

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			365i Annuity			Allianz 222 Annuity			Signature 7			Core Income 7	
Type	Flexible Premium (1st 3 yrs)			Flexible Premium (1st 3 yrs)			Flexible Premium (1st 3 yrs)			Flexible Premium (1st 3 yrs)			Flexible Premium (1st 3 yrs)	
Crediting Method	NASDAQ 100, S&P 500, Barclays Dynamic Balance & Blended Rate (DJIA, Barclays Agg. Bond Index, Euro Stoxx 50 & Russell 2000)  Monthly Sum Cap Annual Point-to-Point Cap Monthly Average Spread Annual Point-to-Point Spread Fixed Account			NASDAQ 100, S&P 500, Barclays Dynamic Balance & Blended Rate (DJIA, Barclays Agg. Bond Index, Euro Stoxx 50 & Russell 2000)  Monthly Sum Cap Annual Point-to-Point Cap Monthly Average Spread Annual Point-to-Point Spread Fixed Account			NASDAQ 100, S&P 500, Barclays Dynamic Balance & Blended Rate (DJIA, Barclays Agg. Bond Index, Euro Stoxx 50 & Russell 2000)  Monthly Sum Cap Annual Point-to-Point Cap Monthly Average Spread Annual Point-to-Point Spread Fixed Account			S&P 500, Barclay's Dynamic Balance & Russell 2000  Annual Point-to-Point Cap Monthly Sum Cap Annual Point-to-Point Spread Fixed Account			NASDAQ 100, S&P 500, Barclays U.S. Dynamic Balanced Index & Russell 2000  Annual Point-to-Point Cap Annual Point-to-Point Spread Fixed Account	
Features	<b>This plan is available only to Allianz Preferred contracted producers.</b> 25% interest bonus added to all fixed and indexed interest earned while in deferral. 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 1.05%. <b>Some Features Vary by State</b>			<b>This plan is available only to Allianz Preferred contracted producers.</b> 5% Premium bonus (3% in CT). 10% free withdrawals of premium each year after first. Full accumulation value at death plus opportunity for enhancement. Optional Income Maximizer Rider available (must be purchased in MN, PA & WA). Bonus subject to vesting schedule if surrendered early. Income rider charge 1.20%. <b>Some Features Vary by State</b>			<b>This plan is available only to Allianz Preferred contracted producers.</b> 15% Premium bonus credited to the Protected Income Value for any premiums in 1st. 3 yrs, plus 50% of any earned fixed or indexed interest will be credited to the P.I.V. as long as contract is owned. Contract must be held in deferral for at least 10 yrs and begin lifetime income to receive premium and interest bonuses. 10% free withdrawals of premium each year after first. Confinement doubler benefit (AIM), nursing home and unemployment waivers. Full account value at death.			<b>This plan is available only to Allianz Preferred contracted producers.</b> No lifetime income rider available on this product. 10% free withdrawals of premium each year after first. Full accumulation value at death. Nursing home benefit and unemployment rider. <b>Some Features Vary by State</b>			<b>This plan is available only to Allianz Preferred contracted producers.</b> Built-in Lifetime Income rider with increasing withdrawal percentages beginning at age 45. 10% free withdrawals of premium each year after first. Full accumulation value at death. Lifetime Income rider charge 1.05% <b>Some Features Vary by State</b>	
Participation Rate	100%			100%			100%			100%			100%	
Spread	Indices	Monthly Avg Spread	Ann. Pt to Pt Spread	Indices	Monthly Avg Spread	Ann. Pt to Pt Spread	Indices	Monthly Avg Spread	Ann Pt to Pt Spread	Indices	Monthly Avg Spread	Ann Pt to Pt Spread	Index	Ann Pt to Pt Spread
	Blended	5.00%	N/A	Blended	5.00%	N/A	Blended	4.00%	N/A	Blended	N/A	4.50%	Barclays	2.90%
	Barclays	N/A	4.15%	Barclays	N/A	5.15%	Barclays	N/A	3.90%	Barclays	N/A	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	Ann Pt to Pt
	NASDAQ	1.30%	2.25%	NASDAQ	1.00%	1.25%	NASDAQ	1.50%	2.25%	S&P 500	1.40%	2.50%	NASDAQ	3.00%
	S&P 500	1.30%	2.25%	S&P 500	1.00%	1.25%	S&P 500	1.50%	2.25%	Russell 2000	1.90%	2.50%	S&P 500	3.00%
	Blended	N/A	2.25%	EURO STOXX	NA	NA	Blended	N/A	2.50%				Russell 2000	3.00%
	Russell 2000	1.90%	2.25%	Blended	N/A	1.25%	Russell 2000	2.00%	2.25%					
				Russell 2000	1.60%	1.25%								
			S&P 500 Select	1.50%	3.25%									
Fixed Rate	1.10%			.60% (Not avail. in AL, DE, IA, KY)			1.20%			1.35%			1.65%	
Surrender Period	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, 7.5, 6.25, 5, 3.75, 2.5, 1.25			10 years 10, 10, 10, 8.75, 7.50, 6.25, 5, 3.75, 2.50, 1.25			7 years 8.5, 8, 7, 6, 5, 4, 3			7 years 8.5, 8, 7, 6, 5, 4, 3	
Issue Ages	0-80			0-80			0-80			0-80			0-80	
Min. Premium	\$20,000			\$20,000			\$20,000			\$20,000			\$10,000	
Min. Guarantee	87.5% of premium at 1.35%			87.5% of premium at 2.15%			87.5% of premium at 1.35%			87.5% of premium at 1.00%			87.5% of premium at 1.00%	
States Not Approved	NY			NY			NY			CA, NV, NJ, NY, OR			CA, CT, NV, NY, OR	
Street Commissions	6.50% 5.00% 76-80			7.00% 5.00% 76-80			7.00% 5.00% 76-80			4.25% 2.75% 76-80			4.50% 3.00% 76-80	
<small>Trail options available for many plans!</small>														

Company	Allianz			Allianz			Allianz			American Equity				American Equity							
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 BBB+				A.M. Best A-, S&P BBB+							
Product	Endurance Plus			MasterDex X			ProV1			Traditions Gold				Retirement Gold							
Type	Flexible Premium (1st 3 yrs)			Flexible Premium (1st 3 yrs)			Single Premium			Flexible Premium				Flexible Premium (single in TX)							
Crediting Method	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			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 and 10 Yr U.S. Treasury Bond Index S&P Monthly Avg w/Participation Rate, Mo. Avg with Cap, Ann. Pt-to-Pt w/Participation Rate, Ann. Pt-to-Pt w/Cap, Mo. Pt-to-Pt w/Cap, 10 Yr US T-bond Pt-to-Pt w/Cap and 1 Yr fixed account.				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.							
