

Annuity Product Reference Guide

EQUITY INDEXED

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2010

Happy 4th of July!



Contact us Today!

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3 EQUITY INDEXED ANNUITIES

4-5 AMERICAN GENERAL LIFE COMPANIES

Policies issued by American General Life and United States Life (NY only)
A.M. Best Rating = A (excellent) (888) 438-6933

5 AMERICAN NATIONAL INSURANCE COMPANY

A.M. Best Rating = A (excellent) (800) 835-5320

6 ANNUITY INVESTORS LIFE INSURANCE COMPANY

A.M. Best Rating = A (excellent) (800) 438-3398 x12746

7 AVIVA/AMERICAN INVESTORS LIFE INSURANCE COMPANY

A.M. Best Rating = A (excellent) (800) 800-9882 x3132

8 EQUITRUST LIFE INSURANCE COMPANY

A.M. Best Rating = B+ (good) (866) 598-3694

9 GREAT AMERICAN LIFE INSURANCE COMPANY

A.M. Best Rating = A (excellent) (800) 438-3398 x11999

10-11 LINCOLN FINANCIAL GROUP

A.M. Best Rating = A+ (superior) (800) 238-6292

11-12 NORTH AMERICAN COMPANY FOR LIFE AND HEALTH

A.M. Best Rating = A+ (superior) (877) 586-0242 x35676

13 SAGICOR LIFE INSURANCE COMPANY

A.M. Best Rating = A- (excellent) (888) 742-4267 x6180



American General
Life Companies



LIFE INSURANCE COMPANY




Equity Indexed Annuities

Company	Product Name	Bonus	Design	Annual Cap	Fixed Rate	S&P 500 Participation Rate	Minimum Surrender Value	Surrender Charge Period
6 year term								
Great American Life	Safe Outlook	0.00%	1	6.00%	2.05%	100% First Year	2.00% on 90%	6 years
American National	ANICO EIA	0.00%	2	5.00%	0.00%	100% First Year	1.75% on 90%	6 years
Aviva	Income Preferred - 6	0.00%	5	1.85%mo	1.85%	100% First Year	2.00% on 87.5%	6 years
7 year term								
North American	Charter - 7	0.00%	4	1.85%mo	2.00%	100% First Year	1.10% on 87.5%	7 years
American National	Value lock - 7	0.00%	3	no cap	0.00%	100% For Term	1.75% on 90%	7 years
Great American Life	American Legend II	0.00%	1	7.00%	2.80%	100% First Year	2.00% on 100%	7 years
American National	Strategy - 7	0.00%	2	4.20%	2.00%	100% First Year	1.00% on 88.5%	7 years
North American	Precision - 7	0.00%	4	1.85%mo	2.00%	100% For Term	1.10% on 8.75%	7 years
American General	Horizon Vision Advantage - 7	0.00%	2	4.50%	2.15%	100% First Year	2.00% on 90%	7 years
9 year term								
American General	Vision Advantage - 9	0.00%	2	5.50%	2.55%	100% First Year	2.00% on 90%	9 years
Sagicor Life	Platinum EIA - No Bonus	0.00%	1	6.00%	3.00%	100% First Year	2.00% on 100%	9 years
American General	Horizon Index	4.00%	5	2.20%mo	2.00%	100% First Year	2.00% on 90%	9 years
10 year term								
American National	Strategy - 10	0.00%	2	4.00%	2.00%	100% First Year	1.00% on 90%	10 years
American General	Horizon Vision Maximizer	5.00%	2	3.75%	2.00%	100% First Year	2.00% on 90%	10 years
Sagicor Life	Platinum EIA - Bonus	5.00%	1	5.50% cap	2.75%	100% First Year	2.00% on 100%	10 years
Great American Life	American Icon II	1.50%	2	6.25%	2.20%	100% First Year	2.00% on 100%	10 years
North American	Charter - 10	5.00%	5	2.25%mo	2.10%	100% First Year	1.10% on 87.5%	10 years
North American	Precision - 10	5.00%	4	2.25%	2.10%	100% For Term	1.10% on 87.5%	10 years
North American	TEN	10.00% for 5yrs	5	1.70%mo	1.50%	100% First Year	2.00% on 100%	10 years
Lincoln Financial Group	Opti-Point - 10	3.00% for 4yrs	2	3.60%	5.10%	100% First Year	2.00% on 100%	10 years
American National	Value Lock - 10	0.00%	3	no cap	0.00%	100% For Term	1.75% on 90%	10 years
Great American Life	Safe Return	0.00%	1	6.50%	2.30%	100% For Term	2.00% on 100%	10 years
Aviva	Income Preferred Bonus	8.00%	5	1.85%mo	1.85%	100% First Year	2.00% on 87.5%	10 years
12 year term								
Great American Life	American Valor II	Up to 5.00%	1	6.00%	2.30%	100% First Year	2.00% on 100%	12 years
American General	Horizon Index	5.00%	5	2.20%mo	2.00%	100% First Year	2.00% on 90%	12 years
14 year term								
North American	Precision - 14	10.00% for 7 yrs	4	2.40%mo	2.30%	100% First Year	1.10% on 87.5%	14 years
North American	Charter Series - 14	10.00% for 7 yrs	5	2.40%mo	2.30%	100% First Year	1.10% on 87.5%	14 years

1 = Monthly Average Annual Reset 2 = Annual Point to Point Reset 3 = Point to Point 4 = Monthly Point to Point Annual Reset 5 = Monthly Cap Annual Reset 6 = High Water Rolling for Monthly Term
 7 = 2 year Monthly Average *RATES AND COMMISSIONS SUBJECT TO CHANGE. CHECK INDIVIDUAL COMMISSION SCHEDULES FOR GUARANTEED ACCURACY AND DESCRIPTIONS !!!
 For Agents Use Only. Call for state approvals.

(A) 6.00% day 1, 2.00% 1st anniversary yr., 2.00% 2nd anniversary yr., 2.00% 3rd Anniversary Yr.
 (B) 4.00% year 1, 2.00% 1st anniversary yr., 1.00% 2nd anniversary yr.

