | 0-80 at time of issue 0-75 in IN | \$15,000 NQ or Q | 10% each year after first year Interest in 30 days from the fixed account | 10 years 10,10,10,10,9,8,7,6,5,4 | Full account value paid at death of annuitant (or owner, if not related) | Nursing Home & Terminal Illness Waivers (owner) | Available after 5th contract year using full account value | Option A 7.00% to 80 with no trail Option B 5.50% to 80 plus .25% trail Option C 3.00% to 80 plus .66% trail Option D 2.50% to 80 plus .75% trail | Chargeback for any withdrawals in the first year. 100% first six months 50% months 7-12 50% chargeback at death in first year. |
| | | 100% | Monthly Cap (S&P 500) | 2.00% <\$75,000 2.40% \$75,000+ (0.50% min) | None | | | | | | | | | | | |
| | | 2.10% (1.50% min) | Fixed Account | No Cap | None | | | | | | | | | | | |
| Envoy 6 FPDA At the end of the 6th and 9th contract year, full or partial withdrawals are available without penalty. | None | 100% | Annual Pt-to-Pt (Blended S&P 500 & Euro Stoxx 50) | 4.75% <\$75,000 6.25% \$75,000+ (2.00% min) | None | Yes | 100% @ 1.00% | 0-80 | \$15,000 NQ or Q \$5,000 minimum additional premium | 10% each year including the first year | 9 years: 9,9,9,9,8,7,6,5,4 Free out at end of initial guarantee period Contract Surrender Charges - no rolling surrenders. | The greater of the accumulation value or the minimum guaranteed contract value | Nursing Home & Terminal Illness Waivers (owner) | Available after first contract year using CASH SURRENDER VALUE, not full account value | Years 1-3: 1.50% to age 80 with .75% trail Years 4-5: .75% upfront with .75% trail | Chargeback for any withdrawals in the first year. 100% first six months 50% months 7-12 |
| | | 2.40% (1.50% min) | Fixed Account | No Cap | None | | | | | | | | | | | |
| Envoy 9 FPDA | None | 100% | Annual Pt-to-Pt (Blended S&P 500 & Euro Stoxx 50) | 5.00% <\$75,000 6.50% \$75,000+ (2.00% min) | None | Yes | 100% @ 1.00% | 0-80 | \$15,000 NQ or Q \$5,000 minimum additional premium | 10% each year including the first year | 9 Years: 9,9,9,9,8,7,6,5,4 Free out at end of initial guarantee period Contract Surrender Charges - no rolling surrenders. | The greater of the accumulation value or the minimum guaranteed contract value | Nursing Home & Terminal Illness Waivers (owner) | Available after first contract year using CASH SURRENDER VALUE, not full account value | Option A Years 1-3: 6.50% 0-80 no trail Years 4-5: 3.25% 0-80 no trail Call office for trail options. | No chargeback at death. |
| | | 2.40% (1.50% min) | Fixed Account | No Cap | None | | | | | | | | | | | |



Lincoln Benefit Life Insurance Company Rates effective UNTIL July 25, 2010 (next rate good until August 1, 2010) (45-day rate lock -starts when the application is signed)
Ask about LBL's NO COST Lifetime Income Rider!!

| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Min Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|---------------------------------|------------------------------------------------|-------------------------------------------|----------------------|------|--------------------------------------------------------------------------|---------------|-----------------------------|--------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|--------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Saver's Index SPDA | None | Option 1: 60% | Annual Pt-to-Pt (S&P 500) | 4.75% <\$100k | Cost of ROP 1.25% | None | 90% @ 3% | 0-90 Owner | \$10,000 NQ or Q | *10% per year after the first year *Bailout Provision *Return of Premium or the first term | 7 years: 8,8,8,8,8,8 | Full account value at death of owner | *Confinement *Terminal Illness *Unem- ployment *ADL Rider: Inability to perform 2 of 6 activities of daily living | Available after one year. Annuitization must be for at least 10 years. | 5.00% to 75 3.50% 76-90 (owner's age) | 100% first 6 months 50% months 7-12 for surrenders or partial withdrawals, including free withdrawals. No chargeback under death claim. |
| | | Option 2: 100% | | 4.50% <\$100k | | | | 0-75 Ann. | | | | | | | | |
| Saver's Index III FPDA | None | Option 1: 60% | Annual Pt-to-Pt (S&P 500) | 4.75% <\$100k | Cost of ROP 1.25% | None | 90% @ 3% | 0-90 Owner | \$10,000 NQ \$3,000 Q | *10% per year after the first year *Bailout Provision *Return of Premium or the first term | 10 years: 10,9,8,7,6, 5,4,3,2,1 Contract Surrender Charges | Full account value at death of owner | *Confinement *Terminal Illness *Unem- ployment *ADL Rider: Inability to perform 2 of 6 activities of daily living | Full account value is used if annuitized after the 5th contract year. | Option 1: 8.00% to 75 5.50% 76-90 (owner's age) Option 2: 5.00% to 75 3.40% 76-90 (owner's age) | 100% first 6 months 50% months 7-12 for surrenders or partial withdrawals, including free withdrawals. No chargeback under death claim. |
| | | Option 2: 100% | | 4.50% <\$100k | | | | 0-85 Ann. | | | | | | | | |
| Saver's Index and Saver's Index III BAILOUT PROVISION: If the cap rate renews at 3% less than the initial cap, client can withdraw funds without penalty. | | | | | | | | | | | | | | | | |
| Saver's Index Annuity Plus SPDA | None | 100% | Annual Pt to Pt (S&P 500) | 4.00% <100K 4.50% 100K+ (1.50% min) | Cost of ROP 1.25% | None | 100% of Purchase Payment at 1.00% less withdrawal charges | 0-85 | \$10,000 NQ or Q | 10% each year including the first year | 5 years: 8,8,7,6,5 | Full account value at death of owner | *Return of Purchase Payment (cost involved) *Nursing Home *Terminal Illness *Unemployment *Lifetime Income *ADL Rider: Inability to perform 2 of 6 daily activities | *Lifetime annuitization *Joint annuitization *Survivor annuitization *Payments for fixed number of years | 4.00% 0-75 2.80% 76-85 Ask us about trail commission options. | 100% chargeback for any surrenders or withdrawals in the first year after issue. No chargeback under death claim. |
| | | 100% | Annual Pt to Pt Low Water Mark (S&P 500) | 3.65% <100K 4.15% 100K+ (1.50% min) | Cost of ROP 1.25% | | | | | | | | | | | |
| | | 100% | Monthly Average (S&P 500) | 3.25% <100K 4.25% 100K+ (1.50% min) | Cost of ROP 1.75% | | | | | | | | | | | |
| | | 100% | Monthly Cap (S&P 500) | 1.60% <100K 1.70% 100K+ (1.00% min) | Cost of ROP 0.40% | | | | | | | | | | | |
| | | 1.00% (1.00% min) | Fixed Account | No Cap | Cost of ROP .15% | | | | | | | | | | | |
| Saver's Index Annuity Premier SPDA | 3% of Purchase Payment | 100% | Annual Pt-to-Pt (S&P 500) | 5.00% <100K 5.50% 100K+ (1.50% min) | None | None | 100% of Purchase Payment at 1.00% less withdrawal charges | 0-85 | \$10,000 NQ or Q | 10% each year including the first year | 10 years: 12,11,10,9, 8,7,6,5,4,3 | Full account value at death of owner | *Nursing Home *Terminal Illness *Unemployment *Lifetime Income *ADL Rider: Inability to perform 2 of 6 daily activities | *Lifetime annuitization *Joint annuitization *Survivor annuitization *Payments for fixed number of years | 7.25% 0-75 5.075% 76-85 Ask us about trail commission options. | 100% chargeback for any surrenders or withdrawals in the first year after issue. No chargeback under death claim. |
| | | 100% | Annual Pt-to-Pt Low Water Mark (S&P 500) | 4.80% <100K 5.30% 100K+ (1.50% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Average (S&P 500) | 4.25% <100K 5.25% 100K+ (1.50% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Cap (S&P 500) | 1.80% <100K 1.90% 100K+ (1.00 min) | None | | | | | | | | | | | |
| | | 1.25% (1.00% min) | Fixed Account | No Cap | None | | | | | | | | | | | |



Lincoln Benefit Life Insurance Company Rates effective UNTIL July 25, 2010 (next rate change good until August 1, 2010) (45-day rate lock - starts when the application is signed)

| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Min Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
|------------------------------------------|------------|------------------------------|----------------------------------------------------------------------------|--------|---------------|------|------------------------|------------|------------------------------------------------------|----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------------------------------------------------------------------------------|----------------------------|------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Allstate Treasury-Linked Annuity FPDA | None | 50% | Current minimum base guarantees first 5 years: 1.05% for 5 years | No Cap | None | None | 2% on 100% of premiums | 0-90 | \$5,000 NQ \$3,000 Q \$100 additional premiums | 10% each year including the first year | 10 Years: 9.8,8.7,6 5.4,3.2,1 45-day window after 5th year to withdraw funds without penalty Deposit Surrender Charges | Full account value at death of owner | Nursing Home Terminal Illness Unemployment Return of Premium Rider also available at a .30 bps cost. | Available after first year | 3.00% 0-80 2.40% 81-85 1.50% 86-90 | 100% chargeback for annuitization or surrenders in the first year. No chargeback for penalty-free withdrawals. No chargeback under death claim. |

BAILOUT PROVISION: If the cap rate renews at 2% or less than the initial cap, client can withdraw funds without penalty. Annual interest rate increases are based on the 5-year Constant Maturity Treasury Rate. The minimum interest rate will never be less than 2%.

