

Indexed Annuity Detail Sheet

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States																																																																									
Surrender Charges Last 17 Years																																																																													
American Equity Investment Life Insurance Company Bonus Gold (Index 1-05) DE	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 Yes-Terminal Illness No- Annualization	Only Available in: DE																																																																								
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Commissions

Age: Rate

0-75: 6.00+
76-80: 4.50+
see notes

us: 10.00

Lead	Cap
	3.25
	3.25
	3.25
	3.25
5%	
	1.80
	3.25

0-75: 6.00+
76-80: 4.50+
see notes

us: 10.00

Lead	Cap
	3.25
	3.25
5%	
	3.25
	3.25
	3.25
	1.80

Indexed Annuity Detail Sheet

Surrender Charges Last 15 Years									
Life of the Southwest SecurePlus Accumulator 5	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 15,000 Monthly: 15,000	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 IL MN NJ NV NY OR PA PR UT VI WA				
	Qualified Owner: 80 Annuitant: 80	Qualified Single: 15,000 Monthly: 15,000							
	Withdrawal Notes:					Premium			
	Withdrawal Charges 15 years:		14 14 13 12 11 10 9 8 7 6 5 4 3 2 1						
	Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$1,067)						
Account Name	Indicie	Type	Reset	Averaging	Part	Spr			
Ending Index Account	S&P 500	Point to Point	Annual	None	100				
Declared Interest Account			1-Year Fixed Rate with Bonus			2.45% +5.			
Average Index Account	S&P 500	Point to Point	Annual	Monthly	35				
Life of the Southwest SecurePlus Platinum (after 3/21/06)	Non-Qualified Owner: 80 Annuitant: 80	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 CT NJ NV NY OR PR VI WA				
	Qualified Owner: 80 Annuitant: 80	Qualified Single: 3,000 Monthly: 3,000							
	Withdrawal Notes:					No Premiu			
	Withdrawal Charges 15 years:		14 14 13 12 11 10 9 8 7 6 5 4 3 2 1						
	Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$1,016)						
Account Name	Indicie	Type	Reset	Averaging	Part	Spr			
Ending Index Account	S&P 500	Point to Point	Annual	None	100				
Average Index Account	S&P 500	Point to Point	Annual	Daily	35				
Declared Interest Account			1-Year Fixed Rate (no bonus)			2.2!			
Surrender Charges Last 14 Years									
EquiTrust Life Insurance Company Market Power Bonus Index	Non-Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 20,000 Monthly: 20,000	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: CT DE MN NV NY OR PR TX UT VI WA				
	Qualified Owner: 75 Annuitant: 75	Qualified Single: 20,000 Monthly: 20,000							
	Withdrawal Notes:					Prem Bon			
	For states AL, AR, AZ, CA, CO, DC, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (14 years):		20 20 19 19 18 17 16 14 12 10 8 6 4 2						
	For states IL (10 years):		17 16 15 15 14 13 12 11 10 9.5						
For states AK (10 years):		17 15 14 12 10 9 7 4 3 1							
Guaranteed Minimum Value:		87.5% of Premium at 2.00% (GMR/1000 \$1,270)							
Account Name	Indicie	Type	Reset	Averaging	Part	Spr			
1-Year Fixed Interest Account			1-Year Fixed Rate (no bonus)			1.5!			
1-Year S&P 500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum					
1-Year S&P 500 Daily Average Cap	S&P 500	Point to Point	Annual	Daily					
1-Year S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None					
1 Year S&P 500 Monthly Average Participation	S&P 500	Point to Point	Annual	Monthly	20				

0-70: 7.00+
71-75: 6.00+
76-80: 4.00+
see notes

Bonus: 5.00

Lead	Cap
	4.00
.00 Bonus	

0-70: 10.00
71-74: 9.00
75-UP: 8.00
im Bonus

Lead	Cap
	4.50
	100.00
5%	

0-75: 8.50+
see notes
us: 10.00

Lead	Cap
0%	1.50
	3.50
	3.25

Indexed Annuity Detail Sheet

	2-Year S&P 500 Monthly Averaging Cap Account	S&P 500	Point to Point	Biennial	Monthly																																																			
EquiTrust Life Insurance Company MarketTwelve Bonus	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"> Non-Qualified Owner: 75 Annuitant: 75 </td> <td style="width: 50%;"> Non-Qualified Single: 30,000 Monthly: 30,000 </td> </tr> <tr> <td> Qualified Owner: 75 Annuitant: 75 </td> <td> Qualified Single: 30,000 Monthly: 30,000 </td> </tr> </table>	Non-Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 30,000 Monthly: 30,000	Qualified Owner: 75 Annuitant: 75	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 DE FL MN NV NY OR PR TX UT VI WA																																														
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																																																		
1-Year Performance Triggered Account	S&P 500	Perf Trig	Annual	None																																																				

	8.00
0-75: 9.00	
Bonus: 6.00	
Lead	Cap
	3.00
5%	1.25
	7.00
	3.00
0-85: 7.50	
im Bonus	
Lead	Cap
	7.00
	3.00
	6.00
0%	
0-79: 8.00 80-85: 4.00	
im Bonus	
Lead	Cap

Indexed Annuity Detail Sheet

1-Year S&P 500 Monthly Average with A Cap	S&P 500	Point to Point	Annual	Monthly		
1-Year S&P 500 Monthly Point-to-Point with a Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Point-to-Point with a Cap	S&P 500	Point to Point	Annual	None		
2-Year S&P 500 Point-to-Point with a Cap	S&P 500	Point to Point	Biennial	None		
3-Year S&P 500 Point-to-Point with a Cap	S&P 500	Point to Point	Triennial	None		
Fixed Account			1-Year Fixed Rate (no bonus)			2.00

Non-Qualified Owner: 85 Non-Qualified Annuitant: 85 Single: 10,000 Monthly: 10,000 Qualified Owner: 85 Qualified Annuitant: 85 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 CT MA MN MS NH NV NY OK OR PR TX UT VI WA
Withdrawal Notes:			Premium I
Withdrawal Charges 14 years:			14.75 13.75 12.75 11.75 10.75 10 9 8 7 6 5 4 3 2
Guaranteed Minimum Value:			87.5% of Premium at 1.00% (GMR/1000 \$1,066)

Fidelity & Guaranty Life
Prosperity Elite 14 Enhanced

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Performance Triggered Account	S&P 500	Perf Trig	Annual	None		
1-Year S&P 500 Monthly Average with A Cap	S&P 500	Point to Point	Annual	Monthly		
1-Year S&P 500 Monthly Point-to-Point with a Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Point-to-Point with a Cap	S&P 500	Point to Point	Annual	None		
2-Year S&P 500 Point-to-Point with a Cap	S&P 500	Point to Point	Biennial	None		
3-Year S&P 500 Point-to-Point with a Cap	S&P 500	Point to Point	Triennial	None		
Fixed Account			1-Year Fixed Rate (no bonus)			2.00

Non-Qualified Owner: 85 Non-Qualified Annuitant: 85 Single: 10,000 Monthly: 10,000 Qualified Owner: 85 Qualified Annuitant: 85 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 CT MA MN MS NH NV NY OK OR PR TX UT VI WA
Withdrawal Notes:			Premium I
Withdrawal Charges 14 years:			14.75 13.75 12.75 11.75 10.75 10 9 8 7 6 5 4 3 2
Guaranteed Minimum Value:			87.5% of Premium at 1.00% (GMR/1000 \$1,096)

Fidelity & Guaranty Life
Prosperity Elite 14 Protection

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Performance Triggered Account	S&P 500	Perf Trig	Annual	None		
1-Year S&P 500 Monthly Average with A Cap	S&P 500	Point to Point	Annual	Monthly		
1-Year S&P 500 Monthly Point-to-Point with a Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Point-to-Point with a Cap	S&P 500	Point to Point	Annual	None		
2-Year S&P 500 Point-to-Point with a Cap	S&P 500	Point to Point	Biennial	None		
3-Year S&P 500 Point-to-Point with a Cap	S&P 500	Point to Point	Triennial	None		
Fixed Account			1-Year Fixed Rate (no bonus)			2.00

Indexed Annuity Detail Sheet

	6.00
	2.25
	5.00
	10.75
	18.25
3%	

0-79: 8.00 80-85: 4.00	
---------------------------	--

Bonus: 6.00

Lead	Cap
	6.00
	2.25
	5.00
	10.75
	18.25
3%	

0-79: 8.00 80-85: 4.00	
---------------------------	--

Bonus: 9.00

Lead	Cap
	6.00
	2.25
	5.00
	10.75
	18.25
3%	

Indexed Annuity Detail Sheet

North American Company Charter 14	Non-Qualified Owner: 75 Non-Qualified Annuitant: 75 Qualified Owner: 75 Qualified Annuitant: 75	Non-Qualified Single: 10,000 Non-Qualified Monthly: 10,000 Qualified Single: 2,000 Qualified Monthly: 2,000	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 MN NV NY OR PR TX UT VI WA																																																																																																											
	Withdrawal Notes:			Prem Bond																																																																																																											
	For states 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, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (14 years):			18 18 17 15 15 15 15 14 12 10 8 6 4 2 15 15 15 14 13 12 11 10 9 8.5 8 7 6 5																																																																																																											
	Guaranteed Minimum Value:			87.5% of Premium at 1.00% (GMR/1000 \$1,106)																																																																																																											
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North American Company Charter 14 (TX)	Non-Qualified Owner: 75 Non-Qualified Annuitant: 75 Qualified Owner: 75 Qualified Annuitant: 75	Non-Qualified Single: 10,000 Non-Qualified Monthly: 10,000 Qualified Single: 2,000 Qualified 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	Only Available in: TX																																																																																																											
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1-Year S&P 400 Annual Daily Average	S&P 400	Point to Point	Annual	Monthly																																																																																																											

0-75: 7.50+
[see notes](#)

us: 10.00

Lead	Cap
	2.75
	1.50
	3.00
	3.00
	2.50
	2.60
	2.35
	2.50
	2.65
	2.75
	1.60
	2.55
0%	
	3.05

[see notes](#)

im Bonus

Lead	Cap
	4.00
	4.00
0%	
	4.00
	4.00
	4.00
	4.00
	3.00
	4.00
	4.00
	1.50
	1.60
	4.00
	4.00
	4.00

Indexed Annuity Detail Sheet

North American Company Freedom Choice (5%) 14 Low-Band	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; padding: 2px;">Non-Qualified Owner: 75 Annuitant: 75</td> <td style="width: 25%; padding: 2px;">Non-Qualified Single: 10,000 Monthly: 10,000</td> <td rowspan="2" style="width: 40%; padding: 2px;"> No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home </td> <td rowspan="2" style="width: 10%; padding: 2px;"> Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization </td> <td rowspan="2" style="width: 10%; padding: 2px;"> Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA </td> </tr> <tr> <td style="padding: 2px;">Qualified Owner: 75 Annuitant: 75</td> <td style="padding: 2px;">Qualified Single: 2,000 Monthly: 2,000</td> </tr> </table>	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 No- Annualization	Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA	Qualified Owner: 75 Annuitant: 75	Qualified Single: 2,000 Monthly: 2,000																										
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	Withdrawal Notes:				No Premium																													
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For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, TX, WI, WV, WY (14 years):	9	9	9	9	8	8	7	7	6	6	5	4	3	2																				
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1-Year Annual Point-to-Point S&P 500	S&P 500	Point to Point	Annual	None																														
1-Year Fixed		1-Year Fixed Rate (no bonus)				3.0%																												

0-75: 5.50+
[see notes](#)

im Bonus

Lead	Cap
	5.45

0-75: 5.50+
[see notes](#)

im Bonus

Lead	Cap
	6.20

0-75: 5.50+
[see notes](#)

im Bonus

Lead	Cap
5%	5.80

Indexed Annuity Detail Sheet

	1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None																							
North American Company Freedom Choice (5%) 14 High-Band	Non-Qualified Owner: 75 Single: 250,000 Annuitant: 75 Monthly: 250,000 Qualified Owner: 75 Single: 250,000 Annuitant: 75 Monthly: 250,000	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 MN MT NV NY OR PA PR TX UT VA VI VT WA																					
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																						

6.80

0-75: 5.50+
[see notes](#)

im Bonus

Lead	Cap
	6.65
	3.30

0-75: 5.50+
[see notes](#)

im Bonus

Lead	Cap
	5.80

0-75: 5.50+
[see notes](#)

im Bonus

Lead	Cap
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Indexed Annuity Detail Sheet

	1 -Year NASDAQ Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		
	1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None		
	1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		
	1-Year Fixed		1-Year Fixed Rate (no bonus)				3.3!

North American Company Freedom Choice (5%) 14 Low-Band	Non-Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 10,000 Monthly: 10,000	Qualified Owner: 75 Annuitant: 75	Qualified Single: 2,000 Monthly: 2,000	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 MN MT NV NY OR PA PR TX UT VA VI VT WA
Withdrawal Notes:							No Premium
For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, TX, VA, WI, WV, WY (14 years):							9 9 9 9 8 8 7 7 6 6 5 4 3 2
For states TX (14 years):							9 9 9 9 8 8 7 7 6 5 4 3 2 1
Guaranteed Minimum Value:							87.5% of Premium at 1.00% (GMR/1000 \$1,006)
Account Name		Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 400 Annual Point-to-Point		S&P 400	Point to Point	Annual	None		
1 -Year NASDAQ Monthly Point-to-Point Cap		Nasdaq 100	Point to Point	Annual	Monthly Sum		

North American Company Freedom Choice (5%) 14 High-Band	Non-Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 250,000 Monthly: 250,000	Qualified Owner: 75 Annuitant: 75	Qualified Single: 250,000 Monthly: 250,000	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 MN MT NV NY OR PA PR TX UT VA VI VT WA
Withdrawal Notes:							No Premium
For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, TX, VA, WI, WV, WY (14 years):							9 9 9 9 8 8 7 7 6 6 5 4 3 2
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Guaranteed Minimum Value:							87.5% of Premium at 1.00% (GMR/1000 \$1,006)
Account Name		Indicie	Type	Reset	Averaging	Part	Spr
1-Year Annual Point-to-Point S&P 500		S&P 500	Point to Point	Annual	None		

North American Company Freedom Choice (5%) 14 Low-Band	Non-Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 10,000 Monthly: 10,000	Qualified Owner: 75 Annuitant: 75	Qualified Single: 2,000 Monthly: 2,000	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 MN MT NV NY OR PA PR TX UT VA VI VT WA
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For states TX (14 years):							9 9 9 9 8 8 7 7 6 5 4 3 2 1
Guaranteed Minimum Value:							87.5% of Premium at 1.00% (GMR/1000 \$1,006)

	3.05
	6.15
	6.25
5%	

0-75: 5.50+
[see notes](#)

im Bonus

Lead	Cap
	5.55
	2.75

0-75: 5.50+
[see notes](#)

im Bonus

Lead	Cap
	6.55

0-75: 5.50+
[see notes](#)

im Bonus

Indexed Annuity Detail Sheet

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Lead	Cap
	5.40
0-75: 5.50+ see notes	
im Bonus	
Lead	Cap
	7.75
0-75: 5.50+ see notes	
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	Non-Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 10,000 Monthly: 10,000																																	
	Qualified Owner: 75 Annuitant: 75	Qualified Single: 2,000 Monthly: 2,000																																	
	Withdrawal Notes:						No Premiu																												
	For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, TX, WI, WV, WY (14 years): <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <tr> <td>9</td><td>9</td><td>9</td><td>9</td><td>8</td><td>8</td><td>7</td><td>7</td><td>6</td><td>6</td><td>5</td><td>4</td><td>3</td><td>2</td> </tr> <tr> <td>9</td><td>9</td><td>9</td><td>9</td><td>8</td><td>8</td><td>7</td><td>7</td><td>6</td><td>5</td><td>4</td><td>3</td><td>2</td><td>1</td> </tr> </table>								9	9	9	9	8	8	7	7	6	6	5	4	3	2	9	9	9	9	8	8	7	7	6	5	4	3	2
9	9	9	9	8	8	7	7	6	6	5	4	3	2																						
9	9	9	9	8	8	7	7	6	5	4	3	2	1																						
Guaranteed Minimum Value:						87.5% of Premium at 1.00% (GMR/1000 \$1,006)																													
	Account Name	Indicie	Type	Reset	Averaging	Part	Spr																												
	1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None																														
	1-Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None																														
	1-Year Fixed		1-Year Fixed Rate (no bonus)				2.70																												
North American Company Freedom Choice 14	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Non-Qualified Owner: 75 Annuitant: 75</td> <td style="width: 50%;">Non-Qualified Single: 250,000 Monthly: 250,000</td> </tr> <tr> <td>Qualified Owner: 75 Annuitant: 75</td> <td>Qualified Single: 250,000 Monthly: 250,000</td> </tr> </table>	Non-Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 250,000 Monthly: 250,000	Qualified Owner: 75 Annuitant: 75	Qualified Single: 250,000 Monthly: 250,000	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 MN MT NV NY OR PA PR TX UT VA VI VT WA																									
	Non-Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 250,000 Monthly: 250,000																																	
	Qualified Owner: 75 Annuitant: 75	Qualified Single: 250,000 Monthly: 250,000																																	
	Withdrawal Notes:						No Premiu																												

Lead	Cap
	2.55
	6.00

0-75: 5.50+
see notes

im Bonus

Lead	Cap
	5.55
	2.80

0-75: 5.50+
see notes

im Bonus

Lead	Cap
	4.80
	5.05
0%	

0-75: 5.50+
see notes

im Bonus

Indexed Annuity Detail Sheet

Freedom Choice 14 <i>High-Band</i>	For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, TX, VA, WI, WV, WY (14 years):														
	9	9	9	9	9	8	8	7	7	6	6	5	4	3	2
	For states TX (14 years):														
Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,006)															
Account Name		Indicie	Type	Reset	Averaging	Part	Spr								
1-Year Russell 2000 Annual Point-to-Point		Russell 2000	Point to Point	Annual	None										

North American Company Freedom Choice 14 <i>Low-Band</i>	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 No- Annualization	Not Available in: AK AL CT DE MN NY NV NY OR PA PR TX UT VA VI VT WA	Withdrawal Notes:						No Premiu						
	Qualified Owner: 75 Annuitant: 75	Qualified Single: 2,000 Monthly: 2,000				For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, TX, VA, WI, WV, WY (14 years):												
	9	9				9	9	9	8	8	7	7	6	6	5	4	3	2
Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,006)																		
Account Name		Indicie	Type	Reset	Averaging	Part	Spr											
1-Year S&P 400 Annual Point-to-Point		S&P 400	Point to Point	Annual	None													

North American Company Freedom Choice 14 <i>High-Band</i>	Non-Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 250,000 Monthly: 250,000	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 MN NY NV NY OR PA PR TX UT VA VI VT WA	Withdrawal Notes:						No Premiu						
	Qualified Owner: 75 Annuitant: 75	Qualified Single: 250,000 Monthly: 250,000				For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, TX, VA, WI, WV, WY (14 years):												
	9	9				9	9	9	8	8	7	7	6	6	5	4	3	2
Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,006)																		
Account Name		Indicie	Type	Reset	Averaging	Part	Spr											
1-Year Dow Jones Annual Point-to-Point		DJIA	Point to Point	Annual	None													
1-Year S&P 500 Monthly Point-to-Point Cap		S&P 500	Point to Point	Annual	Monthly Sum													
1-Year S&P 500 Annual Point-to-Point Cap		S&P 500	Point to Point	Annual	None													

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States	
	Non-Qualified Owner: 75 Annuitant: 75	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 MN MT
	Qualified Owner: 75	Qualified Single: 2,000			

Lead	Cap
	5.65

0-75: 5.50+
see notes

im Bonus

Lead	Cap
	4.85

0-75: 5.50+
see notes

im Bonus

Lead	Cap
	6.00
	3.05
	6.00

Commissions	
Age	Rate
0-75: 5.50+	

Indexed Annuity Detail Sheet

North American Company Freedom Choice 14 <i>Low-Band</i>	Annuitant: 75 Monthly: 4,000 No- Extended Care Waiver Yes-Nursing Home Yes-Terminal Illness No- Annualization NV NY OR PA PR TX UT VA VI VT WA																												
	Withdrawal Notes: No Premium																												
	For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, TX, WI, WV, WY (14 years): <table style="font-size: small; border-collapse: collapse;"> <tr><td>9</td><td>9</td><td>9</td><td>9</td><td>8</td><td>8</td><td>7</td><td>7</td><td>6</td><td>6</td><td>5</td><td>4</td><td>3</td><td>2</td></tr> <tr><td>9</td><td>9</td><td>9</td><td>9</td><td>8</td><td>8</td><td>7</td><td>7</td><td>6</td><td>5</td><td>4</td><td>3</td><td>2</td><td>1</td></tr> </table>	9	9	9	9	8	8	7	7	6	6	5	4	3	2	9	9	9	9	8	8	7	7	6	5	4	3	2	1
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	9	9	9	9	8	8	7	7	6	5	4	3	2	1															
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																							
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum																									
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None																									
North American Company Freedom Choice 14 <i>High-Band</i>	Non-Qualified Owner: 75 Single: 250,000 Annuitant: 75 Monthly: 250,000 Qualified Owner: 75 Single: 250,000 Annuitant: 75 Monthly: 250,000 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 MN MT NV NY OR PA PR TX UT VA VI VT WA																												
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																							
1-Year Fixed		1-Year Fixed Rate (no bonus)				3.10																							
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None																									
North American Company Freedom Choice 14 <i>Low-Band</i>	Non-Qualified Owner: 75 Single: 10,000 Annuitant: 75 Monthly: 10,000 Qualified Owner: 75 Single: 2,000 Annuitant: 75 Monthly: 2,000 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 MN MT NV NY OR PA PR TX UT VA VI VT WA																												
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	9	9	9	9	8	8	7	7	6	5	4	3	2	1															
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Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,006)																													
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																							
1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None																									
North American Company Freedom Choice 14 <i>Low-Band</i>	Non-Qualified Owner: 75 Single: 250,000 Annuitant: 75 Monthly: 250,000 Qualified Owner: 75 Single: 250,000 Annuitant: 75 Monthly: 250,000 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 MN MT NV NY OR PA																												
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	9	9	9	9	8	8	7	7	6	5	4	3	2	1															
For states TX (14 years): <table style="font-size: small; border-collapse: collapse;"> <tr><td>9</td><td>9</td><td>9</td><td>9</td><td>8</td><td>8</td><td>7</td><td>7</td><td>6</td><td>5</td><td>4</td><td>3</td><td>2</td><td>1</td></tr> </table>	9	9	9	9	8	8	7	7	6	5	4	3	2	1															
9	9	9	9	8	8	7	7	6	5	4	3	2	1																
Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,006)																													

see notes

m Bonus

Lead	Cap
	2.70
	5.00

0-75: 5.50+
see notes

m Bonus

Lead	Cap
0%	5.70

0-75: 5.50+
see notes

m Bonus

Lead	Cap
	4.70

0-75: 5.50+
see notes

Indexed Annuity Detail Sheet

North American Company Freedom Choice 14 <i>High-Band</i>	Withdrawal Notes:													PR TX UT VA VI VT WA												
	No Premium																									
	For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (14 years):													9	9	9	9	8	8	7	7	6	6	5	4	3
For states TX (14 years):													9	9	9	9	8	8	7	7	6	5	4	3	2	1
Guaranteed Minimum Value:													87.5% of Premium at 1.00% (GMR/1000 \$1,006)													

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		

North American Company North American Prizm Plus 14	Non-Qualified		Non-Qualified		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 AL CT DE MN NV NY OR PR TX UT VI WA													
	Owner:	75	Single:	10,000																
	Annuitant:	75	Monthly:	10,000																
Qualified		Qualified																		
Owner:	75	Single:	2,000																	
Annuitant:	75	Monthly:	2,000																	
Withdrawal Notes:							Prem Bonu													
For states 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, NJ, NM, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (14 years):							18	18	17	15	15	15	15	14	12	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:							87.5% of Premium at 1.00% (GMR/1000 \$1,106)													

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Monthly Average	S&P 500	Point to Point	Annual	Monthly	30	
1-Year Russell 2000 Point-to-Point	Russell 2000	Point to Point	Annual	None	15	
1-Year DJIA Monthly Average	DJIA	Point to Point	Annual	Monthly	35	
1-Year Nasdaq 100 Point-to-Point	Nasdaq 100	Point to Point	Annual	None	15	
1-Year Nasdaq -100 Monthly Point-to-Point	Nasdaq 100	Point to Point	Annual	Monthly		
1-Year DJ EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None	20	
1-Year DJIA Point-to-Point	DJIA	Point to Point	Annual	None	20	
1-Year Fixed	1-Year Fixed Rate (no bonus)					1.50
1-Year S&P 400 Monthly Average	S&P 400	Point to Point	Annual	Monthly	25	
1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None	20	
1-Year Russell 2000 Monthly Averaging	Russell 2000	Point to Point	Annual	Monthly	20	
1-Year S&P 400 Point-to-Point	S&P 400	Point to Point	Annual	None	15	
1-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		

North American Company North American Prizm Plus 14	Non-Qualified		Non-Qualified		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 MN NV NY OR PR TX UT VI WA													
	Owner:	75	Single:	10,000																
	Annuitant:	75	Monthly:	10,000																
Qualified		Qualified																		
Owner:	75	Single:	2,000																	
Annuitant:	75	Monthly:	2,000																	
Withdrawal Notes:							Prem Bonu													
For states 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, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (14 years):							18	18	17	15	15	15	15	14	12	10	8	6	4	2
For states TX (14 years):							15	15	15	14	13	12	11	10	9	8.5	8	7	6	5
Guaranteed Minimum Value:							87.5% of Premium at 1.00% (GMR/1000 \$1,106)													

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
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m Bonus	

Lead	Cap
	7.05

0-75: 7.50+ see notes

is: 10.00

Lead	Cap
	1.50
3%	
	1.50

0-75: 7.50+ see notes

is: 10.00

Lead	Cap

Indexed Annuity Detail Sheet

North American Company Precision 14	1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None	25	
	1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None	25	
	1-Year Hindsight Index	Blended Indices	Point to Point	Annual	None	20	
	1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None	30	
	1-Year Fixed		1-Year Fixed Rate (no bonus)				1.50
	1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None	35	
	1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None	25	
	1-Year S&P 500 Annual Daily Average	S&P 500	Point to Point	Annual	Daily	35	
	1-Year S&P 400 Annual Daily Average	S&P 400	Point to Point	Annual	Daily	25	
	1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum	100	
	1-Year NASDAQ Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		
	1-Year Russell 2000 Annual Daily Average	Russell 2000	Point to Point	Annual	Daily	20	
	1-Year Dow Jones Annual Daily Average	DJIA	Point to Point	Annual	Daily	35	
	1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None	65	

Surrender Charges Last 12 Years

American Equity Investment Life Insurance Company Bonus 5 (INDEX-3-07-WA)	Non-Qualified Owner: 80 Non-Qualified Annuitant: 80 Single: 5,000 Monthly: 5,000 Qualified Owner: 80 Qualified Annuitant: 80 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	Only Available in: WA
	Withdrawal Notes:			Prem Bonu
	Withdrawal Charges 12 years: 12 12 11 10 9 8 7 6 5 4 3 2 Age 57+ (10 years): 8.25 8.25 7.25 6.25 5.25 4.25 3 2 1 0.5			
	Guaranteed Minimum Value:			87.5% of Premium at 1.50%

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Traditional Fixed Value		1-Year Fixed Rate (no bonus)				1.7!
1-Year S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
1 Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Annual	Monthly		
1 Year S&P 500 Annual Point-to-Point Participation Rate	S&P 500	Point to Point	Annual	None	25	
1 Year S&P 500 Monthly Average Participation Rate	S&P 500	Point to Point	Annual	Monthly	25	
1-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		

American General Life Insurance Company AG HorizonIndex Annuity 12	Non-Qualified Owner: 85 Non-Qualified Annuitant: 85 Single: 5,000 Monthly: 5,000 Qualified Owner: 85 Qualified Annuitant: 85 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 CT DE FL MN NJ NV NY OH OR PR SC TX UT VI VT WA
	Withdrawal Notes:			Premium B
	Withdrawal Charges 12 years: 12 12 12 12 12 11 10 9 8 7 5 3			
	Guaranteed Minimum Value:			90% of Premium at 1.50% (GMR/1000 \$1,130)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
2-Year Point-to-Point Account with Cap	S&P 500	Point to Point	Biennial	None		
Monthly Additive Account with Cap	S&P 500	Point to Point	Annual	Monthly Sum		
Fixed Interest Account		1-Year Fixed Rate (no bonus)				1.3!

Non-Qualified Owner: 85 Non-Qualified Single: 5,000	No- Disability	No- Unemployment	Only
--	----------------	------------------	------

	3.25
	3.25
	3.25
	3.50
0%	
	3.25
	3.25
	1.60
	1.50
	3.25

0-57: 6.00+
58-80: 4.00+
see notes

is: 3.00-5.00

Lead	Cap
	5%
	4.00
	4.00
	1.80

0-75: 8.00+
76-80: 4.00+
81-85: 2.50+
see notes

onus: 5.00

Lead	Cap
	6.75
	1.50
	5%

Indexed Annuity Detail Sheet

American General Life Insurance Company AG HorizonIndex Annuity 12 (CA)	Owner: 85 Annuitant: 85 Qualified	Single: 5,000 Monthly: 5,000 Qualified	No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: CA
Withdrawal Notes:					Premium B
Withdrawal Charges 12 years:					12 12 12 12 12 11 10 9 8 7 5 3
Guaranteed Minimum Value:					90% of Premium at 2.00% (GMR/1000 \$1,198)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
2-Year Point-to-Point Account with Cap	S&P 500	Point to Point	Biennial	None		
Monthly Additive Account with Cap	S&P 500	Point to Point	Annual	Monthly Sum		
Fixed Interest Account		1-Year Fixed Rate (no bonus)				2.00

Great American Life Insurance Company American Valor II	Owner: 85 Annuitant: 85 Non-Qualified	Single: 10,000 Monthly: 10,000 Non-Qualified	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: DE
Withdrawal Notes:					Prem Bonu
Age 58+ (10 years):					10 9 8 7 6 5 4 3 2 1 1
Ages 0 to 57 (12 years):					12 11 10 9 8 7 6 5 4 3 2 1
Guaranteed Minimum Value:					100% of Premium at 1.00% (GMR/1000 \$1,183)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Annual	Monthly		
1 Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None		
Declared Rate Strategy		1-Year Fixed Rate (no bonus)				1.00

Liberty Life Insurance Company Enhanced Choice 12	Owner: 80 Annuitant: 80 Non-Qualified	Single: 5,000 Monthly: 5,000 Non-Qualified	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 HI MN NJ NV NY OK OR PA PR TX UT VI WA
Withdrawal Notes:					Premium B
For states AL, AR, AZ, CO, DC, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, RI, SC, SD, TN, VA, VT, WA, WI, WV, WY (12 years):					14 13 12 11 10 9 8 7 6 5 4 3
For states CA (12 years):					12 11 10 9 8 7 6 5 4 3 2 1
Guaranteed Minimum Value:					87.5% of Premium at 1.00% (GMR/1000 \$1,035)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Monthly Additive Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year DJIA Monthly Average Cap	DJIA	Point to Point	Annual	Monthly		
1-Year DJIA Quarterly Point-to-Point Cap	DJIA	Point to Point	Annual	Quarterly Sum		
8 Year Fixed Fixed		1-Year Fixed Rate with Bonus				2.00% +1.
1-Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

Owner: 70 Annuitant: 70 Qualified	Single: 3,000 Monthly: 3,000 Non-Qualified	Single: 3,000 Monthly: 3,000 Qualified	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: CT IL MA ME MN NJ NV NY OR PR
---	--	--	--	--	--

0-75: 8.00
76-80: 4.00
81-85: 2.50

onus: 5.00

Lead	Cap
	6.75
	1.50
0%	

Qualified
18-75: 6.00+
76-80: 4.50+
81-85: 2.50+
Non-Qual
0-75: 6.00+
76-80: 4.50+
81-UP: 2.50+

[see notes](#)

is: 3.00-5.00

Lead	Cap
	3.50
	3.25
0%	

0-75: 6.50+
76-UP: 3.50+

[see notes](#)

onus: 5.00

Lead	Cap
	3.00
	6.00
	3.00
.00 Bonus	
	5.75

Indexed Annuity Detail Sheet

Life of the Southwest SecurePlus Elite	Withdrawal Notes:						UI VI WA WY																																																
	Withdrawal Charges 12 years:						No Premium																																																
	12 11 10 9 8 7 6 5 4 3 2 1																																																						
	Guaranteed Minimum Value:						87.5% of Premium at 1.00% (GMR/1000 \$986)																																																
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #002060; color: white;">Account Name</th> <th style="background-color: #002060; color: white;">Indicie</th> <th style="background-color: #002060; color: white;">Type</th> <th style="background-color: #002060; color: white;">Reset</th> <th style="background-color: #002060; color: white;">Averaging</th> <th style="background-color: #002060; color: white;">Part</th> <th style="background-color: #002060; color: white;">Spr</th> </tr> </thead> <tbody> <tr> <td>Ending Index Account</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>None</td> <td style="background-color: #ffff00;"></td> <td style="background-color: #ffff00;"></td> </tr> <tr> <td>Declared Interest Account</td> <td></td> <td>1-Year Fixed Rate (no bonus)</td> <td></td> <td></td> <td style="background-color: #ffff00;"></td> <td style="background-color: #ffff00;">1.7%</td> </tr> <tr> <td>Average Index Account</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>Daily</td> <td style="background-color: #ffff00;">25</td> <td style="background-color: #ffff00;"></td> </tr> </tbody> </table>							Account Name	Indicie	Type	Reset	Averaging	Part	Spr	Ending Index Account	S&P 500	Point to Point	Annual	None			Declared Interest Account		1-Year Fixed Rate (no bonus)				1.7%	Average Index Account	S&P 500	Point to Point	Annual	Daily	25																						
Account Name	Indicie	Type	Reset	Averaging	Part	Spr																																																	
Ending Index Account	S&P 500	Point to Point	Annual	None																																																			
Declared Interest Account		1-Year Fixed Rate (no bonus)				1.7%																																																	
Average Index Account	S&P 500	Point to Point	Annual	Daily	25																																																		
Life of the Southwest SecurePlus Elite 5 403(b) & 457	Non-Qualified Owner: 55 Non-Qualified Annuitant: 55 Single: 1 Monthly: 1 Qualified Single: 3,000 Qualified 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: CT IN KY MA MD ME MO MT NH NJ NV NY OR PA PR TX VI VT WA WY																																																
	Withdrawal Notes:						No Premium																																																
	Withdrawal Charges 12 years:						12 11 10 9 8 7 6 5 4 3 2 1																																																
	Guaranteed Minimum Value:						87.5% of Premium at 1.95% (GMR/1000 \$1,103)																																																
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																																																	
1 Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None																																																			
Declared Interest Account		1-Year Fixed Rate (no bonus)				1.9%																																																	
1 Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None																																																			
Life of the Southwest SecurePlus Premier 8	Non-Qualified Owner: 80 Non-Qualified Annuitant: 80 Single: 10,000 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 Yes-Long Term Care No- Special Enhanced Life Income Options Yes-Nursing Home		Only Available in: AK CA IL MN MO PA																																																
	Withdrawal Notes:						Premium B																																																
	Withdrawal Charges 12 years:						10 10 10 9 8 7 6 5 4 3 2 1																																																
	Guaranteed Minimum Value:						90% of Premium at 1.95% (GMR/1000 \$1,169)																																																
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																																																	
S&P 500 Ending Index Rate Option 1	S&P 500	Point to Point	Annual	None	100																																																		
Declared Fixed Account		1-Year Fixed Rate (no bonus)				1.9%																																																	
1-Year S&P 500 Average	S&P 500	Point to Point	Annual	Daily	30																																																		
S&P 500 Ending Index Rate Option 2	S&P 500	Point to Point	Annual	None	50																																																		
Russell 2000 Ending Index Rate Option 1	Russell 2000	Point to Point	Annual	None	100																																																		
Russell 2000 Ending Index Rate Option 2	Russell 2000	Point to Point	Annual	None	50																																																		
	Non-Qualified Owner: 75 Non-Qualified Annuitant: 75 Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 Qualified Monthly: 2,000		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 AL CT DE MA MN MO NV NY OH OR PR UT VA VI WA																																																
	Withdrawal Notes:						No Premium																																																
	Withdrawal Charges 12 years:						10 10 10 10 10 9 8 7 6 5 4 2																																																

m Bonus	
Lead	Cap
	4.00
5%	
m Bonus	
Lead	Cap
	4.00
5%	
	4.00
0-75: 8.00+ 76-80: 5.00+ 81-85: 4.00+ see notes	
onus: 3.00	
Lead	Cap
	3.00
5%	
	3.10
	3.00
	3.10
0-75: 6.50+ see notes	
m Bonus	

Indexed Annuity Detail Sheet

North American Company
NA Performance Choice
12

Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 \$986)					
Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Nasdaq 100 Point-to-Point	Nasdaq 100	Point to Point	Annual	None		
1-Year S&P 400 Point-to-Point	S&P 400	Point to Point	Annual	None		
1-Year Fixed		1-Year Fixed Rate (no bonus)				2.50
1-Year Hang Seng Point-to-Point	Hang Seng	Point to Point	Annual	None		
1-Year Russell 2000 Point-to-Point	Russell 2000	Point to Point	Annual	None		
1-Year Nasdaq 100 Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year DJ EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None		
1-Year Dow Jones Point-to-Point	DJIA	Point to Point	Annual	None		
Inverse Performance Trigger	S&P 500	Inverse Perf Triggered	Annual	None		

North American Company
NA Performance Choice
12 Plus

Non-Qualified Owner: 75 Annuitant:	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 AL CT DE MA MN MO NV NY OH OR PR UT VA VI WA
Qualified Owner: 75 Annuitant:	Qualified Single: 2,000 Monthly: 2,000			Withdrawal Notes:
Withdrawal Charges 12 years:		10 10 10 10 10 9 8 7 6 5 4 2		
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$1,065)		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Nasdaq 100 Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	None		
1-Year Russell 2000 Point-to-Point	Russell 2000	Point to Point	Annual	None		
1-Year S&P 400 Point-to-Point	S&P 400	Point to Point	Annual	None		
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Hang Seng Point-to-Point	Hang Seng	Point to Point	Annual	None		
1-Year Nasdaq 100 Point-to-Point	Nasdaq 100	Point to Point	Annual	None		
1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None		
1-Year DJ EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
Inverse Performance Trigger	S&P 500	Inverse Perf Triggered	Annual	None		
1-Year Dow Jones Point-to-Point	DJIA	Point to Point	Annual	None		
1-Year Fixed		1-Year Fixed Rate (no bonus)				1.70

Phoenix Life Insurance
Company

Non-Qualified Owner: 85 Annuitant:	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: AK AL AR AZ CA CO DC GA HI ID IL KS LA MI MT ND NE NM RI SC SD TN VT WI WV WY
Qualified Owner: 85 Annuitant:	Qualified Single: 15,000 Monthly: 15,000			Withdrawal Notes:
Withdrawal Charges 12 years:		12.5 12.5 12.5 11 10 9 8 6 5 4 3 2		

Lead	Cap
	2.55
	4.35
	4.45
3%	
	4.85
	4.40
	2.40
	5.40
	4.65
	4.60
	4.90

0-75: 6.50+
see notes

onus: 8.00

Lead	Cap
	1.70
	2.90
	3.00
	1.80
	3.15
	2.90
	3.20
	3.55
	3.40
	3.10
5%	

0-75: 7.50+
76-80: 5.00+
81-86: 3.00+
see notes

is: 5.00-10.00

Indexed Annuity Detail Sheet

Phoenix Reflections Gold Bonus

Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$1,085)				
Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Rainbow Point to Point Indexed Account - 1 year Global	Blended Indices	Point to Point	Annual	None	10	
Rainbow Point to Point Indexed Account - 1 year Domestic	Blended Indices	Point to Point	Annual	None		
Point to Point Indexed Account - 1 year S&P 500	S&P 500	Point to Point	Annual	None		
Fixed Account	1-Year Fixed Rate (no bonus)					0.8!
Performance Trigger Indexed Account - 1 year S&P 500	DJIA	Perf Trig	Annual	None		
Monthly Point to Point Indexed Account - 1 year S&P 500	S&P 500	Point to Point	Annual	None		

Phoenix Life Insurance Company
Phoenix Reflections Gold Bonus 5%
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 Yes-Terminal Illness No- Annualization	Only Available in: AK MN MO NC NJ VA WA		
Qualified Owner: 85 Annuitant: 85		Single: 15,000 Monthly: 15,000				
Withdrawal Notes:						
Withdrawal Charges 12 years:						
14 13 12 10 9 8 6 5 3 1						
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$1,035)				
Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Rainbow Point to Point Indexed Account - 1 year Global	Blended Indices	Point to Point	Annual	None	10	
Performance Trigger Indexed Account - 1 year S&P 500	DJIA	Perf Trig	Annual	None		

Phoenix Life Insurance Company
Phoenix Reflections Gold Bonus 5%
High-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	Only Available in: AK MN MO NC NJ VA WA		
Qualified Owner: 85 Annuitant: 85		Single: 50,000 Monthly: 50,000				
Withdrawal Notes:						
Withdrawal Charges 12 years:						
14 13 12 10 9 8 6 5 3 1						
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$986)				
Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Monthly Point to Point Indexed Account - 1 year S&P 500	S&P 500	Point to Point	Annual	None		
Rainbow Point to Point Indexed Account - 1 year Global	Blended Indices	Point to Point	Annual	None	10	

Phoenix Life Insurance Company
Phoenix Reflections Gold Bonus 5%
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 Yes-Terminal Illness No- Annualization	Only Available in: AK MN MO NC NJ VA WA		
Qualified Owner: 85 Annuitant: 85		Single: 15,000 Monthly: 15,000				
Withdrawal Notes:						
Withdrawal Charges 12 years:						
14 13 12 10 9 8 6 5 3 1						
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$1,035)				
Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Point to Point Indexed Account - 1 year S&P 500	S&P 500	Point to Point	Annual	None		
Fixed Account	1-Year Fixed Rate (no bonus)					2.5!

