

Company	Allianz			Allianz			Allianz			Allianz			Allianz		
Rating	A.M. Best A, S&P AA			A.M. Best A, S&P AA			A.M. Best A, S&P AA			A.M. Best A, S&P AA			A.M. Best A, S&P AA		
Product	360 Annuity w/ Benefit Rider			MasterDex Plus			MasterDex 5 Plus			Endurance Plus			MasterDex X		
Type	Flexible Premium (1st 3 yrs)			Flexible Premium (1st 3 yrs)			Flexible Premium (1st 5 yrs)			Flexible Premium (1st 3 yrs)			Flexible Premium (1st 3 yrs)		
Crediting Method	NASDAQ 100, S&P 500, EURO STOXX 50, Blended Rate Monthly Sum Cap (No Blended Rate) Annual Point-to-Point Cap Monthly Average Spread Fixed Account			NASDAQ 100, S&P 500, FTSE 100, Blended Rate Monthly Sum Cap (No Blended Rate) Annual Point-to-Point Cap Monthly Average Spread Fixed Account.			NASDAQ 100, S&P 500, FTSE 100, Blended Rate Monthly Sum Cap (No Blended Rate) Annual Point-to-Point Cap Monthly Average Spread Fixed Account.			S&P 500, NASDAQ 100, Blended Index FTSE International and Fixed Rate. Monthly and Annual Pt -to -Pt available with Nasdaq, S&P 500 and FTSE. Annual Pt to Pt with the blended index option. S&P 500 Select strategy not avail. in all states			S&P 500, NASDAQ 100, EuroStoxx 50 & Blended Acct. Monthly Sum Cap, Annual Pt-to-Pt, Monthly Average Spread and Fixed account S&P 500 Select strategy not avail. in all states		
Features	This plan is available only to Allianz Preferred contracted producers. 50% interest bonus added to all fixed and indexed interest earned. Built-in Lifetime Income rider with increasing withdrawal percentages beginning at age 40. 10% free withdrawals of premium each year after first. Full accumulation value at death. Income rider charge .95%. Some Features Vary by State			7-year walk away . Addl. deposits can be made during 1st 3 years. Nursing home and Unemployment benefit. Full Death benefit plus optional Death benefit rider available. Income Plus income rider available. 10% free withdrawals of premium each year after first. Some Features Vary by State			5% Bonus 10-year walk away . Addl. deposits can be made during 1st 5 years. Nursing home benefit. Full Death benefit plus optional Death benefit rider available. 10% free withdrawals of premium each year after first. (Bonus is 3% in AL, CT, DE, IA, IN, KY, MN, MS, NJ, PA, UT & WA) Some Features Vary by State			10-year walk away! 20% bonus on the Enhanced Withdrawal Benefit. Full accumulation value at death. Nursing home benefit. 105% participation rate on EWB. 10% free withdrawals of premium each year after first. Income may be turned on in year 11. Some Features Vary by State			6% premium bonus! 10 year walk away. Withdrawals of 10% of premium after 1st year. Nursing home benefit, RMD friendly. Riders available at addl. charge: Income rider, Flexible withdrawal benefit, Full Death Benefit plus optional death benefit rider available. Bonus subject to vesting schedule if surrendered early. Some Features Vary by State		
Participation Rate	100%			100%			100%			100%			100%		
Spread	Monthly Averaging w/ Spread:			Monthly Averaging w/ Spread:			Monthly Averaging w/ Spread:			Indices			Monthly Averaging w/ Spread:		
	NASDAQ	N/A		NASDAQ	N/A		NASDAQ	N/A		NASDAQ	N/A		NASDAQ	N/A	
	S&P 500	N/A		S&P 500	N/A		S&P 500	N/A		S&P 500	N/A		S&P 500	N/A	
	EURO STOXX	N/A		FTSE	N/A		FTSE	N/A		FTSE	N/A		EUROSTOXX	N/A	
	Blended 4.50%			Blended 4.50%			Blended 4.50%			Blended 4.50%			Blended 4.50%		
Cap	Indices	Monthly Sum	Ann Pt to Pt	Indices	Monthly Sum	Ann Pt to Pt	Indices	Monthly Sum	Ann Pt to Pt	Indices	Monthly Sum	Ann Pt to Pt	Indices	Monthly Sum	Ann Pt to Pt
	NASDAQ	1.90%	3.25%	NASDAQ	1.80%	3.50%	NASDAQ	1.70%	3.00%	NASDAQ	2.00%	3.25%	NASDAQ	1.80%	3.00%
	S&P 500	1.90%	3.25%	S&P 500	1.80%	3.25%	S&P 500	1.70%	3.00%	S&P 500	1.90%	3.25%	S&P 500	1.80%	3.00%
	EURO STOXX	2.00%	3.50%	FTSE	1.90%	3.50%	FTSE	1.80%	3.00%	FTSE	2.00%	3.75%	EUROSTOXX	1.90%	3.25%
	Blended	N/A	3.50%	Blended	N/A	3.50%	Blended	N/A	3.00%	Blended	N/A	3.50%	Blended	N/A	3.25%
										S&P 500 Select	2.40%	5.25%	S&P 500 Select	2.30%	5.00%
										*S&P 500 Select Allocation Charge is 1% annually			*S&P 500 Select Allocation Charge is 1% annually		
Fixed Rate	1.80%			1.50% (Not avail. in TX)			1.50% (Not avail. in TX)			1.90%			1.60% (N/A in AL, CA, DE, IA, KY & TX)		
Surrender Period	10 years 10, 10, 10, 8.75, 7.50, 6.25, 5, 3.75, 2.50, 1.25			7 years 10, 9, 8, 7, 6, 5, 4			10 years 15, 15, 15, 15, 12.86, 10.71, 8.57, 6.43, 4.29, 2.14			10 years 10, 10, 10, 8.75, 7.50, 6.25, 5, 3.75, 2.50, 1.25			10 Years 10, 10, 10, 8.75, 7.50, 6.25, 5, 3.75, 2.5, 1.25		
Issue Ages	0-80			0-80			0-80 (0-64 FL)			0-80			0-80		
Min. Premium	\$20,000			\$15,000			\$15,000			\$10,000			\$20,000		
Min. Guarantee	87.5% of premium at 1.35%			1.50%-3% on 87.5% of premium (Rate is locked once contract is issued)			1.50%-3% on 87.5% of premium (Rate is locked once contract is issued)			1.50%-3% on 90% of premium (Rate is locked once contract is issued)			87.5% of total premium paid at 1.95%		
States Not Approved	NY			NY, OR			NY, OR			NY, WA			CT, NY		
Street Commissions	7% 5% 76-80			6% 5% 76-80			7% 5% 76-80			7% 5% 76-80			7% 5% 76-80		

Company	Allianz			Allianz			American Equity			American Equity			American General			
Rating	A.M. Best A, S&P AA			A.M. Best A, S&P AA			A.M. Best A-, S&P BBB+			A.M. Best A-, S&P BBB+			A.M. Best A, S&P A+			
Product	Endurance Elite			ProV1			Retirement Gold			Integrity Gold			Global 8 Index			
Type	Flexible Premium (1st yr only)			Single Premium			Flexible Premium (single in TX)			Flexible Premium			Flexible Premium			
Crediting Method	S&P 500, NASDAQ 100, EuroStoxx 50. Annual Pt-to-PT available with S&P 500, NASDAQ 100, EuroStoxx 50 and blended index. Monthly Sum available with S&P, NASDAQ & EuroStoxx. Monthly Average uses blended index. Fixed account also available.			Barclays Capital Aggregate Bond Index and/or the PIMCO US Advantage Index Annual point-to-point with a spread and annual reset.			S&P 500 Monthly Averaging with Participation rate, Monthly Average with Cap, Annual Point-to-Point with Participation rate, Annual Point-to-Point with Cap, Monthly Point-to-Point with Cap and 1-Year Fixed account.			S&P 500 index, Dow Jones Industrial Average and 10-Year U.S. Treasury Bond Value indices, with various crediting options such as annual point-to-point and monthly average with participation rates and caps.			Global Multiple Index account with cap, Annual Pt-to-Pt participation, Monthly Additive account with cap and Fixed Interest account. Global Multiple Index acct. uses S&P 500, Eurostoxx 50 and Nikkei 225 (50% of highest, 30% of 2nd & 20% of lowest). Other index accounts use S&P 500 index.			
