



Annuity Alert Spreadsheet

FOR AGENT USE ONLY. Always call for the most current rates before you sell. Rates and commissions are subject to change at any time without notice. Surrender charges and issue ages vary per state. Product availability and benefits may vary by state.

Rates as of
August 19, 2011

Guaranteed Rate Product Comparison

<i>Company</i>	<i>Product Name</i>	<i>Years Guaranteed</i>	<i>Annual Effective Yield</i>	<i>First Year Rate</i>	<i>Rate Years 2+</i>	<i>Commission* (up to)</i>
Allianz	Dominator Select	1	1.50%	1.50%	1.50%	0.25%
Allianz	Dominator Select	2	1.50%	1.50%	1.50%	0.50%
Allianz	Dominator Select	3	1.50%	1.50%	1.50%	1.25%
Fidelity & Guaranty	FGGuarantee-Platinum 3	3	1.25%	1.25%	1.25%	1.50%
North American	NA Guarantee Choice	4	1.50%	1.50%	1.50%	2.50%
Allianz	Dominator Plus \$100K+	5	1.75%	1.75%	1.75%	3.00%
Allianz	Dominator Plus <\$100K	5	1.65%	1.65%	1.65%	3.00%
American Equity	Guarantee 5	5	2.90%	2.90%	2.90%	3.00%
American General	HorizonSecure	5	Temporarily Unavailable effective 7/5/11			
American General	HorizonSelect	5	1.50%	1.50%	1.50%	4.00%
American National	Palladium	5	1.20%	2.00%	1.00%	4.00%
Fidelity & Guaranty	FGGuarantee-Plus 5	5	2.30%	3.10%	2.10%	2.50%
Fidelity & Guaranty	FGGuarantee-Platinum 5	5	2.25%	2.25%	2.25%	2.50%
Genworth	SecureLiving Rate Saver	5	2.05%	2.05%	2.05%	2.00%
Great American	Freedom Stars & Stripes	5	1.65%	1.65%	up to 1.80%	3.00%
Mutual of Omaha	Ultra-Secure Plus <\$50K	5	1.35%	2.15%	1.15%	4.00%
North American	NA Guarantee Choice	5	2.15%	2.15%	2.15%	2.50%
American National	Palladium	6	1.70%	1.70%	1.70%	2.50%
North American	NA Guarantee Choice	6	2.60%	2.60%	2.60%	2.50%
American Equity	Guarantee 7	7	3.00%	3.00%	3.00%	3.00%
American General	HorizonSecure	7	2.00%	2.00%	2.00%	4.00%
American General	HorizonSelect	7	2.05%	2.05%	2.05%	4.00%
American National	Palladium	7	1.99%	2.85%	1.85%	2.50%
Fidelity & Guaranty	FGGuarantee-Plus 7	7	2.79%	3.65%	2.65%	3.25%
Fidelity & Guaranty	FGGuarantee-Platinum 7	7	2.65%	2.65%	2.65%	3.25%
Genworth	SecureLiving Rate Saver	7	2.80%	2.80%	2.80%	2.75%
ING USA	Guarantee Choice \$15K+	7	1.50%	1.50%	1.50%	2.50%
ING USA	Guarantee Choice \$75K+	7	1.64%	2.50%	1.50%	2.50%
Mutual of Omaha	Ultra-Secure Plus <\$50K	7	2.05%	2.05%	2.05%	4.00%
North American	NA Guarantee Choice	7	3.00%	3.00%	3.00%	2.50%
American National	Palladium	8	2.30%	2.30%	2.30%	2.50%
EquiTrust	Certainty Select	8	2.38%	3.25%	2.25%	3.00%
North American	NA Guarantee Choice	8	3.30%	3.30%	3.30%	2.50%
American National	Palladium	9	2.17%	3.95%	1.95%	3.00%
North American	NA Guarantee Choice	9	3.50%	3.50%	3.50%	2.50%
Allianz	Dominator Plus \$100K+	10	3.00%	3.00%	3.00%	4.00%
Allianz	Dominator Plus <\$100K	10	2.90%	2.90%	2.90%	4.00%
American General	HorizonSelect	10	2.30%	2.30%	2.30%	4.00%
American National	Palladium	10	2.30%	3.20%	2.20%	4.00%
EquiTrust	Certainty Select	10	2.50%	2.50%	2.50%	3.00%
ING USA	Guarantee Choice \$15K+	10	2.25%	2.25%	2.25%	3.25%
ING USA	Guarantee Choice \$75K+	10	2.35%	3.25%	2.25%	3.25%
North American	NA Guarantee Choice	10	3.70%	3.70%	3.70%	2.50%

*Commission may vary based on age, premium and state.

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Rates as of
August 19, 2011

Guaranteed Rate Product Comparison

<i>Company</i>	<i>Product Name</i>	<i>Years Guaranteed</i>	<i>Annual Effective Yield</i>	<i>First Year Rate</i>	<i>Rate Years 2+</i>	<i>Commission* (up to)</i>
Allianz	Dominator Select	1	1.50%	1.50%	1.50%	0.25%
Allianz	Dominator Select	2	1.50%	1.50%	1.50%	0.50%
Allianz	Dominator Select	3	1.50%	1.50%	1.50%	1.25%
Fidelity & Guaranty	FGGuarantee-Platinum 3	3	1.25%	1.25%	1.25%	1.50%
North American	NA Guarantee Choice	4	1.50%	1.50%	1.50%	2.50%
Allianz	Dominator Plus \$100K+	5	1.75%	1.75%	1.75%	3.00%
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American General	HorizonSelect	5	1.50%	1.50%	1.50%	4.00%
American National	Palladium	5	1.20%	2.00%	1.00%	4.00%
Fidelity & Guaranty	FGGuarantee-Plus 5	5	2.30%	3.10%	2.10%	2.50%
Fidelity & Guaranty	FGGuarantee-Platinum 5	5	2.25%	2.25%	2.25%	2.50%
Genworth	SecureLiving Rate Saver	5	2.05%	2.05%	2.05%	2.00%
Great American	Freedom Stars & Stripes	5	1.65%	1.65%	up to 1.80%	3.00%
Mutual of Omaha	Ultra-Secure Plus <\$50K	5	1.35%	2.15%	1.15%	4.00%
North American	NA Guarantee Choice	5	2.15%	2.15%	2.15%	2.50%
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Fidelity & Guaranty	FGGuarantee-Platinum 7	7	2.65%	2.65%	2.65%	3.25%
Genworth	SecureLiving Rate Saver	7	2.80%	2.80%	2.80%	2.75%
ING USA	Guarantee Choice \$15K+	7	1.50%	1.50%	1.50%	2.50%
ING USA	Guarantee Choice \$75K+	7	1.64%	2.50%	1.50%	2.50%
Mutual of Omaha	Ultra-Secure Plus <\$50K	7	2.05%	2.05%	2.05%	4.00%
North American	NA Guarantee Choice	7	3.00%	3.00%	3.00%	2.50%
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ING USA	Guarantee Choice \$15K+	10	2.25%	2.25%	2.25%	3.25%
ING USA	Guarantee Choice \$75K+	10	2.35%	3.25%	2.25%	3.25%
North American	NA Guarantee Choice	10	3.70%	3.70%	3.70%	2.50%

*Commission may vary based on age, premium and state.

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GUARANTEED RATE ANNUITIES

Rates as of
August 19, 2011

Guaranteed Rate Annuities August 19, 2011	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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Allianz Life Insurance Company of North America A.M. Best (A) Excellent S&P (AA) Very Strong

Dominator Plus® (SPDA) \$25,000 - \$99,999 \$100,000 plus	Free Withdrawal: Beginning immediately, 10% of premium paid is available each contract year	Issue Ages: 0-85 Q/NQ	5 Year 3.00% Ages 0-75 2.00% Ages 76-80 1.00% Ages 81-85
5 Yr Guarantee* 1.65% 1.75%	Minimum Premium: \$25,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY, OR	Surrender Charges: (10 Yr) 9 - 8.1 - 7.2 - 6.3 - 5.4 - 4.5 - 3.6 2.7 - 1.8 - 0.9 - 0% +/- MVA**	10 Year 4.00% Ages 0-75 3.00% Ages 76-80 2.00% Ages 81-85
10 Yr Guarantee* 2.90% 3.00%			

Minimum guarantee is 90% of premium less any withdrawals, accumulated at 3% compounded annually. No annuitization or payments required. Client can take full accumulation value with no surrender charges or MVA during the 30-day window after the initial guarantee period. *The rate will never be lower than 1.5% in CT. **No MVA in DE, WA. ***FWR not available in WA.

Dominator® Select (SPDA) \$25,000 - \$99,999 \$100,000 plus	Free Withdrawal: Beginning immediately, 10% of premium paid is available each contract year	Issue Ages: 0-85 Q/NQ	1 Year .25 %
1 Yr Guarantee 1.50% 1.50%	Minimum Premium: \$25,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: CA, CT, DE, MA, MT, NJ, NV, NY, OK, OR, PA, WA	Surrender Charges: (3 Yr) 6 - 5 - 4 - 0 % +/- MVA	2 Year .50 %
2 Yr Guarantee 1.50% 1.50%			
3 Yr Guarantee 1.50% 1.50%			

Minimum guarantee is 90% of premium less any withdrawals, accumulated at 3% compounded annually. No annuitization or payments required. Client can take full accumulation value with no surrender charges or MVA during the 30-day window after the initial guarantee period.

Great American Life Insurance Company® A.M. Best (A) Excellent S&P (A+) Strong

American Freedom Stars & Stripes® (SPDA) .25% First Year Interest Rate Bonus!	Free Withdrawal: Monthly interest available immediately. 10% annually, after first year.	Issue Ages: 0-89 NQ 18-89 Q	3.00% Ages up to 84
1st Year Rate: 1.65% Effective Yield: 1.65%	Minimum Premium: \$10,000 Q/NQ Maximum Premium: w/o home office approval \$750,000 ages 0-79 \$500,000 ages 80+ STATES NOT APPROVED: IN, NJ, NY, OR, PA, VA	*Surrender Charges: (5 Yr) 7 - 6 - 5 - 4 - 3 - 0% +/- MVA	1.80% Ages 85-89
Guaranteed Escalating Rate: Year 2 Year 3 Year 4 Year 5 1.50% 1.60% 1.70% 1.80%			

For contracts over \$100,000 - 5 basis points added to all rates. **Rider availability varies by state.

EquiTrust Life Insurance Company® A.M. Best (B+) Good S&P (A-) Strong

Certainty Select® (SPDA) 1st Year Years 2 +	Free Withdrawal: Cumulative interest beginning immediately	Issue Ages: 0-90 Q/NQ	3.00% Ages 0-80
8 Year Guarantee 3.25% 2.25%	Minimum Premium: \$10,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: IN, MN, NY, OR, UT, WA	Surrender Charges: (8 Yr) 10-10-9-9-8-8-7-7-0 % +/- MVA (10 Yr) 10-10-9-9-8-8-7-7-6-5-0 % +/- MVA Different in AK, CT, SC, TX - no MVA in VT	2.25% Ages 81-90
10 Year Guarantee 2.50% 2.50%			

Minimum Guarantee is 87.5% of premium minus withdrawals, accumulated at 2% for 2011 contracts. Optional Rider, Five and Six year terms also available, please call for details and rates. **NCR not available in MA.

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Rider Abbreviations: FWR - Flexible Withdrawal; NCR - Nursing Home Confinement; TIR - Terminal Illness; UW - Unemployment Waiver; DB - Death Benefit; AV - Accumulation Value; SV - Surrender Value.

