

February  
2012

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## 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
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A.M. Best Rating = A (excellent) (615) 749-1737
- 6 AMERICAN NATIONAL INSURANCE COMPANY**  
A.M. Best Rating = A (excellent) (800) 835-5320
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A.M. Best Rating = A (excellent) (800) 800-9882 x3132
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A.M. Best Rating = B (good) (800) 839-2731 x5221
- 8 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)
- 10 GREAT AMERICAN LIFE INSURANCE COMPANY**  
A.M. Best Rating = A (excellent) (800) 438-3398 x17197
- 11-12 LIBERTY BANKERS LIFE INSURANCE COMPANY**  
A.M. Best Rating = B- (fair) (800) 274-4829
- 10 LIBERTY LIFE INSURANCE COMPANY**  
A.M. Best Rating = B++ (good) (888) 262-8131 x6589
- 11 LINCOLN FINANCIAL GROUP**  
A.M. Best Rating = A+ (superior) (800) 238-6292
- 13 MUTUAL OF OMAHA**  
A.M. Best Rating = A+ (superior) (800) 775-7898 x4168
- 14 NORTH AMERICAN COMPANY FOR LIFE AND HEALTH**  
A.M. Best Rating = A+ (superior) (877) 586-0242 x35676
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**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>Liberty Bankers Life</b>	B- <b>B-</b>	1 years <b>3 years</b>	Bankers - 1 <b>Bankers - 3</b>	1.10% <b>1.75%</b>	1.10% yr. 1 <b>1.75% yrs. 2-3</b>	1.10% <b>1.75%</b>
Genworth Financial Liberty Bankers Life <b>Liberty Bankers Life</b>	A B- <b>B-</b>	5 years 5 years <b>5 years</b>	Rate Saver - 5 Bankers - 5 <b>Bankers Premier - 5</b>	2.25% 2.70% <b>3.00%</b>	2.25% yrs. 2-5 2.70% yrs. 2-5 <b>3.00% yrs. 2-5</b>	2.25% 2.70% <b>3.00%</b>
EquiTrust Life <b>Bankers Life</b>	B <b>B+</b>	5 years <b>5 years</b>	Certainty Select - 5 <b>SPDA - 5</b>	2.75% <b>3.00%</b>	2.75% yrs. 2-5 <b>3.00% yrs. 2-5</b>	2.75% <b>3.00%</b>
American General <b>North American</b>	A <b>A+</b>	6 years <b>6 years</b>	Horizon Achiever - 6 <b>Guarantee Choice - 6</b>	2.35% <b>2.35%</b>	2.35% yrs. 2-6 <b>2.35% yrs. 2-6</b>	2.35% <b>2.35%</b>
EquiTrust Life Sagicor	B A-	6 years 6 years	Certainty Select - 6 SPDA - 6	4.50% 2.50%	2.50% yrs. 2-9 2.00% yrs. 2-6	2.83% 2.08%
Genworth Financial Great American North American American General <b>Liberty Bankers Life</b> <b>Liberty Life</b>	A A A+ A <b>B-</b> <b>B++</b>	7 years 7 years 7 years 7 years <b>7 years</b> <b>7 years</b>	Secure Living Rate Saver - 7 Secure Gain - 7 Guarantee Choice - 7 Horizon Select - 7 <b>Bankers Premier - 7</b> <b>7 Year MYG</b>	2.65% 2.25% 2.70% 2.40% <b>3.30%</b> <b>4.10%</b>	2.65% yrs 2-7 1.50%-2.35% yrs. 2-7 2.70% yrs 2-7 2.40% yrs. 2-7 <b>3.30% yrs. 2-7</b> <b>3.10% yrs. 2-7</b>	2.65% 2.14% 2.70% 2.40% <b>3.30%</b> <b>3.24%</b>
Liberty Bankers Life <b>North American</b>	B- <b>A+</b>	7 years <b>8 years</b>	Bankers - 7 <b>Guarantee Choice - 8</b>	3.00% <b>2.90%</b>	3.00% yrs 2-7 <b>2.90% yrs. 2-8</b>	3.00% <b>2.90%</b>
Lincoln Financial Group American National <b>Equi-Trust Life</b>	A+ A <b>B+</b>	8 years 8 years <b>8 years</b>	My Guarantee - 8 Palladium MYG - 8 <b>Certainty Select - 8</b>	2.20% 2.55% <b>4.00%</b>	2.20% yrs 2-8 2.55% yrs. 2-8 <b>3.00% yrs. 2-8</b>	2.20% 2.55% <b>3.12%</b>
<b>North American</b> North American <b>Liberty Bankers Life</b> American National Liberty Bankers Life <b>American General</b>	<b>A+</b> A+ <b>B-</b> A B- <b>A</b>	<b>9 years</b> 9 years <b>9 years</b> 9 years 9 years <b>9 years</b>	<b>Guarantee Choice - 9</b> Director <b>Liberty USA - 500</b> Palladium MYG - 9 Liberty USA - 100 <b>Horizon Plus</b>	<b>3.10%</b> 4.80% <b>8.00%</b> 4.05% 4.00% <b>7.25%</b>	<b>3.10% yrs. 2-9</b> 1.80% yrs. 2-9 <b>3.00% yrs. 2-9</b> 2.05% yrs. 2-9 3.00% yrs. 2-9 <b>1.25% yrs. 2-6</b>	<b>3.10%</b> 2.40% <b>3.55%</b> 2.27% 3.11% <b>2.25%</b>
Lincoln Financial Group <b>North American</b> <b>EquiTrust Life</b>	A+ <b>A+</b> <b>B+</b>	10 years <b>10 years</b> <b>10 years</b>	My Guarantee -10 <b>Guarantee Choice - 10</b> <b>Certainty Select - 10</b>	2.30% <b>3.25%</b> <b>3.25%</b>	2.30% yrs. 2-10 <b>3.25% yrs. 2-10</b> <b>3.25% yrs. 2-10</b>	2.30% <b>3.25%</b> <b>3.25%</b>
Lincoln Financial Group American General <b>American General Life &amp; Accident</b> American General	A+ A A A	10 years 10 years 10 years 10 years	My Guarantee - 10 Horizon Select - 10 Freedom Choice - 10 Horizon MYG	2.30% 2.60% 2.30% 5.15%	2.30% yrs. 2-10 2.60% yrs. 2-10 2.30% yrs. 2-10 1.15% yrs 2-10	2.30% 2.60% 2.30% 1.82%

