These spread sheet is intended for use as a guide, see company literature for details

	•	et is intended for use as	<u> </u>		
Carrier	Allianz	Allianz	Allianz	Allianz	American General
Ratings	A.M. Best A+	A.M. Best A+	A.M. Best A+	A.M. Best A+	A.M. Best A+
	S&P AA-	S&P AA-	S&P AA-	S&P AA-	S&P AA+
Assets	41.7 Billion	41.7 Billion	41.7 Billion	41.7 Billion	28.4 Billion
Product Name	MasterDex	MasterDex 5	MasterDex 10	PowerDex Elite	HorizonIndex
Crediting Method	Monthly Pt-Pt w/	5% Premium Bonus	10% Premium	Annual reset pt-to-	Premium Bonus
Crediting Method	Annual	in 1 st 5 years	Bonus in 1 st 5 years	pt with 5 yr look	9yr-3% 12yr-4%
	Reset/Ratchet	iii i 3 years	Bollus III 1 3 years	back high water	3y1-376 12y1-476
	Resel/Ratchet	Monthly Pt-Pt w/	Monthly Pt-Pt w/	mark	3 Account Options
	Fixed Acet Alee	Annual Reset/Ratchet,	Annual Reset/Ratchet,	IIIaik	1) Fixed Acct
	Fixed Acct. Also	Fixed Acct. Also	Fixed Acct. Also	Onima la alca dim at	2) Monthly Pt-Pt w/
	Available	Available	Available	Gains locked in at	Ann. Reset/Ratchet
				time of vesting only	3) Biannual
	Choice of S&P 500	Choice of S&P 500 or	Choice of S&P 500 or		reset/ratchet pt-pt
	or NASDAQ 100	NASDAQ 100	NASDAQ 100		S&P 500 Index
				S&P 500 Index	
Premium Listing	Flexible for 3 Years	Flexible for 5 Years	Flexible for 5 Years	Flexible for 1 st 5 yrs,	Single
	\$25 min	\$25 min	\$25 min	min. \$25/mo.	
Participation Rate	100% Participation	100% Participation	100% Participation	100% Participation	9yr 12yr
	Rate guaranteed	Rate guaranteed	Rate guaranteed	Rate guaranteed	2yr- 13.50% 13.50%
		J	J	J	MoPt- 2.50% 2.50%
	Monthly Cap – 2.5%	Monthly Cap - 2.3%	Monthly Cap - 2.7%	9% Cap (see below)	Fixed- 3.15% 3.15%
	1% Minimum Cap	1% Minimum Cap	1% Minimum Cap	Fixed Acct – 2.50%	==
	1 70 William Cap	1 76 Millimani Cap	1 /0 Millimani Cap	1 1xed Acct - 2:30 /6	100% PR guar.
	Fixed Acct. – 2.25%	Fixed Acct 2.00%	Fixed Acct. – 2.75%	8% Min. Cap	2yr Min. CAP – 5%
				2.0% Min.Fixed	Mo.Cap Min. – 1% Fixed Min. – 2.0%
0	(2.0% Min.)	(2.0% Min.)	(2.0% Min.)		
Commission	Yr1 Yrs2&3 Trail A 7.0 3.5 0	Yr1 Yrs2-5 Trail A 9.0 4.5 0	Yr1 Yrs2-5 Trail A 9.0 4.5 0	0-75 9% 1 st yr	9yr 12yr
	B 5.25 2.625 0.5	B 7.0 3.5 0.5	B 7.0 3.5 0.5	4.5% yrs 2-5	0-75 6.0% 8.0%
	C 3.0 1.5 1.0	C 4.5 2.25 1.0	C 4.5 2.25 1.0	et.	76-80 5.0% 7.0%
	Commissions reduced	Commissions reduced	Commissions reduced	76-85 7% 1 st yr	81-85 4.0% 6.0%
	at ages 76+	at ages 76+	at ages 76+	2.5% yrs 2-5	
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ
Minimum Issue		\$25,000 Q&NQ	\$2,000 Q	\$2,000 Q	\$5,000 Q&NQ
William 133uc	\$25,000 Q&NQ	\$25,000 Q&NQ	\$5,000 NQ	\$5,000 Non Q	\$5,000 Q&NQ
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000		\$1,000,000
Maximum issue	. , ,	. , ,		\$1,000,000	
	(approval req.	(approval req.	(approval req.	(approval req.	(approval req.
i e	` ' ' '	` ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '	`	`	` ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '
	500k+)	500k+)	500k+)	500k+)	500k+)
Free Annual Partial	500k+) 10% per yr up to	500k+) 10% per yr up to	500k+) 50% of initial dep.	25% of initial dep.	` ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '
Withdrawal	500k+) 10% per yr up to 50% total	500k+) 10% per yr up to 50% total	500k+) 50% of initial dep. total, 10% per yr	25% of initial dep. total, 5% per yr	500k+) 10% after year one
	500k+) 10% per yr up to	500k+) 10% per yr up to	500k+) 50% of initial dep.	25% of initial dep. total, 5% per yr 15% for 2 yrs,	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr
Withdrawal	500k+) 10% per yr up to 50% total	500k+) 10% per yr up to 50% total	500k+) 50% of initial dep. total, 10% per yr	25% of initial dep. total, 5% per yr	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/12/11
Withdrawal	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8	500k+) 50% of initial dep. total, 10% per yr Client can take lump	25% of initial dep. total, 5% per yr 15% for 2 yrs,	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/12/11 10/9/8/7/5/3 - 12yr
Withdrawal	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/12/11
Withdrawal Surrender Charges	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5%	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA
Withdrawal	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5%	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at
Withdrawal Surrender Charges Minimum Guarantee	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at 3%	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at 3%	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5%	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at 3%	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at 2%
Withdrawal Surrender Charges	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5% 75% of premium at 3%	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at 2% Nursing home
Withdrawal Surrender Charges Minimum Guarantee	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at 3% Additional deposits	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at 3% Additional deposits	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5% 75% of premium at 3% This is a two-tiered product, client must	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at 3% Additional deposits do	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at 2% Nursing home waiver-full
Withdrawal Surrender Charges Minimum Guarantee	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at 3% Additional deposits allowed in 1 st 3 years –	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at 3% Additional deposits allowed in 1 st 5 years	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5% 75% of premium at 3% This is a two-tiered product, client must annuitize this contract for 10yr min anytime	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at 3% Additional deposits do	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at 2% Nursing home waiver-full surrender after 1st
Withdrawal Surrender Charges Minimum Guarantee	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at 3% Additional deposits allowed in 1 st 3 years – do not reset surrender Trail commission	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at 3% Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5% 75% of premium at 3% This is a two-tiered product, client must annuitize this contract	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at 3% Additional deposits do not reset surrender \$20k min. issue in FL	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at 2% Nursing home waiver-full surrender after 1 st policy year after
Withdrawal Surrender Charges Minimum Guarantee	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at 3% Additional deposits allowed in 1 st 3 years – do not reset surrender Trail commission options start in 2 nd	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at 3% Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5% 75% of premium at 3% This is a two-tiered product, client must annuitize this contract for 10yr min anytime after 5 th anniversary	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at 3% Additional deposits do not reset surrender \$20k min. issue in FL Death Benefit option of	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at 2% Nursing home waiver-full surrender after 1st policy year after 90days in nursing
Withdrawal Surrender Charges Minimum Guarantee	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at 3% Additional deposits allowed in 1 st 3 years – do not reset surrender Trail commission options start in 2 nd year, based on AV at	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at 3% Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5% 75% of premium at 3% This is a two-tiered product, client must annuitize this contract for 10yr min anytime after 5 th anniversary Additional deposits	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at 3% Additional deposits do not reset surrender \$20k min. issue in FL Death Benefit option of surrender value or	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at 2% Nursing home waiver-full surrender after 1 st policy year after
Withdrawal Surrender Charges Minimum Guarantee	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at 3% Additional deposits allowed in 1 st 3 years – do not reset surrender Trail commission options start in 2 nd	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at 3% Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd year, based on AV at	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5% 75% of premium at 3% This is a two-tiered product, client must annuitize this contract for 10yr min anytime after 5 th anniversary Additional deposits allowed in 1 st 5 years	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at 3% Additional deposits do not reset surrender \$20k min. issue in FL Death Benefit option of	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at 2% Nursing home waiver-full surrender after 1 st policy year after 90days in nursing home
Withdrawal Surrender Charges Minimum Guarantee	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at 3% Additional deposits allowed in 1 st 3 years – do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at 3% Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5% 75% of premium at 3% This is a two-tiered product, client must annuitize this contract for 10yr min anytime after 5 th anniversary Additional deposits allowed in 1 st 5 years will receive bonus and	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at 3% Additional deposits do not reset surrender \$20k min. issue in FL Death Benefit option of surrender value or payout of 5 yrs (min.)	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at 2% Nursing home waiver-full surrender after 1 st policy year after 90days in nursing home Early annuitization
Withdrawal Surrender Charges Minimum Guarantee	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at 3% Additional deposits allowed in 1st 3 years – do not reset surrender Trail commission options start in 2nd year, based on AV at beginning of the year Death Benefit option of	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at 3% Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5% 75% of premium at 3% This is a two-tiered product, client must annuitize this contract for 10yr min anytime after 5 th anniversary Additional deposits allowed in 1 st 5 years	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at 3% Additional deposits do not reset surrender \$20k min. issue in FL Death Benefit option of surrender value or payout of 5 yrs (min.) Loan feature available	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at 2% Nursing home waiver-full surrender after 1st policy year after 90days in nursing home Early annuitization available after yr 5
Withdrawal Surrender Charges Minimum Guarantee	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at 3% Additional deposits allowed in 1 st 3 years – do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at 3% Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission options start in 2nd year, based on AV at beginning of the year Death Benefit option of	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5% 75% of premium at 3% This is a two-tiered product, client must annuitize this contract for 10yr min anytime after 5 th anniversary Additional deposits allowed in 1 st 5 years will receive bonus and do not reset surrender	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at 3% Additional deposits do not reset surrender \$20k min. issue in FL Death Benefit option of surrender value or payout of 5 yrs (min.) Loan feature available – up to 50% of	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at 2% Nursing home waiver-full surrender after 1 st policy year after 90days in nursing home Early annuitization
Withdrawal Surrender Charges Minimum Guarantee	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at 3% Additional deposits allowed in 1st 3 years – do not reset surrender Trail commission options start in 2nd year, based on AV at beginning of the year Death Benefit option of	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at 3% Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission options start in 2nd year, based on AV at beginning of the year Death Benefit option of surrender value or	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5% 75% of premium at 3% This is a two-tiered product, client must annuitize this contract for 10yr min anytime after 5 th anniversary Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at 3% Additional deposits do not reset surrender \$20k min. issue in FL Death Benefit option of surrender value or payout of 5 yrs (min.) Loan feature available	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at 2% Nursing home waiver-full surrender after 1st policy year after 90days in nursing home Early annuitization available after yr 5 for 5 yr min. payout
