





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+	A1	A-
American National	A	AA-		
Aviva Life & Annuity	A	AA-	A1	A+
Forethought Annuity Group, Inc.	A-			
Great American	A	A	A3	A+
Lafayette Life	A+	AA+		AA
Lincoln Financial Group	A+	AA-	A2	A+
MetLife	A+	AA-	Aa2	AA
National Western Life	A	A		
North American Company for Life and Health Insurance	A+	A+		A
OM Financial Life Insurance Company	A-			
OM Financial Life insurance Company of New York	A-			
RBC Insurance/ Liberty Life Insurance Company	A			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: 1/05/2010					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 --- MASTERDEX 5 PLUS 10-YEAR	MASTERDEX PLUS NQ/Q - \$15K MASTERDEX 5 PLUS NQ/Q - \$15K 5.00% Prem. Bonus Yrs. 1-5 	Fixed Interest	1 YR	Rate: 2.65%	Rate: 2.25%	Rate: .50%	AV	10% of Premium After 1 YR	NY, OR, PR	MasterDex Plus
		S&P P2P	1 YR	Cap: 2.30%	Cap: 5.75%	Cap: 1.00%				7.00% (0-75) NQ/Q 6.00% (76-80) NQ/Q
		S&P Mo. P2P	1 YR	Cap: 6.25%	Cap: 2.30%	Cap: .50%				
		Nasdaq P2P	1 YR	Cap: 2.50%	Cap: 5.00%	Cap: 1.00%				
		Nasdaq Mo. P2P	1 YR	Cap: 5.50%	Cap: 2.50%	Cap: .50%				MasterDex 5 Plus
		FTSE P2P	1 YR	Cap: 5.75%	Cap: 5.25%	Cap: 1.00%				8.00% (0-75) NQ/Q 6.00% (76-80) NQ/Q
		FTSE Mo. P2P	1 YR	Cap: 2.30%	Cap: 2.30%	Cap: .50%				
		Blended P2P	1 YR	Cap: 6.00%	Cap: 5.75%	Cap: 1.00%				
Blended Mo. Avg.	1 YR	Fee: 2.00%	Fee: 2.00%	Fee: 12.00%						

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

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS - EFFECTIVE 1/05/2009					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: 2.25%	Rate: .50%	AV	10% of Premium after 1st YR	NV, NY, OR, PR, WA	7.00% (0-75) NQ/Q 5.00% (76-80) NQ/Q 	
		S&P MO P2P	1 YR	Cap: 2.30%	Cap: .50%					
		S&P P2P	1 YR	Cap: 5.75%	Cap: 1.00%					
		NASDAQ MO P2P	1 YR	Cap: 2.50%	Cap: .50%					
		NASDAQ P2P	1 YR	Cap: 5.00%	Cap: 1.00%					
		Eurostoxx MO P2P	1 YR	Cap: 2.30%	Cap: .50%					
		Eurostoxx P2P	1 YR	Cap: 5.25%	Cap: 1.00%					
		Blended MO Avg	1 YR	Fee: 2.00%	Fee: 12.00%					
		Blended P2P	1 YR	Cap: 5.75%	Cap: 1.00%					

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ALLIANZ LIFE OF NORTH AMERICA - A.M.BEST "A" S&P "AA" MOODY'S "A2"									
PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS - EFFECTIVE 1/05/2009				DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment	Worst Case Adjustment				
NEW! Endurance Elite 10-YEAR NON-MVA 5YRS w/out Bonus 5x10 or 5xLife w/ Bonus 	NQ/Q - \$10K 10% Premium Bonus applies to EWB Value 	Fixed Interest	1 YR	Rate: 2.50%	Rate: .50%	AV	10% of Premium after 1st YR	CA, NJ, NY, OR, PA, PR, TX, VT, WA	5.00% (0-75) NQ/Q 3.50% (76-80) NQ/Q 
		S&P MO P2P	1 YR	Cap: 2.50%	Cap: .50%				
		S&P P2P	1 YR	Cap: 6.00%	Cap: 1.00%				
		NASDAQ MO P2P	1 YR	Cap: 3.10%	Cap: .50%				
		NASDAQ P2P	1 YR	Cap: 5.50%	Cap: 1.00%				
		Eurostoxx MO P2P	1 YR	Cap: 2.50%	Cap: .50%				
		Eurostoxx P2P	1 YR	Cap: 6.00%	Cap: 1.00%				
		Blended MO Avg	1 YR	Fee: 2.00%	Fee: 12.00%				
		Blended P2P	1 YR	Cap: 6.50%	Cap: 1.00%				

