

Fixed Annuity Detail Sheet

► Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions															States		
Surrender Charges Last 15 Years																				
American Equity Investment Life Insurance Company Premier Eagle 10 (FPDA-7-08)	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home												No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization			Not Available in: AL CT FL IN MN NV NY OR PA PR TX VI WA		
	Qualified Owner: 80 Annuitant: 80		Qualified Single: 2,000 Monthly: 2,000																	Prem Bo
	Withdrawal Notes:																			
	For states AR, AZ, CA, CO, DC, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, RI, SD, TN, VA, VT, WI, WV, WY (15 years):		20	19.5	19	18.5	18	17.5	17	16	15	14	12	10	7.5	5	2.5	Rate Cha		
	Age 76+ in states AK, AR, AZ, CO, DC, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, RI, SC, SD, TN, UT, VA, VT, WI, WV, WY (10 years):		15	14	13	12	11	9.5	8	6.5	5	2.5								
	For states AK, DE, SC, UT (9 years):		12	11	9.5	8.25	7	5.5	4.25	2.75	1.25									
	For states OK (15 years):		16.5	16	15.25	14.25	13.5	12.5	11.5	11	10	9	8	7	6	4	2			
Guaranteed Minimum Value:		100% of Premium at 1.50%															Next Cha			
Product Type			Rate Guarant'd		Bonus		Rate First Year		Guarant'd Min Rate		Yield to Su									
1-Year Fixed			1 Year		none		2		1.50		2.65									
Life of the Southwest Retire Four	Non-Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Terminal Illness No- Annualization												No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options Yes-Nursing Home			Not Available in: AK AL CT GA MD NJ NY OR PA PR UT VI WA WY		
	Qualified Owner: 75 Annuitant: 75		Qualified Single: 3,000 Monthly: 3,000																	No Prem
	Withdrawal Notes:																			
	Withdrawal Charges 15 years:		12.5	12.5	12.5	12	11	10	9	8	7	6	5	4	3	2	1	Rate Cha		
	Guaranteed Minimum Value:		100% of Premium at 1.00%															Next Cha		
	Product Type			Rate Guarant'd		Bonus		Rate First Year		Guarant'd Min Rate		Yield to Su								
	1-Year Fixed with Bonus			1 Year		1%		3		1.00		2.07								
Surrender Charges Last 14 Years																				
	Non-Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home												Yes-Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization			Not Available in: AK AL CT DE MA MN NV NY		
	Qualified Owner: 75 Annuitant: 75		Qualified Single: 2,000 Monthly: 2,000																	

Commissions Age: Rate
0-75: 5.00+ 76-80: 3.75+ see notes
nus: 3.00-10.00
aged: 10/08/11
ange : TBD
urrenderTM Guarant'd 2.18
0-70: 11.00+ 71-75: 9.00+ see notes
ium Bonus
aged: 09/22/11
ange : TBD
urrenderTM Guarant'd 1.13
0-75: 4.50+ see notes

Fixed Annuity Detail Sheet

North American Company North American Flex III																OR TX UT VI WA										
	Withdrawal Notes:													Prem Bo												
	For states AR, AZ, CA, CO, DC, GA, HI, IA, ID, IN, KS, KY, LA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (14 years):	18	18	17	15	15	15	15	14	12	10	8	6	4	2	Rate Cha										
	For states FL (14 years):	18	17	16	15	14	13	12	11	10	10	8	6	4	2											
	For states IL (14 years):	18	18	17	15	15	15	14	13	12	10	8	6	4	2											
	Guaranteed Minimum Value:													100% of Premium at 1.00%		Next Cha										
Product Type		Rate Guarant'd		Bonus		Rate First Year		Guarant'd Min Rate		Yield to Su																
1-Year Fixed		1 Year		none		1.85		1.00		Current																
										2.55																
Surrender Charges Last 12 Years																										
American Equity Investment Life Insurance Company FPDA-10 (MVA)	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home										No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: AK AL CT FL MN NV NY OR PR TX UT VI											
	Withdrawal Notes:													Premium												
	Qualified Owner: 80 Annuitant: 80	Qualified Single: 2,000 Monthly: 2,000													Rate Cha											
	Age 78+ in states CA, IN, KY, MA, MD, MO, ND, OK, PA, SC, VA (9 years):																									
	Age 54+ in states IL, WA (9 years):																									
	Guaranteed Minimum Value:													100% of Premium at 2.25%		Next Cha										
Product Type		Rate Guarant'd		Bonus		Rate First Year		Guarant'd Min Rate		Yield to Su																
1-Year Fixed		1 Year		none		2.25		2.25		Current																
										2.42																
Life of the Southwest RetireMax FPDA 3 403(b)	Non-Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 3,000 Monthly: 3,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Terminal Illness No- Annualization										No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options No- Nursing Home		Not Available in: AK AL CT MD NJ NY OR PA PR UT VI WA WY											
	Withdrawal Notes:													No Prem												
	Withdrawal Charges 12 years:													12	11	10	9	8	7	6	5	4	3	2	1	Rate Cha
	Guaranteed Minimum Value:													100% of Premium at 1.00%		Next Cha										
	Product Type		Rate Guarant'd		Bonus		Rate First Year		Guarant'd Min Rate		Yield to Su															
	1-Year Fixed		1 Year		none		1.75		1.00		Current															
										1.75																
													Not													

Fixed Annuity Detail Sheet

nus: 10.00

anged: 01/19/12

ange : TBD

urrenderTM

Guarant'd

1.75

0-75: 6.00+
76-80: 4.50+
see notes

i Bonus: 2.00

anged: 10/08/11

ange : TBD

urrenderTM

Guarant'd

2.42

ium Bonus

anged: 09/22/11

ange : TBD

urrenderTM

Guarant'd

1.06

Fixed Annuity Detail Sheet

Life of the Southwest RetireThree	Non-Qualified Owner: 75 Annuitant: 75		Non-Qualified Single: 5,000 Monthly: 5,000		No- Disability No- Hospitalization No- Extended Care Waiver No- Terminal Illness No- Annualization		No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options Yes-Nursing Home		Available in: AK AL CT MD NJ NY OR PA PR UT VI WA WY								
	Withdrawal Notes:				No Prem												
	Withdrawal Charges 12 years:				12	11	10	9	8	7	6	5	4	3	2	1	Rate Cha
	Guaranteed Minimum Value:				100% of Premium at 1.00%												Next Cha
	Product Type				Rate Guarant'd		Bonus		Rate First Year		Guarant'd Min Rate		Yield to Su				
1-Year Fixed				1 Year		none		1.75		1.00		Current					
1.75																1.75	
Surrender Charges Last 10 Years																	
American Equity Investment Life Insurance Company Premier Eagle 12 (FRG-2-09)	Non-Qualified Owner: 78 Annuitant: 78		Non-Qualified Single: 5,000 Monthly: 5,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: AK AL CT DE IN MN NV NY OK OR PA PR SC TX UT VI WA								
	Withdrawal Notes:				Premium												
	Withdrawal Charges 10 years:				12.5	12	12	11	10	9	8	7	6	4	Rate Cha		
	Guaranteed Minimum Value:				100% of Premium at 1.00%												Next Cha
	Product Type				Rate Guarant'd		Bonus		Rate First Year		Guarant'd Min Rate		Yield to Su				
1-Year Fixed				1 Year		none		1.6		1.00		Current					
2.48																2.48	
American General Life Insurance Company AG HorizonMYG (CA)	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 5,000 Monthly: 5,000		No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: CA								
	Withdrawal Notes:				No Prem												
	For states CA (10 years): For states OH (9 years):				10 9	9 8	8 7	7 6	6 5	5 4	4 3	3 2	2 1	1	Rate Cha		
	Guaranteed Minimum Value:				90% of Premium at 2.00%												Next Cha
	Product Type				Rate Guarant'd		Bonus		Rate First Year		Rate Year 6		Yield to Su				
6 Year Fixed with Bonus				6 Years		4%		6		2.00		Current					
2.39																2.39	
	Non-Qualified Owner: 79 Annuitant: 79		Non-Qualified Single: 10,000 Monthly: 10,000		No- Disability No- Hospitalization		Yes-Unemployment No- Long Term Care		Not Available in: AK AL CT DE								
	Qualified Owner: 79 Annuitant: 79		Qualified Single: 2,000 Monthly: 2,000														

0-70: 10.00
71-75: 9.00
76-80: 5.00

ium Bonus

anged: 09/22/11

ange : TBD

urrender TM

Guarant'd

1.06

0-78: 6.00+
see notes

i Bonus: 9.00

anged: 10/08/11

ange : TBD

urrender TM

Guarant'd

1.93

0-75: 7.50+
76-80: 5.00+
81-85: 3.00+
see notes

ium Bonus

anged: 12/27/11

ange : 01/30/12

urrender TM

Guarant'd

2.39

0-75: 4.50+
76-79: 3.38+

Fixed Annuity Detail Sheet

North American Company North American Flex II	Owner: Single: 2,000 Annuitant: Monthly: 2,000		No- Extended Care Waiver Yes-Nursing Home		Yes-Terminal Illness Yes-Annualization								MA MN NV NY OR PR TX UT VI WA			
	Withdrawal Notes:												Premium			
	For states AR, AZ, CA, CO, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years): For states FL (10 years):		15	14	13	12	11	10	8	6	4	2	Rate Cha			
			15	11	10	9	8	7	6	5	4	4				
	Guaranteed Minimum Value:		100% of Premium at 1.00%										Next Cha			
	Product Type		Rate Guarant'd		Bonus		Rate First Year		Guarant'd Min Rate		Yield to Su					
1-Year Fixed		1 Year		none		1.8		1.00		2.30						
North American Company Boomer Annuity	Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80		Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 Monthly: 2,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		Yes-Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization								Not Available in: AK AL CT DE MN MS NY OR PA PR TX UT VI WA	
	Withdrawal Notes:												Premium			
	For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years): For states IL (10 years):		15	14	13	12	11	10	8	6	4	2	Rate Cha			
			14	13	12	11	10	9	8	6	4	2				
	Guaranteed Minimum Value:		100% of Premium at 1.00%										Next Cha			
	Product Type		Rate Guarant'd		Bonus		Rate First Year		Guarant'd Min Rate		Yield to Su					
1-Year Fixed		1 Year		none		1.65		1.00		2.15						
Aviva Life & Annuity (Income Series) Income Select Spirit Bonus (1-Year) <i>High-Band</i>	Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 78		Non-Qualified Single: 75,000 Monthly: 75,000 Qualified Single: 75,000 Monthly: 75,000		Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization								Not Available in: AK CT DE MN NJ NV NY OR PA PR UT WA	
	Withdrawal Notes:												Premium			
	For states AL, AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years): For states TX (10 years):		12	12	12	11	10	9	8	7	6	4	Rate Cha			
			10.2	8.9	7.6	6.2	5.2	4.5	3.8	3.1	2.4	1.2				
	Guaranteed Minimum Value:		100% of Premium at 1.00%										Next Cha			
	Product Type		Rate Guarant'd		Bonus		Rate First Year		Guarant'd Min Rate		Yield to Su					
1-Year Fixed		1 Year		none		1.6		1.00		2.00						
												Not				

see notes
Bonus: 5.00
anged: 01/19/12
ange : TBD
urrenderTM
Guarant'd
1.57
0-80: 7.00+ 81-80: 5.25+ see notes
Bonus: 5.00
anged: 01/19/12
ange : TBD
urrenderTM
Guarant'd
1.56
0-75: 6.00+ 76-78: 4.00+ see notes
Bonus: 4.00
anged: 01/06/12
ange : TBD
urrenderTM
Guarant'd
1.46

Fixed Annuity Detail Sheet

Life of the Southwest Retire Five	Non-Qualified Owner: 80 Annuitant: 80		Non-Qualified Single: 5,000 Monthly: 5,000		No- Disability No- Hospitalization No- Extended Care Waiver No- Terminal Illness No- Annualization		No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options Yes-Nursing Home										Available in: MS NJ NV NY OR PA PR UT VI WA															
	Withdrawal Notes:															No Prem																
	For states AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MT, NC, ND, NE, NH, NM, OH, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years): Age 59+ in states AK, AL, CA, DE, MN, TX (9 years): Ages 0 to 58 in states AK, AL, CA, DE, MN, TX (10 years):				10	9	8	7	6	5	4	3	2	1	Rate Cha																	
					8.25	8.25	7.25	6.25	5	4	3	2	1																			
					10	9	8	7	6	5	4	3	2	1																		
	Guaranteed Minimum Value:				100% of Premium at 1.00%											Next Cha																
<table><tr><td rowspan="2">Product Type</td><td rowspan="2">Rate Guarant'd</td><td rowspan="2">Bonus</td><td rowspan="2">Rate First Year</td><td rowspan="2">Guarant'd Min Rate</td><td colspan="2">Yield to Su</td></tr><tr><td colspan="2">Current</td></tr><tr><td>1-Year Fixed with Bonus</td><td>1 Year</td><td>5%</td><td>6.5</td><td>1.00</td><td colspan="2">1.99</td></tr></table>																	Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su		Current		1-Year Fixed with Bonus	1 Year	5%	6.5	1.00	1.99	
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su																											
					Current																											
1-Year Fixed with Bonus	1 Year	5%	6.5	1.00	1.99																											
Life of the Southwest RetireMax Millenium Flex	Non-Qualified Owner: 0 Annuitant: 75		Non-Qualified Single: 0 Monthly: 0		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Terminal Illness No- Annualization		No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options No- Nursing Home										Not Available in: MS NJ NV NY OR PA PR UT VI WA															
	Withdrawal Notes:															No Prem																
	For states AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MT, NC, ND, NE, NH, NM, OH, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years): Ages 0 to 58 in states AK, AL, CA, DE, MN, TX (10 years): Age 59+ in states AK, AL, CA, DE, MN, TX (10 years):				10	9	8	7	6	5	4	3	2	1	Rate Cha																	
					10	9	8	7	6	5	4	3	2	1																		
					8.25	8.25	7.25	6.25	5	4	3	2	1	0																		
	Guaranteed Minimum Value:															Next Cha																
<table><tr><td rowspan="2">Product Type</td><td rowspan="2">Rate Guarant'd</td><td rowspan="2">Bonus</td><td rowspan="2">Rate First Year</td><td rowspan="2">Guarant'd Min Rate</td><td colspan="2">Yield to Su</td></tr><tr><td colspan="2">Current</td></tr><tr><td>1-Year Fixed with Bonus</td><td>1 Year</td><td>5%</td><td>6.5</td><td></td><td colspan="2">1.99</td></tr></table>																	Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su		Current		1-Year Fixed with Bonus	1 Year	5%	6.5		1.99	
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su																											
					Current																											
1-Year Fixed with Bonus	1 Year	5%	6.5		1.99																											
Life of the Southwest RetireMax Millennium Plus	Non-Qualified Owner: 80 Annuitant: 80		Non-Qualified Single: 5,000 Monthly: 5,000		No- Disability No- Hospitalization No- Extended Care Waiver No- Terminal Illness No- Annualization		No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options Yes-Nursing Home										Not Available in: NJ NY OR PR VI															
	Withdrawal Notes:															No Prem																
	For states AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years): Ages 0 to 58 in states AK, AL, MN, TX, UT, WA (10 years): Age 59+ in states AK, AL, MN, TX, UT, WA (9 years):				10	9	8	7	6	5	4	3	2	1	Rate Cha																	
					10	9	8	7	6	5	4	3	2	1																		
					8.25	8.25	7.25	6.25	5	4	3	2	1																			
	Guaranteed Minimum Value:				100% of Premium at 1.00%											Next Cha																

<div> <div>0-70: 6.55+</div> <div>71-75: 5.15+</div> <div>76-80: 4.14+</div> <div>see notes</div> </div>
ium Bonus
anged: 09/22/11
ange : TBD
urrenderTM
Guarant'd
1.54
ium Bonus
anged: 09/22/11
ange : TBD
urrenderTM
Guarant'd
1.54
<div> <div>0-70: 6.00+</div> <div>71-75: 4.50+</div> <div>76-80: 3.50+</div> <div>see notes</div> </div>
ium Bonus
anged: 09/22/11
ange : TBD

Fixed Annuity Detail Sheet

	Product Type		Rate Guarant'd		Bonus	Rate First Year		Guarant'd Min Rate		Yield to Su			
										Current			
	1-Year Fixed with Bonus		1 Year		5%	6.5		1.00		1.99			
American National Insurance Company Palladium Century 7	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 5,000 Monthly: 5,000	Yes-Disability				No- Unemployment				Not Available in: AL CT IL MA MN NJ NY OR PA TX UT VI WA		
	Qualified Owner: 80 Annuitant: 80	Qualified Single: 4,000 Monthly: 4,000	No- Hospitalization				Yes-Long Term Care						
	No- Extended Care Waiver				No- Terminal Illness								
	No- Nursing Home				No- Annualization								
	Withdrawal Notes:											No Prem	
Withdrawal Charges 10 years:			12	12	11	11	10	9	8	6	4	2	Rate Cha
Guaranteed Minimum Value:			100% of Premium at 1.00%								Next Cha		
	Product Type		Rate Guarant'd		Bonus	Rate First Year		Guarant'd Min Rate		Yield to Su			
										Current			
	1-Year Fixed with Bonus		1 Year		7%	8.25		1.00		1.93			
Minnesota Life SecureOption Extra - 3 Year	Non-Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability				No- Unemployment				Not Available in: NY PR VI		
	Qualified Owner: 90 Annuitant: 90	Qualified Single: 5,000 Monthly: 5,000	No- Hospitalization				No- Long Term Care						
	No- Extended Care Waiver				No- Terminal Illness								
	No- Nursing Home				No- Annualization								
	Withdrawal Notes:											No Prem	
Withdrawal Charges 10 years:			9	9	8	7	6	5	4	3	2	1	Rate Cha
Guaranteed Minimum Value:			100% of Premium at 1.50%								Next Cha		
	Product Type		Rate Guarant'd		Bonus	Rate First Year		Rate Year 3		Yield to Su			
										Current			
	3 Year Fixed with Bonus		3 Years		2%	3.6		1.60		1.80			
Aviva Life & Annuity (Income Series) Income Select Spirit Plus High-Band	Non-Qualified Owner: 78 Annuitant: 78	Non-Qualified Single: 75,000 Monthly: 75,000	No- Disability				No- Unemployment				Not Available in: CT DE MN NJ NY OR PA PR VI WA		
	Qualified Owner: 78 Annuitant: 78	Qualified Single: 75,000 Monthly: 75,000	No- Hospitalization				No- Long Term Care						
	No- Extended Care Waiver				Yes-Terminal Illness								
	Yes-Nursing Home				No- Annualization								
	Withdrawal Notes:											Premium	
For states AK, AL, AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SD, TN, VA, VT, WI, WV, WY (10 years):			12	12	12	11	10	9	8	7	6	4	Rate Cha
For states TX (10 years):			12.1	11	9.8	8.6	7.4	6.2	5	3.8	2.5	1.2	
Guaranteed Minimum Value:			100% of Premium at 1.00%								Next Cha		
	Product Type		Rate Guarant'd		Bonus	Rate First Year		Guarant'd Min Rate		Yield to Su			
										Current			
	1-Year Fixed		1 Year		none	1.55		1.00		1.75			

SurrenderTM

Guarant'd

1.54

0-74: 5.00+
75-80: 3.00+

[see notes](#)

ium Bonus

anged: 01/01/12

ange : 02/01/12

SurrenderTM

Guarant'd

1.70

ium Bonus

anged: 01/21/12

ange : TBD

SurrenderTM

Guarant'd

1.73

0-75: 6.50+
76-78: 4.50+

[see notes](#)

