

	5 Year	5 Year	6 year	6 Year	6 Year																																																																																																																					
COMPANY	AVIVA LIFE & ANNUITY "A" AM Best	ING USA "A+" AM Best	JACKSON NATIONAL LIFE "A+" AM Best	AVIVA LIFE & ANNUITY "A" AM Best	AMERICAN EQUITY INVESTMENT & INS CO. "A-" AM Best																																																																																																																					
PRODUCT	Multi-Choice Income 5 FPDA	ING Secure Index Five (5) FPDA	Ascender Plus Select 5yr FPDA	Multi-Choice Six FPDA	Integrity Gold FPDA																																																																																																																					
ISSUE AGES	0-83	0-80	0-90 (5yr only)	0-80	0-80																																																																																																																					
PREMIUM	Q & NQ \$5,000	Q & NQ \$15,000	Q & NQ \$5,000 Q \$10,000 NQ	Q & NQ \$5,000	Q & NQ \$5,000																																																																																																																					
BONUS	None	None	2.50% 1st Yr Bonus!	None	None																																																																																																																					
CREDITING STRATEGIES	<table border="0"> <tr> <td>5-75k</td> <td>75k+</td> <td>Strategies:</td> </tr> <tr> <td>4.25%</td> <td>5.75%</td> <td>S&P 500 Pt to Pt Cap</td> </tr> <tr> <td>1.90%</td> <td>2.15%</td> <td>S&P 500 Mo Cap</td> </tr> <tr> <td>25.00%</td> <td>25.00%</td> <td>S&P 500 Pt to Pt PR</td> </tr> <tr> <td>4.00%</td> <td>5.00%</td> <td>Hang Seng Pt to Pt</td> </tr> <tr> <td>4.00%</td> <td>5.00%</td> <td>DJ EuroStoxx 50 PtP</td> </tr> <tr> <td>2.00%</td> <td>2.45%</td> <td>Fixed Account</td> </tr> </table>	5-75k	75k+	Strategies:	4.25%	5.75%	S&P 500 Pt to Pt Cap	1.90%	2.15%	S&P 500 Mo Cap	25.00%	25.00%	S&P 500 Pt to Pt PR	4.00%	5.00%	Hang Seng Pt to Pt	4.00%	5.00%	DJ EuroStoxx 50 PtP	2.00%	2.45%	Fixed Account	<table border="0"> <tr> <td></td> <td>Caps</td> <td>Strategies:</td> </tr> <tr> <td>15k</td> <td>with ROP</td> <td>75k+</td> </tr> <tr> <td>3.75%</td> <td></td> <td>4.75%</td> </tr> <tr> <td>1.50%</td> <td></td> <td>2.00%</td> </tr> <tr> <td></td> <td>1.95%</td> <td>Fixed Account</td> </tr> <tr> <td>15k</td> <td>w/o ROP</td> <td>75k+</td> </tr> <tr> <td>4.25%</td> <td></td> <td>5.25%</td> </tr> <tr> <td>1.60%</td> <td></td> <td>2.10%</td> </tr> <tr> <td></td> <td>2.20%</td> <td>Fixed Account</td> </tr> </table>		Caps	Strategies:	15k	with ROP	75k+	3.75%		4.75%	1.50%		2.00%		1.95%	Fixed Account	15k	w/o ROP	75k+	4.25%		5.25%	1.60%		2.10%		2.20%	Fixed Account	<table border="0"> <tr> <td>Under 100k</td> <td>Over 100k</td> <td>Strategies:</td> </tr> <tr> <td>4.50%</td> <td>5.25%</td> <td>S&P Mo Avg</td> </tr> <tr> <td>3.00%</td> <td>3.25%</td> <td>S&P Pt to Pt</td> </tr> <tr> <td>1.00%</td> <td>1.10%</td> <td>S&P Mo Sum</td> </tr> <tr> <td>3.50%</td> <td>4.25%</td> <td>MSI Mo Avg</td> </tr> <tr> <td>2.75%</td> <td>3.00%</td> <td>MSI Pt to Pt</td> </tr> <tr> <td>1.00%</td> <td>1.10%</td> <td>MSI Mo Sum</td> </tr> <tr> <td>1.55%</td> <td>1.85%</td> <td>Fixed Account</td> </tr> </table>	Under 100k	Over 100k	Strategies:	4.50%	5.25%	S&P Mo Avg	3.00%	3.25%	S&P Pt to Pt	1.00%	1.10%	S&P Mo Sum	