

Fixed Indexed Annuity Guide

Top Picks - October 15, 2008

EIA's 800-373-9697	PRODUCT	PART. RATE.	CREDITING METHOD	EARNINGS Cap/Spreads	MIN. GUAR.	POLICY TERM SURRENDER %	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	COMMENTS	COMM.
THE STANDARD INSURANCE A.A.M. BEST	IGA 7 Principal Guaranteed by lowering cap .40%	100% Fixed Rate: 4.00%	Annual Reset Annual Pt 2 Pt No Averaging	9.75% (Over \$100K) 8.75% (Under \$100K)	1.50% on 100% of deposit	7 Years: 9,8,7,6,5,4,2 MVA	0-90	\$15,000/ \$1,000,000	All except: NY	•10% free withdrawal once per year of account value available immediately •Nursing home not avail. in MA •Annuitization Avail. anytime but not required - FULL DEATH BENEFIT! •Principal Guaranteed with lower cap	5.50% (0-80) 2.75%(-85) 2.25%(-90)
	IGA 5 Principal Guaranteed by lowering cap .40%	100% Fixed Rate: 4.00%	Annual Reset Annual Pt 2 Pt No Averaging	9.50% (Over \$100K) 8.50% (Under \$100K)	1.50% on 100% of deposit	5 Years: 8,7,6,4,2 MVA	0-90	\$15,000/ \$1,000,000	All except: NY	•10% free withdrawal once per year of account value available immediately •Nursing home not avail. in MA •Annuitization Avail. anytime but not required - FULL DEATH BENEFIT! •Principal Guaranteed with lower cap	4.50% (0-80) 2.25%(-85) 1.85%(-90)
Bail-out after yr 2 if cap is 2.00% less than at issue											
ING USA ANNUITY & LIFE A+ A.M. BEST AA S&P	Envoy (Flexible) NEW	3 Year Index \$15K \$75K: Point-to-Point Cap: 6.75% 8.25% Point-to-Point Part: 30.0% 35.0% Fixed Rate Strategy: 3.60% 3.60%		100% of Premium, Accumulated at 2.00%	3 year: 9,9,9 Window 6 year: 9,9,9,9,8,7 Window 9 year: 9,9,9,9,8,7,6,5,4,0 with MVA (30 Day Window at the end of selected guaranteed period for 3 and 6 year)	0-80	\$15,000/ \$1,000,000	All except: MA,NV,NY	•The blended change is calculated by using: 70% S&P 500® and 30% of the Dow Jones EURO STOXX 50® Index annual increase! • First contract year you may withdraw up to 10% •Nursing Home Terminal Illness Waivers •IncomeProtector Withdrawal Benefit Available	3 Year: 1.00% 0.25% Trail 6 Year: 1.50% 0.25% Trail 9 Year: 6.50% or 5.00% and 0.25% Trail	
		6 Year Index \$15K \$75K: Point-to-Point Cap: 8.25% 9.75% Point-to-Point Part: 34.0% 39.0% Fixed Rate Strategy: 4.15% 4.15%									
5.00% BONUS >>>	SimpleChoice 7 (Flexible) FLOOR CAP OF 5.00%!!	100% Fixed Rate: 4.15%	4 options: Annual CAP No cap Mo Avr	15K - 75K: 7.75% 9.50% 10.0% 10.0%	100% Accumulated at 3.00% first 7 yrs	7 Years: 12,11,10,10,9,8,7,0	0-80	\$15,000/ \$1,000,000	All except: MN,NY,OR (No Minimum Cap or ROP in LA,MD NV,NJ, VT,WA)	•10% of accumulation value per contract year •Annuitization is available after the first contract year. Upon death full accumulation value. Return Of Premium Rider lower all rates by 0.50%	5.00% All Ages Plus 0.25% Trail Commission
