A monthly guide for insurance agents

reviewing fixed annuity product quality & performance

September

Quality • Integrity • Expertise

2006

4 YEAR WALK AWAY INDEXED ANNUITY

The SAFETY INDEX 4 flexible premium, fixed indexed annuity from Fidelity and Guaranty Life is highly competitive and offers terrific guarantees, such as a minimum guaranteed surrender value that is 100% of your client's premiums compounding at 3% (less a surrender charge). On the fixed option, the initial interest rate is GUARANTEED for four years, and is guaranteed to be equal to or greater than 3% for the life of the policy! Additionally, your client will have the security of the annual reset feature, where any account gains are locked in at the end of each year – their account will never decrease in value! Your client will also have riders to address unexpected contingencies such as unemployment, diagnosis of a terminal illness or nursing home confinement. This product offers five interest-crediting options to assist your clients in meeting their financial goals.

Safety Index 4 September Rates

4 Index Crediting Options plus a fixed option:

1Year, S&P 500®Monthly Point-to-Point with a Cap of 3.15% over \$100,000 and 2.90% under \$100K **1Year, S&P 500®Annual Point-to-Point with a Cap of 10.00% over \$100,000 and 9.00% under \$100K** 1Year, S&P 500®Monthly Average with a Cap of 12.50% over \$100,000 and 11.00% under \$100K 1Year, S&P 500®Monthly Average with a Spread of 1.25% over \$100,000 and 1.75% under \$100K 1 Year Fixed Interest of 3.70% over \$100,000 and 3.40% under \$100K

See full spreadsheet with commissions page 3

THE LIBOR FIXED DEFERRED ANNUITY! 1 YEAR WALK AWAY!!

Now in its third month the history reads like this: July 5.05%, August 5.10% and currently for September 5.03%. While the 10 year treasury has fallen from 5.23% to 4.76% the LIBOR has help sticky to a 5.00% monthly rate.

5.33% 1 month LIBOR minus 0.30%=5.03%. THIS IS A MONTH-TO-MONTH **FLOATING RATE**. The spread (0.30%) subtracted from LIBOR guaranteed for first policy year. The rate for the following month is set by the 1 Month LIBOR 2 days prior to the end of a month.

LIBOR means the London Inter-Bank Offered Rate denominated in U.S. dollars, as set by the British Bankers Association. LIBOR is the most widely used benchmark or reference rate for short term interest rates world-wide. Product is offer by Beneficial Life, a 100 year old company that appreciates your business. Just as we do at FSD Financial.

Commission is 1.00% (0-100) See enclosed spreadsheet for other details. Not available in all states. 2.00% Surrender during the year.

Bob Affronti

If you like a deferred annuity you'll love a MEC Beneficial Life

(Modified Endowment Contract)

Assume your client fits the following scenario:

- Male Age 70 Client has \$100,000 of "legacy assets" that will likely transfer to heirs.
- Client does not wish to part with the asset just in case he or his needs funds in the future.
- Chronic illness is a primary concern
- Client wishes to minimize current taxes on these funds, while increasing the net return beyond that available through fixed accounts or investments.
- Client wants an absolute assurance that he will not have to come up with additional out-of-pocket premiums to keep a life insurance policy in-force.
- Client desires a guaranteed cash value.

Choices:

- 1. An Advantage 11 Plus Annuity to provide safety of principal and predictable accumulation.
- 2. A Century Whole Life policy funded as a MEC minimal face amount with the majority of premium used to fund the Paid-Up Additions Rider (\$98,850 to PUAR, \$1,150 to base policy)
- 3. A Centennial UL funded to Section 7702 Guide Premium Maximum with a level death benefit.

The following illustrations assume your client paid \$100,000 into the respective products:

Illustration #1: Century Whole Life, 65 Male, Select, Face: \$25,000, Annual Premium, Interest Rate: 4.00%

Illustration #2: Centennial Universal Life, 65, Male, Select, Face: \$250,000, Level, Annual Premium, Interest Rate: 5.20%

Illustration #2: Advantage 11 Annuity, 65, Male, Non-Smoker, Annual Premium, Interest Rate: 3.95%

Selected Values Continued

	Year	Century Whole Life 65, Male Select, Face: \$25,000	Centennial Universal Life 65, Male, Select, Face: \$250,000	Advantage 11 Annuity 65, Male, Non-Smoker Less Tax on the Gain @ 35%		
Net Death Benefit	1	187,115	250,000	102,730		
	5	198,158	250,000	114,846		
	10	220,423	250,000	129,129		
	20	285,752	250,000	155,484		
Age 100	35	473,954	287,715	312,512		
Illustrated Net	1	97,630	82,874	95,709		
Surrender Value	5	117,475	95,643	116,177		
	10	150,400	116,654	149,532		
	20	234,918	158,415	227,695		
Age 100	35	473,953	284,866	426,942		

