

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 – 2.00%	\$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 – 2.00%	\$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 – 3.00%	\$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	8% 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—2.00% 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	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) AA (S&P)	Strategy 7 ROP Rider Lifetime Income & Enhanced DB Rider	100% Participation S&P 500, Annual Reset 4.20% Cap Rate 2.00% Fixed Rate For ROP Deduct .20% from Fixed Rate Option and/or .50% from Cap Rate Min. Guar. Rates by Law at 90% of Prem.	\$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 4.00% Cap Rate 2.00% Fixed Rate For ROP Deduct .20% from Fixed Rate Option and/or .50% from Cap Rate Min. Guar. Rates by Law at 90% of Prem.	\$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 border="0"> <tr> <td>Fixed Rate</td> <td><u>9 Year</u></td> <td><u>12 Year</u></td> </tr> <tr> <td></td> <td>2.00%</td> <td>2.00%</td> </tr> <tr> <td>1 Yr. Monthly Pt. To Pt. Cap</td> <td>2.20%</td> <td>2.20%</td> </tr> <tr> <td>2 Yr. Pt. To Pt. Cap</td> <td>8.50%</td> <td>8.50%</td> </tr> <tr> <td>1st Year Prem. Bonus</td> <td>4.00%</td> <td>5.00%</td> </tr> </table>	Fixed Rate	<u>9 Year</u>	<u>12 Year</u>		2.00%	2.00%	1 Yr. Monthly Pt. To Pt. Cap	2.20%	2.20%	2 Yr. Pt. To Pt. Cap	8.50%	8.50%	1st Year Prem. Bonus	4.00%	5.00%	\$5,000 Q/NQ	10% (after 1st yr.) Extended Care Rider	<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	<u>Q/NQ</u> 0-85 <u>IRA's</u> 0-70	AK,MN,NJ,NY,OK,OR,PA,UT,VT,WA (CT only 9 Year avail.)	None	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%
Fixed Rate	<u>9 Year</u>	<u>12 Year</u>																						
	2.00%	2.00%																						
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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. 5.00% Cap 1 Yr. Mon. Cap 2.25% Cap 1 Yr. Pt. to Pt. Part. (No Cap) 25.00% 1 Yr. Pt. to Pt. Hang Seng 4.25% 1 Yr. P. to P. DJ Euro Stoxx 50 4.25% Fixed Strategy (Guar. 1 Yr.) 2.15%	\$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. 5.25% Cap 1 Yr. Mon. Cap 2.25% Cap 1 Yr. Pt. to Pt. Hang Seng 4.25% 1 Yr. P. to P. DJ Euro Stoxx 50 4.25% 1 Yr. Pt. to Pt. Part. (No Cap) 25.00% Fixed Strategy (Guar. 1 Yr.) 2.25%	\$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. 7.50% Cap 1 Yr. Pt. to Pt. Guaranteed Cap 5.75% 1 Yr. Pt. to Pt. Part. (No Cap) 25.00% 1 Yr. Pt. to Pt. Hang Seng 4.25% 1 Yr. P. to P. DJ Euro Stoxx 50 4.25% Fixed Strategy (Guar. 1 Yr.) 3.25%	\$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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Company	Plan	Indexing Methods	Minimum Premium	Free Withdrawals	Surrender Charges	Issue Ages	States Not Avail.	Guar. Income Benefit	Commission
Great American Ratings A (A.M. Best) A (S&P)	American Legend II	100% Participation Declared Rate Strategy 2.00% 3 Index Strategies: 6.50% Cap Monthly Average 6.00% Cap Annual Pt to Pt 2.50% Mon. Sum Cap Guaranteed Minimum: 100% at 2%	\$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	100% Participation Declared Rate Strategy 3.53% Year 1/ 2.00 base 2 Index Strategies: 5.25% Cap Monthly Average 5.00% Cap Annual Pt to Pt Guaranteed Minimum: 100% at 2%	\$10,000	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	0-75 5.00% 76-80 4.00% 81-85 1.50%
