

| ▶ Company / Product                                     | Issue Ages Minimum<br>Premiums   |                              |   |        | W      | ithdrawal P                 | rovisions             |   |       | States  |
|---|--|------------------------------|---|--------|--------|-----------------------------|-----------------------|---|-------|---|
|   | Tremiums   | Sı                           | urrender Charge   | s Last | t 17 Y | ears                        |                       |   |       |   |
|   | Annuitant: Monthly: 5 Qualified Qualified Owner: 80 Single: 5  | ,000                         | No- Disability<br>No- Hospitalizatic<br>No- Extended Car<br>Yes-Nursing Hom | e Waiv | ver    |                             | No- Long              | nployment<br>Term Care<br>inal Illness<br>alization |       | Only<br>Available<br>in:<br>DE  |
|   | Withdrawal Not   | tes:                         |   |        |        |                             |                       |   |       | Prem Bo   |
| American Equity<br>Investment Life<br>Insurance Company | Withdrawal Charges 17 years: 20   19.5   19   18.5   18   17.5   17   16.5   15.5   14   12.5   11   9   |                              |   |        |        |                             | 12.5   11   9   7   5 | 5   3   2   |       |   |
|   | Guaranteed Minimum Val   | ue:                          |   |        | 80%    | of Premiun                  | n at 1.50%            |   |       |   |
|   | Account Name 1-Year S&P 500 Point-to-Point Cap   |                              | Indicie<br>S&P 500  |        | Po     | Type                        | Reset Annual          | Averaging<br>None                                   | Par   | t Sp  |
| Bonus Gold (Index                                       | 1-Year Dow Jones Point-to-Point Ca   |                              | DJIA  |        | Po     | oint to Poin                | t Annual              | None  |       |   |
| 1-05) DE  | 10 Year U.S. Treasury Bond Value w<br>Cap  | vith                         | 10 Year US Tr   | easury | / Po   | oint to Poin                | t Annual              | None  |       |   |
|   | 1 Year S&P 500 Monthly Average<br>Participation Rate   |                              | S&P 500   | )      | Po     | oint to Poin                | t Annual              | Monthly   |       | 20  |
|   | 1 Year S&P 500 Annual Point-to-Poil<br>Participation Rate  | nt                           | S&P 500   | )      | Po     | oint to Poin                | t Annual              | None  |       | 20  |
|   | 1-Year Dow Jones Monthly Average   | Cap                          | DJIA  |        |        | oint to Poin                |                       | Monthly   |       |   |
|   | Traditional Fixed Value  1-Year S&P 500 Monthly Point-to-Point   |                              | S&P 500   |        |        | ixed Rate (<br>oint to Poin | ,                     | Monthly Sum   |       | 2   |
|   | 1 Year S&P 500 Monthly Average wi  |                              | S&P 500   |        |        | oint to Poin                |                       | Monthly   |       |   |
|   |  | Sı                           | urrender Charge   | s Last | t 16 Y | ears                        |                       |   |       |   |
|   |  |                              |   |        |        |                             |                       |   |       | Not   |
|   | Annuitant: Monthly: 5 Qualified Qualified Owner: 80 Single: 5  | ,000<br>,000<br>,000<br>,000 | No- Disability<br>No- Hospitalizatic<br>No- Extended Car<br>Yes-Nursing Hom | e Waiv | ver    |                             | No- Long              | nployment<br>Term Care<br>inal Illness<br>alization |       | Available<br>in:<br>AK AL<br>CT DE<br>MN NV<br>NY OK<br>OR PR<br>TX UT<br>VI WA |
|   | Withdrawal Not   | tes:                         |   |        |        |                             |                       |   |       | Prem Bo   |
| American Equity   | Ages 0 to 76 in states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (16 years):  Ages 0 to 76 in states IN (16 years): |                              |   | 18     |        | 17 16<br>17 16              |                       | 12 10 8 6<br>12 10 8 6                              | 4 2   |   |
| Investment Life Insurance Company                       | Age 77+ in states IN (16 years):   | 17.5                         | 16.5 15.5 15  | 14     | 13     | 12.5 11.5                   | 10.5 10               | 9 7.5 6 4.5   | 3 1.5 |   |
| Bonus Gold (Index                                       | Guaranteed Minimum Val   | ue:                          |   |        | 80%    | of Premiun                  | n at 1.50%            |   |       |   |
| 1-07)   | Account Name   |                              | Indicie   |        |        | Туре                        | Reset                 | Averaging   | Par   | t II Sr   |
|   | 1 Year S&P 500 Monthly Average   |                              | S&P 500   |        | Po     | oint to Poin                |                       | Monthly   |       | 20  |
|   | Participation Rate  1-Year S&P 500 Point-to-Point Cap  |                              | S&P 500   | )      | Po     | oint to Poin                | t Annual              | None  |       |   |
|   | 1 Year S&P 500 Monthly Average wi  | ith                          | S&P 500   | )      | Po     | oint to Poin                | t Annual              | Monthly   |       |   |
|   | Traditional Fixed Value  |                              |   | 1-Y    | ear F  | ixed Rate (                 | no bonus)             |   |       | 1.  |
|   | 1 Year S&P 500 Annual Point-to-Poil<br>Participation Rate  | nt                           | S&P 500   | )      | Po     | oint to Poin                | t Annual              | None  |       | 20  |
|   | 1-Year Dow Jones Point-to-Point Ca   | р                            | DJIA  |        | Po     | oint to Poin                | t Annual              | None  |       |   |
|   | 1-Year Dow Jones Monthly Average   |                              | DJIA  |        | Po     | oint to Poin                | t Annual              | Monthly   |       |   |
|   | 10 Year U.S. Treasury Bond Value w<br>Cap  | víth                         | 10 Year US Tr   | easury | / Po   | oint to Poin                | t Annual              | None  |       |   |
|   | 1-Year S&P 500 Monthly Point-to-Po   | oint                         | S&P 500   | )      | Po     | oint to Poin                | t Annual              | Monthly Sum   |       |   |

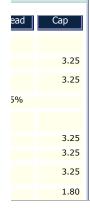


| Commissions Age: Rate                    |
|--|
|  |
| 0-75: 6.00+<br>76-80: 4.50+<br>see notes |
| us: 10.00                                |

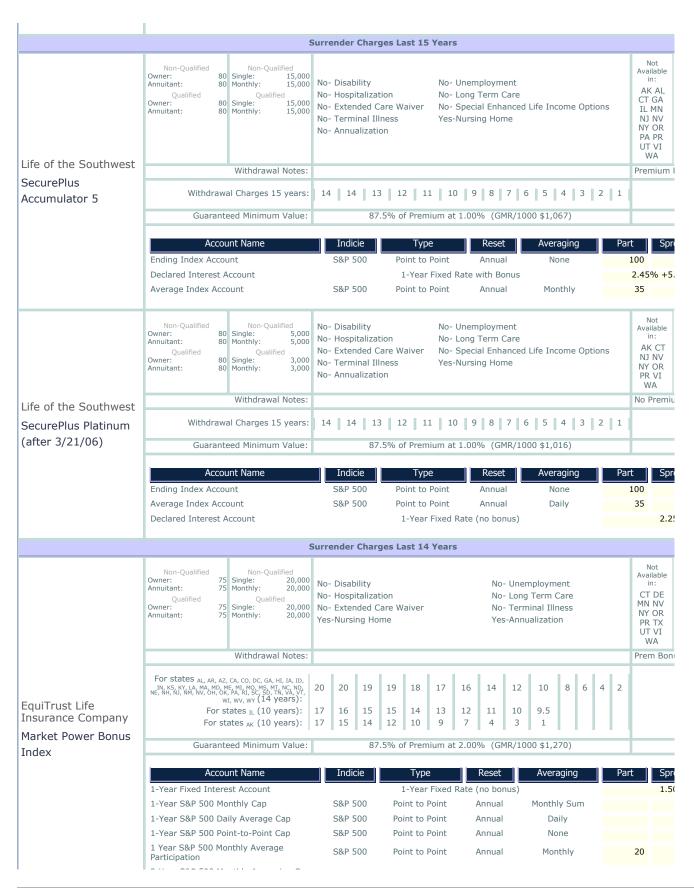
| ead | Сар  |
|-----|------|
|     | 3.25 |
|     | 3.25 |
|     | 3.25 |
|     |      |
|     |      |
|     | 3.25 |
| 5%  |      |
|     | 1.80 |
|     | 3.25 |

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

us: 10.00









| 0-70: 7.00+<br>71-75: 6.00+<br>76-80: 4.00+<br><b>see notes</b><br>Bonus: 5.00 |
|--|
| 0-70: 10.00<br>71-74: 9.00<br>75-UP: 8.00                                      |
| ead Cap 4.50 100.00  |
| 0-75: 8.50+<br>see notes<br>us: 10.00  |
| ead Cap  |



|                                       | 2-Year S&P 500 Monthly Averaging Cap<br>Account   | S&P 500   | Point to Point                | Biennial                  | Monthly   |   |
|---------------------------------------|---|---|-------------------------------|---------------------------|---|---|
|                                       | Non-Qualified Owner: 75 Single: 30,000 Annuitant: 75 Monthly: 30,000 Qualified Owner: 75 Single: 30,000 Annuitant: 75 Monthly: 30,000 Monthly: 30,000   | No- Disability<br>No- Hospitalizati<br>No- Extended Ca<br>Yes-Nursing Hon | ire Waiver                    | No- Lon<br>No- Terr       | mployment<br>g Term Care<br>minal Illness<br>ualization | Not<br>Available<br>in:<br>AK CT<br>DE FL<br>MN NV<br>NY OR<br>PR TX<br>UT VI<br>WA                   |
|                                       | Withdrawal Notes:   |   |                               |                           |   | Premium I   |
| EquiTrust Life                        | Withdrawal Charges 14 years:  | 20   20   19  | 19   18   17                  | 16   14   12              | 2   10   8   6   4   2                                  |   |
| Insurance Company  MarketTwelve Bonus | Guaranteed Minimum Value:   | 87.   | 5% of Premium at              | 2.00% (GMR/10             | 000 \$1,224)  |   |
| Marketr weive Bollus                  | Account Name  | Indicie   | Туре                          | Reset                     | Averaging Pa  | rt Spr  |
|                                       | 1-Year S&P 500 Monthly Average<br>Participation   | S&P 500   | Point to Point                | Annual                    | Monthly   | 20  |
|                                       | 1-Year S&P 500 Point-to-Point Cap   | S&P 500   | Point to Point                | Annual                    | None  |   |
|                                       | 1-Year Fixed Account  |   |                               | Rate (no bonus)           |   | 1.1!  |
|                                       | 1-Year S&P 500 Monthly Cap  2-Year Monthly Average Cap  | S&P 500<br>S&P 500  | Point to Point Point to Point | Annual<br>Biennial        | Monthly Sum  Monthly                                    |   |
|                                       | 1-Year S&P 500 Daily Average Cap  | S&P 500   | Point to Point                | Annual                    | Daily   |   |
|                                       | Non-Qualified Owner: 85 Annuitant: Uqualified Owner: 85 Annuitant: 85 Annuitant: 85 Annuitant: 85 Won-Qualified Monthly: 10,000 Qualified Monthly: 10,000 Monthly: 10,000 Monthly: 10,000 Monthly: 10,000 Monthly: 10,000 Monthly: 10,000 | No- Disability<br>No- Hospitalizati<br>No- Extended Ca<br>Yes-Nursing Hon | ire Waiver                    | No- Lon<br>Yes-Terr       | mployment<br>g Term Care<br>minal Illness<br>ualization | Not<br>Available<br>in:<br>AK AL<br>CT MA<br>MN MS<br>NC NH<br>NV NY<br>OK OR<br>PR TX<br>UT VI<br>WA |
| Fidelity & Guaranty<br>Life           | Withdrawal Charges 14 years:  | 14 75   13 75   | 12 75   11 75                 | 10.75   10   9            | 8 7 6 5 4 3 2   |   |
| FG AccumulatorPlus                    | Guaranteed Minimum Value:   |   | 5% of Premium at              |                           |   |   |
|                                       | Account Name  | Indicie   | Туре                          | Reset                     | Averaging Pa  | rt Spr  |
|                                       | 1 Year Index Gain Option with Declared<br>Rate  | S&P 500   | Perf Trig                     | Annual                    | None  |   |
|                                       | 1 Year S&P 500 Monthly Average with Cap   | S&P 500   | Point to Point                | Annual                    | Monthly   |   |
|                                       | 1 Year S&P 500 Monthly Point-to-Point   | S&P 500   | Point to Point                | Annual                    | Monthly Sum   |   |
|                                       | 1 Year S&P 500 Point-to-Point with Cap  1-Year Fixed Account  | S&P 500   | Point to Point                | Annual<br>Rate (no bonus) | None  | 3.00  |
|                                       | 1-Teal Fixed Account  |   | 1-Teal Tixeu F                | vate (110 borius)         |   | 3.00  |
|                                       | Non-Qualified Owner: 85 Single: 10,000 Annuitant: Qualified Owner: 85 Single: 10,000 Annuitant: Single: 10,000 Monthly: 10,000 Monthly: 10,000  | No- Disability<br>No- Hospitalizati<br>No- Extended Ca<br>Yes-Nursing Hon | ire Waiver                    | No- Lon<br>Yes-Teri       | mployment<br>g Term Care<br>minal Illness<br>ualization | Not<br>Available<br>in:<br>AK CT<br>MA MN<br>MS NH<br>NV NY<br>OK OR<br>PR TX<br>UT VI<br>WA          |
|                                       | Withdrawal Notes:   |   |                               |                           |   | No Premiu   |
|                                       | Withdrawal Charges 14 years:  | 14.75   13.75   | 12.75   11.75                 | 10.75   10   9            | 8   7   6   5   4   3   2                               |   |
| Fidelity & Guaranty<br>Life           | Guaranteed Minimum Value:   | 87.   | 5% of Premium at              | 1.00% (GMR/10             | 000 \$1,006)  |   |
| Prosperity Elite 14                   | Account Name  | Indicie   | Туре                          | Reset                     | Averaging Pa  | rt Spre   |
|                                       | 1-Year Performance Triggered Account  | S&P 500   | Perf Trig                     | Annual                    | None  | 5 of 266  |

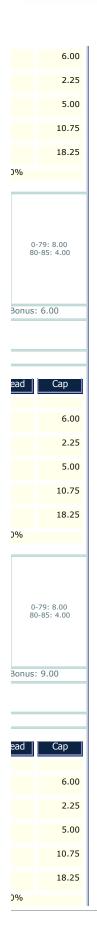






|                             | 1-Year S&P 500 Monthly Average with A   | S&P 500   | Point to Point   | Annual             | Monthly   |      |  |
|-----------------------------|---|---|------------------|--------------------|---|------|--|
|                             | 1-Year S&P 500 Monthly Point-to-Point   | S&P 500   | Point to Point   | Annual             | Monthly Sum   |      |  |
|                             | with a Cap  1-Year S&P 500 Point-to-Point with a  | S&P 500   | Point to Point   | Annual             | None  |      |  |
|                             | Cap  2-Year S&P 500 Point-to-Point with a   |   |                  | Biennial           | None  |      |  |
|                             | Cap  3-Year S&P 500 Point-to-Point with a   | S&P 500   | Point to Point   |                    |   |      |  |
|                             | Cap   | S&P 500   | Point to Point   | Triennial          | None  |      | 2.01   |
|                             | Fixed Account   |   | 1-Year Fixed R   | late (no bonus)    |   |      | 2.00   |
|                             | Non-Qualified Owner: 85 Single: 10,000 Annuitant: Wonthly: 10,000 Owner: 85 Single: 10,000 Annuitant: Single: 10,000 Monthly: 10,000 Monthly: 10,000                                      | No- Disability<br>No- Hospitalizati<br>No- Extended Ca<br>Yes-Nursing Hon | re Waiver        | No- Lor<br>Yes-Ter | employment<br>ng Term Care<br>rminal Illness<br>nualization |      | Not<br>Available<br>in:<br>AK CT<br>MA MN<br>MS NH<br>NV NY<br>OK OR<br>PR TX<br>UT VI<br>WA |
|                             | Withdrawal Notes:   |   |                  |                    |   |      | Premium I  |
| 51.111.000                  | Withdrawal Charges 14 years:  | 14.75   13.75   | 12.75   11.75    | 10.75   10   9     | 8   7   6   5   4   | 3 2  |  |
| Fidelity & Guaranty<br>Life | Guaranteed Minimum Value:   | 87.   | 5% of Premium at | 1.00% (GMR/1       | 000 \$1,066)  |      |  |
| Prosperity Elite 14         | Account Name  | Indicie   | Туре             | Reset              | Averaging   | Par  | t Spre   |
| Enhanced                    | 1-Year Performance Triggered Account  | S&P 500   | Perf Trig        | Annual             | None  |      |  |
|                             | 1-Year S&P 500 Monthly Average with A<br>Cap  | S&P 500   | Point to Point   | Annual             | Monthly   |      |  |
|                             | 1-Year S&P 500 Monthly Point-to-Point with a Cap  | S&P 500   | Point to Point   | Annual             | Monthly Sum   |      |  |
|                             | 1-Year S&P 500 Point-to-Point with a Cap  | S&P 500   | Point to Point   | Annual             | None  |      |  |
|                             | 2-Year S&P 500 Point-to-Point with a Cap  | S&P 500   | Point to Point   | Biennial           | None  |      |  |
|                             | 3-Year S&P 500 Point-to-Point with a Cap  | S&P 500   | Point to Point   | Triennial          | None  |      |  |
|                             | Fixed Account   |   | 1-Year Fixed R   | late (no bonus)    |   |      | 2.00   |
|                             | Non-Qualified Owner: Annuitant:  Qualified Owner: 85 Single: 10,000 Monthly: 10,000 Qualified Owner: 85 Single: 10,000 Monthly: 10,000 Monthly: 10,000 Monthly: 10,000  Withdrawal Notes: | No- Disability<br>No- Hospitalizati<br>No- Extended Ca<br>Yes-Nursing Hon | re Waiver        | No- Lor<br>Yes-Ter | employment<br>ng Term Care<br>minal Illness<br>nualization  |      | Not<br>Available<br>in:<br>AK CT<br>MA MN<br>MS NH<br>NV NY<br>OK OR<br>PR TX<br>UT VI<br>WA |
|                             | Withdrawal Charges 14 years:  | 14 75   12 75   | 12 75   11 75    | 10.75   10   0     | 8 7 6 5 4   |      | T T C I I I I I I  |
| Fidelity & Guaranty<br>Life | Guaranteed Minimum Value:   |   | 5% of Premium at |                    |   | 3 2  |  |
| Prosperity Elite 14         | Account Name  | Indicie   | Туре             | Reset              | Averaging   | Part | t Spr  |
| Protection                  | 1-Year Performance Triggered Account  | S&P 500   | Perf Trig        | Annual             | None  |      |  |
|                             | 1-Year S&P 500 Monthly Average with A<br>Cap  | S&P 500   | Point to Point   | Annual             | Monthly   |      |  |
|                             | 1-Year S&P 500 Monthly Point-to-Point with a Cap  | S&P 500   | Point to Point   | Annual             | Monthly Sum   |      |  |
|                             | 1-Year S&P 500 Point-to-Point with a Cap  | S&P 500   | Point to Point   | Annual             | None  |      |  |
|                             | 2-Year S&P 500 Point-to-Point with a Cap  | S&P 500   | Point to Point   | Biennial           | None  |      |  |
|                             | 3-Year S&P 500 Point-to-Point with a Cap  | S&P 500   | Point to Point   | Triennial          | None  |      |  |
|                             | Fixed Account   |   | 1-Year Fixed R   | late (no bonus)    |   |      | 2.00   |







|                 | Non-Qualified Owner: 75 Annuitant: 75 Annuit |   |                                |               |                           |                                |
|-----------------|--|---|--------------------------------|---------------|---------------------------|--------------------------------|
|                 | Withdrawal Notes:  |   |                                |               |                           | Prem Bon                       |
|                 |  |   |                                |               |                           |                                |
|                 | For states AR, AZ, CA, CO, DC, FL, GA, HJ, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MM, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TH, VA, VT, WI, WV, WY (14 years):  For states T <sub>X</sub> (14 years): 1   |   | 15   15   15  <br>13   12   11 | 14 12<br>10 9 |                           | 4 2<br>5 5                     |
|                 | Guaranteed Minimum Value:  | 87.5% of  | Premium at 1.00%               | (GMR/100      |                           |                                |
|                 | Gadranteed Filliniani Value.   | 07.370 01   | Treimain de 1.00 %             | (6) 11() 100  | νο φ1,100)                |                                |
| North American  | Account Name   | Indicie   | Туре                           | Reset         | Averaging                 | Part Spr                       |
| Company         | 1-Year S&P 400 Annual Daily Average  | S&P 400   | Point to Point                 | Annual        | Monthly                   |                                |
| Charter 14      | 1-Year NASDAQ-100 Monthly<br>Point-to-Point  | Nasdaq 100  | Point to Point                 | Annual        | Monthly Sum               |                                |
|                 | 1-Year S&P 500 Annual Daily Average  | S&P 500   | Point to Point                 | Annual        | Daily                     |                                |
|                 | 1-Year Dow Jones Annual Daily Average  | DJIA  | Point to Point                 | Annual        | Daily                     |                                |
|                 | 1-Year Nasdaq-100 Annual Point-to-Point  | Nasdaq 100  | Point to Point                 | Annual        | None                      |                                |
|                 | 1-Year Russell 2000 Annual Daily Average   | Russell 2000  | Point to Point                 | Annual        | Daily                     |                                |
|                 | 1-Year Hindsight Index Strategy  | Blended Indicies  | Point to Point                 | Annual        | None                      |                                |
|                 | 1-Year Russell 2000 Annual Point-to-Point  | Russell 2000  | Point to Point                 | Annual        | None                      |                                |
|                 | 1-Year Dow Jones Annual Point-to-Point   | DJIA  | Point to Point                 | Annual        | None                      | 100                            |
|                 | 1-Year S&P 500 Annual Point-to-Point   | S&P 500   | Point to Point                 | Annual        | None                      |                                |
|                 | 1-Year S&P 500 Monthly Point-to-Point  | S&P 500   | Point to Point                 | Annual        | Monthly Sum               |                                |
|                 | Cap  | C9.D 400  | Doint to Doint                 | Annual        | None                      |                                |
|                 | 1-Year S&P 400 Annual Point-to-Point 1-Year Fixed  | S&P 400   | Point to Point                 | Annual        | None                      | 1.50                           |
|                 | 1-Year Dow Jones EuroStoxx 50  |   | -Year Fixed Rate (n            | io bollus)    |                           | 1.50                           |
|                 | Point-to-Point   | DJ EuroStoxx 50   | Point to Point                 | Annual        | None                      |                                |
|                 | Owner: 75 Single: 10,000 Annuitant: 75 Monthly: 10,000 Qualified Qualified   | No- Disability<br>No- Hospitalization<br>No- Extended Care Wa<br>No- Nursing Home | iiver                          | _             | Term Care<br>inal Illness | Only<br>Available<br>in:<br>TX |
|                 | Withdrawal Notes:  |   |                                |               |                           | No Premiu                      |
|                 | Withdrawal Charges 14 years:   | 07.50   |                                | (0) 10 (1 0 0 |                           |                                |
|                 | Guaranteed Minimum Value:  | 87.5% of  | Premium at 1.00%               | (GMR/100      | 0 \$1,006)                |                                |
|                 | Account Name   | Indicie   | Туре                           | Reset         | Averaging                 | Part Spro                      |
|                 | 1-Year Dow Jones EuroStoxx 50<br>Point-to-Point  | DJ EuroStoxx 50   | Point to Point                 | Annual        | None                      |                                |
| North American  | 1-Year Dow Jones Annual Daily Average  | DJIA  | Point to Point                 | Annual        | Daily                     |                                |
| Company         | 1-Year Fixed   | 1   | -Year Fixed Rate (n            | o bonus)      | -                         | 2.00                           |
| Charter 14 (TX) | 1-Year Dow Jones Annual Point-to-Point   | DJIA  | Point to Point                 | Annual        | None                      |                                |
| Charter 14 (1A) | 1-Year Nasdaq-100 Annual Point-to-Point  | Nasdaq 100  | Point to Point                 | Annual        | None                      |                                |
|                 | 1-Year S&P 400 Annual Point-to-Point   | S&P 400   | Point to Point                 | Annual        | None                      |                                |
|                 | 1-Year Hindsight Index Strategy  | Blended Indicies  | Point to Point                 | Annual        | None                      |                                |
|                 | 1-Year Russell 2000 Annual Point-to-Point  |   | Point to Point                 | Annual        | None                      |                                |
|                 | 1-Year S&P 500 Annual Daily Average  | S&P 500   | Point to Point                 | Annual        | Daily                     |                                |
|                 | 1-Year NASDAQ-100 Monthly<br>Point-to-Point  | Nasdaq 100  | Point to Point                 | Annual        | Monthly Sum               |                                |
|                 | 1-Year S&P 500 Monthly Point-to-Point<br>Cap   | S&P 500   | Point to Point                 | Annual        | Monthly Sum               |                                |
|                 | 1-Year S&P 500 Annual Point-to-Point   | S&P 500   | Point to Point                 | Annual        | None                      |                                |
|                 | 1-Year Russell 2000 Annual Daily Average   | Russell 2000  | Point to Point                 | Annual        | Daily                     |                                |
|                 | 1-Year S&P 400 Annual Daily Average  | S&P 400   | Point to Point                 | Annual        | Monthly                   |                                |



0-75: 7.50+ see notes

us: 10.00

| ead | Сар  |
|-----|------|
|     | 2.75 |
|     | 1.50 |
|     | 3.00 |
|     | 3.00 |
|     | 2.50 |
|     | 2.60 |
|     | 2.35 |
|     | 2.50 |
|     | 2.65 |
|     | 2.75 |
|     | 1.60 |
|     | 2.55 |
| ე%  |      |
|     | 3.05 |
|     |      |

see notes

ım Bonus

| ead | Сар  |
|-----|------|
|     | 4.00 |
|     | 4.00 |
| )%  |      |
|     | 4.00 |
|     | 4.00 |
|     | 4.00 |
|     | 3.00 |
|     | 4.00 |
|     | 4.00 |
|     | 1.50 |
|     | 1.60 |
|     | 4.00 |
|     | 4.00 |
|     | 4.00 |

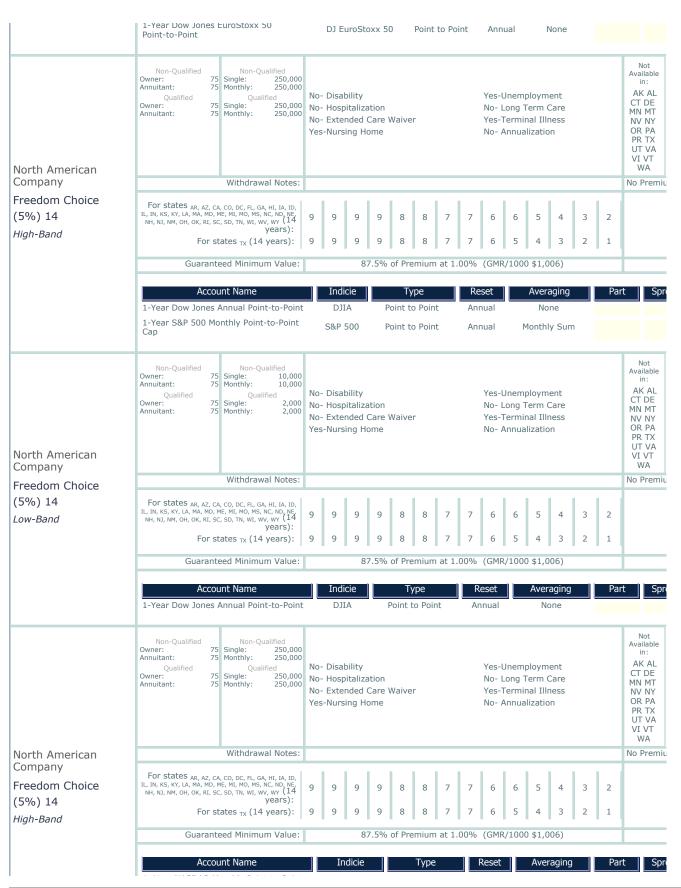


| North American<br>Company   | Non-Qualified Owner: 75 Annuitant: 75 Qualified Owner: 75 Annuitant: 75 Monthly: 10,000 Qualified Owner: 75 Annuitant: 75 Monthly: 10,000 Qualified Owner: 75 Annuitant: 75 Monthly: 2,000 Monthly: 2,000 No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization  | Not<br>Available<br>in:<br>AK AL<br>CT DE<br>MN MT<br>NV NY<br>OR PA<br>PR TX<br>UT VA<br>VI VT<br>WA |  |  |  |  |  |
|---|--|---|--|--|--|--|--|
| Freedom Choice<br>(5%) 14<br>Low-Band                               | Withdrawal Notes:  For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (14 years): For states TX (14 years): 9 9 9 9 8 8 7 7 6 5 4 3 2 1   | No Premiu   |  |  |  |  |  |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,006)   |   |  |  |  |  |  |
|   | Account Name Indicie Type Reset Averaging Par  1-Year Russell 2000 Annual Russell 2000 Point to Point Annual None  | t Spr   |  |  |  |  |  |
| North American<br>Company<br>Freedom Choice<br>(5%) 14<br>High-Band | Non-Qualified Owner: 75 Annuitant: 75 Owner: 7 | Not<br>Available<br>in:<br>AK AL<br>CT DE<br>MN MT<br>NV NY<br>OR PA<br>PR TX<br>UT VA<br>VI VY<br>WA |  |  |  |  |  |
|   | Withdrawal Notes:  For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (14 years):  For states TX (14 years): 9 9 9 9 8 8 7 7 6 5 4 3 2 1  | No Premiu   |  |  |  |  |  |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,006)   |   |  |  |  |  |  |
|   | Account Name Indicie Type Reset Averaging Parl 1-Year Russell 2000 Annual Point-to-Point Russell 2000 Point to Point Annual None   | t Spro  |  |  |  |  |  |
|   | Non-Qualified Owner: 75 Annuitant: 75 Owner: 75 Annuitant: | Not Available in:  AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA                                 |  |  |  |  |  |
| North American<br>Company   | Withdrawal Notes:  | No Premiu   |  |  |  |  |  |
| Freedom Choice<br>(5%) 14<br>Low-Band                               | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NI, NM, OH, OK, RI, SC, SD, TN, WI, WY, WY (14 years):  For states TX (14 years): 9 9 9 9 8 8 7 7 6 5 4 3 2 1   |   |  |  |  |  |  |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,006)   |   |  |  |  |  |  |
|   | Account Name Indicie Type Reset Averaging Par<br>1-Year Annual Point-to-Point S&P 500 S&P 500 Point to Point Annual None<br>1-Year Fixed 1-Year Fixed Rate (no bonus)  | Spr. 3.0!   |  |  |  |  |  |



| 0-75: 5.50+<br>see notes |
|--------------------------|
|                          |
| ead Cap 5.45             |
|                          |
| 0-75: 5.50+<br>see notes |
| ım Bonus                 |
| ead Cap                  |
| 6.20                     |
| 0-75: 5.50+<br>see notes |
|                          |
| ım Bonus                 |
|                          |
|                          |
| 5.80 5%                  |











|                           | 1 -Year NASDAQ Monthly Point-to-Point Cap     1-Year Nasdaq-100 Annual Point-to-Point     1-Year S&P 400 Annual Point-to-Point     1-Year Fixed  Non-Qualified Non-Qualified   | Nasdaq 100 Point to Point Annual Monthly Sum  t Nasdaq 100 Point to Point Annual None S&P 400 Point to Point Annual None 1-Year Fixed Rate (no bonus)   | 3.3!  |
|---------------------------|--|---|---|
| North American            | Owner: 75 Single: 10,000 Annuitant: 75 Monthly: 10,000 Qualified Owner: 75 Single: 2,000 Annuitant: 75 Monthly: 2,000  | No- Disability Yes-Unemployment No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization | in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA  |
| Company<br>Freedom Choice | Withdrawal Notes:  |   | No Premiu   |
| (5%) 14 Low-Band          | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (14 years):  For states TX (14 years):   | 9 9 9 9 8 8 7 7 6 6 6 5 4 3 2<br>9 9 9 9 8 8 7 7 6 5 4 3 2 1  |   |
|                           | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$1,006)  |   |
|                           | Account Name   | Indicie Type Reset Averaging Part   | Spr   |
|                           | 1-Year S&P 400 Annual Point-to-Point   | S&P 400 Point to Point Annual None  | . Порг  |
|                           | 1 -Year NASDAQ Monthly Point-to-Point Cap  | Nasdaq 100 Point to Point Annual Monthly Sum  |   |
| North American<br>Company | Non-Qualified Owner: 75 Annuitant: 75 Owner: 75 Owner: 75 Annuitant: 75 Owner: 75 Annuitant: 75 Owner: 75 Annuitant: 75 Owner: 75 Annuitant: 75 Owner: 75 Ow | No- Disability Yes-Unemployment No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization | Not<br>Available<br>in:<br>AK AL<br>CT DE<br>MN MT<br>NV NY<br>OR PA<br>PR TX<br>UT VA<br>VI VT<br>WA |
| Freedom Choice            | Withdrawal Notes:  |   | No Premiu   |
| (5%) 14<br>High-Band      | For states ar, az, ca, co, co, pc, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (14 years):  For states TX (14 years):   | 9 9 9 9 8 8 7 7 6 6 6 5 4 3 2<br>9 9 9 9 8 8 7 7 6 5 4 3 2 1  |   |
|                           | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$1,006)  |   |
|                           | Account Name 1-Year Annual Point-to-Point S&P 500  | Indicie Type Reset Averaging Part S&P 500 Point to Point Annual None  | Spr   |
| North American            | Non-Qualified Owner: 75 Annuitant: 75 Qualified Owner: 75 Annuitant: 75 Owner: 75 Annuitant: 75 Annuitant: 75 Owner: 75 Annuitant: 75 Owner: 75 Ow | No- Disability  No- Hospitalization  No- Long Term Care  No- Extended Care Waiver  Yes-Terminal Illness  Yes-Nursing Home  No- Annualization            | Not<br>Available<br>in:<br>AK AL<br>CT DE<br>MN MT<br>NV NY<br>OR PA<br>PR TX<br>UT VA                |
| Company                   |  |   | VI VT<br>WA   |
| Freedom Choice            | Withdrawal Notes:  |   | No Premiu   |
| (5%) 14<br>Low-Band       | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (14 years):  For states TX (14 years):   | 9 9 9 9 8 8 7 7 6 6 5 4 3 2<br>9 9 9 9 8 8 7 7 6 5 4 3 2 1  |   |
|                           |  |   |   |
|                           | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$1,006)  |   |







|                             | Account Name 1-Year Nasdaq-100 Annual Point-to-Poin  | Indicie Type Reset Averaging Part t Nasdaq 100 Point to Point Annual None   | t Spr   |
|-----------------------------|--|---|---|
| North American<br>Company   | Non-Qualified Owner: 75 Annuitant: 75 Qualified Owner: 75 Annuitant: 75 Annuitant: 75 Annuitant: 75 Annuitant: 75 Annuitant: 75  | No- Disability Yes-Unemployment No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization | Not<br>Available<br>in:<br>AK AL<br>CT DE<br>MN MT<br>NV NY<br>OR PA<br>PR TX<br>UT VA<br>VI VT<br>WA |
| Freedom Choice              | Withdrawal Notes:  |   | No Premiu   |
| (5%) 14<br>High-Band        | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (14 years):  For states TX (14 years): | 9 9 9 9 8 8 7 7 6 6 5 4 3 2<br>9 9 9 9 8 8 7 7 6 5 4 3 2 1  |   |
|                             | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$1,006)  |   |
|                             | Account Name  1-Year Dow Jones EuroStoxx 50 Point-to-Point   | Indicie Type Reset Averaging Part  DJ EuroStoxx 50 Point to Point Annual None   | Spr   |
| North American              | Non-Qualified Owner: 75 Single: 10,000 Annuitant: 75 Monthly: 10,000 Qualified Owner: 75 Single: 2,000 Annuitant: 75 Monthly: 2,000  | No- Disability Yes-Unemployment No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization | Not<br>Available<br>in:<br>AK AL<br>CT DE<br>MN MT<br>NV NY<br>OR PA<br>PR TX<br>UT VA<br>VI VT<br>WA |
| Company<br>Freedom Choice   | Withdrawal Notes:  |   | No Premiu   |
| (5%) 14 Low-Band            | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, IA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (14 years):  For states TX (14 years): | 9 9 9 9 8 8 7 7 6 6 5 4 3 2<br>9 9 9 9 8 8 7 7 6 5 4 3 2 1  |   |
|                             | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$1,006)  |   |
|                             | Account Name 1-Year S&P 500 Monthly Point-to-Point Cap   | Indicie Type Reset Averaging Part S&P 500 Point to Point Annual Monthly Sum   | t Spri  |
|                             | Non-Qualified Owner: 75 Annuitant: 75 Qualified Owner: 75 Annuitant: 75 Monthly: 10,000 Qualified Owner: 75 Annuitant: 75 Monthly: 2,000   | No- Disability Yes-Unemployment No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization | Not Available in:  AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA                                 |
| North American<br>Company   | Withdrawal Notes:  |   | No Premiu   |
| Freedom Choice 14  Low-Band | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (14 years):  For states TX (14 years): | 9 9 9 9 8 8 7 7 6 6 5 4 3 2<br>9 9 9 9 8 8 7 7 6 5 4 3 2 1  |   |
|                             | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$1,006)  |   |
|                             | - Guaranteeu Pilillillulli Value.  | 67.3% 01 Pletinum at 1.00% (GMN/1000 \$1,000)   |   |





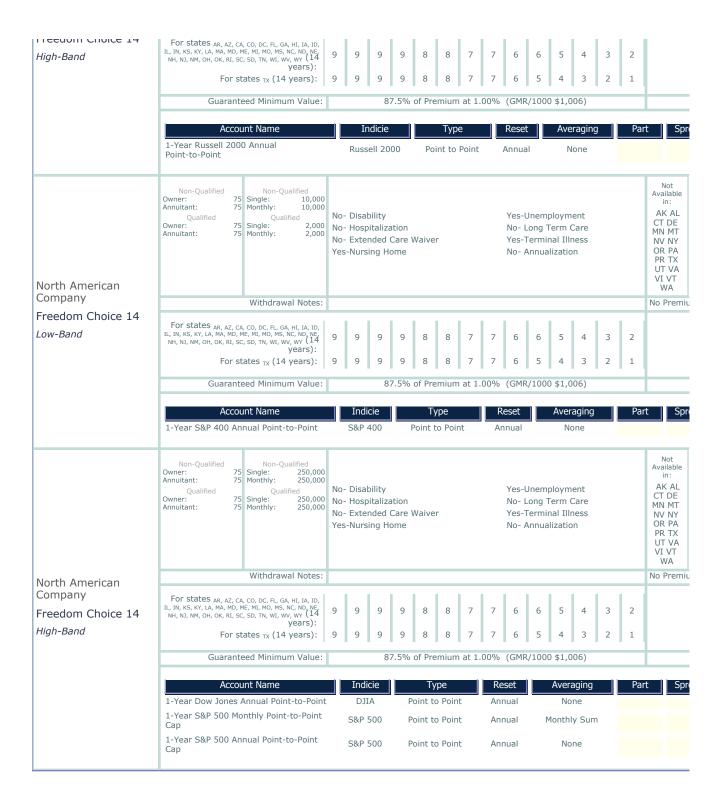


|  | Account Name 1-Year Nasdag-100 Monthly   |  | art Sp  |
|--|--|--|---|
|  | Point-to-Point Cap<br>1-Year Dow Jones EuroStoxx 50<br>Point-to-Point  | Nasdaq 100 Point to Point Annual Monthly Sum  DJ EuroStoxx 50 Point to Point Annual None |   |
| North Amorican                           | Non-Qualified Owner: 75 Annuitant: 75 Qualified Owner: 75 Annuitant: 75 Monthly: 250,0 Qualified Owner: 75 Annuitant: 75 Monthly: 250,0  | No- Disability Yes-Unemployment  | Not<br>Available<br>in:<br>AK AL<br>CT DE<br>MN MT<br>NV NY<br>OR PA<br>PR TX<br>UT VA<br>VI VT<br>WA |
| North American<br>Company                | Withdrawal Note  |  | No Prem   |
| Freedom Choice 14<br>High-Band           | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, IE IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (14 years):  For states TX (14 years): | 9 9 9 9 8 8 7 7 6 6 5 4 3 2<br>9 9 9 9 8 8 7 7 6 5 4 3 2 1                               |   |
|  | Guaranteed Minimum Value   | 87.5% of Premium at 1.00% (GMR/1000 \$1,006)   | -   |
|  | Account Name  1-Year Nasdaq-100 Annual Point-to-P  1-Year Nasdaq-100 Monthly Point-to-Point Cap  |  | art Sp  |
|  | Non-Qualified Owner: 75 Single: 10,0 Annuitant: 75 Monthly: 10,0 Qualified Owner: 75 Single: 2,0 Annuitant: 75 Monthly: 2,0  | No- Disability Yes-Unemployment  | Not<br>Available<br>in:<br>AK AL<br>CT DE<br>MN MT<br>NV NY<br>OR PA<br>PR TX<br>UT VA<br>VI VT<br>WA |
| North American                           | Withdrawal Note  |  | No Prem   |
| Company<br>Freedom Choice 14<br>Low-Band | For states ar, az, ca, co, dc, Fl, Ga, Hi, Ia, ic IL, IN, KS, KY, La, Ma, MD, ME, MI, MO, MS, Nc, ND, NE NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (14 years):                            | 9 9 9 9 8 8 7 7 6 6 5 4 3 2  |   |
| Low Band                                 | For states <sub>TX</sub> (14 years):   | 9   9   9   9   8   8   7   7   6   5   4   3   2   1                                    | <u> </u>  |
|  | Guaranteed Minimum Value   | 87.5% of Premium at 1.00% (GMR/1000 \$1,006)   |   |
|  | Account Name  1-Year Russell 2000 Annual Point-to-Point  | Indicie Type Reset Averaging Page Russell 2000 Point to Point Annual None                | art Sp  |
|  | 1-Year S&P 500 Annual Point-to-Point<br>Cap<br>1-Year Fixed  | S&P 500 Point to Point Annual None  1-Year Fixed Rate (no bonus)                         | 2.7   |
| North Arganisa                           | Non-Qualified Owner: 75 Single: 250,0 Annuitant: 75 Monthly: 250,0 Qualified Owner: 75 Single: 250,0 Annuitant: 75 Monthly: 250,0  | No- Disability Yes-Unemployment  | Not<br>Available<br>in:<br>AK AL<br>CT DE<br>MN MT<br>NV NY<br>OR PA<br>PR TX<br>UT VA<br>VI VT<br>WA |
| North American<br>Company                | Withdrawal Note  |  | No Premi  |



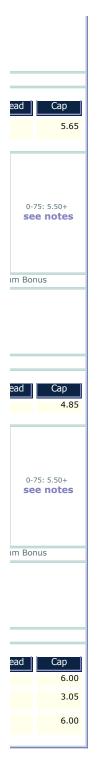






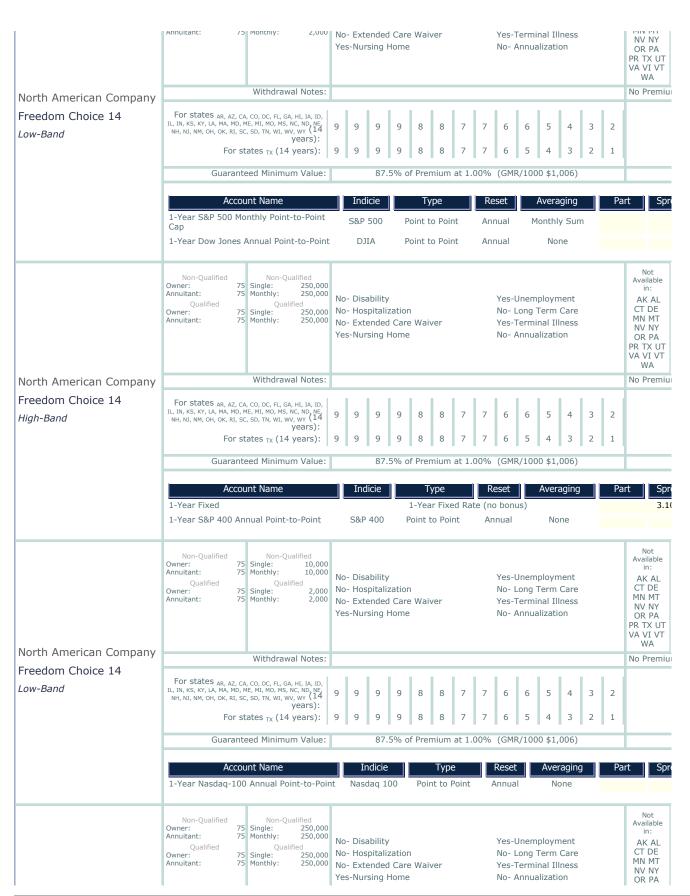
| ▶ Company / Product | Issue Ages                          | Minimum<br>Premiums  | Withdrawal Provisions           | States                                    |
|---------------------|-------------------------------------|--|---------------------------------|---|
|                     | Annuitant: 75  Qualified  Owner: 75 | Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 | No- Disability Yes-Unemployment | Not<br>Available<br>in:<br>AK AL<br>CT DE |







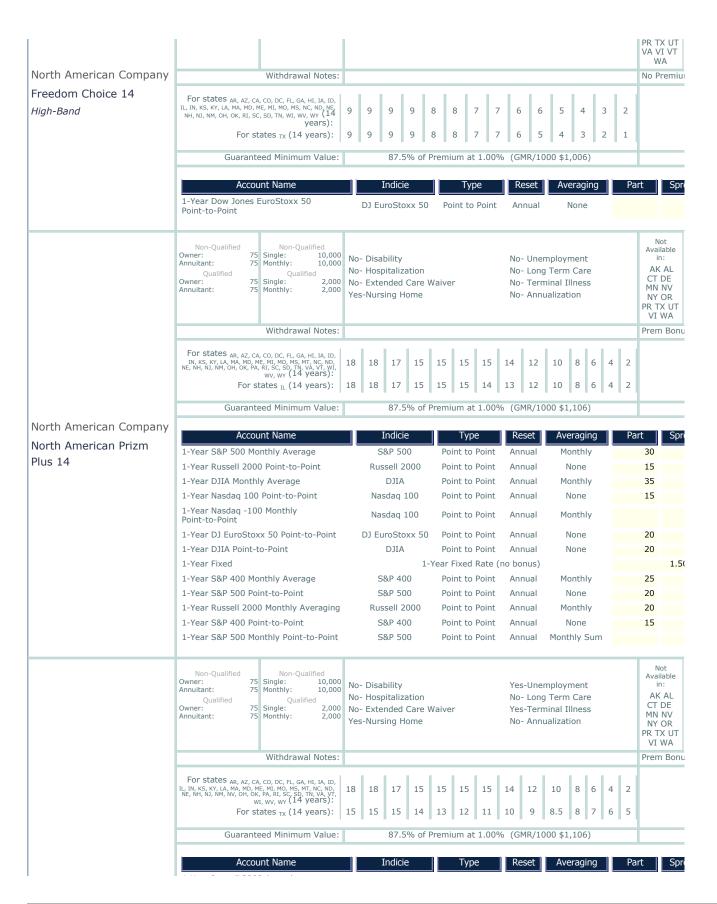






| see notes                |
|--------------------------|
| m Bonus                  |
|                          |
|                          |
| 2.70<br>5.00             |
|                          |
| 0-75: 5.50+<br>see notes |
| m Ponus                  |
| m Bonus                  |
| ead Cap                  |
| 5.70                     |
| 0-75: 5.50+<br>see notes |
|                          |
| m Bonus                  |
| m Bonus  Ead Cap 4.70    |





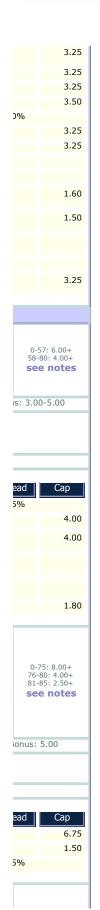


| 2ad Cap 7.05  0-75: 7.50+ see notes  1.50  1.50  0-75: 7.50+ see notes | m Bonus   |
|--|-----------|
| 1.50  1.50  0-75: 7.50+ see notes                                      |           |
| 1.50  1.50  0-75: 7.50+ see notes                                      |           |
| 1.50<br>3%<br>1.50<br>0-75: 7.50+<br>see notes                         | is: 10.00 |
| 1.50<br>0-75: 7.50+<br>see notes                                       | ead Cap   |
| 0-75: 7.50+<br>see notes   |           |
| see notes  | 1.50      |
|  | see notes |
|  |           |



| Vonta-Se-Point   Vont   |  | 1-Year Russell 2000   | U Annual   | Russell 2000   | Point to Point  | Annual  | None  |      | 25   |
|--|--|---|--|--|---|---|---|------|--|
| 1-Year Fixed   200 Annual Point-to-Point   20   1-Year Fixed   20   20   20   20   20   20   20   2  | . ,  |   | Annual Point to Poin   |  |   |   |   |      |  |
| 1-Year Flored   1-Year Flore   | Precision 14                               |   |  | •  |   |   |   |      |  |
| 1-Year Fixed   1-Year Fixed flate (np bonus)   1-5   |  |   |  |  |   |   |   |      |  |
| 1-Year Dow Jones Annual Point-to-Point   SAP 400   Point to Point   Annual   None   25   |  |   | riddi'i oiric to i oiric   |  |   |   | None  |      |  |
| 1-Year SAP 500 Annual Point to Point   SAP 400   Point to Point   Annual   Doily   35  |  |   | Annual Point-to-Point  |  |   |   | None  |      |  |
| 1-Year S&P 500 Annual Daily Average   S&P 500   Point to Point Annual Daily   25   |  |   |  |  |   |   |   |      |  |
| 1-Year S8P 500 Monthly Point-to-Point Corp   1-Year Map 504 Monthly Sum   100   1-Year Map 504 Monthly Point-to-Point Corp   1-Year Map 504 Monthly Sum   100   1-Year Map 504 Monthly Sum   1-Year Map 504 M   |  |   |  |  |   |   |   |      |  |
| 1-Year 68P 500 Monthly Point-to-Point   Sap 500   Point to Point   Annual   Monthly Sum   100  |  |   |  |  |   |   |   |      |  |
| Cap   1-year MASDAQ Monthly Polint-to-Point Cap   1-year Daw Jones Annual Daily Average   1-year Daw Jones Annual Daily Average   1-year Daw Jones Annual Daily Average   1-year Daw Jones EuroStoxx 50   Di EuroStoxx 50   Point to Point Annual Monthly Sum   Surrender Charges Last 12 Years  |  |   | , -  |  |   |   | •   |      |  |
| Cap  |  | Сар   | •  |  |   |   | ,   | 1    | .00  |
| Average   1-Year Down Jones Annual Daily Average   1-Year Down Jones Annual Daily Average   1-Year Down Jones EuroStoxx SD   D) EuroStoxx SD   Point to Point   Annual Daily   35  |  | Сар   | •  | •  |   |   | ,   |      |  |
| 1-Vear Point   |  |   | o Ailliadi Daliy   | Russell 2000   | Point to Point  | Annual  | Daily   |      | 20   |
| Non-Qualified   Non-Annualization   Non-Annualiz   |  | 1-Year Dow Jones  | Annual Daily Average   | DJIA   | Point to Point  | Annual  | Daily   |      | 35   |
| Non-Qualified Owner:   |  |   | EuroStoxx 50   | DJ EuroStoxx 50  | Point to Point  | Annual  | None  |      | 65   |
| Owner:   |  |   | Surre  | nder Charges Last 1  | 2 Years   |   |   |      |  |
| Owner:   |  | New Overlifted  | New Ovellfied  |  |   |   |   |      |  |
| Qualified 80 Single: 5,000 Monthly Average Participation Rate 1-Year S&P 500 Monthly Point-to-Point S&P 500 Point to Point Annual Monthly Sum 1-Year S&P 500 Monthly Point-to-Point Annual Monthly Sum 1-Year S&P 500 Monthly Point-to-Point Rate 1-Year Rate (Rate (No December 1-Year Rate (Rate (No |  | Owner: 80   | Single: 5,000  |  |   |   |   |      |  |
| No-Annualization   WA  |  |   |  |  | 'aiver  |   |   |      |  |
| American Equity Investment Life Insurance Company Bonus 5 (INDEX-3-07-WA)  Account Name  Traditional Fixed Value  1-Year S&P 500 Point-to-Point Cap 1-Year S&P 500 Point-to-Point Annual 1-Year S&P 500 Monthly Average with Cap 1-Year S&P 500 Monthly Average with Cap 1-Year S&P 500 Monthly Average with Cap 2-Year S&P 500 Monthly Point-to-Point S&P 500 Point to Point Annual Monthly 25  American General Life Insurance Company  American General Life Insurance Company  American General Life Insurance Company  ACCOUNT Name  Indice 1-Year Fixed Rate (no bonus) 1-Year S&P 500 Point Nanual Monthly 25  Non-Qualified Owner: Annual None 25  Non-Qualified Owner: Annual None 25  Non-Qualified Owner: Annual None 38 Single: 35 Single: 35 Single: 35 Single: 35 Single: 36 Single: 36 Single: 36 Single: 36 Single: 36 Single: 37 Single: 38 Single: |  | Owner: 80   | Single: 5,000  |  |   |   |   |      | WA   |
| American Equity Investment Life Insurance Company Bonus 5 (INDEX-3-07-WA)  Account Name Traditional Fixed Value 1. Year S&P 500 Point to Point Annual None 1. Year S&P 500 Annual Point-to-Point Cap 1. Year S&P 500 Monthly Average with Cap 2. S&P 500 Point to Point Annual Monthly 2. S&P 500 Point to Point Annual Monthly 2. S&P 500 Point to Point Annual Monthly 3. Single: 3. Non-Qualified Owner: Annutant: 3. Single: 3. Non-Qualified Owner: Annutant: 3. Single: 3. Non-Qualified Owner: Annutant: 3. Non-Qualified O |  | Annuitant:  | Monthly: 5,000   |  |   |   |   |      |  |
| American Equity Investment Life Insurance Company Bonus 5 (INDEX-3-07-WA)  Account Name  Traditional Fixed Value  1-Year S8P 500 Point-to-Point Cap 1-Year S8P 500 Point to Point 1-Year S |  |   | Withdrawal Notes:  |  |   |   |   |      | Prem Bonu  |
| American Equity Investment Life Insurance Company Bonus 5 (INDEX-3-07-WA)  Account Name  Traditional Fixed Value  1-Year S8P 500 Point-to-Point Cap 1-Year S8P 500 Point to Point 1-Year S |  | Withdrawal  | Charges 12 years   | 12   12   11   | 10 0  | 0 7   | 16   5   4   13   | 2 2  |  |
| Investment Life Insurance Company Bonus 5 (INDEX-3-07-WA)  Account Name  Traditional Fixed Value  1-Year S&P 500 Point to Point Cap 1-Year S&P 500 Nonthly Average with Cap 1-Year S&P 500 Nonthly Average 1-Year S&P 500 Nonthly Average 25 Participation Rate 1-Year S&P 500 Monthly Average 26 Participation Rate 1-Year S&P 500 Monthly Average 27 Participation Rate 1-Year S&P 500 Monthly Point-to-Point 28 Participation Rate 1-Year S&P 500 Monthly Point-to-Point 28 Participation Rate 1-Year S&P 500 Monthly Point-to-Point 26 Participation Rate 1-Year S&P 500 Monthly Point-to-Point 27 Participation Rate 1-Year S&P 500 Monthly Point-to-Point 28 Participation Rate 1-Year S&P 500 Monthly Point-to-Point 28 Participation Rate 1-Year S&P 500 Monthly Point-to-Point 28 Participation Rate 1-Year S&P 500 Point to Point 29 Participation Rate 1-Year S&P 500 Monthly 25 Participation Rate 1-Year S&P 500 Monthly 25 Participation Rate 1-Year S&P 500 Point to Point 25 Participation Rate 1-Year S&P 500 Point to Point 26 Participation Rate 1-Year S&P 500 Point to Point 27 Participation Rate 28 Poon Point to Point 28 Poon Point to Point 29 Participation Rate 29 Poon Point to Point 20 Participation Rate 20 Poon Point to Point 20 Participation Rate 20 Participation Rate 20 Poon Point to Point 20 Participation Rate 20 Poon Point to Point 20 Participation Rate 21 Participation Rate  | Amorican Equity                            |   | . ,  |  |   |   |   |      |  |
| Account Name   Indicie   Type   Reset   Averaging   Part   Spr   | Investment Life                            | Guaranteed Minimum Value: 87.5% of Premium at 1.50%   |  |  |   |   |   |      |  |
| Traditional Fixed Value  1-Year S&P 500 Point-to-Point Cap 1 Year S&P 500 Point-to-Point Cap 1 Year S&P 500 Monthly Average with Cap 1 Year S&P 500 Annual Point-to-Point Participation Rate 1 Year S&P 500 Monthly Average S&P 500 Point to Point 1 Year S&P 500 Monthly Average Participation Rate 1 Year S&P 500 Monthly Point-to-Point 1 Year S&P 500 Monthly Swm 2 No- Disability No- Hospitalization No- Hospitalization No- Hospitalization No- Nursing Home No- Annualization No- Annualization No- Annualization No- Nursing Home No- Opinit to Point Nursing Home No- Opinit Nursing Home  | . ,  | A   | unt Nama   | I Tarkeia I  | T. us a   | Deest II  | Avenacina   | Doub | . II Can   |
| 1-Year S&P 500 Point-to-Point Cap 1 Year S&P 500 Monthly Average with Cap 1 Year S&P 500 Monthly Average with Participation Rate 1 Year S&P 500 Annual Point-to-Point Participation Rate 1 Year S&P 500 Monthly Average Participation Rate 1 Year S&P 500 Monthly Average Participation Rate 1 Year S&P 500 Monthly Average Participation Rate 1-Year S&P 500 Monthly Point-to-Point S&P 500 Point to Point Annual Monthly 25  Non-Qualified Owner: SS Single: SS S |  |   |  |  |   |   | Averaging   | Pari |  |
| American General Life Insurance Company  AG HorizonIndex Annuity  AG HorizonIndex Annuity  12  Account Name  Account Name  25  1 Year S&P 500 Monthly Average with Participation Rate  1 Year S&P 500 Annual Point-to-Point S&P 500 Point to Point Annual Monthly  25  Annual Monthly  25  Annual Monthly Average Participation Rate  1 Year S&P 500 Monthly Point-to-Point S&P 500 Point to Point Annual Monthly Sum  No- Unemployment Annual Monthly Sum  No- Unemployment Or CT DE Ft. MN No- Unemployment No- Long Term Care Point Annual Monthly Sum  No- Hospitalization No- Long Term Care Point Annual Monthly Sum  No- Hospitalization No- Long Term Care Point Annual Monthly Sum  No- Hospitalization No- Long Term Care Point Annual Monthly Sum  No- Hospitalization No- Long Term Care Point Annual Monthly Sum  No- HorizonIndex Annual Point No-   | (INDEX 5 07 WA)                            |   |  |  |   |   | None  |      | 1.7.   |
| American General Life Insurance Company AG HorizonIndex Annuity 12  American General Life Insurance Company AG HorizonIndex Annuity 12  Account Name  Account Name  Account Name  I Year S&P 500 Annual Point-to-Point S&P 500 Point to Point S&P 500 Point to Point Annual Monthly Annual Monthly Sum  No- Unemployment Annual Monthly Sum  ANC A Available In: AK CA CT DE FL No- Hospitalization No- Long Term Care CT DE FL No- Nor-Inspitalization No- Annualization No- Annualization No- Annualization No- Annualization No- Annualization No- Annualization No- Monthly Sum  All Danial Monthly Sum  ANC A Available In: AK CA CT DE FL No- Hospitalization No- Long Term Care CT DE FL No- Nor-Inspitalization No- Annualization  |  | 1 1001 300 10   | ine to roune cup   | 300 TOIL   | c to 1 onic 7   | umaan   |   |      |  |
| Participation Rate  1 Year S&P 500 Monthly Average Participation Rate  1-Year S&P 500 Monthly Point-to-Point  S&P 500 Point to Point  Annual Monthly Sum  Non-Qualified Owner: SS Single: S |  | 1 Year S&P 500 Mo   | nthly Average with   | C0 D F00 D-:-  | t to Doint /  |   |   |      |  |
| American General Life Insurance Company  AG HorizonIndex Annuity  AG HorizonIndex Annuity  A Guaranteed Minimum Value:  Account Name  Indicie  Account Name  Indicie  Aperticipation Rate  1-Year S&P 500 Monthly Point-to-Point  Annual Monthly Sum  Annual Monthly Sum  No- Unemployment Account Name  Account Name  Indicie  Type  Reset  Averaging  Part  Spr  Annual Monthly Sum  No- Unemployment Account Name  Indicie  Type  Reset  Averaging  Part  Spr  Account Name  Indicie  Type  Reset  Averaging  Part  Spr  Account Name  Indicie  Type  Account Name  Indicie  I |  | Сар   |  | S&P 500 Poin   | t to Point A  | Annual  | Monthly   |      |  |
| 1-Year S&P 500 Monthly Point-to-Point S&P 500 Point to Point Annual Monthly Sum  Non-Qualified Owner: 85 Monthly: 5,000 Annuitant: 85 Monthly: 5,000 Qualified Owner: 85 Monthly: 5,000 Annuitant: 85 Monthly: 5,000 Research of the point of t |  | Cap<br>1 Year S&P 500 An  |  |  |   |   | ,   |      | 25   |
| American General Life Insurance Company  AG HorizonIndex Annuity  AG HorizonIndex Annuity  Account Name  2-Year Point-to-Point Account with Cap Monthly Additive Account with Cap Monthly Additive Account with Cap Monthly Single:  S,000 Annuitant:  85 Monthly:  5,000 Annuitant:  No- Hospitalization No- Long Term Care An No- Long Term Care An No- Arca Miver No- Terminal Illnes MN NJ NN NJ |  | Cap 1 Year S&P 500 An Participation Rate 1 Year S&P 500 Mo  | nual Point-to-Point  | S&P 500 Poin   | t to Point A  | Annual  | None  |      |  |
| American General Life Insurance Company  AG HorizonIndex Annuity  AG HorizonIndex Annuity  Account Name  2-Year Point-to-Point Account with Cap Monthly Additive Account with Cap Monthly Additive Account with Cap Monthly Single:  S,000 Annuitant:  85 Monthly:  5,000 Annuitant:  No- Hospitalization No- Long Term Care An No- Long Term Care An No- Arca Miver No- Terminal Illnes MN NJ NN NJ |  | Cap 1 Year S&P 500 An Participation Rate 1 Year S&P 500 Mo Participation Rate   | nual Point-to-Point  | S&P 500 Poin<br>S&P 500 Poin   | t to Point  t to Point  A   | Annual  | None<br>Monthly   |      |  |
| Annuitant: 85 Monthly: 5,000 Qualified Owner: 85 Single: 5,000 No- Disability No- Hospitalization No- Long Term Care No- Terminal Illness No- No- No- Nursing Home No- No- Annualization No- Annualization No- Annualization No- Annualization No- No- Nursing Home No- No- Annualization No- Premium E No- Nursing Home No- Nursing Home No- Annualization No- Premium E No- Nursing Home No- Nursing Home No- Annualization No- Premium E No- Nursing Home No- Nursing Home No- Nursing Home No- Annualization No- Premium E No- Nursing Home No- Nursing Home No- Annualization No- Premium E No- Nursing Home No- Nursing Home No- Nursing Home No- Annualization No- Premium E No- Nursing Home |  | Cap 1 Year S&P 500 An Participation Rate 1 Year S&P 500 Mo Participation Rate   | nual Point-to-Point  | S&P 500 Poin<br>S&P 500 Poin   | t to Point  t to Point  A   | Annual  | None<br>Monthly   |      | 25   |
| American General Life Insurance Company  AG HorizonIndex Annuity  Withdrawal Charges 12 years:  Gualified Owner:  85 Single: 5,000 Monthly: 5,000 Monthly: 5,000 No- Hospitalization No- Long Term Care No- Terminal Illness No- Annualization  No- Annualization  No- Annualization  No- Annualization  No- Annualization  No- Long Term Care No- Terminal Illness No- Annualization  No- Annualization  No- Annualization  No- Long Term Care No- Terminal Illness No- How No- Annualization  No- Annualization  No- Annualization  No- Long Term Care No- Terminal Illness No- How No- Annualization  No- Owner No- Nursing Home  No- Annualization  No- Premium E  Account Name  Indicie  Type  Reset  Averaging  Part  Spr  Averaging  Part  Spr  Account Name  2-Year Point-to-Point Account with Cap S&P 500 Point to Point Biennial None  Monthly Additive Account with Cap S&P 500 Point to Point Annual Monthly Sum  Fixed Interest Account  1-Year Fixed Rate (no bonus)  No- Unemployment  Only  |  | Cap 1 Year S&P 500 An Participation Rate 1 Year S&P 500 Mo Participation Rate 1-Year S&P 500 Mo Non-Qualified   | nual Point-to-Point inthly Average inthly Point-to-Point   | S&P 500 Poin<br>S&P 500 Poin   | t to Point  t to Point  A   | Annual  | None<br>Monthly   |      | Not Available  |
| American General Life Insurance Company  AG HorizonIndex Annuity  12  Guaranteed Minimum Value:  Account Name  2-Year Point-to-Point Account with Cap Monthly Additive Account with Cap S&P 500 Point to Point Annual Monthly Sum Fixed Interest Account  Non-Qualified Owner:  Non-Qualified Owner:  Non-Qualified Owner:  Non-Qualified Owner:  Non-Qualified Owner:  Non-Qualified Son Non-Qualified Son Non-Qualified Owner:  Non-Qualified Son Non-Qualified So |  | Cap 1 Year S&P 500 An Participation Rate 1 Year S&P 500 Mo Participation Rate 1-Year S&P 500 Mo  Non-Qualified Owner: 85 Annuitant: 85  | nual Point-to-Point onthly Average onthly Point-to-Point  Non-Qualified Single: 5,000 Monthly: 5,000   | S&P 500 Poin<br>S&P 500 Poin<br>S&P 500 Poin   | t to Point  t to Point  A   | Annual<br>Annual  | None<br>Monthly<br>Monthly Sum  |      | Not<br>Available<br>in:  |
| American General Life Insurance Company  AG HorizonIndex Annuity 12  Withdrawal Charges 12 years: 12   12   12   12   12   11   10   9   8   7   5   3    Guaranteed Minimum Value: 90% of Premium at 1.50% (GMR/1000 \$1,130)  Account Name   |  | Cap 1 Year S&P 500 An Participation Rate 1 Year S&P 500 Mo Participation Rate 1-Year S&P 500 Mo  Non-Qualified Owner: 85 Annuitant: 85 Owner: 85  | nual Point-to-Point inthly Average inthly Point-to-Point  Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000   | S&P 500 Poin S&P 500 Poin S&P 500 Poin No- Disability  | t to Point  t to Point  A   | Annual<br>Annual<br>Annual<br>No- Une   | None  Monthly  Monthly Sum  |      | Not<br>Available<br>in:<br>AK CA<br>CT DE FL   |
| American General Life Insurance Company  AG HorizonIndex Annuity 12  Withdrawal Charges 12 years: 12   12   12   12   12   11   10   9   8   7   5   3    Guaranteed Minimum Value: 90% of Premium at 1.50% (GMR/1000 \$1,130)  Account Name   |  | Cap 1 Year S&P 500 An Participation Rate 1 Year S&P 500 Mo Participation Rate 1-Year S&P 500 Mo  Non-Qualified Owner: 85 Annuitant: 85 Owner: 85  | nual Point-to-Point inthly Average inthly Point-to-Point  Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000   | S&P 500 Poin S&P 500 Poin S&P 500 Poin No- Disability No- Hospitalization Yes-Extended Care W  | t to Point  A t to Point  A   | Annual<br>Annual<br>Annual<br>No- Une<br>No- Lon<br>No- Ter                                 | None  Monthly  Monthly Sum  employment g Term Care minal Illness  |      | Not<br>Available<br>in:<br>AK CA<br>CT DE FL<br>MN NJ  |
| American General Life Insurance Company  AG HorizonIndex Annuity 12    Withdrawal Charges 12 years:   12   12   12   12   12   11   10   9   8   7   5   3   |  | Cap 1 Year S&P 500 An Participation Rate 1 Year S&P 500 Mo Participation Rate 1-Year S&P 500 Mo  Non-Qualified Owner: 85 Annuitant: 85 Owner: 85  | nual Point-to-Point inthly Average inthly Point-to-Point  Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000   | S&P 500 Poin S&P 500 Poin S&P 500 Poin No- Disability No- Hospitalization Yes-Extended Care W  | t to Point  A t to Point  A   | Annual<br>Annual<br>Annual<br>No- Une<br>No- Lon<br>No- Ter                                 | None  Monthly  Monthly Sum  employment g Term Care minal Illness  |      | Not<br>Available<br>in:<br>AK CA<br>CT DE FL<br>MN NJ<br>NV NY<br>OH OR  |
| AG HorizonIndex Annuity    Withdrawal Charges 12 years:   12   12   12   12   12   11   10   9   8   7   5   3   |  | Cap 1 Year S&P 500 An Participation Rate 1 Year S&P 500 Mo Participation Rate 1-Year S&P 500 Mo  Non-Qualified Owner: 85 Annuitant: 85 Owner: 85  | nual Point-to-Point inthly Average inthly Point-to-Point  Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000   | S&P 500 Poin S&P 500 Poin S&P 500 Poin No- Disability No- Hospitalization Yes-Extended Care W  | t to Point  A t to Point  A   | Annual<br>Annual<br>Annual<br>No- Une<br>No- Lon<br>No- Ter                                 | None  Monthly  Monthly Sum  employment g Term Care minal Illness  |      | Not<br>Available<br>in:<br>AK CA<br>CT DE FL<br>MN NJ<br>NV NY<br>OH OR<br>PR SC TX                                |
| Guaranteed Minimum Value: 90% of Premium at 1.50% (GMR/1000 \$1,130)  Account Name Indicie Type Reset Averaging Part Spr  2-Year Point-to-Point Account with Cap S&P 500 Point to Point Biennial None  Monthly Additive Account with Cap S&P 500 Point to Point Annual Monthly Sum  Fixed Interest Account 1-Year Fixed Rate (no bonus)  Non-Qualified Non-Qualified Non-Qualified Owner: 85 Single: 5 000 No- Disability No- Unemployment Only  | American General Life                      | Cap 1 Year S&P 500 An Participation Rate 1 Year S&P 500 Mo Participation Rate 1-Year S&P 500 Mo  Non-Qualified Owner: 85 Annuitant: 85 Owner: 85  | nual Point-to-Point inthly Average inthly Point-to-Point  Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000   | S&P 500 Poin S&P 500 Poin S&P 500 Poin No- Disability No- Hospitalization Yes-Extended Care W  | t to Point  A t to Point  A   | Annual<br>Annual<br>Annual<br>No- Une<br>No- Lon<br>No- Ter                                 | None  Monthly  Monthly Sum  employment g Term Care minal Illness  |      | Not<br>Available<br>in:<br>AK CA<br>CT DE FL<br>MN NJ<br>NV NY<br>OH OR<br>PR SC TX<br>UT VI VT                    |
| Account Name  Indicie  Type  Reset  Averaging  Part  Spr  2-Year Point-to-Point Account with Cap  Monthly Additive Account with Cap  S&P 500  Point to Point  Annual  Monthly Sum  Fixed Interest Account  Non-Qualified  Owner:  SS Single:  S 000  No- Disability  No- Unemployment  Only  | American General Life<br>Insurance Company | Cap 1 Year S&P 500 An Participation Rate 1 Year S&P 500 Mo Participation Rate 1-Year S&P 500 Mo  Non-Qualified Owner: 85 Annuitant: 85 Owner: 85  | nual Point-to-Point  nthly Average  nthly Point-to-Point  Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000 Monthly: 5,000   | S&P 500 Poin S&P 500 Poin S&P 500 Poin No- Disability No- Hospitalization Yes-Extended Care W  | t to Point  A t to Point  A   | Annual<br>Annual<br>Annual<br>No- Une<br>No- Lon<br>No- Ter                                 | None  Monthly  Monthly Sum  employment g Term Care minal Illness  |      | Not<br>Available<br>in:<br>AK CA<br>CT DE FL<br>MN NJ<br>NV NY<br>OH OR<br>PR SC TX<br>UT VI VT<br>WA              |
| 2-Year Point-to-Point Account with Cap S&P 500 Point to Point Biennial None  Monthly Additive Account with Cap S&P 500 Point to Point Annual Monthly Sum  Fixed Interest Account 1-Year Fixed Rate (no bonus) 1.33   | Insurance Company AG HorizonIndex Annuity  | Cap 1 Year S&P 500 An Participation Rate 1 Year S&P 500 Mo Participation Rate 1-Year S&P 500 Mo  Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85  | nual Point-to-Point onthly Average onthly Point-to-Point  Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000 Worthly: 5,000 Monthly: 5,000 Monthly: 5,000   | S&P 500 Poin S&P 500 Poin S&P 500 Poin No- Disability No- Hospitalization Yes-Extended Care W No- Nursing Home                             | t to Point  A t to Point  A t to Point  A diver                             | Annual<br>Annual<br>No- Une<br>No- Lon<br>No- Ten<br>No- Ann                                | None  Monthly Sum  employment g Term Care minal Illness ualization  |      | Not<br>Available<br>in:<br>AK CA<br>CT DE FL<br>MN NJ<br>NV NY<br>OH OR<br>PR SC TX<br>UT VI VT<br>WA              |
| 2-Year Point-to-Point Account with Cap S&P 500 Point to Point Biennial None  Monthly Additive Account with Cap S&P 500 Point to Point Annual Monthly Sum  Fixed Interest Account 1-Year Fixed Rate (no bonus) 1.33   | Insurance Company                          | Cap 1 Year S&P 500 An Participation Rate 1 Year S&P 500 Mo Participation Rate 1-Year S&P 500 Mo  Non-Qualified Owner: 85 Annuitant: 85 Owner: 85 Annuitant: 85  Withdrawa   | nual Point-to-Point  nthly Average  onthly Point-to-Point  Non-Qualified Single: 5,000 Monthly: 5,000  Qualified Single: 5,000  Monthly: 5,000  Withdrawal Notes:  al Charges 12 years:  | S&P 500 Poin S&P 500 Poin S&P 500 Poin No- Disability No- Hospitalization Yes-Extended Care W No- Nursing Home                             | t to Point  A t to Point  A t to Point  A aiver  12   12   1                | Annual  Annual  No- Une No- Lon No- Teri No- Ann  | None Monthly Monthly Sum  employment g Term Care minal Illness ualization  9   8   7   5  |      | Not<br>Available<br>in:<br>AK CA<br>CT DE FL<br>MN NJ<br>NV NY<br>OH OR<br>PR SC TX<br>UT VI VT<br>WA              |
| Monthly Additive Account with Cap S&P 500 Point to Point Annual Monthly Sum Fixed Interest Account 1-Year Fixed Rate (no bonus) 1.33  Non-Qualified Non-Qualified No-Disability No-Unemployment Only   | Insurance Company AG HorizonIndex Annuity  | Cap 1 Year S&P 500 An Participation Rate 1 Year S&P 500 Mo Participation Rate 1-Year S&P 500 Mo  Non-Qualified Owner: 85 Annuitant: 85 Owner: 85 Annuitant: 85  Withdrawa Guaranta  | nual Point-to-Point  nthly Average  onthly Point-to-Point  Non-Qualified Single: 5,000 Monthly: 5,000  Qualified Single: 5,000  Withdrawal Notes: al Charges 12 years: aled Minimum Value:   | S&P 500 Poin  S&P 500 Poin  S&P 500 Poin  No- Disability  No- Hospitalization  Yes-Extended Care W  No- Nursing Home                       | t to Point  A t to Point  A t to Point  A A A A A A A A A A A A A A A A A A | Annual  Annual  No- Une No- Lon No- Teri No- Annual   | None Monthly Monthly Sum  employment g Term Care minal Illness qualization  9   8   7   5   | 3    | Not<br>Available<br>in:<br>AK CA<br>CT DE FL<br>MN NJ<br>NV NY<br>OH OR<br>PR SC TX<br>UT VI VT<br>WA<br>Premium B |
| Fixed Interest Account 1-Year Fixed Rate (no bonus) 1.3  Non-Qualified Non-Qualified No-Disability No-Unemployment Only  | Insurance Company AG HorizonIndex Annuity  | Cap 1 Year S&P 500 An Participation Rate 1 Year S&P 500 Mo Participation Rate 1-Year S&P 500 Mo  Non-Qualified Owner: 85 Annuitant: 85 Owner: 85 Annuitant: 85  Withdrawa Guaranta  | nual Point-to-Point  nthly Average  onthly Point-to-Point  Non-Qualified Single: 5,000 Monthly: 5,000  Qualified Single: 5,000  Withdrawal Notes: al Charges 12 years: aled Minimum Value:   | S&P 500 Poin  S&P 500 Poin  S&P 500 Poin  No- Disability  No- Hospitalization  Yes-Extended Care W  No- Nursing Home                       | t to Point  A t to Point  A t to Point  A A A A A A A A A A A A A A A A A A | Annual  Annual  No- Une No- Lon No- Teri No- Annual   | None Monthly Monthly Sum  employment g Term Care minal Illness qualization  9   8   7   5   | 3    | Not<br>Available<br>in:<br>AK CA<br>CT DE FL<br>MN NJ<br>NV NY<br>OH OR<br>PR SC TX<br>UT VI VT<br>WA<br>Premium E |
| Non-Qualified Non-Qualified No- Disability No- Unemployment Only   | Insurance Company AG HorizonIndex Annuity  | Cap 1 Year S&P 500 An Participation Rate 1 Year S&P 500 Mo Participation Rate 1-Year S&P 500 Mo  Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85  Withdrawa  Guarante  Accol  | nual Point-to-Point onthly Average onthly Point-to-Point  Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Withdrawal Notes: al Charges 12 years: eed Minimum Value:   | S&P 500 Poin S&P 500 Poin S&P 500 Poin No- Disability No- Hospitalization Yes-Extended Care W No- Nursing Home  12   12   12   90% of Pro- | t to Point  A t to Point  A t to Point  A A A A A A A A A A A A A A A A A A | Annual Annual  No- Une No- Lon No- Ter No- Ann  1   | None Monthly Monthly Sum  employment g Term Care minal Illness qualization  9   8   7   5   | 3    | Not<br>Available<br>in:<br>AK CA<br>CT DE FL<br>MN NJ<br>NV NY<br>OH OR<br>PR SC TX<br>UT VI VT<br>WA<br>Premium B |
| Owner 85 Single 5 000 Only   | Insurance Company AG HorizonIndex Annuity  | Cap 1 Year S&P 500 An Participation Rate 1 Year S&P 500 Mo Participation Rate 1-Year S&P 500 Mo  Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85  Guarante  Accol 2-Year Point-to-Poi   | nual Point-to-Point onthly Average onthly Point-to-Point  Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Withdrawal Notes: al Charges 12 years: eed Minimum Value:  unt Name nt Account with Cap   | S&P 500 Point S&P 500 Point S&P 500 Point S&P 500 Point No- Disability No- Hospitalization Yes-Extended Care W No- Nursing Home  12        | t to Point  A t to Point  A t to Point  A A A A A A A A A A A A A A A A A A | Annual Annual  No- Une No- Lon No- Ter No- Ann  1   10   c (GMR/10                          | None  Monthly  Monthly Sum  employment g Term Care minal Illness qualization  9   8   7   5                                       | 3    | Not<br>Available<br>in:<br>AK CA<br>CT DE FL<br>MN NJ<br>NV NY<br>OH OR<br>PR SC TX<br>UT VI VT<br>WA              |
| Owner 85 Single 5 000 Only   | Insurance Company AG HorizonIndex Annuity  | Cap 1 Year S&P 500 An Participation Rate 1 Year S&P 500 Mo Participation Rate 1-Year S&P 500 Mo  Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85  Qualified Owner: 85 Annuitant: 85  Annuitant: 85  Mithdrawa  Guarante  Accol 2-Year Point-to-Poi Monthly Additive Ad    | nual Point-to-Point  Inthly Average  Inthly Point-to-Point  Inthly P | S&P 500 Point S&P 500 Point S&P 500 Point S&P 500 Point No- Disability No- Hospitalization Yes-Extended Care W No- Nursing Home  12        | t to Point  A t to Point  A t to Point  A A A A A A A A A A A A A A A A A A | Annual  Annual  No- Une No- Lon No- Ten No- Ann  1   10   c (GMR/10  Reset   iennial Annual | None  Monthly  Monthly Sum  employment g Term Care minal Illness qualization  9   8   7   5                                       | 3    | Not<br>Available<br>in:<br>AK CA<br>CT DE FL<br>MN NJ<br>NV NY<br>OH OR<br>PR SC TX<br>UT VI VT<br>WA<br>Premium B |
|  | Insurance Company AG HorizonIndex Annuity  | 1 Year S&P 500 An Participation Rate 1 Year S&P 500 Mo Participation Rate 1-Year S&P 500 Mo Participation Rate 1-Year S&P 500 Mo  Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85  Withdrawa Guarante  Accol 2-Year Point-to-Poi Monthly Additive Ac Fixed Interest Accol | nual Point-to-Point  Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000  Withdrawal Notes: al Charges 12 years: al Charges 12 years: and Minimum Value:  Int Name  Int Account with Cap count with Cap  | S&P 500 Point S&P 500 Point S&P 500 Point S&P 500 Point No- Disability No- Hospitalization Yes-Extended Care W No- Nursing Home  12        | t to Point  A t to Point  A t to Point  A A A A A A A A A A A A A A A A A A | Annual  Annual  No- Une No- Lon No- Teri No- Ann  1   | None Monthly Monthly Sum  employment g Term Care minal Illness qualization  9   8   7   5 00 \$1,130)  Averaging None Monthly Sum | 3    | Not<br>Available<br>in:<br>AK CA<br>CT DE FL<br>MN NJ<br>NV NY<br>OH OR<br>PR SC TX<br>UT VI VT<br>WA<br>Premium B |







| American General Life<br>Insurance Company<br>AG HorizonIndex Annuity<br>12 (CA) | Annuitant: 85 Monthly: 5,000 Qualified Owner: 85 Annuitant: 85 Monthly: 5,000 Withdrawal Single: 5,000 Withdrawal Charges 12 years: Guaranteed Minimum Value:  Account Name 2-Year Point-to-Point Account with Cap Monthly Additive Account with Cap Fixed Interest Account | Yes-Extended Care Waiver No- Terminal Illness No- Nursing Home No- Annualization   | Available in: CA  Premium E  |
|--|---|--|--|
| Great American Life  | Qualified Owner: 85 Single: 10,000 Monthly: 10,000  Withdrawal Notes:  Age 58+ (10 years):  | No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home  No- Annualization  10 9 8 7 6 5 4 3 2 1  | Only<br>Available<br>in:<br>DE   |
| Insurance Company  | Ages 0 to 57 (12 years):  | 12   11   10   9   8   7   6   5   4   3   2   1   |  |
| American Valor II  | Account Name  1 Year S&P 500 Monthly Average with Cap  1 Year S&P 500 Annual Point-to-Point Declared Rate Strategy  | Indicie Type Reset Averaging Pa  S&P 500 Point to Point Annual Monthly  S&P 500 Point to Point Annual None  1-Year Fixed Rate (no bonus)   | rt   Spr   |
|  | Non-Qualified Owner: Annuitant: Qualified Owner: 80 Single: 5,000 Monthly: 5,000 Qualified Owner: 80 Single: 5,000 Annuitant:  Withdrawal Notes:  | No- Disability No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Nursing Home No- Annualization  | Not Available in: AK AL CT DE HI MN NJ NV NY OK OR PA PR TX UT VI WA Premium B |
|  |   |  | Premium 6  |
| Liberty Life Insurance<br>Company<br>Enhanced Choice 12                          | For states AL, AR, AZ, CO, DC, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, ND, NH, NH, NM, NH, OH, RI, SC, SD, TN, VA, VI, WA, WI, WV, WY (12 years):  For states CA (12 years):  | 14     13     12     11     10     9     8     7     6     5     4     3       12     11     10     9     8     7     6     5     4     3     2     1  |  |
|  | Guaranteed Minimum Value:   | 87.5% of Premium at 1.00% (GMR/1000 \$1,035)   |  |
|  | Account Name  1-Year S&P 500 Monthly Additive Point-to-Point Cap  1-Year DJIA Monthly Average Cap  1-Year DJIA Quarterly Point-to-Point Ca  8 Year Fixed Fixed  1-Year S&P 500 Annual Point-to-Point Cap  | Indicie  Type  Reset  Averaging  Pa  S&P 500  Point to Point  Annual  Monthly Sum  DJIA  Point to Point  Annual  Monthly  DJIA  Point to Point  Annual  Quarterly Sum  1-Year Fixed Rate with Bonus  S&P 500  Point to Point  Annual  None | 2.00% +1.  |
|  | Non-Qualified Owner: Single: 3,000 Annuitant: Monthly: 3,000 Qualified Owner: 70 Annuitant: 70 Monthly: 3,000 Monthly: 3,000 Monthly: 3,000   | No- Disability No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Special Enhanced Life Income Options Yes-Terminal Illness No- Nursing Home No- Annualization  | Not<br>Available<br>in:<br>CT IL<br>MA ME<br>MN NJ<br>NV NY<br>OR PR           |