Withdrawal Surrender Charges Minimum Guarantee	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at 3% Additional deposits allowed in 1st 3 years – do not reset surrender Trail commission options start in 2nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.)	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at 3% Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission options start in 2nd year, based on AV at beginning of the year Death Benefit option of	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5% 75% of premium at 3% This is a two-tiered product, client must annuitize this contract for 10yr min anytime after 5 th anniversary Additional deposits allowed in 1 st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at 3% Additional deposits do not reset surrender \$20k min. issue in FL Death Benefit option of surrender value or payout of 5 yrs (min.) Loan feature available – up to 50% of surrender value	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at 2% Nursing home waiver-full surrender after 1st policy year after 90days in nursing home Early annuitization available after yr 5
Withdrawal Surrender Charges Minimum Guarantee	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at 3% Additional deposits allowed in 1st 3 years – do not reset surrender Trail commission options start in 2nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days,	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at 3% Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission options start in 2nd year, based on AV at beginning of the year Death Benefit option of surrender value or	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5% 75% of premium at 3% This is a two-tiered product, client must annuitize this contract for 10yr min anytime after 5 th anniversary Additional deposits allowed in 1 st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd year, based on AV at	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at 3% Additional deposits do not reset surrender \$20k min. issue in FL Death Benefit option of surrender value or payout of 5 yrs (min.) Loan feature available - up to 50% of surrender value Lower cap in AL, IN,	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at 2% Nursing home waiver-full surrender after 1st policy year after 90days in nursing home Early annuitization available after yr 5 for 5 yr min. payout
Withdrawal Surrender Charges Minimum Guarantee	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at 3% Additional deposits allowed in 1st 3 years – do not reset surrender Trail commission options start in 2nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.)	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at 3% Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission options start in 2nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.)	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5% 75% of premium at 3% This is a two-tiered product, client must annuitize this contract for 10yr min anytime after 5 th anniversary Additional deposits allowed in 1 st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at 3% Additional deposits do not reset surrender \$20k min. issue in FL Death Benefit option of surrender value or payout of 5 yrs (min.) Loan feature available – up to 50% of surrender value	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at 2% Nursing home waiver-full surrender after 1st policy year after 90days in nursing home Early annuitization available after yr 5 for 5 yr min. payout Can reallocate
Withdrawal Surrender Charges Minimum Guarantee	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at 3% Additional deposits allowed in 1st 3 years – do not reset surrender Trail commission options start in 2nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days,	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at 3% Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission options start in 2nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days,	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5% 75% of premium at 3% This is a two-tiered product, client must annuitize this contract for 10yr min anytime after 5 th anniversary Additional deposits allowed in 1 st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd year, based on AV at	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at 3% Additional deposits do not reset surrender \$20k min. issue in FL Death Benefit option of surrender value or payout of 5 yrs (min.) Loan feature available - up to 50% of surrender value Lower cap in AL, IN,	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at 2% Nursing home waiver-full surrender after 1st policy year after 90days in nursing home Early annuitization available after yr 5 for 5 yr min. payout Can reallocate between accounts
Withdrawal Surrender Charges Minimum Guarantee	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at 3% Additional deposits allowed in 1 st 3 years – do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at 3% Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission options start in 2nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days,	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5% 75% of premium at 3% This is a two-tiered product, client must annuitize this contract for 10yr min anytime after 5 th anniversary Additional deposits allowed in 1 st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at 3% Additional deposits do not reset surrender \$20k min. issue in FL Death Benefit option of surrender value or payout of 5 yrs (min.) Loan feature available - up to 50% of surrender value Lower cap in AL, IN,	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at 2% Nursing home waiver-full surrender after 1st policy year after 90days in nursing home Early annuitization available after yr 5 for 5 yr min. payout Can reallocate between accounts
Withdrawal Surrender Charges Minimum Guarantee	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at 3% Additional deposits allowed in 1 st 3 years – do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS Client can walk away	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at 3% Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission options start in 2nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5% 75% of premium at 3% This is a two-tiered product, client must annuitize this contract for 10yr min anytime after 5 th anniversary Additional deposits allowed in 1 st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year Death Benefit option of	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at 3% Additional deposits do not reset surrender \$20k min. issue in FL Death Benefit option of surrender value or payout of 5 yrs (min.) Loan feature available - up to 50% of surrender value Lower cap in AL, IN,	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at 2% Nursing home waiver-full surrender after 1st policy year after 90days in nursing home Early annuitization available after yr 5 for 5 yr min. payout Can reallocate between accounts
Withdrawal Surrender Charges Minimum Guarantee	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at 3% Additional deposits allowed in 1 st 3 years – do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS Client can walk away	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at 3% Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission options start in 2nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS Client can walk away after 10 years	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5% 75% of premium at 3% This is a two-tiered product, client must annuitize this contract for 10yr min anytime after 5 th anniversary Additional deposits allowed in 1 st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.)	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at 3% Additional deposits do not reset surrender \$20k min. issue in FL Death Benefit option of surrender value or payout of 5 yrs (min.) Loan feature available - up to 50% of surrender value Lower cap in AL, IN,	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at 2% Nursing home waiver-full surrender after 1st policy year after 90days in nursing home Early annuitization available after yr 5 for 5 yr min. payout Can reallocate between accounts
Withdrawal Surrender Charges Minimum Guarantee	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at 3% Additional deposits allowed in 1 st 3 years – do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS Client can walk away	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at 3% Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission options start in 2nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS Client can walk away after 10 years *Similar product	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5% 75% of premium at 3% This is a two-tiered product, client must annuitize this contract for 10yr min anytime after 5 th anniversary Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission options start in 2nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days,	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at 3% Additional deposits do not reset surrender \$20k min. issue in FL Death Benefit option of surrender value or payout of 5 yrs (min.) Loan feature available - up to 50% of surrender value Lower cap in AL, IN,	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at 2% Nursing home waiver-full surrender after 1st policy year after 90days in nursing home Early annuitization available after yr 5 for 5 yr min. payout Can reallocate between accounts
Withdrawal Surrender Charges Minimum Guarantee	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at 3% Additional deposits allowed in 1 st 3 years – do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS Client can walk away	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at 3% Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission options start in 2nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS Client can walk away after 10 years	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5% 75% of premium at 3% This is a two-tiered product, client must annuitize this contract for 10yr min anytime after 5 th anniversary Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS –	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at 3% Additional deposits do not reset surrender \$20k min. issue in FL Death Benefit option of surrender value or payout of 5 yrs (min.) Loan feature available - up to 50% of surrender value Lower cap in AL, IN,	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at 2% Nursing home waiver-full surrender after 1st policy year after 90days in nursing home Early annuitization available after yr 5 for 5 yr min. payout Can reallocate between accounts
Withdrawal Surrender Charges Minimum Guarantee Comments	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at 3% Additional deposits allowed in 1st 3 years – do not reset surrender Trail commission options start in 2nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS Client can walk away after 7 years	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at 3% Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission options start in 2nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS Client can walk away after 10 years *Similar product available in New York	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5% 75% of premium at 3% This is a two-tiered product, client must annuitize this contract for 10yr min anytime after 5th anniversary Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission options start in 2nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS – 20% or IO	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at 3% Additional deposits do not reset surrender \$20k min. issue in FL Death Benefit option of surrender value or payout of 5 yrs (min.) Loan feature available - up to 50% of surrender value Lower cap in AL, IN, KY, PA	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at 2% Nursing home waiver-full surrender after 1 st policy year after 90days in nursing home Early annuitization available after yr 5 for 5 yr min. payout Can reallocate between accounts every policy anniv.
Withdrawal Surrender Charges Minimum Guarantee	500k+) 10% per yr up to 50% total 10/9/8/7/6/5/4 +/- MVA 7 Years 75% of premium at 3% Additional deposits allowed in 1 st 3 years – do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS Client can walk away	500k+) 10% per yr up to 50% total 15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years 80% of premium at 3% Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission options start in 2nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS Client can walk away after 10 years *Similar product	500k+) 50% of initial dep. total, 10% per yr Client can take lump sum of 87.5% of premium at 1.5% 75% of premium at 3% This is a two-tiered product, client must annuitize this contract for 10yr min anytime after 5 th anniversary Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS –	25% of initial dep. total, 5% per yr 15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years 75% of premium at 3% Additional deposits do not reset surrender \$20k min. issue in FL Death Benefit option of surrender value or payout of 5 yrs (min.) Loan feature available - up to 50% of surrender value Lower cap in AL, IN,	500k+) 10% after year one 10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/11 10/9/8/7/5/3 - 12yr +/- MVA 90% of premium at 2% Nursing home waiver-full surrender after 1st policy year after 90days in nursing home Early annuitization available after yr 5 for 5 yr min. payout Can reallocate between accounts



