



**Fixed Indexed Annuity Guide**

| FIA's<br>800-373-9697                     | PRODUCT  | PART.<br>RATE.  | CREDITING<br>METHOD | EARNINGS<br>Cap/Spreads | MIN.<br>GUAR.   | POLICY TERM<br>SURRENDER %  | ISSUE<br>AGE   | MIN./MAX.<br>PREMIUM                          | AVAILABLE<br>STATES       | COMMENTS  | COMM.  |   |  |                          |
|---|--|---|---------------------|-------------------------|-----------------|---|--|---|---------------------------|---|--|---|--|--------------------------|
| Genworth<br>A by A.M. BEST                | Secure Living<br>Index 7<br>Bail-Out   | Monthly Cap:<br>Annual Cap:<br>1 Year Trigger:<br>10-Year Fixed:<br>Annual Cap Bail Out:  | 25K-99K<br>1.65%    | 100-249K<br>1.85%       | 250K+:<br>1.95% | 107% of<br>premium<br>less with-<br>drawals<br>and rider<br>fees. | 7 Years MVA:<br>(9,9,8,7,6,5,4,0)  | 0-85  | \$25,000 -<br>\$1,000,000 | CALL  | <ul style="list-style-type: none"> <li>10 Yr Fixed Strategy Avail. at issue.</li> <li>1 Yr Fixed Strategy Not Avail at issue</li> <li>Beginning year 2 free 10% of contract value per year without penalty.</li> <li>Medical care facility/nursing home</li> </ul> | 5.00%<br>(0-75)<br>3.50% (-80)<br>2.00% (-85)                               |  |                          |
|   |  |   | 1.50%               | 1.70%                   | 1.80%           |   |  |   |                           |   |  | 87.5% on<br>1.00%<br>premium<br>less with-<br>drawals<br>and rider<br>fees. | 10 Years MVA:<br>(9,9,8,7,6,5,<br>4,3,2,1,0) | 0-80                     |
| Genworth<br>Income<br>Protection<br>Rider | <p align="center"><b>INCOME PAY GLWB RIDER LIFETIME PAYMENT PERCENTAGES</b></p> <p align="center">Attained Age: 55-59   60-64   65-69   70-74   75-79   80+</p> <p align="center">Single Covered Person: 4.75%   5.00%   5.25%   5.50%   5.75%   6.00%</p> <p align="center">Joint Covered Person: 4.25%   4.50%   4.75%   5.00%   5.25%   5.50%</p>   |   |                     |                         |                 |   |  |   |                           | 8% simple annual interest based on the roll-up base (premium plus any enhancement) during the roll-up period. Roll-up is credited daily to the benefit base. Partial year credit is given when an income withdrawal is started during the contract year. <b>Min issue is 55 for income rider.</b>   | Cost:<br>0.80% of<br>the benefit<br>base end of<br>each yr.  |   |  |                          |
| Liberty Life<br>B++ by A.M.<br>BEST       | Choice 10<br>(SPDA with deposits<br>allowed in 1st 12<br>months)   | Annual point-to-point cap:<br>1yr monthly pt-to-pt cap:<br>1yr quarterly pt-to-pt cap:<br>1yr Mo. averaging cap:<br>1 Year Fixed:     | Crediting Methods:  |                         |                 | 1% - 3%<br>minimum<br>by state                                    | 10 Years MVA:<br>(10,10,9,5,9,8,<br>7,6,5,4,2)<br>CA, TX, WA<br>(9,9,8,7,6,5,4,3,2,1)                    | 0-80<br>(Qualif.)<br>0-85<br>(NQ)<br>58 in NV | \$5,000                   | All except:<br>AK,CT,DE,HI,<br>MN,NJ,NY,OK,<br>OR,PA,UT   | <ul style="list-style-type: none"> <li>Confinement / Terminal Illness Waiver</li> <li>10% Free Withdrawals after 1st yr</li> <li>Annuitization: 5x5</li> <li>Full Death Benefit</li> </ul>   | 6.50%<br>(0-75)<br>3.50% (-85)<br>CA, TX, WA<br>1.00% less                  |  |                          |
|   |  |   | 7.25% (S&P)         | 3.75% (S&P)             | 3.50% (DJIA)    |   |  |   |                           |   |  |   | 7.25% (DJIA)                                 | 4.00% includes 1% bonus  |
|   |  |   | 6.25% (S&P)         | 3.50% (S&P)             | 3.25% (DJIA)    |   |  |   |                           |   |  |   | 6.25% (DJIA)                                 | 3.25% yrs 2-8            |
| Liberty Life<br>GLWB RIDER                | Enhanced<br>Choice 8<br>2.00%<br>premium bonus   | Annual point-to-point cap:<br>1yr monthly pt-to-pt cap:<br>1yr quarterly pt-to-pt cap:<br>1yr Monthly averaging cap:<br>8 Year Fixed: | Crediting Methods:  |                         |                 | 1% - 3%<br>minimum<br>by state                                    | 8 Years MVA:<br>(10,9,8,7,6,5,4,2)<br>CA and WA<br>(9,8,7,6,5,4,3,2)                                     | 0-80<br>(Qualif.)<br>0-85<br>(NQ)             | \$5,000                   | All except:<br>AK,CT,DE,HI,<br>MN,NJ,NY,OK,<br>OR,PA,UT   | <ul style="list-style-type: none"> <li>2% premium bonus (no recapture)</li> <li>Confinement / Terminal Illness Waiver</li> <li>10% Free Withdrawals after 1st yr</li> <li>Annuitization: 5x5</li> </ul>  | 5.00%<br>(0-75)<br>2.00% (-85)<br>0.75% less in<br>CA and WA                |  |                          |
|   |  |   | 6.25% (S&P)         | 3.50% (S&P)             | 3.25% (DJIA)    |   |  |   |                           |   |  |   | 6.25% (DJIA)                                 | 3.25% yrs 2-8            |
|   |  |   | 5.75% (S&P)         | 3.00% (S&P)             | 3.00% (DJIA)    |   |  |   |                           |   |  |   | 6.00% (DJIA)                                 | 3.00% Yr 1 2.00% yrs 2-8 |
| Liberty Life<br>GLWB RIDER                | Enhanced<br>Choice 12<br>5.00%<br>premium bonus  | Annual point-to-point cap:<br>1yr monthly pt-to-pt cap:<br>1yr quarterly pt-to-pt cap:<br>1yr Monthly averaging cap:<br>8 Year Fixed: | Crediting Methods:  |                         |                 | 1% - 3%<br>minimum<br>by state                                    | 12 Years MVA:<br>(14,13,12,11,10,9,<br>8,7,6,5,4,3)<br>CA, TX and WA<br>(12,11,10,9,8,7,<br>6,5,4,3,2,1) | 0-80<br>(Qualif.)<br>0-85<br>(NQ)<br>57 in NV | \$5,000                   | All except:<br>AK,CT,DE,HI,<br>MN,NJ,NY,OK,<br>TX,OR,PA,UT,<br>WA   | <ul style="list-style-type: none"> <li>5% premium bonus (no recapture)</li> <li>Confinement / Terminal Illness Waiver</li> <li>10% Free Withdrawals after 1st yr</li> <li>Annuitization: 5x5</li> </ul>  | 6.50%<br>(0-75)<br>3.50% (-85)<br>CA is 1.00%<br>lower                      |  |                          |
|   |  |   | 5.75% (S&P)         | 3.00% (S&P)             | 3.00% (DJIA)    |   |  |   |                           |   |  |   | 6.00% (DJIA)                                 | 3.00% Yr 1 2.00% yrs 2-8 |
|   |  |   | 5.75% (S&P)         | 3.00% (S&P)             | 3.00% (DJIA)    |   |  |   |                           |   |  |   | 6.00% (DJIA)                                 | 3.00% Yr 1 2.00% yrs 2-8 |
| Liberty Life<br>GLWB RIDER                | <p align="center"><b>INCOME PAY GLWB RIDER LIFETIME PAYMENT PERCENTAGES</b></p> <p align="center">Attained Age: Single 50-54   55-59   60-64   65-69   70-74   75-79   80-84   85-89   90+</p> <p align="center">Covered Person: Joint 3.50%   4.00%   4.50%   5.00%   5.50%   6.00%   6.50%   7.00%   7.50%</p> <p align="center">Covered Person: 2.50%   3.00%   3.50%   4.00%   4.50%   5.00%   5.50%   6.00%   6.50%</p> |   |                     |                         |                 |   |  |   |                           | <p><b>Income Riders - 1.00% Income Bonus</b></p> <p><b>GLWB (7.00% for 10 Years ) Cost 0.60%</b></p> <p><b>Enhanced GLWB (7.00% for 10 Years) - Cost 0.90%</b></p> <p>Enhanced benefit withdrawals available after the 5th contract year. Owner must qualify, experience circumstances that make it impossible to perform 2 of 6 activities of daily living on a permanent basis.</p> | <p><b>GLWB all except,</b><br/>AK,CT,DE,HI<br/>MN,NJ,NY,<br/>OK,OR,PA,<br/>UT,WA<br/><b>Enhanced</b><br/>CA,FL,NV</p>  |   |  |                          |