GREAT



GREAT

GREAT

# AMERICAN GENERAL LIFE COMPANIES (AGLC)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
<b>AG HorizonPlus</b> (Form No. 04362) <6-yr Rate> <b>GREAT</b>	7.10% - year 1 1.10%-yrs 2-6 (8.00% yr-1 & 2.00% yrs 2-6 in CA, OH)	1.00% (2.00% in CA)	\$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	AK, MO, MN, NJ, NY, OH, OR, PA, UT, WA
<b>AG HorizonMYG®</b> (Form No. 04370) <6-yr Rate>	5.15% - year 1 1.15%-yrs 2-6 (6.00% yr-1 & 2.00% yrs 2-6 in CA, OH)	1.00% (2.00% in CA)	\$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, NJ, NY, UT
<b>AG HorizonFlex®</b> (Form No. 04371) (2.00% Bonus)	3.50% - year 1 (4.00% in CA, OH)	1.50% (2.00% in CA)	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
<b>AG HorizonSelect</b> (Form No. 05377)	5 yr. 1.70% (2.00% in CA, OH Only) 7 yr. 2.20% 10 yr. 2.45%	1.00% (2.00% in CA)	\$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 guaran- teed period) TX ONLY (9,8,7,6,5,4,3,2,1)	0-85 Q&NQ	Y	AK, UT, MO, MN, NJ, NY, OH, OR, PA, WA (Horizon Select -10 ONLY is NOT approved in DE, SC & TX)
<b>AG HorizonAchiever®</b> (Form No. 05377)	6 yr. 2.20%	1.00% (2.00% in CA)	\$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 guaran- teed period)	0-85 Q&NQ	Y	AK, MO, MN, NJ, NY, OR, PA, UT, WA