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY — A.M. BEST "A"									
PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 11/04/2009				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: 3.10%	Rate: 1.00%	AV	10% of AV After 1YR	AK, AL, CT, DE, MN, NY, OR, PR, UT, WA	0-75 NQ/Q 6.00% Yr 1 1.05% Yr 2 1.15% Yr 3 76-80 NQ/Q 4.50% Yr 1 .079% Yr 2 .086% Yr 3 Yrs 2-3 paid on 1st Year Premium Received
		S&P Mo. P2P	1 YR	Cap: 2.60%	Cap: 1.00%				
		S&P P2P	1 YR	PR: 25%	PR: 25%				
		S&P P2P	1 YR	Cap: 6.50%	Cap: 4.00%				
		S&P Mo. Avg.	1 YR	PR: 35%	PR: 25%				
		S&P Mo. Avg.	1 YR	Cap: 6.50%	Cap: 4.00%				
		DJIA P2P	1 YR	Cap: 6.50%	Cap: 4.00%				
		DJIA Mo. Avg.	1 YR	Cap: 6.50%	Cap: 4.00%				
		10 YR US Treas Bond P2P	1 YR	Cap: 4.00%	Cap: 4.00%				
Retirement Gold RG-FIA-09 10-Year Non-MVA 	NQ/Q - \$5K 10.00% Prem Bonus 	Fixed Interest	1 Yr	Rate: 2.90%	Rate: 1.00%	AV	10% of AV After 1YR	AL, CT, MN, NV, NY, PA, PR, UT, WA	0-78 NQ.Q 6.00% Yr 1 1.05% Yr 2 1.15% Yr 3 Yrs 2-3 paid on 1st Year Premium Received
		S&P Mo P2P	1 Yr	Cap: 2.40%	Cap: 1.00%				
		S&P P2P	1 Yr	PR: 25%	PR: 25%				
		S&P P2P	1 Yr	Cap: 6.00%	Cap: 4.00%				
		S&P Mo Avg	1 Yr	PR: 30%	PR: 25%				
		S&P Mo Avg	1 Yr	Cap: 6.00%	Cap: 4.00%				

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AMERICAN GENERAL LIFE — A.M. BEST "A" • S&P "A+" • FITCH "A-" • MOODY'S "A1"

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 2/05/2010				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: 2.65%	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: 15.50%	Cap: 5.00%				
		S&P Mo. Cap	1 YR	Cap: 2.40%	Cap: 1.00%				
HORIZON INDEX 12-YEAR MVA	Q&NQ - \$5K 5.00% Prem. Bonus (Std. Death Benefit)	Fixed Interest	9 YR	Rate: 2.80%	Rate: 2.00%	AV	10% of AV After 1YR	AK, CT, MN, NJ, NY, OK, OR, PR, 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: 15.50%	Cap: 5.00%				
		S&P Mo. Cap	1 YR	Cap: 2.40%	Cap: 1.00%				

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



PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 11/06/2009				DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Strategy	Crediting Period	Current Rates	Worst Case Adjustment				
INCOME SELECT PLUS 10-YEAR MVA	NQ/Q - \$5K 5.00% Prem. Bonus Year 1 	Fixed Interest	1 YR	Rate: 2.80% <\$75K Rate: 2.00%	Rate: 2.00%	AV	.5% of total premium each month after month 1 10% of AV beginning Yr 2	CT, DE, MN, NJ, NY, OR, PA, PR, WA	7.50% (0-75) NQ/Q 5.50% (76-78) NQ/Q
		S&P P2P	1 YR	Cap: 6.00% <\$75% Cap: 4.50%	Cap: 4.00%				
		S&P Mo. Cap	1 YR	Cap: 2.25% <\$75K Cap: 2.00%	Cap: 1.00%				
		S&P P2P w/PR	1 YR	PR: 25% <\$75K PR: 25%	PR: 25%				
		Hang Seng P2P	1YR	Cap: 5.50% <\$75K Cap: 4.00%	Cap: 4.00%				
		Dow Jones EuroSTOXX P2P	1 YR	Cap: 5.50% <\$75K Cap: 4.00%	Cap: 4.00%				
INCOME SELECT PLUS "S" 10-YEAR MVA	NQ/Q - \$5K 5.00% Prem. Bonus Year 1 	Fixed Interest	1 YR	Rate: 2.35% <\$75K Rate: 2.00%	Rate: 2.00%	AV	10% of AV beginning Yr 2	Available Only in the Following States: CT, DE, MN, , OR, PA, WA	6.00% (0-75) NQ/Q 4.00% (76-78) NQ/Q
		S&P P2P	1 YR	Cap: 5.00% <\$75% Cap: 4.00%	Cap: 4.00%				
		S&P Mo. Cap	1 YR	Cap: 2.25% <\$75K Cap: 2.00%	Cap: 1.00%				
		S&P P2P w/PR	1 YR	PR: 25% <\$75K PR: 25%	PR: 25%				
		Hang Seng P2P	1YR	Cap: 5.50% <\$75K Cap: 4.00%	Cap: 4.00%				
		Dow Jones EuroSTOXX P2P	1 YR	Cap: 5.50% <\$75K Cap: 4.00%	Cap: 4.00%				





