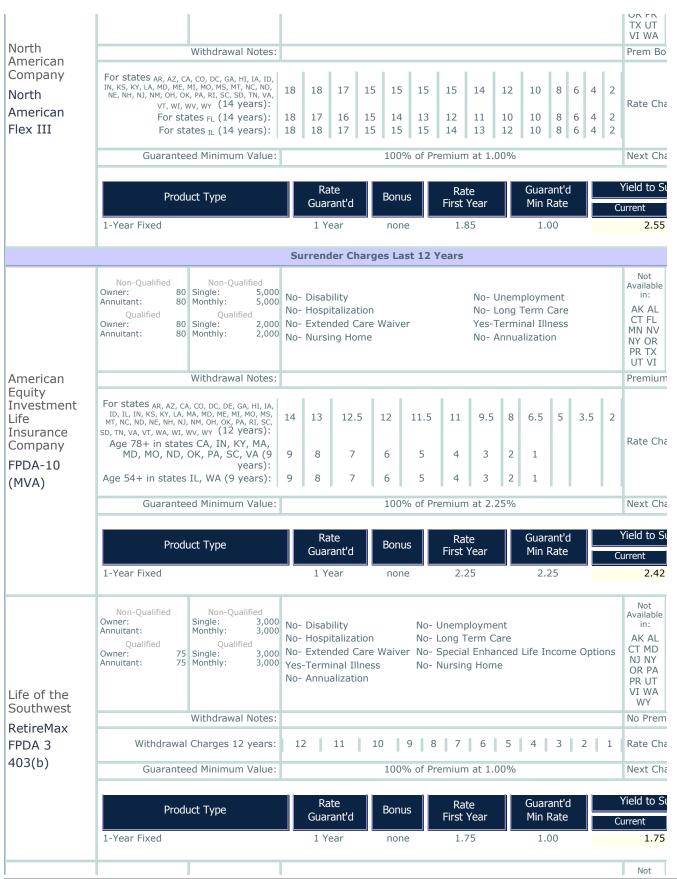


→ Company / Product	Issue Ages	Minimu Premiui			Withdrawal Provisions							States						
				Sı	ırrende	er Chai	rges L	ast 1	5 Yea	ırs								
	Annuitant: Qualified	Non-Qual Single: Monthly: Qualifie Single: Monthly:	5,000 5,000	No- No- No-	- Disabi - Hospit - Extend -Nursin	alizatio ded Car	e Wai	ver		N N	o- Uno o- Lor o- Ter o- Anr	ng Te mina	rm (al Illi	Care ness				Not Available in: AL CT FL IN MN NV NY OR PA PR TX VI WA
		Withdrawal	Notes:															Prem Bo
American Equity Investment Life Insurance	Age 76+ in stat	LA, MA, MD, ME, ND, NE, ND, NE, NH, NJ, VA, VT, WI, WV, (15 years):	20	19.5	19	18.5	18	17.5	17	16	15	14	12	10	7.5	5	2.5	
Company Premier Eagle 10 (FPDA-7-08)	· ·	A, MD, ME, IC, ND, NE, OH, OK, RI, VA, VT, WI, (10 years):	15	14	13	12	11	9.5	8	6.5	5	2.5						Rate Cha
(1104 7 00)	For states AK	years):	12	11	9.5	8.25	7			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	
	Guarante	ed Minimum	Value:				10	0% of	Prem	ium at	1.50	%						Next Cha
	Produ 1-Year Fixed	uct Type			Rat Guara	nt'd		nus	Fi	Rate rst Yea	ar			ant'o Rate				rield to Suurrent 2.65
Life of the	Annuitant: 75 Qualified Owner: 75	Non-Qual Single: Monthly: Qualifie Single: Monthly:	5,000 5,000 ed 3,000 3,000	No- No- No-	- Disabi - Hospit - Extend - Termii - Annua	alizatio ded Car nal Illne	e Wai	No ver No	o- Lon o- Spe	employ og Terr ecial Er sing F	n Care	9	fe Ir	ncom	ne O _l	ptic	ons	Not Available in: AK AL CT GA MD NJ NY OR PA PR UT VI WA WY
Southwest	14671			10	. E. II. 44					40 0		7.1.6	Le			-		
Retire Four		Charges 15	<u></u>		.5 12	2.5 1							5	4	3	2	1	Rate Cha
	Guarante	ed Minimum	Value:				10	0% of	Prem	ium at	1.00	%						Next Cha
	Produ 1-Year Fixed with	uct Type Bonus			Rat Guara 1 Ye	nt'd		nus %	Fi	Rate rst Yea	ar			ant'o Rate				rrent 2.07
				Sı	ırrende	er Chai	rges L	.ast 1	4 Yea	ırs								
	Annuitant: Qualified	Non-Qual Single: Monthly: Qualifie Single: Monthly:	10,000	No- No- No-	- Disabi - Hospit - Extend -Nursin	alizatio ded Car	e Wai	ver		N Y	es-Une o- Lor es-Ter es-Anı	ng Te mina	rm (al Illi	Care ness				Not Available in: AK AL CT DE MA MN NV NY





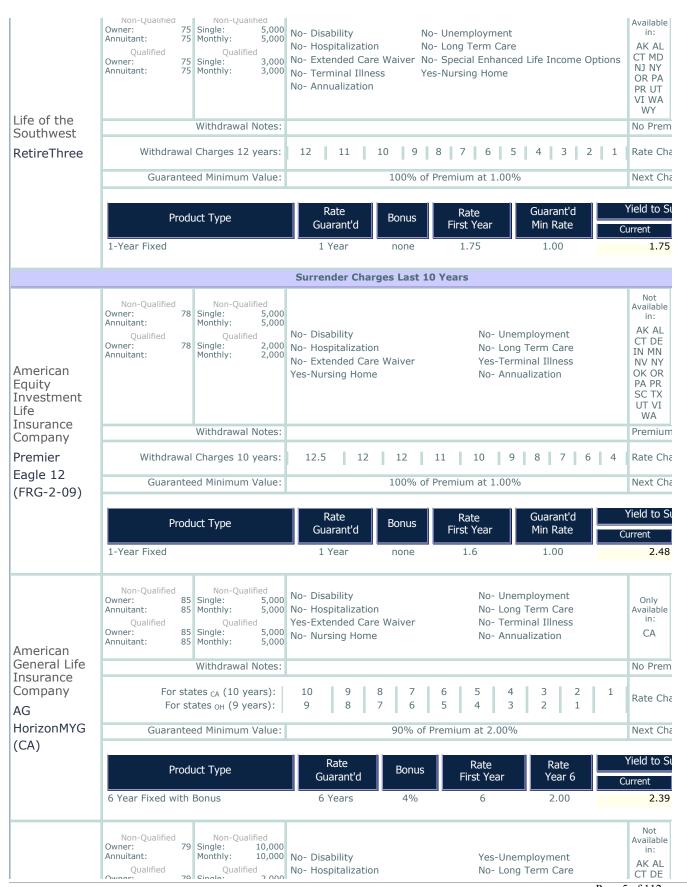






nus: 10.00 anged: 01/19/12 ange: TBD urrenderTM 1.75 0-75: 6.00+ 76-80: 4.50+ see notes Bonus: 2.00 anged: 10/08/11 ange : TBD urrenderTM Guarant'd ium Bonus anged: 09/22/11 ange : TBD urrenderTM Guarant'd 1.06 Page 4 of 112







0-70: 10.00 71-75: 9.00 76-80: 5.00 ium Bonus anged: 09/22/11 ange : TBD urrenderTM Guarant'd 1.06 0-78: 6.00+ see notes Bonus: 9.00 anged: 10/08/11 ange : TBD urrenderTM Guarant'd 0-75: 7.50+ 76-80: 5.00+ 81-85: 3.00+ see notes ium Bonus anged: 12/27/11 ange: 01/30/12 urrenderTM 2.39



<i>1</i>	Annuitant:	Monthly: 2,000	No- Ext Yes-Nur			/aiver			es-Tern es-Annı				MA MN NV NY OR PR TX UT VI WA
North		Withdrawal Notes:											Premium
Company North American Flex II	ND, NE, NH, NJ, NM, OR VA, VT, WI, V	A, CO, DC, GA, HI, IA, ID, ME, MI, MO, MS, MT, NC, H, OK, PA, RI, SC, SD, TN, WV, WY (10 years): ates FL (10 years):	15 15	14 11	13	1	2	11 8	10 7	8	6 4		Rate Cha
	Guarante	ed Minimum Value:			:	100%	of Pren	nium at	1.00%	1			Next Cha
North American Company Boomer Annuity	Prod 1-Year Fixed	uct Type	Gu	Rate arant'd Year		Bonus	F	Rate irst Yea	ır	Guar Min I	Rate		Yield to Su Current 2.30
	Annuitant: 80 Qualified Owner: 80	Qualified Single: 2,000 Monthly: 2,000	No- Dis	spitaliza ended	Care W	/aiver		No Ye	es-Uner o- Long es-Term es-Annu	Term	Care ness		Not Available in: AK AL CT DE MN MS NY OR PA PR TX UT VI WA
	ID, IN, KS, KY, LA, MA, ND, NE, NH, NJ, NM, NV VA, VT, WI,	Withdrawal Notes: CA, CO, DC, FL, GA, HI, IA, MD, ME, MI, MO, MT, NC, V, OH, OK, RI, SC, SD, TN, WV, WY (10 years): ates IL (10 years):	15 14	14	13	1	2 1	11 10	10	8	6 4		Premium Rate Cha
	Guarante	ed Minimum Value:				100%	of Pren	nium at	1.00%	1			Next Cha
	Prod 1-Year Fixed	uct Type	Gu	Rate arant'd Year		Bonus	F	Rate irst Yea	ır	Guar Min I	Rate		Yield to Su Current 2.15
Aviva Life & Annuity (Income	Annuitant: 78 Qualified Owner: 78	Qualified Single: 75,000 Monthly: 75,000	Yes-Dis Yes-Hos No- Ext Yes-Nur	spitaliza ended	Care W	/aiver		No Ye	o- Uner o- Long es-Tern o- Annu	Term ninal Ill	Care ness		Not Available in: AK CT DE MN NJ NV NY OR PA PR UT WA
Series) Income Select Spirit	MS. MT. NC. ND. NE. NH	Z, CA, CO, DC, FL, GA, HI, LA, MA, MD, ME, MI, MO, NM, NV, OH, OK, RI, SC,	12	12	12	11	10	9	8	7	6	4	Premium Rate Cha
Bonus (1-Year) High-Band	For sta	wv, wy (10 years): ates _{TX} (10 years): ed Minimum Value:	10.2	8.9	7.6	6.2	5.2 of Pren	4.5	3.8	3.1	2.4	1.2	Next Cha
rngir balla	Drad	uct Type		Rate		Ropus-		Rate		Guar	ant'd		Yield to Su
	1-Year Fixed	uct Type		arant'd Year		none	F	irst Yea	ır	Min I		(Current 2.00



see notes Bonus: 5.00 anged: 01/19/12 ange : TBD urrenderTM Guarant'd 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



	Non-Qualified Single: 5,000 Annuitant: 80 Monthly: 5,000 Qualified Owner: 80 Annuitant: 80 Monthly: 3,000 Annuitant: 80 Monthly: 3,000 Monthly: 3,000 Monthly: 3,000 Monthly: 3,000 Monthly: 3,000 Monthly: 3,000 No- Annualization No- Long Term Care No- Extended Care Waiver No- Special Enhanced Life Income Options No- Annualization No- Annualization									Available in: MS NJ NV NY OR PA PR UT VI WA					
		Withdrawal Notes:											No Prem		
Life of the Southwest	ID, IL, IN, KS, KY, LA, I NC, ND, NE, NH, NM, OH	O, CT, DC, FL, GA, HI, IA, MA, MD, ME, MI, MO, MT, H, OK, RI, SC, SD, TN, VA, WY (10 years):	10	9	8	7	6	5	4	3	2	1			
Retire Five	Age 59+ in state	s AK, AL, CA, DE, MN, TX (9 years):	8.25	8.25	7.25	6.25	5	4	3	2	1		Rate Cha		
		states AK, AL, CA, IN, TX (10 years):	10	9	8	7	6	5	4	3	2	1			
	Guarante	ed Minimum Value:			100% of P	remium at	1.00	%					Next Cha		
	Produ		ate rant'd	Bonus	Bonus Rate First Year		Guarant'd Min Rate				Yield to Suurrent				
	1-Year Fixed with	Bonus	1 \	/ear	5%	6.5			1.0	00			1.99		
		Non-Qualified Single: 0	No- Disa	bility bitalization		Unemploy							Not Available in:		
	Annuitant: Qualified Owner: 75 Annuitant:	Monthly: 0 Qualified Single: 3,000 Monthly: 3,000	No- Exte Yes-Tern	ended Care I ninal Illness ualization	Waiver No-	_	hanc		ife In	come	Opt	ions	MS NJ NV NY OR PA PR UT VI WA		
		Withdrawal Notes:											No Prem		
Life of the Southwest RetireMax	ID, IL, IN, KS, KY, LA, I NC, ND, NE, NH, NM, OH	O, CT, DC, FL, GA, HI, IA, MA, MD, ME, MI, MO, MT, H, OK, RI, SC, SD, TN, VA, WY (10 years):	10	9	8	7	6	5	4	3	2	1			
Millenium		Ages 0 to 58 in states AK, AL, CA, DE, MN, TX (10 years):		9	8	7	6	5	4	3	2	1	Rate Cha		
Flex	Age 59+ in state	8.25	8.25	7.25	6.25	5	4	3	2	1	0				
	Guaranteed Minimum Value:								Next Cha						
	Produ	uct Type	- 11	ate irant'd	Bonus	Rate First Yea	r		Guara Min R		ŀ		Yield to Su		
	1-Year Fixed with	Bonus		/ear	5%	6.5							urrent 1.99		
	I real rixed with	Bonds		i cai	3 70	0.5							1.55		
	Annuitant: 80 Qualified Owner: 80	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Exte No- Tern	bility pitalization ended Care b ninal Illness ualization	No- Waiver No-	Unemploy Long Term Special En -Nursing H	n Caro	е	ife In	come	e Opt	ions	Not Available in: NJ NY OR PR VI		
		Withdrawal Notes:											No Prem		
									_				140 1 16111		
Life of the Southwest	For states AR, AZ, CA HI, IA, ID, IL, IN, KS, KY, MS, MT, NC, ND, NE, NH,	LA, MA, MD, ME, MI, MO,	10	9	8	7	6	5	4	3	2	1			
RetireMax	SC, SD, TN, VA, VT, WI, V	$_{NV, WY}$ (10 years):	_•						ľ		_		Date Ch		
Millennium	Ages 0 to 58 in s TX, U	states AK, AL, MN, T, WA (10 years):	10	9	8	7	6	5	4	3	2	1	Rate Cha		
Plus		s AK, AL, MN, TX, UT, WA (9 years):	8.25	8.25	7.25	6.25	5	4	3	2	1				
		ed Minimum Value:			100% of E	remium at	1 00	0/0	_			_	Next Cha		
	Guarante	cavaide.			200 /0 01 1	. cimain at	1.00						. TORE CITE		



0-70: 6.55+ 71-75: 5.15+ 76-80: 4.14+ see notes 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 0-70: 6.00+ 71-75: 4.50+ 76-80: 3.50+ see notes ium Bonus anged: 09/22/11 ange : TBD



	Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	_	Yield to Su
	1-Year Fixed with Bonus	1 Year	5%	6.5	1.00		1.99
American National	Non-Qualified Owner: 80 Annuitant: 80 Monthly: 5,00 Qualified Owner: 80 Annuitant: 80 Single: 4,00 Annuitant: 80 Monthly: 4,00	Yes-Disability No- Hospitalizatio	e Waiver	Yes-Lor No- Ter	employment ng Term Care minal Illness nualization		Not Available in: AL CT IL MA MN NJ NY OR PA TX UT VI WA
Insurance Company	Withdrawal Notes						No Prem
Palladium	Withdrawal Charges 10 years:	12 12	11 1	1 10 9	8 6 4	2	Rate Cha
Century 7	Guaranteed Minimum Value		100% of	Premium at 1.00	%		Next Cha
	Product Type 1-Year Fixed with Bonus	Rate Guarant'd 1 Year	Bonus 7%	Rate First Year 8.25	Guarant'd Min Rate	<u> </u>	Yield to Su Current
Minnesota	Qualified Owner: 90 Annuitant: 90 Monthly: 5,00	No- Hospitalizatio No- Extended Car No- Nursing Homo	e Waiver	No- Lor No- Ter	employment ng Term Care rminal Illness nualization		Not Available in: NY PR VI
Life	Withdrawal Notes					_	No Prem
SecureOption Extra - 3	Withdrawal Charges 10 years:	' '			3 2	1	Rate Cha
Year	Guaranteed Minimum Value:		100% of	Premium at 1.50	%		Next Cha
	Product Type 3 Year Fixed with Bonus	Rate Guarant'd 3 Years	Bonus 2%	Rate First Year	Rate Year 3	<u> </u>	Yield to Su Current 1.80
Aviva Life & Annuity	Annuitant: Monthly: 75,000 Qualified Qualified Owner: 78 Single: 75,000	No- Extended Car Yes-Nursing Home	e Waiver	No- Lor Yes-Ter	employment ng Term Care rminal Illness nualization		Not Available in: CT DE MN NJ NY OR PA PR VI WA
(Income							Premium
Series) Income Select Spirit	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):	12 12 1	2 11 .8 8.6	10 9 8 7.4 6.2 5	7 6 3.8 2.5	4	Rate Cha
Plus <i>High-Band</i>	Guaranteed Minimum Value		100% of	Premium at 1.00	%		Next Cha
		Rate		Rate	Guarant'd		Yield to Su
	Product Type	Guarant'd	Bonus	First Year	Min Rate		Current
	1-Year Fixed	1 Year	none	1.55	1.00		1.75



urrenderTM Guarant'd 1.54
0-74: 5.00+ 75-80: 3.00+ see notes
ium Bonus anged: 01/01/12 ange: 02/01/12
urrenderTM Guarant'd 1.70
ium Bonus
inged: 01/21/12
ange : TBD
Jrrender TM Guarant'd 1.73
0-75: 6.50+ 76-78: 4.50+ see notes
Bonus: 2.00
anged: 01/06/12
ange : TBD
urrenderTM Guarant'd 1.26



Aviva Life & Annuity (Income Series)	Annuitant: Qualified	Non-Qualified Single: 75,000 Monthly: 75,000 Qualified Single: 75,000 Monthly: 75,000 Withdrawal Notes:	No- Disability No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Nursing Home No- Annualization							
Income	Withdrawal	Charges 10 years:	10 9	8 7	6 5 4	3 2	1	Rate Cha		
Select Spirit	Guarantee	ed Minimum Value:	100% of Premium at 1.00%							
Plus S High-Band								Yield to Su		
Tiigii Bana	Produ	uct Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate		urrent		
	1-Year Fixed		1 Year	none	1.25	1.00		1.75		
Life of the	Annuitant: 80 Qualified Owner: 80	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000 Withdrawal Notes:	No- Disability No- Hospitalization No- Extended Care Yes-Terminal Illnes No- Annualization	No- Waiver No-	Unemployment Long Term Care Special Enhance -Nursing Home	d Life Income O	ptions	Not Available in: AK CT MT NJ NY OH OR PA PR TN VI WA		
Life of the Southwest RetireMax Income Master		, CA, CO, DC, DE, FL, GA, LA, MA, MD, ME, MI, MN, NM, NV, OK, RI, SC, SD, WV, WY (10 years): es AL, MN, TX, UT (9 years):	10 9 8.25 8.25	8 7.25	7 6 6.25 5		2 1	Rate Cha		
	Guarantee	ed Minimum Value:						Next Cha		
	Produ 2 Year Fixed	uct Type	Rate Guarant'd 2 Years	Bonus	Rate Years 1-2 1.75	Guarant'd Min Rate	<u> </u>	Yield to Suurrent		
American National	Annuitant: 80 Qualified Owner: 80	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 4,000 Monthly: 4,000	Yes-Disability No- Hospitalization		Yes-Lon No- Terr	mployment g Term Care minal Illness ualization		Not Available in: AL CT IL MA MN NJ NY OR PA TX UT VI WA		
Insurance Company		Withdrawal Notes:						No Prem		
Palladium	Withdrawal	Charges 10 years:	12 12	11 10	0 9 8	6 4 3	2	Rate Cha		
Century 5	Guarantee	ed Minimum Value:		100% of P	remium at 1.00%	6		Next Cha		
oontally 5	Produ 1-Year Fixed with	uct Type Bonus	Rate Guarant'd 1 Year	Bonus 5%	Rate First Year 6.25	Guarant'd Min Rate	_	Yield to Suurrent		



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



▶ Company / Product	Issue Ages Minimum Premiums	Withdrawal Provisions	States
	Non-Qualified Owner: Single: 3,0 Annuitant: Monthly: 3,0 Qualified Owner: 75 Annuitant: 75 Monthly: 3,0		Not Available in: AK AL MD NJ NY OR PA PR UT VI WA WY
Life of the	Withdrawal Note	31	No Prem
RetireMax FPDA 2 403(b)	For states AR, AZ, CA, CO, CT, DC, DE, FL, G, HI, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, M 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)	7 10 9 8 7 6 5 4 3 2 1	Rate Cha
	Guaranteed Minimum Valu	100% of Premium at 1.00%	Next Cha
	Product Type	Guarant'd Bonus First Year Min Pate	Yield to Su
	1-Year Fixed with Bonus	1 Year 1% 2.6 1.00	1.70
			Not Available in: AK AL MD NJ NY OR PA PR UT VI WA WY
Life of the	Withdrawal Note	31	No Prem
Southwest RetireMax Roth Advantage	For states AR, AZ, CA, CO, CT, DC, DE, FL, G, HI, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MM, 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)		Rate Cha
	Guaranteed Minimum Valu	100% of Premium at 1.00%	Next Cha
	Product Type 1-Year Fixed with Bonus	Cuarantid Bonus First Year Min Pate	Yield to Suurrent
	1 real rixed with bonds	1 (61)	1.70
			Not Available in: AK AL MD NJ NY OR PA PR UT VI WA WY
	Withdrawal Note	5:	No Prem
Life of the Southwest RetireTwo	For states AR, AZ, CA, CO, CT, DC, DE, FL, G, HI, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MK, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SC, TN, TX, VA, VT, WI, WV (10 years) Age 59+ in states TX (9 years)		Rate Cha
	Guaranteed Minimum Valu	100% of Premium at 1.00%	Next Cha
	I.		







	Produ	ıct Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to St
	1-Year Fixed with I	Bonus	1 Year	1%	2.6	1.00	1.70
ReliaStar Life Insurance	Annuitant: 0 Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000 Withdrawal Notes:	No- Hospitalization No- Extended Care	e Waiver	No- Lon Yes-Teri	mployment g Term Care minal Illness ualization	Not Available in: AL NY PR VI VT
Company		Charges 10 years:	10 9	8 7	6 5 4	3 2 1	1 Rate Cha
StrataFlex (TSA/457)	Guarantee	ed Minimum Value:					Next Cha
	Produ 1-Year Fixed with I	act Type Bonus	Rate Guarant'd 1 Year	Bonus 1.5%	Rate First Year 2.95	Guarant'd Min Rate	Yield to Su Current 1.60
,	Annuitant: 85 Qualified Owner: 85	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 4,000 Monthly: 4,000	Yes-Disability No- Hospitalization	e Waiver	Yes-Lon No- Terr	mployment g Term Care ninal Illness ualization	Not Available in: AL CT IL MA MN NJ NY OR PA TX UT VI WA
		Withdrawal Notes:					No Prem
Palladium	Withdrawal	Charges 10 years:	11 10	9 8	7 6	5 4 3	2 Rate Cha
Century 3	Guarantee	ed Minimum Value:		100% of F	Premium at 1.00%	6	Next Cha
	Produ 1-Year Fixed with I	act Type Bonus	Rate Guarant'd 1 Year	Bonus 3%	Rate First Year 4.25	Guarant'd Min Rate	Yield to St Current 1.55
	Annuitant: 85 Qualified Owner: 85	Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000		e Waiver	No- Lon No- Terr	mployment g Term Care minal Illness ualization	Not Available in: AK CA NJ NY PR UT VI
American General Life Insurance Company AG		Withdrawal Notes: , CO, CT, DC, FL, GA, HI, LA, MA, MD, ME, MI, MS, OK, OR, PA, RI, SD, TN, VV, WY (10 years): E, NV, OH (9 years):		8 7 7 6	6 5 4 5 4 3	3 2 2 2 1	No Prem Rate Cha
HorizonMYG	Guarantee	ed Minimum Value:		90% of P	remium at 1.00%	1	Next Cha
	Produ	act Type	Rate Guarant'd 6 Years	Bonus 4%	Rate First Year 5.15	Rate Year 6	Yield to St Current 1.54
	Non-Qualified	Non-Qualified	No- Disahility		No- Ilne	mnlovment	Not



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

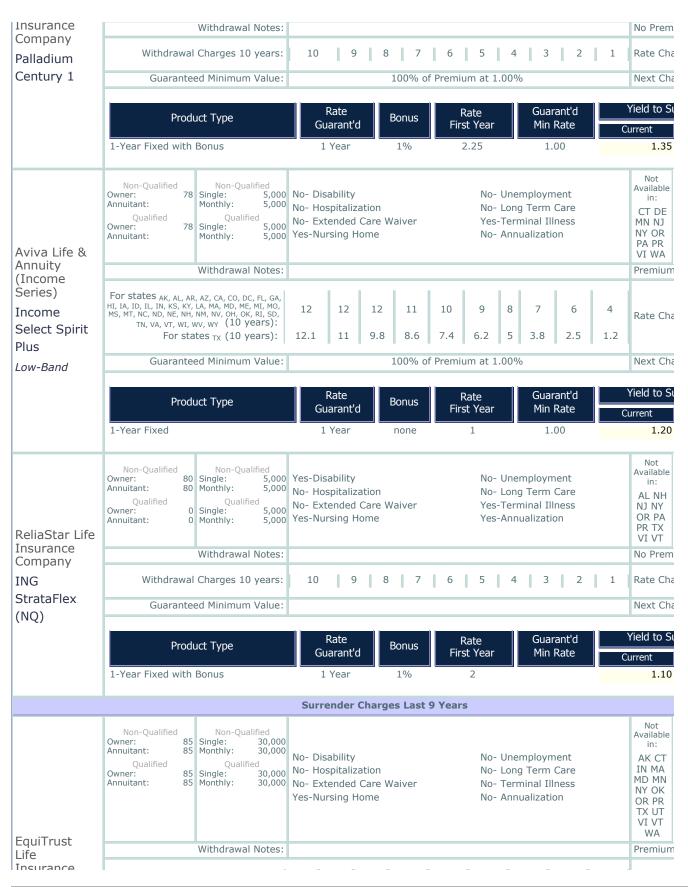


Minnesota Life SecureOption Flex	Annuitant: 85 M Qualified Owner: 85 S Annuitant: 85 M Withdrawal C		No- Hospitalizatic No- Extended Ca No- Nursing Hom	re Waiver e	No- Lor No- Ter	ng Term Care minal Illness nualization	1	Available in: NY PR VI No Prem Rate Cha
	Product 1-Year Fixed	t Type	Rate Guarant'd 1 Year	Bonus none	Rate First Year 1.5	Guarant'd Min Rate 1.50	<u> </u>	Yield to Su Current 1.50
Aviva Life & Annuity (Income Series) Income Select Spirit Plus S Low-Band	Annuitant: M Qualified Owner: 78 S Annuitant: M	Non-Qualified ingle: 5,000 lonthly: 5,000 Qualified ingle: 5,000 lonthly: 5,000	No- Disability No- Hospitalizatic No- Extended Ca Yes-Nursing Hom	re Waiver	No- Lor Yes-Ter	employment ng Term Care rminal Illness nualization		Only Available in: CT DE MN OR WA
	Withdrawal C	harges 10 years:	10 9	8 7 100% of	6 5 4	<u> </u>	1	Rate Cha
	Product	t Type	Rate Guarant'd 1 Year	Bonus	Rate First Year	Guarant'd Min Rate 1.00	<u> </u>	Yield to Su Current 1.49
Aviva Life & Annuity (Income	Annuitant: 78 M Qualified Owner: 78 S Annuitant: 78 M	Qualified ingle: 5,000 lonthly: 5,000	Yes-Disability Yes-Hospitalization No- Extended Ca Yes-Nursing Hom	re Waiver	No- Lor Yes-Ter	employment ng Term Care rminal Illness nualization		Not Available in: AK CT DE MN NJ NV NY OR PA PR UT WA
Series) Income Select Spirit Bonus (1-Year)	For states AL, AR, AZ, C IA, ID, IL, IN, KS, KY, LA, MS, MT, NC, ND, NE, NH, NN SD, TN, VA, VT, WI, WV, For state	, MA, MD, ME, MI, MO, M, NV, OH, OK, RI, SC,		12 11 7.6 6.2	10 9 8 5.2 4.5 3.8 Premium at 1.00		4 1.2	Rate Cha
Low-Band	Product	t Type	Rate Guarant'd 1 Year	Bonus	Rate First Year	Guarant'd Min Rate 1.00		Yield to Su Current 1.40
American National	Annuitant: 90 M Qualified Owner: 90 S	Non-Qualified single: 5,000 lonthly: 5,000 Qualified single: 4,000 lonthly: 4,000	Yes-Disability No- Hospitalizatic No- Extended Ca No- Nursing Hom	re Waiver	Yes-Lor No- Ter	employment ng Term Care minal Illness nualization		Not Available in: AL CT IL MA MN NJ NY OR PA TX UT VI WA



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
urrender TM Guarant'd 1.49
0-75: 6.00+ 76-78: 4.00+ see notes
see notes
Bonus: 4.00
Bonus: 4.00
Bonus: 4.00 anged: 01/06/12







ium Bonus anged: 01/01/12 ange: 02/01/12 urrenderTM Guarant'd 0-75: 6.50+ 76-78: 4.50+ see notes 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 see notes Bonus: 1.50



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): For states FL (9 years): For states NV (9 years): Guaranteed Minimum Value:	12 11 10 9 10 10 10 9 9 8 7 6.5	8 7 6 4 8 7 6 4 5.5 4.5 3.5 2.5	2 Rate Cha 2 1.5 Next Cha
	Product Type	Rate Guarant'd Bonus	Rate Guarant'd First Year Min Rate	Yield to Su
	1-Year Fixed	1 Year none	2.5 2.00	2.67
American General Life	Non-Qualified Owner: 85 Annuitant: 85 Owner: 85 Annuitant: 85 Owner: 85 Annuitant: 85 Annuitant: 85 Annuitant: 85 Annuitant: 85 Annuitant: 85 Annuitant: 85	No- Hospitalization Yes-Extended Care Waiver	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: CA
Insurance Company	Withdrawal Notes: Withdrawal Charges 9 years:	9 8 7 6		No Prem 1 Rate Cha
AG HorizonPlus	Guaranteed Minimum Value:	' ' '	5 4 3 2 F Premium at 2.00%	1 Rate Cha
(CA)	Product Type 6 Year Fixed with Bonus	Rate Guarant'd 6 Years 6 %	Rate Rate Year 6	Yield to St Current 2.65
EquiTrust	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Annuitant: 85 Monthly: 10,000 Monthly: 10,000	No- Disability	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
Life Insurance	Withdrawal Notes:			No Prem
Company ChoiceFour (Base Contract)	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, AP, AI, SC, SD, TN, VA, WI, WV, WY (9 years): For states FL (9 years): For states NV (6 years):	10 10 10	9 8 7 6 4 9 8 7 6 4 5.5 5.5 4.5	2 Rate Cha 2
	Guaranteed Minimum Value:	100% o	f Premium at 2.00%	Next Cha
	Product Type 1-Year Fixed	Rate Guarant'd 1 Year none	Rate Guarant'd Min Rate 2.5 2.00	Yield to St Current 2.50
North	Non-Qualified Owner: 85 Annuitant: 0 Monthly: 10,000 Qualified Owner: 85 Annuitant: 0 Gualified Owner: 85 Annuitant: 0 Monthly: 2,000	No- Disability No- Hospitalization	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



anged: 10/24/11 ange : TBD urrenderTM 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 0-80: 5.50+ 81-85: 4.13+ see notes



