

Company - American General (Rating with A.M Best = A++)
Indexed Annuity Products
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*
Global Bonus Index	Global Multiple Index Account w/ cap	0-80 Q/NQ	\$15,000 - Q/NQ	5%	100%	6.75%	1	10	7%
Global Bonus Index	Adjustable Participation Rate	0-80 Q/NQ	\$15,000 - Q/NQ	5%	40%	N/A	1	10	7%
Global Bonus Index	Monthly Additive 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 %: 10,10,10,10,10,9,8,7,6,4
Approved in all states except: AK,AZ,CA,CT,DE,IL,MD,MA,MN,MS,MT,NV,NJ,NM,NY,ND,OR,PA,UT,VT,WA
Riders/Benefits: Extended Care 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*
Global 8 Index	Global Multiple Index Account w/ cap	0-80 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	7.25%	1	8	6%
Global 8 Index	Adjustable Participation Rate	0-80 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	40%	N/A	1	8	6%
Global 8 Index	Monthly Additive Account w/ Cap	0-80 Q/NQ	\$5,000 - 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 %: 8,7,6,5,4,3,2,1
Approved in all states except: AK,AZ,CA,CT,DE,IL,MD,MA,MN,MS,MT,NV,NJ,NM,NY,ND,OR,PA,UT,VT,WA
Riders/Benefits: Extended Care 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*
Global 6 Index	Global Multiple Index Account w/ cap	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	6.75%	1	6	5%
Global 6 Index	Adjustable Participation Rate	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	40%	N/A	1	6	5%
Global 6 Index	Monthly Additive Account w/ Cap	0-85 Q/NQ	\$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 %: 8,7,6,5,4,3
Approved in all states except: AK,AZ,CA,CT,DE,IL,MD,MA,MN,MS,MT,NV,NJ,NM,NY,ND,OR,PA,UT,VT,WA
Riders/Benefits: Extended Care Rider

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*** Street Level Compensation. Does not reflect lower rates for older ages, state variations, etc. For complete detail contact you Annuity Sales & Service Center.**
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Company - American General (Cont.)**Indexed Annuity Products****Vision Advantage (Single Premium)**

Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75*
Vision Advantage 5	S&P Annual pt. to pt. w/ a cap	0-85 Q/NQ	\$15,000 - Q/NQ	No	100%	6.75%	1 Year	5	5%
Vision Advantage 5	S&P Annual pt. to pt. w/ a cap	0-85 Q/NQ	\$15,000 - Q/NQ	No	80%	7.00%	1 Year	5	5%
Vision Advantage 5	Adjustable Participation Rate without Index cap	0-85 Q/NQ	\$15,000 - Q/NQ	No	35%	N/A	1 Year	5	5%
Vision Advantage 5	Mo. Avg. w/ a 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, 4.5, 3									
Vision Advantage 7	S&P Annual pt. to pt. w/ a cap	0-85 Q/NQ	\$15,000 - Q/NQ	No	100%	8.00%	1 Year	7	6%
Vision Advantage 7	S&P Annual pt. to 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	40%	N/A	1 Year	7	6%
Vision Advantage 7	Mo. Avg. w/ a 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, 5, 4, 3									
Vision Advantage 9	S&P Annual pt. to pt. w/ a cap	0-85 Q/NQ	\$15,000 - Q/NQ	No	100%	9.00%	1 Year	9	6%
Vision Advantage 9	S&P Annual pt. to 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 & 7 Year are available in AK)

Riders/Benefits for Vision Advantage 5, 7 & 9 year: Extended Care Rider

Surrender Charge %: 10, 9, 8, 7, 6, 5, 4, 3, 2

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Horizon Index (Single Premium)

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Emerging Edge (Single Premium)

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Strategy Series (Single Premium)

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AVIVA (Issued by American Investors) (Rating with A.M Best = A+)					Indexed Annuity Products				
Income Select Series (Flexible Premium)									
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75*
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 Index	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 %: 16,15,14,13,12,11,10,8,6,4									
Riders/Benefits: Guaranteed Purchase Option, Nursing Home Waiver, Terminal Illness Waiver, Income Edge Benefit (Optional - with Charge)									
Approved in all states except: CT,DE,NJ,NY,OR,PA									
For the state of Washington - See Rate Sheet									
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AVIVA (Issued by American Investors) Cont. (Rating with A.M Best = A+)
Indexed Annuity Products
Income Select Series (Flexible Premium)

Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-80
Select Bonus - 10k-74,999k	S&P Uncapped Avg. Index	0-80 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	10%	100%	5.75% - Spread	1 Year	10	8%
Select Bonus - 75k+	S&P Uncapped Avg. Index	0-80 Q/NQ	\$10K 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.	0-80 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	10%	100%	6%	1 Year	10	8%
Select Bonus - 75k+	S&P pt. to pt.	0-80 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	10%	100%	7%	1 Year	10	8%
Select Bonus - 10k-74,999k	S&P Mo. Cap Index	0-80 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	10%	100%	1.8%	1 Year	10	8%
Select Bonus - 75k+	S&P Mo. Cap Index	0-80 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	10%	100%	2.0%	1 Year	10	8%
Select Bonus - 10k-74,999k	S&P pt. to pt. - Participation Index	0-80 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	10%	30%	N/A	1 Year	10	8%
Select Bonus - 75k+	S&P pt. to pt. - Participation Index	0-80 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	10%	35%	N/A	1 Year	10	8%
Select Bonus - 10k-74,999k	Avg. multiple Index (no cap)	0-80 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	10%	5% - spread	N/A	1 Year	10	8%
Select Bonus - 75k+	Avg. multiple Index (no cap)	0-80 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	10%	5% - spread	N/A	1 Year	10	8%
Select Bonus - 10k-74,999k	Avg. multiple Index (no spread)	0-80 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	10%	100%	5.75%	1 Year	10	8%
Select Bonus - 75k+	Avg. multiple Index (no spread)	0-80 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	10%	100%	6.75%	1 Year	10	8%
Select Bonus - 10k-74,999k	S&P Avg. Index (no spread)	0-80 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	10%	100%	6.75%	1 Year	10	8%
Select Bonus - 75k+	S&P Avg. Index (no spread)	0-80 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	10%	100%	7.75%	1 Year	10	8%
Select Bonus - 10k-74,999k	Fixed	0-80 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	10%	2.55%	N/A	1 Year	10	8%
Select Bonus - 75k+	Fixed	0-80 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	10%	2.75%	N/A	1 Year	10	8%

Surrender Charge %: 12,12,12,11,10,9,8,7,6,4
Riders/Benefits: Nursing Home Waiver, Terminal Illness Waiver, Confinement Waiver, Income Edge Benefit (Optional - with Charge)
Approved in all states except: AK,AR,CA,CT,DC,DE,IN,MA,MD,MN,MS,MT,NH,NJ,NV,NY,OR,PA,TX,UT,VA,VT,WA
Note: During the w/d charge period, any w/d in excess of the contract's free w/d amount will incur a premium bonus recapture charge - See marketing brochure for details

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AVIVA (Issued by American Investors) Cont. (Rating with A.M Best = A+)
Indexed Annuity Products
Income Select Series (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 %: 10,9,8,7,6,5,4,3,2,1
Riders/Benefits: Guaranteed Purchase Option, Nursing Home Waiver, Terminal Illness Waiver, Income Edge Benefit (Optional - with Charge)
Approved in all states except: NY
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Income Select Series (Cont.)