| FIA's<br>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.  |
|--|---|--|---|---|---|---|-----------|---|--|---|--|
| ING USA<br>ANNUITY & LIFE<br>A.A.M. BEST<br>AA- W- S&P | Secure Index Opportunities Plus<br><b>5.00% BONUS</b>   | 100%   | 3 options:<br>Annual CAP<br>Monthly Cap<br>1 Yr Fixed<br>Benchmark<br>10% CAP | <b>\$15K - \$75K:</b><br>2.00% 3.50%<br>1.10% 1.50%<br>1.50% 1.50%<br>x2.25 x4.00<br>On Benchmark | 87.5% of Premium, Accumulated at <b>2.00%</b> | <b>10 Years:</b><br>10,10,10,10,9,8,7,6,5,4,0   | 0-80      | \$15,000/<br>\$1,000,000                                | All except:<br>AK,CT,DE,MN, NJ, NY,OR,WA | •After the first contract year,10% of value<br>•Upon death full accumulation value no charges / lump sum ok.<br>•Annuitization is available after 5th year.   | <b>7.00%</b><br>All Ages<br>Call for Bonus   |
|  | Secure 7 (Flexible)   | 100%   | 3 options:<br>Annual CAP<br>Monthly Cap<br>1 Yr Fixed<br>Benchmark<br>10% CAP | <b>\$15K - \$75K:</b><br>3.25% 4.25%<br>1.50% 1.90%<br>1.50% 1.50%<br>x4.00 x5.50<br>On Benchmark | 87.5% of Premium, Accumulated at <b>1.00%</b> | <b>7 Years:</b><br>10,10,10,10,9,8,7,0<br>May differ ages 56 +  | 0-80      | \$15,000/<br>\$1,000,000                                | All except:<br>NY,OR - WA original only  | •In the first contract year, interest only can be withdrawn from the Fixed Rate Strategy. After the first contract year,the owner can withdraw up to 10% of the accumulation value each contract year without a surrender charge.<br>•Upon death full accumulation value.   | <b>5.00%</b><br>All Ages   |
|  | Secure 5 (Flexible)<br>Avail Return Of Premium Rider lowers rates!  | 100%   | 3 options:<br>Annual CAP<br>Monthly Cap<br>1 Yr Fixed<br>Benchmark<br>10% CAP | <b>\$15K - \$75K:</b><br>2.00% 3.00%<br>1.00% 1.40%<br>1.50% 1.50%<br>x2.00 x3.50<br>On Benchmark | 87.5% of Premium, Accumulated at <b>1.00%</b> | <b>5 Years:</b><br>8%,7.5%,6.5%,5.5%,4.5%,0%  | 0-80      | \$75,000/<br>\$1,000,000                                | All except:<br>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.<br>•Upon death full accumulation value.   | <b>3.25%</b><br>All Ages   |
|  | ING Secure Index Outlook Annuity<br><b>3.00% Premium Bonus</b>  | 100%   | 3 options:<br>Annual CAP<br>Monthly Cap<br>1 Yr Fixed                         | <b>\$15K - \$75K:</b><br>2.00% 3.50%<br>1.10% 1.50%<br>1.50% 1.50%                                | 87.5% of Premium, Accumulated at <b>1.00%</b> | <b>10 Years:</b><br>10,9,8,7,6,5,4,3,2,1,0  | 0-80      | \$15,000/<br>\$1,000,000                                | ONLY IN:<br>AK,CT,DE,MN NJ,WA            | •The owner can withdraw up to 10% of the accumulation value each contract<br>•Nursing Home Waiver<br>•Terminal Illness Waiver   | <b>6.00%</b><br>All Ages   |
|  | ING Envoy Fixed Index Annuity   | <del>3 Year: CLOSED-<br/>6 Year Index CLOSED-<br/>9 Year Index</del> |   | <del>\$15K \$75K:</del><br>Point-to-Point Cap: 2.50% 4.00%<br>Fixed Rate Strategy: 1.50% 1.50%    | 100% of Premium, Accumulated at <b>1.00%</b>  | <b>3 year:</b><br>9,9,9<br><b>6 year:</b><br>9,9,9,9,8,7<br><b>9 year:</b><br>9,9,9,9,8,7,6,5,4,0<br>with MVA<br>(30 Day Window at the end of selected guaranteed period) | 0-80      | \$15,000/<br>\$1,000,000                                | All except:<br>NY                        | •The blended change is calculated by using:<br><b>70% S&amp;P 500 and 30% of Dow Jones EURO STOXX 50</b> Index annual increase!<br>• First contract year you may withdraw up to 10%<br>•Nursing Home Terminal Illness Waivers   | <b>6 Year:</b><br><b>1.50%</b><br>0.75% Trail<br><b>9 Year:</b><br><b>6.50%</b><br>or<br><b>5.00%</b> and<br>0.25% Trail |
| GREAT AMERICAN<br>A by A.M. BEST                       | Safe Return Principal Guaranteed & Bail-Out Cap   | 100%<br>Fixed Rate:<br>1.10%   | 2 options: Annual CAP: Mo Avr & Cap   | Cap / Bail-Out: 4.00% / 3.50%<br>4.00% / 3.50%  | 1.00% on 100%                                 | <b>10 Years:</b><br>10,9,8,7,6<br>5,4,3,2,1,0   | 0-85      | \$25,000<br>\$750,000<br>(0-79)<br>\$500,000<br>(80-85) | All except:<br>DE,NY                     | •10% of the Accumulation Value all years.<br>•Extended Care, Terminal Illness up to 100% of the contract's Accumulation Value<br>•Full Accumulation Value at death.<br>•403B Loans Available  | 6.50%<br>(0-75)<br>5.50%<br>(76-80)<br>2.50% 81+   |
|  | American Valor 10 (2.00% BONUS)   | 100%<br>Fixed Rate:<br>1.00%   | 2 Options: Annual CAP: Mo Avr & Cap   | Cap: 3.50%<br>3.50%   | 1.00% on 100%                                 | <b>10 Years:</b><br>10,9,8,7,6<br>5,4,3,2,1,0   | 0-85      | \$10,000<br>\$750,000<br>(0-79)<br>\$500,000<br>(80-85) | All except:<br>DE,HI,NY                  | 5% premium bonus for Purchase Payments in first three contract years through age 57; 4.00% for ages 58 through 69; and 3.00% for ages 70 through 85   | 6.00%<br>(0-75)<br>4.50%<br>(76-80)<br>2.50% 80+   |
| Income Sustainer Plus Rider                            | <b>INCOME PAY GLWB RIDER LIFETIME PAYMENT PERCENTAGES</b><br>Attained Age:55-65   65-66   66 67 68 69 70 71 72 73 74   75-85   85-90   90+<br>Single Covered Person: 4.50%   5.50%   add 0.10% per year ages 66 - 74   6.50%   7.50%   8.00%<br>Joint Covered Person: 3.50%   4.50%   add 0.10% per year ages 66 - 74   5.50%   6.50%   7.00% |  |   |   |   |   |           |   |  | (10.00% Simple Interest for 10 Years) Cost 1.15%<br>Additional death benefit protection begins after the fifth contract anniversary and replaced the annuity contract's death benefit. Beneficiaries may choose one of two death benefits at the time of settlement: Lump sum and Annuitization. See brochure for more details. | all states except CO,NY,OH,WA  |

