

February  
2012

EQUITY INDEXED

# Annuity Product Reference Guide

**OPEN HERE!**

Your potential annuity sales await!

Last Updated  
02/01/12



**Contact us Today!**

## Agents...

Show This To Your Clients With Bank CDs & Ask Them a Two Word Question...

# Why Not?

	Bank CD	Annuity
FDIC Insured To \$250,000	✓	
State Guarantee Association To \$100,000**		✓
Grows Tax Deferred		✓
Earn Interest On Interest		✓
Earn Interest On Money Lost By Taxes		✓
Withdraw A Certain % Every Year At Any Time		✓
Withdraw Money In The Event Of Nursing Home Needs*		✓
Withdraw \$ In The Event Of Long Term Care Needs*		✓
Withdraw \$ In The Event Of Disability Needs*		✓
Start An Income Stream You Can't Out Live		✓
Withdraw Penalty Free Required Minimum Distributions		✓
Disappearing Surrender Charges		✓
Potential Inflation Hedge		✓
Penalty FREE Access To Funds		✓
Bonuses On Premium(s)*		✓
By-Pass Of Probate Delays & Costs		✓
Advantages For Social Security Taxation		✓
Flexible Premium*		✓

For agent use only. \* Benefits may vary by annuity. \*\*May vary by state.

## Again... Why Not?

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Policies issued by American General Life and United States Life (NY only)  
A.M. Best Rating\* = A (excellent) (888) 438-6933
- 7 **AMERICAN NATIONAL INSURANCE COMPANY**  
A.M. Best Rating = A (excellent) (800) 835-5320
- 8 **AVIVA/AMERICAN INVESTORS LIFE INSURANCE COMPANY**  
A.M. Best Rating = A (excellent) (800) 800-9882 x3132
- 9-10 **EQUITRUST LIFE INSURANCE COMPANY**  
A.M. Best Rating = B+ (good) (866) 598-3694
- 9 **GENWORTH FINANCIAL**  
A.M. Best Rating = A (excellent) (866) 498-7151 (option 1 & option 1)
- 11 **GREAT AMERICAN LIFE INSURANCE COMPANY**  
A.M. Best Rating = A (excellent) (800) 438-3398 x11999
- 12 **LIBERTY LIFE INSURANCE COMPANY**  
A.M. Best Rating = B++ (good) (888) 262-8131 x6589
- 13 **LINCOLN FINANCIAL GROUP**  
A.M. Best Rating = A+ (superior) (800) 238-6292
- 14-16 **NORTH AMERICAN COMPANY FOR LIFE AND HEALTH**  
A.M. Best Rating = A+ (superior) (877) 586-0242 x35676
- 17 **SAGICOR LIFE INSURANCE COMPANY**  
A.M. Best Rating = A- (excellent) (888) 724-4267 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	Commission (less at Older Ages)
<b>6 year term</b>									
Great American Life	Safe Outlook	0.00%	1	3.75%	1.25%	100% First Year	1.00% on 90%	6 years	4.00%
Lincoln Financial Group	New Directions - 6	0.00%	8	2.50%	1.40%	100% First Year	1.00% on 100%	6 years	3.50%
<b>7 year term</b>									
Great American Life	American Legend II	0.00%	1	4.25%	1.80%	100% First Year	1.00% on 100%	7 years	5.50%
American General	Horizon Vision Advantage - 7	0.00%	2	3.50%	1.45%	100% First Year	1.50% on 90%	7 years	6.00%
<b>8 year term</b>									
Liberty Life	Enhanced Choice - 8	2.00%	2	6.25%	3.25%	100% For Term	1.00% on 87.5%	8 years	5.00%
North American	Performance 8 Plus	5.00%	8	2.65%	1.45%	100% First Year	1.00% on 100%	8 years	5.50%
<b>9 year term</b>									
American General	Vision Advantage - 9	0.00%	2	4.50%	2.00%	100% First Year	1.50% on 90%	9 years	6.00%
EquiTrust Life	Market Booster	7.00%	5	1.00%mo	1.00%	100% First Year	2.00% on 87.5%	9 years	6.00%
Sagicor Life	Sage Advantage - 9	5.00%	1	4.50%	2.00%	100% First Year	1.00% on 100%	9 years	5.00%
American General	Horizon Index	4.00%	5	1.50%mo	1.20%	100% First Year	1.50% on 90%	9 years	6.00%
<b>10 year term</b>									
North American	Paramount Choice - 10	7.00%	4	1.20%mo	1.10%	100% First Year	1.00% on 100%	10 years	6.50%
Liberty Life	Choice - 10	0.00%	2	6.75%	4.00%	100% First Year	1.00% on 87.5%	10 years	6.50%
American General	Horizon Vision Maximizer	5.00%	2	3.00%	1.30%	100% First Year	1.50% on 90%	10 years	8.00%
EquiTrust Life	Market Value EIA	0.00%	7	15.00%	2.40%	100% First Year	2.00% on 87.5%	10 years	6.50%
Lincoln Financial Group	Opti-Point - 10	4.00%	8	2.50%	1.00%	100% First Year	1.00% on 100%	10 years	7.00%
Great American Life	American Valor 10	2.00%	1	3.50%	1.40%	100% First Year	1.00% on 100%	10 years	6.00%
North American	TEN	7.00% for 5yrs	5	1.25%mo	1.15%	100% First Year	1.00% on 100%	10 years	6.50%
Great American Life	Safe Return	0.00%	1	4.00%	1.10%	100% For Term	1.00% on 100%	10 years	6.50%
EquiTrust Life	Market 10 Bonus	6.00%	4	1.25%	1.15%	100% For Term	1.10% on 100%	10 years	4.00%
<b>12 year term</b>									
Liberty Life	Enhanced Choice - 12	5.00%	2	5.25%	4.00%	100% First Year	1.00% on 87.5%	10 years	6.50%
North American	Performance 12 Plus	8.00% for 5yrs	8	3.20%	1.75%	100% For Term	1.00% on 100%	12 years	6.00%
Liberty Life	Enhanced Choice - 12	5.00%	2	5.25%	1.00%	100% First Year	1.00% on 87.5%	12 years	6.50%
American General	Horizon Index	5.00%	5	1.50%mo	1.35%	100% First Year	1.50% on 90%	12 years	8.00%
<b>14 year term</b>									
North American	Precision - 14	10.00% for 7 yrs	4	1.60%mo	1.50%	50% First Year	1.10% on 87.5%	14 years	7.50%
EquiTrust Life	Market Power Bonus	10.00%	4	1.50%	1.50%	100% First Year	2.00% on 87.5%	14 years	8.50%
North American	Charter Series - 14	10.00% for 7 yrs	5	1.60%mo	1.50%	100% First Year	1.10% on 87.5%	14 years	7.50%
EquiTrust Life	Market 12 Bonus	12.00%	4	1.25%	1.15%	100% First Year	2.00% on 87.5%	14 years	9.00%

(For Agent Use Only)  
 Not intended for soliciting annuity sales from the public.  
 Rates and Commissions subject to change.  
 Check for current 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..

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 8 = Trigger Point \*RATES AND COMMISSIONS SUBJECT TO CHANGE. CHECK INDIVIDUAL COMMISSION  
 SCHEDULES FOR GUARANTEED ACCURACY AND DESCRIPTIONS !!!\* Call for state approvals.

