

FIXED-INDEX ANNUITY PRODUCTS

THIS SPREADSHEET IS FOR AGENT USE ONLY AND SHOULD BE USED AS A GUIDE ONLY, SEE CARRIER LITERATURE AND/OR CONTRACT FOR DETAILS

CARRIER	Allianz AM Best A; S&P AA; Comdex 85; \$68.6Bil	Allianz AM Best A; S&P AA; Comdex 85; \$68.6Bil	Allianz AM Best A; S&P AA; Comdex 85; \$68.6Bil	Allianz AM Best A; S&P AA; Comdex 85; \$68.6Bil	Allianz AM Best A; S&P AA; Comdex 85; \$68.6Bil
PRODUCT NAME	Endurance Plus	MasterDex Plus	MasterDex 5 Plus	Master Dex 10	Master Dex 10 Plus
CREDITING METHOD	20% Enhanced Withdrawal Benefit (EWB) Bonus 1) Ann Reset/Ratchet Monthly Sum 2) Ann Reset/Ratchet Pt to Pt 3) Ann Reset/Ratchet Mo Avg W Spread 4) Fixed Act Choice of S&P 500, NASDAQ 100, FTSE or Blended Index	1)Ann Reset/Ratchet Mo Sum 2)Ann Reset/Ratchet Pt to Pt 3)Ann Reset/Ratchet Monthly Avg 4)Fixed Account(NA in CA & TX) Choice of S&P500, NASDAQ100, FTSE 100, Blended Index	5% Premium Bonus on all deposits 1st 5yrs 1)Annual Reset/Ratchet Monthly Sum 2)Ann Reset/Ratchet Pt to Pt 3)Ann Reset/Ratchet Monthly Avg 4)Fixed Account(NA in CA & TX) Choice of S&P500, NASDAQ100, FTSE 100, Blended Index	10% Premium Bonus on all deposits 1st 5yrs Annual Reset/Ratchet Monthly Sum Fixed Account Choice of S&P500 or NASDAQ100 Index	10% Premium Bonus on all deposits 1st 5yrs 1)Annual Reset/Ratchet Monthly Sum 2)Annual Reset Ratchet Mo avg 3) Ann Reset Pt to Pt 4)Fixed Account Choice of S&P500, NASDAQ100, FTSE 100, Bond Index
CAP RATES	<u>NAS S&P FTSE BLND</u> 1)2.9 2.3 2.5 NA 2)5.25 5.75 6.0 6.0 3)N/A N/A N/A 2.0 4)2.50	100% Par Rate Guar <u>NAS S&P FTSE Blnd</u> 1)2.5 2.3 2.3 NA 2)5.5 6.25 5.75 6.0 3)5.0 5.0 4.0 2.0 4)2.65	100% Participation Rate Guaranteed <u>NAS S&P FTSE Blnd</u> 1)2.4 2.2 2.2 NA 2) 4.75 5.5 5.0 5.5 3) 5.0 5.0 4.0 2.0 4)2.25	100% Participation Rate Guaranteed Monthly Cap- 3.00% (1% Min) Fixed Account- 3.10% (2.0% Min)	100% Participation Rate Guaranteed <u>NAS S&P FTSE Blnd</u> 1)3.2 3.0 2.9 NA 2) 7.0 7.75 7.5 7.75 3) 5.0 5.0 4.0 2.0 4)3.00
PARTICIPATION RATES					
SPREADS					
COMMISSION	8% ages 0-75; 5% ages 76+	7% ages 0-75; 6% ages 76-80; 5% ages 81-85	8% ages 0-75; 6% ages 76-80; 4% ages 81-86	9% ages 0-75; 7% ages 76+	9% ages 0-75; 6% ages 76-80; 3.5% ages 81-86
ISSUE AGES	0-80 Qual & Non	0-85 Qual & Non	0-85 Qual & Non	0-85 Qual & Non	0-85 Qual & Non
MINIMUM PREM	\$10K Qual & Non	\$10K Qual & Non	\$10K Qual & Non	2k Qual/ 5K Non	\$15k Qual
MAXIMUM ISSUE	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
FLEX/SINGLE PREM	Flex for 1st 3yrs/ Min \$25	Flex for 1st 3yrs/ Min \$25	Flex for 1st 5yrs/ Min \$25	Flex for 1st 5yrs/ Min \$25	Flex for 1st 5yrs/ Min \$25
FREE ANN WTHDRWL	10% of premafter anniv of last prem	10% of prem after anniv of last prem	10% of prem after anniv of last prem	10% of prem after anniv of last prem	10% of prem after anniv of last prem
SURRENDER CHARGES	10yrs 10/10/10/8.75/7.50/6.25/5/3.75/2.5/1.25 varies by state	7yrs 10/9/8/7/6/5/4	10yrs 15/15/15/15/12.86/10.71/8.57/6.43/4.29/2.14	Client can take lump sum of 87.5% of prem at 1.5%	Client can take lump sum of 87.5% of prem at 1.5%