Lead	Cap
	1.00
	1.50
5%	
	1.00

0-75: 7.50
76-80: 5.00
81-86: 3.00
see notes

onus: 5.00

Lead	Cap

0-75: 7.50
76-80: 5.00
81-86: 3.00
see notes

m Bonus

Lead	Cap
	1.00

0-75: 7.50
76-80: 5.00
81-86: 3.00
see notes

onus: 5.00

Lead	Cap
	1.25
0%	

Indexed Annuity Detail Sheet

Phoenix Life Insurance Company Phoenix Reflections Gold Bonus 5% <i>High-Band</i>	Non-Qualified Owner: 85 Single: 50,000 Annuitant: Monthly: 50,000	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	Only Available in: AK MN MO NC NJ VA WA														
	Withdrawal Notes:				No Premium														
	Withdrawal Charges 12 years:			14 13 12 10 9 8 6 5 3 1															
	Guaranteed Minimum Value:			87.5% of Premium at 1.00% (GMR/1000 \$986)															
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr													
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Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions				States													
Phoenix Life Insurance Company Phoenix Reflections Gold Bonus 5% <i>Low-Band</i>	Non-Qualified Owner: 85 Single: 15,000 Annuitant: Monthly: 15,000	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 Yes-Terminal Illness No- Annualization	Only Available in: AK MN MO NC NJ VA WA															
	Withdrawal Notes:						Premium Bon													
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Phoenix Life Insurance Company Phoenix Reflections Gold Bonus 5% <i>Low-Band</i>	Non-Qualified Owner: 85 Single: 15,000 Annuitant: Monthly: 15,000	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 Yes-Terminal Illness No- Annualization	Only Available in: AK MN MO NC NJ VA WA															
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0-75: 7.50 76-80: 5.00 81-86: 3.00 see notes	
m Bonus	
Lead	Cap

Commissions	
Age: Rate	
0-75: 7.50 76-80: 5.00 81-86: 3.00 see notes	
us: 5.00	
Lead	Cap
	1.00

0-75: 7.50 76-80: 5.00 81-86: 3.00 see notes	
Bonus	
Lead	Cap
	1.25

0-75: 7.50 76-80: 5.00 81-86: 3.00 see notes	
us: 5.00	
Lead	Cap
	1.00

Indexed Annuity Detail Sheet

Phoenix Life Insurance Company Phoenix Reflections Gold Bonus 5% <i>High-Band</i>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; padding: 2px;">Non-Qualified Owner: 85 Annuitant:</td> <td style="width: 25%; padding: 2px;">Non-Qualified Single: 50,000 Monthly: 50,000</td> <td style="width: 25%; padding: 2px;">No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home</td> <td style="width: 25%; padding: 2px;">No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization</td> <td style="width: 20%; padding: 2px;">Only Available in: AK MN MO NC NJ VA WA</td> </tr> <tr> <td style="padding: 2px;">Qualified Owner: 85 Annuitant:</td> <td style="padding: 2px;">Qualified Single: 50,000 Monthly: 50,000</td> <td colspan="2"></td> <td></td> </tr> </table>	Non-Qualified Owner: 85 Annuitant:	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	Only Available in: AK MN MO NC NJ VA WA	Qualified Owner: 85 Annuitant:	Qualified Single: 50,000 Monthly: 50,000																																																				
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0-75: 7.50
76-80: 5.00
81-86: 3.00
[see notes](#)

Bonus

Lead	Cap
	1.00
3%	

0-75: 7.50
76-80: 5.00
81-86: 3.00
[see notes](#)

Bonus: 6.00

Lead	Cap
5%	
	1.00
	1.00
	1.25

0-75: 7.50+
76-78: 5.50+
[see notes](#)

Bonus

1: 01/06/12

: TBD

Lead	Cap
.00 Bonus	

0-75: 7.50+
76-78: 5.50+
[see notes](#)

Indexed Annuity Detail Sheet

Aviva Life & Annuity (Income Series)
Income Preferred Ultra
Low-Band

Owner:	78	Single:	5,000	Yes-Nursing Home	No- Annualization		PR UT VI WA							
Annuitant:	78	Monthly:	5,000											
Withdrawal Notes:							No 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, SD, TN, VA, VT, WI, WV, WY (10 years):				16	15	14	13	12	11	10	8	6	4	Rate Change
For states SC (10 years):				14.2	13.5	12.1	10.6	9.2	7.7	6.2	4.7	3.1	1.5	
For states TX (10 years):				13.3	12.7	11.4	10	8.6	7.2	5.8	4.4	2.9	1.4	
Guaranteed Minimum Value:				87.5% of Premium at 1.00% (GMR/1000 \$967)								Next Change		
Account Name		Indicie	Type	Reset	Averaging	Part	Spr							
Fixed Strategy			1-Year Fixed Rate with Bonus			1.00%	+5.							

American National Insurance Company
Value Lock 10

Owner:	80	Non-Qualified Single:	5,000	Yes-Disability	No- Unemployment		Not Available in:							
Annuitant:	80	Monthly:	5,000	Yes-Hospitalization	No- Long Term Care		MA MN ND NJ NY OR VI VT							
Owner:	80	Qualified Single:	4,000	No- Extended Care Waiver	No- Terminal Illness									
Annuitant:	80	Monthly:	4,000	Yes-Nursing Home	No- Annualization									
Withdrawal Notes:							No Premium							
For states AK, AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IN, KS, KY, LA, MD, ME, MI, MO, MS, MT, NC, NE, NH, NM, NV, OH, OK, RI, SC, SD, TN, TX, VA, WI, WV, WY (10 years):				12	12	11	10	9	8	7	6	5	3	Rate Change
For states CT, IL, PA, UT, WA (10 years):				9	9	8	7	6	5	4	3	2	1	
Guaranteed Minimum Value:				90% of Premium at 1.00-1.75% (GMR/1000 \$1,071)								Next Change		
Account Name		Indicie	Type	Reset	Averaging	Part	Spr							
S&P 500 10 Year Point-to-Point		S&P 500	Point to Point	10-year	Continuous Monthly	50								

Allianz Life Insurance Company of North America
Allianz 360 Annuity

Owner:	80	Non-Qualified Single:	20,000	No- Disability	Yes-Unemployment		Not Available in:							
Annuitant:	80	Monthly:	20,000	No- Hospitalization	No- Flex. Annuity Option		NY PR VI							
Owner:	80	Qualified Single:	20,000	Yes-Flex. Wthdrl Rider	No- Long Term Care									
Annuitant:	80	Monthly:	20,000	No- Extended Care Waiver	Yes-Death Benefit Rider									
				No- Terminal Illness	Yes-Nursing Home									
				No- Annualization										
Withdrawal Notes:							No Premium							
For states AK, AR, AZ, CA, CO, DC, FL, GA, HI, ID, IL, KS, LA, MA, MD, ME, MI, NC, ND, NE, NH, NM, OK, OR, RI, SD, TN, VA, VT, WI, WV, WY (10 years):				10	10	10	8.75	7.5	6.25	5	3.75	2.5	1.25	
For states AL, CA, CT, DE, IA, IN, KY, MN, MO, MS, MT, NJ, NV, OH, PA, SC, TX, UT, WA (10 years):				9.1	8.19	7.28	6.37	5.46	4.55	3.64	2.73	1.82	0.91	
Guaranteed Minimum Value:				87.5% of Premium at 1.00-1.35% (GMR/1000 \$1,001)										
Account Name		Indicie	Type	Reset	Averaging	Part	Spr							
1-Year Blended Annual Point-to-Point Cap		Blended Indices	Point to Point	Annual	None									
1-Year S&P 500 Monthly Sum Cap		S&P 500	Point to Point	Annual	Monthly Sum									
1-Year Nasdaq 100 Annual Point-to-Point		Nasdaq 100	Point to Point	Annual	None									
1-Year Eurostoxx 50 Annual Point-to-Point		DJ EuroStoxx 50	Point to Point	Annual	None									
1-Year Nasdaq 100 Monthly Sum Cap		Nasdaq 100	Point to Point	Annual	Monthly Sum									
1-Year Blended Monthly Average Spread		Blended Indices	Point to Point	Annual	Monthly									
1-Year S&P 500 Annual Point-to-Point		S&P 500	Point to Point	Annual	None	150								
1-Year Eurostoxx 50 Monthly Sum Cap		DJ EuroStoxx 50	Point to Point	Annual	Monthly Sum									

Bonus	
1: 01/06/12	
: TBD	
Lead	Cap
.00 Bonus	
0-75: 10.00 76-80: 8.00	
Bonus	
1: 01/01/12	
: 02/01/12	
Lead	Cap
0-75: 7.00 76-80: 5.00	
Bonus	
Lead	Cap
	3.50
	1.90
	3.25
	3.50
	1.90
4.50	
	3.25
	2.00

Indexed Annuity Detail Sheet

	1-Year Fixed Interest Account	1-Year Fixed Rate (no bonus)	1.80																																																																										
Allianz Life Insurance Company of North America Endurance Plus	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Non-Qualified Owner: 80 Annuitant: 80</td> <td style="width: 25%;">Non-Qualified Single: 10,000 Monthly: 10,000</td> <td style="width: 25%;">No- Disability No- Hospitalization Yes-Flex. Wthdrl Rider</td> <td style="width: 25%;">Yes-Unemployment Yes-Flex. Annuity Option No- Long Term Care</td> <td rowspan="2" style="width: 20%; text-align: center;">Not Available in: NY PR VI</td> </tr> <tr> <td>Qualified Owner: 80 Annuitant: 80</td> <td>Qualified Single: 10,000 Monthly: 10,000</td> <td>No- Extended Care Waiver No- Terminal Illness No- Annualization</td> <td>Yes-Death Benefit Rider Yes-Nursing Home</td> </tr> </table>	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Flex. Wthdrl Rider	Yes-Unemployment Yes-Flex. Annuity Option No- Long Term Care	Not Available in: NY PR VI	Qualified Owner: 80 Annuitant: 80	Qualified Single: 10,000 Monthly: 10,000	No- Extended Care Waiver No- Terminal Illness No- Annualization	Yes-Death Benefit Rider Yes-Nursing Home	Withdrawal Notes:			No Premium																																																															
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Indexed Annuity Detail Sheet

J%

0-75: 7.00+
76-80: 3.50+
see notes

Bonus

Lead	Cap
	3.25
	1.90
	3.50

J%	
	3.25
	2.00
	2.00
4.50	
	3.75

0-75: 7.00+
76-80: 5.00+
see notes

10.00

Lead	Cap
	5.00
	2.20
	2.30
	4.50

J%	
	4.50
	2.20
	4.50
4.50	

Indexed Annuity Detail Sheet

Allianz Life Insurance Company of North America MasterDex 3 Plus	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization Yes-Flex. Wthdrl Rider No- Extended Care Waiver No- Terminal Illness No- Annualization	No- Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home	Only Available in: FL		
	Withdrawal Notes:				Premium Bon		
	Withdrawal Charges 10 years:				10 9 8 7 6 5 4 3 2 1 0		
	Guaranteed Minimum Value:				87.5% of Premium at 2.00% (GMR/1000 \$1,099)		
	Account Name		Indicie	Type	Reset	Averaging	Part
FTSE 100 Annual Point-to-Point		FTSE 100	Point to Point	Annual	None		
1-Year S&P 500 Annual Point-to-Point		S&P 500	Point to Point	Annual	None		
Nasdaq 100 Monthly Sum		Nasdaq 100	Point to Point	Annual	Monthly Sum		
Blended Index Annual Point-to-Point		Blended Indices	Point to Point	Annual	Annual		
1-Year Fixed Interest Option		1-Year Fixed Rate (no bonus)					1.50
Nasdaq 100 Annual Point-to-Point		Nasdaq 100	Point to Point	Annual	None		
FTSE 100 Monthly Sum		FTSE 100	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Monthly Sum		S&P 500	Point to Point	Annual	Monthly Sum		
Blended Index Monthly Averaging		Blended Indices	Point to Point	Annual	Monthly		

Allianz Life Insurance Company of North America MasterDex 5 Plus Annuity	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization Yes-Flex. Wthdrl Rider No- Extended Care Waiver No- Terminal Illness No- Annualization	Yes-Unemployment Yes-Flex. Annuity Option No- Long Term Care Yes-Death Benefit Rider Yes-Nursing Home	Not Available in: NY OR PR VI		
	Withdrawal Notes:				Prem Bonus:		
	For states <small>AK, AR, AZ, CA, CO, DC, FL, GA, HI, ID, IL, KS, LA, MA, MD, ME, MI, MO, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SC, SD, TN, TX, VA, VT, WI, WV, WY</small> (10 years):				15 15 15 15 12.86 10.71 8.57 6.43 4.29 2.14		
	For states <small>AL, DE, IA, IN, KY, MN, MS</small> (10 years):				9.1 8.19 7.28 6.37 5.46 4.55 3.64 2.73 1.82 0.91		
	For states <small>CT, NJ, PA, UT, WA</small> (10 years):				10 9 8 7 6 5 4 3 2 1		
Guaranteed Minimum Value:				87.5% of Premium at 2.00% (GMR/1000 \$1,120)			
Account Name		Indicie	Type	Reset	Averaging	Part	Spr
1 Year S&P 500 Point-to-Point Cap		S&P 500	Point to Point	Annual	None		
Fixed Interest Account		1-Year Fixed Rate (no bonus)					1.50
1 Year S&P 500 Monthly Sum Cap		S&P 500	Point to Point	Annual	Monthly Sum		
1 Year Blended Point-to-Point Cap		Blended Indices	Point to Point	Annual	None		
1 Year Nasdaq 100 Point-to-Point Cap		Nasdaq 100	Point to Point	Annual	None		
1 Year Blended Monthly Average Spread		Blended Indices	Point to Point	Annual	Monthly		
1 Year FTSE 100 Point-to-Point Cap		FTSE 100	Point to Point	Annual	None		
1 Year Nasdaq 100 Monthly Sum Cap		Nasdaq 100	Point to Point	Annual	Monthly Sum		
1 Year FTSE 100 Monthly Sum Cap		FTSE 100	Point to Point	Annual	Monthly Sum		

65-69: 7.00
70-80: 5.00

us: 3.00

Lead	Cap
	3.00
	3.00
	1.70
	3.00
0%	
	3.00
	1.80
	1.70
4.50	

0-75: 7.00+
76-80: 5.00+
see notes

3.00-5.00

Lead	Cap
	3.00
0%	
	1.70
	3.00
	3.00
4.50	
	3.00
	1.70
	1.80

Indexed Annuity Detail Sheet

Allianz Life Insurance Company of North America MasterDex X Annuity	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; padding: 2px;"> Non-Qualified Owner: 80 Annuitant: 80 </td> <td style="width: 25%; padding: 2px;"> Non-Qualified Single: 20,000 Monthly: 20,000 </td> <td style="width: 25%; padding: 2px;"> No- Disability No- Hospitalization Yes-Flex. Wthdrl Rider No- Extended Care Waiver No- Terminal Illness No- Annualization </td> <td style="width: 25%; padding: 2px;"> Yes-Unemployment Yes-Flex. Annuity Option No- Long Term Care Yes-Death Benefit Rider Yes-Nursing Home </td> <td style="width: 20%; padding: 2px; text-align: center;"> Not Available in: CT NY PR VI </td> </tr> </table>	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 20,000 Monthly: 20,000	No- Disability No- Hospitalization Yes-Flex. Wthdrl Rider No- Extended Care Waiver No- Terminal Illness No- Annualization	Yes-Unemployment Yes-Flex. Annuity Option No- Long Term Care Yes-Death Benefit Rider Yes-Nursing Home	Not Available in: CT NY PR VI																																																																
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	Withdrawal Notes:																																																																					
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	For states PA, UT (10 years): For states MN, MS (10 years):	10	9	8	7	6	5	4	3	2	1																																																											
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0-75: 7.00+
76-80: 5.00+
see notes

us: 6.00

Lead	Cap
	1.80
4.50	
	3.25
	3.00
	1.80
	3.25
	3.00
0%	
	1.90

0-75: 6.00+
76-80: 4.50+
see notes

Bonus

Lead	Cap
5%	
	3.25
	1.80

0-75: 6.00+
76-80: 4.50+
see notes

us: 5.00

Indexed Annuity Detail Sheet

	Guaranteed Minimum Value:	84% of Premium at 1.50%					
American Equity Investment Life Insurance Company Advantage Gold	Account Name	Indicie	Type	Reset	Averaging	Part	Sp
	10 Year U.S. Treasury Bond Value with Cap	10 Year US Treasury	Point to Point	Annual	None		
	1 Year S&P 500 Annual Point-to-Point Participation Rate	S&P 500	Point to Point	Annual	None	15	
	1 Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
	1 Year S&P 500 Monthly Average Participation Rate	S&P 500	Point to Point	Annual	Monthly	15	
	Traditional Fixed Value	1-Year Fixed Rate (no bonus)					1.6
	1 Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Annual	Monthly		
	1 Year S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States		
American Equity Investment Life Insurance Company Benefit Gold (ICC10 IDX 110*)	Non-Qualified Owner: 80 Annuitant:	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	Only Available in: AK MN NV PA UT WA	
	Qualified Owner: 80 Annuitant:	Qualified Single: 5,000 Monthly: 5,000				
	Withdrawal Notes:				Premium Bon	
	Withdrawal Charges 10 years:			13.25 12 10.75 9.25 8 6.75 5.5 4 2.5 1		
	Guaranteed Minimum Value:			87.5% of Premium at 1.50%		
	Account Name	Indicie	Type	Reset	Averaging	Part
10 Year U.S. Treasury Bond Value with Cap	10 Year US Treasury	Point to Point	Annual	None		
1 Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
1 Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Annual	Monthly		
Traditional Fixed Value	1-Year Fixed Rate (no bonus)					1.6
1 Year S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
American Equity Investment Life Insurance Company Millenium Platinum (WA)	Non-Qualified Owner: 80 Annuitant:	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	Only Available in: WA	
	Qualified Owner: 80 Annuitant:	Qualified Single: 5,000 Monthly: 5,000				
	Withdrawal Notes:				No Premium E	
	Withdrawal Charges 10 years:			10 9 8 7 6 5 4 3 2 1		
	Guaranteed Minimum Value:			87.5% of Premium at 1.50%		
	Account Name	Indicie	Type	Reset	Averaging	Part
1 Year S&P 500 Annual Point-to-Point Participation Rate	S&P 500	Point to Point	Annual	None	20	
Traditional Fixed Value	1-Year Fixed Rate (no bonus)					1.7
1 Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
1 Year S&P 500 Monthly Average Participation Rate	S&P 500	Point to Point	Annual	Monthly	20	
10 Year U.S. Treasury Bond Value with Cap	10 Year US Treasury	Point to Point	Annual	None		

Lead	Cap
	3.00
	1.60
5%	
	3.00
	3.00

Commissions
Age: Rate

0-75: 5.25+
76-80: 3.94+
[see notes](#)

us: 5.00

Lead	Cap
	3.00
	1.60
	3.00
50%	
	3.00

0-75: 6.00+
76-80: 4.50+
[see notes](#)

Bonus

Lead	Cap
75%	
	1.80
	3.25

Indexed Annuity Detail Sheet

American Equity Investment Life Insurance Company Retirement Gold (02-09)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; padding: 2px;"> Non-Qualified Owner: 78 Annuitant: </td> <td style="width: 25%; padding: 2px;"> Non-Qualified Single: 5,000 Monthly: 5,000 </td> <td style="width: 25%; padding: 2px;"> No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home </td> <td style="width: 25%; padding: 2px;"> No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization </td> <td style="width: 20%; padding: 2px;"> Not Available in: AK AL CT DE FL MN NV NY OR PA PR SC UT VI WA </td> </tr> <tr> <td style="padding: 2px;"> Qualified Owner: 78 Annuitant: </td> <td style="padding: 2px;"> Qualified Single: 5,000 Monthly: 5,000 </td> <td colspan="2"></td> <td></td> </tr> <tr> <td colspan="4" style="text-align: center; padding: 2px;">Withdrawal Notes:</td> <td style="padding: 2px;">Prem Bonus:</td> </tr> <tr> <td colspan="4" style="padding: 2px;"> 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, OH, OK, RI, SD, TN, TX, VA, VT, WI, WV, WY (10 years): </td> <td style="text-align: center; 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0-78: 6.00+
see notes

5.00-8.00

Lead	Cap
	3.00
	1.60
3%	
	3.00

0-64: 6.00+
65-75: 5.25+
76-78: 4.50+
see notes

us: 8.00

Lead	Cap
3%	
	3.00
	1.60
	3.00

0-78: 5.25+
see notes

us: 6.00

Lead	Cap

Indexed Annuity Detail Sheet

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Traditional Fixed Value	1-Year Fixed Rate (no bonus)					1.6
1 Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Annual	Monthly		

	Non-Qualified Owner: 80 Annuitant: 80	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: AK CA CT DE MN MO NJ NV NY OH OR PA PR SC TX UT VI VT WA		
Withdrawal Notes:					Premium Bon		
Withdrawal Charges 10 years:					10 10 10 10 10 9 8 7 6 4		
Guaranteed Minimum Value:					100% of Premium at 1.50% (GMR/1000 \$1,219)		
Account Name		Indicie	Type	Reset	Averaging	Part	Spr
Annual Point-to-Point Account with Participation Rate		S&P 500	Point to Point	Annual	None	30	
Global Multiple Index Account with Cap		Blended Indices	Point to Point	Annual	None		
Monthly Additive Account with Cap		S&P 500	Point to Point	Annual	Monthly Sum		
Fixed Interest Account		1-Year Fixed Rate (no bonus)					1.7

	Non-Qualified Owner: 80 Annuitant: 80	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	Only Available in: CA		
Withdrawal Notes:					Premium Bon		
Withdrawal Charges 10 years:					10 10 10 10 10 9 8 7 6 4		
Guaranteed Minimum Value:					100% of Premium at 2.00% (GMR/1000 \$1,280)		
Account Name		Indicie	Type	Reset	Averaging	Part	Spr
Annual Point-to-Point Account with Participation Rate		S&P 500	Point to Point	Annual	None	30	
Global Multiple Index Account with Cap		Blended Indices	Point to Point	Annual	None		
Monthly Additive Account with Cap		S&P 500	Point to Point	Annual	Monthly Sum		
Fixed Interest Account		1-Year Fixed Rate (no bonus)					2.0

	Non-Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 20,000 Monthly: 20,000	No- Disability No- Hospitalization Yes-Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization	Not Available in: AK CA DE FL IL MN MO MS NJ NV NY OH OR PA PR SC TX UT VI VT WA
Withdrawal Notes:					Premium Bon
Withdrawal Charges 10 years:					17 16 15 14 13 10 9 8 7 6
Guaranteed Minimum Value:					90% of Premium at 1.50% (GMR/1000 \$1,097)

American General Life Insurance Company
AG Vision Maximizer

Indexed Annuity Detail Sheet

	3.00
	1.60
0%	
	3.00

0-75: 5.25 76-80: 2.75	
---------------------------	--

us: 5.00

Lead	Cap
	3.00
	1.40
0%	

0-75: 5.25 76-80: 2.75	
---------------------------	--

us: 5.00

Lead	Cap
	3.00
	1.40
0%	

0-75: 8.00+ see notes	
---------------------------------	--

us: 5.00

Indexed Annuity Detail Sheet

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Annual Point-to-Point Account with Adjustable Participation	S&P 500	Point to Point	Annual	None	30	
Annual Point-to-Point Account with Cap	S&P 500	Point to Point	Annual	None		
Monthly Average Account with Index Spread	S&P 500	Point to Point	Annual	Monthly		
Fixed Interest Account		1-Year Fixed Rate (no bonus)				1.30

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States	
American General Life Insurance Company AG Vision Maximizer (CA)	Non-Qualified Owner: 75 Annuitant: 75	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	Only Available in: CA
	Qualified Owner: 75 Annuitant: 75	Qualified Single: 15,000 Monthly: 15,000			
	Withdrawal Notes:			Premium Bonus	
	Withdrawal Charges 10 years:			17 16 15 14 13 10 9 8 7 6	
Guaranteed Minimum Value:			90% of Premium at 2.00% (GMR/1000 \$1,152)		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Annual Point-to-Point with Adjustable Participation	S&P 500	Point to Point	Annual	None	30	
Annual Point-to-Point with Cap	S&P 500	Point to Point	Annual	None	100	
Monthly Average Account with Index Spread	S&P 500	Point to Point	Annual	Monthly		
Fixed Interest Account		1-Year Fixed Rate (no bonus)				2.00

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States	
American National Insurance Company ANICO Strategy Indexed Annuity 10	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 No- Annualization	Not Available in: MA MN NY OR PA UT VI VT
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 4,000 Monthly: 4,000			
	Withdrawal Notes:			No Premium Bo	
	Withdrawal Charges 10 years:			9 9 8 7 6 5 4 3 2 1	
Guaranteed Minimum Value:			90% of Premium at 1.00% (GMR/1000 \$994)		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None		
Declared Rate Interest Account		1-Year Fixed Rate (no bonus)				1.00

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States	
Aviva Life & Annuity (Income Series) Income Preferred Bonus 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: AK CT DE MN NJ NV NY OR PA PR UT VI WA
	Qualified Owner: 78 Annuitant: 78	Qualified Single: 5,000 Monthly: 5,000			
	Withdrawal Notes:			Premium Bonus	
	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, SD, TN, VA, VT, WI, WV, WY (10 years):			12 12 12 11 10 9 8 7 6 4	
For states SC, TX (10 years):			9.2 8.5 7.3 6.6 5.9 5.1 4.3 3.5 2.7 1.8		
Guaranteed Minimum Value:			87.5% of Premium at 1.00% (GMR/1000 \$1,025)		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Strategy		1-Year Fixed Rate (no bonus)				1.00

Lead	Cap
	3.00
8.00	
0%	

Commissions	
Age:	Rate
0-UP:	8.00

: 5.00

Lead	Cap
	3.00
8.00	
0%	

0-75: 8.00+
76-80: 6.50+
81-85: 5.00+
see notes

nus

Lead	Cap
	3.00
0%	

0-75: 7.00+
76-78: 5.00+
see notes

: 6.00

Lead	Cap
0%	

Indexed Annuity Detail Sheet

Aviva Life & Annuity (Income Series) Income Preferred Bonus <i>High-Band</i>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; padding: 2px;">Non-Qualified Owner: 78 Annuitant: 78</td> <td style="width: 25%; padding: 2px;">Non-Qualified Single: 75,000 Monthly: 75,000</td> <td style="width: 25%; padding: 2px;">No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home</td> <td style="width: 25%; padding: 2px;">No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization</td> <td style="width: 20%; padding: 2px;">Not Available in: AK CT DE MN NJ NV NY OR PA PR UT VI WA</td> </tr> <tr> <td style="padding: 2px;">Qualified Owner: 78 Annuitant: 78</td> <td style="padding: 2px;">Qualified Single: 75,000 Monthly: 75,000</td> <td colspan="2"></td> <td></td> </tr> </table>	Non-Qualified Owner: 78 Annuitant: 78	Non-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: AK CT DE MN NJ NV NY OR PA PR UT VI WA	Qualified Owner: 78 Annuitant: 78	Qualified Single: 75,000 Monthly: 75,000										
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	Withdrawal Notes:	Premium Bonus																
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9.2	8.5	7.3	6.6	5.9	5.1	4.3	3.5	2.7	1.8					
Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,025)														

0-75: 7.00+
76-78: 5.00+
see notes

: 6.00

Lead	Cap
	1.60

0-75: 7.00+
76-78: 5.00+
see notes

: 6.00

Lead	Cap
	2.00

0-75: 7.00+
76-78: 5.00+
see notes

: 6.00

Lead	Cap
	3.25
5%	

0-75: 7.00+
76-78: 5.00+
see notes

: 6.00

Indexed Annuity Detail Sheet

	Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 \$1,025)																														
	Account Name	Indicie																														
	Type	Reset																														
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	1-Year Average Index Strategy	S&P 500 Point to Point Annual Monthly																														
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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, SD, TN, VA, VT, WI, WV, WY (10 years):	12	12	12	11	10	9	8	7	6	4																					
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	1-Year S&P 500 Point-to-Point Fixed Strategy	S&P 500 Point to Point Annual None																														
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		1.00																														
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	Non-Qualified	Non-Qualified	No- Disability	No- Unemployment	Only Available in: FL																											
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Annuitant: 78	Monthly: 75,000	No- Extended Care Waiver	Yes-Terminal Illness																													
Qualified	Qualified	Yes-Nursing Home	No- Annualization																													
Owner: 78	Single: 75,000																															
Annuitant: 78	Monthly: 75,000																															

Lead	Cap
	2.00

0-75: 7.00+
76-78: 5.00+
[see notes](#)

: 6.00

Lead	Cap
	3.25

0-75: 7.00+
76-78: 5.00+
[see notes](#)

: 6.00

Lead	Cap
	1.05

65-75: 6.50+
76-78: 4.50+
[see notes](#)

: 6.00

Lead	Cap
	2.00

0%

65-75: 6.50+
76-78: 4.50+
[see notes](#)

: 6.00

Indexed Annuity Detail Sheet

Income Preferred Bonus Pro <i>High-Band</i>	Withdrawal Charges 10 years:		10 10 10 10 10 9 8 7 6 4									
	Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$1,025)									
	Account Name		Indicie	Type	Reset	Averaging	Part	Spr				
	1-Year Average Index Strategy		S&P 500	Point to Point	Annual	Monthly						
1-Year S&P 500 Point-to-Point		S&P 500	Point to Point	Annual	None							
1-Year S&P 500 Monthly Cap		S&P 500	Point to Point	Annual	Monthly Sum							
Aviva Life & Annuity (Income Series) Income Preferred Bonus Pro <i>Low-Band</i>	Non-Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000 Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000		No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Only Available in: FL					
	Withdrawal Notes:		Premium Bonus									
	Withdrawal Charges 10 years:		10 10 10 10 10 9 8 7 6 4									
	Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$1,025)									
Account Name		Indicie	Type	Reset	Averaging	Part	Spr					
1-Year Average Index Strategy		S&P 500	Point to Point	Annual	Monthly							

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States								
Aviva Life & Annuity (Income Series) Income Preferred Bonus Pro <i>High-Band</i>	Non-Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000 Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000		No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Only Available in: FL					
	Withdrawal Notes:		Premium Bonus:									
	Withdrawal Charges 10 years:		10 10 10 10 10 9 8 7 6 4									
	Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$1,025)									
Account Name		Indicie	Type	Reset	Averaging	Part	Spr					
Fixed Strategy			1-Year Fixed Rate (no bonus)					1.5!				
Aviva Life & Annuity (Income Series) Income Preferred Bonus Pro <i>Low-Band</i>	Non-Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000 Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000		No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Only Available in: FL					
	Withdrawal Notes:		Premium Bonus:									
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	Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$1,025)									
Account Name		Indicie	Type	Reset	Averaging	Part	Spr					
1-Year S&P 500 Monthly Cap		S&P 500	Point to Point	Annual	Monthly Sum							
Non-Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000 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: AK CT MN UT WA						

Lead	Cap
	3.25
	3.25
	1.60

65-75: 6.50+
76-78: 4.50+
see notes

: 6.00

Lead	Cap
	2.00

Commissions
Age: Rate

65-75: 6.50+
76-78: 4.50+
see notes

: 6.00

Lead	Cap
	5%

65-75: 6.50+
76-78: 4.50+
see notes

: 6.00

Lead	Cap
	1.05

0-75: 6.00+
76-78: 4.00+
see notes

Indexed Annuity Detail Sheet

Aviva Life & Annuity (Income Series)

Income Preferred Bonus S

Low-Band

Withdrawal Notes:										Prem Bonus: 3.0									
For states CT, MN, WA (10 years):										10	9	8	7	6	5	4	3	2	1
For states AK, UT (10 years):										13.3	12.7	11.4	10	8.6	7.2	5.8	4.4	2.9	1.4
Guaranteed Minimum Value:										87.5% of Premium at 1.00% (GMR/1000 \$1,005)									
Account Name	Indicie	Type	Reset	Averaging	Part	Spr													
1-Year Monthly Cap Index Strategy	S&P 500	Point to Point	Annual	None															
Fixed Strategy		1-Year Fixed Rate (no bonus)				1.00													
1-Year Point-to-Point Index Strategy	S&P 500	Point to Point	Annual	None															

Aviva Life & Annuity (Income Series)

Income Preferred Bonus S

High-Band

Non-Qualified Owner: 78 Annuitant: 78	Non-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	Only Available in: AK CT MN UT WA										
Withdrawal Notes:					Prem Bonus: 3.0									
For states CT, MN, WA (10 years):					10	9	8	7	6	5	4	3	2	1
For states AK, UT (10 years):					13.3	12.7	11.4	10	8.6	7.2	5.8	4.4	2.9	1.4
Guaranteed Minimum Value:					87.5% of Premium at 1.00% (GMR/1000 \$1,005)									
Account Name	Indicie	Type	Reset	Averaging	Part	Spr								
1-Year Monthly Cap Index Strategy	S&P 500	Point to Point	Annual	None										
1-Year Average Index Strategy	S&P 500	Point to Point	Annual	Monthly										
1-Year Point-to-Point Index Strategy	S&P 500	Point to Point	Annual	None										
Fixed Strategy		1-Year Fixed Rate (no bonus)				1.00								

Aviva Life & Annuity (Income Series)

Income Preferred Bonus S

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	Only Available in: AK CT MN UT WA										
Withdrawal Notes:					Prem Bonus: 3.0									
For states CT, MN, WA (10 years):					10	9	8	7	6	5	4	3	2	1
For states AK, UT (10 years):					13.3	12.7	11.4	10	8.6	7.2	5.8	4.4	2.9	1.4
Guaranteed Minimum Value:					87.5% of Premium at 1.00% (GMR/1000 \$1,005)									
Account Name	Indicie	Type	Reset	Averaging	Part	Spr								
1-Year Average Index Strategy	S&P 500	Point to Point	Annual	Monthly										

Aviva Life & Annuity (Income Series)

Income Preferred Ten

High-Band

Non-Qualified Owner: 78 Annuitant: 78	Non-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: DE NJ NY OR PA PR VI WA										
Withdrawal Notes:					No Premium Bor									
Withdrawal Charges 10 years:					10	9	8	7	6	5	4	3	2	1
Withdrawal Charges 10 years:					9.6	9	8	7	6	5	4	3	2	1
Guaranteed Minimum Value:					87.5% of Premium at 1.00% (GMR/1000 \$967)									
Account Name	Indicie	Type	Reset	Averaging	Part	Spr								
Fixed		1-Year Fixed Rate (no bonus)				1.40								

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: DE NJ NY OR PA PR VI WA
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10-4.00	
Lead	Cap
	1.05
0%	
	2.00
0-75: 6.00+ 76-78: 4.00+ see notes	
10-4.00	
Lead	Cap
	1.60
	3.25
	2.00
0%	
0-75: 6.00+ 76-78: 4.00+ see notes	
10-4.00	
Lead	Cap
	2.00
0-75: 7.50+ 76-78: 5.50+ see notes	
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0%	
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ius

Lead	Cap
	2.00

0-75: 6.50+
76-78: 4.50+
[see notes](#)

ius

Lead	Cap
	1.60

0-75: 6.50+
76-78: 4.50+
[see notes](#)

ius

Lead	Cap
	4.00

Commissions	
Age	Rate
0-75: 6.50+ 76-78: 4.50+	see notes

Bonus

Lead	Cap
	0%

0-75: 6.50+
76-78: 4.50+
[see notes](#)

Bonus

Indexed Annuity Detail Sheet

Income Select 10 <i>Low-Band</i>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Withdrawal Charges 10 years:</td> <td style="text-align: center;">10 9 8 7 6 5 4 3 2 1</td> </tr> <tr> <td>Guaranteed Minimum Value:</td> <td>87.5% of Premium at 2.75% (GMR/1000 \$1,148)</td> </tr> <tr> <td style="text-align: center;">Account Name</td> <td style="text-align: center;">Indicie Type Reset Averaging Part Spr</td> </tr> <tr> <td>1-Year S&P 500 Point-to-Point w/ Participation</td> <td>S&P 500 Point to Point Annual None 25</td> </tr> </table>	Withdrawal Charges 10 years:	10 9 8 7 6 5 4 3 2 1	Guaranteed Minimum Value:	87.5% of Premium at 2.75% (GMR/1000 \$1,148)	Account Name	Indicie Type Reset Averaging Part Spr	1-Year S&P 500 Point-to-Point w/ Participation	S&P 500 Point to Point Annual None 25																				
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Lead	Cap
0-75: 6.50+ 76-78: 4.50+ see notes	
Bonus	
Lead	Cap
	4.00
0-75: 6.50+ 76-78: 4.50+ see notes	
Bonus	
Lead	Cap
	4.00
3%	
0-75: 6.50+ 76-78: 4.50+ see notes	
Bonus	
Lead	Cap
	4.00
0-75: 6.50+ 76-78: 4.50+ see notes	
Bonus	

Indexed Annuity Detail Sheet

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Point-to-Point Hang Seng	Hang Seng	Point to Point	Annual	None		

Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 78	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	Only Available in: DE NJ OR PA
Withdrawal Notes:				No Premium
Withdrawal Charges 10 years:				10 9 8 7 6 5 4 3 2 1
Guaranteed Minimum Value:				87.5% of Premium at 2.75% (GMR/1000 \$1,148)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Point-to-Point w/ Participation	S&P 500	Point to Point	Annual	None	25	
1-Year S&P500 Point-to-Point	S&P 500	Point to Point	Annual	None		

Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 78	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	Only Available in: DE OR PA
Withdrawal Notes:				Prem Bonus:
Withdrawal Charges 10 years:				10 9 8 7 6 5 4 3 2 1
Withdrawal Charges 10 years:				13.1 11.9 10.6 9.3 8 6.7 5.4 4.1 2.7 1.3
Guaranteed Minimum Value:				87.5% of Premium at 2.75% (GMR/1000 \$1,205)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 - Year Point to Point Hang Seng Index	Hang Seng	Point to Point	Annual	None		

Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 78	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	Only Available in: DE OR PA
Withdrawal Notes:				Prem Bonus:
Withdrawal Charges 10 years:				10 9 8 7 6 5 4 3 2 1
Withdrawal Charges 10 years:				13.1 11.9 10.6 9.3 8 6.7 5.4 4.1 2.7 1.3
Guaranteed Minimum Value:				87.5% of Premium at 2.75% (GMR/1000 \$1,205)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 - Year Point to Point Dow Jones EUROSTOXX 50	DJ EuroStoxx 50	Point to Point	Annual	None		

Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 78	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	Only Available in: DE OR PA
Withdrawal Notes:				Prem Bonus:
Withdrawal Charges 10 years:				10 9 8 7 6 5 4 3 2 1
Withdrawal Charges 10 years:				13.1 11.9 10.6 9.3 8 6.7 5.4 4.1 2.7 1.3
Guaranteed Minimum Value:				87.5% of Premium at 2.75% (GMR/1000 \$1,205)

