

Annuity Product Reference Guide

EQUITY INDEXED

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DIVERSIFIED

March
2010

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4-5 AMERICAN GENERAL LIFE COMPANIES

Policies issued by American General Life and United States Life (NY only)
A.M. Best Rating = A (excellent) (888) 438-6933

5 AMERICAN NATIONAL INSURANCE COMPANY

A.M. Best Rating = A (excellent) (800) 835-5320

6 DEARBORN NATIONAL LIFE INSURANCE COMPANY

A.M. Best Rating = A+ (superior) (800) 282-6363

7 EQUITRUST LIFE INSURANCE COMPANY

A.M. Best Rating = B+ (good) (866) 598-3694

8 GREAT AMERICAN LIFE INSURANCE COMPANY

A.M. Best Rating = A (excellent) (800) 438-3398 x11999

9-10 LINCOLN FINANCIAL GROUP

A.M. Best Rating = A+ (superior) (800) 238-6292

10-11 NORTH AMERICAN COMPANY FOR LIFE AND HEALTH

A.M. Best Rating = A+ (superior) (877) 586-0242 x35676



American General
Life Companies



Dearborn  National™






Equity Indexed Annuities

Company	Product Name	Bonus	Design	Annual Cap	Fixed Rate	S&P 500 Participation Rate	Minimum Surrender Value	Surrender Charge Period
5 year term								
American General	Horizon Vision Advantage - 5	0.00%	2	5.00%	2.10%	100% First Year	2.00% on 90%	5 years
6 year term								
Lincoln Financial Group	New Directions - 6	0.00%	7	12.60%	2.90%	100% First Year	1.75% on 100%	6 years
American National	ANICO EIA	0.00%	2	5.00%	0.00%	100% First Year	1.75% on 90%	6 years
7 year term								
American National	Value lock - 7	0.00%	3	no cap	0.00%	100% For Term	1.75% on 90%	7 years
Great American Life	American Legend II	0.00%	1	8.00%	2.75%	100% First Year	2.00% on 100%	7 years
North American	Charter - 7	0.00%	4	2.35%	2.00%	100% First Year	1.10% on 87.5%	7 Years
American National	Strategy - 7	0.00%	2	6.00%	2.30%	100% First Year	1.00% on 88.5%	7 years
Dearborn National	Index Fortifier - 7	0.00%	5	6.00%	2.50%	100% First Year	1.05% on 100%	7 years
American General	Horizon Vision Advantage - 7	0.00%	2	6.75%	2.90%	100% First Year	2.00% on 90%	7 years
9 year term								
American General	Vision Advantage - 9	0.00%	2	8.00%	3.45%	100% First Year	2.00% on 90%	9 years
Lincoln Financial Group	Opti-Choice - 9	0.00%	2	5.45%	2.80%	100% First Year	2.00% on 100%	9 years
Dearborn National	Index Fortifier - 9	0.00%	1	8.00%	2.75%	100% For Term	1.05% on 100%	9 years
EquiTrust Life	Market Booster	4.00%/2.00%/1.00%(B)	2	5.25%	2.50%	100% First Year	2.00% on 87.5%	9 years
American General	Horizon Index	4.00%	5	2.20%mo	2.65%	100% First Year	3.00% on 90%	9 years
10 year term								
American National	Strategy - 10	0.00%	2	5.80%	2.00%	100% First Year	1.10% on 90%	10 years
American General	Horizon Vision Maximizer	5.00%	2	6.00%	2.65%	100% First Year	3.00% on 90%	10 years
Great American Life	American Icon II	1.50%	1	6.25%	2.25%	100% First Year	2.00% on 100%	10 years
North American	Charter - 10	6.00%	4	2.65%mo	2.35%	100% First Year	1.10% on 87.5%	10 years
Dearborn National	Index Fortifier - 10	5.00%	1	5.75%	2.10%	100% For Term	1.05% on 100%	10 years
North American	TEN	10.00% for 5yrs	5	2.45%mo	2.05%	100% First Year	3.00% on 100%	10 years
Lincoln Financial Group	Opti-Point - 10	3.00% for 4yrs	2	4.60%	5.55%	100% First Year	2.00% on 100%	10 years
American National	Value Lock - 10	5.00%	3	no cap	0.00%	100% First Year	1.75% on 90%	10 years
Great American Life	Safe Return	0.00%	1	7.00%	3.00%	100% For Term	2.00% on 100%	10 years
12 year term								
Great American Life	American Valor II	Up to 5.00%	1	7.00%	2.75%	100% First Year	2.00% on 100%	12 years
American General	Horizon Index	5.00%	5	2.20%mo	2.80%	100% First Year	3.00% on 90%	12 years
Lincoln Financial Group	Opti-Point - 12	3.00% for 4yrs	2	4.60%	6.55%	100% First Year	2.00% on 100%	12 years
14 year term								
EquiTrust Life	Market 12 Bonus	6.00%/2.00%/2.00%/2.00% (A)	5	2.40%mo	2.60%	100% First Year	2.00% on 87.5%	14 years
North American	Charter Series - 14	11.00% for 7 yrs	5	2.80%mo	2.60%	100% First Year	3.00% on 87.5%	14 years

1 = Monthly Average Annual Reset 2 = Annual Point to Point Reset 3 = Point to Point 4 = Monthly Point to Point Annual Reset 5 = Monthly Cap Annual Reset 6 = High Water Rolling for Monthly Term (A) 6.00% day 1, 2.00% 1st anniversary yr., 2.00% 2nd anniversary yr., 2.00% 3rd Anniversary Yr.
 7 = 2 year Point to Point *RATES AND COMMISSIONS SUBJECT TO CHANGE. CHECK INDIVIDUAL COMMISSION SCHEDULES FOR GUARANTEED ACCURACY AND DESCRIPTIONS !!!* (B) 4.00% year 1, 2.00% 1st anniversary yr., 1.00% 2nd anniversary yr..
 For Agents Use Only. Call for state approvals.