Guaranteed Rate Annuities <i>August 19, 2011</i>	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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Mutual of Omaha Insurance Company

A.M. Best (A+) Superior S&P (A+) Strong

Ultra-Secure® Plus (SPDA)		Free Withdrawal: 10% annual withdrawal - available immediately.	Issue Ages: 0-89 Q/NQ	4.00% Ages 0-75
5 Yr Guarantee 2.15% 1st Yr 1.15% Yrs 2-5		Minimum Premium: \$5,000 NQ/Q Maximum Premium: 1 million w/o home office appr.	Surrender Charges: (5 Yr) 6-6-6-6-5-0 % +/- MVA (7 Yr) 6-6-6-6-5-4-3-0 % +/- MVA	3.00% Ages 76-80
7 Yr Guarantee 2.05% Years 1 - 7		STATES NOT APPROVED: NY	Riders: TIR, UW DB = AV	2.00% Ages 81+

Many unique riders along with Return of Purchase payment Call for details! On full surrender, minimum surrender value is return of premiums paid, less any cumulative withdrawals. Additional 0.15% added to the interest rate on purchase payment and accumulation values of \$50,000 or higher.

American Equity Investment Life Insurance Company

50325

A.M. Best (A-) Excellent S&P (BBB) Good

Guarantee Series (SPDA-MYGA) MVA*		Free Withdrawal: After 1st year: Annually, penalty-free withdrawal of interest credited that contract yr.	Issue Ages: 0-80 Q/NQ	3.00% Ages 0-75
Guarantee 5 2.90% (2.40% in CA, DE, MN, PA, WA)		Minimum Premium: \$10,000 Q/NQ Maximum Premium: \$1,000,000 ages 0-69 \$750,000 ages 70-74 \$500,000 ages 75-80	Surrender Charges: (5 Yr) 9-8-7-6-5-0 % +/- MVA (7 Yr) 9-8-7-6-5-4-3-0 % +/- MVA *no MVA in CA, DE, MN, PA, WA	2.00% Ages 76-80
Guarantee 7 3.00% (2.50% in CA, DE, MN, PA)		STATES NOT APPROVED: AK, AL, MO, NY (7 yr not approved in OR, WA)	Riders: NCR-3 DB = AV	Diff. in CA, DE, MN, PA, WA

American General Life Insurance Company

A.M. Best (A) Excellent S&P (A+) Strong

AG HorizonSelect® (SPDA)*		Free Withdrawal: Up to 10% of the annuity value as of previous contract anniversary (10% of premium in the first contract year) may be taken out as a one-time withdrawal, as part of a series of systematic withdrawals, or a combination of the two.	Issue Ages: 0-85 Q/NQ	4.00% Ages 0-80
5 Year Term 1.50% 2.00% in CA & OH		Minimum Premium: \$5,000 NQ/Q Maximum Premium: w/o home office approval \$1,000,000 ages 0-75 \$500,000 ages 75+	Surrender Charges: (10 Yr) 10-9-8-7-6-5-4-3-2-1-0 % +/- MVA <i>Different in TX</i>	3.00% Ages 81-85
7 Year Term 2.05%		STATES NOT APPROVED: AK, MN, MO, NJ, NY, OR, PA, UT, WA	Riders: <i>Extended Care</i> DB = AV	<i>Different in TX</i>
10 Year Term 2.30% Not available in DE, SC, TX				
AG HorizonSecure® (SPDA)*		Free Withdrawal: Up to 10% of the annuity value as of previous contract anniversary (10% of premium in the first contract year) may be taken out as a one-time withdrawal, as part of a series of systematic withdrawals, or a combination of the two.	Issue Ages: 0-85 Q/NQ	4.00% Ages 0-80
5 Year Term <u>Temporarily</u> not available		Minimum Premium: \$5,000 NQ/Q Maximum Premium: w/o home office approval \$1,000,000 ages 0-75 \$500,000 ages 75+	Surrender Charges: (10 Yr) 10-9-8-7-6-5-4-3-2-1-0 % no MVA At the end of the 5 or 7 yr term, client has a 30 day window to withdraw part or all of the annuity value without a surrender charge	3.00% Ages 81-85
7 Year Term 2.00%		STATES NOT APPROVED: AK, NY, TX, UT	Riders: <i>Extended Care</i> DB = AV	<i>Different in MN, NJ, PA</i>

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<i>Guaranteed Rate Annuities</i> August 19, 2011	<i>Product / Interest Rate</i> <i>Additional Interest</i>	<i>Free Withdrawal/Minimum Premium</i> <i>State Availability</i>	<i>Issue Ages</i> <i>Surrender Charges/Riders</i>	<i>Commission</i>
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North American Company For Life & Health Insurance A.M. Best (A+) Superior S&P (A+) Strong

<i>North American Guarantee Choice</i> SM (SPDA) up to \$199,999 \$200,000 +	Penalty-Free Withdrawal: Interest earned each year after the first contract year. Free systematic withdrawal of interest is allowed after 30 days, either monthly, quarterly, semi-annually or annually as long as each payment is at least \$50.	Issue Ages: 0-90 Q/NQ 0-85 Q/NQ in IN, OK	2.50% Ages 0-80			
3 Year Guarantee currently not available 1.00%	Minimum Premium: \$10,000 NQ - \$2,000 Q Maximum Premium: 3 million w/o home office appr.	Surrender Charges: (3 Yr) 10-10-10-0-0 % +/- MVA (4 Yr) 10-10-10-0-0 % +/- MVA (5 Yr) 10-10-10-10-0-0 % +/- MVA (6 Yr) 10-10-10-10-10-9-0 % +/- MVA (7 Yr) 10-10-10-10-10-9-8-0 % +/- MVA (8 Yr) 10-10-10-10-10-9-8-6-0 % +/- MVA (9 Yr) 10-10-10-10-10-9-8-6-4-0 % +/- MVA (10 Yr) 10-10-10-10-10-9-8-6-4-2-0 % +/- MVA	1.875% Ages 81-85			
4 Year Guarantee 1.50% 1.80%						
5 Year Guarantee 2.15% 2.40%						
6 Year Guarantee 2.60% 2.80%						
7 Year Guarantee 3.00% 3.20%						
8 Year Guarantee 3.30% 3.50%						
9 Year Guarantee 3.50% 3.70%						
10 Year Guarantee 3.70% 3.85%						
STATES NOT APPROVED: AK, AL, DE, MN, MO, NY, OR, UT, VA, WA				Riders: NCR DB = AV	1.25% Ages 86-90 Commissions are different in CT, FL, IL, IN, OK, TX	

Fidelity & Guaranty Life Insurance Company - Baltimore, MD A.M. Best (B++) "(Good) for financial strength rating, 3rd highest of 16 ratings." 08-460

<i>FG Guarantee- Platinum</i> FGL SPDAMY-06 (2001) et al.	Free Withdrawal: Accumulated Interest	Issue Ages: 0-90 NQ 18-90 Q	3 Year 1.50%
3 Year Term 1.25% Years 1-3	Minimum Premium: \$5,000 NQ - \$2,000 Q Maximum Premium: \$600,000 w/o home office approval	Surrender Charges: (7 Yr) 9-8-7-6-5-4-3 % +/- MVA The surrender charge is waived during the first 30 days of any renewal period.	5 Year 2.50%
5 Year Term 2.25% Years 1-5 2.10% in CT, NC, OK			
7 Year Term 2.65% Years 1-7			
STATES NOT APPROVED: MN, NY, OR, WA		Riders: NCR, TIR, UW DB = AV	7 Year 3.25% Ages 80+ Reduced 50%

Optional provisions and riders may have limitations, restrictions and additional charges. Surrender charges may apply to withdrawals. Withdrawals may be taxable and when made prior to age 59½, may result in tax penalties. A.M. Best rating as of August 2010. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at www.omfn.com. Contracts issued by Fidelity & Guaranty Life Insurance Company, Baltimore MD. Subject to state availability. Certain restrictions may apply • No bank guarantee • Not FDIC/NCUA/NCUSIF insured • May lose value if surrendered early.

<i>FG Guarantee- Plus</i> FGL SPDAMY-MY (2001) et al.	Free Withdrawal: Accumulated Interest	Issue Ages: 0-90 NQ 18-90 Q	5 Year 2.50%
5 Year Term 3.10% 1st Yr 2.10% Yrs 2-5 Effective Return 2.30%	Minimum Premium: \$5,000 NQ - \$2,000 Q Maximum Premium: \$600,000 w/o home office approval	Surrender Charges: (7 Yr) 9-8-7-6-5-4-3 % +/- MVA The surrender charge is waived during the first 30 days of any renewal period.	7 Year 3.25%
7 Year Term 3.65% 1st Yr 2.65% Yrs 2-7 Effective Return 2.79%			
STATES NOT APPROVED: MN, NY, OR, WA		DB = SV	Reduced 50% Ages 80+

Optional provisions and riders may have limitations, restrictions and additional charges. Surrender charges may apply to withdrawals. Withdrawals may be taxable and when made prior to age 59½, may result in tax penalties. A.M. Best rating as of August 2010. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at www.omfn.com. Contracts issued by Fidelity & Guaranty Life Insurance Company, Baltimore MD. Subject to state availability. Certain restrictions may apply • No bank guarantee • Not FDIC/NCUA/NCUSIF insured • May lose value if surrendered early.

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Genworth Life and Annuity Insurance company

A.M. Best (A) Excellent

S&P (A) Strong

SecureLiving® Rate Saver (SPDA)				Free Withdrawal: The last 12 months of interest, minus any prior withdrawals during that period. Minimum Premium: \$25,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: DE, NY, OR	Issue Ages: 0-85 Q/NQ Surrender Charges: (5 Yr) 9-8-7-6-5-0 % +/- MVA (7 Yr) 9-8-7-6-5-4-3-0 % +/- MVA Riders: NCR DB = AV	5 Yr Term 2.00% Ages 0-75 1.35% Ages 76-80 0.70% Ages 81-85 7 Yr Term 2.75% Ages 0-75 2.15% Ages 76-80 1.50% Ages 81-85	
\$25,000 - \$99,999	\$100,000 - \$249,999	\$250,000 or more					
5 Year Term	2.05%	2.25%	2.35%				
7 Year Term	2.80%	3.00%	3.10%	<i>No surrender charges or MVA will apply during the last 30 days of each Guarantee Term. A new surrender schedule and MVA will apply upon renewal.</i>			

ING USA Annuity and Life Insurance Company

A.M. Best (A) Excellent S&P (A) Strong

AD070283

ING Guarantee Choice Annuity (SPDA)				Free Withdrawal: Interest only in the first contract year. After the first contract year, 10% of the accumulation value each contract year without an MVA or surrender charge. Minimum Premium: \$15,000 Q/NQ Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY	Issue Ages: 0-80 Q/NQ Based on issue date Surrender Charges: (9 Yr) 9-8-7-6-5-4-3-2-1-0 % +/- MVA The surrender charge is waived for 30 days following the end of an interest rate guarantee period. Riders: NCR except in MA & PA DB = AV	7 Year 2.50% 10 Year 3.25%	
\$15,000 Band		\$75,000 Band					
7 Year Term	1.50% Yrs 1-7	2.50% 1st Yr Average	1.50% Yrs 2-7 1.64%				
10 Year Term	2.25% Yrs 1-10	3.25% 1st Yr Average	2.25% Yrs 2-10 2.35%	<i>IRAs and other qualified plans are already tax deferred. Guarantees based on claims paying ability of insurer. Withdrawals before age 59 ½ may result in 10% federal penalty tax. Contracts issued by ING USA Annuity & Life Insurance Company, 909 Locust Street, Des Moines, IA 50309. Product/features not available in all states. Withdrawals do not participate in index interest. Interest Rates/Participation Rates/Index Caps/Index Spreads subject to change. The assets and rankings of ING have no impact on ING USA Annuity & Life Insurance Company's ability to meet its obligations or upon the performance of its products. A (Excellent) by A.M. Best, A (Strong) by Standard & Poor's, A- (Strong) by Fitch (formerly Duff & Phelps), A2 (Good) by Moody's Investor Services, B (Good) by Weiss Ratings Inc.</i>			