Bonus: 2.00

anged: 01/06/12

ange : TBD

SurrenderTM

Guarant'd

1.26

Fixed Annuity Detail Sheet

Aviva Life & Annuity (Income Series) Income Select Spirit Plus S <i>High-Band</i>	Non-Qualified Owner: 78 Annuitant:		Non-Qualified Single: 75,000 Monthly: 75,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home					No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization					Only Available in: CT DE MN OR WA																		
	Qualified Owner: 78 Annuitant:		Qualified Single: 75,000 Monthly: 75,000														Prem Bo																
	Withdrawal Notes:																																
	Withdrawal Charges 10 years:				10		9		8		7		6		5		4		3		2		1	Rate Cha									
	Guaranteed Minimum Value:				100% of Premium at 1.00%												Next Cha																
Product Type					Rate Guarant'd			Bonus		Rate First Year			Guarant'd Min Rate			Yield to Su																	
1-Year Fixed					1 Year			none		1.25			1.00			Current																	
																1.75																	
Life of the Southwest RetireMax Income Master	Non-Qualified Owner: 80 Annuitant:		Non-Qualified Single: 10,000 Monthly: 10,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Terminal Illness No- Annualization					No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options Yes-Nursing Home					Not Available in: AK CT MT NJ NY OH OR PA PR TN VI WA																		
	Qualified Owner: 80 Annuitant:		Qualified Single: 10,000 Monthly: 10,000														No Prem																
	Withdrawal Notes:																																
	For states AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, ND, NE, NH, NM, NV, OK, RI, SC, SD, TX, UT, VA, VT, WI, WV, WY (10 years): Age 59+ in states AL, MN, TX, UT (9 years):				10		9		8		7		6		5		4		3		2		1	Rate Cha									
	Guaranteed Minimum Value:				8.25												8.25		7.25		6.25		5		4		3		2		1		Next Cha
Product Type					Rate Guarant'd			Bonus		Rate Years 1-2			Guarant'd Min Rate			Yield to Su																	
2 Year Fixed					2 Years			none		1.75						Current																	
																1.75																	
American National Insurance Company Palladium Century 5	Non-Qualified Owner: 80 Annuitant:		Non-Qualified Single: 5,000 Monthly: 5,000		Yes-Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home					No- Unemployment Yes-Long Term Care No- Terminal Illness No- Annualization					Not Available in: AL CT IL MA MN NJ NY OR PA TX UT VI WA																		
	Qualified Owner: 80 Annuitant:		Qualified Single: 4,000 Monthly: 4,000														No Prem																
	Withdrawal Notes:																																
	Withdrawal Charges 10 years:				12		12		11		10		9		8		6		4		3		2	Rate Cha									
	Guaranteed Minimum Value:				100% of Premium at 1.00%												Next Cha																
Product Type					Rate Guarant'd			Bonus		Rate First Year			Guarant'd Min Rate			Yield to Su																	
1-Year Fixed with Bonus					1 Year			5%		6.25			1.00			Current																	
																1.74																	

<div> <div>0-75: 5.00+</div> <div>76-78: 3.00+</div> <div>see notes</div> </div>
<div> <div>onus: 2.00-5.00</div> </div>
<div> <div>anged: 01/06/12</div> </div>
<div> <div>ange : TBD</div> </div>
<div> <div>urrenderTM</div> <div>Guarant'd</div> <div>1.52</div> </div>
<div> <div>ium Bonus</div> </div>
<div> <div>anged: 09/22/11</div> </div>
<div> <div>ange : TBD</div> </div>
<div> <div>urrenderTM</div> <div>Guarant'd</div> <div>1.15</div> </div>
<div> <div>0-74: 6.00+</div> <div>75-80: 3.50+</div> <div>see notes</div> </div>
<div> <div>ium Bonus</div> </div>
<div> <div>anged: 01/01/12</div> </div>
<div> <div>ange : 02/01/12</div> </div>
<div> <div>urrenderTM</div> <div>Guarant'd</div> <div>1.51</div> </div>

Fixed Annuity Detail Sheet

► Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions												States
Life of the Southwest RetireMax FPDA 2 403(b)	Non-Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 3,000 Monthly: 3,000 Qualified Single: 3,000 Monthly: 3,000	No- Disability		No- Unemployment										Not Available in: AK AL MD NJ NY OR PA PR UT VI WA WY
			No- Hospitalization		No- Long Term Care										
			No- Extended Care Waiver		No- Special Enhanced Life Income Options										
			Yes-Terminal Illness		No- Nursing Home										
			No- Annualization												
	Withdrawal Notes:														No Prem
	For states AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SC, SD, TN, TX, VA, VT, WI, WV (10 years): Age 59+ in states TX (9 years):		10	9	8	7	6	5	4	3	2	1	Rate Cha		
			8.25	8.25	7.25	6.25	5	4	3	2	1				
	Guaranteed Minimum Value:		100% of Premium at 1.00%												Next Cha
	Product Type		Rate Guarant'd		Bonus		Rate First Year		Guarant'd Min Rate		Yield to Su				
	1-Year Fixed with Bonus		1 Year		1%		2.6		1.00		Current				
											1.70				
Life of the Southwest RetireMax Roth Advantage	Non-Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 3,000 Monthly: 3,000 Qualified Single: 3,000 Monthly: 3,000	No- Disability		No- Unemployment										Not Available in: AK AL MD NJ NY OR PA PR UT VI WA WY
			No- Hospitalization		No- Long Term Care										
			No- Extended Care Waiver		No- Special Enhanced Life Income Options										
			No- Terminal Illness		Yes-Nursing Home										
			No- Annualization												
	Withdrawal Notes:														No Prem
	For states AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SC, SD, TN, VA, VT, WI, WV (10 years): Age 59+ in states TX (9 years):		10	9	8	7	6	5	4	3	2	1	Rate Cha		
			8.25	8.25	7.25	6.25	5	4	3	2	1				
	Guaranteed Minimum Value:		100% of Premium at 1.00%												Next Cha
	Product Type		Rate Guarant'd		Bonus		Rate First Year		Guarant'd Min Rate		Yield to Su				
	1-Year Fixed with Bonus		1 Year		1%		2.6		1.00		Current				
											1.70				
Life of the Southwest RetireTwo	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 3,000 Monthly: 3,000	No- Disability		No- Unemployment										Not Available in: AK AL MD NJ NY OR PA PR UT VI WA WY
			No- Hospitalization		No- Long Term Care										
			No- Extended Care Waiver		No- Special Enhanced Life Income Options										
			No- Terminal Illness		Yes-Nursing Home										
			No- Annualization												
	Withdrawal Notes:														No Prem
	For states AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SC, SD, TN, TX, VA, VT, WI, WV (10 years): Age 59+ in states TX (9 years):		10	9	8	7	6	5	4	3	2	1	Rate Cha		
			8.25	8.25	7.25	6.25	5	4	3	2	1				
	Guaranteed Minimum Value:		100% of Premium at 1.00%												Next Cha

Commissions Age: Rate
ium Bonus
anged: 09/22/11
ange : TBD
urrenderTM
Guarant'd
1.16
0-55: 6.00+ 56-65: 5.50+ 66-75: 4.81+ see notes
ium Bonus
anged: 09/22/11
ange : TBD
urrenderTM
Guarant'd
1.16
0-75: 8.00 76-85: 4.00
ium Bonus
anged: 09/22/11
ange : TBD

Fixed Annuity Detail Sheet

	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su							
							Current							
	1-Year Fixed with Bonus		1 Year	1%	2.6	1.00	1.70							
ReliaStar Life Insurance Company ING StrataFlex (TSA/457)	Non-Qualified Owner: 0 Annuitant: 0	Non-Qualified Single: 5,000 Monthly: 5,000	Yes-Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home				No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization				Not Available in: AL NY PR VI VT			
	Qualified Owner: 75 Annuitant: 75		Qualified Single: 5,000 Monthly: 5,000											
	Withdrawal Notes:										No Prem			
	Withdrawal Charges 10 years:		10	9	8	7	6	5	4	3	2	1	Rate Cha	
	Guaranteed Minimum Value:										Next Cha			
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su							
						Current								
1-Year Fixed with Bonus		1 Year	1.5%	2.95		1.60								
American National Insurance Company Palladium Century 3	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	Yes-Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home				No- Unemployment Yes-Long Term Care No- Terminal Illness No- Annualization				Not Available in: AL CT IL MA MN NJ NY OR PA TX UT VI WA			
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 4,000 Monthly: 4,000											
	Withdrawal Notes:										No Prem			
	Withdrawal Charges 10 years:		11	10	9	8	7	6	5	4	3	2	Rate Cha	
	Guaranteed Minimum Value:		100% of Premium at 1.00%								Next Cha			
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su							
						Current								
1-Year Fixed with Bonus		1 Year	3%	4.25	1.00	1.55								
American General Life Insurance Company AG HorizonMYG	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home				No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization				Not Available in: AK CA NJ NY PR UT VI			
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 5,000 Monthly: 5,000											
	Withdrawal Notes:										No Prem			
	For states AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NC, ND, NE, NH, NM, OK, OR, PA, RI, SD, TN, TX, VA, VT, WA, WI, WV, WY (10 years):		10	9	8	7	6	5	4	3	2	1	Rate Cha	
	For states DE, NV, OH (9 years):		9	8	7	6	5	4	3	2	1			
	Guaranteed Minimum Value:		90% of Premium at 1.00%								Next Cha			
Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Year 6	Yield to Su								
						Current								
6 Year Fixed with Bonus		6 Years	4%	5.15	1.15	1.54								
	Non-Qualified	Non-Qualified	No- Disability				No- Unemployment				Not			

Surrender TM
Guarant'd
1.16
0-75: 6.50+ see notes
ium Bonus
anged: 01/01/12
ange : TBD
Surrender TM
Guarant'd
1.29
0-74: 7.00+ 75-UP: 4.50+ see notes
ium Bonus
anged: 01/01/12
ange : 02/01/12
Surrender TM
Guarant'd
1.32
0-75: 7.50+ 76-80: 5.00+ 81-85: 3.00+ see notes
ium Bonus
anged: 12/27/11
ange : 01/30/12
Surrender TM
Guarant'd
1.48

Fixed Annuity Detail Sheet

Minnesota Life SecureOption Flex	Owner: 85 Annuitant: 85 Qualified	Single: 2,000 Monthly: 2,000 Qualified	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Available in: NY PR VI								
	Withdrawal Notes:		No Prem										
	Withdrawal Charges 10 years:		9	9	8	7	6	5	4	3	2	1	Rate Cha
	Guaranteed Minimum Value:		100% of Premium at 1.50%										Next Cha
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su		Current				
1-Year Fixed		1 Year	none	1.5	1.50	1.50							
Aviva Life & Annuity (Income Series) Income Select Spirit Plus S Low-Band	Owner: 78 Annuitant: 78 Qualified	Single: 5,000 Monthly: 5,000 Qualified	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: CT DE MN OR WA								
	Withdrawal Notes:		Prem Bo										
	Withdrawal Charges 10 years:		10	9	8	7	6	5	4	3	2	1	Rate Cha
	Guaranteed Minimum Value:		100% of Premium at 1.00%										Next Cha
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su		Current				
1-Year Fixed		1 Year	none	1	1.00	1.49							
Aviva Life & Annuity (Income Series) Income Select Spirit Bonus (1-Year) Low-Band	Owner: 78 Annuitant: 78 Qualified	Single: 5,000 Monthly: 5,000 Qualified	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK CT DE MN NJ NV NY OR PA PR UT WA								
	Withdrawal Notes:		Premium										
	For states AL, AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years): For states TX (10 years):		12 10.2	12 8.9	12 7.6	11 6.2	10 5.2	9 4.5	8 3.8	7 3.1	6 2.4	4 1.2	Rate Cha
	Guaranteed Minimum Value:		100% of Premium at 1.00%										Next Cha
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su		Current				
1-Year Fixed		1 Year	none	1	1.00	1.40							
American National	Owner: 90 Annuitant: 90 Qualified	Single: 5,000 Monthly: 5,000 Qualified	Yes-Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment Yes-Long Term Care No- Terminal Illness No- Annualization	Not Available in: AL CT IL MA MN NJ NY OR PA TX UT VI WA								
	Withdrawal Notes:												
	Withdrawal Charges 10 years:												
	Guaranteed Minimum Value:												
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su		Current				

[see notes](#)

ium Bonus

anged: 01/21/12

ange : TBD

urrenderTM

Guarant'd

1.50

0-75: 5.00+
76-78: 3.00+
[see notes](#)

nus: 2.00-5.00

anged: 01/06/12

ange : TBD

urrenderTM

Guarant'd

1.49

0-75: 6.00+
76-78: 4.00+
[see notes](#)

i Bonus: 4.00

anged: 01/06/12

ange : TBD

urrenderTM

Guarant'd

1.40

0-74: 8.00+
75-90: 5.50+
[see notes](#)

Fixed Annuity Detail Sheet

Insurance Company Palladium Century 1	Withdrawal Notes:										No Prem										
	Withdrawal Charges 10 years:										Rate Cha										
	Guaranteed Minimum Value:										Next Cha										
	100% of Premium at 1.00%																				
	<table><tr><th>Product Type</th><th>Rate Guarant'd</th><th>Bonus</th><th>Rate First Year</th><th>Guarant'd Min Rate</th><th>Yield to Su</th></tr><tr><td>1-Year Fixed with Bonus</td><td>1 Year</td><td>1%</td><td>2.25</td><td>1.00</td><td>1.35</td></tr></table>										Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su	1-Year Fixed with Bonus	1 Year	1%	2.25	1.00
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su																
1-Year Fixed with Bonus	1 Year	1%	2.25	1.00	1.35																
Aviva Life & Annuity (Income Series) Income Select Spirit Plus <i>Low-Band</i>	Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 78	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization								Not Available in: CT DE MN NJ NY OR PA PR VI WA										
	Withdrawal Notes:										Premium										
	For states AK, AL, AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SD, TN, VA, VT, WI, WV, WY (10 years): For states TX (10 years):										Rate Cha										
	12 12 12 11 10 9 8 7 6 4 12.1 11 9.8 8.6 7.4 6.2 5 3.8 2.5 1.2																				
	Guaranteed Minimum Value:										Next Cha										
	100% of Premium at 1.00%																				
ReliaStar Life Insurance Company ING StrataFlex (NQ)	Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 0 Annuitant: 0	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	Yes-Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization								Not Available in: AL NH NJ NY OR PA PR TX VI VT										
	Withdrawal Notes:										No Prem										
	Withdrawal Charges 10 years:										Rate Cha										
	Guaranteed Minimum Value:										Next Cha										
	<table><tr><th>Product Type</th><th>Rate Guarant'd</th><th>Bonus</th><th>Rate First Year</th><th>Guarant'd Min Rate</th><th>Yield to Su</th></tr><tr><td>1-Year Fixed with Bonus</td><td>1 Year</td><td>1%</td><td>2</td><td></td><td>1.10</td></tr></table>										Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su	1-Year Fixed with Bonus	1 Year	1%	2	
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su																
1-Year Fixed with Bonus	1 Year	1%	2		1.10																
Surrender Charges Last 9 Years																					
EquiTrust Life Insurance	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 30,000 Monthly: 30,000 Qualified Single: 30,000 Monthly: 30,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization								Not Available in: AK CT IN MA MD MN NY OK OR PR TX UT VI VT WA										
	Withdrawal Notes:										Premium										

ium Bonus
anged: 01/01/12
ange : 02/01/12
urrenderTM
Guarant'd
1.12
0-75: 6.50+ 76-78: 4.50+ see notes
i Bonus: 2.00
anged: 01/06/12
ange : TBD
urrenderTM
Guarant'd
1.20
0-74: 6.50+ 75-80: 4.90+ see notes
ium Bonus
anged: 01/01/12
ange : TBD
urrenderTM
Guarant'd
1.20
0-80: 5.50 81-85: 4.13 see notes
i Bonus: 1.50

Fixed Annuity Detail Sheet

Insurance Company ChoiceFour (MVA Option)	For states AL, AR, AZ, CA, CO, DC, DE, GA, HI, IA, ID, IL, KS, KY, LA, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, PA, RI, SC, SD, TN, VA, WI, WV, WY (9 years):										12	11	10	9	8	7	6	4	2	Rate Change
	For states FL (9 years):										10	10	10	9	8	7	6	4	2	
	For states NV (9 years):										9	8	7	6.5	5.5	4.5	3.5	2.5	1.5	
	Guaranteed Minimum Value:										100% of Premium at 2.00%									Next Change
	Product Type										Rate Guarant'd		Bonus	Rate First Year		Guarant'd Min Rate		Yield to Surrender		
1-Year Fixed										1 Year		none	2.5		2.00		2.67			
American General Life Insurance Company AG HorizonPlus (CA)	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 5,000 Monthly: 5,000		No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home				No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization				Only Available in: CA							
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 5,000 Monthly: 5,000																	
	Withdrawal Notes:										No Premium									
	Withdrawal Charges 9 years:										9	8	7	6	5	4	3	2	1	Rate Change
	Guaranteed Minimum Value:										90% of Premium at 2.00%									Next Change
Product Type										Rate Guarant'd		Bonus	Rate First Year		Rate Year 6		Yield to Surrender			
6 Year Fixed with Bonus										6 Years		6%	8		2.00		2.65			
EquiTrust Life Insurance Company ChoiceFour (Base Contract)	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 10,000 Monthly: 10,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home				No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization				Not Available in: AK CT IN MA MD MN NY OK OR PR TX UT VI VT WA							
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 10,000 Monthly: 10,000																	
	Withdrawal Notes:										No Premium									
	For states AL, AR, AZ, CA, CO, DC, DE, GA, HI, IA, ID, IL, KS, KY, LA, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, PA, RI, SC, SD, TN, VA, WI, WV, WY (9 years):										12	11	10	9	8	7	6	4	2	Rate Change
	For states FL (9 years):										10	10	10	9	8	7	6	4	2	
For states NV (6 years):										9	8	7	6.5	5.5	4.5					
Guaranteed Minimum Value:										100% of Premium at 2.00%									Next Change	
Product Type										Rate Guarant'd		Bonus	Rate First Year		Guarant'd Min Rate		Yield to Surrender			
1-Year Fixed										1 Year		none	2.5		2.00		2.50			
North	Non-Qualified Owner: 85 Annuitant: 0		Non-Qualified Single: 10,000 Monthly: 10,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home				Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization				Not Available in: AK AL CT DE MA MN NV NY OR PR UT VI WA							
	Qualified Owner: 85 Annuitant: 0		Qualified Single: 2,000 Monthly: 2,000																	
	Withdrawal Notes:										No Premium									
	For states AL, AR, AZ, CA, CO, DC, DE, GA, HI, IA, ID, IL, KS, KY, LA, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, PA, RI, SC, SD, TN, VA, WI, WV, WY (9 years):										12	11	10	9	8	7	6	4	2	Rate Change
	For states FL (9 years):										10	10	10	9	8	7	6	4	2	
For states NV (6 years):										9	8	7	6.5	5.5	4.5					

anged: 10/24/11

ange : TBD

urrenderTM
Guarant'd
2.22

0-75: 6.00
76-80: 3.20
81-85: 1.35

ium Bonus

anged: 12/27/11

ange : 01/30/12

urrenderTM
Guarant'd
2.65

0-80: 5.50
81-85: 4.13
see notes

ium Bonus

anged: 10/24/11

ange : TBD

urrenderTM
Guarant'd
2.06

0-80: 5.50+
81-85: 4.13+
see notes

Fixed Annuity Detail Sheet

American Company North American Director	Withdrawal Notes:												No Prem
	For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (9 years): For states TX (9 years):		12	11	10	9	8	7	6	4	2	Rate Cha	
			8	8	7	6	5	4	3	2	1		
	Guaranteed Minimum Value:		100% of Premium at 1.00%										Next Cha
	Product Type		Rate Guarant'd		Bonus		Rate First Year		Rate Year 5		Yield to Su Current		
	5 Year Fixed with Bonus		5 Years		3%		4.8		1.80		2.13		
American General Life Insurance Company AG HorizonPlus	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000		No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: AK CA MN MO NJ NY OH OR PA PR UT VI WA				
	Withdrawal Notes:												No Prem
	Withdrawal Charges 9 years:		9	8	7	6	5	4	3	2	1	Rate Cha	
	Guaranteed Minimum Value:		90% of Premium at 1.00%										Next Cha
	Product Type		Rate Guarant'd		Bonus		Rate First Year		Rate Year 6		Yield to Su Current		
	6 Year Fixed with Bonus		6 Years		6%		7.1		1.10		1.75		
Presidential Life FPDA, No Load Flex	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 120 Monthly: 120 Qualified Single: 120 Monthly: 120		No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization		Not Available in: NV OR PR VI WA				
	Withdrawal Notes:												No Prem
	Withdrawal Charges 9 years:		9	8	7	6	5	4	3	2	1	Rate Cha	
	Guaranteed Minimum Value:		100% of Premium at 1.10%										Next Cha
	Product Type		Rate Guarant'd		Bonus		Rate First Year		Guarant'd Min Rate		Yield to Su Current		
	1-Year Fixed		1 Year		none		1.65		1.10		1.65		
ReliaStar Life Insurance Company ING Retirement Plus	Non-Qualified Owner: 0 Annuitant: 0 Qualified Owner: 70 Annuitant: 70		Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 500 Monthly: 500		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization		Not Available in: AL MD NJ NY OR PA PR RI TX UT VI WA				
	Withdrawal Notes:												No Prem
	Withdrawal Charges 9 years:		9	9	8	7	6	5	4	3	2	Rate Cha	
	Guaranteed Minimum Value:												Next Cha

ium Bonus

anged: 01/19/12

ange : TBD

urrenderTM

Guarant'd

1.77

0-75: 6.00
76-80: 3.20
81-85: 1.35

ium Bonus

anged: 12/27/11

ange : 01/30/12

urrenderTM

Guarant'd

1.72

0-75: 3.50
76-80: 2.60
81-85: 0.75
see notes

ium Bonus

anged: 08/24/11

ange : TBD

urrenderTM

Guarant'd

1.16

0-55: 4.50+
56-75: 4.50+
see notes

ium Bonus

anged: 01/01/12

ange : TBD

Fixed Annuity Detail Sheet

(ISA/457)