3.50%	4.25%	MSI Mo Avg	2.75%	3.00%	MSI Pt to Pt	1.00%	1.10%	MSI Mo Sum	1.55%	1.85%	Fixed Account	<table border="0"> <tr> <td>5-75k</td> <td>75k+</td> <td>Strategies:</td> </tr> <tr> <td>4.25%</td> <td>5.75%</td> <td>S&P 500 Pt to Pt Cap</td> </tr> <tr> <td>1.85%</td> <td>2.10%</td> <td>S&P 500 Mo Cap</td> </tr> <tr> <td>4.25%</td> <td>5.75%</td> <td>S&P 500 Mo Avg</td> </tr> <tr> <td>1.85%</td> <td>2.50%</td> <td>Fixed Account</td> </tr> </table>	5-75k	75k+	Strategies:	4.25%	5.75%	S&P 500 Pt to Pt Cap	1.85%	2.10%	S&P 500 Mo Cap	4.25%	5.75%	S&P 500 Mo Avg	1.85%	2.50%	Fixed Account	<table border="0"> <tr> <td>PR:</td> <td>Caps:</td> <td>Strategies:</td> </tr> <tr> <td>35%</td> <td>-</td> <td>S&P 500 Ann Mo Avg</td> </tr> <tr> <td>-</td> <td>6.50%</td> <td>S&P 500 Ann Mo Avg</td> </tr> <tr> <td>-</td> <td>6.50%</td> <td>DJIA Ann Mo Avg</td> </tr> <tr> <td>-</td> <td>6.50%</td> <td>DJIA Ann Pt to Pt</td> </tr> <tr> <td>25%</td> <td>-</td> <td>S&P 500 Ann P2P</td> </tr> <tr> <td>-</td> <td>6.50%</td> <td>S&P 500 Ann P2P</td> </tr> <tr> <td>-</td> <td>2.60%</td> <td>S&P 500 Mo P2P</td> </tr> <tr> <td>-</td> <td>4.00%</td> <td>10yr US Treasury Ann P2P</td> </tr> <tr> <td></td> <td>3.10%</td> <td>1 Yr Fixed Account</td> </tr> </table>	PR:	Caps:	Strategies:	35%	-	S&P 500 Ann Mo Avg	-	6.50%	S&P 500 Ann Mo Avg	-	6.50%	DJIA Ann Mo Avg	-	6.50%	DJIA Ann Pt to Pt	25%	-	S&P 500 Ann P2P	-	6.50%	S&P 500 Ann P2P	-	2.60%	S&P 500 Mo P2P	-	4.00%	10yr US Treasury Ann P2P		3.10%	1 Yr Fixed Account
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MINIMUM GUARANTEE	1-3% on 87.5% of premium.	1.50% on 100% of Premiums	3% on 90% of Premium	1-3% on 87.5% of premium.	3% credited on 100%																																																																																																																					
FREE W/D'S	10% of Prem Avail 1st Yr! 20% Cumulative Starting Yr 2	Interest Only In First Year. After 1st Year, 10% of Accumulation Value	10% of Accumulation Value Annually.	5% of AV Avail in 1st Yr! 10% of AV Avail 1st Yr!	Up to 10% of Accumulation Value once each year after the first year.																																																																																																																					
DEATH BENEFIT	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value																																																																																																																					
SURRENDER PERIOD	5 year 8,7,6,5,4,0%	5 year 8, 7.5, 6.5, 5.5, 4.5, 0%	5 year 4.5, 3.5, 2.75, 1.75, .75, 0% Most States. Call for details.	6 year 9,8,7,6,4,7,3,5,0%	6 year 8,7,6,5,3,1,5,0%																																																																																																																					
STATE AVAILABILITY	AK, CA, CT, DE, IN, MN, MO, MS, MT, NJ, NY, OR, PA, SC, UT, WA, VA	NY	NY	AK, CA, CT, DE, IN, MN, MO, MS, MT, NJ, NY, OR, PA, SC, UT, WA, VA	AL, NY																																																																																																																					
AGENT COMMISSION	3.00% (0-75) 2.05% (76+)	4.00% (0-80) 2.00% yrs 2-4	4.50% (ages 0-80) 2.00% (ages 81-90)	3.00% (0-75) 2.05% (76+)	4.13% (ages 0-79) yr 1 Plus .72% in yr 2 and .79% in yr 3																																																																																																																					