American National Insurance Company

A.M. Best (A) Superior S&P (A+) Strong

Palladium® MYG (SPDA)				Free Withdrawal: In the 1st policy year, all interest earned may be withdrawn. Starting in the 2nd year up to 10% of the annuity value as of the beginning of the policy year may be withdrawn. Minimum Premium: \$5,000 Q/NQ Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY, UT	Issue Ages: 0-85 Q/NQ Surrender Charges: (10 Yr) 8-8-8-7-6-5-4-3-2-1-0 % +/- MVA (EID in VA, VT, WA) no MVA in OR, PA <i>If client selects 3,4,5,6,7,8,9 year term, client has a 30 day window following the end of the selected term period to move their money w/out the MVA or surrender charge applying.</i> Riders: Disability Waiver Confinement Waiver DB = AV	3 Yr. 1.50% 4 Yr. 2.00% 5 Yr. 4.00% 6, 7, 8 Yr. 2.50% 9 Yr. 3.00% 10 Yr. 4.00% <i>Ages 80+ Reduced</i>
1st Year	Base Rate	Effective Yield				
3 Yr Guarantee	currently not available					
4 Yr Guarantee	currently not available					
5 Yr Guarantee	2.00%	1.00%	1.20%			
6 Yr Guarantee	1.70%	1.70%	1.70%			
7 Yr Guarantee	2.85%	1.85%	1.99%			
8 Yr Guarantee	2.30%	2.30%	2.30%			
9 Yr Guarantee	3.95%	1.95%	2.17%			
10 Yr Guarantee	3.20%	2.20%	2.30%			

Initial contributions of \$100,000+ receive an additional 10 basis points for the life of the contract. Rates subject to change for new issues at any time.

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FIXED INDEX ANNUITIES

Rates as of
August 19, 2011

<i>Fixed Index Annuities August 19, 2011</i>	<i>Product / Participation Rate Interest Crediting Strategies</i>	<i>Free Withdrawal/Minimum Premium State Availability</i>	<i>Issue Ages Surrender Charges/Riders</i>	<i>Commission</i>
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Allianz Life Insurance Company of North America A.M. Best (A) Excellent S&P (AA) Very Strong

Allianz Pro V1SM (SPDA)	Annual Pt to Pt Spd		
Barclay's Capital U.S. Aggregate Bond Index	1.60%	Free Withdrawal: Available immediately, up to 10% of premium paid is available each year in one or more free withdrawals, up to a lifetime maximum of 100% of the cash surrender value Minimum Premium: \$10,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY, TX	Issue Ages: 0-85 Q/NQ Surrender Charges: (5 Yr) 8-7-6-5-4-0 % no MVA Riders: NCR, FWR, UBR DB = AV
PIMCO US Advantage IndexSM	1.60%		Ages 0-75 3.25% Ages 76-80 2.00% Ages 81-85 1.00%
Fixed Account Rate	1.75%		

100% Par-Rate guaranteed for life of contract. Minimum guarantee is 87.5% of premium, less any withdrawals, accumulated at a rate no less than 1% per year. Rates are guaranteed for one year, declared at issue and on each contract anniversary. The maximum annual spread is 6%, and the minimum interest rate is 0.50%. Death benefit, surrender charges and rider availability may vary by state.

MasterDex 5 PlusSM (FPDA for 5 years)				5% Premium Bonus 1st 5 Yrs.* Free Withdrawal: In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals, up to a lifetime maximum of 100% of the cash surrender value Minimum Premium: \$15,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY, OR	Issue Ages: 0-80 Q/NQ (0-64 in FL) Surrender Charges: 10 Yr Decreasing, starts at 15% and beginning in policy year 4 will decrease by .1786% on each monthly anniversary. Riders: Income Plus Benefit, NCR, FWR, UBR DB = AV	Opt. A Ages 0-75 7.00% 1st Yr 3.50% Yrs 2-5 Ages 76-80 5.00% 1st Yr 2.50% Yrs 2-5
Index	Monthly Sum	Annual Pt to Pt	Monthly Avg Spd			
NASDAQ-100[®]	1.70%	3.50%	N/A			
S&P 500[®]	1.70%	3.50%	N/A			
FTSE 100	1.80%	3.50%	N/A			
Blended	N/A	3.50%	3.50%			
Fixed Account Rate		1.65%	(Fixed rate not available in TX)			

*3% bonus in AL, CT, DE, IA, IN, KY, MN, MS, NJ, PA, UT, WA. 100% Par-Rate guaranteed for life of contract. Minimum guarantee is 87.5% of premium, with no bonus, less any withdrawals, accumulated at a rate no less than 2% and no greater than 3% compounded annually. Caps guaranteed for one year. Min. monthly cap is 1.25%. Min. annual cap is 3%. Max. Mon. Ave Spread is 5%. Min. for fixed interest is 1.5%. Death benefit, surrender charges, rider availability and commission schedule may vary by state.

MasterDex XSM (FPDA for 3 years)				7% Premium Bonus 1st 3 Yrs.* Free Withdrawal: In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals, up to a lifetime maximum of 100% of the cash surrender value Minimum Premium: \$20,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: CT, NY, PA, WA	Issue Ages: 0-80 Q/NQ Surrender Charges: (10 Yr) 10 - 10 - 10 - 8.75 - 7.5 - 6.25 - 5 - 3.75 - 2.50 - 1.25 - 0 % no MVA Riders: Simple Income III or Simple Income II NCR, FWR, UBR DB = AV	Opt. A Ages 0-75 7.00% 1st Yr 3.50% Yrs 2-3 Ages 76-80 5.00% 1st Yr 2.50% Yrs 2-3
Index	Monthly Sum	Annual Pt to Pt	Monthly Avg Spd			
NASDAQ-100[®]	1.80%	3.50%	N/A			
S&P 500[®]	1.80%	3.50%	N/A			
**S&P 500[®] Select	2.30%	5.50%	N/A			
Euro Stoxx 50[®]	1.90%	3.75%	N/A			
Blended	N/A	3.50%	3.50%			
Fixed Account Rate		1.60%	(Fixed rate not avail. in AL, CA, DE, IA, KY, TX)			

* Bonus subject to a 10 year vesting schedule (10% per yr, after 1st yr). **Select Index Allocation charge is 1.00%. 100% Par-Rate guaranteed for life of contract. Minimum guarantee is 87.5% of total premium paid, less withdrawals, credited at an interest rate of no less than 2.05% (2.5% in DE, IA, TX) per year. Caps/spreads guaranteed for one year. Min. monthly cap is 0.50%. Min. annual cap is 1%. Max. annual spread is 12%. Min. for fixed interest is 0.50%. Death benefit, surrender charges and rider availability may vary by state.

Allianz EnduranceSM Elite (FPDA first year)				Free Withdrawal: In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals, up to a lifetime maximum of 100% of the cash surrender value Minimum Premium: \$10,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY, WA	Issue Ages: 0-80 Q/NQ Surrender Charges: (5 Yr) 8-7-6-5-4-0 % no MVA Riders: NCR, FWR, EWB*, UBR DB = AV**	Opt. A Ages 0-75 5.00% Ages 76-80 3.50%
Index	Monthly Sum	Annual Pt to Pt	Monthly Avg Spd			
NASDAQ-100[®]	2.10%	3.50%	N/A			
S&P 500[®]	2.00%	3.50%	N/A			
Euro Stoxx 50[®]	2.10%	3.75%	N/A			
Blended	N/A	3.50%	3.50%			
Fixed Account Rate		1.65%				

87.5% of premium paid receives a guaranteed rate at issue no less than 1%. * A 10% prem. bonus is credited to the EWB (Enhanced Withdrawal Benefit) & EWB receives 105% enhancement on all fixed and/or indexed interest earned. Flexible withdrawal benefit rider and DBR are available for an additional cost. DBR is only available at issue with NQ annuities where the contract owner and annuitant are the same individual. Caps/spreads guaranteed for one year. Min. monthly cap is 0.50%. Min. annual cap is 1%. Max. annual spread is 12%. Blended index min cap 3%. **Death benefit, surrender charges and rider availability may vary by state.

Fixed Index Annuities August 19, 2011	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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Allianz Life Insurance Company of North America A.M. Best (A) Excellent S&P (AA) Very Strong

Allianz EnduranceSM Plus (FPDA for 3 years)				Free Withdrawal: In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals, up to a lifetime maximum of 100% of premiums paid Minimum Premium: \$10,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY, WA	Issue Ages: 0-80 Q/NQ Surrender Charges: (10 Yr) 10 - 10 - 10 - 8.75 - 7.5 - 6.25 - 5 3.75 - 2.50 - 1.25 - 0% no MVA Riders: NCR, FWR, EWB**, UBR DB = AV***	Opt. A Ages 0-75 8.00% 1st Yr 4.00% Yrs 2-3 Ages 76-80 5.00% 1st Yr 2.50% Yrs 2-3
Index	Monthly Sum	Annual Pt to Pt	Monthly Avg Spd			
NASDAQ-100 [®]	2.10%	3.75%	N/A			
S&P 500 [®]	2.00%	3.75%	N/A			
*S&P 500 [®] Select	2.50%	5.75%	N/A			
FTSE 100	2.10%	4.25%	N/A			
Blended	N/A	4.00%	3.50%			
Fixed Account Rate		2.00%				

90% of premium paid receives a guaranteed rate at issue no less than 1.5%. *Select Index Allocation charge is 1.00% ** A 20% prem. bonus is credited to the EWB (Enhanced Withdrawal Benefit) & EWB receives 105% enhancement on all fixed and/or indexed interest earned. Flexible withdrawal benefit rider and DBR are available for an additional cost. DBR is only available at issue with NQ annuities where the contract owner and annuitant are the same individual. Caps /spreads guaranteed for one year. Min. monthly cap is 0.50%. Min. annual cap is 1%. Max. annual spread is 12%. Blended index min cap 3%. ***Death benefit, surrender charges, rider availability and commission schedule may vary by state.

EquiTrust Life Insurance Company[®] A.M. Best (B+) Good S&P (A-) Strong

MarketTwelve Bonus IndexTM (SPDA)		12% Bonus paid over 3 Yrs* Free Withdrawal: Interest only first contract year. 10% of account value after first year. Minimum Premium: \$30,000 Q/NQ Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: AK, CT, DE, FL, MN, NY, OR, TX, UT, WA	Issue Ages: 0-75 Q/NQ Surrender Charges: (14 Yr) 20-20-19-19-18-17-16-14-12 10-8-6-4-2-0% +/-MVA Riders:** NCR, Income for Life DB = AV	9.00% All ages
S&P 500 [®] 1-Yr Pt-to-Pt Cap 3.00%				
S&P 500 [®] 1-Yr Daily Average Cap 3.00%				
S&P 500 [®] 1-Yr Monthly Average Par-Rate 30%				
S&P 500 [®] 1-Yr. Monthly Cap 1.25%				
S&P 500 [®] 2-Yr Monthly Average Cap 7%				
Fixed Account 1.15%				

*12% Total Bonus - 6% of premiums year 1; 2% of Accumulation Value added on first three contract anniversaries. Minimum guarantee is 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2011 contracts). Minimum cap on Pt-Pt is 3% and minimum on daily average is 3%. Minimum par rate on the monthly average is 10% and the minimum on the monthly cap is 0.50%. Minimum Cap on the 2-Year option is 6%. Minimum interest rate on fixed account is 1% **NCR not available in MA.