**Capture Assets with..... Bankers 1 & Bankers 3**

**1.10% GUARANTEED 1 YEAR**  
1 year surrender charge (5%)  
Issued to age 95  
\$10,000 minimum premium

**1.75% GUARANTEED 3 YEARS**  
3 year surrender charge (8,7,6)  
Issued to age 90  
\$10,000 minimum premium

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# AMERICAN GENERAL LIFE & ACCIDENT INSURANCE COMPANY (AGLAA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
<b>AGLA Freedom Classic Annuity</b> <5-yr Rate> 	<\$100,000 5.15% - year 1 (4% bonus) 1.15%-yrs 2-5 >\$100,000 5.15% - year 1 (4% bonus) 1.15%-yrs 2-5	1.00% (2.00% in AK, CA, OH)	\$2,000 Q&NQ	There are no up-front fees associated with the purchase of the annuity, so 100 percent of your money begins earning interest right away. Beginning in the second contract year, you may make an annual withdrawal of up to 10% of the annuity value as of the previous contract anniversary, free of withdrawal charges. Annual withdrawals must be a minimum of \$200 and a minimum annuity value of \$2,000 must be maintained at all times. Beginning 30 days after the policy is issued, you may take systematic withdrawals of interest free of withdrawal charges. Systematic withdrawals are subject to a \$50 minimum. Receipt of such systematic withdrawals of interest in a policy year reduces the amount of the annual free withdrawal available in the following year. The Company may change its policy concerning systematic free withdrawals of interest at any time and for any reason. All withdrawals are subject to federal income tax and, if made before age 59 1/2 may be subject to a 10% federal income tax penalty. Extended Care Rider (not available in all states) You may not have to pay withdrawal charges if the annuitant is confined to a qualified hospital or extended care facility. Call for details. Upon the death of the owner, the beneficiary is guaranteed to receive the greater of 1) the premium paid minus any withdrawals, or 2) the withdrawal value of the annuity. For IN - without market value adjustment. For NC - beneficiary received annuity value.	8 years (8,8,7,6,5,4,3,2)	18-85 NQ (Existing IRA Roll-overs) 18-70 Q (New IRAs)	Y	AK, ID, MA, ME, MN, MT, ND, NH, NJ, NY, OR, PA, RI, SD, TX, UT, VT, WA, WI, WY
<b>AGLA Freedom Select Annuity</b> 	<\$100,000 2.00% - year 1 (1% bonus) >\$100,000 4.00% - year 1 (3% bonus)	1.00% (2.00% in AK, CA, OH)	\$2,000 Q&NQ	There are no up-front fees associated with the purchase of the annuity, so 100 percent of your money begins earning interest right away. Beginning in the second contract year, you may make an annual withdrawal of up to 10% of the annuity value as of the previous contract anniversary, free of withdrawal charges. Annual withdrawals must be a minimum of \$200 and a minimum annuity value of \$2,000 must be maintained at all times. Beginning 30 days after the policy is issued, you may take systematic withdrawals of interest free of withdrawal charges. Systematic withdrawals are subject to a \$50 minimum. Receipt of such systematic withdrawals of interest in a policy year reduces the amount of the annual free withdrawal available in the following year. The Company may change its policy concerning systematic free withdrawals of interest at any time and for any reason. All withdrawals are subject to federal income tax and, if made before age 59 1/2 may be subject to a 10% federal income tax penalty. Extended Care Rider (not available in all states) You may not have to pay withdrawal charges if the annuitant is confined to a qualified hospital or extended care facility. Call for details. Upon the death of the owner, the beneficiary is guaranteed to receive the greater of 1) the premium paid minus any withdrawals, or 2) the withdrawal value of the annuity.	8 years (8,8,7,6,5,4,3,2)	18-85 NQ (Existing IRA Roll-overs) 18-70 Q (New IRAs)	N	<b>ONLY AVAILABLE IN</b> NJ, PA, TX
<b>AGLA Freedom Planner Annuity</b> 	1.00%	1.50% (2.00% in AK, CA, OH)	initial Premium \$500 Q&NQ or EFT min \$50 per month NQ&Q	There are no up-front fees associated with the purchase of the annuity, so 100 percent of your money begins earning interest right away. Beginning in the second contract year, you may make an annual withdrawal of up to 10% of the annuity value as of the previous contract anniversary, free of withdrawal charges. Annual withdrawals must be a minimum of \$100 and a minimum annuity value of \$500 must be maintained at all times. Beginning 30 days after the policy is issued, you may take systematic withdrawals of interest free of withdrawal charges. Systematic withdrawals are subject to a \$50 minimum. Receipt of such systematic withdrawals of interest in a policy year reduces the amount of the annual free withdrawal available in the following year. The Company may change its policy concerning systematic free withdrawals of interest at any time and for any reason. Upon the death of the owner, the beneficiary is guaranteed to receive the greater of 1) the premium paid minus any withdrawals, or 2) the withdrawal value of the annuity. For NC - beneficiary received annuity value.	8 years (8,8,7,6,5,4,3,2)	18-85 NQ & Roth IRA 18-70 Q (Traditional IRA)	N	AK, HI, ID, MA, ME, MN, MT, ND, NH, NY, OR, RI, SD, UT, VT, WA, WI, WY
<b>AGLA Freedom First Plus Annuity</b> 	<\$100,000 2.30% - year 1 (1% bonus) >\$100,000 2.30% - year 1 (1% bonus)	1.00% (2.00% in AK, CA, OH)	\$2,000 Q&NQ*	There are no up-front fees associated with the purchase of the annuity, so 100 percent of your money begins earning interest right away. Beginning in the second contract year, you may make an annual withdrawal of up to 10% of the annuity value as of the previous contract anniversary, free of withdrawal charges. Annual withdrawals must be a minimum of \$200 and a minimum annuity value of \$2,000 must be maintained at all times. Beginning 30 days after the policy is issued, you may take systematic withdrawals of interest free of withdrawal charges. Systematic withdrawals are subject to a \$50 minimum. Receipt of such systematic withdrawals of interest in a policy year reduces the amount of the annual free withdrawal available in the following year. The Company may change its policy concerning systematic free withdrawals of interest at any time and for any reason. Death benefit - Upon death, the beneficiary is guaranteed to receive the greater of: 1) the total premium paid minus any withdrawals, or 2) the withdrawal value. For NC - beneficiary received annuity value.	8 years (8,8,7,6,5,4,3,2)	18-90 NQ & Roth IRA 18-70 Q (Traditional IRA)	N	AK, HI, ID, MA, ME, MN, MT, ND, NH, NY, OR, RI, SD, UT, VT, WA, WI, WY
<b>AGLA Freedom Provider Annuity</b> 	1.35%	1.00% (2.00% in AK, CA, OH)	\$10,000 Q&NQ MON \$250 QTR \$750 Semi-Annually \$1500 Annual \$3,000	There are no up-front fees associated with the purchase of the annuity, so 100 percent of your money begins earning interest right away. Beginning in the second contract year, you may make an annual withdrawal of up to 10% of the annuity value as of the previous contract anniversary, free of withdrawal charges. Annual withdrawals must be a minimum of \$500 and a minimum annuity value of \$10,000 must be maintained at all times. Beginning 30 days after the policy is issued, you may take systematic withdrawals of interest free of withdrawal charges. Systematic withdrawals are subject to a \$50 minimum. Receipt of such systematic withdrawals of interest in a policy year reduces the amount of the annual free withdrawal available in the following year. The Company may change its policy concerning systematic free withdrawals of interest at any time and for any reason. Upon the death of the owner, the beneficiary is guaranteed to receive the greater of 1) the premium paid minus any withdrawals, or 2) the withdrawal value of the annuity. For NC - beneficiary received annuity value.	8 years (8,8,7,6,5,4,3,2)	18-85 NQ & Roth IRA 18-70 Q (Traditional IRA)	Y	AK, HI, ID, MA, ME, MN, MT, ND, NH, NY, OR, RI, SD, UT, VT, WA, WI, WY
MULTI-YEAR PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
<b>AGLA Freedom Choice Annuity</b> 	2.10% - 10 yr guaranteed 1.90% - 7 yr guaranteed 1.05% - 5 yr guaranteed 1.00% - 3 yr guaranteed	1.00% (2.00% in AK, CA, OH)	\$10,000 Q&NQ	There are no up-front fees associated with the purchase of the annuity, so 100 percent of your money begins earning interest right away. Beginning in the second contract year, you may make an annual withdrawal of up to 10% of the annuity value as of the previous contract anniversary, free of withdrawal charges. Annual withdrawals must be a minimum of \$500 and a minimum annuity value of \$10,000 must be maintained at all times. Beginning 30 days after the policy is issued, you may take systematic withdrawals of interest free of withdrawal charges. Systematic withdrawals are subject to a \$50 minimum. Receipt of such systematic withdrawals of interest in a policy year reduces the amount of the annual free withdrawal available in the following year. The Company may change its policy concerning systematic free withdrawals of interest at any time and for any reason. All withdrawals are subject to federal income tax and, if made before age 59 1/2 may be subject to a 10% federal income tax penalty. You may not have to pay withdrawal charges if the annuitant is confined to a qualified hospital or extended care facility. Call for details. Premium guarantee - if you should cancel, the company guarantees your value at the time of cancellation to be equal to or greater than your premium paid, less any previous withdrawals. Death benefit - Upon death, the beneficiary is guaranteed to receive the greater of: 1) the total premium paid minus any withdrawals, or 2) the withdrawal value. For IN - without market value adjustment. For NC - beneficiary received annuity value.	8 years (8,8,7,6,5,4,3,2)	18-85 NQ & Roth IRA 18-70 Q (Traditional IRA)	Y	AK, ID, MA, ME, MN, MT, ND, NJ, NY, OR, PA, RI, SD, TX, UT, VT, WA, WI, WY

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

\*Additional Premium - During the first year of the contract only, you may make additional premium payments, provided each premium payment is \$2,000 or more.

# 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
<b>Palladium MYG</b>	5-yr 2.00% yr.1 1.00% yrs 2-5 6-yr 1.70% yrs. 1-6 7-yr 2.85% yr.1 1.85% yrs. 2-7 8-yr 2.55% yrs. 1-8 9-yr 4.05% yr.1 2.05% yrs. 2-9 10-yr 3.15% yr.1 2.15% yr. 2-10	1.00%	\$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
<b>Palladium Century - 1<sup>2</sup></b>	2.25% Yr-1 (in FL, IN, NC, TX, UT, VA, WA, WI .10% lower)	1.00%	\$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, FL, IL, MA, MN, NJ, NY, OR, PA, TX, UT, WA
<b>Palladium Century - 3<sup>2</sup></b>	4.25% Yr-1 (in FL, IN, NC, TX, UT, VA, WA, WI .10% lower)	1.00%	\$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, FL, IL, MA, MN, NJ, NY, OR, PA, TX, UT, WA
<b>Palladium Century - 5<sup>2</sup></b>	6.25% Yr-1 (in FL, IN, NC, TX, UT, VA, WA, WI .10% lower)	1.00%	\$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, FL, IL, MA, MN, NJ, NY, OR, PA, TX, UT, WA
<b>Palladium Century - 7<sup>2</sup></b> <b>GREAT</b>	8.25% Yr-1 (in FL, IN, NC, TX, UT, VA, WA, WI .10% lower)	1.00%	\$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, FL, IL, MA, MN, NJ, NY, OR, PA, TX, WA
<b>Palladium Advisor</b>	2.25% Yr-1 (.25% lower in MN, OR, PA)	1.00%	\$5,000 Q&NQ or \$100 per month - EFT on <b>QUALIFIED ONLY!</b>	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
<b>Diamond Citadel - 5</b> No Max Issue Age for Owner- Call for Details (2 year rate)	2.10% Yr-1 1.10% Yr-2	1.00%	\$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. Principal Guarantee: Minimum surrender value is a return of premiums paid, less any cumulative withdrawals.	5 years (7,7,7,6,5)	0-85 NQ & Q	N	NY, OR
<b>Diamond Citadel - 7</b> No Max Issue Age for Owner- Call for Details! (2 year rate)	3.25% Yr-1 1.25% Yr-2	1.00%	\$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. Principal Guarantee: Minimum surrender value is a return of premiums paid, less any cumulative withdrawals.  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