# Guarantee Income Rider (Living Benefit) Comparison

	American General	Liberty Life	Liberty Life	Great American		North American	North American	EquiTrust	Lincoln Financial Group	Genworth
	Lifetime Income Builder	GLWB	Enhanced GLWB	Income Sustainer	Income Sustainer Plus	Income Pay	Income Pay	Income for Life	Lincoln Lifetime Income Edge	Income Protection
<b>Roll-up Rate in Accumulation Period</b>	6.00% for 20 years	7.00% for 10 years (1.00% income bonus)	7.00% for 10 years (1.00% income bonus)	10% Simple Interest for 10 years	10% Simple Interest for 10 years	6.00% for Life	8.00% for 10 years is renewable	7.00% for 20 years	Step-up Benefit factor* 5% minimum	8.00% Simple Interest for 10 years
<b>Interest Credited</b>	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Daily	Annually	Daily
<b>Income W/D Multiplier - Confinement Feature</b> <small>(See Contract for Qualifying Confinement Criteria)</small>	No	No	1.5 x income base 1.5 x withdrawal percentage	No	No	No	No	No	10% of Income Base Annually	No
<b>Wellness Benefits</b>	No	No	No	No	No	No	No	No	No	No
<b>Rider Charge</b> <small>(calculated annually against the IAV, deducted monthly from AV)</small>	0.75%	0.60%	0.90%	0.75%	1.15%	0.35%	0.95%	0.50%	0.65%	0.80%
<b>Increasing Benefit Option</b>	Yes	No	No	No	No	No	No	No	No	No
<b>Guaranteed Payments for Life</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Withdrawal Phase Waiting Period</b>	1 Year and 55 year old	1 Year and Age 50	1 Year and Age 50	1 Year and 55 year old	1 Year and 55 year old	1 Year and 55 year old	1 Year and 55 year old	5 Years and 50 year old	Age 50	1 year and 55 year old
<b>Rider Charge Refund</b>	No	No	No	Yes	No	No	No	No	No	No
<b>Account Available at Death</b>	No	No	No	No	Yes if taken over 5 years	No	No	No	No	No
<b>Joint Lifetime Withdrawal Option available</b>	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>State Availability</b>	<b>All except:</b> MN, NJ, NY, OR, WA in: CT, DE, AK, CA, FL, NE, NC, NH, MA, MD, PA, TX, VA	<b>All except:</b> AK, CT, DE, HI, MN, NJ, NY, OK, OR, PA, UT, WA	<b>All except:</b> AK, CA, CT, DE, FL, HI, MN, NV, NJ, NY, OK, OR, PA, VT, WA	<b>All except:</b> NY, WA	<b>All except:</b> CO, CT, DE, HI, MN, NH, NY, OH, PA, TX, WA	<b>All except:</b> AK, CT, MN, WA, UT	<b>All except:</b> AK, CT, MN, WA, UT	<b>All except:</b> FL, IL, MN, NY, WA	<b>All except:</b> CA, CT, DE, FL, HI, IL, MD, MA, MN, MS, NV, NY, NC, OR, TX	<b>All except:</b> AK, CA, CT, DE, IL, MA, MN, MO, NV, NJ, NY, OK, OR, PA, TX, WA

\*Call for details.

# Guarantee Income Rider Income Payout Percentage Comparison

AGE	Great American	
	Single Lifetime Benefit	Joint Lifetime Benefit
55	4.50%	3.50%
56	4.60%	3.60%
57	4.70%	3.70%
58	4.80%	3.80%
59	4.90%	3.90%
60	5.00%	4.00%
61	5.10%	4.10%
62	5.20%	4.20%
63	5.30%	4.30%
64	5.40%	4.40%
65	5.50%	4.50%
66	5.60%	4.60%
67	5.70%	4.70%
68	5.80%	4.80%
69	5.90%	4.90%
70	6.00%	5.00%
71	6.10%	5.10%
72	6.20%	5.20%
73	6.30%	5.30%
74	6.40%	5.40%
75	6.50%	5.50%
76	6.60%	5.60%
77	6.70%	5.70%
78	6.80%	5.80%
79	6.90%	5.90%
80	7.00%	6.00%
81	7.10%	6.10%
82	7.20%	6.20%
83	7.30%	6.30%
84	7.40%	6.40%
85	7.50%	6.50%
86	7.60%	6.60%
87	7.70%	6.70%
88	7.80%	6.80%
89	7.90%	6.90%
90+	8.00%	8.00%

AGE	American General	Liberty Life	Liberty Life	North American	EquiTrust Life	Genworth
	Lifetime*** Income Builder	GLWB**	Enhanced GLWB**	Income Pay**	Inc. for Life*	Income Protection*
50-54	0	3.50%	3.50%	3.75%	3.50%	0
55-59	4.00%	4.00%	4.00%	3.75%	4.00%	4.75%
60-64	4.00%	4.50%	4.50%	4.25%	4.50%	5.00%
65-69	4.50%	5.00%	5.00%	4.75%	5.00%	5.25%
70-74	5.00%	5.50%	5.50%	5.25%	5.50%	5.50%
75-79	5.50%	6.00%	6.00%	5.75%	6.00%	5.75%
80-84	6.00%	6.50%	6.50%	6.25%	6.50%	6.00%
85-89	6.00%	7.00%	7.00%	6.25%	7.00%	6.00%
90+	6.00%	7.00%	7.50%	6.25%	7.50%	6.00%

AGE	Lincoln Financial Group Lincoln Living Income Advantage		
	Less than 5 years*	At least 5, but less than 10 years*	At least 10 years*
50-54	4.00%	4.50% <sup>1</sup>	5.00% <sup>2</sup>
55-59	4.50%	5.00% <sup>1</sup>	5.50% <sup>2</sup>
60-64	5.00%	5.50% <sup>1</sup>	6.00% <sup>2</sup>
65-69	5.50%	6.00% <sup>1</sup>	6.50% <sup>2</sup>
70-74	6.00%	6.50% <sup>1</sup>	7.00% <sup>2</sup>
75-79	6.50%	7.00% <sup>1</sup>	7.50% <sup>2</sup>
80-84	7.00%	7.50% <sup>1</sup>	8.00% <sup>2</sup>
85-89	7.50%	8.00% <sup>1</sup>	8.50% <sup>2</sup>

<sup>1</sup> 0.25% lower for Opti-Point. <sup>2</sup> 0.40% lower for Opti-Point.



\* Joint life payout is 0.50% lower and based on the younger age. \*\* Joint life payout is 1.00% lower and based on the younger age. \*\*\* Joint life payout is 0.50% lower and based on the coverage age of spouses, rounded down. There is a minimum \$50,000 contribution.

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# AMERICAN GENERAL LIFE COMPANIES (AGLC)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>Horizon Vision Advantage-7 EIA Annuity</b> (7 year option)	Fixed Account Interest: 1.45% (2.00% in CA, OH)	1.50% on 90% of premium 2.00% on 90% of premium in (CA, OH)	\$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. Annuityization - 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!	7 years (9,8,7,6,5,4,3)	0-85 Q & NQ	Y	6.00% - (0-75) 5.00% - (76-85)	AK, CT, DE, MO, MN, NJ, NY, OH, OR, PA, UT, VT, WA
	Annual pt-to-pt w/100% participation rate w/no spread & annual cap: 3.50%								
	Annual pt-to-pt w/80% participation rate w/no spread & annual cap: 3.75%								
	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									
<b>Horizon Vision Advantage-9 EIA Annuity</b> (9 year option)	Fixed Account Interest: 2.00%	1.50% on 90% of premium 2.00% on 90% of premium in (CA, OH)	\$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. Annuityization - 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 (10,9,8,7,6,5,4,3,2)	0-80 Q & NQ	Y	6.00% - (0-75) 5.00% - (76-80)  In IL ONLY 6.00% (0-75)	AK, CT, DE, MN, MO, NJ, NY, OH, OR, PA, UT, VT, WA
	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: 4.75%								
	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, 3.00% index spread									
<b>AG VisionMaximizer®</b> (Form No. 05490) (5% Premium Bonus Vested day 1)  <b>GREAT</b>	Fixed Interest Account- 1.30% for 5 years (CA, OH - 2.00%)	1.50% on 90% of premium 2.00% on 90% of premium in (CA, OH)	\$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	8.00% Ages 0-75  In OK ONLY 6.00% (0-75)	AK, DE, FL, IL, MN, MO, MS, NJ, NY, OH, OR, PA, TX, UT, VT, WA
	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: 3.00%								
<b>AG Horizon Index®</b> (Form No. 04367) (12 year option) (premium bonus vested 1 day)  <b>GREAT</b>	S&P 500. 100% Participation Rate No Fees! Monthly point-to-point annual reset. 1.50% Monthly Cap. 5.00% Premium Bonus. Fixed Acct - 1.35% yrs. 1-9 (CA, OH - 2.00%)	1.50% on 90% of premium (2.00% on 90% of premium in (CA, OH)	\$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. Annuityization - 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	8.00% - (0-75) 4.00% - (76-80) 2.50% - (81-85)	AK, CT, DE, FL, MN, NJ, NY, OH, OR, SC, TX, UT, VT, WA
<b>AG Horizon Index®</b> (9 year option) (premium bonus vested 1 day)  <b>GREAT</b>	S&P 500. Fixed Acct - 1.20% yrs. 1-6 (2.00% in CA) No Fees! 100% Participation Rate. 4.00% Premium Bonus. Monthly point-to-point annual reset. 1.50% Monthly Cap.	1.50% on 90% of premium (2.00% on 90% of premium in (CA, OH)	\$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. Annuityization - 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	6.00% - (0-75) 3.50% - (76-80) 2.00% - (81-85)	AK, MN, NJ, NY, OR, VT

\*AG - 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%).

Policies issued by American General Life Insurance Company, 2727-A Allen Parkway, Houston, TX 77019 The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company (AGL) are its responsibility. AGL does not solicit business in the state of New York. Policies (or annuities) and riders not available in all states.

These contracts are not insured by the FDIC, the Federal Reserve Board or any similar agency. The contract is not a deposit or other obligation of, nor is it guaranteed or endorsed by, any bank or depository institution.