AMERICAN GENERAL LIFE COMPANIES (AGA)


EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available																																		
Horizon Vision Advantage-5 EIA Annuity (5 year option)	Fixed Acct: 2.10% 100% participation rate, monthly average reset, No cap, 5.00% index spread Annual pt-to-pt w/100% participation rate w/no spread & annual cap: 5.00% Annual pt-to-pt w/80% participation rate w/no spread & annual cap: 5.50% Annual pt-to-pt w/adjustable participation rate: 30% & no spread & No Cap	2.00% on 90% of premium	\$15,000 Q & NQ	10% free withdrawal on all yrs - Monthly Interest Option available. Contracts issued on 5th, 12th, 20th, & 28th each month. Extended care rider. Can annuitize after 5 years for a minimum of five years. Death benefit = withdrawal value w/o MVA; min death benefit is premium paid less any prior partial withdrawals. Annuity value applied if beneficiary elects to receive death benefit as annuitization of 5 yrs	5 years (9,7,5,6,4,5,3)	0-85 Q & NQ	Y	CT, DE, MN, NJ, NY, OR, PA, UT, VT, WA																																		
Horizon Vision Advantage-7 EIA Annuity (7 year option)	Fixed Account Interest: 2.90% Annual pt-to-pt w/100% participation rate w/no spread & annual cap: 6.75% Annual pt-to-pt w/80% participation rate w/no spread & annual cap: 7.25% Annual pt-to-pt w/adjustable participation rate: 35% & no spread & No Cap Ann Rest Month Ave w/indx sprd: 4.00% & no cap, 100% participation rate, monthly ave/annual reset	2.00% on 90% of premium	\$15,000 Q & NQ	10% free withdrawal on all yrs - Monthly Interest Option available. Contracts issued on 5th, 12th, 20th, & 28th each month. Extended care rider. Can annuitize after 5 years for a minimum of five years. Death benefit = withdrawal value w/o MVA; min death benefit is premium paid less any prior partial withdrawals. Annuity value applied if beneficiary elects to receive death benefit as annuitization of 5 yrs	7 years (9,8,7,6,5,4,3)	0-85 Q & NQ	Y	CT, DE, MN, NJ, NY, OR, PA, UT, VT, WA																																		
Horizon Vision Advantage-9 EIA Annuity (9 year option)	Fixed Account Interest: 3.45% Annual pt-to-pt w/100% participation rate w/no spread & annual cap: 8.00% Annual pt-to-pt w/80% participation rate w/no spread & annual cap: 8.50% Annual pt-to-pt w/adjustable participation rate: 40% & no spread & No Cap Ann Rest Month Ave 100% participation rate, monthly ave/annual reset No cap, 4.00% index spread	2.00% on 90% of premium	\$15,000 Q & NQ	10% free withdrawal on all yrs - Monthly Interest Option available. Contracts issued on 5th, 12th, 20th, & 28th each month. Extended care rider. Can annuitize after 5 years for a minimum of five years. Death benefit = withdrawal value w/o MVA; min death benefit is premium paid less any prior partial withdrawals. Annuity value applied if beneficiary elects to receive death benefit as annuitization of 5 yrs	9 years (10,9,8,7,6,5,4,3,2)	0-80 Q & NQ	Y	AK, CT, DE, MN, NJ, NY, OR, PA, UT, VT, WA																																		
AIG Global - 6 Index 	Fixed Account Interest: 2.35% Monthly Cap: 1.90% Global Multiple Index Account with cap: 5.75% 50% calculated change index w/highest return 30% calculated change index w/2nd highest return 20% calculated change index w/lowest return	2.00% on 90% of premium	initial Premium > or = \$5,000 EFT min \$100 initial Premium < \$5,000 EFT min \$300 Future non-EFT \$2,000	10% free withdrawal on all yrs - Monthly Interest Option available. Contracts issued on 5th, 12th, 20th, & 28th each month. Extended care rider. Upon death of the owner, if the annuity value is greater than 0, the beneficiary will receive the annuity value. Beneficiary chooses to receive a single sum or an income plan. If owner's sole beneficiary is the spouse, the surviving spouse may continue the contract as long as the contract has not been annuitized. Through GMWB, clients maintain control of their acct value, and can also have a guaranteed income stream. There is no up-front charge for this rider. <table border="1"> <tr> <td rowspan="3">INCOME PERCENTAGE TABLE*</td> <td>Attained Age</td> <td>55-59</td> <td>60-64</td> <td>65-69</td> <td>70-74</td> <td>75-79</td> <td>80-84</td> <td>85+</td> </tr> <tr> <td>Single owner percent</td> <td>4.5%</td> <td>5.0%</td> <td>5.5%</td> <td>6.0%</td> <td>6.5%</td> <td>7.0%</td> <td>7.5%</td> </tr> <tr> <td>Joint owner percent</td> <td>3.5%</td> <td>4.0%</td> <td>4.5%</td> <td>5.0%</td> <td>5.5%</td> <td>6.0%</td> <td>6.5%</td> </tr> <tr> <td colspan="9">For Joint owners, average the two ages</td> </tr> </table>	INCOME PERCENTAGE TABLE*	Attained Age	55-59	60-64	65-69	70-74	75-79	80-84	85+	Single owner percent	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	Joint owner percent	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	For Joint owners, average the two ages									6 years (8,7,6,5,4,3)	0-85 Q & NQ	N	OR
INCOME PERCENTAGE TABLE*	Attained Age	55-59	60-64	65-69		70-74	75-79	80-84	85+																																	
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AIG Global - 8 Index 	Fixed Interest Account: 2.70% Global Multiple Index Account with cap: 6.25% 50% calculated change index w/highest return 30% calculated change index w/2nd highest return 20% calculated change index w/lowest return Monthly Cap - 1.90%	2.00% on 90% of premium	initial Premium > or = \$5,000 EFT min \$100 initial Premium < \$5,000 EFT min \$300 Future non-EFT \$2,000	10% free withdrawal on all yrs - Monthly Interest Option available. Contracts issued on 5th, 12th, 20th, & 28th each month. Extended care rider. Upon death of the owner, if the annuity value is greater than 0, the beneficiary will receive the annuity value. Beneficiary chooses to receive a single sum or an income plan. If owner's sole beneficiary is the spouse, the surviving spouse may continue the contract as long as the contract has not been annuitized. Through GMWB, clients maintain control of their acct value, and can also have a guaranteed income stream. There is no up-front charge for this rider. <table border="1"> <tr> <td rowspan="3">INCOME PERCENTAGE TABLE*</td> <td>Attained Age</td> <td>55-59</td> <td>60-64</td> <td>65-69</td> <td>70-74</td> <td>75-79</td> <td>80-84</td> <td>85+</td> </tr> <tr> <td>Single owner percent</td> <td>4.5%</td> <td>5.0%</td> <td>5.5%</td> <td>6.0%</td> <td>6.5%</td> <td>7.0%</td> <td>7.5%</td> </tr> <tr> <td>Joint owner percent</td> <td>3.5%</td> <td>4.0%</td> <td>4.5%</td> <td>5.0%</td> <td>5.5%</td> <td>6.0%</td> <td>6.5%</td> </tr> <tr> <td colspan="9">For Joint owners, average the two ages</td> </tr> </table>	INCOME PERCENTAGE TABLE*	Attained Age	55-59	60-64	65-69	70-74	75-79	80-84	85+	Single owner percent	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	Joint owner percent	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	For Joint owners, average the two ages									8 years (8,7,6,5,4,3,2,1)	0-80 Q & NQ	Y	VT
INCOME PERCENTAGE TABLE*	Attained Age	55-59	60-64	65-69		70-74	75-79	80-84	85+																																	
	Single owner percent	4.5%	5.0%	5.5%		6.0%	6.5%	7.0%	7.5%																																	
	Joint owner percent	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%																																		
For Joint owners, average the two ages																																										
Global Bonus Index (5.00% premium bonus) 	Fixed Account Interest: 2.60% Global Multiple Index Account with cap: 5.75% 50% calculated change index w/highest return 30% calculated change index w/2nd highest return 20% calculated change index w/lowest return Monthly Cap 1.90%	2.00% on 100% of premium	\$15,000 Q & NQ	10% free withdrawal on all yrs - Monthly Interest Option available. Contracts issued on 5th, 12th, 20th, & 28th each month. Extended care rider. Upon death of the owner, if the annuity value is greater than 0, the beneficiary will receive the annuity value. Beneficiary chooses to receive a single sum or an income plan. If owner's sole beneficiary is the spouse, the surviving spouse may continue the contract as long as the contract has not been annuitized. Through GMWB, clients maintain control of their acct value, and can also have a guaranteed income stream. There is no up-front charge for this rider. <table border="1"> <tr> <td rowspan="3">INCOME PERCENTAGE TABLE*</td> <td>Attained Age</td> <td>55-59</td> <td>60-64</td> <td>65-69</td> <td>70-74</td> <td>75-79</td> <td>80-84</td> <td>85+</td> </tr> <tr> <td>Single owner percent</td> <td>4.5%</td> <td>5.0%</td> <td>5.5%</td> <td>6.0%</td> <td>6.5%</td> <td>7.0%</td> <td>7.5%</td> </tr> <tr> <td>Joint owner percent</td> <td>3.5%</td> <td>4.0%</td> <td>4.5%</td> <td>5.0%</td> <td>5.5%</td> <td>6.0%</td> <td>6.5%</td> </tr> <tr> <td colspan="9">For Joint owners, average the two ages</td> </tr> </table>	INCOME PERCENTAGE TABLE*	Attained Age	55-59	60-64	65-69	70-74	75-79	80-84	85+	Single owner percent	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	Joint owner percent	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	For Joint owners, average the two ages									10 years (10,10,10,10,10,9,8,7,6,4)	0-80 Q & NQ	Y	AK, CT, DE, MN, NJ, NY, OR, PA, UT, VT, WA
INCOME PERCENTAGE TABLE*	Attained Age	55-59	60-64	65-69		70-74	75-79	80-84	85+																																	
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(For Agent Use Only)
 Not intended for soliciting annuity sales from the public. *AIG - When GMWB payments begin, the client's Index Caps, Participation Rate, and Fixed Interest rate may each have a Rate Differential applied to it; Maximum Rate Differentials: 4% on Participation Rate, 0.4% on Monthly additive Cap, 1% on Annual Cap, 0.4% on Fixed Rates and Commissions subject to change. Interest Credited Rate. Once set, Rate Differentials will not change during the life of the contract. Example of Rate Differential; if an index Cap is 7% and the Rate Differential is 25bp, then the client receiving GMWB payments would have an Index Cap of 6.75% (7.00% - 0.25%).
 Check for current state approvals. **4**