The Century WL product gives your client:

- 1. Highest Net Surrender Value
- 2. Highest Net Death Benefit
- 3. Access to funds
- 4. Lower taxes
- Accelerated Benefit for Chronic Illness*
- 6. Guaranteed Cash Value

For Questions and Assistance, Please Call: 800-282-7530



Indexed Annuity Flashcard as of September 5, 2006

State Availability as of September 5, 2006. Please check SalesLink for **Product** the latest information. Option WA **Fixed CAPS** S&P Monthly 7.00% 13.00% S&P Point-to-Point 7.00% 9.50% --Index Rewards MD, WY Dow Monthly 7.00% 13.00% --1.50% min. states Dow Point-to-Point 7.00% 9.50% Fixed 7.00% 3.90% S&P Monthly 7.00% 13.00% AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, S&P Point-to-Point 7.00% 9.50% --**Index Rewards** 7.00% KY, LA, MA, ME, MI, MO, MS, MT, NC, NE, NH, NJ, NM, NV, OH, Dow Monthly 13.00% --3.00% Floating min. states **Annuities** PA, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV 7.00% Dow Point-to-Point 9.50% Fixed 7.00% 3.90% S&P Monthly 4.00%* 12.00% **S&P Point-to-Point** 4.00%* 9.00% --Index Rewards 5 Dow Monthly MD, WY 4.00%* 12.00% --1.50% min. states Indexed Dow Point-to-Point 4.00%* 9.00% Fixed 4.00%* 4.00% S&P Monthly 4.00%* 12.00% AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, **S&P Point-to-Point** 4.00%* 9.00% --Index Rewards 5 KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, NE, NH, NJ, NM, NV, Dow Monthly 4.00%* 12.00% **3.00**% Floating min. states OH, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV Dow Point-to-Point 4.00%* 9.00% Fixed 4.00%* 4.00% Guaranty 1-Yr. S&P Monthly Pt-to-Pt 3.00% 3.15% S&P Point-to-Point 3.00% 10.00% Safety Index 4 (High Band, AL, AK, AZ, CA, CO, DE, DC, GA, HI, IL, IN, IA, KY, LA, MI, MS, MO S&P Monthly Average 3.00% --12.50% \$100,000+ premium) NE, NH, NJ, NM, RI, TN, VA, WY S&P Monthly Average Sprd. 3.00% 1.25% Fixed 3.00% 3.70% and 1-Yr. S&P Monthly Pt-to-Pt 3.00% 2.90% S&P Point-to-Point 3.00% 9.00% --Safety Index 4 (Standard Band, AL, AK, AZ, CA, CO, DE, DC, GA, HI, IL, IN, IA, KY, LA, MI, MS, MO 1-Yr. S&P Monthly Average 3.00% 11.00% **Fidelity** under \$100,000 premium) NE, NH, NJ, NM, RI, TN, VA, WY S&P Monthly Average Sprd. 3.00% 1.75% Fixed 3.00% 3.40% 1-Yr. S&P Monthly Pt-to-Pt 6.00% 3.50% S&P Point-to-Point 6.00% 10.25% --Safety Index 7 (High Band, AL, AK, AZ, CA, CO, DE, DC, GA, HI, IL, IN, IA, KY, LA, MI, MS, MO S&P Monthly Average 6.00% --13.50% \$100,000+ premium) NE, NH, NJ, NM, RI, TN, VA, WY S&P Monthly Average Sprd. 6.00% 1.00% Fixed 6.00% 3.80% 1-Yr. S&P Monthly Pt-to-Pt 6.00% 3.25% S&P Point-to-Point 9.25% 6.00% --Safety Index 7 (Standard Band, AL, AK, AZ, CA, CO, DE, DC, GA, HI, IL, IN, IA, KY, LA, MI, MS, MO, 1-Yr. S&P Monthly Average 12.00% 6.00% -under \$100,000 premium) NE, NH, NJ, NM, RI, TN, VA, WY S&P Monthly Average Sprd. 6.00% 1.50% Fixed 6.00% 3.50%