**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.

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
<b>Spirit Bonus</b> (4.00% Bonus in year 1 & year 2)	\$5,000-\$74,999 1 Year - 1.00%  \$75,000+ 1 Year - 1.60%	1.00% (2.00% in OR)	\$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 benefit provided by an optional rider. Premium Bonus Value Recapture Charge: (3.8,3.8,3.8,3.8,3.8,3.8,3.8,2.7,1.3). In Texas ONLY: (3.8,3.8,3.8,3.8,3.4,2.7,2.1,3,3,0.5,0.2) 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)]  [FL-(0-64)]	N	AK, CT, DE, MN, NJ, NY, OR, PA, UT, WA
<b>Spirit Plus</b> (2.00% Bonus in year 1 & year 2) (5.00% Bonus in DE ONLY!)	\$5,000-\$74,999 1 Year - 1.00%  \$75,000+ 1 Year - 1.55%	1.00% (2.00% in OR)	\$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 benefit 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  [FL-(0-64)]	N	NJ, NY, PA
<b>Spirit - 7</b>	\$5,000-\$74,999 1 Year - 1.00%  \$75,000+ 1 Year - 1.50%	1.00% (2.00% in OR)	\$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 benefit 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
<b>Spirit - 5</b>	\$5,000-\$74,999 1 Year - 1.00%  \$75,000+ 1 Year - 1.50%	1.00% (2.00% in OR)	\$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 benefit 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
<b>Spirit - 3</b>	\$5,000-\$74,999 1 Year - 1.00%  \$75,000+ 1 Year - 1.35%	1.00% (2.00% in OR)	\$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 benefit 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

Producers can earn a commission bonus on sales of the Spirit Series. This bonus will be paid to all agents for total production of ALL qualifying Aviva Life and Annuity Company annuity products issued between January 24, 2011 and April 29, 2011 as follows: 50 bps commission bonus on TOTAL production during the contest period for agents that issue business between \$300,000 to \$749,999. 1% commission bonus on TOTAL production during the contest period for agents that issue business of \$750,000 or more. The commission bonus will be paid to qualifying agents by May 31, 2011.

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

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	0.50%
InsurePay Optional Death Benefit Rider	Spirit Series	0-85	0.40%

# BANKERS LIFE INSURANCE COMPANY (BLI)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
<b>SPDA - 5</b> 	3.00% for 5 years	1.50%	Single Purchase Payment \$5,000 Q&NQ	24 Hour Application Processing! Monthly Interest Option available after 30 days. 10% Free Withdrawals - Policyowner's may withdraw up to 10% of the accumulated contract value each year, after the first year, without a withdrawal charge. Qualifies for Interest Rate Lock for incoming transfers from other financial institutions of 45 days. Nursing Home Waiver - if a Covered Condition occurs to the Annuitant, the Policyowner may withdraw up to 50% of Accumulated Contract Value without a withdrawal charge. A Covered Condition is defined as confinement in a Residential Care Facility or Skilled Nursing Facility for at least 90 consecutive days. The contract must be in force for at least 90 days to be covered. Annual Statement reports the annuity accumulated contract value and interest rate. If a policyowner is required to take a Required Minimum Distribution (RMD) on a tax qualified annuity, the withdrawal charges are waived on any RMD amount that exceeds the 10% free withdrawal provision. (RMD distributions are included in the 10% free withdrawal amount). Withdrawal charges are waived in the event of the Annuitant's death. Withdrawal charges apply at the death of a non-Annuitant owner, if death occurs during the withdrawal charge period. Annuitization available after 12 months for five years or longer. Ideal for Tax-Qualified Rollover Plans - IRA, SEP, 403(b), etc. (Inherited and Stretch IRAs are not available with Bankers.)	5 years (9,8,7,6,5)	0-85 Q&NQ	N	AK, CA, CO, CT, HI, IL, IA, ME, MD, MA, MN, MI, NH, NJ, NY, NC, OH, OR, RI, VT, VA, WA, WI

# 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
<b>Certainty Select</b> (with optional rider)	5 yr. - 2.75% 6 yr. - 4.50% yr 1 2.50% yrs 1-6 8 yr. - 4.00% yr 1 3.00% yrs 2-8 10 yr. - 3.25% yr 1	2.00% on 87.5% of premium	\$10,000 Q&NQ	Base contract death benefit - Upon death of first Owner, Accumulative Value Cumulative 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. <b>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</b> FL ONLY!! New Options! A) Renew for a 1-yr guarantee period w/o surrender charges & no mva. B) Take a partial withdrawal w/o surrender charges or mva. C) Surrender w/o surrender charges or mva. D) Annuitize the contract for at least a 10-yr period.	<b>Base Contract:</b> (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) 10,10,9,9,8,8,7,6,5	0-90 Q&NQ (age last birthday)	Y	IN, MN, NY, OR, UT, WA

Make your annuity sales **SHINE** with any of these **STAR** rates!

**6 year**  
4.50%\*  
(year 1)  
2.50%\*  
(years 2-6)

**5 year**  
2.75%\*  
(years 1-5)

**10 year**  
3.25%\*  
(years 1-10)

**8 year**  
4.00%\*  
(year 1)  
3.00%\*  
(years 2-8)

**Certainty Select®**  
Multi-Year Guarantee Annuity



**BRIGHTEN**  
up your sales today!!  
Call us Today for More Details!

AC10-ET-MYG-1093 **For producer use only.** \*Based on the Company's 01/19/12 declared interest rate for the Single Premium Deferred Annuity: Certainty Select. The initial rate guarantee periods are 5, 6, 8 and 10 years. Initial rate subject to change. Product features and availability may vary by state. Commission Bonus applies only to Certainty and Certainty Select applications. Agent split percentages apply. EquiTrust Life maintains full discretion over eligibility and may terminate the program at any time. Call for details!

