

# Fixed Indexed Annuities

Company / Product	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	Commissions Age: Rate
Featured Products								
Surrender Charges Last 10	(ears							
Great Amer. Life Ins. Co. Safe Return			gy @ 2.00% hly Average		100% 1 Year S&P 5	\$1,105	11/07/10 Dint-to-Point	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+
								<u>see notes</u>
Surrender Charges Last 7 Ye	ears							
Great Amer. Life Ins. Co. American Legend II	7 yrs Declared R	85 ate Strate	gy @ 2.00%	1.00% 1 Yea	100% r S&P 500 M	\$1,072 Ionthly Avera	11/07/10 ge with Cap	Qualified 18-75: 5.50+ 76-80: 5.10+ 81-85: 3.50+ Non-Qualified 0-75: 5.50+
	1 Year S&F	9500 Annı	ual Point-to-P	oint 1 Yea	ır S&P 500 M	Ionthly Sum		76-80: 5.10+ 81-85: 3.50+
				1.000/	1000/	A1 070	11/15/10	<u>see notes</u>
The Standard Index Growth Annuity 7 -Low	7 yrs Fixed @ 1.	90 70%	S&P	1.00% 500 Annual	100% Point-to-Poir	\$1,072 nt	11/15/10	0-80: 5.00 81-85: 2.75 86-90: 2.25 <u>see notes</u>
<u> </u>	7 yrs	90		1.00%	100%	\$1,072	11/15/10	0-80: 5.00
The Standard Index Growth Annuity 7 -High	S&P 500 A	nnual Poin	t-to-Point		F	ixed @ 1.709	6	81-85: 2.75 86-90: 2.25 <u>see notes</u>
The Standard	7 yrs	90		1.00%	100%	\$1,072	11/15/10	0-80: 5.00
Index Growth Annuity 7 w PG -Low	Fixed @ 1.	70%	S&P	500 Annual	Point-to-Poir	nt		81-85: 2.75 86-UP: 2.25 <u>see notes</u>
	7 yrs	90		1.00%	100%	\$1,072	11/15/10	0-80: 5.00
<sup>3</sup> The Standard Index Growth Annuity 7 w PG - <i>High</i>	S&P 500 A	nnual Poin	t-to-Point		F	ixed @ 1.70%	6	81-85: 2.75 86-UP: 2.25 <u>see notes</u>
Surrender Charges Last 6 Ye	ears							
	6 yrs	(NQ)		1.00%	90.00%	\$ 955	11/07/10	Qualified 18-75: 4.00+
Great Amer. Life Ins. Co. Safe Outlook <i>-Low</i>			gy @ 2.00% Jal Point-to-Po		ır S&P 500 M	lonthly Avera	ge with Cap	16-75: 4.00+ 76-80: 3.00+ 81-85: 2.00+ Non-Qualified 0-75: 4.00+ 76-80: 3.00+ 81-85: 2.00+
								<u>see notes</u>
Great Amer. Life Ins. Co. Safe Outlook <i>-High</i>			ual Point-to-Po gy @ 2.00%	1.00%	90.00% Ir S&P 500 M	\$ 955 Ionthly Avera	11/07/10 ge with Cap	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+
Surrender Charges Last 5 Ye	ars							<u>see notes</u>
	5 yrs	90		1.00%	100%	\$1,051	11/15/10	0.00.4.00
<sup>3</sup> The Standard Index Growth Annuity 5			nt @ 1.70%			nnual Point-t		0-80: 4.00 81-85: 2.25 86-90: 1.85



# Fixed Indexed Annuities

-Low							SEC HULES
The Chendend	5 yrs	90	1.00%	100%	\$1,051	11/15/10	0-80: 4.00
The Standard Index Growth Annuity 5 -High	1 - Year S	&P 500 Annual Po	int-to-Point	Fixed Inter	est Account (	@ 1.70%	81-85: 2.25 86-90: 1.85 <u>see notes</u>
The Chendend	5 yrs	90	1.00%	100%	\$1,051	11/15/10	0-80: 4.00
The Standard Index Growth Annuity 5 w PG -Low	Fixed Acco	ount @ 1.70%	1 - Year S&P	500 Annual	Point-to-Poir	nt	81-85: 2.25 86-90: 1.85 <u>see notes</u>
the Chendend	5 yrs	90	1.00%	100%	\$1,051	11/15/10	0-80: 4.00
The Standard Index Growth Annuity 5 w PG - <i>High</i>	Fixed Acco	ount @ 1.70%	1 - Year S&P	500 Annual	Point-to-Poir	nt	81-85: 2.25 86-90: 1.85 <u>see notes</u>



# Fixed Indexed Annuities

Company / Product	SC Years	Issue Age	Premium Bonus	Min Rate	Premium	Return per \$1000	Last Change	Commissions
Surrender Charges Last	15 Years							
	15 yrs	65	5.00%	2.45%	87.50%	\$1,321	10/29/10	0 70, 7 00,
Life of the Southwest SecurePlus Accumulator 5	Declared In Average Ind		unt @ 2.45%		Endii	ng Index Acco	unt	0-70: 7.00+ 71-75: 6.00+ 76-80: 4.00+ <u>see notes</u>
	15 yrs	62		2.45%	87.50%	\$1,258	10/22/10	0 70 40 00 1
Life of the Southwest SecurePlus Platinum Surrender Charges Last	Declared In Ending Inde 14 Years	0-70: 10.00+ 71-75: 9.00+ 76-80: 8.00+ <u>see notes</u>						
	14 yrs	75	10.00%	1.00%	87.50%	\$1,106	10/27/10	
North American Company	1-Year Russ	500 Annual sell 2000 An	Daily Averag nual Daily Av onthly Point-t	e erage	1-Year S&P 50 Cap 1-Year S&P 50 1-Year Russell 1-Year Nasdad	)0 Annual Poir I 2000 Annual	nt-to-Point Point-to-Point	see notes