Lead	Cap
	1.05
	4.00

0-75: 6.50+
76-78: 4.50+
see notes

Bonus

Lead	Cap
	4.00

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

3.00-5.00

Lead	Cap
	4.00

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

3.00-5.00

Lead	Cap
	4.00

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

3.00-5.00

Indexed Annuity Detail Sheet

Account Name	Indicie	Type	Reset	Averaging	Part	Spr					
1-Year S&P 500 Point-to-Point w/ Participation											
		S&P 500 Point to Point	Annual	None	25						
Aviva Life & Annuity (Income Series) Income Select Plus S High-Band	Non-Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000	Non-Qualified Single: 75,000 Monthly: 75,000	No- Disability	No- Unemployment	Only Available in: DE OR PA						
	Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000	Qualified Single: 75,000 Monthly: 75,000	No- Hospitalization	No- Long Term Care							
				No- Extended Care Waiver	Yes-Terminal Illness						
				Yes-Nursing Home	No- Annualization						
	Withdrawal Notes:						Prem Bonus:				
Withdrawal Charges 10 years:		10	9	8	7	6	5	4	3	2	1
Withdrawal Charges 10 years:		13.1	11.9	10.6	9.3	8	6.7	5.4	4.1	2.7	1.3
Guaranteed Minimum Value:		87.5% of Premium at 2.75% (GMR/1000 \$1,205)									
Account Name	Indicie	Type	Reset	Averaging	Part	Spr					
1-Year S&P 500 Monthly Cap											
		S&P 500 Point to Point	Annual	Monthly Sum							
Aviva Life & Annuity (Income Series) Income Select Plus S Low-Band	Non-Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability	No- Unemployment	Only Available in: DE OR PA						
	Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000	Qualified Single: 5,000 Monthly: 5,000	No- Hospitalization	No- Long Term Care							
				No- Extended Care Waiver	Yes-Terminal Illness						
				Yes-Nursing Home	No- Annualization						
	Withdrawal Notes:						Prem Bonus:				
Withdrawal Charges 10 years:		10	9	8	7	6	5	4	3	2	1
Withdrawal Charges 10 years:		13.1	11.9	10.6	9.3	8	6.7	5.4	4.1	2.7	1.3
Guaranteed Minimum Value:		87.5% of Premium at 2.75% (GMR/1000 \$1,205)									
Account Name	Indicie	Type	Reset	Averaging	Part	Spr					
1 - Year Point to Point Dow Jones EUROSTOXX 50											
		DJ EuroStoxx 50	Point to Point	Annual	None						
Aviva Life & Annuity (Income Series) Income Select Plus S High-Band	Non-Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000	Non-Qualified Single: 75,000 Monthly: 75,000	No- Disability	No- Unemployment	Only Available in: DE OR PA						
	Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000	Qualified Single: 75,000 Monthly: 75,000	No- Hospitalization	No- Long Term Care							
				No- Extended Care Waiver	Yes-Terminal Illness						
				Yes-Nursing Home	No- Annualization						
	Withdrawal Notes:						Prem Bonus:				
Withdrawal Charges 10 years:		10	9	8	7	6	5	4	3	2	1
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Guaranteed Minimum Value:		87.5% of Premium at 2.75% (GMR/1000 \$1,205)									
Account Name	Indicie	Type	Reset	Averaging	Part	Spr					
Fixed											
		1-Year Fixed Rate (no bonus)				2.00					
Aviva Life & Annuity (Income Series) Income Select Plus S Low-Band	Non-Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability	No- Unemployment	Only Available in: DE OR PA						
	Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000	Qualified Single: 5,000 Monthly: 5,000	No- Hospitalization	No- Long Term Care							
				No- Extended Care Waiver	Yes-Terminal Illness						
				Yes-Nursing Home	No- Annualization						
	Withdrawal Notes:						Prem Bonus:				
Withdrawal Charges 10 years:		10	9	8	7	6	5	4	3	2	1
Withdrawal Charges 10 years:		13.1	11.9	10.6	9.3	8	6.7	5.4	4.1	2.7	1.3
Guaranteed Minimum Value:		87.5% of Premium at 2.75% (GMR/1000 \$1,205)									
Account Name	Indicie	Type	Reset	Averaging	Part	Spr					

Lead	Cap
0-75: 5.00+ 76-78: 3.00+ see notes	
3.00-5.00	
Lead	Cap
	1.60
0-75: 5.00+ 76-78: 3.00+ see notes	
3.00-5.00	
Lead	Cap
	4.00
0-75: 5.00+ 76-78: 3.00+ see notes	
3.00-5.00	
Lead	Cap
0%	
0-75: 5.00+ 76-78: 3.00+ see notes	
3.00-5.00	
Lead	Cap

Indexed Annuity Detail Sheet

	1-Year S&P 500 Monthly Cap	S&P 500 Point to Point	Annual	Monthly Sum																														
Aviva Life & Annuity (Income Series) Income Select Plus S <i>High-Band</i>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Non-Qualified</td> <td style="width: 50%;">Non-Qualified</td> <td style="width: 25%;">No- Disability</td> <td style="width: 20%;">No- Unemployment</td> <td rowspan="2" style="width: 10%; text-align: center;">Only Available in: DE OR PA</td> </tr> <tr> <td>Owner: 78</td> <td>Single: 75,000</td> <td>No- Hospitalization</td> <td>No- Long Term Care</td> </tr> <tr> <td>Annuitant: 78</td> <td>Monthly: 75,000</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>No- Annualization</td> </tr> <tr> <td>Owner: 78</td> <td>Single: 75,000</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Annuitant: 78</td> <td>Monthly: 75,000</td> <td></td> <td></td> <td></td> </tr> </table>	Non-Qualified	Non-Qualified	No- Disability	No- Unemployment	Only Available in: DE OR PA	Owner: 78	Single: 75,000	No- Hospitalization	No- Long Term Care	Annuitant: 78	Monthly: 75,000	No- Extended Care Waiver	Yes-Terminal Illness		Qualified	Qualified	Yes-Nursing Home	No- Annualization	Owner: 78	Single: 75,000				Annuitant: 78	Monthly: 75,000				Withdrawal Notes:				Prem Bonus:
	Non-Qualified	Non-Qualified	No- Disability	No- Unemployment	Only Available in: DE OR PA																													
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3.00-5.00	
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Indexed Annuity Detail Sheet

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0-74: 7.00 75-78: 5.00	
3.00-6.00	
Lead	Cap
	3.00
0-74: 7.00 75-78: 5.00	
5.00-7.00	
Lead	Cap
	1.55
5%	
	3.00
0-74: 7.00 75-78: 5.00	
3.00-6.00	
Lead	Cap
	1.90
5%	
	1.55
0-74: 7.00 75-78: 5.00	

Indexed Annuity Detail Sheet

Aviva Life & Annuity (Income Series) Lifetime Solutions Annuity High-Band	Withdrawal Notes:										Prem Bonus:																																																
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EquiTrust Life Insurance Company Market Value Index	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		No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization		Not Available in: NY OR PR TX VI																																																		
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5.00-7.00

Lead	Cap
	1.90

0-80: 6.00+
see notes

Plus: 6.00

Lead	Cap
	7.00
	3.00
5%	3.00
	1.25

0-80: 6.50+
see notes

Bonus

Lead	Cap
	15.00
	5.00
	4.75
3%	2.20

0-79: 6.25+
80-85: 3.13+

Indexed Annuity Detail Sheet

Fidelity & Guaranty Life
FG AccumulatorPlus 10

Qualified Owner: 85 Annuitant:	Qualified Single: 10,000 Monthly: 10,000	No- Extended Care Waiver Yes-Nursing Home	Yes-Terminal Illness No- Annualization	MN MS NH NY OR PR VI WA																																																	
Withdrawal Notes:				No Premium																																																	
For states AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MT, NC, ND, NE, NJ, NM, OH, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):		12	11	10	9	8	7	6	5	4	3																																										
For states AK, MA, NV, OK, TX, UT (10 years):		9	9	8	7	6	5	4	3	2	1																																										
Age 65+ in states FL (10 years):		9	9	8	7	6	5	4	3	2	1																																										
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$967)																																																			
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																																															
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1-Year Fixed Account		1-Year Fixed Rate (no bonus)				2.50																																															

Fidelity & Guaranty Life
FG Index-Accelerator 10

Non-Qualified Owner: 85 Annuitant:	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: CT MN NY OR PR UT VI																																																	
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Age 65+ in states AK, FL (10 years):		9	9	8	7	6	5	4	3	2	1																																										
Guaranteed Minimum Value:		87.5% of Premium at 1.00-1.10% (GMR/1000 \$1,035)																																																			
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Account Name</th> <th style="width: 10%;">Indicie</th> <th style="width: 10%;">Type</th> <th style="width: 10%;">Reset</th> <th style="width: 10%;">Averaging</th> <th style="width: 10%;">Part</th> <th style="width: 10%;">Spr</th> </tr> </thead> <tbody> <tr> <td>1-Year S&P 500 Monthly Average</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>Monthly</td> <td></td> <td></td> </tr> <tr> <td>1-Year S&P 500 Monthly Cap</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>Monthly Sum</td> <td></td> <td></td> </tr> <tr> <td>1-Year S&P 500 Point-to-Point</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>None</td> <td></td> <td></td> </tr> <tr> <td>2-Year S&P 500 Monthly Average with Cap</td> <td>S&P 500</td> <td>Point to Point</td> <td>Biennial</td> <td>Monthly</td> <td></td> <td></td> </tr> <tr> <td>Fixed Interest Option</td> <td></td> <td colspan="4" style="text-align: center;">1-Year Fixed Rate (no bonus)</td> <td style="text-align: center;">1.70</td> </tr> </tbody> </table>												Account Name	Indicie	Type	Reset	Averaging	Part	Spr	1-Year S&P 500 Monthly Average	S&P 500	Point to Point	Annual	Monthly			1-Year S&P 500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum			1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None			2-Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Biennial	Monthly			Fixed Interest Option		1-Year Fixed Rate (no bonus)				1.70
Account Name	Indicie	Type	Reset	Averaging	Part	Spr																																															
1-Year S&P 500 Monthly Average	S&P 500	Point to Point	Annual	Monthly																																																	
1-Year S&P 500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum																																																	
1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None																																																	
2-Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Biennial	Monthly																																																	
Fixed Interest Option		1-Year Fixed Rate (no bonus)				1.70																																															

Fidelity & Guaranty Life
Prosperity Elite 10

Non-Qualified Owner: 85 Annuitant:	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: CT MN MS NH NY OR PR VI WA																																			
Withdrawal Notes:				No Premium																																			
For states AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, ME, MI, MT, NC, ND, NE, NJ, NM, OH, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):		12	11	10	9	8	7	6	5	4	3																												
For states MA, NV, OK, TX, UT (10 years):		9	9	8	7	6	5	4	3	2	1																												
Age 65+ in states FL (10 years):		9	9	8	7	6	5	4	3	2	1																												
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$967)																																					
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																																	
1-Year Performance Triggered Account	S&P 500	Perf Trig	Annual	None																																			
1-Year S&P 500 Monthly Average with A Cap	S&P 500	Point to Point	Annual	Monthly																																			
1-Year S&P 500 Monthly Point-to-Point with a Cap	S&P 500	Point to Point	Annual	Monthly Sum																																			

[see notes](#)

Bonus

Lead	Cap
	6.25
	2.50
	4.75
3%	

0-79: 7.50+
80-85: 3.75+
[see notes](#)

Bonus: 6.00

Lead	Cap
	3.00
	1.75
	3.00
	7.00
5%	

0-79: 7.00+
80-85: 3.50+
[see notes](#)

Bonus

Lead	Cap
	5.75
	2.25

Indexed Annuity Detail Sheet

1-Year S&P 500 Point-to-Point with a Cap	S&P 500 Point to Point	Annual	None		
2-Year S&P 500 Point-to-Point with a Cap	S&P 500 Point to Point	Biennial	None		
3-Year S&P 500 Point-to-Point with a Cap	S&P 500 Point to Point	Triennial	None		
Fixed Account	1-Year Fixed Rate (no bonus)				2.00

Fidelity & Guaranty Life
Prosperity Elite 10 Enhanced

Non-Qualified Owner: 85 Annuitant:	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: CT MN MS NH NY OR PR VI WA										
Qualified Owner: 85 Annuitant:	Qualified Single: 10,000 Monthly: 10,000													
Withdrawal Notes:				Premium Bor										
For states AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MT, NC, ND, NE, NJ, NM, OH, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):														
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12	11	10	9	8	7	6	5	4	3					
For states MA, NV, OK, TX, UT (10 years):														
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9	9	8	7	6	5	4	3	2	1					
Age 65+ in states FL (10 years):														
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9	9	8	7	6	5	4	3	2	1					
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$1,015)												

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Performance Triggered Account	S&P 500	Perf Trig	Annual	None		
1-Year S&P 500 Monthly Average with A Cap	S&P 500	Point to Point	Annual	Monthly		
1-Year S&P 500 Monthly Point-to-Point with a Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Point-to-Point with a Cap	S&P 500	Point to Point	Annual	None		
2-Year S&P 500 Point-to-Point with a Cap	S&P 500	Point to Point	Biennial	None		
3-Year S&P 500 Point-to-Point with a Cap	S&P 500	Point to Point	Triennial	None		
Fixed Account	1-Year Fixed Rate (no bonus)					2.00

Fidelity & Guaranty Life
Prosperity Elite 10 Protection

Non-Qualified Owner: 85 Annuitant:	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: CT MN MS NH NY OR PR VI WA										
Qualified Owner: 85 Annuitant:	Qualified Single: 10,000 Monthly: 10,000													
Withdrawal Notes:				Premium Bor										
For states AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MT, NC, ND, NE, NJ, NM, OH, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):														
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Age 65+ in states FL (10 years):														
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9	9	8	7	6	5	4	3	2	1					
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$1,044)												

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Performance Triggered Account	S&P 500	Perf Trig	Annual	None		
1-Year S&P 500 Monthly Average with A Cap	S&P 500	Point to Point	Annual	Monthly		
1-Year S&P 500 Monthly Point-to-Point with a Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Point-to-Point with a Cap	S&P 500	Point to Point	Annual	None		
2-Year S&P 500 Point-to-Point with a Cap	S&P 500	Point to Point	Biennial	None		
3-Year S&P 500 Point-to-Point with a Cap	S&P 500	Point to Point	Triennial	None		
Fixed Account	1-Year Fixed Rate (no bonus)					2.00

Non-Qualified Owner: 85 Annuitant:	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Extended Care Waiver	No- Unemployment No- Long Term Care Yes-Terminal Illness	Only Available in: NY
Qualified Owner: 85 Annuitant:	Qualified Single: 10,000 Monthly: 10,000			

Indexed Annuity Detail Sheet

	4.50
	9.75
	16.25
0%	

0-79: 7.00+
80-85: 3.50+
[see notes](#)

onus: 5.00

Lead	Cap
	5.75
	2.25
	4.50
	9.75
	16.25
0%	

0-79: 7.00+
80-85: 3.50+
[see notes](#)

onus: 8.00

Lead	Cap
	5.75
	2.25
	4.50
	9.75
	16.25
0%	

[see notes](#)

Indexed Annuity Detail Sheet

Fidelity & Guaranty Life Insurance Company of New York FGNY Index-Choice 10	Owner: 85 Annuitant: 85	Single: 10,000 Monthly: 10,000	Yes-Nursing Home Yes-Annualization																																					
	Withdrawal Notes:					Premium Bor																																		
	Withdrawal Charges 10 years:					10 10 10 9 8 7 6 5 4 2																																		
	Guaranteed Minimum Value:					100% of Premium at 1.00% (GMR/1000 \$1,127)																																		
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 45%;">Account Name</th> <th style="width: 10%;">Indicie</th> <th style="width: 10%;">Type</th> <th style="width: 10%;">Reset</th> <th style="width: 10%;">Averaging</th> <th style="width: 5%;">Part</th> <th style="width: 5%;">Spr</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Point-to-Point</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>None</td> <td></td> <td></td> </tr> <tr> <td>S&P 500 Monthly Averaging</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>Monthly</td> <td></td> <td></td> </tr> <tr> <td>S&P 500 Monthly Point-to-Point</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>Monthly Sum</td> <td></td> <td></td> </tr> <tr> <td>Fixed</td> <td></td> <td colspan="3">1-Year Fixed Rate with Bonus</td> <td></td> <td style="text-align: center;">2.50% +2.</td> </tr> </tbody> </table>						Account Name	Indicie	Type	Reset	Averaging	Part	Spr	S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None			S&P 500 Monthly Averaging	S&P 500	Point to Point	Annual	Monthly			S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum			Fixed		1-Year Fixed Rate with Bonus				2.50% +2.
Account Name	Indicie	Type	Reset	Averaging	Part	Spr																																		
S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None																																				
S&P 500 Monthly Averaging	S&P 500	Point to Point	Annual	Monthly																																				
S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum																																				
Fixed		1-Year Fixed Rate with Bonus				2.50% +2.																																		
Genworth Life Insurance Company SecureLiving Index 10 Plus High-Band	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 250,000 Monthly: 250,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA																																			
	Withdrawal Notes:					Premium Bor																																		
	Withdrawal Charges 10 years:					9 9 8 7 6 5 4 3 2 1																																		
	Guaranteed Minimum Value:					100% of Premium at 1.00% (GMR/1000 \$1,160)																																		
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																																		
10-Year Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.60																																		
Genworth Life Insurance Company SecureLiving Index 10 Plus Low-Band	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 25,000 Monthly: 25,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA																																			
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																																		
1 Year Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.00																																		
Genworth Life Insurance Company SecureLiving Index 10 Plus Mid-Band	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA																																			
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	Withdrawal Charges 10 years:					9 9 8 7 6 5 4 3 2 1																																		
	Guaranteed Minimum Value:					100% of Premium at 1.00% (GMR/1000 \$1,160)																																		
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																																		
1-Year S&P 500 Annual Cap Strategy	S&P 500	Point to Point	Annual	None																																				
1-Year S&P 500 Performance Trigger Strategy	S&P 500	Perf Trig	Annual	None																																				
1 Year Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.2!																																		
Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 25,000 Monthly: 25,000	No- Disability	No- Unemployment	Not Available in: AK CA CT																																				

us: 2.00	
Lead	Cap
	3.00
	3.50
	2.00
.00 Bonus	
0-75: 7.00+ 76-UP: 5.00+ see notes	
us: 5.00	
Lead	Cap
0%	
0-75: 7.00+ 76-UP: 5.00+ see notes	
us: 5.00	
Lead	Cap
0%	
0-75: 7.00+ 76-UP: 5.00+ see notes	
us: 5.00	
Lead	Cap
	3.00
5%	
0-75: 7.00+	

Indexed Annuity Detail Sheet

Genworth Life Insurance Company SecureLiving Index 10 Plus Low-Band	Qualified Owner: 80 Annuitant:	Qualified Single: 25,000 Monthly: 25,000	No- Extended Care Waiver Yes-Nursing Home	No- Long Term Care No- Terminal Illness No- Annualization	DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA																					
	Withdrawal Notes:				Premium Bor																					
	Withdrawal Charges 10 years:				9 9 8 7 6 5 4 3 2 1																					
	Guaranteed Minimum Value:				100% of Premium at 1.00% (GMR/1000 \$1,160)																					
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																				
1-Year S&P 500 Monthly Cap Strategy	S&P 500	Point to Point	Annual	Monthly Sum																						
Genworth Life Insurance Company SecureLiving Index 10 Plus High-Band	Non-Qualified Owner: 80 Annuitant:	Non-Qualified Single: 250,000 Monthly: 250,000	No- Disability Yes-Hospitalization	No- Unemployment No- Long Term Care	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA																					
	Qualified Owner: 80 Annuitant:	Qualified Single: 250,000 Monthly: 250,000	No- Extended Care Waiver Yes-Nursing Home	No- Terminal Illness No- Annualization																						
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1-Year S&P 500 Annual Cap Strategy	S&P 500	Point to Point	Annual	None																						
Genworth Life Insurance Company SecureLiving Index 10 Plus Low-Band	Non-Qualified Owner: 80 Annuitant:	Non-Qualified Single: 25,000 Monthly: 25,000	No- Disability Yes-Hospitalization	No- Unemployment No- Long Term Care	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA																					
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76-UP: 5.00+
[see notes](#)

rus: 5.00

Lead	Cap
	1.50

0-75: 7.00+
76-UP: 5.00+
[see notes](#)

rus: 5.00

Lead	Cap
	3.20

0-75: 7.00+
76-UP: 5.00+
[see notes](#)

rus: 5.00

Lead	Cap
	2.50

0-75: 7.00+
76-UP: 5.00+
[see notes](#)

rus: 5.00

Lead	Cap
0%	1.70

0-75: 7.00+
76-UP: 5.00+
[see notes](#)

Indexed Annuity Detail Sheet

Genworth Life Insurance Company SecureLiving Index 10 Plus <i>High-Band</i>	Annuitant: Monthly: 250,000 Yes-Nursing Home No- Annualization NV NY UK OR PA PR TX VI WA																											
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<p>us: 5.00</p>
<p>ead Cap</p> <p>5%</p>
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<p>us: 5.00</p>
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<p>Qualified 18-75: 6.00+ 76-80: 4.50+ 81-UP: 2.50+ Non-Qual 0-75: 6.00+ 76-80: 4.50+ 81-UP: 2.50+ see notes</p>
<p>us: 2.00</p>
<p>ead Cap</p> <p>3.50</p> <p>0%</p> <p>3.50</p>
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Indexed Annuity Detail Sheet

Great American Life Insurance Company Safe Return	Withdrawal Notes:										No Premium																											
	Withdrawal Charges 10 years:										10 9 8 7 6 5 4 3 2 1																											
	Guaranteed Minimum Value:										100% of Premium at 1.00% (GMR/1000 \$1,105)																											
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	For states <small>NV, TX, UT</small> (10 years):										9.1 8.3 7.4 6.6 5.7 4.8 3.9 2.9 1.9 1																											
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	For states <small>NV, TX, UT</small> (10 years):										9.1 8.3 7.4 6.6 5.7 4.8 3.9 2.9 1.9 1																											
Guaranteed Minimum Value:										87.5% of Premium at 2.00% (GMR/1000 \$1,120)																												
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Point-to-Point Cap Index Strategy	S&P 500	Point to Point	Annual	None																																		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions								States
ING Annuity and Asset Sales ING Secure Index Opportunities Plus High-Band	Non-Qualified Owner: 80 Annuitant: 80		Non-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 Yes-Annualization		Not Available in: AK CT DE MN NJ NY OR PR VI WA
	Withdrawal Notes:										
	For states <small>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, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY</small> (10 years):										10 10 10 10 9 8 7 6 5 4
	For states <small>NV, TX, UT</small> (10 years):										9.1 8.3 7.4 6.6 5.7 4.8 3.9 2.9 1.9 1
Guaranteed Minimum Value:										87.5% of Premium at 2.00% (GMR/1000 \$1,120)	

[see notes](#)
Bonus

Lead	Cap
	4.00
0%	4.00

0-80: 7.00+
[see notes](#)
Bonus: 5.00

Lead	Cap
	3.50

0-80: 7.00+
[see notes](#)
Bonus: 5.00

Lead	Cap
	2.00

Commissions
Age: Rate
0-80: 7.00+
[see notes](#)
Bonus: 5.00

Indexed Annuity Detail Sheet

Account Name	Indicie	Type	Reset	Averaging	Part	Spr																												
Monthly Cap Index Strategy	S&P 500	Point to Point	Annual	Monthly Sum																														
Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.50																												
Interest Rate Benchmark Strategy	3-Month LIBOR	Point to Point	Annual	None																														
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Indexed Annuity Detail Sheet

Lead	Cap
	1.50
3%	
	10.00

0-80: 7.00+
[see notes](#)

nus: 5.00

Lead	Cap
	10.00
3%	
	1.10

0-80: 6.00+
[see notes](#)

nus: 3.00

Lead	Cap
	2.00
3%	

0-80: 6.00+
[see notes](#)

nus: 3.00

Lead	Cap
	3.50
3%	

0-80: 6.00+
[see notes](#)

nus: 3.00

Indexed Annuity Detail Sheet

Outlook Annuity <i>Low-Band</i>	For states MN (9 years):										9	8	7	6	5	4	3	2	1	
	Guaranteed Minimum Value:										87.5% of Premium at 2.00% (GMR/1000 \$1,099)									
	Account Name		Indicie		Type		Reset		Averaging		Part		Spr							
Monthly Cap Index Strategy		S&P 500		Point to Point		Annual		Monthly Sum												
ING Annuity and Asset Sales ING Secure Index Outlook Annuity <i>High-Band</i>	Non-Qualified Owner: 80		Non-Qualified Single: 75,000		No- Disability		No- Unemployment		Only Available in: AK CT DE MN NJ WA											
	Annuitant: 80		Monthly: 75,000		No- Hospitalization		No- Long Term Care													
	Qualified Owner: 80		Qualified Single: 75,000		Yes-Extended Care Waiver		Yes-Terminal Illness													
	Annuitant: 80		Monthly: 75,000		No- Nursing Home		Yes-Annualization													
	Withdrawal Notes:										Premium Bo									
For states AK, CT, DE, NJ, WA (10 years):										10	9	8	7	6	5	4	3	2	1	
For states MN (9 years):										9	8	7	6	5	4	3	2	1		
Guaranteed Minimum Value:										87.5% of Premium at 2.00% (GMR/1000 \$1,099)										
Account Name		Indicie		Type		Reset		Averaging		Part		Spr								
Monthly Cap Index Strategy		S&P 500		Point to Point		Annual		Monthly Sum												
Fixed Rate Strategy				1-Year Fixed Rate (no bonus)								1.50								
Liberty Life Insurance Company Choice 10	Non-Qualified Owner: 80		Non-Qualified Single: 5,000		No- Disability		No- Unemployment		Not Available in: AK CT DE HI MN NJ NY OK OR PA PR UT VI											
	Annuitant: 80		Monthly: 5,000		No- Hospitalization		No- Long Term Care													
	Qualified Owner: 80		Qualified Single: 5,000		No- Extended Care Waiver		Yes-Terminal Illness													
	Annuitant: 80		Monthly: 5,000		Yes-Nursing Home		No- Annualization													
	Withdrawal Notes:										No Premium									
For states AL, AR, AZ, CO, DC, GA, IA, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OR, PR, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):										10	10	9.5	9	8	7	6	5	4	2	
For states CA, TX, WA (10 years):										9	9	8	7	6	5	4	3	2	1	
Guaranteed Minimum Value:										87.5% of Premium at 1.00% (GMR/1000 \$967)										
Account Name		Indicie		Type		Reset		Averaging		Part		Spr								
1-Year Fixed Account				1-Year Fixed Rate with Bonus								3.00% +1.								
1-Year S&P 500 Monthly Additive Point-to-Point Cap		S&P 500		Point to Point		Annual		Monthly Sum												
1-Year DJIA Monthly Average Cap		DJIA		Point to Point		Annual		Monthly												
1-Year S&P 500 Annual Point-to-Point Cap		S&P 500		Point to Point		Annual		None												
1-Year DJIA Quarterly Point-to-Point Cap		DJIA		Point to Point		Annual		Quarterly Sum												
Life of the Southwest SecurePlus Elite 3 403(b) & 457	Non-Qualified Owner: 57		Non-Qualified Single: 3,000		No- Disability		No- Unemployment		Not Available in: CT IN MA MD ME MT NH NJ NY OR PA PR VI WA WY											
	Annuitant: 57		Monthly: 3,000		No- Hospitalization		No- Long Term Care													
	Qualified Owner: 57		Qualified Single: 3,000		No- Extended Care Waiver		No- Special Enhanced Life Income Options													
	Annuitant: 57		Monthly: 3,000		Yes-Terminal Illness		No- Nursing Home													
	Withdrawal Notes:										No Premium									
Withdrawal Charges 10 years:										10	9	8	7	6	5	4	3	2	1	
Guaranteed Minimum Value:										87.5% of Premium at 1.95% (GMR/1000 \$1,061)										
Account Name		Indicie		Type		Reset		Averaging		Part		Spr								
1 Year Russell 2000 Annual Point-to-Point		Russell 2000		Point to Point		Annual		None												
Declared Interest Account				1-Year Fixed Rate (no bonus)								1.9!								
1 Year S&P 500 Annual Point-to-Point		S&P 500		Point to Point		Annual		None												

Lead	Cap
	1.10

0-80: 6.00+
see notes

onus: 3.00

Lead	Cap
	1.50

0%

0-75: 6.50+
76-UP: 3.50+
see notes

Bonus

Lead	Cap
.00 Bonus	

	3.75
	7.25
	7.25
	3.50

Bonus

Lead	Cap
	3.75

5%

	3.75
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Indexed Annuity Detail Sheet

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States																												
Life of the Southwest SecurePlus Flex - Gold (H)	Non-Qualified Owner: 99 Single: 5,000 Annuitant: 85 Monthly: 5,000 Qualified Owner: 99 Single: 5,000 Annuitant: 85 Monthly: 5,000	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Unemployment No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Special Enhanced Life Income Options No- Terminal Illness No- Nursing Home Yes-Annualization	Not Available in: NY PR VI																												
	Withdrawal Notes:			No Premium																												
	Withdrawal Charges 10 years:			10 9 8 7 6 5 4 3 2 1																												
	Guaranteed Minimum Value:			90% of Premium at 1.95% (GMR/1000 \$1,092)																												
	<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #1a3d54; color: white;"> <th>Account Name</th> <th>Indicie</th> <th>Type</th> <th>Reset</th> <th>Averaging</th> <th>Part</th> <th>Spr</th> </tr> </thead> <tbody> <tr> <td>Interest Account</td> <td></td> <td>1-Year Fixed Rate (no bonus)</td> <td></td> <td></td> <td></td> <td>1.9%</td> </tr> <tr> <td>1-Year SP & 500 Point-to-Point</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>None</td> <td>75</td> <td></td> </tr> </tbody> </table>					Account Name	Indicie	Type	Reset	Averaging	Part	Spr	Interest Account		1-Year Fixed Rate (no bonus)				1.9%	1-Year SP & 500 Point-to-Point	S&P 500	Point to Point	Annual	None	75							
Account Name	Indicie	Type	Reset	Averaging	Part	Spr																										
Interest Account		1-Year Fixed Rate (no bonus)				1.9%																										
1-Year SP & 500 Point-to-Point	S&P 500	Point to Point	Annual	None	75																											
Life of the Southwest SecurePlus Gold (Issued on or after 9/14/2010)	Non-Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000 Qualified Owner: 85 Single: 3,000 Annuitant: 85 Monthly: 3,000	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 3,000 Monthly: 3,000	No- Disability No- Unemployment No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Special Enhanced Life Income Options No- Terminal Illness Yes-Nursing Home No- Annualization	Not Available in: AK NJ NY OR PR VI																												
	Withdrawal Notes:			No Premium																												
	For states AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):			10 9 8 7 6 5 4 3 2 1																												
	Ages 0 to 58 in states AL, CA, DE, MN, NV, OH, TX, UT, WA (10 years):			10 9 8 7 6 5 4 3 2 1																												
	Age 59+ in states AL, CA, DE, MN, NV, OH, TX, UT, WA (9 years):			8 8 7 6 5 4 3 2 1																												
Guaranteed Minimum Value:			87.5% of Premium at 1.00% (GMR/1000 \$967)																													
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																										
Declared Interest Account		1-Year Fixed Rate (no bonus)				1.7%																										
Ending Index Account	S&P 500	Point to Point	Annual	None	70																											
Average Index Account	S&P 500	Point to Point	Annual	Daily	25																											
Life of the Southwest SecurePlus Marquee 10	Non-Qualified Owner: 80 Single: 10,000 Annuitant: 80 Monthly: 10,000 Qualified Owner: 80 Single: 10,000 Annuitant: 80 Monthly: 10,000	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Unemployment No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Special Enhanced Life Income Options Yes-Terminal Illness Yes-Nursing Home No- Annualization	Not Available in: AK CA CT HI IL IN MN MO MT NH NJ NV NY OR PA PR UT VI WA WY																												
	Withdrawal Notes:			No Premium																												
	For states AR, AZ, CO, DC, FL, GA, IA, ID, KS, KY, LA, MA, MD, ME, MI, MS, NC, ND, NE, NM, RI, SD, TN, VT, WI, WV (10 years):			10 9 8 7 6 5 4 3 2 1																												
	Ages 40 to 58 in states AL, DE, OH, SC, TX (10 years):			10 9 8 7 6 5 4 3 2 1																												
	Age 59+ in states AL, DE, OH, SC, TX (10 years):			8 8 7 6 5 4 3 2 1 0																												
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																										
S&P 500 Point-to-Point Option 2	S&P 500	Point to Point	Annual		140																											
Russell 2000 Point-to-Point Option 1	Russell 2000	Point to Point	Annual		100																											
S&P 500 Point-to-Point Daily Average	S&P 500	Point to Point	Annual	Daily	25																											

Indexed Annuity Detail Sheet

Commissions		
Age: Rate		
0-75: 7.00		
76-80: 5.00		
81-85: 3.00		
see notes		
Bonus		
<hr/>		
<hr/>		
<hr/>		
Lead	Cap	
5%		
	7.15	
0-75: 7.00+		
76-80: 6.00+		
81-85: 4.00+		
see notes		
Bonus		
<hr/>		
<hr/>		
<hr/>		
Lead	Cap	
5%		
	3.50	
Bonus		
<hr/>		
<hr/>		
<hr/>		
Lead	Cap	
	2.75	
	3.00	

Indexed Annuity Detail Sheet

	Russell 2000 Point-to-Point Option 2	Russell 2000	Point to Point	Annual	140																																																								
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	S&P 500 Point-to-Point Option 1	S&P 500	Point to Point	Annual																																																									
Life of the Southwest SecurePlus Marquee 3	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Non-Qualified Owner: 85 Annuitant: 85</td> <td style="width: 25%;">Non-Qualified Single: 10,000 Monthly: 10,000</td> <td style="width: 25%;">No- Disability No- Hospitalization No- Extended Care Waiver Yes-Terminal Illness No- Annualization</td> <td style="width: 25%;">No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options Yes-Nursing Home</td> <td style="width: 20%;">Not Available in: AK CA CT IL MN MO MT NJ NY OR PA PR UT VI WA</td> </tr> <tr> <td>Qualified Owner: 85 Annuitant: 85</td> <td>Qualified Single: 10,000 Monthly: 10,000</td> <td></td> <td></td> <td></td> </tr> </table>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 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 CA CT IL MN MO MT NJ NY OR PA PR UT VI WA	Qualified Owner: 85 Annuitant: 85	Qualified Single: 10,000 Monthly: 10,000				Withdrawal Notes:				Premium Bo																																													
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	Account Name	Indicie	Type	Reset	Averaging	Part	Spr																																																						
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	For states CO, IA, KS, KY, LA, ME, MD, OK, VA, WY (10 years):		12	12	11	10	9	8	7	6	5	3																																																	
	Ages 56 to 56 in states AK, CA, IL, MN, UT (10 years):		11.5	11.5	11	10	9	8	7	6	5	3																																																	
	Ages 57 to 57 in states AK, CA, IL, MN, UT (10 years):		10.75	10.75	10	9	8	7	6	5	4	3																																																	
	Ages 58 to 58 in states AK, CA, IL, MN, UT (10 years):		10	10	9	8	7	6	5	4	3	2																																																	
	Ages 59 to 59 in states AK, CA, IL, MN, UT (10 years):		9	9	8	7	6	5	4	3	2	1																																																	
	Age 60+ in states AK, CA, IL, MN, UT (9 years):		8	8	7	6	5	4	3	2	1	1																																																	
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Qualified Owner: 85 Annuitant: 85	Qualified Single: 10,000 Monthly: 10,000																																																												

	2.75
0%	
	3.00

--	--

minus: 3.00

Lead	Cap
0%	
	2.25
	2.35
	2.25
	2.35

--	--

Bonus

Lead	Cap
	3.00
	3.10
	100.00
5%	
	3.10
	3.00

0-75: 3.45+
76-85: 2.40+
see notes

Indexed Annuity Detail Sheet

Lincoln Benefit Life Saver's Index Annuity Premier	Withdrawal Notes:										Premium Bo																																									
	For states AL, 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, NM, NV, OH, OK, OR, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):										12 11 10 9 8 7 6 5 4 3																																									
	For states TX (10 years):										10 9 8 7 6 5 4 3 2 1																																									
	For states FL (10 years):										10 10 10 9 8 7 6 5 4 3																																									
	Guaranteed Minimum Value:										100% of Premium at 1.00% (GMR/1000 \$1,138)																																									
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																																														
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Fixed Account		1-Year Fixed Rate (no bonus)				1.00																																														
Lincoln Benefit Life Savers Index III	Non-Qualified Owner: 90 Single: 10,000 Non-Qualified Annuitant: 85 Monthly: 10,000				No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home				Yes-Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization		Not Available in: NY OR PR																																									
	Qualified Owner: 90 Single: 3,000 Qualified Annuitant: 85 Monthly: 3,000																																																			
	Withdrawal Notes:										No Premium																																									
	Withdrawal Charges 10 years:										10 9 8 7 6 5 4 3 2 1																																									
	Guaranteed Minimum Value:										90% of Premium at 3.00% (GMR/1000 \$1,210)																																									
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Option II	S&P 500	Point to Point	Annual	None																																																
Option I	S&P 500	Point to Point	Annual	None	60																																															
Lincoln Financial Group Lincoln OptiPoint 10 Low-Band	Non-Qualified Owner: 80 Single: 5,000 Non-Qualified Annuitant: 80 Monthly: 5,000				No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home				No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization		Not Available in: AK MN NY OR UT																																									
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2-Year Point-to-Point Indexed Account	S&P 500	Point to Point	Biennial	None																																																
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Non-Qualified Owner: 80 Single: 100,000 Non-Qualified Annuitant: 80 Monthly: 100,000										No- Disability No- Unemployment		Not																																								

onus: 3.00	
Lead	Cap
	1.50
	1.00
	1.75
	1.50
0%	
0-75: 3.45+ 76-90: 2.40+ see notes	
Bonus	
Lead	Cap
	3.00
	3.25
0-75: 7.00+ 76-80: 4.75+ see notes	
onus: 4.00	
Lead	Cap
0%	
	7.00
0-75: 7.00+ 76-80: 4.75+ see notes	
onus: 5.00	
Lead	Cap
	2.25

Indexed Annuity Detail Sheet

Lincoln Financial Group Lincoln OptiPoint 10 <i>Low-Band</i>	Owner: 80 Single: 5,000 Annuitant: 80 Monthly: 2,000 Qualified	Owner: 80 Single: 2,000 Annuitant: 80 Monthly: 2,000 Qualified	No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Long Term Care Yes-Terminal Illness Yes-Annualization	Available in: AK MN NY OR UT
	Withdrawal Notes:				Premium Bo
	Withdrawal Charges 10 years:				10 9 8 7 6 5 4 3 2 1
	Guaranteed Minimum Value:				100% of Premium at 1.00% (GMR/1000 \$1,149)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Performance Triggered Indexed Account	S&P 500	Perf Trig	Annual	None		
2-Year Monthly Cap Indexed Account	S&P 500	Point to Point	Biennial	Monthly Sum		

Lincoln Financial Group Lincoln OptiPoint 10 <i>High-Band</i>	Non-Qualified Owner: 80 Single: 100,000 Annuitant: 80 Monthly: 100,000	Non-Qualified Owner: 80 Single: 100,000 Annuitant: 80 Monthly: 100,000 Qualified	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: AK MN NY OR UT
	Withdrawal Notes:				Premium Bo
	Withdrawal Charges 10 years:				10 9 8 7 6 5 4 3 2 1
	Guaranteed Minimum Value:				100% of Premium at 1.00% (GMR/1000 \$1,160)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
2-Year Point-to-Point Indexed Account	S&P 500	Point to Point	Biennial	None		
Fixed Account		1-Year Fixed Rate (no bonus)				1.00

North American Company Charter 10	Non-Qualified Owner: 79 Single: 10,000 Annuitant: 79 Monthly: 10,000	Non-Qualified Owner: 79 Single: 2,000 Annuitant: 79 Monthly: 2,000 Qualified	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 MN NY OR PR TX UT VI WA
	Withdrawal Notes:				Premium Bo
	For states <small>AR, AZ, CO, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MS, NY, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY</small> (10 years):				15 14 13 12 11 10 8 6 4 2
	For states <small>CA</small> (10 years): For states <small>TX</small> (10 years):				15 14 13 9 8 7 6 6 5 4 12 12 10 10 8 8 6 6 5 5
Guaranteed Minimum Value:				87.5% of Premium at 1.00% (GMR/1000 \$1,015)	

