



**American Insurance Brokers**  
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# FIXED INDEX ANNUITIES

Rates as of  
November 18, 2011

<i>Fixed Index Annuities</i> November 18, 2011	<i>Product / Participation Rate</i> <i>Interest Crediting Strategies</i>	<i>Free Withdrawal/Minimum Premium</i> <i>State Availability</i>	<i>Issue Ages</i> <i>Surrender Charges/Riders</i>	<i>Commission</i>
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**Allianz Life Insurance Company of North America**      A.M. Best (A) Excellent      S&P (AA) Very Strong

<b>Allianz Pro V1<sup>®</sup></b> (SPDA) C53520 Annual Pt to Pt Spd	<b>Free Withdrawal:</b> Available immediately, up to 10% of premium paid is available each year in one or more free withdrawals, up to a lifetime maximum of 100% of the cash surrender value	<b>Issue Ages:</b> 0-85 Q/NQ	Ages 0-75 <b>3.25%</b>
<b>Barclay's Capital U.S. Aggregate Bond Index</b> <b>1.70%</b>	<b>Minimum Premium:</b> \$10,000 NQ/Q <b>Maximum Premium:</b> 1 million w/o home office appr.	<b>Surrender Charges:</b> (5 Yr) 8-7-6-5-4-0 % no MVA	Ages 76-80 <b>2.00%</b>
<b>PIMCO US Advantage Index<sup>SM</sup></b> <b>1.70%</b>	<b>STATES NOT APPROVED:</b> NY, TX	<b>Riders:</b> NCR, FWR, UBR	Ages 81-85 <b>1.00%</b>
<b>Fixed Account Rate</b> <b>1.75%</b>		<b>DB = AV</b>	

100% Par-Rate guaranteed for life of contract. Minimum guarantee is 87.5% of premium, less any withdrawals, accumulated at a rate no less than 1% per year. Rates are guaranteed for one year, declared at issue and on each contract anniversary. The maximum annual spread is 6%, and the minimum interest rate is 0.50%. Death benefit, surrender charges and rider availability may vary by state.

<b>MasterDex 5 Plus<sup>SM</sup></b> (FPDA for 5 years) C51261 Index      Monthly Sum      Annual Pt to Pt      Monthly Avg Spd	<b>5% Premium Bonus 1<sup>st</sup> 5 Yrs.*</b> <b>Free Withdrawal:</b> In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals, up to a lifetime maximum of 100% of the cash surrender value	<b>Issue Ages:</b> 0-80 Q/NQ (0-64 in FL)	<b>Opt. A</b> Ages 0-75 <b>7.00%</b> 1st Yr 3.50% Yrs 2-5 Ages 76-80 <b>5.00%</b> 1st Yr 2.50% Yrs 2-5
<b>NASDAQ-100<sup>®</sup></b> <b>1.70%</b> <b>3.00%</b> <b>N/A</b>	<b>Minimum Premium:</b> \$15,000 NQ/Q <b>Maximum Premium:</b> 1 million w/o home office appr.	<b>Surrender Charges:</b> 10 Yr Decreasing, starts at 15% and beginning in policy year 4 will decrease by .1786% on each monthly anniversary.	
<b>S&amp;P 500<sup>®</sup></b> <b>1.70%</b> <b>3.00%</b> <b>N/A</b>	<b>STATES NOT APPROVED:</b> NY, OR	<b>Riders:</b> Income Plus Benefit, NCR, FWR, UBR	
<b>FTSE 100</b> <b>1.80%</b> <b>3.00%</b> <b>N/A</b>		<b>DB = AV</b>	
<b>Blended</b> <b>N/A</b> <b>3.00%</b> <b>4.50%</b>			
<b>Fixed Account Rate</b> <b>1.50%</b> (Fixed rate not available in TX)			

\*3% bonus in AL, CT, DE, IA, IN, KY, MN, MS, NJ, PA, UT, WA. 100% Par-Rate guaranteed for life of contract. Minimum guarantee is 87.5% of premium, with no bonus, less any withdrawals, accumulated at a rate no less than 2% and no greater than 3% compounded annually. Caps guaranteed for one year. Min. monthly cap is 1.25%. Min. annual cap is 3%. Max. Mon. Ave Spread is 5%. Min. for fixed interest is 1.5%. Death benefit, surrender charges, rider availability and commission schedule may vary by state.

<b>MasterDex X<sup>®</sup></b> (FPDA for 3 years) C52575 Index      Monthly Sum      Annual Pt to Pt      Monthly Avg Spd	<b>6% Premium Bonus 1<sup>st</sup> 3 Yrs.*</b> <b>Free Withdrawal:</b> In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals, up to a lifetime maximum of 100% of the cash surrender value	<b>Issue Ages:</b> 0-80 Q/NQ	<b>Opt. A</b> Ages 0-75 <b>7.00%</b> 1st Yr 3.50% Yrs 2-3 Ages 76-80 <b>5.00%</b> 1st Yr 2.50% Yrs 2-3
<b>NASDAQ-100<sup>®</sup></b> <b>1.80%</b> <b>3.00%</b> <b>N/A</b>	<b>Minimum Premium:</b> \$20,000 NQ/Q <b>Maximum Premium:</b> 1 million w/o home office appr.	<b>Surrender Charges:</b> (10 Yr) 10 - 10 - 10 - 8.75 - 7.5 - 6.25 - 5 3.75 - 2.50 - 1.25 - 0 % no MVA	
<b>S&amp;P 500<sup>®</sup></b> <b>1.80%</b> <b>3.00%</b> <b>N/A</b>	<b>STATES NOT APPROVED:</b> CT, NY, PA, WA	<b>Riders:</b> Simple Income III or Simple Income II NCR, FWR, UBR	
<b>**S&amp;P 500<sup>®</sup> Select</b> <b>2.30%</b> <b>5.00%</b> <b>N/A</b>		<b>DB = AV</b>	
<b>Euro Stoxx 50<sup>®</sup></b> <b>1.90%</b> <b>3.25%</b> <b>N/A</b>			
<b>Blended</b> <b>N/A</b> <b>3.25%</b> <b>4.50%</b>			
<b>Fixed Account Rate</b> <b>1.60%</b> (Fixed rate not avail. in AL, CA, DE, IA, KY, TX)			

\* Bonus subject to a 10 year vesting schedule (10% per yr, after 1st yr). \*\*Select Index Allocation charge is 1.00%. 100% Par-Rate guaranteed for life of contract. Minimum guarantee is 87.5% of total premium paid, less withdrawals, credited at an interest rate of no less than 1.95% (2.5% in DE, IA, TX) per year. Caps/spreads guaranteed for one year. Min. monthly cap is 0.50%. Min. annual cap is 1%. Max. annual spread is 12%. Min. for fixed interest is 0.50%. Death benefit, surrender charges and rider availability may vary by state.

<b>Allianz Endurance<sup>®</sup> Elite</b> (FPDA first year) C50915 Index      Monthly Sum      Annual Pt to Pt      Monthly Avg Spd	<b>Free Withdrawal:</b> In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals, up to a lifetime maximum of 100% of the cash surrender value	<b>Issue Ages:</b> 0-80 Q/NQ	<b>Opt. A</b> Ages 0-75 <b>4.50%</b> Ages 76-80 <b>3.00%</b>
<b>NASDAQ-100<sup>®</sup></b> <b>2.00%</b> <b>3.00%</b> <b>N/A</b>	<b>Minimum Premium:</b> \$10,000 NQ/Q <b>Maximum Premium:</b> 1 million w/o home office appr.	<b>Surrender Charges:</b> (5 Yr) 8-7-6-5-4-0 % no MVA	
<b>S&amp;P 500<sup>®</sup></b> <b>1.90%</b> <b>3.00%</b> <b>N/A</b>	<b>STATES NOT APPROVED:</b> NY, WA	<b>Riders:</b> NCR, FWR, EWB*, UBR	
<b>Euro Stoxx 50<sup>®</sup></b> <b>2.00%</b> <b>3.25%</b> <b>N/A</b>		<b>DB = AV**</b>	
<b>Blended</b> <b>N/A</b> <b>3.00%</b> <b>4.50%</b>			
<b>Fixed Account Rate</b> <b>1.50%</b>			

87.5% of premium paid receives a guaranteed rate at issue no less than 1%. \* A 10% prem. bonus is credited to the EWB (Enhanced Withdrawal Benefit) & EWB receives 105% enhancement on all fixed and/or indexed interest earned. Flexible withdrawal benefit rider and DBR are available for an additional cost. DBR is only available at issue with NO annuities where the contract owner and annuitant are the same individual. Caps/spreads guaranteed for one year. Min. monthly cap is 0.50%. Min. annual cap is 1%. Max. annual spread is 12%. Blended index min cap 3%. \*\*Death benefit, surrender charges and rider availability may vary by state.