INSURANCE SERVICES SINCE 1974

These spread sheet is intended for use as a guide, see company literature for details

Ratings	Carrier	•	BMA/RBC	a guide, see company li BMA/RBC	BMA/RBC	Equitment
Assets 10.6 Billion 8.9 Billion 8.9 Billion 8.9 Billion 2.2						
Assets	Railigs					
Product Name	Assets					
Crediting Method Premium Bonus 7 year = NA 10 year = 1.0%						
Tyear = NA 10 year = 1.0% with monthly average Monthly avera	1 Toddot Hame	Value Look / G 10	mack master bow o	mack master our 7		
Tyear = NA 10 year = 1.0% with monthly average Monthly avera	Crediting Method	Premium Bonus	Indexed Account -	Indexed Account -	Indexed Account -	3 Account Options
Monthly average	· ·	7 year = N/A	Annual reset/ratchet	Annual reset/ratchet	Annual reset/ratchet	•
Monthly average, point to point, with one-time lock-in of interest gained savailable S&P 500 Index		10 year = 1.0%	with monthly	with monthly	with monthly	
Premium Listing			average	average	average	
SaP 500 Index SaP 500 Inde						
Interest gained S&P 500 Index DJIA Index S&P 500 Index S&P 500 Index DJIA Index S&P 500 Index			Fixed account also	Fixed account also	Fixed account also	,
S&P 500 Index DJIA Index S&P 500 Index Premium Listing Single Flexible S1,000 min add'1 S1,0						
Premium Listing		miorest gamea				o, i mea riceani
Participation Rate						
Participation Rate	Premium Listing	Single				Flexible
rate guaranteed 10% CAP	Particination Rate	100% participation		· •		100% PR Guar
10% CAP 10%	i artioipation itate					
NO CAP guaranteed 1% spread 1% spread 1% spread 0% spread 6% sprea		. a.o gaa. aooa			_	
Max spread 5% Fixed acct = 3.25% Fixed acct = 3.40% Fixed acct = 3.85% Fixed acct =		NO CAP guaranteed				
Max spread 5% Fixed acct - 3.40% Fixed acct - 3.40% Fixed acct - 3.85% Fixed acct - 3.40% Fixed acct - 3.85% Fixed acct -			-	-	-	
Fixed acct - 3.25% Fixed acct - 3.40% Fixed acct - 3.85% Min. Fixed - 1.5% M			,	*		•
Fixed acct - 3.25% Fixed acct - 3.40% Fixed acct - 3.85% Min. Fixed - 1.5%			Max spread 5%	Max spread 5%	Max spread 5%	•
Sure Ages			Fixed acct – 3.25%	Fixed acct – 3.40%	Fixed acct - 3.85%	
Surrender Charges 3,0% @76-80 4.75% @76-80 7.25% @76-80 5.25% @81-85 5.25\% @81-85 5.25\% @81-85 5.25\% @81-85 5.25\% @81-85 5.25\% @81-85 5.25\% @81-85 5.25\% @81-85 5.25\% @81-85 5.25\% @81-85 5.25\% @81-85 5.25\% @81-85 5.25\% @81-85	Commission		4% @ 0-75	6% @ 0-75	9% @ 0-75	10% for all ages
Issue Ages		-				
Issue Ages			2.0% @81-85	3.50% @81-85	5.25% @81-85	
Maximum Issue \$1,000,000 \$500,000 \$500,000 \$500,000 \$1,000,000	Issue Ages		0-77 Q , 0-85 NQ	0-77 Q , 0-85 NQ	0-77 Q ,0-85 NQ	0-80 Q or NQ
Maximum Issue \$1,000,000 \$500,000 \$500,000 \$1,000,000	Minimum Issue	\$4000 Q / \$5000 NQ	\$5.000 Q&NQ	\$5.000 Q&NQ	\$5.000 Q&NQ	\$2000 Q / \$5000 NQ
Free Annual Partial Withdrawal Surrender Charges 8/8/7/6/5/4/2 7 years 12/12/11/10 9/8/7/6/5/3 10 years Minimum Guarantee *88.75% of premium at 1.75% 10 year sinumum guarantee = 90.0% of premium at 1.75% 10 year of premium at 1.75% 11 year of premium at 1.75% 12/12/11/10/9 8/6/4/2 10 years 8/88/6/12/2 10 years 8/88/6/4/2 10 years 8/88/6/12/2 10 years 8/88/6/12/2 10 years 8/8/8/7/6/4/2 10 years 8/8/6/4/2 10 years 8/8/6/6/6/4/2 10 years 8/8/6/4/2 10 years 8/8/	Maximum Issue	\$1,000,000			• •	\$1,000,000
Tyears 12/12/11/10 9/8/7/6/5/3 10 years Minimum Guarantee *88.75% of premium at at 1.75% Comments To year minimum guarantee = 90.0% of premium at 94% of premium at 3% To year minimum guarantee = 90.0% of premium at 1.75% Add'I deposits do not reset surrender Premium at 1.75% Add'I deposits do not reset surrender Add'I deposits do not reset surrender Premium at 1.75% Add'I deposits do not reset surrender Premium at 1.75% Add'I deposits do not reset surrender Premium at 1.75% Add'I deposits do not reset surrender Premium at 1.75% Add'I deposits do not reset surrender Premium at 1.75% Add'I deposits do not reset surrender Premium at 2.3% Add'I deposits do not reset surrender Premium at 2.3% Add'I deposits do not reset surrender No spread ever in IL Premium at 2.3% Add'I deposits do not reset surrender No spread ever in IL Premium at 2.3% Add'I deposits do not reset surrender No spread ever in IL Premium at 2.3% Add'I deposits do not reset surrender No spread ever in IL Premium at 2.3% Add'I deposits do not reset surrender No spread ever in IL Premium at 2.3% Add'I deposits do not reset surrender No spread ever in IL Premium at 2.3% Add'I deposits do not reset surrender No spread ever in IL Premium at 2.3% Add'I deposits do not reset surrender No spread ever in IL Premium at 2.3% Add'I deposits do not reset surrender No spread ever in IL Premium at 2.3% Add'I deposits do not reset surrender No spread ever in IL Premium at 2.3% Add'I deposits do not reset surrender No spread ever in IL Premium at 2.3% Add'I deposits do not reset surrender No spread ever in IL Premium at 2.3% Add'I deposits do not reset surrender No spread ever in IL Premium at 2.3% Add'I deposits do not reset surrender No spread ever in IL No spread		. , ,				. , ,
Minimum Guarantee *88.75% of premium at at 1.75% 3% 2.3%	Surrender Charges	8/8/7/6/5/4/2	6/6/6/4/2 -	8/8/8/7/6/4/2 -	12/12/12/11/10/9	
Minimum Guarantee *88.75% of premium at at 1.75% 2.3% 3%		-	5 years	7 years	8/6/4/2 -	-