MarketPower Bonus Index[®] (SPDA)		10% Premium Bonus Free Withdrawal: Interest only first contract year. 10% of account value after first year. Minimum Premium: \$20,000 Q/NQ Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: CT, DE, FL, MN, NY, OR, TX, UT, WA	Issue Ages: 0-75 Q/NQ Surrender Charges: (14 Yr) 20-20-19-19-18-17-16-14-12 10-8-6-4-2-0% +/-MVA Riders:** NCR, Income for Life DB = AV	8.50% All ages AK & IL only: 7.00%
S&P 500 [®] 1-Yr Pt-to-Pt Cap 3.25%				
S&P 500 [®] 1-Yr Daily Average Cap 3.50%				
S&P 500 [®] 1-Yr Monthly Average Par-Rate 35%				
S&P 500 [®] 1-Yr. Monthly Cap 1.50%				
S&P 500 [®] 2-Yr Monthly Average Cap 8%				
Fixed Account 1.50%				

Minimum guarantee is 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2011 contracts). Minimum cap on Pt-Pt is 3% and minimum on daily average is 3%. Minimum par rate on the monthly average is 10% and the minimum on the monthly cap is 0.50%. Minimum Cap on the 2-Year option is 6%. Minimum interest rate on the fixed account is 1%. Availability of the 1-Yr Monthly options varies by state. **NCR not available in MA.

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Fixed Index Annuities August 19, 2011	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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American Equity Investment Life Insurance Company, Des Moines IA 50325 Products not available in Alabama for New Agents!
A.M. Best (A-) Excellent S&P (BBB+) Good 07-KISSER-93

Bonus Gold INDEX-1-07 (FPDA)				10% Premium Bonus - All 1st Year Premiums	Issue Ages: 0-80 Q/NQ 0-64 in FL Surrender Charges: (16 Yr) 20-19.5-19-18.5-18-17.5-17-16 15-14-12-10-8-6-4-2-0% no MVA Different in DE & OK Riders: Lifetime Income Benefit NCR-100**, TIR-100**	Ages 0-75 6.00% Year 1 1.00% Year 2 1.00% Year 3 Ages 76-80 4.50% Year 1 .75% Year 2 .75% Year 3 Commissions listed above in years 2 & 3 are for prem. received in 1st year.
	Cap	Par Rate	Asset Fee			
S&P 500® Monthly Average w/Par-Rate	N/A	35%	N/A	Free Withdrawal: 10% of Contract Value annually, starting in year 2. Systematic W/D & RMD immediately from Fixed Value. Minimum Premium: \$5,000 Q/NQ Maximum Premium: \$1,000,000. ages 0-69 \$750,000. ages 70-74 \$500,000 ages 75-80 Issued as INDEX-1-05 in DE, INDEX-7-05 in OK STATES NOT APPROVED: AK, AL, CT, MN, NY, OR, TX, UT, WA DB = AV		
S&P 500® Monthly Average w/Cap	4.75%	N/A	0%			
Dow Jones® Monthly Average w/Cap	4.75%	N/A	0%			
Dow Jones® Annual Pt-to-Pt w/Cap	4.75%	N/A	0%			
S&P 500® Annual Pt-to-Pt w/Par-Rate	N/A	25%	N/A			
S&P 500® Annual Pt-to-Pt w/Cap	4.75%	N/A	0%			
S&P 500® Monthly Pt-to-Pt w/Cap	2.00%	N/A	0%			
10-Year US Treasury Bond	4.00%	N/A	0%			
Fixed Value Rate	2.25%	(3.00% in DE & OK)				

MGSV equals 80% of 1st year premium plus premium bonus plus 87.5% of any additional premium, less withdrawal proceeds, at MGIR, compounded annually. Asset fee is set at issue and guaranteed for life of the contract. Caps are set at issue, adjusted annually and never less than 4% for the monthly average or the annual pt to pt. 1% minimum for the Mon. Pt-to-Pt and the Par-Rate will never be less than 25% *** The NCR-100 and TIR-100 is available at no cost to Annuitants issue ages under 75 and availability may vary by state. See state specific disclosure for details.

Integrity Gold INDEX-5-07 (FPDA)				10% Premium Bonus - All 1st Year Premiums	Issue Ages: 0-80 Q/NQ Surrender Charges: (6 Yr) 8 - 7 - 6 - 4.5 - 3 - 1.5 - 0 % no MVA Riders: Lifetime Income Benefit NCR-100**, TIR-100**	Ages 0-75 4.13% Year 1 .68% Year 2 .68% Year 3 Ages 76-80 3.09% Year 1 .51% Year 2 .51% Year 3 Commissions listed above in years 2 & 3 are for prem. received in 1st year.
	Cap	Par Rate	Asset Fee			
S&P 500® Monthly Average w/Par-Rate	N/A	35%	N/A	Free Withdrawal: 10% of Contract Value annually, starting in year 2. Systematic W/D & RMD immediately from Fixed Value. Minimum Premium: \$5,000 Q/NQ Maximum Premium: \$1,000,000. ages 0-69 \$750,000. ages 70-74 \$500,000 ages 75-80 STATES NOT APPROVED: AL, NY DB = AV		
S&P 500® Monthly Average w/Cap	4.75%	N/A	0%			
Dow Jones® Monthly Average w/Cap	4.75%	N/A	0%			
S&P 500® Annual Pt-to-Pt w/Par-Rate	N/A	25%	N/A			
S&P 500® Annual Pt-to-Pt w/Cap	4.75%	N/A	0%			
Dow Jones® Annual Pt-to-Pt w/Cap	4.75%	N/A	0%			
S&P 500® Monthly Pt-to-Pt w/Cap	2.00%	N/A	0%			
10-Year US Treasury Bond	4.00%	N/A	0%			
Fixed Value Rate	2.25%					

MGSV equals 87.5% of all premiums, less withdrawal proceeds, accumulated at the MGIR, compounded annually. Asset fee is set at issue and guaranteed for life of the contract. Caps are set at issue, adjusted annually and never less than 4% for the monthly average or the annual pt to pt. 1% minimum for the Mon. Pt-to-Pt and the Par-Rate will never be less than 25% *** The NCR-100 and TIR-100 is available at no cost to Annuitants issue ages under 75 and availability may vary by state. See state specific disclosure for details.

Retirement Gold RG-FIA-09 (FPDA)				9% Premium Bonus* - All 1st Year Premiums	Issue Ages: 0-78 Q/NQ 0-55 in TX Surrender Charges: (10 Yr) 12.5 - 12 - 12 - 11 - 10 9 - 8 - 7 - 6 - 4 - 0% no MVA Different in FL, OR Riders: Lifetime Income Benefit NCR-100**, TIR-100**	Ages 0-78 6.00% Year 1 1.00% Year 2 1.00% Year 3 Commissions listed above in years 2 & 3 are for prem. received in 1st year. Different in AK, DE, FL, IN, OR & TX
	Cap	Par Rate	Asset Fee			
S&P 500® Monthly Average w/Par-Rate	N/A	30%	N/A	Bonus Vesting Schedule: (14 yr) 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100% Different in OR Free Withdrawal: 10% of Contract Value annually, starting in year 2. Systematic W/D & RMD immediately from Fixed Value. Minimum Premium: \$5,000 Q/NQ Maximum Premium: \$1,000,000. ages 0-69 \$750,000, ages 70-74 - \$500,000 ages 75-80 STATES NOT APPROVED: AL, CT, MN, NV, NY, PA, SC, UT, WA DB = AV		
S&P 500® Monthly Average w/Cap	4.25%	N/A	N/A			
S&P 500® Annual Pt-to-Pt w/Par-Rate	N/A	25%	N/A			
S&P 500® Annual Pt-to-Pt w/Cap	4.25%	N/A	N/A			
S&P 500® Monthly Pt-to-Pt w/Cap	1.80%	N/A	0%			
Fixed Value Rate	2.00%					

*Bonus is 6% in AK, DE, OR, SC - in IN 10% for issue ages 0-73 & 5% for issue ages 74-78. MGSV equals 87.5% of premiums paid, less any withdrawal proceeds, accumulated at the MGIR, compounded annually. Asset fee is set at issue and guaranteed for life of the contract. Caps are set at issue, adjusted annually and never less than 4% for the monthly average or the annual pt to pt. 1% minimum for the Mon. Pt-to-Pt and the Par-Rate will never be less than 25% *** The NCR-100 and TIR-100 is available at no cost to Annuitants issue ages under 75 and availability may vary by state. See state specific disclosure for details.

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Fixed Index Annuities August 19, 2011	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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American Equity Investment Life Insurance Company 50325 A.M. Best (A-) Excellent S&P (BBB) Good

Advantage Gold INDEX-6-07 (FPDA)				5% Premium Bonus - All 1st Year Premiums Free Withdrawal: 10% of Contract Value annually, starting in year 2. Systematic W/D & RMD immediately from Fixed Value. Minimum Premium: \$5,000 Q/NQ Maximum Premium: \$1,000,000, ages 0-69 \$750,000, ages 70-74 \$500,000 ages 75-80 STATES NOT APPROVED: AK, AL, CT, DE, FL, MN, NY, OR, PA, UT, WA	Issue Ages: 0-80 Q/NQ Surrender Charges: (10 Yr) 16 - 15 - 14 - 13 - 11.5 - 10 - 8.5 - 7 - 5.5 - 4 - 0 % no MVA Riders: <i>Lifetime Income Benefit</i> <i>NCR-100**, TIR-100**</i> DB = AV	Ages 0-75 6.00% Year 1 1.00% Year 2 1.00% Year 3 Ages 76-80 4.50% Year 1 .75% Year 2 .75% Year 3 Commissions listed above in years 2 & 3 are for prem. received in 1st year.
	Cap	Par Rate	Asset Fee			
S&P 500® Monthly Average w/Par-Rate	N/A	30%	N/A			
S&P 500® Monthly Average w/Cap	4.25%	N/A	N/A			
S&P 500® Annual Pt-to-Pt w/Par-Rate	N/A	25%	N/A			
S&P 500® Annual Pt-to-Pt w/Cap	4.25%	N/A	N/A			
S&P 500® Monthly Pt-to-Pt w/Cap	1.80%	N/A	0%			
10-Year US Treasury Bond	4.00%	N/A	N/A			
Fixed Value Rate	2.10%					

MGSV equals 84% of 1st year premiums and premium bonus, plus 87.5% of any additional premiums, less withdrawal proceeds, accumulated at the MGIR (currently 3%), compounded annually. Asset fee is set at issue and guaranteed for life of the contract. Caps are set at issue, adjusted annually and never less than 4% for the monthly average or the annual pt to pt. 1% minimum for the Mon. Pt-to-Pt Value, and the Par-Rate will never be less than 25%. ** The NCR-100 and TIR-100 are available on most of our current deferred annuities and added automatically for issue ages under 75.

ING USA Annuity and Life Insurance Company A.M. Best (A) Superior S&P (A) Strong AD0070284

ING Secure Index Opportunities Plus (SPDA)				5% Premium Bonus Free Withdrawal: Earned Interest from the Fixed Rate Strategy only in first year. 10% of accum value in yrs 2+ Minimum Premium: \$15,000 Q/NQ Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: AK, CT, DE, MN, NJ, NY, OR, WA	Issue Ages: 0-80 Q/NQ Based on issue date. 0-75 Q/NQ in IA, IN, MS Surrender Charges: (10 Yr) 10-10-10-10-9-8-7-6-5-4-0% +/-MVA Riders: <i>ING IncomeProtector Withdrawal Benefit,</i> <i>NCR except in MA & PA</i> DB = AV	7.00% Ages 0-80
	\$15,000 Band	\$75,000 Band				
Interest Rate Benchmark Multiplier	2.25	4.00				
S&P 500® Index Pt-to-Pt Cap	2.00%	3.50%				
S&P 500® Index Monthly Cap	1.10%	1.50%				
Fixed Rate Strategy	1.50%					

Minimum Guaranteed Contract Value is [1-3%] on 87.5% of 1st year premium less any withdrawals, premium taxes, surrender charges. Min Fixed strategy is 1.0% Withdrawals before age 59 1/2 may result in 10% federal penalty tax. IRA/qualified plans are already tax deferred. Guarantees based on claims paying ability of insurer. Surrender Charges may differ for some states & for ages 56+ Bonus Recapture Schedule: (100,100,80,80,60,60,40,40,20,20) The bonus recapture may differ for some states.