0-75: 8.00 76-80: 4.00 81-85: 2.50 onus: 5.00 6.75 1.50 ጋ% see notes ıs: 3.00-5.00 3.25 )% 0-75: 6.50+ 76-UP: 3.50+ see notes onus: 5.00 ead Cap 3.00 6.00 3.00 .00 Bonus 5.75







| m Bonus  |  |
|--|--|
| ead Cap  |  |
| 4.00   |  |
|  |  |
| m Bonus  |  |
|  |  |
| 4.00 4.00  |  |
| 0-75: 8.00+<br>76-80: 5.00+<br>81-85: 4.00+<br>see notes |  |
| ionus: 3.00  |  |
| ead Cap 3.00   |  |
| 3.10<br>3.00<br>3.10                                     |  |
| 0-75: 6.50+<br>see notes                                 |  |
| m Bonus  |  |



|  | Guaranteed Minimum Value:   | 87.5% of Premium at 1.00% (GMR/1000 \$986)   |   |
|--|---|--|---|
| North American Company                       | Guaranteed Millimum Value.  | 67.3 % of Freihidin at 1.00 % (GHR) 1000 \$300)  |   |
| NA Performance Choice                        | Account Name  | Indicie Type Reset Averaging Part  | Spre  |
| 12   | 1-Year S&P 500 Monthly Point-to-Point Cap   | S&P 500 Point to Point Annual Monthly Sum  |   |
|  | 1-Year Nasdaq 100 Point-to-Point  | Nasdaq 100 Point to Point Annual None  |   |
|  | 1-Year S&P 400 Point-to-Point   | S&P 400 Point to Point Annual None   |   |
|  | 1-Year Fixed 1-Year Hang Seng Point-to-Point  | 1-Year Fixed Rate (no bonus)  Hang Seng Point to Point Annual None   | 2.50  |
|  | 1-Year Russell 2000 Point-to-Point  | Russell 2000 Point to Point Annual None  |   |
|  | 1-Year Nasdaq 100 Monthly<br>Point-to-Point Cap   | Nasdaq 100 Point to Point Annual Monthly Sum   |   |
|  | 1-Year DJ EuroStoxx 50 Point-to-Point   | DJ EuroStoxx Point to Point Annual None  |   |
|  | 1-Year S&P 500 Point-to-Point   | S&P 500 Point to Point Annual None   |   |
|  | 1-Year Dow Jones Point-to-Point   | DJIA Point to Point Annual None  |   |
|  | Inverse Performance Trigger   | S&P 500 Inverse Perf Triggered Annual None   |   |
|  | Non-Qualified Owner: 75 Single: 10,000 Annuitant: Monthly: 10,000 Qualified Owner: 75 Single: 2,000 Annuitant: 75 Monthly: 2,000  | No- Disability No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Terminal Illness Yes-Nursing Home No- Annualization | Not<br>Available<br>in:<br>AK AL<br>CT DE<br>MA MN<br>MO NV<br>NY OH<br>OR PR<br>UT VA VI<br>WA                             |
|  | Withdrawal Notes:   |  | Premium B   |
|  | Withdrawal Charges 12 years:  | 10   10   10   10   10   10   9   8   7   6   5   4   2  |   |
|  | Guaranteed Minimum Value:   | 87.5% of Premium at 1.00% (GMR/1000 \$1,065)   |   |
| North American Company NA Performance Choice | Account Name  | Indicie Type Reset Averaging Part  | Spro  |
| 12 Plus                                      | 1-Year Nasdaq 100 Monthly<br>Point-to-Point Cap   | Nasdaq 100 Point to Point Annual None  |   |
|  | 1-Year Russell 2000 Point-to-Point  | Russell 2000 Point to Point Annual None  |   |
|  | 1-Year S&P 400 Point-to-Point   | S&P 400 Point to Point Annual None   |   |
|  | 1-Year S&P 500 Monthly Point-to-Point<br>Cap  | S&P 500 Point to Point Annual Monthly Sum  |   |
|  | 1-Year Hang Seng Point-to-Point   | Hang Seng Point to Point Annual None   |   |
|  | 1-Year Nasdaq 100 Point-to-Point  | Nasdaq 100 Point to Point Annual None  |   |
|  | 1-Year S&P 500 Point-to-Point   | S&P 500 Point to Point Annual None  DJ EuroStoxx Point to Point Annual None  |   |
|  | 1-Year DJ EuroStoxx 50 Point-to-Point   | 50 Forme to Forme Armaar None  |   |
|  | Inverse Performance Trigger   | S&P 500 Inverse Perf Triggered Annual None   |   |
|  | 1-Year Dow Jones Point-to-Point 1-Year Fixed  | DJIA Point to Point Annual None  1-Year Fixed Rate (no bonus)  | 1.7!  |
|  | 1 100 1 1100  | 1 real rised rate (no sorial)  | 2.7.  |
|  | Non-Qualified Owner: 85 Annuitant: Monthly: 15,000 Qualified Owner: 85 Annuitant: Single: 15,000 Qualified Owner: 85 Annuitant: Non-Qualified Monthly: 15,000 Monthly: 15,000 | No- Disability No- Unemployment No- Hospitalization No- Long Term Care   | Only<br>Available<br>in:<br>AK AL<br>AR AZ CA<br>CO DC<br>GA HI ID<br>IL KS LA<br>MI MT<br>ND NE<br>NM RI<br>SC SD<br>TN VT |
|  |   |  | WI WV<br>WY   |
| Discounting 1.10 T                           | Withdrawal Notes:   |  | Prem Bonu   |
| Phoenix Life Insurance<br>Company            | Withdrawal Charges 12 years:  | 12.5   12.5   12.5   11   10   9   8   6   5   4   3   2   |   |





is: 5.00-10.00



| Phoenix Reflections Gold             | Guaranteed Minimum Value:   | 87.5% of Premium at 1.00%   | (GMR/1000 \$1,085)  |   |
|--------------------------------------|---|---|---|---|
| Bonus                                | Account Name  | Indicie Type  | Reset Averaging Page  | art Spr   |
|                                      | Rainbow Point to Point Indexed Account 1 year Global  |   | Annual None   | 10  |
|                                      | Rainbow Point to Point Indexed Account 1 year Domestic  | - Blended Indicies Point to Point   | Annual None   |   |
|                                      | Point to Point Indexed Account - 1 year S&P 500   | S&P 500 Point to Point  | Annual None   |   |
|                                      | Fixed Account   | 1-Year Fixed Rate (r  | no bonus)   | 0.8   |
|                                      | Performance Trigger Indexed Account - year S&P 500  | DJIA Perf Trig  | Annual None   |   |
|                                      | Monthly Point to Point Indexed Account 1 year S&P 500   | S&P 500 Point to Point  | Annual None   |   |
| Dhaaniy Life Taguwanaa               | Non-Qualified Owner: Annuitant:  Qualified Owner: 85 Single: 15,000 Monthly: 15,000 Qualified Owner: 85 Single: 15,000 Monthly: 15,000          | No- Disability<br>No- Hospitalization<br>No- Extended Care Waiver<br>Yes-Nursing Home | No- Unemployment<br>No- Long Term Care<br>Yes-Terminal Illness<br>No- Annualization | Only<br>Available<br>in:<br>AK MN<br>MO NC<br>NJ VA<br>WA |
| Phoenix Life Insurance<br>Company    | Withdrawal Notes:   |   |   | Premium B   |
| Phoenix Reflections Gold             | Withdrawal Charges 12 years:  | 14   13   12   10   9   | 8 6 5 3 1   |   |
| Bonus 5%  Low-Band                   | Guaranteed Minimum Value:   | 87.5% of Premium at 1.00%   | (GMR/1000 \$1,035)  |   |
|                                      | Account Name Rainbow Point to Point Indexed Account 1 year Global Performance Trigger Indexed Account - year S&P 500                            | biended indicies Point to Point   | Reset Averaging Pa Annual None Annual None  | Spri<br>10  |
|                                      | Non-Qualified Owner: 85 Single: 50,000 Annuitant: Monthly: 50,000  Qualified Owner: 85 Single: 50,000 Annuitant: Single: 50,000 Monthly: 50,000 | No- Disability<br>No- Hospitalization<br>No- Extended Care Waiver<br>Yes-Nursing Home | No- Unemployment<br>No- Long Term Care<br>Yes-Terminal Illness<br>No- Annualization | Only<br>Available<br>in:<br>AK MN<br>MO NC<br>NJ VA<br>WA |
| Phoenix Life Insurance<br>Company    | Withdrawal Notes:   |   |   | No Premiu   |
| Phoenix Reflections Gold             | Withdrawal Charges 12 years:  | 14   13   12   10   9   | 8   6   5   3   1   |   |
| Bonus 5%<br>High-Band                | Guaranteed Minimum Value:   | 87.5% of Premium at 1.00%   | % (GMR/1000 \$986)  |   |
| riigii Baria                         | Account Name  Monthly Point to Point Indexed Account 1 year S&P 500   | Indicie Type  S&P 500 Point to Point  | Reset Averaging Po  | art Spro  |
|                                      | Rainbow Point to Point Indexed Account<br>1 year Global   | Blended Indicies Point to Point   | Annual None   | 10  |
| Phoenix Life Insurance               | Non-Qualified Owner: 85 Single: 15,000 Annuitant: Monthly: 15,000  Qualified Owner: 85 Single: 15,000 Monthly: 15,000 Monthly: 15,000           | No- Disability<br>No- Hospitalization<br>No- Extended Care Waiver<br>Yes-Nursing Home | No- Unemployment<br>No- Long Term Care<br>Yes-Terminal Illness<br>No- Annualization | Only<br>Available<br>in:<br>AK MN<br>MO NC<br>NJ VA<br>WA |
| Company                              | Withdrawal Notes:   |   |   | Premium B   |
| Phoenix Reflections Gold<br>Bonus 5% | Withdrawal Charges 12 years:  | 14   13   12   10   9   | 8 6 5 3 1   |   |
| Low-Band                             | Guaranteed Minimum Value:   | 87.5% of Premium at 1.00%   | (GMR/1000 \$1,035)  |   |
|                                      | Account Name  Point to Point Indexed Account - 1 year S&P 500   | S&P 500 Point to Point A  | nnual None  | art Spro  |
|                                      | Fixed Account   | 1-Year Fixed Rate (r  | no bonus)   | 2.50  |







| Phoenix Life Insurance               | Annuitant:<br>Qualified | Non-Qualified   Single:   50,000   Monthly:   50,000   Qualified   Single:   50,000   Monthly:   50,000 | No- Disability<br>No- Hospitalization<br>No- Extended Care Waiver<br>Yes-Nursing Home | No- Unemployment<br>No- Long Term Care<br>Yes-Terminal Illness<br>No- Annualization | Only<br>Available<br>in:<br>AK MN<br>MO NC<br>NJ VA<br>WA |
|--------------------------------------|-------------------------|---|---|---|---|
| Company                              |                         | Withdrawal Notes:   |   |   | No Premiu   |
| Phoenix Reflections Gold<br>Bonus 5% | Withdrawa               | al Charges 12 years:  | 14   13   12   :  | 10   9   8   6   5   3  | 1   |
| High-Band                            | Guarante                | eed Minimum Value:  | 87.5% of Premiun  | n at 1.00% (GMR/1000 \$986)   |   |
| підп-вапи                            |                         | unt Name<br>er Indexed Account -  | Indicie Type  1 DJIA Perf Trig  | Reset Averaging Annual None   | Part Spr  |

| ▶ Company / Product                          | Issue Ages   | Minimum<br>Premiums   | Withdrawal F  | Provisions  | States  |
|--|--|---|---|---|---|
|  | Annuitant:  Qualified                                | Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000 | No- Disability<br>No- Hospitalization<br>No- Extended Care Waiver<br>Yes-Nursing Home | No- Unemployment<br>No- Long Term Care<br>Yes-Terminal Illness<br>No- Annualization | Only<br>Available in:<br>AK MN MO<br>NC NJ VA<br>WA |
| Phoenix Life Insurance Company               |  | Withdrawal Notes:   |   |   | Premium Bon   |
| Phoenix Reflections Gold Bonus 5%  Low-Band  | Withdraw   | al Charges 12 years:  | 14    13    12    10    9   | 8 6 5 3 1   |   |
| Low Bana                                     | Guarant  | eed Minimum Value:  | 87.5% of Premium at 1.009   | % (GMR/1000 \$1,035)  |   |
|  | Accour<br>Rainbow Point to Po<br>Account - 1 year Do |   | Indicie Type  Blended Point to Indicies Point   | Reset Averaging Annual None   | Part Spr  |
|  | Annuitant:  Qualified                                | Non-Qualified Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000 | No- Disability<br>No- Hospitalization<br>No- Extended Care Waiver<br>Yes-Nursing Home | No- Unemployment<br>No- Long Term Care<br>Yes-Terminal Illness<br>No- Annualization | Only<br>Available in:<br>AK MN MO<br>NC NJ VA<br>WA |
| Phoenix Life Insurance Company               |  | Withdrawal Notes:   |   |   | No Premium I  |
| Phoenix Reflections Gold Bonus 5%  High-Band | Withdrawal Charges 12 years:                         |   | 14   13   12   10   9   |   |   |
| Thigh band                                   | Guarant  | eed Minimum Value:  | 87.5% of Premium at 1.00  | % (GMR/1000 \$986)  |   |
|  |  | nt Name<br>red Account - 1 year   |   | Reset Averaging Annual None   | Part Spri   |
|  | Annuitant:  Qualified                                | Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000 | No- Disability<br>No- Hospitalization<br>No- Extended Care Waiver<br>Yes-Nursing Home | No- Unemployment<br>No- Long Term Care<br>Yes-Terminal Illness<br>No- Annualization | Only<br>Available in:<br>AK MN MO<br>NC NJ VA<br>WA |
| Phoenix Life Insurance Company               |  | Withdrawal Notes:   |   |   | Premium Bon   |
| Phoenix Reflections Gold Bonus 5%  Low-Band  |  | al Charges 12 years:  |   | 8 6 5 3 1   |   |
|  | Guarant  | eed Minimum Value:  | 87.5% of Premium at 1.009   | % (GMR/1000 \$1,035)  |   |
|  |  | nt Name   |   | Reset Averaging   | Part Spr  |
|  | Monthly Point to Po<br>1 year S&P 500                | int Indexed Account -   | S&P 500 Point to Point  | Annual None   |   |



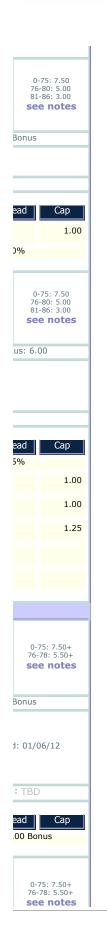






|   | Annuitant:<br>Qualified  | Non-Qualified Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000   | No- Extended                                      | Care Waiver         | No- Long             | nployment<br>Term Care<br>ninal Illness<br>ualization | Only<br>Available in:<br>AK MN MO<br>NC NJ VA<br>WA                        |
|---|--|---|---|---------------------|----------------------|---|--|
| Phoenix Life Insurance Company Phoenix Reflections Gold Bonus 5%    |  | Withdrawal Notes:   |   |                     |                      |   | No Premium I   |
|   | Withdraw   | al Charges 12 years:  | 14   13   | 12   10   9         | 8 6                  | 5 3 1   |  |
| High-Band   | Guarant  | eed Minimum Value:  | 87.5% of Pr                                       | emium at 1.00       | )% (GMR/1            | 1000 \$986)   |  |
|   | Accoun   | nt Name   | Indicie   | Type                | Reset                | Averaging   | Part Spre  |
|   | Rainbow Point to Po  | oint Indexed  | Blended   | Point to            | Annual               | None  | Part Spri  |
|   | Account - 1 year Do  | omestic   | Indicies<br>1-Ye                                  | Point ar Fixed Rate |                      | None  | 2.50   |
|   | - med needdine   |   |   | ar i med i dec      | (110 001140)         |   | 2.0.   |
|   | Annuitant:<br>Qualified  | Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000   | No- Extended                                      | Care Waiver         | No- Long<br>No- Term | nployment<br>Term Care<br>ninal Illness<br>ualization | Only<br>Available in:<br>FL IA IN<br>KY MD MS<br>NH OH OK<br>PA TX UT      |
|   |  | Withdrawal Notes:   |   |                     |                      |   | Premium Bon  |
|   |  | MD, MS, NH, NV, OK, PA, UT (10 years): (Y, OH, TX (10 years):   | 10 9 8<br>8.3 7.2 6.1                             | 7 6 5<br>5.4 4.7 4  | 5 4 3<br>4 3.3 2.    |   |  |
| Phoenix Life Insurance Company<br>Phoenix Reflections Gold Bonus 6% | Guarant  | eed Minimum Value:  | 87.5% of Pre                                      | mium at 1.00°       | % (GMR/10            | 000 \$1,045)  |  |
|   | Accoun   | nt Name   | Indicie   | Туре                | Reset                | Averaging   | Part Spr   |
|   | Fixed Account  | ic name   |   | ar Fixed Rate       |                      | / Weraging  | 0.7  |
|   | Rainbow Point to Po<br>Account - 1 year Do   |   | Blended<br>Indicies                               | Point to<br>Point   | Annual               | None  |  |
|   | Monthly Point to Po<br>- 1 year S&P 500  | int Indexed Account   | S&P 500   | Point to<br>Point   | Annual               | None  |  |
|   | Point to Point Index<br>S&P 500  | ked Account - 1 year  | S&P 500   | Point to<br>Point   | Annual               | None  |  |
|   | Rainbow Point to Po<br>Account - 1 year Gl   |   | Blended<br>Indicies                               | Point to<br>Point   | Annual               | None  | 10   |
|   | Performance Trigge<br>1 year S&P 500   | er Indexed Account -  | DJIA  | Perf Trig           | Annual               | None  |  |
|   |  | Surrender Charge  | es Last 10 Year                                   | 's                  |                      |   |  |
|   | Annuitant: 78  Qualified  Owner: 78  | Non-Qualified Single: 75,000 Monthly: 75,000 Qualified Single: 75,000 Monthly: 75,000   | No- Hospitaliza<br>No- Extended                   | Care Waiver         | No- Long             | mployment<br>Term Care<br>ninal Illness<br>ualization | Not<br>Available in:<br>AK CT DE<br>MN NJ NV<br>NY OR PA<br>PR UT VI<br>WA |
| Aviva Life & Appuity (Income  |  | Withdrawal Notes:   |   |                     |                      |   | No Premium I   |
| Aviva Life & Annuity (Income Series)  Income Preferred Ultra        | For states AL, AR, AZ<br>ID, IL, IN, KS, KY, LA, MA, MI<br>ND, NE, NH, NM, NV, OH, | , CA, CO, DC, FL, GA, HI, IA, D, ME, MI, MO, MS, MT, NC, OK, RI, SD, TN, VA, VT, WI, WV, WY (10 years):  ates <sub>SC</sub> (10 years): | 16 15 14<br>14.2 13.5 12.                         | 13 12<br>1 10.6 9.2 | 11 10<br>7.7 6.2     | 8 6 4<br>4.7 3.1 1.5                                  | Rate Change  |
| High-Band   |  | rates <sub>TX</sub> (10 years):   |   |                     |                      | 4.4 2.9 1.4   |  |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$967)               |   |   |                     |                      |   | Next Change  |
|   | Accou  | ınt Name  | Indicie 1-Yo                                      | Type Res            |                      | eraging   | Part Spro  |
|   | Annuitant: 78  Qualified   | Non-Qualified Single: 5,000 Monthly: 5,000 Qualified  | No- Disability<br>No- Hospitaliza<br>No- Extended |                     | No- Long             | mployment<br>Term Care<br>ninal Illness               | Not<br>Available in:<br>AK CT DE<br>MN NJ NV<br>NY OR PA                   |







|   | Annuitant: 78 Mo  | onthly: 5,000  | Yes-Nursii  | ng Home   | No- An               | nualization   | PR UT VI<br>WA  |
|---|---|--|---|---|----------------------|---|---|
| Aviva Life & Annuity (Income                            | V   |  | No Premium I                                      |   |                      |   |   |
| Series) Income Preferred Ultra Low-Band                 |   | s <sub>sc</sub> (10 years): 1  | 16 15<br>14.2 13.5<br>13.3 12.7                   | 12.1 10.6 9   |                      | 8 6 4<br>2 4.7 3.1 1.5<br>3 4.4 2.9 1.4                     | Rate Changed  |
|   | Guaranteed  | d Minimum Value:   | 87.5%   | of Premium at :   | L.00% (GMR           | (/1000 \$967)   | Next Change   |
|   | Account<br>Fixed Strategy   | Name   | Indicie   | Type 1-Year Fixed R   |                      | Averaging us  | Part Spr. 1.00% +5.                                   |
|   | Qualified<br>Owner: 80 Sir  | Onthly: 5,000<br>Qualified   | Yes-Disab<br>Yes-Hospi<br>No- Exten<br>Yes-Nursii | talization<br>ded Care Waive                                | No- Loi<br>r No- Tei | employment<br>ng Term Care<br>rminal Illness<br>nualization | Not<br>Available in:<br>MA MN ND<br>NJ NY OR<br>VI VT |
|   | V   | Vithdrawal Notes:  |   |   |                      |   | No Premium I  |
| American National Insurance<br>Company<br>Value Lock 10 | For states AK, AL, AR, AZ, HI, JA, ID, IN, KS, KY, LA, MD, MI NE, NH, NM, NV, OH, OK, RI, S WV. For states CT, IL, PA, UT                       | CA, CO, DC, DE, FL, GA,<br>E, MI, MO, MS, MT, NC,<br>SC, SD, TN, TX, VA, WI,<br>, WY (10 years): | 12   12<br>9   9                                  | 11 10<br>8 7  | 9 8 7                |   | Rate Changed  |
|   | Guaranteed  | d Minimum Value:   | 90% of Pr   | emium at 1.00-  | 1.75% (GMI           | R/1000 \$1,071)   | Next Change   |
|   |   |  |   | - U.s   |                      |   |   |
|   | Account N<br>S&P 500 10 Year Point  |  | Indicie<br>S&P 500                                | Point to  | -vear Co             | veraging<br>ontinuous<br>Monthly                            | Spri Spri   |
|   | Qualified<br>Owner: 80 Sir  | onthly: 20,000<br>Qualified  | No- Exten   | talization<br>Wthdrl Rider<br>ded Care Waive<br>nal Illness | No- Long             | Annuity Option<br>Term Care<br>Benefit Rider                | Not<br>Available in:<br>NY PR VI                      |
|   | V   | Withdrawal Notes:  |   |   |                      |   | No Premium  |
|   | For states AK, AR, AZ, CO, IL, KS, LA, MA, MD, ME, MI, NC OK, OR, RI, SD, TN, VA, VT,  For states AL, CA, CT, DE, I MS, MT, NJ, NV, OH, PA, SC, | years):  | 10 10<br>8.19 7.28                                |   |                      | 2.73 1.82 0.91  |   |
|   | Guaranteed  | d Minimum Value:   | 87.5%   | of Premium at   |                      | (GMR/1000   |   |
| Allianz Life Insurance Company of                       |   |  |   | \$1   | ,001)                |   |   |
| North America Allianz 360 Annuity                       | Account N 1-Year Blended Annual Cap   |  | Indicie<br>Blended<br>Indicies                    | Point to  | Reset                | Averaging None  | Part Spr  |
|   | 1-Year S&P 500 Month  | lly Sum Cap  | S&P 500   | Point to  | Annual               | Monthly   |   |
|   | 1-Year Nasdaq 100 An<br>Point-to-Poiont   | nual   | Nasdaq 1  | Point OO Point to Point                                     | Annual               | Sum<br>None   |   |
|   | 1-Year Eurostoxx 50 A   | nnual  | DJ EuroSto  |   | Annual               | None  |   |
|   | 1-Year Nasdaq 100 Mo  | onthly Sum Cap   | Nasdaq 1  | Doint to  | Annual               | Monthly<br>Sum  |   |
|   | 1-Year Blended Monthl<br>Spread   | ly Average   | Blended<br>Indicies                               | l Point to  | Annual               | Monthly   |   |
|   | 1-Year S&P 500 Annua  | al Point-to-Point  | S&P 500   | o Point to  | Annual               | None  | 150   |
|   | 1-Year Eurostoxx 50 M   | lonthly Sum Cap  | DJ EuroSto<br>50                                  |   | Annual               | Monthly<br>Sum  |   |



| Bonus                 |            |  |
|-----------------------|------------|--|
| 1: 01/06/12           |            |  |
| : TBD                 |            |  |
| ead C                 | ар         |  |
| 0-75: 10.<br>76-80: 8 | .00<br>.00 |  |
| Bonus                 |            |  |
| j: 01/01/12           |            |  |
| : 02/01/12            |            |  |
| ead C                 | ар         |  |
| 0-75: 7.<br>76-80: 5  | 00<br>.00  |  |
| Bonus                 |            |  |
|                       |            |  |
|                       |            |  |
| ead C                 | ар         |  |
|                       | 3.50       |  |
|                       | 1.90       |  |
|                       | 3.25       |  |
|                       | 3.50       |  |
| 4.50                  | 1.90       |  |
| 4.50                  | 3.25       |  |
|                       | 2.00       |  |
|                       | 2.00       |  |



|  | 1-Year Fixed Interest Account   | 1-Year Fixed Rate (no bonus)   | 1.80                    |
|--|---|--|-------------------------|
|  | Non-Qualified Owner: Annuitant:  Qualified Owner: 80 Monthly: 10,000 Qualified Owner: 80 Single: Qualified Owner: 80 Single: 10,000 Annuitant: 80 Monthly: 10,000 | No- Disability  No- Hospitalization  Yes-Flex. Annuity Option  Yes-Flex. Wthdrl Rider  No- Extended Care Waiver  No- Terminal Illness  No- Annualization  Yes-Nursing Home  No- Annualization  | e in:                   |
|  | Withdrawal Notes:   | No Prem  | nium l                  |
|  | (10 years):<br>For states <sub>CT, NJ, PA, UT</sub> (10 years): 10  | 10     10     8.75     7.5     6.25     5     3.75     2.5     1.25       8.19     7.28     6.37     5.46     4.55     3.64     2.73     1.82     0.91       9     8     7     6     5     4     3     2     1   |                         |
| Allianz Life Insurance Company of                  | Guaranteed Minimum Value:   | 90% of Premium at 1.50% (GMR/1000 \$1,044)   |                         |
| North America Endurance Plus                       | Account Name  Nasdaq 100 Point-to-Point   | Indicie Type Reset Averaging Part  Nasdaq 100 Point to Point Annual None   | Spre                    |
|  | S&P 500 Monthly Sum   | S&P 500 Point to Annual Monthly Point Sum  |                         |
|  | Blended Point-to-Point  | Blended Point to Annual None<br>Indicies Point   |                         |
|  | Fixed Interest Account  | 1-Year Fixed Rate (no bonus)   | 1.90                    |
|  | S&P 500 Point-to-Point  | S&P 500 Point to Annual None   |                         |
|  | FTSE 100 Monthly Sum  | FTSE 100 Point to Annual Monthly Point Sum   |                         |
|  | Nasdaq 100 Monthly Sum  | Nasdaq 100 Point to Annual Monthly Point Sum   |                         |
|  | Blended Monthly Average   | Blended Point to Appual Monthly  |                         |
|  | FTSE 100 Point-to-Point   | Indicies Point Named None  |                         |
|  |   | Point Milital None   |                         |
|  | Non-Qualified Owner: 80 Single: 15,000 Annuitant: 80 Monthly: 15,000  Qualified Owner: 80 Single: 15,000 Annuitant: 80 Monthly: 15,000                            | Yes-Flex. Wthdrl Rider No- Long Term Care CA CT  | e in:<br>FL<br>OR<br>UT |
|  | Withdrawal Notes:   | Prem Bo  | onus:                   |
|  | Withdrawal Charges 10 years: Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$1,063)   |                         |
|  | A No man  | Todision   Death Assessing   Death   | Cou                     |
| Allianz Life Insurance Company of<br>North America | Account Name  1 Year FTSE 100 Point-to-Point Cap  | Indicie Type Reset Averaging Part  Point to Poin | Spri                    |
| MasterDex 10 Plus Annuity                          | 1 Year Nasdaq 100 Monthly Sum Cap   | Nasdaq 100 Point to Annual Monthly Sum   |                         |
|  | 1 Year FTSE 100 Monthly Sum Cap   | FTSE 100 Point to Annual Monthly Point Sum   |                         |
|  | 1 Year S&P 500 Point-to-Point Cap   | S&P 500 Point to Annual None   |                         |
|  | Fixed Interest Account  | 1-Year Fixed Rate (no bonus)   | 2.20                    |
|  | 1 Year Blended Point-to-Point Cap   | Blended Point to Annual None<br>Indicies Point   |                         |
|  | 1 Year S&P 500 Monthly Sum Cap  | S&P 500 Point to Annual Monthly Point Sum  |                         |
|  | 1 Year Nasdaq 100 Point-to-Point Cap  | Nasdaq 100 Point to Annual None  |                         |
|  | 1 Year Blended Monthly Average  | Blended Point to Annual Monthly  |                         |



| J%    |                                    |
|-------|------------------------------------|
|       | : 7.00+<br>: 3.50+<br><b>notes</b> |
| Bonus |                                    |
|       |                                    |
| ead   | 3.25                               |
|       | 1.90                               |
|       | 3.50                               |
| 0%    |                                    |
|       | 3.25                               |
|       | 2.00                               |
|       | 2.00                               |
| 4.50  | 3.75                               |
|       | : 7.00+<br>: 5.00+<br><b>notes</b> |
| 10.00 |                                    |
| ead   | Сар                                |
|       |                                    |
|       | 5.00                               |
|       | 5.00<br>2.20<br>2.30               |

ጋ%

4.50

2.204.50



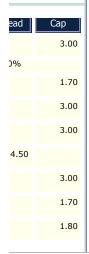
|  | Non-Qualified Owner: Annuitant: Qualified Owner: Annuitant:  0   | Yes-Flex. Wthdrl Rider No- Long Term Care No- Extended Care Waiver No- Death Benefit Rider  No- Extended Care Waiver No- Death Benefit Rider |
|--|--|--|
|  | Withdrawal Notes:  | Premium B  |
|  | Withdrawal Charges 10 years:   | 10   9   8   7   6   5   4   3   2   1   0   |
|  | Guaranteed Minimum Value:  | 87.5% of Premium at 2.00% (GMR/1000 \$1,099)   |
|  | Account Name   | Indicie Type Reset Averaging Part S  |
| Allianz Life Insurance Company of<br>North America | FTSE 100 Annual Point-to-Point   | FTSE 100 Point to Annual None Point  |
| MasterDex 3 Plus                                   | 1-Year S&P 500 Annual Point-to-Point   | S&P 500 Point to Annual None   |
|  | Nasdaq 100 Monthly Sum   | Nasdaq 100 Point to Annual Monthly<br>Point Sum  |
|  | Blended Index Annual Point-to-Point  | Blended Point to Annual Annual<br>Indicies Point Annual  |
|  | 1-Year Fixed Interest Option   | 1-Year Fixed Rate (no bonus)   |
|  | Nasdaq 100 Annual Point-to-Point   | Nasdaq 100 Point to Annual None Point  |
|  | FTSE 100 Monthly Sum   | FTSE 100 Point to Annual Monthly<br>Point Sum  |
|  | 1-Year S&P 500 Monthly Sum   | S&P 500 Point to Annual Monthly Point Sum  |
|  | Blended Index Monthly Averaging  | Blended Point to Annual Monthly Indicies Point   |
|  | Non-Qualified Owner: Annuitant: Qualified Owner: 80 Monthly: 15,000 Qualified Owner: 80 Single: Qualified Owner: 80 Single: 15,000 Monthly: 15,000   | Yes-Flex. Withdri Rider No- Long Term Care Available in: No- Extended Care Waiver Yes-Death Benefit Rider NY OR PR                           |
|  | Withdrawal Notes:  | Prem Bonu  |
|  | For states AK, AR, AZ, CA, CO, DC, FL, GA, HJ, ID, IL, KS, LA, MA, MD, ME, MI, MO, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SC, SD, TN, TX, VA, VT, WI, WY, WY (10 Years):  For states AL, DE, IA, IN, KY, MN, MS (10 years):  For states CT, NJ, PA, UT, WA (10 10 | 15   |
|  | years):  |  |
| Allianz Life Insurance Company of                  | Guaranteed Minimum Value:  | 87.5% of Premium at 2.00% (GMR/1000 \$1,120)   |
| North America                                      | Account Name   | Indicie Type Reset Averaging Part S  |
| MasterDex 5 Plus Annuity                           | 1 Year S&P 500 Point-to-Point Cap  | S&P 500 Point to Annual None   |
|  | Fixed Interest Account   | 1-Year Fixed Rate (no bonus)   |
|  | 1 Year S&P 500 Monthly Sum Cap   | S&P 500 Point to Annual Monthly<br>Point Sum   |
|  | 1 Year Blended Point-to-Point Cap  | Blended Point to Annual None<br>Indicies Point   |
|  | 1 Year Nasdaq 100 Point-to-Point Cap   | Nasdaq 100 Point to Annual None Point  |
|  | 1 Year Blended Monthly Average<br>Spread   | Blended Point to Annual Monthly<br>Indicies Point Annual Monthly   |
|  | 1 Year FTSE 100 Point-to-Point Cap   | FTSE 100 Point to Annual None  |
|  | 1 Year Nasdaq 100 Monthly Sum Cap  | Nasdaq 100 Point to Annual Monthly<br>Point Sum  |
|  | 1 Year FTSE 100 Monthly Sum Cap  | FTSE 100 Point to Annual Monthly Point Sum   |



| 65-69: 7.00<br>70-80: 5.00 |      |  |  |  |
|----------------------------|------|--|--|--|
| us: 3.00                   | )    |  |  |  |
|                            |      |  |  |  |
| ead                        | Сар  |  |  |  |
|                            | 3.00 |  |  |  |
|                            | 3.00 |  |  |  |
|                            | 1.70 |  |  |  |
|                            | 3.00 |  |  |  |
| <b>)</b> %                 |      |  |  |  |
|                            | 3.00 |  |  |  |
|                            | 1.80 |  |  |  |
|                            | 1.70 |  |  |  |
| 4.50                       |      |  |  |  |

0-75: 7.00+ 76-80: 5.00+ **see notes** 

3.00-5.00





|   | Annuitant: 80  Qualified  Owner: 80        | Non-Qualified Single: 20,000 Monthly: 20,000 Qualified Single: 20,000 Monthly: |   |  | Annuity Option<br>Term Care<br>Benefit Rider | Not<br>Available in:<br>CT NY PR<br>VI                      |   |
|---|--|--|---|--|--|---|---|
|   |  | Withdrawal Notes:  |   |  |  |   | Premium Bon   |
|   |  | Y, LA, MA, MD, ME, MI,<br>IJ, NM, NV, OH, OK, RI,<br>IV, VT, WI, WV, WY (10<br>years): 10  | 9 8   | 8.75 7.5 6.2<br>7 6 5<br>6.37 5.46 4.5 | 4  | 3.75 2.5 1.2  |   |
| All: US I   |  | eed Minimum Value:   |   | f Premium at 1.9                       | 95-2.05%                                     |   | -   |
| Allianz Life Insurance Company of North America   | A 200.11                                   | at Nama  | Todicio   | II Tura                                | Dooot  | Augusaina   | Doub Cou  |
| MasterDex X Annuity                               | 1 Year Nasdaq 100                          | Monthly Cap  | Indicie<br>Nasdaq 100   | Point to<br>Point                      | Reset  | Averaging<br>Monthly<br>Sum                                 | Part Spri   |
|   | 1 Year Blended Mon<br>Spread               | nthly Average  | Blended<br>Indicies   | Point to<br>Point                      | Annual                                       | Monthly   |   |
|   | 1 Year Euro STOXX                          | 50 Point-to-Point  | DJ EuroStox<br>50   |  | Annual                                       | None  |   |
|   | 1 Year Nasdaq 100                          | Point-to-Point Cap   | Nasdaq 100  | Point to<br>Point                      | Annual                                       | None  |   |
|   | 1 Year S&P 500 Mo                          | S&P 500  | Point to<br>Point   | Annual                                 | Monthly<br>Sum                               |   |   |
|   | 1 Year Blended Poi                         | nt-to-Point Cap  | Blended<br>Indicies   | Point to<br>Point                      | Annual                                       | None  |   |
|   | 1 Year S&P 500 Poi                         | 1 Year S&P 500 Point-to-Point Cap  |   | Point to<br>Point                      | Annual                                       | None  |   |
|   | Fixed Interest Account                     |  | 1-Year Fixed Rate   |  | (no bonus                                    | 5)  | 1.60  |
|   | 1 Year Euro STOXX                          | 50 Monthly Cap   | DJ EuroStox<br>50   | x Point to<br>Point                    | Annual                                       | Monthly<br>Sum  |   |
|   | Annuitant:  Qualified                      | Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000  | No- Disabilit<br>No- Hospita<br>No- Extende<br>Yes-Nursing          | lization<br>ed Care Waiver             | No- Lor<br>Yes-Tei                           | employment<br>ng Term Care<br>rminal Illness<br>nualization | Not<br>Available in:<br>AL IN MS<br>NJ NV NY<br>PR TX VI<br>WA                |
|   |  | Withdrawal Notes:  |   |  |  |   | No Premium I  |
|   | Withdrawal Charges 10 years:               |  | 10   9   8   7   6   5   4   3   2   1<br>87.5% of Premium at 1.50% |  |  |   |   |
| American Equity Investment Life Insurance Company | Guarant                                    | eed Minimum Value:   |   | 87.5% of Premi                         | um at 1.5                                    | 0%  |   |
| 10/10 Gold (Index 6-05)                           | Accoun  1 Year S&P 500 An                  | t Name   | Indicie   | Type                                   | Reset  | Averaging   | Part Spr  |
|   | Point-to-Point Parti                       | cipation Rate  | S&P 500   | Point to<br>Point                      | Annual                                       | None  | 20  |
|   | Traditional Fixed Va<br>10 Year U.S. Treas |  | 1-Year Fixed R<br>10 Year US Point                                  |  | to   |   | 1.7   |
|   | with Cap                                   | •  | Treasury  | Point                                  | Annual                                       | None  |   |
|   | 1 Year S&P 500 Mo<br>Participation Rate    | , -  | S&P 500   | Point to<br>Point                      | Annual                                       | Monthly   | 20  |
|   | 1 Year S&P 500 Mo<br>Point-to-Point        | nthly  | S&P 500   | Point to<br>Point                      | Annual                                       | Monthly<br>Sum  |   |
|   | Annuitant:  Qualified                      | Non-Qualified ) Single: 5,000 Monthly: 5,000 Qualified ) Single: 5,000 Monthly: 5,000  |   | lization<br>ed Care Waiver             | No- Lor<br>Yes-Tei                           | employment<br>ng Term Care<br>rminal Illness<br>nualization | Not<br>Available in:<br>AK AL CT<br>DE FL MN<br>NV NY OR<br>PA PR UT<br>VI WA |
|   |  | Withdrawal Notes:  |   |  |  |   | Premium Bon   |
|   | Withdraw                                   | 16   15   14   13   11.5   10   8.5   7.5   5.5   4  |   |  |  | 4   |   |



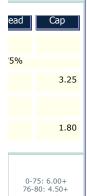
0-75: 7.00+ 76-80: 5.00+ **see notes** 

us: 6.00

| ead  | Сар  |
|------|------|
|      | 1.80 |
| 4.50 |      |
|      | 3.25 |
|      | 3.00 |
|      | 1.80 |
|      | 3.25 |
|      | 3.00 |
| ጋ%   |      |
|      | 1.90 |

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

Bonus



see notes

us: 5.00



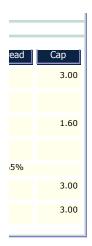
American Equity Investment Life Insurance Company

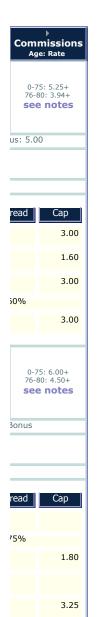
Advantage Gold

| Guaranteed Minimum Value:                                  | 8                      | 34% of Premiun    | n at 1.50% | <b>%</b>       |      |     |
|--|------------------------|-------------------|------------|----------------|------|-----|
| Account Name   | Indicie                | Туре              | Reset      | Averaging      | Part | Spr |
| 10 Year U.S. Treasury Bond Value with Cap                  | 10 Year US<br>Treasury | Point to<br>Point | Annual     | None           |      |     |
| 1 Year S&P 500 Annual<br>Point-to-Point Participation Rate | S&P 500                | Point to<br>Point | Annual     | None           | 15   |     |
| 1 Year S&P 500 Monthly<br>Point-to-Point                   | S&P 500                | Point to<br>Point | Annual     | Monthly<br>Sum |      |     |
| 1 Year S&P 500 Monthly Average<br>Participation Rate       | S&P 500                | Point to<br>Point | Annual     | Monthly        | 15   |     |
| Traditional Fixed Value                                    | 1-Ye                   | ar Fixed Rate (r  | no bonus)  |                |      | 1.6 |
| 1 Year S&P 500 Monthly Average with Cap                    | S&P 500                | Point to<br>Point | Annual     | Monthly        |      |     |
| 1 Year S&P 500 Point-to-Point Cap                          | S&P 500                | Point to<br>Point | Annual     | None           |      |     |
|  |                        |                   |            |                |      |     |

| ▶ Company / Product                             | Issue Ages                                  | Minimum<br>Premiums   |                              | Withdrawal I                  | Provisions         |   | States  |
|---|---|---|------------------------------|-------------------------------|--------------------|---|---|
|   | Annuitant:<br>Qualified                     | Non-Qualified Single: 5,00 Monthly: 5,00 Qualified Single: 5,00 Monthly: 5,00 | No- Extende                  | ,<br>ization<br>d Care Waiveı | No- Lon<br>Yes-Ter | employment<br>g Term Care<br>minal Illness<br>nualization | Only<br>Available in:<br>AK MN NV<br>PA UT WA |
|   |   | Withdrawal Notes  | :                            |                               |                    |   | Premium Bon                                   |
|   | Withdraw                                    | al Charges 10 years   | : 13.25 12 1                 | 0.75 9.25 8                   | 6.75 5             | .5   4   2.5   1  |   |
| American Equity Investment Life                 | Guarant                                     | eed Minimum Value   | : 87                         | .5% of Premi                  | um at 1.50         | 0%  |   |
| Insurance Company Benefit Gold (ICC10 IDX 110*) | Account  10 Year U.S. Treasu                |   | Indicie  10 Year US Treasury | Type Point to Point           | Reset Annual       | Averaging None  | Part Sp                                       |
|   | 1 Year S&P 500 Mo<br>Point-to-Point         | nthly   | S&P 500                      | Point to<br>Point             | Annual             | Monthly<br>Sum  |   |
|   | 1 Year S&P 500 Mo<br>with Cap               | nthly Average   | S&P 500                      | Point to<br>Point             | Annual             | Monthly   |   |
|   | Traditional Fixed Va                        | lue   | 1-Yea                        | r Fixed Rate (                | no bonus)          |   | 1.€   |
|   | 1 Year S&P 500 Poi                          | nt-to-Point Cap   | S&P 500                      | Point to<br>Point             | Annual             | None  |   |
|   | Annuitant:  Qualified                       | Non-Qualified Single: 5,00 Monthly: 5,00 Qualified Single: 5,00 Monthly: 5,00 | No- Hospitali<br>No- Extende | ,<br>ization<br>d Care Waiveı | No- Lon<br>Yes-Ter | employment<br>g Term Care<br>minal Illness<br>nualization | Only<br>Available in:<br>WA                   |
|   |   | Withdrawal Notes  | :                            |                               |                    |   | No Premium E                                  |
|   | Withdraw                                    | al Charges 10 years   | : 10   9   3                 | 8 7 6                         | 5   4              | 3   2   1   |   |
| American Equity Investment Life                 | Guarant                                     | eed Minimum Value   | : 87                         | .5% of Premi                  | um at 1.50         | 0%  |   |
| Insurance Company                               | Account                                     | Name  | Indicie                      | Туре                          | Reset              | Averaging   | Part Sp                                       |
| Millenium Platinum (WA)                         | 1 Year S&P 500 And<br>Point-to-Point Partic |   | S&P 500                      | Point to<br>Point             | Annual             | None  | 20  |
|   | Traditional Fixed Va                        | alue  | 1-Yea                        | r Fixed Rate (                | no bonus)          |   | 1.7   |
|   | 1 Year S&P 500 Mo<br>Point-to-Point         | ,   | S&P 500                      | Point to<br>Point             | Annual             | Monthly<br>Sum  |   |
|   | 1 Year S&P 500 Mo<br>Participation Rate     | nthly Average   | S&P 500                      | Point to<br>Point             | Annual             | Monthly   | 20  |
|   | 10 Year U.S. Treaso<br>with Cap             | ury Bond Value  | 10 Year US<br>Treasury       | Point to<br>Point             | Annual             | None  |   |
|   |   |   |                              |                               |                    | D.  | nge 10 of 266                                 |









|   | Non-Qualified Owner: 78 Annuitant: Monthly: Qualified Owner: 78 Annuitant: Single: Annuitant: Monthly: Withdrawal N  | 5,000<br>5,000<br>5,000<br>5,000                           | No- Disabil<br>No- Hospita<br>No- Extend<br>Yes-Nursing | alization<br>led Care Wa | No-laiver Yes-   | Unemploymer<br>Long Term Ca<br>Terminal Illne<br>Annualization | ess           | e AK AL CT                         |       |
|---|--|--|---|--------------------------|--|--|---------------|------------------------------------|-------|
|   | For states AR, AZ, CA, CO, DC, GA, HI, IA, I<br>KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, N<br>NH, NJ, NM, OH, OK, RI, SD, TN, TX, VA, VT, WI, W<br>(10 yea<br>Ages 0 to 73 in states IN (10 yea<br>Age 74+ in states IN (10 yea   | rs):   | 12.5   12<br>12.5   12<br>10   9                        | 12 11<br>12 11<br>8 7    | 10 9<br>10 9<br>6 5  | 8 7 6<br>8 7 6<br>4 3 2  | 4 4 1         |                                    |       |
| American Equity Investment Life Insurance Company                                       | Guaranteed Minimum \   | /alue:   | 8   | 7.5% of Pr               | remium at 1  | 1.50%  |               |                                    |       |
| Retirement Gold (02-09)   | Account Name   |  | Indicie   | Туре                     | Reset  | Averaging  | F             | Part                               | Spr   |
|   | 1 Year S&P 500 Point-to-Point Cap  |  | S&P 500   | Point to                 | Annual   | None   |               | ure                                | Эрг   |
|   | 1 Year S&P 500 Monthly Average   |  |   | Point<br>Point to        |  |  |               |                                    |       |
|   | Participation Rate   |  | S&P 500   | Point                    | Annual   | None   |               | 15                                 |       |
|   | 1 Year S&P 500 Annual Point-to-Po<br>Participation Rate  | oint   | S&P 500   | Point to<br>Point        | Annual   | None   |               | 15                                 |       |
|   | 1 Year S&P 500 Monthly Point-to-I  | Point  | S&P 500   | Point to<br>Point        | Annual   | Monthly<br>Sum   |               |                                    |       |
|   | Traditional Fixed Value  |  | 1-Y   | ear Fixed F              | Rate (no bo  | onus)  |               |                                    | 1.60  |
|   | 1 Year S&P 500 Monthly Average (<br>Cap  | vith   | S&P 500   | Point to<br>Point        | Annual   | Monthly  |               |                                    |       |
| American Equity Investment Life<br>Insurance Company<br>Retirement Gold (INDEX-4-10-FL) | Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: Monthly: Qualified Owner: Monthly: Nonthly: Non | 5,000<br>5,000<br>5,000<br>5,000<br>lotes:<br>ars:<br>rs): | 12.5   12   10   10   8                                 | alization<br>led Care Wa | No-All No | Averaging onus)  None  | ess<br>2<br>2 | Only<br>Available<br>FL<br>Premium | e in: |
|   | 1 Year S&P 500 Monthly Average<br>Participation Rate   |  | S&P 500   | Point to<br>Point        | Annual   | Monthly  |               | 15                                 |       |
|   | 1 Year S&P 500 Annual Point-to-Po<br>Participation Rate  | oint   | S&P 500   | Point to<br>Point        | Annual   | None   |               | 15                                 |       |
|   | Non-Qualified Owner: 78 Single: Annuitant: Monthly: Qualified Owner: 78 Single: Annuitant: Monthly:  | 5,000<br>5,000<br>5,000<br>5,000                           | No- Disabil<br>No- Hospita<br>No- Extend<br>Yes-Nursing | alization<br>led Care Wa | No-laiver Yes-   | Unemploymer<br>Long Term Ca<br>Terminal Illne<br>Annualization | re<br>ess     | Only<br>Available<br>DE O          | e in: |
|   | Withdrawal N   | lotes:   |   |                          |  |  |               | Premiun                            | n Bon |
|   | For states <sub>DE</sub> (10 yea<br>For states <sub>OR</sub> (10 yea   |  | 10   9   7.5<br>10   9   8                              |                          | 4 3<br>5 3.5   |  | 1             |                                    |       |
| American Equity Investment Life   | Guaranteed Minimum \   | /alue:   | 8   | 7.5% of Pr               | remium at 1  | 1.50%  |               |                                    |       |
| Insurance Company   | Account Name   |  | Indicie   | Туре                     | Reset  | Averaging  | F             | art                                | Spre  |
| Retirement Gold (RG-FIA-09)   |  |  |   |                          |  |  |               | الـــــــا                         |       |

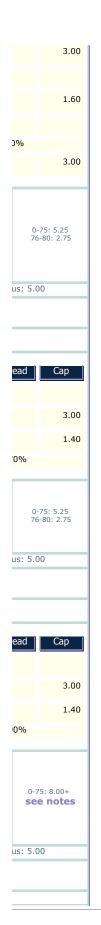






|  | 1 Year S&P 500 Poi                        | nt-to-Point Cap   | S&P 500   | Point to<br>Point       | Annual             | None  |   |   |
|--|---|---|---|-------------------------|--------------------|---|---|---|
|  | 1 Year S&P 500 Mon<br>Participation Rate  | nthly Average   | S&P 500   | Point to<br>Point       | Annual             | Monthly   | 15  |   |
|  | 1 Year S&P 500 Mo                         | nthly Point-to-Point  | S&P 500   | Point to<br>Point       | Annual             | Monthly<br>Sum  |   |   |
|  | 1 Year S&P 500 Ann<br>Participation Rate  | nual Point-to-Point   | S&P 500   | Point to<br>Point       | Annual             | None  | 15  |   |
|  | Traditional Fixed Va                      | lue   | 1-Y   | ear Fixed R             | ate (no bon        | ius)  |   | 1.60  |
|  | 1 Year S&P 500 Mor<br>Cap                 | nthly Average with  | S&P 500   | Point to<br>Point       | Annual             | Monthly   |   |   |
|  | Annuitant: 80  Qualified  Owner: 80       | Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000 | No- Hospita   | alization<br>ed Care Wa | No- Lo             | nemployment<br>ong Term Care<br>erminal Illness<br>nnualization | Not<br>Availabl<br>AK CA<br>DE MN<br>NJ NV<br>OH OR<br>PR SC<br>UT VI<br>WA | A CT<br>MO<br>NY<br>PA<br>TX<br>VT                      |
|  |   | Withdrawal Notes:   |   |                         |                    |   | Premiur   | n Bon   |
| American General Life Insurance            | Withdraw                                  | al Charges 10 years:  | 10   10   | 10   10                 | 10 9               | 8   7   6   4   |   |   |
| Company AG Global Bonus Index Annuity      | Guarant                                   | eed Minimum Value:  | 100% c  | of Premium<br>\$1       | at 1.50%(<br>,219) | GMR/1000  |   |   |
| ,    | Account                                   | Name  | Indicie   | Туре                    | Reset              | Averaging   | Part  | Spr   |
|  | Annual Point-to-Poi<br>Participation Rate |   | S&P 500   | Point to<br>Point       | Annual             | None  | 30  | ор.   |
|  | Global Multiple Inde                      | ex Account with   | Blended<br>Indicies                                     | Point to                | Annual             | None  |   |   |
|  | Monthly Additive Ac                       | count with Can  | S&P 500   | Point to                | Annual             | Monthly   |   |   |
|  | Fixed Interest Accor                      | ·   |   | Point<br>ear Fixed Ra   |                    | Sum   |   | 1.7   |
|  | Tixed Titterest Accor                     | arre  | 1 10  | ai rixea Ra             | ite (no bone       | 13)   |   | 1.7   |
|  | Annuitant: 80  Qualified  Owner: 80       | Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000 | No- Disabil<br>No- Hospita<br>Yes-Extend<br>No- Nursing | alization<br>ed Care Wa | No- Lo             | nemployment<br>ong Term Care<br>erminal Illness<br>nnualization | Only<br>Availab<br>CA   | le in:  |
|  |   | Withdrawal Notes:   |   |                         |                    |   | Premiur   | n Bon   |
|  | Withdraw                                  | al Charges 10 years:  | 10   10   | 10   10                 | 10 9               | 8   7   6   4   |   |   |
| American General Life Insurance<br>Company | Guarant                                   | eed Minimum Value:  | 100% c  | of Premium \$1          | at 2.00% (         | GMR/1000  |   |   |
| AG Global Bonus Index Annuity (CA)         |   |   |   |                         |                    |   |   |   |
|  | Account  Annual Point-to-Poi              |   | Indicie   | Type Point to           | Reset              | Averaging   | Part  | Spr   |
|  | Participation Rate                        |   | S&P 500   | Point                   | Annual             | None  | 30  |   |
|  | Global Multiple Inde                      | ex Account with   | Blended<br>Indicies                                     | Point to<br>Point       | Annual             | None  |   |   |
|  | Monthly Additive Ad                       | count with Cap  | S&P 500   | Point to<br>Point       | Annual             | Monthly<br>Sum  |   |   |
|  | Fixed Interest Accor                      | unt   | 1-Ye  | ear Fixed Ra            | te (no bonu        | ıs)   |   | 2.0   |
|  | Annuitant: 75  Qualified  Owner: 75       | Non-Qualified Single: 20,000 Monthly: 20,000 Qualified Single: 20,000 Monthly: 20,000 | No- Hospita   | alization<br>ed Care Wa | No- Lo             | nemployment<br>ong Term Care<br>erminal Illness<br>nnualization | Not<br>Available<br>AK CA<br>FL IL I<br>MO MS<br>NV NY<br>OR PA<br>SC TX U  | le in:<br>A DE<br>MN<br>5 NJ<br>OH<br>PR<br>JT VI<br>/A |
|  |   | Withdrawal Notes:   |   |                         |                    |   | Premiur   | n Bon   |
| American General Life Insurance<br>Company |   | al Charges 10 years:  |   | - ' '                   |                    | 9   8   7   6   |   |   |
| AG Vision Maximizer                        | Guarant                                   | eed Minimum Value:  | 90% of Pre  | ınıum at 1.             | ou‰ (GMR           | /1000 \$1,097)  | ngo 52 o  |   |



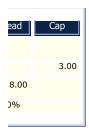


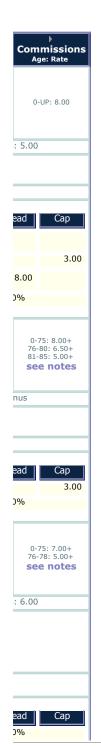


| Account Name   | Indicie | Туре            | Reset      | Averaging | Part | Spr  |
|--|---------|-----------------|------------|-----------|------|------|
| Annual Point-to-Point Account with<br>Adjustable Participation | S&P 500 | Point to Point  | Annual     | None      | 30   |      |
| Annual Point-to-Point Account with Cap                         | S&P 500 | Point to Point  | Annual     | None      |      |      |
| Monthly Average Account with Index<br>Spread                   | S&P 500 | Point to Point  | Annual     | Monthly   |      |      |
| Fixed Interest Account   | 1       | -Year Fixed Rat | te (no boi | nus)      |      | 1.30 |

| ▶ Company / Product  | Issue Ages   | Minimum<br>Premiums   | Withdrawal Provisions  | States  |
|--|--|---|--|---|
|  | Annuitant: 75  Qualified  Owner: 75  | Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000                 | No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home No- Annualization                   | Only<br>Available in:<br>CA   |
|  |  | Withdrawal Notes:   |  | Premium Bonus   |
| American General Life Insurance                                      | Withdraw   | al Charges 10 years:  | 17   16   15   14   13   10   9   8   7   6  |   |
| Company  | Guarant  | eed Minimum Value:  | 90% of Premium at 2.00% (GMR/1000 \$1,152)   |   |
| AG Vision Maximizer (CA)   | Accou  | ınt Name  | Indicie Type Reset Averaging   | Part Spro   |
|  | Annual Point-to-Poi<br>Participation   | nt with Adjustable  | S&P 500 Point to Point Annual None   | 30  |
|  | Annual Point-to-Poi  | nt with Cap   | S&P 500 Point to Point Annual None   | 100   |
|  | Monthly Average Ad<br>Spread   | ccount with Index   | S&P 500 Point to Point Annual Monthly  |   |
|  | Fixed Interest Acco  | unt   | 1-Year Fixed Rate (no bonus)   | 2.00  |
|  | Annuitant: 85  Qualified  Owner: 85  | Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 4,000 Monthly: 4,000                     | No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Annualization No- Annualization | Not<br>Available in:<br>MA MN NY<br>OR PA UT VI<br>VT                   |
| American National Insurance  |  | Withdrawal Notes:   |  | No Premium Bo   |
| Company  | Withdraw   | al Charges 10 years:  | 9   9   8   7   6   5   4   3   2   1  |   |
| ANICO Strategy Indexed Annuity 10                                    | Guarant  | eed Minimum Value:  | 90% of Premium at 1.00% (GMR/1000 \$994)   |   |
|  | Accou<br>1 Year S&P 500 Poi<br>Declared Rate Inter                                     |   | Indicie Type Reset Averaging  S&P 500 Point to Point Annual None  1-Year Fixed Rate (no bonus)                   | Part Spri   |
|  | Annuitant: 78  Qualified  Owner: 78  | Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000                     | No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Annualization No- Annualization | Not<br>Available in:<br>AK CT DE MN<br>NJ NV NY OR<br>PA PR UT VI<br>WA |
|  |  | Withdrawal Notes:   |  | Premium Bonus   |
| Aviva Life & Annuity (Income Series) Income Preferred Bonus Low-Band | For states AL, AR, AZ ID, IL, IN, KS, KY, LA, MA, MI ND, NE, NH, NM, NV, OH, For state | CA, CO, DC, FL, GA, HI, IA, D, ME, MI, MO, MS, MT, NC, OK, RI, SD, TN, VA, VT, WI, WV, WY (10 years): | 12   |   |
|  | Guarant  | eed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000<br>\$1,025)  |   |
|  | Accou  | int Name  | Indicie Type Reset Averaging  1-Year Fixed Rate (no bonus)   | Part Spri   |
|  |  |   |  | Page 55 of 266  |









|   | Non-Qualified Owner: 78 Single: 75,000 Annuitant: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000 Mont  | Not<br>Available in:<br>AK CT DE MN<br>NJ NV NY OR<br>PA PR UT VI<br>WA |
|---|---|---|
|   | Withdrawal Notes:   | Premium Bonus   |
| Aviva Life & Annuity (Income Series) Income Preferred Bonus High-Band   | For states AL, AR, AZ, CA, CO, DC, FL, GA, HL, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, NB, NE, NH, NM, NV, OH, OK, RL, SD, IN, VIV, VIV, 10 years):  For states SC, TX (10 years): 9.2 8.5 7.3 6.6 5.9 5.1 4.3 3.5 2.7 1.8  |   |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,025)  |   |
|   |   |   |
|   | Account Name Indicie Type Reset Averaging  1-Year Monthly Cap Index Strategy S&P 500 Point to Point Annual Monthly Sum  | Part Spr  |
|   | Non-Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000 Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000 Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000 Owner: 78 Monthly: 7  | Not<br>Available in:<br>AK CT DE MN<br>NJ NV NY OR<br>PA PR UT VI<br>WA |
|   | Withdrawal Notes:   | Premium Bonus   |
| Aviva Life & Annuity (Income Series) Income Preferred Bonus Low-Band    | For states $_{AL, AR, AZ, CA, CO, DC, FL, GA, HL, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SD, TN, VA, VT, WI, WV, WY (10 years): For states _{SC, TX} (10 years): 9.2 8.5 7.3 6.6 5.9 5.1 4.3 3.5 2.7 1.8$  |   |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,025)  |   |
|   | Account Name Indicie Type Reset Averaging  1-Year Point-to-Point Index Strategy S&P 500 Point to Point Annual None  | Part Spr  |
|   | Non-Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000 Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000   | Not<br>Available in:<br>AK CT DE MN<br>NJ NV NY OR<br>PA PR UT VI<br>WA |
|   | Withdrawal Notes:   | Premium Bonus   |
| Aviva Life & Annuity (Income Series)                                    | For states AL, AR, AZ, CA, CO, DC, FL, GA, HI, IA,  |   |
| Income Preferred Bonus  | ID, IL, IN, KS, KY, IA, MA, MD, ME, MI, MO, MS, MT, NC, MS, MT, NC, MS, MT, NC, MS, MT, MS, MS, MS, MS, MS, MS, MS, MS, MS, MS  |   |
|   | For states <sub>SC, TX</sub> (10 years): 9.2 8.5 7.3 6.6 5.9 5.1 4.3 3.5 2.7 1.8  Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000   |   |
|   | For states <sub>SC, TX</sub> (10 years): 9.2 8.5 7.3 6.6 5.9 5.1 4.3 3.5 2.7 1.8  Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,025)  |   |
|   | For states <sub>SC, TX</sub> (10 years): 9.2 8.5 7.3 6.6 5.9 5.1 4.3 3.5 2.7 1.8  Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000   | Part Spr  |
|   | For states <sub>SC, TX</sub> (10 years): 9.2 8.5 7.3 6.6 5.9 5.1 4.3 3.5 2.7 1.8  Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,025)  Account Name Indicie Type Reset Averaging 1-Year Point-to-Point Index Strategy S&P 500 Point to Point Annual None   |   |
| Income Preferred Bonus  High-Band  Aviva Life & Annuity (Income Series) | For states sc, TX (10 years): 9.2 8.5 7.3 6.6 5.9 5.1 4.3 3.5 2.7 1.8  Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,025)  Account Name Indicie Type Reset Averaging 1-Year Point-to-Point Index Strategy S&P 500 Point to Point Annual None Fixed Strategy 1-Year Fixed Rate (no bonus)  Non-Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000 Qualified Owner: 78 Single: 5,000 Qualified Owner: 78 Single: 5,000 Robust Pres-Nursing Home No- Annualization N | Not<br>Available in:<br>AK CT DE MN<br>NJ NV NY OR<br>PA PR UT VI       |



| I   |  |  |
|---|--|--|
| 0-75: 7.00+<br>76-78: 5.00+<br><b>see notes</b> |  |  |
| : 6.00  |  |  |
|   |  |  |
|   |  |  |
| 2ad Cap 1.60                                    |  |  |
| 0-75: 7.00+<br>76-78: 5.00+<br><b>see notes</b> |  |  |
| 6.00  |  |  |
|   |  |  |
|   |  |  |
| ead Cap   |  |  |
| 0-75: 7.00+<br>76-78: 5.00+                     |  |  |
| see notes                                       |  |  |
| : 6.00  |  |  |
|   |  |  |
|   |  |  |
| cad Cap 3.25                                    |  |  |
| 5%  |  |  |
| 0-75: 7.00+<br>76-78: 5.00+                     |  |  |
| see notes                                       |  |  |



|  | Guaranteed Minimum Value:   | 87.5% of Premium at 1.00% (GMR/1000<br>\$1,025)   |   |
|--|---|---|---|
|  | Account Name 1-Year Average Index Strategy  | Indicie Type Reset Averaging  S&P 500 Point to Point Annual Monthly   | Part Spri   |
| Aviva Life & Annuity (Income Series)                                 | Non-Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000 Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000 Withdrawal Notes: | No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Annualization No- Annualization  | Not<br>Available in:<br>AK CT DE MN<br>NJ NV NY OR<br>PA PR UT VI<br>WA |
|  | ND, NE, NH, NM, NV, OH, OK, RI, SD, TN, VA, VI, WI, WV, WY (10 years):  | 12  |   |
|  | Account Name  1-Year Average Index Strategy   | \$1,025)  Indicie Type Reset Averaging  S&P 500 Point to Point Annual Monthly   | Part Spr  |
|  | Non-Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000  Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000                      | No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization | Not<br>Available in:<br>AK CT DE MN<br>NJ NV NY OR<br>PA PR UT VI<br>WA |
| Aviva Life & Annuity (Income Series) Income Preferred Bonus Low-Band | ND, NE, NH, NM, NV, OH, OK, RI, SD, TN, VA, VI, WI, WV, WY (10 years):  | 12     12     12     11     10     9     8     7     6     4       9.2     8.5     7.3     6.6     5.9     5.1     4.3     3.5     2.7     1.8          | Premium Bonus   |
|  | Account Name  1-Year Monthly Cap Index Strategy   | 87.5% of Premium at 1.00% (GMR/1000 \$1,025)  Indicie Type Reset Averaging S&P 500 Point to Point Annual Monthly Sum                                    | Part Spr  |
|  | Non-Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000 Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000 Monthly: 5,000        | No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Annualization No- Annualization  | Only<br>Available in:<br>FL   |
| Aviva Life & Annuity (Income Series)                                 | Withdrawal Charges 10 years   | 10   10   10   10   10   9   8   7   6   4  | Premium Bonus   |
| Income Preferred Bonus Pro Low-Band                                  | Withdrawal Charges 10 years: Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$1,025)  |   |
|  | Account Name 1-Year S&P 500 Point-to-Point Fixed Strategy   | Indicie Type Reset Averaging  S&P 500 Point to Point Annual None  1-Year Fixed Rate (no bonus)  | Part Spro   |
|  | Non-Qualified   | No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Annualization No- Annualization  | Only<br>Available in:<br>FL   |
| Aviva Life & Annuity (Income Series)                                 | Withdrawal Notes:   |   | Premium Bonus   |