	American Valor II Purchase Payment Bonus Yrs. 1-3 (Age Specific)	Declared Rate Strategy: 2.00% 2 Index Strategies: 100% Participation 5.75% Cap Monthly Average 5.25% Annual Pt. to Pt. Guaranteed Minimum: 100% at 2.00%	\$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: 2.00% 5.75% Cap Monthly Average 5.50% Annual Pt. to Pt. 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: 2.00% 6.25% Cap Monthly Average 6% Annual point to Point 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 1.25% Fixed Interest Strategy 1.50% Guaranteed 1 Year Guaranteed Minimum - 1.5% on 100% Prem. 75k Band Available 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 4.00% Monthly Index Cap 1.85% Fixed Interest Strategy 1.80% Guaranteed 1 Year Guaranteed Minimum - 1.0% on 100% 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 3 Strategies Point to Point Cap 4.00% Monthly Index Cap 1.60% 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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Lincoln National Life Ratings A (A.M. Best) AA- (S&P) A+ (Fitch) A2 (Moody's)	New Directions 6 <i>100k Band Available</i>	Three Options Available Performance Triggered Indexed Account: Any annual gain in the S&P triggers a 3.65% annual interest rate. Two year point to point 100% par. 8.45% cap Fixed account: 2.10% six yr. guar.	\$10,000 Q/ NQ	10% (after 1st yr.) Nursing Home and Terminal Illness Riders	<u>6 Years</u> 9, 8, 7, 6, 4.75, 3.5	0-85	MN,NY, OR,WA	Opt. Lincoln Living Income Advantage Benefit 0-75 3.50% 76-80 2.25% 81-85 1.00%	
	New Directions 8 <i>100k Band Available</i>	Three Options Available Performance Triggered Indexed Account: Any annual gain in the S&P triggers a 4.05% annual interest rate. Two year point to point 100% par. 9.60% cap Fixed account: 2.35% 8 yr. guar.	\$10,000 Q/ NQ	10% (after 1st yr.) Nursing Home and Terminal Illness Riders	<u>8 Years</u> 9, 8, 7, 6, 4.75, 3.5, 2, .75	0-85	MN,NY, OR,WA	Opt. Lincoln Living Income Advantage Benefit 0-75 4.50% 76-80 3.00% 81-85 1.50%	
Lincoln National Life Ratings A (A.M. Best) AA- (S&P) AA+ (Fitch) A2 (Moody's)	OptiPoint <i>100k Band Available</i>	<u>Opti 8, 10, & 12</u> Fixed Rate 1 yr: 2.10% Performance 1 yr: 3.65% 2-Yr. Pt to Pt Cap: 8.45% 2-Yr. Mon. Cap: 2.50% <u>Opti 8 Opti 10 Opti 12</u> Prem. Bonus: 2.00% 3.00% 4.00% (in 1st 3 yrs) (in 1st 4 yrs) (in 1st 5 yrs)	\$5,000 Q/NQ	10% (after 1st yr.) Nursing Home and Terminal Illness Riders	<u>8 Year</u> 9,8,7,6,5,4,3,2 <u>10 Year</u> 10,9,8,7,6,5,4,3,2,1 <u>12 Year</u> 12,11,10,9,8,7,6,5,4,3,2,1	<u>8 Yr.</u> 0-85 <u>10 Yr.</u> 0-80 <u>12 Yr.</u> 0-75	MN,NY, OR,UT (12 yr. CT,DE, WA)(10 & 12 Yr. AK)	None 8 Year 0-75 5.00% 10 Year 0-75 6.00% 12 Year 0-75 6.50% (Reduction older ages and additions)	
	Opti-Choice <i>100k Band Available</i>	Fixed Rate 1 yr: <u>5 yr 7 yr 9 yr</u> 1.50% 1.70% 1.90% 1-Yr pt to pt: 2.65% 3.00% 3.40% 1-Yr monthly cap: 1.75% 1.95% 2.10% 1-Yr monthly avg: 9.00% 9.00% 9.00%	\$2,000 Q \$5,000 NQ	10% (after 1st yr.) Nursing Home and Terminal Illness Riders	<u>5 Year</u> 9,8,7,6,5 <u>7 Year</u> 9,8,7,6,5,4,3 <u>9 Year</u> 9,8,7,6,5,4,3,2,1	<u>5 & 7 Yr.</u> 0-85 <u>9 Yr.</u> 0-80	NY	Opt. Lincoln Living Income Advantage Benefit 5 Year 0-75 5.00% 7 Year 0-75 6.00% 9 Year 0-75 7.00% (Reduction older ages and additions)	

