


SPDA	PRODUCT	INTEREST RATE	RATE GUAR.	MIN. GUAR.	SURRENDER CHARGE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	WITHDRAWALS	COMMENTS	COMM.
ILLINOIS MUTUAL A- A.M. BEST A S&P	Select Advantage Annuity	3 yr. 3.75%	3 yr.	3.0% after guarantee period	4,4,4	0-90 (on 3 & 4)	\$5,000/ \$500,000	All except: CT,MA,MD,MN MT,NJ,OK,OR,PA TX,UT,VT,WA	•10% avail. starting after st year of the accumulation value. •Death benefit full value. Or Full value plus MVA.	Nursing Home and Terminal Illness riders available. Call for details	3yr 1.75%
		4 yr. 3.90%	4 yr.		4,4,4,4						4yr 2.00%
		5 yr. 4.30%	5 yr.		6,6,6,5,4,						5yr 3.15%
		6 yr. 4.50%	6 yr.		6,6,6,6,5,4,						6yr 3.50%
		7 yr. 4.70%	7 yr.		8,7,6,6,5,4,3						7yr 4.00%
		8 yr. 5.00%	8 yr.		8,8,7,6,5,4,3,2						8yr 4.50%
		10 yr. 5.05%	10 yr.		9,8,7,6,5,4,3,2,1,0.5 With MVA						10yr 5.0% (All Ages)
NORTH AMERICAN A+ A.M. BEST AA- S&P	THE BOOMER ANNUITY (Flexible)	9.09% First Year Yield 3.90% 1st Year Rate 5.00% Premium Bonus		3.00%	10 Year: 15,14,13,12,11 10,8,6,4,2 With MVA	0-80	\$10,000/ (\$2,000 Qualified) \$1,000,000	All except: AK,CT,DE,MN, MS,NY,OR,PA UT,WA	•Once per year after 1st year up to 5% of Accumulation value.	•Nursing Home Rider. •Full Death NO surrender Fees •Annuitization Bonus - 2% years 8 - 10 and 5% years 11 Plus.	7.00% (0-75) 5.25% - 80
NEW	North American Guarantee Choice	\$15,000 4.00% \$200,000: 4.20%-3yrs	3yr 4.00%	100% @ MGCV after guarantee period	9,8,7 9,8,7,6,5 9,8,7,6,5,4 NO MVA	0-90	\$5,000/ \$1,000,000	All except: NEW CALL	•interest earned each year after the first contract. By current Company practice, this syst. interest withdrawal can begin as early as 30 days after your annuity is issued.	Nursing Home Confinement Waiver available •Additional Premium 1st 90 days •Full Death Bene. and Waivers	2.50% (0-80) 1.87% (81-85) 1.25% (86-90)
Trail Commission Available on NA Annuities See Comp Schedule	NORTH AMERICAN Guarantee	3 Years 3.98%: Yr1 4.65% - 3.65% 2-3 4 Years 4.50%: Yr1 4.50% - 4.50% 2-4 5 Years 5.00%: Yr1 6.60% - 4.60% 2-5 6 Years 5.00%: Yr1 5.00% - 5.00% 2-6 8 Years 4.79%: Yr1 8.30% - 4.30% 2-8		3.00%	3 Years: 8,8,8 4 Years: 8,8,8,8 5 Years: 8,8,8,8,8 6 Years: 8,8,8,8,8,8 8 Years: 8,8,8,8,8,6,4 (30 day exit MVA)	0-90	\$10,000/ (\$2,000 Qualified) \$1,000,000	All except: AK,MD,NY,OR UT,VT,WA	•Current year's interest withdrawals available each year after year one •Within the 30-day window, no surrender charges or Interest Adjustment will apply	•Nursing Home Confinement •Full Death Bene all surrender charges are waived.	2.50% (0-80) 1.87% (81-85) 1.25% (86-90)
