



ANNUITY & LIFE COMPANY FINANCIAL RATING GUIDE				
Company	AM Best	S&P	Moody's	Fitch
Allianz	A	AA	A2	
Allianz (NY)	A	AA		
American Equity	A-			
American Equity (NY)	A-			
American General	A	A+	A2	A-
American National	A	A+		
Aviva Life & Annuity	A	A+	A1	A+
Forethought Annuity Group, Inc.	A-	A-		
Great American	A	A+	A3	A+
ING Equitable of Iowa	A	A	A2	A-
Lafayette Life	A+	AA+		AA
Lincoln Financial Group	A+	AA-	A2	A-
MetLife	A+	AA-	Aa3	AA-
National Western Life	A	A		
North American Company for Life and Health Insurance	A+	A+		A
OM Financial Life Insurance Company	B++			
OM Financial Life Insurance Company of New York	B++			
Symetra Life Insurance	A	A	A3	A+
West Coast Life	A+	AA-	A2	A

ALLIANZ LIFE OF NORTH AMERICA — A.M. BEST "A" • S&P "AA" • MOODY'S "A2"

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 02/01/2011					DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment		Worst Case Adjustment				
				MasterDex Plus	MasterDex 5 Plus					
MASTERDEX PLUS 7-YEAR NON-MVA --- MASTERDEX 5 PLUS 10-YEAR NON-MVA 	MASTERDEX PLUS NQ/Q - \$15K --- MASTERDEX 5 PLUS NQ/Q - \$15K 5.00% Prem. Bonus Yrs. 1-5 	Fixed Interest	1 YR	Rate: 2.00%	Rate: 2.00%	Rate: .50%	AV	10% of Premium After 1 YR	NY, OR, PR 	
		S&P P2P	1 YR	Cap: 4.25%	Cap: 4.00%	Cap: 1.00%				
		S&P Mo. P2P	1 YR	Cap: 2.00%	Cap: 2.00%	Cap: .50%				
		Nasdaq P2P	1 YR	Cap: 4.25%	Cap: 3.75%	Cap: 1.00%				
		Nasdaq Mo. P2P	1 YR	Cap: 2.10%	Cap: 2.00%	Cap: .50%				
		FTSE P2P	1 YR	Cap: 4.50%	Cap: 4.25%	Cap: 1.00%				
		FTSE Mo. P2P	1 YR	Cap: 2.10%	Cap: 2.10%	Cap: .50%				
		Blended P2P	1 YR	Cap: 4.25%	Cap: 4.00%	Cap: 1.00%				
		Blended Mo. Avg.	1 YR	Fee: 2.50%	Fee: 2.50%	Fee: 12.00%				

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS - EFFECTIVE 02/01/2011				DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)	
		Method	Crediting Period	Current Adjustment						Worst Case Adjustment
MASTERDEX X 10-YEAR NON-MVA 	NQ/Q - \$20K 10.00% Prem. Bonus Yrs. 1-3 	Fixed Interest	1 YR	Rate: 2.00%	Rate: .50%	AV	10% of Premium After 1 YR	CT, NY, PA, PR, WA 		
		S&P MO P2P	1 YR	Cap: 2.00%	Cap: .50%					
		S&P P2P	1 YR	Cap: 4.25%	Cap: 1.00%					
		NASDAQ MO P2P	1 YR	Cap: 2.00%	Cap: .50%					
		NASDAQ P2P	1 YR	Cap: 4.00%	Cap: 1.00%					
		Eurostoxx MO P2P	1 YR	Cap: 2.10%	Cap: .50%					
		Eurostoxx P2P	1 YR	Cap: 4.25%	Cap: 1.00%					
		Blended MO Avg	1 YR	Fee: 2.50%	Fee: 12.00%					
Blended P2P	1 YR	Cap: 4.25%	Cap: 1.00%							

Product Features, Interest Rates and Commissions may vary by state. Information is current as of printing deadline and is subject to change. Call 800.992.2642 or visit www.creativemarketing.net to confirm current rates. **FOR AGENT USE ONLY.**



ALLIANZ LIFE OF NORTH AMERICA - A.M.BEST "A" S&P "AA" MOODY'S "A2"									
PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS - EFFECTIVE 02/01/2011				DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment	Worst Case Adjustment				
ENDURANCE ELITE 10-YEAR NON-MVA 5YRS w/out Bonus 5x10 or 5xLife w/ Bonus	NQ/Q - \$10K with 10% Bonus Applies to EWB Value 	Fixed Interest	1 YR	Rate: 2.00%	Rate: .50%	AV	10% of Premium After 1 YR	NY, PR, WA	5.00% (0-75) NQ/Q 3.50% (76-80) NQ/Q
		S&P MO P2P	1 YR	Cap: 2.20%	Cap: .50%				
		S&P P2P	1 YR	Cap: 4.25%	Cap: 1.00%				
		NASDAQ MO P2P	1 YR	Cap: 2.30%	Cap: .50%				
		NASDAQ P2P	1 YR	Cap: 4.25%	Cap: 1.00%				
		Eurostoxx MO P2P	1 YR	Cap: 2.30%	Cap: .50%				
		Eurostoxx P2P	1 YR	Cap: 4.50%	Cap: 1.00%				
		Blended MO Avg	1 YR	Fee: 2.50%	Fee: 12.00%				
Blended P2P	1 YR	Cap: 4.50%	Cap: 1.00%						