RIDERS	Checkbook Access in Year 1 ! 7.2% LifetimePay Plus	Nursing & Term Illness! ROP & Income Protector!	Ext. Care & Term Illness! Income For Life!	Checkbook Access in Year 1 ! 7.2% LifetimePay Plus	Nursing & Term Illness! Lifetime Income Benefit Rider!																																																																																																																					

	6 Year	6 Year	7 Year	7 Year	8 Year
COMPANY	OLD MUTUAL FINANCIAL NETWORK <i>"A+" AM Best</i>	NORTH AMERICAN COMPANY FOR LIFE & HEALTH <i>"A+" AM Best</i>	ING USA <i>"A+" AM Best</i>	NORTH AMERICAN COMPANY FOR LIFE & HEALTH <i>"A+" AM Best</i>	OLD MUTUAL FINANCIAL NETWORK <i>"A+" AM Best</i>
PRODUCT	Loyalty Rewards Escalator 6 FPDA	Freedom Choice 6 FPDA <i>Also available in 8yr, 10yr & 14yr terms!</i>	ING Secure Index Seven (7)	Charter Series - 7 Year FPDA <i>"Cap" Only Product</i>	Loyalty Rewards Escalator 8 FPDA
ISSUE AGES	18-85Q 0-85 NQ	0-85 Q & NQ	0-80 Q & NQ	0-85 Q&NQ	18-85Q 0-85 NQ
PREMIUM	\$10,000 Q&NQ (\$2,000 per option)	\$2,000 Q / \$50 Mo TSA Salary Reduction \$10,000 NQ	\$15,000 Q & NQ	\$2,000Q or \$50mo TSA! \$10,000NQ	\$10,000 Q&NQ (\$2,000 per option)
BONUS	Up To 6.00% Bonus (1% per year)	None	None	No 1st Year Bonus. Plus a 1% Annuity Bonus After 8th year!	Up To 8.00% Bonus (1% per year)
CREDITING STRATEGIES	PR: Caps: Strategies: - - 4.25% S&P 500 Ann Mo Avg - - 4.00% S&P 500 Ann Pt to Pt - - 1.50% S&P 500 Mo Pt to Pt 2.00% Fixed Account	Caps Strategies: <250k 250k+ 4.75% 5.65% S&P 500 Annual P2P 2.25% 2.55% S&P 500 Mo P2P 3.90% 4.85% DJIA Annual P2P 3.80% 4.70% S&P 400 Ann P2P 3.90% 4.80% Russell 2000 Ann P2P 3.75% 4.65% NASDAQ 100 Ann P2P 1.90% 2.25% NASDAQ 100 Mo P2P 4.00% 5.00% DJ EuroStoxx 50 Ann P2P 3.00% 3.00% Lehman Bs US Ann P2P 2.25% 2.60% Fixed Account *These rates reflect the 5% free w/d Call For Details.	PR: Caps: Strategies: \$15,000 Band - 5.75% S&P 500 Ann P2P - 2.10% S&P 500 Mo P2P - 2.60% Fixed Account \$75,000 Band - 6.75% S&P 500 Ann P2P - 2.55% S&P 500 Mo P2P - 2.60% Fixed Account	PR: Caps: Strategies: - 4.00% S&P 500 Daily Avg - 4.00% S&P 500 Annual Pt to Pt - 1.80% S&P 500 Mo Pt to Pt - 4.00% DJIA Daily Avg - 4.00% DJIA Annual Pt to Pt - 4.00% S&P 400 Daily Avg - 4.00% S&P 400 Ann Pt to Pt - 4.00% Russell 2k Daily Avg - 4.00% Russell 2k Ann Pt to Pt - 4.00% NASDAQ 100 Ann P2P - 1.50% NASDAQ 100 Mo P2P - 4.00% DJEuroStoxx50 Ann P2P - 3.00% Lehman US Aggr Ann P2P - 3.00% Hindsight Index Strategy 2.00% Fixed Account 2.00% 1st Yr Yield (in fixed acct)	PR: Caps: Strategies: - - 4.25% S&P 500 Ann Mo Avg - - 4.00% S&P 500 Ann Pt to Pt - - 1.50% S&P 500 Mo Pt to Pt 2.00% Fixed Account
MINIMUM GUARANTEE	2.75% on 87.5% of premium, depending on state issued.	Currently 1% to 3% credited on 100% of premiums paid.	1.00% on 100% of Premiums	1% - 3% credited on 87.5% of premiums paid. (rate determined by state)	1% to 3% on 87.5% of premium, depending on state issued.
FREE W/D'S	10% of the Accumulation Value per year after first year.	5% of the Accumulation Value per year after first year. 10% Available Lower Caps	Interest Only In First Year. After 1st Year, 10% of Accumulation Value	Up to 10% of Accumulation Value once each year after the first year.	10% of the Accumulation Value per year after first year.