(ISA/457)

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity
1-Year Fixed	1 Year	none	1.2		1.20

ReliaStar Life Insurance Company

ING Retirement Plus (NQ)

<div> <div>Non-Qualified</div> <div>Owner: 70</div> <div>Annuitant: 70</div> </div> <div> <div>Non-Qualified</div> <div>Single: 5,000</div> <div>Monthly: 5,000</div> </div>	<div> <div>Qualified</div> <div>Owner: 0</div> <div>Annuitant: 0</div> </div> <div> <div>Qualified</div> <div>Single: 500</div> <div>Monthly: 500</div> </div>	<div> <div>No- Disability</div> <div>No- Hospitalization</div> <div>No- Extended Care Waiver</div> <div>Yes-Nursing Home</div> </div> <div> <div>No- Unemployment</div> <div>No- Long Term Care</div> <div>No- Terminal Illness</div> <div>Yes-Annualization</div> </div>	<div> <div>Not Available in:</div> <div>AL MD</div> <div>NJ NY</div> <div>OR PA</div> <div>PR RI</div> <div>TX UT</div> <div>VI WA</div> </div>				
Withdrawal Notes:			No Prem				
<div> <div>For states AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, SC, SD, TN, TX, VA, VT, WA, WI, WV, WY (9 years):</div> <div>Ages 0 to 55 in states IN, MD, PA (9 years):</div> <div>Age 56+ in states IN, MD, PA (9 years):</div> </div>	<div>9</div> <div>9</div> <div>8</div>	<div>7</div> <div>7</div> <div>6</div>	<div>6</div> <div>5</div> <div>5</div>	<div>5</div> <div>4</div> <div>4</div>	<div>4</div> <div>3</div> <div>3</div>	<div>3</div> <div>2</div> <div>2</div>	<div>Rate Change</div>
Guaranteed Minimum Value:	Next Change						

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity
1-Year Fixed	1 Year	none	1		1.00

► Company / Product	Issue Ages		Minimum Premiums		Withdrawal Provisions										States		
The Standard FPDA	Non-Qualified Owner: 90 Annuitant: 90		Non-Qualified Single: 600 Monthly: 600		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home					No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization					Not Available in: NY PR VI		
	Qualified Owner: 90 Annuitant: 90		Qualified Single: 600 Monthly: 600														
	Withdrawal Notes:														No Premium		
	Withdrawal Charges 9 years:				9	8	7	6	5	4	3	2	1	Rate Change			
	Guaranteed Minimum Value:				100% of Premium at 1.00%										Next Change		
	Product Type				Rate Guarant'd		Bonus		Rate First Year		Guarant'd Min Rate		Yield to Maturity				
1-Year Fixed				1 Year		none		1		1.00		Current					
Surrender Charges Last 8 Years																	
	Non-Qualified Owner: 85 Annuitant:		Non-Qualified Single: 250,000 Monthly: 250,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home					No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization					Not Available in:		
	Qualified Owner: 85 Annuitant:		Qualified Single: 250,000 Monthly: 250,000												AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE		

urrenderTM

Guarant'd

1.00

0-70: 5.00+

71-74: 5.00+

75-UP: 2.75+

see notes

ium Bonus

anged: 01/01/12

ange : TBD

urrenderTM

Guarant'd

1.00

Commissions

Age: Rate

0-80: 5.50+

81-90: 2.25+

see notes

i Bonus

ed: 01/01/12

e : TBD

urrenderTM

Guarant'd

1.00

Fixed Annuity Detail Sheet

SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 5 MVA High-Band									IN VT OR PR SD VI WA WY		
	Withdrawal Notes:								No Premium		
	Withdrawal Charges 8 years:		9	8	7	6	5	4	3	2	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%						Next Change		
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Su				
	5 Year Fixed with Bonus		5 Years	1%	2.85	1.00	2.47				
SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 5 MVA Mid-Band	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY				
	Withdrawal Notes:						No Premium				
	Withdrawal Charges 8 years:		9	8	7	6	5	4	3	2	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%				Next Change				
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Su				
	5 Year Fixed with Bonus		5 Years	0.75%	2.6	1.00	2.32				
American General Life Insurance Company AG HorizonFlex (CA)	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: CA				
	Withdrawal Notes:						No Premium				
	For states CA (8 years): For states OH (8 years):		8 8	8 7	8 6	7 6	6 5	5 4	3 3	1 1	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 2.00%				Next Change				
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su				
	1-Year Fixed with Bonus		1 Year	2%	4	2.00	2.25				
SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 5 MVA Mid-Band	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY				
	Withdrawal Notes:						No Premium				
	Withdrawal Charges 8 years:		9	8	7	6	5	4	3	2	Rate Change

Bonus
ed: 01/15/12
e : 02/01/12
urrenderTM
Guarant'd
2.15
Bonus
ed: 01/15/12
e : 02/01/12
urrenderTM
Guarant'd
2.00
0-75: 5.00 76-80: 4.00 81-85: 3.00
Bonus
ed: 12/27/11
e : 01/30/12
urrenderTM
Guarant'd
2.25
Bonus
ed: 01/15/12

Fixed Annuity Detail Sheet

	Guaranteed Minimum Value:		100% of Premium at 1.00%						Next Change:		
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Stakeholder				
							Current				
	5 Year Fixed with Bonus		5 Years	0.5%	2.35	1.00	2.16				
SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 5 MVA Low-Band	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY				
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 5,000 Monthly: 5,000									
	Withdrawal Notes:							No Premium			
	Withdrawal Charges 8 years:		9	8	7	6	5	4	3	2	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%						Next Change:		
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Stakeholder				
Current											
5 Year Fixed with Bonus		5 Years	0.25%	2.1	1.00	2.01					
American General Life Insurance Company AG HorizonFlex	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: AK CA NY PR UT VI				
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 5,000 Monthly: 5,000									
	Withdrawal Notes:							No Premium			
	For states AL, AR, AZ, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OK, OR, PA, RI, SC, SD, TN, TX, VA, VT, WA, WI, WV, WY (8 years):		8	8	8	7	6	5	3	1	Rate Change
	For states NV, OH (8 years):		8	7	6	6	5	4	3	1	
	Guaranteed Minimum Value:		100% of Premium at 1.50%						Next Change:		
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Stakeholder					
						Current					
1-Year Fixed with Bonus		1 Year	2%	3.5	1.50	1.75					
Assurity Life Encore Bonus	Non-Qualified Owner: 90 Annuitant: 0	Non-Qualified Single: 2,000 Monthly: 2,000	Yes-Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: NY PR UT VI				
	Qualified Owner: 90 Annuitant: 0	Qualified Single: 2,000 Monthly: 2,000									
	Withdrawal Notes:							No Premium			
	Withdrawal Charges 8 years:		9	8	7	6	5	4	3	2	Rate Change
	Guaranteed Minimum Value:								Next Change:		
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Stakeholder				
Current											

e : 02/01/12

SurrenderTM

Guarant'd

1.84

Bonus

ed: 01/15/12

e : 02/01/12

SurrenderTM

Guarant'd

1.69

0-75: 5.00
76-80: 4.00
81-85: 3.00

Bonus

ed: 12/27/11

e : 01/30/12

SurrenderTM

Guarant'd

1.75

0-75: 6.00
76-80: 5.00
81-90: 3.00

Bonus

ed: 01/01/12

e : TBD

SurrenderTM

Guarant'd

Fixed Annuity Detail Sheet

	2 Year Fixed with Bonus		2 Years	0.05%	1.55	1.50	1.51				
Surrender Charges Last 7 Years											
Integrity Life Insurance New Momentum QIO	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization		Not Available in: ME NH NY OR PR VI VT WA				
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 2,000 Monthly: 2,000								
	Withdrawal Notes:		No Premium								
	Withdrawal Charges 7 years:		8	7	6	5	4	3	2	Rate Change	
	Guaranteed Minimum Value:		100% of Premium at 1.00%					Next Change			
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su					
1-Year Fixed		1 Year	none	4	1.00	4.00					
Integrity Life Insurance SPDA Series II 1	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 3,000 Monthly: 3,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		Yes-Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization		Not Available in: ME NH NY PR VI VT				
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 3,000 Monthly: 3,000								
	Withdrawal Notes:		No Premium								
	Withdrawal Charges 7 years:		7	7	7	6	5	4	3	0	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%					Next Change			
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su					
1-Year Fixed		1 Year	none	2.7	1.00	2.70					
National Integrity Life Insurance SPDA Series II 1	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 3,000 Monthly: 3,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization		Only Available in: NY				
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 3,000 Monthly: 3,000								
	Withdrawal Notes:		No Premium								
	Withdrawal Charges 7 years:		7	7	7	6	5	4	3	Rate Change	
	Guaranteed Minimum Value:		100% of Premium at 1.00%					Next Change			
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su					
1-Year Fixed		1 Year	none	2.7	1.00	2.70					
American National Life Insurance Company of NY	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000	Yes-Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: NY				
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 100,000 Monthly: 100,000								
	Withdrawal Notes:		No Premium								

1.13
0-85: 2.00
Bonus
ed: 12/31/11
e : TBD
SurrenderTM
Guarant'd
1.42
0-79: 4.00 80-85: 2.25
Bonus
ed: 12/31/11
e : TBD
SurrenderTM
Guarant'd
1.24
0-79: 4.00 80-85: 2.25
Bonus
ed: 12/31/11
e : TBD
SurrenderTM
Guarant'd
1.24
0-80: 3.50+ 81-85: 2.50+ see notes
Bonus

Fixed Annuity Detail Sheet

WealthQuest Citadel 7 Diamond High-Band	Withdrawal Charges 7 years:		7	7	7	6	5	4	2	Rate Change	
	Guaranteed Minimum Value:		100% of Premium at 1.00%							Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su				
							Current				
	2 Year Fixed with Bonus		2 Years	2%	3.35	1.00	2.20				
Presidential Life Patriot 1 Year SPDA	Non-Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization		No- Unemployment No- Long Term Care		Not Available in: OR PR VI WA				
	Qualified Owner: 90 Annuitant: 90	Qualified Single: 5,000 Monthly: 5,000	No- Extended Care Waiver No- Nursing Home		No- Terminal Illness No- Annualization						
	Withdrawal Notes:		No Premium								
	Withdrawal Charges 7 years:		6	6	5	5	4	4	2	0	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.10%							Next Change	
American National Life Insurance Company of NY WealthQuest Citadel 7 Diamond Low-Band	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su				
							Current				
	1-Year Fixed		1 Year	none	2.2	1.10	2.20				
	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	Yes-Disability No- Hospitalization		No- Unemployment No- Long Term Care		Only Available in: NY				
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 2,000 Monthly: 2,000	No- Extended Care Waiver Yes-Nursing Home		No- Terminal Illness No- Annualization						
National Integrity Life Insurance SPDA Series II 5	Withdrawal Notes:		No Premium								
	Withdrawal Charges 7 years:		7	7	7	6	5	4	2	Rate Change	
	Guaranteed Minimum Value:		100% of Premium at 1.00%							Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su				
							Current				
National Integrity Life Insurance SPDA Series II 5	5 Year Fixed		5 Years	none	1.95	1.00	1.95				
	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 3,000 Monthly: 3,000	Yes-Disability Yes-Hospitalization		No- Unemployment No- Long Term Care		Only Available in: NY				
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 3,000 Monthly: 3,000	No- Extended Care Waiver Yes-Nursing Home		Yes-Terminal Illness Yes-Annualization						
	Withdrawal Notes:		No Premium								
	Withdrawal Charges 7 years:		7	7	7	6	5	4	3	Rate Change	
	Guaranteed Minimum Value:		100% of Premium at 1.00%							Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Su				
							Current				

ed: 01/01/12

e : 02/01/12

urrenderTM

Guarant'd

2.15

0-75: 3.00
76-80: 2.50
81-91: 1.67

i Bonus

ed: 08/24/11

e : TBD

urrenderTM

Guarant'd

1.26

0-80: 3.50+
81-85: 2.50+
[see notes](#)

i Bonus

ed: 01/01/12

e : 02/01/12

urrenderTM

Guarant'd

2.10

0-79: 3.00
80-85: 1.25

i Bonus

ed: 12/31/11

e : TBD

urrenderTM

Guarant'd

1.68

0-75: 3.00

Fixed Annuity Detail Sheet

Reliance Standard Life Apollo MVA	Annuitant: 85 Monthly: 5,000 Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000	Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Long Term Care No- Terminal Illness Yes-Annualization	AL MD MN MT NY OR PR TX UT VI VT WA
	Withdrawal Notes:			No Premium
	For states AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, ID, IN, KS, LA, MA, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, VA, WI, WV, WY (7 years): Ages 0 to 59 in states IA, IL, KY (7 years): Age 60+ in states IA, IL, KY (7 years):	9 8 7 6 5 4 2 9 8 7 6 5 4 2 8 7 6.5 5.5 4.5 3.5 2	Rate Change	
	Guaranteed Minimum Value:			Next Change
	Product Type	Rate Guarant'd	Bonus	Yield to St
	1-Year Fixed with Bonus	1 Year	1%	1.94
Genworth Life Insurance Company SecureLiving SmartRate 5 High-Band	Non-Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000 Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI
	Withdrawal Notes:			No Premium
	Withdrawal Charges 7 years:	7 7 7 6 5 4 3	Rate Change	
	Guaranteed Minimum Value:			Next Change
	Product Type	Rate Guarant'd	Bonus	Yield to St
	5 Year Fixed with Bonus	5 Years	0.6%	1.93
Genworth Life Insurance Company SecureLiving SmartRate 3 High-Band	Non-Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000 Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI
	Withdrawal Notes:			No Premium
	Withdrawal Charges 7 years:	7 7 7 6 5 4 3	Rate Change	
	Guaranteed Minimum Value:			Next Change
	Product Type	Rate Guarant'd	Bonus	Yield to St
	3 Year Fixed with Bonus	3 Years	0.9%	1.88
Integrity Life Insurance	Non-Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000 Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: ME NH NY OR PR VI VT WA
	Withdrawal Notes:			No Premium

<div> <div>0-75: 3.25</div> <div>76-80: 4.20</div> <div>81-85: 3.15</div> </div>
Bonus
<div> <div>ed: 09/29/11</div> </div>
<div> <div>e : TBD</div> </div>
<div> <div>urrenderTM</div> <div>Guarant'd</div> <div>1.26</div> </div>
<div> <div>0-75: 4.50</div> <div>76-80: 2.70</div> <div>81-85: 1.05</div> </div>
Bonus
<div> <div>ed: 01/25/12</div> </div>
<div> <div>e : TBD</div> </div>
<div> <div>urrenderTM</div> <div>Guarant'd</div> <div>1.93</div> </div>
<div> <div>0-75: 4.50</div> <div>76-80: 2.70</div> <div>81-85: 1.05</div> </div>
Bonus
<div> <div>ed: 01/25/12</div> </div>
<div> <div>e : TBD</div> </div>
<div> <div>urrenderTM</div> <div>Guarant'd</div> <div>1.88</div> </div>
<div> <div>0-79: 5.00</div> <div>80-85: 3.00</div> </div>
Bonus

Fixed Annuity Detail Sheet

New Momentum 7	Withdrawal Charges 7 years:		8	7	6	5	4	3	2	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%							Next Change
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Year 7	Yield to Spread			
							Current			
	7 Year Fixed with Bonus		7 Years	0.75%	2.5	1.75	1.86			

Minnesota Life SecureOption Focus 3 High-Band	Non-Qualified Owner: 88 Annuitant: 88		Non-Qualified Single: 100,000 Monthly: 100,000		No- Disability No- Hospitalization		No- Unemployment No- Long Term Care		Not Available in: CA MT NY OR	
	Qualified Owner: 88 Annuitant: 88		Qualified Single: 100,000 Monthly: 100,000		Yes-Extended Care Waiver No- Nursing Home		Yes-Terminal Illness No- Annualization			
	Withdrawal Notes:		No Premium							
	Withdrawal Charges 7 years:		7	7	7	6	5	4	3	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%							Next Change
Product Type		Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Spread				
						Current				
3 Year Fixed		3 Years	none	1.8	1.00	1.80				

► Company / Product	Issue Ages		Minimum Premiums		Withdrawal Provisions								States
Genworth Life Insurance Company SecureLiving SmartRate 5 Mid-Band	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home				No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization				Not Available in: NY OR PR VI		
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 50,000 Monthly: 50,000											
	Withdrawal Notes:										No Premium		
	Withdrawal Charges 7 years:		7	7	7	6	5	4	3	Rate Change			
	Guaranteed Minimum Value:		100% of Premium at 1.50%								Next Change		
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Spread						
5 Year Fixed with Bonus		5 Years	0.4%	1.9	1.50	Current							
										1.79			
Reliance Standard Life Apollo SP	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home				No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization				Not Available in: AL MT NY PR VI		
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 5,000 Monthly: 5,000											
	Withdrawal Notes:										No Premium		
	For states AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (7 years):		9	8	7	6	5	4	2	Rate Change			
	For states IA, IL, KY, NC, VT, WA (8 years):		9	8	7	6	5	4	2		0		

ed: 12/31/11

e : TBD

urrenderTM

Guarant'd

1.86

i Bonus

ed: 01/21/12

e : TBD

urrenderTM

Guarant'd

1.34

Commissions

Age: Rate
0-75: 4.50
76-80: 2.70
81-85: 1.05

Bonus

ed: 01/25/12

e : TBD

urrenderTM

Guarant'd

1.79

0-75: 5.25
76-80: 4.20
81-85: 3.15

Bonus

ed: 09/29/11

Fixed Annuity Detail Sheet

	Age 60+ in states IA, IL, KY, NC, VT, WA (7 years):		8	7	6.5	5.5	4.5	3.5	2	
	Guaranteed Minimum Value:			100% of Premium at 1.00%						Next Change
	Product Type			Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Spread		
								Current		
	1-Year Fixed with Bonus			1 Year	1%	2.65	1.00	1.79		
The Standard Advantage Growth Annuity 7 <i>High-Band</i>	Non-Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: CA NY PR			
	Qualified Owner: 90 Annuitant: 90	Qualified Single: 100,000 Monthly: 100,000							No Premium	
	Withdrawal Notes:									Rate Change
	Withdrawal Charges 7 years:			7	6	5	4	3	2	1
	Guaranteed Minimum Value:			87.5% of Premium at 1.00%						Next Change
	Product Type			Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Spread		
								Current		
	1-Year Fixed with Bonus			1 Year	2%	3.5	1.00	1.78		
	Minnesota Life SecureOption Focus 5 <i>High-Band</i>	Non-Qualified Owner: 88 Annuitant: 88	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: CA MT NY OR		
		Qualified Owner: 88 Annuitant: 88	Qualified Single: 100,000 Monthly: 100,000							No Premium
Withdrawal Notes:									Rate Change	
Withdrawal Charges 7 years:			7	7	7	6	5	4	3	
Guaranteed Minimum Value:			100% of Premium at 1.00%						Next Change	
	Product Type			Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Spread		
								Current		
	5 Year Fixed			5 Years	none	1.75	1.00	1.75		
	Great American Life Insurance Company Secure American	Non-Qualified Owner: 89 Annuitant: 89	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment Yes-Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: AK MA ND NH NJ NV NY PA PR UT VI WA		
		Qualified Owner: 89 Annuitant: 89	Qualified Single: 10,000 Monthly: 10,000							No Premium
Withdrawal Notes:									Rate Change	
Withdrawal Charges 7 years:			9	8	7	6	5	4	3	
Guaranteed Minimum Value:			100% of Premium at 1.00%						Next Change	
	Product Type			Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Spread		
								Current		
	1-Year Fixed with Bonus			1 Year	1%	2.6	1.00	1.74		
		Non-Qualified	Non-Qualified	No- Disability		Yes-Unemployment				

