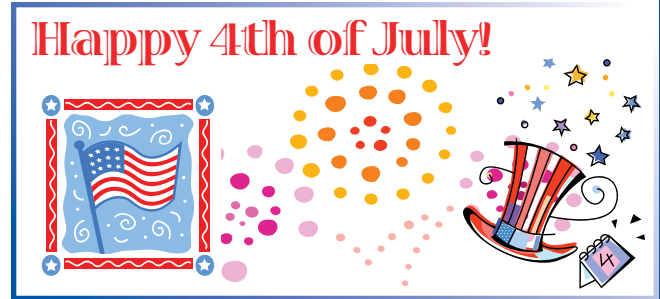


Annuity Product Reference Guide

◇ TRADITIONAL FIXED

Last Updated
07/27/10

July
2010



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Table of Contents - Company Overviews

- 3 MULTI-YEAR GUARANTEES**
- 4 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
- 7 ANNUITY INVESTORS LIFE INSURANCE COMPANY**
A.M. Best Rating = A (excellent) (800) 438-3398 x17197
- 6 AVIVA/AMERICAN INVESTORS LIFE INSURANCE COMPANY**
A.M. Best Rating = A (excellent) (800) 800-9882 x3132
- 7 EQUITRUST LIFE INSURANCE COMPANY**
A.M. Best Rating = B+ (good) (866) 598-3694
- 8 GREAT AMERICAN LIFE INSURANCE COMPANY**
A.M. Best Rating = A (excellent) (800) 438-3398 x17197
- 9-10 GENWORTH FINANCIAL**
A.M. Best Rating = A (excellent) (866) 498-7151 (option 1 & option 1)
- 11 LIBERTY BANKERS LIFE INSURANCE COMPANY**
A.M. Best Rating = B- (fair) (800) 274-4829
- 14 LINCOLN FINANCIAL GROUP**
A.M. Best Rating = A+ (superior) (800) 238-6292
- 12 MUTUAL OF OMAHA**
A.M. Best Rating = A+ (superior) (800) 693-6083 x6696
- 13 NORTH AMERICAN COMPANY FOR LIFE AND HEALTH**
A.M. Best Rating = A+ (superior) (877) 586-0242 x35676
- 9 SAGICOR LIFE INSURANCE COMPANY**
A.M. Best Rating = A- (excellent) (888) 742-4267 x6180
- 14 SUN LIFE FINANCIAL DISTRIBUTORS, INC**
A.M. Best Rating = A+ (superior) (866) 637-3477 x88141
- 15 WEST COAST LIFE INSURANCE COMPANY**
A.M. Best Rating = A+ (superior) (800) 421-5614 x1527



American General
Life Companies






Multi-Year Guarantees

Company	AM Best Rating	Surrender Charges	Product Name	GUARANTEE PERIOD		Average Annual Yield
				1st Year Rate	Rate Thereafter	
Liberty Bankers Life	B-	1 years	Bankers - 1	1.50%	1.50% yr. 1	1.50%
Liberty Bankers Life	B-	3 years	Bankers - 3	2.25%	2.25% yrs. 2&3	GREAT
American National	A	3 years	Palladium MYG - 3	2.00%	2.00% yrs. 2&3	2.00%
American National	A	4 years	Palladium MYG - 4	2.00%	2.00% yrs. 2-4	2.00%
North American	A+	4 years	Guarantee Choice - 4	2.10%	2.10% yrs 2-4	2.10%
Great American	A+	5 years	Stars & Stripes - 5	3.45%	2.55% - 3.05% yrs. 2-5	2.85%
Lincoln Financial Group	A+	5 years	My Guarantee - 5	2.55%	2.55% yrs. 2-5	2.55%
Genworth Financial	A+	5 years	Secure Living Rate Saver - 5	2.70%	2.70% yrs 2-5	2.70%
Liberty Bankers Life	B-	5 years	Bankers - 5	3.30%	3.30% yrs. 2-5	3.30%
Liberty Bankers Life	B-	5 years	Bankers Premier - 5	3.60%	3.60% yrs. 2-5	HOT
American National	A	5 years	Palladium MYG - 5	3.20%	2.20% yrs. 2-5	2.40%
North American	A+	5 years	Guarantee Choice - 5	2.80%	2.80% yrs. 2-5	2.80%
American General	A	6 years	Horizon Acheiver - 6	2.60%	2.60% yrs. 2-5	2.60%
Sagikor Life	A-	6 years	Sage Investor - 6	4.00%	3.00% yrs 2-6	3.17%
North American	A+	6 years	Guarantee Choice - 6	2.90%	2.90% yrs. 2-10	2.90%
Lincoln Financial Group	A+	6 years	My Guarantee - 6	2.70%	2.70% yrs. 2-5	2.70%
American National	A	6 years	Palladium MYG - 6	2.95%	2.95% yrs. 2-6	2.95%
Genworth Financial	A+	7 years	Secure Living Rate Saver - 7	3.35%	3.35% yrs 2-7	HOT
North American	A+	7 years	Guarantee Choice - 7	3.20%	3.20% yrs 2-7	3.20%
Lincoln Financial Group	A+	7 years	My Guarantee - 7	2.90%	2.90% yrs. 2-6	2.90%
American National	A	7 years	Palladium MYG - 7	4.05%	3.05% yrs. 2-7	3.19%
American General	A	7 years	Horizon Select - 7	2.65%	2.65% yrs. 2-7	2.65%
Liberty Bankers Life	B-	7 years	Bankers - 7	3.50%	3.50% yrs 2-7	3.50%
North American	A+	8 years	Guarantee Choice - 8	3.20%	3.20% yrs. 2-8	3.20%
American National	A	8 years	Palladium MYG - 8	3.40%	3.40% yrs. 2-8	GREAT
Equi-Trust Life	B+	8 years	Certainty Select - 8	3.55%	3.55% yrs. 2-8	GREAT
Lincoln Financial Group	A+	9 years	My Guarantee Annuity - 9	3.00%	3.00% yrs. 2-9	3.00%
American National	A	9 years	Palladium MYG - 9	4.90%	2.90% yrs. 2-7	GREAT
American General	A	9 years	Horizon Choice - 9	2.95%	2.95% yrs. 2-9	2.95%
North American	A+	9 years	Guarantee Choice - 9	3.20%	3.20% yrs. 2-9	3.20%
American General	A	9 years	Horizon Plus	8.00%	2.00% yrs. 2-6	HOT
Equi-Trust Life	B+	10 years	Certainty Select	3.75%	3.75% yrs. 2-10	3.75%
Lincoln Financial Group	A+	10 years	My Guarantee - 10	3.05%	3.05% yrs. 2-10	3.05%
North American	A+	10 years	Guarantee Choice - 10	3.40%	3.40% yrs. 2-10	3.40%
American General	A	10 years	Horizon MYG	6.00%	2.00% yrs 2-6	GREAT
American National	A	10 years	Palladium MYG - 10	4.25%	3.25% yrs. 2-10	3.35%

