Carrier	Allianz	Allianz	Allianz	Allianz	American General
Ratings	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA-	A.M. Best A++ S&P AAA
Assets	30.9 Billion	30.9 Billion	30.9 Billion	30.9 Billion	25.5 Billion
Product Name	MasterDex	MasterDex 5	MasterDex 10	PowerDex Elite	HorizonIndex
Crediting Method	Monthly Pt-Pt w/ Annual Reset/Ratchet,	5% Premium Bonus in 1 <sup>st</sup> 5 years	10% Premium Bonus in 1 <sup>st</sup> 5 years	Annual reset pt-topt with 5 yr look back high water mark	Premium Bonus 9yr-3% 12yr-4%
	Fixed Acct. Also Available	Monthly Pt-Pt w/ Annual Reset/Ratchet, Fixed Acct. Also Available	Monthly Pt-Pt w/ Annual Reset/Ratchet, Fixed Acct. Also Available	Gains locked in at time of vesting only	3 Account Options 1) Fixed Acct 2) Monthly Pt-Pt w/ Ann. Reset/Ratchet 3) Biannual
	Choice of S&P 500 or NASDAQ 100	Choice of S&P 500 or NASDAQ 100	Choice of S&P 500 or NASDAQ 100	S&P 500 Index	reset/ratchet pt-pt S&P 500 Index
Premium Listing	Flexible for 3 Years \$25 min	Flexible for 5 Years \$25 min	Flexible for 5 Years \$25 min	Flexible for 1 <sup>st</sup> 5 yrs, min. \$25/mo.	Single
Participation Rate	100% Participation Rate guaranteed	100% Participation Rate guaranteed	100% Participation Rate guaranteed	100% Participation Rate guaranteed	9yr 12yr 2yr- 13.75% 13.75% MoPt- 2.60% 2.60% Fixed- 2.65% 2.75%
	Monthly Cap – 2.4% 1% Minimum Cap	Monthly Cap – 2.3% 1% Minimum Cap	Monthly Cap – 2.6% 1% Minimum Cap	8% CAP -(see below) 8% min. CAP	100% PR guar. 2yr Min. CAP – 5%
	Fixed Acct. – 2.0% (2.0% Min.)	Fixed Acct. – 2.0% (2.0% Min.)	Fixed Acct. – 2. 5% (2.0% Min.)	Fixed Acct – 2.5% (2.0% Min.)	Mo.Cap Min. – 1% Fixed Min. – 2.0%
Commission	A 7.0 3.5 0 B 5.25 2.625 0.5 C 3.0 1.5 1.0	Yr1         Yrs2-5         Trail           A         9.0         4.5         0           B         7.0         3.5         0.5           C         4.5         2.25         1.0	Yr1 Yrs2-5         Trail           A         9.0         4.5         0           B         7.0         3.5         0.5           C         4.5         2.25         1.0	0-75 9% 1 <sup>st</sup> yr 4.5% yrs 2-5 76-85 7% 1 <sup>st</sup> yr	9yr 12yr 0-75 6.0% 8.0% 76-80 5.0% 7.0% 81-85 4.0% 6.0%
	Commissions reduced at ages 76+	Commissions reduced at ages 76+	Commissions reduced 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	\$25,000 Q&NQ	\$2,000 Q \$5,000 NQ	\$2,000 Q \$5,000 Non Q	\$5,000 Q&NQ
Maximum Issue	\$1,000,000 (approval req. 500k+)	\$1,000,000 (approval req. 500k+)	\$1,000,000 (approval req. 500k+)	\$1,000,000 (approval req. 500k+)	\$1,000,000 (approval req. 500k+)
Free Annual Partial Withdrawal	10% per yr up to 50% total	10% per yr up to 50% total	50% of initial dep. total, 10% per yr	25% of initial dep. total, 5% per yr	10% after year one
Surrender Charges	10/9/8/7/6/5/4 +/- MVA 7 Years	15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years	Client can take lump sum of 87.5% of premium at 1.5%	15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years	10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/12/11 10/9/8/7/5/3 – 12yr +/- MVA
Minimum Guarantee	75% of premium at 3%	80% of premium at 3%	75% of premium at 3%	75% of premium at 3%	90% of premium at 2%
Comments  Product NOT	Additional deposits allowed in 1 <sup>st</sup> 3 years – do not reset surrender  Trail commission options start in 2 <sup>nd</sup> 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	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	This is a two-tiered product, client must annuitize this contract for 10yr min anytime after 5 <sup>th</sup> anniversary  Additional deposits allowed in 1 <sup>st</sup> 5 years will receive bonus and do not reset surrender  Trail commission options start in 2 <sup>nd</sup> 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  IN,NY,OK,OR	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	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 every policy anniv.
approved in these states	PA,UT,WA	PA,UT,WA	PA,UT,WA	NI, OR, UI, WA	OR, PA, UT, VT, WA

			a guide, see company lit		
Carrier	BMA/RBC	BMA/RBC	BMA/RBC	Equitrust	Equitrust
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 A-	S&P A-	S&P A	S&P A
Assets	2.0 Billion	2.0 Billion	2.0 Billion	2.2 Billion	2.2 Billion
Product Name	Index Master Dow 5	Index Master S&P 7	Index Master Dow	Market Value	MarketPower Bonus
			10	Index	Index
Crediting Method	Indexed Account -	Indexed Account -	Indexed Account -	3 Account Options	10% 1st Year
	Annual reset/ratchet	Annual reset/ratchet	Annual reset/ratchet	4) Annual Baset	Premium Bonus
	with monthly	with monthly	with monthly	1) Annual Reset Pt-Pt	
	average	average	average	2) Annual Reset Mo	3 Account Options
				Avq	1) Annual Reset
	Fixed account also	Fixed account also	Fixed account also	3) Fixed Account	Pt-Pt 2) Annual Reset
	available	available	available	0,1 2.00 7.000 4	Daily Avg.
					3) Fixed Account
					o) i ixea Account
	DJIA Index	S&P 500 Index	DJIA Index	S&P 500 Index	S&P 500 Index
Premium Listing	Flexible	Flexible	Flexible	Flexible	Flexible
1	\$1,000 min add'l	\$1,000 min add'l	\$1,000 min add'l		
Participation Rate	100% participation	100% participation	100% participation	100% PR Guar	100% PR Guar
	rate guaranteed	rate guaranteed	rate guaranteed	Mo Avg Cap – 8.5%	Daily Avg Cap-7.5%
	10% CAP	10% CAP	10% CAP	Pt-to-Pt Cap - 7.0%	Pt-Pt Cap-6.5%
	2% spread	1% spread	0% spread	Fixed Acct-3.1%	Fixed Acct-3.0%
	14: 0 A D 400/	11: 0 A D 400/	O.D. (00)		
	Min CAP 10%,	Min CAP 10%,	Min CAP 10%	Minimum Caps –	Min. Caps
	Max spread 5%	Max spread 5%	Max spread 5%	5% on Mo.Avg 6% on Pt-Pt	7% Daily Avg 5% Pt-Pt
	Fixed acct – 3.10%	Fixed acct – 3.25%	Fixed acct – 3.75%	Min. Fixed – 1.5%	Min. Fixed – 1.5%
Commission	4% @ 0-75	6% @ 0-75	9% @ 0-75	10% for all ages	8.5% all ages
	3.0% @76-80	4.75% @76-80	7.25% @76-80	10 /6 IOI all ages	0.5 % all ages
	2.0% @81-85	3.50% @81-85	5.25% @81-85		
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	0-80 Q or NQ
Minimum Issue	\$5,000 Q&NQ	\$5,000 Q&NQ	\$5,000 Q&NQ	\$2,000 Q / \$5000 NQ	\$2,000 Q / \$5000 NQ
Maximum Issue	\$500,000	\$500,000	\$500,000	\$1,000,000	\$1,000,000
Free Annual Partial	10% after year one	10% after year one	10% after year one	10% after year one	10% after year one
Withdrawal	10 % after year one	10 % after year one	10 % after year one	10 % after year one	10 % after year one
Surrender Charges	6/6/6/4/2 –	8/8/8/7/6/4/2 -	12/12/12/11/10/9	12/12/12/12/11/10/8/6	20/20/19/19/18/17/16
g			8/6/4/2 -	4/2	14/12/10/8/6/4/2
	5 years	7 years		+ or – MVA	+ or – MVA
			10 years	10 Years	14 Years
Minimum Guarantee	94% of premium at	92% of premium at	88% of premium at	87.5% of premium at	100% of premium at
	3%	3%	3%	1.5%	1.5%
Comments	Can annuitize after	Can annuitize after	Can annuitize after	Add'l deposits have	Add'l deposits have
	year 2 for 6 year	year 2 for 6 year	year 2 for 6 year minimum	their own surrender	their own surrender
	minimum	minimum		Nursing home waiver	Nursing home waiver
	Add'l danasite da	Add'l danasite da	Add'l deposits do not	up to issue age 75 – all	up to issue age 75 – all
	Add'l deposits do not reset surrender	Add'l deposits do not reset surrender	reset surrender	states	states
	not reset surremuel	not reset surremuel	No spread ever in IL	Funds can be	Funds can be
	PR, CAP and	PR, CAP and	.10 oprodu ever in iL	reallocated each policy	reallocated each policy
	Spread applied in	Spread applied in	PR, CAP and Spread	anniversary	anniversary
	that order	that order	applied in that order	Con onnuities offeren	Con onruities offerer
			NH Waiver – 90days,	Can annuitize after yr5 for 10yr Minimum	Can annuitize after yr5 for 10yr Minimum
	NH Waiver –	NH Waiver –	after year 1 (n/a in MA)		
	90days, after year 1	90days, after year 1	TI Waiver (n/a in	2% Min.Guar –	2% Min.Guar –
	(n/a in MA)	(n/a in MA)	MA,TX)	AL,CAME,MA,MN,RI,TX	AL,CAME,MA,MN,RI,TX
	TI Waiver (n/a in	TI Waiver (n/a in		UT,WA,WI 2.5% - NC, NH	UT,WA,WI 2.5% - NC, NH
Product NOT	MA,TX) HI, IL, NJ, NY, ND,	MA,TX) HI, IL, NJ, NY, ND,	HI, NJ, NY, ND, OR,		
approved in these	OR, WA	OR, WA	SC, WA	AL, CT, MA, MN, NY, OR, UT, VT, WA	AL,CT,IN,MA,MN,NY ND,OR,UT,VT,WA
states	JII, 11A	JII, 11A	30,	J., J., T., TA	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
States	l .		I.	I.	l .

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Carrier	F&G	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
Assets	9.2 Billion	9.2 Billion	9.2 Billion	9.2 Billion	9.2 Billion
Product Name	Index Rewards 5	Loyalty Rewards	Spectrum Rewards	Spectrum Rewards	Spectrum Rewards
			Bonus	Choice 7	Choice 9
Crediting Method	Total of 5 options	12% bonus -1% first	6% 1 <sup>st</sup> Year	4 crediting methods	3% 1 <sup>st</sup> Year
_	·	yr premium bonus	Premium Bonus		Premium Bonus
	Annual reset/ratchet	also applied on		1 - Annual Reset w/	
		every policy	Monthly Point to	Monthly Average	4 crediting methods
	1)Pt-Pt S&P500	anniversary starting	Point w/ 1, 2, or 3		4 4
	2)Mo Avg S&P 500	2 <sup>nd</sup> anniversary	year Ratchet	2 - Annual Reset	1 - Annual Reset w/
	3) Pt-Pt DJIA	-	-	Point to Point	Monthly Pt-Pt
	4) Mo Avg DJIA	Choice of	Gains are credited		2 - 2 yr Reset w/
	5) Fixed Acct.	Annual reset/ratchet w/	each ratchet period	3 - Annual Reset,	Monthly Pt-Pt
		1)Pt-to-pt or 2)Monthly	•	Monthly Pt – Pt	_
		Average On	Cap applied to	_	3 – 3 yr Reset w/
		1) S&P 500 or	monthly growth, no	4 - Fixed Interest	Monthly Pt-Pt
		2) DJIA	cap on downside		4 – Fixed Interest
		, -	-	S&P 500 Index	4 - Fixed litterest
			S&P 500 Index		S&P 500 Index
Premium Listing	Single	Flexible	Flexible	Flexible	Flexible
	]	\$2,000 min. add'l	\$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.
