



**800 274-0433**  
Ken x- 106  
Barbara x- 105

# Fixed Indexed Annuities

8801 Horizon Blvd., N.E. Suite 320  
Albuquerque NM 87113  
Local (505) 265-8511 Fax (505) 265-8513

**Champion Agency**

<u>Company / Product</u>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<u>Commissions</u> <u>Age: Rate</u>
<b>Featured Products</b>								
<b>Surrender Charges Last 10 Years</b>								
<b>Great Amer. Life Ins. Co.</b> <b>Safe Return</b>	10 yrs	85		1.00%	100%	\$1,105	11/07/10	Qualified 18-75: 6.50+ 76-80: 5.50+ 81-85: 2.50+ Non-Qualified 0-75: 6.50+ 76-80: 5.50+ 81-85: 2.50+
	Declared Rate Strategy @ 2.00%      1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Monthly Average with Cap							<b>see notes</b>
<b>Surrender Charges Last 7 Years</b>								
<b>Great Amer. Life Ins. Co.</b> <b>American Legend II</b>	7 yrs	85		1.00%	100%	\$1,072	11/07/10	Qualified 18-75: 5.50+ 76-80: 5.10+ 81-85: 3.50+ Non-Qualified 0-75: 5.50+ 76-80: 5.10+ 81-85: 3.50+
	Declared Rate Strategy @ 2.00%      1 Year S&P 500 Monthly Average with Cap 1 Year S&P 500 Annual Point-to-Point      1 Year S&P 500 Monthly Sum							<b>see notes</b>
<b>The Standard</b> <b>Index Growth Annuity 7</b> <b>-Low</b>	7 yrs	90		1.00%	100%	\$1,072	11/15/10	0-80: 5.00 81-85: 2.75 86-90: 2.25
	Fixed @ 1.70%      S&P 500 Annual Point-to-Point							<b>see notes</b>
<b>The Standard</b> <b>Index Growth Annuity 7</b> <b>-High</b>	7 yrs	90		1.00%	100%	\$1,072	11/15/10	0-80: 5.00 81-85: 2.75 86-90: 2.25
	S&P 500 Annual Point-to-Point      Fixed @ 1.70%							<b>see notes</b>
<b>The Standard</b> <b>Index Growth Annuity 7 w</b> <b>PG -Low</b>	7 yrs	90		1.00%	100%	\$1,072	11/15/10	0-80: 5.00 81-85: 2.75 86-UP: 2.25
	Fixed @ 1.70%      S&P 500 Annual Point-to-Point							<b>see notes</b>
<b>The Standard</b> <b>Index Growth Annuity 7 w</b> <b>PG -High</b>	7 yrs	90		1.00%	100%	\$1,072	11/15/10	0-80: 5.00 81-85: 2.75 86-UP: 2.25
	S&P 500 Annual Point-to-Point      Fixed @ 1.70%							<b>see notes</b>
<b>Surrender Charges Last 6 Years</b>								
<b>Great Amer. Life Ins. Co.</b> <b>Safe Outlook -Low</b>	6 yrs	(NQ)		1.00%	90.00%	\$ 955	11/07/10	Qualified 18-75: 4.00+ 76-80: 3.00+ 81-85: 2.00+ Non-Qualified 0-75: 4.00+ 76-80: 3.00+ 81-85: 2.00+
	Declared Rate Strategy @ 2.00%      1 Year S&P 500 Monthly Average with Cap 1 Year S&P 500 Annual Point-to-Point							<b>see notes</b>
<b>Great Amer. Life Ins. Co.</b> <b>Safe Outlook -High</b>	6 yrs	(NQ)		1.00%	90.00%	\$ 955	11/07/10	Qualified 18-75: 4.00+ 76-80: 3.00+ 81-85: 2.00+ Non-Qualified 0-75: 4.00+ 76-80: 3.00+ 81-85: 2.00+
	1 Year S&P 500 Annual Point-to-Point      1 Year S&P 500 Monthly Average with Cap Declared Rate Strategy @ 2.00%							<b>see notes</b>
<b>Surrender Charges Last 5 Years</b>								
<b>The Standard</b> <b>Index Growth Annuity 5</b>	5 yrs	90		1.00%	100%	\$1,051	11/15/10	0-80: 4.00 81-85: 2.25 86-90: 1.85
	Fixed Interest Account @ 1.70%      1 - Year S&P 500 Annual Point-to-Point							<b>see notes</b>



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<i>-Low</i>								<u>see notes</u>
<b>The Standard</b> <b>Index Growth Annuity 5</b> <i>-High</i>	5 yrs	90		1.00%	100%	\$1,051	11/15/10	0-80: 4.00 81-85: 2.25 86-90: 1.85 <u>see notes</u>
	1 - Year S&P 500 Annual Point-to-Point			Fixed Interest Account @ 1.70%				
<b>The Standard</b> <b>Index Growth Annuity 5 w</b> <b>PG -Low</b>	5 yrs	90		1.00%	100%	\$1,051	11/15/10	0-80: 4.00 81-85: 2.25 86-90: 1.85 <u>see notes</u>
	Fixed Account @ 1.70%		1 - Year S&P 500 Annual Point-to-Point					
<b>The Standard</b> <b>Index Growth Annuity 5 w</b> <b>PG -High</b>	5 yrs	90		1.00%	100%	\$1,051	11/15/10	0-80: 4.00 81-85: 2.25 86-90: 1.85 <u>see notes</u>
	Fixed Account @ 1.70%		1 - Year S&P 500 Annual Point-to-Point					