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY — A.M. BEST "A"									
PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 1/10/2011				DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment	Worst Case Adjustment				
BONUS GOLD INDEX-1-07 16-YEAR NON-MVA 	NQ/Q - \$5K 10.00% Prem. Bonus	Fixed Interest	1 YR	Rate: 2.25%	Rate: 1.00%	AV	10% of AV After 1YR	AK, CT, DE, MN, NY, OR, PR, TX, UT, WA	0-75 NQ/Q 6.00% Yr 1 1.00% Yr 2 1.00% Yr 3 76-80 NQ/Q 4.50% Yr 1 0.75% Yr 2 0.75% Yr 3 Yrs 2-3 paid on 1st Year Premium Received
		S&P Mo. P2P	1 YR	Cap: 2.00%	Cap: 1.00%				
		S&P P2P	1 YR	PR: 25%	PR: 25%				
		S&P P2P	1 YR	Cap: 4.75%	Cap: 4.00%				
		S&P Mo. Avg.	1 YR	PR: 35%	PR: 25%				
		S&P Mo. Avg.	1 YR	Cap: 4.75%	Cap: 4.00%				
		DJIA P2P	1 YR	Cap: 4.75%	Cap: 4.00%				
		DJIA Mo. Avg.	1 YR	Cap: 4.75%	Cap: 4.00%				
RETIREMENT GOLD RG-FIA-09 10-Year Non-MVA 	NQ/Q - \$5K 9.00% Prem. Bonus	Fixed Interest	1 Yr	Rate: 2.00%	Rate: 1.00%	AV	10% of AV After 1YR	CT, FL, MN, NV, NY, PA, PR, SC, UT, WA FL: Call for details	0-78 NQ/Q 6.00% Yr 1 1.00% Yr 2 1.00% Yr 3 Yrs 2-3 paid on 1st Year Premium Received
		S&P Mo P2P	1 Yr	Cap: 1.80%	Cap: 1.00%				
		S&P P2P	1 Yr	PR: 25%	PR: 25%				
		S&P P2P	1 Yr	Cap: 4.25%	Cap: 4.00%				
		S&P Mo Avg	1 Yr	PR: 30%	PR: 25%				
		S&P Mo Avg	1 Yr	Cap: 4.25%	Cap: 4.00%				

AMERICAN GENERAL LIFE — A.M. BEST "A" • S&P "A+" • FITCH "A-" • MOODY'S "A2"									
PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 03/07/2011				DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment	Worst Case Adjustment				
HORIZON INDEX 9-YEAR MVA	Q/NQ - \$5K 4.00% Prem. Bonus (Std. Death Benefit)	Fixed Interest	6 YR	Rate: 2.20%	Rate: 2.00%	AV	10% of AV After 1YR	AK, MN, NJ, NY, OK, OR, PR, UT, VT, WA	6.00% (0-75) NQ/Q 3.50% (76-80) NQ/Q 2.00% (81-85) NQ/Q
		S&P P2P	2 YR	Cap: 9.50%	Cap: 5.00%				
		S&P Mo. Cap	1 YR	Cap: 2.50%	Cap: 1.00%				
HORIZON INDEX 12-YEAR MVA	Q&NQ - \$5K 5.00% Prem. Bonus (Std. Death Benefit)	Fixed Interest	9 YR	Rate: 2.45%	Rate: 2.00%	AV	10% of AV After 1YR	AK, CT, FL, MN, NJ, NY, OK, OR, PR, TX, UT, VT, WA	8.00% (0-75) NQ/Q 4.00% (76-80) NQ/Q 2.50% (81-85) NQ/Q
		S&P P2P	2 YR	Cap: 9.50%	Cap: 5.00%				
		S&P Mo. Cap	1 YR	Cap: 2.50%	Cap: 1.00%				

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ANNEXUS GROUP Issued by Aviva Life & Annuity — A.M. BEST "A" (Superior) This is the 3rd highest of 15 possible ratings.

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 02/05/2011						DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Options	Crediting Period	Indexed %/ Declared %	Declared Rate	Fee	Worst Case Adjustment				
BalancedAllocation Annuity 8 8-YEAR OPTIONAL RIDERS W/FEE: 4% DBR/.60% Fee 4% Bonus/.95% Fee (Max Issue Age: 80) MVA	NQ/Q - \$5K 	A	2 YR	PR: 60%/40%	1.50%	2.45%	PR: 20%/80% Rate: 1.00% Fee: 2.45%	Greater of AV or CSV	5% of AV During Yr 1 10% of AV After Yr 1	AK, CT, DE, MN, NJ, NY, OR, PA, PR, SC, TX, UT, WA	6.00% (0-75) NQ/Q 4.50% (76-80) NQ/Q
		B	2 YR	PR: 50%/50%	1.50%	1.60%	PR: 15%/85% Rate: 1.00% Fee: 1.60%				
		C	2 YR	PR: 35%/65%	1.50%	0.40%	PR: 10%/90% Rate: 1.00% Fee: 0.40%				
BalancedAllocation Annuity 12 12-YEAR OPTIONAL RIDERS W/FEE: 4% DBR/.60% Fee 7% Bonus/0.95% Fee (Max Issue Age: 76) MVA	NQ/Q - \$5K 	A	2 YR	PR: 75%/25%	1.50%	2.65%	PR: 20%/80% Rate: 1.00% Fee: 2.65%	Greater of AV or CSV	5% of AV During Yr 1 10% of AV After Yr 1	AK, CT, DE, MN, NJ, NY, OR, PA, PR, SC, TX, UT, WA	7.50% (0-76) NQ/Q
		B	2 YR	PR: 60%/40%	1.50%	1.40%	PR: 15%/85% Rate: 1.00% Fee: 1.40%				
		C	2 YR	PR: 41%/59%	1.50%	0.00%	PR: 10%/90% Rate: 1.00% Fee: 0.00%				

AVIVA LIFE & ANNUITY (Formerly known as AMERICAN INVESTORS LIFE INSURANCE COMPANY) — A.M. BEST "A" (Superior) This is the 3rd highest of 15 possible ratings.