Minimum Guarantee *88.75% of premium at at 1.75% Comments 7 and 10 year option *10 year minimum guarantee = 90.0% of premium at 1.75% 10 year minimum guarantee = 90.0% of premium at 1.75% Add'l deposits do not reset surrender CT, and MI PR, CAP and Spread applied in that order Death Benefit will trigger lock-in option and gains will be paid out at that time Gains are credited at the end of the index term or at 10 year option 10 year option *10 year minimum guarantee = 90.0% of premium at 3% Can annuitize after year 2 for 6 year minimum Add'l deposits do not reset surrender Add'l deposits do not reset surrender PR, CAP and Spread applied in that order NH Waiver – 90days, after year 1 (n/a in MA) TI Waiver (n/a in MA) TI Waiver (n/a in MA, TX) Sepand applied in that order NH Waiver – 90days, after year 1 (n/a in MA) TI Waiver (n/a in MA, TX) TI Waiver (n/a in MA, TX) New of premium at 3% Can annuitize after year 2 for 6 year minimum Add'l deposits do not reset surrender No spread ever in IL PR, CAP and Spread applied in that order NH Waiver – 90days, after year 1 (n/a in MA) TI Waiver (n/a in MA) TI Waiver (n/a in MA, TX)			•	•	10 years	-
Minimum Guarantee *88.75% of premium at 3 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3					. o you. o	10 Years
Tand 10 year option Tand 10 y	Minimum Guarantee	,	94% of premium at	92% of premium at	88% of premium at	87 5% of premium at
Comments 7 and 10 year option *10 year minimum guarantee = 90.0% of premium at 1.75% Add'l deposits do not reset surrender PR, CAP and Spread applied in that order Death Benefit will trigger lock-in option and gains will be paid out at that time Gains are credited at the end of the index term or Can annuitize after year 2 for 6 year minimum Add'l deposits do not reset surrender Add'l deposits do not reset surrender Add'l deposits do not reset surrender PR, CAP and Spread applied in that order NH Waiver – 90days, after year 1 (n/a in MA) TI Waiver (n/a in MA,TX) Can annuitize after year 2 for 6 year minimum Add'l deposits do not reset surrender No spread ever in IL PR, CAP and Spread applied in that order NH Waiver – 90days, after year 1 (n/a in MA) TI Waiver (n/a in MA,TX) TI Waiver (n/a in MA,TX) Add'l deposits have their own surrender Nursing home waiver up to issue age 75 – all states Funds can be reallocated each policy anniversary Can annuitize after year 2 for 6 year minimum Add'l deposits do not reset surrender No spread ever in IL PR, CAP and Spread applied in that order NH Waiver – 90days, after year 1 (n/a in MA) TI Waiver (n/a in MA,TX) TI Waiver (n/a in MA,TX) Add'l deposits do not reset surrender No spread ever in IL PR, CAP and Spread applied in that order NH Waiver – 90days, after year 1 (n/a in MA) TI Waiver (n/a in MA,TX) 2% Min.Guar – AL,CAME,MA,MN,RI,TX UT,WA,WI 2.5% - NC, NH			-			
*10 year minimum guarantee = 90.0% of premium at 1.75% Add'l deposits do not reset surrender CT, and MI 60 day NH & Disability Waivers available Death Benefit will trigger lock-in option and gains will be paid out at that time Gains are credited at the end of the index term or *10 year 2 for 6 year minimum Add'l deposits do not reset surrender No spread ever in IL PR, CAP and Spread applied in that order NH Waiver — 90days, after year 1 (n/a in MA) TI Waiver (n/a in MA,TX) **TI Waiver (n/a in MA,TX)	Comments					
minimum Minimu			year 2 for 6 year			their own surrender
Add'l deposits do not reset surrender Or, and MI PR, CAP and Spread applied in that order Death Benefit will trigger lock-in option and gains will be paid out at that time Gains are credited at the end of the index term or Death Benefit will Gains are credited at the end of the index term or Death Benefit will trigger lock-in option and gains will be paid out at that time Death Benefit will trigger lock-in option and gains will be paid out at that time Death Benefit will trigger lock-in option and gains will be paid out at that time Death Benefit will trigger lock-in option and gains will be paid out at that time Death Benefit will trigger lock-in option and gains will be paid out at that time Death Benefit will trigger lock-in option and gains will be paid out at that time Death Benefit will trigger lock-in option and gains will be paid out at that time NH Waiver – 90days, after year 1 (n/a in MA) TI Waiver (n/a in MA, TX) Death Benefit will that order NH Waiver – 90days, after year 1 (n/a in MA) TI Waiver (n/a in MA, TX) TI Waiver (n/a in MA, TX) Death Benefit will that order NH Waiver – 90days, after year 1 (n/a in MA) TI Waiver (n/a in MA, TX) Death Benefit will that order NH Waiver – 90days, after year 1 (n/a in MA) TI Waiver (n/a in MA, TX) Death Benefit will that order NH Waiver – 90days, after year 1 (n/a in MA) TI Waiver (n/a in MA, TX) Death Benefit will that order NH Waiver – 90days, after year 1 (n/a in MA) TI Waiver (n/a in MA, TX) Death Benefit will that order NH Waiver – 90days, after year 1 (n/a in MA) TI Waiver (n/a in MA, TX)			minimum		minimum	Nursing home waiver
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out at that time (n/a in MÅ) TI Waiver (n/a in Gains are credited at the end of the index term or (n/a in MÅ) (n/a in MÅ) TI Waiver (n/a in MA,TX) MA,TX) MA,TX) MA,TX) MA,TX) MA,TX) AL,CAME,MA,MN,RI,TX UT,WA,WI 2.5% - NC, NH		trigger lock-in option			after year 1 (n/a in MA)	_
TI Waiver (n/a in Gains are credited at the end of the index term or TI Waiver (n/a in MA,TX) MA,TX) TI Waiver (n/a in MA,TX) MA,TX) UT,WA,WI 2.5% - NC, NH					•	
Gains are credited at the end of the index term or MA,TX) MA,TX) MA,TX) 2.5% - NC, NH		out at trial tillie			IVIA, IA)	
end of the index term or		Gains are credited at the	•	•		
I at the lock in date I I I Modified stirrender			,	, ,		Modified correndes
whichever is earlier charge schedule for NJ		at the lock in date, whichever is earlier				
– Call for details						 Call for details
Product NOT in DE,IL,IN,IA,MD,MA,MN HI, IL, NJ, NY, ND, HI, IL, NJ, NY, ND, HI, NJ, NY, ND, OR, CT, MA, MN, NY,						
these states NJ,NY,NC,ND,OR,PA OR, WA OR, WA SC, WA OR, UT, VT, WA UT,VT,WA	tnese states	UT,VT,WA	OR, WA	OR, WA	SC, WA	OK, UI, VT, WA