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<b>Company / Product</b>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<b>Commissions Age: Rate</b>	
<b>Surrender Charges Last 15 Years</b>									
Life of the Southwest SecurePlus Accumulator 5	15 yrs	65	5.00%	2.45%	87.50%	\$1,321	10/29/10	0-70: 7.00+ 71-75: 6.00+ 76-80: 4.00+ <b>see notes</b>	
	Declared Interest Account @ 2.45%			Ending Index Account			Average Index Account		
Life of the Southwest SecurePlus Platinum	15 yrs	62		2.45%	87.50%	\$1,258	10/22/10	0-70: 10.00+ 71-75: 9.00+ 76-80: 8.00+ <b>see notes</b>	
	Declared Interest Account @ 2.45%			Average Index Account			Ending Index Account		
<b>Surrender Charges Last 14 Years</b>									
North American Company Charter 14	14 yrs	75	10.00%	1.00%	87.50%	\$1,106	10/27/10	<b>see notes</b>	
	1-Year Fixed @ 2.00%			1-Year S&P 500 Monthly Point-to-Point Cap					
	1-Year S&P 500 Annual Daily Average			1-Year S&P 500 Annual Point-to-Point					
	1-Year Russell 2000 Annual Daily Average			1-Year Russell 2000 Annual Point-to-Point					
	1-Year NASDAQ-100 Monthly Point-to-Point			1-Year Nasdaq-100 Annual Point-to-Point					
	1-Year Dow Jones Annual Daily Average			1-Year Dow Jones Annual Point-to-Point					
	1-Year Dow Jones EuroStoxx 50 Point-to-Point			1-Year Hindsight Index Strategy					
	1-Year S&P 400 Annual Daily Average			1-Year S&P 400 Annual Point-to-Point					

<b>Company / Product</b>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<b>Commissions Age: Rate</b>	
North American Company Freedom Choice (5%) 14 -Low	14 yrs	75		1.00%	87.50%	\$1,006	10/27/10	<b>see notes</b>	
	1-Year Fixed @ 3.60%			1-Year S&P 500 Monthly Point-to-Point Cap					
	1-Year Annual Point-to-Point S&P 500			1-Year Dow Jones EuroStoxx 50 Point-to-Point					
	1-Year Dow Jones Annual Point-to-Point			1-Year S&P 400 Annual Point-to-Point					
	1-Year Russell 2000 Annual Point-to-Point			1-Year Nasdaq-100 Annual Point-to-Point					
	1 -Year NASDAQ Monthly Point-to-Point Cap								
North American Company Freedom Choice (5%) 14 -High	14 yrs	75		1.00%	87.50%	\$1,006	10/27/10	<b>see notes</b>	
	1-Year S&P 500 Monthly Point-to-Point Cap			1-Year Annual Point-to-Point S&P 500					
	1-Year Fixed @ 4.00%			1-Year Nasdaq-100 Annual Point-to-Point					
	1 -Year NASDAQ Monthly Point-to-Point Cap			1-Year Russell 2000 Annual Point-to-Point					
	1-Year S&P 400 Annual Point-to-Point			1-Year Dow Jones Annual Point-to-Point					
1-Year Dow Jones EuroStoxx 50 Point-to-Point									
	14 yrs	75		1.00%	87.50%	\$1,006	10/27/10		
	1-Year Fixed @ 3.20%			1-Year S&P 500 Monthly Point-to-Point Cap					



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North American Company Freedom Choice 14 -Low	1-Year S&P 500 Annual Point-to-Point Cap 1-Year Dow Jones EuroStoxx 50 Point-to-Point 1-Year Russell 2000 Annual Point-to-Point 1-Year Nasdaq-100 Monthly Point-to-Point Cap	1-Year Dow Jones Annual Point-to-Point 1-Year S&P 400 Annual Point-to-Point 1-Year Nasdaq-100 Annual Point-to-Point						<a href="#">see notes</a>
North American Company Freedom Choice 14 -High	14 yrs    75  1-Year S&P 500 Annual Point-to-Point Cap 1-Year Fixed @ 3.60% 1-Year Nasdaq-100 Annual Point-to-Point 1-Year S&P 400 Annual Point-to-Point 1-Year Dow Jones Annual Point-to-Point	1.00%    87.50%    \$1,006    10/27/10  1-Year S&P 500 Monthly Point-to-Point Cap 1-Year Nasdaq-100 Monthly Point-to-Point Cap 1-Year Russell 2000 Annual Point-to-Point 1-Year Dow Jones EuroStoxx 50 Point-to-Point						<a href="#">see notes</a>
North American Company North American Prizm Plus 14	14 yrs    75    10.00%  1-Year Fixed @ 2.00% 1-Year S&P 500 Point-to-Point 1-Year S&P 400 Point-to-Point 1-Year DJIA Point-to-Point 1-Year DJ EuroStoxx 50 Point-to-Point 1-Year Nasdaq 100 Point-to-Point 1-Year Russell 2000 Monthly Averaging	1.00%    87.50%    \$1,106    10/27/10  1-Year S&P 500 Monthly Point-to-Point 1-Year S&P 500 Monthly Average 1-Year S&P 400 Monthly Average 1-Year DJIA Monthly Average 1-Year Nasdaq -100 Monthly Point-to-Point 1-Year Russell 2000 Point-to-Point						<a href="#">see notes</a>
North American Company Precision 14	14 yrs    75    10.00%  1-Year Fixed @ 2.00% 1-Year Russell 2000 Annual Point-to-Point 1-Year NASDAQ Monthly Point-to-Point Cap 1-Year Dow Jones Annual Point-to-Point 1-Year Hindsight Index 1-Year S&P 400 Annual Point-to-Point 1-Year S&P 500 Annual Daily Average	1.00%    87.50%    \$1,106    10/27/10  1-Year Russell 2000 Annual Daily Average 1-Year Nasdaq-100 Annual Point-to-Point 1-Year Dow Jones Annual Daily Average 1-Year Dow Jones EuroStoxx 50 Point-to-Point 1-Year S&P 400 Annual Daily Average 1-Year S&P 500 Monthly Point-to-Point Cap 1-Year S&P 500 Annual Point-to-Point						<a href="#">see notes</a>
Surrender Charges Last 12 Years								
Great Amer. Life Ins. Co. American Valor II	12 yrs    85    5.00%  1 Year S&P 500 Annual Point-to-Point Declared Rate Strategy @ 2.00%	1.00%    100%    \$1,183    11/07/10  1 Year S&P 500 Monthly Average with Cap						Qualified 18-75: 6.00+ 76-80: 4.50+ 81-85: 2.50+ Non-Qualified 0-75: 6.00+ 76-80: 4.50+ 81-UP: 2.50+
Life of the Southwest SecurePlus Elite (before 9/1/10)	12 yrs  Declared Interest Account @ 1.95% Ending Index Account	1.95%    90.00%    \$1,135    10/22/10  Average Index Account						<a href="#">see notes</a>



