



AMERICAN EQUITY - A.M.BEST "A- "									
PRODUCT TERM	GTD. 1st YR. YIELD EFFECTIVE: 1/10/2011	PROJECTED 2nd YR. RENEWAL RATE	ISSUE AGES MINIMUM PREMIUM	DEATH BENEFIT	FREE PARTIAL W/D	SYSTEMATIC W/D	NCR TIR	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
PREMIER EAGLE 10 FPDA-7-08 15 Years (Ages 0-75) 10 Years (Ages 76-80)	12.47% Includes 10.00% Yrs 1-5 Prem Bonus 5% Premium Bonus Ages 76-80	2.25%	NQ: 0-80/\$5K Q: 0-80/\$2K	AV	10% of AV	YES	YES	CT, FL, IN, MN, NY, OR, PA, PR, TX, WA	0-80 NQ/Q Up to 6.00% Call for Details
PREMIER EAGLE 12 FRG-2-09 12-Year	11.18% Includes 9.00% 1st Yr Premium Bonus	2.00%	NQ: 0-78/\$5K Q: 0-78/\$2K	AV	10% of AV	YES	YES	AK, CT, DE, IN, MN, NV, NY, OK, OR, PA, PR, SC, TX, UT, WA	(0-78) NQ/Q 6.00% (Yr1) +1.05% (Yr2) 1.15% (Yr3)

AMERICAN GENERAL LIFE — A.M. BEST "A" • S&P "A+" • MOODY'S "A2"									
PRODUCT TERM	GTD. 1st YR. YIELD EFFECTIVE: 03/07/2011	PROJECTED 2nd YR. RENEWAL RATE	ISSUE AGES MINIMUM PREMIUM	DEATH BENEFIT	FREE PARTIAL W/D	SYSTEMATIC W/D	NCR TIR	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
HORIZON SELECT 5-YE <sup>AR</sup> MVA	2.55% GTD 5YRS	N/A	NQ/Q 0-85: \$5K	AV	10% of AV	YES	YES	AK, MN, NJ, NY, OR, PA, PR, UT, WA	4.00% (0-80) NQ/Q 3.00% (81-85) NQ/Q
HORIZON SELECT 7-YEAR MVA	3.10% GTD 7YRS	N/A	NQ/Q 0-85: \$5K	AV	10% of AV	YES	YES	AK, MN, NJ, NY, OR, PA, PR, UT, WA	4.00% (0-80) NQ/Q 3.00% (81-85) NQ/Q

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	GTD. 1st YR. YIELD EFFECTIVE: 02/05/2011	PROJECTED RENEWAL RATE VARIES BY PRODUCT	ISSUE AGES MINIMUM PREMIUM	DEATH BENEFIT	FREE PARTIAL W/D	SYSTEMATIC W/D	NCR TIR	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
INCOME SELECT SPIRIT 5 5-YEAR NON-MVA	2.45% <\$75K: 1.75%	N/A	NQ/Q 0-83: \$5K	AV	Interest up to 10% of AV	YES	YES	NJ, NY, PA, PR	2.00% (0-75) NQ/Q 1.05% (76-80) NQ/Q 0.95% (81-83) NQ/Q TRAIL OPTIONS AVAILABLE!
INCOME SELECT SPIRIT 7 7-YEAR NON-MVA	2.45% <\$75K: 1.70%	N/A	NQ/Q 0-81: \$5K	AV	Interest up to 10% of AV	YES	YES	NJ, NY, PA, PR	3.00% (0-75) NQ/Q1 1.75% (76-80) NQ/Q 1.75% (81) NQ/Q TRAIL OPTIONS AVAILABLE!
INCOME SELECT SPIRIT PLUS 10-YEAR NON-MVA	2.30% <\$75K: 1.65% 2% PREMIUM BONUS Yrs 1-2	N/A	NQ/Q 0-78: \$5K	AV	Interest up to 10% of AV	YES	YES	CT, DE, MN, NJ, NY, OR, PA, PR, WA	6.50% (0-75) NQ/Q 4.50% (76-78) NQ/Q TRAIL OPTIONS AVAILABLE!
INCOME SELECT SPIRIT PLUS "S" 10-YEAR NON-MVA	2.00% <\$75K: 1.35% 2% - 5% PREMIUM BONUS Yrs 1-2 Call for Details	N/A	NQ/Q 0-78: \$5K	AV	Interest up to 10% of AV	YES	YES	Available Only In The Following States: CT, DE, MN, OR, WA	5.00% (0-75) NQ/Q 3.00% (76-78) NQ/Q TRAIL OPTIONS AVAILABLE!
INCOME SELECT SPIRIT BONUS 10-YEAR NON-MVA	2.35% <\$75K: 1.65% 4% PREMIUM BONUS Yrs 1-2	N/A	NQ/Q 0-78: \$5K	AV or IAV over 5yrs	Interest up to 10% of AV	YES	YES	AK, CT, DE, MN, NJ, NY, OR, PA, PR, UT, WA	6.00% (0-75) NQ/Q 4.00% (76-78) NQ/Q TRAIL OPTIONS AVAILABLE!