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Income Select Series (Cont.)

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Income Select Series (Cont.)									
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-80
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%
Select 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%
Select 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%
Select 5 - 75k+	S & P Pt. to Pt.	0-85 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	100%	8.50%	1	5	4%
Select 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%
Select 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%
Select 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%
Select 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%
Select 5 - 10k-74,999k	Avg. multiple Index (no cap)	0-85 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	5% spread	N/A	1	5	4%
Select 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%
Select 5 - 10k-74,999k	Fixed	0-85 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	2.95%	N/A	1	5	4%
Select 5 - 75k+	Fixed	0-85 Q/NQ	\$10K Q/NQ \$1,000 sub-sequent	No	3.50%	N/A	1	5	4%
Surrender Charge %: 8,7,6,5,4									
Riders/Benefits: Nursing Home Waiver, Terminal Illness Waiver, Income Edge Benefit (Optional - with Charge)									
Approved in all states except: NY									

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Income Select Series (Cont.)

Indexed Annuity Products

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Company - ING (Cont.)

Indexed Annuity Products

Secure Index Opportunity Plus (Single Premium)

Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-80*
Secure Index Plus 15-75K	S&P Annual pt. to pt. w/ a cap	0-80	\$15,000	5%	100%	7.00%	1 Year	10	8%
Secure Index Plus 75K+	S&P Annual pt. to pt. w/ a cap	0-80	\$15,000	5%	100%	8.25%	1 Year	10	8%
Secure Index Plus 15-75K	S&P Mo. Avg. w/ a spread	0-80	\$15,000	5%	100%	No/-5.35%	1 Year	10	8%
Secure Index Plus 75K+	S&P Mo. Avg. w/ a spread	0-80	\$15,000	5%	100%	No/-4.75%	1 Year	10	8%
Secure Index Plus 15-75K	S&P 500 pt. to pt. no cap	0-80	\$15,000	5%	35%	No	1 Year	10	8%
Secure Index Plus 75K+	S&P 500 pt. to pt. no cap	0-80	\$15,000	5%	41%	No	1 Year	10	8%
Secure Index Plus 15-75K	S&P Monthly Cap Index Strategy	0-80	\$15,000	5%	100%	2.05%	1 Year	10	8%
Secure Index Plus 75K+	S&P Monthly Cap Index Strategy	0-80	\$15,000	5%	100%	2.25%	1 Year	10	8%
Secure Index Plus	Fixed	0-80	\$15,000	5%	3.65%	N/A	1 Year	10	8%

Approved in all states except: AK, CT, DE, MN, NJ, NY, OR, WA

Min. Guar. Contract rate = 3% on 87.5% of the single premium

Riders/Benefits: Nursing Home Waiver

Surrender Charge %: 16, 15, 14, 13, 12, 11, 10, 8, 6, 4

Selectra Multi Strategy (Single Premium)

Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-80*
Selectra Multi Strategy	S&P Mo. Avg. w/ a spread	0-85	\$5,000 (\$50.00 Add'l)	No	100%	No/ -3.95%	1 Year	10	8%
Selectra Multi Strategy	S&P Monthly Cap Index Strategy	0-85	\$5,000 (\$50.00 Add'l)	No	100%	2.55%	1 Year	10	8%
Selectra Multi Strategy	Fixed	0-85	\$5,000 (\$50.00 Add'l)	No	4.00%	N/A	1 Year	10	8%

Approved in all states except: NY,OR

Min. Guar. Contract rate = 3% on 87.5% of the single premium

Riders/Benefits: Nursing Home Waiver

Surrender Charge %: 12, 12, 11, 10, 9, 8, 7, 6, 4, 2

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Company - ING (Cont.)

Indexed Annuity Products

Secure Index 5 (Flexible Premium)

Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-80*
Secure Index 5 - 15-75k	S&P 500 pt. to pt. w/ a cap	0-80	\$15,000 (\$50.00 Add'l)	No	100%	7.5% w/ ROP 8% w/o ROP	1 Year	5	4%
Secure Index 5 - 75k+	S&P 500 pt. to pt. w/ a cap	0-80	\$15,000 (\$50.00 Add'l)	No	100%	8.75% w/ ROP 9.25% w/o ROP	1 Year	5	4%
Secure Index 5 - 15-75k	S&P Mo. Avg. w/ a spread	0-80	\$15,000 (\$50.00 Add'l)	No	100%	5.85% w/ ROP 5.35% w/o ROP	1 Year	5	4%
Secure Index 5 - 75k+	S&P Mo. Avg. w/ a spread	0-80	\$15,000 (\$50.00 Add'l)	No	100%	4.65% w/ ROP 4.15% w/o ROP	1 Year	5	4%
Secure Index 5 - 15-75k	S&P 500 pt. to pt. no cap	0-80	\$15,000 (\$50.00 Add'l)	No	34% w/ ROP 39% w/o ROP	No	1 Year	5	4%
Secure Index 5 - 75k+	S&P 500 pt. to pt. no cap	0-80	\$15,000 (\$50.00 Add'l)	No	40% w/ ROP 45% w/o ROP	No	1 Year	5	4%
Secure Index 5 - 15-75k	S&P Monthly Cap Index Strategy	0-80	\$15,000 (\$50.00 Add'l)	No	100%	2.2% w/ ROP 2.3% w/o ROP	1 Year	5	4%
Secure Index 5 - 75k+	S&P Monthly Cap Index Strategy	0-80	\$15,000 (\$50.00 Add'l)	No	100%	2.4% w/ ROP 2.5% w/o ROP	1 Year	5	4%
Secure Index 5	Fixed	0-80	\$15,000 (\$50.00 Add'l)	No	3.8% w/ ROP 4.05% w/o ROP	N/A	1 Year	5	4%

Approved in all states except: NY, OR

Min. Guar. Contract rate = 1.5% on 100% of the single premium

Riders/Benefits: Nursing Home Waiver, Return of Premium Option

Surrender Charge %: 8, 7.5, 6.5, 5.5, 4.5

* Street Level Compensation. Does not reflect lower rates for older ages, state variations, etc. For complete detail contact you Annuity Sales & Service Center.

