

Allianz Dominator Plus AM Best: A Fixed MYG	
<p>Rates Effective 4/3/2012</p> <p>5 Year Guarantee 25,000 - 99,999: 1.50% 100,000+: 1.50%</p> <p>10 Year Guarantee 25,000 - 99,999: 1.90% 100,000+: 2.00%</p>	SPDA Minimum Premium: \$25,000 Q & NQ
	Minimum Guarantee: 1.50% on 100.00%
	Issue Ages: 0-85 Q & NQ
	Free Withdrawals: 10% Premium Year 1, RMD 10% of premium each contract year.
	Riders: NHR NHR is not available in MA, NJ and PA.
	StatesNot Approved In: MN,MO,NY,OR
	Surrender Charges: 9 8.1 7.2 6.3 5.4 4.5 3.6 2.7 1.8 0.9 +/- MVA, 30 Day Window After Term
	Commission: 10 Year: 0-75 Q & NQ 4% 76-80 Q & NQ 3% 81-85 Q & NQ 2% 5 Year: 0-75 Q & NQ 3% 76-80 Q & NQ 2% 81-85 Q & NQ 1%
American Equity FPDA - 10 AM Best: A- Fixed Non MYG	
<p>2.00% Premium Bonus Product will be discontinued in NJ on 4/13/2012. Rates Effective 3/27/2012</p> <p>1 Year Guarantee 1st Year Yield: 4.29% (includes bonus) 1st Year Rate: 2.25%</p>	FPDA Minimum Premium: \$2,000(Q), \$5,000(NQ) 2% Premium Bonus on Total First Year Premiums.
	Minimum Guarantee: 2.25% on 100.00%
	Issue Ages: 0-80 Q & NQ
	Free Withdrawals: 10% After Year 1, Interest Immediately, RMD Systematic Withdrawals available immediately.
	Riders: NHR, TIR Availability varies by age and state.
	StatesNot Approved In: AL,AK,CT,FL,MN,NV,NJ,NY,OR,TX,UT
	Surrender Charges: 12 Year Term, 14 13 12.5 12 11.5 11 9.5 8 6.5 5 3.5 2 +/- MVA May vary by issue age and state.
Commission: 0-75 Q & NQ 6% 76-80 Q & NQ 4.5% Commissions vary in AL., CA, IL., KY, IN, MA, MD, MO, ND, OK, SC, PA, VA, WA. Additional Commissions paid for years 2 & 3	
American Equity Guarantee 5 & 7 AM Best: A- Fixed MYG	
<p>Rates Effective 3/27/2012</p> <p>5 Year Guarantee 2.30%</p> <p>7 Year Guarantee 2.70%</p> <p>State Specific Rates Rates are 50 bps lower for CA, DE, MN, PA, & WA. 7 Year not available in WA.</p>	SPDA Minimum Premium: \$10,000 Q & NQ
	Minimum Guarantee: 2.00% on 87.50%
	Issue Ages: 0-80 Q & NQ
	Free Withdrawals: Interest After Year 1, RMD
	Riders: NHR NCR-3: 20% of contract value available after 1st year. Available in all states Except CA and MA.
	StatesNot Approved In: AL,AK,MO,NV,NY Guarantee 7 is not avail in OR & WA.
	Surrender Charges: 9 8 7 6 5 4 3 +/- MVA, Surrender Term Matches Guarantee Period 30 Day window prior to term anniversary. MVA does not apply to: CA, DE, MN, OR, PA, WA.
Commission: 5, 7 Year: 0-75 Q & NQ 3% 76-80 Q & NQ 2% Commission Reduced .50% in: CA, DE, MN, PA, & WA	

American Equity | Premier Eagle 12 AM Best: A- Fixed Non MYG

<p>8.00% Vested Bonus Product will be discontinued in NJ on 4/13/2012. Rates Effective 3/27/2012</p> <p>1 Year Guarantee 1st Year Yield: 9.72% (includes bonus) 1st Year Rate: 1.60%</p>	<p>FPDA Minimum Premium: \$2,000(Q), \$5,000(NQ) Bonus applies to 1st year premiums only, & Vests beginning after 3rd year until the end of the 14th year.</p>
	<p>Minimum Guarantee:1.00% on 100.00%</p>
	<p>Issue Ages: 0-78 Q & NQ- Exceptions: FL: 0-64 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,AK,CT,DE,IN,MN,NV,NJ,NY,OK,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</p>
	<p>Commission: 0-78 Q & NQ 6% Commission Year 2: 1% / Year 3: 1% Florida- Ages 0-64</p>

American General | Horizon Achiever AM Best: A Fixed MYG

<p>Rates Effective 4/16/2012</p> <p>6 Year Guarantee 2.15%</p>	<p>SPDA Minimum Premium: \$5,000 Q & NQ</p>
	<p>Minimum Guarantee:1.50% on 90.00% floating 2.00% on 90.00% floating for: CA</p>
	<p>Issue Ages: 0-85 Q & NQ</p>
	<p>Free Withdrawals: 10% Immediately, RMD</p>
	<p>Riders: NHR</p>
	<p>StatesNot Approved In: AK,MN,MO,NJ,NY,OH,OR,PA,UT,WA</p>
	<p>Surrender Charges:6 Year Term, 10 9 8 7 6 5 +/- MVA, 30 Day Window After Term, Surrender Term Matches Guarantee Period In TX, 9%, 8, 7, 6, 5, 4.</p>
	<p>Commission: 0-80 Q & NQ 3% 81-85 Q & NQ 2% Commissions reduced in DE, NV, SC and TX</p>

American General | Horizon MYG AM Best: A Fixed Non MYG

<p>4.00% Bonus Rates Effective 4/16/2012</p> <p>6 Year Guarantee 1st Year Rate: 5.15% 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% floating</p>
	<p>Issue Ages: 0-85 Q & NQ</p>
	<p>Free Withdrawals: 10% Immediately, RMD</p>
	<p>Riders: NHR</p>
	<p>StatesNot Approved In: AK,NJ,NY,UT</p>
	<p>Surrender Charges:10 Year Term, 10 9 8 7 6 5 4 3 2 1 +/- MVA No MVA in OH and surrender for OH, NV and TX 9,8,7,6,5,4,3,2,1.</p>
	<p>Commission: 0-75 Q & NQ 7.5% 76-80 Q & NQ 5% 81-85 Q & NQ 3% Commissions reduced in DE, MN, MO, NV, OH, OR, PA, SC, TX, and WA only</p>

American General | Horizon Select AM Best: A Fixed MYG

Rates Effective 4/16/2012 5 Year Guarantee 1.60% 7 Year Guarantee 2.20% 10 Year Guarantee 2.40% Rates Differ for CA. Check AG Rate Sheets State Specific Rates Select 5: 2% for CA.	SPDA Minimum Premium: \$5,000 Q & NQ
	Minimum Guarantee: 1.50% on 90.00% floating 2.00% on 90.00% floating for: CA
	Issue Ages: 0-85 Q & NQ
	Free Withdrawals: 10% Immediately, RMD
	Riders: NHR
	StatesNot Approved In: AK,MN,MO,NV,NJ,NY,OH,OR,PA,UT,WA 5 & 7 year plans only are available in TX and DE and SC.
	Surrender Charges: 10 9 8 7 6 5 4 3 2 1 +/- MVA, 30 Day Window After Term, Surrender Term Matches Guarantee Period Surrender for DE, NV and TX: 9,8,7,6,5,4,3,2,1. Commission: 5, 7, 10 Year: 0-80 Q & NQ 4% 81-85 Q & NQ 3% Commissions reduced in DE, NV, SC, and TX only

American National | Citadel 5 Diamond Series AM Best: A Fixed Non MYG

10 bps increase for \$100K+. Rates Effective 4/1/2012 1 Year Guarantee 1st Year Rate: 2.20% Base Rate: 1.20% Additional premiums allowed in 1st year only.	SPDA Minimum Premium: \$5,000 Q & NQ
	Minimum Guarantee: 1.00% on 100.00% floating 2.00% on 100.00% floating for: MD
	Issue Ages: 0-85 Q & NQ Owner can be any age for NQ \$ if annuitant is 85 years old or younger.
	Free Withdrawals: 10% Immediately, RMD
	Riders: NHR, TIR, Return Of Premium Disability Waiver available
	StatesNot Approved In: NY
	Surrender Charges: 5 Year Term, 7 7 7 6 5 No MVA Commission: 0-80 Q & NQ 3% 81-85 Q & NQ 2%