(For Agent Use Only)  
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%.



# 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
<b>Secure Living Liberty</b> (1 Year Rate)	Guarantee Period	<\$99,999	\$100,000- \$249,999	\$250,000- or more	1.50%	\$15,000 Q & NQ	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. Annuitize as early as after the first 13 months of the contract.	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	3.05%	4.05%	4.80%							
	Ballout Rate	1.55%	1.55%	1.55%							
	Effective Yield	1.80%	1.96%	2.08%							
<b>Secure Living Liberty</b> (3 Year Rate)	Guarantee Period	<\$99,999	\$100,000- \$249,999	\$250,000- or more	1.50%	\$15,000 Q & NQ	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. Annuitize as early as after the first 13 months of the contract.	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	2.15%	2.75%	2.95%							
	Ballout Rate	1.55%	1.55%	1.55%							
	Effective Yield	1.85%	2.15%	2.25%							
<b>Secure Living Liberty</b> (5 Year Rate)	Guarantee Period	<\$99,999	\$100,000- \$249,999	\$250,000- or more	1.50%	\$15,000 Q & NQ	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. Annuitize as early as after the first 13 months of the contract.	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	1.95%	2.35%	2.50%							
	Ballout Rate	1.55%	1.55%	1.55%							
	Effective Yield	1.88%	2.22%	2.35%							
<b>Secure Living Smart Rate</b> (1 Year Rate)	1.80% (<\$50,000) 2.05% (\$50,000-\$99,999) 2.80% (\$100,000 or more)				1.50%	\$15,000 Q & NQ	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. <b>Return of Premium</b> guarantee is available at no charge. Annuitize as early as after the first 13 months of the contract.	7 year (7,7,7,6,5,4,3)	0-85 Q & NQ Age last Birthday	N	NY
<b>Secure Living Smart Rate</b> (3 Year Rate)	1.60% (<\$50,000) 2.00% (\$50,000-\$99,999) 2.40% (\$100,000 or more)				1.50%	\$15,000 Q & NQ	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. <b>Return of Premium</b> guarantee is available at no charge. Annuitize as early as after the first 13 months of the contract.	7 year (7,7,7,6,5,4,3)	0-85 Q & NQ Age last Birthday	N	NY
<b>Secure Living Smart Rate</b> (5 Year Rate)	1.55% (<\$50,000) 1.90% (\$50,000-\$99,999) 2.10% (\$100,000 or more)				1.50%	\$15,000 Q & NQ	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. <b>Return of Premium</b> guarantee is available at no charge. Annuitize as early as after the first 13 months of the contract.	7 year (7,7,7,6,5,4,3)	0-85 Q & NQ Age last Birthday	N	NY
<b>Secure Living Rate Saver</b> (5 Year Rate)	1.60% (\$25,000-\$99,999) 1.80% (\$100,000-249,999) 1.90% (\$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 restrictions apply. Death Benefit - your contract value without surrender charges and MVA. Annuitize as early as after the first 13 months of the contract.	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 Age last birthday	Y	DE, NY, OR
<b>Secure Living Rate Saver</b> (7 Year Rate)	2.25% (\$25,000-\$99,999) 2.45% (\$100,000-249,999) 2.55% (\$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 restrictions apply. Death Benefit - your contract value without surrender charges and MVA. Annuitize as early as after the first 13 months of the contract.	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 Age last birthday	Y	DE, NY, OR


(For Agent Use Only)  
Not intended for soliciting annuity sales from the public.  
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Check for current state approvals.

\*In 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.

# 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
<b>American Freedom Stars &amp; Stripes - 5</b> <5 year rate>	1.40% Yr 1 1.25% Yr 2 1.35% Yr 3 1.45% Yr 4 1.55% Yr 5 yield 1.40%	1.00%	\$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	AL, AZ, AK, DC, GA, ID, IL, IN, IA, LA, ME, MI, MO, NE, NJ, NY, NC, ND, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, VA, WV, WI
	1.45% Yr 1 1.30% Yr 2 1.40% Yr 3 1.50% Yr 4 1.60% Yr 5 yield 1.45%		\$100,000					
<b>American Freedom - 10-ST</b>	2.40% <sup>1</sup> - year 1 (includes 1.00% first year bonus)	1.00%	\$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
<b>Secure American</b> <up to 10.00% annualization bonus - vests 1.00% per year>	2.60% = AV - year 1 1.60% = SV - year 1	1.00%	\$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 annualization bonus), if the beneficiary elects a settlement option providing payment for a period of 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
<b>Secure Gain - 5</b> 	1.70% Yr 1 1.55% Yr 2 1.65% Yr 3 1.75% Yr 4 1.85% Yr 5 yield 1.70%	1.00%	\$10,000	Extended Care Waiver - 100% of account value available when criteria met. Terminal Illness Waiver - 100% of account value available when criteria met. Annuitization for account value: After the first contract anniversary, the account value may be used for income payout periods of five years or longer. Lifetime payouts (other single or joint) are also available. A spouse who is the sole surviving beneficiary may elect to become the successor owner. Full account value at death. 10% in 1st year interest income available after 1 year. LTC Rider.	5 years (9,8,7,6,5)	18-89-Q 0-89-NQ	Y	AK, CA, CO, CT, DE, FL, HI, IN, KS, KY, MD, MA, MN, MS, MO, MT, NV, NH, NJ, NY, NM, OH, OR, PA, VA, WA, WY
	1.80% Yr 1 1.65% Yr 2 1.75% Yr 3 1.85% Yr 4 1.95% Yr 5 yield 1.80%		\$100,000					
<b>Secure Gain - 7</b> 	2.25% Yr 1 1.50% Yr 2 1.75% Yr 3 2.00% Yr 4 2.25% Yr 5 2.50% Yr 6 2.75% Yr 7 yield 2.14%	1.00%	\$10,000	Extended Care Waiver - 100% of account value available when criteria met. Terminal Illness Waiver - 100% of account value available when criteria met. Annuitization for account value: After the first contract anniversary, the account value may be used for income payout periods of five years or longer. Lifetime payouts (other single or joint) are also available. A spouse who is the sole surviving beneficiary may elect to become the successor owner. Full account value at death. 10% in 1st year interest income available after 1 year. LTC Rider.	7 years (9,8,7,6,5,4,3)	18-89-Q 0-89-NQ	Y	AK, CA, CO, CT, DE, FL, HI, IN, KS, LA, MD, MA, MN, MS, MD, NV, NH, NJ, NY, NM, ND, OH, OR, PA, VA, WA, WY
	2.35% Yr 1 1.60% Yr 2 1.85% Yr 3 2.10% Yr 4 2.35% Yr 5 2.60% Yr 6 2.85% Yr 7 yield 2.24%		\$100,000					