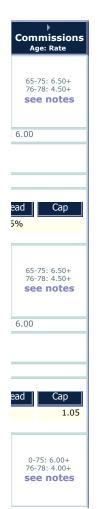


| Income Preferred Bonus Pro           | Withdrawal Charges 10 years:   | 10   10   10   10   10   10   9   8   7   6   4                                  |                             |
|--------------------------------------|--|--|-----------------------------|
| High-Band                            | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000<br>\$1,025)                                  |                             |
|                                      | Account Name 1-Year Average Index Strategy   | Indicie Type Reset Averaging  S&P 500 Point to Point Annual Monthly              | Part Spri                   |
|                                      | 1-Year S&P 500 Point-to-Point<br>1-Year S&P 500 Monthly Cap  | S&P 500 Point to Point Annual None<br>S&P 500 Point to Point Annual Monthly Sum  |                             |
|                                      | Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 78 Owner: 78 Annuitant: 78 Owner: 78 Annuitant: 78 Owner: | No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization | Only<br>Available in:<br>FL |
| Aviva Life & Annuity (Income Series) | Withdrawal Notes:  |  | Premium Bonus               |
| Income Preferred Bonus Pro           | Withdrawal Charges 10 years:   | 10   10   10   10   10   9   8   7   6   4                                       |                             |
| Low-Bariu                            | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000<br>\$1,025)                                  |                             |
|                                      | Account Name 1-Year Average Index Strategy   | Indicie Type Reset Averaging  S&P 500 Point to Point Annual Monthly              | Part Spr                    |

| ▶ Company / Product                  | Issue Ages                          | Minimum<br>Premiums   | Withdrawal Provisions   | States                                     |
|--------------------------------------|-------------------------------------|---|---|--|
| Aviva Life & Annuity (Income         | Annuitant: 78  Qualified  Owner: 78 | Non-Qualified Single: 75,000 Monthly: 75,000 Qualified Single: 75,000 Monthly: 75,000 | No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Annualization No- Annualization  | Only<br>Available in:<br>FL                |
| Series)                              |                                     | Withdrawal Notes:   |   | Premium Bonus:                             |
| Income Preferred Bonus Pro High-Band | Withdrav                            | val Charges 10 years:   | 10   10   10   10   10   9   8   7   6   4  |  |
| підп-вапи                            | Guaran                              | teed Minimum Value:   | 87.5% of Premium at 1.00% (GMR/1000 \$1,025)  |  |
|                                      | Accou<br>Fixed Strategy             | nt Name   | Indicie Type Reset Averaging  1-Year Fixed Rate (no bonus)  | Part Spro                                  |
| Aviva Life & Annuity (Income         | Annuitant: 78  Qualified  Owner: 78 | Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000     | No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization | Only<br>Available in:<br>FL                |
| Series)                              |                                     | Withdrawal Notes:   |   | Premium Bonus:                             |
| Income Preferred Bonus Pro           | Withdrav                            | val Charges 10 years:   | 10   10   10   10   10   10   9   8   7   6   4   |  |
| Low-Band                             | Guaran                              | teed Minimum Value:   | 87.5% of Premium at 1.00% (GMR/1000 \$1,025)  |  |
|                                      | Accou<br>1-Year S&P 500 Mo          | nt Name<br>nthly Cap  | Indicie Type Reset Averaging S&P 500 Point to Point Annual Monthly Sum  | Part Spri                                  |
|                                      | Annuitant: 78  Qualified  Owner: 78 | Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000     | No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization | Only<br>Available in:<br>AK CT MN UT<br>WA |









| Aviva Life & Annuity (Income         | Withdrawal Notes:  | Prem Bonus: 3.0                                    |
|--------------------------------------|--|--|
| Series) Income Preferred Bonus S     | For states <sub>CT, MN, WA</sub> (10 years): 10 9 8 7 6 5 4 3 2 1<br>For states <sub>AK, UT</sub> (10 years): 13.3 12.7 11.4 10 8.6 7.2 5.8 4.4 2.9 1.4  |  |
| Low-Band                             | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,005)   |  |
|                                      | Account Name Indicie Type Reset Averaging  1-Year Monthly Cap Index Strategy S&P 500 Point to Point Annual None  | Part Spro  |
|                                      | Fixed Strategy 1-Year Fixed Rate (no bonus)  1-Year Point-to-Point Index Strategy S&P 500 Point to Point Annual None   | 1.00   |
|                                      | Non-Qualified Owner: 78 Single: 78 Qualified Owner: 78 Qualified Owner: 78 Gord Owner: 78 Monthly: 75,000 Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000 Versible Single: 75,000 Annuitant: 78 Monthly: 75,000 Versible Single: 75,0 | Only<br>Available in:<br>AK CT MN UT<br>WA         |
|                                      | Withdrawal Notes:  | Prem Bonus: 3.0                                    |
| Aviva Life & Annuity (Income Series) | For states <sub>CT, MN, WA</sub> (10 years):   10   9   8   7   6   5   4   3   2   1   For states <sub>AK, UT</sub> (10 years):   13.3   12.7   11.4   10   8.6   7.2   5.8   4.4   2.9   1.4   |  |
| Income Preferred Bonus S  High-Band  | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,005)   |  |
| rngn bend                            | Account Name Indicie Type Reset Averaging  1-Year Monthly Cap Index Strategy S&P 500 Point to Point Annual None  1-Year Average Index Strategy S&P 500 Point to Point Annual Monthly   | Part Spre  |
|                                      | 1-Year Point-to-Point Index Strategy S&P 500 Point to Point Annual None Fixed Strategy 1-Year Fixed Rate (no bonus)  | 1.0(   |
|                                      | Non-Qualified Owner: 78 Single: 5,000 Annuitant: 78 Mon-Disability No-Disability No-Long Term Care No-Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No-Annualization  | Only<br>Available in:<br>AK CT MN UT<br>WA         |
| Aviva Life & Annuity (Income Series) | Withdrawal Notes:  | Prem Bonus: 3.0                                    |
| Income Preferred Bonus S  Low-Band   | For states <sub>CT, MN, WA</sub> (10 years):   10   9   8   7   6   5   4   3   2   1   For states <sub>AK, UT</sub> (10 years):   13.3   12.7   11.4   10   8.6   7.2   5.8   4.4   2.9   1.4   |  |
|                                      | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,005)   |  |
|                                      | Account Name Indicie Type Reset Averaging  1-Year Average Index Strategy S&P 500 Point to Point Annual Monthly   | Part Spr   |
|                                      | Non-Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000 Qualified Owner: 78 Single: 75,000 Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000 Annuitant: 78 Monthly: 75,000 Annuitant: 78 Monthly: 75,000   | Not<br>Available in:<br>DE NJ NY OR<br>PA PR VI WA |
| Aviva Life & Annuity (Income Series) | Withdrawal Notes:  | No Premium Bor                                     |
| Income Preferred Ten  High-Band      | Withdrawal Charges 10 years:       10       9       8       7       6       5       4       3       2       1         Withdrawal Charges 10 years:       9.6       9       8       7       6       5       4       3       2       1   |  |
|                                      | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$967)   |  |
|                                      | Account Name Indicie Type Reset Averaging  Fixed 1-Year Fixed Rate (no bonus)  | Part Spro  |
|                                      | Non-Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000 Qualified Owner: 78 Single: 5,000 Vertical Care Waiver Owner: 78 Single: 79 Single:  | Not<br>Available in:<br>DE NJ NY OR<br>PA PR VI WA |



| )0-4.00  |
|--|
| 2.00   |
| 0-75: 6.00+<br>76-78: 4.00+<br><b>see notes</b>            |
| ead Cap 1.60 3.25 2.00                                     |
| 0-75: 6.00+<br>76-78: 4.00+<br><b>see notes</b><br>)0-4.00 |
| ead Cap  |
| 0-75: 7.50+<br>76-78: 5.50+<br><b>see notes</b>            |
| ead Cap  |
| 0-75: 7.50+<br>76-78: 5.50+                                |



|                                       | Annuitant: 78 Monthly: 5,000   |  |
|---------------------------------------|--|--|
| Aviva Life & Annuity (Income          | Withdrawal Notes:  | No Premium Bor                                     |
| Series) Income Preferred Ten Low-Band | Withdrawal Charges 10 years:       10       9       8       7       6       5       4       3       2       1         Withdrawal Charges 10 years:       9.6       9       8       7       6       5       4       3       2       1   |  |
|                                       | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$967)   |  |
|                                       | Account Name  Indicie  Type  Reset  Averaging  1-Year Average Index Strategy  S&P 500 Point to Point Annual Monthly  Fixed  1-Year Fixed Rate (no bonus)   | Part Spro  |
|                                       | Non-Qualified Owner: 78 Single: 75,000 Annuitant: 78 Owner: 78 Single: 75,000 Annuitant: 78 Single: 75,000 Annuitant: 78 Single: 75,000 Annuitant: 78 Owner: 78 Owner: 78 Owner: 78 Owner: 78 Owner: 75,000 Annuitant: 78 Owner: 78 Ow | Not<br>Available in:<br>DE NJ NY OR<br>PA PR VI WA |
| Aviva Life & Annuity (Income          | Withdrawal Notes:  | No Premium Bor                                     |
| Series) Income Preferred Ten          | Withdrawal Charges 10 years:       10       9       8       7       6       5       4       3       2       1         Withdrawal Charges 10 years:       9.6       9       8       7       6       5       4       3       2       1   |  |
| High-Band                             | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$967)   |  |
|                                       | Account Name  Indicie Type Reset Averaging  1-Year Point-to-Point Index Strategy S&P 500 Point to Point Annual Monthly   | Part Spr   |
|                                       | Non-Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: Qualified Owner: 78 Single: 5,000 Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000 Ves-Nursing Home No- Unemployment No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization  | Not<br>Available in:<br>DE NJ NY OR<br>PA PR VI WA |
| Aviva Life & Annuity (Income Series)  | Withdrawal Notes:  | No Premium Bor                                     |
| Income Preferred Ten  Low-Band        | Withdrawal Charges 10 years:       10       9       8       7       6       5       4       3       2       1         Withdrawal Charges 10 years:       9.6       9       8       7       6       5       4       3       2       1   |  |
| 2011 24114                            | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$967)   |  |
|                                       | Account Name Indicie Type Reset Averaging  1-Year Monthly Cap Index Strategy S&P 500 Point to Point Annual Monthly Sum   | Part Spr   |
|                                       | Non-Qualified Owner: 78 Single: 75,000 Annuitant: 78 Owner: 78 Owner: 78 Owner: 78 Single: 75,000 Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000 Monthly: 75,000 Annuitant: 78 Monthly: 75,000 Annuitant: 78 Monthly: 75,000   | Not<br>Available in:<br>DE NJ NY OR<br>PA PR VI WA |
| Aviva Life & Annuity (Income Series)  | Withdrawal Notes:  | No Premium Bor                                     |
| Income Preferred Ten  High-Band       | Withdrawal Charges 10 years:       10       9       8       7       6       5       4       3       2       1         Withdrawal Charges 10 years:       9.6       9       8       7       6       5       4       3       2       1   |  |
|                                       | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$967)   |  |
|                                       | Account Name Indicie Type Reset Averaging  1-Year Monthly Cap Index Strategy S&P 500 Point to Point Annual Monthly Sum   | Part Spr   |
| Aviva Lifa 9. Appuity /Income         | Non-Qualified Owner: 78 Single: 5,000 Annuitant: 78 Mon-Qualified Owner: 78 Single: 5,000 Qualified Owner: 78 Single: 5,000 Annuitant: 78 Mon-Disability No- Disability No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization  | Not<br>Available in:<br>DE NJ NY OR<br>PA PR VI WA |



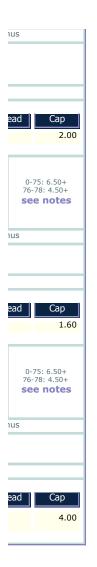
| nus   |
|---|
| ead Cap 2.00                                    |
| 0-75: 7.50+<br>76-78: 5.50+<br><b>see notes</b> |
| ead Cap 3.25 3.25                               |
| 0-75: 7.50+<br>76-78: 5.50+<br><b>see notes</b> |
| ead Cap 1.05                                    |
| 0-75: 7.50+<br>76-78: 5.50+<br><b>see notes</b> |
| ead Cap 1.60                                    |
| 0-75: 7.50+<br>76-78: 5.50+<br><b>see notes</b> |



| Series)                              | Withdrawal Notes:  | No Premium Bor                       |
|--------------------------------------|--|--------------------------------------|
| Income Preferred Ten  Low-Band       | Withdrawal Charges 10 years:       10       9       8       7       6       5       4       3       2       1         Withdrawal Charges 10 years:       9.6       9       8       7       6       5       4       3       2       1   |                                      |
|                                      | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$967)   |                                      |
|                                      | Account Name Indicie Type Reset Averaging  1-Year Point-to-Point Index Strategy S&P 500 Point to Point Annual None   | Part Spro                            |
| Aviva Life & Annuity (Income         | Non-Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000 Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000 Owner: 78 Single: 75,000 Monthly: 75,000 Annuitant: 78 Monthly: 75,000 Monthly: 75,000 Owner: 78 Monthly: 75,000 Owner: 75,000 Owner: 78 Monthly: 75,000 Owner: 75,000 O | Only<br>Available in:<br>DE NJ OR PA |
| Series)                              | Withdrawal Notes:  | No Premium Bor                       |
| Income Select 10<br>High-Band        | Withdrawal Charges 10 years:   10   9   8   7   6   5   4   3   2   1  |                                      |
|                                      | Guaranteed Minimum Value: 87.5% of Premium at 2.75% (GMR/1000 \$1,148)   |                                      |
|                                      | Account Name Indicie Type Reset Averaging  1-Year S&P 500 Monthly Cap S&P 500 Point to Point Annual Monthly Sum  | Part Spr                             |
| Active Life O. Acceptant             | Non-Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000 Qualified Owner: 78 Single: 5,000 Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000 Annuitant: 78 Monthly: 5,000 Annuitant: 78 Monthly: 5,000  | Only<br>Available in:<br>DE NJ OR PA |
| Aviva Life & Annuity (Income Series) | Withdrawal Notes:  | No Premium Bor                       |
| Income Select 10                     | Withdrawal Charges 10 years:   10   9   8   7   6   5   4   3   2   1  |                                      |
| Low-Band                             | Guaranteed Minimum Value: 87.5% of Premium at 2.75% (GMR/1000 \$1,148)   |                                      |
|                                      | Account Name Indicie Type Reset Averaging  1-Year Point-to-Point DJ EUROSTOXX DJ EuroStoxx Point to Apple Name   | Part Spr                             |
|                                      | 50 Foint Annual None   |                                      |

| ▶ Company / Product                  | Issue Ages                          | Minimum<br>Premiums   | Withdrawal Provisions  | States                                  |
|--------------------------------------|-------------------------------------|---|--|---|
|                                      | Annuitant: 78  Qualified  Owner: 78 | Non-Qualified Single: 75,000 Monthly: 75,000 Qualified Single: 75,000 Monthly: 75,000 | No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Annualization No- Annualization | Only<br>Available in:<br>DE NJ OR<br>PA |
| Aviva Life & Annuity (Income Series) |                                     | Withdrawal Notes:   |  | No Premium                              |
| Income Select 10 High-Band           | Withdraw                            | al Charges 10 years:  | 10   9   8   7   6   5   4   3   2   1   |   |
|                                      | Guarant                             | eed Minimum Value:  | 87.5% of Premium at 2.75% (GMR/1000 \$1,148)   |   |
|                                      | Accou                               | int Name  | Indicie Type Reset Averaging  1-Year Fixed Rate (no bonus)   | Part Spro                               |
|                                      | Annuitant: 78  Qualified  Owner: 78 | Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000     | No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Annualization No- Annualization | Only<br>Available in:<br>DE NJ OR<br>PA |
| Aviva Life & Annuity (Income Series) |                                     | Withdrawal Notes:   |  | No Premium                              |









| Income Select 10  Low-Band                               | Withdrawal Charges 10 years:   | 10   9   8   7   6   5   4   3   2   1  |   |
|--|--|---|---|
|  | Guaranteed Minimum Value:  | 87.5% of Premium at 2.75% (GMR/1000 \$1,148)  |   |
|  | Account Name  1-Year S&P 500 Point-to-Point w/ Participation   | Indicie Type Reset Averaging  S&P 500 Point to Point Annual None  | Part Spr<br>25                          |
|  | Non-Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000 Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000 Monthly: 75,000  | No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization | Only<br>Available in:<br>DE NJ OR<br>PA |
| Aviva Life & Annuity (Income Series)                     | Withdrawal Notes:  |   | No Premium                              |
| Income Select 10   | Withdrawal Charges 10 years:   | 10   9   8   7   6   5   4   3   2   1  |   |
| High-Band  | Guaranteed Minimum Value:  | 87.5% of Premium at 2.75% (GMR/1000 \$1,148)  |   |
|  | Account Name  1-Year Point-to-Point Hang Seng  | Indicie Type Reset Averaging Hang Seng Point to Point Annual None   | Part Spr                                |
|  | Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 78 Owner: 78 Annuitant: 78 Owner: 78 Annuitant: 78 Owner: | No- Extended Care Waiver  Yes-Nursing Home  No- Long Term Care Yes-Terminal Illness No- Annualization                   | Only<br>Available in:<br>DE NJ OR<br>PA |
| Aviva Life & Annuity (Income Series)                     | Withdrawal Notes:  |   | No Premium                              |
| Income Select 10   | Withdrawal Charges 10 years:   | 10   9   8   7   6   5   4   3   2   1  |   |
| Low-Band   | Guaranteed Minimum Value:  | 87.5% of Premium at 2.75% (GMR/1000 \$1,148)  |   |
|  | Account Name  1-Year S&P500 Point-to-Point Fixed   | Indicie Type Reset Averaging  S&P 500 Point to Point Annual None  1-Year Fixed Rate (no bonus)                          | Part Spr                                |
|  | Non-Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000 Qualified Owner: 78 Single: 75,000 Monthly: 75,000 Monthly: 75,000 Monthly: 75,000  | No- Extended Care Waiver  Yes-Nursing Home  No- Long Term Care Yes-Terminal Illness No- Annualization                   | Only<br>Available in:<br>DE NJ OR<br>PA |
| Aviva Life & Annuity (Income Series)                     | Withdrawal Notes:  |   | No Premium                              |
| Income Select 10   | Withdrawal Charges 10 years:   | 10   9   8   7   6   5   4   3   2   1  |   |
| High-Band  | Guaranteed Minimum Value:  | 87.5% of Premium at 2.75% (GMR/1000 \$1,148)  |   |
|  | Account Name  1-Year Point-to-Point DJ EUROSTOXX 50  | Indicie Type Reset Averaging  DJ EuroStoxx 50 Point to Point Annual None  | Part Spr                                |
|  | Non-Qualified Non-Qualified<br>Owner: 78 Single: 5,000   | No- Hospitalization No- Long Term Care  | Only<br>Available in:                   |
|  | Annuitant: 78 Monthly: 5,000 Qualified Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000  |   | DE NJ OR<br>PA                          |
| Aviva Life & Annuity (Income Series)                     | Qualified Qualified Owner: 78 Single: 5,000  | Yes-Nursing Home No- Annualization  |   |
| Aviva Life & Annuity (Income Series)<br>Income Select 10 | Qualified Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000   | Yes-Nursing Home No- Annualization  | PA                                      |



| ead Cap  |
|--|
| 0-75: 6.50+<br>76-78: 4.50+<br><b>see notes</b>  |
| ead Cap  |
| 0-75: 6.50+<br>76-78: 4.50+<br>see notes   |
| Bonus  |
| 27. CED 27. CE |
| 0-75: 6.50+<br>76-78: 4.50+<br><b>see notes</b><br>Bonus   |
| ead Cap  |
| 0-75: 6.50+<br>76-78: 4.50+<br><b>see notes</b>  |
| Bonus  |

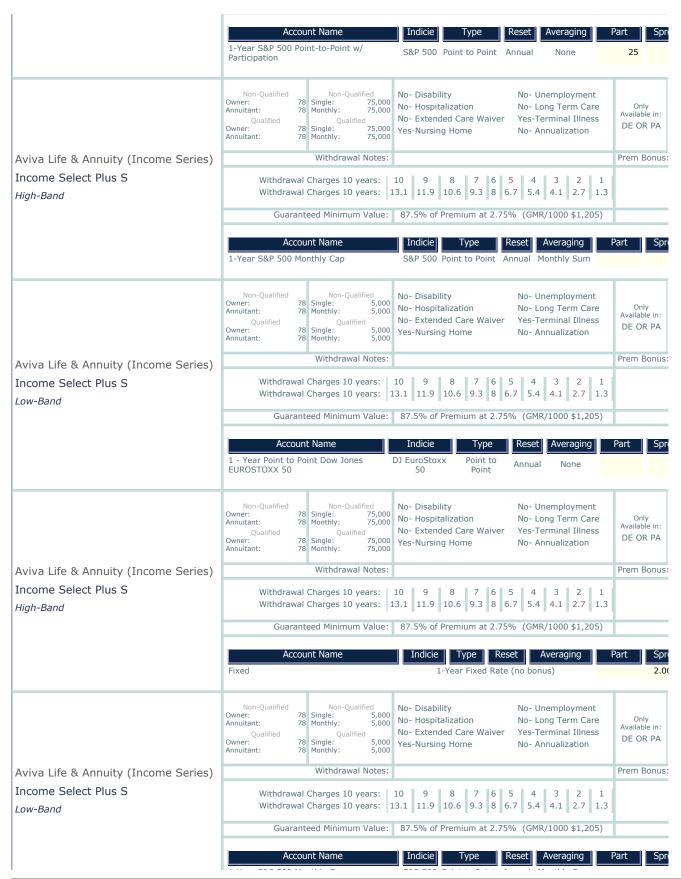


|  | Account Name  1-Year S&P 500 Monthly Cap  1-Year Point-to-Point Hang Seng   | Indicie Type Reset Averaging F  S&P 500 Point to Point to Point to Seng Point to Point Annual None   | Part Spr                                |
|--|---|--|---|
| Aviva Life & Annuity (Income Series) Income Select 10 High-Band    | Non-Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000 Qualified Owner: 78 Single: 75,000 Qualified Owner: 78 Single: 75,000 Monthly: 75,000  | No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Annualization No- Annualization   | Only<br>Available in:<br>DE NJ OR<br>PA |
|  | Withdrawal Notes:   |  | No Premium                              |
|  | Withdrawal Charges 10 years:  | 10   9   8   7   6   5   4   3   2   1   |   |
|  | Guaranteed Minimum Value:   | 87.5% of Premium at 2.75% (GMR/1000 \$1,148)   |   |
|  | Account Name  1-Year S&P 500 Point-to-Point w/ Participation  1-Year S&P500 Point-to-Point  | Indicie Type Reset Averaging F S&P 500 Point to Point Annual None S&P 500 Point to Point Annual None   | Part Spri                               |
| Aviva Life & Annuity (Income Series) Income Select Plus S Low-Band | Non-Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000 Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000 Monthly: 5,000  | No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Mo- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization  | Only<br>Available in:<br>DE OR PA       |
|  | Withdrawal Charges 10 years:  |  | Prem Bonus:                             |
|  | Guaranteed Minimum Value:   | 87.5% of Premium at 2.75% (GMR/1000 \$1,205)   |   |
|  | Account Name  1 - Year Point to Point Hang Seng Index   | Indicie Type Reset Averaging F  Hang Seng Point to Point Annual None   | Part Spro                               |
|  | Non-Qualified   | No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization  | Only<br>Available in:<br>DE OR PA       |
| Aviva Life & Annuity (Income Series)                               | Withdrawal Notes:   |  | Prem Bonus:                             |
| Income Select Plus S High-Band                                     | Withdrawal Charges 10 years:   1  | 10 9 8 7 6 5 4 3 2 1   |   |
| High-Band  |   | 13.1   11.9   10.0   9.3   6   6.7   5.4   4.1   2.7   1.3   |   |
| High-Band  | Guaranteed Minimum Value:   | 87.5% of Premium at 2.75% (GMR/1000 \$1,205)   |   |
| High-Band  | Guaranteed Minimum Value:  Account Name   | 87.5% of Premium at 2.75% (GMR/1000 \$1,205)   | Part Spri                               |
| High-Band  | Guaranteed Minimum Value:  Account Name  1 - Year Point to Point Dow Jones  | 87.5% of Premium at 2.75% (GMR/1000 \$1,205)  Indicie Type Reset Averaging  DJ EuroStoxx Point to Point None  No- Disability No- Unemployment No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness | Part Spro                               |
| Aviva Life & Annuity (Income Series)                               | Guaranteed Minimum Value:  Account Name  1 - Year Point to Point Dow Jones EUROSTOXX 50  Non-Qualified Owner: 78 Single: 5,000 Monthly: 5,000 Qualified Owner: 78 Single: 5,000 Single: 5,000   | 87.5% of Premium at 2.75% (GMR/1000 \$1,205)  Indicie Type Reset Averaging  DJ EuroStoxx Point to Point Annual None  No- Disability No- Unemployment No- Hospitalization No- Long Term Care Yes-Terminal Illness                   | Only<br>Available in:                   |
|  | Guaranteed Minimum Value:  Account Name  1 - Year Point to Point Dow Jones EUROSTOXX 50  Non-Qualified Owner: 78 Annuitant: 78 Mon-Qualified Owner: 78 Single: 5,000 Monthly: 5,000 Monthly: 5,000 Monthly: 5,000 Monthly: 5,000 Monthly: 5,000 Withdrawal Notes:  Withdrawal Charges 10 years: | 87.5% of Premium at 2.75% (GMR/1000 \$1,205)  Indicie Type Reset Averaging  DJ EuroStoxx Point to Point Annual None  No- Disability No- Unemployment No- Hospitalization No- Long Term Care Yes-Terminal Illness                   | Only<br>Available in:<br>DE OR PA       |

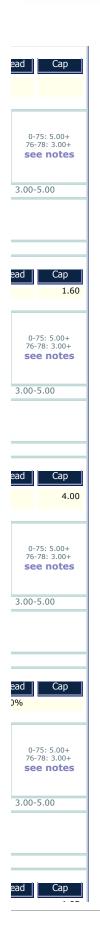








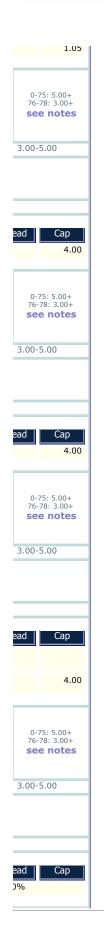






|  | 1-Year S&P 500 Monthly Cap S&P 500 Point to Point Annual Monthly Sum  |                                   |
|--|---|-----------------------------------|
|  | Non-Qualified Owner: 78 Single: 75,000 Qualified Owner: 78 Oqualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000 Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000 Yes-Nursing Home No- Annualization  | Only<br>Available in:<br>DE OR PA |
| Aviva Life & Annuity (Income Series)                               | Withdrawal Notes:   | Prem Bonus                        |
| Income Select Plus S<br>High-Band                                  | Withdrawal Charges 10 years:       10       9       8       7       6       5       4       3       2       1         Withdrawal Charges 10 years:       13.1       11.9       10.6       9.3       8       6.7       5.4       4.1       2.7       1.3   |                                   |
|  | Guaranteed Minimum Value: 87.5% of Premium at 2.75% (GMR/1000 \$1,205)  |                                   |
|  | Account Name Indicie Type Reset Averaging  1-Year S&P 500 Point-to-Point Cap S&P 500 Point to Point Annual None   | Part Spr                          |
|  | Non-Qualified Owner: 78 Single: 5,000 Qualified Owner: 78 Gualified Owner: 78 Monthly: 5,000 Qualified Owner: 78 Single: 5,000 Annuitant: 78 Monthly: 5,000 Winer: 78 Monthly: 5,000 Annuitant: 78 Monthly: 5,000 Yes-Nursing Home No- Annualization  | Only<br>Available in:<br>DE OR PA |
| Aviva Life & Annuity (Income Series)                               | Withdrawal Notes:   | Prem Bonus                        |
| Income Select Plus S<br><i>Low-Band</i>                            | Withdrawal Charges 10 years:       10       9       8       7       6       5       4       3       2       1         Withdrawal Charges 10 years:       13.1       11.9       10.6       9.3       8       6.7       5.4       4.1       2.7       1.3   |                                   |
|  | Guaranteed Minimum Value: 87.5% of Premium at 2.75% (GMR/1000 \$1,205)  |                                   |
|  | Account Name Indicie Type Reset Averaging  1-Year S&P 500 Point-to-Point Cap S&P 500 Point to Point Annual None   | Part Spi                          |
|  | Non-Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000 Qualified Owner: 78 Single: 75,000 Qualified Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000  Owner: 78 Single: 75,000 Annuitant: 78 Monthly: 75,000  No- Disability No- Disability No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization | Only<br>Available in:<br>DE OR PA |
|  | Withdrawal Notes:   | Prem Bonus                        |
| Aviva Life & Annuity (Income Series) Income Select Plus S          | Withdrawal Charges 10 years:       10       9       8       7       6       5       4       3       2       1         Withdrawal Charges 10 years:       13.1       11.9       10.6       9.3       8       6.7       5.4       4.1       2.7       1.3   |                                   |
| High-Band  | Guaranteed Minimum Value: 87.5% of Premium at 2.75% (GMR/1000 \$1,205)  |                                   |
|  | Account Name Indicie Type Reset Averaging  1-Year S&P 500 Point-to-Point w/ Participation S&P 500 Point to Point Annual None  | Part Spi                          |
|  | 1 - Year Point to Point Hang Seng Index Hang Point to Point Annual None Seng  |                                   |
| Aviva Life & Annuity (Income Series) Income Select Plus S Low-Band | Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Single: 5,000 Qualified Owner: 78 Monthly: 5,000 Qualified Owner: 78 Monthly: 5,000 Annuitant: 78 Monthly: 5,000 Owner: 78 Monthly: 5,000 Annuitant: 78 Monthly: 5,000 Yes-Nursing Home No- Annualization   | Only<br>Available in:<br>DE OR PA |
|  | Withdrawal Notes:   | Prem Bonus                        |
|  | Withdrawal Charges 10 years:       10       9       8       7       6       5       4       3       2       1         Withdrawal Charges 10 years:       13.1       11.9       10.6       9.3       8       6.7       5.4       4.1       2.7       1.3   |                                   |
|  | Guaranteed Minimum Value: 87.5% of Premium at 2.75% (GMR/1000 \$1,205)  |                                   |
|  | Account Name Indicie Type Reset Averaging Fixed 1-Year Fixed Rate (no bonus)  | Part Spi                          |







| Aviva Life & Annuity (Income Series) Lifetime Solutions Annuity Low-Band  | Non-Qualified Owner: 78 Single: 25,000 Monthly: 25,000 Qualified Owner: 78 Single: 25,000 Qualified Owner: 78 Monthly: 25,000 Qualified Owner: 78 Monthly: 25,000 Permitted Care Waiver Yes-Terminal Illness No- Annualization  Withdrawal Notes:  For states AL, AR, AZ, CA, CO, DC, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, OH, OK, RI, SD, TN, VA, VT, WI, WV, WY (10 years): For states AK, DE, MN, NV, SC, TX, UT (10 years): 9.8 9.5 8.5 7.5 6.5 5.4 4.4 3.3 2.2 1.1  Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,025)  Account Name Indicie Type Reset Averaging 1-Year Point-to-Point with Cap Rate S&P 500 Point to Point Annual None | Not Available in: FL HI NJ NY OR PA PR VI WA  Prem Bonus: |
|---|--|---|
| Aviva Life & Annuity (Income Series) Lifetime Solutions Annuity High-Band |  | Not Available in: FL HI NJ NY OR PA PR VI WA Prem Bonus:  |
| Aviva Life & Annuity (Income Series) Lifetime Solutions Annuity Low-Band  | 1-Year Monthly Cap Rate 1-Year Fixed Crediting Rate 1-Year Point-to-Point with Cap Rate 1-Year Point-to-Point with Cap Rate 1-Year Fixed Rate (no bonus)  S&P 500 Point to Point Annual Monthly Sum  Non-Qualified Owner: 78   | Not Available in: FL HI NJ NY OR PA PR VI WA Prem Bonus:  |
|   | 1-Year Fixed Crediting Rate 1-Year Fixed Rate (no bonus)  1-Year Monthly Cap Rate S&P 500 Point to Point Annual Monthly Sum    Non-Qualified Owner: 78 Single: 100,000 Annuitant: 78 Monthly: 100,000 Qualified Owner: 78 Single: 100,000 Annuitant: 78 Monthly: 100,000 Annuitant: 78 Monthly: 100,000 Annuitant: 78 Monthly: 100,000 Annuitant: 78 Monthly: 100,000 Yes-Nursing Home No- Annualization   | Not<br>Available in:<br>FL HI NJ<br>NY OR PA<br>PR VI WA  |



| 0-74: 7.00                |  |  |
|---------------------------|--|--|
| 75-78: 5.00               |  |  |
| 3.00-6.00                 |  |  |
|                           |  |  |
|                           |  |  |
|                           |  |  |
| ead Cap                   |  |  |
| 3.00                      |  |  |
| 0-74: 7.00<br>75-78: 5.00 |  |  |
|                           |  |  |
| 5.00-7.00                 |  |  |
|                           |  |  |
|                           |  |  |
|                           |  |  |
| ead   Cap   1.55          |  |  |
| 3.00                      |  |  |
|                           |  |  |
| 0-74: 7.00<br>75-78: 5.00 |  |  |
| 3.00-6.00                 |  |  |
|                           |  |  |
|                           |  |  |
|                           |  |  |
| ead Cap                   |  |  |
| 1.90                      |  |  |
| 1.55                      |  |  |
| 0-74: 7.00                |  |  |
| 75-78: 5.00               |  |  |



| I   |  |  |
|---|--|--|
|   | Withdrawal Notes:  | Prem Bonus:  |
| Aviva Life & Annuity (Income Series) Lifetime Solutions Annuity High-Band | For states AL, AR, AZ, CA, CO, DC, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, OH, OK, RI, SD, TN, VA, VT, WI, WV, WY (10 years):  For states CT (10 years):  For states AK, DE, MN, NV, SC, TX, UT (10 years):  years):  9.8 9.5 8.5 7.5 6.5 5.4 4.4 3.3 2.2 1.1  |  |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,034)   |  |
|   |  |  |
|   | Account Name Indicie Type Reset Averaging  2-Year Monthly Cap Rate S&P 500 Point to Point Annual Monthly Sum   | Part Spr   |
|   | Non-Qualified Owner: Annuitant: 80   Non-Qualified Single: 30,000 Annuitant: 80   Monthly: 30,000 Qualified Owner: 80   Single: 30,000 Qualified Owner: 80   Single: 30,000 Annuitant: 80   Monthly: 30,000 Monthly: 30,000 Annuitant: 80   Monthly: 30,000  | Not<br>Available in:<br>AK CT DE<br>MN NV NY<br>OR PR TX<br>UT VI WA |
|   | Withdrawal Notes:  | Premium Bor  |
|   | Withdrawal Charges 10 years:   10   10   10   10   10   9   8   7   6   4  |  |
| FauiTurat Life Income Comme   | Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 \$1,171)  |  |
| EquiTrust Life Insurance Company  Market Ten Bonus Index                  | Account Name Indicie Type Reset Averaging  | Part Spr   |
| Market Ten Bonus Index  | 1-Year S&P 500 Monthly Average Participation Index Account  2-Year S&P 500 Monthly Average Cap  1-Year S&P 500 Monthly Average Cap  1-Year S&P 500 Point to Point Biennial Monthly  1-Year S&P 500 Point-to-Point Cap Index Account  S&P 500 Point to Point Annual None  | 20   |
|   | 1-Year Interest Account 1-Year Fixed Rate (no bonus)   | 1.1!   |
|   | 1-Year S&P 500 Daily Average Cap S&P 500 Point to Point Annual Daily   |  |
|   | 1-Year S&P 500 Monthly Cap Index S&P 500 Point to Point Annual Monthly Sum Account   |  |
|   | Non-Qualified Owner: Annuitant: 80 Owner: Anuitant: Anui | Not<br>Available in:<br>NY OR PR<br>TX VI                            |
|   | Withdrawal Notes:  | No Premium   |
|   | For states al., ar, az, ca, co, dc, de, ga, hi, ia, id, il, in, ks, ky, la, ma, mo, me, mi, mo, ms, mt, nc, nd, ne, nh, nj, nm, oh, ok, pa, ki, sc, sp, ni, va, vt, nd, ne, nh, nj, nm, oh, ok, pa, ki, sc, sp, ni, va, vt, la, vt, nd, nd, nd, nd, nd, nd, nd, nd, nd, nd   |  |
|   | For states AK, CT, MN, NV, UT, WA (10 years): 9 8 7 6.5 5.5 4.5 3.5 2.5 1.5 0.5  |  |
| EquiTrust Life Insurance Company  | For states <sub>FL</sub> (10 years):   10   10   10   10   10   8   6   4   2  |  |
| Market Value Index  | Guaranteed Minimum Value: 87.5% of Premium at 2.00% (GMR/1000 \$1,067)   |  |
|   | Account Name Indicie Type Reset Averaging  | Part Spr   |
|   | 2-Year Monthly Average Cap Index S&P 500 Point to Point Biennial Monthly   |  |
|   | 1-Year Monthly Average Cap Index S&P 500 Point to Point Annual Monthly Account   |  |
|   | 1-Year Monthly Average Participation S&P 500 Point to Point Annual Monthly Index Account   | 30   |
|   | 1-Year Point-to-Point Cap Index Account S&P 500 Point to Point Annual None   |  |
|   | 1-Year Fixed Interest Account 1-Year Fixed Rate (no bonus) 1-Year Monthly Cap Index Account S&P 500 Point to Point Annual Monthly Sum  | 2.4  |
|   | Non-Qualified Owner: 85 Single: 10,000 Annuitant: No- Disability No- Disability Yes-Unemployment No- Long Term Care  | Not<br>Available in:<br>AL AR CT                                     |



| 5.00-     | 7.00                        |
|-----------|-----------------------------|
|           |                             |
|           |                             |
|           |                             |
| ead       | Сар                         |
|           | 1.90                        |
|           |                             |
|           | 80: 6.00+<br>e notes        |
| านร: 6    | .00                         |
|           |                             |
|           |                             |
| ead       | Сар                         |
|           | 7.00                        |
| 5%        | 3.00                        |
| 3 70      | 3.00                        |
|           | 1.25                        |
|           |                             |
|           | 80: 6.50+<br><b>e notes</b> |
| Bonus     | 5                           |
|           |                             |
|           |                             |
|           |                             |
|           |                             |
| ead       | 15.00                       |
|           | 5.00                        |
|           |                             |
| J%        | 4.75                        |
| J%        | 2.20                        |
|           |                             |
| 0-<br>80- | 79: 6.25+<br>-85: 3.13+     |



|  | Owner: 85 Single: 10,000 Annuitant: 10,000 Monthly: 10,000 Yes-Nursing Home No- Annu  | VI WA   |
|--|---|---|
|  | Withdrawal Notes:  For states AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID,   | No Premium  |
|  | IL, IN, KS, KY, LA, MD, ME, MI, MO, MT, NC, ND, NE, NJ, ND, NE, NJ, NM, OH, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):  | 5 4 3   |
| Fidelity & Guaranty Life FG AccumulatorPlus 10 | For states AK, MA, NV, OK, TX, UT (10 years): 9 9 8 7 6 5 4 Age 65+ in states FL (10 years): 9 9 8 7 6 5 4  | 3 2 1 3 2 1   |
| To Accumulatorrius 10                          | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/   | .000 \$967)   |
|  | Account Name Indicie Type Reset Av  | eraging Part Spri   |
|  | 1 Year Index Gain Option with Declared S&P 500 Perf Trig Annual Rate  | None  |
|  | , , , , ,   | onthly  |
|  | 1 Year S&P 500 Monthly Point-to-Point S&P 500 Point to Point Annual Mon  1 Year S&P 500 Point-to-Point with Cap S&P 500 Point to Point Annual   | None None   |
|  | 1-Year Fixed Account 1-Year Fixed Rate (no bonus)   |   |
|  | Owner:         85 Single:         10,000 No- Hospitalization         No- Long No- Long No- Extended Care Waiver           Qualified Owner:         85 Single:         10,000 Yes-Nursing Home         No- Annu    | nployment Not Available in: inal Illness alization VI   |
|  | Annuitant: 85 Monthly: 10,000  Withdrawal Notes:  | Premium Bor   |
|  | For states AK, AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NJ, MN, MV, OH, OK, PA, RIS, CS, SD, TN, VA, VT, WI, WV, WY (10 years):                    | 6 4 2   |
| Fidelity & Guaranty Life                       | For states MA, TX, WA (10 years): 9 9 8 7 6 5 4 Age 65+ in states AK, FL (10 years): 9 9 8 7 6 5 4  | 3 2 1<br>3 2 1  |
| FG Index-Accelerator 10                        | Guaranteed Minimum Value: 87.5% of Premium at 1.00-1.10% (\$1,035)  | 3MR/1000  |
|  | Account Name Indicie Type Reset Av  | eraging Part Spr  |
|  | , ,   | onthly  |
|  | 1-Year S&P 500 Monthly Cap S&P 500 Point to Point Annual Mon  1-Year S&P 500 Point-to-Point S&P 500 Point to Point Annual   | thly Sum None   |
|  | 2-Vear S&B 500 Monthly Average with   | onthly  |
|  | Cap Fixed Interest Option  1-Year Fixed Rate (no bonus)   |   |
|  |   |   |
|  | Owner: 85 Single: 10,000 Annuitant: Monthly: 10,000 No- Hospitalization No- Long  | nployment Not Available in: inal Illness alization Not Available in: CT MN MS NH NY OR PR VI WA |
|  | Withdrawal Notes:   | No Premium  |
|  | For states AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, ME, MI, MT, NC, ND, NE, NJ, NM, OH, RI, SC, SD, TN, VA, VT, WI, WY, WY (10  NM, OH, RI, SC, SD, TN, VA, VT, WI, WY, WY (10  NOTES) | 5 4 3   |
|  | years): For states MA, NV, OK, TX, UT (10 years): 9 9 8 7 6 5 4 Age 65+ in states FL (10 years): 9 9 8 7 6 5 4  | 3 2 1<br>3 2 1  |
| Fidelity & Guaranty Life Prosperity Elite 10   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/:  | .000 \$967)   |
| Trosperity Line 10                             | Account Name Indicie Type Reset Av  | eraging Part Spr  |
|  |   | None  |
|  |   |   |
|  | 1-Year S&P 500 Monthly Average with A S&P 500 Point to Point Annual N   | lonthly   |

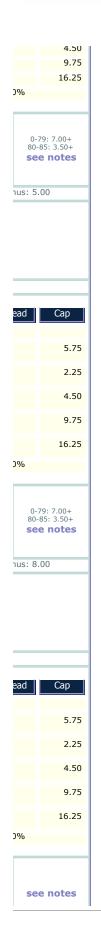


| see                            | notes   |
|--------------------------------|---|
| Bonus                          |   |
| Dorrad                         |   |
|                                |   |
|                                |   |
|                                |   |
|                                |   |
|                                |   |
|                                |   |
| ead                            | Сар   |
|                                |   |
|                                | 6.25  |
|                                | 2.50  |
|                                | 4.75  |
| 0%                             |   |
|                                |   |
|                                |   |
| 0-79:<br>80-85:                | 7.50+<br>: 3.75+  |
|                                | notes   |
|                                |   |
|                                | )   |
| านร: 6.00                      |   |
| านร: 6.00                      |   |
| nus: 6.00                      |   |
|                                | Can   |
| and                            | Сар   |
|                                | 3.00  |
|                                | 3.00<br>1.75  |
|                                | 3.00<br>1.75<br>3.00                                      |
|                                | 3.00<br>1.75  |
|                                | 3.00<br>1.75<br>3.00                                      |
| ead                            | 3.00<br>1.75<br>3.00                                      |
| ead                            | 3.00<br>1.75<br>3.00                                      |
| ead 5%                         | 3.00<br>1.75<br>3.00<br>7.00                              |
| ead 5%                         | 3.00<br>1.75<br>3.00<br>7.00                              |
| ead 5%                         | 3.00<br>1.75<br>3.00<br>7.00                              |
| 5%<br>0-79:<br>80-85:<br>see I | 3.00<br>1.75<br>3.00<br>7.00                              |
| ead 5%                         | 3.00<br>1.75<br>3.00<br>7.00                              |
| 5%<br>0-79:<br>80-85:<br>see I | 3.00<br>1.75<br>3.00<br>7.00                              |
| 5%  0-79: 80-85: see           | 3.00<br>1.75<br>3.00<br>7.00<br>7.00+<br>: 3.50+<br>notes |
| 5%<br>0-79:<br>80-85:<br>see I | 3.00<br>1.75<br>3.00<br>7.00                              |
| 5%  0-79: 80-85: see I         | 3.00<br>1.75<br>3.00<br>7.00<br>7.00+<br>: 3.50+<br>notes |
| 5%  0-79: 80-85: see I         | 3.00<br>1.75<br>3.00<br>7.00<br>7.00+<br>: 3.50+<br>notes |
| 5%  0-79: 80-85: see I         | 3.00<br>1.75<br>3.00<br>7.00<br>7.00+<br>: 3.50+<br>notes |

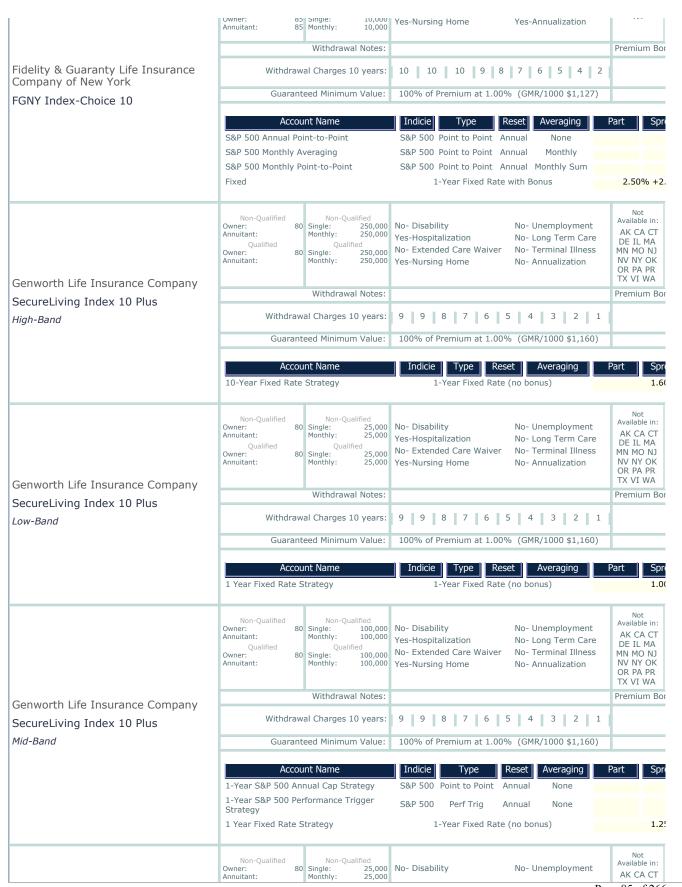


|   | 1-Year S&P 500 Point-to-Point with a Cap S&P 500 Point to Point Annual None 2-Year S&P 500 Point-to-Point with a Cap S&P 500 Point to Point Biennial None 3-Year S&P 500 Point-to-Point with a Cap S&P 500 Point to Point Triennial None Fixed Account 1-Year Fixed Rate (no bonus)  |
|---|--|
|   | Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Single: 10,000 Annuitant: 85 Single: 10,000 Monthly: 10,0 |
|   | Withdrawal Notes: Premium  |
|   | For states AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MT, NC, ND, NE, NJ, NM, OH, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):  For states MA, NV, OK, TX, UT (10 years): 9 9 8 7 6 5 4 3 2 1  Age 65+ in states FL (10 years): 9 9 8 7 6 5 4 3 2 1   |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,015)   |
| Fidelity & Guaranty Life Prosperity Elite 10 Enhanced |  |
| Trosperity Line 10 Limanced                           | Account Name Indicie Type Reset Averaging Part 1-Year Performance Triggered Account S&P 500 Perf Trig Annual None  |
|   | 1-Year S&P 500 Monthly Average with A S&P 500 Point to Point Annual Monthly Cap  |
|   | 1-Year S&P 500 Monthly Point-to-Point S&P 500 Point to Point Annual Monthly Sum with a Cap   |
|   | 1-Year S&P 500 Point-to-Point with a S&P 500 Point to Point Annual None  |
|   | 2-Year S&P 500 Point-to-Point with a S&P 500 Point to Point Biennial None  |
|   | 3-Year S&P 500 Point-to-Point with a S&P 500 Point to Point Triennial None   |
|   | Fixed Account 1-Year Fixed Rate (no bonus)   |
|   | Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Single: 10,000 Monthly: 1 |
|   | Withdrawal Notes: Premium  |
|   | For states AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MT, NC, ND, NE, NJ, NM, OH, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):  For states MA, NV, OK, TX, UT (10 years): 9 9 8 7 6 5 4 3 2 1   |
|   | Age 65+ in states FL (10 years):   9   9   8   7   6   5   4   3   2   1   |
| Fidelity & Guaranty Life                              | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,044)   |
| Prosperity Elite 10 Protection                        | Account Name Indicie Type Reset Averaging Part 1-Year Performance Triggered Account S&P 500 Perf Trig Annual None  |
|   | 1-Year S&P 500 Monthly Average with A S&P 500 Point to Point Annual Monthly  |
|   | 1-Year S&P 500 Monthly Point-to-Point S&P 500 Point to Point Annual Monthly Sum  |
|   | 1-Year S&P 500 Point-to-Point with a S&P 500 Point to Point Annual None  |
|   | 2-Year S&P 500 Point-to-Point with a S&P 500 Point to Point Biennial None  |
|   | 3-Year S&P 500 Point-to-Point with a S&P 500 Point to Point Triennial None   |
|   | Cap Fixed Account  1-Year Fixed Rate (no bonus)  |
|   | Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified  Qualified Qualified Qualified Qualified Qualified Qualified Qualified Qualified Qualified Qualified No- Disability No- Disability No- Unemployment No- Long Term Care No- Extended Care Waiver No- Extended Care Waiver No- No- Extended Care Waiver No-   |











| nus: 2.00                                       |
|---|
|   |
|   |
| ead Cap   |
| 3.00  |
| 3.50<br>2.00                                    |
| .00 Bonus                                       |
|   |
| 0-75: 7.00+                                     |
| 76-UP: 5.00+<br>see notes                       |
|   |
| nus: 5.00                                       |
|   |
|   |
| ead Cap   |
| J%  |
|   |
| 0-75: 7.00+<br>76-UP: 5.00+                     |
| see notes                                       |
|   |
| nus: 5.00                                       |
|   |
|   |
| ead Cap   |
| 0%  |
|   |
| 0-75: 7 00+                                     |
| 0-75: 7.00+<br>76-UP: 5.00+<br><b>see notes</b> |
|   |
| านร: 5.00                                       |
|   |
|   |
| ead Cap   |
| 3.00  |
|   |
| <mark>5%</mark>                                 |
|   |
| 0-75: 7.00+                                     |



| Genworth Life Insurance Company<br>SecureLiving Index 10 Plus<br>Low-Band |   | No- Extended Care Waiver Yes-Nursing Home  No- Annualization    9   9   8   7   6   5   4   3   2   1  100% of Premium at 1.00% (GMR/1000 \$1,160) | DE IL MA<br>MN MO NJ<br>NV NY OK<br>OR PA PR<br>TX VI WA<br>Premium Boi                      |
|---|---|--|--|
|   | Account Name 1-Year S&P 500 Monthly Cap Strategy  | Indicie Type Reset Averaging  S&P 500 Point to Point Annual Monthly Sum  | Part Spri  |
| Genworth Life Insurance Company   | Annuitant: Monthly: 250,000  Qualified Qualified Owner: 80 Single: 250,000                              | No- Disability Yes-Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Nursing Home No- Annualization                                  | Not<br>Available in:<br>AK CA CT<br>DE IL MA<br>MN MO NJ<br>NV NY OK<br>OR PA PR<br>TX VI WA |
| SecureLiving Index 10 Plus  | Withdrawal Notes:   |  | Premium Bor  |
| High-Band   | Withdrawal Charges 10 years:  | 9   9   8   7   6   5   4   3   2   1  | (  |
|   | Guaranteed Minimum Value:   | 100% of Premium at 1.00% (GMR/1000 \$1,160)  |  |
|   | Account Name 1-Year S&P 500 Annual Cap Strategy   | Indicie Type Reset Averaging  S&P 500 Point to Point Annual None   | Part Spr   |
|   | Annuitant: Monthly: 25,000  Qualified Qualified Owner: 80 Single: 25,000                                | No. Extended Care Waiver No. Terminal Illness  | Not<br>Available in:<br>AK CA CT<br>DE IL MA<br>MN MO NJ<br>NV NY OK<br>OR PA PR<br>TX VI WA |
| Genworth Life Insurance Company   | Withdrawal Notes:   |  | Premium Bor  |
| SecureLiving Index 10 Plus  | Withdrawal Charges 10 years:  | 9   9   8   7   6   5   4   3   2   1  |  |
| Low-Band  | Guaranteed Minimum Value:   | 100% of Premium at 1.00% (GMR/1000 \$1,160)  |  |
|   | Account Name  1-Year S&P 500 Performance Trigger Strategy  1-Year S&P 500 Annual Cap Strategy           | Indicie Type Reset Averaging  S&P 500 Perf Trig Annual None  S&P 500 Point to Point Annual None  | Part Spri  |
|   | Annuitant: Monthly: 100,000 Qualified Owner: 80 Annuitant: Single: 100,000 Monthly: 100,000             | No- Long Territ Care   | Not<br>Available in:<br>AK CA CT<br>DE IL MA<br>MN MO NJ<br>NV NY OK<br>OR PA PR<br>TX VI WA |
| Genworth Life Insurance Company SecureLiving Index 10 Plus                | Withdrawal Notes:   |  | Premium Bor  |
| Mid-Band  | Withdrawal Charges 10 years:  | 9   9   8   7   6   5   4   3   2   1  |  |
|   | Guaranteed Minimum Value:   | 100% of Premium at 1.00% (GMR/1000 \$1,160)  |  |
|   | Account Name 10-Year Fixed Rate Strategy 1-Year S&P 500 Monthly Cap Strategy                            | Indicie Type Reset Averaging  1-Year Fixed Rate (no bonus)  S&P 500 Point to Point Annual Monthly Sum  | Part Spro  |
|   | Non-Qualified Owner: 80 Single: 250,000 Annuitant: Monthly: 250,000 Qualified Owner: 80 Single: 250,000 | No English Care Waisen No English Illean   | Not<br>Available in:<br>AK CA CT<br>DE IL MA<br>MN MO NJ                                     |





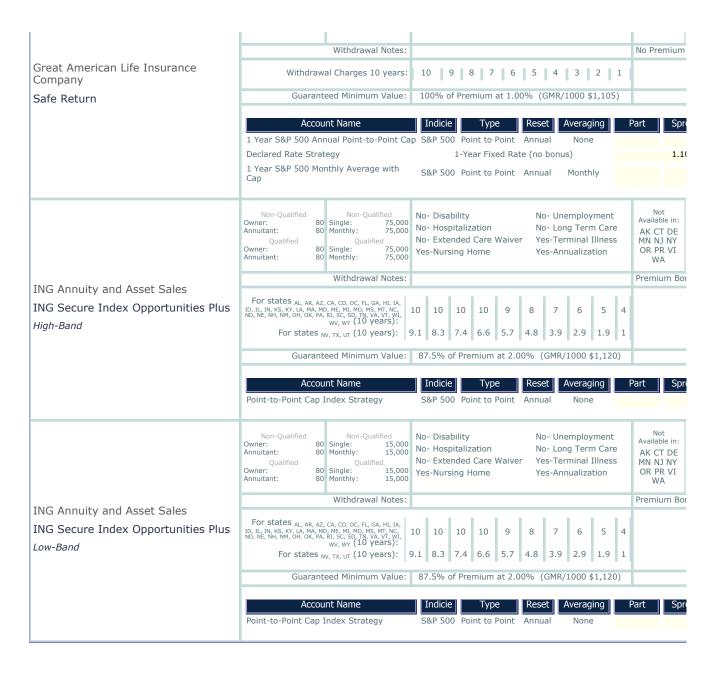


|  | Annuitant: Monthly: 250,000 Yes-Nursing Home No- Annualization   | NV NY UK<br>OR PA PR<br>TX VI WA   |
|--|--|--|
| Genworth Life Insurance Company          | Withdrawal Notes:  | Premium Bor  |
| SecureLiving Index 10 Plus  High-Band    | Withdrawal Charges 10 years:   9   9   8   7   6   5   4   3   2   1   |  |
|  | Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 \$1,160)  |  |
|  | Account Name Indicie Type Reset Averaging  | Dart Spr   |
|  | Account Name Indicing Type Reset Averaging  1 Year Fixed Rate Strategy 1-Year Fixed Rate (no bonus)  | Part Spri  |
|  | 1-Year S&P 500 Performance Trigger S&P 500 Perf Trig Annual None Strategy  |  |
| Genworth Life Insurance Company          | Non-Qualified Owner: 80 Annuitant: Qualified Owner: 80 Qualified Owner: 80 Annuitant: Qualified Owner: 80 Annuitant: Worthly: 25,000 Annuitant: 80 Monthly: 25,000 Monthly: 25 | Not<br>Available in:<br>AK CA CT<br>DE IL MA<br>MN MO NJ<br>NV NY OK<br>OR PA PR<br>TX VI WA |
| SecureLiving Index 10 Plus               | Withdrawal Notes:  | Premium Bor  |
| Low-Band                                 | Withdrawal Charges 10 years:   9   9   8   7   6   5   4   3   2   1   |  |
|  | Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 \$1,160)  |  |
|  | Account Name Indicie Type Reset Averaging  10-Year Fixed Rate Strategy 1-Year Fixed Rate (no bonus)  | Part Spro  |
| Genworth Life Insurance Company          | Non-Qualified Owner: Annuitant: Qualified Owner: Annuitant: Annuitant:  Wonthly: Single: 250,000 Monthly: 40- Disability No- Disability No- Long Term Care No- Extended Care Waiver No- Extended Care Waiver No- Annualization   | Not<br>Available in:<br>AK CA CT<br>DE IL MA<br>MN MO NJ<br>NV NY OK<br>OR PA PR<br>TX VI WA |
| SecureLiving Index 10 Plus               | Withdrawal Notes:  | Premium Bor  |
| High-Band                                | Withdrawal Charges 10 years:   9   9   8   7   6   5   4   3   2   1   |  |
|  | Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 \$1,160)  |  |
|  | Account Name Indicie Type Reset Averaging  1-Year S&P 500 Monthly Cap Strategy S&P 500 Point to Point Annual Monthly Sum   | Part Spro  |
|  | Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Single: 10,000 Qualified Owner: 85 Single: 10,000 Annuitant: 85 Single: 10,000 Annuitant: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 No- Nursing Home No- Annualization  | Not<br>Available in:<br>DE NY PR<br>VI   |
|  | Withdrawal Notes:  | Premium Bor  |
| Great American Life Insurance<br>Company | Withdrawal Charges 10 years:   10   9   8   7   6   5   4   3   2   1  |  |
| American Valor® 10                       | Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 \$1,127)  |  |
|  | Account Name Indicie Type Reset Averaging  1 Year S&P 500 Annual Point-to-Point S&P 500 Point to Point Annual None Declared Rate Strategy 1-Year Fixed Rate (no bonus)  1 Year S&P 500 Monthly Average with Cap S&P 500 Point to Point Annual Monthly  | Part Spri  |
|  | Non-Qualified Owner: 85 Single: 25,000 Annuitant: 85 Single: 25,000 Qualified Owner: 85 Single: 25,000 Annuitant: 85 Single: 25,000 Monthly: 2 | Not<br>Available in:<br>DE NY PR<br>VI   |



| านร: 5.00  |
|--|
| ead Cap 5%   |
| 0-75: 7.00+<br>76-UP: 5.00+<br><b>see notes</b>  |
| ead Cap 5%   |
| 0-75: 7.00+<br>76-UP: 5.00+<br>see notes   |
| านร: 5.00  |
| ead Cap  |
| Qualified 18-75: 6.00+ 76-80: 4.50+ 81-07: 5.600+ 76-80: 4.50+ 81-07: 2.50+ see notes nus: 2.00          |
|  |
| ead Cap 3.50   |
| Qualified<br>18-75: 6.50+<br>81-85: 2.50+<br>81-85: 2.50+<br>0-75: 6.50+<br>76-80: 5.50+<br>81-85: 2.50+ |





| ▶ Company / Product  | Issue Ages  | Minimum<br>Premiums   | Withd   | States  |  |
|--|---|---|---|---|--|
|  | Annuitant: 80 Qualified Owner: 80                             | Non-Qualified Single: 75,000 Monthly: 75,000 Qualified Single: 75,000 Monthly: 75,000                                       | No- Disability<br>No- Hospitalization<br>No- Extended Care Waiver<br>Yes-Nursing Home | No- Unemployment<br>No- Long Term Care<br>Yes-Terminal Illness<br>Yes-Annualization | Not<br>Available in:<br>AK CT DE<br>MN NJ NY<br>OR PR VI<br>WA |
|  |   | Withdrawal Notes:   |   |   | Premium Bo   |
| ING Annuity and Asset<br>Sales<br>ING Secure Index<br>Opportunities Plus | ID, IL, IN, KS, KY, LA, MA, ME<br>ND, NE, NH, NM, OH, OK, PA, | CA, CO, DC, FL, GA, HI, IA, D, ME, MI, MO, MS, MT, NC, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years): V, TX, UT (10 years): | 10 10 10 10 10 9.1 8.3 7.4 6.6  | 9 8 7 6 5 4<br>5.7 4.8 3.9 2.9 1.9 1  |  |
| High-Band  | Guarante  | eed Minimum Value:  | 87.5% of Premium a  | at 2.00% (GMR/1000 \$1,120)   |  |
|  |   |   |   |   | 01 6266  |







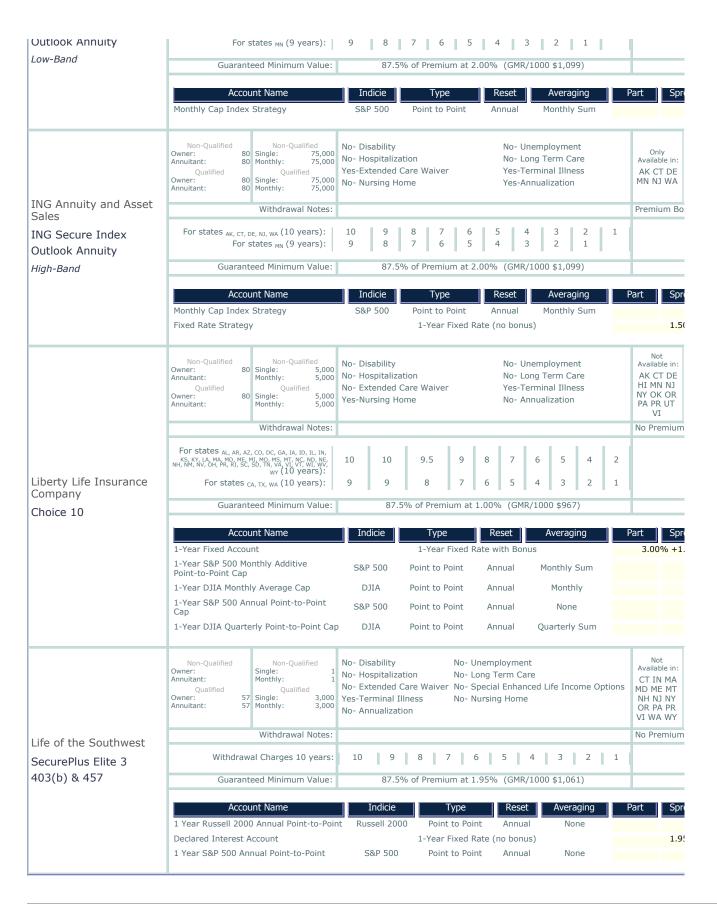


|  | Account Name  | Indicie Type Reset Averaging Part   |
|--|---|---|
|  | Monthly Cap Index Strategy  | S&P 500 Point to Point Annual Monthly Sum   |
|  | Fixed Rate Strategy   | 1-Year Fixed Rate (no bonus)  |
|  | Interest Rate Benchmark Strategy  | 3-Month LIBOR Point to Point Annual None  |
|  | Non-Qualified   Non-Qualified   Owner: 80   Single: 15,000   Annuitant: 80   Monthly: 15,000   Qualified   Owner: 80   Single: 15,000   Annuitant: 80   Monthly: 15,000   | No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Unemployment No- Unemployment AK CT MN NJ OR PR WA                                    |
|  |   |   |
| ING Annuity and Asset<br>Sales<br>ING Secure Index<br>Opportunities Plus | Withdrawal Notes:  For states AL, AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (10' years):  For states NV, TX, UT (10 years):  | 10  |
| Low-Band   | Guaranteed Minimum Value:   | 87.5% of Premium at 2.00% (GMR/1000 \$1,120)  |
|  | Account Name  Interest Rate Benchmark Strategy  Monthly Cap Index Strategy  Fixed Rate Strategy   | Indicie Type Reset Averaging Part  3-Month LIBOR Point to Point Annual None S&P 500 Point to Point Annual Monthly Sum 1-Year Fixed Rate (no bonus)                                      |
| TNG Association and Associa  | Non-Qualified   | No- Disability No- Hospitalization No- Long Term Care Yes-Extended Care Waiver No- Nursing Home  No- Nursing Home  No- Unemployment No- Long Term Care Yes-Terminal Illness AK CT MN NJ |
| ING Annuity and Asset Sales  | Withdrawal Notes:   | Premiui   |
| ING Secure Index<br>Outlook Annuity                                      | For states AK, CT, DE, NJ, WA (10 years):<br>For states MN (9 years):   | 10     9     8     7     6     5     4     3     2     1       9     8     7     6     5     4     3     2     1  |
| Low-Band   | Guaranteed Minimum Value:   | 87.5% of Premium at 2.00% (GMR/1000 \$1,099)  |
|  | Account Name  Point-to-Point Cap Index Strategy  Fixed Rate Strategy  | Indicie Type Reset Averaging Part  S&P 500 Point to Point Annual None  1-Year Fixed Rate (no bonus)   |
| ING Annuity and Asset  | Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80 | No- Disability No- Hospitalization No- Long Term Care Yes-Extended Care Waiver No- Nursing Home No- Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness AK CT MN NJ   |
| Sales  | Withdrawal Notes:   | Premiur   |
| ING Secure Index<br>Outlook Annuity                                      | For states AK, CT, DE, NJ, WA (10 years):<br>For states MN (9 years):   | 10  |
| High-Band  | Guaranteed Minimum Value:   | 87.5% of Premium at 2.00% (GMR/1000 \$1,099)  |
|  | Account Name Point-to-Point Cap Index Strategy  | Indicie Type Reset Averaging Part  S&P 500 Point to Point Annual None   |
| ING Annuity and Asset  | Non-Qualified Owner: 80 Single: 15,000 Annuitant: 80 Monthly: 15,000 Qualified Owner: 80 Single: 15,000 Annuitant: 80 Monthly: 15,000   | No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home No- Unemployment No- Long Term Care Available Available Yes-Extended Illness AK CT MN NJ                   |
| Sales  | Withdrawal Notes:   | Premiur   |
| ING Secure Index   | For states AK, CT, DE, NJ, WA (10 years):   | 10   9   8   7   6   5   4   3   2   1  |















| ▶ Company / Product                            | Issue Ages  | Minimum<br>Premiums  |   |                                |                  | With             | ndrawa             | l Provis                                 | ions             |           |                                  |            | States  |
|--|---|--|---|--------------------------------|------------------|------------------|--------------------|--|------------------|-----------|----------------------------------|------------|---|
|  | Annuitant: 85  Qualified  Owner: 99   | Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000  | No- Disability No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Special Enhanced Life Income Options No- Terminal Illness No- Nursing Home Yes-Annualization |                                |                  |                  |                    |  |                  | ptions    | Not<br>Available in:<br>NY PR VI |            |   |
| Life of the Southwest                          |   |  |   |                                |                  |                  |                    |  |                  |           |                                  | No Premium |   |
| SecurePlus Flex - Gold (H)                     | Withdrawa   | al Charges 10 years:   | 10  | 9                              | 8                | 7                | 6                  | 5  | 4                | 3         | 2                                | 1          |   |
| (1.)   | Guarante  | eed Minimum Value:   |   | 90%                            | of Pre           | emium            | at 1.95            | 5% (GI                                   | MR/100           | 00 \$1,09 | 92)                              |            |   |
|  | Account Interest Account 1-Year SP & 500 Po                                     | int Name   | Ind<br>S&P  | 500                            |                  | Type<br>Year Fix |                    | Res<br>te (no b                          | onus)            | Aver      | aging<br>one                     | P          | 1.9!  |
|  | Annuitant: 85  Qualified Owner: 85  | Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 3,000 Monthly: 3,000  | No- Disa<br>No- Hos<br>No- Exte<br>No- Terr<br>No- Ann  | pitaliza<br>ended (<br>minal I | Care W<br>Ilness | ۱<br>aiver ۱     | No- Lor<br>No- Spe | employ<br>ng Term<br>ecial En<br>rsing H | n Care<br>hanced | d Life In | come O                           | ptions     | Not<br>Available in:<br>AK NJ NY<br>OR PR VI  |
| Life of the Southwest                          | For states AR, AZ, CO IL, IN, KS, KY, LA, MA, MD, M NE, NH, NM, OK, PA, RI, SC, |  | 10  | 9                              | 8                | 7                | 6                  | 5  | 4                | 3         | 2                                | 1          | No Premium  |
| SecurePlus Gold (Issued on or after 9/14/2010) | MN, NV, OH, TX, I<br>Age 59+ in state   | states AL, CA, DE,<br>UT, WA (10 years):<br>s AL, CA, DE, MN,<br>UT, WA (9 years): | 10<br>8   | 9                              | 8<br>7           | 7<br>6           | 6<br>5             | 5<br>4                                   | 3                | 3 2       | 2                                | 1          |   |
|  | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$967)            |  |   |                                |                  |                  |                    |  |                  |           |                                  |            |   |
|  | Accou   | ınt Name   | Ind   | licie                          |                  | Туре             |                    | Res                                      | et               | Avera     | aging                            | ll P       | art Spr   |
|  | Declared Interest A   |  |   |                                | 1-               |                  | ked Rat            | e (no b                                  |                  |           |                                  |            | 1.7   |
|  | Ending Index Accou  | int  | S&P   | 500                            | Poi              | nt to Po         | oint               | Ann                                      | ual              | No        | ne                               |            | 70  |
|  | Average Index Acco  | ount   | S&P   | 500                            | Poi              | nt to Po         | oint               | Ann                                      | ual              | Da        | ily                              |            | 25  |
|  | Annuitant: 80 Qualified Owner: 80   | Monthly: 10,000<br>Qualified<br>Single: 10,000                                     | No- Disa<br>No- Hos<br>No- Exte<br>Yes-Teri<br>No- Ann  | pitaliza<br>ended (<br>minal I | Care W<br>Ilness | l<br>aiver l     | No- Lor<br>No- Spe | employ<br>ng Term<br>ecial En<br>rsing H | n Care<br>hanced | d Life In | come O                           | ptions     | Not<br>Available in:<br>AK CA CT<br>HI IL IN<br>MN MO<br>MT NH NJ<br>NV NY OR<br>PA PR UT<br>VI WA WY |
|  |   | Withdrawal Notes:  |   |                                |                  |                  |                    |  |                  |           |                                  |            | No Premium  |
|  | For states AR, AZ, CO LA, MA, MD, ME, MI, MS, NC,                               |  | 10  | 9                              | 8                | 7                | 6                  | 5  | 4                | 3         | 2                                | 1          |   |
| Life of the Southwest                          | Ages 40 to 58 in s  | states AL, DE, OH,<br>SC, TX (10 years):   | 10  | 9                              | 8                | 7                | 6                  | 5  | 4                | 3         | 2                                | 1          |   |
| SecurePlus Marquee 10                          | Age 59+ in states A   | L, DE, OH, SC, TX<br>(10 years):   | 8   | 8                              | 7                | 6                | 5                  | 4  | 3                | 2         | 1                                | 0          |   |
|  | Guarante  | eed Minimum Value:   |   |                                |                  |                  |                    |  |                  |           |                                  |            |   |
|  | Accou   | int Name<br>oint Option 2  |   | ndicie<br>kP 500               |                  | Ty<br>Point to   | pe<br>Point        |  | eset<br>nual     | Aver      | aging                            | P          | art Spro  |
|  | Russell 2000 Point-   |  |   | sell 200                       |                  | Point to         |                    |  | nual             |           |                                  |            | 100   |
|  | S&P 500 Point-to-Pe   | oint Daily Average   | S8  | kP 500                         | ا                | Point to         | Point              | An                                       | nual             | D         | aily                             |            | 25  |

