



**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 Rates effective July 6, 2010 (next rate change: TBD) (45 day rate lock from day application received at home office)														
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Dominator Plus</b> SPDA	5-year term: 2.20% <\$100,000 2.30% \$100,000+  10-year term: 3.25% <\$100,000 3.35% \$100,000+	5-year term: <\$100,000 2.20% \$100,000+ 2.30%  10-year term: <\$100,000 3.25% \$100,000+ 3.35%	None	Yes	See left.	0-85	\$25,000 as of 3/3/09	10% beginning in the first year of total premiums paid.	<b>5 or 10 years</b> 9, 8.1, 7.2, 6.3, 5.4, 4.5, 3.6, 2.7, 1.8, 0.9  *5-year term: 30-day window after 5th year to withdraw funds without penalty.	Full account value at death of the annuitant.	Loan Provision (Up to 50% of contract's cash surrender value (\$50,000 max).  Nursing Home (Can take accelerated distribution of the contracts accumulation value through payments over a period as short as 5 years.)	Full account value available for annuitization after one year if taken over 10+ years.  Optional rider allows you to take the full account value over less than 10 years.  Call us for details.	<b>5 Year Term:</b> 3.00% 0-75 2.00% 76-80 1.00% 81-85  <b>10 Year Term:</b> 4.00% 0-75 3.00% 76-80 2.00% 81-85	100% chargeback on surrenders in first 6 months, 50% in second six policy months
RMDs can be taken free of charge if taken annually in December, or monthly throughout the year.														
<b>Dominator Select 1</b> SPDA	\$100,000+ 1.60% <\$100,000 1.50%	\$100,000+ 1.60% <\$100,000 1.50%	None	Yes	See left.	0-85	\$25,000	10% beginning in the first year of total premiums paid.	<b>3 years</b> 6, 5, 4  30-day window after guarantee period to withdraw funds without penalty.	Full account value at death of the annuitant.	Loan Provision Up to 50% of contract's cash surrender value (\$50,000 max).	Can annuitize full account value during the 30 day window after each guarantee period.	0.25% 0-85	100% chargeback on surrenders in first 6 months, 50% in second six policy months
<b>Dominator Select 2</b> SPDA	\$100,000+ 1.65% <\$100,000 1.55%	\$100,000+ 1.65% <\$100,000 1.55%											0.50% 0-85	
<b>Dominator Select 3</b> SPDA	\$100,000+ 1.65% <\$100,000 1.55%	\$100,000+ 1.65% <\$100,000 1.55%											1.25% 0-85	



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	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
Guarantee 5 SPDA	3.65%	3.65%	None	Yes	2%	0-80	\$10,000 NQ or Q \$1,000,000 0-69 \$750,000 70-74 \$500,000 75-80 maximum	One penalty free withdrawal after first year. Interest earned in prior 12 months  Systematic withdrawals of interest only available after 30 days.	5 years 9,8,7,6,5	Full account value at death of owner or annuitant	Nursing Home  Available for Annuitants until the age of 75	Annuitization not available	3.00% to 75 2.00% 76-80	Death or Suicide is charged back 100% in the first month and reduced by 1/12 each month thereafter.
Guarantee 7 SPDA	3.75%	3.75%	None	Yes	2%	0-80	\$10,000 NQ or Q \$1,000,000 0-69 \$750,000 70-74 \$500,000 75-80 maximum	One penalty free withdrawal after first year. Interest earned in prior 12 months  Systematic withdrawals of interest only available after 30 days.	7 years 9,8,7,6,5,4,3	Full account value at death of owner or annuitant	Nursing Home  Available for Annuitants until the age of 75	Annuitization not available	3.00% to 75 2.00% 76-80	Death or Suicide is charged back 100% in the first month and reduced by 1/12 each month thereafter.



<b>American General Life Insurance Company</b> Rates effective July 6, 2010 (next rate change: TBD) (90-day rate lock - starts the date the application is signed)														
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Horizon Plus</b> SPDA (Form #04362)	8.00% first year 2.00% years 2-6	N/A	6.00%	Yes	2.00%	0-85	\$5,000 NQ or Q	10% each year including the first	<b>9 years</b> 9,8,7,6,5,4,3,2,1	Surrender value at death of owner (full account value if annuitized for 5+ years.)	Nursing Home (1)	Annuitize after 5th year for at least 60 months using full account value	6.00% to 75 3.20% 76-80 1.35% 81-85	100% chargeback during the first 12 months for any full or partial withdrawals, <b>excluding any penalty-free amounts.</b>  <b>No chargeback at death</b>
<b>Horizon MYG</b> SPDA (Form #04370)	6.00% first year 2.00% years 2-6	N/A	5.00%	Yes	2.00%	0-85	\$5,000 NQ or Q	10% each year including the first	<b>10 years</b> 10,9,8,7,6,5,4,3,2,1	Full Account Value at death of owner	Nursing Home (1)	Annuitize after 5th year for at least 60 months using full account value	7.50% to 75 5.00% 76-80 3.00% 81-85	
<b>Horizon Select</b> SPDA (Form #05377)	5 years: 2.20% 7 years: 2.75% 10 years: 2.95%	Same as left.	None	Yes	2.00%	0-85	\$5,000 NQ or Q	10% each year including the first	<b>5, 7 or 10 years</b> 10,9,8,7,6,5,4,3,2,1 Free out at end of initial guarantee period	Full Account Value at death of owner	Nursing Home (1)	Annuitize after 5th year for at least 60 months using full account value	4.00% 0-80 3.00% 81-85	
<b>Horizon Secure</b> SPDA (Form #05376)	5 years: 2.00% 7 years: 2.55%	Same as left.	None	No	2.00%	0-85	\$5,000 NQ or Q	10% each year including the first	<b>5 or 7 years</b> 10,9,8,7,6,5,4,3,2,1 Free out at end of initial guarantee period	Full Account Value at death of owner	Nursing Home (1)	Annuitize after 5th year for at least 60 months using full account value	4.00% 0-80 3.00% 81-85	
<b>Horizon Choice</b> SPDA (Form #05376) <b>Guaranteed Return of Premium</b>	5 years: Not available 7 years: Not available 8 years: Not available 9 years: 3.05% 10 years: 2.70%	Same as left.	None	Yes	2.00%	0-85	\$5,000 NQ \$2,000 Q	10% each year AFTER the first year. Interest available in 30 days.	<b>5, 7, 8, 9 or 10 years</b> 7,6,5,4,3,2,1 Free out at end of initial guarantee period	Full Account Value at death of owner	Nursing Home (1)	Annuitize after 5th year for at least 60 months using full account value	5 years: 2.40% 7 years: 4.50% 8 years: 3.50% 9 years: 2.65% 10 years: 5.00% to age 85	

(1) Nursing Home Waiver terminates at attained age of 86, no matter when the policy was issued. Confinement for OWNER must start after the first year, and must continue for 90 days.  
(2) 100% chargeback during the first 12 contract months and will be applied to any full or partial withdrawals (including systematic withdrawals), excluding any penalty-free amounts. No chargebacks on deaths. Chargebacks will be calculated by applying the amount of the withdrawal that is subject to chargeback against the most recent premium payment first (LIFO Basis).  
(3) Subsequent commissions based on attained age at time subsequent premiums are paid.



American General Life Insurance Company Rates effective July 6, 2010 (next rate change: TBD) (90-day rate lock - starts the date the application is signed)														
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Horizon Flex</b> FPDA (Form #04371)	4.20% first year	N/A	2% on all first year premiums.	No	2.00%	0-85	\$5,000+ EFT min. \$100/month (optional)  <\$5,000 EFT min. \$300/month (required)  \$2,000 min. non-EFT additional deposit	10% each year including the first	<b>8 years</b> 8,8,8,7,6,5,3,1  Contract Surrender Charges - No rolling surrender charges.	Full Account Value at death of owner	Nursing Home (1)	Annuitize after 5th year for at least 60 months using full account value	5.00% to 75 4.00% 76-80 3.00% 81-85  Commission for premiums in yrs 2-5:  4% ages 0-80 3% ages 81-85	See footnote #2 below.
<b>Horizon Achiever</b> SPDA	2.70% years 1-6	2.70%	None	Yes	2.00%	0-85	\$5,000 NQ or Q	10% each year including the first	<b>10 years</b> 10,9,8,7,6,5,4,3,2,1  <b>30 Day Window after 6 years to withdraw funds without charge or MVA</b>	Full Account Value at death of owner	Nursing Home (1)	Annuitize after 5th year for at least 60 months using full account value	3.00% to 80 2.00% 81-85	100% chargeback during the first 12 months for any full or partial withdrawals, excluding any penalty-free amounts.  No chargeback at death

(1) Nursing Home Waiver terminates at attained age of 86, no matter when the policy was issued. Confinement for OWNER must start after the first year, and must continue for 90 days.  
 (2) 100% chargeback during the first 12 contract months and will be applied to any full or partial withdrawals (including systematic withdrawals), excluding any penalty-free amounts. No chargebacks on deaths. Chargebacks will be calculated by applying the amount of the withdrawal that is subject to chargeback against the most recent premium payment first (LIFO Basis).  
 (3) Subsequent commissions based on attained age at time subsequent premiums are paid.



<b>American National Life Insurance Company</b> Rates effective July 1, 2010 (next rate change: August 1, 2010) (60-day rate lock - starts when the application is signed)														
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Palladium Century</b> FPDA	2.00% first year 10% lower in FL, IN, NC, TX, VT, VA, WA, WI	N/A	None	Yes	2.00%	0-90	\$5,000 NQ \$100 Q (*\$100 monthly EFT minimum afterwards)	10% per year beginning in first year	<b>7 years</b> 9,8,7,6,5,4,2  Contract Surrender Charges - No rolling surrender charges.	Full account value at death of owner	Nursing Home, Disability, Terminal Illness (owner)	Annuitization before the annuity maturity date is not allowed under any circumstances.	6.00% 0-74 3.50% 75-90	*100% 1st year, 50% second year for any surrenders, including death. No chargeback to withdrawals that are made outside surrender charges.
<b>Palladium Century 1</b> SPDA	3.00% first year 10% lower in FL, IN, NC, TX, VT, VA, WA, WI	N/A	1.00%	Yes	2.00%	0-90	**\$5,000 NQ \$4,000 Q		<b>10 years</b> 10,9,8,7,6, 5,4,3,2,1				8.00% 0-74 5.50% 75-85	
<b>Palladium Century 3</b> SPDA	5.00% first year 10% lower in FL, IN, NC, TX, VT, VA, WA, WI	N/A	3.00%	Yes	2.00%	0-85	**\$5,000 NQ \$4,000 Q		<b>10 years</b> 11,10,9,8,7, 6,5,4,3,2				7.00% 0-74 4.50% 75-80	
<b>Palladium Century 5</b> SPDA	7.00% first year 10% lower in FL, IN, NC, TX, VT, VA, WA, WI	N/A	5.00%	Yes	2.00%	0-80	**\$5,000 NQ \$4,000 Q		<b>10 years</b> 12,12,11,10, 9,8,6,4,3,2				6.00% 0-74 3.50% 75-80	
<b>Palladium Century 7</b> SPDA	9.00% first year 10% lower in FL, IN, NC, TX, VT, VA, WA, WI	N/A	7.00%	Yes	2.00%	0-80	**\$5,000 NQ \$4,000 Q		<b>10 years</b> 12,12,11,11, 10,9,8,6,4,2				5.00% 0-74 3.00% 75-80	

\* Trail commissions are available on the Century Series Annuities. Call us for details.  
\*\* Additional premiums accepted in the first year only for the Century 1, 3, 5, & 7 above.  
\*\*\* Additional premiums accepted in the first SEVEN contract years only.