CAUTION! Rates are Volatile!

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

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 11/06/2009				DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Strategy	Crediting Period	Current Rates	Worst Case Adjustment				
INCOME SELECT BONUS 10-YEAR MVA	NQ/Q - \$5K 8.00% Prem. Bonus Yrs. 1-2 	Fixed Interest	1 YR	Rate: 2.75% <\$75K Rate: 2.00%	Rate: 2.00%	AV	Yr 1: 10% of AV	AK, CT, DE MN, NJ, NY, OR, PA, PR, UT, WA	7.00% (0-75) NQ/Q 5.00% (76-78) NQ/Q 
		S&P P2P	1 YR	Cap: 6.00% <\$75K Cap: 4.50%	Cap: 4.00%				
		Monthly Avg. w/cap	1 YR	Cap: 5.50% <\$75K Cap: 4.00%	Cap: 4.00%				
		S&P Monthly Cap	1 YR	Cap: 2.25% <\$75K Cap: 2.00%	Cap: 1.00%				
		S&P P2P w/PR	1 YR	PR: 25% <\$75K PR: 25%	PR: 25%				
		Multiple Index w/cap	1 YR	Cap: 5.50% <\$75K Cap: 4.00%	Cap: 4.00%				
		Hang Seng P2P	1 YR	Cap: 5.50% <\$75K Cap: 4.00%	Cap: 4.00%				
Dow Jones EuroSTOXX, P2P	1 YR	Cap: 5.50% <\$75K Cap: 4.00%	Cap: 4.00%						



PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 11/06/2009					DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)	
		Strategy	Crediting Period	Current Rates							Worst Case Adjustment
				5 YEAR	7 YEAR	10 YEAR					
INCOME SELECT 5 5-YEAR INCOME SELECT 7 7-YEAR INCOME SELECT 10 10-YEAR MVA	NQ/Q - \$5K 	Fixed Interest	1 YR	Rate: 2.65% <\$75K Rate: 2.00%	Rate: 2.95% <\$75K Rate: 2.25%	Rate: 3.00% <\$75K Rate: 2.20%	Rate: 2.00%	AV	.5% of total premium each month after month 1 10% of AV beginning Yr 2 10% of AV beginning Yr 1	NY, PR NY, PR NY, PR	Income Select 5 3.00% (0-75) NQ/Q 2.05% (76-80) NQ/Q 1.95% (81-83) NQ/Q  Income Select 7 4.00% (0-75) NQ/Q 2.75% (76-80) NQ/Q 2.75% (81) NQ/Q  Income Select 10 7.50% (0-75) NQ/Q 5.50% (76-78) NQ/Q 
		S&P P2P	1 YR	Cap: 6.00% <\$75K Cap: 4.50%	Cap: 6.25% <\$75K Cap: 4.75%	Cap: 6.25% <\$75K Cap: 4.75%	Cap: 4.00%				
		S&P Mo. Cap	1 YR	Cap: 2.25% <\$75K Cap: 2.00%	Cap: 2.25% <\$75K Cap: 2.00%	Cap: 2.25% <\$75K Cap: 2.00%	Cap: 1.00%				
		S&P P2P w/PR	1 YR	PR: 25% <\$75K PR: 25%	PR: 25% <\$75K PR: 25%	PR: 25% <\$75K PR: 25%	PR: 25%				
		Hang Seng P2P	1 YR	Cap: 5.50% <\$75K Cap: 4.00%	Cap: 5.50% <\$75K Cap: 4.00%	Cap: 5.50% <\$75K Cap: 4.00%	Cap: 4.00%				
		Dow Jones EuroSTOXX P2P	1 YR	Cap: 5.50% <\$75K Cap: 4.00%	Cap: 5.50% <\$75K Cap: 4.00%	Cap: 5.50% <\$75K Cap: 4.00%	Cap: 4.00%				