i ai iio.paiioii itaio	Mo. Avg Cap- 7.75%	MoAvg CAP - 7.75%	100,0111 000.1	100,0111 000.11	100,01110 aan
	Pt-Pt Cap - 7.0%	Pt-pt CAP - 7.0%	1Yr Mo. Cap – 3.05%	Caps & Rates:	Caps & Rates:
			2Yr Mo. Cap – 4.00%	1 – 6.50% (3%min)	1 – 2.40%
	Minimum Cap 5%	5% Minimum Cap	3Yr Mo. Cap - 4.65%	2 – 6.00% (3%min)	2 – 3.00%
			1% Min. Cap	3 – 2.40% (1%min)	3 – 3.25%
		Fixed acct – 3.0%	•	4 – 2.25% (1.5%min)	4 – 2.25%
	Fixed Acct-2.5%		Fixed acct-1.5%	,	1% Min. Cap for all
Commission	4% ages 0-79	8% ages 0-79	10% ages 0-79	7% ages 0-79	9% ages 0-79
	2% 80-90	4% ages 80-85	5% ages 80-85	3.5% ages 80-85	4.5% ages 80-85
		, and the second	,	See below for trail info	J
Issue Ages	0-90 Q or NQ	0-85 Non Q and Q	0-85 Non Q and Q	0-85 Non Q and Q	0-85 Non Q and Q
Minimum Issue	\$5,000	\$5,000	\$5,000	\$25,000	\$25,000
			. ,		
Maximum Issue	\$600,000	\$600,000	\$600,000	\$600,000	\$600,000
Maximum Issue Free Annual Partial			\$600,000 10% after year one		
Maximum Issue Free Annual Partial Withdrawal	\$600,000 10% after year one	\$600,000 10% after year one	\$600,000 10% after year one up to 25% total	\$600,000 10% after year one	\$600,000 10% after year one
Maximum Issue Free Annual Partial	\$600,000 10% after year one 9/8/7/6/5	\$600,000 10% after year one 15/15/15/15/15/14/12	\$600,000 10% after year one up to 25% total 18/17/16/15/14/13/12	\$600,000	\$600,000
Maximum Issue Free Annual Partial Withdrawal	\$600,000 10% after year one	\$600,000 10% after year one 15/15/15/15/15/14/12 10/8/6/4/2	\$600,000 10% after year one up to 25% total 18/17/16/15/14/13/12 11/10/9/7/5/3/1	\$600,000 10% after year one 12/11/10/8/6/4/2	\$600,000 10% after year one 12/11/10/9/8/7/6/4/2
Maximum Issue Free Annual Partial Withdrawal Surrender Charges	\$600,000 10% after year one 9/8/7/6/5 5 years	\$600,000 10% after year one 15/15/15/15/15/14/12 10/8/6/4/2 12 years	\$600,000 10% after year one up to 25% total 18/17/16/15/14/13/12 11/10/9/7/5/3/1 14 years	\$600,000 10% after year one 12/11/10/8/6/4/2 7 Years	\$600,000 10% after year one 12/11/10/9/8/7/6/4/2 9 Years
Maximum Issue Free Annual Partial Withdrawal	\$600,000 10% after year one 9/8/7/6/5 5 years 100% of premium at	\$600,000 10% after year one 15/15/15/15/15/14/12 10/8/6/4/2 12 years 80% of 1 <sup>st</sup> yr prem	\$600,000 10% after year one up to 25% total 18/17/16/15/14/13/12 11/10/9/7/5/3/1 14 years 100% of premium at	\$600,000 10% after year one 12/11/10/8/6/4/2 7 Years 100% of premium at	\$600,000 10% after year one 12/11/10/9/8/7/6/4/2 9 Years 100% of premium at
Maximum Issue Free Annual Partial Withdrawal Surrender Charges	\$600,000 10% after year one 9/8/7/6/5 5 years	\$600,000 10% after year one 15/15/15/15/15/15/14/12 10/8/6/4/2 12 years 80% of 1 <sup>st</sup> yr prem @3%; 88% of	\$600,000 10% after year one up to 25% total 18/17/16/15/14/13/12 11/10/9/7/5/3/1 14 years	\$600,000 10% after year one 12/11/10/8/6/4/2 7 Years	\$600,000 10% after year one 12/11/10/9/8/7/6/4/2 9 Years
Maximum Issue Free Annual Partial Withdrawal Surrender Charges	\$600,000 10% after year one 9/8/7/6/5 5 years 100% of premium at	\$600,000 10% after year one 15/15/15/15/15/14/12 10/8/6/4/2 12 years 80% of 1 <sup>st</sup> yr prem	\$600,000 10% after year one up to 25% total 18/17/16/15/14/13/12 11/10/9/7/5/3/1 14 years 100% of premium at	\$600,000 10% after year one 12/11/10/8/6/4/2 7 Years 100% of premium at	\$600,000 10% after year one 12/11/10/9/8/7/6/4/2 9 Years 100% of premium at
Maximum Issue Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	\$600,000 10% after year one 9/8/7/6/5 5 years 100% of premium at 2.2% (See Below) Funds can be reallocated between 5	\$600,000 10% after year one 15/15/15/15/15/15/14/12 10/8/6/4/2 12 years 80% of 1 <sup>st</sup> yr prem @3%; 88% of subsequent prem @3%	\$600,000 10% after year one up to 25% total 18/17/16/15/14/13/12 11/10/9/7/5/3/1 14 years 100% of premium at 1.5%	\$600,000 10% after year one 12/11/10/8/6/4/2 7 Years 100% of premium at 2.25% (See Below)	\$600,000 10% after year one 12/11/10/9/8/7/6/4/2 9 Years 100% of premium at 2.25% (See Below)
Maximum Issue Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	\$600,000  10% after year one  9/8/7/6/5 5 years  100% of premium at 2.2% (See Below)  Funds can be reallocated between 5 accounts each	\$600,000 10% after year one 15/15/15/15/15/15/14/12 10/8/6/4/2 12 years 80% of 1 <sup>st</sup> yr prem @3%; 88% of subsequent prem @3% 12% bonus -1% first	\$600,000  10% after year one up to 25% total  18/17/16/15/14/13/12  11/10/9/7/5/3/1  14 years  100% of premium at 1.5%  Can annuitize after yr 5 for 5 or more	\$600,000  10% after year one  12/11/10/8/6/4/2  7 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs	\$600,000  10% after year one  12/11/10/9/8/7/6/4/2  9 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs
Maximum Issue Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	\$600,000  10% after year one  9/8/7/6/5 5 years  100% of premium at 2.2% (See Below)  Funds can be reallocated between 5 accounts each anniversary-min \$2k in	\$600,000  10% after year one  15/15/15/15/15/15/14/12     10/8/6/4/2     12 years  80% of 1 <sup>st</sup> yr prem     @3%; 88% of     subsequent prem @3% 12% bonus -1% first     yr premium bonus	\$600,000  10% after year one up to 25% total  18/17/16/15/14/13/12  11/10/9/7/5/3/1  14 years  100% of premium at 1.5%  Can annuitize after	\$600,000  10% after year one  12/11/10/8/6/4/2  7 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Trail commission	\$600,000  10% after year one  12/11/10/9/8/7/6/4/2  9 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Terminal illness,
Maximum Issue Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	\$600,000  10% after year one  9/8/7/6/5 5 years  100% of premium at 2.2% (See Below)  Funds can be reallocated between 5 accounts each	\$600,000  10% after year one  15/15/15/15/15/15/14/12     10/8/6/4/2     12 years  80% of 1 <sup>st</sup> yr prem     @3%; 88% of     subsequent prem @3%  12% bonus -1% first     yr premium bonus     also applied on	\$600,000  10% after year one up to 25% total  18/17/16/15/14/13/12  11/10/9/7/5/3/1  14 years  100% of premium at 1.5%  Can annuitize after yr 5 for 5 or more	\$600,000  10% after year one  12/11/10/8/6/4/2  7 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Trail commission option of 5.75% up	\$600,000  10% after year one  12/11/10/9/8/7/6/4/2  9 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Terminal illness, unemployement, and
Maximum Issue Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	\$600,000  10% after year one  9/8/7/6/5 5 years  100% of premium at 2.2% (See Below)  Funds can be reallocated between 5 accounts each anniversary-min \$2k in	\$600,000  10% after year one  15/15/15/15/15/15/14/12	\$600,000  10% after year one up to 25% total  18/17/16/15/14/13/12  11/10/9/7/5/3/1  14 years  100% of premium at 1.5%  Can annuitize after yr 5 for 5 or more yrs	\$600,000  10% after year one  12/11/10/8/6/4/2  7 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Trail commission	\$600,000  10% after year one  12/11/10/9/8/7/6/4/2  9 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Terminal illness,
Maximum Issue Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	\$600,000  10% after year one  9/8/7/6/5 5 years  100% of premium at 2.2% (See Below)  Funds can be reallocated between 5 accounts each anniversary-min \$2k in each account	\$600,000  10% after year one  15/15/15/15/15/15/14/12	\$600,000  10% after year one up to 25% total  18/17/16/15/14/13/12  11/10/9/7/5/3/1  14 years  100% of premium at 1.5%  Can annuitize after yr 5 for 5 or more yrs  Add'l deposits do	\$600,000  10% after year one  12/11/10/8/6/4/2  7 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Trail commission option of 5.75% up front with 10% trail on	\$600,000  10% after year one  12/11/10/9/8/7/6/4/2  9 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Terminal illness, unemployement, and 60 day Nursing Home waivers available
Maximum Issue Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	\$600,000  10% after year one  9/8/7/6/5 5 years  100% of premium at 2.2% (See Below)  Funds can be reallocated between 5 accounts each anniversary-min \$2k in each account Nursing Home Waiver – 60 days	\$600,000  10% after year one  15/15/15/15/15/15/14/12     10/8/6/4/2     12 years  80% of 1 <sup>st</sup> yr prem     @3%; 88% of     subsequent prem @3%  12% bonus -1% first     yr premium bonus     also applied on     every policy     anniversary  After 1 yr -N/H     Waiver (60 days)	\$600,000  10% after year one up to 25% total  18/17/16/15/14/13/12  11/10/9/7/5/3/1  14 years  100% of premium at 1.5%  Can annuitize after yr 5 for 5 or more yrs  Add'l deposits do	\$600,000  10% after year one  12/11/10/8/6/4/2  7 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Trail commission option of 5.75% up front with 10% trail on gains in index accounts	\$600,000  10% after year one  12/11/10/9/8/7/6/4/2  9 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Terminal illness, unemployement, and 60 day Nursing Home waivers available  Add'l deposits do not
Maximum Issue Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	\$600,000  10% after year one  9/8/7/6/5 5 years  100% of premium at 2.2% (See Below)  Funds can be reallocated between 5 accounts each anniversary-min \$2k in each account  Nursing Home Waiver – 60 days  Terminal Illness and	\$600,000  10% after year one  15/15/15/15/15/15/14/12     10/8/6/4/2     12 years  80% of 1 <sup>St</sup> yr prem     @3%; 88% of     subsequent prem @3%  12% bonus -1% first     yr premium bonus     also applied on     every policy     anniversary  After 1 yr -N/H     Waiver (60 days)     and Terminal Illness	\$600,000  10% after year one up to 25% total  18/17/16/15/14/13/12  11/10/9/7/5/3/1  14 years  100% of premium at 1.5%  Can annuitize after yr 5 for 5 or more yrs  Add'l deposits do	\$600,000  10% after year one  12/11/10/8/6/4/2  7 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Trail commission option of 5.75% up front with 10% trail on gains in index accounts  Terminal illness,	\$600,000  10% after year one  12/11/10/9/8/7/6/4/2  9 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Terminal illness, unemployement, and 60 day Nursing Home waivers available
Maximum Issue Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	\$600,000  10% after year one  9/8/7/6/5 5 years  100% of premium at 2.2% (See Below)  Funds can be reallocated between 5 accounts each anniversary-min \$2k in each account  Nursing Home Waiver – 60 days  Terminal Illness and Unemployment waiver	\$600,000  10% after year one  15/15/15/15/15/15/14/12     10/8/6/4/2     12 years  80% of 1 <sup>st</sup> yr prem     @3%; 88% of     subsequent prem @3%  12% bonus -1% first     yr premium bonus     also applied on     every policy     anniversary  After 1 yr -N/H     Waiver (60 days)	\$600,000  10% after year one up to 25% total  18/17/16/15/14/13/12  11/10/9/7/5/3/1  14 years  100% of premium at 1.5%  Can annuitize after yr 5 for 5 or more yrs  Add'l deposits do	\$600,000  10% after year one  12/11/10/8/6/4/2  7 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Trail commission option of 5.75% up front with 10% trail on gains in index accounts  Terminal illness, unemployement, and	\$600,000  10% after year one  12/11/10/9/8/7/6/4/2  9 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Terminal illness, unemployement, and 60 day Nursing Home waivers available  Add'l deposits do not reset surrender
Maximum Issue Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	\$600,000  10% after year one  9/8/7/6/5 5 years  100% of premium at 2.2% (See Below)  Funds can be reallocated between 5 accounts each anniversary-min \$2k in each account  Nursing Home Waiver – 60 days  Terminal Illness and	\$600,000  10% after year one  15/15/15/15/15/15/14/12     10/8/6/4/2     12 years  80% of 1 <sup>st</sup> yr prem     @3%; 88% of     subsequent prem @3%  12% bonus -1% first     yr premium bonus     also applied on     every policy     anniversary  After 1 yr -N/H     Waiver (60 days) and Terminal Illness     Waiver	\$600,000  10% after year one up to 25% total  18/17/16/15/14/13/12  11/10/9/7/5/3/1  14 years  100% of premium at 1.5%  Can annuitize after yr 5 for 5 or more yrs  Add'l deposits do	\$600,000  10% after year one  12/11/10/8/6/4/2  7 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Trail commission option of 5.75% up front with 10% trail on gains in index accounts  Terminal illness,	\$600,000  10% after year one  12/11/10/9/8/7/6/4/2  9 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Terminal illness, unemployement, and 60 day Nursing Home waivers available  Add'l deposits do not
Maximum Issue Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	\$600,000  10% after year one  9/8/7/6/5 5 years  100% of premium at 2.2% (See Below)  Funds can be reallocated between 5 accounts each anniversary-min \$2k in each account  Nursing Home Waiver – 60 days  Terminal Illness and Unemployment waiver	\$600,000  10% after year one  15/15/15/15/15/15/14/12     10/8/6/4/2     12 years  80% of 1 <sup>st</sup> yr prem     @3%; 88% of     subsequent prem @3%  12% bonus -1% first     yr premium bonus     also applied on     every policy     anniversary  After 1 yr -N/H     Waiver (60 days)     and Terminal Illness     Waiver  Add'l deposits do	\$600,000  10% after year one up to 25% total  18/17/16/15/14/13/12  11/10/9/7/5/3/1  14 years  100% of premium at 1.5%  Can annuitize after yr 5 for 5 or more yrs  Add'l deposits do	\$600,000  10% after year one  12/11/10/8/6/4/2  7 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Trail commission option of 5.75% up front with 10% trail on gains in index accounts  Terminal illness, unemployement, and 60 day Nursing Home	\$600,000  10% after year one  12/11/10/9/8/7/6/4/2  9 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Terminal illness, unemployement, and 60 day Nursing Home waivers available  Add'l deposits do not reset surrender  1.5% min. and different
Maximum Issue Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	\$600,000  10% after year one  9/8/7/6/5 5 years  100% of premium at 2.2% (See Below)  Funds can be reallocated between 5 accounts each anniversary-min \$2k in each account  Nursing Home Waiver - 60 days  Terminal Illness and Unemployment waiver available  1.5% minimum in AR,CA,FL,GA,ID,IL,KS,	\$600,000  10% after year one  15/15/15/15/15/15/14/12     10/8/6/4/2     12 years  80% of 1 <sup>st</sup> yr prem     @3%; 88% of     subsequent prem @3%  12% bonus -1% first     yr premium bonus     also applied on     every policy     anniversary  After 1 yr -N/H     Waiver (60 days) and Terminal Illness     Waiver	\$600,000  10% after year one up to 25% total  18/17/16/15/14/13/12  11/10/9/7/5/3/1  14 years  100% of premium at 1.5%  Can annuitize after yr 5 for 5 or more yrs  Add'l deposits do	\$600,000  10% after year one  12/11/10/8/6/4/2  7 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Trail commission option of 5.75% up front with 10% trail on gains in index accounts  Terminal illness, unemployement, and 60 day Nursing Home waivers available  1.5% min and different	\$600,000  10% after year one  12/11/10/9/8/7/6/4/2  9 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Terminal illness, unemployement, and 60 day Nursing Home waivers available  Add'l deposits do not reset surrender  1.5% min. and different rates in
Maximum Issue Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	\$600,000  10% after year one  9/8/7/6/5 5 years  100% of premium at 2.2% (See Below)  Funds can be reallocated between 5 accounts each anniversary-min \$2k in each account  Nursing Home Waiver – 60 days  Terminal Illness and Unemployment waiver available  1.5% minimum in AR,CA,FL,GA,ID,IL,KS, KY,MD,MT,NJ,OH,PA,	\$600,000  10% after year one  15/15/15/15/15/15/14/12 10/8/6/4/2 12 years  80% of 1 <sup>st</sup> yr prem @3%; 88% of subsequent prem @3%  12% bonus -1% first yr premium bonus also applied on every policy anniversary  After 1 yr -N/H Waiver (60 days) and Terminal Illness Waiver  Add'l deposits do not reset surrender	\$600,000  10% after year one up to 25% total  18/17/16/15/14/13/12  11/10/9/7/5/3/1  14 years  100% of premium at 1.5%  Can annuitize after yr 5 for 5 or more yrs  Add'l deposits do	\$600,000  10% after year one  12/11/10/8/6/4/2  7 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Trail commission option of 5.75% up front with 10% trail on gains in index accounts  Terminal illness, unemployement, and 60 day Nursing Home waivers available  1.5% min and different rates in	\$600,000  10% after year one  12/11/10/9/8/7/6/4/2  9 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Terminal illness, unemployement, and 60 day Nursing Home waivers available  Add'l deposits do not reset surrender  1.5% min. and different rates in AR,GA,ID,IL,KY,MD,MT
Maximum Issue Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	\$600,000  10% after year one  9/8/7/6/5 5 years  100% of premium at 2.2% (See Below)  Funds can be reallocated between 5 accounts each anniversary-min \$2k in each account  Nursing Home Waiver – 60 days  Terminal Illness and Unemployment waiver available  1.5% minimum in AR,CA,FL,GA,ID,IL,KS, KY,MD,MT,NJ,OH,PA, SC,VT,WY	\$600,000  10% after year one  15/15/15/15/15/15/14/12 10/8/6/4/2 12 years  80% of 1st yr prem @3%; 88% of subsequent prem @3%  12% bonus -1% first yr premium bonus also applied on every policy anniversary  After 1 yr -N/H Waiver (60 days) and Terminal Illness Waiver  Add'I deposits do not reset surrender  Can annuitize after	\$600,000  10% after year one up to 25% total  18/17/16/15/14/13/12  11/10/9/7/5/3/1  14 years  100% of premium at 1.5%  Can annuitize after yr 5 for 5 or more yrs  Add'l deposits do	\$600,000  10% after year one  12/11/10/8/6/4/2  7 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Trail commission option of 5.75% up front with 10% trail on gains in index accounts  Terminal illness, unemployement, and 60 day Nursing Home waivers available  1.5% min and different rates in AR,GA,ID,IL,KY,MD,MT	\$600,000  10% after year one  12/11/10/9/8/7/6/4/2  9 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Terminal illness, unemployement, and 60 day Nursing Home waivers available  Add'l deposits do not reset surrender  1.5% min. and different rates in AR,GA,ID,IL,KY,MD,MT
