		t is intended for use as a			
Carrier	Allianz	Allianz	Allianz	Allianz	American General
Ratings	A.M. Best A+	A.M. Best A+	A.M. Best A+	A.M. Best A+	A.M. Best A++
	S&P AA-	S&P AA-	S&P AA-	S&P AA-	S&P AAA
Assets	30.9 Billion	30.9 Billion	30.9 Billion	30.9 Billion	25.5 Billion
Product Name	MasterDex	MasterDex 5	MasterDex 10	PowerDex Elite	HorizonIndex
Crediting Method	Monthly Pt-Pt w/	5% Premium Bonus	10% Premium	Annual reset pt-topt	Premium Bonus
	Annual Becet/Betebet	in 1 st 5 years	Bonus in 1 st 5 years	with 5 yr look back high water mark	9yr-3% 12yr-4%
	Reset/Ratchet,	Monthly Pt-Pt w/	Monthly Pt-Pt w/	nign water mark	3 Account Options
	Fixed Acct. Also	Annual Reset/Ratchet,	Annual Reset/Ratchet,	Gains locked in at	1) Fixed Acct
	Available	Fixed Acct. Also	Fixed Acct. Also	time of vesting only	2) Monthly Pt-Pt w/
	Available	Available	Available	time of vesting only	Ann. Reset/Ratchet
	Choice of S&P 500	Choice of S&P 500 or	Choice of S&P 500 or		3) Biannual
	or NASDAQ 100	NASDAQ 100	NASDAQ 100	S&P 500 Index	reset/ratchet pt-pt S&P 500 Index
Premium Listing	Flexible for 3 Years	Flexible for 5 Years	Flexible for 5 Years	Flexible for 1 st 5 yrs,	Single
U U	\$25 min	\$25 min	\$25 min	min. \$25/mo.	•
Participation Rate	100% Participation	100% Participation	100% Participation	100% Participation	<u>9yr 12yr</u>
-	Rate guaranteed	Rate guaranteed	Rate guaranteed	Rate guaranteed	2yr- 14.00% 14.00%
	_	_	_	_	MoPt- 2.75% 2.75% Fixed- 2.75% 2.85%
	Monthly Cap – 2.6%	Monthly Cap – 2.6%	Monthly Cap – 2.8%	9% CAP -(see	FIXEU- 2.75% 2.05%
	1% Minimum Cap	1% Minimum Cap	1% Minimum Cap	below)	100% PR guar.
			-	8% min. CAP	2yr Min. CAP – 5%
	Fixed Acct. – 2.25%	Fixed Acct. – 2.25%	Fixed Acct. – 2.75%	Fixed Acct – 2.75%	Mo.Cap Min. – 1% Fixed Min. – 2.0%
Commission	(2.0% Min.) Yr1 Yrs2&3 Trail	(2.0% Min.) Yr1 Yrs2-5 Trail	(2.0% Min.) Yr1 Yrs2-5 Trail	(2.0% Min.) 0-75 9% 1 st yr	
Commission	A $7.0 3.5 0$	A 9.0 4.5 0	A 9.0 4.5 0	4.5% yrs 2-5	<u>9yr 12yr</u> 0-75 6.0% 8.0%
	B 5.25 2.625 0.5	B 7.0 3.5 0.5	B 7.0 3.5 0.5	4.5% yrs 2-5	76-80 5.0% 7.0%
	C 3.0 1.5 1.0	C 4.5 2.25 1.0	C 4.5 2.25 1.0	76-85 7% 1 st yr	81-85 4.0% 6.0%
				2.5% yrs 2-5	0100 4.070 0.070
	Commissions reduced at ages 76+	Commissions reduced at ages 76+	Commissions reduced at ages 76+	,	
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ
Minimum Issue	\$25,000 Q&NQ	\$25,000 Q&NQ	\$2,000 Q	\$2,000 Q	\$5,000 Q&NQ
	Ψ20,000 QUNQ	ψ20,000 QUNQ	\$5,000 NQ	\$5,000 Non Q	40,000 QUINQ
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
	(approval req.	(approval req.	(approval req.	(approval req.	(approval req.
