

Allianz | Endurance Elite AM Best: A Index No Bonus

Rates Effective: 4/3/2012 1 Year Mo. Pt. To Pt. DJ EuroSTOXX 50: 1.90% Cap Nasdaq 100: 2.00% Cap S&P 500: 1.80% Cap Annual Pt. To Pt. Blended Indexes: 2.75% Cap DJ EuroSTOXX 50: 3.00% Cap Nasdaq 100: 2.75% Cap S&P 500: 2.75% Cap Mo. Average Annual Reset Blended Indexes: 4.50% Spread *Blended Strategy Indexes: 35% Dow, 35% Barclay Bond, 20% Euro Stoxx 50, 10% Russell. Fixed Account: 1st Year Rate: 1.25%	SPDA Minimum Premium: \$10,000 Q & NQ
	Minimum Guarantee: 1.00% on 87.50% floating
	Issue Ages: 0-80 Q & NQ
	Free Withdrawals: 10% Premium Only After Year 1 Systematic Withdrawals not available
	Riders: NHR, UR, GMWB NHR not approved in: KS, MA, NJ, OR, PA GMWB available at No Cost
	StatesNot Approved In: NY, WA
	Surrender Charges: 5 Year Term, 8 7 6 5 4 No MVA
	Commission: 0-75 Q & NQ 4.5% 76-80 Q & NQ 3% Trail Commissions available

Allianz | Endurance Plus AM Best: A Index No Bonus

Rates Effective: 4/3/2012 1 Year Mo. Pt. To Pt. FTSE 100: 1.90% Cap Nasdaq 100: 1.90% Cap S&P 500: 1.80% Cap Annual Pt. To Pt. Blended Indexes: 3.25% Cap FTSE 100: 3.75% Cap Nasdaq 100: 3.25% Cap S&P 500: 3.25% Cap Mo. Average Annual Reset Blended Indexes: 4.50% Spread Fixed Account: 1st Year Rate: 1.65%	FPDA Minimum Premium: \$10,000 Q & NQ Flexible premium first 3 years only.
	Minimum Guarantee: 1.50% on 90.00%
	Issue Ages: 0-80 Q & NQ
	Free Withdrawals: 10% Premium Only After Year 1, RMD NHR not available in KS, MA, NJ, OR and PA.
	Riders: NHR, UR
	StatesNot Approved In: NY, WA
	Surrender Charges: 10 Year Term, 10 10 10 8.75 7.5 6.25 5 3.75 2.5 1.25 No MVA State specific surrender charges in AL, CA, CT, DE, IN, IA, KY, MN, MS, NJ, OR, PA, TX and UT.
	Commission: 0-75 Q & NQ 7% 76-80 Q & NQ 5%

Allianz Master Dex X AM Best: A Index Bonus	
<p>6.00% Vested Bonus</p> <p>Rates Effective: 4/3/2012</p> <p>1 Year Mo. Pt. To Pt. DJ EuroSTOXX 50: 1.90% Cap Nasdaq 100: 1.80% Cap S&P 500: 1.80% Cap</p> <p>Annual Pt. To Pt. Blended Indexes: 3.00% Cap DJ EuroSTOXX 50: 3.25% Cap Nasdaq 100: 3.00% Cap S&P 500: 3.00% Cap</p> <p>Mo. Average Annual Reset Blended Indexes: 4.50% Spread</p> <p>Blended Strategy Indexes: 35% Dow, 35% Barclays US Aggregate Bond, 20% EuroStoxx 50, 10% Russell.</p> <p>Fixed Account: 1st Year Yield: 7.43% (includes bonus) 1st Year Rate: 1.35% State Specific Rates The Fixed interest allocation N/A in: AL,CA,DE,IA,KY,TX</p>	<p>FPDA Minimum Premium: \$20,000 Q & NQ</p>
	<p>Minimum Guarantee:1.95% on 87.50% floating 2.25% on 87.50% floating for: DE, IA and TX.</p>
	<p>Issue Ages: 0-80 Q & NQ</p>
	<p>Free Withdrawals: 10% Premium Only After Year 1, RMD Systematic Withdrawals Not Available</p>
	<p>Riders: NHR, UR, GMWB NHR not approved in: KS,MA,NJ,OR</p>
	<p>StatesNot Approved In: CT,NY</p>
	<p>Surrender Charges:10 Year Term, 10 10 10 8.75 7.5 6.25 5 3.75 2.5 1.25 No MVA State specific surrender schedule (see state specific disclosure): IN,MN,MS,OR,UT</p>
	<p>Commission: 0-75 Q & NQ 7% 76-80 Q & NQ 5% Trail Options available</p>
Allianz Masterdex 5 Plus AM Best: A Index Bonus	
<p>5.00% Premium Bonus</p> <p>5.00% Bonus on additional deposits 1st 5 years. 3.00% Bonus in AL, CT, DE, IA, IN, KY, MN, MS, NJ, PA, UT and WA.</p> <p>Rates Effective: 4/3/2012</p> <p>1 Year Mo. Pt. To Pt. FTSE 100: 1.80% Cap Nasdaq 100: 1.70% Cap S&P 500: 1.70% Cap</p> <p>Annual Pt. To Pt. Blended Indexes: 2.75% Cap FTSE 100: 3.00% Cap Nasdaq 100: 3.00% Cap S&P 500: 2.75% Cap</p> <p>Mo. Average Annual Reset Blended Indexes: 4.50% Spread</p> <p>Blended Strategy Indexes: 35% Dow, 35% Barclays US Aggregate Bond, 20% FTSE, 10% Russell.</p> <p>Fixed Account: 1st Year Yield: 6.57% (includes bonus) 1st Year Rate: 1.50%</p>	<p>FPDA Minimum Premium: \$15,000 Q & NQ</p>
	<p>Minimum Guarantee:2.00% on 87.50% floating 2.50% on 87.50% floating for: DE, IA, NJ, TX</p>
	<p>Issue Ages: 0-80 Q & NQ</p>
	<p>Free Withdrawals: 10% Premium Only After Year 1, RMD Systematic Withdrawals available after the 6th year</p>
	<p>Riders: NHR, UR, GMWB NHR not approved in: KS,MA,NJ,OR</p>
	<p>StatesNot Approved In: NY,OR No longer available in Florida as of 1/1/2011 for clients 65 and older.</p>
	<p>Surrender Charges:10 Year Term, 15 15 15 15 12.86 10.71 8.57 6.43 4.29 2.14 No MVA 9.1% decreasing monthly over 10 years in AL, CT, DE, IA, IN, KY, MN, MS and 10% decreasing monthly over 10 years in NJ, PA, UT & WA</p>
	<p>Commission: 0-75 Q & NQ 7% 76-80 Q & NQ 5% AL, DE, IA, IN, KY, MS, NJ, PA, UT, and WA commissions will vary.</p>

Allianz | MasterDex Plus AM Best: A Index No Bonus

<p>Rates Effective: 4/3/2012</p> <p>1 Year Mo. Pt. To Pt. FTSE 100: 1.90% Cap Nasdaq 100: 1.80% Cap S&P 500: 1.80% Cap</p> <p>Annual Pt. To Pt. Blended Indexes: 3.50% Cap FTSE 100: 3.50% Cap Nasdaq 100: 3.50% Cap S&P 500: 3.25% Cap</p> <p>Mo. Average Annual Reset Blended Indexes: 4.50% Spread</p> <p>Blended Strategy Indexes: 35% Dow, 35% Barclays US Aggregate Bond, 20% FTSE, 10% Russell.</p> <p>Fixed Account: 1st Year Rate: 1.50% State Specific Rates Fixed Interest account N/A in: TX</p>	<p>FPDA Minimum Premium: \$15,000 Q & NQ</p>
	<p>Minimum Guarantee: 1.50% on 87.50% floating</p>
	<p>Issue Ages: 0-80 Q & NQ Age last birthday</p>
	<p>Free Withdrawals: 10% Premium Only After Year 1, RMD</p>
	<p>Riders: NHR, UR, GMWB NHR not approved in: KS,MA,NJ,OR,PA GMWB available at No Cost</p>
	<p>StatesNot Approved In: NY,OR</p>
	<p>Surrender Charges: 7 Year Term, 10 9 8 7 6 5 4 No MVA State specific surrender schedule for (see disclosure): AL,DE,IN,IA,KY,MN,MS,</p>
	<p>Commission: 0-75 Q & NQ 6% 76-80 Q & NQ 5% Trail Commissions available</p>

Allianz | PRO V 1 AM Best: A Index No Bonus

<p>Rates Effective: 4/3/2012</p> <p>Annual Pt. To Pt. Barclays Capital: 100.00% Par 2.00% Spread PIMCO US advantage I: 100.00% Par 2.00% Spread</p> <p>Fixed Account: 1st Year Rate: 1.50% State Specific Rates Participation Not Guaranteed at 100% in: MS</p>	<p>SPDA Minimum Premium: \$10,000 Q & NQ</p>
	<p>Minimum Guarantee: 1.00% on 87.50% floating</p>
	<p>Issue Ages: 0-85 Q & NQ</p>
	<p>Free Withdrawals: 10% Premium Year 1, RMD</p>
	<p>Riders: NHR, UR NHR N/A in: KS,MA,NJ,PA.</p>
	<p>StatesNot Approved In: CA,MO,NV,NJ,NY,TX</p>
	<p>Surrender Charges: 5 Year Term, 8 7 6 5 4 No MVA</p>
	<p>Commission: 0-75 Q & NQ 3.25% 76-80 Q & NQ 2% 81-85 Q & NQ 1%</p>

American Equity | Advantage Gold AM Best: A- Index Bonus

5.00% Premium Bonus

Product will be discontinued in NJ on 4/13/2012.

Rates Effective: 3/27/2012

1 Year Mo. Pt. To Pt.

S&P 500: **1.60% Cap**

Annual Pt. To Pt.

S&P 500: **3.00% Cap**

Annual Pt. To Pt.

S&P 500: **15.00% Par**

Mo. Average Annual Reset

S&P 500: **3.00% Cap**

Mo. Average Annual Reset

S&P 500: **15.00% Par**

Fixed Account:

1st Year Yield: **6.73%** (includes bonus)

1st Year Rate: **1.65%**

FPDA Minimum Premium: \$5,000 Q & NQ
 5% Premium Bonus on all 1st year premiums.

Minimum Guarantee: 1.50% on 100.00%

Issue Ages: 0-80 Q & NQ

Free Withdrawals: 10% After Year 1, Interest Immediately, RMD
 Systematic withdrawal of interest from Fixed Value.

Riders: NHR, TIR
 Availability varies by age and state.

States Not Approved In: AL, AK, CT, DE, FL, MN, NV, NJ, NY, OR, PA, UT, WA

Surrender Charges: 10 Year Term, 16 15 14 13 11.5 10 8.5 7 5.5 4 No MVA
 May vary by issue age and by state.

Commission: 0-75 Q & NQ 6% 76-80 Q & NQ 4.5%
 Commission Year 2: 1% / Year 3: 1% for ages 0-75

American Equity | Bonus Gold AM Best: A- Index Bonus

10.00% Premium Bonus
 10% Premium Bonus on 1st year premiums only. Product will be discontinued in NJ on 4/13/2012.

Rates Effective: 3/27/2012

1 Year Mo. Pt. To Pt.
 S&P 500: **1.80% Cap 0.00% Spread**

Annual Pt. To Pt.
 DJIA: **100.00% Par 3.25% Cap 0.00% Spread**
 S&P 500: **100.00% Par 3.25% Cap 0.00% Spread**

Annual Pt. To Pt.
 S&P 500: **20.00% Par**

Annual Pt. To Pt.
 US Treasury Bond Ind: **3.25% Cap 0.00% Spread**

Mo. Average Annual Reset
 DJIA: **100.00% Par 3.25% Cap**

Mo. Average Annual Reset
 S&P 500: **100.00% Par 3.25% Cap 0.00% Spread**

Mo. Average Annual Reset
 S&P 500: **20.00% Par**

Fixed Account:
 1st Year Yield: **11.92%** (includes bonus)
 1st Year Rate: **1.75%**
 State Specific Rates
 In DE and OK, fixed account is 2.25%.

FPDA Minimum Premium: \$5,000 Q & NQ
 The bonus applies to all 1st year premiums only.

Minimum Guarantee: 1.50% on 87.50% | 2.25% on 87.50% for: DE

Issue Ages: 0-80 Q & NQ- Exceptions: FL: 0-64 Q & NQ,
 In FL. for issue ages 0-64 only.

Free Withdrawals: 10% After Year 1, Interest Immediately, RMD

Riders: NHR, TIR, GMWB
 NCR-100: (under age 75 at issue) 100% of contract value available after 3rd year, 20% in year 2 or 3.

StatesNot Approved In: AL,AK,CT,MN,NV,NJ,NY,OR,TX,UT,WA

Surrender Charges: 16 Year Term, 20 19.5 19 18.5 18 17.5 17 16 15 14 12 10 8 6 4 2 No MVA
 Surrender Schedule varies for DE & OK (see product disclosure)

Commission: 0-75 Q & NQ 6% 76-80 Q & NQ 4.5%
 Commissions Year 2 & 3: 0-75: 1.00% / 76-80: .75% - FL Commissions Year 2 & 3: 0-64: 1.00% Florida ages 0-64

American Equity | Integrity Gold AM Best: A- Index No Bonus

<p>Rates Effective: 3/27/2012</p> <p>1 Year Mo. Pt. To Pt. S&P 500: 100.00% Par 1.00% Cap 0.00% Spread</p> <p>Annual Pt. To Pt. DJIA: 100.00% Par 1.00% Cap 0.00% Spread S&P 500: 100.00% Par 1.00% Cap 0.00% Spread</p> <p>Annual Pt. To Pt. S&P 500: 10.00% Par</p> <p>Annual Pt. To Pt. US Treasury Bond Ind: 1.00% Cap 0.00% Spread</p> <p>Mo. Average Annual Reset DJIA: 100.00% Par 1.00% Cap 0.00% Spread S&P 500: 100.00% Par 1.00% Cap 0.00% Spread</p> <p>Mo. Average Annual Reset S&P 500: 10.00% Par</p> <p>Fixed Account: 1st Year Rate: 1.00%</p>	<p>FPDA Minimum Premium: \$5,000 Q & NQ</p>
	<p>Minimum Guarantee:1.50% on 87.50%</p>
	<p>Issue Ages: 0-80 Q & NQ</p>
	<p>Free Withdrawals: 10% After Year 1, Interest Immediately, RMD</p>
	<p>Riders: NHR, TIR, GMWB NCR-100: (under age 75 at issue) 100% of contract value available after 3rd year, 20% in year 2 or 3.</p>
	<p>StatesNot Approved In: AL,NY</p>
	<p>Surrender Charges:6 Year Term, 8 7 6 4.5 3 1.5 No MVA</p>
	<p>Commission: 0-75 Q & NQ 4.13% 76-80 Q & NQ 3.09% Commissions Year 2 & 3: 0-75: .68% - 76-80: .51%</p>

American Equity | Retirement Gold AM Best: A- Index Bonus

<p>8.00% Vested Bonus Bonus for 1st year premiums only Bonus for Indiana reduced to 5% ages 74-78. 6% Bonus for DE and OR. Product will be discontinued in NJ on 4/13/2012.</p> <p>Rates Effective: 3/1/2012</p> <p>1 Year Mo. Pt. To Pt. S&P 500: 100.00% Par 1.60% Cap</p> <p>Annual Pt. To Pt. S&P 500: 100.00% Par 3.00% Cap</p> <p>Annual Pt. To Pt. S&P 500: 15.00% Par</p> <p>Mo. Average Annual Reset S&P 500: 100.00% Par 3.00% Cap</p> <p>Mo. Average Annual Reset S&P 500: 15.00% Par</p> <p>Fixed Account: Rates Effective: 3/27/2012 1st Year Yield: 9.72% (includes bonus) 1st Year Rate: 1.60%</p>	<p>FPDA Minimum Premium: \$5,000 Q & NQ</p>
	<p>Minimum Guarantee:1.50% on 87.50%</p>
	<p>Issue Ages: 0-78 Q & NQ- Exceptions: TX: 0-55 Q & NQ, Issue Ages 0-55 For TX.</p>
	<p>Free Withdrawals: 10% After Year 1, Interest Immediately, RMD</p>
	<p>Riders: NHR, TIR, GMWB TIR Not Approved in MA, TX. NCR Not Available for: MA.</p>
	<p>StatesNot Approved In: AL,AK,CT,MN,NV,NJ,NY,OR,PA,SC,TX,UT,WA</p>
	<p>Surrender Charges:10 Year Term, 12.5 12 12 11 10 9 8 7 6 4 No MVA For DE: 10, 9, 7.5, 6.5, 5, 4, 3, 2, 1.5, 1, 0% Surrender Varies for FL.</p>
	<p>Commission: 0-78 Q & NQ 6% Commissions Year 2 & 3: 0-78: 1% Commissions reduced ages 74-78 for Indiana Texas Ages 0-55 Reduced Commissions for AK, DE & OR FL Ages vary</p>