Company / Product	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	Commissions Age: Rate
	14 yrs	75		1.00%	87.50%	\$1,006	10/27/10	
	1-Year Fix	ed @ 3.60 <sup>.</sup>	%	1-Ye Cap	ar S&P 500 M	lonthly Point	-to-Point	
North American Company	1-Year Anı 500	1-Year Annual Point-to-Point S&P1-Year Dow Jones EuroStoxx 50 Point-to-Point1-Year Dow Jones Annual Point-to-Point1-Year S&P 400 Annual Point-to-Point						
Freedom Choice (5%) 14 -Low								
	1-Year Rus Point-to-Po		Annual		ar Nasdaq-10 :-to-Point	0 Annual		
		1 -Year NASDAQ Monthly Point-to-Point Cap						
	14 yrs	75		1.00%	87.50%	\$1,006	10/27/10	
	1-Year S& Cap	P 500 Mon	thly Point-to		-Year Annual 00	Point-to-Poi	nt S&P	
North American Company	1-Year Fix	ed @ 4.00	%		-Year Nasdaq pint-to-Point	-100 Annual	l	
Freedom Choice (5%) 14 -High	1 -Year NA Cap	ASDAQ Mor	nthly Point-t		-Year Russell pint-to-Point	2000 Annua	al	<u>see notes</u>
	1-Year S&P 400 Annual Point-to-Point 1-Year Dow Jones Annual 1-Year Dow Jones EuroStoxx 50 Point-to-Point							
	14 yrs	75		1.00%	87.50%	\$1,006	10/27/10	
	1-Year Fix	ed @ 3.20	%		Year S&P 500 vint-to-Point (			



### Fixed Indexed Annuities

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

North American Company	1-Year S& Cap	P 500 Ann	ual Point-to-Po		ear Dow Jor nt-to-Point	nes Annual			
Freedom Choice 14 <i>-Low</i>	1-Year Do Point-to-P		uroStoxx 50		ear S&P 400 nt-to-Point	) Annual		<u>see notes</u>	
	1-Year Rus Point-to-P	ssell 2000	Annual	1-Y Poi					
	1-Year Na Point-to-P		Monthly						
	14 yrs	75		1.00%	87.50%	\$1,006	10/27/10		
	1-Year S& Point-to-Pe		nual	1-Year Cap	S&P 500 Mc	onthly Point	-to-Point		
North American Company	1-Year Fix	ed @ 3.60	)%		Nasdaq-100 o-Point Cap	) Monthly			
North American Company Freedom Choice 14 <i>-High</i>	1-Year Na: Point-to-Po		Annual		Russell 200 o-Point	0 Annual		<u>see notes</u>	
	1-Year S& Point-to-P	P 400 Ann	nual	1-Year	Dow Jones o-Point	EuroStoxx !	50		
	1-Year Do Point-to-P		nnual						
	14 yrs	75	10.00%	1.00%	87.50%	\$1,106	10/27/10		
	1-Year Fix 1-Year S&	P 500 Poir	nt-to-Point	1-Year	- S&P 500 M - S&P 500 M	onthly Aver	age		
North American Company	1-Year S& 1-Year DJJ		nt-to-Point o-Point	1-Year 1-Year	see notes				
North American Prizm Plus 14	1-Year DJ	1-Year DJ EuroStoxx 50 Point-to-Point			1-Year Nasdaq -100 Monthly Point-to-Point				
	1-Year Na: 1-Year Ru: Averaging		Point-to-Point Monthly	1-Year	Russell 200	0 Point-to-	Point		
	14 yrs	75	10.00%	1.00%	87.50%	\$1,106	10/27/10		
	1-Year Fix	ed @ 2.00	)%	1-Yea Avera	r Russell 200 ge	00 Annual D	Daily		
	1-Year Rus Point-to-Po		Annual	1-Yea	r Nasdaq-10 to-Point	0 Annual			
North American Company	1-Year NA Point-to-Po	SDAQ Mor	nthly		r Dow Jones	Annual Da	ily Average		
Precision 14	1-Year Do Point-to-Po		nnual		r Dow Jones to-Point	EuroStoxx	50	<u>see notes</u>	
	1-Year Hir	idsight Inc	dex	1-Yea					
	1-Year S& Point-to-P		nual	1-Yea Cap	r S&P 500 M	lonthly Poin	t-to-Point		
	1-Year S& Average	P 500 Ann	ual Daily	1-Yea	r S&P 500 A	nnual Point	-to-Point		
Surrender Charges Last 12 Years									
	12 yrs	85	5.00%	1.00%	100%	\$1,183	11/07/10	Qualified	
Great Amer. Life Ins. Co. American Valor II	1 Year S&I Point-to-Po	oint		1 Year Cap	S&P 500 Mo	nthly Avera	age with	18-75: 6.00+ 76-80: 4.50+ 81-85: 2.50+ Non-Qualified 0-75: 6.00+ 76-80: 4.50+	
	Declared F	kate Strate	egy @ 2.00%					81-UP: 2.50+	
	12 yrs		· · · ·	1.95%	90.00%	\$1,135	10/22/10	<u>see notes</u>	
Life of the Southwest SecurePlus Elite (before 9/1/10)	Declared I		ccount @ 1.95	%	Average	Index Acco	ount		
· · · · · · · · · · · · · · · · · · ·	Ending Inc	lex Accour	nt				D	ge 4 of 14	