<i>Fixed Index Annuities November 18, 2011</i>	<i>Product / Participation Rate Interest Crediting Strategies</i>	<i>Free Withdrawal/Minimum Premium State Availability</i>	<i>Issue Ages Surrender Charges/Riders</i>	<i>Commission</i>
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**Allianz Life Insurance Company of North America**      A.M. Best (A) Excellent      S&P (AA) Very Strong

<b>Allianz Endurance® Plus</b> (FPDA for 3 years) C50915				<b>Free Withdrawal:</b> In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals, up to a lifetime maximum of 100% of premiums paid  <b>Minimum Premium:</b> \$10,000 NQ/Q  <b>Maximum Premium:</b> 1 million w/o home office appr.  <b>STATES NOT APPROVED:</b> NY, WA	<b>Issue Ages:</b> 0-80 Q/NQ  <b>Surrender Charges:</b> (10 Yr) 10 - 10 - 10 - 8.75 - 7.5 - 6.25 - 5 3.75 - 2.50 - 1.25 - 0 % no MVA  <b>Riders:</b> NCR, FWR, EWB**, UBR  DB = AV***	<b>Opt. A</b>  Ages 0-75 <b>7.00%</b> 1st Yr  3.50% Yrs 2-3  Ages 76-80 <b>5.00%</b> 1st Yr  2.50% Yrs 2-3
Index	Monthly Sum	Annual Pt to Pt	Monthly Avg Spd			
NASDAQ-100®	2.10%	3.25%	N/A			
S&P 500®	2.00%	3.25%	N/A			
*S&P 500® Select	2.50%	5.25%	N/A			
FTSE 100	2.10%	3.75%	N/A			
Blended	N/A	3.50%	4.50%			
<b>Fixed Account Rate</b>		<b>2.00%</b>				

90% of premium paid receives a guaranteed rate at issue no less than 1.5%. \*Select Index Allocation charge is 1.00% \*\* A 20% prem. bonus is credited to the EWB (Enhanced Withdrawal Benefit) & EWB receives 105% enhancement on all fixed and/or indexed interest earned. Flexible withdrawal benefit rider and DBR are available for an additional cost. DBR is only available at issue with NQ annuities where the contract owner and annuitant are the same individual. Caps /spreads guaranteed for one year. Min. monthly cap is 0.50%. Min. annual cap is 1%. Max. annual spread is 12%. Blended index min cap 3%. \*\*\*Death benefit, surrender charges, rider availability and commission schedule may vary by state.

**EquiTrust Life Insurance Company®**      A.M. Best (B+) Good      S&P (A-) Strong

<b>MarketTwelve Bonus Index™</b> (SPDA)				<b>12% Bonus paid over 3 Yrs*</b>  <b>Free Withdrawal:</b> Interest only first contract year. 10% of account value after first year.  <b>Minimum Premium:</b> \$30,000 Q/NQ  <b>Maximum Premium:</b> 1 million w/o home office appr.  <b>STATES NOT APPROVED:</b> AK, CT, DE, FL, MN, NY, OR, TX, UT, WA	<b>Issue Ages:</b> 0-75 Q/NQ  <b>Surrender Charges:</b> (14 Yr) 20-20-19-19-18-17-16-14-12 10-8-6-4-2-0 % +/-MVA  <b>Riders:**</b> NCR, Income for Life  DB = AV	<b>9.00%</b>  All ages
<b>S&amp;P 500® 1-Yr Pt-to-Pt Cap 3.00%</b>						
<b>S&amp;P 500® 1-Yr Daily Average Cap 3.00%</b>						
<b>S&amp;P 500® 1-Yr Monthly Average Par-Rate 20%</b>						
<b>S&amp;P 500® 1-Yr. Monthly Cap 1.25%</b>						
<b>S&amp;P 500® 2-Yr Monthly Average Cap 7%</b>						
<b>Fixed Account</b>		<b>1.15%</b>				

\*12% Total Bonus - 6% of premiums year 1; 2% of Accumulation Value added on first three contract anniversaries. Minimum guarantee is 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2011 contracts). Minimum cap on Pt-Pt is 3% and minimum on daily average is 3%. Minimum par rate on the monthly average is 10% and the minimum on the monthly cap is 0.50%. Minimum Cap on the 2-Year option is 6%. Minimum interest rate on fixed account is 1% \*\*NCR not available in MA.

<b>MarketPower Bonus Index®</b> (SPDA)				<b>10% Premium Bonus</b>  <b>Free Withdrawal:</b> Interest only first contract year. 10% of account value after first year.  <b>Minimum Premium:</b> \$20,000 Q/NQ  <b>Maximum Premium:</b> 1 million w/o home office appr.  <b>STATES NOT APPROVED:</b> CT, DE, FL, MN, NY, OR, TX, UT, WA	<b>Issue Ages:</b> 0-75 Q/NQ  <b>Surrender Charges:</b> (14 Yr) 20-20-19-19-18-17-16-14-12 10-8-6-4-2-0 % +/-MVA  <b>Riders:**</b> NCR, Income for Life  DB = AV	<b>8.50%</b>  All ages  AK & IL only: <b>7.00%</b>
<b>S&amp;P 500® 1-Yr Pt-to-Pt Cap 3.25%</b>						
<b>S&amp;P 500® 1-Yr Daily Average Cap 3.50%</b>						
<b>S&amp;P 500® 1-Yr Monthly Average Par-Rate 20%</b>						
<b>S&amp;P 500® 1-Yr. Monthly Cap 1.50%</b>						
<b>S&amp;P 500® 2-Yr Monthly Average Cap 8%</b>						
<b>Fixed Account</b>		<b>1.50%</b>				

Minimum guarantee is 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2011 contracts). Minimum cap on Pt-Pt is 3% and minimum on daily average is 3%. Minimum par rate on the monthly average is 10% and the minimum on the monthly cap is 0.50%. Minimum Cap on the 2-Year option is 6%. Minimum interest rate on the fixed account is 1%. Availability of the 1-Yr Monthly options varies by state. \*\*NCR not available in MA.

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<b>Fixed Index Annuities</b> November 18, 2011	<b>Product / Participation Rate</b> Interest Crediting Strategies	<b>Free Withdrawal/Minimum Premium</b> State Availability	<b>Issue Ages</b> Surrender Charges/Riders	<b>Commission</b>
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**American Equity Investment Life Insurance Company, Des Moines IA 50325** Products not available in Alabama for New Agents!  
A.M. Best (A-) Excellent S&P (BBB+) Good 07-KISSER-93

<b>Bonus Gold INDEX-1-07 (FPDA)</b>				<b>10% Premium Bonus - All 1st Year Premiums</b>  <b>Free Withdrawal:</b> 10% of Contract Value annually, starting in year 2. Systematic W/D & RMD immediately from Fixed Value.  <b>Minimum Premium:</b> \$5,000 Q/NQ  <b>Maximum Premium:</b> \$1,000,000, ages 0-69 \$750,000, ages 70-74 \$500,000 ages 75-80  <b>Issued as INDEX-1-05 in DE, INDEX-7-05 in OK</b>  <b>STATES NOT APPROVED:</b> AK, AL, CT, MN, NY, OR, TX, UT, WA	<b>Issue Ages:</b> 0-80 Q/NQ 0-64 in FL  <b>Surrender Charges:</b> (16 Yr) 20-19.5-19-18.5-18-17.5-17-16 15-14-12-10-8-6-4-2-0% no MVA Different in DE & OK  <b>Riders:</b> Lifetime Income Benefit NCR-100**, TIR-100**  DB = AV	<b>Ages 0-75</b> <b>6.00%</b> Year 1 1.00% Year 2 1.00% Year 3  <b>Ages 76-80</b> <b>4.50%</b> Year 1 .75% Year 2 .75% Year 3  Commissions listed above in years 2 & 3 are for prem. received in 1st year.
Cap	Par Rate	Asset Fee				
S&P 500® Monthly Average w/Par-Rate	N/A	20%	N/A			
S&P 500® Monthly Average w/Cap	3.25%	N/A	0%			
Dow Jones® Monthly Average w/Cap	3.25%	N/A	0%			
Dow Jones® Annual Pt-to-Pt w/Cap	3.25%	N/A	0%			
S&P 500® Annual Pt-to-Pt w/Par-Rate	N/A	20%	N/A			
S&P 500® Annual Pt-to-Pt w/Cap	3.25%	N/A	0%			
S&P 500® Monthly Pt-to-Pt w/Cap	1.80%	N/A	0%			
10-Year US Treasury Bond	3.25%	N/A	0%			
<b>Fixed Value Rate</b>	<b>1.75%</b>	(2.25% in DE & OK)				

MGSV equals 80% of 1st year premium plus premium bonus plus 87.5% of any additional premium, less withdrawal proceeds, at MGIR, compounded annually. Asset fee is set at issue and guaranteed for life of the contract. Caps are set at issue, adjusted annually and never less than 1% for the monthly average or the annual pt to pt. 1% minimum for the Mon. Pt-to-Pt and the Par-Rate will never be less than 10% \*\*\* The NCR-100 and TIR-100 is available at no cost to Annuitants issue ages under 75 and availability may vary by state. See state specific disclosure for details.

