

Fixed Annuity Detail Sheet

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions										States	
Surrender Charges Last 15 Years														
American Equity Investment Life Insurance Company Premier Eagle 10 (FPDA-7-08)	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home					No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization					Not Available in: AL CT FL IN MN NV NY OR PA PR TX VI WA	
	Qualified Owner: 80 Annuitant: 80	Qualified Single: 2,000 Monthly: 2,000											Prem Bo	
	Withdrawal Notes:													
	For states AR, AZ, CA, CO, DC, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, RI, SD, TN, VA, VT, WI, WV, WY (15 years):													
	Age 76+ in states AK, AR, AZ, CO, DC, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, RI, SC, SD, TN, UT, VA, VT, WI, WV, WY (10 years):													
	For states AK, DE, SC, UT (9 years): For states OK (15 years):													
Guaranteed Minimum Value:			100% of Premium at 1.50%										Next Cha	
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St								
1-Year Fixed		1 Year	none	2	1.50	Current								
						2.65								
Life of the Southwest Retire Four	Non-Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Terminal Illness No- Annualization					No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options Yes-Nursing Home					Not Available in: AK AL CT GA MD NJ NY OR PA PR UT VI WA WY	
	Qualified Owner: 75 Annuitant: 75	Qualified Single: 3,000 Monthly: 3,000											No Prem	
	Withdrawal Notes:													
	Withdrawal Charges 15 years:													
	Guaranteed Minimum Value:			100% of Premium at 1.00%										Next Cha
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St							
1-Year Fixed with Bonus		1 Year	1%	3	1.00	Current								
						2.07								
Surrender Charges Last 14 Years														
	Non-Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home					Yes-Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization					Not Available in: AK AL CT DE MA MN NV NY OR PR	

Commissions
Age: Rate
0-75: 5.00+ 76-80: 3.75+ see notes
nus: 3.00-10.00
igned: 10/08/11
ange : TBD
SurrenderTM
Guarant'd
2.18
0-70: 11.00+ 71-75: 9.00+ see notes
ium Bonus
igned: 09/22/11
ange : TBD
SurrenderTM
Guarant'd
1.13
0-75: 4.50+ see notes

Fixed Annuity Detail Sheet

North American Company North American Flex III	Withdrawal Notes:													OR PR TX UT VI WA	
	For states AR, AZ, CA, CO, DC, GA, HI, IA, ID, IN, KS, KY, LA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (14 years):													Rate Cha	
	18	18	17	15	15	15	15	14	12	10	8	6	4	2	
	For states FL (14 years):														
	18	17	16	15	14	13	12	11	10	10	8	6	4	2	
For states IL (14 years):															
18	18	17	15	15	15	14	13	12	10	8	6	4	2		
Guaranteed Minimum Value:													100% of Premium at 1.00%	Next Cha	
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St									
1-Year Fixed		1 Year	none	1.85	1.00	Current		2.55							

Surrender Charges Last 12 Years														
American Equity Investment Life Insurance Company FPDA-10 (MVA)	Non-Qualified Owner: 80		Non-Qualified Single: 5,000		No- Disability				No- Unemployment				Not Available in:	
	Annuitant: 80		Monthly: 5,000		No- Hospitalization				No- Long Term Care				AK AL CT FL MN NV NY OR PR TX UT VI	
	Qualified Owner: 80		Qualified Single: 2,000		No- Extended Care Waiver				Yes-Terminal Illness					
	Annuitant: 80		Monthly: 2,000		No- Nursing Home				No- Annualization					
	Withdrawal Notes:													Premium
For states AR, AZ, CA, CO, DC, DE, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, OK, PA, RI, SC, SD, TN, VA, VT, WA, WI, WV, WY (12 years):													Rate Cha	
Age 78+ in states CA, IN, KY, MA, MD, MO, ND, OK, PA, SC, VA (9 years):														
14	13	12.5	12	11.5	11	9.5	8	6.5	5	3.5	2			
Age 54+ in states IL, WA (9 years):														
9	8	7	6	5	4	3	2	1						
9	8	7	6	5	4	3	2	1						
Guaranteed Minimum Value:													100% of Premium at 2.25%	Next Cha
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St								
1-Year Fixed		1 Year	none	2.25	2.25	Current		2.42						

Life of the Southwest RetireMax FPDA 3 403(b)	Non-Qualified Owner: 75		Non-Qualified Single: 3,000		No- Disability				No- Unemployment				Not Available in:	
	Annuitant: 75		Monthly: 3,000		No- Hospitalization				No- Long Term Care				AK AL CT MD NJ NY OR PA PR UT VI WA WY	
	Qualified Owner: 75		Qualified Single: 3,000		No- Extended Care Waiver				No- Special Enhanced Life Income Options					
	Annuitant: 75		Monthly: 3,000		Yes-Terminal Illness				No- Nursing Home					
	Withdrawal Notes:													No Prem
Withdrawal Charges 12 years:													Rate Cha	
12	11	10	9	8	7	6	5	4	3	2	1			
Guaranteed Minimum Value:													100% of Premium at 1.00%	Next Cha
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St								
1-Year Fixed		1 Year	none	1.75	1.00	Current		1.75						

onus: 10.00
nged: 01/19/12
ange : TBD
urrenderTM
Guarant'd
1.75
0-75: 6.00+ 76-80: 4.50+ see notes
i Bonus: 2.00
nged: 10/08/11
ange : TBD
urrenderTM
Guarant'd
2.42
ium Bonus
nged: 09/22/11
ange : TBD
urrenderTM
Guarant'd
1.06

Fixed Annuity Detail Sheet

Life of the Southwest RetireThree	Non-Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization	No- Unemployment No- Long Term Care	Available in: AK AL CT MD NJ NY OR PA PR UT VI WA WY	
	Qualified Owner: 75 Annuitant: 75	Qualified Single: 3,000 Monthly: 3,000	No- Extended Care Waiver No- Terminal Illness No- Annualization	No- Special Enhanced Life Income Options Yes-Nursing Home		
	Withdrawal Notes:				No Prem	
	Withdrawal Charges 12 years:				12 11 10 9 8 7 6 5 4 3 2 1	Rate Cha
	Guaranteed Minimum Value:				100% of Premium at 1.00%	Next Cha
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity
1-Year Fixed		1 Year	none	1.75	1.00	Current 1.75

Surrender Charges Last 10 Years

American Equity Investment Life Insurance Company Premier Eagle 12 (FRG-2-09)	Non-Qualified Owner: 78 Annuitant: 78	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK AL CT DE IN MN NV NY OK OR PA PR SC TX UT VI WA	
	Qualified Owner: 78 Annuitant: 78	Qualified Single: 2,000 Monthly: 2,000				
	Withdrawal Notes:				Premium	
	Withdrawal Charges 10 years:				12.5 12 12 11 10 9 8 7 6 4	Rate Cha
	Guaranteed Minimum Value:				100% of Premium at 1.00%	Next Cha
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity
1-Year Fixed		1 Year	none	1.6	1.00	Current 2.48

American General Life Insurance Company AG HorizonMYG (CA)	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: CA	
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 5,000 Monthly: 5,000				
	Withdrawal Notes:				No Prem	
	For states CA (10 years): For states OH (9 years):				10 9 8 7 6 5 4 3 2 1 9 8 7 6 5 4 3 2 1	Rate Cha
	Guaranteed Minimum Value:				90% of Premium at 2.00%	Next Cha
Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Year 6	Yield to Maturity
6 Year Fixed with Bonus		6 Years	4%	6	2.00	Current 2.39

	Non-Qualified Owner: 79 Annuitant: 79	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization	Yes-Unemployment No- Long Term Care	Not Available in: AK AL CT DE
	Qualified Owner: 79 Annuitant: 79	Qualified Single: 2,000 Monthly: 2,000			

0-70: 10.00
71-75: 9.00
76-80: 5.00

ium Bonus

anged: 09/22/11

ange : TBD

urrender TM

Guarant'd

1.06

0-78: 6.00+
see notes

i Bonus: 9.00

anged: 10/08/11

ange : TBD

urrender TM

Guarant'd

1.93

0-75: 7.50+
76-80: 5.00+
81-85: 3.00+
see notes

ium Bonus

anged: 12/27/11

ange : 01/30/12

urrender TM

Guarant'd

2.39

0-75: 4.50+
76-79: 3.38+

Fixed Annuity Detail Sheet

North American Company North American Flex II	Owner: Single: 2,000 Annuitant: Monthly: 2,000	No- Extended Care Waiver Yes-Nursing Home	Yes-Terminal Illness Yes-Annualization								MA MN NV NY OR PR TX UT VI WA										
	Withdrawal Notes:										Premium										
	For states AR, AZ, CA, CO, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):	15	14	13	12	11	10	8	6	4	2	Rate Cha									
	For states FL (10 years):	15	11	10	9	8	7	6	5	4	4										
Guaranteed Minimum Value: 100% of Premium at 1.00%										Next Cha											
Product Type		Rate Guarant'd	Bonus	Rate First Year			Guarant'd Min Rate		Yield to S												
1-Year Fixed		1 Year	none	1.8			1.00		Current 2.30												
North American Company Boomer Annuity	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization								Not Available in: AK AL CT DE MN MS NY OR PA PR TX UT VI WA									
	Qualified Owner: 80 Annuitant: 80	Qualified Single: 2,000 Monthly: 2,000	Withdrawal Notes:																		
	For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):										15	14	13	12	11	10	8	6	4	2	Rate Cha
	For states IL (10 years):										14	13	12	11	10	9	8	6	4	2	
Guaranteed Minimum Value: 100% of Premium at 1.00%										Next Cha											
Product Type		Rate Guarant'd	Bonus	Rate First Year			Guarant'd Min Rate		Yield to S												
1-Year Fixed		1 Year	none	1.65			1.00		Current 2.15												
Aviva Life & Annuity (Income Series) Income Select Spirit Bonus (1-Year) High-Band	Non-Qualified Owner: 78 Annuitant: 78	Non-Qualified Single: 75,000 Monthly: 75,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization								Not Available in: AK CT DE MN NJ NV NY OR PA PR UT WA									
	Qualified Owner: 78 Annuitant: 78	Qualified Single: 75,000 Monthly: 75,000	Withdrawal Notes:																		
	For states AL, AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):										12	12	12	11	10	9	8	7	6	4	Rate Cha
	For states TX (10 years):										10.2	8.9	7.6	6.2	5.2	4.5	3.8	3.1	2.4	1.2	
Guaranteed Minimum Value: 100% of Premium at 1.00%										Next Cha											
Product Type		Rate Guarant'd	Bonus	Rate First Year			Guarant'd Min Rate		Yield to S												
1-Year Fixed		1 Year	none	1.6			1.00		Current 2.00												

see notes
Bonus: 5.00
anged: 01/19/12
ange : TBD
Irrender™
Guarant'd
1.57
0-80: 7.00+ 81-80: 5.25+ see notes
Bonus: 5.00
anged: 01/19/12
ange : TBD
Irrender™
Guarant'd
1.56
0-75: 6.00+ 76-78: 4.00+ see notes
Bonus: 4.00
anged: 01/06/12
ange : TBD
Irrender™
Guarant'd
1.46

Fixed Annuity Detail Sheet

Life of the Southwest Retire Five	Non-Qualified Owner: 80 Single: 5,000 Annuitant: 80 Monthly: 5,000 Qualified Owner: 80 Single: 3,000 Annuitant: 80 Monthly: 3,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Terminal Illness No- Annualization	No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options Yes-Nursing Home	Available in: MS NJ NV NY OR PA PR UT VI WA																	
	Withdrawal Notes:			No Prem																	
	For states AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MT, NC, ND, NE, NH, NM, OH, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years): Age 59+ in states AK, AL, CA, DE, MN, TX (9 years): Ages 0 to 58 in states AK, AL, CA, DE, MN, TX (10 years):	10 9 8 7 6 5 4 3 2 1 8.25 8.25 7.25 6.25 5 4 3 2 1 10 9 8 7 6 5 4 3 2 1	Rate Cha																		
	Guaranteed Minimum Value:			100% of Premium at 1.00% Next Cha																	
	<table border="1"> <thead> <tr> <th>Product Type</th> <th>Rate Guarant'd</th> <th>Bonus</th> <th>Rate First Year</th> <th>Guarant'd Min Rate</th> <th>Yield to Maturity</th> </tr> <tr> <td colspan="5"></td> <th>Current</th> </tr> </thead> <tbody> <tr> <td>1-Year Fixed with Bonus</td> <td>1 Year</td> <td>5%</td> <td>6.5</td> <td>1.00</td> <td>1.99</td> </tr> </tbody> </table>		Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity						Current	1-Year Fixed with Bonus	1 Year	5%	6.5	1.00	1.99	
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity																
					Current																
1-Year Fixed with Bonus	1 Year	5%	6.5	1.00	1.99																
Life of the Southwest RetireMax Millenium Flex	Non-Qualified Owner: 0 Single: 0 Annuitant: 0 Monthly: 0 Qualified Owner: 75 Single: 3,000 Annuitant: 75 Monthly: 3,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Terminal Illness No- Annualization	No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options No- Nursing Home	Not Available in: MS NJ NV NY OR PA PR UT VI WA																	
	Withdrawal Notes:			No Prem																	
	For states AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MT, NC, ND, NE, NH, NM, OH, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years): Ages 0 to 58 in states AK, AL, CA, DE, MN, TX (10 years): Age 59+ in states AK, AL, CA, DE, MN, TX (10 years):	10 9 8 7 6 5 4 3 2 1 10 9 8 7 6 5 4 3 2 1 8.25 8.25 7.25 6.25 5 4 3 2 1 0	Rate Cha																		
	Guaranteed Minimum Value:			Next Cha																	
	<table border="1"> <thead> <tr> <th>Product Type</th> <th>Rate Guarant'd</th> <th>Bonus</th> <th>Rate First Year</th> <th>Guarant'd Min Rate</th> <th>Yield to Maturity</th> </tr> <tr> <td colspan="5"></td> <th>Current</th> </tr> </thead> <tbody> <tr> <td>1-Year Fixed with Bonus</td> <td>1 Year</td> <td>5%</td> <td>6.5</td> <td></td> <td>1.99</td> </tr> </tbody> </table>		Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity						Current	1-Year Fixed with Bonus	1 Year	5%	6.5		1.99	
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity																
					Current																
1-Year Fixed with Bonus	1 Year	5%	6.5		1.99																
Life of the Southwest RetireMax Millennium Plus	Non-Qualified Owner: 80 Single: 5,000 Annuitant: 80 Monthly: 5,000 Qualified Owner: 80 Single: 5,000 Annuitant: 80 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Terminal Illness No- Annualization	No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options Yes-Nursing Home	Not Available in: NJ NY OR PR VI																	
	Withdrawal Notes:			No Prem																	
	For states AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years): Ages 0 to 58 in states AK, AL, MN, TX, UT, WA (10 years): Age 59+ in states AK, AL, MN, TX, UT, WA (9 years):	10 9 8 7 6 5 4 3 2 1 10 9 8 7 6 5 4 3 2 1 8.25 8.25 7.25 6.25 5 4 3 2 1	Rate Cha																		
	Guaranteed Minimum Value:			100% of Premium at 1.00% Next Cha																	

0-70: 6.55+
71-75: 5.15+
76-80: 4.14+
see notes

ium Bonus

anged: 09/22/11

ange : TBD

IrrenderTM
Guarant'd
1.54

ium Bonus

anged: 09/22/11

ange : TBD

IrrenderTM
Guarant'd
1.54

0-70: 6.00+
71-75: 4.50+
76-80: 3.50+
see notes

ium Bonus

anged: 09/22/11

ange : TBD

Fixed Annuity Detail Sheet

		Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to S						
							Current						
		1-Year Fixed with Bonus	1 Year	5%	6.5	1.00	1.99						
American National Insurance Company Palladium Century 7	Non-Qualified Owner: 80 Single: 5,000 Annuitant: 80 Monthly: 5,000 Qualified Owner: 80 Single: 4,000 Annuitant: 80 Monthly: 4,000	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 4,000 Monthly: 4,000		Yes-Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment Yes-Long Term Care No- Terminal Illness No- Annualization		Not Available in: AL CT IL MA MN NJ NY OR PA TX UT VI WA					
	Withdrawal Notes:							No Prem					
	Withdrawal Charges 10 years:		12	12	11	11	10	9	8	6	4	2	Rate Cha
	Guaranteed Minimum Value:		100% of Premium at 1.00%							Next Cha			
			Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to S					
							Current						
		1-Year Fixed with Bonus	1 Year	7%	8.25	1.00	1.93						
Minnesota Life SecureOption Extra - 3 Year	Non-Qualified Owner: 90 Single: 5,000 Annuitant: 90 Monthly: 5,000 Qualified Owner: 90 Single: 5,000 Annuitant: 90 Monthly: 5,000	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000		No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: NY PR VI					
	Withdrawal Notes:							No Prem					
	Withdrawal Charges 10 years:		9	9	8	7	6	5	4	3	2	1	Rate Cha
	Guaranteed Minimum Value:		100% of Premium at 1.50%							Next Cha			
			Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to S					
							Current						
		3 Year Fixed with Bonus	3 Years	2%	3.6	1.60	1.80						
Aviva Life & Annuity (Income Series) Income Select Spirit Plus High-Band	Non-Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000 Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000	Non-Qualified Single: 75,000 Monthly: 75,000 Qualified Single: 75,000 Monthly: 75,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: CT DE MN NJ NY OR PA PR VI WA					
	Withdrawal Notes:							Premium					
	For states AK, AL, AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SD, TN, VA, VT, WI, WV, WY (10 years): For states TX (10 years):		12	12	12	11	10	9	8	7	6	4	Rate Cha
			12.1	11	9.8	8.6	7.4	6.2	5	3.8	2.5	1.2	
	Guaranteed Minimum Value:		100% of Premium at 1.00%							Next Cha			
		Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to S						
							Current						
		1-Year Fixed	1 Year	none	1.55	1.00	1.75						

<p>IrrenderTM</p> <p>Guarant'd</p> <p>1.54</p>
<p>0-74: 5.00+ 75-80: 3.00+</p> <p>see notes</p>
<p>ium Bonus</p> <p>anged: 01/01/12</p> <p>ange : 02/01/12</p>
<p>IrrenderTM</p> <p>Guarant'd</p> <p>1.70</p>
<p>ium Bonus</p> <p>anged: 01/21/12</p> <p>ange : TBD</p>
<p>IrrenderTM</p> <p>Guarant'd</p> <p>1.73</p>
<p>0-75: 6.50+ 76-78: 4.50+</p> <p>see notes</p>
<p> Bonus: 2.00</p> <p>anged: 01/06/12</p> <p>ange : TBD</p>
<p>IrrenderTM</p> <p>Guarant'd</p> <p>1.26</p>

Fixed Annuity Detail Sheet

Aviva Life & Annuity (Income Series) Income Select Spirit Plus S High-Band	Non-Qualified Owner: 78 Non-Qualified Annuitant: 78 Qualified Owner: 78 Qualified Annuitant: 78	Non-Qualified Single: 75,000 Non-Qualified Monthly: 75,000 Qualified Single: 75,000 Qualified Monthly: 75,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: CT DE MN OR WA								
	Withdrawal Notes:				Prem Bo								
	Withdrawal Charges 10 years:		10	9	8	7	6	5	4	3	2	1	Rate Cha
	Guaranteed Minimum Value:		100% of Premium at 1.00%										Next Cha
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St						
1-Year Fixed		1 Year	none	1.25	1.00	Current		1.75					
Life of the Southwest RetireMax Income Master	Non-Qualified Owner: 80 Non-Qualified Annuitant: 80 Qualified Owner: 80 Qualified Annuitant: 80	Non-Qualified Single: 10,000 Non-Qualified Monthly: 10,000 Qualified Single: 10,000 Qualified Monthly: 10,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Terminal Illness No- Annualization	No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options Yes-Nursing Home	Not Available in: AK CT MT NJ NY OH OR PA PR TN VI WA								
	Withdrawal Notes:				No Prem								
	For states AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, ND, NE, NH, NM, NV, OK, RI, SC, SD, TX, UT, VA, VT, WI, WV, WY (10 years): Age 59+ in states AL, MN, TX, UT (9 years):		10	9	8	7	6	5	4	3	2	1	Rate Cha
	Guaranteed Minimum Value:		8.25										Next Cha
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-2	Guarant'd Min Rate	Yield to St						
2 Year Fixed		2 Years	none	1.75	1.00	Current		1.75					
American National Insurance Company Palladium Century 5	Non-Qualified Owner: 80 Non-Qualified Annuitant: 80 Qualified Owner: 80 Qualified Annuitant: 80	Non-Qualified Single: 5,000 Non-Qualified Monthly: 5,000 Qualified Single: 4,000 Qualified Monthly: 4,000	Yes-Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment Yes-Long Term Care No- Terminal Illness No- Annualization	Not Available in: AL CT IL MA MN NJ NY OR PA TX UT VI WA								
	Withdrawal Notes:				No Prem								
	Withdrawal Charges 10 years:		12	12	11	10	9	8	6	4	3	2	Rate Cha
	Guaranteed Minimum Value:		100% of Premium at 1.00%										Next Cha
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St						
1-Year Fixed with Bonus		1 Year	5%	6.25	1.00	Current		1.74					

