

INDEXED ANNUITIES

Company	Plan	Indexing Methods	Minimum Premium	Free Withdrawals	Surrender Charges	Issue Ages	States Not Avail.	Guar. Income Benefit	Commission
Allianz Life Ratings A (A.M.Best) AA (S&P) A2 (Moody's) No Penalties for RMD's on All Products Policy Loans Available on All Products Ask About the Optional Death Benefit Rider or Flexible W/d Benefit Rider	MasterDex Plus S&P 500 Nasdaq-100 FTSE-100 Blended	3 Index crediting methods: Monthly sum, monthly average, and annual pt. to pt. 100% Participation Guaranteed 4 Index Allocations Fixed Interest Rate Option – 1.50%	\$15,000 Flexible Prem. for 1st 3 years	10% annually after 12 months of paid premiums.	7 Years 10,9,8,7,6,5,4 (declining 1/12 of 1% each mon. in 7th year) Nursing Home Benefit, RMD's	0-80 Owner and Annuitant	NV,OR,WA	Opt. Income Plus Benefit Rider	Opt. A Ages 0-75 7.00% 76-80 6.00% (50% reduction yrs. 2-3) Options B&C with trail commissions, Please Call!
	MasterDex 5 Plus S&P 500 Nasdaq-100 FTSE-100 Blended	5% Prem. Bonus on All Premiums in 1st 5 yrs. (3% Prem. Bonus MN) 3 Index crediting methods: Monthly sum, monthly average, and annual pt. to pt. 100% Participation Guaranteed 4 Index Allocations Fixed Interest Rate Option – 1.50%	\$15,000 Flexible Prem. for 1st 5 years	10% annually after 12 months of paid premiums.	10 Years 15,15,15,15 then decreases 0.1786% each month to zero Nursing Home Benefit, RMD's	0-80 Owner and Annuitant	NV,OR,WA	Opt. Income Plus Benefit Rider	Opt. A Ages 0-75 8.00% 76-80 6.00% (50% reduction yrs. 2-5) Options B&C with trail commissions, Please Call!
	MasterDex 10 Plus S&P 500 Nasdaq-100 FTSE-100 Blended	10% Prem. Bonus on All Premiums in 1st 5 yrs. 3 Index crediting methods: Monthly sum, monthly average, and annual pt. to pt. 100% Participation Guaranteed 4 Index Allocations Fixed Interest Rate Option – 2.30%	\$15,000 Flexible Prem. for 1st 5 years	10% annually after 12 months of paid premiums.	5 Years Deferred/ 10 Year Payout Nursing Home Benefit, RMD's	0-80 Owner and Annuitant	CA,CT,NV,OR,PA,UT,WA	None	Opt. A Ages 0-75 8.00% 76-80 5.00% (50% reduction yrs. 2-5) Options B&C with trail commissions, Please Call!
	MasterDex X S&P 500 Nasdaq-100 EURO STOXX 50 and Blended	6% Prem. Bonus on All Premiums in 1st 3 yrs. 3 Index crediting methods: Monthly sum, monthly average, and annual pt. to pt. 100% Participation Guaranteed Guaranteed Rate Option—1.60% Guar. Min. 2.25% on 87.5% of Prem.	\$ 20,000 Flexible Prem. for 1st 3 years	10% annually after 12 months of paid premiums.	10,10,10,8.75,7.50,6.25,5,3.75,2.50,1.25 Nursing Home Benefit, RMD's	0-80 Owner and Annuitant	CA,CT,IN,MD,MS,NV,NJ,NYOR,UT,WA	Opt. Simple Income II Rider .75 bps annually	Opt. A Ages 0-75 8.00% 76-80 6.00% (50% reduction yrs. 2-3) Options B&C with trail commissions, Please Call!