Features	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 (most states). Income may be turned on in year 11. Some Features Vary by State			4% premium bonus! 10 year walk away. Withdrawals of 10% of premium after 1st year. Nursing home benefit, RMD friendly. Simple Income rider, Flexible withdrawal benefit and Optional Death Benefit riders available. Full accumulation value at death. Bonus subject to vesting schedule if surrendered early. 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			Flexible premium. Additional premiums do not reset surrender period. 10% free withdrawals each year after first. Full accumulation value at death. Optional Lifetime Income Rider available. 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. Optional Lifetime Income Rider available. In Indiana, bonus is 5% for ages 74-78. Some Features Vary by State							
Participation Rate	100%			100%			100%			See Chart				See Chart							
Spread	Indices		Monthly Averaging w/ Spread:	Indices		Monthly Averaging w/ Spread:	Barclays - 2.20% Pimco - 2.20%			N/A				N/A							
	Blended		3.75%	Blended		5.50%															
Cap	Indices		Monthly Sum	Ann Pt to Pt	Indices		Monthly Sum	Ann Pt to Pt	No Cap			Cap.		PR	Asset	Cap.		PR	Asset		
	NASDAQ		1.50%	2.25%	NASDAQ		0.90%	1.00%				S&P 500 Ann. Mo. Avg. w/PR		N/A	60.00%	N/A	S&P 500 Ann. Mo. Avg. w/PR		N/A	25.00%	N/A
	S&P 500		1.50%	2.25%	S&P 500		0.90%	1.00%				S&P 500 Ann. Mo. Avg. w/Cap		5.75%	N/A	N/A	S&P 500 Ann. Mo. Avg. w/Cap		3.00%	N/A	N/A
	FTSE		1.50%	2.75%	EuroSTOXX		1.00%	1.25%				S&P 500 Ann. Pt to Pt w/PR		N/A	35.00%	N/A	S&P 500 Ann. Pt to Pt w/PR		N/A	15.00%	N/A
	Blended		N/A	2.50%	Blended		N/A	1.00%				S&P 500 Ann. Pt to Pt w/Cap		5.25%	N/A	N/A	S&P 500 Ann. Pt to Pt w/Cap		3.00%	N/A	N/A
	S&P 500 Mo. Pt to Pt		2.30%	N/A	S&P 500 Mo. Pt to Pt		1.40%	N/A				S&P 500 Mo. Pt to Pt		2.30%	N/A	N/A	S&P 500 Mo. Pt to Pt		1.40%	N/A	N/A
	S&P 500 Select		2.00%	4.25%	S&P 500 Select		1.90%	3.00%				10-Yr U.S. Treasury Bond		5.00%	N/A	N/A	S&P 500 Performance Trigger		2.25%	N/A	N/A
	*S&P 500 Select Allocation Charge is 1% annually				*S&P 500 Select Allocation Charge is 1% annually							S&P 500 Performance Trigger		3.75%	N/A	N/A	Bond Yield with Cap		4.65%	N/A	2.00%
Fixed Rate	1.25%			.80% (N/A in AL, CA, DE, IA, KY & TX)			1.55%			2.25%				1.20%							
Surrender Period	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			6 Years 8.5,8,7,6,5,4			Ten Years 9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, .5				10 Years 12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4* *Different in some states							
Issue Ages	0-80			0-80			0-85			0-80				0-78 (0-55 TX)							
Min. Premium	\$10,000			\$20,000			\$10,000			\$5,000				\$5,000							
Min. Guarantee	1.50%-3% on 90% of premium (Rate is locked once contract is issued)			87.5% of total premium paid at 1.35%			87.5% of premium at 1%			87.5% of premium at 1.50%				87.5% of premium at 1.50%							
States Not Approved	NY, WA			CT, NY			NY			AL, NY				AL, AK, CT, DE, MN, NV, NJ, NY, OH, OR, PA, SC, TX UT, WA							
Street Commissions <small>Trail options available for many plans!</small>	7.00% 5.00% 76-80			7.00% 5.00% 76-80			3.25% 2.00% 76-80 1.00% 81-85			4.50% Yr 1, .75% Yr 2, .75% Yr 3 3.40% Yr 1, .55% Yr 2, .55% Yr 3 for 76-80				6.00% 1st Yr, 1.00% Yrs 2&3* *Commissions differ in: IN & FL							

Company	American Equity	American General	American General	American National																																				
Rating	A.M. Best A-, S&P BBB+	A.M. Best A, S&P A+	A.M. Best A, S&P A+	A.M. Best A, S&P A																																				
Product	Foundation Gold	Power 10 Protector	Power 7 Protector	Strategy Index Annuity (ASIA) Plus 10																																				
Type	Flexible Premium	Single Premium	Single Premium	Single Premium																																				
Crediting Method	S&P 500 index 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.	S&P 500 Annual point-to-point with cap, Monthly Additive Cap, Monthly Average Spread and 1 yr. fixed account	S&P 500 Annual point-to-point with cap, Monthly Additive Cap, Monthly Average Spread and 1 yr. fixed account	S&P 500 One, three and five year annual point-to-point with participation rate options, one-year performance method, monthly sum and 1 year fixed rate.																																				
Features	<b>7% Premium Bonus</b> (vests over ten years). Flexible premium with no rolling surrender charges. 5% free withdrawals each year after first. Full accumulation value at death. Nursing home & terminal illness waivers included for issues ages under 75 (see policy for details). Optional Lifetime Income Rider available. <b>Some Features Vary by State</b>	<b>4% Bonus (3% in OH)</b> vested over ten years. 10% annual free withdrawals each year after first. Full account value plus vested bonus amount upon death. Annual reallocation option. Extended care, terminal illness and ADL waivers after first contract anniversary. Optional Lifetime Income Rider available. <b>Some Features Vary by State</b>	10% free withdrawals each year after first. Full account value at death. Annual reallocation option. Terminal illness, extended care and Activities of Daily Living riders. Optional Lifetime Income Rider available that guarantees to double the income base in ten years when no withdrawals are taken. <b>Some Features Vary by State</b>	<b>1% Premium Bonus.</b> 10% free withdrawals each year, full accumulation value at death, confinement, terminal illness and disability waivers. 2 optional Lifetime Income Rider options with 2% roll-up plus index credits or 5% roll-up for up to 15 years. <b>Some Features Vary by State</b>																																				
Participation Rate	See Chart	100%	100%	100% with options of 75% or 50%																																				
Spread	N/A	See below	See below	N/A																																				
Cap	<table border="1"> <thead> <tr> <th></th> <th>Cap.</th> <th>PR</th> <th>Asset</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500 Ann. Mo. Avg. w/PR</td> <td>N/A</td> <td>25.00%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Ann. Mo. Avg. w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>0.00%</td> </tr> <tr> <td>S&amp;P 500 Ann. Pt to Pt w/PR</td> <td>N/A</td> <td>15.00%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Ann. Pt to Pt w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>0.00%</td> </tr> <tr> <td>S&amp;P 500 Mo. Pt to Pt</td> <td>1.40%</td> <td>N/A</td> <td>0.00%</td> </tr> <tr> <td>10-Yr U.S. Treasury Bond</td> <td>2.50%</td> <td>N/A</td> <td>0.00%</td> </tr> <tr> <td>S&amp;P 500 Performance Trigger</td> <td>2.25%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Bond Yield with Cap</td> <td>4.65%</td> <td>N/A</td> <td>2.00%</td> </tr> </tbody> </table>		Cap.	PR	Asset	S&P 500 Ann. Mo. Avg. w/PR	N/A	25.00%	N/A	S&P 500 Ann. Mo. Avg. w/Cap	3.00%	N/A	0.00%	S&P 500 Ann. Pt to Pt w/PR	N/A	15.00%	N/A	S&P 500 Ann. Pt to Pt w/Cap	3.00%	N/A	0.00%	S&P 500 Mo. Pt to Pt	1.40%	N/A	0.00%	10-Yr U.S. Treasury Bond	2.50%	N/A	0.00%	S&P 500 Performance Trigger	2.25%	N/A	N/A	Bond Yield with Cap	4.65%	N/A	2.00%	Ann. Pt-to-Pt Cap: 2.75% Monthly Additive Cap: 1.25% Monthly Avg. Spread: 5.25%	Ann. Pt-to-Pt Cap: 3.00% (3.25% \$100K+) Monthly Additive Cap: 1.55% (1.75% \$100K+) Monthly Avg. Spread: 5.50% (5.00% \$100K+)	1 Yr. Performance Method: 3.0% Monthly Sum: 2.00% Annual Pt-to-Pt (100% part.): 3.50% 3 Yr. Pt-to-Pt (100%): 10.00% 3 Yr. Pt-to-Pt (50%): 27% 5 Yr. Pt-to-Pt (100%): 20.00% 5 Yr. Pt-to-Pt (75%): 30.00% 5 Yr. Pt-to-Pt (50%): 40.00%