| FIA's<br>800-373-9697   | PRODUCT   | PART.<br>RATE.  | CREDITING<br>METHOD  | EARNINGS<br>Cap/Spreads                      | MIN.<br>GUAR.  | POLICY TERM<br>SURRENDER %                             | ISSUE<br>AGE   | MIN./MAX.<br>PREMIUM   | AVAILABLE<br>STATES  | COMMENTS  | COMM.  |
|---|---|---|--|--|--|--|--|--|--|---|--|
| Lincoln<br>Financial (JP)<br>A+ A.M. BEST<br>AA- S&P          | New Directions<br><b>8</b>  | <b>Crediting Method \$10K \$100K+</b><br><b>8 Year Fixed:</b><br><b>1yr Performance:</b><br><b>2 Year Reset Cap:</b>  | <b>1.70%</b><br><b>3.00%</b><br><b>7.00%</b>                 | <b>1.85%</b><br><b>3.20%</b><br><b>7.45%</b> | 1.75% on<br>100% of<br>deposit   | <b>8 Years:</b><br>9,8,7,6,4,75,<br>3.50,2,0.75<br>MVA | 0-85   | \$10,000/<br>\$1,000,000<br>(0-65)<br>\$500K 65+                         | All except:<br>NY  | •10% free withdrawal once per year of value.<br>•Grater of accumulation value or minimum cash<br>surrender value.<br>•Can annuitize after year 2.   | <b>4.50%</b><br>(0-75)<br>3.00%(-80)<br>1.50%(-85) |
|   | New Directions<br><b>6</b>  | <b>Crediting Method \$10K \$100K+</b><br><b>6 Year Fixed:</b><br><b>1yr Performance:</b><br><b>2 Year Reset Cap:</b>  | <b>1.40%</b><br><b>2.50%</b><br><b>7.00%</b>                 | <b>1.55%</b><br><b>2.65%</b><br><b>7.00%</b> | 1.75% on<br>100% of<br>deposit   | <b>6 Years:</b><br>9,8,7,6,4.75,3.50<br>MVA            | 0-85   | \$10,000/<br>\$1,000,000<br>(0-65)<br>\$500K 65+                         | All except:<br>NY  | •10% free withdrawal once per year of value.<br>•Grater of accumulation value or minimum cash<br>surrender value.<br>•Can annuitize after year 2.   | <b>3.50%</b><br>(0-75)<br>2.25%(-80)<br>1.00%(-85) |
|   | OPTI POINT 10<br>(Flexible)<br><b>Bonus</b><br><b>5.00% \$100K+</b><br><b>4.00% under</b> | <b>1 Year Fixed:</b><br><b>1Yr Performance:</b><br><b>2 Yr Reset Cap:</b><br><b>2 Yr Monthly Cap:</b>   | <b>1.00%</b><br><b>2.50%</b><br><b>7.00%</b><br><b>2.25%</b> | S&P Index                                    | 1.50% on<br>100% of<br>deposit   | <b>10 Years:</b><br>10,9,8,7,6,5,4,3,2,1<br>MVA        | 0-80   | \$5,000 NQ<br>\$2,000 Q<br>\$1,000,000<br>(0-65)<br>\$500K 65+           | All except:<br>AK,MN,NY,OR,<br>UT  | •10% free withdrawal once per year<br>• Death premium paid <b>less surrenders</b> received; or<br>Accumulation value without a MVA, less surrender;<br>or Guaranteed min. cash Surr.value and As<br>Always Full value if paid over 5 yrs. | <b>7.00%</b><br>(0-75)<br>4.75%(-80)               |
|   | OPTI POINT 8<br>(Flexible)<br><b>Bonus</b><br><b>4.00% \$100K+</b><br><b>3.00% under</b>  | <b>1 Year Fixed:</b><br><b>1Yr Performance:</b><br><b>2 Yr Reset Cap:</b><br><b>2 Yr Monthly Cap:</b>   | <b>1.10%</b><br><b>2.50%</b><br><b>7.00%</b><br><b>2.25%</b> | S&P Index                                    | 1.50% on<br>100% of<br>deposit   | <b>8 Years:</b><br>9,8,7,6,5,4,3,2<br>MVA              | 0-85   | \$5,000 NQ<br>\$2,000 Q<br>\$1,000,000<br>(0-65)<br>\$500K 65+           | All except:<br>MN, NY, OR, UT  | •10% free withdrawal once per year<br>• Death premium paid <b>less surrenders</b> received; or<br>Accumulation value without a MVA, less surrender;<br>or Guaranteed min. cash Surr.value and As<br>Always Full value if paid over 5 yrs. | <b>6.00%</b><br>(0-75)<br>4.00%(-80)<br>2.00%(-85) |
| AMERICAN<br>GENERAL<br>A by A.M. BEST<br>A+ by S&P            | Vision<br>Advantage 9   | 100% Pt-to-Pt Cap With <b>4.50%</b><br>80% Pt-to-Pt Cap With <b>4.75%</b><br><b>30%</b> Participation Pt-to-Pt<br>100% Mo. Aver <b>7.00%</b> spread<br><b>2.00%</b> Fixed Account                                 | S&P Index<br>Annual Reset                                    | 90% @<br>1.50%                               | <b>9 Years:</b> MVA<br>10,9,8,7,6,5,4,3,2,0                                  | 0-80   | \$15,000/<br>\$1,000,000                               | All except:<br>AK, CT, DE, MN,<br>MO,NJ, NY,OR,<br>PA, VT                | •10% free withdrawal<br>• <b>Full death</b> Benefit<br>•Can annuitize after yr 5 for min 5 years.<br>•Extended Care Rider  | <b>6.00%</b><br>(0-75)<br>5.00%<br>(76-80)  |  |
|   | Vision<br>Advantage 7   | 100% Pt-to-Pt Cap With <b>3.50%</b><br>80% Pt-to-Pt Cap With <b>3.75%</b><br><b>30%</b> Participation Pt-to-Pt<br>100% Mo. Aver <b>8.00%</b> spread<br><b>1.45%</b> Fixed Account                                 | S&P Index<br>Annual Reset                                    | 90% @<br>1.50%                               | <b>7 Years:</b> MVA<br>9,8,7,6,5,4,3   | 0-80   | \$15,000/<br>\$1,000,000                               | All except:<br>AK,CT,DE,MN,<br>MO,NJ, NY,OR<br>PA,UT,VT,WA               | •10% free withdrawal<br>• <b>Full death</b> Benefit<br>•Can annuitize after yr 5 for min 5 years.<br>•Extended Care Rider  | <b>6.00%</b><br>(0-75)<br>5.00%<br>(76-80)  |  |
| AG ISSUE<br>DATES:<br>5th,12th,<br>20th,28th of<br>each month | AG HORIZON<br>INDEX 9<br>(4.00% Bonus)  | <b>1.20% 6 Year Fixed</b><br><b>6.75% Cap 2 YR Reset</b><br><b>1.50% Monthly Cap</b><br><b>Premium Bonus 4.00%</b>  | S&P Index<br>2-yr pt to pt and<br>monthly capped             | 90% @<br>1.50%                               | <b>9 Years:</b><br>10,10,9,8,7<br>6,5,4,2,0<br>MVA                           | 0-85<br>(0-75<br>IRAs)                                 | \$5,000/<br>\$1,000,000                                | All except:<br>AK,MN,NJ,NY,<br>OK,UT,VT,WA                               | •10% free withdrawal once per year<br>•Death withdrawal value NO MVA Minimum death is<br>premiums paid less withdrawals. Full value if paid over<br>5 yrs. •Can annuitize after yr 5 for min 5 years.                | <b>6.00%</b><br>(0-75)<br>3.50%(-80)<br>2.00%(-85)  |  |
|   | AG HORIZON<br>INDEX 12<br>(5.00% Bonus)   | <b>1.35% 9 Year Fixed</b><br><b>6.75% Cap 2 YR Reset</b><br><b>1.50% Monthly Cap</b><br><b>Premium Bonus 5.00%</b>  | S&P Index<br>2-yr pt to pt and<br>monthly capped             | 90% @<br>1.50%                               | <b>12 Years:</b><br>12,12,12,12,12<br>11,10,9,8,7,5,3,0<br>MVA               | 0-85<br>(0-75<br>IRAs)                                 | \$5,000/<br>\$1,000,000                                | All except:<br>AK,CT,DE,FL,MN<br>NJ,NY,OR,<br>SC,TX,UT,VT,WA             | •10% free withdrawal once per year<br>•Death withdrawal value NO MVA Minimum death is<br>premiums paid less withdrawals. Full value if paid over<br>5 yrs. •Can annuitize after yr 5 for min 5 years.                | <b>8.00%</b><br>(0-75)<br>4.00%(-80)<br>2.50%(-85)  |  |
|   | Vision<br>Maximizer<br>(5.00% Bonus)  | 100% Pt-to-Pt Cap With <b>3.00%</b><br><b>30%</b> Participation Pt-to-Pt<br>100% Mo. Aver <b>8.00%</b> spread<br><b>1.30%</b> Fixed Account   | S&P Index<br>Annual Reset                                    | 90% @<br>1.50%                               | <b>10 Years:</b> MVA<br>17,16,15,14,13<br>10,9,8,7,6,-<br>(some states less) | 0-75   | \$20,000/<br>\$1,000,000                               | All except:<br>AK,DE,FL,IL,MN,<br>MO,MS, NJ,NY,<br>OR,PA,TX,<br>UT,VT,WA | •10% free withdrawal all years<br>• <b>Full death</b> Benefit<br>•Extended Care Rider<br>•RMD Friendly Withdrawals   | <b>8.00%</b><br>(0-75)  |  |
| LINCOLN<br>BENEFIT<br>A+ A.M. BEST<br>AA S&P                  | Saver's<br>Index III (Flexible)   | <b>2 options with caps: \$15K - \$100K</b><br><b>60%</b> Annual Pt 2 Pt Cap<br><b>100%</b> Annual Pt 2 Pt Cap<br>Bailout provision if cap is reduced by 2% or more<br>from rate in the first year of indexed acc. | 3.25% 3.25%<br>3.00% 3.00%                                   | 90%<br>@3%                                   | <b>10 Years:</b><br>10,10,9,8,7,<br>6,5,4,2,1,0                              | 0-85<br>(annuitant)<br>0-90<br>(owner)                 | \$10,000<br>\$3,000 Qual<br>(\$250 add)<br>\$1,000,000 | All except:<br>NY,OR   | •10% free withdrawal after 1st year.<br>•Return of Premium Rider Available for cost<br>•Death benefit based on account value.<br>•Confinement, Terminal illness, Unemployment<br>Activities of daily living waivers. | <b>3.45%</b><br>(0-75)<br>2.40%<br>(76-90)  |  |
|   | Saver's<br>Index Annuity<br>Premier<br><b>3.00% Credit<br/>Enhancement</b>                | <b>4 options with caps: \$15K - \$100K</b><br><b>100%</b> Annual Pt 2 Pt<br>1-Year Low Watermark<br>Year Monthly Average<br>Monthly Cap   | 2.50% 2.50%<br>2.50% 2.50%<br>2.50% 2.50%                    | 1-<br>Surrender                              | 100% at<br>1.00%<br>less<br>Surrender  | <b>10 Years:</b><br>12,11,10,9,<br>8,7,6,5,4,3,0       | 0-85<br>(annuitant)<br>0-85<br>(owner)                 | \$10,000<br>\$1,000,000  | All except:<br>AR,CT,MN,NJ<br>NY,PA,UT,WA  | •10% free withdrawal after 1st year.<br>•Return of Premium Rider Available for cost<br>•Death benefit based on account value.<br>•Confinement, Terminal illness, Unemployment<br>Activities of daily living waivers.                      | <b>2.15%</b><br>(0-75)<br>1.15% -85)               |