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American National Ratings A (A.M. Best) A+ (S&P)	Strategy 7 ROP Rider Lifetime Income & Enhanced DB Rider	100% Participation S&P 500, Annual Reset 3.00% Cap Rate 1.00% Fixed Rate For ROP Deduct .20% from Fixed Rate Option and/or .50% from Cap Rate Minimum guarantee: 1%	\$4,000 Q \$5,000 NQ	10% (after 1st yr.) Confinement and Disability Waivers	7,7,6,5,4,3,2	0-85	MA,MN,OR,PA,UT,VT	None	0-75 8.00% 76-80 6.50% 81-85 5.00% (Trail option available at a reduction)																							
	Strategy 10 ROP Rider Lifetime Income & Enhanced DB Rider	100% Participation S&P 500, Annual Reset 3.00% Cap Rate 1.00% Fixed Rate For ROP Deduct .20% from Fixed Rate Option and/or .50% from Cap Rate Minimum guarantee: 1%	\$4,000 Q \$5,000 NQ	10% (after 1st yr.) Confinement and Disability Waivers	9,9,8,7,6,5,4,3,2,1	0-85	MA,MN,OR,PA,UT,VT	None	0-75 5.00% 76-80 4.00% 81-85 3.00% (Trail option available at a reduction)																							
	Value Lock 7 No MVA	100% Participation No Caps, No Spreads, No Annuity Required Interest crediting method uses a monthly avg. of the growth of S&P 500 and allows a one-time lock-in of interest gain beginning in the 3rd contract year during the 7 year indexing term. Calculated beginning on annuity issue date and ending at the end of the indexing term or the lock-in date, whichever is earlier.	\$4,000 Q \$5,000 NQ	10% (after 1st yr.) Confinement and Disability Waivers	8,8,7,6,5,4,2	0-80	IL,MN,NJ,NY,ND,OR,UT,VT	None	0-75 6.00% 76-80 4.00%																							
	Value Lock 10 5% Premium Enhancement	100% Participation No Caps, No Spreads, No Annuity Required Interest crediting method uses a monthly avg. of the growth of S&P 500 and allows a one-time lock-in of interest gain at anytime during the 10 year indexing term. Calculated beginning on annuity issue date and ending at the end of the indexing term or the lock-in date, whichever is earlier.	\$4,000 Q \$5,000 NQ	10% (after 1st yr.) Confinement and Disability Waivers	12,12,11,10,9,8,7,6,5,3	0-80	MA,MN,NJ,NY,ND,OR,VT	None	0-75 10.00% 76-80 8.00%																							
American General Ratings A (A.M. Best) AA+ (S&P)	AG Horizon-Index	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Fixed Rate</td> <td style="width: 15%; text-align: center;"><u>9 Year</u></td> <td style="width: 15%; text-align: center;"><u>12 Year</u></td> </tr> <tr> <td></td> <td style="text-align: center;">1.10%</td> <td style="text-align: center;">1.30%</td> </tr> <tr> <td>1 Yr. Monthly Pt. To Pt. Cap</td> <td style="text-align: center;">1.50%</td> <td style="text-align: center;">1.50%</td> </tr> <tr> <td>2 Yr. Pt. To Pt. Cap</td> <td style="text-align: center;">6.75%</td> <td style="text-align: center;">6.75%</td> </tr> <tr> <td>1st Year Prem. Bonus</td> <td style="text-align: center;">4.00%</td> <td style="text-align: center;">5.00%</td> </tr> </table>	Fixed Rate	<u>9 Year</u>	<u>12 Year</u>		1.10%	1.30%	1 Yr. Monthly Pt. To Pt. Cap	1.50%	1.50%	2 Yr. Pt. To Pt. Cap	6.75%	6.75%	1st Year Prem. Bonus	4.00%	5.00%	\$5,000 Q/NQ	10% (after 1st yr.) Extended Care Rider	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%; text-align: center;"><u>9 Year</u></td> </tr> <tr> <td style="text-align: center;">10,10,9,8,7,6,5,4,2</td> </tr> <tr> <td style="text-align: center;"><u>12 Year</u></td> </tr> <tr> <td style="text-align: center;">12,12,12,12,12,11,10,9,8,7,5,3</td> </tr> </table>	<u>9 Year</u>	10,10,9,8,7,6,5,4,2	<u>12 Year</u>	12,12,12,12,12,11,10,9,8,7,5,3	Q/NQ 0-85 IRA's 0-70	AK,MN,NJ,NY,OK,OR,PA,UT,VT,WA (CT only 9 Year avail.)	None	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%; text-align: center;">9 Year</td> </tr> <tr> <td style="text-align: center;">0-75 7.00% 76-80 4.50% 81-85 3.00%</td> </tr> <tr> <td style="text-align: center;">12 Year</td> </tr> <tr> <td style="text-align: center;">0-75 9.00% 76-80 5.00% 81-85 3.50%</td> </tr> </table>	9 Year	0-75 7.00% 76-80 4.50% 81-85 3.00%	12 Year	0-75 9.00% 76-80 5.00% 81-85 3.50%
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AVIVA-American Investors Ratings A (A.M. Best) AA- (S&P)	Income Select Plus S*	5.00% 1st Year Premium Bonus 1 Yr Pt. to Pt. 4.00% Cap 1 Yr. Mon. Cap 1.45% Cap 1 Yr. Pt. to Pt. Part. (No Cap) 25.00% 1 Yr. Pt. to Pt. Hang Seng 4.00% 1 Yr. P. to P. DJ Euro Stoxx 50 4.00% Fixed Strategy (Guar. 1 Yr.) 2.00%	\$5,000 Q/NQ (\$1,000 Min)	10% (Prior Anni. Accu. Value)	10,9,8,7,6,5,4,3,2,1 Confinement and Terminal Illness Waivers	0-78	Approved Only In CT,DE,MN,PA,WA	Optional Income Edge and Income Edge Plus Rider	Yr. 1 0-75 6.00% 76-78 4.00% (50% reduction Yrs.2-5) (Trail option available)
	Income Select Plus	5.00% 1st Year Premium Bonus 1 Yr Pt. to Pt. 4.00% Cap 1 Yr. Mon. Cap 1.45% Cap 1 Yr. Pt. to Pt. Hang Seng 4.00% 1 Yr. P. to P. DJ Euro Stoxx 50 4.00% 1 Yr. Pt. to Pt. Part. (No Cap) 25.00% Fixed Strategy (Guar. 1 Yr.) 2.00%	\$5,000 Q/NQ (\$1,000 Min)	Yr. 1 1/2 sum int. prem. and prem. bonus ea. month after month 1. Yr. 2 10% (Prior Anni. Accu. Value)	16,15,14,13,12,11,10,8,6,4 Confinement and Terminal Illness Waivers	0-78	CT,DE,MN,NJ,NY,OR,PA,WA	Optional Income Edge and Income Edge Plus Rider	Yr. 1 0-75 7.50% 76-78 5.50% (50% reduction Yrs.2-5) (Trail option available)
	Income Select Platinum Linked to the S&P 500 Index	5 Interest Crediting Strategies 1 Yr. Pt. to Pt. 4.50% Cap 1 Yr. Pt. to Pt. Guaranteed Cap 4.00% 1 Yr. Pt. to Pt. Part. (No Cap) 25.00% 1 Yr. Pt. to Pt. Hang Seng 4.00% 1 Yr. P. to P. DJ Euro Stoxx 50 4.00% Fixed Strategy (Guar. 1 Yr.) 2.00%	\$5,000 Q/NQ (\$1,000 Min)	10% (Prior Anni. Accu. Value)	12,12,12,11,10,9,8,7,6,4 Confinement and Terminal Illness Waivers	0-78	CT,DE,MN,NJ,NV,NY,OR,PA,UT,WA	Optional Income Edge and Income Edge Plus Rider	Yr. 1 0-75 5.00% 76-78 3.00% (50% reduction Yrs.2-5) (Trail option available)