ING Secure Index Five Annuity (FPDA)				Free Withdrawal: Earned Interest from the Fixed Rate Strategy only in first year. 10% of accum value in yrs 2+ Minimum Premium: \$15,000 Q/NQ - \$50 additional Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY, OR	Issue Ages: 0-80 Q/NQ Based on issue date. Surrender Charges: (5 Yr) 8.0 - 7.5 - 6.5 - 5.5 - 4.5 - 0% no MVA Riders: <i>ING IncomeProtector Withdrawal Benefit,</i> <i>ROP, NCR except in MA & PA</i> DB = AV	4.00% 1st Year 2.00% Yrs. 2-5 Ages 0-80
	\$15,000 Band	\$75,000 Band				
Interest Rate Benchmark Multiplier	Low Band	3.50				
S&P 500® Index Pt-to-Pt Cap	Temporarily	3.00%				
S&P 500® Index Monthly Cap	Suspended	1.40%				
Fixed Rate Strategy	1.50%					

Minimum Guaranteed Contract Value is [1-3%] on 87.5% of 1st year premium less any withdrawals, premium taxes, surrender charges. Min Fixed strategy is 1.0% Please call for rates when including ROP rider. Withdrawals before age 59 1/2 may result in 10% federal penalty tax. IRA/qualified plans are already tax deferred. Guarantees based on claims paying ability of insurer. Surrender charges may vary by state.

ING Secure Index Seven Annuity (FPDA)				Free Withdrawal: Earned Interest from the Fixed Rate Strategy only in first year. 10% of accum value in yrs 2+ Minimum Premium: \$15,000 Q/NQ - \$50 additional Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY, OR	Issue Ages: 0-80 Q/NQ Based on issue date. *Surrender Charges: (7 Yr) 10-10-10-10-9-8-7-0% no MVA Riders: <i>ING IncomeProtector Withdrawal Benefit,</i> <i>NCR except in MA & PA</i> DB = AV	5.00% 1st Year 2.75% Yrs. 2-5 Ages 0-80
	\$15,000 Band	\$75,000 Band				
Interest Rate Benchmark Multiplier	4.00	5.50				
S&P 500® Index Pt-to-Pt Cap	3.25%	4.25%				
S&P 500® Index Monthly Cap	1.50%	1.90%				
Fixed Rate Strategy	1.50%					

Minimum Guaranteed Contract Value is [1-3%] on 87.5% of 1st year premium less any withdrawals, premium taxes, surrender charges. Min Fixed strategy is 1.0% Withdrawals before age 59 1/2 may result in 10% federal penalty tax. IRA/qualified plans are already tax deferred. Guarantees based on claims paying ability of insurer. *NJ & TX- surrender charges vary for age 56+ on the original version. Charges may differ for some states & for ages 56+.

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Fixed Index Annuities August 19, 2011	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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North American Company For Life & Health Insurance

A.M. Best (A+) Superior S&P (A+) Strong

North American CharterSM Series (FPDA)							Bonus: 7 Yr plan: 0% bonus 10 Yr plan: 5% Bonus all premiums first 7 yrs 14 Yr plan: 10% Bonus all premiums first 7 yrs	Issue Ages: 7 Year 0-85 Q/NQ 10 Year 0-79 Q/NQ 14 Year 0-75 Q/NQ (0-65 in CA)	7.50% Ages 0-75
Daily Avg Ann Reset W/ Cap			Ann Pt-to-Pt W/ Cap						
Index	7yr	10yr	14yr	7yr	10yr	14yr	Penalty-Free Withdrawal: 10% of accum value each contract yr, after first year Minimum Premium: \$10,000 NQ - \$2,000 Q Maximum Premium: 3 million w/o home office appr. STATES NOT APPROVED: AK, AL, DE, MN, NY, OR, UT 10 & 14 yr not available: CT & WA	Surrender Charges: (7 Yr) 10-9-8-7-6-4-2 % (10 Yr) 15-14-13-12-11-10-8-6-4-2 % (14 Yr) 18-18-17-15-15-15-15-14-12-10-8-6-4-2 % +/- MVA for all terms Issue Ages & Surrender Charges different in TX Riders: NCR, Income Pay[®] DB = AV	5.625% Ages 76-80 (7, 10 Yr only) 3.75% Ages 81-85 (7 Yr only) VA commission is 1% less Commissions different in TX
S&P 500 [®]	2.20%	3.50%	4.20%	2.05%	3.20%	3.90%			
DJIA SM	2.00%	3.15%	3.90%	2.00%	3.00%	3.65%			
S & P Midcap 400 [®]	2.00%	2.85%	3.55%	2.00%	2.75%	3.45%			
Russell 2000 [®]	2.00%	3.00%	3.65%	2.00%	2.75%	3.40%			
Nasdaq-100 [®]	N/A	N/A	N/A	2.00%	2.85%	3.50%			
EURO Stoxx 50 [®]	N/A	N/A	N/A	2.00%	3.10%	3.85%			
Lehman Brothers	CURRENTLY NOT AVAILABLE								
Hindsight Index *	N/A	N/A	N/A	2.00%	2.55%	3.20%			
Fixed Account Rate	7yr- 1.00%		10yr- 1.60%		14yr- 2.00%				
S & P 500 [®] Mon. Pt. to Pt.	7yr- 1.05%		10yr- 1.60%		14yr- 1.90%				
Nasdaq 100 [®] Mon Pt to Pt	7yr- 1.00%		10yr- 1.35%		14yr- 1.60%				

Min guar is 1.5% on 87.5% of prem. Index Cap Rate Applies to the Daily Avg, Annual Pt-to-Pt, and Monthly Pt-to-Pt. The cap is Guaranteed for the first year. Min cap for the annual Pt-to-Pt and Daily Avg is 2%. Min Cap for the Monthly Pt-to-Pt is 1%. Minimum Fixed Account Interest Rate is 1%. *Hindsight Index option not available in all states. Rates are different in TX.

North American PrecisionSM Series (FPDA)							Bonus: 7 Yr plan: 0% bonus 10 Yr plan: 5% Bonus all premiums first 7 yrs 14 Yr plan: 10% Bonus all premiums first 7 yrs	Issue Ages: 7 Year 0-85 Q/NQ 10 Year 0-79 Q/NQ 14 Year 0-75 Q/NQ (0-65 in CA)	7.50% Ages 0-75
Daily Avg Annual Reset			Annual Pt-to-Pt						
Index	7yr	10yr	14yr	7yr**	10yr	14yr	Penalty-Free Withdrawal: 10% of accum value each contract yr, after first year Minimum Premium: \$10,000 NQ - \$2,000 Q Maximum Premium: 3 million w/o home office appr. STATES NOT APPROVED: AK, AL, DE, MN, NY, OR, UT 10 & 14 yr not available: CT & WA	Surrender Charges: (7 Yr) 10-9-8-7-6-4-2 % (10 Yr) 15-14-13-12-11-10-8-6-4-2 % (14 Yr) 18-18-17-15-15-15-15-14-12-10-8-6-4-2 % +/- MVA for all terms Issue Ages & Surrender Charges different in TX Riders: NCR, Income Pay[®] DB = AV	5.625% Ages 76-80 (7, 10 Yr only) 3.75% Ages 81-85 (7 Yr only) VA commission is 1% less Commissions different in TX
S&P 500 [®]	20%	30%	40%	15%	25%	35%			
DJIA SM	20%	35%	40%	15%	30%	40%			
S & P Midcap 400 [®]	15%	25%	30%	15%	20%	30%			
Russell 2000 [®]	15%	20%	25%	15%	20%	30%			
Nasdaq-100 [®]	N/A	N/A	N/A	15%	20%	30%			
EURO Stoxx 50 [®]	N/A	N/A	N/A	15%	30%	45%			
Lehman Brothers	CURRENTLY NOT AVAILABLE								
Hindsight Index *	N/A	N/A	N/A	15%	20%	25%			
Annual Cap (except below)	7yr- 3.00%		10yr- 4.00%		14yr- 4.50%				
Ann Cap S&P 500 [®]	7yr- 3.50%		10yr- 4.50%		14yr- 5.00%				
Ann Cap Lehman Bros. US	CURRENTLY NOT AVAILABLE								
Ann Cap Hindsight Index	7yr- 3.00%		10yr- 4.00%		14yr- 4.50%				
Fixed Account Rate	7yr- 1.00%		10yr- 1.60%		14yr- 2.00%				
S & P 500 [®] Mon. Pt. to Pt.	7yr- 1.05%		10yr- 1.60%		14yr- 1.90%				
Nasdaq 100 [®] Mon Pt to Pt	7yr- 1.00%		10yr- 1.35%		14yr- 1.60%				

Min guar is 1.5% on 87.5% of prem. Index Cap Rate Applies to the Annual Pt-to-Pt and Monthly Pt-to-Pt. The cap is Guaranteed for the first year. Min cap for the annual Pt-to-Pt is 2%. Min Cap for the Monthly Pt-to-Pt is 1%. Minimum Par Rate for Daily Avg is 10%. Minimum Par Rate for Annual Pt-to-Pt is 15%. Minimum Fixed Account Interest Rate is 1%. *Hindsight Index option not available in all states. **Rates are different in TX.

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Fixed Index Annuities August 19, 2011	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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Fidelity & Guaranty Life Insurance Company - Baltimore, MD A.M. Best (B++) "(Good) for financial strength rating. 3rd highest of 16 ratings." 08-458

FG Index-Choice 9 OM SPDIA-SC9B-C 2007 et al.	3% Premium Bonus Free Withdrawal: 10% of prior anniversary account value (after first year) Minimum Premium: \$10,000 Q/NQ (\$2,000 Per Option) Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY, OK, OR, UT, VT	Issue Ages: 0-85 NQ 18-85 Q Surrender Charges: (9 Yr) no MVA Ages 0-80 15-15-15-14.5-13.5-12.5-10-7-4-0% Ages 81-85 12.5-12.5-12-11-10-9-8-7-6-0% <i>Different in AK, CT, FL, MA, MN, TX, WA</i> Riders: FGIncome for Life NCR, TIR, UW DB = AV	9.00% Ages 0-79 4.50% Ages 80-85 Diff. in CT, MA, TX, WA Trails now Available!!!
1 Yr S&P 500® Monthly Pt-to-Pt 1.50% Monthly Cap			
2 Yr S&P 500® Monthly Pt-to-Pt 2.00% Monthly Cap			
3 Yr S&P 500® Monthly Pt-to-Pt 2.25% Monthly Cap			
S&P 500® Monthly Average 3.50% Annual Cap			
S&P 500® Annual Pt-to-Pt 3.25% Annual Cap			
Fixed Account 1.50%			

3% Bonus on premium received in the first year. Min. cap 1% for monthly pt-to-pt index option, 3% min. cap per year for annual pt-to-pt and monthly average index options. On 103% of premium min. interest is between 1.00% and 3.00% depending on issue state. Surrender charges may apply to withdrawals. Withdrawals may be taxable and if made prior to ages 59 1/2 may result in tax penalties. Optional provisions and riders may have limitations, restrictions and additional charges and may vary by state. A.M. Best rating as of August 2010. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at www.omfn.com. Contracts issued by Fidelity & Guaranty Life Insurance Company, Baltimore MD. Subject to state availability. Certain restrictions may apply. Indexed interest rates are subject to a cap. • No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early. See Page 10 for S&P & Nasdaq Disclaimers