Maximum Issue Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	\$600,000  10% after year one  9/8/7/6/5 5 years  100% of premium at 2.2% (See Below)  Funds can be reallocated between 5 accounts each anniversary-min \$2k in each account  Nursing Home Waiver – 60 days  Terminal Illness and Unemployment waiver available  1.5% minimum in AR,CA,FL,GA,ID,IL,KS, KY,MD,MT,NJ,OH,PA, SC,VT,WY Caps and fixed rates	\$600,000  10% after year one  15/15/15/15/15/15/14/12 10/8/6/4/2 12 years  80% of 1 <sup>st</sup> yr prem @3%; 88% of subsequent prem @3%  12% bonus -1% first yr premium bonus also applied on every policy anniversary  After 1 yr -N/H Waiver (60 days) and Terminal Illness Waiver  Add'l deposits do not reset surrender	\$600,000  10% after year one up to 25% total  18/17/16/15/14/13/12  11/10/9/7/5/3/1  14 years  100% of premium at 1.5%  Can annuitize after yr 5 for 5 or more yrs  Add'l deposits do	\$600,000  10% after year one  12/11/10/8/6/4/2  7 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Trail commission option of 5.75% up front with 10% trail on gains in index accounts  Terminal illness, unemployement, and 60 day Nursing Home waivers available  1.5% min and different rates in	\$600,000  10% after year one  12/11/10/9/8/7/6/4/2  9 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Terminal illness, unemployement, and 60 day Nursing Home waivers available  Add'l deposits do not reset surrender  1.5% min. and different rates in AR,GA,ID,IL,KY,MD,MT
Maximum Issue Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	\$600,000  10% after year one  9/8/7/6/5 5 years  100% of premium at 2.2% (See Below)  Funds can be reallocated between 5 accounts each anniversary-min \$2k in each account  Nursing Home Waiver – 60 days  Terminal Illness and Unemployment waiver available  1.5% minimum in AR,CA,FL,GA,ID,IL,KS, KY,MD,MT,NJ,OH,PA, SC,VT,WY	\$600,000  10% after year one  15/15/15/15/15/15/14/12 10/8/6/4/2 12 years  80% of 1st yr prem @3%; 88% of subsequent prem @3%  12% bonus -1% first yr premium bonus also applied on every policy anniversary  After 1 yr -N/H Waiver (60 days) and Terminal Illness Waiver  Add'I deposits do not reset surrender  Can annuitize after	\$600,000  10% after year one up to 25% total  18/17/16/15/14/13/12  11/10/9/7/5/3/1  14 years  100% of premium at 1.5%  Can annuitize after yr 5 for 5 or more yrs  Add'l deposits do	\$600,000  10% after year one  12/11/10/8/6/4/2  7 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Trail commission option of 5.75% up front with 10% trail on gains in index accounts  Terminal illness, unemployement, and 60 day Nursing Home waivers available  1.5% min and different rates in AR,GA,ID,IL,KY,MD,MT NJ,PA,SC,WY	\$600,000  10% after year one  12/11/10/9/8/7/6/4/2  9 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Terminal illness, unemployement, and 60 day Nursing Home waivers available  Add'l deposits do not reset surrender  1.5% min. and different rates in AR,GA,ID,IL,KY,MD,MT
Maximum Issue Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	\$600,000  10% after year one  9/8/7/6/5 5 years  100% of premium at 2.2% (See Below)  Funds can be reallocated between 5 accounts each anniversary-min \$2k in each account  Nursing Home Waiver – 60 days  Terminal Illness and Unemployment waiver available  1.5% minimum in AR,CA,FL,GA,ID,IL,KS, KY,MD,MT,NJ,OH,PA, SC,VT,WY Caps and fixed rates are the same in these	\$600,000  10% after year one  15/15/15/15/15/15/14/12 10/8/6/4/2 12 years  80% of 1st yr prem @3%; 88% of subsequent prem @3%  12% bonus -1% first yr premium bonus also applied on every policy anniversary  After 1 yr -N/H Waiver (60 days) and Terminal Illness Waiver  Add'I deposits do not reset surrender  Can annuitize after	\$600,000  10% after year one up to 25% total  18/17/16/15/14/13/12  11/10/9/7/5/3/1  14 years  100% of premium at 1.5%  Can annuitize after yr 5 for 5 or more yrs  Add'l deposits do	\$600,000  10% after year one  12/11/10/8/6/4/2  7 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Trail commission option of 5.75% up front with 10% trail on gains in index accounts  Terminal illness, unemployement, and 60 day Nursing Home waivers available  1.5% min and different rates in AR,GA,ID,IL,KY,MD,MT	\$600,000  10% after year one  12/11/10/9/8/7/6/4/2  9 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Terminal illness, unemployement, and 60 day Nursing Home waivers available  Add'l deposits do not reset surrender  1.5% min. and different rates in AR,GA,ID,IL,KY,MD,MT
Maximum Issue Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	\$600,000  10% after year one  9/8/7/6/5 5 years  100% of premium at 2.2% (See Below)  Funds can be reallocated between 5 accounts each anniversary-min \$2k in each account  Nursing Home Waiver – 60 days  Terminal Illness and Unemployment waiver available  1.5% minimum in AR,CA,FL,GA,ID,IL,KS, KY,MD,MT,NJ,OH,PA, SC,VT,WY Caps and fixed rates are the same in these	\$600,000  10% after year one  15/15/15/15/15/15/14/12 10/8/6/4/2 12 years  80% of 1st yr prem @3%; 88% of subsequent prem @3%  12% bonus -1% first yr premium bonus also applied on every policy anniversary  After 1 yr -N/H Waiver (60 days) and Terminal Illness Waiver  Add'I deposits do not reset surrender  Can annuitize after	\$600,000  10% after year one up to 25% total  18/17/16/15/14/13/12 11/10/9/7/5/3/1 14 years  100% of premium at 1.5%  Can annuitize after yr 5 for 5 or more yrs  Add'l deposits do not reset surrender	\$600,000  10% after year one  12/11/10/8/6/4/2  7 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Trail commission option of 5.75% up front with 10% trail on gains in index accounts  Terminal illness, unemployement, and 60 day Nursing Home waivers available  1.5% min and different rates in  AR,GA,ID,IL,KY,MD,MT NJ,PA,SC,WY  Add'l deposits do not reset surrender CT,MA,MN,NY,	\$600,000  10% after year one  12/11/10/9/8/7/6/4/2  9 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Terminal illness, unemployement, and 60 day Nursing Home waivers available  Add'I deposits do not reset surrender  1.5% min. and different rates in AR,GA,ID,IL,KY,MD,MT NJ,PA,SC,WY
Maximum Issue Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee  Comments	\$600,000  10% after year one  9/8/7/6/5 5 years  100% of premium at 2.2% (See Below)  Funds can be reallocated between 5 accounts each anniversary-min \$2k in each account  Nursing Home Waiver – 60 days  Terminal Illness and Unemployment waiver available  1.5% minimum in AR,CA,FL,GA,ID,IL,KS, KY,MD,MT,NJ,OH,PA, SC,VT,WY Caps and fixed rates are the same in these states	\$600,000  10% after year one  15/15/15/15/15/15/14/12 10/8/6/4/2 12 years  80% of 1st yr prem @3%; 88% of subsequent prem @3%  12% bonus -1% first yr premium bonus also applied on every policy anniversary  After 1 yr -N/H Waiver (60 days) and Terminal Illness Waiver  Add'l deposits do not reset surrender  Can annuitize after yr 5 for 5 yr min.	\$600,000  10% after year one up to 25% total  18/17/16/15/14/13/12  11/10/9/7/5/3/1  14 years  100% of premium at 1.5%  Can annuitize after yr 5 for 5 or more yrs  Add'l deposits do not reset surrender	\$600,000  10% after year one  12/11/10/8/6/4/2  7 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Trail commission option of 5.75% up front with 10% trail on gains in index accounts  Terminal illness, unemployement, and 60 day Nursing Home waivers available  1.5% min and different rates in  AR,GA,ID,IL,KY,MD,MT NJ,PA,SC,WY  Add'I deposits do not reset surrender  CT,MA,MN,NY, ND,OH,OK,OR,	\$600,000  10% after year one  12/11/10/9/8/7/6/4/2  9 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Terminal illness, unemployement, and 60 day Nursing Home waivers available  Add'l deposits do not reset surrender  1.5% min. and different rates in  AR,GA,ID,IL,KY,MD,MT NJ,PA,SC,WY
Maximum Issue Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee  Comments	\$600,000  10% after year one  9/8/7/6/5 5 years  100% of premium at 2.2% (See Below)  Funds can be reallocated between 5 accounts each anniversary-min \$2k in each account  Nursing Home Waiver – 60 days  Terminal Illness and Unemployment waiver available  1.5% minimum in AR,CA,FL,GA,ID,IL,KS, KY,MD,MT,NJ,OH,PA, SC,VT,WY Caps and fixed rates are the same in these states	\$600,000  10% after year one  15/15/15/15/15/15/14/12 10/8/6/4/2 12 years  80% of 1st yr prem @3%; 88% of subsequent prem @3%  12% bonus -1% first yr premium bonus also applied on every policy anniversary  After 1 yr -N/H Waiver (60 days) and Terminal Illness Waiver  Add'I deposits do not reset surrender  Can annuitize after yr 5 for 5 yr min.	\$600,000  10% after year one up to 25% total  18/17/16/15/14/13/12 11/10/9/7/5/3/1 14 years  100% of premium at 1.5%  Can annuitize after yr 5 for 5 or more yrs  Add'l deposits do not reset surrender	\$600,000  10% after year one  12/11/10/8/6/4/2  7 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Trail commission option of 5.75% up front with 10% trail on gains in index accounts  Terminal illness, unemployement, and 60 day Nursing Home waivers available  1.5% min and different rates in  AR,GA,ID,IL,KY,MD,MT NJ,PA,SC,WY  Add'l deposits do not reset surrender CT,MA,MN,NY,	\$600,000  10% after year one  12/11/10/9/8/7/6/4/2  9 Years  100% of premium at 2.25% (See Below)  Can annuitize after yr 5 for 5 or more yrs  Terminal illness, unemployement, and 60 day Nursing Home waivers available  Add'I deposits do not reset surrender  1.5% min. and different rates in AR,GA,ID,IL,KY,MD,MT NJ,PA,SC,WY

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Monthly Point to Point W1 1, 2, or 3 year Ratchet  Gains are credited each ratchet period  Cap applied to monthly growth, no cap on downside  Premium Listing  Prexitate ticate Supprementation on total S&P500 growth total S&P500	ategies: al and d plus a count Strategy minimum
Monthly Point to Point w/ 1, 2, or 3 year Ratchet  Gains are credited each ratchet period  Cap applied to monthly growth, no cap on downside  Premium Listing  Premium Listing  Participation Rate  Tradition Guaranteed from annual effective yield for total S&P500 growth  Total S&P500 growth applied if the contract is annuitized after the 10th year for life or 10 year certain  S&P 500 Index  S&P	al and d plus a count Strategy minimum
Point w/ 1, 2, or 3 year Ratchet  Gains are credited each ratchet period  Cap applied to monthly growth, no cap on downside  Premium Listing  Participation Rate  Point w/ 1, 2, or 3 year Ratchet  Spread is subtracted from annual effective yield for total S&P500 growth  Cap applied to monthly growth, no cap on downside  S&P 500 Index  Index 1 Index 1	d plus a count Strategy ninimum
year Ratchet  Gains are credited each ratchet period  Cap applied to monthly growth, no cap on downside  Premium Listing  Participation Rate  100% PR Guar.  100% PR Guar.  11% Min. Cap  10 year certain  Cap rates (Income Value) applied if the contract is annuitized after the 10th year for life or 10 year certain  10 year certain  10 year certain  Flexible store in the number of term years  S&P 500 Index  S&P	Strategy minimum
Value) applied if the contract is annuitized after the 10th year for life or 10 year certain  Premium Listing  Participation Rate  Value) applied if the contract is annuitized after the 10th year for life or 10 year certain  S&P 500 Index  S&P 50	Strategy minimum
Gains are credited each ratchet period  Cap applied to monthly growth, no cap on downside  Premium Listing  Participation Rate  100% PR Guar.  110 year certain  Participation Rate  100% PR Guar.  110 year certain  S&P 500 Index  S&	minimum
each ratchet period   Cap applied to monthly growth, no cap on downside   S&P 500 Index   S&	minimum
Cap applied to monthly growth, no cap on downside	
Cap applied to monthly growth, no cap on downside	ch year
Monthly growth, no cap on downside   S&P 500 Index   Single   Flexible   Single   Single   S50 min. add'l   S50 min.	
Cap on downside   S&P 500 Index   Single   Flexible   Single   Single   S50 min.	
S&P 500 Index	
Premium Listing	
\$2,000 min. add'I \$50 Q, \$200 NQ min. add'I \$50 min. add'I  Participation Rate 100% PR Guar. 1Yr Mo.Cap = 2.85% 2Yr Mo.Cap = 3.65% 3Yr Mo.Cap = 3.65% 1% Min. Cap 1 Store 1 Min. Cap 1 Store 2 Min. S	
Min. add'l	
Participation Rate  100% PR Guar.  1Yr Mo.Cap - 2.85% 2Yr Mo.Cap - 3.65% 3Yr Mo.Cap - 3.65% 1% Min. Cap  1	addi
Trad'l 7.00%   Trad'l 7.00%   Syr Spread - 2.45%   Syr Spread - 2.45%   Syr Spread - 2.25%   Syr Spread - 2.25%   Syr Spread - 2.25%   Syr Spread - 2.25%   Trad'l 7.00%   Syr Spread - 2.25%   Syr Spread - 2.25%   Trad'l 7.00%   Syr Spread - 2.25%   Syr Spread - 2.25%   Trad'l 7.00%   Syr Spread - 2.25%   Trad'l 7.0	100k+
1Yr Mo.Cap – 2.85% 2Yr Mo.Cap – 3.60% 3Yr Mo.Cap – 3.65% 1% Min. Cap   Fixed – 3.00%   5yr Spread – 2.45%   6yr Spread – 2.25%   7yr Spread – 2.05%   100% PR Guar   100% P	
2Yr Mo.Cap – 3.60% 3Yr Mo.Cap – 3.65% 1% Min. Cap   Income Value   10dex – 11.75% Cap   7yr Spread – 2.25%   7yr Spread – 2.05%   100% PR Guar   100% PR G	
3Yr Mo.Cap - 3.65% Index - 11.75% Cap Fixed - 4% 7yr Spread - 2.05% 100% PR Gua	
1% Min. Cap Fixed – 4% 10yr Spread – 1.95%	ranteed
Fixed Acct	2 50%
Fixed acct – 2.25% 100% PR Guaranteed No CAP guaranteed	- 3.30 /6
Commission 9% ages 0-79 8.5% at issue 5yr - 3%, 6yr - 3.5% 5% ages	0-75
4.5% ages 80-85 1.5% at Income 7yr - 4.5%, 10yr-8% 3.75% ages	
Stage Reduced by 25% for ages 76+	3 70-03
Issue Ages 0-85 Non Q and Q 0-75 Non Q and Q 0-85 Q or Non Q 0-85 Q or	Non Q
Minimum Issue \$5,000 \$1,500 Q, \$5,000 \$5,0	
\$5,000 Non Q	
Maximum Issue \$600,000 \$1,000,000 \$1,000,000 \$1,000	000
Free Annual Partial 10% after year one 10% after year one 10% after year one Interest on	y in yr 1
Withdrawal 10% after	
Surrender Charges 12.5/11.5/10.5/9.5/8. 12/12/12/10/8/7/6/5/4/2 9/8/7/6/5/4/3/2/1 12/12/12/12/1	0/8/6/4
31.3/0.3/3.3/4.3/3.3/	
2.51.5/0.5 - 13 years 10 Years 7 year	
Minimum Guarantee         100% of premium at 2.25% (See Below)         87.5% of premium at 3%         90% of premium at 3%         100% of premium at 3%	
Comments Can annuitize after yr Can annuitize after yr 5, 6, 7 and 10 Year Can annuitize	after yr 1
5 for 5 or more yrs 1 for 5 or more yrs Option for 5 or m	ore yrs
60 day Nursing Home Additional deposits do 30 day exit window at Additional de	posits do
Waiver, Terminal not reset surrender end of indexing period not reset si	ırrender
Illness and or contract will renew	
Unemployment Waiver Surrender charges differ in CT. IN. MD. Can annuitize after yr 1 waiver (n/a i	
differ in CT, IN, MD, Can annuitize after yr 1 waiver (n/a i Add'l deposits do not OK and PA for 5 or more yrs	1 MIA, 1A)
reset surrender Surrender	
30 day Nursing Home Surrender applies to total annual v	oplies to
1.5 min and different waiver (n/a in MA, TX) total annual withdrawal if more the	vithdrawal
rates in if more than 10%   FL,GA,ID,IL,KS,KY,MD   Surrender applies to   Similar p	vithdrawal
FL,GA,ID,IL,KS,KY,MD Surrender applies to Similar p MT,NJ,OH,PA,SC,SD, total annual 30 day Nursing Home available	vithdrawal an 10%
	vithdrawal an 10% roduct
WV,WY withdrawal if more waiver (n/a in MA, TX)	vithdrawal an 10% roduct
WV,WY withdrawal if more than 10% waiver (n/a in MA, TX)	vithdrawal an 10% roduct
than 10%  Product NOT AR,CT,MA,MN,NY AL, MA, NY, OK, AL, MA, MN, NY, ND, AL, NY	vithdrawal an 10% roduct in NY
than 10%	vithdrawal an 10% roduct in NY

Carrier			i is interiora for ase as a	a guide, see company lit	erature for details
SAP AA   SAP AAA   SAP AAAA   SAP AAAA   SAP AAAA   SA	Carrier	ING USA	Jefferson Pilot	Jefferson Pilot	Jefferson Pilot
SAP AA   SAP AAA   SAP AAAA   SAP AAAA   SAP AAAA   SA	Ratings	A.M. Best A+	A.M. Best A++	A.M. Best A++	A.M. Best A++
Product Name					
Product Name	Acceta				
Crediting Method   2   indexed strategies: 1)   Total Return = Bond strat. Return let to 3 bond indices (Lehman Borts investmentile L. Can move only 20% from this strat. Soon Ann. reset/ratchet W movement from this acct. Can move only 20% from this strat. Soon Ann. reset/ratchet W movement from this acct. Can move only 20% from this strat. Soon Ann. reset/ratchet W movement from this acct. Can move only 20% from this strat. Soon Ann. reset/ratchet W mov. avg. 1. yr. fixed; can move between accts w/in 30 days of anniv.   2 Ann. reset/ratchet W movement from this acct. GerTA).   3   3 yr prept indexed acct   2 yr monthly p-pt w/ bannual reset   3   3   3 yr prept indexed   3   3   3   3   3   3   3   3   3	Assets	23.2 Billion	14.1 Billion	14.1 Billion	14.1 Billion
Crediting Method   2   indexed strategies: 1)   Total Return = Bond strat. Return let to 3 bond indices (Lehman Borts investmentile L. Can move only 20% from this strat. Soon Ann. reset/ratchet W movement from this acct. Can move only 20% from this strat. Soon Ann. reset/ratchet W movement from this acct. Can move only 20% from this strat. Soon Ann. reset/ratchet W movement from this acct. Can move only 20% from this strat. Soon Ann. reset/ratchet W mov. avg. 1. yr. fixed; can move between accts w/in 30 days of anniv.   2 Ann. reset/ratchet W movement from this acct. GerTA).   3   3 yr prept indexed acct   2 yr monthly p-pt w/ bannual reset   3   3   3 yr prept indexed   3   3   3   3   3   3   3   3   3		!			