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

Great Amer. Life Ins. Co.	Declared F	Rate Strate	egy @ 2.00%	6 1 Year S Cap	5&P 500 Mo	nthly Avera	ige with	18-75: 5.00+ 76-80: 4.00+ 81-85: 1.50+ Non-Qualified			
	10 yrs	85	1.00%	1.00%	100%	\$1,116	11/07/10	Qualified			
Annuity Investors Life (Great Amer. Life) FlexMax Plus	Declared F 1 Year S& Cap	<u>see notes</u>									
	10 yrs	85	2.00%	1.25-2.00%	100%	\$1,243	10/01/10				
ANICO Strategy Indexed Annuity 10			est Account			9 500 Point-		81-85: 5.00+ see notes			
American National Ins. Co.	10 yrs	85		1.00%	100%	\$1,105	12/01/10	0-75: 8.00- 76-80: 6.50-			
Value Lock 10	S&P 500 1	0 Year Poi	int-to-Point					76-80: 8.00			
American National Ins. Co.	10 yrs	80		1.00-1.75%	90.00%	\$1,071	12/01/10	0-75: 10.0			
Surrender Charges Last 10 Years	-										
	1-Year Do	w Jones Po	pint-to-Point	:							
	Inverse Pe	erformance	e Trigger		Year DJ Eu pint-to-Poin	roStoxx 50 t					
	1-Year Ru	ssell 2000	Point-to-Po			00 Point-to	-Point				
North American Company NA Performance Choice 12 Plus	1-Year Na Cap	sdaq 100 I	Monthly Poir	nt-to-Point 1-	Year Hang	Seng Point-	-to-Point				
	1-Year S& Cap	P 500 Mon	thly Point-to	o-Point 1-	Year Nasda	aq 100 Point	t-to-Point				
	1-Year Fix	ed @ 2.25	%	1-	Year S&P 5	00 Point-to	-Point				
	12 yrs	(NQ)	8.00%	1.00%	87.50%	\$1,065	10/27/10				
	Point-to-P		nonuniy								
	1-Year Do 1-Year Na										
The renormance choice 12			oint-to-Poin			2000 Point-					
North American Company NA Performance Choice 12	Inverse Pe				t-to-Point ( ar S&P 400	Cap ) Point-to-P	oint				
		-	nt-to-Point		t-to-Point ar S&P 500	) Monthly					
	1-Year Fix	red @ 3 00	0/0		ar DJ Euro	Stoxx 50					
	12 yrs	(NQ)		1.00%	87.50%	\$ 986	10/27/10				
Lincoln OptiPoint 12 -High	-	Fixed @ 2.00%2-Year Point to Point2-Year Monthly CapPerformance Triggered									
Lincoln Financial Group			5.00 /0				12,01,10	0-75: 4.00			
	12 yrs	75	5.00%	2.00%	100%	\$1,332	12/01/10				
Lincoln Financial Group Lincoln OptiPoint 12 <i>-Low</i>	Fixed @ 2 2-Year Mo				ance Trigge oint to Poir			0-75: 4.00 <u>see notes</u>			
	12 yrs	75	4.00%	2.00%	100%	\$1,319	12/01/10				
Life of the Southwest SecurePlus Premier 8	S&P 500 E	Ending Inde	unt @ 1.959 ex Rate Opt Index Rate		r S&P 500	-		76-80: 5.00- 81-85: 4.00+ <u>see notes</u>			
	12 yrs			1.95%	90.00%	\$1,169	10/29/10	0-75: 8.00			



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American Icon II	1 Year S& Point-to-P	P 500 Annı oint	ual					0-75: 5.00+ 76-80: 4.00+ 81-UP: 1.50+
								<u>see notes</u>
	10 yrs	80	5.00%	2.00%	87.50%	\$1,120	10/13/10	
ING USA Annuity and Life ING Secure Index Opportunities Plus -Low		e Strategy ap Index S	-	Point-to	o-Point Cap I	ndex Strate	egy	0-80: 7.00+ <u>see notes</u>
	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		e Strategy oint Cap Ir	@ 1.50% ndex Strateg		Ionthly Cap	Index Strat	egy	0-80: 7.00+ <u>see notes</u>