<b>American National Life Insurance Company</b> Rates effective July 1, 2010 (next rate change: August 1, 2010) (60-day rate lock - starts when the application is signed)														
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Palladium MYG 3</b> SPDA	\$100,000+ 2.10% for 3 years <\$100,000 2.00% for 3 years	\$100,000+ 2.10% <\$100,000 2.00%											3 year term: 1.5% to 79 0.5% 0-80	100% chargeback in the first 12 policy months for any withdrawal that incurs a surrender charge.
<b>Palladium MYG 4</b> SPDA	\$100,000+ 2.10% 4 years <\$100,000 2.00% for 4 years	\$100,000+ 2.10% <\$100,000 2.00%											4 year term: 2.00% to 79 1.00% 80-85	
<b>Palladium MYG 5</b> SPDA	\$100,000+ 3.30% 1st year 2.30% years 2-5 <\$100,000 3.20% 1st year 2.20% years 2-5	\$100,000+ 2.50% <\$100,000 2.40%											5 year term: 4.00% to 79 2.00% 80-85	
<b>Palladium MYG 6</b> SPDA	\$100,000+ 3.05% for 6 years <\$100,000 2.95% for 6 years	\$100,000+ 3.05% <\$100,000 2.95%							8,8,8,7,6,5,4,3,2,1  30-day window after initial guarantee period				6 year term: 2.50% to 79 .50% 80-85	
<b>Palladium MYG 7</b> SPDA	\$100,000+ 4.15% first year 3.15% years 2-7 <\$100,000 4.05% first year 3.05% years 2-7	\$100,000+ 3.29% <\$100,000 3.19%	None	Yes	2.00%	0-85	\$5,000 NQ or Q	Interest after 30 days, and 10% after first year	If surrender is not initiated, the contract will renew at an annual interest rate for the remainder of the initial 10-year term with surrender charges and MVA through the 10th year.	Full account value at death of owner	Confinement, Disability, Terminal Illness (Owner) (2)	See foot note #1 below.	7 year term: 2.50% to 79 .50% 80-85	
<b>Palladium MYG 8</b> SPDA	\$100,000+ 3.50% 8 years <\$100,000 3.40% 8 years	\$100,000+ 3.50% <\$100,000 3.40%											8 year term: 3.00% to 79 1.00% 80-85	
<b>Palladium MYG 9</b> SPDA	\$100,000+ 5.00% first year 3.00% years 2-9 <\$100,000 4.90% first year 2.90% years 2-9	\$100,000+ 3.22% <\$100,000 3.12%											9 year term 3.00% to 79 1.00% 80-85	
<b>Palladium MYG 10</b> SPDA	\$100,000+ 4.35% first year 3.35% years 2-10 <\$100,000 4.25% first year 3.25% years 2-10	\$100,000+ 3.45% <\$100,000 3.35%											10 year term 4.00% to 79 2.00% 80-85	

(1) Annuitization is allowed after the 3rd contract year without surrender charges as long as the payout is at least 60+ months. MVA would still apply. No surrender charges or MVA apply if annuitized during the 30-day window at the end of the initial guarantee period.  
(2) 60-day confinement. Available to clients age 80 or younger at time of issue. Confinement must begin at least 90 days after the issue date. Disability waiver provided if the client is not receiving disability benefits at the time of issue, or the client is age 65 or older when he becomes disabled, or if client is diagnosed with a terminal illness prior to or on the date of issue.



**American National Life Insurance Company** Rates effective July 1, 2010 (next rate change: August 1, 2010) (60-day rate lock - starts when the application is signed)  
\$1 million maximum premium without home office approval.

Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Palladium Advisor</b> SPDA (NQ) FPDA (Q)  NQ- Can add additional deposits in the first year only.	3.00% first year (2.00% base rate)	N/A	1.00%	Yes	2.00%	0-90	\$5,000 NQ \$100 Q Additional Premium \$100  Maximum \$20,000 per year after 1st(Q)	10% beginning in the first year	<b>7 years</b> 7,7,7,6,5,4,2  Contract Surrender Charges - No rolling surrender charges.	Full account value at death of owner	Confinement Disability (Owner) (1)	Can annuitize the full contract value at the end of the fifth contract year without surrender penalties if annuitized for at least 5 years. MVA charges will still apply.	<b>Non-Qualified</b> 3% to 79, 1% 80-90 <b>Qualified</b> Year 1 3% to 79, 1% 80-90 Year 2 2% to 79, .2% 80-90 Year 3 1% to 79 Year 4 0.65% to 75	100% chargeback in the first 12 policy months and 50% in year 2 for any withdrawal that incurs a surrender charge  Renewal Asset Based Commission applies (2)
<b>WealthQuest Citadel 5 Diamond Series</b> SPDA  Additional deposits accepted in first year only.	<b>\$100,000+</b> 3.25% first year 2.25% 2nd year  <b>&lt;\$100,000</b> 3.15% first year 2.15% 2nd year	N/A	1.00%	No	2.00%	0-85	\$5,000 NQ/Q minimum	10% beginning in the first year	<b>5 years</b> 7,7,7,6,5  Contract Surrender Charges - No rolling surrender charges.	Full account value at death of owner	Confinement, Disability, Terminal Illness (Owner) (1)	Can annuitize the full contract value at the end of the first contract year without surrender penalties if annuitized for at least 10 years.	4.00% to 80 3.00% 81-85	100% chargeback in the first 12 policy months for any withdrawal that incurs a surrender charge.
<b>WealthQuest Citadel 7 Diamond Series</b> FPDA	<b>\$100,000+</b> 4.40% first year 2.40% 2nd year  <b>&lt;\$100,000</b> 4.30% first year 2.30% 2nd year	N/A	2.00%	No	2.00%	0-85	\$5,000 NQ \$2,000 Q minimum (\$1k min additional deposits; \$100 ACH)	10% beginning in the first year	<b>7 years</b> 7,7,7,6,5,4,2  Contract Surrender Charges - No rolling surrender charges.	Full account value at death of owner	Confinement, Disability, Terminal Illness (Owner) (1)	Can annuitize the full contract value at the end of the first contract year without surrender penalties if annuitized for at least 10 years.	4.50% to 80 3.50% 81-85	100% chargeback in the first 12 policy months for any withdrawal that incurs a surrender charge.

(1) 60-day confinement. Available to clients age 80 or younger at time of issue. Confinement must begin at least 90 days after the issue date. Disability waiver provided if the client is not receiving disability benefits at the time of issue, or the client is age 65 or older when he becomes disabled, or if client is diagnosed with a terminal illness prior to or on the date of issue.  
(2) Renewal Asset Based Commission: Beginning policy year two and for as long as the policy is in force, you shall receive a percentage of Policy Account Values (as valued on the last day of each month) less outstanding policy loans if any. These commissions will be paid monthly based upon a formula that pays one-twelfth of forty tenths of one percent on the Palladium Advisor for years 2-7 and one-twelfth of eighty tenths of one percent on the Palladium Advisor for years 8+.  
(3) Additional deposits accepted in first year only. Additional deposits will also earn a 1% interest rate enhancement for one year.  
(4) Additional deposits made during the first 36 months will receive a 2% interest rate enhancement for one year.

**Annuity Investors Life Insurance Company** Rates effective July 14, 2010 (next rate change: TBD) (30-day rate lock - starts when the application is received at the home office)

Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Asset Select 1-2-3</b> SPDA	1 year rate: Temporarily suspended for new money as of 10/20/08	N/A	None	No	2.00%	18 - 90 Q 0 - 90 NQ	\$10,000 NQ or Q	Interest only in first year, then 10% each year thereafter  Min. \$500 per payment	<b>6 years</b> 7,7,6,6,5,4  30 day window at end of initial guarantee period to withdraw funds without penalty. After window, surrender charges continue but do not reset.	Full account value at death of the owner	None	Withdrawal charges are waived if annuitized for at least 5 years or when a life contingency is used.	0.30% (Asset S1ct 1) 1.10% (Asset S1ct 2) 1.44% (Asset S1ct 3) to age 90 Paid only as annual trail for 6 years, paid at END of each quarter. No upfront commission.	100% Chargeback first 6 months, 50% Chargeback months 7-12 for death, full or partial surrenders.
	2-year rate: Temporarily suspended for new money as of 10/20/08	N/A	None											
	3-year rate: Temporarily suspended for new money as of 10/19/09	N/A	None											





ForeThought Life Insurance Company Rates effective July 20, 2010 (next rate change: TBD) (45-day rate lock - starts when the application is signed)														
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Secure Bonus 115 Plus SPDA</b>  <b>15% Income Bonus plus 6% minimum guaranteed interest for 10 years*</b>	<b>\$250K+</b> 2.00% first year  <b>\$100K - \$249K</b> 2.00% first year  <b>\$25K - \$99K</b> 2.00% first year (1.00% min.)	N/A	3.00%	Yes	87.5% @ 1.00%	0-85	\$25,000 NQ or Q (minimum) \$1,000,000 (maximum)	10% each year after the first.	<b>10 years:</b> 12,12,11,10,9,8,7,6,4,2	Full account value at death of the owner  <b>Optional:</b> Increased Death Benefit Guarantee Rider (0.75% Cost)	Nursing Home  Terminal Illness  Guaranteed Lifetime Income Benefit Plus Rider (0.30% cost)  Increased Death Benefit Guarantee Rider (0.75% cost)	After 5th contract year without penalty if choose a payout option of at least 5 years certain.	7.00% to 75 4.50% 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
<b>Secure Bonus 115 SPDA</b>  <b>15% Income Bonus plus 6% minimum guaranteed interest for 10 years*</b>	<b>\$250K+</b> 2.50% first year  <b>\$100K - \$249K</b> 2.50% first year  <b>\$25K - \$99K</b> 2.50% first year (1.00% min.)	N/A	None	Yes	87.5% @ 1.00%	0-85	\$25,000 NQ or Q (minimum) \$1,000,000 (maximum)	10% each year after the first.	<b>10 years:</b> 12,12,11,10,9,8,7,6,4,2	Full account value at death of the owner  <b>Optional:</b> Increased Death Benefit Guarantee Rider (0.75% Cost)	Nursing Home  Terminal Illness  Guaranteed Lifetime Income Benefit Plus Rider (0.30% cost)  Increased Death Benefit Guarantee Rider (0.75% cost)	After 5th contract year without penalty if choose a payout option of at least 5 years certain.	7.00% to 75 4.50% 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
<b>Secure Income 125 SPDA</b>  <b>25% Income Bonus plus 5% minimum guaranteed interest for 10 years*</b>	<b>\$250K+</b> 2.50% first year  <b>\$100K - \$249K</b> 2.50% first year  <b>\$25K - \$99K</b> 2.50% first year (1.00% min.)	N/A	None	No	1.00%	0-85	\$25,000 NQ or Q (minimum) \$1,000,000 (maximum)	10% each year after the first.	<b>10 years:</b> 12,12,11,10,9,8,7,6,4,2	Full account value at death of the owner  <b>Optional:</b> Increased Death Benefit Guarantee Rider (0.75% Cost)	Nursing Home  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

**\*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. **Optional Increased Death Benefit Guarantee Rider:** Guarantee your death benefit is equal to no less than initial premium paid less withdrawals, plus 5% of premium less withdrawals for each full contract year completed, until age 85 or until the rider's death benefit is equal to 200% of premium less withdrawals, whichever comes first. Available at issue only for an annual charge, for ages 0-75.