American	Withdrawal Notes:		No Prem
North American Director	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 8 8 7 6 5 4 3 2 1	Rate Cha
	Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Cha
	Product Type 5 Year Fixed with Bonus	Guarant'd Bonus First Year Vear 5	rield to Su
American General Life Insurance	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85 Monthly: 5,000 Qualified Owner: 85 Annuitant: 85 Withdrawal Notes:	No- Disability No- Unemployment No- Hospitalization No- Long Term Care Yes-Extended Care Waiver No- Terminal Illness No- Nursing Home No- Annualization	Not Available in: AK CA MN MO NJ NY OH OR PA PR UT VI WA
Company AG HorizonPlus	Withdrawal Charges 9 years: Guaranteed Minimum Value:		Rate Cha
	Product Type 6 Year Fixed with Bonus	Rate Bonus Rate Rate Y	rrent
	Non-Qualified Owner: 85 Single: 120 Annuitant: 85 Monthly: 120 Qualified Owner: 85 Single: 120 Annuitant: 85 Monthly: 120	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness No- Nursing Home Yes-Application	Not Available in: NV OR PR VI WA
Presidential Life	Withdrawal Notes:		No Prem
FPDA, No	Withdrawal Charges 9 years:	9 8 7 6 5 4 3 2 1	Rate Cha
Load Flex	Guaranteed Minimum Value:	100% of Premium at 1.10%	Next Cha
	Product Type 1-Year Fixed	Cuarantid Bonus First Year Min Pate	rrent
ReliaStar Life Insurance Company	Annuitant: 70 Monthly: 500	No. Disability	Not Available in: AL MD NJ NY OR PA PR RI TX UT VI WA
ING	Withdrawal Notes:		No Prem
Retirement Plus	Withdrawal Charges 9 years:		Rate Cha
i ius	Guaranteed Minimum Value:		Next Cha



ium Bonus anged: 01/19/12 ange : TBD urrenderTM Guarant'd 0-75: 6.00 76-80: 3.20 81-85: 1.35 ium Bonus anged: 12/27/11 ange: 01/30/12 urrenderTM 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



(ISA/45/)												
	Product Type			Rate Guarant'o	d E	Bonus	Ra First			rant'd Rate		Yield to Su
	1-Year Fixed			1 Year		none	1.	2				1.20
		5,000 5,000	No- H	isability ospitaliz xtended ursing H	Care	Waiver		No- Lo No- Te	nemployi ng Term Irminal I Inualizat	Care Iness		Not Available in: AL MD NJ NY OR PA PR RI TX UT VI WA
	Withdrawal No	tes:										No Prem
ReliaStar Life Insurance Company ING	For states AK, AR, AZ, CA, CO, CT, DC, DE GA, HI, IA, ID, IL, KS, KY, LA, MA, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, SC, SD, TN, TX, VA, VT, WA, WI, WV, WY years	MN, OK, (9	9	9	8	7	6	5	4	3	2	Rate Cha
Retirement	Ages 0 to 55 in states IN, MD, PA years		9	9	8	7	6	5	4	3	2	Nate Circ
Plus (NQ)	Age 56+ in states IN, MD, PA years	(9	8	7	7	6	5	5	4	3	2	
	Guaranteed Minimum Val	lue:										Next Cha
	Product Type			Rate Guarant'o	d	Bonus	Ra First	Year		rant'd Rate		Yield to Su
	1-Year Fixed			1 Year		none	1	L				1.00

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









SBLI -Savings Bank Life			PR SD VI WA WY
Insurance of MA	Withdrawal Notes:		No Premium
SBLI Optimizer 5 MVA	Withdrawal Charges 8 years:	9 8 7 6 5 4 3 2	Rate Change
High-Band	Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
			\C.
	Product Type	Rate Bonus Rate Years Guarant'd Guarant'd 1-5 Min Rate	Yield to Su
	5 Year Fixed with Bonus	5 Years 1% 2.85 1.00	2.47
SBLI -Savings Bank Life	Non-Qualified Owner: 85 Annuitant: 85 Owner: 85 Annuitant:	No- Disability No- Unemployment No- Hospitalization No- Long Term Care	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
Insurance of MA	Withdrawal Notes:		No Premium
SBLI Optimizer 5 MVA Mid-Band	Withdrawal Charges 8 years:	9 8 7 6 5 4 3 2	Rate Change
Pila-Dalla	Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
	Product Type 5 Year Fixed with Bonus	Rate Guarant'd Bonus 1-5 Guarant'd Min Rate 5 Years 0.75% 2.6 1.00	Yield to St Current 2.32
	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85 Annuitant: 85 Monthly: 5,000 Monthly: 5,000 Qualified Owner: 85 Annuitant: 85 Monthly: 5,000	No- Hospitalization No- Long Term Care Yes-Extended Care Waiver No- Terminal Illness No- Nursing Home No- Annualization	Only Available in: CA
	Withdrawal Notes:		No Premium
American General Life Insurance Company AG HorizonFlex (CA)	For states _{CA} (8 years): For states _{OH} (8 years):	8 8 8 7 6 5 3 1 8 7 6 6 5 4 3 1	Rate Change
	Guaranteed Minimum Value:	100% of Premium at 2.00%	Next Change
	Product Type 1-Year Fixed with Bonus	Rate Guarant'd Pirst Year Min Rate 1 Year 2% 4 2.00	Yield to St Current 2.25
SBLI -Savings Bank Life Insurance of MA	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Qualified Owner: 85 Annuitant: 85 Annuitant: 85 Withdrawal Notes:	No- Disability No- Unemployment No- Hospitalization No- Long Term Care	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
SBLI Optimizer 5 MVA	Withdrawal Charges 8 years:	9 8 7 6 5 4 3 2	Rate Change
Mid-Band			



Bonus	
ed: 01/15/12	
e: 02/01/12	
urrender TM	
Guarant'd	
2.15	
ı 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	
ı Bonus	
ed: 12/27/11	
ed: 12/2//11	
e: 01/30/12	
urrenderTM	
Guarant'd 2.25	
2.23	
ı Bonus	



	Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
	Product Type	Rate Bonus Rate Years Guarant'd Guarant'd Min Rate	Yield to Su
	5 Year Fixed with Bonus	5 Years 0.5% 2.35 1.00	2.16
SBLI -Savings Bank Life	Qualified Qualified	No- Disability No- Hospitalization No- Hospitalization No- Long Term Care	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
Insurance of MA	Withdrawal Notes:		No Premium
SBLI Optimizer 5 MVA Low-Band	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 5 Year Fixed with Bonus	Rate Guarant'd Bonus 1-5 Guarant'd Min Rate 5 Years 0.25% 2.1 1.00	Yield to Su Current 2.01
	Non-Qualified Owner: 85 Annuitant: 85 Owner: 85 Annuitant: 85 Annuitant: 85 Owner: 85 Annuitant: 85 Monthly: 5,000 Owner: 85 Annuitant: 85 Monthly: 5,000	No- Hospitalization No- Long Term Care Yes-Extended Care Waiver No- Terminal Illness No- Nursing Home No- Appualization	Not Available in: AK CA NY PR UT VI
	Withdrawal Notes:		No Premium
American General Life Insurance Company AG HorizonFlex	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): For states NV, OH (8 years):	8 8 8 7 6 5 3 1 8 7 6 6 5 4 3 1	Rate Change
	Guaranteed Minimum Value:	100% of Premium at 1.50%	Next Change
	Product Type	Rate Guarant'd Bonus Rate Guarant'd Min Rate	Yield to Su
	1-Year Fixed with Bonus	1 Year 2% 3.5 1.50	1.75
	Non-Qualified Owner: 90 Single: 2,000 Annuitant: 0 Monthly: 2,000 Qualified Owner: 90 Single: 2,000 Annuitant: 0 Monthly: 2,000	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness Yes-Nursing Home No- Appualization	Not Available in: NY PR UT VI
	Withdrawal Notes:		No Premium
Assurity Life Encore Bonus	Withdrawal Charges 8 years:	9 8 7 6 5 4 3 2	Rate Change
	Guaranteed Minimum Value:		Next Change
	Product Type	Rate Bonus First 2-2	Yield to St



e: 02/01/12
urrenderTM Guarant'd 1.84
Bonus
ed: 01/15/12
e: 02/01/12
ırrender TM
Guarant'd
1.69
0-75: 5.00 76-80: 4.00 81-85: 3.00
ı Bonus
ed: 12/27/11
e: 01/30/12
urrenderTM
Guarant'd
1.75
0-75: 6.00 76-80: 5.00 81-90: 3.00
Bonus
ed: 01/01/12
e : TBD
urrenderTM
Guarant'd



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







Meaninguest Citagei / Diamond	Withdrawal Charges 7 years:	7 7 7 6 5 4 2	Rate Change
High-Band	Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
	Product Type 2 Year Fixed with Bonus	Rate Guarant'd Bonus 1-3 Guarant'd Min Rate 2 Years 2% 3.35 1.00	Yield to St Current 2.20
Presidential Life	Non-Qualified Owner: 90 Annuitant: 90 Qualified Owner: 90 Annuitant: 90 Monthly: 5,000 Qualified Owner: 90 Annuitant: 90 Monthly: 5,000 Withdrawal Notes:	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness No- Nursing Home No- Appualization	Not Available in: OR PR VI WA
Patriot 1 Year SPDA	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
	Product Type 1-Year Fixed	Rate Guarant'd Pirst Year Min Rate 1 Year none 2.2 1.10	Yield to St Current 2.20
			Only Available in: NY
American National Life Insurance Company of NY	Withdrawal Notes:		No Premium
WealthQuest Citadel 7 Diamond	Withdrawal Charges 7 years:	7 7 7 6 5 4 2	Rate Change
Low-Band	Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
	Product Type 2 Year Fixed with Bonus	Rate Guarant'd Bonus 1-3 Guarant'd Min Rate 2 Years 2% 3.25 1.00	Yield to Su
	Non-Qualified Owner: 85 Single: 3,000 Annuitant: 85 Monthly: 3,000 Qualified Owner: 85 Single: 3,000 Annuitant: 85 Monthly: 3,000	Yes-Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home Yes-Annualization	Only Available in: NY
National Integrity Life	Withdrawal Notes:		No Premium
Insurance SPDA Series II 5	Withdrawal Charges 7 years:	7 7 7 6 5 4 3	Rate Change
of DA Octics II 3	Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
	Product Type 5 Year Fixed	Rate Guarant'd Bonus Rate Years 1-5 Guarant'd Min Rate 5 Years none 1.95 1.00	Yield to St Current 1.95
	Non-Qualified Non-Qualified Owner: 85 Single: 5,000	No- Disability No- Unemployment	Not Available in:



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
ı Bonus
ed: 08/24/11
e : TBD
JrrenderTM Guarant'd 1.26
0-80: 3.50+ 81-85: 2.50+ see notes
Bonus
ed: 01/01/12
e: 02/01/12
urrenderTM
Guarant'd 2.10
0-79: 3.00 80-85: 1.25
Bonus
ed: 12/31/11
e : TBD
urrenderTM Guarant'd



	Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Yes-Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness Yes-Nursing Home Yes-Annualization					ness	MN MT NY OR PR TX UT VI VT WA	
Reliance Standard Life Apollo MVA	Age 60+ in states IA II KY (7)		9 8 9 8 8 7	7 7 6.5	6 6 5.5	5 5 4.5	4 4 3.5	2 2 2	Rate Change
	Guarante	ed Minimum Value:	1	.00% of	Premiu	m at 1.0	0%		Next Change
	Produ	ıct Type	Rate Guarant'd	Bonus		ate Year	Guarant'o Min Rate		Yield to Su
	1-Year Fixed with	Bonus	1 Year	1%	2	.8	1.00		1.94
	Annuitant: 85 Qualified Owner: 85	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disabil No- Hospita Yes-Extend No- Nursin	alization led Care		No- Lo No- Te	nemploym ng Term (rminal Illr nualizatio	Care	Not Available in: NY OR PR VI
Genworth Life Insurance Company								No Premium	
SecureLiving SmartRate 5	Withdrawa	al Charges 7 years:	7 7 7 6 5 4 3					3	Rate Change
High-Band	Guaranteed Minimum Value:		1	.00% of	Premiu	m at 1.5	50%		Next Change
	Produ	act Type	Rate Guarant'd	Bonus		Years -5	Guarant'o Min Rate		Yield to Su
	5 Year Fixed with	Bonus	5 Years	0.6%	2	.1	1.50		1.93
	Annuitant: 85 Qualified Owner: 85	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disabil No- Hospita Yes-Extend No- Nursin	alization led Care		No- Lo No- Te	nemploym ng Term (Irminal Illr Inualizatio	Care	Not Available in: NY OR PR VI
Genworth Life Insurance Company		Withdrawal Notes:							No Premium
SecureLiving SmartRate 3	Withdrawa	al Charges 7 years:	7 7	7	6	5	4	3	Rate Change
High-Band	Guarante	ed Minimum Value:	1	.00% of	Premiu	m at 1.5	0%		Next Change
		ict Type	Rate Guarant'd		1	Years -3	Guarant'o		Yield to St
	3 Year Fixed with	Bonus	3 Years	0.9%	2	.4	1.50		1.88
	Annuitant: 85 Qualified Owner: 85	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 2,000 Monthly: 2,000	Yes-Hospita No- Extend	alization led Care		No- Lo Yes-Te	nemploym ng Term (rminal Illr nnualizatio	Care	Not Available in: ME NH NY OR PR VI VT WA
		Withdrawal Notes:							No Premium



U-75: 5.25 76-80: 4.20 81-85: 3.15 Bonus ed: 09/29/11 e:TBD urrenderTM Guarant'd 1.26 0-75: 4.50 76-80: 2.70 81-85: 1.05 Bonus ed: 01/25/12 e:TBD urrenderTM Guarant'd 1.93 0-75: 4.50 76-80: 2.70 81-85: 1.05 Bonus ed: 01/25/12 e:TBD urrenderTM 1.88 0-79: 5.00 80-85: 3.00 Bonus



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 Year 7	Yield to Su
	7 Year Fixed with Bonus	7 Years 0.75% 2.5 1.75	1.86
	Non-Qualified Non-Qualified Owner: 88 Single: 100,000 Annuitant: 88 Monthly: 100,000 Qualified Qualified Owner: 88 Single: 100,000 Annuitant: 88 Monthly: 100,000	No- Hospitalization No- Long Term Care Yes-Extended Care Waiver Yes-Terminal Illness	Not Available in: CA MT NY OR
Minnesota Life	Withdrawal Notes:		No Premium
SecureOption Focus 3	Withdrawal Charges 7 years:	7 7 7 6 5 4 3	Rate Change
High-Band	Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
	Product Type 3 Year Fixed	Rate Guarant'd Bonus Rate Years Guarant'd Min Rate 3 Years none 1.8 1.00	Yield to Su

→ Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions						States	
	Annuitant: 85 Qualified Owner: 85	Non-Qualified Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000	No- Ho Yes-Ex		zation d Care W	No- aiver No-	Unemp Long T Termin Annual	erm C al Illn	are	Not Available in: NY OR PR VI
Genworth Life Insurance Company		Withdrawal Notes:								No Premium
SecureLiving SmartRate 5	Withdraw	al Charges 7 years:	7	7	7	6 5	5 4	-	3	Rate Change
Mid-Band	Guarante	ed Minimum Value:		100)% of Pre	emium at	1.50%			Next Change
	Produ 5 Year Fixed with I	ict Type Bonus	Rat Guara 5 Yea	ant'd	Bonus 0.4%	Rate Year 1-5	Min	rant'o Rate		Yield to Su Current 1.79
	Annuitant: 85 Qualified Owner: 85	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	Yes-Ho		zation d Care W	No- aiver No-	Unemp Long T Termin -Annual	erm C al Illn	are ess	Not Available in: AL MT NY PR VI
									No Premium	
Reliance Standard Life Apollo SP	OK, OR, PA, RI, SC, SD, WI,	KY, LA, MA, MD, ME, MI, NE, NH, NJ, NM, NV, OH, , TN, TX, UT, VA, VT, WA, WV, WY (7 years):	9 8	7	6	5	4	2	0	Rate Change









	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 1-Year Fixed with Bonus	Rate Guarant'd First Year Min Rate 1 Year 1% 2.65 1.00	Yield to St Current 1.79
	Non-Qualified Owner: 90 Single: 100,00 Annuitant: 90 Monthly: 100,00 Qualified Owner: 90 Single: 100,00 Annuitant: 90 Monthly: 100,00	No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Ves-Nursing Home No- Appualization	Not Available in: CA NY PR
The Standard	Withdrawal Notes	:	No Premium
Advantage Growth Annuity 7	Withdrawal Charges 7 years	: 7 6 5 4 3 2 1	Rate Change
High-Band	Guaranteed Minimum Value	: 87.5% of Premium at 1.00%	Next Change
	Product Type 1-Year Fixed with Bonus	Rate Guarant'd Bonus First Year Guarant'd Min Rate 1 Year 2% 3.5 1.00	Yield to St
	1 real rived with bollus	1 real 270 3.3 1.00	1.70
	Non-Qualified Owner: 88 Single: 100,00 Annuitant: 88 Monthly: 100,00 Qualified Owner: 88 Single: 100,00 Annuitant: 88 Monthly: 100,00	No- Hospitalization No- Long Term Care Yes-Extended Care Waiver Yes-Terminal Illness No- Nursing Home No- Appualization	Not Available in: CA MT NY OR
Minnesota Life	Withdrawal Notes		No Premium
SecureOption Focus 5	Withdrawal Charges 7 years	: 7 7 7 6 5 4 3	Rate Change
High-Band	Guaranteed Minimum Value	: 100% of Premium at 1.00%	Next Change
	Product Type	Rate Guarant'd Bonus Rate Years Guarant'd Min Rate	Yield to St
	5 Year Fixed	5 Years none 1.75 1.00	1.75
	Qualified Qualified	No- Hospitalization Yes-Long Term Care No- Extended Care Waiver Yes-Terminal Illness No- Nursing Home No- Appualization	Not Available in: AK MA ND NH NJ NV NY PA PR UT VI WA
Great American Life	Withdrawal Notes	:	No Premium
Insurance Company Secure American	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 1-Year Fixed with Bonus	Rate Guarant'd First Year Min Rate 1 Year 1% 2.6 1.00	Yield to St Current 1.74
	Non-Qualified Non-Qualified	No- Disability Yes-Unemployment	