DEATH BEN.	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value
SURRENDER PERIOD	6 year 9,9,8,7,6,5,0%	6 year 9,9,8,6,4,2,0%	7 year 10, 10, 10, 10, 9, 8, 7, 0%	7 year 10,9,8,7,6,4,2,0%	8 year 13.75,12.75,11.75,10.75,10,9,8,7,0%
STATE AVAILABILITY	NY, OR, VT, WA	AL, CT, DE, MN, MT, NV, NY, OR, PA, UT, VT, VA, WA	NY, OR	AL, DE, OR, UT	NY, OR, VT, WA
AGENT COMMISSION	4.00% (ages 0-79) 2.00% (ages 80-85)	5.50% (ages 0-75) 4.125% (ages 76-80) / 2.75% (ages 81-85)	5.00% (0-80) 2.75% (81-85)	8.50% (ages 0-75) 1% less in UT, MN & VA	5.50% (ages 0-79) 2.75% (ages 81-90)
RIDERS	Nurs Home / Term / Unemploy OM Income For Life!	Nursing Home Rider (0-75) 3 Guaranteed Income Riders!	Nursing & Term Illness! Income Protector Rider!	Nursing Home Rider (0-75) 3 Guaranteed Income Riders!	Nurs Home / Term / Unemploy OM Income For Life!

	9 Year			9 Year			10 Year			10 Year			10 Year		
COMPANY	ING USA			OLD MUTUAL			ALLIANZ LIFE			AMERICAN EQUITY			AMERICAN EQUITY		
PRODUCT	ING Envoy Nine			Spectrum Choice 9 Bonus			MasterDex X			Advantage Gold			Retirement Gold		
ISSUE AGES	0-80			0-85			0-80			0-80			0-78		
PREMIUM	\$15,000			\$10,000			\$20,000			\$5,000			\$5,000		
BONUS	None			3.00% On All Premium in 1st 6 months!			10.00% On All 1st Year Premium! (10 Yr Bonus Vesting)			5.00% On All 1st Year Premium!			10% On All 1st Year Premium! (14 Yr Bonus Vesting)		
CREDITING STRATEGIES	<p>PR: Caps: Strategies:</p> <p>\$15,000 Band</p> <p>- 5.00% Pt to Pt w/ Cap</p> <p>- Pt to Pt w/ Part Rate</p> <p>2.40% Fixed Account</p> <p>\$75,000 Band</p> <p>- 6.50% Pt to Pt w/ Cap</p> <p>- Pt to Pt w/ Part Rate</p> <p>2.40% Fixed Account</p> <p><u>Indices Used:</u></p> <p>S&P 500 = 70%</p> <p>DJIA EuroStoxx 50 = 30%</p>			<p>PR: Caps: Strategies:</p> <p>- 1.60% S&P 500 1yr Mo Pt to Pt</p> <p>- 2.50% S&P 500 2yr Mo Pt to Pt</p> <p>- 3.20% S&P 500 3yr Mo Pt to Pt</p> <p>- 4.50% S&P 500 Mo Average</p> <p>- 4.25% S&P 500 Ann Pt to Pt</p> <p>- S&P 500 Mo Avg Spread</p> <p>- S&P 500 2yr Mo Avg Cap</p> <p>2.00% Fixed Account</p>			<p>PR: Caps: Strategies:</p> <p>- 2.30% Nasdaq 100 Mo Sum Cap</p> <p>- 2.10% S&P 500 Mo Sum Cap</p> <p>- 2.10% EuroStoxx 50 Mo Sum Cap</p> <p>- 4.75% Nasdaq 100 Ann Pt to Pt</p> <p>- 5.50% S&P 500 Ann Pt to Pt</p> <p>5.00% EuroStoxx 50 Ann Pt to Pt</p> <p>5.50% Blended Strategy</p> <p>2.15% Fixed Account</p>			<p>PR: Caps: Strategies:</p> <p>30% - S&P 500 Ann Mo Avg</p> <p>- - 6.00% S&P 500 Ann Mo Avg</p> <p>25% - S&P 500 Ann P2P</p> <p>- - 6.00% S&P 500 Ann P2P</p> <p>- - 2.40% S&P 500 Mo P2P</p> <p>- - 4.00% US 10yr Treasury P2P</p> <p>3.00% 1 Yr Fixed Account</p> <p>8.00% 1st Yr Yield (in fixed acct)</p>			<p>PR: Caps: Strategies:</p> <p>30% - S&P 500 Ann Mo Avg</p> <p>- - 6.00% S&P 500 Ann Mo Avg</p> <p>25% - S&P 500 Ann P2P</p> <p>- - 6.00% S&P 500 Ann P2P</p> <p>- - 2.40% S&P 500 Mo P2P</p> <p>2.90% 1 Yr Fixed Account</p> <p>12.90% 1st Yr Yield (in fixed acct)</p>		
MINIMUM GUARANTEE	3% credited on 100%			103% of premiums credited at 1%-3% per year.			87.5% of premium credited at 2.50% per year			3% credited on 87.5% of Premium			2.25% on 87.5% of Premium		
FREE W/D'S	10% of Accumulation Value Available Immediately!			Up to 10% of Accumulation Value after the first year.			Up to 10% of Accumulation Value after the first year.			Up to 10% of Accumulation Value once each year after the first year.			Up to 10% of Accumulation Value once each year after the first year.		
