Company - America		ating with	h A.M Best = A	++)		Indexed	Annuity Pr	oducts	
Global Index Series -	NEW								
Product - (Single Premium)	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75
toution (emgle : remain)	Global Multiple Index Account w/			201140		potonia	1 0.1.04	10010	7.900 0 70
Global Bonus Index	cap	0-80 Q/NQ	\$15,000 - Q/NQ	5%	100%	6.75%	1	10	7%
	Adjustable						ii		
Global Bonus Index	Participation Rate	0-80 Q/NQ	\$15,000 - Q/NQ	5%	40%	N/A	1	10	7%
	Monthly Additive								
Global Bonus Index	Account w/ Cap	0-80 Q/NQ	\$15,000 - Q/NQ	5%	100%	2.60%	1	10	7%
Global Bonus Index	Fixed	0-80 Q/NQ	\$15,000 - Q/NQ	5%	3.75%	N/A	1	10	7%
Surrender Charge %: 10,10,1	0,10,10,9,8,7,6,4								
Approved in all states except	: AK,AZ,CA,CT,DE,IL	_,MD,MA,MN,I	MS,MT,NV,NJ,NM,NY,	ND,OR,PA,UT	VT,WA				
Riders/Benefits: Extended Ca	are Rider								
Product - (Flexible Prem.)	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75
Froduct - (Frexible Frein.)	Global Multiple	Issue Ages	With Frent	Dollas	Dase Nate	potential	Penou	16012	Ages 0-15
	Index Account w/		\$5,000 - NQ						
Global 8 Index	cap	0-80 Q/NQ	\$2,000 - Q	No	100%	7.25%	1	8	6%
	Adjustable	0 00 47114	\$5,000 - NQ		10070	7.2070			070
Global 8 Index	Participation Rate	0-80 Q/NQ	\$2,000 - Q	No	40%	N/A	1	√ 8	6%
	Monthly Additive		\$5,000 - NQ					-	
Global 8 Index	Account w/ Cap	0-80 Q/NQ	\$2,000 - Q	No	100%	2.60%	1	8	6%
Global 8 Index	Fixed	0-80 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	4.00%	N/A	1	8	6%
Surrender Charge %: 8,7,6,5,4	4.3.2.1			- ""				•••	,
Approved in all states except	· · · · · · · · · · · · · · · · · · ·	.MD.MA.MN.I	MS.MT.NV.NJ.NM.NY.	ND.OR.PA.UT.	VT.WA				
Riders/Benefits: Extended Ca]	,,,	,,.,.,,.,,					
Tradisipolicits. Extended de	licitadi				Dorticination or	Donne of	Cuerentes	Candan	0
Product - (Flexible Prem.)	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm.
Global 6 Index	Global Multiple Index Account w/	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	6.75%	renou 1	6	Ages 0-75°
	Adjustable		\$5,000 - NQ		10070		•		070
Global 6 Index	Participation Rate	0-85 Q/NQ	\$2,000 - Q	No	40%	N/A	1	6	5%
Global 6 Index	Monthly Additive Account w/ Cap		\$5,000 - NQ \$2,000 - Q	No	100%	2.60%	1	6	5%
Global 6 Index	Fixed	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	3.75%	N/A	1	6	5%
Surrender Charge %: 8,7,6,5,4	4.3		~ .						
Approved in all states except	· · · · · · · · · · · · · · · · · · ·	.MD.MA.MN.n	MS.MT.NV.NJ.NM.NY	ND.OR.PA.UT	/T.WA		-	· ·	
Riders/Benefits: Extended Ca				,,,					
. Macro Dononio, Extended Of									
								·	
* Street Level Compensation.	Does not reflect lov	ver rates for 4	older ages, state varia	tions etc. Fo	r complete detail cont	act vou Annuity 9	Lales & Service (:enter	
For agency use only. Not for								, oilei.	

Company - America	an General (C	ont.)				Indexe	d Annuity P	roducts	
Vision Advantage (Si	ngle Premium)							,	
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75
	S&P Annual pt. to								
Vision Advantage 5	pt. w/ a cap	0-85 Q/NQ	\$15,000 - Q/NQ	No	100%	6.75%	1 Year	5	5%
	S&P Annual pt. to								
Vision Advantage 5	pt. w/ a cap	0-85 Q/NQ	\$15,000 - Q/NQ	No	80%	7.00%	1 Year	5	5%
	Adjustable Participation Rate								
Vision Advantage 5	without Index cap	0-85 Q/NQ	\$15,000 - Q/NQ	No	35%	N/A	1 Year	5	5%
	Mo. Avg. w/ a								
Vision Advantage 5	spread	0-85 Q/NQ	\$15,000 - Q/NQ	No	100%	No/-4.50%	1 Year	5	5%
Vision Advantage 5	Fixed	0-85 Q/NQ	\$15,000 - Q/NQ	No	3.20%	N/A	1 Year	5	5%
Surrender Charge %: 9, 7.5, 6	6, 4.5, 3								
	S&P Annual pt. to								
Vision Advantage 7	pt. w/ a cap	0-85 Q/NQ	\$15,000 - Q/NQ	No	100%	8.00%	1 Year	7	6%
	S&P Annual pt. to							***	
Vision Advantage 7	pt. w/ a cap	0-85 Q/NQ	\$15,000 - Q/NQ	No	80%	8.50%	1 Year	7	6%
Vision Advantage 7	Adjustable Participation Rate without Index cap	0-85 Q/NQ	\$15,000 - Q/NQ	No.	4004	AL/A	4.24	_	001
VISION Advantage /	Mo. Avg. w/ a	0-05 Q/NQ	\$15,000 - Q/NQ	No	40%	N/A	1 Year	7	6%
Vision Advantage 7	spread	0-85 Q/NQ	\$15,000 - Q/NQ	No	100%	No/-3.25%	1 Year	7	6%
Vision Advantage 7	Fixed	0-85 Q/NQ	\$15,000 - Q/NQ	No	3.80%	N/A	1 Year	7	6%
Surrender Charge %: 9, 8, 7, 6		0 00 0,110	\$10,000 Q/11Q	110	0.0070	19/73	1 Teal		070
Carrenaer Charge 70. 5, 6, 7, 6	S&P Annual pt. to					<u> </u>			
Vision Advantage 9	pt. w/ a cap	0-85 Q/NQ	\$15,000 - Q/NQ	No	100%	9.00%	1 Year	9	6%
Tiolon / tarantago o	S&P Annual pt. to	7 00 4.14	,	110	10070	<i>3.007</i> 0	1 I Gai	3	0 70
Vision Advantage 9	pt. w/ a cap	0-85 Q/NQ	\$15,000 - Q/NQ	No	80%	9.50%	1 Year	9	6%
Vision Advantage 9	Adjustable Participation Rate without Index cap	0-85 Q/NQ	\$15,000 - Q/NQ	No	45%	N/A	1 Year	9	6%
Vision Advantage 9	S&P Mo. Avg. w/ a spread	0-85 Q/NQ	\$15,000 - Q/NQ	No	100%	No/-2.75%	1 Year	9	6%
Vision Advantage 9	Fixed	0-85 Q/NQ	\$15,000 - Q/NQ	No	4.25%	N/A	1 Year	9	6%
Approved in all states for 5, 7	& 9 year except: AK	*, CT, DE, MN	, NJ, NY, OR, PA, UT,	VT, WA (*5 8	& 7 Year are available	in AK)			
Riders/Benefits for Vision Adv						<u> </u>			
Surrender Charge %: 10, 9, 8,									
									
Street Level Compensation.	Does not reflect lov	ver rates for o	lder ages, state varia	tions, etc. Fo	r complete detail cont	act you Annuity S	Sales & Service C	enter.	
or agency use only. Not for u								onton.	

Company - America	· · · · · · · · · · · · · · · · · · ·	ont.)				Inc	dexed Annu	uty Produ	cts
Horizon Index (Single	Premium)				į				
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75
•									7%
									5%-
HorizonIndex 9 Year	S&P Mo. Pt. to Pt. additive w/ a cap	0-85 Q/NQ	\$5,000 - Q/NQ	3% if SDB 2% if ODB	100%	2.40%	1 ٧		MN,PA,OF
Torizoninaex 9 Tear	additive w/ a cap	0-03 W/NW	φ5,000 - Q/NQ	2% II ODB	100%	2.40%	1 Year	9	7%
									5%-
	S&P 2 Yr. Pt. to			3% if SDB					MN,PA,OF
HorizonIndex 9 Year	Pt. w/ a cap	0-85 Q/NQ	\$5,000 - Q/NQ	2% if ODB	100%	17%	2 Year	9	WA
									7%
				3% if SDB					5%-
HorizonIndex 9 Year	Fixed	0-85 Q/NQ	\$5,000 - Q/NQ	2% if ODB	3.60%	N/A	6 Years	9	MN,PA,OF
Notes: Surrender Charges: 10			ψο,οοο απτα	27011 000	0.0070	. 14//3	0 Tears	<u> </u>	
Total California of Chargoon In	10,0,0,0,1,0,0,1,						-		9%
									7%-
	S&P Mo. Pt. to Pt.	·		4% if SDB					MN,PA,OR
HorizonIndex 12 Year	additive w/ a cap	0-85 Q/NQ	\$5,000 - Q/NQ	3% if ODB	100%	2.40%	1 Year	12	WA
									9%
	COD O Va Dt to			407 % CDD					7%-
HorizonIndex 12 Year	S&P 2 Yr. Pt. to Pt. w/ a cap	0-85 Q/NQ	\$5,000 - Q/NQ	4% if SDB 3% if ODB	100%	17%	2 Year	12	MN,PA,OR WA
TOTIZOTITICOX 12 TCAI	T.C. W. d. Gap	0 00 00/110	Ψ0,000 - Q/14Q	07011 022	10070	17 70	2 Teal	12	9%
									7%-
	· ·	-		4% if SDB					MN,PA,OR
HorizonIndex 12 Year	Fixed	0-85 Q/NQ	\$5,000 - Q/NQ	3% if ODB	3.85%	N/A	9 Years	12	WA
Approved in all states except	(9 Year): AK, MN, N	J, NY, OK, OR,	UT, VT, WA/ (12 Yea	ar): AK, CT, MN,	NJ, NY, OK, OR, UT,	VT, WA			
Riders/Benefits for both 9 & 1	2 Year: Extended Ca	are Rider							
Surrender Charge %: 12, 12, 1									
SDB = Standard Death Benefi	t - Pays full annuity	value if part o	f a stream of payme	nts (5 year min.)	/ODB = Optional Deat	th Benefit - Pays	the full annuity v	alue as lump s	sum.
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Street Level Compensation.	Does not reflect lov	ver rates for o	lder ages, state varia	ations, etc. For	complete detail conta	act vou Annuity S	Sales & Service C	enfer.	

	n General (C	oni.j				inaexe	d Annuity I	roaucis	
Emerging Edge (Singl	e Premium)								
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75
	Ann. pt. to pt. w/ a		\$5,000 - NQ				-		
Emerging Edge	сар	0-80 Q/NQ	\$2,000 - Q	No	100%	8.25%	1 Year	10	7%
	Ann. pt. to pt. w/ a		\$5,000 - NQ						
Emerging Edge	cap	0-80 Q/NQ	\$2,000 - Q	No	80%	8.75%	1 Year	10	7%
Emerging Edge	Adjustable Participation Rate without Index cap		\$5,000 - NQ \$2,000 - Q	No	40%	N/A	1 Year	10	7%
Emerging Edge	Fixed	0-80 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	4.20%	N/A	1 Year	10	7%
Approved in all states except:	<u> </u>			140	7.2070	IN/A	i i eai	10	170
Surrender Charge %: 12,11.5,1		1111, 110, 111, 0	11,17,01, 71, 777		~				
VisionMaximizer (Sing	ıle Premium)		· · ·						
/ISIOIIMAXIIIIZCI (OIII)	Jie i ieimani,				Participation or	Range of	Guarantee	Surrender	Comm.
Product	Account	Issue Ages	Min. Prem.	Bonus	Base Rate	potential	Period	Years	Ages 0-75*
/isionMaximizer	Ann. pt. to pt. w/ a cap	0-75 Q/NQ	\$20,000 Q/NQ	5%	100%	7.50%	1	10	8
/isionMaximizer	Ann. pt. to pt. w/ part. Rate	0-75 Q/NQ	\$20,000 Q/NQ	5%	40%	N/A	1	10	8
/isionMaximizer	Mo. average w/ index spread	0-75 Q/NQ	\$20,000 Q/NQ	5%	100%	No/-4%	1	10	8
/isionMaximizer	Fixed	0-75 Q/NQ	\$20,000 Q/NQ	5%	3.50%	N/A	5	10	8
Approved in all states except:	AK,DE,IL,MN,MS,N	V,NJ,NY,OR,P	A,UT,VT,WA						
Surrender Charge %: 17,16,15									
Riders/Benefits: Extended Car						•			
ree w/d: In all contract years	up to 10% of the an	nuity value, as	s of the previous con	tract annivers	arv			-	
Guaranteed Minimuim w/d val									
·									
	*								
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Street Level Compensation.	Door not rollant las	uor ratas for =	Idor agon state :	tions etc. F-	noomplete datail at-	and you Ammilton	Nalas 9 Carada: C		

Company - America		atıng wit	n A.M Best = A	A+)			Indexed A	nnuity Pr	oducts
Strategy Series (Singl	e Premium)								
	,				Participation or	Range of	Guarantee	Surrender	Comm.
Product	Account	Issue Ages	Min. Prem.	Bonus	Base Rate	potential	Period	Years	Ages 0-7
14 	S & P Annual pt.		\$5,000 NQ						
Strategy 7	to pt.	0-85 Q/NQ	\$4,000 Q	No	100%	7.55%	1 Year	7 Years	5%
		0.07.00.0	\$5,000 NQ	,					
Strategy 7	Fixed	0-85 Q/NQ	\$4,000 Q	No	3.90%	N/A	1 year	7 Years	5%
Surrender Charge: 7,7,6,5,4,3,									
Optional Riders/Benefits: Retu	rn of Premium Rid	er*, Lifetime I	ncome Rider, Enhan	ced Death Ben	efit Rider, Confinemen	t & Disability Wa	aiver		
Approved in all states except:	MA,MN,NY,OR,PA,	UT,VT,WA							
	S & P Annual pt.		\$5,000 NQ				,		
Strategy 10	to pt.	0-85 Q/NQ	\$4,000 Q	No	100%	6.80%	1 Year	10 years	8%
			\$5,000 NQ						
Strategy 10	Fixed	0-85 Q/NQ	\$4,000 Q	No	3.60%	N/A	1 Year	10 years	8%
Surrender Charge %: 9,9,8,7,6,	5,4,3,2,1	-							
Optional Riders/Benefits: Retu	rn of Premium Rid	er*. Lifetime I	ncome Rider. Enhan	ced Death Bene	efit Rider. Confinemen	t & Disability Wa	iver		
Approved in all states except:									
*For Return of Premium Rider (R			and/or 50% from rong	o of notontial (ag	n) roto				
TO Netam of Freman Nider (N	UF UBUUCI .20%	III IIXEU IAIE A	mu/or .50% mom range	e or potential (ca	р) гате.	<u> </u>			
	*								
Value-Lock Series									
See marketing Brochure for in	formation								
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Street Level Compensation. I	lose not reflect lov	vor ratoe for c	lder age etate vari	otione etc. Ec.	complete detail conte)-l 0 0l 0		

AVIVA (Issued by A			Rating with A.M	Best = A	1+)	Indexed An			
Income Select Series	(Flexible Prem	nium)							
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-7
Select Plus - 10k-74,999k	S & P Uncapped Avg. Index	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	5%	100%	5.5% - Spread	1	10	8.5
Select Plus - 75k+	S & P Uncapped Avg. Index	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	5%	100%	5% - Spread	1	10	8.5
Select Plus - 10k-74,999k	S & P Point to Point	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	5%	100%	6.75%	1	10	8.5
Select Plus - 75k+	S & P Pt. to Pt.	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	5%	100%	7.75%	1	10	8.5
Select Plus - 10k-74,999k	S & P Mo. Cap	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	5%	100%	1.95%	1 .	10	8.5
Select Plus - 75k+	S & P Mo. Cap Index	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	5%	100%	2.30%	1	10	8.5
Select Plus - 10k-74,999k	S & P Pt. to Pt Participation Index (no cap)	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	5%	35%	N/A	1	10	8.5
Select Plus - 75k+	S & P Pt. to Pt Participation Index (no cap)	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	5%	40%	N/A	1	10	8.5
Select Plus - 10k-74,999k	Avg. multiple Index (no cap)	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	5%	5% spread	N/A	1	10	8.5
Select Plus - 75k+	Avg. multiple Index (no cap)	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	5%	5% spread	N/A	1	10	8.5
Select Plus - 10k-74,999k	Fixed	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	5%	2.80%	N/A	1	10	8.5
Select Plus - 75k+	Fixed	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	5%	3.00%	N/A	1	10	8.5
Surrender Charge %: 16,15,14 Riders/Benefits: Guaranteed	4,13,12,11,10,8,6,4 Purchase Option, Nu	ırsing Home							
Approved in all states except For the state of Washingto									
or the state of washingto	on - See Rate Shee	:L 							
Street Level Compensation.	Does not reflect lov	ver rates for	older ages, state variat	ions etc. Fo	r complete detail con	tact you Annuity S	ales & Service (Center	-
For agency use only. Not for								Jenler.	