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AMERICAN GENERAL LIFE COMPANIES (AGA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Horizon Plus 2004SM <6-yr Rate> 	8.00% 2.00%-yrs 2-6	2.00%	\$5,000 Q&NQ	Annuitization Allowed w/o Withdrawal Charges or MVA if after 5th yr for a min of 5 yrs. Interest Only Option, 10% free beginning in yr-1, Extended Care Rider, death benefit value utilized if annuitized for min 5 yrs; withdrawal amount = 90% of premium, <prior withdrawals, increasing at 2% per yr.	9 years (9,8,7,6,5, 4,3,2,1)	0-85-Q&NQ	Y	MN, NJ, NY, OR, PA, UT, WA
Horizon Myg <6-yr Rate> 	6.00% 2.00%-yrs 2-6	2.00%	\$5,000 Q&NQ	Annuitization Allowed Without Withdrawal Charges or MVA if after 5th year for a minimum of 5 years. Interest Only Option, 10% free beginning in yr-1, Extended Care Rider, No MVA on Death	10 years (10,9,8,7,6,5,4,3,2,1) TX ONLY (9,8,7,6,5,4,3,2,1)	0-85-Q 0-85-NQ	Y	AK, MN, NJ, NY, UT
Horizon Flex	4.20%	2.00%	initial Premium \$5,000 Q&NQ or EFT min \$300 - NQ&Q Future non-EFT \$2,000	Monthly Interest option. Full Annuity Value at Death. 10% free beginning year 1. Extended care rider. Annuitization available after yr. 5 for a min of 5 yrs. Min remaining annuity value is \$5,000; min partial withdrawal is \$250; min systematic withdrawal is \$50.	8 years (8,8,8,7,6,5,3,1)	0-85 Q&NQ	N	AK, NY, UT
MULTI-YEAR PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Horizon Select	5 yr. 2.10% 7 yr. 2.65% 10 yr. 2.95%	2.00%	\$5,000 Q&NQ	-Death Benefit is Full Annuity Value -Can annuitize after yr. 5 for a min of 5 yrs. -10% free withdrawal in yr. 1 -Interest only option -Extended care option	10 years (10,9,8,7,6,5,4,3,2,1) (30 day bail out after guaranteed period) TX ONLY (9,8,7,6,5,4,3,2,1)	0-85 Q&NQ	Y	AK, UT, MN, NJ, NY, OR, PA, TX, WA
Horizon Achiever 	6 yr. 2.60%	2.00% Minimum Surrender Value =(90% premium less prior withdrawals accumulated at 2% compounded annually	\$5,000 Q&NQ	-Death Benefit is Full Annuity Value -Can annuitize after yr. 5 for a min of 5 yrs. -10% free withdrawal in yr. 1 -Interest only option. Required Min Distribution - Pertains only to qualified (pre-tax) contracts: No withdrawal charge or MVA is applied; however, the required min distribution payment will count against the Free Withdrawal Provision in a given year. Interest Guarantees - After 10 yrs: For 11+, the company will declare rates annually, each rate guaranteed for 1 contract year. The credited interest rate is guaranteed to be no less than 2% renewal. Guarantees are subject to the claims paying ability of the issuer, AGA. Extended Care Rider - Waivers withdrawal charges and MVA on withdrawals or surrenders if: Care is begins at least one year after the date of issue of the contract. Care is provided by a qualified institution for at least 90 consecutive days. The owner is less than age 86.	10 years (10,9,8,7,6,5,4,3,2,1) (30 day bail out after guaranteed period)	0-85 Q&NQ	Y	AK, MN, NJ, NY, OR, PA, UT, WA
Horizon Choice [Temporarily Suspending: AG Horizon Choice 5, 7 & 8]	9 yr. 2.95% 10 yr. 2.60%	2.00%	\$2,000 - Q \$5,000- NQ	-Monthly Interest Option -Up to 10 of accum value after 1st policy yr. -Death Benefit is full account value -Extended Care Rider Return of Premium guarantee is available at no charge	9 yrs (7,6,5,4,3,2,1) 10 yrs (7,6,5,4,3,2,1)	0-85 - NQ&Q	Y	MA, MN, NY, PA, WA



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1.50%
Year 1



Bankers 3
2.25%
Guaranteed 3 Years



Bankers Premier
3.60%
Guaranteed 5 Years



Bankers 7
3.50%
Guaranteed 7 Years



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AMERICAN NATIONAL INSURANCE COMPANY (ANL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Palladium MYG  →	3-yr 2.00% yrs 1-3 4-yr 2.00% yrs 1-4 5-yr 3.20% yr.1 2.20% yrs 2-5 6-yr 2.95% yrs. 1-6 7-yr 4.05% yr.1 3.05% yrs. 2-7 8-yr 3.40% yrs. 1-8 9-yr 4.90% yr.1 2.90% yrs. 2-9 10-yr 4.25% yr.1 3.25% yr. 2-10	2.00%	\$5,000 Q&NQ (Initial deposits over \$100,000 receive .10 additional basis points)	Monthly interest option. 10% free beginning yr 2. Transplant surgery waiver. Confinement Waiver. Full account value paid at death.	3-yr 8,8,8 4-yr 8,8,8,7 5-yr 8,8,8,7,6 6-yr (8,8,8,7,6,5) 7-yr (8,8,8,7,6,5,4) 8-yr(8,8,8,7,6,5,4,3) 9yr 8,8,8,7,6,5,4,3,2 10yr 8,8,8,7,6,5,4,3,2,1 (30 day bail out after guaranteed period)	0-85	Y	NY, UT
Palladium Century - 1²	3.00% Yr-1	2.00%	\$5,000 Q&NQ	Confin. waiver, Disabil. wavier (add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penal. Free begin. yr 1. Mo. Interest. option.	10 years (10,9,8,7,6,5,4,3,2,1)	0-90 Q&NQ	Y	AL, CT, IL, MA, MN, NJ, NY, OR, PA, TX, UT, WA
Palladium Century - 3²	5.00% Yr-1	2.00%	\$5,000-Q&NQ	Confin. waiver, Disabil. wavier (Add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penalty Free begin. yr 1. Mo. interest option.	10 years (11,10,9,8,7,6,5,4,3,2)	0-85 Q&NQ	Y	AL, CT, IL, MA, MN, NJ, NY, OR, PA, TX, UT, WA
Palladium Century - 5²	7.00% Yr-1	2.00%	\$5,000-Q&NQ	Confin. waiver, Disabil. wavier Add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penalty Free begin. yr 1. Mo. interest option.	10 years (12,12,11,10,9,8,6,4,3,2)	0-80 Q&NQ	Y	AL, CT, IL, MA, MN, NJ, NY, OR, PA, TX, UT, WA
Palladium Century - 7² 	9.00% Yr-1	2.00%	\$5,000-Q&NQ	Confin. waiver, Disabil. wavier Add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penalty Free begin. yr 1. Mo. interest option.	10 years (12,12,11,11,10,9,8,6,4,2)	0-80 Q&NQ (Utah 0-55-Q & NQ)	Y	AL, CT, IL, MA, MN, NJ, NY, OR, PA, TX, WA
Palladium Advisor	3.00% (.25% lower in MN, OR, PA)	2.00%	\$5,000 Q&NQ or \$100 per month - EFT on QUALIFIED ONLY!	Confin. waiver, Disabil. wavier. Systematic withdrawals are available for either interest-only payments or a fixed amount payment, for totals not exceeding 10% of the annuity values as of the beginning of that policy year. The min amount that may be withdrawn is \$50 for those with direct deposit or \$100 if you elect to receive a check. Full account value at death.	7 years (7,7,7,6,5,4,2)	0-90 Q&NQ 0-83 IN 0-78 OK 0-50 UT	Y	NJ, NY, UT
Diamond Citadel - 5 No Max Issue Age for Owner- Call for Details (2 year rate)	3.15% Yr-1 2.15% Yr-2	2.00%	\$5,000-Q&NQ (Initial deposits over \$100,000 receive .10 additional basis points)	10% Penalty Free beginning year 1. Mo. interest option. Nursing Home, Terminal illness & disability riders. Full account value paid at death.	5 years (7,7,7,6,5)	0-85 NQ & Q	N	NY, OR
Diamond Citadel - 7 No Max Issue Age for Owner- Call for Details! (2 year rate)	4.30% Yr-1 2.30% Yr-2	2.00%	\$2,000Q \$5,000NQ (Initial dep. over \$100K receive .10 add. basis points.) Add. Prem \$1,000 random or \$100/mo. bank draft.	10% Penalty Free beginning year 1. Mo. interest option. Nursing Home, Terminal illness & disability riders. Full account value paid at death. All premium payments received within the first 36 months of the contract will receive a 2% interest rate enhancement over the current declared interest rate for one year.	7 years (7,7,7,6,5,4,2)	0-85 NQ & Q	N	NY, OR



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2) Two year charge back - 100% year 1 & 50% year 2