DEATH BEN.	Accumulation Value			Accumulation Value			Accumulation Value			Accumulation Value			Accumulation Value		
SURRENDER PERIOD	9 year 9, 9, 9, 9, 8, 7, 6, 5, 4, 0%			9 year 15,15,15,14.5,13.5,12.5,10,7,4,0%			10 year 10,10,10,8.75,7.5,6.25,5,3.75,2.5,1.25,0%			10 year 16,15,14,13,11.5,10,8.5,7,5.5,4,0%			10 year 12.5,12,12,11,10,9,8,7,6,4,0%		
AVAILABILITY	MA, MS, NJ, NV, NY, OR			MT, NV, NY, ND, OK, OR, UT, VT			CT, NY, OR, WA			AK, AL, CT, DE, MN, OR, PA, UT, WA			AL, CT, MN, PA, WA		
AGENT COMMISSION	6.50% (ages 0-75)			9.00% (ages 0-79) 4.50% (ages 80-85)			7.00% (ages 0-75) 5.00% (ages 76-80)			6.00% (ages 0-75) Plus 1.05% in yr 2 and 1.15% in yr 3			6.00% (ages 0-75) most states Plus 1.05% in yr 2 and 1.15% in yr 3		
RIDERS	Nursing & Term Illness! Income Protector Rider!			Nurs Home / Term / Unemploy OM Income For Life!			Nursing Home Benefit! 8% Simple Income Rider!			Nursing & Term Illness! Lifetime Income Benefit Rider!			Nursing & Term Illness! Lifetime Income Benefit Rider!		

	10 Year	10 Year	10 Year	10 Year	10 Year
COMPANY	ANNUIY INVESTORS LIFE (A Great American Life company)	AVIVA LIFE & ANNUITY	AVIVA LIFE & ANNUITY	ING USA	JACKSON NATIONAL LIFE
PRODUCT	Flex Max Plus FPDA	Multi-Choice Income XTRA FPDA	Multi-Choice Income Plus FPDA	Secure Index Opportunities Plus SPDA	Ascender Plus Select 10yr FPDA
ISSUE AGES	18-70 Q 0-80 NQ	0-78 Q & NQ	0-78 Q & NQ	0-80 Q&NQ	0-85 (7&10yr) Q & NQ
PREMIUM	\$50 Mo Flexible \$2,000 Single	\$5,000 Q & NQ	\$5,000 Q & NQ	\$15,000 Q&NQ	\$5,000 Q \$10,000 NQ
BONUS	2.00% On All 1st Year Premium (yrs 1-5)	8% On All 1st Year Premium! (10 Yr Bonus Vesting)	5% On All 1st Year Premium!	5.00% On All 1st Yr Premium!	2.50% 1st Yr Bonus!
CREDITING STRATEGIES	PR: Caps: Strategies: 100% - 5.75% S&P 500 Ann P2P 100% - 6.00% S&P 500 Mo Avg 2.35% Declared Rate	5-75k 75k+ Strategies: 4.25% 5.75% S&P 500 Pt to Pt Cap 1.90% 2.15% S&P 500 Mo Cap 25.00% 25.00% S&P 500 Pt to Pt PR 4.00% 5.00% Hang Seng Pt to Pt 4.00% 5.00% DJ EuroStoxx 50 PtP 4.00% 5.00% Multiple Index 4.50% 6.00% S&P 500 Mo Avg 2.00% 2.55% Fixed Account No Comm Chrgbk on Death!	5-75k 75k+ Strategies: 4.25% 5.75% S&P 500 Pt to Pt Cap 1.90% 2.15% S&P 500 Mo Cap 4.00% 5.00% Hang Seng Pt to Pt 4.00% 5.00% DJ EuroStoxx 50 PtP 25.00% 25.00% S&P 500 Pt to Pt PR 2.00% 2.60% Fixed Account No Comm Chrgbk on Death!	PR: Caps: Strategies: \$15,000 Band 4.50% - 5.25% S&P Mo Avg 3.00% - 3.25% S&P Pt to Pt 2.00% S&P 500 Mo P2P 1.00% - 1.10% S&P Mo Sum 2.30% Fixed Account 3.50% - 4.25% MSI Mo Avg \$75,000 Band 1.00% - 1.10% MSI Mo Sum 6.25% S&P 500 Ann P2P 2.75% - 3.00% MSI Pt to Pt 1.55% 1.85% Fixed Account 2.40% S&P 500 Mo P2P 2.30% Fixed Account	Under 100k Over 100k Strategies: 4.50% - 5.25% S&P Mo Avg 3.00% - 3.25% S&P Pt to Pt 1.00% - 1.10% S&P Mo Sum 3.50% - 4.25% MSI Mo Avg 2.75% - 3.00% MSI Pt to Pt 1.00% - 1.10% MSI Mo Sum 1.55% 1.85% Fixed Account
MINIMUM GUARANTEE	2.00% credited on 90% of premium.	1-3% on 87.5% of premium.	1-3% on 87.5% of premium.	2.00% credited on 87.5% of premium.	3% on 90% of Premium
FREE W/D'S	10% of Prem Avail 1st Yr! 10% of Accum Value After Year 1	10% of Prem Avail 1st Yr! 20% Cumulative Starting Yr 2	10% of Prem Avail 1st Yr! 20% Cumulative Starting Yr 2	10% of the Accumulation Value after first year.	10% of Accumulation Value Annually.