AVIVA (Issued by A		· · · · · · · · · · · · · · · · · · ·	nt. (Rating wit	h A.M Be	st = A+)	Indexe	ed Annuity	Products	
Income Select Series	(Flexible Prem	ium)							
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-8
	S&P Uncapped		\$10K Q/NQ						*
Select Bonus - 10k-74,999k	Avg. Index	0-80 Q/NQ	\$1,000 sub-sequent	10%	100%	5.75% - Spread	1 Year	10	8%
Oalast Barrer - 75ler	S&P Uncapped		\$10K Q/NQ	1001	40004				
Select Bonus - 75k+	Avg. Index	.0-80 Q/NQ	\$1,000 sub-sequent	10%	100%	5.50% - Spread	1 Year	10	8%
Select Bonus - 10k-74,999k	S&P pt. to pt.	0.00.000	\$10K Q/NQ	100/	4000/		4. ٧	40	00/
Select Bollus - TOK-74,999K	Sar pt. to pt.	0-80 Q/NQ	\$1,000 sub-sequent \$10K Q/NQ	10%	100%	6%	1 Year	10	8%
Select Bonus - 75k+	S&P pt. to pt.	0-80 Q/NQ	\$1,000 sub-sequent	10%	100%	70/	4. ٧	40	00/
Select Bollus - / SK+	S&P Mo. Cap	0-60 Q/NQ	\$1,000 sub-sequent	10%	100%	7%	1 Year	10	8%
Select Bonus - 10k-74,999k	Index	0-80 Q/NQ	\$1,000 sub-sequent	10%	100%	1.8%	1 Year	10	8%
Scient Bollas Tok 7 4,000k	S&P Mo. Cap	0-00 Q/14Q	\$10K Q/NQ	1070	10070	1.070	1 1 Gai	10	0 70
Select Bonus - 75k+	Index	0-80 Q/NQ	\$1,000 sub-sequent	10%	100%	2.0%	1 Year	10	8%
	S&P pt. to pt	0 00 00	\$10K Q/NQ		10070	2.070	1 1001	10	070
Select Bonus - 10k-74,999k	Participation Index	0-80 Q/NQ	\$1,000 sub-sequent	10%	30%	N/A	1 Year	10	8%
	S&P pt. to pt		\$10K Q/NQ						
Select Bonus - 75k+	Participation Index	0-80 Q/NQ	\$1,000 sub-sequent	10%	35%	N/A	1 Year	10	8%
	Avg. multiple		\$10K Q/NQ						
Select Bonus - 10k-74,999k	Index (no cap)	0-80 Q/NQ	\$1,000 sub-sequent	10%	5% - spread	N/A	1 Year	10	8%
	Avg. multiple	**	\$10K Q/NQ						
Select Bonus - 75k+	Index (no cap)	0-80 Q/NQ	\$1,000 sub-sequent	10%	5% - spread	N/A	1 Year	10	8%
	·								
	Avg. multiple	2	\$10K Q/NQ						
Select Bonus - 10k-74,999k	Index (no spread)	0-80 Q/NQ	\$1,000 sub-sequent	10%	100%	5.75%	1 Year	10	8%
	Avg. multiple		\$10K Q/NQ						
Select Bonus - 75k+	Index (no spread)	0-80 Q/NQ	\$1,000 sub-sequent	10%	100%	6.75%	1 Year	10	8%
	S&P Avg. Index		\$10K Q/NQ						
Select Bonus - 10k-74,999k	(no spread)	0-80 Q/NQ	\$1,000 sub-sequent	10%	100%	6.75%	1 Year	10	8%
Oalast Bassa 75le	S&P Avg. Index	0.00.00.00	\$10K Q/NQ	4004	(000)				
Select Bonus - 75k+	(no spread)	0-80 Q/NQ	\$1,000 sub-sequent	10%	100%	7.75%	1 Year	10	8%
Select Bonus - 10k-74,999k	Eisead	0.00.0/NO	\$10K Q/NQ \$1,000 sub-sequent	100/	2 550/	NI/A	1 ٧	40	00/
Ociect Dollas - TOK-74,333K	Fixed	0-80 Q/NQ	\$1,000 sub-sequent	10%	2.55%	N/A	1 Year	10	8%
Select Bonus - 75k+	Fixed	0-80 Q/NQ	\$1,000 sub-sequent	10%	2.75%	N/A	1 Year	10	8%
		0-00 0/110	V1,000 our coquent	1070	2.7570	IN/A	i i cai	10	070
Surrender Charge %: 12,12,12			0 6 4347		D 51 (0 t) 1				
Riders/Benefits: Nursing Hon						with Charge)			
Approved in all states except									
Note: During the w/d charge pe	riod, any w/d in exces	s of the contra	act's free w/d amount wil	l incur a premit	ım bonus recapture cl	narge - See marketir	ng brochure for d	etails	
						·			
· ·									
·									
Street Level Compensation.	Does not reflect lov	ver rates for	older ages, state variat	ions, etc. For	complete detail con	tact vou Annuity Sa	ales & Service C	Center.	

AVIVA (Issued by A		stors) Co	ont. (Rating wit	h A.M Be	est = A+)	Index	ed Annuity	Products	
Income Select Series	s (Cont.)								
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75
Select 10 - 10k-74,999k	S & P Uncapped Avg. Index	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	100%	5.5% - Spread	1	10	8.5
Select 10 - 75k+	S & P Uncapped Avg. Index	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	100%	4.5% - spread	1	10	8.5
Select 10 - 10k-74,999k	S & P Pt. to Pt.	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	100%	7.25%	1	10	8.5
Select 10 - 75k+	S & P Pt. to Pt.	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	100%	8.00%	1	10	8.5
Select 10 - 10k-74,999k	S & P Mo. Cap Index	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	100%	2.00%	1	10	8.5
Select 10 - 75k+	S & P Mo. Cap Index	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	100%	2.35%	1	10	8.5
Select 10 - 10k-74,999k	S & P Pt. to Pt Participation Index (no cap)	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	35%	N/A	1	10	8.5
Select 10 - 75k+	S & P Pt. to Pt Participation Index (no cap)	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	40%	N/A	. 1	10	8.5
Select 10 - 10k-74,999k	Avg. multiple Index (no cap)	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	5% spread	N/A	1	10	8.5
Select 10 - 75k+	Avg. multiple Index (no cap)	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	5% spread	N/A	. 1	10	8.5
Select 10 - 10k-74,999k	Fixed	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	2.80%	N/A	1	10	8.5
Select 10 - 75k+	Fixed	0-82 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	3.20%	N/A	· 1	10	8.5
Surrender Charge %: 10,9,8,									
Riders/Benefits: Guaranteed		ırsing Home	Waiver, Terminal Illnes	s Waiver, Inc	ome Edge Benefit (O	ptional - with Char	ge)	*	
Approved in all states excep	T: NY	· .					+		
* Street Level Compensation	. Does not reflect lov	ver rates for	older ages, state variat	ions, etc. Fo	r complete detail con	tact you Annuity S	ales & Service (Center.	
For agency use only. Not for									

AVIVA (Issued by Income Select Serie		 	inc (Rauny Wit	II A.W BE	31 - AT)	iriaex	ced Annuity	roauct:	
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-80
Select 7 - 10k-74,999k	S & P Uncapped Avg. Index	0-85 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	100%	5% - Spread	1	7	5%
Select 7 - 75k+	S & P Uncapped Avg. Index	0-85 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	100%	4% - spread	1	7	5%
Select 7 - 10k-74,999k	S & P Pt. to Pt.	0-85 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	100%	8.00%	1	7	5%
			\$10K Q/NQ	NO	10070	0.0076			370
Select 7 - 75k+	S & P Pt. to Pt.	0-85 Q/NQ	\$1,000 sub-sequent \$10K Q/NQ	No	100%	8.75%	1	7	5%
Select 7 - 10k-74,999k	Index	0-85 Q/NQ	\$1,000 sub-sequent	No	100%	2.10%	1	7	5%
Select 7 - 75k+	S & P Mo. Cap Index	0-85 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	100%	2.35%	1	7	5%
Select 7 - 10k-74,999k	S & P Pt. to Pt Participation Index (no cap)	0-85 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	35%	N/A	1	7	5%
Select 7 - 75k+	S & P Pt. to Pt Participation Index (no cap)	0-85 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	40%	N/A	1	7	5%
	Avg. multiple		\$10K Q/NQ	· · · · · · · · · · · · · · · · · · ·					
Select 7 - 10k-74,999k	Index (no cap) Avg. multiple	0-85 Q/NQ	\$1,000 sub-sequent \$10K Q/NQ	No	5% spread	N/A	1	7	5%
Select 7 - 75k+	Index (no cap)	0-85 Q/NQ	\$1,000 sub-sequent	No	5% spread	N/A	1	7	5%
Select 7 - 10k-74,999k	Fixed	0-85 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	3.15%	N/A	1	7	5%
Select 7 - 75k+	Fixed	0-85 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	3.60%	N/A	1	7	5%
Surrender Charge %: 9,8,7,6									
Riders/Benefits: Nursing Ho Approved in all states excer		iiness Waive	r, income Edge Benefi	t (Optional - v	vitn Charge)				
3.00									
			·						
Street Level Compensation	n. Does not reflect lov	ver rates for	older ages, state variat	ions, etc. Fo	complete detail conf	act you Annuity S	ales & Service C	Center.	

roduct	Cont.) Account								1
	Account						I		İ
plant 5 40k 74 000k		Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-8
Select 5 - 10k-74,999k	S & P Uncapped Avg. Index	0-85 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	100%	5% - Spread	1	5	4%
elect 5 - 75k+	S & P Uncapped Avg. Index	0-85 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	100%	4% - spread	1	5	4%
elect 5 - 10k-74,999k	S & P Pt. to Pt.	0-85 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	100%	7.75%	1	5	4%
elect 5 - 75k+	S & P Pt. to Pt.	0-85 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	Ni.	400%	0.500/			40/
elect 5 - 75K+	SAFFI. WFL.	0-05 Q/NQ	\$1,000 sub-sequent	No	100%	8.50%	1	5	4%
elect 5 - 10k-74,999k	S & P Mo. Cap Index	0-85 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	100%	2.10%	1	5	4%
elect 5 - 75k+	S & P Mo. Cap Index	0-85 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	100%	2.35%	1	5	4%
elect 5 - 10k-74,999k	S & P Pt. to Pt Participation Index (no cap)	0-85 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	35%	N/A	1	5	4%
elect 5 - 75k+	S & P Pt. to Pt Participation Index (no cap)	0-85 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	40%	N/A	1	5	4%
	Avg. multiple		\$10K Q/NQ		·				
elect 5 - 10k-74,999k	Index (no cap)	0-85 Q/NQ	\$1,000 sub-sequent	No	5% spread	N/A	1	5	4%
elect 5 - 75k+	Avg. multiple Index (no cap)	0-85 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	5% spread	N/A	1	5	4%
			\$10K Q/NQ						
elect 5 - 10k-74,999k	Fixed	0-85 Q/NQ	\$1,000 sub-sequent	No	2.95%	N/A	1	5	4%
elect 5 - 75k+	Fixed	0-85 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	3.50%	N/A	1	5	4%
urrender Charge %: 8,7,6,5,4									
iders/Benefits: Nursing Home \		Illness Waive	er, Income Edge Benefi	t (Optional - v	vith Charge)				
pproved in all states except: N	Υ								
		-							
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Street Level Compensation. Do	oes not reflect lov	ver rates for	older ages, etate variet	ions etc. For	complete detail cont	act you Annuity S	ales & Service C	enter	

AVIVA (Issued by A	merican inve	stors) Co	nt. (Rating wi	tn A.IVI B	est = A+)	Indexed Annuity Products			
Income Select Series Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-8
			\$10K Q/NQ						
Select Platinum - 10k-74,999k	Point to point	0-82 Q/NQ	\$1,000 sub-sequent	No	100%	9.00%	1	10	6
		4.4	\$10K Q/NQ						
Select Platinum - 75k+	Point to point	0-82 Q/NQ	\$1,000 sub-sequent	No	100%	10.00%	1	10	6
	Point to Point (no		\$10K Q/NQ						
Select Platinum - 10k-74,999k	cap)	0-82 Q/NQ	\$1,000 sub-sequent	No No	45%	N/A	1	10	6
	Point to Point (no		\$10K Q/NQ						
Select Platinum - 75k+	cap)	0-82 Q/NQ	\$1,000 sub-sequent	No	50%	N/A	1	10	6
2-1			\$10K Q/NQ						
Select Platinum - 10k-74,999k	Fixed	0-82 Q/NQ	\$1,000 sub-sequent	No	3.80%	N/A	11	10	6
Coloot Distingue 751	E		\$10K Q/NQ						
Select Platinum - 75k+	Fixed	0-82 Q/NQ	\$1,000 sub-sequent	No	4.00%	N/A	11	10	6
	14.40.00.7.0.4		·						
Surrender Charge %:12,12,12,									
Riders/Benefits: Nursing Home				t (Optional - v	vith Charge)				
approved in all states except:	JI,DE,HI,IN,MN,MS	NC,NJ,NV,N	Y,OR,PA,UT,VA,VT,WA	· · · · · · · · · · · · · · · · · · ·					
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Street Level Compensation.							· · · · · · · · · · · · · · · · · · ·		

Company - Genwor	tn (Rating w	ITH A.W BE	est = A+)				Indexed A	nnuity Pro	ducts
SecureLiving Classic	(Single Premi	um)							
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-7
	S & P Annual pt.		\$5,000 - NQ						
SecureLiving Classic 5-75k	to pt. w/ a cap	0-85 Q/NQ	\$2,000 Q	No	100%	8.00%	1 Year	8	6%
	S & P Annual pt.		\$5,000 - NQ					_	
SecureLiving Classic 75k+	to pt. w/ a cap	0-85 Q/NQ	\$2,000 Q	No	100%	8.75%	1 Year	8	6%
Surrender Charge %: 9,9,8,7,0									
Riders/Benefits: Nursing Hon									
Approved in all states except	: MN, MS, NY, OR, L	T T							
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Street Level Compensation.	Does not reflect los	ver rates for old	dar agge etato varis	tions of Es	complete detail cent	not wou Annuity	Palac & Camilaa (contor	

Company - ING - (F			A+)						
ING Envoy Series (F	lexible Premiun	1)							
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-80
			\$15,000						
	Point to Point Cap	1 1	(\$5,000 min.		4.7				1% with
ING Envoy Three 15-75K	Index	0-80	subsequent prem.)	No	N/A	7.0%	1 Year	3W*	0.75% Tra
			\$15,000						
NO. T. THE	Point to Point Cap		(\$5,000 min.						1% with
NG Envoy Three 75K+	Index	0-80	subsequent prem.)	No	N/A	8.5%	1 Year	3W*	0.75% Tra
	Point to Point		\$15,000 (\$5,000 min.						40/
ING Envoy Three 15-75K	Participation Index	0-80	subsequent prem.)	No	35%	N/A	1 Year	3W*	1% with 0.75% Tra
ING Elivoy Tillee 19-79K	1 articipation much	0-80	\$15,000	NO	3576	19//1	1 Teal	300	0.75% Ha
	Point to Point		(\$5,000 min.						1% with
ING Envoy Three 75K+	Participation Index	0-80	subsequent prem.)	No	38%	N/A	1 Year	3W*	0.75% Trai
		2 00	\$15,000						
			(\$5,000 min.				· .		1% with
ING Envoy Three	Fixed	0-80	subsequent prem.)	No	3.70%	N/A	1 Year	3W*	0.75% Trai
Approved in all states excep	t: MA.MS.NV.NJ.NY.C)R				1111111111			
Riders/Benefits: Nursing Ho			Fr	ee 10% w/d of	the accumulation val	ue in all vears			
Surrender Charge %: 9,9,9,9				00 1070 174 01	Liio documulation van	uo iii uii youro			
Minimum Guarantee rate = 2									
Surrender charges may diffe									
*W indicates 30-day surrend	er charge and MVA -	ree windows	at the end of the third	and sixth co	ntract year.				
									
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Otra-41 aval C	D/: 0 /:		1-1			-4]	4	
Street Level Compensation	use with the general	ver rates for o	oluer ages, state varia	uons, etc. Foi	complete detail conta	act you Annuity S	baies & Service C	enter.	

Company - ING (Con	nt.)					Indexe	ed Annuity	Products	
ING Envoy Series (Fle	xible Premiun	1)							
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-80
		·	\$15,000						
	Point to Point Cap		(\$5,000 min.						1.5% with
ING Envoy Six 15-75K	Index	0-80	subsequent prem.)	No	N/A	8.25%	1 Year	6W*	0.75% Trai
	Point to Point Cap		\$15,000 (\$5,000 min.						1.5% with
ING Envoy Six 75K+	Index	0-80	subsequent prem.)	No	N/A	9.75%	1 Year	6W*	0.75% Trai
			\$15,000				1, 1041	011	
	Point to Point		(\$5,000 min.						1.5% with
ING Envoy Six 15-75K	Participation Index	0-80	subsequent prem.)	No	38%	N/A	1 Year	6W*	0.75% Trai
			\$15,000						
NO. E. O. TELL.	Point to Point		(\$5,000 min.						1.5% with
ING Envoy Six 75K+	Participation Index	0-80	subsequent prem.)	No	44%	N/A	1 Year	6W*	0.75% Trai
			\$15,000 (\$5,000 min.						1.5% with
ING Envoy Six	Fixed	0-80	subsequent prem.)	No	4.10%	N/A	1 Year	6W*	0.75% Trai
Approved in all states except:							1	570	
Riders/Benefits: Nursing Home			Fre	ee 10% w/d of	the accumulation valu	ue in all vears			
Surrender Charge %: 9,9,9,9,8,						ao in an youro			
Minimum Guarantee rate = 2%		ms							
Surrender charges may differ f			•						
*W indicates 30-day surrender			·	contract veal	· · · · · · · · · · · · · · · · · · ·				
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Company - ING (Cor						Indexe	d Annuity	Products	f
NG Envoy Series (Fle	xible Premiun	1)						-	
					Participation or	Range of	Guarantee	Surrender	Comm.
Product	Account	Issue Ages	Min. Prem.	Bonus	Base Rate	potential	Period	Years	Ages 0-80
			045.000						
	Doint to Doint Con		\$15,000 (\$5,000 min						6.5%
NO Envey Nine 15 75K	Point to Point Cap	0.00	(\$5,000 min.	> 1-	N. 1.10	0.000/			(Trail option
NG Envoy Nine 15-75K	index	0-80	subsequent prem.)	No.	N/A	9.00%	1 Year	9	avail.)
			\$15,000		*				6.5%
•	Point to Point Cap	· .	(\$5,000 min.						(Trail option
NG Envoy Nine 75K+	Index	0-80	subsequent prem.)	No	N/A	10.25%	1 Year	9	avail.)
	·		\$15,000						6.5%
	Point to Point		(\$5,000 min.						(Trail option
NG Envoy Nine 15-75K	Participation Index	0-80	subsequent prem.)	No	42%	N/A	1 Year	9	avail.)
			\$15,000						6.5%
	Point to Point		(\$5,000 min.						(Trail option
NG Envoy Nine 75K+	Participation Index	0-80	subsequent prem.)	No	48%	N/A	1 Year	9	avail.)
and the second of the second of the second	and the second	- 1							
			\$15,000						6.5%
NO Favor Nina	Effects of	0.00	(\$5,000 min.		4.400/		4.37		(Trail option
NG Envoy Nine	Fixed	0-80	subsequent prem.)	No	4.40%	N/A	1 Year	9	avail.)
Approved in all states except:				400/ / 1					
Riders/Benefits: Nursing Home		vvalver	Fre	e 10% W/a of	the accumulation val	ue in all years			
Surrender Charge %: 9,9,9,9,8,						-			
/linimum Guarantee rate = 2%									
Surrender charges may differ f	or some states and	tor ages 56+							
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Company - ING (Co						Indexe	ed Annuity	Products	
Secure Index Opport	tunity Plus (Sin	gle Premi	um)						
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-80
	S&P Annual pt. to								
Secure Index Plus 15-75K	pt. w/ a cap	0-80	\$15,000	5%	100%	7.00%	1 Year	10	8%
	S&P Annual pt. to					-			
Secure Index Plus 75K+	pt. w/ a cap	0-80	\$15,000	5%	100%	8.25%	1 Year	10	8%
	S&P Mo. Avg. w/								
Secure Index Plus 15-75K	a spread	0-80	\$15,000	5%	100%	No/-5.35%	1 Year	10	8%
	S&P Mo. Avg. w/		445.000						
Secure Index Plus 75K+	a spread	0-80	\$15,000	5%	100%	No/-4.75%	1 Year	10	8%
	S&P 500 pt. to pt.	0.00	445.000						
Secure Index Plus 15-75K	no cap	0-80	\$15,000	5%	35%	No	1 Year	10	8%
Control Indox Dive 75K1	S&P 500 pt. to pt.	0-80	\$15,000	E0/	440/	Ma	4.7/2.22	40	00/
Secure Index Plus 75K+	no cap	0-80	φ15,000	5%	41%	No	1 Year	10	8%
Secure Index Plus 15-75K	S&P Monthly Cap Index Strategy	0-80	\$15,000	5%	100%	0.050/	4.2/	40	00/
Secure maex Plus 15-75K		0-80	φ15,000	576	100%	2.05%	1 Year	10	8%
Secure Index Plus 75K+	S&P Monthly Cap Index Strategy	0-80	\$15,000	5%	100%	2.250/	1 1/225	10	00/
		0-80				2.25%	1 Year	10	8%
Secure Index Plus	Fixed		\$15,000	5%	3.65%	N/A	1 Year	10	8%
Approved in all states excep		J, NY, OR, WA	<u> </u>	Min. Guar. Co	ontract rate = 3% on 8	7.5% of the single	premium		
Riders/Benefits: Nursing Ho									
Surrender Charge %: 16, 15,	14, 13, 12, 11, 10, 8,	6, 4							
						2.00			
Selectra Multi Strate	gy (Single Pren	nium)							*
	*				Participation or	Range of	Guarantee	Surrender	Comm.
Product	Account	Issue Ages	Min. Prem.	Bonus	Base Rate	potential	Period	Years	Ages 0-80
	S&P Mo. Avg. w/		\$5,000						
Selectra Multi Strategy	a spread	0-85	(\$50.00 Add'l)	No	100%	No/ -3.95%	1 Year	10	8%
-	S&P Monthly Cap		\$5,000						
Selectra Multi Strategy	Index Strategy	0-85	(\$50.00 Add'I)	No	100%	2.55%	1 Year	10	8%
			\$5,000						
Selectra Multi Strategy	Fixed	0-85	(\$50.00 Add'I)	No	4.00%	N/A	1 Year	10	8%
Approved in all states excep	t: NY,OR	Min. Guar.	Contract rate = 3%	on 87.5% of the	single premium				
Riders/Benefits: Nursing Ho	me Waiver								
Surrender Charge %: 12, 12,									
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* Street Level Compensation	. Does not reflect lov	wer rates for o	older ages, state vari	iations, etc. Fo	r complete detail con	tact you Annuity	Sales & Service (Center.	
For agency use only. Not for	use with the general	public. Not fo	or distribution. Rates	current as of	3/10/2008 and are sub	ect to change wi	thout notice.		