Lincoln Financial Group Rates effective July 1, 2010 (next rate change: August 1, 2010) (45-day rate lock - starts when the application is signed)

| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Min Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
|------------------------------|---------------------------------------------------------------------------------------------------------------|------------------------------|--------------------------------------|--------------------|---------------|-----|-------------------|------------|-----------------------------------------------------|----------------------------------------|------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| Lincoln OptiPoint 8 FPDA | 3.00% \$100K+ 2.00% <\$100K upfront premium bonus on all premiums deposited for first 3 years | 2.35% | Fixed Account | No Cap | None | Yes | 100% @ 1.60% | 0-85 | \$5,000 NQ \$2,000 Q \$50 Additional Premiums | 10% each year including the first year | 8 years: 9.8,7.6,5.4,3.2 Contract Surrender Charges - no rolling surrenders. | The greater of the full account value at death of owner or the guaranteed minimum non-surrender value. | Nursing Home Terminal Illness | Annuitize at the end of the fifth contract year the full contract value without surrender charges or MVA. Can select a wide choice of income payment options, including life. | 6.00% 0-75 4.00% 76-80 2.00% 81-85 | 100% chargeback for any surrenders or withdrawals in the first year after issue. No chargeback under death claim. |
| | | 100% | Performance Triggered Specified Rate | 4.05% (2.50% min.) | None | | | | | | | | | | | |
| | | 100% | Bi-Annual Pt-to-Pt (S&P 500) | 9.35% (7.00% min.) | None | | | | | | | | | | | |
| | | 100% | Bi-Annual Monthly Cap (S&P 500) | 3.40% (1.00% min.) | None | | | | | | | | | | | |
| Lincoln OptiPoint 10 FPDA | 4.00% \$100K+ 3.00% <\$100K upfront premium bonus on all premiums deposited for first 4 years | 2.35% | Fixed Account | No Cap | None | Yes | 100% @ 1.80% | 0-80 | \$5,000 NQ \$2,000 Q \$50 Additional Premiums | 10% each year including the first year | 10 years: 10.9,8.7,6.5,4,3.2,1 Contract Surrender Charges - no rolling surrenders. | The greater of the full account value at death of owner or the guaranteed minimum non-surrender value. | Nursing Home Terminal Illness | Annuitize at the end of the fifth contract year the full contract value without surrender charges or MVA. Can select a wide choice of income payment options, including life. | 7.00% 0-75 4.75% 76-80 | 100% chargeback for any surrenders or withdrawals in the first year after issue. No chargeback under death claim. |
| | | 100% | Performance Triggered Specified Rate | 4.05% (2.50% min.) | None | | | | | | | | | | | |
| | | 100% | Bi-Annual Pt-to-Pt (S&P 500) | 9.35% (7.00% min.) | None | | | | | | | | | | | |
| | | 100% | Bi-Annual Monthly (S&P 500) | 3.40% (1.00% min.) | None | | | | | | | | | | | |
| Lincoln OptiPoint 12 FPDA | 5.00% \$100K+ 4.00% <\$100K upfront premium bonus on all premiums deposited for first 5 years | 2.35% | Fixed Account | No Cap | None | Yes | 100% @ 2.00% | 0-75 | \$5,000 NQ \$2,000 Q \$50 Additional Premiums | 10% each year including the first year | 12 years: 12.11,10.9,8.7,6.5,4,3.2,1 Contract Surrender Charges - no rolling surrenders. | The greater of the full account value at death of owner or the guaranteed minimum non-surrender value. | Nursing Home Terminal Illness | Annuitize at the end of the fifth contract year the full contract value without surrender charges or MVA. Can select a wide choice of income payment options, including life. | 8.00% 0-75 | 100% chargeback for any surrenders or withdrawals in the first year after issue. No chargeback under death claim. |
| | | 100% | Performance Triggered Specified Rate | 4.05% (2.50% min.) | None | | | | | | | | | | | |
| | | 100% | Bi-Annual Pt-to-Pt (S&P 500) | 9.35% (7.00% min.) | None | | | | | | | | | | | |
| | | 100% | Bi-Annual Monthly Cap (S&P 500) | 3.40% (1.00% min.) | None | | | | | | | | | | | |



| Lincoln Financial Group Rates effective July 1, 2010 (next rate change: August 1, 2010) (45-day rate lock - starts when the application is signed) | | | | | | | | | | | | | | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------|------------|---------------------------------|------------------------------------------------|----------------------------------------------|-------------------------------------------|-----|-------------------|------------|-----------------------------------------------------|----------------------------------------|------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Min Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
| Lincoln New Direction 6 SPDA | None | 2.80% <100K 3.00% 100K+ | Fixed Account | No Cap | None | Yes | 100% @ 1.75% | 0-85 | \$10,000 NQ or Q | 10% each year including the first year | 6 years: 9.8,7,6,4,7.5, 3.5 | The greater of the full account value at death of owner or the guaranteed minimum non-surrender value. | Nursing Home Terminal Illness | Annuitize at the end of the second contract year the full contract value without surrender charges or MVA. Can select a wide choice of income payment options, including life. | 3.50% 0-75 2.75% 76-80 1.75% 81-85 | Chargebacks on Full or Partial Surrenders (Excluding free partial withdrawals) 100% first 6 months 50% months 7-12 |
| | | 100% | Performance Triggered Specified Rate (S&P 500) | 4.80% <100K 5.15% 100K+ (2.50% min.) | None | | | | | | | | | | | |
| | | 100% | Bi-Annual Pt-to-Pt (S&P 500) | 11.35% <100K 12.35% 100K+ (7.00% min.) | None | | | | | | | | | | | |
| Lincoln New Direction 8 SPDA | None | 3.10% <100K 3.25% 100K+ | Fixed Account | No Cap | None | Yes | 100% @ 2.00% | 0-85 | \$10,000 NQ or Q | 10% each year including the first year | 8 years: 9.8,7,6,4,7.5, 3.5,2,0,7.5 | The greater of the full account value at death of owner or the guaranteed minimum non-surrender value. | Nursing Home Terminal Illness | Annuitize at the end of the second contract year the full contract value without surrender charges or MVA. Can select a wide choice of income payment options, including life. | 4.50% 0-75 3.50% 76-80 2.25% 81-85 | Chargebacks on Full or Partial Surrenders (Excluding free partial withdrawals) 100% first 6 months 50% months 7-12 |
| | | 100% | Performance Triggered Specified Rate (S&P 500) | 5.35% <100K 5.60% 100K+ (2.50% min.) | None | | | | | | | | | | | |
| | | 100% | Bi-Annual Pt-to-Pt (S&P 500) | 12.75% <100K 13.50% 100K+ (7.00% min.) | None | | | | | | | | | | | |
| Lincoln OptiChoice 5 FPDA | None | 2.25% <100K 2.40% 100K+ | Fixed Account | No Cap | None | Yes | 100% @ 1.25% | 0-85 | \$5,000 NQ \$2,000 Q \$50 Additional Premiums | 10% each year including the first year | 5 years: 9.8,7,6,5 Contract Surrender Charges - no rolling surrenders. | The greater of the full account value at death of owner or the guaranteed minimum non-surrender value. | Nursing Home Terminal Illness | Annuitize at the end of the fifth contract year the full contract value without surrender charges or MVA. Can select a wide choice of income payment options, including life. | 5.00% 0-75 3.75% 76-80 2.50% 81-85 | 100% chargeback for any surrenders or withdrawals in the first year after issue. No chargeback under death claim. |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 4.05% <100K 4.35% 100K+ (2.50% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Cap (S&P 500) | 2.10% <100K 2.20% 100K+ (1.00% min.) | None | | | | | | | | | | | |
| | | 100% | Monthly Average (S&P 500) | No Cap | 9.00% <100K 9.00% 100K+ (9.00% max) | | | | | | | | | | | |
| Lincoln OptiChoice 7 FPDA | None | 2.45% <100K 2.60% 100K+ | Fixed Account | No Cap | None | Yes | 100% @ 1.50% | 0-85 | \$5,000 NQ \$2,000 Q \$50 Additional Premiums | 10% each year including the first year | 7 years: 9.8,7,6,5,4,3 Contract Surrender Charges - no rolling surrenders. | The greater of the full account value at death of owner or the guaranteed minimum non-surrender value. | Nursing Home Terminal Illness | Annuitize at the end of the fifth contract year the full contract value without surrender charges or MVA. Can select a wide choice of income payment options, including life. | 6.00% 0-75 4.50% 76-80 3.00% 81-85 | 100% chargeback for any surrenders or withdrawals in the first year after issue. No chargeback under death claim. |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 4.45% <100K 4.75% 100K+ (2.50% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Cap (S&P 500) | 2.25% <100K 2.40% 100K+ (1.00% min.) | None | | | | | | | | | | | |
| | | 100% | Monthly Average (S&P 500) | No Cap | 8.60% <100K 8.15% 100K+ (9.00% max) | | | | | | | | | | | |
| Lincoln OptiChoice 9 FPDA | None | 2.60% <100K 2.80% 100K+ | Fixed Account | No Cap | None | Yes | 100% @ 1.75% | 0-80 | \$5,000 NQ \$2,000 Q \$50 Additional Premiums | 10% each year including the first year | 9 years: 9.8,7,6,5,4,3,2,1 Contract Surrender Charges - no rolling surrenders. | The greater of the full account value at death of owner or the guaranteed minimum non-surrender value. | Nursing Home Terminal Illness | Annuitize at the end of the fifth contract year the full contract value without surrender charges or MVA. Can select a wide choice of income payment options, including life. | 7.00% 0-75 5.25% 76-80 | 100% chargeback for any surrenders or withdrawals in the first year after issue. No chargeback under death claim. |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 4.70% <100K 5.15% 100K+ (2.50% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Cap (S&P 500) | 2.35% <100K 2.55% 100K+ (1.00% min.) | None | | | | | | | | | | | |
| | | 100% | Monthly Average (S&P 500) | No Cap | 8.15% <100K 7.60% 100K+ (9.00% max) | | | | | | | | | | | |



North American Insurance Company Rates effective July 20, 2010 (next rate change: TBD) (45-day rate lock - starts when the application is received at the home office)

| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium (1) | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
|--------------------------------------------|---------------------------------------------------------|------------------------------|------------------------------------------------|-------------------------------|---------------|-----|--------------------------------------------|------------|--------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| North American Ten FPDA | 10% premium bonus on all premiums for 5 years | 100% | Monthly Average (S&P 500) | 3.00% | None | Yes | 100% of premiums at 3% compounded annually | 0-79 | \$2,000 Q \$10,000 NQ | 10% of the full accumulation value each year after first contract year. *Only allowed to make one withdrawal per year. | 10-Years: 18,16,14,12,11,10,8,6,4,2 Contract Surrender Charges - no rolling surrenders. | Full Account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue After the first anniversary - 90 day confinement - Increase to 20% penalty-free withdrawals | Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 5 years. Partial annuitization is not allowed. | ASK US HOW YOU CAN EARN 1% MORE COMMISSION ON THIS ANNUITY! 6.50% to age 75 on first year premiums 2% on premiums in years 2-3 0.5% on premiums in years 4-9 Commissions are reduced 25% for ages 76-79. Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 3.05% | None | | | | | | | | | | | |
| | | 100% | Monthly Average (Dow Jones) | 3.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Dow Jones) | 3.00% | None | | | | | | | | | | | |
| | | 100% | Monthly Average (S&P Mid Cap 400) | 3.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P Mid Cap 400) | 3.00% | None | | | | | | | | | | | |
| | | 100% | Monthly Average (Russell 2000) | 3.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Russell 2000) | 3.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ-100) | 3.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 3.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 3.00% | None | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 1.70% (S&P) 1.35% (NASDAQ) | None | | | | | | | | | | | |
| | | 100% | Hindsight Index | 3.00% | None | | | | | | | | | | | |
| 1.50% | Fixed Account | No Cap | None | | | | | | | | | | | | | |
| North American Paramout Choice Ten FPDA | 10% premium bonus on all premiums for 6 contract years. | 100% | Monthly Average (S&P 500) | 3.00% | None | Yes | 100% of premiums at 2% compounded annually | 0-79 | \$2,000 Q \$10,000 NQ | 10% of the full accumulation value each year after first contract year. | 10-Years: 9,9,8,7,6,5,4,3,2,1 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue After the first anniversary - 90 day confinement - Increase to 20% penalty-free withdrawals | Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 5 years. Partial annuitization is not allowed. | ASK US HOW YOU CAN EARN 1% MORE COMMISSION ON THIS ANNUITY! 6.50% to age 75 on first year premiums 2% on premiums in years 2-3 0.5% on premiums in years 4-9 Commissions are reduced 25% for ages 76-79. Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 3.20% | None | | | | | | | | | | | |
| | | 100% | Monthly Average (Dow Jones) | 3.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Dow Jones) | 3.00% | None | | | | | | | | | | | |
| | | 100% | Monthly Average (S&P Mid Cap 400) | 3.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P Mid Cap 400) | 3.00% | None | | | | | | | | | | | |
| | | 100% | Monthly Average (Russell 2000) | 3.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Russell 2000) | 3.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ-100) | 3.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 3.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 3.00% | None | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 1.75% (S&P) 1.45% (NASDAQ) | None | | | | | | | | | | | |
| | | 1.50% | Fixed Account | No Cap | None | | | | | | | | | | | |

Minimum guaranteed cap rate for the annual point-to-point and Monthly Average is 3% and 1% for the monthly point-to-point crediting method.
(1) Minimum premium is only \$50 initially and \$50/month for TSA payroll deductions.