DEATH BEN.	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value
SURRENDER PERIOD	10 year 10,9,8,7,6,5,4,3,2,1,0%	10 year 12,12,12,11,10,9,8,7,6,4,0%	10 year 16,15,14,13,12,11,10,8,6,4,0%	10 year 10,10,10,10,9,8,7,6,5,4,0%	10 year 10,9,5,8,5,7,5,6,5,5,4,4,3,2,0% Most States. Call for details.
AVAILABILITY	DE	AK, CA, CT, DE, HI, IN, MN, MO, MS, MT, NJ, NY, OR, PA, SC, UT, WA, VA	APPROVED IN: AK, CA, CT, DE, IN, MN, MO, MS, MT, NJ, NM, NV, OR, PA, SC, TX, UT, VA, WA	AK, CT, DE, MN, NJ, NY, OR, WA	NY
AGENT COMMISSION	4.70% (18-55) 2.80% (ages 56-80) Flex: 6.20% (18-55) / 4.70% (56-70)	7.00% (0-75) 5.00% (76+)	7.50% 5.50% (76+)	7.00% (all issue ages)	8.50% (0-80) 4.00% (81-85)
RIDERS	LTC & Term illness! Income Sustainer-10% Rollup!	Checkbook Access in Year 1 ! 7.2% LifetimePay Plus	Checkbook Access in Year 1 ! 7.2% LifetimePay Plus	Nursing & Term Illness! ROP & Inc. Protector!	Ext. Care & Term Illness! Income For Life!

	10 Year	10 Year	10 Year	10 Year	10 Year
COMPANY	LINCOLN BENEFIT LIFE INS COMPANY "A+" AM Best	OLD MUTUAL FINANCIAL NETWORK "A+" AM Best	NORTH AMERICAN COMPANY FOR LIFE & HEALTH "A+" AM Best	NORTH AMERICAN COMPANY FOR LIFE & HEALTH "A+" AM Best	NORTH AMERICAN COMPANY FOR LIFE & HEALTH "A+" AM Best
PRODUCT	Saver's Index III FPDA	Loyalty Rewards - Escalator 10 FPDA	Charter Series - 10 year FPDA - Cap Only Product	North American TEN FPDA	Paramount Choice TEN FPDA
ISSUE AGES	0-85 (annuitant) / 0-90 (owner) Annuitant must be under 85 for owners 86-90. Q & NQ	18-85Q 0-85 NQ	0-79 Q&NQ	0-79 Q&NQ	0-79 Q&NQ
PREMIUM	\$3,000 Q \$10,000 NQ	\$10,000 Q&NQ (\$2,000 per option)	\$2,000Q or \$50mo TSA! \$10,000NQ	\$2,000Q or \$50mo TSA! \$10,000NQ	\$2,000Q or \$50mo TSA! \$10,000NQ
BONUS	None	Up To 10.00% Bonus (1% per year)	5.00% On All Premium In Yrs 1-7! Plus a 1% Annuity Bonus After 10th year!	10.00% On All Premium In Yrs 1-5! (10 Year Bonus Vesting)	10.00% On All Premium In Yrs 1-5! (10 Year Bonus Vesting)
CREDITING STRATEGIES	PR: Caps: Strategies: Under \$100k 100% 4.50% S&P 500 Ann P2P 60% 4.75% S&P 500 Mo P2P Over \$100k 100% 5.00% S&P 500 Ann P2P 60% 5.25% S&P 500 Mo P2P	PR: Caps: Strategies: - - 4.50% S&P 500 Ann Mo Avg - - 4.25% S&P 500 Ann Pt to Pt - - 1.75% S&P 500 Mo Pt to Pt 2.25% Fixed Account	PR: Caps: Strategies: - 5.30% S&P 500 Daily Avg - 4.80% S&P 500 Annual Pt to Pt - 2.25% S&P 500 Mo Pt to Pt - 4.35% DJIA Daily Avg - 4.00% DJIA Annual Pt to Pt - 4.00% S&P 400 Daily Avg - 4.00% S&P 400 Ann Pt to Pt - 4.00% Russell 2k Daily Avg - 4.00% Russell 2k Ann Pt to Pt - 4.00% NASDAQ 100 Ann P2P - 2.00% NASDAQ 100 Mo P2P - 4.10% DJEuroStoxx50 Ann P2P - 3.00% Lehman US Aggr Ann P2P - 3.60% Hindsight