	Flex I	4.65% 1st Year Rate		2.00%	7 Years: W/ MVA: 9,9,8,7,6,4,2	0-85	10,000 non-qualified	All except: CA,CT,DE,FL HI,IL,IN,MD,MA MN,MT,NV,NY OR,TX,UT,VT WA	•1-year interest rate guarantee on all premiums. •10% annual penalty-free withdrawals and Nursing Home Confinement Waiver. •Return of Premium Feature •Full Death Benefit	No Premium Bonus	4.50% (0-75)
NEW	Flex II	9.46% First Year Yield 4.25% 1st Year Rate 5.00% Premium Bonus		2.00%	10 Years: W/ MVA: 15,14,13,12,11,10, 8,6,4,2	0-79	\$2,000 qualified (\$50 per month TSASalary Reduction)			•A 5% PREMIUM BONUS ON ALL PREMIUM DEPOSITS IN THE FIRST FIVE YEARS.	3.37% (76-80)
	Flex III	14.45% 1st Year Yield 4.05% 1st Year Rate 10.0% Prem. Bonus		2.00%	14 Years: W/ MVA: 18,18,17,15,15,15, 15,14,12,10,8,6,4,2	0-75				•A 10% PREMIUM BONUS ON ALL PREMIUM DEPOSITS IN THE FIRST FIVE YEARS.	2.25% (81-85)
Beneficial Life A by A.M. BEST A+ by S&P	Guaranteed Advantage	Special 4.94% yield: 1% Premium Bonus & 5.60% Yr1 4.60% Yrs 2-6 Standard 4.77% Yield: Yr1 5.60% 4.60% Yrs 2-6 (under \$100K minus .15%)		2.00% after guar period 3% yrs 10+	6 Years: 8.32%, 7.65%, 6.73%, 5.79%, 4.85%, 3.90% 0.00% +/- MVA	0-100	\$5,000 (rates shown based on \$100,000)	All except: AR,CT,DE,MA, MD,ME,NY,NH, NJ,PA,RI,VT, WV	•Interest ONLY starting in year 2 •NO 10% Free out (under \$100,000 minus 0.15% from all rates!)	•1% bonus in first year, rate guaranteed for 6 years •Nursing home waiver effective 6 months after issue •Full Death Bene	1.00% on special 2.00% on standard (0-90) (90+ Call)

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800-373-9697		RATE	GUAR.	GUAR.	CHARGE	AGE	PREMIUM	STATES			
<b>Liberty Bankers</b> B by A.M. BEST (Capital Life in AK,HI,MA,TX)	Bankers Premier	<b>5.20%</b>	<b>5 Years</b>	2.50%	<b>5 Years:</b> 8%, 7%, 6%, 5.5%, 4.5%, 0% +/- MVA 1st 5 Yrs	0 - 90	\$10,000	All except: AL,CT, ME,MN, MO,NY,NH, NJ,RI,WY	Accum Interest Twice Yearly or Monthly Int if greater than \$100	Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value	<b>2.00%</b> (0-80) 0.40% (81-90)
	Bankers Premier Plus	<b>5.20%:</b> 6.00% Yr 1 5.00% Yrs 2-5	<b>5 Years</b>	1.00%	<b>5 Years:</b> 8.1%,7.3%,6.4%, 5.5,4.5%,0% +/- MVA 1st 5 Yrs	0 - 90	\$10,000	All except: AL,CT,DEME, MN,MO,NY, NH,NJ,OR,RI,WY	Accum Interest Twice Yearly or Monthly Int if greater than \$100	Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value	<b>2.00%</b> (0-80) 0.40% (-95)
	Bankers 1	<b>3.75%</b>	<b>1 Year</b>	1.00%	<b>1 Year:</b> 5%, 0%	0 - 95	\$10,000	All except: AL,CT,ME,MD, MN,NY, NH, NJ,RI,SD,WY	Accum Interest Twice Yearly or Monthly Int if greater than \$100	Full Death Benefit Of The Accumulation Value	<b>0.50%</b> (0-80) 0.40% (-95)