0-75: 5.00+
76-78: 3.00+
see notes

onus: 2.00-5.00

anged: 01/06/12

ange : TBD

Surrender TM
Guarant'd
1.52

ium Bonus

anged: 09/22/11

ange : TBD

Surrender TM
Guarant'd
1.15

0-74: 6.00+
75-80: 3.50+
see notes

ium Bonus

anged: 01/01/12

ange : 02/01/12

Surrender TM
Guarant'd
1.51

Fixed Annuity Detail Sheet

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions										States		
Life of the Southwest RetireMax FPDA 2 403(b)	Non-Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 3,000 Monthly: 3,000	No- Disability	No- Unemployment							No- Hospitalization		No- Long Term Care		Not Available in: AK AL MD NJ NY OR PA PR UT VI WA WY
	Qualified Owner: 75 Annuitant: 75	Qualified Single: 3,000 Monthly: 3,000	No- Extended Care Waiver	No- Special Enhanced Life Income Options							No- Terminal Illness		No- Nursing Home		
	Withdrawal Notes:												No Prem		
	For states AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SC, SD, TN, TX, VA, VT, WI, WV (10 years): Age 59+ in states TX (9 years):												10 9 8 7 6 5 4 3 2 1	Rate Cha	
	Guaranteed Minimum Value:												100% of Premium at 1.00%	Next Cha	
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity									
1-Year Fixed with Bonus		1 Year	1%	2.6	1.00	Current									
						1.70									
Life of the Southwest RetireMax Roth Advantage	Non-Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 3,000 Monthly: 3,000	No- Disability	No- Unemployment							No- Hospitalization		No- Long Term Care		Not Available in: AK AL MD NJ NY OR PA PR UT VI WA WY
	Qualified Owner: 75 Annuitant: 75	Qualified Single: 3,000 Monthly: 3,000	No- Extended Care Waiver	No- Special Enhanced Life Income Options							No- Terminal Illness		Yes-Nursing Home		
	Withdrawal Notes:												No Prem		
	For states AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SC, SD, TN, TX, VA, VT, WI, WV (10 years): Age 59+ in states TX (9 years):												10 9 8 7 6 5 4 3 2 1	Rate Cha	
	Guaranteed Minimum Value:												100% of Premium at 1.00%	Next Cha	
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity									
1-Year Fixed with Bonus		1 Year	1%	2.6	1.00	Current									
						1.70									
Life of the Southwest RetireTwo	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability	No- Unemployment							No- Hospitalization		No- Long Term Care		Not Available in: AK AL MD NJ NY OR PA PR UT VI WA WY
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 3,000 Monthly: 3,000	No- Extended Care Waiver	No- Special Enhanced Life Income Options							No- Terminal Illness		Yes-Nursing Home		
	Withdrawal Notes:												No Prem		
	For states AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SC, SD, TN, TX, VA, VT, WI, WV (10 years): Age 59+ in states TX (9 years):												10 9 8 7 6 5 4 3 2 1	Rate Cha	
	Guaranteed Minimum Value:												100% of Premium at 1.00%	Next Cha	

Commissions
Age: Rate
ium Bonus
anged: 09/22/11
ange : TBD
urrenderTM
Guarant'd
1.16
0-55: 6.00+ 56-65: 5.50+ 66-75: 4.81+ see notes
ium Bonus
anged: 09/22/11
ange : TBD
urrenderTM
Guarant'd
1.16
0-75: 8.00 76-85: 4.00
ium Bonus
anged: 09/22/11
ange : TBD

Fixed Annuity Detail Sheet

Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity	
						Current	
1-Year Fixed with Bonus		1 Year	1%	2.6	1.00	1.70	
ReliaStar Life Insurance Company ING StrataFlex (TSA/457)	Non-Qualified Owner: 0 Annuitant: 0	Non-Qualified Single: 5,000 Monthly: 5,000	Yes-Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: AL NY PR VI VT		
	Qualified Owner: 75 Annuitant: 75					Qualified Single: 5,000 Monthly: 5,000	
	Withdrawal Notes:						No Prem
	Withdrawal Charges 10 years:						10 9 8 7 6 5 4 3 2 1
	Guaranteed Minimum Value:						Next Cha
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity	
						Current	
1-Year Fixed with Bonus		1 Year	1.5%	2.95		1.60	
American National Insurance Company Palladium Century 3	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	Yes-Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment Yes-Long Term Care No- Terminal Illness No- Annualization	Not Available in: AL CT IL MA MN NJ NY OR PA TX UT VI WA		
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 4,000 Monthly: 4,000				
	Withdrawal Notes:						No Prem
	Withdrawal Charges 10 years:						11 10 9 8 7 6 5 4 3 2
	Guaranteed Minimum Value:						100% of Premium at 1.00%
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity	
						Current	
1-Year Fixed with Bonus		1 Year	3%	4.25	1.00	1.55	
American General Life Insurance Company AG HorizonMYG	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA NJ NY PR UT VI		
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 5,000 Monthly: 5,000				
	Withdrawal Notes:						No Prem
	For states AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NC, ND, NE, NH, NM, OK, OR, PA, RI, SD, TN, TX, VA, VT, WA, WI, WV, WY (10 years):						10 9 8 7 6 5 4 3 2 1
	For states DE, NV, OH (9 years):						9 8 7 6 5 4 3 2 1
Guaranteed Minimum Value:						90% of Premium at 1.00%	
Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Year 6	Yield to Maturity	
						Current	
6 Year Fixed with Bonus		6 Years	4%	5.15	1.15	1.54	
Non-Qualified	Non-Qualified	No- Disability		No- Unemployment		Not	

Surrender TM

Guarant'd

1.16

0-75: 6.50+
see notes

ium Bonus

anged: 01/01/12

ange : TBD

Surrender TM

Guarant'd

1.29

0-74: 7.00+
75-UP: 4.50+
see notes

ium Bonus

anged: 01/01/12

ange : 02/01/12

Surrender TM

Guarant'd

1.32

0-75: 7.50+
76-80: 5.00+
81-85: 3.00+
see notes

ium Bonus

anged: 12/27/11

ange : 01/30/12

Surrender TM

Guarant'd

1.48

Fixed Annuity Detail Sheet

Minnesota Life SecureOption Flex	Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000	Non-Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000	No- Unemployment No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Long Term Care No- Terminal Illness No- Annualization	Available in: NY PR VI	
	Withdrawal Notes:				No Prem	
	Withdrawal Charges 10 years:				9 9 8 7 6 5 4 3 2 1	Rate Cha
	Guaranteed Minimum Value:				100% of Premium at 1.50%	Next Cha
	Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St Current
1-Year Fixed	1 Year	none	1.5	1.50	1.50	
Aviva Life & Annuity (Income Series) Income Select Spirit Plus S Low-Band	Non-Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000	Non-Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: CT DE MN OR WA	
	Withdrawal Notes:				Prem Bo	
	Withdrawal Charges 10 years:				10 9 8 7 6 5 4 3 2 1	Rate Cha
	Guaranteed Minimum Value:				100% of Premium at 1.00%	Next Cha
	Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St Current
1-Year Fixed	1 Year	none	1	1.00	1.49	
Aviva Life & Annuity (Income Series) Income Select Spirit Bonus (1-Year) Low-Band	Non-Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000	Non-Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK CT DE MN NJ NV NY OR PA PR UT WA	
	Withdrawal Notes:				Premium	
	For states AL, AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):				12 12 12 11 10 9 8 7 6 4	Rate Cha
	For states TX (10 years):				10.2 8.9 7.6 6.2 5.2 4.5 3.8 3.1 2.4 1.2	Rate Cha
	Guaranteed Minimum Value:				100% of Premium at 1.00%	Next Cha
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St Current	
1-Year Fixed	1 Year	none	1	1.00	1.40	
American National	Non-Qualified Owner: 90 Single: 5,000 Annuitant: 90 Monthly: 5,000	Non-Qualified Owner: 90 Single: 5,000 Annuitant: 90 Monthly: 5,000	Yes-Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment Yes-Long Term Care No- Terminal Illness No- Annualization	Not Available in: AL CT IL MA MN NJ NY OR PA TX UT VI WA	
	Qualified Owner: 90 Single: 4,000 Annuitant: 90 Monthly: 4,000	Qualified Owner: 90 Single: 4,000 Annuitant: 90 Monthly: 4,000				

[see notes](#)

ium Bonus

anged: 01/21/12

ange : TBD

urrenderTM

Guarant'd

1.50

0-75: 5.00+

76-78: 3.00+

[see notes](#)

nus: 2.00-5.00

anged: 01/06/12

ange : TBD

urrenderTM

Guarant'd

1.49

0-75: 6.00+

76-78: 4.00+

[see notes](#)

i Bonus: 4.00

anged: 01/06/12

ange : TBD

urrenderTM

Guarant'd

1.40

0-74: 8.00+

75-90: 5.50+

[see notes](#)

Fixed Annuity Detail Sheet

Insurance Company Palladium Century 1	Withdrawal Notes:										No Prem	
	Withdrawal Charges 10 years:										10 9 8 7 6 5 4 3 2 1	Rate Cha
	Guaranteed Minimum Value:										100% of Premium at 1.00%	Next Cha
	Product Type		Rate Guarant'd		Bonus		Rate First Year		Guarant'd Min Rate		Yield to St	
1-Year Fixed with Bonus		1 Year		1%		2.25		1.00		Current 1.35		
Aviva Life & Annuity (Income Series) Income Select Spirit Plus Low-Band	Non-Qualified Owner: 78 Annuitant: 78		Non-Qualified Single: 5,000 Monthly: 5,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: CT DE MN NJ NY OR PA PR VI WA			
	Qualified Owner: 78 Annuitant: 78		Qualified Single: 5,000 Monthly: 5,000									
	Withdrawal Notes:										Premium	
	For states AK, AL, AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SD, TN, VA, VT, WI, WV, WY (10 years): For states TX (10 years):										12 12 12 11 10 9 8 7 6 4	Rate Cha
Guaranteed Minimum Value:										100% of Premium at 1.00%	Next Cha	
Product Type		Rate Guarant'd		Bonus		Rate First Year		Guarant'd Min Rate		Yield to St		
1-Year Fixed		1 Year		none		1		1.00		Current 1.20		
ReliaStar Life Insurance Company ING StrataFlex (NQ)	Non-Qualified Owner: 80 Annuitant: 80		Non-Qualified Single: 5,000 Monthly: 5,000		Yes-Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization		Not Available in: AL NH NJ NY OR PA PR TX VI VT			
	Qualified Owner: 0 Annuitant: 0		Qualified Single: 5,000 Monthly: 5,000									
	Withdrawal Notes:										No Prem	
	Withdrawal Charges 10 years:										10 9 8 7 6 5 4 3 2 1	Rate Cha
Guaranteed Minimum Value:											Next Cha	
Product Type		Rate Guarant'd		Bonus		Rate First Year		Guarant'd Min Rate		Yield to St		
1-Year Fixed with Bonus		1 Year		1%		2				Current 1.10		
Surrender Charges Last 9 Years												
EquiTrust Life Insurance	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 30,000 Monthly: 30,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: AK CT IN MA MD MN NY OK OR PR TX UT VI VT WA			
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 30,000 Monthly: 30,000									
	Withdrawal Notes:										Premium	

ium Bonus
anged: 01/01/12
ange : 02/01/12
urrender TM
Guarant'd
1.12
0-75: 6.50+ 76-78: 4.50+ see notes
i Bonus: 2.00
anged: 01/06/12
ange : TBD
urrender TM
Guarant'd
1.20
0-74: 6.50+ 75-80: 4.90+ see notes
ium Bonus
anged: 01/01/12
ange : TBD
urrender TM
Guarant'd
1.20
0-80: 5.50 81-85: 4.13 see notes
i Bonus: 1.50

Fixed Annuity Detail Sheet

Insurance Company ChoiceFour (MVA Option)	For states AL, AR, AZ, CA, CO, DC, DE, GA, HI, IA, ID, IL, KS, KY, LA, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, PA, RI, SC, SD, TN, VA, WI, WV, WY (9 years):										Rate Cha
	12	11	10	9	8	7	6	4	2		
	For states FL (9 years):										Rate Cha
	10	10	10	9	8	7	6	4	2		
For states NV (9 years):										Rate Cha	
9	8	7	6.5	5.5	4.5	3.5	2.5	1.5			
Guaranteed Minimum Value:										100% of Premium at 2.00%	Next Cha
Product Type		Rate Guarant'd	Bonus	Rate First Year		Guarant'd Min Rate		Yield to St			
1-Year Fixed		1 Year	none	2.5		2.00		2.67			
American General Life Insurance Company AG HorizonPlus (CA)	Non-Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000		Non-Qualified Single: 5,000 Monthly: 5,000		No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: CA		
	Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000		Qualified Single: 5,000 Monthly: 5,000								
	Withdrawal Notes:										No Prem
	Withdrawal Charges 9 years:										9 8 7 6 5 4 3 2 1
Guaranteed Minimum Value:										90% of Premium at 2.00%	Next Cha
Product Type		Rate Guarant'd	Bonus	Rate First Year		Rate Year 6		Yield to St			
6 Year Fixed with Bonus		6 Years	6%	8		2.00		2.65			
EquiTrust Life Insurance Company ChoiceFour (Base Contract)	Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000		Non-Qualified Single: 10,000 Monthly: 10,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: AK CT IN MA MD MN NY OK OR PR TX UT VI VT WA		
	Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000		Qualified Single: 10,000 Monthly: 10,000								
	Withdrawal Notes:										No Prem
	For states AL, AR, AZ, CA, CO, DC, DE, GA, HI, IA, ID, IL, KS, KY, LA, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, PA, RI, SC, SD, TN, VA, WI, WV, WY (9 years):										Rate Cha
12	11	10	9	8	7	6	4	2			
For states FL (9 years):										Rate Cha	
10	10	10	9	8	7	6	4	2			
For states NV (6 years):										Rate Cha	
9	8	7	6.5	5.5	4.5						
Guaranteed Minimum Value:										100% of Premium at 2.00%	Next Cha
Product Type		Rate Guarant'd	Bonus	Rate First Year		Guarant'd Min Rate		Yield to St			
1-Year Fixed		1 Year	none	2.5		2.00		2.50			
North	Non-Qualified Owner: 85 Single: 10,000 Annuitant: 0 Monthly: 10,000		Non-Qualified Single: 10,000 Monthly: 10,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: AK AL CT DE MA MN NV NY OR PR UT VI WA		
	Qualified Owner: 85 Single: 2,000 Annuitant: 0 Monthly: 2,000		Qualified Single: 2,000 Monthly: 2,000								

anged: 10/24/11

ange : TBD

IrrenderTM
Guarant'd
 2.22

0-75: 6.00
 76-80: 3.20
 81-85: 1.35

ium Bonus

anged: 12/27/11

ange : 01/30/12

IrrenderTM
Guarant'd
 2.65

0-80: 5.50
 81-85: 4.13
see notes

ium Bonus

anged: 10/24/11

ange : TBD

IrrenderTM
Guarant'd
 2.06

0-80: 5.50+
 81-85: 4.13+
see notes

Fixed Annuity Detail Sheet

American Company North American Director	Withdrawal Notes:										No Prem	
	For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (9 years):										Rate Cha	
	12	11	10	9	8	7	6	4	2			
	For states TX (9 years):											
	8	8	7	6	5	4	3	2	1			
Guaranteed Minimum Value:										100% of Premium at 1.00%	Next Cha	
Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Year 5	Yield to Maturity						
5 Year Fixed with Bonus		5 Years	3%	4.8	1.80	Current						
							2.13					
American General Life Insurance Company AG HorizonPlus	Non-Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000		Non-Qualified Single: 5,000 Monthly: 5,000		No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: AK CA MN MO NJ NY OH OR PA PR UT VI WA			
	Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000		Qualified Single: 5,000 Monthly: 5,000									
	Withdrawal Notes:										No Prem	
	Withdrawal Charges 9 years:										9 8 7 6 5 4 3 2 1	Rate Cha
	Guaranteed Minimum Value:										90% of Premium at 1.00%	Next Cha
Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Year 6	Yield to Maturity						
6 Year Fixed with Bonus		6 Years	6%	7.1	1.10	Current						
							1.75					
Presidential Life FPDA, No Load Flex	Non-Qualified Owner: 85 Single: 120 Annuitant: 85 Monthly: 120		Non-Qualified Single: 120 Monthly: 120		No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization		Not Available in: NV OR PR VI WA			
	Qualified Owner: 85 Single: 120 Annuitant: 85 Monthly: 120		Qualified Single: 120 Monthly: 120									
	Withdrawal Notes:										No Prem	
	Withdrawal Charges 9 years:										9 8 7 6 5 4 3 2 1	Rate Cha
	Guaranteed Minimum Value:										100% of Premium at 1.10%	Next Cha
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity						
1-Year Fixed		1 Year	none	1.65	1.10	Current						
							1.65					
ReliaStar Life Insurance Company ING Retirement Plus	Non-Qualified Owner: 0 Single: 5,000 Annuitant: 0 Monthly: 5,000		Non-Qualified Single: 5,000 Monthly: 5,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization		Not Available in: AL MD NJ NY OR PA PR RI TX UT VI WA			
	Qualified Owner: 70 Single: 500 Annuitant: 70 Monthly: 500		Qualified Single: 500 Monthly: 500									
	Withdrawal Notes:										No Prem	
	Withdrawal Charges 9 years:										9 9 8 7 6 5 4 3 2	Rate Cha
	Guaranteed Minimum Value:											Next Cha

<p>ium Bonus</p> <p>anged: 01/19/12</p> <p>ange : TBD</p> <p>SurrenderTM</p> <p>Guarant'd</p> <p>1.77</p> <p>0-75: 6.00 76-80: 3.20 81-85: 1.35</p>
<p>ium Bonus</p> <p>anged: 12/27/11</p> <p>ange : 01/30/12</p> <p>SurrenderTM</p> <p>Guarant'd</p> <p>1.72</p> <p>0-75: 3.50 76-80: 2.60 81-85: 0.75 see notes</p>
<p>ium Bonus</p> <p>anged: 08/24/11</p> <p>ange : TBD</p> <p>SurrenderTM</p> <p>Guarant'd</p> <p>1.16</p> <p>0-55: 4.50+ 56-75: 4.50+ see notes</p>
<p>ium Bonus</p> <p>anged: 01/01/12</p> <p>ange : TBD</p>

Fixed Annuity Detail Sheet

(ISA/457)

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St	
					Current	
1-Year Fixed	1 Year	none	1.2			1.20

Non-Qualified Owner: 70 Annuitant: 70 Qualified Owner: 0 Annuitant: 0	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 500 Monthly: 500	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization	Not Available in: AL MD NJ NY OR PA PR RI TX UT VI WA	
Withdrawal Notes:				No Prem	
For states AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, SC, SD, TN, TX, VA, VT, WA, WI, WV, WY (9 years): Ages 0 to 55 in states IN, MD, PA (9 years): Age 56+ in states IN, MD, PA (9 years):				9 9 8 7 6 5 4 3 2 9 9 8 7 6 5 4 3 2 8 7 7 6 5 5 4 3 2	Rate Cha
Guaranteed Minimum Value:				Next Cha	

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St	
					Current	
1-Year Fixed	1 Year	none	1			1.00

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
The Standard FPDA	Non-Qualified Owner: 90 Annuitant: 90 Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 600 Monthly: 600 Qualified Single: 600 Monthly: 600	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization	Not Available in: NY PR VI
	Withdrawal Notes:				No Premium
	Withdrawal Charges 9 years:			9 8 7 6 5 4 3 2 1	Rate Change
	Guaranteed Minimum Value:			100% of Premium at 1.00%	Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St	
					Current	
1-Year Fixed	1 Year	none	1	1.00		1.00

Surrender Charges Last 8 Years						
Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NY NY OR		

SurrenderTM
Guarant'd
1.00
0-70: 5.00+ 71-74: 5.00+ 75-UP: 2.75+ see notes
ium Bonus
anged: 01/01/12
ange : TBD
SurrenderTM
Guarant'd
1.00

Commissions
Age: Rate
0-80: 5.50+ 81-90: 2.25+ see notes
i Bonus
ed: 01/01/12
e : TBD
SurrenderTM
Guarant'd
1.00

Fixed Annuity Detail Sheet

SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 5 MVA <i>High-Band</i>									NV NY OR PR SD VI WA WY		
	Withdrawal Notes:									No Premium	
	Withdrawal Charges 8 years:		9	8	7	6	5	4	3	2	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%							Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to St				
5 Year Fixed with Bonus		5 Years	1%	2.85	1.00	Current 2.47					
SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 5 MVA <i>Mid-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY				
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 100,000 Monthly: 100,000								
	Withdrawal Notes:									No Premium	
	Withdrawal Charges 8 years:		9	8	7	6	5	4	3	2	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%							Next Change	
Product Type		Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to St					
5 Year Fixed with Bonus		5 Years	0.75%	2.6	1.00	Current 2.32					
American General Life Insurance Company AG HorizonFlex (CA)	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: CA				
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 5,000 Monthly: 5,000									
	Withdrawal Notes:									No Premium	
	For states CA (8 years): For states OH (8 years):		8	8	8	7	6	5	3	1	Rate Change
	For states OH (8 years):		8	7	6	6	5	4	3	1	Rate Change
Guaranteed Minimum Value:		100% of Premium at 2.00%							Next Change		
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St					
1-Year Fixed with Bonus		1 Year	2%	4	2.00	Current 2.25					
SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 5 MVA <i>Mid-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY				
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 50,000 Monthly: 50,000									
	Withdrawal Notes:									No Premium	
	Withdrawal Charges 8 years:		9	8	7	6	5	4	3	2	Rate Change