AVIVA-USA/AMERICAN INVESTORS LIFE INSURANCE COMPANY (AVA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Spirit Bonus (8.00% Bonus in year 1 & year 2)	\$5,000-\$74,999 1 Year - 2.00% \$75,000+ 1 Year - 2.00%	2.00%	\$5,000 Q&NQ (\$1,000 subsequent)	If the deferred contract has been in force for 1-5 yrs, then the SPIA must be for life of 8+ yrs. If the deferred contract has been in force for 6+ yrs, then the SPIA must be for life or 5+ yrs. 10% of prior anniversary Accum Value beginning in Yr 1. Up to 20% Free Withdrawal is available in the current contract yr if a withdrawal was not taken in the prior contract yr. 10% income bonus after 10th yr based on remaining 1st yr premium. Greater of the Accum Value, Cash surrender value, or any death enefit provided by an optional rider. Premium Bonus Value Recapture Charge: (10,10,10,10,8,7,6,5,4,2,0). If your client needs qualified home health care services any time after the 1st contract yr, he can withdraw up to 20% of the annuity's prior contract anniversary Accum Value w/o a withdrawal charge. If your client is diagnosed with a terminal illness anytime after the 1st contract yr, he can withdraw up to 100% of the annuity's prior contract anniversary Accum value w/o a withdrawal charge. If your client is confined to a qualified care facility anytime after the 1st contract yr, he can withdraw up to 100% of their annuity's Accum Value w/o a withdrawal charge.	10 years (12,12,12,11,10,9,8,7,6,4)	0-78 Q&NQ IN- (0-74)	N	AK, CT, DE, MN, NJ, NY, NV, OR, PA, UT, WA
Spirit Plus (5.00% Bonus in year 1 & year 2)	\$5,000-\$74,999 1 Year - 2.00% \$75,000+ 1 Year - 2.00%	2.00%	\$5,000-Q&NQ (\$1,000 subsequent)	If the deferred contract has been in force for 1-5 yrs, then the SPIA must be for life of 8+ yrs. If the deferred contract has been in force for 6+ yrs, then the SPIA must be for life or 5+ yrs. 10% of prior anniversary Accum Value beginning in yr 1. Up to 20% Free Withdrawal is available in the current contract yr if a withdrawal was not taken in the prior contract yr. 10% income bonus after 10th yr based on remaining 1st yr premium. Greater of the Accum Value, Cash surrender value, or any death enefit provided by an optional rider. If your client needs qualified home health care services any time after the 1st contract yr, he can withdraw up to 20% of the annuity's prior contract anniversary Accum Value w/o a withdrawal charge. If your client is diagnosed with a terminal illness anytime after the 1st contract yr, he can withdraw up to 100% of the annuity's prior contract anniversary Accum value w/o a withdrawal charge. If your client is confined to a qualified care facility anytime after the 1st contract yr, he can withdraw up to 100% of their annuity's Accum Value w/o a withdrawal charge.	10 years (16,15,14,13,12,11,10,8,6,4)	0-78 Q&NQ	N	NJ, NY, PA
Spirit Plus - S (5.00% Bonus in year 1 & year 2)	\$5,000-\$74,999 1 Year - 2.00% \$75,000+ 1 Year - 2.00%	2.00%	\$5,000-Q&NQ (\$1,000 subsequent)	If the deferred contract has been in force for 1-5 yrs, then the SPIA must be for life of 8+ yrs. If the deferred contract has been in force for 6+ yrs, then the SPIA must be for life or 5+ yrs. 10% of prior anniversary Accum Value beginning in yr 1. Up to 20% Free Withdrawal is available in the current contract yr if a withdrawal was not taken in the prior contract yr. 10% income bonus after 10th yr based on remaining 1st yr premium. Greater of the Accum Value, Cash surrender value, or any death enefit provided by an optional rider. If your client needs qualified home health care services any time after the 1st contract yr, he can withdraw up to 20% of the annuity's prior contract anniversary Accum Value w/o a withdrawal charge. If your client is diagnosed with a terminal illness anytime after the 1st contract yr, he can withdraw up to 100% of the annuity's prior contract anniversary Accum value w/o a withdrawal charge. If your client is confined to a qualified care facility anytime after the 1st contract yr, he can withdraw up to 100% of their annuity's Accum Value w/o a withdrawal charge.	10 years (10,9,8,7,6,5,4,3,2,1)	0-78 Q&NQ	N	Only Available in CT, DE, MN, OR, WA
Spirit - 7	\$5,000-\$74,999 1 Year - 2.00% \$75,000+ 1 Year - 2.25%	2.00%	\$5,000-Q&NQ (\$1,000 subsequent)	If the deferred contract has been in force for 1-5 yrs, then the SPIA must be for life of 8+ yrs. If the deferred contract has been in force for 6+ yrs, then the SPIA must be for life or 5+ yrs. 10% of prior anniversary Accum Value beginning in yr 1. Up to 20% Free Withdrawal is available in the current contract yr if a withdrawal was not taken in the prior contract yr. Greater of the Accum Value, Cash surrender value, or any death enefit provided by an optional rider. If your client needs qualified home health care services any time after the 1st contract yr, he can withdraw up to 20% of the annuity's prior contract anniversary Accum Value w/o a withdrawal charge. If your client is diagnosed with a terminal illness anytime after the 1st contract yr, he can withdraw up to 100% of the annuity's prior contract anniversary Accum value w/o a withdrawal charge. If your client is confined to a qualified care facility anytime after the 1st contract yr, he can withdraw up to 100% of their annuity's Accum Value w/o a withdrawal charge.	7 years (9,8,7,6,5,4,3)	0-81 Q&NQ	N	NJ, NY, PA
Spirit - 5	\$5,000-\$74,999 1 Year - 2.00% \$75,000+ 1 Year - 2.05%	2.00%	\$5,000-Q&NQ (\$1,000 subsequent)	If the deferred contract has been in force for 1-5 yrs, then the SPIA must be for life of 8+ yrs. If the deferred contract has been in force for 6+ yrs, then the SPIA must be for life or 5+ yrs. 10% of prior anniversary Accum Value beginning in yr 1. Up to 20% Free Withdrawal is available in the current contract yr if a withdrawal was not taken in the prior contract yr. Greater of the Accum Value, Cash surrender value, or any death enefit provided by an optional rider. If your client needs qualified home health care services any time after the 1st contract yr, he can withdraw up to 20% of the annuity's prior contract anniversary Accum Value w/o a withdrawal charge. If your client is diagnosed with a terminal illness anytime after the 1st contract yr, he can withdraw up to 100% of the annuity's prior contract anniversary Accum value w/o a withdrawal charge. If your client is confined to a qualified care facility anytime after the 1st contract yr, he can withdraw up to 100% of their annuity's Accum Value w/o a withdrawal charge.	5 years (8,7,6,5,4)	0-83 Q&NQ	N	NJ, NY, PA
Spirit - 3	\$5,000-\$74,999 1 Year - 2.00% \$75,000+ 1 Year - 2.00%	2.00%	\$5,000-Q&NQ (\$1,000 subsequent)	If the deferred contract has been in force for 1-5 yrs, then the SPIA must be for life of 8+ yrs. If the deferred contract has been in force for 6+ yrs, then the SPIA must be for life or 5+ yrs. 10% of prior anniversary Accum Value beginning in yr 1. Up to 20% Free Withdrawal is available in the current contract yr if a withdrawal was not taken in the prior contract yr. Greater of the Accum Value, Cash surrender value, or any death enefit provided by an optional rider. If your client needs qualified home health care services any time after the 1st contract yr, he can withdraw up to 20% of the annuity's prior contract anniversary Accum Value w/o a withdrawal charge. If your client is diagnosed with a terminal illness anytime after the 1st contract yr, he can withdraw up to 100% of the annuity's prior contract anniversary Accum value w/o a withdrawal charge. If your client is confined to a qualified care facility anytime after the 1st contract yr, he can withdraw up to 100% of their annuity's Accum Value w/o a withdrawal charge.	3 years (6,5,4)	0-85 NQ & Q	N	NJ, NY, PA


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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%

ANNUITY INVESTORS LIFE INSURANCE COMPANY (AIL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Great Flex - 5	2.60%	1.50% (WA - 1.25%)	Single Purchase \$3,000 or \$50 per month/\$600 annually	Monthly interest option. Death Benefit: The acct value, less any outstanding loan balance, will be paid upon death of the owner or joint owners. A spouse who is surviving joint owner or sole survivor beneficiary may elect to become successor owner. 10% after 1st year.	5 years (5,4,3,2,1)	18-85-Q 0-85-NQ	N	NY, VT
Great Flex - 6 	4.30% Qualified (TSA) - 4.25% 3.75% Non-Qualified	2.00% (WA - 1.25%) (TSA - 2.15%)	Single Purchase \$3,000 or \$50 per month/\$600 annually	Monthly interest option. Death Benefit: The acct value, less any outstanding loan balance, will be paid upon death of the owner or joint owners. A spouse who is surviving joint owner or sole survivor beneficiary may elect to become successor owner. 10% after 1st year.	6 years (9,8,7,6,5,4)	18-85-Q 0-85-NQ	N	IL, NV, NY, VT