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RBC Ratings A (A.M. Best) A+ (Fitch)	Enhanced Choice 8 Linked to Dow Jones Industrial Average	Annual Reset Monthly Average 4.50% Cap 1 Yr Quarterly Additive Pt. to Pt 2.00% Cap Fixed Account Rate: 2.05% yr 1, 1.05% yrs 2-8 Premium Enhancement Ages 2%	\$5,000 Q/NQ	10% (after 1st yr.) Confinement and Terminal Illness Waiver	10,9,8,7,6,5,4,2	0-80 Q 0-85 NQ	AK,CT,DE,HI,MN,NJ,NY,OK,OR,PA,UT	Optional Guar. Lifetime W/d Benefit Rider or Enhanced Guar. Lifetime W/d Benefit Rider	0-75 6.00% 76-80 4.50% 81-85 3.50% Trail Option Available Different Comp. for CA
	Enhanced Choice 10	Annual Reset Monthly Average 3.75% Cap 1 Yr Quarterly Additive Pt. to Pt 1.25% Cap Fixed Account Rate: 2.05% yr 1, 1.05% yrs 2-8 Premium Enhancement Ages 5%	\$5,000 Q/NQ	10% (after 1st yr.) Confinement and Terminal Illness Waiver	10,10,10,9.5,9,8,7,6,4,2 (var. in WA)	0-80 Q 0-85 NQ	AK,CA,CT,DE,HI,IL,MN,MO,NJ,NY,OK,OR,PA,UT,VT	Optional Guar. Lifetime W/d Benefit Rider or Enhanced Guar. Lifetime W/d Benefit Rider	0-75 7.00% 76-80 5.00% 81-85 3.00% Trail Option Available Different Comp. for CA
	Enhanced Choice 12	Annual Reset Monthly Average 4.00% Cap 1 Yr Quarterly Additive Pt. to Pt 1.50% Cap Fixed Account Rate: 2.05% yr 1, 1.05% yrs 2-8 Premium Enhancement Ages 5%	\$5,000 Q/NQ	10% (after 1st yr.) Confinement and Terminal Illness Waiver	14,13,12,11,10,9,8,7,6,5,4,3	0-80 Q 0-85 NQ	AK,CT,DE,HI,MN,NJ,NY,OK,OR,PA,UT,WA	Optional Guar. Lifetime W/d Benefit Rider or Enhanced Guar. Lifetime W/d Benefit Rider	0-75 8.00% 76-80 6.00% 81-85 4.00% Trail Option Available Different Comp. for CA

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<p>The Standard</p> <p>Ratings A (A.M. Best) A+ (S&P)</p>	<p>Index Growth Annuity</p> <p>Principal Guarantee Rider</p>	<p>100% Participation, Annual pt. to pt. with a Bailout 2% less than the initial index rate cap.</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td></td> <td style="text-align: center;"><u>15k</u></td> <td style="text-align: center;"><u>100k</u></td> </tr> <tr> <td>IGA 5</td> <td style="text-align: center;">3.00%</td> <td style="text-align: center;">3.75%</td> </tr> <tr> <td>IGA 7</td> <td style="text-align: center;">3.25%</td> <td style="text-align: center;">4.00%</td> </tr> </table> <p>Fixed Interest Account 1.70% Guaranteed 1 Yr. Min. Guarantee 1.00% on 100% of Prem.</p>		<u>15k</u>	<u>100k</u>	IGA 5	3.00%	3.75%	IGA 7	3.25%	4.00%	\$15,000 Q/NQ	10% Nursing Home Waiver, SEPP, RMD's	<p><u>5 Year</u> 8,7,6,4,2</p> <p><u>7 Year</u> 9,8,7,6,5,4,2</p> <p>No Automatic Reset</p>	0-90	NY,WA	<p>Opt. Principal Guarantee Rider Guarantees 100% prem. paid to client, less any w/d's</p>	<p>5 Year 4.50%</p> <p>7 Year 5.50%</p>
	<u>15k</u>	<u>100k</u>																
IGA 5	3.00%	3.75%																
IGA 7	3.25%	4.00%																
<p>West Coast Life</p> <p>Ratings A+ (A.M. Best) AA (S&P)</p>	<p>Index Advantage II</p> <p>5 & 7 Year S&P 500</p>	<p>Flexible Premium, Annual Ratchet Design, NO Averaging <u>5 Year 7 Year</u></p> <p>100% PARTICIPATION Indexed Interest Rate Cap (Base) (50k & Over)</p> <p>Fixed Account Rate Guaranteed Min. Cap Rate: 5%</p>	\$10,000 Q/NQ	10% Nursing Home Waiver, MRD's	<p><u>5 Year</u> 9,9,8,7,6</p> <p><u>7 Year</u> 9,9,8,7,6,5,4</p> <p>(Non-rolling surrenders on additions)</p>	0-85	DE,MN,NY,OR,WA	None	<p>5 Year 0-75 % 76-85 %</p> <p>7 Year 0-75 5.00% 76-85 2.50%</p>									