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Life of the Southwest SecurePlus Premier 8	12 yrs	80	3.00%	1.95%	90.00%	\$1,169	10/29/10	0-75: 8.00+ 76-80: 5.00+ 81-85: 4.00+ <b><u>see notes</u></b>
	Declared Fixed Account @ 1.95%		S&P 500 Ending Index Rate Option 1		S&P 500 Ending Index Rate Option 2		1-Year S&P 500 Average	
Lincoln Financial Group Lincoln OptiPoint 12 -Low	12 yrs	75	4.00%	2.00%	100%	\$1,319	12/01/10	0-75: 4.00 <b><u>see notes</u></b>
	Fixed @ 2.00%		Performance Triggered		2-Year Monthly Cap		2-Year Point to Point	
Lincoln Financial Group Lincoln OptiPoint 12 -High	12 yrs	75	5.00%	2.00%	100%	\$1,332	12/01/10	0-75: 4.00 <b><u>see notes</u></b>
	Fixed @ 2.00%		2-Year Point to Point		2-Year Monthly Cap		Performance Triggered	
North American Company NA Performance Choice 12	12 yrs	(NQ)		1.00%	87.50%	\$ 986	10/27/10	
	1-Year Fixed @ 3.00%		1-Year DJ EuroStoxx 50 Point-to-Point		1-Year S&P 500 Point-to-Point		1-Year S&P 500 Monthly Point-to-Point Cap	
	1-Year S&P 500 Point-to-Point		1-Year S&P 400 Point-to-Point		1-Year Russell 2000 Point-to-Point		1-Year Nasdaq 100 Point-to-Point	
	Inverse Performance Trigger		1-Year Hang Seng Point-to-Point		1-Year Dow Jones Point-to-Point		1-Year Nasdaq 100 Monthly Point-to-Point Cap	
	1-Year S&P 500 Point-to-Point		1-Year S&P 400 Point-to-Point		1-Year Russell 2000 Point-to-Point		1-Year Nasdaq 100 Monthly Point-to-Point Cap	
	1-Year Hang Seng Point-to-Point		1-Year DJ EuroStoxx 50 Point-to-Point		1-Year Dow Jones Point-to-Point			
	1-Year Dow Jones Point-to-Point							
	1-Year Nasdaq 100 Monthly Point-to-Point Cap							
North American Company NA Performance Choice 12 Plus	12 yrs	(NQ)	8.00%	1.00%	87.50%	\$1,065	10/27/10	
	1-Year Fixed @ 2.25%		1-Year S&P 500 Point-to-Point		1-Year Nasdaq 100 Point-to-Point		1-Year Hang Seng Point-to-Point	
	1-Year S&P 500 Monthly Point-to-Point Cap		1-Year S&P 400 Point-to-Point		1-Year DJ EuroStoxx 50 Point-to-Point			
	1-Year Nasdaq 100 Monthly Point-to-Point Cap		1-Year Hang Seng Point-to-Point		1-Year S&P 400 Point-to-Point			
	1-Year Russell 2000 Point-to-Point		1-Year S&P 400 Point-to-Point		1-Year DJ EuroStoxx 50 Point-to-Point			
	Inverse Performance Trigger		1-Year Hang Seng Point-to-Point		1-Year Dow Jones Point-to-Point			
1-Year Dow Jones Point-to-Point								
<b>Surrender Charges Last 10 Years</b>								
American National Ins. Co. Value Lock 10	10 yrs	80		1.00-1.75%	90.00%	\$1,071	12/01/10	0-75: 10.00 76-80: 8.00
	S&P 500 10 Year Point-to-Point							
American National Ins. Co. ANICO Strategy Indexed Annuity 10	10 yrs	85		1.00%	100%	\$1,105	12/01/10	0-75: 8.00+ 76-80: 6.50+ 81-85: 5.00+ <b><u>see notes</u></b>
	Declared Rate Interest Account @ 2.00%		1 Year S&P 500 Point-to-Point					
Annuity Investors Life (Great Amer. Life) FlexMax Plus	10 yrs	85	2.00%	1.25-2.00%	100%	\$1,243	10/01/10	<b><u>see notes</u></b>
	Declared Rate @ 2.00%		1 Year S&P 500 Annual Point-to-Point		1 Year S&P 500 Monthly Average with Cap			
Great Amer. Life Ins. Co.	10 yrs	85	1.00%	1.00%	100%	\$1,116	11/07/10	Qualified 18-75: 5.00+ 76-80: 4.00+ 81-85: 1.50+ Non-Qualified
	Declared Rate Strategy @ 2.00%		1 Year S&P 500 Monthly Average with Cap					