MINIMUM GUARANTEE	90% of prem at 1.5-3%	75% of prem at 3%	87.5% of prem at 2%	87.5% of prem at 1%	87.5% of prem at 1-3%
COMMENTS	-15% Prem Bonus and 110% Participation Rate applies to index earnings when taken as EWB income stream -Adtl Deposits do not reset surrender -NH Waiver after yr1, 30days (NA in KS,MA,NJ,PA) -Contract loans may be avail -Annuitize after yr5	Income Plus Rider Avail Adtl Deposits do not reset surrender NH Waiver, 30days after yr1 (NA in KS, MA, NJ, PA)	Income Plus Rider Avail Adtl Deposits in 1st 5yrs, do not reset sur. NH Waiver, 30days after yr1(NA in KS, MA, NJ, PA) *NY Version Avail	Two-Tier Payout -Adtl Deposits in 1st 5yrs, do not reset sur. -Contract loans may be avail. -Death Benefit=Annuitization Value or Min Guar -NH Waiver, 30days after yr1(NA in KS, MA, NJ, PA)	Two Tier Payout -Adtl Deposits in 1st 5yrs do not reset surrender -Contract loans may be avail. -Death Benefit=Annuitization Value or Min Guar -NH Waiver, 30days after yr1(NA in KS, MA, NJ, PA)
PRODUCT NOT IN THESE STATES	NY, OR, WA	NY, NV, OR, WA (Orig Master Dex Avail in WA & NV)	NV, NY, OR, WA (Orig Master Dex Avail in NV, WA)	NJ, NY, OR, UT, WA	CA,CT, NV,NY,OR,PA, UT, WA(Master Dex 10 in CA,CT,NV,PA)
LAST UPDATE	3/2/2010	10/6/2009	3/2/2010	10/6/2009	10/6/2009



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CARRIER	Allianz AM Best A; S&P AA; Comdex 85; \$68.6Bil	Great American AM Best A; S&P A; Comdex 78; \$9.3Bil	Great American AM Best A; S&P A; Comdex 78; \$9.3Bil	ING USA AM Best A+; S&P AA; Comdex 90; \$74Bil	ING USA AM Best A+; S&P AA; Comdex 90; \$74Bil
PRODUCT NAME	MasterDex X	American Valor II	Safe Return	Envoy 6 & 9	Opportunities Plus
CREDITING METHOD	10% Vesting Prem Bonus on all deposits 1st 3yrs 1)Ann Reset Ratchet Monthly Sum 2) Ann Reset/Ratchet Pt to Pt 3)Ann Reset/Ratchet Mo Avg w Spread Choice of S&P500,NASDAQ100,EuroStox x50,orBlended Index(35%-Dow,35% Lehman,20%-Euro,10% Russel) 4) Fixed Act	3-5% Prem bonus on all deposits 1st 3yrs* 1) Annual Reset/Ratchet Mo avg 2)Ann Reset/Ratchet Pt to Pt 3)Fixed Act S&P 500 Index	Return of Premium Available 1) Annual Reset/Ratchet Mo avg 2)Ann Reset/Ratchet Pt to Pt 3)Fixed Act S&P 500 Index	1) Ann Reset/Ratchet Pt to Pt 2)Fixed Act Blended Index 70% S&P 500; 30% DJ euro Stoxx	5% Prem Bonus 1) Ann Reset/Ratchet Pt to Pt 2)Ann Reset/Ratchet Mo Pt to Pt 3)Fixed Act S&P 500 Index
CAP RATES PARTICIPATION RATES SPREADS	100% PR Guar NAS S&O Euro Blnd 1) 2.4 2.2 2.2 NA 2)4.75 5.5 5.0 5.5 3)2.00 4)2.15	1) 100% PR; 7.00% Cap (3% min cap) 2)100% PR; 6.50% Cap (3% Min cap) 3) 2.75% (3% min)	1) 100% PR; 7.00% Cap (Bailout 6.50% cap) 2)100% PR; 6.50% Cap (Bailout 6.00% cap) 3) 2.50% (3% min)	<u>15K 75K</u> 6yr- 1)5.50% 6.75% 2)2.60% 2.60% 9yr- 1) 6.50% 7.50% 2) 2.70% 2.70% (no mins)	<u>15K 75K</u> 1) 5.75% 6.75% 2) 2.25% 2.60% 3) 2.40% 2.40% (No Mins)
COMMISSION	7% ages 0-75; 5% ages 76-80	0-75- 6.5%; 76-80- 5.35%; 81+ 3.6% Trails avail	0-75- 6.5%; 76-80- 5.50%; 81+ 2.5% Trails avail	6yr- 1.5% w 75bps trl 9yr- 6.5% (trails avail)	0-80- 7% Trail comps avail
ISSUE AGES	0-80 Qual & Non	18-85Qual/0-85Non	18-85Qual/0-85Non	0-80 Qual & Non	0-80 Qual & Non