North American Insurance Company Rates effective July 20, 2010 (next rate change: TBD) (45-day rate lock - starts when the application is received at the home office)

| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Min Premium (1) | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
|------------------------------------------------------|-----------------|------------------------------|------------------------------------------------|-------------------------------|---------------|-----|------------------------------------------------|------------|--------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| North American Charter Series 7-year term FPDA | None | 100% | Daily Average (S&P 500) | 4.00% | None | Yes | 87.5% of premiums at 1.10% compounded annually | 0-85 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 10% of the full accumulation value each year after first contract year. *Only allowed to make one withdrawal per year. | 7-Years: 10,9,8,7,6,4,2 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - Increase to 20% penalty-free withdrawals | 1% Annuitization premium bonus if annuitized after 8th year. Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 5 years. Partial annuitization is not allowed. | ASK US HOW YOU CAN EARN 1% MORE COMMISSION ON THIS ANNUITY! 7.50% to age 75 on first year premiums 2% on premiums in years 2-3 1% on premiums in years 4-7 Commission are reduced 25% for ages 76-80 and 50% for ages 80-85 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Daily Average (Dow Jones) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Dow Jones) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Daily Average (S&P Mid Cap 400) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P Mid Cap 400) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Daily Average (Russell 2000) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Russell 2000) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ-100) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 3.00% | None | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 1.85% (S&P) 1.50% (NASDAQ) | None | | | | | | | | | | | |
| 100% | Hindsight Index | 3.00% | None | | | | | | | | | | | | | |
| 2.00% | Fixed Account | No Cap | None | Call our office. | | | | | | | | | | | | |

| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium (1) | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
|-------------------------------------------------------|-------------------------------------------------|------------------------------|------------------------------------------------|-------------------------------|---------------|-----|------------------------------------------------|------------|--------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| North American Charter Series 10-year term FPDA | 5.00% premium bonus on all premiums for 7 years | 100% | Daily Average (S&P 500) | 4.40% | None | Yes | 87.5% of premiums at 1.10% compounded annually | 0-79 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 10% of the full accumulation value each year after first contract year. *Only allowed to make one withdrawal per year. | 10-Years: 15,14,13,12,11,10,8,6,4,2 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - Increase to 20% penalty-free withdrawals | 1% Premium Bonus if Annuitized at End of Term! Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 5 years. Partial annuitization is not allowed. | ASK US HOW YOU CAN EARN 1% MORE COMMISSION ON THIS ANNUITY! 7.50% to age 75 on first year premiums 2% on premiums in years 2-3 1% on premiums in years 4-10 Commission are reduced 25% for ages 76-79 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 4.25% | None | | | | | | | | | | | |
| | | 100% | Daily Average (Dow Jones) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Dow Jones) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Daily Average (S&P Mid Cap 400) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P Mid Cap 400) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Daily Average (Russell 2000) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Russell 2000) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ-100) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 3.00% | None | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 2.25% (S&P) 1.90% (NASDAQ) | None | | | | | | | | | | | |
| 100% | Hindsight Index | 3.20% | None | | | | | | | | | | | | | |
| 2.10% | Fixed Account | No Cap | None | Call our office. | | | | | | | | | | | | |

Minimum guaranteed cap rate for the annual point-to-point and daily averaging crediting method is 4% (3% for Lehman and Hindsight), and 1% for the monthly point-to-point crediting method.
(1) Minimum premium is only \$50 initially and \$50/month for TSA payroll deductions.



| North American Insurance Company Rates effective July 20, 2010 (next rate change: TBD) (45-day rate lock - starts when the application is received at the home office) | | | | | | | | | | | | | | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|---------------------------------|------------------------------------------------|-------------------------------|------------------|-----|------------------------------------------------|------------|--------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium (1) | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
| North American Charter Series 14-year term FPDA | 10% premium bonus on all premiums for 7 years | 100% | Daily Average (S&P 500) | 5.00% | None | Yes | 87.5% of premiums at 1.10% compounded annually | 0-75 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 10% of the full accumulation value each year after first contract year. *Only allowed to make one withdrawal per year. | 14-Years: 18,18,17,15, 15,15,15,14, 12,10,8,6,4,2 | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - Increase to 20% penalty-free withdrawals | 2% Premium Bonus if Annuitized at End of Term! Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 10 years. Partial annuitization is not allowed. | ASK US HOW YOU CAN EARN 1% MORE COMMISSION ON THIS ANNUITY! 7.50% on first year premiums 2% on premiums in years 2-5 1% on premiums in years 6-10 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 4.65% | None | | | | | | | | | | | |
| | | 100% | Daily Average (Dow Jones) | 4.10% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Dow Jones) | 4.15% | None | | | | | | | | | | | |
| | | 100% | Daily Average (S&P Mid Cap 400) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P Mid Cap 400) | 4.05% | None | | | | | | | | | | | |
| | | 100% | Daily Average (Russell 2000) | 4.10% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Russell 2000) | 4.10% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ-100) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 4.25% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 3.00% | None | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 2.40% (S&P) 2.10% (NASDAQ) | None | | | | | | | | | | | |
| | | 100% | Hindsight Index Fixed Account | 3.60% No Cap | None | | | | | | | | | | | |
| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium (1) | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
| North American Precision Series 7-year term FPDA Cap is applied AFTER the participation rate. | None | 30% | Daily Average (S&P 500) | No Cap | None | Yes | 87.5% of premiums at 1.10% compounded annually | 0-85 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 10% of the full accumulation value each year after first contract year. *Only allowed to make one withdrawal per year. | 7-Years: 10,9,8,7,6,4,2 | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - Increase to 20% penalty-free withdrawals | 1% Premium Bonus if Annuitized at End of Term! Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 5 years. Partial annuitization is not allowed. | ASK US HOW YOU CAN EARN 1% MORE COMMISSION ON THIS ANNUITY! 7.50% to age 75 on first year premiums 2% on premiums in years 2-3 1% on premiums in years 4-10 Commissions are reduced 25% for ages 76-80 and 50% for ages 81-85 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 |
| | | 25% | Annual Pt-to-Pt (S&P 500) | 4.50% | None | | | | | | | | | | | |
| | | 30% | Daily Average (Dow Jones) | No Cap | None | | | | | | | | | | | |
| | | 20% | Annual Pt-to-Pt (Dow Jones) | 4.00% | None | | | | | | | | | | | |
| | | 20% | Daily Average (S&P Mid Cap 400) | No Cap | None | | | | | | | | | | | |
| | | 20% | Annual Pt-to-Pt (S&P Mid Cap 400) | 4.00% | None | | | | | | | | | | | |
| | | 20% | Daily Average (Russell 2000) | No Cap | None | | | | | | | | | | | |
| | | 20% | Annual Pt-to-Pt (Russell 2000) | 4.00% | None | | | | | | | | | | | |
| | | 20% | Annual Pt-to-Pt (NASDAQ-100) | 4.00% | None | | | | | | | | | | | |
| | | 20% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 4.00% | None | | | | | | | | | | | |
| | | 35% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 4.00% | None | | | | | | | | | | | |
| | | None | Monthly Pt-to-Pt (S&P 500) | 1.85% (S&P) 1.50% (NASDAQ) | None | | | | | | | | | | | |
| | | 20% | Hindsight Index | 3.50% | None | | | | | | | | | | | |
| 2.00% | Fixed Account | No Cap | None | None | | | | | | | | | | | | |

Minimum guaranteed cap rate for the annual point-to-point and daily averaging crediting method is 4% (3% for Lehman and Hindsight), and 1% for the monthly point-to-point crediting method.
(1) Minimum premium is only \$50 initially and \$50/month for TSA payroll deductions.



North American Insurance Company Rates effective July 20, 2010 (next rate change: TBD) (45-day rate lock - starts when the application is received at the home office)

| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium (1) | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
|------------------------------------------------------------------------------------------------------|-----------------------------------------------|------------------------------|------------------------------------------------|-------------------------------|---------------|-----|------------------------------------------------|------------|--------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| North American Precision Series 10-year term FPDA Cap is applied AFTER the participation rate. | 5% premium bonus on all premiums for 7 years | 35% | Daily Average (S&P 500) | No Cap | None | Yes | 87.5% of premiums at 1.10% compounded annually | 0-79 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 10% of the full accumulation value each year after first contract year. *Only allowed to make one withdrawal per year. | 10-Years: 15,14,13,12,11,10,8,6,4,2 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - Increase to 20% penalty-free withdrawals | 1% Premium Bonus if Annuitized at End of Term! Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 5 years. Partial annuitization is not allowed. | ASK US HOW YOU CAN EARN 1% MORE COMMISSION ON THIS ANNUITY! 7.50% to age 75 on first year premiums 2% on premiums in years 2-3 1% on premiums in years 4-10 Commission are reduced 25% for ages 76-79 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 |
| | | 35% | Annual Pt-to-Pt (S&P 500) | 5.50% | None | | | | | | | | | | | |
| | | 35% | Daily Average (Dow Jones) | No Cap | None | | | | | | | | | | | |
| | | 30% | Annual Pt-to-Pt (Dow Jones) | 5.00% | None | | | | | | | | | | | |
| | | 25% | Daily Average (S&P Mid Cap 400) | No Cap | None | | | | | | | | | | | |
| | | 25% | Annual Pt-to-Pt (S&P Mid Cap 400) | 5.00% | None | | | | | | | | | | | |
| | | 25% | Daily Average (Russell 2000) | No Cap | None | | | | | | | | | | | |
| | | 25% | Annual Pt-to-Pt (Russell 2000) | 5.00% | None | | | | | | | | | | | |
| | | 25% | Annual Pt-to-Pt (NASDAQ-100) | 5.00% | None | | | | | | | | | | | |
| | | 30% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 5.00% | None | | | | | | | | | | | |
| | | 45% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 5.00% | None | | | | | | | | | | | |
| | | None | Monthly Pt-to-Pt (S&P 500) | 2.25% (S&P) 1.90% (NASDAQ) | None | | | | | | | | | | | |
| | | 25% | Hindsight Index | 4.50% | None | | | | | | | | | | | |
| 2.10% | Fixed Account | No Cap | None | | | | | | | | | | | | | |
| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium (1) | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
| North American Precision Series 14-year term FPDA Cap is applied AFTER the participation rate. | 10% premium bonus on all premiums for 7 years | 40% | Daily Average (S&P 500) | No Cap | None | Yes | 87.5% of premiums at 1.10% compounded annually | 0-75 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 10% of the full accumulation value each year after first contract year. *Only allowed to make one withdrawal per year. | 14-Years: 18,18,17,15,15,15,15,14,12,10,8,6,4,2 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - Increase to 20% penalty-free withdrawals | 2% Premium Bonus if Annuitized at End of Term! Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 5 years. Partial annuitization is not allowed. | ASK US HOW YOU CAN EARN 1% MORE COMMISSION ON THIS ANNUITY! 7.50% to age 75 on first year premiums 2% on premiums in years 2-3 1% on premiums in years 4-10 Commission are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 |
| | | 35% | Annual Pt-to-Pt (S&P 500) | 6.00% | None | | | | | | | | | | | |
| | | 40% | Daily Average (Dow Jones) | No Cap | None | | | | | | | | | | | |
| | | 35% | Annual Pt-to-Pt (Dow Jones) | 5.50% | None | | | | | | | | | | | |
| | | 30% | Daily Average (S&P Mid Cap 400) | No Cap | None | | | | | | | | | | | |
| | | 25% | Annual Pt-to-Pt (S&P Mid Cap 400) | 5.50% | None | | | | | | | | | | | |
| | | 25% | Daily Average (Russell 2000) | No Cap | None | | | | | | | | | | | |
| | | 25% | Annual Pt-to-Pt (Russell 2000) | 5.50% | None | | | | | | | | | | | |
| | | 25% | Annual Pt-to-Pt (NASDAQ-100) | 5.50% | None | | | | | | | | | | | |
| | | 35% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 5.50% | None | | | | | | | | | | | |
| | | 45% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 5.50% | None | | | | | | | | | | | |
| | | None | Monthly Pt-to-Pt (S&P 500) | 2.40% (S&P) 2.10% (NASDAQ) | None | | | | | | | | | | | |
| | | 25% | Hindsight Index | 5.00% | None | | | | | | | | | | | |
| 2.30% | Fixed Account | No Cap | None | | | | | | | | | | | | | |