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American Icon II	1 Year S&P 500 Annual Point-to-Point							U-75: 5.00+ 76-80: 4.00+ 81-UP: 1.50+
	10 yrs	80	5.00%	2.00%	87.50%	\$1,120	10/13/10	<b>see notes</b>
ING USA Annuity and Life ING Secure Index Opportunities Plus -Low	Fixed Rate Strategy @ 1.50%			Point-to-Point Cap Index Strategy				0-80: 7.00+ <b>see notes</b>
	10 yrs	80	5.00%	2.00%	87.50%	\$1,120	10/13/10	
ING USA Annuity and Life ING Secure Index Opportunities Plus -High	Fixed Rate Strategy @ 1.50%			Monthly Cap Index Strategy				0-80: 7.00+ <b>see notes</b>

<u>Company / Product</u>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<u>Commissions Age: Rate</u>
ING USA Annuity and Life ING Secure Index Outlook Annuity -Low	10 yrs	80	3.00%	2.00%	87.50%	\$1,099	10/13/10	0-80: 6.00+ <b>see notes</b>
	Point-to-Point Cap Index Strategy			Monthly Cap Index Strategy				
	Fixed Rate Strategy @ 1.50%							
ING USA Annuity and Life ING Secure Index Outlook Annuity -High	10 yrs	80	3.00%	2.00%	87.50%	\$1,099	10/13/10	0-80: 6.00+ <b>see notes</b>
	Fixed Rate Strategy @ 1.50%			Point-to-Point Cap Index Strategy				
	Monthly Cap Index Strategy							
Life of the Southwest SecurePlus Gold (After 4/21/2006)	10 yrs	85		1.95%	90.00%	\$1,092	10/22/10	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.00+ <b>see notes</b>
	Declared Interest Account @ 1.95%			Ending Index Account				
	Average Index Account							
Life of the Southwest SecurePlus Premier 10	10 yrs	(NQ)	10.00%	1.95%	87.50%	\$1,168	10/29/10	
	Declared Fixed Account @ 2.45%		S&P 500 Ending Index Rate Option 1					
	S&P 500 Ending Index Rate Option 2		1-Year S&P 500 Average					
	Russell 2000 Ending Index Rate Option 1		Russell 2000 Ending Index Rate Option 2					
Lincoln Benefit Life Saver's Index Annuity Premier -Low	10 yrs	85	3.00%	1.00%	100%	\$1,138	10/04/10	0-75: 3.45+ 76-85: 2.40+ <b>see notes</b>
	Fixed Account @ 1.00%			1-Year S&P 500 Point-to-Point				
	1-Year S&P 500 Point-to-Point Low WaterMark			1-Year S&P 500 Monthly Average w/Cap				
	1-Year S&P 500 Monthly Cap							

<u>Company / Product</u>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<u>Commissions Age: Rate</u>
Lincoln Benefit Life Saver's Index Annuity Premier -High	10 yrs	85	3.00%	1.00%	100%	\$1,138	10/04/10	0-75: 3.45+ 76-85: 2.40+ <b>see notes</b>
	Fixed Account @ 1.00%			1-Year S&P 500 Monthly Cap				
	1-Year S&P 500 Monthly Average w/Cap			1-Year S&P 500 Point-to-Point Low WaterMark				
	1-Year S&P 500 Point-to-Point							



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Lincoln Benefit Life Savers Index III <i>-Low</i>	10 yrs	85 (NQ)		3.00%	90.00%	\$1,210	10/04/10	0-75: 3.45+ 76-90: 2.40+ <b>see notes</b>
	Option I		Option II					
Lincoln Benefit Life Savers Index III <i>-High</i>	10 yrs	85 (NQ)		3.00%	90.00%	\$1,210	10/04/10	0-75: 3.45+ 76-90: 2.40+ <b>see notes</b>
	Option I		Option II					
Lincoln Financial Group Lincoln OptiPoint 10 <i>-Low</i>	10 yrs	80	3.00%	1.80%	100%	\$1,231	12/01/10	0-75: 3.50 76-80: 2.37 <b>see notes</b>
	Fixed @ 2.00%		2-Year Monthly Cap					
	2-Year Point to Point		Performance Triggered					
Lincoln Financial Group Lincoln OptiPoint 10 <i>-High</i>	10 yrs	80	4.00%	1.80%	100%	\$1,243	12/01/10	0-75: 3.50 76-80: 2.37 <b>see notes</b>
	2-Year Monthly Cap		2-Year Point to Point					
	Performance Triggered		Fixed @ 2.00%					
North American Company Charter 10	10 yrs	79	5.00%	1.00%	87.50%	\$1,015	10/27/10	<b>see notes</b>
	1-Year Fixed @ 1.70%		1-Year S&P 400 Annual Daily Average					
	1-Year S&P 400 Annual Point-to-Point		1-Year S&P 500 Monthly Point-to-Point Cap					
	1-Year S&P 500 Annual Daily Average		1-Year S&P 500 Annual Point-to-Point					
	1-Year Hindsight Index		1-Year Dow Jones EuroStoxx 50 Point-to-Point					
	1-Year Dow Jones Annual Daily Average		1-Year Dow Jones Annual Point-to-Point					
	1-Year Nasdaq-100 Annual Point-to-Point		1-Year NASDAQ Monthly Point-to-Point Cap					
	1-Year Russell 2000 Annual Daily Average		1-Year Russell 2000 Annual Point-to-Point					
North American Company Freedom Choice (5%) 10 <i>-Low</i>	10 yrs	79		1.00%	87.50%	\$ 967	10/27/10	<b>see notes</b>
	1-Year Fixed @ 2.80%		1-Year S&P 500 Annual Point-to-Point Cap					
	1-Year S&P 500 Monthly Point-to-Point Cap		1-Year Dow Jones Annual Point-to-Point					
	1-Year Dow Jones EuroStoxx 50 Point-to-Point		1-Year S&P 400 Annual Point-to-Point					
	1-Year Russell 2000 Annual Point-to-Point		1-Year Nasdaq-100 Monthly Point-to-Point Cap					
	1-Year Nasdaq-100 Annual Point-to-Point							

