Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Surrender Charges Last 17 Years					
American Equity Investment Life Insurance Company Bonus Gold (Index 1-05) DE	Non-Qualified Owner: 80 Annuitant: Qualified Owner: 80 Annuitant:	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 Available in: DE
	Withdrawal Notes:				Prem Bon
	Withdrawal Charges 17 years:		20 | 19.5 | 19 | 18.5 | 18 | 17.5 | 17 | 16.5 | 15.5 | 14 | 12.5 | 11 | 9 | 7 | 5 | 3 | 2		
	Guaranteed Minimum Value:		80% of Premium at 1.50%		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
1-Year Dow Jones Point-to-Point Cap	DJIA	Point to Point	Annual	None		
10 Year U.S. Treasury Bond Value with Cap	10 Year US Treasury	Point to Point	Annual	None		
1 Year S&P 500 Monthly Average Participation Rate	S&P 500	Point to Point	Annual	Monthly	20	
1 Year S&P 500 Annual Point-to-Point Participation Rate	S&P 500	Point to Point	Annual	None	20	
1-Year Dow Jones Monthly Average Cap	DJIA	Point to Point	Annual	Monthly		
Traditional Fixed Value	1-Year Fixed Rate (no bonus)					2.25
1-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
1 Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Annual	Monthly		

Surrender Charges Last 16 Years					
American Equity Investment Life Insurance Company Bonus Gold (Index 1-07)	Non-Qualified Owner: 80 Annuitant: Qualified Owner: 80 Annuitant:	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	Not Available in: AK AL CT DE MN NV NY OK OR PR TX UT VI WA
	Withdrawal Notes:				Prem Bon

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):	20	19.5	19	18.5	18	17.5	17	16	15	14	12	10	8	6	4	2
Ages 0 to 76 in states IN (16 years):	20	19.5	19	18.5	18	17.5	17	16	15	14	12	10	8	6	4	2
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

Guaranteed Minimum Value:	80% of Premium at 1.50%

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 Year S&P 500 Monthly Average Participation Rate	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 S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Annual	Monthly		
Traditional Fixed Value	1-Year Fixed Rate (no bonus)					1.75
1 Year S&P 500 Annual Point-to-Point Participation Rate	S&P 500	Point to Point	Annual	None	20	
1-Year Dow Jones Point-to-Point Cap	DJIA	Point to Point	Annual	None		
1-Year Dow Jones Monthly Average Cap	DJIA	Point to Point	Annual	Monthly		
10 Year U.S. Treasury Bond Value with Cap	10 Year US Treasury	Point to Point	Annual	None		
1-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		

Indexed Annuity Detail Sheet

Commissions
Age: Rate

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

us: 10.00

ead	Cap
	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

ead	Cap
	3.25
	3.25
5%	
	3.25
	3.25
	3.25
	1.80

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

Surrender Charges Last 15 Years

Life of the Southwest
SecurePlus Accumulator 5

Non-Qualified		Non-Qualified	
Owner:	80	Single:	15,000
Annuitant:	80	Monthly:	15,000
Qualified		Qualified	
Owner:	80	Single:	15,000
Annuitant:	80	Monthly:	15,000

No- Disability
No- Hospitalization
No- Extended Care Waiver
No- Terminal Illness
No- Annualization
No- Unemployment
No- Long Term Care
No- Special Enhanced Life Income Options
Yes-Nursing Home

Not Available in: AK AL CT GA IL MN NJ NV NY OR PA PR UT VI WA

Withdrawal Notes: Premium I

Withdrawal Charges 15 years:	14	14	13	12	11	10	9	8	7	6	5	4	3	2	1

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $1,067)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Ending Index Account	S&P 500	Point to Point	Annual	None	100	
Declared Interest Account		1-Year Fixed Rate with Bonus			2.45% +5.	
Average Index Account	S&P 500	Point to Point	Annual	Monthly	35	

Life of the Southwest
SecurePlus Platinum (after 3/21/06)

Non-Qualified		Non-Qualified	
Owner:	80	Single:	5,000
Annuitant:	80	Monthly:	5,000
Qualified		Qualified	
Owner:	80	Single:	3,000
Annuitant:	80	Monthly:	3,000

No- Disability
No- Hospitalization
No- Extended Care Waiver
No- Terminal Illness
No- Annualization
No- Unemployment
No- Long Term Care
No- Special Enhanced Life Income Options
Yes-Nursing Home

Not Available in: AK CT NJ NV NY OR PR VI WA

Withdrawal Notes: No Premiu

Withdrawal Charges 15 years:	14	14	13	12	11	10	9	8	7	6	5	4	3	2	1

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $1,016)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Ending Index Account	S&P 500	Point to Point	Annual	None	100	
Average Index Account	S&P 500	Point to Point	Annual	Daily	35	
Declared Interest Account		1-Year Fixed Rate (no bonus)				2.25

Surrender Charges Last 14 Years

EquiTrust Life Insurance Company
Market Power Bonus Index

Non-Qualified		Non-Qualified	
Owner:	75	Single:	20,000
Annuitant:	75	Monthly:	20,000
Qualified		Qualified	
Owner:	75	Single:	20,000
Annuitant:	75	Monthly:	20,000

No- Disability
No- Hospitalization
No- Extended Care Waiver
Yes-Nursing Home
No- Unemployment
No- Long Term Care
No- Terminal Illness
Yes-Annualization

Not Available in: CT DE MN NV NY OR PR TX UT VI WA

Withdrawal Notes: Prem Bon

For states AL, AR, AZ, CA, CO, DC, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (14 years):	20	20	19	19	18	17	16	14	12	10	8	6	4	2
For states IL (10 years):	17	16	15	15	14	13	12	11	10	9.5				
For states AK (10 years):	17	15	14	12	10	9	7	4	3	1				

Guaranteed Minimum Value: 87.5% of Premium at 2.00% (GMR/1000 $1,270)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Fixed Interest Account		1-Year Fixed Rate (no bonus)				1.50
1-Year S&P 500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Daily Average Cap	S&P 500	Point to Point	Annual	Daily		
1-Year S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
1 Year S&P 500 Monthly Average Participation	S&P 500	Point to Point	Annual	Monthly	20	

0-70: 7.00+
71-75: 6.00+
76-80: 4.00+
see notes

Bonus: 5.00

ead	Cap
	4.00

.00 Bonus

0-70: 10.00
71-74: 9.00
75-UP: 8.00

m Bonus

ead	Cap
	4.50
	100.00

5%

0-75: 8.50+
see notes

us: 10.00

ead	Cap
0%	
	1.50
	3.50
	3.25

	2-Year S&P 500 Monthly Averaging Cap Account	S&P 500	Point to Point	Biennial	Monthly		

EquiTrust Life Insurance Company

MarketTwelve Bonus

Non-Qualified		Non-Qualified				Not Available in:
Owner:	75	Single:	30,000	No- Disability	No- Unemployment	AK CT DE FL MN NV NY OR PR TX UT VI WA
Annuitant:	75	Monthly:	30,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	75	Single:	30,000	Yes-Nursing Home	No- Annualization	
Annuitant:	75	Monthly:	30,000			

Withdrawal Notes:		Premium I
Withdrawal Charges 14 years:	20 | 20 | 19 | 19 | 18 | 17 | 16 | 14 | 12 | 10 | 8 | 6 | 4 | 2	
Guaranteed Minimum Value:	87.5% of Premium at 2.00% (GMR/1000 $1,224)	

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Monthly Average 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		1-Year Fixed Rate (no bonus)				1.1
1-Year S&P 500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum		
2-Year Monthly Average Cap	S&P 500	Point to Point	Biennial	Monthly		
1-Year S&P 500 Daily Average Cap	S&P 500	Point to Point	Annual	Daily		

Fidelity & Guaranty Life

FG AccumulatorPlus 14

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	AK AL CT MA MN MS NC NH NV NY OK OR PR TX UT VI WA
Annuitant:		Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	10,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	10,000			

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	
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $1,006)	

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 Year Index Gain Option with Declared 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	S&P 500	Point to Point	Annual	None		
1-Year Fixed Account		1-Year Fixed Rate (no bonus)				3.0

Fidelity & Guaranty Life

Prosperity Elite 14

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	AK CT MA MN MS NH NV NY OK OR PR TX UT VI WA
Annuitant:		Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	10,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:		Monthly:	10,000			

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	
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $1,006)	

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Performance Triggered Account	S&P 500	Perf Trig	Annual	None		

8.00

0-75: 9.00

Bonus: 6.00

ead | Cap

3.00

5%

1.25

7.00

3.00

0-85: 7.50

m Bonus

ead | Cap

7.00

3.00

6.00

0%

0-79: 8.00
80-85: 4.00

m Bonus

ead | Cap

1-Year S&P 500 Monthly Average with A 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 Rate (no bonus)				2.0

Fidelity & Guaranty Life

Prosperity Elite 14 Enhanced

Non-Qualified		Non-Qualified			Not Available in:
Owner:	85	Single:	10,000	No- Disability / Yes-Unemployment	AK CT MA MN MS NH NV NY OK OR PR TX UT VI WA
Annuitant:		Monthly:	10,000	No- Hospitalization / No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver / Yes-Terminal Illness	
Owner:	85	Single:	10,000	Yes-Nursing Home / Yes-Annualization	
Annuitant:		Monthly:	10,000		

Withdrawal Notes:														Premium I
Withdrawal Charges 14 years:	14.75	13.75	12.75	11.75	10.75	10	9	8	7	6	5	4	3	2
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $1,066)													

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Performance Triggered Account	S&P 500	Perf Trig	Annual	None		
1-Year S&P 500 Monthly Average with A 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 Rate (no bonus)				2.0

Fidelity & Guaranty Life

Prosperity Elite 14 Protection

Non-Qualified		Non-Qualified			Not Available in:
Owner:	85	Single:	10,000	No- Disability / Yes-Unemployment	AK CT MA MN MS NH NV NY OK OR PR TX UT VI WA
Annuitant:		Monthly:	10,000	No- Hospitalization / No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver / Yes-Terminal Illness	
Owner:	85	Single:	10,000	Yes-Nursing Home / Yes-Annualization	
Annuitant:		Monthly:	10,000		

Withdrawal Notes:														Premium I
Withdrawal Charges 14 years:	14.75	13.75	12.75	11.75	10.75	10	9	8	7	6	5	4	3	2
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $1,096)													

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Performance Triggered Account	S&P 500	Perf Trig	Annual	None		
1-Year S&P 500 Monthly Average with A 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 Rate (no bonus)				2.0

6.00

2.25

5.00

10.75

18.25

0%

0-79: 8.00
80-85: 4.00

Bonus: 6.00

ead	Cap
	6.00
	2.25
	5.00
	10.75
	18.25

0%

0-79: 8.00
80-85: 4.00

Bonus: 9.00

ead	Cap
	6.00
	2.25
	5.00
	10.75
	18.25

0%

North American Company

Charter 14

Non-Qualified		Non-Qualified				Not Available in:
Owner:	75	Single:	10,000	No- Disability	Yes-Unemployment	AK AL CT DE MN NV NY OR PR TX UT VI WA
Annuitant:		Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	75	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	2,000			

Withdrawal Notes: Prem Bon

For states 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, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (14 years):	18	18	17	15	15	15	15	14	12	10	8	6	4	2
For states TX (14 years):	15	15	15	14	13	12	11	10	9	8.5	8	7	6	5

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $1,106)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 400 Annual Daily Average	S&P 400	Point to Point	Annual	Monthly		
1-Year NASDAQ-100 Monthly 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 Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		
1-Year Fixed	1-Year Fixed Rate (no bonus)					1.5
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		

North American Company

Charter 14 (TX)

Non-Qualified		Non-Qualified				Only Available in:
Owner:	75	Single:	10,000	No- Disability	No- Unemployment	TX
Annuitant:	75	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	75	Single:	2,000	No- Nursing Home	No- Annualization	
Annuitant:	75	Monthly:	2,000			

Withdrawal Notes: No Premiu

Withdrawal Charges 14 years:

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $1,006)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year Dow Jones Annual Daily Average	DJIA	Point to Point	Annual	Daily		
1-Year Fixed	1-Year Fixed Rate (no bonus)					2.0
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		
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	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 NASDAQ-100 Monthly Point-to-Point	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Monthly Point-to-Point 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	Cap
	2.75
	1.50
	3.00
	3.00
	2.50
	2.60
	2.35
	2.50
	2.65
	2.75
	1.60
	2.55
0%	
	3.05

see notes

m Bonus

ead	Cap
	4.00
	4.00
0%	
	4.00
	4.00
	4.00
	3.00
	4.00
	4.00
	1.50
	1.60
	4.00
	4.00
	4.00

Indexed Annuity Detail Sheet

North American Company

Freedom Choice (5%) 14

Low-Band

Non-Qualified		Non-Qualified	
Owner:	75	Single:	10,000
Annuitant:	75	Monthly:	10,000
Qualified		Qualified	
Owner:	75	Single:	2,000
Annuitant:	75	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 Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA

Withdrawal Notes: No Premiu

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):	9	9	9	9	8	8	7	7	6	6	5	4	3	2
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	Part	Spr
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		

North American Company

Freedom Choice (5%) 14

High-Band

Non-Qualified		Non-Qualified	
Owner:	75	Single:	250,000
Annuitant:	75	Monthly:	250,000
Qualified		Qualified	
Owner:	75	Single:	250,000
Annuitant:	75	Monthly:	250,000

No- Disability
No- Hospitalization
No- Extended Care Waiver
Yes-Nursing Home

Yes-Unemployment
No- Long Term Care
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 Premiu

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):	9	9	9	9	8	8	7	7	6	6	5	4	3	2
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	Part	Spr
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		

North American Company

Freedom Choice (5%) 14

Low-Band

Non-Qualified		Non-Qualified	
Owner:	75	Single:	10,000
Annuitant:	75	Monthly:	10,000
Qualified		Qualified	
Owner:	75	Single:	2,000
Annuitant:	75	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 Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA

Withdrawal Notes: No Premiu

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):	9	9	9	9	8	8	7	7	6	6	5	4	3	2
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	Part	Spr
1-Year Annual Point-to-Point S&P 500	S&P 500	Point to Point	Annual	None		
1-Year Fixed		1-Year Fixed Rate (no bonus)				3.0

0-75: 5.50+
see notes

ım Bonus

ead	Cap
	5.45

0-75: 5.50+
see notes

ım Bonus

ead	Cap
	6.20

0-75: 5.50+
see notes

ım Bonus

ead	Cap
	5.80

5%

	1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		

North American Company

Freedom Choice (5%) 14

High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	75	Single:	250,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	75	Monthly:	250,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	75	Single:	250,000	Yes-Nursing Home	No- Annualization	
Annuitant:	75	Monthly:	250,000			

Withdrawal Notes: No Premiu

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):	9	9	9	9	8	8	7	7	6	6	5	4	3	2
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	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 Cap	S&P 500	Point to Point	Annual	Monthly Sum		

North American Company

Freedom Choice (5%) 14

Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	75	Single:	10,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	75	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	75	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:	75	Monthly:	2,000			

Withdrawal Notes: No Premiu

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):	9	9	9	9	8	8	7	7	6	6	5	4	3	2
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	Part	Spr
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		

North American Company

Freedom Choice (5%) 14

High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	75	Single:	250,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	75	Monthly:	250,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	75	Single:	250,000	Yes-Nursing Home	No- Annualization	
Annuitant:	75	Monthly:	250,000			

Withdrawal Notes: No Premiu

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):	9	9	9	9	8	8	7	7	6	6	5	4	3	2
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	Part	Spr

6.80

0-75: 5.50+
see notes

m Bonus

ead | Cap

6.65

3.30

0-75: 5.50+
see notes

m Bonus

ead | Cap

5.80

0-75: 5.50+
see notes

m Bonus

ead | Cap

1 -Year NASDAQ Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum	
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 Fixed		1-Year Fixed Rate (no bonus)			3.3

North American Company

Freedom Choice (5%) 14

Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	75	Single:	10,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	75	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	75	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:	75	Monthly:	2,000			

Withdrawal Notes: No Premiu

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):	9	9	9	9	8	8	7	7	6	6	5	4	3	2
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	Part	Spr
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		
1 -Year NASDAQ Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		

North American Company

Freedom Choice (5%) 14

High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	75	Single:	250,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	75	Monthly:	250,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	75	Single:	250,000	Yes-Nursing Home	No- Annualization	
Annuitant:	75	Monthly:	250,000			

Withdrawal Notes: No Premiu

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):	9	9	9	9	8	8	7	7	6	6	5	4	3	2
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	Part	Spr
1-Year Annual Point-to-Point S&P 500	S&P 500	Point to Point	Annual	None		

North American Company

Freedom Choice (5%) 14

Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	75	Single:	10,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	75	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	75	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:	75	Monthly:	2,000			

Withdrawal Notes: No Premiu

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):	9	9	9	9	8	8	7	7	6	6	5	4	3	2
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)

	3.05
	6.15
	6.25

5%

0-75: 5.50+
see notes

m Bonus

ead	Cap
	5.55
	2.75

0-75: 5.50+
see notes

m Bonus

ead	Cap
	6.55

0-75: 5.50+
see notes

m Bonus

Indexed Annuity Detail Sheet

North American Company

Freedom Choice (5%) 14

High-Band

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None		

Non-Qualified Owner: 75 Annuitant: 75 Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home Yes-Unemployment No- Long Term Care 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 Premiu

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):	9	9	9	9	8	8	7	7	6	6	5	4	3	2
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	Part	Spr
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		

Non-Qualified Owner: 75 Annuitant: 75 Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 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 Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Withdrawal Notes:			No Premiu

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):	9	9	9	9	8	8	7	7	6	6	5	4	3	2
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	Part	Spr
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		

Non-Qualified Owner: 75 Annuitant: 75 Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 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 Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Withdrawal Notes:			No Premiu

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):	9	9	9	9	8	8	7	7	6	6	5	4	3	2
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)

North American Company

Freedom Choice 14

Low-Band

ead	Cap
	5.40

0-75: 5.50+
see notes

m Bonus

ead	Cap
	7.75

0-75: 5.50+
see notes

m Bonus

ead	Cap
	3.00

0-75: 5.50+
see notes

m Bonus

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Nasdaq-100 Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		

North American Company

Freedom Choice 14

High-Band

Non-Qualified	Non-Qualified			Not Available in:
Owner: 75	Single: 250,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant: 75	Monthly: 250,000	No- Hospitalization	No- Long Term Care	
Qualified	Qualified	No- Extended Care Waiver	Yes-Terminal Illness	
Owner: 75	Single: 250,000	Yes-Nursing Home	No- Annualization	
Annuitant: 75	Monthly: 250,000			

Withdrawal Notes: No Premiu

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):	9	9	9	9	8	8	7	7	6	6	5	4	3	2
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	Part	Spr
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		

North American Company

Freedom Choice 14

Low-Band

Non-Qualified	Non-Qualified			Not Available in:
Owner: 75	Single: 10,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant: 75	Monthly: 10,000	No- Hospitalization	No- Long Term Care	
Qualified	Qualified	No- Extended Care Waiver	Yes-Terminal Illness	
Owner: 75	Single: 2,000	Yes-Nursing Home	No- Annualization	
Annuitant: 75	Monthly: 2,000			

Withdrawal Notes: No Premiu

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):	9	9	9	9	8	8	7	7	6	6	5	4	3	2
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	Part	Spr
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		
1-Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
1-Year Fixed		1-Year Fixed Rate (no bonus)				2.7

North American Company

Non-Qualified	Non-Qualified			Not Available in:
Owner: 75	Single: 250,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant: 75	Monthly: 250,000	No- Hospitalization	No- Long Term Care	
Qualified	Qualified	No- Extended Care Waiver	Yes-Terminal Illness	
Owner: 75	Single: 250,000	Yes-Nursing Home	No- Annualization	
Annuitant: 75	Monthly: 250,000			

Withdrawal Notes: No Premiu

Freedom Choice 14

ead	Cap
	2.55
	6.00

0-75: 5.50+
see notes

m Bonus

ead	Cap
	5.55
	2.80

0-75: 5.50+
see notes

m Bonus

ead	Cap
	4.80
	5.05

0%

0-75: 5.50+
see notes

m Bonus

Freedom Choice 14

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):	9	9	9	9	8	8	7	7	6	6	5	4	3	2
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	Part	Spr
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		

North American Company

Freedom Choice 14

Low-Band

Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Non-Qualified Owner: 75 Annuitant: 75 Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 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 Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA

Withdrawal Notes: No Premiu

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):	9	9	9	9	8	8	7	7	6	6	5	4	3	2
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	Part	Spr
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		

North American Company

Freedom Choice 14

High-Band

Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Non-Qualified Owner: 75 Annuitant: 75 Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care 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 Premiu

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):	9	9	9	9	8	8	7	7	6	6	5	4	3	2
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	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 Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
	Non-Qualified Owner: 75 Annuitant: 75 Qualified Owner: 75	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000	No- Disability No- Hospitalization	Yes-Unemployment No- Long Term Care	Not Available in: AK AL CT DE MN MT

ead	Cap
	5.65

0-75: 5.50+
see notes

m Bonus

ead	Cap
	4.85

0-75: 5.50+
see notes

m Bonus

ead	Cap
	6.00
	3.05
	6.00

Commissions
Age: Rate

0-75: 5.50+

North American Company Freedom Choice 14 *Low-Band*

Annuitant: 75	Monthly: 2,000	No- Extended Care Waiver Yes-Nursing Home	Yes-Terminal Illness No- Annualization	MN MT NV NY OR PA PR TX UT VA VI VT WA
Withdrawal Notes:				No Premiu

	1	2	3	4	5	6	7	8	9	10	11	12	13	14
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):	9	9	9	9	8	8	7	7	6	6	5	4	3	2
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	Part	Spr
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		

North American Company Freedom Choice 14 *High-Band*

Non-Qualified Owner: 75 Annuitant: 75 Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care 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 Premiu

	1	2	3	4	5	6	7	8	9	10	11	12	13	14
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):	9	9	9	9	8	8	7	7	6	6	5	4	3	2
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	Part	Spr
1-Year Fixed		1-Year Fixed Rate (no bonus)				3.1
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		

North American Company Freedom Choice 14 *Low-Band*

Non-Qualified Owner: 75 Annuitant: 75 Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 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 Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Withdrawal Notes:				No Premiu

	1	2	3	4	5	6	7	8	9	10	11	12	13	14
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):	9	9	9	9	8	8	7	7	6	6	5	4	3	2
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	Part	Spr
1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None		

Non-Qualified Owner: 75 Annuitant: 75 Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK AL CT DE MN MT NV NY OR PA

see notes

m Bonus

ead	Cap
	2.70
	5.00

0-75: 5.50+
see notes

m Bonus

ead	Cap
0%	
	5.70

0-75: 5.50+
see notes

m Bonus

ead	Cap
	4.70

0-75: 5.50+
see notes

North American Company
Freedom Choice 14
High-Band

PR TX UT VA VI VT WA

Withdrawal Notes: No Premiu

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):	9	9	9	9	8	8	7	7	6	6	5	4	3	2
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	Part	Spr
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		

North American Company
North American Prizm Plus 14

Non-Qualified		Non-Qualified	
Owner:	75	Single:	10,000
Annuitant:	75	Monthly:	10,000
Qualified		Qualified	
Owner:	75	Single:	2,000
Annuitant:	75	Monthly:	2,000

No- Disability
No- Hospitalization
No- Extended Care Waiver
Yes-Nursing Home

No- Unemployment
No- Long Term Care
No- Terminal Illness
No- Annualization

Not Available in: AK AL CT DE MN NV NY OR PR TX UT VI WA

Withdrawal Notes: Prem Bonu

For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (14 years):	18	18	17	15	15	15	15	14	12	10	8	6	4	2
For states IL (14 years):	18	18	17	15	15	15	14	13	12	10	8	6	4	2

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $1,106)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Monthly Average	S&P 500	Point to Point	Annual	Monthly	30	
1-Year Russell 2000 Point-to-Point	Russell 2000	Point to Point	Annual	None	15	
1-Year DJIA Monthly Average	DJIA	Point to Point	Annual	Monthly	35	
1-Year Nasdaq 100 Point-to-Point	Nasdaq 100	Point to Point	Annual	None	15	
1-Year Nasdaq -100 Monthly Point-to-Point	Nasdaq 100	Point to Point	Annual	Monthly		
1-Year DJ EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None	20	
1-Year DJIA Point-to-Point	DJIA	Point to Point	Annual	None	20	
1-Year Fixed	1-Year Fixed Rate (no bonus)					1.5
1-Year S&P 400 Monthly Average	S&P 400	Point to Point	Annual	Monthly	25	
1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None	20	
1-Year Russell 2000 Monthly Averaging	Russell 2000	Point to Point	Annual	Monthly	20	
1-Year S&P 400 Point-to-Point	S&P 400	Point to Point	Annual	None	15	
1-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		

Non-Qualified		Non-Qualified	
Owner:	75	Single:	10,000
Annuitant:	75	Monthly:	10,000
Qualified		Qualified	
Owner:	75	Single:	2,000
Annuitant:	75	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 Available in: AK AL CT DE MN NV NY OR PR TX UT VI WA

Withdrawal Notes: Prem Bonu

For states 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, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (14 years):	18	18	17	15	15	15	15	14	12	10	8	6	4	2
For states TX (14 years):	15	15	15	14	13	12	11	10	9	8.5	8	7	6	5

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $1,106)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr

m Bonus

ead	Cap
	7.05

0-75: 7.50+
see notes

s: 10.00

ead	Cap
	1.50
0%	
	1.50

0-75: 7.50+
see notes

s: 10.00

ead	Cap

North American Company

Precision 14

1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None	25	
1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None	25	
1-Year Hindsight Index	Blended Indicies	Point to Point	Annual	None	20	
1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None	30	
1-Year Fixed	1-Year Fixed Rate (no bonus)					1.5
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None	35	
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None	25	
1-Year S&P 500 Annual Daily Average	S&P 500	Point to Point	Annual	Daily	35	
1-Year S&P 400 Annual Daily Average	S&P 400	Point to Point	Annual	Daily	25	
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum	100	
1-Year NASDAQ Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year Russell 2000 Annual Daily Average	Russell 2000	Point to Point	Annual	Daily	20	
1-Year Dow Jones Annual Daily Average	DJIA	Point to Point	Annual	Daily	35	
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None	65	

Surrender Charges Last 12 Years

American Equity Investment Life Insurance Company

Bonus 5 (INDEX-3-07-WA)

Non-Qualified Owner: 80 Annuitant: Qualified Owner: 80 Annuitant:	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 Available in: WA
Withdrawal Notes:				Prem Bonu

Withdrawal Charges 12 years:	12	12	11	10	9	8	7	6	5	4	3	2
Age 57+ (10 years):	8.25	8.25	7.25	6.25	5.25	4.25	3	2	1	0.5		

Guaranteed Minimum Value: 87.5% of Premium at 1.50%

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Traditional Fixed Value	1-Year Fixed Rate (no bonus)					1.7
1-Year S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
1 Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Annual	Monthly		
1 Year S&P 500 Annual Point-to-Point Participation Rate	S&P 500	Point to Point	Annual	None	25	
1 Year S&P 500 Monthly Average Participation Rate	S&P 500	Point to Point	Annual	Monthly	25	
1-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		

American General Life Insurance Company

AG HorizonIndex Annuity 12

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA CT DE FL MN NJ NV NY OH OR PR SC TX UT VI VT WA
Withdrawal Notes:				Premium B

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	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)					1.3

Non-Qualified Owner: 85	Non-Qualified Single: 5,000	No- Disability	No- Unemployment	Only

	3.25
	3.25
	3.25
	3.50
0%	
	3.25
	3.25
	1.60
	1.50
	3.25

0-57: 6.00+
58-80: 4.00+
see notes

s: 3.00-5.00

ead	Cap
5%	
	4.00
	4.00
	1.80

0-75: 8.00+
76-80: 4.00+
81-85: 2.50+
see notes

onus: 5.00

ead	Cap
	6.75
	1.50
5%	

Indexed Annuity Detail Sheet

American General Life Insurance Company

AG HorizonIndex Annuity 12 (CA)

Qualified		Qualified				Only Available in:
Owner:	85	Single:	5,000	No- Hospitalization	No- Long Term Care	CA
Annuitant:	85	Monthly:	5,000	Yes-Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	5,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	5,000			

Withdrawal Notes: Premium B

Withdrawal Charges 12 years:	12	12	12	12	12	11	10	9	8	7	5	3

Guaranteed Minimum Value: 90% of Premium at 2.00% (GMR/1000 $1,198)

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)				2.0

Great American Life Insurance Company

American Valor II

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	10,000	No- Disability	No- Unemployment	DE
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	10,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	10,000			

Withdrawal Notes: Prem Bonu

Age 58+ (10 years):	10	9	8	7	6	5	4	3	2	1		
Ages 0 to 57 (12 years):	12	11	10	9	8	7	6	5	4	3	2	1

Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 $1,183)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Annual	Monthly		
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)				1.0

Liberty Life Insurance Company

Enhanced Choice 12

Non-Qualified		Non-Qualified				Not Available in:
Owner:	80	Single:	5,000	No- Disability	No- Unemployment	AK AL CT DE HI MN NJ NV NY OK OR PA PR TX UT VI WA
Annuitant:		Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	80	Single:	5,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	5,000			

Withdrawal Notes: Premium B

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, VA, VT, WA, WI, WV, WY (12 years):	14	13	12	11	10	9	8	7	6	5	4	3
For states CA (12 years):	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	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Monthly Additive Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year DJIA Monthly Average Cap	DJIA	Point to Point	Annual	Monthly		
1-Year DJIA Quarterly Point-to-Point Cap	DJIA	Point to Point	Annual	Quarterly Sum		
8 Year Fixed Fixed		1-Year Fixed Rate with Bonus				2.00% +1.
1-Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

Non-Qualified		Non-Qualified				Not Available in:
Owner:		Single:	3,000	No- Disability	No- Unemployment	CT IL MA ME MN NJ NV NY OR PR
Annuitant:		Monthly:	3,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Special Enhanced Life Income Options	
Owner:	70	Single:	3,000	Yes-Terminal Illness	No- Nursing Home	
Annuitant:	70	Monthly:	3,000	No- Annualization		

0-75: 8.00
76-80: 4.00
81-85: 2.50

onus: 5.00

ead	Cap
	6.75
	1.50

0%

Qualified
18-75: 6.00+
76-80: 4.50+
81-85: 2.50+
Non-Qual
0-75: 6.00+
76-80: 4.50+
81-UP: 2.50+

see notes

s: 3.00-5.00

ead	Cap
	3.50
	3.25

0%

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

Life of the Southwest SecurePlus Elite

UT VI WA WY

Withdrawal Notes: No Premiu

Withdrawal Charges 12 years: 12 | 11 | 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $986)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Ending Index Account	S&P 500	Point to Point	Annual	None		
Declared Interest Account		1-Year Fixed Rate (no bonus)				1.7
Average Index Account	S&P 500	Point to Point	Annual	Daily	25	

Life of the Southwest SecurePlus Elite 5 403(b) & 457

Non-Qualified
Owner:
Annuitant:
Qualified
Owner: 55
Annuitant: 55

Non-Qualified
Single: 1
Monthly: 1
Qualified
Single: 3,000
Monthly: 3,000

No- Disability
No- Hospitalization
No- Extended Care Waiver
Yes-Terminal Illness
No- Annualization
No- Unemployment
No- Long Term Care
No- Special Enhanced Life Income Options
No- Nursing Home

Not Available in: CT IN KY MA MD ME MO MT NH NJ NV NY OR PA PR TX VI VT WA WY

Withdrawal Notes: No Premiu

Withdrawal Charges 12 years: 12 | 11 | 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1

Guaranteed Minimum Value: 87.5% of Premium at 1.95% (GMR/1000 $1,103)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		
Declared Interest Account		1-Year Fixed Rate (no bonus)				1.9
1 Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None		

Life of the Southwest SecurePlus Premier 8

Non-Qualified
Owner: 80
Annuitant: 80
Qualified
Owner: 80
Annuitant: 80

Non-Qualified
Single: 10,000
Monthly: 10,000
Qualified
Single: 10,000
Monthly: 10,000

No- Disability
No- Hospitalization
No- Extended Care Waiver
Yes-Terminal Illness
No- Annualization
No- Unemployment
Yes-Long Term Care
No- Special Enhanced Life Income Options
Yes-Nursing Home

Only Available in: AK CA IL MN MO PA

Withdrawal Notes: Premium B

Withdrawal Charges 12 years: 10 | 10 | 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1

Guaranteed Minimum Value: 90% of Premium at 1.95% (GMR/1000 $1,169)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
S&P 500 Ending Index Rate Option 1	S&P 500	Point to Point	Annual	None	100	
Declared Fixed Account		1-Year Fixed Rate (no bonus)				1.9
1-Year S&P 500 Average	S&P 500	Point to Point	Annual	Daily	30	
S&P 500 Ending Index Rate Option 2	S&P 500	Point to Point	Annual	None	50	
Russell 2000 Ending Index Rate Option 1	Russell 2000	Point to Point	Annual	None	100	
Russell 2000 Ending Index Rate Option 2	Russell 2000	Point to Point	Annual	None	50	

Non-Qualified
Owner: 75
Annuitant:
Qualified
Owner: 75
Annuitant:

Non-Qualified
Single: 10,000
Monthly: 10,000
Qualified
Single: 2,000
Monthly: 2,000

No- Disability
No- Hospitalization
No- Extended Care Waiver
Yes-Nursing Home
No- Unemployment
No- Long Term Care
No- Terminal Illness
No- Annualization

Not Available in: AK AL CT DE MA MN MO NV NY OH OR PR UT VA VI WA

Withdrawal Notes: No Premiu

Withdrawal Charges 12 years: 10 | 10 | 10 | 10 | 10 | 9 | 8 | 7 | 6 | 5 | 4 | 2

m Bonus

ead	Cap
	4.00
5%	

m Bonus

ead	Cap
	4.00
5%	
	4.00

0-75: 8.00+
76-80: 5.00+
81-85: 4.00+
see notes

onus: 3.00

ead	Cap
	3.00
5%	
	3.10
	3.00
	3.10

0-75: 6.50+
see notes

m Bonus

North American Company NA Performance Choice 12

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $986)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
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 Fixed Rate (no bonus)				2.5
1-Year Hang Seng Point-to-Point	Hang Seng	Point to Point	Annual	None		
1-Year Russell 2000 Point-to-Point	Russell 2000	Point to Point	Annual	None		
1-Year Nasdaq 100 Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year DJ EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	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
Annuitant:
Qualified
Owner: 75
Annuitant:

Non-Qualified
Single: 10,000
Monthly: 10,000
Qualified
Single: 2,000
Monthly: 2,000

No- Disability
No- Hospitalization
No- Extended Care Waiver
Yes-Nursing Home

No- Unemployment
No- Long Term Care
No- Terminal Illness
No- Annualization

Not Available in: AK AL CT DE MA MN MO NV NY OH OR PR UT VA VI WA

Withdrawal Notes: Premium B

Withdrawal Charges 12 years:	10	10	10	10	10	9	8	7	6	5	4	2

North American Company NA Performance Choice 12 Plus

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $1,065)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Nasdaq 100 Monthly 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 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		
1-Year DJ EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
Inverse Performance Trigger	S&P 500	Inverse Perf Triggered	Annual	None		
1-Year Dow Jones Point-to-Point	DJIA	Point to Point	Annual	None		
1-Year Fixed		1-Year Fixed Rate (no bonus)				1.7

Non-Qualified
Owner: 85
Annuitant:
Qualified
Owner: 85
Annuitant:

Non-Qualified
Single: 15,000
Monthly: 15,000
Qualified
Single: 15,000
Monthly: 15,000

No- Disability
No- Hospitalization
No- Extended Care Waiver
No- Nursing Home

No- Unemployment
No- Long Term Care
No- Terminal Illness
No- Annualization

Only Available in: AK AL AR AZ CA CO DC GA HI ID IL KS LA MI MT ND NE NM RI SC SD TN VT WI WV WY

Withdrawal Notes: Prem Bonu

Withdrawal Charges 12 years:	12.5	12.5	12.5	11	10	9	8	6	5	4	3	2

Phoenix Life Insurance Company

ead	Cap
	2.55
	4.35
	4.45
0%	
	4.85
	4.40
	2.40
	5.40
	4.65
	4.60
	4.90

0-75: 6.50+
see notes

onus: 8.00

ead	Cap
	1.70
	2.90
	3.00
	1.80
	3.15
	2.90
	3.20
	3.55
	3.40
	3.10
5%	

0-75: 7.50+
76-80: 5.00+
81-86: 3.00+
see notes

s: 5.00-10.00

Phoenix Reflections Gold Bonus

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $1,085)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Rainbow Point to Point Indexed Account - 1 year Global	Blended Indicies	Point to Point	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 (no bonus)					0.8
Performance Trigger Indexed Account - 1 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		

Phoenix Life Insurance Company

Phoenix Reflections Gold Bonus 5%

Low-Band

Non-Qualified Owner: 85 Annuitant:	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization
Qualified Owner: 85 Annuitant:	Qualified Single: 15,000 Monthly: 15,000		

Only Available in: AK MN MO NC NJ VA WA

Withdrawal Notes: Premium B

Withdrawal Charges 12 years: 14 | 13 | 12 | 10 | 9 | 8 | 6 | 5 | 3 | 1

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $1,035)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Rainbow Point to Point Indexed Account - 1 year Global	Blended Indicies	Point to Point	Annual	None	10	
Performance Trigger Indexed Account - 1 year S&P 500	DJIA	Perf Trig	Annual	None		

Phoenix Life Insurance Company

Phoenix Reflections Gold Bonus 5%

High-Band

Non-Qualified Owner: 85 Annuitant:	Non-Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization
Qualified Owner: 85 Annuitant:	Qualified Single: 50,000 Monthly: 50,000		