**Important:** Do not state or imply that the purchase of an Index Annuity is like an investment or a means of participating in "securities," "markets," "stocks," "stock market index," or "S&P 500 Index."

(For Agent Use Only)

Not intended for soliciting annuity sales from the public.

Rates and Commissions subject to change.

Check for current state approvals.

# AMERICAN NATIONAL INSURANCE COMPANY (ANL)



EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>American National Value-Lock EIA - 10</b>	S&P 500 50% Part rate. No CAP, No Fees, Point-to-point design with monthly average for the 10 year term and a 1 time lock-in feature	1.00% 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	10.00% Ages 0-75 8.00% Ages 76-80	FL, MA, MN, NJ, NY, ND, OR, VT
<b>American National Value-Lock EIA - 7</b>	S&P 500 50% Part rate. No CAP, No Fees, Point-to-point design with monthly average for the 7 year term and a 1 time lock-in feature	1.00% 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	6.00% Ages 0-75 4.00% Ages 76-80	FL, IL, MN, NJ, NY, ND, OR, UT, VT
<b>American National Strategy - 10</b>	S&P 500 100% Part rate. Annual pt-to-pt design Cap - 3.00% Fixed Account - 1.00%	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	8.00% Ages 0-75 6.50% Ages 76-80 5.00% Ages 81-85	MA, MN, NY, OR, PA, UT, VT
<b>American National Strategy - 7</b>	S&P 500 100% Part rate. Annual pt-to-pt design Cap - 3.00% Fixed Account - 1.00%	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	6.00% Ages 0-75 4.00% Ages 76-80	IL, MN, NJ, NY, ND, OR, UT, VT
<b>Anico EIA</b>	<b>3.00% without ROP.</b> Offers a simple alternative: A specified rate is declared for a initial term of six years when the annuity is issued. A comparison is made between the S&P 500 Index on the current & previous anniversary date. If S&P 500 Index is up or unchanged at the end of the contract year the specified rate is credited to the contract. If the S&P 500 Index declines, the account value remains level. The principal and any past interest credited to the contract are protected from stock market losses, which cause a decline in the index.	1.00% to 90% of Premium	\$10,000-Q & NQ	Annuitization allowed after 5 years for a minimum of 5 years. 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	5.00% Ages 0-79 3.00% Ages 80-85	MN, NY, ND, OK, OR, WA

# 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	Commission	States Not Available
<b>Income Preferred Bonus Index</b> (6.00% - 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	5% during 1st year,10% after 1st 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  (IA 0-74)  (FL 0-64)	Y	7.00% - yr 1 (0-75) 5.00% - yr 1 (76-78) 3.50% yrs. 2-5 (0-75) 2.50% yrs. 2-5 (76-78) Comm Chargeback 100% months 1-6; 50% months 7-12.	AK, CT, DE, MN, NJ, NY, OR, PA, UT, WA
	1-Yr Point-to-Point Index	2.00% cap	3.25% cap								
	1-Yr Monthly Cap Index	1.05% cap	1.60% cap								
	1-Yr Average Index (no spread)	2.00% cap	3.25% cap								
	Fixed Strategy (1-year guarantee)	1.00%	1.55%								
<b>Income Preferred Bonus- S Index</b> (4.00% Premium Bonus)	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	5% during 1st year,10% after 1st 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	6.00% - Yr. 1 (0-75) 4.00% -Yr. 1 (76-78) 3.00% - Yrs. 2-5 (0-75) 2.00% Yrs. 2-5 (76-78) Comm Chargeback 100% months 1-6; 50% months 7-12.	DE, NJ, NY, OR, PA
	1-Yr Point-to-Point S&P 500 Index	2.00% cap	2.00% cap								
	1-Yr Monthly Cap Index	1.05% cap	1.60% cap								
	1-Yr Average Index	2.00% cap	3.25% cap								
	Fixed Strategy (1-year guarantee)	1.00%	1.00%								
<b>Income Preferred Ultra Index</b> (3.00% 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	5% during 1st year,10% after 1st 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  (FL 0-64)	Y	7.50% - yr 1 (0-75) 5.50% - yr 1 (76-78) 3.75% yrs. 2-5 (0-75) 2.75% yrs 2-5 (76-78) Comm Chargeback 100% months 1-6; 50% months 7-12.	AK, CT, DE, MN, NJ, NY, OR, PA, UT, WA
	Fixed Strategy (1-year guarantee)	1.00%	1.45%								
<b>Income Preferred -Ten Index</b>	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	5% during 1st year,10% after 1st 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	7.50% - yr 1 (0-75) 3.50% yr 1 (76-78) 3.75% yrs 2-5 (0-75) 2.75% yrs 2-5 (76-78) Comm Chargeback 100% months 1-6; 50% months 7-12.	DE, NJ, NY, OR, PA
	1-Yr Point-to-Point S&P 500 Index	2.00% cap	3.25% cap								
	1-Yr Monthly Cap Index	1.05% cap	1.60% cap								
	1-Yr Average Index	2.00% cap	3.25% cap								
	Fixed Strategy (1-year guarantee)	1.00%	1.40%								
<b>Income Preferred -Six Index</b>	1-Yr Point-to-Point S&P 500 Index	2.00% cap	2.75% cap	1.00%-3.00% on 87.5% of premium	\$5,000 Q-NQ \$1,000 Renewal	5% during 1st year,10% after 1st 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	5.00% - (0-75) 3.50% - (76-81) 2.50% yrs 2-3 (0-75) 1.75% yrs. 2-3 (76-81) Comm Chargeback 100% months 1-6; 50% months 7-12.	DE, NJ, NY, OR, PA
	1-Yr Monthly Cap Index	1.05% cap	1.60% cap								
	1-Yr Average Index	2.00% cap	3.25% cap								
	Fixed Strategy (1-year guarantee)	1.00%	1.30%								

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# GENWORTH FINANCIAL (GWL)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available	
<b>SecureLiving Index - 7</b> 	Index Strategies	\$25,000- \$99,999	\$100,000- \$249,999	\$250,000 or more	Minimum Renewal Years 1-7	Years 8+				
	Monthly Cap Strategy (yr 1)	1.65%	1.85%	1.95%	0.50%	0.25%				
	Annual Cap Strategy (yr 1)	3.50%	4.00%	4.20%	1.00%	1.00%				
	Performance Trigger Strategy (yr 1)	3.00%	3.50%	3.70%	1.00%	1.00%				
	Bailout Cap									
	Annual Cap Strategy	3.10%	3.10%	3.10%						
	Following initial guarantee period, if the renewal annual cap for the annual cap strategy is less than the above bailout cap then surrender charges and market value adjustment will not apply to amounts withdrawn from your contract during the bailout window.									
	Fixed Rate Strategies									
7 Year Fixed Strategy	1.75%	2.00%	2.10%	1.00%	1.00%					
1 Year Fixed Strategy	1.50%	1.75%	1.85%	1.00%	1.00%					
<b>SecureLiving Index - 10 Plus</b> (5.00% Premium Bonus) 	Index Strategies	\$25,000- \$99,999	\$100,000- \$249,999	\$250,000 or more	Minimum Renewal Years 1-7	Years 8+				
	Monthly Cap Strategy (yr 1)	1.50%	1.70%	1.80%	0.50%	0.25%				
	Annual Cap Strategy (yr 1)	2.50%	3.00%	3.20%	1.00%	1.00%				
	Performance Trigger Strategy (yr 1)	2.00%	2.50%	2.70%	1.00%	1.00%				
	Bailout Cap									
	Annual Cap Strategy	2.10%	2.10%	2.10%						
	Following initial guarantee period, if the renewal annual cap for the annual cap strategy is less than the above bailout cap then surrender charges and market value adjustment will not apply to amounts withdrawn from your contract during the bailout window.									
	Fixed Rate Strategies									
7 Year Fixed Strategy	1.25%	1.50%	1.60%	1.00%	1.00%					
1 Year Fixed Strategy	1.00%	1.25%	1.35%	1.00%	1.00%					