	Secure 5 (Flexible) Avail Return Of Premium Rider	100% Fixed Rate: 4.05%	4 options: Annual CAP No cap Mo Avr Annual Pt 2 Pt Monthly Cap	15K - 75K: 8.25% 9.75% 10.0% 10.0% 32% 37% 2.90% 3.20%	100% of Premium, Accumulated at 1.50%	5 Years: 8%,7.5%,6.5%, 5.5%,4.5%,0%	0-80	\$15,000/ \$1,000,000	All except: NY,OR - WA original only	•After the first contract year,10% of accumulation value per contract year •Annuitization is available after the first contract year. Upon death full accumulation value.	4.00% All Ages Plus 0.25% Trail Commission
	Secure Index Opportunities Plus	100% Fixed Rate: 3.75%	4 options: Annual CAP No cap Mo Avr Annual Pt 2 Pt Monthly Cap	15K - 75K: 7.75% 9.00% 10.0% 10.0% 32% 36% 2.70% 2.90%	87.5% of Premium, Accumulated at 3.00%	10 Years: 16,15,14,13, 12,11,10,8,6,4,0	0-80	\$15,000/ \$1,000,000	All except: AK,CT,DE,MN, NJ, NY,OR,WA	•After the first contract year,10% of accumulation value per contract year •Upon death full accumulation value no charges / lump sum ok. •Annuitization is available after the 5th (Fifth) contract year.	8.00% All Ages Plus 0.25% Trail Commission
Lincoln Financial (JP) A+ A.M. BEST AA S&P	New Directions 8	4.80% 8 Year Fixed 7.80% 1yr Performance 22.00% Cap 2 YR Reset (less if under \$100K)	S&P Index 2-yr point to point capped	1.75% on 100% of deposit	8 Years: 9,8,7,6,4,75, 3.50,2,0.75 MVA	0-85	\$10,000/ \$1,000,000 (0-65) \$500K 65+	All except: MN, NY, OR, WA	•10% free withdrawal once per year of account value. •Grater of accumulation value or minimum cash surrender value. •Can annuitize after year 2.	4.50% (0-75) 3.00%(-80) 1.50%(-85)	
	New Directions 6	4.70% 6 Year Fixed 7.65% 1yr Performance 21.50% Cap 2 YR Reset (little less if under \$100K)	S&P Index 2-yr point to point capped	1.75% on 100% of deposit	6 Years: 9,8,7,6,4,75,3.50 MVA	0-85	\$10,000/ \$1,000,000 (0-65) \$500K 65+	All except: MN, NY, OR,WA	•10% free withdrawal once per year of account value. •Grater of accumulation value or minimum cash surrender value. •Can annuitize after year 2.	3.50% (0-75) 2.25%(-80) 1.00%(-85)	

EIA's 800-373-9697	PRODUCT	PART. RATE.	CREDITING METHOD	EARNINGS Cap/Spreads	MIN. GUAR.	POLICY TERM SURRENDER %	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	COMMENTS	COMM.										