| FIA's<br>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.  |
|---|---|--|---|---|---|---|------------------------------|--|--|--|--|
| AMERICAN NATIONAL<br>A A.M. BEST<br>AA- S&P       | ANICO Strategy Index Annuity 7                              | 100%<br>(1.00% Fixed Account)  | Annual Reset<br>*Does <b>Not</b> Average*             | <u>Annual Cap:</u><br>S&P 500<br>3.00%                          | 90% at MG   | <u>7 Years:</u><br>7,7,6,5,4,3,2,0%<br>NO MVA           | 0-85                         | \$5,000<br>(\$4,000 Q)/<br>\$1,000,000 | All <u>except:</u><br>MA,MN,NY,<br>OR,PA,UT,VT                 | •10% free withdrawal after year 1<br>•FULL DEATH BENEFIT / Waivers Available!<br>•Lifetime Income Rider, and Enhanced Death Benefit Rider also available   | 5.00%<br>(0-75)<br>4.00%(-80)<br>3.00%(-85)  |
|   | ANICO Strategy Index Annuity 10                             | 100%<br>(1.00% Fixed Account)  | Annual Reset<br>*Does <b>Not</b> Average*             | <u>Annual Cap:</u><br>S&P 500<br>3.00%                          | 90% at MG   | <u>10 Years:</u><br>9,9,8,7,6,5<br>4,3,2,1,0%<br>NO MVA | 0-85                         | \$5,000<br>(\$4,000 Q)/<br>\$1,000,000 | All <u>except:</u><br>MA,MN,NY,<br>OR,PA,UT,VT                 | •10% free withdrawal after year 1<br>•FULL DEATH BENEFIT / Waivers Available!<br>•Lifetime Income Rider, and Enhanced Death Benefit Rider also available   | 8.00%<br>(0-75)<br>6.50%(-80)<br>5.00%(-85)  |
|   | Value Lock 7  | <b>50% Participation</b><br>(Guaranteed for term)<br><b>No Cap - No Fees</b><br>Monthly Average Point to Point that can be locked-in at anytime. |   |   | 88.75% @ state minimum  | <u>7 years:</u><br>8,8,7,6,5,4,2,0                      | 0-80                         | \$5,000<br>\$1,000,000<br>(\$4,000Q)   | All <u>except:</u><br>DE,IL,MD,<br>MA,MN,NJ,NY,<br>ND,OR,UT,VT | • The ANICO Value-Lock EIA is a single premium. Interest crediting method uses a average of growth of the S&P® 500 Index and allows a one-time lock-in of gains at anytime during the initial 7-year term, after lock-in value is credited a fixed rate. <b>At lock-in a pro-rata credit of interest</b> - See fact sheet for details. • 10% of the annuity value Starting in year 2<br>• Full Death Benefit     | 6.00%<br>(0-75)<br>4.00%<br>(76-80)  |
|   | Value Lock 10<br><b>NO Premium Bonus</b>                    | <b>75% Participation</b><br>(Guaranteed for term)<br><b>No Cap - No Fees</b><br>Monthly Average Point to Point that can be locked-in at anytime. |   |   | 90% of deposit @ state minimum                                  | <u>10 years:</u><br>12,12,11,10,9,8<br>7,6,5,3,0        | 0-80                         | \$5,000<br>\$1,000,000<br>(\$4,000Q)   | All <u>except:</u><br>MA,MN,NJ,NY<br>ND,OR,VT                  | • The ANICO Value-Lock 10 EIA is a single premium. Interest crediting method uses a average of growth of the S&P® 500 Index and allows a one-time lock-in of gains at anytime during the initial 10-year term, after lock-in value is credited a fixed rate. <b>At lock-in a pro-rata credit of interest</b> - See fact sheet for details. • 10% of the annuity value Starting in year 2<br>• Full Death Benefit | 10.00%<br>(0-75)<br>8.00%<br>(76-80)   |
|   | ANICO Equity Index Annuity                                  | <u>Specified Rate - Simple Index</u><br>3.00%<br>If the S&P is even or up client gets above rate.  |   |   | 1.00%   | <u>6 Years:</u><br>8,8,7,6,4,2<br>MVA                   | 0-85                         | \$10,000/<br>\$1,000,000               | All <u>except:</u><br>MN,NY,ND,OK,<br>OR,WA                    | •10% free withdrawal after year 1<br>•FULL DEATH BENEFIT / Waivers Available!<br>•Lifetime Income Rider, and Enhanced Death Benefit Rider also available   | 5.00%<br>(0-79)<br>3.00%<br>(80-85)  |
| THE STANDARD INSURANCE<br>A- A.M. BEST<br>AA- S&P | IGA 7   | 100%<br>Fixed Rate:<br>1.70%   | Annual Reset<br>Annual Pt 2 Pt<br><b>No</b> Averaging | <b>2.70%</b><br>(Over \$100K)<br><b>2.05%</b><br>(Under \$100K) | 1.00% on<br>100% of<br>deposit                                  | <u>7 Years:</u><br>9,8,7,6,5,4,2                        | 0-90                         | \$15,000/<br>\$1,000,000               | All <u>except:</u><br>NY                                       | •10% free withdrawal once per year of account value available <b>immediately</b><br>•Nursing home not avail. in MA<br>•Annuitization Avail. anytime but not required -<br>•FULL DEATH BENEFIT!<br>•Principal Guaranteed with lower cap   | 5.00%<br>(0-80)<br>2.75%(-85)<br>2.25%(-90)  |
|   | Bail-out after yr 2 if cap is certain 2% less than at issue | IGA 5  | 100%<br>Fixed Rate:<br>1.70%                          | Annual Reset<br>Annual Pt 2 Pt<br><b>No</b> Averaging           | <b>2.50%</b><br>(Over \$100K)<br><b>2.00%</b><br>(Under \$100K) | 1.00% on<br>100% of<br>deposit                          | <u>5 Years:</u><br>8,7,6,4,2 | 0-90                                   | \$15,000/<br>\$1,000,000                                       | All <u>except:</u><br>NY   | •10% free withdrawal once per year of account value available <b>immediately</b><br>•Nursing home not avail. in MA<br>•Annuitization Avail. anytime but not required -<br>•FULL DEATH BENEFIT!<br>•Principal Guaranteed with lower cap |