	500k+)	500k+)	500k+)	500k+)	500k+)
Free Annual Partial	10% per yr up to	10% per yr up to	50% of initial dep.	25% of initial dep.	10% after year one
Withdrawal	50% total	50% total	total, 10% per yr	total, 5% per yr	
Surrender Charges	10/9/8/7/6/5/4	15/14/13/12/11/10/9/8	Client can take lump	15% for 2 yrs,	10/10/9/8/7/6/5/4/2 - 9yr
	+/- MVA	7/6	sum of 87.5% of	decreasing monthly	12/12/12/12/12/11 10/9/8/7/5/3 – 12yr
		+/- MVA	premium at 1.5%	by 0.1526 thereafter	+/- MVA
Minimum Querentes	7 Years	10 Years	7E0/ of manufactory of	10 years	000/ of manufacture of
Minimum Guarantee	75% of premium at 3%	80% of premium at 3%	75% of premium at	75% of premium at 3%	90% of premium at
Commonto	3% Additional deposits	3% Additional deposits	3% This is a two-tiered	3% Additional deposits do	2%
Comments	allowed in 1 st 3 years –	allowed in 1 st 5 years	product, client must	not reset surrender	Nursing home waiver-full
	do not reset surrender	will receive bonus and	annuitize this contract		surrender after 1 st
		do not reset surrender	for 10yr min anytime	\$20k min. issue in FL	policy year after
	-				
	Trail commission	Trail commission	after 5 th anniversary	Dooth Ronofit antion of	
	options start in 2 nd	Trail commission options start in 2 nd	-	Death Benefit option of surrender value or	90days in nursing home
	Trail commission options start in 2 nd year, based on AV at beginning of the year	Trail commission options start in 2 rd year, based on AV at	Additional deposits	Death Benefit option of surrender value or payout of 5 yrs (min.)	90days in nursing
	options start in 2 rd year, based on AV at beginning of the year	options start in 2 nd	Additional deposits allowed in 1 st 5 years will receive bonus and	surrender value or payout of 5 yrs (min.)	90days in nursing
	options start in 2 nd year, based on AV at beginning of the year Death Benefit option of	options start in 2 nd year, based on AV at beginning of the year	Additional deposits allowed in 1 st 5 years	surrender value or payout of 5 yrs (min.) Loan feature available	90days in nursing home Early annuitization available after yr 5
	options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or	options start in 2 nd year, based on AV at beginning of the year Death Benefit option of	Additional deposits allowed in 1 st 5 years will receive bonus and do not reset surrender	surrender value or payout of 5 yrs (min.) Loan feature available – up to 50% of	90days in nursing home Early annuitization
	options start in 2 nd year, based on AV at beginning of the year Death Benefit option of	options start in 2 nd year, based on AV at beginning of the year	Additional deposits allowed in 1 st 5 years will receive bonus and	surrender value or payout of 5 yrs (min.) Loan feature available	90days in nursing home Early annuitization available after yr 5 for 5 yr min. payout
	options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days,	options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.)	Additional deposits allowed in 1 st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd year, based on AV at	surrender value or payout of 5 yrs (min.) Loan feature available – up to 50% of surrender value Lower cap in AL, IN,	90days in nursing home Early annuitization available after yr 5 for 5 yr min. payout Can reallocate
	options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.)	options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days,	Additional deposits allowed in 1 st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd	surrender value or payout of 5 yrs (min.) Loan feature available – up to 50% of surrender value	90days in nursing home Early annuitization available after yr 5 for 5 yr min. payout Can reallocate between accounts
	options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS	options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.)	Additional deposits allowed in 1 st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year	surrender value or payout of 5 yrs (min.) Loan feature available – up to 50% of surrender value Lower cap in AL, IN,	90days in nursing home Early annuitization available after yr 5 for 5 yr min. payout Can reallocate
	options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS Client can walk away	options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS	Additional deposits allowed in 1 st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year Death Benefit option of	surrender value or payout of 5 yrs (min.) Loan feature available – up to 50% of surrender value Lower cap in AL, IN,	90days in nursing home Early annuitization available after yr 5 for 5 yr min. payout Can reallocate between accounts
	options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS	options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days,	Additional deposits allowed in 1 st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year	surrender value or payout of 5 yrs (min.) Loan feature available – up to 50% of surrender value Lower cap in AL, IN,	90days in nursing home Early annuitization available after yr 5 for 5 yr min. payout Can reallocate between accounts
	options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS Client can walk away	options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS Client can walk away	Additional deposits allowed in 1 st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.)	surrender value or payout of 5 yrs (min.) Loan feature available – up to 50% of surrender value Lower cap in AL, IN,	90days in nursing home Early annuitization available after yr 5 for 5 yr min. payout Can reallocate between accounts
	options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS Client can walk away	options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS Client can walk away	Additional deposits allowed in 1 st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days,	surrender value or payout of 5 yrs (min.) Loan feature available – up to 50% of surrender value Lower cap in AL, IN,	90days in nursing home Early annuitization available after yr 5 for 5 yr min. payout Can reallocate between accounts
Product NOT	options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS Client can walk away after 7 years	options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS Client can walk away after 10 years	Additional deposits allowed in 1 st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS	surrender value or payout of 5 yrs (min.) Loan feature available – up to 50% of surrender value Lower cap in AL, IN, KY, PA	90days in nursing home Early annuitization available after yr 5 for 5 yr min. payout Can reallocate between accounts every policy anniv.
Product NOT approved in these	options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS Client can walk away	options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS Client can walk away	Additional deposits allowed in 1 st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days,	surrender value or payout of 5 yrs (min.) Loan feature available – up to 50% of surrender value Lower cap in AL, IN,	90days in nursing home Early annuitization available after yr 5 for 5 yr min. payout Can reallocate between accounts

			a guide, see company lit	erature for details	
Carrier	BMA/RBC	BMA/RBC	BMA/RBC	Equitrust	Equitrust
Ratings	A.M. Best A	A.M. Best A	A.M. Best A	A.M. Best A	A.M. Best A
Assets	S&P A- 2.0 Billion	S&P A- 2.0 Billion	S&P A- 2.0 Billion	S&P A 2.2 Billion	S&P A 2.2 Billion
Product Name	Index Master Dow 5	Index Master S&P 7	Index Master Dow	Market Value	MarketPower Bonus
i roudot ridino			10	Index	Index
Crediting Method	Indexed Account -	Indexed Account -	Indexed Account -	3 Account Options	10% 1st Year
	Annual reset/ratchet	Annual reset/ratchet	Annual reset/ratchet		Premium Bonus
	with monthly	with monthly	with monthly	1) Annual Reset Pt-Pt	
	average	average	average	2) Annual Reset Mo	<u>3 Account Options</u> 1) Annual Reset
				Avg	1) Annual Reset Pt-Pt
	Fixed account also	Fixed account also	Fixed account also	3) Fixed Account	2) Annual Reset
	available	available	available		Daily Avg.