Current Rates



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Deferred Annuity Guide

September 2006

	PRODUCT	INTEREST RATE	RATE GUAR.	MIN GUAR.	SURR. CHARGE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	WITHDRAWALS	COMMENTS	сомм.
Beneficial Life A by A.M. BEST A+ by S&P	Guaranteed Advantage	5.02% 5.85%Yr 1 4.85% Yr 2-6	6 Years	-	<u>6 Years</u> : 8.32%, 7.65%, 6.73%, 5.79%, 4.85%, 3.90% 0.00% - MVA	0-100	\$5,000	All except: AR,CT,DE,MA, MD,ME,NY,NH, NJ,PA,OK,TX, RI,VT, WV	•Interest ONLY starting in year 2 •NO 10% Free out	•1% bonus in first year, rate guaranteed for 6 years •Nursing home waiver effective 6 months after issue •Full Death Bene	2.00% (0-90)
NEW! 1 YEAR WALK AWAY ANNUITY	Advantage1 This is a Month-to- Month FLOATING RATE. (See comments)	5.03% 1 month LIBOR minus 0.30% = 5.03%	spread subtract LIBOR g for first p (2.00% after	nly - The I (0.30%) cted from guaranteed policy year. er guar period yrs 10+)	1 Year with 30 day free exit windows till year 7 then month to month with no surrender: 2%, 2%, 2%, 2%, 2% 2%, 2%, 0%	0 – 100	\$5,000	All except: AK,AR,CT,DE, GA,HI, IL.,LA,MA, MD,ME,MN,MS, NY,NH, NJ,PA,OK,TX, RI,VT,WA,WV	Withdrawal charges are waived for a partial withdrawal or full surrender only on a policy anniversary date or within 30 days following an anniversary date. (London InterBank Offered Rate)	The interest rate for this product resets on the first day of each calendar month. This means the initial crediting rate applies only for the remaining days of the initial calendar month – even one day in some cases.	1.00% Year 1 (0-100) 0.25% if continued years 2 and on
	Guaranteed Choice 5	4.35% 5.15% Yr 1 4.15% Yr 2-5	5 Years	2.00% after guar period 3% yrs 10+	<u>5 Years</u> : 7,7,7,6,5,0 +/- MVA	0-100	\$5,000	All except: AR,CT,DE,MA, MD,ME,NY,NH, NJ,PA,OK,TX, RI,VT, WV	•10% of avaiable years 1-5.	•1% bonus in first year, rate guaranteed for 5 years •Nursing home waiver effective •Full DeathAnnuitant Benefit	4.50% (0-80)
	Guaranteed Step-Up	3.90% Year 1 4.40% Year 2 4.65% Year 3 5.15% Year 4 6.15% Year 5		2.00% after guar period 3% yrs 10+	<u>5 Years</u> : 7,7,7,6,5,0 +/- MVA	0-90	\$5,000	All except: AR,CT,DE,MA, MD,ME,NY,NH, NJ,PA,OK,TX, RI,VT, WV	•10% of available years 1-5.	•Nursing home waiver effective •Full DeathAnnuitant Benefit	2.00% (0-90)
SPECIAL'S	Add the 1% premuim bonus get a higher yield	Guaranteed A Guaranteed (Guaranteed	Choice 5	5.19% 4.66% 5.05%	See above based on product	Same as above	Same as above	Same as above	Rates and features are the same as the standard product line.	All features remain the same as the above Guaranteed Advantage, Guaranteed Choice 5 and Guaranteed Step-Up.	reduced by 1% from the above
INTEGRITY LIFE A++ A.M. BEST AA+ S&P	Momentum Advantage		5% 2-4 6 5% 2-5 5% 2-7 02 %	3.00% After Guarantee period	4 Years:W/ MVA 8,8,7,7 5 Years:W/ MVA 8,8,7,7,6 7 Years:W/ MVA 8,8,7,7,6,6,5 10 Years:W/ MVA 8,8,7,7,6,6,5,5,4,4,	4 & 5 Year 0-86 (NQ) 7 Year 0-85 (NQ) 10 Year 0-83 (NQ) (Age 70 qual)	\$20,000 \$1,000,000 (500K age 76 up)	All except: ME,MA,NH,OR, SC,UT,VT,WA,WI	•10% available immediately 1 time annually *NEW YORK RATES LOWER	•Death benefit based on full account value. Nursing Home and Terminal Illness waiver. •Commission Reduces by 2.0% ages 80+	4 yr 2.0% (0-79) 5 yr 2.5% (0-79) 7 yr 3.0% (0-79) 10 yr 3.5% (0-79)
STANDARD INSURANCE A by A.M. BEST A+ by S&P	FGA 5 FGA 6	5yr. 4.55% 4	100,00 .65% 5.00%	3.00% or 1.50% By State Call for details	8,7,6,5,4 8,7,6,5,4,3 with MVA	0-85	\$15,000/ \$1,000,000	All except: IA,MA,NJ,NY, NC,PA,TX,UT, WA	•Interest payments OK immediately (NO 10% Avail) •Additional Premiums in first 90 days OK.	•Terminal condition and nursing home waivers - not in MA •Full Death Bene / No commission charge back	5 yr. 3.0% 6 yr. 2.0% (reduces at 81 by 50%)
	(SRA) Secured Rate Annuity	3yr 4.05% 4. 5yr 4.35% 4.	100,00 15%-3yrs 45%-5yrs 60%-6yrs \$250,000+	3.00% or 1.50% By State Call for details	9,8,7 9,8,7,6,5 9,8,7,6,5,4 NO MVA	0-85	\$15,000/ \$1,000,000	All except: NY, (3 year not in AL,IL,MA,NJ,NY, RI,UT,WA and WI)	•10% free withdrawal after first year. Systematic •Interest payments OK immediately. •Annuitization bonus on 3Yr	•Guaranteed return of principal anytime. •Additional Premiums in first 90 days. •Full Death Bene. and Waivers	3 yr. 2% 5 yr. 3% 6 yr. 3% 6 yr.+ 2% (50% age 81+)