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


PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 11/06/2009						DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Options	Crediting Period	Indexed %/ Declared %	Declared Rate	Fee	Worst Case Adjustment				
BPA SELECT 6 6-YEAR OPTIONAL RIDERS W/FEE: 4% DBR/.60% Fee 5% Bonus/1.00% Fee (Max Issue Age: 82) MVA	NQ/Q - \$5K 	A	6 YR	PR: 60%/40%	2.40%	3.20%	PR: 30%/70% Rate: 1.50% Fee: 3.20%	Greater of AV or CSV	10% of AV after 1 Yr	NJ, NY, OR, PR	4.00% (0-75) NQ/Q 3.00% (76-80) NQ/Q 2.00% (81-82) NQ
B		6 YR	PR: 50%/50%	2.40%	2.40%	PR: 25%/75% Rate: 1.50% Fee: 2.40%					
C		6 YR	PR: 40%/60%	2.40%	1.60%	PR: 15%/85% Rate: 1.50% Fee: 1.60%					

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PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 11/06/2009						DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Options	Crediting Period	Indexed %/ Declared %	Declared Rate	Fee	Worst Case Adjustment				
BPA SELECT 10 10-YEAR OPTIONAL RIDERS W/FEE: 5% DBR/.60% Fee 8% Bonus/1.10% Fee (Max Issue Age: 78) MVA	NQ/Q - \$5K 	A	5 YR	PR: 72%/28%	2.40%	3.20%	PR: 30%/70% Rate: 1.50% Fee: 3.20%	Greater of AV or CSV	10% of AV after 1 Yr	NJ, NY, OR, PR	7.00% (0-75) NQ/Q 5.00% (76-78) NQ/Q
		B	5 YR	PR: 60%/40%	2.40%	2.40%	PR: 25%/75% Rate: 1.50% Fee: 2.40%				
		C	5 YR	PR: 50%/50%	2.40%	1.50%	PR: 15%/85% Rate: 1.50% Fee: 1.50%				
BPA SELECT 12 12-YEAR OPTIONAL RIDERS W/FEE: 5% DBR/.60% Fee 8% Bonus/1.10% Fee (Max Issue Age: 76) MVA	NQ/Q - \$5K 	A	4 YR	PR: 72%/28%	2.40%	2.95%	PR: 30%/70% Rate: 1.50% Fee: 2.95%	Greater of AV or CSV	10% of AV after 1 Yr	AK, CT, DE, MN, NJ, NY, OR, PA, PR, UT, WA	7.50% (0-75) NQ/Q 4.50% (76) NQ/Q
		B	4 YR	PR: 60%/40%	2.40%	1.95%	PR: 25%/75% Rate: 1.50% Fee: 1.95%				
		C	4 YR	PR: 50%/50%	2.40%	1.00%	PR: 20%/80% Rate: 1.50% Fee: 1.00%				
		D	4 YR	PR: 40%/60%	2.40%	0.00%	PR: 15%/85% Rate: 1.50% Fee: 0.00%				

FORETHOUGHT ANNUITY GROUP INC. — A.M. BEST “A-”


PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 10/13/2009				DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment	Worst Case Adjustment				
INCOME 125 10-YEAR NON-MVA	NQ/Q - \$25K 	Fixed Interest	1 YR	All Prem Bands Rate: 2.00%	All Prem. Bands Rate: 2.00%	AV	10% of AV After 1YR	AK, NV, NY, OR, PR, WA	7.00% (0-75) NQ/Q 4.50% (76-85) NQ/Q
		S&P Mo. P2P w/Cap	1 YR	\$25K - \$99,999K Cap: .75% \$100K - \$249,999K Cap: 1.00% \$250K & Up Cap: 1.25%	All Prem. Bands Rate: 2.00%				





LINCOLN FINANCIAL GROUP — A.M. BEST “A+” • S&P “AA-” • FITCH “A+” • Moody’s “A2”