Features	10% premium bonus credited to the Enhanced Withdrawal Benefit. 10% free withdrawals of premium after first year. Full account value at death or Enhanced Withdrawal Benefit amount if taken over 5 years. Nursing home benefit included. 105% participation rate on EWB. Some Features Vary by State			Bond Indexed Annuity! No Cap. 10% free withdrawals of premium beginning in first year. Full accumulation value at death. 5 year walkaway. Some Features Vary by State			8% Premium Bonus* (vests over 14 years). 10% free withdrawals each year after first. Full accumulation value at death. Nursing home/term. Illness waiver (most states). Addl. premiums do not reset surrender period. *6% bonus in AK, DE & OR In TX, bonus for ages 0-55 only. In Indiana, bonus is 5% for ages 74-78. Some Features Vary by State			Flexible premium with no rolling surrender charges. 10% free withdrawals each year after first. Full accumulation value at death. Nursing home & terminal illness waivers included for issues ages under 75. Some Features Vary by State			Flexible premium with no rolling surrender charges. 10% free withdrawals each year. Guaranteed minimum withdrawal benefit built-in. Nursing home/hospitalization waiver. Full accumulation value at death. Some Features Vary by State <small>Rates may be different in CA.... call!</small>			
Participation Rate	100%			100%			Monthly Average: 15% Annual Pt-to-PT: 15%			See Chart			Ann. Pt-toPt: 30%			
Spread	Indices	Monthly Averaging		Barclays - 1.70% Pimco - 1.70%			N/A			N/A			N/A			
	NASDAQ	N/A														
	S&P 500	N/A														
	EuroSTOXX	N/A														
	Blended	4.50%														
Cap	Indices	Monthly Sum	Ann Pt to Pt	No Cap			Monthly Average with Cap: 3.00% Annual Pt-to-Pt Cap: 3.00% Monthly Pt-to-Pt Cap: 1.60%			Cap.	PR	Asset	Global Multiple Index: 3.00% Monthly Additive Cap: 1.40%			
	NASDAQ	2.00%	3.00%							S&P 500 Ann. Mo. Avg. w/PR	N/A	10.00%				N/A
	S&P 500	1.90%	3.00%							S&P 500 Ann. Mo. Avg. w/Cap	1.00%	N/A				0.00%
	EuroSTOXX	2.00%	3.25%							Dow Ann. Mo. Avg. w/Cap	1.00%	N/A				0.00%
	Blended	N/A	3.00%							S&P 500 Ann. Pt to Pt w/PR	N/A	10.00%				N/A
										S&P 500 Ann. Pt to Pt w/Cap	1.00%	N/A				0.00%
Fixed Rate	1.50%			1.75%			1.60%			1.00%			1.70%			
Surrender Period	5 Years 8,7,6,5,4			5 Years 8,7,6,5,4			10 Years 12,5, 12, 12, 11, 10, 9, 8, 7, 6, 4* <small>*Different in some states</small>			6 Years 8,7,6,4,5,3, 1,5			8 Years 8,7,6,5,4,3,2,1			
Issue Ages	0-80			0-85			0-78 (0-55 TX)			0-80			0-80			
Min. Premium	\$10,000			\$10,000			\$5,000			\$5,000			\$5,000			
Min. Guarantee	87.5% of premium at 1%			87.5% of premium at 1%			87.5% of premium at 1.50%			87.5% of premium at 3%			1.5% on 90% of premium			
States Not Approved	NY, WA			NY			AL, CT, MN, NV, NY, PA, SC, UT, WA			AL, NY			VT			
Street Commissions	4.50% 3.00% 76-80 <small>Trail options available for many plans!</small>			3.25% 2.00% 76-80 1.00% 81-85			6% 1st Yr, 1% Yrs 2&3* <small>*Commissions differ in: AK, DE, FL, IN, OR & TX</small>			4.13% Yr 1, .72% Yr 2, .79% Yr 3 76-80 3.09% Yr 1, .54% Yr 2, .59% Yr 3			4.75% 3.00% 76-80			

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One Resource Group Indexed Annuities
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1/27/2012

Company	American General	American General	American General	American National	American National	Aviva
Rating	A.M. Best A, S&P A+	A.M. Best A, S&P A+	A.M. Best A, S&P A+	A.M. Best A, S&P A	A.M. Best A, S&P A	A.M. Best A, S&P A+
Product	Vision Advantage 7	Vision Advantage 9	Global Bonus Index	Strategy Index 7	Equity Index Annuity	Income Preferred Bonus
Type	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium	Flexible Premium (\$1,000 addns)
Crediting Method	S&P 500 Monthly average with spread, 100% participation with cap, 80% participation with cap, Adjustable participation rate with NO Cap and 1 Yr. fixed account options.	S&P 500 Monthly average with spread, 100% participation with cap, 80% participation with cap, Adjustable participation rate with NO Cap and 1 Yr. fixed account options.	S&P 500, Global Blend Global Index Blend-EURO STOXX 50, S&P 500, Nikkei 225 (as follows:) 50%-index w/ highest return 30%-index w/ the 2nd highest return 20%-index w/ the lowest return Monthly Cap Annual Point-to-Point with Participation Fixed Account	S&P 500 Annual point-to-point cap and 1 Yr. fixed account option	S&P 500 Annual point-to-point with specified rate	S&P 500 Annual Point-to-Point Cap, 1-Year Monthly Cap, 1-Year Average Index Cap, 1-Year Fixed Strategy