	Cap.	PR	Asset																																					
S&P 500 Ann. Mo. Avg. w/PR	N/A	25.00%	N/A																																					
S&P 500 Ann. Mo. Avg. w/Cap	3.00%	N/A	0.00%																																					
S&P 500 Ann. Pt to Pt w/PR	N/A	15.00%	N/A																																					
S&P 500 Ann. Pt to Pt w/Cap	3.00%	N/A	0.00%																																					
S&P 500 Mo. Pt to Pt	1.40%	N/A	0.00%																																					
10-Yr U.S. Treasury Bond	2.50%	N/A	0.00%																																					
S&P 500 Performance Trigger	2.25%	N/A	N/A																																					
Bond Yield with Cap	4.65%	N/A	2.00%																																					
Fixed Rate	1.20%	1.50%	1.80%	2.25%																																				
Surrender Period	10 Years 9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, .5	10 Years 10,9,8,7,6,5,4,3,2,1 +/-MVA	7 Years 8,7,6,5,4,3,2 +/-MVA	10 Years 9,9,8,7,6,5,4,3,2,1 +/-MVA																																				
Issue Ages	0-80	0-75	0-85	0-80																																				
Min. Premium	\$5,000	\$25,000	\$25,000	\$10,000 (\$5,000 Q)																																				
Min. Guarantee	87.5% of premium at 1.50%	87.5% of premium at 1%	87.5% of premium at 1%	87.5% of premium at 1.00%																																				
States Not Approved	AL, CT, NY	NY, OR, VT, WA	NY, OR, VT, WA	IL, IA, NY, OR																																				
Street Commissions <small>Trail options available for many plans!</small>	5.80% Yr 1, 1.00% Yr 2, 1.00% Yr 3 4.35% Yr 1, .75% Yr 2, .75% Yr 3 for 76-80	6.50% 4.50% 71-75	4.00% 2.00% 81-85	7.00% 5.50% 76-80																																				

Company	American National	Athene Life	Athene Life	Athene Life
Rating	A.M. Best A, S&P A	A.M. Best B++	A.M. Best B++	A.M. Best B++
Product	Strategy Index Annuity (ASIA) Plus 7	Enhanced Choice 8	Benefit 10	Income Preferred Bonus
Type	Single Premium	Single Premium	Single Premium	Flexible Premium (\$1,000 addns)
Crediting Method	S&P 500 One, three and five year annual point-to-point with participation rate options, one-year performance method, monthly sum and 1 year fixed rate.	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 Point-to-Point with Cap, Monthly Point-to-Point with Cap and Fixed Account. Enhanced Benefit Rider included (1.40%), that provides Guaranteed Income, Confinement, Terminal Illness and Death Benefits.	S&P 500 Annual Point-to-Point Cap, 1-Year Monthly Cap, 1-Year Average Index Cap, 1-Year Fixed Strategy
Features	<b>1% Premium Bonus.</b> 10% free withdrawals each year, full accumulation value at death, confinement, terminal illness and disability waivers. 2 optional Lifetime Income Rider options with 2% roll-up plus index credits or 5% roll-up for up to 15 years. <b>Some Features Vary by State</b>	<b>2% Premium bonus.</b> 10% free withdrawals each year after first. Confinement and terminal illness waivers. Full accumulation value at death. Optional Lifetime Income Rider available. <b>Some Features Vary by State</b> <b>Rates decreasing 6/16/14</b>	<b>6% Premium Bonus</b> (vested over 10 years). 10% free withdrawals each year after first. Confinement & Terminal Illness waivers after first year. Annual reallocations available. <b>Some Features Vary by State</b>	<b>4% Premium Bonus!</b> 5% free withdrawal in first year, 10% annual free withdrawals thereafter. Full accumulation value at death. Confinement/terminal illness waiver in most states. Additional premiums do not reset surrender period. Optional Lifetime Income Rider available. <b>Some Features &amp; Bonus Vary by State</b> <b>AK, CT, MN, NV, UT &amp; WA have specific state variations and 1% bonus.</b>
Participation Rate	100% with options of 75% or 50%	100%	100%	100%
Spread	N/A	N/A	N/A	N/A
Cap	1 Yr. Performance Method: 3.0% Monthly Sum: 2.00% Annual Pt-to-Pt (100% part.): 3.50% 3 Yr. Pt-to-Pt (100%): 10.00% 3 Yr. Pt-to-Pt (50%): 27% 5 Yr. Pt-to-Pt (100%): 20.00% 5 Yr. Pt-to-Pt (75%): 30.00% 5 Yr. Pt-to-Pt (50%): 40.00%	S&P Annual Pt-to-Pt Cap: 4.00% S&P Monthly Pt-to-Pt Cap: 1.30% DJIA Qtrly Pt-to-Pt Cap: 1.10% DJIA Monthly Average Cap: 5.00%	Annual Pt-to-Pt Cap: 3.65% (3.15% in MN, MO, OR, PA & UT) Monthly Pt-to-Pt Cap: 2.05% (1.80% in MN, MO, OR, PA & UT)	Annual Pt-to-Pt: 4.00% 1-Yr Monthly Cap: 1.30% 1-Yr Avg. Index Cap: 5.00%
Fixed Rate	2.25%	1.20% Yrs 1-8	1.70% Yrs 1-5 (1.40% in MN, MO, OR, PA & UT)	1.20% (1.70% \$75K+)
Surrender Period	7 Years 7,6,5,4,3,2,1+/-MVA	8 Year 10,9,8,7,6,5,4,2 +/-MVA CA & WA: 9,8,7,6,5,4,3,2 +/-MVA	10 Years 9,9,8,7,6,5,4,3,2,1+/-MVA	10 Years 12,12,12,11,10,9,8,7,6,4+/-MVA
Issue Ages	0-80	0-80	30-80 (30-79 IN)	0-78 (0-64 FL) (0-74 IN)
Min. Premium	\$10,000 (\$5,000 Q)	\$5,000	\$10,000	\$5,000
Min. Guarantee	87.5% of premium at 1.00%	87.5% of premium at 1%	87.5% of premium at 1%	87.5% of premium at 1% - 3% Set at issue
States Not Approved	IL, NY	AK, CT, DE, HI, MN, NJ, NY, OK, OR, PA UT	CA, CT, HI, IL, NY, WA	DE, NJ, NY, OR, PA
Street Commissions <small>Trail options available for many plans!</small>	5.00% 4.00% 76-80	5.50% 2.50% 76-80 CA & WA: 4.75%, 1.75% 76-80	6.00% Plus 1.00% in yrs 2&3 3.50% 76-80	7.00% 5.00% 76-78

Company	Athene Life	Equitrust	Fidelity & Guaranty	Genworth Life
Rating	A.M. Best B++	A.M. Best B++, S&P BBB+	A.M. Best B+, S&P BB+	A.M. Best A, S&P A-
Product	Income Preferred Ten	MarketTen Bonus	Prosperity Elite 7	Secure Living Index 5
Type	Flexible Premium (\$1,000 addns)	Flexible Premium	Flexible 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 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 Point to Point with Cap 1-Yr Monthly Point to Point with Cap 1-Yr Monthly Average with Cap 2-Yr Point to Point with Cap 3-Yr Point to Point with Cap Index Gain Option with Declared Rate 1-Yr Fixed Interest Rate	S&P 500 Monthly Cap Annual Point-to-Point with Cap Performance Trigger Account 1 Yr. Fixed Account 5 Yr. Fixed Account
Features	5% free withdrawal in first year, 10% annual free withdrawals thereafter. Full accumulation value at death. Confinement/terminal illness waiver in most states. Additional premiums do not reset surrender period. Optional Lifetime Income Rider available. <b>Some Features Vary by State</b>	<b>6% bonus on all premiums in first five years.</b> Return of premium guarantee! 10% free withdrawals each year after first. Full accumulation value at death. Nursing home waiver (most states). Optional Lifetime Income Rider available. <b>Some Features Vary by State</b>	Flexible premium. Addl. premiums do not reset surrender period. 10% free withdrawals each yr after first. Nursing home, home health care & terminal illness. Full account value at death. Optional Lifetime Income rider available. Optional Enhancement and Protection packages available that add a BONUS to the premium and guaranteed minimum or enhanced death benefits. 10 & 14 year options also available. <b>Some Features Vary by State</b>	Bail out cap rate! 10% free withdrawals each year after first. Full contract value less any rider charges at death. RMD friendly. Optional Lifetime Income Rider available. Even higher cap rates at \$100K and \$250K. Call! <b>Some Features Vary by State</b>