<u>Company / Product</u>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	Commissions Age: Rate
	10 yrs	80	3.00%	2.00%	87.50%	\$1,099	10/13/10	
ING USA Annuity and Life ING Secure Index Outlook Annuity -Low		oint Cap Ind Strategy @	dex Strategy ହୁ 1.50%	۷ N	Ionthly Cap	Index Strate	egy	0-80: 6.00+ <u>see notes</u>
	10 yrs	80	3.00%	2.00%	87.50%	\$1,099	10/13/10	
ING USA Annuity and Life ING Secure Index Outlook Annuity -High		Strategy @ ap Index St		Point-to	o-Point Cap	Index Strate	egy	0-80: 6.00+ <u>see notes</u>
	10 yrs	85		1.95%	90.00%	\$1,092	10/22/10	0-75: 7.00+
Life of the Southwest SecurePlus Gold (After 4/21/2006)	Declared I Average Ir		ount @ 1.95 nt	5%	Ending	Index Accou	unt	76-80: 6.00+ 81-85: 4.00+ <u>see notes</u>
	10 yrs	(NQ)	10.00%	1.95%	87.50%	\$1,168	10/29/10	
Life of the Southwest SecurePlus Premier 10	S&P 500 E	nding Inde	nt @ 2.45% x Rate Optio Index Rate C	n 2 1-Ye	ar S&P 500	Index Rate Average ding Index R		
	10 yrs	85	3.00%	1.00%	100%	\$1,138	10/04/10	
Lincoln Benefit Life Saver's Index Annuity Premier <i>-Low</i>	1-Year S&I WaterMark		-to-Point Lo	w 1-		00 Point-to-F 00 Monthly A		0-75: 3.45+ 76-85: 2.40+ <u>see notes</u>

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



## Fixed Indexed Annuities

Lincoln Benefit Life	10 yrs	85 (NQ)		3.00%	90.00%	\$1,210	10/04/10	0-75: 3.45+
Savers Index III -Low	Option I			Option	II			76-90: 2.40+ <u>see notes</u>
	10 yrs	85 (NQ)		3.00%	90.00%	\$1,210	10/04/10	0-75: 3.45+
Lincoln Benefit Life Savers Index III <i>-High</i>	Option I			Option	II			76-90: 2.40+ <u>see notes</u>
	10 yrs	80	3.00%	1.80%	100%	\$1,231	12/01/10	
Lincoln Financial Group Lincoln OptiPoint 10 -Low	Fixed @ 2 2-Year Poi	.00% int to Point			Monthly Cap nance Trigge			0-75: 3.50 76-80: 2.37 <u>see notes</u>
	10 yrs	80	4.00%	1.80%	100%	\$1,243	12/01/10	
Lincoln Financial Group Lincoln OptiPoint 10 -High	2-Year Mo Performar	onthly Cap nce Triggered	1		rear Point to ed @ 2.00%			0-75: 3.50 76-80: 2.37 <u>see notes</u>
	10 yrs	79	5.00%	1.00%	87.50%	\$1,015	10/27/10	
		ked @ 1.70% P 400 Annua Point			S&P 400 An S&P 500 Mo		-	
North American Comments	1-Year S& Average	kP 500 Annua	al Daily	1-Year	S&P 500 An	nual Point-	to-Point	
North American Company Charter 10	1- Year Hi	indsight Inde	ex	1-Year Point-to	Dow Jones E p-Point	EuroStoxx 5	50	<u>see notes</u>
	1-Year Do Average	w Jones Ann	ual Daily	1-Year	Dow Jones A	Annual Poin	it-to-Point	
	1-Year Na Point-to-P	isdaq-100 Ar Point	nual	1 -Year Cap	NASDAQ M	onthly Poin	t-to-Point	
	1-Year Ru Average	issell 2000 A	nnual Daily	1-Year Point-to	Russell 2000 p-Point	) Annual		
	10 yrs	79		1.00%	87.50%	\$ 967	10/27/10	
	1-Year Fix	ked @ 2.80%	)	1-Yea Cap	ar S&P 500 A	Annual Poin	t-to-Point	
North American Company	1-Year S& Cap	P 500 Month	nly Point-to-P		ar Dow Jones -to-Point	s Annual		
Freedom Choice (5%) 10 -Low	1-Year Do Point-to-P	ow Jones Euro Point	oStoxx 50	1-Yea	ar S&P 400 A	Annual Poin	t-to-Point	<u>see notes</u>
	1-Year Ru Point-to-P	issell 2000 Ai Point	nnual		ar Nasdaq-10 -to-Point Ca			
	1-Year Na Point-to-P	isdaq-100 Ar Point	inual					

Company / Product	SC Years	Issue Age	Premium Bonus	Min Rat	e % Premium	Return per \$1000	Last Change	Commissions Age: Rate
	10 yrs	79		1.00%	87.50%	\$ 967	10/27/10	
North American Company	Сар	2 500 Month ed @ 3.20%		Ca 1-ነ	ear S&P 500 ) ear Nasdaq-1 nt-to-Point		-to-Point	
Freedom Choice (5%) 10 -High	1-Year Nas Point-to-Po	daq-100 Mo bint Cap	onthly		ear Russell 20 nt-to-Point	000 Annual		<u>see notes</u>
	1-Year S&F	9 400 Annua	al Point-to-Po		ear Dow Jone nt-to-Point	es EuroStoxx	50	
	· · · –							