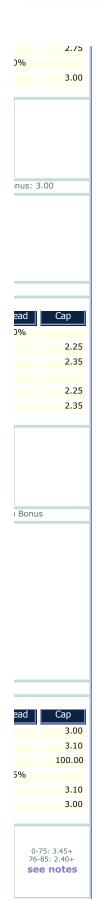


| Commissions<br>Age: Rate                                     |
|--|
| 0-75: 7.00<br>76-80: 5.00<br>81-85: 3.00<br><b>see notes</b> |
| Bonus  |
| ead Cap  |
| 7.15   |
| 0-75: 7.00+<br>76-80: 6.00+<br>81-85: 4.00+<br>see notes     |
| Bonus  |
|  |
| ead Cap  |
| 3.50   |
|  |
| ı Bonus  |
|  |
|  |
| 2.75<br>3.00   |



|   | Russell 2000 Point-to-Point Option 2 Declared Fixed Rate S&P 500 Point-to-Point Option 1   | Russell 200<br>S&P 500   | 1-Y     | oint to Po<br>ear Fixed<br>oint to Po                    | Rate (no          | nnual<br>bonus)<br>nnual                     |         |               |           |  | 1.50   |
|---|--|--|---------|--|-------------------|--|---------|---------------|-----------|--|--|
|   | Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000  | No- Extended Care Waiver No- Special Enhanced Life Income Operation of the No- Special Enhanced Life Income Operation of the No- Special Enhanced Life Income Operation of the No- Institute of the No |         |  |                   |  |         | ne Opt        | tions     | Not<br>Available in:<br>AK CA CT<br>IL MN MO<br>MT NJ NY<br>OR PA PR<br>UT VI WA |  |
|   | Withdrawal Notes:  |  |         |  |                   |  |         |               |           |  | Premium Bo   |
| Life of the Southwest<br>SecurePlus Marquee 3 | For states AR, AZ, CO, DC, FL, GA, HI, IA, ID, KS, KY, LA, MA, MD, ME, MI, MS, NC, ND, NE, NH, MM, NV, RI, SD, TN, VT, WI, WY (10 years):  Ages 40 to 58 in states AL, DE, OH, SC, TX (10 years):  Age 59+ in states AL, DE, OH, SC, TX (9 years): | 10 9<br>10 9<br>8 8  | 8 8 7   |  | 5 5 5             | 4 4 3  | 3 3 2   |               | 2   2   1 | 1  |  |
|   | Guaranteed Minimum Value:  |  |         |  |                   |  |         |               |           |  |  |
|   | Account Name  Declared Fixed Rate  Russell 2000 Point-to-Point Option 1  | Indicie Russell 200  | 0 P     | Type<br>ear Fixed<br>oint to Po                          | Rate (no<br>int A | nnual  | Ave     | eragi         | ng        | Р  | 1.00   |
|   | Russell 2000 Point-to-Point Option 2<br>S&P 500 Point-to-Point Daily Average<br>S&P 500 Point-to-Point Option 1<br>S&P 500 Point-to-Point Option 2   | Russell 200<br>S&P 500<br>S&P 500<br>S&P 500   | P<br>P  | Point to Po<br>Point to Po<br>Point to Po<br>Point to Po | int A             | nnual<br>nnual<br>nnual<br>nnual             |         | Daily         |           |  | 50<br>20<br>100<br>50  |
|   | Non-Qualified Owner: Annuitant: Qualified Owner: Annuitant:  Single: Monthly: 10,000 Qualified Owner: Annuitant:  Non-Qualified Omothly: 10,000 Monthly: 10,000  | No- Extended Care Waiver No- Special Enhanced Life Income Op<br>Yes-Terminal Illness Yes-Nursing Home  |         |  |                   |  |         | ne Opt        | tions     | Only<br>Available in:<br>AK CA IL<br>MN MO UT                                    |  |
|   | Withdrawal Notes:  |  |         |  |                   |  |         |               |           |  | No Premium   |
|   | For states CO, IA, KS, KY, LA, ME, MO, OK, VA, WY (10 years):  | 12   | 12      | 11   | 10                | 9 8  | 7       | 6             | 5         | 3  |  |
|   | Ages 56 to 56 in states AK, CA, IL,<br>MN, UT (10 years):  | 11.5   | 11.5    | 11   | 10                | 9 8  | 7       | 6             | 5         | 3  |  |
|   | Ages 57 to 57 in states AK, CA, IL,<br>MN, UT (10 years):  | 10.75 1  | .0.75   | 10   | 9                 | 8 7  | 6       | 5             | 4         | 3  |  |
|   | Ages 58 to 58 in states AK, CA, IL,<br>MN, UT (10 years):  | 10   | 10      | 9  | 8                 | 7 6  | 5       | 4             | 3         | 2  |  |
| Life of the Southwest                         | Ages 59 to 59 in states AK, CA, IL,<br>MN, UT (10 years):  | 9  | 9       | 8  | 7                 | 6 5  | 4       | 3             | 2         | 1  |  |
| SecurePlus Premier 10                         | Age 60+ in states AK, CA, IL, MN, UT (9 years):  | 8  | 8       | 7  | 6                 | 5 4  | 3       | 2             | 1         |  |  |
|   | For states AK, CA, IL, MN, UT (10 years):  | 12   | 12      | 11   | 10                | 9 8  | 7       | 6             | 5         | 3  |  |
|   | Guaranteed Minimum Value:  | 87.5   | % of P  | remium at  | 1.00%             | (GMR/1                                       | 000 \$9 | 967)          |           |  |  |
|   | Account Name   | Indicie  |         | Туре   |                   | Reset  | -       | eragi         |           | Р  | art Spr  |
|   | S&P 500 Ending Index Rate Option 2 Russell 2000 Ending Index Rate Option   | S&P 500<br>1 Russell 200   |         | oint to Po<br>oint to Po                                 |                   | nnual<br>nnual                               |         | None<br>None  |           |  | 140  |
|   | 1-Year S&P 500 Average   | S&P 500  | Р       | oint to Po   | int A             | nnual  |         | Daily         |           |  | 30   |
|   | Declared Fixed Account  S&P 500 Ending Index Rate Option 1   | S&P 500  |         | ear Fixed<br>oint to Po                                  | ,                 | bonus)<br>nnual                              |         | None          |           |  | 2.4!   |
|   | Russell 2000 Ending Index Rate Option  |  |         | oint to Po   |                   | nnual  |         | None          |           |  | 140  |
|   | Non-Qualified Owner: 85 Annuitant: 85 Owner: 85 Qualified Owner: 85 Annuitant: 85 Owner: 85 Annuitant: 85 Monthly: 10,000 Monthly: 10,000  | No- Extended C   | Care Wa | aiver  | N<br>Y            | lo- Uner<br>lo- Long<br>'es-Tern<br>lo- Annu | Term    | Care<br>Iness |           |  | Not<br>Available in:<br>AK CT MN<br>NJ NV NY<br>PA PR UT<br>WA |







|   | Withdrawal Notes   |                                 |                               |                        |                           | Premium Bo                |
|---|--|---------------------------------|-------------------------------|------------------------|---------------------------|---------------------------|
|   | For states AL, AR, AZ, CA, CO, DC, DE, GA, HL, IA, ID, IL, IN, KS, KY, IA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OK, RI, SC, CO, NH, NH, NM, NV, OH, OK, OK, RI, SC, CH, CA, NH, NM, NV, OH, OK, OK, RI, SC, CH, CA, NH, NM, NV, OH, OK, OK, RI, SC, CH, CA, CH, CA, CO, DC, DE, GA, HL, IA, ID, III, III, III, III, III, III, | 12 11                           | 10 9                          | 8 7 6                  | 5 4                       | 3                         |
| Lincoln Benefit Life<br>Saver's Index Annuity | For states $_{TX}$ (10 years):<br>For states $_{FL}$ (10 years):   | 10 9<br>10 10                   | 8 7<br>10 9                   | 6 5 4<br>8 7 6         | 3 2<br>5 4                | 3                         |
| Premier                                       | Guaranteed Minimum Value:  | 1009                            | % of Premium at 1             | .00% (GMR/100          | 0 \$1,138)                |                           |
|   | Account Name   | Indicie                         | Туре                          | Reset                  | Averaging                 | Part Spr                  |
|   | 1-Year S&P 500 Monthly Average w/Ca  | •                               | Point to Point                | Annual                 | Monthly                   |                           |
|   | 1-Year S&P 500 Monthly Cap<br>1-Year S&P 500 Point-to-Point  | S&P 500<br>S&P 500              | Point to Point Point to Point | Annual<br>Annual       | Monthly Sum<br>None       |                           |
|   | 1-Year S&P 500 Point-to-Point Low  | S&P 500                         | Low Water                     | Annual                 | None                      |                           |
|   | WaterMark Fixed Account  |                                 | 1-Year Fixed F                | Rate (no bonus)        |                           | 1.00                      |
|   |  | I                               |                               |                        |                           |                           |
|   | Non-Qualified Non-Qualified Owner: 90 Single: 10,000 Annuitant: 85 Monthly: 10,000   |                                 | ition                         | Yes-Unem<br>No- Long   | Term Care                 | Not                       |
|   | Qualified Qualified Owner: 90 Single: 3,000  | No- Extended (                  |                               | No- Termi<br>Yes-Annua | Available in:<br>NY OR PR |                           |
|   | Annuitant: 85 Monthly: 3,000   |                                 | Jille                         | Tes-Alliud             | alizacion                 |                           |
| incoln Benefit Life                           | Withdrawal Notes   |                                 |                               |                        |                           | No Premium                |
| Savers Index III                              | Withdrawal Charges 10 years  | : 10   9                        | 8   7                         | 6   5   4              | 3   2                     | 1                         |
|   | Guaranteed Minimum Value:  | 90%                             | of Premium at 3.              | .00% (GMR/1000         | \$1,210)                  |                           |
|   | Account Name   | Indicie                         | Туре                          | Reset                  | Averaging                 | Part Spr                  |
|   | Option II  | S&P 500                         | Point to Point                | Annual                 | None                      |                           |
|   | Option I   | S&P 500                         | Point to Point                | Annual                 | None                      | 60                        |
|   | Non-Qualified Non-Qualified Owner: 80 Single: 5,000  | No- Disability No- Unemployment |                               |                        |                           | Not                       |
|   | Annuitant: 80 Monthly: 5,000  Qualified Qualified  | No- Hospitaliza No- Extended (  |                               | _                      | Term Care<br>inal Illness | Available in:<br>AK MN NY |
|   | Owner: 80 Single: 2,000 Annuitant: 80 Monthly: 2,000   |                                 | ome                           | Yes-Annua              | alization                 | OR UT                     |
| incoln Financial Group                        | Withdrawal Notes   |                                 |                               |                        |                           | Premium Bo                |
| incoln OptiPoint 10                           | Withdrawal Charges 10 years  | : 10 9                          | 8 7                           | 6   5   4              | 3   2                     | 1                         |
| .ow-Band                                      | Guaranteed Minimum Value:  | 1009                            | % of Premium at 1             | .00% (GMR/100          | 0 \$1,149)                |                           |
|   | Account Name   | Indicie                         | Туре                          | Reset                  | Averaging                 | Part Spr                  |
|   | Fixed Account  |                                 |                               | Rate (no bonus)        |                           | 1.00                      |
|   | 2-Year Point-to-Point Indexed Account  | S&P 500                         | Point to Point                | Biennial               | None                      |                           |
|   | Non-Qualified Non-Qualified Owner: 80 Single: 100,00   | No- Disability                  |                               | No- Unem               | ployment                  | Not                       |
|   | Annuitant: 80 Monthly: 100,000  Qualified Qualified  |                                 |                               | -                      | Term Care<br>inal Illness | Available in:             |
|   | Owner: 80 Single: 100,00 Annuitant: 80 Monthly: 100,00   | Vac-Nursing Ho                  |                               | Yes-Annua              |                           | OR UT                     |
| incoln Financial Group                        | Withdrawal Notes   |                                 |                               |                        |                           | Premium Bo                |
| incoln OptiPoint 10                           | Withdrawal Charges 10 years  | : 10   9                        | 8 7                           | 6   5   4              | 3 2                       | 1                         |
| High-Band                                     | Guaranteed Minimum Value:  | 1009                            | % of Premium at 1             | .00% (GMR/100          | 0 \$1,160)                |                           |
|   | Account Name   | Indicie                         | Туре                          | Reset                  | Averaging                 | Part Spr                  |
|   | Performance Triggered Indexed Account  |                                 | Perf Trig                     | Annual                 | None                      |                           |
|   | 2-Year Monthly Cap Indexed Account   | S&P 500                         | Point to Point                | Biennial               | Monthly Sum               |                           |
|   | Non Qualified New Qualified  | N- Di Liii                      |                               | N                      | -1                        |                           |
|   | Non-Qualified Non-Qualified  | No- Disability                  |                               | No- Unem               | ipioyment                 | Not                       |



| nus: 3.00                                       |
|---|
|   |
|   |
| 2.50<br>1.00<br>1.75                            |
| 1.50  |
| 0-75: 3.45+<br>76-90: 2.40+<br><b>see notes</b> |
| Bonus   |
|   |
| 3.00<br>3.25                                    |
| 0-75: 7.00+<br>76-80: 4.75+<br><b>see notes</b> |
| nus: 4.00                                       |
|   |
| 7.00  |
| 0-75: 7.00+<br>76-80: 4.75+<br><b>see notes</b> |
| nus: 5.00                                       |
|   |
| ead Cap   |
|   |



| Lincoln Financial Group   | Qualified<br>Owner: 80                                       | Monthly: 5,000 Qualified Single: 2,000 Monthly: 2,000 Withdrawal Notes:   | No- E   | Hospitaliza<br>Extended<br>Nursing H               | Care W   | aiver                          |          | No- Lor<br>Yes-Ter<br>Yes-Anı            | minal            | Illness                                     |                          |   | Availab<br>AK MI<br>OR U        | N NY<br>JT     |
|---------------------------|--|---|---|--|----------|--------------------------------|----------|--|------------------|---|--------------------------|---|---------------------------------|----------------|
| Lincoln OptiPoint 10      | Withdraw   | al Charges 10 years:  | 10  | 9  | 8        | 7                              | 6        | 5   4                                    | -                | 3   | 2                        | 1 |                                 |                |
| Low-Band                  | Guarant  | eed Minimum Value:  |   | 100  | % of Pr  | emium at                       | 1.00%    | (GMR/1                                   | 000 \$           | 1,149)                                      | )                        |   | _                               |                |
|                           |  |   |   |  |          |                                |          | ,  |                  | , -,  |                          |   |                                 |                |
|                           |  | unt Name<br>ered Indexed Account<br>p Indexed Account   | S   | &P 500<br>&P 500                                   | Pe       | Type<br>erf Trig<br>t to Point | Α        | nnual<br>ennial                          |                  | None<br>othly S                             |                          | P | art                             | Spr            |
|                           | Annuitant: 80  Qualified  Owner: 80                          | Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000   | No- F   | Disability<br>Hospitaliza<br>Extended<br>Nursing H | Care W   | aiver                          |          | No- Une<br>No- Lor<br>Yes-Ter<br>Yes-Ani | ng Teri<br>minal | n Care                                      | е                        |   | No:<br>Availab<br>AK MI<br>OR U | le in:<br>N NY |
| Lincoln Financial Group   |  | Withdrawal Notes:   |   |  |          |                                |          |  |                  |   |                          |   | Premiu                          | ım Bo          |
| Lincoln OptiPoint 10      | Withdraw   | al Charges 10 years:  | 10  | 9  | 8        | 7                              | 6        | 5   4                                    | -                | 3   | 2                        | 1 |                                 |                |
| High-Band                 | Guarant  | eed Minimum Value:  |   | 100  | % of Pr  | emium at                       | 1.00%    | (GMR/1                                   | 000 \$           | 1,160)                                      | )                        |   |                                 |                |
|                           |  | nt Indexed Account  |   | Indicie<br>&P 500                                  |          | Type It to Point Year Fixed    | t B      | Reset<br>Siennial<br>no bonus            |                  | <b>/eragi</b><br>None                       |                          | P | art                             | 1.00           |
|                           | Annuitant: 79  Qualified  Owner: 79                          | Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 Monthly: 2,000   | No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization |  |          |                                |          | е  |                  | AVailab<br>AK AL<br>DE MN<br>OR PR<br>UT VI | L CT<br>I NY<br>TX<br>WA |   |                                 |                |
|                           |  | Withdrawal Notes:   |   |  |          |                                |          |  |                  |   |                          |   | Premiu                          | ım Bo          |
|                           | IN, KS, KY, LA, MA, MD, M<br>NE, NH, NJ, NM, NV, OH, OK<br>W | o, DC, FL, GA, HI, IA, ID, IL, ME, MI, MO, MS, MT, NC, ND, K, PA, RI, SC, SD, TN, VA, VT, II, WV, WY (10 years):  cates <sub>CA</sub> (10 years): | 15<br>15  | 14<br>14   | 13<br>13 | 12<br>9                        | 11<br>8  | 10<br>7                                  | 8                | 6   | 4 5                      | 2 |                                 |                |
|                           |  | tates <sub>TX</sub> (10 years):   | 12  | 12   | 10       | 10                             | 8        | 8  | 6                | 6   | 5                        | 5 |                                 |                |
|                           | Guarant  | eed Minimum Value:  |   | 87.5   | 5% of Pr | emium a                        | t 1.00%  | (GMR/1                                   | .000 \$          | 1,015                                       | )                        |   |                                 |                |
| North American<br>Company | 1-Year Nasdaq-100  | unt Name<br>) Annual Point-to-Poir<br>Annual Point-to-Point   |   | Indicion Nasdaq I                                  |          | Point to                       |          | Reset<br>Annua<br>Annua                  |                  | None<br>None                                | e                        | P | art                             | Spre           |
| Charter 10                | 1-Year S&P 400 An  |   |   | S&P 40   |          | Point to                       |          | Annua                                    |                  | None  |                          |   |                                 |                |
|                           |  | 0 Annual Point-to-Poi<br>Inual Daily Average  | nt  | Russell 2<br>S&P 50                                |          | Point to                       |          | Annua<br>Annua                           |                  | None  |                          |   |                                 |                |
|                           |  | Annual Daily Average  |   | DJIA   |          | Point to                       |          | Annua                                    |                  | Daily                                       |                          |   |                                 |                |
|                           | 1 -Year NASDAQ M<br>Cap                                      | onthly Point-to-Point   |   | Nasdaq :   | 100      | Point to                       | o Point  | Annua                                    | l Mo             | onthly                                      | Sum                      |   |                                 |                |
|                           | 1-Year S&P 500 Mc  | onthly Point-to-Point   |   | S&P 50   | 00       | Point to                       | o Point  | Annua                                    | l Mo             | onthly                                      | Sum                      |   | 100                             |                |
|                           | 1-Year Fixed   |   |   |  | 1-1      | ear Fixed                      | d Rate ( | no bonus                                 | )                |   |                          |   |                                 | 1.30           |
|                           | 1-Year Dow Jones Point-to-Point                              | EuroStoxx 50  | D.  | J EuroSto  | xx 50    | Point to                       | o Point  | Annua                                    | I                | None  | е                        |   |                                 |                |
|                           | 1-Year S&P 400 An  | nual Daily Average  |   | S&P 40   | 00       | Point to                       | o Point  | Annua                                    | I                | Daily                                       | y                        |   |                                 |                |
|                           |  | 0 Annual Daily Avera  |   | Russell 2  |          | Point to                       |          | Annua                                    |                  | Daily                                       |                          |   |                                 |                |
|                           | 1- Year Hindsight I<br>1-Year S&P 500 An                     | ndex<br>inual Point-to-Point  | В   | lended In<br>S&P 50                                |          | Point to                       |          | Annua<br>Annua                           |                  | None  |                          |   |                                 |                |
|                           | Non-Qualified  | Non-Qualified   | No- F   | Disability   |          |                                |          | Yes-Une                                  | emplo            | vment                                       |                          |   |                                 |                |
|                           | Owner: 55  | Single: 10,000  |   |  |          |                                |          |  |                  | ,   |                          |   |                                 | 606            |

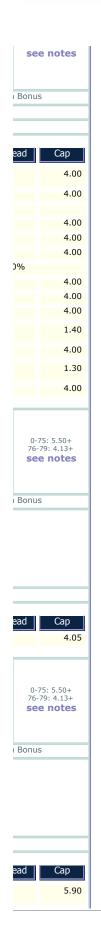


| 0-/5: /.uu+<br>76-80: 4.75+<br><b>see notes</b> |
|---|
| nus: 4.00                                       |
| ead Cap   |
| 2.25  |
| 0-75: 7.00+<br>76-80: 4.75+<br><b>see notes</b> |
| nus: 5.00                                       |
|   |
| 7.00  |
| 0-75: 7.50+<br>76-79: 5.63+<br>see notes        |
| nus: 5.00                                       |
|   |
| ead Cap   |
| 2.20  |
| 2.05<br>2.55                                    |
| 2.45<br>1.30                                    |
| 1.40  |
| 0%  |
| 2.55  |
| 2.25<br>2.15                                    |
| 2.50  |
| 2.30  |



|  | Annuitant:   Monthly: 10,000 Qualified   Qualified   Qualified   Owner:   55   Single: 2,000 Monthly: 2,000  | No- Extended Care Wai                       | iver                    | Yes-Terminal Illness<br>No- Annualization   | Available in:  |
|--|--|---|-------------------------|---|--|
|  | Withdrawal Notes:  |   |                         |   | No Premium   |
|  | Withdrawal Charges 10 years:   |   |                         |   |  |
|  | Guaranteed Minimum Value:  | 87.5% of Pre                                | emium at 1.00%          | 6 (GMR/1000 \$967)  |  |
|  |  |   |                         |   |  |
|  | Account Name   | Indicie                                     | Туре                    | Reset Averaging   | Part Spre  |
|  | 1-Year Dow Jones EuroStoxx 50<br>Point-to-Point  | DJ EuroStoxx 50                             | Point to Point          | Annual None   |  |
|  | 1-Year Dow Jones Annual Daily Average  | e DJIA                                      | Point to Point          | Annual Daily  |  |
| North American Company   | 1- Year Hindsight Index  | Blended Indicies                            | Point to Point          | Annual None   |  |
| , ,  | 1-Year S&P 400 Annual Point-to-Point   | S&P 400                                     | Point to Point          | Annual None   |  |
| Charter 10 (TX)  | 1-Year S&P 500 Annual Daily Average  | S&P 500                                     | Point to Point          | Annual Daily  |  |
|  | 1-Year Russell 2000 Annual Point-to-Po   |   | Point to Point          | Annual None   |  |
|  | 1-Year Fixed   |   | ar Fixed Rate (         |   | 2.00   |
|  | 1-Year Dow Jones Annual Point-to-Poin  |   | Point to Point          | Annual None   | 2.0  |
|  | 1-Year Nasdag-100 Annual Point-to-Poi  |   | Point to Point          | Annual None   |  |
|  | 1-Year S&P 500 Annual Point-to-Point   | S&P 500                                     | Point to Point          | Annual None   |  |
|  | 1-Year S&P 500 Monthly Point-to-Point  |   |                         |   |  |
|  | Cap  | S&P 500                                     | Point to Point          | Annual Monthly Sum  |  |
|  | 1-Year Russell 2000 Annual Daily Avera   | ige Russell 2000                            | Point to Point          | Annual Daily  |  |
|  | 1 -Year NASDAQ Monthly Point-to-Point  | Nasdaq 100                                  | Point to Point          | Annual Monthly Sum  |  |
|  | Cap  | ,<br>COD 400                                | B : B : .               | ,   |  |
|  | 1-Year S&P 400 Annual Daily Average  | S&P 400                                     | Point to Point          | Annual Daily  |  |
| North American<br>Company<br>Freedom Choice (5%)<br>10<br>Low-Band | Non-Qualified Owner: 79 Annuitant: 79 Qualified Single: 10,000 Qualified Owner: 79 Annuitant: 79 Annuitant: 79 Monthly: 10,000 Qualified Output Withdrawal Notes:  For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NN, NN, NN, NN, NN, NN, NN, NN, NN | No- Extended Care Wai<br>  Yes-Nursing Home | 7 6 5<br>7 6 5<br>7 6 5 |   | Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA  No Premium  1 1 1 1 Part Spr |
|  | 1-Year Nasdaq-100 Annual Point-to-Poi  |   | oint to Point           | Annual None   | Not  |
|  | Annuitant: 79 Monthly: 250,000 Qualified Owner: 79 Single: 250,000 Monthly: 250,000 Monthly: 250,000   | No Francisco No.                            | ver                     | Yes-Unemployment<br>No- Long Term Care<br>Yes-Terminal Illness<br>No- Annualization | Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA                               |
|  | Withdrawal Notes:  |   |                         |   | No Premium   |
| North American   | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID,   | 1 1 1                                       | 1.1                     | 1 1 1 1   |  |
| Company  | IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (10)  | 9 9 8 7                                     | 7 6 5                   | 4 3 2   | 1  |
| Freedom Choice (5%)  | years): For states $_{ m IL}$ (10 years):  | 9 8 7 7                                     | 7 6 5                   | 4 3 2   | 1  |
| 10   | For states $_{TX}$ (10 years):   | 9 9 8 7                                     |                         |   | 1  |
| High-Band  |  |   | 1 1 1                   | 1 1 1 1 1   |  |
| riigii-ballu   | Guaranteed Minimum Value:  | 87.5% of Pre                                | emium at 1.00%          | % (GMR/1000 \$967)  |  |
|  |  |   | -                       |   |  |
|  | Account Name  1-Year Dow Jones EuroStoxx 50 Point-to-Point   | Indicie  DJ EuroStoxx 50                    | Type Point to Point     | Annual None   | Part Spr   |







|  | 1-Year Fixed<br>1-Year S&P 500 Annual Point-to-Point<br>Cap  | S&P 500  | Point to Poir                 | ,  | None              | 2.70  |  |  |  |
|--|--|--|-------------------------------|--|-------------------|---|--|--|--|
|  | Annuitant: 79 Monthly: 10,000 Qualified Qualified Owner: 79 Single: 2,000  | 10,000 No- Disability Yes-Unemployment No- Hospitalization No- Long Term Care  |                               |  |                   |   |  |  |  |
| North American<br>Company                              | Withdrawal Notes:  |  |                               |  |                   | No Premium  |  |  |  |
| Freedom Choice (5%)                                    | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (10 years):                            | 9 9 8  | 7 6                           | 5 4 3  |                   |   |  |  |  |
| Low-Band   | For states $_{\text{IL}}$ (10 years):<br>For states $_{\text{TX}}$ (10 years):   | 9 8 7<br>9 9 8   | 7 6<br>7 6                    | 5 4 3<br>5 4 3   |                   |   |  |  |  |
|  | Guaranteed Minimum Value:  | 87.5% of   | f Premium at 1.0              | 00% (GMR/1000 :  | \$967)            | -   |  |  |  |
|  | Account Name   | Indicio  | Tyro                          | Dogot A  | voraging II       | Dort Cov  |  |  |  |
|  | 1-Year Dow Jones Annual Point-to-Point   | Indicie DJIA Po  | Type<br>oint to Point         | Annual Annual  | None              | Part Spri   |  |  |  |
|  | Annuitant: 79 Monthly: 250,000  Qualified Qualified Owner: 79 Single: 250,000  | No- Disability<br>No- Hospitalization<br>No- Extended Care<br>Yes-Nursing Home | Waiver                        | Yes-Unemploy<br>No- Long Terr<br>Yes-Terminal<br>No- Annualiza | m Care<br>Illness | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX<br>UT VA VI<br>VT WA |  |  |  |
|  | Withdrawal Notes:  |  |                               |  |                   |   |  |  |  |
| North American<br>Company<br>Freedom Choice (5%)<br>10 | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (10 years):  For states IL (10 years): | 9 9 8 7  | 7 6                           | 5 4 3  | 2 1               |   |  |  |  |
| High-Band  | For states <sub>TX</sub> (10 years):   | 9 9 8  | 7 6                           | 5   4   3  | <u> </u>          |   |  |  |  |
|  | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$967)   |  |                               |  |                   |   |  |  |  |
|  | Account Name  1-Year Nasdaq-100 Monthly Point-to-Point Cap   | Indicie Nasdaq 100   | Type Point to Point           |  | nthly Sum         | Part Spri   |  |  |  |
|  | 1-Year S&P 400 Annual Point-to-Point 1-Year Nasdaq-100 Annual Point-to-Poin  |  | Point to Point Point to Point | Annual<br>Annual   | None<br>None      |   |  |  |  |
|  | Annuitant: 79 Monthly: 10,000 Qualified Qualified Owner: 79 Single: 2,000  | No- Disability<br>No- Hospitalization<br>No- Extended Care<br>Yes-Nursing Home | Waiver                        | Yes-Unemploy<br>No- Long Terr<br>Yes-Terminal<br>No- Annualiza | m Care<br>Illness | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX<br>UT VA VI<br>VT WA |  |  |  |
|  | Withdrawal Notes:  |  |                               |  |                   | No Premium  |  |  |  |
| North American<br>Company<br>Freedom Choice (5%)       | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WY, WY (10 years):                            | 9 9 8  | 7 6                           | 5 4 3  | 2 1               |   |  |  |  |
| 10   | For states $_{\text{IL}}$ (10 years):<br>For states $_{\text{TX}}$ (10 years):   | 9 8 7<br>9 9 8   | 7 6<br>7 6                    | 5 4 3<br>5 4 3   |                   |   |  |  |  |
| Low-Band   | Guaranteed Minimum Value:  | 87.5% of   | f Premium at 1.0              | 00% (GMR/1000  | \$967)            |   |  |  |  |
|  | Account Name   | Indicie  | Туре                          | Reset A  | veraging          | Part Spre   |  |  |  |
|  | 1-Year S&P 500 Monthly Point-to-Point  | S&P 500  | Point to Point                |  | nthly Sum         | ثننت وسد  |  |  |  |
|  | Cap<br>1-Year Russell 2000 Annual<br>Point-to-Point  | Russell 2000   | Point to Point                | Annual   | None              |   |  |  |  |







|   | Non-Qualified Owner: 79 Single: 250,000 Annuitant: 79 Monthly: 250,000 Owner: 79 Single: 250,000 Annuitant: 79 Monthly: 250,000 Monthly: 250,000   | No- Extended Care Waiver Yes-Terminal Illness   |   | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX<br>UT VA VI<br>VT WA |  |  |  |
|---|--|---|---|---|--|--|--|
|   | Withdrawal Notes:  |   | No Premium  |   |  |  |  |
| North American<br>Company<br>Freedom Choice (5%)<br>10<br>High-Band | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (10 years): $ For \ states \ _{IL} \ (10 \ years): $ For states $_{TX} \ (10 \ years): $ | 9 9 8 7 6<br>9 8 7 7 6<br>9 9 8 7 6   | 5   |   |  |  |  |
|   | Guaranteed Minimum Value:  | 87.5% of Premium at 1.0   | 00% (GMR/1000 \$967)  |   |  |  |  |
|   | Account Name   | Indicie Type  | Reset Averaging   | Part Spr  |  |  |  |
|   | 1-Year Russell 2000 Annual<br>Point-to-Point   | Russell 2000 Point to Point   | Annual None   |   |  |  |  |
|   | 1-Year S&P 500 Monthly Point-to-Point<br>Cap   | S&P 500 Point to Point  | Annual Monthly Sum  |   |  |  |  |
|   | Non-Qualified Owner: 79 Single: 10,000 Annuitant: 79 Monthly: 10,000 Owner: 79 Single: 2,000 Annuitant: 79 Monthly: 2,000  | No- Disability<br>No- Hospitalization<br>No- Extended Care Waiver<br>Yes-Nursing Home | Yes-Unemployment<br>No- Long Term Care<br>Yes-Terminal Illness<br>No- Annualization | Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA                      |  |  |  |
| North American  | Withdrawal Notes:  |   |   | No Premiur  |  |  |  |
| Company Freedom Choice (5%) 10                                      | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (10 years): For states $_{\rm IL}$ (10 years):   | 9 9 8 7 6<br>9 8 7 7 6  | 5 4 3 2 1<br>5 4 3 2 1  |   |  |  |  |
| Low-Band  | For states <sub>TX</sub> (10 years):   | 9 9 8 7 6   | 5   4   3   2   1   |   |  |  |  |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$967)   |   |   |   |  |  |  |
|   | Account Name 1-Year S&P 500 Annual Point-to-Point Cap  | Indicie Type  S&P 500 Point to Point  | Reset Averaging Annual None   | Part Spi  |  |  |  |
|   | Annuitant: 79 Monthly: 250,000  Qualified Qualified Owner: 79 Single: 250,000  | No- Disability<br>No- Hospitalization<br>No- Extended Care Waiver<br>Yes-Nursing Home | Yes-Unemployment<br>No- Long Term Care<br>Yes-Terminal Illness<br>No- Annualization | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX<br>UT VA VI<br>VT WA |  |  |  |
| North American  | Withdrawal Notes:  |   |   | No Premiur  |  |  |  |
| Company Freedom Choice (5%) 10                                      | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (Dyears):  | 9 9 8 7 6   | 5 4 3 2 1   |   |  |  |  |
| High-Band   | For states $_{IL}$ (10 years):<br>For states $_{TX}$ (10 years):   | 9 8 7 7 6<br>9 9 8 7 6  | 5 4 3 2 1<br>5 4 3 2 1  |   |  |  |  |
|   | Guaranteed Minimum Value:  | 87.5% of Premium at 1.0   | 00% (GMR/1000 \$967)  |   |  |  |  |
|   | Account Name   | Indicie Type  | Reset Averaging   | Part Co.  |  |  |  |
|   | 1-Year Dow Jones Annual Point-to-Point   |   | Annual None   | Part Spr  |  |  |  |
|   |  |   |   |   |  |  |  |



| 0-75: 5.50+<br>76-79: 4.13+              |
|--|
| see notes                                |
| Bonus                                    |
|  |
| ead Cap 4.75                             |
| 2.70                                     |
| 0-75: 5.50+<br>76-79: 4.13+<br>see notes |
| i Bonus                                  |
| ead Cap                                  |
| 4.30                                     |
| 0-75: 5.50+<br>76-79: 4.13+<br>see notes |
| ı Bonus                                  |
|  |
| ead Cap                                  |
| 5.00                                     |



| ▶ Company / Product                                     | Issue Ages   | Minimum<br>Premiums  |   | Withd                 | rawal Pr          | ovisions                                 |                    |                   |             | States   |
|---|--|--|---|-----------------------|-------------------|--|--------------------|-------------------|-------------|--|
|   | Qualified<br>Owner: 79 S   | onthly: 10,000<br>Qualified  | No- Disabilit<br>No- Hospital<br>No- Extende<br>Yes-Nursing | ization<br>d Care Wai | /er               | Yes-Une<br>No- Lon<br>Yes-Ter<br>No- Anr | ng Tern<br>minal I | n Care<br>Illness |             | Not<br>Available in:<br>AK AL CT DE<br>MN MT NV NY<br>OR PA PR TX<br>UT VA VI VT<br>WA |
|   |  | Withdrawal Notes:  |   |                       |                   |  |                    |                   |             | No Premium Bor   |
| North American Company<br>Freedom Choice (5%) 10        |  | ns, Mo, Ms, Nc, ND, NE, NTN, WI, WV, WY (10 years):  es <sub>IL</sub> (10 years):        | 9 9 8<br>9 8 7<br>9 9 8                                     | 7                     | 6 5<br>6 5<br>6 5 | 4 4 4                                    | 3 3 3              | 2 2 2             | 1<br>1<br>1 |  |
| Low-Band  | Guarantee  | d Minimum Value:   | 87.5%   | of Premium            | at 1.00%          | 6 (GMR,                                  | /1000              | \$967)            |             |  |
|   | Account  | Name   | Indicie   |                       | Гуре              | Reset                                    | t A                | veragir           | ng          | Part Spr   |
|   | 1-Year Dow Jones Euro<br>Point-to-Point  | oStoxx 50  | DJ EuroSto  | xx 50 Point           | to Point          | Annua                                    | al                 | None              |             |  |
|   | 1-Year Fixed<br>1-Year S&P 400 Annua<br>1-Year Nasdaq-100 Mc<br>Point-to-Point Cap     |  | S&P 40  |                       | to Point          | (no bonu<br>Annua<br>Annua               | al                 | None<br>nthly S   | um          | 2.3  |
|   | Qualified<br>Owner: 79 S   | onthly: 250,000<br>Qualified   | No- Disabilit<br>No- Hospital<br>No- Extende<br>Yes-Nursing | ization<br>d Care Wai | /er               | Yes-Une<br>No- Lon<br>Yes-Ter<br>No- Anr | ng Tern<br>minal I | n Care<br>Illness |             | Not<br>Available in:<br>AK AL CT DE<br>MN MT NV NY<br>OR PA PR TX<br>UT VA VI VT<br>WA |
|   |  | Withdrawal Notes:  |   |                       |                   |  |                    |                   |             | No Premium Bor   |
| North American Company Freedom Choice 10                | For states AR, AZ, CA, CO IN, KS, KY, LA, MA, MD, ME, M NH, NJ, NM, OH, OK, RI, SC, SD | ns, Mo, Ms, Nc, Nd, Ne,<br>, TN, WI, WV, WY (10<br>years):                               | 9 9 8 7   |                       | 6 5               | 4  | 3                  | 2                 | 1           |  |
| High-Band   | For state  | es <sub>TX</sub> (10 years):   | 9 9 8   | 7                     | 6 5               | 4  | 3                  | 2                 | 1           |  |
|   | Guarantee  | d Minimum Value:   | 87.5% (   | of Premium            | at 1.00%          | 6 (GMR,                                  | /1000              | \$967)            |             |  |
|   | Account  |  | Indicie   |                       | Гуре              | Reset                                    | t A                | veragir           | ng          | Part Spr   |
|   | 1-Year Dow Jones Eur<br>Point-to-Point   |  | DJ EuroSto  | x 50 Point            | to Point          | Annua                                    | al                 | None              |             |  |
|   | 1-Year S&P 500 Month<br>Cap<br>1-Year Dow Jones Ann                                    | •  | S&P 500<br>DJIA   |                       |                   | Annua: Annua                             |                    | nthly S<br>None   | um          |  |
|   | Annuitant: 79 M  Qualified  Owner: 79 S  | Non-Qualified ingle: 10,000 onthly: 10,000 Qualified ingle: 2,000 onthly: 2,000          | No- Disabilit<br>No- Hospital<br>No- Extende<br>Yes-Nursing | ization<br>d Care Wai | /er               | Yes-Une<br>No- Lon<br>Yes-Ter<br>No- Anr | ng Tern<br>minal I | n Care<br>Illness |             | Not<br>Available in:<br>AK AL CT DE<br>MN MT NV NY<br>OR PA PR TX<br>UT VA VI VT<br>WA |
|   |  | Withdrawal Notes:  |   |                       |                   |  |                    |                   |             | No Premium Bor   |
| North American Company<br>Freedom Choice 10<br>Low-Band |  | ns, Mo, Ms, Nc, ND, NE,<br>TN, WI, WV, WY (10<br>years):<br>es <sub>IL</sub> (10 years): | 9 9 8 7   | 7                     | 6 5               | 4  | 3                  | 2                 | 1           |  |
|   |  | es $_{TX}$ (10 years):   | 9 9 8   | 7 of Premium          | 6 5               | 4 (GMR                                   | /1000              | 2 \$967)          | 1           |  |
|   |  |  |   |                       |                   |  |                    |                   |             |  |
|   | Account<br>1-Year S&P 400 Annua  |  | S&P 400   | Point to P            |                   | Reset<br>Annual                          |                    | eragino<br>None   | 9           | Part Spr   |

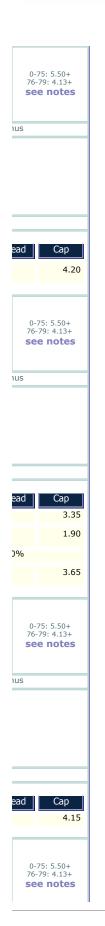






|  | Non-Qualified No | lot<br>able in:<br>_ CT DE<br>NV NY<br>A PR TX<br>A VI VT<br>VA |
|--|--|---|
| North American Company<br>Freedom Choice 10<br>High-Band | For states $_{AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (10 years):  For states _{IL} (10 years): 9 8 7 7 6 5 4 3 2 1  For states _{TL} (10 years): 9 9 8 7 6 5 4 3 2 1$  |   |
|  | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$967)   |   |
|  | Account Name Indicie Type Reset Averaging Part   | Cnr   |
|  | Account Name Indicie Type Reset Averaging Part  1-Year Russell 2000 Annual Point-to-Point Russell 2000 Point to Point Annual None  | Spr   |
|  | Non-Qualified Non-Qualified Owner: 79 Single: 10,000 Annuitant: 79 Monthly: 10,000 Qualified Owner: 79 Single: 2,000 Annuitant: 79 Monthly: 2,000 Yes-Nursing Home No- Annualization Available Avail | lot<br>able in:<br>_ CT DE<br>_ NV NY<br>A PR TX<br>A VI VT     |
| North American Company                                   | Withdrawal Notes: No Pre   | mium Bor  |
|  | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY ( $10$ years):  For states $_{\rm IL}$ ( $10$ years): $9$ 8 7 7 6 5 4 3 2 1  |   |
| Freedom Choice 10  Low-Band                              | For states TX (10 years): 9 9 8 7 6 5 4 3 2 1  |   |
|  | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$967)   |   |
|  | Account Name Indicie Type Reset Averaging Part  1-Year Nasdaq-100 Annual Point-to-Point Nasdaq 100 Point to Point Annual None  | Spro  |
|  | 1-Year Nasdaq-100 Monthly Point-to-Point Cap Nasdaq 100 Point to Point Annual None   |   |
|  | 1-Year Fixed 1-Year Fixed Rate (no bonus)  | 2.00  |
|  | 1-Year S&P 500 Annual Point-to-Point S&P 500 Point to Point Annual None Cap  |   |
|  | Non-Qualified Owner: 79 Single: 250,000 Annuitant: 79 Monthly: 250,000 Qualified Owner: 79 Single: 250,000 Annuitant: 79 Monthly: 250,000 Annuitant: 79 Mon | lot<br>able in:<br>_ CT DE<br>_ NV NY<br>A PR TX<br>A VI VT     |
| N 6  | Withdrawal Notes: No Pre   | mium Bor  |
| North American Company Freedom Choice 10 High-Band       | For states $_{AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (^{10} years):  For states _{IL} (^{10} years): ^{9} 8 7 7 6 5 4 3 2 1$   |   |
|  | For states <sub>TX</sub> (10 years):   9   9   8   7   6   5   4   3   2   1   |   |
|  | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$967)   |   |
|  | Account Name Indicie Type Reset Averaging Part  1-Year Nasdaq-100 Annual Point-to-Point Nasdaq 100 Point to Point Annual None  | Spr   |
|  | Non-Qualified Non-Extended Care Waiver Yes-Terminal Illness Non-Qualified Non-Extended Care Waiver Yes-Terminal Illness Non-Qualified Non-Qual | lot<br>able in:<br>_ CT DE<br>- NV NY<br>A PR TX<br>A VI VT     |







|  |  | WA   |
|--|--|--|
|  | Withdrawal Notes:  | No Premium Bor   |
| North American Company Freedom Choice 10                 | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (10 years):  For states IL (10 years): 9 8 7 7 6 5 4 3 2 1   |  |
| Low-Band   | For states <sub>TX</sub> (10 years): 9 9 8 7 6 5 4 3 2 1   |  |
|  | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$967)   |  |
|  |  |  |
|  | Account Name Indicie Type Reset Averaging  1-Year Dow Jones EuroStoxx 50  DI FuroStovy FO Point to Point Appeal  | Part Spri  |
|  | Point-to-Point DJ Edifostoxx 50 Point to Point Ailfidal Notice   |  |
|  | 1-Year Russell 2000 Annual Russell 2000 Point to Point Annual None Point-to-Point  |  |
|  | Non-Qualified Owner: 79 Annuitant: 79 Qualified Owner: 79 Qualified Owner: 79 Single: 250,000 Monthly: 250,000 Qualified Owner: 79 Annuitant: 79 Monthly: 250,000 Monthly: 250,000 Annuitant: 79 Monthly: 250,000 Annuitant: 79 Monthly: 250,000 Mon | Not<br>Available in:<br>AK AL CT DE<br>MN MT NV NY<br>OR PA PR TX<br>UT VA VI VT<br>WA |
|  | Withdrawal Notes:  | No Premium Bor   |
| North American Company<br>Freedom Choice 10<br>High-Band | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (10 years):  For states IL (10 years): 9 8 7 7 6 5 4 3 2 1  For states TX (10 years): 9 9 8 7 6 5 4 3 2 1  |  |
|  | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$967)   |  |
|  |  |  |
|  | Account Name Indicie Type Reset Averaging  1-Year Nasdaq-100 Monthly Point-to-Point Cap  Nasdaq 100 Point to Point Annual None   | Part Spri  |
|  | 1-Year S&P 400 Annual Point-to-Point S&P 400 Point to Point Annual None  |  |
|  | Non-Qualified Owner: 79 Single: 10,000 Annuitant: 79 Monthly: 10,000 Qualified Owner: 79 Single: 2,000 Annuitant: 79 Monthly: 2,000 Owner: 79 Monthly: 2,000 Annuitant: 79 Monthly: 2,000   | Not<br>Available in:<br>AK AL CT DE<br>MN MT NV NY<br>OR PA PR TX<br>UT VA VI VT<br>WA |
|  | Withdrawal Notes:  | No Premium Bor   |
| North American Company Freedom Choice 10                 | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NI, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (10 years):  |  |
| Low-Band   | For states $_{\text{IL}}$ (10 years): 9 8 7 7 6 5 4 3 2 1<br>For states $_{\text{TX}}$ (10 years): 9 9 8 7 6 5 4 3 2 1   |  |
|  | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$967)   |  |
|  |  |  |
|  | Account Name Indicie Type Reset Averaging  | Part Spr   |
|  | 1-Year Dow Jones Annual Point-to-Point DJIA Point to Point Annual None  1-Year S&P 500 Monthly Point-to-Point S&P 500 Point to Point Annual Monthly S&P  |  |
|  | Cap S&P 500 Point to Point Annual Monthly Sum  |  |

| ▶ Company / Product | Issue Ages               | Minimum<br>Premiums  | Withdrawal Provisions  | States                                    |
|---------------------|--------------------------|--|--|---|
|                     | Annuitant: 79  Qualified | Non-Qualified<br>Single: 250,000<br>Monthly: 250,000<br>Qualified<br>Single: 250,000 | No- Disability Yes-Unemployment No- Hospitalization No- Long Term Care | Not<br>Available<br>in:<br>AK AL<br>CT DE |









|                                     | Annuitant: 79 Monthly: 2  |   | ended Care W<br>Sing Home         |                      | s-Terminal Illnes:<br>- Annualization                                       | NV NY OR PA PR TX UT VA VI VT WA |  |
|-------------------------------------|---|---|-----------------------------------|----------------------|---|----------------------------------|--|
| North American Company              | Withdrawal N  | Notes:  |                                   |                      |   | No Prem                          |  |
| Freedom Choice 10  High-Band        | For states AR, AZ, CA, CO, DC, FL, GA, HI, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, W yer For states $_{\rm IL}$ (10 yer For states $_{\rm TX}$ (10 yer  | ND, NE,<br>Y (10 9 9<br>ars):<br>ars): 9 8                            | 8 7 6<br>7 7 6<br>8 7 6           | 5 4                  | 4 3 2 1<br>4 3 2 1<br>4 3 2 1   |                                  |  |
|                                     | Guaranteed Minimum \  | Value: 87.5% o  | f Premium at                      | 1.00% (              | GMR/1000 \$967  | )                                |  |
|                                     | Account Name 1-Year S&P 500 Annual Point-to-Point Cap 1-Year Fixed  | Indicie<br>S&P 500<br>1-Yo  | Type Point to Point ear Fixed Rat | Annual               | None  | Spr<br>2.4                       |  |
|                                     |   | 10,000<br>10,000<br>No- Hos<br>2,000<br>No- Exte                      | pitalization                      | No-<br>Vaiver Yes    | s-Unemployment<br>- Long Term Carr<br>s-Terminal Illnes:<br>- Annualization | e AK AL                          |  |
|                                     | Withdrawal N  | Notes:  |                                   |                      |   | Premium                          |  |
|                                     | For states AR, AZ, CO, DC, FL, GA, HI, IA, KS, KY, LA, MA, MD, ME, MI, MQ, MS, MT, NC, NH, NJ, NM, OH, OK, PA, PR, RI, SC, SD, TM, VA, WI, WV, WY (10 yea  For states CA (10 yea  For states IN (10 yea | ND, NE, 9 9 9 ars): 9 9 ars): 9 9                                     | 8 7 6<br>8 7 6<br>8 7 6           | 5 4                  | 4 3 2 1<br>4 3 2 2<br>4 3 2 1   |                                  |  |
|                                     | Guaranteed Minimum \  | Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 \$1,182) |                                   |                      |   |                                  |  |
|                                     | Account Name  | Indicie   | Туре                              | Reset                | Averaging   | Part Sp                          |  |
|                                     | 1-Year S&P 500 Monthly<br>Point-to-Point  | S&P 500   | Point to<br>Point                 | Annual               | Monthly<br>Sum  | Jp Jp                            |  |
| North American Company              | 1-Year Dow Jones Industrial<br>Annual Point-to-Point  | DJIA  | Point to<br>Point                 | Annual               | None  |                                  |  |
| North American Paramount Choice Ten | 1-Year Russell 2000 Annual<br>Point-to-Point  | Russell 2000  | Point to<br>Point                 | Annual               | None  |                                  |  |
|                                     | 1-Year S&P 500 Monthly<br>Averaging   | S&P 500   | Point to<br>Point                 | Annual               | Monthly   |                                  |  |
|                                     | 1-Year S&P 400 Monthly<br>Averaging   | S&P 400   | Point to<br>Point                 | Annual               | Monthly   |                                  |  |
|                                     | 1-Year DJ EuroSTOXX 50 Annual<br>Point-to-Point   | DJ EuroStoxx<br>50  | Point to<br>Point                 | Annual               | None  |                                  |  |
|                                     | 1-Year Fixed<br>1-Year Nasdaq100 Monthly  | 1-Yea   | ar Fixed Rate<br>Point to         | e (no bonu<br>Annual | Monthly   | 1.                               |  |
|                                     | Point-to-Point  1-Year S&P 500 Annual   | S&P 500   | Point to                          | Annual               | Sum<br>None   |                                  |  |
|                                     | Point-to-Point  1-Year Nasdaq 100 Annual Point-to-Point   | Nasdaq 100  | Point to                          | Annual               | None  |                                  |  |
|                                     | 1-Year Dow Jones Industrial<br>Monthly Averaging  | DJIA  | Point Point to Point              | Annual               | Monthly   |                                  |  |
|                                     | 1-Year S&P 400 Annual<br>Point-to-Point   | S&P 400   | Point to<br>Point                 | Annual               | None  |                                  |  |
|                                     | 1-Year Russell 2000 Monthly<br>Averaging  | Russell 2000  | Point to<br>Point                 | Annual               | Monthly   |                                  |  |
|                                     |   |   |                                   |                      |   |                                  |  |
|                                     | Non-Qualified Non-Qualifi Owner: 79 Single:   | ied<br>10,000   |                                   |                      |   | Not<br>Available                 |  |



| see I    | 4.13+<br>notes   |
|----------|--|
| ium Bonı | ıs   |
|          |  |
|          |  |
|          |  |
| ead      | Cap 4.45   |
| .0%      | 1.15   |
| 0 70     |  |
| 76-79:   | 6.50+<br>4.88+<br><b>notes</b>   |
| າ Bonus: | 7.00   |
|          |  |
| read     | Сар  |
| read     | Cap 1.20   |
| read     | 1.20<br>2.00   |
| read     | 1.20<br>2.00<br>2.00   |
| read     | 1.20<br>2.00   |
| read     | 1.20<br>2.00<br>2.00<br>2.15   |
| read     | 1.20<br>2.00<br>2.00<br>2.15<br>2.00<br>2.10                                 |
|          | 1.20<br>2.00<br>2.00<br>2.15<br>2.00<br>2.10<br>1.10<br>2.00                 |
|          | 1.20<br>2.00<br>2.00<br>2.15<br>2.00<br>2.10<br>1.10<br>2.00<br>2.00         |
|          | 1.20<br>2.00<br>2.00<br>2.15<br>2.00<br>2.10<br>1.10<br>2.00<br>2.05<br>2.00 |



|   | Annuitant: 79 Monthly: 2,000 No- Extended Care waiver No- Terminal Juliess Yes-Nursing Home No- Annualization  | NY OR<br>PR TX<br>UT VI<br>WA   |
|---|--|---|
|   | Withdrawal Notes:  | Premiun   |
|   | Withdrawal Charges 10 years:   14   13   12   11   10   9   8   6   4   3  |   |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,015)   |   |
|   | Account Name Indicie Type Reset Averaging Pa   | art Sp  |
|   | 1-Year S&P 500 Point-to-Point S&P 500 Point to Point Point None  | 25  |
|   | 1-Year S&P 400 Point-to-Point S&P 400 Point to Point None  | 10  |
| North American Company North American Prizm Plus 10 | 1-Year Dow Jones Point-to-Point DJIA Point to Annual None  | 15  |
| North American Prizm Plus 10                        | 1-Year Nasdaq 100 Point-to-Point Nasdaq 100 Point to Point Nasdaq 100 Point  | 15  |
|   | 1-Year S&P 500 Monthly S&P 500 Point to Point Cap S&P 500 Point Sum  |   |
|   | 1-Year Russell 2000 Monthly Russell 2000 Point to Annual Monthly Averaging   | 20  |
|   | 1-Year Fixed 1-Year Fixed Rate (no bonus)  | 1.  |
|   | 1-Year S&P 400 Monthly Average S&P 400 Point to Annual Monthly Point   | 20  |
|   | 1-Year NASDAQ-100 Monthly Nasdaq 100 Point to Annual Monthly Point-to-Point Sum  |   |
|   | 1-Year S&P 500 Monthly Average S&P 500 Point to Annual Monthly   | 25  |
|   | 1-Year DJ EuroStoxx 50 DJ EuroStoxx Point to Annual None Point-to-Point 50 Point   | 15  |
|   | 1-Year Dow Jones Monthly DJIA Point to Annual Monthly Average  | 30  |
|   | 1-Year Russell 2000 Russell 2000 Point to Annual None Point-to-Point   | 10  |
|   | Non-Qualified Owner: 79 Single: 10,000 Annuitant: 79 Monthly: 10,000 Qualified Owner: 79 Single: 2,000 Annuitant: 79 Monthly: 10,000 Annuitant: 70 Monthly: 10,000 Annuita | Not<br>Available<br>in:<br>AK AL<br>CT DE<br>MN NV<br>NY OR<br>PR TX<br>UT VI<br>WA |
|   | Withdrawal Notes:  | Premiun   |
|   | For states AR, AZ, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MII, MO, MS, MT, NC, ND, NE, NH, NJ, MM, OH, OK, PA, PR, RI, SC, SD, TN, VA, VI,  18 16 14 12 11 10 8 6 4 2   |   |
|   | vr, wr, wv, wv (10 years): For states <sub>CA</sub> (10 years): 18   15   14   14   13   13   12   12   11   11  |   |
|   | Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 \$1,182)  |   |
|   | Account Name Indicie Type Reset Averaging Pa   | vrt Cr  |
|   | Account Name Indicie Type Reset Averaging Part 1-Year Nasdaq 100 Annual Point-to-Point Nasdaq 100 Point Opoint Annual None   | art Sp  |
| North American Company                              | 1-Year Dow Jones Monthly DJIA Point to Annual Monthly Average  |   |
| North American Ten                                  | 1-Year Russell 2000 Monthly Russell 2000 Point to Annual Monthly Average   |   |
|   | 1-Year Nasdaq 100 Monthly Nasdaq 100 Point to Annual Monthly Point-to-Point Sum  |   |
|   | 1-Year Dow Jones Annual DJIA Point to Annual None Point-to-Point   |   |
|   | 1-Year Russell 2000 Annual Russell 2000 Point to Annual None Point-to-Point  |   |
|   | 1-Year S&P 500 Monthly Average S&P 500 Point to Point Monthly  |   |



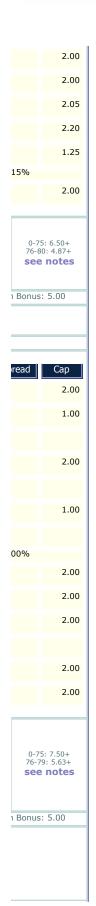
| see     | notes                         |
|---------|-------------------------------|
| 1 Bonus | : 5.00                        |
|         |                               |
|         |                               |
| read    | Сар                           |
|         |                               |
|         |                               |
|         |                               |
|         | 1.40                          |
| 200/    |                               |
| 30%     |                               |
|         | 1.30                          |
|         |                               |
|         |                               |
|         |                               |
|         |                               |
|         |                               |
|         | 5: 6.50+<br>9: 4.88+<br>notes |
|         |                               |
| 1 Bonus | : 7.00                        |
|         |                               |
|         |                               |
|         |                               |
| read    | Сар                           |
|         | 2.00                          |
|         | 2.15                          |
|         | 1.15                          |
|         | 2.00                          |
|         |                               |

2.20



|                        | 1 Year Hindright Index Strategy Blended Point to Appual None   |
|------------------------|--|
|                        | Indicies Point Airiual Notie   |
|                        | 1-Year S&P 400 Monthly Average S&P 400 Point to Annual Monthly Point   |
|                        | 1-Year S&P 500 Annual S&P 500 Point to Annual None Point-to-Point  |
|                        | 1-Year Dow Jones EuroStoxx 50 DJ EuroStoxx Point to Annual None Annual Point-to-Point 50 Point   |
|                        | 1-Year S&P 500 Monthly S&P 500 Point to Annual Monthly Point-to-Point Sum  |
|                        | 1-Year Fixed Account 1-Year Fixed Rate (no bonus)  |
|                        | 1-Year S&P 400 Annual S&P 400 Point to Annual None Point-to-Point  |
|                        | Non-Qualified Owner: Annuitant: Qualified Owner: Annuitant: Qualified Owner: Annuitant:  Qualified Owner: Annuitant:  Owner: Annuitant:  Non-Qualified Non-Disability Non- Unemployment Non- Hospitalization Non- Long Term Care Non- Extended Care Waiver Non- Annualization  Non- Disability Non- Unemployment Non- Annualization  Non- Disability Non- Unemployment Non- Annualization  Non- Disability Non- Unemployment Non- Annualization  Only Available in: FL TX WA |
|                        | Withdrawal Notes: Premiu   |
|                        | Withdrawal Charges 10 years:   9   8.5   8   7   6   5   4   3   2   1   |
|                        | Guaranteed Minimum Value:  |
|                        | Account Name Indicie Type Reset Averaging Part S   |
|                        | NASDAQ-100 Point-to-Point w/ Nasdaq 100 Point to Annual None Cap   |
|                        | S&P 500 Monthly Point-to-Point S&P 500 Point to Annual Monthly Sum   |
|                        | Russell 2000 Daily Average w/ Russell 2000 Point to Annual Daily 15  |
| North American Company | Hindsight Index Strategy Blended Point to Annual None Indicies Point   |
| Pillar                 | S&P 400 Daily Average w/ S&P 400 Point to Annual Daily 15  |
|                        | NASDAQ-100 Monthly Nasdaq 100 Point to Annual Monthly Point-to-Point Sum   |
|                        | DJIA Daily Average w/ DJIA Point to Annual Monthly 20 Participation  |
|                        | 1-Year Fixed 1-Year Fixed Rate (no bonus)  |
|                        | Russell 2000 Point-to-Point w/ Russell 2000 Point to Annual None Cap   |
|                        | S&P 400 Point-to-Point w/ Cap S&P 400 Point Annual None Point  |
|                        | S&P 500 Annual Point-to-Point S&P 500 Point to Annual None with Cap  |
|                        | S&P 500 Daily Averaging w/ S&P 500 Point to Annual Daily 20 Participation  |
|                        | DJ Eurostoxx Point-to-Point w/ DJ EuroStoxx Point to Annual None Cap 50 Point  |
|                        | DJIA Point-to-Point w/ Cap DJIA Point to Point None  |
|                        | Non-Qualified Owner: 79 Single: 10,000 Annuitant: 79 Wonthly: 10,000 Qualified Owner: 79 Single: 2,000 Annuitant: 79 Monthly: 2,000 Annuitant: 79 Monthly: 2,000 Annuitant: 79 Monthly: 2,000 No- Disability Yes-Unemployment No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization OR PR TX UT VI WA  |
|                        | Withdrawal Notes: Premiu   |
|                        | For states ar, az, co, dc, fl, ga, hi, ia, ib, ii, in, in, in, in, ix, ks, ky, ia, ma, mb, me, mi, mb, ms, mt, nc, nb, is, is, it, is, is, is, is, is, is, is, is, is, is  |
|                        | For states $_{CA}$ (10 years): 15   14   13   9   8   7   6   6   5   4   For states $_{TX}$ (10 years): 12   12   10   10   8   8   6   6   5   5   |
|                        | . 5. 5.66.65 [A (2.5 ) 56.65).   12   12   10   10   0   0   0   0   3   3   |

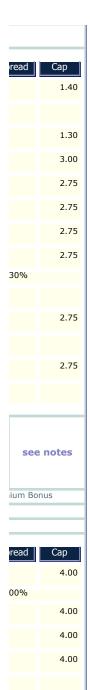






87.5% of Premium at 1.00% (GMR/1000 Guaranteed Minimum Value: \$1,015) Account Name 1-Year S&P 500 Monthly Point to Monthly S&P 500 Annual Point-to-Point Cap 1-Year Russell 2000 Annual Daily Point to Russell 2000 Daily 20 Annual Point North American Company 1-Year NASDAQ Monthly Point to Monthly Nasdaq 100 Annual Precision 10 Point-to-Point Cap Point Sum 1-Year S&P 500 Annual Point to S&P 500 Annual None 25 Point-to-Point Point 1-Year Nasdaq-100 Annual Point to S&P 500 Annual None 20 Point-to-Point Point 1-Year Dow Jones Annual Point to DJIA Annual None 30 Point-to-Point Point Blended Point to 1-Year Hindsight Index Strategy Annual 20 None Indicies Point 1-Year S&P 400 Annual Point to S&P 500 Annual None 20 Point Point-to-Point 1-Year Fixed 1-Year Fixed Rate (no bonus) 1-Year S&P 500 Annual Daily Point to S&P 500 Annual Daily 30 Average Point 1-Year Russell 2000 Annual Point to Russell 2000 Annual None 20 Point-to-Point Point Point to 1-Year Dow Jones Annual Daily DITA Annual Daily 25 Point Average 1-Year Dow Jones EuroStoxx 50 D1 EuroStoxx Point to Annual None 55 Point-to-Point Point 1-Year S&P 400 Annual Daily Point to S&P 500 20 Annual Daily Point Average Non-Qualified No- Disability Yes-Unemployment Owner: 55 10,000 Only No- Hospitalization No- Long Term Care Available in: Annuitant: Monthly: 10,000 No- Extended Care Waiver Yes-Terminal Illness Owner: Annuitant: TX Yes-Nursing Home No- Annualization Monthly: No Prem Withdrawal Notes: Withdrawal Charges 10 years: Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$967) Account Name Indicie Type Reset Averaging 1-Year S&P 400 Annual Point to S&P 500 Annual None 20 Point-to-Point Point 1-Year Fixed Rate (no bonus) Point to 1-Year Dow Jones Annual DJIA Annual None 30 Point-to-Point Point 1-Year Nasdaq-100 Annual Point to S&P 500 Annual None 20 Point-to-Point Point North American Company 1-Year S&P 500 Annual Point to S&P 500 Annual None 25 Point-to-Point Point Precision 10 (TX) 1-Year Russell 2000 Annual Daily Point to Russell 2000 Annual Daily 20 Average Point 1-Year S&P 500 Monthly Point to Monthly S&P 500 Annual Point-to-Point Cap Point 1-Year NASDAQ Monthly Point to Monthly Nasdag 100 Annual Point-to-Point Cap Point 1-Year S&P 400 Annual Daily Point to S&P 500 Daily 20 Annual Average Point 1-Year Dow Jones EuroStoxx 50 DJ EuroStoxx Point to Annual None Point-to-Point 50 Point 1-Year Dow Jones Annual Daily Point to DJIA Annual Daily 30 Average Point 1-Year Russell 2000 Annual Point to Russell 2000 Annual None 20 Point-to-Point Point Blended Point to 1-Year Hindsight Index Strategy Annual 20 None Indicies Point 1-Year S&P 500 Annual Daily Point to S&P 500 Annual Daily 30 Point





1.40 1.30

4.00

4.00 3.00



| I   | I and the second |         |  |  |  |
|---|--|---------|--|--|--|
| Phoenix Life Insurance Company                      | Non-Qualified Owner: Annuitant:  Qualified Owner: Annuitant:  Withdrawal Notes:  Non-Qualified Single: 50,000 No- Disability No- Unemploymen No- Long Term Ca No- Extended Care Waiver Yes-Terminal Illner Yes-Nursing Home No- Annualization  | e AK    |  |  |  |
| Personal Income Annuity (Low Surrender -            | Withdrawal Charges 10 years:   10   9   8   7   6   5   4   3   2  | 1       |  |  |  |
| Alternate)  |  |         |  |  |  |
| High-Band   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$96)  | )       |  |  |  |
|   | Account Name Indicie Type Reset Averaging  | Part Sp |  |  |  |
|   | 1-Year Eurostoxx 50 DJ EuroStoxx Point to Annual None 50 Point   |         |  |  |  |
|   | 5-Year S&P 500 Soft Landing S&P 500 Other 5-Year None  | 35      |  |  |  |
|   | Monthly S&P 500 S&P 500 Point to Annual Monthly Sum  |         |  |  |  |
|   | Non-Qualified Owner: Annuitant: Qualified Owner: Annuitant:  Qualified Owner: Annuitant:  Non-Qualified Monthly: 15,000 Monthl | e AK    |  |  |  |
| Phoenix Life Insurance Company                      | Withdrawal Notes:  | No Prem |  |  |  |
| Personal Income Annuity (Low Surrender -            | Withdrawal Charges 10 years:   10   9   8   7   6   5   4   3   2  | 1       |  |  |  |
| Alternate)<br>ow-Band                               | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$96   | ')      |  |  |  |
|   | Account Name Indicie Type Reset Averaging  | Part Sp |  |  |  |
|   | 1-Year Balanced Allocation Blended Point to Annual None  |         |  |  |  |
|   | 1-Year DJIA DJIA Point to Annual None  |         |  |  |  |
|   | Fixed 1-Year Fixed Rate (no bonus)   | 1.(     |  |  |  |
|   | . seed . ate (iio solido)  |         |  |  |  |
| Phoenix Life Insurance Company                      | Non-Qualified Owner: 85 Annuitant: Single: 50,000 Monthly: 50,000 Annuitant: 85 Single: 50,000 Monthly: 50,000 Annuitant: 85 Single: 50,000 Monthly: 50,000 Mo | e AK    |  |  |  |
| Personal Income Annuity (Low Surrender -            | Withdrawal Notes:  | No Prem |  |  |  |
| Alternate)  | Withdrawal Charges 10 years:   10   9   8   7   6   5   4   3   2  | 1       |  |  |  |
| High-Band   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$96   | ")      |  |  |  |
|   | Account Name Indicie Type Reset Averaging f  | art Spr |  |  |  |
|   | 1-Year DJIA DJIA Point to Point None   |         |  |  |  |
|   | Non-Qualified Owner: Annuitant:  Qualified Owner: Annuitant:  Qualified Owner: Annuitant:  No- Disability No- Unemploymen No- Long Term Ca No- Extended Care Waiver Yes-Terminal Illne: Yes-Nursing Home No- Annualization   | e AK    |  |  |  |
| Phoenix Life Insurance Company                      | Withdrawal Notes:  | No Prem |  |  |  |
| Personal Income Annuity (Low Surrender - Alternate) | Withdrawal Charges 10 years:   10   9   8   7   6   5   4   3   2  |         |  |  |  |
| Low-Band  | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$96   | 7       |  |  |  |



| 0-75: 7.50<br>76-85: 5.00  |
|--|
| ium Bonus  |
|  |
|  |
| read Cap   |
| 1.00   |
|  |
| 0-75: 7.50<br>76-85: 5.00  |
| ium Bonus  |
|  |
|  |
| read Cap   |
|  |
| 1.25   |
| 1.25   |
|  |
| 1.00   |
| 1.00   |
| 1.00   |
| 0-75: 7.50<br>76-85: 5.00  |
| 1.00<br>00%<br>0-75: 7.50<br>76-85: 5.00<br>ium Bonus  |
| 1.00<br>0-75: 7.50<br>76-85: 5.00<br>ium Bonus<br>ead Cap<br>1.00<br>0-75: 7.50<br>76-85: 5.00 |



|   | Account Name  | Indic                            | Doint to   |                 |   | Part S                                |
|---|---|----------------------------------|--|-----------------|---|---------------------------------------|
|   | 1-Year S&P 500  | S&P 5                            | Point  | Annual          | None  |                                       |
|   | 1-Year Eurostoxx 50   | DJ Euros<br>50                   |  | Annual          | None  |                                       |
| Dhaaniy Life Inguranga Campany  | Owner: 85 Single: Annuitant: Monthly:                                       | 50,000 No<br>lified No           | o- Disability<br>o- Hospitalization<br>o- Extended Care<br>es-Nursing Home | No<br>Waiver Ye | - Unemploym<br>- Long Term (<br>s-Terminal Illr<br>- Annualizatio | Care AK                               |
| Phoenix Life Insurance Company  | Withdrav  | val Notes:                       |  |                 |   | No Pre                                |
| Personal Income Annuity (Low Surrender - Alternate)   | Withdrawal Charges  | 10 years:                        | 10   9   8   7   | 6   5           | 4   3   2   | 1                                     |
| High-Band   | Guaranteed Minim  | ım Value: 87                     | 7.5% of Premium  | at 1.00% (      | GMR/1000 \$9  | 967)                                  |
|   | Account Name  | Indic                            | cie Type   | Reset           | Averaging   | Part S                                |
|   | 1-Year Balanced Allocation  | Blend<br>Indic                   |  | Annual          | None  |                                       |
|   | Fixed   | maic                             | 1-Year Fixed Rat   | te (no bonu     | ıs)   | 1                                     |
| Phoenix Life Insurance Company Personal Income Annuity (Low Surrender - Alternate) Low-Band | Owner: 85 Single: Monthly: Qualified Owner: 85 Annuitant: Monthly: Monthly: | 15,000 No. 15,000 Ye. Val Notes: |  | No Waiver Yes   | - Annualizatio  | Care AK ness MN MO NC NJ VA WA No Pre |
|   | Account Name 5-Year S&P 500 Soft Landing Monthly S&P 500                    | Indi<br>S&P !<br>S&P !           | 500 Other  | 5-Year          | None<br>Monthly<br>Sum  | Part Sp                               |
| Phoenix Life Insurance Company  | Owner: 85 Single: Monthly: Qualified Owner: 85 Annuitant: Monthly: Monthly: | 50,000 No<br>50,000 Ye           | o- Disability<br>o- Hospitalization<br>o- Extended Care<br>es-Nursing Home | No<br>Waiver Ye | - Unemploym<br>- Long Term (<br>s-Terminal Illi<br>- Annualizatio | Care AK ness MN MO NO NJ VA WA        |
| Personal Income Annuity (Low Surrender -  | Withdray  | val Notes:                       |  |                 |   | No Pre                                |
| Alternate)  | Withdrawal Charges  | 10 years:                        | 10   9   8   7   | 6   5           | 4   3   2   | 1                                     |
| High-Band   | Guaranteed Minimi   | ım Value: 87                     | 7.5% of Premium  | at 1.00% (      | GMR/1000 \$9  | 967)                                  |
|   | Account Name  | Ind                              | licie Type   | Reset           | Averaging   | Part S <sub>I</sub>                   |
|   | 1-Year S&P 500  | S&P                              | 500 Point to<br>Point  | Annual          | None  |                                       |
|   | Owner: 85 Single: Annuitant: Monthly:                                       | 15,000<br>15,000<br>No           | o- Disability<br>o- Hospitalization<br>o- Extended Care<br>es-Nursing Home | No<br>Waiver Ye | - Unemploym<br>- Long Term (<br>s-Terminal Illı<br>- Annualizatio | Care IA IN<br>Ness KY MD              |
|   | Withdray  | val Notes:                       |  |                 |   | No Pre                                |
|   |   |                                  |  |                 |   |                                       |



| read Cap 1.25 1.00                       |
|--|
| 0-75: 7.50<br>76-85: 5.00                |
| ium Bonus                                |
| 1.00                                     |
| 0-75: 7.50<br>76-85: 5.00<br>ium Bonus   |
| ead Cap                                  |
| 0-75: 7.50<br>76-85: 5.00                |
| ium Bonus                                |
| 1.25                                     |
| 0-75: 7.50<br>76-80: 5.00<br>81-85: 3.00 |



|  | For states <sub>FL, IA, IN, MD, MS, NH, NV, OK, PA</sub> (10 year: For states <sub>KY, OH, TX</sub> (10 year: | s):                    | 8 7 6             |                        | .   .   -                          | 1 0.9                     |
|--|---|------------------------|-------------------|------------------------|------------------------------------|---------------------------|
| Phoenix Life Insurance Company                                 | Guaranteed Minimum Va   | lue: 87.5%             | of Premium a      | t 1.00% (              | GMR/1000 \$96                      | 57)                       |
| Personal Income Annuity (Low Surrender)                        | Account Name  | Indicie                | Туре              | Reset                  | Averaging                          | Part Sp                   |
|  | 1-Year Eurostoxx 50   | DJ EuroStoxx<br>50     | Point to<br>Point | Annual                 | None                               |                           |
|  | 2-Year S&P 500  | S&P 500                | Point to<br>Point | Biennial               | None                               |                           |
|  | 1-Year Balanced Allocation  | Blended<br>Indicies    | Point to<br>Point | Annual                 | None                               |                           |
|  | Monthly S&P 500   | S&P 500                | Point to<br>Point | Annual                 | Monthly<br>Sum                     |                           |
|  | 1-Year DJIA   | DJIA                   | Point to<br>Point | Annual                 | None                               |                           |
|  | 1-Year S&P 500  | S&P 500                | Point to<br>Point | Annual                 | None                               |                           |
|  | Fixed   | 1-Ye                   | ear Fixed Rate    | e (no bonu             | s)                                 | 0.                        |
|  | New Overlide d  |                        |                   |                        |                                    | Only                      |
|  |   | 5,000<br>5,000         |                   |                        |                                    | Available<br>in:<br>AL AR |
|  |   | 5,000<br>5,000 No- Dis | sability          | No:                    | - Unemployme                       | AZ CA                     |
|  |   | No- Ho                 | spitalization     | No-                    | - Long Term Ca<br>- Terminal Illne | are GA HI<br>ID IL        |
|  |   |                        | rsing Home        |                        | - Annualization                    | 110 21                    |
|  |   |                        |                   |                        |                                    | NM RI<br>SC SD<br>TN VT   |
|  |   |                        |                   |                        |                                    | WI WV<br>WY               |
|  | Withdrawal No   | tes:                   |                   |                        |                                    | Premium                   |
|  | Withdrawal Charges 10 ye  | ears:   12   1         | 2   12   11       | 10 9                   | 8   7   6   4                      | 0                         |
| Phoenix Life Insurance Company Phoenix Index Select Gold Bonus | Guaranteed Minimum Va   | lue: 87.5              |                   | m at 1.00%<br>\$1,034) | 6 (GMR/1000                        |                           |
|  | Account Name  | Indicie                | Туре              | Reset                  | Averaging                          | Part Sp                   |
|  | Point-to-Point Indexed Account - 2 year S&P 500®  | S&P 500                | Point to<br>Point | Annual                 | None                               |                           |
|  | Point-to-Point Indexed Account -<br>1 year S&P 500®   | S&P 500                | Point to<br>Point | Annual                 | None                               |                           |
|  | Fixed Account   |                        | ear Fixed Rat     | e (no bonu             | s)                                 | 0.                        |
|  | 1 year DJ EURO STOXX 50®  | DJ EuroStoxx<br>50     | Point             | Annual                 | None                               |                           |
|  | Monthly Point-to-Point Indexed<br>Account - 1 Year S&P 500®   | S&P 500                | Point to<br>Point | Annual                 | Monthly<br>Sum                     |                           |
|  | Point-to-Point Indexed Account - 1 year DJIA®   | DJIA                   | Point to<br>Point | Annual                 | None                               |                           |
|  | Point-to-Point Indexed Account -<br>1 Year Balanced Allocation  | Blended<br>Indicies    | Point to<br>Point | Annual                 | None                               |                           |
|  | Non-Qualified Non-Qualified   | 0,000 No- Dis          | ahility           | Ma                     | - Unemployme                       | Only<br>Available         |
|  | Annuitant: Monthly: 50  Qualified Qualified   | No- Ho                 | spitalization     | No-                    | - Long Term Ca<br>- Terminal Illne | are AK                    |
|  | Owner: 85 Single: 50  | 0,000 No- Nu           |                   |                        | - Annualization                    |                           |
| Phoenix Life Insurance Company                                 | Withdrawal No   | tes:                   |                   |                        |                                    | WA<br>Premium             |
| Phoenix Index Select Gold Bonus<br>AK,MN,MO,NC,NJ,VA,WA        | Withdrawal Charges 10 ye  |                        | 9   8   7         | 6   5                  | 4   3   2                          |                           |
| High-Band  | Guaranteed Minimum Va   | 07.5                   | 5% of Premiu      | m at 1.00%             | 6 (GMR/1000                        | +                         |
|  | Jac. a c.ca i iii iii ii va   |                        |                   | \$1,015)               |                                    |                           |