	PRODUCT	INTEREST RATE	RATE GUAR.	MIN. GUAR.	SURR. CHARGE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	WITHDRAWALS	COMMENTS	сомм.
AMERICAN GENERAL A+ A.M. BEST AAA S&P	HORIZON SELECT	4.70% 4.85% 4.95%	5 Year 7 Year 10 Year	90% at 2.10%	10,9,8,7,6 10,9,8,7,6,5,4 10,9,8,7,6,5,4,3,2,1,0 With MVA 30 day window at the end of 5	0-85	\$5,000 NQ \$1,000,000	All <u>excep</u> t: MN,NJ, NY,OR,PA,WA	•10% of account value IN ALL YEARS year. •Systematic withdrawal available in 30 days	Partial Withdrawal or Full Surrender allowed at end of term without Withdrawal Charges or MVA	4.00% (0-80) 3.00% 81+
6% Bonus	AG HORIZON PLUS	9.90% Yr 1 3.90% Yr 2-6	6 Years	2% In Most States	9 Years 9,8,7,6,5,4,3,2,0 (With MVA) Decres. monthly!	0-85	\$5,000 \$500,000	All <u>excep</u> t: MN,NJ,NY, PA,OR,UT,WA	Free systematic withdrawal of interest after 30 days 10% avail. per year starting after 1st year of the accumulation value.	Death Benefit Annuity Value Less Early Withdrawal Charges No MVA - Full Value paid if taken over 5 years! Extended Care Rider.	6.00% (0-75) 3.20% -80 1.35% 80+
	HORIZON MYG	7.90% Yr 1 3.90% Yr 2-6	6 Years	2% After Guarantee period	10 Years 10,9,8,7,6, 5,4,3,2,0 (With MVA)	0-85	\$5,000 \$1,000,000 (\$500,000 75 and over)	All <u>excep</u> t: MN, NJ, NY,UT	•Up to 10% of the annuity value as of previous contract anniversary (or of premium in contract year 1). • Extended Care Rider.	Death Benefit Equal to the annuity value, but not less than the withdrawal value. Beneficiary may elect to apply death benefit amount under an income plan option or as a single sum.	(0-75)
ING USA ANNUITY & LIFE A+ A.M. BEST AA S&P	Multi-Set Plus ANNUITY	5yr 4.45% 4 6yr 4.65% 4 7yr 5.50% 4 8yr 6.20% 4 9yr 5.55% 4	Guarantee 4.45% 2-5 4.65% 2-6 4.50% 2-7 4.40% 2-8 4.35% 2-9 4.25% 2-10	1.50% After Guarantee period	With MVA 7,7,7,6,5 7,7,7,6,5,4 7,7,7,6,5,4,3 7,7,7,6,5,4,3,2 7,7,7,6,5,4,3,2,1 7,7,7,6,5,4,3,2,1,0	0-80	\$5,000 \$1,000,000	All <u>excep</u> t: AL,NY,NJ (UT,VT & WA Rate 25bps less No MVA)	Penalty free withdrawals available after 1st 30 days 10% accumulation value available after 1st yr. Annuitization Avail. After 1st year for at least 5 years.	Minus .25% interest rate in the states of UT, VT, WA Nursing Home provision available in most states not TX & MA. Guaranteed return of principal anytime Death benefit on full account value.	5 yr. 2% 6 yr. 2% 7 yr. 2.5% 8 yr. 2.5% 9 yr. 4% 10 yr. 5% (0-80)
JEFFERSON PILOT FINANCIAL A++ A.M. BEST AAA S&P	Classic 5 Classic 7 Classic 10 JPF	5yr 6.05% 4 7yr 7.05% 4		Varies By State	With MVA: 9,8,7,6,5 9,8,7,6,5,4,3 10,9,8,7,6,5,4,3,2,1	0-85	\$10,000/ \$1,000,000 (\$500,000 ages 66 up)	All <u>excep</u> t: MA, MN, OR	•10% of account value available each year. •Systematic withdrawal available after 30 days.	•5 and 7 Year Full benefit Accumulation value on death •10 Year 100% premiums paid less any withdrawals received or Accumulation value without MVA but less surrender OR full value if paid out over 5 years.	5 yr. 4.0% 7 yr. 5.0% 10yr. 6.0% (0-75)