AMERICAN GENERAL LIFE COMPANIES (AGA)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Horizon Vision Advantage-5 EIA Annuity (5 year option)	Fixed Acct: 2.00%, 100% participation rate, monthly average reset			Annual Reallocation - Acct value can be reallocated as of each contract ann amount all available acct options. No				
	TEMPORARILY SUSPENDED							
Horizon Vision Advantage-7 EIA Annuity (7 year option)	& annual cap: 4.75% Annual pt-to-pt w/adjustable participation rate: 30% & no spread & No Cap			After 5th contract yr and is either life-contingent or for a min of 5 yrs. Extended Care Rider - waives withdrawal charges and MVA assessed on withdrawals or surrenders if: Care begins at least 1 yr after date of contract issue, care is provided by a qualified institution for at least 90 consecutive days, The owner is < 86. Call for details!				
	Fixed Account Interest: 2.15% Annual pt-to-pt w/100% participation rate w/no spread & annual cap: 4.50% Annual pt-to-pt w/80% participation rate w/no spread & annual cap: 5.00% Annual pt-to-pt w/adjustable participation rate: 30% & no spread & No Cap Ann Rest Month Ave w/indx sprd: 8.00% & no cap, 100% participation rate, monthly ave/annual reset	2.00% on 90% of premium	\$15,000 Q & NQ	Annual Reallocation - Acct value can be reallocated as of each contract ann amount all available acct options. No withdrawal charges. Death Benefit - Upon death of owner, if annuity value is greater than 0, the beneficiary will receive the annuity value. No withdrawal charges or MVA at death. Free Withdrawal Provision - In all contract yrs, up to 10% of the annuity value, as of the previous contract yr. Minimum Withdrawals - After partial or systematic withdrawal, the minimum remaining annuity value must be no less than \$5,000. Annuitization - Allowed without withdrawal charges or MVA if after 5th contract yr and is either life-contingent or for a min of 5 yrs. Extended Care Rider - waives withdrawal charges and MVA assessed on withdrawals or surrenders if: Care begins at least 1 yr after date of contract issue, care is provided by a qualified institution for at least 90 consecutive days, The owner is < 86. Call for details!	7 years (9,8,7,6, 5,4,3)	0-85 Q & NQ	Y	CT, DE, MN, NJ, NY, OR, PA, TX, UT, VT, WA
Horizon Vision Advantage-9 EIA Annuity (9 year option)	Fixed Account Interest: 2.65% Annual pt-to-pt w/100% participation rate w/no spread & annual cap: 5.50% Annual pt-to-pt w/80% participation rate w/no spread & annual cap: 6.00% Annual pt-to-pt w/adjustable participation rate: 30% & no spread & No Cap Ann Rest Month Ave 100% participation rate, monthly ave/annual reset No cap, 8.00% index spread	2.00% on 90% of premium	\$15,000 Q & NQ	Annual Reallocation - Acct value can be reallocated as of each contract ann amount all available acct options. No withdrawal charges. Death Benefit - Upon death of owner, if annuity value is greater than 0, the beneficiary will receive the annuity value. No withdrawal charges or MVA at death. Free Withdrawal Provision - In all contract yrs, up to 10% of the annuity value, as of the previous contract yr. Minimum Withdrawals - After partial or systematic withdrawal, the minimum remaining annuity value must be no less than \$5,000. Annuitization - Allowed without withdrawal charges or MVA if after 5th contract yr and is either life-contingent or for a min of 5 yrs. Extended Care Rider - waives withdrawal charges and MVA assessed on withdrawals or surrenders if: Care begins at least 1 yr after date of contract issue, care is provided by a qualified institution for at least 90 consecutive days, The owner is < 86. Call for details!	9 years (10,9,8,7,6, 5,4,3,2)	0-80 Q & NQ	Y	AK, CT, DE, MN, NJ, NY, OR, PA, TX, UT, VT, WA
	Fixed Account Interest: 2.00% Monthly Cap: 1.50%		initial Premium > or = \$5,000	10% free withdrawal on all yrs - Monthly Interest Option available. Contracts issued on 5th, 12th, 20th, & 28th each month. Extended care rider. Upon death of the owner, if the annuity value is greater than 0, the beneficiary will receive the annuity value. Beneficiary chooses to receive a single sum or an income plan. If owner's sole beneficiary is the spouse, the surviving spouse may				
AIG Global - 6 Index 	TEMPORARILY SUSPENDED							
	(in all states except New York)							
AIG Global - 8 Index 	30% calculated change index w/2nd highest return 20% calculated change index w/lowest return		EFT min \$300 Future non-EFT \$2,000	INCOME PERCENTAGE TABLE* Single owner percent 4.5% 5.0% 5.5% 6.0% 6.5% 7.0% 7.5% Joint owner percent 3.5% 4.0% 4.5% 5.0% 5.5% 6.0% 6.5% For Joint owners, average the two ages				
	Fixed Interest Account: 2.00% Global Multiple Index Account with cap: 3.50% 50% calculated change index w/highest return 30% calculated change index w/2nd highest return 20% calculated change index w/lowest return Monthly Cap - 1.80%	2.00% on 90% of premium	initial Premium > or = \$5,000 EFT min \$100 initial Premium < \$5,000 EFT min \$300 Future non-EFT \$2,000	10% free withdrawal on all yrs - Monthly Interest Option available. Contracts issued on 5th, 12th, 20th, & 28th each month. Extended care rider. Upon death of the owner, if the annuity value is greater than 0, the beneficiary will receive the annuity value. Beneficiary chooses to receive a single sum or an income plan. If owner's sole beneficiary is the spouse, the surviving spouse may continue the contract as long as the contract has not been annuitized. Through GMWB, clients maintain control of their acct value, and can also have a guaranteed income stream. There is no up-front charge for this rider. INCOME PERCENTAGE TABLE* Attained Age 55-59 60-64 65-69 70-74 75-79 80-84 85+ Single owner percent 4.5% 5.0% 5.5% 6.0% 6.5% 7.0% 7.5% Joint owner percent 3.5% 4.0% 4.5% 5.0% 5.5% 6.0% 6.5% For Joint owners, average the two ages	8 years (8,7,6,5,4,3, 2,1)	0-80 Q & NQ	Y	VT
Global Bonus Index (5.00% premium bonus) 	Fixed Account Interest: 2.00% Global Multiple Index Account with cap: 3.50% 50% calculated change index w/highest return 30% calculated change index w/2nd highest return 20% calculated change index w/lowest return Monthly Cap 1.80%	2.00% on 100% of premium	\$15,000 Q & NQ	10% free withdrawal on all yrs - Monthly Interest Option available. Contracts issued on 5th, 12th, 20th, & 28th each month. Extended care rider. Upon death of the owner, if the annuity value is greater than 0, the beneficiary will receive the annuity value. Beneficiary chooses to receive a single sum or an income plan. If owner's sole beneficiary is the spouse, the surviving spouse may continue the contract as long as the contract has not been annuitized. Through GMWB, clients maintain control of their acct value, and can also have a guaranteed income stream. There is no up-front charge for this rider. INCOME PERCENTAGE TABLE* Attained Age 55-59 60-64 65-69 70-74 75-79 80-84 85+ Single owner percent 4.5% 5.0% 5.5% 6.0% 6.5% 7.0% 7.5% Joint owner percent 3.5% 4.0% 4.5% 5.0% 5.5% 6.0% 6.5% For Joint owners, average the two ages	10 years (10,10,10,10, 10,9,8,7,6,4)	0-80 Q & NQ	Y	AK, CT, DE, MN, NJ, NY, OR, PA, TX, UT, VT, WA


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Not intended for soliciting annuity sales from the public.
Rates and Commissions subject to change.
Check for current state approvals.

* AIG - When GMWB payments begin, the client's Index Caps, Participation Rate, and Fixed Interest rate may each have a Rate Differential applied to it: Maximum Rate Differentials: 4% on Participation Rate, 0.4% on Monthly additive Cap, 1% on Annual Cap, 0.4% on Fixed Interest Credited Rate. Once set, Rate Differentials will not change during the life of the contract. Example of Rate Differential: if an Index Cap is 7% and the Rate Differential is 25bp, then the client receiving GMWB payments would have an Index Cap of 6.75% (7.00% - 0.25%).

AMERICAN GENERAL LIFE COMPANIES (AGA)



EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Vision Maximizer 5% Premium Bonus	<u>Fixed Interest Account- 2.00% for 5 years</u> Monthly Ave Account w/Index Spread- 8.00% 100% Particip Rate & No cap Annual pt-to-pt w/adjustable participation rate: 30% & no spread & No Cap Annual pt-to-pt w/100% participation rate w/no spread & annual cap: 3.75%	2.00% on 90% of premium	\$20,000 Q&NQ	Annual Reallocation - Acct value can be reallocated as of each contract ann amount all available acct options. No withdrawal charges. Death Benefit - Upon death of owner, if annuity value is greater than 0, the beneficiary will receive the annuity value. No withdrawal charges or MVA at death. Free Withdrawal Provision - In all contract yrs, up to 10% of the annuity value, as of the previous contract yr. Minimum Withdrawals - After partial or systematic withdrawal, the minimum remaining annuity value must be no less than \$5,000. Extended Care Rider - waivers withdrawal charges and MVA assessed on withdrawals or surrenders if: Care begins at least 1 yr after date of contract issue, care is provided by a qualified institution for at least 90 consecutive days, The owner is < 86. Call for details!	10 years (17,16,15,14,13,10,9,8,7,6)	0-75 Q&NQ	Y	AK, DE, IL, MN, MS, NJ, NY, OR, PA, TX, UT, VT, WA
Horizon Index Annuity (12 year option) (premium bonus vested 1 day) GREAT	S&P 500. 100% Participation Rate No Fees! Monthly point-to-point annual reset. 2.20% Monthly Cap. 5.00% Premium Bonus. Fixed Acct - 2.10% yrs. 1-9	2.00% on 90% of premium	\$5,000 Q & NQ	Annual Reallocation - Acct value can be reallocated as of each contract ann amount all available acct options. No withdrawal charges. Death Benefit - Upon death of owner, if annuity value is greater than 0, the beneficiary will receive the annuity value. No withdrawal charges or MVA at death. Free Withdrawal Provision - In all contract yrs, up to 10% of the annuity value, as of the previous contract yr. Annuitization - Allowed without withdrawal charges or MVA if after 5th contract yr and is either life-contingent or for a min of 5 yrs. Extended Care Rider - waivers withdrawal charges and MVA assessed on withdrawals or surrenders if: Care begins at least 1 yr after date of contract issue, care is provided by a qualified institution for at least 90 consecutive days, The owner is < 86. Call for details!	12 years (12,12,12,12,12,11,10,9,8,7,5,3)	0-85 Q & NQ	Y	AK, CT, MN, NJ, NY, OK, OR, TX, UT, VT, WA
Horizon Index Annuity (9 year option) (premium bonus vested 1 day) GREAT	S&P 500. Fixed Acct - 2.00% yrs. 1-6 No Fees! 100% Participation Rate. 4.00% Premium Bonus. Monthly point-to-point annual reset. 2.20% Monthly Cap.	2.00% on 90% of premium	\$5,000 Q & NQ	Annual Reallocation - Acct value can be reallocated as of each contract ann amount all available acct options. No withdrawal charges. Death Benefit - Upon death of owner, if annuity value is greater than 0, the beneficiary will receive the annuity value. No withdrawal charges or MVA at death. Free Withdrawal Provision - In all contract yrs, up to 10% of the annuity value, as of the previous contract yr. Annuitization - Allowed without withdrawal charges or MVA if after 5th contract yr and is either life-contingent or for a min of 5 yrs. Extended Care Rider - waivers withdrawal charges and MVA assessed on withdrawals or surrenders if: Care begins at least 1 yr after date of contract issue, care is provided by a qualified institution for at least 90 consecutive days, The owner is < 86. Call for details!	9 years (10,10,9,8,7,6,5,4,2) TX ONLY (8,8,7,6,5,4,3,2,1)	0-85 Q & NQ	Y	AK, MN, NJ, NY, OK, OR, UT, VT, WA