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None		
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		
1-Year S&P 500 Annual Daily Average	S&P 500	Point to Point	Annual	Daily		
1-Year Dow Jones Annual Daily Average	DJIA	Point to Point	Annual	Daily		
1-Year NASDAQ Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum	100	
1-Year Fixed		1-Year Fixed Rate (no bonus)				1.30
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year S&P 400 Annual Daily Average	S&P 400	Point to Point	Annual	Daily		
1-Year Russell 2000 Annual Daily Average	Russell 2000	Point to Point	Annual	Daily		
1-Year Hindsight Index	Blended Indicies	Point to Point	Annual	None		
1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None		

Non-Qualified Owner: 55 Single: 10,000	No- Disability Yes-Unemployment
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Indexed Annuity Detail Sheet

0-75: 7.00+
76-80: 4.75+
see notes

onus: 4.00

Lead	Cap
	2.25

0-75: 7.00+
76-80: 4.75+
see notes

onus: 5.00

Lead	Cap
	7.00

0%

0-75: 7.50+
76-79: 5.63+
see notes

onus: 5.00

Lead	Cap
	2.10
	2.20
	2.10
	2.05
	2.55
	2.45
	1.30
	1.40

0%

	2.55
	2.25
	2.15
	2.50
	2.30

Indexed Annuity Detail Sheet

North American Company Charter 10 (TX)	Annuitant: Owner: 55 Annuitant:	Monthly: 10,000 Qualified Single: 2,000 Monthly: 2,000	No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Long Term Care Yes-Terminal Illness No- Annualization	Available in: TX																																																																																																										
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North American Company Freedom Choice (5%) 10 High-Band	Non-Qualified Owner: 79 Annuitant: 79	Non-Qualified Single: 250,000 Monthly: 250,000	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 MN MT NV NY OR PA PR TX UT VA VI VT WA																																																																																																										
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[see notes](#)

Bonus

Lead	Cap
	4.00
	4.00
	4.00
	4.00
	4.00
	4.00
3%	4.00
	4.00
	4.00
	1.40
	4.00
	1.30
	4.00

0-75: 5.50+
76-79: 4.13+
[see notes](#)

Bonus

Lead	Cap
	4.05

0-75: 5.50+
76-79: 4.13+
[see notes](#)

Bonus

Lead	Cap
	5.90

Indexed Annuity Detail Sheet

	1-Year Fixed	1-Year Fixed Rate (no bonus)	2.7%				
	1-Year S&P 500 Annual Point-to-Point Cap	S&P 500 Point to Point Annual None					
North American Company Freedom Choice (5%) 10 Low-Band	Non-Qualified Owner: 79 Non-Qualified Annuitant: 79 Qualified Owner: 79 Qualified Annuitant: 79	Non-Qualified Single: 10,000 Non-Qualified Monthly: 10,000 Qualified Single: 2,000 Qualified Monthly: 2,000	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 MN MT NV NY OR PA PR TX UT VA VI VT WA		
	Withdrawal Notes:				No Premium		
	For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (10 years):				9 9 8 7 6 5 4 3 2 1		
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Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$967)					
Account Name		Indicie	Type	Reset	Averaging	Part	Spr
1-Year Dow Jones Annual Point-to-Point		DJIA	Point to Point	Annual	None		
North American Company Freedom Choice (5%) 10 High-Band	Non-Qualified Owner: 79 Non-Qualified Annuitant: 79 Qualified Owner: 79 Qualified Annuitant: 79	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	Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA		
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Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$967)					
Account Name		Indicie	Type	Reset	Averaging	Part	Spr
1-Year Nasdaq-100 Monthly Point-to-Point Cap		Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year S&P 400 Annual Point-to-Point		S&P 400	Point to Point	Annual	None		
1-Year Nasdaq-100 Annual Point-to-Point		Nasdaq 100	Point to Point	Annual	None		
North American Company Freedom Choice (5%) 10 Low-Band	Non-Qualified Owner: 79 Non-Qualified Annuitant: 79 Qualified Owner: 79 Qualified Annuitant: 79	Non-Qualified Single: 10,000 Non-Qualified Monthly: 10,000 Qualified Single: 2,000 Qualified Monthly: 2,000	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 MN MT NV NY OR PA PR TX UT VA VI VT WA		
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Account Name		Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Monthly Point-to-Point Cap		S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Russell 2000 Annual Point-to-Point		Russell 2000	Point to Point	Annual	None		

J%
5.00

0-75: 5.50+
76-79: 4.13+
[see notes](#)

Bonus

Lead Cap
4.25

0-75: 5.50+
76-79: 4.13+
[see notes](#)

Bonus

Lead Cap
2.55
4.85
4.70

0-75: 5.50+
76-79: 4.13+
[see notes](#)

Bonus

Lead Cap
2.40
4.05

Indexed Annuity Detail Sheet

North American Company Freedom Choice (5%) 10 <i>High-Band</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; border-right: 1px solid black; padding: 2px;"> Non-Qualified Owner: 79 Single: 250,000 Annuitant: 79 Monthly: 250,000 </td> <td style="width: 25%; border-right: 1px solid black; padding: 2px;"> Non-Qualified Single: 250,000 Monthly: 250,000 </td> <td style="width: 30%; padding: 2px;"> No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home </td> <td style="width: 20%; padding: 2px;"> Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization </td> </tr> </table>	Non-Qualified Owner: 79 Single: 250,000 Annuitant: 79 Monthly: 250,000	Non-Qualified Single: 250,000 Monthly: 250,000	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 MN MT NV NY OR PA PR TX UT VA VI VT WA																					
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0-75: 5.50+
76-79: 4.13+
[see notes](#)

Bonus

Lead	Cap
	4.75
	2.70

0-75: 5.50+
76-79: 4.13+
[see notes](#)

Bonus

Lead	Cap
	4.30

0-75: 5.50+
76-79: 4.13+
[see notes](#)

Bonus

Lead	Cap
	5.00

Indexed Annuity Detail Sheet

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions							States																																		
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Commissions	
Age:	Rate
0-75:	5.50+
76-79:	4.13+
see notes	

ius

Lead	Cap
	4.90
5%	
	4.10
	2.20

0-75:	5.50+
76-79:	4.13+
see notes	

ius

Lead	Cap
	5.05
	2.45
	4.40

0-75:	5.50+
76-79:	4.13+
see notes	

ius

Lead	Cap
	3.45

Indexed Annuity Detail Sheet

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	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;">For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (10 years):</td> <td style="padding: 2px;">9</td><td>9</td><td>8</td><td>7</td><td>6</td><td>5</td><td>4</td><td>3</td><td>2</td><td>1</td> </tr> <tr> <td style="padding: 2px;">For states IL (10 years):</td> <td>9</td><td>8</td><td>7</td><td>7</td><td>6</td><td>5</td><td>4</td><td>3</td><td>2</td><td>1</td> </tr> <tr> <td style="padding: 2px;">For states TX (10 years):</td> <td>9</td><td>9</td><td>8</td><td>7</td><td>6</td><td>5</td><td>4</td><td>3</td><td>2</td><td>1</td> </tr> </table>	For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (10 years):	9	9	8	7	6	5	4	3	2	1	For states IL (10 years):	9	8	7	7	6	5	4	3	2	1	For states TX (10 years):	9	9	8	7	6	5	4	3	2
For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (10 years):	9	9	8	7	6	5	4	3	2	1																							
For states IL (10 years):	9	8	7	7	6	5	4	3	2	1																							
For states TX (10 years):	9	9	8	7	6	5	4	3	2	1																							
Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$967)																																	
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																											
1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None																													

0-75: 5.50+
76-79: 4.13+
see notes

ius

Lead	Cap
	4.20

0-75: 5.50+
76-79: 4.13+
see notes

ius

Lead	Cap
	3.35
	1.90
0%	
	3.65

0-75: 5.50+
76-79: 4.13+
see notes

ius

Lead	Cap
	4.15

0-75: 5.50+
76-79: 4.13+
see notes

Indexed Annuity Detail Sheet

North American Company Freedom Choice 10 <i>Low-Band</i>	Withdrawal Notes:										WA																				
	For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (10 years):										No Premium Bor																				
	9	9	8	7	6	5	4	3	2	1																					
	For states IL (10 years):																														
	9	8	7	7	6	5	4	3	2	1																					
For states TX (10 years):																															
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																									
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None																											
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None																											
North American Company Freedom Choice 10 <i>High-Band</i>	Non-Qualified Owner: 79 Single: 250,000 Annuitant: 79 Monthly: 250,000		Non-Qualified Single: 250,000 Monthly: 250,000		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 MN MT NV NY OR PA PR TX UT VA VI VT WA																						
	Qualified Owner: 79 Single: 250,000 Annuitant: 79 Monthly: 250,000		Qualified Single: 250,000 Monthly: 250,000																												
	Withdrawal Notes:										No Premium Bor																				
	For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (10 years):																														
	9	9	8	7	6	5	4	3	2	1																					
For states IL (10 years):																															
9	8	7	7	6	5	4	3	2	1																						
For states TX (10 years):																															
9	9	8	7	6	5	4	3	2	1																						
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																									
1-Year Nasdaq-100 Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	None																											
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None																											
North American Company Freedom Choice 10 <i>Low-Band</i>	Non-Qualified Owner: 79 Single: 10,000 Annuitant: 79 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 MN MT NV NY OR PA PR TX UT VA VI VT WA																						
	Qualified Owner: 79 Single: 2,000 Annuitant: 79 Monthly: 2,000		Qualified Single: 2,000 Monthly: 2,000																												
	Withdrawal Notes:										No Premium Bor																				
	For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (10 years):																														
	9	9	8	7	6	5	4	3	2	1																					
For states IL (10 years):																															
9	8	7	7	6	5	4	3	2	1																						
For states TX (10 years):																															
9	9	8	7	6	5	4	3	2	1																						
Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$967)																															
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																									
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None																											
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum																											

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States	
	Non-Qualified Owner: 79 Annuitant: 79	Non-Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization	Yes-Unemployment No- Long Term Care	Not Available in: AK AL CT DE
	Qualified Owner: 79	Qualified Single: 250,000			

ius

Lead	Cap
	4.10
	3.40

0-75: 5.50+
76-79: 4.13+
[see notes](#)

ius

Lead	Cap
	2.25
	4.25

0-75: 5.50+
76-79: 4.13+
[see notes](#)

ius

Lead	Cap
	3.55
	2.05

Commissions	
Age:	Rate
0-75:	5.50+

Indexed Annuity Detail Sheet

North American Company
Freedom Choice 10
High-Band

Annuitant:	79	Monthly:	250,000	No- Extended Care Waiver Yes-Nursing Home	Yes-Terminal Illness No- Annualization	MN MT NV NY OR PA PR TX UT VA VI VT WA				
Withdrawal Notes:						No Prem				
For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, PA, PR, RI, SC, SD, TN, TX, VA, VT, WI, WV, WY (10 years):										
	9	9	8	7	6	5	4	3	2	1
For states IL (10 years):										
	9	8	7	7	6	5	4	3	2	1
For states TX (10 years):										
	9	9	8	7	6	5	4	3	2	1
Guaranteed Minimum Value:				87.5% of Premium at 1.00% (GMR/1000 \$967)						
Account Name		Indicie	Type	Reset	Averaging	Part	Sp			
1-Year S&P 500 Annual Point-to-Point Cap		S&P 500	Point to Point	Annual	None					
1-Year Fixed			1-Year Fixed Rate (no bonus)				2.4			

North American Company
North American Paramount Choice Ten

Non-Qualified Owner:	79	Non-Qualified Single:	10,000	No- Disability	Yes-Unemployment	Not Available in: AK AL CT DE MN NV NY OR PR TX UT WA				
Non-Qualified Annuitant:	79	Non-Qualified Monthly:	10,000	No- Hospitalization	No- Long Term Care					
Qualified Owner:	79	Qualified Single:	2,000	No- Extended Care Waiver	Yes-Terminal Illness					
Qualified Annuitant:	79	Qualified Monthly:	2,000	Yes-Nursing Home	No- Annualization					
Withdrawal Notes:						Premium				
For states AR, AZ, CO, DC, FL, 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, PR, RI, SC, SD, TN, TX, VA, VI, VT, WI, WV, WY (10 years):										
	9	9	8	7	6	5	4	3	2	1
For states CA (10 years):										
	9	9	8	7	6	5	4	3	2	2
For states IN (10 years):										
	8	8	8	7	6	5	4	3	2	1
Guaranteed Minimum Value:				100% of Premium at 1.00% (GMR/1000 \$1,182)						

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
1-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Dow Jones Industrial Annual Point-to-Point	DJIA	Point to Point	Annual	None		
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		
1-Year S&P 500 Monthly Averaging	S&P 500	Point to Point	Annual	Monthly		
1-Year S&P 400 Monthly Averaging	S&P 400	Point to Point	Annual	Monthly		
1-Year DJ EuroSTOXX 50 Annual Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year Fixed		1-Year Fixed Rate (no bonus)				1.
1-Year Nasdaq100 Monthly Point-to-Point	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None		
1-Year Nasdaq 100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None		
1-Year Dow Jones Industrial Monthly Averaging	DJIA	Point to Point	Annual	Monthly		
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		
1-Year Russell 2000 Monthly Averaging	Russell 2000	Point to Point	Annual	Monthly		

Non-Qualified Owner:	79	Non-Qualified Single:	10,000	No- Disability	No- Unemployment	Not Available in: AK AL CT DE MN NV NY OR PR TX UT WA
Non-Qualified Annuitant:	79	Non-Qualified Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified Owner:	79	Qualified Single:	2,000	No- Extended Care Waiver	Yes-Terminal Illness	
Qualified Annuitant:	79	Qualified Monthly:	2,000	Yes-Nursing Home	No- Annualization	

76-79: 4.13+
[see notes](#)

ium Bonus

Lead	Cap
	4.45
0%	

0-75: 6.50+
76-79: 4.88+
[see notes](#)

1 Bonus: 7.00

Lead	Cap
	1.20
	2.00
	2.00
	2.15
	2.00
	2.10
10%	
	1.10
	2.00
	2.00
	2.05
	2.00
	2.00

0-75: 7.50+
76-79: 5.63+

Indexed Annuity Detail Sheet

Annuitant:	79	Monthly:	2,000	No- Extended Care Waiver Yes-Nursing Home	No- Terminal Illness No- Annualization	MIN NV NY OR PR TX UT VI WA							
Withdrawal Notes:						Premium							
Withdrawal Charges 10 years:				14	13	12	11	10	9	8	6	4	3
Guaranteed Minimum Value:				87.5% of Premium at 1.00% (GMR/1000 \$1,015)									

North American Company
North American Prizm Plus 10

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None	25	
1-Year S&P 400 Point-to-Point	S&P 400	Point to Point	Annual	None	10	
1-Year Dow Jones Point-to-Point	DJIA	Point to Point	Annual	None	15	
1-Year Nasdaq 100 Point-to-Point	Nasdaq 100	Point to Point	Annual	None	15	
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Russell 2000 Monthly Averaging	Russell 2000	Point to Point	Annual	Monthly	20	
1-Year Fixed	1-Year Fixed Rate (no bonus)					1.
1-Year S&P 400 Monthly Average	S&P 400	Point to Point	Annual	Monthly	20	
1-Year NASDAQ-100 Monthly Point-to-Point	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Monthly Average	S&P 500	Point to Point	Annual	Monthly	25	
1-Year DJ EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None	15	
1-Year Dow Jones Monthly Average	DJIA	Point to Point	Annual	Monthly	30	
1-Year Russell 2000 Point-to-Point	Russell 2000	Point to Point	Annual	None	10	

North American Company
North American Ten

Non-Qualified Owner:	79	Single:	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 MN NV NY OR PR TX UT VI WA							
Annuitant:	79	Monthly:	10,000										
Qualified Owner:	79	Single:	2,000										
Annuitant:	79	Monthly:	2,000										
Withdrawal Notes:						Premium							
For states AR, AZ, CO, DC, FL, 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, PR, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):				18	16	14	12	11	10	8	6	4	2
For states CA (10 years):				18	15	14	14	13	13	12	12	11	11
Guaranteed Minimum Value:				100% of Premium at 1.00% (GMR/1000 \$1,182)									

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
1-Year Nasdaq 100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None		
1-Year Dow Jones Monthly Average	DJIA	Point to Point	Annual	Monthly		
1-Year Russell 2000 Monthly Average	Russell 2000	Point to Point	Annual	Monthly		
1-Year Nasdaq 100 Monthly Point-to-Point	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		
1-Year S&P 500 Monthly Average	S&P 500	Point to Point	Annual	Monthly		

[see notes](#)

1 Bonus: 5.00

read	Cap
	1.40
30%	
	1.30

1.40

30%

1.30

0-75: 6.50+
76-79: 4.88+
[see notes](#)

1 Bonus: 7.00

read	Cap
	2.00
	2.15
	2.00
	1.15
	2.00
	2.00
	2.20

2.00

2.15

2.00

1.15

2.00

2.00

2.20

Indexed Annuity Detail Sheet

1-Year Hindsight Index Strategy	Blended Indices	Point to Point	Annual	None		
1-Year S&P 400 Monthly Average	S&P 400	Point to Point	Annual	Monthly		
1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None		
1-Year Dow Jones EuroStoxx 50 Annual Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Fixed Account	1-Year Fixed Rate (no bonus)					1.
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		

Non-Qualified Owner: 79	Non-Qualified Single: 10,000	No- Disability	No- Unemployment	Only Available in: FL TX WA
Non-Qualified Annuitant: 79	Non-Qualified Monthly: 10,000	No- Hospitalization	No- Long Term Care	
Qualified Owner: 79	Qualified Single: 2,000	No- Extended Care Waiver	Yes-Terminal Illness	
Qualified Annuitant: 79	Qualified Monthly: 2,000	Yes-Nursing Home	No- Annualization	
Withdrawal Notes:				Premium
Withdrawal Charges 10 years:				9 8.5 8 7 6 5 4 3 2 1
Guaranteed Minimum Value:				

North American Company
Pillar

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
NASDAQ-100 Point-to-Point w/ Cap	Nasdaq 100	Point to Point	Annual	None		
S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
Russell 2000 Daily Average w/ Participation	Russell 2000	Point to Point	Annual	Daily	15	
Hindsight Index Strategy	Blended Indices	Point to Point	Annual	None		
S&P 400 Daily Average w/ Participation	S&P 400	Point to Point	Annual	Daily	15	
NASDAQ-100 Monthly Point-to-Point	Nasdaq 100	Point to Point	Annual	Monthly Sum		
DJIA Daily Average w/ Participation	DJIA	Point to Point	Annual	Monthly	20	
1-Year Fixed	1-Year Fixed Rate (no bonus)					1.
Russell 2000 Point-to-Point w/ Cap	Russell 2000	Point to Point	Annual	None		
S&P 400 Point-to-Point w/ Cap	S&P 400	Point to Point	Annual	None		
S&P 500 Annual Point-to-Point with Cap	S&P 500	Point to Point	Annual	None		
S&P 500 Daily Averaging w/ Participation	S&P 500	Point to Point	Annual	Daily	20	
DJ Eurostoxx Point-to-Point w/ Cap	DJ EuroStoxx 50	Point to Point	Annual	None		
DJIA Point-to-Point w/ Cap	DJIA	Point to Point	Annual	None		

Non-Qualified Owner: 79	Non-Qualified Single: 10,000	No- Disability	Yes-Unemployment	Not Available in: AK AL CT DE MN NY OR PR TX UT VI WA
Non-Qualified Annuitant: 79	Non-Qualified Monthly: 10,000	No- Hospitalization	No- Long Term Care	
Qualified Owner: 79	Qualified Single: 2,000	No- Extended Care Waiver	Yes-Terminal Illness	
Qualified Annuitant: 79	Qualified Monthly: 2,000	Yes-Nursing Home	No- Annualization	
Withdrawal Notes:				Premium
For states AR, AZ, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):				15 14 13 12 11 10 8 6 4 2
For states CA (10 years):				15 14 13 9 8 7 6 6 5 4
For states TX (10 years):				12 12 10 10 8 8 6 6 5 5

Indexed Annuity Detail Sheet

	2.00
	2.00
	2.05
	2.20
	1.25
15%	
	2.00

0-75: 6.50+
76-80: 4.87+
see notes

1 Bonus: 5.00

read	Cap
	2.00
	1.00
	2.00
	1.00
00%	
	2.00
	2.00
	2.00
	2.00
	2.00

0-75: 7.50+
76-79: 5.63+
see notes

1 Bonus: 5.00

Indexed Annuity Detail Sheet

North American Company
Precision 10

Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 \$1,015)					
Account Name	Indicie	Type	Reset	Averaging	Part	Sp
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Russell 2000 Annual Daily Average	Russell 2000	Point to Point	Annual	Daily	20	
1-Year NASDAQ Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None	25	
1-Year Nasdaq-100 Annual Point-to-Point	S&P 500	Point to Point	Annual	None	20	
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None	30	
1-Year Hindsight Index Strategy	Blended Indicies	Point to Point	Annual	None	20	
1-Year S&P 400 Annual Point-to-Point	S&P 500	Point to Point	Annual	None	20	
1-Year Fixed	1-Year Fixed Rate (no bonus)					1.
1-Year S&P 500 Annual Daily Average	S&P 500	Point to Point	Annual	Daily	30	
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None	20	
1-Year Dow Jones Annual Daily Average	DJIA	Point to Point	Annual	Daily	25	
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None	55	
1-Year S&P 400 Annual Daily Average	S&P 500	Point to Point	Annual	Daily	20	

North American Company
Precision 10 (TX)

Non-Qualified Owner: 55	Non-Qualified Annuitant: Monthly: 10,000	Non-Qualified Owner: 55	Non-Qualified Annuitant: Monthly: 2,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: TX
Withdrawal Notes:						No Prem
Withdrawal Charges 10 years:						
Guaranteed Minimum Value:				87.5% of Premium at 1.00% (GMR/1000 \$967)		

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
1-Year S&P 400 Annual Point-to-Point	S&P 500	Point to Point	Annual	None	20	
1-Year Fixed	1-Year Fixed Rate (no bonus)					2.
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None	30	
1-Year Nasdaq-100 Annual Point-to-Point	S&P 500	Point to Point	Annual	None	20	
1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None	25	
1-Year Russell 2000 Annual Daily Average	Russell 2000	Point to Point	Annual	Daily	20	
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year NASDAQ Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year S&P 400 Annual Daily Average	S&P 500	Point to Point	Annual	Daily	20	
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None	55	
1-Year Dow Jones Annual Daily Average	DJIA	Point to Point	Annual	Daily	30	
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None	20	
1-Year Hindsight Index Strategy	Blended Indicies	Point to Point	Annual	None	20	
1-Year S&P 500 Annual Daily Average	S&P 500	Point to Point	Annual	Daily	30	

read	Cap
	1.40
	1.30
	3.00
	2.75
	2.75
	2.75
	2.75
30%	
	2.75
	2.75

[see notes](#)

ium Bonus

read	Cap
	4.00
00%	
	4.00
	4.00
	4.00
	1.40
	1.30
	4.00
	4.00
	3.00

Indexed Annuity Detail Sheet

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0-75: 7.50
76-85: 5.00

ium Bonus

read	Cap
	1.00
	1.00

0-75: 7.50
76-85: 5.00

ium Bonus

read	Cap
	1.25
	1.00
00%	

0-75: 7.50
76-85: 5.00

ium Bonus

read	Cap
	1.00

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76-85: 5.00

ium Bonus

Indexed Annuity Detail Sheet

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1-Year S&P 500	S&P 500	Point to Point	Annual	None		
1-Year Eurostoxx 50	DJ EuroStoxx 50	Point to Point	Annual	None		

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Withdrawal Notes:					No Prem	
Withdrawal Charges 10 years:					10 9 8 7 6 5 4 3 2 1	
Guaranteed Minimum Value:					87.5% of Premium at 1.00% (GMR/1000 \$967)	

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
1-Year Balanced Allocation	Blended Indices	Point to Point	Annual	None		
Fixed	1-Year Fixed Rate (no bonus)					1.0

Phoenix Life Insurance Company Personal Income Annuity (Low Surrender - Alternate) <i>Low-Band</i>	Non-Qualified Owner: 85 Non-Qualified Annuitant: 85	Non-Qualified Single: 15,000 Non-Qualified Monthly: 15,000 Qualified Single: 15,000 Qualified 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	Only Available in: AK MN MO NC NJ VA WA	
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Withdrawal Charges 10 years:					10 9 8 7 6 5 4 3 2 1	
Guaranteed Minimum Value:					87.5% of Premium at 1.00% (GMR/1000 \$967)	

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
5-Year S&P 500 Soft Landing	S&P 500	Other	5-Year	None	30	
Monthly S&P 500	S&P 500	Point to Point	Annual	Monthly Sum		

Phoenix Life Insurance Company Personal Income Annuity (Low Surrender - Alternate) <i>High-Band</i>	Non-Qualified Owner: 85 Non-Qualified Annuitant: 85	Non-Qualified Single: 50,000 Non-Qualified Monthly: 50,000 Qualified Single: 50,000 Qualified 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	Only Available in: AK MN MO NC NJ VA WA	
Withdrawal Notes:					No Prem	
Withdrawal Charges 10 years:					10 9 8 7 6 5 4 3 2 1	
Guaranteed Minimum Value:					87.5% of Premium at 1.00% (GMR/1000 \$967)	

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500	S&P 500	Point to Point	Annual	None		

Phoenix Life Insurance Company Personal Income Annuity (Low Surrender - Alternate) <i>High-Band</i>	Non-Qualified Owner: 85 Non-Qualified Annuitant: 85	Non-Qualified Single: 15,000 Non-Qualified Monthly: 15,000 Qualified Single: 15,000 Qualified 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	Only Available in: CT FL IA IN KY MD MS NH NV OH OK PA TX UT	
Withdrawal Notes:					No Prem	

Indexed Annuity Detail Sheet

read	Cap
	1.25
	1.00
0-75: 7.50 76-85: 5.00	
ium Bonus	
read	Cap
	1.00
00%	
0-75: 7.50 76-85: 5.00	
ium Bonus	
ead	Cap
	1.00
0-75: 7.50 76-85: 5.00	
ium Bonus	
ead	Cap
	1.25
0-75: 7.50 76-80: 5.00 81-85: 3.00	
ium Bonus	

Indexed Annuity Detail Sheet

Phoenix Life Insurance Company
Personal Income Annuity (Low Surrender)

For states FL, IA, IN, MD, MS, NH, NV, OK, PA, UT (10 years):	10	9	8	7	6	5	4	3	2	1
For states KY, OH, TX (10 years):	9.1	8.2	7.3	6.4	5.5	4.6	3.7	2.8	1.8	0.9
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$967)								

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
1-Year Eurostoxx 50	DJ EuroStoxx 50	Point to Point	Annual	None		
2-Year S&P 500	S&P 500	Point to Point	Biennial	None		
1-Year Balanced Allocation	Blended Indices	Point to Point	Annual	None		
Monthly S&P 500	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year DJIA	DJIA	Point to Point	Annual	None		
1-Year S&P 500	S&P 500	Point to Point	Annual	None		
Fixed	1-Year Fixed Rate (no bonus)					0.

Phoenix Life Insurance Company
Phoenix Index Select Gold Bonus

Non-Qualified Owner: 85	Non-Qualified Single: 15,000											
Annuitant: Monthly: 15,000	Monthly: 15,000											
Qualified Owner: 85	Qualified Single: 15,000	No- Disability	No- Unemployment	Only Available in: AL AR AZ CA CO DC GA HI ID IL KS LA MI MT ND NE NM RI SC SD TN VT WI WV WY								
Annuitant: Monthly: 15,000	Monthly: 15,000	No- Hospitalization	No- Long Term Care									
		No- Extended Care Waiver	No- Terminal Illness									
		No- Nursing Home	No- Annualization									
Withdrawal Notes:						Premium						
Withdrawal Charges 10 years:		12	12	12	11	10	9	8	7	6	4	0
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$1,034)										

Phoenix Life Insurance Company
Phoenix Index Select Gold Bonus
AK,MN,MO,NC,NJ,VA,WA
High-Band

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
Point-to-Point Indexed Account - 2 year S&P 500®	S&P 500	Point to Point	Annual	None		
Point-to-Point Indexed Account - 1 year S&P 500®	S&P 500	Point to Point	Annual	None		
Fixed Account	1-Year Fixed Rate (no bonus)					0.
Point-to-Point Indexed Account - 1 year DJ EURO STOXX 50®	DJ EuroStoxx 50	Point to Point	Annual	None		
Monthly Point-to-Point Indexed Account - 1 Year S&P 500®	S&P 500	Point to Point	Annual	Monthly Sum		
Point-to-Point Indexed Account - 1 year DJIA®	DJIA	Point to Point	Annual	None		
Point-to-Point Indexed Account - 1 Year Balanced Allocation	Blended Indices	Point to Point	Annual	None		

Non-Qualified Owner: 85	Non-Qualified Single: 50,000										
Annuitant: Monthly: 50,000	Monthly: 50,000										
Qualified Owner: 85	Qualified Single: 50,000	No- Disability	No- Unemployment	Only Available in: AK MN MO NC NJ VA WA							
Annuitant: Monthly: 50,000	Monthly: 50,000	No- Hospitalization	No- Long Term Care								
		No- Extended Care Waiver	No- Terminal Illness								
		No- Nursing Home	No- Annualization								
Withdrawal Notes:						Premium					
Withdrawal Charges 10 years:		10	9	8	7	6	5	4	3	2	1
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$1,015)									

read	Cap
	1.00
	3.50
	1.00
	1.00
	1.00
	1.25
75%	
0-75: 7.50+ 76-80: 5.00+ 81-86: 3.00+ see notes	
Bonus: 7.00	
read	Cap
	4.50
	1.75
85%	
	1.25
	1.00
	1.25
	1.25
0-75: 7.50 76-80: 5.00 81-86: 3.00 see notes	
Bonus: 5.00	

Indexed Annuity Detail Sheet

	Account Name	Indicie	Type	Reset	Averaging	Part	Sp											
Phoenix Life Insurance Company Phoenix Index Select Gold Bonus AK,MN,MO,NC,NJ,VA,WA <i>Low-Band</i>	Point-to-Point Indexed Account - 1 Year Balanced Allocation	Blended Indices	Point to Point	Annual	None													
	<table border="0" style="width: 100%;"> <tr> <td style="width: 25%;">Non-Qualified Owner: 85</td> <td style="width: 25%;">Non-Qualified Single: 15,000 Monthly: 15,000</td> <td style="width: 25%;">No- Disability</td> <td style="width: 25%;">No- Unemployment</td> </tr> <tr> <td>Non-Qualified Annuitant:</td> <td>Non-Qualified Monthly: 15,000</td> <td>No- Hospitalization</td> <td>No- Long Term Care</td> </tr> <tr> <td>Qualified Owner: 85</td> <td>Qualified Single: 15,000 Monthly: 15,000</td> <td>No- Extended Care Waiver</td> <td>No- Terminal Illness</td> </tr> <tr> <td>Qualified Annuitant:</td> <td>Qualified Monthly: 15,000</td> <td>No- Nursing Home</td> <td>No- Annualization</td> </tr> </table>	Non-Qualified Owner: 85	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability	No- Unemployment	Non-Qualified Annuitant:	Non-Qualified Monthly: 15,000	No- Hospitalization	No- Long Term Care	Qualified Owner: 85	Qualified Single: 15,000 Monthly: 15,000	No- Extended Care Waiver	No- Terminal Illness	Qualified Annuitant:	Qualified Monthly: 15,000	No- Nursing Home	No- Annualization	Only Available in: AK MN MO NC NJ VA WA
	Non-Qualified Owner: 85	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability	No- Unemployment														
	Non-Qualified Annuitant:	Non-Qualified Monthly: 15,000	No- Hospitalization	No- Long Term Care														
	Qualified Owner: 85	Qualified Single: 15,000 Monthly: 15,000	No- Extended Care Waiver	No- Terminal Illness														
	Qualified Annuitant:	Qualified Monthly: 15,000	No- Nursing Home	No- Annualization														
Withdrawal Notes:						Premium												
Withdrawal Charges 10 years:						10 9 8 7 6 5 4 3 2 1												
Guaranteed Minimum Value:						87.5% of Premium at 1.00% (GMR/1000 \$1,015)												
Phoenix Life Insurance Company Phoenix Index Select Gold Bonus AK,MN,MO,NC,NJ,VA,WA <i>High-Band</i>	Point-to-Point Indexed Account - 1 year DJ EURO STOXX 50®	DJ EuroStoxx 50	Point to Point	Annual	None													
	<table border="0" style="width: 100%;"> <tr> <td style="width: 25%;">Non-Qualified Owner: 85</td> <td style="width: 25%;">Non-Qualified Single: 50,000 Monthly: 50,000</td> <td style="width: 25%;">No- Disability</td> <td style="width: 25%;">No- Unemployment</td> </tr> <tr> <td>Non-Qualified Annuitant:</td> <td>Non-Qualified Monthly: 50,000</td> <td>No- Hospitalization</td> <td>No- Long Term Care</td> </tr> <tr> <td>Qualified Owner: 85</td> <td>Qualified Single: 50,000 Monthly: 50,000</td> <td>No- Extended Care Waiver</td> <td>No- Terminal Illness</td> </tr> <tr> <td>Qualified Annuitant:</td> <td>Qualified Monthly: 50,000</td> <td>No- Nursing Home</td> <td>No- Annualization</td> </tr> </table>	Non-Qualified Owner: 85	Non-Qualified Single: 50,000 Monthly: 50,000	No- Disability	No- Unemployment	Non-Qualified Annuitant:	Non-Qualified Monthly: 50,000	No- Hospitalization	No- Long Term Care	Qualified Owner: 85	Qualified Single: 50,000 Monthly: 50,000	No- Extended Care Waiver	No- Terminal Illness	Qualified Annuitant:	Qualified Monthly: 50,000	No- Nursing Home	No- Annualization	Only Available in: AK MN MO NC NJ VA WA
	Non-Qualified Owner: 85	Non-Qualified Single: 50,000 Monthly: 50,000	No- Disability	No- Unemployment														
	Non-Qualified Annuitant:	Non-Qualified Monthly: 50,000	No- Hospitalization	No- Long Term Care														
	Qualified Owner: 85	Qualified Single: 50,000 Monthly: 50,000	No- Extended Care Waiver	No- Terminal Illness														
	Qualified Annuitant:	Qualified Monthly: 50,000	No- Nursing Home	No- Annualization														
Withdrawal Notes:						Premium												
Withdrawal Charges 10 years:						10 9 8 7 6 5 4 3 2 1												
Guaranteed Minimum Value:						87.5% of Premium at 1.00% (GMR/1000 \$1,015)												
Phoenix Life Insurance Company Phoenix Index Select Gold Bonus AK,MN,MO,NC,NJ,VA,WA <i>Low-Band</i>	Fixed Account		1-Year Fixed Rate (no bonus)				2.5											
	Point-to-Point Indexed Account - 1 year DJIA®	DJIA	Point to Point	Annual	None													
	<table border="0" style="width: 100%;"> <tr> <td style="width: 25%;">Non-Qualified Owner: 85</td> <td style="width: 25%;">Non-Qualified Single: 15,000 Monthly: 15,000</td> <td style="width: 25%;">No- Disability</td> <td style="width: 25%;">No- Unemployment</td> </tr> <tr> <td>Non-Qualified Annuitant:</td> <td>Non-Qualified Monthly: 15,000</td> <td>No- Hospitalization</td> <td>No- Long Term Care</td> </tr> <tr> <td>Qualified Owner: 85</td> <td>Qualified Single: 15,000 Monthly: 15,000</td> <td>No- Extended Care Waiver</td> <td>No- Terminal Illness</td> </tr> <tr> <td>Qualified Annuitant:</td> <td>Qualified Monthly: 15,000</td> <td>No- Nursing Home</td> <td>No- Annualization</td> </tr> </table>	Non-Qualified Owner: 85	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability	No- Unemployment	Non-Qualified Annuitant:	Non-Qualified Monthly: 15,000	No- Hospitalization	No- Long Term Care	Qualified Owner: 85	Qualified Single: 15,000 Monthly: 15,000	No- Extended Care Waiver	No- Terminal Illness	Qualified Annuitant:	Qualified Monthly: 15,000	No- Nursing Home	No- Annualization	Only Available in: AK MN MO NC NJ VA WA
	Non-Qualified Owner: 85	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability	No- Unemployment														
	Non-Qualified Annuitant:	Non-Qualified Monthly: 15,000	No- Hospitalization	No- Long Term Care														
	Qualified Owner: 85	Qualified Single: 15,000 Monthly: 15,000	No- Extended Care Waiver	No- Terminal Illness														
Qualified Annuitant:	Qualified Monthly: 15,000	No- Nursing Home	No- Annualization															
Withdrawal Notes:						Premium												
Withdrawal Charges 10 years:						10 9 8 7 6 5 4 3 2 1												
Guaranteed Minimum Value:						87.5% of Premium at 1.00% (GMR/1000 \$1,015)												
Phoenix Life Insurance Company Phoenix Index Select Gold Bonus AK,MN,MO,NC,NJ,VA,WA <i>Low-Band</i>	5 Year Soft Landing S&P 500	S&P 500	Point to Point	5-Year	Monthly	20												
	Point-to-Point Indexed Account - 1 year S&P 500®	S&P 500	Point to Point	Annual	None													
	<table border="0" style="width: 100%;"> <tr> <td style="width: 25%;">Non-Qualified Owner: 85</td> <td style="width: 25%;">Non-Qualified Single: 50,000 Monthly: 50,000</td> <td style="width: 25%;">No- Disability</td> <td style="width: 25%;">No- Unemployment</td> </tr> <tr> <td>Non-Qualified Annuitant:</td> <td>Non-Qualified Monthly: 50,000</td> <td>No- Hospitalization</td> <td>No- Long Term Care</td> </tr> <tr> <td>Qualified Owner: 85</td> <td>Qualified Single: 50,000 Monthly: 50,000</td> <td>No- Extended Care Waiver</td> <td>No- Terminal Illness</td> </tr> <tr> <td>Qualified Annuitant:</td> <td>Qualified Monthly: 50,000</td> <td>No- Nursing Home</td> <td>No- Annualization</td> </tr> </table>	Non-Qualified Owner: 85	Non-Qualified Single: 50,000 Monthly: 50,000	No- Disability	No- Unemployment	Non-Qualified Annuitant:	Non-Qualified Monthly: 50,000	No- Hospitalization	No- Long Term Care	Qualified Owner: 85	Qualified Single: 50,000 Monthly: 50,000	No- Extended Care Waiver	No- Terminal Illness	Qualified Annuitant:	Qualified Monthly: 50,000	No- Nursing Home	No- Annualization	Only Available in: AK MN MO NC NJ VA WA
	Non-Qualified Owner: 85	Non-Qualified Single: 50,000 Monthly: 50,000	No- Disability	No- Unemployment														
	Non-Qualified Annuitant:	Non-Qualified Monthly: 50,000	No- Hospitalization	No- Long Term Care														
	Qualified Owner: 85	Qualified Single: 50,000 Monthly: 50,000	No- Extended Care Waiver	No- Terminal Illness														
Qualified Annuitant:	Qualified Monthly: 50,000	No- Nursing Home	No- Annualization															
Withdrawal Notes:						Premium												
Withdrawal Charges 10 years:						10 9 8 7 6 5 4 3 2 1												
Guaranteed Minimum Value:						87.5% of Premium at 1.00% (GMR/1000 \$1,015)												

read	Cap
	1.25

0-75: 7.50
76-80: 5.00
81-86: 3.00
[see notes](#)

1 Bonus: 5.00

read	Cap
	1.25

0-75: 7.50
76-80: 5.00
81-86: 3.00
[see notes](#)

1 Bonus: 5.00

read	Cap
0%	1.25

0-75: 7.50
76-80: 5.00
81-86: 3.00
[see notes](#)

1 Bonus: 5.00

read	Cap
	1.50

0-75: 7.50
76-80: 5.00
81-86: 3.00
[see notes](#)

1 Bonus: 5.00

Indexed Annuity Detail Sheet

PHOENIX INDEX SELECT GOLD BONUS
AK,MN,MO,NC,NJ,VA,WA
High-Band

Withdrawal Charges 10 years:	10 9 8 7 6 5 4 3 2 1					
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 \$1,015)					
Account Name	Indicie	Type	Reset	Averaging	Part	Sp
Monthly Point-to-Point Indexed Account - 1 Year S&P 500®	S&P 500	Point to Point	Annual	Monthly Sum		

Phoenix Life Insurance Company
Phoenix Index Select Gold Bonus
AK,MN,MO,NC,NJ,VA,WA
Low-Band

Non-Qualified Owner: 85 Non-Qualified Annuitant: 15,000 Monthly: 15,000	Non-Qualified Single: 15,000 Non-Qualified 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: AK MN MO NC NJ VA WA		
Withdrawal Notes:				Premium		
Withdrawal Charges 10 years:	10 9 8 7 6 5 4 3 2 1					
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 \$1,015)					
Account Name	Indicie	Type	Reset	Averaging	Part	Sp
Point-to-Point Indexed Account - 1 year DJIA®	DJIA	Point to Point	Annual	None		
Point-to-Point Indexed Account - 1 Year Balanced Allocation	Blended Indices	Point to Point	Annual	None		
Fixed Account	1-Year Fixed Rate (no bonus)					2.1

Phoenix Life Insurance Company
Phoenix Index Select Gold Bonus
AK,MN,MO,NC,NJ,VA,WA
High-Band

Non-Qualified Owner: 85 Non-Qualified Annuitant: 50,000 Monthly: 50,000	Non-Qualified Single: 50,000 Non-Qualified 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: AK MN MO NC NJ VA WA		
Withdrawal Notes:				Premium		
Withdrawal Charges 10 years:	10 9 8 7 6 5 4 3 2 1					
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 \$1,015)					
Account Name	Indicie	Type	Reset	Averaging	Part	Sp
Point-to-Point Indexed Account - 1 year DJ EURO STOXX 50®	DJ EuroStoxx 50	Point to Point	Annual	None		
Point-to-Point Indexed Account - 1 year S&P 500®	S&P 500	Point to Point	Annual	None		

Phoenix Life Insurance Company
Phoenix Index Select Gold Bonus
AK,MN,MO,NC,NJ,VA,WA
Low-Band

Non-Qualified Owner: 85 Non-Qualified Annuitant: 15,000 Monthly: 15,000	Non-Qualified Single: 15,000 Non-Qualified 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: AK MN MO NC NJ VA WA		
Withdrawal Notes:				Premium		
Withdrawal Charges 10 years:	10 9 8 7 6 5 4 3 2 1					
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 \$1,015)					
Account Name	Indicie	Type	Reset	Averaging	Part	Sp
Monthly Point-to-Point Indexed Account - 1 Year S&P 500®	S&P 500	Point to Point	Annual	Monthly Sum		

Non-Qualified	Non-Qualified	No- Disability	No- Unemployment	Only Available
---------------	---------------	----------------	------------------	----------------

read	Cap
	1.00
<p>0-75: 7.50 76-80: 5.00 81-86: 3.00 see notes</p>	
Bonus: 5.00	
read	Cap
	1.25
	1.25
50%	
<p>0-75: 7.50 76-80: 5.00 81-86: 3.00 see notes</p>	
Bonus: 5.00	
read	Cap
	1.25
	1.50
<p>0-75: 7.50 76-80: 5.00 81-86: 3.00 see notes</p>	
Bonus: 5.00	
read	Cap
	1.00

Indexed Annuity Detail Sheet

Phoenix Life Insurance Company
Phoenix Index Select Gold Bonus
AK,MN,MO,NC,NJ,VA,WA
High-Band

Owner: 85 Single: 50,000	No- Disability	No- Unemployment	in: AK MN MO NC NJ VA WA
Annuitant: 85 Monthly: 50,000	No- Hospitalization	No- Long Term Care	
Qualified	No- Extended Care Waiver	No- Terminal Illness	
85 Single: 50,000	No- Nursing Home	No- Annualization	
Annuitant: 85 Monthly: 50,000			
Withdrawal Notes:			Premium
Withdrawal Charges 10 years:			10 9 8 7 6 5 4 3 2 1
Guaranteed Minimum Value:			87.5% of Premium at 1.00% (GMR/1000 \$1,015)

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
5 Year Soft Landing S&P 500	S&P 500	Point to Point	5-Year	Monthly	25	

Phoenix Life Insurance Company
Phoenix Index Select Gold Bonus
FL,IA,IN,KY,MD,MS,NV,NH,OH,OK,PA,TX,UT

Non-Qualified Owner: 85 Single: 15,000	No- Disability	No- Unemployment	Only Available in: FL IA IN KY MD MS NH NV OK PA TX UT
Annuitant: 85 Monthly: 15,000	Yes-Hospitalization	No- Long Term Care	
Qualified	No- Extended Care Waiver	Yes-Terminal Illness	
85 Single: 15,000	No- Nursing Home	No- Annualization	
Annuitant: 85 Monthly: 15,000			
Withdrawal Notes:			Premium
For states FL, IA, IN, MD, MS, NH, NV, OH, OK, PA, UT (10 years):			10 9 8 7 6 5 4 3 2 1
For states KY, TX (10 years):			8.3 7.2 6.1 5.4 4.7 4 3.3 2.5 1.7 0.8
Guaranteed Minimum Value:			87.5% of Premium at 1.00% (GMR/1000 \$1,015)

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
Point-to-Point Indexed Account - 1 Year Balanced Allocation	Blended Indices	Point to Point	Annual	None		
Point-to-Point Indexed Account - 2 year S&P 500®	S&P 500	Point to Point	Annual	None		
Point-to-Point Indexed Account - 1 year DJ EURO STOXX 50®	DJ EuroStoxx 50	Point to Point	Annual	None		
Point-to-Point Indexed Account - 1 year S&P 500®	S&P 500	Point to Point	Annual	None		
Monthly Point-to-Point Indexed Account - 1 Year S&P 500®	S&P 500	Point to Point	Annual	Monthly Sum		
Point-to-Point Indexed Account - 1 year DJIA®	DJIA	Point to Point	Annual	None		
Fixed Account		1-Year Fixed Rate (no bonus)				0.