EQUITRUST LIFE INSURANCE COMPANY (ETL)

MULTI-YEAR PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Certainty Select (with optional rider) 	5 yr. - 2.00% 6 yr. - 2.10% yrs 1-6 8 yr. - 3.55% yrs 1-8 10 yr. - 3.75% yrs 1-10	2.00% on 87.5% of premium	\$30,000 Q&NQ	Base contract death benefit - Upon death of first Owner, Accumulative ValueCumulative interest at any time. Full accumulation value death benefit. With Optional Rider: Systematic interest in first year. 10% free withdrawals after first year. Nursing Home Waiver - (Issue Ages 0-80) (60 day rate lock) Optional rider death benefit - upon death of first Owner, the choice of: Cash surrender value immediately or Accumulation value applied to a payment option for at least 5-year period or life. Option Rider: (5 Yr) 9,8,5,8,7,5,7 (6 Yr) 9,8,5,8,7,5,7,6,5 (8 Yr) 9,8,5,8,7,5,7,6,5,6,5,5 (10 Yr) 9,8,5,8,7,5,7,6,5,6,5,5,4,5	Base Contract: (5 Yr) 10,10,9,9,8 (6 Yr) 10,10,9,9,8,8 (8 Yr) 10,10,9,9,8,8,7,7 (10 Yr) 10,10,9,9,8,8,7,7,6,5	0-90 Q&NQ (age last birthday)	Y	CT, IN, MN, NY, OR, UT, WA
Choice Four	Base Contract: 9 yr. - 2.75% MVA Option: 9 yr. - 2.75% Liquidity Option: 6 yr. - 2.15% Liquidity & MVA Option: 6 yr. - 2.15%	2.00% on 100% of premium	\$30,000 Q&NQ	Upon death of owner, accum value. On the income date, the accum value is applied to the payment option elected. The income date is the 1st contract anniversary after the annuitant's 100th birthday. By current company practice, the accum value is available for annuitization after the 5th year if a minimum payout of 5 years of life is elected. Available through issue age 80. There is no charge for this rider. After the first contract year, requires nursing home confinement of Owner for 90 days. Not available in MA. Base contract surr charge: Based on a % of the accum value. Applied to partial withdrawals in excess of the free withdrawal amt. Base contract free withdrawals: interest earned in previous 12 months may be withdrawn at anytime w/o surr charge or MVA. Market Value adjustment: Available as an option at contract issue only. Applied when surr charges apply. Premium bonus: 1.5% is applied immediately to the accum value when the MVA option is elected. Liquidity option: a lower interest rate will apply. During 1st contract yr up to 10% of accum value on previous contract anniversary may be withdrawn each contract yr w/o surr charge or MVA. If both MVA & Liquidity options are selected, the contract is issued with a 6-yr surr charge schedule.	Base Contract: (9 Yr) (12,11,10,9,8,7,6,4,2) Liquidity Option: (6 Yr) (12,11,10,9,8,7)	0-85 Q&NQ (age last birthday)	Y	AK, CT, IN, MD, MA, MN, NY, OK, OR, 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.

EquiTrust Life ONLY

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%.

GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
American Freedom Stars & Stripes - 5 <5 year rate> 	3.45% Yr 1 2.55% Yr 2 2.65% Yr 3 2.75% Yr 4 2.85% Yr 5 yield 2.85%	1.50%	\$10,000	Full account value at death. 10% after 1st year Interest income avail. after 1 yr. LTC Rider & Terminal Illness Rider	5 years (7,6,5,4,3)	18-89-Q 0-89-NQ	Y	IL, IN, NJ, NY, OR, PA, VA
	3.55% Yr 1 2.65% Yr 2 2.75% Yr 3 2.85% Yr 4 2.95% Yr 5 yield 2.95%	\$100,000						
American Freedom - 10-ST	4.65% ¹ (includes 2.00% first year bonus)	1.50% (WA - 1.25%)	\$10,000	10% after 1st year Interest income avail. after 30 days. L-T-C rider & terminal illness rider	10 years (9,9,8,7,6,5,4,3,2,1)	18-85-Q 0-85-NQ	N	IL
Secure American <up to 10.00% annualization bonus - vests 1.00% per year>	3.60% = AV 2.60% = SV	1.50%	\$10,000 (Additional Purchase Payments accepted in 1st 3 contract yrs: \$2,000 - NQ \$5,000 - Q)	10% after 1st year. Inter income avail. after 30 days. LTC Terminal Illness Rider. Upon death of owner, the death benefit paid to beneficiary will be a lump sum = to cash value or acct value (including any earned annuitization bonus), if the beneficiary elects a settlement option providing payment for a period at least 7 yrs, or for his/her life expectancy, as provide by Option D, if less.	7 years (9,8,7,6,5,4,3)	18-89-Q 0-89-NQ	N	AK, MA, NH, NJ, NY, ND, PA, UT, WA


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Rates and Commissions subject to change.
Check for current state approvals.

Due to significant decreases in market interest rates and as part of our commitment to provide your clients with competitive products we are temporarily reducing commissions by 20% for the five-year certain payment option for the GALIC SPIA.




GENWORTH LIFE INSURANCE COMPANY (GWL)


FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States NOT Available			
Secure Living Liberty (1 Year Rate)	Guarantee Period	<\$99,999	\$100,000-\$249,999	\$250,000-or more	2.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	6 year (9,9,8,7,6,5) IN & OR (9,8,7,6,5,4)	0-85 Q & NQ Age last Birthday	N	NY, OR
	1-Yr Guarantee	4.05%	4.55%	5.05%							
	Ballout Rate	2.15%	2.15%	2.15%							
	Effective Yield	2.46%	2.55%	2.63%							
Secure Living Liberty (3 Year Rate)	Guarantee Period	<\$99,999	\$100,000-\$249,999	\$250,000-or more	2.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	6 year (9,9,8,7,6,5) IN & OR (9,8,7,6,5,4)	0-85 Q & NQ Age last Birthday	N	NY, OR
	3-Yr Guarantee	3.05%	3.20%	3.30%							
	Ballout Rate	2.15%	2.15%	2.15%							
	Effective Yield	2.60%	2.67%	2.72%							
Secure Living Liberty (5 Year Rate)	Guarantee Period	<\$99,999	\$100,000-\$249,999	\$250,000-or more	2.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	6 year (9,9,8,7,6,5) IN & OR (9,8,7,6,5,4)	0-85 Q & NQ Age last Birthday	N	NY, OR
	5-Yr Guarantee	2.80%	2.95%	3.05%							
	Ballout Rate	2.15%	2.15%	2.15%							
	Effective Yield	2.69%	2.82%	2.90%							
Secure Living Smart Rate (1 Year Rate)	3.00% (<\$50,000) 3.50% (\$50,000-\$99,999) 4.00% (\$100,000 or more)	2.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved. Return of Premium guarantee is available at no charge.	7 year (7,7,7,6,5,4,3)	0-85 Q & NQ Age last Birthday	N	NY			
Secure Living Smart Rate (3 Year Rate)	2.50% (<\$50,000) 2.60% (\$50,000-\$99,999) 2.70% (\$100,000 or more)	2.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved. Return of Premium guarantee is available at no charge.	7 year (7,7,7,6,5,4,3)	0-85 Q & NQ Age last Birthday	N	NY			
Secure Living Smart Rate (5 Year Rate)	2.30% (<\$50,000) 2.40% (\$50,000-\$99,999) 2.50% (\$100,000 or more)	2.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved. Return of Premium guarantee is available at no charge.	7 year (7,7,7,6,5,4,3)	0-85 Q & NQ Age last Birthday	N	NY			

SAGICOR LIFE INSURANCE COMPANY (Sagicor)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States NOT Available
Sage Investor (with Bail-out option) 	4.00% (3.00% Bail-out option in years 2-6. Call for details!!)	3.00%	Single Purchase Payment \$5,000 Q&NQ	There are no policy expense charges. Monthly Interest Option (MIO) available for policies with an account value of \$25,000 or greater. Death benefit is equal to contract values as of the date we receive due proof of the Owner's death Surrender charges and MVA waived upon death of the Owner. Waiver of Surrender Charge Rider: If the Owner of the contract is confined to a licensed nursing home or hospital for 90 consecutive days or more, the policy accumulation value will be available without a surrender charge or MVA. This rider is provided at no extra cost. Free Partial Withdrawals: Beginning in Year 1 the Owner may make one withdrawal per year up to 10% of the accumulation value without incurring charges.	6 Years (7,7,7,6,5,3)	15 days to age 90-NQ 15 days to age 75-Q	Y	AK, CT, ME, MA, MN, MS, NH, NJ, NY, OR, PA, UT, VT