:: TBD
urrenderTM Guarant'd 1.23
0-79: 4.50 80-84: 2.25 85-90: 1.75
Bonus
ed: 01/01/12
⊇ : TBD
urrender TM Guarant'd 1.35
Bonus
ed: 01/21/12
e : TBD
urrenderTM
Guarant'd 1.54
18-70: 6.50+ 71-80: 5.25+ 81-89: 5.00+ see notes
Bonus
ed: 10/03/11
: TBD
urrenderTM Guarant'd 1.23



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

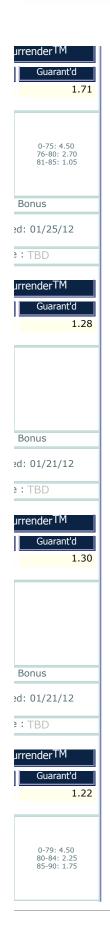


0-79: 4.00 80-85: 2.25 Bonus ed: 12/31/11 e: TBD urrenderTM 1.40 0-79: 4.00 80-85: 2.25 Bonus ed: 12/31/11 ₃:TBD urrenderTM Guarant'd 0-75: 4.50 76-80: 2.70 81-85: 1.05 Bonus ed: 01/25/12 : TBD urrenderTM Guarant'd 1.68 0-75: 4.50 76-80: 2.70 81-85: 1.05 Bonus ed: 01/25/12 e: TBD



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







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





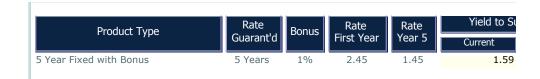


	Non-Qualified Owner: 85 Single: 50,000 Annuitant: 85 Monthly: 50,000 Qualified Owner: 85 Single: 50,000 Annuitant: 85 Monthly: 50,000	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness No- Nursing Home No- Annualization	Only Available in: NY
Genworth Life of New York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



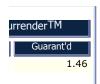
0-75: 4.50 76-80: 2.70 81-85: 1.05 Bonus ed: 01/25/12 : TBD urrenderTM Guarant'd 1.18 0-75: 4.50 76-80: 2.70 81-85: 1.05 Bonus ed: 01/25/12 ≥: TBD urrenderTM Guarant'd 1.33 0-75: 4.50 76-80: 2.70 81-85: 1.05 Bonus ed: 01/25/12 e: TBD urrenderTM 1.54 0-79: 3.00 80-85: 1.25 Bonus ed: 12/31/11 e: TBD





→ Company / Product	Issue Ages	Minimum Premiums		Withd	rawal Provisions			States
Minnesota	Annuitant: 88 Qualified Owner: 88	Non-Qualified Single: 35,000 Monthly: 35,000 Qualified Single: 35,000 Monthly: 35,000	No- Disability No- Hospitalizat Yes-Extended C No- Nursing Hor	are Waiver	No- Lon Yes-Teri	mployment g Term Care minal Illness ualization		Not Available in: CA MT NY OR
Life		Withdrawal Notes:						No Prem
SecureOption Focus 1		al Charges 7 years:	7 7	7	6 5	4	3	Rate Cha
Mid-Band	Guarantee	ed Minimum Value:		100% of 1	Premium at 1.00%	6		Next Cha
	Produ	uct 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		1.59
Genworth Life of New	Annuitant: 85 Qualified Owner: 85	Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalizat No- Extended C Yes-Nursing Hor	are Waiver	No- Lon No- Terr	mployment g Term Care minal Illness ualization		Only Available in: NY
York SecureLiving		Withdrawal Notes:	_					No Prem
SmartRate	Withdrawa	al Charges 7 years:						Rate Cha
NY (5)	Guarantee	ed Minimum Value:		100% of I	Premium at 1.00%	6		Next Cha
High-Band	Produ	uct 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		1.58
Genworth Life of New	Annuitant: 85 Qualified Owner: 85	Non-Qualified Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalizat No- Extended Co No- Nursing Hor	are Waiver	No- Lon No- Terr	mployment g Term Care minal Illness ualization		Only Available in: NY
York		Withdrawal Notes:						No Prem
SecureLiving SmartRate NY (3)	Withdrawa	al Charges 7 years:	7 7	7	6 5	4	3	Rate Cha
	Guarantee	ed Minimum Value:		100% of I	Premium at 1.00%	6		Next Cha
Mid-Band	Produ	uct 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		1.56







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1.44

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

ium Bonus anged: 01/25/12

ange : TBD

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1.27



Genworth Life of New	Annuitant: 85 M Qualified Owner: 85 S	Non-Qualified Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness No- Annualization							Oni Availi in N'	lable n:	
York	V	Vithdrawal Notes:									No P	Prem
SecureLiving SmartRate	Withdrawal	Charges 7 years:	7	7	7	6		5	4	3	Rate	e Cha
NY (5)	Guaranteed	d Minimum Value:			100% c	of Premiu	m at 1.0	0%			Next	t Cha
Mid-Band	Produc	t Type	- 11	Rate arant'd	Bonus		Rate irst Year		Rate Year		Yield t	to Sı
	5 Year Fixed with Bo	onus		rears	0.35%		1.85		1.50		Current	1.55
	Annuitant: No Qualified Owner: 85 S	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 Monthly: 2,000	No- Exte	bility bitalization ended Care sing Home	Waiver		No- L Yes-T	ong To ermin	loyment erm Care al Illness ization	9	No Availe in AK CA (DE I MN NY (PR T	AL CT MA NV OR TX
North American	V	Vithdrawal Notes:										Prem
Company North American Flex I	For sta	, DC, GA, HI, IA, ID, IL, , MO, MS, MT, NC, ND, PA, RI, SC, SD, TN, VA, NV, WY (7 years): tes FL (7 years): tes WA (7 years):	9 9	9 9 9	8 6 6	7 5 5	2	ı	4 3 3	2 2 2	Rate	e Cha
	Guaranteed	100% of Premium at 1.00%						Next	t Cha			
	Produc 1-Year Fixed	t Type	Gua	ate Irant'd Year	Bonus	Firs	ate t Year 55		Guarant' Min Rate		Yield f	
Genworth Life	Annuitant: 85 M Qualified Owner: 85 S	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Hosp Yes-Exte	bility pitalization ended Care sing Home	Waiver		No- L No- T	ong To ermin	loyment erm Care al Illness ization		No Avail: in NY	lable n: OR
Insurance	V	Vithdrawal Notes:									No P	Prem
Company SecureLiving	Withdrawal	Charges 7 years:	7	7	7	6		5	4	3	Rate	e Cha
SmartRate 3 Low-Band	Guaranteed	d Minimum Value:			100% c	of Premiu	m at 1.5	0%			Next	t Cha
	Produc	Product Type		ate rant'd	Bonus		e Years 1-3		Guarant' Min Rate		Yield t	
	3 Year Fixed with Bo	onus	3 Y	ears	0.1%		1.6		1.50		1	1.54
Genworth	Annuitant: 85 M Qualified Owner: 85 S	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Hosp Yes-Exte	bility pitalization ended Care sing Home	Waiver		No- L No- T	ong To ermin	loyment erm Care al Illness ization		No Availi in NY (lable n: OR



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

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Guarant'd

1.41

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

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1.08

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

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1.54

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



Secure Withdrawal Notes: 7	Life				
SecureLiving SmartRate 5 Guaranteed Minimum Value: 100% of Premium at 1.50% Next CI	Insurance	Withdrawal Notes:			No Prem
SmartRate 5 Guaranteed Minimum Value: 100% of Premium at 1.50% Next Cit Low-Band Product Type Rate Quarant'd Syear Fixed with Borus		Withdrawal Charges 7 years:	7 7 7	6 5 4	3 Rate Cha
Product Type Sear Pixed with Bonus Sear Pix	_	Guaranteed Minimum Value:	100%	of Premium at 1.50%	Next Cha
Non-Qualified					
American American American American American American Insurance Company Citadel 7 Diamond Company Citadel Company Citadel 7 Diamond Company Citadel Company Citadel 7 Diamond Company Citadel Company Ci		Product Type	III Roniis		Yield to Su Current
Owner: 99 Single: 85 Monthly: 5,000 Yes-Negatilization No-Long ferm Care Available Institute Showing Countries Showing Charges 7 years Showing Countries Showing Charges 7 years Showing Countries Showing Charges 7 years Showing Charges 7 yea		5 Year Fixed with Bonus	5 Years 0.05%	1.55 1.50	1.54
Company Citadel 7 Diamond Citadel 7 Diamond Covered Product Type Product Type	National	Owner: 99 Single: 5,000 Annuitant: 85 Monthly: 5,000 Owner: 99 Annuitant: 85 Monthly: 2,000 Owner: 99 Annuitant: 85 Monthly: 2,000 Owner: 99 Annuitant: 99 Monthly: 2,000 Owner: 99 Monthly: 2,000 Owner: 99 O	Yes-Hospitalization No- Extended Care Waiver	No- Long Term Care Yes-Terminal Illness	Available in: NY VI
Citadel 7 Diamond Guaranteed Minimum Value: 100% of Premium at 1.00-3.00% Next Cr		Withdrawai Notes:			No Prem
Product Type		Withdrawal Charges 7 years:	7 7 7	6 5 4	2 Rate Cha
Product Type Rate Guarant'd Bonus Rate First Year 2 Year Fixed with Bonus 2 Years 2% 3.25 1.25 1.55 Non-Qualified Owner: 81 Single: 75,000 Paper Pape	Diamond	Guaranteed Minimum Value:	100% of	f Premium at 1.00-3.00%	Next Cha
Aviva Life & Annuitant: 81 Monthly: 75,000 Ves-Disability No- Unemployment No- Long Term Care Ves-Nursing Home No- Annualization No- Paper No- Annualization No- Paper No- Paper No- Paper No-	Low-Band		Pate	Data Data Vaara	Yield to Su
Aviva Life & Annuitant: 81 Single: 75,000 Yes-Hospitalization No- Long Term Care Ves-Terminal Illness No- Annuity (Income Series) Income Select Spirit 7 (1-Year) High-Band Product Type Rate Guarant'd First Year Genworth Life of New York Genworth Life of New York SecureLiving SmartRate NY (1) Low-Band Non-Qualified Owner: 85 Single: 15,000 Monthly: 15,000 No- Income No- Annualization Non-Qualified Owner: 85 Single: 15,000 Monthly: 15,000 No- Hospitalization No- Disability No- Unemployment No- Annualization No- Unemployment No- Annualization No- Unemployment No- Income No- Unemployment No- Long Term Care No- Extended Care Waiver No- Terminal Illness Non-Qualified Owner: 85 Single: 15,000 No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness No- Extended Care Waiver No- Terminal Illness No- No- Extended Care Waiver No- Terminal Illness No- No- Extended Care Waiver No- Terminal Illness No- Extended Care Waiver No- Terminal Illness No- Extended Care Waiver No- Terminal Illness No- No- Extende		Product Type	III Roniie		
Aviva Life & Annutant: 81 Annutant: 81 Monthly: 75,000 Yes-Disability No- Long Term Care in: NJ NY (Income Series) Annutant: 81 Monthly: 75,000 Yes-Hospitalization No- Long Term Care in: NJ NY PA PR Annutant: 81 Monthly: 75,000 Yes-Nursing Home No- Annualization No- Long Term Care in: NJ NY PA PR Annutant: 81 Monthly: 75,000 Yes-Nursing Home No- Annualization No- Annualization No- Extended Care Waiver Yes-Terminal Illness No- Premium at 1.00% of Premium at 1.00% No- Premium at 1.00% Of Premium at 1.00% No- Premium at 1.00% Of Current C		2 Year Fixed with Bonus	2 Years 2%	3.25 1.25	1.53
Series) Income Select Spirit 7 (1-Year) High-Band Product Type Rate Guarant'd T-Year Fixed Senworth Life of New York SecureLiving SmartRate NY (1) Low-Band Withdrawal Charges 7 years: Withdrawal Notes: Withdrawal Notes: 9 8 7 6 5 4 3 Rate Cr Guarant'd Bonus First Year 100% of Premium at 1.00% Next Cr Withdrawal 1.00% No- Premium at 1.00% No- Premium at 1.00% No- Next Cr Withdrawal Charges 7 years: No- Unemployment No- Long Term Care No- Extended Care Waiver No- Terminal Illness No- Annualization No- Nursing Home No- Nursing Home No- Nursing Home No- Premium at 1.00% No- Premium at 1.00% No- Unemployment No- Long Term Care No- Extended Care Waiver No- Terminal Illness No- Annualization No- Nursing Home No- Annualization No- Premium at 1.00% No- Rate Guarant'd Min Rate Yield to S Guarant'd Min Rate Current	Annuity	Owner: 81 Single: 75,000 Monthly: 75,000 Owner: 81 Single: 75,000 Owner: 81 Single: 75,000 Owner: 81 Monthly: 81 Monthly: 75,000 Owner: 81 Monthly: 81 Mon	Yes-Hospitalization No- Extended Care Waiver	No- Long Term Care Yes-Terminal Illness	Available in: NJ NY PA PR VI
Select Spirit 7 (1-Year) High-Band Product Type Rate Guarant'd 1-Year Fixed Non-Qualified Owner: 85 Annuitant: 85 Annuitant: 85 Monthly: 15,000 Annuitant: 85 Monthly: 15,000 Monthly: 15,	Šeries)	Withdrawal Notes:			No Prem
7 (1-Year) High-Band Product Type Rate Guarant'd 1-Year Fixed Non-Qualified Owner: 85 Annuitant: 85 Monthly: 15,000 Annuitant: 85 Monthly: 15,000 Annuitant: 85 Monthly: 15,000 No- Nursing Home No- Nursing Home No- Annualization No- Premium at 1.00% Rate Guarant'd First Year No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization No- Annualization No- Nursing Home No- Premium at 1.00% No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization No- Annualization No- Nursing Home No- Premium at 1.00% No- Premium		Withdrawal Charges 7 years:	9 8 7	6 5 4	3 Rate Cha
High-Band Product Type Rate Guarant'd First Year Non-Qualified Owner: 85 Annuitant: 85 Monthly: 15,000 Owner: 85 Annuitant: 85 Monthly: 15,000 Owner: 85 SecureLiving SmartRate NY (1) Low-Band Product Type Rate Guarant'd First Year Rate First Year Rate First Year Min Rate Yield to So Current No- Unemployment No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization No- Extended Care Waiver No- Terminal Illness No- Annualization No- Nursing Home No- Nursing Home No- Premium at 1.00% No- Vield to So Current		Guaranteed Minimum Value:	100%	of Premium at 1.00%	Next Cha
Genworth Life of New York SecureLiving SmartRate NY (1) Owner: 85 Annuitant: 85 Monthly: 15,000 Monthly		<i>''</i>	Guarant'd Bonus	First Year Min Rate	Yield to Su Current 1.50
SecureLiving SmartRate NY (1) Low-Band Product Type Withdrawal Charges 7 years: 7 7 7 7 6 5 4 3 Rate Charges 7 years: 7 7 7 6 5 4 3 Rate Charges 7 years: 7 7 7 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Life of New York SecureLiving SmartRate	Owner: 85 Single: 15,000 Annuitant: 85 Monthly: 15,000 Qualified Owner: 85 Single: 15,000 Annuitant: 85 Monthly: 15,000 Monthl	No- Hospitalization No- Extended Care Waiver	No- Long Term Care No- Terminal Illness	Available in:
SmartRate NY (1) Guaranteed Minimum Value: 100% of Premium at 1.00% Next Cr Low-Band Product Type Rate Guarant'd First Year Guarant'd Min Rate Current			7 7 7	6 5 4	
Low-Band Product Type Rate Guarant'd First Year Rate First Year Guarant'd Min Rate Current				<u>' ' ' ' '</u>	
Product Type Rate Guarant'd Rate First Year Min Rate Current		Guaranteed Minimum Value:	100%	o or Fremmuni at 1.00%	Next Cha
1-Year Fixed 1 Year none 1.5 1.00 1.50	Low-Band	Product Type	H KONIIS		Yield to Su
		1-Year Fixed	1 Year none	1.5 1.00	1.50



ium Bonus

anged: 01/25/12

ange : TBD

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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