Phoenix Life Insurance Company
Phoenix Personal Income Annuity

Non-Qualified Owner: 85 Single: 15,000	No- Disability	No- Unemployment	Only Available in: AL AR AZ CA CO DC GA HI ID IL KS LA MA MI MT ND NE NM RI SC SD TN VT WI WV WY
Annuitant: 85 Monthly: 15,000	No- Hospitalization	No- Long Term Care	
Qualified	No- Extended Care Waiver	Yes-Terminal Illness	
85 Single: 15,000	Yes-Nursing Home	No- Annualization	
Annuitant: 85 Monthly: 15,000			
Withdrawal Notes:			No Prem
Withdrawal Charges 10 years:			12 12 12 11 10 9 8 7 6 4
Guaranteed Minimum Value:			87.5% of Premium at 1.00% (GMR/1000 \$967)

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
1-Year Euro Stoxx 50	DJ EuroStoxx 50	Point to Point	Annual	None		

0-75: 7.50
76-80: 5.00
81-86: 3.00
[see notes](#)

1 Bonus: 5.00

read	Cap

0-75: 7.50
76-80: 5.00
81-86: 3.00
[see notes](#)

1 Bonus: 5.00

read	Cap
	1.25
	3.50
	1.25
	1.50
	1.00
	1.25
85%	

0-75: 7.50
76-80: 5.00
81-85: 3.00
[see notes](#)

ium Bonus

read	Cap
	1.00

Indexed Annuity Detail Sheet

	2-Year S&P500	S&P 500	Point to Point	Biennial	None		
	1-Year Balanced Allocation	Blended Indices	Point to Point	Annual	None		
	Monthly S&P 500	S&P 500	Point to Point	Annual	Monthly Sum		
	1-Year DJIA	DJIA	Point to Point	Annual	None		
	1-Year S&P 500	S&P 500	Point to Point	Annual	None		
	Fixed Account	1-Year Fixed Rate (no bonus)					0.

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States			
Phoenix Life Insurance Company Phoenix Reflections Gold <i>Low-Band</i>	Non-Qualified Owner: 80 Annuitant: 80	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: AK MN MO NC NJ VA WA		
	Qualified Owner: 80 Annuitant: 80	Qualified Single: 15,000 Monthly: 15,000					
	Withdrawal Notes:				No Premiur		
	Withdrawal Charges 10 years:		10 9 8 7 6 5 4 3 2 1				
	Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$967)				
Account Name		Indicie	Type	Reset	Averaging	Part	Spr
Fixed Account			1-Year Fixed Rate (no bonus)				1.0
Phoenix Life Insurance Company Phoenix Reflections Gold <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	Only Available in: AK MN MO NC NJ VA WA		
	Qualified Owner: 80 Annuitant: 80	Qualified Single: 50,000 Monthly: 50,000					
	Withdrawal Notes:				No Premiur		
	Withdrawal Charges 10 years:		10 9 8 7 6 5 4 3 2 1				
	Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$967)				
Account Name		Indicie	Type	Reset	Averaging	Part	Spr
1 Year S&P 500® Point-to-Point Indexed Account		S&P 500	Point to Point	Annual	None		
Monthly Point-to-Point		S&P 500	Point to Point	Annual	Monthly Sum		
1 Year Domestic Look Back		Blended Indices	Point to Point	Annual	None	100	
Phoenix Life Insurance Company Phoenix Reflections Gold <i>Low-Band</i>	Non-Qualified Owner: 80 Annuitant: 80	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: AK MN MO NC NJ VA WA		
	Qualified Owner: 80 Annuitant: 80	Qualified Single: 15,000 Monthly: 15,000					
	Withdrawal Notes:				No Premiur		
	Withdrawal Charges 10 years:		10 9 8 7 6 5 4 3 2 1				
	Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$967)				
Account Name		Indicie	Type	Reset	Averaging	Part	Spr
1 Year S&P 500 Performance Trigger		S&P 500	Perf Trig	Annual	None		
1 Year Global Look Back		Blended Indices	Point to Point	Annual	None	10	
	Non-Qualified	Non-Qualified	No- Disability	No- Unemployment			Only Available in:

	4.50
	1.00
	1.00
	1.00
	1.50
85%	

Commissions
Age: Rate

0-75: 7.50+
76-80: 5.00+
81-85: 3.00+
[see notes](#)

n Bonus

Lead Cap
0%

0-75: 7.50+
76-80: 5.00+
81-85: 3.00+
[see notes](#)

n Bonus

Lead Cap
2.00
1.10
1.00

0-75: 7.50+
76-80: 5.00+
81-85: 3.00+
[see notes](#)

n Bonus

Lead Cap

0-75: 7.50+

Indexed Annuity Detail Sheet

Phoenix Life Insurance Company Phoenix Reflections Gold High-Band	Annuitant: 80 Qualified Owner: 80 Annuitant: 80	Single: 50,000 Qualified Single: 50,000 Monthly: 50,000	No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Long Term Care No- Terminal Illness No- Annualization	AK MN MO NC NJ VA WA
Withdrawal Notes:					No Premium
Withdrawal Charges 10 years:					10 9 8 7 6 5 4 3 2 1
Guaranteed Minimum Value:					87.5% of Premium at 1.00% (GMR/1000 \$967)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Account		1-Year Fixed Rate (no bonus)				1.00
1 Year S&P 500 Performance Trigger	S&P 500	Perf Trig	Annual	None		
1 Year Global Look Back	Blended Indicies	Point to Point	Annual	None	10	

Phoenix Life Insurance Company Phoenix Reflections Gold Low-Band	Non-Qualified Owner: 80 Annuitant: 80	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: AK MN MO NC NJ VA WA
Withdrawal Notes:					No Premium
Withdrawal Charges 10 years:					10 9 8 7 6 5 4 3 2 1
Guaranteed Minimum Value:					87.5% of Premium at 1.00% (GMR/1000 \$967)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
1 Year S&P 500® Point-to-Point Indexed Account	S&P 500	Point to Point	Annual	None		
1 Year Domestic Look Back	Blended Indicies	Point to Point	Annual	None	100	

Phoenix Life Insurance Company Phoenix Reflections Gold (AK, MN, MO, NC, NJ, VA, WA)	Non-Qualified Owner: 80 Annuitant: 80	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 Yes-Terminal Illness No- Annualization	Only Available in: AK MO NC NJ VA WA
Withdrawal Notes:					No Premium
Withdrawal Charges 10 years:					
Guaranteed Minimum Value:					87.5% of Premium at 1.00% (GMR/1000 \$967)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 Year S&P 500 Performance Trigger	S&P 500	Perf Trig	Annual	None		
Fixed Account		1-Year Fixed Rate (no bonus)				0.00
1 Year Domestic Look Back	Blended Indicies	Point to Point	Annual	None		
1 Year S&P 500® Point-to-Point Indexed Account	S&P 500	Point to Point	Annual	None		
Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
1 Year Global Look Back	Blended Indicies	Point to Point	Annual	None		

Phoenix Life Insurance Company Phoenix Reflections Gold (State Specific)	Non-Qualified Owner: 80 Annuitant: 80	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 Yes-Terminal Illness No- Annualization	Only Available in: CT FL IA IN KY MD MS NH NV OH OK PA TX UT
Withdrawal Notes:					No Premium

For states CT, FL, IA, IN, MD, MS, NH, NV, OK, PA, UT (10 years):	10	9	8	7	6	5	4	3	2	1	
For states KY, OH, TX (10 years):	9.1	8.2	7.3	6.4	5.5	4.6	3.7	2.8	1.8	0.9	
Guaranteed Minimum Value:											87.5% of Premium at 1.00% (GMR/1000 \$967)

76-80: 5.00+
81-85: 3.00+
see notes

n Bonus

Lead	Cap
0%	

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

n Bonus

Lead	Cap
	1.10
	2.00
	1.00

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

n Bonus

Lead	Cap
0%	

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

n Bonus

Indexed Annuity Detail Sheet

	Account Name	Indicie	Type	Reset	Averaging	Part	Spr							
	1 Year S&P 500® Point-to-Point Indexed Account	S&P 500	Point to Point	Annual	None									
	Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum									
	1 Year Domestic Look Back	Blended Indices	Point to Point	Annual	None									
	Fixed Account	1-Year Fixed Rate (no bonus)					1.00							
	1 Year S&P 500 Performance Trigger	S&P 500	Perf Trig	Annual	None									
	1 Year Global Look Back	Blended Indices	Point to Point	Annual	None	10								
Phoenix Life Insurance Company (AltiSure Group) Premier LifeStyle Annuity (High Surrender)	<table border="0" style="width: 100%;"> <tr> <td style="width: 25%;">Non-Qualified Owner: 85 Annuitant:</td> <td style="width: 25%;">Non-Qualified Single: 15,000 Monthly: 15,000</td> <td rowspan="2" style="width: 30%;">No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home</td> <td rowspan="2" style="width: 20%;">No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization</td> <td rowspan="4" style="width: 20%; vertical-align: top;">Only Available in: AL AR AZ CA CO DC GA HI ID IL KS LA MA MI MT ND NE NM RI SC SD TN VT WI WV WY</td> </tr> <tr> <td>Qualified Owner: 85 Annuitant:</td> <td>Qualified Single: 15,000 Monthly: 15,000</td> </tr> </table>	Non-Qualified Owner: 85 Annuitant:	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: AL AR AZ CA CO DC GA HI ID IL KS LA MA MI MT ND NE NM RI SC SD TN VT WI WV WY	Qualified Owner: 85 Annuitant:	Qualified Single: 15,000 Monthly: 15,000	Withdrawal Notes:				No Premium	
	Non-Qualified Owner: 85 Annuitant:	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: AL AR AZ CA CO DC GA HI ID IL KS LA MA MI MT ND NE NM RI SC SD TN VT WI WV WY						
	Qualified Owner: 85 Annuitant:	Qualified Single: 15,000 Monthly: 15,000												
	Withdrawal Charges 10 years:		12	12	11		10		9	8	7	6	4	2
	Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$967)											
	Account Name	Indicie	Type	Reset	Averaging	Part	Spr							
	Fixed Account	1-Year Fixed Rate (no bonus)					0.80							
	One-Year Safety Growth Strategy	S&P 500	Point to Point	Annual	None	15								
	Annual Point-to-Point	S&P 500	Point to Point	Annual	None									
	Monthly Cap Strategy	S&P 500	Point to Point	Annual	Monthly Sum									
	Two-Year Safety Growth Strategy	S&P 500	Point to Point	Biennial	None	20								
Phoenix Life Insurance Company (AltiSure Group) Premier LifeStyle Annuity (Low Surrender)	<table border="0" style="width: 100%;"> <tr> <td style="width: 25%;">Non-Qualified Owner: 85 Annuitant:</td> <td style="width: 25%;">Non-Qualified Single: 15,000 Monthly: 15,000</td> <td rowspan="2" style="width: 30%;">No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home</td> <td rowspan="2" style="width: 20%;">No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization</td> <td rowspan="4" style="width: 20%; vertical-align: top;">Only Available in: CT FL IA IN KY MD MS NH NV OH OK PA TX UT</td> </tr> <tr> <td>Qualified Owner: 85 Annuitant:</td> <td>Qualified Single: 15,000 Monthly: 15,000</td> </tr> </table>	Non-Qualified Owner: 85 Annuitant:	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 Yes-Terminal Illness No- Annualization	Only Available in: CT FL IA IN KY MD MS NH NV OH OK PA TX UT	Qualified Owner: 85 Annuitant:	Qualified Single: 15,000 Monthly: 15,000	Withdrawal Notes:				No Premium	
	Non-Qualified Owner: 85 Annuitant:	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 Yes-Terminal Illness No- Annualization	Only Available in: CT FL IA IN KY MD MS NH NV OH OK PA TX UT						
	Qualified Owner: 85 Annuitant:	Qualified Single: 15,000 Monthly: 15,000												
	For states CT, FL, IA, IN, MD, MS, NH, NV, OK, PA, UT (10 years):		10	9	8		7		6	5	4	3	2	1
	For states KY, OH, TX (10 years):		9.1	8.2	7.3	6.4	5.5		4.6	3.7	2.8	1.8	0.9	
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$967)												
	Account Name	Indicie	Type	Reset	Averaging	Part	Spr							
	Fixed Account	1-Year Fixed Rate (no bonus)					0.80							
	Annual Point-to-Point	S&P 500	Point to Point	Annual	None									
	One-Year Safety Growth Strategy:	S&P 500	Point to Point	Annual	None	15								
	Monthly Cap Strategy	S&P 500	Point to Point	Annual	Monthly Sum									
	Two-Year Safety Growth Strategy	S&P 500	Point to Point	Biennial	None	20								
Phoenix Life Insurance Company (AltiSure Group) Secure LifeStyle Bonus	<table border="0" style="width: 100%;"> <tr> <td style="width: 25%;">Non-Qualified Owner: 85 Annuitant:</td> <td style="width: 25%;">Non-Qualified Single: 15,000 Monthly: 15,000</td> <td rowspan="2" style="width: 30%;">No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home</td> <td rowspan="2" style="width: 20%;">No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization</td> <td rowspan="4" style="width: 20%; vertical-align: top;">Only Available in: AL AR AZ CO DC GA HI ID IL KS LA MA MI MT ND NE NM RI SC SD TN VT WI WV WY</td> </tr> <tr> <td>Qualified Owner: 85 Annuitant:</td> <td>Qualified Single: 15,000 Monthly: 15,000</td> </tr> </table>	Non-Qualified Owner: 85 Annuitant:	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: AL AR AZ CO DC GA HI ID IL KS LA MA MI MT ND NE NM RI SC SD TN VT WI WV WY	Qualified Owner: 85 Annuitant:	Qualified Single: 15,000 Monthly: 15,000	Withdrawal Notes:				Premium B	
	Non-Qualified Owner: 85 Annuitant:	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: AL AR AZ CO DC GA HI ID IL KS LA MA MI MT ND NE NM RI SC SD TN VT WI WV WY						
	Qualified Owner: 85 Annuitant:	Qualified Single: 15,000 Monthly: 15,000												
	Withdrawal Charges 10 years:		12	12	11		10		9	8	7	6	4	2

Indexed Annuity Detail Sheet

Lead	Cap
	2.00
	1.10
	1.00
3%	

0-70: 7.50 71-80: 5.50 81-86: 3.50
--

Commission Bonus

Lead	Cap
5%	
5.00	
	1.50
	1.00
5.00	

0-70: 7.50 71-80: 5.50 81-86: 3.50
--

Commission Bonus

Lead	Cap
5%	
	1.50
5.00	
	1.00
5.00	

0-70: 6.50 71-80: 5.00 81-86: 3.00
--

Commission Bonus: 8.00

Indexed Annuity Detail Sheet

Annuity (High Surrender)

Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$1,044)				
Account Name	Indicie	Type	Reset	Averaging	Part	Spr
One-Year Safety Growth Strategy	S&P 500	Point to Point	Annual	None	15	
Two-Year Safety Growth Strategy	S&P 500	Point to Point	Biennial	None	20	
Monthly Cap Strategy	S&P 500	Point to Point	Annual	Monthly Sum		
Annual Point-to-Point	S&P 500	Point to Point	Annual	None		
Fixed Account		1-Year Fixed Rate (no bonus)				0.7%

Phoenix Life Insurance Company (AltiSure Group)
Secure LifeStyle Bonus Annuity (Low Surrender)

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: FL IA IN KY MD MS NH NV OH OK PA TX UT
Qualified Owner: 85 Annuitant: 85				Qualified Single: 15,000 Monthly: 15,000
Withdrawal Notes:				Premium B
For states FL, IA, IN, MD, MS, NH, NV, OK, PA, UT (10 years): 10 9 8 7 6 5 4 3 2 1				
For states KY, OH, TX (10 years): 8.3 7.2 6.1 5.4 4.7 4 3.3 2.5 1.7 0.8				
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$1,025)		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Account		1-Year Fixed Rate (no bonus)				0.7%
Two-Year Safety Growth Strategy	S&P 500	Point to Point	Biennial	None	25	
Monthly Cap Strategy	S&P 500	Point to Point	Annual	Monthly Sum		
One-Year Safety Growth Strategy	S&P 500	Point to Point	Annual	None	15	

Reliance Standard Life
Keystone 10 Index Annuity

Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AL MN MT NY OR PR VI
Qualified Owner: 85 Annuitant: 85				Qualified Single: 10,000 Monthly: 10,000
Withdrawal Notes:				No Premium
Withdrawal Charges 10 years: 9 9 8 7 6 5 4 3 2 1				
Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,105)		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Point-to-Point - Participation Rate	S&P 500	Point to Point	Annual	None	20	
Fixed Interest Strategy		1-Year Fixed Rate (no bonus)				1.9%
1-Year Point-to-Point - Capped	S&P 500	Point to Point	Annual	None		
1-Year Monthly Average - Capped	S&P 500	Point to Point	Annual	Monthly		
1-Year Monthly Average - Participation Rate	S&P 500	Point to Point	Annual	Monthly	25	

The Hartford
Hartford Saver Solution
Choice SM 10
Low-Band

Non-Qualified Owner: 80 Annuitant: 80	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	Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV
Qualified Owner: 80 Annuitant: 80				Qualified Single: 10,000 Monthly: 10,000
Withdrawal Notes:				Premium B
Withdrawal Charges 10 years: 9 9 8 7 6 5 4 3 2 1				
Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,160)		

Indexed Annuity Detail Sheet

Lead	Cap
5.00	
5.00	
	1.00
	1.25
5%	

0-70: 6.50
71-80: 5.00
81-86: 3.00

onus: 6.00

Lead	Cap
5%	
5.00	
	1.00
5.00	

0-80: 7.00
81-85: 4.20

n Bonus

Lead	Cap
3%	
	4.25
	4.75

onus: 5.00

Indexed Annuity Detail Sheet

	Account Name	Indicie	Type	Reset	Averaging	Part	Spr	
	Annual Global Equity Index Performance Trigger	Blended Indices	Perf Trig	Annual	None			
The Hartford Hartford Saver Solution Choice SM 10 <i>High-Band</i>	Non-Qualified Owner: 80 Single: 100,000 Annuitant: Monthly: 100,000 Qualified Owner: 80 Single: 100,000 Annuitant: Monthly: 100,000	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	Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV			
	Withdrawal Notes:						Premium B	
	Withdrawal Charges 10 years:						9 9 8 7 6 5 4 3 2 1	
	Guaranteed Minimum Value:						100% of Premium at 1.00% (GMR/1000 \$1,160)	
	Fixed Rate Strategy	S&P 500	Perf Trig	Annual	None		1.50	
	Annual S&P 500 Performance Trigger	S&P 500	Perf Trig	Annual	None			
The Hartford Hartford Saver Solution Choice SM 10 <i>Low-Band</i>	Non-Qualified Owner: 80 Single: 10,000 Annuitant: Monthly: 10,000 Qualified Owner: 80 Single: 10,000 Annuitant: Monthly: 10,000	Non-Qualified Single: 10,000 Monthly: 10,000 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	Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV			
	Withdrawal Notes:						Premium B	
	Withdrawal Charges 10 years:						9 9 8 7 6 5 4 3 2 1	
	Guaranteed Minimum Value:						100% of Premium at 1.00% (GMR/1000 \$1,160)	
	Annual Global Equity Index Point-to-Point Cap	Blended Indices	Point to Point	Annual	None			
The Hartford Hartford Saver Solution Choice SM 10 <i>High-Band</i>	Non-Qualified Owner: 80 Single: 100,000 Annuitant: Monthly: 100,000 Qualified Owner: 80 Single: 100,000 Annuitant: Monthly: 100,000	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	Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV			
	Withdrawal Notes:						Premium B	
	Withdrawal Charges 10 years:						9 9 8 7 6 5 4 3 2 1	
	Guaranteed Minimum Value:						100% of Premium at 1.00% (GMR/1000 \$1,160)	
	Annual Global Equity Index Performance Trigger	Blended Indices	Perf Trig	Annual	None			
	Non-Qualified	Non-Qualified					Only Available in:	

Lead	Cap
onus: 5.00	
Lead	Cap
0%	
onus: 5.00	
Lead	Cap
	2.00
onus: 5.00	
Lead	Cap

Indexed Annuity Detail Sheet

The Hartford Hartford Saver Solution Choice SM 10 <i>Low-Band</i>	Owner: 80 Single: 10,000 Annuitant: Monthly: 10,000 Qualified	Owner: 80 Single: 10,000 Annuitant: Monthly: 10,000 Qualified	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV																					
	Withdrawal Notes:				Premium B																					
	Withdrawal Charges 10 years:				9 9 8 7 6 5 4 3 2 1																					
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																				
Annual S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None																						
The Hartford Hartford Saver Solution Choice SM 10 <i>High-Band</i>	Non-Qualified Owner: 80 Single: 100,000 Annuitant: Monthly: 100,000	Non-Qualified Owner: 80 Single: 100,000 Annuitant: 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	Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV																					
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	Withdrawal Charges 10 years:				9 9 8 7 6 5 4 3 2 1																					
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																				
Annual Global Equity Index Point-to-Point Cap	Blended Indicies	Point to Point	Annual	None																						
Annual S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None																						
The Hartford Hartford Saver Solution Choice SM 10 <i>Low-Band</i>	Non-Qualified Owner: 80 Single: 10,000 Annuitant: Monthly: 10,000	Non-Qualified Owner: 80 Single: 10,000 Annuitant: 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	Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV																					
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	Withdrawal Charges 10 years:				9 9 8 7 6 5 4 3 2 1																					
	Guaranteed Minimum Value:				100% of Premium at 1.00% (GMR/1000 \$1,160)																					
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #003366; color: white;">Account Name</th> <th style="background-color: #003366; color: white;">Indicie</th> <th style="background-color: #003366; color: white;">Type</th> <th style="background-color: #003366; color: white;">Reset</th> <th style="background-color: #003366; color: white;">Averaging</th> <th style="background-color: #003366; color: white;">Part</th> <th style="background-color: #003366; color: white;">Spr</th> </tr> </thead> <tbody> <tr> <td>Fixed Rate Strategy</td> <td></td> <td>1-Year Fixed Rate (no bonus)</td> <td></td> <td></td> <td></td> <td>1.50</td> </tr> <tr> <td>Annual S&P 500 Performance Trigger</td> <td>S&P 500</td> <td>Perf Trig</td> <td>Annual</td> <td>None</td> <td style="background-color: #ffffcc;"></td> <td style="background-color: #ffffcc;"></td> </tr> </tbody> </table>						Account Name	Indicie	Type	Reset	Averaging	Part	Spr	Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.50	Annual S&P 500 Performance Trigger	S&P 500	Perf Trig	Annual	None	
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Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.50																				
Annual S&P 500 Performance Trigger	S&P 500	Perf Trig	Annual	None																						
Surrender Charges Last 9 Years																										
Non-Qualified Owner: 85 Single: 5,000 Annuitant: Monthly: 5,000	Non-Qualified Owner: 85 Single: 5,000 Annuitant: 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 NJ NY OR PR VI VT																						

onus: 5.00

Lead	Cap
	2.10

onus: 5.00

Lead	Cap
	2.50
	2.70

onus: 5.00

Lead	Cap
	0%

0-75: 6.00+
76-80: 3.50+
81-85: 2.00+

[see notes](#)

Indexed Annuity Detail Sheet

American General Life Insurance Company AG HorizonIndex Annuity 9	Withdrawal Notes:										Prem Bonu																											
	For states AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, OK, PA, RI, SC, SD, TN, TX, UT, VA, WA, WI, WV, WY (9 years):										10 10 9 8 7 6 5 4 2																											
	For states DE, NV, OH (9 years):										8 8 7 6 5 4 3 2 1																											
	Guaranteed Minimum Value:										90% of Premium at 1.50% (GMR/1000 \$1,070)																											
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																																
2-Year Point-to-Point Account with Cap	S&P 500	Point to Point	Biennial	None	100																																	
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Fixed Interest Account		1-Year Fixed Rate (no bonus)				1.20																																

American General Life Insurance Company AG HorizonIndex Annuity 9 (CA)	Non-Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000		Non-Qualified Owner: 85 Single: 5,000 Annuitant: 85 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																													
	Withdrawal Notes:										Prem Bonu																											
	For states CA (9 years):										10 10 9 8 7 6 5 4 2																											
	For states OH (9 years):										8 8 7 6 5 4 3 2 1																											
Guaranteed Minimum Value:										90% of Premium at 2.00% (GMR/1000 \$1,119)																												
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American General Life Insurance Company AG Vision Advantage 9	Non-Qualified Owner: 80 Single: 15,000 Annuitant: 80 Monthly: 15,000		Non-Qualified Owner: 80 Single: 15,000 Annuitant: 80 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: AK CA CT DE MN MO NJ NY OH OR PA PR UT VI VT WA																																											
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	For states AL, AR, AZ, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NC, ND, NE, NH, NM, OK, RI, SC, SD, TN, TX, VA, WI, WV, WY (9 years):										10 9 8 7 6 5 4 3 2																																									
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	Withdrawal Notes:									

s: 3.00-4.00	
Lead	Cap
	6.75
	1.50
0%	
0-75: 6.00 76-80: 3.50 81-85: 2.00 see notes	
s: 3.00-4.00	
Lead	Cap
	6.75
	1.50
0%	
0-75: 6.00+ 76-80: 5.00+ see notes	
n Bonus	
Lead	Cap
	4.50
	4.75
7.00	
0%	
0-75: 6.00+ 76-UP: 5.00+ see notes	
n Bonus	

Indexed Annuity Detail Sheet

American General Life Insurance Company AG Vision Advantage 9(CA)	Withdrawal Charges 9 years: 10 9 8 7 6 5 4 3 2																																									
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EquiTrust Life Insurance Company Builder Bonus Index	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;"> Non-Qualified Owner: 80 Annuitant: 80 </td> <td style="width: 25%;"> Non-Qualified Single: 10,000 Monthly: 10,000 </td> <td style="width: 25%;"> No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home </td> <td style="width: 25%;"> No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization </td> <td style="width: 20%;"> Only Available in: CT DE OR TX UT WA </td> </tr> <tr> <td colspan="4"> Qualified Owner: 80 Annuitant: 80 </td> <td></td> </tr> <tr> <td colspan="4"> Qualified Single: 2,000 Monthly: 2,000 </td> <td></td> </tr> </table>	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	No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization	Only Available in: CT DE OR TX UT WA	Qualified Owner: 80 Annuitant: 80					Qualified Single: 2,000 Monthly: 2,000																							
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EquiTrust Life Insurance Company Market Booster Index	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;"> Non-Qualified Owner: 80 Annuitant: 80 </td> <td style="width: 25%;"> Non-Qualified Single: 10,000 Monthly: 10,000 </td> <td style="width: 25%;"> No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home </td> <td style="width: 25%;"> No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization </td> <td style="width: 20%;"> Not Available in: AK CT DE MN NV NY OR PR TX UT VI WA </td> </tr> <tr> <td colspan="4"> Qualified Owner: 80 Annuitant: 80 </td> <td></td> </tr> <tr> <td colspan="4"> Qualified Single: 2,000 Monthly: 2,000 </td> <td></td> </tr> </table>	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	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CT DE MN NV NY OR PR TX UT VI WA	Qualified Owner: 80 Annuitant: 80					Qualified Single: 2,000 Monthly: 2,000																														
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1-Year Fixed Interest Account		1-Year Fixed Rate (no bonus)				1.00																																				
1-Year S&P 500 Monthly Averaging Participation Index Account	S&P 500	Point to Point	Annual	Monthly	10																																					
1-Year S&P 500 Point-to-Point Cap Index Account	S&P 500	Point to Point	Annual	None																																						
1-Year S&P 500 Monthly Cap Index Account	S&P 500	Point to Point	Annual	Monthly Sum																																						

<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;"> Non-Qualified Owner: 85 Annuitant: 85 </td> <td style="width: 25%;"> Non-Qualified Single: 10,000 Monthly: 10,000 </td> <td style="width: 25%;"> No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home </td> <td style="width: 25%;"> Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization </td> <td style="width: 20%;"> Not Available in: NY OK OR PR UT VI VT </td> </tr> <tr> <td colspan="4"> Qualified Owner: 85 Annuitant: 85 </td> <td></td> </tr> <tr> <td colspan="4"> Qualified Single: 10,000 Monthly: 10,000 </td> <td></td> </tr> </table>	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 No- Annualization	Not Available in: NY OK OR PR UT VI VT	Qualified Owner: 85 Annuitant: 85					Qualified Single: 10,000 Monthly: 10,000				
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 No- Annualization	Not Available in: NY OK OR PR UT VI VT											
Qualified Owner: 85 Annuitant: 85															
Qualified Single: 10,000 Monthly: 10,000															
Withdrawal Notes: Premium B															

Indexed Annuity Detail Sheet

Lead	Cap
------	-----

	4.50
	4.75
7.00	
3%	

0-80: 5.00

onus: 5.00-6.00

Lead	Cap
------	-----

5%	
	3.00
	3.00
	7.00

0-80: 6.00+
see notes

onus: 4.00

Lead	Cap
------	-----

	3.00
3%	
	3.00
	1.00

0-79: 9.00+
80-85: 4.50+
see notes

onus: 3.00

Indexed Annuity Detail Sheet

Fidelity & Guaranty Life
FG Index-Choice 9

Ages 0 to 64 in states AK, AL, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, RI, SC, SD, TN, VA, WI, WV, WY (9 years):	15	15	15	14.5	13.5	12.5	10	7	4
Age 81+ in states AL, AR, AZ, CA, CO, DC, DE, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, PA, RI, SC, SD, TN, VA, WI, WV, WY (9 years):	12.5	12.5	12	11	10	9	8	7	6
For states MA, TX, WA (9 years):	9	9	8	7	6	5	4	3	2
Ages 65 to 80 in states AK, CT, FL (9 years):	9	9	8	7	6	5	4	3	2
For states MN (8 years):	8.2	8.2	7.2	6.2	5.2	4.1	3.1	2.1	

Guaranteed Minimum Value: 103% of Premium at 1.00-1.10% (GMR/1000 \$1,171)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None		
1-Year S&P 500 Monthly Average	S&P 500	Point to Point	Annual	Monthly		
1-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
2-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Biennial	Monthly Sum		
3-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Triennial	Monthly Sum		
Fixed Account		1-Year Fixed Rate (no bonus)				1.50

ING Annuity and Asset Sales
ING Envoy Nine Fixed Index Annuity
Low-Band

Non-Qualified Owner: 80 Annuitant: 80	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 Yes-Terminal Illness No- Annualization	Not Available in: NY PR VI
Qualified Owner: 80 Annuitant: 80	Qualified Single: 10,000 Monthly: 10,000			

Withdrawal Notes: No 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, OH, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY (9 years):	9	9	9	9	8	7	6	5	4
Ages 0 to 55 in states AK, DE, MN, NJ, NV, PA, TX, UT, WA (9 years):	9	9	9	9	8	7	6	5	4
Age 56+ in states AK, DE, MN, NJ, NV, PA, TX, UT, WA (9 years):	9	8	7	6	5	4	3	2	1
For states OR (9 years):	9	8	7	6	5	4	3	2	1
For states CT (9 years):	9	9	8	7	6	5	4	3	2

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$957)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Point-to-Point Cap Index Strategy	Blended Indices	Point to Point	Annual	None		
Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.50

ING Annuity and Asset Sales
ING Envoy Nine Fixed Index Annuity
High-Band

Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 75,000 Monthly: 75,000	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: NY PR VI
Qualified Owner: 80 Annuitant: 80	Qualified Single: 75,000 Monthly: 75,000			

Withdrawal Notes: No 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, OH, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY (9 years):	9	9	9	9	8	7	6	5	4
Ages 0 to 55 in states AK, DE, MN, NJ, NV, PA, TX, UT, WA (9 years):	9	9	9	9	8	7	6	5	4
Age 56+ in states AK, DE, MN, NJ, NV, PA, TX, UT, WA (9 years):	9	8	7	6	5	4	3	2	1
For states OR (9 years):	9	8	7	6	5	4	3	2	1
For states CT (9 years):	9	9	8	7	6	5	4	3	2

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$957)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
--------------	---------	------	-------	-----------	------	-----

Lead	Cap
	3.00
	3.50
	2.00
	2.50
	3.00
0%	

0-80: 6.00+
see notes

0% Bonus

Lead	Cap
	2.50
0%	

0-80: 6.00+
see notes

0% Bonus

Lead	Cap

Indexed Annuity Detail Sheet

	1-Year Point-to-Point Cap Index Strategy	Blended Indices	Point to Point	Annual	None																																																						
	Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.50																																																				
Life of the Southwest SecurePlus Premier 3	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Non-Qualified Owner: 85 Annuitant: 85</td> <td style="width: 15%;">Non-Qualified Single: 10,000 Monthly: 10,000</td> <td style="width: 15%;">No- Disability No- Hospitalization No- Extended Care Waiver</td> <td style="width: 15%;">No- Unemployment Yes-Long Term Care No- Special Enhanced Life Income Options</td> <td style="width: 40%;">Only Available in: AK CA CT IL MN MO NJ PA UT WA</td> </tr> <tr> <td>Qualified Owner: 85 Annuitant: 85</td> <td>Qualified Single: 10,000 Monthly: 10,000</td> <td>Yes-Terminal Illness No- Annualization</td> <td>Yes-Nursing Home</td> <td></td> </tr> </table>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Extended Care Waiver	No- Unemployment Yes-Long Term Care No- Special Enhanced Life Income Options	Only Available in: AK CA CT IL MN MO NJ PA UT WA	Qualified Owner: 85 Annuitant: 85	Qualified Single: 10,000 Monthly: 10,000	Yes-Terminal Illness No- Annualization	Yes-Nursing Home		Withdrawal Notes:						Premium B																																									
	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Extended Care Waiver	No- Unemployment Yes-Long Term Care No- Special Enhanced Life Income Options	Only Available in: AK CA CT IL MN MO NJ PA UT WA																																																						
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 10,000 Monthly: 10,000	Yes-Terminal Illness No- Annualization	Yes-Nursing Home																																																							
	Withdrawal Charges 9 years:		8.25	8.25	7.25	6.25	5	4	3	2	1																																																
	Guaranteed Minimum Value:		90% of Premium at 1.95% (GMR/1000 \$1,103)																																																								
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;">Account Name</th> <th style="width: 10%;">Indicie</th> <th style="width: 10%;">Type</th> <th style="width: 10%;">Reset</th> <th style="width: 10%;">Averaging</th> <th style="width: 10%;">Part</th> <th style="width: 10%;">Spr</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Ending Index Rate Option 2</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>None</td> <td style="text-align: center;">50</td> <td></td> </tr> <tr> <td>Declared Fixed Account</td> <td></td> <td></td> <td>1-Year Fixed Rate (no bonus)</td> <td></td> <td></td> <td style="text-align: right;">1.90</td> </tr> <tr> <td>Russell 2000 Ending Index Rate Option 1</td> <td>Russell 2000</td> <td>Point to Point</td> <td>Annual</td> <td>None</td> <td style="text-align: center;">100</td> <td></td> </tr> <tr> <td>1-Year S&P 500 Average</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>Daily</td> <td style="text-align: center;">30</td> <td></td> </tr> <tr> <td>Russell 2000 Ending Index Rate Option 2</td> <td>Russell 2000</td> <td>Point to Point</td> <td>Annual</td> <td>None</td> <td style="text-align: center;">50</td> <td></td> </tr> <tr> <td>S&P 500 Ending Index Rate Option 1</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>None</td> <td></td> <td></td> </tr> </tbody> </table>											Account Name	Indicie	Type	Reset	Averaging	Part	Spr	S&P 500 Ending Index Rate Option 2	S&P 500	Point to Point	Annual	None	50		Declared Fixed Account			1-Year Fixed Rate (no bonus)			1.90	Russell 2000 Ending Index Rate Option 1	Russell 2000	Point to Point	Annual	None	100		1-Year S&P 500 Average	S&P 500	Point to Point	Annual	Daily	30		Russell 2000 Ending Index Rate Option 2	Russell 2000	Point to Point	Annual	None	50		S&P 500 Ending Index Rate Option 1	S&P 500	Point to Point	Annual	None		
Account Name	Indicie	Type	Reset	Averaging	Part	Spr																																																					
S&P 500 Ending Index Rate Option 2	S&P 500	Point to Point	Annual	None	50																																																						
Declared Fixed Account			1-Year Fixed Rate (no bonus)			1.90																																																					
Russell 2000 Ending Index Rate Option 1	Russell 2000	Point to Point	Annual	None	100																																																						
1-Year S&P 500 Average	S&P 500	Point to Point	Annual	Daily	30																																																						
Russell 2000 Ending Index Rate Option 2	Russell 2000	Point to Point	Annual	None	50																																																						
S&P 500 Ending Index Rate Option 1	S&P 500	Point to Point	Annual	None																																																							
Lincoln Financial Group Lincoln OptiChoice 9 High-Band	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Non-Qualified Owner: 80 Annuitant: 80</td> <td style="width: 15%;">Non-Qualified Single: 100,000 Monthly: 100,000</td> <td style="width: 15%;">No- Disability No- Hospitalization No- Extended Care Waiver</td> <td style="width: 15%;">No- Unemployment No- Long Term Care Yes-Terminal Illness</td> <td style="width: 40%;">Not Available in: NY</td> </tr> <tr> <td>Qualified Owner: 80 Annuitant: 80</td> <td>Qualified Single: 100,000 Monthly: 100,000</td> <td>Yes-Nursing Home</td> <td>Yes-Annualization</td> <td></td> </tr> </table>	Non-Qualified Owner: 80 Annuitant: 80	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	Qualified Owner: 80 Annuitant: 80	Qualified Single: 100,000 Monthly: 100,000	Yes-Nursing Home	Yes-Annualization		Withdrawal Notes:						No Premium																																									
	Non-Qualified Owner: 80 Annuitant: 80	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																																																						
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	Withdrawal Charges 9 years:		9	8	7	6	5	4	3	2	1																																																
	Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,094)																																																								
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																																																					
1-Year Monthly Average	S&P 500	Point to Point	Annual	Monthly																																																							