Only Available in: AK MN MO NC NJ VA WA

Withdrawal Notes: No Premiu

Withdrawal Charges 12 years: 14 | 13 | 12 | 10 | 9 | 8 | 6 | 5 | 3 | 1

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $986)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Monthly Point to Point Indexed Account - 1 year S&P 500	S&P 500	Point to Point	Annual	None		
Rainbow Point to Point Indexed Account - 1 year Global	Blended Indicies	Point to Point	Annual	None	10	

Phoenix Life Insurance Company

Phoenix Reflections Gold Bonus 5%

Low-Band

Non-Qualified Owner: 85 Annuitant:	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization
Qualified Owner: 85 Annuitant:	Qualified Single: 15,000 Monthly: 15,000		

Only Available in: AK MN MO NC NJ VA WA

Withdrawal Notes: Premium B

Withdrawal Charges 12 years: 14 | 13 | 12 | 10 | 9 | 8 | 6 | 5 | 3 | 1

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $1,035)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Point to Point Indexed Account - 1 year S&P 500	S&P 500	Point to Point	Annual	None		
Fixed Account	1-Year Fixed Rate (no bonus)					2.5

ead	Cap
	1.00
	1.50

5%

	1.00

0-75: 7.50
76-80: 5.00
81-86: 3.00
see notes

onus: 5.00

ead	Cap

0-75: 7.50
76-80: 5.00
81-86: 3.00
see notes

m Bonus

ead	Cap
	1.00

0-75: 7.50
76-80: 5.00
81-86: 3.00
see notes

onus: 5.00

ead	Cap
	1.25

0%

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

Phoenix Life Insurance Company Phoenix Reflections Gold Bonus 5% *High-Band*	Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Only Available in: AK MN MO NC NJ VA WA
	Withdrawal Notes:				No Premiu
	Withdrawal Charges 12 years:	14 | 13 | 12 | 10 | 9 | 8 | 6 | 5 | 3 | 1			
	Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $986)			

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Performance Trigger Indexed Account - 1 year S&P 500	DJIA	Perf Trig	Annual	None		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Phoenix Life Insurance Company Phoenix Reflections Gold Bonus 5% *Low-Band*	Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Only Available in: AK MN MO NC NJ VA WA
	Withdrawal Notes:				Premium Bon
	Withdrawal Charges 12 years:		14 | 13 | 12 | 10 | 9 | 8 | 6 | 5 | 3 | 1		
	Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 $1,035)		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Rainbow Point to Point Indexed Account - 1 year Domestic	Blended Indicies	Point to Point	Annual	None		

Phoenix Life Insurance Company Phoenix Reflections Gold Bonus 5% *High-Band*	Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Only Available in: AK MN MO NC NJ VA WA
	Withdrawal Notes:				No Premium
	Withdrawal Charges 12 years:		14 | 13 | 12 | 10 | 9 | 8 | 6 | 5 | 3 | 1		
	Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 $986)		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Point to Point Indexed Account - 1 year S&P 500	S&P 500	Point to Point	Annual	None		

Phoenix Life Insurance Company Phoenix Reflections Gold Bonus 5% *Low-Band*	Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Only Available in: AK MN MO NC NJ VA WA
	Withdrawal Notes:				Premium Bon
	Withdrawal Charges 12 years:		14 | 13 | 12 | 10 | 9 | 8 | 6 | 5 | 3 | 1		
	Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 $1,035)		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Monthly Point to Point Indexed Account - 1 year S&P 500	S&P 500	Point to Point	Annual	None		

0-75: 7.50
76-80: 5.00
81-86: 3.00
see notes

m Bonus

ead	Cap

Commissions
Age: Rate

0-75: 7.50
76-80: 5.00
81-86: 3.00
see notes

us: 5.00

ead	Cap
	1.00

0-75: 7.50
76-80: 5.00
81-86: 3.00
see notes

Bonus

ead	Cap
	1.25

0-75: 7.50
76-80: 5.00
81-86: 3.00
see notes

us: 5.00

ead	Cap
	1.00

Phoenix Life Insurance Company
Phoenix Reflections Gold Bonus 5%
High-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	50,000	No- Disability	No- Unemployment	AK MN MO NC NJ VA WA
Annuitant:		Monthly:	50,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	50,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	50,000			

Withdrawal Notes: No Premium

Withdrawal Charges 12 years: 14 | 13 | 12 | 10 | 9 | 8 | 6 | 5 | 3 | 1

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $986)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Rainbow Point to Point Indexed Account - 1 year Domestic	Blended Indicies	Point to Point	Annual	None		
Fixed Account	1-Year Fixed Rate (no bonus)					2.5

Phoenix Life Insurance Company
Phoenix Reflections Gold Bonus 6%

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	15,000	No- Disability	No- Unemployment	FL IA IN KY MD MS NH OH OK PA TX UT
Annuitant:		Monthly:	15,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	15,000	No- Nursing Home	No- Annualization	
Annuitant:		Monthly:	15,000			

Withdrawal Notes: Premium Bon

For states FL, IA, IN, MD, MS, NH, NV, OK, PA, UT (10 years):	10	9	8	7	6	5	4	3	2	1
For states KY, OH, TX (10 years):	8.3	7.2	6.1	5.4	4.7	4	3.3	2.5	1.7	0.8

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $1,045)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Account	1-Year Fixed Rate (no bonus)					0.7
Rainbow Point to Point Indexed Account - 1 year Domestic	Blended Indicies	Point to Point	Annual	None		
Monthly Point to Point Indexed Account - 1 year S&P 500	S&P 500	Point to Point	Annual	None		
Point to Point Indexed Account - 1 year S&P 500	S&P 500	Point to Point	Annual	None		
Rainbow Point to Point Indexed Account - 1 year Global	Blended Indicies	Point to Point	Annual	None	10	
Performance Trigger Indexed Account - 1 year S&P 500	DJIA	Perf Trig	Annual	None		

Surrender Charges Last 10 Years

Aviva Life & Annuity (Income Series)
Income Preferred Ultra
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	78	Single:	75,000	No- Disability	No- Unemployment	AK CT DE MN NJ NV NY OR PA PR UT VI WA
Annuitant:	78	Monthly:	75,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	78	Single:	75,000	Yes-Nursing Home	No- Annualization	
Annuitant:	78	Monthly:	75,000			

Withdrawal Notes: No Premium

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, NV, OH, OK, RI, SD, TN, VA, VT, WI, WV, WY (10 years):	16	15	14	13	12	11	10	8	6	4	Rate Changed
For states SC (10 years):	14.2	13.5	12.1	10.6	9.2	7.7	6.2	4.7	3.1	1.5	
For states TX (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 $967) Next Change

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Strategy	1-Year Fixed Rate with Bonus				1.45%	+5.

Non-Qualified		Non-Qualified				Not Available in:
Owner:	78	Single:	5,000	No- Disability	No- Unemployment	AK CT DE MN NJ NV NY OR PA
Annuitant:	78	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	78	Single:	5,000			

0-75: 7.50
76-80: 5.00
81-86: 3.00
see notes

Bonus

ead	Cap
	1.00

0%

0-75: 7.50
76-80: 5.00
81-86: 3.00
see notes

us: 6.00

ead	Cap
5%	
	1.00
	1.00
	1.25

0-75: 7.50+
76-78: 5.50+
see notes

Bonus

d: 01/06/12

: TBD

ead	Cap
.00 Bonus	

0-75: 7.50+
76-78: 5.50+
see notes

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

Aviva Life & Annuity (Income Series)

Income Preferred Ultra

Low-Band

Owner: 78 Annuitant: 78	Single: 5,000 Monthly: 5,000	Yes-Nursing Home	No- Annualization	PR UT VI WA
	Withdrawal Notes:			No Premium

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, NV, OH, OK, RI, SD, TN, VA, VT, WI, WV, WY (10 years):	16	15	14	13	12	11	10	8	6	4	Rate Changed
For states SC (10 years):	14.2	13.5	12.1	10.6	9.2	7.7	6.2	4.7	3.1	1.5	
For states TX (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 $967) — Next Change

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Strategy	1-Year Fixed Rate with Bonus				1.00%	+5.

American National Insurance Company

Value Lock 10

Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 4,000 Monthly: 4,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: MA MN ND NJ NY OR VI VT
	Withdrawal Notes:			No Premium

For states AK, AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IN, KS, KY, LA, MD, ME, MI, MO, MS, MT, NC, NE, NH, NM, NV, OH, OK, RI, SC, SD, TN, TX, VA, WI, WV, WY (10 years):	12	12	11	10	9	8	7	6	5	3	Rate Changed
For states CT, IL, PA, UT, WA (10 years):	9	9	8	7	6	5	4	3	2	1	

Guaranteed Minimum Value: 90% of Premium at 1.00-1.75% (GMR/1000 $1,071) — Next Change

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
S&P 500 10 Year Point-to-Point	S&P 500	Point to Point	10-year	Continuous Monthly	50	

Allianz Life Insurance Company of North America

Allianz 360 Annuity

Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 20,000 Monthly: 20,000 Qualified Single: 20,000 Monthly: 20,000	No- Disability No- Hospitalization Yes-Flex. Wthdrl Rider No- Extended Care Waiver No- Terminal Illness No- Annualization	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care Yes-Death Benefit Rider Yes-Nursing Home	Not Available in: NY PR VI
	Withdrawal Notes:			No Premium

For states AK, AR, AZ, CO, DC, FL, GA, HI, ID, IL, KS, LA, MA, MD, ME, MI, NC, ND, NE, NH, NM, OK, OR, RI, SD, TN, VA, VT, WI, WV, WY (10 years):	10	10	10	8.75	7.5	6.25	5	3.75	2.5	1.25
For states AL, CA, CT, DE, IA, IN, KY, MN, MO, MS, MT, NJ, NV, OH, PA, SC, TX, UT, WA (10 years):	9.1	8.19	7.28	6.37	5.46	4.55	3.64	2.73	1.82	0.91

Guaranteed Minimum Value: 87.5% of Premium at 1.00-1.35% (GMR/1000 $1,001)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Blended Annual Point-to-Point Cap	Blended Indicies	Point to Point	Annual	None		
1-Year S&P 500 Monthly Sum Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Nasdaq 100 Annual Point-to-Poiont	Nasdaq 100	Point to Point	Annual	None		
1-Year Eurostoxx 50 Annual Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year Nasdaq 100 Monthly Sum Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year Blended Monthly Average Spread	Blended Indicies	Point to Point	Annual	Monthly		
1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None	150	
1-Year Eurostoxx 50 Monthly Sum Cap	DJ EuroStoxx 50	Point to Point	Annual	Monthly Sum		

Bonus

d: 01/06/12

: TBD

ead	Cap
.00 Bonus	

0-75: 10.00
76-80: 8.00

Bonus

d: 01/01/12

: 02/01/12

ead	Cap

0-75: 7.00
76-80: 5.00

Bonus

ead	Cap
	3.50
	1.90
	3.25
	3.50
	1.90
4.50	
	3.25
	2.00

	1-Year Fixed Interest Account	1-Year Fixed Rate (no bonus) 1.8

Allianz Life Insurance Company of North America

Endurance Plus

Non-Qualified		Non-Qualified			
Owner:	80	Single:	10,000	No- Disability	Yes-Unemployment
Annuitant:	80	Monthly:	10,000	No- Hospitalization	Yes-Flex. Annuity Option
Qualified		Qualified		Yes-Flex. Wthdrl Rider	No- Long Term Care
Owner:	80	Single:	10,000	No- Extended Care Waiver	Yes-Death Benefit Rider
Annuitant:	80	Monthly:	10,000	No- Terminal Illness	Yes-Nursing Home
				No- Annualization	

Not Available in: NY PR VI

Withdrawal Notes: No Premium

For states AK, AR, AZ, CO, DC, FL, GA, HI, ID, IL, KS, LA, MA, MD, ME, MI, MO, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):	10	10	10	8.75	7.5	6.25	5	3.75	2.5	1.25
For states AL, CA, DE, IA, IN, KY, MN, MS, TX (10 years):	9.1	8.19	7.28	6.37	5.46	4.55	3.64	2.73	1.82	0.91
For states CT, NJ, PA, UT (10 years):	10	9	8	7	6	5	4	3	2	1

Guaranteed Minimum Value: 90% of Premium at 1.50% (GMR/1000 $1,044)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Nasdaq 100 Point-to-Point	Nasdaq 100	Point to Point	Annual	None		
S&P 500 Monthly Sum	S&P 500	Point to Point	Annual	Monthly Sum		
Blended Point-to-Point	Blended Indicies	Point to Point	Annual	None		
Fixed Interest Account	1-Year Fixed Rate (no bonus)					1.9
S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None		
FTSE 100 Monthly Sum	FTSE 100	Point to Point	Annual	Monthly Sum		
Nasdaq 100 Monthly Sum	Nasdaq 100	Point to Point	Annual	Monthly Sum		
Blended Monthly Average	Blended Indicies	Point to Point	Annual	Monthly		
FTSE 100 Point-to-Point	FTSE 100	Point to Point	Annual	None		

Allianz Life Insurance Company of North America

MasterDex 10 Plus Annuity

Non-Qualified		Non-Qualified			
Owner:	80	Single:	15,000	No- Disability	Yes-Unemployment
Annuitant:	80	Monthly:	15,000	No- Hospitalization	Yes-Flex. Annuity Option
Qualified		Qualified		Yes-Flex. Wthdrl Rider	No- Long Term Care
Owner:	80	Single:	15,000	No- Extended Care Waiver	Yes-Death Benefit Rider
Annuitant:	80	Monthly:	15,000	No- Terminal Illness	Yes-Nursing Home
				No- Annualization	

Not Available in: CA CT FL NV NY OR PA PR UT VI WA

Withdrawal Notes: Prem Bonus:

Withdrawal Charges 10 years:

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $1,063)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 Year FTSE 100 Point-to-Point Cap	FTSE 100	Point to Point	Annual	None		
1 Year Nasdaq 100 Monthly Sum Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1 Year FTSE 100 Monthly Sum Cap	FTSE 100	Point to Point	Annual	Monthly Sum		
1 Year S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
Fixed Interest Account	1-Year Fixed Rate (no bonus)					2.2
1 Year Blended Point-to-Point Cap	Blended Indicies	Point to Point	Annual	None		
1 Year S&P 500 Monthly Sum Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1 Year Nasdaq 100 Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	None		
1 Year Blended Monthly Average Spread	Blended Indicies	Point to Point	Annual	Monthly		

0%

0-75: 7.00+
76-80: 3.50+
see notes

Bonus

ead	Cap
	3.25
	1.90
	3.50
0%	
	3.25
	2.00
	2.00
4.50	
	3.75

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

10.00

ead	Cap
	5.00
	2.20
	2.30
	4.50
0%	
	4.50
	2.20
	4.50
4.50	

Indexed Annuity Detail Sheet

Allianz Life Insurance Company of North America

MasterDex 3 Plus

Non-Qualified		Non-Qualified				Only Available in:
Owner:	80	Single:	15,000	No- Disability	No- Unemployment	FL
Annuitant:		Monthly:	15,000	No- Hospitalization	No- Flex. Annuity Option	
Qualified		Qualified		Yes-Flex. Wthdrl Rider	No- Long Term Care	
Owner:	80	Single:	15,000	No- Extended Care Waiver	No- Death Benefit Rider	
Annuitant:		Monthly:	15,000	No- Terminal Illness	Yes-Nursing Home	
				No- Annualization		

Withdrawal Notes:

Premium Bon

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	Spr
FTSE 100 Annual Point-to-Point	FTSE 100	Point to Point	Annual	None		
1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None		
Nasdaq 100 Monthly Sum	Nasdaq 100	Point to Point	Annual	Monthly Sum		
Blended Index Annual Point-to-Point	Blended Indicies	Point to Point	Annual	Annual		
1-Year Fixed Interest Option	1-Year Fixed Rate (no bonus)					1.5
Nasdaq 100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None		
FTSE 100 Monthly Sum	FTSE 100	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Monthly Sum	S&P 500	Point to Point	Annual	Monthly Sum		
Blended Index Monthly Averaging	Blended Indicies	Point to Point	Annual	Monthly		

Allianz Life Insurance Company of North America

MasterDex 5 Plus Annuity

Non-Qualified		Non-Qualified				Not Available in:
Owner:	80	Single:	15,000	No- Disability	Yes-Unemployment	NY OR PR VI
Annuitant:	80	Monthly:	15,000	No- Hospitalization	Yes-Flex. Annuity Option	
Qualified		Qualified		Yes-Flex. Wthdrl Rider	No- Long Term Care	
Owner:	80	Single:	15,000	No- Extended Care Waiver	Yes-Death Benefit Rider	
Annuitant:	80	Monthly:	15,000	No- Terminal Illness	Yes-Nursing Home	
				No- Annualization		

Withdrawal Notes:

Prem Bonus:

For states AK, AR, AZ, CA, CO, DC, FL, GA, HI, 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, WV, WY (10 years):	15	15	15	15	12.86	10.71	8.57	6.43	4.29	2.14
For states AL, DE, IA, IN, KY, MN, MS (10 years):	9.1	8.19	7.28	6.37	5.46	4.55	3.64	2.73	1.82	0.91
For states CT, NJ, PA, UT, WA (10 years):	10	9	8	7	6	5	4	3	2	1

Guaranteed Minimum Value: 87.5% of Premium at 2.00% (GMR/1000 $1,120)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 Year S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
Fixed Interest Account	1-Year Fixed Rate (no bonus)					1.5
1 Year S&P 500 Monthly Sum Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1 Year Blended Point-to-Point Cap	Blended Indicies	Point to Point	Annual	None		
1 Year Nasdaq 100 Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	None		
1 Year Blended Monthly Average Spread	Blended Indicies	Point to Point	Annual	Monthly		
1 Year FTSE 100 Point-to-Point Cap	FTSE 100	Point to Point	Annual	None		
1 Year Nasdaq 100 Monthly Sum Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1 Year FTSE 100 Monthly Sum Cap	FTSE 100	Point to Point	Annual	Monthly Sum		

65-69: 7.00
70-80: 5.00

us: 3.00

ead	Cap
	3.00
	3.00
	1.70
	3.00
0%	
	3.00
	1.80
	1.70
4.50	

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

3.00-5.00

ead	Cap
	3.00
0%	
	1.70
	3.00
	3.00
4.50	
	3.00
	1.70
	1.80

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

Allianz Life Insurance Company of North America

MasterDex X Annuity

Non-Qualified		Non-Qualified				Not Available in:
Owner:	80	Single:	20,000	No- Disability	Yes-Unemployment	CT NY PR VI
Annuitant:	80	Monthly:	20,000	No- Hospitalization	Yes-Flex. Annuity Option	
Qualified		Qualified		Yes-Flex. Wthdrl Rider	No- Long Term Care	
Owner:	80	Single:	20,000	No- Extended Care Waiver	Yes-Death Benefit Rider	
Annuitant:	80	Monthly:	20,000	No- Terminal Illness	Yes-Nursing Home	
				No- Annualization		

Withdrawal Notes: Premium Bon

For states AK, AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, RI, SC, SD, TN, TX, VA, VT, WI, WV, WY (10 years):	10	10	10	8.75	7.5	6.25	5	3.75	2.5	1.25
For states PA, UT (10 years):	10	9	8	7	6	5	4	3	2	1
For states MN, MS (10 years):	9.1	8.19	7.28	6.37	5.46	4.55	3.64	2.73	1.82	0.91

Guaranteed Minimum Value: 87.5% of Premium at 1.95-2.05% (GMR/1000 $1,136)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 Year Nasdaq 100 Monthly Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1 Year Blended Monthly Average Spread	Blended Indicies	Point to Point	Annual	Monthly		
1 Year Euro STOXX 50 Point-to-Point Cap	DJ EuroStoxx 50	Point to Point	Annual	None		
1 Year Nasdaq 100 Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	None		
1 Year S&P 500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1 Year Blended Point-to-Point Cap	Blended Indicies	Point to Point	Annual	None		
1 Year S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
Fixed Interest Account	1-Year Fixed Rate (no bonus)					1.6
1 Year Euro STOXX 50 Monthly Cap	DJ EuroStoxx 50	Point to Point	Annual	Monthly Sum		

American Equity Investment Life Insurance Company

10/10 Gold (Index 6-05)

Non-Qualified		Non-Qualified				Not Available in:
Owner:	80	Single:	5,000	No- Disability	No- Unemployment	AL IN MS NJ NV NY PR TX VI WA
Annuitant:		Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	80	Single:	5,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	5,000			

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 1.50%

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 Year S&P 500 Annual Point-to-Point Participation Rate	S&P 500	Point to Point	Annual	None	20	
Traditional Fixed Value	1-Year Fixed Rate (no bonus)					1.7
10 Year U.S. Treasury Bond Value with Cap	10 Year US Treasury	Point to Point	Annual	None		
1 Year S&P 500 Monthly Average Participation Rate	S&P 500	Point to Point	Annual	Monthly	20	
1 Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		

Non-Qualified		Non-Qualified				Not Available in:
Owner:	80	Single:	5,000	No- Disability	No- Unemployment	AK AL CT DE FL MN NV NY OR PA PR UT VI WA
Annuitant:		Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	80	Single:	5,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	5,000			

Withdrawal Notes: Premium Bon

Withdrawal Charges 10 years:	16	15	14	13	11.5	10	8.5	7.5	5.5	4

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

us: 6.00

ead	Cap
	1.80
4.50	
	3.25
	3.00
	1.80
	3.25
	3.00
0%	
	1.90

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

Bonus

ead	Cap
5%	
	3.25
	1.80

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

us: 5.00

American Equity Investment Life Insurance Company

Advantage Gold

Guaranteed Minimum Value:	84% of Premium at 1.50%					
Account Name	**Indicie**	**Type**	**Reset**	**Averaging**	**Part**	**Spr**
10 Year U.S. Treasury Bond Value with Cap	10 Year US Treasury	Point to Point	Annual	None		
1 Year S&P 500 Annual Point-to-Point Participation Rate	S&P 500	Point to Point	Annual	None	15	
1 Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
1 Year S&P 500 Monthly Average Participation Rate	S&P 500	Point to Point	Annual	Monthly	15	
Traditional Fixed Value	1-Year Fixed Rate (no bonus)					1.6
1 Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Annual	Monthly		
1 Year S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

American Equity Investment Life Insurance Company

Benefit Gold (ICC10 IDX 110*)

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
	Non-Qualified Owner: 80 Annuitant: Qualified Owner: 80 Annuitant:	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 Available in: AK MN NV PA UT WA
	Withdrawal Notes:			Premium Bon
	Withdrawal Charges 10 years:	13.25 | 12 | 10.75 | 9.25 | 8 | 6.75 | 5.5 | 4 | 2.5 | 1		
	Guaranteed Minimum Value:	87.5% of Premium at 1.50%		

Account Name	**Indicie**	**Type**	**Reset**	**Averaging**	**Part**	**Sp**
10 Year U.S. Treasury Bond Value with Cap	10 Year US Treasury	Point to Point	Annual	None		
1 Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
1 Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Annual	Monthly		
Traditional Fixed Value	1-Year Fixed Rate (no bonus)					1.6
1 Year S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

American Equity Investment Life Insurance Company

Millenium Platinum (WA)

Non-Qualified Owner: 80 Annuitant: Qualified Owner: 80 Annuitant:	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 Available in: WA	
Withdrawal Notes:			No Premium E	
Withdrawal Charges 10 years:	10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1			
Guaranteed Minimum Value:	87.5% of Premium at 1.50%			

Account Name	**Indicie**	**Type**	**Reset**	**Averaging**	**Part**	**Sp**
1 Year S&P 500 Annual Point-to-Point Participation Rate	S&P 500	Point to Point	Annual	None	20	
Traditional Fixed Value	1-Year Fixed Rate (no bonus)					1.7
1 Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
1 Year S&P 500 Monthly Average Participation Rate	S&P 500	Point to Point	Annual	Monthly	20	
10 Year U.S. Treasury Bond Value with Cap	10 Year US Treasury	Point to Point	Annual	None		

ead	Cap
	3.00
	1.60
5%	
	3.00
	3.00

Commissions
Age: Rate

0-75: 5.25+
76-80: 3.94+
see notes

us: 5.00

read	Cap
	3.00
	1.60
	3.00
50%	
	3.00

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

Bonus

read	Cap
75%	
	1.80
	3.25

Indexed Annuity Detail Sheet

American Equity Investment Life Insurance Company

Retirement Gold (02-09)

Non-Qualified		Non-Qualified				Not Available in:
Owner:	78	Single:	5,000	No- Disability	No- Unemployment	AK AL CT DE FL MN NV NY OR PA PR SC UT VI WA
Annuitant:		Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	78	Single:	5,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	5,000			

Withdrawal Notes: | Prem Bonus:

For states AR, AZ, CA, CO, DC, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, OK, RI, SD, TN, TX, VA, VT, WI, WV, WY (10 years):	12.5	12	12	11	10	9	8	7	6	4
Ages 0 to 73 in states IN (10 years):	12.5	12	12	11	10	9	8	7	6	4
Age 74+ in states IN (10 years):	10	9	8	7	6	5	4	3	2	1

Guaranteed Minimum Value: 87.5% of Premium at 1.50%

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 Year S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
1 Year S&P 500 Monthly Average Participation Rate	S&P 500	Point to Point	Annual	None	15	
1 Year S&P 500 Annual Point-to-Point Participation Rate	S&P 500	Point to Point	Annual	None	15	
1 Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
Traditional Fixed Value	1-Year Fixed Rate (no bonus)					1.6
1 Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Annual	Monthly		

American Equity Investment Life Insurance Company

Retirement Gold (INDEX-4-10-FL)

Non-Qualified		Non-Qualified				Only Available in:
Owner:	78	Single:	5,000	No- Disability	No- Unemployment	FL
Annuitant:		Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	78	Single:	5,000	No- Nursing Home	No- Annualization	
Annuitant:		Monthly:	5,000			

Withdrawal Notes: | Premium Bon

Withdrawal Charges 10 years:	12.5	12	11	10	9	8	6	5	3	2
Age 65+ (10 years):	10	10	10	9	8	7	6	5	3.5	2

Guaranteed Minimum Value: 87.5% of Premium at 1.50%

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Traditional Fixed Value	1-Year Fixed Rate (no bonus)					1.6
1 Year S&P 500 Point-to-Point Cap	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		
1 Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Annual	Monthly		
1 Year S&P 500 Monthly Average Participation Rate	S&P 500	Point to Point	Annual	Monthly	15	
1 Year S&P 500 Annual Point-to-Point Participation Rate	S&P 500	Point to Point	Annual	None	15	

American Equity Investment Life Insurance Company

Retirement Gold (RG-FIA-09)

Non-Qualified		Non-Qualified				Only Available in:
Owner:	78	Single:	5,000	No- Disability	No- Unemployment	DE OR
Annuitant:		Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	78	Single:	5,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	5,000			

Withdrawal Notes: | Premium Bon

For states DE (10 years):	10	9	7.5	6.5	5	4	3	2	1.5	1
For states OR (10 years):	10	9	8	7	6	5	3.5	2	0.75	0.5

Guaranteed Minimum Value: 87.5% of Premium at 1.50%

Account Name	Indicie	Type	Reset	Averaging	Part	Spr

0-78: 6.00+
see notes

5.00-8.00

ead	Cap
	3.00
	1.60
0%	
	3.00

0-64: 6.00+
65-75: 5.25+
76-78: 4.50+
see notes

us: 8.00

ead	Cap
0%	
	3.00
	1.60
	3.00

0-78: 5.25+
see notes

us: 6.00

ead	Cap

1 Year S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
1 Year S&P 500 Monthly Average Participation Rate	S&P 500	Point to Point	Annual	Monthly	15	
1 Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
1 Year S&P 500 Annual Point-to-Point Participation Rate	S&P 500	Point to Point	Annual	None	15	
Traditional Fixed Value	1-Year Fixed Rate (no bonus)					1.6
1 Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Annual	Monthly		

American General Life Insurance Company

AG Global Bonus Index Annuity

Non-Qualified		Non-Qualified				Not Available in:
Owner:	80	Single:	15,000	No- Disability	No- Unemployment	AK CA CT DE MN MO NJ NV NY OH OR PA PR SC TX UT VI VT WA
Annuitant:	80	Monthly:	15,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	No- Terminal Illness	
Owner:	80	Single:	15,000	No- Nursing Home	No- Annualization	
Annuitant:	80	Monthly:	15,000			

Withdrawal Notes:										Premium Bon
Withdrawal Charges 10 years:	10	10	10	10	10	9	8	7	6	4
Guaranteed Minimum Value:	100% of Premium at 1.50% (GMR/1000 $1,219)									

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Annual Point-to-Point Account with Participation Rate	S&P 500	Point to Point	Annual	None	30	
Global Multiple Index Account with Cap	Blended Indicies	Point to Point	Annual	None		
Monthly Additive Account with Cap	S&P 500	Point to Point	Annual	Monthly Sum		
Fixed Interest Account	1-Year Fixed Rate (no bonus)					1.7

American General Life Insurance Company

AG Global Bonus Index Annuity (CA)

Non-Qualified		Non-Qualified				Only Available in:
Owner:	80	Single:	15,000	No- Disability	No- Unemployment	CA
Annuitant:	80	Monthly:	15,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	No- Terminal Illness	
Owner:	80	Single:	15,000	No- Nursing Home	No- Annualization	
Annuitant:	80	Monthly:	15,000			

Withdrawal Notes:										Premium Bon
Withdrawal Charges 10 years:	10	10	10	10	10	9	8	7	6	4
Guaranteed Minimum Value:	100% of Premium at 2.00% (GMR/1000 $1,280)									

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Annual Point-to-Point Account with Participation Rate	S&P 500	Point to Point	Annual	None	30	
Global Multiple Index Account with Cap	Blended Indicies	Point to Point	Annual	None		
Monthly Additive Account with Cap	S&P 500	Point to Point	Annual	Monthly Sum		
Fixed Interest Account	1-Year Fixed Rate (no bonus)					2.0

American General Life Insurance Company

AG Vision Maximizer

Non-Qualified		Non-Qualified				Not Available in:
Owner:	75	Single:	20,000	No- Disability	No- Unemployment	AK CA DE FL IL MN MO MS NJ NV NY OH OR PA PR SC TX UT VI VT WA
Annuitant:	75	Monthly:	20,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	No- Terminal Illness	
Owner:	75	Single:	20,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	75	Monthly:	20,000			

Withdrawal Notes:										Premium Bon
Withdrawal Charges 10 years:	17	16	15	14	13	10	9	8	7	6
Guaranteed Minimum Value:	90% of Premium at 1.50% (GMR/1000 $1,097)									

3.00

1.60

0%

3.00

0-75: 5.25
76-80: 2.75

us: 5.00

ead | Cap

3.00

1.40

0%

0-75: 5.25
76-80: 2.75

us: 5.00

ead | Cap

3.00

1.40

0%

0-75: 8.00+
see notes

us: 5.00

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Annual Point-to-Point Account with 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 Spread	S&P 500	Point to Point	Annual	Monthly		
Fixed Interest Account	1-Year Fixed Rate (no bonus)					1.3

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
American General Life Insurance Company AG Vision Maximizer (CA)	Non-Qualified Owner: 75 Annuitant: 75 Qualified Owner: 75 Annuitant: 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- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: CA
	Withdrawal Notes:				Premium Bonus
	Withdrawal Charges 10 years:		17 | 16 | 15 | 14 | 13 | 10 | 9 | 8 | 7 | 6		
	Guaranteed Minimum Value:		90% of Premium at 2.00% (GMR/1000 $1,152)		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Annual Point-to-Point with Adjustable Participation	S&P 500	Point to Point	Annual	None	30	
Annual Point-to-Point with Cap	S&P 500	Point to Point	Annual	None	100	
Monthly Average Account with Index Spread	S&P 500	Point to Point	Annual	Monthly		
Fixed Interest Account	1-Year Fixed Rate (no bonus)					2.0

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
American National Insurance Company ANICO Strategy Indexed Annuity 10	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 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- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: MA MN NY OR PA UT VI VT
	Withdrawal Notes:				No Premium Bo
	Withdrawal Charges 10 years:		9 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1		
	Guaranteed Minimum Value:		90% of Premium at 1.00% (GMR/1000 $994)		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None		
Declared Rate Interest Account	1-Year Fixed Rate (no bonus)					1.0

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Aviva Life & Annuity (Income Series) Income Preferred Bonus *Low-Band*	Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 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	Not Available in: AK CT DE MN NJ NV NY OR PA PR UT VI WA
	Withdrawal Notes:				Premium Bonus
	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, NV, OH, OK, RI, SD, TN, VA, VT, WI, WV, WY (10 years):		12 | 12 | 12 | 11 | 10 | 9 | 8 | 7 | 6 | 4		
	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	Part	Spr
Fixed Strategy	1-Year Fixed Rate (no bonus)					1.0

ead	Cap
	3.00
8.00	
0%	

Commissions
Age: Rate

0-UP: 8.00

: 5.00

ead	Cap
	3.00
8.00	
0%	

0-75: 8.00+
76-80: 6.50+
81-85: 5.00+
see notes

nus

ead	Cap
	3.00
0%	

0-75: 7.00+
76-78: 5.00+
see notes

: 6.00

ead	Cap
0%	

Aviva Life & Annuity (Income Series)
Income Preferred Bonus
High-Band

Non-Qualified		Non-Qualified			
Owner:	78	Single:	75,000	No- Disability	No- Unemployment
Annuitant:	78	Monthly:	75,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	78	Single:	75,000	Yes-Nursing Home	No- Annualization
Annuitant:	78	Monthly:	75,000		

Not Available in: AK CT DE MN NJ NV NY OR PA PR UT VI WA

Withdrawal Notes:

Premium Bonus

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, NV, OH, OK, RI, SD, TN, VA, VT, WI, WV, WY (10 years):	12	12	12	11	10	9	8	7	6	4
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	Part	Spr
1-Year Monthly Cap Index Strategy	S&P 500	Point to Point	Annual	Monthly Sum		

Aviva Life & Annuity (Income Series)
Income Preferred Bonus
Low-Band

Non-Qualified		Non-Qualified			
Owner:	78	Single:	5,000	No- Disability	No- Unemployment
Annuitant:	78	Monthly:	5,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	78	Single:	5,000	Yes-Nursing Home	No- Annualization
Annuitant:	78	Monthly:	5,000		

Not Available in: AK CT DE MN NJ NV NY OR PA PR UT VI WA

Withdrawal Notes:

Premium Bonus

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, NV, OH, OK, RI, SD, TN, VA, VT, WI, WV, WY (10 years):	12	12	12	11	10	9	8	7	6	4
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	Part	Spr
1-Year Point-to-Point Index Strategy	S&P 500	Point to Point	Annual	None		

Aviva Life & Annuity (Income Series)
Income Preferred Bonus
High-Band

Non-Qualified		Non-Qualified			
Owner:	78	Single:	75,000	No- Disability	No- Unemployment
Annuitant:	78	Monthly:	75,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	78	Single:	75,000	Yes-Nursing Home	No- Annualization
Annuitant:	78	Monthly:	75,000		

Not Available in: AK CT DE MN NJ NV NY OR PA PR UT VI WA

Withdrawal Notes:

Premium Bonus

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, NV, OH, OK, RI, SD, TN, VA, VT, WI, WV, WY (10 years):	12	12	12	11	10	9	8	7	6	4
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	Part	Spr
1-Year Point-to-Point Index Strategy	S&P 500	Point to Point	Annual	None		
Fixed Strategy		1-Year Fixed Rate (no bonus)				1.5

Aviva Life & Annuity (Income Series)
Income Preferred Bonus
Low-Band

Non-Qualified		Non-Qualified			
Owner:	78	Single:	5,000	No- Disability	No- Unemployment
Annuitant:	78	Monthly:	5,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	78	Single:	5,000	Yes-Nursing Home	No- Annualization
Annuitant:	78	Monthly:	5,000		

Not Available in: AK CT DE MN NJ NV NY OR PA PR UT VI WA

Withdrawal Notes:

Premium Bonus

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, NV, OH, OK, RI, SD, TN, VA, VT, WI, WV, WY (10 years):	12	12	12	11	10	9	8	7	6	4
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

0-75: 7.00+
76-78: 5.00+
see notes

: 6.00

ead	Cap
	1.60

0-75: 7.00+
76-78: 5.00+
see notes

: 6.00

ead	Cap
	2.00

0-75: 7.00+
76-78: 5.00+
see notes

: 6.00

ead	Cap
	3.25

5%

0-75: 7.00+
76-78: 5.00+
see notes

: 6.00

	Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $1,025)						
	Account Name	Indicie	Type	Reset	Averaging	Part	Spr	
	1-Year Average Index Strategy	S&P 500	Point to Point	Annual	Monthly			

Aviva Life & Annuity (Income Series)
Income Preferred Bonus
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	78	Single:	75,000	No- Disability	No- Unemployment	AK CT DE MN NJ NV NY OR PA PR UT VI WA
Annuitant:	78	Monthly:	75,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	78	Single:	75,000	Yes-Nursing Home	No- Annualization	
Annuitant:	78	Monthly:	75,000			

Withdrawal Notes: Premium Bonus

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, NV, OH, OK, RI, SD, TN, VA, VT, WI, WV, WY (10 years):	12	12	12	11	10	9	8	7	6	4
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	Part	Spr		
1-Year Average Index Strategy	S&P 500	Point to Point	Annual	Monthly				

Aviva Life & Annuity (Income Series)
Income Preferred Bonus
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	78	Single:	5,000	No- Disability	No- Unemployment	AK CT DE MN NJ NV NY OR PA PR UT VI WA
Annuitant:	78	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	78	Single:	5,000	Yes-Nursing Home	No- Annualization	
Annuitant:	78	Monthly:	5,000			

Withdrawal Notes: Premium Bonus

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, NV, OH, OK, RI, SD, TN, VA, VT, WI, WV, WY (10 years):	12	12	12	11	10	9	8	7	6	4
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	Part	Spr		
1-Year Monthly Cap Index Strategy	S&P 500	Point to Point	Annual	Monthly Sum				