Features	10% annual free withdrawals. Full death benefit. Annual reallocation option. Extended care rider. Some Features Vary by State Rates may be different in CA.... call!	10% annual free withdrawals. Full death benefit. Annual reallocation option. Extended care rider. Some Features Vary by State Rates may be different in CA.... call!	5% Bonus. No up-front charge for the GMWB. Account value at death. 10% free withdrawals each year. Some Features Vary by State Rates may be different in CA.... call!	10% free withdrawals after first year. Full annuity value at death. Confinement and disability waivers included. Optional riders: Lifetime Income and Enhanced death benefit.	One of the simplest indexed annuities available, based on annual comparison of S&P 500 index. If index value at end of anniversary year is the same or greater, the specified rate is applied to contract value. 10% free withdrawals after first year. Nursing home & disability waiver. Full account value at death.	6% Premium Bonus! 5% free withdrawal in first year, 10% annual free withdrawals thereafter. Full accumulation value at death. Confinement/term. Illness waiver in most states. Additional premiums do not reset surrender period. Some Features Vary by State
Participation Rate	Adjustable Participation Rate - 30%	Adjustable Participation Rate - 30%	Adjustable Participation Rate-30% Other Options-100%	100%	N/A	100%
Spread	Monthly Avg. Index Spread: 8.00%	Monthly Avg. Index Spread: 7.00%	N/A	N/A	N/A	N/A
Cap	100% participation annual cap: 3.50% 80% participation annual cap: 3.75%	100% participation annual cap: 4.50% 80% participation annual cap: 4.75%	Global Index: 3.00% Adjustable Participation Rate: No Cap Monthly Cap: 1.40%	100% participation annual cap: 3.00%	Specified Rate: 3.00%	Annual Pt-to-Pt: 2.00% (3.25% \$75K+) 1-Yr Monthly Cap: 1.05% (1.60% \$75K+) 1-Yr Avg. Index Cap: 2.00% (3.25% \$75K+)
Fixed Rate	1.45%	2.00%	1.70%	1.00%	N/A	1.00% (1.55% \$75K+)
Surrender Period	7 Years 9,8,7,6,5,4,3 +/-MVA	9 Years 10,9,8,7,6,5,4,3,2 +/-MVA	10 Years 10, 10, 10, 10, 10, 9, 8, 7, 6, 4 + / - MVA	7 Years 7,7,6,5,4,3,2	6 Years 8,8,7,6,4,2	10 Years 12,12,12,11,10,9,8,7,6,4+/-MVA
Issue Ages	0-85	0-80	0-80	0-85	0-85	0-78 (0-64 FL) (0-74 IN)
Min. Premium	\$15,000	\$15,000	\$15,000	\$5,000 NQ, \$4,000 qualified	\$10,000	\$5,000
Min. Guarantee	1.5% on 90% of premium	1.5% on 90% of premium	1.5% on 100% of premium	1%	90% of premium at 1.5%	87.5% of premium at 1% - 3% Set at issue
States Not Approved	AK, CT, DE, MO, MN, NJ, NY, OH, OR, PA, UT, VT, WA	AK, CT, DE, MO, MN, NJ, NY, OH, OR, PA, UT, VT, WA	AK, CT, DE, MN, MO, NJ, NY, OH, OR, PA, SC, TX, UT, VT, WA	MA, MN, NY, OR, PA, UT, VT	MN, ND, NY, OK, OR, WA	AK, CT, DE, MN, NJ, NY, OR, PA, UT
Street Commissions <small>Trail options available for many plans!</small>	6% 5% 76-85	6% 5% 76-80 (4.70% IL, NV, SC, TX)	5.25% 2.75% 76-80	5% 4% 76-80 3% 81-85	5% 3% 80-85	7% 5% 76-78

Company	Aviva	Aviva	Equitrust	Fidelity & Guaranty (formerly Old Mutual)	Forethought Life	Genworth Life
Rating	A.M. Best A, S&P A+	A.M. Best A, S&P A+	A.M. Best B+, S&P A-	A.M. Best B++, S&P BB-	A.M. Best A-, S&P A-	A.M. Best A, S&P A
Product	Income Preferred Ten	Income Preferred Six	MarketTen Bonus	OM Index Accelerator 10	Bonus Advantage	Secure Living Index 7
Type	Flexible Premium (\$1,000 addns)	Flexible Premium (\$1,000 addns)	Flexible Premium	Flexible Premium	Single Premium	Single Premium
Crediting Method	S&P 500 Annual Point-to-Point Cap, 1-Year Monthly Cap, 1-Year Average Index Cap, 1-Year Fixed Strategy	S&P 500 Annual Point-to-Point Cap, 1-Year Monthly Cap, 1-Year Average Index Cap, 1-Year Fixed Strategy	S&P 500 1-Year Point-to-Point w/Cap 1-Year Daily Average w/Cap 1-Year Monthly Average w/Participation 1-Year Monthly Cap 2-Year Monthly Average w/Cap 1-Year Fixed Interest	S&P 500 1-Yr Annual Point to Point with Cap 1-Yr Monthly Point to Point with Cap 1-Yr Monthly Average with Cap 2-Yr Monthly Average with Cap 1-Yr Fixed Interest Rate	S&P 500 Annual Point-to-Point w/Cap Monthly Point-to-Point with Cap Monthly average with Cap 1 Yr. Fixed Account	S&P 500 Monthly Cap Annual Point-to-Point with Cap Performance Trigger Account 1 Yr. Fixed Account 7 Yr. Fixed Account
Features	5% free withdrawal in first year, 10% annual free withdrawals thereafter. Full accumulation value at death. Confinement/term. Illness waiver in most states. Additional premiums do not reset surrender period. Some Features Vary by State	5% free withdrawal in first year, 10% annual free withdrawals thereafter. Full accumulation value at death. Confinement/term. Illness waiver in most states. Additional premiums do not reset surrender period. Some Features Vary by State	6% bonus on all premiums in first five years. Return of premium guarantee! 10% free withdrawals each year after first. Full accumulation value at death. Nursing home waiver (most states). Some Features Vary by State	6% premium bonus vested over ten years. Full account value on death. 10% free withdrawals each year after first. Nursing home, terminal illness and unemployment waivers. Some Features Vary by State	5% premium bonus vested over ten years (not immediately available for surrenders or withdrawals). Nursing home and terminal illness waivers. 10% free withdrawals each year after first except year of full surrender. Full account value at death. Annual reallocation available (\$10k per strategy). Some Features Vary by State	Bail out cap rate! 10% free withdrawals each year after first (increased amount available for medical confinement). Full contract value less any rider charges at death. RMD friendly. Optional income rider available. Even higher cap rates for \$250K+! Call!