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 02/05/2011				DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Strategy	Crediting Period	Current Rates	Worst Case Adjustment				
INCOME PREFERRED ULTRA 10-YEAR MVA	NQ/Q - \$5K 4.00% Interest Bonus Yr. 1 	Fixed Interest	1 YR	Rate: 2.15% ≤\$75K Rate: 1.45%	Rate: 1.00%	AV	Greater of 5% of AV or RMD Yr 1 10% of AV Beginning Yr 2	AK, CT, DE, MN, NJ, NY, OR, PA, PR, UT, WA	7.50% (0-75) NQ/Q 5.50% (76-78) NQ/Q
		S&P P2P	1 YR	N/A	Cap: 2.00%				
		S&P Mo. Cap	1 YR	N/A	Cap: 1.00%				
		S&P Mo Avg w/Cap	1 YR	N/A	Cap: 2.00%				
INCOME PREFERRED BONUS 10-YEAR MVA	NQ/Q - \$5K 7.00% Prem. Bonus Yr. 1 	Fixed Interest	1 YR	Rate: 2.20% ≤\$75K Rate: 1.55%	Rate: 1.00%	AV	Greater of 5% of AV or RMD Yr 1 10% of AV Beginning Yr 2	AK, DE, MN, NJ, NY, OR, PA, PR, WA CT & UT Call for Details	7.00% (0-75) NQ/Q 5.00% (76-78) NQ/Q
		S&P P2P	1 YR	Cap: 4.75% ≤\$75K Cap: 3.25%	Cap: 2.00%				
		S&P Mo. Cap	1 YR	Cap: 2.15% ≤\$75K Cap: 1.75%	Cap: 1.00%				
		S&P Mo Avg w/Cap	1 YR	Cap: 5.00% ≤\$75K Cap: 3.25%	Cap: 2.00%				

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 02/05/2011					DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Strategy	Crediting Period	Current 6 Year Rates	Current 10 Year Rates	Worst Case Adjustment				
INCOME PREFERRED 6 6-YEAR INCOME PREFERRED 10 10-YEAR	NQ/Q - \$5K 	Fixed Interest	1 YR	Rate: 2.30% ≤\$75K Rate: 1.50%	Rate: 2.10% ≤\$75K Rate: 1.30%	Rate: 1.00%	AV	Greater of 5% of AV or RMD Yr 1 10% of AV beginning Yr 2	AK, DE, MN, NJ, NY, OR, PA, PR, WA	Inc Preferred 6 5.00% (0-75) NQ/Q 3.50% (76-80) NQ/Q
		S&P P2P	1 YR	Cap: 4.50% ≤\$75% Cap: 2.75%	Cap: 4.50% ≤\$75% Cap: 2.75%	Cap: 2.00%				
		S&P Mo. Cap	1 YR	Cap: 2.15% ≤\$75K Cap: 1.75%	Cap: 2.15% ≤\$75K Cap: 1.75%	Cap: 1.00%				Inc Preferred 10 7.50% (0-75) NQ/Q 5.50% (76-78) NQ/Q
		S&P Mo Avg w/Cap	1 YR	Cap: 5.00% ≤\$75K Cap: 3.25%	Cap: 5.00% ≤\$75K Cap: 3.25%	Cap: 2.00%				

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FORETHOUGHT ANNUITY GROUP INC. — A.M. BEST "A-" • S&P "A-"									
PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 03/08/2011				DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment	Worst Case Adjustment				
INDEX BONUS 115 10-YEAR MVA	NQ/Q - \$25K 	Fixed Interest	1 YR	All Prem Bands Rate: 2.00%	All Prem. Bands Rate: 1.00%	AV	10% of AV After 1YR	AK, DE, NY, OR, PR, WA	8.00% (0-75) NQ/Q 5.50% (76-85) NQ/Q
		S&P Mo. P2P w/Cap	1 YR	\$25K - \$99,999K Cap: 1.75% \$100K - \$249,999K Cap: 2.00% \$250K & Up Cap: 2.25%	All Prem. Bands Rate: 0.50%				
		S&P P2P w/Cap	1 YR	\$25K - \$99,999K Cap: 3.75% \$100K - \$249,999K Cap: 4.00% \$250K & Up Cap: 4.25%	All Prem. Bands Rate: 3.00%				

GREAT AMERICAN LIFE — A.M. BEST "A" • S&P "A+" • FITCH "A+" • Moody's "A3"									
PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 03/07/2011				DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment	Worst Case Adjustment				
AMERICAN VALOR 10 10-YEAR Non-MVA 	NQ/Q - \$10K Prem. Bonus 2.00% Yrs. 1-3 	Fixed Interest	1 YR	Rate: 2.35%	Rate: 1.00%	Greater of AV or GMSV	10% of AV Year 1	DE, HI, MN, MO, NJ, NY, OR, PA, PR, TX	6.00% (0-75) NQ/Q 4.50% (76-80) NQ/Q 2.50% (81-85) NQ/Q
		S&P Mo. Avg w/Cap	1 YR	Cap: 7.00%	Cap: 2.00%				
		S&P P2P w/Cap	1 YR	Cap: 6.50%	Cap: 2.00%				

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 02/21/2011				DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment	Worst Case Adjustment				
SAFE RETURN 10-YEAR Non-MVA 	NQ/Q - \$25K 	Fixed Interest	1 YR	Rate: 2.25%	Rate: 2.00%	Greater of AV or GMSV	10% of AV Year 1	DE, NY, PR	6.50% (0-75) NQ/Q 5.50% (76-80) NQ/Q 2.50% (81-85) NQ/Q
		S&P Mo. Avg w/Cap	1 YR	Cap: 6.75%	Cap: 2.00%				
		S&P Mo. Avg Bailout w/Cap	1 YR	Cap: 6.25%	Cap: 2.00%				
		S&P P2P w/Cap	1 YR	Cap: 6.50%	Cap: 2.00%				
		S&P P2P Bailout w/Cap	1 YR	Cap: 6.00%	Cap: 2.00%				