AMERICAN NATIONAL INSURANCE COMPANY (ANL)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
American National Value-Lock EIA - 10 GREAT	S&P 500 100% Part rate. No CAP. Point-to-point design. With lock-in features.	1.75% to 90% of Premium	NQ & Q \$5,000	After 1st contracted yr., 10% of Annuity Value at begin. of contract yr. Full account value payable at death of owner. Confinement waiver & disability waiver will apply after yr. 1 & after 60 days of confinement or disability	10 Years (12,12,11,10,9,8,7,6,5,3) (CT, IL, PA, UT & WA 9,9,8,7,6,5,4,3,2,1)	0-80-Q&NQ	Y	MA, MN, NJ, NY, ND, OR, VT
American National Value-Lock EIA - 7	S&P 500 100% Part rate. No CAP. Point-to-point design. With lock-in features.	1.75% to 88.5% of Premium	NQ & Q \$5,000	After 1st contracted yr., 10% of Annuity Value at begin. of contract yr. Full account value payable at death of owner. Confinement waiver & disability waiver will apply after yr. 1 & after 60 days of confinement or disability	7 Years (8,8,7,6,5,4,2)	0-80-Q&NQ	Y	IL, MN, NJ, NY, ND, OR, UT, VT
American National Strategy - 10	S&P 500 100% Part rate. Annual pt-to-pt design Cap - 4.00% Fixed Account - 2.00%	1.00% to 90% of Premium	NQ & Q \$5,000	Full account value payable at death of owner. Issue dates - 1st, 8th, 16th & 24th of each month. Confinement and disability waivers. After your 1st contract yr, you can withdraw up to 10% of your annuity value or th IRS minimum required distribution without surrender charges. 2 optional riders - Lifetime Income Rider and Enhanced Death Benefit Rider.	10 Years (9,9,8,7,6,5,4,3,2,1)	0-85-Q&NQ	Y	MA, MN, NY, OR, PA, UT, VT
American National Strategy - 7	S&P 500 100% Part rate. Annual pt-to-pt design Cap - 4.20% Fixed Account - 2.00%	1.00% to 88.5% of Premium	\$4,000-Q \$5,000-NQ	Full account value payable at death of owner. Issue dates - 1st, 8th, 16th & 24th of each month. Confinement and disability waivers. After your 1st contract yr, you can withdraw up to 10% of your annuity value or th IRS minimum required distribution without surrender charges. 2 optional riders - Lifetime Income Rider and Enhanced Death Benefit Rider.	7 Years (8,8,7,6,5,4,2)	0-80-Q&NQ	Y	IL, MN, NJ, NY, ND, OR, UT, VT
Anico EIA 	5.00% without ROP	1.75% to 90% of Premium	\$10,000-Q & NQ	During the initial term, at the end of each contract yr, if the index gain is either + or 0, the specified interest will be credited to the contract annuity value for that yr, if the gain is -, no interest credited. After 1st contract yr, 10% of annuity can be withdrawn at the beginning of contract yr. Surrender charge waivers - confinement & disability waivers. Death benefit will pay to the beneficiary the greater of the Annuity Value or the surrender value upon proof of death.	6 Years (8,8,7,6,4,2)	0-85-Q&NQ	N	MN, NY, ND, OK, OR, WA

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ANNUITY INVESTORS LIFE INSURANCE COMPANY (AIL)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
FlexMaxSM 	S&P 500. 100% Participation Rate. CAP-5.50%. Annual Point to Point Design. "0" Index Factor	2.00% on 100% of Premium	\$50/month for flexible periodic purchase payments. Single-sum transfers \$3,000 minimum	<ul style="list-style-type: none"> Interest crediting strategies: declared rate, 1yr annual pt-to-pt indexed & 1-yr monthly average indexed with cap 10% penalty free withdrawal beginning first contact year 7 year minimum payout period Extended care waiver and terminal illness waiver IncomeSustainer - A guaranteed withdrawal benefit rider, available for an additional charge, that can provide your clients with guaranteed lifetime or fixed percentage withdrawals, while affording access to the account value (excess withdrawals reduce future benefit amounts under the rider); Rider form R1417607NW 	7 Years (9,8,7,6,5,4,3)	18-85-Q 0-85-NQ Rider issue ages 40-70-Q 40-85-NQ Income benefits may begin at age 55 Q&NQ	N	IL
	One Year Fixed Rate: 2.25%							
	Monthly avg./annual reset, 6.00% cap Annual Reset Design. 100% Part. Rate & "0" Index Factor							
FlexMax PlusSM (2.00% premium bonus on all deposits for 5 years) 	S&P 500. 100% Participation Rate. CAP-5.25%. Annual Point to Point Design. "0" Index Factor,	2.00% on 90% of Premium	\$50/month for flexible periodic purchase payments. Single-sum transfers \$3,000 minimum	<ul style="list-style-type: none"> 2% purchase payment bonus on all contributions in first five contract years Interest crediting strategies: declared rate, 1yr annual pt-to-pt indexed & 1-yr monthly average indexed with cap 10% penalty free withdrawal beginning first contact year 7 year minimum payout period Extended care waiver and terminal illness waiver IncomeSustainer - available for an additional charge, Rider form R1417607NW 	10 Years (10,9,8,7,6,5,4,3,2,1)	18-85-Q 0-85-NQ Rider issue ages 40-70-Q 40-85-NQ Income benefits may begin at age 55 Q&NQ	N	DE
	One Year Fixed Rate: 2.10% (YIELD - 4.14%)							
	Monthly avg./annual reset, 5.500% cap Annual Reset Design. 100% Part. Rate & "0" Index Factor							



ANICO 10 *Equity Value-Lock* Indexed Annuity

8.00% COMMISSION THROUGH AGES 76-80!



10.00% COMMISSION THROUGH AGE 75!








Call us Today!

- Lock-In Interest Related to Gains at any time!
- 100% Participation Rate, guaranteed for one 10-Year Term
- No Caps...
- No Spreads...
- No Asset Fees...
- No Annualization required...
- Point To Point Design!

Policy Form PIA7C-NQ, PQ; PIA10A-NQ, PQ; PIA10B-NQ, PQ.
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AVIVA-USA/AMERICAN INVESTORS LIFE INSURANCE COMPANY (AVA)