NORTH AMERICAN Assurance Co. A+ A.M. BEST AA- S&P	Charter 14 (Flexible) Premium Bonus 11.00% on all deposits yrs 1-7	Annual point-to-point: S&P 500 (2.60% Mo Cap) Dow Jones Index S&P MidCap 400@Index Russell 2000 Index NASDAQ-100 (2.00% Mo Cap) DJ EuroSTOXX 50@ Lehman Brothers U.S. Agg. Hindsight Index Fixed Rate	100% Part: 6.80% Cap 5.20% Cap 5.10% Cap 5.15% Cap 5.00% Cap 3.00% Cap 3.20% Cap 3.00%	3.00% 87.5%	14 Years: 18,18,17,15, 15,15,15,14,12, 10,8,6,4,2 (No rolling surrender on flex)	0-75	\$10,000 (\$2,000 Q/ \$50 TSA) \$1,000,000	All except: DE, NY, OR, UT	•10% of the Accumulation Value, once each year, after the first contract year. •Nursing Home up to 100% of the contract's Accumulation Value 0-75 •Guaranteed minimum Participation Rate is 10% Full Accumulation Value at death. •Other crediting methods are available •No rolling (new) surrender charge on additional deposits	8.50% (0-75)											
											8.00% GUARANTEED GROWTH INCOME RIDER FOR 10 YEARS ON ALL NA INDEXED ANNUITIES	Charter 10 (Flexible) Premium Bonus 6.00% deposits yrs 1-7	Annual point-to-point: S&P 500 (2.65% Mo Cap) Dow Jones Index S&P MidCap 400@Index Russell 2000 Index NASDAQ-100 (2.05% Mo Cap) DJ EuroSTOXX 50@ Lehman Brothers U.S. Agg. Hindsight Index Fixed Rate	100% Part: 7.15% Cap 5.50% Cap 5.30% Cap 5.40% Cap 5.40% Cap 5.35% Cap 3.15% Cap 3.40% Cap 3.05%	3.00% 87.5%	10 Years: 15,14,13,12,11 10,8,6,4,2	0-79	\$10,000 (\$2,000 Q/ \$50 TSA) \$1,000,000	All except: DE, NY, OR, UT	•10% of the Accumulation Value, once each year, after the first contract year. •Nursing Home up to 100% of the contract's Accumulation Value 0-75 •Guaranteed minimum Participation Rate is 10% Full Accumulation Value at death. •Other crediting methods are available •No rolling (new) surrender charge on additional deposits	8.50% (0-75) 6.37% (76-79)
Premium Bonus 10.00% on all deposits yrs 1-5	NORTH AMERICAN TEN	Annual point-to-point: S&P 500 (2.55% Mo Cap) Dow Jones Index S&P MidCap 400@Index Russell 2000 Index NASDAQ-100 (1.90% Mo Cap) DJ EuroSTOXX 50@ Lehman Brothers U.S. Agg. Hindsight Index Fixed Rate	100% Part: 6.70% Cap 5.05% Cap 4.85% Cap 5.00% Cap 5.00% Cap 4.90% Cap 3.00% Cap 3.10% Cap 2.85%	100% of premium at the MGCV Interest Rate,	10 Years: 18,16,14,12, 11,10,8,6,4,2,0	0-79 (May vary by state)	\$10,000 (\$2,000 Q/ \$50 TSA) \$1,000,000	All except: AK,CT,DE,MN,MS,MT,NV,NY,ND,OR,UT,VT,WA	•10% of Accumulation Value may be withdrawn once each year after year 1. •Full Death Benefit Accum Value •Nursing Home up to 20% of Accumulation Value per year.	6.50% (0-75) 4.87% (76-79)											
											AMERICAN GENERAL	AIG Vision Advantage	100% Pt-to-Pt Cap With 11.0% 80% Pt-to-Pt Cap With 11.50% 50% Participation Pt-to-Pt 100% Mo. Aver 1.25% spread 4.95% Fixed Account	S&P Index Annual Reset	90% @ rate in contract	9 Years: MVA 10,9,8,7,6,5,4,3,2,0 (available in 5 and 7 year terms)	0-80	\$15,000/ \$1,000,000	All except: AK,CT,DE, MN,NJ,NY,OR, PA,UT,VT,WA	•10% free withdrawal •Full death Benefit •Can annuitize after yr 5 for min 5 years. •Extended Care Rider	6.00% (0-75) 5.00% (76-80)
ALSO ON A 9 Year Term Call 4 Details	AIG HORIZON INDEX 12 (4.00% Bonus)	20.00% Cap 2 YR Reset 2.50% Monthly Cap 4.40% 9 Year Fixed Premium Bonus 4.00%	S&P Index 2-yr pt to pt and monthly capped	2.00% on 90% of deposit	12 Years: 12,12,12,12,12 11,10,9,8,7,5,3,0 MVA	0-85 (0-75 IRAs)	\$5,000/ \$1,000,000	All except: AK,CT,MN,NJ, NY,OR,OK,UT,VT, WA	•10% withdrawal once per year •Death withdrawal value NO MVA Minimum death is premiums paid less withdrawals. Full value paid over 5 yrs. •Can annuitize after yr 5 min 5 years.	8.00% (0-75) 7.00%(-80) 6.00%(-85)											

EIA's 800-373-9697	PRODUCT	PART. RATE.	CREDITING METHOD	EARNINGS Cap/Spreads	MIN. GUAR.	POLICY TERM SURRENDER %	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	COMMENTS	COMM.