Index Strategy 2.25% Fixed Account 7.36% 1st Yr Yield (in fixed acct)	PR: Caps: Strategies: - 3.25% S&P 500 Mo Avg - 3.30% S&P 500 Annual Pt to Pt - 1.75% S&P 500 Mo Pt to Pt - 3.00% DJIA Mo Avg - 3.00% DJIA Annual Pt to Pt - 3.00% S&P 400 Mo Avg - 3.00% S&P 400 Ann Pt to Pt - 3.00% Russell 2k Mo Avg - 3.00% Russell 2k Ann Pt to Pt - 3.00% NASDAQ 100 Ann P2P - 1.45% NASDAQ 100 Mo P2P - 3.15% DJEuroStoxx50 Ann P2P - 3.00% Lehman US Aggr Ann P2P - 3.00% Hindsight Index Strategy 1.60% Fixed Account 11.76% 1st Yr Yield (in fixed acct)	PR: & Caps: Strategies: - - 3.50% S&P 500 Mo Avg - - 3.50% S&P 500 Annual Pt to Pt - - 1.80% S&P 500 Mo Pt to Pt - - 3.00% DJIA Mo Avg - - 3.00% DJIA Annual Pt to Pt - - 3.00% S&P 400 Mo Avg - - 3.00% S&P 400 Ann Pt to Pt - - 3.00% Russell 2k Mo Avg - - 3.00% Russell 2k Ann Pt to Pt - - 3.00% NASDAQ 100 Ann P2P - - 1.50% NASDAQ 100 Mo P2P - - 3.15% DJEuroStoxx50 Ann P2P - - 3.00% Lehman US Aggr Ann P2P 1.65% Fixed Account 11.81% 1st Yr Yield (in fixed acct)
MINIMUM GUARANTEE	3% on 90% of Premium	1% to 3% on 87.5% of premium, depending on state issued.	1% - 3% credited on 87.5% of premiums paid. (rate determined by state)	Currently 3.00% credited on 100% of premiums paid.	Currently 3.00% credited on 100% of premiums paid.
FREE WD'S	10% of the Accumulation Value after first year.	10% of the Accumulation Value per year after first year.	Up to 10% of Accumulation Value once each year after the first year.	Up to 10% of Accumulation Value once each year after the first year.	Up to 10% of Accumulation Value once each year after the first year.
DEATH BEN.	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value
SURRENDER PERIOD	10 year 10,9,8,7,6,5,4,3,2,1,0%	10 year 14.75,13.75,12.75,11.75,10.75,10,9,8,7,6,0%	10 year 15,14,13,12,11,10,8,6,4,2,0%	10 year 18, 16, 14, 12, 11, 10, 8, 6, 4, 2, 0%	10 year 9,9,8,7,6,5,4,3,2,1,0%
AVAILABILITY	NY, OR	NY, OR, VT, WA	AK, AL, CT, DE, MN, OR, UT, WA	AK, CT, DE, MN, NV, NY, OR, UT, VT, WA	AK, CT, DE, MN, NV, NY, OR, TX, UT, VT, WA
AGENT COMMISSION	8.00% (0-75) 5.50% (76+)	6.50% (ages 0-79) 3.25% (ages 80-85)	8.50% (ages 0-75) 1% less in VA	6.50% (ages 0-75) 4.875% (ages 76-80)	6.50% (ages 0-75) 4.875% (ages 76-80)
RIDERS	Return Of Premium Rider!	Nurs Home / Term / Unemploy OM Income For Life!	Nursing Home Rider (0-75) 3 Guaranteed Income Riders!	Nursing Home Waiver 3 Guaranteed Income Riders!	Nursing Home Waiver 3 Guaranteed Income Riders!

	12 Year	14 Year	14 Year	16 Year
COMPANY	GREAT AMERICAN LIFE INS COMPANY	ANNUITY INVESTORS LIFE (A Great American Life company)	NORTH AMERICAN COMPANY FOR LIFE & HEALTH	AMERICAN EQUITY INVESTMENT & INS CO.