					3) Fixed Account
	DJIA Index	S&P 500 Index	DJIA Index	S&P 500 Index	S&P 500 Index
Premium Listing	Flexible	Flexible	Flexible	Flexible	Flexible
r reinium Listing	\$1,000 min add'l	\$1,000 min add'l	\$1,000 min add'l	I ICAIDIC	I ICAIDIC
Participation Rate	100% participation	100% participation	100% participation	100% PR Guar	100% PR Guar
•	rate guaranteed	rate guaranteed	rate guaranteed	Mo Avg Cap – 8.5%	Daily Avg Cap-7.5%
	10% CAP	10% CAP	10% CAP	Pt-to-Pt Cap - 7.0%	Pt-Pt Cap-6.5%
	2% spread	1% spread	0% spread	Fixed Acct-3.1%	Fixed Acct-3.0%
	Min CAP 10%,	Min CAP 10%,	Min CAP 10%	Minimum Caps –	Min. Caps
	Max spread 5%	Max spread 5%	Max spread 5%	5% on Mo.Avg	7% Daily Avg
				6% on Pt-Pt	5% Pt-Pt
0	Fixed acct – 3.10%	Fixed acct – 3.25%	Fixed acct – 3.75%	Min. Fixed – 1.5%	Min. Fixed – 1.5%
Commission	4% @ 0-75 3.0% @76-80	6% @ 0-75 4.75% @76-80	9% @ 0-75 7.25% @76-80	10% for all ages	8.5% all ages
	2.0% @81-85	3.50% @81-85	5.25% @81-85		
Issue Ages	0-77 Q , 0-85 NQ	0-77 Q , 0-85 NQ	0-77 Q ,0-85 NQ	0-80 Q or NQ	0-80 Q or NQ
Minimum Issue	\$5,000 Q&NQ	\$5,000 Q&NQ	\$5,000 Q&NQ	\$2,000 Q / \$5000 NQ	\$2,000 Q / \$5000 NQ
Maximum Issue	\$500,000	\$500,000	\$500,000	\$1,000,000	\$1,000,000
Free Annual Partial	10% after year one	10% after year one	10% after year one	10% after year one	10% after year one
Withdrawal	-		-	-	-
Surrender Charges	6/6/6/4/2	8/8/8/7/6/4/2	12/12/12/11/10/9	12/12/12/12/11/10/8/6	20/20/19/19/18/17/16
	5 years	7 years	8/6/4/2 -	4/2 + or – MVA	14/12/10/8/6/4/2 + or – MVA
			10 years	10 Years	14 Years
Minimum Guarantee	94% of premium at	92% of premium at	88% of premium at	87.5% of premium at	100% of premium at
	3%	3%	3%	1.5%	1.5%
Comments	Can annuitize after	Can annuitize after	Can annuitize after	Add'I deposits have	Add'I deposits have
	year 2 for 6 year minimum	year 2 for 6 year minimum	year 2 for 6 year minimum	their own surrender	their own surrender
	minimum	minimum		Nursing home waiver	Nursing home waiver
	Add'l deposits do	Add'l deposits do	Add'l deposits do not reset surrender	up to issue age 75 – all states	up to issue age 75 – all states
	not reset surrender	not reset surrender	reset surrenuer	310103	310103
			No spread ever in IL	Funds can be	Funds can be
	PR, CAP and Spread applied in	PR, CAP and Spread applied in	PR, CAP and Spread	reallocated each policy anniversary	reallocated each policy anniversary
	that order	that order	applied in that order	2	-
			NH Waiver – 90days,	Can annuitize after yr5 for 10yr Minimum	Can annuitize after yr5 for 10yr Minimum
	NH Waiver –	NH Waiver –	after year 1 (n/a in MA)		
	90days, after year 1	90days, after year 1	TI Waiver (n/a in	2% Min.Guar –	2% Min.Guar –
	(n/a in MA) TI Waiver (n/a in	(n/a in MA) TI Waiver (n/a in	MA,TX)	AL,CAME,MA,MN,RI,TX UT,WA,WI	AL,CAME,MA,MN,RI,TX UT,WA,WI
	MA,TX)	MA,TX)		2.5% - NC, NH	2.5% - NC, NH
Product NOT	HI, IL, NJ, NY, ND,	HI, IL, NJ, NY, ND,	HI, NJ, NY, ND, OR,	AL, CT, IL, MA MN,	AL,CT,IN,MA,MN,NH
approved in these	OR, WA	OR, WA	SC, WA	NJ, NY, OK	NY,ND,OR,OK,PA
states				OR, PA, UT, VT, WA	UT,VT,WA

	This spread sheet	t is intended for use as a	a guide, see company lit	erature for details	
Carrier	F&G	F & G	F & G	F & G	F & G
Ratings	A.M. Best A	A.M. Best A	A.M. Best A	A.M. Best A	A.M. Best A
Assets	9.2 Billion	9.2 Billion	9.2 Billion	9.2 Billion	9.2 Billion
Product Name	Index Rewards 5	Loyalty Rewards	Spectrum Rewards Bonus	Spectrum Rewards Choice 7	Spectrum Rewards Choice 9
Crediting Method	Total of 5 options	12% bonus -1% first	6% 1 st Year	4 crediting methods	3% 1 st Year
		yr premium bonus	Premium Bonus		Premium Bonus
	Annual reset/ratchet	also applied on every policy	Monthly Point to	1 - Annual Reset w/ Monthly Average	4 crediting methods
	1)Pt-Pt S&P500 2)Mo Avg S&P 500	anniversary starting 2 nd anniversary	Point w/ 1, 2, or 3 year Ratchet	2 - Annual Reset	1 - Annual Reset w/
	3) Pt-Pt DJIA	Choice of		Point to Point	Monthly Pt-Pt
	4) Mo Avg DJIA 5) Fixed Acct.	Annual reset/ratchet w/ 1)Pt-to-pt or 2)Monthly	Gains are credited each ratchet period	3 - Annual Reset, Monthly Pt – Pt	2 – 2 yr Reset w/ Monthly Pt-Pt
		Average	Cap applied to	montanyittiitt	3 – 3 yr Reset w/
		On 1) S&P 500 or 2) D IIA	monthly growth, no cap on downside	4 – Fixed Interest	Monthly Pt-Pt
		2) DJIA	S&P 500 Index	S&P 500 Index	4 – Fixed Interest
Bromium Listing	Cinala	Flavible		Flavible	S&P 500 Index
Premium Listing	Single	Flexible \$2,000 min. add'l	Flexible \$2,000 min. add'l	Flexible \$2,000 min. add'l	Flexible \$2,000 min. add'l
Participation Rate	100% PR Guar.	100% PR Guar.	100% PR Guar.	100% PR Guar.	100% PR Guar.