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Secure Index 7 (Flexible Premium)

[illegible]

* Street Level Compensation. Does not reflect lower rates for older ages, state variations, etc. For complete detail contact you Annuity Sales & Service Center.
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Company - ING (Cont.)

Indexed Annuity Products

Secure Index Outlook (Single Premium)

Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-80*
Secure Index Outlook - 15-75K	S&P 500 pt. to pt. w/ a cap	0-80	\$15,000	3%	100%	7.00%	1 Year	10	6%
Secure Index Outlook - 75K+	S&P 500 pt. to pt. w/ a cap	0-80	\$15,000	3%	100%	8.25%	1 Year	10	6%
Secure Index Outlook - 15-75K	S&P Mo. Avg. w/ a spread	0-80	\$15,000	3%	100%	5.35%	1 Year	10	6%
Secure Index Outlook - 75K+	S&P Mo. Avg. w/ a spread	0-80	\$15,000	3%	100%	4.75%	1 Year	10	6%
Secure Index Outlook - 15-75K	S&P 500 pt. to pt. no cap	0-80	\$15,000	3%	35%	N/A	1 Year	10	6%
Secure Index Outlook - 75K+	S&P 500 pt. to pt. no cap	0-80	\$15,000	3%	41%	N/A	1 Year	10	6%
Secure Index Outlook - 15-75K	S&P Monthly Cap Index Strategy	0-80	\$15,000	3%	100%	2.05%	1 Year	10	6%
Secure Index Outlook - 75K+	S&P Monthly Cap 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,WA

Min. Guar. Contract rate = 3% on 87.5% of the single premium

Riders/Benefits: Nursing Home Waiver & Terminal Illness Waiver

Surrender Charge %: 10,9,8,7,6,5,4,3,2,1

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Company - ING (Cont.)**Indexed Annuity Products****SimpleChoice Seven Annuity (Flexible Premium)**

Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-80*
SimpleChoice Seven - 15-75k	S&P 500 pt. to pt. w/ a cap	0-80 Q/NQ	\$15,000 Q/NQ	No	100%	7% w/ ROP 7.5% w/o ROP	1	7	5
SimpleChoice Seven - 75k+	S&P 500 pt. to pt. w/ a cap	0-80 Q/NQ	\$15,000 Q/NQ	No	100%	8.25% w/ ROP 8.75% w/o ROP	1	7	5
SimpleChoice Seven - 15-75k	S&P 500 pt. to pt. w/ a cap	0-80 Q/NQ	\$15,000 Q/NQ	No	100%	4.5% w/ ROP 5% w/o ROP	7	7	5
SimpleChoice Seven - 75k+	S&P 500 pt. to pt. w/ a cap	0-80 Q/NQ	\$15,000 Q/NQ	No	100%	4.5% w/ ROP 5% w/o ROP	7	7	5
SimpleChoice Seven - 15-75k	S&P Mo. Avg. w/ a spread	0-80 Q/NQ	\$15,000 Q/NQ	No	100%	6.45% w/ ROP 5.95% w/o ROP	1	7	5
SimpleChoice Seven - 75k+	S&P Mo. Avg. w/ a spread	0-80 Q/NQ	\$15,000 Q/NQ	No	100%	5.45% w/ ROP 4.95% w/o ROP	1	7	5
SimpleChoice Seven	Fixed	0-80 Q/NQ	\$15,000 Q/NQ	No	3.9% w/ ROP 4.15% w/o ROP	N/A	1	7	5

Approved in all states except: MN,NV,NJ,NY,OR,WA

Min. Guar. Contract rate = 3% on 100% of the single premium

Riders/Benefits: Nursing Home Waiver, Return of Premium Option

Surrender Charge %: 9,9,8,7,6,5,4

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Company - Lincoln Benefit Life (Rating with A.M Best = A+)
Indexed Annuity Products
Saver's Index (Single Premium)

Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75*
Saver's Index Annuity	S & P Annual Reset Pt. to Pt.	0-99 Owner 0-75 Annuitiant Q/NQ	\$5,000 NQ \$2,000 Q	No	60%	<100K = 8.50% >100K = 9.00%	1 Year	7W	5
Saver's Index Annuity	S & P Annual Reset Pt. to Pt.	0-99 Owner 0-75 Annuitiant Q/NQ	\$5,000 NQ \$2,000 Q	No	100%	<100K = 7.50% >100K = 8.00%	1 Year	7W	5

***Surrender Charge: 7 year with a 45 day window - after 45 day window is up policy renews over for 7 years**

Optional Riders/Benefits: Confinement Waiver, Return of Premium Rider*

Min. Guar. Value - 3% on 90% of premium

**For Return of Premium Rider (ROP) Cost is .75 from range of potential (cap) rate.*

Approved in all states except: AK,NJ,OR,VT,WA

Saver's Index III (Flexible Premium)

Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75*
Saver's Index III	S & P Annual Reset Pt. to Pt.	0-99 Owner 0-85 Annuitiant Q/NQ	\$10,000 Q/NQ Min. Add'l payment: \$150.00	No	60%	<100K = 7.50% >100K = 8.00%	1 Year	10	8
Saver's Index III	S & P Annual Reset Pt. to Pt.	0-99 Owner 0-85 Annuitiant Q/NQ	\$10,000 Q/NQ Min. Add'l payment: \$150.00	No	100%	<100K = 6.50% >100K = 7.00%	1 Year	10	8

Surrender Charge %: 10,10,9,9,8,8,7,6,4,2,0

Optional Riders/Benefits: Confinement Waiver, Return of Premium Rider*

**For Return of Premium Rider (ROP) Cost is .75 from range of potential (cap) rate.*

Approved in all states except: OR

*** Street Level Compensation. Does not reflect lower rates for older ages, state variations, etc. For complete detail contact you Annuity Sales & Service Center.**

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Saver's Index Plus (Single Premium)

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<i>Company - Lincoln Financial (Formerly: JP) (Rating with A.M Best = A+)</i>						<i>Indexed Annuity Products</i>			
OptiChoice Series (Flexible Premium)									
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 indexed	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 Premiums are subject to a \$50. minimum.									
Riders/Benefits: Nursing Home, Terminal Illness 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%
7 Year	1 yr. mo. avg. indexed w/ a spread	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	<100K: 4.15% >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 %: 9,8,7,6,5,4,3 Add'l Premiums are subject to a \$50. minimum.									
Riders/Benefits: Nursing Home, Terminal Illness 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 Year	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 Premiums are subject to a \$50. minimum.									
Riders/Benefits: Nursing Home, Terminal Illness Rider & Lincoln Living Income									
Approved in all states except: NY, OR									

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New Direction Series (Single Premium)

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OptiPoint Series (Single Premium)

Indexes / Index / Indexes			

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Charter Series (Flexible Premium)