Participation Rate	100%	100%	1-Yr Monthly Average-20% (Other Options-100%)	N/A	100%	100%
Spread	N/A	N/A	N/A	N/A	N/A	N/A
Cap	Annual Pt-to-Pt: 2.00% (3.25% \$75K+) 1-Yr Monthly Cap: 1.05% (1.60% \$75K+) 1-Yr Avg. Index Cap: 2.00% (3.25% \$75K+)	Annual Pt-to-Pt: 2.00% (2.75% \$75K+) 1-Yr Monthly Cap: 1.05% (1.60% \$75K+) 1-Yr Avg. Index Cap: 2.0% (3.25% \$75K+)	1-Yr Pt-to-Pt Cap: 3.00% 1-Yr Daily Avg. Cap: 3.00% 1-Yr Monthly Cap: 1.25% 2-Yr Monthly Avg. Cap: 7.00%	1-Yr Annual Point to Point with Cap: 3.00% 1-Yr Monthly Point to Point with Cap: 1.75% 1-Yr Monthly Average with Cap: 3.00% 2-Yr Monthly Average with Cap: 7.00%	Annual Pt-to-Pt Cap: 3.00% Monthly Pt-to-Pt Cap: 1.00% Monthly Average Cap: 3.00%	Monthly Cap: 1.65% (1.85% \$100K+) Annual Pt-to-Pt Cap: 3.50% (4.00% \$100K+) Perf. Trigger: 3.00% (3.50% \$100K+) Bail Out Cap: 3.10% 1 Yr. Fixed Rate: 1.50% (1.75% \$100K+) 7 Yr. Fixed Rate: 1.75% (2.00% \$100K+)
Fixed Rate	1.00% (1.40% \$75K+)	1.00% (1.30% \$75K+)	1.15%	1.75%	1.00%	See above
Surrender Period	10 Years 9.6, 9, 8, 7, 6, 5, 4, 3, 2, 1 +/-MVA	6 Years 9, 8, 7, 6, 4.7, 3.5 +/-MVA	10 Years 10,10,10,10,10,9,8,7,6,4+/-MVA	Ten Years 10, 10, 10, 10, 9, 8, 7, 6, 4, 2 (9,9,8,7,6,5,4,3,2,1 TX, FL)	Ten Years 10, 10, 9, 9, 8, 7, 6, 5, 4, 2 +/-MVA	Seven Years 9,9,8,7,6,5,4+/-MVA
Issue Ages	0-78	0-80	0-80	0-85 NQ, 18-85 Q	55-80	0-85
Min. Premium	\$5,000	\$5,000	\$30,000 (\$2,000 subsequent)	\$10,000 \$2,000 additions	\$25,000	\$25,000
Min. Guarantee	87.5% of premium at 1% - 3% Set at issue	87.5% of premium at 1% - 3% Set at issue	1%-3% on 100% of premium	1-3% on 87.5% of premium (set at issue)	1-3% on 87.5% of premium (set at issue)	87.5% of premium at 1%
States Not Approved	DE, NJ, NY, OR, PA, WA	AK, DE, MN, NJ, NY, OR, PA, WA	AK, CT, DE, MN, NV, NY, OR, TX, UT, WA	CT, MN, NY, OR, UT	AK, CA, CT, HI, MD, MA, MN, NY, OH, OK, OR, WA	AK, CA, CT, DE, MA, MN, MO, NV, NJ, NY, OK, OR, PA, TX, WA
Street Commissions <small>Trail options available for many plans!</small>	7.5% 5.5% 76-78	5.00% 3.50% 76-80	6.00%	7.50% (6.75% TX, 6.25% AK, MA, WA) 3.75% 80-85 (3.37% TX, 3.125% AK, MA, WA)	7.00% 5.00% 76-80	5% 3.50% 76-80 2.00% 81-85

Company	Genworth Life	Great American	Great American	Great American	Great American	ING USA
Rating	A.M. Best A, S&P A	A.M. Best A, S&P A+	A.M. Best A, S&P A+	A.M. Best A, S&P A+	A.M. Best A, S&P A+	A.M. Best A, S&P A-
Product	Secure Living Index 10 Plus	Safe Return	SafeOutlook	American Legend II	American Valor 10	Secure Index Opportunities Plus
Type	Single Premium	Single Premium	Single Premium	Flexible Premium	Flexible Premium	Single Premium
Crediting Method	S&P 500 Monthly Cap Annual Point-to-Point with Cap Performance Trigger Account 1 Yr. Fixed Account 10 Yr. Fixed Account	S&P 500 Annual Point-to-Point w/Cap Monthly average w/Cap 1 Yr. Fixed Account	S&P 500 Annual Point-to-Point w/Cap Monthly average w/Cap 1 Yr. Fixed Account	S&P 500 Annual Point-to-Point w/Cap Monthly Average w/Cap Monthly Sum 1 Yr. Fixed Account	S&P 500 Annual Point-to-Point w/Cap Monthly Average w/Cap 1 Yr. Fixed Account	S&P 500 Interest Rate Benchmark Strategy Point-to-Point Cap Monthly Avg Spread Monthly Cap Fixed Account
Features	5% premium bonus vested over ten years. Bail out cap rate! 10% free withdrawals each year after first (increased amount available for medical confinement). Full contract value less any rider charges at death unless death occurs in first year, where unvested portion of premium bonus would not be included. RMD friendly. Optional income rider available. Even higher cap rates for \$250K+! Call!	Return of premium guarantee. Bailout cap on indexed strategies. 10% free withdrawals each year including first. (Must be systematic if taken in first year). Full account value at death. Extended care and terminal illness waivers. Some Features Vary by State	Bailout cap on indexing strategies. 10% free withdrawals beginning in first year. (Must be systematic if taken in first year). Nursing home and terminal illness waiver. Full account value at death. Higher cap rates for premiums over \$100,000. Some Features Vary by State	10% free withdrawals beginning in first year. (Must be systematic if taken in first year). Nursing home & terminal illness waivers. Full death benefit. Additional premiums do not reset surrender period. Some Features Vary by State	2% premium bonus for payments received in first three years! 10% free withdrawals beginning in first year. (Must be systematic if taken in first year). Full account value at death. Nursing home & terminal illness waivers. Additional premiums do not reset surrender period. Some Features Vary by State	5% Bonus. Premium banding. Nursing home and Terminal Illness waivers. Death benefit = accumulation value. 10% free withdrawals each year after first. Interest only from fixed account during first year. Some Features Vary by State
Participation Rate	100%	100%	100%	100%	100%	100%
Spread	N/A	N/A	N/A	N/A	N/A	N/A
Cap	Monthly Cap: 1.50% (1.70% \$100K+) Annual Pt-to-Pt Cap: 2.50% (3.00% \$100K+) Perf. Trigger: 2.00% (2.50% \$100K+) Bail Out Cap: 2.10% 1 Yr. Fixed Rate: 1.00% (1.25% \$100K+) 10 Yr. Fixed Rate: 1.25% (1.50% \$100K+)	Ann. Pt-to-Pt Cap: 4.00% (Ann. Pt-to-Pt Bailout Cap: 3.50%) Monthly Average Cap: 4.00% (Mo. Avg. Bailout Cap: 3.50%)	Ann. Pt-to-Pt Cap: 3.75% (Ann. Pt-to-Pt Bailout Cap: 3.25%) Monthly Average Cap: 3.75% (Mo. Avg. Bailout Cap: 3.25%)	Ann. Pt-to-Pt Cap: 4.00% Monthly Average Cap: 4.25% Monthly Sum Cap: 2.00%	Ann. Pt-to-Pt Cap: 3.50% Monthly Average Cap: 3.50%	Int. Rate Benchmark Strategy Multiplier: 2.25 (4.00 \$75K+) Pt-to-Pt w/ Cap: 2.00% (\$75K-3.50%) Monthly Cap: 1.10% (\$75K-1.50%) Max. annual credit for Benchmark Strategy is 10%, subject to change.