Minimum guaranteed cap rate for the annual point-to-point and daily averaging crediting method is 4% (3% for Lehman and Hindsight), and 1% for the monthly point-to-point crediting method.
 (1) Minimum premium is only \$50 initially and \$50/month for TSA payroll deductions.



| North American Insurance Company Rates effective July 20, 2010 (next rate change: July 20, 2010) (45-day rate lock - starts when the application is received at the home office) | | | | | | | | | | | | | | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|------------------------------|------------------------------------------------|-------------------------------|---------------|-----|------------------------------------------------------------------------------------------|------------|-----------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium (1) | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
| North American Prizm Plus Series 7-year term FPDA | None | 25% | Monthly Average (S&P 500) | No Cap | None | Yes | 87.5% of premiums at 1.10% compounded annually (Subject to change prior to policy issue) | 0-85 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 10% of the full accumulation value each year after first contract year. *Only allowed to make one withdrawal per year. | 7-Years: 9,9,8,7,6,4,2 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - 100% of the contract's Accumulation Value can be withdrawn penalty free. | 1% Premium Bonus if Annuitized after the eighth contract year! Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 5 years. Partial annuitization is not allowed. | ASK US HOW YOU CAN EARN 1% MORE COMMISSION ON THIS ANNUITY! 7.50% to age 75 on first year premiums 2% on premiums in years 2-3 1% on premiums in years 4-7 Commissions are reduced 25% for ages 76-80 and 50% for ages 81-85 | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 |
| | | 15% | Annual Pt-to-Pt (S&P 500) | No Cap | None | | | | | | | | | | | |
| | | 25% | Monthly Average (Dow Jones) | No Cap | None | | | | | | | | | | | |
| | | 15% | Annual Pt-to-Pt (Dow Jones) | No Cap | None | | | | | | | | | | | |
| | | 20% | Monthly Average (S&P Mid Cap 400) | No Cap | None | | | | | | | | | | | |
| | | 10% | Annual Pt-to-Pt (S&P Mid Cap 400) | No Cap | None | | | | | | | | | | | |
| | | 20% | Monthly Average (Russell 2000) | No Cap | None | | | | | | | | | | | |
| | | 10% | Annual Pt-to-Pt (Russell 2000) | No Cap | None | | | | | | | | | | | |
| | | 15% | Annual Pt-to-Pt (NASDAQ-100) | No Cap | None | | | | | | | | | | | |
| | | 15% | Annual Pt-to-Pt (DJ Euro STOXX 50) | No Cap | None | | | | | | | | | | | |
| | | 35% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | No Cap | None | | | | | | | | | | | |
| | | None | Monthly Pt-to-Pt (S&P 500) | 1.85% (S&P) 1.50% (NASDAQ) | None | | | | | | | | | | | |
| 2.00% | Fixed Account | No Cap | None | | | | | | | | | | | | | |
| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium (1) | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
| North American Prizm Plus Series 10-year term FPDA | 5% premium bonus on all premiums for 7 years | 35% | Monthly Average (S&P 500) | No Cap | None | Yes | 87.5% of premiums at 1.10% compounded annually (Subject to change prior to policy issue) | 0-79 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 10% of the full accumulation value each year after first contract year. *Only allowed to make one withdrawal per year. | 10-Years: 14,13,12,11,10,9,8,6,4,3 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - 100% of the contract's Accumulation Value can be withdrawn penalty free. | 1% Premium Bonus if Annuitized after the tenth contract year! Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 5 years. Partial annuitization is not allowed. | ASK US HOW YOU CAN EARN 1% MORE COMMISSION ON THIS ANNUITY! 7.50% to age 75 on first year premiums 2% on premiums in years 2-3 1% on premiums in years 4-10 Commissions are reduced 25% for ages 76-79 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 |
| | | 20% | Annual Pt-to-Pt (S&P 500) | No Cap | None | | | | | | | | | | | |
| | | 35% | Monthly Average (Dow Jones) | No Cap | None | | | | | | | | | | | |
| | | 20% | Annual Pt-to-Pt (Dow Jones) | No Cap | None | | | | | | | | | | | |
| | | 25% | Monthly Average (S&P Mid Cap 400) | No Cap | None | | | | | | | | | | | |
| | | 15% | Annual Pt-to-Pt (S&P Mid Cap 400) | No Cap | None | | | | | | | | | | | |
| | | 25% | Monthly Average (Russell 2000) | No Cap | None | | | | | | | | | | | |
| | | 15% | Annual Pt-to-Pt (Russell 2000) | No Cap | None | | | | | | | | | | | |
| | | 15% | Annual Pt-to-Pt (NASDAQ-100) | No Cap | None | | | | | | | | | | | |
| | | 20% | Annual Pt-to-Pt (DJ Euro STOXX 50) | No Cap | None | | | | | | | | | | | |
| | | 45% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | No Cap | None | | | | | | | | | | | |
| | | None | Monthly Pt-to-Pt (S&P 500) | 2.25% (S&P) 1.90% (NASDAQ) | None | | | | | | | | | | | |
| 2.10% | Fixed Account | No Cap | None | | | | | | | | | | | | | |

Minimum guaranteed participation rate for the annual point-to-point and monthly averaging crediting method is 10% and 1% for the monthly point-to-point crediting method. The minimum guaranteed for the fixed rate crediting method is 2%.
(1) Minimum premium is only \$50 initially and \$50/month for TSA payroll deductions.



North American Insurance Company Rates effective July 20, 2010 (next rate change: TBD) (45-day rate lock - starts when the application is received at the home office)

| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium (1) | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
|-----------------------------------------------------------------|---------------------------------------------------------------|---------------------------------|------------------------------------------------|-------------------------------|------------------|-----|------------------------------------------------------------------------------------------|------------|--------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| North American Prizm Plus Series 14-year term FPDA | 10% premium bonus on all premiums for 7 years | 40% | Monthly Average (S&P 500) | No Cap | None | Yes | 87.5% of premiums at 1.10% compounded annually (Subject to change prior to policy issue) | 0-75 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 10% of the full accumulation value each year after first contract year. *Only allowed to make one withdrawal per year. | 14-Years: 18,18,17,15,15,15,15,14,12,10,8,6,4,2 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - 100% of the contract's Accumulation Value can be withdrawn penalty free. | 2% Premium Bonus if Annuitized after the fourteenth contract year! Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 5 years. Partial annuitization is not allowed. | ASK US HOW YOU CAN EARN 1% MORE COMMISSION ON THIS ANNUITY! 7.50% to age 75 on first year premiums 2% on premiums in years 2-3 1% on premiums in years 4-10 0% on premiums in years 11-15 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 |
| | | 25% | Annual Pt-to-Pt (S&P 500) | No Cap | None | | | | | | | | | | | |
| | | 40% | Monthly Average (Dow Jones) | No Cap | None | | | | | | | | | | | |
| | | 25% | Annual Pt-to-Pt (Dow Jones) | No Cap | None | | | | | | | | | | | |
| | | 25% | Monthly Average (S&P Mid Cap 400) | No Cap | None | | | | | | | | | | | |
| | | 20% | Annual Pt-to-Pt (S&P Mid Cap 400) | No Cap | None | | | | | | | | | | | |
| | | 30% | Monthly Average (Russell 2000) | No Cap | None | | | | | | | | | | | |
| | | 15% | Annual Pt-to-Pt (Russell 2000) | No Cap | None | | | | | | | | | | | |
| | | 20% | Annual Pt-to-Pt (NASDAQ-100) | No Cap | None | | | | | | | | | | | |
| | | 20% | Annual Pt-to-Pt (DJ Euro STOXX 50) | No Cap | None | | | | | | | | | | | |
| | | 45% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | No Cap | None | | | | | | | | | | | |
| | | None | Monthly Pt-to-Pt (S&P 500) | 2.40% (S&P) 2.10% (NASDAQ) | None | | | | | | | | | | | |
| 2.30% | Fixed Account | No Cap | None | | | | | | | | | | | | | |

Minimum guaranteed participation rate for the annual point-to-point and monthly averaging crediting method is 10% and 1% for the monthly point-to-point crediting method. The minimum guaranteed for the fixed rate crediting method is 2%.
(1) Minimum premium is only \$50 initially and \$50/month for TSA payroll deductions.

| | | | | | | | | | | | | | | | | |
|----------------------------------------------|------|-------|------------------------------------------------|-------------------------------|------|-----|-----------------------------------------------|------|--------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| North American Formula Choice FPDA | None | 100% | Annual Pt-to-Pt (S&P 500) | 4.00% | None | Yes | 87.5% of premiums at 1.1% compounded annually | 0-85 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 10% of the full accumulation value each year after first contract year. *Only allowed to make one withdrawal per year. | 5-Years: 9,8,6,4,2 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - Increase to 20% penalty-free withdrawals | Annuitize after the first year without surrender charges or interest Adjustment if you choose a Life Income option. | ASK US HOW YOU CAN EARN .50% MORE COMMISSION ON THIS ANNUITY! 5.00% to age 75 on first year premiums 0.50% on premiums in years 2-3 Commission are reduced 25% for ages 76-80 and 50% for ages 81-85 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 |
| | | 100% | Annual Pt-to-Pt (Dow Jones) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P Mid Cap 400) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Russell 2000) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ-100) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 4.00% | None | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 3.00% | None | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 1.80% (S&P) 1.45% (NASDAQ) | None | | | | | | | | | | | |
| | | 1.55% | Fixed Account | No Cap | None | | | | | | | | | | | |