Company - ING (Co		T ·		·		Indexe	d Annuity	Products	
Secure Index 5 (Flexi	ble Premium)								
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-80
	S&P 500 pt. to pt.		\$15,000			7.5% w/ ROP			
Secure Index 5 - 15-75k	w/ a cap	0-80	(\$50.00 Add'i)	No	100%	8% w/o ROP	1 Year	5	4%
	S&P 500 pt. to pt.		\$15,000			8.75% w/ ROP			
Secure Index 5 - 75k+	w/ a cap	0-80	(\$50.00 Add'l)	No	100%	9.25% w/o ROP	1 Year	5	4%
	S&P Mo. Avg. w/		\$15,000			5.85% w/ ROP			
Secure Index 5 - 15-75k	a spread	0-80	(\$50.00 Add'I)	No	100%	5.35% w/o ROP	1 Year	5	4%
	S&P Mo. Avg. w/		\$15,000			4.65% w/ ROP			
Secure Index 5 - 75k+	a spread	0-80	(\$50.00 Add'l)	No	100%	4.15% w/o ROP	1 Year	5	4%
· ·	S&P 500 pt. to pt.		\$15,000		34% w/ ROP				
Secure Index 5 - 15-75k	no cap	0-80	(\$50.00 Add'I)	No	39% w/o ROP	No	1 Year	5	4%
	S&P 500 pt. to pt.		\$15,000		40% w/ ROP				
Secure Index 5 - 75k+	no cap	0-80	(\$50.00 Add'I)	No	45% w/o ROP	No	1 Year	5	4%
	S&P Monthly Cap		\$15,000			2.2% w/ ROP			
Secure Index 5 - 15-75k	Index Strategy	0-80	(\$50.00 Add'l)	No	100%	2.3% w/o ROP	1 Year	5	4%
	S&P Monthly Cap		\$15,000			2.4% w/ ROP			
Secure Index 5 - 75k+	Index Strategy	0-80	(\$50.00 Add'I)	No	100%	2.5% w/o ROP	1 Year	5	4%
			\$15,000		3.8% w/ ROP				170
Secure Index 5	Fixed	0-80	(\$50.00 Add'l)	No	4.05% w/o ROP	N/A	1 Year	5	4%
Approved in all states except		·	n. Guar. Contract rat	e = 1.5% on 10	0% of the single pren				1.70
Riders/Benefits: Nursing Hon				1.07,0011.10					
Surrender Charge %: 8, 7.5, 6	<u>`</u>	Tromain op.							-
ourrender onlarge 78. 0, 7.0, 0	, 5.5, 4.5						_		
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			lder ages, state varia	· 	·				

Company - ING (Co						Indexe	ed Annuity	Products	
Secure Index 7 (Flex	ible Premium)								
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm.
	S&P 500 pt. to pt.	1	\$15,000						
Secure Index 7 - 15-75k	w/ a cap	0-80	(\$50.00 Add'I)	No	100%	8.00%	1 Year	7	5%
	S&P 500 pt. to pt.		\$15,000						
Secure Index 7 - 75k+	w/ a cap	0-80	(\$50.00 Add'l)	No	100%	9.25%	1 Year	7	5%
	S&P Mo. Avg. w/		\$15,000						
Secure Index 7 - 15-75k	a spread	0-80	(\$50.00 Add'l)	No	100%	5.35%	1 Year	7	5%
Secure Index 7 - 75k+	S&P Mo. Avg. w/ a spread	0-80	\$15,000 (\$50.00 Add'l)	No	100%	4.15%	1 Year	7	5%
Secure Index 7 - 15-75k	S&P 500 pt. to pt. no cap	0-80	\$15,000 (\$50.00 Add'l)	No	38%	No	1 Year	7	5%
Secure Index 7 - 75k+	S&P 500 pt. to pt.	0-80	\$15,000 (\$50.00 Add'l)	No	44%	No	1 Year	7	5%
Secure Index 7 - 15-75k	S&P Monthly Cap Index Strategy	0-80	\$15,000 (\$50.00 Add'l)	No	100%	2.3%	1 Year	7	5%
Secure Index 7 - 75k+	S&P Monthly Cap Index Strategy	0-80	\$15,000 (\$50.00 Add'I)	No	100%	2.5%	1 Year	7	5%
Secure Index 7	Fixed	0-80	\$15,000 (\$50.00 Add'l)	No	4.25%	N/A	1 Year	7	5%
Approved in all states excep	t: NY, OR	Min	. Guar. Contract rate	= 3% on 100%	of the single premiur	m			
Riders/Benefits: Nursing Ho	me Waiver								
Surrender Charge %: 12, 11,	10, 10, 9, 8, 7								
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Company - ING (Con						Index	red Annuity	' Products	
Secure Index Outlook	(Single Premi	ium)							
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm.
Todaoc	S&P 500 pt. to pt.	1000071900		Donas	- Duod Hatto	potoittai	. onou	100.0	7.90000
Secure Index Outlook - 15-75K	w/ a cap	0-80	\$15,000	3%	100%	7.00%	1 Year	10	6%
boodio maox outlook To yok	S&P 500 pt. to pt.	0.00	410,000	0,0	10070	7.0070	1 1001	10	070
Secure Index Outlook - 75K+	w/ a cap	0-80	\$15,000	3%	100%	8.25%	1 Year	10	6%
	S&P Mo. Avg. w/		**-1	0,0	100,0	0.2070	1.00.		0,0
Secure Index Outlook - 15-75K	a spread	0-80	\$15,000	3%	100%	5.35%	1 Year	10	6%
	S&P Mo. Avg. w/					<u></u>			
Secure Index Outlook - 75K+	a spread	0-80	\$15,000	3%	100%	4.75%	1 Year	10	6%
	S&P 500 pt. to pt.								
Secure Index Outlook - 15-75K	no cap	0-80	\$15,000	3%	35%	N/A	1 Year	10	6%
	S&P 500 pt. to pt.								
Secure Index Outlook - 75K+	no cap	0-80	\$15,000	3%	41%	N/A	1 Year	10	6%
	S&P Monthly Cap		,						
Secure Index Outlook - 15-75K	Index Strategy	0-80	\$15,000	3%	100%	2.05%	1 Year	10	6%
	S&P Monthly Cap								
Secure Index Outlook - 75K+	Index Strategy	0-80	\$15,000	3%	100%	2.25%	1 Year	10	6%
Secure Index Outlook	Fixed	0-80	\$15,000	3%	3.65%	N/A	1 Year	10	6%
Approved only in the following	states: AK.CT.DE	MN.NJ.PA.UT		. Guar. Contra	ct rate = 3% on 87.5%				
Riders/Benefits: Nursing Home									
Surrender Charge %: 10,9,8,7,6		I IIIIC33 TTAIV							
Sufferider Charge 76. 10,9,6,7,6),0,4,3,2,1 								
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Company - ING (Cor						Index	ed Annuity	Products	;
SimnpleChoice Seven	Annuity (Flex	xible Pren	nium)						
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-80
*	S&P 500 pt. to pt.					7% w/ ROP			
SimpleChoice Seven - 15-75k	w/ a cap	0-80 Q/NQ	\$15,000 Q/NQ	No	100%	7.5% w/o ROP	1	7	- 5
	S&P 500 pt. to pt.					8.25% w/ ROP		-	
SimpleChoice Seven - 75k+	w/ a cap	0-80 Q/NQ	\$15,000 Q/NQ	No	100%	8.75% w/o ROP	1	7.	5
	S&P 500 pt. to pt.					4.5% w/ ROP			
SimpleChoice Seven - 15-75k	w/ a cap	0-80 Q/NQ	\$15,000 Q/NQ	No	100%	5% w/o ROP	7	7	5
	S&P 500 pt. to pt.					4.5% w/ ROP			
SimpleChoice Seven - 75k+	w/ a cap	0-80 Q/NQ	\$15,000 Q/NQ	No	100%	5% w/o ROP	7	7	5
	S&P Mo. Avg. w/					6.45% w/ ROP			_
SimpleChoice Seven - 15-75k	a spread	0-80 Q/NQ	\$15,000 Q/NQ	No	100%	5.95% w/o ROP	1 .	7	5
	S&P Mo. Avg. w/					5.45% w/ ROP			
SimpleChoice Seven - 75k+	a spread	0-80 Q/NQ	\$15,000 Q/NQ	No	100%	4.95% w/o ROP	1	7	5
					3.9% w/ ROP				
SimpleChoice Seven	Fixed	0-80 Q/NQ	\$15,000 Q/NQ	No	4.15% w/o ROP	N/A	1	7	5
Approved in all states except:	MN.NV.NJ.NY.OR.V	VA	Min. Guar. Contra	act rate = 3% o	n 100% of the single	premium			
Riders/Benefits: Nursing Home					<u> </u>	•			
Surrender Charge %: 9,9,8,7,6									
surrender Charge 78. 9,9,0,7,0,	3,4								_
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Company - Lincoln		(Rating w	vith A.M Best =	A+)			nuity Pro	uity Products	
Saver's Index (Single	Premium)						* *		
					Participation or	Range of	Guarantee	Surrender	Comm.
Product	Account	Issue Ages	Min. Prem.	Bonus	Base Rate	potential	Period	Years	Ages 0-75
		- "						-	
		0-99 Owner							
		0-75	********						
Coverde Index America	S & P Annual	Annuitiant	\$5,000 NQ	N	000/	<100K = 8.50%			_
Saver's Index Annuity	Reset Pt. to Pt.	Q/NQ	\$2,000 Q	No	60%	>100K = 9.00%	1 Year	7W	5
		0.00.0							
		0-99 Owner 0-75							
	S & P Annual	Annuitiant	\$5,000 NQ			<100K = 7.50%			
Saver's Index Annuity	Reset Pt. to Pt.	Q/NQ	\$2,000 Q	No	100%	>100K = 7.30%	1 Year	7W	5
*Surrender Charge: 7 year witl		1	<u> </u>			10011 010070	1 1001	744	
Optional Riders/Benefits: Con					n. Guar. Value - 3%	on 90% of promiur	n		
*For Return of Premium Rider (F	<u></u>				n. Guar. Value - 570	on 50% or premiu	11		
Approved in all states except:		Trange or pou	eritiai (cap) rate.						
Approved in all states except.	AK,NJ,OK,VI,VVA					-		-	
Cassada Israhas III (Flass	Isla Danasiana								
Saver's Index III (Flexi	pie Premium)								
					Participation or	Range of	Guarantee	Surrender	Comm.
Product	Account	Issue Ages	Min. Prem.	Bonus	Base Rate	potential	Period	Years	Ages 0-75'
	. '	42,							
		0-99 Owner							
		0-85	\$10,000 Q/NQ						
Coverde Index III	S & P Annual Reset Pt. to Pt.	Annuitiant Q/NQ	Min. Add'l payment:	A 1-	000/	<100K = 7.50%	4.14	4.0	
Saver's Index III	Reset Pt. to Pt.	Q/NQ	\$150.00	No	60%	>100K = 8.00%	1 Year	10	8
		0.00							
		0-99 Owner 0-85	\$10,000,0/NO						
	S & P Annual	Annuitiant	\$10,000 Q/NQ Min. Add'l payment:			<100K = 6.50%			
Saver's Index III	Reset Pt. to Pt.	Q/NQ	\$150.00	No	100%	>100K = 0.50%	1 Year	10	8
Surrender Charge %: 10,10,9,9	<u> </u>		7,700.00	,10	10070	70010 710070	1 1001		
Optional Riders/Benefits: Con		eturn of Prem	ium Pider*						
*For Return of Premium Rider (F									
Approved in all states except:		range or pole	эппа (сар) таке.	-	**				
Approved in an states except:									
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	D		older ages, state variat	–					

Company - Lincoln E					· · · · · · · · · · · · · · · · · · ·	Indexe	ed Annuity	Products	
Saver's Index Plus (Si	ngle Premium	1)						* *	
					Participation or	Range of	Guarantee	Surrender	Comm.
Product	Account	Issue Ages	Min. Prem.	Bonus	Base Rate	potential	Period	Years	Ages 0-7
						<100K = 7.5%			
Savers Index Plus	Annual Reset	0-85 Q/NQ	\$10,000 Q/NQ	No	100%	>100K = 8%	1 Year	5	4
					·	<100K = 7.25%			
Savers Index Plus	Low Watermark	0-85 Q/NQ	\$10,000 Q/NQ	No	100%	>100K = 7.75%	1 Year	5	4
	*					<100K = 7%			
Savers Index Plus	Mo. Average	0-85 Q/NQ	\$10,000 Q/NQ	No	100%	>100K = 8%	1 Year	5	4
Courses Indian Phys			440.000.000			<100K = 1.8%			
Savers Index Plus	Mo. Cap	0-85 Q/NQ	\$10,000 Q/NQ	No	100%	>100K = 1.9%	1 Year	5	4
Savers Index Plus	Fixed	0-85 Q/NQ	\$10,000 Q/NQ	No	3.45%	N/A	1 Year	5	4
Surrender Charge %: 8,8,7,6,5			1. 10 10 10 10						
Optional Riders: Return of Pur	chase payment Gu	arantee, Lifeti	me Income Rider, En	nhanced Lifetin	ne Income Rider - Se	e marketing broch	ure for add'I det	ails	
Waivers: Activities of Daily Liv	ing, Confinement,	Terminal Illne	ss, Unemployment, S	Spousal w/d - S	ee marketing broch	ure for add'l details	s		
*For Return of Premium Rider (R									
Approved in all states except:									
Saver's Index Premier	/Single Prom	ium)					<u> </u>		
Daver 3 much Fremmer	(Single Fielli	iuiii)							
					Participation or	Range of	Guarantee	Surrender	Comm.
Product	Account	Issue Ages	Min. Prem.	Bonus	Base Rate	potential	Period	Years	Ages 0-75
						<100K = 6.5%	·		
Savers Index Premier	Annual Reset	0-85 Q/NQ	\$10,000 Q/NQ	No	100%	>100K = 7%	1 Year	10	7.25
						<100K = 6.37%			
Savers Index Premier	Low Watermark	0-85 Q/NQ	\$10,000 Q/NQ	No	100%	>100K = 6.87%	1 Year	10	7.25
						<100K = 6%			7.20
Savers Index Premier	Mo. Average	0-85 Q/NQ	\$10,000 Q/NQ	No	100%	>100K = 7%	1 Year	10	7.25
						<100K = 1.8%			
Savers Index Premier	Mo. Cap	0-85 Q/NQ	\$10,000 Q/NQ	No	100%	>100K = 1.9%	1 Year	10	7.25
Savers Index Premier	Fixed	0-85 Q/NQ	\$10,000 Q/NQ	No	3.10%	N/A	1 Year	. 10	7.25
Surrender Charge %: 12,11,10,9	9.8.7.6.5.4.3								
Optional Riders: Lifetime Incom		d I ifetime Inc	ome Rider - See mark	reting brochur	a for add'i detaile				
Waivers: Activities of Daily Livi						un fou addit dataile			
			ss, onemployment, 3	pousai w/u - S	ee marketing brocht	ire for aud i details			
Approved in all states except:C			-41 f		/00 44/00 1		10/2		
**Includes an add'l 1% first	year promonona □	ii bonus erre	ctive for applicatio	ns written 10	/22 - 11/30 and red	a on or perore a	12/7.		
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		votos for s	lder ages, state varia	4:4- F			\		
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Company - Lincoln			(Rating wit	h A.M Bes	t = A + j		Indexed A	Annuity Pi	oducts
OptiChoice Series (Fl	exible Premiu	m)	· · · · · · · · · · · · · · · · · · ·						
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75
5 Year	1 yr. pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	<100K: 7.7% >100K: 8%	1 Year	5	5%
5 Year	1 yr. mo. cap	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	<100K: 2.55% >100K: 2.65%	1 Year	5	5%
5 Year	1 yr. mo. avg. indexed w/ a spread	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	<100K: 4.75% >100K: 4.45%	1 Year	5	5%
5 Year	Fixed	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	<100K: 3.9% >100K: 4.05%	N/A	1 Year	5	5%
Surrender Charge %: 9,8,7,6,5	· 	Add'l Pren	niums are subject to	a \$50. minimı	ım.				
Riders/Benefits: Nursing Hom	e, Terminal Ilness	Rider & Lincoln	Living Income						
Approved in all states except:	NY, OR								
7 Year	1 yr. pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	<100K: 8.35% >100K: 8.65%	1 Year	7	6%
7 Year	1 yr. mo. Cap Indexed	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	<100K: 2.7% >100K: 2.8%	1 Year	7	6%
	1 yr. mo. avg. indexed w/ a		\$5,000 - NQ		1000/	<100K:4.15%		_ `	201
7 Year	spread	0-85 Q/NQ	\$2,000 - Q	No	100%	>100K: 3.85%	1 Year	7 `	6%
7 Year	Fixed	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	<100K: 4.2% >100K: 4.35%	N/A	1 Year	7	6%
Surrender Charge %: 9,8,7,6,5			remiums are subjec	t to a \$50. mini	mum.				
Riders/Benefits: Nursing Hom	e, Terminal liness	Rider & Lincoln	Living Income			· · · · · · · · · · · · · · · · · · ·			
Approved in all states except:	NY, OR								
9 Year	1 yr. pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	<100K: 8.6% >100K: 8.9%	1 Year	9	7%
9 Yea r	1 yr. mo. cap indexed	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	<100K: 2.8% >100K: 2.9%	1 Year	9	7%
9 Year	1 yr. mo. Avg. indexed w/ a spread	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	<100K: 3.95% >100K: 3.65%	1 Year	9	7%
9 Year	Fixed	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	<100K: 4.3% >100K: 4.45%	N/A	1 Year	9	7%
Surrender Charge %: 9,8,7,6,5	,4,3,2,1	Add'l Pre	miums are subject	to a \$50. minin	num.				
Riders/Benefits: Nursing Hom		Rider & Lincoln	Living Income						
Approved in all states except:									
			· · · · · · · · · · · · · · · · · · ·		-				
* Street Lovel Comment	Door wat walls at 1			tions sts F-	n a mulata data!!	taat			
* Street Level Compensation.	Does not reflect lo				r complete detail con 3/10/2008 and are sub			enter.	