Aviva Life & Annuity (Income Series)
Income Preferred Bonus Pro
Low-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	78	Single:	5,000	No- Disability	No- Unemployment	FL
Annuitant:	78	Monthly:	5,000	Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	78	Single:	5,000	Yes-Nursing Home	No- Annualization	
Annuitant:	78	Monthly:	5,000			

Withdrawal Notes: Premium Bonus

Withdrawal Charges 10 years:	10	10	10	10	10	9	8	7	6	4

Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $1,025)						
Account Name	Indicie	Type	Reset	Averaging	Part	Spr	
1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None			
Fixed Strategy	1-Year Fixed Rate (no bonus)					1.0	

Non-Qualified		Non-Qualified				Only Available in:
Owner:	78	Single:	75,000	No- Disability	No- Unemployment	FL
Annuitant:	78	Monthly:	75,000	Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	78	Single:	75,000	Yes-Nursing Home	No- Annualization	
Annuitant:	78	Monthly:	75,000			

Withdrawal Notes: Premium Bonus

Aviva Life & Annuity (Income Series)

ead | Cap
2.00

0-75: 7.00+
76-78: 5.00+
see notes

: 6.00

ead | Cap
3.25

0-75: 7.00+
76-78: 5.00+
see notes

: 6.00

ead | Cap
1.05

65-75: 6.50+
76-78: 4.50+
see notes

: 6.00

ead | Cap
2.00

0%

65-75: 6.50+
76-78: 4.50+
see notes

: 6.00

Income Preferred Bonus Pro
High-Band

Withdrawal Charges 10 years:	10 | 10 | 10 | 10 | 10 | 9 | 8 | 7 | 6 | 4
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $1,025)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Average Index Strategy	S&P 500	Point to Point	Annual	Monthly		
1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None		
1-Year S&P 500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum		

Aviva Life & Annuity (Income Series)
Income Preferred Bonus Pro
Low-Band

Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 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 Available in: FL

Withdrawal Notes:	Premium Bonus
Withdrawal Charges 10 years:	10 | 10 | 10 | 10 | 10 | 9 | 8 | 7 | 6 | 4
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $1,025)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Average Index Strategy	S&P 500	Point to Point	Annual	Monthly		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Aviva Life & Annuity (Income Series) Income Preferred Bonus Pro *High-Band*	Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 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- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: FL

Withdrawal Notes:	Premium Bonus:
Withdrawal Charges 10 years:	10 | 10 | 10 | 10 | 10 | 9 | 8 | 7 | 6 | 4
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $1,025)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Strategy	1-Year Fixed Rate (no bonus)				1.5	

Aviva Life & Annuity (Income Series) Income Preferred Bonus Pro *Low-Band*	Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 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 Available in: FL	

Withdrawal Notes:	Premium Bonus:
Withdrawal Charges 10 years:	10 | 10 | 10 | 10 | 10 | 9 | 8 | 7 | 6 | 4
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $1,025)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum		

	Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 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 Available in: AK CT MN UT WA

ead	Cap
	3.25
	3.25
	1.60

65-75: 6.50+
76-78: 4.50+
see notes

: 6.00

ead	Cap
	2.00

Commissions
Age: Rate

65-75: 6.50+
76-78: 4.50+
see notes

: 6.00

ead	Cap
5%	

65-75: 6.50+
76-78: 4.50+
see notes

: 6.00

ead	Cap
	1.05

0-75: 6.00+
76-78: 4.00+
see notes

Aviva Life & Annuity (Income Series)

Income Preferred Bonus S

Low-Band

Withdrawal Notes: | Prem Bonus: 3.0

For states CT, MN, WA (10 years):	10	9	8	7	6	5	4	3	2	1
For states AK, UT (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	Part	Spr
1-Year Monthly Cap Index Strategy	S&P 500	Point to Point	Annual	None		
Fixed Strategy		1-Year Fixed Rate (no bonus)				1.0
1-Year Point-to-Point Index Strategy	S&P 500	Point to Point	Annual	None		

Non-Qualified
Owner: 78
Annuitant: 78
Qualified
Owner: 78
Annuitant: 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- Unemployment
No- Long Term Care
Yes-Terminal Illness
No- Annualization

Only Available in: AK CT MN UT WA

Aviva Life & Annuity (Income Series)

Income Preferred Bonus S

High-Band

Withdrawal Notes: | Prem Bonus: 3.0

For states CT, MN, WA (10 years):	10	9	8	7	6	5	4	3	2	1
For states AK, UT (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	Part	Spr
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		
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
Annuitant: 78
Qualified
Owner: 78
Annuitant: 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 Available in: AK CT MN UT WA

Aviva Life & Annuity (Income Series)

Income Preferred Bonus S

Low-Band

Withdrawal Notes: | Prem Bonus: 3.0

For states CT, MN, WA (10 years):	10	9	8	7	6	5	4	3	2	1
For states AK, UT (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	Part	Spr
1-Year Average Index Strategy	S&P 500	Point to Point	Annual	Monthly		

Non-Qualified
Owner: 78
Annuitant: 78
Qualified
Owner: 78
Annuitant: 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- Unemployment
No- Long Term Care
Yes-Terminal Illness
No- Annualization

Not Available in: DE NJ NY OR PA PR VI WA

Aviva Life & Annuity (Income Series)

Income Preferred Ten

High-Band

Withdrawal Notes: | No Premium Bor

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	Part	Spr
Fixed		1-Year Fixed Rate (no bonus)				1.4

Non-Qualified
Owner: 78
Annuitant: 78
Qualified
Owner: 78

Non-Qualified
Single: 5,000
Monthly: 5,000
Qualified
Single: 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 Available in: DE NJ NY OR PA PR VI WA

00-4.00

ead	Cap
	1.05
0%	
	2.00

0-75: 6.00+
76-78: 4.00+
see notes

00-4.00

ead	Cap
	1.60
	3.25
	2.00
0%	

0-75: 6.00+
76-78: 4.00+
see notes

00-4.00

ead	Cap
	2.00

0-75: 7.50+
76-78: 5.50+
see notes

aus

ead	Cap
0%	

0-75: 7.50+
76-78: 5.50+
see notes

Aviva Life & Annuity (Income Series)

Income Preferred Ten

Low-Band

Annuitant: 78 Monthly: 5,000

Withdrawal Notes: No Premium Bor

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	Part	Spr
1-Year Average Index Strategy	S&P 500	Point to Point	Annual	Monthly		
Fixed		1-Year Fixed Rate (no bonus)				1.0

Aviva Life & Annuity (Income Series)

Income Preferred Ten

High-Band

Non-Qualified		Non-Qualified			
Owner:	78	Single:	75,000	No- Disability	No- Unemployment
Annuitant:	78	Monthly:	75,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	78	Single:	75,000	Yes-Nursing Home	No- Annualization
Annuitant:	78	Monthly:	75,000		

Not Available in: DE NJ NY OR PA PR VI WA

Withdrawal Notes: No Premium Bor

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	Part	Spr
1-Year Point-to-Point Index Strategy	S&P 500	Point to Point	Annual	None		
1-Year Average Index Strategy	S&P 500	Point to Point	Annual	Monthly		

Aviva Life & Annuity (Income Series)

Income Preferred Ten

Low-Band

Non-Qualified		Non-Qualified			
Owner:	78	Single:	5,000	No- Disability	No- Unemployment
Annuitant:	78	Monthly:	5,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	78	Single:	5,000	Yes-Nursing Home	No- Annualization
Annuitant:	78	Monthly:	5,000		

Not Available in: DE NJ NY OR PA PR VI WA

Withdrawal Notes: No Premium Bor

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	Part	Spr
1-Year Monthly Cap Index Strategy	S&P 500	Point to Point	Annual	Monthly Sum		

Aviva Life & Annuity (Income Series)

Income Preferred Ten

High-Band

Non-Qualified		Non-Qualified			
Owner:	78	Single:	75,000	No- Disability	No- Unemployment
Annuitant:	78	Monthly:	75,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	78	Single:	75,000	Yes-Nursing Home	No- Annualization
Annuitant:	78	Monthly:	75,000		

Not Available in: DE NJ NY OR PA PR VI WA

Withdrawal Notes: No Premium Bor

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	Part	Spr
1-Year Monthly Cap Index Strategy	S&P 500	Point to Point	Annual	Monthly Sum		

Non-Qualified		Non-Qualified			
Owner:	78	Single:	5,000	No- Disability	No- Unemployment
Annuitant:	78	Monthly:	5,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	78	Single:	5,000	Yes-Nursing Home	No- Annualization
Annuitant:	78	Monthly:	5,000		

Not Available in: DE NJ NY OR PA PR VI WA

Aviva Life & Annuity (Income

ıus

ead	Cap
	2.00

0%

0-75: 7.50+
76-78: 5.50+
see notes

ıus

ead	Cap
	3.25
	3.25

0-75: 7.50+
76-78: 5.50+
see notes

ıus

ead	Cap
	1.05

0-75: 7.50+
76-78: 5.50+
see notes

ıus

ead	Cap
	1.60

0-75: 7.50+
76-78: 5.50+
see notes

Indexed Annuity Detail Sheet

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Aviva Life & Annuity (Income Series) Income Preferred Ten *Low-Band*	Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 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- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: DE NJ OR PA
	Withdrawal Notes:				No Premium Bor
	Withdrawal Charges 10 years: Withdrawal Charges 10 years:	10 9 8 7 6 5 4 3 2 1 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	Part	Spr
	1-Year Point-to-Point Index Strategy	S&P 500	Point to Point	Annual	None		
Aviva Life & Annuity (Income Series) Income Select 10 *High-Band*	Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 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- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: DE NJ OR PA
	Withdrawal Notes:				No Premium Bor
	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	Part	Spr
	1-Year S&P 500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum		
Aviva Life & Annuity (Income Series) Income Select 10 *Low-Band*	Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 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 Available in: DE NJ OR PA
	Withdrawal Notes:				No Premium Bor
	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	Part	Spr
	1-Year Point-to-Point DJ EUROSTOXX 50	DJ EuroStoxx 50	Point to Point	Annual	None		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Aviva Life & Annuity (Income Series) Income Select 10 *High-Band*	Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 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- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: DE NJ OR 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	Indicie	Type	Reset	Averaging	Part	Spr
	Fixed	1-Year Fixed Rate (no bonus)					2.0
Aviva Life & Annuity (Income Series)	Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 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 Available in: DE NJ OR PA
	Withdrawal Notes:				No Premium

ıus

ead | Cap

2.00

0-75: 6.50+
76-78: 4.50+
see notes

ıus

ead | Cap

1.60

0-75: 6.50+
76-78: 4.50+
see notes

ıus

ead | Cap

4.00

Commissions
Age: Rate

0-75: 6.50+
76-78: 4.50+
see notes

Bonus

ead | Cap

0%

0-75: 6.50+
76-78: 4.50+
see notes

Bonus

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

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	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Point-to-Point w/ Participation	S&P 500	Point to Point	Annual	None	25	

Aviva Life & Annuity (Income Series)
Income Select 10
High-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	78	Single:	75,000	No- Disability	No- Unemployment	DE NJ OR PA
Annuitant:	78	Monthly:	75,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	78	Single:	75,000	Yes-Nursing Home	No- Annualization	
Annuitant:	78	Monthly:	75,000			

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	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Point-to-Point Hang Seng	Hang Seng	Point to Point	Annual	None		

Aviva Life & Annuity (Income Series)
Income Select 10
Low-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	78	Single:	5,000	No- Disability	No- Unemployment	DE NJ OR PA
Annuitant:	78	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	78	Single:	5,000	Yes-Nursing Home	No- Annualization	
Annuitant:	78	Monthly:	5,000			

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	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P500 Point-to-Point	S&P 500	Point to Point	Annual	None		
Fixed	1-Year Fixed Rate (no bonus)				2.0	

Aviva Life & Annuity (Income Series)
Income Select 10
High-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	78	Single:	75,000	No- Disability	No- Unemployment	DE NJ OR PA
Annuitant:	78	Monthly:	75,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	78	Single:	75,000	Yes-Nursing Home	No- Annualization	
Annuitant:	78	Monthly:	75,000			

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	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Point-to-Point DJ EUROSTOXX 50	DJ EuroStoxx 50	Point to Point	Annual	None		

Aviva Life & Annuity (Income Series)
Income Select 10
Low-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	78	Single:	5,000	No- Disability	No- Unemployment	DE NJ OR PA
Annuitant:	78	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	78	Single:	5,000	Yes-Nursing Home	No- Annualization	
Annuitant:	78	Monthly:	5,000			

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)

ead	Cap

0-75: 6.50+
76-78: 4.50+
see notes

Bonus

ead	Cap
	4.00

0-75: 6.50+
76-78: 4.50+
see notes

Bonus

ead	Cap
	4.00

0%

0-75: 6.50+
76-78: 4.50+
see notes

Bonus

ead	Cap
	4.00

0-75: 6.50+
76-78: 4.50+
see notes

Bonus

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Point-to-Point Hang Seng	Hang Seng	Point to Point	Annual	None		

Aviva Life & Annuity (Income Series)
Income Select 10
High-Band

Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 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- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: DE NJ OR 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	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Point-to-Point w/ Participation	S&P 500	Point to Point	Annual	None	25	
1-Year S&P500 Point-to-Point	S&P 500	Point to Point	Annual	None		

Aviva Life & Annuity (Income Series)
Income Select Plus S
Low-Band

Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 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 Available in: DE OR PA
Withdrawal Notes:			Prem Bonus:
Withdrawal Charges 10 years: Withdrawal Charges 10 years:	10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 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	Part	Spr
1 - Year Point to Point Hang Seng Index	Hang Seng	Point to Point	Annual	None		

Aviva Life & Annuity (Income Series)
Income Select Plus S
High-Band

Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 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- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: DE OR PA
Withdrawal Notes:			Prem Bonus:
Withdrawal Charges 10 years: Withdrawal Charges 10 years:	10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 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	Part	Spr
1 - Year Point to Point Dow Jones EUROSTOXX 50	DJ EuroStoxx 50	Point to Point	Annual	None		

Aviva Life & Annuity (Income Series)
Income Select Plus S
Low-Band

Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 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 Available in: DE OR PA
Withdrawal Notes:			Prem Bonus:
Withdrawal Charges 10 years: Withdrawal Charges 10 years:	10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 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)		

ead	Cap
	1.05
	4.00

0-75: 6.50+
76-78: 4.50+
see notes

Bonus

ead	Cap
	4.00

0-75: 5.00+
76-78: 3.00+
see notes

3.00-5.00

ead	Cap
	4.00

0-75: 5.00+
76-78: 3.00+
see notes

3.00-5.00

ead	Cap
	4.00

0-75: 5.00+
76-78: 3.00+
see notes

3.00-5.00

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Point-to-Point w/ Participation	S&P 500	Point to Point	Annual	None	25	

Aviva Life & Annuity (Income Series)
Income Select Plus S
High-Band

Non-Qualified		Non-Qualified			
Owner:	78	Single:	75,000	No- Disability	No- Unemployment
Annuitant:	78	Monthly:	75,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	78	Single:	75,000	Yes-Nursing Home	No- Annualization
Annuitant:	78	Monthly:	75,000		

Only Available in: 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	Part	Spr
1-Year S&P 500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum		

Aviva Life & Annuity (Income Series)
Income Select Plus S
Low-Band

Non-Qualified		Non-Qualified			
Owner:	78	Single:	5,000	No- Disability	No- Unemployment
Annuitant:	78	Monthly:	5,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	78	Single:	5,000	Yes-Nursing Home	No- Annualization
Annuitant:	78	Monthly:	5,000		

Only Available in: 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	Part	Spr
1 - Year Point to Point Dow Jones EUROSTOXX 50	DJ EuroStoxx 50	Point to Point	Annual	None		

Aviva Life & Annuity (Income Series)
Income Select Plus S
High-Band

Non-Qualified		Non-Qualified			
Owner:	78	Single:	75,000	No- Disability	No- Unemployment
Annuitant:	78	Monthly:	75,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	78	Single:	75,000	Yes-Nursing Home	No- Annualization
Annuitant:	78	Monthly:	75,000		

Only Available in: 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	Part	Spr
Fixed	1-Year Fixed Rate (no bonus)					2.0

Aviva Life & Annuity (Income Series)
Income Select Plus S
Low-Band

Non-Qualified		Non-Qualified			
Owner:	78	Single:	5,000	No- Disability	No- Unemployment
Annuitant:	78	Monthly:	5,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	78	Single:	5,000	Yes-Nursing Home	No- Annualization
Annuitant:	78	Monthly:	5,000		

Only Available in: 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	Part	Spr

ead	Cap

0-75: 5.00+
76-78: 3.00+
see notes

3.00-5.00

ead	Cap
	1.60

0-75: 5.00+
76-78: 3.00+
see notes

3.00-5.00

ead	Cap
	4.00

0-75: 5.00+
76-78: 3.00+
see notes

3.00-5.00

ead	Cap
0%	

0-75: 5.00+
76-78: 3.00+
see notes

3.00-5.00

ead	Cap

1-Year S&P 500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum		

Aviva Life & Annuity (Income Series)

Income Select Plus S

High-Band

Non-Qualified		Non-Qualified	
Owner:	78	Single:	75,000
Annuitant:	78	Monthly:	75,000
Qualified		Qualified	
Owner:	78	Single:	75,000
Annuitant:	78	Monthly:	75,000

No- Disability, No- Hospitalization, No- Extended Care Waiver, Yes-Nursing Home, No- Unemployment, No- Long Term Care, Yes-Terminal Illness, No- Annualization

Only Available in: 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	Part	Spr
1-Year S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

Aviva Life & Annuity (Income Series)

Income Select Plus S

Low-Band

Non-Qualified		Non-Qualified	
Owner:	78	Single:	5,000
Annuitant:	78	Monthly:	5,000
Qualified		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

Only Available in: 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	Part	Spr
1-Year S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

Aviva Life & Annuity (Income Series)

Income Select Plus S

High-Band

Non-Qualified		Non-Qualified	
Owner:	78	Single:	75,000
Annuitant:	78	Monthly:	75,000
Qualified		Qualified	
Owner:	78	Single:	75,000
Annuitant:	78	Monthly:	75,000

No- Disability, No- Hospitalization, No- Extended Care Waiver, Yes-Nursing Home, No- Unemployment, No- Long Term Care, Yes-Terminal Illness, No- Annualization

Only Available in: 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	Part	Spr
1-Year S&P 500 Point-to-Point w/ Participation	S&P 500	Point to Point	Annual	None	25	
1 - Year Point to Point Hang Seng Index	Hang Seng	Point to Point	Annual	None		

Aviva Life & Annuity (Income Series)

Income Select Plus S

Low-Band

Non-Qualified		Non-Qualified	
Owner:	78	Single:	5,000
Annuitant:	78	Monthly:	5,000
Qualified		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

Only Available in: 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	Part	Spr
Fixed		1-Year Fixed Rate (no bonus)				2.0(

1.05

0-75: 5.00+
76-78: 3.00+
see notes

3.00-5.00

ead | Cap

4.00

0-75: 5.00+
76-78: 3.00+
see notes

3.00-5.00

ead | Cap

4.00

0-75: 5.00+
76-78: 3.00+
see notes

3.00-5.00

ead | Cap

4.00

0-75: 5.00+
76-78: 3.00+
see notes

3.00-5.00

ead | Cap

0%

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

Aviva Life & Annuity (Income Series)
Lifetime Solutions Annuity
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	78	Single:	25,000	No- Disability	No- Unemployment	FL HI NJ
Annuitant:	78	Monthly:	25,000	No- Hospitalization	No- Long Term Care	NY OR PA
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	PR VI WA
Owner:	78	Single:	25,000	Yes-Nursing Home	No- Annualization	
Annuitant:	78	Monthly:	25,000			

Withdrawal Notes: | Prem Bonus:

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):	12	12	12	11	10	9	8	7	6	4
For states CT (10 years):	10	9	8	7	6	5	4	3	2	1
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	Part	Spr
1-Year Point-to-Point with Cap Rate	S&P 500	Point to Point	Annual	None		

Aviva Life & Annuity (Income Series)
Lifetime Solutions Annuity
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	78	Single:	100,000	No- Disability	No- Unemployment	FL HI NJ
Annuitant:	78	Monthly:	100,000	No- Hospitalization	No- Long Term Care	NY OR PA
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	PR VI WA
Owner:	78	Single:	100,000	Yes-Nursing Home	No- Annualization	
Annuitant:	78	Monthly:	100,000			

Withdrawal Notes: | Prem Bonus:

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):	12	12	12	11	10	9	8	7	6	4
For states CT (10 years):	10	9	8	7	6	5	4	3	2	1
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 $1,034)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Monthly Cap Rate	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Fixed Crediting Rate	1-Year Fixed Rate (no bonus)					1.35
1-Year Point-to-Point with Cap Rate	S&P 500	Point to Point	Annual	None		

Aviva Life & Annuity (Income Series)
Lifetime Solutions Annuity
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	78	Single:	25,000	No- Disability	No- Unemployment	FL HI NJ
Annuitant:	78	Monthly:	25,000	No- Hospitalization	No- Long Term Care	NY OR PA
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	PR VI WA
Owner:	78	Single:	25,000	Yes-Nursing Home	No- Annualization	
Annuitant:	78	Monthly:	25,000			

Withdrawal Notes: | Prem Bonus:

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):	12	12	12	11	10	9	8	7	6	4
For states CT (10 years):	10	9	8	7	6	5	4	3	2	1
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	Part	Spr
2-Year Monthly Cap Rate	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Fixed Crediting Rate	1-Year Fixed Rate (no bonus)					1.35
1-Year Monthly Cap Rate	S&P 500	Point to Point	Annual	Monthly Sum		

Non-Qualified		Non-Qualified				Not Available in:
Owner:	78	Single:	100,000	No- Disability	No- Unemployment	FL HI NJ
Annuitant:	78	Monthly:	100,000	No- Hospitalization	No- Long Term Care	NY OR PA
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	PR VI WA
Owner:	78	Single:	100,000	Yes-Nursing Home	No- Annualization	
Annuitant:	78	Monthly:	100,000			

0-74: 7.00
75-78: 5.00

3.00-6.00

ead	Cap
	3.00

0-74: 7.00
75-78: 5.00

5.00-7.00

ead	Cap
	1.55
5%	
	3.00

0-74: 7.00
75-78: 5.00

3.00-6.00

ead	Cap
	1.90
5%	
	1.55

0-74: 7.00
75-78: 5.00

Aviva Life & Annuity (Income Series)
Lifetime Solutions Annuity
High-Band

Withdrawal Notes: | Prem Bonus:

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):	12	12	12	11	10	9	8	7	6	4
For states CT (10 years):	10	9	8	7	6	5	4	3	2	1
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 $1,034)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
2-Year Monthly Cap Rate	S&P 500	Point to Point	Annual	Monthly Sum		

EquiTrust Life Insurance Company
Market Ten Bonus Index

Non-Qualified Owner: 80 Annuitant: 80
Qualified Owner: 80 Annuitant: 80

Non-Qualified Single: 30,000 Monthly: 30,000
Qualified Single: 30,000 Monthly: 30,000

No- Disability
No- Hospitalization
No- Extended Care Waiver
Yes-Nursing Home

No- Unemployment
No- Long Term Care
No- Terminal Illness
No- Annualization

Not Available in: AK CT DE MN NV NY OR PR TX UT VI WA

Withdrawal Notes: | Premium Bo

Withdrawal Charges 10 years:	10	10	10	10	10	9	8	7	6	4

Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 $1,171)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Monthly Average Participation Index Account	S&P 500	Point to Point	Annual	Monthly	20	
2-Year S&P 500 Monthly Average Cap	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		
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 Account	S&P 500	Point to Point	Annual	Monthly Sum		

EquiTrust Life Insurance Company
Market Value Index

Non-Qualified Owner: 80 Annuitant: 80
Qualified Owner: 80 Annuitant: 80

Non-Qualified Single: 10,000 Monthly: 10,000
Qualified Single: 10,000 Monthly: 10,000

No- Disability
No- Hospitalization
No- Extended Care Waiver
Yes-Nursing Home

No- Unemployment
No- Long Term Care
No- Terminal Illness
Yes-Annualization

Not Available in: NY OR PR 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, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):	12	12	12	12	11	10	8	6	4	2
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
For states FL (10 years):	10	10	10	10	10	10	8	6	4	2

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 Account	S&P 500	Point to Point	Biennial	Monthly		
1-Year Monthly Average Cap Index Account	S&P 500	Point to Point	Annual	Monthly		
1-Year Monthly Average Participation Index Account	S&P 500	Point to Point	Annual	Monthly	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)					2.4
1-Year Monthly Cap Index Account	S&P 500	Point to Point	Annual	Monthly Sum		

Non-Qualified Owner: 85 Annuitant:

Non-Qualified Single: 10,000 Monthly: 10,000

No- Disability
No- Hospitalization

Yes-Unemployment
No- Long Term Care

Not Available in: AL AR CT

5.00-7.00

ead	Cap
	1.90

0-80: 6.00+
see notes

nus: 6.00

ead	Cap
	7.00
	3.00
5%	
	3.00
	1.25

0-80: 6.50+
see notes

Bonus

ead	Cap
	15.00
	5.00
	4.75
0%	
	2.20

0-79: 6.25+
80-85: 3.13+

Fidelity & Guaranty Life
FG AccumulatorPlus 10

Qualified		Qualified				
Owner:	85	Single:	10,000	No- Extended Care Waiver	Yes-Terminal Illness	MN MS NH NY OR PR VI WA
Annuitant:		Monthly:	10,000	Yes-Nursing Home	No- Annualization	

Withdrawal Notes: No Premium

For states 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):	12	11	10	9	8	7	6	5	4	3
For states AK, 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 $967)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 Year Index Gain Option with Declared 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	S&P 500	Point to Point	Annual	None		
1-Year Fixed Account	1-Year Fixed Rate (no bonus)					2.5

Fidelity & Guaranty Life
FG Index-Accelerator 10

Non-Qualified		Non-Qualified				
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	Not Available in: CT MN NY OR PR UT VI
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	10,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	10,000			

Withdrawal Notes: Premium Bo

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, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):	10	10	10	10	9	8	7	6	4	2
For states MA, TX, WA (10 years):	9	9	8	7	6	5	4	3	2	1
Age 65+ in states AK, FL (10 years):	9	9	8	7	6	5	4	3	2	1

Guaranteed Minimum Value: 87.5% of Premium at 1.00-1.10% (GMR/1000 $1,035)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Monthly Average	S&P 500	Point to Point	Annual	Monthly		
1-Year S&P 500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None		
2-Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Biennial	Monthly		
Fixed Interest Option	1-Year Fixed Rate (no bonus)					1.7

Fidelity & Guaranty Life
Prosperity Elite 10

Non-Qualified		Non-Qualified				
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	Not Available in: CT MN MS NH NY OR PR VI WA
Annuitant:		Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	10,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:		Monthly:	10,000			

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, WV, WY (10 years):	12	11	10	9	8	7	6	5	4	3
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 $967)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Performance Triggered Account	S&P 500	Perf Trig	Annual	None		
1-Year S&P 500 Monthly Average with A 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		

see notes

Bonus

ead	Cap
	6.25
	2.50
	4.75

0%

0-79: 7.50+
80-85: 3.75+
see notes

nus: 6.00

ead	Cap
	3.00
	1.75
	3.00
	7.00

5%

0-79: 7.00+
80-85: 3.50+
see notes

Bonus

ead	Cap
	5.75
	2.25

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)				2.0

Fidelity & Guaranty Life
Prosperity Elite 10 Enhanced

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	CT MN MS NH NY OR PR VI WA
Annuitant:		Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	10,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:		Monthly:	10,000			

Withdrawal Notes: Premium Bo

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):	12	11	10	9	8	7	6	5	4	3
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)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Performance Triggered Account	S&P 500	Perf Trig	Annual	None		
1-Year S&P 500 Monthly Average with A 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 Rate (no bonus)				2.0

Fidelity & Guaranty Life
Prosperity Elite 10 Protection

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	CT MN MS NH NY OR PR VI WA
Annuitant:		Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	10,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:		Monthly:	10,000			

Withdrawal Notes: Premium Bo

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):	12	11	10	9	8	7	6	5	4	3
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 $1,044)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Performance Triggered Account	S&P 500	Perf Trig	Annual	None		
1-Year S&P 500 Monthly Average with A 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 Rate (no bonus)				2.0

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	10,000	No- Disability	No- Unemployment	NY
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	

4.50
9.75
16.25
0%

0-79: 7.00+
80-85: 3.50+
see notes

nus: 5.00

ead	Cap
	5.75
	2.25
	4.50
	9.75
	16.25

0%

0-79: 7.00+
80-85: 3.50+
see notes

nus: 8.00

ead	Cap
	5.75
	2.25
	4.50
	9.75
	16.25

0%

see notes

Fidelity & Guaranty Life Insurance Company of New York

FGNY Index-Choice 10

Owner: / Annuitant:	Single: / Monthly:			
85 / 85	10,000 / 10,000	Yes-Nursing Home	Yes-Annualization	...

Withdrawal Notes: Premium Bo

Withdrawal Charges 10 years: 10 | 10 | 10 | 9 | 8 | 7 | 6 | 5 | 4 | 2

Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 $1,127)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None		
S&P 500 Monthly Averaging	S&P 500	Point to Point	Annual	Monthly		
S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
Fixed	1-Year Fixed Rate with Bonus				2.50%	+2.

Genworth Life Insurance Company

SecureLiving Index 10 Plus

High-Band

Owner: / Annuitant:	Single: / Monthly:			
Non-Qualified: 80 / Qualified: 80	Non-Qualified: 250,000 / 250,000; Qualified: 250,000 / 250,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA

Withdrawal Notes: Premium Bo

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	Part	Spr
10-Year Fixed Rate Strategy	1-Year Fixed Rate (no bonus)				1.6	

Genworth Life Insurance Company

SecureLiving Index 10 Plus

Low-Band

Owner: / Annuitant:	Single: / Monthly:			
Non-Qualified: 80 / Qualified: 80	Non-Qualified: 25,000 / 25,000; Qualified: 25,000 / 25,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA

Withdrawal Notes: Premium Bo

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	Part	Spr
1 Year Fixed Rate Strategy	1-Year Fixed Rate (no bonus)				1.0	

Genworth Life Insurance Company

SecureLiving Index 10 Plus

Mid-Band

Owner: / Annuitant:	Single: / Monthly:			
Non-Qualified: 80 / Qualified: 80	Non-Qualified: 100,000 / 100,000; Qualified: 100,000 / 100,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA

Withdrawal Notes: Premium Bo

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	Part	Spr
1-Year S&P 500 Annual Cap Strategy	S&P 500	Point to Point	Annual	None		
1-Year S&P 500 Performance Trigger Strategy	S&P 500	Perf Trig	Annual	None		
1 Year Fixed Rate Strategy	1-Year Fixed Rate (no bonus)				1.2	

Owner: / Annuitant:	Single: / Monthly:			
Non-Qualified: 80	Non-Qualified: 25,000 / 25,000	No- Disability	No- Unemployment	Not Available in: AK CA CT

nus: 2.00

ead	Cap
	3.00
	3.50
	2.00

.00 Bonus

0-75: 7.00+
76-UP: 5.00+
see notes

nus: 5.00

ead	Cap
0%	

0-75: 7.00+
76-UP: 5.00+
see notes

nus: 5.00

ead	Cap
0%	

0-75: 7.00+
76-UP: 5.00+
see notes

nus: 5.00

ead	Cap
	3.00
5%	

0-75: 7.00+

Genworth Life Insurance Company
SecureLiving Index 10 Plus
Low-Band

Qualified		Qualified				
Owner:	80	Single:	25,000	No- Extended Care Waiver	No- Terminal Illness	DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA
Annuitant:		Monthly:	25,000	Yes-Nursing Home	No- Annualization	

Withdrawal Notes: Premium Bo

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	Part	Spr
1-Year S&P 500 Monthly Cap Strategy	S&P 500	Point to Point	Annual	Monthly Sum		

Genworth Life Insurance Company
SecureLiving Index 10 Plus
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	80	Single:	250,000	No- Disability	No- Unemployment	AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA
Annuitant:		Monthly:	250,000	Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified				
Owner:	80	Single:	250,000	No- Extended Care Waiver	No- Terminal Illness	
Annuitant:		Monthly:	250,000	Yes-Nursing Home	No- Annualization	

Withdrawal Notes: Premium Bo

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	Part	Spr
1-Year S&P 500 Annual Cap Strategy	S&P 500	Point to Point	Annual	None		

Genworth Life Insurance Company
SecureLiving Index 10 Plus
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	80	Single:	25,000	No- Disability	No- Unemployment	AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA
Annuitant:		Monthly:	25,000	Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified				
Owner:	80	Single:	25,000	No- Extended Care Waiver	No- Terminal Illness	
Annuitant:		Monthly:	25,000	Yes-Nursing Home	No- Annualization	

Withdrawal Notes: Premium Bo

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	Part	Spr
1-Year S&P 500 Performance Trigger Strategy	S&P 500	Perf Trig	Annual	None		
1-Year S&P 500 Annual Cap Strategy	S&P 500	Point to Point	Annual	None		

Genworth Life Insurance Company
SecureLiving Index 10 Plus
Mid-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	80	Single:	100,000	No- Disability	No- Unemployment	AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA
Annuitant:		Monthly:	100,000	Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified				
Owner:	80	Single:	100,000	No- Extended Care Waiver	No- Terminal Illness	
Annuitant:		Monthly:	100,000	Yes-Nursing Home	No- Annualization	

Withdrawal Notes: Premium Bo

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	Part	Spr
10-Year Fixed Rate Strategy	1-Year Fixed Rate (no bonus)					1.5
1-Year S&P 500 Monthly Cap Strategy	S&P 500	Point to Point	Annual	Monthly Sum		

Non-Qualified		Non-Qualified				Not Available in:
Owner:	80	Single:	250,000	No- Disability	No- Unemployment	AK CA CT DE IL MA MN MO NJ
Annuitant:		Monthly:	250,000	Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified				
Owner:	80	Single:	250,000	No- Extended Care Waiver	No- Terminal Illness	

76-UP: 5.00+
see notes

nus: 5.00

ead | Cap
1.50

0-75: 7.00+
76-UP: 5.00+
see notes

nus: 5.00

ead | Cap
3.20

0-75: 7.00+
76-UP: 5.00+
see notes

nus: 5.00

ead | Cap
2.50

0-75: 7.00+
76-UP: 5.00+
see notes

nus: 5.00

ead | Cap
0%
1.70

0-75: 7.00+
76-UP: 5.00+
see notes

Genworth Life Insurance Company SecureLiving Index 10 Plus *High-Band*	Annuitant:	Monthly: 250,000	Yes-Nursing Home	No- Annualization	NV NY OK OR PA PR TX VI WA
	Withdrawal Notes:				Premium Bor
	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	Part	Spr
1 Year Fixed Rate Strategy	1-Year Fixed Rate (no bonus)					1.35
1-Year S&P 500 Performance Trigger Strategy	S&P 500	Perf Trig	Annual	None		

Genworth Life Insurance Company SecureLiving Index 10 Plus *Low-Band*	Non-Qualified Owner: 80 Annuitant: Qualified Owner: 80 Annuitant:	Non-Qualified Single: 25,000 Monthly: 25,000 Qualified Single: 25,000 Monthly: 25,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA
	Withdrawal Notes:				Premium Bor
	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	Part	Spr
10-Year Fixed Rate Strategy	1-Year Fixed Rate (no bonus)					1.25

Genworth Life Insurance Company SecureLiving Index 10 Plus *High-Band*	Non-Qualified Owner: 80 Annuitant: Qualified Owner: 80 Annuitant:	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA
	Withdrawal Notes:				Premium Bor
	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	Part	Spr
1-Year S&P 500 Monthly Cap Strategy	S&P 500	Point to Point	Annual	Monthly Sum		

Great American Life Insurance Company American Valor® 10	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment Yes-Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: DE NY PR VI
	Withdrawal Notes:				Premium Bor
	Withdrawal Charges 10 years:	10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1			
	Guaranteed Minimum Value:	100% of Premium at 1.00% (GMR/1000 $1,127)			

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		
Declared Rate Strategy	1-Year Fixed Rate (no bonus)					1.40
1 Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Annual	Monthly		

	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 25,000 Monthly: 25,000 Qualified Single: 25,000 Monthly: 25,000	No- Disability No- Hospitalization Yes-Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: DE NY PR VI

nus: 5.00

ead	Cap
5%	

0-75: 7.00+
76-UP: 5.00+
see notes

nus: 5.00

ead	Cap
5%	

0-75: 7.00+
76-UP: 5.00+
see notes

nus: 5.00

ead	Cap
	1.80

Qualified
18-75: 6.00+
76-80: 4.50+
81-UP: 2.50+
Non-Qual
0-75: 6.00+
76-80: 4.50+
81-UP: 2.50+

see notes

nus: 2.00

ead	Cap
	3.50
0%	
	3.50

Qualified
18-75: 6.50+
76-80: 5.50+
81-85: 2.50+
Non-Qual
0-75: 6.50+
76-80: 5.50+
81-85: 2.50+

Great American Life Insurance Company

Safe Return

Withdrawal Notes: No Premium

Withdrawal Charges 10 years:	10	9	8	7	6	5	4	3	2	1

Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 $1,105)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
Declared Rate Strategy	1-Year Fixed Rate (no bonus)					1.1
1 Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Annual	Monthly		

ING Annuity and Asset Sales

ING Secure Index Opportunities Plus

High-Band

Non-Qualified		Non-Qualified	
Owner:	80	Single:	75,000
Annuitant:	80	Monthly:	75,000
Qualified		Qualified	
Owner:	80	Single:	75,000
Annuitant:	80	Monthly:	75,000

No- Disability
No- Hospitalization
No- Extended Care Waiver
Yes-Nursing Home
No- Unemployment
No- Long Term Care
Yes-Terminal Illness
Yes-Annualization

Not Available in: AK CT DE MN NJ NY OR PR VI WA

Withdrawal Notes: Premium Bo

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):	10	10	10	10	9	8	7	6	5	4
For states NV, TX, UT (10 years):	9.1	8.3	7.4	6.6	5.7	4.8	3.9	2.9	1.9	1