Genworth Life Insurance Company Rates effective July 5, 2010 (next rate change: TBD) (60-day rate lock - starts when the application is received at the home office)														
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>SecureLiving Liberty</b> SPDA <i>Includes a Bail Out Provision!</i>	<b>1 Year Guarantee:</b> \$250K+ 5.05% first year  \$100K - \$249K 4.55% first year  <\$99K 4.05% first year  (2.15% bailout rate in years 2-6)	\$250K+ 2.63%  \$100k - \$249K 2.55%  <\$99K 2.46%	None	No	2.00%	0-85	\$5,000 NQ \$2,000 Q	10% each year including the first.  Available after 30 days.	<b>6 years:</b> 9,9,8,7,6,5	Full account value at death of the owner	Medical Care/Nursing Home Waiver	Can annuitize after 13 months without any surrender charges.  Options are Lifetime Income with Period Certain (10, 15, or 20 years) or Joint Life and Survivor Income with 10 Year Period Certain.	3.00% to 75 1.95% 76-80 1.05% 81-85	100% Chargeback for death in the first 6 months for any owner with an issue age of 76 or older. 100% Chargeback the first twelve months for Full or Partial Withdrawals above the penalty free amount.
	<b>3 Year Guarantee:</b> \$250K+ 3.30% years 1-3  \$100K - \$249K 3.20% years 1-3  <\$99K 3.05% years 1-3  (2.15% bailout rate in years 4-6)	\$250K+ 2.72%  \$100k - \$249K 2.67%  <\$99K 2.60%	None											
	<b>5 Year Guarantee:</b> \$250K+ 3.05% years 1-5  \$100K - \$249K 2.95% years 1-5  <\$99K 2.80% years 1-5  (2.15% bailout rate in year 6)	\$250K+ 2.90%  \$100k - \$249K 2.82%  <\$99K 2.69%	None											

\*\* The SecureLiving Liberty annuity has a "Bailout" feature. If the renewal interest rate is less than the bailout rate, the Owner may make a full or partial surrender of the contract within 45 days after the contract anniversary date without incurring surrender charges.



<b>Genworth Life Insurance Company</b> Rates effective July 5, 2010 (next rate change: TBD) (60-day rate lock - starts when the application is received at the home office)														
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>SecureLiving Independence</b> SPDA	<b>\$100K+</b> 4.00% first year  <b>\$50K - \$99K</b> 3.50% first year  <b>&lt;\$50K</b> 3.00% first year  (2.50% base rate)	N/A	3.50% \$100K+  3.00% \$50K - \$99K  2.50% <\$50K	No	2.50%	0-85	\$5,000 NQ \$2,000 Q	10% each year including the first.  Available after 30 days.	<b>6 years:</b> 9,9,8,7,6,5	Full account value at death of the owner	Medical Care/Nursing Home Waiver	Can annuitize after 13 months without any surrender charges.  Options are Lifetime Income with Period Certain (10, 15, or 20 years) or Joint Life and Survivor Income with 10 Year Period Certain.	4.00% to 75 1.95% 76-80 1.05% 81-85	100% Chargeback for death in the first 6 months for any owner with an issue age of 76 or older. 100% Chargeback the first twelve months for Full or Partial Withdrawals above the penalty free amount.
<b>SecureLiving Smart Rate</b> SPDA	<b>1 Year Guarantee:</b>  \$100K+ 4.00% first year  \$50K - \$99K 3.50% first year  <\$50K 3.00% first year	N/A	3.00% \$100K+  2.50% \$50K - \$99K  2.00% <\$50K	No	2.00%	0-85	\$5,000 NQ \$2,000 Q	10% each year including the first.  Available after 30 days.	<b>7 years:</b> 7,7,7,6,5,4,3	Full account value at death of the owner	Medical Care/Nursing Home Waiver	Can annuitize after 13 months without any surrender charges.  Options are Lifetime Income with Period Certain (10, 15, or 20 years) or Joint Life and Survivor Income with 10 Year Period Certain.	4.50% to 75 2.70% 76-80 1.50% 81-85	100% Chargeback for death in the first 6 months for any owner with an issue age of 76 or older. 100% Chargeback the first twelve months for Full or Partial Withdrawals above the penalty free amount.
	<b>3 Year Guarantee:</b>  \$100K+ 2.70% years 1-3  \$50K - \$99K 2.60% years 1-3  <\$50K 2.50% years 1-3	1.20% \$100K+  1.10% \$50K - \$99K  1.00% <\$50K												
	<b>5 Year Guarantee:</b>  \$100K+ 2.50% years 1-5  \$50K - \$99K 2.40% years 1-5  <\$50K 2.30% years 1-5	0.80% \$100K+  0.70% \$50K - \$99K  0.60% <\$50K												



<b>Genworth Life &amp; Annuity Insurance Company</b> Rates effective July 5, 2010 (next rate change: TBD) (60-day rate lock - starts when the application is received at the home office)														
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>SecureLiving Rate Saver</b> SPDA	<b>5 Year Guarantee:</b> \$250K+ 3.15%	\$250K+ 3.15%	None	Yes	1.10%	0-85	\$25,000 NQ or Q	Interest available after 30 days.  Maximum amount of interest you can withdraw is the previous 12 months interest.	<b>5 years:</b> 9,8,7,6,5	Full account value at death of the owner	Medical Care/Nursing Home Waiver	Can annuitize after 13 months without any surrender charges.  Options are Lifetime Income with Period Certain (10, 15, or 20 years) or Joint Life and Survivor Income with 10 Year Period Certain.	2.50% to 75 2.15% 76-80 1.40% 81-85	100% Chargeback for death in the first 6 months for any owner with an issue age of 76 or older. 100% Chargeback the first twelve months for Full or Partial Withdrawals above the penalty free amount.
	<b>7 Year Guarantee:</b> \$250K+ 3.70%	\$250K+ 3.70%												
<b>Great American</b> Rates effective July 14, 2010 (next rate change: TBD) (30-day rate lock - starts when the application is received at the home office)														
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>American Freedom Stars &amp; Stripes</b> SPDA	<b>&lt;\$100k</b> 3.45% first year 2.55% second year 2.65% third year 2.75% fourth year 2.85% fifth year  <b>\$100k+</b> 3.55% first year 2.65% second year 2.75% third year 2.85% fourth year 2.95% fifth year	<b>&lt;\$100k</b> 2.85%  <b>\$100k+</b> 2.95%	1.00%	Yes	1.50%	0-89(NQ) 18-89(Q)	\$10,000 NQ or Q  Maximum: \$750,000 for ages 0-79. \$500,000 for ages 80+	Interest in 30 days, 10% after one year	<b>5 years</b> 7,6,5,4,3	Full account value at death of annuitant	Extended Care  Terminal Illness	Annuitization using full account value if annuitized for a payout period of five years or longer, or for life.	3.00% to 84 2.10% 85-89	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.



ING USA Rates effective June 23, 2010 (next rate change: TBD) (45-day rate lock - starts when transfer paperwork is sent by the home office)														
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuity Options	Commission	Charge-back Rules
Guarantee Choice Annuity SPDA  Guaranteed Return of Premium	5 years: Product not available at this time.	Product not available at this time.	1% on \$75,000+	Yes	See Left	0-80	\$15,000 NQ or Q	Interest in 30 days, 10% after one year	5, 7 or 10 years 9,8,7,6,5, 4,3,2,1  30 day window at end of initial guarantee period to withdraw funds without penalty. After window, surrender charges continue but do not reset.	Full account value at death of the owner	Nursing Home & Terminal Illness  Surrender charges waived if owner is confined for at least 45 days during any continuous 60-day period.	Annuitization using full account value after first contract year if annuitized for at least 10 years.	5 year term: <b>Option A</b> 2.00% 0-80 w/ no trail <b>Option B, C, D</b> 1.25% 0-80 w/.25% trail	Chargeback for surrenders or annuitization in the first year:  100% first 6 months 50% months 7-12  No chargeback at death in first year.
	7 years: \$15,000 Band 2.50% for 7 years  \$75,000 Band 3.50% first year 2.50% years 2-7	\$15,000+ 2.50%  75,000+ 2.64%	1% on \$75,000+										7 year term: <b>Option A</b> 2.50% 0-80 w/ no trail <b>Option B, C, D</b> 1.50% 0-80 w/.25% trail	
	10 years: \$15,000 Band 3.50% for 10 years  \$75,000 Band 4.50% first year 3.50% years 2-10	3.50%  \$75,000+ 3.60%	1% on \$75,000+										10 year term: <b>Option A</b> 3.25% 0-80 w/ no trail <b>Option B, C, D</b> 2.00% 0-80 w/.25% trail	
Investors Insurance Rates effective July 1, 2010 (next rate change: August 1, 2010) (45-day rate lock - starts when the application is received at the home office)														
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuity Options	Commission	Charge-back Rules
RateMark FPDA	*1-year rate: 3.45% (**3.15% in NC) (1.50% min.)	3.45% (**3.15% in NC)	None	Yes	1.00%	0-85	\$5,000 NQ \$3,000 Q  \$2,000 additional premiums  \$2,000,000 maximum per owner	No liquidity unless Enhanced Withdrawal Rider purchased. Cost is 0.30% reduction in interest rate.  RMD allowed without penalty.	10 years Ages 0-75 12,12,12,11,10,9,8,6,3,1	Without Annuity Value Death Benefit Rider: Surrender value at death  With Annuity Value Death Benefit Rider: Full account value at death	Confinement Waiver	Annuitization only available at death.	2.25% to 80 1.13% 81-85	No chargeback for full surrenders or at death.
	3-year rate: 2.10% (**1.80% in NC) (1.50% min.)	2.10% (**1.80% in NC)	None						Ages 76-80 11,50,10,50,9,50,8,50,7,5 0,6,5,4,3,1				2.25% to 80 1.13% 81-85	
	5-year rate: 2.45% (**2.15% in NC) (1.50% min.)	2.45% (**2.15% in NC)	None						Ages 81+ 11,10,9,8,7,6,5,4,3,1				3.00% to 80 1.50% 81-85	
	7-year rate: 2.75% (**2.45% in NC) (1.50% min.)	2.75% (**2.45% in NC)	None						30-day window after initial guarantee period  Deposit Surrender Schedule - each deposit incurs a new surrender charge period.				4.00% to 80 2.00% 81-85	
	10-year rate: 2.90% (**2.60% in NC) (1.50% min.)	2.90% (**2.60% in NC)	None										4.00% to 80 2.00% 81-85	

\*There are two options with the 1 year term product. Either the funds will be in the account for 10 years and rate renew annually, or you can switch to a new term of 3,5,7, or 10 on the anniversary.  
\*\*Annuity Value Death Benefit Rider is required in the state of NC. The cost of the rider is 0.30% reduction in the interest rate.