<p>Bonus</p> <p>ed: 01/15/12</p> <p>e : 02/01/12</p> <p>Surrender TM</p> <p>Guarant'd</p> <p>2.15</p>
<p>Bonus</p> <p>ed: 01/15/12</p> <p>e : 02/01/12</p> <p>Surrender TM</p> <p>Guarant'd</p> <p>2.00</p> <p>0-75: 5.00 76-80: 4.00 81-85: 3.00</p>
<p>Bonus</p> <p>ed: 12/27/11</p> <p>e : 01/30/12</p> <p>Surrender TM</p> <p>Guarant'd</p> <p>2.25</p>
<p>Bonus</p> <p>ed: 01/15/12</p>

Fixed Annuity Detail Sheet

	Guaranteed Minimum Value:		100% of Premium at 1.00%				Next Change			
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to St			
	5 Year Fixed with Bonus		5 Years	0.5%	2.35	1.00	Current 2.16			
SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 5 MVA Low-Band	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY					
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 5,000 Monthly: 5,000	Withdrawal Notes:		No Premium					
	Withdrawal Charges 8 years:		9	8	7	6	5	4	3	2
	Guaranteed Minimum Value:		100% of Premium at 1.00%				Next Change			
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to St			
5 Year Fixed with Bonus		5 Years	0.25%	2.1	1.00	Current 2.01				
American General Life Insurance Company AG HorizonFlex	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA NY PR UT VI					
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 5,000 Monthly: 5,000	Withdrawal Notes:		No Premium					
	For states AL, AR, AZ, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OK, OR, PA, RI, SC, SD, TN, TX, VA, VT, WA, WI, WV, WY (8 years):		8	8	8	7	6	5	3	1
	For states NV, OH (8 years):		8	7	6	6	5	4	3	1
	Guaranteed Minimum Value:		100% of Premium at 1.50%				Next Change			
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St				
1-Year Fixed with Bonus		1 Year	2%	3.5	1.50	Current 1.75				
Assurity Life Encore Bonus	Non-Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 2,000 Monthly: 2,000	Yes-Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY PR UT VI					
	Qualified Owner: 90 Annuitant: 90	Qualified Single: 2,000 Monthly: 2,000	Withdrawal Notes:		No Premium					
	Withdrawal Charges 8 years:		9	8	7	6	5	4	3	2
	Guaranteed Minimum Value:		Next Change							
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to St			
						Current				

e : 02/01/12 IrrenderTM Guarant'd 1.84
Bonus ed: 01/15/12 e : 02/01/12 IrrenderTM Guarant'd 1.69 0-75: 5.00 76-80: 4.00 81-85: 3.00
Bonus ed: 12/27/11 e : 01/30/12 IrrenderTM Guarant'd 1.75 0-75: 6.00 76-80: 5.00 81-90: 3.00
Bonus ed: 01/01/12 e : TBD IrrenderTM Guarant'd

Fixed Annuity Detail Sheet

2 Year Fixed with Bonus 2 Years 0.05% 1.55 1.50 **1.51**

Surrender Charges Last 7 Years						
Integrity Life Insurance New Momentum QIO	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: ME NH NY OR PR VI VT WA	
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 2,000 Monthly: 2,000				
	Withdrawal Notes:				No Premium	
	Withdrawal Charges 7 years:				8 7 6 5 4 3 2	Rate Change
	Guaranteed Minimum Value:				100% of Premium at 1.00%	Next Change
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St
1-Year Fixed		1 Year	none	4	1.00	4.00
Integrity Life Insurance SPDA Series II 1	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 3,000 Monthly: 3,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: ME NH NY PR VI VT	
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 3,000 Monthly: 3,000				
	Withdrawal Notes:				No Premium	
	Withdrawal Charges 7 years:				7 7 7 6 5 4 3 0	Rate Change
	Guaranteed Minimum Value:				100% of Premium at 1.00%	Next Change
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St
1-Year Fixed		1 Year	none	2.7	1.00	2.70
National Integrity Life Insurance SPDA Series II 1	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 3,000 Monthly: 3,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Only Available in: NY	
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 3,000 Monthly: 3,000				
	Withdrawal Notes:				No Premium	
	Withdrawal Charges 7 years:				7 7 7 6 5 4 3	Rate Change
	Guaranteed Minimum Value:				100% of Premium at 1.00%	Next Change
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St
1-Year Fixed		1 Year	none	2.7	1.00	2.70
American National Life Insurance Company of NY	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000	Yes-Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY	
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 100,000 Monthly: 100,000				
	Withdrawal Notes:				No Premium	
	Withdrawal Charges 7 years:					
	Guaranteed Minimum Value:					
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St
1-Year Fixed		1 Year	none			

1.13
0-85: 2.00
Bonus
ed: 12/31/11
e : TBD
Surrender™
Guarant'd
1.42
0-79: 4.00 80-85: 2.25
Bonus
ed: 12/31/11
e : TBD
Surrender™
Guarant'd
1.24
0-79: 4.00 80-85: 2.25
Bonus
ed: 12/31/11
e : TBD
Surrender™
Guarant'd
1.24
0-80: 3.50+ 81-85: 2.50+ see notes
Bonus

Fixed Annuity Detail Sheet

WealthQuest Citadel 7 Diamond <i>High-Band</i>	Withdrawal Charges 7 years:		7	7	7	6	5	4	2	Rate Change	
	Guaranteed Minimum Value:		100% of Premium at 1.00%						Next Change		
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Maturity				
	2 Year Fixed with Bonus		2 Years	2%	3.35	1.00	Current 2.20				
Presidential Life Patriot 1 Year SPDA	Non-Qualified Owner: 90 Annuitant: 90 Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: OR PR VI WA						
	Withdrawal Notes:							No Premium			
	Withdrawal Charges 7 years:		6	6	5	5	4	4	2	0	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.10%						Next Change		
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity					
1-Year Fixed		1 Year	none	2.2	1.10	Current 2.20					
American National Life Insurance Company of NY WealthQuest Citadel 7 Diamond <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 2,000 Monthly: 2,000	Yes-Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY						
	Withdrawal Notes:							No Premium			
	Withdrawal Charges 7 years:		7	7	7	6	5	4	2	Rate Change	
	Guaranteed Minimum Value:		100% of Premium at 1.00%						Next Change		
Product Type		Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Maturity					
2 Year Fixed with Bonus		2 Years	2%	3.25	1.00	Current 2.10					
National Integrity Life Insurance SPDA Series II 5	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 3,000 Monthly: 3,000 Qualified Single: 3,000 Monthly: 3,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Only Available in: NY						
	Withdrawal Notes:							No Premium			
	Withdrawal Charges 7 years:		7	7	7	6	5	4	3	Rate Change	
	Guaranteed Minimum Value:		100% of Premium at 1.00%						Next Change		
Product Type		Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Maturity					
5 Year Fixed		5 Years	none	1.95	1.00	Current 1.95					
WealthQuest Citadel 7 Diamond <i>High-Band</i>	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AL MD						

ed: 01/01/12

e : 02/01/12

SurrenderTM
Guarant'd
 2.15

0-75: 3.00
 76-80: 2.50
 81-91: 1.67

Bonus

ed: 08/24/11

e : TBD

SurrenderTM
Guarant'd
 1.26

0-80: 3.50+
 81-85: 2.50+
see notes

Bonus

ed: 01/01/12

e : 02/01/12

SurrenderTM
Guarant'd
 2.10

0-79: 3.00
 80-85: 1.25

Bonus

ed: 12/31/11

e : TBD

SurrenderTM
Guarant'd
 1.68

0-75: 3.00

Fixed Annuity Detail Sheet

Reliance Standard Life Apollo MVA	Annuitant: 85 Monthly: 5,000 Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000	Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Long Term Care No- Terminal Illness Yes-Annualization	AL MD MN MT NY OR PR TX UT VI VT WA											
	Withdrawal Notes:			No Premium											
	For states AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, ID, IN, KS, LA, MA, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, VA, WI, WV, WY (7 years): Ages 0 to 59 in states IA, IL, KY (7 years): Age 60+ in states IA, IL, KY (7 years):	9 8 7 6 5 4 2 9 8 7 6 5 4 2 8 7 6.5 5.5 4.5 3.5 2	Rate Change												
	Guaranteed Minimum Value:			100% of Premium at 1.00% Next Change											
	<table border="1"> <thead> <tr> <th>Product Type</th> <th>Rate Guarant'd</th> <th>Bonus</th> <th>Rate First Year</th> <th>Guarant'd Min Rate</th> <th>Yield to St Current</th> </tr> </thead> <tbody> <tr> <td>1-Year Fixed with Bonus</td> <td>1 Year</td> <td>1%</td> <td>2.8</td> <td>1.00</td> <td>1.94</td> </tr> </tbody> </table>		Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St Current	1-Year Fixed with Bonus	1 Year	1%	2.8	1.00	1.94	
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St Current										
1-Year Fixed with Bonus	1 Year	1%	2.8	1.00	1.94										
Genworth Life Insurance Company SecureLiving SmartRate 5 High-Band	Non-Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000 Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI											
	Withdrawal Notes:			No Premium											
	Withdrawal Charges 7 years:			7 7 7 6 5 4 3 Rate Change											
	Guaranteed Minimum Value:			100% of Premium at 1.50% Next Change											
	<table border="1"> <thead> <tr> <th>Product Type</th> <th>Rate Guarant'd</th> <th>Bonus</th> <th>Rate Years 1-5</th> <th>Guarant'd Min Rate</th> <th>Yield to St Current</th> </tr> </thead> <tbody> <tr> <td>5 Year Fixed with Bonus</td> <td>5 Years</td> <td>0.6%</td> <td>2.1</td> <td>1.50</td> <td>1.93</td> </tr> </tbody> </table>		Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to St Current	5 Year Fixed with Bonus	5 Years	0.6%	2.1	1.50	1.93	
Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to St Current										
5 Year Fixed with Bonus	5 Years	0.6%	2.1	1.50	1.93										
Genworth Life Insurance Company SecureLiving SmartRate 3 High-Band	Non-Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000 Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI											
	Withdrawal Notes:			No Premium											
	Withdrawal Charges 7 years:			7 7 7 6 5 4 3 Rate Change											
	Guaranteed Minimum Value:			100% of Premium at 1.50% Next Change											
	<table border="1"> <thead> <tr> <th>Product Type</th> <th>Rate Guarant'd</th> <th>Bonus</th> <th>Rate Years 1-3</th> <th>Guarant'd Min Rate</th> <th>Yield to St Current</th> </tr> </thead> <tbody> <tr> <td>3 Year Fixed with Bonus</td> <td>3 Years</td> <td>0.9%</td> <td>2.4</td> <td>1.50</td> <td>1.88</td> </tr> </tbody> </table>		Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to St Current	3 Year Fixed with Bonus	3 Years	0.9%	2.4	1.50	1.88	
Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to St Current										
3 Year Fixed with Bonus	3 Years	0.9%	2.4	1.50	1.88										
Integrity Life Insurance	Non-Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000 Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: ME NH NY OR PR VI VT WA											
	Withdrawal Notes:			No Premium											

0-75: 3.25
76-80: 4.20
81-85: 3.15

Bonus

ed: 09/29/11

e : TBD

SurrenderTM

Guarant'd

1.26

0-75: 4.50
76-80: 2.70
81-85: 1.05

Bonus

ed: 01/25/12

e : TBD

SurrenderTM

Guarant'd

1.93

0-75: 4.50
76-80: 2.70
81-85: 1.05

Bonus

ed: 01/25/12

e : TBD

SurrenderTM

Guarant'd

1.88

0-79: 5.00
80-85: 3.00

Bonus

Fixed Annuity Detail Sheet

New Momentum 7	Withdrawal Charges 7 years:							8	7	6	5	4	3	2	Rate Change
	Guaranteed Minimum Value:							100% of Premium at 1.00%						Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Year 7	Yield to Maturity								
	7 Year Fixed with Bonus		7 Years	0.75%	2.5	1.75	Current					1.86			
Minnesota Life SecureOption Focus 3 High-Band	Non-Qualified Owner: 88 Annuitant: 88		Non-Qualified Single: 100,000 Monthly: 100,000		No- Disability No- Hospitalization		No- Unemployment No- Long Term Care		Not Available in: CA MT NY OR						
	Qualified Owner: 88 Annuitant: 88		Qualified Single: 100,000 Monthly: 100,000		Yes-Extended Care Waiver No- Nursing Home		Yes-Terminal Illness No- Annualization								
	Withdrawal Notes:											No Premium			
	Withdrawal Charges 7 years:							7	7	7	6	5	4	3	Rate Change
	Guaranteed Minimum Value:							100% of Premium at 1.00%						Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Maturity								
3 Year Fixed		3 Years	none	1.8	1.00	Current					1.80				

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions					States							
Genworth Life Insurance Company SecureLiving SmartRate 5 Mid-Band	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 50,000 Monthly: 50,000		No- Disability No- Hospitalization		No- Unemployment No- Long Term Care		Not Available in: NY OR PR VI						
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 50,000 Monthly: 50,000		Yes-Extended Care Waiver No- Nursing Home		No- Terminal Illness No- Annualization								
	Withdrawal Notes:											No Premium			
	Withdrawal Charges 7 years:							7	7	7	6	5	4	3	Rate Change
	Guaranteed Minimum Value:							100% of Premium at 1.50%						Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Maturity								
5 Year Fixed with Bonus		5 Years	0.4%	1.9	1.50	Current					1.79				
Reliance Standard Life Apollo SP	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 5,000 Monthly: 5,000		No- Disability Yes-Hospitalization		No- Unemployment No- Long Term Care		Not Available in: AL MT NY PR VI						
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 5,000 Monthly: 5,000		No- Extended Care Waiver Yes-Nursing Home		No- Terminal Illness Yes-Annualization								
	Withdrawal Notes:											No Premium			
	For states AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (7 years):							9	8	7	6	5	4	2	Rate Change
For states IA, IL, KY, NC, VT, WA (8 years):							9	8	7	6	5	4	2	0	

ed: 12/31/11

e : TBD

SurrenderTM

Guarant'd

1.86

Bonus

ed: 01/21/12

e : TBD

SurrenderTM

Guarant'd

1.34

Commissions

Age: Rate

0-75: 4.50
76-80: 2.70
81-85: 1.05

Bonus

ed: 01/25/12

e : TBD

SurrenderTM

Guarant'd

1.79

0-75: 5.25
76-80: 4.20
81-85: 3.15

Bonus

ed: 09/29/11

Fixed Annuity Detail Sheet

	Age 60+ in states IA, IL, KY, NC, VT, WA (7 years):		8	7	6.5	5.5	4.5	3.5	2		
	Guaranteed Minimum Value:		100% of Premium at 1.00%						Next Change		
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St				
	1-Year Fixed with Bonus		1 Year	1%	2.65	1.00	Current				
							1.79				
The Standard Advantage Growth Annuity 7 High-Band	Non-Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: CA NY PR				
	Qualified Owner: 90 Annuitant: 90	Qualified Single: 100,000 Monthly: 100,000	Withdrawal Notes:								No Premium
	Withdrawal Charges 7 years:		7	6	5	4	3	2	1	Rate Change	
	Guaranteed Minimum Value:		87.5% of Premium at 1.00%						Next Change		
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St				
1-Year Fixed with Bonus		1 Year	2%	3.5	1.00	Current					
						1.78					
Minnesota Life SecureOption Focus 5 High-Band	Non-Qualified Owner: 88 Annuitant: 88	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: CA MT NY OR				
	Qualified Owner: 88 Annuitant: 88	Qualified Single: 100,000 Monthly: 100,000	Withdrawal Notes:								No Premium
	Withdrawal Charges 7 years:		7	7	7	6	5	4	3	Rate Change	
	Guaranteed Minimum Value:		100% of Premium at 1.00%						Next Change		
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to St				
5 Year Fixed		5 Years	none	1.75	1.00	Current					
						1.75					
Great American Life Insurance Company Secure American	Non-Qualified Owner: 89 Annuitant: 89	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment Yes-Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: AK MA ND NH NJ NV NY PA PR UT VI WA				
	Qualified Owner: 89 Annuitant: 89	Qualified Single: 10,000 Monthly: 10,000	Withdrawal Notes:								No Premium
	Withdrawal Charges 7 years:		9	8	7	6	5	4	3	Rate Change	
	Guaranteed Minimum Value:		100% of Premium at 1.00%						Next Change		
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St				
1-Year Fixed with Bonus		1 Year	1%	2.6	1.00	Current					
						1.74					
	Non-Qualified	Non-Qualified	No- Disability		Yes-Unemployment						

Rate: TBD

Surrender TM

Guarant'd

1.23

0-79: 4.50
80-84: 2.25
85-90: 1.75

Bonus

Start Date: 01/01/12

Rate: TBD

Surrender TM

Guarant'd

1.35

Bonus

Start Date: 01/21/12

Rate: TBD

Surrender TM

Guarant'd

1.54

18-70: 6.50+
71-80: 5.25+
81-89: 5.00+

[see notes](#)

Bonus

Start Date: 10/03/11

Rate: TBD

Surrender TM

Guarant'd

1.23

Fixed Annuity Detail Sheet

Integrity Life Insurance SPDA Series II 3	Owner: 85 Single: 3,000 Annuitant: 85 Monthly: 3,000 Qualified	Owner: 85 Single: 3,000 Annuitant: 85 Monthly: 3,000 Qualified	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: ME NH NY PR VI VT	
	Withdrawal Notes:				No Premium	
	Withdrawal Charges 7 years:				7 7 7 6 5 4 3	Rate Change
	Guaranteed Minimum Value:				100% of Premium at 1.00%	Next Change
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Year 3
3 Year Fixed with Bonus		3 Years	1%	2.6	1.60	1.74
National Integrity Life Insurance SPDA Series II 3	Non-Qualified Owner: 85 Single: 3,000 Annuitant: 85 Monthly: 3,000	Non-Qualified Owner: 85 Single: 3,000 Annuitant: 85 Monthly: 3,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Only Available in: NY	
	Withdrawal Notes:				No Premium	
	Withdrawal Charges 7 years:				7 7 7 6 5 4 3	Rate Change
	Guaranteed Minimum Value:				100% of Premium at 1.00%	Next Change
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Year 3
3 Year Fixed with Bonus		3 Years	1%	2.6	1.60	1.74
Genworth Life Insurance Company SecureLiving SmartRate High-Band	Non-Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000	Non-Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI	
	Withdrawal Notes:				No Premium	
	Withdrawal Charges 7 years:				7 7 7 6 5 4 3	Rate Change
	Guaranteed Minimum Value:				100% of Premium at 1.50%	Next Change
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate
1-Year Fixed with Bonus		1 Year	1.25%	2.8	1.50	1.73
Genworth Life Insurance Company SecureLiving SmartRate 3 Mid-Band	Non-Qualified Owner: 85 Single: 50,000 Annuitant: 85 Monthly: 50,000	Non-Qualified Owner: 85 Single: 50,000 Annuitant: 85 Monthly: 50,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI	
	Withdrawal Notes:				No Premium	
	Withdrawal Charges 7 years:				7 7 7 6 5 4 3	Rate Change
	Guaranteed Minimum Value:				100% of Premium at 1.50%	Next Change
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate
1-Year Fixed with Bonus		1 Year	1.25%	2.8	1.50	1.73

0-79: 4.00 80-85: 2.25
Bonus
End: 12/31/11
Rate: TBD
Surrender TM
Guarant'd
1.40
0-79: 4.00 80-85: 2.25
Bonus
End: 12/31/11
Rate: TBD
Surrender TM
Guarant'd
1.40
0-75: 4.50 76-80: 2.70 81-85: 1.05
Bonus
End: 01/25/12
Rate: TBD
Surrender TM
Guarant'd
1.68
0-75: 4.50 76-80: 2.70 81-85: 1.05
Bonus
End: 01/25/12
Rate: TBD