<u>Company / Product</u>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<u>Commissions Age: Rate</u>
North American Company Freedom Choice (5%) 10 <i>-High</i>	10 yrs	79		1.00%	87.50%	\$ 967	10/27/10	<b>see notes</b>
	1-Year S&P 500 Monthly Point-to-Point Cap		1-Year S&P 500 Annual Point-to-Point Cap					
	1-Year Fixed @ 3.20%		1-Year Nasdaq-100 Annual Point-to-Point					
	1-Year Nasdaq-100 Monthly Point-to-Point Cap		1-Year Russell 2000 Annual Point-to-Point					
	1-Year S&P 400 Annual Point-to-Point		1-Year Dow Jones EuroStoxx 50 Point-to-Point					



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		1-Year Dow Jones Annual Point-to-Point						
North American Company Freedom Choice 10 -Low	10 yrs	79		1.00%	87.50%	\$ 967	10/27/10	<b>see notes</b>
	1-Year Fixed @ 2.45%			1-Year Dow Jones EuroStoxx 50 Point-to-Point				
	1-Year S&P 400 Annual Point-to-Point			1-Year S&P 500 Monthly Point-to-Point Cap				
	1-Year S&P 500 Annual Point-to-Point Cap			1-Year Russell 2000 Annual Point-to-Point				
	1-Year Dow Jones Annual Point-to-Point			1-Year Nasdaq-100 Annual Point-to-Point				
1-Year Nasdaq-100 Monthly Point-to-Point Cap								
North American Company Freedom Choice 10 -High	10 yrs	79		1.00%	87.50%	\$ 967	10/27/10	<b>see notes</b>
	1-Year Fixed @ 2.85%			1-Year Nasdaq-100 Monthly Point-to-Point Cap				
	1-Year Nasdaq-100 Annual Point-to-Point			1-Year Dow Jones Annual Point-to-Point				
	1-Year Russell 2000 Annual Point-to-Point			1-Year S&P 500 Annual Point-to-Point Cap				
	1-Year S&P 500 Monthly Point-to-Point Cap			1-Year S&P 400 Annual Point-to-Point				
1-Year Dow Jones EuroStoxx 50 Point-to-Point								
North American Company North American Paramount Choice Ten	10 yrs	(NQ)	10.00%	1.00%	100%	\$1,215	10/27/10	<b>see notes</b>
	1-Year Fixed @ 1.15%			1-Year DJ EuroSTOXX 50 Annual Point-to-Point				
	1-Year S&P 500 Annual Point-to-Point			1-Year S&P 500 Monthly Point-to-Point				
	1-Year S&P 500 Monthly Averaging			1-Year S&P 400 Monthly Averaging				
	1-Year S&P 400 Annual Point-to-Point			1-Year Dow Jones Industrial Annual Point-to-Point				
	1-Year Dow Jones Industrial Monthly Averaging			1-Year Russell 2000 Annual Point-to-Point				
	1-Year Russell 2000 Monthly Averaging			1-Year Nasdaq100 Monthly Point-to-Point				
1-Year Nasdaq 100 Annual Point-to-Point								

<u>Company / Product</u>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<b>Commissions</b> <u>Age: Rate</u>
North American Company North American Prizm Plus 10	10 yrs	79	5.00%	1.00%	87.50%	\$1,015	10/27/10	<b>see notes</b>
	1-Year Fixed @ 1.75%			1-Year Russell 2000 Monthly Averaging				
	1-Year Russell 2000 Point-to-Point			1-Year Nasdaq 100 Point-to-Point				
	1-Year NASDAQ-100 Monthly Point-to-Point			1-Year Dow Jones Monthly Average				
	1-Year Dow Jones Point-to-Point			1-Year DJ EuroStoxx 50 Point-to-Point				
	1-Year S&P 400 Monthly Average			1-Year S&P 400 Point-to-Point				
	1-Year S&P 500 Monthly Average			1-Year S&P 500 Point-to-Point				
	1-Year S&P 500 Monthly Point-to-Point Cap							