INSURANCE SERVICES SINCE 1974

These spread sheet is intended for use as a guide, see company literature for details

		et is intended for use as			
Carrier	Equitrust	F&G	F & G	F & G	F & G
Ratings	A.M. Best A	A.M. Best A	A.M. Best A	A.M. Best A	A.M. Best A
	S&P A	S&P BBB	S&P BBB	S&P BBB	S&P BBB
Assets	2.8 Billion	14.9 Billion	14.9 Billion	14.9 Billion	14.9 Billion
Product Name	MarketPower Bonus	Index Rewards 5	Spectrum Rewards	Spectrum Rewards	Spectrum Rewards
	Index		Choice 7	Choice 9	Reserve
Crediting Method	10% 1st Year	Total of 5 options	4 crediting methods	3% 1 st Year	4% 1 st Year
	Premium Bonus		4	Premium Bonus	Premium Bonus
		Annual reset/ratchet	1 - Annual reset/ratchet w/ Monthly Average		
	3 Account Options		w/ Monthly Average	4 crediting methods	Monthly Point to
	1) Annual	1)Pt-Pt S&P500	2 - Annual reset	1 - Annual reset/ratchet	Point w/ 1, 2, or 3
	reset/ratchet	2)Mo Avg S&P 500	/ratchet Point to	w/ Monthly Pt-Pt	year Ratchet
	Pt-Pt	3) Pt-Pt DJIA	Point	•	
	2) Annual Reset	4) Mo Avg DJIA	3 - Annual	2 – 2 yr reset/ratchet w/	Gains are credited
	Daily Avg.	5) Fixed Acct.	reset/ratchet, Monthly	Monthly Pt-Pt	each ratchet period
	3) Fixed Account		Pt – Pt	3 – 3 yr reset/ratchet w/	Con omnlied to
				Monthly Pt-Pt	Cap applied to monthly growth, no
	S&P 500 Index		4 – Fixed Interest	, , ,	cap on downside
			COD FOO Index	4 – Fixed Interest	cap on downside
			S&P 500 Index		S&P 500 Index
5 1 117		<u> </u>		S&P 500 Index	
Premium Listing	Flexible	Single	Flexible	Flexible	Flexible
			\$2,000 min. add'l	\$2,000 min. add'l	\$2,000 min. add'l
Participation Rate	100% PR Guar	100% PR Guar.	100% PR Guar.	100% PR Guar.	100% PR Guar.
	Daily Avg Cap-8.0%	Mo. Avg Cap- 7.00%	Oama 8 Datas	O-m- 0 D-1	Monthly Cap rate
	Pt-Pt Cap-6.50%	Pt-Pt Cap - 6.00%	Caps & Rates:	Caps & Rates:	1.5%min / 2.45%min
	Fixed Acct-2.4%	Minimum Con F0/	1 – 6.50%(3%min)	1 – 2.10%	1yr 2.90% 2.70%
	Min Come	Minimum Cap 5%	2 – 6.00% (3%min)	2 – 2.15% 3 – 2.25%	2yr 3.15% 2.75%
	Min. Caps		3 – 2.25% (1%min)		3yr 3.50% 2.80%
	6% Daily Avg 5% Pt-Pt	Fixed Acct-2.85%	4a-2.10%(1.5%min)	4a-1.50%(1.5% min)	Fixed acct
	Min. Fixed – 1.5%	Fixed Acct-2.65%	4b-2.7% (2.45%min)	4b-2.50%(2.45%min) 1% Min. Cap for all	2.15%(1.5%min)
	Willi. Fixed = 1.5%			1 /6 Willi. Cap for all	2.50%(2.45%min)
Commission	8.5% all ages	4% ages 0-79	7% ages 0-79	9% ages 0-79	9% ages 0-79
		2% 80-90	3.5% ages 80-85	4.5% ages 80-85	4.5% ages 80-85
			See below for trail info		•
Issue Ages	0-80 Q or NQ	0-90 Q or NQ	0-85 Non Q and Q	0-85 Non Q and Q	0-85 Non Q and Q
Minimum Issue	\$2,000 Q / \$5000 NQ	\$5,000	\$25,000	\$25,000	\$5,000
Maximum Issue	\$1,000,000	\$600,000	\$600,000	\$600,000	\$600,000
				. ,	,
Free Annual Partial Withdrawal	10% after year one	10% after year one	10% after year one	10% after year one	10% after year one
Surrender Charges	20/20/19/19/18/17/16	9/8/7/6/5	12/11/10/8/6/4/2	12/11/10/9/8/7/6/4/2	12.5/11.5/10.5/9.5/8.5 7.5/6.5/5.5/4.5/3.5
	14/12/10/8/6/4/2	5 years	,		2.5/1.5/0.5 - 13 years
	+ or – MVA	, ,	7 Years	9 Years	2.3/1.3/0.3 - 13 years
	14 Years				
Minimum Guarantee	87.5% of premium at	100% of premium at	100% of premium at	100% of premium at	100% of premium at
	2.3%	2.45% (See Below)	2.45% (See Below)	2.45% (See Below)	2.45% (See Below)
Comments	Add'l deposits have	Nursing Home Waiver	Can annuitize after yr 5	Can annuitize after yr 5	Can annuitize after yr 5
	their own surrender	– 60 days	for 5 or more yrs	for 5 or more yrs	for 5 or more yrs
	Nursing home waiver	Terminal Illness and	Trail commission	Terminal illness,	60 day Nursing Home
				unemployment, and 60	Waiver, Terminal
	up to issue age 75 – all	Unemployment waiver	option available	unemployment, and ou	,
		Unemployment waiver available		day Nursing Home	Illness and
	up to issue age 75 – all states	available	Terminal illness,		
	up to issue age 75 – all states Funds can be	available 1.50% minimum in	Terminal illness, unemployment, and 60	day Nursing Home waivers available	Illness and Unemployment Waiver
	up to issue age 75 – all states Funds can be reallocated each policy	available 1.50% minimum in AR, CA, FL, MD, NJ,	Terminal illness, unemployment, and 60 day Nursing Home	day Nursing Home waivers available Add'l deposits do not	Illness and Unemployment Waiver Add'l deposits do not
	up to issue age 75 – all states Funds can be	available 1.50% minimum in	Terminal illness, unemployment, and 60	day Nursing Home waivers available	Illness and Unemployment Waiver
	up to issue age 75 – all states Funds can be reallocated each policy anniversary Can annuitize after yr5	available 1.50% minimum in AR, CA, FL, MD, NJ, WY	Terminal illness, unemployment, and 60 day Nursing Home	day Nursing Home waivers available Add'l deposits do not	Illness and Unemployment Waiver Add'l deposits do not
	up to issue age 75 – all states Funds can be reallocated each policy anniversary	available 1.50% minimum in AR, CA, FL, MD, NJ, WY Caps and fixed rates	Terminal illness, unemployment, and 60 day Nursing Home waivers available	day Nursing Home waivers available Add'I deposits do not reset surrender 1.5% min. and different rates in	Illness and Unemployment Waiver Add'l deposits do not reset surrender 1.5%min. and different rates in
	up to issue age 75 – all states Funds can be reallocated each policy anniversary Can annuitize after yr5 for 10yr Minimum	available 1.50% minimum in AR, CA, FL, MD, NJ, WY Caps and fixed rates are the same in these	Terminal illness, unemployment, and 60 day Nursing Home waivers available 1.5% min and different rates in MD, NJ, WY	day Nursing Home waivers available Add'l deposits do not reset surrender 1.5% min. and different	Illness and Unemployment Waiver Add'l deposits do not reset surrender 1.5%min. and different rates in
	up to issue age 75 – all states Funds can be reallocated each policy anniversary Can annuitize after yr5 for 10yr Minimum 2% Min.Guar –	available 1.50% minimum in AR, CA, FL, MD, NJ, WY Caps and fixed rates are the same in these	Terminal illness, unemployment, and 60 day Nursing Home waivers available 1.5% min and different rates in MD, NJ, WY Add'l deposits do not	day Nursing Home waivers available Add'I deposits do not reset surrender 1.5% min. and different rates in	Illness and Unemployment Waiver Add'l deposits do not reset surrender 1.5%min. and different rates in
	up to issue age 75 – all states Funds can be reallocated each policy anniversary Can annuitize after yr5 for 10yr Minimum 2% Min.Guar – AL,CA,ME,MA,MN,RI,	available 1.50% minimum in AR, CA, FL, MD, NJ, WY Caps and fixed rates are the same in these	Terminal illness, unemployment, and 60 day Nursing Home waivers available 1.5% min and different rates in MD, NJ, WY	day Nursing Home waivers available Add'I deposits do not reset surrender 1.5% min. and different rates in	Illness and Unemployment Waiver Add'l deposits do not reset surrender 1.5%min. and different rates in
	up to issue age 75 – all states Funds can be reallocated each policy anniversary Can annuitize after yr5 for 10yr Minimum 2% Min.Guar –	available 1.50% minimum in AR, CA, FL, MD, NJ, WY Caps and fixed rates are the same in these	Terminal illness, unemployment, and 60 day Nursing Home waivers available 1.5% min and different rates in MD, NJ, WY Add'l deposits do not	day Nursing Home waivers available Add'I deposits do not reset surrender 1.5% min. and different rates in	Illness and Unemployment Waiver Add'l deposits do not reset surrender 1.5%min. and different rates in
Product NOT	up to issue age 75 – all states Funds can be reallocated each policy anniversary Can annuitize after yr5 for 10yr Minimum 2% Min.Guar – AL,CA,ME,MA,MN,RI, TX,UT,WA,WI 2.5% - NC, NH	available 1.50% minimum in AR, CA, FL, MD, NJ, WY Caps and fixed rates are the same in these states	Terminal illness, unemployment, and 60 day Nursing Home waivers available 1.5% min and different rates in MD, NJ, WY Add'l deposits do not reset surrender	day Nursing Home waivers available Add'I deposits do not reset surrender 1.5% min. and different rates in MD, NJ,WY	Illness and Unemployment Waiver Add'I deposits do not reset surrender 1.5%min. and different rates in FL, MD, NJ, OH,PA, WY
Product NOT in these states	up to issue age 75 – all states Funds can be reallocated each policy anniversary Can annuitize after yr5 for 10yr Minimum 2% Min.Guar – AL,CA,ME,MA,MN,RI, TX,UT,WA,WI	available 1.50% minimum in AR, CA, FL, MD, NJ, WY Caps and fixed rates are the same in these	Terminal illness, unemployment, and 60 day Nursing Home waivers available 1.5% min and different rates in MD, NJ, WY Add'l deposits do not	day Nursing Home waivers available Add'I deposits do not reset surrender 1.5% min. and different rates in	Illness and Unemployment Waiver Add'l deposits do not reset surrender 1.5%min. and different