West Coast Life A+ A.M. BEST AA S&P	Index Advantage II (7 Year)	4 crediting options: Annual Pt-to-Pt Cap 2.00% Rate + Participation Annual Participation Rate Fixed Account		10K - 50K: 7.50% 8.00% 21.0% 21.0% 38.0% 38.0% 3.80% 3.80%	100% @ 3.00%	7 Years: 9%,9%,8%,7% 6%,5%,4%,0%	0-85	\$10,000/ \$1,000,000	All except: DE,IL,MN, NY,OR,UT,WA	•Up to 10% of prior anniversary. •Full Death Benefit as of date we receive due proof of death. •Nursing home (90 days) or terminal illness (12 months)	5.00% (0-75) 2.50% (76-85)
Beneficial Life A by A.M. BEST A+ by S&P	Index 7	4 crediting options: Annual Pt-to-Pt Cap Annual Participation Rate Monthly Average w/ Spread Fixed Account		15K - 100K: 6.90% 7.20% 39.0% 41.0% 3.80% 3.50% 3.90% 4.05%	100% of Premium, Accumulated at 3.00%	7 Years: 9,8,7,6,5,4,3,0	0-85	\$5,000/ \$500,000	All except: AR,CT,DE, IN,MA,MN,MS MD,ME,NY,NH, NJ,PA,OR, TX,RI,VT, WV	•10% withdrawal of account value starting immediate Partial withdrawals may be taken from any combination of the interest crediting strategies at any time during any contract year. •Nursing home waiver.	4.50% (0-80) 3.15% (81-85)
FORETHOUGHT A- A.M. BEST	Destination Index 100% Participation	3 Year Index 25K 100K 250K: Mo. Average Speard: 5.00%5.00% 5.00% 3 Year Point 2 Point: 14.0% 14.5% 15.0% 3 Year Mo.Point 2 Point: 2.6% 2.8% 2.9% 6 Year Index 25K 100K 250K: Mo. Average Speard: 5.00%5.00% 5.00% 3 Year Point 2 Point: 14.5% 15.0% 15.5% 3 Year Mo.Point 2 Point: 2.7% 2.9% 3.0% 9 Year Index 25K 100K 250K: Mo. Average Speard: 5.00%5.00% 5.00% 3 Year Point 2 Point: 14.5% 15.0% 15.5% 3 Year Mo.Point 2 Point: 2.7% 2.9% 3.0%			3% on 90% of depoit	3 year: 6%,6%,5%,0% 6 year: 6%,6%,5%, 5%,4%,3%,0% 9 year: 9%,8%,7%,6%,5%, 4%,3%,2%,1%,0%	3 Year: 0-85 6 Year: 0-80 9 Year: 0-78	\$25,000 \$1,000,000	All except: IL,NH,NY, OR,VT	•10% free withdrawal after year 1systematic withdrawals OK •Death Full contract value NO MVA NO CHARGES •Monthly average has an annual reset feature not a 3 year reset! •Fixed Bucket also available. *3 year bonus starts at \$50,000, rules apply, call for details.	3 Year: 2.00% (0-75) 1.25% (76-85) 6 Year: 6.00% (0-75) 4.75%(76-80) 9 Year: 8.00% (0-75) 6.00% (76-78)