<b>Integrity Gold INDEX-5-07 (FPDA)</b>				<b>Free Withdrawal:</b> 10% of Contract Value annually, starting in year 2. Systematic W/D & RMD immediately from Fixed Value.  <b>Minimum Premium:</b> \$5,000 Q/NQ  <b>Maximum Premium:</b> \$1,000,000, ages 0-69 \$750,000, ages 70-74 \$500,000 ages 75-80  <b>STATES NOT APPROVED:</b> AL, NY	<b>Issue Ages:</b> 0-80 Q/NQ  <b>Surrender Charges:</b> (6 Yr) 8 - 7 - 6 - 4.5 - 3 - 1.5 - 0 % no MVA  <b>Riders:</b> Lifetime Income Benefit NCR-100**, TIR-100**  DB = AV	<b>Ages 0-75</b> <b>4.13%</b> Year 1 .68% Year 2 .68% Year 3  <b>Ages 76-80</b> <b>3.09%</b> Year 1 .51% Year 2 .51% Year 3  Commissions listed above in years 2 & 3 are for prem. received in 1st year.
Cap	Par Rate	Asset Fee				
S&P 500® Monthly Average w/Par-Rate	N/A	10%	N/A			
S&P 500® Monthly Average w/Cap	1.00%	N/A	0%			
Dow Jones® Monthly Average w/Cap	1.00%	N/A	0%			
S&P 500® Annual Pt-to-Pt w/Par-Rate	N/A	10%	N/A			
S&P 500® Annual Pt-to-Pt w/Cap	1.00%	N/A	0%			
Dow Jones® Annual Pt-to-Pt w/Cap	1.00%	N/A	0%			
S&P 500® Monthly Pt-to-Pt w/Cap	1.00%	N/A	0%			
10-Year US Treasury Bond	1.00%	N/A	0%			
<b>Fixed Value Rate</b>	<b>1.00%</b>	Rate varies in DE & OK				

MGSV equals 87.5% of all premiums, less withdrawal proceeds, accumulated at the MGIR, compounded annually. Asset fee is set at issue and guaranteed for life of the contract. Caps are set at issue, adjusted annually and never less than 1% for the monthly average or the annual pt to pt. 1% minimum for the Mon. Pt-to-Pt and the Par-Rate will never be less than 10% \*\*\* The NCR-100 and TIR-100 is available at no cost to Annuitants issue ages under 75 and availability may vary by state. See state specific disclosure for details.

<b>Retirement Gold RG-FIA-09 (FPDA)</b>				<b>8% Premium Bonus* - All 1st Year Premiums</b>  Bonus Vesting Schedule: (14 yr) 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100% Different in OR  <b>Free Withdrawal:</b> 10% of Contract Value annually, starting in year 2. Systematic W/D & RMD immediately from Fixed Value.  <b>Minimum Premium:</b> \$5,000 Q/NQ <b>Maximum Premium:</b> \$1,000,000, ages 0-69 \$750,000, ages 70-74 - \$500,000 ages 75-80  <b>STATES NOT APPROVED:</b> AK, AL, CT, MN, NV, NY, PA, SC, UT, WA	<b>Issue Ages:</b> 0-78 Q/NQ 0-55 in TX  <b>Surrender Charges:</b> (10 Yr) 12.5 - 12 - 12 - 11 - 10 9 - 8 - 7 - 6 - 4 - 0% no MVA Different in FL, OR  <b>Riders:</b> Lifetime Income Benefit NCR-100**, TIR-100**  DB = AV	<b>Ages 0-78</b> <b>6.00%</b> Year 1 1.00% Year 2 1.00% Year 3  Commissions listed above in years 2 & 3 are for prem. received in 1st year.  Different in AK, DE, FL, IN, OR & TX
Cap	Par Rate	Asset Fee				
S&P 500® Monthly Average w/Par-Rate	N/A	15%	N/A			
S&P 500® Monthly Average w/Cap	3.00%	N/A	N/A			
S&P 500® Annual Pt-to-Pt w/Par-Rate	N/A	15%	N/A			
S&P 500® Annual Pt-to-Pt w/Cap	3.00%	N/A	N/A			
S&P 500® Monthly Pt-to-Pt w/Cap	1.60%	N/A	0%			
<b>Fixed Value Rate</b>	<b>1.60%</b>	Rate varies in DE & OK				

\*Bonus is 6% in AK, DE, OR, SC - in IN 10% for issue ages 0-73 & 5% for issue ages 74-78. MGSV equals 87.5% of premiums paid, less any withdrawal proceeds, accumulated at the MGIR, compounded annually. Asset fee is set at issue and guaranteed for life of the contract. Caps are set at issue, adjusted annually and never less than 1% for the monthly average or the annual pt to pt. 1% minimum for the Mon. Pt-to-Pt and the Par-Rate will never be less than 10% \*\*\* The NCR-100 and TIR-100 is available at no cost to Annuitants issue ages under 75 and availability may vary by state. See state specific disclosure for details.

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<b>Fixed Index Annuities</b> November 18, 2011	<b>Product / Participation Rate</b> <b>Interest Crediting Strategies</b>	<b>Free Withdrawal/Minimum Premium</b> <b>State Availability</b>	<b>Issue Ages</b> <b>Surrender Charges/Riders</b>	<b>Commission</b>
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**American Equity Investment Life Insurance Company** 50325 A.M. Best (A-) Excellent S&P (BBB) Good

<b>Advantage Gold INDEX-6-07 (FPDA)</b>				<b>5% Premium Bonus - All 1st Year Premiums</b> <b>Free Withdrawal:</b> 10% of Contract Value annually, starting in year 2. Systematic W/D & RMD immediately from Fixed Value. <b>Minimum Premium:</b> \$5,000 Q/NQ <b>Maximum Premium:</b> \$1,000,000, ages 0-69 \$750,000, ages 70-74 \$500,000 ages 75-80 <b>STATES NOT APPROVED:</b> AK, AL, CT, DE, FL, MN, NY, OR, PA, UT, WA	<b>Issue Ages:</b> 0-80 Q/NQ <b>Surrender Charges:</b> (10 Yr) 16 - 15 - 14 - 13 - 11.5 - 10 - 8.5 - 7 - 5.5 - 4 - 0 % no MVA <b>Riders:</b> Lifetime Income Benefit NCR-100**, TIR-100** DB = AV	<b>Ages 0-75</b> <b>6.00%</b> Year 1 1.00% Year 2 1.00% Year 3 <b>Ages 76-80</b> <b>4.50%</b> Year 1 .75% Year 2 .75% Year 3 Commissions listed above in years 2 & 3 are for prem. received in 1st year.
Cap	Par Rate	Asset Fee				
S&P 500® Monthly Average w/Par-Rate	N/A	15%	N/A			
S&P 500® Monthly Average w/Cap	3.00%	N/A	N/A			
S&P 500® Annual Pt-to-Pt w/Par-Rate	N/A	15%	N/A			
S&P 500® Annual Pt-to-Pt w/Cap	3.00%	N/A	N/A			
S&P 500® Monthly Pt-to-Pt w/Cap	1.60%	N/A	0%			
10-Year US Treasury Bond	3.00%	N/A	N/A			
<b>Fixed Value Rate</b>	<b>1.65%</b>	Rate varies in DE & OK				

MGSV equals 84% of 1st year premiums and premium bonus, plus 87.5% of any additional premiums, less withdrawal proceeds, accumulated at the MGIR (currently 1.50%), compounded annually. Asset fee is set at issue and guaranteed for life of the contract. Caps are set at issue, adjusted annually and never less than 1% for the monthly average or the annual pt to pt. 1% minimum for the Mon. Pt-to-Pt Value, and the Par-Rate will never be less than 10%. \*\* The NCR-100 and TIR-100 are available on most of our current deferred annuities and added automatically for issue ages under 75.

**ING USA Annuity and Life Insurance Company** A.M. Best (A) Superior S&P (A) Strong AD0070284

<b>ING Secure Index Opportunities Plus (SPDA)</b>				<b>5% Premium Bonus</b> <b>Free Withdrawal:</b> Earned Interest from the Fixed Rate Strategy only in first year. 10% of accum value in yrs 2+ <b>Minimum Premium:</b> \$15,000 Q/NQ <b>Maximum Premium:</b> 1 million w/o home office appr. <b>STATES NOT APPROVED:</b> AK, CT, DE, MN, NJ, NY, OR, WA	<b>Issue Ages:</b> 0-80 Q/NQ Based on issue date. 0-75 Q/NQ in IA, IN, MS <b>Surrender Charges:</b> (10 Yr) 10-10-10-10-9-8-7-6-5-4-0% +/-MVA <b>Riders:</b> ING Income Protector Withdrawal Benefit, NCR except in MA & PA DB = AV	<b>7.00%</b> Ages 0-80
\$15,000 Band		\$75,000 Band				
Interest Rate Benchmark Multiplier*	2.25	4.00				
S&P 500® Index Pt-to-Pt Cap	2.00%	3.50%				
S&P 500® Index Monthly Cap	1.10%	1.50%				
<b>Fixed Rate Strategy 1.50%</b>						

\*Interest Rate Benchmark Multiplier not available in all states. Minimum Guaranteed Contract Value is [1-3%] on 87.5% of 1st year premium less any withdrawals, premium taxes, surrender charges. Min Fixed strategy is 1.0% Withdrawals before age 59 1/2 may result in 10% federal penalty tax. IRA/qualified plans are already tax deferred. Guarantees based on claims paying ability of insurer. Surrender Charges may differ for some states & for ages 56+ Bonus Recapture Schedule: (100,100,80,80,60,60,40,40,20,20) The bonus recapture may differ for some states.