ING EQUITABLE OF IOWA — A.M. BEST "A" • S&P "A" • FITCH "A-" • MOODY'S "A2"									
PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 03/23/2011				DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment	Worst Case Adjustment				
SECURE INDEX OPPORTUNITY PLUS 10-YEAR MVA 	NQ/Q - \$15K 5.00% Premium Bonus	Fixed Interest	1 Yr	Rate: 2.15% ≤\$75K Rate: 2.15%	Rate: 1.00%	AV or MGCV	10% of AV After: Yr1	AK, CT, DE, MN, NJ, NY, OR, WA	7.00% (0-80) NQ/Q
		S&P P2P	1 Yr	Rate: 5.25% ≤\$75K Rate: 4.00%	Cap: 2.00%				
		S&P Mo Cap	1 Yr	Cap: 2.15% ≤\$75K Cap: 1.65%	Cap: 0.50%				
		S&P Mo Avg	1 Yr	Fee: 5.00% ≤\$75K Fee: 6.75%	Fee: 0.00%				

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ING EQUITABLE OF IOWA — A.M. BEST "A" • S&P "A" • FITCH "A-" • MOODY'S "A2"

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 03/23/2011				DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment	Worst Case Adjustment				
SECURE INDEX OUTLOOK 10-YEAR 	NQ/Q - \$15K 3.00% Premium Bonus 	Fixed Interest	1 YR	Rate: 2.15% ≤\$75K Rate: 2.15%	Rate: 1.00%	AV	10% of AV	Call for Details	6.00% (0-80) NQ/Q
		S&P P2P	1 YR	Rate: 5.25% ≤\$100K Rate: 4.00%	Rate: 2.00%				
		S&P Mo. Cap	1 YR	Rate: 2.15% ≤\$100K Rate: 1.65%	Rate: 0.50%				
		S&P Mo. Avg.	2 YR	Fee: 5.00% ≤\$100K Fee: 6.75%	Cap: 0.00%				

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 02/17/2011						DEATH BENEFIT	PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment			Worst Case Adjustment				
				5 YEAR	5 YEAR (ROP)	7 YEAR					
SECURE INDEX 5 5-YEAR NON-ROP	NQ - \$15K 	Fixed Interest	1 YR	Rate: 2.10% ≤\$75K Rate: 2.10%	Rate: 1.85% ≤\$75K Rate: 1.85%	Rate: 2.90% ≤\$75K Rate: 2.90%	Rate: 1.00%	Greater of AV or MGCV	10% of AV after YR 1	Secure Index 5	
SECURE INDEX 5 5-YEAR Return of Premium		S&P P2P	1 YR	Cap: 5.00% ≤\$75K Cap: 3.75%	Cap: 4.50% ≤\$75K Cap: 3.25%	Cap: 7.00% ≤\$75K Cap: 5.50%	Rate: 2.00%			NY, OR, PR	4.00% (0-80) NQ/Q
SECURE INDEX 7 7-YEAR NON-MVA		S&P Mo. Cap	1 YR	Cap: 1.95% ≤\$75K Cap: 1.50%	Cap: 1.85% ≤\$75K Cap: 1.40%	Cap: 2.65% ≤\$75K Cap: 2.15%	Cap: 0.50%			NY, OR, PR	4.00% (0-80) NQ/Q
		S&P Mo. Avg	1 YR	Fee: 5.75% ≤\$75K Fee: 7.50%	Fee: 6.25% ≤\$75K Fee: 8.00%	Fee: 3.50% ≤\$75K Fee: 4.75%	Fee: 0.00%			NY, OR, PR	5.00% (0-80) NQ/Q

LINCOLN FINANCIAL GROUP — A.M. BEST "A+" • S&P "AA-" • FITCH "A-" • Moody's "A2"

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 03/22/2011						DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment			Worst Case Adjustment				
				5 YEAR	7 YEAR	9 YEAR					
OPTICHOICE 5 5-YEAR	NQ - \$5K Q - \$2K 	Fixed Interest	1 YR	Rate: 1.90% ≤\$100K Rate: 1.75%	Rate: 2.05% ≤\$100K Rate: 1.90%	Rate: 2.50% ≤\$100K Rate: 2.35%	Rate: 5 YR: 1.25% 7 YR: 1.50% 9 YR: 1.75%	AV	10% of AV	OptiChoice 5	
OPTICHOICE 7 7-YEAR		S&P P2P	1 YR	Cap: 3.50% ≤\$100K Cap: 3.20%	Cap: 3.80% ≤\$100K Cap: 3.50%	Cap: 4.75% ≤\$100K Cap: 4.45%	Cap: 2.50%			NY, PR	5.00% (0-75) NQ/Q 3.75% (76-80) NQ/Q 2.50% (81-85) NQ/Q
OPTICHOICE 9 9-YEAR		S&P Mo. Cap	1 YR	Cap: 1.80% ≤\$100K Cap: 1.70%	Cap: 1.90% ≤\$100K Cap: 1.80%	Cap: 2.25% ≤\$100K Cap: 2.15%	Cap: 1.00%			NY, PR	6.00% (0-75) NQ/Q 4.50% (76-80) NQ/Q 3.00% (81-85) NQ/Q
MVA		S&P Mo. Avg.	1 YR	Fee: 5.90% ≤\$100K Fee: 6.35%	Fee: 5.45% ≤\$100K Fee: 5.90%	Fee: 4.25% ≤\$100K Fee: 4.65%	Fee: 9.00%			NY, PR	7.00% (0-75) NQ/Q 5.25% (76-80) NQ/Q

CAUTION! Rates are Volatile!