American General | Global 8 Index AM Best: A Index No Bonus

<p>Rates Effective: 4/16/2012</p> <p>1 Year Mo. Pt. To Pt. S&P 500: 1.25% Cap</p> <p>Annual Pt. To Pt. Global Index: 2.00% Cap</p> <p>Annual Pt. To Pt. S&P 500: 25.00% Par</p> <p>Fixed Account: 1st Year Rate: 1.70% State Specific Rates In CA fixed rate is 2%. In CA, MO, NJ and OR Global Index Cap is 3.00% and Participation Rate is 30%.</p>	FPDA Minimum Premium: \$5,000 Q & NQ
	Minimum Guarantee: 1.50% on 90.00% 2.00% on 90.00% for: CA
	Issue Ages: 0-80 Q & NQ
	Free Withdrawals: 10% Immediately, RMD
	Riders: NHR, GMWB No cost for GMWB. Payments can increase with age & higher annuity value.
	StatesNot Approved In: NY,VT
	Surrender Charges: 8 Year Term, 8 7 6 5 4 3 2 1 No MVA
	Commission: 0-75 Q & NQ 4.75% 76-80 Q & NQ 3%

American General | Global Bonus Index AM Best: A Index Bonus

<p>5.00% Premium Bonus</p> <p>Rates Effective: 4/16/2012</p> <p>1 Year Mo. Pt. To Pt. S&P 500: 1.25% Cap</p> <p>Annual Pt. To Pt. Global Index: 2.00% Cap</p> <p>Annual Pt. To Pt. S&P 500: 25.00% Par</p> <p>Fixed Account: 1st Year Yield: 6.73% (includes bonus) 1st Year Rate: 1.65% State Specific Rates 2% fixed interest rate in CA. In CA, MO, NJ and OR Global Index Cap is 3.00% and Participation Rate is 30%.</p>	SPDA Minimum Premium: \$15,000 Q & NQ
	Minimum Guarantee: 1.50% on 100.00% 2.00% on 100.00% for: CA
	Issue Ages: 0-80 Q & NQ
	Free Withdrawals: 10% Immediately, RMD
	Riders: NHR, GMWB No cost for GMWB. Payments can increase with age & higher annuity value.
	StatesNot Approved In: AK,CT,DE,MN,MO,NV,NJ,NY,OH,OR,PA,SC,TX,UT,VT,WA
	Surrender Charges: 10 Year Term, 10 10 10 10 10 9 8 7 6 4 +/- MVA
	Commission: 0-75 Q & NQ 5.25% 76-80 Q & NQ 2.75%

American General | Horizon Index 12 Year AM Best: A Index Bonus

<p>5.00% Premium Bonus</p> <p>Rates Effective: 4/16/2012</p> <p>1 Year Mo. Pt. To Pt. S&P 500: 1.00% Cap</p> <p>2 Year Pt. To Pt. S&P 500: 5.00% Cap</p> <p>Fixed Account: 1st Year Yield: 6.41% (includes bonus) 1st Year Rate: 1.35% Guaranteed Rate Years 2-9: 1.35%</p>	<p>SPDA Minimum Premium: \$5,000 Q & NQ</p>
	<p>Minimum Guarantee: 1.50% on 90.00%</p>
	<p>Issue Ages: 0-85 Q & NQ</p>
	<p>Free Withdrawals: 10% After Year 1, RMD</p>
	<p>Riders: NHR, GMWB</p>
	<p>StatesNot Approved In: AK,CT,DE,FL,MN,NV,NJ,NY,OH,OR,SC,TX,UT,VT,WA</p>
	<p>Surrender Charges: 12 Year Term, 12 12 12 12 12 11 10 9 8 7 5 3 +/- MVA, Surrender Value At Death Full account value at death available with a 1% reduction in Premium Bonus.</p>
	<p>Commission: 0-75 Q & NQ 8% 76-80 Q & NQ 4% 81-85 Q & NQ 2.5%</p> <p>Reduced commissions in CA, MO and PA.</p>

American General | Horizon Index 9 Year AM Best: A Index Bonus

<p>4.00% Premium Bonus</p> <p>Rates Effective: 4/16/2012</p> <p>1 Year Mo. Pt. To Pt. S&P 500: 1.00% Cap</p> <p>2 Year Pt. To Pt. S&P 500: 5.00% Cap</p> <p>Fixed Account: 1st Year Yield: 5.19% (includes bonus) 1st Year Rate: 1.15% Guaranteed Rate Years 2-6: 1.15%</p>	<p>SPDA Minimum Premium: \$5,000 Q & NQ</p>
	<p>Minimum Guarantee: 1.50% on 90.00%</p>
	<p>Issue Ages: 0-85 Q & NQ</p>
	<p>Free Withdrawals: 10% After Year 1, RMD</p>
	<p>Riders: NHR</p>
	<p>StatesNot Approved In: AK,MN,NJ,NY,OR,UT,VT,WA</p>
	<p>Surrender Charges: 9 Year Term, 10 10 9 8 7 6 5 4 2 +/- MVA, Surrender Value At Death Full account value at death available with a 1% reduction in Premium Bonus. Surrender for TX 9,8,7,6,5,4,3,2,1 Surrender for DE, NV and OH 8,8,7,6,5,4,3,2,1. No MVA in OH.</p>
	<p>Commission: 0-75 Q & NQ 6% 76-80 Q & NQ 3.5% 81-85 Q & NQ 2%</p> <p>Reduced commissions in CA, DE, MO, NV, OH, PA, SC and TX only</p>

American General | Vision Advantage 7 AM Best: A Index No Bonus

Rates Effective: 4/16/2012 Annual Pt. To Pt. 100.00% Par 2.50% Cap 80.00% Par 2.75% Cap Annual Pt. To Pt. 25.00% Par Mo. Average Annual Reset 6.00% Spread Fixed Account: 1st Year Rate: 1.35% State Specific Rates In CA fixed rate is 2%. In CA, MO, NJ and OR, the Participation Rate is 30%	SPDA Minimum Premium: \$15,000 Q & NQ
	Minimum Guarantee: 1.50% on 90.00% 2.00% on 90.00% for: CA
	Issue Ages: 0-85 Q & NQ
	Free Withdrawals: 10% Immediately, RMD
	Riders: NHR
	StatesNot Approved In: AK,CT,DE,MN,MO,NJ,NY,OH,OR,PA,UT,VT,WA
	Surrender Charges: 7 Year Term, 9 8 7 6 5 4 3 +/- MVA
	Commission: 0-75 Q & NQ 6% 76-85 Q & NQ 5%

American General | Vision Advantage 9 AM Best: A Index No Bonus

Rates Effective: 4/16/2012 Annual Pt. To Pt. 100.00% Par 3.50% Cap 80.00% Par 3.75% Cap Annual Pt. To Pt. 30.00% Par Mo. Average Annual Reset 6.00% Spread Fixed Account: 1st Year Rate: 1.95% State Specific Rates In CA the Fixed interest Rate is 2.00%.	SPDA Minimum Premium: \$15,000 Q & NQ
	Minimum Guarantee: 1.50% on 90.00% 2.00% on 90.00% for: CA
	Issue Ages: 0-80 Q & NQ
	Free Withdrawals: 10% Immediately, RMD
	Riders: NHR
	StatesNot Approved In: AK,CT,DE,MN,MO,NJ,NY,OH,OR,PA,UT,VT,WA
	Surrender Charges: 9 Year Term, 10 9 8 7 6 5 4 3 2 +/- MVA In NV: 8%, 8, 7, 6, 5, 4, 3, 2, 1.
	Commission: 0-75 Q & NQ 6% 76-80 Q & NQ 5% Reduced commissions in IL, NV, SC and TX

American National | Anico EIA AM Best: A Index No Bonus

Rates Effective: 4/1/2012 Performance Trigger S&P 500: 3.50% Interest Rate	SPDA Minimum Premium: \$10,000 Q & NQ
	Minimum Guarantee: 1.50% on 90.00% floating 3.00% on 90.00% floating for: AL,AK,CA,CT,MA,ME,NM,NV,RI,TX,UT,WI
	Issue Ages: 0-85 Q & NQ
	Free Withdrawals: 10% After Year 1, RMD
	Riders: NHR Disability Waiver available.
	StatesNot Approved In: MN,NY,ND,OK,OR,WA
	Surrender Charges: 6 Year Term, 8 8 7 6 4 2 No MVA
Commission: 0-79 Q & NQ 5% 80-85 Q & NQ 3%	

American National | ANICO Value-Lock 10 AM Best: A Index Bonus

Rates Effective: 4/1/2012 <u>Monthly Average Term End Point</u> S&P 500: 100.00% Par	SPDA Minimum Premium: \$4,000(Q), \$5,000(NQ)
	Minimum Guarantee: 1.00% on 90.00% floating
	Issue Ages: 0-80 Q & NQ
	Free Withdrawals: 10% After Year 1, RMD
	Riders: NHR Disability Waiver available
	StatesNot Approved In: MA,MN,NJ,NY,ND,OR,VT Not available in FL after 12/31/2010 for 65+.
	Surrender Charges: 10 Year Term, 12 12 11 10 9 8 7 6 5 3 +/- MVA No MVA in: CT, FL, IL, IN, NC, PA, TX, UT, VA, WA, WI
Commission: 0-75 Q & NQ 10% 76-80 Q & NQ 8%	

American National | ANICO Value-Lock 7 AM Best: A Index No Bonus

Rates Effective: 4/1/2012 <u>Monthly Average Term End Point</u> S&P 500: 50.00% Par	SPDA Minimum Premium: \$4,000(Q), \$5,000(NQ)
	Minimum Guarantee: 1.00% on 88.75% floating 1.75% on 88.75% floating for: WY
	Issue Ages: 0-80 Q & NQ
	Free Withdrawals: 10% After Year 1, RMD
	Riders: NHR Disability Waiver available
	StatesNot Approved In: DE,IL,MD,MA,MN,NJ,NY,ND,OR,UT,VT
	Surrender Charges: 7 Year Term, 8 8 7 6 5 4 2 No MVA
Commission: 0-75 Q & NQ 6% 76-80 Q & NQ 4%	

American National | Strategy Indexed Annuity 10 AM Best: A Index No Bonus

Rates Effective: 4/1/2012 <u>Annual Pt. To Pt.</u> S&P 500: 100.00% Par 3.50% Cap <u>Fixed Account:</u> 1st Year Rate: 1.00%	SPDA Minimum Premium: \$4,000(Q), \$5,000(NQ)
	Minimum Guarantee: 1.00% on 90.00%
	Issue Ages: 0-85 Q & NQ
	Free Withdrawals: 10% After Year 1, RMD
	Riders: NHR, GMWB Disability Waiver available
	StatesNot Approved In: MA,MN,NY,OR,PA,UT,VT
	Surrender Charges: 10 Year Term, 9 9 8 7 6 5 4 3 2 1 No MVA
Commission: 0-75 Q & NQ 8% 76-80 Q & NQ 6.5% 81-85 Q & NQ 5%	

American National | Strategy Indexed Annuity 7 AM Best: A Index No Bonus

Rates Effective: 4/1/2012 Annual Pt. To Pt. S&P 500: 100.00% Par 4.00% Cap Fixed Account: 1st Year Rate: 1.00%	SPDA Minimum Premium: \$4,000(Q), \$5,000(NQ)
	Minimum Guarantee: 1.00% on 90.00%
	Issue Ages: 0-85 Q & NQ
	Free Withdrawals: 10% After Year 1, RMD
	Riders: NHR, GMWB Disability Waiver available
	StatesNot Approved In: MA,MN,NY,OR,PA,UT,VT
	Surrender Charges: 7 Year Term, 7 7 6 5 4 3 2 No MVA
	Commission: 0-75 Q & NQ 5% 76-80 Q & NQ 4% 81-85 Q & NQ 3%

AVIVA | Income Preferred 10 AM Best: A Index No Bonus

Rates Effective: 4/6/2012 1 Year Mo. Pt. To Pt. S&P 500 5,000 - 74,999: 1.05% Cap 75,000+: 1.60% Cap Annual Pt. To Pt. S&P 500 5,000 - 74,999: 2.00% Cap 75,000+: 3.25% Cap Mo. Average Annual Reset S&P 500 5,000 - 74,999: 2.00% Cap 75,000+: 3.25% Cap Fixed Account: 5,000 - 74,999: 1st Year Rate: 1.00% Fixed Account: 75,000+: 1st Year Rate: 1.40%	FPDA Minimum Premium: \$5,000 Q & NQ
	Minimum Guarantee: 1.00% on 87.50% floating
	Issue Ages: 0-78 Q & NQ
	Free Withdrawals: 10% After Year 1, RMD 5% accumulated value 1st contract year.
	Riders: NHR, TIR, GMWB
	StatesNot Approved In: DE,NJ,NY,OR,PA
	Surrender Charges: 10 Year Term, 9.6 9 8 7 6 5 4 3 2 1 +/- MVA No MVA in WA.
	Commission: 0-75 Q & NQ 7.5% 76-78 Q & NQ 5.5%

AVIVA | Income Preferred Bonus AM Best: A Index Bonus

6.00% Premium Bonus

Rates Effective: 4/6/2012

1 Year Mo. Pt. To Pt. S&P 500

5,000 - 74,999: **1.05% Cap**
75,000+: **1.60% Cap**

Annual Pt. To Pt. S&P 500

5,000 - 74,999: **2.00% Cap**
75,000+: **3.25% Cap**

Mo. Average Annual Reset S&P 500

5,000 - 74,999: **2.00% Cap**
75,000+: **3.25% Cap**

In MN 4% premium Bonus. In AK, CT, UT and WA 3%.

Fixed Account:

5,000 - 74,999:
1st Year Yield: **7.06%** (includes bonus)
1st Year Rate: **1.00%**

Fixed Account:

75,000+:
1st Year Yield: **7.64%** (includes bonus)
1st Year Rate: **1.55%**

FPDA Minimum Premium: \$5,000 Q & NQ

Minimum Guarantee: 1.00% on 87.50% floating

Issue Ages: 0-78 Q & NQ- Exceptions: IN: 18-74(Q), 0-74(NQ), FL: 18-64(Q), 0-64(NQ), 0-74 in IN. 0-64 in FL.

Free Withdrawals: 10% After Year 1, RMD
5% of accumulated value 1st contract year.

Riders: NHR, TIR, GMWB

States Not Approved In: DE, NV, NJ, NY, OR, PA
Effective 01/01/2012, will temporarily not be available for sale in NV until new filing has been approved.