# LIBERTY LIFE INSURANCE COMPANY (LLA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
<b>7 MYG</b> 	4.10% Year 1 3.10% Years 2-7 (Yield 3.24%)	1.00%	\$5,000 Q&NQ <sup>1</sup>	Full accumulation value paid at death of owner. If owner is a non-natural person, the death benefit is paid upon death of annuitant. 10% Free: Up to 10% of the accumulation value may be withdrawn each year after the first contract year. After the initial 10% free is withdrawn, any additional withdrawals may be subject to applicable withdrawal and MVA charges. \$500 minimum withdrawal is required. Remaining accumulation value must be at least \$2,000. Required Minimum Distribution (RMD) and 72(t) available immediately. Systematic withdrawals - a specified dollar amount per payment or specified percentage of the accumulation value of the annuity or interest only may be withdrawn on a monthly, quarterly, semiannual or annual basis. This may be selected at issue or anytime thereafter; however, if <b>withdrawn during the 1st year a withdrawal charge will apply</b> . After the 1st year, if the withdrawal amount exceeds the free withdrawal amount allowed, the withdrawal may be subject to contract charges. Withdrawal amount must be at least \$100. Commission chargeback will apply during the 1st six months. Terminal illness - full accumulation value will be paid after the 1st contract year if owner becomes terminally ill with less than 12 months to live. Illness must have been diagnosed after the contract is issued. No age limits. Available after 2nd contract year, contract charges do not apply if an income for life or income payment option with a guaranteed period of at least 5 years is selected. Options available include: Income for life. Income for life with a fixed number of years guaranteed. Income for a fixed number of years.	7 years 7,7,7,6,5,4,3	0-80 Q&NQ	Y	AK, MD, NJ, NY, OR, PA, TX, UT

<sup>1</sup> Minimum \$500. Allows up to 5 additional premium payments in the first 12 months. Additional premium deposits will receive the interest rate currently in effect at the time the money is received. This rate reflects an interest rate enhancement of 1% and will be guaranteed for 12 months on each payment.

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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.\***

# 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																					
<b>Lincoln My Guarantee Annuity</b>	<\$100,000 >\$100,000 5 years 1.45% 1.60% 6 years 1.75% 1.90% 7 years 2.15% 2.30% 8 years 2.20% 2.35% 9 years 2.30% 2.45% 10 years 2.30% 2.45%	1.00%	\$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. Annitization allowed at the end of term or after 5th year	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, MO																					
<b>Lincoln Long-Term Care</b>	<\$100,000 1.55% Guaranteed for 7 Years  >\$100,000 1.55% Guaranteed for 7 Years	1.25% guarantee period (Between 1.00% & 3.00% after initial guarantee period)	\$50,000 NQ & Q (Maximum premium \$400K for triple opt. \$600K for double opt.)	Accum value- before annuity payments begin: the single premium plus interest, and less LTC Benefits paid, LTC Benefit charges, partial surrenders, surrender charges and any deductions for taxes if Lincoln is required to pay them. Partial surr - begin in 1st contract yr, up to 10% of contract value may be withdrawn each yr w/o incurring surr charges. Death Benefit - upon death of the contractowner or annuitant, beneficiaries receive the contract value. Choice of income pay opt - after 5th contract yr, contract value w/o surr charge may be received under a number of income pay opts, including an income that cannot be outlived. LTC benefits - Monthly LTC benefits are paid when the covered life: has been given and follows a plan of care prescribed by a licensed health care practitioner. Call for details!  <table border="1"> <thead> <tr> <th></th> <th>Acceleration Benefit Duration</th> <th>Extension Benefit Duration</th> <th>Guaranteed Monthly Maximum Benefit</th> <th>Acceleration Benefit</th> <th>Extension Benefit</th> <th>Total LTC Benefit</th> </tr> </thead> <tbody> <tr> <td>Triple Leverage Opt</td> <td>2 years</td> <td>4 years</td> <td>\$2,083.33</td> <td>\$50,000</td> <td>\$100,000</td> <td>\$150,000</td> </tr> <tr> <td>Double Leverage Opt</td> <td>3 years</td> <td>3 years</td> <td>\$1,388.89</td> <td>\$50,000</td> <td>\$50,000</td> <td>\$100,000</td> </tr> </tbody> </table>		Acceleration Benefit Duration	Extension Benefit Duration	Guaranteed Monthly Maximum Benefit	Acceleration Benefit	Extension Benefit	Total LTC Benefit	Triple Leverage Opt	2 years	4 years	\$2,083.33	\$50,000	\$100,000	\$150,000	Double Leverage Opt	3 years	3 years	\$1,388.89	\$50,000	\$50,000	\$100,000	7 years (8,8,7,6,5,4,3)	45-74	N	CA, CO, CT, FL, HI, ID, IL, IN, MA, MT, NV, NH, NJ, NY, OH, PA, TN, TX, UT, VA, VT, WA, WI
	Acceleration Benefit Duration	Extension Benefit Duration	Guaranteed Monthly Maximum Benefit	Acceleration Benefit	Extension Benefit	Total LTC Benefit																							
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Double Leverage Opt	3 years	3 years	\$1,388.89	\$50,000	\$50,000	\$100,000																							

# 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
<b>Bankers Accumulator</b>	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 <sup>1/2</sup>	1 year "0"	0-100 Q&NQ	N	AL, AK, CT, DC, DE, MA, ME, MN, MO, NH, NJ, NY, RI, VT  Capital Life approved in AL, HI, ME, MI, TX ONLY!
<b>Liberty Choice</b>	3.50% (1.00% Bonus)	1.00%	\$5,000 (\$100 month additions)	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. A 10% IRS penalty may apply on amounts withdrawn before the owner reaches age 59 <sup>1/2</sup> Nursing home benefit and disability available after yr 1 on NQ money 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 (85-OK)	Y	AL, AK, CT, DC, HI, ME, MA, MN, MO, NH, NJ, NY, ND, OR, PA, RI, VT, WY
<b>Liberty Select</b>	4.00% (1.50% Bonus)	1.00%	\$5,000 (\$100 month additions)	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. A 10% IRS penalty may apply on amounts withdrawn before the owner reaches age 59 <sup>1/2</sup> Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	7 years ages 0-55 (12,11,10,8,6,5,4,2) ages 56+ (8,7,6,5,4,3,2)	0-85 Q & NQ	Y	AL, AK, CT, DC, HI, ME, MA, MN, MO, NH, NJ, NY, ND, OR, PA, RI, VT, WY

\*All Liberty Bankers products may not be annuitized without surrender charge until contract maturity.