Company - Lincoln			· · · · · · · · · · · · · · · · · · ·	1		Indexed Annuity Products				
New Direction Series	(Single Premi	ım)								
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75	
New Directions 6	Performance Triggered	0-85 Q/NQ	\$10,000 Q/NQ	No	100%	<100K: 7.45% >100K: 7.6%	1	6	3.5%	
New Directions 6	2 year pt. to pt.	0-85 Q/NQ	\$10,000 Q/NQ	No	100%	<100K: 20.5% >100K: 21.25%	2	6	3.5%	
New Directions 6	Fixed	0-85 Q/NQ	\$10,000 Q/NQ	No	<100K: 4.55% >100K: 4.7%	N/A	6	6	3.5%	
Surrender Charge %: 9,8,7,6,4	· · · · · · · · · · · · · · · · · · ·						- 			
Approved in all states except									<u> </u>	
Riders/Benefits: Nursing Hon	ne, Terminal Ilness F	Rider & Lincol	n Living Income							
New Directions 8	Performance Triggered	0-85 Q/NQ	\$10,000 Q/NQ	No	100%	<100K: 7.5% >100K: 7.75%	1 .	8	4.5%	
New Directions 8	2 year pt. to pt.	0-85 Q/NQ	\$10,000 Q/NQ	No	100%	<100K: 21% >100K: 21.75%	2	8	4.5%	
New Directions 8	Fixed	0-85 Q/NQ	\$10,000 Q/NQ	No	<100K: 4.65% >100K: 4.8%	N/A	8	8	4.5%	
Surrender Charge %: 9,8,7,6,4										
Approved in all states except		ļ								
Riders/Benefits: Nursing Hon	ne, Terminal Ilness F	Rider & Lincol	n Living Income							
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* Street Level Compensation.	Does not reflect lov	ver rates for c	lder ages, state varia	tions, etc. Fo	r complete detail con	tact you Annuity Sa	ales & Service C	enter.		

Company - Lincoln		nt.)					Indexed Ar	inuity Pro	ducts
OptiPoint Series (Sir	ngle Premium)				•		·		
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75
Opti 8	Performance Triggered	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	<100K: 2% >100K: 3%	100%	6.50%	1	8	5%
Opti 8	2 Year Pt. to Pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	<100K: 2% >100K: 3%	100%	17.25%	2	8	5%
Opti 8	2 Year Mo. Cap	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	<100K: 2% >100K: 3%	100%	3.9% monthly	2	8	5%
Opti 8	Fixed	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	<100K: 2% >100K: 3%	4.00%	N/A	1	8	5%
Surrender Charge %: 9,8,7,6	,5,4,3,2								
Approved in all states excep	t: MN,NY,OR,UT,WA								
Opti 10	Performance Triggered	0-80 Q/NQ	\$5,000 - NQ \$2,000 - Q	<100K: 3% >100K: 4%	100%	6.50%	1	10	6%
Opti 10	2 Year Pt. to Pt.	0-80 Q/NQ	\$5,000 - NQ \$2,000 - Q	<100K: 3% >100K: 4%	100%	17.25%	2	10	6%
Opti 10	2 Year Mo. Cap	0-80 Q/NQ	\$5,000 - NQ \$2,000 - Q	<100K: 3% >100K: 4%	100%	3.9% monthly	2	10	6%
Opti 10	Fixed	0-80 Q/NQ	\$5,000 - NQ \$2,000 - Q	<100K: 3% >100K: 4%	4.00%	N/A	1	10	6%
Surrender Charge %: 10,9,8,	7,6,5,4,3,2,1					•			
Approved in all states excep	t:AK,IL,MN,NY,OR,UT							*	
			\$5,000 - NQ	<100K: 4%					'
Opti 12	Performance triggered	0-75 Q/NQ	\$2,000 - Q	>100K: 5%	100%	6.50%	1	12	7%
Opti 12	2 ur nt to nt	0-75 Q/NQ	\$5,000 - NQ \$2,000 - Q	<100K: 4% >100K: 5%	100%	17.25%	2	12	7%
Opti 12	2 yr pt to pt	0-75 Q/NQ	\$5,000 - NQ	<100K: 3%	100%	17.25%	2	12	1 70
Opti 12	2 yr mo. cap	0-75 Q/NQ	\$2,000 - NQ	>100K: 5%	100%	3.9% monthly	2	12	7%
Opti 12	Fixed	0-75 Q/NQ	\$5,000 - NQ \$2,000 - Q	<100K: 4% >100K: 5%	4.00%	N/A	1	12	7%
Surrender Charge %: 12,11,1	0,9,8,7,6,5,4,3,2,1							•	
Approved in all states excep		R.UT.WA							
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Company -North		ig with A.	M Best = A+)			Index	ed Annuity	' Products	
Charter Series (Fle	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75
	S&P 500 daily		\$10,000 - NQ						
7 Year Option	avg.	0-85 Q/NQ	\$2,000 - Q	, No	100%	6.15%	1 Year	7	8.5%
	S&P 500 Annual		\$10,000 - NQ	*					
7 Year Option	pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	5.60%	1 Year	7	8.5%
	S & P monthly pt.		\$10,000 - NQ					_	
7 Year Option	to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	2.85%	1 Year	7	8.5%
	D. II.A		\$10,000 - NQ		4000/	0.750/	4 ٧	-	0.50/
7 Year Option	DJIA daily avg.	0-85 Q/NQ	\$2,000 - Q	No	100%	6.75%	1 Year	7	8.5%
7.7	DJIA annual pt. to	0.05.0010	\$10,000 - NQ	N.1-	100%	E 600/	1 Vaar	7	8.5%
7 Year Option	pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	5.60%	1 Year	/	8.5%
7 V O-4:	S & P Midcap 400	0.05.0/NO	\$10,000 - NQ \$2,000 - Q	Na	100%	6.10%	1 Year	7	8.5%
7 Year Option	daily avg.	0-85 Q/NQ	\$2,000 - Q	No	100%	0.10%	i real		0.5%
	S & P Midcap 400		\$10,000 - NQ						
7 Year Option	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	5.40%	1 Year	7	8.5%
· · · · · · · · · · · · · · · · · · ·	Russell 2000 daily	0-00 Q/11Q	\$10,000 - NQ	110	10070	0.1070	, . oui	•	0.070
7 Year Option	avg.	0-85 Q/NQ	\$2,000 - Q	No	100%	6.75%	1 Year	7	8.5%
r rour option	Russell 2000	0 00 44	\$10,000 - NQ						
7 Year Option	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	5.15%	1 Year	7	8.5%
	NASDAQ 100		\$10,000 - NQ						-
7 Year Option	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	5.90%	1 Year	7	8.5%
	NASDAQ 100		\$10,000 - NQ						
7 Year Option	monthly pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	2.05%	1 Year	7	8.5%
	DJ EuroSTOXX		\$10,000 - NQ						
7 Year Option	50 annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	6.00%	1 Year	7	8.5%
	Lehman Brothers								
	U.S. Aggregate		\$10,000 - NQ						
7 Year Option	annula pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	3.30%	1 Year	7	8.5%
			\$10,000 - NQ						
7 Year Option	Fixed	0-85 Q/NQ	\$2,000 - Q	No	3.20%	N/A	1 Year	7	8.5%
Surrender Charge %: 10,9	9,8,7,6,4,2 Addl	Premium Allo	wed: \$50.00 Monthly	TSA Salary Re	eduction Required	·			
Riders/Benefits: Nursing	Home Confinement Ride	er	· · ·		·				
Approved in all states exc	cept: DE,OR,UT								
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Street Level Company	tion. Does not reflect lov	ver rates for o	lder ages, state varia	ations etc. Fo	r complete detail conta	act you Annuity S	Sales & Service (Center	1

Company -North Am	erican (Cont	-)	· · · · · · · · · · · · · · · · · · ·		1	inae	xed Annuit	y Proauci	S
Charter Series (Cont.)						·			
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75
	S&P 500 daily		\$10,000 - NQ			-			
10 Year Option	avg.	0-79 Q/NQ	\$2,000 - Q	7.5*%	100%	6.05%	1 Year	10	8.5%
	S&P 500 Annual		\$10,000 - NQ						
10 Year Option	pt. to pt.	0-79 Q/NQ	\$2,000 - Q	7.5*%	100%	5.50%	1 Year	10	8.5%
	S & P monthly pt.		\$10,000 - NQ						
10 Year Option	to pt.	0-79 Q/NQ	\$2,000 - Q	7.5*%	100%	2.85%	1 Year	10	8.5%_
			\$10,000 - NQ		1.220				0 =0/
10 Year Option	DJIA daily avg.	0-79 Q/NQ	\$2,000 - Q	7.5*%	100%	6.65%	1 Year	10	8.5%_
	DJIA annual pt. to		\$10,000 - NQ		40004				0 =0/
10 Year Option	pt.	0-79 Q/NQ	\$2,000 - Q	7.5*%	100%	5.50%	1 Year	10	8.5%
	S&P Midcap 400	0.70.00.0	\$10,000 - NQ	7.5+0/	4000/	0.050/	4.34		0.50/
10 Year Option	daily avg.	0-79 Q/NQ	\$2,000 - Q	7.5*%	100%	6,00%	1 Year	10	8.5%
	S & P Midcap 400		\$10,000 - NQ						
10 Year Option	annual pt. to pt.	0-79 Q/NQ	\$2,000 - Q	7.5*%	100%	5.30%	1 Year	10	8.5%
	Russell 2000 daily		\$10,000 - NQ					-	
10 Year Option	avg.	0-79 Q/NQ	\$2,000 - Q	7.5*%	100%	6.65%	1 Year	10	8.5%
	Russell 2000		\$10,000 - NQ						
10 Year Option	annual pt. to pt.	0-79 Q/NQ	\$2,000 - Q	7.5*%	100%	5.05%	1 Year	10	8.5%
	NASDAQ 100		\$10,000 - NQ		'				
10 Year Option	annual pt. to pt.	0-79 Q/NQ	\$2,000 - Q	7.5*%	100%	5.80%	1 Year	10	8.5%
	NASDAQ 100		\$10,000 - NQ						
10 Year Option	monthly pt. to pt.	0-79 Q/NQ	\$2,000 - Q	7.5*%	100%	2.00%	1 Year	10	8.5%
	DJ EuroSTOXX		\$10,000 - NQ						
10 Year Option	50 annual pt. to pt.	0-79 Q/NQ	\$2,000 - Q	7.5*%	100%	5.85%	1 Year	10	8.5%_
	Lehman Brothers U.S. Aggregate		\$10,000 - NQ						
10 Year Option	annual pt. to pt.	0-79 Q/NQ	\$2,000 - Q	7.5*%	100%	3.25%	1 Year	10	8.5%
			\$10,000 - NQ						
10 Year Option	Fixed	0-79 Q/NQ	\$2,000 - Q	7.5*%	2.90%	3.15%	1 Year	10	8.5%
Surrender Charge %: 15,14,13,	12,11,10,8,6,4,2	Addl Pre	emium Allowed: \$50.	.00 Monthly TS	A Salary Reduction Re	equired			
Riders/Benefits: Nursing Home		er							
Approved in all states except: /									
*Bonus Blast - Ends 4/30/08		-,,,,,,,					-		_
Donas Biast Enas moores									
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* Street Level Compensation. I	Does not reflect lov	ver rates for o	lder ages, state varia	ations, etc. Fo	r complete detail cont	act you Annuity	Sales & Service (Center	

Company -North Am Charter Series (Cont.)		,		T		,,,,,,	lexed Annu	,	
Charter Series (Cont.)	·								
					Participation or	Range of	Guarantee	Surrender	Comm.
Product (Flexible Premium)	Account	Issue Ages	Min. Prem.	Bonus	Base Rate	potential	Period	Years	Ages 0-75*
	S&P 500 daily		\$10,000 - NQ						
14 Year Option	avg.	0-75 Q/NQ	\$2,000 - Q	12.5*%	100%	6.15%	1 Year	14	8.5%
	S&P 500 annual		\$10,000 - NQ			-			
14 Year Option	pt. to pt.	0-75 Q/NQ	\$2,000 - Q	12.5*%	100%	5.65%	1 Year	14	8.5%
	S&P 500 monthly		\$10,000 - NQ						
14 Year Option	pt. to pt.	0-75 Q/NQ	\$2,000 - Q	12.5*%	100%	2.85%	1 Year	14	8.5%
			\$10,000 - NQ						
14 Year Option	DJIA daily avg.	0-75 Q/NQ	\$2,000 - Q	12.5*%	100%	6.80%	1 Year	14	8.5%
	DJIA annual pt. to		\$10,000 - NQ						
14 Year Option	pt.	0-75 Q/NQ	\$2,000 - Q	12.5*%	100%	5.60%	1 Year	14	8.5%
	S&P Midcap 400		\$10,000 - NQ	40	1000	a 1-5:	1		
14 Year Option	daily avg.	0-75 Q/NQ	\$2,000 - Q	12.5*%	100%	6.15%	1 Year	14	8.5%
	S&P Midcap 400		\$10,000 - NQ						
14 Year Option	annual pt. to pt.	0-75 Q/NQ	\$2,000 - Q	12.5*%	100%	5.40%	1 Year	14	8.5%
	Russell 2000 daily		\$10,000 - NQ	40.000					
14 Year Option	avg.	0-75 Q/NQ	\$2,000 - Q	12.5*%	100%	6.80%	1 Year	14	8.5%
	Russell 2000		\$10,000 - NQ	10 5+04	1000/	- 000/	1		0 =0/
14 Year Option	annual pt. to pt.	0-75 Q/NQ	\$2,000 - Q	12.5*%	100%	5.20%	1 Year	14	8.5%
44.4	NASDAQ 100	0.75.0010	\$10,000 - NQ	40.5*0/	4000/	5.000/	4.3/	4.4	0.50/
14 Year Option	annual pt. to pt.	0-75 Q/NQ	\$2,000 - Q	12.5*%	100%	5.90%	1 Year	14	8.5%
4.4 Waan Ontian	NASDAQ 100	0.75.0(1)0	\$10,000 - NQ	10.5*0/	4000/	0.050/	4 ٧	. 44	0.50/
14 Year Option	monthly pt. to pt.	0-75 Q/NQ	\$2,000 - Q	12.5*%	100%	2.05%	1 Year	14	8.5%
	DIE		#40.000 NO						
14 Voor Ontion	DJ EuroSTOXX	0.75.0/NO	\$10,000 - NQ \$2,000 - Q	12.5*%	100%	6.00%	1 Year	14	8.5%
14 Year Option	50 annual pt. to pt.	0-75 Q/NQ	φ2,000 - Q	12.5 %	100%	0.00%	i reai	14	0.5%
	Lehman Brothers		\$40,000 NO						
14 Year Option	U.S. Aggregate annual pt. to pt.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	12.5*%	100%	3.35%	1 Year	14	8.5%
14 real Option	ailluai pt. to pt.	U-15 Q/NQ	\$10,000 - NQ	12.5 /6	10070	3.3376	i i cai		0.576
14 Year Option	Fixed	0-75 Q/NQ	\$2,000 - NQ \$2,000 - Q	12.5*%	3.20%	N/A	1 Year	14	8.5%
· · · · · · · · · · · · · · · · · · ·					L			17	0.570
Surrender Charge %: 18,18,17,1			Addi Premium A	ilowea: \$50.00	Monthly TSA Salary R	eduction Requir	ea		
Riders/Benefits: Nursing Home									
Approved in all states except: A		T,WA			'				
*Bonus Blast - Ends 4/30/08						4			İ

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Street Level Compensation. [

Company -North A		,			1		ndexed Ani	iuity Proc	เนตเธ
Formula Choice (Flex	(ible Premium)								ļ. ·
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-80
	S&P 500 Annual		\$10,000 NQ					_	
Formula Choice	pt. to pt.	0-85 Q/NQ	\$2,000 Q	No	100%	6.10%	1 Year	5	5%
Formula Choice	S & P monthly pt. to pt.	0-85 Q/NQ	\$10,000 NQ \$2,000 Q	No	100%	3.00%	1 Year	5	5%
	DJIA annual pt. to		\$10,000 NQ						
Formula Choice	pt.	0-85 Q/NQ	\$2,000 Q	No	100%	6.10%	1 Year	5	5%
	S&P Midcap 400		\$10,000 NQ			÷			
Formula Choice	annual pt. to pt.	0-85 Q/NQ	\$2,000 Q	No	100%	5.80%	1 Year	5	5%
	Russell 2000		\$10,000 NQ						
Formula Choice	annual pt. to pt.	0-85 Q/NQ	\$2,000 Q	No	100%	5.60%	1 Year	5	5%
	NASDAQ 100		\$10,000 NQ						
Formula Choice	annual pt. to pt.	0-85 Q/NQ	\$2,000 Q	No	100%	6.35%	1 Year	5	5%
	NASDAQ 100		\$10,000 NQ						-
Formula Choice	monthly pt. to pt.	0-85 Q/NQ	\$2,000 Q	• No	100%	2.25%	1 Year	5	5%
Formula Choice	DJ EuroSTOXX 50 annual pt. to pt.	0-85 Q/NQ	\$10,000 NQ \$2,000 Q	No	100%	6.45%	1 Year	5	5%
Formula Choice	Lehman Brothers U.S. Aggregate annual pt. to pt.	0-85 Q/NQ	\$10,000 NQ \$2,000 Q	No	100%	3.55%	1 Year	5	5%
Formula Choice	Fixed	0-85 Q/NQ	\$10,000 NQ \$2,000 Q	No	3.40%	N/A	1 Year	5	5%
Surrender Charge %: 9,8,6,4,	2								
Riders/Benefits: Nursing Hor		er .		1					
Approved in all states except	·								
Approved in all states except	L. DE, WIS, OK, FA, OT								
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					r complete detail cont				