Surrender Charges: 10 Year Term, 12 12 12 11 10 9 8 7 6 4 +/- MVA

Commission: 0-75 Q & NQ 7% 76-78 Q & NQ 5%

Aviva (Amerus) | Multi Choice Income Extra Index Bonus

5.00% Premium Bonus

Rates Effective: 4/6/2012

1 Year Mo. Pt. To Pt. S&P 500

5,000 - 74,999: **1.05% Cap**
 75,000+: **1.60% Cap**

Annual Pt. To Pt. Blended Indexes

5,000 - 74,999: **4.00% Cap**
 75,000+: **4.00% Cap**

Annual Pt. To Pt. DJ EuroSTOXX 50

5,000 - 74,999: **4.00% Cap**
 75,000+: **4.00% Cap**

Annual Pt. To Pt. Hang Seng

5,000 - 74,999: **4.00% Cap**
 75,000+: **4.00% Cap**

Annual Pt. To Pt. S&P 500

5,000 - 74,999: **4.00% Cap**
 75,000+: **4.00% Cap**
 5,000 - 74,999: **25.00% Par**
 75,000+: **25.00% Par**

Mo. Average Annual Reset S&P 500

5,000 - 74,999: **4.00% Cap**
 75,000+: **4.00% Cap**

Fixed Account:

5,000 - 74,999:
 1st Year Yield: **7.10%** (includes bonus)
 1st Year Rate: **2.00%**

Fixed Account:

75,000+:
 1st Year Yield: **7.10%** (includes bonus)
 1st Year Rate: **2.00%**

FPDA Minimum Premium: \$5,000 Q & NQ

Minimum Guarantee: 1.00% on 100.00%

Issue Ages: 0-78 Q & NQ

Free Withdrawals: 10% Immediately, Cumulative Withdrawals Available

Riders: NHR, TIR

States Approved In: NJ

Surrender Charges: 10 Year Term, 12 12 12 11 10 9 8 7 6 4 +/- MVA

Commission: 0-75 Q & NQ 6% 76-78 Q & NQ 4%
 Check for state approvals

Aviva (Amerus) | Multi Choice Xtra Index Bonus

6.00% Premium Bonus

Rates Effective: 4/6/2012

1 Year Mo. Pt. To Pt. S&P 500

5,000 - 74,999: **1.05% Cap**
75,000+: **1.60% Cap**

Annual Pt. To Pt. S&P 500

5,000 - 74,999: **2.00% Cap**
75,000+: **3.25% Cap**

Mo. Average Annual Reset S&P 500

5,000 - 74,999: **2.00% Cap**
75,000+: **3.25% Cap**

3% Premium Bonus in AK, CT, UT and WA. 4% in MN.

Fixed Account:

5,000 - 74,999:
1st Year Yield: **7.06%** (includes bonus)
1st Year Rate: **1.00%**

Fixed Account:

75,000+:
1st Year Yield: **7.64%** (includes bonus)
1st Year Rate: **1.55%**

FPDA Minimum Premium: \$5,000 Q & NQ

Minimum Guarantee: 1.00% on 87.50% floating

Issue Ages: 0-78 Q & NQ- Exceptions: IN: 0-74 Q & NQ, FL: 0-64 Q & NQ,

Free Withdrawals: 10% After Year 1, RMD
5% of Accumulated Value in year 1.

Riders: NHR, TIR
NHR and TIR not available in CA, MA, MN and UT.

StatesNot Approved In: DE,NJ,NY,OR,PA

Surrender Charges: 10 Year Term, 12 12 12 11 10 9 8 7 6 4 +/- MVA
Surrender Charges may vary by state.

Commission: 0-75 Q & NQ 7% 76-78 Q & NQ 5%
Check for state approvals

Aviva (Amerus) | Multi Choice Xtra Pro Index Bonus

6.00% Premium Bonus

Rates Effective: 4/6/2012

1 Year Mo. Pt. To Pt. S&P 500

5,000 - 74,999: **1.05% Cap**
75,000+: **1.60% Cap**

Annual Pt. To Pt. S&P 500

5,000 - 74,999: **2.00% Cap**
75,000+: **3.25% Cap**

Mo. Average Annual Reset S&P 500

5,000 - 74,999: **2.00% Cap**
75,000+: **3.25% Cap**

Fixed Account:

5,000 - 74,999:
1st Year Yield: **7.06%** (includes bonus)
1st Year Rate: **1.00%**

Fixed Account:

75,000+:
1st Year Yield: **7.64%** (includes bonus)
1st Year Rate: **1.55%**

FPDA Minimum Premium: \$5,000 Q & NQ

Minimum Guarantee: 1.00% on 87.50% floating

Issue Ages: 65-78 Q & NQ

Free Withdrawals: 10% After Year 1, RMD
5% of Accumulated Value in year 1.

Riders: NHR, TIR

StatesApproved In: FL

Surrender Charges: 10 Year Term, 10 10 10 10 10 9 8 7 6 4 +/- MVA

Commission: 65-75 Q & NQ 6.5% 76-78 Q & NQ 4.5%
Check for State Approvals

Aviva (Amerus) | Multichoice Income Plus Index Bonus

5.00% Premium Bonus

Premium Bonus is 3% in NJ and PA.

Rates Effective: 4/6/2012

1 Year Mo. Pt. To Pt. S&P 500

5,000 - 74,999: **1.05% Cap**
75,000+: **1.60% Cap**

Annual Pt. To Pt. DJ EuroSTOXX 50

5,000 - 74,999: **4.00% Cap**
75,000+: **4.00% Cap**

Annual Pt. To Pt. Hang Seng

5,000 - 74,999: **4.00% Cap**
75,000+: **4.00% Cap**

Annual Pt. To Pt. S&P 500

5,000 - 74,999: **4.00% Cap**
75,000+: **4.00% Cap**
5,000 - 74,999: **25.00% Par**
75,000+: **25.00% Par**

First year yield in NJ and PA is 5.06%.

Fixed Account:

5,000 - 74,999:
1st Year Yield: **7.10%** (includes bonus)
1st Year Rate: **2.00%**

Fixed Account:

75,000+:
1st Year Yield: **7.10%** (includes bonus)
1st Year Rate: **2.00%**

FPDA Minimum Premium: \$5,000 Q & NQ

Minimum Guarantee: 1.00% on 100.00%

Issue Ages: 0-78 Q & NQ

Free Withdrawals: 10% Immediately, Cumulative Withdrawals Available

Riders: NHR, TIR

States Approved In: DE, NJ, OR, PA

Surrender Charges: 10 Year Term, 16 15 14 13 12 11 10 8 6 4 +/- MVA
Reduced Surrender Charges and no MVA in CT, DE, MN, OR, PA and WA.

Commission: 0-75 Q & NQ 6.5% 76-78 Q & NQ 4.5%
Check for state approvals

Equitrust | Market 12 Bonus Index AM Best: B+ Index Bonus

12.00% Premium Bonus

Rates Effective: 3/15/2012

1 Year Mo. Pt. To Pt.

S&P 500: **1.25% Cap**

Annual Pt. To Pt.

S&P 500: **3.00% Cap**

Mo. Average 2 Year Reset

S&P 500: **7.00% Cap**

Mo. Average Annual Reset

S&P 500: **20.00% Par**

Bonus is 6% of premiums in year 1 followed by 2% of AV in years 2, 3 and 4.

Fixed Account:

1st Year Yield: **7.21%** (includes bonus)
1st Year Rate: **1.15%**

SPDA Minimum Premium: \$30,000 Q & NQ

Bonus is 6% of premiums in year 1 followed by 2% of AV in years 2, 3 and 4.

Minimum Guarantee: 2.00% on 87.50%

Issue Ages: 0-75 Q & NQ

Free Withdrawals: 10% After Year 1, Interest Immediately

Riders: NHR, GMWB

States Not Approved In: AK, CT, DE, FL, MN, NV, NY, OR, TX, UT, WA

Surrender Charges: 14 Year Term, 20 20 19 19 18 17 16 14 12 10 8 6 4 2 No MVA

Commission: 0-80 Q & NQ 9%

Equitrust | Market Booster Index AM Best: B+ Index Bonus

<p>7.00% Premium Bonus</p> <p>Rates Effective: 3/15/2012</p> <p>1 Year Mo. Pt. To Pt. S&P 500: 1.00% Cap</p> <p>Annual Pt. To Pt. S&P 500: 3.00% Cap</p> <p>Mo. Average Annual Reset S&P 500: 10.00% Par</p> <p>4% bonus for premiums years 1-5 and 2% of account value for year 2 and 1% of account value year 3 for a total of 7%.</p> <p>Fixed Account: 1st Year Yield: 5.04% (includes bonus) 1st Year Rate: 1.00%</p>	<p>FPDA Minimum Premium: \$2,000(Q), \$10,000(NQ) 4% bonus for premiums years 1-5 and 2% of account value for year 2 and 1% of account value year 3 for a total of 7%.</p>
	<p>Minimum Guarantee:2.00% on 87.50%</p>
	<p>Issue Ages: 0-80 Q & NQ</p>
	<p>Free Withdrawals: 10% After Year 1, Interest Immediately, RMD</p>
	<p>Riders: NHR, GMWB</p>
	<p>StatesNot Approved In: AK,CT,DE,MN,NV,NY,OR,TX,UT,WA</p>
	<p>Surrender Charges:9 Year Term, 17.5 17.5 17.5 17.5 17.5 13 10 8 6 +/- MVA</p>
	<p>Commission: 0-80 Q & NQ 6% Commissions Reduced in: IL, AK Commission paid over 2 years.</p>

Equitrust | Market Ten Bonus Index AM Best: B+ Index Bonus

<p>6.00% Premium Bonus</p> <p>6% Premium Bonus for years 1-5.</p> <p>Rates Effective: 3/15/2012</p> <p>1 Year Mo. Pt. To Pt. S&P 500: 1.25% Cap</p> <p>Annual Pt. To Pt. S&P 500: 3.00% Cap</p> <p>Mo. Average 2 Year Reset S&P 500: 7.00% Cap</p> <p>Mo. Average Annual Reset S&P 500: 20.00% Par</p> <p>Fixed Account: 1st Year Yield: 7.21% (includes bonus) 1st Year Rate: 1.15%</p>	<p>FPDA Minimum Premium: \$30,000 Q & NQ</p>
	<p>Minimum Guarantee:1.00% on 100.00%</p>
	<p>Issue Ages: 0-80 Q & NQ</p>
	<p>Free Withdrawals: 10% After Year 1, Interest Immediately, RMD</p>
	<p>Riders: NHR, Return Of Premium</p>
	<p>StatesNot Approved In: AK,CT,DE,MN,NV,NY,OR,TX,UT,WA</p>
	<p>Surrender Charges:10 Year Term, 10 10 10 10 10 9 8 7 6 4 No MVA</p>
	<p>Commission: 0-80 Q & NQ 6%</p>

Equitrust | Market Value Index AM Best: B+ Index No Bonus

Rates Effective: 3/15/2012	FPDA Minimum Premium: \$10,000 Q & NQ
1 Year Mo. Pt. To Pt. S&P 500: 2.20% Cap	Minimum Guarantee: 2.00% on 87.50%
Annual Pt. To Pt. S&P 500: 4.75% Cap	Issue Ages: 0-80 Q & NQ- Exceptions: OK: 0-77 Q & NQ,
Mo. Average 2 Year Reset S&P 500: 15.00% Cap	Free Withdrawals: 10% After Year 1, Interest Immediately, RMD
Mo. Average Annual Reset S&P 500: 5.00% Cap	Riders: NHR, GMWB NHR NA in MA
Mo. Average Annual Reset S&P 500: 30.00% Par	StatesNot Approved In: NV,NY,OR,TX Temporarily suspended in NV.
Fixed Account: 1st Year Rate: 2.40%	Surrender Charges: 10 Year Term, 12 12 12 12 11 10 8 6 4 2 +/- MVA Surrender charge variation in AK, CT, MN, NV and UT and WA. No MVA in MN, UT, VT, and WA.
	Commission: 0-80 Q & NQ 6.5% Commissions reduced in: AK, CT, MN, UT, WA Commissions paid over 2 years.

Equitrust | MarketPower Index (Bonus) AM Best: B+ Index Bonus

10.00% Premium Bonus	SPDA Minimum Premium: \$20,000 Q & NQ
Rates Effective: 3/15/2012	Minimum Guarantee: 2.00% on 87.50%
1 Year Mo. Pt. To Pt. 1.50% Cap	Issue Ages: 0-75 Q & NQ
Annual Pt. To Pt. S&P 500: 3.25% Cap	Free Withdrawals: 10% After Year 1, Interest Immediately, RMD
Mo. Average 2 Year Reset S&P 500: 8.00% Cap	Riders: NHR, GMWB
Mo. Average Annual Reset S&P 500: 20.00% Par	StatesNot Approved In: CT,DE,MN,NV,NY,OR,TX,UT,WA
Fixed Account: 1st Year Yield: 11.65% (includes bonus) 1st Year Rate: 1.50%	Surrender Charges: 14 Year Term, 20 20 19 19 18 17 16 14 12 10 8 6 4 2 +/- MVA Surrender charge variation in AK and IL. No MVA in VT.
	Commission: 0-80 Q & NQ 8.5% Commissions reduced in: IL & AK Commissions paid over 2 years.

Fidelity & Guarantee | Accelerator 10 AM Best: B++ Index Bonus

<p>6.00% Vested Bonus</p> <p>Rates Effective: 4/1/2012</p> <p>1 Year Mo. Pt. To Pt. S&P 500: 1.75% Cap</p> <p>Annual Pt. To Pt. S&P 500: 3.00% Cap</p> <p>Mo. Average 2 Year Reset S&P 500: 6.75% Cap</p> <p>Mo. Average Annual Reset S&P 500: 3.25% Cap</p> <p>Fixed Account: 1st Year Yield: 7.59% (includes bonus) 1st Year Rate: 1.50%</p>	<p>FPDA Minimum Premium: \$10,000 Q & NQ</p>
	<p>Minimum Guarantee:1.10% on 87.50% floating 1.00% on 100.00% for: AR, FL, ID, KS, MD, ME, MI, NC, OK, SD, TX, VT, WI.</p>
	<p>Issue Ages: 0-85(Q), 18-85(NQ)</p>
	<p>Free Withdrawals: 10% After Year 1, RMD</p>
	<p>Riders: NHR, TIR, UR, GMWB</p>
	<p>StatesNot Approved In: CT,LA,MN,NY,OR,UT</p>
	<p>Surrender Charges:10 Year Term, 10 10 10 10 9 8 7 6 4 2 No MVA AK, FL (age 65+), MA, TX & WA follow the 9% surrender charge schedule as follows: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.</p>
	<p>Commission: 0-79 Q & NQ 7.5% 80-85 Q & NQ 3.75% Commissions Vary in AK, MA, NV, TX & WA</p>

Fidelity & Guarantee | Accelerator 7 AM Best: B++ Index Bonus

<p>3.00% Vested Bonus</p> <p>Rates Effective: 4/1/2012</p> <p>1 Year Mo. Pt. To Pt. S&P 500: 2.00% Cap</p> <p>Annual Pt. To Pt. S&P 500: 3.50% Cap</p> <p>Mo. Average 2 Year Reset S&P 500: 8.00% Cap</p> <p>Mo. Average Annual Reset S&P 500: 3.75% Cap</p> <p>Fixed Account: 1st Year Yield: 4.80% (includes bonus) 1st Year Rate: 1.75%</p>	<p>FPDA Minimum Premium: \$10,000 Q & NQ</p>
	<p>Minimum Guarantee:1.10% on 100.00% floating 1.00% on 100.00% floating for: AR, FL, ID, KS, MD, ME, MI, NC, OK, SD, TX, VT, WI.</p>
	<p>Issue Ages: 18-85(Q), 0-85(NQ)</p>
	<p>Free Withdrawals: 10% After Year 1, RMD</p>
	<p>Riders: NHR, TIR, UR, GMWB</p>
	<p>StatesNot Approved In: CT,MN,NY,OR,UT</p>
	<p>Surrender Charges:7 Year Term, 10 9 8 7 6 5 4 No MVA Exception states: MA, TX and WA follow the 9% surrender charge schedule as follows: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 0%.</p>
	<p>Commission: 0-79 Q & NQ 5% 80-85 Q & NQ 2.5% Commissions Vary in TX</p>