GENWORTH LIFE INSURANCE COMPANY (GWL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States NOT Available
Secure Living Rate Saver (5 Year Rate) 	2.70% (\$25,000-\$99,999) 2.85% (\$100,000-249,999) 2.95% (\$250,000 or more)	2.00%	\$25,000 Q&NQ	RMD friendly. Annuitization available after 13 months. Guaranteed Principal - your money is guaranteed, subject to the claims paying ability of the issuing insurance company. Your surr value will never be less than your single premium + interest earned - any previous withdrawals, surr charges and MVA. For systematic withdrawals, you can take your interest credited in equal amts pf at least \$100 monthly, quarterly, semi-annual or annual basis. You can withdraw as lonas annuity contract value remains \$10,000 after withdrawal. Otherwise subject to surr charge and MVA. The last 12 months of interest (minus any previously withdrawn amounts during that 12 month period. Medical care facility waiver - waiver for confinement to a medical care facility, such as a nursing home. After 1st contract year, you may take a one time withdrawal of up to 50% of the Contract Value without surrender charge or MVA if you are confined to a medical care facility for 30 consecutive days. Additional restricitions apply. Death Benefit - your contract value without surrender charges and MVA.	5 year (9,8,7,6,5) A new surr schedule and MVA will apply upon renewal. No surr charges or MVA will apply during the last 30 days of each Guarantee Term	0-85 Q & NQ	Y	CA, DE, NJ, NY, OR
Secure Living Rate Saver (7 Year Rate) 	3.35% (\$25,000-\$99,999) 3.50% (\$100,000-249,999) 3.60% (\$250,000 or more)	2.00%	\$25,000 Q&NQ	RMD friendly. Annuitization available after 13 months. Guaranteed Principal - your money is guaranteed, subject to the claims paying ability of the issuing insurance company. Your surr value will never be less than your single premium + interest earned - any previous withdrawals, surr charges and MVA. For systematic withdrawals, you can take your interest credited in equal amts pf at least \$100 monthly, quarterly, semi-annual or annual basis. You can withdraw as lonas annuity contract value remains \$10,000 after withdrawal. Otherwise subject to surr charge and MVA. The last 12 months of interest (minus any previously withdrawn amounts during that 12 month period. Medical care facility waiver - waiver for confinement to a medical care facility, such as a nursing home. After 1st contract year, you may take a one time withdrawal of up to 50% of the Contract Value without surrender charge or MVA if you are confined to a medical care facility for 30 consecutive days. Additional restricitions apply. Death Benefit - your contract value without surrender charges and MVA.	7 year (9,8,7,6,5,4,3) A new surr schedule and MVA will apply upon renewal. No surr charges or MVA will apply during the last 30 days of each Guarantee Term	0-85 Q & NQ	Y	CA, DE, NJ, NY, OR
Total Living Coverage Annuity 	3.25% (<\$150,000) 3.65% (\$150,000-299,999) 4.05% (\$300,000 or more)	3.00%	\$36,000- NQ&Q	Inflation Protection Benefit - If inflation protection is chosen, it increases the total amt available for covered long term care coverage by either 3% or 5% compound annually. Leverage Factor - The Single Premium is leveraged to provide a covered long term care coverage maximum. The LTC Coverage Maximum can be 1.5x or 2x the single premium if no inflation is chosen or 2x or 3x the single premium if no inflation is chosen. LTC claims are first paid from Annuity Value until that value is exhausted and then from any remaining LTC coverage maximum. Length of LTC Coverage - Benefit period can be 4 yrs or 6. If covered long term care expenses actually incurred each month are less than LTC monthly max, benefits may last for a long period of time. Contract Commencement Date - LTC expenses are not covered and the elimination period cannot be satisfied during the 1st yr from policy effective date. Elimination Period - TLCA will pay benefits for covered LTC expenses immediately for home care and after a 90 day elimination period for facility care. Call for details. Couples discounts* - available for LTC monthly charges. One person who applies for TLCA will receive a 10% couples discount. If 2 people apply together for TLCA policies, a 20% discount is available. Some restrictions apply. Call for details. No-lapse Guarantee - policy will not lapse even is Annuity Policy value isn't sufficient to cover the LTC charges. LTC coverage can continue until both the Annuity Value and the LTC Rider coverage maximum are depleted. Free Withdrawal - These is a 10% penalty-free withdrawal available each yr, which means that up to 10% of the prior anniversary's annuity value (or 10% of the single premium in the first policy year) can be withdrawn without a surrender charge. The min withdrawal amt is \$500 and at least \$25,000 must remain after the withdrawal. Effect of Withdrawals - A withdrawal that is not to pay for LTC expenses reduces the Coverage Max and the Mon Max. These Maximums are reduced in the same proportion that the withdrawal bears to the annuity value immediately before the withdrawal. Effect of Rider Benefit Payments - A withdrawal to pay for LTC expenses also reduces the Lifetime Maximum and any remaining Death Benefit by the amt of the withdrawal. Waiver of Monthly Charges Benefit - beginning with the first month after the first claim payment is made for home care, facility care or bed reservation benefit. Death Benefit - owner dies, death benefit is payable. International Coverage Benefit - Reimburses the contract Owner up to 75% of the Monthly Maximum and for up to four years for nursing home care received outside the United States.	7 year (7,7,7,6,5,4,3)	18-79 Q & NQ (age last birthday)	N	CT, FL, HI, MA, MS, NH, NJ, NY, OH, OR, PA, VT



Call Today!


Check Out These Fantastic Rates!

American Freedom Stars & StripesSM

2.85%¹
5-Year Term Effective Yield:
with less than \$100,000

2.95%¹
5-Year Term Effective Yield:
with over \$100,000

- ★ **First-Year Interest Rate Bonus²: 1.0% for 5-Year Term**
- ★ **Guaranteed Increasing Rates²: 0.10% Each Year for 5-Year Term³**
- ★ **Liquidity Options: Monthly Interest Available⁴ and 10% Free Withdrawal**
- ★ **Issued Up to Age 89**
- ★ **Long Term Care & Terminal Illness Riders (where available)**
- ★ **Account Value Death Benefit**
- ★ **Competitive Commissions, including a Trail Option**



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¹In Montana a "couple" means any 2 people who have resided together in the same permanent residence for the previous 12 months and intend to do so for the foreseeable future; share in a continuous relationship; are jointly responsible for each other's welfare and share basic living expenses; andm if related, are of the same generation.