	Bankers 7	<b>5.15%</b>	<b>7 Year</b>	1.00%	0-55: 12,11,10,8,6,5,4,0% 56+: 8,7,6,5,4,5,3,5,2,5,0% +/- MVA 1st 7 Yrs	0-85	\$10,000	All except: AL,CT,DEME, MN,MO,NY, NH,NJ,OR,RI,WY	Accum Interest Twice Yearly or Monthly Int if greater than \$100	Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value	<b>4.00%</b> (0-80) 2.00% (-85)
	Bankers 3 Bankers 5	<b>3 Year - 4.30%</b> <b>5 Year - 4.90%</b>		1.00%	<b>3 Year:</b> 8,7,6,0% <b>5 Year:</b> 8,7,6,5,4,0%	<b>3 Year:</b> 0 - 95 <b>5 Year:</b> 0 - 90	\$10,000	All except: AL,CT, ME,MN, MO,MT,NY,NH, NJ,RI,WY	Accum Interest Twice Yearly or Monthly Int if greater than \$100	Nursing Home & Disability Waiver Full Death Benefit Of The Accumulation Value	<b>3 yr 2.00%</b> (0-80) 1.00% (-95) <b>5 yr 3.25%</b> (0-80) 1.50% (-90)
<b>AMERICAN NATIONAL</b> A+ A.M. BEST AA S&P	Palladium MYG Annuity	Term: Year 1 3yr 3.20% 4yr 3.50% 5yr 5.15% 6yr <b>5.00%</b>	Guarantee: 3.20% 2-3 3.50% 2-4 4.15% 2-5 <b>5.00% 2-6</b>	Yield: 3.20% 3.50% 4.35% <b>5.00%</b>	10 Year With MVA: 8,8,8 8,8,8,7 8,8,8,7,6 8,8,8,7,6,5 8,8,8,7,6,5,4 8,8,8,7,6,5,4,3 8,8,8,7,6,5,4,3,2 8,8,8,7,6,5,4,3,2,1	0-85	\$5,000 NQ \$1,000,000 <b>Rates Based on \$100,000</b> under rate 0.10% less	All except: UT,NY	•10% of account value available starting 2nd year. •Systematic withdrawal available in 30 days - Must take all interest	•Full death benefit •Confinement Waiver and Disability Waiver  •Commission reduced 80+ <u>3 and 4 year reduce by 1%</u> <u>all other reduced by 2%</u>	<b>3 yr. 1.5%</b> <b>4 yr. 2.0%</b> <b>5 yr. 4.0%</b> <b>6 yr. 2.5%</b> <b>7 yr. 2.5%</b> <b>8 yr. 2.5%</b> <b>9 yr. 3.0%</b> <b>10yr. 4.0%</b> (0-79)
	10bps 0.10% to rate	7yr 5.70% 8yr 5.05% 9yr 6.55% 10yr 5.80%	4.70% 2-7 5.05% 2-8 4.55% 2-9 4.80% 2-10	4.84% 5.05% 4.77% 4.90%	4.84% 5.05% 4.77% 4.90%	8,8,8,7,6,5,4,3,2,1					
<b>West Coast Life</b> A+ A.M. BEST AA S&P	SURE ADVAN-TAGE	Term: Year 1 2yr 3.01% 3yr 3.67% 4yr 4.22% 5yr 4.84% 6yr 5.04% 7yr 5.39% 8yr 5.55% 9yr 5.60% 10yr 5.60%	Guarantee: 2.50% 2 3.15% 2-3 3.70% 2-4 3.80% 2-5 4.00% 2-6 4.35% 2-7 4.50% 2-8 4.55% 2-9 4.55% 2-10	Yield: 2.76% 3.32% 3.83% 4.01% 4.17% 4.50% 4.63% 4.67% 4.65%	Surrender: Drops 1% per year 30 day free exit window on the last day of each term. 8.5% 7.5% 6.5% 5.5% 4.5% 3.5% 2.5% 1.5% 0.5% 0% (Example: 2 year term would be 8.5%)	0-85	\$10,000/ \$1,000,000	All except: DE,MN,NY	•Interest ONLY starting in year 2	•Full Death Benefit as of date we receive due proof of death. •Nursing home (90 days) or terminal illness (12 months)	<b>2 yr 1.00%</b> <b>3 yr 1.00%</b> <b>4 yr 1.50%</b> <b>5 yr 2.00%</b> <b>6 yr 2.25%</b> <b>7-10 2.50%</b> (0-75) <b>2 yr 0.50%</b> <b>3 yr 0.75%</b> <b>4-10yr 1%</b>