Participation Rate	100%	1-Yr Monthly Average-50% (Other Options-100%)	100%	100%
Spread	N/A	N/A	N/A	N/A
Cap	Annual Pt-to-Pt: 2.00% (3.00% \$75K+) 1-Yr Monthly Cap: 1.15% (1.60% \$75K+) 1-Yr Avg. Index Cap: 2.50% (3.50% \$75K+)	1-Yr Pt-to-Pt Cap: 3.00% 1-Yr Daily Avg. Cap: 3.25% 1-Yr Monthly Cap: 1.40% 2-Yr Monthly Avg. Cap: 7.00%	1-Yr Monthly Point to Point with Cap: 1.75% 1-Yr Monthly Average with Cap: 4.0% 1-Yr Annual Point to Point with Cap: 3.5% 2-Yr Point to Point with Cap: 8.50% 3-Yr Point to Point with Cap: 12.50% Index Gain Option w/ Declared Rate: 3.00%	Monthly Cap: 1.05% (1.45% \$50K+) Annual Pt-to-Pt Cap: 2.75% (3.50% \$50K+) Perf. Trigger: 2.05% (2.70% \$50K+) Bail Out Cap: 1.75% (2.50% \$50K+) 1 Yr. Fixed Rate: 1.05% (1.20% \$50K+) 5 Yr. Fixed Rate: 1.00% (1.05% \$50K+) <small>1 yr fixed rate not available for new issues.</small> <b>Different rates in AK, MN, MO, OR, PA &amp; WA.</b>
Fixed Rate	1.00% (1.40% \$75K+)	1.50%	1.75%	See above
Surrender Period	10 Years 9.6, 9, 8, 7, 6, 5, 4, 3, 2, 1 +/-MVA	10 Years 10,10,10,10,10,9,8,7,6,4+/-MVA	Seven Years 10,9,8,7,6,5,4	Five Years 9,9,8,7,6
Issue Ages	0-78	0-80	0-85 NQ, 18-85 Q	0-85 (0-80 in OK)
Min. Premium	\$5,000	\$30,000 (\$2,000 subsequent)	\$10,000 (\$2,000 subsequent)	\$25,000
Min. Guarantee	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)	87.5% of premium at 1%
States Not Approved	NY	AK, CT, DE, MN, NV, NY, OR, TX, UT, WA	AL, CT, MN, MS, NY, OR, WA	DE, NY
Street Commissions <small>Trail options available for many plans!</small>	7.00% 5.00% 76-78	6.00%	4.50% 2.50% 76-85	2.85% 1.90% 76-80 .95% 81-85

Company	Genworth Life	Genworth Life	Great American	Great 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+
Product	Secure Living Index 7	Secure Living Index 10 Plus	Safe Return	SafeOutlook
Type	Single Premium	Single Premium	Single Premium	Single Premium
Crediting Method	S&P 500 Monthly Cap Annual Point-to-Point with Cap Performance Trigger Account 1 Yr. Fixed Account 7 Yr. Fixed Account	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
Features	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 Lifetime Income Rider available. Even higher cap rates for \$250K+! Call! <b>Some Features Vary by State</b>	<b>6% premium bonus vested over ten years.*</b> 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 Lifetime Income Rider available. Even higher cap rates for \$250K+! Call! <b>Some Features Vary by State</b> *4% Bonus in CA,FL,MD,MA,MT,NH,NJ,NV,OH,OK,SC,TX,VA & UT. *1% Bonus in AK,MN,MO,OR,PA&WA	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. Optional Lifetime Income and Death Benefit Riders available. <b>Some Features Vary by State</b>	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. Optional Lifetime Income and Death Benefit Riders available. <b>Some Features Vary by State</b>
Participation Rate	100%	100%	100%	100%
Spread	N/A	N/A	N/A	N/A
Cap	Monthly Cap: 1.05% (1.25% \$100K+) Annual Pt-to-Pt Cap: 3.50% (4.00% \$100K+) Perf. Trigger: 2.25% (2.75% \$100K+) Bail Out Cap: 2.50% (3.00% \$100K+) 1 Yr. Fixed Rate: 1.00% (1.25% \$100K+) 7 Yr. Fixed Rate: 1.25% (1.45% \$100K+) <small>1 yr fixed rate not available for new issues.</small> Different rates in AK, MN, MO, OR, PA & WA. <b>Different rates in AK, MN, MO, OR, PA &amp; WA.</b>	Monthly Cap: 1.10% (1.30% \$100K+) Annual Pt-to-Pt Cap: 2.50% (3.00% \$100K+) Perf. Trigger: 1.85% (2.35% \$100K+) Bail Out Cap: 1.50% (2.00% \$100K+) 1 Yr. Fixed Rate: 1.00% (1.25% \$100K+) 10 Yr. Fixed Rate: 1.05% (1.30% \$100K+) <small>1 yr fixed rate not available for new issues.</small> Different rates in AK, MN, MO, OR, PA & WA.	Ann. Pt-to-Pt Cap: 4.00% (Ann. Pt-to-Pt Bailout Cap: 3.00%) Monthly Average Cap: 4.00% (Mo. Avg. Bailout Cap: 3.00%)	Ann. Pt-to-Pt Cap: 3.90% (4.20% \$100K+) Ann. Pt-to-Pt Bailout Cap: 3.00% (3.00% \$100K+) Monthly Average Cap: 4.00% (4.5% \$100K+) Mo. Avg. Bailout Cap: 3.00%(3.00% \$100K+)
Fixed Rate	See above	See above	1.00%	1.55% (1.65% \$100K+)
Surrender Period	Seven Years 9,9,8,7,6,5,4+/-MVA	Ten Years (8% bonus) 10,10,10,10,9,8,7,6,5,4+/-MVA (4% & 1% bonus) 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
Issue Ages	0-85 (0-80 in OK)	0-80	0-85 NQ, 18-85 Q	0-85
Min. Premium	\$25,000	\$25,000	\$25,000	\$10,000
Min. Guarantee	87.5% of premium at 1%	87.5% of premium at 1%	1% on 100% of premium	1% on 90% of premium
States Not Approved	DE, NY	CT, DE, NY	NY	NY
Street Commissions <small>Trail options available for many plans!</small>	4.30% 2.85% 76-80 1.40% 81-85	6.80% 4.80% 76-80	5.50% 4.50% 76-80 1.50% 81-85	3.50% 2.60% 76-80 1.70% 81-85

Company	Great American	Great American	ING USA	ING USA	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-
Product	American Legend III	American Valor 10	Secure Index Opportunities Plus	Secure Index Five	Secure Index Seven
Type	Flexible Premium	Flexible Premium	Single Premium	Flexible Premium	Flexible Premium
Crediting Method	S&P 500 and SPDR Gold Shares S&P Annual Point-to-Point w/Cap S&P Monthly Sum w/Cap S&P 18 month Point-to-Point w/Cap SPDR Gold Shares ETF Annual Point-to-Point 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 Interest Rate Benchmark Strategy Point-to-Point Cap Monthly Cap Performance Trigger Strategy Fixed Account	S&P 500 Interest Rate Benchmark Strategy Point-to-Point Cap Monthly Cap Performance Trigger Strategy Fixed Account	S&P 500 Interest Rate Benchmark Strategy Point-to-Point Cap Monthly Cap Performance Trigger Strategy Fixed Account
Features	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. Optional Lifetime Income and Death Benefit Riders available. <b>Some Features Vary by State</b>	<b>2% premium bonus for payments received in first three years!</b> 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. Optional Lifetime Income and Death Benefit Riders available. <b>Some Features Vary by State</b>	<b>5% Bonus.</b> 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. Optional Lifetime Income Rider available. <b>Some Features Vary by State</b>	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. Optional Lifetime Income Rider available. <b>Some Features Vary by State</b>	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 Lifetime Income Rider available. <b>Some Features Vary by State</b>
Participation Rate	100%	100%	100%	100%	100%
Spread	N/A	N/A	N/A	N/A	N/A
Cap	S&P Ann. Pt-to-Pt Cap: 4.20% S&P Monthly Sum Cap: 2.00% S&P 18 month Cap: 7.00% SPDR Gold Shares Cap: 4.70%	Ann. Pt-to-Pt Cap: 3.70% Monthly Average Cap: 3.70%	Int. Rate Benchmark Strategy Multiplier: 1.00 (1.75 \$75K+) Pt-to-Pt w/ Cap: 1.50% (2.25% \$75K+) Monthly Cap: .35% (.90% \$75K+) Performance Trigger: 1.25% (2.00% \$75K+)  Max. annual credit for Benchmark Strategy is 10%, subject to change.	Benchmark Strategy Multiplier: 1.5 (2.25 \$75K+) Pt-to-Pt w/ Cap: 1.50% (2.50% \$75K+) Monthly Cap: .60% (1.10% \$75K+) Performance Trigger: 1.25% (2.00% \$75K+) <b>With ROP:</b> Benchmark Strategy Multiplier .75 (1.50 \$75K+) Pt-to-Pt w/Cap: 1.00% (2.00% \$75K+) Monthly Cap: .50% (1.00% \$75K+) Performance Trigger: .75% (1.50% \$75K+) Max. annual credit for Benchmark Strategy is 10%, subject to change.	Int. Rate Benchmark Strategy Multiplier: 1.85 (2.65 \$75K+) Pt-to-Pt w/ Cap: 2.50% (2.75% \$75K+) Monthly Cap: .85% (1.30% \$75K+) Performance Trigger: 2.25% (2.75% \$75K+)  Max. annual credit for Benchmark Strategy is 10%, subject to change.
