

FIXED ANNUITY HOT SHEET

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

Carrier	American Equity	ING Reliastar	North American Company	Reliance Standard	The Standard																															
Ratings	A.M. Best A-S&P BBB+	A.M. Best A S&P A+	A.M. Best A+ S&P A+	A.M. Best A S&P A	A.M. Best A S&P AA-																															
Assets	16.9 Billion	21.9 Billion	8.4 Billion	3.5 Billion	12.9 Billion																															
Product Name	*Guarantee 5 & 7	MVA Annuity	Guarantee Choice	Eleos MVA	Focused Growth Annuity 6																															
Commission	*0-75 = 3.00% *76-80 = 2.00%	<table><tr><td></td><td>Qual</td><td>Non-Q</td></tr><tr><td>0-74</td><td>5.2%</td><td>4.75%</td></tr><tr><td>75+</td><td>2.6%</td><td>2.375%</td></tr></table>		Qual	Non-Q	0-74	5.2%	4.75%	75+	2.6%	2.375%	0-80 = 2.5% 81-85 = 1.875% 86-90 = 1.25%	0-75 – 3.25% 76-80 – 2.60% 81-85 – 1.95%	<table><tr><td>0-80</td><td>81-85</td><td>86 -90</td></tr><tr><td>6yr</td><td>2.0%</td><td>1.00% 0.77%</td></tr></table>	0-80	81-85	86 -90	6yr	2.0%	1.00% 0.77%																
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Issue Ages	0-80 Q or NQ	0-80 Q or NQ	0-90 Q or NQ	0-85 Q or NQ	*0 – 90 Q or NQ																															
Minimum Issue	\$10,000 Q and NQ	\$5,000 Q or NQ	2,000 Q / \$10,000 NQ	\$10,000 Q and NQ	\$15,000 Q and NQ																															
Maximum Issue	0-69 = \$1mil 70-74 = \$750,000 75-80 = \$500,000	\$500,000	\$3,000,000	\$500,000+	\$1,000,000																															
Principal Guarantee	No	No	No	No	No																															
Premium Listing	Single	Single	Single	Single	Single																															
Free Annual Partial Withdrawal	Interest Only Immediately	10% Immediately	Interest only, 30 days after issue	10% Immediately	Interest only Immediately																															
Surrender Charges	5yr – 9/8/7/6/5 7yr – 9/8/7/6/5/4/3 *(+ or – MVA)	7/7/7/7/6/5/4/3/2/1 10 years (+ or – MVA)	**See Below (+ or – MVA)	8/7/6/5/4 5 years (+ or – MVA)	8/7/6/5/4/3 (+ or – MVA)																															
Minimum Rate Guarantee	2%	3%	1%	1%	1%																															
Nursing Home Withdrawals	90 days, after year 1; 20% annually	60 days	90 days – up to age 75 (N/Av in MA and ND)	90 days - 25% of AV available/year after yr 1 if issued before age 75	30 days after year 1(Nursing Home Only)																															
Comments & Rates	<p>CHOICE OF FIVE OR SEVEN YEAR RATE GUARANTEE</p> <p>30 day exit window at end of guarantee period to leave contract</p> <p>MVA Rates 5yr = 2.90 7yr = 3.00</p> <p>* Reduced rates and commissions for Non-MVA states.</p> <p>Non-MVA states include: CA, DE, MN, PA</p> <p>Non-MVA Rates 5yr = 2.40 7yr = 2.50</p> <p>Non-MVA Commissions 0 – 75 = 2.50% 76 – 80 = 1.50%</p>	<p>TEN YEAR RATE GUARANTEE</p> <p>NH and TI Waivers Available</p> <p>Can annuitize for a minimum of 10 years</p> <p>Yields: <35k 3.00%* 35-99k 3.00%* 100k+ 3.00%*</p>	<p>CHOICE OF 3-10 YEAR RATE GUARANTEE</p> <p>**Shorter surrender for Shorter guarantee periods: 4yr: 10/10/10/10 5yr: 10/10/10/10/10 6yr: 10/10/10/10/10/9 7yr: 10/10/10/10/10/9/8 8YR:10/10/10/10/10/9/8/6 9: 10/10/10/10/10/9/8/6/4 10:10/10/10/10/10/9/8/6/4/2</p> <p>30 day exit window at end of guar. period to leave contract</p> <p>Can annuitize after year 5 for min. of 5 years</p> <table><tr><td>Term</td><td>>\$200K</td><td>\$200K+</td></tr><tr><td>3 yr</td><td>1.00%</td><td>1.20%</td></tr><tr><td>4 yr</td><td>1.50%</td><td>1.80%</td></tr><tr><td>5 yr</td><td>2.00%</td><td>2.25%</td></tr><tr><td>6 yr</td><td>2.35%</td><td>2.60%</td></tr><tr><td>7yr</td><td>2.70%</td><td>2.90%</td></tr><tr><td>8 yr</td><td>2.90%</td><td>3.10%</td></tr><tr><td>9 yr</td><td>3.10%</td><td>3.30%</td></tr><tr><td>10 yr</td><td>3.25%</td><td>3.40%</td></tr></table> <p>*Rates are reducing on 01/19/2012!</p>	Term	>\$200K	\$200K+	3 yr	1.00%	1.20%	4 yr	1.50%	1.80%	5 yr	2.00%	2.25%	6 yr	2.35%	2.60%	7yr	2.70%	2.90%	8 yr	2.90%	3.10%	9 yr	3.10%	3.30%	10 yr	3.25%	3.40%	<p>ONE YEAR RATE GUARANTEE</p> <p>Delayed commissions for premiums in excess of 300k (until 30 day free look period has expired)</p> <p>Similar Non-MVA contract available w/ reduced commissions</p> <p>1st Year Rate (Bonus): 3.00%(1.00)</p> <p>2.20% AEY if base rate renews at 2.00% in years 2 - 5</p>	<p>SIX YEAR RATE GUARANTEE</p> <p>Terminal illness waiver available</p> <p>Can annuitize after yr 1 for a min of 5 years</p> <p>Add'l deposits can be made within 90 days of issue date and do not reset surrender period</p> <p>Rates: <table><tr><td><100k</td><td>100k+</td></tr><tr><td>6yr - 2.20</td><td>2.30%</td></tr></table></p>	<100k	100k+	6yr - 2.20	2.30%
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Product NOT approved in these states	AK, AL, MO, NY (7yr N/A in OR & WA)	AK, AL, IN, MA, MD, MN, NJ, NY, OR, PA, SC, VT, WA	AL,AK,CT,DE,MN,MO,NY,OR,UT,VA,WA	AL, MD, MN, MT, ND, NY, OR, TX, UT, WA	NY																															