Guaranteed Minimum Value: 87.5% of Premium at 2.00% (GMR/1000 $1,120)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Point-to-Point Cap Index Strategy	S&P 500	Point to Point	Annual	None		

ING Annuity and Asset Sales

ING Secure Index Opportunities Plus

Low-Band

Non-Qualified		Non-Qualified	
Owner:	80	Single:	15,000
Annuitant:	80	Monthly:	15,000
Qualified		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- Long Term Care
Yes-Terminal Illness
Yes-Annualization

Not Available in: AK CT DE MN NJ NY OR PR VI WA

Withdrawal Notes: Premium Bo

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):	10	10	10	10	9	8	7	6	5	4
For states NV, TX, UT (10 years):	9.1	8.3	7.4	6.6	5.7	4.8	3.9	2.9	1.9	1

Guaranteed Minimum Value: 87.5% of Premium at 2.00% (GMR/1000 $1,120)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Point-to-Point Cap Index Strategy	S&P 500	Point to Point	Annual	None		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
ING Annuity and Asset Sales ING Secure Index Opportunities Plus *High-Band*	Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	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- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: AK CT DE MN NJ NY OR PR VI WA

Withdrawal Notes: Premium Bo

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):	10	10	10	10	9	8	7	6	5	4
For states NV, TX, UT (10 years):	9.1	8.3	7.4	6.6	5.7	4.8	3.9	2.9	1.9	1

Guaranteed Minimum Value: 87.5% of Premium at 2.00% (GMR/1000 $1,120)

see notes

Bonus

ead	Cap
	4.00
0%	
	4.00

0-80: 7.00+
see notes

nus: 5.00

ead	Cap
	3.50

0-80: 7.00+
see notes

nus: 5.00

ead	Cap
	2.00

Commissions
Age: Rate

0-80: 7.00+
see notes

nus: 5.00

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Monthly Cap Index Strategy	S&P 500	Point to Point	Annual	Monthly Sum		
Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.5
Interest Rate Benchmark Strategy	3-Month LIBOR	Point to Point	Annual	None		

ING Annuity and Asset Sales
ING Secure Index Opportunities Plus
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	80	Single:	15,000	No- Disability	No- Unemployment	AK CT DE MN NJ NY OR PR VI WA
Annuitant:	80	Monthly:	15,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	80	Single:	15,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	80	Monthly:	15,000			

Withdrawal Notes: | Premium Bo

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):	10	10	10	10	9	8	7	6	5	4
For states NV, TX, UT (10 years):	9.1	8.3	7.4	6.6	5.7	4.8	3.9	2.9	1.9	1

Guaranteed Minimum Value: 87.5% of Premium at 2.00% (GMR/1000 $1,120)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Interest Rate Benchmark Strategy	3-Month LIBOR	Point to Point	Annual	None		
Monthly Cap Index Strategy	S&P 500	Point to Point	Annual	Monthly Sum		
Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.5

ING Annuity and Asset Sales
ING Secure Index Outlook Annuity
Low-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	80	Single:	15,000	No- Disability	No- Unemployment	AK CT DE MN NJ WA
Annuitant:	80	Monthly:	15,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	Yes-Terminal Illness	
Owner:	80	Single:	15,000	No- Nursing Home	Yes-Annualization	
Annuitant:	80	Monthly:	15,000			

Withdrawal Notes: | Premium Bo

For states AK, CT, DE, NJ, WA (10 years):	10	9	8	7	6	5	4	3	2	1
For states MN (9 years):	9	8	7	6	5	4	3	2	1	

Guaranteed Minimum Value: 87.5% of Premium at 2.00% (GMR/1000 $1,099)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Point-to-Point Cap Index Strategy	S&P 500	Point to Point	Annual	None		
Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.5

ING Annuity and Asset Sales
ING Secure Index Outlook Annuity
High-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	80	Single:	75,000	No- Disability	No- Unemployment	AK CT DE MN NJ WA
Annuitant:	80	Monthly:	75,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	Yes-Terminal Illness	
Owner:	80	Single:	75,000	No- Nursing Home	Yes-Annualization	
Annuitant:	80	Monthly:	75,000			

Withdrawal Notes: | Premium Bo

For states AK, CT, DE, NJ, WA (10 years):	10	9	8	7	6	5	4	3	2	1
For states MN (9 years):	9	8	7	6	5	4	3	2	1	

Guaranteed Minimum Value: 87.5% of Premium at 2.00% (GMR/1000 $1,099)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Point-to-Point Cap Index Strategy	S&P 500	Point to Point	Annual	None		

ING Annuity and Asset Sales
ING Secure Index

Non-Qualified		Non-Qualified				Only Available in:
Owner:	80	Single:	15,000	No- Disability	No- Unemployment	AK CT DE MN NJ WA
Annuitant:	80	Monthly:	15,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	Yes-Terminal Illness	
Owner:	80	Single:	15,000	No- Nursing Home	Yes-Annualization	
Annuitant:	80	Monthly:	15,000			

Withdrawal Notes: | Premium Bo

For states AK, CT, DE, NJ, WA (10 years):	10	9	8	7	6	5	4	3	2	1

ead	Cap
	1.50
0%	
	10.00

0-80: 7.00+
see notes

nus: 5.00

ead	Cap
	10.00
	1.10
0%	

0-80: 6.00+
see notes

nus: 3.00

ead	Cap
	2.00
0%	

0-80: 6.00+
see notes

nus: 3.00

ead	Cap
	3.50

0-80: 6.00+
see notes

nus: 3.00

Outlook Annuity
Low-Band

For states MN (9 years):	9	8	7	6	5	4	3	2	1

Guaranteed Minimum Value: 87.5% of Premium at 2.00% (GMR/1000 $1,099)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Monthly Cap Index Strategy	S&P 500	Point to Point	Annual	Monthly Sum		

ING Annuity and Asset Sales
ING Secure Index Outlook Annuity
High-Band

Non-Qualified		Non-Qualified	
Owner:	80	Single:	75,000
Annuitant:	80	Monthly:	75,000
Qualified		Qualified	
Owner:	80	Single:	75,000
Annuitant:	80	Monthly:	75,000

No- Disability
No- Hospitalization
Yes-Extended Care Waiver
No- Nursing Home
No- Unemployment
No- Long Term Care
Yes-Terminal Illness
Yes-Annualization

Only Available in: AK CT DE MN NJ WA

Withdrawal Notes: Premium Bo

For states AK, CT, DE, NJ, WA (10 years):	10	9	8	7	6	5	4	3	2	1
For states MN (9 years):	9	8	7	6	5	4	3	2	1	

Guaranteed Minimum Value: 87.5% of Premium at 2.00% (GMR/1000 $1,099)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Monthly Cap Index Strategy	S&P 500	Point to Point	Annual	Monthly Sum		
Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.5

Liberty Life Insurance Company
Choice 10

Non-Qualified		Non-Qualified	
Owner:	80	Single:	5,000
Annuitant:		Monthly:	5,000
Qualified		Qualified	
Owner:	80	Single:	5,000
Annuitant:		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 Available in: AK CT DE HI MN NJ NY OK OR PA PR UT VI

Withdrawal Notes: No Premium

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, PR, RI, SC, SD, TN, VA, VI, VT, WI, WV, WY (10 years):	10	10	9.5	9	8	7	6	5	4	2
For states CA, TX, WA (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 Fixed Account		1-Year Fixed Rate with Bonus			3.00%	+1.
1-Year S&P 500 Monthly Additive Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year DJIA Monthly Average Cap	DJIA	Point to Point	Annual	Monthly		
1-Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
1-Year DJIA Quarterly Point-to-Point Cap	DJIA	Point to Point	Annual	Quarterly Sum		

Life of the Southwest
SecurePlus Elite 3
403(b) & 457

Non-Qualified		Non-Qualified	
Owner:		Single:	1
Annuitant:		Monthly:	1
Qualified		Qualified	
Owner:	57	Single:	3,000
Annuitant:	57	Monthly:	3,000

No- Disability
No- Hospitalization
No- Extended Care Waiver
Yes-Terminal Illness
No- Annualization
No- Unemployment
No- Long Term Care
No- Special Enhanced Life Income Options
No- Nursing Home

Not Available in: CT IN MA MD ME MT NH NJ NY OR PA PR VI WA WY

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 1.95% (GMR/1000 $1,061)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		
Declared Interest Account		1-Year Fixed Rate (no bonus)				1.9
1 Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None		

ead	Cap
	1.10

0-80: 6.00+
see notes

nus: 3.00

ead	Cap
	1.50

0%

0-75: 6.50+
76-UP: 3.50+
see notes

Bonus

ead	Cap
.00 Bonus	
	3.75
	7.25
	7.25
	3.50

Bonus

ead	Cap
	3.75
5%	
	3.75

CPS INSURANCE SERVICES

Indexed Annuity Detail Sheet

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
Life of the Southwest SecurePlus Flex - Gold (H)	Non-Qualified Owner: 99 Annuitant: 85 Qualified Owner: 99 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Terminal Illness Yes-Annualization No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options No- Nursing Home	Not Available in: NY PR VI
		Withdrawal Notes:		No Premium
		Withdrawal Charges 10 years:	10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1	
		Guaranteed Minimum Value:	90% of Premium at 1.95% (GMR/1000 $1,092)	

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Interest Account		1-Year Fixed Rate (no bonus)				1.9
1-Year SP & 500 Point-to-Point	S&P 500	Point to Point	Annual	None	75	

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
Life of the Southwest SecurePlus Gold (Issued on or after 9/14/2010)	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 3,000 Monthly: 3,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Terminal Illness No- Annualization No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options Yes-Nursing Home	Not Available in: AK NJ NY OR PR VI
		Withdrawal Notes:		No Premium
		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, NM, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):	10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1	
		Ages 0 to 58 in states AL, CA, DE, MN, NV, OH, TX, UT, WA (10 years):	10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1	
		Age 59+ in states AL, CA, DE, MN, NV, OH, TX, UT, WA (9 years):	8 | 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
Declared Interest Account		1-Year Fixed Rate (no bonus)				1.7
Ending Index Account	S&P 500	Point to Point	Annual	None	70	
Average Index Account	S&P 500	Point to Point	Annual	Daily	25	

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
Life of the Southwest SecurePlus Marquee 10	Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Terminal Illness No- Annualization No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options Yes-Nursing Home	Not Available in: AK CA CT HI IL IN MN MO MT NH NJ NV NY OR PA PR UT VI WA WY
		Withdrawal Notes:		No Premium
		For states AR, AZ, CO, DC, FL, GA, IA, ID, KS, KY, LA, MA, MD, ME, MI, MS, NC, ND, NE, NM, RI, SD, TN, VT, WI, WV (10 years):	10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1	
		Ages 40 to 58 in states AL, DE, OH, SC, TX (10 years):	10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1	
		Age 59+ in states AL, DE, OH, SC, TX (10 years):	8 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 0	
		Guaranteed Minimum Value:		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
S&P 500 Point-to-Point Option 2	S&P 500	Point to Point	Annual		140	
Russell 2000 Point-to-Point Option 1	Russell 2000	Point to Point	Annual		100	
S&P 500 Point-to-Point Daily Average	S&P 500	Point to Point	Annual	Daily	25	

Commissions
Age: Rate

0-75: 7.00
76-80: 5.00
81-85: 3.00
see notes

Bonus

ead	Cap
5%	
	7.15

0-75: 7.00+
76-80: 6.00+
81-85: 4.00+
see notes

Bonus

ead	Cap
5%	
	3.50

Bonus

ead	Cap
	2.75
	3.00

Russell 2000 Point-to-Point Option 2	Russell 2000	Point to Point	Annual	140	
Declared Fixed Rate		1-Year Fixed Rate (no bonus)			1.5(
S&P 500 Point-to-Point Option 1	S&P 500	Point to Point	Annual		

Life of the Southwest SecurePlus Marquee 3

Non-Qualified		Non-Qualified			
Owner:	85	Single:	10,000	No- Disability	No- Unemployment
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	No- Special Enhanced Life Income Options
Owner:	85	Single:	10,000	Yes-Terminal Illness	Yes-Nursing Home
Annuitant:	85	Monthly:	10,000	No- Annualization	

Not Available in: AK CA CT IL MN MO MT NJ NY OR PA PR UT VI WA

Withdrawal Notes: Premium Bo

For states AR, AZ, CO, DC, FL, GA, HI, IA, ID, KS, KY, LA, MA, MD, ME, MI, MS, NC, ND, NE, NH, NM, NV, RI, SD, TN, VT, WI, WV (10 years):	10	9	8	7	6	5	4	3	2	1
Ages 40 to 58 in states AL, DE, OH, SC, TX (10 years):	10	9	8	7	6	5	4	3	2	1
Age 59+ in states AL, DE, OH, SC, TX (9 years):	8	8	7	6	5	4	3	2	1	

Guaranteed Minimum Value:

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Declared Fixed Rate		1-Year Fixed Rate (no bonus)				1.0(
Russell 2000 Point-to-Point Option 1	Russell 2000	Point to Point	Annual		100	
Russell 2000 Point-to-Point Option 2	Russell 2000	Point to Point	Annual		50	
S&P 500 Point-to-Point Daily Average	S&P 500	Point to Point	Annual	Daily	20	
S&P 500 Point-to-Point Option 1	S&P 500	Point to Point	Annual		100	
S&P 500 Point-to-Point Option 2	S&P 500	Point to Point	Annual		50	

Life of the Southwest SecurePlus Premier 10

Non-Qualified		Non-Qualified			
Owner:	80	Single:	10,000	No- Disability	No- Unemployment
Annuitant:		Monthly:	10,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	No- Special Enhanced Life Income Options
Owner:	80	Single:	10,000	Yes-Terminal Illness	Yes-Nursing Home
Annuitant:		Monthly:	10,000	No- Annualization	

Only Available in: AK CA IL 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, 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, MN, UT (10 years):	10.75	10.75	10	9	8	7	6	5	4	3
Ages 58 to 58 in states AK, CA, IL, MN, UT (10 years):	10	10	9	8	7	6	5	4	3	2
Ages 59 to 59 in states AK, CA, IL, MN, UT (10 years):	9	9	8	7	6	5	4	3	2	1
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 Premium at 1.00% (GMR/1000 $967)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
S&P 500 Ending Index Rate Option 2	S&P 500	Point to Point	Annual	None	140	
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	
Declared Fixed Account		1-Year Fixed Rate (no bonus)				2.4!
S&P 500 Ending Index Rate Option 1	S&P 500	Point to Point	Annual	None	100	
Russell 2000 Ending Index Rate Option 2	Russell 2000	Point to Point	Annual	None	140	

Non-Qualified		Non-Qualified			
Owner:	85	Single:	10,000	No- Disability	No- Unemployment
Annuitant:	85	Monthly:	10,000	Yes-Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	85	Single:	10,000	Yes-Nursing Home	No- Annualization
Annuitant:	85	Monthly:	10,000		

Not Available in: AK CT MN NJ NV NY PA PR UT WA

	2.75
0%	
	3.00

nus: 3.00

ead	Cap
0%	
	2.25
	2.35
	2.25
	2.35

Bonus

ead	Cap
	3.00
	3.10
	100.00
5%	
	3.10
	3.00

0-75: 3.45+
76-85: 2.40+
see notes

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

Lincoln Benefit Life
Saver's Index Annuity Premier

Withdrawal Notes: Premium Bo

For states AL, AR, AZ, CA, CO, DC, DE, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, RI, SC, SD, TN, VA, VI, VT, WI, WV, WY (10 years):	12	11	10	9	8	7	6	5	4	3
For states TX (10 years):	10	9	8	7	6	5	4	3	2	1
For states FL (10 years):	10	10	10	9	8	7	6	5	4	3

Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 $1,138)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Monthly Average w/Cap	S&P 500	Point to Point	Annual	Monthly		
1-Year S&P 500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None		
1-Year S&P 500 Point-to-Point Low WaterMark	S&P 500	Low Water	Annual	None		
Fixed Account		1-Year Fixed Rate (no bonus)				1.0

Lincoln Benefit Life
Savers Index III

Non-Qualified		Non-Qualified	
Owner:	90	Single:	10,000
Annuitant:	85	Monthly:	10,000
Qualified		Qualified	
Owner:	90	Single:	3,000
Annuitant:	85	Monthly:	3,000

No- Disability
Yes-Hospitalization
No- Extended Care Waiver
Yes-Nursing Home

Yes-Unemployment
No- Long Term Care
No- Terminal Illness
Yes-Annualization

Not Available in: NY OR PR

Withdrawal Notes: No Premium

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	Type	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	

Lincoln Financial Group
Lincoln OptiPoint 10
Low-Band

Non-Qualified		Non-Qualified	
Owner:	80	Single:	5,000
Annuitant:	80	Monthly:	5,000
Qualified		Qualified	
Owner:	80	Single:	2,000
Annuitant:	80	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 Available in: AK MN NY OR UT

Withdrawal Notes: Premium Bo

Withdrawal Charges 10 years:	10	9	8	7	6	5	4	3	2	1

Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 $1,149)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Account		1-Year Fixed Rate (no bonus)				1.0
2-Year Point-to-Point Indexed Account	S&P 500	Point to Point	Biennial	None		

Lincoln Financial Group
Lincoln OptiPoint 10
High-Band

Non-Qualified		Non-Qualified	
Owner:	80	Single:	100,000
Annuitant:	80	Monthly:	100,000
Qualified		Qualified	
Owner:	80	Single:	100,000
Annuitant:	80	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 Available in: AK MN NY OR UT

Withdrawal Notes: Premium Bo

Withdrawal Charges 10 years:	10	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	Part	Spr
Performance Triggered Indexed Account	S&P 500	Perf Trig	Annual	None		
2-Year Monthly Cap Indexed Account	S&P 500	Point to Point	Biennial	Monthly Sum		

Non-Qualified | Non-Qualified | No- Disability | No- Unemployment | Not

nus: 3.00

ead	Cap
	1.50
	1.00
	1.75
	1.50

0%

0-75: 3.45+
76-90: 2.40+
see notes

Bonus

ead	Cap
	3.00
	3.25

0-75: 7.00+
76-80: 4.75+
see notes

nus: 4.00

ead	Cap
0%	
	7.00

0-75: 7.00+
76-80: 4.75+
see notes

nus: 5.00

ead	Cap
	2.25

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

Lincoln Financial Group
Lincoln OptiPoint 10
Low-Band

Owner: 80 Annuitant: 80	Single: 5,000 Monthly: 5,000	No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Long Term Care Yes-Terminal Illness Yes-Annualization
Qualified Owner: 80 Annuitant: 80	Qualified Single: 2,000 Monthly: 2,000		

Available in: AK MN NY OR UT

Withdrawal Notes: Premium Bo

Withdrawal Charges 10 years:	10	9	8	7	6	5	4	3	2	1

Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 $1,149)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Performance Triggered Indexed Account	S&P 500	Perf Trig	Annual	None		
2-Year Monthly Cap Indexed Account	S&P 500	Point to Point	Biennial	Monthly Sum		

Lincoln Financial Group
Lincoln OptiPoint 10
High-Band

Non-Qualified Owner: 80 Annuitant: 80	Non-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
Qualified Owner: 80 Annuitant: 80	Qualified Single: 100,000 Monthly: 100,000		

Not Available in: AK MN NY OR UT

Withdrawal Notes: Premium Bo

Withdrawal Charges 10 years:	10	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	Part	Spr
2-Year Point-to-Point Indexed Account	S&P 500	Point to Point	Biennial	None		
Fixed Account		1-Year Fixed Rate (no bonus)				1.0

North American Company
Charter 10

Non-Qualified Owner: 79 Annuitant: 79	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization
Qualified Owner: 79 Annuitant: 79	Qualified Single: 2,000 Monthly: 2,000		

Not Available in: AK AL CT DE MN NY OR PR TX UT VI WA

Withdrawal Notes: Premium Bo

For states AR, AZ, CO, 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, SD, TN, VA, VT, WI, WV, WY (10 years):	15	14	13	12	11	10	8	6	4	2
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

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $1,015)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None		
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		
1-Year Russell 2000 Annual Point-to-Point	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 Dow Jones Annual Daily Average	DJIA	Point to Point	Annual	Daily		
1 -Year NASDAQ Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum	100	
1-Year Fixed		1-Year Fixed Rate (no bonus)				1.3
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year S&P 400 Annual Daily Average	S&P 400	Point to Point	Annual	Daily		
1-Year Russell 2000 Annual Daily Average	Russell 2000	Point to Point	Annual	Daily		
1- Year Hindsight Index	Blended Indicies	Point to Point	Annual	None		
1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None		

Non-Qualified Owner: 55	Non-Qualified Single: 10,000	No- Disability	Yes-Unemployment

0-75: 7.00+
76-80: 4.75+
see notes

nus: 4.00

ead	Cap
	2.25

0-75: 7.00+
76-80: 4.75+
see notes

nus: 5.00

ead	Cap
	7.00
0%	

0-75: 7.50+
76-79: 5.63+
see notes

nus: 5.00

ead	Cap
	2.10
	2.20
	2.10
	2.05
	2.55
	2.45
	1.30
	1.40
0%	
	2.55
	2.25
	2.15
	2.50
	2.30

North American Company

Charter 10 (TX)

Annuitant:	Monthly: 10,000	No- Hospitalization	No- Long Term Care	Available in: TX
Qualified Owner: 55 Annuitant:	Qualified Single: 2,000 Monthly: 2,000	No- Extended Care Waiver Yes-Nursing Home	Yes-Terminal Illness No- Annualization	
Withdrawal Notes:				No Premium
Withdrawal Charges 10 years:				
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 EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year Dow Jones Annual Daily Average	DJIA	Point to Point	Annual	Daily		
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		
1-Year S&P 500 Annual Daily Average	S&P 500	Point to Point	Annual	Daily		
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		
1-Year Fixed	1-Year Fixed Rate (no bonus)					2.0
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		
1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	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 Average	Russell 2000	Point to Point	Annual	Daily		
1 -Year NASDAQ Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year S&P 400 Annual Daily Average	S&P 400	Point to Point	Annual	Daily		

North American Company

Freedom Choice (5%) 10

Low-Band

Non-Qualified Owner: 79 Annuitant: 79	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability	Yes-Unemployment	Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Qualified Owner: 79 Annuitant: 79	Qualified Single: 2,000 Monthly: 2,000	No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Long Term Care Yes-Terminal Illness No- Annualization	
Withdrawal Notes:				No Premium

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	2	1
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	Part	Spr
1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None		

North American Company

Freedom Choice (5%) 10

High-Band

Non-Qualified Owner: 79 Annuitant: 79	Non-Qualified Single: 250,000 Monthly: 250,000	No- Disability	Yes-Unemployment	Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Qualified Owner: 79 Annuitant: 79	Qualified Single: 250,000 Monthly: 250,000	No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Long Term Care Yes-Terminal Illness No- Annualization	
Withdrawal Notes:				No Premium

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	2	1
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	Part	Spr
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		

see notes

Bonus

ead	Cap
	4.00
	4.00
	4.00
	4.00
	4.00
0%	
	4.00
	4.00
	4.00
	1.40
	4.00
	1.30
	4.00

0-75: 5.50+
76-79: 4.13+
see notes

Bonus

ead	Cap
	4.05

0-75: 5.50+
76-79: 4.13+
see notes

Bonus

ead	Cap
	5.90

1-Year Fixed		1-Year Fixed Rate (no bonus)				2.7
1-Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

North American Company
Freedom Choice (5%)
10
Low-Band

Non-Qualified		Non-Qualified			
Owner:	79	Single:	10,000	No- Disability	Yes-Unemployment
Annuitant:	79	Monthly:	10,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	79	Single:	2,000	Yes-Nursing Home	No- Annualization
Annuitant:	79	Monthly:	2,000		

Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA

Withdrawal Notes: No Premium

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	2	1
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	Part	Spr
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		

North American Company
Freedom Choice (5%)
10
High-Band

Non-Qualified		Non-Qualified			
Owner:	79	Single:	250,000	No- Disability	Yes-Unemployment
Annuitant:	79	Monthly:	250,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	79	Single:	250,000	Yes-Nursing Home	No- Annualization
Annuitant:	79	Monthly:	250,000		

Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA

Withdrawal Notes: No Premium

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	2	1
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	Part	Spr
1-Year Nasdaq-100 Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		
1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None		

North American Company
Freedom Choice (5%)
10
Low-Band

Non-Qualified		Non-Qualified			
Owner:	79	Single:	10,000	No- Disability	Yes-Unemployment
Annuitant:	79	Monthly:	10,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	79	Single:	2,000	Yes-Nursing Home	No- Annualization
Annuitant:	79	Monthly:	2,000		

Not Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA

Withdrawal Notes: No Premium

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	2	1
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	Part	Spr
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		

J%

5.00

0-75: 5.50+
76-79: 4.13+
see notes

Bonus

ead | Cap

4.25

0-75: 5.50+
76-79: 4.13+
see notes

Bonus

ead | Cap

2.55

4.85

4.70

0-75: 5.50+
76-79: 4.13+
see notes

Bonus

ead | Cap

2.40

4.05

North American Company

Freedom Choice (5%)

10

High-Band

Non-Qualified		Non-Qualified	
Owner:	79	Single:	250,000
Annuitant:	79	Monthly:	250,000
Qualified		Qualified	
Owner:	79	Single:	250,000
Annuitant:	79	Monthly:	250,000

No- Disability
No- Hospitalization
No- Extended Care Waiver
Yes-Nursing Home

Yes-Unemployment
No- Long Term Care
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

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	2	1
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	Part	Spr
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		

North American Company

Freedom Choice (5%)

10

Low-Band

Non-Qualified		Non-Qualified	
Owner:	79	Single:	10,000
Annuitant:	79	Monthly:	10,000
Qualified		Qualified	
Owner:	79	Single:	2,000
Annuitant:	79	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 Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA

Withdrawal Notes: No Premium

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	2	1
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	Part	Spr
1-Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

North American Company

Freedom Choice (5%)

10

High-Band

Non-Qualified		Non-Qualified	
Owner:	79	Single:	250,000
Annuitant:	79	Monthly:	250,000
Qualified		Qualified	
Owner:	79	Single:	250,000
Annuitant:	79	Monthly:	250,000

No- Disability
No- Hospitalization
No- Extended Care Waiver
Yes-Nursing Home

Yes-Unemployment
No- Long Term Care
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

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	2	1
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	Part	Spr
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		

0-75: 5.50+
76-79: 4.13+
see notes

Bonus

ead	Cap
	4.75
	2.70

0-75: 5.50+
76-79: 4.13+
see notes

Bonus

ead	Cap
	4.30

0-75: 5.50+
76-79: 4.13+
see notes

Bonus

ead	Cap
	5.00

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CPS INSURANCE SERVICES

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
North American Company Freedom Choice (5%) 10 *Low-Band*	Non-Qualified Owner: 79 Annuitant: 79 Qualified Owner: 79 Annuitant: 79	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 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 Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA

Withdrawal Notes: No Premium 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):	9	9	8	7	6	5	4	3	2	1
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	Part	Spr
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year Fixed	1-Year Fixed Rate (no bonus)					2.35
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		
1-Year Nasdaq-100 Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
North American Company Freedom Choice 10 *High-Band*	Non-Qualified Owner: 79 Annuitant: 79 Qualified Owner: 79 Annuitant: 79	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home Yes-Unemployment No- Long Term Care 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

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	2	1
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	Part	Spr
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	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 Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
North American Company Freedom Choice 10 *Low-Band*	Non-Qualified Owner: 79 Annuitant: 79 Qualified Owner: 79 Annuitant: 79	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 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 Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA

Withdrawal Notes: No Premium 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):	9	9	8	7	6	5	4	3	2	1
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	Part	Spr
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		

Commissions
Age: Rate

0-75: 5.50+
76-79: 4.13+
see notes

ıus

ead	Cap
	4.90
5%	
	4.10
	2.20

0-75: 5.50+
76-79: 4.13+
see notes

ıus

ead	Cap
	5.05
	2.45
	4.40

0-75: 5.50+
76-79: 4.13+
see notes

ıus

ead	Cap
	3.45

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CPS INSURANCE SERVICES

North American Company
Freedom Choice 10
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	79	Single:	250,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	79	Monthly:	250,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	79	Single:	250,000	Yes-Nursing Home	No- Annualization	
Annuitant:	79	Monthly:	250,000			

Withdrawal Notes: No Premium 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):	9	9	8	7	6	5	4	3	2	1
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	Part	Spr
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		

North American Company
Freedom Choice 10
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	79	Single:	10,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	79	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	79	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:	79	Monthly:	2,000			

Withdrawal Notes: No Premium 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):	9	9	8	7	6	5	4	3	2	1
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	Part	Spr
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	None		
1-Year Fixed	1-Year Fixed Rate (no bonus)					2.0
1-Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

North American Company
Freedom Choice 10
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	79	Single:	250,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	79	Monthly:	250,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	79	Single:	250,000	Yes-Nursing Home	No- Annualization	
Annuitant:	79	Monthly:	250,000			

Withdrawal Notes: No Premium 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):	9	9	8	7	6	5	4	3	2	1
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	Part	Spr
1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None		

Non-Qualified		Non-Qualified				Not Available in:
Owner:	79	Single:	10,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT
Annuitant:	79	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	79	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:	79	Monthly:	2,000			

0-75: 5.50+
76-79: 4.13+
see notes

ıus

ead	Cap
	4.20

0-75: 5.50+
76-79: 4.13+
see notes

ıus

ead	Cap
	3.35
	1.90
0%	
	3.65

0-75: 5.50+
76-79: 4.13+
see notes

ıus

ead	Cap
	4.15

0-75: 5.50+
76-79: 4.13+
see notes

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

North American Company
Freedom Choice 10
Low-Band

WA

Withdrawal Notes: No Premium 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):	9	9	8	7	6	5	4	3	2	1
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	Part	Spr
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		

North American Company
Freedom Choice 10
High-Band

Non-Qualified Owner: 79 Annuitant: 79 Qualified Owner: 79 Annuitant: 79	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000

No- Disability
No- Hospitalization
No- Extended Care Waiver
Yes-Nursing Home
Yes-Unemployment
No- Long Term Care
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

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	2	1
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	Part	Spr
1-Year Nasdaq-100 Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	None		
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		

North American Company
Freedom Choice 10
Low-Band

Non-Qualified Owner: 79 Annuitant: 79 Qualified Owner: 79 Annuitant: 79	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 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 Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA

Withdrawal Notes: No Premium 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):	9	9	8	7	6	5	4	3	2	1
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	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 Cap	S&P 500	Point to Point	Annual	Monthly Sum		

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

nus

ead	Cap
	4.10
	3.40

0-75: 5.50+
76-79: 4.13+
see notes

nus

ead	Cap
	2.25
	4.25

0-75: 5.50+
76-79: 4.13+
see notes

nus

ead	Cap
	3.55
	2.05

Commissions
Age: Rate

0-75: 5.50+

North American Company
Freedom Choice 10
High-Band

Annuitant: 79	Monthly: 250,000	No- Extended Care Waiver Yes-Nursing Home	Yes-Terminal Illness No- Annualization	MN MT NV NY OR PA PR TX UT VA VI VT WA
	Withdrawal Notes:			No Prem

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	2	1
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	Part	Spr
1-Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
1-Year Fixed	1-Year Fixed Rate (no bonus)					2.4

North American Company
North American Paramount Choice Ten

Non-Qualified Owner: 79 Annuitant: Qualified Owner: 79 Annuitant:	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 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 Available in: AK AL CT DE MN NV NY OR PR TX UT WA
	Withdrawal Notes:			Premium

For states AR, AZ, 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, OK, PA, PR, RI, SC, SD, TN, VA, VI, VT, WI, WV, WY (10 years):	9	9	8	7	6	5	4	3	2	1
For states CA (10 years):	9	9	8	7	6	5	4	3	2	2
For states IN (10 years):	8	8	8	7	6	5	4	3	2	1

Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 $1,182)

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
1-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Dow Jones Industrial Annual Point-to-Point	DJIA	Point to Point	Annual	None		
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		
1-Year S&P 500 Monthly Averaging	S&P 500	Point to Point	Annual	Monthly		
1-Year S&P 400 Monthly Averaging	S&P 400	Point to Point	Annual	Monthly		
1-Year DJ EuroSTOXX 50 Annual Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year Fixed	1-Year Fixed Rate (no bonus)					1.
1-Year Nasdaq100 Monthly Point-to-Point	Nasdaq 100	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 Nasdaq 100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None		
1-Year Dow Jones Industrial Monthly Averaging	DJIA	Point to Point	Annual	Monthly		
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		
1-Year Russell 2000 Monthly Averaging	Russell 2000	Point to Point	Annual	Monthly		

Non-Qualified Owner: 79 Annuitant: 79 Qualified Owner: 79	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000	No- Disability No- Hospitalization No- Extended Care Waiver	No- Unemployment No- Long Term Care No- Terminal Illness	Not Available in: AK AL CT DE MN NV

76-79: 4.13+
see notes

ium Bonus

ead	Cap
	4.45

0%

0-75: 6.50+
76-79: 4.88+
see notes

Bonus: 7.00

read	Cap
	1.20
	2.00
	2.00
	2.15
	2.00
	2.10

10%

	1.10
	2.00
	2.00
	2.05
	2.00
	2.00

0-75: 7.50+
76-79: 5.63+

North American Company
North American Prizm Plus 10

Annuitant: 79	Monthly: 2,000	No- Extended Care Waiver Yes-Nursing Home	No- Terminal Illness No- Annualization	MN NV NY OR PR TX UT VI WA
Withdrawal Notes:				Premium
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	Part	Sp
1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None	25	
1-Year S&P 400 Point-to-Point	S&P 400	Point to Point	Annual	None	10	
1-Year Dow Jones Point-to-Point	DJIA	Point to Point	Annual	None	15	
1-Year Nasdaq 100 Point-to-Point	Nasdaq 100	Point to Point	Annual	None	15	
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Russell 2000 Monthly Averaging	Russell 2000	Point to Point	Annual	Monthly	20	
1-Year Fixed	1-Year Fixed Rate (no bonus)					1.
1-Year S&P 400 Monthly Average	S&P 400	Point to Point	Annual	Monthly	20	
1-Year NASDAQ-100 Monthly Point-to-Point	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Monthly Average	S&P 500	Point to Point	Annual	Monthly	25	
1-Year DJ EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None	15	
1-Year Dow Jones Monthly Average	DJIA	Point to Point	Annual	Monthly	30	
1-Year Russell 2000 Point-to-Point	Russell 2000	Point to Point	Annual	None	10	

North American Company
North American Ten

Non-Qualified Owner: 79 Annuitant: 79 Qualified Owner: 79 Annuitant: 79	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 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 Available in: AK AL CT DE MN NV NY OR PR TX UT VI WA
Withdrawal Notes:				Premium
For states AR, AZ, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, OK, PA, PR, RI, SC, SD, TN, VA, VI, VT, WI, WV, WY (10 years):	18 | 16 | 14 | 12 | 11 | 10 | 8 | 6 | 4 | 2			
For states CA (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	Part	Sp
1-Year Nasdaq 100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None		
1-Year Dow Jones Monthly Average	DJIA	Point to Point	Annual	Monthly		
1-Year Russell 2000 Monthly Average	Russell 2000	Point to Point	Annual	Monthly		
1-Year Nasdaq 100 Monthly Point-to-Point	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		
1-Year S&P 500 Monthly Average	S&P 500	Point to Point	Annual	Monthly		

see notes

Bonus: 5.00

read	Cap
	1.40
30%	
	1.30

0-75: 6.50+
76-79: 4.88+
see notes

Bonus: 7.00

read	Cap
	2.00
	2.15
	2.00
	1.15
	2.00
	2.00
	2.20

1-Year Hindsight Index Strategy	Blended Indicies	Point to Point	Annual	None		
1-Year S&P 400 Monthly Average	S&P 400	Point to Point	Annual	Monthly		
1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None		
1-Year Dow Jones EuroStoxx 50 Annual Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Fixed Account	1-Year Fixed Rate (no bonus)					1.
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		

North American Company

Pillar

Non-Qualified		Non-Qualified				Only Available in:
Owner:	79	Single:	10,000	No- Disability	No- Unemployment	FL TX WA
Annuitant:		Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	79	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	2,000			

Withdrawal Notes:											Premium
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	Sp
NASDAQ-100 Point-to-Point w/ Cap	Nasdaq 100	Point to Point	Annual	None		
S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
Russell 2000 Daily Average w/ Participation	Russell 2000	Point to Point	Annual	Daily	15	
Hindsight Index Strategy	Blended Indicies	Point to Point	Annual	None		
S&P 400 Daily Average w/ Participation	S&P 400	Point to Point	Annual	Daily	15	
NASDAQ-100 Monthly Point-to-Point	Nasdaq 100	Point to Point	Annual	Monthly Sum		
DJIA Daily Average w/ Participation	DJIA	Point to Point	Annual	Monthly	20	
1-Year Fixed	1-Year Fixed Rate (no bonus)					1.
Russell 2000 Point-to-Point w/ Cap	Russell 2000	Point to Point	Annual	None		
S&P 400 Point-to-Point w/ Cap	S&P 400	Point to Point	Annual	None		
S&P 500 Annual Point-to-Point with Cap	S&P 500	Point to Point	Annual	None		
S&P 500 Daily Averaging w/ Participation	S&P 500	Point to Point	Annual	Daily	20	
DJ Eurostoxx Point-to-Point w/ Cap	DJ EuroStoxx 50	Point to Point	Annual	None		
DJIA Point-to-Point w/ Cap	DJIA	Point to Point	Annual	None		

Non-Qualified		Non-Qualified				Not Available in:
Owner:	79	Single:	10,000	No- Disability	Yes-Unemployment	AK AL CT DE MN NY OR PR TX UT VI WA
Annuitant:	79	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	79	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:	79	Monthly:	2,000			

Withdrawal Notes:											Premium
For states AR, AZ, CO, 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, SD, TN, VA, VT, WI, WV, WY (10 years):	15	14	13	12	11	10	8	6	4	2	
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	