PRODUCT	American Valor II FPDA	Flex Max 14 FPDA	Charter Series - 14 year FPDA - Cap Only Product	Bonus Gold FPDA
ISSUE AGES	18-85 Q 0-85 NQ	18-70 Q 0-80 NQ	0-85 Q&NQ	0-80 Q & NQ
PREMIUM	\$10,000 Q&NQ Additional = \$2k Q & \$5k NQ	\$50 Mo Flexible \$2,000 Single	\$2,000Q or \$50mo TSA! \$10,000NQ	\$5,000 Q&NQ
BONUS	5.00% (ages 0-57) 4.00% (ages 58-69) 3.00% (ages 70-85)	5% (to age 55) or 3% (ages 56+) On All 1st Year Premium (yrs 1-5)	10.00% On All Premium In Yrs 1-7! Plus a 2% Annuit Bonus After 14th year!	10.00% On All 1st Year Premium!
CREDITING STRATEGIES	PR: Caps: Strategies: 100% 6.50% S&P Ann Mo Avg 100% 6.00% S&P Ann Pt to Pt 2.50% Declared Rate	PR: Caps: Strategies: 100% 5.25% S&P 500 Ann Pt to Pt - - S&P 500 Mo Avg 2.00% Declared Rate	PR: Caps: Strategies: - 6.00% S&P 500 Daily Avg - 5.30% S&P 500 Annual Pt to Pt - 2.45% S&P 500 Mo Pt to Pt - 5.20% DJIA Daily Avg - 4.50% DJIA Annual Pt to Pt - 4.55% S&P 400 Daily Avg - 4.35% S&P 400 Ann Pt to Pt - 4.50% Russell 2k Daily Avg - 4.45% Russell 2k Ann Pt to Pt - 4.30% NASDAQ 100 Ann P2P - 2.15% NASDAQ 100 Mo P2P - 4.60% DJEuroStoxx50 Ann P2P - 3.00% Lehman US Aggr Ann P2P 4.00% Hindsight Index Strategy 2.45% Fixed Account 12.69% 1st Yr Yield (in fixed acct)	PR: Caps: Strategies: 35% - S&P 500 Ann Mo Avg - 6.50% S&P 500 Ann Mo Avg - 6.50% DJIA Ann Mo Avg - 6.50% DJIA Ann Pt to Pt 25% - S&P 500 Ann P2P - 6.50% S&P 500 Ann P2P - 2.60% S&P 500 Mo P2P - 4.00% Lehman US Ag Ann P2P 3.10% 1 Yr Fixed Account 13.10% 1st Yr Yield (in fixed acct)
MINIMUM GUARANTEE	Currently 2.00% credited on 100% of premiums paid.	2.00% credited on 90% of premium.	1% - 3% credited on 87.5% of premiums paid. (rate determined by state)	3% credited on 80% Premium
FREE W/D'S	10% of Premium Available 1st Yr! 10% of Accum Value After Year 1	10% of Premium Available 1st Yr! 10% of Accum Value After Year 1	Up to 10% of Accumulation Value once each year after the first year.	Up to 10% of Accumulation Value once each year after the first year.
DEATH BEN.	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value
SURRENDER PERIOD	12 year (ages 0-57) 12,11,10,9,8,7,6,5,4,3,2,1,0% 10yr: 10,9,8,7,6,5,4,3,2,1,0% (ages 58-85)	14 year (to age 55) 14,13,12,11,10,9,8,7,6,5,4,3,2,1,0% 10yr: 10,9,8,7,6,5,4,3,2,1,0% (ages 56-80)	14 year 18,18,17,15,15,15,15,14, 12,10,8,6,4,2,0%	16 year (9yr for 81-85) 20,19,5,19,18,5,18,17,5,17, 16,15,14,12,10,8,6,4,2,0%
AVAILABILITY	CT, NY	CT, DE, OR,	AK, AL, CT, DE, MN, OR, UT, WA	AK, AL, CT, MN, NY, OR, UT, WA
AGENT COMMISSION	6.50% (0-75) 5.35% (76-80) 3.60% (81-85)	7.25% (18-55) 4.25% (ages 56-80) Flex: 8.25% (18-55) / 5.25% (56-70)	8.50% (ages 0-75) 1% less in VA	6.00% (ages 0-75) most states Plus 1.05% in yr 2 and 1.15% in yr 3
RIDERS	LTC & Term illness! Income Sustainer-10% Rollup!	LTC & Term illness! Income Sustainer-10% Rollup!	Nursing Home Rider (0-75) 3 Guaranteed Income Riders!	Nursing & Term Illness! Lifetime Income Benefit Rider!