Integrity Life Insurance Company Rates effective June 30, 2010 (next rate change: July 31, 2010) (60-day rate lock - starts when the application is received at the home office)															
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules	
<b>Momentum Advantage</b> SPDA (Not approved in SC. Call for other state approvals.)	4 years: 2.75% first year 2.00% years 2-4	2.18%	0.75%	Yes	2.00%	0-86	\$20,000 NQ or Q	10% beginning in the first year	<b>4, 5, 7, or 10 years</b> 8,8,7,7,6,6,5,5,4,4 30-day window after initial guarantee period to withdraw funds without penalty or MVA	Full account value at the death of the annuitant  * Beneficiary Advantage Rider	Nursing Home  Terminal Illness  Unemployment (annuitant)	Annuitization outside of the 30-day window will incur MVA calculations but no surrender charges.	2.00% to 79 .50% 80-86	100% chargeback in the first 6 months for surrenders or withdrawals.  No chargeback at death.	
	5 years: 3.05% first year 2.30% years 2-5	2.45%	0.75%										0-86		2.50% to 79 .50% 80-86
	7 years: 3.85% first year 3.10% years 2-7	3.20%	0.75%										0-85		3.00% to 79 1.00% 80-85
	10 years: 4.25% first year 3.50% years 2-10	3.57%	0.75%										0-83		3.50% to 79 1.50% 80-83
<b>New Momentum</b> FPDA	2-year rate: 2.75% first year 2.00% second year	2.37%	0.75%	Yes	2.00%	0-85	\$5,000 NQ \$2,000 Q	10% beginning in the first year	<b>7 years</b> 8,7,6,5,4,3,2	Full account value at the death of the annuitant	Nursing Home  Terminal Illness  Unemployment (annuitant)	Annuitization outside of the 30-day window will incur MVA calculations but no surrender charges.	Guaranteed Rate Option: 5.00% to 79 3.00% 80-85 on all deposits	100% chargeback in the first 6 months for surrenders or withdrawals.  No chargeback at death.	
	3-year rate: 2.75% first year 2.00% years 2-3	2.25%	0.75%				THEN		(7 year surrender. MVA extends to the end of the 7th year, or 10th year on the 10-year term)  Deposit Surrender Schedule - each deposit incurs a new surrender charge period.				Quarterly Interest Option: 2.00% to 79 0.00% 80-85		
	5-year rate: 2.75% first year 2.00% years 2-5	2.15%	0.75%				\$1,000 additional lump sum premiums or \$100 min if set up on EFT								
	7-year rate: 3.45% first year 2.70% years 2-7	2.80%	0.75%												
	10-year rate: 3.70% first year 2.95% years 2-10	3.02%	0.75%												
<b>NewMomentum Quarterly Interest Rate Option: 4.50% for one year (eff. 7/30/10)</b> QIO is a quarterly renewable rate bucket that's guaranteed one year. The client can move into a GRO (Guaranteed Rate Option) at any time!															
<b>SPDA Series II</b> SPDA with <b>Guaranteed Return of Premium!</b>  Not approved in SC. Call for other state approvals.)	1-year rate: 3.30% for one year	N/A	None	No	2.00%	0-85	\$3,000 NQ or Q	10% beginning in the first year	<b>7 years</b> 7,7,7,6,5,4,3	Full account value at the death of the owner or annuitant	Unemployment, Terminal Illness, Healthcare, and RMD  (The unemployment, terminal illness and healthcare waivers are NOT allowed in NC or SC.)	Annuitization can begin at any time. However, there is a chargeback of commissions in the first year due to annuitized contracts.	100% first six months, 50% months 7-12 for partial withdrawals (except penalty-free amounts) or full surrenders.	No chargeback at death.  New money annuitization rates and full commission after 5 years.	
	3-year rate: 3.25% first year 2.25% years 2-3	2.58%	1.00%										*5.00% to 79 *3.00% 80-85		
	5 year rate: <b>2.80% for 5 years (reduced commission)</b>	2.80%	None										*For the 5 and 7 year terms, the commission is reduced by 1% due to the higher guaranteed interest rate.		
	7 year rate: <b>2.70% for 7 years (reduced commission)</b>	2.70%	None												



Lincoln Benefit Life Insurance Company Rates effective UNTIL July 25, 2010 (next rate change effective until August 1, 2010) (45-day rate lock - starts when the application is signed)														
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Tactician Plus</b> FPDA	5-year term: 1.75%	1.75%	None	Yes	1.30%	0-90	\$10,000 NQ \$3,000 Q  \$1,000 additional premiums  (new surrender charges apply to each new premium.)	10% beginning in the first year	<b>5-10 years</b> 8,8,8,7,6,5,4,3,2,1  30-day window at end of initial guarantee period to withdraw funds with no penalty. Surrender charges end after 10 contract years, but MVA continues through all guarantee periods.  Deposit Surrender Charge - Each deposit incurs a new surrender charge period.	Full account value at the death of the owner.  See Spousal Withdrawal Privilege below.	Nursing Home  Confinement must begin after issue and must continue for 90 days.	Annuitization is allowed after the first year without surrender charges as long as the payout period is at least 5 years. MVA would still apply. No surrender charges or MVA would apply is annuitized during the 30-day window following the end of the initial guarantee period.	5-year term: 4.00% to 75 3.00% 76-85 2.00% 86-90	100% first 6 months 50% months 7-12 for surrenders or partial withdrawals, <b>including free withdrawals.</b>  <b>No commission chargeback under a death claim.</b>
	6-year term: 2.35%	2.35%	None										6-year term: 2.00% to 75 1.50% 76-85 1.00% 86-90	
	7-year term: 2.35%	2.35%	None										7-year term: 4.00% to 75 3.00% 76-85 2.00% 86-90	
	8-year term: 2.55%	2.55%	None										8-year term: 4.00% to 75 3.00% 76-85 2.00% 86-90	
	9-year term: 3.20%	3.20%	None										9-year term: 2.00% to 75 1.50% 76-85 1.00% 86-90	
	10-year term: 3.00%	3.00%	None										10-year term: 4.00% to 75 3.00% 76-85 2.00% 86-90	
<b>Spousal Withdrawal Privilege:</b> Upon the death of the owner, a surviving spouse may choose to continue the contract if in the accumulation phase. If the contract is continued the surviving spouse may make a single withdrawal of any amount within one year of the date of death without incurring a withdrawal charge or a Market Value Adjustment.														



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

Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Sure Horizon II</b> FPDA  <b>6-year surrender period. You choose the rate guaranteed period!</b>	<b>1-year rate guarantee:</b> \$100,000+ 2.30% first year (1.30% base rate) <\$100,000 2.05% first year (1.05% base rate)  <b>3 year guarantee:</b> \$100,000+ 2.30% first year (1.30% base rate) <\$100,000 2.05% first year (1.05% base rate) Annual renewable thereafter  <b>6 year guarantee:</b> \$100,000+ 2.50% first year (1.50% base rate) <\$100,000 2.25% first year (1.25% base rate)	<b>6 year guarantee:</b> \$100,000+ 1.67% <\$100,000 1.42%	1.00%	No	1.30%	0-90	\$10,000 NQ Initial premium, then \$100/month  \$3,000 Q or \$100 EFT for IRAs  \$30 annual fee until \$3,000 is reached.	15% each year beginning in the first year	<b>6 years</b> 8,8,7,6,5,4  Contract Surrender Charges - no rolling surrender charges.	Full account value at the death of the owner.	Nursing Home  Terminal Illness  Unemployment	Available after first year	<b>OPTION A</b> All upfront 4.75% 0-75 3.563% 76-85 2.375% 86-90  <b>OPTION B</b> Upfront with 50% trail 2.25% 0-75 1.688% 76-85 1.125% 86-90  Both options offer a 25 basis point annuitization trail.	100% chargeback for annuitization or surrenders in the first year. No chargeback for penalty-free withdrawals.  <b>No chargeback under death claim.</b>

**Lincoln Financial Group** 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	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Lincoln Classic</b> SPDA	5-year rate: \$100,000+ 4.00% first year <\$100,000 3.00% first year (2.00% base rate)  7-year rate: \$100,000+ 5.35% first year <\$100,000 4.35% first year (2.35% base rate)	\$100,000+ 2.40% <\$100,000 2.20%  \$100,000+ 2.77% <\$100,000 2.63%	\$100,000+ 2.00% <\$100,000 1.00%  \$100,000+ 3.00% <\$100,000 2.00%	Yes	2.00%	0-85	\$10,000 NQ or Q	10% beginning in the first year	<b>5 years</b> 9,8,7,6,5  <b>7 years</b> 9,8,7,6,5,4,3	Full account value at the death of the owner or annuitant	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.	4.00% 0-75 2.75% 76-80 1.50% 81-85  5.00% 0-75 3.50% 76-80 1.75% 81-85	Chargeback's on Full or Partial Surrenders (Excluding free partial withdrawals)  100% first 6 months 50% months 7-12



North American Life 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	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium(1)	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Boomer Annuity</b> FPDA	3% first year PLUS <b>5% cash bonus</b> on all premiums received in the first 5 contract years!	N/A	5.00%	No	3.00%	0-80	\$2,000 Q \$10,000 NQ \$50/month minimum premium after initial premium	5% of account value each year after first year	<b>10 years</b> 15,14,13,12,11, 10,8,6,4,2 Contract Surrender Charges - no rolling surrenders	Full account value	Nursing Home Rider  (to age 75 at time of issue only) **	Account value after first contract year.  2% annuitization bonus if annuitized in years 8-10, 5% years 11+	To age 75: 7.00% first year 3.00% years 2-5 2.00% years 6-7 1.00% years 8-10 1.50% years 11+  25% reduction in above rates for ages 76-80	100% first 6 months  50% months 7-12 for any and all withdrawals
<b>North American Director</b> FPDA  <i>Add the Income Pay lifetime income rider to this annuity and earn a minimum of 7.5% guaranteed interest in the income account for up to 10 years!</i>	5.70% first year 2.70% years 2-5 2% minimum yrs 6-9	N/A	3.00%	Yes	2.00%	0-85	\$2,000 Q \$10,000 NQ \$50/month minimum premium after initial premium	10% each year after first year; one withdrawal allowed per year	<b>9 years</b> 12,11,10,9,8, 7,6,4,2 Contract Surrender Charges - no rolling surrender charges	Full account value at death of second annuitant or first owner	Nursing Home Terminal Illness (Age 75 or younger at time of issue)  Unemployment (age 65 or younger at time of issue)	Annuitization using full account value is available after first year if annuitized with life contingency, or after 5th year if annuitized for at least 60 months.	5.50% to 80 4.13% 81-85  .50% on premiums in years 2-5	100% first 6 months  50% months 7-12 for any and all withdrawals
<b>North American Flex I, II, III</b> FPDA  Includes Return of Premium Rider at no cost!  <i>Add the Income Pay lifetime income rider to this annuity and earn a minimum of 7.5% guaranteed interest in the income account for up to 10 years!</i>	First Year Guaranteed Rate:  Flex I: 2.35%  Flex II: 2.65%  Flex III: 2.70%	N/A	Flex I: None Flex II: 5% Flex III: 10%  Premium bonus applies to all premiums received in first 5 contract years.	Yes	2.00%	Flex I: 0-85 Flex II: 0-79 Flex III: 0-75	\$2,000 Q \$10,000 NQ \$50/month minimum premium after initial premium	10% per year after first contract year	<b>Flex I: 7 years</b> 9,9,8,7,6,4,2  <b>Flex II: 10 Years</b> 15,14,13,12,11, 10,8,6,4,2  <b>Flex III: 14 years</b> 18,18,17,15,15,15,15,14,1 2,10,8,6,4,2  Contract Surrender Charges - no rolling surrender charges	Full account value paid at death of first owner/annuitant or second annuitant (if joint)	Nursing Home Rider  (to age 75 at time of issue only) **	Available after first year if annuitized for life. After 5th year if annuitized for at least 60 months.	<b>Flex I &amp; II</b> To age 75: 4.50% first year 2.50% years 2-3 0.50% years 4-9  <b>Flex III</b> To age 75: 4.50% first year 2.50% years 2-5 0.50% years 6-11  .25% reduction in above rates for ages 76-80	100% first 6 months  50% months 7-12 for any and all withdrawals

In CT, IN, KY, LA, MD, OK, OR, SC, TX, UT, VT, VA, & WA, the Builder, Guarantee & Escalating Rate Annuities commissions are .25% less and re-entry commissions are .125% less. In MN, UT and VA the Charter, Precision, Formula Choice and Formula Select commissions will be reduced by 1%. In MO, the Prizm, Prizm Plus, NA Ten, Director, and Freedom Choice commissions will be reduced by 1%. In VA, the Director, Prizm and Prizm Plus commissions will be reduced by 1%. Commissions are not paid on new premium added to a spousal continuance case.  
\*\*Nursing Care Rider - increases the penalty-free withdrawal percentage to 20% of the total accumulation value while the annuitant is confined. Available to age 75 or younger at time of issue.  
\*\*\* Total additional premiums for each year are limited to no more than first year premiums.  
(1) For TSA payroll deductions, the minimum premium initially and ongoing is only \$50/month.