Tanicipation Nate	Mo. Avg Cap- 7.75%	MoAvg CAP - 7.75%			
	Pt-Pt Cap - 7.0%	Pt-pt CAP – 7.0%	1Yr Mo. Cap – 3.05% 2Yr Mo. Cap – 4.00%	Mo Avg Cap – 6.5% Pt-Pt Cap – 6.0%	Caps & Rates: 1 – 2.40%
	Minimum Cap 5%	5% Minimum Cap	3Yr Mo. Cap – 4.65%	MoPt-Pt Cap-2.45%	2 - 3.00%
				Fixed Rate – 2.10%	3 – 3.25%
	Fixed Acct-2.5%	Fixed acct – 3.0%	Fixed acct-1.5%		4 – 1.50%
Commission	4% ages 0-79	8% ages 0-79	10% ages 0-79	7% ages 0-79	9% ages 0-79
	2% 80-90	4% ages 80-85	5% ages 80-85	3.5% ages 80-85 See below for trail info	4.5% ages 80-85
Issue Ages	0-90 Q or NQ	0-85 Non Q and Q	0-85 Non Q and Q	0-85 Non Q and Q	0-85 Non Q and Q
Minimum Issue	\$5,000	\$5,000	\$5,000	\$25,000	\$25,000
Maximum Issue	\$600,000	\$600,000	\$600,000	\$600,000	\$600,000
Free Annual Partial Withdrawal	10% after year one	10% after year one	10% after year one up to 25% total	10% after year one	10% after year one
Surrender Charges	9/8/7/6/5	15/15/15/15/15/14/12	18/17/16/15/14/13/12	12/11/10/8/6/4/2	12/11/10/9/8/7/6/4/2
	5 years	10/8/6/4/2	11/10/9/7/5/3/1	7 Vaara	0 Veero
Minimum Guarantee	100% of premium at	12 years 80% of 1 st yr prem	14 years 100% of premium at	7 Years 100% of premium at	9 Years 100% of premium at
Minimum Guarantee	1.5%	@3%; 88% of subsequent prem @3%	1.5%	1.5%	1.5%
Comments	Funds can be	12% bonus -1% first	Can annuitize after	Can annuitize after yr 5 for 5 or more yrs	Can annuitize after yr 5 for 5 or more yrs
	reallocated between 5 accounts each	yr premium bonus also applied on	yr 5 for 5 or more yrs	ion o or more yra	ion o on more yrs
	anniversary-min \$2k	every policy	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Trail commission	Terminal illness,
	in each account	anniversary	Cap lasts for entire	option of 5.75% up front with 10% trail on	unemployement, and 60 day Nursing Home
			ratchet period and	gains in index	waivers available
	Nursing Home	After 1 yr -N/H	is applied to gain	accounts	Add'i donosito do nat
	Waiver – 60 days	Waiver (60 days) and Terminal Illness	each month, negative change is	Terminal illness,	Add'I deposits do not reset surrender
	Terminal Illness and	Waiver	not capped	unemployement, and	
	Unemployment			60 day Nursing Home waivers available	Certain states have a
	waiver available	Add'l deposits do	Add'l deposits do	waivers available	floating minimum, rates differ–call for
		not reset surrender	not reset surrender	Certain states have a floating minimum,	details
		Can annuitize after yr 5 for 5 yr min.		rates differ–call for details	
1		<i>y</i> . e let e <i>y</i> , min.		Add'I deposits do not	
_				reset surrender	
Product NOT	ND, NY, OK, OR, UT,	CT, MA,MI, MN, NC,	AL,AK,AR,CT,IN,IA,ME,	CT,MA,MN,NY,	CT,MA,MN,NY,
Product NOT approved in these states	ND, NY, OK, OR, UT, WA	CT, MA,MI, MN, NC, NH, NY, OK, OR, UT, WA	AL,AK,AR,CT,IN,IA,ME, MA,MI,MN,NV,NH NM,NY,NC,ND,OK		CT,MA,MN,NY, ND,OH,OK,OR, UT,VT,WA,WI

Ratings A.M. Best A A.M. Best A S&P AA S&P AA S&P AA Assets 9.2 Billion 23.2 Billion		This spread shee		a guide, see company li	terature for details
Assets 9.2 Billion 23.2 Billion 23.2 Billion 23.2 Billion 23.2 Billion 23.2 Billion Product Name Spectrum Rewards Income Outcome MarketSmart Secure Index Crediting Method 4% 17 Year Annual Pt-to-pt w/mo.avg. in last yr. of Secure Index Monthly Point to Point W/ 1, 2, or 3 year Ratchet Prestine Spread is subtracted cap rates (income Value) applied if the contract is annuitzed after the 10th year of INF on mular Spread is subtracted or the number of term years Guaranteed Strategy applies 2% minimum growth each year Premium Listing Flexible S&P 500 Index S&P 500 Index S&P 500 Index S&P 500 Index S&P 500 Index S&P 500 Index S&P 500 Index S&P 500 Index Premium Listing Flexible Flexible Single Step 500 Index S&P 500 Index S&P 500 Index S&P 500 Index S&P 500 Index S&P 500 Index S&P 500 Index S&P 500 Index S&P 500 Index S&P 500 Index S&P 500 Index S&P 500 Index S&P 500 Index S&P 500 Index S&P 500 Index S&P 500 Index S&P 500 Index	Carrier		ING USA		