MINIMUM PREM	\$20K Qual & Non	10K qual & Non	\$25k Qual & Non	15K qual & Non	15K Qual & Non
MAXIMUM ISSUE	\$1,000,000	\$750,000	\$750,000	\$1,000,000	\$1,000,000
FLEX/SINGLE PREM	Flex for 1st 3yrs/ Min \$25	2k Qual / 5k Non	1st 2 months only \$3k min	5K Qual & Non	Single
FREE ANN WTHDRWL	10% of prem after anniv of last prem	10% immediately	10% immediately	10% immediately	Int only immed/ 10% after yr 1
SURRENDER CHARGES	10yrs 10/10/10/8.75/7.5/6.25/5/3.75/2.5/1.25	10yrs(Age58+) 10/9/8/7/6/5/4/3/2/2 12yrs(ages<58)	10yrs 10/9/8/7/6/5/4/3/2/1	9/9/9/9/8/4/6/5/4 (+/- MVA)	10yrs 10/10/10/10/9/8/7/6/5/4 (+/- MVA)
MINIMUM GUARANTEE	87.5% of prem at 2.5%	100% of prem at 2%	100% of prem at 2%	87.5% of prem at 2%	87.5% of prem at 2%
COMMENTS	Simple Income Rider II Avail -Adtnl Deposits in 1st 3yrs, do not reset sur. -Contract Loans may be avail -NH Waiver, 30days after yr1(NA in KS, MA, NJ, PA)	INCOME SUSTAINER RIDER AVAIL(NA in WA) * Prem Bonus reduced at older ages 0-57=5% 58-69=4% 70-85=3% NH & Term Ill waiver, 90days Adtnl deposits do not reset	Riders & Waivers * Extended Care * Terminal Illness * Income Sustainer Bailout - early withdrawal charges waived, if cap ever falls below it's bailout cap Death Benefit - Greatest of the account value, GMSV or return of premium	Choose between 6 or 9yr option 30day exit window at end of term Income Rider Avail	INCOME PROTECTOR RIDER AVAILABLE (NA in NY, NJ, OR, WA; 4% in FL, MD, NV) Death Benefit = AV or Min Guar minus surrender NH and Term Ill waiver Can take income after yr5, 10yr min
PRODUCT NOT IN THESE STATES	CT, DE, IN, MD, MS, NV, NH, NY, OR, UT, WA	CT, NY	DE, IL, MA, NV, NJ, NY, OR, PA, TX, VA	NV, NY	AK, CT, DE, MN, NJ, NY, OR, WA
LAST UPDATE	3/2/2010	1/21/2010	1/21/2010	12/10/2009	12/10/2009



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CARRIER	ING USA AM Best A+; S&P AA; Comdex 90; \$74Bil	ING USA AM Best A+; S&P AA; Comdex 90; \$74Bil	Investors Insurance (Legacy) A.M. Best A-; S&P A; Comdex 72; \$245Mil	Lincoln Benefit Life AM Best A+; S&P AA-; Comdex 86; \$3.4Bil	Lincoln Benefit Life AM Best A+; S&P AA-; Comdex 86; \$3.4Bil
PRODUCT NAME	Secure Index 5	Secure Index 7	PremierMark® SE* Plus 10	Savers Index	Savers Index III
CREDITING METHOD	1) Ann Reset/Ratchet pt to Pt 2) Ann Reset/Ratchet Mo Pt to Pt 3) Fixed Act S&P 500 Index	1) Ann Reset/Ratchet pt to Pt 2) Monthly Cap 3) Fixed Act S&P 500 Index	1) Ann Reset/Ratchet Mo Pt to Pt S&P 2) Ann Reset/Ratchet Pt to Pt S&P 3) Ann Reset/Pt to Pt Gold 4) Ann Reset/Ratchet Mo Pt to Pt Blended (Temporarily Suspended) 5) Fixed Act	Annual Reset/Ratchet Pt to Pt S&P 500	Annual Reset/Ratchet Pt to Pt S&P 500
CAP RATES PARTICIPATION RATES SPREADS	<u>15K 75K</u> 1) 5.50% 6.50% 2) 2.00% 2.40% 3) 2.40% 2.40% (No Mins)	<u>15K 75K</u> 1) 6.00% 7.00% 2) 2.25% 2.55% 3) 2.60% 2.60% (5% Min Cap)	10% Bonus 1) 4.00%/100% 2) 3.75%/120% 3) 3.75%/100% 4) not available 5) 1.75%	<u>PR CAP 100K+</u> 60% 5.50% 6.00% 100% 5.00% 5.50% Client can leave contract if cap renews 200bps less than issue	<u>PR CAP 100K+</u> 60% 5.50% 6.00% 100% 5% 5.5% Client can leave contract if cap renews 200bps less than issue