Fixed Rate	See above	1.10%	1.25%	1.80%	1.40%	1.50%
Surrender Period	Ten Years 9,9,8,7,6,5,4,3,2,1+/-MVA	10 Years 10,9,8,7,6,5,4,3,2,1	Six Years 9,8,7,6,5,4	7 Years (Ages 0-57) - 12,11,10,9,8,7,6 (Ages 58-85) - 9,8,7,6,5,4,3	10 Years 10,9,8,7,6,5,4,3,2,1	10 Years 10,10,10,10,9,8,7,6,5,4+/-MVA (9,1, 8,3, 7,4, 6,6, 5,7, 4,8, 3,9, 2,9, 1,9, 1 TX)
Issue Ages	0-80	0-85 NQ, 18-85 Q	0-85	0-85 NQ, 18-85 Q	0-85 NQ, 18-85 Q	0-80 (0-75 in IN, IA & MS)
Min. Premium	\$25,000	\$25,000	\$10,000	\$10,000 (\$5,000 Addns. NQ, \$2,000 Q)	\$10,000 (\$5,000 Addns. NQ, \$2,000 Q)	\$15,000
Min. Guarantee	87.5% of premium at 1%	1% on 100% of premium	1% on 90% of premium	1% on 100% of premium	1% on 100% of premium	87.5% of premium at 1-3% (set at issue)
States Not Approved	AK, CA, CT, DE, MA, MN, MO, NV, NJ, NY, OK, OR, PA, TX, WA	DE, NY	DE, NY	NY	DE, HI, NY	AK, CT, DE, MN, NJ, NY, OR, WA
Street Commissions	7% 5.00% 76-80	6.5% 5.50% 76-80 2.50% 81-85	4.00% 3.00% 76-80 2.00% 81-85	5.50% 5.10% 76-80 3.50% 81-85	6% 4.5% 76-80 2.5% 81-85	7.00%

Company	ING USA	ING USA	ING USA	Liberty Life	Lincoln Benefit Life	Lincoln Benefit Life
Rating	A.M. Best A, S&P A-	A.M. Best A, S&P A-	A.M. Best A, S&P A-	A.M. Best B++	A.M. Best A+, S&P AA-	A.M. Best A+, S&P AA-
Product	Secure Index Five	Secure Index Seven	Envoy 9	Enhanced Choice 8	Saver's Index Annuity III	Saver's Index Annuity Premier
Type	Flexible Premium	Flexible Premium	Flexible Premium	Single Premium	Flexible Premium (\$250 addns)	Single Premium
Crediting Method	S&P 500 Interest Rate Benchmark Strategy Point-to-Point Cap Monthly Avg Spread Monthly Cap Fixed Account	S&P 500 Interest Rate Benchmark Strategy Point-to-Point Cap Monthly Avg Spread Monthly Cap Fixed Account	S&P 500 and Dow Jones EURO STOXX 50 Annual point-to-point with cap Fixed Account	S&P and Dow Jones Industrial Average S&P Annual Point-to-Point S&P Monthly Additive Pt-to-Pt DJIA Qtrly Additive Pt-to-PT DJIA 1 Yr Monthly Average Fixed Account (8 yr guarantee)	S&P 500 Annual Reset Pt-to-Pt with cap and participation rate	S&P 500 Annual Reset Pt-to-Pt Ann Reset Pt-to-Pt Low Watermark Ann Reset Monthly Averaging Monthly Cap Fixed Account Some Cap rates decreasing 1/30/12
Features	Nursing Home and Terminal Illness Waivers. Death Benefit=Accumulation Value. Additional premiums do not reset surrender period. 10% free withdrawals each year after first. Interest only from fixed acct. during first year. Optional Return of Premium rider available in all states except MN, NV, NY & OR. Some Features Vary by State	Nursing Home and Terminal Illness Waivers. Death Benefit=Accumulation Value. Additional premiums do not reset surrender period. 10% free withdrawals each year after first. Interest only from fixed acct. during first year. Some Features Vary by State	Annual return based on 70% performance of S&P 500 index and 30% of DJ EURO STOXX 50 index. 10% free withdrawals each year. Full account value at death. Nursing home/terminal illness waivers. Addl. premiums do not reset surrender period. Some Features Vary by State	2% premium bonus. 10% free withdrawals each year after first. Confinement and terminal illness waivers. Full accumulation value at death. Some Features Vary by State	10% free withdrawals each year after first. Confinement, terminal illness, unemployment and ADL waivers. Full account value at death. Non rolling surrender schedule. Some Features Vary by State	3% premium credit enhancement (1% inTX). Account value at death. ADL, Confinement, Terminal Illness and Unemployment waivers. Lifetime Income Riders available. 10% free withdrawals each year beginning with first. Some Features Vary by State
Participation Rate	100%	100%	100%	100%	60% or 100%	N/A
Spread	N/A	N/A	N/A	N/A	N/A	N/A
Cap	Int. Rate Benchmark Strategy Multiplier: 2.00 (3.50 \$75K+) Pt-to-Pt w/ Cap: 2.00% (3.00% \$75K+) Monthly Cap: 1.00% (1.40% \$75K+) With ROP: Int. Rate Benchmark Strategy Multiplier 1.25 (2.75 \$75K+) Pt-to-Pt w/Cap: 1.50% (2.50% \$75K+) Monthly Cap: .90% (1.30% \$75K+)	Int. Rate Benchmark Strategy Multiplier: 4.00 (5.50 \$75K+) Pt-to-Pt w/ Cap: 3.25% (\$75K-4.25%) Monthly Cap: 1.50% (\$75K-1.90%) Max. annual credit for Benchmark Strategy is 10%, subject to change.	Pt-to-Pt Cap: 2.50% (\$75K-4.00%)	S&P Annual Pt-to-Pt Cap: 6.25% S&P Monthly Pt-to-Pt Cap: 3.50% DJIA Qtrly Pt-to-Pt Cap: 3.25% DJIA Monthly Average Cap: 6.25%	3.25% with 60% participation 3.00% with 100% participation	1-Yr Annual Reset: 1.75% 1-Yr Low Watermark: 1.50% 1-Yr Monthly Average: 1.50% Monthly Cap: 1.00%
Fixed Rate	1.50% (1.25% with ROP)	1.50%	1.50%	3.25% Yr 1, 2.25% Yrs 2-8	N/A	1.00%
Surrender Period	5 Years 8, 7.5, 6.5, 5.5, 4.5	7 Year 10,10,10,10,9,8,7 different schedule in AL, DE, NJ, TX & UT	9 Year 9,9,9,9,8,7,6,5,4 +/-MVA different schedule in AL & TX	8 Year 10,9,8,7,6,5,4,2 +/-MVA CA & WA: 9,8,7,6,5,4,3,2 +/-MVA	10 Year 10,9,8,7,6,5,4,3,2,1	10 years 12,11,10,9,8,7,6,5,4,3 (10,9,8,7,6,5,4,3,2,1 TX)
Issue Ages	0-80	0-80	0-80	0-80	0-85	0-85
Min. Premium	\$15,000 (\$50 subsequent)	\$15,000 (\$50 subsequent)	\$15,000 NQ, \$10,000 Q (\$5000 subsequent)	\$5,000	\$10000 NQ, \$3,000 Qualified	\$10,000
Min. Guarantee	87.5% of premium at 1-3% (set at issue)	87.5% of premium at 1-3% (set at issue)	87.5% of premium at 1-3% (set at issue)	87.5% of premium at 1%	3.00% on 90% of premium	1.00% on 100% of premium
States Not Approved	NY, OR	NY, OR	NY	AK, CT, DE, HI, MN, NJ, NY, OK, OR, PA UT	NY, OR	AK, CT, MN, NV, NJ, NY, PA, UT, WA
Street Commissions <small>Trail options available for many plans!</small>	3.50%	5.00%	6.50%	5% 2% 76-80 CA & WA: 4.25%, 1.25% 76-80	3.45% 2.40% 76-85 first year	3.45% 2.40% 76-85

Company	Lincoln National Life	Lincoln National Life	Lincoln National Life	Lincoln National Life	Lincoln National Life	Minnesota Life