<b>ING Secure Index Five Annuity (FPDA)</b>				<b>Free Withdrawal:</b> Earned Interest from the Fixed Rate Strategy only in first year. 10% of accum value in yrs 2+ <b>Minimum Premium:</b> \$15,000 Q/NQ - \$50 additional <b>Maximum Premium:</b> 1 million w/o home office appr. <b>STATES NOT APPROVED:</b> NY, OR	<b>Issue Ages:</b> 0-80 Q/NQ Based on issue date. <b>Surrender Charges:</b> (5 Yr) 8.0 - 7.5 - 6.5 - 5.5 - 4.5 - 0% no MVA <b>Riders:</b> ING Income Protector Withdrawal Benefit, ROP, NCR except in MA & PA DB = AV	<b>3.25%</b> 1st Year <b>1.62%</b> Yrs. 2-4 Ages 0-80
\$15,000 Band		\$75,000 Band				
Interest Rate Benchmark Multiplier*	Low Band	3.50				
S&P 500® Index Pt-to-Pt Cap	Temporarily	3.00%				
S&P 500® Index Monthly Cap	Suspended	1.40%				
<b>Fixed Rate Strategy 1.50%</b>						

\*Interest Rate Benchmark Multiplier not available in all states. Minimum Guaranteed Contract Value is [1-3%] on 87.5% of 1st year premium less any withdrawals, premium taxes, surrender charges. Min Fixed strategy is 1.0% Please call for rates when including ROP rider. Withdrawals before age 59 1/2 may result in 10% federal penalty tax. IRA/qualified plans are already tax deferred. Guarantees based on claims paying ability of insurer. Surrender charges may vary by state.

<b>ING Secure Index Seven Annuity (FPDA)</b>				<b>Free Withdrawal:</b> Earned Interest from the Fixed Rate Strategy only in first year. 10% of accum value in yrs 2+ <b>Minimum Premium:</b> \$15,000 Q/NQ - \$50 additional <b>Maximum Premium:</b> 1 million w/o home office appr. <b>STATES NOT APPROVED:</b> NY, OR	<b>Issue Ages:</b> 0-80 Q/NQ Based on issue date. <b>**Surrender Charges:</b> (7 Yr) 10-10-10-10-9-8-7-0% no MVA <b>Riders:</b> ING Income Protector Withdrawal Benefit, NCR except in MA & PA DB = AV	<b>5.00%</b> 1st Year <b>2.75%</b> Yrs. 2-5 Ages 0-80
\$15,000 Band		\$75,000 Band				
Interest Rate Benchmark Multiplier*	4.00	5.50				
S&P 500® Index Pt-to-Pt Cap	3.25%	4.25%				
S&P 500® Index Monthly Cap	1.50%	1.90%				
<b>Fixed Rate Strategy 1.50%</b>						

\*Interest Rate Benchmark Multiplier not available in all states. Minimum Guaranteed Contract Value is [1-3%] on 87.5% of 1st year premium less any withdrawals, premium taxes, surrender charges. Min Fixed strategy is 1.0% Withdrawals before age 59 1/2 may result in 10% federal penalty tax. IRA/qualified plans are already tax deferred. Guarantees based on claims paying ability of insurer. \*\*NJ & TX- surrender charges vary for age 56+ on the original version. Charges may differ for some states & for ages 56+.

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<b>Fixed Index Annuities</b> November 18, 2011	<b>Product / Participation Rate</b> Interest Crediting Strategies	<b>Free Withdrawal/Minimum Premium</b> State Availability	<b>Issue Ages</b> Surrender Charges/Riders	<b>Commission</b>
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# North American Company For Life & Health Insurance

A.M. Best (A+) Superior S&P (A+) Strong

<b>North American Charter<sup>SM</sup> Series (FPDA)</b>							<b>Bonus:</b> 7 Yr plan: <b>0% bonus</b> 10 Yr plan: <b>5% Bonus</b> all premiums first 7 yrs 14 Yr plan: <b>10% Bonus</b> all premiums first 7 yrs	<b>Issue Ages:</b> 7 Year 0-85 Q/NQ 10 Year 0-79 Q/NQ 14 Year 0-75 Q/NQ (0-65 in CA) <b>Surrender Charges:</b> (7 Yr) 10-9-8-7-6-4-2 % (10 Yr) 15-14-13-12-11-10-8-6-4-2 % (14 Yr) 18-18-17-15-15-15-15-14-12-10-8-6-4-2 % +/- MVA for all terms Issue Ages & Surrender Charges different in TX <b>Riders: NCR, Income Pay<sup>®</sup></b> DB = AV	<b>7.50%</b> Ages 0-75 <b>5.625%</b> Ages 76-80 (7, 10 Yr only) <b>3.75%</b> Ages 81-85 (7 Yr only) VA commission is 1% less Commissions different in TX
Daily Avg Ann Reset W/ Cap			Ann Pt-to-Pt W/ Cap						
Index	7yr	10yr	14yr	7yr	10yr	14yr			
S&P 500 <sup>®</sup>	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	<b>Penalty-Free Withdrawal:</b> 10% of accum value each contract yr, after first year  <b>Minimum Premium:</b> \$10,000 NQ - \$2,000 Q <b>Maximum Premium:</b> 3 million w/o home office appr.  <b>STATES NOT APPROVED:</b> AK, AL, DE, MN, NY, OR, UT 10 & 14 yr not available: CT & WA		
DJIA <sup>SM</sup>	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%			
S & P Midcap 400 <sup>®</sup>	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%			
Russell 2000 <sup>®</sup>	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%			
Nasdaq-100 <sup>®</sup>	N/A	N/A	N/A	2.00%	2.00%	2.00%			
EURO Stoxx 50 <sup>®</sup>	N/A	N/A	N/A	2.00%	2.00%	2.00%			
Hindsight Index *	N/A	N/A	N/A	2.00%	2.00%	2.00%			
Fixed Account Rate	7yr- 1.00%		10yr- 1.00%		14yr- 1.00%				
S & P 500 <sup>®</sup> Mon. Pt. to Pt.	7yr- 1.00%		10yr- 1.00%		14yr- 1.20%				
Nasdaq 100 <sup>®</sup> Mon Pt to Pt	7yr- 1.00%		10yr- 1.00%		14yr- 1.00%				

Min guar is 1.5% on 87.5% of prem. Index Cap Rate Applies to the Daily Avg, Annual Pt-to-Pt, and Monthly Pt-to-Pt. The cap is Guaranteed for the first year. Min cap for the annual Pt-to-Pt and Daily Avg is 2%. Min Cap for the Monthly Pt-to-Pt is 1%. Minimum Fixed Account Interest Rate is 1%. \*Hindsight Index option not available in all states. Rates are different in TX.

<b>North American Precision<sup>SM</sup> Series (FPDA)</b>							<b>Bonus:</b> 7 Yr plan: <b>0% bonus</b> 10 Yr plan: <b>5% Bonus</b> all premiums first 7 yrs 14 Yr plan: <b>10% Bonus</b> all premiums first 7 yrs	<b>Issue Ages:</b> 7 Year 0-85 Q/NQ 10 Year 0-79 Q/NQ 14 Year 0-75 Q/NQ (0-65 in CA) <b>Surrender Charges:</b> (7 Yr) 10-9-8-7-6-4-2 % (10 Yr) 15-14-13-12-11-10-8-6-4-2 % (14 Yr) 18-18-17-15-15-15-15-14-12-10-8-6-4-2 % +/- MVA for all terms Issue Ages & Surrender Charges different in TX <b>Riders: NCR, Income Pay<sup>®</sup></b> DB = AV	<b>7.50%</b> Ages 0-75 <b>5.625%</b> Ages 76-80 (7, 10 Yr only) <b>3.75%</b> Ages 81-85 (7 Yr only) VA commission is 1% less Commissions different in TX
Daily Avg Annual Reset			Annual Pt-to-Pt						
Index	7yr	10yr	14yr	7yr	10yr	14yr			
S&P 500 <sup>®</sup>	15%	25%	30%	15%	15%	15%	<b>Penalty-Free Withdrawal:</b> 10% of accum value each contract yr, after first year  <b>Minimum Premium:</b> \$10,000 NQ - \$2,000 Q <b>Maximum Premium:</b> 3 million w/o home office appr.  <b>STATES NOT APPROVED:</b> AK, AL, DE, MN, NY, OR, UT 10 & 14 yr not available: CT & WA		
DJIA <sup>SM</sup>	15%	25%	30%	15%	15%	15%			
S & P Midcap 400 <sup>®</sup>	10%	15%	20%	15%	15%	15%			
Russell 2000 <sup>®</sup>	10%	15%	20%	15%	15%	15%			
Nasdaq-100 <sup>®</sup>	N/A	N/A	N/A	15%	15%	15%			
EURO Stoxx 50 <sup>®</sup>	N/A	N/A	N/A	15%	15%	15%			
Hindsight Index *	N/A	N/A	N/A	15%	15%	15%			
Annual Cap (except below)	7yr- 3.00%		10yr- 2.50%		14yr- 2.50%				
Ann Cap S&P 500 <sup>®</sup>	7yr- 3.00%		10yr- 3.00%		14yr- 3.00%				
Ann Cap Hindsight Index	7yr- 2.50%		10yr- 2.50%		14yr- 2.50%				
Fixed Account Rate	7yr- 1.00%		10yr- 1.00%		14yr- 1.00%				
S & P 500 <sup>®</sup> Mon. Pt. to Pt.	7yr- 1.00%		10yr- 1.00%		14yr- 1.20%				
Nasdaq 100 <sup>®</sup> Mon Pt to Pt	7yr- 1.00%		10yr- 1.00%		14yr- 1.00%				

Min guar is 1.5% on 87.5% of prem. Index Cap Rate Applies to the Annual Pt-to-Pt and Monthly Pt-to-Pt. The cap is Guaranteed for the first year. Min cap for the annual Pt-to-Pt is 2%. Min Cap for the Monthly Pt-to-Pt is 1%. Minimum Par Rate for Daily Avg is 10%. Minimum Par Rate for Annual Pt-to-Pt is 15%. Minimum Fixed Account Interest Rate is 1%. \*Hindsight Index option not available in all states. \*\*Rates are different in TX.

