



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 10.00% Prem. Bonus Yrs 1-3 	NQ/Q - \$20K	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!

Call 800.992.2642 for current rates.


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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%	.5% of total premium each month after month 1	NY, PR	Income Select 5 3.00% (0-75) NQ/Q 2.05% (76-80) NQ/Q 1.95% (81-83) 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%			10% of AV beginning Yr 2	NY, PR	Income Select 7 4.00% (0-75) NQ/Q 2.75% (76-80) NQ/Q 2.75% (81) NQ/Q 
		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%					10% of AV beginning Yr 1
		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%				

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%				

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: 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	Index-Safety 7	
		S&P Mo. P2P	1 YR	Cap: 1.25% ≤ \$100K Cap: 1.00%	Cap: 1.25% ≤ \$100K Cap: 1.00%	Cap: 1.00%			MN, NY, OR, PR, VT	6.00% (0-79) NQ/Q 3.00% (80-85) NQ/Q
		S&P Mo. Avg.	1 YR	Cap: 6.25% ≤ \$100K Cap: 4.75%	Cap: 5.75% ≤ \$100K Cap: 4.25%	Cap: 3.00%			Index-Safety 10	
		S&P P2P	1 YR	Cap: 5.25% ≤ \$100K Cap: 4.25%	Cap: 5.25% ≤ \$100K Cap: 4.00	Cap: 3.00%			CT, MA, MN, NY, OK, OR, PR, UT, VT	7.00% (0-79) NQ/Q 3.50% (80-85) NQ/Q

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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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