American National | Citadel 7 Diamond Series AM Best: A Fixed Non MYG

10 bps increase for \$100K+. Rates Effective 4/1/2012 1 Year Guarantee 1st Year Rate: 3.35% Base Rate: 1.35% All premium payments recieved within the first 36 months of the contract will receive a 2% interest rate enhancement over the current declared base interest rate for year 1.	FPDA Minimum Premium: \$2,000(Q), \$5,000(NQ)
	Minimum Guarantee: 1.00% on 100.00% floating 2.00% on 100.00% floating for: MD, MT, SC
	Issue Ages: 0-85 Q & NQ Owner can be any age for NQ \$ if annuitant is 85 years old or younger.
	Free Withdrawals: 10% Immediately, RMD
	Riders: NHR, TIR, Return Of Premium Disability Waiver available
	StatesNot Approved In: NY
	Surrender Charges: 7 Year Term, 7 7 7 6 5 4 2 No MVA Commission: 0-80 Q & NQ 3.5% 81-85 Q & NQ 2.5%

American National | Palladium Advisor AM Best: A Fixed Non MYG

Rates Effective 4/1/2012 1 Year Guarantee 1st Year Rate: 2.35% Base Rate: 1.35% State Specific Rates 25 bps lower in MN, OR and PA.	SPDA Minimum Premium: \$100(Q), \$5,000(NQ)
	Minimum Guarantee: 1.00% on 90.00% floating 2.00% on 90.00% floating for: MD
	Issue Ages: 0-90 Q & NQ- Exceptions: IN: 0-83 Q & NQ, OK: 0-78 Q & NQ, UT: 0-50 Q & NQ, Issue ages for IN: 0-83, OK 0-78, UT 0-50
	Free Withdrawals: 10% Immediately, RMD
	Riders: NHR Disability Waiver available
	StatesNot Approved In: NJ,NY,UT No MVA for: MN,OR,PA
	Surrender Charges: 7 Year Term, 7 7 7 6 5 4 2 +/- MVA
	Commission: 0-79 Q & NQ 3% 80-90 Q & NQ 1% 0-83 (IN); 0-78 (OK); 0-50 (UT)

American National | Palladium Century 5 AM Best: A Fixed Non MYG

Rates Effective 4/1/2012 1 Year Guarantee 1st Year Rate: 6.65% Base Rate: 1.65% State Specific Rates 10 bps less in FL, IN, NC, TX, VT, VA, WA, and WI.	SPDA Minimum Premium: \$4,000(Q), \$5,000(NQ) Additional Premiums are accepted during the 1st year ONLY. The additional premium will receive enhanced interest for a full 12 months from date received.
	Minimum Guarantee: 1.00% on 90.00% floating
	Issue Ages: 0-80 Q & NQ
	Free Withdrawals: 10% Immediately, RMD
	Riders: NHR Disability Waiver available
	StatesNot Approved In: AL,CT,IL,MN,NV,NJ,NY,OR,PA,UT,WA Alternate version available in some states until approved.
	Surrender Charges: 10 Year Term, 12 12 11 10 9 8 6 4 3 2 +/- MVA
	Commission: 0-74 Q & NQ 6% 75-80 Q & NQ 3.5%

American National | Palladium Century 7 AM Best: A Fixed Non MYG

Rates Effective 4/1/2012 1 Year Guarantee 1st Year Rate: 8.65% Base Rate: 1.65% State Specific Rates 10 bps less in FL, IN, NC, TX, VT, VA, WA and WI.	SPDA Minimum Premium: \$4,000(Q), \$5,000(NQ) Additional Premiums are accepted during the 1st contract yr ONLY. The additional premium will receive enhanced interest for a full 12 months from date received.
	Minimum Guarantee: 1.00% on 90.00% floating
	Issue Ages: 0-80 Q & NQ
	Free Withdrawals: 10% Immediately, RMD
	Riders: NHR Disability Waiver available
	StatesNot Approved In: AL,CT,IL,MN,NV,NJ,NY,OR,PA,UT,WA Alternate version available in some states until approved.
	Surrender Charges: 10 Year Term, 12 12 11 11 10 9 8 6 4 2 +/- MVA
	Commission: 0-74 Q & NQ 5% 75-80 Q & NQ 3%

American National | Palladium MYG AM Best: A Fixed MYG

<p>Rates Effective 4/1/2012</p> <p>5 Year Guarantee 5,000 - 99,999: 1st Year Rate: 2.10% Guaranteed Rate Years 2-5: 1.10% Annual Effective Yield: 1.30%</p> <p>100,000+: 1st Year Rate: 2.20% Guaranteed Rate Years 2-5: 1.20% Annual Effective Yield: 1.40%</p> <p>6 Year Guarantee 5,000 - 99,999: 2.00% 100,000+: 2.10%</p> <p>7 Year Guarantee 5,000 - 99,999: 1st Year Rate: 3.15% Guaranteed Rate Years 2-7: 2.15% Annual Effective Yield: 2.29%</p> <p>100,000+: 1st Year Rate: 3.25% Guaranteed Rate Years 2-7: 2.25% Annual Effective Yield: 2.39%</p> <p>8 Year Guarantee 5,000 - 99,999: 2.65% 100,000+: 2.75%</p> <p>9 Year Guarantee 5,000 - 99,999: 1st Year Rate: 4.45% Guaranteed Rate Years 2-9: 2.45% Annual Effective Yield: 2.67%</p> <p>100,000+: 1st Year Rate: 4.55% Guaranteed Rate Years 2-9: 2.55% Annual Effective Yield: 2.77%</p> <p>10 Year Guarantee 5,000 - 99,999: 1st Year Rate: 3.55% Guaranteed Rate Years 2-10: 2.55% Annual Effective Yield: 2.65%</p> <p>100,000+: 1st Year Rate: 3.65% Guaranteed Rate Years 2-10: 2.65% Annual Effective Yield: 2.75%</p>	<p>SPDA Minimum Premium: \$5,000 Q & NQ</p>
	<p>Minimum Guarantee: 1.00% on 90.00% floating 1.50% on 90.00% floating for: MD, WY</p>
	<p>Issue Ages: 0-85 Q & NQ</p>
	<p>Free Withdrawals: 10% After Year 1, Interest Immediately, RMD</p>
	<p>Riders: NHR</p>
	<p>States Not Approved In: NY, UT</p>
	<p>Surrender Charges: 8 8 8 7 6 5 4 3 2 1 +/- MVA, 30 Day Window After Term No MVA for: OR, PA</p>
	<p>Commission: 6, 7, 8 Year: 0-79 Q & NQ 2.5% 80-85 Q & NQ 0.5% 10 Year: 0-79 Q & NQ 4% 80-85 Q & NQ 2% 5, 9 Year: 0-79 Q & NQ 3% 80-85 Q & NQ 1%</p>

AVIVA | Income Select Spirit 3 AM Best: A Fixed Non MYG

Rates Effective 4/6/2012 1 Year Guarantee 5,000 - 74,999: 1st Year Rate: 1.00% 75,000+: 1st Year Rate: 1.35% State Specific Rates All Spirit Series crediting rates are 2% in OR.	FPDA Minimum Premium: \$5,000 Q & NQ
	Minimum Guarantee: 1.00% on 87.50% floating 2.00% on 87.50% floating for: OR Or 1% annual accumulation on 100% of Initial Premium if higher.
	Issue Ages: 0-85 Q & NQ
	Free Withdrawals: 10% Immediately, RMD Up to 20% free W/D available in the current contract yr if a W/D was not taken in the prior contract yr.
	Riders: NHR, TIR, GMWB NHR and TIR N/A in CA and MA. NHR and TIR available yr 1 in TX (IN) for PA TIR is referred to as the Terminal Condition Waiver
	StatesNot Approved In: NJ,NY,PA
	Surrender Charges: 3 Year Term, 6 5 4 No MVA
	Commission: 0-75 Q & NQ 0.25% 76-80 Q & NQ 0.25% 81-85 Q & NQ 0%

AVIVA | Income Select Spirit 5 AM Best: A Fixed Non MYG

Rates Effective 4/6/2012 1 Year Guarantee 5,000 - 74,999: 1st Year Rate: 1.00% 75,000+: 1st Year Rate: 1.50% State Specific Rates All Spirit Series crediting rates are 2% in OR.	FPDA Minimum Premium: \$5,000 Q & NQ
	Minimum Guarantee: 1.00% on 87.50% floating 2.00% on 87.50% floating for: OR Or 1% annual accumulation on 100% of Initial Premium if higher.
	Issue Ages: 0-83 Q & NQ
	Free Withdrawals: 10% Immediately, RMD Up to 20% free W/D is available in the current contract yr. if a W/D was not taken in the prior contract yr.
	Riders: NHR, TIR, GMWB NHR and TIR N/A in CA and MA. NHR and TIR available yr 1 in TX (IN) for PA TIR is referred to as the Terminal Condition Waiver
	StatesNot Approved In: NJ,NY,PA
	Surrender Charges: 5 Year Term, 8 7 6 5 4 No MVA
	Commission: 0-75 Q & NQ 2% 76-80 Q & NQ 1.05% 81-83 Q & NQ 0.95%