Fixed Rate	1.75%	1.00%	1.05%	1.15% (1.00% with ROP)	1.35%
Surrender Period	7 Years 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)	5 Years 8, 7.5, 6.5, 5.5, 4.5	7 Year 10,10,10,10,9,8,7
Issue Ages	0-85 NQ, 18-85 Q	0-85 NQ, 18-85 Q	0-80 (0-75 in IN, IA & MS)	0-80	0-80
Min. Premium	\$10,000 (\$2,000 Addns.)	\$10,000 (\$5,000 Addns. NQ, \$2,000 Q)	\$15,000	\$15,000 (\$50 subsequent)	\$15,000 (\$50 subsequent)
Min. Guarantee	1% on 100% of premium	1% on 100% of premium	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)
States Not Approved	NY,VT	NY	AK, CT, DE, NY	NY	NY
Street Commissions <small>Trail options available for many plans!</small>	4.75% 3.25% 76-80 2.25% 81-85	5.00% 3.65% 76-80 1.65% 81-85	7.00% 5.25% 76-80 6.00% - (4.50% 76-80) MN, NJ, OR & WA	3.15% 2.36% 76-80	4.50% 3.37% 76-80

Company	ING USA	Lincoln National Life	Lincoln National Life	Lincoln National Life	Lincoln National Life
Rating	A.M. Best A, S&P A-	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	Envoy 9	OptiPoint 8	OptiPoint 10	New Directions 6	New Directions 8
Type	Flexible Premium	Flexible Premium (\$50 addns-\$25K ann max)	Flexible Premium (\$50 addns-\$25K ann max)	Single Premium	Single Premium
Crediting Method	S&P 500 and Dow Jones EURO STOXX 50 Annual point-to-point with cap Fixed Account	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 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)
Features	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. Optional Lifetime Income Rider available. <b>Some Features Vary by State</b>	<b>2% Premium Bonus</b> fist three years (3% 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. Optional Lifetime Income Rider available. <b>Some Features Vary by State</b>	<b>3% Premium Bonus</b> fist four 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. Optional Lifetime Income Rider available. <b>Some Features Vary by State</b>	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. Optional Lifetime Income Rider available. <b>Some Features Vary by State</b>	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. Optional Lifetime Income Rider available. <b>Some Features Vary by State</b>
Participation Rate	100%	100%	100%	N/A	N/A
Spread	N/A	N/A	N/A	N/A	N/A
Cap	Pt-to-Pt Cap: 2.60% (\$75K-3.50%)	2-Year Pt-to-Pt: 4.80% 2-Year Monthly Cap: 2.15% Performance Trigger Rate: 2.10%	2-Year Pt-to-Pt: 4.85% 2-Year Monthly Cap: 2.15% Performance Trigger Rate: 2.10%	2-Year Pt-to-Pt : 6.80% (7.25% > \$100K) Performance Trigger Rate: 3.00% (3.10% > \$100K)	2-Year Pt-to-Pt: 7.25% (7.90% > \$100K) Performance Trigger Rate: 3.10% (3.30% > \$100K)
Fixed Rate	1.65%	1.25%	1.25%	1.70% (1.80% > \$100K) guaranteed 6 yrs.	1.80% (2.0 \$100K) guaranteed 8 yrs.
Surrender Period	9 Year 9,9,9,9,8,7,6,5,4 +/-MVA different schedule in AL & TX	8 years 9,8,7,6,5,4,3,2 +/- MVA	10 years 10,9,8,7,6,5,4,3,2,1+/-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
Issue Ages	0-80	0-85	0-80	0-85	0-85
Min. Premium	\$15,000 NQ, \$10,000 Q (\$5000 subsequent)	\$10,000	\$10,000	\$10,000	\$10,000
Min. Guarantee	87.5% of premium at 1-3% (set at issue)	87.5% of premium at 1.95%	87.5% of premium at 1.80%	87.5% of premium at 2.10%	87.5% of premium at 1.95%
States Not Approved	NY	AK, MN, NY, OR, UT	AK, MN, NY, OR, UT	NY	NY
Street Commissions <small>Trail options available for many plans!</small>	5.40% 4.05% 76-80	5.00% 3.25% 75-79 1.75% 80-84 .75% 85	6.00% 3.95% 75-79 1.75% 80	3.50% 2.75% 76-80 1.75% 81-85	4.50% 3.50% 76-80 2.25% 81-85



Company	Lincoln National Life	Lincoln National Life	National Western	North American Co. for Life & Health Ins.	North American Co. for Life & Health Ins.																																																																
Rating	A.M. Best A+, S&P AA-	A.M. Best A+, S&P AA-	A.M. Best A, S&P A	A.M. Best A+, S&P A+	A.M. Best A+, S&P A+																																																																
Product	OptiChoice 5	OptiChoice 7	Global Lookback	Charter 10	Charter 14																																																																
Type	Flexible Premium (\$50 addns-\$25K ann max)	Flexible Premium (\$50 addns-\$25K ann max)	Flexible Premium (\$100 addns)	Flexible Premium	Flexible Premium																																																																
Crediting Method	4 Strategies: Performance Trigger Account 1-Year Monthly Cap 1-Year Monthly Average w/Spread 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)	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 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	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. Optional Lifetime Income Rider available. <b>Some Features Vary by State</b>	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. Optional Lifetime Income Rider available. <b>Some Features Vary by State</b>	<b>Current asset fee: .35%</b> 10% free withdrawals each year including first. Death benefit = account value. Additional premiums do not reset surrender period. Optional Lifetime Income Rider available. <b>Some Features Vary by State</b>	<b>5% Premium Bonus on all payments received during first 7 years!</b> Annual transfer options between accounts after first year. 10% free withdrawals each year after first. Full accumulation value at death. Commissions in MN & VA reduced by 1%. Optional Lifetime Income Rider available. <b>Some Features Vary by State</b>	<b>10% Premium Bonus on all payments received during first 7 years!</b> Annual transfer options between accounts after first year. 10% free withdrawals each year after first. Full accumulation value at death. Commissions in MN & VA reduced by 1%. Optional Lifetime Income Rider available. <b>Some Features Vary by State</b>																																																																