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Company -North American (Cont.)**Indexed Annuity Products****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*
10 Year Option	S&P 500 daily avg.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	7.5*%	100%	6.05%	1 Year	10	8.5%
10 Year Option	S&P 500 Annual pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	7.5*%	100%	5.50%	1 Year	10	8.5%
10 Year Option	S & P monthly pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	7.5*%	100%	2.85%	1 Year	10	8.5%
10 Year Option	DJIA daily avg.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	7.5*%	100%	6.65%	1 Year	10	8.5%
10 Year Option	DJIA annual pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	7.5*%	100%	5.50%	1 Year	10	8.5%
10 Year Option	S&P Midcap 400 daily avg.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	7.5*%	100%	6.00%	1 Year	10	8.5%
10 Year Option	S & P Midcap 400 annual pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	7.5*%	100%	5.30%	1 Year	10	8.5%
10 Year Option	Russell 2000 daily avg.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	7.5*%	100%	6.65%	1 Year	10	8.5%
10 Year Option	Russell 2000 annual pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	7.5*%	100%	5.05%	1 Year	10	8.5%
10 Year Option	NASDAQ 100 annual pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	7.5*%	100%	5.80%	1 Year	10	8.5%
10 Year Option	NASDAQ 100 monthly pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	7.5*%	100%	2.00%	1 Year	10	8.5%
10 Year Option	DJ EuroSTOXX 50 annual pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	7.5*%	100%	5.85%	1 Year	10	8.5%
10 Year Option	Lehman Brothers U.S. Aggregate annual pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	7.5*%	100%	3.25%	1 Year	10	8.5%
10 Year Option	Fixed	0-79 Q/NQ	\$10,000 - 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 Premium Allowed: \$50.00 Monthly TSA Salary Reduction Required****Riders/Benefits: Nursing Home Confinement Rider****Approved in all states except: AK,CT,DE,MN,OR,UT,WA*****Bonus Blast - Ends 4/30/08**

*** Street Level Compensation. Does not reflect lower rates for older ages, state variations, etc. For complete detail contact you Annuity Sales & Service Center.****For agency use only. Not for use with the general public. Not for distribution. Rates current as of 3/10/2008 and are subject to change without notice.**

Charter Series (Cont.)

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Company Name (Charter Series) (Surrender Charge) (Participation or Base Rate) (Range of potential) (Guarantee Period) (Surrender Years) (Comm. Ages 0-75*)									
Charter Series (Cont.)	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75*
Product (Flexible Premium)	S&P 500 daily avg.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	12.5*%	100%	6.15%	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	12.5*%	100%	5.65%	1 Year	14	8.5%
14 Year Option	S&P 500 monthly pt. to pt.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	12.5*%	100%	2.85%	1 Year	14	8.5%
14 Year Option	DJIA daily avg.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	12.5*%	100%	6.80%	1 Year	14	8.5%
14 Year Option	DJIA annual pt. to pt.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	12.5*%	100%	5.60%	1 Year	14	8.5%
14 Year Option	S&P Midcap 400 daily avg.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	12.5*%	100%	6.15%	1 Year	14	8.5%
14 Year Option	S&P Midcap 400 annual pt. to pt.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	12.5*%	100%	5.40%	1 Year	14	8.5%
14 Year Option	Russell 2000 daily avg.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	12.5*%	100%	6.80%	1 Year	14	8.5%
14 Year Option	Russell 2000 annual pt. to pt.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	12.5*%	100%	5.20%	1 Year	14	8.5%
14 Year Option	NASDAQ 100 annual pt. to pt.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	12.5*%	100%	5.90%	1 Year	14	8.5%
14 Year Option	NASDAQ 100 monthly pt. to pt.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	12.5*%	100%	2.05%	1 Year	14	8.5%
14 Year Option	DJ EuroSTOXX 50 annual pt. to pt.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	12.5*%	100%	6.00%	1 Year	14	8.5%
14 Year Option	Lehman Brothers 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 Year Option	Fixed	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	12.5*%	3.20%	N/A	1 Year	14	8.5%
Surrender Charge %: 18,18,17,15,15,15,15,14,12,10,8,6,4,2							Addl Premium Allowed: \$50.00 Monthly TSA Salary Reduction Required		
Riders/Benefits: Nursing Home Confinement Rider									
Approved in all states except: AK,CT,DE,MN,OR,UT,WA									
*Bonus Blast - Ends 4/30/08									
* Street Level Compensation. Does not reflect lower rates for older ages, state variations, etc. For complete detail contact you Annuity Sales & Service Center.									
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Formula Choice (Flexible Premium)

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Formula Select (Flexible Premium)

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Company -North American (Cont.)

Indexed Annuity Products

Precision Series (Flexible Premium)

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Precision Series (Cont.)

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Precision Series (Cont.)

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Company -North American (Cont.)**Indexed Annuity Products****Classic Plus - Flexible Premium**

Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75*
Classic Plus	S&P 500 daily avg.	0-75 Q/NQ	\$10,000 NQ \$2,000 Q	10%	65%	N/A	1 Year	14	7%
Classic Plus	S&P 500 Annual pt. to pt.	0-75 Q/NQ	\$10,000 NQ \$2,000 Q	10%	65%	12%	1 Year	14	7%
Classic Plus	S&P 500 monthly pt. to pt.	0-75 Q/NQ	\$10,000 NQ \$2,000 Q	10%	100%	3.15%	1 Year	14	7%
Classic Plus	DJIA daily avg.	0-75 Q/NQ	\$10,000 NQ \$2,000 Q	10%	70%	N/A	1 year	14	7%
Classic Plus	DJIA annual pt. to pt.	0-75 Q/NQ	\$10,000 NQ \$2,000 Q	10%	65%	12%	1 Year	14	7%
Classic Plus	S & P Midcap 400 daily avg.	0-75 Q/NQ	\$10,000 NQ \$2,000 Q	10%	55%	N/A	1 year	14	7%
Classic Plus	S&P Midcap 400 annual pt. to pt.	0-75 Q/NQ	\$10,000 NQ \$2,000 Q	10%	60%	12%	1 Year	14	7%
Classic Plus	Russell 2000 daily avg.	0-75 Q/NQ	\$10,000 NQ \$2,000 Q	10%	50%	N/A	1 year	14	7%
Classic Plus	Russell 2000 annual pt. to pt.	0-75 Q/NQ	\$10,000 NQ \$2,000 Q	10%	60%	12%	1 Year	14	7%
Classic Plus	NASDAQ 100 annual pt. to pt.	0-75 Q/NQ	\$10,000 NQ \$2,000 Q	10%	65%	12%	1 Year	14	7%
Classic Plus	NASDAQ 100 monthly pt. to pt.	0-75 Q/NQ	\$10,000 NQ \$2,000 Q	10%	100%	2.55%	1 Year	14	7%
Classic Plus	Fixed	0-75 Q/NQ	\$10,000 NQ \$2,000 Q	10%	3.80%	N/A	1 year	14	7%