Minimum guaranteed cap rate for the annual point-to-point and daily averaging crediting method is 4% (3% for Lehman), and 1% for the monthly point-to-point crediting method.
(1) Minimum premium is only \$50 initially and \$50/month for TSA payroll deductions.



| North American Insurance Company Rates effective July 20, 2010 (next rate change: TBD) (45-day rate lock - starts when the application is received at the home office) | | | | | | | | | | | | | | | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-----------------------------------------------|------------------------------------------------|-------------------------------|--------------|-----|------------------------------------------------|------------|----------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|--|
| Product | Cash Bonus | Current Par Rate/Fixed Rate | Index Method | Caps | Fees/Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium (1) | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules | |
| North American Freedom Choice 6-year term FPDA | None | 5% Penalty Free Option - High Band \$250,000+ | | | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 4.70% | None | Yes | 87.5% of premiums at 1.10% compounded annually | 0-85 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 5% of the full accumulation value each year after first contract year. | 6-Years: 9,9,8,6,4,2 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - Increase to 15% penalty-free withdrawals | Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 5 years. Partial annuitization is not allowed. | 5.50% to age 75 on first year premiums 0.50% on premiums in years 2-3 Commission are reduced 25% for ages 76-80 and 50% for ages 81-85 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 | |
| | | 100% | Annual Pt-to-Pt (Dow Jones) | 4.20% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P Mid Cap 400) | 4.10% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Russell 2000) | 4.20% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ-100) | 4.05% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 4.30% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 3.00% | None | | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 2.40% (S&P) 2.15% (NASDAQ) | None | | | | | | | | | | | | |
| 2.60% | Fixed Account | No Cap | None | | | | | | | | | | | | | | |
| North American Freedom Choice 6-year term FPDA | None | 5% Penalty Free Option - Low Band <\$250,000 | | | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 4.00% | None | Yes | 87.5% of premiums at 1.10% compounded annually | 0-85 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 5% of the full accumulation value each year after first contract year. | 6-Years: 9,9,8,6,4,2 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - Increase to 15% penalty-free withdrawals | Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 5 years. Partial annuitization is not allowed. | 5.50% to age 75 on first year premiums 0.50% on premiums in years 2-3 Commission are reduced 25% for ages 76-80 and 50% for ages 81-85 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 | |
| | | 100% | Annual Pt-to-Pt (Dow Jones) | 3.45% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P Mid Cap 400) | 3.35% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Russell 2000) | 3.40% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ-100) | 3.30% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 3.55% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 3.00% | None | | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 2.10% (S&P) 1.75% (NASDAQ) | None | | | | | | | | | | | | |
| 2.20% | Fixed Account | No Cap | None | | | | | | | | | | | | | | |

Minimum guaranteed cap rate for the annual point-to-point 3%, and 1% for the monthly point-to-point crediting method. Minimum guaranteed rate for the fixed account is 1.50%
 (1) Minimum premium is only \$50 initially and \$50/month for TSA payroll deductions. Income Rider not available for 5% Penalty Free Option.



| North American Insurance Company Rates effective July 20, 2010 (next rate change: TBD) (45-day rate lock - starts when the application is received at the home office) | | | | | | | | | | | | | | | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------------------------------------------|------------------------------------------------|-------------------------------|--------------|-----|-------------------|------------------------------------------------|---------------------|-------------------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| Product | Cash Bonus | Current Par Rate/Fixed Rate | Index Method | Caps | Fees/Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium (1) | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules | |
| North American Freedom Choice 6-year term FPDA | None | 10% Penalty Free Option - High Band \$250,000+ | | | | | Yes | 87.5% of premiums at 1.10% compounded annually | 0-85 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 10% of the full accumulation value each year after first contract year. | 6-Years: 9,9,8,6,4,2 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - increase to 20% penalty-free withdrawals | Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 5 years. Partial annuitization is not allowed. | 5.50% to age 75 on first year premiums 0.50% on premiums in years 2-3 Commission are reduced 25% for ages 76-80 and 50% for ages 81-85 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 4.20% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Dow Jones) | 3.70% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P Mid Cap 400) | 3.60% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Russell 2000) | 3.65% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ-100) | 3.55% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 3.80% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 3.00% | None | | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 2.20% (S&P) 1.90% (NASDAQ) | None | | | | | | | | | | | | |
| | 2.35% | Fixed Account | No Cap | None | | | | | | | | | | | | | |
| North American Freedom Choice 6-year term FPDA | None | 10% Penalty Free Option - Low Band <\$250,000 | | | | | Yes | 87.5% of premiums at 1.10% compounded annually | 0-85 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 10% of the full accumulation value each year after first contract year. | 6-Years: 9,9,8,6,4,2 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - increase to 20% penalty-free withdrawals | Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 5 years. Partial annuitization is not allowed. | 5.50% to age 75 on first year premiums 0.50% on premiums in years 2-3 Commission are reduced 25% for ages 76-80 and 50% for ages 81-85 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 3.35% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Dow Jones) | 3.00% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P Mid Cap 400) | 3.00% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Russell 2000) | 3.00% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ-100) | 3.00% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 3.00% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 3.00% | None | | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 1.85% (S&P) 1.50% (NASDAQ) | None | | | | | | | | | | | | |
| | 1.90% | Fixed Account | No Cap | None | | | | | | | | | | | | | |

Minimum guaranteed cap rate for the annual point-to-point 3%, and 1% for the monthly point-to-point crediting method. Minimum guaranteed rate for the fixed account is 1.50%
 (1) Minimum premium is only \$50 initially and \$50/month for TSA payroll deductions.



| North American Insurance Company Rates effective July 20, 2010 (next rate change: TBD) (45-day rate lock - starts when the application is received at the home office) | | | | | | | | | | | | | | | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-----------------------------------------------|------------------------------------------------|-------------------------------|---------------|-----|------------------------------------------------|------------|--------------------------------------------------------------------------|------------------------------------------------------------------------|----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|--|
| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium (1) | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules | |
| North American Freedom Choice 8-year term FPDA | None | 5% Penalty Free Option - High Band \$250,000+ | | | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 6.65% | None | Yes | 87.5% of premiums at 1.10% compounded annually | 0-85 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 5% of the full accumulation value each year after first contract year. | 8-Years: 9,9,8,7,6,5,4,2 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - Increase to 15% penalty-free withdrawals | Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 5 years. Partial annuitization is not allowed. | 5.50% to age 75 on first year premiums 3.00% on premiums in years 2-3 0.50% on premiums in years 4-7 Commission are reduced 25% for ages 76-80 and 50% for ages 81-85 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 | |
| | | 100% | Annual Pt-to-Pt (Dow Jones) | 6.15% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P Mid Cap 400) | 6.00% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Russell 2000) | 6.10% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ-100) | 5.85% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 6.30% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 3.35% | None | | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 3.05% (S&P) 2.75% (NASDAQ) | None | | | | | | | | | | | | |
| 3.60% | Fixed Account | No Cap | None | | | | | | | | | | | | | | |
| North American Freedom Choice 8-year term FPDA | None | 5% Penalty Free Option - Low Band <\$250,000 | | | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 5.80% | None | Yes | 87.5% of premiums at 1.10% compounded annually | 0-85 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 5% of the full accumulation value each year after first contract year. | 8-Years: 9,9,8,7,6,5,4,2 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - Increase to 15% penalty-free withdrawals | Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 5 years. Partial annuitization is not allowed. | 5.50% to age 75 on first year premiums 3.00% on premiums in years 2-3 0.50% on premiums in years 4-7 Commission are reduced 25% for ages 76-80 and 50% for ages 81-85 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 | |
| | | 100% | Annual Pt-to-Pt (Dow Jones) | 5.30% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P Mid Cap 400) | 5.10% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Russell 2000) | 5.25% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ-100) | 5.05% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 5.40% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 3.00% | None | | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 2.75% (S&P) 2.55% (NASDAQ) | None | | | | | | | | | | | | |
| 3.20% | Fixed Account | No Cap | None | | | | | | | | | | | | | | |
| Minimum guaranteed cap rate for the annual point-to-point 3%, and 1% for the monthly point-to-point crediting method. Minimum guaranteed rate for the fixed account is 1.50% (1) Minimum premium is only \$50 initially and \$50/month for TSA payroll deductions. Income Rider not available for 5% Penalty Free Option. | | | | | | | | | | | | | | | | | |



| North American Insurance Company Rates effective July 20, 2010 (next rate change: TBD) (45-day rate lock - starts when the application is received at the home office) | | | | | | | | | | | | | | | | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|------------------------------------------------|------------------------------------------------|-------------------------------|---------------|-----|------------------------------------------------|------------|--------------------------------------------------------------------------|-------------------------------------------------------------------------|----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|--|
| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium (1) | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules | |
| North American Freedom Choice 8-year term FPDA | None | 10% Penalty Free Option - High Band \$250,000+ | | | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 6.00% | None | Yes | 87.5% of premiums at 1.10% compounded annually | 0-85 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 10% of the full accumulation value each year after first contract year. | 8-Years: 9,9,8,7,6,5,4,2 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - Increase to 20% penalty-free withdrawals | Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 5 years. Partial annuitization is not allowed. | 5.50% to age 75 on first year premiums 3.00% on premiums in years 2-3 0.50% on premiums in years 4-7 Commission are reduced 25% for ages 76-80 and 50% for ages 81-85 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 | |
| | | 100% | Annual Pt-to-Pt (Dow Jones) | 5.50% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P Mid Cap 400) | 5.30% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Russell 2000) | 5.45% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ-100) | 5.25% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 5.65% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 3.05% | None | | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 2.85% (S&P) 2.60% (NASDAQ) | None | | | | | | | | | | | | |
| 3.30% | Fixed Account | No Cap | None | | | | | | | | | | | | | | |
| North American Freedom Choice 8-year term FPDA | None | 10% Penalty Free Option - Low Band <\$250,000 | | | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 5.10% | None | Yes | 87.5% of premiums at 1.10% compounded annually | 0-85 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 10% of the full accumulation value each year after first contract year. | 8-Years: 9,9,8,7,6,5,4,2 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - Increase to 20% penalty-free withdrawals | Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 5 years. Partial annuitization is not allowed. | 5.50% to age 75 on first year premiums 3.00% on premiums in years 2-3 0.50% on premiums in years 4-7 Commission are reduced 25% for ages 76-80 and 50% for ages 81-85 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 | |
| | | 100% | Annual Pt-to-Pt (Dow Jones) | 4.60% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P Mid Cap 400) | 4.45% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Russell 2000) | 4.55% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ-100) | 4.45% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 4.70% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 3.00% | None | | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 2.55% (S&P) 2.30% (NASDAQ) | None | | | | | | | | | | | | |
| 2.90% | Fixed Account | No Cap | None | | | | | | | | | | | | | | |
| Minimum guaranteed cap rate for the annual point-to-point 3%, and 1% for the monthly point-to-point crediting method. Minimum guaranteed rate for the fixed account is 1.50% (1) Minimum premium is only \$50 initially and \$50/month for TSA payroll deductions. | | | | | | | | | | | | | | | | | |



