

February **HOT PRODUCTS!!!**

Happy 2012
Valentine's Day

Best Multi-Year Guarantees

Liberty Bankers - 1

1.10% for yr. 1. 0.50% Commission. 1-yr surrender charge period.

Liberty Bankers - 3

1.75% for 3 yrs, 2.00% Comm. 3 yr. surr charge period.

Bankers Life's SPDA - 5

3.00% Yield for 5 yrs, 3.00% Comm. 5 yr. surr charge period.

North American's Guarantee Choice - 6

2.35% guaranteed for 6 years. 2.50% Comm (0-80) Reduced Comm (81-90)

North American's Guarantee Choice - 7

2.70% guaranteed for 7 years. 2.50% Comm (0-80) Reduced Comm (81-90)

North American's Guarantee Choice - 8

2.90% guaranteed for 8 years. 2.50% Comm (0-80) Reduced Comm (81-90)

North American's Guarantee Choice - 9

3.10% guaranteed for 9 years. 2.50% Comm (0-80) Reduced Comm (81-90)

EquiTrust Life's Certainty Select - 10

3.25% guaranteed for 10 yrs. 3.00% Comm (0-80). 2.25% comm (81-90).

Best Flex Annuity

American General's Horizon Flex

3.60% First Year Interest Rate. 5.00% Commission, 8-yr. surrender charge period.

North American Boomer Annuity

1.65% First Year Interest Rate. 7.00% commission 10-yr. surrender charge period. (\$2,000-Q & additional payments of \$250 or more. \$10,000-NQ). 5.00% premium bonus for the first 5 years.

Mutual of Omaha's Bonus Flex Annuity

2.00% 1st yr. Issue ages 0-85. 5.00% Commission yr 1 ages 0-80. 2.50% commission yr 1 ages 81-85.

AGLA's Freedom Planner

1.00% year 1. 3.21% commission ages 0-75. Reduced comm ages 76-85.

Best Equity Indexed Annuities

North American Precision Series EIA

7.50% commission ages 0-75. Fixed account 1.50%. Daily average 35% participation rate. 14 year term.

American General's Horizon EIA - 12 year

No Asset Fees, 1.50% Monthly Cap, Annual Reset Design. 8.00% Comm. ages 0-75. Reduced Comm ages 76-85. 5.00% Prem. Bonus. 100% Part. Rate, 12 yr. term & 1.55% Fixed Option.

American General's Horizon EIA - 9 year

No asset fee. 1.50% monthly cap. Annual reset design. Fixed account 1.40%. 100% participation rate. 4.00% premium bonus. 9 year term. 6.00% commission ages 0-75. Reduced comm ages 76-85.

Great American's Safe Return EIA -10

Return of Premium Guarantee at ANY TIME. Bail-out option on caps. Plus 10% income rider. Plus 10% death income rider. 10% free withdrawal even in year 1. 6.50% commission to age 75. Reduced commission ages 76-85. Full account value at death. Fixed account 1.10%.

Best Bonus Plans

North American's Performance Choice 12 Plus - EIA

8.00% Prem Bonus on all deposits for 5 yrs. 4.60% Trigger Point. 12 year surrender charge period. 6.50% commission ages 0-75. 1.75% fixed account. 1.80% monthly point-to-point cap.

American General's Horizon Plus

7.25% year 1. 1.25% years 2-6. 6.00% Commission ages 0-75. Reduced commission ages 76-85. 9-yr. surrender charge period.

American National's Palladium Century - 7

8.25% for yr 1. 10 yr surrender charge period. 5.00% Commission ages 0-74. Reduced Commission ages 75-80.

Liberty Banker's USA 500

8.00% year 1. 9 yr surrender charge. 6.25% commission to age 70. Reduced commission ages 71 & 79.

North American Charter - 14 year term

Multi strategy opt & 10.00% bonus on all deposits for 7 yrs, 7.50% comm ages 0-75. 14-yr surr charge period. 1.20% Monthly Cap & Fixed Option 1.50%. 100% part rate.

EquiTrust Life's Booster EIA

7.00% premium bonus paid over 2 years. Fixed account 1.00%. 1 year monthly cap with 1.00% cap. 6.00% commission ages 0-80.

Best For Older Ages

American National's Diamond Citadel - 7

3.25% year 1. 7 year surrender charge period. 4.50% Commission ages 0-80. Reduced Comm for older ages. (owner can be any age)

Liberty Banker's Choice

3.50% year 1. 4.00% commission ages 0-80. 2.00% commission ages 81-90.

EquiTrust Life's Certainty Select - 8

3.12% yield for 8 years. 3.00% commission ages 0-80. Reduced commission ages 81-90.

Best Commission Annuity

Liberty Banker's USA 100

4.00% year 1, 9 year surrender charge period. 8.25% Commission to age 70. Reduced commission ages 71-79.

North American Charter EIA - 10

5.00% Premium bonus on all deposits for 7 years. 7.50% commission - ages 0-79. 1.00% monthly cap/annual reset design. Fixed Account - 1.00%.

EquiTrust Life's Market Twelve Bonus

12% Premium Bonus paid over 3 years. 9.00% commission. 14 year term. Issue ages 0-75. 2-yr mothly ave cap at 7.00%. Fixed account 1.15%.

EquiTrust Life's Market Power Bonus

14 year term. 10% Premium Bonus. Issue ages 0-75. 8.00% 2 yr monthly average. Fixed account 1.50%. 8.50% Commission to age 75.

Be Mine