# EQUITRUST LIFE INSURANCE COMPANY (ETL)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>MarketTen Bonus Index</b> (6.00% Premium Bonus on premiums paid in the first 5 years. Immediately added to Accumulation Value)	Annual Reset - Monthly Avg = 20% Part. Rate Index Margin - 0%, 10% min			Premium Allocation: Initial Premium: Min Allocation of 2K in each acct. Can select any combo of accts sub to the min requirements. Indicate initial allocation above the Owner's signature section of the Disclosure Form. The initial premium allocation must be completed to issue the contract. Must be whole percentages. Applicant may authorize to hold issue in the event of multiple premiums. Subsequent Premiums: Auto added to the 1-yr interest acct at time of receipt. On each contract ann, auto reallocated between accts according to most recent allocation instructions. ROP: As an additional guarantee, the Cash Surrender Value will never be less than premiums, - withdrawals. This rider is auto included on all contracts at no charge, subject to state availability. Free withdrawals: systematic withdrawals of interest are allowed in the 1st yr from the 1-yr interest acct w/o Surrender Charge or MVA. Interest withdrawals must be taken via EFT. After 1st contract yr, up to 10% of the account value on the previous contract ann 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. Transfers: May transfer accum value between accts on each contract anniversary. Min transfer amt is \$2K. Min balance in an acct after a transfer is \$2K if any balance remains. Transfers out of the 2 year average cap index account allowed only at the end of the two-year indexing period. Death Benefit: Upon death of owner, Accumulative Value. Annualization Benefit: On the income date, the accum value is applied to the payment opt elected. The income date is the latter of the first contract ann after the Annuitants 70th birthday or 25 yrs after issue. Nursing Home Waiver: Available for all issue ages. There is no charge for this rider. After the first contract year, requires nursing home confinement of Owner for 90 days. N/A in MA.	10 years (10,10,10,10,10,9,8,7,6,4)	0-80 Q&NQ	Y	6.00% year 1 3.00% years 2-5 on additional premium	AK, CT, DE, MN, NY, OR, TX UT, WA
	Fix Opt 1 yr - 1.15% Guaranteed rate - 1.00%								
	Annual Reset Pt-to-Pt (S&P)- 3.00% = 100% particip rate. 3.00% minimum	1.00% on 100% of premium	\$30,000 Q-NQ \$2,000 Renewal						
	Ann. Reset Daily Ave. Cap (S&P)- 3.00% = 100% particip rate - 3.00% minimum								
	1-yr monthly cap 1.25% annual reset design								
2-yr monthly ave cap 10.00% 7.00% minimum									
<b>Builder Bonus Index</b> (6.00% Premium Bonus - Vested Day -1) (5.00% in IN & OR)	Annual Reset - Monthly Avg = 30% Part. Rate Index Margin - 0%, 10% min			ROP: As an additional guarantee, the Cash Surrender Value will never be less than premiums, - withdrawals. This rider is auto included on all contracts at no charge, subject to state availability. Free withdrawals: systematic withdrawals of interest are allowed in the 1st yr from the 1-yr interest acct w/o Surrender Charge or MVA. Interest withdrawals must be taken via EFT. After 1st contract yr, up to 10% of the account value on the previous contract ann 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. Transfers: May transfer accum value between accts on each contract anniversary. Min transfer amt is \$2K. Min balance in an acct after a transfer is \$2K if any balance remains. Transfers out of the 2 year average cap index account allowed only at the end of the two-year indexing period. Death Benefit: Upon death of owner, Accumulative Value. Annualization Benefit: The accumulation value is available for annualization after the first year if a minimum payout of 10 years or life is elected. Nursing Home Waiver: Available for all issue ages. There is no charge for this rider. After the first contract year, requires nursing home confinement of Owner for 90 days. N/A in MA.	9 years (9,8,7,6,5,5,5,4,5,3,5,2,5,1,5)	0-80 Q&NQ	Y	6.00% year 1	CT, DE, OR, TX, UT, WA
	Fix Opt 1 yr - 1.15% Guaranteed rate - 1.00%	2.00% on 87.5% of premium	\$30,000 Q-NQ (1st year additional premium allowed)						
	Annual Reset Pt-to-Pt (S&P)- 3.00% = 100% particip rate. 3.00% minimum								
	Ann. Reset Daily Ave. Cap (S&P)- 3.00% = 100% particip rate - 3.00% minimum								
	2-yr monthly ave cap 7.00%								

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\*Premium Enhancement - Your money starts to grow on day one. The premium enhancement helps your money work immediately from day one. On the date your contract goes into effect, a 5% premium enhancement is automatically applied to your contract value. It is added across your allocations and will vest over time. So if your single premium is \$100,000, your premium enhancement will add \$5,000 immediately to your contract value, increasing it to \$105,000. Your contract will instantly have the potential to grow faster because the growth will be based on the higher amount, not just your single premium. If you surrender the contract or take more than the free withdrawal amount during the first 10 years, the amount payable will be reduced by the unvested portion of the premium enhancement attributable to the withdrawal.

**ONLY in these States!!!**

# EQUITRUST LIFE INSURANCE COMPANY (ETL)



EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>MarketSeven Index</b>	Annual Reset - Monthly Avg = 40% Part. Rate Index Margin - 0%. 10% minimum								FL, NY, OR, TX
	<b>PRODUCT TEMPORARILY SUSPENDED</b>								
<b>MarketPower Bonus Index</b> (10.00% Premium Bonus - Vested Day -1) <b>GREAT</b>	Annual Reset - Monthly Avg = 20% Part. Rate No cap Index Margin - 0%. 10% minimum	2.00% on 87.5% of premium	\$20,000 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)	0-75 Q & NQ	Y	8.50% years 1 (7.00% year 1 AK & IL)	CT, DE, FL, MN, NY, OR, TX, UT, WA
	Fix Opt 1 yr - 1.50% Guaranteed rate - 1.00%								
	Annual Reset pt-to-pt (S&P) - 3.25% cap = 100% participation rate. 3.00% minimum								
	Ann. Reset Daily Ave. Cap (S&P) - 3.50% cap = 100% participation rate. 3.00% minimum								
	1-yr monthly cap 1.50%, annual reset design <b>2 yr monthly average 8.00% cap</b>								
<b>MarketValue Index</b>	Annual Reset - Monthly Avg = 30% Part. Rate No Cap Index Margin - 0%. 10% minimum	2.00% on 87.5% of premium	\$10,000 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	6.50% year 1 3.25% years 2-5 on additional premium	FL, NY, OR, TX
	Fix Opt 1 yr - 2.40% Guarant inter rate - 1.00%								
	<b>2 yr monthly avg.100% part rate. 15.00% cap</b>								
	Annual Reset Point-to-Point (S&P) - 4.75% = 100% participation rate. 3.00% minimum								
	Ann. Reset Monthly Ave. Cap (S&P) - 5.00% = 100% participation rate. 3.00% minimum <b>1-yr monthly cap 2.20% annual reset design</b>								
<b>Market Booster Index</b> <b>GREAT</b> (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	\$2,000-Q \$10,000-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	6.00% year 1 3.00% years 2-5 on additional premium	AK, CT, DE, FL, MN, 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 1.00% annual reset design								
<b>Market 12 Bonus Index</b> 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.) <b>HOT</b>	Annual Reset - Monthly Avg = 20% 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 withdrawan 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)	0-75 Q & NQ Annuitant	Y	9.00% year 1	CT, DE, MN, NY, OR, TX, UT, WA
	Fix Opt 1 yr - 1.15% 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 1.25% annual reset design								
	<b>2 yr monthly avg cap 7.00%</b>								