Crediting Method   2   indexed strategies: 1)   Total Return = Bond strat. Return let to 3 bond indices (Lehman Borts investmentile L. Can move only 20% from this strat. Soon Ann. reset/ratchet W movement from this acct. Can move only 20% from this strat. Soon Ann. reset/ratchet W movement from this acct. Can move only 20% from this strat. Soon Ann. reset/ratchet W movement from this acct. Can move only 20% from this strat. Soon Ann. reset/ratchet W mov. avg. 1. yr. fixed; can move between accts w/in 30 days of anniv.   2 Ann. reset/ratchet W movement from this acct. GerTA).   3   3 yr prept indexed acct   2 yr monthly p-pt w/ bannual reset   3   3   3 yr prept indexed   3   3   3   3   3   3   3   3   3	Product Name	Selectra	Fclipse 8 &10 Year	New Directions	Optingint 8, 10 and
Crediting Method		00.00			
Total Return Bond strak Return Bet to 3 bond indices (Lehman Bros. Investment grade & corporate, Merriti Gain/loss credited w/ movement from this acct. Can move only 20% from this strat. every anniv. 2) 8pf 500 Ann. reset/ratchet w/ mo. way, 1 yr. fixed Account 2) Ann. reset/ratchet w/ mo. way, 1 yr. fixed acct anniv by 20% from this strat. every anniv. 2) 8pf 500 Ann. reset/ratchet w/ mo. way, 1 yr. fixed acct account 2) Ann. reset/ratchet w/ mo. way, 1 yr. fixed acct account 2) Ann. reset/ratchet w/ mo. way, 1 yr. fixed acct account 2) Ann. reset/ratchet w/ mo. way, 1 yr. fixed acct account 2) Ann. reset/ratchet w/ mo. way, 1 yr. fixed acct account 2) Ann. reset/ratchet w/ mo. way, 1 yr. fixed acct account 2) Ann. reset/ratchet w/ mo. way, 1 yr. fixed acct account 2) Ann. reset/ratchet w/ mo. way, 1 yr. fixed acct account 2) Ann. reset/ratchet proformance triggered acct (PTA) 3) Ann. reset/ratchet proformance triggered acct (PTA	Crediting Method	2 indoved strategies: 1)	Market performance		
Strat. Return lied to 3   Dond indicises (Lehnan Bros. Investment grade   Lynch convertible).   Gainfolsos credited wimenvenment from this acct. Can move only 20% from this strat.   A Crediting Options 20% from this strat.   Street Account 20% from this strate every anniv.   2) Sap 20% from this strate.   Sap 500 Index   S	Crediting Method			,	
Bros. Investment grade & corporate, Merrital Lynch convertible & corporate, Merrital Lynch convertible, Min. Soboo & Sap 500 Index &				pt-to-pt	8yr – 2% 1 3yrs
## 1.5%   5.9%   5.5%					10yr – 3% 1° 4yrs
A corporate, Merritil Lynch convertible) Gain/loss credited wit movement from this acct. Can move only 20% from this strat. By annual reset with manual reset with manual reset annual re					12yr - 4% 1° 5yr
Lynch convertible,   Gain/loss credited w movement from this acct. Cran move only 20% from this strat. Cran move only 20% from this strat. Seepsy anniv. 2) S			10yr-2.0% 1 <sup>st</sup> 3yrs	performance	
A Crediting Options   1) Fixed account   2) Ann. reset/ratchet   2) Ann. res				triggered acct (PTA)	
1) Fixed Account   2) Ann. reset/ratchet   2) Ann. reset/ratchet   2) Ann. reset/ratchet   2) Ann. reset/ratchet   3) MYG Fixed acct   2) Ann. reset/ratchet   2) Ann. reset/ratchet   3) Zyr p-tp. indexed   3) Zyr p-tp. indexed   3) Zyr p-tp. indexed   3) Zyr p-tp. indexed   4) Zyr monthly p-tp. w   4) Zyr p-tp. indexed   4) Zyr monthly p-tp. w   5 Zyr p-tp. indexed   4) Zyr monthly p-tp. w   5 Zyr p-tp. indexed   4) Zyr p-tp. indexed   4) Zyr p-tp. indexed   4) Zyr p-tp. indexed   4) Zyr p-tp. indexed   5 Zyr p-tp. index			4 Crediting Options	\	
2) Ann. reset/ratchet every anniv. 2) S&P 500 Index 5&P 500 Index 5			1) Fixed Account	3)MYG Fixed acct	
20%-from this strate every anniv.   258P   500 Ann. reset/ratchet w/mo. avg. 1 yr. fixed; can move between acts wifn 30 days of anniv.   3) 2yr pi-pt indexed act   3) 2yr pi-pt indexed act   3) 2yr pi-pt indexed act   4) 4 monthly pi-pt w/ bi-annual reset   58P 500 Index   58P 500 In			2) Ann. reset/ratchet	ojiii i o i ixed door	
every anniv. 2) S&P   500 Ann. resetricated by mo. avg, 1 yr. fixed; can move between accts w/m 30 days of annive level and annive level annive le			performance triggered		
S00 Ann. reset/ratchet w/m.co. arg, 1, 17, fixed; can move between acts win 30 days of anniv.					
A					
Can move between anniv.   All 2yr monthly pt-pt white the contract with 30 days of anniv.   S&P 500 Index					
Premium Listing					annual reset
Premium Listing		accts w/in 30 days of	bi-annual reset		000 500 1 . 1
Premium Listing				S&P 500 Index	S&P 500 Index
Participation Rate			S&P 500 Index		
Participation Rate	Premium Listing	Flexible, Min. \$5000	Single	Single	Flexible, \$50 min
1.75% spread   Fixed Act - 3.25%   1.05% 1.57% 1.50%   1.57% 1.50%   1.57% 1.57% 1		100% PR quar.		66 88	
1   3.05% 3.15% 1.5%   5.8%   27   27   28   28.5% (0.0% 2.5%   312.75% 13.25% 7.0%   43.55% 3.55% 1.0%   43.55% 3.55% 3.65%   43.55% 3.65% 3.	l and paners state	_	8yr 10yr Min		8yr 10yr 12yr
Total Return   Quarterly Rate - 3%   2   4.88% 5.00% 2.5%   3.15%   3.55%   3.65%   3.15%   3.55%		-			1) 3.15% 3.25% 3.25%
No CAP guaranteed   Max spread 8.95%   No CAP guaranteed   Max spread 8.95%   No CAP guaranteed   Max spread 8.95%   Syrs 4-6: @76-85			2) 4.85% 5.00% 2.5%		
No CAP guaranteed   Max spread 8.95%   Syr = 5% 0-75, 3.25%   Fixed Min 1.75%   Minimums match the   Eclipse product   Syr = 1.3, 225%   Ge-75, 7% yrs +3, 3.25%   76-80, 1% 81-85   5.25% yrs 1-3, 2.25%   yrs 4-6   Syr = 5% 0-75, 4% 76-80, 1% 81-85   10yr = 6% 0-75, 4% 76-80, 1% 81-85   10yr = 6% 0-75, 4% 76-80, 1% 81-85   1.5% (3% in MN)   Surrender Charges   12/12/11/10/9/3   8/7/6/34/2   10 years   10/9/8/7/6/5/4/3/2/1   10/9/8/			3) 12.75% 13.25% 7.0%	Fixed- 3.5% 3.65%	3)13.25%13.75%13.75%
No CAP guaranteed   Max spread 8.95%   PTA Min 3%   Minimums match the Eclipse product		Quarterly Rate – 3%	4) 3.55% 3.55% 1.0%		4) 3.55% 3.65% 3.65%
No CAP guaranteed Max spread 8.95%   Sinter Min 3%   Fixed Min 3%   Fixed Min 3%   Sinter Min		!	•		l *
Commission		!		2yr Min. CAP – 10%	
Max spread 8.95%   Commission		No CAP guaranteed		PTA Min. – 3%	Minimums match the
Commission   @0.75 - 7% yrs 1-3, 3% yrs 4-6: @76-85 - 5.25% yrs 1-3, 3.25% yrs 4-6: @76-85 - 5.25% yrs 1-3, 2.25% yrs 4-6   10yr - 6% 0.75, 4% 76-80, 1% 81-85   10yr - 6% 0.75, 4% 76-80; 1% @81+		•			Eclipse product
Vrs 4-6	Commission		8vr – 5% 0-75 3 25%		8Yr 10vr 12vr
10yr = 6% 0.75, 4% 76-80, 25% 81-85   88 - 4.5%; 3% @ 76-80; 1.5% @81+   81,000,000   \$1,000,000	Commission			,	
Surrender Charges   Surrender Charges   Surrender Charges   Surrender and MVA apply to total annual withdrawal if more than 10%   Surrender and MVA apply to total annual withdrawal if more than 10%   Surrender and MVA apply to total annual withdrawal if more than 10%   Surrender (n/a in MA, TX)   Special ppwk in NJ,ND, OR - call for details   Product NOT approved in these   Survender NDT approved in these   Suspender (NA)   Survender (NA)   S				76-60; 1% @61+	
Issue Ages					
Issue Ages   0-85 Q or Non Q   0-85 Q & NQ   0-85 Q & NQ   0-85 Q & NQ		y.5 4 5	30, 210,001 00	88 – 4.5%; 3% @ 76-	01 00 0120 /0 0110 /0 4/0
Issue Ages   0-85 Q or Non Q   0-85 Q & NQ		!	Qual plans comp	80; 1.5% @81+	
Issue Ages		!			
