






AMERICAN EQUITY - A.M.BEST "A-"

PRODUCT TERM	GTD. 1st YR. YIELD EFFECTIVE: 11/04/2009	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)	13.41% Includes 10.00% Yrs 1-5 Prem Bonus 5% Premium Bonus Ages 76-80	3.10%	NQ: 0-80/\$5K Q: 0-80/\$2K	AV	10% of AV	YES	YES	AL, CT, IN, MN, NY, NV, OR, PA, PR, WA	0-80 NQ/Q Up to 6% Call for Details
Premier Eagle 12 FRG-2-09 12-Year	GLWB 13.19% Includes 10.00% 1st Yr Premium Bonus	2.90%	NQ: 0-78/\$5K Q: 0-78/\$2K	AV	10% of AV	YES	YES	AK, AL, CT, DE, IN, MN, NV, NY, OK, OR, PA, PR, SC, 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 "A1"

PRODUCT TERM	GTD. 1st YR. YIELD EFFECTIVE: 2/01/2010	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-YEAR MVA	2.85% 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	3.45% 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 third highest of fifteen possible ratings

PRODUCT TERM	GTD. 1st YR. YIELD EFFECTIVE: 11/06/2009	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	GLWB 2.40% <75K: 2.00%	N/A	NQ/Q 0-83: \$5K	AV	Interest up to 10% of AV	YES	YES	NJ, NY, PA, PR	3.00% (0-75) NQ/Q 2.05% (76-80) NQ/Q 1.95% (81-83) NQ/Q 
INCOME SELECT SPIRIT 7 7-YEAR NON-MVA	GLWB 2.60% <75K: 2.00%	N/A	NQ/Q 0-81: \$5K	AV	Interest up to 10% of AV	YES	YES	NJ, NY, PA, PR	4.00% (0-75) NQ/Q 2.75% (76-80) NQ/Q 2.75% (81) NQ/Q 
INCOME SELECT SPIRIT PLUS 10-YEAR NON-MVA	GLWB 2.35% <75K: 2.00% 5% 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	7.50% (0-75) NQ/Q 5.50% (76-78) NQ/Q 
INCOME SELECT SPIRIT PLUS "S" 10-YEAR NON-MVA	GLWB 2.00% <75K: 2.00% 5% PREMIUM BONUS Yrs 1-2	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	6.00% (0-75) NQ/Q 4.00% (76-78) NQ/Q 
INCOME SELECT SPIRIT BONUS 10-YEAR NON-MVA	GLWB 2.30% <75K: 2.00% 8% PREMIUM BONUS Yrs 1-2	N/A	NQ/Q 0-78: \$5K	AV	Interest up to 10% of AV	YES	YES	AK, CT, DE, MN, NJ, NY, OR, PA, PR, UT, WA	7.00% (0-75) NQ/Q 5.00% (76-78) NQ/Q 

LINCOLN FINANCIAL GROUP (Formerly Jefferson Pilot Life Ins. Co.) — A.M. BEST "A+" • S&P "AA-" • FITCH "A+" • Moody's "A2"

PRODUCT TERM	GTD. 1st YR. YIELD EFFECTIVE: 9/15/2009	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: 4.30% YR 1 Includes 2.00% interest bonus < 100K: 3.30% YR 1 Includes 1.00% interest bonus	2.30% YRS 2-5	NQ/Q 0-85: \$10K	AV	10% of AV	YES	N/A	MN, NY, PR	4.00% (0-75) NQ/Q 2.75% (76-80) NQ/Q 1.50% (81-85) NQ/Q
CLASSIC 7 7-YEAR MVA	> 100K: 5.75% YR 1 Includes 3.00% interest bonus < 100K: 4.75% YR 1 Includes 2.00% interest bonus	2.75% YRS 2-7	NQ/Q 0-85: \$10K	AV	10% of AV	YES	N/A	MN, NY, PR	5.00% (0-75) NQ/Q 3.50% (76-80) NQ/Q 1.75% (81-85) NQ/Q