AMERICAN GENERAL LIFE COMPANIES (AGA)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Vision Maximizer 5% Premium Bonus	Fixed Interest Account- 2.65% for 5 years Monthly Ave Account w/Index Spread- 4.00% 100% Particip Rate & No cap Annual pt-to-pt w/adjustable participation rate: 35% & no spread & No Cap Annual pt-to-pt w/100% participation rate w/no spread & annual cap: 6.00%	3.00% on 90% of premium	\$20,000 Q&NQ	-Death Benefit is Full Annuity Value -Can annuitize after yr. 5 for a min of 5 yrs. -10% free withdrawal in yr. 1 -Interest only option (fixed account only) -Extended Care Rider	10 years (17,16,15,14,13,10,9,8,7,6)	0-80 Q&NQ	Y	AK, DE, IL, MN, MS, NJ, NY, OR, PA, UT, VT, WA
Horizon Index Annuity (12 year option) (premium bonus vested 1 day) GREAT	S&P 500. 100% Participation Rate No Fees! Monthly point-to-point annual reset. 2.20% Monthly Cap. 5.00% Premium Bonus. Fixed Acct - 2.80% yrs. 1-9	3.00% on 90% of premium	\$5,000 Q & NQ	10% free withdrawal after yr-1. Monthly Interest Option contracts issued on 5th, 12th, 20th, & 28th each month. Extended care rider. Can annuitize after 5 years for a minimum of five years. Death benefit = Annuity value ++Guaranteed minimum value at end of specified term is: 114% - 12 Years. 1.00% minimum monthly cap. Fixed account is guaranteed for 6 years. Each month stands on its own (plus to cap and minus). At the end of year your client can never receive less than "0".	12 years (12,12,12,12,12,11,10,9,8,7,5,3)	0-85 Q & NQ (Except IRA 0-70)	Y	AK, CT, MN, NJ, NY, OK, OR, UT, VT, WA
Horizon Index Annuity (9 year option) (premium bonus vested 1 day) GREAT	S&P 500. Fixed Acct - 2.65% yrs. 1-6 No Fees! 100% Participation Rate. 4.00% Premium Bonus. Monthly point-to-point annual reset. 2.20% Monthly Cap.	3.00% on 90% of premium	\$5,000 Q & NQ	10% free withdrawal after yr-1. Monthly Interest Option contracts issued on 5th, 12th, 20th, & 28th each month. Extended care rider. Can annuitize after 5 years for a minimum of five years. Death benefit = Annuity value +++Guaranteed minimum value at end of specified term is: 107.5% - 9 Years. 1.00% minimum monthly cap. Fixed account is guaranteed for 9 years. Each month stands on its own (plus to cap and minus). At the end of year your client can never receive less than "0".	9 years (10,10,9,8,7,6,5,4,2)	0-85 Q & NQ (Except IRA 0-70)	Y	AK, MN, NJ, NY, OK, OR, UT, VT, WA