Fidelity & Guarantee | Index Choice 9 AM Best: B++ Index Bonus

<p>3.00% Premium Bonus</p> <p>Rates Effective: 4/1/2012</p> <p>1 Year Mo. Pt. To Pt. S&P 500: 1.75% Cap</p> <p>2 Year Mo. Pt. To Pt. S&P 500: 2.00% Cap</p> <p>3 Year Mo. Pt. To Pt. S&P 500: 2.75% Cap</p> <p>Annual Pt. To Pt. S&P 500: 3.00% Cap</p> <p>Mo. Average Annual Reset S&P 500: 3.25% Cap</p> <p>Fixed Account: 1st Year Yield: 4.54% (includes bonus) 1st Year Rate: 1.50%</p>	<p>SPDA Minimum Premium: \$10,000 Q & NQ</p>
	<p>Minimum Guarantee: 1.10% on 103.00% floating 1.00% on 103.00% floating for: AR, CT, FL, ID, KS, MA, ME, MD, MI, NC, SD, TX, WA, WI.</p>
	<p>Issue Ages: 18-85(Q), 0-85(NQ)</p>
	<p>Free Withdrawals: 10% After Year 1, RMD</p>
	<p>Riders: NHR, TIR, UR, GMWB</p>
	<p>StatesNot Approved In: NY,OK,OR,UT,VT</p>
	<p>Surrender Charges: 9 Year Term, 15 15 15 14.5 13.5 12.5 10 7 4 No MVA Issue Ages 81-85: 12.5%, 12.5%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 0% Exception states: AK, CT, MA, TX & WA (applies to issue ages 0-85)are subject to the following surrender charge schedule: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 0%. Exception state: MN (applies to issue ages 0-85)are subject to the following surrender charge schedule: 8.2%, 8.2%, 7.2%, 6.2%, 5.2%, 4.1%, 3.1%, 2.1%, 0%</p>
	<p>Commission: 0-79 Q & NQ 9% 80-85 Q & NQ 4.5% Commissions Vary in MA, TX, WA, CT, AK & MN</p>

Fidelity & Guarantee | Prosperity Elite 10 AM Best: B++ Index Bonus

<p>Vesting Bonus of 5% with the Enhancement package or 8% with the Protection package.</p> <p>Rates Effective: 4/1/2012</p> <p>1 Year Mo. Pt. To Pt. S&P 500: 2.00% Cap</p> <p>2 Year Pt. To Pt. S&P 500: 9.00% Cap</p> <p>Annual Pt. To Pt. S&P 500: 3.75% Cap</p> <p>Mo. Average Annual Reset S&P 500: 4.00% Cap</p> <p>Performance Trigger S&P 500: 3.50% Interest Rate</p> <p>3 year Annual Pt. to Pt. is 14.00% w/S&P.</p> <p>Fixed Account: 1st Year Rate: 1.80%</p>	<p>FPDA Minimum Premium: \$10,000 Q & NQ</p>
	<p>Minimum Guarantee: 1.00% on 87.50% floating</p>
	<p>Issue Ages: 18-85(Q), 0-85(NQ)</p>
	<p>Free Withdrawals: 10% After Year 1, Accumulated Interest, RMD 10% of the vested account value as of the prior anniversary.</p>
	<p>Riders: NHR, TIR, UR, GMWB</p>
	<p>StatesNot Approved In: CT,MN,MS,NH,NY,OR,WA</p>
	<p>Surrender Charges: 10 Year Term, 12 11 10 9 8 7 6 5 4 3 No MVA 9, 9, 8, 7, 6, 5, 4, 3, 2, 1 in AK, FL (age 65+), MA, OK, NV, TX and UT.</p>
	<p>Commission: 0-79 Q & NQ 7% 80-85 Q & NQ 3.5% Commissions may vary in AK, MA, NV, OK, TX & UT</p>

Fidelity & Guarantee | Prosperity Elite 14 AM Best: B++ Index Bonus

<p>Vesting Bonus of 6% with the Enhancement package or 9% with the Protection package.</p> <p>Rates Effective: 4/1/2012</p> <p>1 Year Mo. Pt. To Pt. S&P 500: 2.10% Cap</p> <p>2 Year Pt. To Pt. S&P 500: 10.25% Cap</p> <p>Annual Pt. To Pt. S&P 500: 4.00% Cap</p> <p>Mo. Average Annual Reset S&P 500: 5.00% Cap</p> <p>Performance Trigger S&P 500: 3.50% Interest Rate</p> <p>3 year Annual Pt. to Pt. is 16.00% w/S&P.</p> <p>Fixed Account: 1st Year Rate: 1.90%</p>	<p>FPDA Minimum Premium: \$10,000 Q & NQ \$2000 per allocation option.</p>
	<p>Minimum Guarantee:1.00% on 87.50% floating</p>
	<p>Issue Ages: 18-85(Q), 0-85(NQ)- Exceptions: FL: 18-64(Q), 0-64(NQ),</p>
	<p>Free Withdrawals: 10% After Year 1, Accumulated Interest, RMD 10% of the vested account value as of the prior anniversary.</p>
	<p>Riders: NHR, TIR, UR, GMWB</p>
	<p>StatesNot Approved In: AK,CT,MA,MN,MS,NV,NH,NY,OK,OR,TX,UT,WA In FL, not available for ages 65+.</p>
	<p>Surrender Charges:14 Year Term, 14.75 13.75 12.75 11.75 10.75 10 9 8 7 6 5 4 3 2 No MVA Lower surrender charges may apply in some states.</p>
	<p>Commission: 0-79 Q & NQ 8% 80-85 Q & NQ 4%</p>

Fidelity & Guarantee | Prosperity Elite 7 AM Best: B++ Index Bonus

<p>Vesting Bonus of 3%with the Enhancement package or 5% with the Protection package.</p> <p>Rates Effective: 4/1/2012</p> <p>1 Year Mo. Pt. To Pt. S&P 500: 1.90% Cap</p> <p>2 Year Pt. To Pt. S&P 500: 8.75% Cap</p> <p>Annual Pt. To Pt. S&P 500: 3.50% Cap</p> <p>Mo. Average Annual Reset S&P 500: 4.25% Cap</p> <p>Performance Trigger S&P 500: 3.25% Interest Rate</p> <p>3 year Annual Pt. to Pt. is 14.5% w/S&P.</p> <p>Fixed Account: 1st Year Rate: 1.75%</p>	<p>FPDA Minimum Premium: \$10,000 Q & NQ \$2000 per allocation option.</p>
	<p>Minimum Guarantee:1.00% on 87.50% floating</p>
	<p>Issue Ages: 18-85(Q), 0-85(NQ)</p>
	<p>Free Withdrawals: 10% After Year 1, Accumulated Interest, RMD 10% of the vested account value as of the prior anniversary.</p>
	<p>Riders: NHR, TIR, UR, GMWB</p>
	<p>StatesNot Approved In: CT,MN,MS,NH,NY,OR,WA</p>
	<p>Surrender Charges:7 Year Term, 10 9 8 7 6 5 4 No MVA 9, 9, 8, 7, 6, 5, 4 in AK, FL (age 65+), MA, OK, NV, TX and UT.</p>
	<p>Commission: 0-79 Q & NQ 5% 80-85 Q & NQ 2.5%</p>

Forethought | Bonus Advantage AM Best: A- Index Bonus

<p>5.00% Vested Bonus</p> <p>Rates Effective: 3/1/2012</p> <p>1 Year Mo. Pt. To Pt. S&P 500: 1.00% Cap</p> <p>Annual Pt. To Pt. S&P 500: 3.00% Cap</p> <p>Mo. Average Annual Reset S&P 500: 3.00% Cap</p> <p>Fixed Account: 1st Year Rate: 1.00%</p>	<p>SPDA Minimum Premium: \$25,000 Q & NQ</p>
	<p>Minimum Guarantee:1.00% on 87.50%</p>
	<p>Issue Ages: 55-80 Q & NQ</p>
	<p>Free Withdrawals: 10% After Year 1</p>
	<p>Riders: NHR, TIR, GMWB NHR is subject to state availability.</p>
	<p>StatesNot Approved In: CT,NY IA, NJ and PA are only available for group applications.</p>
	<p>Surrender Charges:10 Year Term, 10 10 9 9 8 7 6 5 4 2 +/- MVA</p>
	<p>Commission: 55-75 Q & NQ 7% 76-80 Q & NQ 5% Commission for Bonus Advantage in the states of AK, DE, MD, MN, OH, OK, SC, TX, UT and WA are reduced by 1.00%.</p>

Genworth (GLAIC) | SecureLiving Index 10 Plus Index Bonus

<p>5.00% Vested Bonus</p> <p>Bailout Rate for Annual Pt. to Pt. is 2.10%. Call for details.</p> <p>Rates Effective: 12/12/2011</p> <p>1 Year Mo. Pt. To Pt. S&P 500 25,000 - 99,999: 1.50% Cap 100,000 - 249,999: 1.70% Cap 250,000+: 1.80% Cap</p> <p>Annual Pt. To Pt. S&P 500 25,000 - 99,999: 2.50% Cap 100,000 - 249,999: 3.00% Cap 250,000+: 3.20% Cap</p> <p>Performance Trigger S&P 500 25,000 - 99,999: 2.00% Interest Rate 100,000 - 249,999: 2.50% Interest Rate 250,000+: 2.70% Interest Rate</p> <p>1% Bonus in AK, MN, MO, OR, PA and WA. 1 year fixed strategy is not available for allocation in the first year. 10 year fixed strategy is only available for new allocation at contract issue.</p> <p>Fixed Account: 25,000 - 99,999: 1.25%</p> <p>Fixed Account: 100,000 - 249,999: 1.50%</p> <p>Fixed Account: 250,000+: 1.60% State Specific Rates Rates and bailout caps vary in AK, MN, MO, OR, PA and WA.</p>	<p>SPDA Minimum Premium: \$25,000 Q & NQ</p>
	<p>Minimum Guarantee:1.00% on 87.50%</p>
	<p>Issue Ages: 0-80 Q & NQ</p>
	<p>Free Withdrawals: 10% After Year 1, RMD</p>
	<p>Riders: NHR, GMWB NHR may not be available in all states.</p>
	<p>StatesNot Approved In: CT,DE,NY</p>
	<p>Surrender Charges:10 Year Term, 9 9 8 7 6 5 4 3 2 1 +/- MVA No MVA in AK, MN, MO, OR, PA and WA.</p>
	<p>Commission: 0-75 Q & NQ 7% 76-80 Q & NQ 5%</p>

Genworth (GLAIC) | SecureLiving Index 7 Index No Bonus

<p>Unique Bailout Bailout Rate for Annual Pt. to Pt. is 3.10%. Call for details.</p> <p>Rates Effective: 12/12/2011</p> <p>1 Year Mo. Pt. To Pt. S&P 500 25,000 - 99,999: 1.65% Cap 100,000 - 249,999: 1.85% Cap 250,000+: 1.95% Cap</p> <p>Annual Pt. To Pt. S&P 500 25,000 - 99,999: 3.50% Cap 100,000 - 249,999: 4.00% Cap 250,000+: 4.20% Cap</p> <p>Performance Trigger S&P 500 25,000 - 99,999: 3.00% Interest Rate 100,000 - 249,999: 3.50% Interest Rate 250,000+: 3.70% Interest Rate</p> <p>1 year fixed strategy is not available for allocation in the first year. 7 year fixed strategy is only available for new allocation at contract issue.</p> <p>Fixed Account: 25,000 - 99,999: 1.75%</p> <p>Fixed Account: 100,000 - 249,999: 2.00%</p> <p>Fixed Account: 250,000+: 2.10% State Specific Rates Rates and bailout caps vary in AK, MN, MO, OR, PA and WA.</p>	<p>SPDA Minimum Premium: \$25,000 Q & NQ</p>
	<p>Minimum Guarantee: 107% of premium less adjustment for any withdrawals and applicable rider fees. Calculated only at the end of the surrender charge period.</p>
	<p>Issue Ages: 0-85 Q & NQ</p>
	<p>Free Withdrawals: 10% After Year 1, RMD</p>
	<p>Riders: NHR, GMWB NHR may not be available in all states.</p>
	<p>StatesNot Approved In: CT,DE,NY</p>
	<p>Surrender Charges:7 Year Term, 9 9 8 7 6 5 4 +/- MVA Surrender Charges vary in AK, MN, MO, OR, PA and WA.</p>
	<p>Commission: 0-75 Q & NQ 5% 76-80 Q & NQ 3.5% 81-85 Q & NQ 2%</p>

Great American | American Legend II AM Best: A Index No Bonus

<p>No rate lock on transfers.</p> <p>Rates Effective: 4/7/2012</p> <p>1 Year Mo. Pt. To Pt. S&P 500: 2.00% Cap</p> <p>Annual Pt. To Pt. S&P 500: 4.00% Cap</p> <p>Mo. Average Annual Reset S&P 500: 4.25% Cap</p> <p>Fixed Account: 1st Year Rate: 1.50%</p>	<p>FPDA Minimum Premium: \$10,000 Q & NQ Minimum Additional Premiums \$2,000.00 (Q) \$5,000.00 (NQ)</p>
	<p>Minimum Guarantee:1.00% on 100.00% 1.00% on 90.00% for: OR</p>
	<p>Issue Ages: 18-85(Q), 0-85(NQ)</p>
	<p>Free Withdrawals: 10% Immediately, RMD</p>
	<p>Riders: NHR, TIR, GMWB TIR And NHR N/A in MA. GMWB: 10% Roll-up Simple Interest</p>
	<p>StatesNot Approved In: NY</p>
	<p>Surrender Charges:7 Year Term, 12 11 10 9 8 7 6 No MVA Ages 58-85: 9,8,7,6,5,4,3</p>
	<p>Commission: 0-75 Q & NQ 5.5% 76-80 Q & NQ 5.1% 81-85 Q & NQ 3.5%</p>

Great American | American Valor 10 AM Best: A Index Bonus

<p>2.00% Premium Bonus 2% Premium Bonus for first 3 years.</p> <p>Rates Effective: 4/7/2012</p> <p>Annual Pt. To Pt. S&P 500: 3.50% Cap</p> <p>Mo. Average Annual Reset S&P 500: 3.50% Cap</p> <p>Fixed Account: 1st Year Yield: 3.42% (includes bonus) 1st Year Rate: 1.40%</p>	<p>FPDA Minimum Premium: \$10,000 Q & NQ Minimum Additional Premium \$2000 (Q), \$5000 (NQ).</p>
	<p>Minimum Guarantee:1.00% on 100.00%</p>
	<p>Issue Ages: 18-85(Q), 0-85(NQ)</p>
	<p>Free Withdrawals: 10% Immediately, RMD</p>
	<p>Riders: NHR, TIR, GMWB NHR and TIR not available in MA.</p>
	<p>StatesNot Approved In: DE,NY</p>
	<p>Surrender Charges:10 Year Term, 10 9 8 7 6 5 4 3 2 1 No MVA</p>
	<p>Commission: 18-75 Q 6% 76-80 Q 4.5% 81-85 Q 2.5% 0-75 NQ 6% 76-80 NQ 4.5% 81-85 NQ 2.5%</p>

Great American | Safe Outlook AM Best: A Index No Bonus

<p>Unique Bailout The Bailout Cap is .50% less than issued cap rate. No rate lock on transfers.</p> <p>Rates Effective: 4/7/2012</p> <p>Annual Pt. To Pt. S&P 500 10,000 - 99,999: 3.50% Cap 100,000+: 3.75% Cap</p> <p>Mo. Average Annual Reset S&P 500 10,000 - 99,999: 3.50% Cap 100,000+: 3.75% Cap</p> <p>Fixed Account: 10,000 - 99,999: 1st Year Rate: 1.25%</p> <p>Fixed Account: 100,000+: 1st Year Rate: 1.25%</p>	<p>SPDA Minimum Premium: \$10,000 Q & NQ</p>
	<p>Minimum Guarantee:1.00% on 90.00%</p>
	<p>Issue Ages: 18-85(Q), 0-85(NQ)</p>
	<p>Free Withdrawals: 10% After Year 1, Interest Immediately, 10% Premium Year 1, RMD</p>
	<p>Riders: NHR, TIR, GMWB NHR and TIR riders N/A in MA. GMWB: 10% Roll-up Simple Interest</p>
	<p>StatesNot Approved In: DE,NY</p>
	<p>Surrender Charges:6 Year Term, 9 8 7 6 5 4 No MVA</p>
	<p>Commission: 0-75 Q & NQ 4% 76-80 Q & NQ 3% 81-85 Q & NQ 2%</p> <p>Trail Options Available</p>