Fixed Annuity Detail Sheet

Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to S																															
					Current																															
3 Year Fixed with Bonus	3 Years	0.5%	2	1.50		1.71																														
<table border="1"> <tr> <td> Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85 </td> <td> Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000 </td> <td> No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home </td> <td> No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization </td> <td> Only Available in: NY </td> </tr> <tr> <td colspan="4">Withdrawal Notes:</td> <td colspan="2">No Premium</td> </tr> <tr> <td colspan="4">Withdrawal Charges 7 years:</td> <td>7</td><td>7</td><td>7</td><td>6</td><td>5</td><td>4</td><td>3</td> <td>Rate Change</td> </tr> <tr> <td colspan="4">Guaranteed Minimum Value:</td> <td colspan="2">100% of Premium at 1.00%</td> <td>Next Change</td> </tr> </table>							Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY	Withdrawal Notes:				No Premium		Withdrawal Charges 7 years:				7	7	7	6	5	4	3	Rate Change	Guaranteed Minimum Value:				100% of Premium at 1.00%		Next Change
Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY																																
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Guaranteed Minimum Value:				100% of Premium at 1.00%		Next Change																														
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to S																															
1-Year Fixed with Bonus	1 Year	1.5%	3	1.00		1.71																														
<table border="1"> <tr> <td> Non-Qualified Owner: 88 Annuitant: 88 Qualified Owner: 88 Annuitant: 88 </td> <td> Non-Qualified Single: 35,000 Monthly: 35,000 Qualified Single: 35,000 Monthly: 35,000 </td> <td> No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home </td> <td> No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization </td> <td> Not Available in: CA MT NY OR </td> </tr> <tr> <td colspan="4">Withdrawal Notes:</td> <td colspan="2">No Premium</td> </tr> <tr> <td colspan="4">Withdrawal Charges 7 years:</td> <td>7</td><td>7</td><td>7</td><td>6</td><td>5</td><td>4</td><td>3</td> <td>Rate Change</td> </tr> <tr> <td colspan="4">Guaranteed Minimum Value:</td> <td colspan="2">100% of Premium at 1.00%</td> <td>Next Change</td> </tr> </table>							Non-Qualified Owner: 88 Annuitant: 88 Qualified Owner: 88 Annuitant: 88	Non-Qualified Single: 35,000 Monthly: 35,000 Qualified Single: 35,000 Monthly: 35,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: CA MT NY OR	Withdrawal Notes:				No Premium		Withdrawal Charges 7 years:				7	7	7	6	5	4	3	Rate Change	Guaranteed Minimum Value:				100% of Premium at 1.00%		Next Change
Non-Qualified Owner: 88 Annuitant: 88 Qualified Owner: 88 Annuitant: 88	Non-Qualified Single: 35,000 Monthly: 35,000 Qualified Single: 35,000 Monthly: 35,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: CA MT NY OR																																
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Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to S																															
3 Year Fixed	3 Years	none	1.7	1.00		1.70																														
<table border="1"> <tr> <td> Non-Qualified Owner: 88 Annuitant: 88 Qualified Owner: 88 Annuitant: 88 </td> <td> Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000 </td> <td> No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home </td> <td> No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization </td> <td> Not Available in: CA MT NY OR </td> </tr> <tr> <td colspan="4">Withdrawal Notes:</td> <td colspan="2">No Premium</td> </tr> <tr> <td colspan="4">Withdrawal Charges 7 years:</td> <td>7</td><td>7</td><td>7</td><td>6</td><td>5</td><td>4</td><td>3</td> <td>Rate Change</td> </tr> <tr> <td colspan="4">Guaranteed Minimum Value:</td> <td colspan="2">100% of Premium at 1.00%</td> <td>Next Change</td> </tr> </table>							Non-Qualified Owner: 88 Annuitant: 88 Qualified Owner: 88 Annuitant: 88	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: CA MT NY OR	Withdrawal Notes:				No Premium		Withdrawal Charges 7 years:				7	7	7	6	5	4	3	Rate Change	Guaranteed Minimum Value:				100% of Premium at 1.00%		Next Change
Non-Qualified Owner: 88 Annuitant: 88 Qualified Owner: 88 Annuitant: 88	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: CA MT NY OR																																
Withdrawal Notes:				No Premium																																
Withdrawal Charges 7 years:				7	7	7	6	5	4	3	Rate Change																									
Guaranteed Minimum Value:				100% of Premium at 1.00%		Next Change																														
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to S																															
1-Year Fixed with Bonus	1 Year	1%	2.55	1.00		1.69																														
<table border="1"> <tr> <td> Non-Qualified Owner: 90 Annuitant: 90 Qualified Owner: 90 Annuitant: 90 </td> <td> Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000 </td> <td> No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home </td> <td> No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization </td> <td> Not Available in: CA NY PR </td> </tr> </table>							Non-Qualified Owner: 90 Annuitant: 90 Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: CA NY PR																									
Non-Qualified Owner: 90 Annuitant: 90 Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: CA NY PR																																

Surrender TM
Guarant'd
 1.71

0-75: 4.50
 76-80: 2.70
 81-85: 1.05

Bonus
 Paid: 01/25/12
 Type: TBD

Surrender TM
Guarant'd
 1.28

Bonus
 Paid: 01/21/12
 Type: TBD

Surrender TM
Guarant'd
 1.30

Bonus
 Paid: 01/21/12
 Type: TBD

Surrender TM
Guarant'd
 1.22

0-79: 4.50
 80-84: 2.25
 85-90: 1.75

Fixed Annuity Detail Sheet

The Standard Advantage Growth Annuity 7 <i>Low-Band</i>	Withdrawal Notes:							No Premium		
	Withdrawal Charges 7 years:		7	6	5	4	3	2	1	Rate Change
	Guaranteed Minimum Value:		87.5% of Premium at 1.00%					Next Change		
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St			
1-Year Fixed with Bonus		1 Year	2%	3.4	1.00	Current		1.68		
Minnesota Life SecureOption Focus 5 <i>Mid-Band</i>	Non-Qualified Owner: 88 Annuitant: 88 Single: 35,000 Monthly: 35,000	Non-Qualified Single: 35,000 Monthly: 35,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: CA MT NY OR					
	Withdrawal Notes:							No Premium		
	Withdrawal Charges 7 years:		7	7	7	6	5	4	3	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%					Next Change		
Product Type		Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to St				
5 Year Fixed		5 Years	none	1.65	1.00	Current		1.65		
American National Insurance Company Citadel 7 Diamond <i>High-Band</i>	Non-Qualified Owner: 99 Annuitant: 85 Single: 100,000 Monthly: 100,000	Non-Qualified Single: 100,000 Monthly: 100,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: NY VI					
	Withdrawal Notes:							No Premium		
	Withdrawal Charges 7 years:		7	7	7	6	5	4	2	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00-3.00%					Next Change		
Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to St				
2 Year Fixed with Bonus		2 Years	2%	3.35	1.35	Current		1.63		
Genworth Life Insurance Company SecureLiving SmartRate <i>Mid-Band</i>	Non-Qualified Owner: 85 Annuitant: 85 Single: 50,000 Monthly: 50,000	Non-Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI					
	Withdrawal Notes:							No Premium		
	Withdrawal Charges 7 years:		7	7	7	6	5	4	3	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.50%					Next Change		
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St				
1-Year Fixed with Bonus		1 Year	0.5%	2.05	1.50	Current		1.62		

<p>Bonus</p> <p>ed: 01/01/12</p> <p>e : TBD</p> <p>SurrenderTM</p> <p>Guarant'd</p> <p>1.34</p>
<p>Bonus</p> <p>ed: 01/21/12</p> <p>e : TBD</p> <p>SurrenderTM</p> <p>Guarant'd</p> <p>1.46</p> <p>0-80: 3.50+ 81-85: 2.50+ see notes</p>
<p>Bonus</p> <p>ed: 01/01/12</p> <p>e : 02/01/12</p> <p>SurrenderTM</p> <p>Guarant'd</p> <p>1.38</p> <p>0-75: 4.50 76-80: 2.70 81-85: 1.05</p>
<p>Bonus</p> <p>ed: 01/25/12</p> <p>e : TBD</p> <p>SurrenderTM</p> <p>Guarant'd</p> <p>1.58</p>

Fixed Annuity Detail Sheet

Genworth Life of New York SecureLiving SmartRate NY (1) <i>Mid-Band</i>	<table border="1"> <tr> <td>Non-Qualified Owner: 85 Annuitant: 85</td> <td>Non-Qualified Single: 50,000 Monthly: 50,000</td> <td>No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home</td> <td>No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization</td> <td>Only Available in: NY</td> </tr> <tr> <td>Qualified Owner: 85 Annuitant: 85</td> <td>Qualified Single: 50,000 Monthly: 50,000</td> <td></td> <td></td> <td></td> </tr> </table>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY	Qualified Owner: 85 Annuitant: 85	Qualified Single: 50,000 Monthly: 50,000								
	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY											
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 50,000 Monthly: 50,000														
	Withdrawal Notes:				No Premium											
	Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Change							
Guaranteed Minimum Value:	100% of Premium at 1.00%			Next Change												
<table border="1"> <tr> <th>Product Type</th> <th>Rate Guarant'd</th> <th>Bonus</th> <th>Rate First Year</th> <th>Guarant'd Min Rate</th> <th>Yield to St</th> </tr> <tr> <td>1-Year Fixed with Bonus</td> <td>1 Year</td> <td>0.75%</td> <td>2.25</td> <td>1.00</td> <td>1.61</td> </tr> </table>		Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St	1-Year Fixed with Bonus	1 Year	0.75%	2.25	1.00	1.61			Current
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St											
1-Year Fixed with Bonus	1 Year	0.75%	2.25	1.00	1.61											
Genworth Life of New York SecureLiving SmartRate NY (3) <i>High-Band</i>	<table border="1"> <tr> <td>Non-Qualified Owner: 85 Annuitant: 85</td> <td>Non-Qualified Single: 100,000 Monthly: 100,000</td> <td>No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home</td> <td>No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization</td> <td>Only Available in: NY</td> </tr> <tr> <td>Qualified Owner: 85 Annuitant: 85</td> <td>Qualified Single: 100,000 Monthly: 100,000</td> <td></td> <td></td> <td></td> </tr> </table>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY	Qualified Owner: 85 Annuitant: 85	Qualified Single: 100,000 Monthly: 100,000								
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	Qualified Owner: 85 Annuitant: 85	Qualified Single: 100,000 Monthly: 100,000														
	Withdrawal Notes:				No Premium											
	Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Change							
Guaranteed Minimum Value:	100% of Premium at 1.00%			Next Change												
<table border="1"> <tr> <th>Product Type</th> <th>Rate Guarant'd</th> <th>Bonus</th> <th>Rate First Year</th> <th>Rate Year 3</th> <th>Yield to St</th> </tr> <tr> <td>3 Year Fixed with Bonus</td> <td>3 Years</td> <td>0.8%</td> <td>2.3</td> <td>1.50</td> <td>1.61</td> </tr> </table>		Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to St	3 Year Fixed with Bonus	3 Years	0.8%	2.3	1.50	1.61			Current
Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to St											
3 Year Fixed with Bonus	3 Years	0.8%	2.3	1.50	1.61											
Genworth Life Insurance Company SecureLiving SmartRate <i>Low-Band</i>	<table border="1"> <tr> <td>Non-Qualified Owner: 85 Annuitant: 85</td> <td>Non-Qualified Single: 15,000 Monthly: 15,000</td> <td>No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home</td> <td>No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization</td> <td>Not Available in: NY OR PR VI</td> </tr> <tr> <td>Qualified Owner: 85 Annuitant: 85</td> <td>Qualified Single: 15,000 Monthly: 15,000</td> <td></td> <td></td> <td></td> </tr> </table>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI	Qualified Owner: 85 Annuitant: 85	Qualified Single: 15,000 Monthly: 15,000								
	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI											
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 15,000 Monthly: 15,000														
	Withdrawal Notes:				No Premium											
	Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Change							
Guaranteed Minimum Value:	100% of Premium at 1.50%			Next Change												
<table border="1"> <tr> <th>Product Type</th> <th>Rate Guarant'd</th> <th>Bonus</th> <th>Rate First Year</th> <th>Guarant'd Min Rate</th> <th>Yield to St</th> </tr> <tr> <td>1-Year Fixed with Bonus</td> <td>1 Year</td> <td>0.25%</td> <td>1.8</td> <td>1.50</td> <td>1.59</td> </tr> </table>		Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St	1-Year Fixed with Bonus	1 Year	0.25%	1.8	1.50	1.59			Current
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St											
1-Year Fixed with Bonus	1 Year	0.25%	1.8	1.50	1.59											
Integrity Life Insurance SPDA Series II 5	<table border="1"> <tr> <td>Non-Qualified Owner: 85 Annuitant: 85</td> <td>Non-Qualified Single: 3,000 Monthly: 3,000</td> <td>No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home</td> <td>Yes-Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization</td> <td>Not Available in: ME NH NY PR VI VT</td> </tr> <tr> <td>Qualified Owner: 85 Annuitant: 85</td> <td>Qualified Single: 3,000 Monthly: 3,000</td> <td></td> <td></td> <td></td> </tr> </table>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 3,000 Monthly: 3,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: ME NH NY PR VI VT	Qualified Owner: 85 Annuitant: 85	Qualified Single: 3,000 Monthly: 3,000								
	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 3,000 Monthly: 3,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: ME NH NY PR VI VT											
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 3,000 Monthly: 3,000														
	Withdrawal Notes:				No Premium											
	Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Change							
Guaranteed Minimum Value:	100% of Premium at 1.00%			Next Change												

0-75: 4.50
76-80: 2.70
81-85: 1.05

Bonus

End: 01/25/12

Rate: TBD

Surrender TM
Guarant'd
1.18

0-75: 4.50
76-80: 2.70
81-85: 1.05

Bonus

End: 01/25/12

Rate: TBD

Surrender TM
Guarant'd
1.33

0-75: 4.50
76-80: 2.70
81-85: 1.05

Bonus

End: 01/25/12

Rate: TBD

Surrender TM
Guarant'd
1.54

0-79: 3.00
80-85: 1.25

Bonus

End: 12/31/11

Rate: TBD

Fixed Annuity Detail Sheet

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 5	Yield to St Current
5 Year Fixed with Bonus	5 Years	1%	2.45	1.45	1.59

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions					States		
Minnesota Life SecureOption Focus 1 Mid-Band	Non-Qualified Owner: 88 Annuitant: 88	Non-Qualified Single: 35,000 Monthly: 35,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: CA MT NY OR			
	Qualified Owner: 88 Annuitant: 88	Qualified Single: 35,000 Monthly: 35,000	Withdrawal Notes:					No Prem		
	Withdrawal Charges 7 years:		7	7	7	6	5	4	3	Rate Cha
	Guaranteed Minimum Value:		100% of Premium at 1.00%					Next Cha		
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St Current			
1-Year Fixed with Bonus		1 Year	1%	2.45	1.00	1.59				
Genworth Life of New York SecureLiving SmartRate NY (5) High-Band	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver No-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: NY			
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 100,000 Monthly: 100,000	Withdrawal Notes:					No Prem		
	Withdrawal Charges 7 years:		7	7	7	6	5	4	3	Rate Cha
	Guaranteed Minimum Value:		100% of Premium at 1.00%					Next Cha		
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Year 5	Yield to St Current			
5 Year Fixed with Bonus		5 Years	0.55%	2.05	1.50	1.58				
Genworth Life of New York SecureLiving SmartRate NY (3) Mid-Band	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: NY			
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 50,000 Monthly: 50,000	Withdrawal Notes:					No Prem		
	Withdrawal Charges 7 years:		7	7	7	6	5	4	3	Rate Cha
	Guaranteed Minimum Value:		100% of Premium at 1.00%					Next Cha		
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to St Current			
3 Year Fixed with Bonus		3 Years	0.4%	1.9	1.50	1.56				

SurrenderTM
Guarant'd
1.46

Commissions
Age: Rate

ium Bonus
 igned: 01/21/12
 ange : TBD

SurrenderTM
Guarant'd
1.21

0-75: 4.50
 76-80: 2.70
 81-85: 1.05

ium Bonus
 igned: 01/25/12
 ange : TBD

SurrenderTM
Guarant'd
1.44

0-75: 4.50
 76-80: 2.70
 81-85: 1.05

ium Bonus
 igned: 01/25/12
 ange : TBD

SurrenderTM
Guarant'd
1.27

Fixed Annuity Detail Sheet

Genworth Life of New York SecureLiving SmartRate NY (5) <i>Mid-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY						
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 50,000 Monthly: 50,000	Withdrawal Notes:			No Prem					
	Withdrawal Charges 7 years:			7	7	7	6	5	4	3	Rate Cha
	Guaranteed Minimum Value:			100% of Premium at 1.00%						Next Cha	
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Year 5	Yield to Maturity				
5 Year Fixed with Bonus		5 Years	0.35%	1.85	1.50	Current		1.55			
North American Company North American Flex I	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: AK AL CA CT DE MA MN NV NY OR PR TX UT VI						
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 2,000 Monthly: 2,000	Withdrawal Notes:			No Prem					
	For states AR, AZ, CO, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (7 years):			9	9	8	7	6	4	2	Rate Cha
	For states FL (7 years):			9	9	6	5	4	3	2	
	For states WA (7 years):			9	9	6	5	4	3	2	
Guaranteed Minimum Value:			100% of Premium at 1.00%						Next Cha		
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity					
1-Year Fixed		1 Year	none	1.55	1.00	Current		1.55			
Genworth Life Insurance Company SecureLiving SmartRate 3 <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI						
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 15,000 Monthly: 15,000	Withdrawal Notes:			No Prem					
	Withdrawal Charges 7 years:			7	7	7	6	5	4	3	Rate Cha
	Guaranteed Minimum Value:			100% of Premium at 1.50%						Next Cha	
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Maturity				
3 Year Fixed with Bonus		3 Years	0.1%	1.6	1.50	Current		1.54			
Genworth	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI						
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 15,000 Monthly: 15,000									

0-75: 4.50
76-80: 2.70
81-85: 1.05

ium Bonus

anged: 01/25/12

ange : TBD

Surrender TM

Guarant'd

1.41

0-75: 4.50+
76-80: 3.38+
81-85: 2.25+
[see notes](#)

ium Bonus

anged: 01/19/12

ange : TBD

Surrender TM

Guarant'd

1.08

0-75: 4.50
76-80: 2.70
81-85: 1.05

ium Bonus

anged: 01/25/12

ange : TBD

Surrender TM

Guarant'd

1.54

0-75: 4.50
76-80: 2.70
81-85: 1.05

Fixed Annuity Detail Sheet

Life Insurance Company SecureLiving SmartRate 5 <i>Low-Band</i>	Withdrawal Notes:					No Prem
	Withdrawal Charges 7 years: 7 7 7 6 5 4 3					Rate Cha
	Guaranteed Minimum Value: 100% of Premium at 1.50%					Next Cha
	Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to St Current
5 Year Fixed with Bonus	5 Years	0.05%	1.55	1.50	1.54	
American National Insurance Company Citadel 7 Diamond <i>Low-Band</i>	Non-Qualified Owner: 99 Single: 5,000 Annuitant: 85 Monthly: 5,000	Non-Qualified Single: 5,000 Monthly: 5,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: NY VI	
	Qualified Owner: 99 Single: 2,000 Annuitant: 85 Monthly: 2,000	Qualified Single: 2,000 Monthly: 2,000				
	Withdrawal Notes:					No Prem
	Withdrawal Charges 7 years: 7 7 7 6 5 4 2					Rate Cha
Guaranteed Minimum Value: 100% of Premium at 1.00-3.00%					Next Cha	
Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to St Current	
2 Year Fixed with Bonus	2 Years	2%	3.25	1.25	1.53	
Aviva Life & Annuity (Income Series) Income Select Spirit 7 (1-Year) <i>High-Band</i>	Non-Qualified Owner: 81 Single: 75,000 Annuitant: 81 Monthly: 75,000	Non-Qualified Single: 75,000 Monthly: 75,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: NJ NY PA PR VI	
	Qualified Owner: 81 Single: 75,000 Annuitant: 81 Monthly: 75,000	Qualified Single: 75,000 Monthly: 75,000				
	Withdrawal Notes:					No Prem
	Withdrawal Charges 7 years: 9 8 7 6 5 4 3					Rate Cha
Guaranteed Minimum Value: 100% of Premium at 1.00%					Next Cha	
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St Current	
1-Year Fixed	1 Year	none	1.5	1.00	1.50	
Genworth Life of New York SecureLiving SmartRate NY (1) <i>Low-Band</i>	Non-Qualified Owner: 85 Single: 15,000 Annuitant: 85 Monthly: 15,000	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY	
	Qualified Owner: 85 Single: 15,000 Annuitant: 85 Monthly: 15,000	Qualified Single: 15,000 Monthly: 15,000				
	Withdrawal Notes:					No Prem
	Withdrawal Charges 7 years: 7 7 7 6 5 4 3					Rate Cha
Guaranteed Minimum Value: 100% of Premium at 1.00%					Next Cha	
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St Current	
1-Year Fixed	1 Year	none	1.5	1.00	1.50	

ium Bonus

anged: 01/25/12

ange : TBD

urrenderTM

Guarant'd

1.54

0-80: 3.50+
81-85: 2.50+

[see notes](#)

ium Bonus

anged: 01/01/12

ange : 02/01/12

urrenderTM

Guarant'd

1.35

0-75: 3.00+
76-80: 1.75+
81-81: 1.75+

[see notes](#)

ium Bonus

anged: 01/06/12

ange : TBD

urrenderTM

Guarant'd

1.07

0-75: 4.50
76-80: 2.70
81-85: 1.05

ium Bonus

anged: 01/25/12

ange : TBD

urrenderTM

Guarant'd

1.07

Fixed Annuity Detail Sheet

Genworth Life of New York SecureLiving SmartRate NY (3) <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY	
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 15,000 Monthly: 15,000	Withdrawal Notes:			No Prem
	Withdrawal Charges 7 years:			7 7 7 6 5 4 3	Rate Cha	
	Guaranteed Minimum Value:			100% of Premium at 1.00%		Next Cha
	Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Maturity Current
3 Year Fixed	3 Years	none	1.5	1.00	1.50	
Genworth Life of New York SecureLiving SmartRate NY (5) <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY	
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 15,000 Monthly: 15,000	Withdrawal Notes:			No Prem
	Withdrawal Charges 7 years:			7 7 7 6 5 4 3	Rate Cha	
	Guaranteed Minimum Value:			100% of Premium at 1.00%		Next Cha
	Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Maturity Current
5 Year Fixed	5 Years	none	1.5	1.00	1.50	
Minnesota Life SecureOption Focus 3 <i>Low-Band</i>	Non-Qualified Owner: 88 Annuitant: 88	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: CA MT NY OR	
	Qualified Owner: 88 Annuitant: 88	Qualified Single: 10,000 Monthly: 10,000	Withdrawal Notes:			No Prem
	Withdrawal Charges 7 years:			7 7 7 6 5 4 3	Rate Cha	
	Guaranteed Minimum Value:			100% of Premium at 1.00%		Next Cha
	Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Maturity Current
3 Year Fixed	3 Years	none	1.5	1.00	1.50	
Protective Life Corporation ProSaver Secure II Fixed Annuity 1	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY PR VI	
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 50,000 Monthly: 50,000	Withdrawal Notes:			No Prem
	Withdrawal Charges 7 years:			8 8 7 6.5 5.5 4.5 3	Rate Cha	
	Guaranteed Minimum Value:			100% of Premium at 1.00%		Next Cha