EQUITY INDEXED	Current Interest			Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Income Preferred Bonus Index (8% - Bonus for 1 year) 	Product (Issue Age)	Initial Premium \$5,000 - \$74,999	Initial Premium \$75,000 and Above	1.00%-3.00% on 87.5% of premium	\$5,000 Q-NQ \$1,000 Renewal	10% of prior anniversary Accumulated Value beginning in year 1. 20% available in the previous contract year. 100% of Accum Value after yr 1. 60 consecutive days confinement. 100% of Accumulated Value after 1 yr. Up to 20% of Accumulated Value annually after yr 1. After yr. 1 subject to company rules. Optional lifetime Income Benefit with charge. During the withdrawal charge period, any withdrawals in excess of the contract's free withdrawal amt will incur a Premium Bonus Recapture Charge in addition to withdrawal charges.	10 years (12,12,12,11,10,9,8,7,6,4,0)	0-78 Q&NQ Indiana- (0-74)	Y	AK, CA, CT, DE, FL, HI, IN, MN, MS, MO, MT, NV, NM, NJ, NY, ND, OH, OR, PA, SC, TX, UT, VA, WA
	1-Yr Point-to-Point Index	4.00% cap	5.50% cap							
	1-Yr Monthly Cap Index	1.85% cap	2.10% cap							
	1-Yr Average Index (no spread)	4.25% cap	5.75% cap							
	Fixed Strategy (1-year guarantee)	1.85%	2.40%							
Income Preferred Bonus- S Index (5.00% Premium Bonus) 	1-Yr Point-to-Point S&P 500 Index	3.75% cap	4.75% cap	1.00%-3.00% on 87.5% of premium	\$5,000 Q-NQ \$1,000 Renewal	10% of prior anniversary Accumulated Value beginning in year 1. 20% available in current year if a free withdrawal was not taken in the previous contract year. 100% of Accumulated Value after yr 1. 60 consecutive days confinement. 100% of Accumulated Value after 1 yr. Up to 20% of Accumulated Value annually after yr 1. After yr. 1 subject to company rules. Optional lifetime Income Benefit with charge	10 years (10,9,8,7,6,5,4,3,2,1)	0-78 Q & NQ	Y	AK, CA, CT, DE, FL, HI, IN, MN, MS, MO, MT, NV, NM, NJ, NY, ND, OH, OR, PA, SC, TX, UT, VA, WA
	1-Yr Monthly Cap Index	1.85% cap	2.10% cap							
	Fixed Strategy (1-year guarantee)	1.75%	2.70%							
	1-Yr Average Index	4.25%	5.75%							
Income Preferred Ultra Index (5.00% Bonus for 1 year) 	Fixed Strategy (1-year guarantee)	1.85%	2.45%	1.00%-3.00% on 87.5% of premium	\$5,000 Q-NQ \$1,000 Renewal	10% of prior anniversary Accumulated Value beginning in year 1. 20% available in current year if a free withdrawal was not taken in the previous contract year. 100% of Accumulated Value after yr 1. 60 consecutive days confinement. 100% of Accumulated Value after 1 yr. Up to 20% of Accumulated Value annually after yr 1. After yr. 1 subject to company rules. Optional lifetime Income Benefit with charge	10 years (16,15,14,13,12,11,10,8,6,4)	0-78 Q & NQ	Y	AK, CA, CT, DE, FL, HI, IN, MN, MS, MO, MT, NV, NM, NJ, NY, ND, OH, OR, PA, SC, TX, UT, VA, WA
Income Preferred -Ten Index 	1-Yr Point-to-Point S&P 500 Index	4.25% cap	5.75% cap	1.00%-3.00% on 87.5% of premium	\$5,000 Q-NQ \$1,000 Renewal	10% of prior anniversary Accumulated Value beginning in year 1. 20% available in current year if a free withdrawal was not taken in the previous contract year. 100% of Accumulated Value after yr 1. 60 consecutive days confinement. 100% of Accumulated Value after 1 yr. Up to 20% of Accumulated Value annually after yr 1. After yr. 1 subject to company rules. Optional lifetime Income Benefit with charge	10 years (9,6,9,8,7,6,5,4,3,2,1)	0-78 Q&NQ	Y	AK, CA, CT, DE, FL, HI, IN, MN, MS, MO, MT, NV, NM, NJ, NY, ND, OH, OR, PA, SC, TX, UT, VA, WA
	1-Yr Monthly Cap Index	1.85% cap	2.10% cap							
	Fixed Strategy (1-year guarantee)	1.85%	2.65%							
	1-Yr Average Index	4.25%	5.75%							
Income Preferred -Six Index 	1-Yr Point-to-Point S&P 500 Index	4.25% cap	5.75% cap	1.00%-3.00% on 87.5% of premium	\$5,000 Q-NQ \$1,000 Renewal	10% of prior anniversary Accumulated Value beginning in year 1. 20% available in current year if a free withdrawal was not taken in the previous contract year. 100% of Accumulated Value after yr 1. 60 consecutive days confinement. 100% of Accumulated Value after 1 yr. Up to 20% of Accumulated Value annually after yr 1. After yr. 1 subject to company rules. Optional lifetime Income Benefit with charge	6 years (9,8,7,6,4,7,3,5)	0-80 Q&NQ	Y	AK, CA, CT, DE, FL, HI, IN, MN, MS, MO, MT, NV, NM, NJ, NY, ND, OH, OR, PA, SC, TX, UT, VA, WA
	1-Yr Monthly Cap Index	1.85% cap	2.10% cap							
	Fixed Strategy (1-year guarantee)	1.85%	2.50%							
	1-Yr Average Index	4.25%	5.75%							

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Rider	Base Product	Issue Ages	Annual Charge
Income Edge Plus Optional Income Rider	Income Preferred	40-83	0.75%
Income Edge Flex Optional Income Rider	Spirit Series	40-85	0.45%
InsurePay Optional Death Benefit Rider	Spirit Series	0-85	0.60%
Income Edge Optional Income Rider	Income Preferred	40-83	0.60%

EQUITRUST LIFE INSURANCE COMPANY (ETL)



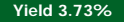

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
MarketSeven Index	Annual Reset - Monthly Avg = 10% Part. Rate Index Margin - 0%. 10% minimum	2.00% on 87.5% of premium	\$30,000 Q-NQ \$2,000 Renewal	10% of accum. value after yr 1. Nursing home wavier. Monthly interest option. Death Benefit equals full accumulation value. Can annuitize after yr 5 for minimum 5 year or longer. Guaranteed Income Life rider not available in FL, IL, MN, NY & WA.	7 years (12,12,12,10,8,6,4) AK, CT, MN & WA 9,8,7,6,5,5,5,4,5,3,5)	0-80 Q&NQ	Y	NY, OR, TX
	Fix Opt 1 yr - 1.00% Guaranteed rate - 1.00%							
	Annual Reset Point-to-Point (S&P)-3.00% = 100% participation rate. 3.00% minimum							
	Ann. Reset Daily Ave. Cap (S&P)- 3.00% =100% participation rate - 3.00% minimum							
1-yr monthly cap 0.50% annual reset design								
MarketPower Bonus Index (10.00% Premium Bonus - Vested Day -1) GREAT	Annual Reset - Monthly Avg = 10% Part. Rate No cap Index Margin - 0%. 10% minimum	2.00% on 87.5% of premium	\$30,000 Q-NQ \$2,000 Renewal Yr-1 Only	10% of accum. value after yr 1. Nursing home wavier. Monthly interest option. Death Benefit equals full accumulation value. Can annuitize after yr 5 for minimum 10 year or longer. Guaranteed Income Life rider not available in FL, IL, MN, NY & WA.	14 years (20,20,19,19,18,17,16, 14,12,10,8,6,4,2,0) (AK & IL only - 10 yrs. 17,16,15,15,14,13,12,11 ,10,9,5)	0-80 Q & NQ	Y	CT, DE, MN, NY, OR, TX, UT, WA
	Fix Opt 1 yr - 1.00% Guaranteed rate - 1.00%							
	Annual Reset pt-to-pt (S&P) - 3.00% cap = 100% participation rate. 3.00% minimum							
	Ann. Reset Daily Ave. Cap (S&P) - 3.00% cap = 100% participation rate. 5.00% minimum							
	1-yr monthly cap 0.50%, annual reset design							
2 yr monthly average 6.00% cap								
MarketValue Index	Annual Reset - Monthly Avg = 10% Part. Rate No Cap Index Margin - 0%. 10% minimum	2.00% on 87.5% of premium	\$30,000 Q-NQ \$2,000 Renewal	10% of accum. Nursing home wavier. Monthly interest option. Death Benefit equals full accumulation value. Can annuitize after yr 5 for minimum 5 year or longer. Guaranteed Income Life rider not available in FL, IL, MN, NY & WA.	10 years (12,12,12,12,11,10,8, 6,4,2) (AK, CT, MN, UT, & WA 9,8,7,6,5,5,4,5,3,5,2, 5,1,5.,5)	0-80 Q & NQ	Y	NY, OR, TX
	Fix Opt 1 yr - 1.00% Guarant inter rate - 1.00%							
	2 yr monthly avg.100% part rate. 6.00% cap							
	Annual Reset Point-to-Point (S&P) - 3.00% = 100% participation rate. 3.00% minimum							
Ann. Reset Monthly Ave. Cap (S&P) - 3.00% = 100% participation rate. 3.00% minimum								
1-yr monthly cap 0.50% annual reset design								
Market Booster Index (7.00% Premium Bonus is now credited over 24 months - 4.00% applied to the premium at issue, w/2.00% and 1.00% applied to accum value on 1st & 2nd contract anniversaries. Subsequent premiums get 4.00% premium bonus for 5 years!) (Vested day - 1)	Annual Reset - Monthly Avg = 10% Part. Rate No cap Index Margin - 0%. 10% minimum	2.00% on 87.5% of premium	\$30,000 Q-NQ \$2,000 Renewal	10% of accum. Nursing home wavier. Monthly interest option. Death Benefit equals full accumulation value. Can annuitize after yr 5 for minimum 5 year or longer. Guaranteed Income Life rider not available in FL, IL, MN, NY & WA.	9 years (17.5,17.5,17.5,17.5, 17.5,13,10,8,6)	0-80 Q & NQ Annuitant	Y	AK, CT, DE, MN, NV, NY, OR, TX, UT, WA
	Fix Opt 1 yr - 1.00% Guaranteed rate - 1.00%							
	Annual Reset Point-to-Point (S&P) - 3.00% = 100% participation rate. 3.00% minimum							
	Annual Reset Daily Ave. Cap (S&P) - 3.00%. = 100% participation rate. 3.00% minimum							
1-yr monthly cap 0.50% annual reset design								
Market 12 Bonus Index 12% Bonus credited over 3 years. 6% premium bonus paid on all premiums. 2% accumulation value bonus added on the 1st 3 contract anniversaries. After 1st contact yr.) GREAT	Annual Reset - Monthly Avg = 10% Part. Rate No cap Index Margin - 0%. 10% minimum	2.00% on 87.5% of premium	\$30,000 Q-NQ \$2,000 Renewal	Death Benefit equals full accumulation value. up to 10% of accum value on the previous contract yr may be withdrawn each contract yr w/o surrender charge or MVA, either systematically or as a single withdrawal. Single withdrawals can be requested at any time, but must be at least \$250 per request. Systematic withdrawals are available monthly, quarterly, semiannually or annually, and must be taken EFT. Accumulation value may transfer between accounts on each contract anniversary. Min balance in an account after a transfer is \$2,000 id any balance remains. By current company practice, the Accumulation Value is available for annualization after the 5th year if a minimum payout of 10 years or life is elected. Available for all issue ages. There is no charge for Nursing home waiver. After 1st contract yr, requires nursing home confinement of Owner for 90 days. Not available in MA. Rate hold - if initial premium is not received with the application but is received within 60 days, the contract will be credited with the higher of the credited rate/cap on the date of receipt of the application and the credited rate/cap for new issues on the date the premium is received. Guaranteed Income Life rider not available in FL, IL, MN, NY & WA.	14 years (20,20,19,19,18,17,16, 14,12,10,8,6,4,2)	0-80 Q & NQ Annuitant	Y	AK, CT, DE, FL, MN, NV, NY, OR, TX, UT, WA
	Fix Opt 1 yr - 1.00% Guaranteed rate - 1.00%							
	Annual Reset Point-to-Point (S&P) - 3.00% = 100% participation rate. 3.00% minimum							
	Annual Reset Daily Ave. Cap (S&P) - 3.00%. = 100% participation rate. 4.00% minimum							
	1-yr monthly cap 0.50% annual reset design							
2 yr monthly avg cap 6.00%								