Great American | Safe Return AM Best: A Index No Bonus

<p>Unique Bailout The Bailout Cap is .50% Less than issued cap rate. No rate lock on transfers.</p> <p>Rates Effective: 4/7/2012</p> <p>Annual Pt. To Pt. S&P 500: 4.00% Cap</p> <p>Mo. Average Annual Reset S&P 500: 4.00% Cap</p> <p>Fixed Account: 1st Year Rate: 1.10%</p>	<p>SPDA Minimum Premium: \$25,000 Q & NQ</p>
	<p>Minimum Guarantee:1.00% on 100.00%</p>
	<p>Issue Ages: 18-85(Q), 0-85(NQ)</p>
	<p>Free Withdrawals: 10% After Year 1, 10% Premium Year 1, RMD</p>
	<p>Riders: NHR, TIR, GMWB, Return Of Premium TIR And Extended Care Waiver N/A in MA.</p>
	<p>StatesNot Approved In: DE,NY</p>
	<p>Surrender Charges:10 Year Term, 10 9 8 7 6 5 4 3 2 1 No MVA</p>
	<p>Commission: 0-75 Q & NQ 6.5% 76-80 Q & NQ 5.5% 81-85 Q & NQ 2.5%</p> <p>Trail Options Available</p>

ING | ING Envoy 9 AM Best: A Index No Bonus

<p>Rates Effective: 2/21/2012</p> <p>Annual Pt. To Pt. 15,000 - 74,999: 2.50% Cap 75,000+: 4.00% Cap</p> <p>Fixed Account: 15,000 - 74,999: 1st Year Rate: 1.50%</p> <p>Fixed Account: 75,000+: 1st Year Rate: 1.50% State Specific Rates Annual Point-to-Point Participation Strategy Rates Available in FL and OR.</p>	<p>FPDA Minimum Premium: \$10,000(Q), \$15,000(NQ)</p>
	<p>Minimum Guarantee:1.00% on 87.50% floating</p>
	<p>Issue Ages: 0-80 Q & NQ</p>
	<p>Free Withdrawals: 10% Immediately, RMD</p>
	<p>Riders: NHR, TIR, GMWB NHR and TIR not available in MA and PA.</p>
	<p>StatesNot Approved In: NY</p>
	<p>Surrender Charges:9 Year Term, 9 9 9 9 8 7 6 5 4 +/- MVA Surrender charges may differ for some states and for ages 56 plus.</p>
	<p>Commission: 0-80 Q & NQ 6% Trail Commission options available, call for details!</p>

ING | Secure Index Outlook AM Best: A Index Bonus

3.00% Premium Bonus

Call for state availability of Benchmark strategy.

Rates Effective: 2/21/2012

1 Year Mo. Pt. To Pt. S&P 500

15,000 - 74,999: **1.10% Cap**
75,000+: **1.50% Cap**

Annual Pt. To Pt. S&P 500

15,000 - 74,999: **2.00% Cap**
75,000+: **3.50% Cap**

Interest Rate Benchmark (3 Month LIBOR Rate) \$15,000 - \$74,999: 2.25 Multiplier on Increase \$75,000+: 4.00 Multiplier on Increase. Maximum annual index credit for the IRB is currently 10%.

Fixed Account:

15,000 - 74,999:
1st Year Yield: **4.54%** (includes bonus)
1st Year Rate: **1.50%**

Fixed Account:

75,000+:
1st Year Yield: **4.54%** (includes bonus)
1st Year Rate: **1.50%**

SPDA Minimum Premium: \$15,000 Q & NQ

Minimum Guarantee: 2.00% on 87.50% floating

Issue Ages: 0-80 Q & NQ

Free Withdrawals: 10% Immediately, Interest Immediately, RMD
Interest available in year 1 from fixed account.

Riders: NHR, TIR, GMWB
NHR and TIR not available in MA and PA.

States Approved In: AK,CT,DE,MN,NJ,WA

Surrender Charges: 10 Year Term, 10 9 8 7 6 5 4 3 2 1 No MVA
Surrender charges may differ for some states

Commission: 0-80 Q & NQ 6%

ING | Secure Index 5 AM Best: A Index No Bonus

Call for state availability of Benchmark strategy.

Rates Effective: 2/21/2012

1 Year Mo. Pt. To Pt. S&P 500

15,000 - 74,999: **1.00% Cap**
75,000+: **1.40% Cap**

Annual Pt. To Pt. S&P 500

15,000 - 74,999: **2.00% Cap**
75,000+: **3.00% Cap**

Interest Rate Benchmark (3 Month LIBOR Rate) \$15,000 - \$74,999: 2.00 Multiplier on Increase \$75,000+: 3.50 Multiplier on Increase. Maximum annual index credit for the IRB is currently 10%.

Fixed Account:

15,000 - 74,999: 1st Year Rate: **1.50%**

Fixed Account:

75,000+: 1st Year Rate: **1.50%**

State Specific Rates

Monthly Average Index Strategy Rates Available in NJ.

FPDA Minimum Premium: \$15,000 Q & NQ

Minimum initial premium is still \$75K in MN, NJ and WA.

Minimum Guarantee: 1.00% on 87.50% floating | 1.50% on 100.00% floating for: LA and WA.

Issue Ages: 0-80 Q & NQ

Free Withdrawals: 10% After Year 1, Interest Immediately, RMD
Interest in first year available from fixed strategy only.

Riders: NHR, TIR, GMWB
NHR, TIR are not available in MA and PA.

States Not Approved In: NY,OR

Surrender Charges: 5 Year Term, 8 7.5 6.5 5.5 4.5 No MVA
Surrender charges may differ for some states and for ages 56 plus

Commission: 0-80 Q & NQ 3.5%

ING | Secure Index 5 (ROP) AM Best: A Index No Bonus

Call for state availability of Benchmark strategy.
Rates Effective: 2/21/2012

1 Year Mo. Pt. To Pt. S&P 500
15,000 - 74,999: **0.90% Cap**
75,000+: **1.30% Cap**

Annual Pt. To Pt. S&P 500
15,000 - 74,999: **1.50% Cap**
75,000+: **2.50% Cap**

Interest Rate Benchmark (3 Month LIBOR Rate) \$15,000 - \$74,999: 1.25 Multiplier on Increase \$75,000+: 2.75 Multiplier on Increase. Maximum annual index credit for the IRB is currently 10%.

Fixed Account:
15,000 - 74,999: 1st Year Rate: **1.25%**

Fixed Account:
75,000+: 1st Year Rate: **1.25%**
State Specific Rates
Monthly Average Index Strategy Rates Available in NJ.

FPDA Minimum Premium: \$15,000 Q & NQ
Minimum initial premium is still \$75K in MN, NJ and WA.

Minimum Guarantee: 1.00% on 87.50% floating

Issue Ages: 0-80 Q & NQ

Free Withdrawals: 10% After Year 1, Interest Immediately, RMD
Interest available in first year from fixed account only.

Riders: NHR, TIR, GMWB, Return Of Premium
NHR, TIR are not available in MA and PA.

StatesNot Approved In: MN,NV,NY,OR

Surrender Charges: 5 Year Term, 8 7.5 6.5 5.5 4.5 No MVA
Surrender charges may differ for some states and for ages 56 plus

Commission: 0-80 Q & NQ 3.5%

ING | Secure Index 7 AM Best: A Index No Bonus

Call for state availability of Benchmark strategy.
Rates Effective: 2/21/2012

1 Year Mo. Pt. To Pt. S&P 500
15,000 - 74,999: **1.50% Cap**
75,000+: **1.90% Cap**

Annual Pt. To Pt. S&P 500
15,000 - 74,999: **3.25% Cap**
75,000+: **4.25% Cap**

Interest Rate Benchmark (3 Month LIBOR Rate) \$15,000 - \$74,999: 4.00 Multiplier on Increase \$75,000+: 5.50 Multiplier on Increase. Maximum annual index credit for the IRB is currently 10%.

Fixed Account:
15,000 - 74,999: 1st Year Rate: **1.50%**

Fixed Account:
75,000+: 1st Year Rate: **1.50%**

FPDA Minimum Premium: \$15,000 Q & NQ

Minimum Guarantee: 1.00% on 87.50% floating | 1.00% on 100.00% floating for: LA and WA.

Issue Ages: 0-80 Q & NQ

Free Withdrawals: 10% After Year 1, Interest Immediately, RMD
Interest available in first year from fixed account only.

Riders: NHR, TIR, GMWB
NHR & TIR are not available in MA and PA.

StatesNot Approved In: NY,OR

Surrender Charges: 7 Year Term, 10 10 10 10 9 8 7 No MVA
Surrender charges may differ for some states and for ages 56 plus.

Commission: 0-80 Q & NQ 5%

ING | Secure Index Opportunities Plus AM Best: A Index Bonus

5.00% Premium Bonus

Call for state availability of Benchmark strategy.

Rates Effective: 2/21/2012

1 Year Mo. Pt. To Pt. S&P 500

15,000 - 74,999: **1.10% Cap**
75,000+: **1.50% Cap**

Annual Pt. To Pt. S&P 500

15,000 - 74,999: **2.00% Cap**
75,000+: **3.50% Cap**

Interest Rate Benchmark (3 Month LIBOR Rate) \$15,000 - \$74,999: 2.25 Multiplier on Increase \$75,000+: 4.00 Multiplier on Increase. Maximum annual index credit for the IRB is currently 10%.

Fixed Account:

15,000 - 74,999:
1st Year Yield: **6.57%** (includes bonus)
1st Year Rate: **1.50%**

Fixed Account:

75,000+:
1st Year Yield: **6.57%** (includes bonus)
1st Year Rate: **1.50%**

SPDA Minimum Premium: \$15,000 Q & NQ

Minimum Guarantee: 2.00% on 87.50% floating

Issue Ages: 0-80 Q & NQ- Exceptions: IA: 0-75 Q & NQ, IN: 0-75 Q & NQ, MS: 0-75 Q & NQ, 0-75 Both Q & NQ in: IA, IN, MS.

Free Withdrawals: 10% After Year 1, Interest Immediately, RMD
Interest available in first year from fixed account only.

Riders: NHR, TIR, GMWB
NHR & TIR are not available in MA & PA.

StatesNot Approved In: AK,CT,DE,MN,NJ,NY,OR,WA

Surrender Charges: 10 Year Term, 10 10 10 10 9 8 7 6 5 4 +/- MVA
Surrender charges may differ for some states and for ages 56 plus.

Commission: 0-80 Q & NQ 7%

Lafayette Life | Marquis Centennial 7 & 10 (New Version) AM Best: A+ Index No Bonus

Rates Effective: 4/16/2012

1 Year Mo. Pt. To Pt.

S&P 500: **1.35% Cap**
S&P 500: **1.25% Cap**

Annual Pt. To Pt.

S&P 500: **2.25% Cap**
S&P 500: **2.00% Cap**

Mo. Average Annual Reset

S&P 500: **2.50% Cap**
S&P 500: **2.00% Cap**

Fixed Account:

1st Year Rate: **1.15%**

Fixed Account:

1st Year Rate: **1.35%**

FPDA Minimum Premium: \$1,000 Q & NQ
Per month.

Minimum Guarantee: 1.00% on 87.50%

Issue Ages: 0-85 Q & NQ

Free Withdrawals: 10% After Year 1, RMD

Riders: NHR, TIR

StatesNot Approved In: AK,CA,CT,DE,IL,IA,MD,MS,MO,MT,NV,NJ,NM,NY,OR,PA,VT,VA,WA

Surrender Charges: 9 9 8 7 6 5 4 3 2 1 No MVA
For Marquis Centennial 7: 8, 7, 6, 5, 4, 3, 2.

Commission:

10 Year: 0-70 Q & NQ 8% 71-80 Q & NQ 7% 81-85 Q & NQ 5%

7 Year: 0-70 Q & NQ 6% 71-80 Q & NQ 5% 81-85 Q & NQ 4%

Lafayette Life | Marquis Centennial 7 & 10 (Original Version) AM Best: A+ Index No Bonus

Rates Effective: 4/16/2012 1 Year Mo. Pt. To Pt. S&P 500: 1.35% Cap S&P 500: 1.25% Cap Annual Pt. To Pt. S&P 500: 2.25% Cap S&P 500: 2.00% Cap Mo. Average Annual Reset S&P 500: 2.50% Cap S&P 500: 2.00% Cap Fixed Account: 1st Year Rate: 1.50% Fixed Account: 1st Year Rate: 1.50%	FPDA Minimum Premium: \$1,000 Q & NQ Per Month.
	Minimum Guarantee: 3.00% on 90.00%
	Issue Ages: 0-85 Q & NQ
	Free Withdrawals: 10% After Year 1, RMD
	Riders: NHR, TIR
	StatesApproved In: CA,CT,DE,IL,MD,MS,MO,MT,NV,NJ,NM,OR,PA,TX,VA,WA
	Surrender Charges: 9 9 8 7 6 5 4 3 2 1 No MVA Marquis Centennial 7 surrender is: 8, 7, 6, 5, 4, 3, 2.
	Commission: 10 Year: 0-70 Q & NQ 8% 71-80 Q & NQ 7% 81-85 Q & NQ 5% 7 Year: 0-70 Q & NQ 6% 71-80 Q & NQ 5% 81-85 Q & NQ 4%

Lincoln Benefit Life | Savers Index Annuity III AM Best: A+ Index No Bonus

Rates Effective: 4/20/2012 Annual Pt. To Pt. S&P 500 3,000 - 99,999: 60.00% Par 3.25% Cap 3,000 - 99,999: 100.00% Par 3.00% Cap 100,000+: 60.00% Par 3.25% Cap 100,000+: 100.00% Par 3.00% Cap	FPDA Minimum Premium: \$3,000(Q), \$10,000(NQ)
	Minimum Guarantee: 3.00% on 90.00%
	Issue Ages: 0-90 Q & NQ 0-85 Q/NQ for Annuitant.
	Free Withdrawals: 10% After Year 1, RMD
	Riders: NHR, TIR, UR
	StatesNot Approved In: NY,OR
	Surrender Charges: 10 Year Term, 10 9 8 7 6 5 4 3 2 1 No MVA
	Commission: 0-75 Q & NQ 3.45% 76-90 Q & NQ 2.4%

Lincoln Financial Group | LFG OptiChoice 5 AM Best: A+ Index No Bonus

Rates Effective: 4/1/2012 1 Year Mo. Pt. To Pt. S&P 500 2,000 - 99,999: 1.40% Cap 100,000+: 1.50% Cap Mo. Average Annual Reset S&P 500 2,000 - 99,999: 8.40% Spread 100,000+: 7.80% Spread Performance Trigger S&P 500 2,000 - 99,999: 2.50% Interest Rate 100,000+: 2.50% Interest Rate Fixed Account: 2,000 - 99,999: 1st Year Rate: 1.20% Fixed Account: 100,000+: 1st Year Rate: 1.35%	FPDA Minimum Premium: \$2,000(Q), \$5,000(NQ)
	Minimum Guarantee: 0.50% on 100.00% floating
	Issue Ages: 0-85 Q & NQ The oldest age of the owner, joint owner and annuitant will be used to determine the issue age.
	Free Withdrawals: 10% Immediately, RMD
	Riders: NHR, TIR, GMWB
	StatesNot Approved In: NY
	Surrender Charges: 5 Year Term, 9 8 7 6 5 +/- MVA
	Commission: 0-75 Q & NQ 5% 76-80 Q & NQ 3.75% 81-85 Q & NQ 2.5%