Surrender Charge %: 18,18,17,15,15,15,14,12,10,8,6,4,2**Addl Premium Allowed: \$50.00 Monthly TSA Salary Reduction****Riders/Benefits: Nursing Home Confinement Rider****Approved in all states except: AK,CT,MD,MA,MN,OK,OR,UT,WA***** Street Level Compensation. Does not reflect lower rates for older ages, state variations, etc. For complete detail contact you Annuity Sales & Service Center.****For agency use only. Not for use with the general public. Not for distribution. Rates current as of 3/10/2008 and are subject to change without notice.**

Company -North American (Cont.)**Indexed Annuity Products****Classic - Flexible Premium**

Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75*
Classic	S&P 500 daily avg.	0-79 Q/NQ	\$10,000 NQ \$2,000 Q	No	65%	N/A	1 year	10	7%
Classic	S&P 500 Annual pt. to pt.	0-79 Q/NQ	\$10,000 NQ \$2,000 Q	No	65%	12%	1 Year	10	7%
Classic	S&P 500 monthly pt. to pt.	0-79 Q/NQ	\$10,000 NQ \$2,000 Q	No	100%	3.15%	1 Year	10	7%
Classic	DJIA daily avg.	0-79 Q/NQ	\$10,000 NQ \$2,000 Q	No	70%	N/A	1 Year	10	7%
Classic	DJIA annual pt. to pt.	0-79 Q/NQ	\$10,000 NQ \$2,000 Q	No	65%	12%	1 year	10	7%
Classic	S&P Midcap 400 daily avg.	0-79 Q/NQ	\$10,000 NQ \$2,000 Q	No	55%	N/A	1 year	10	7%
Classic	S&P Midcap 400 annual pt. to pt.	0-79 Q/NQ	\$10,000 NQ \$2,000 Q	No	60%	12%	1 year	10	7%
Classic	Russell 2000 daily avg.	0-79 Q/NQ	\$10,000 NQ \$2,000 Q	No	50%	N/A	1 year	10	7%
Classic	Russell 2000 annual pt. to pt.	0-79 Q/NQ	\$10,000 NQ \$2,000 Q	No	60%	12%	1 year	10	7%
Classic	NASDAQ 100 annual pt. to pt.	0-79 Q/NQ	\$10,000 NQ \$2,000 Q	No	65%	12%	1 year	10	7%
Classic	Fixed	0-79 Q/NQ	\$10,000 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 Premium Allowed: \$50.00 Monthly TSA Salary Reduction****Riders/Benefits: Nursing Home Confinement Rider****Approved in all states except: AK,MD,MA,MN,OR,WA***** Street Level Compensation. Does not reflect lower rates for older ages, state variations, etc. For complete detail contact you Annuity Sales & Service Center.****For agency use only. Not for use with the general public. Not for distribution. Rates current as of 3/10/2008 and are subject to change without notice.**

Prizm Series - Flexible Premium

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Company -North American (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. Ages 0-75*
10 Year Option	S&P 500 mo. Avg.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	60%	N/A	1 Year	10	8.5%
10 Year Option	S&P 500 Annual pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	35%	N/A	1 Year	10	8.5%
10 Year Option	S&P 500 monthly pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	100%	3.15%	1 Year	10	8.5%
10 Year Option	DJIA mo. Avg.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	65%	N/A	1 Year	10	8.5%
10 Year Option	DJIA annual pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	40%	N/A	1 Year	10	8.5%
10 Year Option	S&P Midcap 400 mo. Avg.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	50%	N/A	1 Year	10	8.5%
10 Year Option	S&P Midcap 400 annual pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	35%	N/A	1 Year	10	8.5%
10 Year Option	Russell 2000 mo. Avg.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	55%	N/A	1 Year	10	8.5%
10 Year Option	Russell 2000 annual pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	30%	N/A	1 Year	10	8.5%
10 Year Option	NASDAQ 100 annual pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	30%	N/A	1 Year	10	8.5%
10 Year Option	NASDAQ 100 monthly pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	100%	2.50%	1 Year	10	8.5%
10 Year Option	DJ EuroStoxx 50 annual pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	40%	N/A	1 Year	10	8.5%
10 Year Option	Lehman Brothers U.S. Aggregate annual pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	80%	N/A	1 Year	10	8.5%
10 Year Option	Fixed	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	3.80%	N/A	1 Year	10	8.5%

Surrender Charge %: 9,9,8,7,6,5,4,3,2,1
Addl Premium Allowed: \$50.00 Monthly TSA Salary Reduction
Riders/Benefits: Nursing Home Confinement Rider
Approved in all states except: AK,CT,DE,MN,MT,NV,OR,UT,VT,WA
*** Street Level Compensation. Does not reflect lower rates for older ages, state variations, etc. For complete detail contact you Annuity Sales & Service Center.**
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Prizm Series (cont.)

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Company -North American (Cont.)**Indexed Annuity Products****Prizm Plus Series (Flexible Premium)**

Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75*
7 Year Option	S&P 500 mo. Avg.	0-85 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	50%	N/A	1 Year	7	8.5%
7 Year Option	S&P 500 annual pt. to pt.	0-85 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	30%	N/A	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%	2.75%	1 Year	7	8.5%
7 Year Option	DJIA mo. Avg.	0-85 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	55%	N/A	1 Year	7	8.5%
7 Year Option	DJIA annual pt. to pt.	0-85 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	30%	N/A	1 Year	7	8.5%
7 Year Option	S&P Midcap 400 mo. Avg.	0-85 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	40%	N/A	1 Year	7	8.5%
7 Year Option	S&P Midcap 400 annual pt. to pt.	0-85 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	30%	N/A	1 Year	7	8.5%
7 Year Option	Russell 2000 mo. 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 annual pt. to pt.	0-85 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	25%	N/A	1 Year	7	8.5%
7 Year Option	NASDAQ 100 annual pt. to pt.	0-85 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	25%	N/A	1 Year	7	8.5%
7 Year Option	NASDAQ 100 monthly pt. to pt.	0-85 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	100%	2.00%	1 Year	7	8.5%
7 Year Option	DJ EuroStoxx 50 annual pt. to pt.	0-85 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	30%	N/A	1 Year	7	8.5%
7 Year Option	Lehman Brothers U.S. Aggregate annual pt. to pt.	0-85 Q/NQ	\$10,000 - NQ \$2,000 - Q	No	65%	N/A	1 Year	7	8.5%
7 Year Option	Fixed	0-85 Q/NQ	\$10,000 - 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 Allowed: \$50.00 Monthly TSA Salary Reduction****Riders/Benefits: Nursing Home Confinement Rider****Approved in all states except: AK,CT,DE,MN,MT,NV,OR,UT,VT,WA***** Street Level Compensation. Does not reflect lower rates for older ages, state variations, etc. For complete detail contact you Annuity Sales & Service Center.****For agency use only. Not for use with the general public. Not for distribution. Rates current as of 3/10/2008 and are subject to change without notice.**