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LINCOLN FINANCIAL GROUP — A.M. BEST "A+" • S&P "AA-" • FITCH "A-" • Moody's "A2"

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 03/22/2011						DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment			Worst Case Adjustment				
				8 YEAR	10 YEAR	12 YEAR					
OPTIPOINT 8 8-YEAR OPTIPOINT 10 10-YEAR OPTIPOINT 12 12-YEAR MVA	NQ - \$5K/ Q - \$2K PREM. BONUS OPTIPOINT 8 Yrs. 1-3 < \$100K: 2.00% > \$100K: 3.00% OPTIPOINT 10 Yrs. 1-4 < \$100K: 3.00% > \$100K: 4.00% OPTIPOINT 12 Yrs. 1-5 < \$100K: 4.00% > \$100K: 5.00%	Fixed Interest	1 YR	Rate: 2.25%	Rate: 2.25%	Rate: 2.00%	Rate: 2.00%	AV	10% of AV	MN, NY, OR, PR, UT	OptiPoint 8 6.00% (0-75) NQ/Q 4.00% (76-80) NQ/Q 2.00% (81-85) NQ/Q
		S&P Perf. Trig.	1 YR	Rate: 3.90%	Rate: 3.90%	Rate: 3.50%	Rate: 3.55%				OptiPoint 10 7.00% (0-75) NQ/Q 4.75% (76-80) NQ/Q
		S&P P2P	2 YR	Cap: 9.20%	Cap: 9.20%	Cap: 8.05%	Cap: 8.15%				AK, MN, NY, OR, PR, UT 4.75% (76-80) NQ/Q
		S&P Mo. Cap	2 YR	Cap: 3.25%	Cap: 3.25%	Cap: 3.00%	Cap: 2.90%				AK, CT, DE, FL, MN, NY, OR, PR, TX, UT, WA 4.00% (0-75) NQ/Q

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 03/22/2011				DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment	Worst Case Adjustment				
NEW DIRECTIONS 6 6-YEAR MVA	NQ/Q - \$10K 	Fixed Interest	6 Yr GTD	Rate: 2.60% ≤\$100K Rate: 2.45%	Rate: 1.75%	AV	10% of AV	NY, PR	3.50% (0-75) NQ/Q 2.75% (76-80) NQ/Q 1.75% (81-85) NQ/Q
		S&P Perf. Trig.	1 Yr	Rate: 4.50% ≤\$100K Rate: 4.25%	Rate: 2.50%				
		S&P P2P	2 Yr	Cap: 11.00% ≤\$100K Cap: 10.20%	Cap: 7.00%				
NEW DIRECTIONS 8 8-YEAR MVA	NQ/Q - \$10K 	Fixed Interest	8 YR GTD	Rate: 2.85% ≤\$100K Rate: 2.70%	Rate: 2.00%	AV	10% of AV	NY, PR	4.50% (0-75) NQ/Q 3.50% (76-80) NQ/Q 2.25% (81-85) NQ/Q
		S&P Perf. Trig.	1 YR	Rate: 5.00% ≤\$100K Rate: 4.70%	Rate: 2.50%				
		S&P P2P	2 YR	Cap: 12.25% ≤\$100K Cap: 11.45%	Cap: 7.00%				

NATIONAL WESTERN LIFE INSURANCE COMPANY — A.M. BEST "A" • S&P "A"

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 03/20/2011				DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment	Worst Case Adjustment				
NWL® GLOBAL LOOKBACK 9-YEAR NON-MVA	NQ - \$5K Q - \$2K 	Fixed Interest	1 YR	Rate: 2.25%	1.00%	AV	10% of AV After 1YR	AL, MA, NY, OR, PR, VA, VT, WA	6.00% (0-75) NQ 4.00% (76-80) NQ 6.00% (0-70) Q 3.50% (71-75) Q 1.50% (76-80) Q
		S&P P2P	1 YR	Cap: 5.00%	Cap: 4.00%				
		S&P Mo. P2P	1 YR	Cap: 2.25%	Cap: 1.00%				
		S&P Mo. Avg.	1 YR	PR: 70% Fee: 1.65%	PR: 50% Fee: 6.00%				
		Multi-Index Mo. Avg.	1 YR	PR: 65% Fee: 1.50%	PR: 20% Fee: 2.00%				

Product Features, Interest Rates and Commissions may vary by state. Information is current as of printing deadline and is subject to change. Call 800.992.2642 or visit www.creativemarketing.net to confirm current rates. **FOR AGENT USE ONLY.**



NATIONAL WESTERN LIFE INSURANCE COMPANY — A.M. BEST "A" • S&P "A"

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 03/20/2011				DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)	
		Method	Crediting Period	Current Adjustment	Worst Case Adjustment					
NWL ULTRA CLASSIC® 13-YEAR NON-MVA 	NQ - \$5K Q - \$2K	Fixed Interest	1 YR	Rate: 2.40%	Rate: 1.00%	AV	10% of AV After 1YR	AK, AL, CT, DE, IL, IN, MA, MN, MS, NJ, NY, OR, PA, PR, UT, WA	11.00% (0-75) NQ 9.50% (76-80) NQ 11.00% (0-70) Q 9.00% (71-75) Q 8.00% (76-80) Q	
		S&P Mo. Avg.	1 YR	PR: 65% Fee: 0.40%	PR: 50% Fee: 6.00%					
		S&P Mo. P2P	1 YR	Cap: 2.25%	Cap: 1.00%					