FG Index-Accelerator 10 FGL FPDA-EIA (10-10B) et al.	8% Initial Premium Vesting Bonus* Free Withdrawal: 10% of prior anniversary account value (after first year) Minimum Premium: \$10,000 Q/NQ (\$2,000 Per Option) Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: CT, MN, NY, OR, UT	Issue Ages: 0-85 NQ 18-85 Q Surrender Charges: (10 Yr) 10-10-10-10-9-8-7-6-4-2-0% no MVA <i>Different in AK, FL, MA, TX, WA</i> Riders: FGIncome for Life NCR, TIR, UW DB = AV	7.50% Ages 0-79 3.75% Ages 80-85 Yrs. 1-3 Different in AK, MA, TX, WA
1 Yr S&P 500® Monthly Pt-to-Pt 1.50% Monthly Cap			
S&P 500® Monthly Average 3.50% Annual Cap			
S&P 500® Annual Pt-to-Pt 3.25% Annual Cap			
2 Yr S&P 500® Monthly Average 8.00% Bi-Annual Cap			
Fixed Account 1.50%			

*8% Initial Premium Bonus Vesting schedule: (10 Yr) 10-20-30-40-50-60-70-80-90-100%. Min. cap 1% for monthly pt-to-pt index option, 3% min. cap per year for annual pt-to-pt and monthly average index options, 6% min. cap per year for 2-Yr monthly average option. On 87.5% of premium min. interest is between 1.00% and 3.00% depending on issue state. Surrender charges may apply to withdrawals. Withdrawals may be taxable and if made prior to ages 59 1/2 may result in tax penalties. Optional provisions and riders may have limitations, restrictions and additional charges. A.M. Best rating as of January 2010. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at www.omfn.com. Contracts issued by Fidelity & Guaranty Life Insurance Company, Baltimore MD. Subject to state availability. Certain restrictions may apply. Indexed interest rates are subject to a cap. • No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early. See Page 10 for S&P & Nasdaq Disclaimers

FG Index- Safety 7 FGL FPDA-ST (6-04) MC et al.	Free Withdrawal: 10% of prior anniversary account value (after first year) Minimum Premium: \$10,000 Q/NQ (\$2,000 Per Option) Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY, OR	Issue Ages: 0-85 NQ 18-85 Q Surrender Charges: (7 Yr) 10-10-10-9-8-7-6-0% no MVA <i>Different in AK, CT, MA, MN, TX, UT, WA</i> Riders: NCR, TIR, UW DB = AV	5.50% Ages 0-79 2.75% Ages 80-85 Yrs. 1-3 Different in AK, CT, MA, MN, TX, UT, WA
1 Yr S&P 500® Monthly Pt-to-Pt 1.75% Monthly Cap			
S&P 500® Monthly Average 3.50% Annual Cap			
S&P 500® Annual Pt-to-Pt 3.50% Annual Cap			
Fixed Account 2.00%			

FG Index- Safety 10 FGL FPDA-ST (6-04) MC et al.	Free Withdrawal: 10% of prior anniversary account value (after first year) Minimum Premium: \$10,000 Q/NQ (\$2,000 Per Option) Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: CT, MN, NY, OK, OR, UT	Issue Ages: 0-85 NQ 18-85 Q Surrender Charges: (10 Yr) 10-10-10-9-8-7-6-5-4-3-0% no MVA <i>Different in AK, MA, TX, WA</i> Riders: NCR, TIR, UW DB = AV	7.00% Ages 0-79 3.50% Ages 80-85 Yrs. 1-3 Different in AK, CT, MA, TX, WA
1 Yr S&P 500® Monthly Pt-to-Pt 2.00% Monthly Cap			
S&P 500® Monthly Average 3.50% Annual Cap			
S&P 500® Annual Pt-to-Pt 3.50% Annual Cap			
Fixed Account 2.00%			

Rates are for premiums up to 100K. MGIR is currently 1.75% on 100% of premiums. Surrender charges may apply to withdrawals. Withdrawals may be taxable and if made prior to ages 59 1/2 may result in tax penalties. Optional provisions and riders may have limitations, restrictions and additional charges. A.M. Best rating as of January 2010. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at www.omfn.com. Contracts issued by Fidelity & Guaranty Life Insurance Company, Baltimore MD. Subject to state availability. Certain restrictions may apply. Indexed interest rates are subject to a cap. • No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early. See Page 10 for S&P & Nasdaq Disclaimers.

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Fixed Index Annuities August 19, 2011	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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Lincoln Financial Group® Formerly Jefferson Pilot Financial **A.M. Best (A+) Superior S&P (AA) Very Strong**

OptiChoice 5 (FPDA)	<\$100K	≥\$100K	<p>Free Withdrawal: Beginning in the first policy year, up to 10% of accumulation value may be withdrawn without a surrender charge or an MVA each policy yr.</p> <p>Minimum Premium: \$5,000 NQ - \$2,000 Q \$50 additional</p> <p>Maximum Premium: 2 million</p> <p>STATES NOT APPROVED: NY</p>	<p>Issue Ages: 5 & 7 Yr 0-85 Q/NQ 9 Yr 0-80 Q/NQ</p> <p>Surrender Charges: (5 Yr) 9-8-7-6-5% +/- MVA (7 Yr) 9-8-7-6-5-4-3% +/- MVA (9 Yr) 9-8-7-6-5-4-3-2-1% +/- MVA</p> <p>Riders: NCR, TIR Lincoln Lifetime Income Edge or Lincoln Living Income Advantage DB = AV</p>	<p>5 Yr</p> <p>5.00%</p> <p>Ages 0-75 Reduced ages 76-85</p> <p>7 Yr</p> <p>6.00%</p> <p>Ages 0-75 Reduced ages 76-85</p> <p>9 Yr</p> <p>7.00%</p> <p>Ages 0-75 Reduced ages 76-80</p>	
1 Year Pt-to-Pt Indexed	2.50%	2.50%				Cap
1 Year Monthly Cap Indexed	1.40%	1.50%				Cap
1 Year Monthly Average Indexed	9.00%	9.00%				Spread
Fixed Account	1.25%	1.40%				
OptiChoice 7 (FPDA)	<\$100K	≥\$100K				
1 Year Pt-to-Pt Indexed	2.50%	2.60%				Cap
1 Year Monthly Cap Indexed	1.40%	1.50%				Cap
1 Year Monthly Average Indexed	9.00%	9.00%				Spread
Fixed Account	1.30%	1.45%				
OptiChoice 9 (FPDA)	<\$100K	≥\$100K				
1 Year Pt-to-Pt Indexed	2.60%	2.90%				Cap
1 Year Monthly Cap Indexed	1.50%	1.65%				Cap
1 Year Monthly Average Indexed	9.00%	9.00%	Spread			
Fixed Account	1.45%	1.60%				

Guaranteed minimum cash surrender value equals the premiums paid, less any prior partial Surrenders and related surrender charges and less deductions for any required premium taxes, accumulated at the guaranteed min fixed interest rate to the date of surrender, less surrender charges on the date of surrender. GMIR is 1%. 1 yr pt-to-pt min cap is 2.50% 1 yr monthly cap, min cap is 1.00% 1 yr monthly average max spread is 9.00% fixed account 5yr- min is 1.25% 7 yr- min is 1.50% 9 yr- min is 1.75%. Different in MN, UT.

National Western Life **A.M. Best (A) Excellent S&P (A) Strong**

NWL Ultra Classic® (FPDA) (01-1135-04 and state variations)	<p>Free Withdrawal: Withdrawals up to 10% of the Account Value once annually after the first Policy Year. Cumulative to 50%.</p> <p>Minimum Premium: \$5,000 NQ - \$2,000 Q - \$100 additional</p> <p>Maximum Premium: \$1,500,000 w/o home office appr.</p> <p>STATES NOT APPROVED: AL, AK, CT, DE, IL, IN, MA, MN, MS, NJ, NY, OR, PA, UT, WA</p>	<p>Issue Ages: 0-80 Q/NQ 0-85 in FL 0-57 in TX</p> <p>Surrender Charges: (13 Yr) 15 - 14.75 - 14 - 13 - 12.25 - 11.25 10.50 - 9.75 - 8.75 - 8 - 6 - 4 - 2 - 0% no MVA</p> <p>Riders: Income Outlook, Medical Stay Waiver, TIR, Accidental Death DB = AV *</p>	<p>1st Yr NQ</p> <p>11.00% 0-75</p> <p>9.50% 76-80</p> <p>1st Yr Q</p> <p>11.00% 0-70</p> <p>9.00% 71-75</p> <p>8.00% 76-80</p> <p>Yrs. 2-5 Q/NQ</p> <p>1.00% all ages</p> <p>Differs in FL - LA - TX</p>
Equity Indexed Interest Rate - Annual Ratchet with Monthly Average			
Option A: Guaranteed 1st year Par-Rate 50%			
Guaranteed Min. Par-Rate 50%			
Current 1st Year Asset Fee Rate 1.70%			
Guaranteed Max. Asset Fee Rate 6.00%			
Equity Indexed Interest Rate - Annual Ratchet with Monthly Cap			
Option D: Current Monthly Cap Rate 1.75%			
Guaranteed Min. Monthly Cap Rate 1.00%			
Current 1st Year Rate 2.40%			
Fixed Interest Rate: Min. Guaranteed Interest Rate 1.00%			
for Policies with Policy Dates in July, Aug, Sept 2011			

The Minimum Guar. Contract Value equals 87.5% of premiums received, less withdrawals and withdrawals charges, accumulated at MGIR. It is never less than 1% and never more than 3%. *In LA the death benefit before annuity date = Contract value paid if applied under a settlement option or CSV if paid as lump sum payment.

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<i>Fixed Index Annuities August 19, 2011</i>	<i>Product / Participation Rate Interest Crediting Strategies</i>	<i>Free Withdrawal/Minimum Premium State Availability</i>	<i>Issue Ages Surrender Charges/Riders</i>	<i>Commission</i>
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American National Insurance Company

A.M. Best (A) Superior S&P (A+) Strong

ANICO Strategy 10 Indexed Annuity (SPDA)	Free Withdrawal: After 1st contract yr. Can withdraw up to 10% of annuity value or RMD without surrender charges	Issue Ages: 0-85 Q/NQ	8.00% Ages 0-75
S&P 500® Annual Pt-to-Pt 100% Par-Rate 2.00% Cap	Minimum Premium: \$5,000 NQ - \$4,000 Q Maximum Premium: 1 million	Surrender Charges: (10 Yr) 9-9-8-7-6-5-4-3-2-1-0% no MVA	6.50% Ages 76-80
Fixed Interest Rate 1.00%	STATES NOT APPROVED: MA, MN, NY, OR, PA, UT, VT	Riders: Lifetime Income Enhanced Death Benefit	5.00% Ages 81-85 See note for Trail Commissions
		DB = AV	

Participation Rate is set at issue and is guaranteed for the life of the contract: Min cap is 3%. Minimum Guaranteed Surrender Value is equal to 90% of your premium less any withdrawals, accumulated at the minimum guaranteed interest rate, currently 1.00% for the index account and 1.00% for the fixed account. Option B w/ Trail Commissions: 1st Year 5.5% ages 0-75: 4% ages 76-80: 2.5% ages 81-85. After 1st Year 0.4% trail for all ages.