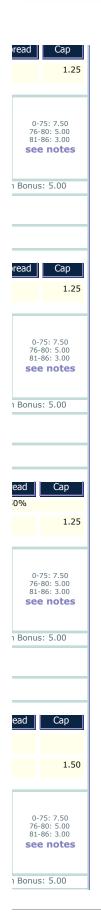


| Cap 1.00 3.50 1.00 1.00 1.00 1.25                                |
|--|
| 1.00<br>3.50<br>1.00<br>1.00<br>1.25                             |
| 3.50<br>1.00<br>1.00<br>1.00<br>1.25                             |
| 1.00<br>1.00<br>1.25<br>: 7.50+<br>:: 5.00+<br>:: 3.00+<br>notes |
| 1.00<br>1.25<br>: 7.50+<br>:: 5.00+<br>:: 3.00+<br>notes         |
| 1.25<br>: 7.50+<br>:: 5.00+<br>:: 3.00+<br>notes                 |
| : 7.50+<br>): 5.00+<br>5: 3.00+<br><b>notes</b>                  |
| notes  |
| notes  |
| Сар  |
| 4.50   |
| 1.75   |
|  |
| 1.25   |
| 1.00   |
| 1.25   |
| 1.25   |
| 5: 7.50<br>0: 5.00<br>6: 3.00<br><b>notes</b><br>5.00            |
|  |



|  | Account Name Indicie Type Reset Averaging Part   |
|--|--|
|  | Point-to-Point Indexed Account - Blended Point to Annual None 1 Year Balanced Allocation Indicies Point  |
|  | Non-Qualified Owner: 85 Annuitant: 87 Annuitant: 87 Annuitant: 88 Single: 15,000 Monthly: 15,0 |
| Phoenix Life Insurance Company Phoenix Index Select Gold Bonus | Withdrawal Notes:  |
| AK,MN,MO,NC,NJ,VA,WA   | Withdrawal Charges 10 years:   10   9   8   7   6   5   4   3   2   1  |
| ow-Band  | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,015)   |
|  |  |
|  | Account Name Indicie Type Reset Averaging Part  Point-to-Point Indexed Account - DJ EuroStoxx Point to 1 year DJ EURO STOXX 50® 50 Point Annual None   |
|  | Non-Qualified Owner: 85 Mon-Qualified Monthly: 50,000 Mornuitant: 85 Monthly: 50,000 Mornuitant: 85 Monthly: 50,000 Monthly: 50,000 Monthly: 50,000 Monthly: 50,000 Mornuitant: 85 Monthly: 50,000 Monthly: 50,000 Mornuitant: 85 Monthly: 50,000 Monthly: 50,000 Mornuitant: 85 Monthly: 50,000 Mornuitant: 85 Monthly: 50,000 Mornuitant: 85 Monthly: 50,000 Monthly: 50,000 Mornuitant: 85 Monthly: 50,000 Monthly: 50,000 Mornuitant: 85 Monthly: 50,000 Monthly:  |
| Phoenix Life Insurance Company                                 | Withdrawal Notes: Pren   |
| hoenix Index Select Gold Bonus<br>K,MN,MO,NC,NJ,VA,WA          | Withdrawal Charges 10 years:   10   9   8   7   6   5   4   3   2   1  |
| High-Band  | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,015)   |
|  | Fixed Account Name  Fixed Account  Point-to-Point Indexed Account - 1 year DJIA®  Indicie  Type Reset Averaging Part  1-Year Fixed Rate (no bonus)  Point to Point to Point None   |
|  | Non-Qualified Owner: Annuitant:  Qualified Owner: Annuitant:  Qualified Owner: Annuitant:  Non-Qualified Owner: Annuitant:  Non-Qualified Non-Disability Non |
| Phoenix Life Insurance Company                                 | Withdrawal Notes: Pren   |
| hoenix Index Select Gold Bonus<br>K,MN,MO,NC,NJ,VA,WA          | Withdrawal Charges 10 years:   10   9   8   7   6   5   4   3   2   1  |
| ow-Band  | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,015)   |
|  | Account Name Indicie Type Reset Averaging Part  5 Year Soft Landing S&P 500 S&P 500 Point to Point 1ndexed Account - 1 S&P 500 Point to Point to Point 1ndexed Account - 1 S&P 500 Point Annual None   |
|  |  |
| Phoenix Life Insurance Company                                 | Non-Qualified Owner: Annuitant:  Qualified Owner: Annuitant:  Owner: Annuitant:  Owner: Annuitant:  Non-Qualified Single: 50,000 Monthly: Mo |





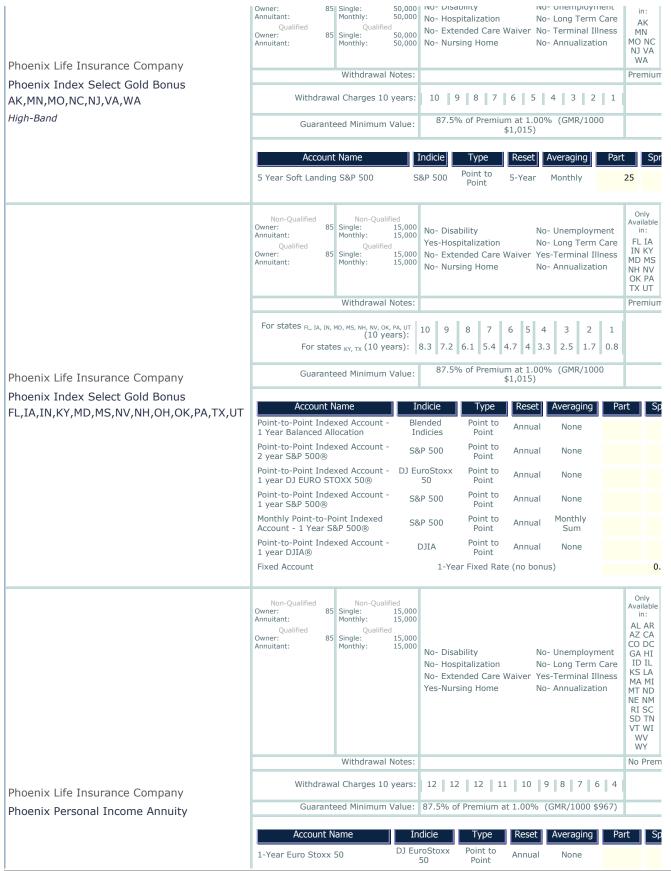


| FINGELIA TITUEN SEIECT GOTA DOLLAS | Withdrawal Charges 10 years:   10   9   8   7   6   5   4   3   2   1  |  |  |  |  |  |  |
|------------------------------------|--|--|--|--|--|--|--|
| AK,MN,MO,NC,NJ,VA,WA<br>High-Band  | 97 F0/, of Promium at 1 000/, (CMP/1000  | <del></del>  |  |  |  |  |  |
|                                    | Guaranteed Minimum Value: \$1,015)   |  |  |  |  |  |  |
|                                    | Account Name Indicie Type Reset Averaging Par  Monthly Point-to-Point Indexed Account - 1 Year S&P 500® S&P 500 Point O Point  | t Spr  |  |  |  |  |  |
|                                    | Non-Qualified Owner: Annuitant: Qualified Owner: Annuitant: Qualified Owner: Annuitant:  World Single: | Only<br>Available<br>in:<br>AK<br>MN<br>MO NC<br>NJ VA<br>WA |  |  |  |  |  |
| Phoenix Life Insurance Company     | Withdrawal Notes:  | Premium  |  |  |  |  |  |
| Phoenix Index Select Gold Bonus    | Withdrawal Charges 10 years:   10   9   8   7   6   5   4   3   2   1  |  |  |  |  |  |  |
| AK,MN,MO,NC,NJ,VA,WA               | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,015)   |  |  |  |  |  |  |
| Low-Band                           | Account Name Indicie Type Reset Averaging Pa   | art Sp   |  |  |  |  |  |
|                                    | Point-to-Point Indexed Account - DJIA Point to Point None 1 year DJIA®   | <u></u>  |  |  |  |  |  |
|                                    | Point-to-Point Indexed Account - Blended Point to Appual None  |  |  |  |  |  |  |
|                                    | 1 Year Balanced Allocation Indicies Point Fixed Account 1-Year Fixed Rate (no bonus)   | 2.   |  |  |  |  |  |
|                                    |  |  |  |  |  |  |  |
|                                    | Non-Qualified Owner: Annuitant: Qualified Owner: Annuitant:  Qualified Owner: Annuitant:  Single: Single: So,000 Monthly: So,000 Monthly: So,000 Monthly: So,000 Monthly: So,000 Monthly: So,000 Monthly: Mo- Disability No- Unemployment No- Hospitalization No- Extended Care Waiver No- Terminal Illness No- Nursing Home No- Annualization   | Only Available in: AK MN MO NC NJ VA WA                      |  |  |  |  |  |
| Phoenix Life Insurance Company     | Withdrawal Notes:  | Premium  |  |  |  |  |  |
| Phoenix Index Select Gold Bonus    | Withdrawal Charges 10 years:   10   9   8   7   6   5   4   3   2   1  |  |  |  |  |  |  |
| AK,MN,MO,NC,NJ,VA,WA<br>High-Band  | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000<br>\$1,015)  |  |  |  |  |  |  |
|                                    | Account Name Indicie Type Reset Averaging Part   |  |  |  |  |  |  |
|                                    | Point-to-Point Indexed Account - DJ EuroStoxx Point to 1 year DJ EURO STOXX 50® 50 Point Annual None   |  |  |  |  |  |  |
|                                    | Point-to-Point Indexed Account - S&P 500 Point to Annual None 1 year S&P 500®  |  |  |  |  |  |  |
| Phoenix Life Insurance Company     | Non-Qualified Owner: Annuitant:  Qualified Owner: Qualified Owner: Annuitant:  No- Disability No- Unemployment No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Annuitant: No- No- Nursing Home No- Annualization   | Only<br>Available<br>in:<br>AK<br>MN<br>MO NC<br>NJ VA<br>WA |  |  |  |  |  |
| Phoenix Index Select Gold Bonus    | Withdrawal Notes:  | Premium  |  |  |  |  |  |
| AK,MN,MO,NC,NJ,VA,WA               | Withdrawal Charges 10 years:   10   9   8   7   6   5   4   3   2   1  |  |  |  |  |  |  |
| Low-Band                           | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,015)   |  |  |  |  |  |  |
|                                    | Account Name Indicie Type Reset Averaging Par  Monthly Point-to-Point Indexed Account - 1 Year S&P 500® S&P 500 Point Point On Point Point On Point | t Spi  |  |  |  |  |  |
|                                    | Non-Qualified Non-Qualified  | Only<br>Available  |  |  |  |  |  |











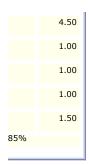
|         | 75: 7.50<br>80: 5.00<br>86: 3.00<br>• notes        |  |
|---------|--|--|
| ı Bonus | : 5.00   |  |
| ead     | Сар  |  |
|         | 75: 7.50<br>80: 5.00<br>86: 3.00                   |  |
| 1 Bonus |  |  |
|         |  |  |
| read    | 1.25   |  |
|         | 3.50   |  |
|         | 1.25   |  |
|         | 1.50   |  |
|         | 1.00   |  |
|         | 1.25   |  |
| 85%     |  |  |
|         | 75: 7.50<br>80: 5.00<br>85: 3.00<br>• <b>notes</b> |  |
| ium Bo  | nus  |  |
| read    | Cap 1.00   |  |

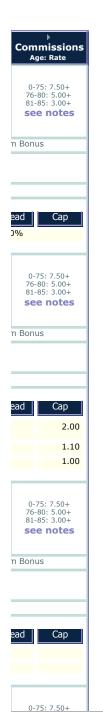


| 2-Year S&P500              | S&P 500             | Point to<br>Point | Biennial    | None           |    |
|----------------------------|---------------------|-------------------|-------------|----------------|----|
| 1-Year Balanced Allocation | Blended<br>Indicies | Point to<br>Point | Annual      | None           |    |
| Monthly S&P 500            | S&P 500             | Point to<br>Point | Annual      | Monthly<br>Sum |    |
| 1-Year DJIA                | DJIA                | Point to<br>Point | Annual      | None           |    |
| 1-Year S&P 500             | S&P 500             | Point to<br>Point | Annual      | None           |    |
| Fixed Account              | 1-Yea               | r Fixed Rate      | e (no bonus | 5)             | 0. |
|                            |                     |                   |             |                |    |

| ▶ Company / Product               | Issue Ages  | Minimum<br>Premiums   |  | Withdrawal Pr                 | rovisions  |                       |    | States  |
|-----------------------------------|---|---|--|-------------------------------|--|-----------------------|----|---|
| Phoenix Life Insurance            | Annuitant: 80  Qualified Owner: 80                | Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000 | No- Disability<br>No- Hospitalization<br>No- Extended Care W<br>No- Nursing Home | /aiver                        | No- Unemp<br>No- Long T<br>No- Termin<br>No- Annua | Term Care             |    | Only<br>Available in:<br>AK MN<br>MO NC<br>NJ VA WA |
| Company                           |   | Withdrawal Notes:   |  |                               |  |                       |    | No Premiur  |
| Phoenix Reflections Gold          | Withdrawa   | al Charges 10 years:  | 10   9   8   | 7   6                         | 5   4  | 3   2                 | 1  |   |
| Low-Band                          | Guarante  | eed Minimum Value:  | 87.5% of   | Premium at 1.00°              | % (GMR/100   | 00 \$967)             |    |   |
|                                   | Accou   | ınt Name  |  | Type Rese                     |  | veraging              | Pi | Spro  |
|                                   | Annuitant: 80  Qualified Owner: 80                | Non-Qualified Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000 | No- Disability<br>No- Hospitalization<br>No- Extended Care W<br>No- Nursing Home | /aiver                        | No- Unemp<br>No- Long T<br>No- Termin<br>No- Annua | Term Care             |    | Only<br>Available in:<br>AK MN<br>MO NC<br>NJ VA WA |
| Phoenix Life Insurance            |   | Withdrawal Notes:   |  |                               |  |                       |    | No Premiur  |
| Company                           | Withdrawa   | al Charges 10 years:  | 10   9   8   | 7 6                           | 5   4  | 3 2                   | 1  |   |
| Phoenix Reflections Gold          | Guarante  | eed Minimum Value:  | 87.5% of   | Premium at 1.00°              | % (GMR/100   | 00 \$967)             |    |   |
| High-Band                         | Accou   | ınt Name  | Indicie  | Typo                          | Docat  | Averaging             |    | out   Cow   |
|                                   |   | oint-to-Point Indexe  |  | Type Point to Point           | Reset  | Averaging<br>None     |    | art Spr   |
|                                   | Monthly Point-to-Po                               | pint  | S&P 500  | Point to Point                | Annual   | Monthly Sum           |    |   |
|                                   | 1 Year Domestic Lo                                | ok Back   | Blended Indicies   | Point to Point                | Annual   | None                  |    | 100   |
|                                   | Annuitant: 80  Qualified Owner: 80                | Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000 | No- Disability<br>No- Hospitalization<br>No- Extended Care W<br>No- Nursing Home | /aiver                        | No- Unem<br>No- Long T<br>No- Termi<br>No- Annua   | Term Care             |    | Only<br>Available in:<br>AK MN<br>MO NC<br>NJ VA WA |
| Phoenix Life Insurance<br>Company |   | Withdrawal Notes:   |  |                               |  |                       |    | No Premiur  |
| Phoenix Reflections Gold          | Withdrawa   | al Charges 10 years:  | 10   9   8   | 7   6                         | 5   4  | 3   2                 | 1  |   |
| Low-Band                          | Guarante  | eed Minimum Value:  | 87.5% of   | Premium at 1.00°              | % (GMR/100   | 00 \$967)             |    |   |
|                                   | Accou<br>1 Year S&P 500 Per<br>1 Year Global Look |   | Indicie<br>S&P 500<br>Blended Indicies   | Type Perf Trig Point to Point | Reset Annual Annual                                | Averaging  None  None | Pi | Spro  |
|                                   | Non-Qualified                                     | Non-Qualified   | No- Disability   |                               | No- Unemp  | ployment              |    | Only<br>Available in:                               |









| Phoenix Life Insurance Company Phoenix Reflections Gold Low-Band    Count Name   | Phoenix Life Insurance<br>Company<br>Phoenix Reflections Gold<br><i>High-Band</i> | Annuitant:    Annuitant:   | AK MN MO NC NJ VA WA  No Premiur  Spr. 1.00                         |
|--|---|--|---|
| Account Name   | Company   | Owner:         80 Annuitant:         80 Monthly:         15,000 Monthly:         15,000 Monthly:         15,000 Monthly:         No- Hospitalization         No- Long Term Care           Owner:         80 Annuitant:         80 Monthly:         15,000 Monthly:         No- Nursing Home         No- Annualization           Withdrawal Notes:           Withdrawal Charges 10 years:         10         9         8         7         6         5         4         3         2         1  | Available in:<br>AK MN<br>MO NC                                     |
| Owner  | Low-Band  | Monthly Point-to-Point S&P 500 Point to Point Annual Monthly Sum  1 Year S&P 500® Point-to-Point Indexed Account S&P 500 Point to Point Annual None  |   |
| Phoenix Reflections Gold (AK, MN, MO, NC, NJ, VA, WA)    Account Name  |   | Owner: 80 Annuitant: 80 Monthly: 15,000 Annuitant: 80 Monthly: 15,000 Annuitant: 80 Monthly: 15,000 Annuitant: 80 Withdrawal Notes:  Withdrawal Charges 10 years:  | Available in:<br>AK MO<br>NC NJ VA                                  |
| Phoenix Life Insurance Company  Phoenix Reflections Gold  Omer: Annuitant: 80  | Phoenix Reflections Gold (AK, MN, MO, NC, NJ,                                     | Account Name  Indicie Type Reset Averaging Part 1 Year S&P 500 Performance Trigger S&P 500 Perf Trig Annual None Indicie Type Reset Averaging Part 1 Year S&P 500 Performance Trigger S&P 500 Perf Trig Annual None Indicie S&P 500 Point to Point Indicie S&P 500 Point to Point Indicie S&P 500 Point to Point Indicie Indicie S&P 500 Point to Point Indicie Indici | 0.00  |
| Phoenix Life Insurance Company  Phoenix Reflections Gold  Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$967) |   | Owner: 80 Single: 15,000 Annuitant: 80 Monthly: 15,000 Qualified Owner: 80 Monthly: 15,000 Annuitant: 80 Monthly: 15,000 Month | Available in:<br>CT FL IA<br>IN KY MD<br>MS NH<br>NV OH<br>OK PA TX |
|  | Company   | UT (10 years): 10  |   |

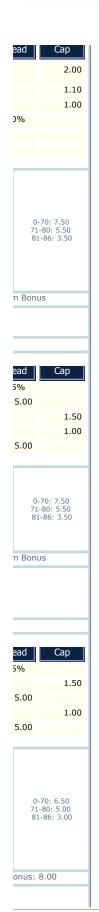


| 76-80: 5.00+<br>81-85: 3.00+<br><b>see notes</b>             |  |
|--|--|
| n Bonus  |  |
| ead Cap  |  |
| 0-75: 7.50+<br>76-80: 5.00+<br>81-85: 3.00+<br>see notes     |  |
| n Bonus  |  |
| 2.00<br>1.00   |  |
| 0-75: 7.50<br>76-80: 5.00<br>81-85: 3.00<br><b>see notes</b> |  |
| ead Cap  |  |
| )%   |  |
|  |  |
| 0-75: 7.50<br>76-80: 5.00<br>81-85: 3.00<br><b>see notes</b> |  |



|   | Account Name  | Indicie  | Туре             | Reset   | Averaging   | Pai      | t Spr  |
|---|---|--|------------------|---|---|----------|--|
|   | 1 Year S&P 500® Point-to-Point Indexed  | S&P 500  | Point to Point   | Annual  | None  |          |  |
|   | Monthly Point-to-Point  | S&P 500  | Point to Point   | Annual  | Monthly Sum   |          |  |
|   | 1 Year Domestic Look Back   | Blended Indicies Point to Point  |                  | •   |   |          |  |
|   | Fixed Account   |  |                  |   |   |          |  |
|   | 1 Year S&P 500 Performance Trigger  | S&P 500  | Perf Trig        | Annual  | None  |          | 10   |
|   | 1 Year Global Look Back   | Blended Indicies   | Point to Point   | Annual  | None  |          | 10   |
| Phoenix Life Insurance                                | Non-Qualified Owner: Annuitant: Qualified Owner: Annuitant:  Single: Monthly: Single: Single: Monthly: 15,000 Monthly: 15,000 Monthly: 15,000   | No- Hospitalization No-<br>No- Extended Care Waiver No-                          |                  | No- Long<br>No- Tern  | Unemployment<br>Long Term Care<br>Terminal Illness<br>Annualization |          | Only Available in: AL AR AZ CA CO DC GA HI ID IL KS LA MA MI MT ND NE NM RI SC SD TN VT WI WV WY |
| Company (AltiSure Group)                              | Withdrawal Notes:   | Withdrawal Notes:  |                  |   |   |          | No Premiur   |
| Premier LifeStyle Annuity                             | Withdrawal Charges 10 years:  | 12   12   11   | 1 10 9           | 8   | 7   6   4   | 2        |  |
| (High Surrender)                                      | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$967)  |  |                  |   |   |          |  |
|   | Account Name Fixed Account One-Year Safety Growth Strategy  |  | ear Fixed Rate ( | Reset (no bonus)  | Averaging None  | Paı      | 0.8!   |
|   | Annual Point-to-Point   |  |                  | ınnual  | None  |          | 15   |
|   | Monthly Cap Strategy  | S&P 500 Point  | t to Point A     | nnual   | Monthly Sum   |          |  |
|   | Two-Year Safety Growth Strategy   | S&P 500 Point  | t to Point Bi    | iennial   | None  |          | 20   |
|   | Annuitant: Monthly: 15,000 Qualified Qualified Owner: 85 Single: 15,000   | No- Hospitalization<br>No- Extended Care Waiver                                  |                  | No- Unemployment<br>No- Long Term Care<br>Yes-Terminal Illness<br>No- Annualization |   |          | Only<br>Available in:<br>CT FL IA<br>IN KY MD<br>MS NH<br>NV OH<br>OK PA TX<br>UT                |
|   | Withdrawal Notes:   |  |                  |   |   |          | No Premiur   |
| Phoenix Life Insurance<br>Company (AltiSure<br>Group) | For states <sub>CT, FL, IA,</sub> IN, MD, MS, NH, NV, OK, PA, UT (10 years): For states <sub>KY, OH, TX</sub> (10 years):                       | 10 9 8<br>9.1 8.2 7.3  |                  | 5 4   | 3 2<br>2.8 1.8  | 1<br>0.9 |  |
| Premier LifeStyle Annuity                             | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$967)  |  |                  |   |   |          |  |
| (Low Surrender)                                       | Account Name  | Indicie  | Туре             | Reset   | Averaging   | Pai      | t Spr  |
|   | Fixed Account   |  | ear Fixed Rate ( |   | 7.1.0.09.1.9  |          | 0.8!   |
|   | Annual Point-to-Point   | S&P 500 Point  | t to Point A     | nnual   | None  |          |  |
|   | One-Year Safety Growth Strategy:  |  |                  | ınnual  | None  |          | 15   |
|   | Monthly Cap Strategy Two-Year Safety Growth Strategy  |  |                  | innual<br>iennial   | Monthly Sum<br>None   |          | 20   |
|   | Two-Teal Salety Glowth Strategy   | SAF 300 FOIII  | t to Pollit Bi   | emilai  | None  |          | 20   |
| Phoenix Life Insurance                                | Non-Qualified Owner: Annuitant: Qualified Owner: 85 Monthly: 15,000 Monthly: Qualified Owner: 85 Single: 15,000 Monthly: 15,000 Monthly: 15,000 | No- Disability<br>No- Hospitalization<br>No- Extended Care W<br>No- Nursing Home | 'aiver           | No- Long<br>No- Tern  | mployment<br>g Term Care<br>ninal Illness<br>ualization             |          | Only Available in: AL AR AZ CO DC GA HI ID IL KS LA MA MI MT ND NE NM RI SC SD TN VT WI WV WY    |
| Company (AltiSure Group)                              | Withdrawal Notes:   |  |                  |   |   |          | Premium B  |
| Secure LifeStyle Bonus                                | Withdrawal Charges 10 years:  | 12   12   13   | 1 10 9           | 8   | 7   6   4   | 2        |  |

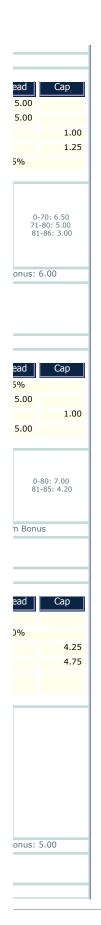




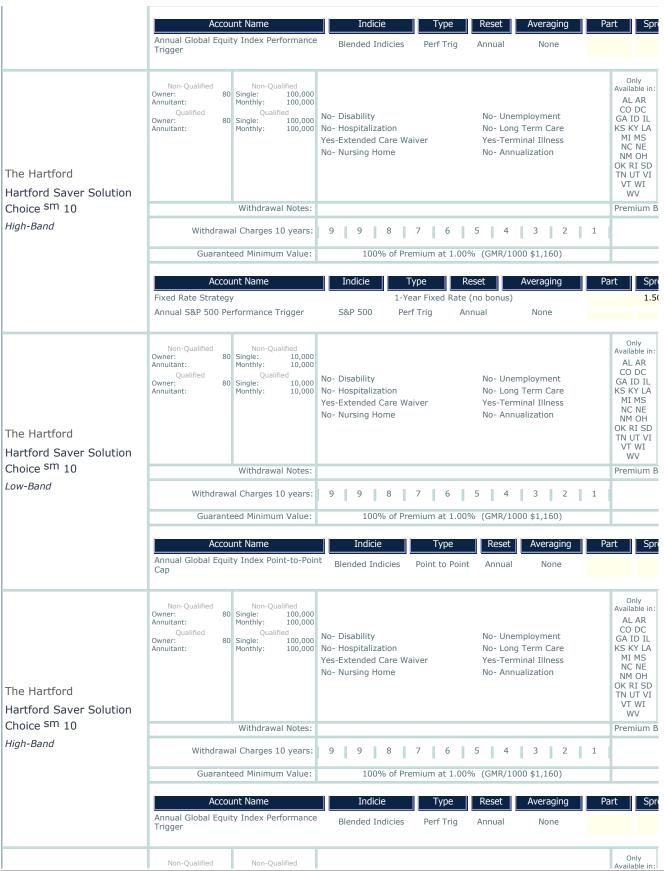


| Annuity (High  | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$1,044)   |   |  |  |  |   |            |   |  |
|--|--|---|--|--|--|---|------------|---|--|
| Surrender)   | Account Name   |   | Indicie Type   |  | Reset  | Reset Averaging F   |            | Part Spr  |  |
|  | One-Year Safety Growth Strategy Two-Year Safety Growth Strategy Monthly Cap Strategy Annual Point-to-Point Fixed Account |   | S&P 500<br>S&P 500<br>S&P 500<br>S&P 500   | Point to Point Point to Point Point to Point Point to Point  | oint to Point Annual<br>Joint to Point Biennial<br>Joint to Point Annual |   |            | 15<br>20<br>0.7!  |  |
| Phoenix Life Insurance<br>Company (AltiSure<br>Group)<br>Secure LifeStyle Bonus<br>Annuity (Low Surrender) | Annuitant:<br>Qualified  | Monthly: 15,000<br>Qualified<br>Single: 15,000  | No Extended  | Care Waiver  | No- Lo<br>No- Te   | employment<br>ng Term Care<br>rminal Illness<br>nualization |            | Only<br>Available in:<br>FL IA IN<br>KY MD<br>MS NH<br>NV OH<br>OK PA TX<br>UT                |  |
|  |  | MD, MS, NH, NV, OK, PA, UT (10 years):  | 10 9<br>8.3 7.2  | 8 7 6<br>6.1 5.4 4.7   |  | 3 2<br>2.5 1.7  | 1 0.8      | Premium B   |  |
|  | Guarante   | eed Minimum Value:  | 87.5   | % of Premium at 1  | 1.00% (GMR/  | 1000 \$1,025)   |            |   |  |
|  | Account Two-Year Safety Gr Monthly Cap Strate One-Year Safety Gr   | ду  | S&P 500<br>S&P 500<br>S&P 500  | Type  1-Year Fixed R  Point to Point  Point to Point  Point to Point   | Reset ate (no bonus Biennial Annual Annual                               | Averaging  )  None  Monthly Sum  None                       | Pa         | rt Spr<br>0.7!<br>25  |  |
| Reliance Standard Life<br>Keystone 10 Index<br>Annuity   | Annuitant: 85  Qualified Owner: 85   | Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000 | No- Extended Yes-Nursing H   | No- Disability  Yes-Hospitalization  No- Long Term Can No- Extended Care Waiver  Yes-Nursing Home  No- Annualization |  | ng Term Care<br>rminal Illness                              |            | Not<br>Available in:<br>AL MN<br>MT NY<br>OR PR VI  |  |
|  | Withdrawal Notes:  Withdrawal Charges 10 years:  Guaranteed Minimum Value:   |   | 9   9   8   7   6   5   4   3   2   1  100% of Premium at 1.00% (GMR/1000 \$1,105) |  |  | 1   | No Premiur |   |  |
|  |  | nt - Capped<br>erage - Capped   | Indicie e S&P 500 S&P 500 S&P 500 S&P 500  | Type  Point to Point  1-Year Fixed R  Point to Point  Point to Point  Point to Point                                 | Reset Annual ate (no bonus Annual Annual Annual                          | Averaging  None  None  Monthly  Monthly                     | Pa         | 20 1.90   |  |
| The Hartford<br>Hartford Saver Solution  | Annuitant:<br>Qualified  | Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000 | No- Disability   | Care Waiver  | No- Lo<br>Yes-Te   | employment<br>ng Term Care<br>rminal Illness<br>nualization |            | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV |  |
| Choice <sup>SM</sup> 10<br>Low-Band  | Withdrawa  | Withdrawal Notes:<br>al Charges 10 years:   | 9 9  | 8   7   6  | 5 4  | 3 2   | 1          | Premium B   |  |
|  | Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 \$1,160)  |   |  |  |  |   |            |   |  |





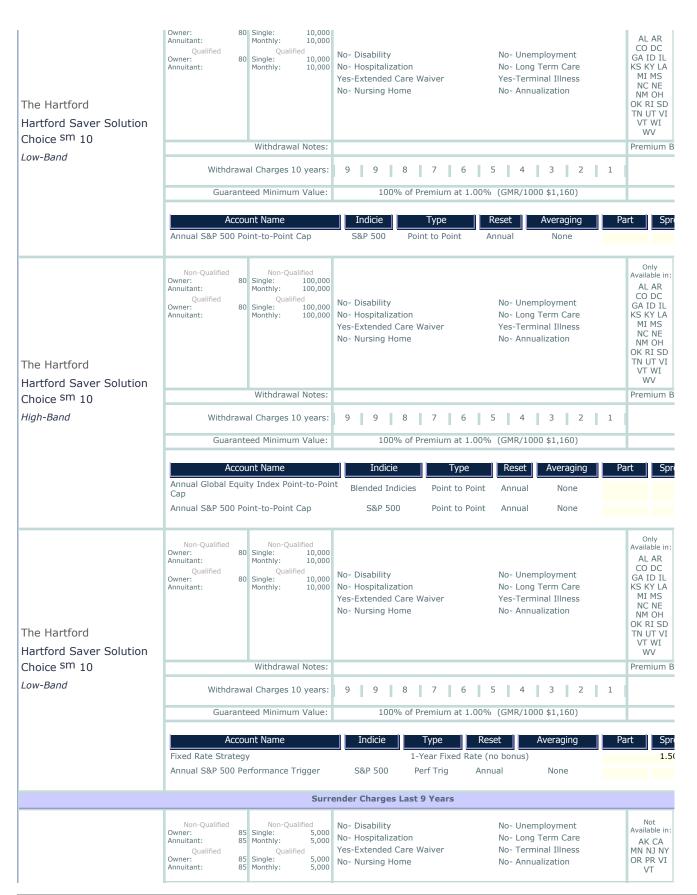






| ead       | Сар  |
|-----------|------|
|           |      |
|           |      |
| onus:     | 5.00 |
| ead<br>)% | Сар  |
|           |      |
|           |      |
| onus:     | 5.00 |
|           |      |
| ead       | 2.00 |
|           |      |
|           |      |
| onus:     | 5.00 |
|           |      |
| ead       | Сар  |
|           |      |







| onus: 5.00   |
|--------------|
| ead Cap 2.10 |
|              |
| onus: 5.00   |
| 2.50<br>2.70 |
|              |
|              |
| onus: 5.00   |
| onus: 5.00   |



|  |   | Withdrawal Notes:  |   |                      |                                       |         |                         |                    |  |              |   | Prem Bonu   |
|--|---|--|---|----------------------|---------------------------------------|---------|-------------------------|--------------------|--|--------------|---|---|
| American General Life<br>Insurance Company | For states AL, AR, AZ<br>ID, IL, IN, KS, KY, LA, MA, M<br>ND, NE, NH, NM, OK, PA, RI, | c, co, ct, dc, fl, ga, hi, ia,<br>d, me, mi, mo, ms, mt, nc,<br>sc, sb, tn, tx, ut, va, wa,<br>wi, wv, wy (9 years): | 10  | 10                   | 9                                     | 8       | 7                       | 6                  | 5  | 4            | 2 |   |
| AG HorizonIndex Annuity                    |   | WI, WV, WY (9 years):<br>DE, NV, OH (9 years):   | 8   | 8                    | 7                                     | 6       | 5                       | 4                  | 3  | 2            | 1 |   |
| 9  | Guarant   | eed Minimum Value:   |   | 90% (                | of Premi                              | um at 1 | .50% (                  | GMR/10             | 00 \$1,0                                     | 70)          |   |   |
|  |   | •  | Indic<br>S&P 5<br>S&P 5                       | 500                  | Point to Point to 1-Year              | Point   | Bien<br>Ann<br>ate (no  | nial<br>ual        | No<br>Monthl                                 | ne           | P | 100<br>100<br>1.20  |
|  | Annuitant: 85  Qualified Owner: 85  | Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000                                    | No- Disal<br>No- Hosp<br>Yes-Exte<br>No- Nurs | italizati<br>nded Ca | re Waiv                               | er      |                         | No- Lon<br>No- Ter | employn<br>g Term<br>minal Ill<br>nualizatio | Care<br>ness |   | Only<br>Available in:<br>CA   |
| American General Life                      |   | Withdrawal Notes:  |   |                      |                                       |         |                         |                    |  |              |   | Prem Bonu   |
| Insurance Company  AG HorizonIndex Annuity |   | states <sub>CA</sub> (9 years):<br>states <sub>OH</sub> (9 years):   | 10<br>8                                       | 10<br>8              | 7                                     | 6       | 5                       | 4                  | 3  | 2            | 1 |   |
| 9 (CA)                                     | Guaranto  | eed Minimum Value:   |   | 90% (                | of Premi                              | um at 2 | .00% (                  | GMR/10             | 00 \$1,1                                     | 19)          |   |   |
|  |   |  | Indic<br>S&P 5<br>S&P 5                       | 500                  | Typ<br>Point to<br>Point to<br>1-Year | Point   | Bieni<br>Ann<br>ate (no | nial<br>ual        | Avera<br>No<br>Monthl                        | ne           | P | Spri<br>2.00  |
|  | Annuitant: 80  Qualified Owner: 80  | Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000                                | No- Hosp                                      | italizati<br>nded Ca | re Waiv                               | er      |                         | No- Lon<br>No- Ter | employm<br>g Term<br>minal Ill<br>nualizatio | Care<br>ness |   | Not<br>Available in:<br>AK CA<br>CT DE<br>MN MO<br>NJ NY OH<br>OR PA PR<br>UT VI VT<br>WA |
|  |   | Withdrawal Notes:  |   |                      |                                       |         |                         |                    |  |              |   | No Premiur  |
|  | For states AL, AR, AZ<br>IL, IN, KS, KY, LA, MA, MD, N<br>NH, NM, OK, RI, SC, SD,     | , co, dc, fl, ga, HI, IA, ID, ME, MI, MS, MT, NC, ND, NE, TN, TX, VA, WI, WV, WY (9 years):                          | 10  | 9                    | 8                                     | 7       | 6                       | 5                  | 4  | 3            | 2 |   |
| American General Life<br>Insurance Company | Fors  | states <sub>NV</sub> (9 years):  | 8   | 8                    | 7                                     | 6       | 5                       | 4                  | 3  | 2            | 1 |   |
| AG Vision Advantage 9                      | Guarante  | eed Minimum Value:   |   | 90% (                | of Premi                              | um at 1 | .50% (                  | GMR/10             | 00 \$1,0                                     | 29)          |   |   |
|  |   | unt Name   | Indi  | cie                  | Ту                                    | ре      | Re                      | set                | Avera  | aging        | P | art Spr   |
|  | Participation Rate a  | •  | SQP :   | 500                  | Point to                              | Point   | Anr                     | nual               | No   | ne           |   | 100   |
|  | Participation Rate a  | •  | S&P !   | 500                  | Point to                              | Point   | Anr                     | nual               | No   | ne           |   | 80  |
|  | Annual Point-to-Po<br>Adjustable Participa<br>Index Cap                               |  | S&P   | 500                  | Point to                              | Point   | Anr                     | nual               | No   | ne           |   | 30  |
|  | Monthly Average A<br>Spread   | ccount with Index  | S&P !   | 500                  | Point to                              | Point   | Anr                     | nual               | Mor  | nthly        |   |   |
|  | Fixed Interest Acco   | unt  |   |                      | 1-Year                                | Fixed R | ate (no                 | bonus)             |  |              |   | 2.00  |
|  | Annuitant: 80  Qualified  | Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000                                | No- Disal<br>No- Hosp<br>Yes-Exte<br>No- Nurs | italizati<br>nded Ca | re Waiv                               | er      |                         | No- Lon<br>No- Ter | employn<br>g Term<br>minal Ill<br>uualizati  | Care<br>ness |   | Only<br>Available in:<br>CA   |
|  |   | Withdrawal Notes:  |   | _                    | _                                     |         |                         | _                  |  | _            | _ | No Premiur  |

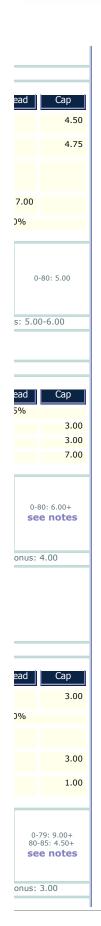






|  | Withdrav   | val Charges 9 years:   | 10   9  | 8   7   | 6   5                        | 4   3  | 2     | L   |                                   |
|--|--|--|---|---|------------------------------|--|-------|---|-----------------------------------|
| American General Life<br>Insurance Company | Guarant  | eed Minimum Value:   | 90%   | % of Premium at 2   | .00% (GMR/1                  | 000 \$1,076)   |       |   |                                   |
| AG Vision Advantage                        |  | unt Name   | Indicie   | Туре  | Reset                        | Averaging  | Pa    | art   | Spre                              |
| 9(CA)                                      | Annual Point-to-Po<br>Participation Rate   | int Account with 100%<br>and an Index Cap  | 6 S&P 500   | Point to Point  | Annual                       | None   |       | 100   |                                   |
|  | Annual Point-to-Po<br>Participation Rate a                                       | int Account with 80% and an Index Cap  | S&P 500   | Point to Point  | Annual                       | None   |       | 80  |                                   |
|  | Annual Point-to-Po<br>Adjustable Particip<br>Cap                                 | int Account with ation Rate and Index  | S&P 500   | Point to Point  | Annual                       | None   |       | 30  |                                   |
|  | Monthly Average A<br>Spread  | ccount with Index  | S&P 500   | Point to Point  | Annual                       | Monthly  |       | 100   |                                   |
|  | Fixed Interest Acco  | ount   |   | 1-Year Fixed R  | Rate (no bonus               | )  |       |   | 2.00                              |
|  | Annuitant: 80  Qualified  Owner: 80  | Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 Monthly: 2,000                  | No- Disability<br>No- Hospitaliza<br>No- Extended (<br>Yes-Nursing Ho | Care Waiver   | No- Lo<br>No- Te             | employment<br>ng Term Care<br>rminal Illness<br>nualization  |       | On<br>Availal<br>CT<br>OR TX                  | ble in:<br>DE<br>X UT             |
|  |  | Withdrawal Notes:  |   |   |                              |  |       | Prem  | Bonu                              |
| EquiTrust Life Insurance Company           | Withdrav   | wal Charges 9 years:   | 9 8 7   | 6.5   5.5   | 4.5 3                        | 3.5 2.5  | 1.5   |   |                                   |
| Builder Bonus Index                        | Guarant  | eed Minimum Value:   | 87.5  | % of Premium at 2   | 2.00% (GMR/                  | 1000 \$1,108)  |       |   |                                   |
|  | 1-Year Fixed Rate<br>1-Year S&P 500 Da<br>1-Year S&P 500 Po<br>2-Year S&P 500 Mo | aily Averaging<br>int-to-Point   | S&P 500<br>S&P 500<br>S&P 500   | 1-Year Fixed R Point to Point Point to Point Point to Point | Reset Annual Annual Biennial | Averaging ) Daily None Monthly                               |       | art   | 1.1!                              |
|  | Annuitant: 80  Qualified Owner: 80   | Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 Monthly: 2,000                  | No- Disability<br>No- Hospitaliza<br>No- Extended (<br>Yes-Nursing Ho | Care Waiver   | No- Lo<br>No- Te             | employment<br>ng Term Care<br>rminal Illness<br>nualization  |       | Availal<br>AK<br>DE I<br>NV<br>OR PF<br>UT VI | DIE IN:<br>CT<br>MN<br>NY<br>R TX |
|  |  | Withdrawal Notes:  |   |   |                              |  |       | Prem  | ium B                             |
|  | For states AL, AR, AZ<br>KS, KY, LA, MA, ME, MI, N<br>NJ, NM, OH, PA, RI,        | , CA, CO, DC, GA, HI, IA, ID,<br>MO, MS, MT, NC, ND, NE, NH,<br>SC, SD, TN, WI, WV, WY (9<br>years): | 17.5  | 17.5  | 7.5                          | 13 10  | 8 6   |   |                                   |
| EquiTrust Life Insurance                   | For states <sub>Fl</sub>   | , IL, IN, MD, OK, VA, VT (9 years):  | 15 15   | 15 1  | 5 15                         | 13 10  | 8 6   |   |                                   |
| Company Market Booster Index               | Guarant  | eed Minimum Value:   | 87.5  | % of Premium at 2   | 2.00% (GMR/                  | 1000 \$1,088)  |       |   |                                   |
| market booster index                       | Accor  | unt Name   | Indicie   | Туре  | Reset                        | Averaging  | ll Pa | art   | Spre                              |
|  |  | aily Average Cap Inde  |   | Point to Point  | Annual                       | Daily  |       |   |                                   |
|  | 1-Year Fixed Interes   | est Account  |   | 1-Year Fixed R  | Rate (no bonus               | )  |       |   | 1.00                              |
|  | 1-Year S&P 500 Mo  |  | S&P 500   | Point to Point  | Annual                       | Monthly  |       | 10  |                                   |
|  | · ·  | int-to-Point Cap Inde  | S&P 500   | Point to Point  | Annual                       | None   |       |   |                                   |
|  | 1-Year S&P 500 Mo<br>Account   | onthly Cap Index   | S&P 500   | Point to Point  | Annual                       | Monthly Sum  |       |   |                                   |
|  | Annuitant: 85  Qualified  Owner: 85  | Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000                | No- Disability<br>No- Hospitaliza<br>No- Extended (<br>Yes-Nursing Ho | Care Waiver   | No- Lo<br>Yes-Te             | nemployment<br>ng Term Care<br>rminal Illness<br>nualization |       |   | oK<br>R UT                        |
|  |  | Withdrawal Notes:  |   |   |                              |  |       | Prem  | ium B                             |
|  |  |  |   | _   |                              |  |       |   |                                   |







|                                | CA, CO, CT, DC,<br>ID, IL, IN, KS, k<br>MS, MT, NC, ND, N<br>OH, RI, SC, SD, T   | states AK, AL, AZ,<br>DE, FL, GA, HI, IA,<br>(Y, LA, ME, MI, MO,<br>E, NH, NJ, NM, NV,<br>N, VA, WI, WV, WY<br>(9 years):<br>es AL, AR, AZ, CA, | 15               | 15   | 15       | 14.5                  | 13.5                 | 12.5  | 10                   | 7          | 4  |                                  |
|--------------------------------|--|---|------------------|--|----------|-----------------------|----------------------|---|----------------------|------------|----|----------------------------------|
| Fidelity & Guaranty Life       | ND, NE, NH, NJ, N  | , IA, ID, IL, IN, KS,<br>I, MO, MS, MT, NC,<br>M, NV, OH, PA, RI,<br>VA, WI, WV, WY (9<br>years):   | 12.5             | 12.5   | 12       | 11                    | 10                   | 9   | 8                    | 7          | 6  |                                  |
| FG Index-Choice 9              |  | MA, TX, WA (9 years):<br>tates AK, CT, FL (9<br>years):   | 9                | 9  | 8        | 7<br>7                | 6                    | 5<br>5  | 4                    | 3          | 2  |                                  |
|                                |  | states <sub>MN</sub> (8 years):   | 8.2              | 8.2  | 7.2      | 6.2                   | 5.2                  | 4.1<br>(GMR/1   | 3.1                  | 171)       | _  |                                  |
|                                |  | unt Name  | In               | dicie  |          | /ре                   | Rese                 |   | Averag               |            | D: | art Spr                          |
|                                |  | inual Point-to-Point  |                  | P 500  |          | o Point               | Annu                 |   | None                 |            | 10 | эрг                              |
|                                | 1-Year S&P 500 Mo  | onthly Average  | S&I              | P 500  | Point t  | o Point               | Annu                 | al  | Month                | ly         |    |                                  |
|                                |  | onthly Point-to-Point   |                  | P 500  |          | o Point               | Annu                 |   | lonthly              |            |    |                                  |
|                                |  | onthly Point-to-Point   |                  | P 500  |          | o Point               | Bienn                |   | lonthly              |            |    |                                  |
|                                | Fixed Account  | onthly Point-to-Point   | 301              | P 500  |          | o Point<br>ar Fixed F | Trienr<br>Rate (no b |   | lonthly              | Sum        |    | 1.50                             |
|                                | Annuitant: 80  Qualified  Owner: 80  | Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 10,000 Monthly: 10,000   | No- Ho<br>Yes-Ex | sability<br>ospitaliza<br>stended C<br>ursing Ho | are Wai  | ver                   | N<br>Y               | o- Unem<br>o- Long <sup>-</sup><br>es-Termi<br>o- Annua | Term Ca<br>nal Illne | are<br>ess |    | Not<br>Available in:<br>NY PR VI |
|                                |  | Withdrawal Notes:   |                  |  |          |                       |                      |   |                      |            |    | No Premiur                       |
| ING Annuity and Asset<br>Sales | For states AL, AR, AZ<br>ID, IL, IN, KS, KY, LA, MA, M<br>ND, NE, NH, NM, OH, OK | c, CA, CO, DC, FL, GA, HI, IA,<br>ID, ME, MI, MO, MS, MT, NC,<br>I, RI, SC, SD, TN, VA, VT, WI,<br>WV, WY (9 years):                            | 9                | 9  | 9        | 9                     | 8                    | 7   | 6                    | 5          | 4  |                                  |
| ING Envoy Nine Fixed           | Ages 0 to 55 in s  | states AK, DE, MN,<br>, UT, WA (9 years):   | 9                | 9  | 9        | 9                     | 8                    | 7   | 6                    | 5          | 4  |                                  |
| Index Annuity                  | Age 56+ in state   | es AK, DE, MN, NJ,  | 9                | 8  | 7        | 6                     | 5                    | 4   | 3                    | 2          | 1  |                                  |
| Low-Band                       |  | states <sub>OR</sub> (9 years):   | 9                | 8  | 7        | 6                     | 5                    | 4   | 3                    | 2          | 1  |                                  |
|                                | For  | states <sub>CT</sub> (9 years):   | 9                | 9  | 8        | 7                     | 6                    | 5   | 4                    | 3          | 2  |                                  |
|                                | Guarant  | eed Minimum Value:  |                  | 87.5   | % of Pr  | emium at              | 1.00%                | (GMR/10   | 00 \$957             | 7)         |    |                                  |
|                                | Accou  | unt Name  |                  | Indicie  | 11       | Туре                  | · 1                  | Reset   | Avera                | aina 1     | Pa | art Spre                         |
|                                |  | nt Cap Index Strateg  | y Ble            | nded Ind   | icies    | Point to              |                      | Annual  | No                   |            |    |                                  |
|                                | Fixed Rate Strateg   | у   |                  |  | 1-Yea    | ar Fixed F            | Rate (no l           | oonus)  |                      |            |    | 1.50                             |
|                                | Annuitant: 80  Qualified  Owner: 80  | Non-Qualified Single: 75,000 Monthly: 75,000 Qualified Single: 75,000 Monthly: 75,000   | No- Ho<br>Yes-Ex | sability<br>ospitaliza<br>itended (<br>ursing Ho | Care Wai | ver                   | N<br>Y               | o- Unem<br>o- Long <sup>-</sup><br>es-Termi<br>o- Annua | Term Ca<br>nal Illne | are<br>ess |    | Not<br>Available in:<br>NY PR VI |
|                                |  | Withdrawal Notes:   |                  |  |          |                       |                      |   |                      |            |    | No Premiur                       |
| ING Annuity and Asset<br>Sales | For states AL, AR, AZ<br>ID, IL, IN, KS, KY, LA, MA, M<br>ND, NE, NH, NM, OH, OK | r, ca, co, dc, fl, ga, hi, ia,<br>ld, ME, MI, Mo, MS, MT, NC,<br>r, Ri, Sc, Sd, TN, VA, VT, WI,<br>wv, wy (9 years):                            | 9                | 9  | 9        | 9                     | 8                    | 7   | 6                    | 5          | 4  |                                  |
| ING Envoy Nine Fixed           | Ages 0 to 55 in s  | states AK, DE, MN,<br>, UT, WA (9 years):   | 9                | 9  | 9        | 9                     | 8                    | 7   | 6                    | 5          | 4  |                                  |
| Index Annuity                  | Age 56+ in state   | es AK, DE, MN, NJ,<br>J, UT, WA (9 years):  | 9                | 8  | 7        | 6                     | 5                    | 4   | 3                    | 2          | 1  |                                  |
| High-Band                      | For  | states <sub>OR</sub> (9 years):   | 9                | 8  | 7        | 6                     | 5                    |   | 3                    | 2          | 1  |                                  |
|                                | For  | states <sub>CT</sub> (9 years):   | 9                | 9  | 8        | 7                     | 6                    | 5   | 4                    | 3          | 2  |                                  |
|                                | Guarant  | eed Minimum Value:  |                  | 87.5   | % of Pr  | emium at              | 1.00%                | (GMR/10   | 00 \$957             | 7)         |    |                                  |
|                                | Accou  | unt Name  |                  | Indicie  |          | Туре                  |                      | Reset   | Avera                | ging _     | Pa | art Spre                         |
|                                |  |   |                  |  |          | ~                     |                      |   |                      |            |    |                                  |



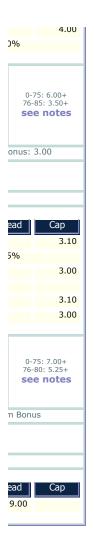


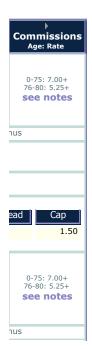


|                                 | 1-Year Point-to-Point Cap Index Strategy<br>Fixed Rate Strategy   | y Blended Indicies Point to Point Annual None  1-Year Fixed Rate (no bonus)  | 1.50  |
|---------------------------------|---|--|---|
|                                 | Non-Qualified<br>Owner:         Non-Qualified<br>Single:         10,000           Annuitant:         85 Monthly:         10,000           Qualified<br>Owner:         85 Single:         10,000           Annuitant:         85 Monthly:         10,000 | No- Disability No- Hospitalization No- Extended Care Waiver Yes-Terminal Illness No- Annualization No- Annualization No- Unemployment Yes-Long Term Care No- Special Enhanced Life Income Options Yes-Nursing Home | Only<br>Available in:<br>AK CA<br>CT IL MN<br>MO NJ PA<br>UT WA |
|                                 | Withdrawal Notes:   |  | Premium B   |
| Life of the Courthment          | Withdrawal Charges 9 years:   | 8.25   8.25   7.25   6.25   5   4   3   2   1  |   |
| Life of the Southwest           | Guaranteed Minimum Value:   | 90% of Premium at 1.95% (GMR/1000 \$1,103)   |   |
| SecurePlus Premier 3            | Account Name  | Indicie Type Reset Averaging Pa  | art   Spr   |
|                                 | S&P 500 Ending Index Rate Option 2  | S&P 500 Point to Point Annual None   | 50  |
|                                 | Declared Fixed Account  | 1-Year Fixed Rate (no bonus)   | 1.9!  |
|                                 | Russell 2000 Ending Index Rate Option 1   | Russell 2000 Point to Point Annual None  | 100   |
|                                 | 1-Year S&P 500 Average  | S&P 500 Point to Point Annual Daily  | 30  |
|                                 | Russell 2000 Ending Index Rate Option 2   | 2 Russell 2000 Point to Point Annual None  | 50  |
|                                 | S&P 500 Ending Index Rate Option 1  | S&P 500 Point to Point Annual None   |   |
|                                 | Non-Qualified   | No- Disability No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Nursing Home Yes-Annualization  | Not<br>Available in:<br>NY                                      |
| Lincoln Financial Group         | Withdrawal Notes:   |  | No Premiur  |
| Lincoln OptiChoice 9  High-Band | Withdrawal Charges 9 years:   | 9   8   7   6   5   4   3   2   1  |   |
|                                 | Guaranteed Minimum Value:   | 100% of Premium at 1.00% (GMR/1000 \$1,094)  |   |
|                                 | Account Name 1-Year Monthly Average   | Indicie Type Reset Averaging Pa  | art Spre  |

| ▶ Company / Product     | Issue Ages                        | Minimum<br>Premiums   | Withdrawal Provisions  | States                     |
|-------------------------|-----------------------------------|---|--|----------------------------|
|                         | Annuitant: 80 Qualified Owner: 80 | Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 2,000 Monthly: 2,000         | No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization  | Not<br>Available in:<br>NY |
| Lincoln Financial Group |                                   | Withdrawal Notes:   |  | No Premium Boi             |
| Lincoln OptiChoice 9    | Withdrav                          | wal Charges 9 years:  | 9   8   7   6   5   4   3   2   1  |                            |
| Low-band                | Guarant                           | eed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000<br>\$1,094)   |                            |
|                         | Accou<br>1-Year Monthly Cap       | int Name  | Indicie Type Reset Averaging S&P 500 Point to Point Annual Monthly Sum   | Part Spro                  |
|                         | Annuitant: 80 Qualified Owner: 80 | Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000 | No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home  No- Unemployment No- Long Term Care Yes-Annualization | Not<br>Available in:<br>NY |
| Lincoln Financial Group |                                   | Withdrawal Notes:   |  | No Premium Boi             |









| Lincoln OptiChoice 9  High-Band | Withdrawal Charges 9 years: Guaranteed Minimum Value:   | 9   8   7   6   5   4   3   2   1<br>100% of Premium at 1.00% (GMR/1000<br>\$1,094)                                     |   |
|---------------------------------|---|---|---|
|                                 | Account Name Performance Triggered  | Indicie Type Reset Averaging  S&P 500 Perf Trig Annual None   | Part Spr                                  |
|                                 | Non-Qualified Owner: 80 Single: 5,000 Annuitant: 80 Monthly: 5,000 Qualified Owner: 80 Single: 2,000 Annuitant: 80 Monthly: 2,000         | No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home Yes-Annualization | Not<br>Available in:<br>NY                |
| Lincoln Financial Group         | Withdrawal Notes:   |   | No Premium Boi                            |
| Lincoln OptiChoice 9  Low-Band  | Withdrawal Charges 9 years:   | 9   8   7   6   5   4   3   2   1   |   |
|                                 | Guaranteed Minimum Value:   | 100% of Premium at 1.00% (GMR/1000<br>\$1,094)  |   |
|                                 | Account Name Fixed Account  | Indicie Type Reset Averaging  1-Year Fixed Rate (no bonus)  | Part Spro                                 |
|                                 | Non-Qualified Owner: 80 Single: 100,000 Annuitant: 80 Monthly: 100,000 Qualified Owner: 80 Single: 100,000 Annuitant: 80 Monthly: 100,000 | No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home Yes-Annualization | Not<br>Available in:<br>NY                |
| Lincoln Financial Group         | Withdrawal Notes:   |   | No Premium Boi                            |
| Lincoln OptiChoice 9            | Withdrawal Charges 9 years:   | 9   8   7   6   5   4   3   2   1   |   |
| High-Band                       | Guaranteed Minimum Value:   | 100% of Premium at 1.00% (GMR/1000<br>\$1,094)  |   |
|                                 | Account Name Fixed Account  | Indicie Type Reset Averaging  1-Year Fixed Rate (no bonus)  5% 0.00 Point to Point Appual Monthly Sum                   | Part Spro                                 |
|                                 | 1-Year Monthly Cap  | S&P 500 Point to Point Annual Monthly Sum   |   |
|                                 | Non-Qualified Owner: 80 Single: 5,000 Annuitant: 80 Monthly: 5,000 Qualified Owner: 80 Single: 2,000 Annuitant: 80 Monthly: 2,000         | No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home Yes-Annualization | Not<br>Available in:<br>NY                |
| Lincoln Financial Group         | Withdrawal Notes:   |   | No Premium Boi                            |
| Lincoln OptiChoice 9            | Withdrawal Charges 9 years:   | 9   8   7   6   5   4   3   2   1   |   |
| Low-Band                        | Guaranteed Minimum Value:   | 100% of Premium at 1.00% (GMR/1000<br>\$1,094)  |   |
|                                 | Account Name Performance Triggered 1-Year Monthly Average   | Indicie Type Reset Averaging  S&P 500 Perf Trig Annual None  S&P 500 Point to Point Annual Monthly                      | Part Spr                                  |
|                                 | Surrender Charges   | Last 8 Years  |   |
|                                 | Non-Qualified Owner: 80 Single: 5,000 Annuitant: 80 Monthly: 5,000 Qualified Owner: 80 Single: 2,000 Annuitant: 80 Monthly: 2,000         | Yes-Extended Care Waiver No- Terminal Illness No- Nursing Home No- Annualization  | Not<br>Available in:<br>CA NY PR VI<br>VT |
|                                 | Withdrawal Notes:   |   | No Premium Boi                            |
|                                 | Withdrawal Charges 8 years:   | 8 7 6 5 4 3 2 1   | 1   |



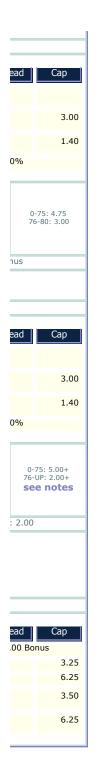
| ead Cap   |
|---|
| 0-75: 7.00+<br>76-80: 5.25+<br><b>see notes</b> |
| nus   |
|   |
|   |
|   |
|   |
| ead Cap   |
|   |
| 0-75: 7.00+<br>76-80: 5.25+<br><b>see notes</b> |
| nus   |
| 103   |
|   |
|   |
|   |
| ead Cap   |
| 1.60  |
|   |
| 0-75: 7.00+<br>76-80: 5.25+<br><b>see notes</b> |
| nus   |
|   |
|   |
|   |
|   |
|   |
| ead Cap   |
|   |
| ead Cap   |
|   |
|   |
|   |
| 9.00  |



| American General Life Insurance<br>Company | Guaranteed Minimum Value:  | 90% of Premium at 1.50% (GMR/1000 \$1,014)   |
|--|--|--|
| AG Global 8 Index Annuity                  | Account Name   | Indicie Type Reset Averaging Part S  |
|  | Annual Point-to-Point Account with<br>Participation Rate   | S&P 500 Point to Annual None 30  |
|  | Global Multiple Index Account with Cap   | Blended Point to Annual None<br>Indicies Point   |
|  | Monthly Additive Account with Cap  | S&P 500 Point to Annual Monthly Sum  |
|  | Fixed Interest Account   | 1-Year Fixed Rate (no bonus)   |
|  | Non-Qualified Owner: 80 Single: 5,000 Annuitant: 80 Monthly: 5,000 Qualified Owner: 80 Single: 2,000 Annuitant: 80 Monthly: 2,000  | No- Disability No- Hospitalization No- Long Term Care No- Extended Care Waiver No- Nursing Home No- Annualization  No- Annualization  No- Disability No- Inemployment Only Available in: CA        |
|  | Withdrawal Notes:  | No Premium E   |
|  | Withdrawal Charges 8 years:  | 8   7   6   5   4   3   2   1  |
| American General Life Insurance<br>Company | Guaranteed Minimum Value:  | 90% of Premium at 2.00% (GMR/1000 \$1,054)   |
| AG Global 8 Index Annuity (CA)             | Account Name   | Indicie Type Reset Averaging Part S  |
|  | Annual Point-to-Point Account with Participation Rate  | S&P 500 Point to Annual None 30  |
|  | Global Multiple Index Account with Cap   | Blended Point to Annual None   |
|  | Monthly Additive Account with Cap  | S&P 500 Point to Annual Monthly Point Sum  |
|  | Fixed Interest Account   | 1-Year Fixed Rate (no bonus)   |
|  | Non-Qualified Owner: Annuitant: Qualified Owner: 80 Annuitant: Qualified Owner: 80 Annuitant: Non-Qualified Monthly: 5,000 Monthly: 5,000 Monthly: 5,000                 | No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Extended Care Waiver No- Annualization No- Annualization Not Available in: AK CT DE HI MN NJ NY OK OR PA PR UT VI |
|  | Withdrawal Notes:  | Premium Boni   |
|  | For states AL, AR, AZ, CO, DC, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, RI, SC, SD, TN, TX, VA, VT, WI, WV, WY (8 years): | 10 9 8 7 6 5 4 2   |
| Liberty Life Insurance Company             | For states <sub>CA, WA</sub> (8 years):  | 9   8   7   6   5   4   3   2  |
| Enhanced Choice 8                          | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$966)   |
|  | Account Name   | Indicie Type Reset Averaging Part S  |
|  | 8 Year Fixed Account   | 1-Year Fixed Rate with Bonus 2.25% +   |
|  | 1-Year DJIA Quarterly Point-to-Point Cap   | - '  |
|  | 1-Year DJIA Monthly Average Cap 1-Year S&P 500 Monthly Additive Point-to-Point Cap   | DJIA Point to Point Annual Monthly  S&P 500 Point to Point Annual Monthly Sum  |
|  | 1-Year S&P 500 Annual Point-to-Point<br>Cap  | S&P 500 Point to Point Annual None   |

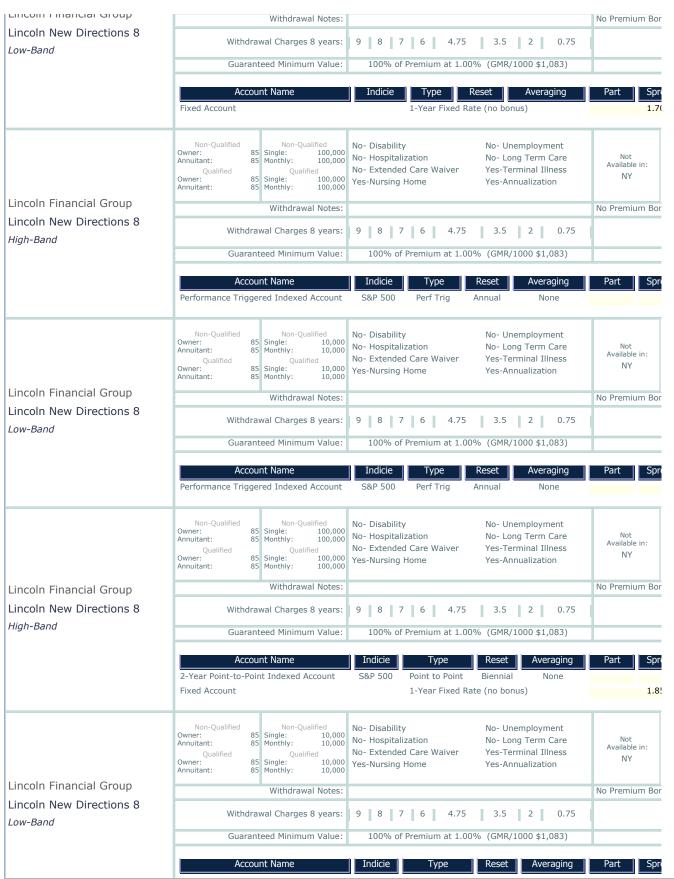
| ▶ Company / Product     | Issue Ages                          | Minimum<br>Premiums   | Withdrawal Provisions   | States                      |
|-------------------------|-------------------------------------|---|---|-----------------------------|
| Lincoln Financial Group | Annuitant: 85  Qualified  Owner: 85 | Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000 | No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home Yes-Annualization | Not<br>Available in :<br>NY |











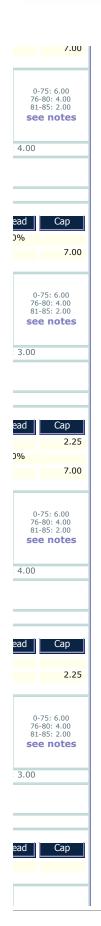


| us                           |
|------------------------------|
|                              |
|                              |
|                              |
|                              |
| ead Cap                      |
| %                            |
|                              |
|                              |
| 0-75: 4.50+<br>76-80: 3.50+  |
| 81-85: 2.25+<br>see notes    |
| See notes                    |
| us                           |
| uo                           |
|                              |
|                              |
|                              |
| ad Cap                       |
| Сар                          |
|                              |
|                              |
| 0-75: 4.50+                  |
| 76-80: 3.50+<br>81-85: 2.25+ |
| see notes                    |
|                              |
| us                           |
|                              |
|                              |
|                              |
|                              |
| ead Cap                      |
|                              |
|                              |
|                              |
| 0-75: 4.50+<br>76-80: 3.50+  |
| 81-85: 2.25+                 |
| see notes                    |
|                              |
| us                           |
|                              |
|                              |
|                              |
|                              |
| ad Cap                       |
| 7.45                         |
| 5%                           |
|                              |
|                              |
| 0-75: 4.50+<br>76-80: 3.50+  |
| 81-85: 2.25+                 |
| see notes                    |
|                              |
| ius                          |
|                              |
|                              |
|                              |
|                              |
| ead Cap                      |



|                                | 2-Year Point-to-Point Indexed Account  | S&P 500 Point to Point Biennial None  |                                     |
|--------------------------------|--|---|-------------------------------------|
|                                | Non-Qualified  | No- nospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Annualization  | Not<br>Available in:<br>MN NY OR UT |
| Lincoln Financial Group        | Withdrawal Notes:  |   | Premium Bonus:                      |
| Lincoln OptiPoint 8  High-Band | Withdrawal Charges 8 years:  | 9   8   7   6   5   4   3   2   |                                     |
| Trigit-Datiu                   | Guaranteed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000 \$1,126)   |                                     |
|                                | Account Name   | Indicie Type Reset Averaging  | Part Spr                            |
|                                | Fixed Account  | 1-Year Fixed Rate (no bonus)  | 1.00                                |
|                                | 2-Year Point-to-Point Indexed Account  | S&P 500 Point to Point Biennial None  |                                     |
|                                | Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Owner: 85 Annuitant: 85 Owner: 90 Owne | No- Disability No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Nursing Home Yes-Annualization                             | Not<br>Available in:<br>MN NY OR UT |
| Lincoln Financial Group        | Withdrawal Notes:  |   | Premium Bonus:                      |
| Lincoln OptiPoint 8            | Withdrawal Charges 8 years:  | 9   8   7   6   5   4   3   2   |                                     |
| Low-Band                       | Guaranteed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000 \$1,115)   |                                     |
|                                | Account Name 2-Year Monthly Cap Indexed Account Fixed Account 2-Year Point-to-Point Indexed Account  | Indicie Type Reset Averaging  S&P 500 Point to Point Biennial Monthly Sum  1-Year Fixed Rate (no bonus)  S&P 500 Point to Point Biennial None | Part Spr<br>1.00                    |
|                                | Non-Qualified  | No- Extended Care Waiver  Yes-Nursing Home  Yes-Annualization  Yes-Annualization  | Not<br>Available in:<br>MN NY OR UT |
| Lincoln Financial Group        | Withdrawal Notes:  |   | Premium Bonus:                      |
| Lincoln OptiPoint 8  High-Band | Withdrawal Charges 8 years:  | 9   8   7   6   5   4   3   2   |                                     |
| Ingil Dana                     | Guaranteed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000 \$1,126)   |                                     |
|                                | Account Name Performance Triggered Indexed Account 2-Year Monthly Cap Indexed Account  | IndicieTypeResetAveragingS&P 500Perf TrigAnnualNoneS&P 500Point to PointBiennialMonthly Sum   | Part Spro                           |
| Lincoln Financial Group        | Non-Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000 Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000  | No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home Yes-Annualization  | Not<br>Available in:<br>MN NY OR UT |
| '                              | Withdrawal Notes:  |   | Premium Bonus:                      |
| Lincoln OptiPoint 8  Low-Band  | Withdrawal Charges 8 years:  | 9 8 7 6 5 4 3 2   |                                     |
|                                | Guaranteed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000 \$1,115)   |                                     |
|                                | Account Name Performance Triggered Indexed Account   | Indicie Type Reset Averaging  S&P 500 Perf Trig Annual None   | Part Spri                           |
|                                | Non-Qualified Non-Qualified  | No- Disability Yes-Unemployment   | Not<br>Available in:                |







|   | Qualified Qualified  | No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA   |
|---|--|--|
|   | Withdrawal Notes:  | No Premium Bor   |
| North American Company<br>Freedom Choice (5%) 8       | For states ar, az, ca, co, dc, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 years): | 9 8 7 6 5 4 2  |
| High-Band   | ( , , ,  | 9 8 7 7 6 5 4 2  |
|   | For states <sub>TX</sub> (8 years):  | 8 8 7 6 5 4 3 2  |
|   | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$948)   |
|   |  |  |
|   | Account Name   | Indicie Type Reset Averaging Part Spro   |
|   | 1-Year S&P 500 Monthly Point-to-Point Cap  | S&P 500 Point to Point Annual Monthly Sum  |
|   | Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Qualified Qualified   | No- Disability  No- Disability  Yes-Unemployment  No- Hospitalization  No- Long Term Care  No- Extended Care Waiver  Yes-Terminal Illness  No- Annualization  Not  Available in:  AK AL CT DE  MN MT NV NY  OR PA PR TX  UT VA VI VT  WA |
|   | Withdrawal Notes:  | No Premium Bor   |
| North American Company Freedom Choice (5%) 8 Low-Band | NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (Oyears):  For states <sub>IL</sub> (8 years):  | 9 9 8 7 6 5 4 2<br>9 8 7 7 6 5 4 2<br>3 8 7 6 5 4 3 2  |
|   | 7 or states 1x (6 years).  |  |
|   | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$948)   |
|   | Account Name   | Indicie Type Reset Averaging Part Spro   |
|   | 1-Year Fixed   | 1-Year Fixed Rate (no bonus)   |
|   | 1-Year S&P 400 Annual Point-to-Point   | S&P 400 Point to Point Annual None   |
|   | Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000 Qualified Qualified Qualified   | No- Disability  No- Disability  Yes-Unemployment  No- Hospitalization  No- Long Term Care  No- Extended Care Waiver  Yes-Terminal Illness  No- Annualization  Not  Available in:  AK AL CT DE  MN MT NV NY  OR PA PR TX  UT VA VI VT  WA |
|   | Withdrawal Notes:  | No Premium Bor   |
| North American Company                                | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 Years): | 9 9 8 7 6 5 4 2  |
| Freedom Choice (5%) 8                                 | = \ / /  | 9 8 7 7 6 5 4 2  |
| High-Band   | For states <sub>TX</sub> (8 years):  | 3 8 7 6 5 4 3 2  |
| _   | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$948)   |
|   | A  | Tallia David Associated David Co   |
|   | Account Name   | Indicie Type Reset Averaging Part Spro   |
|   | 1-Year Russell 2000 Annual<br>Point-to-Point   | Russell 2000 Point to Point Annual None  |
|   | 1-Year Fixed   | 1-Year Fixed Rate (no bonus) 2.40  |
|   | 1-Year S&P 500 Annual Point-to-Point<br>Cap  | S&P 500 Point to Point Annual None   |

| ▶ Company / Product | Issue Ages    | Minimum<br>Premiums | Withdrawal Provisions | States               |
|---------------------|---------------|---------------------|-----------------------|----------------------|
|                     | Non-Qualified | Non-Qualified       |                       | Not<br>Available in: |









|   | Annuitant: 85 Monthly: 10,000 Qualified Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000  | UT VA VI VT<br>WA  |
|---|---|--|
| North American Company                          | Withdrawal Notes:   | No Premium I   |
| Freedom Choice (5%) 8  Low-Band                 | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 vears):  | 9 9 8 7 6 5 4 2  |
| Low-Bariu                                       | For states $_{\rm IL}$ (8 years):<br>For states $_{\rm TX}$ (8 years):  | 9 8 7 7 6 5 4 2<br>8 8 7 6 5 4 3 2   |
|   | Guaranteed Minimum Value:   | 87.5% of Premium at 1.00% (GMR/1000 \$948)   |
|   | Account Name  | Indicie Type Reset Averaging Part Spr  |
|   | 1-Year Nasdaq-100 Annual Point-to-Poin  |  |
|   | Annuitant: 85 Monthly: 250,000  Qualified Qualified  Owner: 85 Single: 250,000  | No- Disability  No- Hospitalization  No- Extended Care Waiver  Yes-Unemployment  No- Long Term Care  Yes-Terminal Illness  No- Annualization   |
|   | Withdrawal Notes:   | No Premium I   |
| North American Company<br>Freedom Choice (5%) 8 | For states ar, az, ca, co, dc, fl, ga, hi, ia, id, in, ks, ky, la, ma, md, me, mi, mo, ms, nc, nd, ne, nh, nj, nm, oh, ok, ri, sc, sd, tn, wi, wv, wy (8 years):  | 9 9 8 7 6 5 4 2  |
| High-Band                                       | For states $_{\text{IL}}$ (8 years):<br>For states $_{\text{TX}}$ (8 years):  | 9 8 7 7 6 5 4 2<br>8 8 7 6 5 4 3 2   |
|   |   |  |
|   | Account Name  1-Year Dow Jones EuroStoxx 50 Point-to-Point  | Indicie Type Reset Averaging Part Spr  DJ EuroStoxx Point to Point Annual None   |
|   | Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 2,000  | DJ EuroStoxx Point to Annual None  |
|   | Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 2,000  | No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home  No- Hospitalization No- Annualization  |
| North American Company<br>Freedom Choice (5%) 8 | I-Year Dow Jones EuroStoxx 50 Point-to-Point  Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Single: 10,000 Monthly: 10,000 Qualified Owner: 85 Single: 2,000 Monthly: 2,000  Withdrawal Notes:  For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, ON, CN, RI, SC, SD, TN, WI, WW, WY (8)                       | No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home  No- Manual None  Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization No- Annualization No- Annualization No- Manualization Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA   |
| , ,   | 1-Year Dow Jones EuroStoxx 50 Point-to-Point  Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000  Withdrawal Notes:  | DJ EuroStoxx Point to Point Annual None  No- Disability Yes-Unemployment No- Long Term Care Yes-Nursing Home Yes-Terminal Illness No- Annualization  No- Annualization  No- Annualization  No- Annualization  No- Paper TX  UT VA VI VT  WA  No Premium 6  |
| Freedom Choice (5%) 8                           | 1-Year Dow Jones EuroStoxx 50 Point-to-Point  Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000  Withdrawal Notes:  For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WW, WY (8 Years): For states IL (8 years): | No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home  Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization No- Annualization No- Pa PR TX UT VA VI VT WA  No Premium B   |
| Freedom Choice (5%) 8                           | Non-Qualified Owner: Annuitant:  Single: Owner: Annuitant:  Withdrawal Notes:  For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WW, WY  For states IL (8 years): For states TX (8 years):   | DJ EuroStoxx Point to Point Annual None  No- Disability No- Hospitalization No- Extended Care Waiver Yes-Terminal Illness No- Annualization No- Annualization  No- Paper Tx UT VA VI VT WA  No Premium B  9 9 8 7 7 6 5 4 2 9 8 7 7 6 5 4 2 8 8 7 6 5 4 3 2 87.5% of Premium at 1.00% (GMR/1000 \$948)   |
| Freedom Choice (5%) 8                           | Non-Qualified Owner: Annuitant:  Withdrawal Notes:  For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 Years):  For states IL (8 years):  Guaranteed Minimum Value:  | DJ EuroStoxx Point to Point Annual None  No- Disability No- Hospitalization No- Extended Care Waiver Yes-Terminal Illness No- Annualization No- Annualization  No- Paper Tx UT VA VI VT WA  No Premium B  9 9 8 7 7 6 5 4 2 9 8 7 7 6 5 4 2 8 8 7 6 5 4 3 2 87.5% of Premium at 1.00% (GMR/1000 \$948)   |
| Freedom Choice (5%) 8                           | 1-Year Dow Jones EuroStoxx 50 Point-to-Point    Non-Qualified Owner: 85   | DJ EuroStoxx Point to Point None  No- Disability No- Hospitalization No- Extended Care Waiver Yes-Terminal Illness No- Annualization No- Annualization  Pa PR TX UT VA VI VT WA  No Premium II  9 9 8 7 7 6 5 4 2 9 8 7 7 6 5 4 2 8 8 7 6 5 4 3 2 87.5% of Premium at 1.00% (GMR/1000 \$948)  Indicie Type Reset Averaging Part Spr Nasdaq 100 Point to Point Annual Monthly Sum   |
| Freedom Choice (5%) 8                           | 1-Year Dow Jones EuroStoxx 50 Point-to-Point    Non-Qualified Owner: 85   | DJ EuroStoxx Point to Point None  No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home  Part No- Femium at 1.00% (GMR/1000 \$948)  No- Disability No- Disability No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home  No- Disability No- Disability No- Hospitalization No- Extended Care Waiver Yes-Terminal Illness No- Annualization  No- Disability No- Hospitalization No- Extended Care Waiver Yes-Terminal Illness No- Annualization  No- Extended Care Waiver Yes-Terminal Illness No- Annualization  No- Disability No- Annualization No- Extended Care Waiver Yes-Terminal Illness No- Annualization  No- Point No- Point No- |