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States																				
Lincoln Financial Group Lincoln OptiChoice 9 Low-Band	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Non-Qualified Owner: 80 Annuitant: 80</td> <td style="width: 15%;">Non-Qualified Single: 5,000 Monthly: 5,000</td> <td style="width: 15%;">No- Disability No- Hospitalization No- Extended Care Waiver</td> <td style="width: 15%;">No- Unemployment No- Long Term Care Yes-Terminal Illness</td> <td style="width: 40%;">Not Available in: NY</td> </tr> <tr> <td>Qualified Owner: 80 Annuitant: 80</td> <td>Qualified Single: 2,000 Monthly: 2,000</td> <td>Yes-Nursing Home</td> <td>Yes-Annualization</td> <td></td> </tr> </table>	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver	No- Unemployment No- Long Term Care Yes-Terminal Illness	Not Available in: NY	Qualified Owner: 80 Annuitant: 80	Qualified Single: 2,000 Monthly: 2,000	Yes-Nursing Home	Yes-Annualization		Withdrawal Notes:												
	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver	No- Unemployment No- Long Term Care Yes-Terminal Illness	Not Available in: NY																			
	Qualified Owner: 80 Annuitant: 80	Qualified Single: 2,000 Monthly: 2,000	Yes-Nursing Home	Yes-Annualization																				
	Withdrawal Charges 9 years:		9	8	7	6	5	4	3	2	1													
	Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,094)																					
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																		
1-Year Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum																				
Lincoln Financial Group	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Non-Qualified Owner: 80 Annuitant: 80</td> <td style="width: 15%;">Non-Qualified Single: 100,000 Monthly: 100,000</td> <td style="width: 15%;">No- Disability No- Hospitalization No- Extended Care Waiver</td> <td style="width: 15%;">No- Unemployment No- Long Term Care Yes-Terminal Illness</td> <td style="width: 40%;">Not Available in: NY</td> </tr> <tr> <td>Qualified Owner: 80 Annuitant: 80</td> <td>Qualified Single: 100,000 Monthly: 100,000</td> <td>Yes-Nursing Home</td> <td>Yes-Annualization</td> <td></td> </tr> </table>	Non-Qualified Owner: 80 Annuitant: 80	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	Qualified Owner: 80 Annuitant: 80	Qualified Single: 100,000 Monthly: 100,000	Yes-Nursing Home	Yes-Annualization		Withdrawal Notes:						No Premium Bo						
	Non-Qualified Owner: 80 Annuitant: 80	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																			
Qualified Owner: 80 Annuitant: 80	Qualified Single: 100,000 Monthly: 100,000	Yes-Nursing Home	Yes-Annualization																					

	4.00
0%	
0-75: 6.00+ 76-85: 3.50+ see notes	
onus:	3.00
Lead	Cap
	3.10
5%	
	3.00
	3.10
	3.00
0-75: 7.00+ 76-80: 5.25+ see notes	
n Bonus	
Lead	Cap
9.00	

Commissions	
Age: Rate	
0-75: 7.00+ 76-80: 5.25+ see notes	
onus	
Lead	Cap
	1.50
0-75: 7.00+ 76-80: 5.25+ see notes	
onus	

Indexed Annuity Detail Sheet

Lincoln OptiChoice 9 <i>High-Band</i>	Withdrawal Charges 9 years:		9 8 7 6 5 4 3 2 1								
	Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,094)								
	Account Name		Indicie	Type	Reset	Averaging	Part	Spr			
	Performance Triggered		S&P 500	Perf Trig	Annual	None					
Lincoln Financial Group Lincoln OptiChoice 9 <i>Low-Band</i>	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 Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization		Not Available in: NY		
	Qualified Owner: 80 Single: 2,000 Annuitant: 80 Monthly: 2,000		Qualified Single: 2,000 Monthly: 2,000								
	Withdrawal Notes:		No Premium Bo								
	Withdrawal Charges 9 years:		9 8 7 6 5 4 3 2 1								
Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,094)									
Account Name		Indicie	Type	Reset	Averaging	Part	Spr				
Fixed Account			1-Year Fixed Rate (no bonus)					1.1%			
Lincoln Financial Group Lincoln OptiChoice 9 <i>High-Band</i>	Non-Qualified Owner: 80 Single: 100,000 Annuitant: 80 Monthly: 100,000		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 Yes-Annualization		Not Available in: NY		
	Qualified Owner: 80 Single: 100,000 Annuitant: 80 Monthly: 100,000		Qualified Single: 100,000 Monthly: 100,000								
	Withdrawal Notes:		No Premium Bo								
	Withdrawal Charges 9 years:		9 8 7 6 5 4 3 2 1								
Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,094)									
Account Name		Indicie	Type	Reset	Averaging	Part	Spr				
Fixed Account			1-Year Fixed Rate (no bonus)					1.3%			
1-Year Monthly Cap			S&P 500 Point to Point	Annual	Monthly Sum						
Lincoln Financial Group Lincoln OptiChoice 9 <i>Low-Band</i>	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 Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization		Not Available in: NY		
	Qualified Owner: 80 Single: 2,000 Annuitant: 80 Monthly: 2,000		Qualified Single: 2,000 Monthly: 2,000								
	Withdrawal Notes:		No Premium Bo								
	Withdrawal Charges 9 years:		9 8 7 6 5 4 3 2 1								
Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,094)									
Account Name		Indicie	Type	Reset	Averaging	Part	Spr				
Performance Triggered		S&P 500	Perf Trig	Annual	None						
1-Year Monthly Average		S&P 500	Point to Point	Annual	Monthly						
Surrender Charges Last 8 Years											
Non-Qualified Owner: 80 Single: 5,000 Annuitant: 80 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: CA NY PR VI VT			
Qualified Owner: 80 Single: 2,000 Annuitant: 80 Monthly: 2,000		Qualified Single: 2,000 Monthly: 2,000									
Withdrawal Notes:		No Premium Bo									
Withdrawal Charges 8 years:		8 7 6 5 4 3 2 1									

Lead	Cap
0-75: 7.00+ 76-80: 5.25+ see notes	
nus	
Lead	Cap
5%	
0-75: 7.00+ 76-80: 5.25+ see notes	
nus	
Lead	Cap
0%	
	1.60
0-75: 7.00+ 76-80: 5.25+ see notes	
nus	
Lead	Cap
9.00	
0-75: 4.75 76-80: 3.00	
nus	

Indexed Annuity Detail Sheet

American General Life Insurance Company
AG Global 8 Index Annuity

Guaranteed Minimum Value:		90% of Premium at 1.50% (GMR/1000 \$1,014)				
Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Annual Point-to-Point Account with Participation Rate	S&P 500	Point to Point	Annual	None	30	
Global Multiple Index Account with Cap	Blended Indices	Point to Point	Annual	None		
Monthly Additive Account with Cap	S&P 500	Point to Point	Annual	Monthly Sum		
Fixed Interest Account	1-Year Fixed Rate (no bonus)					1.7

American General Life Insurance Company
AG Global 8 Index Annuity (CA)

Non-Qualified Owner: 80 Annuitant: 80	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	Only Available in: CA
Qualified Owner: 80 Annuitant: 80		Qualified Single: 2,000 Monthly: 2,000		
Withdrawal Notes:				No Premium Bon
Withdrawal Charges 8 years:				8 7 6 5 4 3 2 1
Guaranteed Minimum Value:		90% of Premium at 2.00% (GMR/1000 \$1,054)		

American General Life Insurance Company
AG Global 8 Index Annuity (CA)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Annual Point-to-Point Account with Participation Rate	S&P 500	Point to Point	Annual	None	30	
Global Multiple Index Account with Cap	Blended Indices	Point to Point	Annual	None		
Monthly Additive Account with Cap	S&P 500	Point to Point	Annual	Monthly Sum		
Fixed Interest Account	1-Year Fixed Rate (no bonus)					2.0

Liberty Life Insurance Company
Enhanced Choice 8

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 Yes-Terminal Illness No- Annualization	Not Available in: AK CT DE HI MN NJ NY OK OR PA PR UT VI
Qualified Owner: 80 Annuitant: 80		Qualified Single: 5,000 Monthly: 5,000		
Withdrawal Notes:				Premium Bonus
For states AL, AR, AZ, CO, DC, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, RI, SC, SD, TN, TX, VA, VT, WI, WV, WY (8 years):				10 9 8 7 6 5 4 2
For states CA, WA (8 years):				9 8 7 6 5 4 3 2
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$966)		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
8 Year Fixed Account		1-Year Fixed Rate with Bonus			2.25% +1.	
1-Year DJIA Quarterly Point-to-Point Cap	DJIA	Point to Point	Annual	Quarterly Sum		
1-Year DJIA Monthly Average Cap	DJIA	Point to Point	Annual	Monthly		
1-Year S&P 500 Monthly Additive Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States	
Lincoln Financial Group	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	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: NY
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 10,000 Monthly: 10,000			

Lead	Cap
	3.00
	1.40
0%	

0-75: 4.75
76-80: 3.00

rus

Lead	Cap
	3.00
	1.40
0%	

0-75: 5.00+
76-UP: 2.00+
see notes

: 2.00

Lead	Cap
.00 Bonus	
	3.25
	6.25
	3.50
	6.25

Commissions	
Age:	Rate
0-75:	4.50+
76-80:	3.50+
81-85:	2.25+
see notes	

Indexed Annuity Detail Sheet

Lincoln Financial Group Lincoln New Directions 8 Low-Band	Withdrawal Notes:				No Premium Bor							
	Withdrawal Charges 8 years:				9	8	7	6	4.75	3.5	2	0.75
	Guaranteed Minimum Value:				100% of Premium at 1.00% (GMR/1000 \$1,083)							
	Account Name		Indicie	Type	Reset	Averaging	Part	Spr				
	Fixed Account			1-Year Fixed Rate (no bonus)					1.70			
Lincoln Financial Group Lincoln New Directions 8 High-Band	Non-Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000		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			
	Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000		Qualified Single: 100,000 Monthly: 100,000		Yes-Nursing Home		Yes-Annualization					
	Withdrawal Notes:				No Premium Bor							
	Withdrawal Charges 8 years:				9	8	7	6	4.75	3.5	2	0.75
	Guaranteed Minimum Value:				100% of Premium at 1.00% (GMR/1000 \$1,083)							
Account Name		Indicie	Type	Reset	Averaging	Part	Spr					
Performance Triggered Indexed Account		S&P 500	Perf Trig	Annual	None							
Lincoln Financial Group Lincoln New Directions 8 Low-Band	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		No- Unemployment No- Long Term Care Yes-Terminal Illness		Not Available in: NY			
	Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000		Qualified Single: 10,000 Monthly: 10,000		Yes-Nursing Home		Yes-Annualization					
	Withdrawal Notes:				No Premium Bor							
	Withdrawal Charges 8 years:				9	8	7	6	4.75	3.5	2	0.75
	Guaranteed Minimum Value:				100% of Premium at 1.00% (GMR/1000 \$1,083)							
Account Name		Indicie	Type	Reset	Averaging	Part	Spr					
Performance Triggered Indexed Account		S&P 500	Perf Trig	Annual	None							
Lincoln Financial Group Lincoln New Directions 8 High-Band	Non-Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000		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			
	Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000		Qualified Single: 100,000 Monthly: 100,000		Yes-Nursing Home		Yes-Annualization					
	Withdrawal Notes:				No Premium Bor							
	Withdrawal Charges 8 years:				9	8	7	6	4.75	3.5	2	0.75
	Guaranteed Minimum Value:				100% of Premium at 1.00% (GMR/1000 \$1,083)							
Account Name		Indicie	Type	Reset	Averaging	Part	Spr					
2-Year Point-to-Point Indexed Account		S&P 500	Point to Point	Biennial	None							
Fixed Account			1-Year Fixed Rate (no bonus)					1.80				
Lincoln Financial Group Lincoln New Directions 8 Low-Band	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		No- Unemployment No- Long Term Care Yes-Terminal Illness		Not Available in: NY			
	Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000		Qualified Single: 10,000 Monthly: 10,000		Yes-Nursing Home		Yes-Annualization					
	Withdrawal Notes:				No Premium Bor							
	Withdrawal Charges 8 years:				9	8	7	6	4.75	3.5	2	0.75
	Guaranteed Minimum Value:				100% of Premium at 1.00% (GMR/1000 \$1,083)							
Account Name		Indicie	Type	Reset	Averaging	Part	Spr					

ius
ead Cap
0%
0-75: 4.50+ 76-80: 3.50+ 81-85: 2.25+ see notes
ius
ead Cap
0-75: 4.50+ 76-80: 3.50+ 81-85: 2.25+ see notes
ius
ead Cap
0-75: 4.50+ 76-80: 3.50+ 81-85: 2.25+ see notes
ius
ead Cap
7.45
5%
0-75: 4.50+ 76-80: 3.50+ 81-85: 2.25+ see notes
ius
ead Cap

Indexed Annuity Detail Sheet

	2-Year Point-to-Point Indexed Account	S&P 500	Point to Point	Biennial	None						
Lincoln Financial Group Lincoln OptiPoint 8 <i>High-Band</i>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"> Non-Qualified Owner: 85 Annuitant: 85 </td> <td style="width: 50%;"> Non-Qualified Single: 100,000 Monthly: 100,000 </td> </tr> <tr> <td> Qualified Owner: 85 Annuitant: 85 </td> <td> Qualified Single: 100,000 Monthly: 100,000 </td> </tr> </table>	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 Yes-Annualization		Not Available in: MN NY OR UT	
	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									
	Withdrawal Notes:						Premium Bonus:				
	Withdrawal Charges 8 years:						9 8 7 6 5 4 3 2				
Guaranteed Minimum Value:						100% of Premium at 1.00% (GMR/1000 \$1,126)					
		Account Name	Indicie	Type	Reset	Averaging	Part	Spr			
Fixed Account		2-Year Point-to-Point Indexed Account			S&P 500	Point to Point	Biennial	None	1.00		
		2-Year Point-to-Point Indexed Account		S&P 500	Point to Point	Biennial	None				
Lincoln Financial Group Lincoln OptiPoint 8 <i>Low-Band</i>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"> Non-Qualified Owner: 85 Annuitant: 85 </td> <td style="width: 50%;"> Non-Qualified Single: 5,000 Monthly: 5,000 </td> </tr> <tr> <td> Qualified Owner: 85 Annuitant: 85 </td> <td> Qualified Single: 2,000 Monthly: 2,000 </td> </tr> </table>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	Qualified Owner: 85 Annuitant: 85	Qualified Single: 2,000 Monthly: 2,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization		Not Available in: MN NY OR UT	
	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000									
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 2,000 Monthly: 2,000									
	Withdrawal Notes:						Premium Bonus:				
	Withdrawal Charges 8 years:						9 8 7 6 5 4 3 2				
Guaranteed Minimum Value:						100% of Premium at 1.00% (GMR/1000 \$1,115)					
		Account Name	Indicie	Type	Reset	Averaging	Part	Spr			
2-Year Monthly Cap Indexed Account		2-Year Monthly Cap Indexed Account		S&P 500	Point to Point	Biennial	Monthly Sum				
Fixed Account		2-Year Point-to-Point Indexed Account			S&P 500	Point to Point	Biennial	None	1.00		
		2-Year Point-to-Point Indexed Account		S&P 500	Point to Point	Biennial	None				
Lincoln Financial Group Lincoln OptiPoint 8 <i>High-Band</i>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"> Non-Qualified Owner: 85 Annuitant: 85 </td> <td style="width: 50%;"> Non-Qualified Single: 100,000 Monthly: 100,000 </td> </tr> <tr> <td> Qualified Owner: 85 Annuitant: 85 </td> <td> Qualified Single: 100,000 Monthly: 100,000 </td> </tr> </table>	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 Yes-Annualization		Not Available in: MN NY OR UT	
	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									
	Withdrawal Notes:						Premium Bonus:				
	Withdrawal Charges 8 years:						9 8 7 6 5 4 3 2				
Guaranteed Minimum Value:						100% of Premium at 1.00% (GMR/1000 \$1,126)					
		Account Name	Indicie	Type	Reset	Averaging	Part	Spr			
Performance Triggered Indexed Account		Performance Triggered Indexed Account		S&P 500	Perf Trig	Annual	None				
		2-Year Monthly Cap Indexed Account		S&P 500	Point to Point	Biennial	Monthly Sum				
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	Withdrawal Notes:						Premium Bonus:				
	Withdrawal Charges 8 years:						9 8 7 6 5 4 3 2				
Guaranteed Minimum Value:						100% of Premium at 1.00% (GMR/1000 \$1,115)					
		Account Name	Indicie	Type	Reset	Averaging	Part	Spr			
Performance Triggered Indexed Account		Performance Triggered Indexed Account		S&P 500	Perf Trig	Annual	None				
Non-Qualified	Non-Qualified	No- Disability		Yes-Unemployment		Not Available in: MN NY OR UT					

7.00	
0-75: 6.00 76-80: 4.00 81-85: 2.00 see notes	
4.00	
Lead	Cap
0%	7.00
0-75: 6.00 76-80: 4.00 81-85: 2.00 see notes	
3.00	
Lead	Cap
0%	2.25
0-75: 6.00 76-80: 4.00 81-85: 2.00 see notes	
4.00	
Lead	Cap
0%	2.25
0-75: 6.00 76-80: 4.00 81-85: 2.00 see notes	
3.00	
Lead	Cap
0%	

Indexed Annuity Detail Sheet

North American Company Freedom Choice (5%) 8 High-Band	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Owner:</td> <td style="width: 10%;">85</td> <td style="width: 15%;">Single:</td> <td style="width: 15%;">250,000</td> <td style="width: 15%;">No- Hospitalization</td> <td style="width: 15%;">No- Long Term Care</td> <td rowspan="2" style="width: 20%; text-align: center; vertical-align: middle;"> AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA </td> </tr> <tr> <td>Annuitant:</td> <td>85</td> <td>Monthly:</td> <td>250,000</td> <td>No- Extended Care Waiver</td> <td>Yes-Terminal Illness</td> </tr> <tr> <td colspan="2"></td> <td colspan="2" style="text-align: center;">Qualified</td> <td>Yes-Nursing Home</td> <td>No- Annualization</td> <td></td> </tr> </table>	Owner:	85	Single:	250,000	No- Hospitalization	No- Long Term Care	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA	Annuitant:	85	Monthly:	250,000	No- Extended Care Waiver	Yes-Terminal Illness			Qualified		Yes-Nursing Home	No- Annualization												
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For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 years):	9	9	8	7	6	5	4	2																								
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Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$948)																																
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																										
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North American Company Freedom Choice (5%) 8 Low-Band	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Owner:</td> <td style="width: 10%;">85</td> <td style="width: 15%;">Single:</td> <td style="width: 15%;">10,000</td> <td style="width: 15%;">No- Disability</td> <td style="width: 15%;">Yes-Unemployment</td> <td rowspan="2" style="width: 20%; text-align: center; vertical-align: middle;"> Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA </td> </tr> <tr> <td>Annuitant:</td> <td>85</td> <td>Monthly:</td> <td>10,000</td> <td>No- Hospitalization</td> <td>No- Long Term Care</td> </tr> <tr> <td colspan="2"></td> <td colspan="2" style="text-align: center;">Qualified</td> <td>No- Extended Care Waiver</td> <td>Yes-Terminal Illness</td> <td></td> </tr> <tr> <td>Owner:</td> <td>85</td> <td>Single:</td> <td>2,000</td> <td>Yes-Nursing Home</td> <td>No- Annualization</td> <td></td> </tr> <tr> <td>Annuitant:</td> <td>85</td> <td>Monthly:</td> <td>2,000</td> <td colspan="2"></td> <td></td> </tr> </table>	Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA	Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care			Qualified		No- Extended Care Waiver	Yes-Terminal Illness		Owner:	85	Single:	2,000	Yes-Nursing Home	No- Annualization		Annuitant:	85	Monthly:	2,000			
	Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA																												
	Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care																													
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																													
1-Year Fixed		1-Year Fixed Rate (no bonus)				2.00																													
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None																															

North American Company Freedom Choice (5%) 8 High-Band	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Owner:</td> <td style="width: 10%;">85</td> <td style="width: 15%;">Single:</td> <td style="width: 15%;">250,000</td> <td style="width: 15%;">No- Disability</td> <td style="width: 15%;">Yes-Unemployment</td> <td rowspan="2" style="width: 20%; text-align: center; vertical-align: middle;"> Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA </td> </tr> <tr> <td>Annuitant:</td> <td>85</td> <td>Monthly:</td> <td>250,000</td> <td>No- Hospitalization</td> <td>No- Long Term Care</td> </tr> <tr> <td colspan="2"></td> <td colspan="2" style="text-align: center;">Qualified</td> <td>No- Extended Care Waiver</td> <td>Yes-Terminal Illness</td> <td></td> </tr> <tr> <td>Owner:</td> <td>85</td> <td>Single:</td> <td>250,000</td> <td>Yes-Nursing Home</td> <td>No- Annualization</td> <td></td> </tr> <tr> <td>Annuitant:</td> <td>85</td> <td>Monthly:</td> <td>250,000</td> <td colspan="2"></td> <td></td> </tr> </table>	Owner:	85	Single:	250,000	No- Disability	Yes-Unemployment	Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA	Annuitant:	85	Monthly:	250,000	No- Hospitalization	No- Long Term Care			Qualified		No- Extended Care Waiver	Yes-Terminal Illness		Owner:	85	Single:	250,000	Yes-Nursing Home	No- Annualization		Annuitant:	85	Monthly:	250,000			
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																													
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None																															
1-Year Fixed		1-Year Fixed Rate (no bonus)				2.40																													
1-Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None																															

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
	Non-Qualified	Non-Qualified		Not Available in:

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
[see notes](#)

ius

Lead	Cap
	2.45

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
[see notes](#)

ius

Lead	Cap
0%	3.50

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
[see notes](#)

ius

Lead	Cap
	4.20
0%	4.45

Commissions	
Age:	Rate

Indexed Annuity Detail Sheet

North American Company Freedom Choice (5%) 8 Low-Band	Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified	Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000 Qualified	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA																																								
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1-Year Nasdaq-100 Annual Point-to-Point		Nasdaq 100	Point to Point	Annual	None																																								
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1-Year Dow Jones EuroStoxx 50 Point-to-Point		DJ EuroStoxx 50	Point to Point	Annual	None																																								
North American Company Freedom Choice (5%) 8 Low-Band	Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Non-Qualified	Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000 Non-Qualified	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 MN MT NV NY OR PA PR TX UT VA VI VT WA																																								
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1-Year Nasdaq-100 Monthly Point-to-Point Cap		Nasdaq 100	Point to Point	Annual	Monthly Sum																																								
North American Company	Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000 Non-Qualified	Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000 Non-Qualified	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 MN MT NV NY OR PA PR TX UT VA VI VT WA																																								
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0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

Lead	Cap
	3.45

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

Lead	Cap
	5.10

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

Lead	Cap
	2.00

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

Indexed Annuity Detail Sheet

Freedom Choice (5%) 8
High-Band

For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 years):	9	9	8	7	6	5	4	2
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Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$948)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		

North American Company
Freedom Choice (5%) 8
Low-Band

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 No- Annualization	Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Qualified Owner: 85 Annuitant: 85	Qualified Single: 2,000 Monthly: 2,000			

Withdrawal Notes: No Premium E

For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 years):	9	9	8	7	6	5	4	2
For states IL (8 years):	9	8	7	7	6	5	4	2
For states TX (8 years):	8	8	7	6	5	4	3	2

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$948)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		

North American Company
Freedom Choice (5%) 8
High-Band

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	Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Qualified Owner: 85 Annuitant: 85	Qualified Single: 250,000 Monthly: 250,000			

Withdrawal Notes: No Premium E

For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 years):	9	9	8	7	6	5	4	2
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For states TX (8 years):	8	8	7	6	5	4	3	2

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$948)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None		
1-Year Nasdaq-100 Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		

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 No- Annualization	Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Qualified Owner: 85 Annuitant: 85	Qualified Single: 2,000 Monthly: 2,000			

Withdrawal Notes: No Premium E

Lead	Cap
	4.40
0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ see notes	
Bonus	
Lead	Cap
	3.70
	4.20
	3.45
0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ see notes	
Bonus	
Lead	Cap
	4.15
	2.25
0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ see notes	
Bonus	

Indexed Annuity Detail Sheet

North American Company
Freedom Choice (5%) 8
Low-Band

For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 years):	9	9	8	7	6	5	4	2
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Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$948)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		

North American Company
Freedom Choice (5%) 8
High-Band

Non-Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000 Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000	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 MN MT NV NY OR PA PR TX UT VA VI VT WA
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Withdrawal Notes: No Premium E

For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 years):	9	9	8	7	6	5	4	2
For states IL (8 years):	9	8	7	7	6	5	4	2
For states TX (8 years):	8	8	7	6	5	4	3	2

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$948)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		

North American Company
Freedom Choice 8
Low-Band

Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000	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 MN MT NV NY OR PA PR TX UT VA VI VT WA
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Withdrawal Notes: No Premium E

For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 years):	9	9	8	7	6	5	4	2
For states IL (8 years):	9	8	7	7	6	5	4	2
For states TX (8 years):	8	8	7	6	5	4	3	2

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$948)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
1-Year Fixed		1-Year Fixed Rate (no bonus)				1.70

North American Company
Freedom Choice 8
High-Band

Non-Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000 Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000	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 MN MT NV NY OR PA PR TX UT VA VI VT WA
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Withdrawal Notes: No Premium E

For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 years):	9	9	8	7	6	5	4	2
For states IL (8 years):	9	8	7	7	6	5	4	2
For states TX (8 years):	8	8	7	6	5	4	3	2

Lead	Cap
	3.65
	2.10

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

Lead	Cap
	4.25

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

Lead	Cap
	3.10
0%	

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

Indexed Annuity Detail Sheet

	Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 \$948)																													
	Account Name	Indicie	Type	Reset	Averaging	Part	Spr																								
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Lead	Cap
	3.70
0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ see notes	
Bonus	
Lead	Cap
	1.75
	2.85
	2.85
0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ see notes	
Bonus	
Lead	Cap
	2.15
	3.60
	3.85
	4.40
0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ see notes	
Bonus	

Indexed Annuity Detail Sheet

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	Reset	Averaging	Part																											
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Lead	Cap
	2.85

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
[see notes](#)

Bonus

Lead	Cap
	3%

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
[see notes](#)

Bonus

Lead	Cap
	3.45

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
[see notes](#)

Bonus

Lead	Cap
	3.90

Indexed Annuity Detail Sheet

North American Company Freedom Choice 8 <i>Low-Band</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; border-right: 1px solid black;"> Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 </td> <td style="width: 25%; border-right: 1px solid black;"> Non-Qualified Single: 10,000 Monthly: 10,000 </td> <td style="width: 25%; border-right: 1px solid black;"> No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home </td> <td style="width: 25%;"> Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization </td> </tr> <tr> <td style="border-right: 1px solid black;"> Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000 </td> <td style="border-right: 1px solid black;"> Qualified Single: 2,000 Monthly: 2,000 </td> <td colspan="2"></td> </tr> </table>	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	Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000	Qualified Single: 2,000 Monthly: 2,000			Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA																																	
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North American Company Freedom Choice 8 <i>High-Band</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; border-right: 1px solid black;"> Non-Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000 </td> <td style="width: 25%; border-right: 1px solid black;"> Non-Qualified Single: 250,000 Monthly: 250,000 </td> <td style="width: 25%; border-right: 1px solid black;"> No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home </td> <td style="width: 25%;"> Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization </td> </tr> <tr> <td style="border-right: 1px solid black;"> Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000 </td> <td style="border-right: 1px solid black;"> Qualified Single: 250,000 Monthly: 250,000 </td> <td colspan="2"></td> </tr> </table>	Non-Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000	Non-Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000	Qualified Single: 250,000 Monthly: 250,000			Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA																																	
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0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
[see notes](#)

Bonus

Lead	Cap
	1.65

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
[see notes](#)

Bonus

Lead	Cap
	3.65

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
[see notes](#)

Bonus

Lead	Cap
	3.00

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
[see notes](#)

Indexed Annuity Detail Sheet

North American Company
Freedom Choice 8
High-Band

Withdrawal Notes:		No Premium E
For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 years):	9 9 8 7 6 5 4 2	
For states IL (8 years):	9 8 7 7 6 5 4 2	
For states TX (8 years):	8 8 7 6 5 4 3 2	
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 \$948)	

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Nasdaq-100 Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		

North American Company
NA Performance Choice 8

Non-Qualified Owner: 85 Annuitant:	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 AL CT DE MA MN MO NV NY OH OR PR UT VA VI WA
Qualified Owner: 85 Annuitant:	Qualified Single: 2,000 Monthly: 2,000			
Withdrawal Notes:				No Premium E
For states AR, AZ, CA, CO, DC, GA, HI, IA, IN, KS, LA, ME, MI, MT, NC, ND, NE, NH, NJ, NM, PA, RI, SD, TN, VT, WI, WV, WY (8 years):		10 10 10 10 9 8 5 3		
For states TX (8 years):		8.5 8.5 8 7 6 5 4 3		
Guaranteed Minimum Value:				87.5% of Premium at 1.00% (GMR/1000 \$948)

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
Inverse Performance Trigger	S&P 500	Inverse Perf Triggered	Annual	None		
1-Year Russell 2000 Point-to-Point	Russell 2000	Point to Point	Annual	None		
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Hang Seng Point-to-Point	Hang Seng	Point to Point	Annual	None		
1-Year Fixed		1-Year Fixed Rate (no bonus)				2.0
1-Year Nasdaq 100 Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	None		
1-Year Dow Jones Point-to-Point	DJIA	Point to Point	Annual	None		
1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None		
1-Year DJ EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year Nasdaq 100 Point-to-Point	Nasdaq 100	Point to Point	Annual	None		
1-Year S&P 400 Point-to-Point	S&P 400	Point to Point	Annual	None		

Non-Qualified Owner: 85 Annuitant:	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 AL CT DE MA MN MO NV NY OH OR PR TX UT VA VI WA
Qualified Owner: 85 Annuitant:	Qualified Single: 2,000 Monthly: 2,000			
Withdrawal Notes:				Premium Bon
Withdrawal Charges 8 years:		10 10 10 10 9 8 5 3		
Guaranteed Minimum Value:				87.5% of Premium at 1.00% (GMR/1000 \$995)

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
1-Year Fixed		1-Year Fixed Rate (no bonus)				1.4
1-Year Nasdaq 100 Point-to-Point	Nasdaq 100	Point to Point	Annual	None		
1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None		
1-Year DJ EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year Dow Jones Point-to-Point	DJIA	Point to Point	Annual	None		

North American Company
NA Performance Choice 8 Plus

Bonus

read	Cap
	2.00

0-75: 5.50+
76-79: 4.13+
80-85: 2.75+
see notes

Bonus

read	Cap
	4.05
	3.55
	2.15
	3.85

15%

	2.00
	3.75
	3.80
	4.30
	3.55
	3.60

0-75: 5.50+
76-79: 4.13+
80-85: 2.75+
see notes

Bonus: 5.00

read	Cap
15%	2.40
	2.65
	3.00
	2.55

Indexed Annuity Detail Sheet

Inverse Performance Trigger	S&P 500	Inverse Perf Triggered	Annual	None		
1-Year Nasdaq 100 Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	None		
1-Year S&P 400 Point-to-Point	S&P 400	Point to Point	Annual	None		
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Hang Seng Point-to-Point	Hang Seng	Point to Point	Annual	None		
1-Year Russell 2000 Point-to-Point	Russell 2000	Point to Point	Annual	None		

Surrender Charges Last 7 Years

American National Insurance Company Value Lock 7	Non-Qualified Owner: 80 Single: 5,000 Annuitant: 80 Monthly: 5,000 Qualified Owner: 80 Single: 4,000 Annuitant: 80 Monthly: 4,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: IL MA MD MN ND NJ NY OR UT VI VT													
	Withdrawal Notes:			No Premium E													
	Withdrawal Charges 7 years:			8 8 7 6 5 4 2 Rate Change													
	Guaranteed Minimum Value:			88.7% of Premium at 1.00-1.75% (GMR/1000 \$1,002) Next Change													
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #002060; color: white;">Account Name</th> <th style="background-color: #002060; color: white;">Indicie</th> <th style="background-color: #002060; color: white;">Type</th> <th style="background-color: #002060; color: white;">Reset</th> <th style="background-color: #002060; color: white;">Averaging</th> <th style="background-color: #002060; color: white;">Part</th> <th style="background-color: #002060; color: white;">Spr</th> </tr> </thead> <tbody> <tr> <td>S&P 500 7 Year Point-to-Point</td> <td>S&P 500</td> <td>Point to Point</td> <td>7-Year</td> <td>Continuous Monthly</td> <td style="background-color: yellow;">50</td> <td></td> </tr> </tbody> </table>				Account Name	Indicie	Type	Reset	Averaging	Part	Spr	S&P 500 7 Year Point-to-Point	S&P 500	Point to Point	7-Year	Continuous Monthly	50
Account Name	Indicie	Type	Reset	Averaging	Part	Spr											
S&P 500 7 Year Point-to-Point	S&P 500	Point to Point	7-Year	Continuous Monthly	50												

Minnesota Life SecureLink Annuity	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 Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: IN MA NY OR PR TX UT VI													
	Withdrawal Notes:			No Premium E													
	Withdrawal Charges 7 years:			9 8 7 6 5 4 3 Rate Change													
	Guaranteed Minimum Value:			Next Change													
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr											
SecureLink Indexed Account	S&P 500	Point to Point	Annual	None													

Allianz Life Insurance Company of North America MasterDex Plus Annuity	Non-Qualified Owner: 80 Single: 15,000 Annuitant: 80 Monthly: 15,000 Qualified Owner: 80 Single: 15,000 Annuitant: 80 Monthly: 15,000	No- Disability No- Hospitalization Yes-Flex. Wthdrl Rider No- Extended Care Waiver No- Terminal Illness No- Annualization	Yes-Unemployment Yes-Flex. Annuity Option No- Long Term Care Yes-Death Benefit Rider Yes-Nursing Home	Not Available in: NY OR PR VI																																		
	Withdrawal Notes:			No Premium E																																		
	For states AK, AR, AZ, CA, CO, CT, DC, FL, GA, HI, ID, IL, KS, LA, MA, MD, ME, MI, MO, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (7 years):			10 9 8 7 6 5 4																																		
	For states AL, DE, IA, IN, KY, MN, MS (7 years):			9 8 7 6 5 4 3																																		
	Guaranteed Minimum Value:			87.5% of Premium at 1.50% (GMR/1000 \$971) Next Change																																		
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1 Year S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None																																		
1 Year Blended Point-to-Point Cap	Blended Indices	Point to Point	Annual	None																																		

Indexed Annuity Detail Sheet

2.85
1.45
2.45
1.55
2.55
2.40

0-75: 6.00 76-80: 4.00

Bonus

I: 01/01/12

: 02/01/12

Lead Cap

--

--

Bonus

I: 01/21/12

: TBD

Lead Cap

2.75

0-75: 6.00+ 76-80: 5.00+ see notes

Bonus

--

Lead Cap

1.80
3.50
3.25
3.50

Indexed Annuity Detail Sheet

	Fixed Interest Account	1-Year Fixed Rate (no bonus)	1.50																																							
	1 Year Nasdaq 100 Monthly Sum Cap	Nasdaq 100 Point to Point Annual Monthly Sum																																								
	1 Year FTSE 100 Monthly Sum Cap	FTSE 100 Point to Point Annual Monthly Sum																																								
	1 Year FTSE 100 Point-to-Point Cap	FTSE 100 Point to Point Annual None																																								
	1 Year Blended Monthly Average Spread	Blended Indices Point to Point Annual Monthly																																								
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Fixed Interest Account		1-Year Fixed Rate (no bonus)		1.40																																						
American General Life Insurance Company AG Vision Advantage 7 (CA)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Non-Qualified Owner: 85 Annuitant: 85</td> <td style="width: 25%;">Non-Qualified Single: 15,000 Monthly: 15,000</td> <td style="width: 25%;">No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home</td> <td style="width: 25%;">No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization</td> <td style="width: 25%;">Only Available in: CA</td> </tr> <tr> <td>Qualified Owner: 85 Annuitant: 85</td> <td>Qualified Single: 15,000 Monthly: 15,000</td> <td colspan="3"></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	Only Available in: CA	Qualified Owner: 85 Annuitant: 85	Qualified Single: 15,000 Monthly: 15,000				Withdrawal Notes: No Premium E																														
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J%
1.80
1.90
3.50
4.50

0-75: 6.00 76-85: 5.00

Bonus

Lead	Cap
	3.50
	3.75
8.00	
5%	

0-75: 6.00 76-UP: 5.00

Bonus

Lead	Cap
	3.50
	3.75
	100.00
8.00	
0%	

0-75: 5.00+ 76-80: 4.00+ 81-85: 3.00+ see notes
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Bonus