AVIVA | Income Select Spirit 7 AM Best: A Fixed Non MYG

Rates Effective 4/6/2012 1 Year Guarantee 5,000 - 74,999: 1st Year Rate: 1.00% 75,000+: 1st Year Rate: 1.50% State Specific Rates All Spirit Series crediting rates are 2% in OR.	FPDA Minimum Premium: \$5,000 Q & NQ
	Minimum Guarantee: 1.00% on 87.50% floating 2.00% on 87.50% floating for: OR Or 1% annual accumulation on 100% of Initial Premium if higher.
	Issue Ages: 0-81 Q & NQ
	Free Withdrawals: 10% Immediately, RMD Up to 20% free W/D is available in the current contract yr. if a W/D was not taken in the prior yr.
	Riders: NHR, TIR, GMWB NHR and TIR N/A in CA and MA. NHR and TIR available yr 1 in TX IN PA TIR is referred to as the Terminal Condition Waiver
	StatesNot Approved In: NJ,NY,PA
	Surrender Charges: 7 Year Term, 9 8 7 6 5 4 3 No MVA
	Commission: 0-75 Q & NQ 3% 76-80 Q & NQ 1.75% 81-81 Q & NQ 1.75%

AVIVA | Income Spirit Bonus AM Best: A Fixed Non MYG

4.00% Premium Bonus

Bonus on first and second year premiums.
Rates Effective 4/6/2012

1 Year Guarantee

5,000 - 74,999:
1st Year Yield: **5.04%** (includes bonus)
1st Year Rate: **1.00%**
75,000+:
1st Year Yield: **5.66%** (includes bonus)
1st Year Rate: **1.60%**

State Specific Rates
All Spirit Series crediting rates are 2% in OR.

FPDA Minimum Premium: \$5,000 Q & NQ
4% Premium Bonus on 1st and 2nd Year Premiums.

Minimum Guarantee: 1.00% on 87.50% floating | 2.00% on 87.50% floating for: OR
Or 1% annual accumulation on 100% of Premiums and Premium Bonuses if higher.

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

Free Withdrawals: 10% Immediately, RMD
Up to 20% free W/D is available in the current contract yr. if a W/D was not taken in the Prior YR.

Riders: NHR, TIR, GMWB
NHR and TIR N/A in CA and MA. NHR and TIR available yr 1 in TX IN PA TIR is referred to as the Terminal Condition Waiver

StatesNot Approved In: AK,CT,DE,MN,NV,NJ,NY,OR,PA,UT,WA
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 No MVA

Commission: 0-75 Q & NQ 6% 76-78 Q & NQ 4%

Equitrust | Certainty Select AM Best: B+ Fixed MYG

Rates Effective 3/15/2012

5 Year Guarantee

2.75%

6 Year Guarantee

3.00%

8 Year Guarantee

1st Year Rate: **4.00%**
Guaranteed Rate Years 2-8: **3.00%**
Annual Effective Yield: **3.12%**

10 Year Guarantee

3.50%

SPDA Minimum Premium: \$10,000 Q & NQ

Minimum Guarantee: 2.00% on 87.50%

Issue Ages: 0-90 Q & NQ

Free Withdrawals: Interest Immediately, Accumulated Interest, RMD

Riders: NHR
NHR not available in MA.

StatesNot Approved In: IN,MN,NY,OR,UT,WA
Surrender charge variation in AK, CT, SC and TX.

Surrender Charges: 10 10 9 9 8 8 7 7 6 5 +/- MVA
30-day window prior to term. No MVA in VT.

Commission: 5, 6, 8, 10 Year: 0-80 Q & NQ 3% 81-90 Q & NQ 2.25%
Commissions paid over 2 years.

Fidelity & Guarantee | Guarantee Platinum 3 AM Best: B++ Fixed MYG

Rates Effective 4/1/2012

3 Year Guarantee

1.20%

SPDA Minimum Premium: \$2,000(Q), \$5,000(NQ)

Minimum Guarantee: 1.00% on 100.00%

Issue Ages: 0-90 Q & NQ

Free Withdrawals: Interest Immediately, Accumulated Interest

Riders: NHR, TIR, UR

StatesNot Approved In: MN,NY,OR,WA

Surrender Charges: 3 Year Term, 9 8 7 +/- MVA, 30 Day Window After Term
3 Year Out!

Commission: 0-79 Q & NQ 1.5% 80-90 Q & NQ 0.75%
Commission rates may vary in MN

Fidelity & Guarantee | Guarantee Plus AM Best: B++ Fixed MYG

Rates Effective 4/1/2012 5 Year Guarantee 1st Year Rate: 2.90% Guaranteed Rate Years 2-5: 1.90% Annual Effective Yield: 2.10% 7 Year Guarantee 1st Year Rate: 3.30% Guaranteed Rate Years 2-7: 2.30% Annual Effective Yield: 2.44%	SPDA Minimum Premium: \$2,000(Q), \$5,000(NQ)
	Minimum Guarantee: 1.00% on 100.00% floating
	Issue Ages: 0-90 Q & NQ
	Free Withdrawals: Interest Immediately, Accumulated Interest, RMD
	Riders: None
	StatesNot Approved In: MN,NY,OR,WA
	Surrender Charges: 9 8 7 6 5 4 3 +/- MVA, Surrender Value At Death, 30 Day Window After Term
	Commission: 5 Year: 0-79 Q & NQ 2.5% 80-90 Q & NQ 1.25% 7 Year: 0-79 Q & NQ 3.25% 80-90 Q & NQ 1.625% Commissions may vary in MN

Fidelity & Guarantee | Guarantee Plus 3 AM Best: B++ Fixed MYG

Rates Effective 4/1/2012 3 Year Guarantee 1st Year Rate: 2.00% Guaranteed Rate Years 2-3: 1.00% Annual Effective Yield: 1.33%	SPDA Minimum Premium: \$2,000(Q), \$5,000(NQ)
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 0-90 Q & NQ
	Free Withdrawals: Interest Immediately, Accumulated Interest, RMD
	Riders: None
	StatesNot Approved In: MN,NY,OR,WA
	Surrender Charges: 3 Year Term, 9 8 7 +/- MVA, Surrender Value At Death, 30 Day Window After Term FAV for CT, NC, OK
	Commission: 0-79 Q & NQ 1.5% 80-90 Q & NQ 0.75% Commission rates may vary in MN

Fidelity & Guarantee | Platinum AM Best: B++ Fixed MYG

Rates Effective 4/1/2012 5 Year Guarantee 2.00% 7 Year Guarantee 2.40% 1.85% for Platinum 5 in CT, NC and OK.	SPDA Minimum Premium: \$2,000(Q), \$5,000(NQ)
	Minimum Guarantee: 1.00% on 100.00% floating
	Issue Ages: 0-90 Q & NQ
	Free Withdrawals: Interest Immediately, Accumulated Interest, RMD
	Riders: NHR, TIR, UR
	StatesNot Approved In: MN,NY,OR,WA
	Surrender Charges: 9 8 7 6 5 4 3 2 1 +/- MVA, 30 Day Window After Term
	Commission: 5 Year: 0-79 Q & NQ 2.5% 80-90 Q & NQ 1.25% 7 Year: 0-79 Q & NQ 3.25% 80-90 Q & NQ 1.625% Commissions may vary in MN

Genworth (GLIC) | Secure Living Independence AM Best: A Fixed Non MYG

Rates Effective 4/18/2012 1 Year Guarantee 15,000 - 49,999: 1st Year Rate: 2.65% Base Rate: 2.15% 50,000 - 99,999: 1st Year Rate: 3.15% Base Rate: 2.15% 100,000+: 1st Year Rate: 3.65% Base Rate: 2.15% Base Rate is for years 1 and 2.	SPDA Minimum Premium: \$15,000 Q & NQ
	Minimum Guarantee: 1.50% on 100.00%
	Issue Ages: 0-85 Q & NQ
	Free Withdrawals: 10% Immediately, Interest Immediately, RMD
	Riders: NHR NHR: contract must have been in force for 90 days before your stay. (good for stays 30 days or more) NHR not available in Massachusetts
	StatesNot Approved In: NY,OR Alternate version Available in NY.
	Surrender Charges: 6 Year Term, 9 9 8 7 6 5 No MVA Surrender charge for IN, MN, and OR 9,8,7,6,5,4
	Commission: 0-75 Q & NQ 2.25% 76-80 Q & NQ 1.31% 81-85 Q & NQ 0.94%