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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	Commission	States Not Available
<b>American Legend II Annuity</b>	S&P 500. 100% Participation Rate. CAP-4.00%. Annual Point to Point Design. "0" Index Factor	1.00% 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 charges. (\$500 min; Account Value must exceed \$5,000) Full Account Value at Death. L-T-C rider & Terminal illness rider. <b>**See below!</b>	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	(Yr 1) 5.50%-Ages 18-75-Q 0-75-NQ 5.10% Ages 76-80 Q&NQ 3.50% Ages 81-85 Q&NQ (Yr 2) 4.50%-Ages 18-75-Q 0-75-NQ 4.15% Ages 76-80 Q&NQ 3.00% Ages 81-85 Q&NQ (Yr 3) 3.50%-Ages 18-75-Q 0-75-NQ 3.20% Ages 76-80 Q&NQ 2.35% Ages 81-85 Q&NQ (Yr 4) 2.50%-Ages 18-75-Q 0-75-NQ 2.20% Ages 76-80 Q&NQ 1.90% Ages 81-85 Q&NQ (Yr 5) 1.50%-Ages 18-75-Q 0-75-NQ 1.25% Ages 76-80 Q&NQ 1.25% Ages 81-85 Q&NQ	NY, OR
	One Year Fixed Rate: 1.80%								
	Monthly avg./annual reset, 4.25% cap Annual Reset Design. 100% Part. Rate & "0" Index Factor								
	2.00% monthly CAP with a "0" Index Factor. Monthly Avg/Annual Reset Design. 100% Part. Rate								
<b>American Safe Return Annuity</b> 	S&P 500. 100% Participation Rate. CAP-4.00%. Annual Point to Point Design. "0" Index Factor, <b>Bail-out Cap 3.50%</b>	1.00% 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 charges. (\$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. <b>Return of Premium</b> guarantee is available at no charge. <b>**See below!</b>	10 Years (10,9,8,7,6,5,4,3,2,1)	18-85-Q 0-85-NQ	N	6.50%-Ages 18-75-Q 0-75-NQ 5.50% Ages 76-80 Q&NQ 2.50% Ages 81-85 Q&NQ	DE, IN, NY, OR, PA
	One Year Fixed Rate: 1.10%								
	Monthly avg./annual reset, 4.00% cap Annual Reset Design. 100% Part. Rate & "0" Index Factor <b>Bail-out Cap 3.50%</b>								
<b>American Safe Outlook Annuity</b>	<b>Under \$100,000 on ALL</b> S&P 500. 100% Participation Rate. CAP-3.75%. Annual Point to Point Design. "0" Index Factor, <b>Bail-out Cap 3.25%</b>	1.00% 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. <b>**See below!</b>	6 Years (9,7,8,6,5,4)	18-85-Q 0-85-NQ	N	4.00%-Ages 18-75-Q 0-75-NQ 3.00% Ages 76-80 Q&NQ 2.00% Ages 81-85 Q&NQ	DE, IN, NY, OR
	One Year Fixed Rate: 1.25%								
	Monthly avg./annual reset, 3.75% cap Annual Reset Design. 100% Part. Rate & "0" Index Factor <b>Bail-out Cap 3.25%</b>								
	<b>Over \$100,000 on ALL</b> S&P 500- 100% participation rate								
	One Year Fixed Rate: - 1.25%								
monthly average/annual reset with 4.00% cap & <b>Bail-out Cap 3.50%</b> Annual Point to Point/Annual Reset with 4.00% Cap & <b>Bail-out Cap 3.50%</b>									
<b>American Valor 10 Annuity</b> (Purchase payments received in the first 3 contract years will be increased by a premium bonus of 2.00%) 	One Year Fixed Rate: 1.40%	1.00% on 100% of Premium	NQ & Q \$10,000 Additional Deposits \$2,000 - Q \$5,000 - NQ	Riders & Waivers: Extended Care - 100% account value when criteria met. Terminal Illness - 100% account value when criteria met. Income Sustainer - Guaranteed withdrawal benefit (optional). IncomeSustainer Plus - Guaranteed withdrawal and death benefit (optional). Early withdrawal charges - 10-year declining early withdrawal charges starting at 10%. Waiver of early withdrawal - During first contract year, 10% of purchase payments. After first contract anniversary, 10% of the sum of the account value as of the most recent contract anniversary and any purchase payments received since. Annuitization for account value - Account value used for income payout periods of seven years or life, or under the income for a fixed period, not to exceed life expectancy option. Death benefit - greater of the account value or GMSV. <b>**See below!</b>	10 Yrs (10,9,8,7,6,5,4,3,2,1)	18-85-Q 0-85-NQ	N	(Yr 1) 6.00%-Ages 18-75-Q 0-75-NQ 4.50% Ages 76-80 Q&NQ 2.50% Ages 81-85 Q&NQ (Yr 2) 4.50%-Ages 18-75-Q 0-75-NQ 3.50% Ages 76-80 Q&NQ 1.50% Ages 81-85 Q&NQ (Yr 3) 3.50%-Ages 18-75-Q 0-75-NQ 2.50% Ages 76-80 Q&NQ 0.50% Ages 81-85 Q&NQ (Yr 4) 2.50%-Ages 18-75-Q 0-75-NQ 1.50% Ages 76-80 Q&NQ 0.25% Ages 81-85 Q&NQ (Yr 5) 1.50%-Ages 18-75-Q 0-75-NQ 0.50% Ages 76-80 Q&NQ 0.30% Ages 81-85 Q&NQ	DE, HI, NY, OR
	3.50% CAP with a "0" Index Factor. Monthly Avg/Annual Reset Design. 100% Participation rate								
	"0" Index Factor & annual point-to-point 100% Participation rate, 3.50% Cap								

**\*\*IncomeSustainer Plus Rider (optional)** - This guaranteed withdrawal and death benefit rider offers 10% rollover credits for income and death benefits. In addition to providing living benefit options, the rider provides a guaranteed death benefit to beneficiaries. The death benefit is available after the fifth contract anniversary, and replaces the death benefit available with the annuity. Lump sum and annuitization payout options are available for the rider death benefit, and beneficiaries will be able to choose the death benefit payment option most attractive to them at the time of settlement.

This is an optional rider that must be added at issue and is available for a charge that is currently 1.15%. The charge will be taken at the end of each contract year and may increase if a reset is elected. Please note, asset allocation limits may apply to the declared rate strategy. Not available in all states. Rider issue ages: 50-85. Income benefits may begin starting at 55.

There are **no up front sales charges or fees**.

# LIBERTY LIFE INSURANCE COMPANY (LLA)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>Choice - 10</b> 	S&P 500. 100% Participation Rate. CAP-7.25%. Annual Point to Point Design. "0" Index Factor	1.00% on 87.5% of Premium	\$5,000 NQ & Q Additional Premiums \$500 minimum	Annuitization options: Contract charges are not assessed when: after the first 12 months, an income for life is selected (commission chargeback may apply). After the first 5 contract years, an income payment option with a guaranteed period of at least 5 years is selected. Death Benefit - Greater of the accumulation value or minimum guaranteed cash surrender value. The MVA does not apply to death proceeds. Spousal privileges are available. Withdrawals - Up to 10% of accum value free after the first year. (Additional withdrawals within the same contract year are subject to surrender and MVA charges.) \$500 minimum withdrawal required. Remaining accumulation value must be at least \$2,000. Systematics available (commission chargeback and surrender charges may apply if taken in the first year). \$100 minimum withdrawal is required. RMDs (Required Minimum Distributions) available. SEPPs (Substantially Equal Periodic Payments) - 72(t)(q) available. Confinement Waiver: Up to 100% of the accumulation value after the first contract year if owner is confined to a long-term care facility or hospital for 90 consecutive days or more after the contract is issued. No age limits. Terminal Illness Waiver: Up to 100% of the accumulation value after the first contract year if owner becomes terminally ill with less than 12 months to live. Illness must have been diagnosed after contract was issued. No age limits.	10 Years (10,10,9,5,9,8,7,6,5,4,2)  10 Years (CA, TX & WA ONLY) (9,9,8,7,6,5,4,3,2,1)	0-80 Q&NQ	Y	6.50% ages 0-75 3.50% ages 76-80 (CA, WA, TX commission 1.00% less)	AK, CT, DE, HI, MN, NJ, NY, OR, OK, PA, UT
	One Year Fixed Rate: 4.00%								
	1-yr quarterly pt to pt cap with DJIA 3.50% 1-yr monthly ave with DJIA cap 7.25%								
	3.75% pt to pt monthly CAP with a "0" Index Factor. Annual Reset Design. 100% Part. Rate w/S&P 500								
<b>Enhanced Choice - 12</b> (5.00% Bonus) 	S&P 500. 100% Participation Rate. CAP-5.75%. Annual Point to Point Design. "0" Index Factor	1.00% on 87.5% of Premium	NQ & Q \$5,000	Annuitization options: Contract charges are not assessed when: after the first 12 months, an income for life is selected (commission chargeback may apply). After the first 5 contract years, an income payment option with a guaranteed period of at least 10 years is selected. Death Benefit - Greater of the accumulation value or minimum guaranteed cash surrender value. The MVA does not apply to death proceeds. Spousal privileges are available. Withdrawals - Up to 10% of accum value free after the first year. (Additional withdrawals within the same contract year are subject to surrender and MVA charges.) \$500 minimum withdrawal required. Remaining accumulation value must be at least \$2,000. Systematics available (commission chargeback and surrender charges may apply if taken in the first year). \$100 minimum withdrawal is required. RMDs (Required Minimum Distributions) available. SEPPs (Substantially Equal Periodic Payments) - 72(t)(q) available. Confinement Waiver: Up to 100% of the accumulation value after the first contract year if owner is confined to a long-term care facility or hospital for 90 consecutive days or more after the contract is issued. No age limits. Terminal Illness Waiver: Up to 100% of the accumulation value after the first contract year if owner becomes terminally ill with less than 12 months to live. Illness must have been diagnosed after contract was issued. No age limits.	12 Years (14,13,12,11,10,9,8,7,6,5,4,3)  12 Years (CA, TX & WA ONLY) (12,11,10,9,8,7,6,5,4,3,2,1)	0-80 Q&NQ  (except FL - max issue age is 64)	Y	6.50% ages 0-75 3.50% ages 76-80 (CA, WA, TX commission 1.00% less)	AK, CT, DE, HI, MN, NJ, NY, OK, OR, PA, TX, UT, WA
	One Year Fixed Rate: 3.00% year 1 2.00% years 2-8								
	1-yr monthly cap 3.00% with S&P 500 3.00% Quarterly pt-to-pt with DJIA 1-yr Monthly Average Cap 6.00% with DJIA								
<b>Enhanced Choice - 8</b> (2.00% Bonus) 	<b>Under \$100,000 on ALL</b> S&P 500. 100% Participation Rate. CAP-6.25%. Annual Point to Point Design. "0" Index Factor	1.00% on 87.5% of Premium	NQ & Q \$5,000	Annuitization options: Contract charges are not assessed when: after the first 12 months, an income for life is selected (commission chargeback may apply). After the first 5 contract years, an income payment option with a guaranteed period of at least 5 years is selected. Death Benefit - Greater of the accumulation value or minimum guaranteed cash surrender value. The MVA does not apply to death proceeds. Spousal privileges are available. Withdrawals - Up to 10% of accum value free after the first year. (Additional withdrawals within the same contract year are subject to surrender and MVA charges.) \$500 minimum withdrawal required. Remaining accumulation value must be at least \$2,000. Systematics available (commission chargeback and surrender charges may apply if taken in the first year). \$100 minimum withdrawal is required. RMDs (Required Minimum Distributions) available. SEPPs (Substantially Equal Periodic Payments) - 72(t)(q) available. Confinement Waiver: Up to 100% of the accumulation value after the first contract year if owner is confined to a long-term care facility or hospital for 90 consecutive days or more after the contract is issued. No age limits. Terminal Illness Waiver: Up to 100% of the accumulation value after the first contract year if owner becomes terminally ill with less than 12 months to live. Illness must have been diagnosed after contract was issued. No age limits.	8 Years (10,9,8,7,6,5,4,2)  8 Years (CA & WA ONLY) (9,8,7,6,5,4,3,2)	0-80 Q&NQ	Y	5.00% ages 0-75 2.00% ages 76-80 (CA, WA, TX commission 0.75% less)	AK, CT, DE, HI, MN, NJ, NY, OK, OR, PA, UT
	One Year Fixed Rate: 3.25% year 1 2.25% years 2-8								
	1-yr Monthly Point-to-Point Cap 3.50% with S&P 500 1-yr Quarterly Point-to-Point Cap 3.25% with DJIA 1-yr Monthly Average Cap 6.25% with DJIA								