Assets 9.2 Billion 23.2 Billion Crediting Method 4% 11 Year Premium Bonus Premium Ionu W1, 2, or 3 Annual reset / Freed and subtraction Annual reset / Freed and subtraction Annual reset / Premium Listing Annual reset / Freed and with year for life or to cap applied to monthly growth, no cap on downside S&P 500 Index S&P 500 Index <td>Ratings</td> <td>A.M. Best A</td> <td> =</td> <td></td> <td> =</td>	Ratings	A.M. Best A	=		=
Product Name Spectrum Rewards Reserve Income Outcome MarketSmart Secure Index Crediting Method 4% 4" Year Premium Bonus Monthyl Point to Point V1, 2, or 3 year Ratchet Gains are credite each ratchet period Annual reset/ratchet Point V1, 2, or 3 year Ratchet each ratchet period Annual reset/ratchet Point V1, 2, or 3 year Ratchet each ratchet period Pre-to-pt w/mo. avg. in last yr. of ratchet, Pt to pt w/ contract. Annual reset / ratchet, Pt to pt w/ contract. Premium Listing Fere Stolle S2,000 min. add1 SaP 500 Index SaP 500 Index <td>Accesto</td> <td></td> <td></td> <td></td> <td></td>	Accesto				
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Withdrawal10% after yr 1Surrender Charges12.5/11.5/10.5/9.5/8. 57.5/6.5/5.5/4.5/3.5/ 2.51.5/0.5 - 13 years12/12/12/10/8/7/6/5/4/2 10 Years9/8/7/6/5/4/3/2/112/12/12/10/8/6/4Minimum Guarantee100% of premium at 1.5%87.5% of premium at 3%90% of premium at 3%100 Years7 yearsMinimum Guarantee100% of premium at 1.5%87.5% of premium at 3%90% of premium at 3%100% of premium at 3%3%CommentsCan annuitize after yr 5 for 5 or more yrsCan annuitize after yr 1 for 5 or more yrs5, 6, 7 and 10 Year OptionCan annuitize after yr for 5 or more yrs60 day Nursing Home Waiver, Terminal Illness and Unemployment WaiverAdditional deposits do not reset surrender30 day exit window at end of indexing period or contract will renewAdditional deposits do not reset surrenderAdd'l deposits do not reset surrender30 day Nursing Home waiver (n/a in MA, TX)Surrender applies to total annual withdrawal if more than 10%Surrender applies to total annual withdrawal if more than 10%Product NOTAR,CT,MA,MN,NYAL, MA, ND, NY,AL, DE, MA, MN, NY,AL, NY*, OR	Maximum Issue	\$600,000		\$1,000,000	\$1,000,000
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1.5%at 3%3%CommentsCan annuitize after yr 5 for 5 or more yrsCan annuitize after yr 1 for 5 or more yrs5, 6, 7 and 10 Year OptionCan annuitize after yr 1 for 5 or more yrs60 day Nursing Home Waiver, Terminal Illness and Unemployment WaiverAdditional deposits do not reset surrender30 day exit window at end of indexing period or contract will renewAdditional deposits do not reset surrenderAdd'I deposits do not reset surrenderSurrender charges differ in CT, IN, MD, OK and PA30 day exit window at end of indexing period or contract will renewAdditional deposits do not reset surrenderCertain states have a floating minimum, rates differ-call for details30 day Nursing Home waiver (n/a in MA, TX)Surrender applies to total annual withdrawal if more than 10%Surrender applies to total annual witver (n/a in MA, TX)Surial annual waiver (n/a in MA, TX)Product NOTAR,CT,MA,MN,NYAL, MA, ND, NY,AL, DE, MA, MN, NY,AL, NY*, OR	Minimum Ouenentee		07 E0/ of magnitum		
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Certain states have a floating minimum, rates differ-call for details30 day Nursing Home waiver (n/a in MA, TX)Surrender applies to total annual withdrawal if more than 10%total annual withdrawal if more than 10%Surrender applies to total annual withdrawal if more than 10%Surrender applies to total annual withdrawal if more than 10%Surrender applies to total annual withdrawal if more than 10%total annual withdrawal if more than 10%Product NOTAR,CT,MA,MN,NYAL, MA, ND, NY, AL, MA, ND, NY,AL, DE, MA, MN, NY, AL, DE, MA, MN, NY,AL, NY*, OR		Add'I deposits do not	differ in CT, IN, MD,		waiver (n/a in MA, TX)