LIBERTY BANKERS LIFE INSURANCE COMPANY (LBL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States NOT Available
Liberty Bankers - 1 (1 Year Rate)	1.50% for 1 Year	1.00%	\$10,000	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value.	1 year (5)	0-95 Q & NQ	N	AL, CT, DC, ME, MA, MN, MO, NH, NJ, NY, RI, VT Capital Life approved in AL, AK, DC, HI, ME, MA, TX, VT ONLY!
Bankers Accumulator	1.00%	1.00%	\$10,000 Q&NQ (add money in future subject to \$1,000 min amount)	Penalty free withdrawals: 100% Liquid; must maintain \$10,000 min acct value. Death Benefit: Accumulation value. Liquidity: you may have access to your annuity at any time permitted by law. You may withdraw 100% of your Accumulated Value at any time. You may also make a partial withdrawals at anytime, but the remaining Accumulated Value may not be less than \$10,000. A 10% IRS penalty may apply on amounts withdrawn before the owner reaches age 59 ^{1/2}	1 year "0"	0-100 Q&NQ	N	AL, AK, CT, DC, DE, MA, ME, MI, MN, MO, NH, NJ, NY, RI, SD, VT Capital Life approved in HI, ME, MI, TX ONLY!
Liberty Bankers - 3 (3 Year Rate)	2.25% for 3 Years	1.00%	\$10,000	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	3 years (8,7,6)	0-90 Q & NQ	Y	AL, AK, CT, DC, ME, MA, MN, MO, NH, NJ, NY, RI, VT Capital Life approved in AL, AK, DC, HI, ME, MA, MI, TX, VT ONLY!
Liberty Bankers - 5 (5 Year Rate)	3.30% for 5 Years	1.00%	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	5 years (8,7,6,5,4)	0-90 Q & NQ	Y	AL, AK, CT, DC, ME, MA, MN, MO, NH, NJ, NY, RI, VT Capital Life approved in AL, AK, DC, HI, ME, MA, MI, TX, VT ONLY!
Liberty Bankers - 7 (7 Year Rate)	3.50% (7 year rate)	1.00%	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	7 years 0-55 (12,11,10,8,6,4,2) 56 plus (8,7,6,5,4,3,5,2,5)	0-85 Q&NQ	Y	AL, AK, CT, DC, DE, ME, MA, MN, MO, NH, NJ, NY, RI, VT, WY Capital Life approved in AL, AK, DC, HI, ME, MA, MI, TX, VT ONLY!
Liberty Bankers Premier (5 Year Rate)	3.60% For 5 years	1.00%	(\$10,000 DE & IL) (\$25,000 OR)	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	5 years (8,7,6,5,4,5)	0-90 Q&NQ	Y	AL, AK, CT, DC, DE, ME, MA, MN, MO, NH, NJ, NY, RI, VT, WY Capital Life approved in AL, AK, DC, HI, ME, MA, MI, TX, VT ONLY!
Liberty Select	4.50%	1.00%	\$5,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	7 years (0-55) (12,11,10,8,6,4,2) 56 plus (8,7,6,5,4,3,2)	0-85 Q&NQ	Y	AL, AK, CT, DC, HI, MA, ME, MN, MO, ND, NH, NJ, NY, OR, PA, RI, VT, WY
Liberty Choice	4.00%	1.00%	\$5,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	5 years (8,7,6,5,4)	0-90 Q&NQ	Y	AL, AK, CT, DC, HI, MA, ME, MN, MO, NH, NJ, NY, ND, OR, PA, RI, VT, WY
Liberty USA 100	(\$10,000 - \$99,000) 1st year bonus - 1.00% 1st year rate - 4.00% (\$100,000+) 1st year bonus - 1.25% 1st year rate - 4.25%	3.00% on 100% of premium	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Penalty free required minimum distribution.	9 years 0-55 (12,11,10,9,8,7,6,5,4) 56 plus (9,8,7,6,5,5,4,5,3,5,2,5,1,5) Comm charge backs	0-79 Q&NQ	Y	AL, AK, CT, DC, DE, FL, MA, ME, MN, MS, MO, NV, ND, NH, NJ, NY, OR, PA, RI, SC, TX, UT, VT, WA, WY
Liberty USA 500	(\$10,000 - \$99,000) 1st year bonus - 5.00% 1st year rate - 8.00% (\$100,000+) 1st year bonus - 5.25% 1st year rate - 8.25%	3.00% on 100% of premium	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Penalty free required minimum distribution.	9 years (0-55) (16,15,14,13,12,11,10,9,8) 56 plus (13,12,11,10,5,9,5,8,5,7,5,6,5,5,5) Comm charge backs	0-79 Q&NQ	Y	AL, AK, CT, DC, DE, FL, MA, ME, MN, MS, MO, NV, ND, NH, NJ, NY, OR, PA, RI, SC, TX, UT, VT, WA, WY

MUTUAL OF OMAHA (MOA)



FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available	
Bonus Flexible Annuity	3.15% yr-1 Policy Fee - \$30 annually. Fee is waived if the accumulated value is \$20,000 or more on the policy anniversary date.	2.00%	Single Purchase Payment - \$5,000 Q&NQ or Planned purchase payments - \$100/month (\$1,200 annually, \$600 semiannually, \$300 quarterly)	Access to account value with no withdrawal charges 10% of accumulation policy value per year, federal tax penalties may apply Available immediately \$100 minimum/month Systematic Income Option Fixed Dollar amount or interest only Available monthly, quarterly, semiannually, annually \$100 minimum/month Death Benefit The greater of the accumulation value or gross purchase payments minus any cash withdrawals, withdrawal charges and outstanding loans. Security 100% of principal underwritten and guaranteed by United Omaha Life Insurance Company.	8 Years (8,8,7,6,5,4,3,2)	0-85	N	CT, NH, OR	
 Living Care Annuity	3.00% Year 1	3.00%	NQ funds Only \$50,000 minimum initial premium \$300,000 maximum initial premium (without home office approval)	Cost for Long Term Care Rider (monthly charge) 40=0.038%, 50=0.054%, 60=0.072%, 70=0.110% 41=0.039%, 51=0.056%, 61=0.074%, 71=0.117% 42=0.040%, 52=0.061%, 62=0.076%, 72=0.124% 43=0.041%, 53=0.062%, 63=0.078%, 73=0.130% 44=0.042%, 54=0.063%, 64=0.081%, 74=0.136% 45=0.043%, 55=0.064%, 65=0.083%, 75=0.142% 46=0.048%, 56=0.066%, 66=0.086%, 76=0.148% 47=0.049%, 57=0.067%, 67=0.088%, 77=0.153% 48=0.050%, 58=0.069%, 68=0.096%, 78=0.159% 49=0.052%, 59=0.070%, 69=0.103%, 79=0.165% Security - 100% of principal underwritten and guaranteed by United Omaha Life Insurance Company. Death Benefit - Upon death of annuitant, full annuity value is payable. Access to Acct Value - partial withdrawals are limited. Any withdrawal reduces your annuity value. Access of up to 10% if annuity value is allowed each year.	Waiver of Withdrawal charges - Chronically ill and receiving covered services. Terminally ill with medical certainty with 6 months or less. Need physician statement. Waiver not available if annuitant is diagnosed prior to contract issue date. Annuity allows contract owner to convert their accumulation value into an income stream. After 2nd contract year, lifetime annuity option may be elected in order to avoid surrender charges. If annuitization is elected before the latest date allowed, all attached long-term care riders and endorsements will terminate. Long term care benefits - Nursing home care, Home health care, Assisted Living Facility Care, Adult Day Care, Alternative care services, care coordinator service, caregiver training, homemaker services, personal care, respite care, care planning, hospice care. Elimination period - 90 days - cumulative. Daily Benefit - Lesser of actual costs or 1/730th of the annuity value at time of claim. Call for details!	10 Years (9,9,8,7,6,5,4,3,2,1)	40-79	Y	CA, CT, DC, FL, HI, KS, MD, MA, MT, NH, NJ, NY, OR, PA, TN, TX, VT, VA, WA
Ultra Secure - 5	<\$50,000 2.75% year 1 1.75% years 2-5 >\$50,000 2.90% year 1 1.75% years 2-5	2.00%	\$5,000 Q&NQ Unlimited during 1st policy year, \$500 minimum addition, Original withdrawal charges apply, Credited with new money rate in effect at the time of the addition	Free access to account value - 10% of accumulation policy value per year, federal tax penalties may apply, Available after 1st contract year, \$100 minimum/month Withdrawal charge period - 30-day window prior to the end of each 5- or 7-year withdrawal period to surrender, continue or annuitize the contract. Policy holder notified 45 days prior to end of each 5 or 7 withdrawal period, 30 day window before guarantee period ends. Waiver of withdrawal charges - Long term care waiver, Unemployment, Disability, Terminal Illness, Death of spouse or minor dependent, damage to your residence, transplant surgery. 60-day rate lock/1035 exchange and direct rollover/transfer - Rate lock period is 60 days from date of app, rate credited will be the rate at time of application. Customer statements - NQ - sent annually one month after anniversary date. Qualified - sent annually 2nd week of January. Call for details!	5 Years (6,6,6,6,5)	0-89	Y	CA, CT, DE, NJ, NY, OR	
Ultra Secure - 7	>\$50,000 2.40% years 1-7 <\$50,000 2.55% years 1-7	2.00%	\$5,000 Q&NQ Unlimited during 1st policy year, \$500 minimum addition, Original withdrawal charges apply, Credited with new money rate in effect at the time of the addition	Free access to account value - 10% of accumulation policy value per year, federal tax penalties may apply, Available after 1st contract year, \$100 minimum/month Withdrawal charge period - 30-day window prior to the end of each 5- or 7-year withdrawal period to surrender, continue or annuitize the contract. Policy holder notified 45 days prior to end of each 5 or 7 withdrawal period, 30 day window before guarantee period ends. Waiver of withdrawal charges - Long term care waiver, Unemployment, Disability, Terminal Illness, Death of spouse or minor dependent, damage to your residence, transplant surgery. 60-day rate lock/1035 exchange and direct rollover/transfer - Rate lock period is 60 days from date of app, rate credited will be the rate at time of application. Customer statements - NQ - sent annually one month after anniversary date. Qualified - sent annually 2nd week of January. Call for details!	7 Years (6,6,6,6,5,4,3)	0-89	Y	CA, CT, DE, NJ, NY, OR	




CAUTION! Rates are Volatile! Call for current rates.