Genworth (GLIC) | Secure Living Rate Saver AM Best: A Fixed MYG

Rates Effective 4/18/2012 5 Year Guarantee 25,000 - 99,999: 1.85% 100,000 - 249,000: 2.05% 250,000+: 2.15% 7 Year Guarantee 25,000 - 99,999: 2.40% 100,000 - 249,000: 2.60% 250,000+: 2.70%	SPDA Minimum Premium: \$25,000 Q & NQ
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 0-85 Q & NQ
	Free Withdrawals: Interest Immediately, Accumulated Interest, RMD
	Riders: NHR NHR: contract has to be in force for one year; one time withdrawal of up to 50% of the contract value is available penalty free (30 consecutive days of confinement required for waiver)
	StatesNot Approved In: DE,NY,OR
	Surrender Charges: 9 8 7 6 5 4 3 +/- MVA, Surrender Term Matches Guarantee Period 30 Day Window Prior to End of Term
	Commission: 5 Year: 0-75 Q & NQ 2% 76-80 Q & NQ 1.35% 81-85 Q & NQ 0.7% 7 Year: 0-75 Q & NQ 2.75% 76-80 Q & NQ 2.15% 81-85 Q & NQ 1.5%

Genworth (GLIC) | SecureLiving Liberty AM Best: A Fixed Non MYG

<p>Rates Effective 4/18/2012</p> <p>1 Year Guarantee 15,000 - 99,999: 1st Year Rate: 2.95% Base Rate: 1.95% 100,000 - 249,999: 1st Year Rate: 3.95% Base Rate: 1.95% 250,000+: 1st Year Rate: 4.70% Base Rate: 1.95%</p> <p>3 Year Guarantee 15,000 - 99,999: 1st Year Rate: 1.95% Base Rate: 1.65% Guaranteed Rate Years 2-3: 1.95% 100,000 - 249,999: 1st Year Rate: 2.55% Base Rate: 1.65% Guaranteed Rate Years 2-3: 2.55% 250,000+: 1st Year Rate: 2.75% Base Rate: 1.65% Guaranteed Rate Years 2-3: 2.75%</p> <p>5 Year Guarantee 15,000 - 99,999: 1st Year Rate: 1.70% Base Rate: 1.60% Guaranteed Rate Years 2-5: 1.70% 100,000 - 249,999: 1st Year Rate: 2.10% Base Rate: 1.60% Guaranteed Rate Years 2-5: 2.10% 250,000+: 1st Year Rate: 2.25% Base Rate: 1.60% Guaranteed Rate Years 2-5: 2.25%</p> <p>Bailout Rate is 1.35% for 1 year guarantee, 1.25% for 3 year and 1.20% for 5 year.</p>	<p>SPDA Minimum Premium: \$15,000 Q & NQ</p>
	<p>Minimum Guarantee:1.00% on 100.00%</p>
	<p>Issue Ages: 0-85 Q & NQ</p>
	<p>Free Withdrawals: 10% Immediately, Interest Immediately, Accumulated Interest, RMD</p>
	<p>Riders: NHR NHR: contract must have been in force for 90 days before yourstay. (good for stays of at least 30 days) NHR not available in Massachusetts</p>
	<p>StatesNot Approved In: NY,OR Alternative version available in NY.</p>
	<p>Surrender Charges:6 Year Term, 9 9 8 7 6 5 No MVA</p>
	<p>Commission: 0-75 Q & NQ 3% 76-80 Q & NQ 1.95% 81-85 Q & NQ 1.05%</p>

Great American Secure American AM Best: A Fixed Non MYG	
Rates Effective 10/21/2011 1 Year Guarantee 1st Year Rate: 1.60% Base Rate: 1.60%	SPDA Minimum Premium: \$10,000 Q & NQ Additional purchase payments accepted in the first three contract years (\$5,000 minimum)
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 18-89(Q), 0-89(NQ)
	Free Withdrawals: 10% After Year 1, Interest Immediately, 10% Premium Year 1, RMD
	Riders: NHR, TIR
	StatesNot Approved In: AK,MA,NV,NH,NJ,NY,PA,UT,WA
	Surrender Charges: 7 Year Term, 9 8 7 6 5 4 3 No MVA Commission: 0-70 Q & NQ 6.5% 71-80 Q & NQ 5.25% 81-89 Q & NQ 5%
Great American SecureGain 5 AM Best: A Fixed MYG	
Rates Effective 10/21/2011 5 Year Guarantee 10,000 - 99,999: 1st Year Rate: 1.70% Base Rate: 1.45% Annual Effective Yield: 1.70% 100,000+: 1st Year Rate: 1.80% Base Rate: 1.55% Annual Effective Yield: 1.80% .10% added to base rate years 2-5. State Specific Rates Rates vary in IN, MN, MO, OH and VA.	SPDA Minimum Premium: \$10,000 Q & NQ
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 18-89(Q), 0-89(NQ)
	Free Withdrawals: 10% After Year 1, 10% Premium Year 1
	Riders: NHR, TIR NHR and TIR not available in MA.
	StatesNot Approved In: CT,NY
	Surrender Charges: 5 Year Term, 9 8 7 6 5 +/- MVA No MVA in IN, MN, MO, OH and VA. Commission: 0-80 Q & NQ 2.75% 81-89 Q & NQ 1.75%
Great American SecureGain 7 AM Best: A Fixed MYG	
Rates Effective 10/21/2011 7 Year Guarantee 10,000 - 99,999: 1st Year Rate: 2.25% Base Rate: 1.25% Annual Effective Yield: 2.14% 100,000+: 1st Year Rate: 2.35% Base Rate: 1.35% Annual Effective Yield: 2.24% .25% added to base rate years 2-7. State Specific Rates Rates vary in IN, MN, MO, OH and VA.	SPDA Minimum Premium: \$10,000 Q & NQ
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 18-85(Q), 0-85(NQ)
	Free Withdrawals: 10% After Year 1, 10% Premium Year 1
	Riders: NHR, TIR
	StatesNot Approved In: CT,MN,NY
	Surrender Charges: 7 Year Term, 9 8 7 6 5 4 3 +/- MVA No MVA in IN, MN, MO, OH and VA. Commission: 0-80 Q & NQ 4% 81-85 Q & NQ 1.75%

Great American | Stars and Stripes 5 AM Best: A Fixed MYG

Rates Effective 10/21/2011 5 Year Guarantee 10,000 - 99,999: 1st Year Rate: 1.50% Base Rate: 1.25% Annual Effective Yield: 1.50% 100,000+: 1st Year Rate: 1.55% Base Rate: 1.30% Annual Effective Yield: 1.55% 10 BPS increase in rate years 2-5. Call for Details.	SPDA Minimum Premium: \$10,000 Q & NQ
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 18-89(Q), 0-89(NQ)
	Free Withdrawals: 10% After Year 1, Interest Immediately, RMD
	Riders: NHR, TIR TIR and NHR N/A in MA.
	StatesApproved In: CT,MA
	Surrender Charges: 5 Year Term, 7 6 5 4 3 +/- MVA
	Commission: 0-84 Q & NQ 3% 85-89 Q & NQ 1.8%

ING | Guarantee Choice AM Best: A Fixed MYG

Rates Effective 2/21/2012 7 Year Guarantee 15,000 - 74,999: 1.50% 75,000+: 1st Year Rate: 2.50% Guaranteed Rate Years 2-7: 1.50% Annual Effective Yield: 1.64% 10 Year Guarantee 15,000 - 74,999: 2.00% 75,000+: 1st Year Rate: 3.00% Guaranteed Rate Years 2-10: 2.00% Annual Effective Yield: 2.10%	SPDA Minimum Premium: \$15,000 Q & NQ
	Minimum Guarantee: 1.50% on 100.00%
	Issue Ages: 0-80 Q & NQ
	Free Withdrawals: 10% After Year 1, Interest Immediately, RMD
	Riders: NHR, TIR NHR and TIR not available In MA and PA
	StatesNot Approved In: NY
	Surrender Charges: 9 8 7 6 5 4 3 2 1 +/- MVA, 30 Day Window After Term Surrender Charges may differ in some states for ages 56 plus
	Commission: 10 Year: 0-80 Q & NQ 3.25% 7 Year: 0-80 Q & NQ 2.5%