NWL® ULTRA FUTURE 15-YEAR NON-MVA 	NQ - \$5K Q - \$2K 10.00% Prem. Bonus Year 1 4.75% Prem. Bonus Yrs. 2-5	Fixed Interest	1 YR	Rate: 2.55%	Rate: 1.00%	AV	10% of AV After 1YR	AK, AL, CT, MS, NY, OR, PR	6.00% (0-75) NQ 4.00% (76-80) NQ 6.00% (0-70) Q 2.50% (71-75) Q 1.00% (76-80) Q	
		S&P Mo. Avg.	1 YR	PR: 65% Fee: 0.40%	PR: 50% Fee: 6.00%					
		S&P Mo. P2P	1 YR	Cap: 2.25%	Cap: 1.00%					

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 02/15/2011					DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment		Worst Case Adjustment				
				IMPACT 7	IMPACT 10					
 IMPACT 7 7-YEAR Special version may apply; call for details <hr/> IMPACT 10 10-YEAR NON-MVA 	NQ - \$5K Q - \$2K 5.00% PREM. BONUS Yr. 1 NQ - \$5K Q - \$2K 7.00% PREM. BONUS Yr. 1	Fixed Interest	1 YR	Rate: 2.75%	Rate: 2.50%	Rate: 2.00%	AV	10% of the vested AV	CALL FOR DETAILS	IMPACT 7 6.00% (0-75) NQ 4.00% (76-80) NQ 6.00% (0-70) Q 4.50% (71-75) Q 2.50% (76-80) Q
		S&P P2P	1 YR	Cap: 5.00%	Cap: 4.50%	Cap: 4.00%				IMPACT 10 7.00% (0-75) NQ 5.00% (76-80) NQ 7.00% (0-70) Q 5.50% (71-75) Q 3.00% (76-80) Q
		S&P Mo. Cap	1 YR	Cap: 2.25%	Cap: 2.00%	Cap: 1.00%				
		S&P Mo. Avg.	1 YR	PR: 80% Fee: 0.75%	PR: 75% Fee: 0.90%	PR: 50% Fee: 6.00%				
		Multi-Index Mo. Avg.	1 Yr	PR: 65% Fee: 1.30%	PR: 65% Fee: 1.75%	PR: 20% Fee: 2.00%				

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NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE — A.M. BEST "A+" • S&P "A+"										
PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 01/25/2011					DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment		Worst Case Adjustment				
				Charter 10	Charter 14					
CHARTER 10 10-YEAR Annuitization Enhancement: 1.00% After 10 Years CHARTER 14 14-YEAR Annuitization Enhancement: 2.00% After 14 Years MVA 	NQ — \$10K Q — \$2K CHARTER 10 5.0% PREMIUM BONUS YRS. 1 - 7 CHARTER 14 10.0% PREMIUM BONUS YRS. 1 - 7	Fixed Interest	1 YR	Rate: 2.00%	Rate: 2.30%	Rate: 1.00%	AV	10% of AV After 1YR	AK, AL, CT, DE, MN, NY, OR, PR, UT, WA	Charter 10
		S&P P2P	1 YR	Cap: 4.05%	Cap: 4.65%	Cap: 2.00%				7.50% (0-75) NQ/Q
		S&P Mo. P2P	1 YR	Cap: 2.05%	Cap: 2.30%	Cap: 1.00%				5.625% (76-79) NQ/Q
		S&P Da. Avg.	1 YR	Cap: 4.60%	Cap: 5.50%	Cap: 2.00%				
		S&P 400 P2P	1 Yr	Cap: 3.65%	Cap: 4.20%	Cap: 2.00%				
		S&P 400 Da. Avg.	1 YR	Cap: 4.00%	Cap: 4.55%	Cap: 2.00%				
		Russell P2P	1 YR	Cap: 3.55%	Cap: 4.10%	Cap: 2.00%				
		Russell Daily Avg.	1 YR	Cap: 3.80%	Cap: 4.40%	Cap: 2.00%				
		NASDAQ P2P	1 YR	Cap: 3.50%	Cap: 4.05%	Cap: 2.00%				
		NASDAQ Mo. P2P	1 YR	Cap: 1.85%	Cap: 2.05%	Cap: 1.00%				
		DJIA P2P	1 YR	Cap: 3.85%	Cap: 4.40%	Cap: 2.00%				
		DJIA Daily Avg.	1 YR	Cap: 4.50%	Cap: 5.50%	Cap: 2.00%				
		DJ Eurostoxx P2P	1 YR	Cap: 4.00%	Cap: 4.60%	Cap: 2.00%				
Hindsight P2P	1 YR	Cap: 3.25%	Cap: 3.80%	Cap: 3.00%						
									Charter 14	
									7.50% (0-75) NQ/Q	
										

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE — A.M. BEST "A+" • S&P "A+"									
PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 01/25/2011				DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment					
				North American 10	Worst Case Adjustment				
NORTH AMERICAN 10 10-YEAR MVA 	NQ — \$10K Q — \$2K 10% Premium Bonus Yrs 1-5	Fixed Interest	1 YR	Rate: 1.35%	Rate: 1.00%	AV	10% of AV After 1YR	AK, AL, CT, DE, MN, NV, NY, OR, PR, TX, UT, WA	6.50% (0-75) NQ/Q 4.875% (76-79) NQ/Q
		S&P P2P	1 YR	Cap: 2.80%	Cap: 2.00%				
		S&P Mo. P2P	1 YR	Cap: 1.50%	Cap: 1.00%				
		S&P Mo. Avg.	1 YR	Cap: 3.10%	Cap: 2.00%				
		S&P 400 P2P	1 Yr	Rate: 2.35%	Cap: 2.00%				
		S&P 400 Mo. Avg.	1 YR	Cap: 2.50%	Cap: 2.00%				
		Russell P2P	1 YR	Cap: 2.25%	Cap: 2.00%				
		Russell Mo. Avg.	1 YR	Cap: 2.40%	Cap: 2.00%				
		NASDAQ P2P	1 YR	Cap: 2.30%	Cap: 2.00%				
		NASDAQ Mo. P2P	1 YR	Cap: 1.35%	Cap: 1.00%				
		DJIA P2P	1 YR	Cap: 2.50%	Cap: 2.00%				
		DJIA Mo. Avg.	1 YR	Cap: 3.00%	Cap: 2.00%				
		Eurostoxx P2P	1 YR	Cap: 2.60%	Cap: 2.00%				
Hindsight P2P	1 YR	Cap: 2.00%	Cap: 2.00%						