Participation Rate	100%	100%	50%	100%	100%																																																																
Spread	1-YR Monthly Average: 4.85% (4.35% 100K)	1-Yr Monthly Average: 4.05% (3.95% \$100K)	N/A	N/A	N/A																																																																
Cap	Performance Trigger: 2.10% (2.35%> 100K) 1-Yr Monthly Cap: 1.35% (1.50%> 100K)	Performance Trigger: 2.55% (2.90%>\$100K) 1-Yr Monthly Cap: 1.50% (1.65%> \$100K)	<b>No Cap</b>	<table border="1"> <thead> <tr> <th>Indices</th> <th>DA</th> <th>APP</th> <th>MPP</th> <th>Indices</th> <th>DA</th> <th>APP</th> <th>MPP</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500</td> <td>3.00%</td> <td>2.55%</td> <td>1.40%</td> <td>S&amp;P 500</td> <td>3.10%</td> <td>2.65%</td> <td>1.45%</td> </tr> <tr> <td>DJIA</td> <td>2.75%</td> <td>2.40%</td> <td>N/A</td> <td>DJIA</td> <td>2.90%</td> <td>2.50%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P Midcap 400</td> <td>2.40%</td> <td>2.15%</td> <td>N/A</td> <td>S&amp;P Midcap 400</td> <td>2.50%</td> <td>2.25%</td> <td>N/A</td> </tr> <tr> <td>Russell 2000</td> <td>2.40%</td> <td>2.20%</td> <td>N/A</td> <td>Russell 2000</td> <td>2.50%</td> <td>2.30%</td> <td>N/A</td> </tr> <tr> <td>NASDAQ 100</td> <td>N/A</td> <td>2.35%</td> <td>1.15%</td> <td>NASDAQ 100</td> <td>N/A</td> <td>2.50%</td> <td>1.20%</td> </tr> <tr> <td>EUROSTOXX 50</td> <td>N/A</td> <td>2.65%</td> <td>N/A</td> <td>EUROSTOXX 50</td> <td>N/A</td> <td>2.75%</td> <td>N/A</td> </tr> <tr> <td>Hindsight Index Strat.</td> <td>N/A</td> <td>2.00%</td> <td>N/A</td> <td>Hindsight Index Strat.</td> <td>N/A</td> <td>2.00%</td> <td>N/A</td> </tr> </tbody> </table>	Indices	DA	APP	MPP	Indices	DA	APP	MPP	S&P 500	3.00%	2.55%	1.40%	S&P 500	3.10%	2.65%	1.45%	DJIA	2.75%	2.40%	N/A	DJIA	2.90%	2.50%	N/A	S&P Midcap 400	2.40%	2.15%	N/A	S&P Midcap 400	2.50%	2.25%	N/A	Russell 2000	2.40%	2.20%	N/A	Russell 2000	2.50%	2.30%	N/A	NASDAQ 100	N/A	2.35%	1.15%	NASDAQ 100	N/A	2.50%	1.20%	EUROSTOXX 50	N/A	2.65%	N/A	EUROSTOXX 50	N/A	2.75%	N/A	Hindsight Index Strat.	N/A	2.00%	N/A	Hindsight Index Strat.	N/A	2.00%	N/A	
Indices	DA	APP	MPP	Indices	DA	APP	MPP																																																														
S&P 500	3.00%	2.55%	1.40%	S&P 500	3.10%	2.65%	1.45%																																																														
DJIA	2.75%	2.40%	N/A	DJIA	2.90%	2.50%	N/A																																																														
S&P Midcap 400	2.40%	2.15%	N/A	S&P Midcap 400	2.50%	2.25%	N/A																																																														
Russell 2000	2.40%	2.20%	N/A	Russell 2000	2.50%	2.30%	N/A																																																														
NASDAQ 100	N/A	2.35%	1.15%	NASDAQ 100	N/A	2.50%	1.20%																																																														
EUROSTOXX 50	N/A	2.65%	N/A	EUROSTOXX 50	N/A	2.75%	N/A																																																														
Hindsight Index Strat.	N/A	2.00%	N/A	Hindsight Index Strat.	N/A	2.00%	N/A																																																														
Fixed Rate	1.25% (1.40%> 100K)	1.70% (1.70%> \$100K)	2.20%	1.30%	1.35%																																																																
Surrender Period	Five Years 9,8,7,6,5 +/-MVA	7 Years 9, 8, 7, 6, 5, 4, 3 +/- MVA	9 Years 9.25, 8.25, 7.25, 6.25, 5.4,3,2,1	Ten Years 15,14,13,12,11,10,8,6,4,2 +/-IA	Fourteen Years 18,18,17,15,15,15,14,12,10,8,6,4,2 +/-IA																																																																
Issue Ages	0-85	0-85	0-80	0-79 (0-55 TX)	0-75 (0-51 TX)																																																																
Min. Premium	\$5,000 NQ, \$2,000 Q	\$5,000 NQ, \$2,000 Q	\$5,000 NQ, \$2,000 Q	\$10,000 NQ, \$2,000 Q	\$10,000 NQ, \$2,000 Q																																																																
Min. Guarantee	87.5% of premium at 2.25%	87.5% of premium at 2.05%	1.00%	87.5% of premium at 1.00%	87.5% of premium at 1.00%																																																																
States Not Approved	NY	NY	AL, MA, NY, OR, VT, WA	AL, AK, CT, DE, MN, NY, OR, UT, WA	AL, AK, CT, DE, MN, NY, OR, UT, WA																																																																
Street Commissions <small>Trail options available for many plans!</small>	3.50% 2.60% 75-79 1.70% 80-84 .75% 85	4.10% 3.00% 75-79 2.00% 80-84 .75% 85	Non-Qual: 6.50%, (4.50% 76-80) Qualified: 6.50%, (4.00% 71-75) 2.00% 76+ (Different in FL.. Call)	6.50% (3.65% TX) Reduced by 1% in MN & VA 4.875% 76-79 (2.74% TX) Reduced by 1% in MN & VA	7.00% (4.15% TX) Reduced by 1% in MN & VA																																																																

Company	North American Co. for Life & Health Ins.				North American Co. for Life & Health Ins.			North American Co. for Life & Health Ins.			North American Co. for Life & Health Ins.					
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	North American Ten				Freedom Choice 8 (5% penalty free)			Freedom Choice 8 (10% penalty free)			Income Choice 10					
Type	Flexible Premium				Flexible Premium			Flexible Premium			Flexible Premium					
Crediting Method	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.				Annual point-to-point and monthly point-to-point options using index selections of the S&P500, Dow Jones, S&P Midcap 400, Russell 2000, Nasdaq 100 & Eurostoxx 50, plus 1 year fixed account.			Annual point-to-point and monthly point-to-point options using index selections of the S&P500, Dow Jones, S&P Midcap 400, Russell 2000, Nasdaq 100 & Eurostoxx 50, plus 1 year fixed account.			3 Yr Monthly Avg. with Participation rate (no cap), Monthly Avg. with Part. Rate (no cap), Annual Pt-to-Pt with Cap, Monthly Pt-to-Pt with Cap, Inverse Performance Trigger with Specified Rate and 1 yr fixed acct. Index selections from S&P 500, DJIA, S&P Midcap 400, NASDAQ 100 and Afternoon (PM) London Gold Market Fixing Price.					