Company -North Am		·)			· · · · · ·	ine	dexed Annu	iity Produ	CIS
Formula Select (Flexib	le Premium)					-			
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-80
	S&P 500 Annual		\$10,000 NQ						
Formula Select	pt. to pt.	0-85 Q/NQ	\$2,000 Q	No	80%	6.25%	1 Year	5	5%
	S&P 500 monthly		\$10,000 NQ						
Formula Select	pt. to pt.	0-85 Q/NQ	\$2,000 Q	No	100%	3.00%	1 Year	5	5%
	DJIA annual pt. to		\$10,000 NQ		050/	0.050/	4.77	_	===
Formula Select	pt.	0-85 Q/NQ	\$2,000 Q	No	85%	6.25%	1 Year	- 5	5%
	S & P Midcap 400		\$10,000 NQ						
Formula Select	annual pt. to pt.	0-85 Q/NQ	\$2,000 NQ \$2,000 Q	No	65%	6.25%	1 Year	5	5%
Formula Select	Russell 2000	0-05 Q/NQ	\$10,000 NQ	INO	00 /6	0.2576	I Teal	3	370
Formula Select	annual pt. to pt.	0-85 Q/NQ	\$2,000 Q	No	60%	6.25%	1 Year	5	5%
Formula Select	NASDAQ 100	0-85 Q/NQ	\$10,000 NQ	INU	0070	0.2370	i icai	3	370
Formula Select	annual pt. to pt.	0-85 Q/NQ	\$2,000 RQ	No	100%	6.25%	1 Year	5	5%
officia delect	NASDAQ 100	0-03 Q/IVQ	\$10,000 NQ	140	10070	0.2070	1 Todi		370
Formula Select	monthly pt. to pt.	0-85 Q/NQ	\$2,000 Q	No	100%	2.25%	1 Year	5	5%
omula ocieci	montany parto pa	0-00 0/110	Ψ 2 ,000 α	140	10070	2.2070	1 1001		070
	DJ EuroSTOXX		\$10,000 NQ						
Formula Select	50 annual pt. to pt.	0-85 Q/NQ	\$2,000 Q	No	100%	6.25%	1 Year	5	5%
omula ocicol		0-05 0/110	ψ <u>2,000</u> α	110	10070	0.2070	1 1001		
	Lehman Brothers		¢40,000 NO						
Formula Select	U.S. Aggregate annual pt. to pt.	0-85 Q/NQ	\$10,000 NQ \$2,000 Q	No	70%	6.00%	1 Year	5	5%
Formula Select	aimuai pt. to pt.	0-05 Q/NQ	\$10,000 NQ	INO	7070	0.0076	i i eai	<u> </u>	370
Formula Select	Fixed	0-85 Q/NQ	\$2,000 Q	No	3.40%	N/A	1 Year	5	5%
	1 IXCQ	0-05 Q/NQ	Ψ2,000 Q	NO	3.4070	19/73	i i cai		370
Surrender Charge %: 9,8,6,4,2	0 " 4 " 1								
Riders/Benefits: Nursing Home		er							
Approved in all states except: I	DE,MS,OR,PA,UT								-
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Street Level Compensation. I	Door not roflect lov	vor ratoe for o	dor agoe etato vari	ntions ata Ea	r complete detail contr	ant vou Annuity (i Salaa 8 Camilaa 6	N1	

Company -North A	merican (Cont	.)				In	dexed Ann	uity Prod	ucts
Precision Series (Fle	xible Premium)								
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75
	S&P 500 daily		\$10,000 NQ						
7 Year Option	avg.	0-85 Q/NQ	\$2,000 Q	No	55%	N/A	1 Year	7	8.5%
7. V O	S&P 500 Annual	0.05.0310	\$10,000 NQ		050/	F 7F0/	4.40	_	0.50/
7 Year Option	pt. to pt.	0-85 Q/NQ	\$2,000 Q	No	85%	5.75%	1 Year	7	8.5%
7 Year Option	S&P 500 monthly pt. to pt.	0-85 Q/NQ	\$10,000 NQ \$2,000 Q	No	100%	2.85%	1 Year	7	8.5%
7 Teal Option	pt. to pt.	0-65 Q/NQ	\$10,000 NQ	INO	100 /6	2.03 //	i i eai	ı.	0.070
7 Year Option	DJIA daily avg.	0-85 Q/NQ	\$2,000 NQ	No	60%	N/A	1 Year	7	8.5%
	DJIA annual pt. to		\$10,000 NQ				. , , , , , , , , , , , , , , , , , , ,	<u> </u>	0.07.0
7 Year Option	pt.	0-85 Q/NQ	\$2,000 Q	No	85%	5.75%	1 Year	7	8.5%
	S & P Midcap 400		\$10,000 NQ						
7 Year Option	daily avg.	0-85 Q/NQ	\$2,000 Q	No	45%	N/A	1 Year	7	8.5%
	0.0 0.00		#40.000.NO						
7. V O-4:	S & P Midcap 400	0.05.0/10	\$10,000 NQ		OE0/	E 7E0/	4 7/	7	0.50/
7 Year Option	annual pt. to pt.	0-85 Q/NQ	\$2,000 Q	No	65%	5.75%	1 Year	7	8.5%
7 Voor Ontion	Russell 2000 daily avg.	0-85 Q/NQ	\$10,000 NQ \$2,000 Q	No	45%	N/A	1 Year	7	8.5%
7 Year Option	Russell 2000	0-05 Q/NQ	\$10,000 NQ	No	4570	IN/A	i fear		0.3%
7 Year Option	annual pt. to pt.	0-85 Q/NQ	\$2,000 NQ	No	65%	5.75%	1 Year	. 7	8.5%
7 Tear Option	NASDAQ 100	0-03 0/110	\$10,000 NQ	140	0070	3.7370	i i cai		0.570
7 Year Option	annual pt. to pt.	0-85 Q/NQ	\$2,000 Q	No	100%	5.75%	1 Year	7	8.5%
· · · · · · · · · · · · · · · · · · ·	NASDAQ 100	0 00 0.110	\$10,000 NQ	- 110	1007			•	0.070
7 Year Option	monthly pt. to pt.	0-85 Q/NQ	\$2,000 Q	No	100%	2.05%	1 Year	7	8.5%
	DJ EuroSTOXX		\$10,000 NQ						
7 Year Option	50 annual pt. to pt.	0-85 Q/NQ	\$2,000 Q	No	100%	5.75%	1 Year	7	8.5%
	Lehman Brothers								
	U.S. Aggregate		\$10,000 NQ					· _	
7 Year Option	annual pt. to pt.	0-85 Q/NQ	\$2,000 Q	No	65%	6.00%	1 Year	7	8.5%
7. // O4!	Fixed	0.05.0010	\$10,000 NQ		3.20%	N1/A	4. 7/2.20	-	0.50/
7 Year Option		0-85 Q/NQ	\$2,000 Q	No No		N/A	1 Year	. 7	8.5%
Surrender Charge %: 10,9,8,7			ved: \$50.00 Monthly	ISA Salary Re	eduction Required				
Riders/Benefits: Nursing Hor		er							
Approved in all states except	t: DE,OR,UT								
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		-							
· · · · · · · · · · · · · · · · · · ·						-			
			·						
* Street Level Compensation	. Does not reflect lov	ver rates for ol	der ages, state varia	ations, etc. Fo	r complete detail conta	act vou Annuity S	ales & Service C	Center.	

Company -North		•/	•		·	iriae	red Annuity	Products	5
Precision Series ((Cont.)								
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75
· · · · · · · · · · · · · · · · · · ·	S&P 500 daily		\$10,000 NQ						
10 Year Option	avg.	0-79 Q/NQ	\$2,000 Q	7.5*%	55%	N/A	1 Year	10	8.5%
	S&P 500 Annual		\$10,000 NQ						
10 Year Option	pt. to pt.	0-79 Q/NQ	\$2,000 Q	7.5*%	100%	5.50%	1 Year	10	8.5%
	S&P 500 monthly		\$10,000 NQ	7.5+0/	4000/	0.050/	4.3/	40	0.50/
10 Year Option	pt. to pt.	0-79 Q/NQ	\$2,000 Q	7.5*%	100%	2.85%	1 Year	10	8.5%
40.1/	D.IIA daily ava	0.70.0/N0	\$10,000 NQ	7 5*0/	60%	N/A	1 Year	. 10	8.5%
10 Year Option	DJIA daily avg.	0-79 Q/NQ	\$2,000 Q	7.5*%	00%	IN/A	i teai	- 10	0.5%
10 Veer Ortion	DJIA annual pt. to	0.70.0/NO	\$10,000 NQ \$2,000 Q	7.5*%	100%	5.50%	1 Year	10	8.5%
10 Year Option	pt. S&P Midcap 400	0-79 Q/NQ	\$2,000 Q \$10,000 NQ	1.0 70	10070	J.JU 70	i (Cai	10	0.076
10 Veer Ontion	daily avg.	0-79 Q/NQ	\$2,000 NQ	7.5*%	45%	N/A	1 Year	10	8.5%
10 Year Option	S&P Midcap 400	ט-וש עוווע	\$10,000 NQ	7.5 70	70/0	19/73	i roai	10	0.070
10 Year Option	annual pt. to pt.	0-79 Q/NQ	\$2,000 NQ \$2,000 Q	7.5*%	80%	5.50%	1 Year	10	8.5%
To real Option	Russell 2000 daily	0-73 Q/14Q	\$10,000 NQ	1.0 %	3070	0.0070	7 1001	1.0	0.070
10 Year Option	avg.	0-79 Q/NQ	\$2,000 Q	7.5*%	45%	N/A	1 Year	10	8.5%
To Teal Option	Russell 2000	010 0110	\$10,000 NQ	1.0 /	1070		, , , , , ,		
10 Year Option	annual pt. to pt.	0-79 Q/NQ	\$2,000 Q	7.5*%	70%	5.50%	1 Year	10	8.5%
TO TOUT OPHOT	NASDAQ 100	0 /0 0///0	\$10,000 NQ	112 12					
10 Year Option	annual pt. to pt.	0-79 Q/NQ	\$2,000 Q	7.5*%	100%	5.50%	1 Year	10	8.5%
	NASDAQ 100		\$10,000 NQ						
10 Year Option	monthly pt. to pt.	0-79 Q/NQ	\$2,000 Q	7.5*%	100%	2.00%	1 Year	10	8.5%
	DJ EuroSTOXX		\$10,000 NQ						
10 Year Option	50 annual pt. to pt.	0-79 Q/NQ	\$2,000 Q	7.5*%	100%	5.50%	1 Year	10	8.5%
	Lehman Brothers								
	U.S. Aggregate		\$10,000 NQ						
10 Year Option	annual pt. to pt.	0-79 Q/NQ	\$2,000 Q	7.5*%	65%	6.00%	1 Year	10	8.5%
			\$10,000 NQ						
10 Year Option	Fixed	0-79 Q/NQ	\$2,000 Q	7.5*%	3.15%	N/A	1 Year	10	
Surrender Charge %: 15	,14,13,12,11,10,8,6,4,2	Addl I	Premium Allowed: \$	50.00 Monthly	TSA Salary Reduction	Required			
Riders/Benefits: Nursing	Home Confinement Ride	er	•						
Approved in all states ex	ccept: AK,CT,DE,MN,OR,L	JT,WA,			1				
*Bonus Blast - Ends 4									
			11-11-0						
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	V								
Street Level Company	ation. Does not reflect lov	var ratae for a	ldar agae etata vari	ations atc. Ea	r complete detail cont	act you Annuity	Sales & Service (antar	1

Company -North A Precision Series (Co	·								ducts
r recision series (co	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		<u> </u>				· · · · · · · · · · · · · · · · · · ·		
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75
	S&P 500 daily		\$10,000 NQ			•			1
14 Year Option	avg.	0-75 Q/NQ	\$2,000 Q	12.5*%	55%	N/A	1 Year	14	8.5%
	S&P 500 Annual		\$10,000 NQ						
14 Year Option	pt. to pt.	0-75 Q/NQ	\$2,000 Q	12.5*%	85%	5.75%	1 Year	14	8.5%
	S&P 500 monthly		\$10,000 NQ						
14 Year Option	pt. to pt.	0-75 Q/NQ	\$2,000 Q	12.5*%	100%	2.85%	1 Year	14	8.5%
			\$10,000 NQ						
14 Year Option	DJIA daily avg.	0-75 Q/NQ	\$2,000 Q	12.5*%	60%	N/A	1 Year	14	8.5%
	DJIA annual pt. to	·	\$10,000 NQ						
14 Year Option	pt.	0-75 Q/NQ	\$2,000 Q	12.5*%	90%	5.75%	1 Year	. 14	8.5%
	S&P Midcap 400		\$10,000 NQ						
14 Year Option	daily avg.	0-75 Q/NQ	\$2,000 Q	12.5*%	45%	N/A	1 Year	14	8.5%
	S&P Midcap 400	0.75.0010	\$10,000 NQ	10.5*0/	700/		4 3/	4.4	0.50/
14 Year Option	annual pt. to pt.	0-75 Q/NQ	\$2,000 Q	12.5*%	70%	5.75%	1 Year	14	8.5%
4.4.27	Russell 2000 daily	0.75.0(N)0	\$10,000 NQ	12.5*%	45%	N/A	1 Voor	14	8.5%
14 Year Option	avg.	0-75 Q/NQ	\$2,000 Q	12.5 %	45%	IN/A	1 Year	14	0.5%
44 Vaar Ontian	Russell 2000 annual pt. to pt.	0-75 Q/NQ	\$10,000 NQ \$2,000 Q	12.5*%	65%	5.75%	1 Year	14	8.5%
14 Year Option	NASDAQ 100	0-75 Q/NQ	\$10,000 NQ	12.5 /6	0370	3.7370	1 I Cal	17	0.570
14 Year Option	annual pt. to pt.	0-75 Q/NQ	\$2,000 NQ \$2,000 Q	12.5*%	100%	5.75%	1 Year	14	8.5%
14 Teal Option	NASDAQ 100	U-13 Q/IVQ	\$10,000 NQ	12.5 70	10070	3.7370	1 Teal	14	0.070
14 Year Option	monthly pt. to pt.	0-75 Q/NQ	\$2,000 Q	12.5*%	100%	2.05%	1 Year	14	8.5%
14 Tear Option	montally parto par	0 70 2.112	+-11-1-	12.0 /	10070				1
	DJ EuroSTOXX		\$10,000 NQ						
14 Year Option	50 annual pt. to pt.	0-75 Q/NQ	\$2,000 Q	12.5*%	100%	5.75%	1 Year	14	8.5%
	Lehman Brothers								
	U.S. Aggregate		\$10,000 NQ						
14 Year Option	annual pt. to pt.	0-75 Q/NQ	\$2,000 Q	12.5*%	65%	6.00%	1 Year	. 14	8.5%
· · · · · · · · · · · · · · · · · · ·			\$10,000 NQ						
14 Year Option	Fixed	0-75 Q/NQ	\$2,000 Q	12.5*%	3.20%	N/A	1 Year	14	8.5%
Surrender Charge %: 18,18,	17,15,15,15,15,14,12,1	0,8,6,4,2	Addi P	remium Allowe	d: \$50.00 Monthly TSA	Salary Reduction	on Required		
Riders/Benefits: Nursing Ho		,							
Approved in all states excer									
*Bonus Blast - Ends 4/30		,,		-					
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Street Level Compensation	Does not reflect los	wer rates for o	der ages state vari	ations etc. Fo	r complete detail cont	act you Annuity !	Sales & Service (Center	

Classic Plus - Fle	<i>American (Cont</i> xible Premium						lexed Annu		
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75
	S&P 500 daily		\$10,000 NQ						
Classic Plus	avg.	0-75 Q/NQ	\$2,000 Q	10%	65%	N/A	1 Year	14	7%
	S&P 500 Annual		\$10,000 NQ						
Classic Plus	pt. to pt.	0-75 Q/NQ	\$2,000 Q	10%	65%	12%	1 Year	14	7%
	S&P 500 monthly		\$10,000 NQ						
Classic Plus	pt. to pt.	0-75 Q/NQ	\$2,000 Q	10%	100%	3.15%	1 Year	14	7%
			\$10,000 NQ						
Classic Plus	DJIA daily avg.	0-75 Q/NQ	\$2,000 Q	10%	70%	N/A	1 year	14	7%
	DJIA annual pt. to		\$10,000 NQ						
Classic Plus	pt.	0-75 Q/NQ	\$2,000 Q	10%	65%	12%	1 Year	14	7%
	S & P Midcap 400		\$10,000 NQ						
Classic Plus	daily avg.	0-75 Q/NQ	\$2,000 Q	10%	55%	N/A	1 year	14	7%
	S&P Midcap 400		\$10,000 NQ						
Classic Plus	annual pt. to pt.	0-75 Q/NQ	\$2,000 Q	10%	60%	12%	1 Year	14	7%
	Russell 2000 daily	1 1	\$10,000 NQ						
Classic Plus	avg.	0-75 Q/NQ	\$2,000 Q	10%	50%	N/A	1 year	14	7%
	Russell 2000		\$10,000 NQ						
Classic Plus	annual pt. to pt.	0-75 Q/NQ	\$2,000 Q	10%	60%	12%	1 Year	14	7%
	NASDAQ 100		\$10,000 NQ						
Classic Plus	annual pt. to pt.	0-75 Q/NQ	\$2,000 Q	10%	65%	12%	1 Year	14	7%
	NASDAQ 100		\$10,000 NQ						
Classic Plus	monthly pt. to pt.	0-75 Q/NQ	\$2,000 Q	10%	100%	2.55%	1 Year	14	7%
* * * * * * * * * * * * * * * * * * * *			\$10,000 NQ						
Classic Plus	Fixed	0-75 Q/NQ	\$2,000 Q	10%	3.80%	N/A	1 year	14	7%
Surrender Charge %: 18	,18,17,15,15,15,15,14,12,1	0,8,6,4,2	Addl Premium	Allowed: \$50.0	0 Monthly TSA Salary	Reduction			
The second secon	Home Confinement Ride								
-	cept: AK,CT,MD,MA,MN,								
Approved in all states ex		513,013,0 ₁ 1,117							
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Street Lovel Componer	ition. Does not reflect lov	vor roton for al	dor once state veri	otiono eta Eo	s complete detail cent	aat van Ammuitu (Calan O Camilan (`4	