Minimum Issue	Seny Auss	0-85 O or Non O		0-85 O & NO	0-85 O & NO
Maximum Issue   \$500,000   \$1,000,000   \$1,000,000   \$1,000,000		0-03 W OI 11011 W		0-03 & G 14&	0-03 4 4 144
Free Annual Partial Withdrawal  Surrender Charges  12/12/11/10/9/ 8/7/6/4/2 10 years 10/9/87/6/5/4/3/2 10 years 10/9/87/6/5/4/3/2 10 years 10/9/87/6/5/4/3/2 10 years 10/9/87/6/5/4/3/2/ 10 years 10/9				¢40.000	\$2,000 O \$5,000 NO
Withdrawal  Surrender Charges  12/12/11/10/9/ 8/7/6/4/2  10 years  10/9/8/7/6/5/4/3/2/1  10 years  12/11/10/9/8/7/6/5/4/3/2/1  12 years  12/11/10/9/8/7/6/5/4/3/2/1  12 years  12/11/10/9/8/7/6/5/4/3/2/1  12 years  12/11/10/9/8/7/6/5/4/3/2/1  10 years  12/11/10/9/8/7/6/5/4/3/2/1  10 years  12/11/10/9/8/7/6/5/4/3/2/1  10 years  12/11/10/9/8/7/6/5/4/3/2  10 years  12/11/10/9/8/7/6/5/4/3/2/1  10 years  12/11/10/9/8/7/6/5/4/32/1  10 years  12/10/9/8/7/6/5/4/32/1  10 years		\$5,000	\$5,000		
Surrender Charges    12/12/11/10/9/8/7/6/5/4/3/2   9/8/7/6/5/4/3/2   9/8/7/6/5/3.75   6 Years   10/9/8/7/6/5/4/3/2/1   10 Years   10/9/8/7/6/5/4/3/2/1   10 Years   + or - MVA   + or - MVA   12 Years   + or - MVA		\$5,000	\$5,000		
Surrender Charges    12/12/11/10/9/8/7/6/5/4/3/2   9/8/7/6/4.75/3.75   6 Years   10/9/8/7/6/5/4/3/2/1   10 Years   10 Years   + or - MVA   10 Years   + or - MVA   1.75%   1.5%   2/11/10/9/8/7/6/5/4/3/2/1   10 Years   + or - MVA   1.75%   1.	Maximum Issue	\$5,000 \$500,000	\$5,000 \$1,000,000	\$1,000,000	\$1,000,000
Symbol   S	Maximum Issue Free Annual Partial	\$5,000 \$500,000	\$5,000 \$1,000,000	\$1,000,000	\$1,000,000
10/9/8/7/6/5/4/3/2/1   10 years   10/9/8/7/6/5/4/3/2/1   10 years   10/9/8/7/6/5/4/3/2/1   10 years   10 yea	Maximum Issue Free Annual Partial Withdrawal	\$5,000 \$500,000 10% after year one	\$5,000 \$1,000,000 10% every year	\$1,000,000 10% after year one	\$1,000,000 10% every year
Minimum Guarantee  100% of premium at 1.5% (3% in MN)  Comments  Can annuitize after yr 1 for 5 or more yrs Apply to total annual withdrawal if more than 10%  30 day Nursing Home waiver (n/a in MA, TX) Special ppwk in NJ,ND, OR - call for details  Product NOT approved in these  10 years  10 Years + or - MVA  100% of premium at 1.5% (3% in MN)  1.5%  Performance triggered account interest applied if S&P did not go down for that year  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  If there is no decline in S&P500, AV increased by 1.5% or 2% of premium  Product NOT approved in these  12/11/10/9/8/7/6/5/4/32/1 12 Years + or - MVA  100% of premium at 1.75%  1.75%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Fixed acct rate is guar for the life of the contract  Fixed acct rate is guar for the life of the contract  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Death Benefit option of surrender value or payout of 5 yrs (min.)  Product NOT approved in these	Maximum Issue Free Annual Partial Withdrawal	\$5,000 \$500,000 10% after year one 12/12/11/10/9/	\$5,000 \$1,000,000 10% every year 9/8/7/6/5/4/3/2	\$1,000,000 10% after year one 9/8/7/6/4.75/3.75	\$1,000,000 10% every year 9/8/7/6/5/4/3/2 - 8 Years
Minimum Guarantee  100% of premium at 1.5% (3% in MN)  Comments  Can annuitize after yr 1 for 5 or more yrs  Surrender and MVA apply to total annual withdrawal if more than 10%  Surinder and 10%  Surrender and MVA apply to total annual withdrawal if more than 10%  So day Nursing Home waiver (n/a in MA, TX)  Special ppwk in NJ,ND, OR - call for details  Product NOT approved in these  10 Years + or - MVA  100% of premium at 1.5% (3% in MN)  Performance triggered account interest applied if S&P did not go down for that year  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Fixed acct rate is guar for the life of the contract  Special ppwk in NJ,ND, OR - call for details  Product NOT approved in these  12 Years + or - MVA  100% of premium at 1.75%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Fixed acct rate is guar for the life of the contract  Special ppwk in NJ,ND, OR - call for details  Product NOT approved in these	Maximum Issue Free Annual Partial Withdrawal	\$5,000 \$500,000 10% after year one 12/12/11/10/9/	\$5,000 \$1,000,000 10% every year 9/8/7/6/5/4/3/2 8 Years	\$1,000,000 10% after year one 9/8/7/6/4.75/3.75 6 Years	\$1,000,000 10% every year 9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1
Minimum Guarantee  100% of premium at 1.5% (3% in MN)  Comments  Can annuitize after yr 1 for 5 or more yrs  Surrender and MVA apply to total annual withdrawal if more than 10%  Alpha Mursing Home waiver (n/a in MA, TX)  Special ppwk in NJ,ND, OR - call for details  Product NOT approved in these  Alpha MN, NY, VT, WA  Minimum Guarantee  100% of premium at 1.5%  Performance triggered account interest applied if S&P did not go down for that year applied if S&P did not go down for that year applied if S&P did not go down for that year applied if S&P did not go down for that year applied if S&P did not go down for that year funds in 2 year pt-to-pt can only be reallocated every 2 yrs  30 day Nursing Home waiver (n/a in MA, TX)  Special ppwk in NJ,ND, OR – call for details  Product NOT approved in these	Maximum Issue Free Annual Partial Withdrawal	\$5,000 \$500,000 10% after year one 12/12/11/10/9/ 8/7/6/4/2	\$5,000 \$1,000,000 10% every year 9/8/7/6/5/4/3/2 8 Years 10/9/8/7/6/5/4/3/2/1	\$1,000,000 10% after year one 9/8/7/6/4.75/3.75 6 Years 9/8/7/6/4.75/3.5/2/	\$1,000,000 10% every year 9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years
Minimum Guarantee  100% of premium at 1.5% (3% in MN)  Comments  Can annuitize after yr 1 for 5 or more yrs  Surrender and MVA apply to total annual withdrawal if more than 10%  30 day Nursing Home waiver (n/a in MA, TX)  Special ppwk in NJ,ND, OR - call for details  Product NOT approved in these  100% of premium at 1.5%  1.5%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Fixed acct rate is guar for the life of the contract  Fix	Maximum Issue Free Annual Partial Withdrawal	\$5,000 \$500,000 10% after year one 12/12/11/10/9/ 8/7/6/4/2	\$5,000 \$1,000,000 10% every year 9/8/7/6/5/4/3/2 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years	\$1,000,000 10% after year one 9/8/7/6/4.75/3.75 6 Years 9/8/7/6/4.75/3.5/2/ 0.75 – 8 Years	\$1,000,000 10% every year 9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years 12/11/10/9/8/7/6/5/4/32/1
Comments  Can annuitize after yr 1 for 5 or more yrs  Surrender and MVA apply to total annual withdrawal if more than 10%  Sursing Home waiver (n/a in MA, TX)  Special ppwk in NJ,ND, OR — call for details  Product NOT approved in these  Can annuitize after yr 1 for 5 or more yrs  Surrender and MVA apply to total annual withdrawal if more than 10%  Surrender and MVA apply to total annual withdrawal if more than 10%  Surrender and MVA apply to total annual withdrawal if more than 10%  Surrender and MVA apply to total annual withdrawal if more than 10%  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Special ppwk in NJ,ND, OR – call for details  Product NOT approved in these  1.5%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Fixed acct rate is guar for the life of the contract  SPESO0, AV increased by 1.5% or 2% of premium  Product NOT approved in these	Maximum Issue Free Annual Partial Withdrawal	\$5,000 \$500,000 10% after year one 12/12/11/10/9/ 8/7/6/4/2	\$5,000 \$1,000,000 10% every year 9/8/7/6/5/4/3/2 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years	\$1,000,000 10% after year one 9/8/7/6/4.75/3.75 6 Years 9/8/7/6/4.75/3.5/2/ 0.75 – 8 Years	\$1,000,000 10% every year 9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years 12/11/10/9/8/7/6/5/4/32/1 12 Years
Comments  Can annuitize after yr 1 for 5 or more yrs  Surrender and MVA apply to total annual withdrawal if more than 10%  Some and Mandal if more waiver (n/a in MA, TX)  Special ppwk in NJ,ND, OR - call for details  Performance triggered account interest applied if S&P did not go down for that year applied if S&P did not go down for that year applied if S&P did not go down for that year applied if S&P did not go down for that year applied if S&P did not go down for that year applied if S&P did not go down for that year applied if S&P did not go down for that year applied if S&P did not go down for that year applied if S&P did not go down for that year applied if S&P did not go down for that year applied if S&P did not go down for that year applied if S&P did not go down for that year funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Special ppwk in NJ,ND, OR - call for details  Product NOT approved in these  AL, MA, NY, VT, WA  MA, MN, NY, OR, UT, WA  Performance triggered account interest applied if S&P did not go down for that year funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Fixed acct rate is guar for the life of the contract on the life of the contract on the surrender value or payout of 5 yrs (min.)  Product NOT approved in these	Maximum Issue Free Annual Partial Withdrawal Surrender Charges	\$5,000 \$500,000 10% after year one 12/12/11/10/9/ 8/7/6/4/2 10 years	\$5,000 \$1,000,000 10% every year 9/8/7/6/5/4/3/2 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years + or – MVA	\$1,000,000 10% after year one 9/8/7/6/4.75/3.75 6 Years 9/8/7/6/4.75/3.5/2/ 0.75 – 8 Years + or – MVA	\$1,000,000 10% every year 9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years 12/11/10/9/8/7/6/5/4/32/1 12 Years + or – MVA
for 5 or more yrs  Surrender and MVA apply to total annual withdrawal if more than 10%  Sursing Home waiver (n/a in MA, TX) Special ppwk in NJ,ND, OR - call for details  Product NOT approved in these  for 5 or more yrs  account interest applied if S&P did not go down for that year  account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Fixed acct rate is guar for the life of the contract premium  Fixed acct rate is guar for the life of the contract premium  AL, MA, NY, VT, WA  MA, MN, NY, OR, UT, WA  Account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Fixed acct rate is guar for the life of the contract premium  MN, NY, OR, WA  MA, MN, NY, OR, UT, WA  Account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Fixed acct rate is guar for the life of the contract premium  MN, NY, OR, WA  MA, MN, NY, OR, UT, WA	Maximum Issue Free Annual Partial Withdrawal Surrender Charges	\$5,000 \$500,000 10% after year one 12/12/11/10/9/ 8/7/6/4/2 10 years	\$5,000 \$1,000,000 10% every year 9/8/7/6/5/4/3/2 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years + or – MVA 100% of premium at	\$1,000,000 10% after year one 9/8/7/6/4.75/3.75 6 Years 9/8/7/6/4.75/3.5/2/ 0.75 – 8 Years + or – MVA 100% of premium at	\$1,000,000 10% every year 9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years 12/11/10/9/8/7/6/5/4/32/1 12 Years + or – MVA 100% of premium at
Surrender and MVA apply to total annual withdrawal if more than 10%  30 day Nursing Home waiver (n/a in MA, TX)  Special ppwk in NJ,ND, OR - call for details  Product NOT approved in these  Surrender and MVA applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Fixed acct rate is guar for the life of the contract premium  Fixed acct rate is guar for the life of the contract pre	Maximum Issue Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee	\$5,000 \$500,000 10% after year one 12/12/11/10/9/ 8/7/6/4/2 10 years 100% of premium at 1.5% (3% in MN)	\$5,000 \$1,000,000 10% every year 9/8/7/6/5/4/3/2 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years + or – MVA 100% of premium at 1.5%	\$1,000,000 10% after year one 9/8/7/6/4.75/3.75 6 Years 9/8/7/6/4.75/3.5/2/ 0.75 – 8 Years + or – MVA 100% of premium at 1.75%	\$1,000,000 10% every year 9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years 12/11/10/9/8/7/6/5/4/32/1 12 Years + or – MVA 100% of premium at 1.5%
Surrender and MVA apply to total annual withdrawal if more than 10%  30 day Nursing Home waiver (n/a in MA, TX)  Special ppwk in NJ,ND, OR - call for details  Product NOT approved in these  Surrender and MVA apply to total annual withdrawal if more than 10%  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Fixed acct rate is guar for the life of the contract premium  Fixed acct rate is guar for the life of the contract premium  Fixed acct rate is guar for the life of the contract premium  Fixed acct rate is guar for the life of the contract premium  MA, MN, NY, OR, UT, WA  MA, MN, NY, OR, UT, WA  MA, MN, NY, OR, UT, WA  WA, MN, NY, OR, UT, WA  UT, WA	Maximum Issue Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee	\$5,000 \$500,000 10% after year one 12/12/11/10/9/ 8/7/6/4/2 10 years 100% of premium at 1.5% (3% in MN) Can annuitize after yr 1	\$5,000 \$1,000,000 10% every year 9/8/7/6/5/4/3/2 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years + or – MVA 100% of premium at 1.5% Performance triggered	\$1,000,000 10% after year one 9/8/7/6/4.75/3.75 6 Years 9/8/7/6/4.75/3.5/2/ 0.75 - 8 Years + or - MVA 100% of premium at 1.75% Performance triggered	\$1,000,000 10% every year 9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years 12/11/10/9/8/7/6/5/4/32/1 12 Years + or – MVA 100% of premium at 1.5% Performance triggered
apply to total annual withdrawal if more than 10%  30 day Nursing Home waiver (n/a in MA, TX)  Special ppwk in NJ,ND, OR – call for details  Product NOT approved in these  apply to total annual withdrawal if more than 10%  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Fixed acct rate is guar for the life of the contract or payout of 5 yrs (min.)  Forduct NOT approved in these	Maximum Issue Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee	\$5,000 \$500,000 10% after year one 12/12/11/10/9/ 8/7/6/4/2 10 years 100% of premium at 1.5% (3% in MN) Can annuitize after yr 1	\$5,000 \$1,000,000 10% every year 9/8/7/6/5/4/3/2 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years + or – MVA 100% of premium at 1.5% Performance triggered account interest	\$1,000,000 10% after year one 9/8/7/6/4.75/3.75 6 Years 9/8/7/6/4.75/3.5/2/ 0.75 – 8 Years + or – MVA 100% of premium at 1.75% Performance triggered account interest	\$1,000,000 10% every year 9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years 12/11/10/9/8/7/6/5/4/32/1 12 Years + or – MVA 100% of premium at 1.5% Performance triggered account interest
Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  30 day Nursing Home waiver (n/a in MA, TX)  Special ppwk in NJ,ND, OR – call for details  Product NOT approved in these  Signature of the in the selection of the interval of th	Maximum Issue Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee	\$5,000 \$500,000 10% after year one 12/12/11/10/9/ 8/7/6/4/2 10 years 100% of premium at 1.5% (3% in MN) Can annuitize after yr 1 for 5 or more yrs	\$5,000 \$1,000,000 10% every year 9/8/7/6/5/4/3/2 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years + or – MVA 100% of premium at 1.5% Performance triggered account interest applied if S&P did not	\$1,000,000 10% after year one 9/8/7/6/4.75/3.75 6 Years 9/8/7/6/4.75/3.5/2/ 0.75 – 8 Years + or – MVA 100% of premium at 1.75% Performance triggered account interest applied if S&P did not	\$1,000,000 10% every year 9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years 12/11/10/9/8/7/6/5/4/32/1 12 Years + or – MVA 100% of premium at 1.5% Performance triggered account interest applied if S&P did not