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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.

# 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
<b>Liberty Bankers - 1</b> (1 Year Rate)	1.10% 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, MI, TX, VT <b>ONLY!</b>
<b>Liberty Bankers - 3</b> (3 Year Rate)  <b>GREAT</b>	1.75% 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 on NQ money 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 <b>ONLY!</b>
<b>Liberty Bankers -5</b> (5 year rate)	2.70% 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 on NQ money 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, MI, TX, VT <b>ONLY!</b>
<b>Liberty Bankers Premier Plus</b> (5 year rate)	3.80% year 1 2.80% years 2-5 (Yield 3.00%)	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 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	5 years (8,1,7,3,6,4,5,5,4,5)	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, MI, TX, VT <b>ONLY!</b>
<b>Liberty Bankers - 7</b> (7 Year Rate)  <b>GREAT</b>	<b>3.00%</b> (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 on NQ money 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 (8,7,6,5,4,5,3,5,2,5)	0-85 Q&NQ	Y	AL, AK, CA, CO, CT, DC, DE, FL, KY, ME, MA, MI, MN, MO, NH, NJ, NY, RI, SC, UT, VT, WI, WY  Capital Life approved in AL, AK, DC, HI, ME, MI, TX, VT <b>ONLY!</b>
<b>Liberty Bankers - 7 Premier</b> (7 Year Rate)	3.30% (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 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	7 years (0-55) (12,4,11,5,10,5,8,5,6,5,5,4,5) (56+) (8,1,7,1,6,1,5,1,4,5,3,5,2,5)	0-85 Q&NQ	Y	AL, AK, CT, DC, DE, ID, IN, IA, ME, MA, MN, MO, MT, NV, NH, NJ, NY, NM, ND, OR, RI  Capital Life approved in AK, DC, HI, ME, MI, TX, VT <b>ONLY!</b>
<b>Liberty Bankers Premier</b> (5 Year Rate)  <b>GREAT</b>	3.00% 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 on NQ money 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  Capital Life approved in AL, AK, DC, HI, ME, MI, TX, VT <b>ONLY!</b>
<b>Liberty USA 100</b>	(\$10,000 - \$99,000) 1st year bonus - 1.00% <b>1st year rate - 4.00%</b> <b>(\$100,000+)</b> 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 on NQ money 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 (9,8,7,6,5,5,5,4,5,3,5,2,5,1,5) Comm charge backs	0-79 Q&NQ	Y	AL, AK, CT, DC, DE, FL, MA, ME, MN, MS, MO, NV, NH, NJ, NY, OR, RI, SC, TX, UT, VT, WA, WY
<b>Liberty USA 500</b>  <b>HOT</b>	(\$10,000 - \$99,000) 1st year bonus 5.00% <b>1st year rate 8.00%</b> <b>(\$100,000+)</b> 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 on NQ money 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, NH, NJ, NY, OR, RI, SC, TX, UT, VT, WA, WY

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# MUTUAL OF OMAHA (MOA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions <sup>1</sup>	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available	
<b>Bonus Flexible Annuity</b>	2.00% yr-1 (2.25% for accumulation values over \$20,000)	1.00%	Single Purchase Payment - \$5,000 Q&NQ  or  Planned purchase payments - \$100/month (\$1,200 annually, \$600 semiannually, \$300 quarterly)	<b>Access to account value with no withdrawal charges</b> 10% of accumulation policy value per year, federal tax penalties may apply Available immediately \$100 minimum/month <b>Systematic Income Option</b> Fixed Dollar amount or interest only Available monthly, quarterly, semiannually, annually \$100 minimum/month <b>Death Benefit</b> The greater of the accumulation value or gross purchase payments minus any cash withdrawals, withdrawal charges and outstanding loans. <b>Security</b> 100% of principal underwritten and guaranteed by United Omaha Life Insurance Company. Can annuitize after yr-2 without surrender charges. Early annuitization after 2 years.	8 Years (8,8,7,6,5,4,3,2)	0-89	N	NONE	
<b>Living Care Annuity</b>	2.25% Year 1	2.25%	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% <b>Security</b> - 100% of principal underwritten and guaranteed by United Omaha Life Insurance Company. <b>Death Benefit</b> - Upon death of annuitant, full annuity value is payable. <b>Access to Acct Value</b> - 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. Annuitization 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. <b>Call for details!</b>	10 Years (9,9,8,7,6,5,4,3,2,1)	40-79	Y	CA, CT, FL, HI, MA, NH, NJ, NY, OR, PA, TX, VT, VA, WA
<b>Ultra Secure Plus - 5</b>	<\$50,000 2.00% year 1 1.00% years 2-5 >\$50,000 2.15% year 1 1.00% years 2-5	1.00%	\$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 in 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. <b>RETURN OF PREMIUM!!!</b>	5 Years (6,6,6,6,5)	0-89	Y	NY	
<b>Ultra Secure Plus - 7</b>	>\$50,000 1.65% years 1-7 <\$50,000 1.80% years 1-7	1.00%	\$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 in 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. <b>RETURN OF PREMIUM!!!</b>	7 Years (6,6,6,6,5,4,3)	0-89	Y	NY	