Lincoln Financial Group | LFG OptiChoice 7 AM Best: A+ Index No Bonus

Rates Effective: 4/1/2012	FPDA Minimum Premium: \$2,000(Q), \$5,000(NQ)
1 Year Mo. Pt. To Pt. S&P 500 2,000 - 99,999: 1.45% Cap 100,000+: 1.55% Cap	Minimum Guarantee: 0.50% on 100.00% floating
Mo. Average Annual Reset S&P 500 2,000 - 99,999: 8.20% Spread 100,000+: 7.60% Spread	Issue Ages: 0-85 Q & NQ The oldest age of the owner, joint owner and annuitant will be used to determine the issue age.
Performance Trigger S&P 500 2,000 - 99,999: 2.50% Interest Rate 100,000+: 2.50% Interest Rate	Free Withdrawals: 10% Immediately, RMD
Fixed Account: 2,000 - 99,999: 1st Year Rate: 1.25%	Riders: NHR, TIR, GMWB
Fixed Account: 100,000+: 1st Year Rate: 1.40%	StatesNot Approved In: NY
	Surrender Charges: 7 Year Term, 9 8 7 6 5 4 3 +/- MVA
	Commission: 0-75 Q & NQ 6% 76-80 Q & NQ 4.5% 81-85 Q & NQ 3%

Lincoln Financial Group | LFG OptiChoice 9 AM Best: A+ Index No Bonus

Rates Effective: 4/1/2012	FPDA Minimum Premium: \$2,000(Q), \$5,000(NQ)
1 Year Mo. Pt. To Pt. S&P 500 2,000 - 99,999: 1.50% Cap 100,000+: 1.60% Cap	Minimum Guarantee: 0.50% on 100.00% floating
Mo. Average Annual Reset S&P 500 2,000 - 99,999: 7.80% Spread 100,000+: 7.20% Spread	Issue Ages: 0-80 Q & NQ The oldest age of the owner, joint owner and annuitant will be used to determine the issue age.
Performance Trigger S&P 500 2,000 - 99,999: 2.50% Interest Rate 100,000+: 2.50% Interest Rate	Free Withdrawals: 10% Immediately, RMD
Fixed Account: 2,000 - 99,999: 1st Year Rate: 1.35%	Riders: NHR, TIR, GMWB
Fixed Account: 100,000+: 1st Year Rate: 1.50%	StatesNot Approved In: NY
	Surrender Charges: 9 Year Term, 9 8 7 6 5 4 3 2 1 +/- MVA
	Commission: 0-75 Q & NQ 7% 76-80 Q & NQ 5.25%

Lincoln Financial Group | New Directions 6 AM Best: A+ Index No Bonus

<p>Rates Effective: 4/1/2012</p> <p>2 Year Pt. To Pt. S&P 500 10,000 - 99,999: 7.00% Cap 100,000+: 7.00% Cap</p> <p>Performance Trigger S&P 500 10,000 - 99,999: 2.65% Interest Rate 100,000+: 3.00% Interest Rate</p> <p>Fixed Account: 10,000 - 99,999: 1.60%</p> <p>Fixed Account: 100,000+: 1.75%</p>	<p>SPDA Minimum Premium: \$10,000 Q & NQ</p>
	<p>Minimum Guarantee:0.50% on 100.00% floating</p>
	<p>Issue Ages: 0-85 Q & NQ The oldest age of the owner, joint owner and annuitant will be used to determine the issue age.</p>
	<p>Free Withdrawals: 10% Immediately, RMD</p>
	<p>Riders: NHR, TIR, GMWB</p>
	<p>StatesNot Approved In: NY</p>
	<p>Surrender Charges:6 Year Term, 9 8 7 6 4.75 3.5 +/- MVA</p>
	<p>Commission: 0-75 Q & NQ 3.5% 76-80 Q & NQ 2.75% 81-85 Q & NQ 1.75%</p>

Lincoln Financial Group | New Directions 8 AM Best: A+ Index No Bonus

<p>Rates Effective: 4/1/2012</p> <p>2 Year Pt. To Pt. S&P 500 10,000 - 99,999: 7.60% Cap 100,000+: 8.25% Cap</p> <p>Performance Trigger S&P 500 10,000 - 99,999: 3.15% Interest Rate 100,000+: 3.50% Interest Rate</p> <p>Fixed Account: 10,000 - 99,999: 1.90%</p> <p>Fixed Account: 100,000+: 2.05%</p>	<p>SPDA Minimum Premium: \$10,000 Q & NQ</p>
	<p>Minimum Guarantee:0.50% on 100.00% floating</p>
	<p>Issue Ages: 0-85 Q & NQ The oldest age of the owner, joint owner and annuitant will be used to determine the issue age.</p>
	<p>Free Withdrawals: 10% Immediately, RMD</p>
	<p>Riders: NHR, TIR, GMWB</p>
	<p>StatesNot Approved In: NY</p>
	<p>Surrender Charges:8 Year Term, 9 8 7 6 4.75 3.5 2 0.75 +/- MVA</p>
	<p>Commission: 0-75 Q & NQ 4.5% 76-80 Q & NQ 3.5% 81-85 Q & NQ 2.25%</p>

Lincoln Financial Group | Opti Point 10 AM Best: A+ Index Bonus

<p>4.00% Premium Bonus 4.00% Premium Bonus Years 1-4 For <\$100K 5.00% Premium Bonus Years 1-4 For >\$100K</p> <p>Rates Effective: 4/1/2012</p> <p>2 Year Mo. Pt. To Pt. S&P 500: 2.30% Cap</p> <p>2 Year Pt. To Pt. S&P 500: 7.00% Cap</p> <p>Performance Trigger S&P 500: 2.50% Interest Rate</p> <p>Fixed Account: 1st Year Rate: 1.20%</p>	<p>FPDA Minimum Premium: \$2,000(Q), \$5,000(NQ) 4.00% Premium Bonus Years 1-4 For <\$100K 5.00% Premium Bonus Years 1-4 For >\$100K</p>
	<p>Minimum Guarantee:0.50% on 100.00% floating</p>
	<p>Issue Ages: 0-80 Q & NQ The oldest age of the owner, joint owner and annuitant will be used to determine the issue age.</p>
	<p>Free Withdrawals: 10% Immediately, RMD</p>
	<p>Riders: NHR, TIR</p>
	<p>StatesNot Approved In: AK,MN,NY,OR,UT</p>
	<p>Surrender Charges:10 Year Term, 10 9 8 7 6 5 4 3 2 1 +/- MVA Surrender charges may vary by state.</p>
	<p>Commission: 0-75 Q & NQ 7% 76-80 Q & NQ 4.75%</p>

Lincoln Financial Group | Opti-Point 8 AM Best: A+ Index Bonus

<p>3.00% Premium Bonus 3.00% Premium Bonus Years 1-3 For <\$100K 4.00% Premium Bonus Years 1-3 For >\$100K</p> <p>Rates Effective: 4/1/2012</p> <p>2 Year Mo. Pt. To Pt. S&P 500: 2.30% Cap</p> <p>2 Year Pt. To Pt. S&P 500: 7.00% Cap</p> <p>Performance Trigger S&P 500: 2.50% Interest Rate</p> <p>Fixed Account: 1st Year Rate: 1.20%</p>	<p>FPDA Minimum Premium: \$2,000(Q), \$5,000(NQ) Premium bonus in years 1-3. 4% >\$100K.</p>
	<p>Minimum Guarantee:0.50% on 100.00% floating</p>
	<p>Issue Ages: 0-85 Q & NQ The oldest age of the owner, joint owner and annuitant will be used to determine the issue age.</p>
	<p>Free Withdrawals: 10% Immediately, RMD</p>
	<p>Riders: NHR, TIR</p>
	<p>StatesNot Approved In: MN,NY,OR,UT</p>
	<p>Surrender Charges:8 Year Term, 9 8 7 6 5 4 3 2 +/- MVA Surrender charges may vary by state.</p>
	<p>Commission: 0-75 Q & NQ 6% 76-80 Q & NQ 4% 81-85 Q & NQ 2%</p>

LSW | Secure Plus Premier 10 AM Best: A Index Bonus

<p>10.00% Vested Bonus Bonus vesting schedule begins in year 7.</p> <p>Rates Effective: 8/29/2011</p> <p>Annual Pt. To Pt. Russell 2000: 100.00% Par 3.10% Cap Russell 2000: 140.00% Par 3.00% Cap S&P 500: 100.00% Par 3.10% Cap S&P 500: 140.00% Par 3.00% Cap</p> <p>Fixed Account: 1st Year Rate: 2.45% Bonus Accumulation Value (BAV) equals 10% of the AV in years 1-6 which vests to the AV in years 6-10.</p>	<p>SPDA Minimum Premium: \$10,000 Q & NQ</p>
	<p>Minimum Guarantee:1.90% on 87.50%</p>
	<p>Issue Ages: 40-80 Q & NQ</p>
	<p>Free Withdrawals: 10% After Year 1, RMD</p>
	<p>Riders: NHR, TIR, GMWB GMWB: Bonus Accumulation Value (BAV) equals 10% of the AV in years 1-6 which vests to the AV in years 6-10.</p>
	<p>StatesApproved In: AK,CA,IL,MN,MO,UT</p>
	<p>Surrender Charges:10 Year Term, 12 12 11 10 9 8 7 6 5 3 No MVA Surrender charge schedule different for AK, CA, IL and UT.</p>
	<p>Commission: 0-75 Q & NQ 7% 76-80 Q & NQ 5% Commissions vary AL, AK, CA, DE, IL, MN, UT. Call for Details.</p>

LSW | SecurePlus Marquee 10 AM Best: A Index Bonus

<p>10.00% Vested Bonus</p> <p>Rates Effective: 3/29/2012</p> <p>Annual Pt. To Pt. Russell 2000: 100.00% Par 3.25% Cap Russell 2000: 140.00% Par 3.00% Cap S&P 500: 100.00% Par 3.25% Cap S&P 500: 140.00% Par 3.00% Cap</p> <p>Fixed Account: 1st Year Rate: 1.75% Bonus Accumulation Value (BAV) equals 10% of the AV in years 1-10 which vests to the AV in years 11-15.</p>	<p>SPDA Minimum Premium: \$10,000 Q & NQ</p>
	<p>Minimum Guarantee:1.95% on 87.50% floating</p>
	<p>Issue Ages: 40-80 Q & NQ</p>
	<p>Free Withdrawals: 10% After Year 1, RMD</p>
	<p>Riders: NHR, TIR, GMWB GMWB: 10% Bonus Accumulation Value (BAV) is included in the Benefit Calculation Base from day one.</p>
	<p>StatesNot Approved In: AK,CA,CT,IL,IN,MN,MO,MT,NV,NH,NJ,NY,OR,PA,UT,WA Currently pending in CA, IL, MN, MT and NV.</p>
	<p>Surrender Charges:10 Year Term, 10 9 8 7 6 5 4 3 2 1 +/- MVA In AL, CA, DE, MN, OH, SC and TX for ages 58+: 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1% and 0%.</p>
	<p>Commission: 0-75 Q & NQ 7% 76-80 Q & NQ 5%</p>

LSW | SecurePlus Marquee 3 AM Best: A Index Bonus

<p>3.00% Premium Bonus</p> <p>Rates Effective: 3/29/2012</p> <p>Annual Pt. To Pt. Russell 2000: 100.00% Par 2.50% Cap Russell 2000: 50.00% Par 2.60% Cap S&P 500: 100.00% Par 2.50% Cap S&P 500: 50.00% Par 2.60% Cap</p> <p>Fixed Account: 1st Year Yield: 4.28% (includes bonus) 1st Year Rate: 1.25%</p>	<p>SPDA Minimum Premium: \$10,000 Q & NQ</p>
	<p>Minimum Guarantee: 1.95% on 87.50% floating</p>
	<p>Issue Ages: 40-85 Q & NQ</p>
	<p>Free Withdrawals: 10% After Year 1, RMD</p>
	<p>Riders: NHR, TIR, GMWB</p>
	<p>StatesNot Approved In: AK,CA,CT,IL,MN,MO,MT,NJ,NY,OK,OR,PA,UT,WA Currently pending in CA, CT, IL, MN, MT, OK and PA.</p>
	<p>Surrender Charges: 10 Year Term, 10 9 8 7 6 5 4 3 2 1 +/- MVA In AL, CA, DE, MN, OH, SC and TX for ages 58+: 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1% and 0%.</p>
	<p>Commission: 0-75 7% 76-80 5% 81-85 3.5%</p> <p>Commissions modified in AK, AL, CA, DE, IL, MN, NV, OH, SC, TX, UT & WA</p>

LSW | SecurePlus Premier 8 AM Best: A Index Bonus

<p>3.00% Premium Bonus</p> <p>Rates Effective: 8/29/2011</p> <p>Annual Pt. To Pt. Russell 2000: 100.00% Par 3.00% Cap Russell 2000: 50.00% Par 3.10% Cap S&P 500: 100.00% Par 3.00% Cap S&P 500: 50.00% Par 3.10% Cap</p> <p>Fixed Account: 1st Year Yield: 5.00% (includes bonus) 1st Year Rate: 1.95% 5% bonus accumulation value that vests in years 8-12.</p>	<p>SPDA Minimum Premium: \$10,000 Q & NQ</p>
	<p>Minimum Guarantee: 1.95% on 90.00%</p>
	<p>Issue Ages: 40-80 Q & NQ- Exceptions: AK: 0-57 Q & NQ, CA: 0-57 Q & NQ, IL: 0-57 Q & NQ, MN: 0-57 Q & NQ, TX: 0-57 Q & NQ,</p>
	<p>Free Withdrawals: 10% After Year 1, RMD 3% immediate interest available in first policy year.</p>
	<p>Riders: NHR, TIR, GMWB</p>
	<p>StatesApproved In: AK,CA,IL,MN,MO,PA</p>
	<p>Surrender Charges: 12 Year Term, 10 10 10 9 8 7 6 5 4 3 2 1 No MVA</p>
	<p>Commission: 0-75 Q & NQ 7% 76-80 Q & NQ 5%</p>

National Western | Ultra Future AM Best: A Index Bonus

<p>10.00% Premium Bonus</p> <p>Rates Effective: 3/23/2012</p> <p>1 Year Mo. Pt. To Pt. S&P 500: 2.25% Cap</p> <p>Mo. Average Annual Reset S&P 500: 50.00% Par 0.70% Spread</p> <p>Fixed Account: 1st Year Yield: 12.53% (includes bonus) 1st Year Rate: 2.30% State Specific Rates Rates, premium bonus, and surrender may differ for WA, DE, MA, MN, IL, IN, NJ, PA and UT.</p>	<p>FPDA Minimum Premium: \$2,000(Q), \$5,000(NQ)</p>
	<p>Minimum Guarantee: 1.00% on 87.50% floating</p>
	<p>Issue Ages: 0-80 Q & NQ 0-85 Non-Qual and Q (if different than annuitant).</p>
	<p>Free Withdrawals: 10% After Year 1, Interest After Year 1, RMD</p>
	<p>Riders: GMWB</p>
	<p>StatesNot Approved In: AL,AK,CT,MS,NV,NY,OR</p>
	<p>Surrender Charges: 15 Year Term, 19.25 18.5 17.75 16.75 16 15.25 14.5 13.5 12.75 12 10 8 6 4 2 No MVA Different surrender schedule in MA, PA, IL, WA, MN, NJ, DE, IN, UT, TX--At Death, State of LA- Contract value if applied under a settlement option or CSV if paid as lump sum payment.</p>
	<p>Commission: 0-75 NQ 5% 76-80 NQ 3% 0-70 Q 5% 71-75 Q 1.5% 76-80 Q 0.25%</p> <p>Commissions vary in DE, IL, IN, LA, MA, MN, NJ, PA, UT, WA & TX</p>