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 9/15/2009						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 OPTICHOICE 7 7-YEAR OPTICHOICE 9 9-YEAR MVA	NQ - \$5K Q - \$2K 	Fixed Interest	1 YR	Rate: 2.60% ≤\$100K Rate: 2.45%	Rate: 2.80% ≤\$100K Rate: 2.65%	Rate: 3.00% ≤\$100K Rate: 2.80%	Rate: 5 YR: 1.25% 7 YR: 1.50% 9 YR: 1.75%	AV	10% of AV	NY, PR 	Optichoice 5 5.00% (0-75) NQ/Q 3.75% (76-80) NQ/Q 2.50% (81-85) NQ/Q
		S&P P2P	1 YR	Cap: 5.00% ≤\$100K: Cap: 4.70%	Cap: 5.45% ≤\$100K: Cap: 5.15%	Cap: 5.90% ≤\$100K: Cap: 5.45%	Cap: 2.50%				Optichoice 7 6.00% (0-75) NQ/Q 4.50% (76-80) NQ/Q 3.00% (81-85) NQ/Q
		S&P Mo. Cap	1 YR	Cap: 2.15% ≤\$100K: Cap: 2.05%	Cap: 2.35% ≤\$100K: Cap: 2.25%	Cap: 2.50% ≤\$100K: Cap: 2.35%	Cap: 1.00%				Optichoice 9 7.00% (0-75) NQ/Q 5.25% (76-80) NQ/Q
		S&P Mo. Avg.	1 YR	Fee: 9.00% ≤\$100K Fee: 9.00%	Fee: 9.00% ≤\$100K Fee: 9.00%	Fee: 9.00% ≤\$100K Fee: 9.00%	Fee: 9.00%				




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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: 9/15/2009						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: 2.55%	Rate: 2.55%	Rate: 2.55%	Rate: 1.00%	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: 4.60%	Rate: 4.60%	Rate: 4.60%	Rate: 2.50%				Optipoint 10 7.00% (0-75) NQ/Q 4.75% (76-80) NQ/Q 
		S&P P2P	2 YR	Cap: 10.90%	Cap: 10.90%	Cap: 10.90%	Cap: 7.00%				Optipoint 12 8.00% (0-75) NQ/Q 
		S&P Mo. Cap	2 YR	Cap: 2.90%	Cap: 2.90%	Cap: 2.90%	Cap: 1.00%				AK, CT, DE, MN, NY, OR, PR, UT, WA

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 9/15/2009				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: 3.10% <\$100K Rate: 2.90%	Rate: 1.75%	AV	10% of AV	MN, NY, OR, 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: 5.55% <\$100K Rate: 5.20%	Rate: 2.50%				
		S&P P2P	2 Yr	Cap: 13.60% <\$100K Cap: 12.60%	Cap: 7.00%				
New Directions 8 8-YEAR MVA	NQ/Q - \$10K 	Fixed Interest	8 YR GTD	Rate: 3.35% <\$100K Rate: 3.20%	Rate: 2.00%	AV	10% of AV	MN, NY, OR, 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: 6.00% <\$100K Rate: 5.75%	Rate: 2.50%				
		S&P P2P	2 YR	Cap: 14.85% <\$100K Cap: 14.10%	Cap: 7.00%				

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

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 1/01/2010				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: 3.80%	1.00%	AV	10% of AV After 1YR	AL, MA, NY, OR, PR, VA, VT, WA	7.00% (0-75) NQ 5.00% (76-80) NQ 7.00% (0-70) Q 4.50% (71-75) Q 2.50% (76-80) Q
		S&P P2P	1 YR	Cap: 8.25%	Cap: 4.00%				
		S&P Mo. P2P	1 YR	Cap: 3.00%	Cap: 1.00%				
		S&P Mo. Avg.	1 YR	PR: 75% Fee: 1.50	PR: 50% Fee: 6.00%				
		Multi-Index Mo. Avg.	1 YR	PR: 60% Fee: 1.50	PR: 20% Fee: 2.00%				
NWL ULTRA CLASSIC® 13-YEAR NON-MVA	NQ - \$5K Q - \$2K	Fixed Interest	1 YR	 Rate: 3.80%	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	12.00% (0-75) NQ 10.50% (76-80) NQ 12.00% (0-70) Q 10.00% (71-75) Q 9.00% (76-80) Q
		S&P Mo. Avg.	1 YR	PR: 65% Fee: .25%	PR: 50% Fee: 6.00%				
		S&P Mo. Cap	1 YR	Cap: 3.25%	Cap: 1.00%				

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

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 12/01/2009				DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment	Worst Case Adjustment				
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: 3.40%	Rate: 1.00%	AV	10% of AV After 1YR	AK, AL, CT, MS, NY, OR, PR, UT	7.00% (0-75) NQ 5.00% (76-80) NQ 7.00% (0-70) Q 3.50% (71-75) Q 2.00% (76-80) Q
		S&P Mo. Avg.	1 YR	PR: 65% Fee: .25%	PR: 50% Fee: 6.00%				
		S&P Mo. Cap	1 YR	Cap: 3.25%	Cap: 1.00%				