Rating	A.M. Best A+, S&P AA-	A.M. Best A+, S&P AA-	A.M. Best A+, S&P AA-	A.M. Best A+, S&P AA-	A.M. Best A+, S&P AA-	A.M. Best A+, S&P A+
Product	OptiPoint 8	New Directions 6	New Directions 8	OptiChoice 5	OptiChoice 7	Secure Link
Type	Flexible Premium (\$50 addns)	Single Premium	Single Premium	Flexible Premium (\$50 addns)	Flexible Premium (\$50 addns)	Single Premium
Crediting Method	S&P 500 2 Year Pt-to-Pt Account 2 Year Monthly Cap Account Performance Triggered Account 1-Year Fixed Account (Perf. Triggered Acct not available in WA)	S&P 500 Performance Triggered Account 2-Year Point-to-Point Account 1-Year Fixed Account (Perf. Triggered Acct not available in WA)	S&P 500 Performance Triggered Account 2-Year Point-to-Point Account 1-Year Fixed Account (Perf. Triggered Acct not available in WA)	4 Strategies: Performance Trigger Account 1-Year Monthly Cap 1-Year Monthly Average w/Spread Fixed Account (Perf. Triggered Acct not available in WA)	S&P 500 4 Strategies: Performance Trigger Account 1 Year Monthly Cap 1-Year Monthly Average w/ Spread Fixed Account (Perf. Triggered Acct not available in WA)	S&P 500 with Annual Point-to-Point Indexing
Features	3% Premium Bonus first three years (4% for \$100K+). 10% free withdrawals each year including first. Full account value at death. Nursing home and Terminal Illness benefits. Addl. premiums do not reset surrender period. Some Features Vary by State	LFG's top selling indexed annuity! 10% annual free withdrawals. Full death benefit. Unique Performance Triggered account option. Nursing home, terminal illness waiver. May be annuitized after 2nd. Year with no surrender charge or MVA. 10% free withdrawals each year beginning with first. Some Features Vary by State	10% annual free withdrawals. Full death benefit. Unique Performance Triggered account option. Nursing home, terminal illness waiver. May be annuitized after 2nd. Year with no surrender charge or MVA. 10% free withdrawals each year beginning with first. Some Features Vary by State	Premium Banding. Other durations are available. Death benefit = account value. Nursing Home Waiver, Terminal Illness Waiver. 25-day reallocation period after the anniversary date. 10% free withdrawal beginning in year 1. Addl. prems. do not reset surrender period. Some Features Vary by State	Premium Banding. Other durations are available. Death Benefit=account value. Nursing Home Waiver, Terminal Illness Waiver. 25-day reallocation period after the anniversary date. 10% free withdrawal beginning in year 1. Addl. prems. do not reset surrender period. Some Features Vary by State	Solid, simple to understand contract! 10% free withdrawals each year after first, (more if necessary to satisfy RMD), \$250 minimum. No MVA! Full contract value at death.
Participation Rate	100%	N/A	N/A	100%	100%	100%
Spread	N/A	N/A	N/A	1-YR Monthly Average: 9.00% (9.00% 100K)	1-Yr Monthly Average: 9.00% (9.00% \$100K)	N/A
Cap	2-Year Pt-to-Pt: 7.00% 2-Year Monthly Cap: 2.25% Performance Trigger Rate: 2.50%	2-Year Pt-to-Pt: 7.00% (7.00% > \$100K) Performance Trigger Rate: 2.50% (2.65% > \$100K)	2-Year Pt-to-Pt: 7.00% (7.45% > \$100K) Performance Trigger Rate: 3.00% (3.20% > \$100K)	Performance Trigger: 2.50% (2.50% 100K) 1-Yr Monthly Cap: 1.40% (1.50% 100K)	Performance Trigger: 2.50% (2.50% \$100K) 1-Yr Monthly Cap: 1.45% (1.55% \$100K)	1-Yr Pt-toPt: 2.75%
Fixed Rate	1.00%	1.40% (1.55% > \$100K) guaranteed 6 yrs.	1.70% (1.85% > \$100K) guaranteed 8 yrs.	1.0% (1.15% 100K)	1.05% (1.20% \$100K)	N/A
Surrender Period	8 years 9,8,7,6,5,4,3,2 +/- MVA	6 years 9, 8, 7, 6, 4,75, 3,5 +/-MVA	8 years 9, 8, 7, 6, 4,75, 3,5, 2, .75 +/-MVA	Five Years 9,8,7,6,5 +/-MVA	7 Years 9, 8, 7, 6, 5, 4, 3 + / - MVA	7 Years 9,8,7,6,5,4,3
Issue Ages	0-85	0-85	0-85	0-85	0-85	0-80
Min. Premium	\$5,000 NQ, \$2,000 Qualified	\$10,000	\$10,000	\$5,000 NQ, \$2,000 Q	\$5,000 NQ, \$2,000 Q	\$5,000
Min. Guarantee	1.00% on 100% of premium	1.00% on 100% of premium	1.00% on 100% of premium	1.00% on 100% of premium	1.00% on 100% of premium	90% of premium at 1%
States Not Approved	MN, NY, OR, UT	NY	NY	NY	NY	IN, MA, NY, OR, TX, UT
Street Commissions <small>Trail options available for many plans!</small>	6.00% 4.00% 76-80 2.00% 81-85	3.5% 2.75% 76-80 1.75% 81-85	4.5% 3.5% 76-80 2.25% 81-85	5% 3.75% 76-80 2.50% 81-85	6% 4.50% 76-80 3% 81-85	4.00%

Company	National Western	North American	North American	North American																																																																																												
Rating	A.M. Best A, S&P A	A.M. Best A+, S&P A+	A.M. Best A+, S&P A+	A.M. Best A+, S&P A+																																																																																												
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Type	Flexible Premium (\$100 addns)	Flexible Premium	Flexible Premium	Flexible Premium																																																																																												
Crediting Method	Monthly Avg with Annual Reset with Global Lookback-Performance Weighted Indexing based on the S&P 500, Nikkei 225, Euro Stoxx 50 and Hang Seng index. "Basket" approach uses 40% of top performing index, 30% of second, 20% of third and 10% of fourth, then applies participation rate and asset fee. (Other options available).	Dow Jones Industrial Avg. NASDAQ - 100 S&P 500 Lehman Bros. US Agg. Index, EUROSTOXX 50 Russell 2000 S&P Midcap 400 Monthly Avg (MA), Annual Pt. to Pt. (APP), Monthly Pt. to Pt. (MPP) and/or 1 Yr. Fixed Account.	Dow Jones Industrial Average, Nasdaq 100, S&P 500 Index, Lehman Bros. U.S. Aggregate Index, EuroSTOXX 50, Russell 2000 Index, S&P Midcap 400, Hindsight Index Strategy (combination of S&P 500, EuroSTOXX 50 and Russell 2000). Daily Average (DA), annual Point-to-Point (APP), Monthly Point-to-Point (MPP) and/or 1 Yr. Fixed Account.	Dow Jones Industrial Average, Nasdaq 100, S&P 500 Index, Lehman Bros. U.S. Aggregate Index, EuroSTOXX 50, Russell 2000 Index, S&P Midcap 400, Hindsight Index Strategy (combination of S&P 500, EuroSTOXX 50 and Russell 2000). Daily Average (DA), annual Point-to-Point (APP), Monthly Point-to-Point (MPP) and/or 1 Yr. Fixed Account.																																																																																												