	2.00
	2.00
	2.05
	2.20
	1.25
15%	
	2.00

0-75: 6.50+
76-80: 4.87+
see notes

Bonus: 5.00

read	Cap
	2.00
	1.00
	2.00
	1.00
00%	
	2.00
	2.00
	2.00
	2.00
	2.00

0-75: 7.50+
76-79: 5.63+
see notes

Bonus: 5.00

North American Company
Precision 10

Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $1,015)

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
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 Average	Russell 2000	Point to Point	Annual	Daily	20	
1-Year NASDAQ Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None	25	
1-Year Nasdaq-100 Annual Point-to-Point	S&P 500	Point to Point	Annual	None	20	
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None	30	
1-Year Hindsight Index Strategy	Blended Indicies	Point to Point	Annual	None	20	
1-Year S&P 400 Annual Point-to-Point	S&P 500	Point to Point	Annual	None	20	
1-Year Fixed	1-Year Fixed Rate (no bonus)					1.
1-Year S&P 500 Annual Daily Average	S&P 500	Point to Point	Annual	Daily	30	
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None	20	
1-Year Dow Jones Annual Daily Average	DJIA	Point to Point	Annual	Daily	25	
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None	55	
1-Year S&P 400 Annual Daily Average	S&P 500	Point to Point	Annual	Daily	20	

North American Company
Precision 10 (TX)

Non-Qualified		Non-Qualified				Only Available in:
Owner:	55	Single:	10,000	No- Disability	Yes-Unemployment	TX
Annuitant:		Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	55	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	2,000			

Withdrawal Notes:		No Prem
Withdrawal Charges 10 years:		
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $967)	

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
1-Year S&P 400 Annual Point-to-Point	S&P 500	Point to Point	Annual	None	20	
1-Year Fixed	1-Year Fixed Rate (no bonus)					2.
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None	30	
1-Year Nasdaq-100 Annual Point-to-Point	S&P 500	Point to Point	Annual	None	20	
1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None	25	
1-Year Russell 2000 Annual Daily Average	Russell 2000	Point to Point	Annual	Daily	20	
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year NASDAQ Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year S&P 400 Annual Daily Average	S&P 500	Point to Point	Annual	Daily	20	
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None	55	
1-Year Dow Jones Annual Daily Average	DJIA	Point to Point	Annual	Daily	30	
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None	20	
1-Year Hindsight Index Strategy	Blended Indicies	Point to Point	Annual	None	20	
1-Year S&P 500 Annual Daily Average	S&P 500	Point to Point	Annual	Daily	30	

read	Cap
	1.40
	1.30
	3.00
	2.75
	2.75
	2.75
	2.75
30%	
	2.75
	2.75

see notes

ium Bonus

read	Cap
	4.00
00%	
	4.00
	4.00
	4.00
	1.40
	1.30
	4.00
	4.00
	3.00

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

Phoenix Life Insurance Company

Personal Income Annuity (Low Surrender - Alternate)

High-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	50,000	No- Disability	No- Unemployment	AK MN MO NC NJ VA WA
Annuitant:		Monthly:	50,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	50,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	50,000			

Withdrawal Notes: No Prem

Withdrawal Charges 10 years: 10 | 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	Sp
1-Year Eurostoxx 50	DJ EuroStoxx 50	Point to Point	Annual	None		
5-Year S&P 500 Soft Landing	S&P 500	Other	5-Year	None	35	
Monthly S&P 500	S&P 500	Point to Point	Annual	Monthly Sum		

Phoenix Life Insurance Company

Personal Income Annuity (Low Surrender - Alternate)

Low-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	15,000	No- Disability	No- Unemployment	AK MN MO NC NJ VA WA
Annuitant:		Monthly:	15,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	15,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	15,000			

Withdrawal Notes: No Prem

Withdrawal Charges 10 years: 10 | 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	Sp
1-Year Balanced Allocation	Blended Indicies	Point to Point	Annual	None		
1-Year DJIA	DJIA	Point to Point	Annual	None		
Fixed	1-Year Fixed Rate (no bonus)					1.(

Phoenix Life Insurance Company

Personal Income Annuity (Low Surrender - Alternate)

High-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	50,000	No- Disability	No- Unemployment	AK MN MO NC NJ VA WA
Annuitant:		Monthly:	50,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	50,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	50,000			

Withdrawal Notes: No Prem

Withdrawal Charges 10 years: 10 | 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 DJIA	DJIA	Point to Point	Annual	None		

Phoenix Life Insurance Company

Personal Income Annuity (Low Surrender - Alternate)

Low-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	15,000	No- Disability	No- Unemployment	AK MN MO NC NJ VA WA
Annuitant:		Monthly:	15,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	15,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	15,000			

Withdrawal Notes: No Prem

Withdrawal Charges 10 years: 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $967)

0-75: 7.50
76-85: 5.00

ium Bonus

read	Cap
	1.00
	1.00

0-75: 7.50
76-85: 5.00

ium Bonus

read	Cap
	1.25
	1.00

00%

0-75: 7.50
76-85: 5.00

ium Bonus

ead	Cap
	1.00

0-75: 7.50
76-85: 5.00

ium Bonus

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
1-Year S&P 500	S&P 500	Point to Point	Annual	None		
1-Year Eurostoxx 50	DJ EuroStoxx 50	Point to Point	Annual	None		

Phoenix Life Insurance Company

Personal Income Annuity (Low Surrender - Alternate)

High-Band

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: AK MN MO NC NJ VA WA
		Withdrawal Notes:		No Prem
		Withdrawal Charges 10 years:	10 | 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	Sp
1-Year Balanced Allocation	Blended Indicies	Point to Point	Annual	None		
Fixed	1-Year Fixed Rate (no bonus)					1.(

Phoenix Life Insurance Company

Personal Income Annuity (Low Surrender - Alternate)

Low-Band

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: AK MN MO NC NJ VA WA
		Withdrawal Notes:		No Prem
		Withdrawal Charges 10 years:	10 | 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
5-Year S&P 500 Soft Landing	S&P 500	Other	5-Year	None	30	
Monthly S&P 500	S&P 500	Point to Point	Annual	Monthly Sum		

Phoenix Life Insurance Company

Personal Income Annuity (Low Surrender - Alternate)

High-Band

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: AK MN MO NC NJ VA WA
		Withdrawal Notes:		No Prem
		Withdrawal Charges 10 years:	10 | 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 S&P 500	S&P 500	Point to Point	Annual	None		

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: CT FL IA IN KY MD MS NH NV OH OK PA TX UT
		Withdrawal Notes:		No Prem

read	Cap
	1.25
	1.00

0-75: 7.50
76-85: 5.00

ium Bonus

read	Cap
	1.00

00%

0-75: 7.50
76-85: 5.00

ium Bonus

ead	Cap
	1.00

0-75: 7.50
76-85: 5.00

ium Bonus

ead	Cap
	1.25

0-75: 7.50
76-80: 5.00
81-85: 3.00

ium Bonus

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

Phoenix Life Insurance Company
Personal Income Annuity (Low Surrender)

For states FL, IA, IN, MD, MS, NH, NV, OK, PA, UT (10 years):	10	9	8	7	6	5	4	3	2	1
For states KY, OH, TX (10 years):	9.1	8.2	7.3	6.4	5.5	4.6	3.7	2.8	1.8	0.9

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $967)

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
1-Year Eurostoxx 50	DJ EuroStoxx 50	Point to Point	Annual	None		
2-Year S&P 500	S&P 500	Point to Point	Biennial	None		
1-Year Balanced Allocation	Blended Indicies	Point to Point	Annual	None		
Monthly S&P 500	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year DJIA	DJIA	Point to Point	Annual	None		
1-Year S&P 500	S&P 500	Point to Point	Annual	None		
Fixed	1-Year Fixed Rate (no bonus)					0.

Phoenix Life Insurance Company
Phoenix Index Select Gold Bonus

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	15,000	No- Disability	No- Unemployment	AL AR AZ CA CO DC GA HI ID IL KS LA MI MT ND NE NM RI SC SD TN VT WI WV WY
Annuitant:		Monthly:	15,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	15,000	No- Nursing Home	No- Annualization	
Annuitant:		Monthly:	15,000			

Withdrawal Notes: Premium

Withdrawal Charges 10 years:	12	12	12	11	10	9	8	7	6	4	0

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $1,034)

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
Point-to-Point Indexed Account - 2 year S&P 500®	S&P 500	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 (no bonus)					0.
Point-to-Point Indexed Account - 1 year DJ EURO STOXX 50®	DJ EuroStoxx 50	Point to Point	Annual	None		
Monthly Point-to-Point Indexed Account - 1 Year S&P 500®	S&P 500	Point to Point	Annual	Monthly Sum		
Point-to-Point Indexed Account - 1 year DJIA®	DJIA	Point to Point	Annual	None		
Point-to-Point Indexed Account - 1 Year Balanced Allocation	Blended Indicies	Point to Point	Annual	None		

Phoenix Life Insurance Company
Phoenix Index Select Gold Bonus
AK,MN,MO,NC,NJ,VA,WA
High-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	50,000	No- Disability	No- Unemployment	AK MN MO NC NJ VA WA
Annuitant:		Monthly:	50,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	50,000	No- Nursing Home	No- Annualization	
Annuitant:		Monthly:	50,000			

Withdrawal Notes: Premium

Withdrawal Charges 10 years:	10	9	8	7	6	5	4	3	2	1

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $1,015)

read	Cap
	1.00
	3.50
	1.00
	1.00
	1.00
	1.25
75%	

0-75: 7.50+
76-80: 5.00+
81-86: 3.00+
see notes

Bonus: 7.00

read	Cap
	4.50
	1.75
85%	
	1.25
	1.00
	1.25
	1.25

0-75: 7.50
76-80: 5.00
81-86: 3.00
see notes

Bonus: 5.00

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
Point-to-Point Indexed Account - 1 Year Balanced Allocation	Blended Indicies	Point to Point	Annual	None		

Phoenix Life Insurance Company
Phoenix Index Select Gold Bonus
AK,MN,MO,NC,NJ,VA,WA
Low-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	15,000	No- Disability	No- Unemployment	AK MN MO NC NJ VA WA
Annuitant:		Monthly:	15,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	15,000	No- Nursing Home	No- Annualization	
Annuitant:		Monthly:	15,000			

Withdrawal Notes: Premium

Withdrawal Charges 10 years: 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $1,015)

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
Point-to-Point Indexed Account - 1 year DJ EURO STOXX 50®	DJ EuroStoxx 50	Point to Point	Annual	None		

Phoenix Life Insurance Company
Phoenix Index Select Gold Bonus
AK,MN,MO,NC,NJ,VA,WA
High-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	50,000	No- Disability	No- Unemployment	AK MN MO NC NJ VA WA
Annuitant:		Monthly:	50,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	50,000	No- Nursing Home	No- Annualization	
Annuitant:		Monthly:	50,000			

Withdrawal Notes: Premium

Withdrawal Charges 10 years: 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $1,015)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Account	1-Year Fixed Rate (no bonus)					2.5
Point-to-Point Indexed Account - 1 year DJIA®	DJIA	Point to Point	Annual	None		

Phoenix Life Insurance Company
Phoenix Index Select Gold Bonus
AK,MN,MO,NC,NJ,VA,WA
Low-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	15,000	No- Disability	No- Unemployment	AK MN MO NC NJ VA WA
Annuitant:		Monthly:	15,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	15,000	No- Nursing Home	No- Annualization	
Annuitant:		Monthly:	15,000			

Withdrawal Notes: Premium

Withdrawal Charges 10 years: 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $1,015)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
5 Year Soft Landing S&P 500	S&P 500	Point to Point	5-Year	Monthly	20	
Point-to-Point Indexed Account - 1 year S&P 500®	S&P 500	Point to Point	Annual	None		

Phoenix Life Insurance Company
Phoenix Index Select Gold Bonus

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	50,000	No- Disability	No- Unemployment	AK MN MO NC NJ VA WA
Annuitant:		Monthly:	50,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	50,000	No- Nursing Home	No- Annualization	
Annuitant:		Monthly:	50,000			

Withdrawal Notes: Premium

read	Cap
	1.25

0-75: 7.50
76-80: 5.00
81-86: 3.00
see notes

n Bonus: 5.00

read	Cap
	1.25

0-75: 7.50
76-80: 5.00
81-86: 3.00
see notes

n Bonus: 5.00

ead	Cap
0%	
	1.25

0-75: 7.50
76-80: 5.00
81-86: 3.00
see notes

n Bonus: 5.00

ead	Cap
	1.50

0-75: 7.50
76-80: 5.00
81-86: 3.00
see notes

n Bonus: 5.00

Phoenix Index Select Gold Bonus
AK,MN,MO,NC,NJ,VA,WA
High-Band

Withdrawal Charges 10 years:	10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $1,015)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Monthly Point-to-Point Indexed Account - 1 Year S&P 500®	S&P 500	Point to Point	Annual	Monthly Sum		

Phoenix Life Insurance Company
Phoenix Index Select Gold Bonus
AK,MN,MO,NC,NJ,VA,WA
Low-Band

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: AK MN MO NC NJ VA WA
Withdrawal Notes:				Premium
Withdrawal Charges 10 years:	10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1			
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $1,015)			

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
Point-to-Point Indexed Account - 1 year DJIA®	DJIA	Point to Point	Annual	None		
Point-to-Point Indexed Account - 1 Year Balanced Allocation	Blended Indicies	Point to Point	Annual	None		
Fixed Account	1-Year Fixed Rate (no bonus)					2.!

Phoenix Life Insurance Company
Phoenix Index Select Gold Bonus
AK,MN,MO,NC,NJ,VA,WA
High-Band

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: AK MN MO NC NJ VA WA
Withdrawal Notes:				Premium
Withdrawal Charges 10 years:	10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1			
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $1,015)			

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
Point-to-Point Indexed Account - 1 year DJ EURO STOXX 50®	DJ EuroStoxx 50	Point to Point	Annual	None		
Point-to-Point Indexed Account - 1 year S&P 500®	S&P 500	Point to Point	Annual	None		

Phoenix Life Insurance Company
Phoenix Index Select Gold Bonus
AK,MN,MO,NC,NJ,VA,WA
Low-Band

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: AK MN MO NC NJ VA WA
Withdrawal Notes:				Premium
Withdrawal Charges 10 years:	10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1			
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $1,015)			

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Monthly Point-to-Point Indexed Account - 1 Year S&P 500®	S&P 500	Point to Point	Annual	Monthly Sum		

Non-Qualified	Non-Qualified	No- Disability	No- Unemployment

ead	Cap
	1.00

0-75: 7.50
76-80: 5.00
81-86: 3.00
see notes

n Bonus: 5.00

read	Cap
	1.25
	1.25

50%

0-75: 7.50
76-80: 5.00
81-86: 3.00
see notes

n Bonus: 5.00

read	Cap
	1.25
	1.50

0-75: 7.50
76-80: 5.00
81-86: 3.00
see notes

n Bonus: 5.00

ead	Cap
	1.00

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

Phoenix Life Insurance Company
Phoenix Index Select Gold Bonus
AK,MN,MO,NC,NJ,VA,WA
High-Band

Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	in: AK MN MO NC NJ VA WA
Withdrawal Notes:				Premium
Withdrawal Charges 10 years:		10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1		
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 $1,015)		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
5 Year Soft Landing S&P 500	S&P 500	Point to Point	5-Year	Monthly	25	

Phoenix Life Insurance Company
Phoenix Index Select Gold Bonus
FL,IA,IN,KY,MD,MS,NV,NH,OH,OK,PA,TX,UT

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability Yes-Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: FL IA IN KY MD MS NH NV OK PA TX UT
Withdrawal Notes:				Premium

For states FL, IA, IN, MD, MS, NH, NV, OK, PA, UT (10 years):	10	9	8	7	6	5	4	3	2	1
For states KY, TX (10 years):	8.3	7.2	6.1	5.4	4.7	4	3.3	2.5	1.7	0.8

Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $1,015)

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
Point-to-Point Indexed Account - 1 Year Balanced Allocation	Blended Indicies	Point to Point	Annual	None		
Point-to-Point Indexed Account - 2 year S&P 500®	S&P 500	Point to Point	Annual	None		
Point-to-Point Indexed Account - 1 year DJ EURO STOXX 50®	DJ EuroStoxx 50	Point to Point	Annual	None		
Point-to-Point Indexed Account - 1 year S&P 500®	S&P 500	Point to Point	Annual	None		
Monthly Point-to-Point Indexed Account - 1 Year S&P 500®	S&P 500	Point to Point	Annual	Monthly Sum		
Point-to-Point Indexed Account - 1 year DJIA®	DJIA	Point to Point	Annual	None		
Fixed Account	1-Year Fixed Rate (no bonus)					0.

Phoenix Life Insurance Company
Phoenix Personal Income Annuity

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- 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
Withdrawal Notes:				No Prem
Withdrawal Charges 10 years:		12 | 12 | 12 | 11 | 10 | 9 | 8 | 7 | 6 | 4		
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 $967)		

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
1-Year Euro Stoxx 50	DJ EuroStoxx 50	Point to Point	Annual	None		

0-75: 7.50
76-80: 5.00
81-86: 3.00
see notes

n Bonus: 5.00

ead	Cap

0-75: 7.50
76-80: 5.00
81-86: 3.00
see notes

n Bonus: 5.00

read	Cap
	1.25
	3.50
	1.25
	1.50
	1.00
	1.25

85%

0-75: 7.50
76-80: 5.00
81-85: 3.00
see notes

ium Bonus

read	Cap
	1.00

2-Year S&P500	S&P 500	Point to Point	Biennial	None	
1-Year Balanced Allocation	Blended Indicies	Point to Point	Annual	None	
Monthly S&P 500	S&P 500	Point to Point	Annual	Monthly Sum	
1-Year DJIA	DJIA	Point to Point	Annual	None	
1-Year S&P 500	S&P 500	Point to Point	Annual	None	
Fixed Account	1-Year Fixed Rate (no bonus)				0.

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Phoenix Life Insurance Company Phoenix Reflections Gold *Low-Band*	Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: AK MN MO NC NJ VA WA
		Withdrawal Notes:			No Premiur
		Withdrawal Charges 10 years:	10 | 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
Fixed Account	1-Year Fixed Rate (no bonus)					1.0

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Phoenix Life Insurance Company Phoenix Reflections Gold *High-Band*	Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: AK MN MO NC NJ VA WA
		Withdrawal Notes:			No Premiur
		Withdrawal Charges 10 years:	10 | 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 S&P 500® Point-to-Point Indexed Account	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	Annual	None	100	

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Phoenix Life Insurance Company Phoenix Reflections Gold *Low-Band*	Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: AK MN MO NC NJ VA WA
		Withdrawal Notes:			No Premiur
		Withdrawal Charges 10 years:	10 | 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 S&P 500 Performance Trigger	S&P 500	Perf Trig	Annual	None		
1 Year Global Look Back	Blended Indicies	Point to Point	Annual	None	10	

	Non-Qualified	Non-Qualified	No- Disability	No- Unemployment	Only Available in:

	4.50
	1.00
	1.00
	1.00
	1.50

85%

Commissions
Age: Rate

0-75: 7.50+
76-80: 5.00+
81-85: 3.00+
see notes

n Bonus

ead	Cap

0%

0-75: 7.50+
76-80: 5.00+
81-85: 3.00+
see notes

n Bonus

ead	Cap
	2.00
	1.10
	1.00

0-75: 7.50+
76-80: 5.00+
81-85: 3.00+
see notes

n Bonus

ead	Cap

0-75: 7.50+

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

Phoenix Life Insurance Company
Phoenix Reflections Gold
High-Band

Annuitant: 80	Monthly: 50,000	No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Long Term Care No- Terminal Illness No- Annualization	AK MN MO NC NJ VA WA
Qualified Owner: 80 Annuitant: 80	Qualified Single: 50,000 Monthly: 50,000			
Withdrawal Notes:				No Premiur
Withdrawal Charges 10 years:	10 | 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
Fixed Account	1-Year Fixed Rate (no bonus)					1.0
1 Year S&P 500 Performance Trigger	S&P 500	Perf Trig	Annual	None		
1 Year Global Look Back	Blended Indicies	Point to Point	Annual	None	10	

Phoenix Life Insurance Company
Phoenix Reflections Gold
Low-Band

Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: AK MN MO NC NJ VA WA
Qualified Owner: 80 Annuitant: 80	Qualified Single: 15,000 Monthly: 15,000			
Withdrawal Notes:				No Premiur
Withdrawal Charges 10 years:	10 | 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
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		
1 Year Domestic Look Back	Blended Indicies	Point to Point	Annual	None	100	

Phoenix Life Insurance Company
Phoenix Reflections Gold
(AK, MN, MO, NC, NJ, VA, WA)

Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: AK MO NC NJ VA WA
Qualified Owner: 80 Annuitant: 80	Qualified Single: 15,000 Monthly: 15,000			
Withdrawal Notes:				No Premiur
Withdrawal Charges 10 years:				
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $967)			

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 Year S&P 500 Performance Trigger	S&P 500	Perf Trig	Annual	None		
Fixed Account	1-Year Fixed Rate (no bonus)					0.0
1 Year Domestic Look Back	Blended Indicies	Point to Point	Annual	None		
1 Year S&P 500® Point-to-Point Indexed Account	S&P 500	Point to Point	Annual	None		
Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
1 Year Global Look Back	Blended Indicies	Point to Point	Annual	None		

Phoenix Life Insurance Company
Phoenix Reflections Gold
(State Specific)

Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: CT FL IA IN KY MD MS NH NV OH OK PA TX UT
Qualified Owner: 80 Annuitant: 80	Qualified Single: 15,000 Monthly: 15,000			
Withdrawal Notes:				No Premiur

For states CT, FL, IA, IN, MD, MS, NH, NV, OK, PA, UT (10 years):	10	9	8	7	6	5	4	3	2	1
For states KY, OH, TX (10 years):	9.1	8.2	7.3	6.4	5.5	4.6	3.7	2.8	1.8	0.9

Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $967)

76-80: 5.00+
81-85: 3.00+
see notes

n Bonus

ead	Cap
0%	

0-75: 7.50+
76-80: 5.00+
81-85: 3.00+
see notes

n Bonus

ead	Cap
	1.10
	2.00
	1.00

0-75: 7.50
76-80: 5.00
81-85: 3.00
see notes

n Bonus

ead	Cap
0%	

0-75: 7.50
76-80: 5.00
81-85: 3.00
see notes

n Bonus

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 Year S&P 500® Point-to-Point Indexed Account	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	Annual	None		
Fixed Account	1-Year Fixed Rate (no bonus)					1.0
1 Year S&P 500 Performance Trigger	S&P 500	Perf Trig	Annual	None		
1 Year Global Look Back	Blended Indicies	Point to Point	Annual	None	10	

Phoenix Life Insurance Company (AltiSure Group)

Premier LifeStyle Annuity (High Surrender)

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home No- Unemployment No- Long Term Care No- Terminal Illness No- 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
	Withdrawal Notes:		No Premiur

Withdrawal Charges 10 years:	12	12	11	10	9	8	7	6	4	2

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $967)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Account	1-Year Fixed Rate (no bonus)					0.8
One-Year Safety Growth Strategy	S&P 500	Point to Point	Annual	None	15	
Annual Point-to-Point	S&P 500	Point to Point	Annual	None		
Monthly Cap Strategy	S&P 500	Point to Point	Annual	Monthly Sum		
Two-Year Safety Growth Strategy	S&P 500	Point to Point	Biennial	None	20	

Phoenix Life Insurance Company (AltiSure Group)

Premier LifeStyle Annuity (Low Surrender)

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: CT FL IA IN KY MD MS NH NV OH OK PA TX UT
	Withdrawal Notes:		No Premiur

For states CT, FL, IA, IN, MD, MS, NH, NV, OK, PA, UT (10 years):	10	9	8	7	6	5	4	3	2	1
For states KY, OH, TX (10 years):	9.1	8.2	7.3	6.4	5.5	4.6	3.7	2.8	1.8	0.9

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $967)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Account	1-Year Fixed Rate (no bonus)					0.8
Annual Point-to-Point	S&P 500	Point to Point	Annual	None		
One-Year Safety Growth Strategy:	S&P 500	Point to Point	Annual	None	15	
Monthly Cap Strategy	S&P 500	Point to Point	Annual	Monthly Sum		
Two-Year Safety Growth Strategy	S&P 500	Point to Point	Biennial	None	20	

Phoenix Life Insurance Company (AltiSure Group)

Secure LifeStyle Bonus

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	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
	Withdrawal Notes:		Premium B

Withdrawal Charges 10 years:	12	12	11	10	9	8	7	6	4	2

ead	Cap
	2.00
	1.10
	1.00
0%	

0-70: 7.50
71-80: 5.50
81-86: 3.50

n Bonus

ead	Cap
5%	
5.00	
	1.50
	1.00
5.00	

0-70: 7.50
71-80: 5.50
81-86: 3.50

n Bonus

ead	Cap
5%	
	1.50
5.00	
	1.00
5.00	

0-70: 6.50
71-80: 5.00
81-86: 3.00

onus: 8.00

Annuity (High Surrender)

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $1,044)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
One-Year Safety Growth Strategy	S&P 500	Point to Point	Annual	None	15	
Two-Year Safety Growth Strategy	S&P 500	Point to Point	Biennial	None	20	
Monthly Cap Strategy	S&P 500	Point to Point	Annual	Monthly Sum		
Annual Point-to-Point	S&P 500	Point to Point	Annual	None		
Fixed Account		1-Year Fixed Rate (no bonus)				0.7

Phoenix Life Insurance Company (AltiSure Group)

Secure LifeStyle Bonus Annuity (Low Surrender)

Non-Qualified		Non-Qualified			
Owner:	85	Single:	15,000	No- Disability	No- Unemployment
Annuitant:		Monthly:	15,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness
Owner:	85	Single:	15,000	No- Nursing Home	No- Annualization
Annuitant:		Monthly:	15,000		

Only Available in: FL IA IN KY MD MS NH NV OH OK PA TX UT

Withdrawal Notes: Premium B

For states FL, IA, IN, MD, MS, NH, NV, OK, PA, UT (10 years):	10	9	8	7	6	5	4	3	2	1
For states KY, OH, TX (10 years):	8.3	7.2	6.1	5.4	4.7	4	3.3	2.5	1.7	0.8

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $1,025)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Account		1-Year Fixed Rate (no bonus)				0.7
Two-Year Safety Growth Strategy	S&P 500	Point to Point	Biennial	None	25	
Monthly Cap Strategy	S&P 500	Point to Point	Annual	Monthly Sum		
One-Year Safety Growth Strategy	S&P 500	Point to Point	Annual	None	15	

Reliance Standard Life

Keystone 10 Index Annuity

Non-Qualified		Non-Qualified			
Owner:	85	Single:	10,000	No- Disability	No- Unemployment
Annuitant:	85	Monthly:	10,000	Yes-Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	85	Single:	10,000	Yes-Nursing Home	No- Annualization
Annuitant:	85	Monthly:	10,000		

Not Available in: AL MN MT NY OR PR VI

Withdrawal Notes: No Premiur

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 $1,105)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Point-to-Point - Participation Rate	S&P 500	Point to Point	Annual	None	20	
Fixed Interest Strategy		1-Year Fixed Rate (no bonus)				1.9
1-Year Point-to-Point - Capped	S&P 500	Point to Point	Annual	None		
1-Year Monthly Average - Capped	S&P 500	Point to Point	Annual	Monthly		
1-Year Monthly Average - Participation Rate	S&P 500	Point to Point	Annual	Monthly	25	

The Hartford

Hartford Saver Solution Choice sm 10

Low-Band

Non-Qualified		Non-Qualified			
Owner:	80	Single:	10,000	No- Disability	No- Unemployment
Annuitant:		Monthly:	10,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		Yes-Extended Care Waiver	Yes-Terminal Illness
Owner:	80	Single:	10,000	No- Nursing Home	No- Annualization
Annuitant:		Monthly:	10,000		

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: Premium B

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)

ead	Cap
5.00	
5.00	
	1.00
	1.25
5%	

0-70: 6.50
71-80: 5.00
81-86: 3.00

onus: 6.00

ead	Cap
5%	
5.00	
	1.00
5.00	

0-80: 7.00
81-85: 4.20

n Bonus

ead	Cap
0%	
	4.25
	4.75

onus: 5.00

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Annual Global Equity Index Performance Trigger	Blended Indicies	Perf Trig	Annual	None		

The Hartford

Hartford Saver Solution Choice sm 10

High-Band

Non-Qualified Owner: 80 Annuitant: Qualified Owner: 80 Annuitant:	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness 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:			Premium B
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	Part	Spr
Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.5
Annual S&P 500 Performance Trigger	S&P 500	Perf Trig	Annual	None		

The Hartford

Hartford Saver Solution Choice sm 10

Low-Band

Non-Qualified Owner: 80 Annuitant: Qualified Owner: 80 Annuitant:	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness 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:			Premium B
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	Part	Spr
Annual Global Equity Index Point-to-Point Cap	Blended Indicies	Point to Point	Annual	None		

The Hartford

Hartford Saver Solution Choice sm 10

High-Band

Non-Qualified Owner: 80 Annuitant: Qualified Owner: 80 Annuitant:	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness 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:			Premium B
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	Part	Spr
Annual Global Equity Index Performance Trigger	Blended Indicies	Perf Trig	Annual	None		

Non-Qualified	Non-Qualified		Only Available in:

ead	Cap

onus: 5.00

ead	Cap
0%	

onus: 5.00

ead	Cap
	2.00

onus: 5.00

ead	Cap

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

The Hartford
Hartford Saver Solution Choice sm 10
Low-Band

Owner: 80	Single: 10,000
Annuitant:	Monthly: 10,000
Qualified	Qualified
Owner: 80	Single: 10,000
Annuitant:	Monthly: 10,000

No- Disability
No- Hospitalization
Yes-Extended Care Waiver
No- Nursing Home

No- Unemployment
No- Long Term Care
Yes-Terminal Illness
No- Annualization

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: Premium B

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	Part	Spr
Annual S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

The Hartford
Hartford Saver Solution Choice sm 10
High-Band

Non-Qualified	Non-Qualified
Owner: 80	Single: 100,000
Annuitant:	Monthly: 100,000
Qualified	Qualified
Owner: 80	Single: 100,000
Annuitant:	Monthly: 100,000

No- Disability
No- Hospitalization
Yes-Extended Care Waiver
No- Nursing Home

No- Unemployment
No- Long Term Care
Yes-Terminal Illness
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: Premium B

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	Part	Spr
Annual Global Equity Index Point-to-Point Cap	Blended Indicies	Point to Point	Annual	None		
Annual S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

The Hartford
Hartford Saver Solution Choice sm 10
Low-Band

Non-Qualified	Non-Qualified
Owner: 80	Single: 10,000
Annuitant:	Monthly: 10,000
Qualified	Qualified
Owner: 80	Single: 10,000
Annuitant:	Monthly: 10,000

No- Disability
No- Hospitalization
Yes-Extended Care Waiver
No- Nursing Home

No- Unemployment
No- Long Term Care
Yes-Terminal Illness
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: Premium B

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	Part	Spr
Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.5
Annual S&P 500 Performance Trigger	S&P 500	Perf Trig	Annual	None		

Surrender Charges Last 9 Years

Non-Qualified	Non-Qualified
Owner: 85	Single: 5,000
Annuitant: 85	Monthly: 5,000
Qualified	Qualified
Owner: 85	Single: 5,000
Annuitant: 85	Monthly: 5,000

No- Disability
No- Hospitalization
Yes-Extended Care Waiver
No- Nursing Home

No- Unemployment
No- Long Term Care
No- Terminal Illness
No- Annualization

Not Available in: AK CA MN NJ NY OR PR VI VT

onus: 5.00

ead	Cap
	2.10

onus: 5.00

ead	Cap
	2.50
	2.70

onus: 5.00

ead	Cap
0%	

0-75: 6.00+
76-80: 3.50+
81-85: 2.00+
see notes

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

American General Life Insurance Company

AG HorizonIndex Annuity 9

Withdrawal Notes: | Prem Bonu

For states AL, 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, NM, OK, PA, RI, SC, SD, TN, TX, UT, VA, WA, WI, WV, WY (9 years):	10	10	9	8	7	6	5	4	2
For states DE, NV, OH (9 years):	8	8	7	6	5	4	3	2	1

Guaranteed Minimum Value: 90% of Premium at 1.50% (GMR/1000 $1,070)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
2-Year Point-to-Point Account with Cap	S&P 500	Point to Point	Biennial	None	100	
Monthly Additive Account with Cap	S&P 500	Point to Point	Annual	Monthly Sum	100	
Fixed Interest Account		1-Year Fixed Rate (no bonus)				1.2

Non-Qualified		Non-Qualified	
Owner:	85	Single:	5,000
Annuitant:	85	Monthly:	5,000
Qualified		Qualified	
Owner:	85	Single:	5,000
Annuitant:	85	Monthly:	5,000

No- Disability
No- Hospitalization
Yes-Extended Care Waiver
No- Nursing Home
No- Unemployment
No- Long Term Care
No- Terminal Illness
No- Annualization

Only Available in: CA

American General Life Insurance Company

AG HorizonIndex Annuity 9 (CA)

Withdrawal Notes: | Prem Bonu

For states CA (9 years):	10	10	9	8	7	6	5	4	2
For states OH (9 years):	8	8	7	6	5	4	3	2	1

Guaranteed Minimum Value: 90% of Premium at 2.00% (GMR/1000 $1,119)

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)				2.0

Non-Qualified		Non-Qualified	
Owner:	80	Single:	15,000
Annuitant:	80	Monthly:	15,000
Qualified		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
No- Terminal Illness
No- Annualization

Not Available in: AK CA CT DE MN MO NJ NY OH OR PA PR UT VI VT WA

Withdrawal Notes: | No Premiu

For states AL, AR, AZ, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NC, ND, NE, NH, NM, OK, RI, SC, SD, TN, TX, VA, WI, WV, WY (9 years):	10	9	8	7	6	5	4	3	2
For states NV (9 years):	8	8	7	6	5	4	3	2	1

American General Life Insurance Company

AG Vision Advantage 9

Guaranteed Minimum Value: 90% of Premium at 1.50% (GMR/1000 $1,029)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Annual Point-to-Point Account with 100% Participation Rate and an Index Cap	S&P 500	Point to Point	Annual	None	100	
Annual Point-to-Point Account with 80% Participation Rate and an Index Cap	S&P 500	Point to Point	Annual	None	80	
Annual Point-to-Point Account with Adjustable Participation Rate and an Index Cap	S&P 500	Point to Point	Annual	None	30	
Monthly Average Account with Index Spread	S&P 500	Point to Point	Annual	Monthly		
Fixed Interest Account		1-Year Fixed Rate (no bonus)				2.0

Non-Qualified		Non-Qualified	
Owner:	80	Single:	15,000
Annuitant:	80	Monthly:	15,000
Qualified		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
No- Terminal Illness
No- Annualization

Only Available in: CA

Withdrawal Notes: | No Premiu

s: 3.00-4.00

ead	Cap
	6.75
	1.50

0%

0-75: 6.00
76-80: 3.50
81-85: 2.00
see notes

s: 3.00-4.00

ead	Cap
	6.75
	1.50

0%

0-75: 6.00+
76-80: 5.00+
see notes

n Bonus

ead	Cap
	4.50
	4.75
7.00	

0%

0-75: 6.00+
76-UP: 5.00+
see notes

n Bonus

American General Life Insurance Company

AG Vision Advantage 9(CA)

Withdrawal Charges 9 years:	10	9	8	7	6	5	4	3	2
Guaranteed Minimum Value:	90% of Premium at 2.00% (GMR/1000 $1,076)								

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Annual Point-to-Point Account with 100% Participation Rate and an Index Cap	S&P 500	Point to Point	Annual	None	100	
Annual Point-to-Point Account with 80% Participation Rate and an Index Cap	S&P 500	Point to Point	Annual	None	80	
Annual Point-to-Point Account with Adjustable Participation Rate and Index Cap	S&P 500	Point to Point	Annual	None	30	
Monthly Average Account with Index Spread	S&P 500	Point to Point	Annual	Monthly	100	
Fixed Interest Account		1-Year Fixed Rate (no bonus)				2.0

Non-Qualified		Non-Qualified			
Owner:	80	Single:	10,000	No- Disability	No- Unemployment
Annuitant:	80	Monthly:	10,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness
Owner:	80	Single:	2,000	Yes-Nursing Home	Yes-Annualization
Annuitant:	80	Monthly:	2,000		

Only Available in: CT DE OR TX UT WA

Withdrawal Notes: Prem Bonu

EquiTrust Life Insurance Company

Builder Bonus Index

Withdrawal Charges 9 years:	9	8	7	6.5	5.5	4.5	3.5	2.5	1.5
Guaranteed Minimum Value:	87.5% of Premium at 2.00% (GMR/1000 $1,108)								

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Fixed Rate Account		1-Year Fixed Rate (no bonus)				1.1
1-Year S&P 500 Daily Averaging	S&P 500	Point to Point	Annual	Daily		
1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None		
2-Year S&P 500 Monthly Averaging	S&P 500	Point to Point	Biennial	Monthly		

Non-Qualified		Non-Qualified			
Owner:	80	Single:	10,000	No- Disability	No- Unemployment
Annuitant:	80	Monthly:	10,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness
Owner:	80	Single:	2,000	Yes-Nursing Home	No- Annualization
Annuitant:	80	Monthly:	2,000		

Not Available in: AK CT DE MN NV NY OR PR TX UT VI WA

Withdrawal Notes: Premium B

For states AL, AR, AZ, CA, CO, DC, GA, HI, IA, ID, KS, KY, LA, MA, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, PA, RI, SC, SD, TN, WI, WV, WY (9 years):	17.5	17.5	17.5	17.5	17.5	13	10	8	6
For states FL, IL, IN, MD, OK, VA, VT (9 years):	15	15	15	15	15	13	10	8	6
Guaranteed Minimum Value:	87.5% of Premium at 2.00% (GMR/1000 $1,088)								