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NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE — A.M. BEST "A+" • S&P "A+"

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 01/25/2011							DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment				Worst Case Adjustment				
				CHOICE 8	CHOICE 12	CHOICE 8 PLUS	CHOICE 12 PLUS					
NA PERFORMANCE CHOICE 8 8-YEAR MVA <hr/> NA PERFORMANCE CHOICE 12 12-YEAR MVA <hr/> NA PERFORMANCE CHOICE 8 PLUS 8-YEAR MVA <hr/> NA PERFORMANCE CHOICE 12 PLUS 12-YEAR MVA	CHOICE 8 NQ - \$10K Q - \$2K CHOICE 12 NQ - \$10K Q - \$2K CHOICE 8 PLUS NQ - \$10K Q - \$2K CHOICE 12 PLUS NQ - \$10K Q - \$2K 5.00% PREM. BONUS Yrs. 1-5 8.00% PREM. BONUS Yrs. 1-5	Fixed Interest	1 YR	Rate: 2.75%	Rate: 3.30%	Rate: 2.15%	Rate: 2.55%	Rate: 1.00%	AV	Up to 10% of AV After 1 Yr (Once per Yr)	Call for Current Approvals	NA PERFORMANCE CHOICE 8 5.50% (0-75) NQ/Q 4.125% (76-79) NQ/Q 2.75% (80-85) NQ/Q
		S&P 500 P2P	1YR	Cap: 5.60%	Cap: 7.05%	Cap: 4.30%	Cap: 5.10%	Cap: 2.00%				NA PERFORMANCE CHOICE 12 6.50% (0-75) NQ/Q
		S&P 500 Mo P2P	1YR	Cap: 2.60%	Cap: 3.00%	Cap: 2.15%	Cap: 2.45%	Cap: 1.00%				NA PERFORMANCE CHOICE 8 PLUS 5.50% (0-75) NQ/Q 4.125% (76-79) NQ/Q 2.75% (80-85) NQ/Q
		S&P Inverse Perf. Trig.	1YR	Rate: 4.85%	Rate: 5.90%	Rate: 3.70%	Rate: 4.40%	Rate: 1.00%				NA PERFORMANCE CHOICE 12 PLUS 6.50% (0-75) NQ/Q
		DJIA P2P	1YR	Cap: 5.45%	Cap: 7.05%	Cap: 4.10%	Cap: 4.90%	Cap: 2.00%				NA PERFORMANCE CHOICE 8 PLUS 5.50% (0-75) NQ/Q 4.125% (76-79) NQ/Q 2.75% (80-85) NQ/Q
		S&P MidCap 400 P2P	1YR	Cap: 5.10%	Cap: 6.50%	Cap: 3.90%	Cap: 4.70%	Cap: 2.00%				NA PERFORMANCE CHOICE 12 PLUS 6.50% (0-75) NQ/Q
		Russell 2000	1YR	Cap: 5.00%	Cap: 6.25%	Cap: 3.80%	Cap: 4.60%	Cap: 2.00%				NA PERFORMANCE CHOICE 8 PLUS 5.50% (0-75) NQ/Q 4.125% (76-79) NQ/Q 2.75% (80-85) NQ/Q
		NASDAQ 100 P2P	1YR	Cap: 4.85%	Cap: 6.15%	Cap: 3.75%	Cap: 4.50%	Cap: 2.00%				NA PERFORMANCE CHOICE 12 PLUS 6.50% (0-75) NQ/Q
		NASDAQ 100 Mo P2P	1YR	Cap: 2.40%	Cap: 2.75%	Cap: 2.00%	Cap: 2.25%	Cap: 1.00%				NA PERFORMANCE CHOICE 8 PLUS 5.50% (0-75) NQ/Q 4.125% (76-79) NQ/Q 2.75% (80-85) NQ/Q
		EuroStoxx 50 P2P	1YR	Cap: 5.65%	Cap: 7.20%	Cap: 4.25%	Cap: 5.15%	Cap: 2.00%				NA PERFORMANCE CHOICE 12 PLUS 6.50% (0-75) NQ/Q
Hang Seng P2P	1 YR	Cap: 6.00%	Cap: 7.70%	Cap: 4.30%	Cap: 5.35%	Cap: 2.00%	NA PERFORMANCE CHOICE 8 PLUS 5.50% (0-75) NQ/Q 4.125% (76-79) NQ/Q 2.75% (80-85) NQ/Q 					

OM FINANCIAL LIFE INSURANCE CO.— A.M. BEST "B++" (Good)