Integrity Momentum Advantage AM Best: A+ Fixed MYG	
Rates Effective 3/31/2012	SPDA Minimum Premium: \$20,000 Q & NQ
4 Year Guarantee 1st Year Rate: 1.75% Guaranteed Rate Years 2-4: 1.00% Annual Effective Yield: 1.18%	Minimum Guarantee: 1.00% on 100.00%
5 Year Guarantee 1st Year Rate: 2.05% Guaranteed Rate Years 2-5: 1.30% Annual Effective Yield: 1.45%	Issue Ages: 0-86 Q & NQ 0-85 for 7 year 0-83 for 10 year
7 Year Guarantee 1st Year Rate: 2.95% Guaranteed Rate Years 2-7: 2.20% Annual Effective Yield: 2.30%	Free Withdrawals: 10% Immediately, Interest Immediately, RMD
10 Year Guarantee 1st Year Rate: 3.30% Guaranteed Rate Years 2-10: 2.55% Annual Effective Yield: 2.62% State Specific Rates Rates May vary in ME, NH and VT.	Riders: NHR, TIR, UR
	States Approved In: CA,DE,MT Unavailable in CA on 5/23/2012.
	Surrender Charges: 8 8 7 7 6 6 5 5 4 4 +/- MVA, Surrender Term Matches Guarantee Period Surrender schedule varies for CT, PA, OR, TX. In FL, renewal options will not allow the surrender charge period to exceed 10 years in aggregate.
	Commission: 10 Year: 0-79 Q & NQ 3.5% 80-83 Q & NQ 1.5% 4 Year: 0-79 Q & NQ 2% 80-86 Q & NQ 0.5% 5 Year: 0-79 Q & NQ 2.5% 80-86 Q & NQ 0.5% 7 Year: 0-79 Q & NQ 3% 80-85 Q & NQ 1%
Integrity MultiVantage AM Best: A+ Fixed MYG	
Rates Effective 3/31/2012	SPDA Minimum Premium: \$20,000 Q & NQ
4 Year Guarantee 20,000+: 1st Year Rate: 2.00% Guaranteed Rate Years 2-4: 1.00% Annual Effective Yield: 1.25%	Minimum Guarantee: 1.00% on 100.00%
5 Year Guarantee 20,000+: 1st Year Rate: 2.30% Guaranteed Rate Years 2-5: 1.30% Annual Effective Yield: 1.50%	Issue Ages: 0-89 Q & NQ
7 Year Guarantee 20,000+: 1st Year Rate: 3.20% Guaranteed Rate Years 2-7: 2.20% Annual Effective Yield: 2.34%	Free Withdrawals: 10% Immediately, RMD
10 Year Guarantee 20,000+: 1st Year Rate: 3.55% Guaranteed Rate Years 2-10: 2.55% Annual Effective Yield: 2.65% State Specific Rates In NY, 7 and 10 year rates are lower.	Riders: NHR, TIR
	States Not Approved In: DE,MT
	Surrender Charges: 8 8 7 7 6 6 5 4 3 2 1 +/- MVA, 30 Day Window After Term, Surrender Term Matches Guarantee Period
	Commission: 10 Year: 0-75 Q & NQ 3.5% 76-85 Q & NQ 2.7% 86-89 Q & NQ 2% 4 Year: 0-75 0% 76-85 0% 86-89 0% 5 Year: 0-75 Q & NQ 2.5% 76-85 Q & NQ 2% 86-89 Q & NQ 1.7% 7 Year: 0-75 Q & NQ 3% 76-85 Q & NQ 2.2% 86-89 Q & NQ 1.8%

Integrity | New Momentum AM Best: A+ Fixed Non MYG

Rates Effective 3/31/2012

3 Year Guarantee

1st Year Rate: **1.75%**
Guaranteed Rate Years 2-3: **1.00%**

5 Year Guarantee

1st Year Rate: **1.95%**
Guaranteed Rate Years 2-5: **1.20%**

7 Year Guarantee

1st Year Rate: **2.60%**
Guaranteed Rate Years 2-7: **1.85%**
Annual Effective Yield: **1.95%**

10 Year Guarantee

1st Year Rate: **3.00%**
Guaranteed Rate Years 2-10: **2.25%**
Annual Effective Yield: **2.32%**
State Specific Rates
Rates may vary in ME, NH, NY, and VT. Quarterly Interest Option (QIO) is available for first year.

FPDA Minimum Premium: \$2,000(Q), \$5,000(NQ)

Minimum Guarantee:1.00% on 100.00%

Issue Ages: 0-85 Q & NQ

Free Withdrawals: 10% Immediately, Interest Immediately, RMD

Riders: NHR, TIR, UR

StatesNot Approved In: NY,OR,WA
Available through National Integrity in: ME, NH, NY, VT.

Surrender Charges:7 Year Term, 8 7 6 5 4 3 2 +/- MVA
Different surrender schedule for NH, NY, ME, and VT.

Commission: 0-79 Q & NQ 5% 80-85 Q & NQ 3%

Integrity | QIO-New Momentum AM Best: A+ Fixed Non MYG

Quarterly Interest Option (QIO) is available for first year. After the first year, QIO will revert to the GMIR or funds can be moved to a Guaranteed Rate Option (GRO) period of 2,3,5,6 or 7 years. Rates may vary in ME, NH, NY, and VT.
Rates Effective 3/31/2012

1 Year Guarantee

1st Year Rate: **4.00%**
State Specific Rates
Rates may vary in ME, NH, NY, and VT. Quarterly Interest Option (QIO) is available for first year.

FPDA Minimum Premium: \$2,000(Q), \$5,000(NQ)
\$100 electronic funds transfer. In OR the product is a SPDA.

Minimum Guarantee:1.00% on 100.00%

Issue Ages: 0-85 Q & NQ

Free Withdrawals: 10% Immediately, Interest Immediately, RMD

Riders: NHR, TIR, UR

StatesNot Approved In: NY,OR,WA
Available through National Integrity in: ME, NH, NY, VT.

Surrender Charges:7 Year Term, 8 7 6 5 4 3 2 +/- MVA
Different surrender schedule for NH, NY, ME, and VT.

Commission: 0-79 Q & NQ 2% 80-85 Q & NQ 0%

Integrity | SPDA Series II (1 & 3 Yr) AM Best: A+ Fixed Non MYG

Rates Effective 3/31/2012

1 Year Guarantee

1st Year Rate: **2.70%**

3 Year Guarantee

1st Year Rate: **2.60%**
Guaranteed Rate Years 2-3: **1.60%**

SPDA Minimum Premium: \$3,000 Q & NQ

Minimum Guarantee:1.00% on 100.00%

Issue Ages: 0-85 Q & NQ

Free Withdrawals: 10% Immediately, Interest Immediately, RMD

Riders: NHR, TIR, UR, Return Of Premium

StatesNot Approved In: Me,NH,NY,VT

Surrender Charges:7 Year Term, 7 7 7 6 5 4 3 No MVA

Commission: 0-79 Q & NQ 4% 80-85 Q & NQ 2.25%

Integrity | SPDA Series II (5 & 7 Yr) AM Best: A+ Fixed Non MYG

Rates Effective 3/31/2012 5 Year Guarantee 1st Year Rate: 2.45% Guaranteed Rate Years 2-5: 1.45% 7 Year Guarantee 1st Year Rate: 2.25% Guaranteed Rate Years 2-7: 1.25%	SPDA Minimum Premium: \$3,000 Q & NQ
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 0-85 Q & NQ
	Free Withdrawals: 10% Immediately, Interest Immediately
	Riders: NHR, TIR, UR, Return Of Premium
	StatesNot Approved In: Me,NH,NY,VT
	Surrender Charges: 7 Year Term, 7 7 7 6 5 4 3 No MVA
	Commission: 0-79 Q & NQ 4% 80-85 Q & NQ 2.25%

Mutual of Omaha (LCA) | Living Care Annuity AM Best: A+ Fixed Non MYG

Rates Effective 4/11/2012 1 Year Guarantee 1st Year Rate: 2.25% LTC Rider is 3X annuity value. Call for Details.	SPDA Minimum Premium: \$0(Q), \$50,000(NQ)
	Minimum Guarantee: 2.25% on 100.00%
	Issue Ages: 0-0(Q), 40-79(NQ)
	Free Withdrawals: 10% After Year 1, RMD
	Riders: NHR, TIR LTC Rider: 3x annuity value available for LTC! Call for details.
	StatesNot Approved In: CA,CT,FL,HI,MD,MA,NH,NJ,NY,OR,PA,TX,VT,VA,WA In WI and OH 2 year waiting period has been eliminated as of 11/10/2010. In first 2 years elimination period is 180 days, in year 3 it is 90 days.
	Surrender Charges: 10 Year Term, 9 9 8 7 6 5 4 3 2 1 No MVA
	Commission: 40-75 Q & NQ 4.5% 76-79 Q & NQ 2.75%