North American | Freedom Choice 10: 5% Penalty Free AM Best: A+ Index No Bonus

<p>Income riders NOT available.</p> <p>Rates Effective: 2/24/2012</p> <p>1 Year Mo. Pt. To Pt. Nasdaq 100 2,000 - 249,999: 1.90% Cap 250,000+: 2.25% Cap</p> <p>1 Year Mo. Pt. To Pt. S&P 500 2,000 - 249,999: 2.00% Cap 250,000+: 2.40% Cap</p> <p>Annual Pt. To Pt. DJ EuroSTOXX 50 2,000 - 249,999: 4.20% Cap 250,000+: 5.05% Cap</p> <p>Annual Pt. To Pt. DJIA 2,000 - 249,999: 3.75% Cap 250,000+: 4.50% Cap</p> <p>Annual Pt. To Pt. Nasdaq 100 2,000 - 249,999: 3.50% Cap 250,000+: 4.15% Cap</p> <p>Annual Pt. To Pt. Russell 2000 2,000 - 249,999: 3.45% Cap 250,000+: 4.20% Cap</p> <p>Annual Pt. To Pt. S&P 500 2,000 - 249,999: 3.80% Cap 250,000+: 4.55% Cap</p> <p>Annual Pt. To Pt. S&P Midcap 400 2,000 - 249,999: 4.00% Cap 250,000+: 4.75% Cap</p> <p>Fixed Account: 2,000 - 249,999: 1st Year Rate: 2.00%</p> <p>Fixed Account: 250,000+: 1st Year Rate: 2.40%</p>	<p>FPDA Minimum Premium: \$2,000(Q), \$10,000(NQ) \$50/month TSA Salary Reduction</p> <p>Minimum Guarantee: 1.10% on 87.50%</p> <p>Issue Ages: 0-79 Q & NQ- Exceptions: TX: 0-59 Q & NQ,</p> <p>Free Withdrawals: RMD 5% of AV penalty-free withdrawal after the first year.</p> <p>Riders: NHR NHR is available for issue ages 75 and younger only. Not available in all states.</p> <p>States Not Approved In: AL, AK, CT, DE, MN, MT, NV, NY, OR, PA, UT, VT, VA, WA</p> <p>Surrender Charges: 10 Year Term, 9 9 8 7 6 5 4 3 2 1 +/- MVA</p> <p>Commission: 0-75 Q & NQ 5.5% 76-79 Q & NQ 4.125%</p>
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North American | Freedom Choice 8: 5% Penalty Free AM Best: A+ Index No Bonus

<p>Income Riders NOT available.</p> <p>Rates Effective: 2/24/2012</p> <p>1 Year Mo. Pt. To Pt. Nasdaq 100 2,000 - 249,999: 1.60% Cap 250,000+: 2.00% Cap</p> <p>1 Year Mo. Pt. To Pt. S&P 500 2,000 - 249,999: 1.75% Cap 250,000+: 2.05% Cap</p> <p>Annual Pt. To Pt. DJ EuroSTOXX 50 2,000 - 249,999: 3.45% Cap 250,000+: 4.35% Cap</p> <p>Annual Pt. To Pt. DJIA 2,000 - 249,999: 3.10% Cap 250,000+: 3.85% Cap</p> <p>Annual Pt. To Pt. Nasdaq 100 2,000 - 249,999: 2.85% Cap 250,000+: 3.60% Cap</p> <p>Annual Pt. To Pt. Russell 2000 2,000 - 249,999: 2.80% Cap 250,000+: 3.55% Cap</p> <p>Annual Pt. To Pt. S&P 500 2,000 - 249,999: 3.15% Cap 250,000+: 4.00% Cap</p> <p>Annual Pt. To Pt. S&P Midcap 400 2,000 - 249,999: 3.20% Cap 250,000+: 4.05% Cap</p> <p>Fixed Account: 2,000 - 249,999: 1st Year Rate: 1.65%</p> <p>Fixed Account: 250,000+: 1st Year Rate: 2.05%</p> <p>State Specific Rates In TX effective 2/24/2012, Low Band APP cap is 3% for RUSSELL and NASDAQ.</p>	<p>FPDA Minimum Premium: \$2,000(Q), \$10,000(NQ) \$50/month TSA Salary Reduction</p> <p>Minimum Guarantee: 1.10% on 87.50%</p> <p>Issue Ages: 0-85 Q & NQ</p> <p>Free Withdrawals: RMD 5% of AV penalty-free withdrawal after the first year.</p> <p>Riders: NHR NHR is available for issue ages 75 and younger only. Not available in all states.</p> <p>States Not Approved In: AL, AK, DE, MN, NY, OR, PA, UT, VT, VA, WA</p> <p>Surrender Charges: 8 Year Term, 9 9 8 7 6 5 4 2 +/- MVA</p> <p>Commission: 0-75 Q & NQ 5.5% 76-80 Q & NQ 4.125% 81-85 Q & NQ 2.75%</p>
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North American | NA Charter Series 10 AM Best: A+ Index Bonus

<p>5.00% Premium Bonus</p> <p>Rates Effective: 2/24/2012</p> <p>1 Year Mo. Pt. To Pt. Nasdaq 100: 1.00% Cap S&P 500: 1.00% Cap</p> <p>Annual Pt. To Pt. DJ EuroSTOXX 50: 2.00% Cap DJIA: 2.00% Cap Hindsight Index str: 2.00% Cap Nasdaq 100: 2.00% Cap Russell 2000: 2.00% Cap S&P 500: 2.00% Cap S&P Midcap 400: 2.00% Cap</p> <p>Fixed Account: 1st Year Yield: 6.05% (includes bonus) 1st Year Rate: 1.00% State Specific Rates Fixed account in TX is 2%. In TX, the Annual Pt. to Pt. S&P, DJIA, S&P Midcap, Russell, NASDAQ and EuroStoxx 50 caps are 4% and Hindsight cap is 3% .</p>	<p>FPDA Minimum Premium: \$2,000(Q), \$10,000(NQ) Full Premium bonus on deposits in years 1-7.</p>
	<p>Minimum Guarantee:1.10% on 87.50%</p>
	<p>Issue Ages: 0-79 Q & NQ- Exceptions: NV: 0-53 Q & NQ,</p>
	<p>Free Withdrawals: 10% After Year 1</p>
	<p>Riders: NHR, GMWB NHR available for issue ages 75 and below. (20% of account valued available if confined for 90 days)</p>
	<p>StatesNot Approved In: AK,CT,DE,MN,NY,OR,UT,WA</p>
	<p>Surrender Charges:10 Year Term, 15 14 13 12 11 10 8 6 4 2 +/- MVA</p>
	<p>Commission: 0-75 Q & NQ 7.5% 76-79 Q & NQ 5.625% 10 year option: Commission for issue ages 76-79 reduced by 25%. MN and VA commission percentage reduced by 1.00 on all options Commissions reduced in TX</p>

North American | NA Charter Series 14 AM Best: A+ Index Bonus

<p>10.00% Premium Bonus</p> <p>Rates Effective: 2/24/2012</p> <p>1 Year Mo. Pt. To Pt. Nasdaq 100: 1.25% Cap S&P 500: 1.35% Cap</p> <p>Annual Pt. To Pt. DJ EuroSTOXX 50: 2.45% Cap DJIA: 2.20% Cap Hindsight Index str: 2.00% Cap Nasdaq 100: 2.00% Cap Russell 2000: 2.00% Cap S&P 500: 2.30% Cap S&P Midcap 400: 2.25% Cap</p> <p>Fixed Account: 1st Year Yield: 11.37% (includes bonus) 1st Year Rate: 1.25% State Specific Rates Fixed account in TX is 2%. In TX, the Annual Pt. to Pt. S&P, DJIA, S&P Midcap, Russell, NASDAQ and EuroStoxx 50 caps are 4% and Hindsight cap is 3% .</p>	<p>FPDA Minimum Premium: \$2,000(Q), \$10,000(NQ) Full premium bonus on deposits in years 1-7.</p>
	<p>Minimum Guarantee:1.10% on 87.50%</p>
	<p>Issue Ages: 0-75 Q & NQ- Exceptions: NV: 0-48 Q & NQ, In CA, issue ages 0-65.</p>
	<p>Free Withdrawals: 10% After Year 1, RMD</p>
	<p>Riders: NHR, GMWB NHR available for issue ages 75 and below. (20% of account valued available if confined for 90 days)</p>
	<p>StatesNot Approved In: AK,CT,DE,MN,NY,OR,UT,WA</p>
	<p>Surrender Charges:14 Year Term, 18 18 17 15 15 15 14 12 10 8 6 4 2 +/- MVA Charges vary in TX.</p>
	<p>Commission: 0-75 Q & NQ 7.5% MN and VA commission percentage reduced by 1.00 on all options Commissions reduced in TX</p>

North American | NA Freedom Choice 10 AM Best: A+ Index No Bonus

<p>Rates Effective: 2/24/2012</p> <p>1 Year Mo. Pt. To Pt. Nasdaq 100 2,000 - 249,999: 1.60% Cap 250,000+: 2.05% Cap</p> <p>1 Year Mo. Pt. To Pt. S&P 500 2,000 - 249,999: 1.70% Cap 250,000+: 2.05% Cap</p> <p>Annual Pt. To Pt. DJ EuroSTOXX 50 2,000 - 249,999: 3.40% Cap 250,000+: 4.35% Cap</p> <p>Annual Pt. To Pt. DJIA 2,000 - 249,999: 3.05% Cap 250,000+: 3.90% Cap</p> <p>Annual Pt. To Pt. Nasdaq 100 2,000 - 249,999: 2.80% Cap 250,000+: 3.60% Cap</p> <p>Annual Pt. To Pt. Russell 2000 2,000 - 249,999: 2.80% Cap 250,000+: 3.60% Cap</p> <p>Annual Pt. To Pt. S&P 500 2,000 - 249,999: 3.10% Cap 250,000+: 4.00% Cap</p> <p>Annual Pt. To Pt. S&P Midcap 400 2,000 - 249,999: 3.15% Cap 250,000+: 4.05% Cap</p> <p>Fixed Account: 2,000 - 249,999: 1st Year Rate: 1.65%</p> <p>Fixed Account: 250,000+: 1st Year Rate: 2.05% State Specific Rates Effective 2/24/2012 in TX, APP cap is 3% for Low Band NASDAQ and EURO STOXX.</p>	<p>FPDA Minimum Premium: \$2,000(Q), \$10,000(NQ)</p>
	<p>Minimum Guarantee: 1.10% on 87.50%</p>
	<p>Issue Ages: 0-79 Q & NQ</p>
	<p>Free Withdrawals: 10% After Year 1, RMD</p>
	<p>Riders: NHR, GMWB NHR available for issue ages 75 and below. (20% of account valued available if confined for 90 days)</p>
	<p>States Not Approved In: AL, AK, CT, DE, MN, MT, NV, NY, OR, PA, UT, VT, VA, WA</p>
	<p>Surrender Charges: 10 Year Term, 9 9 8 7 6 5 4 3 2 1 +/- MVA Vary in the state of TX.</p>
	<p>Commission: 0-75 Q & NQ 5.5% 76-79 Q & NQ 4.125% Commission for issue ages 76-80 reduced by 25% and 50% for issue ages 81-85. Commissions reduced by 1% in MO on all options.</p>

North American | NA Freedom Choice 8 AM Best: A+ Index No Bonus

<p>Rates Effective: 2/24/2012</p> <p>1 Year Mo. Pt. To Pt. Nasdaq 100 2,000 - 249,999: 1.35% Cap 250,000+: 1.70% Cap</p> <p>1 Year Mo. Pt. To Pt. S&P 500 2,000 - 249,999: 1.45% Cap 250,000+: 1.80% Cap</p> <p>Annual Pt. To Pt. DJ EuroSTOXX 50 2,000 - 249,999: 2.70% Cap 250,000+: 3.65% Cap</p> <p>Annual Pt. To Pt. DJIA 2,000 - 249,999: 2.40% Cap 250,000+: 3.25% Cap</p> <p>Annual Pt. To Pt. Nasdaq 100 2,000 - 249,999: 2.25% Cap 250,000+: 3.00% Cap</p> <p>Annual Pt. To Pt. Russell 2000 2,000 - 249,999: 2.20% Cap 250,000+: 3.00% Cap</p> <p>Annual Pt. To Pt. S&P 500 2,000 - 249,999: 2.50% Cap 250,000+: 3.35% Cap</p> <p>Annual Pt. To Pt. S&P Midcap 400 2,000 - 249,999: 2.50% Cap 250,000+: 3.40% Cap</p> <p>In TX, Low Band is 1.50%. Fixed Account: 2,000 - 249,999: 1st Year Rate: 1.35% Fixed Account: 250,000+: 1st Year Rate: 1.70% State Specific Rates In TX, APP cap is 3% effective 2/24/2012.</p>	<p>FPDA Minimum Premium: \$2,000(Q), \$10,000(NQ)</p> <p>Minimum Guarantee: 1.10% on 87.50%</p> <p>Issue Ages: 0-85 Q & NQ</p> <p>Free Withdrawals: 10% After Year 1, RMD 5% Penalty Free Option has higher rates.</p> <p>Riders: NHR, GMWB NHR available for issue ages 75 and below. (20% of account valued available if confined for 90 days)</p> <p>States Not Approved In: AL, AK, CT, DE, MN, MT, NV, NY, OR, PA, UT, VT, VA, WA</p> <p>Surrender Charges: 8 Year Term, 9 9 8 7 6 5 4 2 +/- MVA Vary in the state of TX.</p> <p>Commission: 0-75 Q & NQ 5.5% 76-80 Q & NQ 4.125% 81-85 Q & NQ 2.75%</p> <p>Commission for issue ages 76-80 reduced by 25% and 50% for issue ages 81-85. MO commission percentage reduced by 1.00 on all options.</p>
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North American | NA Prizm Plus 14 AM Best: A+ Index Bonus

10.00% Premium Bonus

Rates Effective: 2/24/2012

1 Year Mo. Pt. To Pt.

Nasdaq 100: **1.25% Cap**
S&P 500: **1.35% Cap**

Annual Pt. To Pt.

DJ EuroSTOXX 50: **15.00% Par**
DJIA: **20.00% Par**
Nasdaq 100: **15.00% Par**
Russell 2000: **10.00% Par**
S&P 500: **20.00% Par**
S&P Midcap 400: **15.00% Par**

Mo. Average Annual Reset

DJIA: **30.00% Par**
Russell 2000: **20.00% Par**
S&P 500: **30.00% Par**
S&P Midcap 400: **20.00% Par**

Fixed Account:

1st Year Yield: **11.37%** (includes bonus)
1st Year Rate: **1.25%**

FPDA Minimum Premium: \$2,000(Q), \$10,000(NQ)
Full Premium Bonus on deposits years 1-7.

Minimum Guarantee: 1.10% on 87.50%

Issue Ages: 0-75 Q & NQ

In CA, issue ages 0-65.

Free Withdrawals: 10% After Year 1

Riders: NHR, GMWB

NHR available for issue ages 75 and below. (20% of account valued available if confined for 90 days)

StatesNot Approved In: AK,CT,DE,MN,NV,NY,OR,TX,UT,WA

Surrender Charges: 14 Year Term, 18 18 17 15 15 15 15 14 12 10 8 6 4 2 +/- MVA

Commission: 0-75 Q & NQ 7.5%

MO and VA commission percentage reduced by 1.00.

North American | North American Ten AM Best: A+ Index Bonus

6.00% Premium Bonus

Rates Effective: 2/24/2012

1 Year Mo. Pt. To Pt.

Nasdaq 100: **1.05% Cap**
S&P 500: **1.05% Cap**

Annual Pt. To Pt.

DJ EuroSTOXX 50: **2.00% Cap**
DJIA: **2.00% Cap**
Hindsight Index str: **2.00% Cap**
Nasdaq 100: **2.00% Cap**
Russell 2000: **2.00% Cap**
S&P 500: **2.00% Cap**
S&P Midcap 400: **2.00% Cap**

Mo. Average Annual Reset

DJIA: **2.00% Cap**
Russell 2000: **2.00% Cap**
S&P 500: **2.00% Cap**
S&P Midcap 400: **2.00% Cap**

Fixed Account:

1st Year Yield: **7.06%** (includes bonus)
1st Year Rate: **1.00%**

FPDA Minimum Premium: \$2,000(Q), \$10,000(NQ)

Minimum Guarantee: 1.00% on 100.00%

Issue Ages: 0-79 Q & NQ

Issues ages 0-78 in IN.