COMMISSION	0-80- 4% Trail comps avail	0-80- 5% Trail comps avail	0-80 7%	0-75- 5% 76+- 3.5%	0-75- 8% 76+- 5.5% Trails avail
ISSUE AGES	0-80 Qual & Non	0-80 Qual & Non	0-80 Qual & Non	0-90 ann; 0-75 own	0-90 ann; 0-75 own
MINIMUM PREM	15K Qual & Non	15K Qual & Non	5K Qual & 2K Non	10K Qual & Non	3K Qual & 10K Non
MAXIMUM ISSUE	\$1,000,000	\$1,000,000	\$2,000,000	\$1,000,000	\$1,000,000
FLEX/SINGLE PREM	\$50 Min	\$50Min	\$2K min	Single	\$250 Min
FREE ANN WTHDRWL	Int only immed/ 10% after yr 1	Int only immed/ 10% after yr 1	10% after yr 1	10% after yr1	10% after yr1
SURRENDER CHARGES	5yrs 8/7.5/6.5/5.5/4.5	7yrs 10/10/10/10/9/8/7	9yrs 18/18/17/16/15/14/13/11/9 (+/- MVA)	7yrs 8/8/8/8/8/8 to age 7r	10yrs 10/9/8/7/6/5/4/3/2/1
MINIMUM GUARANTEE	100% of prem at 1.5%-3%	100% of Prem at 1% varies by state	87.5% of prem at 1-3% (varies by state & issue date)	90% of prem at 3%	90% of prem at 3%
COMMENTS	INCOME PROTECTOR RIDER AVAILABLE (NA in NY, NJ, OR, WA; 4% in FL, MD, NV) ROP Rider Avail Adtnl Dep do no reset surrender NH and Term III waiver Can take income after yr1,	INCOME PROTECTOR RIDER AVAILABLE (NA in NY, NJ, OR, WA; 4% in FL, MD, NV) Adtnl Dep do no reset surrender NH and Term III waiver Can take income after yr1, 10yr min	ENHANCED CARE RIDER AVAILABLE (AR,AZ,CO,DC,DE,GA,IA,ID,IL,IN,LA,MD,MI,MS,MT,NC,NE,NM,NV,OH,OK,PA,SC,WV,WY) optional rider increases annuity value to help clients meet future expenses, including extended care costs.	Can take income after yr1, min 3yrs NH (2 of 6 ADL's), unemployemnt, Term III waver avail in most states ADL Rider Avail	Adtnl deposits do not reset Surr Can take income after yr5, min 5yrs NH (2 of 6 ADL's), unemployemnt, Term III waver avail in most states
PRODUCT NOT IN THESE STATES	NY, OR	NY, OR	AL, AK, CT, KY, ME, MO, NH, NJ, NY, OR, RI, UT, VT, VA, WA, WI	NJ, NY, OR, VT	OR, NY
LAST UPDATE	12/10/2009	12/10/2009	3/1/2010	1/4/2010	1/4/2010



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CARRIER	Lincoln Benefit Life AM Best A+; S&P AA-; Comdex 86; \$3.4Bil	Lincoln Benefit Life AM Best A+; S&P AA-; Comdex 86; \$3.4Bil	Lincoln Financial Group AM Best A+; S&P AA-; Comdex 91; \$144Bil	Lincoln Financial Group AM Best A+; S&P AA-; Comdex 91; \$144Bil	Lincoln Financial Group AM Best A+; S&P AA-; Comdex 91; \$144Bil
PRODUCT NAME	Savers Index Plus	Savers Index Premier	New Directions 6 & 8	OptiChoice5	OptiChoice7
CREDITING METHOD	1)Ann Reset/Ratchet Pt to Pt 2)Ann Reset/Ratchet Pt to Pt low water 3)Ann Reset/Ratchet w Mo avg 4)Ann Reset/Ratchet Mo Cap 5) Fixed Act S&P 500	3% Prem Bonus 1)Ann Reset/Ratchet Pt to Pt 2)Ann Reset/Ratchet Pt to Pt low water 3)Ann Reset/Ratchet w Mo avg 4)Ann Reset/Ratchet Mo Cap 5) Fixed Act S&P 500	1)Bi-Annual Reset/Ratchet Pt to Pt 2)Ann Reset/Ratchet Performance Trigger Account(PTA) 3)Fixed MYG Rate S&P 500 Index	1)Ann Reset/Ratchet Pt to Pt 2)Ann Reset/Ratchet w Monthly Cap 3)Ann Reset/Ratchet Mo Avg w Spread 4)Fixed Act S&P 500	1)Ann Reset/Ratchet Pt to Pt 2)Ann Reset/Ratchet w Monthly Cap 3)Ann Reset/Ratchet Mo Avg w Spread 4)Fixed Act S&P 500