Company-North American (Cont.)**Indexed Annuity Products****Prizm Plus Series (cont.)**

Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75*
10 Year Option	S&P 500 mo. Avg.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	5%	55%	N/A	1 Year	10	8.5%
10 Year Option	S&P 500 Annual pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	5%	35%	N/A	1 Year	10	8.5%
10 Year Option	S&P 500 monthly pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	5%	100%	2.90%	1 Year	10	8.5%
10 Year Option	DJIA mo. Avg.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	5%	55%	N/A	1 Year	10	8.5%
10 Year Option	DJIA annual pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	5%	35%	N/A	1 Year	10	8.5%
10 Year Option	S & P Midcap 400 mo. Avg.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	5%	40%	N/A	1 Year	10	8.5%
10 Year Option	S&P Midcap 400 annual pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	5%	30%	N/A	1 Year	10	8.5%
10 Year Option	Russell 2000 mo. Avg.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	5%	45%	N/A	1 Year	10	8.5%
10 Year Option	Russell 2000 annual pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	5%	25%	N/A	1 Year	10	8.5%
10 Year Option	NASDAQ 100 annual pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	5%	25%	N/A	1 Year	10	8.5%
10 Year Option	NASDAQ 100 monthly pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	5%	100%	2.15%	1 Year	10	8.5%
10 Year Option	DJ EuroStoxx 50 annual pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	5%	35%	N/A	1 Year	10	8.5%
10 Year Option	Lehman Brothers U.S. Aggregate annual pt. to pt.	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	5%	70%	N/A	1 Year	10	8.5%
10 Year Option	Fixed	0-79 Q/NQ	\$10,000 - NQ \$2,000 - Q	5%	3.30%	N/A	1 Year	10	8.5%

Surrender Charge %: 14,13,12,11,10,9,8,6,4,3**Add Premium Allowed: \$50.00 Monthly TSA Salary Reduction****Riders/Benefits: Nursing Home Confinement Rider****Approved in all states except: AK,CT,DE,MN,MT,NV,OR,UT,VT,WA***** Street Level Compensation. Does not reflect lower rates for older ages, state variations, etc. For complete detail contact you Annuity Sales & Service Center.****For agency use only. Not for use with the general public. Not for distribution. Rates current as of 3/10/2008 and are subject to change without notice.**

Company -North American (Cont.)**Indexed Annuity Products****Prizm Plus Series (cont.)**

Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75*
14 Year Option	S&P 500 mo. Avg.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	10%	60%	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	10%	35%	N/A	1 Year	14	8.5%
14 Year Option	S&P 500 monthly pt. to pt.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	10%	100%	3.00%	1 Year	14	8.5%
14 Year Option	DJIA mo. Avg.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	10%	60%	N/A	1 Year	14	8.5%
14 Year Option	DJIA annual pt. to pt.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	10%	35%	N/A	1 Year	14	8.5%
14 Year Option	S&P Midcap 400 mo. Avg.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	10%	45%	N/A	1 Year	14	8.5%
14 Year Option	S&P Midcap 400 annual pt. to pt.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	10%	30%	N/A	1 Year	14	8.5%
14 Year Option	Russell 2000 mo. Avg.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	10%	50%	N/A	1 Year	14	8.5%
14 Year Option	Russell 2000 annual pt. to pt.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	10%	30%	N/A	1 Year	14	8.5%
14 Year Option	NASDAQ 100 annual pt. to pt.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	10%	25%	N/A	1 Year	14	8.5%
14 Year Option	NASDAQ 100 monthly pt. to pt.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	10%	100%	2.35%	1 Year	14	8.5%
14 Year Option	DJ EuroStoxx 50 annual pt. to pt.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	10%	35%	N/A	1 Year	14	8.5%
14 Year Option	Lehman Brothers U.S. Aggregate annual pt. to pt.	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	10%	75%	N/A	1 Year	14	8.5%
14 Year Option	Fixed	0-75 Q/NQ	\$10,000 - NQ \$2,000 - Q	10%	3.50%	N/A	1 Year	14	8.5%

Surrender Charge %: 18,18,17,15,15,15,15,14,12,10,8,6,4,2**Addl Premium Allowed: \$50.00 Monthly TSA Salary Reduction****Riders/Benefits: Nursing Home Confinement Rider****Approved in all states except: AK,CT,DE,MN,MT,NV,OR,UT,VT,WA***** Street Level Compensation. Does not reflect lower rates for older ages, state variations, etc. For complete detail contact you Annuity Sales & Service Center.****For agency use only. Not for use with the general public. Not for distribution. Rates current as of 3/10/2008 and are subject to change without office.**

Company-North American (Cont.)**Indexed Annuity Products****Freedom Choice Series (Flexible Premium)**

Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75*
6 year Option (under 250K)	S&P 500 Annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	6.90%-5% w/d 6.50%-10% w/d	1 Year	6	5.5%
6 year Option (250K+)	S&P 500 Annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	7.65%-5% w/d 7.30%-10% w/d	1 Year	6	5.5%
6 year Option (under 250K)	S&P 500 monthly pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	3.15%-5% w/d 3.05% -10% w/d	1 Year	6	5.5%
6 year Option (250K+)	S&P 500 monthly pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	3.40%-5% w/d 3.3%-10% w/d	1 Year	6	5.5%
6 year Option (under 250K)	DJIA annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	6.90%-5% w/d 6.5%-10% w/d	1 Year	6	5.5%
6 year Option (250K+)	DJIA annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	7.7%-5% w/d 7.35%-10% w/d	1 Year	6	5.5%
6 year Option (under 250K)	S&P Midcap 400 annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	6.6%-5% w/d 6.2%-10% w/d	1 Year	6	5.5%
6 year Option (250K+)	S&P Midcap 400 annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	7.3%-5% w/d 7%-10% w/d	1 Year	6	5.5%
6 year Option (under 250K)	Russell 2000 annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	6.40%-5% w/d 6.05%-10% w/d	1 Year	6	5.5%
6 year Option (250K+)	Russell 2000 annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	7.15%-5% w/d 6.80%-10% w/d	1 Year	6	5.5%
6 year Option (under 250K)	NASDAQ 100 annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	7.1%-5% w/d 6.75%-10% w/d	1 Year	6	5.5%
6 year Option (250K+)	NASDAQ 100 annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	7.8%-5% w/d 7.5%-10% w/d	1 Year	6	5.5%
6 year Option (under 250K)	NASDAQ 100 monthly pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	2.55%-5% w/d 2.4%-10% w/d	1 Year	6	5.5%
6 year Option (250K+)	NASDAQ 100 monthly pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	2.7%-5% w/d 2.6%-10% w/d	1 Year	6	5.5%
6 year Option (under 250K)	DJ EuroStoxx 50 annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	7.25%-5% w/d 6.85%-10% w/d	1 Year	6	5.5%
6 year Option (250K+)	DJ EuroStoxx 50 annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	8%-5% w/d 7.65%-10% w/d	1 Year	6	5.5%
6 year Option (under 250K)	Lehman Brothers U.S. Aggregate annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	4%-5% w/d 3.75%-10% w/d	1 Year	6	5.5%
6 year Option (250K+)	Lehman Brothers U.S. Aggregate annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	4.45%-5% w/d 4.2%-10% w/d	1 Year	6	5.5%
6 year Option (under 250K)	Fixed	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	3.8%-5% w/d 3.6%-10% w/d	N/A	1 Year	6	5.5%
6 year Option (250K+)	Fixed	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	4.15%-5% w/d 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 Salary Reduction Riders/Benefits: Nursing Home Confinement Rider