than 10%  30 day Nursing Home waiver (n/a in MA, TX)  Special ppwk in NJ,ND, OR – call for details  Product NOT approved in these  than 10%  can only be reallocated every 2 yrs  can only be reallocated every 2 yrs  Fixed acct rate is guar for the life of the contract premium  Fixed acct rate is guar for the life of the contract premium  MA, MN, NY, OR, UT, WA  MA, MN, NY, OR, UT, WA  Can only be reallocated every 2 yrs  Fixed acct rate is guar for the life of the contract premium  MN, NY, OR, WA  MA, MN, NY, OR, UT, WA  Can only be reallocated every 2 yrs  Death Benefit option of surrender value or payout of 5 yrs (min.)  Death Benefit option of surrender value or payout of 5 yrs (min.)  Death Benefit option of surrender value or payout of 5 yrs (min.)	Maximum Issue Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee	\$5,000 \$500,000 10% after year one 12/12/11/10/9/ 8/7/6/4/2 10 years 100% of premium at 1.5% (3% in MN) Can annuitize after yr 1 for 5 or more yrs Surrender and MVA	\$5,000 \$1,000,000 10% every year 9/8/7/6/5/4/3/2 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years + or – MVA 100% of premium at 1.5% Performance triggered account interest applied if S&P did not	\$1,000,000 10% after year one 9/8/7/6/4.75/3.75 6 Years 9/8/7/6/4.75/3.5/2/ 0.75 – 8 Years + or – MVA 100% of premium at 1.75% Performance triggered account interest applied if S&P did not	\$1,000,000 10% every year 9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years 12/11/10/9/8/7/6/5/4/32/1 12 Years + or – MVA 100% of premium at 1.5% Performance triggered account interest applied if S&P did not
every 2 yrs  30 day Nursing Home waiver (n/a in MA, TX) Special ppwk in NJ,ND, OR – call for details  Product NOT approved in these  every 2 yrs  every 2 yrs  every 2 yrs  Fixed acct rate is guar for the life of the contract premium  Fixed acct rate is guar for the life of the contract premium  MA, MN, NY, OR, MN, NY, OR, WA UT, WA  MA, MN, NY, OR, UT, WA  Every 2 yrs  every 2 yrs  Every 2 yrs  Death Benefit option of surrender value or payout of 5 yrs (min.)  Bayout of 5 yrs (min.)  MA, MN, NY, OR, WA UT, WA  UT, WA	Maximum Issue Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee	\$5,000 \$500,000 10% after year one 12/12/11/10/9/ 8/7/6/4/2 10 years 100% of premium at 1.5% (3% in MN) Can annuitize after yr 1 for 5 or more yrs Surrender and MVA apply to total annual	\$5,000 \$1,000,000 10% every year 9/8/7/6/5/4/3/2 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years + or – MVA 100% of premium at 1.5% Performance triggered account interest applied if S&P did not go down for that year	\$1,000,000  10% after year one  9/8/7/6/4.75/3.75 6 Years 9/8/7/6/4.75/3.5/2/ 0.75 - 8 Years + or - MVA  100% of premium at 1.75%  Performance triggered account interest applied if S&P did not go down for that year	\$1,000,000  10% every year  9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years 12/11/10/9/8/7/6/5/4/32/1 12 Years + or - MVA  100% of premium at 1.5%  Performance triggered account interest applied if S&P did not go down for that year
30 day Nursing Home waiver (n/a in MA, TX)  Special ppwk in NJ,ND, OR – call for details  Product NOT approved in these  30 day Nursing Home waiver (n/a in MA, TX)  If there is no decline in S&P500, AV increased by 1.5% or 2% of premium  Fixed acct rate is guar for the life of the contract or payout of 5 yrs (min.)  Product NOT approved in these	Maximum Issue Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee	\$5,000 \$500,000  10% after year one  12/12/11/10/9/ 8/7/6/4/2  10 years  100% of premium at 1.5% (3% in MN)  Can annuitize after yr 1 for 5 or more yrs  Surrender and MVA apply to total annual withdrawal if more	\$5,000 \$1,000,000 10% every year  9/8/7/6/5/4/3/2 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years + or – MVA  100% of premium at 1.5%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt	\$1,000,000  10% after year one  9/8/7/6/4.75/3.75 6 Years 9/8/7/6/4.75/3.5/2/ 0.75 - 8 Years + or - MVA  100% of premium at 1.75%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt	\$1,000,000  10% every year  9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years 12/11/10/9/8/7/6/5/4/32/1 12 Years + or – MVA  100% of premium at 1.5%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt
waiver (n/a in MA, TX) Special ppwk in NJ,ND, OR – call for details  Product NOT approved in these  Waiver (n/a in MA, TX) Special ppwk in NJ,ND, OR – call for details  MA, MN, NY, OR, UT, WA  If there is no decline in S&P500, AV increased by 1.5% or 2% of premium  Fixed acct rate is guar for the life of the contract  Surrender value or payout of 5 yrs (min.)  MA, MN, NY, OR, UT, WA  Death Benefit option of surrender value or payout of 5 yrs (min.)  MA, MN, NY, OR, UT, WA  UT, WA	Maximum Issue Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee	\$5,000 \$500,000  10% after year one  12/12/11/10/9/ 8/7/6/4/2  10 years  100% of premium at 1.5% (3% in MN)  Can annuitize after yr 1 for 5 or more yrs  Surrender and MVA apply to total annual withdrawal if more	\$5,000 \$1,000,000 10% every year  9/8/7/6/5/4/3/2 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years + or – MVA  100% of premium at 1.5%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated	\$1,000,000  10% after year one  9/8/7/6/4.75/3.75 6 Years 9/8/7/6/4.75/3.5/2/ 0.75 – 8 Years + or – MVA  100% of premium at 1.75%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated	\$1,000,000  10% every year  9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years 12/11/10/9/8/7/6/5/4/32/1 12 Years + or – MVA  100% of premium at 1.5%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated
S&P500, AV increased by 1.5% or 2% of premium  Product NOT approved in these  S&P500, AV increased by 1.5% or 2% of premium  MA, MN, NY, OR, UT, WA  S&P500, AV increased by 1.5% or 2% of contract  MN, NY, OR, WA  MA, MN, NY, OR, UT, WA  SWP500, AV increased by 1.5% or 2% of contract  MN, NY, OR, WA  MA, MN, NY, OR, UT, WA  UT, WA	Maximum Issue Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee	\$5,000 \$500,000 10% after year one 12/12/11/10/9/ 8/7/6/4/2 10 years  100% of premium at 1.5% (3% in MN) Can annuitze after yr 1 for 5 or more yrs Surrender and MVA apply to total annual withdrawal if more than 10%	\$5,000 \$1,000,000 10% every year  9/8/7/6/5/4/3/2 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years + or – MVA  100% of premium at 1.5%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated	\$1,000,000  10% after year one  9/8/7/6/4.75/3.75 6 Years 9/8/7/6/4.75/3.5/2/ 0.75 – 8 Years + or – MVA  100% of premium at 1.75%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated	\$1,000,000  10% every year  9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years 12/11/10/9/8/7/6/5/4/32/1 12 Years + or – MVA  100% of premium at 1.5%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated
Special ppwk in NJ,ND, OR – call for details  Product NOT approved in these  Special ppwk in NJ,ND, OR – call for details  MA, MN, NY, OR, UT, WA  By 1.5% or 2% of premium  MA, MN, NY, OR, MN, NY, OR, WA  UT, WA  Dysolute of 5 yrs (min.)  MA, MN, NY, OR, WA  UT, WA	Maximum Issue Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee	\$5,000 \$500,000  10% after year one  12/12/11/10/9/ 8/7/6/4/2  10 years  100% of premium at 1.5% (3% in MN)  Can annuitize after yr 1 for 5 or more yrs  Surrender and MVA apply to total annual withdrawal if more than 10%  30 day Nursing Home	\$5,000 \$1,000,000  10% every year  9/8/7/6/5/4/3/2 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years + or - MVA  100% of premium at 1.5%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs	\$1,000,000  10% after year one  9/8/7/6/4.75/3.75 6 Years 9/8/7/6/4.75/3.5/2/ 0.75 - 8 Years + or - MVA  100% of premium at 1.75%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs	\$1,000,000  10% every year  9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years 12/11/10/9/8/7/6/5/4/32/1 12 Years + or – MVA  100% of premium at 1.5%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs
Product NOT approved in these  OR – call for details premium  AL, MA, NY, VT, WA MA, MN, NY, OR, WA, MN, NY, OR, UT, WA  WA, MN, NY, OR, WA, MN, NY, OR, UT, WA  OR – call for details premium  MA, MN, NY, OR, WA UT, WA	Maximum Issue Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee	\$5,000 \$500,000  10% after year one  12/12/11/10/9/ 8/7/6/4/2  10 years  100% of premium at 1.5% (3% in MN)  Can annuitize after yr 1 for 5 or more yrs  Surrender and MVA apply to total annual withdrawal if more than 10%  30 day Nursing Home	\$5,000 \$1,000,000 10% every year  9/8/7/6/5/4/3/2 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years + or – MVA  100% of premium at 1.5%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  If there is no decline in	\$1,000,000  10% after year one  9/8/7/6/4.75/3.75 6 Years 9/8/7/6/4.75/3.5/2/ 0.75 - 8 Years + or - MVA  100% of premium at 1.75%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Fixed acct rate is guar	\$1,000,000  10% every year  9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years 12/11/10/9/8/7/6/5/4/32/1 12 Years + or - MVA  100% of premium at 1.5%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Death Benefit option of
Product NOT approved in these AL, MA, NY, VT, WA MA, MN, NY, OR, UT, WA MN, NY, OR, UT, WA MA, MN, NY, OR, UT, WA	Maximum Issue Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee	\$5,000 \$500,000 10% after year one 12/12/11/10/9/ 8/7/6/4/2 10 years  100% of premium at 1.5% (3% in MN) Can annuitize after yr 1 for 5 or more yrs Surrender and MVA apply to total annual withdrawal if more than 10%  30 day Nursing Home waiver (n/a in MA, TX)	\$5,000 \$1,000,000 10% every year  9/8/7/6/5/4/3/2 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years + or – MVA  100% of premium at 1.5% Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  If there is no decline in S&P500, AV increased	\$1,000,000  10% after year one  9/8/7/6/4.75/3.75 6 Years 9/8/7/6/4.75/3.5/2/ 0.75 - 8 Years + or - MVA  100% of premium at 1.75% Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Fixed acct rate is guar for the life of the	\$1,000,000  10% every year  9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years 12/11/10/9/8/7/6/5/4/32/1 12 Years + or – MVA  100% of premium at 1.5%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Death Benefit option of surrender value or
approved in these UT, WA UT, WA	Maximum Issue Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee	\$5,000 \$500,000 10% after year one 12/12/11/10/9/ 8/7/6/4/2 10 years  100% of premium at 1.5% (3% in MN) Can annuitize after yr 1 for 5 or more yrs Surrender and MVA apply to total annual withdrawal if more than 10% 30 day Nursing Home waiver (n/a in MA, TX) Special ppwk in NJ,ND,	\$5,000 \$1,000,000  10% every year  9/8/7/6/5/4/3/2 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years + or – MVA  100% of premium at 1.5%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  If there is no decline in S&P500, AV increased by 1.5% or 2% of	\$1,000,000  10% after year one  9/8/7/6/4.75/3.75 6 Years 9/8/7/6/4.75/3.5/2/ 0.75 - 8 Years + or - MVA  100% of premium at 1.75% Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Fixed acct rate is guar for the life of the	\$1,000,000  10% every year  9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years 12/11/10/9/8/7/6/5/4/32/1 12 Years + or – MVA  100% of premium at 1.5%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Death Benefit option of surrender value or
	Maximum Issue Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee  Comments	\$5,000 \$500,000 10% after year one 12/12/11/10/9/ 8/7/6/4/2 10 years  100% of premium at 1.5% (3% in MN) Can annuitize after yr 1 for 5 or more yrs Surrender and MVA apply to total annual withdrawal if more than 10% 30 day Nursing Home waiver (n/a in MA, TX) Special ppwk in NJ,ND, OR – call for details	\$5,000 \$1,000,000 10% every year  9/8/7/6/5/4/3/2 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years + or – MVA 100% of premium at 1.5% Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  If there is no decline in S&P500, AV increased by 1.5% or 2% of premium	\$1,000,000  10% after year one  9/8/7/6/4.75/3.75 6 Years 9/8/7/6/4.75/3.5/2/ 0.75 – 8 Years + or – MVA  100% of premium at 1.75%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Fixed acct rate is guar for the life of the contract	\$1,000,000  10% every year  9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years 12/11/10/9/8/7/6/5/4/32/1 12 Years + or – MVA  100% of premium at 1.5%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Death Benefit option of surrender value or payout of 5 yrs (min.)
states (No 12yr in CT)	Maximum Issue Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee  Comments  Product NOT	\$5,000 \$500,000 10% after year one 12/12/11/10/9/ 8/7/6/4/2 10 years  100% of premium at 1.5% (3% in MN) Can annuitize after yr 1 for 5 or more yrs Surrender and MVA apply to total annual withdrawal if more than 10% 30 day Nursing Home waiver (n/a in MA, TX) Special ppwk in NJ,ND, OR – call for details	\$5,000 \$1,000,000  10% every year  9/8/7/6/5/4/3/2 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years + or – MVA  100% of premium at 1.5%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  If there is no decline in S&P500, AV increased by 1.5% or 2% of premium  MA, MN, NY, OR,	\$1,000,000  10% after year one  9/8/7/6/4.75/3.75 6 Years 9/8/7/6/4.75/3.5/2/ 0.75 – 8 Years + or – MVA  100% of premium at 1.75%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Fixed acct rate is guar for the life of the contract	\$1,000,000  10% every year  9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years 12/11/10/9/8/7/6/5/4/32/1 12 Years + or - MVA  100% of premium at 1.5%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Death Benefit option of surrender value or payout of 5 yrs (min.)  MA, MN, NY, OR,
	Maximum Issue Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee  Comments  Product NOT approved in these	\$5,000 \$500,000 10% after year one 12/12/11/10/9/ 8/7/6/4/2 10 years  100% of premium at 1.5% (3% in MN) Can annuitize after yr 1 for 5 or more yrs Surrender and MVA apply to total annual withdrawal if more than 10% 30 day Nursing Home waiver (n/a in MA, TX) Special ppwk in NJ,ND, OR – call for details	\$5,000 \$1,000,000  10% every year  9/8/7/6/5/4/3/2 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years + or – MVA  100% of premium at 1.5%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  If there is no decline in S&P500, AV increased by 1.5% or 2% of premium  MA, MN, NY, OR,	\$1,000,000  10% after year one  9/8/7/6/4.75/3.75 6 Years 9/8/7/6/4.75/3.5/2/ 0.75 - 8 Years + or - MVA  100% of premium at 1.75%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Fixed acct rate is guar for the life of the contract	\$1,000,000  10% every year  9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years 12/11/10/9/8/7/6/5/4/32/1 12 Years + or - MVA  100% of premium at 1.5%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Death Benefit option of surrender value or payout of 5 yrs (min.)  MA, MN, NY, OR, UT, WA

		is intended for use as a		
Carrier	Jefferson Pilot	Lafayette Life	Lafayette Life	Lafayette Life
Ratings	A.M. Best A++	A.M. Best A	A.M. Best A	A.M. Best A
]	S&P AAA	S&P A	S&P A	S&P A
Assets	14.1 Billion			
		1.5 Billion	1.5 Billion	1.5 Billion
Product Name	Smart Course	Marquis Flex	Marquis Flex	Marquis Flex
	Route 78 & 810	3% minimum	2.0% minimum	1.5% minimum
Crediting Method	1) 2 Yr reset/ratchet	2 Crediting Options:	2 Crediting Options:	2 Crediting Options:
Crediting Method		1)Annual	1)Annual	1)Annual
	pt-to-pt			
		reset/ratchet, point-	reset/ratchet, point-	reset/ratchet, point-
	2) Ann. reset/ratchet	to-point index acct	to-point index acct	to-point index acct
	performance	2)Fixed acct.	2)Fixed acct.	2)Fixed acct.
	triggered acct (PTA)	,	,	ĺ
	anggerea acce (c. 171)	5 and 10 year	5 and 10 year	5 and 10 year
	3)MYG Fixed acct	o and to year	o una ro year	o una ro year
	3)WITG FIXEG acct			
	S&P 500 Index	S&P 500 Index	S&P 500 Index	S&P 500 Index
Premium Listing	Single	Flexible \$83/mo.	Flexible. \$83/mo.	Flexible. \$83/mo.
	1	minimum additional	minimum additional	minimum additional
Participation Rate	78 810			
i ai licipation Rate			5yr 10yr	5yr 10yr
	2yr- 16.00% 16.00%	PR 100% 100%	PR 100% 100%	PR 100% 100%
	PTA- 5.8% 5.8%	CAP 5.00% 6.00%	CAP 6.25% 7.25%	CAP 6.75% 7.75%
	Fixed-3.65% 3.65%	Fixed 3.25% 3.75%	Fixed 3.5% 4.0%	Fixed 3.5% 4.0%
	100% PR guar.			