National Western | Accumulator Five AM Best: A Fixed Non MYG

Cumulative Withdrawals Available. Rates Effective 1/27/2012 1 Year Guarantee 1st Year Rate: 7.50% Base Rate: 2.50%	FPDA Minimum Premium: \$5,000 Q & NQ
	Minimum Guarantee: 1.00% on 100.00% 1.50% on 100%: Settlement Options
	Issue Ages: 0-75(Q), 0-90(NQ) NQ: 0-90 Annuitant If owner and annuitant are different, owner can't exceed age 85.
	Free Withdrawals: 10% Immediately, RMD, Cumulative Withdrawals Available 10% of account value once annually, cumulative up to 30%.
	Riders: None
	StatesApproved In: AL,AR,DC,GA,IA,KS,MI,NE,NM,NC,ND,OK,RI,SD,TN,WV,WI,WY
	Surrender Charges: 10 Year Term, 10 10 9 9 7 5 5 5 5 +/- MVA
	Commission: 0-75 Q & NQ 6.5% 76-90 NQ 2.7%

National Western | Prevail Seven AM Best: A Fixed Non MYG

Rates Effective 1/27/2012 1 Year Guarantee 1st Year Rate: 9.50% Base Rate: 2.50%	SPDA Minimum Premium: \$5,000 Q & NQ
	Minimum Guarantee: 1.00% on 100.00% 1.50 on 100%: Settlement Options.
	Issue Ages: 0-75(Q), 0-90(NQ) NQ: 0-90 Annuitant If owner and annuitant are different, owner can't exceed age 85.
	Free Withdrawals: 10% Immediately, RMD
	Riders: None
	States Approved In: AL,AR,DC,GA,IA,KS,MI,NE,NM,NC,ND,OK,RI,SD,TN,WV,WI,WY
	Surrender Charges: 10 Year Term, 10 10 9 9 8 7 6 5 5 +/- MVA
	Commission: 0-75 Q & NQ 5.25% 76-85 NQ 1% 86-90 NQ 0.55%

National Western | Protector One AM Best: A Fixed Non MYG

Cumulative Withdrawals Available. Rates Effective 1/27/2012 1 Year Guarantee 1st Year Rate: 3.50% Base Rate: 2.50%	FPDA Minimum Premium: \$5,000 Q & NQ
	Minimum Guarantee: 1.00% on 100.00% 1.50% on 100%: Settlement options.
	Issue Ages: 0-75(Q), 0-90(NQ) NQ: 0-90 Annuitant If owner and annuitant are different, owner can't exceed age 85.
	Free Withdrawals: 10% Immediately, RMD, Cumulative Withdrawals Available 10% of account value available annually, cumulative up to 50%.
	Riders: None
	States Approved In: AL,AR,DC,GA,IA,KS,MI,NE,NM,NC,ND,OK,RI,SD,TN,WV,WI,WY
	Surrender Charges: 10 Year Term, 10 10 9 9 7 5 5 5 5 +/- MVA FL Only surrender Charges: 12,12,11,11,9,7,7,7,7
	Commission: 0-75 Q & NQ 9.5% 76-90 NQ 5.5%

North American | Guarantee Choice AM Best: A+ Fixed MYG

<p>Rates Effective 2/24/2012</p> <p>4 Year Guarantee 2,000 - 199,999: 1.15% 200,000+: 1.45%</p> <p>5 Year Guarantee 2,000 - 199,999: 1.65% 200,000+: 2.00%</p> <p>6 Year Guarantee 2,000 - 199,999: 2.05% 200,000+: 2.25%</p> <p>7 Year Guarantee 2,000 - 199,999: 2.35% 200,000+: 2.55%</p> <p>8 Year Guarantee 2,000 - 199,999: 2.60% 200,000+: 2.80%</p> <p>9 Year Guarantee 2,000 - 199,999: 2.80% 200,000+: 3.00%</p> <p>10 Year Guarantee 2,000 - 199,999: 3.00% 200,000+: 3.15%</p>	<p>SPDA Minimum Premium: \$2,000(Q), \$10,000(NQ)</p>
	<p>Minimum Guarantee:1.00% on 100.00%</p>
	<p>Issue Ages: 0-90 Q & NQ- Exceptions: IN: 0-85 Q & NQ, OK: 0-85 Q & NQ,</p>
	<p>Free Withdrawals: Interest Immediately</p>
	<p>Riders: NHR NHR available for issue ages 75 and below. (20% of account valued available if confined for 90 days)</p>
	<p>StatesNot Approved In: AL,AK,DE,MN,MO,NV,NY,OR,TX,UT,VA,WA</p>
	<p>Surrender Charges:10 10 10 10 10 9 8 6 4 2 +/- MVA, 30 Day Window After Term</p>
	<p>Commission: 3, 4, 5, 6, 7, 8, 9, 10 Year: 0-80 Q & NQ 2.5% 81-85 Q & NQ 1.875% 86-90 Q & NQ 1.25%</p> <p>Commission reduced by 25% for issue ages 81-85 and 50% for issue ages 86-90. IN and OK commission for issue ages 76-80 reduced by 25% and 50% for issue ages 81-85. CT, FL, IL and TX first-year commission reduced by 0.25%; re-entry commission reduced by 0.125%.</p>

Principal Financial Group | FPDA Plus AM Best: A+ Fixed Non MYG

<p>Rates Effective 4/15/2012</p>	<p>FPDA Minimum Premium: \$5,000 Q & NQ Product becomes a SPDA if 5 or 7 year options are selected.</p>
<p>5 Year Guarantee 5,000 - 99,999:</p>	<p>Minimum Guarantee:1.00% on 100.00%</p>
<p>1st Year Yield: 1.15% (includes bonus) 1st Year Rate: 1.15%</p>	<p>Issue Ages: 0-90 Q & NQ- Exceptions: NV: 0-85 Q & NQ, OK: 0-85 Q & NQ, 85 in NV and OK.</p>
<p>Base Rate: 1.15% Guaranteed Rate Years 2-5: 1.15%</p>	<p>Free Withdrawals: 10% Immediately, RMD</p>
<p>100,000+:</p>	<p>Riders: NHR, TIR, Return Of Premium</p>
<p>1st Year Yield: 1.15% (includes bonus) 1st Year Rate: 1.15%</p>	<p>StatesNot Approved In:</p>
<p>Base Rate: 1.15% Guaranteed Rate Years 2-5: 1.15%</p>	<p>Surrender Charges:7 Year Term, 6 6 6 5 4 3 2 No MVA</p>
<p>7 Year Guarantee 5,000 - 99,999:</p>	<p>Commission: 0-80 Q & NQ 4.5% 81-85 Q & NQ 3% 86-90 Q & NQ 1.85%</p>
<p>1st Year Yield: 1.25% (includes bonus) 1st Year Rate: 1.25%</p>	<p>Trail Options available, Call for Details.</p>
<p>Base Rate: 1.00% 100,000+:</p>	
<p>1st Year Yield: 2.25% (includes bonus) 1st Year Rate: 2.25%</p>	
<p>Base Rate: 1.00% 5,000 - 99,999:</p>	
<p>1st Year Yield: 1.05% (includes bonus) 1st Year Rate: 1.05%</p>	
<p>Base Rate: 1.05% Guaranteed Rate Years 2-7: 1.05%</p>	
<p>100,000+:</p>	
<p>1st Year Yield: 1.05% (includes bonus) 1st Year Rate: 1.05%</p>	
<p>Base Rate: 1.05% Guaranteed Rate Years 2-7: 1.05%</p>	
<p>If no additional premiums after contract issue, base rate is guaranteed for initial guaranteed period. After guaranteed period, portfolio renewal rates.</p>	