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*Chargebacks - All commissions will be reversed under the following circumstances: Upon death of owner or surrender during months 1-6: 100% all products excluding Confidence Income.
Upon death of owner or surrender during months 7-15: 50% all products excluding Confidence Income. Any commission paid after the date of death will be reversed 100%*

**Income for life not available in FL, IL, MN, NY, WA

GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
American Legend II Annuity	S&P 500. 100% Participation Rate. CAP-6.25%. Annual Point to Point Design. "0" Index Factor	2.00% on 100% of Premium	NQ & Q \$10,000 Additional Deposits \$2,000 - Q \$5,000 - NQ	During the 1st contract yr, you may withdraw up to 10% of the Purchase Payment. After the first contract year, you may withdraw annually up to 10% of annuity's Account Value (based on prior Contract Anniversary), without incurring early withdrawal changes. (\$500 min; Account Value must exceed \$5,000) Full Account Value at Death. L-T-C rider & Terminal illness rider.	7 Years <ages 0-57> (12,11,10,9,8,7,6) 7 Years <ages 58-85> (9,8,7,6,5,4,3)	18-85-Q 0-85-NQ	N	NY, OR
	One Year Fixed Rate: 2.80%							
	Monthly avg./annual reset, 7.00% cap Annual Reset Design. 100% Part. Rate & "0" Index Factor							
	2.50% monthly CAP with a "0" Index Factor. Monthly Avg/Annual Reset Design. 100% Part. Rate							
American Safe Return Annuity 	S&P 500. 100% Participation Rate. CAP-6.00%. Annual Point to Point Design. "0" Index Factor, Bail-out Cap 6.00%	2.00% on 100% of Premium	NQ & Q \$25,000	During the 1st contract yr, you may withdraw up to 10% of the Purchase Payment. After the first contract year, you may withdraw annually up to 10% of annuity's Account Value (based on prior Contract Anniversary), without incurring early withdrawal changes. (\$500 min; Account Value must exceed \$5,000) Full Account Value at Death. L-T-C rider & Terminal illness rider. Annuitization for account value -used for income payout periods of 10 years of life at any time during 10-yr period. ESP program - Fixed dollar, life distributions, RMDs, 72(t) and 72(t) and 72 (q) available. Return of Premium guarantee is available at no charge.	10 Years (10,9,8,7,6,5,4,3,2,1)	18-85-Q 0-85-NQ	N	DE, IN, NY, OR, PA
	One Year Fixed Rate: 2.30%							
	Monthly avg./annual reset, 7.00% cap Annual Reset Design. 100% Part. Rate & "0" Index Factor Bail-out Cap 6.00%							
American Safe Outlook Annuity 	Under \$100,000 on ALL S&P 500. 100% Participation Rate. CAP-5.75%. Annual Point to Point Design. "0" Index Factor, Bail-out Cap 5.25%	2.00% on 90% of Premium	NQ & Q \$10,000 (Subsequent allowed first two months of contract ONLY)	Extended Care & Terminal illness - 100% acct value when criteria met. IncomeSustainer - Guaranteed withdrawal benefit (optional). Bailout cap - on index strategies, early withdrawal charges waived if cap for an indexed strategy ever falls below its bailout cap. Waiver of early withdrawal charges - in the event a cap for an indexed strategy falls below its bailout cap (for withdrawals from that indexed strategy) During the 1st contract yr, 10% of purchase payments. After 1st contract ann, 10% of acct value as of the most recent contract ann. Death benefit - Greater of acct value or GMSV. Annuitization for acct value - greater of acct value or GMSV used for all annuitizations. IncomeSustainer Rider optional. Call for details. There are no up front sales charges or fees. Free Withdrawal allowance.	6 Years (9,7,8,6,5,4)	18-85-Q 0-85-NQ	N	DE, IN, NY, OR
	One Year Fixed Rate: 2.05%							
	Monthly avg./annual reset, 6.00% cap Annual Reset Design. 100% Part. Rate & "0" Index Factor Bail-out Cap 5.50%							
	Over \$100,000 on ALL S&P 500- 100% participation rate							
	One Year Fixed Rate: - 2.15%							
monthly average/annual reset with 6.25% cap & Bail-out Cap 5.75% Annual Point to Point/Annual Reset with 6.00% Cap & Bail-out Cap 5.50%								
American Icon II Annuity (1.50 Premium Bonus - in first contract year.) 	S&P 500, 100% Part. Rate, CAP-6.25%. Annual Point to Point Design. "0" Index Factor	2.00% on 100% of Premium	NQ & Q \$10,000 Additional Deposits \$2,000 - Q \$5,000 - NQ	During the 1st contract yr, you may withdraw up to 10% of the Purchase Payment. After the first contract year, you may withdraw annually up to 10% of annuity's Account Value (based on prior Contract Anniversary), without incurring early withdrawal changes. (\$500 min; Account Value must exceed \$5,000) Full Account Value at Death. L-T-C rider & Terminal illness rider.	10 Yrs <ages 0-57> (12,11,9,8,7,6,5,4,3) 10 Yrs <ages 58-85> (10,9,8,7,6,5,4,3,2,1)	18-85-Q 0-85-NQ	N	DE, NY, OR
	One Year Fixed Rate: 2.20%							
	Monthly Avg/Annual Reset Design. 5.50% CAP with a "0" Index Factor. Monthly Avg/Annual Reset Design. 100% Part. Rate							
American Valor II Annuity (5.00% purchase payment bonus on issue ages through 57; 4.00% ages 58-69; 3.00% ages 70-85 - for first 3 contract years) 	One Year Fixed Rate: 2.30%	2.00% on 100% of Premium	NQ & Q \$10,000 Additional Deposits \$2,000 - Q \$5,000 - NQ	During the 1st contract yr, you may withdraw up to 10% of the Purchase Payment. After the first contract year, you may withdraw annually up to 10% of annuity's Account Value (based on prior Contract Anniversary), without incurring early withdrawal changes. (\$500 min; Account Value must exceed \$5,000) Full Account Value at Death. L-T-C rider & Terminal illness rider.	12 Yrs <ages 0-57> (12,11,10,9,8,7,6,5,4,3,2,1) 10 Yrs <ages 58-85> (10,9,8,7,6,5,4,3,2,1)	18-85-Q 0-85-NQ	N	CT, NY, OR
	6.00% CAP with a "0" Index Factor. Monthly Avg/Annual Reset Design. 100% Participation rate							
	"0" Index Factor & annual point-to-point 100% Participation rate, 5.50% Cap							