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North American Company North American Ten	10 yrs   79   10.00%   1.00%   100%   \$1,215   10/27/10	1-Year Fixed Account @ 1.05%   1-Year Dow Jones EuroStoxx 50 Annual Point-to-Point 1-Year Hindsight Index Strategy   1-Year S&P 400 Annual Point-to-Point 1-Year S&P 400 Monthly Average   1-Year S&P 500 Monthly Average 1-Year S&P 500 Annual Point-to-Point   1-Year S&P 500 Monthly Point-to-Point 1-Year Russell 2000 Annual Point-to-Point   1-Year Russell 2000 Monthly Average 1-Year Dow Jones Annual Point-to-Point   1-Year Dow Jones Monthly Average 1-Year Nasdaq 100 Annual Point-to-Point   1-Year Nasdaq 100 Monthly Point-to-Point	<u>see notes</u>
North American Company Pillar	10 yrs   (NQ)   5.00%         10/27/10	1-Year Fixed @ 1.40%   S&P 500 Daily Averaging w/ Participation S&P 500 Annual Point-to-Point w/Participation   S&P 500 Annual Point-to-Point w/ Cap S&P 500 Monthly Point-to-Point	0-75: 6.50 76-80: 4.87 <u>see notes</u>
North American Company Precision 10	10 yrs   79   5.00%   1.00%   87.50%   \$1,015   10/27/10	1-Year Fixed @ 1.70%   1-Year S&P 400 Annual Daily Average 1-Year S&P 400 Annual Point-to-Point   1-Year S&P 500 Monthly Point-to-Point Cap 1-Year S&P 500 Annual Daily Average   1-Year S&P 500 Annual Point-to-Point 1-Year Nasdaq-100 Annual Point-to-Point   1-Year Hindsight Index Strategy 1-Year Dow Jones EuroStoxx 50 Point-to-Point   1-Year Dow Jones Annual Point-to-Point 1-Year Dow Jones Annual Daily Average   1-Year NASDAQ Monthly Point-to-Point Cap 1-Year Russell 2000 Annual Daily Average   1-Year Russell 2000 Annual Point-to-Point	<u>see notes</u>
<b>Surrender Charges Last 9 Years</b>			
ING USA Annuity and Life ING Envoy Nine Fixed Index Annuity -Low	9 yrs   80     1.00%   100%   \$1,094   10/13/10	Fixed Rate Strategy @ 1.80%   1-Year Point-to-Point Cap Index Strategy	0-80: 6.00+ <u>see notes</u>
ING USA Annuity and Life ING Envoy Nine Fixed Index Annuity -High	9 yrs   80     1.00%   100%   \$1,094   10/13/10	Fixed Rate Strategy @ 1.80%   1-Year Point-to-Point Cap Index Strategy	0-80: 6.00+ <u>see notes</u>
ING USA Annuity and Life ING Envoy Six Fixed Index Annuity -Low	9 yrs   80     1.00%   100%   \$1,094   10/13/10	Fixed Rate Strategy @ 1.50%   1-Year Point-to-Point Cap Index Strategy	0-80: 4.25+ <u>see notes</u>
ING USA Annuity and Life ING Envoy Six Fixed Index Annuity -High	9 yrs   80     1.00%   100%   \$1,094   10/13/10	Fixed Rate Strategy @ 1.50%   1-Year Point-to-Point Cap Index Strategy	0-80: 4.25+ <u>see notes</u>
Life of the Southwest SecurePlus Premier 3	9 yrs   85   3.00%   1.95%   90.00%   \$1,103   10/29/10	Declared Fixed Account @ 1.95%   S&P 500 Ending Index Rate Option 1 S&P 500 Ending Index Rate Option 2   1-Year S&P 500 Average Russell 2000 Ending Index Rate Option 1   Russell 2000 Ending Index Rate Option 2	0-75: 6.00+ 76-85: 3.50+ <u>see notes</u>



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<u>Company / Product</u>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<u>Commissions</u> <u>Age: Rate</u>
Lincoln Financial Group Lincoln OptiChoice 9 -Low	9 yrs	80		1.75%	100%	\$1,169	12/01/10	0-75: 7.00+ 76-80: 5.25+ <b>see notes</b>
	Fixed @ 2.00%		1-Year Monthly Cap					
	1-Year Monthly Average		1-Year Point-to-Point					
Lincoln Financial Group Lincoln OptiChoice 9 -High	9 yrs	80		1.75%	100%	\$1,169	12/01/10	0-75: 7.00+ 76-80: 5.25+ <b>see notes</b>
	1-Year Point-to-Point		1-Year Monthly Average					
	1-Year Monthly Cap		Fixed @ 2.15%					
<b>Surrender Charges Last 8 Years</b>								
Lincoln Financial Group Lincoln New Directions 8 -Low	8 yrs	85		2.00%	100%	\$1,172	12/01/10	0-75: 4.50+ 76-80: 3.50+ 81-85: 2.25+ <b>see notes</b>
	Fixed @ 2.45%		Performance Triggered					
	2-Year Point to Point							
Lincoln Financial Group Lincoln New Directions 8 -High	8 yrs	85		2.00%	100%	\$1,172	12/01/10	0-75: 4.50+ 76-80: 3.50+ 81-85: 2.25+ <b>see notes</b>
	Performance Triggered		2-Year Point to Point					
	Fixed @ 2.60%							
Lincoln Financial Group Lincoln OptiPoint 8 -Low	8 yrs	85	2.00%	1.60%	100%	\$1,158	12/01/10	0-75: 3.00 76-80: 2.00 81-85: 1.00 <b>see notes</b>
	Fixed @ 2.00%		2-Year Point to Point					
	2-Year Monthly Cap		Performance Triggered					
Lincoln Financial Group Lincoln OptiPoint 8 -High	8 yrs	85	3.00%	1.60%	100%	\$1,169	12/01/10	0-75: 3.00 76-80: 2.00 81-85: 1.00 <b>see notes</b>
	Performance Triggered		2-Year Monthly Cap					
	2-Year Point to Point		Fixed @ 2.00%					
North American Company Freedom Choice (5%) 8 -Low	8 yrs	85		1.00%	87.50%	\$ 948	10/27/10	<b>see notes</b>
	1-Year Fixed @ 2.65%		1-Year Dow Jones EuroStoxx 50 Point-to-Point					
	1-Year S&P 400 Annual Point-to-Point		1-Year S&P 500 Monthly Point-to-Point Cap					
	1-Year S&P 500 Monthly Point-to-Point Cap		1-Year Russell 2000 Annual Point-to-Point					
	1-Year Nasdaq-100 Annual Point-to-Point		1-Year Nasdaq-100 Monthly Point-to-Point Cap					
	1-Year Dow Jones Annual Point-to-Point							
North American Company Freedom Choice (5%) 8 -High	8 yrs	85		1.00%	87.50%	\$ 948	10/27/10	<b>see notes</b>
	1-Year Fixed @ 3.05%		1-Year Dow Jones Annual Point-to-Point					
	1-Year Nasdaq-100 Monthly Point-to-Point Cap		1-Year Nasdaq-100 Annual Point-to-Point					
	1-Year Russell 2000 Annual Point-to-Point		1-Year S&P 500 Monthly Point-to-Point Cap					
	1-Year S&P 500 Monthly Point-to-Point Cap		1-Year S&P 400 Annual Point-to-Point					
	1-Year Dow Jones EuroStoxx 50 Point-to-Point							