LINCOLN BENEFIT A+ A.M. BEST AA S&P	Tactician PLUS (Flexible) Year 1: includes 1% bonus under 100K minus 1% from yr 1	5yr 5.60% 3 6yr 5.30% 4 7yr 5.80% 3 8yr 6.30% 3 9yr 9.00% 4		3% After Guarantee period	8,8,8,7,6 8,8,8,7,6,5,4 8,8,8,7,6,5,4,3 8,8,8,7,6,5,4,3,2 8,8,8,7,6,5,4,3,2,1 with mva	0-90	\$5,000 (\$2,000 IRA)/ \$500,000	All <u>except</u> : OR,NY	•10% Systematic withdrawals available immediately RATES SHOWN INCLUDE THE SPECIAL BONUS OVER 100K EXTRA 1% ON FIRST YEAR UNDER 100K RATE IS 1% LOWER IN FIRST YEAR - RATE IS 10bps lower in TX	•Min. Guarantee equal to the greater of	5 yr. 4% 6 yr. 2% 7 yr. 4% 8 yr. 4% 9 yr. 2% 10 yr. 4% (reduces at 81 by 25% and by 50% 86+)
AMERICAN NATIONAL	Palladium MYC Annuity •Deposits UNDER \$100,000 LESS 10bps 0.10% to	3yr 3.85% 3 4yr 4.55% 4 5yr 5.35% 4 6yr 4.90% 4 7yr 5.60% 4 9yr 6.35% 4	Guarantee: 3.85% 2-4 4.55% 2-4 4.35% 2-5 .90% 2-6 4.60% 2-7 4.90% 2-8 4.35% 2-9 4.55% 2-10	Varies By State	With MVA: 8,8,8,7 8,8,8,7,6,5 8,8,8,7,6,5,4 8,8,7,6,5,4,3 8,8,8,7,6,5,4,3,2 8,8,8,7,6,5,4,3,2,1	0-85	\$5,000 NQ \$1,000,000 Rates Based on \$100,000 under rate 0.10% less	All except: UT,NY (Rate is .10% less in VA,VT,FL, TX,NC,WA,WI) (.25% less in PA and OR)	•10% of account value available starting 2nd year. •Systematic withdrawal available in 30 days - Must take all interest	•Full death benefit •Confinement Waiver and Disability Waiver •RATE IS .10% LESS IN FL,NC,TX,WI •Commission reduced 80+ 3 and 4 year reduce by 1% all other reduced by 2%	4 yr. 2.0% 5 yr. 4.0% 6 yr. 2.5% 7 yr. 2.5% 8 yr. 2.5% 9yr. 3.0% 10yr. 4.0% (0-79)
CONSECO ANNUITY Assurance Co. B++ A.M. BEST BB+ S&P	(TLC) True Level Choice	4.80%	5 Year	3.00% After Guarantee period	5 Years: 8,7,6,5,4,0 (plus MVA)	0-95	\$10,000/ \$500,000	All <u>except</u> : NY,UT,WA	•One surrender charge—free partial withdrawal is available per contract year after the first year, for up to 10% of the accumulation value. (No MVA isapplied to a surrender charge—free withdrawal.)	Death Benefit based on full account value, No MVA applied on death No Riders Rate Guaranteed for 5 Years.	3.00% (0-85) 1.50% (86-90) 0.75% (91-95)
F&G LIFE A A.M. BEST A+ S&P	Fidelity Platinum Plus			Varies By State	9,8,7,6,5 9,8,7,6,5,4,3 9,8,7,6,5,4,3,2,1,1 with mva	0-90	\$5,000 (\$2,000 IRA)/ \$500,000	All <u>except</u> : ND, NY, OR,UT VT,WA	Accumulated interest available for withdrawal, systematic OK in 30 days.	Surrender Charge on death. NO waivers. Commission reduce by 50% over age 79 (80+)	5 yr 3.00% 7 yr 5.00% 10 yr 3.5% (0 - 79)