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

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Guarant'd

1.07



Genworth Life of New	Non-Qualified Owner: 85 Annuitant: 85 Owner: 85 Qualified Owner: 85 Annuitant: 85 Owner: 8	No- Hospitalization No- Extended Care Waiver No- Extended Care Waiver No- Annualization No- Annualization	Only Available in: NY
York	Withdrawal Note	5:	No Prem
SecureLiving SmartRate	Withdrawal Charges 7 year	s: 7	Rate Cha
NY (3)	Guaranteed Minimum Value	100% of Premium at 1.00%	Next Ch
Low-Band	Product Type	Rate Bonus Rate Years Guarant'd Guarant'd 1-3 Min Rate	Yield to S
	3 Year Fixed	3 Years none 1.5 1.00	1.50
Genworth Life of New	Qualified Qualified Owner: 85 Single: 15,0 Annuitant: 85 Monthly: 15,0	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness Yes-Nursing Home No- Annualization	Only Available in: NY
York	Withdrawal Note	S:	No Prem
SecureLiving SmartRate	Withdrawal Charges 7 year		Rate Cha
NY (5)	Guaranteed Minimum Value	2: 100% of Premium at 1.00%	Next Ch
Low-Band	Product Type	Rate Bonus Rate Years Guarant'd Guarant'd 1-5 Min Rate	Yield to S Current
	5 Year Fixed	5 Years none 1.5 1.00	1.50
	Non-Qualified Owner: 88 Single: 10,0 Annuitant: 88 Monthly: 10,0 Qualified Owner: 88 Single: 10,0 Annuitant: 88 Monthly: 10,0	No- Hospitalization No- Long Term Care Yes-Extended Care Waiver Yes-Terminal Illness No- Nursing Home No- Appualization	Not Available in: CA MT NY OR
Minnesota Life	Withdrawal Note	3:	No Prem
SecureOption Focus 3	Withdrawal Charges 7 year	s: 7	Rate Cha
Low-Band	Guaranteed Minimum Value	100% of Premium at 1.00%	Next Ch
	Product Type 3 Year Fixed	Rate Guarant'd Bonus 1-3 Guarant'd Min Rate 3 Years none 1.5 1.00	Yield to S Current 1.50
Protective Life Corporation	Qualified Qualified Owner: 85 Annuitant: 85 Monthly: 50,0	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness No- Nursing Home No- Annualization	Not Available in: NY PR VI
ProSaver	Withdrawal Note		No Prem
Secure II Fixed	Withdrawal Charges 7 year	<u> </u>	Rate Cha
Annuitu 1	Guaranteed Minimum Value	2: 100% of Premium at 1.00%	Next Cha



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 0-75: 4.00 76-80: 2.00 81-85: 1.00 ium Bonus anged: 01/24/12

ange: 01/31/12



Alliluity 1 High-Band		Rate	Rate Guarant'd	Yield to Su
	Product Type 1-Year Fixed with Bonus	Guarant'd Bonus 1 Year 3%	First Year Min Rate 4.05 1.00	Current 1.47
Tobacci bullife	Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000	Yes-Hospitalization No- Extended Care Waiver	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: ME NH NY OR PR VI VT WA
Integrity Life Insurance	Withdrawal Notes: Withdrawal Charges 7 years:	8 7 6	5 4 3 2	No Prem
New Momentum 6	Guaranteed Minimum Value:	100% of P	remium at 1.00%	Next Cha
	Product Type	Rate Bonus	Rate Rate	Yield to Su
	6 Year Fixed with Bonus	Guarant'd 6 Years 0.75%	First Year Year 6 2.1 1.35	Current 1.46
	Non-Qualified Owner: 85 Annuitant: 85 Annuitant: Qualified Owner: 85 Annuitant: 85 Ann	No- Hospitalization No- Extended Care Waiver	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: ME NH NY VT
National Integrity Life	Withdrawal Notes:			No Prem
Insurance New	Withdrawal Charges 7 years:	7 6 5	4 3 2 1	. Rate Cha
Momentum 6	Guaranteed Minimum Value:	100% of F	remium at 1.00%	Next Cha
	Product Type	Rate Guarant'd Bonus	Rate Rate First Year Year 6	Yield to Su
	6 Year Fixed with Bonus	6 Years 0.75%	2.1 1.35	1.46
Minnesota	Non-Qualified Owner: 88 Single: 10,000 Annuitant: 88 Monthly: 10,000 Qualified Owner: 88 Single: 10,000 Annuitant: 88 Monthly: 10,000 Monthly: 10,000		No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: CA MT NY OR
Life	Withdrawal Notes:			No Prem
SecureOption Focus 5	Withdrawal Charges 7 years:	7 7 7 7	6 5 4 3	
Low-Band	Guaranteed Minimum Value:	100% of F	remium at 1.00%	Next Cha
	Product Type 5 Year Fixed	Rate Guarant'd Bonus 5 Years none	Rate Years Guarant'd Min Rate 1.45 1.00	Yield to Su Current 1.45
	Non-Qualified Owner: 90 Single: 5,000 Annuitant: 90 Monthly: 5,000 Qualified Owner: 0 Single: 0 Annuitant: 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







American		Name of the second								1112
National Insurance		Withdrawal Notes:								No Prem
Company	Withdrawa	al Charges 7 years:	7	7	7	6	5	4	2	Rate Cha
Palladium	Guarante	ed Minimum Value:		100%	% of Prer	mium at 1.	00-2.00)%		Next Cha
Advisor										
	Produ	uct Type	Rate	Bo	nus	Rate		Guarant'		Yield to Su
			Guarant			First Yea	ır	Min Rate		Current
	1-Year Fixed with	Bonus	1 Year	1	L%	2.25		1.00-2.0	0	1.39
		Non-Qualified Single: 3,000 Monthly: 3,000 Qualified Single: 3,000 Monthly: 3,000	No- Extended Yes-Terminal	, ization d Care Wai l Illness	No- iver No-	Unemploy Long Tern Special Er Nursing H	n Care nhanced	l Life Incor	ne Option	Not Available in: IS AK MD NJ NY OR PR VI WY
		Withdrawal Notes:								No Prem
Life of the Southwest RetireMax FPDA 1 403(b)	HI, IA, ID, IL, IN, KS, KY, MS, MT, NC, ND, NE, NH, SC, SD, TN, TX, VA, VT	, CO, CT, DC, DE, FL, GA, LA, MA, ME, MI, MN, MO, NM, NV, OH, OK, PA, RI, WI, WV (7 years): es AL, TX, UT, WA (7 years):	10	9	8	7	6 5	4	2	Rate Cha
.00(5)	Guarante	ed Minimum Value:		10	00% of P	remium at	1.00%			Next Cha
										1131113111
	Produ	uct Type	Rate Guarant	.'d Bo	onus	Rate First Yea	ır	Guarant' Min Rate		Yield to Su
	1-Year Fixed with	Bonus	1 Year	1	L%	2.25		1.00		1.39
	Annuitant: 85 Qualified Owner: 85	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 3,000		ization	No-	Unemploy Long Tern	n Care			Not Available in:
	Annuitant: 85	Monthly: 3,000		l Illness		-Nursing H		l Life Incor	ne Option	NJ NY PR VI WY
	Annuitant: 85			l Illness				l Life Incor	me Option	NJ NY PR VI
Life of the Southwest	For states AR, AZ, CA HI, IA, ID, IL, IN, KS, KY, MS, MT, NC, ND, NE, NH,	Monthly: 3,000 Withdrawal Notes: , CO, CT, DC, DE, FL, GA, LA, MA, ME, MI, MN, MO,		l Illness				d Life Incor	ne Option	NJ NY PR VI WY
	For states AR, AZ, CA HI, IA, ID, II, IN, KS, KY, MS, MT, NC, ND, NE, NH, RI, SC, SD, TN,	Monthly: 3,000 Withdrawal Notes: , CO, CT, DC, DE, FL, GA, LA, MA, ME, MI, MN, MO, NM, NV, OH, OK, OR, PA, , TX, VA, VT, WI, WV (7 years): states AL, TX, UT,	No- Annualiz	I Illness ration	Yes	-Nursing H	ome			NJ NY PR VI WY
Southwest	For states AR, AZ, CA HI, IA, ID, IL, IN, KS, KY, MS, MT, NC, ND, NE, NH, RI, SC, SD, TN, Ages 0 to 58 in	Monthly: 3,000 Withdrawal Notes: ,, CO, CT, DC, DE, FL, GA, LA, MA, ME, MI, MN, MO, NM, NV, OH, OK, OR, PA, TX, VA, VT, WI, WV (7 years):	No- Annualiz	I Illness action	Yes	-Nursing H	ome 6	4	2	NJ NY PR VI WY
Southwest	For states AR, AZ, CA HI, IA, ID, IL, IN, KS, KY, MS, MT, NC, ND, NE, NH, RI, SC, SD, TN, Ages 0 to 58 in Age 59+ in state	Withdrawal Notes: , CO, CT, DC, DE, FL, GA, LA, MA, ME, MI, MN, MO, NM, NV, OH, OK, OR, PA, TX, VA, VT, WI, WV (7 years): states AL, TX, UT, WA (7 years): es AL, TX, UT, WA	No- Annualiz	9 9 8	8 8 7	-Nursing H	6 6 5	4 4 4	2 2	NJ NY PR VI WY
Southwest	For states AR, AZ, CA HI, IA, ID, IL, IN, KS, KY, MS, MT, NC, ND, NE, NH, RI, SC, SD, TN, Ages 0 to 58 in Age 59+ in state	Monthly: 3,000 Withdrawal Notes: , CO, CT, DC, DE, FL, GA, LA, MA, ME, MI, MN, MO, NN, OH, OK, OR, PA, TX, VA, VT, WI, WV (7 years): states AL, TX, UT, WA (7 years): es AL, TX, UT, WA (7 years):	No- Annualiz	9 9 8	8 8 7	-Nursing H	6 6 5	4 4 4	2 2	NJ NY PR VI WY No Prem
Southwest	For states AR, AZ, CA HI, IA, ID, IL, IN, KS, KY, MS, MT, NC, ND, NE, NH, RI, SC, SD, TN, Ages 0 to 58 in Age 59+ in state	Monthly: 3,000 Withdrawal Notes: , CO, CT, DC, DE, FL, GA, LA, MA, ME, MI, MN, MO, NN, OH, OK, OR, PA, TX, VA, VT, WI, WV (7 years): states AL, TX, UT, WA (7 years): es AL, TX, UT, WA (7 years):	No- Annualiz	I Illness action	8 8 7	-Nursing H	ome 6 6 5	4 4 4	2 2 2	NJ NY PR VI WY No Prem
Southwest	For states AR, AZ, CA HI, IA, ID, IL, IN, KS, KY, MS, MT, NC, ND, NE, NH, RI, SC, SD, TN, Ages 0 to 58 in Age 59+ in state	Monthly: 3,000 Withdrawal Notes: , CO, CT, DC, DE, FL, GA, LA, MA, ME, MI, MN, MO, MN, VO, HO, KO, RP, PA, TX, VA, VT, WI, WV (7 years): states AL, TX, UT, WA (7 years): es AL, TX, UT, WA (7 years): ed Minimum Value:	10 10 8 Rate	9 9 8 10	8 8 7 700% of P	-Nursing H 7 7 6 Premium at	ome 6 6 5	4 4 4	2 2 2	NJ NY PR VI WY No Prem Rate Cha Next Cha

▶ Company / Product Issue Ages	Minimum Premiums	Withdrawal Provisions	States	ĺ
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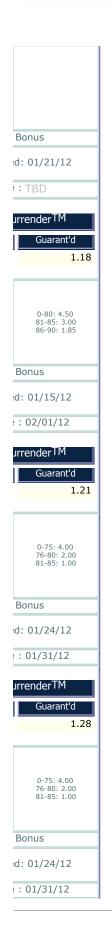
ium Bonus
anged: 01/01/12
ange: 02/01/12
urrender TM Guarant'd 1.18
ium Bonus
anged: 09/22/11
ange : TBD
urrenderTM Guarant'd 1.18
71-75: 5.00+ 76-80: 3.75+ 81-85: 3.50+ see notes
ium Bonus
inged: 09/22/11
ange : TBD
urrenderTM Guarant'd 1.18





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







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



urrenderTM Guarant'd 1.23
see notes
Bonus
d: 01/01/12
: 02/01/12
urrenderTM Guarant'd 1.04
0-79: 5.00 80-85: 3.00 Bonus
:d: 12/31/11
: : TBD
urrenderTM Guarant'd 1.18
0-79: 5.00 80-85: 3.00
Bonus
:d: 12/31/11
: : TBD
urrenderTM Guarant'd 1.18
0-80: 4.50 81-85: 3.00 86-90: 1.85



	Withdrawal Notes:		No Premium
Principal Financial Group FPDA Plus 7-Year Guaranty	Withdrawal Charges 7 years:	6 6 6 5 4 3 2	Rate Change
FFDA Flus 7-Teal Guaranty	Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
	Product Type	Rate Guarant'd	Yield to Su
	1-Year Fixed	Guarant'd First Year Min Rate 1 Year none 1.2 1.00	Current 1.20
Duckaski va Lifa Campanaki an	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85 Monthly: 50,000 Qualified Owner: 50,000 Monthly: 50,000	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness No- Nursing Home No- Appualization	Not Available in: NY PR VI
Protective Life Corporation ProSaver Secure II Fixed	Withdrawal Notes:		No Premium
Annuity 4	Withdrawal Charges 7 years:	8 8 7 6.5 5.5 4.5 3	Rate Change
High-Band	Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
	Product Type	Rate Bonus Rate Rate Guarant'd Bonus First Year 4	Yield to Su
	4 Year Fixed with Bonus	4 Years 0.75% 1.8 1.05	1.16
	Non-Qualified Owner: 90 Single: 100,000 Annuitant: 0 Monthly: 100,000 Qualified Owner: 90 Single: 100,000 Annuitant: 0 Monthly: 100,000	Yes-Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness No- Nursing Home Yes-Application	Not Available in: NY PR VI
Principal Financial Group	Withdrawal Notes:		Premium Boı
FPDA Plus 1-Year Guaranty	Withdrawal Charges 7 years:	6 6 6 5 4 3 2	Rate Change
High-Band	Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
	Product Type	Rate Guarant'd Bonus First Year Min Rate	Yield to Su
	1-Year Fixed	1 Year none 1 1.00	1.14
	Non-Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000 Qualified Owner: 85 Single: 2,000 Annuitant: 85 Single: 2,000 Monthly: 2,000	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness No- Nursing Home No- Appualization	Not Available in: NY PR VI
Protective Life Corporation	Withdrawal Notes:		No Premium
ProSaver Secure II Fixed Annuity 2	Withdrawal Charges 7 years:	8 8 7 6.5 5.5 4.5 3	Rate Change
Low-Band	Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
	Product Type 2 Year Fixed with Bonus	Rate Guarant'd Bonus Rate First Year 2 1.00	Yield to St
	2 real Fixed With DUHUS	2 rears 170 2 1.00	1.14



Bonus :d: 01/15/12 : 02/01/12 urrenderTM Guarant'd 1.03 0-75: 4.00 76-80: 2.00 81-85: 1.00 Bonus :d: 01/24/12 : 01/31/12 urrenderTM 1.14 0-80: 4.50 81-85: 3.00 86-UP: 1.85 nus: 1.00 :d: 01/15/12 : 02/01/12 urrenderTM Guarant'd 1.14 0-75: 4.00 76-80: 2.00 81-85: 1.00 Bonus d: 01/24/12 : 01/31/12 urrenderTM Guarant'd