## Fixed Indexed Annuities

	1-Year Dow Jones Annual Point-to-Point		
	10 yrs 79 1.	00% 87.50% \$ 967 10/27/10	
	1-Year Fixed @ 2.45%	1-Year Dow Jones EuroStoxx 50 Point-to-Point	
North American Company	1-Year S&P 400 Annual Point-to-Point	1-Year S&P 500 Monthly Point-to-Point Cap	
Freedom Choice 10 -Low	1-Year S&P 500 Annual Point-to-Point Cap	1-Year Russell 2000 Annual Point-to-Point	<u>see notes</u>
	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		
	10 yrs 79 1.	.00% 87.50% \$ 967 10/27/10	
	1-Year Fixed @ 2.85%	1-Year Nasdaq-100 Monthly Point-to-Point Cap	
North American Company	1-Year Nasdaq-100 Annual Point-to-Point	1-Year Dow Jones Annual Point-to-Point	
Freedom Choice 10 <i>-High</i>	1-Year Russell 2000 Annual Point-to-Point	1-Year S&P 500 Annual Point-to-Point Cap	<u>see notes</u>
	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		
	10 yrs (NQ) 10.00% 1.	.00% 100% \$1,215 10/27/10	
	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	
North American Company	1-Year S&P 500 Monthly Averaging	1-Year S&P 400 Monthly Averaging	
North American Paramount Choice	1-Year S&P 400 Annual Point-to-Point	1-Year Dow Jones Industrial Annual Point-to-Point	<u>see notes</u>
Ten	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		

Company / Product	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	Commissions Age: Rate
	10 yrs	79	5.00%	1.00%	87.50%	\$1,015	10/27/10	
		ed @ 1.75%		Av	Year Russell eraging Year Nasdac			
	1-Year Russell 2000 Point-to-Point							
North American Company	1-Year NASDAQ-100 Monthly Point-to-Point				Year Dow Jo			
North American Prizm Plus 10	1-Year Dov	v Jones Poi	nt-to-Point		Year DJ Euro int-to-Point		<u>see notes</u>	
	1-Year S&P 400 Monthly Average				Year S&P 40			
	1-Year S&	9 500 Montl	hly Average	1-`	Year S&P 50	oint		
	1-Year S&I Cap	9 500 Montl	nly Point-to-	Point				



## Fixed Indexed Annuities

	10 yrs	79	10.00%	1.00%	100%	\$1,215	10/27/10	
	1-Year Fix	ed Account	: @ 1.05%	1-Year D Point-to-	ow Jones E	uroStoxx 50	) Annual	
	1-Year Hir	ndsight Inde	ex Strategy		&P 400 Ann			
		thly Average		&P 500 Mor				
North American Company North American Ten		.P 500 Annı			&P 500 Mor			<u>see notes</u>
North American Ten	1-Year Ru Point-to-P	1-Year R	ussell 2000	Monthly Av	verage			
	1-Year Do Point-to-P	1-Year D	ow Jones M	onthly Aver	rage			
	1-Year Na Point-to-P	sdaq 100 A oint	nnual	1-Year N	lasdaq 100 l	Monthly Poi	nt-to-Point	
	10 yrs	(NQ)	5.00%				10/27/10	
North American Company	1-Year Fix	ed @ 1.40 <sup>o</sup>	%		kP 500 Daily rticipation	v Averaging	w/	0-75: 6.50
Pillar	S&P 500 A w/Particip	Annual Poin ation	t-to-Point		kP 500 Annu	al Point-to-	-Point w/	76-80: 4.87 <u>see notes</u>
	S&P 500 N	Ionthly Poi	nt-to-Point					
	10 yrs	79	5.00%	1.00%	87.50%	\$1,015	10/27/10	
	1-Year Fix	ed @ 1.70 <sup>o</sup>	%		′ear S&P 40 erage	0 Annual Da	aily	
	1-Year S&							
North American Company	1-Year S&	<u>see notes</u>						
North American Company Precision 10	1-Year Na Point-to-P							
	1-Year Do Point-to-P							
	1-Year Do Average							
	1-Year Ru Average							
Surrender Charges Last 9 Years	_							
ING USA Annuity and Life	9 yrs	80		1.00%	100%	\$1,094	10/13/10	0-80: 6.00+
ING Envoy Nine Fixed Index Annuity -Low	Fixed Rate	e Strategy (	@ 1.80%	1-Year Poi	nt-to-Point (	see notes		
ING USA Annuity and Life	9 yrs	80		1.00%	100%	\$1,094	10/13/10	0-80: 6.00+
ING Envoy Nine Fixed Index Annuity -High	Fixed Rate	e Strategy (	@ 1.80%	1-Year Poir	nt-to-Point (	Cap Index S	Strategy	see notes
ING USA Annuity and Life	9 yrs	80		1.00%	100%	\$1,094	10/13/10	
ING Envoy Six Fixed Index Annuity -Low	Fixed Rate	e Strategy (	@ 1.50%	1-Year Poi	nt-to-Point (	Cap Index S	Strategy	0-80: 4.25+ <u>see notes</u>
ING USA Annuity and Life	9 yrs	80		1.00%	100%	\$1,094	10/13/10	0.00 1.05
ING Envoy Six Fixed Index Annuity -High	Fixed Rate	e Strategy (	@ 1.50%	1-Year Poi	nt-to-Point (	Cap Index S	Strategy	0-80: 4.25+ <u>see notes</u>
	9 yrs	85	3.00%	1.95%	90.00%	\$1,103	10/29/10	
Life of the Southwest SecurePlus Premier 3	S&P 500 E		int @ 1.95% ex Rate Option Index Rate	on 2 1-Ye Russ	500 Ending ar S&P 500 sell 2000 En on 2	Average	-	0-75: 6.00+ 76-85: 3.50+ <u>see notes</u>
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# Fixed Indexed Annuities