Features	<b>6% Premium Bonus on all premiums in first 5 years.</b> 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%. <b>Some Features Vary by State</b>				<b>5% free withdrawals each year after first.</b> (Systematic withdrawals not available. Not RMD friendly). Full accumulation value at death. Additional premiums do not reset surrender period. Annual reallocations available. Free withdrawal amount increased for nursing home confinement after 1st yr. if 75 or under at issue. Higher cap rates for \$250,000 or more. Optional Lifetime Income rider <b>NOT</b> available. <b>Some Features Vary by State</b>			<b>10% free withdrawals each year after first.</b> Full accumulation value at death. Additional premiums do not reset surrender period. Annual reallocations available. Free withdrawal amount increased for nursing home confinement after 1st yr. Higher cap rates for \$250,000 or more. Optional Lifetime Income rider available. <b>Some Features Vary by State</b>			This product is designed to generate guaranteed lifetime income. <b>5% GLWB bonus</b> on premiums during the first 5 years. Built-in lifetime withdrawal benefit with stacking roll-up credit of 5% plus interest credits. 5% annual free withdrawals each year after first. Free withdrawal amount increased for nursing home confinement after 1st. yr. if 75 or under at issue. Full accumulation value at death. Annually increasing lifetime payment percentages while in deferral from ages 60-80. Higher rates for premiums of \$250,000 or more. <b>Some Features Vary by State</b>					
Participation Rate	N/A				N/A			N/A			See Below					
Spread	N/A				N/A			N/A			N/A					
Cap	Indices	MA	APP	MPP	Indices	APP	MPP	Indices	APP	MPP	Indices	3YMA	MA	APP	MPP	IPT
	S&P 500	3.15%	2.80%	1.45%	S&P 500	3.80%	1.85%	S&P 500	3.60%	1.75%	S&P 500	95.00%	60.00%	3.30%	1.65%	3.50%
	DJIA	3.00%	2.55%	N/A	DJIA	3.65%	N/A	DJIA	3.45%	N/A	DJIA	N/A	60.00%	3.20%	N/A	N/A
	S&P Midcap 400	2.60%	2.30%	N/A	S&P Midcap 400	3.30%	N/A	S&P Midcap 400	3.10%	N/A	S&P Midcap 400	N/A	50.00%	3.00%	N/A	N/A
	Russell 2000	2.55%	2.30%	N/A	Russell 2000	3.30%	N/A	Russell 2000	3.10%	N/A	NASDAQ 100	N/A	N/A	3.05%	1.50%	N/A
	NASDAQ 100	N/A	2.45%	1.20%	NASDAQ 100	3.50%	1.65%	NASDAQ 100	3.30%	1.60%	PM London Gold Mkt Fixing Price	N/A	N/A	3.50%	N/A	N/A
	EUROSTOXX 50	N/A	2.75%	N/A	EUROSTOXX 50	3.90%	N/A	EUROSTOXX 50	3.70%	N/A						
	Hindsight Index Strat.	N/A	2.05%	N/A												
Fixed Rate	1.35%				1.85%			1.75%			1.65%					
Surrender Period	Ten Years 18, 16, 14, 12, 11, 10, 8, 6, 4, 2				Eight Years 9,9,8,7,6,5,4,2+/-IA			Eight Years 9,9,8,7,6,5,4,2+/-IA			Ten Years 10,10,10,10,10,9,8,6,4,2 +/- IA					
Issue Ages	0 - 79				0-85			0-85			40-79					
Min. Premium	\$10,000 NQ, \$2,000 Q				\$10,000 NQ, \$2,000 Q			\$10,000 NQ, \$2,000 Q			\$50,000					
Min. Guarantee	100% of premium at 1%				87.5% of premium at 1.00%			87.5% of premium at 1.00%			87.5% of premium at 1.00%					
States Not Approved	AL, AK, CT, DE, MN, NV, NY, OH, OR, TX, UT, WA				AK, AL, CT, DE, MN, MT, NV, NY, OR, UT, VT, VA, WA			AK, AL, CT, DE, MN, MT, NV, NY, OR, UT, VT, VA, WA			AK, CA, CT, DE, MN, MO, NV, NH, NY, OH, OR, SC, TX, UT, VT, VA, WA					
Street Commissions <small>Trail options available for many plans!</small>	5.50% Reduced by 1% in MO & VA 4.125% 76-79 Reduced by 1% in MO & VA				5.50% Reduced by 1% in MO 4.125% 76-80 Reduced by 1% in MO 2.75% 81-85 Reduced by 1% in MO			5.50% Reduced by 1% in MO 4.125% 76-80 Reduced by 1% in MO 2.75% 81-85 Reduced by 1% in MO			6.00% Reduced by 1% in VA 4.50% 76-79 Reduced by 1% in VA					

Company	North American Co. for Life & Health Ins.							Oxford Life	Reliance Standard	Reliance Standard																																				
Rating	A.M. Best A+, S&P A+							A.M. Best A-, Weiss B-	A.M. Best A+, S&P A+	A.M. Best A+, S&P A+																																				
Product	RetireChoice 10							Royal Select	Keystone 5	Keystone 7																																				
Type	Flexible Premium							Single Premium	Single Premium	Single Premium																																				
Crediting Method	Monthly Pt-to-Pt with Cap, Monthly Avg. with Part. Rate (no cap), Annual Pt-to-Pt with Cap, Biennial Pt-to-Pt with Cap, Inverse Performance Trigger with Specified Rate and 1 yr fixed acct. Index selections from S&P 500, NASDAQ 100, DJIA, S&P Midcap 400 and Afternoon (PM) London Gold Market Fixing Price.							S&P 500 Monthly Average Cap, Annual Pt-to-Pt with Cap and 1 Yr Fixed Account	S&P 500 Annual Point-to-Point w/ Cap Annual Monthly Averaging w/ Cap Fixed Account	S&P 500 Annual Point-to-Point w/ Cap Annual Monthly Averaging w/ Cap Fixed Account																																				
Features	<p>2.5% premium bonus for all premiums received in first 5 contract years. (Premium bonus increases to 5% if Additional Benefit Rider selected). Bonus subject to recapture for early surrender. 10% free withdrawals each year after first. Nursing home waiver for policies issued to age 75 and younger. Full account value at death. Optional Additional Benefit Rider (.55%) provides a Return of Premium feature less bonus, withdrawals and other rider costs after 3rd. year. Optional Lifetime Income rider may also be added. Higher rates for premiums of \$250,000 or more.</p> <p><b>Some Features Vary by State</b> Different rates in OH &amp; UT...call!</p>							<p><b>8% Premium Bonus</b> (ten year vesting). Full accumulation value at death. 10% free withdrawals each year after first. Terminal illness, home health care &amp; nursing home waivers after 1 year. Annual reallocation option. Optional Lifetime Income Rider.</p> <p><b>Some Features Vary by State</b></p>	Full account value at death, Hospital/nursing home waiver, terminal illness waiver, 10% withdrawals beginning in year 1. <b>Some Features Vary by State</b>	Full account value at death, Hospital/nursing home waiver, terminal illness waiver, 10% withdrawals beginning in year 1. <b>Some Features Vary by State</b>																																				
Participation Rate	See Below							100%	100%	100%																																				
Spread	N/A							N/A	N/A	N/A																																				
Cap	<table border="1"> <thead> <tr> <th>Indices</th> <th>MA</th> <th>APP</th> <th>BIPP</th> <th>MPP</th> <th>IP</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500</td> <td>50.00%</td> <td>3.40%</td> <td>7.70%</td> <td>1.75%</td> <td>3.10%</td> </tr> <tr> <td>DJIA</td> <td>50.00%</td> <td>3.20%</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P Midcap 400</td> <td>40.00%</td> <td>2.90%</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>NASDAQ 100</td> <td>N/A</td> <td>3.20%</td> <td>N/A</td> <td>1.55%</td> <td>N/A</td> </tr> <tr> <td>PM London Gold Mkt Fixing Price</td> <td>N/A</td> <td>3.85%</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> </tr> </tbody> </table>							Indices	MA	APP	BIPP	MPP	IP	S&P 500	50.00%	3.40%	7.70%	1.75%	3.10%	DJIA	50.00%	3.20%	N/A	N/A	N/A	S&P Midcap 400	40.00%	2.90%	N/A	N/A	N/A	NASDAQ 100	N/A	3.20%	N/A	1.55%	N/A	PM London Gold Mkt Fixing Price	N/A	3.85%	N/A	N/A	N/A	Annual Pt-to-Pt Cap: 2.40% Monthly Average Cap: 2.40%	Annual Pt-to-Pt Cap: 2.60% Annual Monthly Averaging: 3.10%	Annual Pt-to-Pt Cap: 4.00% Annual Monthly Averaging: 4.50%