Guaranteed Lifetime Income Benefit (many features to this product call us for a training)	Destination Income 15 100% Participation No CAP	Lifetime Income Value Account: 15.00% Prmium Bonus Premium Banding 25K/ 100K/ 250K: Mo. Average Speard: 0.00%0.00% 0.00% Contract Value Account: Premium Banding 25K/ 100K/ 250K: Mo. Average Speard:7.00% 7.00% 7.00% Mo. Average CAP: 7.00% 7.00% 7.00%			Income Value 5.00% on 115% Contract Value 90%@3%	10 year: 10%,9%,8%,7%, 6%,5%,4%,3%,2%, 1%,0%	(0-85)	\$25,000 \$1,000,000	All except: MS,MT,NV, NY,,PA,WA	LIFETIME INCOME BENEFIT Activate at any time after age 59½ (after the 1st contract year) Guaranteed to be at least 115% of premium, less withdrawals, accumulated at 5% interest on the date the bene? t is exercised. Full Death Benefit No Fees!	9.00% (0-75) 7.50% (76-80)
Money Back Guarantee	Guaranteed Destinations Includes	5.00% Prmium Bonus - No Cap Premium Banding 25K/ 100K/ 250K: Monthly Ave Speard: 7.00% 7.00% 7.00% Monthly Pt 2 Pt Cap: 1.00% 1.25% 1.50% Fixed Rate is 2.50%			Income 5.00% on 105% Account: 87.5% @ MGCV	10 year: 10%,10%,10%, 10%,9%,8%,7%, 6%,4%,2%,0%	0-85	\$25,000 \$1,000,000	All except: AZ,DE,IL,IA, KS KY,LA,ME, MD,MA,MN, MO,MT,NV, NY,NC, ND OK,OR,PA, TN,UT,VT WA,WI,WY	LIFETIME INCOME BENEFIT Activate anytime after age 59½ Guaranteed to be at least 105% of premium at 5% Includes a 5% bonus applied to premium in the first 4 years. Full Death Benefit / Waivers Avail	8.00% (0-75) 6.50% (76-85)
(LSW) Life Of The Southwest A A.M. BEST A+ S&P	Secure Plus Platinum (2 index options) Also Available in a 10 year - call!	100% (4.75% Fixed Account)	Annual Reset: Pt to PT With Cap	9.50%	87.5% @ 2.45%	15 Years: 14%,14%,13%,12%11 %,10%9%,8%, 7%,6%,5%,4%, 3%,2%,1%,0%	75 54 (Utah)	\$50/month \$5,000 NQ \$3,000 Q \$500K Max	All except: AL,CT,ME,MD, MT,NJ,NY,OR, WA	•10% of Accumulation Value annually after the first year as permitted by law	11% CALL 4 DETAILS
(F&G) Old Mutual A A.M. BEST A+ S&P	Safety Index 4 High Band (flexable)	100% (4.30% Fixed Account)	4 Options: Annual Pt to Pt: 9.00% Cap Monthly Avr: 10.25% Cap No cap Mo Avr: 1.95% Sprd Monthly Pt to Pt: 2.40% Cap		100% @ 3.00%	4 Years: 9%,9%,8%,7%, 0%	0-90	\$100,000 (\$2,000 per option) to \$1,000,000	All except: MA,MDNY,ND OK,OR,UT,VT	•At death of owner surrender is waived •Nursing home, terminal illness, unemployment waivers. •10% withdrawal after 1st year.	3.00% (0-79) 1.50% (80-90)
4 Year Walk Away	Safety Index 4 Standard Band (flexable)	100% (4.00% Fixed Account)	4 Options: Annual Pt to Pt: 8.00% Cap Monthly Avr: 8.75% Cap No cap Mo Avr: 2.45% Sprd Monthly Pt to Pt: 2.15% Cap		100% @ 3.00%	4 Years: 9%,9%,8%,7%, 0%	0-90	\$15,000 (\$2,000 per option) to \$100,000	All except: MA,MDNY,ND OK,OR,UT,VT	•Death of owner surrender waived •Nursing home, terminal illness, unemployment waivers. •10% withdrawal after 1st year.	3.00% (0-79) 1.50% (80-90)