North American Life 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	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>North American Guarantee Choice</b> SPDA  <i>(automatically renews for a new guarantee period after initial guarantee period)</i>	Not available for Sale at this time	Not Available	None	Yes	2.00%	0-90	\$2,000 Q \$10,000 NQ	Interest only after 30 days	<b>3-year term:</b> 10,10,10	Full account value at death of owner or annuitant	Nursing Home**	Available after first year if annuitized for life. After 5th year if annuitized for at least 60 months.	2.50% to 80 1.88% 81-85 1.25% 86-90 .75% at re-entry (See footnote below.)	100% first 6 months 50% months 7-12 for any and all withdrawals
	4-year term: 2.40% \$200K+ 2.10% >\$200K	2.40% \$200K+ 2.10% >\$200K	None						<b>4-year term:</b> 10,10,10,10					
	5-year term: 3.05% \$200K+ 2.80% >\$200K	3.05% \$200K+ 2.80% >\$200K	None						<b>5-year term:</b> 10,10,10,10,10					
	6-year term: 3.15% \$200K+ 2.90% >\$200K	3.15% \$200K+ 2.90% >\$200K	None						<b>6-year term:</b> 10,10,10,10,10,9					
	7-year term: 3.40% \$200K+ 3.20% >\$200K	3.40% \$200K+ 3.20% >\$200K	None						<b>7-year term:</b> 10,10,10,10,10,9,8					
	8-year term: 3.40% \$200K+ 3.20% >\$200K	3.40% \$200K+ 3.20% >\$200K	None						<b>8-year term:</b> 10,10,10,10,10,9,8,6					
	9-year term: 3.40% \$200K+ 3.20% >\$200K	3.40% \$200K+ 3.20% >\$200K	None						<b>9-year term:</b> 10,10,10,10,10,9,8,6,4					
	10-year term: 3.60% \$200K+ 3.40% >\$200K	3.60% \$200K+ 3.40% >\$200K	None						<b>10-year term:</b> 10,10,10,10,10,9,8,6,4,2					



<b>NSS Life</b> Rates effective July 1, 2010 (next rate change: TBD) (Unlimited rate lock with a \$100 fee.) <b>FEATURING UNLIMITED ISSUE AGES!!!</b>														
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Preferred Choice</b> FPDA	<b>3.00% for one year with 30-day window to move or surrender penalty-free</b>			No	3.00%	<i>Unlimited</i>	\$2,000 \$25,000 max premium per client year one  *If rolls into Preferred 5 product there is no maximum.	Up to 10% may be withdrawn in each contract year. Full liquidity is available during a 30-day window at the end of the one-year period.	<b>1 year</b> 6%, 5%, 4%, 3%, 2%  Full liquidity during 30 day window after one-year guaranteed term, if window expires, automatically rolls into year 2 of the Preferred 5 product.  Contract Surrender Charges - no rolling surrender charges	Full Account Value at death	None	Anytime without penalty.	Call for details.	Call for details.
<b>Optimum 2</b> SPDA **Additional premiums accepted in first 90 days only	<b>3.10% for two years with 30-day window to move or surrender penalty-free</b>			No	3.00%	<i>Unlimited</i>	**\$2,000 \$25,000 max premium per client	Up to 10% may be withdrawn in each contract year. Full liquidity is available during a 30-day window at the end of each two-year period.	<b>2 years</b> 6%, 5%	Full Account Value at death	None	Anytime without penalty.	1% at any age	Call for details.
<b>Optimum 3</b> SPDA **Additional premiums accepted in first 90 days only	<b>3.35% for three years with 30-day window to move or surrender penalty-free</b>			No	3.00%	<i>Unlimited</i>	**\$2,000 \$25,000 max premium per client	Up to 10% may be withdrawn in each contract year. Full liquidity is available during a 30-day window at the end of each three-year period.	<b>3 years</b> 6%, 5%, 4%	Full Account Value at death	None	Anytime without penalty.	1.50% at any age	Call for details.
<b>Preferred 5</b> FPDA	4.10% base rate \$10,000 - \$149,999 4.35% base rate \$150,000+			No	3.00%	<i>Unlimited</i>	\$1,000 or \$90/month	<b>15%</b> per year every year, including first	<b>5 years</b> 6%, 5%, 4%, 3%, 2%  Contract Surrender Charges - no rolling surrender charges	Full Account Value at death	None	Anytime without penalty.	2.50% to age 79 1% ages 80+	Pro-rata chargeback in the first year for surrenders or withdrawals exceeding the penalty-free amount.
<b>Preferred 8</b> FPDA	4.45% base rate \$10,000 - \$149,999 4.70% base rate \$150,000+			No	3.00%	<i>Unlimited</i>	\$1,000 or \$90/month	<b>15%</b> per year every year, including first	<b>8 years</b> 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%  Contract Surrender Charges - no rolling surrender charges	Full Account Value at death	None	Anytime without penalty.	3.50% to age 79 1% ages 80+	Pro-rata chargeback in the first year for surrenders or withdrawals exceeding the penalty-free amount.



Old Mutual Financial Network 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	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>OMGuarantee - Plus</b> formerly Fidelity Platinum Plus SPDA	<b>5-year term:</b> 4.30% first year 3.30% years 2-5  <b>7-year term:</b> 4.60% first year 3.60% years 2-7	5 years: 3.50%  7 years: 3.74%	1.00%	Yes	1.15%	0-90	\$5,000 NQ \$2,000 Q	Cumulative interest, beginning in 30 days	<b>10 years</b> 9,8,7,6,5,4,3,2,1,1 30-day window at end of initial guarantee period to withdraw funds without penalty	Surrender value at death of owner	None	Annuitization available at any time  (Please check commission chargeback provisions.)	<b>5-year term:</b> 2.50% to 79 1.25% 80-90 <b>7-year term:</b> 3.25% to 79 1.625% 80-90	No chargeback of commission at death.  100% chargeback for surrenders in first 12 months, 50% in months 13-24.  Commission adjustment to SPIA for annuitization of a deferred contract in the first 12 months.  <i>(.50% reduction in commission when the total premium for any client in the same year exceeds \$600,000, retroactive to the first dollar of commission.)</i>
<b>OMGuarantee - Platinum</b> formerly Fidelity Platinum SPDA	<b>5-year term:</b> 3.50% for 5 years (3.35% in NC)  <b>7-year term:</b> 3.75% for 7 years	5 years: 3.50% (3.35% in NC)  7 years: 3.75%	None	Yes	1.15%	0-90	\$5,000 NQ \$2,000 Q	Cumulative interest, beginning in 30 days	<b>10 years</b> 9,8,7,6,5,4,3,2,1,1 30-day window at end of initial guarantee period to withdraw funds without penalty	Full account value at death of owner	Nursing Home Terminal Illness Unemployment	Annuitization available at any time  (Please check commission chargeback provisions.)	<b>5-year term:</b> 2.50% to 79 1.25% 80-90 <b>7-year term:</b> 3.25% to 79 1.625% 80-90	
<b>OMGuarantee - Platinum 3</b> formerly Dexterity 3 SPDA	2.50% for 3 years	2.50%	None	Yes	1.15%	0-90	\$5,000 NQ \$2,000 Q	Cumulative interest, beginning in 30 days	<b>3 years/renewing (Non-renewing in NC/CT/OK)</b> 9,8,7,6,4,5,3,2,1,1 30-day window following initial guarantee period to withdraw funds without penalty.	Full account value at death of owner	Nursing Home Terminal Illness Unemployment	Annuitization available at any time  (Please check commission chargeback provisions.)	1.50% to 79 0.75% 80-90	
<b>OMGuarantee - Plus 3</b> formerly Dexterity 3 Plus SPDA	3.20% first year 2.20% years 2-3	2.53%	1.00%	Yes	1.15%	0-90	\$5,000 NQ \$2,000 Q	Cumulative interest, beginning in 30 days	<b>3 years/renewing</b> 9,8,7,6,5,4,3,2,1,1 30-day window following initial guarantee period to withdraw funds without penalty.	Surrender value at death of owner	None	Annuitization available at any time  (Please check commission chargeback provisions.)	1.50% to 79 0.75% 80-90	



**Presidential Life Insurance Company** Rates effective July 21, 2010 (next rate change: TBD) (60-day rate lock - starts when the application is received at the home office)

Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Secure 4</b> SPDA	2.65% for 4 years \$5,000+	2.65%	None	No	2.00%	0-90	\$1,500	10% each year beginning in the first year	<b>4 years</b> 7,6,6,5	Full account value at death	None	Annuitize anytime without a surrender charge. (1)	2.00% to 80 1.00% 81-85 .66% 86-90	Chargeback of 100% in the first six months and 50% in months 6-12 for surrenders or partial surrenders that exceed RMD or the 10% penalty-free withdrawal amount. A chargeback may occur for annuitization in the first 5 policy years.
<b>Secure 5</b> SPDA	2.80% for 5 years \$5,000+	2.80%	None	No	2.00%	0-90	\$1,500	10% each year beginning in the first year	<b>5 years</b> 7,7,6,6,4	Full account value at death	None	Annuitize anytime without a surrender charge. (1)	2.50% to 80 1.25% 81-85 .67% 86-90	
<b>Secure 6</b> SPDA	2.70% for 6 years \$5,000+	2.70%	None	No	2.00%	0-90	\$1,500	10% each year beginning in the first year	<b>6 years</b> 7,7,7,6,5,4	Full account value at death	None	Annuitize anytime without a surrender charge. (1)	3.00% to 80 1.50% 81-85 .66% 86-90	

(1) Mandatory annuitization at age 90, or 10 years after the policy issue date, whichever is later.