AMERICAN NATIONAL INSURANCE COMPANY (ANL)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
American National Value-Lock EIA - 10 (5.00% Premium Bonus) GREAT	S&P 500 100% Part rate. No CAP. Point-to-point design. With lock-in features.	1.75% to 90% of Premium	NQ & Q \$5,000	After 1st contracted yr., 10% of Annuity Value at begin. of contract yr. Full account value payable at death of owner. Confinement waiver & disability waiver will apply after yr. 1 & after 60 days of confinement or disability	10 Years (12,12,11,10,9,8,7,6,5,3) (CT, IL, PA, UT & WA 9,9,8,7,6,5,4,3,2,1)	0-80-Q&NQ	Y	MA, MN, NJ, NY, ND, OR, VT
American National Value-Lock EIA - 7	S&P 500 100% Part rate. No CAP. Point-to-point design. With lock-in features.	1.75% to 88.5% of Premium	NQ & Q \$5,000	After 1st contracted yr., 10% of Annuity Value at begin. of contract yr. Full account value payable at death of owner. Confinement waiver & disability waiver will apply after yr. 1 & after 60 days of confinement or disability	7 Years (8,8,7,6,5,4,2)	0-80-Q&NQ	Y	IL, MN, NJ, NY, ND, OR, UT, VT
American National Strategy - 10	S&P 500 100% Part rate. Annual pt-to-pt design Cap - 5.80% Fixed Account - 2.00%	1.25% to 90% of Premium	NQ & Q \$5,000	Full account value payable at death of owner. Issue dates - 1st, 8th, 16th & 24th of each month. Confinement and disability waivers. After your 1st contract yr, you can withdraw up to 10% of your annuity value or th IRS minimum required distribution without surrender charges. 3 optional riders - Return of Premium Rider, Lifetime Income Rider and Enhanced Death Benefit Rider. Return of Premium Guarantee is available - charge is .20% lower interest on funds in fixed account and .05% for funds in point to point design each year.	10 Years (9,9,8,7,6,5,4,3,2,1)	0-85-Q&NQ	Y	MA, MN, NY, OR, PA, UT, VT
American National Strategy - 7	S&P 500 100% Part rate. Annual pt-to-pt design Cap - 6.00% Fixed Account - 2.30%	1.00% to 88.5% of Premium	\$4,000-Q \$5,000-NQ	Full account value payable at death of owner. Issue dates - 1st, 8th, 16th & 24th of each month. Confinement and disability waivers. After your 1st contract yr, you can withdraw up to 10% of your annuity value or th IRS minimum required distribution without surrender charges. 3 optional riders - Return of Premium Rider, Lifetime Income Rider and Enhanced Death Benefit Rider. Return of Premium Guarantee is available - charge is .20% lower interest on funds in fixed account and .05% for funds in point to point design each year.	7 Years (8,8,7,6,5,4,2)	0-80-Q&NQ	Y	IL, MN, NJ, NY, ND, OR, UT, VT
Anico EIA 	5.00% without ROP 4.60% with ROP	1.75% to 90% of Premium	\$10,000-Q & NQ	During the initial term, at the end of each contract yr, if the index gain is either + or 0, the specified interest will be credited to the contract annuity value for that yr, if the gain is -, no interest credited. After 1st contract yr, 10% of annuity can be withdrawn at the beginning of contract yr. Surrender charge waivers - confinement & disability waivers. Death benefit will pay to the beneficiary the greater of the Annuity Value or the surrender value upon proof of death.	6 Years (8,8,7,6,4,2)	0-85-Q&NQ	N	MN, NY, ND, OK, OR, WA

(For Agent Use Only) Not intended for soliciting annuity sales from the public. Rates and Commissions subject to change. Check for current state approvals.

DEARBORN NATIONAL LIFE INSURANCE COMPANY (DNL)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Index Fortifier VII	Ann Pt-to-Pt -5.50% Cap (4% Min Cap) Mon Pt-to-Pt Opt - 1.85% Mon Avg Opt - 6.00% Cap (5.00% Min Cap) Fixed Interest Opt - 2.50% (1.50% Min Rate)	1.05% on 100% of premium	\$10,000-NQ&Q Min Addit Premium \$1,000	<ul style="list-style-type: none"> • Index: Index Crediting Rate is based on changes to the S&P 500* Index with Annual Reset • Issue Age: 0-85 Owner & Annuitant (Maximum age of 70 on the Index Fortifier XIV®) • Premium Allocation: Allocate among the interest crediting options in whole percentages (\$1,000 minimum per option) • Purchase Dates: 1st, 8th, 15th, & 22nd of each month. No interest will be paid while the premium is being held prior to the contract date. • Withdrawal Privileges: 10% of contract value after first year without incurring surrender charges. Withdrawals do not participate in index gains. • Death Benefit: Upon death of Owner great of full contract value or Minimum Guaranteed Surrender Value (MGSV) (no commission chargeback) • Riders/Waivers of Features: Nursing Home / Terminal Illness Waiver (100% Benefit applicable to Owner) * Current Rate Lock Practice on Transfers/1035 Exchanges: 45 days from application receipt. • Annuitization: The Owner can annuitize the contract for a specified number of years or guaranteed for life. Surrender charge will apply if annuitization occurs before the end of the fifth (en of 10th year on the Index Fortifier XIV®) contract year. 	7 years (9,9,8,7,6,5,4)	0-85 Q&NQ	N	MN, MT, ND, NY, OR, UT
Index Fortifier IX	Ann Pt-to-Pt- 7.00% Cap (4% Min Cap) Mon Pt-to-Pt Option - 2.35% Mon Avg Opt -8.00% Cap (5.00% Min Cap) Fixed Interest Opt - 2.75% (1.50% Min Rate)	1.05% on 100% of premium	\$10,000-NQ&Q Min Addit Premium \$1,000		9 years (9,9,8,7,6,5,4,3,2)	0-85 Q&NQ (max issue age 75 in IN)	N	MN, MT, ND, NY, OR, UT
Index Fortifier X (5.00% Premium Bonus)	Ann Pt-to-Pt 5.25% Cap (4% MinCap) Monthly Pt-to-Pt Opt - 1.60% Cap Mon Avg Opt - 5.75% Cap (5.00% Min Cap) Fixed Interest Opt - 2.10% (1.50% Min Rate)	1.05% on 100% of premium	\$10,000-NQ&Q Min Addit Premium \$1,000		10 years (12,12,12,10,10,9,8,6,4,2)	0-85 Q & NQ	N	AK, CT, MN, MT, NY, ND, PA, OR, UT