| FIA's<br>800-373-9697  | PRODUCT   | PART.<br>RATE.  | CREDITING<br>METHOD   | EARNINGS<br>Cap/Spreads  | MIN.<br>GUAR.   | POLICY TERM<br>SURRENDER %   | ISSUE<br>AGE                           | MIN./MAX.<br>PREMIUM   | AVAILABLE<br>STATES   | COMMENTS  | COMM.   |
|--|---|---|---|--|---|--|--|--|---|---|---|
| NORTH<br>AMERICAN<br>Assurance Co.<br>A+ A.M. BEST<br>A+ S&P | Charter 14<br>(Flexible)<br><b>Premium<br/>Bonus</b><br><b>10.00%</b> on all<br>deposits yrs 1-7  | <b>Annual point-to-point</b><br>S&P 500 (1.60% Mo Cap)<br>Dow Jones Index<br>S&P MidCap 400@Index<br>Russell 2000 Index<br>NASDAQ-100 (1.50% Mo Cap)<br>DJ EuroSTOXX 50@<br>Hindsight Index<br>Fixed Rate | <b>100% Part:</b><br>2.75% Cap<br>2.65% Cap<br>2.55% Cap<br>2.50% Cap<br>2.50% Cap<br>3.05% Cap<br>2.35% Cap<br>1.50%   | 1.10%<br>87.5%   | <b>14 Years:</b><br>18,18,17,15,<br>15,15,15,14,12,<br>10,8,6,4,2<br>(No rolling surrender<br>on flex) (subject to<br>the Interest<br>Adjustment) | 0-75<br>(0-65 in CA)<br>(0-51 in TX)   | \$10,000<br>(\$2,000 Q)<br>\$1,000,000 | <b>All except:</b><br>AK,DE,NY,<br>MN,OR,UT                  | •10% of the Accumulation Value, once each year,<br>after the first contract year.<br>•Nursing Home up to 100% of the contract's<br>Accumulation Value 0-75<br>•Guaranteed minimum Participation Rate is 10%<br>•Full Accumulation Value at death.<br>•Other crediting methods are available<br>•No rolling (new) surrender charge on additional<br>deposits | <b>7.50%</b><br>(0-75)  |   |
|  | Charter 10<br>(Flexible)<br><b>Premium<br/>Bonus 5.00%</b><br>deposits yrs 1-7  | <b>Annual point-to-point</b><br>S&P 500 (1.40% Mo Cap)<br>Dow Jones Index<br>S&P MidCap 400@Index<br>Russell 2000 Index<br>NASDAQ-100 (1.30% Mo Cap)<br>DJ EuroSTOXX 50@<br>Hindsight Index<br>Fixed Rate | <b>100% Part:</b><br>2.30% Cap<br>2.20% Cap<br>2.10% Cap<br>2.05% Cap<br>2.10% Cap<br>2.55% Cap<br>2.50% Cap<br>1.30%   | 1.10%<br>87.5%   | <b>10 Years:</b><br>15,14,13,12,11<br>10,8,6,4,2<br>(subject to the Interest<br>Adjustment)   | 0-79<br>(0-55 in TX)   | \$10,000<br>(\$2,000 Q)<br>\$1,000,000 | <b>All except:</b><br>AK,DE,NY,<br>MN,OR,UT                  | •10% of the Accumulation Value, once each year,<br>after the first contract year.<br>•Nursing Home up to 100% of the contract's<br>Accumulation Value 0-75<br>•Guaranteed minimum Participation Rate is 10%<br>•Full Accumulation Value at death.<br>•Other crediting methods are available<br>•No rolling (new) surrender charge on additional<br>deposits | <b>7.50%</b><br>(0-75)<br><b>5.63%</b><br>(76-79)   |   |
|  | Short Term<br>High<br>Commission  | Charter 7 (Flexible)  | <b>Annual point-to-point</b><br>S&P 500 (1.25% Mo Cap)<br>Dow Jones Index<br>S&P MidCap 400@Index<br>Russell 2000 Index<br>NASDAQ-100 (1.15% Mo Cap)<br>DJ EuroSTOXX 50@<br>Hindsight Index<br>Fixed Rate | <b>100% Part:</b><br>2.00% Cap<br>2.00% Cap<br>2.00% Cap<br>2.00% Cap<br>2.20% Cap<br>2.00% Cap<br>1.15% | 1.10%<br>87.5%  | <b>7 Years:</b><br>10,9,8,7,6,4,2<br>(subject to the Interest<br>Adjustment) | 0-85                                   | \$10,000<br>(\$2,000 Q)<br>\$1,000,000                       | <b>All except:</b><br>AK,DE,NY,<br>MN,OR,UT   | •10% of the Accumulation Value, once each year,<br>after the first contract year.<br>•Nursing Home up to 100% of the contract's<br>Accumulation Value 0-75<br>•Guaranteed minimum Participation Rate is 10%<br>•Full Accumulation Value at death.<br>•Other crediting methods are available<br>•No rolling (new) surrender charge on additional<br>deposits | <b>7.50%</b><br>(0-75)<br><b>5.63%</b><br>(76-80) |
| Premium Bonus<br><b>7.00%</b><br>on all deposits<br>yrs 1-5  | NORTH<br>AMERICAN<br>TEN<br>(Flexible)  | <b>Annual point-to-point</b><br>S&P 500 (1.70% Mo Cap)<br>Dow Jones Index<br>S&P MidCap 400@Index<br>Russell 2000 Index<br>NASDAQ100 (1.50% Mo Cap)<br>DJ EuroSTOXX 50@<br>Hindsight Index<br>Fixed Rate  | <b>100% Part:</b><br>2.05% Cap<br>2.00% Cap<br>2.00% Cap<br>2.00% Cap<br>2.00% Cap<br>2.20% Cap<br>2.00% Cap<br>1.15%   | <b>100% of<br/>premium<br/>at 1.00%</b>  | <b>10 Years:</b><br>18,16,14,12,<br>11,10,8,6,4,2,0   | 0-79<br>(May vary<br>by state)   | \$10,000<br>(\$2,000 Q)<br>\$1,000,000 | <b>All except:</b><br>AK,CT,DE,MN,<br>,NV,NY,OR,<br>TX,UT,WA | •10% of Accumulation Value may be withdrawn<br>once each year after year 1.<br>•Full Death Benefit Accum Value<br>•Nursing Home up to 20% of Accumulation Value<br>per year.  | <b>6.50%</b><br>(0-75)<br><b>4.87%</b><br>(76-79)   |   |
| Premium Bonus<br><b>7.00%</b><br>on all deposits<br>yrs 1-6  | NORTH<br>AMERICAN<br>PARAMOUNT<br>CHOICE TEN  | <b>Annual point-to-point</b><br>S&P 500 (1.70% Mo Cap)<br>Dow Jones Index<br>S&P MidCap 400@Index<br>Russell 2000 Index<br>NASDAQ100 (1.50% Mo Cap)<br>DJ EuroSTOXX 50@<br>Fixed Rate                     | <b>100% Part:</b><br>2.00% Cap<br>2.00% Cap<br>2.00% Cap<br>2.00% Cap<br>2.10% Cap<br>1.10%   | <b>100% of<br/>premium<br/>at 1.00%</b>  | <b>10 Years:</b><br>9,9,8,7,6,5,4,3,2,1   | 0-79<br>(May vary<br>by state)   | \$10,000<br>(\$2,000 Q)<br>\$1,000,000 | <b>All except:</b><br>AK,CT,DE,<br>MN,NV,NY,<br>TX,OR,UT,WA  | •Withdrawals in excess of the penalty-free amount<br>or a full surrender will incur a premium bonus<br>recapture as outlined below.<br>•10% of Accumulation Value may be withdrawn<br>once each year after year 1.<br>•Full Death Benefit Accum Value •Nursing Home<br>up to 20% of Accumulation Value per year.  | <b>6.50%</b><br>(0-75)<br><b>4.87%</b><br>(76-79)   |   |
| Premium Bonus<br><b>5.00% Bonus</b><br>deposits yrs 1-7      | PRIZM PLUS 10<br>(Flexible)   | <b>Annual point-to-point</b><br>S&P 500 (1.85% Mo Cap)<br>Dow Jones Index<br>S&P MidCap 400@Index<br>Russell 2000 Index<br>NASDAQ-100 (1.65% Mo Cap)<br>DJ EuroSTOXX 50@<br>Fixed Rate                    | <b>Participation:</b><br>15% - No Cap<br>15% - No Cap<br>10% - No Cap<br>10% - No Cap<br>15% - No Cap<br>15% - No Cap<br>1.30%  | 1.10%<br>87.5%   | <b>10 Years:</b><br>14,13,12,11,10<br>9,8,6,4,3   | 0-85   | \$10,000<br>(\$2,000 Q)<br>\$1,000,000 | <b>All except:</b><br>AK,CT,DE, MN,<br>NV,NY,OR,<br>TX,UT,WA | •10% of the Accumulation Value, once each year,<br>after the first contract year.<br>•Nursing Home up to 100% of the contract's<br>Accumulation Value 0-75<br>•Full Accumulation Value at death.<br>•Other crediting methods are available<br>•No new surre. charge on additional deposits  | <b>7.50%</b><br>(0-75)<br><b>5.63%</b><br>(76-79)   |   |
| NA GLWB<br>RIDER   | <b>INCOME PAY GLWB RIDER LIFETIME PAYMENT PERCENTAGES</b><br>Attained Age: 50-54   55-59   60-64   65-69   70-74   75-79   80+<br>Single Covered Person: 3.75%   3.75%   4.25%   4.75%   5.25%   5.75%   6.25%<br>Joint Covered Person: 2.75%   2.75%   3.25%   3.75%   4.25%   4.75%   5.25% |   |   |  |   |  |  |  | Option One (6.00% for Life) Cost 0.35%<br>Option Two (8.00% for 10 Years) - Cost 0.95%<br>IMPORTANT NOTICE: The Income Pay will no longer be available on<br>North American Ten & Paramount Choice Ten  | all states<br>except AK,<br>AL,CT,DE,<br>MN,OR,UT,<br>and WA  |   |