**Principal Financial Group** Rates effective July 15, 2010 (next rate change: August 1, 2010) (60-day rate lock - starts when the application is signed)

Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Principal Guaranteed Fixed Annuity with Guaranteed Return of Premium</b> SPDA	<b>1-year rate:</b> 1.55% PLUS 1% premium bonus <\$100,000 or 2% premium bonus \$100,000+ on top of first year interest rate. 2.00% minimum rate in succeeding years. <b>3-year rate:</b> 1.65% for 3 years (1.50% min years 4-5) <b>5-year rate:</b> 1.65% for 5 years	<b>1-Year:</b> 2.56% <\$100,000 3.58% \$100,000+ <b>3-years:</b> 1.65% <b>5-years:</b> 1.65%	Only on the 1-year guarantee: 1%: <\$100,000 2%: \$100,000+	No	1.50%	0-90 0-85 in OK	\$5,000 NQ \$4,000 Q \$2,000 min. additional premiums in first year only \$1,000,000 maximum	10% each year beginning in the first year	<b>5 years</b> 7,7,7,6,5	Full account value at death	Terminal Illness Disability Nursing Home to age 85 at issue	Annuitize at any time without surrender charges Premium credit is lost if annuitized in first year.	4.10% to 80 2.75% 81-85 1.45% 86-90	100% chargeback in first year for surrenders or annuitization in first year. Prorated chargeback if annuitized in first year and premium credit option is chosen at issue.  No chargeback at death.

Call for details about interest rates if more than one premium is deposited in the first year. Principal Guaranteed Annuity 1-year guarantee includes an **Interest Rate Bail-Out rider**. The client can surrender the entire accumulated value without surrender charges if their current renewal rate is less than the Bail-Out Rate stated in their contract.



Protective Life Insurance Company Rates effective July 13, 2010 (next rate change: July 27, 2010) (60 day rate lock - starts when the application is received at the home office)														
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>FutureSaver II</b> FPDA  Add .50% premium bonus over \$100k for rate guarantee periods of 2-4 years  Add 1% premium bonus over \$100k for rate guarantee periods of 5-10 years	1.50% for 3 years <\$100,000	1.67% \$100k+ 1.50% <\$100k	.50% premium bonus on \$100,000+	Yes	2.00%	0-85	\$10,000 NQ or Q  \$2,000 minimum additional premiums	All or a portion of the interest credited, after the 1st year	<b>3 years</b> 8.5, 7.5, 6.5 8.5, 7.5 Deposit Surrender Charges	Full account value at death	Nursing Home  Terminal Illness	Annuitize with payments for life, specified period of time, combination of both.	1.00% 0-75 0.75% 76-85	Chargeback on contracts surrendered within 12 months.  100% 0-6 months 50% 7-12 months
	1.60% for 4 years <\$100,000	1.73% \$100k+ 1.60% <\$100k	.50% premium bonus on \$100,000+						<b>4 years</b> 8.5, 7.5, 6.5, 5.5 8.5, 7.5 Deposit Surrender Charges				1.50% 0-75 1.00% 76-85	
	1.90% for 5 years <\$100,000	2.10% \$100+ 1.90% <\$100k	1% premium bonus on \$100,000+						<b>5 years</b> 8.5, 7.5, 6.5, 5.5, 4.5 8.5, 7.5 Deposit Surrender Charges				2.00% 0-75 1.00% 76-85	
	2.25% for 6 years <\$100,000	2.42% \$100+ 2.25% <\$100k	1% premium bonus on \$100,000+						<b>6 years</b> 8.5, 7.5, 6.5, 5.5, 4.5, 3.5 8.5, 7.5 Deposit Surrender Charges				2.25% 0-75 1.00% 76-85	
	2.60% for 7 years <\$100,000	2.75% \$100k+ 2.60% <\$100k	1% premium bonus on \$100,000+						<b>7 years</b> 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5 8.5, 7.5 Deposit Surrender Charges				2.50% 0-75 1.00% 76-85	
	2.90% for 8 years <\$100,000	3.03% \$100k+ 2.90% <\$100k	1% premium bonus on \$100,000+						<b>8 years</b> 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5 8.5, 7.5 Deposit Surrender Charges				2.50% 0-75 1.00% 76-85	
	3.10% for 9 years <\$100,000	3.21% \$100k+ 3.10% <\$100k	1% premium bonus on \$100,000+						<b>9 years</b> 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5 8.5, 7.5 Deposit Surrender Charges				2.50% 0-75 1.00% 76-85	
	3.20% for 10 years <\$100,000	3.30% \$100k+ 3.20% <\$100k	1% premium bonus on \$100,000+						<b>10 years</b> 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5, 0 8.5, 7.5 Deposit Surrender Charges				2.50% 0-75 1.00% 76-85	

**OPTIONAL MONEY BACK GUARANTEE:** Reduce above rates by .15% for periods 2-year period, .10% for periods 3-6, .05% for periods 7-10. 30-day window at the end of the initial rate guarantee period to renew, move funds, annuitize, etc. Automatic renewal if you do nothing.



<b>RBC Insurance</b> Rates effective July 1, 2010 (next rate change: August 1, 2010) (30-day rate lock - starts when the application is received at the home office)														
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Value Master</b> SPDA  <i>Allows 5 additional premium deposits in the first 6 months of the first contract year. \$500 minimum.</i>	3.50% first year (3.00% min.)	Depends on renewal rate	None	Yes	3.00%	0-85	\$5,000 min. NQ or Q \$500,000 max.	Interest Only - Can begin immediately (\$100 min.)  10% each year including the first (\$500 min.)  RMD available immediately on annual basis	<b>10 years</b> 10,9,8,7,6,5,4,3,2,1	Full Account Value at death of owner	Confinement	Available after first 12 months, withdrawal charges do not apply if a payment option of greater than 5 years or income for life is selected.	7.00% to 75 5.00% 76-80 4.00% 81-85	Full Surrender and Death: 100% 0-6 months 50% 7-12 months  Annuitization: 100% first 24 months  Partial Withdrawals: 100% 0-6 months
<b>Master Builder</b> SPDA <b>With Enhanced Earnings Benefit</b>  <i>Allows 5 additional premium deposits in the first 6 months of the first contract year. \$500 minimum.</i>	3.00% first year (3.00% min.)	Depends on renewal rate	None	Yes	3.00%	0-80	\$5,000 min. NQ or Q \$500,000 max.	Interest Only - Can begin immediately (\$100 min.)  10% each year after the first (\$500 min.)  RMD available immediately on annual basis	<b>10 years</b> 10,9,8,7,6,5,4,3,2,1  Free Out End of 5 Years: During the first 30 days of the 6th contract year you can move the funds penalty free.	Full Account Value at death of owner  After 5th contract year, if the owner dies, the beneficiary will receive the full contract value plus an Enhanced Earnings Benefit.*	Confinement  Terminal Illness	Available after first 24 months, withdrawal charges do not apply if a payment option of greater than 5 years or income for life is selected.  If the contract is annuitized after the 10th contract year, a Living Benefit will be credited to the account.	4.00% to 69 2.50% 70-80	Full Surrender and Death: 100% 0-6 months 50% 7-12 months  Annuitization: 100% first 24 months  Partial Withdrawals: 100% 0-6 months
*Enhanced Earnings Benefit: Ages 0-69 - years 1-5 earns 30% of annuity growth, years 6-10 earns 60% of annuity growth; Ages 70-80 - years 1-5 earns 20% of annuity growth, years 6-10 earns 40% of annuity growth.														
<b>Guarantee 3+3 Master MVA**</b> SPDA	3.50% years 1-3 (3.00% min.)	Depends on renewal rate	None	Yes	3.00%	0-85	\$5,000 min. NQ or Q \$500,000 max.	Interest Only - Can begin immediately (\$100 min.)  10% each year after the first (\$500 min.)  RMD available immediately on annual basis	<b>6 years</b> 7,7,7,6,4,2	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 greater than 5 years or income for life is selected.	2.00% to 75 1.25% 76-80 0.50% 81-85	Full Surrender and Death: 100% 0-6 months 50% 7-12 months  Annuitization: 100% first 24 months  Partial Withdrawals: 100% 0-6 months
<b>Guarantee 3+3 Master non-MVA**</b> SPDA	3.25% years 1-3 (3.00% min.)	Depends on renewal rate	None	No	3.00%	0-85	\$5,000 min. NQ or Q \$500,000 max.	Interest Only - Can begin immediately (\$100 min.)  10% each year after the first (\$500 min.)  RMD available immediately on annual basis	<b>6 years</b> 7,7,7,6,4,2	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 greater than 5 years or income for life is selected.	2.00% to 75 1.25% 76-80 0.50% 81-85	Full Surrender and Death: 100% 0-6 months 50% 7-12 months  Annuitization: 100% first 24 months  Partial Withdrawals: 100% 0-6 months
**Owner may choose another 3-year guarantee at the annuity's declared renewal rate on the 4th contract year anniversary plus an added 50 basis points(.50%). This extra 50 basis points applies over all 3 years. The surrender period (and MVA, if applicable) will start over. If the +3 option is not chosen, the annuity is credited with the annuity's declared renewal interest rate at the time of the 4th contract year anniversary. This rate will then be determined annually.														



<b>RBC Insurance</b> Rates effective July 1, 2010 (next rate change: August 1, 2010) (30-day rate lock - starts when the application is received at the home office)														
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>RBC 3+3 MYG-MVA**</b> SPDA	3.00% years 1-6	3.00%	None	Yes	3.00%	0-85	\$5,000 min. NQ or Q \$1,000,000 max ages 0-80 \$250,000 max ages 81-85	Interest Only - Can begin immediately (\$100 min.) 10% each year after the first (\$500 min.) RMD available immediately on annual basis	<b>6 years</b> (+3 option not chosen) 7,7,7,6,4,2 <b>9 years</b> (+3 option chosen) 7,7,7,7,7,6,4,2	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 greater than 5 years or income for life is selected.	2.00% to 75 1.25% 76-80 0.50% 81-85	Full Surrender and Death: 100% 0-6 months 50% 7-12 months  Annuitization: 100% first 24 months  Partial Withdrawals: 100% 0-6 months
<b>RBC 3+3 MYG-non-MVA**</b> SPDA	3.00% years 1-6	3.00%	None	No	3.00%	0-85	\$5,000 min. NQ or Q \$1,000,000 max ages 0-80 \$250,000 max ages 81-85	Interest Only - Can begin immediately (\$100 min.) 10% each year after the first (\$500 min.) RMD available immediately on annual basis	<b>6 years</b> (+3 option not chosen) 7,7,7,6,4,2 <b>9 years</b> (+3 option chosen) 7,7,7,7,7,6,4,2	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 greater than 5 years or income for life is selected.	2.00% to 75 1.25% 76-80 0.50% 81-85	Full Surrender and Death: 100% 0-6 months 50% 7-12 months  Annuitization: 100% first 24 months  Partial Withdrawals: 100% 0-6 months
**If the +3 option is taken after the third contract year, the interest rate in years 1-3 will be the guaranteed interest rate declared at the time of purchase. The interest rate in years 4-6 will be the guaranteed interest rate declared at the time of purchase PLUS 50 basis points (.50%). After the sixth contract year, a renewal interest rate will be declared each year. This rate may be higher or lower than the initial guaranteed interest rate, but it will always be at least 3%. The withdrawal charge period (and MVA, if applicable) is 9 years.														
<b>This product has a 60 day rate hold.</b>  <b>RBC 7 MYG</b> SPDA  Allows 5 additional premium deposits in the first 6 months of the first contract year. \$500 minimum. Will receive interest rate currently in effect at the time the money is received. Will receive interest rate enhancement of 1% and will be guaranteed for 12 months.	3.15% 1st year 2.15% years 2-7	2.29%	1.00%	Yes	1% (8+ yrs)	0-80 Q 0-85 NQ	\$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 immediately (\$100 min.) RMD available immediately	<b>7 years</b> 7,7,7,6,5,4,3	Full Account Value at death of owner	Confinement Terminal Illness	Available after first 24 months, withdrawal charges do not apply if a payment option of greater than 5 years or income for life is selected.	3.00% to 75 1.75% 76-80 1.00% 81-85	Full Surrender and Death: 100% 0-6 months 50% 7-12 months  Annuitization: 100% first 24 months  Partial Withdrawals: 100% 0-6 months