Classic - Flexible	n American (Cont	<u>-,</u>				mac	exed Annui	iy i roduc	13
Classic - Flexible	Premium			-	Participation or	Range of	Guarantee	Surrender	Comm.
Product	Account	Issue Ages	Min. Prem.	Bonus	Base Rate	potential	Period	Years	Ages 0-75*
1 TOUGOL	S&P 500 daily	loode Ages	\$10,000 NQ	Dollas	Dusc Nate	potential	1 eriou	IGUIS	Ages 0-73
Classic	avg.	0-79 Q/NQ	\$2,000 Q	No	65%	N/A	1 year	10	7%
	S&P 500 Annual	0.000.00	\$10,000 NQ	110	0070	. 14// \	1 year	10	1 70
Classic	pt. to pt.	0-79 Q/NQ	\$2,000 Q	No	65%	12%	1 Year	10	7%
	S&P 500 monthly	0.000.00	\$10,000 NQ		0070	1270	1 1001	10	1,70
Classic	pt. to pt.	0-79 Q/NQ	\$2,000 Q	No	100%	3.15%	1 Year	10	7%
			\$10,000 NQ		1,000				. , ,
Classic	DJIA daily avg.	0-79 Q/NQ	\$2,000 Q	No	70%	N/A	1 Year	10	7%
5	DJIA annual pt. to		\$10,000 NQ		7		1		
Classic	pt.	0-79 Q/NQ	\$2,000 Q	No	65%	12%	1 year	10	7%
	S&P Midcap 400		\$10,000 NQ				. , ,		
Classic	daily avg.	0-79 Q/NQ	\$2,000 Q	No	55%	N/A	1 year	10	7%
	S&P Midcap 400		\$10,000 NQ	·			. , ,		
Classic	annual pt. to pt.	0-79 Q/NQ	\$2,000 Q	No	60%	12%	1 year	10	7%
111. 11	Russell 2000 daily		\$10,000 NQ				. ,		
Classic	avg.	0-79 Q/NQ	\$2,000 Q	No	50%	N/A	1 year	10	7%
	Russell 2000		\$10,000 NQ						
Classic	annual pt. to pt.	0-79 Q/NQ	\$2,000 Q	No	60%	12%	1 year	10	7%
	NASDAQ 100		\$10,000 NQ				, , , , , , ,		
Classic	annual pt. to pt.	0-79 Q/NQ	\$2,000 Q	No	65%	12%	1 year	10	7%
			\$10,000 NQ		1.				
Classic	Fixed	0-79 Q/NQ	\$2,000 Q	No	3.80%	N/A	1 year	10	7%
Surrender Charge %: 10,	9,8,7,6,5,4,3,2,1	Addl Prem	ium Allowed: \$50.00	Monthly TSA S	Salary Reduction				
	Home Confinement Ride								
	cept: AK,MD,MA,MN,OR,								
Approved in an states ex	Copt. Att,mb,mA,mit,ott,								
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	tion. Does not reflect lov			_4:			\		

Company -North	American (Cont	•)				Inc	lexed Annu	ity Produc	ets
Prizm Series - Fle	XIDIE Premium								
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75
	00 D 500 A	0.05.0010	\$10,000 - NQ		500/			_	0 =04
7 Year Option	S&P 500 mo. Avg.	0-85 Q/NQ	\$2,000 - Q	No	50%	N/A	1 Year	7	8.5%
	S&P 500 Annual		\$10,000 - NQ		2001		1	_	/
7 Year Option	pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	30%	N/A	1 Year	7	8.5%
	S&P 500 monthly		\$10,000 - NQ		1000/	. ===:/	1,1	_	0/
7 Year Option	pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	2,75%	1 Year	7	8.5%
			\$10,000 - NQ					_	
7 Year Option	DJIA mo. Avg.	0-85 Q/NQ	\$2,000 - Q	No	55%	N/A	1 Year	7	8.5%
	DJIA annual pt. to	·	\$10,000 - NQ					*	
7 Year Option	pt.	0-85 Q/NQ	\$2,000 - Q	No	30%	N/A	1 Year	7	8.5%
	S&P Midcap 400		\$10,000 - NQ						
7 Year Option	mo. Avg.	0-85 Q/NQ	\$2,000 - Q	No	40%	N/A	1 Year	- 7	8.5%
	S&P Midcap 400		\$10,000 - NQ	·					
7 Year Option	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	30%	N/A	1 Year	7	8.5%
	Russell 2000 mo.		\$10,000 - NQ						
7 Year Option	Avg.	0-85 Q/NQ	\$2,000 - Q	No	45%	N/A	1 Year	7	8.5%
	Russell 2000		\$10,000 - NQ	İ					
7 Year Option	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	25%	N/A	1 Year	7	8.5%
	NASDAQ 100		\$10,000 - NQ						
7 Year Option	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	25%	N/A	1 Year	7	8.5%
· · · · · · · · · · · · · · · · · · ·	NASDAQ 100		\$10,000 - NQ						
7 Year Option	monthly pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	2.00%	1 Year	7	8.5%
•	DJ EuroStoxx 50		\$10,000 - NQ						
7 Year Option	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	30%	N/A	1 Year	7	8.5%
	Lehman Brothers								
	U.S. Aggregate		\$10,000 - NQ	ļ					
7 Year Option	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	65%	N/A	1 Year	7	8.5%
, roar option		0 00 0	\$10,000 - NQ		1			•	0.070
7 Year Option	Fixed	0-85 Q/NQ	\$2,000 - Q	No	3.00%	N/A	1 Year	7	8.5%
Surrender Charge %: 9,9			remium Allowed: \$50		1.	14071	1 1001	•	0.070
			emium Anowed. 550	J.00 WIOTHING TO	M Salary Reduction				
_	Home Confinement Ride								
Approved in all states ex	ccept: AK,CT,DE,MN,MT,N	IV,OR,UT,VT,	<u>NA</u>						
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7		42.1		1					
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Company -North An	nerican (Cont	rican (Cont.)				Indexed Annuity Products				
Prizm Series (cont.) Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm.	
. 104451	7.000		\$10,000 - NQ			P			1.300 1.1	
10 Year Option	S&P 500 mo. Avg.	0-79 Q/NQ	\$2,000 - Q	No	60%	N/A	1 Year	10	8.5%	
	S&P 500 Annual		\$10,000 - NQ							
10 Year Option	pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	35%	N/A	1 Year	10	8.5%	
	S&P 500 monthly		\$10,000 - NQ							
10 Year Option	pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	3.15%	1 Year	10	8.5%	
			\$10,000 - NQ							
10 Year Option	DJIA mo. Avg.	0-79 Q/NQ	\$2,000 - Q	· No	65%	N/A	1 Year	10	8.5%	
•	DJIA annual pt. to		\$10,000 - NQ							
10 Year Option	pt.	0-79 Q/NQ	\$2,000 - Q	No	40%	N/A	1 Year	10	8.5%	
	S&P Midcap 400		\$10,000 - NQ		1.					
10 Year Option	mo. Avg.	0-79 Q/NQ	\$2,000 - Q	No	50%	N/A	1 Year	10	8.5%	
	S&P Midcap 400		\$10,000 - NQ				1 1 1 1 1 1			
10 Year Option	annual pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	35%	N/A	1 Year	10	8.5%	
, , , , , , , , , , , , , , , , , , ,	Russell 2000 mo.		\$10,000 - NQ				, , , , , , ,			
10 Year Option	Avg.	0-79 Q/NQ	\$2,000 - Q	No	55%	N/A	1 Year	10	8.5%	
To roar option	Russell 2000	373 43714	\$10,000 - NQ	110	3070		, , , ,		0.070	
10 Year Option	annual pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	30%	N/A	1 Year	10	8.5%	
To roar option	NASDAQ 100	0 70 0,110	\$10,000 - NQ	110	0070	1477	1 1001	,,,	9.070	
10 Year Option	annual pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	30%	N/A	1 Year	10	8.5%	
To Tour Option	NASDAQ 100	0.10 4/114	\$10,000 - NQ	110	3370		1 1001	10	0.070	
10 Year Option	monthly pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	2.50%	1 Year	10	8.5%	
To real option	DJ EuroStoxx 50	070 0710	\$10,000 - NQ	110	10070	2.0070	1 1001	10	0.070	
10 Year Option	annual pt. to pt.	0-79 Q/NQ	\$2,000 - IVQ	No	40%	N/A	1 Year	10	8.5%	
10 Teal Option	Lehman Brothers	0-75 0/110	Ψ2,000 α	140	1070	19// 1	1 1001		0.570	
	U.S. Aggregate		\$10,000 - NQ							
10 Year Option	annual pt. to pt.	0-79 Q/NQ	\$2,000 - NQ \$2,000 - Q	No	80%	N/A	1 Year	10	8.5%	
To Tear Option	annual pt. to pt.	0-79 Q/NQ	\$10,000 - NQ	140	0076	IN/A	1 leai	10	0.576	
10 Voor Ontion	Fixed	0-79 Q/NQ	\$2,000 - IQ	No	3.80%	N/A	1 Year	10	8.5%	
10 Year Option		0-79 Q/NQ					I Teal	10	0.576	
Surrender Charge %: 9,9,8,7,6	**		Addi Premium Allov	vea: \$50.00 Mc	onthly TSA Salary Red	uction				
Riders/Benefits: Nursing Hom	e Confinement Ride	er								
Approved in all states except:	AK,CT,DE,MN,MT,N	IV,OR,UT,VT,	WA							
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Street Level Compensation.	Dana mat vaffaat la	war rataa far s	alder ages etate vari	otione etc. Fo	r complete detail cont	oot vou Annuitu	Calaa 9 Camilaa (\		

Company -North An Prizm Series (cont.)	nerican (Cont	:)		,	<u> </u>	Ina	exed Annui	ty Produc	ts
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm.
14 Vaas Ontian	S P 500 mg ova	0.75.0/NO	\$10,000 - NQ	N.	700/	N1/0	4. Устан	4.4	0.50/
14 Year Option	S&P 500 mo. avg.	0-75 Q/NQ	\$2,000 - Q	No	70%	N/A	1 Year	14	8.5%
14 Year Option	S&P 500 Annual pt. to pt.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	45%	N/A	1 Year	14	8.5%
	S&P 500 monthly		\$10,000 - NQ						
14 Year Option	pt. to pt.	0-75 Q/NQ	\$2,000 - Q	No	100%	3.60%	1 Year	14	8.5%
	y y		\$10,000 - NQ						
14 Year Option	DJIA mo. Avg.	0-75 Q/NQ	\$2,000 - Q	No	75%	N/A	1 Year	14	8.5%
	DJIA annual pt. to		\$10,000 - NQ						
14 Year Option	pt.	0-75 Q/NQ	\$2,000 - Q	No	45%	N/A	1 Year	14	8.5%
	S&P Midcap 400		\$10,000 - NQ						
14 Year Option	mo. Avg.	0-75 Q/NQ	\$2,000 - Q	No	55%	N/A	1 Year	14	8.5%
	S&P Midcap 400		\$10,000 - NQ						
14 Year Option	annual pt. to pt.	0-75 Q/NQ	\$2,000 - Q	No	40%	N/A	1 Year	14	8.5%
71 Todi Option	Russell 2000 mo.	o ro arra	\$10,000 - NQ	1.0	1070	1471	1 1001		0.070
14 Year Option	Avg.	0-75 Q/NQ	\$2,000 - Q	No	60%	N/A	1 Year	14	8.5%
14 Teal Option	Russell 2000	0-13 Q/NQ	\$10,000 - NQ	140	0076	IN/A	I I Cal	I TH	0.576
14 Year Ontion		0.75 O/NO	\$2,000 - NQ	No	250/	NI/A	1 Voor	1.4	0.50/
14 Year Option	annual pt. to pt. NASDAQ 100	0-75 Q/NQ		No	35%	N/A	1 Year	14	8.5%
44.4		0.75 0.410	\$10,000 - NQ		050/		4.54		0.50/
14 Year Option	annual pt. to pt.	0-75 Q/NQ	\$2,000 - Q	No	35%	N/A	1 Year	14	8.5%
	NASDAQ 100		\$10,000 - NQ						
14 Year Option	monthly pt. to pt.	0-75 Q/NQ	\$2,000 - Q	No	100%	2.80%	1 Year	14	8.5%
	DJ EuroStoxx 50	·	\$10,000 - NQ						
14 Year Option	annual pt. to pt.	0-75 Q/NQ	\$2,000 - Q	No	45%	N/A	1 Year	14	8.5%
	Lehman Brothers U.S. Aggregate		\$10,000 - NQ						
14 Year Option	annual pt. to pt.	0-75 Q/NQ	\$2,000 - Q	No	90%	N/A	1 Year	14	8.5%
			\$10,000 - NQ				1 7 5 5 1		0.070
14 Year Option	Fixed	0-75 Q/NQ	\$2,000 - Q	No	4.40%	N/A	1 Year	14	8.5%
•	1 .	o ro arra		· · · · · · · · · · · · · · · · · · ·	550.00 Monthly TSA Sa	·	1 1001		0.070
Surrender Charge %: 9,9,9,9,8			Audi Fieli	ilum Anoweu.	Sound Wichting TSA Sa	alary Reduction			
Riders/Benefits: Nursing Hom									
Approved in all states except:	AK,CT,DE,MN,MT,N	IV,OR,UT,VT,V	VA .						
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Street Level Compensation.	Dana matuatiant lau	votoo fr				4 A	 -	\	