	Year 1: Premium Bonus 100K+ - 4 Year / 1.00% 5 - 10 year	0.50% 2	7.5% 30 day window)	7.5% 30 day window)	7.5% 30 day window)						
<b>INTEGRITY LIFE</b> A++ A.M. BEST AA+ S&P	Momentum Advantage	<b>4 Years 4.18%</b> Yr1 4.75% 3.00% 2-4 <b>5 Years 4.35%</b> Yr1 4.95% 4.20% 2-5 <b>7 Years 4.75%</b> Yr1 5.40% 4.90% 2-7 <b>10 Years 4.97%</b> Yr1 5.65% 4.90% 2-10	3.00% After Guarantee period	4 Years:W/ MVA 8,8,7,7 5 Years:W/ MVA 8,8,7,7,6 7 Years:W/ MVA 8,8,7,7,6,6,5 10 Years:W/ MVA 8,8,7,7,6,6,5,5,4,4	4 & 5 Year 0-86 (NQ) <b>7 Year:</b> 0-85 (NQ) <b>10 Year:</b> 0-83 (NQ) (Age 70 qual)	\$20,000 \$1,000,000 (500K age 76 up)	All except: ME,NH, SC,UT,VT,VA,	•10% available immediately 1 time annually <b>*NEW YORK RATES LOWER</b>	•Death benefit based on full account value. •Nursing Home and Terminal Illness waiver.	<b>4 yr 2.0%</b> <b>5 yr 2.5%</b> <b>7 yr 3.0%</b> <b>10 yr 3.5%</b> (0-79) Reduces 2.00% 80+	
	SPDA II	<b>4.90%</b> For 5 Years	<b>5 Years</b> After Guarantee	3.00% After Guarantee	<b>7 Years: W/MVA:</b> 7,7,7,6,5,4,3,0%	0-85 (NQ) (Age 70 qual)	\$3,000 \$1,000,000 (500K 76+)	All except: ME,MD,MA,MN, NH,SC,TX,UT,VT	•10% available immediately •MONEYBACK GUARANTEE Deposit Refund At Anytime!	•Death benefit based on full account value. Nursing Home and Terminal Illness waiver.	<b>4.00%</b> (0-79) <b>2.00% 80+</b>
<b>SPDA</b>  800-373-9697	PRODUCT	INTEREST RATE	RATE GUAR.	MIN. GUAR.	SURRENDER CHARGE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	WITHDRAWALS	COMMENTS	COMM.

<b>ANNUITY INVESTORS</b> A A.M. BEST AA-S&P	<b>Asset Select</b> 1-2-3	<b>1 Year - closed</b> <b>2 Year - closed</b> <b>3 Year - 3.00%</b>	2.00% After Guarantee period	<u>1 Year:</u> 7% <u>2 Year:</u> 7%,7% <u>3 Year:</u> 7%,7%,6% free exit window on the last day of a term 6 Years 7,7,6,6,5,4,0	Qualified 18-90 Non-Qual 0-90	\$10,000 \$750,000 (500K age 81+)	All except: NY,VT	•Free withdrawal of interest after 30 days •10% starting after 1st year •A loan endorsement is available for 403(b) TSA contracts	•Death benefit-Full Account Value of owner or joint owners. • <b>Select a term</b> (one, two or three years) within the six-year product. Fully surrender at end of each term without charge!	<b>1 yr</b> 0.30% <b>2 yr</b> 1.10% <b>3 yr</b> 1.44% (0-90)