Indexed Annuity Detail Sheet

	Account Name	Indicie	Type	Reset	Averaging	Part	Spr																						
Aviva Life & Annuity (Income Series) Income Select 7 Low-Band	1 Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None																								
	Declared Rate Interest Account		1-Year Fixed Rate (no bonus)				1.00																						
	<table border="0" style="width: 100%;"> <tr> <td style="width: 20%;">Non-Qualified</td> <td style="width: 10%;">Owner: 81</td> <td style="width: 10%;">Single: 5,000</td> <td style="width: 20%;">No- Disability</td> <td style="width: 20%;">No- Unemployment</td> <td rowspan="2" style="width: 10%; text-align: center;">Only Available in: DE NJ OR PA</td> </tr> <tr> <td></td> <td>Annuitant: 81</td> <td>Monthly: 5,000</td> <td>No- Hospitalization</td> <td>No- Long Term Care</td> </tr> <tr> <td>Qualified</td> <td>Owner: 81</td> <td>Single: 5,000</td> <td>No- Extended Care Waiver</td> <td>Yes-Terminal Illness</td> <td rowspan="2"></td> </tr> <tr> <td></td> <td>Annuitant: 81</td> <td>Monthly: 5,000</td> <td>Yes-Nursing Home</td> <td>No- Annualization</td> </tr> </table>	Non-Qualified	Owner: 81	Single: 5,000	No- Disability	No- Unemployment	Only Available in: DE NJ OR PA		Annuitant: 81	Monthly: 5,000	No- Hospitalization	No- Long Term Care	Qualified	Owner: 81	Single: 5,000	No- Extended Care Waiver	Yes-Terminal Illness			Annuitant: 81	Monthly: 5,000	Yes-Nursing Home	No- Annualization	Withdrawal Notes:					No Premium E
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Withdrawal Charges 7 years:	9	8	7	6	5	4	3																						
Guaranteed Minimum Value:	87.5% of Premium at 2.75% (GMR/1000 \$1,058)																												
Aviva Life & Annuity (Income Series) Income Select 7 High-Band	1 Year S&P500 Point-to-Point w/ Participation	S&P 500	Point to Point	Annual	None	25																							
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Aviva Life & Annuity (Income Series) Income Select 7 Low-Band	1-Year DJ EUROSTOXX 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None																								
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Aviva Life & Annuity (Income Series) Income Select 7 High-Band	Fixed						2.00																						
	1-Year Hang Seng Point-to-Point	Hang Seng	Point to Point	Annual	None																								
	<table border="0" style="width: 100%;"> <tr> <td style="width: 20%;">Non-Qualified</td> <td style="width: 10%;">Owner: 81</td> <td style="width: 10%;">Single: 75,000</td> <td style="width: 20%;">No- Disability</td> <td style="width: 20%;">No- Unemployment</td> <td rowspan="2" style="width: 10%; text-align: center;">Only Available in: DE NJ OR PA</td> </tr> <tr> <td></td> <td>Annuitant: 81</td> <td>Monthly: 75,000</td> <td>No- Hospitalization</td> <td>No- Long Term Care</td> </tr> <tr> <td>Qualified</td> <td>Owner: 81</td> <td>Single: 75,000</td> <td>No- Extended Care Waiver</td> <td>Yes-Terminal Illness</td> <td rowspan="2"></td> </tr> <tr> <td></td> <td>Annuitant: 81</td> <td>Monthly: 75,000</td> <td>Yes-Nursing Home</td> <td>No- Annualization</td> </tr> </table>	Non-Qualified	Owner: 81	Single: 75,000	No- Disability	No- Unemployment	Only Available in: DE NJ OR PA		Annuitant: 81	Monthly: 75,000	No- Hospitalization	No- Long Term Care	Qualified	Owner: 81	Single: 75,000	No- Extended Care Waiver	Yes-Terminal Illness			Annuitant: 81	Monthly: 75,000	Yes-Nursing Home	No- Annualization	Withdrawal Notes:					No Premium E
	Non-Qualified	Owner: 81	Single: 75,000	No- Disability	No- Unemployment	Only Available in: DE NJ OR PA																							
	Annuitant: 81	Monthly: 75,000	No- Hospitalization	No- Long Term Care																									
Qualified	Owner: 81	Single: 75,000	No- Extended Care Waiver	Yes-Terminal Illness																									
	Annuitant: 81	Monthly: 75,000	Yes-Nursing Home	No- Annualization																									
Withdrawal Charges 7 years:	9	8	7	6	5	4	3																						
Guaranteed Minimum Value:	87.5% of Premium at 2.75% (GMR/1000 \$1,058)																												
Aviva Life & Annuity (Income Series) Income Select 7 High-Band	1 Year S&P500 Point-to-Point w/ Participation	S&P 500	Point to Point	Annual	None	25																							
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	Non-Qualified	Owner: 81	Single: 75,000	No- Disability	No- Unemployment	Only Available in: DE NJ OR PA																							
		Annuitant: 81	Monthly: 75,000	No- Hospitalization	No- Long Term Care																								
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Withdrawal Charges 7 years:	9	8	7	6	5	4	3																						
Guaranteed Minimum Value:	87.5% of Premium at 2.75% (GMR/1000 \$1,058)																												

Lead	Cap
	3.00
0%	

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

Bonus

Lead	Cap

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

Bonus

Lead	Cap
	4.00

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

Bonus

Lead	Cap
0%	4.00

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

Bonus

Lead	Cap

Indexed Annuity Detail Sheet

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States														
Aviva Life & Annuity (Income Series) Income Select 7 <i>Low-Band</i>	Non-Qualified Owner: 81 Single: 5,000 Annuitant: 81 Monthly: 5,000 Qualified Owner: 81 Single: 5,000 Annuitant: 81 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 Yes-Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: DE NJ OR PA														
	Withdrawal Notes:			No Premium														
	Withdrawal Charges 7 years:			9 8 7 6 5 4 3														
	Guaranteed Minimum Value:			87.5% of Premium at 2.75% (GMR/1000 \$1,058)														
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr												
1 Year S&P500 Point-to-Point	S&P 500	Point to Point	Annual	None														
Aviva Life & Annuity (Income Series) Income Select 7 <i>High-Band</i>	Non-Qualified Owner: 81 Single: 75,000 Annuitant: 81 Monthly: 75,000 Qualified Owner: 81 Single: 75,000 Annuitant: 81 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	Only Available in: DE NJ OR PA														
	Withdrawal Notes:			No Premium														
	Withdrawal Charges 7 years:			9 8 7 6 5 4 3														
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr												
1 Year S&P500 Point-to-Point	S&P 500	Point to Point	Annual	None														
Aviva Life & Annuity (Income Series) Income Select 7 <i>Low-Band</i>	Non-Qualified Owner: 81 Single: 5,000 Annuitant: 81 Monthly: 5,000 Qualified Owner: 81 Single: 5,000 Annuitant: 81 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 Yes-Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: DE NJ OR PA														
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr												
1-Year DJ EUROSTOXX 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None														
Aviva Life & Annuity (Income Series) Income Select 7 <i>High-Band</i>	Non-Qualified Owner: 81 Single: 75,000 Annuitant: 81 Monthly: 75,000 Qualified Owner: 81 Single: 75,000 Annuitant: 81 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	Only Available in: DE NJ OR PA														
	Withdrawal Notes:			No Premium														
	Withdrawal Charges 7 years:			9 8 7 6 5 4 3														
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr												
Fixed		1-Year Fixed Rate (no bonus)				2.00												
	Non-Qualified Owner: 81 Single: 5,000	Non-Qualified Single: 5,000	No- Disability No- Unemployment	Only														

Commissions	
Age: Rate	
0-75: 3.00+	
76-80: 1.75+	
81-81: 1.75+	
see notes	
Bonus	
Lead	Cap
	4.00
0-75: 3.00+	
76-80: 1.75+	
81-81: 1.75+	
see notes	
Bonus	
Lead	Cap
	4.00
0-75: 3.00+	
76-80: 1.75+	
81-81: 1.75+	
see notes	
Bonus	
Lead	Cap
	4.00
0-75: 3.00+	
76-80: 1.75+	
81-81: 1.75+	
see notes	
Bonus	
Lead	Cap
0%	
0-75: 3.00+	

Indexed Annuity Detail Sheet

Aviva Life & Annuity (Income Series) Income Select 7 Low-Band	Annuitant: 81 Monthly: 5,000 Owner: Qualified 81 Single: Qualified 5,000 Annuitant: 81 Monthly: 5,000	No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Long Term Care Yes-Terminal Illness No- Annualization	Available in: DE NJ OR PA																																										
	Withdrawal Notes:			No Premium																																										
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1-Year S&P500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum																																										
Aviva Life & Annuity (Income Series) Income Select 7 High-Band	Non-Qualified Owner: 81 Single: 75,000 Annuitant: 81 Monthly: 75,000 Qualified Owner: 81 Single: 75,000 Annuitant: 81 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: DE NJ OR PA																																										
	Withdrawal Notes:			No Premium																																										
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	Guaranteed Minimum Value:			87.5% of Premium at 2.75% (GMR/1000 \$1,058)																																										
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																																								
1-Year Hang Seng Point-to-Point	Hang Seng	Point to Point	Annual	None																																										
1-Year S&P500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum																																										
Fidelity & Guaranty Life FG Index-Accelerator 7	Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 10,000 Annuitant: 85 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: CT MN NY OR PR UT VI																																										
	Withdrawal Notes:			Premium Bor																																										
	For states AK, AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (7 years):			10 9 8 7 6 5 4																																										
	For states MA, TX, WA (7 years):			9 9 8 7 6 5 4																																										
	Guaranteed Minimum Value:			100% of Premium at 1.00-1.10% (GMR/1000 \$1,112)																																										
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																																								
1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None																																										
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Fixed Interest Option	1-Year Fixed Rate (no bonus)					2.00																																								
Fidelity & Guaranty Life	Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 10,000 Annuitant: 85 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: CT MN MS NH NY OR PR VI WA																																										
	Withdrawal Notes:			No Premium																																										
	For states AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, ME, MI, MT, NC, ND, NE, NJ, NM, OH, RI, SC, SD, TN, VA, VT, WI, WV, WY (7 years):			10 9 8 7 6 5 4																																										
	For states MA, NV, OK, TX, UT (7 years):			9 9 8 7 6 5 4																																										
	Age 65+ in states FL (7 years):			9 9 8 7 6 5 4																																										
Guaranteed Minimum Value:			87.5% of Premium at 1.00% (GMR/1000 \$938)																																											

70-80: 1.75+
81-81: 1.75+
see notes

Bonus

Lead	Cap
	1.05

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

Bonus

Lead	Cap
	4.00
	1.60

0-79: 5.00+
80-85: 2.50+
see notes

Bonus: 3.00

Lead	Cap
	3.50
	3.50
	2.00
	8.00

3%

0-79: 5.00
80-85: 2.50

Bonus

Indexed Annuity Detail Sheet

Prosperity Elite 7

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Performance Triggered Account	S&P 500	Perf Trig	Annual	None		
1-Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Annual	Monthly		
1-Year S&P 500 Monthly Point-to-Point with Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Point-to-Point with Cap	S&P 500	Point to Point	Annual	None		
2-Year S&P 500 Point-to-Point with Cap	S&P 500	Point to Point	Biennial	None		
3-Year S&P 500 Point-to-Point with Cap	S&P 500	Point to Point	Triennial	None		
Fixed Account		1-Year Fixed Rate (no bonus)				1.7!

Fidelity & Guaranty Life
Prosperity Elite 7 Enhanced

Non-Qualified Owner: 85 Annuitant:	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: CT MN MS NH NY OR PR VI WA			
Qualified Owner: 85 Annuitant:	Qualified Single: 10,000 Monthly: 10,000	Withdrawal Notes:		Premium Bor			
For states AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, ME, MI, MT, NC, ND, NE, NJ, NM, OH, RI, SC, SD, TN, VA, VT, WI, WV, WY (7 years):							
	10	9	8	7	6	5	4
For states MA, NV, OK, TX, UT (7 years):							
	9	9	8	7	6	5	4
Age 65+ in states FL (7 years):							
	9	9	8	7	6	5	4
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$966)					

Fidelity & Guaranty Life
Prosperity Elite 7 Protection

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Performance Triggered Account	S&P 500	Perf Trig	Annual	None		
1-Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Annual	Monthly		
1-Year S&P 500 Monthly Point-to-Point with Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Point-to-Point with Cap	S&P 500	Point to Point	Annual	None		
2-Year S&P 500 Point-to-Point with Cap	S&P 500	Point to Point	Biennial	None		
3-Year S&P 500 Point-to-Point with Cap	S&P 500	Point to Point	Triennial	None		
Fixed Account		1-Year Fixed Rate (no bonus)				1.7!

Non-Qualified Owner: 85 Annuitant:	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: CT MN MS NH NY OR PR VI WA			
Qualified Owner: 85 Annuitant:	Qualified Single: 10,000 Monthly: 10,000	Withdrawal Notes:		Premium Bor			
For states AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, ME, MI, MT, NC, ND, NE, NJ, NM, OH, RI, SC, SD, TN, VA, VT, WI, WV, WY (7 years):							
	10	9	8	7	6	5	4
For states MA, NV, OK, TX, UT (7 years):							
	9	9	8	7	6	5	4
Age 65+ in states FL (7 years):							
	9	9	8	7	6	5	4
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$985)					

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Performance Triggered Account	S&P 500	Point to Point	Annual	None		
1-Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Annual	Monthly		
1-Year S&P 500 Monthly Point-to-Point with Cap	S&P 500	Point to Point	Annual	Monthly Sum		

Lead	Cap
	4.75
	2.00
	4.25
	8.75
	14.50
5%	

0-79: 5.00 80-85: 2.50
rus: 3.00

Lead	Cap
	4.75
	2.00
	4.25
	8.75
	14.50
5%	

0-79: 5.00 80-85: 2.50
rus: 5.00

Lead	Cap
	3.75
	4.75
	2.00

Indexed Annuity Detail Sheet

1-Year S&P 500 Point-to-Point with Cap	S&P 500	Point to Point	Annual	None		
2-Year S&P 500 Point-to-Point with Cap	S&P 500	Point to Point	Biennial	None		
3-Year S&P 500 Point-to-Point with Cap	S&P 500	Point to Point	Triennial	None		
Fixed Account	1-Year Fixed Rate (no bonus)					1.7%

Fidelity & Guaranty Life Insurance Company of New York FGNY Index-Safety 7	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	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Only Available in: NY																																			
	Qualified Owner: 85 Annuitant: 85				Single: 10,000 Monthly: 10,000																																			
	Withdrawal Notes: No Premium																																							
	Withdrawal Charges 7 years: 10 10 10 9 8 6 3																																							
	Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 \$1,072)																																							
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;">Account Name</th> <th style="width: 10%;">Indicie</th> <th style="width: 10%;">Type</th> <th style="width: 10%;">Reset</th> <th style="width: 10%;">Averaging</th> <th style="width: 10%;">Part</th> <th style="width: 10%;">Spr</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Point-toPoint</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>None</td> <td></td> <td></td> </tr> <tr> <td>S&P 500 Monthly Averaging</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>Monthly</td> <td></td> <td></td> </tr> <tr> <td>S&P 500 Monthly Point-to-Point</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>Monthly Sum</td> <td></td> <td></td> </tr> <tr> <td>Fixed</td> <td colspan="4">1-Year Fixed Rate (no bonus)</td> <td></td> <td style="text-align: right;">2.2%</td> </tr> </tbody> </table>						Account Name	Indicie	Type	Reset	Averaging	Part	Spr	S&P 500 Annual Point-toPoint	S&P 500	Point to Point	Annual	None			S&P 500 Monthly Averaging	S&P 500	Point to Point	Annual	Monthly			S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum			Fixed	1-Year Fixed Rate (no bonus)					2.2%
Account Name	Indicie	Type	Reset	Averaging	Part	Spr																																		
S&P 500 Annual Point-toPoint	S&P 500	Point to Point	Annual	None																																				
S&P 500 Monthly Averaging	S&P 500	Point to Point	Annual	Monthly																																				
S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum																																				
Fixed	1-Year Fixed Rate (no bonus)					2.2%																																		

Genworth Life Insurance Company SecureLiving Index 7 Low-Band	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 25,000 Monthly: 25,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA														
	Qualified Owner: 85 Annuitant: 85				Single: 25,000 Monthly: 25,000														
	Withdrawal Notes: No Premium																		
	Withdrawal Charges 7 years: 9 9 8 7 6 5 4																		
	Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 \$1,072)																		
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr													
S&P 500 Monthly Point-to-Point W/Cap	S&P 500	Point to Point	Annual	Monthly Sum															

Genworth Life Insurance Company SecureLiving Index 7 High-Band	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 250,000 Monthly: 250,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA																					
	Qualified Owner: 85 Annuitant: 85				Single: 250,000 Monthly: 250,000																					
	Withdrawal Notes: No Premium																									
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	Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 \$1,072)																									
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																				
1-Year Fixed Rate Strategy	1-Year Fixed Rate (no bonus)					1.8%																				
S&P 500 Monthly Point-to-Point W/Cap	S&P 500	Point to Point	Annual	Monthly Sum																						

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States	
	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 25,000 Monthly: 25,000	No- Disability Yes-Hospitalization No- Extended Care Waiver	No- Unemployment No- Long Term Care No- Terminal Illness	Not Available in: AK CA CT DE IL MA MN MO

	4.25
	8.75
	14.50
5%	

[see notes](#)

Bonus

Lead	Cap
	3.00
	3.00
	1.00
5%	

0-75: 5.00+
76-80: 3.50+
81-UP: 2.00+
[see notes](#)

Bonus

Lead	Cap
	1.65

0-75: 5.00+
76-80: 3.50+
81-UP: 2.00+
[see notes](#)

Bonus

Lead	Cap
5%	
	1.95

Commissions	
Age	Rate
0-75:	5.00+
76-80:	3.50+
81-UP:	2.00+

Indexed Annuity Detail Sheet

Genworth Life Insurance Company SecureLiving Index 7 Low-Band	Owner: 85 Single: 25,000 Annuitant: Monthly: 25,000	Yes-Nursing Home No- Annualization	NJ NV NY OK OR PA PR TX VI WA																					
	Withdrawal Notes:			No Premium Bor																				
	Withdrawal Charges 7 years:			9 9 8 7 6 5 4																				
	Guaranteed Minimum Value:			100% of Premium at 1.00% (GMR/1000 \$1,072)																				
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																		
7-Year Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.7																		
Genworth Life Insurance Company SecureLiving Index 7 Mid-Band	Non-Qualified Owner: 85 Single: 100,000 Annuitant: Monthly: 100,000 Qualified Owner: 85 Single: 100,000 Annuitant: Monthly: 100,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA																				
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	Withdrawal Charges 7 years:			9 9 8 7 6 5 4																				
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																		
7-Year Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				2.0																		
1-Year Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.7																		
Genworth Life Insurance Company SecureLiving Index 7 Low-Band	Non-Qualified Owner: 85 Single: 25,000 Annuitant: Monthly: 25,000 Qualified Owner: 85 Single: 25,000 Annuitant: Monthly: 25,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA																				
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																		
S&P 500 Performance Triggered		S&P 500 Perf Trig	Annual	None																				
Genworth Life Insurance Company SecureLiving Index 7 High-Band	Non-Qualified Owner: 85 Single: 250,000 Annuitant: Monthly: 250,000 Qualified Owner: 85 Single: 250,000 Annuitant: Monthly: 250,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA																				
	Withdrawal Notes:			No Premium Bor																				
	Withdrawal Charges 7 years:			9 9 8 7 6 5 4																				
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																		
S&P 500 Performance Triggered		S&P 500 Perf Trig	Annual	None																				
S&P 500 Annual Point-to-Point w/ Cap		S&P 500 Point to Point	Annual	None																				
Genworth Life Insurance Company SecureLiving Index 7 Low-Band	Non-Qualified Owner: 85 Single: 25,000 Annuitant: Monthly: 25,000 Qualified Owner: 85 Single: 25,000 Annuitant: Monthly: 25,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA																				
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	Withdrawal Charges 7 years:			9 9 8 7 6 5 4																				
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																		
S&P 500 Performance Triggered		S&P 500 Perf Trig	Annual	None																				

see notes	
ius	
Lead	Cap
5%	
0-75: 5.00+ 76-80: 3.50+ 81-UP: 2.00+ see notes	
ius	
Lead	Cap
0%	
5%	
0-75: 5.00+ 76-80: 3.50+ 81-UP: 2.00+ see notes	
ius	
Lead	Cap
0-75: 5.00+ 76-80: 3.50+ 81-UP: 2.00+ see notes	
ius	
Lead	Cap
	4.20
0-75: 5.00+ 76-80: 3.50+ 81-UP: 2.00+ see notes	

Indexed Annuity Detail Sheet

Genworth Life Insurance Company SecureLiving Index 7 <i>Low-Band</i>	Withdrawal Notes:				No Premium Bor					
	Withdrawal Charges 7 years:		9 9 8 7 6 5 4							
	Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,072)							
	Account Name		Indicie	Type	Reset	Averaging	Part	Spr		
	1-Year Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.50			
Genworth Life Insurance Company SecureLiving Index 7 <i>Mid-Band</i>	Non-Qualified Owner: 85 Single: 100,000 Annuitant: Monthly: 100,000		Non-Qualified Single: 100,000 Monthly: 100,000		No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA	
	Qualified Owner: 85 Single: 100,000 Annuitant: Monthly: 100,000		Qualified Single: 100,000 Monthly: 100,000							
	Withdrawal Notes:				No Premium Bor					
	Withdrawal Charges 7 years:		9 9 8 7 6 5 4							
	Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,072)							
Account Name		Indicie	Type	Reset	Averaging	Part	Spr			
S&P 500 Annual Point-to-Point w/ Cap		S&P 500	Point to Point	Annual	None					
Genworth Life Insurance Company SecureLiving Index 7 <i>Low-Band</i>	Non-Qualified Owner: 85 Single: 25,000 Annuitant: Monthly: 25,000		Non-Qualified Single: 25,000 Monthly: 25,000		No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA	
	Qualified Owner: 85 Single: 25,000 Annuitant: Monthly: 25,000		Qualified Single: 25,000 Monthly: 25,000							
	Withdrawal Notes:				No Premium Bor					
	Withdrawal Charges 7 years:		9 9 8 7 6 5 4							
	Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,072)							
Account Name		Indicie	Type	Reset	Averaging	Part	Spr			
S&P 500 Annual Point-to-Point w/ Cap		S&P 500	Point to Point	Annual	None					
Genworth Life Insurance Company SecureLiving Index 7 <i>Mid-Band</i>	Non-Qualified Owner: 85 Single: 100,000 Annuitant: Monthly: 100,000		Non-Qualified Single: 100,000 Monthly: 100,000		No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA	
	Qualified Owner: 85 Single: 100,000 Annuitant: Monthly: 100,000		Qualified Single: 100,000 Monthly: 100,000							
	Withdrawal Notes:				No Premium Bor					
	Withdrawal Charges 7 years:		9 9 8 7 6 5 4							
	Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,072)							
Account Name		Indicie	Type	Reset	Averaging	Part	Spr			
S&P 500 Performance Triggered		S&P 500	Perf Trig	Annual	None					
Genworth Life Insurance Company SecureLiving Index 7 <i>High-Band</i>	Non-Qualified Owner: 85 Single: 250,000 Annuitant: Monthly: 250,000		Non-Qualified Single: 250,000 Monthly: 250,000		No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA	
	Qualified Owner: 85 Single: 250,000 Annuitant: Monthly: 250,000		Qualified Single: 250,000 Monthly: 250,000							
	Withdrawal Notes:				No Premium Bor					
	Withdrawal Charges 7 years:		9 9 8 7 6 5 4							

ius	
ead	Cap
0%	
0-75: 5.00+ 76-80: 3.50+ 81-UP: 2.00+ see notes	
ius	
ead	Cap
	4.00
0-75: 5.00+ 76-80: 3.50+ 81-UP: 2.00+ see notes	
ius	
ead	Cap
	3.50
0-75: 5.00+ 76-80: 3.50+ 81-UP: 2.00+ see notes	
ius	
ead	Cap
0-75: 5.00+ 76-80: 3.50+ 81-UP: 2.00+ see notes	
ius	

Indexed Annuity Detail Sheet

	Guaranteed Minimum Value:	100% of Premium at 1.00% (GMR/1000 \$1,072)		
	Account Name	Indicie	Type	
	7-Year Fixed Rate Strategy	1-Year Fixed Rate (no bonus)	2.10	
Genworth Life Insurance Company SecureLiving Index 7 Mid-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 Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	
	Withdrawal Notes:			Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA
	Withdrawal Charges 7 years:			9 9 8 7 6 5 4
	Guaranteed Minimum Value:			100% of Premium at 1.00% (GMR/1000 \$1,072)
		Account Name	Indicie	Type
	S&P 500 Monthly Point-to-Point W/Cap	S&P 500 Point to Point	Annual Monthly Sum	
Great American Life Insurance Company American Legend II	Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 10,000 Annuitant: 85 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	
	Withdrawal Notes:			Not Available in: NY PR VI
	For states AK, AL, AR, AZ, CA, CO, 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, OR, PA, RI, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY (7 years):			12 11 10 9 8 7 6
	Age 58+ in states AK, AL, 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, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (7 years):			9 8 7 6 5 4 3
	For states CT, TX (7 years):			9 8 7 6 5 4 3
Guaranteed Minimum Value:			100% of Premium at 1.00% (GMR/1000 \$1,072)	
	Account Name	Indicie	Type	
	Declared Rate Strategy	1-Year Fixed Rate (no bonus)	1.80	
	1 Year S&P 500 Monthly Sum	S&P 500 Point to Point	Annual Monthly Sum	
	1 Year S&P 500 Annual Point-to-Point	S&P 500 Point to Point	Annual None	
	1 Year S&P 500 Monthly Average with Cap	S&P 500 Point to Point	Annual Monthly	
ING Annuity and Asset Sales ING Secure Index Seven Low-Band	Non-Qualified Owner: 80 Single: 15,000 Annuitant: 80 Monthly: 15,000 Qualified Owner: 80 Single: 15,000 Annuitant: 80 Monthly: 15,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	
	Withdrawal Notes:			Not Available in: NY OR PR VI
	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, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY (7 years):			10 10 10 10 9 8 7
	Age 56+ in states AK, DE, MN, NJ, OH, TX, UT (7 years):			9 8 7 6 5 4 3
	For states CT (7 years):			10 9 8 7 6 5 4
Age 56+ in states MN, NV, PA, WA (7 years):			9 8 7 6 5 4 3	
Ages 0 to 55 in states AK, DE, MN, NJ, NV, OH, PA, TX, UT, WA (7 years):			10 10 10 10 9 8 7	

<table border="1"> <tr> <td>Lead</td> <td>Cap</td> </tr> <tr> <td>0%</td> <td></td> </tr> </table>		Lead	Cap	0%							
Lead	Cap										
0%											
<p>0-75: 5.00+ 76-80: 3.50+ 81-UP: 2.00+ see notes</p>											
<p>ius</p>											
<table border="1"> <tr> <td>Lead</td> <td>Cap</td> </tr> <tr> <td></td> <td>1.85</td> </tr> </table>		Lead	Cap		1.85						
Lead	Cap										
	1.85										
<p>Qualified 18-75: 5.50+ 76-80: 5.10+ 81-85: 3.50+ Non-Qual 0-75: 5.50+ 76-80: 5.10+ 81-85: 3.50+ see notes</p>											
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Lead	Cap										
0%											
	2.00										
	4.00										
	4.25										
<p>0-80: 5.00+ see notes</p>											
<p>ius</p>											

Indexed Annuity Detail Sheet

	Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$938)							
	Account Name	Indicie	Type	Reset	Averaging	Part	Spr	
	Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.50	
ING Annuity and Asset Sales ING Secure Index Seven High-Band	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 75,000 Monthly: 75,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: NY OR PR VI			
	Qualified Owner: 80 Annuitant: 80		Qualified Single: 75,000 Monthly: 75,000					
	Withdrawal Notes:							No Premium Bor
	For states <small>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, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY</small> (7 years):							10 10 10 10 9 8 7
Age 56+ in states AK, DE, MN, NJ, OH, TX, UT (7 years):							9 8 7 6 5 4 3	
For states <small>CT</small> (7 years):							10 9 8 7 6 5 4	
Age 56+ in states MN, NV, PA, WA (7 years):							9 8 7 6 5 4 3	
Ages 0 to 55 in states AK, DE, MN, NJ, NV, OH, PA, TX, UT, WA (7 years):							10 10 10 10 9 8 7	
	Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$938)							
	Account Name	Indicie	Type	Reset	Averaging	Part	Spr	
	Monthly Cap Index Strategy		S&P 500	Point to Point	Annual	Monthly Sum		
	Point-to-Point Cap Index Strategy		S&P 500	Point to Point	Annual	None		
ING Annuity and Asset Sales ING Secure Index Seven Low-Band	Non-Qualified Owner: 80 Annuitant: 80	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 Yes-Terminal Illness Yes-Annualization	Not Available in: NY OR PR VI			
	Qualified Owner: 80 Annuitant: 80		Qualified Single: 15,000 Monthly: 15,000					
	Withdrawal Notes:							No Premium Bor
	For states <small>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, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY</small> (7 years):							10 10 10 10 9 8 7
Age 56+ in states AK, DE, MN, NJ, OH, TX, UT (7 years):							9 8 7 6 5 4 3	
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	Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$938)							
	Account Name	Indicie	Type	Reset	Averaging	Part	Spr	
	Point-to-Point Cap Index Strategy		S&P 500	Point to Point	Annual	None		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States	
	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 75,000 Monthly: 75,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: NY OR PR VI
	Qualified Owner: 80 Annuitant: 80	Qualified Single: 75,000 Monthly: 75,000			
Withdrawal Notes:					
No Premium					

Lead	Cap
0%	

0-80: 5.00+
see notes

1us

Lead	Cap
	1.90
	4.25

0-80: 5.00+
see notes

1us

Lead	Cap
	3.25

Commissions
Age: Rate

0-80: 5.00+
see notes

Bonus

Indexed Annuity Detail Sheet

ING Annuity and Asset Sales ING Secure Index Seven High-Band	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, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY (7 years): Age 56+ in states AK, DE, MN, NJ, OH, TX, UT (7 years): For states CT (7 years): Age 56+ in states MN, NV, PA, WA (7 years): Ages 0 to 55 in states AK, DE, MN, NJ, NV, OH, PA, TX, UT, WA (7 years):	10	10	10	10	9	8	7			
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$938)									
		Account Name	Indicie	Type	Reset	Averaging	Part	Spr			
		Fixed Rate Strategy		1-Year Fixed Rate (no bonus)						1.50	
ING Annuity and Asset Sales ING Secure Index Seven Low-Band	Non-Qualified Owner: 80 Single: 15,000 Annuitant: 80 Monthly: 15,000 Qualified Owner: 80 Single: 15,000 Annuitant: 80 Monthly: 15,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization		Not Available in: NY OR PR VI					
	Withdrawal Notes:									No 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, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY (7 years): Age 56+ in states AK, DE, MN, NJ, OH, TX, UT (7 years): For states CT (7 years): Age 56+ in states MN, NV, PA, WA (7 years): Ages 0 to 55 in states AK, DE, MN, NJ, NV, OH, PA, TX, UT, WA (7 years):	10	10	10	10	9	8	7	
	Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$938)								
			Account Name	Indicie	Type	Reset	Averaging	Part	Spr		
		Interest Rate Benchmark Strategy		3-Month LIBOR	Point to Point	Annual	None				
		Monthly Cap Index Strategy		S&P 500	Point to Point	Annual	Monthly Sum				
ING Annuity and Asset Sales ING Secure Index Seven High-Band	Non-Qualified Owner: 80 Single: 75,000 Annuitant: 80 Monthly: 75,000 Qualified Owner: 80 Single: 75,000 Annuitant: 80 Monthly: 75,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization		Not Available in: NY OR PR VI					
	Withdrawal Notes:									No 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, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY (7 years): Age 56+ in states AK, DE, MN, NJ, OH, TX, UT (7 years): For states CT (7 years): Age 56+ in states MN, NV, PA, WA (7 years): Ages 0 to 55 in states AK, DE, MN, NJ, NV, OH, PA, TX, UT, WA (7 years):	10	10	10	10	9	8	7	
	Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$938)								
			Account Name	Indicie	Type	Reset	Averaging	Part	Spr		
		Interest Rate Benchmark Strategy		3-Month LIBOR	Point to Point	Annual	None				
ING Annuity and Asset Sales ING Secure Index Seven High-Band	Non-Qualified Owner: 89 Single: 5,000 Annuitant: 89 Monthly: 5,000 Qualified	No- Disability No- Hospitalization No- Extended Care Waiver		No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options		Not Available in: NY OR PR					

Lead	Cap
0%	

0-80: 5.00+
see notes

Bonus

Lead	Cap
10.00	
1.50	

0-80: 5.00+
see notes

Bonus

Lead	Cap
10.00	

0-75: 5.00+
76-85: 3.50+
86-89: 1.80+

Indexed Annuity Detail Sheet

Life of the Southwest SecurePlus Silver	Owner: 89 Single: 3,000 Annuitant: 89 Monthly: 3,000	No- Terminal Illness No- Annualization	Yes-Nursing Home	PR VI WA																												
	Withdrawal Notes:				No Premium																											
	Withdrawal Charges 7 years:				8 8 7 6 5 4 2																											
	Guaranteed Minimum Value:				87.5% of Premium at 1.00% (GMR/1000 \$938)																											
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																										
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	Qualified Owner: 85 Annuitant: 85	Qualified Single: 2,000 Monthly: 2,000	Yes-Nursing Home	Yes-Annualization																												

see notes	
Bonus	
Lead	Cap
5%	
	2.50
0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ see notes	
Bonus	
Lead	Cap
9.00	
0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ see notes	
Bonus	
Lead	Cap
	1.45
5%	
0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ see notes	
Bonus	
Lead	Cap
	1.55
0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ see notes	
Bonus	

Indexed Annuity Detail Sheet

<i>Low-Band</i>	Withdrawal Charges 7 years:		9	8	7	6	5	4	3
	Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,072)						
	Account Name		Indicie	Type	Reset	Averaging	Part	Spr	
	1-Year Monthly Average		S&P 500	Point to Point	Annual	Monthly			
Lincoln Financial Group Lincoln OptiChoice 7 <i>High-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	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 Yes-Annualization		Not Available in: NY		
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 100,000 Monthly: 100,000	Yes-Nursing Home						
	Withdrawal Notes:		No Premium						
	Withdrawal Charges 7 years:		9	8	7	6	5	4	3
Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,072)							
Account Name		Indicie	Type	Reset	Averaging	Part	Spr		
Fixed Account			1-Year Fixed Rate (no bonus)				1.20		
Lincoln Financial Group Lincoln OptiChoice 7 <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver		No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization		Not Available in: NY		
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 2,000 Monthly: 2,000	Yes-Nursing Home						
	Withdrawal Notes:		No Premium						
	Withdrawal Charges 7 years:		9	8	7	6	5	4	3
Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,072)							
Account Name		Indicie	Type	Reset	Averaging	Part	Spr		
Performance Triggered		S&P 500	Perf Trig	Annual	None				
Lincoln Financial Group Lincoln OptiChoice 7 <i>High-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	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 Yes-Annualization		Not Available in: NY		
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 100,000 Monthly: 100,000	Yes-Nursing Home						
	Withdrawal Notes:		No Premium						
	Withdrawal Charges 7 years:		9	8	7	6	5	4	3
Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,072)							
Account Name		Indicie	Type	Reset	Averaging	Part	Spr		
Performance Triggered		S&P 500	Perf Trig	Annual	None				
Lincoln Financial Group Lincoln OptiChoice 7 <i>High-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Extended Care Waiver		Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: AK AL DE MN NY OR PR TX UT VI		
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 2,000 Monthly: 2,000	Yes-Nursing Home						
	Withdrawal Notes:		No Premium						
	Withdrawal Charges 7 years:		9	8	7	6	5	4	3
Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,072)							
Account Name		Indicie	Type	Reset	Averaging	Part	Spr		
Performance Triggered		S&P 500	Perf Trig	Annual	None				
For states AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (7 years):		10	9	8	7	6	4	2	
For states CA (7 years):		8	8	7	6	5	4	2	
For states WA (7 years):		9	9	8	7	6	4	2	
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$938)							

Lead Cap
9.00

0-75: 6.00+
76-80: 4.50+
81-85: 3.00+
[see notes](#)

Bonus

Lead Cap
0%

0-75: 6.00+
76-80: 4.50+
81-85: 3.00+
[see notes](#)

Bonus

Lead Cap

0-75: 6.00+
76-80: 4.50+
81-85: 3.00+
[see notes](#)

Bonus

Lead Cap

0-75: 7.50+
76-80: 5.63+
81-85: 3.75+
[see notes](#)

Bonus

Indexed Annuity Detail Sheet

North American Company
Charter 7

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		
1-Year Russell 2000 Annual Daily Average	Russell 2000	Point to Point	Annual	Daily		
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum	100	
1-Year S&P 400 Annual Daily Average	S&P 400	Point to Point	Annual	Daily		
1- Year Hindsight Index Strategy	Blended Indicies	Point to Point	Annual	None		
1-Year NASDAQ Monthly Point-to-Point	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		
1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None		
1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None		
1-Year Dow Jones Annual Daily Average	DJIA	Point to Point	Annual	Daily		
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year Fixed		1-Year Fixed Rate (no bonus)				1.00
1-Year S&P 500 Annual Daily Average	S&P 500	Point to Point	Annual	Daily	100	

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 Monthly: 2,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: TX
Withdrawal Notes:				No Premium
Withdrawal Charges 7 years:				
Guaranteed Minimum Value:				87.5% of Premium at 1.00% (GMR/1000 \$938)

North American Company
Charter 7 (TX)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year NASDAQ Monthly Point-to-Point	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None		
1-Year Russell 2000 Annual Daily Average	Russell 2000	Point to Point	Annual	Daily		
1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None		
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		
1-Year S&P 500 Annual Daily Average	S&P 500	Point to Point	Annual	Daily		
1-Year S&P 400 Annual Daily Average	S&P 400	Point to Point	Annual	Daily		
1-Year Dow Jones Annual Daily Average	DJIA	Point to Point	Annual	Daily		
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		
1- Year Hindsight Index Strategy	Blended Indicies	Point to Point	Annual	None		
1-Year Fixed		1-Year Fixed Rate (no bonus)				2.00
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 Monthly: 2,000	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 AL CT DE MN NV NY OR PR TX UT VI WA
Withdrawal Notes:				No Premium
Withdrawal Charges 7 years:				9 9 8 7 6 4 2
Guaranteed Minimum Value:				87.5% of Premium at 1.00% (GMR/1000 \$938)

North American Company
North American Prizm Plus 7

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Monthly Average	S&P 500	Point to Point	Annual	Monthly	20	
1-Year Russell 2000 Monthly Average	Russell 2000	Point to Point	Annual	Monthly	10	
1-Year S&P 400 Monthly Average	S&P 400	Point to Point	Annual	Monthly	15	
1-Year Fixed		1-Year Fixed Rate (no bonus)				1.00

Indexed Annuity Detail Sheet

1-Year Dow Jones Point-to-Point	DJIA	Point to Point	Annual	None	10	
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Nasdaq 100 Point-to-Point	Nasdaq 100	Point to Point	Annual	None	10	
1-Year Dow Jones Monthly Average	DJIA	Point to Point	Annual	Monthly	20	
1-Year Russell 2000 Point-to-Point	Russell 2000	Point to Point	Annual	None	10	
1-Year DJ EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None	10	
1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None	10	
1-Year Nasdaq100 Monthly Point-to-Point	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year S&P 400 Point-to-Point	S&P 400	Point to Point	Annual	None	10	

Non-Qualified Owner: 85 Annuitant: 85 Single: 10,000 Monthly: 10,000 Qualified Owner: 85 Annuitant: 85 Single: 2,000 Monthly: 2,000	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 DE MN NY OR PR TX UT VI
Withdrawal Notes:			No Premium
For states AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (7 years): For states CA (7 years): For states WA (7 years):	10 9 8 7 6 4 2 8 8 7 6 5 4 2 9 9 8 7 6 4 2		
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$938)	

North American Company
Precision 7

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None	15	
1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None	15	
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None	20	
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None	15	
1-Year S&P 500 Annual Daily Average	S&P 500	Point to Point	Annual	Daily	20	
1-Year NASDAQ Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year Fixed		1-Year Fixed Rate (no bonus)				1.00
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	Daily	15	
1-Year S&P 400 Annual Daily Average	S&P 400	Point to Point	Annual	Daily	15	
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum	100	
1-Year Russell 2000 Annual Daily Average	Russell 2000	Point to Point	Annual	Daily	15	
1-Year Dow Jones Annual Daily Average	DJIA	Point to Point	Annual	Daily	20	
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None	30	
1-Year Hindsight Index	Blended Indices	Point to Point	Annual	None	15	

Non-Qualified Owner: 85 Annuitant: 85 Single: 10,000 Monthly: 10,000 Qualified Owner: 85 Annuitant: 85 Single: 2,000 Monthly: 2,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: TX
Withdrawal Notes:			No Premium
Withdrawal Charges 7 years:	8 8 7 6 5 4 2		
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$938)	

North American Company
Precision 7 (TX)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Annual Daily Average	S&P 500	Point to Point	Annual	Daily	20	
1-Year Hindsight Index	Blended Indices	Point to Point	Annual	None	20	
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	Daily	20	
1-Year Fixed		1-Year Fixed Rate (no bonus)				2.00
1-Year Dow Jones Annual Daily Average	DJIA	Point to Point	Annual	Daily	20	