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<b>Fixed Index Annuities</b> November 18, 2011	<b>Product / Participation Rate</b> Interest Crediting Strategies	<b>Free Withdrawal/Minimum Premium</b> State Availability	<b>Issue Ages</b> Surrender Charges/Riders	<b>Commission</b>
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**North American Company For Life & Health Insurance** A.M. Best (A+) Superior S&P (A+) Strong

<b>North American Ten<sup>®</sup> (FPDA)</b>				<b>7% Premium Bonus 1<sup>st</sup> 5 Yrs.</b>  <b>Penalty-Free Withdrawal:</b> 10% of accum value each contract yr, after first year  <b>Minimum Premium:</b> \$10,000 NQ - \$2,000 Q \$50 per month TSA Salary Reduction  <b>Maximum Premium:</b> 3 million w/o home office appr.  <b>STATES NOT APPROVED:</b> AK, AL, CT, DE, MN, NV, NY, OR, TX, UT, WA	<b>Issue Ages:</b> 0-79 Q/NQ For Indiana 0-78 Q/NQ  <b>Surrender Charges:</b> (10 Yr) 18-16-14-12-11-10-8-6-4-2 % +/- MVA  <b>Riders:</b> NCR, Income Pay <sup>®</sup> DB = AV	<b>6.50%</b> Ages 0-75  <b>4.875%</b> Ages 76-79  MO, VA commission is 1% less
Index	Monthly Average	Annual Pt to Pt	Monthly Pt to Pt			
S&P 500 <sup>®</sup>	2.10%	2.00%	1.35%			
DJIA <sup>SM</sup>	2.00%	2.00%	N/A			
S & P Midcap 400 <sup>®</sup>	2.00%	2.00%	N/A			
Russell 2000 <sup>®</sup>	2.00%	2.00%	N/A			
Nasdaq-100 <sup>®</sup>	N/A	2.00%	1.05%			
EURO Stoxx 50 <sup>®</sup>	N/A	2.00%	N/A			
Hindsight Index *	N/A	2.00%	N/A			
<b>Fixed Account Rate</b>		<b>1.00%</b>				

\*Hindsight Index option not available in all states. Min guar is 1% on 100%. Min annual pt to pt and mon avg cap is 2%. 1% for monthly pt to pt. Minimum Fixed Account Interest Rate is 1%. North American interest rates are effective as of October 28, 2011 and are subject to change at anytime and without any notice.

**Fidelity & Guaranty Life Insurance Company - Baltimore, MD** A.M. Best (B++) "(Good) for financial strength rating. 3rd highest of 16 ratings." 08-458

<b>Prosperity Elite<sup>SM</sup> Series</b> FGL FPDA				<b>Initial Premium Vesting Bonus</b> included with <b>Enhancement or Protection Package</b>  <b>Free Withdrawal:</b> 10% of prior anniversary account value (after first year)  <b>Minimum Premium:</b> \$10,000 Q/NQ (\$2,000 Per Option)  <b>Maximum Premium:</b> 1 million w/o home office appr.  <b>STATES NOT APPROVED:</b> AK, CT, MN, MS, NH, NY, OR, WA 14 Yr not approved in MA, NV, OK, TX, UT  <b>Bonus Vesting Schedule:</b> (7 Yr) 14-29-43-57-71-86-100% (10 Yr) 10-20-30-40-50-60-70-80-90-100% (14 Yr) 7-14-21-29-36-43-50-57-64-71-79-86-93-100%	<b>Issue Ages:</b> 0-85 NQ 18-85 Q (in FL max age for 14 Yr is 64)  <b>Surrender Charges:</b> (7 Yr) 10-9-8-7-6-5-4-0 % no MVA (10 Yr) 12-11-10-9-8-7-6-5-4-3-0 % no MVA (14 Yr) 14.75-13.75-12.75-11.75-10.75 10-9-8-7-6-5-4-3-2-0 % no MVA may differ in FL, MA, NV, OK, TX, UT  <b>Riders:</b> NCR, TIR, UW, HHC Enhancement Package Protection Package  DB = AV	7 Year <b>5.00%</b> Ages 0-79 <b>2.50%</b> Ages 80-85  10 Year <b>7.00%</b> Ages 0-79 <b>3.50%</b> Ages 80-85 (Different in MA, NV, OK, TX, UT)  14 Year <b>8.00%</b> Ages 0-79 <b>4.00%</b> Ages 80-85
Index	7 Year	10 Year	14 Year			
1 Yr S&P 500 <sup>®</sup> Monthly Pt-to-Pt Cap	2.00%	2.25%	2.75%			
S&P 500 <sup>®</sup> Monthly Avg Annual Cap	4.75%	6.00%	7.50%			
S&P 500 <sup>®</sup> 1 Yr Annual Pt-to-Pt Cap	4.25%	4.75%	6.00%			
S&P 500 <sup>®</sup> 2 Year Pt-to-Pt Cap	8.75%	9.75%	12.50%			
S&P 500 <sup>®</sup> 3 Year Pt-to-Pt Cap	14.50%	16.25%	20.00%			
Index Gain Option with Declared Rate	3.75%	4.25%	5.00%			
<b>Fixed Account</b>	2.00%	2.25%	2.50%			
Enhancement Package Vesting Bonus	3.00%	5.00%	6.00%			
Protection Package Vesting Bonus*	5.00%	8.00%	9.00%			

\*Protection Package Vesting Bonus may differ in MA, NV, OK, UT. Min. cap 1% for monthly pt-to-pt index option, 3% min. cap per year for annual pt-to-pt, monthly average and 2 & 3 year pt-to-pt index options. Min. declared rate 1% for index gain option. On 87.5% of premium min. interest is between 1.00% and 3.00% depending on issue state. Surrender charges may apply to withdrawals. Withdrawals may be taxable and if made prior to ages 59 ½ may result in tax penalties. Optional provisions and riders may have limitations, restrictions and additional charges. A.M. Best rating as of October 10, 2011. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at [home.fglife.com](http://home.fglife.com). Contracts issued by Fidelity & Guaranty Life Insurance Company, Baltimore MD. Subject to state availability. Certain restrictions may apply. Indexed interest rates are subject to a cap. • No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early. See Page 10 for S&P & Nasdaq Disclaimers.