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LINCOLN FINANCIAL GROUP (LFA)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Lincoln EIA New Directions - 6	Under \$100,000 2.55% for 6 years - fixed account 4.35% performance triggered specified rate 10.25% 2 year Pt-to-Pt cap Over \$100,000 2.75% for 6 years - fixed account 4.70% performance triggered specified rate 11.25% 2 year Pt-to-pt cap	1.00% to 3.00% of Premium	NQ & Q \$10,000	Fixed account: Amounts can be allocated into or out of the Fixed Account during the 25-day reallocation period, after each contract anniversary date. Indexed accounts: At the end of the indexed term, amounts can be allocated into or out of the available indexed accounts during the 25-day reallocation period, after the contract ann date. The reallocation will be effective as of the contract anniversary date. The amt of the contract value available for reallocation on a contract anniversary equals: The fixed acct value + the sum of the indexed acct values for those indexed accts with indexed terms ending on the contract anniversary.	6 Years (9,8,7,6,4,75,3,5)	0-85 Q&NQ	Y	AVAILABLE IN ALL STATES!!
Lincoln EIA New Directions - 8	Under \$100,000 2.85% for 8 years - fixed account 4.90% performance triggered specified rate 11.65% 2 year Pt-to-Pt cap Over \$100,000 3.00% for 8 years - fixed account 5.15% performance triggered specified rate 12.40% 2 year Pt-to-pt cap	1.00% to 3.00% of Premium	NQ & Q \$10,000	Nursing home and terminal illness benefits: allows access to contract value w/o surr charge or MVA if certain conditions are met. Please see the Disclosure statement for necessary criteria and conditions. Subject to state availability. Beginning in the first contract year without incurring charges. Death benefit: upon death of a contractowner, beneficiaries may receive the greater of the contract value or single premium paid minus any prior surrs and surr charges, accum at the guaranteed min fixed interest rate. Acct guarantees: Guaranteed min fixed interest rate is set at issue and varies by contract year: Contract years 1-6 = 1.75%, Contract years 7+ = Between 1.00% and 3.00%. Performance triggered Indexed Acct: Guaranteed min specified rate: 2.50%. 2-Year Point-to-Point Indexed Acct: Guaranteed minimum indexed interest cap: 7.00%	8 Years (9,8,7,6,4,75,3,5,2,.75)	0-85 Q&NQ	Y	AVAILABLE IN ALL STATES!!
Lincoln EIA Opti-Point - 8 (2.00% Bonus in yrs 1-3 under \$100,000. 3.00% Bonus in yrs 1-3 over \$100,000)	Under \$100,000 One Year Fixed Rate: 4.10% with Bonus S&P 500. 100% Particip Rate. CAP-8.30%. 2-Year Annual Point to Point Design. 2.75% 2yr monthly CAP "0" Index Factor Performance Triggered EIA acct: 3.60% Over \$100,000 Fixed Acct: 5.10% Perf Triggered rate: 3.60% 2-yr Pt to Pt Cap: 8.30% 2-yr Monthly Cap: 2.75%	1.00% to 3.00% of Premium	\$2,000-Q \$5,000-NQ Additional Deposits \$50 Month	Fixed account: Amounts can be allocated into or out of the Fixed Account during the 25-day reallocation period, after each contract anniversary date. Indexed accounts: At the end of the indexed term, amounts can be allocated into or out of the available indexed accounts during the 25-day reallocation period, after the contract ann date. The reallocation will be effective as of the contract anniversary date. The amt of the contract value available for reallocation on a contract anniversary equals: The fixed acct value + the sum of the indexed acct values for those indexed accts with indexed terms ending on the contract anniversary.	8 Years (9,8,7,6,5,4,3,2)	0-85 Q&NQ	Y	MN, NY, OR, UT
Lincoln EIA Opti-Point - 10 (3.00% Bonus in yrs 1-4 under \$100,000. 4.00% Bonus in yrs 1-4 over \$100,000)	Under \$100,000 One Year Fixed Rate: 5.10% with Bonus Performance Triggered EIA acct: 3.60% CAP-8.30%. 2-Year Annual Point to Point Design. 2.75% 2yr monthly CAP Over \$100,000 Fixed Acct: 6.10% Perf Triggered rate: 3.60% 2-yr Pt to Pt Cap: 8.30% 2-yr Monthly Cap: 2.75%	1.00% to 3.00% of Premium	\$2,000-Q \$5,000-NQ Additional Deposits \$50 Month	Nursing home and terminal illness benefits: allows access to contract value w/o surr charge or MVA if certain conditions are met. Please see the Disclosure statement for necessary criteria and conditions. Subject to state availability. Beginning in the first contract year without incurring charges. Death benefit: upon death of a contractowner, beneficiaries may receive the greater of the contract value or single premium paid minus any prior surrs and surr charges, accum at the guaranteed min fixed interest rate.	10 Years (10,9,8,7,6,5,4,3,2,1)	0-80 Q&NQ	Y	AK, MN, NY, OR, UT
Lincoln EIA Opti-Point - 12 (3.00% Bonus in yrs 1-4 under \$100,000. 4.00% Bonus in yrs 1-4 over \$100,000) GREAT	Under \$100,000 1Yr Fix Rate: 6.10% w/Bonus Performance Triggered EIA acct: 3.60% CAP-8.30%. 2-Year Annual Point to Point Design. 2.75% 2yr monthly CAP Over \$100,000 One Year Fixed Rate: 7.10% with Bonus Performance Triggered EIA acct: 3.60% CAP-8.30%. 2-Year Annual Point to Point Design. 2.75% 2yr monthly CAP	1.00% to 3.00% of Premium	\$2,000-Q \$5,000-NQ Additional Deposits \$50 Month	Acct guarantees: Guaranteed min fixed interest rate is set at issue for the surr charge period and varies annually there after ranging between 1.00% and 3.00%. Performance triggered Indexed Acct: Guaranteed min specified rate: 2.50%. 2-Year Point-to-Point Indexed Acct: Guaranteed minimum indexed interest cap: 7.00%. 2-year Monthly cap Indexed acct: Guaranteed min monthly indexed cap: 1.00%	12 Years (12,11,10,9,8,7,6,5,4, 3,2,1)	0-75 Q&NQ	Y	AK, CT, DE, MN, NY, OR, TX, UT, WA

LINCOLN FINANCIAL GROUP (LFA)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Lincoln Opti-Choice - 5	Under \$100,000 1 yr mon ave spread: 9.00% S&P 500. 100% Particip Rate. CAP-3.55%. Annual Pt to Pt Design. "0" Index Factor 2.35% 1-yr monthly cap One Year Fixed Rate: 2.00% Over \$100,000 1 yr mon ave spread: 9.00% 3.85% 1-yr pt to pt cap 2.45% 1-yr monthly cap One Year Fixed Rate: 2.15%	GMCSV based on guaranteed min interest rate - 1% to 3% on 100% of Premium	\$2,000-Q \$5,000-NQ Additional Deposits \$50 Month. Limits \$25,000 per year	Fixed Account: Amount can be allocated into or out of the Fixed Account during the 25-day reallocation period, after each contract anniversary date.	5 Years (9,8,7,6,5)	0-85 Q&NQ	Y	NY
Lincoln Opti-Choice - 7	Under \$100,000 1 yr mon ave spread: 9.00% 3.95% 1-yr pt to pt cap 2.45% 1-yr monthly cap One Year Fixed Rate: 2.20% Over \$100,000 1 yr mon ave spread: 9.00% 4.25% 1-yr pt to pt cap 2.55% 1-yr monthly cap One Year Fixed Rate: 2.35%	GMCSV based on guaranteed min interest rate - 1% to 3% on 100% of Premium	\$2,000-Q \$5,000-NQ Additional Deposits \$50 Month. Limits \$25,000 per year	Indexed accounts: At the end of the indexed term, amounts can be allocated into or out of the available indexed accounts during the 25-day reallocation period, after the contract ann date. The reallocation will be effective as of the contract ann date. The amount of the contract value available for reallocation on a contract ann equals: The Fixed acct value plus The sum of the indexed acct values. Nursing home and terminal illness benefits: Allows access to contract value w/o surr charge or MVA if certain conditions are met. Please see disclosure statement for necessary criteria and conditions. Subject to state availability. Partial Surrenders: Beginning the first contract year, up to 10% of contract value may be withdrawn each contract year without incurring charges. Nursing home rider not available for contracts issued in MA. Death Benefit: Upon death of a contractowner, beneficiaries may receive the contract value. The death benefit is only available before the contract is annuitized.	7 Years (9,8,7,6,5,4,3)	0-85 Q&NQ	Y	NY
Lincoln Opti-Choice - 9	Under \$100,000 1 yr mon ave spread: 9.00% 4.35% 1-yr pt to pt cap 2.55% 1-yr monthly cap One Year Fixed Rate: 2.35% Over \$100,000 1 yr mon ave spread: 8.40% 4.65% 1-yr pt to pt cap 2.65% 1-yr monthly cap One Year Fixed Rate: 2.59%	GMCSV based on guaranteed min interest rate - 1% to 3% on 100% of Premium	\$2,000-Q \$5,000-NQ Additional Deposits \$50 Month. Limits \$25,000 per year		9 Years (9,8,7,6,5,4,3,2,1)	0-85 Q&NQ	Y	NY