INSURANCE SERVICES SINCE 1974

This spreadsheet is intended for use as a guide, see company literature for details

		·	guide, see company litera		
Carrier	ING USA	ING USA	ING USA	ING USA	Jefferson Pilot
Ratings	A.M. Best A+	A.M. Best A+	A.M. Best A+	A.M. Best A+	A.M. Best A++
	S&P AA	S&P AA	S&P AA	S&P AA	S&P AAA
Assets	48.0 Billion	48.0 Billion	48.0 Billion	48.0 Billion	15.6 Billion
Product Name	Income Outcome	MarketSmart	Secure Index	Selectra	Eclipse 8 &10 Year
Crediting Method	Annual reset/ratchet	Pt-to-pt w/mo. avg.	Annual reset/ratchet	2 indexed strategies: 1) Total Return – Bond	Market performance
	Point to Point	in last yr. of contract.	Point to Point	strat. Return tied to 3	premium bonus
	Higher retroactive	Contract.	2 index strategies:	bond indices (Lehman	(MPPB) 8yr – 1.5% 1 st 3yrs
	cap rates (Income	Spread is subtracted	Traditional and	Bros. Investment grade	10yr-2.0% 1 st 3yrs
	Value) applied if the	from annual	Guaranteed plus a	& corporate, Merrill Lynch convertible).	,
	contract is	effective yield for	fixed account	Gain/loss credited w/	4 Crediting Options
	annuitized after the	total S&P500 growth		movement from this	1) Fixed Account 2) Ann. reset/ratchet
	10th year for life or	-	Guaranteed Strategy	acct. Can move only 20% from this strat.	performance triggered
	10 year certain	Resulting interest	applies 2% minimum	every anniv. 2) S&P	acct (PTA)
		rate is compounded for the number of	growth each year	500 Ann. reset/ratchet	3) 2yr pt-pt indexed acct
		term years		w/ mo. avg, 1 yr. fixed; can move between	4) 2yr monthly pt-pt w/
	S&P 500 Index	you.o		accts w/in 30 days of	bi-annual reset
		S&P 500 Index	S&P 500 Index	anniv.	COD FOO Index
Premium Listing	Flexible	Single	Flexible	Flexible	S&P 500 Index Single
i remium Listing	\$50 Q, \$200 NQ min.	Onigie	\$50 min. add'l	Min. Add'l \$50	Onigie
	add'l		φου mm. ααα τ	Milli Add I 400	
Participation Rate	Accumulated Value	100% Participation	Cap 100k+		
•	Index - 5.5% Cap	Rate	Trad'l 6.25% 7.25%	Spread – 1.95%	8yr 10yr Min
	Fixed – 2.65%	5yr Spread – 3.00%	Guar. 4.25% 5.25%	Fixed Acct – 2.85%	1) 3.05% 3.05% 1.5% 2) 4.75% 4.75% 2.5%
	Income Value	6yr Spread – 2.75%	100% Participation Rate	Total Return	3) 12.25% 12.25% 7.0%
	Index - 10.5% Cap	7yr Spread – 2.60%	•	Quarterly Rate – 3%	4) 3.30% 3.30% 1.0%
	Fixed – 3.65%	10yr Spread – 2.35%	Fixed Acct – 3.5%	No CAP guaranteed	
	100% Participation Rate	No CAP guaranteed		Max spread 8.95%	
Commission	8.5% at issue	5yr – 3%, 6yr – 4%	5% ages 0-75	0-75 9% yrs 1-3	8yr - 5% 0-75, 3.25% 76-
	1.5% at Income	7yr –5%, 10yr–8%	3.75% ages 76-85	4% yrs 4-6	80, 1% 81-85
	Stage	Reduced by 25% for ages 76+		<u>76-85</u> 6.75% yrs 1-3	10yr – 6% 0-75, 4% 76- 80, 2.5% 81-85
				3% yrs 4-6	
Issue Ages	0-75 Non Q and Q	0-80 Q or Non Q	0-80 Q or Non Q	0-80 Q or Non Q	0-85 Q & NQ
Minimum Issue	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$500,000	\$1,000,000
Free Annual Partial Withdrawal	10% after year one	10% after year one	Interest only in yr 1 10% after yr 1	10% after year one	10% every year
Surrender Charges	12/12/12/10/8/7/6/5/4/2	9/8/7/6/5/4/3/2/1	12/12/12/10/8/6/4	Ages 0-55	9/8/7/6/5/4/3/2
Ourrender Onlarges	10 Years	3/3/1/0/3/4/3/2/1	12/12/12/10/0/0/4	12/12/11/10/9/	8 Years
		10 Years	+ or – MVA	8/7/6/4/2	10/9/8/7/6/5/4/3/2/1
			7 years	+ or – MVA & TRA	10 Years + or – MVA
Minimum Guarantee	87.5% of premium at	90% of premium at	100% of premium at	10 years 100% of premium at	100% of premium at
minimum Guarantos	3%	3%	3%	1.5% (3% in MN)	1.5%
Comments	Can annuitize after yr 1	5, 6, 7 and 10 Year	Can annuitize after yr 3	Can annuitize after yr 1	Performance triggered
	for 5 or more yrs	Option	for 5 or more yrs	for 5 or more yrs	account interest
	Additional deposits do	30 day exit window at	Additional deposits do	Surrender and MVA	applied if S&P did not go down for that year
	not reset surrender	end of indexing period	not reset surrender	apply to total annual	go down for that year
		or contract will renew		withdrawal if more than	Funds in 2 year pt-to-pt
	Surrender charges	Can annuitize after yr 1	30 day Nursing Home	10%	can only be reallocated
	differ in CT, IN, MD, OK and PA	for 5 or more yrs	waiver (n/a in MA, TX)	30 day Nursing Home	every 2 yrs
	wiiw i A	-	Surrender applies to	waiver (n/a in MA, TX)	If there is no decline in
	30 day Nursing Home	Surrender applies to	total annual withdrawal		S&P500, AV increased
	waiver (n/a in MA, TX)	total annual withdrawal if more than 10%	if more than 10%	Index strategy N/Av in NJ, ND, and OR	by 1.5% or 2% of premium
	Surrender applies to	510 (10/0	Similar product	, ,	Promisin
	total annual withdrawal	30 day Nursing Home	available in NY	Trail commissions	
	if more than 10%	waiver (n/a in MA, TX)	Trail commissions	available	
	Trail commissions	Trail commissions	available		
	available	available			
Product NOT in	MA, NJ, NY, OR, UT,	MA, MN, NY, OR	NY*, OR	MA, NY, VT, WA	MA, MN, NY, OR, UT,
these states	WA				WA
	l				