CAP RATES PARTICIPATION RATES SPREADS	<u><100K 100K+</u> 1) 5% 5.50% 2) 4.65% 5.15% 3) 4.25% 5.25% 4) 1.70% 1.80% 5) 1.0% 1.50% Min Fixed(1.5%);100% PR Guaranteed	<u><100K 100K+</u> 1) 5.00% 5.5% 2) 4.80% 5.30% 3) 4.75% 5.75% 4) 1.80% 1.90% 5) 1.25% 1.25% Min Fixed(1.5%);100% PR Guaranteed	<u>6yr <\$100K >\$100K</u> 1) 12.60% 13.60% 2) 5.20% 5.55% Fixed 2.90% 3.10% <u>8yr <\$100K >\$100K</u> 1) 14.10% 14.85% 2) 5.75% 6.00% Fixed 3.20% 3.35% 100%PR Guar; 2yr min cap 10%: PTA min cap 3%: Fix Min	<u><\$100K >\$100K</u> 1) 4.70% 5.00% 2) 2.05% 2.15% 3) 9.00% 9.00% 4) 2.45% 2.60% 1) Min Cap 2.50% 2) Min Cap 1% 3) Max sprd 9% 4) Min Cap 1.25%	<u><\$100K >\$100K</u> 1) 5.15% 5.45% 2) 2.65% 2.80% 3) 9.00% 9.00% 4) 2.25% 2.35% 1) Min Cap 2.50% 2) Min Cap 1% 3) Max sprd 9% 4) Min Cap 1.50%
COMMISSION	0-75- 4% 76+- 2.8% Trail comps avail	0-75- 7.25% 76+- 5.075% Trail comps avail	6yr- 0-75- 3.5%; 76-80- 2.75; 81+- 1.75% 8yr- 0-75- 4.5%; 76-80- 3.5%; 81+- 2.25% Trails avail	0-75- 5% 76-80- 3.75% 81+- 2.5% Trails avail	0-75- 6% 76-80- 4.5% 81+- 3% Trails avail
ISSUE AGES	0-85 Qual & Non	0-85 Qual & Non	0-85 Qual & Non	0-85 Qual & Non	0-85 Qual & Non
MINIMUM PREM	10K Qual & Non	10K Qual & Non	10K Qual & Non	2K Qual / 5K Non	2K Qual / 5K Non
MAXIMUM ISSUE	\$1,000,000	\$1,000,000	0-65- \$2mil 65+- 500K	0-65- \$2mil 65+- 500K	0-65- \$2mil 65+- 500K
FLEX/SINGLE PREM	Single	Single	Single	\$50Min	\$50Min
FREE ANN WTHDRWL	10% after yr1	10% after yr1	10% immediately	10% immediately	10% immediately
SURRENDER CHARGES	5yrs 8/8/7/6/5	10yrs 12/11/10/9/8/7/6/5/4/3	6yr-9/8/7/6/4.75/3.75 (+/- MVA) 8yrs-9/8/7/6/4.75/3.5/2/.75 (+/- MVA)	5yrs 9/8/7/6/5 (+/- MVA)	7yrs 9/8/7/6/5/4/3 (+/- MVA)
MINIMUM GUARANTEE	100% of prem at 1.5%	100% of prem at 1.5%	100% of prem at 1.75%	100% of prem at 1.25%	100% of prem at 1.50%
COMMENTS	INCOME RIDER AVAIL ROP Rider Avail NH (2 of 6 ADLs), unemployemnt, Term III waver avail in most states ADL Rider Avail	INCOME RIDER AVAIL ROP Rider Avail NH (2 of 6 ADL's), unemployemnt, Term III waver avail in most states ADL Rider Avail	LIVING INCOME RIDER AVAIL Fixed Act Guar is for term of contract	LIVING INCOME RIDER AVAILABLE Adtnl deposits do not reset surrender 30 Day NH waiver/Term III waiver avail Can annuitize after yr 5, 5yr	LIVING INCOME RIDER AVAIL Adtnl deposits do not reset surrender 30 Day NH waiver/Term III waiver avail Can annuitize after yr 5, 5yr min
PRODUCT NOT IN THESE STATES	NY	AK, CT, MN, NJ, PA, UT, WA	MN, NY, OR	NY	NY
LAST UPDATE	1/4/2010	1/4/2010	9/15/2009	9/15/2009	9/15/2009



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CARRIER	Lincoln Financial Group AM Best A+; S&P AA-; Comdex 91; \$144Bil	Lincoln Financial Group AM Best A+; S&P AA-; Comdex 91; \$144Bil	National Western Life AM Best A; S&P A; Comdex 84; \$6.13Bil	National Western Life AM Best A; S&P A; Comdex 84; \$6.13Bil	National Western Life AM Best A; S&P A; Comdex 84; \$6.13Bil
PRODUCT NAME	OptiChoice9	OptiPoint 12	Global Lookback	Ultra Classic	Ultra Future