Reliance Standard Rates effective July 1, 2010 (next rate change: TBD) (45-day rate lock - starts when the application is received at the home office)														
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Elektra - 579**</b> SPDA	3.00% first year 3.00% years 2-5	3.00%	None	Yes	3.00%	0-85	\$10,000 NQ or Q	10% per year including first year, available 30 days after policy issue	<b>5 years</b> 7,7,6,5,4	Penalties are waived at death of owner if the owner and annuitant are the same person.  If the owner is not the annuitant, the <b>surrender value</b> is paid on death of the owner.	Nursing Home Hospitalization Waives 25% of the surrender charges and MVA.  Available ONLY to annuitants age 74 or younger at issue.	Annuitize during the window after the guarantee period expires or during any renewal guarantee period based on a life contingency.	3.00% to 75 2.40% 76-80 1.80% 81-85	100% first 6 months  50% months 7-12
<b>Eleos-MVA</b> SPDA	3.90% first year 3.15% base rate	Depends on renewal rate	None	Yes	2.00%	0-85	\$10,000 NQ or Q	10% per year including first year, available 30 days after policy issue	<b>5 years</b> 8,7,6,5,4	Penalties are waived at death of owner if the owner and annuitant are the same person.  If the owner is not the annuitant, the <b>surrender value</b> is paid on death of the owner.	Nursing Home Hospitalization Allows withdrawals up to 25% of the value penalty free each year. Available ONLY to annuitants age 74 or younger at issue.	Annuitize at the end of the fifth contract year or anytime after the Surrender Charge Period and choose an income option with a payout period of six or more years.  Life, Life with pmts certain, Designated Period, or Joint and Last Survivor	4.00% to 75 3.20% 76-80 2.40% 81-85	100% first 6 months  50% months 7-12
<b>Eleos-SP</b> SPDA	3.90% first year 3.15% base rate	Depends on renewal rate	None	No	2.00%	0-85	\$10,000 NQ or Q	10% per year including first year, available 30 days after policy issue	<b>5 years</b> 8,7,6,5,4	Penalties are waived at death of owner if the owner and annuitant are the same person.  If the owner is not the annuitant, the <b>surrender value</b> is paid on death of the owner.	Nursing Home Hospitalization Allows withdrawals up to 25% of the value penalty free each year. Available ONLY to annuitants age 74 or younger at issue.	Annuitize at the end of the fifth contract year or anytime after the Surrender Charge Period and choose an income option with a payout period of six or more years.  Life, Life with pmts certain, Designated Period, or Joint and Last Survivor	3.00% to 75 2.40% 76-80 1.80% 81-85	100% first 6 months  50% months 7-12

\*\*Product not available in AL, MD, MT, ND, NY, OK, OR, SC, TX, UT, or WA



Reliance Standard Rates effective July 1, 2010 (next rate change: TBD) (45-day rate lock - starts when the application is received at the home office)														
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Apollo-MVA</b> SPDA  *You will receive a bonus equal to 4% of the annuity value if you annuitize the contract and begin the payout period after the 5th contract year and if you elect a payout of 10 or more years	3.95% first year 3.20% base rate	Depends on renewal rate	None	Yes	2.00%	0-85	\$5,000 NQ or Q	10% per year including first year, available 30 days after policy issue  *Cumulative interest available beginning in year 3 up to 30% of single premium	<b>7 years</b> 9,8,7,6,5,4,2	Penalties are waived at death of owner as long as the owner and annuitant are the same person.  If the owner is not the annuitant, the <b>surrender value</b> is paid on death of the owner.	Nursing Home Hospitalization Allows withdrawals up to 25% of the value penalty free each year. Available ONLY to annuitants age 74 or younger at issue.	Annuitize at the end of the fifth contract year or anytime after the Surrender Charge Period and choose an income option with a payout period of six or more years.  Life, Life with pmts certain, Designated Period, or Joint and Last Survivor	6.00% to 75 4.80% 76-80 3.60% 81-85	100% first 6 months  50% months 7-12
<b>Apollo-SP</b> SPDA  *You will receive a bonus equal to 4% of the annuity value if you annuitize the contract and begin the payout period after the 5th contract year and if you elect a payout of 10 or more years	3.95% first year 3.20% base rate	Depends on renewal rate	None	No	2.00%	0-85	\$5,000 NQ or Q	10% per year including first year, available 30 days after policy issue  *Cumulative interest available beginning in year 3 up to 30% of single premium	<b>7 years</b> 9,8,7,6,5,4,2	Penalties are waived at death of owner as long as the owner and annuitant are the same person.  If the owner is not the annuitant, the <b>surrender value</b> is paid on death of the owner.	Nursing Home Hospitalization Allows withdrawals up to 25% of the value penalty free each year. Available ONLY to annuitants age 74 or younger at issue.	Annuitize at the end of the fifth contract year or anytime after the Surrender Charge Period and choose an income option with a payout period of six or more years.  Life, Life with pmts certain, Designated Period, or Joint and Last Survivor	5.00% to 75 4.00% 76-80 3.00% 81-85	100% first 6 months  50% months 7-12



**Reliance Standard** Rates effective July 1, 2010 (next rate change: TBD) (45-day rate lock - starts when the application is received at the home office)

Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Argus 2000-MVA**</b> FPDA	3.40% first year 3.40% years 2-3 (3.00% minimum guaranteed rate years 4+)	Depends on renewal rate	None	Yes	3.00%	0-85	\$10,000 NQ or Q	10% per year including first year, available 30 days after policy issue	<b>10 years</b> 12,11,10,9,8, 7,6,5,4,2  Contract Surrender Charges - no rolling surrenders.	Penalties are waived at death of owner as long as the owner and annuitant are the same person.  If the owner is not the annuitant, the <b>surrender value</b> is paid on death of the owner.	Nursing Home Hospitalization Allows withdrawals up to 25% of the value penalty free each year. Available ONLY to annuitants age 74 or younger at issue.	Annuitize at the end of the fifth contract year or anytime after the Surrender Charge Period and choose an income option with a payout period of six or more years.  Life, Life with pmts certain, Designated Period, or Joint and Last Survivor	Premium Year 1 7.50% to 75 6.00% 76-80 4.50% 81-85  Premium Yrs 2-5 4.50% to 75 3.60% 76-80 2.70% 81-85	100% first 6 months  50% months 7-12
<b>Argus 2000-SP**</b> FPDA  Non-MVA	3.40% first year 3.40% years 2-3 (3.00% minimum guaranteed rate years 4+)	Depends on renewal rate	None	No	3.00%	0-85	\$10,000 NQ or Q	10% per year including first year, available 30 days after policy issue	<b>10 years</b> 12,11,10,9,8, 7,6,5,4,2  Contract Surrender Charges - no rolling surrenders.	Penalties are waived at death of owner as long as the owner and annuitant are the same person.  If the owner is not the annuitant, the <b>surrender value</b> is paid on death of the owner.	Nursing Home Hospitalization Allows withdrawals up to 25% of the value penalty free each year. Available ONLY to annuitants age 74 or younger at issue.	Annuitize at the end of the fifth contract year or anytime after the Surrender Charge Period and choose an income option with a payout period of six or more years.  Life, Life with pmts certain, Designated Period, or Joint and Last Survivor	Premium Year 1 6.50% to 75 5.20% 76-80 3.90% 81-85  Premium Yrs 2-5 3.90% to 75 3.12% 76-80 2.34% 81-85	100% first 6 months  50% months 7-12

Product not available in AL, MD, MT, ND, NY, OK, OR, SC, TX, UT, or WA

**Sagicor Life Insurance Company** Rates effective April 2, 2010 (next rate change: TBD) (60-day rate lock - starts when the application is received at the home office)

Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Gold Series Sage Investor</b> SPDA	4.00% first year 3.00% bailout rate in years 2-6**	3.17%	None	Yes	3.00%	0-90 NQ 0-75 Q	\$5,000 NQ or Q	Beginning in year one, the owner may make one withdrawal per year up to 10%.	<b>6 years</b> 7,7,7,6,5,3	Full account value at death	Nursing Home	Can annuitize after the first contract year with no penalty if a period of at least 5 years is chosen.	4.00% to 80 2.00% 81-90	100% first 6 months  50% months 7-12  No Chargeback at death.

\*\* Bailout Feature - If after the first policy year, the renewal rate is lower than a rate that is 1% below the Initial Fixed Interest Rate, the owner may request, within 30 days of notification, to receive the Accumulation Value without incurring a Surrender Charge.



SunLife Financial Distributors, Inc. Rates effective July 14, 2010 (next rate change: TBD) (60-day rate lock - starts when the application is signed)														
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Keypoint Value w/First Year Bonus</b> FPDA  Deduct .15% from the initial and base rate for under \$50,000.	5 years \$50,000+ 2.65% first year, 1.65% years 2-5	1.70% <\$50,000 1.85% \$50,000+	3.00%	Yes	1.50%	0-90	\$5,000 NQ \$4,000 Q \$100 additional premiums	10% each year including the first year	<b>5 years</b> 7,6,5,4,3 Deposit Surrender Charges	Full account value at death	Nursing Home	Annuitization available at any time  (Please check commission chargeback provisions.)	<b>5 Year Term:</b> 3.50% to 80 1.00% 81-90	Chargeback for any first-year surrenders for any reason.  100% months 1-6  50% months 7-12
	6 years \$50,000+ 2.75% first year, 1.75% years 2-6	1.77% <\$50,000 1.92% \$50,000+	3.00%	Yes	1.50%	0-85	* Each new deposit incurs a new surrender charge period		<b>6 years</b> 7,6,5,4,3,2 Deposit Surrender Charges				<b>6 Year Term:</b> 3.00% to 80 0.75% 81-85	
	7 years \$50,000+ 3.15% first year, 2.15% years 2-7	2.14% <\$50,000 2.29% \$50,000+	3.00%	Yes	1.50%	0-85			<b>7 years</b> 7,6,5,4,3,2,1 Deposit Surrender Charges				<b>7-Year Term:</b> 3.00% to 80 0.75% 81-85	
<b>Keypoint Value with Stepped-Up Bonus</b> FPDA  5-year rates: add .10% 6-year rates: add .10% 7-year rates: add .10% increasing interest EACH YEAR after first during the guarantee period.	5 years <\$50,000 1.50% first year \$50,000+ 1.65% first year	1.70% <\$50,000 1.85% \$50,000+	None	Yes	1.50%	0-90	\$5,000 NQ \$4,000 Q \$100 additional premiums	10% each year including the first year	<b>5 years</b> 7,6,5,4,3 Deposit Surrender Charges	Full account value at death	Nursing Home	Annuitization available at any time  (Please check commission chargeback provisions.)	<b>5 Year Term:</b> 4.00% to 80 1.25% 81-90	Chargeback for any first-year surrenders for any reason.  100% months 1-6  50% months 7-12
	6 years <\$50,000 1.60% first year \$50,000+ 1.75% first year	1.85% <\$50,000 2.00% \$50,000+	None	Yes	1.50%	0-85	* Each new deposit incurs a new surrender charge period		<b>6 years</b> 7,6,5,4,3,2 Deposit Surrender Charges				<b>6 Year Term:</b> 4.50% to 80 1.50% 81-85	
	7 years <\$50,000 2.00% first year \$50,000+ 2.15% first year	2.30% <\$50,000 2.45% \$50,000+	None	Yes	1.50%	0-85			<b>7 years</b> 7,6,5,4,3,2,1 Deposit Surrender Charges				<b>7-Year Term:</b> 5.00% to 80 1.75% 81-85	
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	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Focused Growth Annuity</b> SPDA  **Additional Payments accepted for the first 90 days. Rate provided will be current rate at time of receipt of funds.	5 years 2.60% <\$100k 2.70% \$100k+	2.60% <\$100k 2.70% \$100k+	None	Yes	1.10%	0-90	\$15,000 NQ or Q	Interest only after initial 30 Days  <b>NON-CUMULATIVE</b>	<b>5 years</b> 8,7,6,5,4 No forced window at end of initial guarantee period.	Full account value at death of annuitant.	Nursing Home Terminal Illness RMD	Annuitization available at any time using full account value if annuitized for at least 5 years.	3.00% to 80 1.50% 81-85 1.35% 86-90	100% 1st 6 months 50% months 7-12  No chargeback at death <b>unless the deceased is age 86+ at time of issue.</b>
	6 years 3.10% <\$100k 3.20% \$100k+	3.10% <\$100k 3.20% \$100k+	None						<b>6 years</b> 8,7,6,5,4,3 No forced window at end of initial guarantee period.				2.00% to 80 1.00% 81-85 0.77% 86-90	