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01/29/2012

Fixed Annuity Detail Sheet

Integrity Life Insurance SPDA Series II 3	Owner: 85 Single: 3,000 Annuitant: 85 Monthly: 3,000		Non-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization		Available in: ME NH NY PR VI VT				
	Qualified Owner: 85 Single: 3,000 Annuitant: 85 Monthly: 3,000										
	Withdrawal Notes:						No Premium				
	Withdrawal Charges 7 years:		7 7 7 6 5 4 3				Rate Change				
	Guaranteed Minimum Value:		100% of Premium at 1.00%				Next Change				
	Product Type		Rate Guarant'd		Bonus		Rate First Year		Rate Year 3		Yield to Maturity
3 Year Fixed with Bonus		3 Years		1%		2.6		1.60		Current 1.74	
National Integrity Life Insurance SPDA Series II 3	Non-Qualified Owner: 85 Single: 3,000 Annuitant: 85 Monthly: 3,000		Non-Qualified Single: 3,000 Monthly: 3,000		Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization		Only Available in: NY		
	Qualified Owner: 85 Single: 3,000 Annuitant: 85 Monthly: 3,000										
	Withdrawal Notes:								No Premium		
	Withdrawal Charges 7 years:		7 7 7 6 5 4 3						Rate Change		
	Guaranteed Minimum Value:		100% of Premium at 1.00%						Next Change		
	Product Type		Rate Guarant'd		Bonus		Rate First Year		Rate Year 3		Yield to Maturity
3 Year Fixed with Bonus		3 Years		1%		2.6		1.60		Current 1.74	
Genworth Life Insurance Company SecureLiving SmartRate High-Band	Non-Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000		Non-Qualified Single: 100,000 Monthly: 100,000		No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: NY OR PR VI		
	Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000										
	Withdrawal Notes:								No Premium		
	Withdrawal Charges 7 years:		7 7 7 6 5 4 3						Rate Change		
	Guaranteed Minimum Value:		100% of Premium at 1.50%						Next Change		
	Product Type		Rate Guarant'd		Bonus		Rate First Year		Guarant'd Min Rate		Yield to Maturity
1-Year Fixed with Bonus		1 Year		1.25%		2.8		1.50		Current 1.73	
Genworth Life Insurance Company SecureLiving SmartRate 3 Mid-Band	Non-Qualified Owner: 85 Single: 50,000 Annuitant: 85 Monthly: 50,000		Non-Qualified Single: 50,000 Monthly: 50,000		No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: NY OR PR VI		
	Qualified Owner: 85 Single: 50,000 Annuitant: 85 Monthly: 50,000										
	Withdrawal Notes:								No Premium		
	Withdrawal Charges 7 years:		7 7 7 6 5 4 3						Rate Change		
	Guaranteed Minimum Value:		100% of Premium at 1.50%						Next Change		

0-79: 4.00 80-85: 2.25
Bonus
ed: 12/31/11
e : TBD
SurrenderTM
Guarant'd
1.40
0-79: 4.00 80-85: 2.25
Bonus
ed: 12/31/11
e : TBD
SurrenderTM
Guarant'd
1.40
0-75: 4.50 76-80: 2.70 81-85: 1.05
Bonus
ed: 01/25/12
e : TBD
SurrenderTM
Guarant'd
1.68
0-75: 4.50 76-80: 2.70 81-85: 1.05
Bonus
ed: 01/25/12
e : TBD

Fixed Annuity Detail Sheet

	Product Type		Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Maturity			
							Current			
	3 Year Fixed with Bonus		3 Years	0.5%	2	1.50	1.71			
Genworth Life of New York SecureLiving SmartRate NY (1) <i>High-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: NY			
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 100,000 Monthly: 100,000								
	Withdrawal Notes:						No Premium			
	Withdrawal Charges 7 years:		7	7	7	6	5	4	3	Rate Change
	Guaranteed Minimum Value:				100% of Premium at 1.00%				Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity			
							Current			
	1-Year Fixed with Bonus		1 Year	1.5%	3	1.00	1.71			
Minnesota Life SecureOption Focus 3 <i>Mid-Band</i>	Non-Qualified Owner: 88 Annuitant: 88	Non-Qualified Single: 35,000 Monthly: 35,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: CA MT NY OR			
	Qualified Owner: 88 Annuitant: 88	Qualified Single: 35,000 Monthly: 35,000								
	Withdrawal Notes:						No Premium			
	Withdrawal Charges 7 years:		7	7	7	6	5	4	3	Rate Change
	Guaranteed Minimum Value:				100% of Premium at 1.00%				Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Maturity			
							Current			
	3 Year Fixed		3 Years	none	1.7	1.00	1.70			
Minnesota Life SecureOption Focus 1 <i>High-Band</i>	Non-Qualified Owner: 88 Annuitant: 88	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: CA MT NY OR			
	Qualified Owner: 88 Annuitant: 88	Qualified Single: 100,000 Monthly: 100,000								
	Withdrawal Notes:						No Premium			
	Withdrawal Charges 7 years:		7	7	7	6	5	4	3	Rate Change
	Guaranteed Minimum Value:				100% of Premium at 1.00%				Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity			
							Current			
	1-Year Fixed with Bonus		1 Year	1%	2.55	1.00	1.69			
The Standard	Non-Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: CA NY PR			
	Qualified Owner: 90 Annuitant: 90	Qualified Single: 15,000 Monthly: 15,000								
	Withdrawal Notes:						No Premium			
	Withdrawal Charges 7 years:		7	7	7	6	5	4	3	Rate Change
	Guaranteed Minimum Value:				100% of Premium at 1.00%				Next Change	

Surrender TM
Guarant'd
1.71
0-75: 4.50 76-80: 2.70 81-85: 1.05
Bonus
ed: 01/25/12
e : TBD
Surrender TM
Guarant'd
1.28
Bonus
ed: 01/21/12
e : TBD
Surrender TM
Guarant'd
1.30
Bonus
ed: 01/21/12
e : TBD
Surrender TM
Guarant'd
1.22
0-79: 4.50 80-84: 2.25 85-90: 1.75

Fixed Annuity Detail Sheet

The Standard Advantage Growth Annuity 7 <i>Low-Band</i>	Withdrawal Notes:								No Premium							
	Withdrawal Charges 7 years:								7	6	5	4	3	2	1	Rate Change
	Guaranteed Minimum Value:								87.5% of Premium at 1.00%							Next Change
	Product Type								Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to S			
	1-Year Fixed with Bonus								1 Year	2%	3.4	1.00	Current 1.68			
Minnesota Life SecureOption Focus 5 <i>Mid-Band</i>	Non-Qualified Owner: 88 Annuitant: 88		Non-Qualified Single: 35,000 Monthly: 35,000		No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: CA MT NY OR							
	Qualified Owner: 88 Annuitant: 88		Qualified Single: 35,000 Monthly: 35,000													
	Withdrawal Notes:								No Premium							
	Withdrawal Charges 7 years:								7	7	7	6	5	4	3	Rate Change
	Guaranteed Minimum Value:								100% of Premium at 1.00%							Next Change
	Product Type								Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to S			
	5 Year Fixed								5 Years	none	1.65	1.00	Current 1.65			
	Non-Qualified Owner: 99 Annuitant: 85		Non-Qualified Single: 100,000 Monthly: 100,000		Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: NY VI							
	Qualified Owner: 99 Annuitant: 85		Qualified Single: 100,000 Monthly: 100,000													
	Withdrawal Notes:								No Premium							
American National Insurance Company Citadel 7 Diamond <i>High-Band</i>	Withdrawal Charges 7 years:								7	7	7	6	5	4	2	Rate Change
	Guaranteed Minimum Value:								100% of Premium at 1.00-3.00%							Next Change
	Product Type								Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to S			
	2 Year Fixed with Bonus								2 Years	2%	3.35	1.35	Current 1.63			
	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 50,000 Monthly: 50,000		No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: NY OR PR VI							
Genworth Life Insurance Company SecureLiving SmartRate <i>Mid-Band</i>	Qualified Owner: 85 Annuitant: 85		Qualified Single: 50,000 Monthly: 50,000													
	Withdrawal Notes:								No Premium							
	Withdrawal Charges 7 years:								7	7	7	6	5	4	3	Rate Change
	Guaranteed Minimum Value:								100% of Premium at 1.50%							Next Change
	Product Type								Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to S			
1-Year Fixed with Bonus								1 Year	0.5%	2.05	1.50	Current 1.62				

Bonus
ed: 01/01/12
e : TBD
SurrenderTM
Guarant'd
1.34
Bonus
ed: 01/21/12
e : TBD
SurrenderTM
Guarant'd
1.46
0-80: 3.50+ 81-85: 2.50+ see notes
Bonus
ed: 01/01/12
e : 02/01/12
SurrenderTM
Guarant'd
1.38
0-75: 4.50 76-80: 2.70 81-85: 1.05
Bonus
ed: 01/25/12
e : TBD
SurrenderTM
Guarant'd
1.58

Fixed Annuity Detail Sheet

Genworth Life of New York SecureLiving SmartRate NY (1) Mid-Band	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY											
	Withdrawal Notes:				No Premium											
	Withdrawal Charges 7 years:				7 7 7 6 5 4 3 Rate Change											
	Guaranteed Minimum Value:				100% of Premium at 1.00% Next Change											
	<table> <tr> <th>Product Type</th><th>Rate Guarant'd</th><th>Bonus</th><th>Rate First Year</th><th>Guarant'd Min Rate</th><th>Yield to Maturity</th></tr> <tr> <td>1-Year Fixed with Bonus</td><td>1 Year</td><td>0.75%</td><td>2.25</td><td>1.00</td><td>1.61</td></tr> </table>					Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity	1-Year Fixed with Bonus	1 Year	0.75%	2.25	1.00
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity											
1-Year Fixed with Bonus	1 Year	0.75%	2.25	1.00	1.61											
Genworth Life of New York SecureLiving SmartRate NY (3) High-Band	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY											
	Withdrawal Notes:				No Premium											
	Withdrawal Charges 7 years:				7 7 7 6 5 4 3 Rate Change											
	Guaranteed Minimum Value:				100% of Premium at 1.00% Next Change											
	<table> <tr> <th>Product Type</th><th>Rate Guarant'd</th><th>Bonus</th><th>Rate First Year</th><th>Rate Year 3</th><th>Yield to Maturity</th></tr> <tr> <td>3 Year Fixed with Bonus</td><td>3 Years</td><td>0.8%</td><td>2.3</td><td>1.50</td><td>1.61</td></tr> </table>					Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to Maturity	3 Year Fixed with Bonus	3 Years	0.8%	2.3	1.50
Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to Maturity											
3 Year Fixed with Bonus	3 Years	0.8%	2.3	1.50	1.61											
Genworth Life Insurance Company SecureLiving SmartRate Low-Band	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI											
	Withdrawal Notes:				No Premium											
	Withdrawal Charges 7 years:				7 7 7 6 5 4 3 Rate Change											
	Guaranteed Minimum Value:				100% of Premium at 1.50% Next Change											
	<table> <tr> <th>Product Type</th><th>Rate Guarant'd</th><th>Bonus</th><th>Rate First Year</th><th>Guarant'd Min Rate</th><th>Yield to Maturity</th></tr> <tr> <td>1-Year Fixed with Bonus</td><td>1 Year</td><td>0.25%</td><td>1.8</td><td>1.50</td><td>1.59</td></tr> </table>					Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity	1-Year Fixed with Bonus	1 Year	0.25%	1.8	1.50
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity											
1-Year Fixed with Bonus	1 Year	0.25%	1.8	1.50	1.59											
Integrity Life Insurance SPDA Series II 5	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 3,000 Monthly: 3,000 Qualified Single: 3,000 Monthly: 3,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: ME NH NY PR VI VT											
	Withdrawal Notes:				No Premium											
	Withdrawal Charges 7 years:				7 7 7 6 5 4 3 Rate Change											
	Guaranteed Minimum Value:				100% of Premium at 1.00% Next Change											

0-75: 4.50 76-80: 2.70 81-85: 1.05
Bonus
ed: 01/25/12
e : TBD
SurrenderTM
Guarant'd
1.18
0-75: 4.50 76-80: 2.70 81-85: 1.05
Bonus
ed: 01/25/12
e : TBD
SurrenderTM
Guarant'd
1.33
0-75: 4.50 76-80: 2.70 81-85: 1.05
Bonus
ed: 01/25/12
e : TBD
SurrenderTM
Guarant'd
1.54
0-79: 3.00 80-85: 1.25
Bonus
ed: 12/31/11
e : TBD

Fixed Annuity Detail Sheet

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 5	Yield to Maturity
5 Year Fixed with Bonus	5 Years	1%	2.45	1.45	1.59

► Company / Product	Issue Ages		Minimum Premiums		Withdrawal Provisions								States
Minnesota Life SecureOption Focus 1 Mid-Band	Non-Qualified Owner: 88 Annuitant: 88		Non-Qualified Single: 35,000 Monthly: 35,000		No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home				No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization				Not Available in: CA MT NY OR
	Qualified Owner: 88 Annuitant: 88		Qualified Single: 35,000 Monthly: 35,000										
	Withdrawal Notes:												No Prem
	Withdrawal Charges 7 years:				7	7	7	6	5	4	3	Rate Cha	
	Guaranteed Minimum Value:				100% of Premium at 1.00%								Next Cha
	Product Type				Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su				
1-Year Fixed with Bonus				1 Year	1%	2.45	1.00	Current		1.59			
Genworth Life of New York SecureLiving SmartRate NY (5) High-Band	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 100,000 Monthly: 100,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home				No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization				Only Available in: NY
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 100,000 Monthly: 100,000										
	Withdrawal Notes:												No Prem
	Withdrawal Charges 7 years:				7	7	7	6	5	4	3	Rate Cha	
	Guaranteed Minimum Value:				100% of Premium at 1.00%								Next Cha
	Product Type				Rate Guarant'd	Bonus	Rate First Year	Rate Year 5	Yield to Su				
5 Year Fixed with Bonus				5 Years	0.55%	2.05	1.50	Current		1.58			
Genworth Life of New York SecureLiving SmartRate NY (3) Mid-Band	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 50,000 Monthly: 50,000		No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home				No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization				Only Available in: NY
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 50,000 Monthly: 50,000										
	Withdrawal Notes:												No Prem
	Withdrawal Charges 7 years:				7	7	7	6	5	4	3	Rate Cha	
	Guaranteed Minimum Value:				100% of Premium at 1.00%								Next Cha
	Product Type				Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to Su				
3 Year Fixed with Bonus				3 Years	0.4%	1.9	1.50	Current		1.56			

SurrenderTM
Guarant'd
1.46

Commissions
Age: Rate
ium Bonus
anged: 01/21/12
ange : TBD
SurrenderTM
Guarant'd
1.21
0-75: 4.50 76-80: 2.70 81-85: 1.05
ium Bonus
anged: 01/25/12
ange : TBD
SurrenderTM
Guarant'd
1.44
0-75: 4.50 76-80: 2.70 81-85: 1.05
ium Bonus
anged: 01/25/12
ange : TBD
SurrenderTM
Guarant'd
1.27

Fixed Annuity Detail Sheet

Genworth Life of New York SecureLiving SmartRate NY (5) Mid-Band	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY											
	Withdrawal Notes:				No Prem											
	Withdrawal Charges 7 years:				Rate Cha											
	Guaranteed Minimum Value:				Next Cha											
	<table> <tr> <th>Product Type</th><th>Rate Guarant'd</th><th>Bonus</th><th>Rate First Year</th><th>Rate Year 5</th><th>Yield to Su</th></tr> <tr> <td>5 Year Fixed with Bonus</td><td>5 Years</td><td>0.35%</td><td>1.85</td><td>1.50</td><td>1.55</td></tr> </table>				Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 5	Yield to Su	5 Year Fixed with Bonus	5 Years	0.35%	1.85	1.50	1.55
Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 5	Yield to Su											
5 Year Fixed with Bonus	5 Years	0.35%	1.85	1.50	1.55											
North American Company North American Flex I	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 Monthly: 2,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: AK AL CA CT DE MA MN NV NY OR PR TX UT VI											
	Withdrawal Notes:				No Prem											
	For states AR, AZ, CO, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (7 years): For states FL (7 years): For states WA (7 years):				Rate Cha											
	Guaranteed Minimum Value:				Next Cha											
	<table> <tr> <th>Product Type</th><th>Rate Guarant'd</th><th>Bonus</th><th>Rate First Year</th><th>Guarant'd Min Rate</th><th>Yield to Su</th></tr> <tr> <td>1-Year Fixed</td><td>1 Year</td><td>none</td><td>1.55</td><td>1.00</td><td>1.55</td></tr> </table>				Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su	1-Year Fixed	1 Year	none	1.55	1.00	1.55
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su											
1-Year Fixed	1 Year	none	1.55	1.00	1.55											
Genworth Life Insurance Company SecureLiving SmartRate 3 Low-Band	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI											
	Withdrawal Notes:				No Prem											
	Withdrawal Charges 7 years:				Rate Cha											
	Guaranteed Minimum Value:				Next Cha											
	<table> <tr> <th>Product Type</th><th>Rate Guarant'd</th><th>Bonus</th><th>Rate Years 1-3</th><th>Guarant'd Min Rate</th><th>Yield to Su</th></tr> <tr> <td>3 Year Fixed with Bonus</td><td>3 Years</td><td>0.1%</td><td>1.6</td><td>1.50</td><td>1.54</td></tr> </table>				Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su	3 Year Fixed with Bonus	3 Years	0.1%	1.6	1.50	1.54
Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su											
3 Year Fixed with Bonus	3 Years	0.1%	1.6	1.50	1.54											
Genworth	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI											