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH (NAA)

INDEXED ANNUITIES	Participation Rate	Minimum Surrender Value	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available																																																				
North American TenSM (Index Cap Product & Annual Reset Design) 10.00% Bonus on all deposits for 5 years. 	<table border="1"> <thead> <tr> <th>Features</th> <th colspan="3">10 Year</th> </tr> <tr> <th></th> <th>MA</th> <th>APP</th> <th>MPP#</th> </tr> </thead> <tbody> <tr> <td>S&P 500*</td> <td>3.00%</td> <td>3.05%</td> <td>1.70%</td> </tr> <tr> <td>DJIASM</td> <td>3.00%</td> <td>3.00%</td> <td>N/A</td> </tr> <tr> <td>S&P Midcap 400*</td> <td>3.00%</td> <td>3.00%</td> <td>N/A</td> </tr> <tr> <td>Russell 2000*</td> <td>3.00%</td> <td>3.00%</td> <td>N/A</td> </tr> <tr> <td>NASDAQ-100*</td> <td>N/A</td> <td>3.00%</td> <td>1.35%</td> </tr> <tr> <td>DJ EuroSTOXX 50SM</td> <td>N/A</td> <td>3.00%</td> <td>N/A</td> </tr> <tr> <td>Lehman Brothers</td> <td>N/A</td> <td>3.00%</td> <td>N/A</td> </tr> <tr> <td>Hindsight Index Strat</td> <td>N/A</td> <td>3.00%</td> <td>N/A</td> </tr> <tr> <td>Fixed Account</td> <td colspan="3">1.50%</td> </tr> <tr> <td>Premium Bonus</td> <td colspan="3">10.00%</td> </tr> <tr> <td>Yield w/Bonus</td> <td colspan="3">11.65%</td> </tr> </tbody> </table>	Features	10 Year				MA	APP	MPP#	S&P 500*	3.00%	3.05%	1.70%	DJIA SM	3.00%	3.00%	N/A	S&P Midcap 400*	3.00%	3.00%	N/A	Russell 2000*	3.00%	3.00%	N/A	NASDAQ-100*	N/A	3.00%	1.35%	DJ EuroSTOXX 50 SM	N/A	3.00%	N/A	Lehman Brothers	N/A	3.00%	N/A	Hindsight Index Strat	N/A	3.00%	N/A	Fixed Account	1.50%			Premium Bonus	10.00%			Yield w/Bonus	11.65%			100% of premiums less withdrawals @ 2.00%	\$2,000-Q \$10,000-NQ (Additional Premium of \$250 or more)	Penalty-Free Partial Surrenders: Once per yr after the 1 contract anniversary, you may withdraw, w/o surrender charges or Interest Adjustment, up to 10% of your Accumulation Value. Annuitization Benefit: By current Company practice, proceeds may be converted to an annuity pay-out option after yr 1. Income payments will be based on the Accumulation Value if a Life, Life and Certain or Joint Life option is selected, or if the annuity has been in force for at least 5 yrs and payments are received over at least a 5 yr period. Required Min Distributions: By current Company practice, required min distributions that exceed the available penalty-free partial surrender amount may be withdrawn without a surrender charge or Interest Adjustment. Nursing Home Confinement Waiver: We will increase the penalty-free partial surrender amount by 10% of the contract's Accumulation Value each year while the annuitant is confined to qualified nursing home facility. This benefit begins after the 1st contract anniversary and the annuitant must be confined for a period of at least 90 consecutive days. This enhanced feature is automatically included with your annuity at no additional cost and is available for issue ages 75 and younger.	(18,16,14,12 11,10,8,6,4, 2)	10 years 0-79 (IN 0-78)	Y	AK, AL, CT, DE, MN, NV, NY, OR, TX, UT, WA
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NORTH AMERICAN COMPANY FOR LIFE AND HEALTH (NAA)

INDEXED ANNUITIES	Participation Rate							Minimum Surrender Value	Minimum Premium	Withdrawal Provisions'/ Contract Features	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
North American Paramount Choice TenSM 10.00% Bonus on all deposits for 6 years.			MA	APP	MPP#			100% of premiums less withdrawals @ 2.00%	\$2,000-Q \$10,000-NQ (\$50/mo. TSA)	Premium Bonus and Recapture Provision: A 10% premium bonus will be credited to the accum value for premium received during the 1st 6 contract yrs. During the surr charge period, withdrawals in excess of the penalty-free amt or a full surr will incur a premium bonus recapture. Recapture schedule is based on the issue date and applies to all premium bonuses credited. Yr-1=100%, Yr-2=90%, Yr-3=80%, Yr-4=70%, Yr-5=60%, Yr-6=50%, Yr-7=40%, Yr-8=30%, Yr-9=20%, Yr-10=10%. Monthly Average: Interest credited ann and based on ave 12 previously index values, subject to index cap rate. Annual P-to-P: Interest credit each year determined by change in begin and end index values, subject to index cap rate. Monthly P-to-P: Interest credit ann and based on sum of all mon % changes in index. Each contract ann mon index cap rate add together to determine interest credit. Fixed Acct: premium will earn current fixed acct interest rate. Rate guaranteed for 1 contract yr and will renew ann, but will not fall below min guarantee fixed acct interest rate. Min Index Cap Rates: Mon Ave=3% ann Index cap rate. Ann P-to-P= 3% ann Index cap rate. Mon P-to-P= 1% mon Index cap rate. Up to 10% of accum value may be withdrawn once each contract yr after 1st ann. MGCV=100% premiums less any withdrawals. Subsequent premiums: deposited into fixed acct and will earn the fixed acct interest rate. Annuity payout: options are a benefit of deferred annuities but annulization not required. Death benefit: payout to beneficiary upon death. Nursing home confinement waiver: increase penalty-free partial surr amt by 10% of contract accum value. Must be confined 90 days. Available for ages 75 and under.	10 Years (9,9,8,7,6,5,4,3,2,1)	0-79	Y	AL, AK, CT, DE, MN, NV, OR, TX, UT, WA
	S&P 500*	3.00%	3.20%	1.75%										
	DJIA SM	3.00%	3.00%	N/A										
	S&P Midcap 400*	3.00%	3.00%	N/A										
	Russell 2000*	3.00%	3.00%	N/A										
	NASDAQ-100*	N/A	3.00%	1.45%										
	DJ EuroSTOXX 50 SM	N/A	3.00%	N/A										
	Lehman Brothers	N/A	3.00%	N/A										
	Fixed Account	1.50%												
	Premium Bonus	10.00%												
First Year Yield	11.65%													
North American Charter SeriesSM Index Account Fixed Account 7 year option = 1.00% Annuity bonus paid after 10 yrs 10 year option = (5.00% Prem Bonus on Prem in First 7 contract Yrs.) ³ 1.00% Annuity bonus paid after 10 yrs 14 year option = (10.00% Prem Bonus on Prem in First 7 contract Yrs.) ³ (2.00% Annuity bonus paid after 14 yrs) Index cap rate only product	Cap Rates	7 Year		10 Year (5.00% Bonus*)		14 Year (10.00% Bonus*)		87.5% of premiums less withdrawals @ 1.10%	\$2,000-Q (\$50/mo. TSA) \$10,000-NQ (Additional Premium of \$250 or more)	Clients may transfer between Fixed & Index account options or crediting methods within Index account annually. You have 30 days each contract anniversary to reallocate. Transfers not allowed until 1st contract yr. Annuity Benefit: By current Company practice, proceeds may be converted to an annuity payment option after yr 1. Income payments will be based on the Accumulation Value if a Life, Life & Certain or Joint Life option is selected. Full acct value at death. 10% of Accum Value each year after yr. 1 Nursing Home Confinement Rider is equal to 20% of accum value and is available for issue ages 75 and under. Death benefit accum value goes to beneficiary upon death. Receive lump sum or a series of payments.	7 Years (10,9,8,7,6,4,2) 10 Years (15,14,13,12,11,10,8,6,4,2) 14 Years (18,18,17,15,15,15,15,14,12,10,8,6,4,2) Texas Only	7 Years 0-85 Q & NQ 10 Years 0-79 Q & NQ (in TX only Issue ages 60-79) 14 Years 0-75 Q & NQ (in TX only Issue ages 56-75)	Y	AL, AK, DE, NY, OR, UT (7 year approved in CT, MN & WA)
	GREAT	Daily Avg	Pt-to-Pt	Daily Avg	Pt-to-Pt	Daily Avg	Pt-to-Pt							
	S&P 500*	4.00%	4.00%	4.40%	4.25%	5.00%	4.65%							
	DJIA SM	4.00%	4.00%	4.00%	4.00%	4.10%	4.15%							
	S&P Midcap 400*	4.00%	4.00%	4.00%	4.00%	4.00%	4.05%							
	Russell 2000*	4.00%	4.00%	4.00%	4.00%	4.10%	4.10%							
	NASDAQ-100*	N/A	4.00%	N/A	4.00%	N/A	4.00%							
	DJ EuroSTOXX 50*	N/A	4.00%	N/A	4.00%	N/A	4.25%							
	Lehman Brothers	N/A	3.00%	N/A	3.00%	N/A	3.00%							
	Hindsight Index Strat	N/A	3.00%	N/A	3.20%	N/A	3.60%							
	S&P 500* mo pt-to-pt	1.85%		2.25%		2.40%								
	Yield w/ Bonus ²	2.00%		7.20%		12.53%								
	Fixed Account	2.00%		2.10%		2.30%								
	North American Precision SeriesSM Index Account Fixed Account 7 year option = 1.00% Annuity bonus paid after 10 yrs 10 year option = (5.00% Prem Bonus on Prem in First 7 contract Yrs.) ³ 1.00% Annuity bonus paid after 10 yrs 14 year option = (10.00% Prem Bonus on Prem in First 7 contract Yrs.) ³ (2.00% Annuity bonus paid after 14 yrs)	Participation Rates	7 Year		10 Year (5.00% Bonus*)		14 Year (10.00% Bonus*)							
Daily Avg		Pt-to-Pt	Daily Avg	Pt-to-Pt	Daily Avg	Pt-to-Pt								
S&P 500*		30%	25%	35%	35%	40%	35%							
DJIA SM		30%	20%	35%	30%	40%	35%							
S&P Midcap 400*		20%	20%	25%	25%	30%	25%							
Russell 2000*		20%	20%	25%	25%	25%	25%							
NASDAQ-100*		N/A	20%	N/A	25%	N/A	25%							
DJ EuroSTOXX 50*		N/A	20%	N/A	30%	N/A	35%							
Lehman Brothers		N/A	35%	N/A	45%	N/A	45%							
Hindsight Index Strat		N/A	20%	N/A	25%	N/A	25%							
Annual Cap		N/A	4.50%	N/A	5.00%	N/A	5.50%							
Annual Cap (Lehman)		N/A	4.00%	N/A	4.50%	N/A	5.00%							
Yield w/ Bonus ²		2.00%		7.20%		12.53%								
Fixed Account		2.00%		2.10%		2.30%								