| FIA's<br>800-373-9697                            | PRODUCT   | PART.<br>RATE.   | CREDITING<br>METHOD                                   | EARNINGS<br>Cap/Spreads  | MIN.<br>GUAR.   | POLICY TERM<br>SURRENDER %  | ISSUE<br>AGE                                 | MIN./MAX.<br>PREMIUM                   | AVAILABLE<br>STATES  | COMMENTS  | COMM.   |
|--|---|--|---|--|---|---|--|--|--|---|---|
| NORTH AMERICAN Assurance Co. A+ A.M. BEST A+ S&P | Performance Choice 12 Plus                        | Annual point-to-point<br>S&P 500 (1.80% Mo Cap)  | 100% Part:<br>S&P 500 (1.80% Mo Cap)                  | 3.20% Cap<br>Dow Jones Index 3.10% Cap<br>S&P MidCap 400@Index 3.00% Cap<br>Russell 2000 Index 2.90% Cap<br>NASDAQ-100 (1.70% Mo Cap) 2.90% Cap<br>DJ EuroSTOXX 50@ 3.55% Cap<br>Hang Sang 3.15% Cap<br>Fixed Rate 1.75% | 1.10%<br>87.5%  | 12 Years:<br>10,10,10,10,10<br>9,8,7,6,5,4,2<br>With MVA                            | 0-75<br>Lower in CA                          | \$10,000<br>(\$2,000 Q)<br>\$1,000,000 | All except:<br>AK,AL,CT,DE,MA,MN,MO,NV,NY,OH,OR,UT,VA,WA       | •10% of the Accumulation Value, once each year, after the first contract year.<br>•Nursing Home increase 10% of the contract's Accumulation Value 0-75<br>•Full Accumulation Value at death.<br>•Other crediting methods are available •Bonus recapture % by year 100,95,90,85,80, 70,60,50,40,30,20,10   | 6.50%<br>(0-75)   |
|  | Performance Choice 12                             | Annual point-to-point<br>S&P 500 (2.55% Mo Cap)  | 100% Part:<br>S&P 500 (2.55% Mo Cap)                  | 4.65% Cap<br>Dow Jones Index 4.60% Cap<br>S&P MidCap 400@Index 4.45% Cap<br>Russell 2000 Index 4.40% Cap<br>NASDAQ-100 (2.40% Mo Cap) 4.35% Cap<br>DJ EuroSTOXX 50@ 5.40% Cap<br>Hang Sang 4.85% Cap<br>Fixed Rate 2.50% | 1.10%<br>87.5%  | 12 Years:<br>10,10,10,10,10<br>9,8,7,6,5,4,2<br>With MVA                            | 0-75<br>Lower in CA                          | \$10,000<br>(\$2,000 Q)<br>\$1,000,000 | All except:<br>AK,AL,CT,DE,MA,MN,MO,NV,NY,OH,OR,UT,VA,WA       | •10% of the Accumulation Value, once each year, after the first contract year.<br>•Nursing Home increase 10% of the contract's Accumulation Value 0-75<br>•Full Accumulation Value at death.<br>•Other crediting methods are available  | 6.50%<br>(0-75)   |
|  | Performance Choice 8 Plus                         | Annual point-to-point<br>S&P 500 (1.55% Mo Cap)  | 100% Part:<br>S&P 500 (1.55% Mo Cap)                  | 2.65% Cap<br>Dow Jones Index 2.55% Cap<br>S&P MidCap 400@Index 2.45% Cap<br>Russell 2000 Index 2.40% Cap<br>NASDAQ-100 (1.45% Mo Cap) 2.40% Cap<br>DJ EuroSTOXX 50@ 3.00% Cap<br>Hang Sang 2.55% Cap<br>Fixed Rate 1.45% | 1.10%<br>87.5%  | 8 Years:<br>10,10,10,10,10<br>10,9,8,5,3<br>With MVA                                | 0-85   | \$10,000<br>(\$2,000 Q)<br>\$1,000,000 | All except:<br>AK,AL,CT,DE,MA,MN,MO,NV,NY,OH,OR,UT,VA,WA       | •10% of the Accumulation Value, once each year, after the first contract year.<br>•Nursing Home increase 10% of the contract's Accumulation Value 0-75<br>•Full Accumulation Value at death.<br>•Other crediting methods are available •Bonus recapture % by year 100,90,80,70, 60,40,20  | 5.50%<br>(0-75)<br>4.125%<br>(76-79)<br>2.25%<br>(80-85)<br>(TX 1.00% Lower)  |
|  | Performance Choice 8                              | Annual point-to-point<br>S&P 500 (2.15% Mo ap)   | 100% Part:<br>S&P 500 (2.15% Mo ap)                   | 3.80% Cap<br>Dow Jones Index 3.75% Cap<br>S&P MidCap 400@Index 3.60% Cap<br>Russell 2000 Index 3.55% Cap<br>NASDAQ-100 (2.00% Mo Cap) 3.55% Cap<br>DJ EuroSTOXX 50@ 4.30% Cap<br>Hang Sang 3.85% Cap<br>Fixed Rate 2.05% | 1.10%<br>87.5%  | 8 Years:<br>10,10,10,10,10<br>10,9,8,5,3<br>With MVA                                | 0-85   | \$10,000<br>(\$2,000 Q)<br>\$1,000,000 | All except:<br>AK,AL,CT,DE,MA,MN,MO,NV,NY,OH,OR,UT,VA,WA       | •10% of the Accumulation Value, once each year, after the first contract year.<br>•Nursing Home increase 10% of the contract's Accumulation Value 0-75<br>•Full Accumulation Value at death.<br>•Other crediting methods are available  | 5.50%<br>(0-75)<br>4.125%<br>(76-79)<br>2.25%<br>(80-85)<br>(TX 1.00% Lower)  |
|  | ALSO Available in 10 and 6 year surrender periods | North American Freedom Choice Series   | Annual point-to-point<br>S&P 500 (3.30% Mo Cap)       | Under \$250K / Over \$250K:<br>S&P 500 (3.30% Mo Cap)  | 5.80% Cap<br>Dow Jones Index 5.80% Cap<br>S&P MidCap 400@Index 5.55% Cap<br>Russell 2000 Index 5.45% Cap<br>NASDAQ-100 (3.05% Mo Cap) 5.40% Cap<br>DJ EuroSTOXX 50@ 6.80% Cap<br>Fixed Rate 3.05% | 6.55% Cap<br>6.65% Cap<br>6.25% Cap<br>6.20% Cap<br>6.15% Cap<br>7.75% Cap<br>3.35% | 14 Years:<br>9,9,9,9,8,8,7,<br>7,6,6,5,4,3,2 | 0-75<br>(lower in some states)         | \$10,000<br>(\$2,000 Q)<br>\$1,000,000                         | All except:<br>AK,AL,CT,DE,MA,MN,MO,MT,NV,NY,OR,PA,UT,VT,VA,WA  | •5% of the Accumulation Value, once each year, after the first contract year.<br>•Nursing Home up to 100% of the contract's Accumulation Value 0-75<br>•Guaranteed minimum Participation Rate is 10%<br>•Full Accumulation Value at death.<br>•Other crediting methods are available<br>•No (new) surrender 4 additional deposits |
| North American Freedom Choice Series             |   | Annual point-to-point<br>S&P 500 (2.45% Mo Cap)  | Under \$250K / Over \$250K:<br>S&P 500 (2.45% Mo Cap) | 3.70% Cap<br>Dow Jones Index 3.65% Cap<br>S&P MidCap 400@Index 3.50% Cap<br>Russell 2000 Index 3.45% Cap<br>NASDAQ-100 (2.25% Mo Cap) 3.45% Cap<br>DJ EuroSTOXX 50@ 4.20% Cap<br>Fixed Rate 2.00%                        | 4.45% Cap<br>4.40% Cap<br>4.25% Cap<br>4.20% Cap<br>4.15% Cap<br>5.10% Cap<br>2.40%   | 8 Years:<br>9,9,8,7,6,5,4,2<br>With MVA   | 0-85   | \$10,000<br>(\$2,000 Q)<br>\$1,000,000 | All except:<br>AK,AL,CT,DE,MA,MN,MO,MT,NV,NY,OR,PA,UT,VT,VA,WA | •5% of the Accumulation Value, once each year, after the first contract year.<br>•Nursing Home up to 100% of the contract's Accumulation Value 0-75<br>•Guaranteed minimum Participation Rate is 10%<br>•Full Accumulation Value at death.<br>•Other crediting methods are available<br>•No rolling (new) surrender charge on additional deposits | 5.50%<br>(0-75)<br>4.125%<br>(76-79)<br>2.25%<br>(80-85)<br>(MO 1.00% Lower)  |
| North American Freedom Choice Series             |   | Also available in a 6 and 10 year option - see North American rate sheet for details on the rates. |   |  |   |   |  |  |  |   |   |