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

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 1/21/2010					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/Q -25k CHARTER 10 6.0% Yrs. 1 - 7 CHARTER 14 11.0% Yrs. 1 - 7 Guaranteed Lifetime Withdrawal Benefit	Fixed Interest	1 YR	Rate: 2.65%	Rate: 2.90%	Rate: 2.00%	AV	10% of AV After 1YR	AK, AL, CT, DE, MN, NY, OR, PR, UT, WA	Charter 10 8.50% (0-75) NQ/Q 6.375% (76-79) NQ/Q Charter 14 8.50% (0-75) NQ/Q
		S&P P2P	1 YR	Cap: 6.25%	Cap: 6.85%	Cap: 4.00%				
		S&P Mo. P2P	1 YR	Cap: 3.05%	Cap: 3.20%	Cap: 1.00%				
		S&P Mo. Avg.	1 YR	Cap: 8.25%	Cap: 9.20%	Cap: 4.00%				
		S&P 400 P2P	1 Yr	Cap: 4.80%	Cap: 5.35%	Cap: 4.00%				
		S&P 400 Mo. Avg.	1 YR	Cap: 5.05%	Cap: 5.80%	Cap: 4.00%				
		Russell P2P	1 YR	Cap: 4.85%	Cap: 5.40%	Cap: 4.00%				
		Russell Daily Avg.	1 YR	Cap: 5.45%	Cap: 6.30%	Cap: 4.00%				
		NASDAQ P2P	1 YR	Cap: 4.80%	Cap: 5.35%	Cap: 4.00%				
		NASDAQ Mo. P2P	1 YR	Cap: 2.30%	Cap: 2.45%	Cap: 1.00%				
		Lehman P2P	1 YR	Cap: 3.00%	Cap: 3.00%	Cap: 3.00%				
		DJIA P2P	1 YR	Cap: 5.30%	Cap: 5.90%	Cap: 4.00%				
		DJIA Daily Avg.	1 YR	Cap: 7.20%	Cap: 8.45%	Cap: 4.00%				
		DJ Eurostoxx P2P	1 YR	Cap: 5.55%	Cap: 6.20%	Cap: 4.00%				
Hindsight P2P	1 YR	Cap: 4.45%	Cap: 4.85%	Cap: 3.00%						



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

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 1/21/2010				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 Non-MVA Guaranteed Lifetime Withdrawal Benefit	NQ/Q - \$25K 10% Premium Bonus Yrs 1-5	Fixed Interest	1 YR	Rate: 2.35%	Rate: 2.00%	AV	10% of AV After 1YR	AK, AL, CT, DE, MN, NV, NY, OR, PR, UT, WA	North American 10 6.50% (0-75)NQ/Q 4.875% (76-79) NQ/Q
		S&P P2P	1 YR	Cap: 5.50%	Cap: 3.00%				
		S&P Mo. P2P	1 YR	Cap: 2.80%	Cap: 1.00%				
		S&P Mo. Avg.	1 YR	Cap: 6.70%	Cap: 3.00%				
		S&P 400 P2P	1 Yr	Rate: 4.10%	Cap: 3.00%				
		S&P 400 Mo. Avg.	1 YR	Cap: 4.05%	Cap: 3.00%				
		Russell P2P	1 YR	Cap: 4.15%	Cap: 3.00%				
		Russell Daily Avg.	1 YR	Cap: 4.05%	Cap: 3.00%				
		NASDAQ P2P	1 YR	Cap: 4.10%	Cap: 3.00%				
		NASDAQ Mo. P2P	1 YR	Cap: 2.10%	Cap: 1.00%				
		Lehman P2P	1 YR	Cap: 3.00%	Cap: 3.00%				
		DJIA P2P	1 YR	Cap: 4.50%	Cap: 3.00%				
		DJIA Daily Avg.	1 YR	Cap: 5.15%	Cap: 3.00%				
		DJ Eurostoxx P2P	1 YR	Cap: 4.70%	Cap: 3.00%				
Hindsight P2P	1 YR	Cap: 3.85%	Cap: 3.00%						

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OM FINANCIAL LIFE INSURANCE CO. — A.M. BEST "A-"