0-75: 4.50 76-80: 2.70 81-85: 1.05
ium Bonus
anged: 01/25/12
ange : TBD
SurrenderTM
Guarant'd
1.21
0-75: 4.50 76-80: 2.70 81-85: 1.05
ium Bonus
anged: 01/25/12
ange : TBD
SurrenderTM
Guarant'd
1.36
ium Bonus
anged: 01/21/12
ange : TBD
SurrenderTM
Guarant'd
1.21
0-75: 4.00 76-80: 2.00 81-85: 1.00
ium Bonus
anged: 01/24/12
ange : 01/31/12

Fixed Annuity Detail Sheet

Annuity 1
High-Band

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity	
					Current	Next
1-Year Fixed with Bonus	1 Year	3%	4.05	1.00	1.47	

Integrity Life Insurance
New Momentum 6

Non-Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000 Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: ME NH NY OR PR VI VT WA					
Withdrawal Notes:			No Prem					
Withdrawal Charges 7 years:	8	7	6	5	4	3	2	Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.00%						Next Cha	

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 6	Yield to Maturity	
					Current	Next
6 Year Fixed with Bonus	6 Years	0.75%	2.1	1.35	1.46	

National Integrity Life Insurance
New Momentum 6

Non-Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000 Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000	Yes-Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: ME NH NY VT					
Withdrawal Notes:			No Prem					
Withdrawal Charges 7 years:	7	6	5	4	3	2	1	Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.00%						Next Cha	

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 6	Yield to Maturity	
					Current	Next
6 Year Fixed with Bonus	6 Years	0.75%	2.1	1.35	1.46	

Minnesota Life
SecureOption Focus 5
Low-Band

Non-Qualified Owner: 88 Single: 10,000 Annuitant: 88 Monthly: 10,000 Qualified Owner: 88 Single: 10,000 Annuitant: 88 Monthly: 10,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: CA MT NY OR					
Withdrawal Notes:			No Prem					
Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.00%						Next Cha	

Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Maturity	
					Current	Next
5 Year Fixed	5 Years	none	1.45	1.00	1.45	

Non-Qualified Owner: 90 Single: 5,000 Annuitant: 90 Monthly: 5,000 Qualified Owner: 0 Single: 0 Annuitant: 0 Monthly: 0	Yes-Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment Yes-Long Term Care No- Terminal Illness No- Annualization	Not Available in: NJ NY PR UT VI
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<p>SurrenderTM</p> <p>Guarant'd</p> <p>1.43</p>
<p>0-79: 5.00 80-85: 3.00</p>
<p>ium Bonus</p> <p>anged: 12/31/11</p> <p>ange : TBD</p>
<p>SurrenderTM</p> <p>Guarant'd</p> <p>1.41</p>
<p>0-79: 5.00 80-85: 3.00</p>
<p>ium Bonus</p> <p>anged: 12/31/11</p> <p>ange : TBD</p>
<p>SurrenderTM</p> <p>Guarant'd</p> <p>1.41</p>
<p>ium Bonus</p> <p>anged: 01/21/12</p> <p>ange : TBD</p>
<p>SurrenderTM</p> <p>Guarant'd</p> <p>1.32</p>
<p>0-80: 3.00+ 81-UP: 1.00+ see notes</p>

Fixed Annuity Detail Sheet

American National Insurance Company Palladium Advisor	Withdrawal Notes:							No Prem	
	Withdrawal Charges 7 years:							7 7 7 6 5 4 2	Rate Cha
	Guaranteed Minimum Value:							100% of Premium at 1.00-2.00%	Next Cha
	Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St			
1-Year Fixed with Bonus	1 Year	1%	2.25	1.00-2.00	Current				
							1.39		
Life of the Southwest RetireMax FPDA 1 403(b)	Non-Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 3,000 Monthly: 3,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Terminal Illness No- Annualization	No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options No- Nursing Home	Not Available in: AK MD NJ NY OR PR VI WY				
	Qualified Owner: 75 Annuitant: 75							Single: 3,000 Monthly: 3,000	
	Withdrawal Notes:							No Prem	
	For states AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, VA, VT, WI, WV (7 years): Age 59+ in states AL, TX, UT, WA (7 years):							10 9 8 7 6 4 2 8 8 7 6 5 4 2	Rate Cha
Guaranteed Minimum Value:							100% of Premium at 1.00%	Next Cha	
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St				
1-Year Fixed with Bonus	1 Year	1%	2.25	1.00	Current				
							1.39		
Life of the Southwest RetireOne	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Terminal Illness No- Annualization	No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options Yes-Nursing Home	Not Available in: AK MD NJ NY PR VI WY				
	Qualified Owner: 85 Annuitant: 85							Single: 3,000 Monthly: 3,000	
	Withdrawal Notes:							No Prem	
	For states AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, VA, VT, WI, WV (7 years): Ages 0 to 58 in states AL, TX, UT, WA (7 years): Age 59+ in states AL, TX, UT, WA (7 years):							10 9 8 7 6 4 2 10 9 8 7 6 4 2 8 8 7 6 5 4 2	Rate Cha
Guaranteed Minimum Value:							100% of Premium at 1.00%	Next Cha	
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St				
1-Year Fixed with Bonus	1 Year	1%	2.25	1.00	Current				
							1.39		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
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ium Bonus
anged: 01/01/12
ange : 02/01/12
SurrenderTM
Guarant'd
1.18
ium Bonus
anged: 09/22/11
ange : TBD
SurrenderTM
Guarant'd
1.18
71-75: 5.00+ 76-80: 3.75+ 81-85: 3.50+ see notes
ium Bonus
anged: 09/22/11
ange : TBD
SurrenderTM
Guarant'd
1.18

Commissions
Age: Rate

Fixed Annuity Detail Sheet

Minnesota Life SecureOption Focus 1 <i>Low-Band</i>	Non-Qualified Owner: 88 Annuitant: 88	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: CA MT NY OR	
	Qualified Owner: 88 Annuitant: 88	Qualified Single: 10,000 Monthly: 10,000				
	Withdrawal Notes:				No Premium	
	Withdrawal Charges 7 years:		7 7 7 6 5 4 3	Rate Change		
	Guaranteed Minimum Value:		100% of Premium at 1.00%		Next Change	
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity
1-Year Fixed with Bonus		1 Year	1%	2.25	1.00	Current 1.39
Principal Financial Group FPDA Plus 5-Year Guaranty	Non-Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 4,000 Monthly: 4,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: NY PR VI	
	Qualified Owner: 90 Annuitant: 90	Qualified Single: 5,000 Monthly: 5,000				
	Withdrawal Notes:				No Premium	
	Withdrawal Charges 7 years:		6 6 6 5 4 3 2	Rate Change		
	Guaranteed Minimum Value:		100% of Premium at 1.00%		Next Change	
Product Type		Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Maturity
5 Year Fixed		5 Years	none	1.3	1.00	Current 1.30
Protective Life Corporation ProSaver Secure II Fixed Annuity 1 <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 2,000 Monthly: 2,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY PR VI	
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 2,000 Monthly: 2,000				
	Withdrawal Notes:				No Premium	
	Withdrawal Charges 7 years:		8 8 7 6.5 5.5 4.5 3	Rate Change		
	Guaranteed Minimum Value:		100% of Premium at 1.00%		Next Change	
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity
1-Year Fixed with Bonus		1 Year	2%	3	1.00	Current 1.28
Protective Life Corporation ProSaver Secure II Fixed Annuity 2 <i>High-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY PR VI	
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 50,000 Monthly: 50,000				
	Withdrawal Notes:				No Premium	
	Withdrawal Charges 7 years:		8 8 7 6.5 5.5 4.5 3	Rate Change		
	Guaranteed Minimum Value:		100% of Premium at 1.00%		Next Change	

--

Bonus

id: 01/21/12

: : TBD

Surrender TM

Guarant'd

1.18

0-80: 4.50 81-85: 3.00 86-90: 1.85
--

Bonus

id: 01/15/12

: : 02/01/12

Surrender TM

Guarant'd

1.21

0-75: 4.00 76-80: 2.00 81-85: 1.00
--

Bonus

id: 01/24/12

: : 01/31/12

Surrender TM

Guarant'd

1.28

0-75: 4.00 76-80: 2.00 81-85: 1.00
--

Bonus

id: 01/24/12

: : 01/31/12

Fixed Annuity Detail Sheet

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Maturity	
					Current	
2 Year Fixed with Bonus	2 Years	1.5%	2.55	1.05		1.26

Non-Qualified Owner: 90 Single: 5,000 Annuitant: 90 Monthly: 5,000 Qualified Owner: 90 Single: 100 Annuitant: 90 Monthly: 100	Yes-Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment Yes-Long Term Care No- Terminal Illness No- Annualization	Not Available in: AL CT IL MA MN NJ NY OR PA UT VI WA
Withdrawal Notes:			No Premium
Withdrawal Charges 7 years:			9 8 7 6 5 4 2
Guaranteed Minimum Value:			100% of Premium at 1.00%
Rate Change			
Next Change			

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity	
					Current	
1-Year Fixed	1 Year	none	1.25	1.00		1.25

Non-Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000 Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: ME NH NY OR PR VI VT WA
Withdrawal Notes:			No Premium
Withdrawal Charges 7 years:			8 7 6 5 4 3 2
Guaranteed Minimum Value:			100% of Premium at 1.00%
Rate Change			
Next Change			

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 5	Yield to Maturity	
					Current	
5 Year Fixed with Bonus	5 Years	0.75%	1.85	1.10		1.21

Non-Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000 Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000	Yes-Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: ME NH NY VT
Withdrawal Notes:			No Premium
Withdrawal Charges 7 years:			7 6 5 4 3 2 1
Guaranteed Minimum Value:			100% of Premium at 1.00%
Rate Change			
Next Change			

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 5	Yield to Maturity	
					Current	
5 Year Fixed with Bonus	5 Years	0.75%	1.85	1.10		1.21

Non-Qualified Owner: 90 Single: 40,000 Annuitant: 90 Monthly: 40,000 Qualified Owner: 90 Single: 5,000 Annuitant: 90 Monthly: 5,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: NY PR VI
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<p>SurrenderTM</p> <p>Guarant'd</p> <p>1.23</p>
<p>see notes</p>
<p>Bonus</p> <p>End: 01/01/12</p> <p>Start: 02/01/12</p>
<p>SurrenderTM</p> <p>Guarant'd</p> <p>1.04</p>
<p>0-79: 5.00 80-85: 3.00</p>
<p>Bonus</p> <p>End: 12/31/11</p> <p>Start: TBD</p>
<p>SurrenderTM</p> <p>Guarant'd</p> <p>1.18</p>
<p>0-79: 5.00 80-85: 3.00</p>
<p>Bonus</p> <p>End: 12/31/11</p> <p>Start: TBD</p>
<p>SurrenderTM</p> <p>Guarant'd</p> <p>1.18</p>
<p>0-80: 4.50 81-85: 3.00 86-90: 1.85</p>

Fixed Annuity Detail Sheet

Principal Financial Group FPDA Plus 7-Year Guaranty	Withdrawal Notes:					No Premium	
	Withdrawal Charges 7 years:					6 6 6 5 4 3 2	Rate Change
	Guaranteed Minimum Value:					100% of Premium at 1.00%	Next Change
	Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St	
1-Year Fixed	1 Year	none	1.2	1.00	Current 1.20		
Protective Life Corporation ProSaver Secure II Fixed Annuity 4 <i>High-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY PR VI		
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 50,000 Monthly: 50,000					
	Withdrawal Notes:					No Premium	
	Withdrawal Charges 7 years:					8 8 7 6.5 5.5 4.5 3	Rate Change
Guaranteed Minimum Value:					100% of Premium at 1.00%	Next Change	
Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 4	Yield to St		
4 Year Fixed with Bonus	4 Years	0.75%	1.8	1.05	Current 1.16		
Principal Financial Group FPDA Plus 1-Year Guaranty <i>High-Band</i>	Non-Qualified Owner: 90 Annuitant: 0	Non-Qualified Single: 100,000 Monthly: 100,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: NY PR VI		
	Qualified Owner: 90 Annuitant: 0	Qualified Single: 100,000 Monthly: 100,000					
	Withdrawal Notes:					Premium Bor	
	Withdrawal Charges 7 years:					6 6 6 5 4 3 2	Rate Change
Guaranteed Minimum Value:					100% of Premium at 1.00%	Next Change	
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St		
1-Year Fixed	1 Year	none	1	1.00	Current 1.14		
Protective Life Corporation ProSaver Secure II Fixed Annuity 2 <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 2,000 Monthly: 2,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY PR VI		
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 2,000 Monthly: 2,000					
	Withdrawal Notes:					No Premium	
	Withdrawal Charges 7 years:					8 8 7 6.5 5.5 4.5 3	Rate Change
Guaranteed Minimum Value:					100% of Premium at 1.00%	Next Change	
Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to St		
2 Year Fixed with Bonus	2 Years	1%	2	1.00	Current 1.14		

Bonus

id: 01/15/12

: : 02/01/12

IrrederTM

Guarant'd

1.03

0-75: 4.00
76-80: 2.00
81-85: 1.00

Bonus

id: 01/24/12

: : 01/31/12

IrrederTM

Guarant'd

1.14

0-80: 4.50
81-85: 3.00
86-UP: 1.85

onus: 1.00

id: 01/15/12

: : 02/01/12

IrrederTM

Guarant'd

1.14

0-75: 4.00
76-80: 2.00
81-85: 1.00

Bonus

id: 01/24/12

: : 01/31/12

IrrederTM

Guarant'd

1.14

Fixed Annuity Detail Sheet

Protective Life Corporation ProSaver Secure II Fixed Annuity 6 <i>High-Band</i>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Non-Qualified</td> <td style="width: 25%;">Non-Qualified</td> <td style="width: 25%;">No- Disability</td> <td style="width: 25%;">No- Unemployment</td> <td rowspan="2" style="width: 20%; text-align: center;">Not Available in: NY PR VI</td> </tr> <tr> <td>Owner: 85</td> <td>Single: 50,000</td> <td>No- Hospitalization</td> <td>No- Long Term Care</td> </tr> <tr> <td>Annuitant: 85</td> <td>Monthly: 50,000</td> <td>No- Extended Care Waiver</td> <td>No- Terminal Illness</td> <td rowspan="2"></td> </tr> <tr> <td>Qualified</td> <td>Qualified</td> <td>No- Nursing Home</td> <td>No- Annualization</td> </tr> <tr> <td>Owner: 85</td> <td>Single: 50,000</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Annuitant: 85</td> <td>Monthly: 50,000</td> <td></td> <td></td> <td></td> </tr> </table>	Non-Qualified	Non-Qualified	No- Disability	No- Unemployment	Not Available in: NY PR VI	Owner: 85	Single: 50,000	No- Hospitalization	No- Long Term Care	Annuitant: 85	Monthly: 50,000	No- Extended Care Waiver	No- Terminal Illness		Qualified	Qualified	No- Nursing Home	No- Annualization	Owner: 85	Single: 50,000				Annuitant: 85	Monthly: 50,000			
	Non-Qualified	Non-Qualified	No- Disability	No- Unemployment	Not Available in: NY PR VI																								
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Owner: 85	Single: 50,000																												
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Withdrawal Notes:		No Premium																											
Withdrawal Charges 7 years:	8 8 7 6.5 5.5 4.5 3	Rate Change																											
Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change																											
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Integrity Life Insurance New Momentum 2	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Non-Qualified</td> <td style="width: 25%;">Non-Qualified</td> <td style="width: 25%;">No- Disability</td> <td style="width: 25%;">No- Unemployment</td> <td rowspan="2" style="width: 20%; text-align: center;">Not Available in: ME NH NY OR PR VI VT WA</td> </tr> <tr> <td>Owner: 85</td> <td>Single: 5,000</td> <td>Yes-Hospitalization</td> <td>No- Long Term Care</td> </tr> <tr> <td>Annuitant: 85</td> <td>Monthly: 5,000</td> <td>No- Extended Care Waiver</td> <td>Yes-Terminal Illness</td> <td rowspan="2"></td> </tr> <tr> <td>Qualified</td> <td>Qualified</td> <td>Yes-Nursing Home</td> <td>Yes-Annualization</td> </tr> <tr> <td>Owner: 85</td> <td>Single: 2,000</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Annuitant: 85</td> <td>Monthly: 2,000</td> <td></td> <td></td> <td></td> </tr> </table>	Non-Qualified	Non-Qualified	No- Disability	No- Unemployment	Not Available in: ME NH NY OR PR VI VT WA	Owner: 85	Single: 5,000	Yes-Hospitalization	No- Long Term Care	Annuitant: 85	Monthly: 5,000	No- Extended Care Waiver	Yes-Terminal Illness		Qualified	Qualified	Yes-Nursing Home	Yes-Annualization	Owner: 85	Single: 2,000				Annuitant: 85	Monthly: 2,000			
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Integrity Life Insurance New Momentum 3	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Non-Qualified</td> <td style="width: 25%;">Non-Qualified</td> <td style="width: 25%;">No- Disability</td> <td style="width: 25%;">No- Unemployment</td> <td rowspan="2" style="width: 20%; text-align: center;">Not Available in: ME NH NY OR PR VI VT WA</td> </tr> <tr> <td>Owner: 85</td> <td>Single: 5,000</td> <td>Yes-Hospitalization</td> <td>No- Long Term Care</td> </tr> <tr> <td>Annuitant: 85</td> <td>Monthly: 5,000</td> <td>No- Extended Care Waiver</td> <td>Yes-Terminal Illness</td> <td rowspan="2"></td> </tr> <tr> <td>Qualified</td> <td>Qualified</td> <td>Yes-Nursing Home</td> <td>Yes-Annualization</td> </tr> <tr> <td>Owner: 85</td> <td>Single: 2,000</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Annuitant: 85</td> <td>Monthly: 2,000</td> <td></td> <td></td> <td></td> </tr> </table>	Non-Qualified	Non-Qualified	No- Disability	No- Unemployment	Not Available in: ME NH NY OR PR VI VT WA	Owner: 85	Single: 5,000	Yes-Hospitalization	No- Long Term Care	Annuitant: 85	Monthly: 5,000	No- Extended Care Waiver	Yes-Terminal Illness		Qualified	Qualified	Yes-Nursing Home	Yes-Annualization	Owner: 85	Single: 2,000				Annuitant: 85	Monthly: 2,000			
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Withdrawal Notes:		No Premium																											
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Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change																											
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National Integrity Life Insurance New Momentum 2	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Non-Qualified</td> <td style="width: 25%;">Non-Qualified</td> <td style="width: 25%;">Yes-Disability</td> <td style="width: 25%;">No- Unemployment</td> <td rowspan="2" style="width: 20%; text-align: center;">Only Available in: ME NH NY VT</td> </tr> <tr> <td>Owner: 85</td> <td>Single: 5,000</td> <td>No- Hospitalization</td> <td>No- Long Term Care</td> </tr> <tr> <td>Annuitant: 85</td> <td>Monthly: 5,000</td> <td>No- Extended Care Waiver</td> <td>No- Terminal Illness</td> <td rowspan="2"></td> </tr> <tr> <td>Qualified</td> <td>Qualified</td> <td>No- Nursing Home</td> <td>No- Annualization</td> </tr> <tr> <td>Owner: 85</td> <td>Single: 2,000</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Annuitant: 85</td> <td>Monthly: 2,000</td> <td></td> <td></td> <td></td> </tr> </table>	Non-Qualified	Non-Qualified	Yes-Disability	No- Unemployment	Only Available in: ME NH NY VT	Owner: 85	Single: 5,000	No- Hospitalization	No- Long Term Care	Annuitant: 85	Monthly: 5,000	No- Extended Care Waiver	No- Terminal Illness		Qualified	Qualified	No- Nursing Home	No- Annualization	Owner: 85	Single: 2,000				Annuitant: 85	Monthly: 2,000			
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Annuitant: 85	Monthly: 2,000																												
Withdrawal Notes:		No Premium																											
Withdrawal Charges 7 years:	7 6 5 4 3 2 1	Rate Change																											
Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change																											