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- Extended Care Rider always included
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¹ Withdrawals may be subject to federal and/or state income taxes. A 10% federal penalty tax may apply if withdrawals or surrender occurs before 59½. Annuity owners should consult a tax advisor regarding specific situations. AG VisionMaximizer® Contract Number 05490 – An Indexed SPDA with market value adjustment and Extended Care Rider Form Number 04049. AG VisionMaximizer® is issued by American General Life Companies, (AGL) 2727 Allen Parkway, Houston, Texas 77019. The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Companies (AGL) are its responsibility. AGL does not solicit business in the state of New York. Annuities and riders not available in all states. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the annuity contract for complete details. Guarantees are subject to the claims-paying ability of AGL. American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including AGL. This contract is not insured by the FDIC, the Federal Reserve Board or any similar agency. The contract is not a deposit or other obligation of, nor is it guaranteed or endorsed by any bank or depository institution. Important: Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Companies representative for assistance.

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¹ S&P 500, 100% Part. Rate, Annual Point to Point Design, NO CAP, Month Avg/Annual Reset Design.

*Plus .12% asset trailer on single premium - paid quarterly after yr-7 (All transactions in excess of \$3,000 will automatically be considered single premium rates)

EQUITRUST LIFE INSURANCE COMPANY (ETL)




EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
MarketSeven Index	Annual Reset - Monthly Avg = 55% Part. Rate Index Margin - 0%. 40% minimum	2.00% on 87.5% of premium	\$30,000 Q-NQ \$2,000 Renewal	10% of accum. value after yr 1. Nursing home wavier. Monthly interest option. Death Benefit equals full accumulation value. Can annuitize after yr 5 for minimum 5 year or longer. Guaranteed Income Life rider not available in FL, IL, MN, NY & WA.	7 years (12,12,12,10,8,6,4) AK, CT, MN & WA 9,8,7,6,5,5,4,5,3,5)	0-80 Q&NQ	Y	NY, OR, TX
	Fix Opt 1 yr - 2.60% Guaranteed rate - 1.00%							
	Annual Reset Point-to-Point (S&P)-5.50% = 100% participation rate. 4.00% minimum							
	Ann. Reset Daily Ave. Cap (S&P)- 6.00% =100% participation rate - 5.00% minimum 1-yr monthly cap 2.90% annual reset design							
MarketPower Bonus Index (10.00% Premium Bonus - Vested Day -1)	Annual Reset - Monthly Avg = 60% Part. Rate No cap Index Margin - 0%. 40% minimum	2.00% on 87.5% of premium	\$30,000 Q-NQ \$2,000 Renewal Yr-1 Only	10% of accum. value after yr 1. Nursing home wavier. Monthly interest option. Death Benefit equals full accumulation value. Can annuitize after yr 5 for minimum 10 year or longer. Guaranteed Income Life rider not available in FL, IL, MN, NY & WA.	14 years (20,20,19,19,18,17,16,14,12,10,8,6,4,2,0) (AK & IL only - 10 yrs. 17,16,15,15,14,13,12,11,10,9,5)	0-80 Q & NQ	Y	CT, DE, FL, MN, NY, OR, TX, UT, WA
	Fix Opt 1 yr - 2.85% Guaranteed rate - 1.00%							
	Annual Reset pt-to-pt (S&P) - 6.00% cap = 100% participation rate. 4.00% minimum							
	Ann. Reset Daily Ave. Cap (S&P) - 7.00% cap = 100% participation rate. 5.00% minimum 2 yr monthly avg cap 20.00%							
	1-yr monthly cap 2.65%, annual reset design 2 yr monthly average w/20% cap							
MarketValue Index	Annual Reset - Monthly Avg = 70% Part. Rate No Cap Index Margin - 0%. 40% minimum	2.00% on 87.5% of premium	\$30,000 Q-NQ \$2,000 Renewal	10% of accum. Nursing home wavier. Monthly interest option. Death Benefit equals full accumulation value. Can annuitize after yr 5 for minimum 5 year or longer. Guaranteed Income Life rider not available in FL, IL, MN, NY & WA.	10 years (12,12,12,12,11,10,8,6,4,2) (AK, CT, MN, UT, & WA 9,8,7,6,5,5,4,5,3,5,2,5,1,5,5)	0-80 Q & NQ	Y	NY, OR, TX
	Fix Opt 1 yr - 3.25% Guarant interest rate - 1.1% 2 yr monthly avg. no cap. 100% part rate							
	Annual Reset Point-to-Point (S&P) - 7.00% = 100% participation rate. 4.00% minimum							
	Ann. Reset Monthly Ave. Cap (S&P) - 8.00% = 100% participation rate. 5.00% minimum 1-yr monthly cap 3.00% annual reset design							
Market Booster Index GREAT (7.00% Premium Bonus is now credited over 24 months - 4.00% applied to the premium at issue, w/2.00% and 1.00% applied to accum value on 1st & 2nd contract anniversaries. Subsequent premiums get 4.00% premium bonus for 5 years!) (Vested day - 1)	Annual Reset - Monthly Avg = 55% Part. Rate No cap Index Margin - 0%. 40% minimum	2.00% on 87.5% of premium	\$30,000 Q-NQ \$2,000 Renewal	10% of accum. Nursing home wavier. Monthly interest option. Death Benefit equals full accumulation value. Can annuitize after yr 5 for minimum 5 year or longer. Guaranteed Income Life rider not available in FL, IL, MN, NY & WA.	9 years (17.5,17.5,17.5,17.5,17.5,13,10,8,6)	0-80 Q & NQ Annuitant	Y	AK, CT, DE, MN, NV, NY, OR, TX, UT, WA
	Fix Opt 1 yr - 2.50% Guaranteed rate - 1.00%							
	Annual Reset Point-to-Point (S&P) - 5.25% = 100% participation rate. 4.00% minimum							
	Annual Reset Daily Ave. Cap (S&P) - 6.00% = 100% participation rate. 5.00% minimum 1-yr monthly cap 2.30% annual reset design							
Market 12 Bonus Index 12% Bonus credited over 3 years. 6% premium bonus paid on all premiums. 2% accumulation value bonus added on the 1st 3 contract anniversaries. After 1st contact yr.)	Annual Reset - Monthly Avg = 55% Part. Rate No cap Index Margin - 0%. 25% minimum	2.00% on 87.5% of premium	\$30,000 Q-NQ \$2,000 Renewal	Death Benefit equals full accumulation value. up to 10% of accum value on the previous contract yr may be withdrawn each contract yr w/o surrender charge or MVA, either systematically or as a single withdrawal. Single withdrawals can be requested at any time, but must be at least \$250 per request. Systematic withdrawals are available monthly, quarterly, semiannually or annually, and must be taken EFT. Accumulation value may transfer between accounts on each contract anniversary. Min balance in an account after a transfer is \$2,000 id any balance remains. By current company practice, the Accumulation Value is available for annualization after the 5th year if a minimum payout of 10 years or life is elected. Available for all issue ages. There is no charge for Nursing home waiver. After 1st contract yr, requires nursing home confinement of Owner for 90 days. Not available in MA. Rate hold - if initial premium is not received with the application but is received within 60 days, the contract will be credited with the higher of the credited rate/cap on the date of receipt of the application and the credited rate/cap for new issues on the date the premium is received. Guaranteed Income Life rider not available in FL, IL, MN, NY & WA.	14 years (20,20,19,19,18,17,16,14,12,10,8,6,4,2)	0-80 Q & NQ Annuitant	Y	AK, CT, DE, MN, NV, NY, OR, TX, UT, WA
	Fix Opt 1 yr - 2.60% Guaranteed rate - 1.00%							
	Annual Reset Point-to-Point (S&P) - 5.50% = 100% participation rate. 3.00% minimum							
	Annual Reset Daily Ave. Cap (S&P) - 6.00% = 100% participation rate. 4.00% minimum							
	1-yr monthly cap 2.40% annual reset design							