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

PRODUCT TERM	GTD. 1st YR. YIELD EFFECTIVE: 03/22/2011	PROJECTED 2nd YR. RENEWAL RATE	ISSUE AGES MINIMUM PREMIUM	DEATH BENEFIT	FREE PARTIAL W/D	SYSTEMATIC W/D	NCR TIR	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
CLASSIC 5 5-YEAR MVA	> \$100K: 4.00% YR 1 Includes 2.00% Interest Bonus  < \$100K: 3.00% YR 1 Includes 1.00% Interest Bonus	2.00% YRS 2-5	NQ/Q 0-85: \$10K	AV	10% of AV	YES	N/A	MN, NY, PR	2.00% (0-75) NQ/Q 1.40% (76-80) NQ/Q 0.75% (81-85) NQ/Q
CLASSIC 7 7-YEAR MVA	> \$100K: 5.00% YR 1 Includes 3.00% Interest Bonus  < \$100K: 4.00% YR 1 Includes 2.00% Interest Bonus	2.00% YRS 2-7	NQ/Q 0-85: \$10K	AV	10% of AV	YES	N/A	MN, NY, PR	2.50% (0-75) NQ/Q 1.75% (76-80) NQ/Q 0.90% (81-85) NQ/Q

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

PRODUCT TERM	GTD. 1st YR. YIELD EFFECTIVE: 02/25/2011	PROJECTED 2nd YR. RENEWAL RATE	ISSUE AGES MINIMUM PREMIUM	DEATH BENEFIT	FREE PARTIAL W/D	SYSTEMATIC W/D	NCR TIR	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
NWL® PROTECTOR ONE 10-YEAR MVA	3.00% Includes 1.00% Additional Interest 1st YR	2.00%	NQ/0-85: \$5K (Owner) NQ/0-90: \$5K (Annuitant) Q/0-75: \$5K	AV	10% of AV Cumulative to 50%	YES	TIR	AK, CA, CT, KY, MN, NY, OR, PR, UT, WA	10.00% (0-75) NQ/Q 6.00% (76-90) NQ
NWL FUTURE ASSURANCE® 15-YEAR NON-MVA	11.70% Includes 10.00% Premium Bonus 1st YR  Premium Bonus May Vary By State: Call for Details	1.55% Plus 4.75% Premium Bonus Yrs 2-5	NQ/0-80: \$5K Q/0-80: \$2K	AV	10% of AV After 1YR	YES	N/A	AK, AL, CT, MS, NY, OR, PR  TX: Call for details	6.00% (0-75) NQ 4.00% (76-80) NQ 6.00% (0-70) Q 2.00% (71-75) Q 1.00% (76-80) Q
NWL® ACCUMULATOR FIVE 10-YEAR MVA	7.00% Includes 5.00% Additional Interest 1st YR	2.00%	NQ/0-85: \$5K (OWNER) NQ/0-90: \$5K (ANNUITANT) Q/0-75: \$5K	AV	10% of AV Cumulative to 30%	YES	N/A	AK, CA, CT, FL, KY, MN, NY, OR, PR, UT, WA	7.00% (0-75) NQ/Q 3.20% (76-90) NQ
NWL® PREVAIL 7 10-YEAR MVA	9.00% Includes 7.00% 1st Yr Additional Interest	2.00%	NQ/0-85: \$5K (OWNER) NQ/0-90: \$5K (ANNUITANT) Q/0-75: \$5K	AV	10% of AV	YES	NCR	AK, CA, CT, FL, KY, MN, NY, OR, PR, UT, WA	5.75% (0-75) NQ/Q 1.50% (76-85) NQ 1.20% (86-90) NQ

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

PRODUCT TERM	GTD. 1st YR. YIELD EFFECTIVE: 02/28/2011	PROJECTED 2nd YR. RENEWAL RATE	ISSUE AGES MINIMUM PREMIUM	DEATH BENEFIT	FREE PARTIAL W/D	SYSTEMATIC W/D	NCR TIR	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
OM GUARANTEE PLATINUM SERIES MATCHES MYG TERM MVA	3.00% GTD. 5 YEARS	N/A	NQ/0-90: \$5K Q/0-90: \$2K	AV	Interest Only	YES	YES	MN, NY, OR, PR, WA	2.50% (0-79) NQ/Q 1.25% (80-90) NQ/Q
	3.00% GTD. 7 YEARS	N/A						MN, NY, OR, PR, WA	3.25% (0-79) NQ/Q 1.625% (80-90) NQ/Q
OM GUARANTEE PLATINUM PLUS SERIES MATCHES MYG TERM MVA	4.00% GTD. YR 1 3.00% GTD. YRS 2-5	N/A	NQ/0-90: \$5K Q/0-90: \$2K	CSV	Interest Only	YES	N/A	MN, NY, OR, PR, WA	2.50% (0-79) NQ/Q 1.25% (80-90) NQ/Q
	4.25% GTD. YR 1 3.25% GTD. YRS 2-7	N/A						MN, NY, OR, PR, WA	3.25% (0-79) NQ/Q 1.625% (80-90) NQ/Q

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