



Complete Product Guide to Flexible Premium Annuities for IRAs, Roth IRAs, 403(b) Products

**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.**

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	First Year Bonus	Tax Status of Funds Accepted	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
Horizon Flex FPDA (Form #04371)	4.20% first year	2% on all first year premiums.	Qualified or Non-Qualified	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	8 years 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.
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	First Year Bonus	Tax Status of Funds Accepted	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
Palladium Advisor FPDA (Q)	3.00% first year (2.00% base rate)	1.00%	Qualified, SEP, 403(b)	Yes	2.00%	0-90	\$100 Q Additional Premium \$100 per month	10% beginning in the first year	7 years 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.	Qualified 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)
(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+.														



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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	First Year Bonus	Tax Status of Funds Accepted	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
Great Flex 5 FPDA	2.60%	None	403(b), TSA, 457(b), IRA, Roth, SEP, Simple, Non-Qualified	No	1.50%	18 - 85 Q 0 - 85 NQ	Flexible \$50 per month Single \$3,000	Up to 10% of the prior anniversary's account value, after the first year	5 years 5,4,3,2,1 Contract Surrender Charges - no rolling surrender charges	Full account value at death of the owner	Extended Care Terminal Illness	Withdrawal charges are waived if annuitized for at least 5 years or when a life contingency is used.	Flexible 3.75% year 1 1.20% years 2+ Single 2.15% year 1 1.20% years 2+	100% Chargeback first 6 months, 50% Chargeback months 7-12 for full or partial surrenders. No chargeback at death.
Great Flex 6 FPDA	403(b): 4.25% first year (2.25% base rate)	2.00%	403(b), TSA, 457(b), IRA, Roth, Simple, Non-Qualified	No	2.00%	18 - 85 Q 0 - 85 NQ	Flexible \$50 per month Single \$3,000	Up to 10% of the prior anniversary's account value, after the first year	6 years 9,8,7,6,5,4 Rolling Surrender Charges - each deposit has its own surrender schedule.	Full account value at death of the owner	Extended Care Terminal Illness	Withdrawal charges are waived if annuitized for at least 5 years or when a life contingency is used.	Flexible year 1 7.50% to 55 4.75% 56-85 years 2-5 4.05% to 55 4.75% 56-85 years 6-20 2.60% to 55 3.60% 56-85	100% Chargeback first 12 months full or partial surrenders. No chargebacks at death.
	Qualified: 4.30% first year (2.30% base rate)	2.00%											Single year 1 4.75% to 65 3.60% 66-85 years 2-5 4.75% to 55 4.05% 56-65 3.60% 66-85 years 6-10 1.95% to 65 1.80% 66-85 years 11-20 2.60% to 55 3.60% 56-85	
	Non-Qualified: 3.75% first year (2.25% base rate)	1.50%												



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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	First Year Bonus	Tax Status of Funds Accepted	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
New Momentum FPDA	2-year rate: 2.75% first year 2.00% second year	0.75%	457(b), IRA, Roth, SEP, Non-Qualified	Yes	2.00%	0-85	\$5,000 NQ \$2,000 Q THEN \$100 min EFT	10% beginning in the first year	7 years 8,7,6,5,4,3,2 (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.	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 Quarterly Interest Option: 2.00% to 79 0.00% 80-85	100% chargeback in the first 6 months for surrenders or withdrawals. No chargeback at death.
	3-year rate: 2.75% first year 2.00% year 2-3	0.75%												
	5-year rate: 2.75% first year 2.00% years 2-5	0.75%												
	7-year rate: 3.45% first year 2.70% years 2-7	0.75%												
	10-year rate: 3.70% first year 2.95% years 2-10	0.75%												
NewMomentum Quarterly Interest Rate Option: 4.50% for one year (eff. 3/31/2010) 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!														