Certain states have a floating minimum, rates differ-call for details waiver (n/a in MA, TX) total annual withdrawal if more than 10% if more than 10% Surrender applies to details Surrender applies to total annual withdrawal if more than 10% 30 day Nursing Home waiver (n/a in MA, TX) Similar product available in NY Product NOT AR,CT,MA,MN,NY AL, MA, ND, NY, AL, DE, MA, MN, NY, AL, NY*, OR		reset surrender	30 day Nursing Long	Surrender annlies to	
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withdrawal if more than 10% waiver (n/a in MA, TX) Product NOT AR,CT,MA,MN,NY AL, MA, ND, NY, AL, DE, MA, MN, NY, AL, NY*, OR				30 day Nursing Home	available in NY
Product NOT AR,CT,MA,MN,NY AL, MA, ND, NY, AL, DE, MA, MN, NY, AL, NY*, OR			withdrawal if more		
	Product NOT				
ן approved in these ND,OK,OK,TX,OT OK, OK, OT, WA ND, OR	approved in these	ND,OK,OR,TX,UT	OK, OR, UT, WA	ND, OR	, <u> </u>
states VT,WA			· · ·		

	This spread sheet	t is intended for use as a	a guide, see company lit	erature for details
Carrier	ING USA	Jefferson Pilot	Jefferson Pilot	Jefferson Pilot
Ratings	A.M. Best A+ S&P AA	A.M. Best A++ S&P AAA	A.M. Best A++ S&P AAA	A.M. Best A++ S&P AAA
Assets	23.2 Billion	14.1 Billion	14.1 Billion	14.1 Billion
Product Name	Selectra	Eclipse 8 &10 Year	New Directions I-66 and I-88	Optipoint 8, 10 and 12 Year
Crediting Method	2 indexed strategies: 1)	Market performance	1)2 Yr reset/ratchet	Premium bonus
	Total Return – Bond strat. Return tied to 3	premium bonus	pt-to-pt	8yr – 2% 1 st 3yrs
	bond indices (Lehman	(MPPB)		10yr – 3% 1 st 4yrs
	Bros. Investment grade	8yr – 1.5% 1 ^{śt} 3yrs 10yr-2.0% 1 st 3yrs	2) Ann. reset/ratchet performance	12yr - 4% 1 st 5yr
	& corporate, Merrill	10y1-2.0 /0 1 3y15	triggered acct (PTA)	4 Crediting Options
	Lynch convertible). Gain/loss credited w/	4 Crediting Options		1) Fixed Account
	movement from this	1) Fixed Account	3)MYG Fixed acct	2) Ann. reset/ratchet performance triggered
	acct. Can move only	2) Ann. reset/ratchet performance triggered		acct (PTA)
	20% from this strat. every anniv. 2) S&P	acct (PTA)		3) 2yr pt-pt indexed
	500 Ann. reset/ratchet	2yr pt-pt indexed acct		acct 4) Monthly pt-pt w/ bi-
	w/ mo. avg, 1 yr. fixed; can move between	4) 2yr monthly pt-pt w/		annual reset
	accts w/in 30 days of	bi-annual reset		
	anniv.	S&P 500 Index	S&P 500 Index	S&P 500 Index
Premium Listing	Flexible, Min. \$5000	Single	Single	Flexible, \$50 min
Participation Rate	100% PR guar.		<u>66 88</u>	
	1.95% spread	<u>8yr 10yr Min</u> 1) 3.05% 3.15% 1.5%	2yr- 14.75% 16.0%	<u>8yr 10yr 12yr</u> 1) 3.15% 3.25% 3.25%
	Fixed Acct – 3.25% Total Return	2) 4.85% 5.00% 2.5%	PTA- 5.5% 5.8% Fixed- 3.5% 3.65%	2) 5.0% 5.15% 5.15%
	Quarterly Rate – 3%	3) 12.75% 13.25% 7.0%	FIXeu- 5.5% 5.05%	3)13.25%13.75%13.75%
		4) 3.55% 3.55% 1.0%	100% PR guar.	4) 3.55% 3.65% 3.65%
	No CAP guaranteed		2yr Min. CAP – 10%	
	Max spread 8.95%		PTA Min. – 3%	Minimums match the
.	@0.75.70(0	Fixed Min. – 1.75%	Eclipse product
Commission	@0-75 - 7% yrs 1-3, 3% yrs 4-6: @76-85 –	8yr – 5% 0-75, 3.25% 76-80, 1% 81-85	66 – 3.5%; 2.25% @ 76-80; 1% @81+	<u>8Yr 10yr 12yr</u> 0-75 5% 6% 6.5%
	5.25% yrs 1-3, 2.25%	10yr – 6% 0-75, 4% 76-	70-00, 1% @01+	76-80 4% 4.75% 5%
	yrs 4-6	80, 2.5% 81-85	88 – 4.5%; 3% @ 76-	81-85 3.25% 3.75% 4%
		Qual. plans comp	80; 1.5% @81+	
	0.95 0. or Nor 0	reduced		0.95 O.8 NO
Issue Ages Minimum Issue	0-85 Q or Non Q \$5,000	0-85 Q & NQ \$5,000	0-85 Q & NQ \$10,000	0-85 Q & NQ \$2,000 Q, \$5,000 NQ
Maximum Issue	\$500.000	\$1,000,000	\$1,000,000	\$1,000,000
Free Annual Partial	10% after year one	10% every year	10% after year one	10% every year
Withdrawal	,	, , , , , , , , , , , , , , , , , , ,	,	, , , , , , , , , , , , , , , , , , ,
Surrender Charges	12/12/11/10/9/	9/8/7/6/5/4/3/2	9/8/7/6/4.75/3.75	9/8/7/6/5/4/3/2 - 8 Years
	8/7/6/4/2	8 Years	6 Years	10/9/8/7/6/5/4/3/2/1 10 Years
	10 years	10/9/8/7/6/5/4/3/2/1 10 Years	9/8/7/6/4.75/3.5/2/ 0.75 – 8 Years	12/11/10/9/8/7/6/5/4/32/1
	To years	+ or – MVA	+ or – MVA	12 Years