# LINCOLN FINANCIAL GROUP (LFA)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>Lincoln EIA New Directions - 6</b>	Under \$100,00 1.40% for 6 years - fixed account 2.50% performance triggered specified rate 7.00% 2 year Pt-to-Pt cap Over \$100,000 1.55% for 6 years - fixed account 2.65% performance triggered specified rate 7.00% 2 year Pt-to-pt cap	1.00%	NQ & Q \$10,000	<p>Annuitization allowed after 2. Contracts issued on 1st, 8th, 15th &amp; 22nd. 10% free withdrawals even in yr 1.</p> <p>Fixed account: Amounts can be allocated into or out of the Fixed Account during the 25-day reallocation period, after each contract anniversary date.</p> <p>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.</p>	6 Years (9,8,7,6,4,75,3,5)	0-85 Q&NQ	Y	3.50% ages 0-75 year 1 2.75% ages 76-80 year 1 1.75% ages 81-85 year 1	NY
<b>Lincoln EIA New Directions - 8</b>	Under \$100,00 1.70% for 8 years - fixed account 3.00% performance triggered specified rate 7.00% 2 year Pt-to-Pt cap Over \$100,000 1.85% for 8 years - fixed account 3.20% performance triggered specified rate 7.45% 2 year Pt-to-pt cap	1.00%	NQ & Q \$10,000	<p>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.</p> <p>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.</p> <p>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%</p>	8 Years (9,8,7,6,4,75,3,5,2,..75)	0-85 Q&NQ	Y	4.50% ages 0-75 year 1 3.50% ages 76-80 year 1 2.25% ages 81-85 year 1	NY
<b>Lincoln EIA Opti-Point - 8</b> (3.00% Bonus in yrs 1-3 under \$100,000. 4.00% Bonus in yrs 1-3 over \$100,000)	Under \$100,000 One Year Fixed Rate: 4.00% with Bonus S&P 500. 100% Particip Rate. CAP-7.00%. 2-Year Annual Point to Point Design. 2.25% 2yr monthly CAP "0" Index Factor Performance Triggered EIA acct: 2.50% Over \$100,000 Fixed Acct: 5.00% w/bonus Perf Triggered rate: 2.50% 2-yr Pt to Pt Cap: 7.00% 2-yr Monthly Cap: 2.25%	1.00%	\$2,000-Q \$5,000-NQ Additional Deposits \$50 Month	<p>Annuitization allowed after 5th yr. Contracts issued on 1st, 8th, 15th &amp; 22nd. 10% free withdrawals even in yr 1.</p> <p>Fixed account: Amounts can be allocated into or out of the Fixed Account during the 25-day reallocation period, after each contract anniversary date.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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%</p>	8 Years (9,8,7,6,5,4,3,2)	0-85 Q&NQ	Y	6.00% ages 0-75 year 1 4.00% ages 76-80 year 1 2.00% ages 81-85 year 1 2.00% ages 0-80 years 2&3 1.00% ages 0-80 years 4-6 1.25% ages 81-85 years 2&3 .75% ages 81-85 years 4-6	MN, NY, OR, UT
<b>Lincoln EIA Opti-Point - 10</b> (4.00% Bonus in yrs 1-4 under \$100,000. 5.00% Bonus in yrs 1-4 over \$100,000)	Under \$100,000 One Year Fixed Rate: 5.00% with Bonus Performance Triggered EIA acct: 2.50% CAP-7.00%. 2-Year Annual Point to Point Design. 2.25% 2yr monthly CAP Over \$100,000 Fixed Acct: 6.00% Perf Triggered rate: 2.50% 2-yr Pt to Pt Cap: 7.00% 2-yr Monthly Cap: 2.25%	1.00%	\$2,000-Q \$5,000-NQ Additional Deposits \$50 Month	<p>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.</p> <p>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.</p> <p>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%</p>	10 Years (10,9,8,7,6,5,4,3,2,1)	0-80 Q&NQ	Y	7.00% ages 0-75 year 1 4.75% ages 76-80 year 1 2.00% ages 0-80 years 2-4 1.00% ages 0-80 yrs 5-8	AK, MN, NY, OR, UT