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Fixed Index Annuities November 18, 2011	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
<b>Fidelity &amp; Guaranty Life Insurance Company - Baltimore, MD</b> A.M. Best (B++) "(Good) for financial strength rating. 3rd highest of 16 ratings." 08-458				
<b>FG Index-Choice 9</b> OM SPDIA-SC9B-C 2007 et al. <b>1 Yr S&amp;P 500® Monthly Pt-to-Pt 2.00% Monthly Cap</b> <b>2 Yr S&amp;P 500® Monthly Pt-to-Pt 2.50% Monthly Cap</b> <b>3 Yr S&amp;P 500® Monthly Pt-to-Pt 3.00% Monthly Cap</b> <b>S&amp;P 500® Monthly Average 3.75% Annual Cap</b> <b>S&amp;P 500® Annual Pt-to-Pt 3.50% Annual Cap</b> <b>Fixed Account 2.00%</b>		<b>3% Premium Bonus</b>  <b>Free Withdrawal:</b> 10% of prior anniversary account value (after first year)  <b>Minimum Premium:</b> \$10,000 Q/NQ (\$2,000 Per Option)  <b>Maximum Premium:</b> 1 million w/o home office addr.  <b>STATES NOT APPROVED:</b> NY, OK, OR, UT, VT	<b>Issue Ages:</b> 0-85 NQ 18-85 Q  <b>Surrender Charges:</b> (9 Yr) no MVA Ages 0-80 15-15-15-14.5-13.5-12.5-10-7-4-0% Ages 81-85 12.5-12.5-12-11-10-9-8-7-6-0% <i>Different in AK, CT, FL, MA, MN, TX, WA</i> <b>Riders:</b> FGIncome for Life NCR, TIR, UW DB = AV	<b>9.00%</b> Ages 0-79  <b>4.50%</b> Ages 80-85  Diff. in CT, MA, TX, WA  <b>Trails now Available!!!</b>
<small>3% Bonus on premium received in the first year. Min. cap 1% for monthly pt-to-pt index option, 3% min. cap per year for annual pt-to-pt and monthly average index options. On 103% of premium min. interest is between 1.00% and 3.00% depending on issue state. Surrender charges may apply to withdrawals. Withdrawals may be taxable and if made prior to ages 59 1/2 may result in tax penalties. Optional provisions and riders may have limitations, restrictions and additional charges and may vary by state. A.M. Best rating as of October 10, 2011. For most current rating information, please contact Fidelity &amp; Guaranty Life at 1-800-445-6758 or visit their website at <a href="http://home.fidelity.com">home.fidelity.com</a>. Contracts issued by Fidelity &amp; Guaranty Life Insurance Company, Baltimore MD. Subject to state availability. Certain restrictions may apply. Indexed interest rates are subject to a cap. • No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early. See Page 10 for S&amp;P &amp; Nasdaq Disclaimers</small>				
<b>FG Index-Accelerator 10</b> FGL FPDA-EIA (10-10B) et al. <b>1 Yr S&amp;P 500® Monthly Pt-to-Pt 1.75% Monthly Cap</b> <b>S&amp;P 500® Monthly Average 3.50% Annual Cap</b> <b>S&amp;P 500® Annual Pt-to-Pt 3.50% Annual Cap</b> <b>2 Yr S&amp;P 500® Monthly Average 8.00% Bi-Annual Cap</b> <b>Fixed Account 1.50%</b>		<b>8% Initial Premium Vesting Bonus*</b>  <b>Free Withdrawal:</b> 10% of prior anniversary account value (after first year)  <b>Minimum Premium:</b> \$10,000 Q/NQ (\$2,000 Per Option)  <b>Maximum Premium:</b> 1 million w/o home office addr.  <b>STATES NOT APPROVED:</b> CT, MN, NY, OR, UT	<b>Issue Ages:</b> 0-85 NQ 18-85 Q  <b>Surrender Charges:</b> (10 Yr) 10-10-10-10-9-8-7-6-4-2-0% no MVA <i>Different in AK, FL, MA, TX, WA</i> <b>Riders:</b> FGIncome for Life NCR, TIR, UW DB = AV	<b>7.50%</b> Ages 0-79  <b>3.75%</b> Ages 80-85  <b>Yrs. 1-3</b> Different in AK, MA, TX, WA
<small>*8% Initial Premium Bonus Vesting schedule: (10 Yr) 10-20-30-40-50-60-70-80-90-100%. Min. cap 1% for monthly pt-to-pt index option, 3% min. cap per year for annual pt-to-pt and monthly average index options, 6% min. cap per year for 2-Yr monthly average option. On 87.5% of premium min. interest is between 1.00% and 3.00% depending on issue state. Surrender charges may apply to withdrawals. Withdrawals may be taxable and if made prior to ages 59 1/2 may result in tax penalties. Optional provisions and riders may have limitations, restrictions and additional charges. A.M. Best rating as of October 10, 2011. For most current rating information, please contact Fidelity &amp; Guaranty Life at 1-800-445-6758 or visit their website at <a href="http://home.fidelity.com">home.fidelity.com</a>. Contracts issued by Fidelity &amp; Guaranty Life Insurance Company, Baltimore MD. Subject to state availability. Certain restrictions may apply. Indexed interest rates are subject to a cap. • No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early. See Page 10 for S&amp;P &amp; Nasdaq Disclaimers</small>				
<b>FG Index- Safety 7</b> FGL FPDA-ST (6-04) MC et al. <b>1 Yr S&amp;P 500® Monthly Pt-to-Pt 2.25% Monthly Cap</b> <b>S&amp;P 500® Monthly Average 3.50% Annual Cap</b> <b>S&amp;P 500® Annual Pt-to-Pt 3.50% Annual Cap</b> <b>Fixed Account 2.00%</b>		<b>Free Withdrawal:</b> 10% of prior anniversary account value (after first year)  <b>Minimum Premium:</b> \$10,000 Q/NQ (\$2,000 Per Option)  <b>Maximum Premium:</b> 1 million w/o home office addr.  <b>STATES NOT APPROVED:</b> NY, OK	<b>Issue Ages:</b> 0-85 NQ 18-85 Q  <b>Surrender Charges:</b> (7 Yr) 10-10-10-9-8-7-6-0% no MVA <i>Different in AK, CT, MA, MN, TX, UT, WA</i> <b>Riders:</b> NCR, TIR, UW DB = AV	<b>5.50%</b> Ages 0-79  <b>2.75%</b> Ages 80-85  <b>Yrs. 1-3</b> Different in AK, CT, MA, MN, TX, UT, WA
<b>FG Index- Safety 10</b> FGL FPDA-ST (6-04) MC et al. <b>1 Yr S&amp;P 500® Monthly Pt-to-Pt 2.50% Monthly Cap</b> <b>S&amp;P 500® Monthly Average 3.50% Annual Cap</b> <b>S&amp;P 500® Annual Pt-to-Pt 3.50% Annual Cap</b> <b>Fixed Account 2.00%</b>		<b>Free Withdrawal:</b> 10% of prior anniversary account value (after first year)  <b>Minimum Premium:</b> \$10,000 Q/NQ (\$2,000 Per Option)  <b>Maximum Premium:</b> 1 million w/o home office addr.  <b>STATES NOT APPROVED:</b> CT, MN, NY, OK, OR, UT	<b>Issue Ages:</b> 0-85 NQ 18-85 Q  <b>Surrender Charges:</b> (10 Yr) 10-10-10-9-8-7-6-5-4-3-0% no MVA <i>Different in AK, MA, TX, WA</i> <b>Riders:</b> NCR, TIR, UW DB = AV	<b>7.00%</b> Ages 0-79  <b>3.50%</b> Ages 80-85  <b>Yrs. 1-3</b> Different in AK, CT, MA, TX, WA
<small>Rates are for premiums up to 100K. MGIR is currently 1.75% on 100% of premiums. Surrender charges may apply to withdrawals. Withdrawals may be taxable and if made prior to ages 59 1/2 may result in tax penalties. Optional provisions and riders may have limitations, restrictions and additional charges. A.M. Best rating as of October 10, 2011. For most current rating information, please contact Fidelity &amp; Guaranty Life at 1-800-445-6758 or visit their website at <a href="http://home.fidelity.com">home.fidelity.com</a>. Contracts issued by Fidelity &amp; Guaranty Life Insurance Company, Baltimore MD. Subject to state availability. Certain restrictions may apply. Indexed interest rates are subject to a cap. • No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early. See Page 10 for S&amp;P &amp; Nasdaq Disclaimers.</small>				

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<b>Fixed Index Annuities</b> November 18, 2011	<b>Product / Participation Rate</b> <b>Interest Crediting Strategies</b>	<b>Free Withdrawal/Minimum Premium</b> <b>State Availability</b>	<b>Issue Ages</b> <b>Surrender Charges/Riders</b>	<b>Commission</b>
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**Lincoln Financial Group**® Formerly Jefferson Pilot Financial **A.M. Best (A+) Superior S&P (AA-) Very Strong**

<p><b>OptiChoice</b><sup>SM</sup> <b>5</b> (FPDA)</p> <table border="1"> <tr> <td></td> <td>&lt;\$100K</td> <td>≥\$100K</td> </tr> <tr> <td>Performance Triggered Specified Rate</td> <td><b>2.50%</b></td> <td><b>2.50%</b></td> </tr> <tr> <td>1 Year Monthly Cap Indexed</td> <td><b>1.40%</b></td> <td><b>1.50%</b> Cap</td> </tr> <tr> <td>1 Year Monthly Average Indexed</td> <td><b>9.00%</b></td> <td><b>9.00%</b> Spread</td> </tr> <tr> <td>Fixed Account</td> <td><b>1.00%</b></td> <td><b>1.15%</b></td> </tr> </table> <p><b>OptiChoice</b><sup>SM</sup> <b>7</b> (FPDA)</p> <table border="1"> <tr> <td></td> <td>&lt;\$100K</td> <td>≥\$100K</td> </tr> <tr> <td>Performance Triggered Specified Rate</td> <td><b>2.50%</b></td> <td><b>2.50%</b></td> </tr> <tr> <td>1 Year Monthly Cap Indexed</td> <td><b>1.45%</b></td> <td><b>1.55%</b> Cap</td> </tr> <tr> <td>1 Year Monthly Average Indexed</td> <td><b>9.00%</b></td> <td><b>9.00%</b> Spread</td> </tr> <tr> <td>Fixed Account</td> <td><b>1.05%</b></td> <td><b>1.20%</b></td> </tr> </table> <p><b>OptiChoice</b><sup>SM</sup> <b>9</b> (FPDA)</p> <table border="1"> <tr> <td></td> <td>&lt;\$100K</td> <td>≥\$100K</td> </tr> <tr> <td>Performance Triggered Specified Rate</td> <td><b>2.50%</b></td> <td><b>2.50%</b></td> </tr> <tr> <td>1 Year Monthly Cap Indexed</td> <td><b>1.50%</b></td> <td><b>1.60%</b> Cap</td> </tr> <tr> <td>1 Year Monthly Average Indexed</td> <td><b>9.00%</b></td> <td><b>9.00%</b> Spread</td> </tr> <tr> <td>Fixed Account</td> <td><b>1.15%</b></td> <td><b>1.30%</b></td> </tr> </table>		<\$100K	≥\$100K	Performance Triggered Specified Rate	<b>2.50%</b>	<b>2.50%</b>	1 Year Monthly Cap Indexed	<b>1.40%</b>	<b>1.50%</b> Cap	1 Year Monthly Average Indexed	<b>9.00%</b>	<b>9.00%</b> Spread	Fixed Account	<b>1.00%</b>	<b>1.15%</b>		<\$100K	≥\$100K	Performance Triggered Specified Rate	<b>2.50%</b>	<b>2.50%</b>	1 Year Monthly Cap Indexed	<b>1.45%</b>	<b>1.55%</b> Cap	1 Year Monthly Average Indexed	<b>9.00%</b>	<b>9.00%</b> Spread	Fixed Account	<b>1.05%</b>	<b>1.20%</b>		<\$100K	≥\$100K	Performance Triggered Specified Rate	<b>2.50%</b>	<b>2.50%</b>	1 Year Monthly Cap Indexed	<b>1.50%</b>	<b>1.60%</b> Cap	1 Year Monthly Average Indexed	<b>9.00%</b>	<b>9.00%</b> Spread	Fixed Account	<b>1.15%</b>	<b>1.30%</b>	<p><b>Free Withdrawal:</b> Beginning in the first policy year, up to 10% of accumulation value may be withdrawn without a surrender charge or an MVA each policy yr.</p> <p><b>Minimum Premium:</b> \$5,000 NQ - \$2,000 Q \$50 additional</p> <p><b>Maximum Premium:</b> 2 million</p> <p><b>STATES NOT APPROVED:</b> NY</p>	<p><b>Issue Ages:</b> 5 &amp; 7 Yr 0-85 Q/NQ 9 Yr 0-80 Q/NQ</p> <p><b>Surrender Charges:</b> (5 Yr) 9-8-7-6-5% +/- MVA (7 Yr) 9-8-7-6-5-4-3% +/- MVA (9 Yr) 9-8-7-6-5-4-3-2-1% +/- MVA</p> <p><b>Riders:</b> NCR, TIR Lincoln Lifetime Income<sup>SM</sup> Edge or Lincoln Living Income<sup>SM</sup> Advantage DB = AV</p>	<p>5 Yr <b>5.00%</b> Ages 0-75 Reduced ages 76-85</p> <p>7 Yr <b>6.00%</b> Ages 0-75 Reduced ages 76-85</p> <p>9 Yr <b>7.00%</b> Ages 0-75 Reduced ages 76-80</p>
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Guaranteed minimum cash surrender value equals the premiums paid, less any prior partial Surrenders and related surrender charges and less deductions for any required premium taxes, accumulated at the guaranteed min fixed interest rate to the date of surrender, less surrender charges on the date of surrender. GMIR is 1%; Perf. Triggered Spec. Rate min rate is 2.50%; 1 yr monthly cap, min cap is 1.00%; 1 yr monthly average max spread is 9.00%; fixed account minimum is 1.00%. Different in MN, UT.