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American National Ins. Co. Value Lock 7	S&P 500 7 Year Point-to-Point	0-75: 6.00 76-80: 4.00
American National Ins. Co. ANICO Strategy Indexed Annuity 7	7 yrs 85 1.00% 90.00% \$ 965 12/01/10 Declared Rate Interest Account @ 2.00% 1 Year S&P 500 Annual Point-to-Point	0-75: 5.00+ 76-80: 4.00+ 81-85: 3.00+ <b>see notes</b>
Annuity Investors Life (Great Amer. Life) FlexMax	7 yrs 85 1.25-2.00% 100% \$1,149 10/01/10 Declared Rate Strategy @ 2.10% 1 Year S&P 500 Annual Point-to-Point 1 Year S&P 500 Monthly Average with Cap	<b>see notes</b>
ING USA Annuity and Life ING Secure Index Seven -Low	7 yrs 80 1.00% 100% \$1,072 10/13/10 Fixed Rate Strategy @ 1.80% Point-to-Point Cap Index Strategy Monthly Cap Index Strategy	0-80: 5.00+ <b>see notes</b>
ING USA Annuity and Life ING Secure Index Seven -High	7 yrs 80 1.00% 100% \$1,072 10/13/10 Monthly Cap Index Strategy Point-to-Point Cap Index Strategy Fixed Rate Strategy @ 1.80%	0-80: 5.00+ <b>see notes</b>
Life of the Southwest SecurePlus Silver (on or before 9/14/10)	7 yrs 89 1.95% 90.00% \$1,030 10/22/10 Declared Interest Account @ 1.95% Average Index Account Ending Index Account	0-75: 5.00+ 76-85: 3.50+ 86-89: 1.80+ <b>see notes</b>
Lincoln Financial Group Lincoln OptiChoice 7 -Low	7 yrs 85 1.50% 100% \$1,110 12/01/10 Fixed @ 1.80% 1-Year Point-to-Point 1-Year Monthly Cap 1-Year Monthly Average	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ <b>see notes</b>
Lincoln Financial Group Lincoln OptiChoice 7 -High	7 yrs 85 1.50% 100% \$1,110 12/01/10 Fixed @ 1.95% 1-Year Monthly Average 1-Year Monthly Cap 1-Year Point-to-Point	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ <b>see notes</b>
North American Company Charter 7	7 yrs 85 1.00% 87.50% \$ 938 10/27/10 1-Year Fixed @ 1.15% 1-Year S&P 500 Monthly Point-to-Point Cap 1-Year S&P 500 Annual Daily Average 1-Year S&P 500 Annual Point-to-Point 1-Year S&P 400 Annual Daily Average 1-Year S&P 400 Annual Point-to-Point 1- Year Hindsight Index Strategy 1-Year Dow Jones Annual Daily Average 1-Year Dow Jones Annual Point-to-Point 1-Year Dow Jones EuroStoxx 50 Point-to-Point 1-Year Nasdaq-100 Annual Point-to-Point 1-Year NASDAQ Monthly Point-to-Point 1-Year Russell 2000 Annual Daily Average 1-Year Russell 2000 Annual Point-to-Point	<b>see notes</b>
North American Company North American Prizm Plus 7	7 yrs 85 1.00% 87.50% \$ 938 10/27/10 1-Year Fixed @ 1.15% 1-Year S&P 500 Monthly Average 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Monthly Point-to-Point Cap 1-Year S&P 400 Monthly Average 1-Year S&P 400 Point-to-Point 1-Year DJ EuroStoxx 50 Point-to-Point 1-Year Dow Jones Point-to-Point	<b>see notes</b>