EquiTrust Life Insurance Company

Market Booster Index

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Daily Average Cap Index Account	S&P 500	Point to Point	Annual	Daily		
1-Year Fixed Interest Account		1-Year Fixed Rate (no bonus)				1.0
1-Year S&P 500 Monthly Averaging Participation Index Account	S&P 500	Point to Point	Annual	Monthly	10	
1-Year S&P 500 Point-to-Point Cap Index Account	S&P 500	Point to Point	Annual	None		
1-Year S&P 500 Monthly Cap Index Account	S&P 500	Point to Point	Annual	Monthly Sum		

Non-Qualified		Non-Qualified			
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	85	Single:	10,000	Yes-Nursing Home	No- Annualization
Annuitant:	85	Monthly:	10,000		

Not Available in: NY OK OR PR UT VI VT

Withdrawal Notes: Premium B

ead	Cap
	4.50
	4.75
7.00	
0%	

0-80: 5.00

s: 5.00-6.00

ead	Cap
5%	
	3.00
	3.00
	7.00

0-80: 6.00+
see notes

onus: 4.00

ead	Cap
	3.00
0%	
	3.00
	1.00

0-79: 9.00+
80-85: 4.50+
see notes

onus: 3.00

Fidelity & Guaranty Life
FG Index-Choice 9

Ages 0 to 64 in states AK, AL, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, RI, SC, SD, TN, VA, WI, WV, WY (9 years):	15	15	15	14.5	13.5	12.5	10	7	4
Age 81+ in states AL, AR, AZ, CA, CO, DC, DE, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, PA, RI, SC, SD, TN, VA, WI, WV, WY (9 years):	12.5	12.5	12	11	10	9	8	7	6
For states MA, TX, WA (9 years):	9	9	8	7	6	5	4	3	2
Ages 65 to 80 in states AK, CT, FL (9 years):	9	9	8	7	6	5	4	3	2
For states MN (8 years):	8.2	8.2	7.2	6.2	5.2	4.1	3.1	2.1	

Guaranteed Minimum Value: 103% of Premium at 1.00-1.10% (GMR/1000 $1,171)

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		
1-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
2-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Biennial	Monthly Sum		
3-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Triennial	Monthly Sum		
Fixed Account		1-Year Fixed Rate (no bonus)				1.5

ING Annuity and Asset Sales
ING Envoy Nine Fixed Index Annuity
Low-Band

Non-Qualified		Non-Qualified	
Owner:	80	Single:	15,000
Annuitant:	80	Monthly:	15,000
Qualified		Qualified	
Owner:	80	Single:	10,000
Annuitant:	80	Monthly:	10,000

No- Disability
No- Hospitalization
Yes-Extended Care Waiver
No- Nursing Home
No- Unemployment
No- Long Term Care
Yes-Terminal Illness
No- Annualization

Not Available in: NY PR VI

Withdrawal Notes: No Premiur

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, RI, SC, SD, TN, VA, VT, WI, WV, WY (9 years):	9	9	9	9	8	7	6	5	4
Ages 0 to 55 in states AK, DE, MN, NJ, NV, PA, TX, UT, WA (9 years):	9	9	9	9	8	7	6	5	4
Age 56+ in states AK, DE, MN, NJ, NV, PA, TX, UT, WA (9 years):	9	8	7	6	5	4	3	2	1
For states OR (9 years):	9	8	7	6	5	4	3	2	1
For states CT (9 years):	9	9	8	7	6	5	4	3	2

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $957)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Point-to-Point Cap Index Strategy	Blended Indicies	Point to Point	Annual	None		
Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.5

ING Annuity and Asset Sales
ING Envoy Nine Fixed Index Annuity
High-Band

Non-Qualified		Non-Qualified	
Owner:	80	Single:	75,000
Annuitant:	80	Monthly:	75,000
Qualified		Qualified	
Owner:	80	Single:	75,000
Annuitant:	80	Monthly:	75,000

No- Disability
No- Hospitalization
Yes-Extended Care Waiver
No- Nursing Home
No- Unemployment
No- Long Term Care
Yes-Terminal Illness
No- Annualization

Not Available in: NY PR VI

Withdrawal Notes: No Premiur

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, RI, SC, SD, TN, VA, VT, WI, WV, WY (9 years):	9	9	9	9	8	7	6	5	4
Ages 0 to 55 in states AK, DE, MN, NJ, NV, PA, TX, UT, WA (9 years):	9	9	9	9	8	7	6	5	4
Age 56+ in states AK, DE, MN, NJ, NV, PA, TX, UT, WA (9 years):	9	8	7	6	5	4	3	2	1
For states OR (9 years):	9	8	7	6	5	4	3	2	1
For states CT (9 years):	9	9	8	7	6	5	4	3	2

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $957)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr

ead	Cap
	3.00
	3.50
	2.00
	2.50
	3.00

0%

0-80: 6.00+
see notes

n Bonus

ead	Cap
	2.50

0%

0-80: 6.00+
see notes

n Bonus

ead	Cap

1-Year Point-to-Point Cap Index Strategy	Blended Indicies	Point to Point	Annual	None		
Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.5(

Life of the Southwest
SecurePlus Premier 3

Non-Qualified		Non-Qualified			
Owner: 85		Single: 10,000	No- Disability	No- Unemployment	Only Available in:
Annuitant: 85		Monthly: 10,000	No- Hospitalization	Yes-Long Term Care	AK CA CT IL MN MO NJ PA UT WA
Qualified		Qualified	No- Extended Care Waiver	No- Special Enhanced Life Income Options	
Owner: 85		Single: 10,000	Yes-Terminal Illness	Yes-Nursing Home	
Annuitant: 85		Monthly: 10,000	No- Annualization		

Withdrawal Notes: Premium B

Withdrawal Charges 9 years:	8.25	8.25	7.25	6.25	5	4	3	2	1

Guaranteed Minimum Value: 90% of Premium at 1.95% (GMR/1000 $1,103)

Account Name	Indicie	Type	Reset	Averaging	Part	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	Russell 2000	Point to Point	Annual	None	50	
S&P 500 Ending Index Rate Option 1	S&P 500	Point to Point	Annual	None		

Lincoln Financial Group
Lincoln OptiChoice 9
High-Band

Non-Qualified		Non-Qualified			
Owner: 80		Single: 100,000	No- Disability	No- Unemployment	Not Available in:
Annuitant: 80		Monthly: 100,000	No- Hospitalization	No- Long Term Care	NY
Qualified		Qualified	No- Extended Care Waiver	Yes-Terminal Illness	
Owner: 80		Single: 100,000	Yes-Nursing Home	Yes-Annualization	
Annuitant: 80		Monthly: 100,000			

Withdrawal Notes: No Premiur

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	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Monthly Average	S&P 500	Point to Point	Annual	Monthly		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Lincoln Financial Group Lincoln OptiChoice 9 *Low-Band*	Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 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 Available in: NY
	Withdrawal Notes:				No Premium Bo
	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	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum		

Lincoln Financial Group	Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 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-Terminal Illness Yes-Annualization	Not Available in: NY
	Withdrawal Notes:				No Premium Bo

4.00

0%

0-75: 6.00+
76-85: 3.50+
see notes

onus: 3.00

ead	Cap
	3.10
5%	
	3.00
	3.10
	3.00

0-75: 7.00+
76-80: 5.25+
see notes

n Bonus

ead	Cap
9.00	

Commissions
Age: Rate

0-75: 7.00+
76-80: 5.25+
see notes

nus

ead	Cap
	1.50

0-75: 7.00+
76-80: 5.25+
see notes

nus

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	Indicie	Type	Reset	Averaging	Part	Spr
Performance Triggered	S&P 500	Perf Trig	Annual	None		

Non-Qualified		Non-Qualified				Not Available in:
Owner:	80	Single:	5,000	No- Disability	No- Unemployment	NY
Annuitant:	80	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	80	Single:	2,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	80	Monthly:	2,000			

Withdrawal Notes: No Premium Bo

Lincoln Financial Group
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 $1,094)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Account	1-Year Fixed Rate (no bonus)				1.15	

Non-Qualified		Non-Qualified				Not Available in:
Owner:	80	Single:	100,000	No- Disability	No- Unemployment	NY
Annuitant:	80	Monthly:	100,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	80	Single:	100,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	80	Monthly:	100,000			

Withdrawal Notes: No Premium Bo

Lincoln Financial Group
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	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Account	1-Year Fixed Rate (no bonus)				1.30	
1-Year Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum		

Non-Qualified		Non-Qualified				Not Available in:
Owner:	80	Single:	5,000	No- Disability	No- Unemployment	NY
Annuitant:	80	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	80	Single:	2,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	80	Monthly:	2,000			

Withdrawal Notes: No Premium Bo

Lincoln Financial Group
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 $1,094)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Performance Triggered	S&P 500	Perf Trig	Annual	None		
1-Year Monthly Average	S&P 500	Point to Point	Annual	Monthly		

Surrender Charges Last 8 Years

Non-Qualified		Non-Qualified				Not Available in:
Owner:	80	Single:	5,000	No- Disability	No- Unemployment	CA NY PR VI VT
Annuitant:	80	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	No- Terminal Illness	
Owner:	80	Single:	2,000	No- Nursing Home	No- Annualization	
Annuitant:	80	Monthly:	2,000			

Withdrawal Notes: No Premium Bo

Withdrawal Charges 8 years:	8 | 7 | 6 | 5 | 4 | 3 | 2 | 1

ead | Cap

0-75: 7.00+
76-80: 5.25+
see notes

nus

ead | Cap

5%

0-75: 7.00+
76-80: 5.25+
see notes

nus

ead | Cap

0%

1.60

0-75: 7.00+
76-80: 5.25+
see notes

nus

ead | Cap

9.00

0-75: 4.75
76-80: 3.00

nus

American General Life Insurance Company

AG Global 8 Index Annuity

Guaranteed Minimum Value: 90% of Premium at 1.50% (GMR/1000 $1,014)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Annual Point-to-Point Account with Participation Rate	S&P 500	Point to Point	Annual	None	30	
Global Multiple Index Account with Cap	Blended Indicies	Point to Point	Annual	None		
Monthly Additive Account with Cap	S&P 500	Point to Point	Annual	Monthly Sum		
Fixed Interest Account	1-Year Fixed Rate (no bonus)					1.7

Non-Qualified		Non-Qualified				Only Available in:
Owner:	80	Single:	5,000	No- Disability	No- Unemployment	CA
Annuitant:	80	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	80	Single:	2,000	No- Nursing Home	No- Annualization	
Annuitant:	80	Monthly:	2,000			

Withdrawal Notes: No Premium Bo

Withdrawal Charges 8 years: 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1

Guaranteed Minimum Value: 90% of Premium at 2.00% (GMR/1000 $1,054)

American General Life Insurance Company

AG Global 8 Index Annuity (CA)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Annual Point-to-Point Account with Participation Rate	S&P 500	Point to Point	Annual	None	30	
Global Multiple Index Account with Cap	Blended Indicies	Point to Point	Annual	None		
Monthly Additive Account with Cap	S&P 500	Point to Point	Annual	Monthly Sum		
Fixed Interest Account	1-Year Fixed Rate (no bonus)					2.0

Non-Qualified		Non-Qualified				Not Available in:
Owner:	80	Single:	5,000	No- Disability	No- Unemployment	AK CT DE HI MN NJ NY OK OR PA PR UT VI
Annuitant:		Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	80	Single:	5,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	5,000			

Withdrawal Notes: Premium Bonus

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
For states CA, WA (8 years):	9	8	7	6	5	4	3	2

Liberty Life Insurance Company

Enhanced Choice 8

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $966)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
8 Year Fixed Account	1-Year Fixed Rate with Bonus				2.25%	+1.
1-Year DJIA Quarterly Point-to-Point Cap	DJIA	Point to Point	Annual	Quarterly Sum		
1-Year DJIA Monthly Average Cap	DJIA	Point to Point	Annual	Monthly		
1-Year S&P 500 Monthly Additive Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: NY

Lincoln Financial Group

ead	Cap
	3.00
	1.40
0%	

0-75: 4.75
76-80: 3.00

nus

ead	Cap
	3.00
	1.40
0%	

0-75: 5.00+
76-UP: 2.00+
see notes

: 2.00

ead	Cap
.00 Bonus	
	3.25
	6.25
	3.50
	6.25

Commissions
Age: Rate

0-75: 4.50+
76-80: 3.50+
81-85: 2.25+
see notes

Lincoln Financial Group
Lincoln New Directions 8
Low-Band

Withdrawal Notes:	No Premium Bor
Withdrawal Charges 8 years:	9 | 8 | 7 | 6 | 4.75 | 3.5 | 2 | 0.75
Guaranteed Minimum Value:	100% of Premium at 1.00% (GMR/1000 $1,083)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Account	1-Year Fixed Rate (no bonus)					1.7

Lincoln Financial Group
Lincoln New Directions 8
High-Band

Non-Qualified		Non-Qualified			
Owner:	85	Single:	100,000	No- Disability	No- Unemployment
Annuitant:	85	Monthly:	100,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	85	Single:	100,000	Yes-Nursing Home	Yes-Annualization
Annuitant:	85	Monthly:	100,000		

Not Available in: NY

Withdrawal Notes:	No Premium Bor
Withdrawal Charges 8 years:	9 | 8 | 7 | 6 | 4.75 | 3.5 | 2 | 0.75
Guaranteed Minimum Value:	100% of Premium at 1.00% (GMR/1000 $1,083)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Performance Triggered Indexed Account	S&P 500	Perf Trig	Annual	None		

Lincoln Financial Group
Lincoln New Directions 8
Low-Band

Non-Qualified		Non-Qualified			
Owner:	85	Single:	10,000	No- Disability	No- Unemployment
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	85	Single:	10,000	Yes-Nursing Home	Yes-Annualization
Annuitant:	85	Monthly:	10,000		

Not Available in: NY

Withdrawal Notes:	No Premium Bor
Withdrawal Charges 8 years:	9 | 8 | 7 | 6 | 4.75 | 3.5 | 2 | 0.75
Guaranteed Minimum Value:	100% of Premium at 1.00% (GMR/1000 $1,083)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Performance Triggered Indexed Account	S&P 500	Perf Trig	Annual	None		

Lincoln Financial Group
Lincoln New Directions 8
High-Band

Non-Qualified		Non-Qualified			
Owner:	85	Single:	100,000	No- Disability	No- Unemployment
Annuitant:	85	Monthly:	100,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	85	Single:	100,000	Yes-Nursing Home	Yes-Annualization
Annuitant:	85	Monthly:	100,000		

Not Available in: NY

Withdrawal Notes:	No Premium Bor
Withdrawal Charges 8 years:	9 | 8 | 7 | 6 | 4.75 | 3.5 | 2 | 0.75
Guaranteed Minimum Value:	100% of Premium at 1.00% (GMR/1000 $1,083)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
2-Year Point-to-Point Indexed Account	S&P 500	Point to Point	Biennial	None		
Fixed Account	1-Year Fixed Rate (no bonus)					1.8

Lincoln Financial Group
Lincoln New Directions 8
Low-Band

Non-Qualified		Non-Qualified			
Owner:	85	Single:	10,000	No- Disability	No- Unemployment
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	85	Single:	10,000	Yes-Nursing Home	Yes-Annualization
Annuitant:	85	Monthly:	10,000		

Not Available in: NY

Withdrawal Notes:	No Premium Bor
Withdrawal Charges 8 years:	9 | 8 | 7 | 6 | 4.75 | 3.5 | 2 | 0.75
Guaranteed Minimum Value:	100% of Premium at 1.00% (GMR/1000 $1,083)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr

nus

ead | Cap

0%

0-75: 4.50+
76-80: 3.50+
81-85: 2.25+
see notes

nus

ead | Cap

0-75: 4.50+
76-80: 3.50+
81-85: 2.25+
see notes

nus

ead | Cap

0-75: 4.50+
76-80: 3.50+
81-85: 2.25+
see notes

nus

ead | Cap

7.45

5%

0-75: 4.50+
76-80: 3.50+
81-85: 2.25+
see notes

nus

ead | Cap

	2-Year Point-to-Point Indexed Account		S&P 500	Point to Point	Biennial	None				

Lincoln Financial Group
Lincoln OptiPoint 8
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	100,000	No- Disability	No- Unemployment	MN NY OR UT
Annuitant:	85	Monthly:	100,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	100,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	85	Monthly:	100,000			

Withdrawal Notes: | Premium Bonus:

Withdrawal Charges 8 years: 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2

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)				1.0
2-Year Point-to-Point Indexed Account	S&P 500	Point to Point	Biennial	None		

Lincoln Financial Group
Lincoln OptiPoint 8
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	5,000	No- Disability	No- Unemployment	MN NY OR UT
Annuitant:	85	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	85	Monthly:	2,000			

Withdrawal Notes: | Premium Bonus:

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	Indicie	Type	Reset	Averaging	Part	Spr
2-Year Monthly Cap Indexed Account	S&P 500	Point to Point	Biennial	Monthly Sum		
Fixed Account		1-Year Fixed Rate (no bonus)				1.0
2-Year Point-to-Point Indexed Account	S&P 500	Point to Point	Biennial	None		

Lincoln Financial Group
Lincoln OptiPoint 8
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	100,000	No- Disability	No- Unemployment	MN NY OR UT
Annuitant:	85	Monthly:	100,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	100,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	85	Monthly:	100,000			

Withdrawal Notes: | Premium Bonus:

Withdrawal Charges 8 years: 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2

Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 $1,126)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Performance Triggered Indexed Account	S&P 500	Perf Trig	Annual	None		
2-Year Monthly Cap Indexed Account	S&P 500	Point to Point	Biennial	Monthly Sum		

Lincoln Financial Group
Lincoln OptiPoint 8
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	5,000	No- Disability	No- Unemployment	MN NY OR UT
Annuitant:	85	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	85	Monthly:	2,000			

Withdrawal Notes: | Premium Bonus:

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	Indicie	Type	Reset	Averaging	Part	Spr
Performance Triggered Indexed Account	S&P 500	Perf Trig	Annual	None		

Non-Qualified	Non-Qualified	No- Disability	Yes-Unemployment	Not Available in:

7.00

0-75: 6.00
76-80: 4.00
81-85: 2.00
see notes

4.00

ead | Cap

0%

7.00

0-75: 6.00
76-80: 4.00
81-85: 2.00
see notes

3.00

ead | Cap

2.25

0%

7.00

0-75: 6.00
76-80: 4.00
81-85: 2.00
see notes

4.00

ead | Cap

2.25

0-75: 6.00
76-80: 4.00
81-85: 2.00
see notes

3.00

ead | Cap

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

North American Company
Freedom Choice (5%) 8
High-Band

Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Long Term Care Yes-Terminal Illness No- Annualization	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Withdrawal Notes:				No Premium 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 (8 years):	9	9	8	7	6	5	4	2
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)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		

North American Company
Freedom Choice (5%) 8
Low-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 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 Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Withdrawal Notes:				No Premium 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 (8 years):	9	9	8	7	6	5	4	2
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)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Fixed		1-Year Fixed Rate (no bonus)				2.0
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		

North American Company
Freedom Choice (5%) 8
High-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care 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

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 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)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		
1-Year Fixed		1-Year Fixed Rate (no bonus)				2.4
1-Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
	Non-Qualified	Non-Qualified		Not Available in:

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

ıus

ead	Cap
	2.45

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

ıus

ead	Cap
0%	
	3.50

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

ıus

ead	Cap
	4.20
0%	
	4.45

Commissions
Age: Rate

North American Company
Freedom Choice (5%) 8
Low-Band

Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 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	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Withdrawal Notes:				No Premium E

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 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)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None		

North American Company
Freedom Choice (5%) 8
High-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care 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 E

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 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)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		

North American Company
Freedom Choice (5%) 8
Low-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 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 Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Withdrawal Notes:				No Premium E

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 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)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Nasdaq-100 Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		

North American Company

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care 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 E

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
	3.45

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
	5.10

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
	2.00

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

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, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 years):	9	9	8	7	6	5	4	2
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)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 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 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
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):	9	9	8	7	6	5	4	2
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)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care 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 E

North American Company
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, NJ, NM, OH, OK, RI, SC, SD, TN, WI, WV, WY (8 years):	9	9	8	7	6	5	4	2
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)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
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 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 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 Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA

Withdrawal Notes: No Premium E

ead	Cap
	4.40

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
	3.70
	4.20
	3.45

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
	4.15
	2.25

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

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):	9	9	8	7	6	5	4	2
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)

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 Cap	S&P 500	Point to Point	Annual	Monthly Sum		

North American Company
Freedom Choice (5%) 8
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	250,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	85	Monthly:	250,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	250,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	250,000			

Withdrawal Notes: No Premium E

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 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)

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		

North American Company
Freedom Choice 8
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	2,000			

Withdrawal Notes: No Premium E

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 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)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
1-Year Fixed		1-Year Fixed Rate (no bonus)				1.7

North American Company
Freedom Choice 8
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	250,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	85	Monthly:	250,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	250,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	250,000			

Withdrawal Notes: No Premium E

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 IL (8 years):	9	8	7	7	6	5	4	2
For states TX (8 years):	8	8	7	6	5	4	3	2

ead	Cap
	3.65
	2.10

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
	4.25

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
	3.10
0%	

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

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 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		

North American Company
Freedom Choice 8
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	2,000			

Withdrawal Notes: No Premium E

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 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)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
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		

North American Company
Freedom Choice 8
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	250,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	85	Monthly:	250,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	250,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	250,000			

Withdrawal Notes: No Premium E

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 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)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None		
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		

North American Company
Freedom Choice 8
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	2,000			

Withdrawal Notes: No Premium E

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 IL (8 years):	9	8	7	7	6	5	4	2
For states TX (8 years):	8	8	7	6	5	4	3	2

ead	Cap
	3.70

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
	1.75
	2.85
	2.85

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
	2.15
	3.60
	3.85
	4.40

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

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	Russell 2000	Point to Point	Annual	None		

North American Company
Freedom Choice 8
High-Band

Non-Qualified		Non-Qualified			
Owner:	85	Single:	250,000	No- Disability	Yes-Unemployment
Annuitant:	85	Monthly:	250,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	85	Single:	250,000	Yes-Nursing Home	No- Annualization
Annuitant:	85	Monthly:	250,000		

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

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 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)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Fixed	1-Year Fixed Rate (no bonus)					2.1

North American Company
Freedom Choice 8
Low-Band

Non-Qualified		Non-Qualified			
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	85	Single:	2,000	Yes-Nursing Home	No- Annualization
Annuitant:	85	Monthly:	2,000		

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

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 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)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		

North American Company
Freedom Choice 8
High-Band

Non-Qualified		Non-Qualified			
Owner:	85	Single:	250,000	No- Disability	Yes-Unemployment
Annuitant:	85	Monthly:	250,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	85	Single:	250,000	Yes-Nursing Home	No- Annualization
Annuitant:	85	Monthly:	250,000		

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

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 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)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

ead	Cap
	2.85

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
0%	

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
	3.45

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
	3.90

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

North American Company
Freedom Choice 8
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	2,000			

Withdrawal Notes: No Premium E

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 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)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Nasdaq-100 Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		

North American Company
Freedom Choice 8
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	250,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	85	Monthly:	250,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	250,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	250,000			

Withdrawal Notes: No Premium E

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 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)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		

North American Company
Freedom Choice 8
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	2,000			

Withdrawal Notes: No Premium E

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 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)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	250,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	85	Monthly:	250,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	250,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	250,000			

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
	1.65

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
	3.65

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
	3.00

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

North American Company
Freedom Choice 8
High-Band

Withdrawal Notes:									No Premium E
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 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)								

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Nasdaq-100 Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		

North American Company
NA Performance Choice 8

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	No- Disability	No- Unemployment	AK AL CT DE MA MN MO NV NY OH OR PR UT VA VI WA
Annuitant:		Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	2,000			

Withdrawal Notes:									No Premium E
For states AR, AZ, CO, DC, GA, HI, IA, IN, KS, LA, ME, MI, MT, NC, ND, NE, NH, NJ, NM, PA, RI, SD, TN, VT, WI, WV, WY (8 years):	10	10	10	10	9	8	5	3	
For states TX (8 years):	8.5	8.5	8	7	6	5	4	3	
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $948)								

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
Inverse Performance Trigger	S&P 500	Inverse Perf Triggered	Annual	None		
1-Year Russell 2000 Point-to-Point	Russell 2000	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 Hang Seng Point-to-Point	Hang Seng	Point to Point	Annual	None		
1-Year Fixed	1-Year Fixed Rate (no bonus)					2.0
1-Year Nasdaq 100 Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	None		
1-Year Dow Jones Point-to-Point	DJIA	Point to Point	Annual	None		
1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None		
1-Year DJ EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
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		

North American Company
NA Performance Choice 8 Plus

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	No- Disability	No- Unemployment	AK AL CT DE MA MN MO NV NY OH OR PR TX UT VA VI WA
Annuitant:		Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	2,000			

Withdrawal Notes:									Premium Bon
Withdrawal Charges 8 years:	10	10	10	10	9	8	5	3	
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $995)								

Account Name	Indicie	Type	Reset	Averaging	Part	Sp
1-Year Fixed	1-Year Fixed Rate (no bonus)					1.4
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		
1-Year DJ EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year Dow Jones Point-to-Point	DJIA	Point to Point	Annual	None		

Bonus

ead	Cap
	2.00

0-75: 5.50+
76-79: 4.13+
80-85: 2.75+
see notes

Bonus

read	Cap
	4.05
	3.55
	2.15
	3.85
05%	
	2.00
	3.75
	3.80
	4.30
	3.55
	3.60

0-75: 5.50+
76-79: 4.13+
80-85: 2.75+
see notes

us: 5.00

read	Cap
45%	
	2.40
	2.65
	3.00
	2.55

Inverse Performance Trigger	S&P 500	Inverse Perf Triggered	Annual	None
1-Year Nasdaq 100 Monthly Point-to-Point Cap	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 S&P 500 Monthly Point-to-Point 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 Russell 2000 Point-to-Point	Russell 2000	Point to Point	Annual	None

Surrender Charges Last 7 Years

American National Insurance Company

Value Lock 7

Non-Qualified		Non-Qualified				Not Available in:
Owner: 80		Single: 5,000	Yes-Disability	No- Unemployment		IL MA MD MN ND NJ NY OR UT VI VT
Annuitant: 80		Monthly: 5,000	Yes-Hospitalization	No- Long Term Care		
Qualified		Qualified	No- Extended Care Waiver	No- Terminal Illness		
Owner: 80		Single: 4,000	Yes-Nursing Home	No- Annualization		
Annuitant: 80		Monthly: 4,000				

Withdrawal Notes:								No Premium E
Withdrawal Charges 7 years:	8	8	7	6	5	4	2	Rate Changed
Guaranteed Minimum Value:	88.7% of Premium at 1.00-1.75% (GMR/1000 $1,002)							Next Change

Account Name	Indicie	Type	Reset	Averaging	Part	Spre
S&P 500 7 Year Point-to-Point	S&P 500	Point to Point	7-Year	Continuous Monthly	50	

Minnesota Life

SecureLink Annuity

Non-Qualified		Non-Qualified			Not Available in:
Owner: 80		Single: 5,000	No- Disability	No- Unemployment	IN MA NY OR PR TX UT VI
Annuitant: 80		Monthly: 5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified	No- Extended Care Waiver	No- Terminal Illness	
Owner: 80		Single: 5,000	Yes-Nursing Home	No- Annualization	
Annuitant: 80		Monthly: 5,000			

Withdrawal Notes:								No Premium E
Withdrawal Charges 7 years:	9	8	7	6	5	4	3	Rate Changed
Guaranteed Minimum Value:								Next Change

Account Name	Indicie	Type	Reset	Averaging	Part	Spre
SecureLink Indexed Account	S&P 500	Point to Point	Annual	None		

Allianz Life Insurance Company of North America

MasterDex Plus Annuity

Non-Qualified		Non-Qualified			Not Available in:
Owner: 80		Single: 15,000	No- Disability	Yes-Unemployment	NY OR PR VI
Annuitant: 80		Monthly: 15,000	No- Hospitalization	Yes-Flex. Annuity Option	
Qualified		Qualified	Yes-Flex. Wthdrl Rider	No- Long Term Care	
Owner: 80		Single: 15,000	No- Extended Care Waiver	Yes-Death Benefit Rider	
Annuitant: 80		Monthly: 15,000	No- Terminal Illness	Yes-Nursing Home	
			No- Annualization		

Withdrawal Notes:								No Premium E
For states AK, AR, AZ, CA, CO, CT, DC, FL, GA, HI, ID, IL, KS, LA, MA, MD, ME, MI, MO, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (7 years):	10	9	8	7	6	5	4	
For states AL, DE, IA, IN, KY, MN, MS (7 years):	9	8	7	6	5	4	3	
Guaranteed Minimum Value:	87.5% of Premium at 1.50% (GMR/1000 $971)							

Account Name	Indicie	Type	Reset	Averaging	Part	Spre
1 Year S&P 500 Monthly Sum Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1 Year Nasdaq 100 Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	None		
1 Year S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
1 Year Blended Point-to-Point Cap	Blended Indicies	Point to Point	Annual	None		

	2.85
	1.45
	2.45
	1.55
	2.55
	2.40

0-75: 6.00
76-80: 4.00

Bonus

I: 01/01/12

: 02/01/12

ead	Cap

Bonus

I: 01/21/12

: TBD

ead	Cap
	2.75

0-75: 6.00+
76-80: 5.00+
see notes

Bonus

ead	Cap
	1.80
	3.50
	3.25
	3.50

Fixed Interest Account	1-Year Fixed Rate (no bonus)				1.5
1 Year Nasdaq 100 Monthly Sum Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum	
1 Year FTSE 100 Monthly Sum Cap	FTSE 100	Point to Point	Annual	Monthly Sum	
1 Year FTSE 100 Point-to-Point Cap	FTSE 100	Point to Point	Annual	None	
1 Year Blended Monthly Average Spread	Blended Indicies	Point to Point	Annual	Monthly	

American General Life Insurance Company

AG Vision Advantage 7

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	15,000	No- Disability	No- Unemployment	CA CT DE MN MO NJ NY OH OR PA PR UT VI VT WA
Annuitant:	85	Monthly:	15,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	15,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	15,000			

Withdrawal Notes:								No Premium E
Withdrawal Charges 7 years:	9	8	7	6	5	4	3	
Guaranteed Minimum Value:	90% of Premium at 1.50% (GMR/1000 $999)							

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Annual Point-to-Point Account with 100% Participation Rate and an Index Cap	S&P 500	Point to Point	Annual	None	100	
Annual Point-to-Point Account with 80% Participation Rate and an Index Cap	S&P 500	Point to Point	Annual	None	80	
Annual Point-to-Point Account with Adjustable Participation Rate and an Index Cap	S&P 500	Point to Point	Annual	None	30	
Monthly Average Account with Index Spread	S&P 500	Point to Point	Annual	Monthly		
Fixed Interest Account	1-Year Fixed Rate (no bonus)					1.4

American General Life Insurance Company

AG Vision Advantage 7 (CA)

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	15,000	No- Disability	No- Unemployment	CA
Annuitant:	85	Monthly:	15,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	15,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	15,000			

Withdrawal Notes:								No Premium E
Withdrawal Charges 7 years:	9	8	7	6	5	4	3	
Guaranteed Minimum Value:	90% of Premium at 2.00% (GMR/1000 $1,034)							

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Annual Point-to-Point Account with 100% Participation Rate and an Index Cap	S&P 500	Point to Point	Annual	None	100	
Annual Point-to-Point Account with 80% Participation Rate and an Index Cap	S&P 500	Point to Point	Annual	None	80	
Annual Point-to-Point Account with Adjustable Participation Rate and Index Cap	S&P 500	Point to Point	Annual	None	30	
Monthly Average Account with Index Spread	S&P 500	Point to Point	Annual	Monthly	100	
Fixed Interest Account	1-Year Fixed Rate (no bonus)					2.0

American National Insurance Company

ANICO Strategy Indexed Annuity 7

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	5,000	No- Disability	No- Unemployment	MA MN NY OR PA UT VI VT
Annuitant:	85	Monthly:	5,000	Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	4,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	4,000			

Withdrawal Notes:								No Premium E
Withdrawal Charges 7 years:	7	7	6	5	4	3	2	
Guaranteed Minimum Value:	90% of Premium at 1.00% (GMR/1000 $965)							

0%

	1.80
	1.90
	3.50
4.50	

0-75: 6.00
76-85: 5.00

Bonus

ead	Cap
	3.50
	3.75
8.00	

5%

0-75: 6.00
76-UP: 5.00

Bonus

ead	Cap
	3.50
	3.75
	100.00
8.00	

0%

0-75: 5.00+
76-80: 4.00+
81-85: 3.00+
see notes

Bonus

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		
Declared Rate Interest Account		1-Year Fixed Rate (no bonus)				1.0

Aviva Life & Annuity (Income Series)
Income Select 7
Low-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	81	Single:	5,000	No- Disability	No- Unemployment	DE NJ OR PA
Annuitant:	81	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	81	Single:	5,000	Yes-Nursing Home	No- Annualization	
Annuitant:	81	Monthly:	5,000			

Withdrawal Notes:								No Premium E
Withdrawal Charges 7 years:	9	8	7	6	5	4	3	
Guaranteed Minimum Value:	87.5% of Premium at 2.75% (GMR/1000 $1,058)							

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 Year S&P500 Point-to-Point w/ Participation	S&P 500	Point to Point	Annual	None	25	

Aviva Life & Annuity (Income Series)
Income Select 7
High-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	81	Single:	75,000	No- Disability	No- Unemployment	DE NJ OR PA
Annuitant:	81	Monthly:	75,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	81	Single:	75,000	Yes-Nursing Home	No- Annualization	
Annuitant:	81	Monthly:	75,000			

Withdrawal Notes:								No Premium E
Withdrawal Charges 7 years:	9	8	7	6	5	4	3	
Guaranteed Minimum Value:	87.5% of Premium at 2.75% (GMR/1000 $1,058)							

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year DJ EUROSTOXX 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		

Aviva Life & Annuity (Income Series)
Income Select 7
Low-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	81	Single:	5,000	No- Disability	No- Unemployment	DE NJ OR PA
Annuitant:	81	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	81	Single:	5,000	Yes-Nursing Home	No- Annualization	
Annuitant:	81	Monthly:	5,000			

Withdrawal Notes:								No Premium E
Withdrawal Charges 7 years:	9	8	7	6	5	4	3	
Guaranteed Minimum Value:	87.5% of Premium at 2.75% (GMR/1000 $1,058)							

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed		1-Year Fixed Rate (no bonus)				2.0
1-Year Hang Seng Point-to-Point	Hang Seng	Point to Point	Annual	None		

Aviva Life & Annuity (Income Series)
Income Select 7
High-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	81	Single:	75,000	No- Disability	No- Unemployment	DE NJ OR PA
Annuitant:	81	Monthly:	75,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	81	Single:	75,000	Yes-Nursing Home	No- Annualization	
Annuitant:	81	Monthly:	75,000			

Withdrawal Notes:								No Premium E
Withdrawal Charges 7 years:	9	8	7	6	5	4	3	
Guaranteed Minimum Value:	87.5% of Premium at 2.75% (GMR/1000 $1,058)							

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 Year S&P500 Point-to-Point w/ Participation	S&P 500	Point to Point	Annual	None	25	

ead	Cap
	3.00

0%

0-75: 3.00+
76-80: 1.75+
81-81: 1.75+
see notes

Bonus

ead	Cap

0-75: 3.00+
76-80: 1.75+
81-81: 1.75+
see notes

Bonus

ead	Cap
	4.00

0-75: 3.00+
76-80: 1.75+
81-81: 1.75+
see notes

Bonus

ead	Cap
	4.00

0%

0-75: 3.00+
76-80: 1.75+
81-81: 1.75+
see notes

Bonus

ead	Cap

CPS INSURANCE SERVICES

Indexed Annuity Detail Sheet

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Aviva Life & Annuity (Income Series) Income Select 7 *Low-Band*	Non-Qualified Owner: 81 Annuitant: 81 Qualified Owner: 81 Annuitant: 81	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 Available in: DE NJ OR PA
	Withdrawal Notes:				No Premium
	Withdrawal Charges 7 years:		9 | 8 | 7 | 6 | 5 | 4 | 3		
	Guaranteed Minimum Value:		87.5% of Premium at 2.75% (GMR/1000 $1,058)		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 Year S&P500 Point-to-Point	S&P 500	Point to Point	Annual	None		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Aviva Life & Annuity (Income Series) Income Select 7 *High-Band*	Non-Qualified Owner: 81 Annuitant: 81 Qualified Owner: 81 Annuitant: 81	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- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: DE NJ OR PA
	Withdrawal Notes:				No Premium
	Withdrawal Charges 7 years:		9 | 8 | 7 | 6 | 5 | 4 | 3		
	Guaranteed Minimum Value:		87.5% of Premium at 2.75% (GMR/1000 $1,058)		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 Year S&P500 Point-to-Point	S&P 500	Point to Point	Annual	None		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Aviva Life & Annuity (Income Series) Income Select 7 *Low-Band*	Non-Qualified Owner: 81 Annuitant: 81 Qualified Owner: 81 Annuitant: 81	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 Available in: DE NJ OR PA
	Withdrawal Notes:				No Premium
	Withdrawal Charges 7 years:		9 | 8 | 7 | 6 | 5 | 4 | 3		
	Guaranteed Minimum Value:		87.5% of Premium at 2.75% (GMR/1000 $1,058)		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year DJ EUROSTOXX 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Aviva Life & Annuity (Income Series) Income Select 7 *High-Band*	Non-Qualified Owner: 81 Annuitant: 81 Qualified Owner: 81 Annuitant: 81	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- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: DE NJ OR PA
	Withdrawal Notes:				No Premium
	Withdrawal Charges 7 years:		9 | 8 | 7 | 6 | 5 | 4 | 3		
	Guaranteed Minimum Value:		87.5% of Premium at 2.75% (GMR/1000 $1,058)		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed	1-Year Fixed Rate (no bonus)					2.0