Caps, Rates, and Spreads Banded at 75k or Greater Initial Prem. Call for Details!

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Great American Ratings A (A.M. Best) A+ (S&P)	American Legend II	100% Participation Declared Rate Strategy 1.80% 3 Index Strategies: 4.25% Cap Monthly Average 4.00% Cap Annual Pt to Pt 2.00% Mon. Sum Cap Guaranteed Minimum: 100% at 1%	\$10,000 (Additions \$2,000 Q/ \$5,000 NQ)	10% Long-Term Care and Terminal Illness Waivers	<u>Ages up to 57</u> 12,11,10,9,8,7,6 <u>Ages 58-85</u> 9,8,7,6,5,4,3	0-85	NY	Opt. Income-Sustainer	0-75 5.50% 76-80 5.10% 81-85 3.50%
	American Icon II	Product retired		10% Long-Term Care and Terminal Illness Waivers	10,9,8,7,6,5,4,3, 2,1	0-85	DE,NY,ND	Opt. Income-Sustainer	
	American Valor II Purchase Payment Bonus Yrs. 1-3 (Age Specific)	Declared Rate Strategy: 1.00% 2 Index Strategies: 100% Participation 3.50% Cap Monthly Average 3.25% Annual Pt. to Pt. Guaranteed Minimum: 100% at 1.00%	\$10,000 (Additions \$2,000 Q/ \$5,000 NQ)	10% Long-Term Care and Terminal Illness Waivers	<u>Ages up to 57</u> 12,11,10,9,8,7,6, 5,4,3 <u>Ages 58-85</u> 10,9,8,7,6,5,4,3, 2,1	0-85	CT,NY	Opt. Income-Sustainer	0-75 6.00% 76-80 4.50% 81-85 2.50%