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 1/1/2010				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 	Fixed Interest	1 YR	Rate: 1.75%	Rate: 1.00%	AV	10% of AV After 1YR	NV, 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: 1.75%	Cap: 1.00%				
		S&P Mo. P2P	2 YR	Cap: 2.50%	Cap: 1.00%				
		S&P Mo. P2P	3 YR	Cap: 3.25%	Cap: 1.00%				
		S&P Mo. Avg.	1 YR	Cap: 4.75%	Cap: 3.00%				
		S&P P2P	1 YR	Cap: 4.50%	Cap: 3.00%				
OM INDEX - ACCELERATOR 7 7-YEAR NON-MVA	NQ/Q - \$10K 3.00% Prem. Bonus initial premium 	Fixed Interest	1YR	Rate: 2.25%	Rate: 1.00%	AV	10% of AV After 1YR	LA, MN, NY, OR, PR, UT	5.00% (0-79) NQ/Q 2.50% (80-85) NQ/Q
		S&P Mo. P2P	1 YR	Cap: 1.75%	Cap: 1.00%				
		S&P Mo. Avg.	1 YR	Cap: 5.00%	Cap: 3.00%				
		S&P Mo. Avg.	2 YR	Cap: 14.00%	Cap: 6.00%				
		S&P P2P	1 YR	Cap: 5.00%	Cap: 3.00%				
OM INDEX - ACCELERATOR 10 10-YEAR NON-MVA	NQ/Q - \$10K 5.00% Prem. Bonus on initial premium 	Fixed Interest	1 YR	Rate: 2.00%	Rate: 1.00%	AV	10% of AV After 1YR	CT, LA, MA, MN, NY OR, PR, UT	8.50% (0-79) NQ/Q 4.25% (80-85) NQ/Q
		S&P Mo. P2P	1 YR	Cap: 1.75%	Cap: 1.00%				
		S&P Mo. Avg.	1 YR	Cap: 4.75%	Cap: 3.00%				
		S&P Mo. Avg.	2YR	Cap: 11.50%	Cap: 6.00%				
		S&P P2P	1 YR	Cap: 4.50%	Cap: 3.00%				

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 1/1/2010					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 OM INDEX - SAFETY 10 10-YEAR NON-MVA	NQ/Q - \$10K	Fixed Interest	7 YR	Rate: 3.30% ≤ \$100K Rate: 3.00%	Rate: 3.30% ≤ \$100K Rate: 3.00%	Rate: 3.00%	AV	10% of AV After 1YR	MN, NY, OR, PR, VT	6.00% (0-79) NQ/Q 3.00% (80-85) NQ/Q
		S&P Mo. P2P	1 YR	Cap: 1.25% ≤ \$100K Cap: 1.00%	Cap: 1.25% ≤ \$100K Cap: 1.00%	Cap: 1.00%				
		S&P Mo. Avg.	1 YR	Cap: 6.25% ≤ \$100K Cap: 4.75%	Cap: 5.75% ≤ \$100K Cap: 4.25%	Cap: 3.00%			CT, MA, MN, NY, OK, OR, PR, UT, VT	7.00% (0-79) NQ/Q 3.50% (80-85) NQ/Q
		S&P P2P	1 YR	Cap: 5.25% ≤ \$100K Cap: 4.25%	Cap: 5.25% ≤ \$100K Cap: 4.00	Cap: 3.00%				

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RBC Insurance — A.M. BEST "A" • FITCH "A+"