Approved in all states except: AK,CT,DE,MA,MA,MT,NV,O R,PA,UT,VT,VA,WA

*** Street Level Compensation. Does not reflect lower rates for older ages, state variations, etc. For complete detail contact you Annuity Sales & Service Center.**

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Company -North American (Cont.)**Indexed Annuity Products****Freedom Choice Series (Cont.)**

Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75*
8 year Option (under 250K)	S&P 500 Annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	8.45%-5% w/d 8%-10% w/d	1 Year	8	5.5%
8 year Option (250K+)	S&P 500 Annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	9.1%-5% w/d 8.75%-10% w/d	1 Year	8	5.5%
8 year Option (under 250K)	S&P 500 monthly pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	3.8%-5% w/d 3.5%-10% w/d	1 Year	8	5.5%
8 year Option (250K+)	S&P 500 monthly pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	4%-5% w/d 3.9%-10% w/d	1 Year	8	5.5%
8 year Option (under 250K)	DJIA annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	8.5%-5% w/d 8.05%-10% w/d	1 Year	8	5.5%
8 year Option (250K+)	DJIA annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	9.2%-5% w/d 8.85%-10% w/d	1 Year	8	5.5%
8 year Option (under 250K)	S&P Midcap 400 annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	8.05%-5% w/d 7.6%-10% w/d	1 Year	8	5.5%
8 year Option (250K+)	S&P Midcap 400 annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	8.65%-5% w/d 8.35%-10% w/d	1 Year	8	5.5%
8 year Option (under 250K)	Russell 2000 annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	7.9%-5% w/d 7.45%-10% w/d	1 Year	8	5.5%
8 year Option (250K+)	Russell 2000 annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	8.55%-5% w/d 8.2%-10% w/d	1 Year	8	5.5%
8 year Option (under 250K)	NASDAQ 100 annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	8.55%-5% w/d 8.1%-10% w/d	1 Year	8	5.5%
8 year Option (250K+)	NASDAQ 100 annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	9.15%-5% w/d 8.85%-10% w/d	1 Year	8	5.5%
8 year Option (under 250K)	NASDAQ 100 monthly pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	2.85%-5% w/d 2.75%-10% w/d	1 Year	8	5.5%
8 year Option (250K+)	NASDAQ 100 monthly pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	3%-5% w/d 2.90%-10% w/d	1 Year	8	5.5%
8 year Option (under 250K)	DJ EuroStoxx 50 annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	8.8%-5% w/d 8.35%-10% w/d	1 Year	8	5.5%
8 year Option (250K+)	DJ EuroStoxx 50 annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	9.45%-5% w/d 9.15%-10% w/d	1 Year	8	5.5%
8 year Option (under 250K)	Lehman Brothers U.S. Aggregate annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	5%-5% w/d 4.65%-10% w/d	1 Year	8	5.5%
8 year Option (250K+)	Lehman Brothers U.S. Aggregate annual pt. to pt.	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	10%-5% w/d 5.65%-10% w/d	1 Year	8	5.5%
8 year Option (under 250K)	Fixed	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	4.55%-5% w/d 4.3%-10% w/d	N/A	1 Year	8	5.5%
8 year Option (250K+)	Fixed	0-85 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	4.85%-5% w/d 4.7%-10% w/d	N/A	1 Year	8	5.5%

Surrender Charge %: 9,9,8,7,6,5,4,2 Addl Premium Allowed: \$50.00 Monthly TSA Salary Reduction Benefits/Riders: Nursing Home Confinement Rider

Approved in all states except: AK,CT,DE,MA,MN,MT,NV,O R,PA,UT,VT,VA,WA

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Company -North American (Cont.)
Freedom Choice Series (Cont.)
Indexed Annuity Products

Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75*
10 year Option (under 250K)	S&P 500 Annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	8.7%-5% w/d 8.2%-10% w/d	1 Year	10	5.5%
10 year Option (250K+)	S&P 500 Annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	9.35%-5% w/d 9%-10% w/d	1 Year	10	5.5%
10 year Option (under 250K)	S&P 500 monthly pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	3.85%-5% w/d 3.7%-10% w/d	1 Year	10	5.5%
10 year Option (250K+)	S&P 500 monthly pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	4%-5% w/d 4%-10% w/d	1 Year	10	5.5%
10 year Option (under 250K)	DJIA annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	8.8%-5% w/d 8.25%-10% w/d	1 Year	10	5.5%
10 year Option (250K+)	DJIA annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	9.45%-5% w/d 9.05%-10% w/d	1 Year	10	5.5%
10 year Option (under 250K)	S&P Midcap 400 annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	8.3%-5% w/d 7.8%-10% w/d	1 Year	10	5.5%
10 year Option (250K+)	S&P Midcap 400 annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	8.9%-5% w/d 8.55%-10% w/d	1 Year	10	5.5%
10 year Option (under 250K)	Russell 2000 annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	8.2%-5% w/d 7.7%-10% w/d	1 Year	10	5.5%
10 year Option (250K+)	Russell 2000 annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	8.8%-5% w/d 8.4%-10% w/d	1 Year	10	5.5%
10 year Option (under 250K)	NASDAQ 100 annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	8.8%-5% w/d 8.35%-10% w/d	1 Year	10	5.5%
10 year Option (250K+)	NASDAQ 100 annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	9.4%-5% w/d 9.05%-10% w/d	1 Year	10	5.5%
10 year Option (under 250K)	NASDAQ 100 monthly pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	2.9%-5% w/d 2.8%-10% w/d	1 Year	10	5.5%
10 year Option (250K+)	NASDAQ 100 monthly pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	3.05%-5% w/d 3%-10% w/d	1 Year	10	5.5%
10 year Option (under 250K)	DJ EuroStoxx 50 annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	9.1%-5% w/d 8.55%-10% w/d	1 Year	10	5.5%
10 year Option (250K+)	DJ EuroStoxx 50 annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	9.7%-5% w/d 9.35%-10% w/d	1 Year	10	5.5%
10 year Option (under 250K)	Lehman Brothers U.S. Aggregate annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	5.55%-5% w/d 4.8%-10% w/d	1 Year	10	5.5%
10 year Option (250K+)	Lehman Brothers U.S. Aggregate annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	10%-5% w/d 7.5%-10% w/d	1 Year	10	5.5%
10 year Option (under 250K)	Fixed	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	4.7%-5% w/d 4.45%-10% w/d	N/A	1 Year	10	5.5%
10 year Option (250K+)	Fixed	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	5%-5% w/d 4.8%-10% w/d	N/A	1 Year	10	5.5%