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Great American Ratings A (A.M. Best) A+ (S&P)	Safe Outlook	Current Declared Rate: 1.25% 3.75% Cap Monthly Average 3.75% Annual Pt. to Pt. Guaranteed minimum: 90% at 1% Bailout caps are .50 bps less	\$10,000 Q/ NQ	10% available immediately	<u>6 years</u> 9,8,7,6,5,4	0-85	DE, NY	Opt. Income-Sustainer	0-75 4.00% 76-80 3.00% 81-85 2.00% (Trail Option Available at Reduction)
	Safe Return	Current Declared Rate: 1.10% 4.00% Cap Monthly Average 4.00% Annual Point to Point Guaranteed minimum: 100% at 1% Bailout caps are .50 bps less	\$25,000 Q/ NQ	10% available immediately	<u>10 years</u> 10,9,8,7,6,5,4,3,2,1	0-85	DE, NY	Opt. Income-Sustainer	0-75 6.50% 76-80 5.50% 81-85 2.50% (Trail Option Available at Reduction)
ING-USA Ratings A (A.M. Best) AA- (S&P) AA- (Fitch) A1 (Moody's)	Secure Index Five Flex Premium	Annual Reset, 3 strategy buckets Point to Point Cap 3.00% Monthly Index Cap 1.40% Fixed Interest Strategy 1.50% Guaranteed 1 Year Guaranteed Minimum - 1% on 87.5% 75k Band rates shown Call for Optional ROP Rates	\$15,000 Q/ NQ	10% (after 1st yr.) Nursing Home and Terminal Illness Waivers	<u>5 Years</u> 8, 7.5, 6.5, 5.5, 4.5 Optional Return of Premium Rider Available	0-80	NY,OR	Opt. ING Income Protector Withdrawal Benefit	<u>Yr. 1</u> 4.00% <u>Yrs. 2-4</u> 2.00% + .25% Trail (Life of Contract)
	Secure Index Seven Flex Premium	Annual Reset, 3 strategy buckets Point to Point Cap 3.25% Monthly Index Cap 1.50% Fixed Interest Strategy 1.50% Guaranteed 1 Year Guaranteed Minimum - 1% on 87.5% Prem. 75k Band Available	\$15,000 Q/ NQ	10% (after 1st yr.) Nursing Home and Terminal Illness Waivers	<u>7 Years</u> 10,10,10,10,9,9,8,7	0-80	NY,OR	Opt. ING Income Protector Withdrawal Benefit	<u>Yr. 1</u> 5.00% <u>Yrs. 2-5</u> 2.75% + .25% Trail (Life of Contract)
	Secure Index Opportunities Plus 5% Premium Bonus	5% Premium bonus applied to each strategy in the same ratio as premium allocated to each strategy. Annual Reset <u>3 Strategies</u> Point to Point Cap 2.00% Monthly Index Cap 1.10% Fixed Interest Strategy 1.50% Guaranteed 1 Year Guaranteed Minimum - 2.0% on 87.5% Prem. 75k Band Available	\$15,000 Q/ NQ	10% (after 1st yr.) Nursing Home and Terminal Illness Waivers	<u>10 Years</u> 10, 10, 10, 10, 9, 8, 7, 6, 5, 4 (Bonus recapture period 10 years)	0-80	AK,CT,DE, MN,NJ,NY, OR,WA	Opt. ING Income Protector Withdrawal Benefit	<u>Yr. 1</u> 7.00% + .25% Trail (Life of Contract)

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West Coast Life Ratings A+ (A.M. Best) AA (S&P)	Index Advantage II 5 & 7 Year S&P 500	Flexible Premium, Annual Ratchet Design, NO Averaging <u>5 Year 7 Year</u> 100% PARTICIPATION Indexed Interest Rate Cap (Base) (50k & Over) Fixed Account Rate Guaranteed Min. Cap Rate: 5%	\$10,000 Q/NQ	10% Nursing Home Waiver, MRD's	<u>5 Year</u> 9,9,8,7,6 <u>7 Year</u> 9,9,8,7,6,5,4 (Non-rolling surrenders on additions)	0-85	DE,MN,NY, OR,WA	None	5 Year 0-75 % 76-85 % 7 Year 0-75 5.00% 76-85 2.50%