Great American Life Insurance Company®

A.M. Best (A) Excellent S&P (A+) Strong

COM07337

American Valor® 10 (FPDA) P143140NW	2% Premium Bonus 1st 3 Yrs.* Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two	Issue Ages: 0-85 NQ 18-85 Q	6.00% Ages up to 75
S&P 500® Annual Pt-to-Pt 100% Par Rate 3.50% Cap	Minimum Premium: \$10,000 Q/NQ \$5,000 NQ or \$2,000 Q for Additional	Surrender Charges: (10 Yr) 10-9-8-7-6-5-4-3-2-1% no MVA charges decrease monthly	4.50% Ages 76-80
S&P 500® Monthly Average 100% Par Rate 3.50% Cap	Maximum Premium: w/o home office appr. \$750,000 Ages 0-79 \$500,000 Ages 80-85	Riders: **IncomeSustainer, **NCR, **TIR **IncomeSustainer Plus	2.50% Ages 81-85
Fixed Rate Strategy 1.40%	STATES NOT APPROVED: DE, HI, NY, OR, PA	DB = AV	

*Bonus available first 3 yrs. Referred to as Purchase Payment bonus in contract. MGIR is 1% of 100% less any withdrawals and early withdrawal charges. 100% participation rate on Monthly Average and Annual Pt-to-Pt Spread option is guaranteed for life of contract. Maximum spread is 8%. Minimum Daily Average Participation Rate is 50%. **IncomeSustainer and IncomeSustainer Plus availability varies by state. NCR & TIR not available in MA. Trails Now Available. Call Today!

Safe ReturnSM (SPDA) P1074509NW	Return of Premium Guarantee Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two	Issue Ages: 0-85 NQ 18-85 Q	6.50% Ages up to 75
S&P 500® Annual Pt-to-Pt Cap 4.00%	Minimum Premium: \$25,000 Q/NQ \$5,000 NQ or \$2,000 Q for Additional Premium allowed 60 days from issue ONLY	Surrender Charges: (10 Yr) 10-9-8-7-6-5-4-3-2-1% no MVA charges decrease monthly	5.50% Ages 76-80
S&P 500® Annual Pt-to-Pt Bailout Cap 3.50%	Maximum Premium: w/o home office appr. \$750,000 Ages 0-79 \$500,000 Ages 80-85	Riders: **IncomeSustainer, **NCR, **TIR **IncomeSustainer Plus, ROP	2.50% Ages 81-85
S&P 500® Monthly Average Cap 4.00%	STATES NOT APPROVED: DE, NY	DB = AV	
S&P 500® Monthly Average Bailout Cap 3.50%			
Fixed Rate Strategy 1.10%			

Return of premium value is sum of all purchase payments, less the sum of all net withdrawals. Included at no extra charge. MGIR is 1% of 100% less any withdrawals and early withdrawal charges. **IncomeSustainer and IncomeSustainer Plus availability varies by state. NCR & TIR not available in MA. Trails Now Available. Call Today!

Safe OutlookSM (SPDA) P1077409NW	Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two	Issue Ages: 0-85 NQ 18-85 Q	4.00% Ages up to 75
S&P 500® Annual Pt-to-Pt Cap 3.75%	Minimum Premium: \$10,000 Q/NQ \$5,000 NQ or \$2,000 Q for Additional Premium allowed 60 days from issue ONLY	Surrender Charges: (6 Yr) 9-8-7-6-5-4% no MVA charges decrease monthly	3.00% Ages 76-80
S&P 500® Annual Pt-to-Pt Bailout Cap 3.25%	Maximum Premium: w/o home office appr. \$750,000 Ages 0-79 \$500,000 Ages 80-85	Riders: **IncomeSustainer, **NCR, **TIR **IncomeSustainer Plus	2.00% Ages 81-85
S&P 500® Monthly Average Cap 3.75%	STATES NOT APPROVED: DE, NY	DB = AV	
S&P 500® Monthly Average Bailout Cap 3.25%			
Fixed Rate Strategy 1.25%			

MGIR is 1% of 90% less any withdrawals and early withdrawal charges. **IncomeSustainer and IncomeSustainer Plus availability varies by state. NCR & TIR not available in MA. Trails Now Available. Call Today!

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Fixed Index Annuities August 19, 2011	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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AVIVA Life and Annuity Company - Des Moines, IA A.M. Best (A) Excellent S&P (A+) Strong

Income Preferred Bonus (FPDA)			7% 1st Year Premium Bonus Free Withdrawal: Year 1: 5% of accumulated value Years 2+: 10% of accumulated value Minimum Premium: \$5,000 Q/NQ Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: AK, CT, DE, MN, NJ, NY, OR, PA, UT, WA	Issue Ages: 0-78 Q/NQ (0-64 in FL) (0-74 in IN) Surrender Charges: (10 Yr) 12-12-12-11-10-9-8-7-6-4-0 % +/-MVA <i>Different in SC, TX</i> Riders:** <i>Income Edge Plus, NCR, TIR</i> DB = AV	Ages 0-75 7.00% Yr 1 3.50% Yrs 2-5 Ages 76-78 5.00% Yr 1 2.50% Yrs 2-5
\$5,000 - \$74,999	\$75,000+				
1 Year Pt-to-Pt S&P 500 Index (cap)	2.75%	4.25%			
1 Year Monthly Cap Index (cap)	1.40%	1.95%			
1 Year Average Index (cap)	2.75%	4.25%			
Fixed Strategy	1.40%	2.15%			

10 Yr Premium Bonus Recapture Charge: Yrs 1-8, 6.5%; Yr 9, 4.6%; Yr 10, 2.3% of accumulation value. MGSV is 87.5% of premium accumulated at a rate of 1%. Fixed Strategy Rate is guaranteed for 1 year. **Rider availability and/or features may vary by state. Income Preferred Bonus S approved in AK, CT, MN, & UT with modified rates, bonus, bonus recapture and surrender charges.

Income Preferred Ultra (FPDA)			4% 1st Year Interest Rate Bonus Free Withdrawal: Year 1: 5% of accumulated value Years 2+: 10% of accumulated value Minimum Premium: \$5,000 Q/NQ Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: AK, CT, DE, MN, NJ, NY, OR, PA, UT, WA	Issue Ages: 0-78 Q/NQ (0-64 in FL) Surrender Charges: (10 Yr) 16-15-14-13-12-11-10-9-8-7-6-4-0 % +/-MVA <i>Different in SC, TX</i> Riders:** <i>Income Edge Plus, NCR, TIR</i> DB = AV	Ages 0-75 7.50% Yr 1 3.75% Yrs 2-5 Ages 76-78 5.50% Yr 1 2.75% Yrs 2-5	
\$5,000 - \$74,999	\$75,000+					
First Year Option:	Base Rate	1.25%				2.05%
Fixed Strategy	First Year Yield	5.25%				6.05%
Years 2+ Options:	1 Year Pt-to-Pt Index					
	1 Year Monthly Cap Index					
	1 Year Average Index					
	Fixed Strategy					

All first year premiums must be allocated to the fixed strategy. Client may re-allocate annually, on anniversary date into indexed strategies. MGSV is 87.5% of premium accumulated at a rate of 1%. Fixed Strategy Rate is guaranteed for 1 year. **Rider availability and/or features may vary by state.

Lifetime Solutions (SPDA)			Up to 9% 1st Year Premium Bonus* Free Withdrawal: Year 1: 5% of accumulated value Years 2+: 10% of accumulated value Minimum Premium: \$25,000 Q/NQ Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: AK, CT, DE, FL, HI, MA, MD, MN, NJ, NV, NY, OH, OR, PA, SC, TX, UT, VA, WA, WY	Issue Ages: 0-78 Q/NQ (0-74 in IN) Surrender Charges: (10 Yr) 12-12-12-11-10-9-8-7-6-4-0% +/- MVA <i>MVA is not applicable in all states</i> Riders:** NCR, TIR DB = AV	Ages 0-75 7.00% Ages 0-75 5.00% Ages 76-78
\$25,000 - \$99,999	\$100,000+				
First-Year Premium Bonus	7.00%	9.00%			
Roll-up Rate	7.00%	8.00%			
1 Year Pt-to-Pt S&P 500 Index (cap)	4.00%	4.00%			
1 Year Monthly Cap Index (cap)	1.90%	1.90%			
2 Year Monthly Cap Index (cap)	2.45%	2.45%			
Fixed Strategy	2.00%	2.00%			

*Premium Bonus Vesting Schedule: Yrs 1-7, 0%; Yr 8, 25%; Yr 9, 50%; Yr 10, 75%; Yr 11+, 100% of Premium Bonus. MGSV is 87.5% of premium accumulated at a rate of 1%. Fixed Strategy Rate is guaranteed for 1 year. **Rider availability and/or features may vary by state. Lifetime Solutions S approved in AK, MN & UT - Lifetime Solutions S3 approved in CT - Lifetime Solutions S4 approved in SC, all have modified rates, bonus, bonus vesting and surrender charges.

Rider Abbreviations: EWB - Enhanced Withdrawal Benefit; FWR - Flexible Withdrawal; GLWB - Guaranteed Lifetime Withdrawal Benefit; NCR - Nursing Home Confinement; ROP - Return of Premium; TIR - Terminal Illness; UBR - Unemployment Benefit; UW - Unemployment Waiver; DB - Death Benefit; AV - Accumulation Value; SV - Surrender Value.

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BONUS/TRADITIONAL FIXED ANNUITIES

Rates as of
August 19, 2011

Traditional Fixed Annuities August 19, 2011	Product / 1st Year Bonus Interest Rate (Incl. Bonus)	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
American Equity Investment Life Insurance Company, Des Moines IA 50325 A.M. Best (A-) Excellent S&P (BBB) Good 07-KISSER-94				
PREMIER EAGLE 10 (FPDA-7-08) 10% Bonus - all premiums received 1st Five Years 5% Bonus issue ages 76-80 Different in AK, DE, OK, SC, UT 2.25% Base Rate		Free Withdrawal: 10% of contract value annually, starting year 2. Systematic W/D & RMD Immediately. Minimum Premium: \$2,000 Q - \$5,000 NQ Maximum Premium: \$1,000,000 ages 0-69 \$750,000 ages 70-74 \$500,000 ages 75-80 STATES NOT APPROVED: AL, CT, FL, IN, MN, NV, NY, OR, PA, TX, WA	Issue Ages: 0-80 Q/NQ Surrender Charges: Ages 0-75: (15 Yr) 20-19.5-19-18.5-18-17.5-17 16-15-14-12-10-7.5-5-2.5-0% no MVA Ages 76-80: (10 Yr) 15-14-13-12-11-9.5 8-6.5-5-2.5-0% no MVA Riders: NCR-2* Fixed Lifetime Income Benefit DB = AV	**Ages 0-75 6.00% Year 1 1.00% Year 2 1.00% Year 3 **Ages 76-80 4.50% Year 1 .75% Year 2 .75% Year 3 Different in AK, DE, SC, UT.
MGIR is 1.50% *Included for annuitants under age 75 at issue! **Rates are for premiums received in first year. Please call a Broker Consultant for commissions on premiums added in years 2-5.				
PREMIER EAGLE 12 (FRG-2-09) 9% Premium Bonus on Total 1st Year Premium(s) 2.00% Base Rate Bonus Vesting Schedule: (14 yr) 0 - 0 - 0 - 8.33 - 16.67 - 25 - 33.33 - 41.67 - 50 - 58.33 - 66.67 - 75 - 83.33 - 91.67 - 100%		Free Withdrawal: 10% of contract value annually, starting year 2. Systematic W/D & RMD Immediately. Minimum Premium: \$2,000 Q - \$5,000 NQ Maximum Premium: \$1,000,000 ages 0-69 \$750,000 ages 70-74 \$500,000 ages 75-78 STATES NOT APPROVED: AK, AL, CT, DE, IN, MN, NV, NY, OK, OR, PA, SC, TX, UT, WA	Issue Ages: 0-78 Q/NQ 0-64 in FL Surrender Charges: (10 Yr) 12.5 - 12 - 12 - 11 - 10 - 9 8 - 7 - 6 - 4 - 0 % no MVA Riders: NCR-100*, TIR-100* Fixed Lifetime Income Benefit DB = AV	Ages 0-78 6.00% Year 1 1.00% Year 2 1.00% Year 3 Commissions listed above in years 2 & 3 are for prem. received in 1st yr. Additional Money added in Years 2-5 is 2.75%
MGIR is 1.0% *Included for annuitants under age 75 at issue! Bonus vesting schedule, surrender charges and rider availability may vary by state.				
American National Insurance Company A.M. Best (A) Superior S&P (A+) Strong				
WealthQuest® Citadel 5 Diamond (SPDA) 1% Interest Rate Enhancement for First Year 2.00% 1st Year Rate 1.00% Base Rate Years 1-2		Free Withdrawal: Starting in year 1, 10% of the annuity value at beginning of each contract year. Minimum Premium: \$5,000 Q/NQ Maximum Premium: 1million w/o home office approval STATES NOT APPROVED: Available in all 50 States	Issue Ages: 0-85 Q/NQ Surrender Charges: (5 Yr) 7-7-7-6-5-0 % no MVA Riders: NCR, TIR DB = AV	4.00% Ages 0-80 3.00% Ages 81-85
Initial contributions of \$100,000+ receive an additional 10 basis points for the life of the contract. Rates subject to change for new issues at any time. On full surrender, minimum surrender value is return of premiums paid, less any cumulative withdrawals. Minimum guaranteed interest rate will vary by state.				
WealthQuest® Citadel 7 Diamond (FPDA) 2% Interest Rate Enhancement for First Year 3.00% 1st Year Rate 1.00% Base Rate Years 1-2		Free Withdrawal: Starting in year 1, 10% of the annuity value at beginning of each contract year. Minimum Premium: \$2,000 Q - \$5,000 NQ Maximum Premium: 1million w/o home office approval STATES NOT APPROVED: Available in all 50 States	Issue Ages: 0-85 Q/NQ Surrender Charges: (7 Yr) 7-7-7-6-5-4-2-0 % no MVA Riders: NCR, TIR DB = AV	4.50% Ages 0-80 3.50% Ages 81-85
Initial contributions of \$100,000+ receive an additional 10 basis points for the life of the contract. Rates subject to change for new issues at any time. On full surrender, minimum surrender value is return of premiums paid, less any cumulative withdrawals. Minimum guaranteed interest rate will vary by state.				