**CAUTION! Rates are Volatile! Call for current rates.**

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# NORTH AMERICAN COMPANY FOR LIFE AND HEALTH (NAA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions <sup>1</sup>	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available																																				
<b>North American Director<sup>SM</sup></b> (Income Pay Rider is Available on this product)	4.80% Year 1 1.80% Years 2-5 (YIELD 2.80%)	87.5% of premiums less withdrawals at 1.10%	\$2,000-Q (\$50/mon TSA salary reduct) \$10,000-NQ  \$1000 w/EFT \$100/month-Q \$5000 w/EFT \$420/month-NQ	10% of accum value may be withdrawn once each contract yr after 1st contract ann. Interest withdrawals available after 30 days. 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, UT, WA																																				
<b>Guarantee Choice<sup>SM</sup></b> (Low Band under \$200,00)  (High Band over \$200,000)	<table border="1"> <tr> <td>Features</td> <td><b>3-Year</b></td> <td><b>4-Year</b></td> </tr> <tr> <td>High Band</td> <td>1.20%</td> <td>1.80%</td> </tr> <tr> <td>Low Band</td> <td>1.00%</td> <td>1.50%</td> </tr> </table> <table border="1"> <tr> <td>Features</td> <td><b>5-Year</b></td> <td><b>6-Year</b></td> </tr> <tr> <td>High Band</td> <td>2.25%</td> <td>2.60%</td> </tr> <tr> <td>Low Band</td> <td>2.00%</td> <td>2.35%</td> </tr> </table> <table border="1"> <tr> <td>Features</td> <td><b>7-Year</b></td> <td><b>8-Year</b></td> </tr> <tr> <td>High Band</td> <td>2.90%</td> <td>3.10%</td> </tr> <tr> <td>Low Band</td> <td>2.70%</td> <td>2.90%</td> </tr> </table> <table border="1"> <tr> <td>Features</td> <td><b>9-Year</b></td> <td><b>10-Year</b></td> </tr> <tr> <td>High Band</td> <td>3.30%</td> <td>3.40%</td> </tr> <tr> <td>Low Band</td> <td>3.10%</td> <td>3.25%</td> </tr> </table>	Features	<b>3-Year</b>	<b>4-Year</b>	High Band	1.20%	1.80%	Low Band	1.00%	1.50%	Features	<b>5-Year</b>	<b>6-Year</b>	High Band	2.25%	2.60%	Low Band	2.00%	2.35%	Features	<b>7-Year</b>	<b>8-Year</b>	High Band	2.90%	3.10%	Low Band	2.70%	2.90%	Features	<b>9-Year</b>	<b>10-Year</b>	High Band	3.30%	3.40%	Low Band	3.10%	3.25%	100% of premiums less withdrawals at 1.00% 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  (Issue ages 0-85 in IN & OK only)	Y	AL, AK, DE, MN, MO, NY, OR, UT, VA, WA
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<b>Boomer Annuity</b> 5.00% Premium Bonus on all premium payments received during 1st 5 contract yrs. <b>Plus Annuitization Bonus!</b> 2% yrs 2-10, 5% yrs 11+	1.65% yr-1  <b>GREAT</b> <b>Yield 6.73%<sup>2</sup></b>	87.5% of premiums less withdrawals at 1.10%	\$2,000-Q \$10,000-NQ  \$1000 w/EFT \$100/month-Q \$5000 w/EFT \$420/month-NQ	-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																																				
<b>North American Flex - 1</b> (Income Pay Rider is Available on this product)	1.90% Year 1	87.5% of premiums less withdrawals at 1.10%	\$2,000-Q \$10,000-NQ  \$1000 w/EFT \$100/month-Q \$5000 w/EFT \$420/month-NQ	Nursing home confinement rider. 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. <b>Return of Premium guarantee is available at no charge.</b>	7 Years (9,9,8,7,6,4,2)	0-85	Y	AL, AK, CA, CT, DE, MA, MN, NV, NY, OR, TX, UT																																				
<b>North American Flex - 2</b> <b>(5.00% Premium Bonus on all deposits for 5 years)</b> (Income Pay Rider is Available on this product)	2.20% Year 1 (7.31% Yield)	87.5% of premiums less withdrawals at 1.10%	\$2,000-Q \$10,000-NQ  \$1000 w/EFT \$100/month-Q \$5000 w/EFT \$420/month-NQ	Nursing home confinement rider. 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. <b>Return of Premium guarantee is available at no charge.</b>	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, WA																																				
<b>North American Flex - 3</b> <b>(10.00% Premium Bonus on all deposits for 5 years)</b> (Income Pay Rider is Available on this product)	2.25% Year 1 (12.47% Yield)	87.5% of premiums less withdrawals at 1.10%	\$2,000-Q \$10,000-NQ  \$1000 w/EFT \$100/month-Q \$5000 w/EFT \$420/month-NQ	Nursing home confinement rider. 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. <b>Return of Premium guarantee is available at no charge.</b>	14 Years (18,18,17,15,15,15,14,12,10,8,6,4,2)	0-75  (Issue ages 0-65 in CA only)	Y	AL, AK, CT, DE, MA, MN, NV, NY, OR, TX, UT, WA																																				

# 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
<b>Gold Series Sage Choice</b> with Bailout Feature	2.50% year 1	2.00% (yrs 1-10 & 3.00% thereafter)	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. <b>After the first contract year, the renewal rate is lower than a rate that is 1% below the initial fixed interest rate, the owner may request, within 30 days of notification, to receive the accumulation value without incurring a surrender charge or MVA.</b>	6 Years (7,7,7,6,5,3)	15 days to age 90-NQ  15 days to age 75-Q	Y (MVA not available in MO)	AK, CT, IL, ME, MN, MT, NH, NY

## ARE YOU THANKFUL FOR YOUR CUSTOMERS???



## TELL THEM!

January welcomes in another year of family gatherings, parties with friends, good food, tons of mail and another year to consider investment opportunities. You may be one of the thoughtful sales professionals who sends cards to your customers during the year. It is good for you to do this but one of the problems is that your card is one of many and can get lost in the crowd.

Instead of the traditional card, try a "THANKS CARD" in its place.

You will get more recognition and impact sending a "THANK YOU CARD" to your customers. This can be a quick note or styled card for that season/reason saying **THANKS FOR YOUR BUSINESS!!!** Since your card won't have to compete with the others, it will more likely be noticed, to be read and appreciated.

Below is a pre-approved "THANKS CARD" that you can send on your stationary to your customers. Also be sure and keep a copy in your customer's correspondence file.

Dear \_\_\_\_\_,

In the spirit of giving thanks, I wanted to take the time to "THANK YOU" for your confidences in letting me help you take care of your investment needs. I appreciate the opportunity to work with you as you continue to strive toward achieving your financial goals.

One of the joys I receive as an investment professional is the satisfaction of knowing that I have helped my customers learn about and take advantage of some of the many investment choices available today. Again, **THANK YOU** for giving me the chance to serve you, and I wish you and your family a great 2012 and beyond!!!

Sincerely,

YOUR NAME

*Thank You*