Company / Product	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	Commissions Age: Rate		
Lincoln Financial Group Lincoln OptiChoice 9 -Low	-	9 yrs         80         1.75%         100%         \$1,169         12/01/10           Fixed @ 2.00%         1-Year Monthly Cap         1-Year Monthly Cap         1-Year Point-to-Point         1								
Lincoln Financial Group Lincoln OptiChoice 9 <i>-High</i>	9 yrs 1-Year Poir 1-Year Mon			1.75% 1-Year I Fixed @	100% Monthly Ave 2.15%	\$1,169 rage	12/01/10	0-75: 7.00+ 76-80: 5.25+ <u>see notes</u>		
Surrender Charges Last 8 Years										
Lincoln Financial Group Lincoln New Directions 8 -Low	-	8 yrs         85         2.00%         100%         \$1,172         12/01/10           Fixed @ 2.45%         Performance Triggered         2-Year Point to Point         2-								
Lincoln Financial Group Lincoln New Directions 8 <i>-High</i>	8 yrs Performand Fixed @ 2.6	85 ce Triggered 50%		2.00% 2-Y	100% ear Point to	\$1,172 Point	12/01/10	0-75: 4.50+ 76-80: 3.50+ 81-85: 2.25+ <b>see notes</b>		
Lincoln Financial Group Lincoln OptiPoint 8 <i>-Low</i>		8 yrs         85         2.00%         1.60%         100%         \$1,158         12/01/10           Fixed @ 2.00%         2-Year Point to Point         2-Year Point to Point         2-Year Monthly Cap         Performance Triggered								
Lincoln Financial Group Lincoln OptiPoint 8 <i>-High</i>	8 yrs Performanc 2-Year Poir	85 ce Triggered nt to Point	3.00%		100% Year Monthl ked @ 2.00%		12/01/10	0-75: 3.00 76-80: 2.00 81-85: 1.00 <u>see notes</u>		
North American Company Freedom Choice (5%) 8 <i>-Low</i>	1-Year S&P 1-Year S&P Point-to-Po 1-Year Nas Point-to-Po 1-Year Dow	8 yrs       85       1.00%       87.50%       \$ 948       10/27/10         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         1-Year S&P 500 Monthly       1-Year Russell 2000 Annual Point-to-Point         1-Year Nasdaq-100 Annual Point-to-Point       1-Year Nasdaq-100 Monthly Point-to-Point         1-Year Dow Jones Annual Point-to-Point       1-Year Nasdaq-100 Monthly Point-to-Point Cap								
North American Company Freedom Choice (5%) 8 <i>-High</i>	1-Year Nas Point-to-Po 1-Year Rus Point-to-Po 1-Year S&P Cap	sell 2000 Ar int 500 Month Jones Euro	onthly nnual ly Point-to-F	Poir 1-Ye Poir 1-Ye Poir	87.50% ear Dow Jon nt-to-Point ear Nasdaq- nt-to-Point ear S&P 500 nt-to-Point C ear S&P 400	100 Annual Monthly	10/27/10	<u>see notes</u>		



# Fixed Indexed Annuities

Company / Product	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	) <u>Commissions</u> <u>Age: Rate</u>		
	8 yrs	85		1.00%	87.50%	\$ 948	10/27/10			
	1-Year Fixe									
North American Company	1-Year S&F Cap	1-Year S&P 500 Monthly Point-to-Point 1-Year Dow Jones Annual Point-to-Point								
Freedom Choice 8 <i>-Low</i>	1-Year Dov Point-to-Po	v Jones Euro int	Stoxx 50		ear S&P 400 nt-to-Point	) Annual		<u>see notes</u>		
	1-Year Rus Point-to-Po	sell 2000 Ar int	nual		ear Nasdaq- nt-to-Point	100 Annual				
	1-Year Nas Point-to-Po	daq-100 Mo int Cap	nthly							
	8 yrs	85		1.00%	87.50%	\$ 948	10/27/10			
	1-Year Fixe	ed @ 2.75%			ear S&P 500 nt-to-Point 0					
North American Company	1-Year S&F Cap	9 500 Month	ly Point-to-F		ear Nasdaq- nt-to-Point	100 Annual				
Freedom Choice 8 -High	1-Year Nasdaq-100 Monthly 1-Year Russell 2000 Annual Point-to-Point Cap Point-to-Point							<u>see notes</u>		
	1-Year S&P 400 Annual Point-to-Point Point-to-Point 1-Year Dow Jones Annual									
	1-Year Dov Point-to-Pc									
	8 yrs	(NQ)		1.00%	87.50%	\$ 948	10/27/10			
	1-Year S&F	9 500 Point-1	to-Point		ear S&P 500 It-to-Point C					
North American Company	Inverse Pe	rformance T	rigger	1-Ye	ear Fixed @					
NA Performance Choice 8	1-Year Dov	v Jones Poin	t-to-Point	1-Ye	ear DJ Euros	Stoxx 50 Poi	nt-to-Point			
		9 400 Point-1			ear Russell 2					
		ig Seng Poin		1-Ye	ear Nasdaq I	100 Point-to	-Point			
	1-Year Nas Point-to-Po	daq 100 Mo int Cap	nthly							
	8 yrs	(NQ)	5.00%	1.00%	87.50%	\$ 995	10/27/10			
	1-Year Fixe	ed @ 1.85%		1-Year D	ow Jones Po	int-to-Point				
	1-Year Har	ig Seng Poir	it-to-Point	1-Year R	ussell 2000	Point-to-Poi	nt			
North American Company NA Performance Choice 8 Plus	1-Year Nas									
NA PERIORMANCE CHOICE & PIUS	1-Year S&F	9 400 Point-1	to-Point	Inverse F	Performance	Trigger				
	1-Year S&F	9 500 Point-1	to-Point	1-Year S	&P 500 Mon	thly Point-to	-Point Cap			
	1-Year DJ I Point-to-Po	EuroStoxx 5 int	0							