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SAGICOR LIFE INSURANCE COMPANY (Sagicor)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Platinum Indexed Annuity No Bonus 	Declared Rate Strategy Interest Rate - 3.00% Index Strategy 1 S&P 500® Index Cap - 6.00% Index Strategy 2 Basket Index Particip Rate* - 36.00% Min Guaranteed Interest Rate Years 1 thru 13 - 2.00% Min Guarantee interest Rate Years 13+ - 3.00% *This is a 3 year pt-to-pt strategy based on 3 indices: The Russell® 2000 Index, the Dow Jones EURO STOXX 50® Index and the Hang Seng Index	2.00%	Single Purchase Payment \$2,000 Q&NQ	Allocation dates - There are 4 allocation dates each month, the 1st, 8th, 15th and 22nd. The index value will be based upon the closing value of the index on the allocation date or if the allocation date is not a business day, then on the last business day. A Business day is defined as a day when the New York Stock Exchange is open. Transfers - are permitted from the declared rate strategy at the end of the 1 yr term. Transfers are permitted from the indexed strategy 1, S&P 500 Index, stand alone with a cap, at the end of the 1 yr term period. Transfers are permitted from index strategy 2, basket index with participation rate at the end of the 3 yr term period. Guaranteed Acct Value - This value will not be less than 100% of the premium paid, plus interest at the Guaranteed Annualized Interest Rate, adjusted by Withdrawals. Withdrawals - each yr after the 1st yr, the Owner may withdraw up to 10% of the acct value w/o surr charge. If Owner withdraws a minimum required distribution and the distribution exceeds the remaining Maximum Free Percentage, the applicable Surr charge would not be accessed on the excess amt. When a withdrawal is requested, the ratio of the Withdrawal to the Acct value is captured. These ratios are stored and summed for the entire year. Once the total exceeds 10% surr charges would apply. The Owner may withdraw all or portion of the acct value at anytime. After the 1st contract yr the contract owner may withdraw up to 10% of the acct value w/o incurring a surrender charge. Any portion of the 10% not used in the current contract yr will be carried over to the next contract year. Carry over amts will accumulate until the amt available for penalty free withdrawal reaches a maximum of 50% of the acct value. Once the penalty free percentage reaches 50% it will remain there until a withdrawal is taken. In any year in which the penalty free percentage reaches 50%, the maximum of additional accumulation in the next year will be the lesser of the percentage of withdrawal taken and 10%. Guaranteed Minimum Withdrawal Benefit - This benefit guarantees that starting in the beginning of the 11th contract yr, the Owner can withdraw up to a total of 10.00% of the premium paid, less any prior withdrawals, each year through the end of the 30th contract yr. The withdrawal amounts are guaranteed so that the Owner can make such a Withdrawal even if the acct value in the contract is less than the withdrawal amt. The withdrawal amounts are cumulative, so if the Owner doesn't utilize any or all of the Guaranteed Minimum Withdrawal Benefit amount in the following contract yr will be increased by the unused withdrawal. If the Owner withdraws more than the Guaranteed Minimum Withdrawal Benefit amount in any contract year, then future withdrawal amounts are not guaranteed and will be subject to having sufficient Acct Value to cover the withdrawal.	9 Years (9,8,7,6,5,4,3,2,1)	15 days to age 90-NQ 15 days to age 85-Q	N	AK, CT, ME, MA, MN, NH, NV, NJ, NY, NC, OR, PA, VA, VT
Platinum Indexed Annuity with 5.00% Bonus 	Declared Rate Strategy Interest Rate - 2.75% Index Strategy 1 S&P 500® Index Cap - 5.50% Index Strategy 2 Basket Index Particip Rate* - 34.00% Min Guaranteed Interest Rate Years 1 thru 13 - 2.00% Min Guarantee interest Rate Years 13+ - 3.00% *This is a 3 year pt-to-pt strategy based on 3 indices: The Russell® 2000 Index, the Dow Jones EURO STOXX 50® Index and the Hang Seng Index	2.00%	Single Purchase Payment \$2,000 Q&NQ	After the 1st contract yr the contract owner may withdraw up to 10% of the acct value w/o incurring a surrender charge. Any portion of the 10% not used in the current contract yr will be carried over to the next contract year. Carry over amts will accumulate until the amt available for penalty free withdrawal reaches a maximum of 50% of the acct value. Once the penalty free percentage reaches 50% it will remain there until a withdrawal is taken. In any year in which the penalty free percentage reaches 50%, the maximum of additional accumulation in the next year will be the lesser of the percentage of withdrawal taken and 10%. Guaranteed Minimum Withdrawal Benefit - This benefit guarantees that starting in the beginning of the 11th contract yr, the Owner can withdraw up to a total of 10.00% of the premium paid, less any prior withdrawals, each year through the end of the 30th contract yr. The withdrawal amounts are guaranteed so that the Owner can make such a Withdrawal even if the acct value in the contract is less than the withdrawal amt. The withdrawal amounts are cumulative, so if the Owner doesn't utilize any or all of the Guaranteed Minimum Withdrawal Benefit amount in the following contract yr will be increased by the unused withdrawal. If the Owner withdraws more than the Guaranteed Minimum Withdrawal Benefit amount in any contract year, then future withdrawal amounts are not guaranteed and will be subject to having sufficient Acct Value to cover the withdrawal.	9 Years (15,14,13,12,11,9,7,5,3)	15 days to age 85-NQ 15 days to age 85-Q	N	AK, CT, ME, MA, MN, NH, NV, NJ, NY, NC, OR, PA, TX, UT, VA, VT, WA

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¹ S&P 500, 100% Part. Rate, Annual Point to Point Design, NO CAP, Month Avg/Annual Reset Design.

*Plus .12% asset trailer on single premium - paid quarterly after yr-7 (All transactions in excess of \$3,000 will automatically be considered single premium rates)