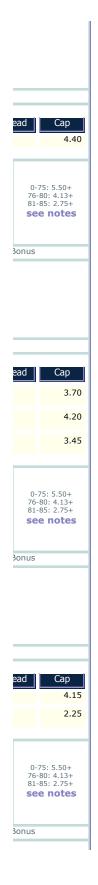


| 0-75: 5.50+<br>76-80: 4.13+<br>81-85: 2.75+<br><b>see notes</b> |
|---|
| 3onus   |
|   |
|   |
|   |
|   |
| ead Cap   |
| 3.45  |
|   |
| 0-75: 5.50+<br>76-80: 4.13+<br>81-85: 2.75+                     |
| 81-85: 2.75+<br>see notes                                       |
|   |
| 3onus   |
|   |
|   |
|   |
|   |
| ead Cap   |
| 5.10  |
|   |
|   |
| 0-75: 5.50+<br>76-80: 4 13+                                     |
| 0-75: 5.50+<br>76-80: 4.13+<br>81-85: 2.75+<br><b>see notes</b> |
|   |
|   |
| see notes   |
| see notes  3onus  |
| 3onus  Cap  |
| ead Cap 2.00  |
| ead Cap  2.00   |
| ead Cap 2.00  0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+             |



| Freedom Choice (5%) 8 High-Band                 | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, ND, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 years):  For states IL (8 years): 9 8 7 7 6 5 4 2   |
|---|--|
|   | For states TX (8 years): 8 8 7 6 5 4 3 2  Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$948)   |
|   | Guaranteed Minimum value. 87.3% of Fielmum at 1.00% (GMK/1000 \$546)   |
|   | Account Name Indicie Type Reset Averaging Part S  1-Year Dow Jones Annual Point-to-Point DJIA Point to Point Annual None   |
|   | Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 2,000 Annuitant: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000 A |
|   | Withdrawal Notes: No Premiun   |
| North American Company                          | For states ar, az, ca, co, dc, fl, ga, hi, ia, id, in, ss, ky, la, Ma, Md, ME, Mi, Mo, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 years):   |
| Freedom Choice (5%) 8  Low-Band                 | For states $_{\rm IL}$ (8 years): 9 8 7 7 6 5 4 2 For states $_{\rm TX}$ (8 years): 8 8 7 6 5 4 3 2  |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$948)   |
|   | Account Name Indicie Type Reset Averaging Part S   |
|   | 1-Year S&P 500 Annual Point-to-Point S&P 500 Point to Point Annual None  |
|   | 1-Year Dow Jones EuroStoxx 50 DJ EuroStoxx Point to Point to Point None  |
|   | 1-Year Russell 2000 Annual Russell 2000 Point to Point Point Annual None   |
|   | Non-Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000 Qualified Owner: 85 Single: 250,000 Qualified Owner: 85 Single: 250,000 Annuitant: 85 Single: 250,000 Annuitant: 85 Single: 250,000 Mor- Disability No- Hospitalization No- Long Term Care DE MN MT NV NY OR PA PR TX UT VA VI V WA   |
|   | Withdrawal Notes: No Premiun   |
| North American Company<br>Freedom Choice (5%) 8 | For states Ar, Az, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WJ, WV, WY (8 9 9 8 7 6 5 4 2 years):   |
| High-Band                                       | For states $_{\text{IL}}$ (8 years): 9 8 7 7 6 5 4 2<br>For states $_{\text{TX}}$ (8 years): 8 8 7 6 5 4 3 2   |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$948)   |
|   | Account Name Indicie Type Reset Averaging Part S  1-Year Nasdaq-100 Annual Point-to-Point Nasdaq 100 Point to Point Annual None 1-Year Nasdaq-100 Monthly Point-to-Point Cap Nasdaq 100 Point to Point Annual Monthly Sum  |
|   | Non-Qualified Owner: 85 Annuitant: 85 Single: 10,000 Qualified Owner: 85 Annuitant: 85 Single: 2,000 Annuitant: 85 Single: 2,000 Morbly: 2,000 |
|   | Withdrawal Notes: No Premiun   |

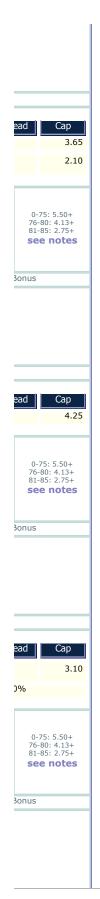






| North American Company Freedom Choice (5%) 8 Low-Band | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 years): For states $_{\rm IL}$ (8 years): For states $_{\rm TX}$ (8 years): | 9 9 8 7 6 5 4 2<br>9 8 7 7 6 5 4 2<br>8 8 7 6 5 4 3 2                       |
|---|--|---|
|   | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$948)                                  |
|   | Account Name   | Indicia Tuno Docat Avargaina Part Car                                       |
|   | 1-Year Dow Jones Annual Point-to-Point   | Indicie Type Reset Averaging Part Spr                                       |
|   | 1-Year S&P 500 Monthly Point-to-Point<br>Cap   | S&P 500 Point to Point Annual Monthly Sum                                   |
|   | Annuitant: 85 Monthly: 250,000 Qualified Owner: 85 Single: 250,000   | No Fisher and Green Weissen Von Terresine I Illeans                         |
| North American Company                                | Withdrawal Notes:  | No Premium E  |
| Freedom Choice (5%) 8  High-Band                      | For states ar, az, ca, co, dc, fl, ga, hi, ia, id, in, ks, ky, la, ma, md, me, mi, mo, ms, nc, nd, ne, ni, nj, nm, oh, ok, ri, sc, sd, rn, wi, wv, wy (8 years):   | 9 9 8 7 6 5 4 2   |
| ngir-banu   | For states <sub>IL</sub> (8 years):<br>For states <sub>TX</sub> (8 years):   | 9 8 7 7 6 5 4 2<br>8 8 7 6 5 4 3 2  |
|   | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$948)                                  |
|   | Account Name 1-Year S&P 400 Annual Point-to-Point  | Indicie Type Reset Averaging Part Spr<br>S&P 400 Point to Point Annual None |
|   | Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000  | No- Extended Care Waiver Yes-Terminal Illness DE MN MT NV NY OR             |
|   | Withdrawal Notes:  | No Premium E  |
| North American Company Freedom Choice 8               | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 years):   | 9 9 8 7 6 5 4 2   |
| Low-Band  | For states $_{\rm IL}$ (8 years):<br>For states $_{\rm TX}$ (8 years):   | 9 8 7 7 6 5 4 2<br>8 8 7 6 5 4 3 2  |
|   | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$948)                                  |
|   | Account Name   | Indicie Type Reset Averaging Part Spr                                       |
|   | 1-Year S&P 500 Annual Point-to-Point<br>Cap  | S&P 500 Point to Point Annual None  |
|   | 1-Year Fixed   | 1-Year Fixed Rate (no bonus) 1.70   |
|   | Annuitant: 85 Monthly: 250,000 Qualified Owner: 85 Single: 250,000   | NO- HOSPITALIZATION NO- LONG TERM CARE DE MN MT                             |
| North American Company                                | Withdrawal Notes:  | No Premium E  |
| Freedom Choice 8  High-Band                           | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (years): For states $_{\rm IL}$ (8 years):                                     | 9 9 8 7 6 5 4 2<br>9 8 7 7 6 5 4 2  |
|   | For states <sub>TX</sub> (8 years):  | 8 8 7 6 5 4 3 2   |







|  | Guaranteed Minimum Value:   | 87.5% of Premium at 1.00% (GMR/1000 \$948)  |
|--|---|---|
|  | Account Name 1-Year S&P 400 Annual Point-to-Point   | Indicie Type Reset Averaging Part Sp  S&P 400 Point to Point Annual None  |
|  | Annuitant: 85 Monthly: 10,000  Qualified Qualified  Owner: 85 Single: 2,000   | No Hospitalization No Long Terminal Illinois  |
| North American Company Freedom Choice 8          | Withdrawal Notes:  For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 years): | 9 9 8 7 6 5 4 2   |
| Low-Band   | For states <sub>IL</sub> (8 years):<br>For states <sub>TX</sub> (8 years):  | 9 8 7 7 6 5 4 2<br>8 8 7 6 5 4 3 2  |
|  | Guaranteed Minimum Value:  Account Name  1-Year S&P 500 Monthly Point-to-Point  | Indicie Type Reset Averaging Part Sp  |
|  | 1-Year S&P 400 Annual Point-to-Point 1-Year S&P 400 Annual Point-to-Point   | S&P 500 Point to Point Annual Monthly Sum  nt Nasdaq 100 Point to Point Annual None  S&P 400 Point to Point Annual None |
|  | Annuitant: 85 Monthly: 250,000  Qualified Qualified  Owner: 85 Single: 250,000  | No Hospitalization No Long Terminal Illinois  |
|  | Withdrawal Notes:   | No Premium  |
| North American Company                           | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 years):                    | 9 9 8 7 6 5 4 2   |
| Freedom Choice 8  High-Band                      | For states $_{\text{IL}}$ (8 years): For states $_{\text{TX}}$ (8 years):  Guaranteed Minimum Value:  | 9 8 7 7 6 5 4 2<br>8 8 7 6 5 4 3 2<br>87.5% of Premium at 1.00% (GMR/1000 \$948)  |
|  |   |   |
|  | Account Name 1-Year S&P 500 Monthly Point-to-Point  | Indicie Type Reset Averaging Part Sp  S&P 500 Point to Annual Monthly   |
|  | Cap<br>1-Year Nasdaq-100 Annual<br>Point-to-Point   | Nasdaq 100 Point to Point None Point None   |
|  | 1-Year Dow Jones Annual<br>Point-to-Point<br>1-Year Dow Jones EuroStoxx 50  | DJIA Point to Annual None  DJ EuroStoxx Point to Annual None  |
|  | Point-to-Point  | 50 Point Annual None  |
|  | Annuitant: 85 Monthly: 10,000  Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000   | No- Extended Care Waiver Yes-Terminal Illness No- Annualization PA PR TX UT VA VI VT WA                                 |
| North American Comment                           | Withdrawal Notes:   | No Premium  |
| North American Company Freedom Choice 8 Low-Band | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 years):                    | 9 9 8 7 6 5 4 2   |
| LUW-DallU  | For states $_{\rm IL}$ (8 years):<br>For states $_{\rm TX}$ (8 years):  | 9 8 7 7 6 5 4 2<br>8 8 7 6 5 4 3 2  |







| Guaranteed Minimum Value   | 87.5% of Premium at 1.00% (GMR/1000 \$948)  |   |
|--|---|---|
| Account Name   |   | : Spr   |
| 1-Year Russell 2000 Annual<br>Point-to-Point   | Russell 2000 Point to Point Annual None   |   |
| Annuitant: 85 Monthly: 250,000  Qualified Qualified  Owner: 85 Single: 250,000   | No- Disability Yes-Unemployment Al DE No- Hospitalization No- Long Term Care DE No- Extended Care Waiver Yes-Terminal Illness No- Annualization PA            | Not<br>vailable in:<br>K AL CT<br>MN MT<br>/ NY OR<br>A PR TX<br>VA VI VT<br>WA   |
| Withdrawal Notes:  | No  | Premium I   |
| For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 years):  For states IL (8 years): | 9 9 8 7 6 5 4 2<br>9 8 7 7 6 5 4 2<br>8 8 7 6 5 4 3   |   |
| Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$948)  |   |
| Account Name 1-Year Fixed  | Indicie Type Reset Averaging Part  1-Year Fixed Rate (no bonus)   | Spr 2.1   |
| Annuitant: 85 Monthly: 10,000  Qualified Qualified Owner: 85 Single: 2,000   | No- Disability  No- Hospitalization  No- Extended Care Waiver  Yes-Ves-Nursing Home  Yes-Unemployment  Al DE NN Yes-Terminal Illness NN No- Annualization  PA | Not<br>vailable in:<br>K AL CT<br>: MN MT<br>/ NY OR<br>A PR TX<br>VA VI VT<br>WA |
| Withdrawal Notes:  | No  | Premium I   |
| For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 years):                           | 9 9 8 7 6 5 4 2   |   |
| For states <sub>TX</sub> (8 years):  | 8 8 7 6 5 4 3 2   |   |
| Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$948)  |   |
| Account Name   | Indicie Type Reset Averaging Part   | Spr   |
| 1-Year Dow Jones EuroStoxx 50<br>Point-to-Point  | DJ EuroStoxx Point to Annual None<br>50 Point Annual None   |   |
| Annuitant: 85 Monthly: 250,000  Qualified Qualified  Owner: 85 Single: 250,000   | No- Disability  No- Hospitalization  No- Extended Care Waiver  Yes-Ves-Nursing Home  No- Annualization  Al DE NN  Yes-Nursing Home  No- Annualization  PA     | Not<br>vailable in:<br>K AL CT<br>E MN MT<br>/ NY OR<br>A PR TX<br>VA VI VT<br>WA |
| Withdrawal Notes:  | No  | Premium I   |
| For states Ar, Az, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8                                   | 9 9 8 7 6 5 4 2   |   |
| For states $_{\rm IL}$ (8 years):<br>For states $_{\rm TX}$ (8 years):   | 9 8 7 7 6 5 4 2<br>8 8 7 6 5 4 3 2  |   |
| Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$948)  |   |
|  |   |   |
| Account Name   | Indicie Type Reset Averaging Part   | Spr   |
|  | 1-Year Russell 2000 Annual Point-to-Point    Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85  | Account Name  |





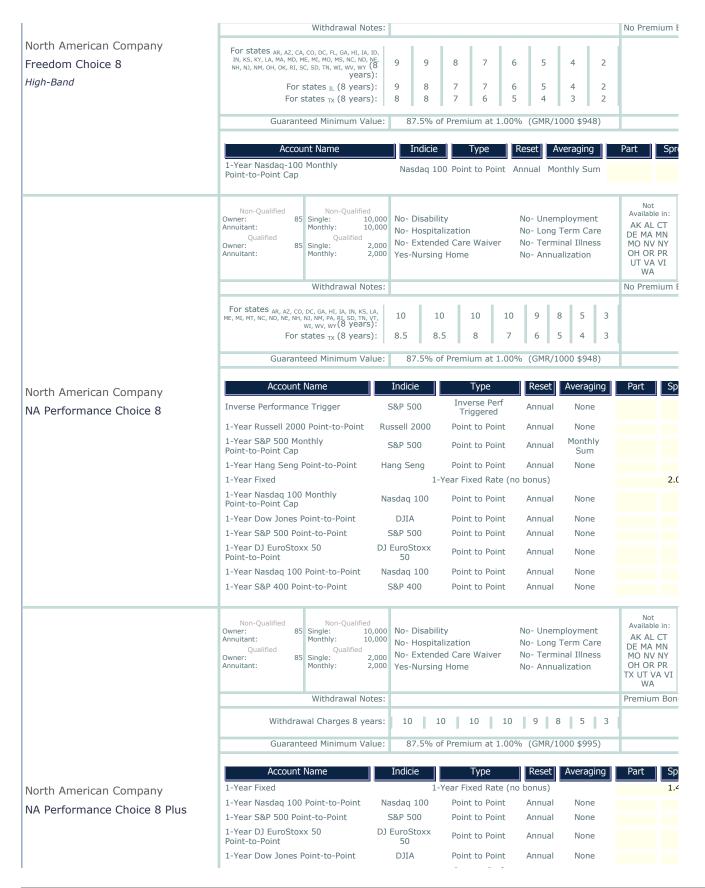


| North American Company Freedom Choice 8 Low-Band        |  | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX<br>UT VA VI VT<br>WA |
|---|--|---|
|   |  | Part Spr  |
|   |  | Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA No Premium E         |
| North American Company<br>Freedom Choice 8<br>High-Band | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WY, WY (8 years):  For states IL (8 years): 9 8 7 7 6 5 4 2  For states TX (8 years): 8 8 7 6 5 4 3 2   | NO FIERMUM I  |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$948)  Account Name Indicie Type Reset Averaging P  1-Year Russell 2000 Annual Point-to-Point Annual None   | Part Spr  |
|   | Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000 Annuitant: No- Disability No- Disability No- Hospitalization No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX<br>UT VA VI VT<br>WA |
| North American Company Freedom Choice 8 Low-Band        | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 years):  For states IL (8 years): 9 8 7 7 6 5 4 2  For states TX (8 years): 8 8 7 6 5 4 3 2  Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$948)   | No Premium E  |
|   | Non-Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000 Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000 Monthly: 250,000 Annuitant: 85 Monthly: 250,000 Annuitant: 85 Monthly: 250,000 Annuitant: 85 Monthly: 250,000 More Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization  | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX<br>UT VA VI VT<br>WA |











| 3onus   |  |
|---|--|
|   |  |
|   |  |
|   |  |
|   |  |
| ead   | Сар                                    |
|   | 2.00                                   |
|   |  |
| 0-75: 5<br>76-79: 4<br>80-85: 2                   | .50+<br>L13+                           |
| 80-85: 2<br>see no                                |  |
|   |  |
| 3onus   |  |
|   |  |
|   |  |
|   |  |
| read  | Сар                                    |
|   | 4.05                                   |
|   | 3.55                                   |
|   | 2.15                                   |
| ).F0/   | 3.85                                   |
| )5%   | 2.00                                   |
|   | 3.75                                   |
|   | 3.80                                   |
|   | 4.30                                   |
|   | 3.55                                   |
|   |  |
|   | 3.60                                   |
| 0.75, 5   | 3.60                                   |
| 0-75: 5<br>76-79: 4<br>80-85: 2                   | 3.60<br>.50+<br>l.13+<br>2.75+         |
| 0-75: 5<br>76-79: 4<br>80-85: 2<br><b>see n</b> 0 | 3.60<br>.50+<br>l.13+<br>2.75+         |
| 0-75: 5<br>76-79: 4<br>80-85: 2<br><b>see n</b> 0 | 3.60<br>.50+<br>l.13+<br>2.75+         |
| see n   | 3.60<br>.50+<br>l.13+<br>2.75+         |
| see n   | 3.60<br>.50+<br>l.13+<br>2.75+         |
| us: 5.00  | 3.60<br>.50+<br>1.13+<br>2.75+<br>otes |
| us: 5.00  | 3.60<br>.50+<br>l.13+<br>2.75+         |
| us: 5.00  | 3.60<br>.50+<br>8.13+<br>2.75+<br>otes |
| us: 5.00  | 3.60<br>.50+<br>3.13+<br>2.75+<br>otes |



|                                   | Inverse Performance Trigger   | S&P 500                       | Inverse Pert<br>Triggered   | Annual                  | Non                       | e   |                               |
|-----------------------------------|---|-------------------------------|-----------------------------|-------------------------|---------------------------|-----|-------------------------------|
|                                   | 1-Year Nasdaq 100 Monthly   | Nasdaq 100                    | Point to Point              | Annual                  | Non                       | e   |                               |
|                                   | Point-to-Point Cap<br>1-Year S&P 400 Point-to-Point   | S&P 400                       | Point to Point              | Annual                  | Non                       | e   |                               |
|                                   | 1-Year S&P 500 Monthly<br>Point-to-Point Cap  | S&P 500                       | Point to Point              | Annual                  | Month<br>Sun              |     |                               |
|                                   | 1-Year Hang Seng Point-to-Point   | Hang Seng                     | Point to Point              | Annual                  |                           |     |                               |
|                                   | 1-Year Russell 2000 Point-to-Point  | Russell 2000                  | Point to Point              | Annual                  | Non                       | е   |                               |
|                                   | Surrender   | Charges Last 7 Y              | ears                        |                         |                           |     |                               |
|                                   | Non-Qualified Non-Qualifi   | ed Yes-Disabil                | itv                         | No- Une                 | mployme                   | nt  | Not                           |
|                                   | Owner: 80 Single: Annuitant: 80 Monthly:  | 5,000<br>5,000 Yes-Hospita    | alization                   | No- Long                | g Term Ca                 | are | Available in:<br>IL MA MD     |
|                                   | Qualified Qualified Owner: 80 Single: Annuitant: 80 Monthly:  | 4,000<br>4,000<br>Yes-Nursing | ed Care Waiver<br>g Home    |                         | ninal Illne<br>ualization |     | MN ND NJ<br>NY OR UT<br>VI VT |
|                                   | Withdrawal N  |                               |                             |                         |                           |     | No Premium E                  |
| American National Insurance       |   |                               |                             | 1 -                     |                           | 2   |                               |
| Company<br>Value Lock 7           | Withdrawal Charges 7 y  | rears: 8 8                    | 7 6                         | 5                       | 4                         | 2   | Rate Changed                  |
| value Lock /                      | Guaranteed Minimum \  | /alue: 88.7% (                | of Premium at 1.0<br>\$1,00 |                         | (GMR/100                  | 00  | Next Change                   |
|                                   | Account Name  | Indicie                       | Type Res                    | et Av                   | eraging                   |     | Part Spre                     |
|                                   | S&P 500 7 Year Point-to-Point   | S&P 500                       | Point to 7-Ye               | ar Cor                  | ntinuous                  | _   | 50 Spir                       |
|                                   | Sar 300 / Tear Forme to Forme   | 301 300                       | Point                       | M M                     | lonthly                   |     | 30                            |
|                                   | Non-Qualified Non-Qualifi   | ed No- Disabil                | itv                         | No- Une                 | mployme                   | nt  | Not                           |
|                                   | Owner: 80 Single: Annuitant: 80 Monthly:  | 5,000<br>5,000 No- Hospita    | alization                   | No- Long                | g Term Ca                 | are | Available in:                 |
|                                   | Qualified Qualified Owner: 80 Single: Annuitant: 80 Monthly:  | 5,000 Yes-Nursing             | ed Care Waiver<br>g Home    |                         | ninal Illne<br>ualization |     | OR PR TX<br>UT VI             |
|                                   | Withdrawal N  | ·                             |                             |                         |                           |     | No Premium E                  |
| Minnesota Life                    | Withdrawal Charges 7 y  |                               | 3 7 6                       | 5                       | 4                         | 3   | Rate Changed                  |
| SecureLink Annuity                |   |                               | , , , , , ,                 |                         | 4                         |     |                               |
|                                   | Guaranteed Minimum V  | raiue:                        |                             |                         |                           |     | Next Change                   |
|                                   | Account Name  | Indicie                       | Туре                        | Reset                   | Averagin                  | 9   | Part Spr                      |
|                                   | SecureLink Indexed Account  | S&P 500                       | Point to Point              | Annual                  | None                      |     |                               |
|                                   | Non-Qualified Non-Qualifi   | ed No- Disabil                | itv                         | Yes-Unemp               | lovment                   |     | T                             |
|                                   | Owner: 80 Single: Annuitant: 80 Monthly:  | 15,000<br>15,000 No- Hospita  | alization                   | Yes-Flex. A             | nnuity O                  |     | Not                           |
|                                   |   | 15,000 No- Extend             | ed Care Waiver              | No- Long T<br>Yes-Death |                           |     | Available in:<br>NY OR PR     |
|                                   | 7 minutanti   | No- Termin<br>No- Annual      |                             | Yes-Nursin              | g Home                    |     | VI                            |
|                                   | Withdrawal N  | Intes:                        |                             |                         |                           |     | No Premium E                  |
|                                   |   |                               | 1 1                         | _                       |                           |     |                               |
|                                   | For states AK, AR, AZ, CA, CO, CT, DC, FL, G ID, IL, KS, LA, MA, MD, ME, MI, MO, MT, NC, ND, NC NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, V WA, WI, WV, WY (7 yea | A, HI,<br>NH, 10<br>A, VT,    | 9 8 7                       | 6                       | 5                         | 4   |                               |
|                                   | For states AL, DE, IA, IN, KY, MN, MY yea   | s (7   g                      | 8 7 6                       | 5                       | 4                         | 3   |                               |
|                                   | Guaranteed Minimum V  | · 1                           | of Premium at 1.5           | 0% (CMP/                | 1000 403                  | 71) |                               |
| Allianz Life Insurance Company of | Guaranteeu Millimum V   | 67.5% C                       | n Fremmulli at 1.5          | 0 /0 (GMK/              | 1000 \$97                 | 1)  |                               |
| North America                     | Account Name  | Indicie                       | Туре                        | Reset                   | Averagin                  |     | Part Spri                     |
| MasterDex Plus Annuity            | 1 Year S&P 500 Monthly Sum Cap  | S&P 500                       | Point to<br>Point           | Annual                  | Monthly<br>Sum            |     |                               |
|                                   | 1 Year Nasdaq 100 Point-to-Point  | Cap Nasdaq 10                 | Point to<br>Point           | Annual                  | None                      |     |                               |
|                                   | 1 Year S&P 500 Point-to-Point Cap   | S&P 500                       | Point to<br>Point           | Annual                  | None                      |     |                               |
|                                   |   |                               | 7 01110                     |                         |                           |     |                               |
|                                   | 1 Year Blended Point-to-Point Cap   | Blended<br>Indicies           | Point to<br>Point           | Annual                  | None                      |     |                               |

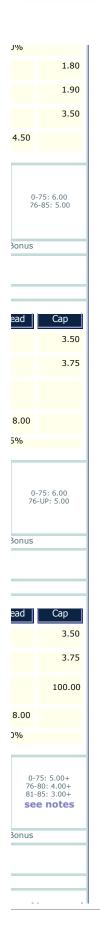






|  | 1 Year Nasdaq 100 Monthly Sum Cap 1 Year FTSE 100 Monthly Sum Cap 1 Year FTSE 100 Point-to-Point Cap 1 Year Blended Monthly Average Spread  Non-Qualified Owner: 85 Single: 15,000  | 1-Year Fixed Rate (no bonus)  Nasdaq 100  Point to Point  Annual Sum  FTSE 100  Point to Point  Annual Monthly Sum  FTSE 100  Point to Point  Annual None  Blended Point to Indicies Point  Annual Monthly  No- Disability  No- Unemployment No- Hospitalization No- Long Term Care | Not<br>Available in:<br>CA CT DE                             |
|--|---|---|--|
| American General Life Insurance<br>Company                                 | Annuitant: 85 Monthly: 15,000 Qualified Owner: 85 Single: 15,000 Annuitant: 85 Monthly: 15,000 Withdrawal Notes:  Withdrawal Charges 7 years:  Guaranteed Minimum Value:  | Yes-Extended Care Waiver No- Nursing Home  No- Annualization  No- Annualization  9  8 7 6 5 4 3  90% of Premium at 1.50% (GMR/1000 \$999)   | MN MO NJ<br>NY OH OR<br>PA PR UT VI<br>VT WA<br>No Premium E |
| AG Vision Advantage 7  | Account Name  Annual Point-to-Point Account with 100% Participation Rate and an Index Cap  Annual Point-to-Point Account with 80% Participation Rate and an Index Cap  Annual Point-to-Point Account with Adjustable Participation Rate and an Index Cap  Monthly Average Account with Index Spread  Fixed Interest Account | Indicie Type Reset Averaging  S&P 500 Point to Point Annual None  S&P 500 Point to Point Annual None  S&P 500 Point to Point Annual None  S&P 500 Point to Point Annual Monthly  1-Year Fixed Rate (no bonus)   | Part Spr<br>100<br>80<br>30                                  |
|  | Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85 Withdrawal Notes:  Non-Qualified Non-Qualified Owneri: 15,000 Withdrawal Notes:   | No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home  No- Annualization  9 8 7 6 5 4 3  | Only<br>Available in:<br>CA<br>No Premium E                  |
| American General Life Insurance<br>Company<br>AG Vision Advantage 7 (CA)   | Account Name  Annual Point-to-Point Account with 100% Participation Rate and an Index Cap  Annual Point-to-Point Account with 80% Participation Rate and an Index Cap  Annual Point-to-Point Account with Adjustable Participation Rate and Index Cap  Monthly Average Account with Index Spread  Fixed Interest Account    | 90% of Premium at 2.00% (GMR/1000 \$1,034)  Indicie Type Reset Averaging  S&P 500 Point to Point Annual None  S&P 500 Point to Point Annual None  S&P 500 Point to Point Annual None  S&P 500 Point to Point Annual Monthly  1-Year Fixed Rate (no bonus)                           | Part Spr 100 80 30 100 2.00                                  |
| American National Insurance<br>Company<br>ANICO Strategy Indexed Annuity 7 | Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85 Withdrawal Notes:  Withdrawal Charges 7 years:  Guaranteed Minimum Value:   | No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home  Yes-Nursing Home  No- Annualization  7  | Not<br>Available in:<br>MA MN NY<br>OR PA UT<br>VI VT        |

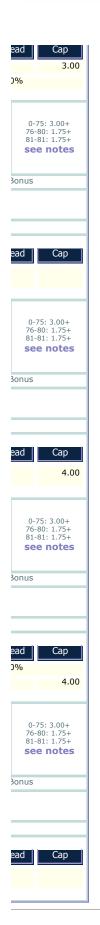






|   | Account Name  1 Year S&P 500 Annual Point-to-Point Declared Rate Interest Account  | Indicie Type Reset Averaging  S&P 500 Point to Point Annual None  1-Year Fixed Rate (no bonus)                            | Part Spre                               |
|---|--|---|---|
| Aviva Life & Annuity (Income<br>Series) | Non-Qualified Owner: 81 Single: 5,000 Annuitant: 81 Monthly: 5,000 Owner: 81 Single: 5,000 Annuitant: 81 Monthly: 5,000                            | No- Extended Care Waiver  Yes-Terminal Illness Yes-Nursing Home No- Annualization   | Only<br>Available in:<br>DE NJ OR<br>PA |
|   | Withdrawal Notes:  |   | No Premium E                            |
| Income Select 7                         | Withdrawal Charges 7 years:  | 9 8 7 6 5 4 3   |   |
| Low-Band                                | Guaranteed Minimum Value:  | 87.5% of Premium at 2.75% (GMR/1000 \$1,058)  |   |
|   | Account Name  1 Year S&P500 Point-to-Point w/ Participation  | Indicie Type Reset Averaging  S&P 500 Point to Point Annual None  | Part Spro                               |
| Aviva Life & Appuity (Income            | Non-Qualified Owner: 81 Single: 75,000 Annuitant: 81 Monthly: 75,000 Qualified Owner: 81 Single: 75,000 Annuitant: 81 Monthly: 75,000              | No- Extended Care Waiver  Yes-Terminal Illness  Yes-Nursing Home  No- Annualization                                       | Only<br>Available in:<br>DE NJ OR<br>PA |
| Aviva Life & Annuity (Income Series)    | Withdrawal Notes:  |   | No Premium E                            |
| Income Select 7                         | Withdrawal Charges 7 years:  | 9 8 7 6 5 4 3   |   |
| High-Band                               | Guaranteed Minimum Value:  | 87.5% of Premium at 2.75% (GMR/1000 \$1,058)  |   |
|   | Account Name  1-Year DJ EUROSTOXX 50 Point-to-Poin   | Indicie Type Reset Averaging  t DJ EuroStoxx Point to Point Annual None   | Part Spr                                |
|   | Non-Qualified Owner: 81 Single: 5,000 Annuitant: 81 Monthly: 5,000 Owner: 81 Single: 5,000 Owner: 81 Single: 5,000 Annuitant: 81 Monthly: 5,000    | No- Hospitalization No- Long Term Care  No- Extended Care Waiver Yes-Terminal Illness  Yes-Nursing Home No- Appualization | Only<br>Available in:<br>DE NJ OR<br>PA |
| Aviva Life & Annuity (Income Series)    | Withdrawal Notes:  |   | No Premium E                            |
| Income Select 7                         | Withdrawal Charges 7 years:  | 9 8 7 6 5 4 3   |   |
| Low-Band                                | Guaranteed Minimum Value:  | 87.5% of Premium at 2.75% (GMR/1000 \$1,058)  |   |
|   | Account Name Fixed 1-Year Hang Seng Point-to-Point   | Indicie Type Reset Averaging  1-Year Fixed Rate (no bonus)  Hang Seng Point to Point Annual None                          | Part Spri                               |
|   | Non-Qualified Owner: Annuitant: Qualified Owner: 81 Single: 75,000 Qualified Owner: 81 Single: 75,000 Annuitant: 81 Single: 75,000 Monthly: 75,000 | No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization   | Only<br>Available in:<br>DE NJ OR<br>PA |
| Aviva Life & Annuity (Income Series)    | Withdrawal Notes:  |   | No Premium E                            |
| Income Select 7                         | Withdrawal Charges 7 years:  | 9   8   7   6   5   4   3   |   |
| High-Band                               | Guaranteed Minimum Value:  | 87.5% of Premium at 2.75% (GMR/1000 \$1,058)  |   |
|   | Account Name  1 Year S&P500 Point-to-Point w/ Participation  | Indicie Type Reset Averaging  S&P 500 Point to Point Annual None  | Part Spro                               |

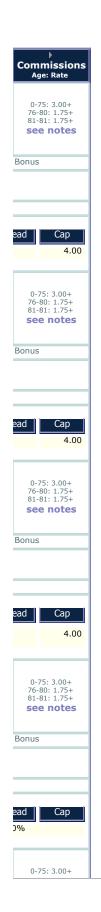






| ▶ Company / Product  | Issue Ages                               | Minimum<br>Premiums   | Withdrawal F  | Provisions  | States                                  |
|--|--|---|---|---|---|
| Aviva Life & Annuity (Income Series) Income Select 7 Low-Band  | Annuitant: 81  Qualified  Owner: 81      | Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000     | No- Disability<br>No- Hospitalization<br>No- Extended Care Waiver<br>Yes-Nursing Home | No- Unemployment<br>No- Long Term Care<br>Yes-Terminal Illness<br>No- Annualization | Only<br>Available in:<br>DE NJ OR<br>PA |
|  |  | Withdrawal Notes:   |   |   | No Premium                              |
|  | Withdra                                  | wal Charges 7 years:  | 9   8   7   6   | 5 4 3   |   |
|  | Guarant                                  | eed Minimum Value:  | 87.5% of Premium at 2.75%   | % (GMR/1000 \$1,058)  |   |
|  | Accou<br>1 Year S&P500 Poir              | unt Name<br>nt-to-Point   | Indicie Type S&P 500 Point to Point A   | Averaging None  | Part Spro                               |
| Avioral if a Q. Arravita (Tanana Carina)                       | Annuitant: 81  Qualified  Owner: 81      | Non-Qualified Single: 75,000 Monthly: 75,000 Qualified Single: 75,000 Monthly: 75,000 | No- Disability<br>No- Hospitalization<br>No- Extended Care Waiver<br>Yes-Nursing Home | No- Unemployment<br>No- Long Term Care<br>Yes-Terminal Illness<br>No- Annualization | Only<br>Available in:<br>DE NJ OR<br>PA |
| Aviva Life & Annuity (Income Series)                           |  | Withdrawal Notes:   |   |   | No Premium                              |
| Income Select 7  High-Band                                     | Withdra                                  | wal Charges 7 years:  | 9   8   7   6   | 5 4 3   |   |
|  | Guarant                                  | eed Minimum Value:  | 87.5% of Premium at 2.75%   | % (GMR/1000 \$1,058)  |   |
|  | Accou                                    | ınt Name  | Indicie Type F  | Reset Averaging   | Part Spr                                |
|  | 1 Year S&P500 Poir                       | nt-to-Point   | S&P 500 Point to Point A  | nnual None  |   |
|  | Annuitant: 81  Qualified  Owner: 81      | Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000     | No- Disability<br>No- Hospitalization<br>No- Extended Care Waiver<br>Yes-Nursing Home | No- Unemployment<br>No- Long Term Care<br>Yes-Terminal Illness<br>No- Annualization | Only<br>Available in:<br>DE NJ OR<br>PA |
| Aviva Life & Annuity (Income Series)                           |  | Withdrawal Notes:   |   |   | No Premium                              |
| Income Select 7  Low-Band                                      | Withdra                                  | wal Charges 7 years:  | 9   8   7   6   | 5 4 3   |   |
| Low Band   | Guarant                                  | eed Minimum Value:  | 87.5% of Premium at 2.75%   | % (GMR/1000 \$1,058)  |   |
|  | Accoun  1-Year DJ EUROSTO Point-to-Point |   | Indicie Type  DJ EuroStoxx Point to 50 Point  | Annual None   | Part Spr                                |
| Aviva Life & Annuity (Income Series) Income Select 7 High-Band | Annuitant: 81  Qualified  Owner: 81      | Non-Qualified Single: 75,000 Monthly: 75,000 Qualified Single: 75,000 Monthly: 75,000 | No- Disability<br>No- Hospitalization<br>No- Extended Care Waiver<br>Yes-Nursing Home | No- Unemployment<br>No- Long Term Care<br>Yes-Terminal Illness<br>No- Annualization | Only<br>Available in:<br>DE NJ OR<br>PA |
|  |  | Withdrawal Notes:   |   |   | No Premium                              |
|  | Withdra                                  | wal Charges 7 years:  | 9   8   7   6   | 5   4   3   | 1                                       |
|  | Guarant                                  | eed Minimum Value:  | 87.5% of Premium at 2.75%   | % (GMR/1000 \$1,058)  |   |
|  | Accou                                    | unt Name  | Indicie Type Rese   |   | Part Spr                                |
|  | Non-Qualified<br>Owner: 81               | Non-Qualified Single: 5,000   | No- Disability  | No- Unemployment  | Only                                    |







| Income   Select 7   | Aviva Life & Appuity (Income Cories)  | Annuitant: 81 Monthly: 5,000 Qualified Qualified Owner: 81 Single: 5,000 Annuitant: 81 Monthly: 5,000  |   | DE NJ OR<br>PA                        |
|---|---------------------------------------|--|---|---------------------------------------|
| Withdrawal Charges 7 years:   9   8   7   6   5   4   3   | Aviva Life & Annuity (Income Series)  | Withdrawal Notes:  |   | No Premium                            |
| Account Name  | Income Select 7  Low-Band             | Withdrawal Charges 7 years:  | 9   8   7   6   5   4   3   |                                       |
| 1-Year SAP500 Monthly Cap   S&P 500 Point to Point   Annual Monthly Sum   |                                       | Guaranteed Minimum Value:  | 87.5% of Premium at 2.75% (GMR/1000 \$1,058)  |                                       |
| L-Year S&P500 Monthly Cap   S&P 500 Point to Point   No-Unemployment   No-Unemploy    |                                       | Account Name   | Indicie Type Reset Averaging  | Part Spre                             |
| Aviva Life & Annuity (Income Series)   Aviva Life & Annuity (Income Series)   Aviva Life & Annuity (Income Series)   Withdrawal Notes:   Withdrawal Notes:   Series    |                                       | 1-Year S&P500 Monthly Cap  | S&P 500 Point to Point Annual Monthly Sum   |                                       |
| Account Name    Non-Qualified   |                                       | Owner: 81 Single: 75,000 Annuitant: 81 Monthly: 75,000 Qualified Owner: 81 Single: 75,000  | No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization | Available in:<br>DE NJ OR             |
| Account Name  | Aviva Life 9. Appuity (Income Cories) | Withdrawal Notes:  |   | No Premium                            |
| Account Name  1-Year Hang Seng Point-to-Point  1-Year S&P500 Monthly Cap  S&P 500 Point Depoint Annual Monthly Sum  Not Disability  Not Annualization  Not Extended Care Waiver  Yes-Terminal Illness  Not Annualization  Not Annualization  Not Extended Care Waiver  Yes-Terminal Illness  Not Annualization  Not Disability  Not Annualization  Not Disability  Not Disabil  | Income Select 7                       | Withdrawal Charges 7 years:  | 9   8   7   6   5   4   3   |                                       |
| 1-Year S&P500 Monthly Cap    Non-Qualified   Single: 10,000   No- Disability   Yes-Unemployment   No- Long Term Care   Available in: T MN No- Monthly   No-   | High-Band                             | Guaranteed Minimum Value:  | 87.5% of Premium at 2.75% (GMR/1000 \$1,058)  |                                       |
| 1-Year S&P500 Monthly Cap  1-Year S&P500 Monthly Cap  S&P 500 Point to Point Annual None  Non-Qualified BS Single: 10,000 Annual Monthly Sum  Non-Disability  |                                       | Account Name   | Indicie Type Reset Averaging  | Part Spre                             |
| Fidelity & Guaranty Life  For states <sub>MA, TA, CA, DC, DC, DC, DC, DC, DC, DC, DC, DC, DC</sub>  |                                       | 1-Year Hang Seng Point-to-Point  | Hang Point to Annual None   |                                       |
| Owner: 85 Single: 10,000 No-Hospitalization No-Long Term Care Qualified Owner: 85 Single: 10,000 No-Hospitalization No-Extended Care Waiver Yes-Terminal Illness CT MN NY III (CT MN NY III) (CT MN II  |                                       | 1-Year S&P500 Monthly Cap  | S&P 500 Point to Annual Monthly   |                                       |
| For states AK, AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, JA, ID, RL, MI, JA, ID, MA, MI, MI, MI, MI, MI, MI, MI, MI, MI, MI   |                                       | Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 10,000  | No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization | Available in:<br>CT MN NY<br>OR PR UT |
| Fidelity & Guaranty Life For states MA, TX, WA (7 years):    Account Name   |                                       | Withdrawal Notes:  |   | Premium Bor                           |
| Fidelity & Guaranty Life  For states MA, TX, WA (7 years): 9 9 8 7 6 5 4  Guaranteed Minimum Value: 100% of Premium at 1.00-1.10% (GMR/1000 \$1,112)  Account Name 1-Year S&P 500 Annual Point-to-Point 2-Year S&P 500 Monthly Average 1-Year S&P 500 Monthly Point-to-Point 2-Year S&P 500 Monthly Average with Cap Fixed Interest Option 1-Year Fixed Rate (no bonus)  Non-Qualified Owner: 85 Single: 10,000 Monthly: 10,000 |                                       | For states AK, AL, AR, AZ, CA, CO, DC, DE, FL, GA, HJ, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, NG, NG, NG, NG, NG, NG, NG, NG, NG, N | 10 9 8 7 6 5 4  |                                       |
| FG Index-Accelerator 7  Guaranteed Minimum Value: 100% of Premium at 1.00-1.10% (GMR/1000 \$1,112)  Account Name Indicie Type Reset Averaging Part Spr 1-Year S&P 500 Annual Point-to-Point S&P 500 Point to Point Annual None 1-Year S&P 500 Monthly Average S&P 500 Point to Point Annual Monthly Sum 2-Year S&P 500 Monthly Average with Cap Fixed Interest Option 1-Year Fixed Rate (no bonus)  Non-Qualified Owner: 85 Annualitant: 10,000 Annuitant: 10,000 Monthly: 10,0 | Fidelity & Guaranty Life              |  | 9 9 8 7 6 5 4   |                                       |
| 1-Year S&P 500 Annual Point-to-Point 1-Year S&P 500 Monthly Average 1-Year S&P 500 Monthly Point-to-Point 2-Year S&P 500 Monthly Point-to-Point 2-Year S&P 500 Monthly Average with Cap Fixed Interest Option  Non-Qualified Owner: Qualified Owner: Annual S&P 500 Point to Point Annual Monthly SwP 500   | FG Index-Accelerator 7                | Guaranteed Minimum Value:  |   |                                       |
| 1-Year S&P 500 Annual Point-to-Point 1-Year S&P 500 Monthly Average 1-Year S&P 500 Monthly Point-to-Point 2-Year S&P 500 Monthly Point-to-Point 2-Year S&P 500 Monthly Average with Cap Fixed Interest Option  Non-Qualified Owner: Qualified Owner: Annual Monthly S&P 500 Point to Point Annual Monthly   |                                       | Account Name   | Indicie Type Reset Averaging  | Part Spr                              |
| 1-Year S&P 500 Monthly Point-to-Point 2-Year S&P 500 Monthly Average with Cap  Fixed Interest Option  S&P 500 Point to Point Annual Monthly Sum S&P 500 Point to Point Biennial Monthly  1-Year Fixed Rate (no bonus)  2.00  Non-Qualified Owner: Annuitant: Qualified Owner: Annuitant:  Qualified Owner: Annuitant:  Withdrawal Notes:  Withdrawal Notes:  S&P 500 Point to Point Annual Monthly Sum S&P 500 Point to Point Biennial Monthly  1-Year Fixed Rate (no bonus)  2.00  No- Disability No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Annualization No Premium  For states AL AB. AZ. CA. CO. DC. DE. FL. GA. HL.  Not Available in: CT MN MS NH NY OR PR VI WA  No Premium   |                                       |  |   | Орг                                   |
| 2-Year S&P 500 Monthly Average with Cap  Fixed Interest Option  1-Year Fixed Rate (no bonus)  2.00  Non-Qualified Owner: Annuitant:  Qualified Owner: Annuitant:  Withdrawal Notes:  Withdrawal Notes:  S&P 500 Point to Point Biennial Monthly  1-Year Fixed Rate (no bonus)  2.00  No- Disability Yes-Unemployment No- Long Term Care Available in: CT MN MS NH NY OR PR VI WA  Withdrawal Notes:  No Extended Care Waiver Yes-Terminal Illness Yes-Annualization NH NY OR PR VI WA  No Premium   |                                       | ' '  | ,   |                                       |
| The states at AB. AZ. CA. CO. DC. DE. Fl. GA. HJ.  Non-Qualified Owner: Annuitant:  Withdrawal Notes:  Non-Qualified Owner: Annuitant:  No- Disability No- Disability No- Disability No- Hospitalization No- Long Term Care Available in: CT MN MS NH NY OR PR VI WA  No Premium  |                                       |  |   |                                       |
| Owner: Annuitant:  Qualified Owner: Annuitant:  Withdrawal Notes:  Owner: Annuitant:  Withdrawal Notes:  Owner: Annuitant:  Withdrawal Notes:  Owner: Annuitant:  No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Annualization  No Premium  No Premium  |                                       |  | · ·   | 2.00                                  |
| For states AL AR. AZ. CA. CO. DC. DE. FL. GA. HI.   |                                       | Owner: 85 Single: 10,000 Annuitant: Monthly: 10,000  Qualified Owner: 85 Single: 10,000  | No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home Yes-Annualization | Available in:<br>CT MN MS<br>NH NY OR |
| For states AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, KY, AM, EM, MI, TN, CN, ND, NE, NJ, 10 9 8 7 6 5 4   |                                       | Withdrawal Notes:  |   | No Premium                            |
| NII), UN, NI, SL, SU, III, VA, VI, WI, WI, WI, WI V   |                                       | IA, ID, IL, IN, KS, KY, LA, ME, MI, MT, NC, ND, NE, NJ, NM, OH, RI, SC, SD, TN, VA, VT, WI, WV, WY   | 10 9 8 7 6 5 4  |                                       |
| years):  For states MA, NV, OK, TX, UT (7 years): 9 9 8 7 6 5 4  Age 65+ in states FL (7 years): 9 9 8 7 6 5 4  |                                       | For states MA, NV, OK, TX, UT (7 years):   |   |                                       |
| Fidelity & Guaranty Life  Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$938)  | Fidelity & Guaranty Life              | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$938)  |                                       |

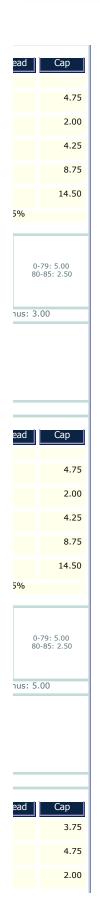


|        | -80: 1./5+<br>-81: 1.75+<br>ee notes             |
|--------|--|
| Bonus  | 5  |
|        |  |
| ead    | 1.05   |
|        | 75: 3.00+<br>-80: 1.75+<br>-81: 1.75+<br>e notes |
| Bonus  | 5  |
|        |  |
| ead    | 4.00   |
|        | 1.60   |
|        |  |
|        | 79: 5.00+<br>-85: 2.50+<br><b>e notes</b>        |
| nus: 3 | .00  |
| ead    | 3.50<br>3.50                                     |
|        | 2.00   |
|        | 8.00   |
|        |  |
| ე%     |  |
| 0 81   | -79: 5.00<br>0-85: 2.50                          |
|        |  |



| Prosperity Elite 7            | Account Name  | Indicie Type Reset Averaging Part Sp   |
|-------------------------------|---|--|
|                               | 1-Year Performance Triggered Account  | S&P 500 Perf Trig Annual None  |
|                               | 1-Year S&P 500 Monthly Average with Cap   | S&P 500 Point to Annual Monthly Point  |
|                               | 1-Year S&P 500 Monthly Point-to-Point with Cap  | S&P 500 Point to Annual Monthly Sum  |
|                               | 1-Year S&P 500 Point-to-Point with Cap  | S&P 500 Point to Annual None   |
|                               | 2-Year S&P 500 Point-to-Point with Cap  | S&P 500 Point to Biennial None Point   |
|                               | 3-Year S&P 500 Point-to-Point with Cap  | S&P 500 Point to Triennial None Point  |
|                               | Fixed Account   | 1-Year Fixed Rate (no bonus) 1.7   |
|                               | Non-Qualified Owner: 85 Single: 10,000 Annuitant: Monthly: 10,000 Qualified Owner: 85 Single: 10,000 Annuitant: Single: 10,000 Monthly: 10,000                      | No- Disability  No- Hospitalization  No- Long Term Care  No- Extended Care Waiver  Yes-Nursing Home  Yes-Annualization  Not  Available in:  CT MN MS  NH NY OR  PR VI WA |
|                               | Withdrawal Notes:   | Premium Bo   |
|                               | For states AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, ME, MI, MT, NC, ND, NE, NJ, NM, OH, RI, SC, SD, TN, VA, VT, WI, WV, WY (7 years):    | 10 9 8 7 6 5 4   |
|                               | For states MA, NV, OK, TX, UT (7 years):  Age 65+ in states FL (7 years):   | 9 9 8 7 6 5 4<br>9 9 8 7 6 5 4   |
| Fidelity & Guaranty Life      | Guaranteed Minimum Value:   | 87.5% of Premium at 1.00% (GMR/1000 \$966)   |
| Prosperity Elite 7 Enhanced   | Account Name  1-Year Performance Triggered Account  | Indicie Type Reset Averaging Part Sp S&P 500 Perf Trig Annual None   |
|                               | 1-Year S&P 500 Monthly Average with Cap   | S&P 500 Point to Annual Monthly  |
|                               | 1-Year S&P 500 Monthly Point-to-Point with Cap  | S&P 500 Point to Annual Monthly Sum  |
|                               | 1-Year S&P 500 Point-to-Point with Cap  | S&P 500 Point to Annual None   |
|                               | 2-Year S&P 500 Point-to-Point with Cap  | S&P 500 Point to Biennial None   |
|                               | 3-Year S&P 500 Point-to-Point with Cap  | S&P 500 Point to Triennial None  |
|                               | Fixed Account   | 1-Year Fixed Rate (no bonus) 1.7   |
|                               | Non-Qualified Owner: 85 Single: 10,000 Annuitant: Monthly: 10,000 Qualified Owner: 85 Single: 10,000 Annuitant: Single: 10,000 Monthly: 10,000                      | No- Disability  No- Hospitalization  Yes-Extended Care Waiver Yes-Nursing Home  Yes-Annualization  Yes-Unemployment  Not Available in: CT MN MS NH NY OR PR VI WA        |
|                               | Withdrawal Notes:   | Premium Bo   |
|                               | For states al, ar, az, ca, co, dc, de, fl, ga, hi, ia, id, ii, ii, ix, ks, ky, la, me, mi, mt, nc, nd, ne, nj, nm, oh, ri, sc, sd, tn, va, vt, wi, wv, wv (yvears): | 10 9 8 7 6 5 4   |
|                               | For states MA, NV, OK, TX, UT (7 years):  Age 65+ in states FL (7 years):   | 9 9 8 7 6 5 4<br>9 9 8 7 6 5 4   |
| Fidelity & Guaranty Life      | Guaranteed Minimum Value:   | 87.5% of Premium at 1.00% (GMR/1000 \$985)   |
| Prosperity Elite 7 Protection | Account Name  | Indicie Type Reset Averaging Part Sp   |
|                               | 1-Year Performance Triggered Account  | S&P 500 Point to Annual None   |
|                               | 1-Year S&P 500 Monthly Average with Cap   | S&P 500 Point to Annual Monthly  |
|                               | 1-Year S&P 500 Monthly Point-to-Point with Cap  | S&P 500 Point to Annual Monthly Sum  |







|  | 1-Year S&P 500 Point-to-Point with Cap  | S&P 500 Point to Annual None   |  |
|--|---|--|--|
|  | 2-Year S&P 500 Point-to-Point with Cap  | S&P 500 Point to Biennial None   |  |
|  | 3-Year S&P 500 Point-to-Point with Cap  | S&P 500 Point to Triennial None  |  |
|  | Fixed Account   | 1-Year Fixed Rate (no bonus)   | 1.7!   |
|  | Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 | No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home Yes-Annualization  | Only<br>Available in:<br>NY  |
|  | Withdrawal Notes:   |  | No Premium   |
| Fidelity & Guaranty Life Insurance<br>Company of New York            | Withdrawal Charges 7 years:   | 10   10   10   9   8   6   3   |  |
| FGNY Index-Safety 7  | Guaranteed Minimum Value:   | 100% of Premium at 1.00% (GMR/1000 \$1,072)  |  |
|  | Account Name S&P 500 Annual Point-toPoint S&P 500 Monthly Averaging S&P 500 Monthly Point-to-Point Fixed                              | Indicie Type Reset Averaging  S&P 500 Point to Point Annual None  S&P 500 Point to Point Annual Monthly  S&P 500 Point to Point Annual Monthly Sum  1-Year Fixed Rate (no bonus) | Part Spr   |
| Genworth Life Insurance Company                                      | Non-Qualified Owner: 85 Single: 25,000 Annuitant: Monthly: 25,000 Qualified Owner: 85 Single: 25,000 Annuitant: Monthly: 25,000       | No- Extended Care Waiver No- Terminal Illness  | Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA                      |
| SecureLiving Index 7   | Withdrawal Notes:   |  | No Premium   |
| Low-Band   | Withdrawal Charges 7 years:   | 9   9   8   7   6   5   4  |  |
|  | Guaranteed Minimum Value:   | 100% of Premium at 1.00% (GMR/1000 \$1,072)  |  |
|  | Account Name  | Indicie Type Reset Averaging   | Part Spre  |
|  | S&P 500 Monthly Point-to-Point W/Cap  | S&P 500 Point to Point Annual Monthly Sum  | Эрг  |
| Genworth Life Insurance Company<br>SecureLiving Index 7<br>High-Band | Annuitant: Monthly: 250,000 Qualified Owner: 85 Single: 250,000 Monthly: 250,000  | No. Extended Care Waiver No. Terminal Illness  | Not<br>Available in:<br>AK CA CT<br>DE IL MA<br>MN MO NJ<br>NV NY OK<br>OR PA PR<br>TX VI WA |
|  | Withdrawal Notes:   |  | No Premium   |
|  | Withdrawal Charges 7 years:   | 9   9   8   7   6   5   4  |  |
|  | Guaranteed Minimum Value:   | 100% of Premium at 1.00% (GMR/1000 \$1,072)  |  |
|  | Account Name 1-Year Fixed Rate Strategy S&P 500 Monthly Point-to-Point W/Cap  | Indicie Type Reset Averaging  1-Year Fixed Rate (no bonus)  S&P 500 Point to Point Annual Monthly Sum  | Part Spr.  |

| ▶ Company / Product | Issue Ages                                   | Minimum<br>Premiums                                    | Withdrawal Provisions  | States   |
|---------------------|--|--|--|--|
|                     | Non-Qualified Owner: 85 Annuitant: Qualified | Non-Qualified Single: 25,000 Monthly: 25,000 Qualified | No- Disability Yes-Hospitalization No- Extended Care Waiver No- Terminal Illness | Not<br>Available in:<br>AK CA CT DE<br>IL MA MN MO |









|                                 | Owner: 85<br>Annuitant:                          | Single: 25,<br>Monthly: 25,   | Yes-Nursing Home   | No- Annualization   | OR PA PR TX VI WA   |
|---------------------------------|--|---|--|---|---|
| Genworth Life Insurance Company |  | Withdrawal Note   | s:   |   | No Premium Bor  |
| SecureLiving Index 7  Low-Band  | Withdrav   | val Charges 7 yea   | s: 9 9 8 8   | 7   6   5   4   |   |
| LOW-Ballu                       | Guarant  | eed Minimum Valu  |  | at 1.00% (GMR/1000<br>.072)   |   |
|                                 | Accou  | nt Name   | Indicie Type   | Reset Averaging   | Part Spr  |
|                                 | 7-Year Fixed Rate S                              |   |  | Rate (no bonus)   | 1.7   |
|                                 | Annuitant:<br>Qualified                          | Qualified Single: 100, Monthly: 100,  | Yes-Hospitalization No- Extended Care Wai OOO Yes-Nursing Home | No- Unemployment<br>No- Long Term Care<br>ver No- Terminal Illness<br>No- Annualization | Not<br>Available in:<br>AK CA CT DE<br>IL MA MN MO<br>NJ NV NY OK<br>OR PA PR TX<br>VI WA |
| Genworth Life Insurance Company |  | Withdrawal Note   | S:   |   | No Premium Bor  |
| SecureLiving Index 7  Mid-Band  | Withdrav   | val Charges 7 yea   |  | 7   6   5   4   |   |
| The Build                       | Guarant  | eed Minimum Valu  |  | at 1.00% (GMR/1000<br>072)  |   |
|                                 | Accou  | nt Name   | Indicie Type   | Reset Averaging   | Part Spr  |
|                                 | 7-Year Fixed Rate S                              | Strategy  | 1-Year Fixed   | Rate (no bonus)   | 2.00  |
|                                 | 1-Year Fixed Rate S                              | Strategy  | 1-Year Fixed   | Rate (no bonus)   | 1.7!  |
|                                 | Annuitant:<br>Qualified                          | Non-Qualified Single: 25, Monthly: 25, Qualified Single: 25, Monthly: 25,     | No- Extended Care Wai  | No- Unemployment<br>No- Long Term Care<br>ver No- Terminal Illness<br>No- Annualization | Not<br>Available in:<br>AK CA CT DE<br>IL MA MN MO<br>NJ NV NY OK<br>OR PA PR TX<br>VI WA |
| Genworth Life Insurance Company |  | Withdrawal Note   | s:   |   | No Premium Bor  |
| SecureLiving Index 7  Low-Band  | Withdrawal Charges 7 years:                      |   | s: 9 9 8 8   | 7   6   5   4   |   |
|                                 | Guaranteed Minimum Value:                        |   |  | at 1.00% (GMR/1000<br>072)  |   |
|                                 | Accou  | nt Name   | Indicie Type   | Reset Averaging   | Part Spr  |
|                                 | S&P 500 Performan                                |   | S&P 500 Perf Trig  | Annual None   |   |
|                                 | Annuitant:  Qualified                            | Non-Qualified Single: 250, Monthly: 250, Qualified Single: 250, Monthly: 250, | No- Extended Care Wai  | No- Unemployment<br>No- Long Term Care<br>ver No- Terminal Illness<br>No- Annualization | Not<br>Available in:<br>AK CA CT DE<br>IL MA MN MO<br>NJ NV NY OK<br>OR PA PR TX<br>VI WA |
| Genworth Life Insurance Company |  | Withdrawal Note   | S:   |   | No Premium Bor  |
| SecureLiving Index 7            | Withdrawal Charges 7 years:                      |   | s: 9   9   8   | 7   6   5   4   |   |
| High-Band                       | Guaranteed Minimum Value:                        |   | 100% of Premium at 1.00% (GMR/1000<br>\$1,072)                 |   |   |
|                                 | Accou<br>S&P 500 Performan<br>S&P 500 Annual Poi |   | S&P 500 Perf Trig S&P 500 Point to Poi                         | Reset Averaging Annual None nt Annual None  | Part Spri   |
|                                 | Annuitant:  Qualified                            | Non-Qualified Single: 25, Monthly: 25, Qualified Single: 25, Monthly: 25,     | No- Extended Care Wai  | No- Unemployment<br>No- Long Term Care<br>ver No- Terminal Illness<br>No- Annualization | Not<br>Available in:<br>AK CA CT DE<br>IL MA MN MO<br>NJ NV NY OK<br>OR PA PR TX<br>VI WA |



| see notes  |  |
|--|--|
| ead Cap  |  |
| 0-75: 5.00+<br>76-80: 3.50+<br>81-UP: 2.00+<br><b>see notes</b>  |  |
| ead Cap 3% 5%  |  |
| 0-75: 5.00+<br>76-80: 3.50+<br>81-UP: 2.00+<br>see notes         |  |
| ead Cap  |  |
| 0-75: 5.00+<br>76-80: 3.50+<br>81-UP: 2.00+<br>see notes         |  |
| ead Cap  |  |
| 4.20<br>0-75: 5.00+<br>76-80: 3.50+<br>81-UP: 2.00+<br>see notes |  |



| Genworth Life Insurance Company                      | Withdrawal Notes:  |  | No Premium Bor  |
|--|--|--|---|
| SecureLiving Index 7  Low-Band                       | Withdrawal Charges 7 years:  | 9   9   8   7   6   5   4  |   |
| LOW-DATIU  | Guaranteed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000<br>\$1,072)                   |   |
|  | Account Name  1-Year Fixed Rate Strategy   | Indicie Type Reset Averaging  1-Year Fixed Rate (no bonus)       | Part Spro   |
|  | Non-Qualified Owner: 85 Single: 100,000 Annuitant: Working County | No- Extended Care Waiver No- Terminal Illness                    | Not<br>Available in:<br>AK CA CT DE<br>IL MA MN MO<br>NJ NV NY OK<br>OR PA PR TX<br>VI WA |
| Genworth Life Insurance Company                      | Withdrawal Notes:  |  | No Premium Bor  |
| SecureLiving Index 7  Mid-Band                       | Withdrawal Charges 7 years:  | 9   9   8   7   6   5   4  |   |
|  | Guaranteed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000<br>\$1,072)                   |   |
|  | Account Name S&P 500 Annual Point-to-Point w/ Cap  | Indicie Type Reset Averaging  S&P 500 Point to Point Annual None | Part Spro   |
|  | Non-Qualified Owner: 85 Single: 25,000 Annuitant: Working County  | No- Extended Care Waiver No- Terminal Illness                    | Not<br>Available in:<br>AK CA CT DE<br>IL MA MN MO<br>NJ NV NY OK<br>OR PA PR TX<br>VI WA |
| Genworth Life Insurance Company SecureLiving Index 7 | Withdrawal Notes:  |  | No Premium Bor  |
| Low-Band   | Withdrawal Charges 7 years:  | 9 9 8 7 6 5 4  |   |
|  | Guaranteed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000<br>\$1,072)                   |   |
|  | Account Name S&P 500 Annual Point-to-Point w/ Cap  | Indicie Type Reset Averaging  S&P 500 Point to Point Annual None | Part Spro   |
|  | Non-Qualified Owner: 85 Single: 100,000 Annuitant: Working County | No- Extended Care Waiver No- Terminal Illness                    | Not<br>Available in:<br>AK CA CT DE<br>IL MA MN MO<br>NJ NV NY OK<br>OR PA PR TX<br>VI WA |
| Genworth Life Insurance Company SecureLiving Index 7 | Withdrawal Notes:  |  | No Premium Bor  |
| Mid-Band   | Withdrawal Charges 7 years:  | 9 9 8 7 6 5 4  |   |
|  | Guaranteed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000<br>\$1,072)                   |   |
|  | Account Name   | Indicie Type Reset Averaging                                     | Part Spri   |
|  | S&P 500 Performance Triggered  | S&P 500 Perf Trig Annual None                                    |   |
|  | Non-Qualified Owner: 85 Single: 250,000 Annuitant: Monthly: 250,000  Qualified Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000  | No- Extended Care Waiver No- Terminal Illness                    | Not<br>Available in:<br>AK CA CT DE<br>IL MA MN MO<br>NJ NV NY OK<br>OR PA PR TX<br>VI WA |
| Genworth Life Insurance Company                      | Withdrawal Notes:  |  | No Premium Bor  |
| SecureLiving Index 7  High-Band                      | Withdrawal Charges 7 years:  | 9   9   8   7   6   5   4  |   |



| านร   |
|---|
| ead Cap   |
| 0-75: 5.00+<br>76-80: 3.50+<br>81-UP: 2.00+<br><b>see notes</b> |
| ead Cap   |
| 0-75: 5.00+<br>76-80: 3.50+<br>81-UP: 2.00+<br><b>see notes</b> |
| ead Cap 3.50  |
| 0-75: 5.00+<br>76-80: 3.50+<br>81-UP: 2.00+<br>see notes        |
|   |
| 0-75: 5.00+<br>76-80: 3.50+<br>81-UP: 2.00+<br>see notes        |
| nus   |



|  | Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 \$1,072)  |   |
|--|--|---|
|  | Account Name Indicie Type Reset Averaging 7-Year Fixed Rate Strategy 1-Year Fixed Rate (no bonus)  | Part Spro   |
|  | Non-Qualified Owner: Annuitant: Qualified Owner: Qualified Owner: Annuitant: Single: 100,000 Monthly: 100,00 | Not<br>Available in:<br>AK CA CT DE<br>IL MA MN MO<br>NJ NV NY OK<br>OR PA PR TX<br>VI WA |
| Genworth Life Insurance Company                                | Withdrawal Notes:  | No Premium Bor  |
| SecureLiving Index 7   | Withdrawal Charges 7 years: 9 9 9 8 7 6 5 4  |   |
| Mid-Band   | Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 \$1,072)  |   |
|  | Account Name Indicie Type Reset Averaging  | Part Spro   |
|  | S&P 500 Monthly Point-to-Point W/Cap  S&P 500 Point to Point Annual Monthly Sum  | Таге  |
|  | Non-Qualified Owner: Annuitant: Single: Owner: Qualified Owner: Qualified Owner: Single: 10,000 No- Hospitalization No- Long Term Care Yes-Extended Care Waiver Yes-Terminal Illness No- Annuitant: No- Unemployment No- Long Term Care Yes-Extended Care Waiver Yes-Terminal Illness No- Nursing Home No- Annualization   | Not<br>Available in:<br>NY PR VI  |
|  | Withdrawal Notes:  | No Premium Bor  |
|  | For states AK, AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MM, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RJ, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY (7 years):   |   |
| Great American Life Insurance<br>Company<br>American Legend II | Age 58+ in states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WY (7 years):  |   |
|  | For states <sub>CT, TX</sub> (7 years): 9 8 7 6 5 4 3  |   |
|  | Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 \$1,072)  |   |
|  | Account Name Indicie Type Reset Averaging  | Part Spro   |
|  | Declared Rate Strategy 1-Year Fixed Rate (no bonus)  1 Year S&P 500 Monthly Sum S&P 500 Point to Point Annual Monthly Sum  | 1.80  |
|  | 1 Year S&P 500 Annual Point-to-Point S&P 500 Point to Point Annual None  |   |
|  | 1 Year S&P 500 Monthly Average with S&P 500 Point to Point Annual Monthly Cap  |   |
|  | Non-Qualified Owner: 80 Single: 15,000 Annuitant: 80 Monthly: 15,000 Qualified Owner: 80 Single: 15,000 No- Hospitalization Qualified Owner: 80 Single: 15,000 Annuitant: 80 Monthly: 15,000 No- Nursing Home Ves-Annualization  | Not<br>Available in:<br>NY OR PR VI   |
|  | Withdrawal Notes:  | No Premium Bor  |
| ING Annuity and Asset Sales                                    | For states AL, AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY (7 years):   |   |
| ING Secure Index Seven   | Age 56+ in states AK, DE, MN, NJ, OH, TX, UT (7 years): 9 8 7 6 5 4 3  |   |
| Low-Band   | For states <sub>CT</sub> (7 years): 10 9 8 7 6 5 4  Age 56+ in states MN, NV, PA, WA (7 0 8 7 6 5 4 3  |   |
|  | years): 9 7 7 8 9 7 9 9 9 9 9 9 9 9 9 9 9 9 9 9  |   |
|  | years):  | D 100 626   |



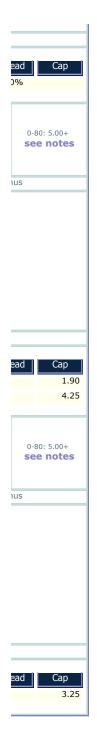




|  | Guarant   | eed Minimum Value:  | 87 50          | % of Pren   | nium at '  | 1 00%          | (GMR/                                    | 1000 \$          | 938)         |                                     |
|--|---|---|----------------|---|------------|----------------|--|------------------|--------------|-------------------------------------|
|  | Guarant   | see i minimani value.   | 57.5           | 01 1101   | uiii ut .  | 2.0070         | (0, 114)                                 | -000 p           | 550)         |                                     |
|  | Accou   | ınt Name  | In             | dicie   | Туре       | Reset          | A  | veragi           | ng           | Part Spre                           |
|  | Fixed Rate Strategy   | /   |                | 1-Ye  | ar Fixed   | Rate (n        | o bonu                                   | ıs)              |              | 1.50                                |
|  | Annuitant: 80  Qualified  Owner: 80   | Non-Qualified Single: 75,000 Monthly: 75,000 Qualified Single: 75,000 Monthly: 75,000                   | No- H<br>Yes-E | Disability<br>Hospitaliz<br>Extended<br>Hursing H | Care Wa    | No<br>iver Ye  | o- Uner<br>o- Long<br>es-Term<br>es-Annu | Term<br>ninal Il | Care<br>ness | Not<br>Available in:<br>NY OR PR VI |
|  |   | Withdrawal Notes:   |                |   |            |                |  |                  |              | No Premium Bor                      |
|  | For states AL, AR, AZ ID, IL, IN, KS, KY, LA, MA, M ND, NE, NH, NM, OK, RI, SC,       |   | 10             | 10  | 10         | 10             | 9  | 8                | 7            |                                     |
| ING Annuity and Asset Sales                        |   | s AK, DE, MN, NJ,<br>H, TX, UT (7 years):   | 9              | 8   | 7          | 6              | 5  | 4                | 3            |                                     |
| ING Secure Index Seven                             | For s   | states <sub>CT</sub> (7 years):   | 10             | 9   | 8          | 7              | 6  | 5                | 4            |                                     |
| High-Band  | Age 56+ in states N   | MN, NV, PA, WA (7 years):   | 9              | 8   | 7          | 6              | 5  | 4                | 3            |                                     |
|  |   | states AK, DE, MN,<br>PA, TX, UT, WA (7<br>years):  | 10             | 10  | 10         | 10             | 9  | 8                | 7            |                                     |
|  | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$938)                  |   |                |   |            |                |  |                  |              |                                     |
|  |   |   |                |   | T          | II s           |  |                  |              |                                     |
|  | Monthly Cap Index   | Int Name  |                | 500 Poi   | Type       | Res            |  | Averag           |              | Part Spre                           |
|  | Point-to-Point Cap  | -,  |                | 500 Poi   |            |                |  | None             |              |                                     |
|  | Annuitant: 80  Qualified  Owner: 80   | Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000                   | No- F<br>Yes-E | Disability<br>Hospitaliz<br>Extended<br>Hursing H | Care Wa    | No<br>liver Ye | o- Uner<br>o- Long<br>es-Term<br>es-Annu | Term<br>ninal II | Care<br>ness | Not<br>Available in:<br>NY OR PR VI |
|  |   | Withdrawal Notes:   |                |   |            |                |  |                  |              | No Premium Bor                      |
| TNG A  | For states AL, AR, AZ<br>ID, IL, IN, KS, KY, LA, MA, M<br>ND, NE, NH, NM, OK, RI, SC, | , CA, CO, DC, FL, GA, HI, IA,<br>D, ME, MI, MO, MS, MT, NC,<br>SD, TN, VA, VT, WI, WV, WY<br>(7 years): | 10             | 10  | 10         | 10             | 9  | 8                | 7            |                                     |
| ING Annuity and Asset Sales ING Secure Index Seven |   | es AK, DE, MN, NJ,<br>H, TX, UT (7 years):  | 9              | 8   | 7          | 6              | 5  | 4                | 3            |                                     |
| Low-Band   | For   | states <sub>CT</sub> (7 years):   | 10             | 9   | 8          | 7              | 6  | 5                | 4            |                                     |
| 202  | Age 56+ in states N   | MN, NV, PA, WA (7 years):   | 9              | 8   | 7          | 6              | 5  | 4                | 3            |                                     |
|  |   | states AK, DE, MN,<br>PA, TX, UT, WA (7<br>years):  | 10             | 10  | 10         | 10             | 9  | 8                | 7            |                                     |
|  | Guarant   | eed Minimum Value:  | 87.59          | % of Pren   | nium at :  | 1.00%          | (GMR/                                    | 1000 \$          | 938)         |                                     |
|  | Accou   | ınt Name  | Inc            | dicie   | Туре       | Re             | set                                      | Avera            | jing         | Part Spr                            |
|  | Point-to-Point Cap  | Index Strategy  | S&P            | 500 Po  | int to Poi | int Anr        | nual                                     | Non              | e            |                                     |
|  |   |   |                |   |            |                |  |                  |              |                                     |

| ▶ Company / Product | Issue Ages                          | Minimum<br>Premiums   | Withdrawal Provisions   | States                                 |
|---------------------|-------------------------------------|---|---|--|
|                     | Annuitant: 80  Qualified  Owner: 80 | Non-Qualified Single: 75,000 Monthly: 75,000 Qualified Single: 75,000 Monthly: 75,000 | No- Disability No- Hospitalization No- Long Term Care Yes-Extended Care Waiver Yes-Extended Care Waiver Yes-Annualization Yes-Annualization | Not<br>Available in:<br>NY OR PR<br>VI |
|                     |                                     | Withdrawal Notes:   |   | No Premium                             |
|                     |                                     |   |   |  |