<b>LINCOLN BENEFIT</b> A+ A.M. BEST AA S&P	<b>Tactician PLUS (Flexible)</b> Year 1: includes 1% bonus under 100K minus 1% from yr 1	<u>Term:</u> <u>Year 1</u> <u>Guarantee:</u> <u>Yield:</u> 5yr 5.00% 3.00% 2-5 3.40% 6yr 4.85% 3.85% 2-6 4.02% 7yr 5.40% 3.40% 2-7 3.69% 8yr 5.90% 3.40% 2-8 3.71% 9yr 8.50% 3.50% 2-9 4.06% 10yr 6.00% 4.00% 2-10 4.20% <b>Year 1: includes extra 1.00% bonus, under 100K minus 1.00%</b>		8,8,8,7,6 8,8,8,7,6,5 8,8,8,7,6,5,4 8,8,8,7,6,5,4,3 8,8,8,7,6,5,4,3,2 8,8,8,7,6,5,4,3,2,1 with mva 2,1	<b>0-90</b>	\$5,000 (\$2,000 IRA) \$500,000	All except: OR,NY	•10% Systematic withdrawals available immediately RATES SHOWN INCLUDE THE SPECIAL BONUS OVER 100K EXTRA 1% ON FIRST YEAR --- UNDER 100K RATE IS 1% LOWER IN FIRST YEAR - <b>RATE IS 10bps lower in TX</b>	•Min. Guarantee equal to the <u>greater</u> of premium paid less withdrawals <b>OR</b> premium @ 3% less withdrawals. • Full Death Benefit. • Bonus in first year for years 5,7,8,9 & 10 see Min Guar. for base rate.	5 yr. 4% 6 yr. 2% 7 yr. 4% 8 yr. 4% 9 yr. 2% 10 yr. 4% (reduces at 81 by 25% and by 50% 86+)
<b>STANDARD INSURANCE</b> A by A.M. BEST A+ by S&P	<b>FGA 5</b> <b>FGA 6</b>	<u>\$15,000</u> <u>\$100,000</u> 5yr. <b>3.25%</b> <b>3.35%</b> 6yr. <b>3.45%</b> <b>3.55%</b>	1.00% after guarantee	8,7,6,5,4,0 8,7,6,5,4,3,0 with MVA	<b>0-90</b>	\$15,000/ \$1,000,000	All except: NJ,NY, PA	•Interest payments OK immediately (NO 10% Avail) •Additional Premiums in first 90 days OK.	•Terminal condition and nursing home waivers - not in MA •Full Death Bene / No commission charge back	5 yr. 3.0% 6 yr. 2.0% (50% 81-85) (CALL 86-90)
	<b>(SRA)</b> <b>Secured Rate</b> <b>Annuity</b>	<u>\$15,000</u> <u>\$100,000:</u> 3yr 2.70% 2.80% 5yr 3.00% 3.10% 6yr 3.20% 3.30%	1.00% after guarantee	9,8,7 9,8,7,6,5 9,8,7,6,5,4 <b>NO MVA</b>	<b>0-85</b>	\$15,000/ \$1,000,000	All except: NY, (3 year not in NY,UT)	•10% free withdrawal after first year. Systematic •Interest payments OK immediately.	• <b>Guaranteed return of principal anytime.</b> •Additional Premium 1st 90 days •Full Death Bene. and Waivers	3 yr. 2% 5 yr. 3% 6 yr. 3% (50% 81+)
<b>Lincoln Financial (JP)</b> A+ A.M. BEST AA S&P	<b>Classic 5</b> <b>Classic 7</b>	<b>5 Years 3.95%:</b> <b>Year1 5.55%</b> <b>3.55%</b> <b>2-5</b> <b>7 Years 4.37%:</b> <b>Yr1 6.95%</b> <b>3.95%</b> <b>2-7</b> includes 1% bonus, under 100K minus 1.00% from first year.	Varies By State	<u>With MVA:</u> 9,8,7,6,5,0 9,8,7,6,5,4,3,0	<b>0-85</b>	\$10,000/ \$2,000,000 (\$500,000 ages 66 up)	All except: NY	•10% of account value available <b>each year.</b> •Systematic withdrawal available after 30 days.	•5 and 7 Year Full benefit Accumulation value on death	<b>5 yr</b> 4.0% <b>7 yr</b> <b>5.0%</b> (0-75)
<b>Old Mutual (F&amp;G LIFE)</b> A A.M. BEST BBB- S&P	<b>Fidelity Platinum</b>	<b>5 Year - 4.20%</b> <b>7 Year - 4.55%</b>	Varies By State	9,8,7,6,5 9,8,7,6,5,4,3 30 day window mva	<b>0-90</b>	\$5,000 (\$2,000 IRA) \$500,000	All except: MN,NY,OR,WA	Accumulated interest available for withdrawal, systematic OK in 30 days. RATE IS LESS IN CT, & NC & OK FOR 5 YEAR TERM	•Full account value paid on death of annuitant. •Terminal Illness, Unemployment and Nursing Home waivers where available	<b>5 yr</b> 3.0% <b>7 yr</b> 3.0% (reduce by 50% 80+)