CREDITING METHOD	1)Ann Reset/Ratchet Pt to Pt 2)Ann Reset/Ratchet w Monthly Cap 3)Ann Reset/Ratchet Mo Avg w Spread 4)Fixed Act S&P 500	4% Prem Bonus on < 100K; 5% > 100K 1)Bi-Ann Reset/Ratchet Pt to Pt 2)Bi-Ann Reset/Ratchet w Monthly Cap 3)Performance Trigger Act (PTA) 4)Fixed Act S&P 500	1)Annual Ratchet with Monthly Avg. 2)Fixed Interest Rate 3)Annual Ratchet with Monthly Cap 4)Annual Ratchet with Annual Cap 5)Annual Ratchet with Monthly Avg. Option K, No Cap!	1) Annual Ratchet with Monthly Avg. 2) Annual Ratchet with Monthly Cap 3) Fixed Interest Rate	1) Annual Ratchet with Monthly Avg. 2) Annual Ratchet with Monthly Cap 3) Fixed Interest Rate
CAP RATES	<\$100K >\$100K	1) 10.90%	1) 1.50% spread 75% participation	1) .25% spread 65% participation	10.00% BONUS
PARTICIPATION RATES	1) 5.45% 5.90%	2) 2.90%	2) 3.80%	2) 3.25%	1) .25% spread 65% participation
SPREADS	2) 2.80% 3.00%	3) 4.60%	3) 3.00%	3) 3.80%	2) 3.25%
	3) 9.00% 9.00%	4) 2.55%	4) 8.25%		3) 3.40%
	4) 2.35% 2.50%		5) 1.50% spread 75% participation		
	1) Min Cap 2.50%				
	2) Min Cap 1%				
	3) Max sprd 9%				
	4) Min Cap 1.50%				
COMMISSION	0-75- 7% 76-80- 5.25% Trails avail	0-75- 8% Trails avail	Non Qualified 0-75 7.00% 76-80 5.00% Qualified 0-70 7.00% 71-75 4.50% 76-80 2.50%	Non Qualified 0-75 12.00% 76-80 10.50% Qualified 0-70 12.00% 71-75 10.00% 76-80 9.00%	Non Qualified 0-75 7.00% 76-80 5.00% Qualified 0-70 7.00% 71-75 3.50% 76-80 2.00%
ISSUE AGES	0-80 Qual & Non	0-75 Qual & Non	0-80 Qual & Non	0-80 Qual & Non	0-80 Qual & Non
MINIMUM PREM	2K Qual / 5K Non	2K Qual / 5K Non	2K Qual / 5K Non	2K Qual / 5K Non	2K Qual / 5K Non
MAXIMUM ISSUE	0-65- \$2mil 65+- 500K	0-65- \$2mil 65+- 500K	Max \$500k	Max \$500k	Max \$500k
FLEX/SINGLE PREM	\$50Min	\$50Min	\$100Min	\$100Min	\$100Min
FREE ANN WTHDRWL	10% immediately	10% immediately	10% after yr 1	10% after yr 1	10% after yr 1
SURRENDER CHARGES	9yrs 9/8/7/6/5/4/3/2/1 (+/- MVA)	12yrs 12/11/10/9/8/7/6/5/4/3/2/1 (+/- MVA)	9yrs 9.25/8.25/7.25/6.25/5/4/3/2/1/0	13yrs 15/14.75/14/13/12.25/11.25/10.5/9.75/8.75/8/6/4/2	15yrs 19.25/18.5/17.75/16.75/16/15.25/14.5/13.5/12.75/12/10/8/6/4/2
MINIMUM GUARANTEE	100% of prem at 1.75%	100% of prem at 2.00%	87.5% of prem at 1-3%	87.5% of prem at 1-3%	87.5% of prem at 1-3%
COMMENTS	LIVING INCOME RIDER AVAIL Adtnl deposits do not reset surrender 30 Day NH waiver/Term Ill waiver avail Can annuitize after yr 5, 5yr min Age 81-85 avail w exception	LIVING INCOME RIDER AVAIL Adtnl deposits do not reset surrender 30 Day NH waiver/Term Ill waiver avail Can annuitize after yr 5, 5yr min Age 81-85 avail w exception	WITHDRAWAL BENEFIT RIDER AVAIL Full Value at death Can annuitize after yr 5, 5yr min	WITHDRAWAL BENEFIT RIDER AVAIL Full Value at death Can annuitize after yr 5, 5yr min	WITHDRAWAL BENEFIT RIDER AVAIL Full Value at death Can annuitize after yr 5, 5yr min
PRODUCT NOT IN THESE STATES	NY	AK, CT, DE, MN, NY, OR, UT, WA	AL, NY, MA, OR, VT, VA, WA	AL, AK, CT, DE, IL, IN, MA, MN, MS, NJ, NY, OR, PA, PR, UT, WA	AL, AK, CT, MS, OR, PA, PR,
LAST UPDATE	9/15/2009	9/15/2009	1/1/2010	1/1/2010	1/1/2010



FIXED-INDEX ANNUITY PRODUCTS