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	1-Year Dow Jones Monthly Average	1-Year Nasdaq100 Monthly Point-to-Point						
	1-Year Nasdaq 100 Point-to-Point	1-Year Russell 2000 Monthly Average						
	1-Year Russell 2000 Point-to-Point							
	7 yrs	85		1.00%	87.50%	\$ 938	10/27/10	
North American Company Precision 7	1-Year Fixed @ 1.15%	1-Year S&P 500 Monthly Point-to-Point Cap						<b>see notes</b>
	1-Year S&P 500 Annual Daily Average	1-Year S&P 500 Annual Point-to-Point						
	1-Year Russell 2000 Annual Daily Average	1-Year Russell 2000 Annual Point-to-Point						
	1-Year Nasdaq-100 Annual Point-to-Point	1-Year NASDAQ Monthly Point-to-Point Cap						
	1-Year Dow Jones Annual Daily Average	1-Year Dow Jones Annual Point-to-Point						
	1-Year Dow Jones EuroStoxx 50 Point-to-Point	1- Year Hindsight Index						
	1-Year S&P 400 Annual Daily Average	1-Year S&P 400 Annual Point-to-Point						
<b>Surrender Charges Last 6 Years</b>								
American National Ins. Co. ANICO EIA	6 yrs	85		1.50-3.00%	90.00%	\$1,075	12/01/10	0-79: 5.00 80-85: 3.00
	Performance Triggered							
Lincoln Financial Group Lincoln New Directions 6 -Low	6 yrs	85		1.75%	100%	\$1,110	12/01/10	0-75: 3.50+ 76-80: 2.75+ 81-85: 1.75+ <b>see notes</b>
	Fixed @ 2.20%		Performance Triggered					
	2-Year Point to Point							
Lincoln Financial Group Lincoln New Directions 6 -High	6 yrs	85		1.75%	100%	\$1,110	12/01/10	0-75: 3.50+ 76-80: 2.75+ 81-85: 1.75+ <b>see notes</b>
	Performance Triggered		2-Year Point to Point					
	Fixed @ 2.35%							
North American Company Freedom Choice (5%) 6 -Low	6 yrs	85		1.00%	87.50%	\$ 929	10/27/10	<b>see notes</b>
	1-Year Fixed @ 1.65%	1-Year S&P 500 Monthly Point-to-Point Cap						
	1-Year S&P 500 Monthly Point-to-Point Cap	1-Year Dow Jones Annual Point-to-Point						
	1-Year Dow Jones EuroStoxx 50 Point-to-Point	1-Year S&P 400 Annual Point-to-Point						
	1-Year Russell 2000 Annual Point-to-Point	1-Year Nasdaq-100 Annual Point-to-Point Cap						
	1-Year Nasdaq-100 Monthly Point-to-Point Cap							

<b>Company / Product</b>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<b>Commissions Age: Rate</b>
	6 yrs	85		1.00%	87.50%	\$ 929	10/27/10	
North American Company Freedom Choice (5%) 6 -High								<b>see notes</b>
	1-Year S&P 500 Monthly Point-to-Point Cap		1-Year S&P 500 Monthly Point-to-Point Cap					
	1-Year Fixed @ 2.05%		1-Year Nasdaq-100 Annual Point-to-Point Cap					
	1-Year Nasdaq-100 Monthly Point-to-Point Cap		1-Year Russell 2000 Annual Point-to-Point					
	1-Year S&P 400 Annual Point-to-Point		1-Year Dow Jones EuroStoxx 50 Point-to-Point					



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		1-Year Dow Jones Annual Point-to-Point						
North American Company Freedom Choice 6 -Low	6 yrs	85		1.00%	87.50%	\$ 929	10/27/10	<u>see notes</u>
	1-Year S&P 500 Annual Point-to-Point Cap		1-Year S&P 500 Monthly Point-to-Point Cap					
		1-Year Fixed @ 1.35%		1-Year Dow Jones EuroStoxx 50 Point-to-Point				
		1-Year Dow Jones Annual Point-to-Point		1-Year S&P 400 Annual Point-to-Point				
		1-Year Russell 2000 Annual Point-to-Point		1-Year Nasdaq-100 Annual Point-to-Point				
		1-Year Nasdaq-100 Monthly Point-to-Point Cap						
North American Company Freedom Choice 6 -High	6 yrs	85		1.00%	87.50%	\$ 929	10/27/10	<u>see notes</u>
	1-Year Fixed @ 1.80%		1-Year S&P 500 Monthly Point-to-Point Cap					
		1-Year S&P 500 Annual Point-to-Point Cap		1-Year Nasdaq-100 Annual Point-to-Point				
		1-Year Nasdaq-100 Monthly Point-to-Point Cap		1-Year Russell 2000 Annual Point-to-Point				
		1-Year S&P 400 Annual Point-to-Point		1-Year Dow Jones Annual Point-to-Point				
		1-Year Dow Jones EuroStoxx 50 Point-to-Point						
<b>Surrender Charges Last 5 Years</b>								
ING USA Annuity and Life ING Secure Index Five -High	5 yrs	80		1.50%	100%	\$1,077	10/13/10	0-80: 4.00+ <u>see notes</u>
	Fixed Rate Strategy (ROP) @ 1.50% Point-to-Point Cap Index Strategy		Fixed Rate Strategy @ 1.50% Monthly Cap Index Strategy					
		Monthly Cap Index Strategy (ROP)		Point-to-Point Cap Index Strategy (ROP)				
Lincoln Financial Group Lincoln OptiChoice 5 -Low	5 yrs	85		1.25%	100%	\$1,064	12/01/10	0-75: 5.00+ 76-80: 3.75+ 81-85: 2.50+ <u>see notes</u>
	Fixed @ 1.60%		1-Year Point-to-Point					
		1-Year Monthly Cap		1-Year Monthly Average				
Lincoln Financial Group Lincoln OptiChoice 5 -High	5 yrs	85		1.25%	100%	\$1,064	12/01/10	0-75: 5.00+ 76-80: 3.75+ 81-85: 2.50+ <u>see notes</u>
	1-Year Point-to-Point		1-Year Monthly Cap					
		1-Year Monthly Average		Fixed @ 1.75%				
North American Company North American Formula Choice	5 yrs	85		1.00%	100%	\$1,051	10/27/10	<u>see notes</u>
	1-Year Fixed @ 1.10%		1-Year S&P 500 Monthly Point-to-Point Cap					
		1-Year S&P 500 Point-to-Point		1-Year S&P 400 Point-to-Point				
		1-Year DJ EuroStoxx 50 Point-to-Point		1-Year Dow Jones Industrial Average Point-to-Point				
		1-Year Nasdaq 100 Point-to-Point		1-Year NASDAQ 100 Monthly Point-to-Point				
		1-Year Russell 2000 Point-to-Point						