Features	Current asset fee: 2.00% 10% free withdrawals each year including first. Death benefit = account value. Additional premiums do not reset surrender period. Some Features Vary by State	7% Premium Bonus (fully vested at death or after surrender period). Flexible premium with no rolling surrender period. 10% free withdrawals each year after first. Commissions in MO & VA reduced by 1%. Some Features Vary by State	Other durations available. Full accumulation value at death. Annual transfer options between accounts after first year. 10% free withdrawals each year after first. Commissions in MO & VA reduced by 1%. Some Features Vary by State (Texas caps and rates different...call)	7% Premium Bonus on all premiums in first 5 years. No rolling surrender charge for additional premiums. Full accumulation value at death. 10% free withdrawals each year after first. Commissions in MO & VA reduced by 1%. Some Features Vary by State																																																																																												
Participation Rate	40%	100%	N/A	N/A																																																																																												
Spread	N/A	N/A	N/A	N/A																																																																																												
Cap	No Cap	<table border="1"> <thead> <tr> <th>Indices</th> <th>MA</th> <th>APP</th> <th>MPP</th> </tr> </thead> <tbody> <tr> <td>S&P 500</td> <td>2.15%</td> <td>2.00%</td> <td>1.20%</td> </tr> <tr> <td>DJIA</td> <td>2.05%</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>S&P Midcap 400</td> <td>2.00%</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>Russell 2000</td> <td>2.00%</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>NASDAQ 100</td> <td>N/A</td> <td>2.00%</td> <td>1.10%</td> </tr> <tr> <td>EUROSTOXX 50</td> <td>N/A</td> <td>2.10%</td> <td>N/A</td> </tr> </tbody> </table>	Indices	MA	APP	MPP	S&P 500	2.15%	2.00%	1.20%	DJIA	2.05%	2.00%	N/A	S&P Midcap 400	2.00%	2.00%	N/A	Russell 2000	2.00%	2.00%	N/A	NASDAQ 100	N/A	2.00%	1.10%	EUROSTOXX 50	N/A	2.10%	N/A	<table border="1"> <thead> <tr> <th>Indices</th> <th>DA</th> <th>APP</th> <th>MPP</th> </tr> </thead> <tbody> <tr> <td>S&P 500</td> <td>2.00%</td> <td>2.00%</td> <td>1.00%</td> </tr> <tr> <td>DJIA</td> <td>2.00%</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>S&P Midcap 400</td> <td>2.00%</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>Russell 2000</td> <td>2.00%</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>NASDAQ 100</td> <td>N/A</td> <td>2.00%</td> <td>1.00%</td> </tr> <tr> <td>EUROSTOXX 50</td> <td>N/A</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>Hindsight Index</td> <td>N/A</td> <td>2.00%</td> <td>N/A</td> </tr> </tbody> </table>	Indices	DA	APP	MPP	S&P 500	2.00%	2.00%	1.00%	DJIA	2.00%	2.00%	N/A	S&P Midcap 400	2.00%	2.00%	N/A	Russell 2000	2.00%	2.00%	N/A	NASDAQ 100	N/A	2.00%	1.00%	EUROSTOXX 50	N/A	2.00%	N/A	Hindsight Index	N/A	2.00%	N/A	<table border="1"> <thead> <tr> <th>Indices</th> <th>MA</th> <th>APP</th> <th>MPP</th> </tr> </thead> <tbody> <tr> <td>S&P 500</td> <td>2.20%</td> <td>2.05%</td> <td>1.25%</td> </tr> <tr> <td>DJIA</td> <td>2.15%</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>S&P Midcap 400</td> <td>2.00%</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>Russell 2000</td> <td>2.00%</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>NASDAQ 100</td> <td>N/A</td> <td>2.00%</td> <td>1.15%</td> </tr> <tr> <td>EUROSTOXX 50</td> <td>N/A</td> <td>2.20%</td> <td>N/A</td> </tr> <tr> <td>Hindsight Index</td> <td>N/A</td> <td>2.00%</td> <td>N/A</td> </tr> </tbody> </table>	Indices	MA	APP	MPP	S&P 500	2.20%	2.05%	1.25%	DJIA	2.15%	2.00%	N/A	S&P Midcap 400	2.00%	2.00%	N/A	Russell 2000	2.00%	2.00%	N/A	NASDAQ 100	N/A	2.00%	1.15%	EUROSTOXX 50	N/A	2.20%	N/A	Hindsight Index	N/A	2.00%	N/A
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Fixed Rate	2.10%	1.10%	1.00%	1.15%																																																																																												
Surrender Period	9 Years 9.25, 8.25, 7.25, 6.25, 5.4,3,2,1	Ten Years 9,9,8,7,6,5,4,3,2,1	Seven Years 10, 9, 8, 7, 6, 4, 2	Ten Years 18, 16, 14, 12, 11, 10, 8, 6, 4, 2																																																																																												
Issue Ages	0-80	0-79	0 - 85 (0-59 NV)	0 - 79																																																																																												
Min. Premium	\$5,000 NQ, \$2,000 Q	\$10,000 NQ, \$2,000 Q	\$10,000 NQ, \$2,000 Q	\$10,000 NQ, \$2,000 Q																																																																																												
Min. Guarantee	1.00%	1% on 100% of premium	87.5% of premium at 1.00%	100% of premium at 1%																																																																																												
States Not Approved	AL, MA, NY, OR, VT, VA, WA	AL, AK, CT, DE, MN, NV, NY, OR, TX, UT, WA	AL, AK, DE, MN, NY, OR UT	AL, AK, CT, DE, MN, NV, NY, OR, TX, UT, WA																																																																																												
Street Commissions	Non-Qual: 6.5%, (4.5% 76-80) Qualified: 6.5%, (4.0% 71-75) 2.0% 76+ <small>Trail options available for many plans! (Different in FL.. Call)</small>	6.5% 4.87% 76-79	7.5% (4.65% TX) 5.62% 76-80 (3.48% TX) 3.75% 81-85 (2.32% TX)	6.5% 4.87% 76-79																																																																																												