Principal Financial Group | Guaranteed Annuity AM Best: A+ Fixed Non MYG

<p>Unique Bailout Rates Effective 4/15/2012</p> <p>3 Year Guarantee 5,000 - 99,999: 1st Year Yield: 1.00% (includes bonus) 1st Year Rate: 1.00% Base Rate: 1.00% Guaranteed Rate Years 2-3: 1.00% 100,000+: 1st Year Yield: 1.00% (includes bonus) 1st Year Rate: 1.00% Base Rate: 1.00% Guaranteed Rate Years 2-3: 1.00%</p> <p>5 Year Guarantee 5,000 - 99,999: 1st Year Yield: 1.05% (includes bonus) 1st Year Rate: 1.05% Base Rate: 1.05% 100,000+: 1st Year Yield: 1.05% (includes bonus) 1st Year Rate: 1.05% Base Rate: 1.05% 5,000 - 99,999: 1st Year Yield: 1.00% (includes bonus) 1st Year Rate: 1.00% Base Rate: 1.00% Guaranteed Rate Years 2-5: 1.00% 100,000+: 1st Year Yield: 1.00% (includes bonus) 1st Year Rate: 1.00% Base Rate: 1.00% Guaranteed Rate Years 2-5: 1.00%</p> <p>If no additional premiums after contract issue, base rate is guaranteed for initial guaranteed period. After guaranteed period, portfolio renewal rates.</p>	<p>SPDA Minimum Premium: \$5,000 Q & NQ</p> <p>Minimum Guarantee: 1.00% on 100.00% 2.75% on 100.00% for: CT</p> <p>Issue Ages: 0-90 Q & NQ- Exceptions: OK: 0-85 Q & NQ, 0-85 Q & NQ in OK</p> <p>Free Withdrawals: 10% Immediately, RMD</p> <p>Riders: NHR, TIR, Return Of Premium</p> <p>StatesNot Approved In:</p> <p>Surrender Charges: 5 Year Term, 7 7 7 6 5 No MVA</p> <p>Commission: 0-80 Q & NQ 4.1% 81-85 Q & NQ 2.75% 86-90 Q & NQ 1.45%</p> <p>Trail Options available, Call for Details.</p>
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Principal Financial Group | Secure Fixed Annuity 4 Year AM Best: A+ Fixed MYG

Rates Effective 4/15/2012 4 Year Guarantee 5,000 - 49,999: 1st Year Yield: 1.25% (includes bonus) 1st Year Rate: 1.25% Base Rate: 1.00% Guaranteed Rate Years 2-4: 1.00% Annual Effective Yield: 1.06% 50,000 - 99,999: 1st Year Yield: 1.25% (includes bonus) 1st Year Rate: 1.25% Base Rate: 1.00% Guaranteed Rate Years 2-4: 1.00% Annual Effective Yield: 1.06% 100,000+: 1st Year Yield: 2.15% (includes bonus) 1st Year Rate: 2.15% Base Rate: 1.00% Guaranteed Rate Years 2-4: 1.00% Annual Effective Yield: 1.29%	SPDA Minimum Premium: \$5,000 Q & NQ
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 0-90 Q & NQ- Exceptions: OK: 0-85 Q & NQ, 0-85 Both Q & NQ in OK
	Free Withdrawals: 15% of Account Value per year immediately.
	Riders: NHR, TIR, Return Of Premium
	StatesNot Approved In:
	Surrender Charges: 4 Year Term, 7 6 6 5 No MVA, Surrender Term Matches Guarantee Period
	Commission: 0-80 Q & NQ 2.25% 81-85 Q & NQ 1.5% 86-90 Q & NQ 0.75% Trail Options available, Call for Details.

Reliance Standard | Apollo MVA AM Best: A Fixed Non MYG

Rates Effective 3/6/2012 1 Year Guarantee 1st Year Rate: 3.05% Base Rate: 2.05%	SPDA Minimum Premium: \$5,000 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, Cumulative Withdrawals Available Beginning after the second policy year, each unused 10% free withdrawal may be carried over and accumulated to maximum 30% of single premium paid.
	Riders: NHR
	StatesNot Approved In: AL,MD,MN,MT,NY,OR,TX,UT,VT,WA
	Surrender Charges: 7 Year Term, 9 8 7 6 5 4 2 +/- MVA Surrender Charges reduced to: 8, 7, 6.5, 5.5, 4.5, 3.5, 2 for issue ages 60+in IA, IL & KY. MVA and Surrender Charges apply to penalty-free withdrawals taken w/i 12 months of surrender. If Owner and Annuitant are different, surrender charges apply at death.
	Commission: 0-75 Q & NQ 5.25% 76-80 Q & NQ 4.2% 81-85 Q & NQ 3.15%

Reliance Standard | Apollo SP AM Best: A Fixed Non MYG

Rates Effective 3/6/2012 1 Year Guarantee 1st Year Rate: 2.90% Base Rate: 1.90%	SPDA Minimum Premium: \$5,000 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, Cumulative Withdrawals Available Beginning after the second policy year, each unused 10% free withdrawal may be carried over and accumulated to maximum 30% of single premium paid.
	Riders: NHR
	StatesNot Approved In: AL,MT,NY
	Surrender Charges: 7 Year Term, 9 8 7 6 5 4 2 No MVA Surrender Charges reduced to: 8, 7, 6.5, 5.5, 4.5, 3.5, 2 for issue ages 60+in IA, IL, KY, NC, WA, & VT. If Owner and Annuitant are different, surrender charges apply at death.
	Commission: 0-75 Q & NQ 5.25% 76-80 Q & NQ 4.2% 81-85 Q & NQ 3.15%

Reliance Standard | Eleos MVA AM Best: A Fixed Non MYG

Rates Effective 3/6/2012 1 Year Guarantee 1st Year Rate: 3.25% Base Rate: 2.25%	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
	StatesNot Approved In: AL,MD,MN,MT,NY,ND,OR,TX,UT,VT,WA
	Surrender Charges: 5 Year Term, 8 7 6 5 4 +/- MVA
	Commission: 0-75 Q & NQ 3.25% 76-80 Q & NQ 2.6% 81-85 Q & NQ 1.95%

Reliance Standard | Eleos SP AM Best: A Fixed Non MYG

Rates Effective 3/6/2012 1 Year Guarantee 1st Year Rate: 3.10% Base Rate: 2.10%	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
	StatesNot Approved In: AL,MO,MT,NY,UT
	Surrender Charges: 5 Year Term, 8 7 6 5 4 No MVA
	Commission: 0-75 Q & NQ 3.25% 76-80 Q & NQ 2.6% 81-85 Q & NQ 1.95%

ReliaStar Premier 3 AM Best: A+ Fixed MYG	
Guaranteed 1st Year Bonus varies by state. Rates Effective 4/1/2012 6 Year Guarantee 5,000 - 24,999: 1.45% 25,000 - 49,999: 1st Year Rate: 3.95% Guaranteed Rate Years 2-6: 1.45% Annual Effective Yield: 1.86% 50,000 - 250,000: 1st Year Rate: 4.45% Guaranteed Rate Years 2-6: 1.45% Annual Effective Yield: 1.95%	SPDA Minimum Premium: \$5,000 Q & NQ Premiums allowed contract year 1 only.
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 0-80 Q & NQ
	Free Withdrawals: 10% Immediately, RMD
	Riders: NHR, TIR Disability Waiver
	StatesNot Approved In: IN,NY
	Surrender Charges: 6 Year Term, 9 8 7 6 5 4 No MVA
	Commission: 0-65 Q & NQ 3.75% 66-70 Q & NQ 2.8% 71-75 Q & NQ 2.55% 75-80 Q & NQ 1.95%
ReliaStar QuintaFlex AM Best: A+ Fixed Non MYG	
Rates Effective 4/1/2012 1 Year Guarantee 1st Year Rate: 2.70% Base Rate: 1.20% NQ: 2.50% first year rate and 1.00% base rate.	FPDA Minimum Premium: \$500 Q & NQ
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 0-80 Q & NQ
	Free Withdrawals: 10% After Year 1, Interest Immediately, RMD
	Riders: None
	StatesNot Approved In: AL,NY,OR Not approved for 457 in MA.
	Surrender Charges: 5 Year Term, 5 5 5 5 5 No MVA Surrender charges start over every time additional premiums are applied.
	Commission: 0-60 Q & NQ 4% 61-65 Q 2.75% 66-75 Q 2.5% 76-85 Q & NQ 0.8% 61-75 NQ 1% ages 61+ Call for details.
Sagikor Gold Series Sage Choice AM Best: A- Fixed Non MYG	
Unique Bailout Rates Effective 3/15/2012 1 Year Guarantee 1st Year Rate: 2.50% Bailout feature if renewal rate is lower than 1% below initial fixed rate.	SPDA Minimum Premium: \$5,000 Q & NQ
	Minimum Guarantee: 2.00% on 100.00%
	Issue Ages: 0-90 Q & NQ
	Free Withdrawals: 10% Immediately, RMD
	Riders: NHR, TIR
	StatesNot Approved In: IL,MT,NY
	Surrender Charges: 6 Year Term, 7 7 7 6 5 3 +/- MVA MVA is not applicable in MO and PA.
	Commission: 0-80 Q & NQ 3% 81-90 Q & NQ 1%

The Standard | Advantage Growth Annuity 5 AM Best: A Fixed Non MYG

Rates Effective 3/26/2012 1 Year Guarantee 15,000 - 99,999: 1st Year Rate: 3.65% Base Rate: 1.65% 100,000+: 1st Year Rate: 3.75% Base Rate: 1.75%	SPDA Minimum Premium: \$15,000 Q & NQ Additional premiums allowed during the first 90 contract days only.
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 0-90 Q & NQ
	Free Withdrawals: 10% After Year 1, Interest Immediately, RMD
	Riders: NHR, TIR
	StatesNot Approved In: CA,MO,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 | Advantage Growth Annuity 7 AM Best: A Fixed Non MYG