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This spreadsheet is intended for use as a guide, see company literature for details

Courier	•		lefferen Bilet		Lafavotta Lifa
Carrier	Jefferson Pilot	Jefferson Pilot	Jefferson Pilot	Lafayette Life	Lafayette Life A.M. Best A+
Ratings	A.M. Best A++ S&P AAA	A.M. Best A++ S&P AAA	A.M. Best A++ S&P AAA	A.M. Best A+ S&P AAA	S&P AAA
Assets	14.1 Billion	14.1 Billion	15.6 Billion	1.7 Billion	1.7 Billion
Product Name	New Directions	Optipoint 8, 10 and	Smart Course	Marguis Flex	Marquis Flex
Froduct Name	I-66 and I-88	12 Year	Route 78 & 810	3% minimum	Advant-Edge (2%)
Crediting Method	1)2 Yr reset/ratchet	Premium bonus	1) 2 Yr reset/ratchet	2 Crediting Options:	2 Crediting Options:
or currently memory	pt-to-pt	8yr – 2% 1 st 3yrs	pt-to-pt	1)Annual	1)Annual
	F F .	10yr – 3% 1 st 4yrs	P P.	reset/ratchet, point-	reset/ratchet, point-
	2) Ann. reset/ratchet	12yr - 4% 1 st 5yr	2) Ann. reset/ratchet	to-point index acct	to-point index acct
	performance	4 Oct Prince Octions	performance	2)Fixed acct.	2)Fixed acct.
	triggered acct (PTA)	4 Crediting Options 1) Fixed Account	triggered acct (PTA)		
	3)MYG Fixed acct	2) Ann. reset/ratchet	3)MYG Fixed acct	5 and 10 year	5 and 10 year
	S)WITG FIXEG ACCI	performance triggered	S)IVIT G FIXEG ACCI		
		acct (PTA) 3) 2yr pt-pt indexed	S&P 500 Index	S&P 500 Index	S&P 500 Index
		acct	our ood maax	our ood maax	our ood maax
		4) Monthly pt-pt w/ bi-			
	S&P 500 Index	annual reset			
Premium Listing	Cinalo	S&P 500 Index	Single	Flexible \$83/mo.	Flexible. \$83/mo.
Premium Listing	Single	Flexible Min. Add'l \$50	Single	minimum additional	minimum additional
Participation Rate	66 88	mini Add I ψου	78 810	5yr 10yr	5yr 10yr
r artioipation reate	2yr- 14.75% 15.00%	8yr 10yr 12yr	2yr- 14.75% 14.75%	PR 100% 100%	PR 100% 100%
	PTA- 5.60% 5.65%	1) 3.30% 3.30% 3.30%	PTA- 5.60% 5.60%	CAP 5.00% 6.00%	CAP 6.00% 7.00%
	Fixed- 3.65% 3.70%	2) 5.05% 5.05% 5.05% 3)13.00%13.00%13.00%	Fixed- 3.65% 3.65%	Fixed 3.25% 3.75%	Fixed 3.5% 4.0%
	100% PR guar.	4) 3.45% 3.45% 3.45%	100% PR guar.		
	2yr Min. CAP – 10%	<u> </u>	2yr Min. CAP – 10%	Min. PR - 25%	M:- DD 050/
	PTA Min. – 3% Fixed Min. – 1.75%	Minimums match the Eclipse product	PTA Min. – 3% Fixed Min. – 1.75%	Min CAP - 3%	Min. PR - 25%
Commission	66 – 3.5% 0-75, 2.25%	8Yr 10yr 12yr	78 – 5%; 3.75% @ 76-	5yr 4.5%,3.5% 70-85	Min CAP – 3% 5yr 4.5%,3.5% 70-85
Commission	76-80, 1% 81+	0-75 5% 6% 6.5%	80; 2.5% @81+	3y1 4.070,3.370 70 03	3yi 4.370,3.370 10-03
	88 – 4.5% 0-75, 3% 76-	76-80 4% 4.75% 5%	810 – 6%; 4.5% @ 76-	10yr 5.5%, 4.5% 70-85	10yr 5.5%, 4.5% 70-
	80, 1.5% 81+	81-85 3.25% 3.75% 4%	80; 3% @81+		85
Issue Ages	0-85 Q & NQ	0-85 Q & NQ	0-85 Q & NQ	0-85 (1 and 5 yr), 0-	0-85 (1 and 5 yr), 0-
				80 (10 yr) Q or N Q	80 (10 yr) Q or NQ
Minimum Issue	\$10,000	\$2,000 Q, \$5,000 NQ	\$5,000	\$1,000	\$1,000
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$500,000	\$500,000
Free Annual Partial Withdrawal	10% after year one	10% every year	10% after year one	10% after year one	10% after year one
Surrender Charges	9/8/7/6/4.75/3.75	9/8/7/6/5/4/3/2 - 8 Years	9/8/7/6/5/4/3/2 - 78	8/7/6/4/2	8/7/6/5/4/3/2/1/1/1*
	6 Years 9/8/7/6/4.75/3.5/2/	10/9/8/7/6/5/4/3/2/1 10 Years	10/9/8/7/6/5/4/2.85/ 1.85/0.85 – 810	5 Years 9/9/8/7/6/5/4/3/2/1	5 Years
	0.75 – 8 Years	12/11/10/9/8/7/6/5/4/32/1	+ or – MVA	10 Years	9/9/8/7/6/5/4/3/2/1**
	+ or – MVA	12 Years			10 Years
Mii	4000/ - 6	+ or – MVA	4000/ - 6	00/ 4000/ 4 4 1/	0.00/ 4000/ -5 41/
Minimum Guarantee	100% of premium at 1.75%	100% of premium at 1.5%	100% of premium at 2%	3% on 100% of AV	2.0% on 100% of AV
Comments	Performance triggered	Performance triggered	Performance triggered	Nursing Home	Nursing Home
	account interest applied if S&P did not	account interest applied if S&P did not	account interest applied if S&P did not	Withdrawals 25% after year one	Withdrawals 25% after year one
	go down for that year	go down for that year	go down for that year	, oa. one	, ou. one
		[Add'l deposits do not	*60 day window after 5
	Funds in 2 year pt-to-pt can only be reallocated	Funds in 2 year pt-to-pt can only be reallocated	Funds in 2 year pt-to-pt can only be reallocated	reset surrender	years to leave contract with no surrender
	every 2 yrs	every 2 yrs	every 2 yrs	Add'l deposit in EIA	with no surrenuel
				accts. Have own start	**Higher surrender
	Fixed acct rate is guar	Death Benefit option of surrender value or	Death Benefit option of	and end points	charges for clients
	for the life of the contract	payout of 5 yrs (min.)	surrender value or payout of 5 yrs (min.)	Commission reduced	ages 0-55
	33	payout or o yes ()	payout or o yes ()	on 412i	Add'I deposits do not reset surrender
					Add'I donosit in EIA
					Add'l deposit in EIA accts. Have own start
					and end points
Product NOT in	MN, NY, OR, WA	MA, MN, NY, OR,	MN, NY, OR, WA	Only available in	AK, NJ, NY, OR, SC
these states		UT, WA		DE, OR	
		(No 12yr in CT)			