Company / Product	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	Commissions Age: Rate
Surrender Charges Last 7 Years								
	7 yrs	80		1.00-1.75%	90.00%	\$1,016	12/01/10	
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## Fixed Indexed Annuities

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

**Champion Agency** 

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+ <u>see notes</u>
Annuity Investors Life (Great Amer. Life) FlexMax	7 yrs851.25-2.00%100%\$1,14910/01/10Declared Rate Strategy @ 2.10%1 Year S&P 500 Annual Point-to-Point1 Year S&P 500 Annual Point-to-Point1 Year S&P 500 Monthly Average with Cap	<u>see notes</u>
ING USA Annuity and Life ING Secure Index Seven -Low	7 yrs801.00%100%\$1,07210/13/10Fixed Rate Strategy @ 1.80% Monthly Cap Index StrategyPoint-to-Point Cap Index Strategy	0-80: 5.00+ <u>see notes</u>
ING USA Annuity and Life ING Secure Index Seven -High	7 yrs801.00%100%\$1,07210/13/10Monthly Cap Index Strategy Fixed Rate Strategy @ 1.80%Point-to-Point Cap Index Strategy	0-80: 5.00+ <u>see notes</u>
Life of the Southwest SecurePlus Silver (on or before 9/14/10)	7 yrs891.95%90.00%\$1,03010/22/10Declared Interest Account @ 1.95%Average Index AccountEnding Index Account	0-75: 5.00+ 76-85: 3.50+ 86-89: 1.80+ <u>see notes</u>
Lincoln Financial Group Lincoln OptiChoice 7 <i>-Low</i>	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+ <u>see notes</u>
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+ <u>see notes</u>
North American Company Charter 7	7 yrs851.00%87.50%\$ 93810/27/101-Year Fixed @ 1.15%1-Year S&P 500 Monthly Point-to-Point Cap1-Year S&P 500 Monthly Point-to-Point Cap1-Year S&P 500 Annual Daily Average1-Year S&P 500 Annual Point-to-Point1-Year S&P 400 Annual Daily Average1-Year S&P 400 Annual Point-to-Point1-Year Fixed @ 1.15%1-Year S&P 400 Annual Point-to-Point1-Year S&P 400 Annual Daily Average1-Year S&P 400 Annual Point-to-Point1-Year Dow Jones Annual Point-to-Point1-Year Dow Jones Annual Daily Average1-Year Nasdaq-100 Annual Point-to-Point1-Year NASDAQ Monthly Point-to-Point1-Year Russell 2000 Annual Daily Average1-Year Russell 2000 Annual Point-to-Point	<u>see notes</u>
North American Company North American Prizm Plus 7	7 yrs851.00%87.50%\$ 93810/27/101-Year Fixed @ 1.15%1-Year S&P 500 Monthly Average1-Year S&P 500 Point-to-Point1-Year S&P 500 Monthly Point-to-Point1-Year S&P 400 Monthly Average1-Year S&P 400 Point-to-Point1-Year DJ EuroStoxx 50 Point-to-Point1-Year Dow Jones Point-to-Point	<u>see notes</u> 12 of 14