(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)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
North American DirectorSM 	5.70% Year 1 2.70% Years 2-5	87.5% of premiums less withdrawals at 1.10%	\$2,000-Q (\$50/mon TSA salary reduct) \$10,000-NQ Add Eft: \$250/	10% of accum value may be withdrawn once each contract yr after 1st contract ann. Interest withdrawals available after 30 days. Payout opt at any time. if during surr charge period, payout based on surr value. Life Income opt may elect at least a 5-yr annuity payout opt after 5th contract yr. Death benefit - due to beneficiary upon death. Payouts in lump sum or series of payments. Nursing home rider - confined to a nursing home for more than 90 consec days, increase the penalty-free withdrawal amt by 10%. Only available to ages under 75. Terminal illness rider - after 1st contract yr with term illness resulting in death within 1 yr, 1 time penalty free withdrawal up to 50% of accum value. Only available to ages under 75. Unemployment rider - begin receiving unemployment benefits for 90 consec days anytime after 1st contract yr. Increase penalty-free withdrawal amt by 10% of accum value	9 Years (12,11,10,9,8,7,6,4,2,0)	0-85	Y	AL, AK, CT, DE, MA, MN, NV, NY, OR, TX, UT, WA
Guarantee ChoiceSM (Low Band under \$200,00) (High Band over \$200,000)	NOT AVAILABLE FOR SALE Features 3-Year 4-Year High Band 2.00% 2.40% Low Band 2.00% 2.10% Features 5-Year 6-Year High Band 3.05% 3.15% Low Band 2.80% 2.90% Features 7-Year 8-Year High Band 3.40% 3.40% Low Band 3.20% 3.20% Features 9-Year 10-Year High Band 3.40% 3.60% Low Band 3.20% 3.40%	100% of premiums less withdrawals at 2.00% less surrender charges	\$2,000-Q \$10,000-NQ	MGCV = 100% of the premium, less any withdrawals accumulated at the MGCV Interest rate, less surr charges. Based on the issue date of contract and is guaranteed for the entire term of the contract. Penalty free withdrawals: current year interest withdrawals available after 30 days without any surrender charges or interest adjustment by current company practice. Renewal feature: renewal for the original guarantee period is automatic if no action is taken during the 30 days after the end of the Guarantee Period. Within this 30 day window, no surrender charges or interest adjustment applies. The annuity may also be renewed for other guarantee periods available at that time. Death benefit: due to beneficiary upon death. Payouts in lump sum or series of payments. Nursing home rider: confined to a nursing home for more than 90 consec days, increase the penalty-free withdrawal amt by 10%. Only available to ages under 75.	9 Years (12,11,10,9,8,7,6,4,2,0)	0-90	Y	AL, AK, CT, DE, MN, MO, NY, OR, TX, UT, VA, WA
Boomer Annuity 5.00% Premium Bonus on all premium payments received during 1st 5 contract yrs. Plus Annuitization Bonus! 2% yrs 2-10, 5% yrs 11+ 	Yield 8.15%² 3.00% yr-1	87.5% of premiums less withdrawals at 1.10%	\$2,000-Q \$10,000-NQ (Additional Premium of \$250 or more)	-Penalty free after year 1 of 5.00% -Can annuitize after year 1 for life or life with period certain or more -Full account value at death -Nursing home confinement rider is available for issue ages 75 and under.	10 Years (15,14,13,12,11,10,8,6,4,2)	0-80	Y	AL, AK, CT, DE, MN, MS, NY, OR, PA, TX, UT, WA
North American Flex - 1	2.35% Year 1	87.5% of premiums less withdrawals at 1.10%	\$2,000-Q \$10,000-NQ (Additional Premium of \$250 or more)	Nursing home confinement rider will be + to contract in states where available. This rider allows the penalty-free withdrawal amt allowed under the base annuity to be + by 10% of the accum value. Up to 10% of accum value may be withdrawn once each contract yr after 1st ann. May receive income from accum value if choose life time option or if annuity has been in force for 5 yrs. Full acct value paid upon death of owner to beneficiary. Return of Premium guarantee is available at no charge.	7 Years (9,9,8,7,6,4,2)	0-85	Y	AL, AK, CT, DE, MA, MN, NV, NY, OR, TX, UT
North American Flex - 2 (5.00% Premium Bonus)	2.65% Year 1 (7.88% Yield)	87.5% of premiums less withdrawals at 1.10%	\$2,000-Q \$10,000-NQ (Additional Premium of \$250 or more)	Nursing home confinement rider will be + to contract in states where available. This rider allows the penalty-free withdrawal amt allowed under the base annuity to be + by 10% of the accum value. Up to 10% of accum value may be withdrawn once each contract yr after 1st ann. May receive income from accum value if choose life time option or if annuity has been in force for 5 yrs. Full acct value paid upon death of owner to beneficiary. Return of Premium guarantee is available at no charge.	10 Years (15,14,13,12,11,10,8,6,4,2)	0-79	Y	AL, AK, CT, DE, MA, MN, NV, NY, OR, TX, UT
North American Flex - 3 (10.00% Premium Bonus)	2.70% Year 1 (12.97% Yield)	87.5% of premiums less withdrawals at 1.10%	\$2,000-Q \$10,000-NQ (Additional Premium of \$250 or more)	Nursing home confinement rider will be + to contract in states where available. This rider allows the penalty-free withdrawal amt allowed under the base annuity to be + by 10% of the accum value. Up to 10% of accum value may be withdrawn once each contract yr after 1st ann. May receive income from accum value if choose life time option or if annuity has been in force for 5 yrs. Full acct value paid upon death of owner to beneficiary. Return of Premium guarantee is available at no charge.	14 Years (18,18,17,15,15,15,15,14,1,2,10,8,6,4,2)	0-75	Y	AL, AK, CT, DE, MA, MN, NV, NY, OR, TX, UT

LINCOLN FINANCIAL GROUP (LFA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Lincoln Classic - 5	3.00% year 1 <\$100,000 2.00% years 2-5 <\$100,000 4.00% year 1 >\$100,000 2.00% years 2-5 >\$100,000	GMCSV based on guaranteed min interest rate - 1% to 3%	\$10,000 NQ & Q	Partial Surrenders: Beginning in the 1st contract year, up to 10% of contract value may be withdrawn each contract year w/o incurring charges. Nursing home & 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.	5 Years (9,8,7,6,5)	0-85 Q&NQ	Y	MN
Lincoln Classic - 7	4.10% year 1 <\$100,000 2.10% years 2-7 <\$100,000 5.10% year 1 >\$100,000 2.10% years 2-7 >\$100,000	GMCSV based on guaranteed min interest rate - 1% to 3%	\$10,000 NQ & Q	Death Benefit: Upon death of a contractowner, beneficiaries may receive the contract value. The death benefit is only available before the contract is annuitized. Nursing home rider not available for contracts issued in MA.	7 Years (9,8,7,6,5,4,3)	0-85 Q&NQ	Y	MN
Lincoln My Guarantee Annuity 	<\$100,000 >\$100,000 3 years 1.35% 1.50% 4 years 1.80% 1.95% 5 years 2.55% 2.70% 6 years 2.70% 2.85% 7 years 2.90% 3.05% 8 years 2.95% 3.10% 9 years 3.00% 3.15% 10 years 3.05% 3.20%	1.35%	\$10,000 NQ & Q	10% Free Partial surrender - 10% of the accum value can be withdrawn per contract year w/o incurring any surr charge or MVA Death Benefit - Should the client die before the contract is annuitized, the accum value may be distributed as a death benefit with no surr charges or MVA.	3 Year (7,7,6) 4 Year (7,7,6,5) 5 Year (7,7,6,5,4) 6 Year (7,7,6,5,4,3) 7 Year (7,7,6,5,4,3,2) 8 Year (7,7,6,5,4,3,2,0) 9 Year (7,7,6,5,4,3,2,0,0) 10 Year (7,7,6,5,4,3,2,0,0,0)	0-85	Y	IL, MN, MS, MO, NV