# NORTH AMERICAN COMPANY FOR LIFE AND HEALTH (NAA)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available																																																
<b>North American Formula Choice</b>	<table border="1"> <thead> <tr> <th>Features</th> <th colspan="2">5 Year Surrender Charge</th> </tr> <tr> <td></td> <th>APP</th> <th>MPP#</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500*</td> <td>2.00%</td> <td>1.00%</td> </tr> <tr> <td>DJIA<sup>SM</sup></td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P Midcap 400*</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>Russell 2000*</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>NASDAQ-100*</td> <td>2.00%</td> <td>1.00%</td> </tr> <tr> <td>EuroSTOXX 50<sup>SM</sup></td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>Fixed Account</td> <td colspan="2">1.00%</td> </tr> </tbody> </table>	Features	5 Year Surrender Charge			APP	MPP#	S&P 500*	2.00%	1.00%	DJIA <sup>SM</sup>	2.00%	N/A	S&P Midcap 400*	2.00%	N/A	Russell 2000*	2.00%	N/A	NASDAQ-100*	2.00%	1.00%	EuroSTOXX 50 <sup>SM</sup>	2.00%	N/A	Fixed Account	1.00%		87.5% of premiums less any withdrawals @ 1.10%	\$2,000-Q \$10,000-NQ  (\$50/mo. TSA Salary Reduction Required)	Surrender value never less than minimum required by state laws at time of issue where the contract is delivered. Penalty-Free Withdrawals of up to 10% of your current accum value once each contract year after the 1st contract ann, w/o incurring any surrender charges and possibly an interest adjustment. Surrender charges and interest adjustments on IRS-Required minimum distributions exceeding the 10% penalty-free withdrawal amount will be waived by current company practice. Annual transfer opt: after the 1st year, you may transfer between available accounts and/or crediting methods on each contract anniversary. Nursing home confinement rider: after 1st contract ann, should the annuitant become confined to a qualified nursing home facility for at least 90 consec days, we will increase the penalty-free withdrawal amt by 10% of the accum value each year while the annuitant is confined. This rider is only available for issue ages 75 and younger and is automatically included with your annuity at no additional charge. The opportunity to elect a life annuity payout option baed on the accum value after the first contract year. These annuity payout options are available by current company practice. Death benefit: upon death of annuitant or an owner. Your beneficiary may choose to receive the payouts in either a lump sum or a series of income payments. If joint annuitants are named, the death benefit will be paid on death of first owner.	5 years (9,8,6,4,2)	0-85 Q&NQ	Y	5.00% year 1 0.50% years 2 & 3 (Commission for ages 76-80 reduced by 25% & 50% for ages 81-85)  (MN, UT, VA - commission reduced by 1%)	AK, AL, CT, DE, MN, MT, NV, OR, PA, UT, VT, VA, WA																					
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<b>North American Ten<sup>SM</sup></b> (Index Cap Product & Annual Reset Design)  7.00% Bonus on all deposits for 5 years.  <span style="border: 1px solid black; padding: 2px;"><b>GREAT</b></span>	<table border="1"> <thead> <tr> <th>Features</th> <th colspan="3">10 Year</th> </tr> <tr> <td></td> <th>MA</th> <th>APP</th> <th>MPP#</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500*</td> <td>2.20%</td> <td>2.05%</td> <td>1.25%</td> </tr> <tr> <td>DJIA<sup>SM</sup></td> <td>2.15%</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P Midcap 400*</td> <td>2.00%</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>Russell 2000*</td> <td>2.00%</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>NASDAQ-100*</td> <td>N/A</td> <td>2.00%</td> <td>1.15%</td> </tr> <tr> <td>DJ EuroSTOXX 50<sup>SM</sup></td> <td>N/A</td> <td>2.20%</td> <td>N/A</td> </tr> <tr> <td>Hindsight Index Strat</td> <td>N/A</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>Fixed Account</td> <td colspan="3">1.15%</td> </tr> <tr> <td>Premium Bonus</td> <td colspan="3">7.00%</td> </tr> <tr> <td>Yield w/Bonus</td> <td colspan="3">8.23%</td> </tr> </tbody> </table>	Features	10 Year				MA	APP	MPP#	S&P 500*	2.20%	2.05%	1.25%	DJIA <sup>SM</sup>	2.15%	2.00%	N/A	S&P Midcap 400*	2.00%	2.00%	N/A	Russell 2000*	2.00%	2.00%	N/A	NASDAQ-100*	N/A	2.00%	1.15%	DJ EuroSTOXX 50 <sup>SM</sup>	N/A	2.20%	N/A	Hindsight Index Strat	N/A	2.00%	N/A	Fixed Account	1.15%			Premium Bonus	7.00%			Yield w/Bonus	8.23%			100% of premiums less withdrawals @ 1.00%	\$2,000-Q \$10,000-NQ  \$1000 w/EFT \$100/month-Q \$5000 w/EFT \$420/month-NQ	<b>Penalty-Free Partial Surrenders:</b> 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. <b>Annuitization Benefit:</b> 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. <b>Required Min Distributions:</b> 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. <b>Nursing Home Confinement Waiver:</b> 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	<b>10 years</b> 6.50% yr-1 2.00% yrs 2&3 .50% yrs 4-9  (1.00% lower commission in MO & VA)  (Ages 76-79 commission reduced by 25%)	AK, AL, CT, DE, MN, NV, NY, OR, TX, UT, WA
Features	10 Year																																																								
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DJIA <sup>SM</sup>	2.15%	2.00%	N/A																																																						
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Russell 2000*	2.00%	2.00%	N/A																																																						
NASDAQ-100*	N/A	2.00%	1.15%																																																						
DJ EuroSTOXX 50 <sup>SM</sup>	N/A	2.20%	N/A																																																						
Hindsight Index Strat	N/A	2.00%	N/A																																																						
Fixed Account	1.15%																																																								
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Yield w/Bonus	8.23%																																																								

# YOU

+ THE INDUSTRY'S HIGHEST SIMPLE INTEREST ROLLUP

It's VERY Exciting!!




Check it out!

Great American Life® provides a suite of Fixed Indexed Annuities that also offer the IncomeSustainer® Plus lifetime income rider. **AVAILABLE NOW!!** Call for details!

With 10% simple interest, it's currently the **HIGHEST** rollup on the income benefit base in the industry.

And you can only get it from Great American Life!



Contract and rider form numbers may vary by state. May not be available in all states. The IncomeSustainer Plus (R6032810NW) rider issued by Great American Life Insurance Company is an optional rider for which there is an annual charge. Client must be at least age 55 on the income benefit start date. Please see rider for details about rider benefits and limitations. You and your clients should consider all features, benefits and costs before they purchase an annuity and/or optional rider. This rider has a maximum rollup period and a rollup cap. Rollup period withdrawals reduce the rollup amount and other excess withdrawals stop the rollup. **For Agent Use Only. Not for Consumer Distribution.**



(For Agent Use Only) Not intended for soliciting annuity sales from the public. Rates and Commissions subject to change. Check for current state approvals.