Free Withdrawals: 10% After Year 1

Riders: NHR

NHR available for issue ages 75 and below. (20% of account valued available if confined for 90 days)

StatesNot Approved In: AK,CT,DE,MN,NV,NY,OR,TX,UT,WA

Surrender Charges: 10 Year Term, 18 16 14 12 11 10 8 6 4 2 +/- MVA

Commission: 0-75 Q & NQ 6.5% 76-79 Q & NQ 4.875%

Commission for issue ages 76-79 reduced by 25% Commissions reduced by 1% in MO and VA

North American | Paramount Choice 10 AM Best: A+ Index Bonus

6.00% Premium Bonus

Effective 3/12/2012, premium bonus reduces to 6%.

Rates Effective: 2/24/2012

1 Year Mo. Pt. To Pt.

Nasdaq 100: **1.00% Cap**
S&P 500: **1.00% Cap**

Annual Pt. To Pt.

DJ EuroSTOXX 50: **2.00% Cap**
DJIA: **2.00% Cap**
Nasdaq 100: **2.00% Cap**
Russell 2000: **2.00% Cap**
S&P 500: **2.00% Cap**
S&P Midcap 400: **2.00% Cap**

Mo. Average Annual Reset

DJIA: **2.00% Cap**
Russell 2000: **2.00% Cap**
S&P 500: **2.00% Cap**
S&P Midcap 400: **2.00% Cap**

Effective 3/12/2012, premium bonus reduced to 6%.

Fixed Account:

1st Year Yield: **7.06%** (includes bonus)
1st Year Rate: **1.00%**

FPDA Minimum Premium: \$2,000(Q), \$10,000(NQ)

Minimum Guarantee: 1.00% on 100.00%

Issue Ages: 0-79 Q & NQ

Free Withdrawals: 10% After Year 1, RMD

Riders: NHR

NHR available for issue ages 75 and below. (20% of account valued available if confined for 90 days)

StatesNot Approved In: AK,CT,DE,MN,NV,NY,OR,TX,UT,WA

Surrender Charges: 10 Year Term, 9 9 8 7 6 5 4 3 2 1 +/- MVA

Commission: 0-75 Q & NQ 6.5% 76-79 Q & NQ 4.875%

Commission for issue ages 76-79 reduced by 25% MO and VA commission percentage reduced by 1.00.

North American | Performance Choice 12 AM Best: A+ Index No Bonus

Rates Effective: 2/24/2012

1 Year Mo. Pt. To Pt.

Nasdaq 100: **2.10% Cap**
S&P 500: **2.25% Cap**

Annual Pt. To Pt.

DJ EuroSTOXX 50: **4.70% Cap**
DJIA: **4.20% Cap**
Hang Seng: **4.35% Cap**
Nasdaq 100: **3.85% Cap**
Russell 2000: **3.85% Cap**
S&P 500: **4.25% Cap**
S&P Midcap 400: **4.40% Cap**

Inverse Performance Trigger is 4.35%.

Fixed Account:

1st Year Rate: **2.20%**

FPDA Minimum Premium: \$2,000(Q), \$10,000(NQ)

For TSA additional premiums salary reduction required.

Minimum Guarantee: 1.00% on 87.50%

Issue Ages: 0-75 Q & NQ

Free Withdrawals: 10% After Year 1, RMD

Riders: NHR, TIR, GMWB

NHR and TIR not available in all states.

StatesNot Approved In: AL,AK,CT,DE,MA,MN,MO,NV,NY,OH,OR,UT,VA,WA

Surrender Charges: 12 Year Term, 10 10 10 10 10 9 8 7 6 5 4 2 +/- MVA

Commission: 0-75 Q & NQ 6.5%

North American | Performance Choice 12 Plus AM Best: A+ Index Bonus

<p>8.00% Premium Bonus</p> <p>Rates Effective: 2/24/2012</p> <p>1 Year Mo. Pt. To Pt. Nasdaq 100: 1.40% Cap S&P 500: 1.55% Cap</p> <p>Annual Pt. To Pt. DJ EuroSTOXX 50: 2.90% Cap DJIA: 2.60% Cap Hang Seng: 2.60% Cap Nasdaq 100: 2.40% Cap Russell 2000: 2.35% Cap S&P 500: 2.70% Cap S&P Midcap 400: 2.70% Cap</p> <p>Inverse Performance Trigger is 2.85%</p> <p>Fixed Account: 1st Year Yield: 9.56% (includes bonus) 1st Year Rate: 1.45%</p>	<p>FPDA Minimum Premium: \$2,000(Q), \$10,000(NQ) 8% Premium Bonus on all deposits in the first 5 years.</p>
	<p>Minimum Guarantee: 1.00% on 87.50%</p>
	<p>Issue Ages: 0-75 Q & NQ- Exceptions: CA: 0-65 Q & NQ, TX: 0-65 Q & NQ,</p>
	<p>Free Withdrawals: 10% After Year 1, RMD</p>
	<p>Riders: NHR</p>
	<p>StatesNot Approved In: AL,AK,CT,DE,MA,MN,MO,NV,NY,OH,OR,UT,VA,WA</p>
	<p>Surrender Charges: 12 Year Term, 10 10 10 10 10 9 8 7 6 5 4 2 +/- MVA Premium Bonus recapture on surrender or withdrawals above penalty-free amount.</p>
	<p>Commission: 0-75 Q & NQ 6.5%</p>

North American | Performance Choice 8 AM Best: A+ Index No Bonus

<p>Rates Effective: 2/24/2012</p> <p>1 Year Mo. Pt. To Pt. Nasdaq 100: 1.65% Cap S&P 500: 1.80% Cap</p> <p>Annual Pt. To Pt. DJ EuroSTOXX 50: 3.55% Cap DJIA: 3.20% Cap Hang Seng: 3.25% Cap Nasdaq 100: 3.00% Cap Russell 2000: 2.90% Cap S&P 500: 3.25% Cap S&P Midcap 400: 3.30% Cap</p> <p>Inverse Performance Trigger is 3.40%</p> <p>Fixed Account: 1st Year Rate: 1.70%</p>	<p>FPDA Minimum Premium: \$2,000(Q), \$10,000(NQ) \$50/month TSA Salary Reduction.</p>
	<p>Minimum Guarantee: 1.00% on 87.50%</p>
	<p>Issue Ages: 0-85 Q & NQ</p>
	<p>Free Withdrawals: 10% After Year 1, RMD</p>
	<p>Riders: NHR, GMWB</p>
	<p>StatesNot Approved In: AK,CT,DE,MA,MN,MO,NV,NY,OH,OR,UT,VA,WA</p>
	<p>Surrender Charges: 8 Year Term, 10 10 10 10 9 8 5 3 +/- MVA</p>
	<p>Commission: 0-75 Q & NQ 5.5% 76-79 Q & NQ 4.125% 80-85 Q & NQ 2.75%</p> <p>• 8-year: Commission for issue ages 76-79 reduced by 25% and 50% for issue ages 80-85. • TX Commission percentage reduced by 1.00 for 8-Year and 8-Year Plus. • SC Commission percentage reduced by 1.00 for 8-Year only.</p>

North American | Performance Choice 8 Plus AM Best: A+ Index Bonus

<p>5.00% Premium Bonus</p> <p>Rates Effective: 2/24/2012</p> <p>1 Year Mo. Pt. To Pt. Nasdaq 100: 1.10% Cap S&P 500: 1.20% Cap</p> <p>Annual Pt. To Pt. DJ EuroSTOXX 50: 2.20% Cap DJIA: 2.00% Cap Hang Seng: 1.85% Cap Nasdaq 100: 2.00% Cap Russell 2000: 2.00% Cap S&P 500: 2.10% Cap S&P Midcap 400: 2.00% Cap</p> <p>Inverse Performance Trigger is 2.20%</p> <p>Fixed Account: 1st Year Yield: 6.15% (includes bonus) 1st Year Rate: 1.10%</p>	<p>FPDA Minimum Premium: \$2,000(Q), \$10,000(NQ) \$50/month TSA Salary Reduction.</p>
	<p>Minimum Guarantee: 1.00% on 87.50%</p>
	<p>Issue Ages: 0-85 Q & NQ</p>
	<p>Free Withdrawals: 10% After Year 1, RMD</p>
	<p>Riders: NHR, GMWB</p>
	<p>StatesNot Approved In: AK,CT,DE,MA,MN,MO,NV,NY,OH,OR,UT,VA,WA</p>
	<p>Surrender Charges: 8 Year Term, 10 10 10 10 9 8 5 3 No MVA</p>
	<p>Commission: 0-75 Q & NQ 5.5% 76-79 Q & NQ 4.125% 80-85 Q & NQ 2.75%</p> <p>• 8-year: Commission for issue ages 76-79 reduced by 25% and 50% for issue ages 80-85. • TX Commission percentage reduced by 1.00 for 8-Year and 8-Year Plus. • SC Commission percentage reduced by 1.00 for 8-Year only.</p>

Reliance Standard | Keystone Index 10 AM Best: A Index No Bonus

<p>Rates Effective: 3/6/2012</p> <p>Annual Pt. To Pt. S&P 500: 4.25% Cap</p> <p>Annual Pt. To Pt. S&P 500: 20.00% Par</p> <p>Mo. Average Annual Reset S&P 500: 4.75% Cap</p> <p>Mo. Average Annual Reset S&P 500: 25.00% Par</p> <p>Fixed Account: 1st Year Rate: 1.90%</p>	<p>SPDA Minimum Premium: \$10,000 Q & NQ</p>
	<p>Minimum Guarantee: 1.00% on 100.00%</p>
	<p>Issue Ages: 0-85 Q & NQ</p>
	<p>Free Withdrawals: 10% After Year 1, Interest Immediately, 10% Premium Year 1, RMD Withdrawals from Index Strategy must be taken in lump sum.</p>
	<p>Riders: NHR, TIR NHR not included if the annuitant is 75 or older at issue. If you are not the annuitant, the annuitant must qualify for NHR to apply. TIR applies if you are initially diagnosed after the first contract year. If you are not the annuitant, the annuitant must qualify for the TIR to apply.</p>
	<p>StatesNot Approved In: AL,MN,MT,NY,OR</p>
	<p>Surrender Charges: 10 Year Term, 9 9 8 7 6 5 4 3 2 1 No MVA</p>
	<p>Commission: 0-80 Q & NQ 7% 81-85 Q & NQ 4.2%</p> <p>Lower commissions for all new business funds received after 12/31/2010. No commission rate hold on transfers.</p>

Reliance Standard | Keystone Index 5 AM Best: A Index No Bonus

Rates Effective: 3/6/2012 <u>Annual Pt. To Pt.</u> S&P 500: 3.50% Cap <u>Mo. Average Annual Reset</u> S&P 500: 4.00% Cap <u>Fixed Account:</u> 1st Year Rate: 1.80%	SPDA Minimum Premium: \$10,000 Q & NQ
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 0-85 Q & NQ
	Free Withdrawals: 10% After Year 1, Interest Immediately, 10% Premium Year 1, RMD
	Riders: NHR, TIR NHR not included if the annuitant is 75 or older at issue. If you are not the annuitant, the annuitant must qualify for NHR to apply. TIR applies if you are initially diagnosed after the first contract year. If you are not the annuitant, the annuitant must qualify for the TIR to apply.
	StatesNot Approved In: AL,MN,MT,NY,OR
	Surrender Charges: 5 Year Term, 9 8 7 6 5 No MVA
Commission: 0-80 Q & NQ 4% 81-85 Q & NQ 2.4%	

Reliance Standard | Keystone Index 7 AM Best: A Index No Bonus

Rates Effective: 3/6/2012 <u>Annual Pt. To Pt.</u> S&P 500: 4.00% Cap <u>Annual Pt. To Pt.</u> S&P 500: 20.00% Par <u>Mo. Average Annual Reset</u> S&P 500: 4.50% Cap <u>Mo. Average Annual Reset</u> S&P 500: 25.00% Par <u>Fixed Account:</u> 1st Year Rate: 1.85%	SPDA Minimum Premium: \$10,000 Q & NQ
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 0-85 Q & NQ
	Free Withdrawals: 10% After Year 1, Interest Immediately, 10% Premium Year 1, RMD
	Riders: NHR, TIR NHR not included if the annuitant is 75 or older at issue. If you are not the annuitant, the annuitant must qualify for NHR to apply. TIR applies if you are initially diagnosed after the first contract year. If you are not the annuitant, the annuitant must qualify for the TIR to apply.
	StatesNot Approved In: AL,MN,MT,NY,OR
	Surrender Charges: 7 Year Term, 9 8 7 6 5 4 3 No MVA If Owner and Annuitant are different, surrender charges apply at death.
Commission: 0-80 Q & NQ 5% 81-85 Q & NQ 3%	

The Standard | Index Growth Annuity 5 AM Best: A Index No Bonus

Unique Bailout ROP temporarily suspended. Rates Effective: 3/26/2012 <u>Annual Pt. To Pt. S&P 500</u> 15,000 - 99,999: 2.00% Cap 100,000+: 2.55% Cap Bailout Feature 2% Less. <u>Fixed Account:</u> 15,000 - 99,999: 1st Year Rate: 1.70% <u>Fixed Account:</u> 100,000+: 1st Year Rate: 1.70%	SPDA Minimum Premium: \$15,000 Q & NQ
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 0-90 Q & NQ
	Free Withdrawals: 10% Immediately, RMD
	Riders: NHR, TIR
	StatesNot Approved In: NY
	Surrender Charges: 5 Year Term, 8 7 6 4 2 No MVA
Commission: 0-80 Q & NQ 4% 81-85 Q & NQ 2.25% 86-90 Q & NQ 1.85%	
Trail options available call for details.	

The Standard | Index Growth Annuity 7 AM Best: A Index No Bonus

Unique Bailout ROP temporarily suspended. Rates Effective: 3/26/2012 Annual Pt. To Pt. S&P 500 15,000 - 99,999: 2.75% Cap 100,000+: 3.35% Cap Bailout Feature 2% Less. Fixed Account: 15,000 - 99,999: 1st Year Rate: 1.70% Fixed Account: 100,000+: 1st Year Rate: 1.70%	SPDA Minimum Premium: \$15,000 Q & NQ
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 0-90 Q & NQ
	Free Withdrawals: 10% Immediately, RMD
	Riders: NHR, TIR
	StatesNot Approved In: NY
	Surrender Charges: 7 Year Term, 9 8 7 6 5 4 2 No MVA
	Commission: 0-80 Q & NQ 5% 81-85 Q & NQ 2.75% 86-90 Q & NQ 2.25% Trail options available call for details.

The Standard | Index Select Annuity 5 AM Best: A Index No Bonus

Rates Effective: 3/26/2012 Annual Pt. To Pt. S&P 500 15,000 - 99,999: 4.00% Cap 100,000+: 4.25% Cap Fixed Account: 15,000 - 99,999: 1st Year Rate: 1.70% Fixed Account: 100,000+: 1st Year Rate: 1.70%	SPDA Minimum Premium: \$15,000 Q & NQ
	Minimum Guarantee: 1.00% on 87.50%
	Issue Ages: 0-90 Q & NQ
	Free Withdrawals: 10% After Year 1, RMD
	Riders: NHR, TIR
	StatesNot Approved In: CA,CT,DE,NY
	Surrender Charges: 5 Year Term, 7 6 5 4 2 +/- MVA
	Commission: 0-80 Q & NQ 3% 81-85 Q & NQ 1.5% 86-90 Q & NQ 1.35%

The Standard | Index Select Annuity 7 AM Best: A Index No Bonus

Rates Effective: 3/26/2012 Annual Pt. To Pt. S&P 500 15,000 - 99,999: 4.40% Cap 100,000+: 4.75% Cap Fixed Account: 15,000 - 99,999: 1st Year Rate: 1.70% Fixed Account: 100,000+: 1st Year Rate: 1.70%	SPDA Minimum Premium: \$15,000 Q & NQ
	Minimum Guarantee: 1.00% on 87.50%
	Issue Ages: 0-90 Q & NQ
	Free Withdrawals: 10% After Year 1, RMD
	Riders: NHR, TIR
	StatesNot Approved In: CA,CT,DE,NY
	Surrender Charges: 7 Year Term, 7 6 5 4 3 2 1 +/- MVA
	Commission: 0-80 Q & NQ 4% 81-85 Q & NQ 2% 86-90 Q & NQ 1.45%