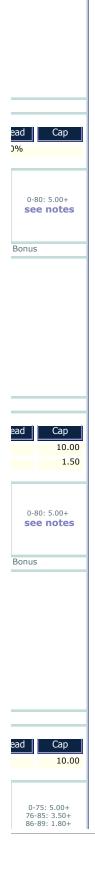






| ING Annuity and Asset<br>Sales<br>ING Secure Index<br>Seven<br>High-Band | ID, IL, IN, KS, KY, LA, MA, M ND, NE, NH, NM, OK, RI, SC,  Age 56+ in states OH For: Age 56+ in states N Ages 0 to 55 in s NJ, NV, OH,                    | (7 years):  as AK, DE, MN, NJ,  H, TX, UT (7 years):  states <sub>CT</sub> (7 years):  | 10<br>9<br>10<br>9<br>10 |                                 | 10 7 8 7 10 Premium at 1   | 10<br>6<br>7<br>6<br>10<br>.00% (GMI |  | 8 4 5 4 8 8 938)        | 7<br>3<br>4<br>3<br>7 | Part Spr                               |
|--|---|--|--------------------------|---------------------------------|--|--------------------------------------|--|-------------------------|-----------------------|--|
|  | Fixed Rate Strategy   |  |                          |                                 | Year Fixed Ra  |                                      |  |                         |                       | 1.50                                   |
|  | Annuitant: 80  Qualified  Owner: 80   | Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000 Withdrawal Notes:  |                          | italization<br>nded Care W      | /aiver   | No- Lo<br>Yes-T                      | nemploy<br>ong Tern<br>erminal I<br>nnualiza | n Care<br>Illness       |                       | Not<br>Available in:<br>NY OR PR<br>VI |
| ING Annuity and Asset<br>Sales<br>ING Secure Index<br>Seven              | ID, IL, IN, KS, KY, LA, MA, M<br>ND, NE, NH, NM, OK, RI, SC,<br>Age 56+ in state<br>Oh  | cs, tn, va, vt, wi, wv, wy (7 years): es AK, DE, MN, NJ, H, TX, UT (7 years): states ct (7 years):   | 10<br>9<br>10<br>9       | 10<br>8<br>9<br>8               | 10<br>7<br>8<br>7  | 10<br>6<br>7<br>6                    | 9<br>5<br>6<br>5                             | 8<br>4<br>5<br>4        | 7<br>3<br>4<br>3      |  |
| Low-Band   |   | states AK, DE, MN,<br>PA, TX, UT, WA (7<br>years):   | 10                       | 10                              | 10   | 10                                   | 9  | 8                       | 7                     |  |
|  |   |  | 3-Mon                    | dicie<br>th LIBOR<br>P 500      | Type Point to Point t | Rese                                 | et A   | veraging None nthly Sur |                       | Part Spri                              |
|  | Annuitant: 80  Qualified  Owner: 80   | Non-Qualified Single: 75,000 Monthly: 75,000 Qualified Single: 75,000 Monthly: 75,000  |                          | italization<br>nded Care W      | /aiver   | No- Lo<br>Yes-T                      | nemploy<br>ong Tern<br>erminal I<br>nnualiza | n Care<br>Illness       |                       | Not<br>Available in:<br>NY OR PR<br>VI |
|  |   |  |                          |                                 |  |                                      |  |                         |                       | No Premium                             |
|  |   | Withdrawal Notes:  |                          |                                 |  |                                      |  |                         |                       |  |
| ING Annuity and Asset<br>Sales   | ID, IL, IN, KS, KY, LA, MA, M<br>ND, NE, NH, NM, OK, RI, SC,  | , CA, CO, DC, FL, GA, HI, IA,<br>D, ME, MI, MO, MS, MT, NC,<br>SD, TN, VA, VT, WI, WV, WY<br>(7 years):  | 10                       | 10                              | 10   | 10                                   | 9  | 8                       | 7                     |  |
|  | ID, IL, IN, KS, KY, LA, MA, M<br>ND, NE, NH, NM, OK, RI, SC,<br>Age 56+ in state<br>Oh  | , CA, CO, DC, FL, GA, HI, IA, D, ME, MI, MO, MS, MT, NC, SD, TN, VA, VT, WI, WV, WY (7 years): es AK, DE, MN, NJ, H, TX, UT (7 years):   | 9                        | 8                               | 7  | 6                                    | 5  | 4                       | 3                     |  |
| Sales  | ID, IL, IN, KS, KY, LA, MA, M<br>ND, NE, NH, NM, OK, RI, SC,<br>Age 56+ in state<br>Oh  | , CA, CO, DC, FL, GA, HI, IA, D, ME, MI, MO, MS, MT, NC, SS, TN, VA, VT, WI, WV, WY (7 years): 25 AK, DE, MN, NJ, H, TX, UT (7 years): 35 tates CT (7 years):  | 9                        | 8                               | 7  | 6                                    | 5  | 4 5                     | 3 4                   |  |
| Sales ING Secure Index   | ID, IL, IN, KS, KY, LA, MA, M ND, NE, NH, NM, OK, RI, SC,  Age 56+ in state Oh For s Age 56+ in states N  Ages 0 to 55 in s                               | , CA, CO, DC, FL, GA, HI, IA, D, ME, MI, MO, MS, MT, NC, SS, TN, VA, VT, WI, WV, WY (7 years): 25 AK, DE, MN, NJ, H, TX, UT (7 years): 35 tates CT (7 years):  | 9                        | 8                               | 7  | 6                                    | 5  | 4                       | 3                     |  |
| Sales ING Secure Index Seven   | ID, IL, IN, KS, KY, LA, MA, M<br>ND, NE, NH, NM, OK, RI, SC,<br>Age 56+ in state<br>OH<br>For:<br>Age 56+ in states N<br>Ages 0 to 55 in s<br>NJ, NV, OH, | , CA, CO, DC, FL, GA, HI, IA, D, ME, MI, MO, MS, MT, NC, SS, TN, VA, VT, WI, WV, WY (7 years):  25 AK, DE, MN, NJ, H, TX, UT (7 years):  36 states CT (7 years):  37 MN, NV, PA, WA (7 years):  38 states AK, DE, MN, PA, TX, UT, WA (7                | 9<br>10<br>9             | 8<br>9<br>8                     | 7<br>8<br>7  | 6<br>7<br>6                          | 5<br>6<br>5                                  | 4<br>5<br>4<br>8        | 3 4 3                 |  |
| Sales ING Secure Index Seven   | ID, IL, IN, KS, KY, LA, MA, M ND, NE, NH, NM, OK, RI, SC,  Age 56+ in state Of  For: Age 56+ in states N Ages 0 to 55 in s NJ, NV, OH,                    | , CA, CO, DC, FL, GA, HI, IA, D, ME, MI, MO, MS, MT, NC, SD, TN, VA, CT, WI, W, WY (7 years): es AK, DE, MN, NJ, H, TX, UT (7 years): states GT (7 years): MN, NV, PA, WA (7 years): states AK, DE, MN, PA, TX, UT, WA (7 years):                      | 9<br>10<br>9<br>10       | 8<br>9<br>8<br>10<br>87.5% of F | 7<br>8<br>7<br>10<br>Premium at 1  | 6<br>7<br>6<br>10                    | 5<br>6<br>5<br>9                             | 4<br>5<br>4<br>8        | 3<br>4<br>3<br>7      |  |
| Sales ING Secure Index Seven   | ID, IL, IN, KS, KY, LA, MA, M ND, NE, NH, NM, OK, RI, SC,  Age 56+ in state Of  For: Age 56+ in states N Ages 0 to 55 in s NJ, NV, OH,                    | , CA, CO, DC, FL, GA, HI, IA, D, ME, MI, MO, MS, MT, NC, SD, TN, VA, CT, WI, W, WY (7 years): es AK, DE, MN, NJ, H, TX, UT (7 years): states CT (7 years): MN, NV, PA, WA (7 years): states AK, DE, MN, PA, TX, UT, WA (7 years): eteed Minimum Value: | 9<br>10<br>9<br>10       | 8<br>9<br>8                     | 7<br>8<br>7<br>10  | 6<br>7<br>6<br>10<br>.00% (GMI       | 5<br>6<br>5<br>9                             | 4<br>5<br>4<br>8        | 3<br>4<br>3<br>7      | Part Spr                               |





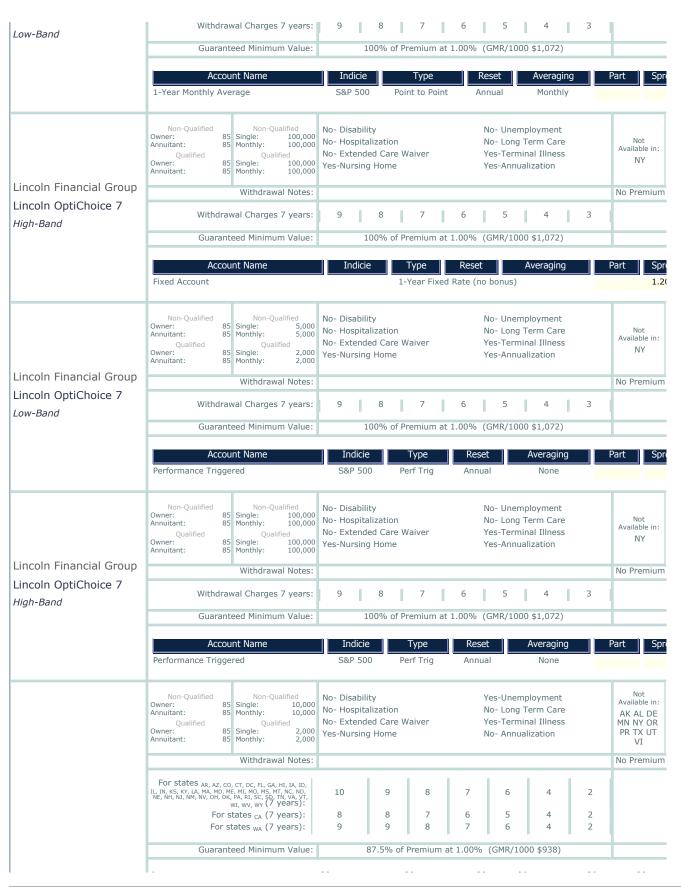


|  | Owner: 89 Single: 3,000<br>Annuitant: 89 Monthly: 3,000  | No- Terminal Illness Yes-Nursing Home<br>No- Annualization  | PR VI WA                   |
|--|--|---|----------------------------|
|  | Withdrawal Notes:  |   | No Premium                 |
| Life of the Southwest<br>SecurePlus Silver | Withdrawal Charges 7 years:  | 8 8 7 6 5 4 2   |                            |
| 3000.01.00                                 | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$938)  |                            |
|  | Account Name   | Indicie Type Reset Averaging  | Dart Car                   |
|  | Declared Interest Account  | Indicie Type Reset Averaging  1-Year Fixed Rate (no bonus)  | Part Spro                  |
|  | Average Index Account  | S&P 500 Point to Point Annual Monthly   | 20                         |
|  | Ending Index Account   | S&P 500 Point to Point Annual None  | 100                        |
|  | Non-Qualified  | No- Extended Care Waiver Yes-Terminal Illness   | Not<br>Available in:<br>NY |
| Lincoln Financial Group                    | Withdrawal Notes:  |   | No Premium                 |
| Lincoln OptiChoice 7  High-Band            | Withdrawal Charges 7 years:  | 9   8   7   6   5   4   3   |                            |
|  | Guaranteed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000 \$1,072)   |                            |
|  | Account Name   | Indicie Type Reset Averaging  | Part Spr                   |
|  | 1-Year Monthly Average   | S&P 500 Point to Point Annual Monthly   | Эрг                        |
|  | Treat rionally riverage  | Sal Soo Tolke to Tolke Turket   |                            |
|  | Non-Qualified  | No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization | Not<br>Available in:<br>NY |
| Lincoln Financial Group                    | Withdrawal Notes:  |   | No Premium                 |
| Lincoln OptiChoice 7                       | Withdrawal Charges 7 years:  | 9   8   7   6   5   4   3   |                            |
| Low-Band                                   |  |   |                            |
| Low Barra                                  | Guaranteed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000 \$1,072)   |                            |
|  | Account Name 1-Year Monthly Cap Fixed Account  | Indicie Type Reset Averaging  S&P 500 Point to Point Annual Monthly Sum  1-Year Fixed Rate (no bonus)   | Part Spri                  |
|  | Non-Qualified  | No- Extended Care Waiver  No- Extended Care Waiver  Yes-Terminal Illness  | Not<br>Available in:<br>NY |
| Lincoln Financial Group                    | Withdrawal Notes:  |   | No Premium                 |
| Lincoln OptiChoice 7  High-Band            | Withdrawal Charges 7 years:  | 9   8   7   6   5   4   3   |                            |
|  | Guaranteed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000 \$1,072)   |                            |
|  | Account Name 1-Year Monthly Cap  | Indicie Type Reset Averaging  S&P 500 Point to Point Annual Monthly Sum   | Part Spro                  |
| Lincoln Financial Group                    | Non-Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000  Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000 | No- Disability No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Nursing Home Yes-Annualization                                       | Not<br>Available in:<br>NY |
| Lincoln OntiChoice 7                       | Withdrawal Notes:  |   | No Premium                 |

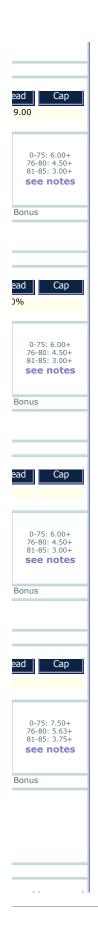


| see notes  |
|--|
| Bonus  |
|  |
| ead Cap  |
| 2.50   |
| 0-75: 6.00+<br>76-80: 4.50+<br>81-85: 3.00+<br>see notes |
| Bonus  |
|  |
| ead Cap  |
| 0-75: 6.00+<br>76-80: 4.50+<br>81-85: 3.00+<br>see notes |
| Bonus  |
|  |
| 2 Cap 1.45   |
| 0-75: 6.00+<br>76-80: 4.50+<br>81-85: 3.00+<br>see notes |
| Bonus  |
|  |
| ead Cap 1.55   |
| 0-75: 6.00+<br>76-80: 4.50+<br>81-85: 3.00+<br>see notes |
| Danie  |





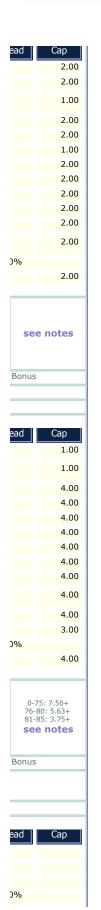






| I                    | Account Name   | Indicie                              | Туре              | Reset                  | Averaging    | Part          | Spre |
|----------------------|--|--------------------------------------|-------------------|------------------------|--------------|---------------|------|
| North American       | 1-Year S&P 400 Annual Point-to-Point   | S&P 400                              | Point to Point    | Annual                 | None         |               |      |
| Company              | 1-Year Russell 2000 Annual Daily Avera   |                                      | Point to Point    | Annual                 | Daily        |               |      |
| Charter 7            | 1-Year S&P 500 Monthly Point-to-Point  | S&P 500                              | Point to Point    | Annual                 | Monthly Sum  | 100           |      |
|                      | Cap 1-Year S&P 400 Annual Daily Average  | S&P 400                              | Point to Point    | Annual                 | Daily        |               |      |
|                      | 1- Year Hindsight Index Strategy   | Blended Indicies                     | Point to Point    | Annual                 | None         |               |      |
|                      | 1-Year NASDAQ Monthly Point-to-Point   | Nasdag 100                           | Point to Point    | Annual                 | Monthly Sum  |               |      |
|                      | 1-Year Dow Jones Annual Point-to-Point   | ·                                    | Point to Point    | Annual                 | None         |               |      |
|                      | 1-Year Nasdaq-100 Annual Point-to-Poi  |                                      | Point to Point    | Annual                 | None         |               |      |
|                      | 1-Year S&P 500 Annual Point-to-Point   | S&P 500                              | Point to Point    | Annual                 | None         |               |      |
|                      | 1-Year Dow Jones Annual Daily Average  |                                      | Point to Point    | Annual                 | Daily        |               |      |
|                      | 1-Year Russell 2000 Annual Point-to-Po   |                                      | Point to Point    | Annual                 | None         |               |      |
|                      | 1-Year Dow Jones EuroStoxx 50<br>Point-to-Point  | DJ EuroStoxx 50                      | Point to Point    | Annual                 | None         |               |      |
|                      | 1-Year Fixed   | 1.7                                  | Year Fixed Rate ( | no honus)              |              |               | 1.00 |
|                      | 1-Year S&P 500 Annual Daily Average  | S&P 500                              | Point to Point    | Annual                 | Daily        | 100           | 1.00 |
|                      | 1-Teal SQF 500 Allilual Dally Average  | 3&r 300                              | FOILE TO FOILE    | Aiiiiuai               | Daily        | 100           |      |
|                      | Non-Qualified Non-Qualified  | No- Disability                       |                   | Yes-Unem               | nployment    |               |      |
|                      | Owner: 85 Single: 10,000<br>Annuitant: 85 Monthly: 10,000                                      | 0 N- 11:+-!:+:                       |                   |                        | Term Care    | On            |      |
|                      | Qualified Qualified  | No- Extended Care W                  | aiver             |                        | inal Illness | Availat<br>T  |      |
|                      | Owner:         85 Single:         2,000           Annuitant:         85 Monthly:         2,000 |                                      |                   | No- Annua              | alization    | 1             | `    |
|                      | Withdrawal Notes:  | :                                    |                   |                        |              | No Pre        | mium |
|                      | Withdrawal Charges 7 years:  |                                      |                   |                        |              |               |      |
|                      | Guaranteed Minimum Value:  | 87.5% of I                           | Premium at 1.00   | % (GMR/10              | 000 \$938)   |               |      |
|                      |  |                                      |                   |                        |              |               |      |
|                      | Account Name   | Indicie                              | Туре              | Reset                  | Averaging    | Part          | Spre |
|                      | 1-Year NASDAQ Monthly Point-to-Point   | Nasdaq 100                           | Point to Point    | Annual                 | Monthly Sum  |               |      |
| North American       | 1-Year S&P 500 Monthly Point-to-Point Cap  | S&P 500                              | Point to Point    | Annual                 | Monthly Sum  |               |      |
| Company              | 1-Year Nasdaq-100 Annual Point-to-Poi  | nt Nasdaq 100                        | Point to Point    | Annual                 | None         |               |      |
| Charter 7 (TX)       | 1-Year Russell 2000 Annual Daily Avera   | ge Russell 2000                      | Point to Point    | Annual                 | Daily        |               |      |
|                      | 1-Year S&P 500 Annual Point-to-Point   | S&P 500                              | Point to Point    | Annual                 | None         |               |      |
|                      | 1-Year Russell 2000 Annual Point-to-Po   | int Russell 2000                     | Point to Point    | Annual                 | None         |               |      |
|                      | 1-Year S&P 500 Annual Daily Average  | S&P 500                              | Point to Point    | Annual                 | Daily        |               |      |
|                      | 1-Year S&P 400 Annual Daily Average  | S&P 400                              | Point to Point    | Annual                 | Daily        |               |      |
|                      | 1-Year Dow Jones Annual Daily Average  | e DJIA                               | Point to Point    | Annual                 | Daily        |               |      |
|                      | 1-Year Dow Jones EuroStoxx 50<br>Point-to-Point  | DJ EuroStoxx 50                      | Point to Point    | Annual                 | None         |               |      |
|                      | 1-Year Dow Jones Annual Point-to-Point   | t DJIA                               | Point to Point    | Annual                 | None         |               |      |
|                      | 1- Year Hindsight Index Strategy   | Blended Indicies                     | Point to Point    | Annual                 | None         |               |      |
|                      | 1-Year Fixed   | 1-                                   | Year Fixed Rate ( | no bonus)              |              |               | 2.00 |
|                      | 1-Year S&P 400 Annual Point-to-Point   | S&P 400                              | Point to Point    | Annual                 | None         |               |      |
|                      |  |                                      |                   |                        |              |               |      |
|                      | Non-Qualified Non-Qualified Owner: 85 Single: 10,000   | No- Disability                       |                   | No- Unem               | iployment    | No<br>Availat |      |
|                      | Annuitant: 85 Monthly: 10,000  | No- Hospitalization                  |                   |                        | Term Care    | AK A<br>DE MN |      |
|                      | Qualified Qualified Owner: 85 Single: 2,000  | No- Extended Care W Yes-Nursing Home | /aiver            | No- Termi<br>No- Annua | inal Illness | NY OF         | R PR |
|                      | Annuitant: 85 Monthly: 2,000   | ) res-Nursing nome                   |                   | NO- Allitud            | alizacion    | TX UT         |      |
|                      | Withdrawal Notes:  |                                      |                   |                        |              | No Pre        | mium |
|                      | Withdrawal Charges 7 years:  | 9 9                                  | 8 7               | 6                      | 4 2          |               |      |
|                      | Guaranteed Minimum Value:  | 87.5% of I                           | Premium at 1.00   | "<br>% (GMR/10         | 000 \$938)   | 1             |      |
|                      |  |                                      |                   |                        |              |               |      |
| North American       | Account Name   | Indicie                              | Туре              | Reset                  | Averaging    | Part          | Spr  |
| Company              | 1-Year S&P 500 Monthly Average   | S&P 500                              | Point to Point    | Annual                 | Monthly      | 20            |      |
| North American Prizm | 1-Year Russell 2000 Monthly Average  | Russell 2000                         | Point to Point    | Annual                 | Monthly      | 10            |      |
| Plus 7               | 1-Year S&P 400 Monthly Average   | S&P 400                              | Point to Point    | Annual                 | Monthly      | 15            | 4.01 |
| 1143 /               | 1-Year Fixed   | 1-                                   | Year Fixed Rate ( | no bonus)              |              |               | 1.00 |

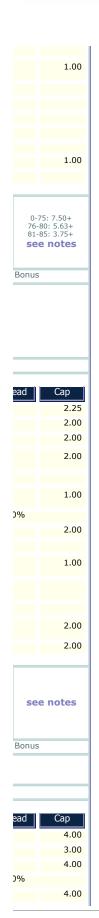






|                         | 1-Year Dow Jones Point-to-Point   | DJIA  | Point to Point                      | Annual                            | None                      | 10   |     |
|-------------------------|---|---|-------------------------------------|-----------------------------------|---------------------------|--|-----|
|                         | 1-Year S&P 500 Monthly Point-to-Point   | S&P 500   | Point to Point                      | Annual                            | Monthly Sum               |  |     |
|                         | Cap 1-Year Nasdaq 100 Point-to-Point  | Nasdaq 100  | Point to Point                      | Annual                            | None                      | 10   |     |
|                         | 1-Year Dow Jones Monthly Average  | DJIA  | Point to Point                      | Annual                            | Monthly                   | 20   |     |
|                         | 1-Year Russell 2000 Point-to-Point  | Russell 2000  | Point to Point                      | Annual                            | None                      | 10   |     |
|                         | 1-Year DJ EuroStoxx 50 Point-to-Point   | DJ EuroStoxx 50   | Point to Point                      | Annual                            | None                      | 10   |     |
|                         | 1-Year S&P 500 Point-to-Point   | S&P 500   | Point to Point                      | Annual                            | None                      | 10   |     |
|                         | 1-Year Nasdaq100 Monthly Point-to-Point   |   | Point to Point                      | Annual                            | Monthly Sum               | 10   |     |
|                         | 1-Year S&P 400 Point-to-Point   | S&P 400   | Point to Point                      | Annual                            | None                      | 10   |     |
|                         | 1 rear ser 400 rome to rome   | 301 400   | Tomic to Tomic                      | Aillidai                          | None                      | 10   |     |
|                         | Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000  Withdrawal Notes:  For states AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, FA, KI, SC, SD, TN, VA, VT, WI, WV, WY (7 Years): For states CA (7 years): | No- Disability No- Hospitalization No- Extended Care W Yes-Nursing Home  10 9 8 8 | 8 7 7                               | No- Long<br>Yes-Term<br>No- Annua | 4 2                       | Not<br>Available in:<br>AK AL DE<br>MN NY OR<br>PR TX UT<br>VI | 2   |
|                         | For states <sub>WA</sub> (7 years):   | 9 9   | 8 7                                 | 6                                 | 4 2                       |  |     |
|                         | Guaranteed Minimum Value:   | 87.5% of I  | Premium at 1.00°                    | % (GMR/10                         | 000 \$938)                |  |     |
|                         |   |   |                                     |                                   |                           |  |     |
|                         | Account Name  | Indicie   | Туре                                | Reset                             | Averaging                 | Part Sp  | pr  |
| North American          | 1-Year S&P 500 Annual Point-to-Point  | S&P 500   | Point to Point                      | Annual                            | None                      | 15   |     |
| Company                 | 1-Year Nasdaq-100 Annual Point-to-Point   |   | Point to Point                      | Annual                            | None                      | 15   |     |
| Precision 7             | 1-Year Dow Jones Annual Point-to-Point  | DJIA  | Point to Point                      | Annual                            | None                      | 20   |     |
|                         | 1-Year Russell 2000 Annual<br>Point-to-Point  | Russell 2000  | Point to Point                      | Annual                            | None                      | 15   |     |
|                         | 1-Year S&P 500 Annual Daily Average   | S&P 500   | Point to Point                      | Annual                            | Daily                     | 20   |     |
|                         | 1 -Year NASDAQ Monthly Point-to-Point   | Nasdag 100  | Point to Point                      | Annual                            | Monthly Sum               |  |     |
|                         | Cap   | Nasuay 100  | FOILE TO FOILE                      | Aiiiuai                           | Monthly Sum               |  |     |
|                         | 1-Year Fixed  | 1-  | Year Fixed Rate (                   | no bonus)                         |                           | 1.   | .00 |
|                         | 1-Year S&P 400 Annual Point-to-Point  | S&P 400   | Point to Point                      | Annual                            | Daily                     | 15   |     |
|                         | 1-Year S&P 400 Annual Daily Average   | S&P 400   | Point to Point                      | Annual                            | Daily                     | 15   |     |
|                         | 1-Year S&P 500 Monthly Point-to-Point<br>Cap  | S&P 500   | Point to Point                      | Annual                            | Monthly Sum               | 100  |     |
|                         | 1-Year Russell 2000 Annual Daily<br>Average   | Russell 2000  | Point to Point                      | Annual                            | Daily                     | 15   |     |
|                         | 1-Year Dow Jones Annual Daily Average   | DJIA  | Point to Point                      | Annual                            | Daily                     | 20   |     |
|                         | 1-Year Dow Jones EuroStoxx 50   | DJ EuroStoxx 50   | Point to Point                      | Annual                            | None                      | 30   |     |
|                         | Point-to-Point  |   |                                     |                                   |                           |  |     |
|                         | 1- Year Hindsight Index   | Blended Indicies  | Point to Point                      | Annual                            | None                      | 15   |     |
|                         | Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000   | No- Disability<br>No- Hospitalization<br>No- Extended Care W<br>Yes-Nursing Home  | /aiver                              | _                                 | Term Care<br>inal Illness | Only<br>Available in:<br>TX                                    | 12  |
|                         | Withdrawal Notes:   |   |                                     |                                   |                           | No Premiur   | m   |
|                         | Withdrawal Charges 7 years:   | 8 8 8   | 7 6                                 | 5                                 | 4 2                       |  |     |
|                         | Guaranteed Minimum Value:   | 87.5% of I  | Premium at 1.009                    | % (GMR/10                         | 000 \$938)                |  | _   |
|                         |   |   |                                     | 1   D                             |                           | D. J. 11-0   |     |
|                         | Account Name  | Indicie   | Туре                                | Reset                             | Averaging                 |  | pro |
|                         | 1-Year S&P 500 Annual Daily Average   | S&P 500   | Point to Point                      | Annual                            | Daily                     | 20   |     |
| Ni a velia i A van a vi | 1- Year Hindsight Index   | Blended Indicies  | Point to Point                      | Annual                            | None                      | 20   |     |
| North American          |   | C0 P 400  | Defeat A Dodge                      | A                                 | D-:'                      | 20   |     |
| Company                 | 1-Year S&P 400 Annual Point-to-Point 1-Year Fixed   | S&P 400   | Point to Point<br>Year Fixed Rate ( | Annual no bonus)                  | Daily                     | 20   | .00 |

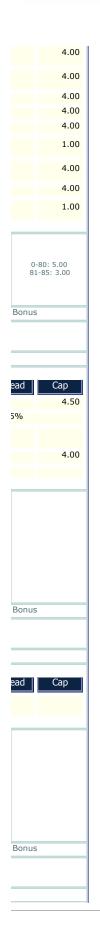






|   | 1-Year Dow Jones EuroStoxx 50<br>Point-to-Point   | DJ EuroStoxx 50 Point to Point  | Annual None   | 20  |
|---|---|---|---|---|
|   | 1-Year Russell 2000 Annual<br>Point-to-Point  | Russell 2000 Point to Point   | Annual None   | 20  |
|   | 1-Year S&P 500 Annual Point-to-Point  | S&P 500 Point to Point  | Annual None   | 20  |
|   | 1-Year Nasdaq-100 Annual Point-to-Point   | Nasdaq 100 Point to Point   | Annual None   | 20  |
|   | 1-Year Dow Jones Annual Point-to-Point  | DJIA Point to Point   | Annual None   | 20  |
|   | 1-Year S&P 500 Monthly Point-to-Point   | COD FOO   | Annual Manthly Com  |   |
|   | Cap  1-Year Russell 2000 Annual Daily   | S&P 500 Point to Point  | ,   |   |
|   | Average   | Russell 2000 Point to Point   | ,   | 20  |
|   | 1-Year S&P 400 Annual Daily Average   | S&P 400 Point to Point  | Annual Daily  | 20  |
|   | 1 -Year NASDAQ Monthly Point-to-Point<br>Cap  | Nasdaq 100 Point to Point   | Annual Monthly Sum  |   |
|   | Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000           | No- Disability<br>Yes-Hospitalization<br>No- Extended Care Waiver<br>Yes-Nursing Home | No- Unemployment<br>No- Long Term Care<br>Yes-Terminal Illness<br>No- Annualization | Not<br>Available in:<br>AL MN MT<br>NY OR PR<br>VI  |
|   | Withdrawal Notes:   |   |   | No Premium  |
| Reliance Standard Life                  | Withdrawal Charges 7 years:   | 9   8   7   6   | 5   4   3   |   |
| Keystone 7 Index                        | Guaranteed Minimum Value:   | 100% of Premium at 1.00%  | 6 (GMR/1000 \$1,072)  |   |
| Annuity                                 |   |   |   |   |
| ,                                       | Account Name  | Indicie Type  | Reset Averaging   | Part Spr  |
|   | 1-Year Monthly Average - Capped   | S&P 500 Point to Point  | Annual Monthly  |   |
|   | Fixed Interest Strategy   | 1-Year Fixed Rate   | (no bonus)  | 1.8   |
|   | 1-Year Monthly Average - Participation  | S&P 500 Point to Point  | Annual Monthly  | 25  |
|   | Rate  | Sar 300 Tome to Fome  | Aimai Piontiny  | 23  |
|   | 1-Year Point-to-Point - Capped  | S&P 500 Point to Point  | Annual None   |   |
|   | 1-Year Point-to-Point - Participation Rate  | S&P 500 Point to Point  | Annual None   | 20  |
| The Hartford<br>Hartford Saver Solution | Non-Qualified Owner: Annuitant: Qualified Owner: Annuitant:  Wonthly: Owner: Single: Owner: Single: Owner: Monthly: 10,000 Monthly: 10,000      | No- Disability<br>No- Hospitalization<br>Yes-Extended Care Waiver<br>No- Nursing Home | No- Unemployment<br>No- Long Term Care<br>No- Terminal Illness<br>No- Annualization | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV |
| sm 7                                    | Withdrawal Notes:   |   |   | No Premium  |
| Low-Band                                | Withdrawal Charges 7 years:   | 9   8   7   6   | 5   4   3   |   |
|   | Guaranteed Minimum Value:   | 100% of Premium at 1.00%  | 6 (GMR/1000 \$1,072)  |   |
|   | Account Name Annual Global Equity Index Performance Trigger   | Indicie Type  Blended Indicies Perf Trig  | Annual None   | Part Spr  |
| The Hartford                            | Non-Qualified Owner: 80 Single: 100,000 Annuitant: 40 Monthly: 100,000 Owner: 80 Single: 100,000 Annuitant: 80 Single: 100,000 Monthly: 100,000 | No- Disability<br>No- Hospitalization<br>Yes-Extended Care Waiver<br>No- Nursing Home | No- Unemployment<br>No- Long Term Care<br>No- Terminal Illness<br>No- Annualization | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV |
|   | Withdrawal Notes:   |   |   | No Premium  |
| Hartford Saver Solution sm 7            | Withdrawal Charges 7 years:   | 9   8   7   6   | 5 4 3   | INO FICIIIIIIII   |
| High-Band                               | Guaranteed Minimum Value:   | 100% of Premium at 1.00%  | (GMP/1000 ¢1 072)   |   |
|   |   | LOUM OF PREMIUM AT 1.009  | 0 CTPIE/ TOUU \$1.U/Z1  |   |







|   | Account Name  | Indicie Type  | Reset Averaging   | Part Spr  |
|---|---|---|---|---|
|   | Annual Global Equity Index Performance<br>Trigger   | Blended Indicies Perf Trig  | Annual None   |   |
|   | Annual Global Equity Index Point-to-Poin<br>Cap   | t Blended Indicies Point to Point   | Annual None   |   |
| The Hartford                            | Non-Qualified Owner: Annuitant: Qualified Owner: 80 Single: 10,000 Monthly: 10,000 Qualified Owner: 80 Single: 10,000 Annuitant: Monthly: 10,000                  | No- Disability<br>No- Hospitalization<br>Yes-Extended Care Waiver<br>No- Nursing Home | No- Unemployment<br>No- Long Term Care<br>No- Terminal Illness<br>No- Annualization | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV |
| Hartford Saver Solution                 | Withdrawal Notes:   |   |   | No Premium  |
| Low-Band                                | Withdrawal Charges 7 years:   | 9   8   7   6   | 5   4   3   |   |
|   | Guaranteed Minimum Value:   | 100% of Premium at 1.00%  | (GMR/1000 \$1,072)  |   |
|   | Account Name  Annual S&P 500 Point-to-Point Cap  Annual S&P 500 Performance Trigger   | S&P 500 Point to Point A  | Averaging  Innual None  Innual None   | Part Sp   |
| The Hartford<br>Hartford Saver Solution | Non-Qualified Owner: Annuitant: Qualified Owner: 80 Single: 100,000 Monthly: 100,000 Qualified Owner: 80 Single: 100,000 Annuitant: Monthly: 100,000              | No- Disability<br>No- Hospitalization<br>Yes-Extended Care Waiver<br>No- Nursing Home | No- Unemployment<br>No- Long Term Care<br>No- Terminal Illness<br>No- Annualization | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV |
| sm 7                                    | Withdrawal Notes:   |   |   | No Premiun  |
| High-Band                               | Withdrawal Charges 7 years:   | 9   8   7   6   | 5   4   3   |   |
|   | Guaranteed Minimum Value:   | 100% of Premium at 1.00%  | (GMR/1000 \$1,072)  |   |
|   | Account Name<br>Fixed Rate Strategy   | Indicie Type Rese 1-Year Fixed Rate (r  |   | Part Sp   |
| The Hartford<br>Hartford Saver Solution | Non-Qualified Owner: Annuitant:  Qualified Owner: 80 Single: 10,000 Monthly: 10,000 Qualified Owner: 80 Single: 10,000 Annuitant: Monthly: 10,000 Monthly: 10,000 | No- Disability<br>No- Hospitalization<br>Yes-Extended Care Waiver<br>No- Nursing Home | No- Unemployment<br>No- Long Term Care<br>No- Terminal Illness<br>No- Annualization | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV |
| sm 7                                    | Withdrawal Notes:   |   |   | No Premium  |
| Low-Band                                | Withdrawal Charges 7 years:   | 9   8   7   6   | 5 4 3   |   |
|   | Guaranteed Minimum Value:   | 100% of Premium at 1.00%  | (GMR/1000 \$1,072)  |   |
|   | Account Name Annual Global Equity Index Point-to-Poin Cap   | Indicie Type  Blended Indicies Point to Point   | Reset Averaging Annual None   | Part Sp   |
|   | Non-Qualified Owner: 80 Single: 100,000 Annuitant: Monthly: 100,000 Qualified Owner: 80 Single: 100,000 Annuitant: Single: 100,000 Monthly: 100,000               | No- Disability<br>No- Hospitalization<br>Yes-Extended Care Waiver                     | No- Unemployment<br>No- Long Term Care<br>No- Terminal Illness                      | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS  |



| ead   | Сар  |
|-------|------|
|       |      |
| Bonus |      |
|       |      |
| ead   | 3.50 |
|       |      |
| Bonus |      |
| ead 0 | Сар  |
| Bonus |      |
|       |      |
| ead   | Сар  |
|       |      |



| The Hartford Hartford Saver Solution    |  | No- Nursing Home No- Annualization  | NC NE NM<br>OH OK RI<br>SD TN UT<br>VI VT WI<br>WV  |
|---|--|---|---|
| sm 7                                    | Withdrawal Notes:  |   | No Premium  |
| High-Band                               | Withdrawal Charges 7 years:  | 9   8   7   6   5   4   3   |   |
|   | Guaranteed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000 \$1,072)   |   |
|   | Account Name  Annual S&P 500 Performance Trigger  Annual S&P 500 Point-to-Point Cap  | Indicie Type Reset Averaging  S&P 500 Perf Trig Annual None  S&P 500 Point to Point Annual None | Part Spri   |
| The Hartford<br>Hartford Saver Solution | Non-Qualified Owner: 80 Annuitant: Monthly: 10,000 Qualified Owner: 80 Annuitant: Single: 10,000 Monthly: 10,000 Monthly: 10,000   | No- Disability No- Unemployment<br>No- Hospitalization No- Long Term Care                       | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV                               |
| sm 7                                    | Withdrawal Notes:  |   | No Premium  |
| Low-Band                                | Withdrawal Charges 7 years:  | 9   8   7   6   5   4   3   |   |
|   | Guaranteed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000 \$1,072)   |   |
|   | Account Name Fixed Rate Strategy   | Indicie Type Reset Averaging  1-Year Fixed Rate (no bonus)                                      | Part Spri   |
| The Hartford Hartford Saver Solution    | Non-Qualified Owner: 80 Annuitant: 80 Owner: 90 Owner: 90 Owner: 80 Annuitant: 80 Owner: 80 Annuitant: 80 Owner: 80 Annuitant: 80 Owner: 90 Owner: | No- Disability No- Hospitalization No- Long Term Care   | Only<br>Available in:<br>AL AR CO<br>DC GA ID<br>IL KS KY<br>LA MI MS<br>NC NE NM<br>OH OK RI<br>SD TN UT<br>VI VT WI<br>WV |
| Choice sm 7                             | Withdrawal Notes:  |   | No Premium  |
| High-Band                               | Withdrawal Charges 7 years:  | 9   8   7   6   5   4   3   |   |
|   | Guaranteed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000 \$1,072)   |   |
|   | Account Name Annual Global Equity Index Performance Trigger  | Indicie Type Reset Averaging  Blended Indicies Perf Trig Annual None                            | Part Spri   |

| ▶ Company / Product                            | Issue Ages              | Minimum<br>Premiums   | Withdrawai Provisions  |  |
|--|-------------------------|---|--|--|
| The Hartford                                   | Annuitant:<br>Qualified | Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000 | No- Disability No- Unemployment No- Hospitalization No- Long Term Care | Only<br>Available in:<br>AL AR CO<br>DC GA ID IL<br>KS KY LA MI<br>MS NC NE<br>NM OH OK<br>RI SD TN UT<br>VI VT WI<br>WV |
|  |                         | Withdrawal Notes:   |  | No Premium E   |
| Hartford Saver Solution Choice <sup>SM</sup> 7 | Withdrav                | val Charges 7 years:  | 9   8   7   6   5   4   3  | 215 226  |



| Bonus       |
|-------------|
|             |
| ead Cap     |
| 4.25        |
|             |
|             |
|             |
| Bonus       |
|             |
| ead Cap     |
| J%          |
|             |
|             |
| Bonus       |
| 55.705      |
| and III Can |
| ead Cap     |





|   | I  | 1   |  |
|---|--|---|--|
|   | Guaranteed Minimum Val   | ue: 100% of Premium at 1.00% (GMR/1000<br>\$1,072)  |  |
|   | Account Name   | Indicie Type Reset Averaging  | Part Spr   |
|   | Annual S&P 500 Performance Trigge  | r S&P 500 Perf Trig Annual None   |  |
|   | Fixed Rate Strategy  | 1-Year Fixed Rate (no bonus)  | 1.50   |
| The Hartford  | Annuitant: Monthly: 100 Qualified Qualified Qualified 100                                    | No- Disability No- Unemployment No- Hospitalization No- Long Term Care Yes-Extended Care Waiver Yes-Terminal Illness No- Nursing Home No- Annualization | Only<br>Available in:<br>AL AR CO<br>DC GA ID IL<br>KS KY LA MI<br>MS NC NE<br>NM OH OK<br>RI SD TN UT<br>VI VT WI<br>WV |
| Hartford Saver Solution Choice sm 7                             | Withdrawal Not   | es:   | No Premium E   |
| High-Band   | Withdrawal Charges 7 yea   | ars: 9   8   7   6   5   4   3  |  |
|   | Guaranteed Minimum Val   | ue: 100% of Premium at 1.00% (GMR/1000 \$1,072)   |  |
|   | Account Name   | Indicie Type Reset Averaging  | Part Spre  |
|   | Annual S&P 500 Point-to-Point Cap  | S&P 500 Point to Point Annual None  | Part Spri  |
| The Hartford  | Annuitant: Monthly: 10 Qualified Qualified Owner: 80 Single: 10                              | No- Disability No- Hospitalization No- Hospitalization Yes-Extended Care Waiver No- Nursing Home No- Annualization                                      | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV                            |
| Hartford Saver Solution Choice <sup>SM</sup> 7                  | Withdrawal Not   | es:   | No Premium E   |
| Low-Band  | Withdrawal Charges 7 yea   | ars: 9   8   7   6   5   4   3  |  |
|   | Guaranteed Minimum Val   | ue: 100% of Premium at 1.00% (GMR/1000 \$1,072)   |  |
|   | Account Name Annual Global Equity Index Performance Trigger                                  | Indicie Type Reset Averaging  Blended Ferf Trig Annual None   | Part Spro  |
|   | Annuitant: Monthly: 100 Qualified Qualified Owner: 80 Single: 100                            | No- Disability No- Unemployment No- Hospitalization No- Long Term Care Yes-Extended Care Waiver Yes-Terminal Illness No- Nursing Home No- Annualization | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV                            |
| The Hartford  | Withdrawal Not   | es:   | No Premium E   |
| Hartford Saver Solution Choice <sup>SM</sup> 7 <i>High-Band</i> | Withdrawal Charges 7 yea   | ars: 9   8   7   6   5   4   3  |  |
| -   | Guaranteed Minimum Val   | ue: 100% of Premium at 1.00% (GMR/1000 \$1,072)   |  |
|   | Account Name Annual Global Equity Index Point-to-Point Cap Annual S&P 500 Performance Trigge | Indicie Type Reset Averaging  Blended Point to Point Annual None  S&P 500 Perf Trig Annual None   | Part Spr   |
|   |  | ,000<br>,000 No- Disability No- Unemployment  | Only<br>Available in:<br>AL AR CO  |



| ead   | Сар  |
|-------|------|
| ጋ%    |      |
|       |      |
|       |      |
|       |      |
|       |      |
| lonus |      |
|       |      |
|       |      |
| ead   | Сар  |
|       | 3.80 |
|       |      |
|       |      |
|       |      |
|       |      |
| lonus |      |
|       |      |
|       |      |
| ead   | Сар  |
|       |      |
|       |      |
|       |      |
|       |      |
|       |      |
| Bonus |      |
|       |      |
|       |      |
| ead   | Сар  |
|       | 3.40 |
|       |      |
|       |      |



| The Hartford<br>Hartford Saver Solution Choice <sup>SM</sup> 7<br>Low-Band |  | ars: 9   8   7   6   5   4   3   | DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV  No Premium E  |
|--|--|--|--|
| The Hartford   | Annuitant: Monthly: 100 Qualified Qualified Owner: 80 Single: 100        | No- Disability No- Unemployment No- Hospitalization No- Long Term Care Yes-Extended Care Waiver No- Nursing Home No- Annualization   | Only<br>Available in:<br>AL AR CO<br>DC GA ID IL<br>KS KY LA MI<br>MS NC NE<br>NM OH OK<br>RI SD TN UT<br>VI VT WI<br>WV |
| Hartford Saver Solution Choice <sup>sm</sup> 7                             | Withdrawal No  | tes:   | No Premium E   |
| High-Band  | Withdrawal Charges 7 ye  | ars: 9   8   7   6   5   4   3   |  |
|  | Guaranteed Minimum Va  | lue: 100% of Premium at 1.00% (GMR/1000<br>\$1,072)  |  |
|  | Account Name<br>Fixed Rate Strategy                                      | Indicie Type Reset Averaging  1-Year Fixed Rate (no bonus)   | Part Spro  |
| The Hartford   | Annuitant: Monthly: 10 Qualified Qualified Owner: 80 Single: 10          | No- Disability No- Hospitalization No- Annualization | Only<br>Available in:<br>AL AR CO<br>DC GA ID IL<br>KS KY LA MI<br>MS NC NE<br>NM OH OK<br>RI SD TN UT<br>VI VT WI<br>WV |
| Hartford Saver Solution Choice <sup>sm</sup> 7                             | Withdrawal No  | tes:   | No Premium E   |
| Low-Band   | Withdrawal Charges 7 ye  | ars: 9   8   7   6   5   4   3   |  |
|  | Guaranteed Minimum Va  | lue: 100% of Premium at 1.00% (GMR/1000 \$1,072)   |  |
|  | Account Name Annual S&P 500 Point-to-Point Cap                           | Indicie Type Reset Averaging S&P 500 Point to Point Annual None  | Part Spr   |
|  | Annuitant: 90 Monthly: 15 Qualified Qualified Owner: 90 Single: 15       | No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization                      | Not<br>Available in:<br>NY PR VI   |
| The Standard   | Withdrawal No  | tes:   | No Premium E   |
| Index Growth Annuity 7   | Withdrawal Charges 7 ye  | ars: 9   8   7   6   5   4   2   |  |
| Low-Band   | Guaranteed Minimum Va  | lue: 100% of Premium at 1.00% (GMR/1000 \$1,072)   |  |
|  | Account Name 1-Year S&P 500 Annual Point-to-Point Fixed Interest Account | Indicie Type Reset Averaging  nt S&P 500 Point to Point Annual None  1-Year Fixed Rate (no bonus)  | Part Spr   |
|  |  |  | 2.7  |



| Bonus                                    |
|--|
|  |
|  |
|  |
|  |
| ead Cap                                  |
| 2.70                                     |
|  |
|  |
|  |
|  |
|  |
|  |
| Bonus                                    |
|  |
|  |
|  |
|  |
| ead Cap                                  |
| 0%                                       |
|  |
|  |
|  |
|  |
|  |
|  |
| Bonus                                    |
|  |
|  |
|  |
|  |
| ead Cap                                  |
| 3.15                                     |
|  |
| 0-80-500                                 |
| 0-80: 5.00<br>81-85: 2.75<br>86-90: 2.25 |
| 00 30. 2.23                              |
| Bonus                                    |
|  |
|  |
|  |
|  |
| ead Cap                                  |
| 2.05                                     |
| ጋ%                                       |



|   | Annuitant: 90  Qualified  Owner: 90   | Non-Qualified   100,000   Single: 100,000   Monthly: 100,000   Qualified   Single: 100,000   Monthly: 100,000   | No- Extended Yes-Nursing   | zation<br>d Care Waive                 | No- Long<br>r Yes-Terr | employment<br>g Term Care<br>minal Illness<br>ualization | Not<br>Available<br>NY PR V                   |          |
|---|---|---|--|--|------------------------|--|---|----------|
| The Standard                                  |   | Withdrawal Notes:   |  |  |                        |  | No Premi                                      | um E     |
| Index Growth Annuity 7                        | Withdra   | wal Charges 7 years:  | 9   8  | 9   8   7   6   5   4   2              |                        |  |   |          |
| High-Band                                     | Guarant   | 100% of   | Premium at 1<br>\$1,07   |  | MR/1000                |  |   |          |
|   | Account 1-Year S&P 500 An Fixed Interest Account  |   |  | Type<br>int to Point<br>ear Fixed Rate | Annual                 | None<br>s)   | Part  | Spr.     |
|   | S   | urrender Charges La   | ast 6 Years  |  |                        |  |   |          |
|   | Annuitant: 85  Qualified  Owner: 85   | Non-Qualified   10,000   Nonthly:   10,000   Qualified   10,000   Nonthly:   10,000 | No- Extended   | zation<br>d Care Waive                 | No- Long<br>r No- Terr | employment<br>g Term Care<br>minal Illness<br>ualization | Not<br>Available<br>MN ND<br>OK OR F<br>VI WA | NY<br>PR |
| American National Insurance Company           |   | Withdrawal Notes:   |  |  |                        |  | No Premi                                      | um E     |
| ANICO EIA                                     | Withdrawal Charges 6 years:   |   | 8 8  | 7                                      | 6                      | 4 2  | Rate Cha                                      | nged     |
|   | Guarant   | 90% of Premium at 1.00% (GMR/1000 \$955)  |  |  | Next Cha               | nge  |   |          |
|   | Accol<br>Performance Trigge   | unt Name<br>ered  | Indicie S&P 500 F  |  | eset Av                | veraging<br>None   | Part  | Spr      |
|   | Non-Qualified Owner: 80 Single: 5,000 Annuitant: Monthly: 5,000 Qualified Owner: 80 Single: 5,000 Annuitant: 80 Single: 5,000 Monthly: 5,000 Monthly: 5,000 |   | No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization |  |                        | Not<br>Available<br>AL NY F<br>VI                        |   |          |
|   | Withdrawal Notes:   |   |  |  |                        | No Premi   | um E  |          |
|   | Withdrawal Charges 6 years:   |   | 8   7  | 6 4                                    | .5 3                   | 1.5  |   |          |
|   | Guaranteed Minimum Value:   |   | 87.5% of Premium at 1.50%  |  |                        |  |   |          |
|   | Account   | Name  | Indicie  | Туре                                   | Reset                  | Averaging  | Part _  | Sp       |
| American Equity Investment Life               | 1 Year S&P 500 Mo   | nthly Average   | S&P 500  | Point to<br>Point                      | Annual                 | Monthly  | 10  |          |
| Insurance Company Integrity Cold (Index F 07) | 10 Year U.S. Treas<br>with Cap  | ury Bond Value 1  | 10 Year US<br>Treasury   | Point to<br>Point                      | Annual                 | None   |   |          |
| Integrity Gold (Index 5-07)                   | 1-Year Dow Jones  | Monthly Average   | DJIA   | Point to<br>Point                      | Annual                 | Monthly  |   |          |
|   | 1 Year S&P 500 Mo   | nthly Average   | S&P 500  | Point to<br>Point                      | Annual                 | Monthly  |   |          |
|   | 1 Year S&P 500 An<br>Point-to-Point Parti   |   | S&P 500  | Point to<br>Point                      | Annual                 | None   | 10  |          |
|   | 1-Year S&P 500 Mc   | •   | S&P 500  | Point to<br>Point                      | Annual                 | Monthly<br>Sum   |   |          |
|   | Traditional Fixed Va  | alue  | 1-Year   | r Fixed Rate (                         | no bonus)              | Juill  |   | 1.0      |
|   | 1-Year S&P 500 Po   | int-to-Point Cap  | S&P 500  | Point to<br>Point                      | Annual                 | None   |   |          |
|   | 1-Year Dow Jones<br>Cap   | Point-to-Point  | DJIA   | Point to<br>Point                      | Annual                 | None   |   |          |
|   |   | Non-Qualified Single: 5,000 Monthly: 5,000 Qualified  | No- Disability<br>No- Hospitali<br>No- Extended                                  | zation                                 | No- Lon                | employment<br>g Term Care<br>minal Illness               | Not<br>Available<br>DE NJ I                   | NY       |



|       | 0-80 5 00                                |
|-------|--|
|       | 0-80: 5.00<br>81-85: 2.75<br>86-90: 2.25 |
|       |  |
| Bonus | 5  |
|       |  |
| _     |  |
| _     |  |
| ead   | Сар                                      |
|       | 2.70                                     |
| )%    |  |
|       |  |
|       |  |
|       | 0-79: 5.00                               |
|       | 80-85: 3.00                              |
| lon   |  |
| Bonus |  |
|       | /01/12                                   |
| : 02/ | 01/12                                    |
| ead   | Сар                                      |
|       |  |
|       |  |
|       | 0-75: 4.13+                              |
| 7     | 6-80: 3.09+<br>ee notes                  |
|       |  |
| Bonus | 5  |
|       |  |
| _     |  |
|       |  |
| read  | Сар                                      |
|       |  |
|       | 1.00                                     |
|       | 1.00                                     |
|       | 1.00                                     |
|       | 1.00                                     |
|       |  |
|       | 1.00                                     |
| )0%   |  |
|       | 1.00                                     |
|       | 1.00                                     |
|       |  |
|       |  |
| 7     | 0-75: 5.00+<br>6-80: 3.50+               |



|   |   | 0 Monthly: 5,000  | Yes-Nursing Home  | No- Annualization   | WA  |
|---|---|---|---|---|---|
| Aviva Life & Annuity (Income Series)                      |   | Withdrawal Notes:   |   |   | No Premium E  |
| Income Preferred Six  Low-Band                            | Withdra   | wal Charges 6 years:  | 9   8   7   6   | 4.7 3.5   |   |
| LOW-Dallu   | Guaran  | teed Minimum Value:   | 87.5% of Premium at 1.  | 00% (GMR/1000 \$929)  |   |
|   |   |   |   |   |   |
|   | Fixed Strategy                                    | unt Name  | Indicie Type R  1-Year Fixed Ra   | Reset Averaging Averaging   | Part Spr  |
|   | Tixed Strategy                                    |   | 1 real rixed he   | ace (no bonds)  | 1.00  |
|   | Annuitant: 8<br>Qualified<br>Owner: 8             | Non-Qualified 0 Single: 75,000 0 Monthly: 75,000 Qualified 0 Single: 75,000 0 Monthly: 75,000 | No- Extended Care Waiv  | No- Unemployment<br>No- Long Term Care<br>ver Yes-Terminal Illness<br>No- Annualization | Not<br>Available in:<br>DE NJ NY<br>OR PA PR VI<br>WA |
| Aviva Life 9. Appuity (Income Cories)                     |   | Withdrawal Notes:   |   |   | No Premium E  |
| Aviva Life & Annuity (Income Series) Income Preferred Six | Withdra   | wal Charges 6 years:  | 9   8   7   6   | 4.7 3.5   |   |
| High-Band   | Guaran  | teed Minimum Value:   | 87.5% of Premium at 1.  | 00% (GMR/1000 \$929)  |   |
|   | Acco  | unt Name  | Indicie Type  | Reset     Averaging   | Part Spr  |
|   | 1-Year Point-to-Po                                |   | S&P 500 Point to  | Annual None   | قند وحد   |
|   | 1-Year Monthly Ca                                 | n Index Strategy  | S&P 500 Point to  | Annual Monthly Sum  |   |
|   | T real rionally ea                                | p mack of acogy   | Point   | ramaar rionam, sam  |   |
|   | Annuitant: 8<br>Qualified<br>Owner: 8             | Non-Qualified 0 Single: 5,000 0 Monthly: 5,000 Qualified 0 Single: 5,000 0 Monthly: 5,000     | No- Disability<br>No- Hospitalization<br>No- Extended Care Waiv<br>Yes-Nursing Home | No- Unemployment<br>No- Long Term Care<br>ver Yes-Terminal Illness<br>No- Annualization | Not<br>Available in:<br>DE NJ NY<br>OR PA PR VI<br>WA |
|   | Withdrawal Notes:                                 |   |   |   | No Premium E  |
| Aviva Life & Annuity (Income Series)                      | Withdrawal Charges 6 years:                       |   | 9   8   7   6   | 4.7 3.5   |   |
| Income Preferred Six                                      | Guaran  | teed Minimum Value:   | 87.5% of Premium at 1.  | 00% (GMR/1000 \$929)  |   |
| Low-Band  | Acco  | unt Name  | Indicie Type  | Reset Averaging   | Part Spr  |
|   | 1-Year Monthly Cap Index Strategy                 |   | S&P 500 Point to  | Annual Monthly Sum  | , and jobs  |
|   | 1-Year Point-to-Po                                | int Index Strategy  | S&P 500 Point to  | Annual None   |   |
|   | 1-Year Average In                                 | dex Strategy  | S&P 500 Point to Point  | Annual Monthly  |   |
|   | Annuitant: 8<br>Qualified<br>Owner: 8             | Non-Qualified 0 Single: 75,000 0 Monthly: 75,000 Qualified 0 Single: 75,000 0 Monthly: 75,000 |   | No- Unemployment<br>No- Long Term Care<br>Ver Yes-Terminal Illness<br>No- Annualization | Not<br>Available in:<br>DE NJ NY<br>OR PA PR VI<br>WA |
| Aviva Life & Annuity (Income Series)                      |   | Withdrawal Notes:   |   |   | No Premium E  |
| Income Preferred Six                                      | Withdra   | Withdrawal Charges 6 years:   |   | 4.7 3.5   |   |
| High-Band   | Guaranteed Minimum Value:                         |   | 87.5% of Premium at 1.00% (GMR/1000 \$929)  |   |   |
|   | Account Name                                      |   | Indicie Type  | Part Spr  |   |
|   | Fixed Strategy 1-Year Average In                  | dex Strategy  | 1-Year Fixed Ra<br>S&P 500 Point to Point   | , ,   | 1.30  |
|   | Non-Qualified<br>Owner: 8<br>Annuitant: Qualified | Non-Qualified<br>5 Single: 100,000<br>Monthly: 100,000<br>Qualified                           | No- Disability<br>No- Hospitalization<br>Yes-Extended Care Waiv                     | No- Unemployment<br>No- Long Term Care<br>ver Yes-Terminal Illness                      | Not<br>Available in:<br>DE NY PR                      |



| Bonus   |
|---|
|   |
|   |
| ead Cap   |
| 0-75: 5.00+<br>76-80: 3.50+<br><b>see notes</b> |
| Bonus   |
|   |
|   |
| ead Cap 2.75 1.60                               |
|   |
| 0-75: 5.00+<br>76-80: 3.50+<br><b>see notes</b> |
| Bonus   |
|   |
|   |
|   |
| ead Cap   |
|   |
| 2.00  |
| 2.00  |
|   |
| 0-75: 5.00+<br>76-80: 3.50+<br><b>see notes</b> |
| Bonus   |
|   |
|   |
|   |
|   |
| ead Cap   |
| ead Cap 7% 3.25                                 |
| 0%  |



| Great American Life Insurance | Annuitant:                          | Monthly: 100,000   | No- Nursing Home  | No- Annualization   | VI                                     |  |
|-------------------------------|-------------------------------------|--|---|---|--|--|
| Company                       | Withdrawal Notes:                   |  |   |   | No Premium E                           |  |
| Safe Outlook                  | Withdra                             | wal Charges 6 years:   | 9 8 7   | 6   5   4   |  |  |
| High-Band                     | Guarant                             | teed Minimum Value:  | 90% of Premium at 1.00°                                       | % (GMR/1000 \$955)  |  |  |
|                               |                                     |  |   |   |  |  |
|                               | Accou                               | unt Name<br>nual Point-to-Point  | Indicie Type  S&P 500 Point to Point                          | Annual None   | Part Spri                              |  |
|                               | Annuitant:<br>Qualified             | Non-Qualified<br>Single: 10,000<br>Monthly: 10,000<br>Qualified<br>Single: 10,000<br>Monthly: 10,000         | Yes-Extended Care Waive                                       | No- Unemployment<br>No- Long Term Care<br>Yes-Terminal Illness<br>No- Annualization | Not<br>Available in:<br>DE NY PR<br>VI |  |
| Great American Life Insurance |                                     | Withdrawal Notes:  |   |   | No Premium E                           |  |
| Company Safe Outlook          |                                     | wal Charges 6 years:   | 9   8   7   | 6   5   4   |  |  |
| Low-Band                      | Guarant                             | teed Minimum Value:  | 90% of Premium at 1.00% (GMR/1000 \$955)                      |   |  |  |
|                               | Accou<br>1 Year S&P 500 Mo<br>Cap   | unt Name<br>onthly Average with  | Indicie Type  S&P 500 Point to Point                          | ,   | Part Spr                               |  |
|                               | Declared Rate Stra                  |  |   | 1-Year Fixed Rate (no bonus)  S&P 500 Point to Point Annual None                    |  |  |
|                               | 1 Year S&P 500 An                   | nual Point-to-Point  | S&P 500 Point to Point  |   |  |  |
|                               | Annuitant:<br>Qualified             | Non-Qualified<br>5 Single: 100,000<br>Monthly: 100,000<br>Qualified<br>5 Single: 100,000<br>Monthly: 100,000 | No- Hospitalization Yes-Extended Care Waive                   | No- Unemployment<br>No- Long Term Care<br>Yes-Terminal Illness<br>No- Annualization | Not<br>Available in:<br>DE NY PR<br>VI |  |
| Great American Life Insurance | Withdrawal Notes:                   |  |   |   | No Premium E                           |  |
| Company                       | Withdra                             | wal Charges 6 years:   | 9 8 7   | 6   5   4   |  |  |
| Safe Outlook                  |                                     |  | ' ' '   | ' '   |  |  |
| High-Band                     | Guarant                             | teed Minimum Value:  | 90% of Premium at 1.00  | % (GMR/1000 \$955)  |  |  |
|                               | Declared Rate Stra                  | unt Name<br>tegy<br>onthly Average with  | Indicie Type 1-Year Fixed Rate S&P 500 Point to Point         |   | Part Spri                              |  |
|                               | Annuitant: 85  Qualified  Owner: 85 | Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000                        | No- Extended Care Waiver Yes-Nursing Home                     | No- Unemployment<br>No- Long Term Care<br>Yes-Terminal Illness<br>Yes-Annualization | Not<br>Available in:<br>NY             |  |
| Lincoln Financial Group       |                                     | Withdrawal Notes:  |   |   | No Premium E                           |  |
| Lincoln New Directions 6      | Withdrawal Charges 6 years:         |  | 9 8 7 6   | 4.75 3.5  |  |  |
| Low-Band                      | Guaranteed Minimum Value:           |  | 100% of Premium at 1.00% (GMR/1000<br>\$1,062)                |   |  |  |
|                               |                                     | int Name<br>nt Indexed Account   | Indicie Type S&P 500 Point to Point E                         | Reset Averaging siennial None   | Part Spro                              |  |
|                               | Annuitant: 85  Qualified  Owner: 85 | Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000                    | No- Hospitalization No- Extended Care Waiver Yes-Nursing Home | No- Unemployment<br>No- Long Term Care<br>Yes-Terminal Illness<br>Yes-Annualization | Not<br>Available in:<br>NY             |  |



|                             | e notes  |
|-----------------------------|--|
| Bonus                       |  |
|                             |  |
|                             |  |
|                             |  |
| ead                         | Сар  |
|                             | 4.00   |
|                             | 0 15 1   |
| 18-75:<br>76-80:<br>81-85:  | Qualified<br>4.00+<br>3.00+<br>2.00+<br>Non-Qual<br>.00+<br>3.00+<br>2.00+ |
| 0-75: 4<br>76-80:<br>81-85: | Non-Qual<br>.00+<br>3.00+  |
|                             |  |
| se                          | e notes  |
| Jonus                       |  |
|                             |  |
|                             |  |
|                             | Com  |
| ead                         | Сар  |
|                             | 3.75   |
| 5%                          |  |
|                             | 3.75   |
|                             | 0.15.  |
| 18-75:<br>76-80:            | Qualified<br>4.00+<br>3.00+<br>2.00+<br>Non-Qual<br>.00+<br>3.00+<br>2.00+ |
| 0-75: 4                     | Non-Qual<br>.00+   |
| 81-85:                      | 2.00+  |
|                             | e notes  |
| Bonus                       |  |
|                             |  |
|                             |  |
| and I                       | Can  |
| ead 5%                      | Сар  |
| J 70                        | 4.00   |
|                             | 4.00   |
|                             |  |
|                             |  |
| 0-                          | 75: 3.50+  |
|                             | 75: 3.50+<br>-80: 2.75+<br>-85: 1.75+                                      |
|                             | 75: 3.50+<br>-80: 2.75+<br>-85: 1.75+<br>ee notes                          |
| se                          |  |
| Sonus                       | e notes  |
| Sonus                       | e notes  |
| Sonus                       | Cap  |
| Bonus                       | Cap 7.00   |
| ead                         | Cap 7.00   |
| onus  0- 76 81              | Cap  |



|  |   | Withdrawal Notes:   |                |   |                                  |   |   |              | No Premium E  |
|--|---|---|----------------|---|----------------------------------|---|---|--------------|---|
| Lincoln Financial Group Lincoln New Directions 6             | Withdrav  | wal Charges 6 years:  | 9              | 8   | 7 6                              | 4.                                      | 75  | 3.5          |   |
| High-Band  | Guarant   | eed Minimum Value:  | 100            | 0% of P                                     |                                  | at 1.00%<br>.,062)                      | (GMR/1  | 000          |   |
|  | 2-Year Point-to-Poil  | nt Name<br>nt Indexed Account<br>ared Indexed Account   |                | 00 Poir<br>1-Yea                            |                                  | Reset<br>Biennia<br>Rate (no b<br>Annua | al Nor<br>nonus)                              | ne           | Part Spro   |
|  | Annuitant: 85  Qualified  Owner: 85                             | Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000                           | No- Ho         | sability<br>ospitaliz<br>tended<br>ırsing H | Care Wa                          | No-<br>niver Yes                        | Unemplo<br>Long Ter<br>-Terminal<br>-Annualiz | m Care       | Not<br>Available in:<br>NY  |
| Lincoln Financial Group                                      |   | Withdrawal Notes:   |                |   |                                  |   |   |              | No Premium E  |
| Lincoln New Directions 6                                     | Withdrav  | wal Charges 6 years:  | 9              | 8   | 7   6                            | 4.                                      | 75  | 3.5          |   |
| Low-Band   | Guarant   | eed Minimum Value:  | 100            | 0% of P                                     |                                  | at 1.00%<br>.,062)                      | (GMR/1  | 000          |   |
|  | Fixed Account   | nt Name<br>red Indexed Account  | Indi           |   |                                  | Reset (no l                             | Averagonus)                                   |              | Part Spro   |
|  | Annuitant: 85  Qualified  Owner: 85                             | Monthly: 250,000<br>Qualified<br>Single: 250,000<br>Monthly: 250,000  |                | spitaliz<br>tended                          | Care Wa                          | No-<br>niver Yes                        | -Unemplo<br>Long Ter<br>-Terminal<br>Annualiz | m Care       | Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA                      |
|  |   | Withdrawal Notes:   |                |   |                                  |   |   |              | No Premium E  |
| North American Company<br>Freedom Choice (5%) 6<br>High-Band | IN, KS, KY, LA, MA, MD, M<br>NH, NJ, NM, OH, OK, RI, S<br>For : | , co, DC, FL, GA, HI, IA, ID, IE, MI, MO, MS, NC, ND, NE, C, SD, TN, WI, wv, wv (6 years): states IL (6 years): | 9 9 8          | 9<br>8<br>8                                 | 8<br>7<br>7                      | 6 6                                     | 4 4 4   | 2<br>2<br>2  |   |
|  | Guarant   | eed Minimum Value:  | 87.5%          | of Prer                                     | nium at                          | 1.00% (                                 | GMR/1000                                      | ) \$929)     |   |
|  | 1-Year S&P 500 Mo<br>Cap  | nt Name<br>nthly Point-to-Point<br>Annual Point-to-Point  | Indic<br>S&P 5 | 00 P  | Type oint to Point oint to Point | Reset Annual                            | Average Monthly Non                           | Sum          | Part Spro   |
|  |   |   |                |   | ronic                            |   |   |              |   |
|  | Annuitant: 85  Qualified  Owner: 85                             | Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 Monthly: 2,000                             | No- Ex         | spitaliz                                    | Care Wa                          | No-<br>niver Yes                        | -Unemplo<br>Long Ter<br>-Terminal<br>Annualiz | m Care       | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX UT<br>VA VI VT<br>WA |
|  |   | Withdrawal Notes:   |                |   |                                  |   |   |              | No Premium E  |
| North American Company Freedom Choice (5%) 6 Low-Band        | IN, KS, KY, LA, MA, MD, M<br>NH, NJ, NM, OH, OK, RI, S<br>For : | , co, DC, FL, GA, HI, IA, ID, IE, MI, MO, MS, NC, ND, NE, C, SD, TN, WI, WV, WY (6 years): states IL (6 years): | 9 9 8          | 9 8 8                                       | 8<br>7<br>7                      | 6 6                                     | 4 4 4   | 2 2 2        |   |
|  |   | ` ' ' '   |                |   |                                  |   |   |              |   |
|  | Guarant   | eed Minimum Value:  | 87.5%          | of Prer                                     | nium at                          | 1.00% (0                                | GMR/1000                                      | J \$929)<br> |   |



| eac | i C  | ap 7.00                         |
|-----|--|---------------------------------|
| Bon | 0-75: 3.5<br>76-80: 2.<br>81-85: 1.<br><b>see no</b><br>us | 50+<br>75+<br>75+<br><b>tes</b> |
| eac | 0-75: 5.5<br>76-80: 4.<br>81-85: 2.<br><b>see no</b>       |                                 |
| eac | d C  | 1.80<br>3.10                    |
| Bon | 0-75: 5.5<br>76-80: 4.<br>81-85: 2.<br><b>see no</b><br>us | 13+<br>75+                      |



| I  | Account Name   | Indicie Type Reset Averaging  | Part Spr  |
|--|--|---|---|
|  | 1-Year S&P 500 Annual Point-to-Point<br>Cap  | S&P 500 Point to Point Annual None  |   |
|  | Annuitant: 85 Monthly: 250,000  Qualified Qualified  Owner: 85 Single: 250,000   | No Fisher and Comp Waisser Von Tarresiant Illians                         | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX UT<br>VA VI VT<br>WA |
| N. H. A G  | Withdrawal Notes:  |   | No Premium E  |
| North American Company Freedom Choice (5%) 6 High-Band | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (6 years):  For states IL (6 years):  For states TX (6 years): | 9 9 8 6 4 2<br>9 8 7 6 4 2<br>8 8 7 6 4 2                                 |   |
|  | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$929)                                |   |
|  | Account Name  1-Year S&P 500 Annual Point-to-Point Cap   | Indicie Type Reset Averaging  S&P 500 Point to Point Annual None          | Part Spr  |
|  | Annuitant: 85 Monthly: 10,000  Qualified Qualified  Owner: 85 Single: 2,000  | No- Extended Care Waiver Yes-Terminal Illness                             | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX UT<br>VA VI VT<br>WA |
|  | Withdrawal Notes:  | No Premium E  |   |
| North American Company Freedom Choice (5%) 6 Low-Band  | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (6 years):  For states IL (6 years):                           | 9 9 8 6 4 2<br>9 8 7 6 4 2  |   |
|  | For states <sub>TX</sub> (6 years):  | 8 8 7 6 4 2   |   |
|  | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$929)                                |   |
|  | Account Name  1-Year Nasdaq-100 Annual Point-to-Point Cap  | IndicieTypeResetAveragingNasdaq<br>100Point to<br>PointAnnualNone         | Part Spr  |
|  | Annuitant: 85 Monthly: 250,000  Qualified Qualified  Owner: 85 Single: 250,000   | No Fisher and Comp Waisser Von Tarresiant Illians                         | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX UT<br>VA VI VT<br>WA |
| North American Company                                 | Withdrawal Notes:  |   | No Premium E  |
| North American Company Freedom Choice (5%) 6 High-Band | FOR states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (6 years):   | 9 9 8 6 4 2   |   |
|  | For states $_{\rm IL}$ (6 years): For states $_{\rm TX}$ (6 years):  | 9 8 7 6 4 2<br>8 8 7 6 4 2  |   |
|  | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$929)                                |   |
|  | Account Name 1-Year Fixed  | Indicie Type Reset Averaging  1-Year Fixed Rate (no bonus)                | Part Spro   |
|  | Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000   | No- Disability Yes-Unemployment<br>No- Hospitalization No- Long Term Care | Not<br>Available in:<br>AK AL CT<br>DE MN MT  |







|   | Owner: 85 Single: 2,000 No- Extended Care Waiver Yes-Terminal Illness Annuitant: 85 Monthly: 2,000 Yes-Nursing Home No- Annualization  | NV NY OR<br>PA PR TX UT<br>VA VI VT<br>WA   |
|---|--|---|
|   | Withdrawal Notes:  | No Premium E  |
| North American Company<br>Freedom Choice (5%) 6<br>Low-Band | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (6 years):  For states IL (6 years): 9 8 7 6 4 2  For states TX (6 years): 8 8 7 6 4 2   |   |
|   | 10. States IA (4. 7 State).  |   |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$929)   |   |
|   | Account Name  Indicie  Type  Reset  Averaging  1-Year Nasdaq-100 Monthly Point-to-Point Cap  Nasdaq 100  Point to Point  Annual  Monthly Sum   | Part Spr  |
|   | Non-Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000 Qualified Owner: 85 Single: 250,000 Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000 Worthly: 250,000 Monthly: 250,000 Worthly: 250,000 Worthy: 250,000 Worthly: 250,000 Worthly: 250,000 Worthly: 250,000 Wor | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX UT<br>VA VI VT<br>WA   |
| North American Company                                      |  | No Fremium E  |
| Freedom Choice (5%) 6                                       | For states ar, az, ca, co, dc, fl, ga, hl, ia, id, in, in, ks, ky, l, am, nd, me, ml, mo, ms, nc, nd), ne, so 9 8 6 4 2 NH, nn, nm, oh, ok, rl, sc, so, nn, vn, vn, vm (6 9  |   |
| High-Band   | years):  For states <sub>IL</sub> (6 years): 9 8 7 6 4 2   |   |
|   | For states TX (6 years): 8 8 7 6 4 2   |   |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$929)   |   |
|   |  |   |
|   | Account Name Indicie Type Reset Averaging  1-Year Dow Jones EuroStoxx 50 Point-to-Point DJ EuroStoxx 50 Point to Point Name Annual None  | Part Spi  |
|   | Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 No- Disability Yes-Unemployment No- Hospitalization No- Long Term Care  | Not<br>Available in:  |
|   | Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000 Yes-Nursing Home No- Annualization  | AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX UT<br>VA VI VT<br>WA   |
|   | Qualified Owner: 85 Single: 2,000 No- Extended Care Waiver Yes-Terminal Illness  | DE MN MT<br>NV NY OR<br>PA PR TX UT<br>VA VI VT<br>WA   |
| North American Company Freedom Choice (5%) 6 Low-Band       | Qualified Owner: 85 Single: 2,000 Monthly: 2,000 Yes-Nursing Home No- Annualization  | DE MN MT<br>NV NY OR<br>PA PR TX UT<br>VA VI VT<br>WA   |
| Freedom Choice (5%) 6                                       | Qualified Owner: 85 Single: 2,000 No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization  Withdrawal Notes:  For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (6 years):  | DE MN MT<br>NV NY OR<br>PA PR TX UT<br>VA VI VT<br>WA   |
| Freedom Choice (5%) 6                                       | Qualified Owner: 85 Single: 2,000 No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization  Withdrawal Notes:  For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (6 years): For states IL (6 years): 9 8 7 6 4 2   | DE MN MT<br>NV NY OR<br>PA PR TX UT<br>VA VI VT<br>WA   |
| Freedom Choice (5%) 6                                       | Qualified Owner:         Qualified Single:         Qualified Single:         2,000 Monthly:         No- Extended Care Waiver Yes-Terminal Illness No- Annualization           Withdrawal Notes:           For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WJ, WJ, WY (6y years):         9         9         8         6         4         2           For states IL (6 years):         9         8         7         6         4         2           Guaranteed Minimum Value:         87.5% of Premium at 1.00% (GMR/1000 \$929)  | DE MN MT<br>NV NY OR<br>PA PR TX UT<br>VA VI VT<br>WA<br>No Premium B   |
| Freedom Choice (5%) 6                                       | Qualified Owner:         Qualified Single:         Qualified Single:         2,000 Monthly:         No- Extended Care Waiver Yes-Terminal Illness No- Annualization           Withdrawal Notes:           For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WJ, WJ, WY (6) Years):         9         9         8         6         4         2           For states IL (6 years):         9         8         7         6         4         2           Guaranteed Minimum Value:         87.5% of Premium at 1.00% (GMR/1000 \$929)  | DE MN MT<br>NV NY OR<br>PA PR TX UT<br>VA VI VT<br>WA<br>No Premium B   |
| Freedom Choice (5%) 6                                       | Qualified Owner: 85 Single: 2,000 No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization  Withdrawal Notes:  For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (6 years): For states IL (6 years): 9 8 7 6 4 2 For states TX (6 years): 8 8 7 6 4 2  Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$929)  Account Name Indicie Type Reset Averaging   | DE MN MT<br>NV NY OR<br>PA PR TX UT<br>VA VI VT<br>WA<br>No Premium B   |
| Freedom Choice (5%) 6                                       | Qualified Owner: 85 Single: 2,000 No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization  Withdrawal Notes:  For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (6 years): For states IL (6 years): 9 8 7 6 4 2 For states TX (6 years): 8 8 7 6 4 2  Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$929)  Account Name Indice Type Reset Averaging 1-Year S&P 400 Annual Point-to-Point S&P 400 Point to Point Annual None  | DE MN MT<br>NV NY OR<br>PA PR TX UT<br>VA VI VT<br>WA<br>No Premium B   |
| Freedom Choice (5%) 6                                       | Qualified Owner: 85 Single: 2,000 Monthly: 2,000 Yes-Nursing Home No- Extended Care Waiver Yes-Terminal Illness No- Annualization  Withdrawal Notes:  For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, Years): For states IL (6 years): 9 8 7 6 4 2 For states TX (6 years): 8 8 7 6 4 2  Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$929)  Account Name Indice Type Reset Averaging Indice Type Reset I-Year Fixed No- Long Term Care Owner: 85 Single: 250,000 Monthly: 250,000 Owner: 85 Single: 250,000 No- Extended Care Waiver Yes-Terminal Illness  | Part Spr  Part Spr  No Premium E  Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT |

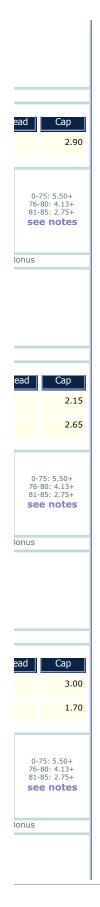


| Bonus  |
|--|
|  |
|  |
| ead Cap  |
| 0-75: 5.50+<br>76-80: 4.13+<br>81-85: 2.75+<br>see notes |
| Bonus  |
| ead Cap  |
| 3.55   |
|  |
| 0-75: 5.50+<br>76-80: 4.13+<br>81-85: 2.75+<br>see notes |
|  |
| see notes  |
| see notes  |



| noral American company                          | For states as  |
|---|--|
| Freedom Choice (5%) 6                           | For states ar, az, ca, co, dc, FL, ca, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE NH, NJ, NN, OH, OK, RI, SC, SD, TN, WI, WV, WY (0)   |
| High-Band                                       | years):  For states <sub>IL</sub> (6 years): 9 8 7 6 4 2   |
|   | For states TX (6 years): 8 8 7 6 4 2   |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$929)   |
|   | Account Name Indicie Type Reset Averaging Part S   |
|   | 1-Year Russell 2000 Annual Russell Point to Point-to-Point 2000 Point Annual None  |
|   | Non-Qualified Owner: 85 Monthly: 10,000 No- Disability Yes-Unemployment Annuitant: 85 Monthly: 10,000 No- Hospitalization No- Long Term Care Qualified Owner: 85 Monthly: 2,000 No- Extended Care Waiver Yes-Terminal Illness Annuitant: 85 Monthly: 2,000 Yes-Nursing Home No- Annualization  Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA  |
|   | Withdrawal Notes: No Premium   |
| North American Company<br>Freedom Choice (5%) 6 | For states Ar, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NI, NM, OH, OK, RI, SC, SD, TN, WI, WY, WY (6 NH, NI), NM, OH, OK, RI, SC, SD, TN, WI, WY, WY (6 NH, NI), NM, OH, OK, RI, SC, SD, TN, WI, WY, WY (6 NH, NI), NM, OH, OK, RI, SC, SD, TN, WI, WY, WY (6 NH, NI), NM, OH, OK, RI, SC, SD, TN, WI, WY (6 NH, NI), NM, OH, OK, RI, SC, SD, TN, SC, SD, TN, WI, WY (6 NH, NI), NM, OH, OK, RI, SC, SD, TN, WI, WY (6 NH, NI), NM, NM, OH, OK, RI, SC, SD, TN, WI, WY (6 NH, NI), NM, NM, NM, NM, NM, NM, NM, NM, NM, NM   |
| Low-Band  | For states $_{\rm IL}$ (6 years): 9 8 7 6 4 2<br>For states $_{\rm TX}$ (6 years): 8 8 7 6 4 2   |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$929)   |
|   | Account Name Indicie Type Reset Averaging Part S   |
|   | 1-Year Russell 2000 Annual Russell 2000 Point to Point None Point  |
|   | 1-Year Dow Jones EuroStoxx 50 DJ EuroStoxx Point to Point-to-Point 50 Point None   |
|   | Non-Qualified Owner: Annuitant:  85  |
|   | Withdrawal Notes: No Premium   |
| North American Company Freedom Choice (5%) 6    | For states ar, az, ca, co, dc, fl, ga, hi, ia, id, in, in, ks, kv, la, ma, mb, me, mi, mo, ms, nc, nb, ne, nh, ni, nm, oh, ok, ri, sc, sd, tn, wi, wv, wv (6 nh, ni), nm, oh, ok, ri, sc, sd, tn, wi, wv, wv (6 nh, ni), nm, oh, ok, ri, sc, sd, tn, wi, wv, wv (6 nh, ni), nm, oh, ok, ri, sc, sd, tn, wi, wv, wv (6 nh, ni), nm, oh, ok, ri, sc, sd, tn, wi, wv, wv (6 nh, ni), nm, oh, ok, ri, sc, sd, tn, ni), nm, oh, ri, sd |
| High-Band                                       | For states $_{\rm IL}$ (6 years): 9 8 7 6 4 2<br>For states $_{\rm TX}$ (6 years): 8 8 7 6 4 2   |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$929)   |
|   | Account Name Indicie Type Reset Averaging Part S   |
|   | 1-Year S&P 400 Annual Point-to-Point S&P 400 Point to Point None   |
|   | 1-Year Nasdaq-100 Monthly Nasdaq Point to Annual Monthly Point-to-Point Cap 100 Point Sum  |
|   | Non-Qualified Owner: 85 Single: 10,000 No- Disability Yes-Unemployment AK AL CT Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000 Monthly: 2,000 Yes-Nursing Home No- Annualization WA  Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA  |
|   | Withdrawal Notes: No Premium   |
| North American Company Freedom Choice (5%) 6    | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NI, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (6 years):   |



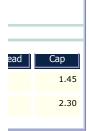


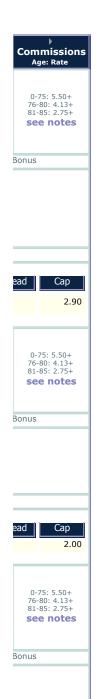


| Low-Band | For states $_{TX}$ (6 years): For states $_{TX}$ (6 years): | 9 8      | 3 7<br>3 7        | 6 6      | 4 2 2         |           |
|----------|---|----------|-------------------|----------|---------------|-----------|
|          | Guaranteed Minimum Value:                                   | 87.5% of | Premium at 1      | 1.00% (G | MR/1000 \$929 | )         |
|          | Account Name  | Indicie  | Туре              | Reset    | Averaging     | Part Spre |
|          | 1-Year S&P 500 Monthly Point-to-Point<br>Cap                | S&P 500  | Point to<br>Point | Annual   | Monthly Sum   |           |
|          | 1-Year Dow Jones Annual Point-to-Point                      | DJIA     | Point to<br>Point | Annual   | None          |           |
|          |   |          |                   |          |               |           |

| ▶ Company / Product                                    | Issue Ages  | Minimum<br>Premiums  |                    | Withdrawal                     | Provisions   |                   | States  |
|--|---|--|--------------------|--------------------------------|--|-------------------|---|
|  | Annuitant: 85  Qualified  Owner: 85                                       | Monthly: 250,000<br>Qualified<br>Single: 250,000   | INO- HOSPI         | talization<br>Ided Care Waiver | Yes-Unemplo<br>No- Long Ter<br>Yes-Terminal<br>No- Annualiza | m Care<br>Illness | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX<br>UT VA VI<br>VT WA |
|  |   | Withdrawal Notes:  |                    |                                |  |                   | No Premium I  |
| North American Company Freedom Choice (5%) 6 High-Band | IN, KS, KY, LA, MA, MD, N<br>NH, NJ, NM, OH, OK, RI, S<br>FOr             | v, Co, DC, FL, GA, HI, IA, ID, ME, MI, MO, MS, NC, ND, NE, SC, SD, TN, WI, WV, WY (6 years): states IL (6 years): states TX (6 years): | 9 9 8              | 9 8<br>8 7<br>8 7              | 6 4<br>6 4<br>6 4  | 2 2 2             |   |
|  | Guarant   | eed Minimum Value:   | 87.5%              | of Premium at 1.0              | 00% (GMR/1000  | \$929)            |   |
|  | Accol<br>1-Year Nasdaq-100<br>Point-to-Point Cap                          | unt Name<br>Annual   | Indicion Nasdaq 1  | Type  LOO Point to Point       |  | aging ne          | Part Spr  |
|  | Annuitant: 85  Qualified  Owner: 85                                       | Monthly: 10,000  Qualified Single: 2,000   | 140- 1103pi        | talization<br>ided Care Waiver | Yes-Unemplo<br>No- Long Ter<br>Yes-Terminal<br>No- Annualiza | m Care<br>Illness | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX<br>UT VA VI<br>VT WA |
| North American Company                                 |   | Withdrawal Notes:  |                    |                                |  |                   | No Premium I  |
| Freedom Choice 6  Low-Band                             | IN, KS, KY, LA, MA, MD, N<br>NH, NJ, NM, OH, OK, RI, S                    | , CO, DC, FL, GA, HI, IA, ID, ME, MI, MO, MS, NC, ND, NE, SC, SD, TN, WI, WV, WY (6 years): states IL (6 years):                       | 9                  | 9 8 7                          | 6 4  | 2 2               |   |
|  | Guarant   | eed Minimum Value:   | 87.5%              | of Premium at 1.0              | 00% (GMR/1000  | \$929)            |   |
|  | Accou   | unt Name<br>nual Point-to-Point  | Indicie<br>S&P 400 | Type Point to Point            | Reset Avera  |                   | Part Spr  |
|  | Annuitant: 85  Qualified  Owner: 85                                       | Monthly: 250,000<br>Qualified<br>Single: 250,000   | INO- HOSPI         | talization<br>Ided Care Waiver | Yes-Unemplo<br>No- Long Ten<br>Yes-Terminal<br>No- Annualiza | m Care<br>Illness | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX<br>UT VA VI<br>VT WA |
|  |   | Withdrawal Notes:  |                    |                                |  |                   | No Premium I  |
| North American Company Freedom Choice 6                | For states AR, AZ, CA IN, KS, KY, LA, MA, MD, N NH, NJ, NM, OH, OK, RI, S | , CO, DC, FL, GA, HI, IA, ID,<br>ME, MI, MO, MS, NC, ND, NE,<br>SC, SD, TN, WI, WV, WY (6<br>years):                                   | 9                  | 9 8                            | 6 4  | 2                 |   |
| High-Band  | For   | states <sub>IL</sub> (6 years):  | 9                  | 8 7                            | 6 4  | 2<br><b>D</b>     | age 237 of 26   |









| I                                       |  |   |
|---|--|---|
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$929)   |   |
|   | Account Name Indicie Type Reset Averaging  1-Year S&P 500 Monthly Point-to-Point S&P 500 Point to Point Appeal Name  | Part Spro   |
|   | S&P 500 Point to Point Annual None  1-Year S&P 400 Annual Point-to-Point S&P 400 Point to Point Annual None  |   |
|   | 1-tear Sap 400 Allitual Politi-to-Politi Sap 400 Politi to Politi Allitual None  |   |
|   | Non-Qualified Owner: Annuitant:  Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000 Yes-Nursing Home No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness No- Annualization   | Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA                      |
| North American Company                  | Withdrawal Notes:  | No Premium I  |
| Freedom Choice 6  Low-Band              | For states ar, az, ca, co, dc, fl, ga, hi, ia, id, in, ks, ky, la, ma, mb, me, mi, mo, ms, nc, nb, ne, nh, nj, nm, oh, ok, ri, sc, sd, tn, wi, wv, wy (6 9 9 8 6 4 2 years):   |   |
|   | For states <sub>IL</sub> (6 years): 9 8 7 6 4 2  |   |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$929)   |   |
|   | Account Name Indicie Type Reset Averaging  1-Year Fixed 1-Year Fixed Rate (no bonus)   | Part Spro   |
|   | Non-Qualified Owner: Annuitant:  Solution  Non-Qualified Single: Solution  Non-Disability Non-Di | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX<br>UT VA VI<br>VT WA |
| North American Company                  | Withdrawal Notes:  | No Premium I  |
| Freedom Choice 6  High-Band             | $ \begin{array}{c ccccccccccccccccccccccccccccccccccc$   |   |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$929)   |   |
|   | Account Name Indicie Type Reset Averaging  1-Year Fixed 1-Year Fixed Rate (no bonus)   | Part Spri   |
|   | Non-Qualified Owner: Annuitant:  Qualified Owner: 85 Monthly: 10,000 Qualified Owner: 85 Monthly: 10,000 No- Disability No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization No- Annualization  | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX<br>UT VA VI<br>VT WA |
|   | Withdrawal Notes:  | No Premium I  |
| North American Company Freedom Choice 6 | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WV (6 years):  For states IL (6 years): 9 8 7 6 4 2   |   |
| Low-Band                                | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$929)   | 1   |
|   | Account Name   | Dovit Co-   |
|   | Account Name Indicie Type Reset Averaging  1-Year S&P 500 Annual Point-to-Point Cap Point to Point Annual None   | Part Spr  |
|   | 1-Year Nasdaq-100 Annual Nasdaq 100 Point to Point Annual None Point-to-Point  |   |
|   | 1-Year S&P 500 Monthly Point-to-Point S&P 500 Point to Point Annual None Cap   |   |







|   | Non-Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000 Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000 Monthly: 250,000                                 | No- Extended Care Waiver Yes-Terminal Illness  | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX<br>UT VA VI<br>VT WA |
|---|--|--|---|
| N. II. A  | Withdrawal Notes:  |  | No Premium I  |
| North American Company Freedom Choice 6 High-Band | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (6 years):  For states IL (6 years): | 9     9     8     6     4     2       9     8     7     6     4     2  |   |
|   | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$929)   |   |
|   | Account Name  1-Year Nasdaq-100 Annual Point-to-Point  | Nasdaq 100 Point to Point Annual None  | Part Spri   |
|   | Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000   | No- Disability Yes-Unemployment No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization        | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX<br>UT VA VI<br>VT WA |
|   | Withdrawal Notes:  |  | No Premium I  |
| North American Company Freedom Choice 6 Low-Band  | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MB, ME, MI, MO, MS, MC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (6 years):  For states IL (6 years): | 9     9     8     6     4     2       9     8     7     6     4     2  |   |
|   | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$929)   |   |
|   | Account Name  1-Year Dow Jones Annual Point-to-Point  1-Year Nasdaq-100 Monthly Point-to-Point Cap   | Indicie Type Reset Averaging  DJIA Point to Point Annual None  Nasdaq 100 Point to Point Annual None   | Part Spro   |
|   | Annuitant: 85 Monthly: 250,000  Qualified Qualified  Owner: 85 Single: 250,000   | No- Disability  No- Hospitalization  No- Long Term Care  No- Extended Care Waiver  Yes-Nursing Home  Yes-Nursing Home  Yes-Unemployment  No- Annualization     | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX<br>UT VA VI<br>VT WA |
|   | Withdrawal Notes:  |  | No Premium I  |
| North American Company Freedom Choice 6 High-Band | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (6 years):  For states IL (6 years): | 9     9     8     6     4     2       9     8     7     6     4     2  |   |
|   | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$929)   |   |
|   | Account Name  1-Year Russell 2000 Annual Point-to-Point  1-Year Dow Jones EuroStoxx 50 Point-to-Point  | Indicie Type Reset Averaging  Russell 2000 Point to Point DJ EuroStoxx Foint to Point to Point Annual None Annual None   | Part Spr  |
|   | Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000  | No- Disability  No- Hospitalization  No- Extended Care Waiver  Yes-Nursing Home  Yes-Unemployment  No- Long Term Care  Yes-Terminal Illness  No- Annualization | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX                      |



| 0-75: 5.50+<br>76-80: 4.13+<br>81-85: 2.75+<br><b>see notes</b> |
|---|
| 2.40  0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ see notes           |
| ead Cap 2.00 1.05   |
| 0-75: 5.50+<br>76-80: 4.13+<br>81-85: 2.75+<br><b>see notes</b> |
|   |



| I   |   | VT WA   |
|---|---|---|
|   | Withdrawal Notes:   | No Premium  |
| Freedom Choice 6  Low-Band                        | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (6 years):  For states IL (6 years): 9 8 7 6 4 2  |   |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$929)  |   |
|   | Account Name Indicie Type Reset Averaging  1-Year Russell 2000 Annual Point-to-Point Russell 2000 Point to Point Annual None  | Part Spro   |
|   | Non-Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000 Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX<br>UT VA VI<br>VT WA |
| North American Company                            | Withdrawal Notes:   | No Premium  |
| Freedom Choice 6 High-Band                        | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, ND, NE, ND, NE, ND, ND, ND, ND, ND, ND, ND, ND, ND, ND   |   |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$929)  |   |
|   | Account Name Indicie Type Reset Averaging  1-Year S&P 500 Annual Point-to-Point S&P 500 Point to Point Annual None  | Part Spr  |
|   | Non-Qualified Owner: 85 Annuitant: 85 Owner: 85 Annuitant: 85 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Annuitant: 85 Monthly: 2,000 Annuitant: 85 Monthly: 2,000 Owner: 85 Annuitant: 85 Owner: 85 Annuitant: 85 Owner: 85 Annuitant: 85 Owner: 85 Annuitant: 85 Owner: | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX<br>UT VA VI<br>VT WA |
| North American Company                            | Withdrawal Notes:   | No Premium  |
| Freedom Choice 6  Low-Band                        | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (6 years):  For states IL (6 years): 9 8 7 6 4 2  |   |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$929)  |   |
|   | Account Name Indicie Type Reset Averaging   | Part Spr  |
|   | 1-Year Dow Jones EuroStoxx 50 DJ EuroStoxx Point to Point None Point-to-Point   |   |
|   | Non-Qualified Owner: 85 Single: 250,000 Annuitant: 85 Monthly: 250,000 Annuitant: 85 Monthly: 250,000 Annuitant: 85 Monthly: 250,000 Annuitant: 85 Monthly: 250,000 Monthly: Mo- Disability Mo- Hospitalization Mo- Long Term Care Monthly: Yes-Terminal Illness Yes-Nursing Home Mo- Annualization   | Not<br>Available in:<br>AK AL CT<br>DE MN MT<br>NV NY OR<br>PA PR TX<br>UT VA VI<br>VT WA |
|   | Withdrawal Notes:   | No Premium  |
| North American Company Freedom Choice 6 High-Band | For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NI, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (O years):  For states IL (6 years): 9 8 7 6 4 2  |   |
|   | Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 \$929)  |   |
| l .   | 2.12.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.   |   |



| Bonus  |
|--|
|  |
|  |
|  |
| ead Cap  |
| 2.00   |
|  |
| 0-75: 5.50+<br>76-80: 4.13+<br>81-85: 2.75+                              |
| see notes  |
| Bonus  |
|  |
|  |
|  |
| ead Cap  |
| 2.65   |
|  |
| 0-75: 5.50+<br>76-80: 4.13+<br>81-85: 2.75+                              |
| 81-85: 2.75+<br>see notes  |
|  |
| Bonus  |
| ead Cap  |
|  |
| ead Cap  |
| 2.00<br>2.00<br>0-75: 5.50+<br>76-80: 4.13+<br>81-85: 2.75+              |
| ead Cap  |
| 2.00<br>2.00<br>0-75: 5.50+<br>76-80: 4.13+<br>81-85: 2.75+              |
| 2.00<br>2.00<br>0-75: 5.50+<br>76-80: 4.13+<br>81-85: 2.75+<br>see notes |



|  | Account Name   | Indicie Type Reset Averaging  | Part Spr   |
|--|--|---|--|
|  | 1-Year Nasdaq-100 Monthly  | Nasdaq 100 Point to Point Annual None   | Part Spri  |
|  | Point-to-Point Cap  1-Year Dow Jones Annual Point-to-Point   | DJIA Point to Point Annual None   |  |
|  |  |   |  |
|  | Surrender Charges  | s Last 5 Years  |  |
|  | Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000          | Yes-Flex. Wthdrl Rider No- Long Term Care   | Not<br>Available in:<br>NY PR TX<br>VI                   |
| Allianz Life Incurance Company of                  | Withdrawal Notes:  |   | No Premium I   |
| Allianz Life Insurance Company of<br>North America | Withdrawal Charges 5 years:  | 8 7 6 5 4   |  |
| Allianz Pro V1                                     | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$920)  |  |
|  | Index Spread  1-Year Fixed Interest Account  1-Year Barclay's Capital Spread iSI   | Indicie  Type Reset Averaging  CO US Aggregate Bond Index Point 1-Year Fixed Rate (no bonus)  hares Barclays Aggregate Bon Point Annual None None | Part Sp  |
|  | Non-Qualified Owner: 80 Single: 10,000 Annuitant: 80 Monthly: 10,000 Qualified Owner: 80 Single: 10,000 Annuitant: 80 Monthly: 10,000          | Yes-Flex. Wthdrl Rider No- Long Term Care No- Extended Care Waiver Yes-Death Benefit Rider  | Not<br>Available in:<br>NY PR VI<br>WA                   |
|  | Withdrawal Notes:  |   | No Premium I   |
|  | Withdrawal Charges 5 years:  | 8 7 6 5 4   |  |
|  | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$920)  |  |
|  | Account Name   | Indicie Type Reset Averaging  | Part Spr   |
| Allianz Life Insurance Company of<br>North America | 1-Year Blended Point-to-Point  | Blended Point to Annual None Indicies Point   |  |
| Endurance Elite 5                                  | 1-Year S&P 500 Point-to-Point  | S&P 500 Point to Annual None  |  |
|  | 1-Year Fixed Interest Account  | 1-Year Fixed Rate (no bonus)  | 1.5  |
|  | 1-Year S&P 500 Monthly Sum Cap   | S&P 500 Point to Annual Monthly<br>Point Sum  |  |
|  | 1-Year Euro STOXX 50 Point-to-Point  | DJ EuroStoxx Point to Annual None 50 Point  |  |
|  | 1-Year Nasdaq 100 Monthly Sum Cap  | Nasdaq 100 Point to Annual Monthly Sum  |  |
|  | 1-Year Euro STOXX 50 Monthly Sum   | DJ EuroStoxx Point to Annual Monthly 50 Point Sum   |  |
|  | 1 Year Blended Monthly Average<br>Spread   | Blended Point to Annual Monthly<br>Indicies Point   |  |
|  | 1-Year Nasdaq 100 Point-to-Point   | Nasdaq 100 Point to Annual None<br>Point Annual None  |  |
|  | Non-Qualified Owner: 85 Single: 75,000 Annuitant: Monthly: 75,000 Qualified Owner: 85 Single: 75,000 Annuitant: Single: 75,000 Monthly: 75,000 | No- Extended Care Waiver  No- Nursing Home  No- Appualization   | Not<br>Available in:<br>AL CA CT<br>MT NJ NY<br>OR PR VI |
| American Equity Investment Life                    | Withdrawal Notes:  |   | No Premium I   |
| Incurance Company                                  |  |   |  |





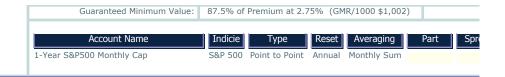


| Heritage Gold (ICC11-IDX2)           | Withdrawal Charges 5 years:   | 8 7 6 5 4   |   |
|--------------------------------------|---|---|---|
| Tremage Gold (TeelT 15X2)            | Guaranteed Minimum Value:   | 87.5% of Premium at 1.00%   |   |
|                                      | Account Name S&P 500 Point-to-Point Fixed   | Indicie Type Reset Averaging  S&P 500 Point to Point Annual None  1-Year Fixed Rate (no bonus)                          | Part Spro                               |
|                                      | Non-Qualified Owner: 83 Single: 5,000 Annuitant: 83 Monthly: 5,000 Qualified Owner: 83 Single: 5,000 Annuitant: 83 Monthly: 5,000                     | No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Extended Care Waiver No- Annualization | Only<br>Available in:<br>DE NJ OR<br>PA |
| Aviva Life & Annuity (Income Series) | Withdrawal Notes:   |   | No Premium I                            |
| Income Select 5  Low-Band            | Withdrawal Charges 5 years:  Guaranteed Minimum Value:  | 8 7 6 5 4<br>87.5% of Premium at 2.75% (GMR/1000 \$1,002)   | -                                       |
| - <del></del>                        | Account Name  1-Year Hang Seng Point-to-Point  1-Year S&P500 Monthly Cap  | Indicie Type Reset Averaging  Hang Seng S&P 500 Point to Point Annual Monthly Sum                                       | Part Spr                                |
|                                      | Non-Qualified Owner: 83 Single: 75,000 Annuitant: 83 Monthly: 75,000 Qualified Owner: 83 Single: 75,000 Annuitant: 83 Monthly: 75,000 Monthly: 75,000 | No- Extended Care Waiver Yes-Terminal Illness   | Only<br>Available in:<br>DE NJ OR<br>PA |
| Aviva Life & Annuity (Income Series) | Withdrawal Notes:   |   | No Premium I                            |
| Income Select 5                      | Withdrawal Charges 5 years:   | 8 7 6 5 4   |   |
| High-Band                            | Guaranteed Minimum Value:   | 87.5% of Premium at 2.75% (GMR/1000 \$1,002)  |   |
|                                      | Account Name  1-Year DJ EUROSTOXX 50 Point-to-Point Fixed   | Indicie Type Reset Averaging  DJ EuroStoxx Point to Foint to Point 1-Year Fixed Rate (no bonus)                         | Part Spro                               |
|                                      | Non-Qualified Owner: 83 Single: 5,000 Annuitant: 83 Monthly: 5,000 Qualified Owner: 83 Single: 5,000 Annuitant: 83 Monthly: 5,000 Monthly: 5,000      | No- Disability No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Nursing Home No- Annualization       | Only<br>Available in:<br>DE NJ OR<br>PA |
| Aviva Life & Annuity (Income Series) | Withdrawal Notes:   |   | No Premium I                            |
| Income Select 5  Low-Band            | Withdrawal Charges 5 years:   | 8 7 6 5 4   |   |
| Low-band                             | Guaranteed Minimum Value:   | 87.5% of Premium at 2.75% (GMR/1000 \$1,002)  |   |
|                                      | Account Name  1-Year S&P 500 Point-to-Point (Participation)  1-Year S&P500 Point-to-Point   | Indicie Type Reset Averaging  S&P 500 Point to Point Annual None  S&P 500 Point to Point Annual None                    | Part Spri                               |
| Aviva Life & Annuity (Income Series) | Non-Qualified Owner: 83 Single: 75,000 Annuitant: 83 Monthly: 75,000  Qualified Owner: 83 Single: 75,000 Annuitant: 83 Monthly: 75,000                | No- Extended Care Waiver Yes-Terminal Illness   | Only<br>Available in:<br>DE NJ OR<br>PA |
| Income Select 5 High-Band            | Withdrawal Notes: Withdrawal Charges 5 years:   | 8 7 6 5 4   | No Premium I                            |





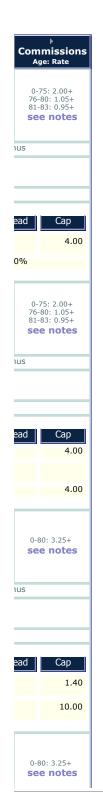




| ▶ Company / Product                               | Issue Ages  | Minimum<br>Premiums               |  | Withdrawal P                        | rovisions              |   | States                               |
|---|---|-----------------------------------|--|-------------------------------------|------------------------|---|--------------------------------------|
|   | Non-Qualified Owner: 83 Sin Annuitant: 83 Mo Qualified Owner: 83 Sin Annuitant: 83 Mo | Oualified gle: 5,000              | No- Disability<br>No- Hospitali<br>No- Extended<br>Yes-Nursing   | zation<br>I Care Waiver             | No- Long               | nployment<br>Term Care<br>inal Illness<br>alization | Only<br>Available in:<br>DE NJ OR PA |
| Aviva Life & Annuity (Income                      | V   | /ithdrawal Notes:                 |  |                                     |                        |   | No Premium Bo                        |
| Series) Income Select 5 Low-Band                  | Withdrawal  | Charges 5 years:                  | 8  | 7   6                               | 5                      | 4   |                                      |
|   | Guaranteed  | Minimum Value:                    | 87.5% of Pre   | mium at 2.75%                       | 6 (GMR/1               | 000 \$1,002)  |                                      |
|   | Account No. 1-Year DJ EUROSTOXX Point-to-Point Fixed                                  |                                   | Indicie  DJ EuroStoxx 50  1-Ye                                   | Point to<br>Point<br>ear Fixed Rate | Reset Annual (no bonus | Averaging None                                      | Part Spr                             |
|   | Non-Qualified Owner: 83 Sin Annuitant: 83 Mo Qualified Owner: 83 Sin Annuitant: 83 Mo | Qualified que: 75,000             |  | zation<br>I Care Waiver             | No- Long               |   | Only<br>Available in:<br>DE NJ OR PA |
| Aviva Life & Annuity (Income                      | V   | /ithdrawal Notes:                 |  |                                     |                        |   | No Premium Bo                        |
| Series)   | Withdrawal Charges 5 years:   |                                   | 8  | 7   6                               | 5                      | 4   |                                      |
| Income Select 5                                   | Guaranteed  | Minimum Value:                    | 87.5% of Pre   | mium at 2.75%                       | 6 (GMR/1               | 000 \$1,002)  |                                      |
| High-Band   | Account N   | lame                              | Indicie  | Туре                                | Reset                  | Averaging   | Part Spr                             |
|   | 1-Year S&P500 Point-to  |                                   |  | Point to Point                      | $lue{}$                | None  |                                      |
|   | 1-Year S&P 500 Point-to<br>(Participation)  | o-Point                           | S&P 500  | Point to Point                      | Annual                 | None  | 25                                   |
|   | 1-Year Hang Seng Point  | t-to-Point                        | Hang Seng  | Point to Point                      | Annual                 | None  |                                      |
|   | Non-Qualified Owner: 80 Sin Annuitant: 80 Mo Qualified Owner: 80 Sin Annuitant: 80 Mo | Oualified 919: 75,000 919: 75,000 | No- Disability<br>No- Hospitali<br>Yes-Extended<br>No- Nursing I | zation<br>I Care Waiver             | No- Long               | nployment<br>Term Care<br>inal Illness<br>alization | Not<br>Available in:<br>NY OR PR VI  |
|   | V   | /ithdrawal Notes:                 |  |                                     |                        |   | No Premium Boi                       |
| ING Annuity and Asset Sales ING Secure Index Five | Withdrawal  | Charges 5 years:                  | 8 7.5  | 6.5                                 | 5.5                    | 4.5   |                                      |
| High-Band   | Guaranteed  | Minimum Value:                    | 87.5% of Pro   | emium at 1.00                       | % (GMR/1               | 1000 \$920)   |                                      |
|   | Account Na  | ame                               | Indicie  | Туре                                | Reset                  | Averaging   | Part Spr                             |
|   | Monthly Cap Index Stra  |                                   | S&P 500  | Point to<br>Point                   | Annual                 | Monthly<br>Sum                                      |                                      |
|   | Interest Rate Benchman  | rk Strategy                       | 3-Month<br>LIBOR   | Point to<br>Point                   | Annual                 | None  |                                      |
|   | Non-Qualified Owner: 80 Sin Annuitant: 80 Mo Qualified Owner: 80 Sin                  | nthly: 15,000<br>Qualified        | No- Disability<br>No- Hospitali<br>Yes-Extended<br>No- Nursing I | zation<br>I Care Waiver             | No- Long               |   | Not<br>Available in:<br>NY OR PR VI  |









|  | Annuitant: 80 Monthly: 15,000  |   | 1 1   |
|--|--|---|---|
| INC Appriity and Assat Cales                         | Withdrawal Notes:  |   | No Premium Bor  |
| ING Annuity and Asset Sales ING Secure Index Five    | Withdrawal Charges 5 years:  | 8 7.5 6.5 5.5 4.5   |   |
| Low-Band   | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$920)  |   |
|  |  |   |   |
|  | Account Name Point-to-Point Cap Index Strategy (ROP)   | Indicie Type Reset Averaging  S&P 500 Point to Point Annual None  | Part Spro   |
|  | Fixed Rate Strategy (ROP)  | 1-Year Fixed Rate (no bonus)  | 1.2!  |
|  | Point-to-Point Cap Index Strategy  | S&P 500 Point to Point Annual None  |   |
|  | Non-Qualified Owner: 80 Single: 75,000 Annuitant: 80 Monthly: 75,000 Qualified Owner: 80 Single: 75,000 Annuitant: 80 Monthly: 75,000 Monthly: 75,000  | Yes-Extended Care Waiver Yes-Terminal Illness  No- Nursing Home Yes-Annualization   | Not<br>Available in:<br>NY OR PR VI                   |
| ING Annuity and Asset Sales                          | Withdrawal Notes:  |   | No Premium Bor  |
| ING Secure Index Five                                | Withdrawal Charges 5 years:  | 8 7.5 6.5 5.5 4.5   |   |
| High-Band  | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$920)  |   |
|  | Account Name   | Indicie Type Reset Averaging  | Dort Cov  |
|  | Account Name  Monthly Cap Index Strategy (ROP)   | Indicie Type Reset Averaging  S&P 500 Point to Point Annual Monthly Sum   | Part Spr  |
|  | Non-Qualified Owner: 80 Single: 15,000 Annuitant: 80 Monthly: 15,000 Qualified Owner: 80 Single: 15,000 Annuitant: 80 Monthly: 15,000 Monthly: 15,000  | Yes-Extended Care Waiver Yes-Terminal Illness  No- Nursing Home Yes-Annualization   | Not<br>Available in:<br>NY OR PR VI                   |
|  | Withdrawal Notes:  |   | No Premium Bor  |
| ING Annuity and Asset Sales                          | Withdrawal Charges 5 years:  | 8 7.5 6.5 5.5 4.5   |   |
| ING Secure Index Five                                | Guaranteed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$920)  |   |
| Low-Band   | Account Name  Interest Rate Benchmark Strategy (ROP)   | Indicie Type Reset Averaging  3-Month Point to Annual None  | Part Spro   |
|  | Fixed Rate Strategy  Monthly Cap Index Strategy (ROP)  | 1-Year Fixed Rate (no bonus)  S&P 500 Point to Annual Monthly   | 1.50  |
|  |  | Point to Monthly  | 1.50  |
|  | Monthly Cap Index Strategy (ROP)   | S&P 500 Point to Point to Point to Point Annual Monthly Sum  S&P 500 Point to Point Annual Monthly Sum  No- Disability No- Unemployment No- Hospitalization No- Long Term Care Yes-Extended Care Waiver Yes-Terminal Illness Yes-Annualization  | Not<br>Available in:<br>NY OR PR VI                   |
|  | Monthly Cap Index Strategy (ROP)  Monthly Cap Index Strategy  Non-Qualified Owner: 80 Single: 75,000 Annuitant: 80 Monthly: 75,000 Qualified Owner: 80 Single: 75,000  | S&P 500 Point to Point to Point to Point Annual Monthly Sum  S&P 500 Point to Point Annual Monthly Sum  No- Disability No- Unemployment No- Hospitalization No- Long Term Care Yes-Extended Care Waiver Yes-Terminal Illness Yes-Annualization  | Not<br>Available in:                                  |
| ING Annuity and Asset Sales                          | Monthly Cap Index Strategy (ROP)  Monthly Cap Index Strategy  Non-Qualified Owner: 80 Single: 75,000 Annuitant: 80 Monthly: 75,000 Qualified Owner: 80 Single: 75,000 Monthly: 75,000 Monthly: 75,000                          | S&P 500 Point to Point Annual Sum  S&P 500 Point to Point to Annual Monthly Sum  No- Disability No- Unemployment No- Hospitalization No- Long Term Care Yes-Extended Care Waiver No- Nursing Home Yes-Annualization   | Not<br>Available in:<br>NY OR PR VI                   |
| ING Annuity and Asset Sales<br>ING Secure Index Five | Monthly Cap Index Strategy (ROP)  Monthly Cap Index Strategy  Non-Qualified Owner: 80 Kingle: 75,000 Owner: 80 Monthly: 75,000 Owner: 80 Kingle: 75,000 Owner: 80 Monthly: 75,000 Monthly: 75,000 Withdrawal Notes:            | S&P 500 Point to Point Annual Sum  S&P 500 Point to Point to Annual Monthly Sum  No- Disability No- Unemployment No- Hospitalization No- Long Term Care Yes-Extended Care Waiver No- Nursing Home Yes-Annualization   | Not<br>Available in:<br>NY OR PR VI                   |
| ′  | Monthly Cap Index Strategy    Monthly Cap Index Strategy   | S&P 500 Point to Point Annual Sum  S&P 500 Point to Point to Annual Monthly Sum  No- Disability No- Hospitalization No- Long Term Care Yes-Extended Care Waiver No- Nursing Home Yes-Annualization  8 7.5 6.5 5.5 4.5   | Not<br>Available in:<br>NY OR PR VI<br>No Premium Bor |
| ING Secure Index Five                                | Monthly Cap Index Strategy  Monthly Cap Index Strategy  Non-Qualified Owner: 80 Single: 75,000 Qualified Owner: 80 Single: 75,000 Annuitant: 80 Monthly: 75,000 Monthly: 75,000 Withdrawal Notes:  Withdrawal Charges 5 years: | S&P 500 Point to Point to Point to Point to Point to Point to Annual Monthly Sum  No- Disability No- Hospitalization No- Long Term Care Yes-Extended Care Waiver No- Nursing Home Yes-Annualization  8 7.5 6.5 5.5 4.5  | Not<br>Available in:<br>NY OR PR VI                   |
| ING Secure Index Five                                | Monthly Cap Index Strategy    Monthly Cap Index Strategy   | S&P 500 Point to Point Annual Sum  S&P 500 Point to Point to Annual Monthly Sum  No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home  No- Nursing Home  No- Disability No- Unemployment No- Long Term Care Yes-Extended Care Waiver Yes-Terminal Illness Yes-Annualization  No- Nursing Home  Reset Averaging  Indicie Type Reset Averaging  3-Month Point to Point to Annual None  S&P 500 Point to Annual None   | Not<br>Available in:<br>NY OR PR VI<br>No Premium Bor |
| ING Secure Index Five                                | Monthly Cap Index Strategy    Monthly Cap Index Strategy   | S&P 500 Point to Point Annual Sum  No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home  8 7.5 6.5 5.5 4.5  87.5% of Premium at 1.00% (GMR/1000 \$920)  Indicie Type Reset Averaging Annual None Point to Poi | Not<br>Available in:<br>NY OR PR VI<br>No Premium Bor |
| ING Secure Index Five                                | Monthly Cap Index Strategy    Monthly Cap Index Strategy   | S&P 500 Point to Point to Point to Point to S&P 500 Point to Point to Annual Monthly Sum  No- Disability No- Hospitalization No- Long Term Care Yes-Extended Care Waiver No- Nursing Home Yes-Annualization  8 7.5 6.5 5.5 4.5  87.5% of Premium at 1.00% (GMR/1000 \$920)  Indicie Type Reset Averaging Annual None Point to P | Not<br>Available in:<br>NY OR PR VI<br>No Premium Bor |



| ead Cap 1.50 5% 2.00  0-80: 3.25+ see notes  1.30  0-80: 3.25+ see notes  1.30  0-80: 3.25+ see notes  1.30  0-80: 3.25+ see notes | านร              |                      |
|--|------------------|----------------------|
| 1.50 5% 2.00  0-80: 3.25+ see notes  1.30  0-80: 3.25+ see notes  1.30  0-80: 3.25+ see notes  1.30  0-80: 3.25+ see notes         |                  |                      |
| 2.00  0-80: 3.25+ see notes  1.30  0-80: 3.25+ see notes  1.30  0-80: 3.25+ see notes  1.00  0-80: 3.25+ see notes                 |                  |                      |
| ead Cap 1.30  0-80: 3.25+ see notes  10.00  0-80: 3.25+ see notes  10.00  1.00  0-80: 3.25+ see notes                              | 5%               | 2.00                 |
| ead Cap 1.30  0-80: 3.25+ see notes  10.00  0-80: 3.25+ see notes  1.00  1.00  0-80: 3.25+ see notes                               |                  |                      |
| 1.30  0-80: 3.25+ see notes  1.30  0-80: 3.25+ see notes  1.30  0-80: 3.25+ see notes  1.30  | ıus              |                      |
| 1.30  0-80: 3.25+ see notes  1.30  0-80: 3.25+ see notes  1.30  0-80: 3.25+ see notes  1.30  | ead              | Can                  |
| ead Cap 10.00 0.90 1.00 0-80: 3.25+ see notes  10.00 3.00  | cuu              |                      |
| ead Cap 10.00 0.90 1.00 0-80: 3.25+ see notes  10.00 3.00  |                  |                      |
| 10.00  0.90  1.00  0-80: 3.25+ see notes  10.00  3.00  | ıus              |                      |
| 10.00 0% 0.90 1.00  0-80: 3.25+ see notes  10.00 3.00  |                  |                      |
| 0.90 1.00  0-80: 3.25+ see notes  10.00 3.00   |                  |                      |
| 0-80: 3.25+ see notes  nus  ead  | J%6              | 0.90                 |
| ead Cap 10.00 3.00   |                  |                      |
| ead Cap 10.00 3.00   | 0-:<br><b>Se</b> | 80: 3.25+<br>e notes |
| 10.00  |                  |                      |
| 10.00  | านร              |                      |
| 3.00   | nus              |                      |
|  |                  |                      |
|  |                  | 10.00                |



|                             | Annuitant: 80  Qualified  Owner: 80 | Non-Qualified D Single: 15,000 Monthly: 15,000 Qualified D Single: 15,000 Monthly: 15,000 | No- Disability<br>No- Hospitaliza<br>Yes-Extended (<br>No- Nursing Ho | Care Waiver         | No- Long     |                   | Not<br>Available in:<br>NY OR PR VI |
|-----------------------------|-------------------------------------|---|---|---------------------|--------------|-------------------|-------------------------------------|
| ING Annuity and Asset Sales |                                     | Withdrawal Notes:   |   |                     |              |                   | No Premium Bor                      |
| ING Secure Index Five       | Withdra                             | awal Charges 5 years:   | 8 7.5   | 6.5                 | 5.5          | 4.5               |                                     |
| Low Band                    | Guarant                             | teed Minimum Value:   | 87.5% of Pren   | nium at 1.00        | )% (GMR/:    | 1000 \$920)       |                                     |
|                             | Accour                              | nt Name<br>hmark Strategy   | Indicie  3-Month LIBOR  | Type Point to Point | Reset Annual | Averaging<br>None | Part Spr                            |

| ▶ Company / Product             | Issue Ages                             | Minimum<br>Premiums   | Withdrawal Provisions   | States                              |
|---------------------------------|--|---|---|-------------------------------------|
|                                 | Annuitant: 80  Qualified Owner: 80     | Non-Qualified Single: 75,000 Monthly: 75,000 Qualified Single: 75,000 Monthly: 75,000     | No- Disability No- Hospitalization No- Long Term Care Yes-Extended Care Waiver No- Nursing Home No- Nursing Home No- Nursing Home                       | Not<br>Available in:<br>NY OR PR VI |
| ING Annuity and Asset Sales     |  | Withdrawal Notes:   |   | No Premium Bor                      |
| ING Secure Index Five High-Band | Withdraw                               | val Charges 5 years:  | 8   7.5   6.5   5.5   4.5   |                                     |
|                                 | Guarante                               | eed Minimum Value:  | 87.5% of Premium at 1.00% (GMR/1000 \$920)  |                                     |
|                                 | Accour<br>Fixed Rate Strategy          | nt Name   | Indicie Type Reset Averaging  1-Year Fixed Rate (no bonus)  | Part Spro                           |
|                                 | Annuitant: 85  Qualified  Owner: 85    | Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000 | No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization | Not<br>Available in:<br>NY          |
| Lincoln Financial Group         |  | Withdrawal Notes:   |   | No Premium Bor                      |
| Lincoln OptiChoice 5            | Withdraw                               | val Charges 5 years:  | 9   8   7   6   5   |                                     |
| High-Band                       | Guarante                               | eed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000 \$1,051)   |                                     |
|                                 |  | nt Name   | Indicie Type Reset Averaging  | Part Spr                            |
|                                 | 1-Year Monthly Cap 1-Year Fixed Accoun | t   | S&P 500 Point to Point Annual Monthly Sum 1-Year Fixed Rate (no bonus)  | 1.1!                                |
|                                 | Annuitant: 85  Qualified  Owner: 85    | Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 2,000 Monthly: 2,000         | No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization | Not<br>Available in:<br>NY          |
| Lincoln Financial Group         |  | Withdrawal Notes:   |   | No Premium Bor                      |
| Lincoln OptiChoice 5  Low-Band  | Withdraw                               | val Charges 5 years:  | 9   8   7   6   5   |                                     |
|                                 | Guarante                               | eed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000 \$1,051)   |                                     |
|                                 | Accour Performance Trigger             | nt Name<br>ed   | Indicie Type Reset Averaging  S&P 500 Perf Trig Annual None   | Part Spr                            |
|                                 |  |   |   | Daga 252 af 26                      |









| Lincoln Financial Group<br>Lincoln OptiChoice 5<br>High-Band | Non-Qualified Owner: 85 Annuitant: 85  | No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home Yes-Annualization                                 | Not<br>Available in:<br>NY                                  |
|--|--|---|---|
|  | Withdrawal Notes:  |   | No Premium Bor  |
|  | Withdrawal Charges 5 years:  | 9 8 7 6 5   |   |
|  | Guaranteed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000 \$1,051)   |   |
|  | Account Name Performance Triggered   | Indicie Type Reset Averaging S&P 500 Perf Trig Annual None  | Part Spro   |
|  | Non-Qualified Owner: 85 Annuitant: 85  | No- Extended Care Waiver Yes-Terminal Illness   | Not<br>Available in:<br>NY                                  |
| Lincoln Financial Group                                      | Withdrawal Notes:  |   | No Premium Bor  |
| Lincoln OptiChoice 5  Low-Band                               | Withdrawal Charges 5 years:  | 9 8 7 6 5   |   |
| Low Barro  | Guaranteed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000 \$1,051)   |   |
|  | Account Name 1-Year Monthly Average  | Indicie Type Reset Averaging S&P 500 Point to Point Annual Monthly  | Part Spro   |
|  | Non-Qualified Owner: Annuitant:  Qualified Owner:  Qualified Owner:  85 Annuitant:  Single:  Qualified Qualified Owner:  85 Annuitant:  Mon-Qualified Non-Qualified Qualified Qualified Monthly:  100,000 Monthly: 100,000 | No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home Yes-Appualization                                 | Not<br>Available in:<br>NY                                  |
| Lincoln Financial Group                                      | Withdrawal Notes:  |   | No Premium Bor  |
| Lincoln OptiChoice 5  High-Band                              | Withdrawal Charges 5 years:  | 9 8 7 6 5   |   |
| Ingil Sana   | Guaranteed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000 \$1,051)   |   |
|  | Account Name 1-Year Monthly Average  | Indicie Type Reset Averaging S&P 500 Point to Point Annual Monthly  | Part Spr  |
|  | Non-Qualified Owner: Annuitant:  Qualified Owner: 85 Single: 5,000 Monthly: 5,000 Qualified Owner: 85 Single: 2,000 Monthly: 2,000   | No- Extended Care Waiver Yes-Terminal Illness   | Not<br>Available in:<br>NY                                  |
| Lincoln Financial Group                                      | Withdrawal Notes:  |   | No Premium Bor  |
| Lincoln OptiChoice 5   | Withdrawal Charges 5 years:  | 9 8 7 6 5   |   |
| Low-Band   | Guaranteed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000 \$1,051)   |   |
|  | Account Name 1-Year Monthly Cap 1-Year Fixed Account   | Indicie Type Reset Averaging S&P 500 Point to Point Annual Monthly Sum 1-Year Fixed Rate (no bonus)   | Part Spro   |
|  | Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000  | No- Disability Yes-Unemployment No- Hospitalization No- Long Term Care No- Extended Care Waiver Yes-Terminal Illness Yes-Nursing Home No- Annualization | Not<br>Available in:<br>AK AL DE MN<br>NY OR PR TX<br>UT VI |
|  | Withdrawal Notes:  | <u> </u>  | No Premium Bor  |



| 0-75: 5.00+<br>76-80: 3.75+<br>81-85: 2.50+<br><b>see notes</b> |  |
|---|--|
| 0-75: 5.00+ 76-80: 3.75+ 81-85: 2.50+ see notes                 |  |
| 9.00  0-75: 5.00+ 76-80: 3.75+ 81-85: 2.50+ see notes           |  |
| 9.00  0-75: 5.00+ 76-80: 3.75+ 81-85: 2.50+ see notes           |  |
| ead Cap 1.40 0%   |  |
| 0-75: 5.00+<br>76-80: 3.75+<br>81-85: 2.50+<br>see notes        |  |



|  | For states AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SE, TN, VA, VA, WA, WT, WV, WY (5 Years):  For states CA (5 years):  Guaranteed Minimum Value   | 9<br>8                   | 8 6<br>8 6                        | 4<br>4               | 2 2   |   |
|--|--|--------------------------|-----------------------------------|----------------------|---|---|
|  | Account Name   | Indicie                  | Type                              | Reset                | Averaging   | Part Spr  |
| North American Company North American Formula Choice | 1-Year DJ EuroStoxx 50 Point-to-Point  | DJ EuroStox              |                                   | Annual               | None  | 100   |
|  | 1-Year S&P 400 Point-to-Point  | S&P 400                  | Point to<br>Point                 | Annual               | None  |   |
|  | 1-Year S&P 500 Monthly<br>Point-to-Point Cap   | S&P 500                  | Point to<br>Point                 | Annual               | Monthly<br>Sum  |   |
|  | 1-Year S&P 500 Point-to-Point  | S&P 500                  | Point to<br>Point                 | Annual               | None  |   |
|  | 1-Year NASDAQ 100 Monthly<br>Point-to-Point  | Nasdaq 100               | Point to                          | Annual               | Monthly<br>Sum  |   |
|  | 1-Year Russell 2000 Point-to-Point   | Russell 200              | 0 Point to<br>Point               | Annual               | None  |   |
|  | 1-Year Dow Jones Industrial Average<br>Point-to-Point  | DJIA                     | Point to<br>Point                 | Annual               | None  |   |
|  | 1-Year Nasdaq 100 Point-to-Point   | Nasdaq 100               | Point to<br>Point                 | Annual               | None  |   |
|  | 1-Year Fixed   | 1-                       | Year Fixed Rate                   | (no bonus            | )   | 1.0   |
|  | Non-Qualified Owner: 85 Single: 10,0 Annuitant: 85 Monthly: 10,0 Qualified Owner: 85 Single: 2,0 Annuitant: 85 Monthly: 2,0  | No- Extend<br>No- Nursin | alization<br>ded Care Waiver      | No- Long<br>No- Term | mployment<br>g Term Care<br>ninal Illness<br>ualization | Only<br>Available in:<br>TX                     |
|  | Withdrawal Notes   |                          | _                                 | _                    | _   | No Premium Bor                                  |
|  | Withdrawal Charges 5 years   |                          | 8 6                               | 4                    | 2   |   |
|  | Guaranteed Minimum Value   | e: 100% of Pr            | remium at 1.00%                   | % (GMR/1             | 000 \$1,051)  |   |
| North American Company                               | Account Name 1-Year NASDAQ 100 Monthly   | Indicie Nasdag 100       | Type Point to                     | Reset Annual         | Averaging Monthly                                       | Part Spro                                       |
| North American Formula Choice                        | Point-to-Point  1-Year Russell 2000 Point-to-Point   | Russell 200              | Point o                           | Annual               | Sum   |   |
| (TX)   | 1-Year Dow Jones Industrial Average  | DJIA                     | Point to                          | Annual               | None  |   |
|  | Point-to-Point  1-Year DJ EuroStoxx 50 Point-to-Point  | DJ EuroStox              |                                   | Annual               | None  |   |
|  | 1-Year Fixed   | 50<br>1-                 | Point<br>Year Fixed Rate          |                      | )   | 2.0   |
|  | 1-Year S&P 400 Point-to-Point  | S&P 400                  | Point to<br>Point                 | Annual               | None  |   |
|  | 1-Year Nasdaq 100 Point-to-Point   | Nasdaq 100               | Point to<br>Point                 | Annual               | None  |   |
|  | 1-Year S&P 500 Point-to-Point  | S&P 500                  | Point to<br>Point                 | Annual               | None  |   |
|  | 1-Year S&P 500 Monthly<br>Point-to-Point Cap   | S&P 500                  | Point to<br>Point                 | Annual               | Monthly<br>Sum  |   |
|  | Non-Qualified Owner: 85 Annuitant: 85 Owner: 85 Annuitant: | No- Extend<br>Ves-Nursin | ,<br>alization<br>ded Care Waiver | No- Long<br>Yes-Tern | mployment<br>g Term Care<br>ninal Illness<br>ualization | Not<br>Available in:<br>AL MN MT NY<br>OR PR VI |
|  | Withdrawal Note:   | S:                       |                                   |                      |   | No Premium Bor                                  |
| Reliance Standard Life                               | Withdrawal Charges 5 years   |                          | 8   7                             | 6                    | 5   |   |
| =  | Guaranteed Minimum Value   | e: 100% of Pr            | remium at 1.00%                   | % (GMR/1             | 000 \$1,051)  |   |







| Keystone 5 Index Annuity                                | Account Name   | Indicie Type Reset Averaging  | Part Car  |
|---|--|---|---|
|   | 1-Year Monthly Average - Participation   | Indicie Type Reset Averaging  S&P 500 Point to Point Annual Monthly                       | Part Spro   |
|   | Rate 1-Year Monthly Average - Capped   | S&P 500 Point to Point Annual Monthly   | 20  |
|   | 1-Year Point-to-Point - Capped  1-Year Point-to-Point - Participation Rate   | S&P 500 Point to Point Annual None S&P 500 Point to Point Annual None                     | 15  |
|   | Fixed Interest Strategy  | 1-Year Fixed Rate (no bonus)  | 1.8   |
| The Hartford  | Non-Qualified Owner: Annuitant:  Qualified Owner: Annuitant:  0 Wash of the property of the pr | No- Hospitalization No- Long Term Care Yes-Extended Care Waiver Yes-Terminal Illness      | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV |
| Hartford Saver Solution <sup>SM</sup> 5                 | Withdrawal Notes:  |   | No Premium Bor  |
| High-Band   | Withdrawal Charges 5 years:  | 9   8   7   6   5   |   |
|   | Guaranteed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000 \$1,051)   |   |
|   | Account Name Annual S&P 500 Point-to-Point Cap   | Indicie Type Reset Averaging S&P 500 Point to Point Annual None                           | Part Spro   |
|   | Non-Qualified Owner: Annuitant:  Qualified Owner: Annuitant:  Owner: Annuitant:  Non-Qualified Monthly: 10,000  Qualified Owner: Annuitant:  Non-Qualified Monthly: 10,000   | No- Hospitalization No- Long Term Care  | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV |
| The Hartford<br>Hartford Saver Solution <sup>sm</sup> 5 | Withdrawal Notes:  |   | No Premium Bor  |
| Low-Band  | Withdrawal Charges 5 years:  | 9 8 7 6 5   |   |
|   | Guaranteed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000 \$1,051)   |   |
|   | Account Name Fixed Rate Strategy   | Indicie Type Reset Averaging  1-Year Fixed Rate (no bonus)                                | Part Spri   |
|   | Non-Qualified Owner: Annuitant: Qualified Owner: 80 Single: 100,000 Monthly: 100,000 Qualified Owner: 80 Single: 100,000 Monthly: 100,000 Monthly: 100,000   | No- Hospitalization No- Long Term Care Yes-Extended Care Waiver Yes-Terminal Illness      | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV |
| The Hartford  | Withdrawal Notes:  |   | No Premium Bor  |
| Hartford Saver Solution <sup>sm</sup> 5<br>High-Band    | Withdrawal Charges 5 years:  | 9 8 7 6 5   |   |
|   | Guaranteed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000 \$1,051)   |   |
|   | Account Name  Annual S&P 500 Performance Trigger  Fixed Rate Strategy  | Indicie Type Reset Averaging  S&P 500 Perf Trig Annual None  1-Year Fixed Rate (no bonus) | Part Spr  |
|   | Non-Qualified Owner: Annuitant:  Qualified Owner: Annuitant:  Owner: B0 Annuitant:  Non-Qualified Monthly: 10,000  Qualified Owner: B0 Annuitant:  Non-Qualified Monthly: 10,000  Non-Qualified Monthly: 10,000  | No- Hospitalization No- Long Term Care  | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV |





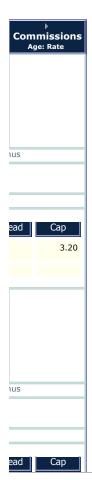


| THE HARDON  | Withdrawal Notes:  | No Premium Bor  |
|---|--|---|
| Hartford Saver Solution <sup>SM</sup> 5  Low-Band | Withdrawal Charges 5 years: 9   8   7   6   5  |   |
|   | Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 \$1,051)  |   |
|   | Account Name Indicie Type Reset Averaging  Annual S&P 500 Performance Trigger S&P 500 Perf Trig Annual None  Annual S&P 500 Point-to-Point Cap S&P 500 Point to Point Annual None  | Part Spr  |
|   | Non-Qualified Owner: Annuitant: Qualified Owner: Annuitant: Single: 10,000 Monthly: 10,000 Qualified Owner: Annuitant:  Single: 10,000 Monthly: 10,000 Monthly: No- Disability No- Hospitalization No- Long Term Care Yes-Extended Care Waiver Yes-Terminal Illness No- Nursing Home No- Annualization | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV |
| The Hartford                                      | Withdrawal Notes:  | No Premium Bor  |
| Hartford Saver Solution Choice <sup>SM</sup> 5    | Withdrawal Charges 5 years: 9 8 7 6 5  |   |
| LOW-Dariu   | Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 \$1,051)  |   |
|   | Account Name Indicie Type Reset Averaging  Annual Global Equity Index Performance Trigger Blended Indicies Perf Trig Annual None  Account Name Indicie Type Reset Averaging Point to Account Name  | Part Spri   |
|   | Annual S&P 500 Point-to-Point Cap S&P 500 Point Annual None Point  |   |

| → Company / Product   | Issue Ages                                     | Minimum<br>Premiums   | Withdraw  | val Provisions   | States  |
|---|--|---|---|--|---|
|   | Annuitant:<br>Qualified                        | Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000 | No- Disability<br>No- Hospitalization<br>Yes-Extended Care Wa<br>No- Nursing Home | No- Unemployment<br>No- Long Term Care<br>iver Yes-Terminal Illness<br>No- Annualization | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV |
| The Hartford  |  | Withdrawal Notes:   |   |  | No Premium Bo   |
| Hartford Saver Solution Choice <sup>SM</sup> 5 <i>High-Band</i> | Withdra  | wal Charges 5 years:  | 9 8 8   | 7   6   5  |   |
|   | Guarant  | eed Minimum Value:  | 100% of Premium at 1  | .00% (GMR/1000 \$1,051)  |   |
|   | Accoun  Annual Global Equit Point-to-Point Cap |   | Indicie Type  Blended Point Indicies Point  | to Annual None   | Part Spr  |
|   | Annual S&P 500 Per                             | formance Trigger  | S&P 500 Perf Ti   | rig Annual None  |   |
| The Hartford  | Annuitant:<br>Qualified                        | Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000     | No- Disability<br>No- Hospitalization<br>Yes-Extended Care Wa<br>No- Nursing Home | No- Unemployment<br>No- Long Term Care<br>iver Yes-Terminal Illness<br>No- Annualization | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV |
| Hartford Saver Solution Choice sm 5                             |  | Withdrawal Notes:   |   |  | No Premium Bo   |
| Low-Band  | Withdra  | wal Charges 5 years:  | 9 8 8   | 7   6   5  |   |
|   | Guarant  | eed Minimum Value:  | 100% of Premium at 1  | .00% (GMR/1000 \$1,051)  |   |
|   | Accou  | nt Name   | Indicie Type  | Reset Averaging  | Part Spr  |









|   | Fixed Rate Strategy  | 1-Year Fixed Rate (no bonus)  | 1.50  |
|---|--|---|---|
|   | Non-Qualified Owner: 80 Single: 100,000 Annuitant: Monthly: 100,000 Owner: 80 Single: 100,000 Annuitant: Single: 100,000 Monthly: 100,000  | No- Hospitalization No- Long Term Care  | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV   |
| The Hartford  | Withdrawal Notes:  |   | No Premium Bor  |
| Hartford Saver Solution Choice <sup>sm</sup> 5                  | Withdrawal Charges 5 years:  | 9 8 7 6 5   |   |
| High-Band   | Guaranteed Minimum Value:  | 100% of Premium at 1.00% (GMR/1000 \$1,051)   |   |
|   | Account Name   | Indicie Type Reset Averaging  | Part Spro   |
|   | Annual S&P 500 Point-to-Point Cap  | Indicie Type Reset Averaging  S&P 500 Point to Annual None  | Part Spr  |
|   | Annual Global Equity Index Performance Trigger   | Blended Perf Trig Annual None Indicies  |   |
|   | Non-Qualified Owner: Annuitant:  Qualified Owner: 80 Single: 10,000 Monthly: 10,000 Qualified Owner: 80 Single: 10,000 Monthly: 10,000 Monthly: 10,000   | No- Disability No- Unemployment No- Hospitalization No- Long Term Care Yes-Extended Care Waiver Yes-Terminal Illness No- Nursing Home No- Annualization   | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV   |
| The Hartford  | Withdrawal Notes:  |   | No Premium Bor  |
| Hartford Saver Solution Choice <sup>SM</sup> 5 <i>Low-Band</i>  | Withdrawal Charges 5 years:  | 9   8   7   6   5   |   |
| LOW-Band  | Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 \$1,051   |   |   |
|   | Guaranteeu Millimulli Value.   | 100% of Premium at 1.00% (GMR/1000 \$1,051)   |   |
|   | Account Name   | Indicie Type Reset Averaging  | Part Spr  |
|   | Account Name Annual S&P 500 Performance Trigger  | Indicie Type Reset Averaging S&P 500 Perf Trig Annual None  | Part Spr  |
|   | Account Name   | Indicie Type Reset Averaging  | Part Spri   |
| The Hartford  | Account Name  Annual S&P 500 Performance Trigger  Annual Global Equity Index   | Indicie Type Reset Averaging  S&P 500 Perf Trig Annual None  Blended Point to Indicies Point Annual None  | Only<br>Available in:<br>AL AR CO DC<br>GA ID IL KS<br>KY LA MI MS<br>NC NE NM OH<br>OK RIS DT N<br>UT VI VT WI   |
| The Hartford<br>Hartford Saver Solution Choice <sup>SM</sup> 5  | Account Name  Annual S&P 500 Performance Trigger  Annual Global Equity Index Point-to-Point Cap  Non-Qualified Owner:  Qualified Owner:  Qualified Owner:  80 Single:  Qualified Owner:  Qualified Owner:  80 Single:  100,000  Qualified Owner:  So Single:  100,000  Solide:  100,000  Qualified Owner:  So Single:  100,000   | Indicie Type Reset Averaging  S&P 500 Perf Trig Annual None  Blended Point to Indicies Point No- Unemployment No- Disability No- Hospitalization No- Long Term Care  Yes-Extended Care Waiver Yes-Terminal Illness  | Only<br>Available in:<br>AL AR CO DC<br>GA ID IL KS<br>KY LA MI MS<br>NC NE NM OH<br>OK RI SD TN  |
|   | Account Name  Annual S&P 500 Performance Trigger  Annual Global Equity Index Point-to-Point Cap  Non-Qualified Owner: 80 Single: 100,000 Monthly: 100,000 Qualified Owner: 80 Single: 100,000 Monthly: 100,000 Monthly: 100,000 Monthly: 100,000   | Indicie Type Reset Averaging  S&P 500 Perf Trig Annual None  Blended Point to Indicies Point No- Unemployment No- Disability No- Hospitalization No- Long Term Care  Yes-Extended Care Waiver Yes-Terminal Illness  | Only<br>Available in:<br>AL AR CO DC<br>GA ID IL KS<br>KY LA MI MS<br>NC NE NM OH<br>OK RI SD TN<br>UT VI VT WI<br>WV                                   |
| Hartford Saver Solution Choice <sup>sm</sup> 5                  | Account Name  Annual S&P 500 Performance Trigger  Annual Global Equity Index Point-to-Point Cap  Non-Qualified Owner: Qualified Owner: Qualified Owner: 80 Single: 100,000 Qualified Owner: 80 Single: 100,000 Monthly: 100,000 Monthly: 100,000 Monthly: 100,000 Monthly: 100,000   | Indicie  S&P 500  Perf Trig  Annual  None  Blended  Indicies  Point to  Point  No- Disability  No- Hospitalization  Yes-Extended Care Waiver No- Nursing Home  No- Annualization  No- Annualization   | Only<br>Available in:<br>AL AR CO DC<br>GA ID IL KS<br>KY LA MI MS<br>NC NE NM OH<br>OK RI SD TN<br>UT VI VT WI<br>WV                                   |
| Hartford Saver Solution Choice <sup>sm</sup> 5                  | Account Name  Annual S&P 500 Performance Trigger  Annual Global Equity Index Point-to-Point Cap  Non-Qualified Owner:  Qualified Owner:  B0 Single: Monthly: 100,000 Monthly: 100,000 Monthly: 100,000 Monthly: 100,000 Monthly: 100,000 Monthly: Monthly: 100,000 Monthly: Month | Indicie  S&P 500  Perf Trig  Annual  None  Blended  Indicies  Point to  Point  No- Unemployment  No- Hospitalization  Yes-Extended Care Waiver  Yes-Extended Care Waiver  No- Nursing Home  No- Annualization  9  8 7 6 5  100% of Premium at 1.00% (GMR/1000 \$1,051)  | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV No Premium Bor  |
| Hartford Saver Solution Choice <sup>sm</sup> 5                  | Account Name  Annual S&P 500 Performance Trigger  Annual Global Equity Index Point-to-Point Cap  Non-Qualified Owner:  Qualified Owner:  Qualified Owner:  80 Single: Monthly: 100,000 Monthly: 100,000 Monthly: 100,000  Withdrawal Notes:  Withdrawal Charges 5 years:   | Indicie  S&P 500  Perf Trig  Annual  None  Blended  Indicies  Point to  Point  No- Unemployment  No- Hospitalization  Yes-Extended Care Waiver  No- Nursing Home  No- Annualization  9  8 7 6 5   | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV No Premium Bor  Part Spr                                  |
| Hartford Saver Solution Choice <sup>sm</sup> 5                  | Account Name  Annual S&P 500 Performance Trigger  Annual Global Equity Index Point-to-Point Cap  Non-Qualified Owner: Qualified Owner: 80 Single: Qualified Owner: 80 Single: 100,000 Qualified Owner: Monthly: 100,000 Withdrawal Notes: Withdrawal Charges 5 years: Guaranteed Minimum Value:  Account Name  | Indicie  S&P 500 Perf Trig Annual None  Blended Indicies Point No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home  No- Annualization  9 8 7 6 5 100% of Premium at 1.00% (GMR/1000 \$1,051)  Indicie Type Reset Averaging 1-Year Fixed Rate (no bonus)  No- Unemployment No- Annualization  No- Annualization  No- Long Term Care Yes-Terminal Illness No- Annualization  No- Long Term Care Yes-Terminal Illness | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV No Premium Bor  |
| Hartford Saver Solution Choice <sup>sm</sup> 5                  | Account Name  Annual S&P 500 Performance Trigger  Annual Global Equity Index Point-to-Point Cap  Non-Qualified Owner:  Qualified Owner:  80 Single: 100,000 Monthly: 100,000 Qualified Owner:  Withdrawal Notes:  Withdrawal Charges 5 years:  Guaranteed Minimum Value:  Account Name Fixed Rate Strategy  Non-Qualified Owner: 90 Annuitant: 90 Monthly: 100,000 Qualified Owner: 90 Single: 100,000   | Indicie  S&P 500 Perf Trig Blended Indicies Point to Point  No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home  No- Annualization  9 8 7 6 5 100% of Premium at 1.00% (GMR/1000 \$1,051)  Indicie Type Reset Averaging  1-Year Fixed Rate (no bonus)  No- Long Term Care Yes-Terminal Illness No- Annualization  9 No- Unemployment Averaging  1-Year Fixed Rate (no bonus)                                       | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV  No Premium Bor  Part Spr 1.50  Not Available in:         |
| Hartford Saver Solution Choice <sup>SM</sup> 5 <i>High-Band</i> | Account Name  Annual S&P 500 Performance Trigger  Annual Global Equity Index Point-to-Point Cap  Non-Qualified Owner:  Qualified Owner:  Withdrawal Notes:  Withdrawal Charges 5 years:  Guaranteed Minimum Value:  Account Name  Fixed Rate Strategy  Non-Qualified Owner:  90 Annuitant: 90 Monthly: 100,000  Non-Qualified Owner: 90 Annuitant: 90 Monthly: 100,000   | Indicie  S&P 500 Perf Trig Blended Indicies Point to Point  No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home  No- Annualization  9 8 7 6 5 100% of Premium at 1.00% (GMR/1000 \$1,051)  Indicie Type Reset Averaging  1-Year Fixed Rate (no bonus)  No- Long Term Care Yes-Terminal Illness No- Annualization  9 No- Unemployment Averaging  1-Year Fixed Rate (no bonus)                                       | Only Available in: AL AR CO DC GA ID IL KS KY LA MI MS NC NE NM OH OK RI SD TN UT VI VT WI WV No Premium Bor  Part Spr 1.5(  Not Available in: NY PR VI |



| )%                          |   |
|-----------------------------|---|
|                             |   |
|                             |   |
|                             |   |
| nus                         |   |
|                             |   |
| ead                         | 3.50  |
|                             |   |
|                             |   |
|                             |   |
|                             |   |
| nus                         |   |
|                             |   |
| ead                         | Сар   |
|                             | 2.60  |
|                             |   |
|                             |   |
|                             |   |
| nus                         |   |
|                             |   |
|                             |   |
| ead 0%                      | Сар   |
|                             |   |
| _                           | -80-400   |
| 0-<br>81<br>86<br><b>se</b> | -80: 4.00<br>-85: 2.25<br>-90: 1.85<br><b>e notes</b> |
| 0.<br>81<br>86<br><b>Se</b> | -80: 4.00<br>-85: 2.25<br>-90: 1.85<br><b>e notes</b> |



|                        | Account Name Indicie Type Reset Averaging  Fixed Interest Account 1-Year Fixed Rate (no bonus)  1-Year S&P 500 Annual Point-to-Point S&P 500 Point to Point Annual None  | Part Spr.                        |
|------------------------|--|----------------------------------|
|                        | Non-Qualified Owner: 90 Single: 15,000 Annuitant: 90 Monthly: 15,000 M | Not<br>Available in:<br>NY PR VI |
| The Standard           | Withdrawal Notes:  | No Premium Bor                   |
| Index Growth Annuity 5 | Withdrawal Charges 5 years: 8   7   6   4   2  |                                  |
| Low-Band               | Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 \$1,051)  |                                  |
|                        | Account Name Indicie Type Reset Averaging  Fixed Interest Account 1-Year Fixed Rate (no bonus)  1-Year S&P 500 Annual Point-to-Point S&P 500 Point to Point Annual None  | Part Spr.                        |