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 1/1/2010				DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment	Worst Case Adjustment				
RBC ENHANCED CHOICE 8 8-YEAR MVA	NQ/Q - \$5K 2.00% Premium Enhancement GLWB 7.50%	Fixed Interest	1 YR	Rate: 2.90%	Rate: 1.00%	AV	10% of AV After 1YR	AK, CT, DE, HI, MN, NJ, NY, OK, OR, PA, PR, UT	6.00% (0-75) NQ/Q 4.50% (76-80) NQ/Q 3.50% (81-85) NQ TRAIL OPTIONS AVAILABLE!
		Fixed Interest	2-8 YR	Rate: 1.90%	Rate: 1.00%				
		DOW QP2P	1 YR	Cap: 3.00%	Cap: 1.00%				
		DOW Mo. Avg.	1 YR	Cap: 5.00% Fee: 0%	Cap: 5.00% Fee: 9.00%				
		S&P P2P	1 YR	Cap: 5.50%	Cap: 2.00%				
		S&P Mo. P2P	1 YR	Cap: 2.50%	Cap: .50%				
RBC ENHANCED CHOICE 10 10-YEAR MVA	NQ/Q - \$5K 5.00% Premium Enhancement GLWB 7.50%	Fixed Interest	1 YR	Rate: 2.55%	Rate: 1.00%	AV	10% of AV After 1YR	Call for Details!	7.00% (0-75) NQ/Q 5.00% (76-80) NQ/Q 3.00% (81-85) NQ TRAIL OPTIONS AVAILABLE!
		Fixed Interest	2-10 YR	Rate: 1.55%	Rate: 1.00%				
		DOW QP2P	1 YR	Cap: 2.50%	Cap: 1.00%				
		DOW Mo. Avg.	1 YR	Cap: 5.00% Fee: 0%	Cap: 5.00% Fee: 9.00%				
		S&P P2P	1 YR	Cap: 5.00%	Cap: 2.00%				
		S&P Mo. P2P	1 YR	Cap: 2.25%	Cap: .50%				
RBC ENHANCED CHOICE 12 12-YEAR MVA	NQ/Q - \$5K 5.00% Premium Enhancement GLWB 7.50%	Fixed Interest	1 YR	Rate: 2.80%	Rate: 1.00%	AV	10% of AV After 1YR	AK, CT, DE, HI, MN, NJ, NY, OK, OR, PA, PR, UT, WA	8.00% (0-75) NQ/Q 6.00% (76-80) NQ/Q 4.00% (81-85) NQ TRAIL OPTIONS AVAILABLE!
		Fixed Interest	2-8 YR	Rate: 1.80%	Rate: 1.00%				
		DOW QP2P	1 YR	Cap: 2.75%	Cap: 1.00%				
		DOW Mo. Avg.	1 YR	Cap: 5.00% Fee: 0%	Cap: 5.00% Fee: 9.00%				
		S&P P2P	1 YR	Cap: 5.25%	Cap: 2.00%				
		S&P Mo. P2P	1 YR	Cap: 2.25%	Cap: .50%				
RBC CHOICE 10 10-YEAR MVA	NQ/Q - \$5K GLWB 7.50%	Fixed Interest	1 YR	Rate: 2.80%	Rate: 1.00%	AV	10% of AV After 1YR	AK, CT, DE, HI, MN, NJ, NY, OK, OR, PA, PR, UT	10.00% (0-75) NQ/Q 8.00% (76-80) NQ/Q 6.00% (81-85) NQ TRAIL OPTIONS AVAILABLE!
		DOW QP2P	1 YR	Cap: 2.50%	Cap: 1.00%				
		DOW Mo. Avg.	1 YR	Cap: 5.00% Fee: 0%	Cap: 5.00% Fee: 9.00%				
		S&P P2P	1 YR	Cap: 5.00%	Cap: 2.00%				
		S&P Mo. P2P	1 YR	Cap: 2.25%	Cap: .50%				

CAUTION! Rates are Volatile!

Call 800.992.2642 for current rates.

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Creative Marketing's "Best of the Best"

Revised 12/29/09

Best Commissions

NWL Ultra Classic®	12.00% Commission**
RBC Choice 10	10.00% Commission**
Aviva Life & Annuity Income Select Plus	7.50% Commission**

Best Rate Guarantee

RBC Insurance Guarantee 3+3 Master (MVA)	3.90% GTD for 3 Years!
American National Palladium MYG 6	3.15% GTD for 6 years!
American General AG Horizon Select 7	3.45% GTD for 7 Years!
American General AG Horizon Choice 9	3.85% GTD for 9 Years!
Lincoln MYGuarantee Plus 6	3.30% GTD for 6 Years!
Lincoln Financial New Directions 6	3.10% GTD for 6 years!

Best Bonus Annuities

Aviva Life & Annuity Income Select Bonus	8.00% Premium Bonus (Years 1 – 2)
NWL® Ultra Future	10.00% Premium Bonus (Year 1)

**Reduced at older ages.

MYG Annuities

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

Revised 1/29/10

Gtd. Period/Term	Company	A.M. Best	Product	1st Year Rate	Rate Thereafter	Annualized Return for MYG Term	Issue Ages	Commission
4	American National	A	Palladium MYG 4	2.15%	2.15%	2.15%	0 – 85	2.00%
5	Allianz	A	Dominator Plus 5	2.75%	2.75%	2.75%	0 – 85	3.00%
5	American Equity	A-	Guarantee 5	3.65%	3.65%	3.65%	0 – 80	3.00%
6	RBC	A	RBC 3+3 MYG (MVA)	3.00%	3.00%	3.00%	0 – 85	2.00%
7	Lincoln Financial	A+	MYGuarantee 7	3.50%	3.50%	3.43%	0 – 85	2.50%
7	American General	A	Horizon Choice 8	3.50%	3.50%	3.50%	0 – 85	3.50%
9	American General	A	Horizon Choice 9	3.85%	3.85%	3.85%	0 – 85	2.65%

Immediate Annuity Payouts (As of February 4, 2010)

\$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
\$1,717.00	\$979.00	\$767.00	\$690.00	\$707.00	\$658.00

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