| FIA's<br>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.  |
|---|---|--|--|--|--|---|--------------------------------------|---|--|--|--|
| <b>LSW COMMISSIONS FOR SOME PRODUCTS REDUCE AT AGE 58 IN THE STATES OF AK, AL, CA, DE, IL, MN, NV, OH, TX, UT, WA - See commission schedule for details</b> |   |  |  |  |  |   |                                      |   |  |  |  |
| <b>(LSW)<br/>Life Of The Southwest<br/>A A.M. BEST<br/>A+ S&amp;P</b>   | <b>Secure Plus Platinum<br/>(2 index options)</b>                           | <b>100%</b><br>(2.25% Fixed Account)   | Annual Reset<br>Pt to PT<br>With Cap         | <u>Annual Cap:</u><br><b>S&amp;P 500<br/>4.50%</b>   | 87.5%<br>@ 2.45%                                 | <b>15 Years:</b><br>14,14,13,12,11,10<br>9,8,7,6,5,4,3,2,1,0%                     | 80<br>(53 in IL,TX,UT)<br>(64 in FL) | \$100/mo<br>\$5,000 NQ<br>\$3,000 Q<br>\$500K Max   | All <u>except:</u><br>CT,NJ,NY,<br>OR,WA   | •10% of Accumulation Value annually after the first year as permitted by law   | <b>10%</b> (0-70)<br>6.75% (-75)<br>5.25% (-80)  |
|   | <b>Secure Plus Gold<br/>FPDA (Flexible)</b>                                 | <b>100%</b><br>(1.75% Fixed Account)   | Annual Reset<br>*Does <u>Not</u><br>Average* | <u>Annual Cap:</u><br><b>S&amp;P 500<br/>3.50%</b>   | 120.95%<br>(min. guar.<br>In 10 yrs)             | <b>10 Years:</b><br>10,9,8,7,6<br>5,4,3,2,1,0                                     | 0-85                                 | \$100/mo<br>\$5,000<br>(\$3,000 Q)/<br>\$500,000    | All <u>except:</u><br>NJ,NY,OR   | •10% free withdrawal of account value once a starting after 1st year.<br>•Death benefit based on account value.<br>•Interest rate compounds.   | <b>7.0%</b> (0-75)<br>3.75%(-80)<br>2.50%(-85)   |
|   | <b>SecurePlus<br/>Preferred 2</b>   | <b>100%</b><br>(1.00% Fixed Account)   | Annual Reset<br>*Does <u>Not</u><br>Average* | <u>Annual Cap:</u><br><b>S&amp;P 500<br/>2.25%<br/>Russell 2000<br/>2.25%</b>                      | 90% @<br>1.95%                                   |   |                                      |   |  | <b>ONLY IN CA</b>  |  |
|   | <b>403B<br/>SecurePlus<br/>Preferred 8<br/>8.00% Bonus</b>                  | <b>2 Options:</b><br><b>100%/140%</b><br>(1.50% Fixed Account)   | Annual Reset<br>*Does <u>Not</u><br>Average* | <u>Annual Cap:</u><br><b>S&amp;P 500<br/>3.00% / 2.75%<br/>Russell 2000<br/>3.00% / 2.75%</b>      | 1.95%  |   |                                      |   |  | <b>ONLY IN<br/>AK,CA,MN,<br/>MO,UT</b>   |  |
| <b>ADD Lifetime<br/>Income Rider to<br/>ANY LSW<br/>product and get<br/>an EXTRA 1.00%<br/>COMMISSION</b>   | <b>SecurePlus<br/>Elite 5</b>   | <b>2 Options:</b><br><b>100%/140%</b><br>(1.95% Fixed Account)   | Annual Reset<br>*Does <u>Not</u><br>Average* | <u>Annual Cap:</u><br><b>S&amp;P 500<br/>4.00%<br/>Russell 2000<br/>4.00%</b>                      | 87.5% @<br>2.45% for<br>1st 6 yrs<br>1.00% after |   |                                      |   |  |  |  |
|   | <b>SecurePlus<br/>Accumulator 5<br/>5.00% Bonus</b>                         | <b>100%</b><br>(2.45% Fixed Account)   | Annual Reset<br>*Does <u>Not</u><br>Average* | <u>Annual Cap:</u><br><b>4.00%</b>   | 87.5% @<br>2.45% for<br>1st 6 yrs<br>1.00% after | <b>15 Years:</b><br>14,14,13,12,11,<br>10,9,8,7,6,5,4,3,<br>2,1,0%                | 0-65<br>(64 in FL)<br>(53 in TX)     | \$15,000<br>\$500,000                               | All <u>except:</u><br>AL,AK,CT,GA,<br>IL,MN,NJ,NY,<br>OR,PA,UT,WA                                | •10% free withdrawal of account value once a starting after 1st year.<br>•Death benefit based on account value.<br>•Interest rate compounds.   | <b>7.00%</b><br>(0-75)<br>5.00%(-80)             |
| <b>Requiring the<br/>GLIR to be sold<br/>on all sales for<br/>ages 40 and<br/>older.</b>  | <b>SecurePlus<br/>Marquee 3<br/>3.00%<br/>Immediate Interest<br/>Credit</b> | <b>S&amp;P 500:</b><br>100% Annual Pt-to-Pt<br>50% Annual Pt-to-Pt<br>20% Point-to-Daily Average<br><b>Russell 2000:</b><br>100% Annual Pt-to-Pt<br>50% Annual Pt-to-Pt<br>Fixed Rate 1 Year   | Annual Reset<br>Pt-to-Pt                     | <u>S&amp;P 500:</u><br>2.25%<br>2.35%<br>NO CAP<br><u>Russell 2000:</u><br>2.25%<br>2.35%<br>1.00% | 87.5% @<br>NAIC<br>(1%-3%)                       | <b>10 Years:</b><br>10,9,8,7,6,5,4,3,2,1<br>59+ Lower in AL,CA,<br>DE,MN,OH,SC,TX | 40-85                                | \$10,000<br>\$1,000,000<br>\$500k 76+<br>\$250k 81+ | All <u>except:</u><br>AK,CA,CT,IL<br>IN,MN,MO,MT,<br>NV,NY,NJ,OK,<br>OR,PA,<br>UT,VA,WA,WY       | •3% Immediate Interest Credit<br>•10-year declining Withdrawal Charge Period<br>•SELI Option, Nursing Care and Terminal Illness Benefit Riders included at no additional cost*<br>•Guaranteed Lifetime Income Rider (GLIR)<br>• <b>Standard GLIR is required on all sales of SecurePlus Marquee 3 age 40+.</b>   | <b>7.0%</b> (0-75)<br>5.00% (-80)<br>3.50% (-85) |
|   | <b>SecurePlus<br/>Marquee 10<br/>(10% BAV)</b>                              | <b>S&amp;P 500:</b><br>100% Annual Pt-to-Pt<br>140% Annual Pt-to-Pt<br>25% Point-to-Daily Average<br><b>Russell 2000:</b><br>100% Annual Pt-to-Pt<br>140% Annual Pt-to-Pt<br>Fixed Rate 1 Year | Annual Reset<br>Pt-to-Pt                     | <u>S&amp;P 500:</u><br>3.00%<br>2.75%<br>NO CAP<br><u>Russell 2000:</u><br>3.00%<br>2.75%<br>1.50% | 87.5% @<br>NAIC<br>(1%-3%)                       | <b>10 Years:</b><br>10,9,8,7,6,5,4,3,2,1<br>59+ Lower in AL,CA,<br>DE,MN,OH,SC,TX | 40-80                                | \$10,000<br>\$500,000<br>\$250k 76+                 | All <u>except:</u><br>AK,CA,CT,HI,IL<br>IN,MN,MO,MT,<br>NV,NY,NH,NJ,<br>OK,OR,PA,<br>UT,VA,WA,WY | •Marquee 10 Guaranteed Lifetime Income Rider Available only on SecurePlus Marquee 10<br>•Marquee 10 GLIR is required on all sales of SecurePlus Marquee 10 age 40+<br>•10% BAV included in the Benefit Calculation<br>•3% Increasing Withdrawal Payment Option<br>•Before election of income, Benefit Calculation Base is available at death with a 5-year payout<br>•7% Annual Compounding Rollup Rate on the Benefit Calculation Base<br>•SELI Option, Nursing Care and Terminal Illness Benefit Riders included at no additional cost | <b>7.0%</b> (0-75)<br>5.00% (-80)                |