**National Western Life** **A.M. Best (A) Excellent S&P (A) Strong**

<p><b>NWL Ultra Classic</b>® (FPDA) (01-1135-04 and state variations)</p> <p>Equity Indexed Interest Rate - Annual Ratchet with Monthly Average</p> <p><b>Option A:</b> Guaranteed 1st year Par-Rate 50% Guaranteed Min. Par-Rate 50% Current 1st Year Asset Fee Rate 1.70% Guaranteed Max. Asset Fee Rate 6.00%</p> <p>Equity Indexed Interest Rate - Annual Ratchet with Monthly Cap</p> <p><b>Option D:</b> Current Monthly Cap Rate 1.75% Guaranteed Min. Monthly Cap Rate 1.00%</p> <p>Current 1st Year Rate 2.40%</p> <p><b>Fixed Interest Rate:</b> Min. Guaranteed Interest Rate 1.00%</p> <p>for Policies with Policy Dates in Oct., Nov., Dec. 2011</p>	<p><b>Free Withdrawal:</b> Withdrawals up to 10% of the Account Value once annually after the first Policy Year. Cumulative to 50%.</p> <p><b>Minimum Premium:</b> \$5,000 NQ - \$2,000 Q - \$100 additional</p> <p><b>Maximum Premium:</b> \$500,000 w/o home office appr.</p> <p><b>STATES NOT APPROVED:</b> AL, AK, CT, DE, IL, IN, MA, MN, MS, NJ, NY, OR, PA, UT, WA</p>	<p><b>Issue Ages:</b> 0-80 Q/NQ 0-85 in FL 0-57 in TX</p> <p><b>Surrender Charges:</b> (13 Yr) 15 - 14.75 - 14 - 13 - 12.25 - 11.25 10.50 - 9.75 - 8.75 - 8 - 6 - 4 - 2 - 0% no MVA</p> <p><b>Riders:</b> Income Outlook, Medical Stay Waiver, TIR, Accidental Death DB = AV *</p>	<p>1st Yr NQ <b>10.00%</b> 0-75 <b>8.50%</b> 76-80 1st Yr Q <b>10.00%</b> 0-70 <b>8.00%</b> 71-75 <b>7.00%</b> 76-80</p> <p>Yrs. 2-5 Q/NQ <b>1.00%</b> all ages</p> <p>Differs in FL - LA - TX</p>
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The Minimum Guar. Contract Value equals 87.5% of premiums received, less withdrawals and withdrawals charges, accumulated at MGIR. It is never less than 1% and never more than 3%. \*In LA the death benefit before annuity date = Contract value paid if applied under a settlement option or CSV if paid as lump sum payment.

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<i>Fixed Index Annuities</i> <i>November 18, 2011</i>	<i>Product / Participation Rate</i> <i>Interest Crediting Strategies</i>	<i>Free Withdrawal/Minimum Premium</i> <i>State Availability</i>	<i>Issue Ages</i> <i>Surrender Charges/Riders</i>	<i>Commission</i>
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## American National Insurance Company

A.M. Best (A) Superior S&P (A+) Strong

<b>ANICO Strategy 10 Indexed Annuity</b> (SPDA)	<b>Free Withdrawal:</b> After 1st contract yr. Can withdraw up to 10% of annuity value or RMD without surrender charges  <b>Minimum Premium:</b> \$5,000 NQ - \$4,000 Q <b>Maximum Premium:</b> 1 million  <b>STATES NOT APPROVED:</b> MA, MN, NY, OR, PA, UT, VT	<b>Issue Ages:</b> 0-85 Q/NQ  <b>Surrender Charges:</b> (10 Yr) 9-9-8-7-6-5-4-3-2-1-0% no MVA <b>Riders:</b> Lifetime Income Enhanced Death Benefit  DB = AV	<b>8.00%</b> Ages 0-75  <b>6.50%</b> Ages 76-80  <b>5.00%</b> Ages 81-85 See note for Trail Commissions
<b>S&amp;P 500® Annual Pt-to-Pt 100% Par-Rate 3.00% Cap</b>			
<b>Fixed Interest Rate 1.00%</b>			

Participation Rate is set at issue and is guaranteed for the life of the contract: Min cap is 3%. Minimum Guaranteed Surrender Value is equal to 90% of your premium less any withdrawals, accumulated at the minimum guaranteed interest rate, currently 1.00% for the index account and 1.00% for the fixed account. Option B w/ Trail Commissions: 1st Year 5.5% ages 0-75: 4% ages 76-80: 2.5% ages 81-85. After 1st Year 0.4% trail for all ages.

## Great American Life Insurance Company®

A.M. Best (A) Excellent S&P (A+) Strong COM07337

<b>American Valor® 10</b> (FPDA) P1431410NW	<b>2% Premium Bonus 1<sup>st</sup> 3 Yrs.*</b> <b>Free Withdrawal:</b> 10% of Purchase payments in first year. 10% of account value beginning in year two <b>Minimum Premium:</b> \$10,000 Q/NQ \$5,000 NQ or \$2,000 Q for Additional <b>Maximum Premium:</b> w/o home office appr. \$750,000 Ages 0-79 \$500,000 Ages 80-85  <b>STATES NOT APPROVED:</b> DE, HI, NY	<b>Issue Ages:</b> 0-85 NQ 18-85 Q  <b>Surrender Charges:</b> (10 Yr) 10-9-8-7-6-5-4-3-2-1% no MVA charges decrease monthly  <b>Riders:</b> **IncomeSustainer, **NCR, **TIR **IncomeSustainer Plus DB = AV	<b>6.00%</b> Ages up to 75  <b>4.50%</b> Ages 76-80  <b>2.50%</b> Ages 81-85
<b>S&amp;P 500® Annual Pt-to-Pt 100% Par Rate 3.50% Cap</b>			
<b>S&amp;P 500® Monthly Average 100% Par Rate 3.50% Cap</b>			
<b>Fixed Rate Strategy 1.40%</b>			

\*Bonus available first 3 yrs. Referred to as Purchase Payment bonus in contract. MGIR is 1% of 100% less any withdrawals and early withdrawal charges. 100% participation rate on Monthly Average and Annual Pt-to-Pt Spread option is guaranteed for life of contract. Maximum spread is 8%. Minimum Daily Average Participation Rate is 50%. \*\*IncomeSustainer and IncomeSustainer Plus availability varies by state. NCR & TIR not available in MA. Trails Now Available. Call Today!