1.14



Protective Life Corporation ProSaver Secure II Fixed Annuity 6 High-Band	Non-Qualified Owner: 85 Annuitant: 85 Owner: 85 Annuitant: 85 Owner: 85 Annuitant: 85 Annuitant: 85 Annuitant: 85 Withdrawal Notes: Withdrawal Charges 7 years: Guaranteed Minimum Value: Product Type 6 Year Fixed with Bonus	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness No- Nursing Home No- Annualization	Not Available in: NY PR VI No Premium Rate Change Next Change Yield to St Current 1.14
Integrity Life Insurance New Momentum 2	Non-Qualified Owner: 85 Annuitant: 85 Owner: 85 Annuitant: 85 Owner: 85 Annuitant: 85 Annuitant: 85 Owner: 85 Annuitant: 85 Withdrawal Notes: Withdrawal Charges 7 years: Guaranteed Minimum Value: Product Type 2 Year Fixed with Bonus	Yes-Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home Yes-Annualization	Not Available in: ME NH NY OR PR VI VT WA No Premium Rate Change Next Change Yield to St Current 1.11
Integrity Life Insurance New Momentum 3	Non-Qualified Owner: 85 Annuitant: 85 Owner: 85 Annuitant: 85 Owner: 85 Annuitant: 85 Owner: 85 Annuitant: 85 Withdrawal Notes: Withdrawal Charges 7 years: Guaranteed Minimum Value: Product Type 3 Year Fixed with Bonus	Yes-Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home Yes-Annualization	Not Available in: ME NH NY OR PR VI VT WA No Premium Rate Change Next Change Yield to St Current 1.11
National Integrity Life Insurance New Momentum 2	Non-Qualified Owner: 85 Annuitant: 85 Single: 5,000 Qualified Owner: 85 Single: 5,000 Qualified Owner: 85 Single: 2,000 Annuitant: 85 Withdrawal Notes: Withdrawal Charges 7 years: Guaranteed Minimum Value:	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness No- Nursing Home No- Annualization	Only Available in: ME NH NY VT No Premium Rate Change Next Change

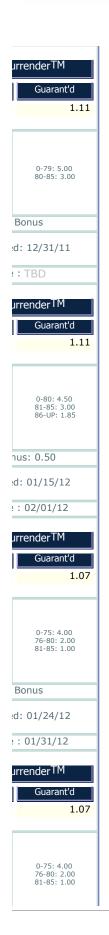


0-75: 4.00 76-80: 2.00 81-85: 1.00 Bonus d: 01/24/12 : 01/31/12 urrenderTM Guarant'd 1.13 0-79: 5.00 80-85: 3.00 Bonus :d: 12/31/11 ::TBD urrenderTM Guarant'd 1.11 0-79: 5.00 80-85: 3.00 Bonus d: 12/31/11 : TBD urrenderTM 1.11 0-79: 5.00 80-85: 3.00 Bonus ed: 12/31/11 ::TBD



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







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

→ Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
Aviva Life & Annuity	Annuitant: 81 Qualified Owner: 81	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	Yes-Disability No- Unemployment Yes-Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Nursing Home No- Annualization	
(Income Series)		Withdrawal Notes:		No Premium
Income Select Spirit 7 (1-Year)	Withdrawal Charges 7 years: 9 8 7 6 5 4		9 8 7 6 5 4 3	Rate Change
Low-Band	Guaranteed Minimum Value:		100% of Premium at 1.00%	Next Change
Low Band	Produ 1-Year Fixed	ıct Type	Rate Guarant'd Bonus First Year Min Rate 1 Year none 1 1.00	Yield to Su
		Surrender Cha	rges Last 6 Years	
	Annuitant: 85 Qualified Owner: 85	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home No- Annualization	Available in:
Comments Life Tonnance		Withdrawal Notes:		No Premium









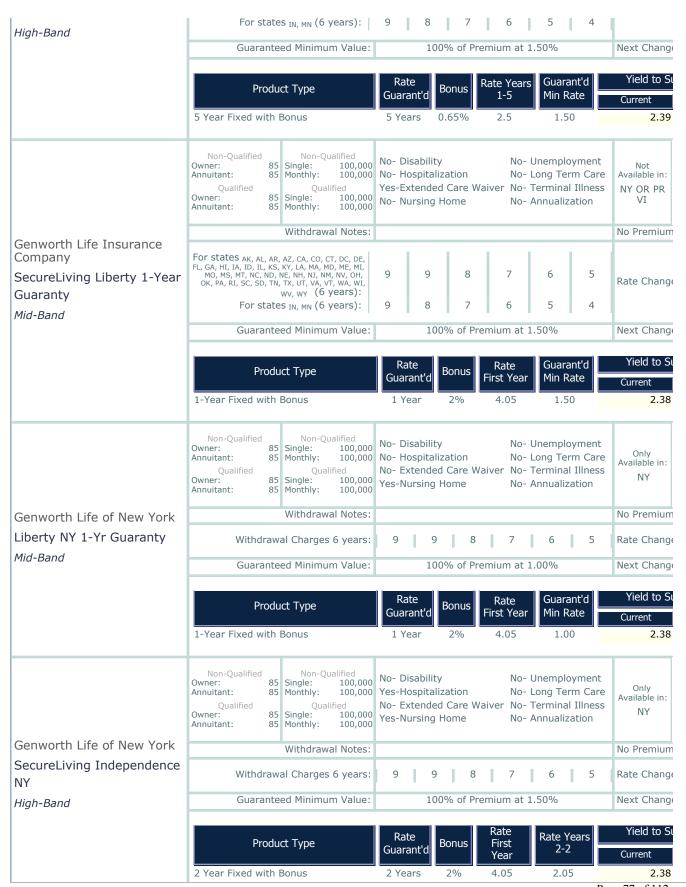
Genworth Life Insurance Company SecureLiving Liberty 1-Year Guaranty High-Band	For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NI, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years): For states IN, MN (6 years): Guaranteed Minimum Value: Product Type 1-Year Fixed with Bonus	9 8 7 6 5 4 100% of Premium at 1.50% Ne Rate	te Change xt Change (ield to Starrent 2.50
Genworth Life of New York	Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000 Withdrawal Notes:	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness Yes-Nursing Home No- Annualization No	Only ailable in: NY
Liberty NY 1-Yr Guaranty High-Band	Withdrawal Charges 6 years: Guaranteed Minimum Value:		xt Change
	Product Type 1-Year Fixed with Bonus	Guarant'd Bonus First Vear Min Pate	rield to Surrent
	Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000	No- Hospitalization No- Long Term Care Ava Yes-Extended Care Waiver No- Terminal Illness No- Nursing Home No- Annualization	Not ailable in: OR PR VI
Genworth Life Insurance Company SecureLiving Liberty 3-Year Guaranty High-Band	Withdrawal Notes: 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	Premium te Change
g zana	Guaranteed Minimum Value:	100% of Premium at 1.50%	xt Change
	Product Type 3 Year Fixed with Bonus	Guarant'd Bonus Rate Tears Statement	rrent 2.40
	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Qualified Owner: 85 Annuitant: 85 Owner: 85 Annuitant: 85 Annuitant: 85 Withdrawal Notes:	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness No- Nursing Home No- Annualization	Not ailable in: OR PR VI
Genworth Life Insurance Company SecureLiving Liberty 5-Year Guaranty	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	te Change



ed: 09/21/11 e:TBD urrenderTM Guarant'd 2.04 0-75: 3.00 76-80: 1.95 81-UP: 1.05 Bonus ed: 10/01/11 e:TBD urrenderTM Guarant'd 1.62 0-75: 3.00 76-80: 1.95 81-85: 1.05 Bonus ed: 09/21/11 e:TBD urrenderTM Guarant'd 2.22 0-75: 3.00 76-80: 1.95 81-UP: 1.05 Bonus

ed: 09/21/11







e:TBD urrenderTM Guarant'd 2.33 0-75: 3.00 76-80: 1.95 81-85: 1.05 Bonus ed: 09/21/11 e:TBD urrenderTM Guarant'd 0-75: 3.00 76-80: 1.95 81-UP: 1.05 Bonus ed: 10/01/11 e:TBD urrenderTM Guarant'd 1.50 0-75: 2.25 76-80: 1.31 81-85: 0.94 Bonus ed: 12/14/11 e:TBD urrenderTM Guarant'd

2.01



	Non-Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000 Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000	No- Hospitalization No- Long Term Care Yes-Extended Care Waiver No- Terminal Illness No- Nursing Home No- Appualization	Not Available in: NY OR PR VI
	Withdrawal Notes:		No Premium
Genworth Life Insurance Company SecureLiving Independence 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, MN, NY, 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 9 8 7 6 5 4	Rate Change
	Guaranteed Minimum Value:	100% of Premium at 1.50-2.00%	Next Change
	Product Type	Rate Bonus Rate First Year 2-2	Yield to Su
	2 Year Fixed with Bonus	2 Years 1.5% 3.55 2.05	2.30
	Non-Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000 Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000	No- Hospitalization No- Long Term Care Yes-Extended Care Waiver No- Terminal Illness No- Nursing Home No- Appualization	Not Available in: NY OR PR VI
	Withdrawal Notes:		No Premium
Genworth Life Insurance Company SecureLiving Liberty 3-Year Guaranty Mid-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, MN, NY, 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 9 8 7 6 5 4	Rate Change
	Guaranteed Minimum Value:	100% of Premium at 1.50%	Next Change
	Product Type 3 Year Fixed with Bonus	Rate Guarant'd Bonus 1-3 Guarant'd Min Rate 3 Years 0.9% 2.75 1.50	Yield to St Current 2.30
	Non-Qualified Owner: 85 Annuitant: 85	Yes-Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness Yes-Nursing Home No- Annualization	Only Available in: NY
Genworth Life of New York	Withdrawal Notes:		No Premium
SecureLiving Independence NY	Withdrawal Charges 6 years:	9 9 8 7 6 5	Rate Change
Mid-Band	Guaranteed Minimum Value:	100% of Premium at 1.50%	Next Change
I'IIU-BallU	Product Type 2 Year Fixed with Bonus	Rate Guarant'd Bonus First Year 2-2 2 Years 1.5% 3.55 2.05	Yield to St Current 2.30
	Non-Qualified Non-Qualified Owner: 85 Single: 50,000 Annuitant: 85 Monthly: 50,000	No- Hospitalization No- Long Term Care	Not Available in: AL CT IA



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

Bonus

ed: 01/11/12

e:TBD

urrenderTM Guarant'd

1.93

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

Bonus

ed: 09/21/11

e:TBD

urrenderTM

Guarant'd

2.12

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

Bonus

ed: 12/14/11

e:TBD

urrenderTM

Guarant'd

1.93



ReliaStar Life Insurance	Qualified Owner: 85 Annuitant: 85 Mo		No- Exte No- Nur			iver No- No-	Terminal Annualiza		IN KY MA NJ NY OR RI UT WA
Company	Wi	thdrawal Notes:							Premium Bo
ING Premier 5	Withdrawal C	Charges 6 years:	5 4	.75	4.5	4.25	4	3.75	Rate Change
High-Band	Guaranteed	Minimum Value:	1	100% of	Premiu	ım at 1.0	0-1.50%		Next Change
	Product ⁻ 1-Year Fixed	Гуре	Rate Guarar 1 Yea	nt'd BC	onus F	Rate First Year	Guara Min Ra	ate	Yield to Su Current 2.28
	Non-Qualified Owner: 85 Sir Annuitant: 85 Mo Qualified Owner: 85 Sir Annuitant: 85 Mo	Qualified agle: 5,000	No- Disa No- Hos No- Exte No- Nur	pitalizat ended C	are Wa	No- iver No-	Unemplo Long Ter Terminal Annualiza	m Care Illness	Not Available in: AL CT IA IN KY MA NJ NY OR RI UT WA
ReliaStar Life Insurance Company	Wi	thdrawal Notes:							Prem Bonus
ING Premier 5	Withdrawal C	Charges 6 years:	5 4	.75	4.5	4.25	4	3.75	Rate Change
Low-Band	Guaranteed	Minimum Value:	1	L00% of	Premiu	ım at 1.0	0-1.50%		Next Change
									Viold to Co
	Product ⁻	Гуре	Rate Guarar	11 5 0	nus	Rate First Year	Guara Min Ra		Yield to Su
	1-Year Fixed		1 Yea	ir no	one	1.45	1.00-1	50	2.28
	Non-Qualified Owner: 85 Sir Annuitant: 85 Mo Qualified Owner: 85 Sir Annuitant: 85 Mo	Qualified 100,000 que: 100,000	No- Disa No- Hos No- Exte No- Nur	pitalizat ended C	are Wa	No- iver No-	Unemplo Long Ter Terminal Annualiza	m Care Illness	Not Available in: NY OR PR VI
Genworth Life Insurance	Wi	thdrawal Notes:							No Premium
Company SecureLiving Liberty 5-Year Guaranty Mid-Band	· ·	LA, MA, MD, ME, MI, NH, NJ, NM, NV, OH,	9	9	8	7	6 5	5	Rate Change
	Guaranteed	Minimum Value:		100%	of Prei	mium at :	1.50%		Next Change
	Product 1	<u>``</u>	Rate Guaran 5 Years	it'd Boi	nus R	ate Years 1-5 2.35	Guara Min Ra	ate	Yield to Su Current 2.27
	Non-Qualified Owner: 85 Sir Annuitant: 85 Mo Qualified Owner: 85 Sir Annuitant: 85 Mo	Qualified agle: 30,000	No- Disa No- Hos No- Exte Yes-Nur	pitalizat ended C	are Wa	No- iver No-	Unemplo Long Ter Terminal Annualiza	m Care Illness	Not Available in: AK CT IN MA MD MN NY OK OR PR TX UT VI VT WA
	Wi	thdrawal Notes:							Premium Bo



nus: 5.00
ed: 01/01/12
e: TBD
urrenderTM
Guarant'd
1.90
: 0.00-5.00
ed: 01/01/12
e : TBD
urrender TM
Guarant'd
1.90
0-75: 3.00 76-80: 1.95 81-UP: 1.05
0-75: 3.00 76-80: 1.95 81-UP: 1.05
ı Bonus
Bonus ed: 09/21/11
e: TBD
e: TBD JirrenderTM Guarant'd
e: TBD JirrenderTM Guarant'd



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): For states FL (6 years): For states NV (6 years): Guaranteed Minimum Value:	12
	Product Type 1-Year Fixed	Rate Guarant'd First Year Min Rate Current 1 Year none 2 2.00 2.25
SBLI -Savings Bank Life	Non-Qualified Owner: 85 Single: 250,000 Annuitant: Worklified Owner: 85 Single: 250,000 Owner: 85 Single: 250,000 Annuitant: Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization No- Long Term Care DC DE FL
Insurance of MA SBLI Optimizer 3 MVA	Withdrawal Notes:	No Premiun
High-Band	Withdrawal Charges 6 years:	9 8 7 6 5 4 Rate Chang
	Guaranteed Minimum Value:	100% of Premium at 1.00% Next Chang
	Product Type 3 Year Fixed with Bonus	Rate Guarant'd Bonus 1-3 Guarant'd Yield to S Current
	3 fear rixed with Bollus	3 Years 1% 2.75 1.00 2.25
	Non-Qualified Non-Qualified Owner: 85 Single: 50,000	No- Disability No- Unemployment No- Hospitalization No- Long Term Care Available in: NY OR PR No- Nursing Home No- Appualization VI
	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Single: 50,000 Qualified Qualified Owner: 85 Single: 50,000	No- Disability No- Unemployment No- Hospitalization No- Long Term Care Available in: NY OR PR No- Nursing Home No- Appualization VI
Genworth Life Insurance Company SecureLiving Independence Mid-Band	Non-Qualified Owner: 85 Single: 50,000 Annuitant: 85 Monthly: 50,000 Qualified Owner: 85 Single: 50,000 Annuitant: 85 Monthly: 50,000	No- Disability No- Unemployment No- Hospitalization No- Long Term Care Yes-Extended Care Waiver No- Terminal Illness No- Nursing Home No- Annualization No- VI
Company SecureLiving Independence	Non-Qualified Owner: 85 Annuitant: 85 Owner: 85 Annuitant: 85 Withdrawal Notes: 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, YA, VT, WA, WI, WV, WY (6 years):	No- Disability No- Hospitalization No- Long Term Care Yes-Extended Care Waiver No- Nursing Home No- Annualization No Premium 9 9 9 8 7 6 5 Rate Chang
Company SecureLiving Independence	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85 Owner: 85 Annuitant: 85 Monthly: 50,000 Qualified Owner: 85 Annuitant: 85 Withdrawal Notes: 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):	No- Disability No- Hospitalization No- Long Term Care Yes-Extended Care Waiver No- Nursing Home No- Annualization No Premium 9 9 8 7 6 5 Rate Chang 9 8 7 6 5 4
Company SecureLiving Independence	Non-Qualified Owner: 85 Annuitant: 85 Owner: 8	No- Disability No- Hospitalization No- Long Term Care Yes-Extended Care Waiver No- Nursing Home No- Annualization No- Annualization No- Premium No- Annualization No- Premium No- Disability No- Disability No- Hospitalization No- Long Term Care Yes-Extended Care Waiver No- Premium Illness No- Nursing Home No- Annualization No- Premium N



ed: 10/24/11	
e : TBD urrenderTM Guarant'd 2.25	
Bonus ed: 01/15/12	
e: 02/01/12	
Guarant'd 1.87	
0-75: 2.25 76-80: 1.31 81-85: 0.94	
0-75: 2.25 76-80: 1.31 81-85: 0.94	
76-80: 1.31 81-85: 0.94	
76-80: 1.31 81-85: 0.94	
76-80: 1.31 81-85: 0.94 Bonus	
76-80: 1.31 81-85: 0.94 Bonus	
76-80: 1.31 81-85: 0.94 Bonus ed: 01/11/12 e: TBD urrender TM Guarant'd	