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## Fixed Indexed Annuities

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

	1-Year Na	1-Year Dow Jones Monthly Average1-Year Nasdaq100 Monthly Point-to-Point1-Year Nasdaq 100 Point-to-Point1-Year Russell 2000 Monthly Average1-Year Russell 2000 Point-to-Point								
	7 yrs	85		1.00%	87.50%	\$ 938	10/27/10			
	1-Year Fix	1-Year Fixed @ 1.15% 1-Year S&P 500 Monthly Point-to-Point Cap								
	1-Year S&	nt-to-Point								
North American Company	1-Year Ru Average	ssell 2000 /	Annual Dail		ear Russell 2 nt-to-Point	000 Annua	l			
Precision 7	1-Year Na Point-to-P	sdaq-100 A oint	nnual		rear NASDAC			<u>see notes</u>		
	1-Year Do	w Jones An	inual Daily		ear Dow Jon nt-to-Point	es Annual				
	1-Year Do Point-to-P	w Jones Eu oint	roStoxx 50	1-`	Year Hindsigh	nt Index				
	1-Year S8	P 400 Annu	ual Daily Av	erage 1-Y	ear S&P 400	Annual Poi	nt-to-Point			
Surrender Charges Last 6 Years										
American National Ins. Co.	6 yrs	85		1.50-3.00%	90.00%	\$1,075	12/01/10	0.70.5.00		
ANICO EIA	Performar	0-79: 5.00 80-85: 3.00								
	6 yrs	85		1.75%	100%	\$1,110	12/01/10	0-75: 3.50+		
Lincoln Financial Group Lincoln New Directions 6 -Low	Fixed @ 2 2-Year Po	76-80: 2.75+ 81-85: 1.75+ <u>see notes</u>								
	6 yrs	85		1.75%	100%	\$1,110	12/01/10	0.75, 0.50,		
Lincoln Financial Group Lincoln New Directions 6 -High	Performance Triggered 2-Year Point to Point Fixed @ 2.35%						0-75: 3.50+ 76-80: 2.75+ 81-85: 1.75+ <u>see notes</u>			
	6 yrs	85		1.00%	87.50%	\$ 929	10/27/10			
	1-Year Fix	nt-to-Point								
North American Company Freedom Choice (5%) 6 - <i>Low</i>	1-Year S&P 500 Monthly Point-to-Point 1-Year Dow Jones Annual Cap Point-to-Point									
	1-Year Do Point-to-P	1-Ye	1-Year S&P 400 Annual Point-to-Point							
	1-Year Ru Point-to-P	ssell 2000 / oint	Annual		ear Nasdaq-1 It-to-Point Ca					
	1-Year Na Point-to-P	sdaq-100 N oint Cap	Ionthly							

Company / Product	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	Commissions Age: Rate
	6 yrs	85		1.00%	87.50%	\$ 929	10/27/10	
North American Company	1-Year S&P 500 Monthly Point-to-Point Cap 1-Year Fixed @ 2.05% 1-Year Nasdaq-100 Annual Point-to-Point Cap							
Freedom Choice (5%) 6 -High	1-Year Nasdaq-100 Monthly Point-to-Point Cap				ar Russell 20 -to-Point	<u>see notes</u>		
	1-Year S&P	400 Annua	l Point-to-Poi	nt ···	ar Dow Jone: -to-Point	s EuroStoxx	50	
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# Fixed Indexed Annuities

	1-Year Do Point-to-F									
	6 yrs	85		1.00%	87.50%	\$ 929	10/27/10			
	Сар	1-Vear Fixed @ 1 35% 1-Year Dow Jones EuroStoxx 50								
North American Company Freedom Choice 6 -Low	1-Year Do Point-to-F	ow Jones An	nual		-to-Point ar S&P 400 A	nnual Poin	t-to-Point	<u>see notes</u>		
		issell 2000 /	Annual		ar Nasdaq-10 -to-Point	0 Annual				
		sdaq-100 M	lonthly	T OIL						
	6 yrs	85		1.00%	87.50%	\$ 929	10/27/10			
	1-Year Fix	ed @ 1.80،	%		ear S&P 500 ht-to-Point C					
North American Company	1-Year S8 Cap	kP 500 Annւ	ial Point-to-Po	oint 1-Ye	ear Nasdaq-: ht-to-Point	•				
North American Company Freedom Choice 6 -High		1-Year Nasdaq-100 Monthly 1-Year Russell 2000 Annual Point-to-Point Cap Point-to-Point								
	1-Year S8	1-Year S&P 400 Annual Point-to-Point Point-to-Point 1-Year Dow Jones Annual Point-to-Point								
	1-Year Do Point-to-F	ow Jones Eu Point	roStoxx 50							
Surrender Charges Last 5 Years							L			
	5 yrs	80		1.50%	100%	\$1,077	10/13/10			
ING USA Annuity and Life ING Secure Index Five <i>-High</i>	Point-to-F	oint Cap In	ROP) @ 1.50 dex Strategy trategy (ROP)	Monthly	ate Strategy y Cap Index p-Point Cap I	Strategy	egy (ROP)	0-80: 4.00+ <u>see notes</u>		
	5 yrs	85		1.25%	100%	\$1,064	12/01/10			
Lincoln Financial Group Lincoln OptiChoice 5 -Low	Fixed @ 1 1-Year Mo	60% onthly Cap			oint-to-Point onthly Avera			0-75: 5.00+ 76-80: 3.75+ 81-85: 2.50+ <u>see notes</u>		
	5 yrs	85		1.25%	100%	\$1,064	12/01/10	0.75, 5.00,		
Lincoln Financial Group Lincoln OptiChoice 5 -High		int-to-Point onthly Avera			-Year Monthl ixed @ 1.759	<i>,</i> ,		0-75: 5.00+ 76-80: 3.75+ 81-85: 2.50+ <u>see notes</u>		
	5 yrs	85		1.00%	100%	\$1,051	10/27/10			
North American Company	1-Year S8	ked @ 1.10 P 500 Point	-to-Point	1-Year S&F 1-Year S&F						
North American Company North American Formula Choice	1-Year DJ Point-to-F	EuroStoxx Point	50	1-Year Dov Point-to-Po	w Jones Indu pint	strial Aver	age	<u>see notes</u>		
	1-Year Ru	1-Year Nasdaq 100 Point-to-Point 1-Year NASDAQ 100 Monthly Point-to-Point 1-Year Russell 2000 Point-to-Point								