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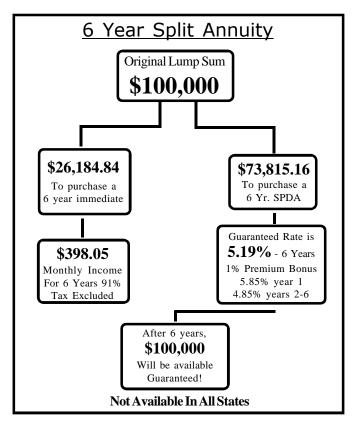
Equity-Indexed Annuity Guide September 2006

									uiuc	September 2000	
EIA's U	PRODUCT	PART. RATE.	CREDITING METHOD	EARNINGS Cap/Spreads	MIN. GUAR.	POLICY TERM SURRENDER %	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	COMMENTS	COMM.
THE STANDARD INSURANCE A A.M. BEST	IGA 5	100%	Annual Reset Annual Pt 2 Pt No Averaging	9.00% (Over \$100K) 8.00% (Under \$100K)	2.65% on 100% of deposit	<u>5 Years:</u> 8,7,6,4,2 MVA	0-90	\$15,000/ \$1,000,000	All <u>except</u> : MA,MN,NY, NC,PA,WA	•10% free withdrawal once per year of account value available immediately •Nursing home not avail. in MA •Annuitization Avail. anytime but not required - FULL DEATH BENEFIT!	4.50% (0-80) 2.25%(-85) 1.85%(-90)
Bail-out after yr 2 if cap is 2.00% less than at issue	IGA 7	100%	Annual Reset Annual Pt 2 Pt No Averaging	9.00% (Over \$100K) 8.25% (Under \$100K)	2.65% on 100% of deposit	7 Years: 9,8,7,5,6,4,2 MVA	0-90	\$15,000/ \$1,000,000	All <u>except</u> : MA,MN,NY, NC,PA,WA	•10% free withdrawal once per year of account value available immediately •Nursing home not avail. in MA •Annuitization Avail. anytime but not required - FULL DEATH BENEFIT!	5.50% (0-80) 2.75%(-85) 2.25%(-90)
ING USA ANNUITY & LIFE A+ A.M. BEST AA S&P	Secure 7 (Flexible)	100% Fixed Rate: 4.20%	3 options: Annual Reset No cap Mo Avr Annual Pt 2 Pt	15K - 75K: 7.25% 8.00% 1.15% 0.55% 45% 50%	100% Accumulated at 3.00% for first 7 years	7 Years: 12,11,10,10,9,8,7,0	0-80	\$15,000/ \$1,000,000	All <u>except:</u> MA,MN, NY, OR,UT,VT	After the first contract year,10% of accumulation value per contract year Annuitization is available after the first contract year. Upon death full accumulation value.	5.00% All Ages
	Secure 5	100% <u>Fixed Rate</u> : 3.90%	3 options: Annual Reset No cap Mo Avr Annual Pt 2 Pt		100% of Premium, Accumulated at 1.50%	<u>5 Years</u> : 8%,7.5%,6.5%, 5.5%,4.5%,0%	0-80	\$15,000/ \$1,000,000	All <u>except:</u> MA,MN, NY, OR,UT,VT	After the first contract year,10% of accumulation value per contract year Annuitization is available after the first contract year. Upon death full accumulation value.	4.00% All Ages
5.00% BONUS >>	Secure Index Opportunities Plus	100% Fixed Rate Option: 3.55%	3 options: Annual Reset No cap Mo Avr Annual Pt 2 Pt		87.5% of Premium, Accumulated at 3.00%	10 Years: 16,15,14,13, 12,11,10,8,6,4,0	0-80	\$15,000/ \$1,000,000	All <u>except</u> : CT,DE,IL,IN, MA,MN,NJ, NY,OR,PA,UT, WA,WY	After the first contract year,10% of accumulation value per contract year Upon death full accumulation value no charges / lump sum ok. Annuitization is available after the 5th (Fifth) contract year.	8.50% All Ages
Free CD presentaion and Past History illustrations On All ING EIAs	Selectra (Flexible)	Indexed: 100% With a 1.10% Spread Fixed 3.55%	Monthly Averaging/ Annual Reset	None	100% of Premium, Accumulated at 3.00%	10 Years: 12,12,11,10, 9,8,7,6,4,2 (In NJ age 56+ 9,8,7,6,5,4,3,2,1,0)	0-80	\$5,000/ \$1,000,000	All except: CA,ME,MA,NY, OR,VT,WA EIA Strategy not approved in ND,NJ,OR	•10% free withdrawal of account value starting after 1st year. •Nursing home not avail. in MA and TX •Annuitization Avail. After 1st year for at least 10 years.	9.00% All Ages
	Secure Index (Flexible) Free CD presentaion	100% Fixed Rate: 4.00%	Annual Reset Point to Point (Each policy anniversary)	7.75% (Over \$100K) 7.00% (Under \$100K)	100% of Premium, Accumulated at 3.00%	7 Years: 12,12,12,10 8,6,4,0 (In NJ age 56+ 9,8,7,6,5,4,2,0)	0-80	\$5,000/ \$1,000,000	NOT AVAIL. IN any state the Secure 7 is approved and NY,OR	•The guaranteed interest rate is compounded annually on 100% of deposit. •10% free withdrawal of account value starting after 1st year. •Nursing home not avail. in MA and TX •Annuitization Avail. After 1st year for at least 5 years.	5.00% All Ages
(F&G) Old Mutual A A.M. BEST A+ S&P	Safety Index 4 High Band (flexable)	100% (3.70% Fixed Account	4 Options: Annual Pt to Pt Monthly Avr: 12 No cap Mo Avr Monthly Pt to P	2.50% Cap : 1.25% Sprd	100% @ 3.00%	4 Years: 9%,9%,8%,7%, 0%	0-90	\$100,000 (\$2,000 per option) to \$1,000,000	ONLY IN AL,AK,AZ,CA, CO,DE,DC, GA, HI,IL,IN,IA,KY,LA, MI,MS,MO,NE,NH NJ,NM,RI,TN, VA, WY	At death of owner surrender is waived Nursing home, terminal illness, unemployment waivers. 10% free withdrawal after 1st year.	3.00% (0-79) 1.50% (80-90)
4 Year Walk Away	Safety Index 4 Standard Band (flexable)	100% (3.40% Fixed Account	4 Options: Annual Pt to Pt Monthly Avr: 1' No cap Mo Avr Monthly Pt to P	1.00% Cap : 1.75% Sprd	100% @ 3.00%	4 Years: 9%,9%,8%,7%, 0%	0-90	\$15,000 (\$2,000 per option) to \$100,000	ONLY IN AL,AK,AZ,CA, CO,DE,DC, GA, HI,IL,IN,IA,KY,LA, MI,MS,MO,NE,NH NJ,NM,RI,TN, VA, WY	At death of owner surrender is waived Nursing home, terminal illness, unemployment waivers. 10% free withdrawal after 1st year.	3.00% (0-79) 1.50% (80-90)