0-75: 4.50
76-80: 2.70
81-85: 1.05

ium Bonus

anged: 01/25/12

ange : TBD

urrender™

Guarant'd

1.41

0-75: 4.50+
76-80: 3.38+
81-85: 2.25+

[see notes](#)

ium Bonus

anged: 01/19/12

ange : TBD

urrender™

Guarant'd

1.08

0-75: 4.50
76-80: 2.70
81-85: 1.05

ium Bonus

anged: 01/25/12

ange : TBD

urrender™

Guarant'd

1.54

0-75: 4.50
76-80: 2.70
81-85: 1.05

Fixed Annuity Detail Sheet

Life Insurance Company SecureLiving SmartRate 5 <i>Low-Band</i>	Withdrawal Notes:										No Premium
	Withdrawal Charges 7 years:		7	7	7	6	5	4	3	Rate Change	
	Guaranteed Minimum Value:		100% of Premium at 1.50%								Next Change
	Product Type		Rate Guarant'd		Bonus	Rate Years 1-5		Guarant'd Min Rate		Yield to Surrender	
	5 Year Fixed with Bonus		5 Years		0.05%	1.55		1.50		Current 1.54	
American National Insurance Company Citadel 7 Diamond <i>Low-Band</i>	Non-Qualified Owner: 99 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization				Not Available in: NY VI		
	Qualified Owner: 99 Annuitant: 85	Qualified Single: 2,000 Monthly: 2,000									
	Withdrawal Notes:										No Premium
	Withdrawal Charges 7 years:		7	7	7	6	5	4	2	Rate Change	
	Guaranteed Minimum Value:		100% of Premium at 1.00-3.00%								Next Change
Aviva Life & Annuity (Income Series) Income Select Spirit 7 (1-Year) <i>High-Band</i>	Product Type		Rate Guarant'd		Bonus	Rate First Year		Rate Years 2-2		Yield to Surrender	
	2 Year Fixed with Bonus		2 Years		2%	3.25		1.25		Current 1.53	
	Non-Qualified Owner: 81 Annuitant: 81	Non-Qualified Single: 75,000 Monthly: 75,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization				Not Available in: NJ NY PA PR VI		
	Qualified Owner: 81 Annuitant: 81	Qualified Single: 75,000 Monthly: 75,000									
	Withdrawal Notes:										No Premium
Genworth Life of New York SecureLiving SmartRate NY (1) <i>Low-Band</i>	Product Type		Rate Guarant'd		Bonus	Rate First Year		Guarant'd Min Rate		Yield to Surrender	
	1-Year Fixed		1 Year		none	1.5		1.00		Current 1.50	
	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization				Only Available in: NY		
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 15,000 Monthly: 15,000									
	Withdrawal Notes:										No Premium
	Product Type		Rate Guarant'd		Bonus	Rate First Year		Guarant'd Min Rate		Yield to Surrender	
	1-Year Fixed		1 Year		none	1.5		1.00		Current 1.50	
	Withdrawal Notes:										No Premium
	Withdrawal Charges 7 years:		7	7	7	6	5	4	3	Rate Change	
	Guaranteed Minimum Value:		100% of Premium at 1.00%								Next Change

ium Bonus

anged: 01/25/12

ange : TBD

urrenderTM

Guarant'd

1.54

0-80: 3.50+
81-85: 2.50+

[see notes](#)

ium Bonus

anged: 01/01/12

ange : 02/01/12

urrenderTM

Guarant'd

1.35

0-75: 3.00+
76-80: 1.75+
81-81: 1.75+

[see notes](#)

ium Bonus

anged: 01/06/12

ange : TBD

urrenderTM

Guarant'd

1.07

0-75: 4.50
76-80: 2.70
81-85: 1.05

ium Bonus

anged: 01/25/12

ange : TBD

urrenderTM

Guarant'd

1.07

Fixed Annuity Detail Sheet

Genworth Life of New York SecureLiving SmartRate NY (3) <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY											
	Withdrawal Notes:				No Prem											
	Withdrawal Charges 7 years:				Rate Cha											
	Guaranteed Minimum Value:				Next Cha											
	<table> <tr> <th>Product Type</th><th>Rate Guarant'd</th><th>Bonus</th><th>Rate Years 1-3</th><th>Guarant'd Min Rate</th><th>Yield to St</th></tr> <tr> <td>3 Year Fixed</td><td>3 Years</td><td>none</td><td>1.5</td><td>1.00</td><td>Current 1.50</td></tr> </table>					Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to St	3 Year Fixed	3 Years	none	1.5	1.00
Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to St											
3 Year Fixed	3 Years	none	1.5	1.00	Current 1.50											
Genworth Life of New York SecureLiving SmartRate NY (5) <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY											
	Withdrawal Notes:				No Prem											
	Withdrawal Charges 7 years:				Rate Cha											
	Guaranteed Minimum Value:				Next Cha											
	<table> <tr> <th>Product Type</th><th>Rate Guarant'd</th><th>Bonus</th><th>Rate Years 1-5</th><th>Guarant'd Min Rate</th><th>Yield to St</th></tr> <tr> <td>5 Year Fixed</td><td>5 Years</td><td>none</td><td>1.5</td><td>1.00</td><td>Current 1.50</td></tr> </table>					Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to St	5 Year Fixed	5 Years	none	1.5	1.00
Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to St											
5 Year Fixed	5 Years	none	1.5	1.00	Current 1.50											
Minnesota Life SecureOption Focus 3 <i>Low-Band</i>	Non-Qualified Owner: 88 Annuitant: 88 Qualified Owner: 88 Annuitant: 88	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: CA MT NY OR											
	Withdrawal Notes:				No Prem											
	Withdrawal Charges 7 years:				Rate Cha											
	Guaranteed Minimum Value:				Next Cha											
	<table> <tr> <th>Product Type</th><th>Rate Guarant'd</th><th>Bonus</th><th>Rate Years 1-3</th><th>Guarant'd Min Rate</th><th>Yield to St</th></tr> <tr> <td>3 Year Fixed</td><td>3 Years</td><td>none</td><td>1.5</td><td>1.00</td><td>Current 1.50</td></tr> </table>					Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to St	3 Year Fixed	3 Years	none	1.5	1.00
Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to St											
3 Year Fixed	3 Years	none	1.5	1.00	Current 1.50											
Protective Life Corporation ProSaver Secure II Fixed Annuity 1	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY PR VI											
	Withdrawal Notes:				No Prem											
	Withdrawal Charges 7 years:				Rate Cha											
	Guaranteed Minimum Value:				Next Cha											
	<table> <tr> <th>Product Type</th><th>Rate Guarant'd</th><th>Bonus</th><th>Rate Years 1-3</th><th>Guarant'd Min Rate</th><th>Yield to St</th></tr> <tr> <td>3 Year Fixed</td><td>3 Years</td><td>none</td><td>1.5</td><td>1.00</td><td>Current 1.50</td></tr> </table>					Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to St	3 Year Fixed	3 Years	none	1.5	1.00
Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to St											
3 Year Fixed	3 Years	none	1.5	1.00	Current 1.50											

0-75: 4.50
76-80: 2.70
81-85: 1.05

ium Bonus

anged: 01/25/12

ange : TBD

urrenderTM

Guarant'd

1.21

0-75: 4.50
76-80: 2.70
81-85: 1.05

ium Bonus

anged: 01/25/12

ange : TBD

urrenderTM

Guarant'd

1.36

ium Bonus

anged: 01/21/12

ange : TBD

urrenderTM

Guarant'd

1.21

0-75: 4.00
76-80: 2.00
81-85: 1.00

ium Bonus

anged: 01/24/12

ange : 01/31/12

Fixed Annuity Detail Sheet

Annuity 1 High-Band

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St
1-Year Fixed with Bonus	1 Year	3%	4.05	1.00	1.47

Integrity Life Insurance New Momentum 6

Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 5,000 Monthly: 5,000		No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home				No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization				Not Available in: ME NH NY OR PR VI VT WA			
Qualified Owner: 85 Annuitant: 85		Qualified Single: 2,000 Monthly: 2,000													
Withdrawal Notes:												No Prem			
Withdrawal Charges 7 years:						8	7	6	5	4	3	2	Rate Cha		
Guaranteed Minimum Value:						100% of Premium at 1.00%						Next Cha			
Product Type						Rate Guarant'd		Bonus		Rate First Year		Rate Year 6		Yield to Su	
														Current	
6 Year Fixed with Bonus						6 Years		0.75%		2.1		1.35		1.46	

National Integrity Life Insurance New Momentum 6

Non-Qualified Owner: 85 Annuitant:	Non-Qualified Single: 2,000 Monthly: 2,000	Yes-Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: ME NH NY VT					
Qualified Owner: 85 Annuitant:	Qualified Single: 5,000 Monthly: 5,000								
Withdrawal Notes:				No Prem					
Withdrawal Charges 7 years:		7	6	5	4	3	2	1	Rate Cha
Guaranteed Minimum Value:		100% of Premium at 1.00%							Next Cha
Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Year 6	Yield to Su			
6 Year Fixed with Bonus		6 Years	0.75%	2.1	1.35	Current			
						1.46			

Minnesota Life SecureOption Focus 5 Low-Band

Non-Qualified Owner: 88 Annuitant: 88	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: CA MT NY OR					
Qualified Owner: 88 Annuitant: 88	Qualified Single: 10,000 Monthly: 10,000								
Withdrawal Notes:				No Prem					
Withdrawal Charges 7 years:		7	7	7	6	5	4	3	Rate Cha
Guaranteed Minimum Value:		100% of Premium at 1.00%							Next Cha

Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Su
					Current
5 Year Fixed	5 Years	none	1.45	1.00	1.45

Non-Qualified Owner: 90 Annuitant: 90 Qualified Owner: 0 Annuitant: 0	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 0 Monthly: 0	Yes-Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment Yes-Long Term Care No- Terminal Illness No- Annualization	Not Available in: NJ NY PR UT VI
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SurrenderTM

Guarant'd

1.43

0-79: 5.00
80-85: 3.00

ium Bonus

anged: 12/31/11

ange : TBD

SurrenderTM

Guarant'd

1.41

0-79: 5.00
80-85: 3.00

ium Bonus

anged: 12/31/11

ange : TBD

SurrenderTM

Guarant'd

1.41

ium Bonus

anged: 01/21/12

ange : TBD

SurrenderTM

Guarant'd

1.32

0-80: 3.00+
81-UP: 1.00+
see notes

Fixed Annuity Detail Sheet

American National Insurance Company Palladium Advisor	Withdrawal Notes:								No Premium	
	Withdrawal Charges 7 years:								Rate Change	
	Guaranteed Minimum Value:								Next Change	
	100% of Premium at 1.00-2.00%									
	Product Type		Rate Guarant'd		Bonus	Rate First Year	Guarant'd Min Rate	Yield to Spread		
1-Year Fixed with Bonus		1 Year		1%	2.25	1.00-2.00	1.39			
Life of the Southwest RetireMax FPDA 1 403(b)	Non-Qualified Owner: 75 Annuitant: 75		Non-Qualified Single: 3,000 Monthly: 3,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Terminal Illness No- Annualization				No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options No- Nursing Home	Not Available in: AK MD NJ NY OR PR VI WY
	Withdrawal Notes:								No Premium	
	For states AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, VA, VT, WI, WV (7 years): Age 59+ in states AL, TX, UT, WA (7 years):								Rate Change	
	Guaranteed Minimum Value:								Next Change	
	100% of Premium at 1.00%									
Product Type		Rate Guarant'd		Bonus	Rate First Year	Guarant'd Min Rate	Yield to Spread			
1-Year Fixed with Bonus		1 Year		1%	2.25	1.00	1.39			
Life of the Southwest RetireOne	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 5,000 Monthly: 5,000		No- Disability No- Hospitalization No- Extended Care Waiver No- Terminal Illness No- Annualization				No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options Yes-Nursing Home	Not Available in: AK MD NJ NY PR VI WY
	Withdrawal Notes:								No Premium	
	For states AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, VA, VT, WI, WV (7 years): Ages 0 to 58 in states AL, TX, UT, WA (7 years): Age 59+ in states AL, TX, UT, WA (7 years):								Rate Change	
	Guaranteed Minimum Value:								Next Change	
	100% of Premium at 1.00%									
Product Type		Rate Guarant'd		Bonus	Rate First Year	Guarant'd Min Rate	Yield to Spread			
1-Year Fixed with Bonus		1 Year		1%	2.25	1.00	1.39			

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
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ium Bonus

anged: 01/01/12

ange : 02/01/12

urrenderTM

Guarant'd

1.18

ium Bonus

anged: 09/22/11

ange : TBD

urrenderTM

Guarant'd

1.18

71-75: 5.00+
76-80: 3.75+
81-85: 3.50+

[see notes](#)

ium Bonus

anged: 09/22/11

ange : TBD

urrenderTM

Guarant'd

1.18

Commissions
Age: Rate

Fixed Annuity Detail Sheet

Minnesota Life SecureOption Focus 1 <i>Low-Band</i>	Non-Qualified Owner: 88 Annuitant: 88		Non-Qualified Single: 10,000 Monthly: 10,000		No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: CA MT NY OR	
	Qualified Owner: 88 Annuitant: 88		Qualified Single: 10,000 Monthly: 10,000							
	Withdrawal Notes:				No Premium					
	Withdrawal Charges 7 years:				7 7 7 6 5 4 3 Rate Change					
	Guaranteed Minimum Value:				100% of Premium at 1.00% Next Change					
Product Type					Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity	
									Current	
1-Year Fixed with Bonus					1 Year	1%	2.25	1.00	1.39	
Principal Financial Group FPDA Plus 5-Year Guaranty	Non-Qualified Owner: 90 Annuitant: 90		Non-Qualified Single: 4,000 Monthly: 4,000		Yes-Disability Yes-Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization		Not Available in: NY PR VI	
	Qualified Owner: 90 Annuitant: 90		Qualified Single: 5,000 Monthly: 5,000							
	Withdrawal Notes:				No Premium					
	Withdrawal Charges 7 years:				6 6 6 5 4 3 2 Rate Change					
	Guaranteed Minimum Value:				100% of Premium at 1.00% Next Change					
Product Type					Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Maturity	
									Current	
5 Year Fixed					5 Years	none	1.3	1.00	1.30	
Protective Life Corporation ProSaver Secure II Fixed Annuity 1 <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 2,000 Monthly: 2,000		No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: NY PR VI	
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 2,000 Monthly: 2,000							
	Withdrawal Notes:				No Premium					
	Withdrawal Charges 7 years:				8 8 7 6.5 5.5 4.5 3 Rate Change					
	Guaranteed Minimum Value:				100% of Premium at 1.00% Next Change					
Product Type					Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity	
									Current	
1-Year Fixed with Bonus					1 Year	2%	3	1.00	1.28	
Protective Life Corporation ProSaver Secure II Fixed Annuity 2 <i>High-Band</i>	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 50,000 Monthly: 50,000		No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: NY PR VI	
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 50,000 Monthly: 50,000							
	Withdrawal Notes:				No Premium					
	Withdrawal Charges 7 years:				8 8 7 6.5 5.5 4.5 3 Rate Change					
Guaranteed Minimum Value:				100% of Premium at 1.00% Next Change						

Bonus
id: 01/21/12
: : TBD
Surrender TM
Guarant'd
1.18
0-80: 4.50 81-85: 3.00 86-90: 1.85
Bonus
id: 01/15/12
: : 02/01/12
Surrender TM
Guarant'd
1.21
0-75: 4.00 76-80: 2.00 81-85: 1.00
Bonus
id: 01/24/12
: : 01/31/12
Surrender TM
Guarant'd
1.28
0-75: 4.00 76-80: 2.00 81-85: 1.00
Bonus
id: 01/24/12
: : 01/31/12

Fixed Annuity Detail Sheet

	<div>Product Type</div>		<div>Rate Guarant'd</div>	<div>Bonus</div>	<div>Rate First Year</div>	<div>Rate Years 2-2</div>	<div>Yield to Su</div> <div>Current</div>			
	2 Year Fixed with Bonus		2 Years	1.5%	2.55	1.05	1.26			
American National Insurance Company Palladium Century	<div>Non-Qualified</div> <div>Owner: 90</div> <div>Annuitant: 90</div> <div>Qualified</div> <div>Owner: 90</div> <div>Annuitant: 90</div>	<div>Non-Qualified</div> <div>Single: 5,000</div> <div>Monthly: 5,000</div> <div>Qualified</div> <div>Single: 100</div> <div>Monthly: 100</div>	Yes-Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment Yes-Long Term Care No- Terminal Illness No- Annualization		<div>Not Available in:</div> <div>AL CT IL</div> <div>MA MN NJ</div> <div>NY OR PA</div> <div>UT VI WA</div>			
	<div>Withdrawal Notes:</div>		<div>No Premium</div>							
	<div>Withdrawal Charges 7 years:</div>		9	8	7	6	5	4	2	<div>Rate Change</div>
	<div>Guaranteed Minimum Value:</div>		<div>100% of Premium at 1.00%</div>					<div>Next Change</div>		
	<div>Product Type</div>		<div>Rate Guarant'd</div>	<div>Bonus</div>	<div>Rate First Year</div>	<div>Guarant'd Min Rate</div>	<div>Yield to Su</div> <div>Current</div>			
	1-Year Fixed		1 Year	none	1.25	1.00	1.25			
Integrity Life Insurance New Momentum 5	<div>Non-Qualified</div> <div>Owner: 85</div> <div>Annuitant: 85</div> <div>Qualified</div> <div>Owner: 85</div> <div>Annuitant: 85</div>	<div>Non-Qualified</div> <div>Single: 5,000</div> <div>Monthly: 5,000</div> <div>Qualified</div> <div>Single: 2,000</div> <div>Monthly: 2,000</div>	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization		<div>Not Available in:</div> <div>ME NH NY</div> <div>OR PR VI</div> <div>VT WA</div>			
	<div>Withdrawal Notes:</div>		<div>No Premium</div>							
	<div>Withdrawal Charges 7 years:</div>		8	7	6	5	4	3	2	<div>Rate Change</div>
	<div>Guaranteed Minimum Value:</div>		<div>100% of Premium at 1.00%</div>					<div>Next Change</div>		
	<div>Product Type</div>		<div>Rate Guarant'd</div>	<div>Bonus</div>	<div>Rate First Year</div>	<div>Rate Year 5</div>	<div>Yield to Su</div> <div>Current</div>			
	5 Year Fixed with Bonus		5 Years	0.75%	1.85	1.10	1.21			
National Integrity Life Insurance New Momentum 5	<div>Non-Qualified</div> <div>Owner: 85</div> <div>Annuitant: 85</div> <div>Qualified</div> <div>Owner: 85</div> <div>Annuitant: 85</div>	<div>Non-Qualified</div> <div>Single: 5,000</div> <div>Monthly: 5,000</div> <div>Qualified</div> <div>Single: 2,000</div> <div>Monthly: 2,000</div>	Yes-Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		<div>Only Available in:</div> <div>ME NH NY</div> <div>VT</div>			
	<div>Withdrawal Notes:</div>		<div>No Premium</div>							
	<div>Withdrawal Charges 7 years:</div>		7	6	5	4	3	2	1	<div>Rate Change</div>
	<div>Guaranteed Minimum Value:</div>		<div>100% of Premium at 1.00%</div>					<div>Next Change</div>		
	<div>Product Type</div>		<div>Rate Guarant'd</div>	<div>Bonus</div>	<div>Rate First Year</div>	<div>Rate Year 5</div>	<div>Yield to Su</div> <div>Current</div>			
	5 Year Fixed with Bonus		5 Years	0.75%	1.85	1.10	1.21			
	<div>Non-Qualified</div> <div>Owner: 90</div> <div>Annuitant: 90</div> <div>Qualified</div> <div>Owner: 90</div> <div>Annuitant: 90</div>	<div>Non-Qualified</div> <div>Single: 40,000</div> <div>Monthly: 40,000</div> <div>Qualified</div> <div>Single: 5,000</div> <div>Monthly: 5,000</div>	Yes-Disability Yes-Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization		<div>Not Available in:</div> <div>NY PR VI</div>			

SurrenderTM
Guarant'd
1.23

[see notes](#)

Bonus
d: 01/01/12
: : 02/01/12

SurrenderTM
Guarant'd
1.04

0-79: 5.00
80-85: 3.00

Bonus
d: 12/31/11
: : TBD

SurrenderTM
Guarant'd
1.18

0-79: 5.00
80-85: 3.00

Bonus
d: 12/31/11
: : TBD

SurrenderTM
Guarant'd
1.18

0-80: 4.50
81-85: 3.00
86-90: 1.85

Fixed Annuity Detail Sheet

Principal Financial Group FPDA Plus 7-Year Guaranty			Withdrawal Notes:						No Premium	
	Withdrawal Charges 7 years:		6	6	6	5	4	3	2	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%							Next Change
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su			
							Current			
1-Year Fixed		1 Year	none	1.2	1.00	1.20				