	<b>Dexterity 3</b>	<b>3 Years 3.50%:</b> Year1 3.50%* 3.50% 2-3	Varies By State	<u>3 Year Renewing:</u> 9,8,7 (30 day window )	<b>0-90</b>	\$5,000 (\$2,000 IRA) \$500,000	All except: MN, NY, OR, WA	Accumulated interest available for withdrawal, systematic in 30 days.	• <b>Full Death Benefit</b> •Terminal Illness, Nursing home and Unemployment Riders	2.00% (0 - 79) 1.00%-90
<b>PRESIDENTIAL LIFE</b> B+ A.M. BEST BB+ S&P	<b>SECURE 4</b> <b>SECURE 5</b> <b>SECURE 6</b>	<b>4 Year - 4.55%</b> <b>5 Year - 4.90%</b> <b>6 Year - 5.10%</b>	3.00% After Guarantee	7,6,6,5,0 7,7,6,6,4,0 7,7,7,6,5,4,0	<b>0-90</b> (0-85 NY)	\$5,000/ \$500,000	All except: NH	•10% free withdrawal and Interest-only available immediately.	• <b>Commission Reduces by 50%</b> <b>ages (81-58) And By 67%(86-90)</b>	<b>All Terms</b> <b>2%</b> (0-80) 1% (81-85) .67% (85+)
<b>AMERICAN GENERAL</b> A by A.M. BEST A+ S&P	<b>HORIZON SELECT</b>	<b>4.75%</b> <b>5 Year</b> <b>5.00%</b> <b>7 Year</b> <b>5.20%</b> <b>10 Year</b>	90% at 2.10%	10,9,8,7,6 10,9,8,7,6,5,4 10,9,8,7,6,5,4,3,2,1,0 With MVA 30 day window at the end of 5 and 7 year	<b>0-85</b>	\$5,000 NQ \$1,000,000	All except: AK,MN,NJ,NY OR,PA,UT,WA	•10% of account value IN ALL YEARS year. •Systematic withdrawal available in 30 days	•Full Surrender allowed at end of term without Withdrawal Charges/MVA •Full Death Benefit!	<b>4.00%</b> (0-80) 3.00% 81+
<b>6% Bonus</b>	<b>AG HORIZON PLUS 2004</b>	<b>10.25%</b> Year 1 <b>4.25%</b> Yr 2-6	2% In Most States	<u>9 Years</u> 9,8,7,6,5,4,3,2,1,0 (With MVA)	<b>0-85</b>	\$5,000 \$500,000	All except: MN,NJ,NY, PA,OR,UT,WA	•Free systematic withdrawal of interest after 30 days •10% avail. starting after 1st year of the accumulation value.	• Death Benefit Annuity Value Less Early Withdrawal Charges No MVA - Full Value paid if taken over 5 years! • Extended Care Rider.	<b>6.00%</b> (0-75) <b>3.20%</b> -80
<b>LOYAL AMERICAN</b> A A.M. BEST A+ Fitch	<b>SURE SAVER 5</b>	<u>High Band:</u> <b>4.10%</b> 5 Years - 100K+ <u>Low Band:</u> <b>3.85%</b> 5 Years (under)	3.00%	5 Year: 7,6,5,4,3,0 With MVA	<b>0-89</b> (NQ) <b>18-89 (Q)</b>	\$10,000/ \$750,000 (\$500,000 ages 80 up)	All except: NY,DE,VA	•Free withdrawal of interest after 30 days •10% avail. per year starting after 1st year.	•Long-Term Care Waiver •Terminal Illness Waiver •Full Death Benefit	<u>High band</u> <b>0.75% -74</b> <b>0.51% -89</b> <u>Low band</u> <b>1.50% -74</b> <b>0.75% -89</b>