EIA's	PRODUCT	PART. RATE.	CREDITING METHOD	EARNINGS CAP	MIN. GUAR.	SURRENDER SCHEDULE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	COMMENTS	сомм.
JEFFERSON PILOT A++ A.M. BEST AAA S&P	New Directions	4.75% 8 Yea 7.10 1YR Pe 19.25% Cap	rformance	S&P Index 2-yr point to point capped	1.75% on 100% of deposit	8 Years: 9,8,7,6,4.75, 3.50,2,0.75 MVA	0-85	\$10,000/ \$1,000,000 (0-65) \$500K 65+	All except: MN, NY, OR, WA	10% free withdrawal once per year of account value. Grater of accumulation value or minimum cash surrender value. Can annuitize after year 2.	4.50% (0-75) 3.00%(-80) 1.50%(-85)
3.00% >> Premium Bonus on all deposits yrs 1-4	OPTI POINT 10 (Flexible)	4.20% 1 Year 6.30% 1Yr Pe 16.25% Cap 3 3.70% Month	erformance 2 Yr Reset	S&P Index 2-yr point to point and monthly capped	1.50% on 100% of deposit	10 Years: 10,9,8 7,6,5,4,3,2,1 MVA	0-75	\$5,000 NQ \$2,000 Q \$1,000,000 (0-65) \$500K 65+	All <u>except</u> : CT, MA, MN, NY, OR, UT, WA	•10% free withdrawal once per year • Death premium paid less surrenders received; or Accumulation value without a MVA, less surrender; or Guaranteed min. cash Surr.value and As Always Full value if paid over 5 yrs. •Can annuitize after year 5.	7.00% (0-75)
	OPTI CHOICE 5 (Flexible)	4.35% 1 Year 0.90% Spread 8.00% Cap 1 2.60 Monthly	d / No Cap Yr Reset	S&P Index 1-yr point to point and monthly capped	CALL	<u>5 Years:</u> 9,8,7,6,5 MVA	0-85	\$5,000/ \$2,000,000 (0-65) \$500K 65+ \$2,000 Qual	CALL	10% free withdrawal once per year Death Benefit Accumulation value Nursing home and terminal illness available. Can annuitize after year 5.	5.00% (0-75) 3.50%(-80) 2.25%(-85)
	OPTI CHOICE 7 (Flexible)	4.40% 1 Year 0.80% Spread 8.10% Cap 1 2.65% Month	d / No Cap Yr Reset	S&P Index 1-yr point to point and monthly capped	CALL	7 Years: 9,8,7,6,5,4,3 MVA	0-85	\$5,000/ \$2,000,000 (0-65) \$500K 65+ \$2,000 Qual	CALL	10% free withdrawal once per year Death Benefit Accumulation value Nursing home and terminal illness available. Can annuitize after year 5.	6.00% (0-75) 4.25%(-80) 2.75%(-85)
	OPTI CHOICE 9 (Flexible)	4.45% 1 Year 0.70% Spread 8.20% Cap 1 2.70% Month	d / No Cap Yr Reset	S&P Index 1-yr point to point and monthly capped	CALL	9 Years: 9,8,7,6,5,4,3,2,1 MVA	0-80	\$5,000/ \$2,000,000 (0-65) \$500K 65+ \$2,000 Qual	CALL	10% free withdrawal once per year Death Benefit Accumulation value Nursing home and terminal illness available. Can annuitize after year 5.	7.00% (0-75) 4.75%(-80)