Protective Life Corporation ProSaver Secure II Fixed Annuity 4 <i>High-Band</i>	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 50,000 Monthly: 50,000		No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: NY PR VI	
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 50,000 Monthly: 50,000							
			Withdrawal Notes:						No Premium	
	Withdrawal Charges 7 years:		8	8	7	6.5	5.5	4.5	3	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%							Next Change
Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Year 4	Yield to Su				
						Current				
4 Year Fixed with Bonus		4 Years	0.75%	1.8	1.05	1.16				

Principal Financial Group FPDA Plus 1-Year Guaranty <i>High-Band</i>	Non-Qualified Owner: 90 Annuitant: 0		Non-Qualified Single: 100,000 Monthly: 100,000		Yes-Disability Yes-Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization		Not Available in: NY PR VI	
	Qualified Owner: 90 Annuitant: 0		Qualified Single: 100,000 Monthly: 100,000							
			Withdrawal Notes:						Premium Bor	
	Withdrawal Charges 7 years:		6	6	6	5	4	3	2	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%							Next Change
Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su				
						Current				
1-Year Fixed		1 Year	none	1	1.00	1.14				

Protective Life Corporation ProSaver Secure II Fixed Annuity 2 <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 2,000 Monthly: 2,000		No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: NY PR VI	
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 2,000 Monthly: 2,000							
			Withdrawal Notes:						No Premium	
	Withdrawal Charges 7 years:		8	8	7	6.5	5.5	4.5	3	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%							Next Change
Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su				
						Current				
2 Year Fixed with Bonus		2 Years	1%	2	1.00	1.14				

Bonus

id: 01/15/12

: 02/01/12

urrenderTM

Guarant'd

1.03

0-75: 4.00
76-80: 2.00
81-85: 1.00

Bonus

id: 01/24/12

: 01/31/12

urrenderTM

Guarant'd

1.14

0-80: 4.50
81-85: 3.00
86-UP: 1.85

onus: 1.00

id: 01/15/12

: 02/01/12

urrenderTM

Guarant'd

1.14

0-75: 4.00
76-80: 2.00
81-85: 1.00

Bonus

id: 01/24/12

: 01/31/12

urrenderTM

Guarant'd

1.14

Fixed Annuity Detail Sheet

Protective Life Corporation ProSaver Secure II Fixed Annuity 6 <i>High-Band</i>	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 50,000 Monthly: 50,000		No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: NY PR VI			
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 50,000 Monthly: 50,000									
	Withdrawal Notes:									No Premium		
	Withdrawal Charges 7 years:				8	8	7	6.5	5.5	4.5	3	Rate Change
	Guaranteed Minimum Value:				100% of Premium at 1.00%					Next Change		
	Product Type				Rate Guarant'd	Bonus	Rate First Year	Rate Year 6	Yield to Maturity			
6 Year Fixed with Bonus				6 Years	0.6%	1.65	1.05	Current				
				1.14								
Integrity Life Insurance New Momentum 2	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 5,000 Monthly: 5,000		No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization		Not Available in: ME NH NY OR PR VI VT WA			
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 2,000 Monthly: 2,000									
	Withdrawal Notes:									No Premium		
	Withdrawal Charges 7 years:				8	7	6	5	4	3	2	Rate Change
	Guaranteed Minimum Value:				100% of Premium at 1.00%					Next Change		
	Product Type				Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Maturity			
2 Year Fixed with Bonus				2 Years	0.75%	1.75	1.00	Current				
				1.11								
Integrity Life Insurance New Momentum 3	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 5,000 Monthly: 5,000		No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization		Not Available in: ME NH NY OR PR VI VT WA			
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 2,000 Monthly: 2,000									
	Withdrawal Notes:									No Premium		
	Withdrawal Charges 7 years:				8	7	6	5	4	3	2	Rate Change
	Guaranteed Minimum Value:				100% of Premium at 1.00%					Next Change		
	Product Type				Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to Maturity			
3 Year Fixed with Bonus				3 Years	0.75%	1.75	1.00	Current				
				1.11								
National Integrity Life Insurance New Momentum 2	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 5,000 Monthly: 5,000		Yes-Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: ME NH NY VT			
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 2,000 Monthly: 2,000									
	Withdrawal Notes:									No Premium		
	Withdrawal Charges 7 years:				7	6	5	4	3	2	1	Rate Change
Guaranteed Minimum Value:				100% of Premium at 1.00%					Next Change			

0-75: 4.00
76-80: 2.00
81-85: 1.00

Bonus

id: 01/24/12

: 01/31/12

urrenderTM

Guarant'd

1.13

0-79: 5.00
80-85: 3.00

Bonus

id: 12/31/11

: TBD

urrenderTM

Guarant'd

1.11

0-79: 5.00
80-85: 3.00

Bonus

id: 12/31/11

: TBD

urrenderTM

Guarant'd

1.11

0-79: 5.00
80-85: 3.00

Bonus

id: 12/31/11

: TBD

Fixed Annuity Detail Sheet

	<div>Product Type</div>		<div>Rate Guarant'd</div>	<div>Bonus</div>	<div>Rate First Year</div>	<div>Rate Years 2-2</div>	<div>Yield to Su</div> <div>Current</div>			
	2 Year Fixed with Bonus		2 Years	0.75%	1.75	1.00	1.11			
National Integrity Life Insurance New Momentum 3	<div>Non-Qualified</div> <div>Owner: 85</div> <div>Annuitant: 85</div> <div>Qualified</div> <div>Owner: 85</div> <div>Annuitant: 85</div>	<div>Non-Qualified</div> <div>Single: 5,000</div> <div>Monthly: 5,000</div> <div>Qualified</div> <div>Single: 2,000</div> <div>Monthly: 2,000</div>	<div>Yes-Disability</div> <div>No- Hospitalization</div> <div>No- Extended Care Waiver</div> <div>No- Nursing Home</div> <div>No- Unemployment</div> <div>No- Long Term Care</div> <div>No- Terminal Illness</div> <div>No- Annualization</div>				<div>Only Available in:</div> <div>ME NH NY VT</div>			
	<div>Withdrawal Notes:</div>						No Premium			
	<div>Withdrawal Charges 7 years:</div>		7	6	5	4	3	2	1	Rate Change
	<div>Guaranteed Minimum Value:</div>		100% of Premium at 1.00%				Next Change			
		<div>Product Type</div>		<div>Rate Guarant'd</div>	<div>Bonus</div>	<div>Rate First Year</div>	<div>Rate Year 3</div>	<div>Yield to Su</div> <div>Current</div>		
	3 Year Fixed with Bonus		3 Years	0.75%	1.75	1.00	1.11			
Principal Financial Group FPDA Plus 1-Year Guaranty Low-Band	<div>Non-Qualified</div> <div>Owner: 90</div> <div>Annuitant: 0</div> <div>Qualified</div> <div>Owner: 90</div> <div>Annuitant: 0</div>	<div>Non-Qualified</div> <div>Single: 5,000</div> <div>Monthly: 5,000</div> <div>Qualified</div> <div>Single: 4,000</div> <div>Monthly: 4,000</div>	<div>Yes-Disability</div> <div>Yes-Hospitalization</div> <div>No- Extended Care Waiver</div> <div>No- Nursing Home</div> <div>No- Unemployment</div> <div>No- Long Term Care</div> <div>Yes-Terminal Illness</div> <div>Yes-Annualization</div>				<div>Not Available in:</div> <div>NY PR VI</div>			
	<div>Withdrawal Notes:</div>						Premium Bor			
	<div>Withdrawal Charges 7 years:</div>		6	6	6	5	4	3	2	Rate Change
	<div>Guaranteed Minimum Value:</div>		100% of Premium at 1.00%				Next Change			
		<div>Product Type</div>		<div>Rate Guarant'd</div>	<div>Bonus</div>	<div>Rate First Year</div>	<div>Guarant'd Min Rate</div>	<div>Yield to Su</div> <div>Current</div>		
	1-Year Fixed		1 Year	none	1	1.00	1.07			
Protective Life Corporation ProSaver Secure II Fixed Annuity 4 Low-Band	<div>Non-Qualified</div> <div>Owner: 85</div> <div>Annuitant: 85</div> <div>Qualified</div> <div>Owner: 85</div> <div>Annuitant: 85</div>	<div>Non-Qualified</div> <div>Single: 2,000</div> <div>Monthly: 2,000</div> <div>Qualified</div> <div>Single: 2,000</div> <div>Monthly: 2,000</div>	<div>No- Disability</div> <div>No- Hospitalization</div> <div>No- Extended Care Waiver</div> <div>No- Nursing Home</div> <div>No- Unemployment</div> <div>No- Long Term Care</div> <div>No- Terminal Illness</div> <div>No- Annualization</div>				<div>Not Available in:</div> <div>NY PR VI</div>			
	<div>Withdrawal Notes:</div>						No Premium			
	<div>Withdrawal Charges 7 years:</div>		8	8	7	6.5	5.5	4.5	3	Rate Change
	<div>Guaranteed Minimum Value:</div>		100% of Premium at 1.00%				Next Change			
		<div>Product Type</div>		<div>Rate Guarant'd</div>	<div>Bonus</div>	<div>Rate First Year</div>	<div>Rate Year 4</div>	<div>Yield to Su</div> <div>Current</div>		
	4 Year Fixed with Bonus		4 Years	0.5%	1.5	1.00	1.07			
	<div>Non-Qualified</div> <div>Owner: 85</div> <div>Annuitant: 85</div> <div>Qualified</div> <div>Owner: 85</div> <div>Annuitant: 85</div>	<div>Non-Qualified</div> <div>Single: 2,000</div> <div>Monthly: 2,000</div> <div>Qualified</div> <div>Single: 2,000</div> <div>Monthly: 2,000</div>	<div>No- Disability</div> <div>No- Hospitalization</div> <div>No- Extended Care Waiver</div> <div>No- Nursing Home</div> <div>No- Unemployment</div> <div>No- Long Term Care</div> <div>No- Terminal Illness</div> <div>No- Annualization</div>				<div>Not Available in:</div> <div>NY PR VI</div>			

SurrenderTM
Guarant'd
1.11

0-79: 5.00
80-85: 3.00

Bonus

End: 12/31/11

Rate: TBD

SurrenderTM
Guarant'd
1.11

0-80: 4.50
81-85: 3.00
86-UP: 1.85

Bonus: 0.50

End: 01/15/12

Rate: 02/01/12

SurrenderTM
Guarant'd
1.07

0-75: 4.00
76-80: 2.00
81-85: 1.00

Bonus

End: 01/24/12

Rate: 01/31/12

SurrenderTM
Guarant'd
1.07

0-75: 4.00
76-80: 2.00
81-85: 1.00

Fixed Annuity Detail Sheet

Protective Life Corporation ProSaver Secure II Fixed Annuity 6 <i>Low-Band</i>	Withdrawal Notes:										No Premium	
	Withdrawal Charges 7 years:										8 8 7 6.5 5.5 4.5 3	Rate Change
	Guaranteed Minimum Value:										100% of Premium at 1.00%	Next Change
	Product Type					Rate Guarant'd	Bonus	Rate First Year	Rate Year 6	Yield to Su		
										Current		
	6 Year Fixed with Bonus					6 Years	0.35%	1.35	1.00	1.05		
American National Insurance Company Palladium Group Fixed Deferred	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 5,000 Monthly: 5,000		No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home				No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: NY PR VI	
	Qualified Owner: 80 Annuitant: 80		Qualified Single: 5,000 Monthly: 5,000									
	Withdrawal Notes:										No Premium	
	Withdrawal Charges 7 years:										9 8 7 6 5 4 2	Rate Change
	Guaranteed Minimum Value:										100% of Premium at 1.00-3.00%	Next Change
	Product Type					Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su		
Current												
1-Year Fixed					1 Year	none	1	1.00-3.00	1.00			

► Company / Product	Issue Ages		Minimum Premiums		Withdrawal Provisions							States	
Aviva Life & Annuity (Income Series) Income Select Spirit 7 (1-Year) <i>Low-Band</i>	Non-Qualified Owner: 81 Annuitant: 81		Non-Qualified Single: 5,000 Monthly: 5,000		Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization			Not Available in: NJ NY PA PR VI			
	Qualified Owner: 81 Annuitant: 81		Qualified Single: 5,000 Monthly: 5,000										
	Withdrawal Notes:											No Premium	
	Withdrawal Charges 7 years:				9	8	7	6	5	4	3	Rate Change	
	Guaranteed Minimum Value:				100% of Premium at 1.00%							Next Change	
	Product Type				Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Surrender				
1-Year Fixed				1 Year	none	1	1.00	Current					
Surrender Charges Last 6 Years													
	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 250,000 Monthly: 250,000		No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization			Not Available in: NY OR PA PR VI			
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 250,000 Monthly: 250,000										
Withdrawal Notes:											No Premium		

Bonus
ed: 01/24/12
e : 01/31/12
urrenderTM
Guarant'd
1.05
0-UP: 4.00+ see notes
Bonus
ed: 01/01/12
e : 02/01/12
urrenderTM
Guarant'd
1.00

Commissions Age: Rate 0-75: 3.00+ 76-80: 1.75+ 81-81: 1.75+ see notes
Bonus
ed: 01/06/12
e : TBD
urrenderTM
Guarant'd
1.00
0-75: 3.00 76-80: 1.95 81-85: 1.05
Bonus

Fixed Annuity Detail Sheet

Genworth Life Insurance
Company
SecureLiving Liberty 1-Year
Guaranty
High-Band

For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):	9	9	8	7	6	5	Rate Change
For states IN, MN (6 years):	9	8	7	6	5	4	
Guaranteed Minimum Value:	100% of Premium at 1.50%						Next Change
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity		
					Current		
1-Year Fixed with Bonus	1 Year	2.75%	4.8	1.50	2.50		

Genworth Life of New York
Liberty NY 1-Yr Guaranty
High-Band

Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 250,000 Monthly: 250,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: NY		
Qualified Owner: 85 Annuitant: 85		Qualified Single: 250,000 Monthly: 250,000								
Withdrawal Notes:								No Premium		
Withdrawal Charges 6 years:				9	9	8	7	6	5	Rate Change
Guaranteed Minimum Value:				100% of Premium at 1.00%					Next Change	
Product Type				Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity		
								Current		
1-Year Fixed with Bonus				1 Year	2.75%	4.8	1.00	2.50		

Genworth Life Insurance
Company
SecureLiving Liberty 3-Year
Guaranty
High-Band

Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 250,000 Monthly: 250,000		No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: NY OR PR VI		
Qualified Owner: 85 Annuitant: 85		Qualified Single: 250,000 Monthly: 250,000								
Withdrawal Notes:								No Premium		
For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):				9	9	8	7	6	5	Rate Change
For states IN, MN (6 years):				9	8	7	6	5	4	
Guaranteed Minimum Value:				100% of Premium at 1.50%						Next Change
Product Type				Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Maturity		
								Current		
3 Year Fixed with Bonus				3 Years	1.1%	2.95	1.50	2.40		

Genworth Life Insurance
Company
SecureLiving Liberty 5-Year
Guaranty

Non-Qualified		Non-Qualified		No- Disability		No- Unemployment		Not Available in: NY OR PR VI		
Owner:	85	Single:	250,000	No- Hospitalization		No- Long Term Care				
Annuitant:	85	Monthly:	250,000	No- Extended Care Waiver		No- Terminal Illness				
Owner:	85	Single:	250,000	No- Nursing Home		No- Annualization				
Annuitant:	85	Monthly:	250,000							
Withdrawal Notes:								No Premium		
For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):				9	9	8	7	6	5	Rate Change

ed: 09/21/11

e : TBD

urrender™

Guarant'd

2.04

0-75: 3.00
76-80: 1.95
81-UP: 1.05

i Bonus

ed: 10/01/11

e : TBD

urrender™

Guarant'd

1.62

0-75: 3.00
76-80: 1.95
81-85: 1.05

i Bonus

ed: 09/21/11

e : TBD

urrender™

Guarant'd

2.22

0-75: 3.00
76-80: 1.95
81-UP: 1.05

i Bonus

ed: 09/21/11

Fixed Annuity Detail Sheet

High-Band	For states IN, MN (6 years):										9	8	7	6	5	4	
	Guaranteed Minimum Value:					100% of Premium at 1.50%										Next Change:	
	Product Type					Rate Guarant'd		Bonus		Rate Years 1-5		Guarant'd Min Rate		Yield to Su			
														Current			
5 Year Fixed with Bonus					5 Years		0.65%		2.5		1.50		2.39				
Genworth Life Insurance Company SecureLiving Liberty 1-Year Guaranty Mid-Band	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 100,000 Monthly: 100,000		No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home				No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization				Not Available in: NY OR PR VI				
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 100,000 Monthly: 100,000														
	Withdrawal Notes:												No Premium				
	For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):					9	9	8	7	6	5	Rate Change					
	For states IN, MN (6 years):					9	8	7	6	5	4						
	Guaranteed Minimum Value:					100% of Premium at 1.50%										Next Change:	
	Product Type					Rate Guarant'd		Bonus		Rate First Year		Guarant'd Min Rate		Yield to Su			
														Current			
	1-Year Fixed with Bonus					1 Year		2%		4.05		1.50		2.38			
	Genworth Life of New York Liberty NY 1-Yr Guaranty Mid-Band	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 100,000 Monthly: 100,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home				No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization				Only Available in: NY			
Qualified Owner: 85 Annuitant: 85		Qualified Single: 100,000 Monthly: 100,000															
Withdrawal Notes:												No Premium					
Withdrawal Charges 6 years:					9	9	8	7	6	5	Rate Change						
Guaranteed Minimum Value:					100% of Premium at 1.00%										Next Change:		
Product Type					Rate Guarant'd		Bonus		Rate First Year		Guarant'd Min Rate		Yield to Su				
													Current				
1-Year Fixed with Bonus					1 Year		2%		4.05		1.00		2.38				
Genworth Life of New York SecureLiving Independence NY High-Band		Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 100,000 Monthly: 100,000		No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home				No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization				Only Available in: NY			
		Qualified Owner: 85 Annuitant: 85		Qualified Single: 100,000 Monthly: 100,000													
	Withdrawal Notes:												No Premium				
	Withdrawal Charges 6 years:					9	9	8	7	6	5	Rate Change					
	Guaranteed Minimum Value:					100% of Premium at 1.50%										Next Change:	
	Product Type					Rate Guarant'd		Bonus		Rate First Year		Rate Years 2-2		Yield to Su			
														Current			
	2 Year Fixed with Bonus					2 Years		2%		4.05		2.05		2.38			

e : TBD

SurrenderTM

Guarant'd

2.33

0-75: 3.00
76-80: 1.95
81-85: 1.05

Bonus

ed: 09/21/11

e : TBD

SurrenderTM

Guarant'd

1.92

0-75: 3.00
76-80: 1.95
81-UP: 1.05

Bonus

ed: 10/01/11

e : TBD

SurrenderTM

Guarant'd

1.50

0-75: 2.25
76-80: 1.31
81-85: 0.94

Bonus

ed: 12/14/11

e : TBD

SurrenderTM

Guarant'd

2.01

Fixed Annuity Detail Sheet

Genworth Life Insurance Company SecureLiving Independence High-Band	<div>Non-Qualified Owner: 85 Annuitant: 85</div> <div>Qualified Owner: 85 Annuitant: 85</div>	<div>Non-Qualified Single: 100,000 Monthly: 100,000</div> <div>Qualified Single: 100,000 Monthly: 100,000</div>	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home					No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization					Not Available in: NY OR PR VI				
	Withdrawal Notes:										No Premium						
	For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years): For states IN, MN, OR (6 years):										9	9	8	7	6	5	Rate Change
	Guaranteed Minimum Value:										100% of Premium at 1.50-2.00%					Next Change	
	Product Type										Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su		
	2 Year Fixed with Bonus										2 Years	1.5%	3.55	2.05	2.30		
Genworth Life Insurance Company SecureLiving Liberty 3-Year Guaranty Mid-Band	<div>Non-Qualified Owner: 85 Annuitant: 85</div> <div>Qualified Owner: 85 Annuitant: 85</div>	<div>Non-Qualified Single: 100,000 Monthly: 100,000</div> <div>Qualified Single: 100,000 Monthly: 100,000</div>	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home					No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization					Not Available in: NY OR PR VI				
	Withdrawal Notes:										No Premium						
	For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years): For states IN, MN (6 years):										9	9	8	7	6	5	Rate Change
	Guaranteed Minimum Value:										100% of Premium at 1.50%					Next Change	
	Product Type										Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su		
	3 Year Fixed with Bonus										3 Years	0.9%	2.75	1.50	2.30		
Genworth Life of New York SecureLiving Independence NY Mid-Band	<div>Non-Qualified Owner: 85 Annuitant: 85</div> <div>Qualified Owner: 85 Annuitant: 85</div>	<div>Non-Qualified Single: 50,000 Monthly: 50,000</div> <div>Qualified Single: 50,000 Monthly: 50,000</div>	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home					No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization					Only Available in: NY				
	Withdrawal Notes:										No Premium						
	Withdrawal Charges 6 years:										9	9	8	7	6	5	Rate Change
	Guaranteed Minimum Value:										100% of Premium at 1.50%					Next Change	
	Product Type										Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su		
	2 Year Fixed with Bonus										2 Years	1.5%	3.55	2.05	2.30		
	<div>Non-Qualified Owner: 85 Annuitant: 85</div>	<div>Non-Qualified Single: 50,000 Monthly: 50,000</div>	No- Disability No- Hospitalization					No- Unemployment No- Long Term Care					Not Available in: AL CT IA				