0-75: 4.00 76-80: 2.00 81-85: 1.00
Bonus
id: 01/24/12
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SurrenderTM
Guarant'd
1.11
0-79: 5.00 80-85: 3.00
Bonus
id: 12/31/11
: : TBD

Fixed Annuity Detail Sheet

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to S	
					Current	
2 Year Fixed with Bonus	2 Years	0.75%	1.75	1.00		1.11

Non-Qualified Owner: 85 Annuitant: 85 Single: 5,000 Monthly: 5,000 Qualified Owner: 85 Annuitant: 85 Single: 2,000 Monthly: 2,000	Yes-Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: ME NH NY VT
Withdrawal Notes:			No Premium
Withdrawal Charges 7 years:			7 6 5 4 3 2 1
Guaranteed Minimum Value:			100% of Premium at 1.00%
Rate Change			
Next Change			

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to S	
					Current	
3 Year Fixed with Bonus	3 Years	0.75%	1.75	1.00		1.11

Non-Qualified Owner: 90 Annuitant: 0 Single: 5,000 Monthly: 5,000 Qualified Owner: 90 Annuitant: 0 Single: 4,000 Monthly: 4,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: NY PR VI
Withdrawal Notes:			Premium Bor
Withdrawal Charges 7 years:			6 6 6 5 4 3 2
Guaranteed Minimum Value:			100% of Premium at 1.00%
Rate Change			
Next Change			

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to S	
					Current	
1-Year Fixed	1 Year	none	1	1.00		1.07

Non-Qualified Owner: 85 Annuitant: 85 Single: 2,000 Monthly: 2,000 Qualified Owner: 85 Annuitant: 85 Single: 2,000 Monthly: 2,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY PR VI
Withdrawal Notes:			No Premium
Withdrawal Charges 7 years:			8 8 7 6.5 5.5 4.5 3
Guaranteed Minimum Value:			100% of Premium at 1.00%
Rate Change			
Next Change			

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 4	Yield to S	
					Current	
4 Year Fixed with Bonus	4 Years	0.5%	1.5	1.00		1.07

Non-Qualified Owner: 85 Annuitant: 85 Single: 2,000 Monthly: 2,000 Qualified Owner: 85 Annuitant: 85 Single: 2,000 Monthly: 2,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY PR VI
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SurrenderTM
Guarant'd
1.11
0-79: 5.00 80-85: 3.00
Bonus
id: 12/31/11
: : TBD
SurrenderTM
Guarant'd
1.11
0-80: 4.50 81-85: 3.00 86-UP: 1.85
onus: 0.50
id: 01/15/12
: : 02/01/12
SurrenderTM
Guarant'd
1.07
0-75: 4.00 76-80: 2.00 81-85: 1.00
Bonus
id: 01/24/12
: : 01/31/12
SurrenderTM
Guarant'd
1.07
0-75: 4.00 76-80: 2.00 81-85: 1.00

Fixed Annuity Detail Sheet

Protective Life Corporation ProSaver Secure II Fixed Annuity 6 <i>Low-Band</i>	Withdrawal Notes:						No Premium			
	Withdrawal Charges 7 years:		8	8	7	6.5	5.5	4.5	3	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%				Next Change			
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Year 6	Yield to St			
6 Year Fixed with Bonus		6 Years	0.35%	1.35	1.00	Current				
						1.05				
American National Insurance Company Palladium Group Fixed Deferred	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 5,000 Monthly: 5,000		No- Disability No- Hospitalization		No- Unemployment No- Long Term Care		Not Available in: NY PR VI	
	Qualified Owner: 80 Annuitant: 80		Qualified Single: 5,000 Monthly: 5,000		No- Extended Care Waiver No- Nursing Home		No- Terminal Illness No- Annualization			
	Withdrawal Notes:						No Premium			
	Withdrawal Charges 7 years:		9	8	7	6	5	4	2	Rate Change
Guaranteed Minimum Value:		100% of Premium at 1.00-3.00%				Next Change				
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St				
1-Year Fixed		1 Year	none	1	1.00-3.00	Current				
						1.00				

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions				States		
Aviva Life & Annuity (Income Series) Income Select Spirit 7 (1-Year) <i>Low-Band</i>	Non-Qualified Owner: 81 Annuitant: 81		Non-Qualified Single: 5,000 Monthly: 5,000		Yes-Disability Yes-Hospitalization		No- Unemployment No- Long Term Care		Not Available in: NJ NY PA PR VI
	Qualified Owner: 81 Annuitant: 81		Qualified Single: 5,000 Monthly: 5,000		No- Extended Care Waiver Yes-Nursing Home		Yes-Terminal Illness No- Annualization		
	Withdrawal Notes:						No Premium		
	Withdrawal Charges 7 years:		9	8	7	6	5	4	3
Guaranteed Minimum Value:		100% of Premium at 1.00%				Next Change			
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St			
1-Year Fixed		1 Year	none	1	1.00	Current			
						1.00			
Surrender Charges Last 6 Years									
C... Life ...	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 250,000 Monthly: 250,000		No- Disability No- Hospitalization		No- Unemployment No- Long Term Care		Not Available in: NY OR PR VI
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 250,000 Monthly: 250,000		Yes-Extended Care Waiver No- Nursing Home		No- Terminal Illness No- Annualization		
	Withdrawal Notes:						No Premium		
	Withdrawal Charges 7 years:		9	8	7	6	5	4	3
Guaranteed Minimum Value:		100% of Premium at 1.00%				Next Change			

Bonus

id: 01/24/12

: : 01/31/12

Surrender TM
Guarant'd
 1.05

0-UP: 4.00+
[see notes](#)

Bonus

id: 01/01/12

: : 02/01/12

Surrender TM
Guarant'd
 1.00

Commissions
 Age: Rate
 0-75: 3.00+
 76-80: 1.75+
 81-81: 1.75+
[see notes](#)

Bonus

ed: 01/06/12

e : TBD

Surrender TM
Guarant'd
 1.00

0-75: 3.00
 76-80: 1.95
 81-85: 1.05

Bonus

Fixed Annuity Detail Sheet

Genworth Life Insurance Company SecureLiving Liberty 1-Year Guaranty High-Band	For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):						9	9	8	7	6	5	Rate Change
	For states IN, MN (6 years):						9	8	7	6	5	4	
	Guaranteed Minimum Value:		100% of Premium at 1.50%						Next Change				
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St						
1-Year Fixed with Bonus		1 Year	2.75%	4.8	1.50	Current		2.50					
Genworth Life of New York Liberty NY 1-Yr Guaranty High-Band	Non-Qualified Owner: 85 Non-Qualified Annuitant: 85 Qualified Owner: 85 Qualified Annuitant: 85	Non-Qualified Single: 250,000 Non-Qualified Monthly: 250,000 Qualified Single: 250,000 Qualified Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY								
	Withdrawal Notes:						No Premium						
	Withdrawal Charges 6 years:		9	9	8	7	6	5	Rate Change				
	Guaranteed Minimum Value:		100% of Premium at 1.00%						Next Change				
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St							
1-Year Fixed with Bonus		1 Year	2.75%	4.8	1.00	Current		2.50					
Genworth Life Insurance Company SecureLiving Liberty 3-Year Guaranty High-Band	Non-Qualified Owner: 85 Non-Qualified Annuitant: 85 Qualified Owner: 85 Qualified Annuitant: 85	Non-Qualified Single: 250,000 Non-Qualified Monthly: 250,000 Qualified Single: 250,000 Qualified Monthly: 250,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI								
	Withdrawal Notes:						No Premium						
	For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):		9	9	8	7	6	5	Rate Change				
	For states IN, MN (6 years):		9	8	7	6	5	4					
Guaranteed Minimum Value:		100% of Premium at 1.50%						Next Change					
Product Type		Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to St							
3 Year Fixed with Bonus		3 Years	1.1%	2.95	1.50	Current		2.40					
Genworth Life Insurance Company SecureLiving Liberty 5-Year Guaranty	Non-Qualified Owner: 85 Non-Qualified Annuitant: 85 Qualified Owner: 85 Qualified Annuitant: 85	Non-Qualified Single: 250,000 Non-Qualified Monthly: 250,000 Qualified Single: 250,000 Qualified Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI								
	Withdrawal Notes:						No Premium						
	For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):		9	9	8	7	6	5	Rate Change				
	For states IN, MN (6 years):		9	8	7	6	5	4					

<p>ed: 09/21/11</p> <hr/> <p>e : TBD</p> <hr/> <p>urrenderTM</p> <p>Guarant'd</p> <p>2.04</p> <hr/> <p>0-75: 3.00 76-80: 1.95 81-UP: 1.05</p> <hr/> <p>i Bonus</p> <hr/> <p>ed: 10/01/11</p> <hr/> <p>e : TBD</p> <hr/> <p>urrenderTM</p> <p>Guarant'd</p> <p>1.62</p> <hr/> <p>0-75: 3.00 76-80: 1.95 81-85: 1.05</p> <hr/> <p>i Bonus</p> <hr/> <p>ed: 09/21/11</p> <hr/> <p>e : TBD</p> <hr/> <p>urrenderTM</p> <p>Guarant'd</p> <p>2.22</p> <hr/> <p>0-75: 3.00 76-80: 1.95 81-UP: 1.05</p> <hr/> <p>i Bonus</p> <hr/> <p>ed: 09/21/11</p>
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Fixed Annuity Detail Sheet

<i>High-Band</i>	For states IN, MN (6 years):							9	8	7	6	5	4	
	Guaranteed Minimum Value:							100% of Premium at 1.50%					Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to St							
	5 Year Fixed with Bonus		5 Years	0.65%	2.5	1.50	Current		2.39					
Genworth Life Insurance Company SecureLiving Liberty 1-Year Guaranty <i>Mid-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization		No- Unemployment No- Long Term Care		Not Available in: NY OR PR VI							
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 100,000 Monthly: 100,000	Yes-Extended Care Waiver No- Nursing Home		No- Terminal Illness No- Annualization									
	Withdrawal Notes:							No Premium						
	For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):							9	9	8	7	6	5	Rate Change
For states IN, MN (6 years):							9	8	7	6	5	4		
Guaranteed Minimum Value:							100% of Premium at 1.50%					Next Change		
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St								
1-Year Fixed with Bonus		1 Year	2%	4.05	1.50	Current		2.38						
Genworth Life of New York Liberty NY 1-Yr Guaranty <i>Mid-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization		No- Unemployment No- Long Term Care		Only Available in: NY							
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 100,000 Monthly: 100,000	No- Extended Care Waiver Yes-Nursing Home		No- Terminal Illness No- Annualization									
	Withdrawal Notes:							No Premium						
	Withdrawal Charges 6 years:							9	9	8	7	6	5	Rate Change
Guaranteed Minimum Value:							100% of Premium at 1.00%					Next Change		
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St								
1-Year Fixed with Bonus		1 Year	2%	4.05	1.00	Current		2.38						
Genworth Life of New York SecureLiving Independence NY <i>High-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability Yes-Hospitalization		No- Unemployment No- Long Term Care		Only Available in: NY							
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 100,000 Monthly: 100,000	No- Extended Care Waiver Yes-Nursing Home		No- Terminal Illness No- Annualization									
	Withdrawal Notes:							No Premium						
	Withdrawal Charges 6 years:							9	9	8	7	6	5	Rate Change
Guaranteed Minimum Value:							100% of Premium at 1.50%					Next Change		
Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to St								
2 Year Fixed with Bonus		2 Years	2%	4.05	2.05	Current		2.38						

Rate : TBD

Surrender TM

Guarant'd

2.33

0-75: 3.00
76-80: 1.95
81-85: 1.05

1 Bonus

Effective Date: 09/21/11

Rate : TBD

Surrender TM

Guarant'd

1.92

0-75: 3.00
76-80: 1.95
81-UP: 1.05

1 Bonus

Effective Date: 10/01/11

Rate : TBD

Surrender TM

Guarant'd

1.50

0-75: 2.25
76-80: 1.31
81-85: 0.94

1 Bonus

Effective Date: 12/14/11

Rate : TBD

Surrender TM

Guarant'd

2.01

Fixed Annuity Detail Sheet

Genworth Life Insurance Company SecureLiving Independence <i>High-Band</i>	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI																		
	Withdrawal Notes:				No Premium																		
	For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years): For states IN, MN, OR (6 years):		9 9 8 7 6 5 9 8 7 6 5 4	Rate Change																			
	Guaranteed Minimum Value:				100% of Premium at 1.50-2.00%	Next Change																	
	<table border="1"> <thead> <tr> <th>Product Type</th> <th>Rate Guarant'd</th> <th>Bonus</th> <th>Rate First Year</th> <th>Rate Years 2-2</th> <th>Yield to St</th> </tr> <tr> <td colspan="5"></td> <th>Current</th> </tr> </thead> <tbody> <tr> <td>2 Year Fixed with Bonus</td> <td>2 Years</td> <td>1.5%</td> <td>3.55</td> <td>2.05</td> <td>2.30</td> </tr> </tbody> </table>		Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to St						Current	2 Year Fixed with Bonus	2 Years	1.5%	3.55	2.05	2.30			
Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to St																		
					Current																		
2 Year Fixed with Bonus	2 Years	1.5%	3.55	2.05	2.30																		
Genworth Life Insurance Company SecureLiving Liberty 3-Year Guaranty <i>Mid-Band</i>	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI																		
	Withdrawal Notes:				No Premium																		
	For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years): For states IN, MN (6 years):		9 9 8 7 6 5 9 8 7 6 5 4	Rate Change																			
	Guaranteed Minimum Value:				100% of Premium at 1.50%	Next Change																	
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Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to St																		
					Current																		
3 Year Fixed with Bonus	3 Years	0.9%	2.75	1.50	2.30																		
Genworth Life of New York SecureLiving Independence NY <i>Mid-Band</i>	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY																		
	Withdrawal Notes:				No Premium																		
	Withdrawal Charges 6 years:		9 9 8 7 6 5	Rate Change																			
	Guaranteed Minimum Value:				100% of Premium at 1.50%	Next Change																	
	<table border="1"> <thead> <tr> <th>Product Type</th> <th>Rate Guarant'd</th> <th>Bonus</th> <th>Rate First Year</th> <th>Rate Years 2-2</th> <th>Yield to St</th> </tr> <tr> <td colspan="5"></td> <th>Current</th> </tr> </thead> <tbody> <tr> <td>2 Year Fixed with Bonus</td> <td>2 Years</td> <td>1.5%</td> <td>3.55</td> <td>2.05</td> <td>2.30</td> </tr> </tbody> </table>		Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to St						Current	2 Year Fixed with Bonus	2 Years	1.5%	3.55	2.05	2.30			
Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to St																		
					Current																		
2 Year Fixed with Bonus	2 Years	1.5%	3.55	2.05	2.30																		
Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization	No- Unemployment No- Long Term Care	Not Available in: AL CT IA																			

0-75: 2.25
76-80: 1.31
81-85: 0.94

Bonus

ed: 01/11/12

e : TBD

IrrederTM

Guarant'd

1.93

0-75: 3.00
76-80: 1.95
81-85: 1.05

Bonus

ed: 09/21/11

e : TBD

IrrederTM

Guarant'd

2.12

0-75: 2.25
76-80: 1.31
81-85: 0.94

Bonus

ed: 12/14/11

e : TBD

IrrederTM

Guarant'd

1.93

Fixed Annuity Detail Sheet

ReliaStar Life Insurance Company ING Premier 5 High-Band	Qualified Owner: 85 Annuitant: 85	Qualified Single: 50,000 Monthly: 50,000	No- Extended Care Waiver No- Nursing Home	No- Terminal Illness No- Annualization	IN KY MA NJ NY OR RI UT WA
	Withdrawal Notes:				Premium Bo
	Withdrawal Charges 6 years: 5 4.75 4.5 4.25 4 3.75				Rate Change
	Guaranteed Minimum Value: 100% of Premium at 1.00-1.50%				Next Change
	Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate
1-Year Fixed	1 Year	none	1.45	1.00-1.50	Current 2.28

ReliaStar Life Insurance Company ING Premier 5 Low-Band	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AL CT IA IN KY MA NJ NY OR RI UT WA
	Withdrawal Notes:				Prem Bonus
	Withdrawal Charges 6 years: 5 4.75 4.5 4.25 4 3.75				Rate Change
	Guaranteed Minimum Value: 100% of Premium at 1.00-1.50%				Next Change
	Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate
1-Year Fixed	1 Year	none	1.45	1.00-1.50	Current 2.28

Genworth Life Insurance Company SecureLiving Liberty 5-Year Guaranty Mid-Band	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI	
	Withdrawal Notes:				No Premium	
	For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):				9 9 8 7 6 5	Rate Change
	For states IN, MN (6 years):				9 8 7 6 5 4	
	Guaranteed Minimum Value: 100% of Premium at 1.50%				Next Change	
Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to St	
5 Year Fixed with Bonus	5 Years	0.5%	2.35	1.50	Current 2.27	

EquiTrust Life Insurance	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 30,000 Monthly: 30,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CT IN MA MD MN NY OK OR PR TX UT VI VT WA
	Withdrawal Notes:				Premium Bo

onus: 5.00
ed: 01/01/12
e : TBD
SurrenderTM
Guarant'd
1.90
: 0.00-5.00
ed: 01/01/12
e : TBD
SurrenderTM
Guarant'd
1.90
0-75: 3.00 76-80: 1.95 81-UP: 1.05
i Bonus
ed: 09/21/11
e : TBD
SurrenderTM
Guarant'd
2.21
0-80: 5.50 81-85: 4.13 see notes
onus: 1.50

Fixed Annuity Detail Sheet

Equitrust Life Insurance Company Choice Four (Liquidity & MVA Option)	For states AL, AR, AZ, CA, CO, DC, DE, GA, HI, IA, ID, IL, KS, KY, LA, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, PA, RI, SC, SD, TN, VA, WI, WV, WY (6 years):	12	11	10	9	8	7	Rate Change																
	For states FL (6 years):	10	10	10	9	8	7																	
	For states NV (6 years):	9	8	7	6.5	5.5	4.5																	
	Guaranteed Minimum Value:		100% of Premium at 2.00%					Next Change																
<table border="1"> <thead> <tr> <th>Product Type</th> <th>Rate Guarant'd</th> <th>Bonus</th> <th>Rate First Year</th> <th>Guarant'd Min Rate</th> <th>Yield to St</th> </tr> <tr> <td colspan="5"></td> <th>Current</th> </tr> </thead> <tbody> <tr> <td>1-Year Fixed</td> <td>1 Year</td> <td>none</td> <td>2</td> <td>2.00</td> <td>2.25</td> </tr> </tbody> </table>		Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St						Current	1-Year Fixed	1 Year	none	2	2.00	2.25					
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St																			
					Current																			
1-Year Fixed	1 Year	none	2	2.00	2.25																			
SBLL -Savings Bank Life Insurance of MA SBLL Optimizer 3 MVA High-Band	Non-Qualified Owner: 85 Annuitant: 85 Single: 250,000 Monthly: 250,000 Qualified Owner: 85 Annuitant: 85 Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY	Withdrawal Notes:		No Premium																	
	Withdrawal Charges 6 years:		9	8	7	6	5	4	Rate Change															
	Guaranteed Minimum Value:		100% of Premium at 1.00%					Next Change																
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Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to St																			
					Current																			
3 Year Fixed with Bonus	3 Years	1%	2.75	1.00	2.25																			
Genworth Life Insurance Company SecureLiving Independence Mid-Band	Non-Qualified Owner: 85 Annuitant: 85 Single: 50,000 Monthly: 50,000 Qualified Owner: 85 Annuitant: 85 Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI	Withdrawal Notes:		No Premium																	
	For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):	9	9	8	7	6	5	Rate Change																
	For states IN, MN, OR (6 years):	9	8	7	6	5	4																	
	Guaranteed Minimum Value:		100% of Premium at 1.50-2.00%					Next Change																
<table border="1"> <thead> <tr> <th>Product Type</th> <th>Rate Guarant'd</th> <th>Bonus</th> <th>Rate First Year</th> <th>Rate Years 2-2</th> <th>Yield to St</th> </tr> <tr> <td colspan="5"></td> <th>Current</th> </tr> </thead> <tbody> <tr> <td>2 Year Fixed with Bonus</td> <td>2 Years</td> <td>1%</td> <td>3.05</td> <td>2.05</td> <td>2.22</td> </tr> </tbody> </table>		Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to St						Current	2 Year Fixed with Bonus	2 Years	1%	3.05	2.05	2.22					
Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to St																			
					Current																			
2 Year Fixed with Bonus	2 Years	1%	3.05	2.05	2.22																			
Genworth Life Insurance Company SecureLiving Independence Mid-Band	Non-Qualified Owner: 85 Annuitant: 85 Single: 15,000 Monthly: 15,000 Qualified Owner: 85 Annuitant: 85 Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI	Withdrawal Notes:		No Premium																	

ed: 10/24/11

e : TBD

Surrender TM
Guarant'd
2.25

i Bonus

ed: 01/15/12

e : 02/01/12

Surrender TM
Guarant'd
1.87

0-75: 2.25
76-80: 1.31
81-85: 0.94

i Bonus

ed: 01/11/12

e : TBD

Surrender TM
Guarant'd
1.85

0-75: 3.00
76-80: 1.95
81-85: 1.05

i Bonus

Fixed Annuity Detail Sheet

Genworth Life Insurance Company SecureLiving Liberty 1-Year Guaranty Low-Band	For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):						9	9	8	7	6	5	Rate Change
	For states IN, MN (6 years):						9	8	7	6	5	4	
	Guaranteed Minimum Value:		100% of Premium at 1.50%									Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St						
	1-Year Fixed with Bonus		1 Year	1%	3.05	1.50	Current		2.22				
Genworth Life of New York Liberty NY 1-Yr Guaranty Low-Band	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 15,000 Monthly: 15,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: NY				
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 15,000 Monthly: 15,000		Withdrawal Notes:							No Premium	
	Withdrawal Charges 6 years:						9	9	8	7	6	5	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%									Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St						
1-Year Fixed with Bonus		1 Year	1%	3.05	1.00	Current		2.22					
Genworth Life of New York SecureLiving Independence NY Low-Band	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 15,000 Monthly: 15,000		No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: NY				
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 15,000 Monthly: 15,000		Withdrawal Notes:							No Premium	
	Withdrawal Charges 6 years:						9	9	8	7	6	5	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.50%									Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to St						
2 Year Fixed with Bonus		2 Years	1%	3.05	2.05	Current		2.22					