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	GTD. 1st YR. YIELD EFFECTIVE: 11/07/2009	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	4.50% Includes 1.00% Additional Interest 1st Year	3.50%	NQ/0-85: \$5K (Owner) NQ/0-90: \$5K (Annuitant) Q/0-75: \$5K	AV	10% of AV Cumulative to 50%	YES	TIR	AK, AL, CT, KY, MN, NY, OR, PR, UT, WA Call for details: MS	10.00% (0-75) NQ/Q 6.00% (76-90) NQ
NWL FUTURE ASSURANCE® 15-YEAR NON-MVA	12.75% Includes 10.00% Premium Bonus 1st Yr Premium Bonus May Vary By State: Call for Details	2.50% 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	7.00% (0-75) NQ 5.00% (76-80) NQ 7.00% (0-70) Q 3.00% (71-75) Q 2.00% (76-80) Q
NWL® ACCUMULATOR FIVE 10-YEAR MVA	8.50% Includes 5.00% Additional Interest 1st Yr.	3.50%	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, AL, CT, FL, KY, MN, NY, OR, PR, UT, WA Call for details: MS	7.00% (0-75) NQ/Q 3.20% (76-90) NQ
NWL® PREVAIL 7 10-YEAR MVA	10.50% Includes 7.00% 1st YR. Additional Interest	3.50%	NQ/0-85: \$5K (OWNER) NQ/0-90: \$5K (ANNUITANT) Q/0-75: \$5K	AV	10% of AV	YES	NCR	AK, AL, CT, FL, KY, MN, NY, OR, PR, UT, WA Call for details: MS	5.75% (0-75) NQ/Q 1.50% (76-85) NQ 1.20% (86-90) NQ

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

PRODUCT TERM	GTD. 1st YR. YIELD EFFECTIVE: 1/1/2010	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	3.50% GTD. 5 YEARS	N/A	NQ/0-90: \$5K Q/0-90: \$2K	AV	Interest Only	YES	YES Call for details	MN, NY, OR, PR, WA	2.50% (0-79) NQ/Q 1.25% (80-90) NQ/Q
	4.00% GTD. 7 YEARS	N/A							3.25% (0-79) NQ/Q 1.625% (80-90) NQ/Q
OM GUARANTEE PLATINUM PLUS SERIES MATCHES MYG TERM MVA	4.20% GTD. YR. 1 3.20% 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
	4.70% GTD. YR. 1 3.70% GTD. YRS. 2 - 7	N/A							3.25% (0-79) NQ/Q 1.625% (80-90) NQ/Q

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

PRODUCT TERM	GTD. 1st YR. YIELD EFFECTIVE: 1/1/2010	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)
RBC 3+3 MYG 6-Year MVA	3.00% GTD 6 YRS.	N/A	NQ/Q 0-85: \$5K	AV	10% of AV After 1YR	YES	YES	AK, FL, HI, IL, IN, MD, MN, NJ, NY, OK, OR, PA, PR, SD, TX, UT, VT, WA	2.00% (0-75) NQ/Q 1.25% (76-80) NQ/Q .50% (81-85) NQ/Q
RBC 3+3 MYG 6-Year Non-MVA	3.00% GTD 6YRS.							AK, HI, IL, MN, NJ, NY, OK, OR, PR, WA	