Life Of The Southwest A A.M. BEST A+ S&P	Secure Plus Platinum (2 index options) Also Available in a 10 year call!	100% (4.45% Fixed Account)	Annual Reset: Pt to PT With Cap	8.75%	87.5% @ 2.45%	15 Years: 14%,14%,13%,12%11 %,10%9%,8%, 7%,6%,5%,4%, 3%,2%,1%,0%	75 54 (Utah)	\$50/month \$5,000 NQ \$3,000 Q \$500K Max	All <u>except</u> : AL,CT,ME,MD, MT,NJ,NY,OR, WA	•10% of Accumulation Value annually after the first year as permitted by law	11% CALL 4 DETAILS
AMERICAN GENERAL A++ A.M. BEST AAA S&P	AG HORIZON INDEX 9 (3% Bonus)	4.05% 6 Year 14.25% Cap 2 2.50% Month Premium Bo	2 YR Reset hly Cap	S&P Index 2-yr point to point and monthly capped	2.00% on 90% of deposit	<u>9 Years:</u> 10,10,9,8,7 6,5,4,2,0 MVA	0-85 (0-75 IRAs)	\$5,000/ \$1,000,000	All <u>except</u> : MN,NJ,NY,OR, OK,UT,VT,WA	•10% free withdrawal once per year •Death withdrawal value NO MVA Minimum death is premiums paid less withdrawals. Full value if paid over 5 yrs. •Can annuitize after yr 5 for min 5 years.	6.00% (0-75) 5.00%(-80) 4.00%(-85)
	AG HORIZON INDEX 12 (4% Bonus)	4.05% 9 Year 14.25% Cap 2 2.50% Month Premium Bo	2 YR Reset hly Cap	S&P Index 2-yr point to point and monthly capped	2.00% on 90% of deposit	12 Years: 12,12,12,12,12 11,10,9,8,7,5,3,0 MVA	0-85 (0-75 IRAs)	\$5,000/ \$1,000,000	All <u>except</u> : CT,MN,NJ,NY,OR , OK,UT,VT,WA	•10% free withdrawal once per year •Death withdrawal value NO MVA Minimum death is premiums paid less withdrawals. Full value if paid over 5 yrs. •Can annuitize after yr 5 for min 5 years.	8.00% (0-75) 7.00%(-80) 6.00%(-85)
CONSECO ANNUITY Assurance Co. B++ A.M. BEST BB+ S&P	Eagle Classic 500 (Flexible)	100% (1st-Yr Rate) 80% (Base Rate)	Monthly Averaging/ Annual Reset	None	116% (min. guar. in 15 years)	15 Years: 20% declining to 0% at end of contract.	0-70 (qualified) 0-85 (nonqualified)	\$5,000 (\$2,000 Q)/ \$2,000,000	All except: AL,AZAR,AK,CA, CO,CT,GA,IN,IA,IL, LA,MA,MS,MI,MT, NV,NH,NM,NC,NY, ND,OH,OK,OR,TX SC,UT,VA,VT,WA	•Min Guar is 3% on 75% of deposit, resulting in a 116% min guar in 15 years. •10% of premium paid starting after 1st year. COMMISSION HAS A 3.00% BONUS	13.00% (0-75) 11.00% (76-80) 8.00% 81+
7.00% Bonus	Conseco 7	S&P 500 A S&P 400 M S&P 400 A Russell 2000 M	Monthly Aver. Annual Pt. 2 Pt. Monthly Aver. Annual Pt. 2 Pt. Monthly Aver. Annual Pt. 2 Pt.	70% no cap 8.0% cap 60% no cap	3% on 75% of depsoit	15 Years: 22,22,21,20, 19,18,16,14,12, 10,8, 6,4,2,0 (0-65)	0-70 (qualified) 0-85 (nonqualified)	\$5,000 (\$2,000 Q)/ \$2,000,000	AII except: AK,AZ,AR,AL,CA, CO,CT,GA,DE,IA,IL, IN,LA,MI,ME,MA, MI,MN,MS,MT,NH, NV,NC,NJ,NM,NY, OR,OH,TX,UT,VT, VA,WA	After the first contract year, you may make one withdrawal of up to 10% of your premium annually Terminal Illness and Nursing Care rider to issue age 74 Contract value paid upon death of annuitant	10.00% (0-75) 7.75% (76-80) 5.00% 81+



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