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CARRIER	Old Mutual AM Best A-; S&P BBB-; Comdex 64; \$18Bil	Old Mutual AM Best A-; S&P BBB-; Comdex 64; \$18Bil	Old Mutual AM Best A-; S&P BBB-; Comdex 64; \$18Bil	RBC Insurance AM Best A; S&P A-; \$3.7Bil	RBC Insurance AM Best A; S&P A-; \$3.7Bil
PRODUCT NAME	Safety Index 7 & 10	Accelerator Bonus 7 & 10	Spectrum Choice 9 Bonus	Enhanced Choice 8	Enhanced Choice 12
CREDITING METHOD	1)Ann Reset/Ratchet Mo Pt to Pt 2)Ann Reset/Ratchet Pt to Pt 3)Ann Reset/Ratchet Mo Avg 4) Ann Reset/Ratchet MO Avg Spread 5)Fixed S&P 500	1) Ann Reset/Ratchet Pt to Pt 2)Ann Rest Monthly Pt to Pt 3)Ann Reset Monthly Avg 4)Bi-Ann Rest Mo Avg 5)Fixed S&P 500	3% Prem bonus on all prem 1st 6mos 1) Ann Reset/Ratchet Monthly Pt to Pt 2)2yr Reset/Ratchet Mo Pt to Pt 3)3yr Ratchet/Reset Mo Pt to Pt 4)Annual Reset/Ratchet Pt to Pt 5)Ann Reset/Ratchet Mon Avg 6) Fixed S&P 500 Index	2% Prem Bonus 1) Ann Reset/Ratchet Pt to Pt S&P 500 2) Ann Reset/Ratchet Monthly Pt to Pt S&P 500 3) Ann Reset/Ratchet Monthly Pt to Pt DJIA 4) Ann Reset/Ratchet Mo Avg w Cap DJIA 5) Fixed Act	5% Prem Bonus on Accum Value 8% Prem Bonus on Income Rider Value 1) Ann Reset/Ratchet Pt to Pt S&P 500 2) Ann Reset/Ratchet Monthly Pt to Pt S&P 500 3) Ann Reset/Ratchet Monthly Pt to Pt DJIA 4) Ann Reset/Ratchet Mo Avg w Cap DJIA
CAP RATES	<100K 100K+				
PARTICIPATION RATES	7yr 1) 1.00 1.25 2) 4.75 6.25 3) 4.25 5.25 4) 3.00 3.30 10yr 1) 1.00 1.25 2) 4.25 5.75 3) 4.00 5.25 4) 3.00 3.30	7yr 1) 1.75 2) 5.00 3) 5.00 4) 2.25 10yr 1) 1.75 2) 4.75 3) 4.50 4) 2.00	1)1.75% 2)2.50% 3)3.25% 4)4.75% 5)4.50% 6)1.75% Min Fixed = 1.45%	1) 5.50% 2) 2.50% 3) 3.00% 4) 5.00% 3) yr 1- 2.90% yrs 2-8- 1.90%	1) 5.25% 2) 2.25% 3) 2.00% 4) 5.00% 5) yr 1- 2.80% yrs 2-8- 1.80%
SPREADS					
COMMISSION	4yr- 3% 0-79; 1% 80+ 7yr-6% 0-79; 3% 80+ 10yr-7% 0-79; 3.5% 80+ Trails avail	7yr-5% 0-79; 2.5% 80+ 10yr-8.5% 0-79; 4.25% ages 80+ Trails avail	9% 0-79; 4.5% 80+ Trails Avail	0-75- 6%* 76-80- 4.5%* 81-85- 3.5%* *75bps LOWER IN CA&WA Trails avail	0-75- 8%* 76-80- 6%* 81-85- 4%* *1% LOWER IN CA Trails avail
ISSUE AGES	0-85 Non / 18-85 Qual	0-85 Non / 18-85 Qual	0-85 Non / 18-85 Qual	0-80 Qual/0-85 Non	0-80 Qual/0-85 Non
MINIMUM PREM	15K Qual & Non	10K Qual & Non	25K Qual & Non	5k Qual and Non	5k Qual and Non
MAXIMUM ISSUE	\$500,000 w/out approval	\$500,000 w/out approval	\$500,000 w/out approval	\$1,000,000	\$1,000,000
FLEX/SINGLE PREM		2K Min		Single	Single
FREE ANN WTHDRWL	10% after yr 1	10% after yr 1	10% after yr 1	10% after yr 1 (in yr 1 CA & WA)	10% after yr 1 (in yr 1 CA & WA)
SURRENDER CHARGES	10yr-10/10/10/9/8/7/6/5/4/3 7yr-10/10/10/9/8/7/6 4yr-9/9/8/7	10yr- 10/10/10/10/9/8/7/6/4/2 7yr-10/9/8/7/6/5/4	9yrs Issue age 0-80- 15/15/15/14.5/13.5/12.5/10/7/4 Issue age 81+ 12.5/12.5/12/11/10/9/8/7/6	8yrs-10/9/8/7/6/5/4/2 CA/WA-9/8/7/6/5/4/3/2 (+/- MVA)	14/13/12/11/10/9/8/7/6/5/4/3 CA- 12/11/10/9/8/7/6/5/4/3/2/1 (+/- MVA)
MINIMUM GUARANTEE	100% of prem at 3%	10yr-87.5% of prem at 1.10% 7yr-100% of prem at 1.10%	103% of prem at 1-3%	87.5% of prem at 3%	87.5% of prem at 3%