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RBC Insurance — A.M. BEST "A" • FITCH "A+"									
PRODUCT TERM	GTD. 1st YR. YIELD EFFECTIVE: 1/1/2010	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)
RBC 7-YEAR MVA	3.70% Include 1.00% Interest Rate Enhancement on all 1st Year deposits	2.70% Yrs 2 - 7	NQ/0-85: \$5K Q/0-80: \$5K	AV	10% of AV After 1YR	YES	YES	AK, MD, NJ, NY, OR, PA, PR, TX, UT	3.00% (0-75) NQ/Q 1.75% (76-80) NQ 1.00% (81-85) NQ
GUARANTEE 3+3 MASTER 6-YEAR MVA	3.90% GTD 3 YRS.	N/A	NQ/Q 0-85 \$5K Q/70+ needs RMD or Waiver	AV	10% of AV After 1YR	YES	YES Call for details: MA	AK, FL, HI, IN, MD, MN, NJ, NY, OK, OR, PA, PR, SD, TX, UT, VT, WA	2.00% (0-75) NQ/Q 1.25% (76-80) NQ/Q .50% (81-85) NQ/Q
GUARANTEE 3+3 MASTER 6-YEAR NON-MVA	3.65% GTD 3 YRS.		NQ/Q 0-85: \$5K Q/70+ needs RMD or Waiver				YES Call for details: MA & TX	AK, HI, MN, NJ, NY, OK, OR, PR, WA	
VALUE MASTER 10-YEAR MVA / NON-MVA	4.00%	Portfolio Rate	NQ/Q 0-85: \$5K Q/70+ needs RMD or Waiver	AV	10% of AV	YES	YES Call for details: FL, MA, PA	AK, FL, HI, IN, MD, MN, NJ, NY, OR, PA, PR, SD, TX, UT, VT, WA NON-MVA AVAILABLE IN: FL, IN, MD, OR, PA, SD, TX, UT, VT, WA	8.50% (0-75) NQ/Q 6.50% (76-80) NQ/Q 5.50% (81-85) NQ/Q

SINGLE PREMIUM LIFE SALES GUIDE

AVIVA LIFE & ANNUITY - A.M. BEST "A" (SUPERIOR) This is the third highest of fifteen possible ratings.

PRODUCT TERM	MIN. PREM.	INTEREST CREDITING DETAILS — EFFECTIVE: 8/1/2009				DEATH BENEFIT	FREE PARTIAL W/D	STATES AVAILABLE EXCEPT	COMMISSION (ISSUE AGE)
		Method	Crediting Period	Current Adjustment	Worst Case Adjustment				
MultiChoice INDEXED Single Premium LIFE	NQ - \$50K	Fixed Interest	5 YR	Rate: 4.00%	Rate: 2.00%	Level Opt 1	10% of AV After 1 Yr	MA, MT, NY, PA, PR, VT	9.00% (50-80) NQ 6.00% (81-85) NQ
		Basic Interest	5 YR	Rate: 4.50%	Rate: 2.00%				
		S&P P2P	1 YR	Cap: 9.00% Rate: 6.05%	Cap: 4.00% Rate: 4.00%				
		S&P Mo Cap	1 YR	Cap: 3.00% Rate: 6.00%	Cap: 1.00% Rate: 2.00%				
		S&P Mo Avg	1 YR	Cap: 11.00% Rate: 5.60%	Cap: 1.00% Rate: 2.50%				

PRODUCT TERM	GTD. 1st YR. YIELD EFFECTIVE: 11/01/2009	Projected Renewal Rate Varies By Product	Issue Ages Minimum Premium	Death Benefit	Free Partial W/D	Systematic W/Ds	NCR TIR	States Available Except	Commission
MultiChoice FIXED Single Premium Fixed LIFE	Rate: 4.00%	N/A	NQ: \$25K	Level Opt 10	10% of AV After 1 Yr	N/A	Yes	MA, MT, NY, PA, PR, VT	9.00% (50-80) NQ 6.00% (81-85) NQ

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				
Lifetime Return Select Single Premium INDEXED LIFE	NQ - \$25K	Fixed Interest	1 Yr	Rate: 4.25%	Rate: 1.00%	AV	10% of AV After 1 Yr	MA, MN, NJ, NY, PA, PR, VT	11.00% (45-80) NQ 7.00% (81-85) NQ
		S&P P2P	1 Yr	Cap: 8.25%	Cap: 4.00%				
		S&P Mo P2P	1 Yr	Cap: 3.50%	Cap: 1.00%				
		S&P Mo Avg	1 Yr	PR: 70%	PR: 25%				

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