<div>0-75: 2.25 76-80: 1.31 81-85: 0.94</div>
Bonus
ed: 01/11/12
e : TBD
<div>urrenderTM</div> <div>Guarant'd</div> <div>1.93</div>
<div>0-75: 3.00 76-80: 1.95 81-85: 1.05</div>
Bonus
ed: 09/21/11
e : TBD
<div>urrenderTM</div> <div>Guarant'd</div> <div>2.12</div>
<div>0-75: 2.25 76-80: 1.31 81-85: 0.94</div>
Bonus
ed: 12/14/11
e : TBD
<div>urrenderTM</div> <div>Guarant'd</div> <div>1.93</div>

Fixed Annuity Detail Sheet

ReliaStar Life Insurance Company ING Premier 5 <i>High-Band</i>	Qualified Owner: 85 Annuitant: 85		Qualified Single: 50,000 Monthly: 50,000		No- Extended Care Waiver No- Nursing Home		No- Terminal Illness No- Annualization		IN KY MA NJ NY OR RI UT WA		
	Withdrawal Notes:				Premium Bo						
	Withdrawal Charges 6 years:				5	4.75	4.5	4.25	4	3.75	Rate Change
	Guaranteed Minimum Value:				100% of Premium at 1.00-1.50%						Next Change
	Product Type				Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su		
1-Year Fixed				1 Year	none	1.45	1.00-1.50	2.28			
ReliaStar Life Insurance Company ING Premier 5 <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 5,000 Monthly: 5,000		No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: AL CT IA IN KY MA NJ NY OR RI UT WA		
	Withdrawal Notes:				Prem Bonus						
	Withdrawal Charges 6 years:				5	4.75	4.5	4.25	4	3.75	Rate Change
	Guaranteed Minimum Value:				100% of Premium at 1.00-1.50%						Next Change
	Product Type				Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su		
1-Year Fixed				1 Year	none	1.45	1.00-1.50	2.28			
Genworth Life Insurance Company SecureLiving Liberty 5-Year Guaranty <i>Mid-Band</i>	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 100,000 Monthly: 100,000		No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: NY OR PR VI		
	Withdrawal Notes:				No Premium						
	For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years): For states IN, MN (6 years):				9	9	8	7	6	5	Rate Change
	Guaranteed Minimum Value:				100% of Premium at 1.50%						Next Change
	Product Type				Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Su		
5 Year Fixed with Bonus				5 Years	0.5%	2.35	1.50	2.27			
EquiTrust Life Insurance Company ING Premier 5 <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 30,000 Monthly: 30,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: AK CT IN MA MD MN NY OK OR PR TX UT VI VT WA		
	Withdrawal Notes:				Premium Bo						

onus: 5.00

ed: 01/01/12

e : TBD

urrenderTM

Guarant'd

1.90

: 0.00-5.00

ed: 01/01/12

e : TBD

urrenderTM

Guarant'd

1.90

0-75: 3.00
76-80: 1.95
81-UP: 1.05

i Bonus

ed: 09/21/11

e : TBD

urrenderTM

Guarant'd

2.21

0-80: 5.50
81-85: 4.13
[see notes](#)

onus: 1.50

Fixed Annuity Detail Sheet

Equitrust Life Insurance Company Choice Four (Liquidity & MVA Option)	For states AL, AR, AZ, CA, CO, DC, DE, GA, HI, IA, ID, IL, KS, KY, LA, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, PA, RI, SC, SD, TN, VA, WI, WV, WY (6 years):		12	11	10	9	8	7	Rate Change
	For states FL (6 years):		10	10	10	9	8	7	
	For states NV (6 years):		9	8	7	6.5	5.5	4.5	
	Guaranteed Minimum Value:		100% of Premium at 2.00%						Next Change
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su		
						Current			
1-Year Fixed		1 Year	none	2	2.00	2.25			
SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 3 MVA High-Band	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY		
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 250,000 Monthly: 250,000						
	Withdrawal Notes:							No Premium	
	Withdrawal Charges 6 years:		9	8	7	6	5	4	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%						Next Change
Product Type		Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su			
						Current			
3 Year Fixed with Bonus		3 Years	1%	2.75	1.00	2.25			
Genworth Life Insurance Company SecureLiving Independence Mid-Band	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: NY OR PR VI		
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 50,000 Monthly: 50,000						
	Withdrawal Notes:							No Premium	
	For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):		9	9	8	7	6	5	Rate Change
	For states IN, MN, OR (6 years):		9	8	7	6	5	4	
Guaranteed Minimum Value:		100% of Premium at 1.50-2.00%						Next Change	
Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su			
						Current			
2 Year Fixed with Bonus		2 Years	1%	3.05	2.05	2.22			
	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: NY OR PR VI		
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 15,000 Monthly: 15,000							
Withdrawal Notes:							No Premium		

ed: 10/24/11

e : TBD

urrenderTM
Guarant'd
2.25

i Bonus

ed: 01/15/12

e : 02/01/12

urrenderTM
Guarant'd
1.87

0-75: 2.25
76-80: 1.31
81-85: 0.94

i Bonus

ed: 01/11/12

e : TBD

urrenderTM
Guarant'd
1.85

0-75: 3.00
76-80: 1.95
81-85: 1.05

i Bonus

Fixed Annuity Detail Sheet

Genworth Life Insurance Company SecureLiving Liberty 1-Year Guaranty <i>Low-Band</i>	For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):						9	9	8	7	6	5	Rate Change
	For states IN, MN (6 years):						9	8	7	6	5	4	
	Guaranteed Minimum Value:		100% of Premium at 1.50%										Next Change
	Product Type		Rate Guarant'd		Bonus		Rate First Year		Guarant'd Min Rate		Yield to St		
											Current		
1-Year Fixed with Bonus		1 Year		1%		3.05		1.50		2.22			

Genworth Life of New York Liberty NY 1-Yr Guaranty <i>Low-Band</i>	Non-Qualified Owner: 85 Monthly: 85		Non-Qualified Single: 15,000 Monthly: 15,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: NY		
	Qualified Owner: 85 Monthly: 85		Qualified Single: 15,000 Monthly: 15,000								
	Withdrawal Notes:				No Premium						
	Withdrawal Charges 6 years:		9	9	8	7	6	5	Rate Change		
	Guaranteed Minimum Value:		100% of Premium at 1.00%						Next Change		
Product Type		Rate Guarant'd		Bonus		Rate First Year		Guarant'd Min Rate		Yield to St	
										Current	
1-Year Fixed with Bonus		1 Year		1%		3.05		1.00		2.22	

Genworth Life of New York SecureLiving Independence NY <i>Low-Band</i>	Non-Qualified Owner: 85 Monthly: 85		Non-Qualified Single: 15,000 Monthly: 15,000		No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: NY		
	Qualified Owner: 85 Monthly: 85		Qualified Single: 15,000 Monthly: 15,000								
	Withdrawal Notes:				No Premium						
	Withdrawal Charges 6 years:		9	9	8	7	6	5	Rate Change		
	Guaranteed Minimum Value:		100% of Premium at 1.50%						Next Change		
Product Type		Rate Guarant'd		Bonus		Rate First Year		Rate Years 2-2		Yield to St	
										Current	
2 Year Fixed with Bonus		2 Years		1%		3.05		2.05		2.22	

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI
	Withdrawal Notes:			No Premium

ed: 01/11/12

e : TBD

SurrenderTM

Guarant'd

1.76

0-75: 3.00
76-80: 1.95
81-UP: 1.05

Bonus

ed: 10/01/11

e : TBD

SurrenderTM

Guarant'd

1.34

0-75: 2.25
76-80: 1.31
81-85: 0.94

Bonus

ed: 12/14/11

e : TBD

SurrenderTM

Guarant'd

1.85

Commissions Age: Rate

0-75: 2.25
76-80: 1.31
81-85: 0.94

Bonus

Fixed Annuity Detail Sheet

Genworth Life Insurance Company SecureLiving Independence Low-Band	For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years): For states IN, MN, OR (6 years):							9	9	8	7	6	5	Rate Change	
	Guaranteed Minimum Value:							100% of Premium at 1.50-2.00%							Next Change
	Product Type							Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su			
	2 Year Fixed with Bonus							2 Years	0.5%	2.55	2.05	Current			
												2.13			
SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 3 MVA Mid-Band	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 100,000 Monthly: 100,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY						
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 100,000 Monthly: 100,000												
	Withdrawal Notes:							No Premium							
	Withdrawal Charges 6 years:							9	8	7	6	5	4	Rate Change	
	Guaranteed Minimum Value:							100% of Premium at 1.00%							Next Change
	Product Type							Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su			
	3 Year Fixed with Bonus							3 Years	0.75%	2.5	1.00	Current			
												2.12			
	Genworth Life of New York Liberty NY 3-Yr Guaranty High-Band	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 250,000 Monthly: 250,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: NY					
		Qualified Owner: 85 Annuitant: 85		Qualified Single: 250,000 Monthly: 250,000											
Withdrawal Notes:							No Premium								
Withdrawal Charges 6 years:							9	9	8	7	6	5	Rate Change		
Guaranteed Minimum Value:							100% of Premium at 1.00%							Next Change	
	Product Type							Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to Su			
	3 Year Fixed with Bonus							3 Years	1.1%	2.95	1.85	Current			
												2.03			
	EquiTrust Life Insurance Company ChoiceFour (Liquidity Option)	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 30,000 Monthly: 30,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: AK CT IN MA MD MN NY OK OR PR TX UT VI VT WA					
		Qualified Owner: 85 Annuitant: 85		Qualified Single: 30,000 Monthly: 30,000											
Withdrawal Notes:							No Premium								
For states AL, AR, AZ, CA, CO, DC, DE, GA, HI, IA, ID, IL, KS, KY, LA, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, PA, RI, SC, SD, TN, VA, WI, WV, WY (6 years): For states FL (6 years): For states NV (6 years):							12	11	10	9	8	7	Rate Change		
							10	10	10	9	8	7			
							9	8	7	6.5	5.5	4.5			

ed: 01/11/12

e : TBD

urrenderTM

Guarant'd

1.77

i Bonus

ed: 01/15/12

e : 02/01/12

urrenderTM

Guarant'd

1.75

0-75: 3.00
76-80: 1.95
81-85: 1.05

i Bonus

ed: 10/01/11

e : TBD

urrenderTM

Guarant'd

1.61

0-80: 5.50
81-85: 4.13
see notes

i Bonus

ed: 10/24/11

Fixed Annuity Detail Sheet

	Guaranteed Minimum Value:		100% of Premium at 2.00%					Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su		
							Current		
	1-Year Fixed		1 Year	none	2	2.00	2.00		
Genworth Life Insurance Company SecureLiving Liberty 3-Year Guaranty Low-Band	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: NY OR PR VI		
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 15,000 Monthly: 15,000							
	Withdrawal Notes:							No Premium	
	For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):		9	9	8	7	6	5	Rate Change
	For states IN, MN (6 years):		9	8	7	6	5	4	
	Guaranteed Minimum Value:		100% of Premium at 1.50%					Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su		
							Current		
	3 Year Fixed with Bonus		3 Years	0.3%	2.15	1.50	2.00		
	Genworth Life of New York Liberty NY 3-Yr Guaranty Mid-Band	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: NY	
Qualified Owner: 85 Annuitant: 85		Qualified Single: 100,000 Monthly: 100,000							
Withdrawal Notes:							No Premium		
Withdrawal Charges 6 years:		9	9	8	7	6	5	Rate Change	
Guaranteed Minimum Value:		100% of Premium at 1.00%					Next Change		
Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to Su			
						Current			
3 Year Fixed with Bonus		3 Years	0.9%	2.75	1.85	2.00			
SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 3 MVA Mid-Band		Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY	
		Qualified Owner: 85 Annuitant: 85	Qualified Single: 50,000 Monthly: 50,000						
	Withdrawal Notes:							No Premium	
	Withdrawal Charges 6 years:		9	8	7	6	5	4	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%					Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su		
							Current		

e : TBD

urrenderTM

Guarant'd

2.00

0-75: 3.00
76-80: 1.95
81-85: 1.05

i Bonus

ed: 09/21/11

e : TBD

urrenderTM

Guarant'd

1.82

0-75: 3.00
76-80: 1.95
81-85: 1.05

i Bonus

ed: 10/01/11

e : TBD

urrenderTM

Guarant'd

1.57

i Bonus

ed: 01/15/12

e : 02/01/12

urrenderTM

Guarant'd

Fixed Annuity Detail Sheet

	3 Year Fixed with Bonus				3 Years	0.5%	2.25	1.00	2.00
Genworth Life of New York Liberty NY 5-Yr Guaranty <i>High-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home				No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: NY
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 250,000 Monthly: 250,000							
	Withdrawal Notes:								No Premium
	Withdrawal Charges 6 years:		9	9	8	7	6	5	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%						Next Change
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Year 5	Yield to Maturity		
						Current			
5 Year Fixed with Bonus		5 Years	0.65%	2.5	1.85	1.96			
ReliaStar Life Insurance Company ING Premier 3 <i>High-Band</i>	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home				No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: AL NY
	Qualified Owner: 80 Annuitant: 80	Qualified Single: 50,000 Monthly: 50,000							
	Withdrawal Notes:								Premium Based
	Withdrawal Charges 6 years:		9	8	7	6	5	4	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00-1.50%						Next Change
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Maturity		
						Current			
1-Year Fixed		1 Year	none	1.45	1.00-1.50	1.95			
Genworth Life Insurance Company SecureLiving Liberty 5-Year Guaranty <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home				No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: NY OR PR VI
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 15,000 Monthly: 15,000							
	Withdrawal Notes:								No Premium
	For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):		9	9	8	7	6	5	Rate Change
	For states IN, MN (6 years):		9	8	7	6	5	4	
	Guaranteed Minimum Value:		100% of Premium at 1.50%						Next Change
Product Type		Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Maturity			
						Current			
5 Year Fixed with Bonus		5 Years	0.1%	1.95	1.50	1.93			
	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home				No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: NY
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 100,000 Monthly: 100,000							

1.62
<div>0-75: 3.00</div> <div>76-80: 1.95</div> <div>81-85: 1.05</div>
Bonus
ed: 10/01/11
e : TBD
SurrenderTM
Guarant'd
1.82
onus: 3.00
ed: 01/01/12
e : TBD
SurrenderTM
Guarant'd
1.57
<div>0-75: 3.00</div> <div>76-80: 1.95</div> <div>81-UP: 1.05</div>
Bonus
ed: 09/21/11
e : TBD
SurrenderTM
Guarant'd
1.87
<div>0-75: 3.00</div> <div>76-80: 1.95</div> <div>81-85: 1.05</div>

Fixed Annuity Detail Sheet

Genworth Life of New York Liberty NY 5-Yr Guaranty <i>Mid-Band</i>	Withdrawal Notes:						No Premium
	Withdrawal Charges 6 years:						Rate Change
	Guaranteed Minimum Value:						Next Change
Genworth Life of New York Liberty NY 3-Yr Guaranty <i>Low-Band</i>	Non-Qualified Owner: 85 Single: 15,000 Annuitant: 85 Monthly: 15,000 Qualified Owner: 85 Single: 15,000 Annuitant: 85 Monthly: 15,000 No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization Only Available in: NY						
	Withdrawal Notes:						No Premium
	Withdrawal Charges 6 years:						Rate Change
	Guaranteed Minimum Value:						Next Change
Genworth Life of New York Liberty NY 5-Yr Guaranty <i>Low-Band</i>	Non-Qualified Owner: 85 Single: 15,000 Annuitant: 85 Monthly: 15,000 Qualified Owner: 85 Single: 15,000 Annuitant: 85 Monthly: 15,000 No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization Only Available in: NY						
	Withdrawal Notes:						No Premium
	Withdrawal Charges 6 years:						Rate Change
	Guaranteed Minimum Value:						Next Change
ReliaStar Life Insurance Company ING Premier 3 <i>Mid-Band</i>	Non-Qualified Owner: 80 Single: 25,000 Annuitant: 80 Monthly: 25,000 Qualified Owner: 80 Single: 25,000 Annuitant: 80 Monthly: 25,000 No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization Not Available in: AL NY						
	Withdrawal Notes:						Premium Bo
	Withdrawal Charges 6 years:						Rate Change
	Guaranteed Minimum Value:						Next Change

Fixed Annuity Detail Sheet

Bonus

ed: 10/01/11

e : TBD

urrenderTM

Guarant'd

1.79

0-75: 3.00
76-80: 1.95
81-85: 1.05

Bonus

ed: 10/01/11

e : TBD

urrenderTM

Guarant'd

1.47

0-75: 3.00
76-80: 1.95
81-85: 1.05

Bonus

ed: 10/01/11

e : TBD

urrenderTM

Guarant'd

1.72

onus: 2.50

ed: 01/01/12

e : TBD

urrenderTM

Guarant'd

1.49

Fixed Annuity Detail Sheet

ReliaStar Life Insurance Company ING Premier 5 Mid-Band	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 25,000 Monthly: 25,000 Qualified Single: 25,000 Monthly: 25,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AL CT IA IN KY MA NJ NY OR RI UT WA											
	Withdrawal Notes:				Premium Bo											
	Withdrawal Charges 6 years:				Rate Change											
	Guaranteed Minimum Value:				Next Change											
	<table> <tr> <th>Product Type</th><th>Rate Guarant'd</th><th>Bonus</th><th>Rate First Year</th><th>Guarant'd Min Rate</th><th>Yield to St</th></tr> <tr> <td>1-Year Fixed</td><td>1 Year</td><td>none</td><td>1.45</td><td>1.00-1.50</td><td>Current 1.87</td></tr> </table>					Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St	1-Year Fixed	1 Year	none	1.45	1.00-1.50
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St											
1-Year Fixed	1 Year	none	1.45	1.00-1.50	Current 1.87											
SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 3 MVA Low-Band	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY											
	Withdrawal Notes:				No Premium											
	Withdrawal Charges 6 years:				Rate Change											
	Guaranteed Minimum Value:				Next Change											
	<table> <tr> <th>Product Type</th><th>Rate Guarant'd</th><th>Bonus</th><th>Rate Years 1-3</th><th>Guarant'd Min Rate</th><th>Yield to St</th></tr> <tr> <td>3 Year Fixed with Bonus</td><td>3 Years</td><td>0.25%</td><td>2</td><td>1.00</td><td>Current 1.87</td></tr> </table>					Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to St	3 Year Fixed with Bonus	3 Years	0.25%	2	1.00
Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to St											
3 Year Fixed with Bonus	3 Years	0.25%	2	1.00	Current 1.87											
SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 2 MVA High-Band	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY											
	Withdrawal Notes:				Premium Bo											
	Withdrawal Charges 6 years:				Rate Change											
	Guaranteed Minimum Value:				Next Change											
	<table> <tr> <th>Product Type</th><th>Rate Guarant'd</th><th>Bonus</th><th>Rate Years 1-2</th><th>Guarant'd Min Rate</th><th>Yield to St</th></tr> <tr> <td>2 Year Fixed</td><td>2 Years</td><td>none</td><td>1.65</td><td>1.00</td><td>Current 1.82</td></tr> </table>					Product Type	Rate Guarant'd	Bonus	Rate Years 1-2	Guarant'd Min Rate	Yield to St	2 Year Fixed	2 Years	none	1.65	1.00
Product Type	Rate Guarant'd	Bonus	Rate Years 1-2	Guarant'd Min Rate	Yield to St											
2 Year Fixed	2 Years	none	1.65	1.00	Current 1.82											
	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR											