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
	Non-Qualified Owner: 81	Non-Qualified Single: 5,000	No- Disability	No- Unemployment	Only

Commissions
Age: Rate

0-75: 3.00+
76-80: 1.75+
81-81: 1.75+
see notes

Bonus

ead	Cap
	4.00

0-75: 3.00+
76-80: 1.75+
81-81: 1.75+
see notes

Bonus

ead	Cap
	4.00

0-75: 3.00+
76-80: 1.75+
81-81: 1.75+
see notes

Bonus

ead	Cap
	4.00

0-75: 3.00+
76-80: 1.75+
81-81: 1.75+
see notes

Bonus

ead	Cap
0%	

0-75: 3.00+

Aviva Life & Annuity (Income Series)
Income Select 7
Low-Band

Annuitant: 81	Monthly: 5,000	No- Hospitalization	No- Long Term Care	Available in:
Qualified	Qualified	No- Extended Care Waiver	Yes-Terminal Illness	DE NJ OR PA
Owner: 81	Single: 5,000	Yes-Nursing Home	No- Annualization	
Annuitant: 81	Monthly: 5,000			

Withdrawal Notes: No Premium

Withdrawal Charges 7 years: 9 | 8 | 7 | 6 | 5 | 4 | 3

Guaranteed Minimum Value: 87.5% of Premium at 2.75% (GMR/1000 $1,058)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum		

Aviva Life & Annuity (Income Series)
Income Select 7
High-Band

Non-Qualified	Non-Qualified	No- Disability	No- Unemployment	Only Available in:
Owner: 81	Single: 75,000	No- Hospitalization	No- Long Term Care	DE NJ OR PA
Annuitant: 81	Monthly: 75,000	No- Extended Care Waiver	Yes-Terminal Illness	
Qualified	Qualified	Yes-Nursing Home	No- Annualization	
Owner: 81	Single: 75,000			
Annuitant: 81	Monthly: 75,000			

Withdrawal Notes: No Premium

Withdrawal Charges 7 years: 9 | 8 | 7 | 6 | 5 | 4 | 3

Guaranteed Minimum Value: 87.5% of Premium at 2.75% (GMR/1000 $1,058)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Hang Seng Point-to-Point	Hang Seng	Point to Point	Annual	None		
1-Year S&P500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum		

Fidelity & Guaranty Life
FG Index-Accelerator 7

Non-Qualified	Non-Qualified	No- Disability	Yes-Unemployment	Not Available in:
Owner: 85	Single: 10,000	No- Hospitalization	No- Long Term Care	CT MN NY OR PR UT VI
Annuitant: 85	Monthly: 10,000	No- Extended Care Waiver	Yes-Terminal Illness	
Qualified	Qualified	Yes-Nursing Home	No- Annualization	
Owner: 85	Single: 10,000			
Annuitant: 85	Monthly: 10,000			

Withdrawal Notes: Premium Bo

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, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (7 years):	10	9	8	7	6	5	4
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	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		
1-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
2-Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Biennial	Monthly		
Fixed Interest Option	1-Year Fixed Rate (no bonus)					2.0

Fidelity & Guaranty Life

Non-Qualified	Non-Qualified	No- Disability	Yes-Unemployment	Not Available in:
Owner: 85	Single: 10,000	No- Hospitalization	No- Long Term Care	CT MN MS NH NY OR PR VI WA
Annuitant:	Monthly: 10,000	No- Extended Care Waiver	Yes-Terminal Illness	
Qualified	Qualified	Yes-Nursing Home	Yes-Annualization	
Owner: 85	Single: 10,000			
Annuitant:	Monthly: 10,000			

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, WV, WY (7 years):	10	9	8	7	6	5	4
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

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $938)

76-80: 1.75+
81-81: 1.75+
see notes

Bonus

ead	Cap
	1.05

0-75: 3.00+
76-80: 1.75+
81-81: 1.75+
see notes

Bonus

ead	Cap
	4.00
	1.60

0-79: 5.00+
80-85: 2.50+
see notes

nus: 3.00

ead	Cap
	3.50
	3.50
	2.00
	8.00

0%

0-79: 5.00
80-85: 2.50

Bonus

Prosperity Elite 7

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
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 Point	Annual	Monthly		
1-Year S&P 500 Monthly Point-to-Point with Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Point-to-Point with Cap	S&P 500	Point to Point	Annual	None		
2-Year S&P 500 Point-to-Point with Cap	S&P 500	Point to Point	Biennial	None		
3-Year S&P 500 Point-to-Point with Cap	S&P 500	Point to Point	Triennial	None		
Fixed Account	1-Year Fixed Rate (no bonus)					1.75

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home Yes-Unemployment No- Long Term Care Yes-Terminal Illness 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):	9	9	8	7	6	5	4
Age 65+ in states FL (7 years):	9	9	8	7	6	5	4

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $966)

Fidelity & Guaranty Life
Prosperity Elite 7 Enhanced

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
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 Point	Annual	Monthly		
1-Year S&P 500 Monthly Point-to-Point with Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Point-to-Point with Cap	S&P 500	Point to Point	Annual	None		
2-Year S&P 500 Point-to-Point with Cap	S&P 500	Point to Point	Biennial	None		
3-Year S&P 500 Point-to-Point with Cap	S&P 500	Point to Point	Triennial	None		
Fixed Account	1-Year Fixed Rate (no bonus)					1.75

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Extended Care Waiver Yes-Nursing Home Yes-Unemployment No- Long Term Care Yes-Terminal Illness 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):	9	9	8	7	6	5	4
Age 65+ in states FL (7 years):	9	9	8	7	6	5	4

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $985)

Fidelity & Guaranty Life
Prosperity Elite 7 Protection

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Performance Triggered Account	S&P 500	Point to Point	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 with Cap	S&P 500	Point to Point	Annual	Monthly Sum		

ead	Cap
	4.75
	2.00
	4.25
	8.75
	14.50

5%

0-79: 5.00
80-85: 2.50

nus: 3.00

ead	Cap
	4.75
	2.00
	4.25
	8.75
	14.50

5%

0-79: 5.00
80-85: 2.50

nus: 5.00

ead	Cap
	3.75
	4.75
	2.00

1-Year S&P 500 Point-to-Point with Cap	S&P 500	Point to Point	Annual	None	
2-Year S&P 500 Point-to-Point with Cap	S&P 500	Point to Point	Biennial	None	
3-Year S&P 500 Point-to-Point with Cap	S&P 500	Point to Point	Triennial	None	
Fixed Account	1-Year Fixed Rate (no bonus)				1.75

Fidelity & Guaranty Life Insurance Company of New York

FGNY Index-Safety 7

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	10,000	No- Disability	No- Unemployment	NY
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	10,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	85	Monthly:	10,000			

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	10	10	10	9	8	6	3	
Guaranteed Minimum Value:	100% of Premium at 1.00% (GMR/1000 $1,072)							

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
S&P 500 Annual Point-toPoint	S&P 500	Point to Point	Annual	None		
S&P 500 Monthly Averaging	S&P 500	Point to Point	Annual	Monthly		
S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
Fixed	1-Year Fixed Rate (no bonus)					2.25

Genworth Life Insurance Company

SecureLiving Index 7

Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	25,000	No- Disability	No- Unemployment	AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA
Annuitant:		Monthly:	25,000	Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	25,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	25,000			

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	Indicie	Type	Reset	Averaging	Part	Spr
S&P 500 Monthly Point-to-Point W/Cap	S&P 500	Point to Point	Annual	Monthly Sum		

Genworth Life Insurance Company

SecureLiving Index 7

High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	250,000	No- Disability	No- Unemployment	AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA
Annuitant:		Monthly:	250,000	Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	250,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	250,000			

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	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Fixed Rate Strategy	1-Year Fixed Rate (no bonus)					1.85
S&P 500 Monthly Point-to-Point W/Cap	S&P 500	Point to Point	Annual	Monthly Sum		

Company / Product	Issue Ages	Minimum 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- Unemployment No- Long Term Care No- Terminal Illness	Not Available in: AK CA CT DE IL MA MN MO

	4.25
	8.75
	14.50

5%

see notes

Bonus

ead	Cap
	3.00
	3.00
	1.00

5%

0-75: 5.00+
76-80: 3.50+
81-UP: 2.00+
see notes

Bonus

ead	Cap
	1.65

0-75: 5.00+
76-80: 3.50+
81-UP: 2.00+
see notes

Bonus

ead	Cap
5%	
	1.95

Commissions
Age: Rate

0-75: 5.00+
76-80: 3.50+
81-UP: 2.00+

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

Genworth Life Insurance Company
SecureLiving Index 7
Low-Band

Owner: 85 Annuitant:	Single: 25,000 Monthly: 25,000	Yes-Nursing Home	No- Annualization	NJ NV NY OK OR PA PR TX VI WA
Withdrawal Notes:				No Premium Bor
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	Spr
7-Year Fixed Rate Strategy	1-Year Fixed Rate (no bonus)					1.7

Genworth Life Insurance Company
SecureLiving Index 7
Mid-Band

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA
Withdrawal Notes:				No Premium Bor
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	Spr
7-Year Fixed Rate Strategy	1-Year Fixed Rate (no bonus)					2.0
1-Year Fixed Rate Strategy	1-Year Fixed Rate (no bonus)					1.7

Genworth Life Insurance Company
SecureLiving Index 7
Low-Band

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 25,000 Monthly: 25,000 Qualified Single: 25,000 Monthly: 25,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA
Withdrawal Notes:				No Premium Bor
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	Spr
S&P 500 Performance Triggered	S&P 500	Perf Trig	Annual	None		

Genworth Life Insurance Company
SecureLiving Index 7
High-Band

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA
Withdrawal Notes:				No Premium Bor
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	Spr
S&P 500 Performance Triggered	S&P 500	Perf Trig	Annual	None		
S&P 500 Annual Point-to-Point w/ Cap	S&P 500	Point to Point	Annual	None		

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 25,000 Monthly: 25,000 Qualified Single: 25,000 Monthly: 25,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA

see notes

ıus

ead | Cap

5%

0-75: 5.00+
76-80: 3.50+
81-UP: 2.00+
see notes

ıus

ead | Cap

0%

5%

0-75: 5.00+
76-80: 3.50+
81-UP: 2.00+
see notes

ıus

ead | Cap

0-75: 5.00+
76-80: 3.50+
81-UP: 2.00+
see notes

ıus

ead | Cap

4.20

0-75: 5.00+
76-80: 3.50+
81-UP: 2.00+
see notes

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

Genworth Life Insurance Company
SecureLiving Index 7
Low-Band

Withdrawal Notes:								No Premium Bor
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	Spr
1-Year Fixed Rate Strategy	1-Year Fixed Rate (no bonus)					1.5

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA

Genworth Life Insurance Company
SecureLiving Index 7
Mid-Band

Withdrawal Notes:								No Premium Bor
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	Spr
S&P 500 Annual Point-to-Point w/ Cap	S&P 500	Point to Point	Annual	None		

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 25,000 Monthly: 25,000 Qualified Single: 25,000 Monthly: 25,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA

Genworth Life Insurance Company
SecureLiving Index 7
Low-Band

Withdrawal Notes:								No Premium Bor
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	Spr
S&P 500 Annual Point-to-Point w/ Cap	S&P 500	Point to Point	Annual	None		

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA

Genworth Life Insurance Company
SecureLiving Index 7
Mid-Band

Withdrawal Notes:								No Premium Bor
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	Spr
S&P 500 Performance Triggered	S&P 500	Perf Trig	Annual	None		

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA

Genworth Life Insurance Company
SecureLiving Index 7
High-Band

Withdrawal Notes:								No Premium Bor
Withdrawal Charges 7 years:	9	9	8	7	6	5	4	

nus

ead | Cap

0%

0-75: 5.00+
76-80: 3.50+
81-UP: 2.00+
see notes

nus

ead | Cap

4.00

0-75: 5.00+
76-80: 3.50+
81-UP: 2.00+
see notes

nus

ead | Cap

3.50

0-75: 5.00+
76-80: 3.50+
81-UP: 2.00+
see notes

nus

ead | Cap

0-75: 5.00+
76-80: 3.50+
81-UP: 2.00+
see notes

nus

	Guaranteed Minimum Value:	100% of Premium at 1.00% (GMR/1000 $1,072)							
	Account Name	**Indicie**	**Type**	**Reset**	**Averaging**	**Part**	**Spr**		
	7-Year Fixed Rate Strategy	1-Year Fixed Rate (no bonus)					2.1		

Genworth Life Insurance Company

SecureLiving Index 7

Mid-Band

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization					Not Available in: AK CA CT DE IL MA MN MO NJ NV NY OK OR PA PR TX VI WA	
Withdrawal Notes:								No Premium Bor	
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**	**Spr**			
S&P 500 Monthly Point-to-Point W/Cap	S&P 500	Point to Point	Annual	Monthly Sum					

Great American Life Insurance Company

American Legend II

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization					Not Available in: 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, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY (7 years):	12	11	10	9	8	7	6		
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, WV, WY (7 years):	9	8	7	6	5	4	3		
For states CT, TX (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**			
Declared Rate Strategy	1-Year Fixed Rate (no bonus)					1.8			
1 Year S&P 500 Monthly Sum	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 S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Annual	Monthly					

ING Annuity and Asset Sales

ING Secure Index Seven

Low-Band

Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	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- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization					Not Available in: NY OR PR VI	
Withdrawal Notes:								No Premium Bor	
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):	10	10	10	10	9	8	7		
Age 56+ in states AK, DE, MN, NJ, OH, TX, UT (7 years):	9	8	7	6	5	4	3		
For states CT (7 years):	10	9	8	7	6	5	4		
Age 56+ in states MN, NV, PA, WA (7 years):	9	8	7	6	5	4	3		
Ages 0 to 55 in states AK, DE, MN, NJ, NV, OH, PA, TX, UT, WA (7 years):	10	10	10	10	9	8	7		

Indexed Annuity Detail Sheet

ead	Cap
0%	

0-75: 5.00+
76-80: 3.50+
81-UP: 2.00+
see notes

ıus

ead	Cap
	1.85

Qualified
18-75: 5.50+
76-80: 5.10+
81-85: 3.50+
Non-Qual
0-75: 5.50+
76-80: 5.10+
81-85: 3.50+

see notes

ıus

ead	Cap
0%	
	2.00
	4.00
	4.25

0-80: 5.00+
see notes

ıus

	Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $938)											
	Account Name	Indicie	Type	Reset	Averaging	Part	Spr						
	Fixed Rate Strategy	1-Year Fixed Rate (no bonus)				1.5							
ING Annuity and Asset Sales ING Secure Index Seven *High-Band*	Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 75,000 Monthly: 75,000 Qualified Single: 75,000 Monthly: 75,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: NY OR PR VI								
	Withdrawal Notes:					No Premium Bor							
	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):	10	10	10	10	9	8	7					
	Age 56+ in states AK, DE, MN, NJ, OH, TX, UT (7 years):	9	8	7	6	5	4	3					
	For states CT (7 years):	10	9	8	7	6	5	4					
	Age 56+ in states MN, NV, PA, WA (7 years):	9	8	7	6	5	4	3					
	Ages 0 to 55 in states AK, DE, MN, NJ, NV, OH, PA, TX, UT, WA (7 years):	10	10	10	10	9	8	7					
	Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $938)											
	Account Name	Indicie	Type	Reset	Averaging	Part	Spr						
	Monthly Cap Index Strategy	S&P 500	Point to Point	Annual	Monthly Sum								
	Point-to-Point Cap Index Strategy	S&P 500	Point to Point	Annual	None								
ING Annuity and Asset Sales ING Secure Index Seven *Low-Band*	Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	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- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: NY OR PR VI								
	Withdrawal Notes:					No Premium Bor							
	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):	10	10	10	10	9	8	7					
	Age 56+ in states AK, DE, MN, NJ, OH, TX, UT (7 years):	9	8	7	6	5	4	3					
	For states CT (7 years):	10	9	8	7	6	5	4					
	Age 56+ in states MN, NV, PA, WA (7 years):	9	8	7	6	5	4	3					
	Ages 0 to 55 in states AK, DE, MN, NJ, NV, OH, PA, TX, UT, WA (7 years):	10	10	10	10	9	8	7					
	Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $938)											
	Account Name	Indicie	Type	Reset	Averaging	Part	Spr						
	Point-to-Point Cap Index Strategy	S&P 500	Point to Point	Annual	None								

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

ead	Cap
0%	

0-80: 5.00+
see notes

nus

ead	Cap
	1.90
	4.25

0-80: 5.00+
see notes

nus

ead	Cap
	3.25

Commissions
Age: Rate

0-80: 5.00+
see notes

Bonus

ING Annuity and Asset Sales

ING Secure Index Seven

High-Band

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):	10	10	10	10	9	8	7
Age 56+ in states AK, DE, MN, NJ, OH, TX, UT (7 years):	9	8	7	6	5	4	3
For states CT (7 years):	10	9	8	7	6	5	4
Age 56+ in states MN, NV, PA, WA (7 years):	9	8	7	6	5	4	3
Ages 0 to 55 in states AK, DE, MN, NJ, NV, OH, PA, TX, UT, WA (7 years):	10	10	10	10	9	8	7

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $938)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Rate Strategy	1-Year Fixed Rate (no bonus)					1.5

Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	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- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: NY OR PR VI

Withdrawal Notes: No Premium

ING Annuity and Asset Sales

ING Secure Index Seven

Low-Band

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):	10	10	10	10	9	8	7
Age 56+ in states AK, DE, MN, NJ, OH, TX, UT (7 years):	9	8	7	6	5	4	3
For states CT (7 years):	10	9	8	7	6	5	4
Age 56+ in states MN, NV, PA, WA (7 years):	9	8	7	6	5	4	3
Ages 0 to 55 in states AK, DE, MN, NJ, NV, OH, PA, TX, UT, WA (7 years):	10	10	10	10	9	8	7

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $938)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Interest Rate Benchmark Strategy	3-Month LIBOR	Point to Point	Annual	None		
Monthly Cap Index Strategy	S&P 500	Point to Point	Annual	Monthly Sum		

Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 75,000 Monthly: 75,000 Qualified Single: 75,000 Monthly: 75,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: NY OR PR VI

Withdrawal Notes: No Premium

ING Annuity and Asset Sales

ING Secure Index Seven

High-Band

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):	10	10	10	10	9	8	7
Age 56+ in states AK, DE, MN, NJ, OH, TX, UT (7 years):	9	8	7	6	5	4	3
For states CT (7 years):	10	9	8	7	6	5	4
Age 56+ in states MN, NV, PA, WA (7 years):	9	8	7	6	5	4	3
Ages 0 to 55 in states AK, DE, MN, NJ, NV, OH, PA, TX, UT, WA (7 years):	10	10	10	10	9	8	7

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $938)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Interest Rate Benchmark Strategy	3-Month LIBOR	Point to Point	Annual	None		

Non-Qualified Owner: 89 Annuitant: 89 Qualified	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified	No- Disability No- Hospitalization No- Extended Care Waiver	No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options	Not Available in: NJ NY OR

ead | Cap
0%

0-80: 5.00+
see notes

Bonus

ead | Cap
10.00
1.50

0-80: 5.00+
see notes

Bonus

ead | Cap
10.00

0-75: 5.00+
76-85: 3.50+
86-89: 1.80+

Life of the Southwest
SecurePlus Silver

Owner: 89 Annuitant: 89	Single: 3,000 Monthly: 3,000	No- Terminal Illness No- Annualization	Yes-Nursing Home						PR VI WA
Withdrawal Notes:									No Premium
Withdrawal Charges 7 years:		8	8	7	6	5	4	2	
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 $938)							

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Declared Interest Account		1-Year Fixed Rate (no bonus)				1.2
Average Index Account	S&P 500	Point to Point	Annual	Monthly	20	
Ending Index Account	S&P 500	Point to Point	Annual	None	100	

Lincoln Financial Group
Lincoln OptiChoice 7
High-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 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 Available in: NY
Withdrawal Notes:									No Premium
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		

Lincoln Financial Group
Lincoln OptiChoice 7
Low-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 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 Available in: NY
Withdrawal Notes:									No Premium
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 Cap	S&P 500	Point to Point	Annual	Monthly Sum		
Fixed Account		1-Year Fixed Rate (no bonus)				1.0

Lincoln Financial Group
Lincoln OptiChoice 7
High-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 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 Available in: NY
Withdrawal Notes:									No Premium
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 Cap	S&P 500	Point to Point	Annual	Monthly Sum		

Lincoln Financial Group
Lincoln OptiChoice 7

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 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 Available in: NY
Withdrawal Notes:									No Premium

see notes

Bonus

ead	Cap
5%	
	2.50

0-75: 6.00+
76-80: 4.50+
81-85: 3.00+
see notes

Bonus

ead	Cap
9.00	

0-75: 6.00+
76-80: 4.50+
81-85: 3.00+
see notes

Bonus

ead	Cap
	1.45
5%	

0-75: 6.00+
76-80: 4.50+
81-85: 3.00+
see notes

Bonus

ead	Cap
	1.55

0-75: 6.00+
76-80: 4.50+
81-85: 3.00+
see notes

Bonus

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	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Monthly Average	S&P 500	Point to Point	Annual	Monthly		

Lincoln Financial Group
Lincoln OptiChoice 7
High-Band

Non-Qualified		Non-Qualified			
Owner:	85	Single:	100,000	No- Disability	No- Unemployment
Annuitant:	85	Monthly:	100,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	85	Single:	100,000	Yes-Nursing Home	Yes-Annualization
Annuitant:	85	Monthly:	100,000		

Not Available in: NY

Withdrawal Notes:	No Premium
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
Fixed Account		1-Year Fixed Rate (no bonus)				1.2

Lincoln Financial Group
Lincoln OptiChoice 7
Low-Band

Non-Qualified		Non-Qualified			
Owner:	85	Single:	5,000	No- Disability	No- Unemployment
Annuitant:	85	Monthly:	5,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	85	Single:	2,000	Yes-Nursing Home	Yes-Annualization
Annuitant:	85	Monthly:	2,000		

Not Available in: NY

Withdrawal Notes:	No Premium
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
Performance Triggered	S&P 500	Perf Trig	Annual	None		

Lincoln Financial Group
Lincoln OptiChoice 7
High-Band

Non-Qualified		Non-Qualified			
Owner:	85	Single:	100,000	No- Disability	No- Unemployment
Annuitant:	85	Monthly:	100,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	85	Single:	100,000	Yes-Nursing Home	Yes-Annualization
Annuitant:	85	Monthly:	100,000		

Not Available in: NY

Withdrawal Notes:	No Premium
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
Performance Triggered	S&P 500	Perf Trig	Annual	None		

Non-Qualified		Non-Qualified			
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	85	Single:	2,000	Yes-Nursing Home	No- Annualization
Annuitant:	85	Monthly:	2,000		

Not Available in: AK AL DE MN NY OR PR TX UT VI

Withdrawal Notes:	No Premium

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, SD, TN, VA, VT, WI, WV, WY (7 years):	10	9	8	7	6	4	2
For states CA (7 years):	8	8	7	6	5	4	2
For states WA (7 years):	9	9	8	7	6	4	2
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $938)						

ead | Cap
9.00

0-75: 6.00+
76-80: 4.50+
81-85: 3.00+
see notes

Bonus

ead | Cap
0%

0-75: 6.00+
76-80: 4.50+
81-85: 3.00+
see notes

Bonus

ead | Cap

0-75: 6.00+
76-80: 4.50+
81-85: 3.00+
see notes

Bonus

ead | Cap

0-75: 7.50+
76-80: 5.63+
81-85: 3.75+
see notes

Bonus

Indexed Annuity Detail Sheet

North American Company — Charter 7

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		
1-Year Russell 2000 Annual Daily Average	Russell 2000	Point to Point	Annual	Daily		
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum	100	
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	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		
1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	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	DJIA	Point to Point	Annual	Daily		
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year Fixed	1-Year Fixed Rate (no bonus)					1.0
1-Year S&P 500 Annual Daily Average	S&P 500	Point to Point	Annual	Daily	100	

Non-Qualified		Non-Qualified			
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	85	Single:	2,000	Yes-Nursing Home	No- Annualization
Annuitant:	85	Monthly:	2,000		

Only Available in: TX

Withdrawal Notes:	No Premium
Withdrawal Charges 7 years:	
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $938)

North American Company — Charter 7 (TX)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year NASDAQ Monthly Point-to-Point	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
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 S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None		
1-Year Russell 2000 Annual Point-to-Point	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	DJIA	Point to Point	Annual	Daily		
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year Dow Jones Annual Point-to-Point	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)					2.0
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- Unemployment
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness
Owner:	85	Single:	2,000	Yes-Nursing Home	No- Annualization
Annuitant:	85	Monthly:	2,000		

Not Available in: AK AL CT DE MN NV NY OR PR TX UT VI WA

Withdrawal Notes:							No Premium
Withdrawal Charges 7 years:	9	9	8	7	6	4	2
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $938)						

North American Company — North American Prizm Plus 7

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Monthly Average	S&P 500	Point to Point	Annual	Monthly	20	
1-Year Russell 2000 Monthly Average	Russell 2000	Point to Point	Annual	Monthly	10	
1-Year S&P 400 Monthly Average	S&P 400	Point to Point	Annual	Monthly	15	
1-Year Fixed	1-Year Fixed Rate (no bonus)					1.0

ead	Cap
	2.00
	2.00
	1.00
	2.00
	2.00
	1.00
	2.00
	2.00
	2.00
	2.00
	2.00
	2.00
0%	
	2.00

see notes

Bonus

ead	Cap
	1.00
	1.00
	4.00
	4.00
	4.00
	4.00
	4.00
	4.00
	4.00
	4.00
	3.00
0%	
	4.00

0-75: 7.50+
76-80: 5.63+
81-85: 3.75+
see notes

Bonus

ead	Cap
0%	

1-Year Dow Jones Point-to-Point	DJIA	Point to Point	Annual	None	10	
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	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	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year S&P 400 Point-to-Point	S&P 400	Point to Point	Annual	None	10	

North American Company

Precision 7

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	AK AL DE MN NY OR PR TX UT VI
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	2,000			

Withdrawal Notes:								No Premium
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, SD, TN, VA, VT, WI, WV, WY (7 years):	10	9	8	7	6	4	2	
For states CA (7 years):	8	8	7	6	5	4	2	
For states WA (7 years):	9	9	8	7	6	4	2	
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $938)							

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	15	
1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None	15	
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None	20	
1-Year Russell 2000 Annual 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 Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year Fixed	1-Year Fixed Rate (no bonus)					1.0
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 Cap	S&P 500	Point to Point	Annual	Monthly Sum	100	
1-Year Russell 2000 Annual Daily 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 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None	30	
1- Year Hindsight Index	Blended Indicies	Point to Point	Annual	None	15	

North American Company

Precision 7 (TX)

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	TX
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	2,000			

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	8	8	7	6	5	4	2	
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $938)							

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Annual Daily Average	S&P 500	Point to Point	Annual	Daily	20	
1- Year Hindsight Index	Blended Indicies	Point to Point	Annual	None	20	
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	Daily	20	
1-Year Fixed	1-Year Fixed Rate (no bonus)					2.0
1-Year Dow Jones Annual Daily Average	DJIA	Point to Point	Annual	Daily	20	

	1.00
	1.00

0-75: 7.50+
76-80: 5.63+
81-85: 3.75+
see notes

Bonus

ead	Cap
	2.25
	2.00
	2.00
	2.00
	1.00
0%	
	2.00
	1.00
	2.00
	2.00

see notes

Bonus

ead	Cap
	4.00
	3.00
	4.00
0%	
	4.00

1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None	20	
1-Year Russell 2000 Annual 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 Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Russell 2000 Annual Daily Average	Russell 2000	Point to Point	Annual	Daily	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 Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		

Reliance Standard Life

Keystone 7 Index Annuity

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AL MN MT NY OR PR VI
Withdrawal Notes:				No Premium
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 - 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 Rate	S&P 500	Point to Point	Annual	Monthly	25	
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

Hartford Saver Solution sm 7

Low-Band

Non-Qualified Owner: 80 Annuitant: Qualified Owner: 80 Annuitant:	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness 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
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
Annual Global Equity Index Performance Trigger	Blended Indicies	Perf Trig	Annual	None		

The Hartford

Hartford Saver Solution sm 7

High-Band

Non-Qualified Owner: 80 Annuitant: Qualified Owner: 80 Annuitant:	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness 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
Withdrawal Charges 7 years:	9 | 8 | 7 | 6 | 5 | 4 | 3			
Guaranteed Minimum Value:	100% of Premium at 1.00% (GMR/1000 $1,072)			

	4.00
	4.00
	4.00
	4.00
	4.00
	1.00
	4.00
	4.00
	1.00

0-80: 5.00
81-85: 3.00

Bonus

ead	Cap
	4.50
5%	
	4.00

Bonus

ead	Cap

Bonus

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Annual Global Equity Index Performance Trigger	Blended Indicies	Perf Trig	Annual	None		
Annual Global Equity Index Point-to-Point Cap	Blended Indicies	Point to Point	Annual	None		

The Hartford

Hartford Saver Solution sm 7

Low-Band

Non-Qualified	Non-Qualified		Only Available in:
Owner: 80	Single: 10,000	No- Disability	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
Annuitant:	Monthly: 10,000	No- Hospitalization	
Qualified	Qualified	Yes-Extended Care Waiver	
Owner: 80	Single: 10,000	No- Nursing Home	
Annuitant:	Monthly: 10,000		

Withdrawal Notes:								No Premium
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
Annual S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
Annual S&P 500 Performance Trigger	S&P 500	Perf Trig	Annual	None		

The Hartford

Hartford Saver Solution sm 7

High-Band

Non-Qualified	Non-Qualified		Only Available in:
Owner: 80	Single: 100,000	No- Disability	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
Annuitant:	Monthly: 100,000	No- Hospitalization	
Qualified	Qualified	Yes-Extended Care Waiver	
Owner: 80	Single: 100,000	No- Nursing Home	
Annuitant:	Monthly: 100,000		

Withdrawal Notes:								No Premium
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
Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.5

The Hartford

Hartford Saver Solution sm 7

Low-Band

Non-Qualified	Non-Qualified		Only Available in:
Owner: 80	Single: 10,000	No- Disability	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
Annuitant:	Monthly: 10,000	No- Hospitalization	
Qualified	Qualified	Yes-Extended Care Waiver	
Owner: 80	Single: 10,000	No- Nursing Home	
Annuitant:	Monthly: 10,000		

Withdrawal Notes:								No Premium
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
Annual Global Equity Index Point-to-Point Cap	Blended Indicies	Point to Point	Annual	None		

Non-Qualified	Non-Qualified		Only Available in:
Owner: 80	Single: 100,000	No- Disability	AL AR CO DC GA ID IL KS KY LA MI MS
Annuitant:	Monthly: 100,000	No- Hospitalization	
Qualified	Qualified	Yes-Extended Care Waiver	
Owner: 80	Single: 100,000	No- Terminal Illness	
Annuitant:	Monthly: 100,000		

ead	Cap

Bonus

ead	Cap
	3.50

Bonus

ead	Cap
0%	

Bonus

ead	Cap

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

The Hartford
Hartford Saver Solution sm 7
High-Band

		No- Nursing Home		No- Annualization				NC NE NM OH OK RI SD TN UT VI VT WI WV
Withdrawal Notes:								No Premium
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
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		

The Hartford
Hartford Saver Solution sm 7
Low-Band

Non-Qualified Owner: 80 Annuitant: Qualified Owner: 80 Annuitant:	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care No- Terminal Illness 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
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
Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.50

The Hartford
Hartford Saver Solution Choice sm 7
High-Band

Non-Qualified Owner: 80 Annuitant: Qualified Owner: 80 Annuitant:	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home		No- Unemployment No- Long Term Care Yes-Terminal Illness 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
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
Annual Global Equity Index Performance Trigger	Blended Indicies	Perf Trig	Annual	None		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
The Hartford Hartford Saver Solution Choice sm 7 *Low-Band*	Non-Qualified Owner: 80 Annuitant: Qualified Owner: 80 Annuitant:	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness 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 E
	Withdrawal Charges 7 years:	9 8 7 6 5 4 3			

Bonus

ead	Cap
	4.25

Bonus

ead	Cap
0%	

Bonus

ead	Cap

Commissions
Age: Rate

Bonus

Low-Band

Guaranteed Minimum Value:	100% of Premium at 1.00% (GMR/1000 $1,072)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Annual S&P 500 Performance Trigger	S&P 500	Perf Trig	Annual	None		
Fixed Rate Strategy	1-Year Fixed Rate (no bonus)					1.5

The Hartford
Hartford Saver Solution Choice sm 7
High-Band

Non-Qualified		Non-Qualified			Only Available in:
Owner:	80	Single:	100,000	No- Disability / No- Unemployment	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
Annuitant:		Monthly:	100,000	No- Hospitalization / No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver / Yes-Terminal Illness	
Owner:	80	Single:	100,000	No- Nursing Home / No- Annualization	
Annuitant:		Monthly:	100,000		

Withdrawal Notes:		No Premium B
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
Annual S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

The Hartford
Hartford Saver Solution Choice sm 7
Low-Band

Non-Qualified		Non-Qualified			Only Available in:
Owner:	80	Single:	10,000	No- Disability / No- Unemployment	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
Annuitant:		Monthly:	10,000	No- Hospitalization / No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver / Yes-Terminal Illness	
Owner:	80	Single:	10,000	No- Nursing Home / No- Annualization	
Annuitant:		Monthly:	10,000		

Withdrawal Notes:		No Premium B
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
Annual Global Equity Index Performance Trigger	Blended Indicies	Perf Trig	Annual	None		

The Hartford
Hartford Saver Solution Choice sm 7
High-Band

Non-Qualified		Non-Qualified			Only Available in:
Owner:	80	Single:	100,000	No- Disability / No- Unemployment	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
Annuitant:		Monthly:	100,000	No- Hospitalization / No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver / Yes-Terminal Illness	
Owner:	80	Single:	100,000	No- Nursing Home / No- Annualization	
Annuitant:		Monthly:	100,000		

Withdrawal Notes:		No Premium B
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
Annual Global Equity Index Point-to-Point Cap	Blended Indicies	Point to Point	Annual	None		
Annual S&P 500 Performance Trigger	S&P 500	Perf Trig	Annual	None		

Non-Qualified		Non-Qualified			Only Available in:
Owner:	80	Single:	10,000	No- Disability / No- Unemployment	AL AR CO
Annuitant:		Monthly:	10,000		

ead	Cap
0%	

onus

ead	Cap
	3.80

onus

ead	Cap

onus

ead	Cap
	3.40

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

The Hartford
Hartford Saver Solution Choice sm 7
Low-Band

Qualified		Qualified			
Owner:	80	Single:	10,000	No- Hospitalization	No- Long Term Care
Annuitant:		Monthly:	10,000	Yes-Extended Care Waiver	Yes-Terminal Illness
				No- Nursing Home	No- Annualization

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 B
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
Annual Global Equity Index Point-to-Point Cap	Blended Indicies	Point to Point	Annual	None		

The Hartford
Hartford Saver Solution Choice sm 7
High-Band

Non-Qualified		Non-Qualified			
Owner:	80	Single:	100,000	No- Disability	No- Unemployment
Annuitant:		Monthly:	100,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		Yes-Extended Care Waiver	Yes-Terminal Illness
Owner:	80	Single:	100,000	No- Nursing Home	No- Annualization
Annuitant:		Monthly:	100,000		

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 B
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
Fixed Rate Strategy	1-Year Fixed Rate (no bonus)					1.5

The Hartford
Hartford Saver Solution Choice sm 7
Low-Band

Non-Qualified		Non-Qualified			
Owner:	80	Single:	10,000	No- Disability	No- Unemployment
Annuitant:		Monthly:	10,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		Yes-Extended Care Waiver	Yes-Terminal Illness
Owner:	80	Single:	10,000	No- Nursing Home	No- Annualization
Annuitant:		Monthly:	10,000		

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 B
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
Annual S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

The Standard
Index Growth Annuity 7
Low-Band

Non-Qualified		Non-Qualified			
Owner:	90	Single:	15,000	No- Disability	No- Unemployment
Annuitant:	90	Monthly:	15,000	No- Hospitalization	No- Long Term Care
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness
Owner:	90	Single:	15,000	Yes-Nursing Home	Yes-Annualization
Annuitant:	90	Monthly:	15,000		

Not Available in: NY PR VI

Withdrawal Notes:							No Premium B
Withdrawal Charges 7 years:	9	8	7	6	5	4	2
Guaranteed Minimum Value:	100% of Premium at 1.00% (GMR/1000 $1,072)						

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		
Fixed Interest Account	1-Year Fixed Rate (no bonus)					1.7

onus

ead	Cap
	2.70

onus

ead	Cap
0%	

onus

ead	Cap
	3.15

0-80: 5.00
81-85: 2.75
86-90: 2.25

onus

ead	Cap
	2.05
0%	

The Standard
Index Growth Annuity 7
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	90	Single:	100,000	No- Disability	No- Unemployment	NY PR VI
Annuitant:	90	Monthly:	100,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	90	Single:	100,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	90	Monthly:	100,000			

Withdrawal Notes:								No Premium B
Withdrawal Charges 7 years:	9	8	7	6	5	4	2	
Guaranteed Minimum Value:	100% of Premium at 1.00% (GMR/1000 $1,072)							

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		
Fixed Interest Account	1-Year Fixed Rate (no bonus)					1.7

Surrender Charges Last 6 Years

American National Insurance Company
ANICO EIA

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	Yes-Disability	No- Unemployment	MN ND NY OK OR PR VI WA
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	10,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	10,000			

Withdrawal Notes:							No Premium B
Withdrawal Charges 6 years:	8	8	7	6	4	2	Rate Changed
Guaranteed Minimum Value:	90% of Premium at 1.00% (GMR/1000 $955)						Next Change

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Performance Triggered	S&P 500	Perf Trig	Annual	None		