## Guaranteed Lifetime Income Rider

### New Policies

|                             | Applications Submitted Dates | Roll-up Rate | Guaranteed Withdrawal Percentage at age 60 | Rider Charges Policy Years |        |       |
|-----------------------------|------------------------------|--------------|--|----------------------------|--------|-------|
|                             |                              |              |  | 1-10                       | 11-20  | 21+   |
| <b>Indexed SPDA</b>         | Before 9/10/11               | 7.00%        | 4.50%                                      | %0.65                      | %0.65  | %0.65 |
| <b>Indexed Flex</b>         | Before 9/10/11               | 7.00%        | 4.50%                                      | 0.65                       | 0.65   | 0.65  |
| <b>Indexed Flex TSA/457</b> | Before 9/10/11               | 7.00%        | 4.50%                                      | 0.65                       | 0.65   | 0.75  |
| <b>Marquee 10</b>           | Before 9/10/11               | 7.00%        | 4.50%                                      | 0.85                       | 0.85   | 0.85  |
| <b>Income Master</b>        | Before 9/10/11               | 7.00%        | 5.00%                                      | 0.65                       | 0.65   | 0.65  |
|                             |                              |              |  |                            |        |       |
| <b>Indexed SPDA</b>         | On or After 09/10/2011       | 7.00%        | 4.00%                                      | %0.65                      | % 0.65 | %0.65 |
| <b>Indexed Flex</b>         | On or After 09/10/2011       | 7.00%        | 4.00%                                      | 0.65                       | 0.65   | 0.65  |
| <b>Indexed Flex TSA/457</b> | On or After 09/10/2011       | 7.00%        | 4.00%                                      | 0.65                       | 0.65   | 0.75  |
| <b>Marquee 10</b>           | On or After 09/10/2011       | 7.00%        | 4.00%                                      | 0.85                       | 0.85   | 0.85  |
| <b>Preferred 8</b>          | On or After 11/17/2011       | 7.00%        | 4.00%                                      | 0.85                       | 0.85   | 0.85  |
| <b>Income Master</b>        | On or After 09/10/2011       | 7.00%        | 4.50%                                      | 0.65                       | 0.65   | 0.65  |

### Current Rollup Rates in Effect for Additional Premium paid into Existing Policies

| Guaranteed Withdrawal Percentage Table - Rate at age 60* | Issue Years | Additional Premium Rollup Rate | Effective for Premiums Received After |
|--|-------------|--------------------------------|---------------------------------------|
| 5.00%  | All years   | 5.50%                          | 08/31/2011                            |
| 4.50%  | 2010        | 6.00%                          | 08/31/2011                            |
| 4.50%  | 2011        | 6.00%                          | 11/30/2011                            |

\* Rollup Rates for additional premiums paid into existing flexible premium policies (indexed and traditional fixed) will be based on the Guaranteed Withdrawal Percentage table in effect at the time the policy was issued.

Products issued by  
**Life Insurance Company of the Southwest™**

Information is for **AGENT USE ONLY**. Consult policy materials for details.

These annuity rates will be applicable for all premiums received on or after the dates indicated on the annuity products shown. Premium received after 12 p.m. (Central Standard Time) will have an effective date of the following day and will receive the rate effective on that date. If the effective date for rates above is a Saturday, Sunday, or a recognized national holiday, premium must be received by 12 p.m. Central Time the business day immediately preceding. Not all annuity products are approved in all states. Please check the State Approvals for each annuity product for availability.

**For Agent Use Only – Not For Use With The Public.**  
 Form No. 9932(1111)