Surrender Charge %: 9,9,8,7,6,5,4,3,2,1 Addl Premium Allowed: \$50.00 Monthly TSA Salary Reduction Riders/Benefits: Nuirsing Home Confinement Rider

Approved in all states except: AK,CT,DE,MA,MN,MT,NV,O R,PA,UT,VT,VA,WA

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Freedom Choice Series (Cont.)

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Freedom Choice Series (Cont.)									
Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-75*
14 year Option (under 250K)	S&P 500 Annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	9.9%-5% w/d 9.25%-10% w/d	1 Year	10	5.5%
14 year Option (250K+)	S&P 500 Annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	10.45%-5% w/d 10%-10% w/d	1 Year	10	5.5%
14 year Option (under 250K)	S&P 500 monthly pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	4.00%-5% w/d 4%-10% w/d	1 Year	10	5.5%
14 year Option (250K+)	S&P 500 monthly pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	4.00%-5% w/d 4.00%-10% w/d	1 Year	10	5.5%
14 year Option (under 250K)	DJIA annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	10%-5% w/d 9.35%-10% w/d	1 Year	10	5.5%
14 year Option (250K+)	DJIA annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	10.6%-5% w/d 10.05%-10% w/d	1 Year	10	5.5%
14 year Option (under 250K)	S&P Midcap 400 annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	9.4%-5% w/d 8.8%-10% w/d	1 Year	10	5.5%
14 year Option (250K+)	S&P Midcap 400 annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	10%-5% w/d 9.45%-10% w/d	1 Year	10	5.5%
14 year Option (under 250K)	Russell 2000 annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	9.3%-5% w/d 8.7%-10% w/d	1 Year	10	5.5%
14 year Option (250K+)	Russell 2000 annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	9.85%-5% w/d 9.4%-10% w/d	1 Year	10	5.5%
14 year Option (under 250K)	NASDAQ 100 annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	9.9%-5% w/d 9.3%-10% w/d	1 Year	10	5.5%
14 year Option (250K+)	NASDAQ 100 annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	10.45%-5% w/d 10%-10% w/d	1 Year	10	5.5%
14 year Option (under 250K)	NASDAQ 100 monthly pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	3.20%-5% w/d 3.05%-10% w/d	1 Year	10	5.5%
14 year Option (250K+)	NASDAQ 100 monthly pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	3.35%-5% w/d 3.20%-10% w/d	1 Year	10	5.5%
14 year Option (under 250K)	DJ EuroStoxx 50 annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	10.25%-5% w/d 9.65%-10% w/d	1 Year	10	5.5%
14 year Option (250K+)	DJ EuroStoxx 50 annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	10.85%-5% w/d 10.35%-10% w/d	1 Year	10	5.5%
14 year Option (under 250K)	Lehman Brothers U.S. Aggregate annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	10%-5% w/d 10%-10% w/d	1 Year	10	5.5%
14 year Option (250K+)	Lehman Brothers U.S. Aggregate annual pt. to pt.	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	100%	10%-5% w/d 10%-10% w/d	1 Year	10	5.5%
14 year Option (under 250K)	Fixed	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	5.25%-5% w/d 5%-10% w/d	N/A	1 Year	10	5.5%
14 year Option (250K+)	Fixed	0-79 Q/NQ	\$5,000 - NQ \$2,000 - Q	No	5.55%-5% w/d 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 Addl Premium Allowed: \$50.00 Monthly TSA Salary Reduction Riders/Benefits: Nursing Home Confinement Rider									
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North American Ten (Flexible Premium)

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Company - Sunlife (Rating with A.M Best = A++)
Indexed Annuity Products
Keyport Index Multipoint (Single Premium)

Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-80*
Keyport Index Multipoint	S & P 500 & High Watermark w/ mo/ averaging	0-75 Q 0-85 NQ	\$10,000 Q/NQ - \$5,000 in some states	No	1 Yr. - 30% 5 Yr. - 80% 7 Yr. - 100% 10 Yr. - 100%	1 Yr. - 10% 5 Yr. - N/A 7 Yr. - N/A 10 Yr. - N/A	1 Yr. - 1 Yr. 5 Yr. - 5 Yr. 7 Yr. - 7 Yr. 10 Yr. - 10 Yr.	1,5,7 & 10 years	1 Yr. - 1% 5 Yr. - 5% 7 Yr. - 7% 10 Yr. - 10%

Surrender Charge %: There are not any traditional surrender charges. See Marketing brochure for details.

Approved in all states except:MO,ND,NY,OK,OR,WA

Sundex ProVantage (Flexible Premium)

Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-80*
Sundex ProVantage	S & P 500 & Mo. Average Annual reset	0-85 Q/NQ	\$10,000 Q/NQ \$1,000 subsequent	No	100% to threshold 25% above threshold Current threshold rate 9 yr. = 6%	N/A	1 Year	9	9%

Surrender Charge %: 10,10,9,8,7,6,5,4,3

Approved in all states except:CT,KY,NY,OR,UT,VI,WA

Sundex Advantage (Single Premium)

Product	Account	Issue Ages	Min. Prem.	Bonus	Participation or Base Rate	Range of potential	Guarantee Period	Surrender Years	Comm. Ages 0-80*
Sundex Advantage	Mo. Average Annual Reset & S & P 500 Index	0-80 Q/NQ	\$10,000 Q/NQ	No	50% - Lifetime Benefit activated 55% - Lifetime Benefit <i>not</i> activated	N/A	1 Year	8	7%

Surrender Charge %: 9,8,7,6,5,4,3,2

Approved in all states except:CT,KY,MS,NY,OR,VI,WA

Lifetime Benefit Factor: Age 60 = 5%, Age 65 = 5.5%, Age 70 = 6%, Age 75 = 6.5%, Age 80 = 7%. Age 85+ = 7.5%

Note: Lifetime Benefit Factor increases 0.10% each contract year for attained ages between those shown. Example: 5.70% is the w/d % for age 67

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Index Advantage II (Flexible Premium)

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