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	i nis spreadsneet	is intended for use as a	a guide, see company lit	
Carrier	Lafayette Life	Lincoln Benefit	Lincoln Benefit	Physicians
Ratings	A.M. Best A+	A.M. Best A+	A.M. Best A+	A.M. Best A
_	S&P AAA	S&P AA	S&P AA	S&P AA-
Assets	1.7 Billion	2.7 Billion (87	2.7 Billion (87	1.3 Billion
		Billion Allstate)	Billion Allstate)	
Product Name	Marquis Flex 1.5% minimum	Saver's Index I	Saver's Index III	Vista Index Solution
Crediting Method	2 Crediting Options:	Annual reset/ratchet	Annual reset/ratchet	1 st yr Premium bonus:
	1)Annual	Pt to Pt	point to point	10yr – 5%, 15yr – 10%
	reset/ratchet, point-			3 indexing methods
	to-point index acct	2 Crediting Options	2 Crediting Options	available:
	2)Fixed acct.	based on	based on	1) Ann.Reset Mo avg 2) Annual Reset Pt-pt
	ĺ	participation rate	participation rate	3) Fixed Interest
	5 and 10 year			All gains ratcheted
		S&P 500 Index	S&P 500 Index	S&P 500 Index
	S&P 500 Index			
Premium Listing	Flexible. \$83/mo.	Single	Flexible	Flexible - \$100/mo.
	minimum additional	_	Min. Add'l \$250	min.
Participation Rate	5yr 10yr	PR Cap 100k+	PR Cap 100k+	PR Fixed
•	PR 100% 100%	60% 8.00% 8.50%	60% 7.50% 8.00%	7yr 100% 2.80%
	CAP 6.25% 7.25%	100% 7.00% 7.50%	100% 6.50% 7.00%	10yr 100% 2.90%
	Fixed 3.5% 4.0%	Bailout Provision –	Bailout Provision –	15yr 100% 3.25% MoCAP Pt-Pt CAP
		client can leave	client can leave	7yr 7.5% 6.00%
		contract if renewal cap	contract if renewal cap	10yr 8.5% 6.00%
	Min. PR - 25%	is 2% less than issue	is 2% less than issue	15yr 10.5% 6.50%
	Min CAP - 3%	сар	сар	Min. Cap-6%,
				Min.Fixed 1.5%
Commission	5yr 4.5%,3.5% 70-85	5% 0-75	8% 0-75	7yr – 4%; 10yr – 7%,
		3.5% 76+	5.5% 76+	15yr – 9%
	10yr 5.5%, 4.5% 70-	Based on owner age	Based on owner age	See Below
	85			
Issue Ages	0-85 (1 and 5 yr), 0-	Owner 0-90,	Owner 0-90,	7yr 0-80, 10yr 0-75,
	80 (10 yr) Q or Non	Annuitant 0-75 Q or	Annuitant 0-85 Q or	15yr 0-70
	Q	Non Q	Non Q	4
Minimum Issue	\$1,000	\$10,000	\$10,000	\$2,500
Maximum Issue	\$500,000	\$1,000,000	\$1,000,000	\$500,000
Free Annual Partial Withdrawal	10% after year one	10% after year one	10% after year one	5% after year one
Surrender Charges	8/7/6/4/2	8/8/8/8/8/8	10/9/8/7/6/5/4/3/2/1	Minimum Guarantee
	5 Years	7 years	10 years	Value
	9/9/8/7/6/5/4/3/2/1			
	10 Years			
Minimum Guarantee	1.5% on 100% of AV	90% of premium at	90% of premium at	90% of prem. at 1.5%
		3%	3%	(90% at 3% in CA, NM,
Comments	Nursing Home	Can annuitize after	Addt'l. deposits do	UT & WI) Addt'l. deposits do not
Comments	Withdrawals 25%	year 1 w/ no surrender	not reset surrender	reset surrender
	after year one	– min. 3 years		
	antor your one	-	Can annuitize after	Comp reduced at older
	Add'l deposits do	45 day window @ end	yr 5 for 5 yr min.	ages
	not reset surrender	of 7th yr to move money	, , , , , , , , , , , , , , , , , , ,	Lower comp in TX,UT
		money	Confinement,	Death Benefit = min.
	Add'l deposit in EIA	Confinement, Terminal	Terminal Illness and	guar. of contract
	accts. Have own	Illness and	Unemployment	Principal guar. avail.
	start and end points	Unemployment	waivers available in	for 25bp reduction on
		waivers available in	most states	Cap and 10bp
	Commission	most states		reduction on fixed
	reduced on 412i	Saver's Index I is filed		acct. Full AV avail, if taken
		under different name in		over 5 yr min.
		SC		
				Nursing home waiver -
				60 days
Product NOT in	Only available in:	CT, IL, MD, MA, MN,	IL, MD, MA, MN, NY,	AL, IN, MA, MN, MS,
these states	IL	NY, ND, OR, TX, UT,	ND, OR, TX, UT, VT,	NJ, NY, OR, PA, WA
İ	Ĩ	VT, WA	l WA	



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This spreadsheet is intended for use as a quide, see company literature for details

			guide, see company lite	
Carrier	Principal Life	Sun Life Financial	Sun Life Financial	West Coast Life
Ratings	A.M. Best A+	A.M. Best A++	A.M. Best A++	A.M. Best A+
_	S&P AA	S&P AA+	S&P AA+	S&P AA
Assets	156 Billion	39.2 Billion	72.8 Billion	2.5 Billion
Product Name	Performance Annuity	Keyport Index Multipoint	SunDex ProVantage	Index Advantage Annuity
Crediting Method	10 year contract	Cumulative averaging	Annual reset/ratchet	7 Year Contract
J	Annual reset/ratchet point to point No fixed account	with annual high water mark End point is highest running averaged year end	monthly average with a "soft" cap 25% Participation Rate for gains above the cap	1)Annual reset / ratchet, Pt to pt 2)Fixed account
	S&P 500 Index	S&P 500 Index	S&P 500 Index	S&P 500 Index
Premium Listing	Single	Single	Flexible - \$1,000 Min. Add'l	Flexible - \$1,000 Min. Add'l
Participation Rate	100% PR Guaranteed	1 Yr: 30% PR 10% CAP	100% Participation Rate up to the Cap. 25% PR above Cap	100% PR Guaranteed
	100% PR – 7% Cap Min. cap – 5%	5 Yr: 80% PR 7 Yr: 90% PR 10 Yr: 100% PR	Guaranteed 8% Cap No minimum cap	Cap 50k+ Fixed 7yr 7.50% 8.00% 3.75% Min. Cap - 5%
		No CAP on 5,7, and 10 yr	No fixed account	Min. Fixed – 2.85%
Commission	0-76 – 5% 76-above - 3.33% Reduced over \$1 Million	1% on 1 yr, 5% on 5 yr, 7% on 7 yr, 10% on 10 yr Reduced age 81+	0-80 – 8.50% 81-85 – 4.50% See below for trail options (B&C)	<u>7yr</u> – 5% 0-75 2.5% 76-85
Issue Ages	0-85 Q & NQ	0-85 Non Q; 0-75 Q	0-85 Q & NQ	0-85 Q & NQ
Minimum Issue	\$5,000	\$10,000	\$10,000	\$10,000
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Free Annual Partial Withdrawal	10% of Balance or RMD	Annually vested portion	10% after year one	10% every year
Surrender Charges	8/8/8/7/6/5/4/3/2/1 10 years	SV = 90% of premium + vested credit	10/10/9/8/7/6/5/4/3 9 years	9/9/8/7/6/5/4 7years
Minimum Guarantee	90% of premium at 3%	90% of premium at 1.75%	90% of premium at 1.75%	100% of premium at 1.5%
Comments	Nursing Home waiver available – 60 days Terminal Illness and Disability waivers available Death Benefit – Greater of A.V. or Guaranteed Min. Surrender Value	1, 5 or 7 year contract available Call for details on Vesting Schedule Participation rates and CAPs guaranteed for life of the contract 3% min., lower rates, and lower comp in UT	Option B 0-80 - 4.50% with .50% trail in years 2+ 81-85 - 2.50% with .50% trail in years 2+ Option C 0-85 - 1.00% with 1.00% trail in years 2+ Nursing home waiver - 45 days	7 year contract available Can annuitize after year 3 for 5 year min. Add'l deposits do not reset surrender and default to fixed account until anniversary 90 day Nursing home waiver, terminal illness waiver Higher band can be achieved through
Product NOT in these states	NY	MO, ND, NY, OK, OR WA	CT, NY, OR, WA	growth in accumulation value DC, DE, IL, LA, MA, NJ, NY, OR, WA



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