Rates Effective 3/26/2012 1 Year Guarantee 15,000 - 99,999: 1st Year Rate: 3.80% Base Rate: 1.80% 100,000+: 1st Year Rate: 3.90% Base Rate: 1.90%	SPDA Minimum Premium: \$15,000 Q & NQ Additional premiums allowed in first 90 contract days only.
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 0-90 Q & NQ
	Free Withdrawals: 10% After Year 1, Interest Immediately, RMD
	Riders: NHR, TIR
	StatesNot Approved In: CA,MO,NY
	Surrender Charges: 7 Year Term, 7 6 5 4 3 2 1 +/- MVA
	Commission: 0-80 Q & NQ 3% 81-85 Q & NQ 1.5% 86-90 Q & NQ 1.35%

The Standard | FGA 10 AM Best: A Fixed MYG

Rates Effective 3/26/2012 10 Year Guarantee 15,000 - 99,999: 2.60% 100,000+: 2.70%	SPDA Minimum Premium: \$15,000 Q & NQ
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 0-80 Q & NQ
	Free Withdrawals: RMD Interest only available after 30 days.
	Riders: NHR, TIR
	StatesNot Approved In: CA,MO,NY
	Surrender Charges: 10 Year Term, 8 7 6 5 4 3 2 1 0.9 +/- MVA MVA matches guarantee period.
	Commission: 0-80 Q & NQ 3%

The Standard | FGA 5 AM Best: A Fixed MYG

Rates Effective 3/26/2012 5 Year Guarantee 15,000 - 99,999: 2.00% 100,000+: 2.10%	SPDA Minimum Premium: \$15,000 Q & NQ
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 0-90 Q & NQ
	Free Withdrawals: RMD Interest only available after 30 days.
	Riders: NHR, TIR
	StatesNot Approved In: NY
	Surrender Charges: 5 Year Term, 8 7 6 5 4 +/- MVA
	Commission: 0-80 Q & NQ 3% 81-85 Q & NQ 1.5% 86-90 Q & NQ 1.35%

The Standard | FGA 6 AM Best: A Fixed MYG

Rates Effective 3/26/2012 6 Year Guarantee 15,000 - 99,999: 2.40% 100,000+: 2.50%	SPDA Minimum Premium: \$15,000 Q & NQ
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 0-90 Q & NQ
	Free Withdrawals: RMD Interest only available after 30 days.
	Riders: NHR, TIR
	StatesNot Approved In: NY
	Surrender Charges: 6 Year Term, 8 7 6 5 4 3 +/- MVA
	Commission: 0-80 Q & NQ 2% 81-85 Q & NQ 1% 86-90 Q & NQ 0.77%

The Standard | FGA 7 AM Best: A Fixed MYG

Rates Effective 3/26/2012 7 Year Guarantee 15,000 - 99,999: 2.50% 100,000+: 2.60%	SPDA Minimum Premium: \$15,000 Q & NQ
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 0-90 Q & NQ
	Free Withdrawals: RMD Interest only available after 30 days.
	Riders: NHR, TIR
	StatesNot Approved In: CA,MO,NY
	Surrender Charges: 7 Year Term, 8 7 6 5 4 3 2 +/- MVA
	Commission: 0-80 Q & NQ 2.5% 81-85 Q & NQ 1.25% 86-90 Q & NQ 1.125%

The Standard | PGA 5 AM Best: A Fixed Non MYG

Rates Effective 3/26/2012 1 Year Guarantee 5,000 - 99,999: 1st Year Rate: 2.25% Base Rate: 1.25% 100,000+: 1st Year Rate: 2.35% Base Rate: 1.35% 1.00% Bonus credit in first year of deposit. Bailout is 1% less initial rate.	FPDA Minimum Premium: \$5,000 Q & NQ 1% Bonus Credit first yr. of deposit.
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 0-90 Q & NQ
	Free Withdrawals: 10% After Year 1
	Riders: NHR, TIR, Return Of Premium
	StatesNot Approved In: NY
	Surrender Charges: 5 Year Term, 8 7 6 4 2 No MVA
	Commission: 0-80 Q & NQ 2% 81-85 Q & NQ 1% 86-90 Q & NQ 0.77%

The Standard | PGA 7 AM Best: A Fixed Non MYG

Rates Effective 3/26/2012 1 Year Guarantee 5,000 - 99,999: 1st Year Rate: 2.40% Base Rate: 1.40% 100,000+: 1st Year Rate: 2.50% Base Rate: 1.50% 1.00% Bonus credit in first year of deposit. Bailout is 1% less initial rate.	FPDA Minimum Premium: \$5,000 Q & NQ 1% Bonus credit first year of deposit.
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 0-90 Q & NQ
	Free Withdrawals: 10% After Year 1
	Riders: NHR, TIR, Return Of Premium
	StatesNot Approved In: NY
	Surrender Charges: 7 Year Term, 9 8 7 6 5 4 2 No MVA
	Commission: 0-80 Q & NQ 3% 81-85 Q & NQ 1.5% 86-90 Q & NQ 1.35%

The Standard | PGA 9 AM Best: A Fixed Non MYG

Rates Effective 3/26/2012 1 Year Guarantee 5,000 - 99,999: 1st Year Rate: 2.50% Base Rate: 1.50% 100,000+: 1st Year Rate: 2.60% Base Rate: 1.60% 1.00% Bonus credit in first year of deposit. Bailout is 1% less initial rate.	FPDA Minimum Premium: \$5,000 Q & NQ 1% bonus credit first year of deposit.
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 0-90 Q & NQ
	Free Withdrawals: 10% After Year 1
	Riders: NHR, TIR, Return Of Premium
	StatesNot Approved In: NY
	Surrender Charges: 9 Year Term, 9 8 7 6 5 4 3 2 1 No MVA
	Commission: 0-80 Q & NQ 3% 81-85 Q & NQ 1.5% 86-90 Q & NQ 1.35%

The Standard | Secured Rate Annuity 1 AM Best: A Fixed Non MYG

Rates Effective 3/26/2012 1 Year Guarantee 15,000 - 99,999: 1st Year Rate: 2.50% Base Rate: 1.50% 100,000+: 1st Year Rate: 2.60% Base Rate: 1.60% Bailout feature is 1% less years 2-5 and 2% less in year 6.	SPDA Minimum Premium: \$15,000 Q & NQ
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 0-90 Q & NQ
	Free Withdrawals: 10% After Year 1, Interest Immediately, RMD
	Riders: NHR, TIR, Return Of Premium NHR is N/A in MA. State Specific condititons apply to the TIR. Call for details.
	StatesNot Approved In: NY,PA
	Surrender Charges: 6 Year Term, 7 7 7 6 5 3 No MVA
	Commission: 0-80 Q & NQ 2% 81-85 Q & NQ 1% 86-90 Q & NQ 0.77%

The Standard | Secured Rate Annuity 5 AM Best: A Fixed MYG

Rates Effective 3/26/2012 5 Year Guarantee 15,000 - 99,999: 1.45% 100,000+: 1.55%	SPDA Minimum Premium: \$15,000 Q & NQ
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 0-90 Q & NQ
	Free Withdrawals: 10% After Year 1, Interest Immediately, RMD
	Riders: NHR, TIR, Return Of Premium NHR is N/A in MA. State specific conditions apply to the TIR. Call for details.
	StatesNot Approved In: NY
	Surrender Charges: 5 Year Term, 9 8 7 6 5 No MVA, Surrender Term Matches Guarantee Period
	Commission: 0-80 Q & NQ 2% 81-85 Q & NQ 1% 86-90 Q & NQ 0.77%

The Standard | Secured Rate Annuity 6 AM Best: A Fixed MYG

Rates Effective 3/26/2012 6 Year Guarantee 15,000 - 99,999: 1.75% 100,000+: 1.85%	SPDA Minimum Premium: \$15,000 Q & NQ
	Minimum Guarantee: 1.00% on 100.00%
	Issue Ages: 0-90 Q & NQ
	Free Withdrawals: 10% After Year 1, Interest Immediately, RMD
	Riders: NHR, TIR, Return Of Premium NHR is N/A in MA. State specific conditions apply to the TIR. Call for details.
	StatesNot Approved In: NY
	Surrender Charges: 6 Year Term, 9 8 7 6 5 4 No MVA, Surrender Term Matches Guarantee Period
	Commission: 0-80 Q & NQ 2% 81-85 Q & NQ 1% 86-90 Q & NQ 0.77%
Commissions reduced 250k+	