Genworth Lire Insurance Company SecureLiving Liberty 1-Year Guaranty 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 (6 years): Guaranteed Minimum Value: Product Type	9 9 8 7 6 5 9 8 7 6 5 4 100% of Premium at 1.50% Rate Guarant'd Bonus Rate First Year Min Rate	Rate Change Next Change Yield to St Current
	1-Year Fixed with Bonus	1 Year 1% 3.05 1.50	2.22
	Non-Qualified Owner: 85 Single: 15,000 Annuitant: 85 Monthly: 15,000 Qualified Owner: 85 Single: 15,000 Annuitant: 85 Monthly: 15,000 Monthly: 15,000	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness Yes-Nursing Home No- Annualization	Only Available in: NY
Genworth Life of New York	Withdrawal Notes:		No Premium
Liberty NY 1-Yr Guaranty	Withdrawal Charges 6 years:	9 9 8 7 6 5	Rate Change
Low-Band	Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
	Product Type 1-Year Fixed with Bonus	Rate Guarant'd Enus Rate First Year Min Rate 1 Year 1% 3.05 1.00	Yield to St Current 2.22
	Non-Qualified Owner: 85 Single: 15,000 Annuitant: 85 Monthly: 15,000 Qualified Owner: 85 Single: 15,000 Annuitant: 85 Monthly: 15,000	Yes-Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness Yes-Nursing Home No- Annualization	Only Available in: NY
Genworth Life of New York	Withdrawal Notes:		No Premium
SecureLiving Independence NY	Withdrawal Charges 6 years:	9 9 8 7 6 5	Rate Change
Low-Band	Guaranteed Minimum Value:	100% of Premium at 1.50%	Next Change
	Product Type 2 Year Fixed with Bonus	Rate Guarant'd Bonus Rate First Year 2-2 2 Years 1% 3.05 2.05	Yield to Su

→ Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
	Annuitant: 8! Qualified Owner: 8!	Qualified	No- Disability No- Hospitalization No- Long Term Care Yes-Extended Care Waiver No- Nursing Home No- Annualization	Not Available in: NY OR PR VI
		Withdrawal Notes:		No Premium
C				



ed: 01/11/12 e:TBD urrenderTM Guarant'd 1.76 0-75: 3.00 76-80: 1.95 81-UP: 1.05 Bonus ed: 10/01/11 e:TBD urrenderTM Guarant'd 0-75: 2.25 76-80: 1.31 81-85: 0.94 Bonus ed: 12/14/11 e:TBD urrenderTM Guarant'd 1.85





Genworth Life Insurance Company SecureLiving Independence	For states AK, AL, AR, AZ, CA, CO, CT, DC, DI FL, GA, HJ, IA, ID, IL, KS, KY, LA, MA, MD, ME, M MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, WY (6 years):	II, i, 9 9 8 7 6 5 II, Rate Change
Low-Band	For states _{IN, MN, OR} (6 years):	
	Guaranteed Minimum Valu	ue: 100% of Premium at 1.50-2.00% Next Change
		Rate Rate Years Yield to Su
	Product Type	Guarant'd Bonus First Year 2-2 Current
	2 Year Fixed with Bonus	2 Years 0.5% 2.55 2.05 2.13
SBLI -Savings Bank Life	Non-Qualified Owner: 85 Single: 100,0 Annuitant: Monthly: 100,0 Qualified Owner: 85 Single: 100,0 Annuitant: Monthly: 100,0	No- Disability No- Unemployment No- Hospitalization No- Long Term Care DC DE FL
Insurance of MA	Withdrawal Note	
SBLI Optimizer 3 MVA Mid-Band	Withdrawal Charges 6 year	rs: 9 8 7 6 5 4 Rate Change
miu-banu	Guaranteed Minimum Valu	ue: 100% of Premium at 1.00% Next Change
	Product Type 3 Year Fixed with Bonus	Rate Guarant'd Bonus Rate Years 1-3 Guarant'd Min Rate Current 3 Years 0.75% 2.5 1.00 2.12
	Non-Qualified Owner: 85 Single: 250, 4 Annuitant: 85 Owner: Annuitant: 85 Owner: 85 Single: 250, 4 Annuitant: 85 Monthly: 250, 6	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness No- Appualization
Genworth Life of New York	Withdrawal Note	es: No Premium
Liberty NY 3-Yr Guaranty	Withdrawal Charges 6 year	rs: 9 9 8 7 6 5 Rate Change
High-Band	Guaranteed Minimum Valu	ue: 100% of Premium at 1.00% Next Change
	Product Type 3 Year Fixed with Bonus	Rate Guarant'd Bonus Rate First Year Rate Year 3 Current 3 Years 1.1% 2.95 1.85 2.03
	Annuitant: 85 Monthly: 30,0 Qualified Qualified Owner: 85 Single: 30,0	No- Hospitalization No- Long Termi Care MA MD
	Withdrawal Note	es: No Premium
EquiTrust Life Insurance Company ChoiceFour (Liquidity Option)	For states AL, AR, AZ, CA, CO, DC, DE, GA, H IA, ID, IL, KS, KY, LA, ME, MI, MO, MS, MT, NC ND, NE, NH, NJ, NM, OH, PA, RI, SC, SD, TN, V, WI, WV, WY (6 years): For states FL (6 years):	7. 12 11 10 9 8 7 10 10 10 9 8 7 Rate Change
Option)	For states _{NV} (6 years):	: 9 8 7 6.5 5.5 4.5 Page 87 of 112



ed: 01/11/12 e:TBD urrenderTM Guarant'd 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 Bonus ed: 10/01/11 e:TBD urrenderTM 1.61 0-80: 5.50 81-85: 4.13 see notes Bonus ed: 10/24/11



	Guaranteed Minimum Value:	100% of Premium at 2.00%	Next Change
	Product Type	Rate Bonus Rate Guarant'd Guarant'd First Year Min Rate	Yield to Su
	1-Year Fixed	1 Year none 2 2.00	2.00
	Qualified Owner: 85 Single: 15,000 Annuitant: 85 Monthly: 15,000		Not Available in: NY OR PR VI
Genworth Life Insurance	Withdrawal Notes:		No Premium
Company SecureLiving Liberty 3-Year Guaranty 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 (6 years):	9 9 8 7 6 5 9 8 7 6 5 4	Rate Change
Low-Band	Guaranteed Minimum Value:	100% of Premium at 1.50%	Next Change
	Product Type 3 Year Fixed with Bonus	Rate Guarant'd Bonus 1-3 Guarant'd Min Rate 3 Years 0.3% 2.15 1.50	Yield to St Current 2.00
	Non-Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000 Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Disability No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY
Genworth Life of New York	Withdrawal Notes:		No Premium
Liberty NY 3-Yr Guaranty	Withdrawal Charges 6 years:	9 9 8 7 6 5	Rate Change
Mid-Band	Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
	Product Type 3 Year Fixed with Bonus	Rate Guarant'd Bonus Rate First Year Pear 3 3 Years 0.9% 2.75 1.85	Yield to St Current 2.00
SBLI -Savings Bank Life	Qualified Qualified	No- Disability No- Unemployment No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home 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
Insurance of MA	Withdrawal Notes:		No Premium
SBLI Optimizer 3 MVA Mid-Band	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 Bonus Rate Years Guarant'd Guarant'd Min Rate	Yield to Su



e: TBD
urrenderTM Guarant'd 2.00
0-75: 3.00 76-80: 1.95 81-85: 1.05
Bonus
ed: 09/21/11
e:TBD
urrenderTM Guarant'd 1.82
0-75: 3.00 76-80: 1.95 81-85: 1.05
Bonus
ed: 10/01/11 e: TBD
urrenderTM Guarant'd 1.57
Bonus
ed: 01/15/12 e: 02/01/12
urrenderTM
Guarant'd



	3 Year Fixed with Bonus	3 Years 0.5% 2.25 1.00	2.00
	Non-Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000 Qualified Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness Yes-Nursing Home No- Annualization	Only Available in: NY
Genworth Life of New York	Withdrawal Notes:		No Premium
Liberty NY 5-Yr Guaranty	Withdrawal Charges 6 years:	9 9 8 7 6 5	Rate Change
High-Band	Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
	Product Type 5 Year Fixed with Bonus	Rate Guarant'd Bonus Rate First Year Pear 5 5 Years 0.65% 2.5 1.85	Yield to Su Current 1.96
	Non-Qualified Owner: 80 Single: 50,000 Annuitant: Monthly: 50,000 Qualified Owner: 80 Single: 50,000 Annuitant: Monthly: 50,000	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness No- Nursing Home No- Annualization	Not Available in: AL NY
ReliaStar Life Insurance Company	Withdrawal Notes:		Premium Bo
ING Premier 3	Withdrawal Charges 6 years:	9 8 7 6 5 4	Rate Change
High-Band	Guaranteed Minimum Value:	100% of Premium at 1.00-1.50%	Next Change
	Product Type 1-Year Fixed	Rate Guarant'd Min Rate 1 Year none 1.45 1.00-1.50	Yield to St Current 1.95
	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85 Annuitant: 85 Monthly: 15,000 Qualified Owner: 85 Annuitant: 85 Monthly: 15,000	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness No- Nursing Home No- Annualization	Not Available in: NY OR PR VI
Comments Life Incomme	Withdrawal Notes:		No Premium
Genworth Life Insurance Company SecureLiving Liberty 5-Year Guaranty 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 (6 years):	9 9 8 7 6 5 9 8 7 6 5 4	Rate Change
	Guaranteed Minimum Value:	100% of Premium at 1.50%	Next Change
	Product Type 5 Year Fixed with Bonus	Rate Guarant'd Bonus 1-5 Guarant'd Min Rate 5 Years 0.1% 1.95 1.50	Yield to Su Current 1.93
	Non-Qualified	No- Disability No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Nursing Home No- Annualization	Only Available in: NY



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



Genworth Life of New York	Withdrawal Notes:		No Premium
Liberty NY 5-Yr Guaranty	Withdrawal Charges 6 years:	9 9 8 7 6 5	Rate Change
Mid-Band	Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
	Product Type 5 Year Fixed with Bonus	Rate Guarant'd Bonus Rate First Year Year 5 5 Years 0.5% 2.35 1.85	Yield to St Current 1.93
	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85 Monthly: 15,000 Qualified Owner: 85 Annuitant: 85 Monthly: 15,000	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness Voc. Nursing Home No- Appualization	Only Available in: NY
Genworth Life of New York	Withdrawal Notes:		No Premium
Liberty NY 3-Yr Guaranty	Withdrawal Charges 6 years:	9 9 8 7 6 5	Rate Change
Low-Band	Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
	Product Type 3 Year Fixed with Bonus	Rate Guarant'd Bonus Rate First Year Rate Year 3 3 Years 0.3% 2.15 1.85	Yield to St Current 1.90
	Non-Qualified Owner: 85 Single: 15,000 Annuitant: 85 Monthly: 15,000 Qualified Owner: 85 Single: 15,000 Annuitant: 85 Monthly: 15,000	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness Yes-Nursing Home No- Appualization	Only Available in: NY
Genworth Life of New York	Withdrawal Notes:		No Premium
Liberty NY 5-Yr Guaranty	Withdrawal Charges 6 years:	9 9 8 7 6 5	Rate Change
Low-Band	Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
	Product Type	Rate Guarant'd Bonus Rate First Year Year 5	Yield to Su
	5 Year Fixed with Bonus	5 Years 0.1% 1.95 1.85	1.87
ReliaStar Life Insurance Company ING Premier 3 <i>Mid-Band</i>	Non-Qualified Owner: 80 Single: 25,000 Annuitant: Wonthly: 25,000 Qualified Owner: 80 Single: 25,000 Annuitant: Wonthly: 25,000	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness No- Nursing Home No- Appualization	Not Available in: AL NY
	Withdrawal Notes:		Premium Bo
	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 First Year Min Rate	Yield to Su
	1-Year Fixed	1 Year none 1.45 1.00-1.50	1.87



ı 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
ırrender TM
Guarant'd 1.47
0-75: 3.00
0-75: 3.00 76-80: 1.95 81-85: 1.05
Bonus
ed: 10/01/11
e:TBD
urrender TM
Guarant'd
1.72
nus: 2.50
ed: 01/01/12
e:TBD
urrenderTM
Guarant'd 1.49



	Non-Qualified Owner: 85 Single: 25,000 Annuitant: 85 Monthly: 25,000 Qualified Owner: 85 Single: 25,000 Annuitant: 85 Monthly: 25,000	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness No- Nursing Home No- Appualization	Not Available in: AL CT IA IN KY MA NJ NY OR RI UT WA
ReliaStar Life Insurance	Withdrawal Notes:		Premium Bo
Company ING Premier 5	Withdrawal Charges 6 years:	5 4.75 4.5 4.25 4 3.75	Rate Change
Mid-Band	Guaranteed Minimum Value:	100% of Premium at 1.00-1.50%	Next Change
	Product Type 1-Year Fixed	Rate Guarant'd First Year Min Rate 1 Year none 1.45 1.00-1.50	Yield to Su Current 1.87
SBLI -Savings Bank Life	Non-Qualified Owner: 85 Annuitant: Single: 5,000 Monthly: 5,000 Qualified Owner: 85 Annuitant: Single: 5,000 Monthly: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Long Term Care	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
Insurance of MA	Withdrawal Notes:		No Premium
SBLI Optimizer 3 MVA Low-Band	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 3 Year Fixed with Bonus	Rate Guarant'd Bonus 1-3 Guarant'd Min Rate 3 Years 0.25% 2 1.00	Yield to Su Current 1.87
SBLI -Savings Bank Life	Non-Qualified Owner: Annuitant: Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant: Non-Qualified Single: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Long Term Care No- Extended Care Waiter No- Tarming Illness	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
Insurance of MA SBLI Optimizer 2 MVA High-Band	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
	Gaaranteea Filliniani Valde.		
	Product Type 2 Year Fixed	Rate Guarant'd Bonus 1-2 Guarant'd Min Rate 2 Years none 1.65 1.00	Yield to Su Current 1.82