	2yr Min. CAP – 10%	Min. PR - 25%	Min. PR - 25%	Min. PR - 25%
	PTA Min. – 3%	Min CAP - 3%	Min CAP – 3%	Min CAP - 3%
	Fixed Min. – 1.75%			
Commission	78 – 5%; 3.75% @	5yr 4.5%,3.5% 70-85	5yr 4.5%,3.5% 70-85	5yr 4.5%,3.5% 70-85
	76-80; 2.5% @81+		·	'
	810 – 6%; 4.5% @	10yr 5.5%, 4.5% 70-	10yr 5.5%, 4.5% 70-	10yr 5.5%, 4.5% 70-
	76-80; 3% @81+	85	85	85
Issue Ages	0-85 Q & NQ	0-85 (1 and 5 yr), 0-	0-85 (1 and 5 yr), 0-	0-85 (1 and 5 yr), 0-
		80 (10 yr) Q or Non	80 (10 yr) Q or Non	80 (10 yr) Q or Non
		Q	Q	Q
Minimum Issue	\$5,000	\$1,000	\$1,000	\$1,000
Maximum Issue	. ,	Ψ.,	' '	
Maximum issue	E4 000 000	¢500 000	¢ 500 000	\$500,000
	\$1,000,000	\$500,000	\$500,000	\$500,000
Free Annual Partial	\$1,000,000 10% after year one	\$500,000 10% after year one	\$500,000 10% after year one	\$500,000 10% after year one
Free Annual Partial Withdrawal		. ,	10% after year one	10% after year one
Free Annual Partial Withdrawal		. ,	' '	
Free Annual Partial	10% after year one 9/8/7/6/5/4/3/2 - 78	10% after year one 8/7/6/4/2	10% after year one 8/7/6/5/4/3/2/1/1/1*	10% after year one 8/7/6/4/2
Free Annual Partial Withdrawal	10% after year one 9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/2.85/	10% after year one 8/7/6/4/2 5 Years	10% after year one 8/7/6/5/4/3/2/1/1/1* 5 Years	10% after year one 8/7/6/4/2 5 Years
Free Annual Partial Withdrawal	10% after year one 9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 - 810	10% after year one 8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1	10% after year one 8/7/6/5/4/3/2/1/1/1* 5 Years 9/9/8/7/6/5/4/3/2/1**	10% after year one 8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1
Free Annual Partial Withdrawal Surrender Charges	10% after year one 9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 - 810 + or - MVA	10% after year one 8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years	10% after year one  8/7/6/5/4/3/2/1/1/1/*  5 Years  9/9/8/7/6/5/4/3/2/1**  10 Years	10% after year one 8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years
Free Annual Partial Withdrawal	10% after year one  9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 - 810 + or - MVA 100% of premium at	10% after year one 8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1	10% after year one 8/7/6/5/4/3/2/1/1/1* 5 Years 9/9/8/7/6/5/4/3/2/1**	10% after year one 8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	10% after year one 9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 - 810 + or - MVA	10% after year one 8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years	10% after year one  8/7/6/5/4/3/2/1/1/1/*  5 Years  9/9/8/7/6/5/4/3/2/1**  10 Years	10% after year one 8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	10% after year one  9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 - 810 + or - MVA 100% of premium at	10% after year one 8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 3% on 100% of AV	10% after year one  8/7/6/5/4/3/2/1/1/1/*  5 Years  9/9/8/7/6/5/4/3/2/1**  10 Years	8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 1.5% on 100% of AV
Free Annual Partial Withdrawal Surrender Charges	10% after year one  9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 - 810 + or - MVA 100% of premium at 2%  Performance	8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 3% on 100% of AV Nursing Home	10% after year one  8/7/6/5/4/3/2/1/1/1/1*  5 Years  9/9/8/7/6/5/4/3/2/1**  10 Years  2.0% on 100% of AV	10% after year one 8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 1.5% on 100% of AV Nursing Home
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	10% after year one  9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 - 810 + or - MVA  100% of premium at 2%  Performance triggered account	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 3% on 100% of AV  Nursing Home Withdrawals 25%	10% after year one  8/7/6/5/4/3/2/1/1/1*  5 Years  9/9/8/7/6/5/4/3/2/1**  10 Years  2.0% on 100% of AV  Nursing Home	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 1.5% on 100% of AV  Nursing Home Withdrawals 25%
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	10% after year one  9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 - 810 + or - MVA  100% of premium at 2%  Performance triggered account interest applied if	8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 3% on 100% of AV Nursing Home	10% after year one  8/7/6/5/4/3/2/1/1/1*  5 Years  9/9/8/7/6/5/4/3/2/1**  10 Years  2.0% on 100% of AV  Nursing Home Withdrawals 25% after	10% after year one 8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 1.5% on 100% of AV Nursing Home
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	10% after year one  9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 - 810 + or - MVA  100% of premium at 2%  Performance triggered account interest applied if S&P did not go	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 3% on 100% of AV  Nursing Home Withdrawals 25% after year one	10% after year one  8/7/6/5/4/3/2/1/1/1*  5 Years  9/9/8/7/6/5/4/3/2/1**  10 Years  2.0% on 100% of AV  Nursing Home Withdrawals 25% after	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 1.5% on 100% of AV  Nursing Home Withdrawals 25% after year one
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	10% after year one  9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 - 810 + or - MVA  100% of premium at 2%  Performance triggered account interest applied if	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 3% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'l deposits do	10% after year one  8/7/6/5/4/3/2/1/1/1/1* 5 Years 9/9/8/7/6/5/4/3/2/1** 10 Years 2.0% on 100% of AV  Nursing Home Withdrawals 25% after year one	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 1.5% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'l deposits do
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Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	10% after year one  9/8/7/6/5/4/3/2 - 78  10/9/8/7/6/5/4/2.85/  1.85/0.85 - 810 + or - MVA  100% of premium at 2%  Performance triggered account interest applied if S&P did not go down for that year	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 3% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'l deposits do	10% after year one  8/7/6/5/4/3/2/1/1/1*  5 Years  9/9/8/7/6/5/4/3/2/1**  10 Years  2.0% on 100% of AV  Nursing Home Withdrawals 25% after year one  *60 day window after 5 years to leave contract	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 1.5% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'l deposits do
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Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	10% after year one  9/8/7/6/5/4/3/2 - 78  10/9/8/7/6/5/4/2.85/  1.85/0.85 - 810 + or - MVA  100% of premium at 2%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt- to-pt can only be reallocated every 2	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 3% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'I deposits do not reset surrender  Add'I deposit in EIA accts. Have own	10% after year one  8/7/6/5/4/3/2/1/1/1*  5 Years  9/9/8/7/6/5/4/3/2/1**  10 Years  2.0% on 100% of AV  Nursing Home Withdrawals 25% after year one  *60 day window after 5 years to leave contract with no surrender  **Higher surrender charges for clients	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 1.5% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'I deposits do not reset surrender  Add'I deposit in EIA accts. Have own
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	10% after year one  9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 - 810 + or - MVA  100% of premium at 2%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt- to-pt can only be	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 3% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'l deposits do not reset surrender  Add'l deposit in EIA	10% after year one  8/7/6/5/4/3/2/1/1/1* 5 Years 9/9/8/7/6/5/4/3/2/1** 10 Years 2.0% on 100% of AV  Nursing Home Withdrawals 25% after year one  *60 day window after 5 years to leave contract with no surrender  **Higher surrender	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 1.5% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'l deposits do not reset surrender  Add'l deposit in EIA
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Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	10% after year one  9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 - 810 + or - MVA  100% of premium at 2%  Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt- to-pt can only be reallocated every 2 yrs	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 3% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'I deposits do not reset surrender  Add'I deposit in EIA accts. Have own start and end points	10% after year one  8/7/6/5/4/3/2/1/1/1/* 5 Years 9/9/8/7/6/5/4/3/2/1** 10 Years 2.0% on 100% of AV  Nursing Home Withdrawals 25% after year one *60 day window after 5 years to leave contract with no surrender  **Higher surrender charges for clients ages 0-55  Add'l deposits do not	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 1.5% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'I deposits do not reset surrender  Add'I deposit in EIA accts. Have own start and end points
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 - 810 + or - MVA 100% of premium at 2% Performance triggered account interest applied if S&P did not go down for that year Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Death Benefit option of surrender	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 3% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'I deposits do not reset surrender  Add'I deposit in EIA accts. Have own start and end points  Commission	10% after year one  8/7/6/5/4/3/2/1/1/1* 5 Years 9/9/8/7/6/5/4/3/2/1** 10 Years 2.0% on 100% of AV  Nursing Home Withdrawals 25% after year one  *60 day window after 5 years to leave contract with no surrender  **Higher surrender charges for clients ages 0-55  Add'l deposits do not reset surrender	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 1.5% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'l deposits do not reset surrender  Add'l deposit in EIA accts. Have own start and end points  Commission
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 - 810 + or - MVA 100% of premium at 2% Performance triggered account interest applied if S&P did not go down for that year Funds in 2 year pt- to-pt can only be reallocated every 2 yrs  Death Benefit option of surrender value or payout of 5	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 3% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'I deposits do not reset surrender  Add'I deposit in EIA accts. Have own start and end points  Commission	10% after year one  8/7/6/5/4/3/2/1/1/1* 5 Years 9/9/8/7/6/5/4/3/2/1** 10 Years  2.0% on 100% of AV  Nursing Home Withdrawals 25% after year one  *60 day window after 5 years to leave contract with no surrender charges for clients ages 0-55  Add'l deposits do not reset surrender  Add'l deposit in EIA	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 1.5% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'l deposits do not reset surrender  Add'l deposit in EIA accts. Have own start and end points  Commission
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 - 810 + or - MVA 100% of premium at 2% Performance triggered account interest applied if S&P did not go down for that year Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Death Benefit option of surrender	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 3% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'I deposits do not reset surrender  Add'I deposit in EIA accts. Have own start and end points  Commission	10% after year one  8/7/6/5/4/3/2/1/1/1/* 5 Years 9/9/8/7/6/5/4/3/2/1** 10 Years  2.0% on 100% of AV  Nursing Home Withdrawals 25% after year one  *60 day window after 5 years to leave contract with no surrender  **Higher surrender charges for clients ages 0-55  Add'l deposits do not reset surrender  Add'l deposit in EIA accts. Have own start	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 1.5% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'l deposits do not reset surrender  Add'l deposit in EIA accts. Have own start and end points  Commission
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 - 810 + or - MVA 100% of premium at 2% Performance triggered account interest applied if S&P did not go down for that year Funds in 2 year pt- to-pt can only be reallocated every 2 yrs  Death Benefit option of surrender value or payout of 5	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 3% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'I deposits do not reset surrender  Add'I deposit in EIA accts. Have own start and end points  Commission	10% after year one  8/7/6/5/4/3/2/1/1/1* 5 Years 9/9/8/7/6/5/4/3/2/1** 10 Years  2.0% on 100% of AV  Nursing Home Withdrawals 25% after year one  *60 day window after 5 years to leave contract with no surrender charges for clients ages 0-55  Add'l deposits do not reset surrender  Add'l deposit in EIA	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 1.5% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'l deposits do not reset surrender  Add'l deposit in EIA accts. Have own start and end points  Commission
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 - 810 + or - MVA 100% of premium at 2% Performance triggered account interest applied if S&P did not go down for that year Funds in 2 year pt- to-pt can only be reallocated every 2 yrs  Death Benefit option of surrender value or payout of 5	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 3% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'I deposits do not reset surrender  Add'I deposit in EIA accts. Have own start and end points  Commission	10% after year one  8/7/6/5/4/3/2/1/1/1/* 5 Years 9/9/8/7/6/5/4/3/2/1** 10 Years  2.0% on 100% of AV  Nursing Home Withdrawals 25% after year one  *60 day window after 5 years to leave contract with no surrender  **Higher surrender charges for clients ages 0-55  Add'l deposits do not reset surrender  Add'l deposit in EIA accts. Have own start	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 1.5% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'l deposits do not reset surrender  Add'l deposit in EIA accts. Have own start and end points  Commission
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 - 810 + or - MVA 100% of premium at 2% Performance triggered account interest applied if S&P did not go down for that year Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Death Benefit option of surrender value or payout of 5	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 3% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'I deposits do not reset surrender  Add'I deposit in EIA accts. Have own start and end points  Commission	10% after year one  8/7/6/5/4/3/2/1/1/1*  5 Years  9/9/8/7/6/5/4/3/2/1**  10 Years  2.0% on 100% of AV  Nursing Home Withdrawals 25% after year one  *60 day window after 5 years to leave contract with no surrender  **Higher surrender charges for clients ages 0-55  Add'l deposits do not reset surrender  Add'l deposit in EIA accts. Have own start and end points	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 1.5% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'l deposits do not reset surrender  Add'l deposit in EIA accts. Have own start and end points  Commission
Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee  Comments	9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 - 810 + or - MVA 100% of premium at 2% Performance triggered account interest applied if S&P did not go down for that year Funds in 2 year pt- to-pt can only be reallocated every 2 yrs  Death Benefit option of surrender value or payout of 5 yrs (min.)	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 3% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'l deposits do not reset surrender  Add'l deposit in EIA accts. Have own start and end points  Commission reduced on 412i	10% after year one  8/7/6/5/4/3/2/1/1/1/* 5 Years 9/9/8/7/6/5/4/3/2/1** 10 Years  2.0% on 100% of AV  Nursing Home Withdrawals 25% after year one  *60 day window after 5 years to leave contract with no surrender charges for clients ages 0-55  Add'I deposits do not reset surrender  Add'I deposit in EIA accts. Have own start and end points  Commission reduced on 412i	8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 1.5% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'l deposits do not reset surrender  Add'l deposit in EIA accts. Have own start and end points  Commission reduced on 412i
Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee  Comments  Product NOT	9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 - 810 + or - MVA 100% of premium at 2% Performance triggered account interest applied if S&P did not go down for that year Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Death Benefit option of surrender value or payout of 5	8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 3% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'I deposits do not reset surrender  Add'I deposit in EIA accts. Have own start and end points  Commission reduced on 412i	10% after year one  8/7/6/5/4/3/2/1/1/1* 5 Years 9/9/8/7/6/5/4/3/2/1** 10 Years  2.0% on 100% of AV  Nursing Home Withdrawals 25% after year one  *60 day window after 5 years to leave contract with no surrender charges for clients ages 0-55  Add'l deposits do not reset surrender  Add'l deposit in EIA accts. Have own start and end points  Commission reduced on 412i  AK,DC,DE,IL,MD,NE	8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 1.5% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'I deposits do not reset surrender  Add'I deposit in EIA accts. Have own start and end points  Commission reduced on 412i
Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee  Comments	9/8/7/6/5/4/3/2 - 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 - 810 + or - MVA 100% of premium at 2% Performance triggered account interest applied if S&P did not go down for that year Funds in 2 year pt- to-pt can only be reallocated every 2 yrs  Death Benefit option of surrender value or payout of 5 yrs (min.)	10% after year one  8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 3% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'l deposits do not reset surrender  Add'l deposit in EIA accts. Have own start and end points  Commission reduced on 412i	10% after year one  8/7/6/5/4/3/2/1/1/1/* 5 Years 9/9/8/7/6/5/4/3/2/1** 10 Years  2.0% on 100% of AV  Nursing Home Withdrawals 25% after year one  *60 day window after 5 years to leave contract with no surrender charges for clients ages 0-55  Add'I deposits do not reset surrender  Add'I deposit in EIA accts. Have own start and end points  Commission reduced on 412i	8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years 1.5% on 100% of AV  Nursing Home Withdrawals 25% after year one  Add'l deposits do not reset surrender  Add'l deposit in EIA accts. Have own start and end points  Commission reduced on 412i

			a guide, see company lit	
Carrier	Lincoln Benefit	Lincoln Benefit	Physicians	Sun Life Financial
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	2.1 Billion (62	2.1 Billion (62	1.2 Billion	72.8 Billion
Assets	Billion Allstate)	Billion Allstate)	1.2 Billion	72.0 Billion
Burnel Manage			Mista Indian Osladian	17
Product Name	Saver's Index I	Saver's Index III	Vista Index Solution	Keyport Index
				Multipoint
Crediting Method	Annual reset/ratchet	Annual reset/ratchet	1 <sup>st</sup> yr Premium bonus:	Cumulative averaging
	Pt to Pt	point to point	10yr – 5%, 15yr – 10%	with annual high water
			3 indexing methods	mark
	2 Crediting Options	2 Crediting Options	available:	F. L
	based on	based on	1) Ann.Reset Mo avg	End point is highest
	participation rate	participation rate	2) Annual Reset Pt-pt	running averaged year
	participation rate	participation rate	3) Fixed Interest	end
		C 9 D E00 Index	All gains ratcheted	S&P 500 Index
		S&P 500 Index	S&P 500 Index	Sar Soo ilidex
	S&P 500 Index			
Premium Listing	Single	Flexible. Minimum	Flexible - \$100/mo.	Single
		\$150	min.	