# NORTH AMERICAN COMPANY FOR LIFE AND HEALTH (NAA)

INDEXED ANNUITIES	Participation Rate				Minimum Surrender Value	Minimum Premium	Withdrawal Provisions <sup>1/</sup> Contract Features	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission <sup>5</sup>	States Not Available																																																																																															
<b>North American Paramount Choice Ten<sup>SM</sup></b>  7.00% Bonus on all deposits for 6 years.	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td></td> <td>MA</td> <td>APP</td> <td>MPP#</td> </tr> <tr> <td>S&amp;P 500*</td> <td>2.15%</td> <td>2.00%</td> <td>1.20%</td> </tr> <tr> <td>DJIA<sup>SM</sup></td> <td>2.05%</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P Midcap 400*</td> <td>2.00%</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>Russell 2000*</td> <td>2.55%</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>NASDAQ-100*</td> <td>N/A</td> <td>2.00%</td> <td>1.10%</td> </tr> <tr> <td>DJ EuroSTOXX 50<sup>SM</sup></td> <td>N/A</td> <td>2.10%</td> <td>N/A</td> </tr> <tr> <td>Fixed Account</td> <td colspan="3">1.10%</td> </tr> <tr> <td>Premium Bonus</td> <td colspan="3">7.00%</td> </tr> <tr> <td>First Year Yield</td> <td colspan="3">8.17%</td> </tr> </table>					MA	APP	MPP#	S&P 500*	2.15%	2.00%	1.20%	DJIA <sup>SM</sup>	2.05%	2.00%	N/A	S&P Midcap 400*	2.00%	2.00%	N/A	Russell 2000*	2.55%	2.00%	N/A	NASDAQ-100*	N/A	2.00%	1.10%	DJ EuroSTOXX 50 <sup>SM</sup>	N/A	2.10%	N/A	Fixed Account	1.10%			Premium Bonus	7.00%			First Year Yield	8.17%			100% of premiums less withdrawals @ 1.00%	\$2,000-Q \$10,000-NQ (\$50/mo. TSA)  \$1000 w/ EFT \$100/ month-Q \$5000 w/ EFT \$420/ month-NQ	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 annuitization 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	Year 1 - 6.50% ages 0-75 (reduc by 25% ages 76-79) (In VA comm will be reduced by 1% in yr-1)  Yrs 2&3 - 2.00% (reduced by 25% ages 76-79) (In VA comm will be reduced by 1% in yr-1)  Yrs 4-9 - .50% ages 0-75 (reduc by 25% ages 76-79)	AL, AK, CT, DE, MN, NY, NV, 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 <sup>1/</sup> Contract Features	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission <sup>5</sup>	States Not Available
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<b>North American Performance Choice 12 Plus<sup>sm</sup></b>  8.00% Bonus on all deposits for 5 years.  	S&P 500*	3.20%	1.80%	3.40%	100% of premiums less withdrawals @ 1.00%	\$2,000-Q \$10,000-NQ (\$50/mo. TSA)  \$1000 w/ EFT \$100/ month-Q \$5000 w/ EFT \$420/ month-NQ	Penalty Free Withdrawals - After the 1st contract yr, withdrawal once per year not to exceed 10% of the Accumulation Value is available. Interest Adjustment - Applied only during the Interest Adjustment period to surrenders exceeding the applicable penalty-free amount and limited to the Interest credited to the Accumulation Value. Annual Transfer Option: After the first year, you may transfer between available accounts and/or crediting methods on each contract anniversary. Surrender Value: Value never less than minimum required by state laws at the time of issue where the contract is delivered. Riders: Nursing Home Confinement Waiver (not available in all states) Optional GLWB Rider available - Income Pay  Premium Bonus Recapture (12 Plus Only) 12 Years 100%, 95%, 90%, 85%, 80%, 70%, 60%, 50%, 40%, 30%, 20%, 10%	12 Years (10,10,10,10,10,9,8,7,6,5,4,2)	0-75 Q&NQ	Y	Year 1 - 6.50% ages 0-75  Yrs 2&3 - 1.00%	AL, AK, CT, DE, MD, MA, MN, MO, NY, NV, OH, OR, UT, VA, WA
	DJIA <sup>SM</sup>	3.10%	N/A	N/A								
	S&P Midcap 400*	3.00%	N/A	N/A								
	Russell 2000*	2.90%	N/A	N/A								
	NASDAQ-100*	2.90%	1.70%	N/A								
	EuroSTOXX 50 <sup>SM</sup>	3.55%	N/A	N/A								
	Hang Seng	3.15%	N/A	N/A								
	Fixed Account	1.75%										
	Premium Bonus	8.00%										
First Year Yield	9.89%											
<b>North American Performance Choice 12<sup>sm</sup></b>		APP	MPP	IPT	100% of premiums less withdrawals @ 1.00%	\$2,000-Q \$10,000-NQ (\$50/mo. TSA)  \$1000 w/ EFT \$100/ month-Q \$5000 w/ EFT \$420/ month-NQ	Penalty Free Withdrawals - After the 1st contract yr, withdrawal once per year not to exceed 10% of the Accumulation Value is available. Interest Adjustment - Applied only during the Interest Adjustment period to surrenders exceeding the applicable penalty-free amount and limited to the Interest credited to the Accumulation Value. Annual Transfer Option: After the first year, you may transfer between available accounts and/or crediting methods on each contract anniversary. Surrender Value: Value never less than minimum required by state laws at the time of issue where the contract is delivered. Riders: Nursing Home Confinement Waiver (not available in all states) Optional GLWB Rider available - Income Pay	12 Years (10,10,10,10,10,9,8,7,6,5,4,2)	0-75 Q&NQ	Y	Year 1 - 6.50% ages 0-75  Yrs 2&3 - 1.00%	AL, AK, CT, DE, MD, MA, MN, MO, NY, NV, OH, OR, UT, VA, WA
	S&P 500*	4.65%	2.55%	4.90%								
	DJIA <sup>SM</sup>	4.60%	N/A	N/A								
	S&P Midcap 400*	4.45%	N/A	N/A								
	Russell 2000*	4.40%	N/A	N/A								
	NASDAQ-100*	4.35%	2.40%	N/A								
	EuroSTOXX 50 <sup>SM</sup>	5.40%	N/A	N/A								
	Hang Seng	4.85%	N/A	N/A								
	Fixed Account	2.50%										
First Year Yield	2.90%											
<b>North American Performance Choice 8 Plus<sup>sm</sup></b>  5.00% Premium Bonus (first 5 years!)  		APP	MPP	IPT	100% of premiums less withdrawals @ 1.00%	\$2,000-Q \$10,000-NQ (\$50/mo. TSA)  \$1000 w/ EFT \$100/ month-Q \$5000 w/ EFT \$420/ month-NQ	Penalty Free Withdrawals - After the 1st contract yr, withdrawal once per year not to exceed 10% of the Accumulation Value is available. Interest Adjustment - Applied only during the Interest Adjustment period to surrenders exceeding the applicable penalty-free amount and limited to the Interest credited to the Accumulation Value. Annual Transfer Option: After the first year, you may transfer between available accounts and/or crediting methods on each contract anniversary. Surrender Value: Value never less than minimum required by state laws at the time of issue where the contract is delivered. Riders: Nursing Home Confinement Waiver (not available in all states) Optional GLWB Rider available - Income Pay  Premium Bonus Recapture (8 Plus Only) 8 Years 100%, 90%, 80%, 70%, 60%, 50%, 40%, 20%	8 Years (10,10,10,10,9,8,5,3)	0-85 Q & NQ	Y	Year 1 - 5.50%  Yrs 2&3 - 1.00%  Commission for issue ages 76-79 reduced by 25% & for issue ages 80-85 reduced by 50%	AL, AK, CT, DE, MD, MA, MN, MO, NY, NV, OH, OR, UT, VA, WA
	S&P 500*	2.65%	1.80%	3.40%								
	DJIA <sup>SM</sup>	2.55%	N/A	N/A								
	S&P Midcap 400*	2.45%	N/A	N/A								
	Russell 2000*	2.40%	N/A	N/A								
	NASDAQ-100*	2.40%	1.70%	N/A								
	EuroSTOXX 50 <sup>SM</sup>	3.00%	N/A	N/A								
	Hang Seng	3.15%	N/A	N/A								
	Fixed Account	1.75%										
Premium Bonus	8.00%											
First Year Yield	9.89%											
<b>North American Performance Choice 8<sup>sm</sup></b>		APP	MPP	IPT	100% of premiums less withdrawals @ 1.00%	\$2,000-Q \$10,000-NQ (\$50/mo. TSA)  \$1000 w/ EFT \$100/ month-Q \$5000 w/ EFT \$420/ month-NQ	Penalty Free Withdrawals - After the 1st contract yr, withdrawal once per year not to exceed 10% of the Accumulation Value is available. Interest Adjustment - Applied only during the Interest Adjustment period to surrenders exceeding the applicable penalty-free amount and limited to the Interest credited to the Accumulation Value. Annual Transfer Option: After the first year, you may transfer between available accounts and/or crediting methods on each contract anniversary. Surrender Value: Value never less than minimum required by state laws at the time of issue where the contract is delivered. Riders: Nursing Home Confinement Waiver (not available in all states) Optional GLWB Rider available - Income Pay	8 Years (10,10,10,10,9,8,5,3)	0-85 Q & NQ	Y	Year 1 - 5.50%  Yrs 2&3 - 1.00%  for issue ages 76-79 reduced by 25% and 50% for issue ages 80-85	AL, AK, CT, DE, MD, MA, MN, MO, NY, NV, OH, OR, UT, VA, WA
	S&P 500*	3.80%	2.15%	4.05%								
	DJIA <sup>SM</sup>	3.75%	N/A	N/A								
	S&P Midcap 400*	3.60%	N/A	N/A								
	Russell 2000*	3.55%	N/A	N/A								
	NASDAQ-100*	3.55%	2.00%	N/A								
	EuroSTOXX 50 <sup>SM</sup>	4.30%	N/A	N/A								
	Hang Seng	3.85%	N/A	N/A								
	Fixed Account	2.05%										
First Year Yield	2.05%											

# SAGICOR LIFE INSURANCE COMPANY (Sagicor)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>Sage Advantage Fixed Indexed</b>  5.00% Immediate Bonus Interest on Initial Premium	Declared Rate Strategy Interest Rate 2.00% (1.50% minimum) Index Strategy 1 S&P 500® Index Cap 4.50% (4.00% minimum) Global Advantage Strategy 3 Particp Rate* 20.00% (20% minimum) Min Guaranteed Interest Rate Years 1 thru 13 2.00% Min Guarantee interest Rate Years 13+ 3.00%	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. The Owner may withdraw all or portion of the acct value at anytime. <b>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.</b> 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 13th 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 32nd 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 (8,8,8,8 7,6,5,3,1)	15 days to age 85-NQ  15 days to age 85-Q	N	5.00% (ages 0-75) 2.50% (ages 76-85)	AK, CA, CT, DE, ME, MT, NH, NY, VT

\*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

## Why Buy an Annuity? 3 Benefits Most Clients Overlook

Most annuity sales focus on tax-deferral, guaranteed death benefits, probate avoidance and liquidity. Clients buy for these reasons while often overlooking the various income options that are part of the parcel of annuity ownership. Annuities exist to ultimately provide a cash flow. Here are three strong reasons to discuss the payout phase when selling an annuity.

**1** **Securing an excellent source of retirement income.** Annuitization can provide a steady income that cannot be outlived. Retirees present and future share insecurity about financial life after retirement. Social Security, investments, savings and diminishing employer-provided retirement plans may not meet all their needs. Inflation continually erodes their standard of living. Unexpected medical expenses or the need for nursing home care may bankrupt them. Selecting a payout option to supplement their other sources of retirement income can provide a substantial measure of security. It may be the difference between financial independence and becoming a burden to their children, a frequently cited fear.

**2** **Annuity payouts offer a tax-favored approach for nonqualified annuity contracts.** As the tax code allows the payout amount to be a return of both contribution and contract earnings, only a portion of the payment is subject to taxes. In contrast, regular and systematic withdrawals from the contract are considered to come first from earnings and, as such, are subject to taxes.

**3** **Estate taxes may be reduced.** When a contract is in its annuitization phase, and the payout is for life, the value of the annuity is not included in the estate should the annuitant die. If a period certain is selected, the present value of any remaining amount of payments for the certain period is included in the estate

### Call Today!!

It is important your clients understand these advantages when considering an annuity. Annuitization is just one alternative come retirement time. The payout options provided by annuities make it possible to tailor income to suit your client's individual circumstances. Expect that they will be receptive to knowing they have an added "security blanket" for someone in the future when supplemental income is needed.

(For Agent Use Only)  
 Not intended for soliciting annuity sales from the public.  
 Rates and Commissions subject to change.  
 Check for current state approvals.

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

<sup>2</sup> 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)