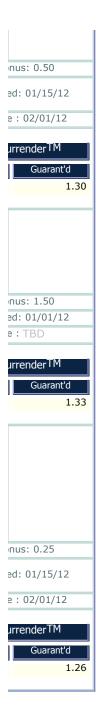
nus: 2.50
ed: 01/01/12
e:TBD
urrenderTM
Guarant'd
1.49
Bonus
ed: 01/15/12
e: 02/01/12
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1.50 nus: 1.00 ed: 01/15/12 e: 02/01/12 urrender TM
1.50 nus: 1.00 ed: 01/15/12 e: 02/01/12
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Sell Optimizer 2 MVA Mithdrawal Charges 6 years: 8	SBLI -Savings Bank Life Insurance of MA	Withdrawal Notes:		PR SD VI WA WY
Withdrawal Charges 6 years: 8 8 7 6 5 4 Rate Ch Guaranteed Minimum Value: 100% of Premium at 1.00% Next Ch Product Type Rate Guarant'd Min Rate 2 Year Fixed 2 Years none 1.65 1.00 Non-Qualified Owner: 80 Single: 50 No- Hospitalization No- Long Term Care Available No- Annualization No- Rate Chempany ING Premier Flex Annuity Guaranteed Minimum Value: 100% of Premium at 1.00-1.50% Next Ch Product Type Rate Guarant'd Min Rate Non-Qualified Owner: 80 Single: 200 No- Nursing Home No- Annualization No- Rate Charges Single: 5,000 No- Hospitalization No- Long Term Care No- Pres No-	SBLI Optimizer 2 MVA	Withdrawai Notes.		Premium bo
Product Type Product Type	·	Withdrawal Charges 6 years:	8 8 7 6 5 4	Rate Change
Product Type Qualified Owner: 80 Annultant: 80 Mon-Qualified Owner: 80 Annultant: 80 Monthly: 80 Mont		Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
ReliaStar Life Insurance Company ING Premier Flex Annuity ReliaStar Life Insurance Withdrawal Notes: Withdrawal Notes: Guaranted Minimum Value: Rate Guarant'd Guarant'd First Year Min Rate I Year I Year none 1.45 1.00-1.50 Non-Qualified Owner: Annuitant: Owner: Anti- Are Chancier No- Unemployment No- Unemployme			Guarant'd Bollus 1-2 Min Rate	Yield to St Current 1.73
Company ING Premier Flex Annuity Withdrawal Charges 6 years: Guaranteed Minimum Value: Product Type Rate Guarant'd First Year First Year Non-Qualified Owner: Qualified Owner: Sull -Savings Bank Life Insurance of MA SBLI Optimizer 2 MVA Low-Band Withdrawal Charges 6 years: Withdrawal Charges 6 years: Guarant'd I Year none I 1.45 I 1.00-1.50 No- Disability No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness No- Annualization No- Annualizat		Owner: 80 Single: 50 Annuitant: 80 Monthly: 50 Qualified Owner: 80 Single: 200	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness No- No- Nursing Home	Not Available in: AL NY OR PR VI
ING Premier Flex Annuity Guaranteed Minimum Value: 100% of Premium at 1.00-1.50% Next Cr Rate Guarant'd Min Rate 1-Year Fixed 1 Yield Turent Non-Qualified Owner: Annuitant: Qualified Owner: SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 2 MVA Low-Band SBLI Optimizer 2 MVA Low-Band Guaranteed Minimum Value: SGUARANT AND Rate Guarant'd First Year 1 Yield Turent Non-Qualified Owner: SSIngle: S,000 Monthly: Sylves-Nursing Home No- Unemployment No- Long Term Care No- Extended Care Waiver No- Annualization No- Annualization Non- Annualizatio		Withdrawal Notes:		Premium Bo
Product Type Rate Guarant'd First Year 1-Year Fixed 1 Year none 1 No- Unemployment No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 2 MVA Low-Band Product Type Rate Guarant'd First Year No- Disability No- Unemployment No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness No- Annualization No- Disability No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness No- Annualization No- Annualization No- Beat Care Waiver Yes-Terminal Illness No- Annualization No- Unemployment No- Annualization No- Annualization No- Annualization No- Annualization No- Annualization No- Ann	' '	Withdrawal Charges 6 years:		Rate Change
Product Type 1-Year Fixed 1 Year none 1 1-45 1 1-Year Fixed 1 Year none 1 1-45 1 1-Year Fixed 1 Year none 1 1-45 1 1-00-1.50 1 1-Year Fixed 1 Year none 1 1-45 1 1-Year Fixed 1 Year none 1 1-45 1 1-Year Fixed Non-Qualified Owner:	ING Premier Flex Annuity	Guaranteed Minimum Value:	100% of Premium at 1.00-1.50%	Next Change
Non-Qualified Owner: 85			Guarant'd First Year Min Rate	Yield to St Current 1.70
SBLI Optimizer 2 MVA Low-Band Withdrawal Notes: Premiur Pre		Owner: 85 Single: 5,000 Monthly: 5,000 Owner: 85 Annuitant: Single: 5,000 Monthly: 5,000 Owner: 85 Annuitant: Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness	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
Low-Band Withdrawal Charges 6 years: 8 8 7 6 5 4 Rate Charges 6 years: 8 8 8 7 6 5 4 Rate Charges 6 years: 8 8 8 7 6 5 4 Rate Charges 6 years: 8 8 8 7 6 5 4 Rate Charges 6 years: 8 8 8 7 6 5 4 Rate Charges 6 years: 8 8 8 7 6 5 4 Rate Charges 6 years: 8 8 8 7 6 5 4 Rate Charges 6 years: 8 8 8 7 6 5 4 Rate Charges 6 years: 8 8 8 7 6 5 4 Rate Charges 6 years: 9 5 4 Rate Charges 6 years: 9 4 Rate Charges 6 y	SBLI Optimizer 2 MVA	Withdrawal Notes:		Premium Bo
Product Type Rate Guarant'd Bonus Rate Years 1-2 Guarant'd Min Rate Current		Withdrawal Charges 6 years:	8 8 7 6 5 4	Rate Change
Product Type Guarant'd Bonus 1-2 Min Rate Current		Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
2 Year Fixed 2 Years none 1.65 1.00		· · · · · · · · · · · · · · · · · · ·	Guarant'd Bonus 1-2 Min Rate	Yield to St Current 1.69

→ Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
	Annuitant: Qualified	Qualified	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home No- Annualization	Not Available in: AL NY
ReliaStar Life Insurance Company		Withdrawal Notes:		No Premium
Company				









ING Premier 3	Withdrawal Charges 6 years:	9 8 7 6 5 4	Rate Change
Low-Band	Guaranteed Minimum Value:	100% of Premium at 1.00-1.50%	Next Change
	Product Type 1-Year Fixed	Rate Guarant'd First Year Min Rate 1 Year none 1.45 1.00-1.50	Yield to St Current 1.45
	Non-Qualified Owner: 90 Annuitant: 90 Monthly: 100,000 Qualified Owner: 90 Annuitant: 90 Monthly: 100,000 Monthly: 100,000 Monthly: 100,000	No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home Yes-Annualization	Not Available in: NY PA PR VI
The Standard	Withdrawal Notes:		Prem Bonus
Secured Rate Annuity 1	Withdrawal Charges 6 years:	7 7 7 6 5 3	Rate Change
High-Band	Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
	Product Type	Rate Guarant'd Bonus First Year Min Rate	Yield to Su
	1-Year Fixed with Bonus	1 Year 1% 2.1 1.00	1.43
	Non-Qualified Owner: 90 Annuitant: 90 Qualified Owner: 90 Annuitant: 90 Owner: 90 Annuitant: 90 Monthly: 15,000 Monthly: 15,000	No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness	Not Available in: NY PA PR VI
The Standard	Withdrawal Notes:		Prem Bonus
Secured Rate Annuity 1	Withdrawal Charges 6 years:	7 7 7 6 5 3	Rate Change
Low-Band	Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
	Product Type	Rate Guarant'd First Year Min Rate	Yield to Su
	1-Year Fixed with Bonus	1 Year 1% 2 1.00	1.33
	Surrender Cha	arges Last 5 Years	
	Non-Qualified Owner: 85 Annuitant: 85 Owner: 85 Annuitant: 85 Annuitant: 85 Owner: 85 Annuitant: 85 Wonthly: 10,000 Owner: 85 Annuitant: 85 Wonthly: 10,000 Withdrawal Notes:	Yes-Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness Yes-Nursing Home Yes-Annualization	Not Available in: AL MD MN MT ND NY OR PR TX UT VI VT WA No Premium
Reliance Standard Life Eleos MVA	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 First Year Guarant'd Min Rate	Yield to St
	1-Year Fixed with Bonus	1 Year 1% 3 1.00	2.20
			72 00 of 112



ed: 01/01/12
e:TBD
urrender TM 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
Bonus
e: TBD
urrenderTM Guarant'd 1.40



	Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Monthly: 10,000	Yes-Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness Yes-Nursing Home Yes-Annualization	Not Available in: AL MO MT NY PR UT VI
Deliana a Chandand Life	Withdrawal Notes:		No Premium
Reliance Standard Life Eleos SP	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 First Year Min Rate	Yield to St
	1-Year Fixed with Bonus	1 Year 1% 2.85 1.00	2.05
Aviva Life & Annuity	Non-Qualified Owner: 83 Single: 75,000 Annuitant: 83 Monthly: 75,000 Qualified Owner: 83 Single: 75,000 Annuitant: 83 Monthly: 75,000 Monthly: 75,000	Yes-Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness	Not Available in: NJ NY PA PR VI
(Income Series)	Withdrawal Notes:		No Premium
Income Select Spirit 5	Withdrawal Charges 5 years:	8 7 6 5 4	Rate Change
(1-Year) High-Band	Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
	Product Type	Rate Bonus Rate Guarant'd Min Rate	Yield to Su
	1-Year Fixed	1 Year none 1.5 1.00	1.50
	Non-Qualified Owner: 0 Single: 500 Annuitant: 0 Monthly: 500 Qualified Qualified Owner: 80 Single: 500 Annuitant: 80 Monthly: 500	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness Yes-Nursing Home Yes-Annualization	Not Available in: AL NY OR PR VI
	Withdrawal Notes:		No Premium
ReliaStar Life Insurance Company ING QuintaFlex (TSA/457)	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, MN, NV, OH, OK, PA, RI, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY (5 years): For states TX (5 years):	5 5 5 5 7 6 5 4 3	Rate Change
	Guaranteed Minimum Value:	1.00%	Next Change
	Product Type 1-Year Fixed with Bonus	Rate Guarant'd First Year Min Rate 1 Year 1.5% 2.65 1.00	Yield to St Current 1.45
SBLI -Savings Bank Life	Non-Qualified Owner: 85 Single: 250,000 Annuitant: 0 Monthly: 250,000 Qualified Owner: 85 Single: 250,000 Annuitant: 0 Monthly: 250,000	No- Disability No- Hospitalization No- Long Term Care	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 1.10 0-70: 5.00+ 71-74: 4.00+ 75-UP: 2.50+ see notes Bonus ed: 01/01/12 e:TBD urrender TM_ Guarant'd 1.53



THOUSAICE OF PIA	Withdrawal Notes:		No Premium
SBLI Optimizer 1 Non MVA High-Band	Withdrawal Charges 5 years:	9 8 7 6 5	Rate Change
Tilgit Dana	Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
	Product Type 1-Year Fixed with Bonus	Rate Guarant'd First Year Min Rate 1 Year 1% 2.25 1.00	Yield to Su Current 1.45
	Non-Qualified Owner: 99 Annuitant: 85 Qualified Owner: 99 Annuitant: 85 Monthly: 100,000 Qualified Owner: 99 Annuitant: 85 Monthly: 100,000	Yes-Disability No- Unemployment Yes-Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Nursing Home No- Annualization	Not Available in: NY VI
American National Insurance Company	Withdrawal Notes:		No Premium
Citadel 5 Diamond	Withdrawal Charges 5 years:	7 7 7 6 5	Rate Change
High-Band	Guaranteed Minimum Value:	100% of Premium at 1.00-3.00%	Next Change
	Product Type 2 Year Fixed with Bonus	Rate Guarant'd Bonus Rate First Year 2-2 1,20	Yield to Su
	2 rear rixed with Borids	2 10013 170 212 1120	11.10
	Non-Qualified Owner: Annuitant: Qualified Owner: Annuitant: Qualified Owner: Annuitant: 85 Single: Qualified Owner: Single: 100,000 Monthly: 100,000 Monthly: 100,000	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness Yes-Nursing Home No- Annualization	Only Available in: NY
American National Life Insurance Company of NY	Withdrawal Notes:		No Premium
WealthQuest Citadel 5	Withdrawal Charges 5 years:	7 7 7 6 5	Rate Change
Diamond	Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Change
High-Band	Product Type	Rate Rate Pears Guarant'd Bonus First Year 2-2	Yield to Su
	2 Year Fixed with Bonus	2 Years 1% 2.2 1.20	1.40
SBLI -Savings Bank Life	Non-Qualified Owner: 85 Annuitant: 0 Monthly: 100,000 Qualified Owner: 85 Annuitant: 0 Monthly: 100,000 Annuitant: 0 Monthly: 100,000	No- Disability No- Hospitalization No- Long Term Care	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
Insurance of MA	Withdrawal Notes:		No Premium
SBLI Optimizer 1 Non MVA Mid-Band	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 First Year Min Rate	Yield to Su



Bonus
ed: 01/15/12
e: 02/01/12
JrrenderTM Guarant'd 1.25
0-80: 3.00 81-85: 2.00
Bonus
ed: 01/01/12
e: 02/01/12
ırrenderTM
Guarant'd 1.28
0-80: 3.00 81-85: 2.00
ı Bonus
ed: 01/01/12
e: 02/01/12
urrenderTM Guarant'd 1.28
ı Bonus
ed: 01/15/12
e: 02/01/12
urrenderTM



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



1.15
Bonus
ed: 01/15/12
e: 02/01/12
urrenderTM
Guarant'd 1.12
1.12
0-80: 3.00 81-85: 2.00
ı Bonus
ed: 01/01/12
e: 02/01/12
urrenderTM
Guarant'd
0-80: 3.00 81-85: 2.00
ı Bonus
ed: 01/01/12
e: 02/01/12
. 02/01/12
urrenderTM
Guarant'd
Guarant'd 1.24
Guarant'd



ReliaStar Life Insurance	Withdrawal Notes:	No	o Premium
Company	Withdrawal Charges 5 years:	5 5 5 5 Ra	ate Change
ING QuintaFlex (NQ)	Guaranteed Minimum Value:	1.00% Ne	ext Change
			Yield to Su
	Product Type	Guarant'd Bonus First Year Min Rate C	Current
	1-Year Fixed with Bonus	1 Year 1.5% 2.5 1.00	1.30
SBLI -Savings Bank Life Insurance of MA	Non-Qualified Owner: 85 Annuitant: 0 Qualified Owner: 85 Owner: 85 Annuitant: 0 Monthly: 5,000 Qualified Owner: 85 Annuitant: 0 Monthly: 5,000	No- Disability No- Unemployment No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Annualization NN NN	Not vailable in: AK AL AR Z CA CT C DE FL D IL MN T ND NE V NY OR R SD VI WA WY
SBLI Optimizer 1 Non MVA	Withdrawal Notes:	No	o Premium
Low-Band	Withdrawal Charges 5 years:	9 8 7 6 5 Ra	ate Change
	Guaranteed Minimum Value:	100% of Premium at 1.00%	ext Change
	Product Type 1-Year Fixed with Bonus	Guarant'd Bonus First Voar Min Pate	Yield to Su Current
	Non-Qualified Owner: 90 Single: 5,000 Annuitant: 90 Monthly: 5,000 Qualified Owner: 90 Single: 5,000 Annuitant: 90 Monthly: 5,000	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness No- Nursing Home Ves-Appualization	Not vailable in: NY PR VI
Principal Financial Group Principal Guaranteed	Withdrawal Notes:	No.	o Premium
Annuity 1-Year Guaranty	Withdrawal Charges 5 years:	7 7 7 6 5 Ra	ate Change
Low-Band	Guaranteed Minimum Value:	100% of Premium at 1.00%	ext Change
	Product Type 1-Year Fixed	Cuarantid Bonus First Voor Min Bata	Yield to Su Current 1.05
	Non-Qualified Owner: 90 Annuitant: 90 Monthly: 100,000 Qualified Owner: 90 Annuitant: 90 Monthly: 100,000 Monthly: 100,000 Monthly: 100,000	No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness No- Nursing Home Yes-Appualization	Not vailable in: NY PR VI
Principal Financial Group Principal Guaranteed	Withdrawal Notes:	No	o Premium
Annuity 1-Year Guaranty	Withdrawal Charges 5 years:	7 7 7 6 5 Ra	ate Change
High-Band	Guaranteed Minimum Value:	100% of Premium at 1.00%	ext Change
	Product Type	Cuarantid Bonus First Year Min Date	Yield to Su



Bonus
ed: 01/01/12
e: TBD
urrenderTM
Guarant'd
1.50
Bonus
ed: 01/15/12
e: 02/01/12
urrender TM Guarant'd
1.10
0.00, 4.10
0-80: 4.10 81-85: 2.75 86-UP: 1.45
Bonus
ed: 01/15/12
e: 02/01/12
urrender TM
Guarant'd
1.01
0-80: 4.10 81-85: 2.75 86-UP: 1.45
86-UP: 1.45
Bonus
Bonus
ed: 01/15/12
ed: 01/15/12



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

→ Company / Product	Issue Ages	Minimum Premiums		Withdrav	States					
	Surrender Charges Last 3 Years									
Aviva Life & Annuity	Annuitant: 85 Qualified Owner: 85	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- Annualization				Not Available in: NJ NY PA PR VI			
(Income Series)		Withdrawal Notes:					No Premium			
Income Select Spirit 3 (1-Year)	Withdraw	6		5	4	Rate Change				
High-Band	Guarante	100% of Premium at 1.00%			Next Change					
	Produ 1-Year Fixed	ıct Type	Rate Guarant'd Bonus Rate First Year Min Rate 1 Year none 1.35 1.00		Min Rate	Yield to St Current 1.35				
	Non-Qualified Owner: 85	Non-Qualified Single: 5,000	Yes-Disability	,	No- U	nemployment	Not 100 C112			









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

Annuitant: Qualified Owner: Annuitant:	85	Monthly: Qualified Single: Monthly:		Yes-Hos No- Exte Yes-Nurs	nded (Care Wa			Term Care ninal Illness ualization	Available in: NJ NY PA PR VI
		Withdrawal N	lotes:							No Premium
Withd	raw	al Charges 3 y	ears:	6			5	I	4	Rate Change
Guara	nte	ed Minimum V	/alue:		100%	% of Pre	emiun	n at 1.009	√o	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	1.00	1.00