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States	
	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 15,000 Monthly: 15,000	Withdrawal Notes:		No Premium

ed: 01/11/12
e : TBD
SurrenderTM
Guarant'd
1.76
0-75: 3.00 76-80: 1.95 81-UP: 1.05
Bonus
ed: 10/01/11
e : TBD
SurrenderTM
Guarant'd
1.34
0-75: 2.25 76-80: 1.31 81-85: 0.94
Bonus
ed: 12/14/11
e : TBD
SurrenderTM
Guarant'd
1.85

Commissions Age: Rate
0-75: 2.25 76-80: 1.31 81-85: 0.94
Bonus

Fixed Annuity Detail Sheet

Genworth Life Insurance Company SecureLiving Independence Low-Band	For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):		9	9	8	7	6	5	Rate Change													
	For states IN, MN, OR (6 years):		9	8	7	6	5	4														
	Guaranteed Minimum Value:		100% of Premium at 1.50-2.00%						Next Change													
	<table border="1"> <thead> <tr> <th rowspan="2">Product Type</th> <th rowspan="2">Rate Guarant'd</th> <th rowspan="2">Bonus</th> <th rowspan="2">Rate First Year</th> <th rowspan="2">Rate Years 2-2</th> <th colspan="2">Yield to S</th> </tr> <tr> <th>Current</th> <th></th> </tr> </thead> <tbody> <tr> <td>2 Year Fixed with Bonus</td> <td>2 Years</td> <td>0.5%</td> <td>2.55</td> <td>2.05</td> <td colspan="2">2.13</td> </tr> </tbody> </table>		Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to S		Current		2 Year Fixed with Bonus	2 Years	0.5%	2.55	2.05	2.13					
Product Type	Rate Guarant'd	Bonus						Rate First Year	Rate Years 2-2	Yield to S												
			Current																			
2 Year Fixed with Bonus	2 Years	0.5%	2.55	2.05	2.13																	
SB LI -Savings Bank Life Insurance of MA SB LI Optimizer 3 MVA Mid-Band	Non-Qualified Owner: 85 Annuitant: 85 Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Owner: 85 Annuitant: 85 Qualified Single: 100,000 Monthly: 100,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY															
	Withdrawal Notes:		No Premium																			
	Withdrawal Charges 6 years:		9	8	7	6	5	4	Rate Change													
	Guaranteed Minimum Value:		100% of Premium at 1.00%						Next Change													
<table border="1"> <thead> <tr> <th rowspan="2">Product Type</th> <th rowspan="2">Rate Guarant'd</th> <th rowspan="2">Bonus</th> <th rowspan="2">Rate Years 1-3</th> <th rowspan="2">Guarant'd Min Rate</th> <th colspan="2">Yield to S</th> </tr> <tr> <th>Current</th> <th></th> </tr> </thead> <tbody> <tr> <td>3 Year Fixed with Bonus</td> <td>3 Years</td> <td>0.75%</td> <td>2.5</td> <td>1.00</td> <td colspan="2">2.12</td> </tr> </tbody> </table>		Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to S		Current		3 Year Fixed with Bonus	3 Years	0.75%	2.5	1.00	2.12						
Product Type	Rate Guarant'd						Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to S												
		Current																				
3 Year Fixed with Bonus	3 Years	0.75%	2.5	1.00	2.12																	
Genworth Life of New York Liberty NY 3-Yr Guaranty High-Band	Non-Qualified Owner: 85 Annuitant: 85 Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Owner: 85 Annuitant: 85 Qualified Single: 250,000 Monthly: 250,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: NY															
	Withdrawal Notes:		No Premium																			
	Withdrawal Charges 6 years:		9	9	8	7	6	5	Rate Change													
	Guaranteed Minimum Value:		100% of Premium at 1.00%						Next Change													
<table border="1"> <thead> <tr> <th rowspan="2">Product Type</th> <th rowspan="2">Rate Guarant'd</th> <th rowspan="2">Bonus</th> <th rowspan="2">Rate First Year</th> <th rowspan="2">Rate Year 3</th> <th colspan="2">Yield to S</th> </tr> <tr> <th>Current</th> <th></th> </tr> </thead> <tbody> <tr> <td>3 Year Fixed with Bonus</td> <td>3 Years</td> <td>1.1%</td> <td>2.95</td> <td>1.85</td> <td colspan="2">2.03</td> </tr> </tbody> </table>		Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to S		Current		3 Year Fixed with Bonus	3 Years	1.1%	2.95	1.85	2.03						
Product Type	Rate Guarant'd						Bonus	Rate First Year	Rate Year 3	Yield to S												
		Current																				
3 Year Fixed with Bonus	3 Years	1.1%	2.95	1.85	2.03																	
EquiTrust Life Insurance Company ChoiceFour (Liquidity Option)	Non-Qualified Owner: 85 Annuitant: 85 Non-Qualified Single: 30,000 Monthly: 30,000 Qualified Owner: 85 Annuitant: 85 Qualified Single: 30,000 Monthly: 30,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: AK CT IN MA MD MN NY OK OR PR TX UT VI VT WA															
	Withdrawal Notes:		No Premium																			
	For states AL, AR, AZ, CA, CO, DC, DE, GA, HI, IA, ID, IL, KS, KY, LA, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, PA, RI, SC, SD, TN, VA, WI, WV, WY (6 years):		12	11	10	9	8	7	Rate Change													
	For states FL (6 years):		10	10	10	9	8	7														
For states NV (6 years):		9	8	7	6.5	5.5	4.5															

ed: 01/11/12

e : TBD

urrender TM
Guarant'd
1.77

--

i Bonus

ed: 01/15/12

e : 02/01/12

urrender TM
Guarant'd
1.75

0-75: 3.00 76-80: 1.95 81-85: 1.05
--

i Bonus

ed: 10/01/11

e : TBD

urrender TM
Guarant'd
1.61

0-80: 5.50 81-85: 4.13 see notes

i Bonus

ed: 10/24/11

Fixed Annuity Detail Sheet

		Guaranteed Minimum Value:	100% of Premium at 2.00%				Next Change		
		Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St		
		1-Year Fixed	1 Year	none	2	2.00	Current 2.00		
Genworth Life Insurance Company SecureLiving Liberty 3-Year Guaranty Low-Band	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI				
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 15,000 Monthly: 15,000	Withdrawal Notes:		No Premium				
	For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):		9	9	8	7	6	5	Rate Change
	For states IN, MN (6 years):		9	8	7	6	5	4	
			Guaranteed Minimum Value:	100% of Premium at 1.50%				Next Change	
			Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to St	
		3 Year Fixed with Bonus	3 Years	0.3%	2.15	1.50	Current 2.00		
Genworth Life of New York Liberty NY 3-Yr Guaranty Mid-Band	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY				
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 100,000 Monthly: 100,000	Withdrawal Notes:		No Premium				
	Withdrawal Charges 6 years:		9	9	8	7	6	5	Rate Change
			Guaranteed Minimum Value:	100% of Premium at 1.00%				Next Change	
			Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to St	
			3 Year Fixed with Bonus	3 Years	0.9%	2.75	1.85	Current 2.00	
SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 3 MVA Mid-Band	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY				
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 50,000 Monthly: 50,000	Withdrawal Notes:		No Premium				
	Withdrawal Charges 6 years:		9	8	7	6	5	4	Rate Change
			Guaranteed Minimum Value:	100% of Premium at 1.00%				Next Change	
			Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to St	
								Current	

Rate: TBD

Surrender TM

Guarant'd

2.00

0-75: 3.00
76-80: 1.95
81-85: 1.05

1 Bonus

Effective Date: 09/21/11

Rate: TBD

Surrender TM

Guarant'd

1.82

0-75: 3.00
76-80: 1.95
81-85: 1.05

1 Bonus

Effective Date: 10/01/11

Rate: TBD

Surrender TM

Guarant'd

1.57

1 Bonus

Effective Date: 01/15/12

Rate: 02/01/12

Surrender TM

Guarant'd

Fixed Annuity Detail Sheet

	3 Year Fixed with Bonus		3 Years	0.5%	2.25	1.00	2.00		
Genworth Life of New York Liberty NY 5-Yr Guaranty <i>High-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: NY		
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 250,000 Monthly: 250,000	Withdrawal Notes:					No Premium	
	Withdrawal Charges 6 years:		9	9	8	7	6	5	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%					Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Year 5	Yield to Maturity		
5 Year Fixed with Bonus		5 Years	0.65%	2.5	1.85	Current 1.96			
ReliaStar Life Insurance Company ING Premier 3 <i>High-Band</i>	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: AL NY		
	Qualified Owner: 80 Annuitant: 80	Qualified Single: 50,000 Monthly: 50,000	Withdrawal Notes:					Premium Bo	
	Withdrawal Charges 6 years:		9	8	7	6	5	4	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00-1.50%					Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity		
1-Year Fixed		1 Year	none	1.45	1.00-1.50	Current 1.95			
Genworth Life Insurance Company SecureLiving Liberty 5-Year Guaranty <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: NY OR PR VI		
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 15,000 Monthly: 15,000	Withdrawal Notes:					No Premium	
	For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WY, WY (6 years):		9	9	8	7	6	5	Rate Change
	For states IN, MN (6 years):		9	8	7	6	5	4	
	Guaranteed Minimum Value:		100% of Premium at 1.50%					Next Change	
Product Type		Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Maturity			
5 Year Fixed with Bonus		5 Years	0.1%	1.95	1.50	Current 1.93			
	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: NY		
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 100,000 Monthly: 100,000							

1.62
<p>0-75: 3.00 76-80: 1.95 81-85: 1.05</p>
Bonus
ed: 10/01/11
e : TBD
SurrenderTM
Guarant'd
1.82
<p>onus: 3.00</p>
ed: 01/01/12
e : TBD
SurrenderTM
Guarant'd
1.57
<p>0-75: 3.00 76-80: 1.95 81-UP: 1.05</p>
Bonus
ed: 09/21/11
e : TBD
SurrenderTM
Guarant'd
1.87
<p>0-75: 3.00 76-80: 1.95 81-85: 1.05</p>

Fixed Annuity Detail Sheet

Genworth Life of New York Liberty NY 5-Yr Guaranty <i>Mid-Band</i>	Withdrawal Notes:				No Premium		
	Withdrawal Charges 6 years:				9 9 8 7 6 5	Rate Change	
	Guaranteed Minimum Value:				100% of Premium at 1.00%	Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Year 5	Yield to St
	5 Year Fixed with Bonus		5 Years	0.5%	2.35	1.85	Current 1.93
Genworth Life of New York Liberty NY 3-Yr Guaranty <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY		
	Withdrawal Notes:				No Premium		
	Withdrawal Charges 6 years:				9 9 8 7 6 5	Rate Change	
	Guaranteed Minimum Value:				100% of Premium at 1.00%	Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to St
3 Year Fixed with Bonus		3 Years	0.3%	2.15	1.85	Current 1.90	
Genworth Life of New York Liberty NY 5-Yr Guaranty <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY		
	Withdrawal Notes:				No Premium		
	Withdrawal Charges 6 years:				9 9 8 7 6 5	Rate Change	
	Guaranteed Minimum Value:				100% of Premium at 1.00%	Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Year 5	Yield to St
5 Year Fixed with Bonus		5 Years	0.1%	1.95	1.85	Current 1.87	
ReliaStar Life Insurance Company ING Premier 3 <i>Mid-Band</i>	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 25,000 Monthly: 25,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AL NY		
	Withdrawal Notes:				Premium Bo		
	Withdrawal Charges 6 years:				9 8 7 6 5 4	Rate Change	
	Guaranteed Minimum Value:				100% of Premium at 1.00-1.50%	Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St
1-Year Fixed		1 Year	none	1.45	1.00-1.50	Current 1.87	

Bonus
ed: 10/01/11
e : TBD
SurrenderTM
Guarant'd
1.79
0-75: 3.00 76-80: 1.95 81-85: 1.05
Bonus
ed: 10/01/11
e : TBD
SurrenderTM
Guarant'd
1.47
0-75: 3.00 76-80: 1.95 81-85: 1.05
Bonus
ed: 10/01/11
e : TBD
SurrenderTM
Guarant'd
1.72
onus: 2.50
ed: 01/01/12
e : TBD
SurrenderTM
Guarant'd
1.49

Fixed Annuity Detail Sheet

ReliaStar Life Insurance Company ING Premier 5 Mid-Band	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 25,000 Monthly: 25,000 Qualified Single: 25,000 Monthly: 25,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AL CT IA IN KY MA NJ NY OR RI UT WA	
	Withdrawal Notes:				Premium Bo	
	Withdrawal Charges 6 years:				5 4.75 4.5 4.25 4 3.75	Rate Change
	Guaranteed Minimum Value:				100% of Premium at 1.00-1.50%	Next Change
	Product Type 1-Year Fixed		Rate Guarant'd 1 Year	Bonus none	Rate First Year 1.45	Guarant'd Min Rate 1.00-1.50
SB LI -Savings Bank Life Insurance of MA SB LI Optimizer 3 MVA Low-Band	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY	
	Withdrawal Notes:				No Premium	
	Withdrawal Charges 6 years:				9 8 7 6 5 4	Rate Change
	Guaranteed Minimum Value:				100% of Premium at 1.00%	Next Change
	Product Type 3 Year Fixed with Bonus		Rate Guarant'd 3 Years	Bonus 0.25%	Rate Years 1-3 2	Guarant'd Min Rate 1.00
SB LI -Savings Bank Life Insurance of MA SB LI Optimizer 2 MVA High-Band	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY	
	Withdrawal Notes:				Premium Bo	
	Withdrawal Charges 6 years:				8 8 7 6 5 4	Rate Change
	Guaranteed Minimum Value:				100% of Premium at 1.00%	Next Change
	Product Type 2 Year Fixed		Rate Guarant'd 2 Years	Bonus none	Rate Years 1-2 1.65	Guarant'd Min Rate 1.00
SB LI -Savings Bank Life Insurance of MA SB LI Optimizer 3 MVA Low-Band	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR	

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onus: 2.50

ed: 01/01/12

e : TBD

Surrender TM

Guarant'd

1.49

--

i Bonus

ed: 01/15/12

e : 02/01/12

Surrender TM

Guarant'd

1.50

--

onus: 1.00

ed: 01/15/12

e : 02/01/12

Surrender TM

Guarant'd

1.38

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Fixed Annuity Detail Sheet

SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 2 MVA Mid-Band							INVT OR PR SD VI WA WY			
	Withdrawal Notes:						Premium Bo			
	Withdrawal Charges 6 years:						8 8 7 6 5 4	Rate Change		
	Guaranteed Minimum Value:						100% of Premium at 1.00%	Next Change		
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-2	Guarant'd Min Rate	Yield to St			
2 Year Fixed		2 Years	none	1.65	1.00	Current 1.73				
ReliaStar Life Insurance Company ING Premier Flex Annuity	Non-Qualified Owner: 80 Single: 50 Annuitant: 80 Monthly: 50		Non-Qualified Single: 50 Monthly: 50		No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: AL NY OR PR VI	
	Withdrawal Notes:						Premium Bo			
	Withdrawal Charges 6 years:						Rate Change			
	Guaranteed Minimum Value:						100% of Premium at 1.00-1.50%	Next Change		
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St			
1-Year Fixed		1 Year	none	1.45	1.00-1.50	Current 1.70				
SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 2 MVA Low-Band	Non-Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000		Non-Qualified Single: 5,000 Monthly: 5,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY	
	Withdrawal Notes:						Premium Bo			
	Withdrawal Charges 6 years:						8 8 7 6 5 4	Rate Change		
	Guaranteed Minimum Value:						100% of Premium at 1.00%	Next Change		
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-2	Guarant'd Min Rate	Yield to St			
2 Year Fixed		2 Years	none	1.65	1.00	Current 1.69				

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States	
ReliaStar Life Insurance Company	Non-Qualified Owner: 80 Single: 5,000 Annuitant: 80 Monthly: 5,000	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AL NY
	Withdrawal Notes:				No Premium

onus: 0.50
 ed: 01/15/12
 e : 02/01/12

Surrender TM
Guarant'd
 1.30

onus: 1.50
 ed: 01/01/12
 e : TBD

Surrender TM
Guarant'd
 1.33

onus: 0.25
 ed: 01/15/12
 e : 02/01/12

Surrender TM
Guarant'd
 1.26

Commissions
 Age: Rate

Bonus

Fixed Annuity Detail Sheet

ING Premier 3 <i>Low-Band</i>	Withdrawal Charges 6 years:	9	8	7	6	5	4	Rate Change
	Guaranteed Minimum Value:	100% of Premium at 1.00-1.50%						Next Change
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St		
1-Year Fixed		1 Year	none	1.45	1.00-1.50	Current 1.45		

The Standard Secured Rate Annuity 1 <i>High-Band</i>	Non-Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver	No- Unemployment No- Long Term Care Yes-Terminal Illness	Not Available in: NY PA PR VI				
	Qualified Owner: 90 Annuitant: 90	Qualified Single: 100,000 Monthly: 100,000	Yes-Nursing Home	Yes-Annualization					
	Withdrawal Notes:				Prem Bonus				
	Withdrawal Charges 6 years:		7	7	7	6	5	3	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%					Next Change	
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St			
1-Year Fixed with Bonus		1 Year	1%	2.1	1.00	Current 1.43			

The Standard Secured Rate Annuity 1 <i>Low-Band</i>	Non-Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver	No- Unemployment No- Long Term Care Yes-Terminal Illness	Not Available in: NY PA PR VI				
	Qualified Owner: 90 Annuitant: 90	Qualified Single: 15,000 Monthly: 15,000	Yes-Nursing Home	Yes-Annualization					
	Withdrawal Notes:				Prem Bonus				
	Withdrawal Charges 6 years:		7	7	7	6	5	3	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%					Next Change	
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St			
1-Year Fixed with Bonus		1 Year	1%	2	1.00	Current 1.33			