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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	First Year Bonus	Tax Status of Funds Accepted	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
Sure Horizon II FPDA 6-year surrender period. You choose the rate guaranteed period!	1-year rate guarantee: \$100,000+ 2.30% first year (1.30% base rate) <\$100,000 2.05% first year (1.05% base rate)	1.00%	IRA, Roth, SEP, Simple	No	1.30%	0-90	Single \$3,000 Q	15% each year beginning in the first year	6 years 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	OPTION A All upfront 4.75% 0-75 3.563% 76-85 2.375% 86-90	100% chargeback for annuitization or surrenders in the first year. No chargeback for penalty-free withdrawals. No chargeback under death claim.
3 year guarantee: \$100,000+ 2.30% first year (1.30% base rate) <\$100,000 2.05% first year (1.05% base rate) Annual renewable thereafter	Flexible \$100 EFT for IRAs						\$30 annual fee until \$3,000 is reached.						OPTION B Upfront with 50% trail 2.25% 0-75 1.688% 76-85 1.125% 86-90	
6 year guarantee: \$100,000+ 2.50% first year (1.50% base rate) <\$100,000 2.25% first year (1.25% base rate)							Both options offer a .25 basis point annuitization trail.							



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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) Add the incredible Income Pay Lifetime Income Rider to the Director or Flex contracts below and receive a guaranteed minimum interest rate of 7.5% in the income account for up to 10 years!!!														
Product	Current Rate	First Year Bonus	Tax Status of Funds Accepted	MVA	Min Guar Rate	Issue Ages	Minimum Premium(1)	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
Boomer Annuity FPDA	3% first year PLUS 5% cash bonus on premiums received in the first 5 contract years!	5.00%	Qualified including TSA	No	3.00%	0-80	Single \$2,000 Q Flexible \$1,000 initial premium with a \$100/month EFT	5% of account value each year after first year	10 years 15,14,13,12,11,10,8,6,4,2 Contract Surrender Charges - no rolling surrenders	Full account value	Nursing Home	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+	100% first 6 months 50% months 7-12 for any and all withdrawals
North American Director FPDA <i>Lifetime Income Rider Available! 7.5% min guaranteed rate!</i>	5.70% first year 2.70% years 2-5 2% min years 6-9	3.00%	Qualified including TSA	Yes	2.00%	0-85	Single \$2,000 Q Flexible \$1,000 initial premium with a \$100/month EFT	10% each year after first year; one withdrawal allowed per year	9 years 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
North American Flex I, II, III FPDA <i>Lifetime Income Rider Available! 7.5% min guaranteed rate!</i>	First year rate: Flex I: 2.35% Flex II: 2.65% Flex III: 2.70%	Flex I: None Flex II: 5% Flex III: 10% Premium bonus applies to all premiums received in first 5 contract years.	Qualified including TSA	Yes	2.00%	Flex I: 0-85 Flex II: 0-79 Flex III: 0-75	Single \$2,000 Q Flexible \$1,000 initial premium with a \$100/month EFT	10% per year after first contract year	Flex I: 7 years 9,9,8,7,6,4,2 Flex II: 10 Years 15,14,13,12,11,10,8,6,4,2 Flex III: 14 years 18,18,17,15,15,15,15,14,12,10,8,6,4,2 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.	Flex I & II To age 75: 4.50% first year 2.50% years 2-3 0.50% years 4-9 Flex III 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 VA, the Director 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.



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NSS Life Rates effective July 1, 2010 (next rate change: TBD) (Unlimited rate lock with a \$100 fee.) FEATURING UNLIMITED ISSUE AGES!!!														
Product	Current Rate	First Year Bonus	Tax Status of Funds Accepted	MVA	Min Guar Rate	Issue Ages	Minimum Premium	Liquidity	Surrender Charges	Death Benefit	Waivers	Annuitization Options	Commission	Charge-back Rules
Preferred Choice FPDA	3.00% for one year with 30-day window to move or surrender penalty-free	None	IRA, Roth, Keough, SEP, TSA, Coverdell Education Savings Account, Non-Qualified	No	3.00%	<i>Unlimited</i>	Single \$1,000 Flexible \$90/month	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.	1 years 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.	Full Account Value at death	None	Anytime without penalty.	Call for details.	Call for details.
Preferred 5 FPDA	4.10% base rate \$10,000 - \$149,999 4.35% base rate \$150,000+	None	IRA, Roth, Keough, SEP, TSA, Coverdell Education Savings Account, Non-Qualified	No	3.00%	<i>Unlimited</i>	Single \$1,000 Flexible \$90/month	15% per year every year, including first	5 years 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.
Preferred 8 FPDA	4.45% base rate \$10,000 - \$149,999 4.70% base rate \$150,000+	None	IRA, Roth, Keough, SEP, TSA, Coverdell Education Savings Account, Non-Qualified	No	3.00%	<i>Unlimited</i>	Single \$1,000 Flexible \$90/month	15% per year every year, including first	8 years 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.