Participation Rate	Option1 Option2	Option1 Option2	PR Fixed	1 Yr: 30% PR
	PR 60% 100%	PR 60% 100%	7yr 125% 2.90%	10% CAP
	CAP 9.00% 8.00%	CAP 7.5% 6.5%	10yr 100% 2.90%	1070 07 11
	MinPR 50% 100%	MinPR* 30% 100%	15yr 100% 3.00%	5 Yr: 80% PR
			MoCAP Pt-Pt CAP	
		*Option 1 – 20%min.PR	7yr 6.25% 6.0%	7 Yr: 90% PR
		in CA, 50% in WI	10yr 6.5% 6.0%	10 Yr: 100% PR
	3% min.CAP for all	Option 2 – 20%min.PR	15yr 6.5% 6.0%	
		in CA	Min. Cap-6%,	No CAP on 5,7, and
			Min.Fixed 1.5%	10 yr
<u> </u>		3% min.CAP for all		
Commission	5% 0-75	8% 0-75	7yr – 4%; 10yr – 7%,	1% on 1 yr, 5% on 5 yr,
	3.5% 76+	5.5% 76+	15yr – 9%	7% on 7 yr, 10% on 10
	Based on owner age	Based on owner age	See Below	yr Dadwad ana 04
<del></del>		0 00 00 00		Reduced age 81+
Issue Ages	Owner 0-99,	Owner 0-99, Annuitant	7yr 0-80, 10yr 0-75,	0-85 Non Q; 0-75 Q
	Annuitant 0-75 Q or	0-85 Q or Non Q	15yr 0-70	
	Non Q			
Minimum Issue	\$2,000 Q	\$10,000	\$2,500	\$10,000
	\$5,000 Non Q		, ,	. ,
Maximum Issue	\$1,000,000	\$1,000,000	\$500,000	\$1,000,000
maximum 100ac		Ψ1,000,000	. ,	· ' '
		100/ ofter year one	E0/ offer year and	Annually yested
Free Annual Partial	10% after year one	10% after year one	5% after year one	Annually vested
Free Annual Partial Withdrawal	10% after year one	•	•	portion
Free Annual Partial		10% after year one 10/10/9/9/8/8/7/6/4/2	Minimum Guarantee	portion SV = 90% of
Free Annual Partial Withdrawal	10% after year one	•	•	portion
Free Annual Partial Withdrawal	10% after year one 8/8/8/8/8/8	10/10/9/9/8/8/7/6/4/2	Minimum Guarantee	portion SV = 90% of
Free Annual Partial Withdrawal	10% after year one 8/8/8/8/8/8/8 7 years	10/10/9/9/8/8/7/6/4/2 10 years	Minimum Guarantee	portion SV = 90% of premium + vested credit
Free Annual Partial Withdrawal Surrender Charges	10% after year one  8/8/8/8/8/8/8  7 years  90% of premium at	10/10/9/9/8/8/7/6/4/2 10 years 90% of premium at	Minimum Guarantee Value	portion SV = 90% of premium + vested credit 90% of premium at
Free Annual Partial Withdrawal Surrender Charges	10% after year one 8/8/8/8/8/8/8 7 years	10/10/9/9/8/8/7/6/4/2 10 years	Minimum Guarantee Value 90% of prem. at 1.5%	portion SV = 90% of premium + vested credit
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	10% after year one  8/8/8/8/8/8/8  7 years  90% of premium at	10/10/9/9/8/8/7/6/4/2 10 years 90% of premium at 3%	Minimum Guarantee Value 90% of prem. at 1.5% (90% at 3% in CA, NM,	portion SV = 90% of premium + vested credit 90% of premium at 1.75%
Free Annual Partial Withdrawal Surrender Charges	10% after year one  8/8/8/8/8/8/8  7 years  90% of premium at  3%	10/10/9/9/8/8/7/6/4/2 10 years 90% of premium at 3% New deposits have	Minimum Guarantee Value 90% of prem. at 1.5% (90% at 3% in CA, NM, UT & WI)	portion SV = 90% of premium + vested credit 90% of premium at 1.75%  1, 5 or 7 year
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	10% after year one  8/8/8/8/8/8/8  7 years  90% of premium at  3%  Can annuitize after	10/10/9/9/8/8/7/6/4/2 10 years 90% of premium at 3% New deposits have own surrender,	Minimum Guarantee Value  90% of prem. at 1.5% (90% at 3% in CA, NM, UT & WI)  Addt'l. deposits do not	portion SV = 90% of premium + vested credit 90% of premium at 1.75%  1, 5 or 7 year contract available
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	10% after year one  8/8/8/8/8/8/8 7 years  90% of premium at 3%  Can annuitize after year 1 w/ no surrender	10/10/9/9/8/8/7/6/4/2 10 years 90% of premium at 3% New deposits have	Minimum Guarantee Value  90% of prem. at 1.5% (90% at 3% in CA, NM, UT & WI)  Addt'l. deposits do not	portion SV = 90% of premium + vested credit 90% of premium at 1.75%  1, 5 or 7 year contract available Call for details on
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	10% after year one  8/8/8/8/8/8/8 7 years  90% of premium at 3%  Can annuitize after year 1 w/ no surrender – min. 3 years  45 day window @ end	10/10/9/9/8/8/7/6/4/2 10 years  90% of premium at 3%  New deposits have own surrender, index rates	Minimum Guarantee Value  90% of prem. at 1.5% (90% at 3% in CA, NM, UT & WI)  Addt'l. deposits do not reset surrender  Comp reduced at older ages	portion SV = 90% of premium + vested credit 90% of premium at 1.75%  1, 5 or 7 year contract available
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	10% after year one  8/8/8/8/8/8/8  7 years  90% of premium at 3%  Can annuitize after year 1 w/ no surrender – min. 3 years	10/10/9/9/8/8/7/6/4/2 10 years  90% of premium at 3%  New deposits have own surrender, index rates  Can annuitize after	Minimum Guarantee Value  90% of prem. at 1.5% (90% at 3% in CA, NM, UT & WI)  Addt'l. deposits do not reset surrender  Comp reduced at older	portion  SV = 90% of premium + vested credit  90% of premium at 1.75%  1, 5 or 7 year contract available Call for details on Vesting Schedule
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	10% after year one  8/8/8/8/8/8/8 7 years  90% of premium at 3%  Can annuitize after year 1 w/ no surrender – min. 3 years  45 day window @ end	10/10/9/9/8/8/7/6/4/2 10 years  90% of premium at 3%  New deposits have own surrender, index rates	Minimum Guarantee Value  90% of prem. at 1.5% (90% at 3% in CA, NM, UT & WI)  Addt'l. deposits do not reset surrender  Comp reduced at older ages Lower comp in TX,UT	portion  SV = 90% of premium + vested credit  90% of premium at 1.75%  1, 5 or 7 year contract available Call for details on Vesting Schedule  Participation rates
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	10% after year one  8/8/8/8/8/8/8 7 years  90% of premium at 3%  Can annuitize after year 1 w/ no surrender – min. 3 years  45 day window @ end of 7th yr to move money	10/10/9/9/8/8/7/6/4/2 10 years  90% of premium at 3%  New deposits have own surrender, index rates  Can annuitize after yr 5 for 5 yr min.	Minimum Guarantee Value  90% of prem. at 1.5% (90% at 3% in CA, NM, UT & WI) Addt'l. deposits do not reset surrender  Comp reduced at older ages Lower comp in TX,UT  Death Benefit = min.	portion  SV = 90% of premium + vested credit  90% of premium at 1.75%  1, 5 or 7 year contract available Call for details on Vesting Schedule  Participation rates and CAPs
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	10% after year one  8/8/8/8/8/8/8 7 years  90% of premium at 3%  Can annuitize after year 1 w/ no surrender – min. 3 years  45 day window @ end of 7th yr to move money  Confinement waiver –	10/10/9/9/8/8/7/6/4/2 10 years  90% of premium at 3%  New deposits have own surrender, index rates  Can annuitize after yr 5 for 5 yr min.  Confinement waiver	Minimum Guarantee Value  90% of prem. at 1.5% (90% at 3% in CA, NM, UT & WI)  Addt'l. deposits do not reset surrender  Comp reduced at older ages Lower comp in TX,UT  Death Benefit = min. guar. of contract	portion  SV = 90% of premium + vested credit  90% of premium at 1.75%  1, 5 or 7 year contract available Call for details on Vesting Schedule  Participation rates and CAPs guaranteed for life
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	8/8/8/8/8/8/8 7 years  90% of premium at 3%  Can annuitize after year 1 w/ no surrender – min. 3 years  45 day window @ end of 7th yr to move money  Confinement waiver – full AV after 60 days,	10/10/9/9/8/8/7/6/4/2 10 years  90% of premium at 3%  New deposits have own surrender, index rates  Can annuitize after yr 5 for 5 yr min.	Minimum Guarantee Value  90% of prem. at 1.5% (90% at 3% in CA, NM, UT & WI)  Addt'l. deposits do not reset surrender  Comp reduced at older ages Lower comp in TX,UT  Death Benefit = min. guar. of contract Principal guar. avail.	portion  SV = 90% of premium + vested credit  90% of premium at 1.75%  1, 5 or 7 year contract available Call for details on Vesting Schedule  Participation rates and CAPs
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	10% after year one  8/8/8/8/8/8/8 7 years  90% of premium at 3%  Can annuitize after year 1 w/ no surrender – min. 3 years  45 day window @ end of 7th yr to move money  Confinement waiver – full AV after 60 days, not avail. In KS, MA,	10/10/9/9/8/8/7/6/4/2 10 years  90% of premium at 3%  New deposits have own surrender, index rates  Can annuitize after yr 5 for 5 yr min.  Confinement waiver	Minimum Guarantee Value  90% of prem. at 1.5% (90% at 3% in CA, NM, UT & WI)  Addt'l. deposits do not reset surrender  Comp reduced at older ages Lower comp in TX,UT  Death Benefit = min. guar. of contract Principal guar. avail. for 25bp reduction on	portion  SV = 90% of premium + vested credit  90% of premium at 1.75%  1, 5 or 7 year contract available Call for details on Vesting Schedule  Participation rates and CAPs guaranteed for life
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	8/8/8/8/8/8/8 7 years  90% of premium at 3%  Can annuitize after year 1 w/ no surrender – min. 3 years  45 day window @ end of 7th yr to move money  Confinement waiver – full AV after 60 days,	10/10/9/9/8/8/7/6/4/2 10 years  90% of premium at 3%  New deposits have own surrender, index rates  Can annuitize after yr 5 for 5 yr min.  Confinement waiver – full AV after 60 days, not avail. In	Minimum Guarantee Value  90% of prem. at 1.5% (90% at 3% in CA, NM, UT & WI)  Addt'l. deposits do not reset surrender  Comp reduced at older ages Lower comp in TX,UT  Death Benefit = min. guar. of contract Principal guar. avail. for 25bp reduction on Cap and 10bp	portion  SV = 90% of premium + vested credit  90% of premium at 1.75%  1, 5 or 7 year contract available Call for details on Vesting Schedule  Participation rates and CAPs guaranteed for life of the contract
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	8/8/8/8/8/8/8 7 years  90% of premium at 3%  Can annuitize after year 1 w/ no surrender – min. 3 years  45 day window @ end of 7th yr to move money  Confinement waiver – full AV after 60 days, not avail. In KS, MA, OR, TX, VT, WA	10/10/9/9/8/8/7/6/4/2 10 years  90% of premium at 3%  New deposits have own surrender, index rates  Can annuitize after yr 5 for 5 yr min.  Confinement waiver – full AV after 60 days, not avail. In KS, MA, OR, TX, VT,	Minimum Guarantee Value  90% of prem. at 1.5% (90% at 3% in CA, NM, UT & WI)  Addt'l. deposits do not reset surrender  Comp reduced at older ages Lower comp in TX,UT  Death Benefit = min. guar. of contract Principal guar. avail. for 25bp reduction on Cap and 10bp reduction on fixed	portion  SV = 90% of premium + vested credit  90% of premium at 1.75%  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
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	8/8/8/8/8/8/8 7 years  90% of premium at 3%  Can annuitize after year 1 w/ no surrender – min. 3 years  45 day window @ end of 7th yr to move money  Confinement waiver – full AV after 60 days, not avail. In KS, MA, OR, TX, VT, WA  Saver's Index I is filed	10/10/9/9/8/8/7/6/4/2 10 years  90% of premium at 3%  New deposits have own surrender, index rates  Can annuitize after yr 5 for 5 yr min.  Confinement waiver – full AV after 60 days, not avail. In	Minimum Guarantee Value  90% of prem. at 1.5% (90% at 3% in CA, NM, UT & WI)  Addt'l. deposits do not reset surrender  Comp reduced at older ages Lower comp in TX,UT  Death Benefit = min. guar. of contract Principal guar. avail. for 25bp reduction on Cap and 10bp reduction on fixed acct.	portion  SV = 90% of premium + vested credit  90% of premium at 1.75%  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
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	8/8/8/8/8/8/8 7 years  90% of premium at 3%  Can annuitize after year 1 w/ no surrender – min. 3 years  45 day window @ end of 7th yr to move money  Confinement waiver – full AV after 60 days, not avail. In KS, MA, OR, TX, VT, WA  Saver's Index I is filed under different name in	10/10/9/9/8/8/7/6/4/2 10 years  90% of premium at 3%  New deposits have own surrender, index rates  Can annuitize after yr 5 for 5 yr min.  Confinement waiver – full AV after 60 days, not avail. In KS, MA, OR, TX, VT,	Minimum Guarantee Value  90% of prem. at 1.5% (90% at 3% in CA, NM, UT & WI)  Addt'l. deposits do not reset surrender  Comp reduced at older ages Lower comp in TX,UT  Death Benefit = min. guar. of contract Principal guar. avail. for 25bp reduction on Cap and 10bp reduction on fixed acct. Full AV avail. if taken	portion  SV = 90% of premium + vested credit  90% of premium at 1.75%  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
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	8/8/8/8/8/8/8 7 years  90% of premium at 3%  Can annuitize after year 1 w/ no surrender – min. 3 years  45 day window @ end of 7th yr to move money  Confinement waiver – full AV after 60 days, not avail. In KS, MA, OR, TX, VT, WA  Saver's Index I is filed	10/10/9/9/8/8/7/6/4/2 10 years  90% of premium at 3%  New deposits have own surrender, index rates  Can annuitize after yr 5 for 5 yr min.  Confinement waiver – full AV after 60 days, not avail. In KS, MA, OR, TX, VT,	Minimum Guarantee Value  90% of prem. at 1.5% (90% at 3% in CA, NM, UT & WI)  Addt'l. deposits do not reset surrender  Comp reduced at older ages Lower comp in TX,UT  Death Benefit = min. guar. of contract Principal guar. avail. for 25bp reduction on Cap and 10bp reduction on fixed acct.	portion  SV = 90% of premium + vested credit  90% of premium at 1.75%  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
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	8/8/8/8/8/8/8 7 years  90% of premium at 3%  Can annuitize after year 1 w/ no surrender – min. 3 years  45 day window @ end of 7th yr to move money  Confinement waiver – full AV after 60 days, not avail. In KS, MA, OR, TX, VT, WA  Saver's Index I is filed under different name in	10/10/9/9/8/8/7/6/4/2 10 years  90% of premium at 3%  New deposits have own surrender, index rates  Can annuitize after yr 5 for 5 yr min.  Confinement waiver – full AV after 60 days, not avail. In KS, MA, OR, TX, VT,	Minimum Guarantee Value  90% of prem. at 1.5% (90% at 3% in CA, NM, UT & WI)  Addt'l. deposits do not reset surrender  Comp reduced at older ages Lower comp in TX,UT  Death Benefit = min. guar. of contract Principal guar. avail. for 25bp reduction on Cap and 10bp reduction on fixed acct.  Full AV avail. if taken over 5 yr min.	portion  SV = 90% of premium + vested credit  90% of premium at 1.75%  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
Free Annual Partial Withdrawal Surrender Charges Minimum Guarantee	8/8/8/8/8/8/8 7 years  90% of premium at 3%  Can annuitize after year 1 w/ no surrender – min. 3 years  45 day window @ end of 7th yr to move money  Confinement waiver – full AV after 60 days, not avail. In KS, MA, OR, TX, VT, WA  Saver's Index I is filed under different name in	10/10/9/9/8/8/7/6/4/2 10 years  90% of premium at 3%  New deposits have own surrender, index rates  Can annuitize after yr 5 for 5 yr min.  Confinement waiver – full AV after 60 days, not avail. In KS, MA, OR, TX, VT,	Minimum Guarantee Value  90% of prem. at 1.5% (90% at 3% in CA, NM, UT & WI)  Addt'l. deposits do not reset surrender  Comp reduced at older ages Lower comp in TX,UT  Death Benefit = min. guar. of contract Principal guar. avail. for 25bp reduction on Cap and 10bp reduction on fixed acct. Full AV avail. if taken over 5 yr min.  Nursing home waiver -	portion  SV = 90% of premium + vested credit  90% of premium at 1.75%  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
Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee  Comments	8/8/8/8/8/8/8 7 years  90% of premium at 3%  Can annuitize after year 1 w/ no surrender – min. 3 years  45 day window @ end of 7th yr to move money  Confinement waiver – full AV after 60 days, not avail. In KS, MA, OR, TX, VT, WA  Saver's Index I is filed under different name in SC	10/10/9/9/8/8/7/6/4/2 10 years  90% of premium at 3%  New deposits have own surrender, index rates  Can annuitize after yr 5 for 5 yr min.  Confinement waiver – full AV after 60 days, not avail. In KS, MA, OR, TX, VT, WA	Minimum Guarantee Value  90% of prem. at 1.5% (90% at 3% in CA, NM, UT & WI)  Addt'l. deposits do not reset surrender  Comp reduced at older ages Lower comp in TX,UT  Death Benefit = min. guar. of contract Principal guar. avail. for 25bp reduction on Cap and 10bp reduction on fixed acct. Full AV avail. if taken over 5 yr min.  Nursing home waiver - 60 days	portion  SV = 90% of premium + vested credit  90% of premium at 1.75%  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
Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee  Comments	8/8/8/8/8/8/8 7 years  90% of premium at 3%  Can annuitize after year 1 w/ no surrender – min. 3 years  45 day window @ end of 7th yr to move money  Confinement waiver – full AV after 60 days, not avail. In KS, MA, OR, TX, VT, WA  Saver's Index I is filed under different name in SC  AK, ND, NY, OR, VT,	10/10/9/9/8/8/7/6/4/2 10 years  90% of premium at 3%  New deposits have own surrender, index rates  Can annuitize after yr 5 for 5 yr min.  Confinement waiver – full AV after 60 days, not avail. In KS, MA, OR, TX, VT, WA	Minimum Guarantee Value  90% of prem. at 1.5% (90% at 3% in CA, NM, UT & WI)  Addt'l. deposits do not reset surrender  Comp reduced at older ages Lower comp in TX,UT  Death Benefit = min. guar. of contract Principal guar. avail. for 25bp reduction on Cap and 10bp reduction on fixed acct.  Full AV avail. if taken over 5 yr min.  Nursing home waiver - 60 days  AL, IN, MA, MN, MS,	portion  SV = 90% of premium + vested credit  90% of premium at 1.75%  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
Free Annual Partial Withdrawal Surrender Charges  Minimum Guarantee  Comments	8/8/8/8/8/8/8 7 years  90% of premium at 3%  Can annuitize after year 1 w/ no surrender – min. 3 years  45 day window @ end of 7th yr to move money  Confinement waiver – full AV after 60 days, not avail. In KS, MA, OR, TX, VT, WA  Saver's Index I is filed under different name in SC	10/10/9/9/8/8/7/6/4/2 10 years  90% of premium at 3%  New deposits have own surrender, index rates  Can annuitize after yr 5 for 5 yr min.  Confinement waiver – full AV after 60 days, not avail. In KS, MA, OR, TX, VT, WA	Minimum Guarantee Value  90% of prem. at 1.5% (90% at 3% in CA, NM, UT & WI)  Addt'l. deposits do not reset surrender  Comp reduced at older ages Lower comp in TX,UT  Death Benefit = min. guar. of contract Principal guar. avail. for 25bp reduction on Cap and 10bp reduction on fixed acct. Full AV avail. if taken over 5 yr min.  Nursing home waiver - 60 days	portion  SV = 90% of premium + vested credit  90% of premium at 1.75%  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