Company	Reliance Standard	Reliance Standard	Reliance Standard	Standard Insurance Co (OR)
Rating	A.M. Best A, S&P A	A.M. Best A, S&P A	A.M. Best A, S&P A	A.M. Best A, S&P A+
Product	Keystone 5	Keystone 7	Keystone 10	Index Growth Annuity 5
Type	Single Premium	Single Premium	Single Premium	Single Premium
Crediting Method	S&P 500 Annual Point-to-Point w/ Cap Annual Point-to-Point w/ Participation Annual Monthly Averaging w/ Cap Annual Monthly Averaging w/ Par Rate Fixed Account	S&P 500 Annual Point-to-Point w/ Cap Annual Point-to-Point w/ Participation Annual Monthly Averaging w/ Cap Annual Monthly Averaging w/ Par Rate Fixed Account	S&P 500 Annual Point-to-Point w/ Cap Annual Point-to-Point w/ Participation Annual Monthly Averaging w/ Cap Annual Monthly Averaging w/ Par Rate Fixed Account	S&P 500 Annual Point-to-Point Fixed Account
Features	Full account value at death, Hospital/nursing home waiver, terminal illness waiver, 10% withdrawals beginning in year 1. Some Features Vary by State Participation strategies not avail. in NJ	Full account value at death, Hospital/nursing home waiver, terminal illness waiver, 10% withdrawals beginning in year 1. Some Features Vary by State Participation strategies not avail. in NJ	No MVA. Full account value at death. 10% free withdrawals beginning in first year. Hospital, nursing home and terminal illness waiver provisions. Some Features Vary by State Participation strategies not avail. in NJ	Bailout available (2% less than the initial cap). If the cap renews lower than the bailout, client can withdrawal funds from the index account without penalty. Nursing home and terminal illness waivers, death benefit=accumulation value. 10% free withdrawals each year. Some Features Vary by State
Participation Rate	Annual Pt-to-Pt Participation-15% Annual Monthly Participation-20% Other Options-100%	Annual Pt-to-Pt Participation-20% Annual Monthly Participation-25% Other Options-100%	Annual Pt-to-Pt Participation-20% Annual Monthly Participation-25% Other Options-100%	100%
Spread	N/A	N/A	N/A	N/A
Cap	Annual Pt-to-Pt Cap: 3.50% Annual Monthly Averaging: 4.00% Other Options: No Cap	Annual Pt-to-Pt Cap: 4.00% Annual Monthly Averaging: 4.50% Other Options: No Cap	Annual Pt-to-Pt Cap: 4.25% Annual Monthly Averaging Cap: 4.75% Other Options: No Cap	2.00% (2.50% \$100K and above) (Bailout option is 2% less)
Fixed Rate	1.80%	1.85%	1.90%	1.70%
Surrender Period	5 Year 9,8,7,6,5	7 Year 9, 8, 7, 6, 5, 4, 3	Ten Years 9,9,8,7,6,5,4,3,2,1	5 Years 8, 7, 6, 4, 2
Issue Ages	0-85 (age of annuitant)	0-85 (age of annuitant)	0-85 (age of annuitant)	0-90
Min. Premium	\$10,000 (\$5,000 per strategy)	\$10,000 (\$5,000 per strategy)	\$10,000 (\$5,000 per strategy)	\$15,000
Min. Guarantee	100% of premium at 1% less withdrawals and surrender charges	100% of premium at 1% less withdrawals and surrender charges	100% of premium at 1% less withdrawals and surrender charges	1% on 100% of premium
States Not Approved	100% of premium at 1% less withdrawals and surrender charges	100% of premium at 1% less withdrawals and surrender charges	AL, MN, MT, NY, OR	NY
Street Commissions	4% 2.4% 81-85	5% 3% 81-85	7.00% 4.20% 81-85	4.00% 2.25% 81-85 1.85% 86-90

Company	Standard Insurance Co (OR)	Symetra	Symetra
Rating	A.M. Best A, S&P A+	A.M. Best A, S&P A	A.M. Best A, S&P A
Product	Index Growth Annuity 7	Edge Pro 5	Edge Pro 7
Type	Single Premium	Single Premium	Single Premium
Crediting Method	S&P 500 Annual Point-to-Point Fixed Account	S&P 500 & S&P 500 GSCI* Annual Point-to-Point with cap, Monthly Average with Cap and 1 Year Fixed Account (\$2000 min. per account) *S&P 500 GSCI is a leading measure of general commodity price movements and inflation in the world economy.	S&P 500 & S&P 500 GSCI* Annual Point-to-Point with cap, Monthly Average with Cap and 1 Year Fixed Account (\$2000 min. per account) *S&P 500 GSCI is a leading measure of general commodity price movements and inflation in the world economy.
Features	Bailout available (2% less than the initial cap). If the cap renews lower than the bailout, client can withdrawal funds from the index account without penalty. Nursing home and terminal illness waivers, death benefit=accumulation value. 10% free withdrawals each year. Some Features Vary by State	10% free withdrawals each year including first. Nursing home/hospitalization waiver in most states. Full accumulation value at death plus any positive MVA. Rates and caps may be higher for \$100,000 or more.	10% free withdrawals each year including first. Nursing home/hospitalization waiver in most states. Full accumulation value at death plus any positive MVA. Rates and caps may be higher for \$100,000 or more.
Participation Rate	100%	100%	100%
Spread	N/A	N/A	N/A
Cap	2.05% (2.70% \$100K and above) (Bailout option is 2% less)	S&P Ann. Pt-to-Pt Cap: 1.50% S&P Mo. Avg. Cap: 1.60% S&P GSCI Cap: 1.50% S&P GSCI Mo. Avg. Cap: 1.60%	S&P Ann. Pt-to-Pt Cap: 4.00% S&P Mo. Avg. Cap: 4.00% S&P GSCI Cap: 3.30% S&P GSCI Mo. Avg. Cap: 3.50%
Fixed Rate	1.70%	1.25%	1.95%
Surrender Period	7 Years 9,8,7,6,5,4,2	5 Years 9,8,7,7,6+/-MVA 7,6,5,4,3+/-MVA: IA, IN, MN, MD, MS, MO, OH, PA	7 Years 9,8,7,7,6,5,4,+/-MVA 7,6,5,4,3,2,1+/-MVA: IA, IN, MN, MD, MS, MO, OH, PA
Issue Ages	0-90	0-90	0-90
Min. Premium	\$15,000	\$10,000	\$10,000
Min. Guarantee	1% on 100% of premium	1% on 100% of premium	1% on 100% of premium
States Not Approved	NY	NJ, NY	NJ, NY
Street Commissions	5.00% 2.75% 81-85 2.25% 86-90	4% 1.75% 76-85 .60% 86-90	5% 2.25% 76-85 .85% 86-90

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