	1.00
	1.00

0-75: 7.50+
76-80: 5.63+
81-85: 3.75+
see notes

Bonus

Lead	Cap
	2.25
	2.00
	2.00
	2.00
	1.00
3%	
	2.00
	1.00
	2.00
	2.00

see notes

Bonus

Lead	Cap
	4.00
	3.00
	4.00
3%	
	4.00

Indexed Annuity Detail Sheet

1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None	20	
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None	20	
1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None	20	
1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None	20	
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None	20	
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Russell 2000 Annual Daily Average	Russell 2000	Point to Point	Annual	Daily	20	
1-Year S&P 400 Annual Daily Average	S&P 400	Point to Point	Annual	Daily	20	
1-Year NASDAQ Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AL MN MT NY OR PR VI		
Withdrawal Notes:				No Premium		
Withdrawal Charges 7 years:				9 8 7 6 5 4 3		
Guaranteed Minimum Value:				100% of Premium at 1.00% (GMR/1000 \$1,072)		
Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Monthly Average - Capped	S&P 500	Point to Point	Annual	Monthly		
Fixed Interest Strategy		1-Year Fixed Rate (no bonus)				1.8%
1-Year Monthly Average - Participation Rate	S&P 500	Point to Point	Annual	Monthly	25	
1-Year Point-to-Point - Capped	S&P 500	Point to Point	Annual	None		
1-Year Point-to-Point - Participation Rate	S&P 500	Point to Point	Annual	None	20	

Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	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: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV		
Withdrawal Notes:				No Premium		
Withdrawal Charges 7 years:				9 8 7 6 5 4 3		
Guaranteed Minimum Value:				100% of Premium at 1.00% (GMR/1000 \$1,072)		
Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Annual Global Equity Index Performance Trigger	Blended Indicies	Perf Trig	Annual	None		

Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	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	Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV
Withdrawal Notes:				No Premium
Withdrawal Charges 7 years:				9 8 7 6 5 4 3
Guaranteed Minimum Value:				100% of Premium at 1.00% (GMR/1000 \$1,072)

Indexed Annuity Detail Sheet

	4.00
	4.00
	4.00
	4.00
	4.00
	1.00
	4.00
	4.00
	1.00

0-80: 5.00	
81-85: 3.00	

Bonus

Lead	Cap
	4.50
5%	
	4.00

Bonus

Lead	Cap

Bonus

Indexed Annuity Detail Sheet

	Account Name	Indicie	Type	Reset	Averaging	Part	Spr																					
	Annual Global Equity Index Performance Trigger	Blended Indices	Perf Trig	Annual	None																							
	Annual Global Equity Index Point-to-Point Cap	Blended Indices	Point to Point	Annual	None																							
The Hartford Hartford Saver Solution sm 7 <i>Low-Band</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Non-Qualified</td> <td style="width: 30%;">Non-Qualified</td> <td rowspan="4" style="width: 30%;"> No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home </td> <td rowspan="4" style="width: 10%;"> No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization </td> <td rowspan="4" style="width: 10%;"> Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV </td> </tr> <tr> <td>Owner: 80</td> <td>Single: 10,000</td> </tr> <tr> <td>Annuitant:</td> <td>Monthly: 10,000</td> </tr> <tr> <td>Qualified</td> <td>Qualified</td> </tr> <tr> <td>Owner: 80</td> <td>Single: 10,000</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Annuitant:</td> <td>Monthly: 10,000</td> <td></td> <td></td> <td></td> </tr> </table>	Non-Qualified	Non-Qualified	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: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV	Owner: 80	Single: 10,000	Annuitant:	Monthly: 10,000	Qualified	Qualified	Owner: 80	Single: 10,000				Annuitant:	Monthly: 10,000				Withdrawal Notes:				No Premium	
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Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,072)																										
	Annual S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None																							
	Annual S&P 500 Performance Trigger	S&P 500	Perf Trig	Annual	None																							
The Hartford Hartford Saver Solution sm 7 <i>High-Band</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Non-Qualified</td> <td style="width: 30%;">Non-Qualified</td> <td rowspan="4" style="width: 30%;"> No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home </td> <td rowspan="4" style="width: 10%;"> No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization </td> <td rowspan="4" style="width: 10%;"> Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV </td> </tr> <tr> <td>Owner: 80</td> <td>Single: 100,000</td> </tr> <tr> <td>Annuitant:</td> <td>Monthly: 100,000</td> </tr> <tr> <td>Qualified</td> <td>Qualified</td> </tr> <tr> <td>Owner: 80</td> <td>Single: 100,000</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Annuitant:</td> <td>Monthly: 100,000</td> <td></td> <td></td> <td></td> </tr> </table>	Non-Qualified	Non-Qualified	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: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV	Owner: 80	Single: 100,000	Annuitant:	Monthly: 100,000	Qualified	Qualified	Owner: 80	Single: 100,000				Annuitant:	Monthly: 100,000				Withdrawal Notes:				No Premium	
	Non-Qualified	Non-Qualified	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: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV																				
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Annuitant:	Monthly: 100,000																											
Withdrawal Charges 7 years:		9	8	7	6	5	4	3																				
Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,072)																										
	Fixed Rate Strategy			1-Year Fixed Rate (no bonus)			1.50																					
The Hartford Hartford Saver Solution sm 7 <i>Low-Band</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Non-Qualified</td> <td style="width: 30%;">Non-Qualified</td> <td rowspan="4" style="width: 30%;"> No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home </td> <td rowspan="4" style="width: 10%;"> No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization </td> <td rowspan="4" style="width: 10%;"> Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV </td> </tr> <tr> <td>Owner: 80</td> <td>Single: 10,000</td> </tr> <tr> <td>Annuitant:</td> <td>Monthly: 10,000</td> </tr> <tr> <td>Qualified</td> <td>Qualified</td> </tr> <tr> <td>Owner: 80</td> <td>Single: 10,000</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Annuitant:</td> <td>Monthly: 10,000</td> <td></td> <td></td> <td></td> </tr> </table>	Non-Qualified	Non-Qualified	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: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV	Owner: 80	Single: 10,000	Annuitant:	Monthly: 10,000	Qualified	Qualified	Owner: 80	Single: 10,000				Annuitant:	Monthly: 10,000				Withdrawal Notes:				No Premium	
	Non-Qualified	Non-Qualified	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: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV																				
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Qualified	Qualified																											
Owner: 80	Single: 10,000																											
Annuitant:	Monthly: 10,000																											
Withdrawal Charges 7 years:		9	8	7	6	5	4	3																				
Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,072)																										
	Annual Global Equity Index Point-to-Point Cap	Blended Indices	Point to Point	Annual	None																							
	Annual Global Equity Index Performance Trigger	Blended Indices	Perf Trig	Annual	None																							
	Fixed Rate Strategy			1-Year Fixed Rate (no bonus)			1.50																					

Lead	Cap
Bonus	
Lead	Cap
	3.50
Bonus	
Lead	Cap
3%	
Bonus	
Lead	Cap

Indexed Annuity Detail Sheet

The Hartford Hartford Saver Solution sm 7 <i>High-Band</i>			No- Nursing Home	No- Annualization				NC NE NM OH OK RI SD TN UT VI VT WI WV	
	Withdrawal Notes:							No Premium	
	Withdrawal Charges 7 years:		9	8	7	6	5	4	3
	Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,072)						
	Account Name		Indicie	Type	Reset	Averaging	Part	Spr	
Annual S&P 500 Performance Trigger		S&P 500	Perf Trig	Annual	None				
Annual S&P 500 Point-to-Point Cap		S&P 500	Point to Point	Annual	None				

The Hartford Hartford Saver Solution sm 7 <i>Low-Band</i>	Non-Qualified Owner: 80 Annuitant: 80		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 No- Terminal Illness No- Annualization				Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV
	Qualified Owner: 80 Annuitant: 80		Qualified Single: 10,000 Monthly: 10,000										
	Withdrawal Notes:											No Premium	
	Withdrawal Charges 7 years:		9	8	7	6	5	4	3				
	Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,072)										
Account Name		Indicie	Type	Reset	Averaging	Part	Spr						
Fixed Rate Strategy			1-Year Fixed Rate (no bonus)				1.50						

The Hartford Hartford Saver Solution Choice sm 7 <i>High-Band</i>	Non-Qualified Owner: 80 Annuitant: 80		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				Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV
	Qualified Owner: 80 Annuitant: 80		Qualified Single: 100,000 Monthly: 100,000										
	Withdrawal Notes:											No Premium	
	Withdrawal Charges 7 years:		9	8	7	6	5	4	3				
	Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,072)										
Account Name		Indicie	Type	Reset	Averaging	Part	Spr						
Annual Global Equity Index Performance Trigger		Blended Indicies	Perf Trig	Annual	None								

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States				
The Hartford Hartford Saver Solution Choice sm 7 <i>Low-Band</i>	Non-Qualified Owner: 80 Annuitant: 80	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	Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV			
	Withdrawal Notes:				No Premium E			
	Withdrawal Charges 7 years:		9	8	7	6	5	4

Bonus	
Lead	Cap
	4.25
Bonus	
Lead	Cap
0%	
Bonus	
Lead	Cap

Commissions	
Age	Rate
Bonus	

Indexed Annuity Detail Sheet

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Indexed Annuity Detail Sheet

Lead	Cap
0%	
onus	
Lead	Cap
	3.80
onus	
Lead	Cap
onus	
Lead	Cap
	3.40

onus	
ead	Cap
	2.70
onus	
ead	Cap
0%	
onus	
ead	Cap
	3.15
0-80: 5.00 81-85: 2.75 86-90: 2.25	
onus	
ead	Cap
	2.05
0%	

Indexed Annuity Detail Sheet

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0-80: 5.00
81-85: 2.75
86-90: 2.25

onus

Lead	Cap
	2.70
3%	

0-79: 5.00
80-85: 3.00

onus

: 01/01/12

: 02/01/12

Lead	Cap

0-75: 4.13+
76-80: 3.09+
see notes

onus

Lead	Cap
	1.00
	1.00
	1.00
	1.00
10%	1.00
	1.00
	1.00

0-75: 5.00+
76-80: 3.50+
see notes

Indexed Annuity Detail Sheet

Aviva Life & Annuity (Income Series) Income Preferred Six Low-Band	Owner: 80 Single: 2,000 Annuitant: 80 Monthly: 5,000	Yes-Nursing Home No- Annualization	WA																												
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onus	
Lead	Cap
0%	
0-75: 5.00+ 76-80: 3.50+ see notes	
onus	
Lead	Cap
	2.75
	1.60
0-75: 5.00+ 76-80: 3.50+ see notes	
onus	
Lead	Cap
	1.05
	2.00
	2.00
0-75: 5.00+ 76-80: 3.50+ see notes	
onus	
Lead	Cap
0%	3.25
Qualified 18-75: 4.00+ 76-80: 3.00+ 81-85: 2.00+ Non-Qual 0-75: 4.00+ 76-80: 3.00+	

Indexed Annuity Detail Sheet

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01-00: 4.00+	
see notes	
onus	
Lead	Cap
	4.00
Qualified 18-75: 4.00+ 76-80: 3.00+ 81-85: 2.00+ Non-Qual 0-75: 4.00+ 76-80: 3.00+ 81-85: 2.00+	
see notes	
onus	
Lead	Cap
	3.75
5%	
	3.75
Qualified 18-75: 4.00+ 76-80: 3.00+ 81-85: 2.00+ Non-Qual 0-75: 4.00+ 76-80: 3.00+ 81-85: 2.00+	
see notes	
onus	
Lead	Cap
5%	
	4.00
0-75: 3.50+ 76-80: 2.75+ 81-85: 1.75+ see notes	
onus	
Lead	Cap
	7.00
0-75: 3.50+ 76-80: 2.75+ 81-85: 1.75+ see notes	

Indexed Annuity Detail Sheet

Lincoln Financial Group
Lincoln New Directions 6
High-Band

Withdrawal Notes:							No Premium E
Withdrawal Charges 6 years:	9	8	7	6	4.75	3.5	
Guaranteed Minimum Value:	100% of Premium at 1.00% (GMR/1000 \$1,062)						
Account Name	Indicie	Type	Reset	Averaging	Part	Spr	
2-Year Point-to-Point Indexed Account	S&P 500	Point to Point	Biennial	None			
Fixed Account		1-Year Fixed Rate (no bonus)				1.5!	
Performance Triggered Indexed Account	S&P 500	Perf Trig	Annual	None			

Lincoln Financial Group
Lincoln New Directions 6
Low-Band

Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: NY			
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Account		1-Year Fixed Rate (no bonus)				1.4!
Performance Triggered Indexed Account	S&P 500	Perf Trig	Annual	None		

North American Company
Freedom Choice (5%) 6
High-Band

Non-Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000 Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000	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 MN MT NV NY OR PA PR TX UT VA VI VT WA			
Withdrawal Notes:		No Premium E				
For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (6 years):	9	9	8	6	4	2
For states IL (6 years):	9	8	7	6	4	2
For states TX (6 years):	8	8	7	6	4	2
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 \$929)					
Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		

North American Company
Freedom Choice (5%) 6
Low-Band

Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000	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 MN MT NV NY OR PA PR TX UT VA VI VT WA			
Withdrawal Notes:		No Premium E				
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onus	
Lead	Cap
	7.00
5%	
0-75: 3.50+ 76-80: 2.75+ 81-85: 1.75+ see notes	
onus	
Lead	Cap
0%	
0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ see notes	
onus	
Lead	Cap
	1.80
	3.10
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Qualified	Qualified																										

North American Company
Freedom Choice (5%) 6
High-Band

North American Company
Freedom Choice (5%) 6
Low-Band

North American Company
Freedom Choice (5%) 6
High-Band

Lead	Cap
	2.40

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
[see notes](#)

onus

Lead	Cap
	3.20

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
[see notes](#)

onus

Lead	Cap
	2.15

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
[see notes](#)

onus

Lead	Cap
5%	

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+

Indexed Annuity Detail Sheet

North American Company Freedom Choice (5%) 6 Low-Band	Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000	No- Extended Care Waiver Yes-Nursing Home	Yes-Terminal Illness No- Annualization	NV NY OR PA PR TX UT VA VI VT WA																					
	Withdrawal Notes:				No Premium E																				
	For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (6 years):		9 9 8 6 4 2																						
	For states IL (6 years):		9 8 7 6 4 2																						
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Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$929)																							
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																			
1-Year Nasdaq-100 Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum																					
North American Company Freedom Choice (5%) 6 High-Band	Non-Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000 Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000	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 MN MT NV NY OR PA PR TX UT VA VI VT WA																					
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																			
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None																					
North American Company Freedom Choice (5%) 6 Low-Band	Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000	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 MN MT NV NY OR PA PR TX UT VA VI VT WA																					
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Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$929)																							
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																			
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None																					
1-Year Fixed		1-Year Fixed Rate (no bonus)				1.3!																			
North American Company	Non-Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000 Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000	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 MN MT NV NY OR PA PR TX UT VA VI VT WA																					
	Withdrawal Notes:				No Premium E																				

01-01-2012
see notes

onus

Lead	Cap
	1.30

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

onus

Lead	Cap
	3.55

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

onus

Lead	Cap
	2.20

5%

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

onus

Indexed Annuity Detail Sheet

North American Company
Freedom Choice (5%) 6
High-Band

For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, TX, WI, WV, WY (6 years):	9	9	8	6	4	2
For states IL (6 years):	9	8	7	6	4	2
For states TX (6 years):	8	8	7	6	4	2

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$929)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		

Non-Qualified Owner: 85 Annuitant: 85	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 MN MT NV NY OR PA PR TX UT VA VI VT WA
Qualified Owner: 85 Annuitant: 85	Qualified Single: 2,000 Monthly: 2,000	No- Extended Care Waiver Yes-Nursing Home	Yes-Terminal Illness No- Annualization	

Withdrawal Notes: No Premium E

North American Company
Freedom Choice (5%) 6
Low-Band

For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, TX, WI, WV, WY (6 years):	9	9	8	6	4	2
For states IL (6 years):	9	8	7	6	4	2
For states TX (6 years):	8	8	7	6	4	2

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$929)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		

Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization	Yes-Unemployment No- Long Term Care	Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Qualified Owner: 85 Annuitant: 85	Qualified Single: 250,000 Monthly: 250,000	No- Extended Care Waiver Yes-Nursing Home	Yes-Terminal Illness No- Annualization	

Withdrawal Notes: No Premium E

North American Company
Freedom Choice (5%) 6
High-Band

For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, TX, WI, WV, WY (6 years):	9	9	8	6	4	2
For states IL (6 years):	9	8	7	6	4	2
For states TX (6 years):	8	8	7	6	4	2

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$929)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		
1-Year Nasdaq-100 Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		

Non-Qualified Owner: 85 Annuitant: 85	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 MN MT NV NY OR PA PR TX UT VA VI VT WA
Qualified Owner: 85 Annuitant: 85	Qualified Single: 2,000 Monthly: 2,000	No- Extended Care Waiver Yes-Nursing Home	Yes-Terminal Illness No- Annualization	

Withdrawal Notes: No Premium E

North American Company
Freedom Choice (5%) 6

For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, TX, WI, WV, WY (6 years):	9	9	8	6	4	2
--	---	---	---	---	---	---

Lead	Cap
	2.90
0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ see notes	
onus	
Lead	Cap
	2.15
	2.65
0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ see notes	
onus	
Lead	Cap
	3.00
	1.70
0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ see notes	
onus	

Indexed Annuity Detail Sheet

<i>Low-Band</i>	For states IL (6 years):	9	8	7	6	4	2	
	For states TX (6 years):	8	8	7	6	4	2	
	Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 \$929)						
		Account Name	Indicie	Type	Reset	Averaging	Part	Spr
		1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
		1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions					States
North American Company Freedom Choice (5%) 6 <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					Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 250,000 Monthly: 250,000	Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization					
	Withdrawal Notes:							No Premium I
	For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (6 years):		9	9	8	6	4	2
	For states IL (6 years): For states TX (6 years):		9 8	8 8	7 7	6 6	4 4	2 2
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$929)						
		Account Name	Indicie	Type	Reset	Averaging	Part	Spr
		1-Year Nasdaq-100 Annual Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	None		
North American Company Freedom Choice 6 <i>Low-Band</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					Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 2,000 Monthly: 2,000	Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization					
	Withdrawal Notes:							No Premium I
	For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (6 years):		9	9	8	6	4	2
	For states IL (6 years):		9	8	7	6	4	2
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$929)						
		Account Name	Indicie	Type	Reset	Averaging	Part	Spr
		1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		
North American Company Freedom Choice 6 <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					Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 250,000 Monthly: 250,000	Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization					
	Withdrawal Notes:							No Premium I
	For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (6 years):		9	9	8	6	4	2
	For states IL (6 years):		9	8	7	6	4	2

Lead	Cap
	1.45
	2.30

Commissions
Age: Rate

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
[see notes](#)

Bonus

Lead	Cap
	2.90

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
[see notes](#)

Bonus

Lead	Cap
	2.00

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
[see notes](#)

Bonus

Indexed Annuity Detail Sheet

	Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 \$929)						
	Account Name	Indicie	Type	Reset	Averaging	Part	Spr	
	1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	None			
	1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None			
North American Company Freedom Choice 6 <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	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 MN MT NV NY OR PA PR TX UT VA VI VT WA			
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 2,000 Monthly: 2,000	No- Extended Care Waiver Yes-Nursing Home	Yes-Terminal Illness No- Annualization				
	Withdrawal Notes:					No Premium		
	For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, TX, WI, WV, WY (6 years):		9	9	8	6	4	2
	For states IL (6 years):		9	8	7	6	4	2
	Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 \$929)						
	Account Name	Indicie	Type	Reset	Averaging	Part	Spr	
	1-Year Fixed		1-Year Fixed Rate (no bonus)				1.00	
North American Company Freedom Choice 6 <i>High-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization	Yes-Unemployment No- Long Term Care	Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA			
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 250,000 Monthly: 250,000	No- Extended Care Waiver Yes-Nursing Home	Yes-Terminal Illness No- Annualization				
	Withdrawal Notes:					No Premium		
	For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, TX, WI, WV, WY (6 years):		9	9	8	6	4	2
	For states IL (6 years):		9	8	7	6	4	2
	Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 \$929)						
	Account Name	Indicie	Type	Reset	Averaging	Part	Spr	
	1-Year Fixed		1-Year Fixed Rate (no bonus)				1.40	
North American Company Freedom Choice 6 <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	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 MN MT NV NY OR PA PR TX UT VA VI VT WA			
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 2,000 Monthly: 2,000	No- Extended Care Waiver Yes-Nursing Home	Yes-Terminal Illness No- Annualization				
	Withdrawal Notes:					No Premium		
	For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, TX, WI, WV, WY (6 years):		9	9	8	6	4	2
	For states IL (6 years):		9	8	7	6	4	2
	Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 \$929)						
	Account Name	Indicie	Type	Reset	Averaging	Part	Spr	
	1-Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None			
	1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None			
	1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	None			

Lead	Cap
	1.55
	2.45

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
[see notes](#)

Bonus

Lead	Cap
	0%

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
[see notes](#)

Bonus

Lead	Cap
	5%

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
[see notes](#)

Bonus

Lead	Cap
	2.00
	2.00
	1.10

Indexed Annuity Detail Sheet

North American Company Freedom Choice 6 <i>High-Band</i>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%; padding: 2px;">Non-Qualified Owner: 85 Annuitant: 85</td> <td style="width: 20%; padding: 2px;">Non-Qualified Single: 250,000 Monthly: 250,000</td> <td style="width: 20%; padding: 2px;">No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home</td> <td style="width: 20%; padding: 2px;">Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization</td> <td style="width: 20%; padding: 2px;">Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA</td> </tr> <tr> <td style="padding: 2px;">Qualified Owner: 85 Annuitant: 85</td> <td style="padding: 2px;">Qualified Single: 250,000 Monthly: 250,000</td> <td colspan="2"></td> <td></td> </tr> </table>	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	Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA	Qualified Owner: 85 Annuitant: 85	Qualified Single: 250,000 Monthly: 250,000													
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For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (6 years):	9	9	8	6	4	2															
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76-80: 4.13+
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see notes

Bonus

Lead	Cap
	2.40

0-75: 5.50+
76-80: 4.13+
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see notes

Bonus

Lead	Cap
	2.00
	1.05

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Bonus	
Lead	Cap
	2.00
0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ see notes	
Bonus	
Lead	Cap
	2.65
0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ see notes	
Bonus	
Lead	Cap
	2.00
0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ see notes	
Bonus	

Indexed Annuity Detail Sheet

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Nasdaq-100 Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	None		
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		

Surrender Charges Last 5 Years

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Flex. Wthdrl Rider No- Extended Care Waiver No- Terminal Illness No- Annualization	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care Yes-Death Benefit Rider Yes-Nursing Home	Not Available in: NY PR TX VI
Withdrawal Notes:				No Premium
Withdrawal Charges 5 years:				8 7 6 5 4
Guaranteed Minimum Value:				87.5% of Premium at 1.00% (GMR/1000 \$920)

Allianz Life Insurance Company of North America
Allianz Pro V1

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
1-Year PIMCO US Advantage Index Spread	PIMCO US Aggregate Bond Index	Point to Point	Annual	None		
1-Year Fixed Interest Account	1-Year Fixed Rate (no bonus)					1.
1-Year Barclay's Capital Spread	iShares Barclays Aggregate Bon	Point to Point	Annual	None		

Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Flex. Wthdrl Rider No- Extended Care Waiver No- Terminal Illness No- Annualization	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care Yes-Death Benefit Rider Yes-Nursing Home	Not Available in: NY PR VI WA
Withdrawal Notes:				No Premium
Withdrawal Charges 5 years:				8 7 6 5 4
Guaranteed Minimum Value:				87.5% of Premium at 1.00% (GMR/1000 \$920)

Allianz Life Insurance Company of North America
Endurance Elite 5

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Blended Point-to-Point	Blended Indices	Point to Point	Annual	None		
1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None		
1-Year Fixed Interest Account	1-Year Fixed Rate (no bonus)					1.5
1-Year S&P 500 Monthly Sum Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Euro STOXX 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year Nasdaq 100 Monthly Sum Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year Euro STOXX 50 Monthly Sum	DJ EuroStoxx 50	Point to Point	Annual	Monthly Sum		
1 Year Blended Monthly Average Spread	Blended Indices	Point to Point	Annual	Monthly		
1-Year Nasdaq 100 Point-to-Point	Nasdaq 100	Point to Point	Annual	None		

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 75,000 Monthly: 75,000 Qualified Single: 75,000 Monthly: 75,000	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 CA CT MT NJ NY OR PR VI
Withdrawal Notes:				No Premium

American Equity Investment Life Insurance Company

Lead	Cap
	1.45
	2.55

0-75: 3.25 76-80: 2.00 81-UP: 1.00	

Bonus

Lead	Cap
1.70	
75%	
1.70	

0-75: 4.50+ 76-80: 3.00+ see notes	
---	--

Bonus

Lead	Cap
	3.00
	3.00
0%	
	1.90
	3.25
	2.00
	2.00
4.50	
	3.00

79-85: 0.50+ see notes	
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Bonus

Indexed Annuity Detail Sheet

Insurance Company Heritage Gold (ICC11-IDX2)	Withdrawal Charges 5 years: 8 7 6 5 4																										
	Guaranteed Minimum Value: 87.5% of Premium at 1.00%																										
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Lead	Cap
	1.00
0%	

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

Bonus

Lead	Cap
	4.00
	1.05

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

Bonus

Lead	Cap
	4.00
0%	

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

Bonus

Lead	Cap
	4.00

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

Bonus

Indexed Annuity Detail Sheet

Guaranteed Minimum Value:	87.5% of Premium at 2.75% (GMR/1000 \$1,002)					
Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States																														
Aviva Life & Annuity (Income Series) Income Select 5 <i>Low-Band</i>	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">Non-Qualified</td> <td style="width: 50%;">Non-Qualified</td> </tr> <tr> <td>Owner: 83</td> <td>Single: 5,000</td> </tr> <tr> <td>Annuitant: 83</td> <td>Monthly: 5,000</td> </tr> <tr> <td colspan="2" style="text-align: center;">Qualified</td> </tr> <tr> <td>Owner: 83</td> <td>Single: 5,000</td> </tr> <tr> <td>Annuitant: 83</td> <td>Monthly: 5,000</td> </tr> </table> </td> <td style="width: 50%; vertical-align: top;"> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">No- Disability</td> <td style="width: 50%;">No- Unemployment</td> </tr> <tr> <td>No- Hospitalization</td> <td>No- Long Term Care</td> </tr> <tr> <td>No- Extended Care Waiver</td> <td>Yes-Terminal Illness</td> </tr> <tr> <td>Yes-Nursing Home</td> <td>No- Annualization</td> </tr> </table> </td> </tr> </table>	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">Non-Qualified</td> <td style="width: 50%;">Non-Qualified</td> </tr> <tr> <td>Owner: 83</td> <td>Single: 5,000</td> </tr> <tr> <td>Annuitant: 83</td> <td>Monthly: 5,000</td> </tr> <tr> <td colspan="2" style="text-align: center;">Qualified</td> </tr> <tr> <td>Owner: 83</td> <td>Single: 5,000</td> </tr> <tr> <td>Annuitant: 83</td> <td>Monthly: 5,000</td> </tr> </table>	Non-Qualified	Non-Qualified	Owner: 83	Single: 5,000	Annuitant: 83	Monthly: 5,000	Qualified		Owner: 83	Single: 5,000	Annuitant: 83	Monthly: 5,000	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">No- Disability</td> <td style="width: 50%;">No- Unemployment</td> </tr> <tr> <td>No- Hospitalization</td> <td>No- Long Term Care</td> </tr> <tr> <td>No- Extended Care Waiver</td> <td>Yes-Terminal Illness</td> </tr> <tr> <td>Yes-Nursing Home</td> <td>No- Annualization</td> </tr> </table>	No- Disability	No- Unemployment	No- Hospitalization	No- Long Term Care	No- Extended Care Waiver	Yes-Terminal Illness	Yes-Nursing Home	No- Annualization		Only Available in: DE NJ OR PA									
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Lead	Cap
	1.60

Commissions
Age: Rate

0-75: 2.00+
76-80: 1.05+
81-83: 0.95+
[see notes](#)

ius

Lead	Cap
	4.00
0%	

0-75: 2.00+
76-80: 1.05+
81-83: 0.95+
[see notes](#)

ius

Lead	Cap
	4.00
	4.00

0-80: 3.25+
[see notes](#)

ius

Lead	Cap
	1.40
	10.00

0-80: 3.25+
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Indexed Annuity Detail Sheet

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Indexed Annuity Detail Sheet

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Withdrawal Charges 5 years:	9 8 7 6 5																												
Guaranteed Minimum Value:	100% of Premium at 1.00% (GMR/1000 \$1,051)																												
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																							
Performance Triggered	S&P 500	Perf Trig	Annual	None																									

0-80: 3.25+ see notes	
ius	
Lead	Cap
	10.00

Commissions	
Age: Rate	
0-80: 3.25+ see notes	
ius	
Lead	Cap
0%	

0-75: 5.00+ 76-80: 3.75+ 81-85: 2.50+ see notes	
ius	
Lead	Cap
5%	1.50

0-75: 5.00+ 76-80: 3.75+ 81-85: 2.50+ see notes	
ius	
Lead	Cap

Indexed Annuity Detail Sheet

Lincoln Financial Group Lincoln OptiChoice 5 <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</td> </tr> <tr> <td>Owner: 85</td> <td>Single: 100,000</td> <td>No- Hospitalization</td> <td>No- Long Term Care</td> </tr> <tr> <td>Annuitant: 85</td> <td>Monthly: 100,000</td> <td>No- Extended Care Waiver</td> <td>Yes-Terminal Illness</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: 100,000</td> <td></td> <td></td> </tr> <tr> <td>Annuitant: 85</td> <td>Monthly: 100,000</td> <td></td> <td></td> </tr> </table>	Non-Qualified	Non-Qualified	No- Disability	No- Unemployment	Not Available in: NY	Owner: 85	Single: 100,000	No- Hospitalization	No- Long Term Care	Annuitant: 85	Monthly: 100,000	No- Extended Care Waiver	Yes-Terminal Illness	Qualified	Qualified	Yes-Nursing Home	Yes-Annualization	Owner: 85	Single: 100,000			Annuitant: 85	Monthly: 100,000		
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Account Name	Indicie	Type	Reset	Averaging	Part	Spr																				
1-Year Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum																						
1-Year Fixed Account		1-Year Fixed Rate (no bonus)				1.00																				
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Withdrawal Notes:	No Premium Bor																									

<p>0-75: 5.00+ 76-80: 3.75+ 81-85: 2.50+ see notes</p>
ius
<p>Lead Cap</p>
<p>0-75: 5.00+ 76-80: 3.75+ 81-85: 2.50+ see notes</p>
ius
<p>Lead Cap</p> <p>9.00</p>
<p>0-75: 5.00+ 76-80: 3.75+ 81-85: 2.50+ see notes</p>
ius
<p>Lead Cap</p> <p>9.00</p>
<p>0-75: 5.00+ 76-80: 3.75+ 81-85: 2.50+ see notes</p>
ius
<p>Lead Cap</p> <p>1.40</p> <p>0%</p>
<p>0-75: 5.00+ 76-80: 3.75+ 81-85: 2.50+ see notes</p>
ius

Indexed Annuity Detail Sheet

North American Company North American Formula Choice	For states AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, VA, VT, WA, WI, WV, WY (5 years): For states CA (5 years):	9	8	6	4	2		
	Guaranteed Minimum Value:	100% of Premium at 1.00% (GMR/1000 \$1,051)						
	Account Name	Indicie	Type	Reset	Averaging	Part	Spr	
	1-Year DJ EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None	100		
	1-Year S&P 400 Point-to-Point	S&P 400	Point to Point	Annual	None			
	1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum			
	1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None			
	1-Year NASDAQ 100 Monthly Point-to-Point	Nasdaq 100	Point to Point	Annual	Monthly Sum			
	1-Year Russell 2000 Point-to-Point	Russell 2000	Point to Point	Annual	None			
	1-Year Dow Jones Industrial Average Point-to-Point	DJIA	Point to Point	Annual	None			
1-Year Nasdaq 100 Point-to-Point	Nasdaq 100	Point to Point	Annual	None				
1-Year Fixed	1-Year Fixed Rate (no bonus)						1.0	
Non-Qualified Owner: 85 Single: 10,000 Non-Qualified Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 2,000 Qualified Annuitant: 85 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	Only Available in: TX				
Withdrawal Notes:							No Premium Bor	
Withdrawal Charges 5 years:		8	8	6	4	2		
Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,051)						
Account Name	Indicie	Type	Reset	Averaging	Part	Spr		
1-Year NASDAQ 100 Monthly Point-to-Point	Nasdaq 100	Point to Point	Annual	Monthly Sum				
1-Year Russell 2000 Point-to-Point	Russell 2000	Point to Point	Annual	None				
1-Year Dow Jones Industrial Average Point-to-Point	DJIA	Point to Point	Annual	None				
1-Year DJ EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None				
1-Year Fixed	1-Year Fixed Rate (no bonus)						2.0	
1-Year S&P 400 Point-to-Point	S&P 400	Point to Point	Annual	None				
1-Year Nasdaq 100 Point-to-Point	Nasdaq 100	Point to Point	Annual	None				
1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None				
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum				
Non-Qualified Owner: 85 Single: 10,000 Non-Qualified Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 10,000 Qualified Annuitant: 85 Monthly: 10,000		No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AL MN MT NY OR PR VI				
Withdrawal Notes:							No Premium Bor	
Withdrawal Charges 5 years:		9	8	7	6	5		
Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,051)						
North American Company North American Formula Choice (TX)								
Reliance Standard Life								

Indexed Annuity Detail Sheet

Lead	Cap
0.00	2.00
	2.00
	1.00
	2.00
	1.00
	2.00
	2.00
	2.00
0%	
see notes	
ius	
Lead	Cap
	1.00
	4.00
	4.00
	4.00
0%	
	4.00
	4.00
	4.00
	1.00
0-80: 4.00 81-85: 2.40	
ius	

Indexed Annuity Detail Sheet

Keystone 5 Index Annuity

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Monthly Average - Participation Rate	S&P 500	Point to Point	Annual	Monthly	20	
1-Year Monthly Average - Capped	S&P 500	Point to Point	Annual	Monthly		
1-Year Point-to-Point - Capped	S&P 500	Point to Point	Annual	None		
1-Year Point-to-Point - Participation Rate	S&P 500	Point to Point	Annual	None	15	
Fixed Interest Strategy		1-Year Fixed Rate (no bonus)				1.80

The Hartford
Hartford Saver Solution SM 5
High-Band

Non-Qualified Owner: 80 Annuitant: Monthly: 100,000 Qualified Owner: 80 Annuitant: Monthly: 100,000	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	Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV
Withdrawal Notes:				No Premium Bor
Withdrawal Charges 5 years:				9 8 7 6 5
Guaranteed Minimum Value:				100% of Premium at 1.00% (GMR/1000 \$1,051)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Annual S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

The Hartford
Hartford Saver Solution SM 5
Low-Band

Non-Qualified Owner: 80 Annuitant: Monthly: 10,000 Qualified Owner: 80 Annuitant: Monthly: 10,000	Non-Qualified Single: 10,000 Monthly: 10,000 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	Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV
Withdrawal Notes:				No Premium Bor
Withdrawal Charges 5 years:				9 8 7 6 5
Guaranteed Minimum Value:				100% of Premium at 1.00% (GMR/1000 \$1,051)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.50

The Hartford
Hartford Saver Solution SM 5
High-Band

Non-Qualified Owner: 80 Annuitant: Monthly: 100,000 Qualified Owner: 80 Annuitant: Monthly: 100,000	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	Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV
Withdrawal Notes:				No Premium Bor
Withdrawal Charges 5 years:				9 8 7 6 5
Guaranteed Minimum Value:				100% of Premium at 1.00% (GMR/1000 \$1,051)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Annual S&P 500 Performance Trigger	S&P 500	Perf Trig	Annual	None		
Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.50

Non-Qualified Owner: 80 Annuitant: Monthly: 10,000 Qualified Owner: 80 Annuitant: Monthly: 10,000	Non-Qualified Single: 10,000 Monthly: 10,000 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	Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV
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Indexed Annuity Detail Sheet

Lead	Cap
	4.00
	3.50
3%	
ius	
Lead	Cap
	4.00
ius	
Lead	Cap
3%	
ius	
Lead	Cap
3%	

Indexed Annuity Detail Sheet

The Hartford Hartford Saver Solution SM 5 Low-Band	Withdrawal Notes:				No Premium Bor				
	Withdrawal Charges 5 years:				9	8	7	6	5
	Guaranteed Minimum Value:				100% of Premium at 1.00% (GMR/1000 \$1,051)				
	Account Name		Indicie	Type	Reset	Averaging	Part	Spr	
Annual S&P 500 Performance Trigger		S&P 500	Perf Trig	Annual	None				
Annual S&P 500 Point-to-Point Cap		S&P 500	Point to Point	Annual	None				

The Hartford Hartford Saver Solution Choice SM 5 Low-Band	Non-Qualified Owner: 80 Single: 10,000 Annuitant: Monthly: 10,000		Non-Qualified Owner: 80 Single: 10,000 Annuitant: 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	Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV		
	Withdrawal Notes:				No Premium Bor				
	Withdrawal Charges 5 years:				9	8	7	6	5
	Guaranteed Minimum Value:				100% of Premium at 1.00% (GMR/1000 \$1,051)				
Account Name		Indicie	Type	Reset	Averaging	Part	Spr		
Annual Global Equity Index Performance Trigger		Blended Indices	Perf Trig	Annual	None				
Annual S&P 500 Point-to-Point Cap		S&P 500	Point to Point	Annual	None				

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States					
The Hartford Hartford Saver Solution Choice SM 5 High-Band	Non-Qualified Owner: 80 Single: 100,000 Annuitant: Monthly: 100,000		Non-Qualified Owner: 80 Single: 100,000 Annuitant: 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	Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV		
	Withdrawal Notes:				No Premium Bor				
	Withdrawal Charges 5 years:				9	8	7	6	5
	Guaranteed Minimum Value:				100% of Premium at 1.00% (GMR/1000 \$1,051)				
Account Name		Indicie	Type	Reset	Averaging	Part	Spr		
Annual Global Equity Index Point-to-Point Cap		Blended Indices	Point to Point	Annual	None				
Annual S&P 500 Performance Trigger		S&P 500	Perf Trig	Annual	None				
The Hartford Hartford Saver Solution Choice SM 5 Low-Band	Non-Qualified Owner: 80 Single: 10,000 Annuitant: Monthly: 10,000		Non-Qualified Owner: 80 Single: 10,000 Annuitant: 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	Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV		
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Account Name		Indicie	Type	Reset	Averaging	Part	Spr		

ius	
Lead	Cap
	3.25
ius	
Lead	Cap
	3.00

Commissions	
Age: Rate	
ius	
Lead	Cap
	3.20
ius	
Lead	Cap

Indexed Annuity Detail Sheet

	Fixed Rate Strategy	1-Year Fixed Rate (no bonus)	1.50																					
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Guaranteed Minimum Value:	100% of Premium at 1.00% (GMR/1000 \$1,051)																							

Indexed Annuity Detail Sheet

		Account Name	Indicie	Type	Reset	Averaging	Part	Spr
		Fixed Interest Account		1-Year Fixed Rate (no bonus)				1.70
		1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None		
The Standard Index Growth Annuity 5 <i>Low-Band</i>	Non-Qualified	Non-Qualified	No- Disability	No- Unemployment		Not Available in: NY PR VI		
	Owner: 90	Single: 15,000	No- Hospitalization	No- Long Term Care				
	Annuitant: 90	Monthly: 15,000	No- Extended Care Waiver	Yes-Terminal Illness				
	Qualified	Qualified	Yes-Nursing Home	Yes-Annualization				
	Owner: 90	Single: 15,000						
	Annuitant: 90	Monthly: 15,000						
		Withdrawal Notes:						No Premium Bor
		Withdrawal Charges 5 years:		8	7	6	4	2
		Guaranteed Minimum Value:		100% of Premium at 1.00% (GMR/1000 \$1,051)				
		Account Name	Indicie	Type	Reset	Averaging	Part	Spr
		Fixed Interest Account		1-Year Fixed Rate (no bonus)				1.70
		1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None		

Lead	Cap
0%	2.50
0-80: 4.00 81-85: 2.25 86-90: 1.85 see notes	
us	
Lead	Cap
0%	2.00