Minimum Guarantee	100% of premium at	100% of premium at	100% of premium at	+ or – MVA 100% of premium at
	1.5%	1.5%	1.75%	1.5%
Comments	Can annuitize after yr 1	Performance triggered	Performance triggered	Performance triggered
	for 5 or more yrs	account interest applied if S&P did not	account interest applied if S&P did not	account interest applied if S&P did not
	Surrender and MVA	go down for that year	go down for that year	go down for that year
	apply to total annual	Funda in Ourses at the st	Funda in Quere at taut	Funda in Ourses at taket
	withdrawal if more than 10%	Funds in 2 year pt-to-pt can only be reallocated	Funds in 2 year pt-to-pt can only be reallocated	Funds in 2 year pt-to-pt can only be reallocated
		every 2 yrs	every 2 yrs	every 2 yrs
	30 day Nursing Home	If there is no dealling to	Fixed acet rate in much	Dooth Bonofit anti-
	waiver (n/a in MA, TX)	If there is no decline in S&P500, AV increased	Fixed acct rate is guar for the life of the	Death Benefit option of surrender value or
	Special ppwk in NJ,ND,	by 1.5% or 2% of	contract	payout of 5 yrs (min.)
Deaduret NOT	OR – call for details	premium		MA MNI NIV OD
Product NOT approved in these	AL, MA, NY, VT, WA	MA, MN, NY, OR, UT, WA	MN, NY, OR, WA	MA, MN, NY, OR, UT, WA
states		UI, WA		(No 12yr in CT)

	This spread sheet	t is intended for use as a		
Carrier	Jefferson Pilot	Lafayette Life	Lafayette Life	Lafayette Life
Ratings	A.M. Best A++ S&P AAA	A.M. Best A S&P A	A.M. Best A S&P A	A.M. Best A S&P A
Assets	14.1 Billion	1.5 Billion	1.5 Billion	1.5 Billion
Product Name	Smart Course Route 78 & 810	Marquis Flex 3% minimum	Marquis Flex 2.0% minimum	Marquis Flex 1.5% minimum
Crediting Method	 2 Yr reset/ratchet pt-to-pt Ann. reset/ratchet performance triggered acct (PTA) 3)MYG Fixed acct 	2 Crediting Options: 1)Annual reset/ratchet, point- to-point index acct 2)Fixed acct. 5 and 10 year	2 Crediting Options: 1)Annual reset/ratchet, point- to-point index acct 2)Fixed acct. 5 and 10 year	2 Crediting Options: 1)Annual reset/ratchet, point- to-point index acct 2)Fixed acct. 5 and 10 year
	S&P 500 Index	S&P 500 Index	S&P 500 Index	S&P 500 Index
Premium Listing	Single	Flexible \$83/mo. minimum additional	Flexible. \$83/mo. minimum additional	Flexible. \$83/mo. minimum additional
Participation Rate	78 810 2yr- 16.00% 16.00% PTA- 5.8% 5.8% Fixed-3.65% 3.65% 100% PR guar. 2yr Min. CAP – 10% PTA Min. – 3% 51xed Min. – 1.75%	5yr 10yr PR 100% 100% CAP 5.00% 6.00% Fixed 3.25% 3.75% Min. PR - 25% Min CAP - 3%	5yr 10yr PR 100% 100% CAP 6.25% 7.25% Fixed 3.5% 4.0% Min. PR - 25% Min CAP - 3%	5yr 10yr PR 100% 100% CAP 6.75% 7.75% Fixed 3.5% 4.0% Min. PR - 25% Min CAP - 3%
Commission	78 – 5%; 3.75% @ 76-80; 2.5% @81+ 810 – 6%; 4.5% @ 76-80; 3% @81+	5yr 4.5%,3.5% 70-85 10yr 5.5%, 4.5% 70- 85	5yr 4.5%,3.5% 70-85 10yr 5.5%, 4.5% 70- 85	5yr 4.5%,3.5% 70-85 10yr 5.5%, 4.5% 70- 85
Issue Ages	0-85 Q & NQ	0-85 (1 and 5 yr), 0- 80 (10 yr) Q or Non Q	0-85 (1 and 5 yr), 0- 80 (10 yr) Q or Non Q	0-85 (1 and 5 yr), 0- 80 (10 yr) Q or Non Q
Minimum Issue	\$5,000	\$1,000	\$1,000	\$1,000
Maximum Issue	\$1,000,000	\$500,000	\$500,000	\$500,000
Free Annual Partial Withdrawal	10% after year one	10% after year one	10% after year one	10% after year one
Surrender Charges	9/8/7/6/5/4/3/2 – 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 – 810 + or – MVA	8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years	8/7/6/5/4/3/2/1/1/1* 5 Years 9/9/8/7/6/5/4/3/2/1** 10 Years	8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years
Minimum Guarantee	100% of premium at 2%	3% on 100% of AV	2.0% on 100% of AV	1.5% on 100% of AV
Comments	Performance triggered account interest applied if S&P did not go down for that year	Nursing Home Withdrawals 25% after year one Add'I deposits do	Nursing Home Withdrawals 25% after year one *60 day window after 5 years to leave contract	Nursing Home Withdrawals 25% after year one Add'I deposits do