Fixed Annuity Detail Sheet

onus: 2.50
ed: 01/01/12
e : TBD
urrenderTM
Guarant'd
1.49
i Bonus
ed: 01/15/12
e : 02/01/12
urrenderTM
Guarant'd
1.50
onus: 1.00
ed: 01/15/12
e : 02/01/12
urrenderTM
Guarant'd
1.38

Fixed Annuity Detail Sheet

SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 2 MVA <i>Mid-Band</i>									IN VT OR PR SD VI WA WY
	Withdrawal Notes:								Premium Bo
	Withdrawal Charges 6 years:		8	8	7	6	5	4	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%						Next Change
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-2	Guarant'd Min Rate	Yield to Su		
							Current		
2 Year Fixed		2 Years	none	1.65	1.00	1.73			
ReliaStar Life Insurance Company ING Premier Flex Annuity	Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80		Non-Qualified Single: 50 Monthly: 50 Qualified Single: 200 Monthly: 200		No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: AL NY OR PR VI
	Withdrawal Notes:								Premium Bo
	Withdrawal Charges 6 years:								Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00-1.50%						Next Change
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su		
							Current		
1-Year Fixed		1 Year	none	1.45	1.00-1.50	1.70			
SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 2 MVA <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY
	Withdrawal Notes:								Premium Bo
	Withdrawal Charges 6 years:		8	8	7	6	5	4	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%						Next Change
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-2	Guarant'd Min Rate	Yield to Su		
							Current		
2 Year Fixed		2 Years	none	1.65	1.00	1.69			

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
ReliaStar Life Insurance Company	Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization
	Withdrawal Notes:			
			No Premium	

onus: 0.50
ed: 01/15/12
e : 02/01/12
urrenderTM
Guarant'd
1.30
onus: 1.50
ed: 01/01/12
e : TBD
urrenderTM
Guarant'd
1.33
onus: 0.25
ed: 01/15/12
e : 02/01/12
urrenderTM
Guarant'd
1.26

Commissions
Age: Rate
Bonus

Fixed Annuity Detail Sheet

ING Premier 3 <i>Low-Band</i>	Withdrawal Charges 6 years:				9	8	7	6	5	4	Rate Change
	Guaranteed Minimum Value:				100% of Premium at 1.00-1.50%						Next Change
	Product Type				Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su		
									Current		
	1-Year Fixed				1 Year	none	1.45	1.00-1.50	1.45		
The Standard Secured Rate Annuity 1 <i>High-Band</i>	Non-Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization		No- Unemployment No- Long Term Care		Not Available in:				
	Qualified Owner: 90 Annuitant: 90	Qualified Single: 100,000 Monthly: 100,000	No- Extended Care Waiver Yes-Nursing Home		Yes-Terminal Illness Yes-Annualization		NY PA PR VI				
	Withdrawal Notes:				Prem Bonus						
	Withdrawal Charges 6 years:				7	7	7	6	5	3	Rate Change
	Guaranteed Minimum Value:				100% of Premium at 1.00%						Next Change
	Product Type				Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su		
									Current		
	1-Year Fixed with Bonus				1 Year	1%	2.1	1.00	1.43		
	The Standard Secured Rate Annuity 1 <i>Low-Band</i>	Non-Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization		No- Unemployment No- Long Term Care		Not Available in:			
		Qualified Owner: 90 Annuitant: 90	Qualified Single: 15,000 Monthly: 15,000	No- Extended Care Waiver Yes-Nursing Home		Yes-Terminal Illness Yes-Annualization		NY PA PR VI			
Withdrawal Notes:				Prem Bonus							
Withdrawal Charges 6 years:				7	7	7	6	5	3	Rate Change	
Guaranteed Minimum Value:				100% of Premium at 1.00%						Next Change	
	Product Type				Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su		
									Current		
	1-Year Fixed with Bonus				1 Year	1%	2	1.00	1.33		
	Surrender Charges Last 5 Years										
	Reliance Standard Life Eleos MVA	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability Yes-Hospitalization		No- Unemployment No- Long Term Care		Not Available in:			
Qualified Owner: 85 Annuitant: 85		Qualified Single: 10,000 Monthly: 10,000	No- Extended Care Waiver Yes-Nursing Home		No- Terminal Illness Yes-Annualization		AL MD MN MT ND NY OR PR TX UT VI VT WA				
Withdrawal Notes:				No Premium							
Withdrawal Charges 5 years:				8	7	6	5	4	Rate Change		
Guaranteed Minimum Value:				100% of Premium at 1.00%						Next Change	
	Product Type				Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su		
									Current		
	1-Year Fixed with Bonus				1 Year	1%	3	1.00	2.20		

Fixed Annuity Detail Sheet

ed: 01/01/12

e : TBD

urrenderTM

Guarant'd

1.07

0-80: 4.00
81-85: 2.00
86-UP: 1.45

: 0.20-1.00

ed: 01/01/12

e : TBD

urrenderTM

Guarant'd

1.35

0-80: 4.00
81-85: 2.00
86-UP: 1.45

: 0.20-1.00

ed: 01/01/12

e : TBD

urrenderTM

Guarant'd

1.33

0-75: 3.25
76-80: 2.60
81-85: 1.95

i Bonus

ed: 09/29/11

e : TBD

urrenderTM

Guarant'd

1.40

Fixed Annuity Detail Sheet

Reliance Standard Life Eleos SP	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 10,000 Monthly: 10,000		No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization		Not Available in: AL MO MT NY PR UT VI		
	Withdrawal Notes:				No Premium						
	Withdrawal Charges 5 years:				8	7	6	5	4	Rate Change	
	Guaranteed Minimum Value:				100% of Premium at 1.00%						Next Change
	Product Type				Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Spread		
									Current		
1-Year Fixed with Bonus						1 Year	1%	2.85	1.00	2.05	
Aviva Life & Annuity (Income Series) Income Select Spirit 5 (1-Year) High-Band	Non-Qualified Owner: 83 Annuitant: 83		Non-Qualified Single: 75,000 Monthly: 75,000		Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: NJ NY PA PR VI		
	Withdrawal Notes:				No Premium						
	Withdrawal Charges 5 years:				8	7	6	5	4	Rate Change	
	Guaranteed Minimum Value:				100% of Premium at 1.00%						Next Change
	Product Type				Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Spread		
									Current		
1-Year Fixed						1 Year	none	1.5	1.00	1.50	
ReliaStar Life Insurance Company ING QuintaFlex (TSA/457)	Non-Qualified Owner: 0 Annuitant: 0		Non-Qualified Single: 500 Monthly: 500		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization		Not Available in: AL NY OR PR VI		
	Withdrawal Notes:				No Premium						
	For states AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY (5 years):				5	5	5	5	5	Rate Change	
	For states TX (5 years):				7	6	5	4	3		
	Guaranteed Minimum Value:				1.00%						Next Change
	Product Type				Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Spread		
								Current			
1-Year Fixed with Bonus						1 Year	1.5%	2.65	1.00	1.45	
SBLI -Savings Bank Life Insurance of MA	Non-Qualified Owner: 85 Annuitant: 0		Non-Qualified Single: 250,000 Monthly: 250,000		No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY		

0-75: 3.25
76-80: 2.60
81-85: 1.95

Bonus

ed: 09/29/11

e : TBD

urrenderTM

Guarant'd

1.37

0-75: 2.00+
76-80: 1.05+
81-83: 0.95+

[see notes](#)

Bonus

ed: 01/06/12

e : TBD

urrenderTM

Guarant'd

1.10

0-70: 5.00+
71-74: 4.00+
75-UP: 2.50+

[see notes](#)

Bonus

ed: 01/01/12

e : TBD

urrenderTM

Guarant'd

1.53

Fixed Annuity Detail Sheet

Insurance of MA SBLI Optimizer 1 Non MVA High-Band	Withdrawal Notes:					No Premium						
	Withdrawal Charges 5 years:					Rate Change						
	Guaranteed Minimum Value:					Next Change						
	Product Type					Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su		
	1-Year Fixed with Bonus					1 Year	1%	2.25	1.00	Current 1.45		
American National Insurance Company Citadel 5 Diamond High-Band	Non-Qualified Owner: 99 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home				No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization				Not Available in: NY VI	
	Qualified Owner: 99 Annuitant: 85					Qualified Single: 100,000 Monthly: 100,000						
	Withdrawal Notes:					No Premium						
	Withdrawal Charges 5 years:					7	7	7	6	5	Rate Change	
	Guaranteed Minimum Value:					100% of Premium at 1.00-3.00%					Next Change	
	Product Type					Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su		
	2 Year Fixed with Bonus					2 Years	1%	2.2	1.20	Current 1.40		
	American National Life Insurance Company of NY WealthQuest Citadel 5 Diamond High-Band	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000	Yes-Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home				No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization				Only Available in: NY
		Qualified Owner: 85 Annuitant: 85					Qualified Single: 100,000 Monthly: 100,000					
		Withdrawal Notes:					No Premium					
Withdrawal Charges 5 years:					7	7	7	6	5	Rate Change		
Guaranteed Minimum Value:					100% of Premium at 1.00%					Next Change		
	Product Type					Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su		
	2 Year Fixed with Bonus					2 Years	1%	2.2	1.20	Current 1.40		
	SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 1 Non MVA Mid-Band	Non-Qualified Owner: 85 Annuitant: 0	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home				No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization				Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY
		Qualified Owner: 85 Annuitant: 0					Qualified Single: 100,000 Monthly: 100,000					
		Withdrawal Notes:					No Premium					
Withdrawal Charges 5 years:					9	8	7	6	5	Rate Change		
Guaranteed Minimum Value:					100% of Premium at 1.00%					Next Change		
	Product Type					Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su		
										Current		

i Bonus	
ed: 01/15/12	
e : 02/01/12	
urrender™	
Guarant'd	
1.25	
0-80: 3.00 81-85: 2.00	
i Bonus	
ed: 01/01/12	
e : 02/01/12	
urrender™	
Guarant'd	
1.28	
0-80: 3.00 81-85: 2.00	
i Bonus	
ed: 01/01/12	
e : 02/01/12	
urrender™	
Guarant'd	
1.28	
i Bonus	
ed: 01/15/12	
e : 02/01/12	
urrender™	
Guarant'd	

Fixed Annuity Detail Sheet

	1-Year Fixed with Bonus		1 Year	0.5%	1.75	1.00	1.35	
SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 1 Non MVA Mid-Band	Non-Qualified Owner: 85 Annuitant: 0	Non-Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY	
	Withdrawal Notes:						No Premium	
	Withdrawal Charges 5 years:		9	8	7	6	5	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%				Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su	
1-Year Fixed with Bonus		1 Year	0.35%	1.6	1.00	1.32		
American National Insurance Company Citadel 5 Diamond Low-Band	Non-Qualified Owner: 99 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: NY VI	
	Withdrawal Notes:						No Premium	
	Withdrawal Charges 5 years:		7	7	7	6	5	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00-3.00%				Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su	
2 Year Fixed with Bonus		2 Years	1%	2.1	1.10	1.30		
American National Life Insurance Company of NY WealthQuest Citadel 5 Diamond Low-Band	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	Yes-Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: NY	
	Withdrawal Notes:						No Premium	
	Withdrawal Charges 5 years:		7	7	7	6	5	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%				Next Change	
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su	
2 Year Fixed with Bonus		2 Years	1%	2.1	1.10	1.30		
	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 500 Monthly: 500	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization		Not Available in: AL NY OR PR VI	

1.15
Bonus
ed: 01/15/12
e : 02/01/12
urrender™
Guarant'd
1.12
0-80: 3.00 81-85: 2.00
Bonus
ed: 01/01/12
e : 02/01/12
urrender™
Guarant'd
1.24
0-80: 3.00 81-85: 2.00
Bonus
ed: 01/01/12
e : 02/01/12
urrender™
Guarant'd
1.24
0-60: 4.50+ 61-75: 2.00+ 76-UP: 1.25+ see notes

Fixed Annuity Detail Sheet

ReliaStar Life Insurance
Company
ING QuintaFlex (NQ)

Withdrawal Notes:					No Premium
Withdrawal Charges 5 years:					Rate Change
Guaranteed Minimum Value:					Next Change
Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to S Current
1-Year Fixed with Bonus	1 Year	1.5%	2.5	1.00	1.30

SBLI -Savings Bank Life
Insurance of MA
SBLI Optimizer 1 Non MVA
Low-Band

Non-Qualified Owner: 85 Annuitant: 0	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home					No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization					Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY
Qualified Owner: 85 Annuitant: 0	Qualified Single: 5,000 Monthly: 5,000											
Withdrawal Notes:												No Premium
Withdrawal Charges 5 years:		9	8	7	6	5						Rate Change
Guaranteed Minimum Value:		100% of Premium at 1.00%										Next Change
Product Type		Rate Guarant'd	Bonus	Rate First Year		Guarant'd Min Rate		Yield to Surrender				
								Current				
1-Year Fixed with Bonus		1 Year	0.25%	1.5		1.00		1.30				

Principal Financial Group
Principal Guaranteed
Annuity 1-Year Guaranty
Low-Band

Non-Qualified Owner: 90 Annuitant: 90		Non-Qualified Single: 5,000 Monthly: 5,000		No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization		Not Available in: NY PR VI	
Qualified Owner: 90 Annuitant: 90		Qualified Single: 5,000 Monthly: 5,000							
Withdrawal Notes:									No Premium
Withdrawal Charges 5 years:				7	7	7	6	5	Rate Change
Guaranteed Minimum Value:				100% of Premium at 1.00%					Next Change
Product Type				Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su	
								Current	
1-Year Fixed				1 Year	none	1.05	1.00	1.05	

Principal Financial Group
Principal Guaranteed
Annuity 1-Year Guaranty
High-Band

Non-Qualified Owner: 90 Annuitant: 90		Non-Qualified Single: 100,000 Monthly: 100,000		No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home			No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization			Not Available in: NY PR VI		
Qualified Owner: 90 Annuitant: 90		Qualified Single: 100,000 Monthly: 100,000										
Withdrawal Notes:												No Premium
Withdrawal Charges 5 years:				7	7	7	6	5	Rate Change			
Guaranteed Minimum Value:				100% of Premium at 1.00%								Next Change
Product Type				Rate Guarant'd		Bonus		Rate First Year		Guarant'd Min Rate		Yield to Su
												Current

<div>Bonus</div> <div>ed: 01/01/12</div> <div>e : TBD</div> <div>urrenderTM</div> <div>Guarant'd</div> <div>1.50</div>
<div>Bonus</div> <div>ed: 01/15/12</div> <div>e : 02/01/12</div> <div>urrenderTM</div> <div>Guarant'd</div> <div>1.10</div> <div> 0-80: 4.10 81-85: 2.75 86-UP: 1.45 </div>
<div>Bonus</div> <div>ed: 01/15/12</div> <div>e : 02/01/12</div> <div>urrenderTM</div> <div>Guarant'd</div> <div>1.01</div> <div> 0-80: 4.10 81-85: 2.75 86-UP: 1.45 </div>
<div>Bonus</div> <div>ed: 01/15/12</div> <div>e : 02/01/12</div> <div>urrenderTM</div> <div>Guarant'd</div>

Fixed Annuity Detail Sheet

	1-Year Fixed		1 Year		none	1.05	1.00	1.05
Aviva Life & Annuity (Income Series) Income Select Spirit 5 (1-Year) <i>Low-Band</i>	Non-Qualified Owner: 83 Annuitant: 83	Non-Qualified Single: 5,000 Monthly: 5,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: NJ NY PA PR VI	
	Qualified Owner: 83 Annuitant: 83	Qualified Single: 5,000 Monthly: 5,000						
	Withdrawal Notes:		No Premium					
	Withdrawal Charges 5 years:		8	7	6	5	4	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%					
	Product Type		Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St	
	1-Year Fixed		1 Year	none	1	1.00	Current 1.00	
Principal Financial Group Principal Guaranteed Annuity 3-Year Guaranty	Non-Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization		Not Available in: NY PR VI	
	Qualified Owner: 90 Annuitant: 90	Qualified Single: 5,000 Monthly: 5,000						
	Withdrawal Notes:		No Premium					
	Withdrawal Charges 5 years:		7	7	7	6	5	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%					
	Product Type		Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to St	
	3 Year Fixed		3 Years	none	1	1.00	Current 1.00	

► Company / Product	Issue Ages		Minimum Premiums	Withdrawal Provisions			States		
Surrender Charges Last 3 Years									
Aviva Life & Annuity (Income Series) Income Select Spirit 3 (1-Year) <i>High-Band</i>	Non-Qualified Owner: 85 Annuitant: 85		Non-Qualified Single: 75,000 Monthly: 75,000		Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: NJ NY PA PR VI
	Qualified Owner: 85 Annuitant: 85		Qualified Single: 75,000 Monthly: 75,000						
	Withdrawal Notes:							No Premium	
	Withdrawal Charges 3 years:				6	5	4	Rate Change	
	Guaranteed Minimum Value:				100% of Premium at 1.00%			Next Change	
Product Type				Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Spread	
1-Year Fixed				1 Year	none	1.35	1.00	1.35	
								Current	
	Non-Qualified Owner: 85		Non-Qualified Single: 5,000		Yes-Disability No- Unemployment		Not		

1.01
0-75: 2.00+ 76-80: 1.05+ 81-83: 0.95+ see notes
Bonus
ed: 01/06/12
e : TBD
SurrenderTM
Guarant'd
1.00
0-79: 4.10 80-85: 2.75 86-90: 1.45
Bonus
ed: 01/15/12
e : 02/01/12
SurrenderTM
Guarant'd
1.00

Commissions Age: Rate
0-75: 0.25+ 76-80: 0.25+ see notes
Bonus
d: 01/06/12
: TBD
SurrenderTM
Guarant'd
1.12
0-75: 0.25+

Fixed Annuity Detail Sheet

Aviva Life & Annuity
(Income Series)
Income Select Spirit 3
(1-Year)
Low-Band

Annuitant:	85	Monthly:	5,000	Yes-Hospitalization	No- Long Term Care	Available in:		
Qualified Owner:	85	Qualified Single:	5,000	No- Extended Care Waiver	Yes-Terminal Illness	NJ NY PA		
Annuitant:	85	Monthly:	5,000	Yes-Nursing Home	No- Annualization	PR VI		
Withdrawal Notes:						No Premium		
Withdrawal Charges 3 years:				6	5	4	Rate Change	
Guaranteed Minimum Value:				100% of Premium at 1.00%		Next Change		
Product Type				Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Spread
1-Year Fixed				1 Year	none	1	1.00	Current
								1.00

<div> <div>76-80: 0.25+</div> <div>see notes</div> </div>
Bonus
d: 01/06/12
: TBD
surrenderTM
Guarant'd
1.00