<b>Safe Return<sup>SM</sup></b> (SPDA) P1074509NW	<b>Return of Premium Guarantee</b> <b>Free Withdrawal:</b> 10% of Purchase payments in first year. 10% of account value beginning in year two <b>Minimum Premium:</b> \$25,000 Q/NQ \$5,000 NQ or \$2,000 Q for Additional Premium allowed 60 days from issue ONLY <b>Maximum Premium:</b> w/o home office appr. \$750,000 Ages 0-79 \$500,000 Ages 80-85  <b>STATES NOT APPROVED:</b> DE, NY	<b>Issue Ages:</b> 0-85 NQ 18-85 Q  <b>Surrender Charges:</b> (10 Yr) 10-9-8-7-6-5-4-3-2-1% no MVA charges decrease monthly  <b>Riders:</b> **IncomeSustainer, **NCR, **TIR **IncomeSustainer Plus, ROP  DB = AV	<b>6.50%</b> Ages up to 75  <b>5.50%</b> Ages 76-80  <b>2.50%</b> Ages 81-85
<b>S&amp;P 500® Annual Pt-to-Pt Cap 4.00%</b>			
<b>S&amp;P 500® Annual Pt-to-Pt Bailout Cap 3.50%</b>			
<b>S&amp;P 500® Monthly Average Cap 4.00%</b>			
<b>S&amp;P 500® Monthly Average Bailout Cap 3.50%</b>			
<b>Fixed Rate Strategy 1.10%</b>			

Return of premium value is sum of all purchase payments, less the sum of all net withdrawals. Included at no extra charge. MGIR is 1% of 100% less any withdrawals and early withdrawal charges. \*\*IncomeSustainer and IncomeSustainer Plus availability varies by state. NCR & TIR not available in MA. Trails Now Available. Call Today!

<b>Safe Outlook<sup>SM</sup></b> (SPDA) P1077409NW	<b>Free Withdrawal:</b> 10% of Purchase payments in first year. 10% of account value beginning in year two <b>Minimum Premium:</b> \$10,000 Q/NQ \$5,000 NQ or \$2,000 Q for Additional Premium allowed 60 days from issue ONLY <b>Maximum Premium:</b> w/o home office appr. \$750,000 Ages 0-79 \$500,000 Ages 80-85  <b>STATES NOT APPROVED:</b> DE, NY	<b>Issue Ages:</b> 0-85 NQ 18-85 Q  <b>Surrender Charges:</b> (6 Yr) 9-8-7-6-5-4% no MVA charges decrease monthly  <b>Riders:</b> **IncomeSustainer, **NCR, **TIR **IncomeSustainer Plus  DB = AV	<b>4.00%</b> Ages up to 75  <b>3.00%</b> Ages 76-80  <b>2.00%</b> Ages 81-85
<b>S&amp;P 500® Annual Pt-to-Pt Cap 3.75%</b>			
<b>S&amp;P 500® Annual Pt-to-Pt Bailout Cap 3.25%</b>			
<b>S&amp;P 500® Monthly Average Cap 3.75%</b>			
<b>S&amp;P 500® Monthly Average Bailout Cap 3.25%</b>			
<b>Fixed Rate Strategy 1.25%</b>			

MGIR is 1% of 90% less any withdrawals and early withdrawal charges. \*\*IncomeSustainer and IncomeSustainer Plus availability varies by state. NCR & TIR not available in MA. Trails Now Available. Call Today!

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Fixed Index Annuities November 18, 2011	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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**AVIVA Life and Annuity Company** - Des Moines, IA      A.M. Best (A) Excellent    S&P (A+) Strong

<b>Income Preferred Bonus (FPDA)</b> \$5,000 - \$74,999    \$75,000+ <b>1 Year Pt-to-Pt S&amp;P 500 Index (cap)</b> <b>2.00%</b> <b>3.25%</b> <b>1 Year Monthly Cap Index (cap)</b> <b>1.05%</b> <b>1.60%</b> <b>1 Year Average Index (cap)</b> <b>2.00%</b> <b>3.25%</b> <b>Fixed Strategy</b> <b>1.00%</b> <b>1.55%</b>	<b>6% 1st Year Premium Bonus</b> <b>Free Withdrawal:</b> Year 1: 5% of accumulated value Years 2+: 10% of accumulated value  <b>Minimum Premium:</b> \$5,000 Q/NQ <b>Maximum Premium:</b> 1 million w/o home office appr. <b>STATES NOT APPROVED:</b> DE, NJ, NY, OR, PA <i>**Income Preferred Bonus S approved in AK, CT, MN, UT, WA</i>		<b>Issue Ages:</b> 0-78 Q/NQ (0-64 in FL) (0-74 in IN) <b>Surrender Charges:</b> (10 Yr) 12-12-12-11-10-9-8-7-6-4-0 % +/-MVA Different in SC, TX <b>Riders:*</b> Income Edge Plus, NCR, TIR  DB = AV	Ages 0-75 <b>7.00% Yr 1</b> 3.50% Yrs 2-5  Ages 76-78 <b>5.00% Yr 1</b> 2.50% Yrs 2-5
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10 Yr Premium Bonus Recapture Charge: Yrs 1-8, 6.5%; Yr 9, 4.6%; Yr 10, 2.3% of accumulation value. MGSV is 87.5% of premium accumulated at a rate of 1%. Fixed Strategy Rate is guaranteed for 1 year. \*Rider availability and/or features may vary by state. \*\*Income Preferred Bonus S approved in AK, CT, MN, UT & WA with modified rates, bonus, bonus recapture and surrender charges.

<b>Income Preferred Ultra (FPDA)</b> \$5,000 - \$74,999    \$75,000+ <b>First Year Option:</b> Fixed Strategy <b>Base Rate</b> <b>1.00%</b> <b>1.45%</b> <b>First Year Yield</b> <b>4.00%</b> <b>4.45%</b>  <b>Years 2+ Options:</b> 1 Year Pt-to-Pt Index 1 Year Monthly Cap Index 1 Year Average Index Fixed Strategy	<b>3% 1st Year Interest Rate Bonus</b> <b>Free Withdrawal:</b> Year 1: 5% of accumulated value Years 2+: 10% of accumulated value  <b>Minimum Premium:</b> \$5,000 Q/NQ <b>Maximum Premium:</b> 1 million w/o home office appr.  <b>STATES NOT APPROVED:</b> AK, CT, DE, MN, NJ, NY, OR, PA, UT, WA		<b>Issue Ages:</b> 0-78 Q/NQ (0-64 in FL) <b>Surrender Charges:</b> (10 Yr) 16-15-14-13-12-11-10-9-8-7-6-4-0 % +/-MVA Different in SC, TX <b>Riders:**</b> Income Edge Plus, NCR, TIR  DB = AV	Ages 0-75 <b>7.50% Yr 1</b> 3.75% Yrs 2-5  Ages 76-78 <b>5.50% Yr 1</b> 2.75% Yrs 2-5
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All first year premiums must be allocated to the fixed strategy. Client may re-allocate annually, on anniversary date into indexed strategies. MGSV is 87.5% of premium accumulated at a rate of 1%. Fixed Strategy Rate is guaranteed for 1 year. \*\*Rider availability and/or features may vary by state.

<b>Lifetime Solutions (SPDA)</b> \$25,000 - \$99,999    \$100,000+ <b>First-Year Premium Bonus</b> <b>6.00%</b> <b>7.00%</b> <b>Roll-up Rate</b> <b>7.00%</b> <b>8.00%</b> <b>1 Year Pt-to-Pt S&amp;P 500 Index (cap)</b> <b>3.00%</b> <b>3.00%</b> <b>1 Year Monthly Cap Index (cap)</b> <b>1.55%</b> <b>1.55%</b> <b>2 Year Monthly Cap Index (cap)</b> <b>1.90%</b> <b>1.90%</b> <b>Fixed Strategy</b> <b>1.35%</b> <b>1.35%</b>	<b>Up to 7% 1st Year Premium Bonus*</b> <b>Free Withdrawal:</b> Year 1: 5% of accumulated value Years 2+: 10% of accumulated value  <b>Minimum Premium:</b> \$25,000 Q/NQ <b>Maximum Premium:</b> 1 million w/o home office appr.  <b>STATES NOT APPROVED:</b> FL, NJ, NY, OR, PA, WA <i>***Lifetime Solutions S approved in AK, DE, MN &amp; UT</i> <i>***Lifetime Solutions S3 approved in CT</i> <i>***Lifetime Solutions S4 approved in NV, SC, TX</i>		<b>Issue Ages:</b> 0-78 Q/NQ (0-74 in IN) <b>Surrender Charges:</b> (10 Yr) 12-12-12-11-10-9-8-7-6-4-0% +/- MVA MVA is not applicable in all states  <b>Riders:**</b> NCR, TIR  DB = AV	Ages 0-75 <b>7.00%</b>  Ages 0-75  <b>5.00%</b>  Ages 76-78
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\*Premium Bonus Vesting Schedule: Yrs 1-7, 0%; Yr 8, 25%; Yr 9, 50%; Yr 10, 75%; Yr 11+, 100% of Premium Bonus. MGSV is 87.5% of premium accumulated at a rate of 1%. Fixed Strategy Rate is guaranteed for 1 year. \*\*Rider availability and/or features may vary by state. \*\*\*Lifetime Solutions S versions all have modified rates, bonus, bonus vesting and surrender charges.

Rider Abbreviations: EWB - Enhanced Withdrawal Benefit; FWR - Flexible Withdrawal; GLWB - Guaranteed Lifetime Withdrawal Benefit; HHC - Home Health Care; NCR - Nursing Home Confinement; ROP - Return of Premium; TIR - Terminal Illness; UBR - Unemployment Benefit; UW - Unemployment Waiver; DB - Death Benefit; AV - Accumulation Value; SV - Surrender Value.

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