Company -North	American (Cont	:.)·		T		ina	exed Annui	ty Proauc	ts
Prizm Plus Series	(Flexible Premiun	n)							
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75
			\$10,000 - NQ	·					
7 Year Option	S&P 500 mo. Avg.	0-85 Q/NQ	\$2,000 - Q	No	50%	N/A	1 Year	7	8.5%
	S&P 500 annual		\$10,000 - NQ						
7 Year Option	pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	30%	N/A	1 Year	7	8.5%
	S&P 500 monthly		\$10,000 - NQ		1000/	2 ====/	4.14	_	
7 Year Option	pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	2.75%	1 Year	7	8.5%
7 Vana Ontina	D IIA ma Ava	0.05.0/NO	\$10,000 - NQ \$2,000 - Q	No	EE0/	NI/A	1 Vaar	7	0.50/
7 Year Option	DJIA mo. Avg.	0-85 Q/NQ	\$10,000 - NQ	No	55%	N/A	1 Year	7	8.5%
7 Voor Ontion	DJIA annual pt. to pt.	0-85 Q/NQ	\$2,000 - NQ \$2,000 - Q	No	30%	N/A	1 Year	7	8.5%
7 Year Option	S&P Midcap 400	0-65 Q/NQ	\$10,000 - NQ	INO	30%	IN/A	i fear	1	8.5%
7 Year Option	mo. Avg.	0-85 Q/NQ	\$2,000 - NQ \$2,000 - Q	No	40%	N/A	1 Year	7	8.5%
i Teal Option	S&P Midcap 400	ט-סט עוועע	\$10,000 - NQ	I INU	4070	IN/A	i i eai	· · · · · · · · · · · · · · · · · · ·	0.570
7 Year Option	annual pt. to pt.	0-85 Q/NQ	\$2,000 - NQ \$2,000 - Q	No	30%	N/A	1 Year	7	8.5%
7 Teal Option	Russell 2000 mo.	0-05 Q/NQ	\$10,000 - NQ	INO	3070	IN/A	i i eai	· · · · · · · · · · · · · · · · · · ·	0.576
7 Year Option	Avg.	0-85 Q/NQ	\$2,000 - NQ \$2,000 - Q	No	45%	N/A	1 Year	7	8.5%
7 Teal Option	Russell 2000	0-05 Q/14Q	\$10,000 - NQ	140	7370	13023	i i cai	,	0.570
7 Year Option	annual pt. to pt.	0-85 Q/NQ	\$2,000 - IQ	No	25%	N/A	1 Year	7	8.5%
r tour option	NASDAQ 100	0-00 0/110	\$10,000 - NQ	140	2070	14// 1	1 1001		0.070
7 Year Option	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	25%	N/A	1 Year	7	8.5%
r rear option	NASDAQ 100	0 00 0//10	\$10,000 - NQ	110	2070		1 1001		0.070
7 Year Option	monthly pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	2.00%	1 Year	7	8.5%
	DJ EuroStoxx 50		\$10,000 - NQ						
7 Year Option	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	30%	N/A	1 Year	7	8.5%
	Lehman Brothers					·			
	U.S. Aggregate		\$10,000 - NQ						
7 Year Option	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	65%	N/A	1 Year	7	8.5%
			\$10,000 - NQ						
7 Year Option	Fixed	0-85 Q/NQ	\$2,000 - Q	No	3.00%	N/A	1 Year	7	8.5%
Surrender Charge %: 9,9	,8,7,6,4,2		Addl Premium Alle	owed: \$50.00 M	onthly TSA Salary Rec	duction			
Riders/Benefits: Nursing	Home Confinement Ride	er		1					
	cept: AK,CT,DE,MN,MT,N		WA						
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Company -North A Prizm Plus Series (c		<i>.)</i>		1		Indexed Annuity Products				
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm.	
Todact	Account	loodo Agoo	\$10,000 - NQ	Bonus		potontial	1 01104	10010	/ rigue o / r	
10 Year Option	S&P 500 mo. Avg.	0-79 Q/NQ	\$2,000 - Q	5%	55%	N/A	1 Year	10	8.5%	
To real option	S&P 500 Annual	o ro arma	\$10,000 - NQ		0070	1477	1 1001	10	0.070	
10 Year Option	pt. to pt.	0-79 Q/NQ	\$2,000 - Q	5%	35%	N/A	1 Year	10	8.5%	
TO Your Option	S&P 500 monthly	0.10 0,110	\$10,000 - NQ	-	0070		1 100	"	0.070	
10 Year Option	pt. to pt.	0-79 Q/NQ	\$2,000 - Q	5%	100%	2.90%	1 Year	10	8.5%	
TO TOUT OPEON		o io anta	\$10,000 - NQ		10070	2.0070	1 100	10	- 0.070	
10 Year Option	DJIA mo. Avg.	0-79 Q/NQ	\$2,000 - Q	5%	55%	N/A	1 Year	10	8.5%	
TO TOUT OPLION	DJIA annual pt. to		\$10,000 - NQ		00,0				0.070	
10 Year Option	pt.	0-79 Q/NQ	\$2,000 - Q	5%	35%	N/A	1 Year	10	8.5%	
To Total Option	S & P Midcap 400		\$10,000 - NQ		3070		1 1 0 0 1		- 0.070	
10 Year Option	mo. Avg.	0-79 Q/NQ	\$2,000 - Q	5%	40%	N/A	1 Year	10	8.5%	
10 Teal Option	S&P Midcap 400	0-73 Q/14Q	\$10,000 - NQ	0,0	4070	14// \	1 1001	10	0.070	
10 Year Option	annual pt. to pt.	0-79 Q/NQ	\$2,000 - NQ	5%	30%	N/A	1 Year	10	8.5%	
10 Teal Option	Russell 2000 mo.	0-75 Q/14Q	\$10,000 - NQ	070	3070	19073	i i cai	10	0.570	
10 Year Option	Avg.	0-79 Q/NQ	\$2,000 - NQ \$2,000 - Q	5%	45%	N/A	1 Year	10	8.5%	
To real Option	Russell 2000	0-13 Q/NQ	\$10,000 - NQ	370	4370	IN//A	i i cai	10	0.570	
10 Year Option	annual pt. to pt.	0-79 Q/NQ	\$2,000 - Q	5%	25%	N/A	1 Year	10	8.5%	
10 Teal Option	NASDAQ 100	0-19 Q/NQ	\$10,000 - NQ	370	2570	INIA	1 1641	10	0.576	
10 Voor Ontion	annual pt. to pt.	0-79 Q/NQ	\$2,000 - IQ	5%	25%	N/A	1 Year	10	8.5%	
10 Year Option		0-79 Q/NQ	\$10,000 - NQ	376	2370	IN/A	I Teal	10	0.5%	
40 V O-t	NASDAQ 100 monthly pt. to pt.	0.70.0/NO	\$10,000 - NQ \$2,000 - Q	5%	1000/	0.450/	1 //	10	0.50/	
10 Year Option		0-79 Q/NQ	\$10,000 - NQ	370	100%	2.15%	1 Year	10	8.5%	
40 V O-H	DJ EuroStoxx 50	0.70.0/10		5%	0.50/	NI/A	1 1/	40	0.50/	
10 Year Option	annual pt. to pt.	0-79 Q/NQ	\$2,000 - Q	370	35%	N/A	1 Year	10	8.5%_	
	Lehman Brothers									
	U.S. Aggregate		\$10,000 - NQ	*						
10 Year Option	annual pt. to pt.	0-79 Q/NQ	\$2,000 - Q	5%	70%	N/A	1 Year	10	8.5%	
			\$10,000 - NQ	-						
10 Year Option	Fixed	0-79 Q/NQ	\$2,000 - Q	5%	3.30%	N/A	1 Year	10	8.5%	
Surrender Charge %: 14,13,1	2,11,10,9,8,6,4,3		Addl Prem	ium Allowed: \$	50.00 Monthly TSA Sa	lary Reduction				
Riders/Benefits: Nursing Ho	me Confinement Ride	er			·					
Approved in all states excep			VΔ							
Approved in all states excep		14,011,01,41,1								
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Company -North Prizm Plus Series	American (Cont	: <i>)</i>				In	dexed Ann	uity Produ	ıcts
Prizm Plus Series	(cont.)								
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm.
			\$10,000 - NQ						
14 Year Option	S&P 500 mo. Avg.	0-75 Q/NQ	\$2,000 - Q	10%	60%	N/A	1 Year	14	8.5%
	S&P 500 annual		\$10,000 - NQ						
14 Year Option	pt. to pt.	0-75 Q/NQ	\$2,000 - Q	10%	35%	N/A	1 Year	14	8.5%
	S&P 500 monthly		\$10,000 - NQ						
14 Year Option	pt. to pt.	0-75 Q/NQ	\$2,000 - Q	10%	100%	3.00%	1 Year	14	8.5%
			\$10,000 - NQ					·	
14 Year Option	DJIA mo. Avg.	0-75 Q/NQ	\$2,000 - Q	10%	60%	N/A	1 Year	14	8.5%
	DJIA annual pt. to		\$10,000 - NQ						
14 Year Option	pt.	0-75 Q/NQ	\$2,000 - Q	10%	35%	N/A	1 Year	- 14	8.5%
	S&P Midcap 400		\$10,000 - NQ						
14 Year Option	mo. Avg.	0-75 Q/NQ	\$2,000 - Q	10%	45%	N/A	1 Year	14	8.5%
,	S&P Midcap 400		\$10,000 - NQ		1,9,70				0.070
14 Year Option	annual pt. to pt.	0-75 Q/NQ	\$2,000 - Q	10%	30%	N/A	1 Year	14	8.5%
Triodi Option	Russell 2000 mo.	o ro arria	\$10,000 - NQ		0070		7 1001	1-1	0.070
14 Year Option	Avg.	0-75 Q/NQ	\$2,000 - Q	10%	50%	N/A	1 Year	14	8.5%
14 Teal Option	Russell 2000	0-75 0/110	\$10,000 - NQ	1070	3070	İWA	1 Teal	17	0.576
14 Year Option	annual pt. to pt.	0-75 Q/NQ	\$2,000 - IVQ	10%	30%	N/A	1 Year	14	8.5%
14 Tear Option	NASDAQ 100	0-15 0/110	\$10,000 - NQ	1070	3070	19/75	i i cai	19	0.576
14 Year Option	annual pt. to pt.	0-75 Q/NQ	\$2,000 - NQ	10%	25%	N/A	1 Year	14	8.5%
14 Teal Option	NASDAQ 100	0-75 Q/NQ	\$10,000 - NQ	1070	2570	19/74	i reai	14	0.3%
14 Voor Ontion	monthly pt. to pt.	0.75.0/NO	\$2,000 - NQ \$2,000 - Q	10%	4000/	0.050/	4. ٧		0.50/
14 Year Option		0-75 Q/NQ		1070	100%	2.35%	1 Year	14	8.5%
4.4 Va an Ontian	DJ EuroStoxx 50	0.75.0(N)0	\$10,000 - NQ \$2,000 - Q	10%	050/	N 1/A	4.34		0.50/
14 Year Option	annual pt. to pt.	0-75 Q/NQ	\$2,000 - Q	10%	35%	N/A	1 Year	14	8.5%
	Lehman Brothers		#40.000 NO						
4434	U.S. Aggregate	0.75.0010	\$10,000 - NQ	400/	750/			4.4	
14 Year Option	annual pt. to pt.	0-75 Q/NQ	\$2,000 - Q	10%	75%	N/A	1 Year	14	8.5%
	, .		\$10,000 - NQ	1-01					
14 Year Option	Fixed	0-75 Q/NQ	\$2,000 - Q	10%	3.50%	N/A	1 Year	14	8.5%
Surrender Charge %: 18,1	8,17,15,15,15,15,14,12,1	0,8,6,4,2		Addl Premiun	n Allowed: \$50.00 Mon	thly TSA Salary I	Reduction		
Riders/Benefits: Nursing I	Home Confinement Ride	er							
Approved in all states exc	ept: AK,CT,DE,MN,MT,N	V,OR,UT,VT,V	VA						
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Company -North An				· · · · · · · · · · · · · · · · · · ·	Ι	Inc	lexed Ann	uity Produ	ıcts
Freedom Choice Seri	es (Flexible Pr	emium)							
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75
	S&P 500 Annual		\$5,000 - NQ			6.90%-5% w/d			
6 year Option (under 250K)	pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	6.50%-10% w/d	1 Year	- 6	5.5%
	S&P 500 Annual		\$5,000 - NQ			7.65%-5% w/d			
6 year Option (250K+)	pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	7.30%-10% w/d	1 Year	6	5.5%
	S&P 500 monthly		\$5,000 - NQ			3.15%-5% w/d			
6 year Option (under 250K)	pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	3.05% -10% w/d	1 Year	6	5.5%
	S&P 500 monthly		\$5,000 - NQ			3.40%-5% w/d			
3 year Option (250K+)	pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	3.3%-10% w/d	1 Year	6	5.5%
	DJIA annual pt. to		\$5,000 - NQ			6.90%-5% w/d		_	
3 year Option (under 250K)	pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	6.5%-10% w/d	1 Year	6	5.5%
	DJIA annual pt. to		\$5,000 - NQ			7.7%-5% w/d			
6 year Option (250K+)	pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	7.35%-10% w/d	1 Year	6	5.5%
	S&P Midcap 400		\$5,000 - NQ			6.6%-5% w/d			
6 year Option (under 250K)	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	6.2%-10% w/d	1 Year	6	5.5%
	S&P Midcap 400		\$5,000 - NQ			7.3%-5% w/d			
3 year Option (250K+)	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	7%-10% w/d	1 Year	6	5.5%
	Russell 2000		\$5,000 - NQ			6.40%-5% w/d			
6 year Option (under 250K)	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	6.05%-10% w/d	1 Year	6	5.5%
	Russell 2000		\$5,000 - NQ			7.15%-5% w/d			
3 year Option (250K+)	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	6.80%-10% w/d	1 Year	6	5.5%
, , , , , , , , , , , , , , , , , , , ,	NASDAQ 100		\$5,000 - NQ			7.1%-5% w/d			
6 year Option (under 250K)	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	6.75%-10% w/d	1 Year	6	5.5%
	NASDAQ 100		\$5,000 - NQ			7.8%-5% w/d			
6 year Option (250K+)	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	7.5%-10% w/d	1 Year	6	5.5%
- 7 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	NASDAQ 100		\$5,000 - NQ			2.55%-5% w/d			
3 year Option (under 250K)	monthly pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	2.4%-10% w/d	1 Year	6	5.5%
- 7	NASDAQ 100		\$5,000 - NQ			2.7%-5% w/d			
6 year Option (250K+)	monthly pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	2.6%-10% w/d	1 Year	6	5.5%
- year epitett (20011)	DJ EuroStoxx 50		\$5,000 - NQ			7.25%-5% w/d		-	
6 year Option (under 250K)	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	6.85%-10% w/d	1 Year	6	5.5%
- year epast (arrast 2000)	DJ EuroStoxx 50		\$5,000 - NQ			8%-5% w/d			
6 year Option (250K+)	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	7.65%-10% w/d	1 Year	6	5.5%
	Lehman Brothers								
	U.S. Aggregate		\$5,000 - NQ			4%-5% w/d			
6 year Option (under 250K)	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	3.75%-10% w/d	1 Year	6	5.5%
	Lehman Brothers								
	U.S. Aggregate		\$5,000 - NQ			4.45%-5% w/d			
6 year Option (250K+)	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	4.2%-10% w/d	1 Year	6	5.5%
			\$5,000 - NQ		3.8%-5% w/d				
6 year Option (under 250K)	Fixed	0-85 Q/NQ	\$2,000 - Q	No	3.6%-10% w/d	N/A	1 Year	6	5.5%
			\$5,000 - NQ		4.15%-5% w/d				
∂ year Option (250K+)	Fixed	0-85 Q/NQ	\$2,000 - Q	No	4%-10% w/d	N/A	1 Year	6	5.5%
Surrender Charge %: 9,9,8,6,4	,2 Addl Premium	Allowed: \$50	.00 Monthly TSA Sal	ary Reduction	Riders/Benefits: N	lursing Home Conf	inement Rider		
Approved in all states except:									
Street Level Compensation.				ations, etc. For	complete detail cor	ntact you Annuity S	ales & Service (Center.	
or agency use only. Not for ι									

Company -North Al		-)		1	•	11	ndexed An	nuity Pro	ducts
Freedom Choice Ser	ies (Cont.)				D. C.L. C.				
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75*
	S&P 500 Annual		\$5,000 - NQ			8.45%-5% w/d			
8 year Option (under 250K)	pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	8%-10% w/d	1 Year	8	5.5%
	S&P 500 Annual		\$5,000 - NQ			9.1%-5% w/d			
8 year Option (250K+)	pt. to pt.	0-85 Q/NQ	\$2,000 - Q	· No	100%	8.75%-10% w/d	1 Year	8	5.5%
	S&P 500 monthly		\$5,000 - NQ			3.8%-5% w/d			
8 year Option (under 250K)	pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	3.5%-10% w/d	1 Year	8	5.5%
	S&P 500 monthly		\$5,000 - NQ			4%-5% w/d			
8 year Option (250K+)	pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	3.9%-10% w/d	1 Year	8	5.5%
	DJIA annual pt. to		\$5,000 - NQ			8.5%-5% w/d			
8 year Option (under 250K)	pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	8.05%-10% w/d	1 Year	8	5.5%
	DJIA annual pt. to		\$5,000 - NQ			9.2%-5% w/d			
8 year Option (250K+)	pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	8.85%-10% w/d	1 Year	8	5.5%
	S&P Midcap 400		\$5,000 - NQ			8.05%-5% w/d			
8 year Option (under 250K)	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	7.6%-10% w/d	1 Year	8	5.5%
	S&P Midcap 400		\$5,000 - NQ			8.65%-5% w/d			
8 year Option (250K+)	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	8.35%-10% w/d	1 Year	8	5.5%
	Russell 2000	, , ,	\$5,000 - NQ			7.9%-5% w/d			
8 year Option (under 250K)	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	7.45%-10% w/d	1 Year	8	5.5%
	Russell 2000		\$5,000 - NQ	1.10	75570	8.55%-5% w/d			0.070
8 year Option (250K+)	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	8.2%-10% w/d	1 Year	8	5.5%
o year option (250K)	NASDAQ 100	0-00 0/110	\$5,000 - NQ	110	10070	8.55%-5% w/d	1 1001		0.070
8 year Option (under 250K)	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	8.1%-10% w/d	1 Year	8	5.5%
o year Option (under 250K)	NASDAQ 100	0-03 Q/NQ	\$5,000 - NQ	140	10070	9.15%-5% w/d	i i cai		3.370
9 year Ontion (250K1)	annual pt. to pt.	0-85 Q/NQ	\$2,000 - NQ \$2,000 - Q	No	100%	8.85%-10% w/d	1 Year	8	5.5%
8 year Option (250K+)	NASDAQ 100	0-03 Q/NQ	\$5,000 - NQ	INO	10070	2.85%-5% w/d	I I Cai	0	3.576
Sugar Option (under 250K)		0.05.0/NO	\$2,000 - NQ \$2,000 - Q	No	100%	2.75%-10% w/d	1 Year	8	5.5%
8 year Option (under 250K)	monthly pt. to pt.	0-85 Q/NQ		INO	100%		i rear	0	5.5%
0 Outlier (0F0K1)	NASDAQ 100	0.05.000	\$5,000 - NQ	NI-	4000/	3%-5% w/d	4 Vann	_	5.50/
8 year Option (250K+)	monthly pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	2.90%-10% w/d	1 Year	8	5.5%
	DJ EuroStoxx 50		\$5,000 - NQ		4000/	8.8%-5% w/d	4.57		
8 year Option (under 250K)	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	8.35%-10% w/d	1 Year	8	5.5%
	DJ EuroStoxx 50		\$5,000 - NQ			9.45%-5% w/d		_	
8 year Option (250K+)	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	9.15%-10% w/d	1 Year	8	5.5%
	Lehman Brothers								
	U.S. Aggregate		\$5,000 - NQ			5%-5% w/d			
8 year Option (under 250K)	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	4.65%-10% w/d	1 Year	8	5.5%
	Lehman Brothers								
	U.S. Aggregate		\$5,000 - NQ			10%-5% w/d			
8 year Option (250K+)	annual pt. to pt.	0-85 Q/NQ	\$2,000 - Q	No	100%	5.65%-10% w/d	1 Year	8	5.5%
			\$5,000 - NQ		4.55%-5% w/d				
8 year Option (under 250K)	Fixed	0-85 Q/NQ	\$2,000 - Q	No	4.3%-10% w/d	N/A	1 Year	8	5.5%
			\$5,000 - NQ		4.85%-5% w/d				
8 year Option (250K+)	Fixed	0-85 Q/NQ	\$2,000 - Q	No	4.7%-10% w/d	N/A	1 Year	8	5.5%
Surrender Charge %: 9,9,8,7,	6.5.4.2 Addl Pre	l	l: \$50.00 Monthly TS	A Salary Reduc		rs: Nursina Home C		*	
Approved in all states except									
				ations ata Ea	r complete detail co-	stact you Annuity S	lee & Comies (Contor	
* Street Level Compensation									
For agency use only. Not for	use with the general	public. Not fo	or distribution. Rates	current as of 3	/10/2008 and are sul	oject to change with	out notice.		

Company -North An		[]		•			ndexed An	nuity Pro	aucts
Freedom Choice Seri	es (Cont.)	-			Participation or	Range of	Guarantee	Surrender	Comm.
Product	Account	Issue Ages	Min. Prem.	Bonus	Base Rate	potential	Period	Years	Ages 0-75
•	S&P 500 Annual		\$5,000 - NQ			8.7%-5% w/d	* .		
10 year Option (under 250K)	pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	8.2%-10% w/d	1 Year	10	5.5%
	S&P 500 Annual		\$5,000 - NQ			9.35%-5% w/d			
10 year Option (250K+)	pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	9%-10% w/d	1 Year	10	5.5%
	S&P 500 monthly		\$5,000 - NQ			3.85%-5% w/d			
10 year Option (under 250K)	pt. to pt.	0-79 Q/NQ	\$2,000 - Q	. No	100%	3.7%-10% w/d	1 Year	10	5.5%
	S&P 500 monthly		\$5,000 - NQ			4%-5% w/d			
10 year Option (250K+)	pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	4%-10% w/d	1 Year	10	5.5%
	DJIA annual pt. to		\$5,000 - NQ			8.8%-5% w/d			
10 year Option (under 250K)	pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	8.25%-10% w/d	1 Year	. 10	5.5%
	DJIA annual pt. to		\$5,000 - NQ			9.45%-5% w/d	-		
10 year Option (250K+)	pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	9.05%-10% w/d	1 Year	10	5.5%
• • • • • • • • • • • • • • • • • • • •	S&P Midcap 400		\$5,000 - NQ			8.3%-5% w/d			
10 year Option (under 250K)	annual pt. to pt.		\$2,000 - Q	No	100%	7.8%-10% w/d	1 Year	10	5.5%
	S&P Midcap 400		\$5,000 - NQ		10070	8.9%-5% w/d			-
10 year Option (250K+)		0-79 Q/NQ	\$2,000 - Q	No	100%	8.55%-10% w/d	1 Year	10	5.5%
io your opnon (Looner)	Russell 2000	0,00,000	\$5,000 - NQ	1.0	10070	8.2%-5% w/d	1 1,041	10	0.070
10 year Option (under 250K)		0-79 Q/NQ	\$2,000 - Q	No	100%	7.7%-10% w/d	1 Year	10	5.5%
To year Option (ander 2007)	Russell 2000	073 07110	\$5,000 - NQ	110	10070	8.8%-5% w/d	i i cai	10	9.070
10 year Option (250K+)		0-79 Q/NQ	\$2,000 - IVQ \$2,000 - Q	No	100%	8.4%-10% w/d	1 Year	10	5.5%
To year Option (250KT)	NASDAQ 100	0-73 Q/NQ	\$5,000 - NQ	110	10070	8.8%-5% w/d	ı ı ç aı	10	3.376
10 year Option (under 250K)	annual pt. to pt.	0.79.0/NO	\$2,000 - NQ \$2,000 - Q	No	100%	8.35%-10% w/d	1 Voor	10	5.50/
To year Option (under 250K)	NASDAQ 100	0-19 Q/NQ		. NO	100%		1 Year	10	5.5%
10 year Ontion (250K)	annual pt. to pt.	0.70.0/NO	\$5,000 - NQ \$2,000 - Q	No.	1000/	9.4%-5% w/d 9.05%-10% w/d	4 Vaa.	40	E 50/
10 year Option (250K+)	NASDAQ 100	0-79 Q/NQ	· · · · · · · · · · · · · · · · · · ·	No	100%		1 Year	10	5.5%
40 0-6 (0.70.0/N0	\$5,000 - NQ	N	4000/	2.9%-5% w/d	4 3/	40	F 50/
10 year Option (under 250K)	monthly pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	2.8%-10% w/d	1 Year	10	5.5%
40 0 11 (0.014.)	NASDAQ 100	0.70.0010	\$5,000 - NQ		4000/	3.05%-5% w/d			,
10 year Option (250K+)	monthly pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	3%-10% w/d	1 Year	10	5.5%
	DJ EuroStoxx 50		\$5,000 - NQ			9.1%-5% w/d			
10 year Option (under 250K)	annual pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	8.55%-10% w/d	1 Year	10	5.5%
	DJ EuroStoxx 50	i .	\$5,000 - NQ	*		9.7%-5% w/d			
10 year Option (250K+)	annual pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	9.35%-10% w/d	1 Year	10	5.5%
	Lehman Brothers								
	U.S. Aggregate		\$5,000 - NQ			5.55%-5% w/d			-
10 year Option (under 250K)	annual pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	4.8%-10% w/d	1 Year	10	5.5%
	Lehman Brothers								
	U.S. Aggregate		\$5,000 - NQ			10%-5% w/d			
10 year Option (250K+)	annual pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	7.5%-10% w/d	1 Year	10	5.5%
			\$5,000 - NQ		4.7%-5% w/d				
10 year Option (under 250K)	Fixed	0-79 Q/NQ	\$2,000 - Q	No	4.45%-10% w/d	N/A	1 Year	10	5.5%
			\$5,000 - NQ		5%-5% w/d				
10 year Option (250K+)	Fixed	0-79 Q/NQ	\$2,000 - Q	No	4.8%-10% w/d	N/A	1 Year	10	5.5%
Surrender Charge %: 9,9,8,7,6	5,5,4,3,2,1 Addl	Premium Allo	wed: \$50.00 Monthl	y TSA Salary R	eduction Riders/Be	nefits: Nuirsing Ho	me Confinemer	nt Rider	
Approved in all states except:	*								
Street Level Compensation.				ations atc. Fo	r complete detail cor	ntact you Annuity S	ales & Service (Center	
								/UIIUI.	
For agency use only. Not for ι	use with the general	public. Not 10	r distribution. Kates	current as of 3	or ivi∠vuo and are sub	nect to change with	iout notice.		l