	Funds in 2 year pt- to-pt can only be reallocated every 2 yrs	not reset surrender Add'I deposit in EIA accts. Have own start and end points	**Higher surrender charges for clients ages 0-55 Add'I deposits do not	not reset surrender Add'I deposit in EIA accts. Have own start and end points
	Death Benefit option of surrender value or payout of 5 yrs (min.)	Commission reduced on 412i	Add'I deposits do not reset surrender Add'I deposit in EIA accts. Have own start and end points Commission reduced on 412i	Commission reduced on 412i
Product NOT approved in these states	MN, NY, OR, WA	<u>Only available in</u> : OR, UT, WA	AK,DC,DE,IL,MD,NE NJ,NY,OR,SC,TN,UT VA,WA	<u>Only available in</u> : DE, IL MD, NE, TN, VA

		t is intended for use as a		
Carrier	Lincoln Benefit	Lincoln Benefit	Physicians	Sun Life Financial
Ratings	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+
Assets	2.1 Billion (62 Billion Allstate)	2.1 Billion (62 Billion Allstate)	1.2 Billion	72.8 Billion
Product Name	Saver's Index I	Saver's Index III	Vista Index Solution	Keyport Index Multipoint
Crediting Method	Annual reset/ratchet Pt to Pt 2 Crediting Options based on participation rate	Annual reset/ratchet point to point 2 Crediting Options based on participation rate S&P 500 Index	1 st yr Premium bonus: 10yr – 5%, 15yr – 10% 3 indexing methods available: 1) Ann.Reset Mo avg 2) Annual Reset Pt-pt 3) Fixed Interest All gains ratcheted S&P 500 Index	Cumulative averaging with annual high water mark End point is highest running averaged year end S&P 500 Index
Premium Listing	S&P 500 Index Single	Flexible. Minimum	Flexible - \$100/mo.	Single
Participation Rate	Option1 Option2 PR 60% 100% CAP 8.5% 7.5% MinPR 50% 100% 3% min.CAP for all 3%	\$150 <u>Option1 Option2</u> PR 60% 100% CAP 8.0% 7.0% MinPR* 30% 100% *Option 1 – 20%min.PR in CA, 50% in WI Option 2 – 20%min.PR in CA 3% min.CAP for all	min. 7yr 125% 2.90% 10yr 100% 2.90% 15yr 100% 3.00% MoCAP Pt-Pt CAP 7yr 6.25% 6.0% 10yr 6.5% 6.0% 15yr 6.5% 6.0% 15yr 6.5% 6.0% 15yr 6.5% 6.0% 15yr 6.5% 6.0% Min. Cap-6%, Min.Fixed 1.5% Min.	1 Yr: 30% PR 10% CAP 5 Yr: 80% PR 7 Yr: 90% PR 10 Yr: 100% PR No CAP on 5,7, and 10 yr
Commission	5% 0-75 3.5% 76+ Based on owner age	8% 0-75 5.5% 76+ Based on owner age	7yr – 4%; 10yr – 7%, 15yr – 9% See Below	1% on 1 yr, 5% on 5 yr, 7% on 7 yr, 10% on 10 yr Reduced age 81+
Issue Ages	Owner 0-99, Annuitant 0-75 Q or Non Q	Owner 0-99, Annuitant 0-85 Q or Non Q	7yr 0-80, 10yr 0-75, 15yr 0-70	0-85 Non Q; 0-75 Q
Minimum Issue	\$2,000 Q \$5,000 Non Q	\$10,000	\$2,500	\$10,000
Maximum Issue	\$1,000,000	\$1,000,000	\$500,000	\$1,000,000
Free Annual Partial Withdrawal	10% after year one	10% after year one	5% after year one	Annually vested portion
Surrender Charges	8/8/8/8/8/8/8 7 years	10/10/9/9/8/8/7/6/4/2 10 years	Minimum Guarantee Value	SV = 90% of premium + vested credit
Minimum Guarantee	90% of premium at 3%	90% of premium at 3%	90% of prem. at 1.5% (90% at 3% in CA, NM, UT & WI)	90% of premium at 1.75%
Comments	Can annuitize after year 1 w/ no surrender – min. 3 years 45 day window @ end of 7th yr to move money Confinement waiver – full AV after 60 days, not avail. In KS, MA, OR, TX, VT, WA Saver's Index I is filed under different name in SC	New deposits have own surrender, index rates Can annuitize after yr 5 for 5 yr min. Confinement waiver – full AV after 60 days, not avail. In KS, MA, OR, TX, VT, WA	Addt'l. deposits do not reset surrender Comp reduced at older ages Lower comp in TX,UT Death Benefit = min. guar. of contract Principal guar. avail. for 25bp reduction on Cap and 10bp reduction on fixed acct. Full AV avail. if taken over 5 yr min. Nursing home waiver - 60 days	1, 5 or 7 year contract available Call for details on Vesting Schedule Participation rates and CAPs guaranteed for life of the contract 3% min. and lower rates in MN & UT
Product NOT approved in these states	AK, ND, NY, OR, VT, WA	IL, MA, ND, NY, OR, PA, SC, VT, WA	AL, IN, MA, MN, MS, NJ, NY, OR, PA, WA	MO, ND, NY, OK, OR WA