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Not intended for soliciting annuity sales from the public.
Rates and Commissions subject to change.
Check for current state approvals.

*Chargebacks - All commissions will be reversed under the following circumstances: Upon death of owner or surrender during months 1-6: 100% all products excluding Confidence Income.
Upon death of owner or surrender during months 7-15: 50% all products excluding Confidence Income. Any commission paid after the date of death will be reversed 100%*
**Income for life not available in FL, IL, MN, NY, WA




GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
American Legend II Annuity	S&P 500. 100% Participation Rate. CAP-7.25%. Annual Point to Point Design. "0" Index Factor	2.00% on 100% of Premium	NQ & Q \$10,000 Additional Deposits \$2,000 - Q \$5,000 - NQ	During the 1st contract yr, you may withdraw up to 10% of the Purchase Payment. After the first contract year, you may withdraw annually up to 10% of annuity's Account Value (based on prior Contract Anniversary), without incurring early withdrawal changes. (\$500 min; Account Value must exceed \$5,000) Full Account Value at Death. L-T-C rider & Terminal illness rider.	7 Years <ages 0-57> (12,11,10,9,8,7,6) 7 Years <ages 58-85> (9,8,7,6,5,4,3)	18-85-Q 0-85-NQ	N	NY, OR
	One Year Fixed Rate: 3.00%							
	Monthly avg./annual reset, 8.00% cap Annual Reset Design. 100% Part. Rate & "0" Index Factor							
	2.50% monthly CAP with a "0" Index Factor. Monthly Avg/Annual Reset Design. 100% Part. Rate							
American Safe Return Annuity 	S&P 500. 100% Participation Rate. CAP-6.50%. Annual Point to Point Design. "0" Index Factor, Bail-out Cap 6.00%	2.00% on 100% of Premium	NQ & Q \$25,000	During the 1st contract yr, you may withdraw up to 10% of the Purchase Payment. After the first contract year, you may withdraw annually up to 10% of annuity's Account Value (based on prior Contract Anniversary), without incurring early withdrawal changes. (\$500 min; Account Value must exceed \$5,000) Full Account Value at Death. L-T-C rider & Terminal illness rider. Annuity for account value -used for income payout periods of 10 years of life at any time during 10-yr period. ESP program - Fixed dollar, life distributions, RMDs, 72(t) and 72(t) and 72 (q) available. Return of Premium guarantee is available at no charge	10 Years (10,9,8,7,6,5,4,3,2,1)	18-85-Q 0-85-NQ	N	DE, NV, NY
	One Year Fixed Rate: 2.75%							
	Monthly avg./annual reset, 7.00% cap Annual Reset Design. 100% Part. Rate & "0" Index Factor Bail-out Cap 6.50%							
American Icon II Annuity (1.50 Premium Bonus - in first contract year.) 	S&P 500, 100% Part. Rate, CAP-6.00%. Annual Point to Point Design. "0" Index Factor	2.00% on 100% of Premium	NQ & Q \$10,000 Additional Deposits \$2,000 - Q \$5,000 - NQ	During the 1st contract yr, you may withdraw up to 10% of the Purchase Payment. After the first contract year, you may withdraw annually up to 10% of annuity's Account Value (based on prior Contract Anniversary), without incurring early withdrawal changes. (\$500 min; Account Value must exceed \$5,000) Full Account Value at Death. L-T-C rider & Terminal illness rider.	10 Yrs <ages 0-57> (12,11,9,8,7,6,5,4,3) 10 Yrs <ages 58-85> (10,9,8,7,6,5,4,3,2,1)	18-85-Q 0-85-NQ	N	DE, NY, OR
	One Year Fixed Rate: 2.50%							
	Monthly Avg/Annual Reset Design. 6.25% CAP with a "0" Index Factor. Monthly Avg/Annual Reset Design. 100% Part. Rate							
American Valor II Annuity (5.00% purchase payment bonus on issue ages through 57; 4.00% ages 58-69; 3.00% ages 70-85 - for first 3 contract years) 	One Year Fixed Rate: 2.75%	2.00% on 100% of Premium	NQ & Q \$10,000 Additional Deposits \$2,000 - Q \$5,000 - NQ	During the 1st contract yr, you may withdraw up to 10% of the Purchase Payment. After the first contract year, you may withdraw annually up to 10% of annuity's Account Value (based on prior Contract Anniversary), without incurring early withdrawal changes. (\$500 min; Account Value must exceed \$5,000) Full Account Value at Death. L-T-C rider & Terminal illness rider.	12 Yrs <ages 0-57> (12,11,10,9,8,7,6,5,4,3,2,1) 10 Yrs <ages 58-85> (10,9,8,7,6,5,4,3,2,1)	18-85-Q 0-85-NQ	N	CT, NY, OR
	7.00% CAP with a "0" Index Factor. Monthly Avg/Annual Reset Design. 100% Participation rate							
	"0" Index Factor & annual point-to-point 100% Participation rate, 6.50% Cap							