North American Insurance Company Rates effective July 20, 2010 (next rate change: TBD) (45-day rate lock - starts when the application is received at the home office)

| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium (1) | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules | |
|----------------------------------------------------|---------------|-----------------------------------------------|------------------------------------------------|-------------------------------|---------------|-----|-------------------|------------------------------------------------|---------------------|--------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| North American Freedom Choice 10-year term FPDA | None | 5% Penalty Free Option - High Band \$250,000+ | | | | | Yes | 87.5% of premiums at 1.10% compounded annually | 0-79 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 5% of the full accumulation value each year after first contract year. | 10-Years: 9,9,8,7,6,5,4,3,2,1 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - increase to 15% penalty-free withdrawals | Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 5 years. Partial annuitization is not allowed. | 5.50% to age 75 on first year premiums 3.00% on premiums in years 2-3 0.50% on premiums in years 4-10 Commission are reduced 25% for ages 76-79 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 7.00% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Dow Jones) | 6.45% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P Mid Cap 400) | 6.25% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Russell 2000) | 6.35% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ-100) | 6.10% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 6.60% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 3.45% | None | | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 3.15% (S&P) 2.85% (NASDAQ) | None | | | | | | | | | | | | |
| 3.75% | Fixed Account | No Cap | None | | | | | | | | | | | | | | |
| North American Freedom Choice 10-year term FPDA | None | 5% Penalty Free Option - Low Band <\$250,000 | | | | | Yes | 87.5% of premiums at 1.10% compounded annually | 0-79 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 5% of the full accumulation value each year after first contract year. | 10-Years: 9,9,8,7,6,5,4,3,2,1 Contract Surrender Charges - no rolling surrenders. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - increase to 15% penalty-free withdrawals | Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 5 years. Partial annuitization is not allowed. | 5.50% to age 75 on first year premiums 3.00% on premiums in years 2-3 0.50% on premiums in years 4-10 Commission are reduced 25% for ages 76-79 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 6.15% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Dow Jones) | 5.60% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P Mid Cap 400) | 5.45% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Russell 2000) | 5.55% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ-100) | 5.35% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 5.75% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 3.10% | None | | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 2.85% (S&P) 2.65% (NASDAQ) | None | | | | | | | | | | | | |
| 3.35% | Fixed Account | No Cap | None | | | | | | | | | | | | | | |

Minimum guaranteed cap rate for the annual point-to-point 3%, and 1% for the monthly point-to-point crediting method. Minimum guaranteed rate for the fixed account is 1.50%
 (1) Minimum premium is only \$50 initially and \$50/month for TSA payroll deductions. Income Rider not available for 5% Penalty Free Option.



| North American Insurance Company Rates effective July 20, 2010 (next rate change: TBD) (45-day rate lock - starts when the application is received at the home office) | | | | | | | | | | | | | | | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------------------------------------------|------------------------------------------------|-------------------------------|---------------|------|-------------------|------------------------------------------------|---------------------|--------------------------------------------------------------------------|-------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium (1) | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules | |
| North American Freedom Choice 10-year term FPDA | None | 10% Penalty Free Option - High Band \$250,000+ | | | | None | Yes | 87.5% of premiums at 1.10% compounded annually | 0-79 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 10% of the full accumulation value each year after first contract year. | 10-Years: 9,9,8,7,6,5,4,3,2,1 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - increase to 20% penalty-free withdrawals | Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 5 years. Partial annuitization is not allowed. | 5.50% to age 75 on first year premiums 3.00% on premiums in years 2-3 0.50% on premiums in years 4-10 Commission are reduced 25% for ages 76-79 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 6.25% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Dow Jones) | 5.75% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P Mid Cap 400) | 5.55% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Russell 2000) | 5.70% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ-100) | 5.45% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 5.90% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 3.15% | | | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 2.90% (S&P) 2.65% (NASDAQ) | | | | | | | | | | | | | |
| | 3.45% | Fixed Account | No Cap | None | | | | | | | | | | | | | |
| North American Freedom Choice 10-year term FPDA | None | 10% Penalty Free Option - Low Band <\$250,000 | | | | None | Yes | 87.5% of premiums at 1.10% compounded annually | 0-79 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 10% of the full accumulation value each year after first contract year. | 10-Years: 9,9,8,7,6,5,4,3,2,1 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - increase to 20% penalty-free withdrawals | Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 5 years. Partial annuitization is not allowed. | 5.50% to age 75 on first year premiums 3.00% on premiums in years 2-3 0.50% on premiums in years 4-10 Commission are reduced 25% for ages 76-79 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 5.35% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Dow Jones) | 4.85% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P Mid Cap 400) | 4.70% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Russell 2000) | 4.80% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ-100) | 4.65% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 5.00% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 3.00% | | | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 2.65% (S&P) 2.40% (NASDAQ) | | | | | | | | | | | | | |
| | 3.00% | Fixed Account | No Cap | None | | | | | | | | | | | | | |

Minimum guaranteed cap rate for the annual point-to-point 3%, and 1% for the monthly point-to-point crediting method. Minimum guaranteed rate for the fixed account is 1.50%
(1) Minimum premium is only \$50 initially and \$50/month for TSA payroll deductions.



| North American Insurance Company Rates effective July 20, 2010 (next rate change: TBD) (45-day rate lock - starts when the application is received at the home office) | | | | | | | | | | | | | | | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-----------------------------------------------|------------------------------------------------|-------------------------------|--------------|------|-------------------|------------------------------------------------|---------------------|--------------------------------------------------------------------------|------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| Product | Cash Bonus | Current Par Rate/Fixed Rate | Index Method | Caps | Fees/Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium (1) | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules | |
| North American Freedom Choice 14-year term FPDA | None | 5% Penalty Free Option - High Band \$250,000+ | | | | None | Yes | 87.5% of premiums at 1.10% compounded annually | 0-75 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 5% of the full accumulation value each year after first contract year. | 14-Years: 9,9,9,9,8,8,7,7,6,6,5,4,3,2 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - Increase to 15% penalty-free withdrawals | Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 10 years. Partial annuitization is not allowed. | 5.50% to age 75 on first year premiums 3.50% on premiums in years 2-5 1.50% on premiums in years 6-10 0.50% on premiums in years 11-15 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 8.45% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Dow Jones) | 8.00% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P Mid Cap 400) | 7.70% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Russell 2000) | 7.85% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ-100) | 7.50% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 8.15% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 4.20% | | | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 3.70% (S&P) 3.25% (NASDAQ) | None | | | | | | | | | | | | |
| 4.45% | Fixed Account | No Cap | None | | | | | | | | | | | | | | |
| North American Freedom Choice 14-year term FPDA | None | 5% Penalty Free Option - Low Band <\$250,000 | | | | None | Yes | 87.5% of premiums at 1.10% compounded annually | 0-75 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 5% of the full accumulation value each year after first contract year. | 14-Years: 9,9,9,9,8,8,7,7,6,6,5,4,3,2 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - Increase to 15% penalty-free withdrawals | Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 10 years. Partial annuitization is not allowed. | 5.50% to age 75 on first year premiums 3.50% on premiums in years 2-5 1.50% on premiums in years 6-10 0.50% on premiums in years 11-15 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 7.70% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Dow Jones) | 7.25% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P Mid Cap 400) | 7.00% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Russell 2000) | 7.10% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ-100) | 6.80% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 7.40% | | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 3.80% | | | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 3.45% (S&P) 3.05% (NASDAQ) | None | | | | | | | | | | | | |
| 4.10% | Fixed Account | No Cap | None | | | | | | | | | | | | | | |

Minimum guaranteed cap rate for the annual point-to-point 3%, and 1% for the monthly point-to-point crediting method. Minimum guaranteed rate for the fixed account is 1.50%
 (1) Minimum premium is only \$50 initially and \$50/month for TSA payroll deductions. Income Rider not available for 5% Penalty Free Option.



North American Insurance Company Rates effective July 20, 2010 (next rate change: TBD) (45-day rate lock - starts when the application is received at the home office)

| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium (1) | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules | |
|-------------------------------------------------|------------|------------------------------------------------|------------------------------------------------|-------------------------------|---------------|-----|-------------------|------------------------------------------------|---------------------|--------------------------------------------------------------------------|-------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| North American Freedom Choice 14-year term FPDA | None | 10% Penalty Free Option - High Band \$250,000+ | | | | | Yes | 87.5% of premiums at 1.10% compounded annually | 0-75 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 10% of the full accumulation value each year after first contract year. | 14-Years: 9,9,9,9,8,8, 7,7,6,6,5,4,3,2 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - Increase to 20% penalty-free withdrawals | Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 10 years. Partial annuitization is not allowed. | 5.50% to age 75 on first year premiums 3.50% on premiums in years 2-5 1.50% on premiums in years 6-10 0.50% on premiums in years 11-15 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 7.65% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Dow Jones) | 7.20% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P Mid Cap 400) | 7.00% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Russell 2000) | 7.10% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ-100) | 6.80% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 7.35% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 3.80% | None | | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 3.45% (S&P) 3.05% (NASDAQ) | None | | | | | | | | | | | | |
| | | 4.10% | Fixed Account | No Cap | None | | | | | | | | | | | | |
| North American Freedom Choice 14-year term FPDA | None | 10% Penalty Free Option - Low Band <\$250,000 | | | | | Yes | 87.5% of premiums at 1.10% compounded annually | 0-75 | \$2,000 Q \$10,000 NQ Ongoing premiums accepted in any amount! | 10% of the full accumulation value each year after first contract year. | 14-Years: 9,9,9,9,8,8, 7,7,6,6,5,4,3,2 Contract Surrender Charges - no rolling surrenders. | Full account value at the death of the owner or annuitant. If there are joint annuitants, the death benefit will be paid at the second death. If there are joint owners, the death benefit will be paid out at the first death. | Nursing Home to age 75 at issue — After the first anniversary - 90 day confinement - Increase to 20% penalty-free withdrawals | Annuitization after first contract year without penalty if annuitized with a life contingency. Annuitization after the 5th contract year without penalty if annuitized for at least 10 years. Partial annuitization is not allowed. | 5.50% to age 75 on first year premiums 3.50% on premiums in years 2-5 1.50% on premiums in years 6-10 0.50% on premiums in years 11-15 Commissions are reduced further in some states. Call for details. | Chargeback in first year for death, surrenders, partial withdrawals, RMDs or cancellations. 100% months 1-6 50% months 7-12 |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 6.80% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Dow Jones) | 6.30% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P Mid Cap 400) | 6.10% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Russell 2000) | 6.20% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (NASDAQ-100) | 6.00% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (DJ Euro STOXX 50) | 6.45% | None | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (Lehman Brothers US Aggregate) | 3.40% | None | | | | | | | | | | | | |
| | | 100% | Monthly Pt-to-Pt (S&P 500) | 3.10% (S&P) 2.80% (NASDAQ) | None | | | | | | | | | | | | |
| | | 3.70% | Fixed Account | No Cap | None | | | | | | | | | | | | |

Minimum guaranteed cap rate for the annual point-to-point 3%, and 1% for the monthly point-to-point crediting method. Minimum guaranteed rate for the fixed account is 1.50%
 (1) Minimum premium is only \$50 initially and \$50/month for TSA payroll deductions.