Company -North An	· · · · · · · · · · · · · · · · · · ·	:.)				<u> </u>	ndexed An	nuity Pro	aucts
Freedom Choice Serie	es (Cont.)								
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75*
	S&P 500 Annual		\$5,000 - NQ			9.9%-5% w/d			
14 year Option (under 250K)	pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	9.25%-10% w/d	1 Year	10	5.5%
	S&P 500 Annual		\$5,000 - NQ			10.45%-5% w/d			
14 year Option (250K+)	pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	10%-10% w/d	1 Year	10	5.5%
	S&P 500 monthly		\$5,000 - NQ		*	4.00%-5% w/d			
14 year Option (under 250K)	pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	4%-10% w/d	1 Year	10	5.5%
	S&P 500 monthly		\$5,000 - NQ			4.00%-5% w/d			
14 year Option (250K+)	pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	4.00%-10% w/d	1 Year	10	5.5%
	DJIA annual pt. to		\$5,000 - NQ			10%-5% w/d			
14 year Option (under 250K)	pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	9.35%-10% w/d	1 Year	10	5.5%
	DJIA annual pt. to		\$5,000 - NQ			10.6%-5% w/d			
14 year Option (250K+)	pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	10.05%-10% w/d	1 Year	10	5.5%
your opnor (2001)	S&P Midcap 400	7.5 2/1102	\$5,000 - NQ	1	.3070	9.4%-5% w/d			
14 year Option (under 250K)	annual pt. to pt.	0-79 O/NO	\$2,000 - Q	No	100%	8.8%-10% w/d	1 Year	10	5.5%
14 year option (under 2001)	S&P Midcap 400	0.70 00.110	\$5,000 - NQ	110	10070	10%-5% w/d	, , , ,		0.070
14 year Option (250K+)	annual pt. to pt.	0-79 O/NO	\$2,000 - Q	No	100%	9.45%-10% w/d	1 Year	10	5.5%
14 year Option (2001(1)	Russell 2000	0-75 0071400	\$5,000 - NQ	110	10070	9.3%-5% w/d	1 1001	10	0.070
14 year Option (under 250K)		0-79 Q/NQ	\$2,000 - NQ \$2,000 - Q	No	100%	8.7%-10% w/d	1 Year	10	5.5%
14 year Option (under 250K)	Russell 2000	U-19 Q/NQ	\$5,000 - NQ	140	10070	9.85%-5% w/d	, i i cai	10	0.070
14 year Option (250K+)	1	0-79 Q/NQ	\$2,000 - NQ \$2,000 - Q	No	100%	9.4%-10% w/d	1 Year	10	5.5%
14 year Option (250K+)		0-19 Q/NQ	\$5,000 - NQ	INO	10070	9.9%-5% w/d	1 I Cal	10	3.370
44	NASDAQ 100	0.70.0010	\$2,000 - NQ \$2,000 - Q	No	100%	9.3%-10% w/d	1 Year	10	5.5%
14 year Option (under 250K)		0-79 Q/NQ		No	100%		i teai	10	5.5%
	NASDAQ 100		\$5,000 - NQ		4000/	10.45%-5% w/d	4. ٧	40	E 50/
14 year Option (250K+)	annual pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	10%-10% w/d	1 Year	10	5.5%
	NASDAQ 100		\$5,000 - NQ		10004	3.20%-5% w/d		4.0	E 50/
14 year Option (under 250K)	monthly pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	3.05%-10% w/d	1 Year	10	5.5%
	NASDAQ 100		\$5,000 - NQ			3.35%-5% w/d			
14 year Option (250K+)	monthly pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	3.20%-10% w/d	1 Year	10	5.5%
	DJ EuroStoxx 50	i '	\$5,000 - NQ			10.25%-5% w/d			
14 year Option (under 250K)		0-79 Q/NQ	\$2,000 - Q	No	100%	9.65%-10% w/d	1 Year	10	5.5%
	DJ EuroStoxx 50		\$5,000 - NQ			10.85%-5% w/d			
14 year Option (250K+)	annual pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	10.35%-10% w/d	1 Year	10	5.5%
	Lehman Brothers								
	U.S. Aggregate		\$5,000 - NQ			10%-5% w/d			
14 year Option (under 250K)	annual pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	10%-10% w/d	1 Year	10	5.5%
	Lehman Brothers								
	U.S. Aggregate		\$5,000 - NQ			10%-5% w/d			
14 year Option (250K+)	annual pt. to pt.	0-79 Q/NQ	\$2,000 - Q	No	100%	10%-10% w/d	1 Year	10	5.5%
			\$5,000 - NQ		5.25%-5% w/d				
14 year Option (under 250K)	Fixed	0-79 Q/NQ	\$2,000 - Q	No	5%-10% w/d	N/A	1 Year	10	5.5%
			\$5,000 - NQ		5.55%-5% w/d				
14 year Option (250K+)	Fixed	0-79 Q/NQ	\$2,000 - Q	No	5.3%-10% w/d	N/A	1 Year	10	5.5%
Surrender Charge %:9,9,9,9,8,	8,7,7,6,6,5,4,3,2 A	ddl Premium A	llowed: \$50.00 Mon	thly TSA Salar	Reduction Riders	/Benefits: Nursing I	Home Confinen	ent Rider	
Approved in all states except:									
* Street Level Compensation.				ations etc. Fo	r complete detail co	ntact you Annuity S	ales & Service (Center.	
or agency use only. Not for u	ise with the general	public. Not for	distribution. Rates	current as of	or rur∠uuo and are su	oject to change with	iout notice.	<u> </u>	

Company -North							Indexed An	nuity Pro	ducts
North American Te	n (Flexible Premi	um)						-	
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75*
*	S&P 500 Monthly		\$5,000 - NQ						
North American Ten	Average	0-79	\$2,000 - Q	10%	100%	6.30%	1 Year	10	6.5%
	S&P Annual pt. to		\$5,000 - NQ					+	
North American Ten	pt.	0-79	\$2,000 - Q	10%	100%	5.35%	1 Year	10	6.5%
	S&P 500 Monthly		\$5,000 - NQ	1					
North American Ten	pt. to pt.	0-79	\$2,000 - Q	10%	100%	2.80%	1 Year	10	6.5%
	DJIA Monthly		\$5,000 - NQ						
North American Ten	average	0-79	\$2,000 - Q	10%	100%	6.50%	1 Year	10	6.5%
	DJIA Annual pt. to		\$5,000 - NQ						
North American Ten	pt.	0-79	\$2,000 - Q	10%	100%	5.35%	1 Year	10	6.5%
	S&P Midcap 400		\$5,000 - NQ			* 4			-
North American Ten	monthly average	0-79	\$2,000 - Q	10%	100%	6.05%	1 Year	10	6.5%
	S&P Midcap 400		\$5,000 - NQ						
North American Ten	annual pt. to pt.	0-79	\$2,000 - Q	10%	100%	5.15%	1 Year	10	6.5%
	Russell 2000		\$5,000 - NQ						
North American Ten	monthly average	0-79	\$2,000 - Q	10%	100%	5.85%	1 Year	10	6.5%
	Russell 2000		\$5,000 - NQ			·			
North American Ten	Annual pt. to pt.	0-79	\$2,000 - Q	10%	100%	4.90%	1 Year	10	6.5%
	NASDAQ-100		\$5,000 - NQ		12271				
North American Ten	annual pt. to pt.	0-79	\$2,000 - Q	10%	100%	5.70%	1 Year	10	6.5%
	NASDAQ-100		\$5,000 - NQ		75511		1 1 1 1 1 1		
North American Ten	monthly pt. to pt.	0-79	\$2,000 - Q	10%	100%	2.00%	1 Year	10	6.5%
Trong and Trong	DJ EuroStoxx 50	- 0.0	\$5,000 - NQ		1007		, , , , , , ,		0.070
North American Ten	annual pt. to pt.	0-79	\$2,000 - Q	10%	100%	5.70%	1 Year	10	6.5%
Trong Francisco Francisco	Lehman Brothers	3.5	1-1-1		10070	0.7070	1 1 0 0 1		0.070
	U.S. Aggregate	.	\$5,000 - NQ						
North American Ten	annual pt. to pt.	0-79	\$2,000 - Q	10%	100%	3.20%	1 Year	10	6.5%
North American Ten	Fixed	0-79	\$2,000 - Q	10%	3.05%	N/A	1 Year	10	6.5%
·		0-19	Ψ2,000 - &	1070	3.0376	1377	1 Toal	10	0.570
Surrender Charge %: 18,16									
Addl Premium Allowed: \$5		-							
Riders/Benefits: Nursing I	Home Confinement Ride	r							
Approved in all states exce	ept: AK,CA,CT,DE,HI,MI	N,MS,MT,NE,I	NV,NH,ND,OR,TN,UT	,VT,VA,WA					
Note: For the state of India	ana Issue ages: 0-78								
Harris Land						*			
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				1		*****			
* Street Level Compensation				<u> </u>					

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Company - Sunlife (l			= <i>A</i> ++)			<i></i>	ndexed Anr	nuity Prod	lucts
Keyport Index Multipo	int (Single Pro	emium)							
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-80*
2					1 Yr 30%	1 Yr 10%	1 Yr 1 Yr.		1 Yr 1%
	S & P 500 &		\$10,000 Q/NQ		5 Yr 80%	5 Yr N/A	5 Yr 5 Yr.		5 Yr 5%
	High Watermark	0-75 Q	- \$5,000 in some		7 Yr 100%	7 Yr N/A	7 Yr 7 Yr.	1,5,7 & 10	7 Yr 7%
Keyport Index Multipoint	w/ mo/ averaging	0-85 NQ	states	No	10 Yr 100%	10 Yr N/A	10 Yr 10 Yr.	years	10 Yr10%
Surrender Charge %: There are	<u>-</u>		harges. See Marketing	g brochure fo	r details.				
Approved in all states except:	MO,ND,NY,OK,OR,	NA		*					
<u> </u>									
Sundex ProVantage (F	lexible Premi	um)		<u> </u>					
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-80*
Tioudot	Account	loodo / igoo		Donas		potontiai	1 01104	Touro	7.900 0 00
					100% to threshold 25% above				
					threshold				
	S & P 500 &				Current threshold				
	Mo. Average	-	\$10,000 Q/NQ		rate 9 yr. = 6%		-		
Sundex ProVantage	Annual reset	0-85 Q/NQ	\$1,000 subsequent	No		N/A	1 Year	9	9%
Surrender Charge %: 10,10,9,8	,7,6,5,4,3	-							
Approved in all states except:0	CT,KY,NY,OR,UT,V	,WA							
Sundex Advantage (Si	ngle Premium	1)						-	
					Participation or	Range of	Guarantee	Surrender	Comm.
Product	Account	Issue Ages	Min. Prem.	Bonus	Base Rate	potential	Period	Years	Ages 0-80*
	Mo. Average Annual Reset &	0.00.0410			50% - Lifetime Benefit activiated 55% - Lifetime Benefit not	NI/A			70/
Sundex Advantage	S & P 500 Index	0-80 Q/NQ	\$10,000 Q/NQ	No	activiated	N/A	1 Year	. 8	7%
Surrender Charge %: 9,8,7,6,5,									
Approved in all states except:0		<u></u>		00 WD/ 1					
Lifetime Benefit Factor: Age 60									
Note: Lifetime Benefit Factor in	ncreases 0.10% ead	ch contract ye	ear for attained ages b	etween those	shown. Example: 5.7	0% is the w/d %	for age 67		
				*			· ·		
				•					
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			···						
			-						
	·								
* Street Level Compensation.	Does not reflect lo	wer rates for o	older ages, state varia	tions, etc. Fo	r complete detail cont	act you Annuity	Sales & Service C	Center.	

Company - West Co			I.IVI Best = A+)			inaexe	a Annuity P	nnuity Products	
ndex Advantage (Flex	ible Premuir	n)							
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-7
			10,000 Q/NQ			• •			
ndex Advantage 5 (<50K)	Indexed	0-85 Q/NQ	\$1000 subsequent	No	100%	6.25%	1 Year	5	4.5
			10,000 Q/NQ	•					
ndex Advantage 5 (50K+)	Indexed	0-85 Q/NQ	\$1000 subsequent	No	100%	6.75%	1 Year	5	4.5
			10,000 Q/NQ					-	
ndex Advantage 5 (<50K)	Fixed	0-85 Q/NQ	\$1000 subsequent	No	3.50%	N/A	1 Year	5	4.5
			10,000 Q/NQ						
ndex Advantage 5 (50K+)	Fixed	0-85 Q/NQ	\$1000 subsequent	No	3.50%	N/A	1 Year	5	4.5
			10,000 Q/NQ						
ndex Advantage 7 (<50K)	Indexed	0-85 Q/NQ	\$1000 subsequent	No	100%	6.75%	1 Year	7	5
			10,000 Q/NQ						
ndex Advantage 7 (50K+)	Indexed	0-85 Q/NQ	\$1000 subsequent	No	100%	7.25%	1 Year	7	5
			10,000 Q/NQ						
ndex Advantage 7 (<50K)	Fixed	0-85 Q/NQ	\$1000 subsequent	No	3.80%	N/A	1 Year	7	5
			10,000 Q/NQ						
ndex Advantage 7 (50K+)	Fixed	0-85 Q/NQ	\$1000 subsequent	No	3.80%	N/A	1 Year	7	5
Surrender Charge % for 5 year	9,9,8,7,6	·							
Surrender Charge % for 7 year	9,9,8,7,6,5,4								
Only available in: IL,MN,MS,U	Ī								
ixed account not available in	IL and UT								
								-	
		-							
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	l				r complete detail cont				

Company - West Coast Life (Cont.)								dexed Annuity Products		
Index Advantage II (Flexible Premuim)										
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75	
Product	Account	issue Ages	10,000 Q/NQ	Dollus	Dase Nate	potential	Tonou	Tours	Ages 0 10	
Index Advantage II 5 (<50K)	Indexed	0-85 Q/NQ	\$1000 subsequent	No	100%	6.25%	1	5	4.5	
ildex Advantage if 5 (<50K)	indexed	0-65 Q/NQ	10,000 Q/NQ	140	10070	0.2370	· · · · · · · · · · · · · · · · · · ·	J	7.5	
index Adventere II E (EOK I)	Indexed	0-85 Q/NQ	\$1000 subsequent	No	100%	6.75%	1	5	4.5	
Index Advantage II 5 (50K+)	maexea	0-65 Q/NQ	10,000 Q/NQ	NO	18% w/ 2% stated	0.7370	•	J J	7.0	
Index Advantage II 5 (<50K)	Fixed Rate Plus	0-85 Q/NQ	\$1000 subsequent	No	fixed rate	N/A	1*	5	4.5	
	Fixed Nate Flus	0-65 Q/NQ	10,000 Q/NQ	NO	18% w/ 2% stated	19//5		5	7.0	
Index Advantage II 5 (50K+)	Fixed Rate Plus	0.95.0/NO	\$1000 subsequent	No	fixed rate	N/A	1*	5	4.5	
	rixed Rate Flus	0-05 Q/NQ	10,000 Q/NQ	NO	iixcu rate	19//3	•	J 3	4.0	
Index Advantage II 5 (<50K)	Fixed	0-85 Q/NQ	\$1000 subsequent	No	3.50%	N/A	1	5	4.5	
	rixed	0-65 Q/NQ	10,000 Q/NQ	INO	3.5076	13//73	<u>'</u>	. 3	7.5	
Index Advantage II 5 (50K+)	Fixed	0-85 Q/NQ	\$1000 subsequent	No	3.50%	N/A	1	5	4.5	
	Fixed	0-65 Q/NQ	10,000 Q/NQ	140	3.3070	19/73			7.0	
Index Advantage II 7 (<50K)	Indexed	0-85 Q/NQ	\$1000 subsequent	No	100%	6.75%	1	7	5	
	illuexed	0-85 Q/NQ	10,000 Q/NQ	INU	10070	0.7370	•			
Index Advantage II 7 (50K+)	Indexed	0-85 Q/NQ	\$1000 subsequent	No	100%	7.25%	1	7	5	
	Muexeu	0-05 Q/NQ	10,000 Q/NQ	110	21% w/ 2% stated	1.2070	<u> </u>	,		
Index Advantage II 7 (<50K)	Fixed Rate Plus	0-85 Q/NQ	\$1000 subsequent	No	fixed rate	N/A	1*	7	5	
index Advantage if 7 (\SUK)	Fixed Nate Flus	0-65 Q/NQ	10,000 Q/NQ	110	21% w/ 2% stated	IN//S	<u> </u>	,	-	
Index Advantage II 7 (50K+)	Fixed Rate Plus	0-85 Q/NQ	\$1000 subsequent	No	fixed rate	N/A	1*	7	5	
Index Advantage II 7 (50K+)	Fixed Nate Flus	0-85 Q/NQ	10,000 Q/NQ	110	IIXOU TULO	14//	<u>'</u>		 	
Index Advantage II 7 (<50K)	Fixed	0-85 Q/NQ	\$1000 subsequent	No	3.80%	N/A	1	7	5	
	Fixeu	0-65 Q/NQ	10,000 Q/NQ	110	3.0070	14//	<u> </u>	•	-	
Index Advantage II 7 (50K+)	Fixed	0-85 Q/NQ	\$1000 subsequent	No	3.80%	N/A	1	7	5	
* Guarantee period for the s							'	•		
		juaranteeu t	n me or contract. Th	o additional i	TIGOX-DUGGU II ROTOGI T	ato io i year.		· · · · · · · · · · · · · · · · · · ·		
Surrender Charge % for 5 yea										
Surrender Charge % for 7 yea				w-m						
Riders/Benefits: Nursing Home/										
Approved in all states except:	MN; Product not s	old in: DE,NY	OR,WA					A	ļ	
the second secon										
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<u>and the second </u>								*		
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* Street Level Compensation.	Door not reflect !=	won motor for	older ages state verile	tions etc. Ec	r complete detail cont	act you Annuity	Salac & Samina	Contor		
····			or distribution. Rates					JUILUI.		