Surrender Charges Last 5 Years

Reliance Standard Life Eleos MVA	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability Yes-Hospitalization No- Extended Care Waiver	No- Unemployment No- Long Term Care No- Terminal Illness	Not Available in: AL MD MN MT ND NY OR PR TX UT VI VT WA			
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 10,000 Monthly: 10,000	Yes-Nursing Home	Yes-Annualization				
	Withdrawal Notes:				No Premium			
	Withdrawal Charges 5 years:		8	7	6	5	4	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%					Next Change
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St		
1-Year Fixed with Bonus		1 Year	1%	3	1.00	Current 2.20		

ed: 01/01/12

e : TBD

urrenderTM

Guarant'd

1.07

0-80: 4.00
81-85: 2.00
86-UP: 1.45

: 0.20-1.00

ed: 01/01/12

e : TBD

urrenderTM

Guarant'd

1.35

0-80: 4.00
81-85: 2.00
86-UP: 1.45

: 0.20-1.00

ed: 01/01/12

e : TBD

urrenderTM

Guarant'd

1.33

0-75: 3.25
76-80: 2.60
81-85: 1.95

i Bonus

ed: 09/29/11

e : TBD

urrenderTM

Guarant'd

1.40

Fixed Annuity Detail Sheet

Reliance Standard Life Eleos SP	<table border="1"> <tr> <td>Non-Qualified</td> <td>85</td> <td>Single:</td> <td>10,000</td> <td rowspan="2">No- Disability Yes-Hospitalization</td> <td rowspan="2">No- Unemployment No- Long Term Care</td> <td rowspan="4">Not Available in: AL MO MT NY PR UT VI</td> </tr> <tr> <td>Annuitant:</td> <td>85</td> <td>Monthly:</td> <td>10,000</td> </tr> <tr> <td>Qualified</td> <td>85</td> <td>Single:</td> <td>10,000</td> <td rowspan="2">No- Extended Care Waiver Yes-Nursing Home</td> <td rowspan="2">No- Terminal Illness Yes-Annualization</td> </tr> <tr> <td>Annuitant:</td> <td>85</td> <td>Monthly:</td> <td>10,000</td> </tr> </table>	Non-Qualified	85	Single:	10,000	No- Disability Yes-Hospitalization	No- Unemployment No- Long Term Care	Not Available in: AL MO MT NY PR UT VI	Annuitant:	85	Monthly:	10,000	Qualified	85	Single:	10,000	No- Extended Care Waiver Yes-Nursing Home	No- Terminal Illness Yes-Annualization	Annuitant:	85	Monthly:	10,000
	Non-Qualified	85	Single:	10,000	No- Disability Yes-Hospitalization				No- Unemployment No- Long Term Care	Not Available in: AL MO MT NY PR UT VI												
	Annuitant:	85	Monthly:	10,000																		
	Qualified	85	Single:	10,000	No- Extended Care Waiver Yes-Nursing Home	No- Terminal Illness Yes-Annualization																
	Annuitant:	85	Monthly:	10,000																		
Withdrawal Notes:						No Premium																
Withdrawal Charges 5 years:	8	7	6	5	4	Rate Change																
Guaranteed Minimum Value:	100% of Premium at 1.00%					Next Change																
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Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St																	
					Current																	
1-Year Fixed with Bonus	1 Year	1%	2.85	1.00	2.05																	
Aviva Life & Annuity (Income Series) Income Select Spirit 5 (1-Year) High-Band	<table border="1"> <tr> <td>Non-Qualified</td> <td>83</td> <td>Single:</td> <td>75,000</td> <td rowspan="2">Yes-Disability Yes-Hospitalization</td> <td rowspan="2">No- Unemployment No- Long Term Care</td> <td rowspan="4">Not Available in: NJ NY PA PR VI</td> </tr> <tr> <td>Annuitant:</td> <td>83</td> <td>Monthly:</td> <td>75,000</td> </tr> <tr> <td>Qualified</td> <td>83</td> <td>Single:</td> <td>75,000</td> <td rowspan="2">No- Extended Care Waiver Yes-Nursing Home</td> <td rowspan="2">Yes-Terminal Illness No- Annualization</td> </tr> <tr> <td>Annuitant:</td> <td>83</td> <td>Monthly:</td> <td>75,000</td> </tr> </table>	Non-Qualified	83	Single:	75,000	Yes-Disability Yes-Hospitalization	No- Unemployment No- Long Term Care	Not Available in: NJ NY PA PR VI	Annuitant:	83	Monthly:	75,000	Qualified	83	Single:	75,000	No- Extended Care Waiver Yes-Nursing Home	Yes-Terminal Illness No- Annualization	Annuitant:	83	Monthly:	75,000
	Non-Qualified	83	Single:	75,000	Yes-Disability Yes-Hospitalization				No- Unemployment No- Long Term Care	Not Available in: NJ NY PA PR VI												
	Annuitant:	83	Monthly:	75,000																		
	Qualified	83	Single:	75,000	No- Extended Care Waiver Yes-Nursing Home	Yes-Terminal Illness No- Annualization																
	Annuitant:	83	Monthly:	75,000																		
Withdrawal Notes:						No Premium																
Withdrawal Charges 5 years:	8	7	6	5	4	Rate Change																
Guaranteed Minimum Value:	100% of Premium at 1.00%					Next Change																
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Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St																	
					Current																	
1-Year Fixed	1 Year	none	1.5	1.00	1.50																	
ReliaStar Life Insurance Company ING QuintaFlex (TSA/457)	<table border="1"> <tr> <td>Non-Qualified</td> <td>0</td> <td>Single:</td> <td>500</td> <td rowspan="2">No- Disability No- Hospitalization</td> <td rowspan="2">No- Unemployment No- Long Term Care</td> <td rowspan="4">Not Available in: AL NY OR PR VI</td> </tr> <tr> <td>Annuitant:</td> <td>0</td> <td>Monthly:</td> <td>500</td> </tr> <tr> <td>Qualified</td> <td>80</td> <td>Single:</td> <td>500</td> <td rowspan="2">No- Extended Care Waiver Yes-Nursing Home</td> <td rowspan="2">No- Terminal Illness Yes-Annualization</td> </tr> <tr> <td>Annuitant:</td> <td>80</td> <td>Monthly:</td> <td>500</td> </tr> </table>	Non-Qualified	0	Single:	500	No- Disability No- Hospitalization	No- Unemployment No- Long Term Care	Not Available in: AL NY OR PR VI	Annuitant:	0	Monthly:	500	Qualified	80	Single:	500	No- Extended Care Waiver Yes-Nursing Home	No- Terminal Illness Yes-Annualization	Annuitant:	80	Monthly:	500
	Non-Qualified	0	Single:	500	No- Disability No- Hospitalization				No- Unemployment No- Long Term Care	Not Available in: AL NY OR PR VI												
	Annuitant:	0	Monthly:	500																		
	Qualified	80	Single:	500	No- Extended Care Waiver Yes-Nursing Home	No- Terminal Illness Yes-Annualization																
	Annuitant:	80	Monthly:	500																		
Withdrawal Notes:						No Premium																
For states AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY (5 years):	5	5	5	5	5	Rate Change																
For states TX (5 years):	7	6	5	4	3																	
Guaranteed Minimum Value:	1.00%					Next Change																
<table border="1"> <thead> <tr> <th>Product Type</th> <th>Rate Guarant'd</th> <th>Bonus</th> <th>Rate First Year</th> <th>Guarant'd Min Rate</th> <th>Yield to St</th> </tr> <tr> <td colspan="5"></td> <th>Current</th> </tr> </thead> <tbody> <tr> <td>1-Year Fixed with Bonus</td> <td>1 Year</td> <td>1.5%</td> <td>2.65</td> <td>1.00</td> <td>1.45</td> </tr> </tbody> </table>		Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St						Current	1-Year Fixed with Bonus	1 Year	1.5%	2.65	1.00	1.45			
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St																	
					Current																	
1-Year Fixed with Bonus	1 Year	1.5%	2.65	1.00	1.45																	
SBLI -Savings Bank Life Insurance of MA	<table border="1"> <tr> <td>Non-Qualified</td> <td>85</td> <td>Single:</td> <td>250,000</td> <td rowspan="2">No- Disability No- Hospitalization</td> <td rowspan="2">No- Unemployment No- Long Term Care</td> <td rowspan="4">Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY</td> </tr> <tr> <td>Annuitant:</td> <td>0</td> <td>Monthly:</td> <td>250,000</td> </tr> <tr> <td>Qualified</td> <td>85</td> <td>Single:</td> <td>250,000</td> <td rowspan="2">No- Extended Care Waiver Yes-Nursing Home</td> <td rowspan="2">Yes-Terminal Illness No- Annualization</td> </tr> <tr> <td>Annuitant:</td> <td>0</td> <td>Monthly:</td> <td>250,000</td> </tr> </table>	Non-Qualified	85	Single:	250,000	No- Disability No- Hospitalization	No- Unemployment No- Long Term Care	Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY	Annuitant:	0	Monthly:	250,000	Qualified	85	Single:	250,000	No- Extended Care Waiver Yes-Nursing Home	Yes-Terminal Illness No- Annualization	Annuitant:	0	Monthly:	250,000
	Non-Qualified	85	Single:	250,000	No- Disability No- Hospitalization				No- Unemployment No- Long Term Care	Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY												
Annuitant:	0	Monthly:	250,000																			
Qualified	85	Single:	250,000	No- Extended Care Waiver Yes-Nursing Home	Yes-Terminal Illness No- Annualization																	
Annuitant:	0	Monthly:	250,000																			

0-75: 3.25
76-80: 2.60
81-85: 1.95

Bonus

ed: 09/29/11

e : TBD

SurrenderTM

Guarant'd

1.37

0-75: 2.00+
76-80: 1.05+
81-83: 0.95+

[see notes](#)

Bonus

ed: 01/06/12

e : TBD

SurrenderTM

Guarant'd

1.10

0-70: 5.00+
71-74: 4.00+
75-UP: 2.50+

[see notes](#)

Bonus

ed: 01/01/12

e : TBD

SurrenderTM

Guarant'd

1.53

Fixed Annuity Detail Sheet

INSURANCE OF MA
SBLI Optimizer 1 Non MVA
High-Band

Withdrawal Notes:							No Premium
Withdrawal Charges 5 years:		9	8	7	6	5	Rate Change
Guaranteed Minimum Value:		100% of Premium at 1.00%					Next Change
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St	
1-Year Fixed with Bonus		1 Year	1%	2.25	1.00	Current 1.45	

American National
Insurance Company
Citadel 5 Diamond
High-Band

Non-Qualified Owner: 99 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: NY VI			
Qualified Owner: 99 Annuitant: 85	Qualified Single: 100,000 Monthly: 100,000						
Withdrawal Notes:		No Premium					
Withdrawal Charges 5 years:		7	7	7	6	5	Rate Change
Guaranteed Minimum Value:		100% of Premium at 1.00-3.00%					Next Change
Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to St	
2 Year Fixed with Bonus		2 Years	1%	2.2	1.20	Current 1.40	

American National Life
Insurance Company of NY
WealthQuest Citadel 5
Diamond
High-Band

Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000	Yes-Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY			
Qualified Owner: 85 Annuitant: 85	Qualified Single: 100,000 Monthly: 100,000						
Withdrawal Notes:		No Premium					
Withdrawal Charges 5 years:		7	7	7	6	5	Rate Change
Guaranteed Minimum Value:		100% of Premium at 1.00%					Next Change
Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to St	
2 Year Fixed with Bonus		2 Years	1%	2.2	1.20	Current 1.40	

SBLI -Savings Bank Life
Insurance of MA
SBLI Optimizer 1 Non MVA
Mid-Band

Non-Qualified Owner: 85 Annuitant: 0	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY			
Qualified Owner: 85 Annuitant: 0	Qualified Single: 100,000 Monthly: 100,000						
Withdrawal Notes:		No Premium					
Withdrawal Charges 5 years:		9	8	7	6	5	Rate Change
Guaranteed Minimum Value:		100% of Premium at 1.00%					Next Change
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St	
						Current	

Bonus
ed: 01/15/12
e : 02/01/12
urrender™
Guarant'd
1.25
0-80: 3.00 81-85: 2.00
Bonus
ed: 01/01/12
e : 02/01/12
urrender™
Guarant'd
1.28
0-80: 3.00 81-85: 2.00
Bonus
ed: 01/01/12
e : 02/01/12
urrender™
Guarant'd
1.28
Bonus
ed: 01/15/12
e : 02/01/12
urrender™
Guarant'd

Fixed Annuity Detail Sheet

	1-Year Fixed with Bonus		1 Year	0.5%	1.75	1.00	1.35											
SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 1 Non MVA <i>Mid-Band</i>	Non-Qualified Owner: 85 Annuitant: 0	Non-Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY											
	Qualified		Qualified															
	Owner: 85 Annuitant: 0		Single: 50,000 Monthly: 50,000															
	Withdrawal Notes:						No Premium											
	Withdrawal Charges 5 years:		9	8	7	6	5	Rate Change										
Guaranteed Minimum Value:		100% of Premium at 1.00%				Next Change												
<table border="1"> <tr> <th>Product Type</th> <th>Rate Guarant'd</th> <th>Bonus</th> <th>Rate First Year</th> <th>Guarant'd Min Rate</th> <th>Yield to St</th> </tr> <tr> <td>1-Year Fixed with Bonus</td> <td>1 Year</td> <td>0.35%</td> <td>1.6</td> <td>1.00</td> <td>1.32</td> </tr> </table>		Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St	1-Year Fixed with Bonus	1 Year	0.35%	1.6	1.00	1.32					
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St													
1-Year Fixed with Bonus	1 Year	0.35%	1.6	1.00	1.32													
American National Insurance Company Citadel 5 Diamond <i>Low-Band</i>	Non-Qualified Owner: 99 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: NY VI											
	Qualified		Qualified															
	Owner: 99 Annuitant: 85		Single: 5,000 Monthly: 5,000															
	Withdrawal Notes:						No Premium											
	Withdrawal Charges 5 years:		7	7	7	6	5	Rate Change										
Guaranteed Minimum Value:		100% of Premium at 1.00-3.00%				Next Change												
<table border="1"> <tr> <th>Product Type</th> <th>Rate Guarant'd</th> <th>Bonus</th> <th>Rate First Year</th> <th>Rate Years 2-2</th> <th>Yield to St</th> </tr> <tr> <td>2 Year Fixed with Bonus</td> <td>2 Years</td> <td>1%</td> <td>2.1</td> <td>1.10</td> <td>1.30</td> </tr> </table>		Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to St	2 Year Fixed with Bonus	2 Years	1%	2.1	1.10	1.30					
Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to St													
2 Year Fixed with Bonus	2 Years	1%	2.1	1.10	1.30													
American National Life Insurance Company of NY WealthQuest Citadel 5 Diamond <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	Yes-Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: NY											
	Qualified		Qualified															
	Owner: 85 Annuitant: 85		Single: 5,000 Monthly: 5,000															
	Withdrawal Notes:						No Premium											
	Withdrawal Charges 5 years:		7	7	7	6	5	Rate Change										
Guaranteed Minimum Value:		100% of Premium at 1.00%				Next Change												
<table border="1"> <tr> <th>Product Type</th> <th>Rate Guarant'd</th> <th>Bonus</th> <th>Rate First Year</th> <th>Rate Years 2-2</th> <th>Yield to St</th> </tr> <tr> <td>2 Year Fixed with Bonus</td> <td>2 Years</td> <td>1%</td> <td>2.1</td> <td>1.10</td> <td>1.30</td> </tr> </table>		Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to St	2 Year Fixed with Bonus	2 Years	1%	2.1	1.10	1.30					
Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to St													
2 Year Fixed with Bonus	2 Years	1%	2.1	1.10	1.30													
Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 500 Monthly: 500	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization		Not Available in: AL NY OR PR VI												
		Qualified		Qualified														
		Owner: 0 Annuitant: 0		Single: 50 Monthly: 50														

1.15
Bonus
ed: 01/15/12
e : 02/01/12
Surrender TM
Guarant'd
1.12
0-80: 3.00 81-85: 2.00
Bonus
ed: 01/01/12
e : 02/01/12
Surrender TM
Guarant'd
1.24
0-80: 3.00 81-85: 2.00
Bonus
ed: 01/01/12
e : 02/01/12
Surrender TM
Guarant'd
1.24
0-60: 4.50+ 61-75: 2.00+ 76-UP: 1.25+ see notes

Fixed Annuity Detail Sheet

ReliaStar Life Insurance Company
ING QuintaFlex (NQ)

Withdrawal Notes:					No Premium	
Withdrawal Charges 5 years:		5	5	5	5	Rate Change
Guaranteed Minimum Value:		1.00%			Next Change	
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St	
						Current
1-Year Fixed with Bonus	1 Year	1.5%	2.5	1.00	1.30	

SBLI -Savings Bank Life Insurance of MA
SBLI Optimizer 1 Non MVA
Low-Band

Non-Qualified Owner: 85 Annuitant: 0	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY			
Qualified Owner: 85 Annuitant: 0	Qualified Single: 5,000 Monthly: 5,000						
Withdrawal Notes:					No Premium		
Withdrawal Charges 5 years:		9	8	7	6	5	Rate Change
Guaranteed Minimum Value:		100% of Premium at 1.00%			Next Change		
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St		
						Current	
1-Year Fixed with Bonus	1 Year	0.25%	1.5	1.00	1.30		

Principal Financial Group
Principal Guaranteed Annuity 1-Year Guaranty
Low-Band

Non-Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization	Not Available in: NY PR VI			
Qualified Owner: 90 Annuitant: 90	Qualified Single: 5,000 Monthly: 5,000						
Withdrawal Notes:					No Premium		
Withdrawal Charges 5 years:		7	7	7	6	5	Rate Change
Guaranteed Minimum Value:		100% of Premium at 1.00%			Next Change		
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St		
						Current	
1-Year Fixed	1 Year	none	1.05	1.00	1.05		

Principal Financial Group
Principal Guaranteed Annuity 1-Year Guaranty
High-Band

Non-Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization	Not Available in: NY PR VI			
Qualified Owner: 90 Annuitant: 90	Qualified Single: 100,000 Monthly: 100,000						
Withdrawal Notes:					No Premium		
Withdrawal Charges 5 years:		7	7	7	6	5	Rate Change
Guaranteed Minimum Value:		100% of Premium at 1.00%			Next Change		
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St		
						Current	

<p>Bonus</p> <p>ed: 01/01/12</p> <p>e : TBD</p> <p>SurrenderTM</p> <p>Guarant'd</p> <p>1.50</p>
<p>Bonus</p> <p>ed: 01/15/12</p> <p>e : 02/01/12</p> <p>SurrenderTM</p> <p>Guarant'd</p> <p>1.10</p> <p>0-80: 4.10 81-85: 2.75 86-UP: 1.45</p>
<p>Bonus</p> <p>ed: 01/15/12</p> <p>e : 02/01/12</p> <p>SurrenderTM</p> <p>Guarant'd</p> <p>1.01</p> <p>0-80: 4.10 81-85: 2.75 86-UP: 1.45</p>
<p>Bonus</p> <p>ed: 01/15/12</p> <p>e : 02/01/12</p> <p>SurrenderTM</p> <p>Guarant'd</p>

Fixed Annuity Detail Sheet

	1-Year Fixed	1 Year	none	1.05	1.00	1.05	
Aviva Life & Annuity (Income Series) Income Select Spirit 5 (1-Year) <i>Low-Band</i>	Non-Qualified Owner: 83 Single: 5,000 Annuitant: 83 Monthly: 5,000 Qualified Owner: 83 Single: 5,000 Annuitant: 83 Monthly: 5,000	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: NJ NY PA PR VI		
	Withdrawal Notes:					No Premium	
	Withdrawal Charges 5 years:		8	7	6	5	4
	Guaranteed Minimum Value:		100% of Premium at 1.00%				Next Change
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St
	1-Year Fixed		1 Year	none	1	1.00	1.00
Principal Financial Group Principal Guaranteed Annuity 3-Year Guaranty	Non-Qualified Owner: 90 Single: 5,000 Annuitant: 90 Monthly: 5,000 Qualified Owner: 90 Single: 5,000 Annuitant: 90 Monthly: 5,000	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization	Not Available in: NY PR VI		
	Withdrawal Notes:					No Premium	
	Withdrawal Charges 5 years:		7	7	7	6	5
	Guaranteed Minimum Value:		100% of Premium at 1.00%				Next Change
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to St
	3 Year Fixed		3 Years	none	1	1.00	1.00

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions			States	
Surrender Charges Last 3 Years							
Aviva Life & Annuity (Income Series) Income Select Spirit 3 (1-Year) <i>High-Band</i>	Non-Qualified Owner: 85 Single: 75,000 Annuitant: 85 Monthly: 75,000 Qualified Owner: 85 Single: 75,000 Annuitant: 85 Monthly: 75,000	Non-Qualified Single: 75,000 Monthly: 75,000 Qualified Single: 75,000 Monthly: 75,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: NJ NY PA PR VI		
	Withdrawal Notes:					No Premium	
	Withdrawal Charges 3 years:		6	5	4	Rate Change	
	Guaranteed Minimum Value:		100% of Premium at 1.00%				Next Change
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St
	1-Year Fixed		1 Year	none	1.35	1.00	1.35
	Non-Qualified Owner: 85 Single: 5,000	Non-Qualified Single: 5,000	Yes-Disability	No- Unemployment	Not		

1.01
<p>0-75: 2.00+ 76-80: 1.05+ 81-83: 0.95+</p> <p>see notes</p>
Bonus
ed: 01/06/12
e : TBD
SurrenderTM
Guarant'd
1.00
<p>0-79: 4.10 80-85: 2.75 86-90: 1.45</p>
Bonus
ed: 01/15/12
e : 02/01/12
SurrenderTM
Guarant'd
1.00

Commissions
Age: Rate
<p>0-75: 0.25+ 76-80: 0.25+</p> <p>see notes</p>
Bonus
d: 01/06/12
: TBD
SurrenderTM
Guarant'd
1.12
<p>0-75: 0.25+</p>

Fixed Annuity Detail Sheet

Aviva Life & Annuity
(Income Series)
Income Select Spirit 3
(1-Year)
Low-Band

Annuitant: 85 Qualified	Monthly: 5,000 Qualified	Yes-Hospitalization	NO- Long Term Care	Available in:	
Owner: 85 Annuitant: 85	Single: 5,000 Monthly: 5,000	No- Extended Care Waiver Yes-Nursing Home	Yes-Terminal Illness No- Annualization	NJ NY PA PR VI	
Withdrawal Notes:				No Premium	
Withdrawal Charges 3 years:		6	5	4	Rate Change
Guaranteed Minimum Value:		100% of Premium at 1.00%			Next Change
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St Current
1-Year Fixed	1 Year	none	1	1.00	1.00

76-80: 0.25+ see notes
Bonus
d: 01/06/12
: TBD
Surrender TM
Guarant'd
1.00