Indices	MA	APP	BIPP	MPP	IP																																									
S&P 500	50.00%	3.40%	7.70%	1.75%	3.10%																																									
DJIA	50.00%	3.20%	N/A	N/A	N/A																																									
S&P Midcap 400	40.00%	2.90%	N/A	N/A	N/A																																									
NASDAQ 100	N/A	3.20%	N/A	1.55%	N/A																																									
PM London Gold Mkt Fixing Price	N/A	3.85%	N/A	N/A	N/A																																									
Fixed Rate	1.70%							1.30%	2.00%	2.10%																																				
Surrender Period	Ten Years 10,10,9,9,8,8,7,6,4,2+/-IA							Ten Years 10,9,8,7,6,5,4,3,2,1+/-MVA	5 Year 9,8,7,6,5	7 Year 9, 8, 7, 6, 5, 4, 3																																				
Issue Ages	0-79							18-80	0-85	0-85																																				
Min. Premium	\$20,000							\$20,000 (\$350K max)	\$10,000 (\$5,000 per strategy)	\$10,000 (\$5,000 per strategy)																																				
Min. Guarantee	87.5% of premium at 1.00%							87.5% of premium at 1%	100% of premium at 1% less withdrawals and surrender charges	100% of premium at 1% less withdrawals and surrender charges																																				
States Not Approved	AK, CT, DE, MD, MN, MO, NV, NY, OR, SC, VT, WA							AL, CT, MS, MT, NY, VT, WV	AL, MT, NY, OR	AL, MT, NY, OR																																				
Street Commissions	7.50%* (Reduced .50% in OH, 1.00% in VA & 1.50% in UT) 5.62% 76-79* (Reduced .50% in OH, 1.00% in VA & 1.50% in UT)							6.75% 5.25% 76-80 MA, MN, MO, NJ, OR, PA & WA: 6.00% (4.50% 76-80)	3.25% 1.95% 81-85	4.50% 2.70% 81-85																																				

Company	Reliance Standard	Sagicor	Standard Insurance Co (OR)	Standard Insurance Co (OR)	Standard Insurance Co (OR)
Rating	A.M. Best A+, S&P A+	A.M. Best A-	A.M. Best A, S&P A+	A.M. Best A, S&P A+	A.M. Best A, S&P A+
Product	Keystone 10	Sage Advantage	Index Growth Annuity 5	Index Growth Annuity 7	Index Select 5
Type	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium
Crediting Method	S&P 500 Annual Point-to-Point w/Cap Annual Monthly Averaging w/Cap Fixed Account	S&P 500 Annual Point-to-Point w/Cap Global Index Annual Point-to-Point w/ Participation Rate (utilizes a "basket" of indices, Russell 2000, EUROSTOXX 50 & Hang Seng at a ratio of 60% of best performing index and 40% of second best, subject to a participation rate). Fixed Account <b>\$200,000 Maximum Premium effective 1/1/14</b>	S&P 500 Annual Point-to-Point Fixed Account	S&P 500 Annual Point-to-Point Fixed Account	S&P 500 Annual Point-to-Point Fixed Account
Features	No MVA. Full account value at death. 10% free withdrawals beginning in first year. Hospital, nursing home and terminal illness waiver provisions. <b>Some Features Vary by State</b>	<b>5% Premium Bonus!</b> 10% free withdrawals each year after first, cumulative to 50%. Full accumulation value at death. Nursing home/confined care facility waivers. Annual reallocation availability. Built-in guaranteed minimum withdrawal benefit beginning in contract year 13. <b>Some Features Vary by State</b>	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. <b>Some Features Vary by State</b>	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. <b>Some Features Vary by State</b>	10% free withdrawals each year after first. Full accumulation value at death. Nursing home & terminal illness waivers. Unique, mid-index-tem interest applied to certain events such as nursing home confinement, terminal conditions, annuitization and death. Guaranteed minimum accumulation value at end of term is 105% (net of withdrawals and surr. charges). <b>Some Features Vary by State</b>
Participation Rate	100%	Global Advantage Strategy Part- 20%	100%	100%	100%
Spread	N/A	N/A	N/A	N/A	N/A
Cap	Annual Pt-to-Pt Cap: 4.30% Annual Monthly Averaging Cap: 4.80%	S&P Annual Pt-to-Pt Cap: 4.00%	2.10% (2.60% \$100K and above) (Bailout option is 2% less)	2.90% (3.35% \$100K and above) (Bailout option is 2% less)	3.30% (3.60% \$100K and above)
Fixed Rate	2.30%	2.00%	1.00%	1.00%	1.00%
Surrender Period	Ten Years 9,9,8,7,6,5,4,3,2,1	Nine Years 8,8,8,8,7,6,5,3,1	5 Years 8, 7, 6, 4, 2	7 Years 9,8,7,6,5,4,2	5 Years 7,6,5,4,2+/-MVA
Issue Ages	0-80	15 days - 85	0-90	0-90	0-90
Min. Premium	\$10,000 (\$5,000 per strategy)	\$2,000	\$15,000	\$15,000	\$15,000
Min. Guarantee	100% of premium at 1% less withdrawals and surrender charges	100% of premium at 2%	1% on 100% of premium	1% on 100% of premium	87.5% of premium at 1.00%
States Not Approved	AL, MT, NY, OR	AK, CT, ME, MT, NH, NY, SD, VT	NY	NY	NY
Street Commissions <small>Trail options available for many plans!</small>	6.00% 3.60% 81-85	4.50% 2.00% 76-85	4.00% 2.25% 81-85 1.85% 86-90	5.00% 2.75% 81-85 2.25% 86-90	3.00% 1.50% 81-85 1.35% 86-90

Company	Standard Insurance Co (OR)	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	A.M. Best A, S&P A
Product	Index Select 7	Index Select 10	Edge Pro 5	Edge Pro 7
Type	Single Premium	Single Premium	Single Premium	Single Premium
Crediting Method	S&P 500 Annual Point-to-Point Fixed Account	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	10% free withdrawals each year after first. Full accumulation value at death. Nursing home & terminal illness waivers. Unique, mid-index-tem interest applied to certain events such as nursing home confinement, terminal conditions, annuitization and death. Guaranteed minimum accumulation value at end of term is 107% (net of withdrawals and surr. charges). <b>Some Features Vary by State</b>	10% free withdrawals each year after first. Full accumulation value at death. Nursing home & terminal illness waivers. Unique, mid-index-tem interest applied to certain events such as nursing home confinement, terminal conditions, annuitization and death. Guaranteed minimum accumulation value at end of term is 110% (net of withdrawals and surr. charges). <b>Some Features Vary by State</b>	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. <b>Some Features Vary by State</b>	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. <b>Some Features Vary by State</b>
Participation Rate	100%	100%	100%	100%
Spread	N/A	N/A	N/A	N/A
Cap	3.40% (4.00% \$100K and above)	4.25% (4.60% \$100K and above)	S&P Ann. Pt-to-Pt Cap: 3.25% (4.00% 100K and above) S&P Mo. Avg. Cap: 3.50% (4.25% 100K and above) S&P GSCI Cap: 2.25% (3.00% 100K and above) S&P GSCI Mo. Avg. Cap: 2.50% (3.25% 100K and above)	S&P Ann. Pt-to-Pt Cap: 3.75% (4.50 100K and above) S&P Mo. Avg. Cap: 4.00% (5.00% 100K and above) S&P GSCI Cap: 3.00% S&P GSCI Mo. Avg. Cap: 3.25% (3.50% 100K and above)
Fixed Rate	1.00%	1.00%	1.60% (2.00% 100K and above)	1.60% (2.00% 100K and above)
Surrender Period	7 Years 7,6,5,4,3,2,1+/-MVA	9 Years 8,7,6,5,4,3,2,1,.9 +/-MVA	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	0-80	0-85	0-85
Min. Premium	\$15,000	\$15,000	\$10,000	\$10,000
Min. Guarantee	87.5% of premium at 1.00%	87.5% of premium at 1.00%	1% on 100% of premium	1% on 100% of premium
States Not Approved	NY	GA, IA, IL, MA, MN, MO, MS, NV, NY, OR, PA, TX, VA, WA	NJ, NY	NJ, NY
Street Commissions <small>Trail options available for many plans!</small>	4.00% 2.00% 81-85 1.45% 86-90	5.00%	3.50% 2.00% 76-85 1.00% 86-90	4.50% 2.50% 76-85 1.00% 86-90