LINCOLN FINANCIAL GROUP (LFA)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Lincoln EIA New Directions - 6 	Under \$100,000 2.90% for 6 years - fixed account 5.20% performance triggered specified rate 12.60% 2 year Pt-to-Pt cap Over \$100,000 3.10% for 6 years - fixed account 5.55% performance triggered specified rate 13.60% 2 year Pt-to-pt cap	1.00% to 3.00% of Premium	NQ & Q \$10,000	Fixed account: Amounts can be allocated into or out of the Fixed Account during the 25-day reallocation period, after each contract anniversary date. Indexed accounts: At the end of the indexed term, amounts can be allocated into or out of the available indexed accounts during the 25-day reallocation period, after the contract ann date. The reallocation will be effective as of the contract anniversary date. The amt of the contract value available for reallocation on a contract anniversary equals: The fixed acct value + the sum of the indexed acct values for those indexed accts with indexed terms ending on the contract anniversary.	6 Years (9,8,7,6,4,75,3,5)	0-85 Q&NQ	Y	MN
Lincoln EIA New Directions - 8 	Under \$100,000 3.20% for 8 years - fixed account 5.75% performance triggered specified rate 14.10% 2 year Pt-to-Pt cap Over \$100,000 3.35% for 8 years - fixed account 6.00% performance triggered specified rate 14.85% 2 year Pt-to-pt cap	1.00% to 3.00% of Premium	NQ & Q \$10,000	Nursing home and terminal illness benefits: allows access to contract value w/o surr charge or MVA if certain conditions are met. Please see the Disclosure statement for necessary criteria and conditions. Subject to state availability. Beginning in the first contract year without incurring charges. Death benefit: upon death of a contractowner, beneficiaries may receive the greater of the contract value or single premium paid minus any prior surrs and surr charges, accum at the guaranteed min fixed interest rate. Acct guarantees: Guaranteed min fixed interest rate is set at issue and varies by contract year: Contract years 1-6 = 1.75%, Contract years 7+ = Between 1.00% and 3.00%. Performance triggered Indexed Acct: Guaranteed min specified rate: 2.50%. 2-Year Point-to-Point Indexed Acct: Guaranteed minimum indexed interest cap: 7.00%	8 Years (9,8,7,6,4,75,3,5,2,75)	0-85 Q&NQ	Y	MN
Lincoln EIA Opti-Point - 8 (2.00% Bonus in yrs 1-3 under \$100,000. 3.00% Bonus in yrs 1-3 over \$100,000) 	Under \$100,000 One Year Fixed Rate: 4.55% with Bonus S&P 500. 100% Particip Rate. CAP-10.90%. 2-Year Annual Point to Point Design. "0" Index Factor Performance Triggered EIA acct: 4.60% Over \$100,000 2.90% monthly CAP with a "0" Index Factor. Monthly Avg/Annual Reset Design. 100% Part. Rate	1.00% to 3.00% of Premium	\$2,000-Q \$5,000-NQ Additional Deposits \$50 Month	Fixed account: Amounts can be allocated into or out of the Fixed Account during the 25-day reallocation period, after each contract anniversary date. Indexed accounts: At the end of the indexed term, amounts can be allocated into or out of the available indexed accounts during the 25-day reallocation period, after the contract ann date. The reallocation will be effective as of the contract anniversary date. The amt of the contract value available for reallocation on a contract anniversary equals: The fixed acct value + the sum of the indexed acct values for those indexed accts with indexed terms ending on the contract anniversary.	8 Years (9,8,7,6,5,4,3,2)	0-85 Q&NQ	Y	MN, NY, OR, UT
Lincoln EIA Opti-Point - 10 (3.00% Bonus in yrs 1-4 under \$100,000. 4.00% Bonus in yrs 1-4 over \$100,000) 	Under \$100,000 One Year Fixed Rate: 4.55% with Bonus Performance Triggered EIA acct: 4.60% CAP-10.90%. 2-Year Annual Point to Point Design. 2.90% monthly CAP	1.00% to 3.00% of Premium	\$2,000-Q \$5,000-NQ Additional Deposits \$50 Month	Nursing home and terminal illness benefits: allows access to contract value w/o surr charge or MVA if certain conditions are met. Please see the Disclosure statement for necessary criteria and conditions. Subject to state availability. Beginning in the first contract year without incurring charges. Death benefit: upon death of a contractowner, beneficiaries may receive the greater of the contract value or single premium paid minus any prior surrs and surr charges, accum at the guaranteed min fixed interest rate.	10 Years (10,9,8,7,6,5,4,3,2,1)	0-80 Q&NQ	Y	AK, MN, NY, OR, UT
Lincoln EIA Opti-Point - 12 (3.00% Bonus in yrs 1-4 under \$100,000. 4.00% Bonus in yrs 1-4 over \$100,000) 	Under \$100,000 One Year Fixed Rate: 6.55% with Bonus Performance Triggered EIA acct: 4.60% CAP-10.90%. 2-Year Annual Point to Point Design. 2.90% monthly CAP Over \$100,000 One Year Fixed Rate: 7.55% with Bonus Performance Triggered EIA acct: 4.60% CAP-10.90%. 2-Year Annual Point to Point Design. 2.90% monthly CAP	1.00% to 3.00% of Premium	\$2,000-Q \$5,000-NQ Additional Deposits \$50 Month	Acct guarantees: Guaranteed min fixed interest rate is set at issue for the surr charge period and varies annually there after ranging between 1.00% and 3.00%. Performance triggered Indexed Acct: Guaranteed min specified rate: 2.50%. 2-Year Point-to-Point Indexed Acct: Guaranteed minimum indexed interest cap: 7.00%. 2-year Monthly cap Indexed acct: Guaranteed min monthly indexed cap: 1.00%	12 Years (12,11,10,9,8,7,6,5,4,3,2,1)	0-75 Q&NQ	Y	AK, CT, DE, MN, NY, OR, UT, WA