| Old Mutual Financial Rates effective July 1, 2010 (next rate change: August 1, 2010) (60-day rate lock - starts when the application is received at the home office) | | | | | | | | | | | | | | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|-----------------------------------------------|------------------------------------|-----------------------------------------------|---------------|-----|-----------------------------------------------------------------------------------------|------------------------|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|----------------------------------|--------------------------------------------------|-----------------------------------------|-----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
| OMIndex-Safety 7 formerly Safety Index 7 FPDA | None | 100% | Monthly Cap (S&P 500) | 1.50% <\$100K 1.60% >\$100K (1.00% min) | None | No | 100% @ 2.50% less surrender charges on indexed accounts 2.50% on fixed account | 0-85 | \$10,000 NQ or Q \$2,000 min additional premium (\$2,000 min per acct) | 10% each year after first year. <i>Systematic w/d of interest or a specific amount allowed after first year.</i> | 7 years 10,10,10,9,8,7,6 Contract Surrender Charges - no rolling surrenders. | Full account value paid at death | Nursing Home Terminal Illness Unemployment | Available after first contract year. | 5.50% 0-79 2.75% 80-85 All premiums in years 1-3 *Trail Commissions available. Call for details. | 100% first year, 50% years 2 on any surrenders which exceed the penalty-free amount. No chargeback at death. |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 4.00% <\$100K 4.25% >\$100K (3.00% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Average (S&P 500) | 4.00% <\$100K 4.25% >100K (9.00% max) | None | | | | | | | | | | | |
| | | 3.00% <\$100K 3.15% >\$100K (1.50% min) | Fixed Account | No Cap | None | | | | | | | | | | | |
| OMIndex-Safety 10 formerly Safety Index 10 FPDA | None | 100% | Monthly Cap (S&P 500) | 1.50% <\$100K 1.60% >\$100K (1.00% min) | None | No | 100% @ 2.50% less surrender charges on indexed accounts 2.50% on fixed account | 0-85 | \$10,000 NQ or Q \$2,000 min additional premium (\$2,000 min per acct) | 10% each year after first year. <i>Systematic w/d of interest or a specific amount allowed after first year.</i> | 10 years 10,10,10,9,8,7,6,5,4,3 Contract Surrender Charges - no rolling surrenders. | Full account value paid at death | Nursing Home Terminal Illness Unemployment | Available after first contract year. | 7.00% 0-79 3.50% 80-85 All premiums in years 1-3 *Trail Commissions available. Call for details. | 100% first year, 50% years 2 on any surrenders which exceed the penalty-free amount. No chargeback at death. |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 4.00% <\$100K 4.25% >\$100K (3.00% min) | None | | | | | | | | | | | |
| | | 100% | Monthly Average (S&P 500) | 4.00% <\$100K 4.25% >\$100K (9.00% max) | None | | | | | | | | | | | |
| | | 3.00% <\$100K 3.15% >\$100K (1.50% min) | Fixed Account | No Cap | None | | | | | | | | | | | |
| OMIndex-Accelerator 7 formerly Accelerator Bonus 7 FPDA | 3% on Initial Premium | 100% | Monthly Cap (S&P 500) | 1.75% (1.00% min) | None | No | 100% @ 1.10% in floating rate states on indexed accounts 1.25% for fixed option | 0-85 (NQ) 18-85 (Q) | \$10,000 NQ or Q \$2,000 min additional premium (\$2,000 min per acct) | 10% each year after first year. | 7 years 10,9,8,7,6,5,4 Contract Surrender Charges - no rolling surrenders. | Full account value paid at death | Nursing Home Terminal Illness Unemployment | After 6th contract year without penalty | 5.00% to 79 2.50% to 80-85 All premiums in years 1-3 Ask us about trail commission options. | 100% first year, 50% years 2 on any surrenders which exceed the penalty-free amount. No chargeback at death. |
| | | 100% | Monthly Average (S&P 500) | 5.00% (3.00% min) | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 4.75% (3.00% min) | | | | | | | | | | | | |
| | | 100% | Bi-Annual Pt-to-Pt Monthly Average | 11.00% (6.00% min) | | | | | | | | | | | | |
| | | 2.25% (1.50% min) | Fixed acct | No Cap | | | | | | | | | | | | |
| OMIndex-Accelerator 10 formerly Accelerator Bonus 10 FPDA | 8% on Initial Premium | 100% | Monthly Cap (S&P 500) | 1.50% (1.00% min) | None | No | 87.5% @ 1.10% in floating rate states on indexed accounts 1.25% for fixed option | 0-85 (NQ) 18-85 (Q) | \$10,000 NQ or Q \$2,000 min additional premium (\$2,000 min per acct) | 10% each year after first year. | 10 years 10,10,10,10,9,8,7,6,4,2 Contract Surrender Charges - no rolling surrenders. | Full account value paid at death | Nursing Home Terminal Illness Unemployment | After 6th contract year without penalty | 8.00% to 79 4.00% to 80-85 All premiums in years 1-3 Ask us about trail commission options. | 100% first year, 50% years 2 on any surrenders which exceed the penalty-free amount. No chargeback at death. |
| | | 100% | Monthly Average (S&P 500) | 4.25% (3.00% min) | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (S&P 500) | 4.25% (3.00% min) | | | | | | | | | | | | |
| | | 100% | Bi-Annual Pt-to-Pt Monthly Average | 10.00% (6.00% min) | | | | | | | | | | | | |
| | | 1.50% (1.50% min) | Fixed Account | No Cap | | | | | | | | | | | | |

The bonus amount, plus any interest earned, vests over each product's vesting period. The account value available at any given time DOES NOT include the bonus amounts that have not yet vested or are only partially vested at that time. Upon annuitization, the vesting and interest earning of the bonus amount stops.



Old Mutual Financial Rates effective July 1, 2010 (next rate change: August 1, 2010) (60-day rate lock - starts when the application is received at the home office)

| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|---------------------------------|----------------------------------------|-------------------|------------------|-----|-----------------------------------------------------------|------------------------|--------------------------------|------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|----------------------------------|--------------------------------------------------|-----------------------------------------|----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| OMIndex-Escalator 6 formerly Loyalty Rewards Escalator 6 FPDA | 6% of all first year premiums Credited as 1% per year at the beginning of each contract year. | 100% | Annual Pt-to-Pt (S&P 500) | 4.00% (3.00% min) | None | No | 87.5% @ 1.00% in floating rate states on indexed accounts | 0-85 | \$10,000 NQ or Q | 10% each year after first year. Systematic w/d of interest or a specific amount allowed after first year. | 6 years 9,9,8,7,6,5 Contract Surrender Charges - no rolling surrenders. | Full account value paid at death | Nursing Home Terminal Illness Unemployment | After 1st contract year without penalty | 4.00% to 79 2.00% to 80-85 All premiums in years 1-3 | 100% first year, 50% years 2 on any surrenders which exceed the penalty-free amount. No chargeback at death. |
| | | 100% | Monthly Average (S&P 500) | 4.25% (3.00% min) | | | | | \$2,000 min additional premium | | | | | | | |
| | | 2.00% (1.50% min) | Fixed Account | No Cap | | | | | | | | | | | | |
| | | 100% | Monthly Cap (S&P 500) | 1.50% (1.00% min) | | | | | (\$2,000 min per acct) | | | | | | | |
| OMIndex-Escalator 8 formerly Loyalty Rewards Escalator 8 FPDA | 8% of all first year premiums Credited as 1% per year at the beginning of each contract year. | 100% | Annual Pt-to-Pt (S&P 500) | 4.00% (3.00% min) | None | No | 87.5% @ 1.00% in floating rate states on indexed accounts | 0-85 | \$10,000 NQ or Q | 10% each year after first year. Systematic w/d of interest or a specific amount allowed after first year. | 8 years 13.75, 12.75, 11.75, 10.75, 10,9,8,7 Contract Surrender Charges - no rolling surrenders. | Full account value paid at death | Nursing Home Terminal Illness Unemployment | After 5th contract year without penalty | 5.50% to 79 2.75% to 80-85 All premiums in years 1-3 | 100% first year, 50% years 2 on any surrenders which exceed the penalty-free amount. No chargeback at death. |
| | | 100% | Monthly Average (S&P 500) | 4.25% (3.00% min) | | | | | \$2,000 min additional premium | | | | | | | |
| | | 2.00% (1.50% min) | Fixed Account | No Cap | | | | | | | | | | | | |
| | | 100% | Monthly Cap (S&P 500) | 1.50% (1.00% min) | | | | | (\$2,000 min per acct) | | | | | | | |
| OMIndex-Escalator 10 formerly Loyalty Rewards Escalator 10 FPDA | 10% of all first year premiums Credited as 1% per year at the beginning of each contract year. | 100% | Annual Pt-to-Pt (S&P 500) | 4.25% (3.00% min) | None | No | 87.5% @ 1.00% in floating rate states on indexed accounts | 0-85 | \$10,000 NQ or Q | 10% each year after first year. Systematic w/d of interest or a specific amount allowed after first year. | 10 years 14.75, 13.75, 12.75, 11.75, 10.75, 10, 9,8,7,6 Contract Surrender Charges - no rolling surrenders. | Full account value paid at death | Nursing Home Terminal Illness Unemployment | After 5th contract year without penalty | 6.50% to 79 3.25% to 80-85 All premiums in years 1-3 | 100% first year, 50% years 2 on any surrenders which exceed the penalty-free amount. No chargeback at death. |
| | | 100% | Monthly Average (S&P 500) | 4.50% (3.00% min) | | | | | \$2,000 min additional premium | | | | | | | |
| | | 2.25% (1.50% min) | Fixed Acct | No Cap | | | | | | | | | | | | |
| | | 100% | Monthly Cap (S&P 500) | 1.75% (1.00% min) | | | | | (\$2,000 min per acct) | | | | | | | |
| OMIndex-Spectrum 9 formerly Spectrum Choice 9 Bonus SPDA **Allows additional funds for 6 months only 1% minimum cap per month 3% minimum cap for annual reset 3% minimum cap for monthly average | 3% on all premiums for the first six months | 100% | Monthly Cap (S&P 500) | 2.00% (1.00% min) | None | No | 103% @ 1.10% in floating rate states on indexed accounts | 0-85 (NQ) 18-85 (Q) | \$10,000 NQ or Q | 10% each year after first year. Systematic w/d of interest or a specific amount allowed after first year. | 9 years 15,15,15,14.5, 13.5,12.5,10,7,4 Contract Surrender Charges - no rolling surrenders. | Full account value paid at death | Nursing Home Terminal Illness Unemployment | After 5th contract year without penalty | 9.00% to 79 4.50% to 80-85 All premiums in years 1-3 Ask us about trail commission options. | 100% first year, 50% years 2 on any surrenders which exceed the penalty-free amount. No chargeback at death. |
| | | 100% | Monthly Cap Bi-Annual Reset (S&P 500) | 2.50% (1.00% min) | | | | | \$2,000 min additional premium | | | | | | | |
| | | 100% | Monthly Cap Tri-Annual Reset (S&P 500) | 3.20% (1.00% min) | | | | | | | | | | | | |
| | | 100% | Monthly Average | 4.50% (3.00% min) | | | | | | | | | | | | |
| | | 100% | Annual Pt-to-Pt (A&P 500) | 4.25% (3.00% min) | | | | | | | | | | | | |
| | | 2.20% (1.50% min) | Fixed Account | No Cap | | | | | | | | | | | | |