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 02/28/2011				DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment	Worst Case Adjustment				
OM INDEX - SPECTRUM 9 9-YEAR NON-MVA	NQ/Q - \$25K 3.00% Prem. Bonus Year 1 Guaranteed Lifetime Withdrawal Benefit	Fixed Interest	1 YR	Rate: 2.00%	Rate: 1.00%	AV	10% of AV After 1YR	NY, OK, OR, PR, UT, VT	9.00% (0-79) NQ/Q 4.50% (80-85) NQ/Q
		S&P Mo. P2P	1 YR	Cap: 2.00%	Cap: 1.00%				
		S&P Mo. P2P	2 YR	Cap: 2.25%	Cap: 1.00%				
		S&P Mo. P2P	3 YR	Cap: 2.75%	Cap: 1.00%				
		S&P Mo. Avg.	1 YR	Cap: 4.25%	Cap: 3.00%				
		S&P P2P	1 YR	Cap: 4.25%	Cap: 3.00%				
OM INDEX - ACCELERATOR 7 7-YEAR NON-MVA	NQ/Q - \$10K 3.00% Prem. Bonus initial premium Guaranteed Lifetime Withdrawal Benefit	Fixed Interest	1YR	Rate: 2.25%	Rate: 1.00%	AV	10% of AV After 1YR	CT, MN, NY, OR, PR, UT	5.00% (0-79) NQ/Q 2.50% (80-85) NQ/Q
		S&P Mo. P2P	1 YR	Cap: 2.50%	Cap: 1.00%				
		S&P Mo. Avg.	1 YR	Cap: 5.00%	Cap: 3.00%				
		S&P Mo. Avg.	2 YR	Cap: 9.00%	Cap: 6.00%				
		S&P P2P	1 YR	Cap: 4.25%	Cap: 3.00%				

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OM FINANCIAL LIFE INSURANCE CO.— A.M. BEST “B++” (Good)

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 02/28/2011				DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment	Worst Case Adjustment				
OM INDEX - ACCELERATOR 10 10-YEAR NON-MVA	NQ/Q - \$10K 6.00% Prem. Bonus on initial premium	Fixed Interest	1 YR	Rate: 2.25%	Rate: 1.00%	AV	10% of AV After 1YR	CT, MN, NY OR, PR, UT	7.50% (0-79) NQ/Q 3.75% (80-85) NQ/Q
		S&P Mo. P2P	1 YR	Cap: 2.25%	Cap: 1.00%				
		S&P Mo. Avg.	1 YR	Cap: 5.00%	Cap: 3.00%				
		S&P Mo. Avg.	2YR	Cap: 11.00%	Cap: 6.00%				
		S&P P2P	1 YR	Cap: 4.50%	Cap: 3.00%				

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 12/21/2010					DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment		Worst Case Adjustment				
				Safety 7	Safety 10					
OM INDEX - SAFETY 7 7-YEAR	NQ/Q - \$5K	Fixed Interest	7 YR	Rate: 1.75% ≤ \$100K Rate: 1.75%	Rate: 1.75% ≤ \$100K Rate: 1.75%	Rate: 3.00%	AV	10% of AV After 1YR	NY, OR, PR	5.50% (0-79) NQ/Q 2.75% (80-85) NQ/Q
OM INDEX - SAFETY 10 10-YEAR NON-MVA		S&P Mo. P2P	1 YR	Cap: 1.50% ≤ \$100K Cap: 1.50%	Cap: 1.75% ≤ \$100K Cap: 1.75%	Cap: 1.00%				
		S&P Mo. Avg.	1 YR	Cap: 3.00% ≤ \$100K Cap: 3.00%	Cap: 3.00% ≤ \$100K Cap: 3.00%	Cap: 3.00%				
		S&P P2P	1 YR	Cap: 3.00% ≤ \$100K Cap: 3.00%	Cap: 3.00% ≤ \$100K Cap: 3.00%	Cap: 3.00%				

Creative Marketing's “Best of the Best”

Revised 03/15/2011

Best Commissions	NWL Ultra Classic®	11.00% Commission (Reduced at older ages)
	Aviva Income Preferred Ultra	7.50% Commission (Reduced at older ages)
Best Rate Guarantee	American National Palladium MYG 6	3.35% GTD for 6 years!
	American General Horizon Select 7	3.10% GTD for 7 Years!
	ING Guarantee Choice 7	3.55% GTD for 7 Years!
	ING Guarantee Choice 10	4.60% GTD for 10 Years!
	Lincoln MYGuarantee Plus 6	2.90% GTD for 6 Years!
	Lincoln Financial New Directions 6	2.60% GTD for 6 years!
Best Bonus Annuities	Aviva Income Preferred Bonus	7.00% Premium Bonus (Year 1)
	NWL® Ultra Future	10.00% Premium Bonus (Year 1)

MYG Annuities - THIS IS ONLY A PARTIAL LISTING OF COMPANIES AND PRODUCTS. CALL TODAY FOR MORE INFORMATION.

Revised 03/15/2011

Gtd. Period/Term	Company	A.M. Best	Product	1st Year Rate	Rate Thereafter	Annualized Return for MYG Term	Issue Ages	Commission
5	Allianz	A	Dominator Plus 5	2.00%	1.90%	1.90%	0 – 85	3.00%
5	American Equity	A-	Guarantee 5	3.15%	3.15%	3.15%	0 – 80	3.00%
5	Great American	A+	American Freedom Stars & Stripes	2.85%	Increases 10 bps each yr thru Yr 5	Call for Details	0 – 89	3.00%
6	American National	A	Palladium MYG 6	3.35%	3.35%	3.35%	0 – 85	2.50%
7	Lincoln Financial	A+	MYGuarantee Plus 7	3.15%	3.40%	3.40%	0 – 85	2.50%

Immediate Annuity Payouts (As of March 21, 2011) \$100K, No Premium Tax, Monthly Payout

5-Year Certain	10-Year Certain	Life Only		Life with 10-Year Certain	
		Male – Age 70	Female – Age 70	Male – Age 70	Female – Age 70
\$1,717	\$979	\$740	\$664	\$686	\$637

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