SUN LIFE FINANCIAL DISTRIBUTORS, INC (SUN)

MULTI-YEAR PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Keyport Value With Stepped up Bonus Option (5 yr. interest rate)	<\$50,000 >\$50,000 Year 1 1.50% 1.65% Year 2 1.60% 1.75% Year 3 1.70% 1.85% Year 4 1.80% 1.95% Year 5 1.90% 2.05% Yield 1.70% 1.85%	1.50%	\$5,000-NQ \$4,000-IRA \$100-Subsequent Payment!	Full account value at death. 10% Penalty Free after year 1. 100% principal guarantee (less withdrawals) backed by the financial strength of the issuing company. For cash and indirect rollovers: The interest rate assigned will be the current interest rate in effect on the date the client signs the application. The app & funds must be received within 7 calendar days following the app signed date to secure the current interest rate or the client will receive the interest rate in effect the day the application is received. For trustee transfers, direct rollovers, and 1035 exchanges: In order to lock in the current interest rate, we must receive all original paperwork in good order within 7 calendar days following the application signed date or the client will receive the interest rate in effect on the day the funds are received.	5 Years (7,6,5,4,3)	0-90	Y	OR, VT
Keyport Value With Stepped up Bonus Option (6 yr. interest rate)	<\$50,000 >\$50,000 Year 1 1.75% 1.90% Year 2 1.85% 2.00% Year 3 1.95% 2.10% Year 4 2.05% 2.20% Year 5 2.15% 2.30% Year 6 2.25% 2.40% Yield 2.00% 2.15%	1.50%	\$5,000-NQ \$4,000-IRA \$100-Subsequent Payment!	Full account value at death. 10% Penalty Free after year 1. 100% principal guarantee (less withdrawals) backed by the financial strength of the issuing company. For cash and indirect rollovers: The interest rate assigned will be the current interest rate in effect on the date the client signs the application. The app & funds must be received within 7 calendar days following the app signed date to secure the current interest rate or the client will receive the interest rate in effect the day the application is received. For trustee transfers, direct rollovers, and 1035 exchanges: In order to lock in the current interest rate, we must receive all original paperwork in good order within 7 calendar days following the application signed date or the client will receive the interest rate in effect on the day the funds are received.	6 years (7,6,5,4,3,2)	0-85 Q&NQ	Y	OR, VT
Keyport Value With Stepped up Bonus Option (7 yr. interest rate)	<\$50,000 >\$50,000 Year 1 2.20% 2.35% Year 2 2.30% 2.45% Year 3 2.40% 2.55% Year 4 2.50% 2.65% Year 5 2.60% 2.75% Year 6 2.70% 2.85% Year 7 2.80% 2.95% Yield 2.50% 2.65%	1.50%	\$5,000-NQ \$4,000-IRA \$100-Subsequent Payment!	Full account value at death. 10% Penalty Free after year 1. 100% principal guarantee (less withdrawals) backed by the financial strength of the issuing company. For cash and indirect rollovers: The interest rate assigned will be the current interest rate in effect on the date the client signs the application. The app & funds must be received within 7 calendar days following the app signed date to secure the current interest rate or the client will receive the interest rate in effect the day the application is received. For trustee transfers, direct rollovers, and 1035 exchanges: In order to lock in the current interest rate, we must receive all original paperwork in good order within 7 calendar days following the application signed date or the client will receive the interest rate in effect on the day the funds are received.	7 years (7,6,5,4,3,2,1)	0-85 Q&NQ	Y	OR, VT



CAUTION! Rates are Volatile! Call for current rates.

WEST COAST LIFE INSURANCE COMPANY (WCA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available																											
Sure Advantage	<table border="1"> <tr> <th>Years</th> <th>Under \$100K</th> <th>Over \$100K</th> </tr> <tr> <td>3YR</td> <td>1.50%</td> <td>1.67%</td> </tr> <tr> <td>4YR</td> <td>1.50%</td> <td>1.63%</td> </tr> <tr> <td>5YR</td> <td>1.80%</td> <td>2.00%</td> </tr> <tr> <td>6YR</td> <td>2.15%</td> <td>2.32%</td> </tr> <tr> <td>7YR</td> <td>2.50%</td> <td>2.65%</td> </tr> <tr> <td>8YR</td> <td>2.80%</td> <td>2.93%</td> </tr> <tr> <td>9YR</td> <td>3.00%</td> <td>3.11%</td> </tr> <tr> <td>10YR</td> <td>3.10%</td> <td>3.20%</td> </tr> </table>	Years	Under \$100K	Over \$100K	3YR	1.50%	1.67%	4YR	1.50%	1.63%	5YR	1.80%	2.00%	6YR	2.15%	2.32%	7YR	2.50%	2.65%	8YR	2.80%	2.93%	9YR	3.00%	3.11%	10YR	3.10%	3.20%	1.50%	\$10,000 Q&NQ	After a guaranteed period's 1st anniversary, you may withdraw all or a portion of the interest credited to the guaranteed period, during the prior yr only, without surrender charge or the Market value adjustment. Before you convert your annuity into a series of payments, you may automatically withdraw interest from one or more guaranteed periods as it accrues on a monthly, quarterly, semi-annual, or annual basis. We will not assess the surrender charge or apply the Market Value Adjustment to interest withdrawals. You may have access to all or part of your contract value without surrender charge or market value adjustment is, after the first contract year, you are confined to a licensed and qualified nursing home for at least 90 days or diagnosed by an approved physician as having a terminal illness that will result in death 12 months or less. Not available in all states. State variations may apply. Full account value paid at death.	2yr (8.5,7.5) 3yr (8.5,7.5,6.5) 4yr (8.5,7.5,6.5,5.5) 5yr (8.5,7.5,6.5,5.5,4.5) 6yr (8.5,7.5,6.5,5.5,4.5,3.5) 7yr (8.5,7.5,6.5,5.5,4.5,3.5,2.5) 8yr (8.5,7.5,6.5,5.5,4.5,3.5,2.5,1.5) 9yr (8.5,7.5,6.5,5.5,4.5,3.5,2.5,1.5,.5) 10yr (8.5,7.5,6.5,5.5,4.5,3.5,2.5,1.5,.5)	0-85	Y	DE, MN, NY, VT
Years	Under \$100K	Over \$100K																																	
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Years	Under \$100K	Over \$50K																																	
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Equivalent Yield Chart

To equal a tax-deferred yield of:

THE POWER OF TAX DEFERRAL

The following chart shows the taxable equivalent yield you would need from a taxable alternative in order to accumulate the same amount of money as your annuity.

Call us Today for More Details!

	2.75%	3.00%	3.25%	3.50%	3.75%	4.00%	4.25%	4.50%	4.75%	5.00%	5.25%	5.50%	5.75%	6.00%
Federal Tax Bracket	A taxable investment such as a CD must earn:													
15%*	3.24%	3.53%	3.82%	4.12%	4.41%	4.71%	5.00%	5.29%	5.59%	5.89%	6.18%	6.47%	6.76%	7.06%
28%*	3.82%	4.17%	4.51%	4.86%	5.20%	5.56%	5.90%	6.25%	6.60%	6.94%	7.29%	7.64%	7.99%	8.33%
33%*	4.10%	4.48%	4.85%	5.22%	5.60%	5.97%	6.34%	6.72%	7.09%	7.46%	7.84%	8.21%	8.58%	8.96%
*Where applicable add the appropriate State Income Tax to the Federal Tax Bracket.														

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

*Subsequent purchase payments are allowed within the first 12 months after the contract effective date.

**Surr charge waivers: Spouse is confined to a healthcare facility for 30 days, spouse is diagnosed with a terminal illness, or spouse is unemployed and meets necessary qualifications.

*** For cash and indirect rollovers. The interest rate assigned will be the current interest rate in effect on the date the client signs the application. The app & funds must be received within 7 calendar days following the app signed date to secure the current interest rate or the client will receive the interest rate in effect the day the app is received. For trustee transfers, direct rollovers, and 1035 exchanges in order to lock in the current interest rate, we must receive all original paperwork in good order within 7 calendar days following the app signed date or the client will receive the interest rate in effect on the day the funds are received.