| RBC Insurance Rates effective July 1, 2010 (next rate change: August 1, 2010) (60-day rate lock - starts when the application is signed) | | | | | | | | | | | | | | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|-------------------------------------------|---------------------------------------------------------|--------------------|---------------|-----|----------------------------|---------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|--------------------------------------|-------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
| RBC Choice 10 SPDA Allows 5 additional premium deposits in the first 12 months. Will receive interest rate currently in effect at the time the money is received. Each is credited to the fixed account until the next contract anniversary and will be guaranteed until the end of the first contract year. | None | 100% | Annual Pt-to-Pt (S&P 500) | 4.50% (2.00% min.) | None | Yes | 87.5% of premiums at 1.00% | 0-85 NQ 0-80Q | \$5,000 min. NQ or Q \$1,000,000 max ages 0-80 \$250,000 max. ages 81-85 | 10% each year after the first (\$500 min.) Systematic withdrawals can begin after first year (\$100 min.) RMD available immediately | 10-Years: 10,10,9,5,9,8,7,6,5,4,2 | Full Account Value at death of owner | Confinement Terminal Illness | Available after first 12 months, withdrawal charges do not apply if a payment option of income for life is selected. After the first 5 contract years, withdrawal charges do not apply if income payment option with guaranteed period of at least 5 years is selected. | Option A 10.00% to 75 8.00% 76-80 6.00% 81-85 Option B Call office for commission details containing trails. | Full Surrender and Death: 100% 0-6 months 50% 7-12 months Annuitization: 100% first 24 months Partial Withdrawals: 100% 0-6 months |
| | | 100% | Monthly Cap (S&P 500) | 2.00% (0.50% min.) | None | | | | | | | | | | | |
| | | 100% | Quarterly Additive Pt-to-Pt -Annually Reset (Dow Jones) | 2.50% (1.00% min.) | None | | | | | | | | | | | |
| | | 100% | Monthly Average (Dow Jones) | 5.00% (5.00% min) | None | | | | | | | | | | | |
| | | 2.25% year 1 (1.00% min.) | Fixed Account | No Cap | None | | | | | | | | | | | |
| RBC Enhanced Choice 8 SPDA 2% on initial deposit only | 2% on initial deposit only | 100% | Annual Pt-to-Pt (S&P 500) | 5.00% (2.00% min.) | None | Yes | 87.5% of premiums at 1.00% | 0-85 NQ 0-80Q | \$5,000 min. NQ or Q \$1,000,000 max premium ages 0-80 \$250,000 max ages 81-85 | 10% each year after the first (\$500 min.) Systematic withdrawals can begin after first year (\$100 min.) RMD available immediately | 8-Years: 10,9,8,7,6,5,4,2 | Full Account Value at death of owner | Confinement Terminal Illness | Available after first 12 months, withdrawal charges do not apply if a payment option of income for life is selected. After the first 5 contract years, withdrawal charges do not apply if income payment option with guaranteed period of at least 5 years is selected. | Option A 6.00% to 75 4.50% 76-80 3.50% 81-85 Option B Call office for commission details containing trails. | Full Surrender and Death: 100% 0-6 months 50% 7-12 months Annuitization: 100% first 24 months Partial Withdrawals: 100% 0-6 months |
| | | 100% | Monthly Cap (S&P 500) | 2.50% (0.50% min.) | None | | | | | | | | | | | |
| | | 100% | Quarterly Additive Pt-to-Pt -Annually Reset (Dow Jones) | 3.00% (1.00% min.) | None | | | | | | | | | | | |
| | | 100% | Monthly Average (Dow Jones) | 5.00% (5% min) | None | | | | | | | | | | | |
| | | 2.30% year 1 1.30% years 2-8 (1.00% min.) | Fixed Account | No Cap | None | | | | | | | | | | | |
| RBC Enhanced Choice 10 SPDA 5% on initial deposit only | 5% on initial deposit only | 100% | Annual Pt-to-Pt (S&P 500) | 4.25% (2.00% min.) | None | Yes | 87.5% of premiums at 1.00% | 0-85 NQ 0-80Q | \$5,000 min. NQ or Q \$1,000,000 max ages 0-80 \$250,000 max. ages 81-85 | 10% each year after the first (\$500 min.) Systematic withdrawals can begin after first year (\$100 min.) RMD available immediately | 10-Years: 10,10,10,9,5,9,8,7,6,4,2 | Full Account Value at death of owner | Confinement Terminal Illness | Available after first 12 months, withdrawal charges do not apply if a payment option of income for life is selected. After the first 5 contract years, withdrawal charges do not apply if income payment option with guaranteed period of at least 5 years is selected. | Option A 7.00% to 75 5.00% 76-80 3.00% 81-85 Option B Call office for commission details containing trails. | Full Surrender and Death: 100% 0-6 months 50% 7-12 months Annuitization: 100% first 24 months Partial Withdrawals: 100% 0-6 months |
| | | 100% | Monthly Cap (S&P 500) | 1.75% (0.50% min.) | None | | | | | | | | | | | |
| | | 100% | Quarterly Additive Pt-to-Pt -Annually Reset (Dow Jones) | 2.25% (1.00% min.) | None | | | | | | | | | | | |
| | | 100% | Monthly Average (Dow Jones) | 5.00% (5% min) | None | | | | | | | | | | | |
| | | 2.15% year 1 1.15% years 2-8 (1.00% min.) | Fixed Account | No Cap | None | | | | | | | | | | | |



RBC Insurance Rates effective July 1, 2010 (next rate change: August 1, 2010) (60-day rate lock - starts when the application is signed)

| Product | Cash Bonus | Current Par Rate/ Fixed Rate | Index Method | Caps | Fees/ Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
|-----------------------------|----------------------------|----------------------------------------------|----------------------------------------------------------|--------------------|------------------|-----|----------------------------|------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|--------------------------------------|-------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| RBC Enhanced Choice 12 SPDA | 5% on initial deposit only | 100% | Annual Pt-to-Pt (S&P 500) | 4.50% (2.00% min.) | None | Yes | 87.5% of premiums at 1.00% | 0-85 NQ 0-80Q | \$5,000 min. NQ or Q \$1,000,000 max ages 0-80 \$250,000 max. ages 81-85 | 10% each year after the first (\$500 min.) Systematic withdrawals can begin after first year (\$100 min.) RMD available immediately | 12-Years: 14, 13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3 | Full Account Value at death of owner | Confinement Terminal Illness | Available after first 12 months, withdrawal charges do not apply if a payment option of income for life is selected. After the first 5 contract years, withdrawal charges do not apply if income payment option with guaranteed period of at least 5 years is selected. | Option A 8.00% to 75 6.00% 76-80 4.00% 81-85 Option B Call office for commission details containing trails. | Full Surrender and Death: 100% 0-6 months 50% 7-12 months Annuitization: 100% first 24 months Partial Withdrawals: 100% 0-6 months |
| | | 100% | Monthly Cap (S&P 500) | 2.00% (0.50% min.) | None | | | | | | | | | | | |
| | | 100% | Quarterly Additive Pt-to-Pt - Annually Reset (Dow Jones) | 2.50% (1.00% min.) | None | | | | | | | | | | | |
| | | 100% | Monthly Average (Dow Jones) | 5.00% (5% min) | None | | | | | | | | | | | |
| | | 2.20% year 1 1.20% years 2-8 (1.00% min.) | Fixed Account | No Cap | None | | | | | | | | | | | |

Awesome Income Riders Available On All RBC Indexed Annuities!!

Base Guaranteed Income Rider – Cost is .60% per year

Provides a 5% additional premium bonus (on top of the product's premium bonus) to the income account value PLUS a 7.50% guaranteed interest rate for up to 12 years (or until the income is triggered). The roll-up income interest rate is non-renewable. Payout can begin one year from the contract date and at attained age 50. Owner and annuitant must be same person unless owner is a non-natural person, i.e. trust.

Enhanced Income Rider – Cost is .60% per year

Provides a 1% additional premium bonus (on top of the product's premium bonus) to the income account value PLUS a 7.50% guaranteed interest rate for up to 12 years (or until the income is triggered). The roll-up income interest rate is non-renewable. Regular rider withdrawals may begin one year from the contract date and at attained age 50. **Additionally: Pays an additional 50% of their lifetime income payout if they meet 2 of 6 ADLs (activities of daily living).** Enhanced benefit withdrawals available after the 5th contract year. Owner must qualify to receive enhanced withdrawals. Not available for joint owners/joint withdrawal option. Owner and annuitant must be same person unless owner is a non-natural person, i.e. trust.

Available: ages 40-80 Qualified, 40-85 NQ



| The Standard Rates effective July 12, 2010 (next rate change: TBD) (45-day rate lock - starts when the application is received at the home office) | | | | | | | | | | | | | | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------|------------|-----------------------------|---------------------------|----------------------------------------------------------------------------------------------------------------|--------------|-----|---------------------------|------------|-------------------------------------------|---------------------------------------------------|---------------------------|--------------------------------------|--------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| Product | Cash Bonus | Current Par Rate/Fixed Rate | Index Method | Caps | Fees/Margins | MVA | Minimum Guarantee | Issue Ages | Minimum Premium | Liquidity | Surrender Charges | Death Benefit | Waivers | Annuitization Options | Commission | Charge-back Rules |
| Index Growth Annuity 5 SPDA | None | 100% | Annual Pt-to-Pt (S&P 500) | 3.50% <\$100K 4.25% >\$100K w/o Principal Guarantee 3.05% <\$100K 3.50% >\$100K w Principal Guarantee | None | No | 100% of premiums at 1.00% | 0-90 | \$15,000 min. NQ or Q \$1,000,000 max. | 10% each year including the first year RMD | 5-Years: 8,7,6,4,2 | Full Account Value at death of owner | Nursing Home Terminal Illness | Available at anytime, withdrawal charges do not apply if a payment option of income for life or a certain period option of five or more years is selected. | Option A 4.50% to 80 2.25% 81-85 1.85% 86-90 Option B Call office for commission details containing trails. | 100% 1st 6 months 50% months 7-12 No chargeback at death unless the deceased is age 86+ at time of issue. |
| | | 100% | Fixed Account | 1.70% (1.00% min) | None | | | | | | | | | | | |
| Index Growth Annuity 7 SPDA | None | 100% | Annual Pt-to-Pt (S&P 500) | 3.75% <\$100K 4.50% >\$100K w/o Principal Guarantee 3.05% <\$100K 3.75% >\$100K w Principal Guarantee | None | No | 100% of premiums at 1.00% | 0-90 | \$15,000 min. NQ or Q \$1,000,000 max. | 10% each year including the first year RMD | 7-Years: 9,8,7,6,5,4,2 | Full Account Value at death of owner | Nursing Home Terminal Illness | Available at anytime, withdrawal charges do not apply if a payment option of income for life or a certain period option of five or more years is selected. | Option A 5.50% to 80 2.75% 81-85 2.25% 86-90 Option B Call office for commission details containing trails. | 100% 1st 6 months 50% months 7-12 No chargeback at death unless the deceased is age 86+ at time of issue. |
| | | 100% | Monthly Cap (S&P 500) | 1.70% (1.00% min) | None | | | | | | | | | | | |

Bailout Index Rate Guarantee: The contract is assigned a bailout index rate of 2% less than the initial index cap rate. If a renewal index cap declared is below the bailout, you may withdraw funds from the Index Interest account without a surrender charge only during the time period that the rate is below the bailout.