American Equity Investment Life Insurance Company
Integrity Gold (Index 5-07)

Non-Qualified		Non-Qualified				Not Available in:
Owner:	80	Single:	5,000	No- Disability	No- Unemployment	AL NY PR VI
Annuitant:		Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	80	Single:	5,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	5,000			

Withdrawal Notes:						No Premium B
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	Type	Reset	Averaging	Part	Sp
1 Year S&P 500 Monthly Average Participation Rate	S&P 500	Point to Point	Annual	Monthly	10	
10 Year U.S. Treasury Bond Value with Cap	10 Year US Treasury	Point to Point	Annual	None		
1-Year Dow Jones Monthly Average Cap	DJIA	Point to Point	Annual	Monthly		
1 Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Annual	Monthly		
1 Year S&P 500 Annual Point-to-Point Participation Rate	S&P 500	Point to Point	Annual	None	10	
1-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum		
Traditional Fixed Value	1-Year Fixed Rate (no bonus)					1.0
1-Year S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
1-Year Dow Jones Point-to-Point Cap	DJIA	Point to Point	Annual	None		

Non-Qualified		Non-Qualified				Not Available in:
Owner:	80	Single:	5,000	No- Disability	No- Unemployment	DE NJ NY OR PA PR VI
Annuitant:	80	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	

0-80: 5.00
81-85: 2.75
86-90: 2.25

onus

ead	Cap
	2.70

0%

0-79: 5.00
80-85: 3.00

onus

: 01/01/12

: 02/01/12

ead	Cap

0-75: 4.13+
76-80: 3.09+
see notes

onus

read	Cap
	1.00
	1.00
	1.00
	1.00
00%	
	1.00
	1.00

0-75: 5.00+
76-80: 3.50+
see notes

Aviva Life & Annuity (Income Series)
Income Preferred Six
Low-Band

Owner: 80 Annuitant: 80	Single: 5,000 Monthly: 5,000	Yes-Nursing Home / No- Annualization	WA
Withdrawal Notes:			No Premium B
Withdrawal Charges 6 years:	9 / 8 / 7 / 6 / 4.7 / 3.5		
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $929)		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Strategy	1-Year Fixed Rate (no bonus)					1.0

Aviva Life & Annuity (Income Series)
Income Preferred Six
High-Band

Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	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- Unemployment / No- Long Term Care / Yes-Terminal Illness / No- Annualization	Not Available in: DE NJ NY OR PA PR VI WA
Withdrawal Notes:			No Premium B
Withdrawal Charges 6 years:	9 / 8 / 7 / 6 / 4.7 / 3.5		
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $929)		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Point-to-Point Index Strategy	S&P 500	Point to Point	Annual	None		
1-Year Monthly Cap Index Strategy	S&P 500	Point to Point	Annual	Monthly Sum		

Aviva Life & Annuity (Income Series)
Income Preferred Six
Low-Band

Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	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	Not Available in: DE NJ NY OR PA PR VI WA
Withdrawal Notes:			No Premium B
Withdrawal Charges 6 years:	9 / 8 / 7 / 6 / 4.7 / 3.5		
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $929)		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Monthly Cap Index Strategy	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Point-to-Point Index Strategy	S&P 500	Point to Point	Annual	None		
1-Year Average Index Strategy	S&P 500	Point to Point	Annual	Monthly		

Aviva Life & Annuity (Income Series)
Income Preferred Six
High-Band

Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	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- Unemployment / No- Long Term Care / Yes-Terminal Illness / No- Annualization	Not Available in: DE NJ NY OR PA PR VI WA
Withdrawal Notes:			No Premium B
Withdrawal Charges 6 years:	9 / 8 / 7 / 6 / 4.7 / 3.5		
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $929)		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Strategy	1-Year Fixed Rate (no bonus)					1.3
1-Year Average Index Strategy	S&P 500	Point to Point	Annual	Monthly		

Non-Qualified Owner: 85 Annuitant: Qualified	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified	No- Disability / No- Hospitalization / Yes-Extended Care Waiver / No- Unemployment / No- Long Term Care / Yes-Terminal Illness	Not Available in: DE NY PR

onus

ead	Cap
0%	

0-75: 5.00+
76-80: 3.50+
see notes

onus

ead	Cap
	2.75
	1.60

0-75: 5.00+
76-80: 3.50+
see notes

onus

ead	Cap
	1.05
	2.00
	2.00

0-75: 5.00+
76-80: 3.50+
see notes

onus

ead	Cap
0%	
	3.25

Qualified
18-75: 4.00+
76-80: 3.00+
81-85: 2.00+
Non-Qual
0-75: 4.00+
76-80: 3.00+

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

Great American Life Insurance Company
Safe Outlook
High-Band

Owner: 85 Annuitant:	Single: 100,000 Monthly: 100,000	No- Nursing Home	No- Annualization	VI	
Withdrawal Notes:				No Premium E	
Withdrawal Charges 6 years:	9	8	7	6	5	4
Guaranteed Minimum Value:	90% of Premium at 1.00% (GMR/1000 $955)				

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		

Great American Life Insurance Company
Safe Outlook
Low-Band

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: DE NY PR VI	
Withdrawal Notes:				No Premium E	
Withdrawal Charges 6 years:	9	8	7	6	5	4
Guaranteed Minimum Value:	90% of Premium at 1.00% (GMR/1000 $955)				

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1 Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Annual	Monthly		
Declared Rate Strategy	1-Year Fixed Rate (no bonus)					1.2
1 Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None		

Great American Life Insurance Company
Safe Outlook
High-Band

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: DE NY PR VI	
Withdrawal Notes:				No Premium E	
Withdrawal Charges 6 years:	9	8	7	6	5	4
Guaranteed Minimum Value:	90% of Premium at 1.00% (GMR/1000 $955)				

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Declared Rate Strategy	1-Year Fixed Rate (no bonus)					1.2
1 Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Annual	Monthly		

Lincoln Financial Group
Lincoln New Directions 6
Low-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: NY	
Withdrawal Notes:				No Premium E	
Withdrawal Charges 6 years:	9	8	7	6	4.75	3.5
Guaranteed Minimum Value:	100% of Premium at 1.00% (GMR/1000 $1,062)				

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
2-Year Point-to-Point Indexed Account	S&P 500	Point to Point	Biennial	None		

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 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 Available in: NY	

81-85: 2.00+

see notes

onus

ead	Cap
	4.00

Qualified
18-75: 4.00+
76-80: 3.00+
81-85: 2.00+
Non-Qual
0-75: 4.00+
76-80: 3.00+
81-85: 2.00+

see notes

onus

ead	Cap
	3.75
5%	
	3.75

Qualified
18-75: 4.00+
76-80: 3.00+
81-85: 2.00+
Non-Qual
0-75: 4.00+
76-80: 3.00+
81-85: 2.00+

see notes

onus

ead	Cap
5%	
	4.00

0-75: 3.50+
76-80: 2.75+
81-85: 1.75+
see notes

onus

ead	Cap
	7.00

0-75: 3.50+
76-80: 2.75+
81-85: 1.75+
see notes

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

Lincoln Financial Group
Lincoln New Directions 6
High-Band

Withdrawal Notes:	No Premium B
Withdrawal Charges 6 years:	9 | 8 | 7 | 6 | 4.75 | 3.5
Guaranteed Minimum Value:	100% of Premium at 1.00% (GMR/1000 $1,062)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
2-Year Point-to-Point Indexed Account	S&P 500	Point to Point	Biennial	None		
Fixed Account	1-Year Fixed Rate (no bonus)					1.5
Performance Triggered Indexed Account	S&P 500	Perf Trig	Annual	None		

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: NY

Lincoln Financial Group
Lincoln New Directions 6
Low-Band

Withdrawal Notes:	No Premium B
Withdrawal Charges 6 years:	9 | 8 | 7 | 6 | 4.75 | 3.5
Guaranteed Minimum Value:	100% of Premium at 1.00% (GMR/1000 $1,062)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Account	1-Year Fixed Rate (no bonus)					1.4
Performance Triggered Indexed Account	S&P 500	Perf Trig	Annual	None		

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care 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
Freedom Choice (5%) 6
High-Band

Withdrawal Notes:						No Premium B
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 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	Part	Spr
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 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 Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA

North American Company
Freedom Choice (5%) 6
Low-Band

Withdrawal Notes:						No Premium B
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 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)					

onus

ead	Cap
	7.00
5%	

0-75: 3.50+
76-80: 2.75+
81-85: 1.75+
see notes

onus

ead	Cap
0%	

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

onus

ead	Cap
	1.80
	3.10

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

onus

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

North American Company
Freedom Choice (5%) 6
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	250,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	85	Monthly:	250,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	250,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	250,000			

Withdrawal Notes: No Premium B

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 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	Part	Spr
1-Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

North American Company
Freedom Choice (5%) 6
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	2,000			

Withdrawal Notes: No Premium B

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 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	Part	Spr
1-Year Nasdaq-100 Annual Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	None		

North American Company
Freedom Choice (5%) 6
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	250,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	85	Monthly:	250,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	250,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	250,000			

Withdrawal Notes: No Premium B

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 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	Part	Spr
1-Year Fixed		1-Year Fixed Rate (no bonus)				1.7

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified				

ead	Cap
	2.40

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

onus

ead	Cap
	3.20

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

onus

ead	Cap
	2.15

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

onus

ead	Cap
5%	

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+

North American Company
Freedom Choice (5%) 6
Low-Band

Qualified		Qualified				
Owner:	85	Single:	2,000	No- Extended Care Waiver	Yes-Terminal Illness	NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	85	Monthly:	2,000	Yes-Nursing Home	No- Annualization	

Withdrawal Notes: No Premium B

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 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	Part	Spr
1-Year Nasdaq-100 Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		

North American Company
Freedom Choice (5%) 6
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	250,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	85	Monthly:	250,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	250,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	250,000			

Withdrawal Notes: No Premium B

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 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	Part	Spr
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		

North American Company
Freedom Choice (5%) 6
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	2,000			

Withdrawal Notes: No Premium B

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 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	Part	Spr
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		
1-Year Fixed		1-Year Fixed Rate (no bonus)				1.35

North American Company

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	250,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	85	Monthly:	250,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	250,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	250,000			

Withdrawal Notes: No Premium B

81-85: 2.75+
see notes

onus

ead	Cap
	1.30

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

onus

ead	Cap
	3.55

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

onus

ead	Cap
	2.20

5%

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

onus

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 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	Part	Spr
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		

North American Company
Freedom Choice (5%) 6
Low-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 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 Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA

Withdrawal Notes: No Premium B

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 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	Part	Spr
1-Year Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		

North American Company
Freedom Choice (5%) 6
High-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care 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 B

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 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	Part	Spr
1-Year S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		
1-Year Nasdaq-100 Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		

North American Company
Freedom Choice (5%) 6

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 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 Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA

Withdrawal Notes: No Premium B

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

ead	Cap
	2.90

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

onus

ead	Cap
	2.15
	2.65

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

onus

ead	Cap
	3.00
	1.70

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

onus

Low-Band

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	Part	Spr
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
North American Company Freedom Choice (5%) 6 *High-Band*	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home Yes-Unemployment No- Long Term Care 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

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 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	Part	Spr
1-Year Nasdaq-100 Annual Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	None		

North American Company Freedom Choice 6 *Low-Band*	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 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 Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
	Withdrawal Notes:			No Premium

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 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 S&P 400 Annual Point-to-Point	S&P 400	Point to Point	Annual	None		

North American Company Freedom Choice 6 *High-Band*	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home Yes-Unemployment No- Long Term Care 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

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 IL (6 years):	9	8	7	6	4	2

ead	Cap
	1.45
	2.30

Commissions
Age: Rate

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
	2.90

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
	2.00

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $929)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Monthly Point-to-Point Cap	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		

North American Company
Freedom Choice 6
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	2,000			

Withdrawal Notes: No Premium

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 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 Fixed	1-Year Fixed Rate (no bonus)					1.0

North American Company
Freedom Choice 6
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	250,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	85	Monthly:	250,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	250,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	250,000			

Withdrawal Notes: No Premium

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 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 Fixed	1-Year Fixed Rate (no bonus)					1.4

North American Company
Freedom Choice 6
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	2,000			

Withdrawal Notes: No Premium

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 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 S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
1-Year Nasdaq-100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None		
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

ead	Cap
	1.55
	2.45

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
0%	

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
5%	

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
	2.00
	2.00
	1.10

North American Company
Freedom Choice 6
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	250,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	85	Monthly:	250,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	250,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	250,000			

Withdrawal Notes: No Premium

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 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 Nasdaq-100 Annual Point-to-Point	Nasdaq 100	Point to Point	Annual	None		

North American Company
Freedom Choice 6
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	2,000			

Withdrawal Notes: No Premium

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 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 Annual Point-to-Point	DJIA	Point to Point	Annual	None		
1-Year Nasdaq-100 Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	None		

North American Company
Freedom Choice 6
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	250,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Annuitant:	85	Monthly:	250,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	250,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	250,000			

Withdrawal Notes: No Premium

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 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 Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		
1-Year Dow Jones EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	2,000			

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
	2.40

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
	2.00
	1.05

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
	2.40
	3.00

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

North American Company
Freedom Choice 6
Low-Band

							UT VA VI VT WA
Withdrawal Notes:							No Premium
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 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 Russell 2000 Annual Point-to-Point	Russell 2000	Point to Point	Annual	None		

North American Company
Freedom Choice 6
High-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care 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
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 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 S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

North American Company
Freedom Choice 6
Low-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 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 Available in: AK AL CT DE MN MT NV NY OR PA PR TX UT VA VI VT WA
Withdrawal Notes:							No Premium
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 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 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		

North American Company
Freedom Choice 6
High-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care 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
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 IL (6 years):	9	8	7	6	4	2	
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $929)						

Bonus

ead	Cap
	2.00

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
	2.65

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

ead	Cap
	2.00

0-75: 5.50+
76-80: 4.13+
81-85: 2.75+
see notes

Bonus

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Nasdaq-100 Monthly Point-to-Point Cap	Nasdaq 100	Point to Point	Annual	None		
1-Year Dow Jones Annual Point-to-Point	DJIA	Point to Point	Annual	None		

Surrender Charges Last 5 Years

Allianz Life Insurance Company of North America

Allianz Pro V1

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	NY PR TX VI
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Flex. Annuity Option	
Qualified		Qualified		Yes-Flex. Wthdrl Rider	No- Long Term Care	
Owner:	85	Single:	10,000	No- Extended Care Waiver	Yes-Death Benefit Rider	
Annuitant:	85	Monthly:	10,000	No- Terminal Illness	Yes-Nursing Home	
				No- Annualization		

Withdrawal Notes:						No Premium
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	Sp
1-Year PIMCO US Advantage Index Spread	PIMCO US Aggregate Bond Index	Point to Point	Annual	None		
1-Year Fixed Interest Account	1-Year Fixed Rate (no bonus)					1.
1-Year Barclay's Capital Spread	iShares Barclays Aggregate Bon	Point to Point	Annual	None		

Allianz Life Insurance Company of North America

Endurance Elite 5

Non-Qualified		Non-Qualified				Not Available in:
Owner:	80	Single:	10,000	No- Disability	Yes-Unemployment	NY PR VI WA
Annuitant:	80	Monthly:	10,000	No- Hospitalization	No- Flex. Annuity Option	
Qualified		Qualified		Yes-Flex. Wthdrl Rider	No- Long Term Care	
Owner:	80	Single:	10,000	No- Extended Care Waiver	Yes-Death Benefit Rider	
Annuitant:	80	Monthly:	10,000	No- Terminal Illness	Yes-Nursing Home	
				No- Annualization		

Withdrawal Notes:						No Premium
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
1-Year Blended Point-to-Point	Blended Indicies	Point to Point	Annual	None		
1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	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 Point	Annual	Monthly Sum		
1-Year Euro STOXX 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year Nasdaq 100 Monthly Sum Cap	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year Euro STOXX 50 Monthly Sum	DJ EuroStoxx 50	Point to Point	Annual	Monthly Sum		
1 Year Blended Monthly Average Spread	Blended Indicies	Point to Point	Annual	Monthly		
1-Year Nasdaq 100 Point-to-Point	Nasdaq 100	Point to Point	Annual	None		

American Equity Investment Life Insurance Company

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	75,000	No- Disability	No- Unemployment	AL CA CT MT NJ NY OR PR VI
Annuitant:		Monthly:	75,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	75,000	No- Nursing Home	No- Annualization	
Annuitant:		Monthly:	75,000			

Withdrawal Notes:	No Premium

ead	Cap
	1.45
	2.55

0-75: 3.25
76-80: 2.00
81-UP: 1.00

Bonus

read	Cap
1.70	
75%	
1.70	

0-75: 4.50+
76-80: 3.00+
see notes

Bonus

ead	Cap
	3.00
	3.00
0%	
	1.90
	3.25
	2.00
	2.00
4.50	
	3.00

79-85: 0.50+
see notes

Bonus

Insurance Company

Heritage Gold (ICC11-IDX2)

Withdrawal Charges 5 years:	8	7	6	5	4
Guaranteed Minimum Value:	87.5% of Premium at 1.00%				

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None		
Fixed	1-Year Fixed Rate (no bonus)				1.0	

Aviva Life & Annuity (Income Series)

Income Select 5

Low-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	83	Single:	5,000	No- Disability	No- Unemployment	DE NJ OR PA
Annuitant:	83	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	83	Single:	5,000	Yes-Nursing Home	No- Annualization	
Annuitant:	83	Monthly:	5,000			

Withdrawal Notes:						No Premium
Withdrawal Charges 5 years:	8	7	6	5	4	
Guaranteed Minimum Value:	87.5% of Premium at 2.75% (GMR/1000 $1,002)					

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Hang Seng Point-to-Point	Hang Seng	Point to Point	Annual	None		
1-Year S&P500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum		

Aviva Life & Annuity (Income Series)

Income Select 5

High-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	83	Single:	75,000	No- Disability	No- Unemployment	DE NJ OR PA
Annuitant:	83	Monthly:	75,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	83	Single:	75,000	Yes-Nursing Home	No- Annualization	
Annuitant:	83	Monthly:	75,000			

Withdrawal Notes:						No Premium
Withdrawal Charges 5 years:	8	7	6	5	4	
Guaranteed Minimum Value:	87.5% of Premium at 2.75% (GMR/1000 $1,002)					

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year DJ EUROSTOXX 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
Fixed	1-Year Fixed Rate (no bonus)				2.0	

Aviva Life & Annuity (Income Series)

Income Select 5

Low-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	83	Single:	5,000	No- Disability	No- Unemployment	DE NJ OR PA
Annuitant:	83	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	83	Single:	5,000	Yes-Nursing Home	No- Annualization	
Annuitant:	83	Monthly:	5,000			

Withdrawal Notes:						No Premium
Withdrawal Charges 5 years:	8	7	6	5	4	
Guaranteed Minimum Value:	87.5% of Premium at 2.75% (GMR/1000 $1,002)					

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P 500 Point-to-Point (Participation)	S&P 500	Point to Point	Annual	None	25	
1-Year S&P500 Point-to-Point	S&P 500	Point to Point	Annual	None		

Aviva Life & Annuity (Income Series)

Income Select 5

High-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	83	Single:	75,000	No- Disability	No- Unemployment	DE NJ OR PA
Annuitant:	83	Monthly:	75,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	83	Single:	75,000	Yes-Nursing Home	No- Annualization	
Annuitant:	83	Monthly:	75,000			

Withdrawal Notes:						No Premium
Withdrawal Charges 5 years:	8	7	6	5	4	

ead	Cap
	1.00

0%

0-75: 2.00+
76-80: 1.05+
81-83: 0.95+
see notes

Bonus

ead	Cap
	4.00
	1.05

0-75: 2.00+
76-80: 1.05+
81-83: 0.95+
see notes

Bonus

ead	Cap
	4.00

0%

0-75: 2.00+
76-80: 1.05+
81-83: 0.95+
see notes

Bonus

ead	Cap
	4.00

0-75: 2.00+
76-80: 1.05+
81-83: 0.95+
see notes

Bonus

Guaranteed Minimum Value:	87.5% of Premium at 2.75% (GMR/1000 $1,002)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
Aviva Life & Annuity (Income Series) Income Select 5 *Low-Band*	Non-Qualified Owner: 83 Annuitant: 83 Qualified Owner: 83 Annuitant: 83	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 Available in: DE NJ OR PA

Withdrawal Notes:	No Premium Bon
Withdrawal Charges 5 years:	8 | 7 | 6 | 5 | 4
Guaranteed Minimum Value:	87.5% of Premium at 2.75% (GMR/1000 $1,002)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year DJ EUROSTOXX 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
Fixed	1-Year Fixed Rate (no bonus)					2.0

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
Aviva Life & Annuity (Income Series) Income Select 5 *High-Band*	Non-Qualified Owner: 83 Annuitant: 83 Qualified Owner: 83 Annuitant: 83	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- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: DE NJ OR PA

Withdrawal Notes:	No Premium Bon
Withdrawal Charges 5 years:	8 | 7 | 6 | 5 | 4
Guaranteed Minimum Value:	87.5% of Premium at 2.75% (GMR/1000 $1,002)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year S&P500 Point-to-Point	S&P 500	Point to Point	Annual	None		
1-Year S&P 500 Point-to-Point (Participation)	S&P 500	Point to Point	Annual	None	25	
1-Year Hang Seng Point-to-Point	Hang Seng	Point to Point	Annual	None		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
ING Annuity and Asset Sales ING Secure Index Five *High-Band*	Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 75,000 Monthly: 75,000 Qualified Single: 75,000 Monthly: 75,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: NY OR PR VI

Withdrawal Notes:	No Premium Bon
Withdrawal Charges 5 years:	8 | 7.5 | 6.5 | 5.5 | 4.5
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $920)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Monthly Cap Index Strategy	S&P 500	Point to Point	Annual	Monthly Sum		
Interest Rate Benchmark Strategy	3-Month LIBOR	Point to Point	Annual	None		

	Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: NY OR PR VI

ead	Cap
	1.60

Commissions
Age: Rate

0-75: 2.00+
76-80: 1.05+
81-83: 0.95+
see notes

nus

ead	Cap
	4.00

0%

0-75: 2.00+
76-80: 1.05+
81-83: 0.95+
see notes

nus

ead	Cap
	4.00
	4.00

0-80: 3.25+
see notes

nus

ead	Cap
	1.40
	10.00

0-80: 3.25+
see notes

Annuitant: 80 | Monthly: 15,000

ING Annuity and Asset Sales
ING Secure Index Five
Low-Band

Withdrawal Notes:						No Premium Bor
Withdrawal Charges 5 years:	8	7.5	6.5	5.5	4.5	
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $920)					

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Point-to-Point Cap Index Strategy (ROP)	S&P 500	Point to Point	Annual	None		
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		

ING Annuity and Asset Sales
ING Secure Index Five
High-Band

Non-Qualified		Non-Qualified				Not Available in: NY OR PR VI
Owner:	80	Single:	75,000	No- Disability	No- Unemployment	
Annuitant:	80	Monthly:	75,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	Yes-Terminal Illness	
Owner:	80	Single:	75,000	No- Nursing Home	Yes-Annualization	
Annuitant:	80	Monthly:	75,000			

Withdrawal Notes:						No Premium Bor
Withdrawal Charges 5 years:	8	7.5	6.5	5.5	4.5	
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $920)					

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Monthly Cap Index Strategy (ROP)	S&P 500	Point to Point	Annual	Monthly Sum		

ING Annuity and Asset Sales
ING Secure Index Five
Low-Band

Non-Qualified		Non-Qualified				Not Available in: NY OR PR VI
Owner:	80	Single:	15,000	No- Disability	No- Unemployment	
Annuitant:	80	Monthly:	15,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	Yes-Terminal Illness	
Owner:	80	Single:	15,000	No- Nursing Home	Yes-Annualization	
Annuitant:	80	Monthly:	15,000			

Withdrawal Notes:						No Premium Bor
Withdrawal Charges 5 years:	8	7.5	6.5	5.5	4.5	
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $920)					

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Interest Rate Benchmark Strategy (ROP)	3-Month LIBOR	Point to Point	Annual	None		
Fixed Rate Strategy	1-Year Fixed Rate (no bonus)					1.5
Monthly Cap Index Strategy (ROP)	S&P 500	Point to Point	Annual	Monthly Sum		
Monthly Cap Index Strategy	S&P 500	Point to Point	Annual	Monthly Sum		

ING Annuity and Asset Sales
ING Secure Index Five
High-Band

Non-Qualified		Non-Qualified				Not Available in: NY OR PR VI
Owner:	80	Single:	75,000	No- Disability	No- Unemployment	
Annuitant:	80	Monthly:	75,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	Yes-Terminal Illness	
Owner:	80	Single:	75,000	No- Nursing Home	Yes-Annualization	
Annuitant:	80	Monthly:	75,000			

Withdrawal Notes:						No Premium Bor
Withdrawal Charges 5 years:	8	7.5	6.5	5.5	4.5	
Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 $920)					

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Interest Rate Benchmark Strategy (ROP)	3-Month LIBOR	Point to Point	Annual	None		
Point-to-Point Cap Index Strategy	S&P 500	Point to Point	Annual	None		
Point-to-Point Cap Index Strategy (ROP)	S&P 500	Point to Point	Annual	None		
Fixed Rate Strategy (ROP)	1-Year Fixed Rate (no bonus)					1.2

ead	Cap
	1.50
5%	
	2.00

0-80: 3.25+
see notes

ead	Cap
	1.30

0-80: 3.25+
see notes

ead	Cap
	10.00
0%	
	0.90
	1.00

0-80: 3.25+
see notes

ead	Cap
	10.00
	3.00
	2.50
5%	

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
ING Annuity and Asset Sales ING Secure Index Five *Low-Band*	Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	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- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: NY OR PR VI
			Withdrawal Notes:	No Premium Bor
			Withdrawal Charges 5 years: 8 | 7.5 | 6.5 | 5.5 | 4.5	
			Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $920)	

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Interest Rate Benchmark Strategy	3-Month LIBOR	Point to Point	Annual	None		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
ING Annuity and Asset Sales ING Secure Index Five *High-Band*	Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 75,000 Monthly: 75,000 Qualified Single: 75,000 Monthly: 75,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: NY OR PR VI
			Withdrawal Notes:	No Premium Bor
			Withdrawal Charges 5 years: 8 | 7.5 | 6.5 | 5.5 | 4.5	
			Guaranteed Minimum Value: 87.5% of Premium at 1.00% (GMR/1000 $920)	

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Rate Strategy	1-Year Fixed Rate (no bonus)					1.5

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
Lincoln Financial Group Lincoln OptiChoice 5 *High-Band*	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 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 Available in: 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	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Fixed Account	1-Year Fixed Rate (no bonus)					1.1

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
Lincoln Financial Group Lincoln OptiChoice 5 *Low-Band*	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 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 Available in: 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	Indicie	Type	Reset	Averaging	Part	Spr
Performance Triggered	S&P 500	Perf Trig	Annual	None		

0-80: 3.25+
see notes

nus

ead | Cap
10.00

Commissions
Age: Rate

0-80: 3.25+
see notes

nus

ead | Cap
0%

0-75: 5.00+
76-80: 3.75+
81-85: 2.50+
see notes

nus

ead | Cap
1.50
5%

0-75: 5.00+
76-80: 3.75+
81-85: 2.50+
see notes

nus

ead | Cap

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

Lincoln Financial Group
Lincoln OptiChoice 5
High-Band

Non-Qualified		Non-Qualified				
Owner:	85	Single:	100,000	No- Disability	No- Unemployment	Not Available in: NY
Annuitant:	85	Monthly:	100,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	100,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	85	Monthly:	100,000			

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	Indicie	Type	Reset	Averaging	Part	Spr
Performance Triggered	S&P 500	Perf Trig	Annual	None		

Lincoln Financial Group
Lincoln OptiChoice 5
Low-Band

Non-Qualified		Non-Qualified				
Owner:	85	Single:	5,000	No- Disability	No- Unemployment	Not Available in: NY
Annuitant:	85	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	85	Monthly:	2,000			

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	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Monthly Average	S&P 500	Point to Point	Annual	Monthly		

Lincoln Financial Group
Lincoln OptiChoice 5
High-Band

Non-Qualified		Non-Qualified				
Owner:	85	Single:	100,000	No- Disability	No- Unemployment	Not Available in: NY
Annuitant:	85	Monthly:	100,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	100,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	85	Monthly:	100,000			

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	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Monthly Average	S&P 500	Point to Point	Annual	Monthly		

Lincoln Financial Group
Lincoln OptiChoice 5
Low-Band

Non-Qualified		Non-Qualified				
Owner:	85	Single:	5,000	No- Disability	No- Unemployment	Not Available in: NY
Annuitant:	85	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	85	Monthly:	2,000			

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	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year Fixed Account	1-Year Fixed Rate (no bonus)					1.0

Non-Qualified		Non-Qualified				
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	Not Available in: AK AL DE MN NY OR PR TX UT VI
Annuitant:	85	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	2,000			

Withdrawal Notes: No Premium Bor

Indexed Annuity Detail Sheet

0-75: 5.00+
76-80: 3.75+
81-85: 2.50+
see notes

ıus

ead	Cap

0-75: 5.00+
76-80: 3.75+
81-85: 2.50+
see notes

ıus

ead	Cap
9.00	

0-75: 5.00+
76-80: 3.75+
81-85: 2.50+
see notes

ıus

ead	Cap
9.00	

0-75: 5.00+
76-80: 3.75+
81-85: 2.50+
see notes

ıus

ead	Cap
	1.40

0%

0-75: 5.00+
76-80: 3.75+
81-85: 2.50+
see notes

ıus

North American Company
North American Formula Choice

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, SD, TN, VA, VT, WA, WI, WV, WY (5 years):	9	8	6	4	2
For states CA (5 years):	8	8	6	4	2

Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 $1,051)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year DJ EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None	100	
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 Cap	S&P 500	Point to Point	Annual	Monthly Sum		
1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None		
1-Year NASDAQ 100 Monthly Point-to-Point	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year Russell 2000 Point-to-Point	Russell 2000	Point to Point	Annual	None		
1-Year Dow Jones Industrial Average Point-to-Point	DJIA	Point to Point	Annual	None		
1-Year Nasdaq 100 Point-to-Point	Nasdaq 100	Point to Point	Annual	None		
1-Year Fixed	1-Year Fixed Rate (no bonus)					1.0

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 Monthly: 2,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: TX

Withdrawal Notes: No Premium Bor

Withdrawal Charges 5 years:	8	8	6	4	2

Guaranteed Minimum Value: 100% of Premium at 1.00% (GMR/1000 $1,051)

North American Company
North American Formula Choice (TX)

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year NASDAQ 100 Monthly Point-to-Point	Nasdaq 100	Point to Point	Annual	Monthly Sum		
1-Year Russell 2000 Point-to-Point	Russell 2000	Point to Point	Annual	None		
1-Year Dow Jones Industrial Average Point-to-Point	DJIA	Point to Point	Annual	None		
1-Year DJ EuroStoxx 50 Point-to-Point	DJ EuroStoxx 50	Point to Point	Annual	None		
1-Year Fixed	1-Year Fixed Rate (no bonus)					2.0
1-Year S&P 400 Point-to-Point	S&P 400	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		
1-Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AL MN MT NY OR PR VI

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)

Reliance Standard Life

ead	Cap
0.00	2.00
	2.00
	1.00
	2.00
	1.00
	2.00
	2.00
	2.00
0%	

see notes

nus

ead	Cap
	1.00
	4.00
	4.00
	4.00
0%	
	4.00
	4.00
	4.00
	1.00

0-80: 4.00
81-85: 2.40

nus

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

Keystone 5 Index Annuity

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
1-Year Monthly Average - Participation Rate	S&P 500	Point to Point	Annual	Monthly	20	
1-Year Monthly Average - Capped	S&P 500	Point to Point	Annual	Monthly		
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	15	
Fixed Interest Strategy		1-Year Fixed Rate (no bonus)				1.8

The Hartford
Hartford Saver Solution sm 5
High-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	80	Single:	100,000	No- Disability	No- Unemployment	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
Annuitant:		Monthly:	100,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	Yes-Terminal Illness	
Owner:	80	Single:	100,000	No- Nursing Home	No- Annualization	
Annuitant:		Monthly:	100,000			

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	Indicie	Type	Reset	Averaging	Part	Spr
Annual S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

The Hartford
Hartford Saver Solution sm 5
Low-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	80	Single:	10,000	No- Disability	No- Unemployment	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
Annuitant:		Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	Yes-Terminal Illness	
Owner:	80	Single:	10,000	No- Nursing Home	No- Annualization	
Annuitant:		Monthly:	10,000			

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	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.5

The Hartford
Hartford Saver Solution sm 5
High-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	80	Single:	100,000	No- Disability	No- Unemployment	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
Annuitant:		Monthly:	100,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	Yes-Terminal Illness	
Owner:	80	Single:	100,000	No- Nursing Home	No- Annualization	
Annuitant:		Monthly:	100,000			

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	Indicie	Type	Reset	Averaging	Part	Spr
Annual S&P 500 Performance Trigger	S&P 500	Perf Trig	Annual	None		
Fixed Rate Strategy		1-Year Fixed Rate (no bonus)				1.5

Non-Qualified		Non-Qualified				Only Available in:
Owner:	80	Single:	10,000	No- Disability	No- Unemployment	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
Annuitant:		Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	Yes-Terminal Illness	
Owner:	80	Single:	10,000	No- Nursing Home	No- Annualization	
Annuitant:		Monthly:	10,000			

ead	Cap
	4.00
	3.50
0%	

nus

ead	Cap
	4.00

nus

ead	Cap
0%	

nus

ead	Cap
0%	

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

The Hartford
Hartford Saver Solution sm 5
Low-Band

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	Indicie	Type	Reset	Averaging	Part	Spr
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		

The Hartford
Hartford Saver Solution Choice sm 5
Low-Band

Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Non-Qualified Owner: 80 Annuitant: Qualified Owner: 80 Annuitant:	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness 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 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	Indicie	Type	Reset	Averaging	Part	Spr
Annual Global Equity Index Performance Trigger	Blended Indicies	Perf Trig	Annual	None		
Annual S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
The Hartford Hartford Saver Solution Choice sm 5 *High-Band*	Non-Qualified Owner: 80 Annuitant: Qualified Owner: 80 Annuitant:	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness 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 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	Indicie	Type	Reset	Averaging	Part	Spr
Annual Global Equity Index Point-to-Point Cap	Blended Indicies	Point to Point	Annual	None		
Annual S&P 500 Performance Trigger	S&P 500	Perf Trig	Annual	None		

The Hartford Hartford Saver Solution Choice sm 5 *Low-Band*	Non-Qualified Owner: 80 Annuitant: Qualified Owner: 80 Annuitant:	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness 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 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	Indicie	Type	Reset	Averaging	Part	Spr

ead	Cap
	3.25

ead	Cap
	3.00

Commissions
Age: Rate

ead	Cap
	3.20

ead	Cap

Indexed Annuity Detail Sheet

CPS INSURANCE SERVICES

	Fixed Rate Strategy		1-Year Fixed Rate (no bonus)		1.5(

The Hartford
Hartford Saver Solution Choice sm 5
High-Band

Non-Qualified	Non-Qualified			Only Available in:
Owner: 80 Annuitant:	Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	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
Qualified	Qualified			
Owner: 80 Annuitant:	Single: 100,000 Monthly: 100,000			

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	Indicie	Type	Reset	Averaging	Part	Spr
Annual S&P 500 Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
Annual Global Equity Index Performance Trigger	Blended Indicies	Perf Trig	Annual	None		

The Hartford
Hartford Saver Solution Choice sm 5
Low-Band

Non-Qualified	Non-Qualified			Only Available in:
Owner: 80 Annuitant:	Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	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
Qualified	Qualified			
Owner: 80 Annuitant:	Single: 10,000 Monthly: 10,000			

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	Indicie	Type	Reset	Averaging	Part	Spr
Annual S&P 500 Performance Trigger	S&P 500	Perf Trig	Annual	None		
Annual Global Equity Index Point-to-Point Cap	Blended Indicies	Point to Point	Annual	None		

The Hartford
Hartford Saver Solution Choice sm 5
High-Band

Non-Qualified	Non-Qualified			Only Available in:
Owner: 80 Annuitant:	Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	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
Qualified	Qualified			
Owner: 80 Annuitant:	Single: 100,000 Monthly: 100,000			

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	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Rate Strategy	1-Year Fixed Rate (no bonus)				1.5(	

The Standard
Index Growth Annuity 5
High-Band

Non-Qualified	Non-Qualified			Not Available in:
Owner: 90 Annuitant: 90	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	NY PR VI
Qualified	Qualified			
Owner: 90 Annuitant: 90	Single: 100,000 Monthly: 100,000			

Withdrawal Notes:						No Premium Bor
Withdrawal Charges 5 years:	8	7	6	4	2	
Guaranteed Minimum Value:	100% of Premium at 1.00% (GMR/1000 $1,051)					

0%

ıus

ead	Cap
	3.50

ıus

ead	Cap
	2.60

ıus

ead	Cap
0%	

0-80: 4.00
81-85: 2.25
86-90: 1.85
see notes

ıus

Indexed Annuity Detail Sheet

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Interest Account		1-Year Fixed Rate (no bonus)				1.7
1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None		

The Standard Index Growth Annuity 5 *Low-Band*	Non-Qualified Owner: 90 Annuitant: 90 Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: NY PR VI
	Withdrawal Notes:			No Premium Bor
	Withdrawal Charges 5 years:	8 | 7 | 6 | 4 | 2		
	Guaranteed Minimum Value:	100% of Premium at 1.00% (GMR/1000 $1,051)		

Account Name	Indicie	Type	Reset	Averaging	Part	Spr
Fixed Interest Account		1-Year Fixed Rate (no bonus)				1.7
1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None		

ead	Cap
0%	
	2.50

0-80: 4.00
81-85: 2.25
86-90: 1.85
see notes

ıus

ead	Cap
0%	
	2.00