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<i>Traditional Fixed Annuities August 19, 2011</i>	<i>Product / 1st Year Bonus Interest Rate (Incl. Bonus)</i>	<i>Free Withdrawal/Minimum Premium State Availability</i>	<i>Issue Ages Surrender Charges/Riders</i>	<i>Commission</i>
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North American Company For Life & Health Insurance

A.M. Best (A+) Superior S&P (A+) Strong

NA FLEX I® (FPDA)	Penalty-Free Withdrawal: 10% of accumulation value each contract yr, after first year Minimum Premium: \$10,000 NQ - \$2,000 Q Maximum Premium: 3 million w/o home office approval STATES NOT APPROVED: AK, AL, CA, CT, DE, MA, MN, NV, NY, OR, TX, UT	Issue Ages: 0-85 Q/NQ Surrender Charges: (7 Yr) 9-9-8-7-6-4-2-0 % +/- MVA Riders: NCR, ROP, Income Pay® DB = AV	4.50% Ages 0-75 3.375% Ages 76-80 2.25% Ages 81-85
No Premium Bonus 1.75% First Year Rate			
NA FLEX II® (FPDA)	Penalty-Free Withdrawal: 10% of accumulation value each contract yr, after first year Minimum Premium: \$10,000 NQ - \$2,000 Q Maximum Premium: 3 million w/o home office approval STATES NOT APPROVED: AK, AL, CT, DE, MA, MN, NV, NY, OR, TX, UT, WA	Issue Ages: 0-79 Q/NQ Surrender Charges: (10 Yr) 15-14-13-12-11-10 8-6-4-2-0 % +/- MVA Riders: NCR, ROP, Income Pay® DB = AV	4.50% Ages 0-75 3.375% Ages 76-79
5% Bonus on Premiums received first 5 Years 7.31% First Year Yield 2.20% Base Rate			
NA FLEX III® (FPDA)	Penalty-Free Withdrawal: 10% of accumulation value each contract yr, after first year Minimum Premium: \$10,000 NQ - \$2,000 Q Maximum Premium: 3 million w/o home office approval STATES NOT APPROVED: AK, AL, CT, DE, MA, MN, NV, NY, OR, TX, UT, WA	Issue Ages: 0-75 Q/NQ (0-65 in CA) Surrender Charges: (14 Yr) 18-18-17-15-15-15-14 12-10-8-6-4-2-0 % +/- MVA Riders: NCR, ROP, Income Pay® DB = AV	4.50% Ages 0-75
10% Bonus on Premiums received first 5 Years 12.58% First Year Yield 2.35% Base Rate			

The Minimum Guaranteed Fixed Interest Rate is 1.00%. Interest rates as of August 24, 2011 and are subject to change at anytime. Commissions reduced by 1% in MO for all options and in WA for Flex I.

National Western Life

A.M. Best (A) Excellent

S&P (A) Strong

NWL® Protector One (FPDA) (01-1129X-03 & state variations)	Free Withdrawal: 10% of Accumulation Account, once annually, including 1st Policy Year; Cumulative to 50%. Or Systematic Interest (\$100 min each payment) Minimum Premium: \$5,000 Q/NQ Maximum Premium: \$1,500,000 w/o home office approval STATES NOT APPROVED: AK, AL, CA, CT, KY, MN, NY, OR, UT, WA	Issue Ages: 0-75 Q 0-90 NQ Surrender Charges: (10 Yr) 10-10-9-9-7-5-5-5-5-0% +/- MVA *Diff. In FL Riders: TIR DB = AV	10.00% Ages 0-75 Q/NQ 6.00% Ages 76-90 NQ ONLY
1% Additional First Year Interest 3.00% 1st Year Yield 2.00% Base Rate			

2% Guaranteed Minimum Interest Rate during the deferred period (1.50% minimum for Settlement Options.) Additional premiums - minimum \$100. *Surrender Charges in FL (10 yr) 12-12-11-11-9-7-7-7-0% +/- MVA

NWL® Accumulator Five (FPDA) (01-1131X-03 & state variations)	Free Withdrawal: 10% of Accumulation Account, once annually, including 1st Policy Year; Cumulative to 30%. Or Systematic Interest (\$100 min each payment) Minimum Premium: \$5,000 Q/NQ Maximum Premium: \$500,000 w/o home office approval STATES NOT APPROVED: AK, AL, CA, CT, FL, KY, MN, NY, OR, UT, WA	Issue Ages: 0-75 Q 0-90 NQ Surrender Charges: (10 Yr) 10-10-9-9-7-5-5-5-5-0% +/- MVA Riders: Accidental Death Benefit DB = AV	7.00% Ages 0-75 Q/NQ 3.20% Ages 76-90 NQ ONLY
5% Additional First Year Interest 7.00% 1st Year Yield 2.00% Base Rate			

2% Guaranteed Minimum Interest Rate during the deferred period (1.50% minimum for Settlement Options.) Additional premiums - minimum \$100. Accidental Death Benefit - Issue ages 0-74. Maximum benefit payable \$250,000.

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Traditional Fixed Annuities August 19, 2011	Product / 1st Year Bonus Interest Rate (Incl. Bonus)	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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Reliance Standard Life Insurance Company a DELPHI company **A.M. Best (A) Excellent** **S&P (A) Strong**

Eleos® - MVA & SP (SPDA) 1% First Year Interest Rate Bonus	Free Withdrawal: Systematic withdrawal of interest or 10% annual withdrawal beginning in first year. Minimum Premium: \$10,000 NQ/Q Maximum Premium: \$500,000 w/o home office approval STATES NOT APPROVED: MVA - AL, MD, MN, MT, ND, NY, OR, TX, UT, VT, WA SP - AL, MO, MT, UT	Issue Ages: 0-85 Q/NQ Surrender Charges: MVA (5 Yr) 8-7-6-5-4-0 % +/- MVA SP (5 Yr) 8-7-6-5-4-0 % no MVA Riders: NCR DB = AV	Ages 0 - 75 3.00%
Eleos-MVA 3.35% Year 1 2.35% Base Rate			Ages 76 - 80 2.40%
Eleos-SP 3.20% Year 1 2.20% Base Rate			Ages 81 - 85 1.80%

Guaranteed Minimum Interest Rate is currently 1.00%, set at issue, fixed for the life of the contract.

Genworth Life Insurance company **A.M. Best (A) Excellent** **S&P (A) Strong**

SecureLiving® Liberty (SPDA)	Free Withdrawal: Up to 10% of the contract value annually, subject to a maximum of 12 withdrawals per contract year. Minimum Premium: \$15,000 NQ/Q Maximum Premium: \$500,000 w/o home office approval STATES NOT APPROVED: NY	Issue Ages: 0-85 Q/NQ Surrender Charges: (6 Yr) 9-9-8-7-6-5-0 % no MVA **Diff. In IN, MN and OR Riders: NCR DB = AV	3.00% Ages 0-75
Guarantee Rate Bailout Rate Effective Yield			1.95% Ages 76-80
1 Year 3.50% 2.00% 2.25%			1.05% Ages 81-85
3 Year 2.50% 1.90% 2.20%			

Rates are for premiums less than \$ 99,999.00. Please call for rates over \$ 99,999.00. Rates not applicable in OR. Minimum guarantee rate for years 1 -9 is 1.50%. **Surrender Charges in IN, MN and OR (6 yr) 9-8-7-6-5-4-0% no MVA

AVIVA Life and Annuity Company - Des Moines, IA **A.M. Best (A) Excellent** **S&P (A+) Strong**

Spirit Bonus (FPDA) FPAX (08/08) or state variation	Free Withdrawal: 10% of prior anniversary Accumulated Value beginning in Year 1. Up to 20% is available if a withdrawal was not taken in the prior year. Minimum Premium: \$5,000 Q/NQ Maximum Premium: 1million w/o home office approval STATES NOT APPROVED: AK, CT, DE, MN, NJ, NY, OR, PA, UT, WA	Issue Ages: 0-78 Q/NQ (0-64 in FL) (0-74 in IN) Surrender Charges: (10 Yr) 12-12-12-11-10-9-8-7-6-4-0 % no MVA **Riders: HHC, NCR, TIR Income Edge Flex, InsurePay DB = AV	Ages 0-75 6.00% Yr 1 3.00% Yrs 2-5
4% Bonus on Premiums received first 2 years* \$5,000 - \$74,999 \$75,000+			Ages 76-78 4.00% Yr 1 2.00% Yrs 2-5
First Year Rate 1.45% 2.20%			

*10 Yr Premium Bonus Recapture Charge: Yrs 1-8, 5.6%; Yr 9, 4.0%; Yr 10, 2.0% of accumulation value, different in TX. 1% Guaranteed Minimum Interest Rate (2% in OR). **Rider availability and/or features may vary by state.

Spirit 3 (FPDA) FPA3 (08/08) or state variation	Free Withdrawal: 10% of prior anniversary Accumulated Value beginning in Year 1. Up to 20% is available if a withdrawal was not taken in the prior year. Minimum Premium: \$5,000 Q/NQ Maximum Premium: 1 million w/o home office approval STATES NOT APPROVED: NJ, NY, PA	Issue Ages: 0-85 Q/NQ Surrender Charges: (3 Yr) 6-5-4-0 % no MVA **Riders: HHC, NCR, TIR Income Edge Flex, InsurePay DB = AV	Ages 0-80 0.25% Yr 1 0.13% Yr 2
\$5,000 - \$74,999 \$75,000+			Ages 81-85 0.00% Yr 1 0.00% Yr 2
First Year Rate 1.10% 1.95%			

1% Guaranteed Minimum Interest Rate (2% in OR). **Rider availability and/or features may vary by state.

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