Transamerica Life Insurance Company Rates effective June 16, 2010 (next rate change: TBD) (90 day rate lock - starts when the application is signed)														
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Transamerica Select</b> SPDA  <i>Add .25% premium bonus over \$100k</i>	Rates no longer competitive. Call office for details.	N/A	.25% premium bonus on \$100,000+	No	1.50%	0-90 (2-4 yr guarantee period)  0-85 (5-8 yr guarantee period)	\$10,000 NQ  \$2,000 Q  \$1,000,000 Maximum	Cumulative interest beginning in the 1st year	<b>2 years</b> 8,7	Full Account Value at death.	Nursing Home  Terminal Illness	Available after the first policy year. Surrender charges are waived if annuity payment option elected provide for lifetime income or income for a period of at least 60 months.	2 years 1.75% to age 90	100% Chargeback within first 12 months.
	Rates no longer competitive. Call office for details.	N/A	.25% premium bonus on \$100,000+						<b>3 years</b> 8,7,6				3 years 1.75% to age 90	
	Rates no longer competitive. Call office for details.	N/A	.25% premium bonus on \$100,000+						<b>4 years</b> 8,7,6,5				4 years 2.25% to age 90	
	Rates no longer competitive. Call office for details.	N/A	.25% premium bonus on \$100,000+						<b>5 years</b> 8,7,6,5,4				5 years 3.25% to age 85	
	Rates no longer competitive. Call office for details.	N/A	.25% premium bonus on \$100,000+						<b>6 years</b> 8,7,6,5,4,3				6 years 3.50% to age 85	
	Rates no longer competitive. Call office for details.	N/A	.25% premium bonus on \$100,000+						<b>7 years</b> 8,7,6,5,4,3,2				7 years 3.50% to age 85	
	Rates no longer competitive. Call office for details.	N/A	.25% premium bonus on \$100,000+						<b>8 years</b> 8,7,6,5,4,3,2,1				8 years 3.50% to age 85	



West Coast Life Insurance Company Rates effective July 13, 2010 (next rate change: July 27, 2010) (60 day rate lock - starts when the application is received at the home office)														
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>Sure Advantage</b> <b>FPDA</b>  Add .50% premium bonus over \$100k for rate guarantee periods of 2-4 years  Add 1% premium bonus over \$100k for rate guarantee periods of 5-10 years	1.50% for 3 years <\$100,000	1.67% \$100k+ 1.50% <\$100k	.50% premium bonus on \$100,000+	Yes	2.00%	0-85	\$10,000 NQ or Q  \$2,000 minimum additional premiums	All or a portion of the interest credited, after the 1st year	<b>3 years</b> 8.5, 7.5, 6.5 8.5, 7.5 Deposit Surrender Charges	Full account value at death	Nursing Home  Terminal Illness	Annuitize with payments for life, specified period of time, combination of both.	1.00% 0-75 0.75% 76-85	Chargeback on contracts surrendered within 12 months.  100% 0-6 months 50% 7-12 months
	1.60% for 4 years <\$100,000	1.73% \$100k+ 1.60% <\$100k	.50% premium bonus on \$100,000+						<b>4 years</b> 8.5, 7.5, 6.5, 5.5 8.5, 7.5 Deposit Surrender Charges				1.50% 0-75 1.00% 76-85	
	1.90% for 5 years <\$100,000	2.10% \$100+ 1.90% <\$100k	1% premium bonus on \$100,000+						<b>5 years</b> 8.5, 7.5, 6.5, 5.5, 4.5 8.5, 7.5 Deposit Surrender Charges				2.00% 0-75 1.00% 76-85	
	2.25% for 6 years <\$100,000	2.42% \$100+ 2.25% <\$100k	1% premium bonus on \$100,000+						<b>6 years</b> 8.5, 7.5, 6.5, 5.5, 4.5, 3.5 8.5, 7.5 Deposit Surrender Charges				2.25% 0-75 1.00% 76-85	
	2.60% for 7 years <\$100,000	2.75% \$100k+ 2.60% <\$100k	1% premium bonus on \$100,000+						<b>7 years</b> 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5 8.5, 7.5 Deposit Surrender Charges				2.50% 0-75 1.00% 76-85	
	2.90% for 8 years <\$100,000	3.03% \$100k+ 2.90% <\$100k	1% premium bonus on \$100,000+						<b>8 years</b> 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5 8.5, 7.5 Deposit Surrender Charges				2.50% 0-75 1.00% 76-85	
	3.10% for 9 years <\$100,000	3.21% \$100k+ 3.10% <\$100k	1% premium bonus on \$100,000+						<b>9 years</b> 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5 8.5, 7.5 Deposit Surrender Charges				2.50% 0-75 1.00% 76-85	
	3.20% for 10 years <\$100,000	3.30% \$100k+ 3.20% <\$100k	1% premium bonus on \$100,000+						<b>10 years</b> 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5, 0 8.5, 7.5 Deposit Surrender Charges				2.50% 0-75 1.00% 76-85	

OPTIONAL MONEY BACK GUARANTEE: Reduce above rates by .15% for periods 2-year period, .10% for periods 3-6, .05% for periods 7-10.



Western National Life Insurance Company Rates effective July 12, 2010 (next rate change: TBD) (90 day rate lock - starts when the application is signed)														
Product	Current Rate	Average Annual Yield	First Year Bonus	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
<b>WNL Flex 5</b> FPDA Guaranteed Return of Premium	1 year rate <\$100,000 2.50% ** \$100,000+ 3.50% **	Depends on renewal rate	<\$100,000 1.00% \$100,000+ 2.00%	No	1.00%	0-90 NQ 0-70 Q	\$5,000 NQ \$2,000 Q \$2,000 additional premium minimum \$1,500,000 maximum	After 30 days accumulated interest or Up to 15% of the previous anniversary annuity value If you do not use all of the 15% free withdrawal in a policy year, you may carry over the unused portion to the next policy year up to a maximum of 20%.	<b>5 years</b> 9,8,7,6,5 Deposit Surrender Charges - Each deposit incurs a new surrender charge period.	Full Account Value at death	Extended Care Terminal Illness Activities of Daily Living	Annuitization available without penalty after 3 years using full account value if annuitized for at least 5 years.	<b>1 Year Term:</b> 5.00% to 85 2.00% 86-90	Chargeback for surrenders for any reason. 100% months 1-12 50% months 13-24
	3 year rate <\$100,000 1.80% \$100,000+ 2.10%	Depends on renewal rate	<\$100,000 0.30% \$100,000+ 0.60%										<b>3 Year Term:</b> 4.00% to 85 1.50% 86-90	
	5 year rate <\$100,000 1.50% \$100,000+ 1.70%	1.50% <\$100,000 1.70% \$100,000+ 1.70%	None										<b>5-Year Term:</b> 4.00% to 85 1.50% 86-90	
<b>WNL Flex 7</b> FPDA Guaranteed Return of Premium	1 year rate <\$100,000 3.35% ** \$100,000+ 4.35% **	Depends on renewal rate	<\$100,000 1.50% \$100,000+ 2.50%	No	1.00%	0-90 NQ 0-70 Q	\$5,000 NQ \$2,000 Q \$2,000 additional premium minimum \$1,500,000 maximum	After 30 days accumulated interest or Up to 15% of the previous anniversary annuity value If you do not use all of the 15% free withdrawal in a policy year, you may carry over the unused portion to the next policy year up to a maximum of 20%.	<b>7 years</b> 9,8,7,6,5,4,2 Deposit Surrender Charges - Each deposit incurs a new surrender charge period.	Full Account Value at death	Extended Care Terminal Illness Activities of Daily Living	Annuitization available without penalty after 3 years using full account value if annuitized for at least 5 years.	<b>1 Year Term:</b> 4.50% to 85 2.00% 86-90	Chargeback for surrenders for any reason. 100% months 1-12 50% months 13-24
	3 year rate <\$100,000 2.75% \$100,000+ 3.05%	Depends on renewal rate	<\$100,000 1.00% \$100,000+ 1.30%										<b>3 Year Term:</b> 4.00% to 85 2.00% 86-90	
	5 year rate <\$100,000 2.05% \$100,000+ 2.25%	Depends on renewal rate	None										<b>5-Year Term:</b> 4.00% to 85 2.00% 86-90	
	7 year rate <\$100,000 1.95% \$100,000+ 2.15%	1.95% <\$100,000 2.15% \$100,000+ 2.15%	None										<b>7 Year Term:</b> 4.00% to 85 2.00% 86-90	
<b>WNL Security Builder 5</b> SPDA Guaranteed Return of Premium	1 year rate <b>&lt;\$100,000</b> 4.70% NQ 4.85% Q  <b>\$100,000+</b> 5.70% NQ 5.85% Q	Depends on renewal rate	<\$100,000 3.00% \$100,000+ 4.00%	No	1.00%	0-85 for "new" cash sales 0-70 for 1035 exchanges & transfers Exceptions can be made for transfers/ 1035 exchanges over age 70. Call Kim Adams-Moore for details.	\$10,000 NQ or Q	After 30 days accumulated interest or Up to 15% of the previous anniversary annuity value If you do not use all of the 15% free withdrawal in a policy year, you may carry over the unused portion to the next policy year up to a maximum of 20%.	<b>5 years</b> 7,7,6,5,3	Full Account Value at death	Extended Care Terminal Illness Activities of Daily Living	Annuitization available without penalty after 3 years using full account value if annuitized for at least 5 years.	<b>1 Year Term:</b> 2.00% to 80 1.00% 81-85	Chargeback for surrenders for any reason. 100% months 1-6 50% months 7-12
	3 year rate <b>&lt;\$100,000</b> 2.25%  <b>\$100,000</b> 2.55%	Depends on renewal rate	<\$100,000 0.70% \$100,000+ 1.00%										<b>3 Year Term:</b> 2.00% to 80 1.00% 81-85	
	5 year rate with MVA <b>&lt;\$100,000</b> 1.70%  <b>\$100,000+</b> 1.90%	1.70% <\$100,000 1.90% \$100,000+ 1.90%	None										<b>5 Year Term:</b> 2.00% to 80 1.00% 81-85	