COMMENTS	NH, Term Illness, unemployment waiver Can annuitize early after 5th yr 10yr NA - CT, MA, MN, NY, OK, OR, UT, VT, WA	INCOME ADVANTAGE RIDER AVAIL (NA in MT, ND, SD, VT) Bonus vests 10% annually NH, Term Illness, unemployment waiver Can annuitize early after 5th yr on 10yr contract	INCOME ADVANTAGE RIDER AVAIL(NA in LA) NH, Term Illness, unemployment waiver Can annuitize early after 5th yr	GLWB RIDER AVAIL 8yr Guarantee on fixed act Early annuitization 5x5 NH Waiver 90days Term Ill Waiver	GLWB RIDER AVAIL 8yr Guarantee on fixed act Early annuitization 5x5 NH Waiver 90days Term Ill Waiver
PRODUCT NOT IN THESE STATES	4yr- NY, OR, VT; 7 yr- MN, NY, OR, VT	CT, LA, MA, MN, NV, NY, OR, PA, UT, WA	AK, MA, MN, MT, NY, ND, NV, OK, OR, UT, VT, WA, WY	CT, DE, IL, MN, NJ, NY, OK, OR, PA, UT	AK, CT, DE, HI, MN, NJ, NY, OK, OR, PA, WA
LAST UPDATE	12/1/2009	1/1/2010	12/1/2009	1/1/2010	2/1/2010

FIXED-INDEX ANNUITY PRODUCTS

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CARRIER	RBC Insurance AM Best A; S&P A-; \$3.7Bil	Reliance Standard AM Best A; S&P A; Comdex 77; \$3.2Bil	The Standard (OR) AM Best A; S&P AA-; Comdex 84; \$13.2Bil
PRODUCT NAME	<i>Choice 10 Annuity</i>	<i>Keystone 5, 7 & 10</i>	<i>Index Growth Annuity 5 & 7</i>
CREDITING METHOD	1) Ann Reset/Ratchet Pt to Pt S&P 500 2) Ann Reset/Ratchet Monthly Pt to Pt S&P 500 3) Ann Reset/Ratchet Monthly Pt to Pt DJIA 4) Ann Reset/Ratchet Mo Avg w Cap DJIA 5) Fixed Act	1) Ann Rest/Ratchet Pt to Pt 2) Ann Reset/Ratchet Pt to Pt w/ PR 3) Ann Reset/Ratchet Mo Avg 4) Ann Reset/Ratchet Mo Avg w/ PR 5) Fixed S&P 500	1) Annual Reset Ratchet Pt to Pt 2) Fixed Account S&P 500
CAP RATES PARTICIPATION RATES SPREADS	1) 5.00% 2) 2.25% 3) 2.50% 4) 5.00% 5) yr 1- 2.55% yrs 2-8 1.55%	<u>5yr 7yr 10yr</u> 1) 5.5% 6% 6% 2) 25% 30% 30% 3) 6.00% 6.50% 6.50% 4) 35% 40% 40% 5) 3.00 3.10 3.20 Min- 1) 4%; 2)25%; 3)5%; 4) 35% 5)1.5-2	<u>100% Par Rate</u> <u>5yr 7yr</u> 1) 4.25% 4.50% <u>5yr 7yr 100K+</u> 1) 5.00% 5.25% 2) 3.00 3.00 Min Fixed-3% Bailout if cap renews 2% below issue
COMMISSION	0-75- 10%* 76-80- 8%* 81-85- 6%* *75bps LOWER IN CA&WA Trails avail	5yr-0-80- 4%; 81-85- 3.2% 7yr-0-80- 5%; 81-85- 4% 8yr-0-80=8.5%; 81-85=6.8%	5yr-0-80=4.5%; 81-85=2.25%; 86-90=1.85% 7yr-0-80=5.5%; 81-85= 2.75%; 86+=2.25% Bailout if cap renews 2% below issue
ISSUE AGES	0-80 Qual/0-85 Non	0-85 Qual & Non	0-90 Qual & Non
MINIMUM PREM	5k Qual and Non	10K Qual & Non	15K Qual & Non
MAXIMUM ISSUE	\$1,000,000	\$500,000	\$1,000,000
FLEX/SINGLE PREM	\$500 min aditnl. 1st 12mos	Single	Single
FREE ANN WTHDRWL	10% after yr 1	10% Immediately	10% Immediately
SURRENDER CHARGES	10yrs- 10/10/9.5/9/8/7/6/4/4/2 CA/WA-9/8/7/6/5/4/3/2/1 (+/- MVA)	5yr-9/8/7/6/5 7yr-9/8/7/6/5/4/3 10yr-9/8/7/6/5/4/3/2/1	5yr-8/7/6/4/2 7yr-9/8/7/6/5/4/2
MINIMUM GUARANTEE	87.5% of prem at 3%	100% of premium 2% (1.5% on 5yr)	100% of prem at 1.5%
COMMENTS	GLWB RIDER AVAIL 1yr Guarantee on fixed act Early annuitization 5x5 NH Waiver 90days Term Ill Waiver	NH waiver after 90days 25% wdrwl Term Ill after yr1	NH Waiver 30days Early annuitization avail Term Ill Waiver ROP Rider Avail
PRODUCT <u>NOT</u> IN THESE STATES	CT, DE, IL, MN, NJ, NY, OK, OR, PA, UT	AL, MN, MT, NY, OR	NY
LAST UPDATE	1/1/2010	10/30/2009	3/1/2010