LINCOLN FINANCIAL GROUP (LFA)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Lincoln Opti-Choice - 5 	Under \$100,000 1 yr mon ave spread: 9.00% S&P 500. 100% Particip Rate. CAP-4.70%. Annual Pt to Pt Design. "0" Index Factor 2.05% 1-yr monthly cap One Year Fixed Rate: 2.45% Over \$100,000 1 yr mon ave spread: 9.00% 5.00% 1-yr pt to pt cap 2.15% 1-yr monthly cap One Year Fixed Rate: 2.60%	GMCSV based on guaranteed min interest rate - 1% to 3% on 100% of Premium	\$2,000-Q \$5,000-NQ Additional Deposits \$50 Month. Limits \$25,000 per year	Fixed Account: Amount can be allocated into or out of the Fixed Account during the 25-day reallocation period, after each contract anniversary date. Indexed accounts: At the end of the indexed term, amounts can be allocated into or out of the available indexed accounts during the 25-day reallocation period, after the contract ann date. The reallocation will be effective as of the contract ann date. The amount of the contract value available for reallocation on a contract ann equals: The Fixed acct value plus The sum of the indexed acct values. Nursing home and terminal illness benefits: Allows access to contract value w/o surr charge or MVA if certain conditions are met. Please see disclosure statement for necessary criteria and conditions. Subject to state availability. Partial Surrenders: Beginning the first contract year, up to 10% of contract value may be withdrawn each contract year without incurring charges. Nursing home rider not available for contracts issued in MA. Death Benefit: Upon death of a contractowner, beneficiaries may receive the contract value. The death benefit is only available before the contract is annuitized.	5 Years (9,8,7,6,5)	0-85 Q&NQ	Y	NY
Lincoln Opti-Choice - 7 	Under \$100,000 1 yr mon ave spread: 9.00% 5.15% 1-yr pt to pt cap 2.25% 1-yr monthly cap One Year Fixed Rate: 2.15% Over \$100,000 1 yr mon ave spread: 9.00% 5.45% 1-yr pt to pt cap 2.35% 1-yr monthly cap One Year Fixed Rate: 2.80%	GMCSV based on guaranteed min interest rate - 1% to 3% on 100% of Premium	\$2,000-Q \$5,000-NQ Additional Deposits \$50 Month. Limits \$25,000 per year	Indexed accounts: At the end of the indexed term, amounts can be allocated into or out of the available indexed accounts during the 25-day reallocation period, after the contract ann date. The reallocation will be effective as of the contract ann date. The amount of the contract value available for reallocation on a contract ann equals: The Fixed acct value plus The sum of the indexed acct values. Nursing home and terminal illness benefits: Allows access to contract value w/o surr charge or MVA if certain conditions are met. Please see disclosure statement for necessary criteria and conditions. Subject to state availability. Partial Surrenders: Beginning the first contract year, up to 10% of contract value may be withdrawn each contract year without incurring charges. Nursing home rider not available for contracts issued in MA. Death Benefit: Upon death of a contractowner, beneficiaries may receive the contract value. The death benefit is only available before the contract is annuitized.	7 Years (9,8,7,6,5,4,3)	0-85 Q&NQ	Y	NY
Lincoln Opti-Choice - 9 	Under \$100,000 1 yr mon ave spread: 9.00% 5.45% 1-yr pt to pt cap 2.35% 1-yr monthly cap One Year Fixed Rate: 2.80% Over \$100,000 1 yr mon ave spread: 9.00% 5.90% 1-yr pt to pt cap 2.50% 1-yr monthly cap One Year Fixed Rate: 3.00%	GMCSV based on guaranteed min interest rate - 1% to 3% on 100% of Premium	\$2,000-Q \$5,000-NQ Additional Deposits \$50 Month. Limits \$25,000 per year	Indexed accounts: At the end of the indexed term, amounts can be allocated into or out of the available indexed accounts during the 25-day reallocation period, after the contract ann date. The reallocation will be effective as of the contract ann date. The amount of the contract value available for reallocation on a contract ann equals: The Fixed acct value plus The sum of the indexed acct values. Nursing home and terminal illness benefits: Allows access to contract value w/o surr charge or MVA if certain conditions are met. Please see disclosure statement for necessary criteria and conditions. Subject to state availability. Partial Surrenders: Beginning the first contract year, up to 10% of contract value may be withdrawn each contract year without incurring charges. Nursing home rider not available for contracts issued in MA. Death Benefit: Upon death of a contractowner, beneficiaries may receive the contract value. The death benefit is only available before the contract is annuitized.	9 Years (9,8,7,6,5,4,3,2,1)	0-85 Q&NQ	Y	NY

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH (NAA)

INDEXED ANNUITIES	Participation Rate	Minimum Surrender Value	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission ⁵	States Not Available																																																			
North American TenSM (Index Cap Product & Annual Reset Design) 10.00% Bonus on all deposits for 5 years. 	<table border="1"> <thead> <tr> <th rowspan="2">Features</th> <th colspan="3">10 Year</th> </tr> <tr> <th>MA</th> <th>APP</th> <th>MPP#</th> </tr> </thead> <tbody> <tr> <td>S&P 500[®]</td> <td>5.15%</td> <td>4.60%</td> <td>2.45%</td> </tr> <tr> <td>DJIASM</td> <td>3.90%</td> <td>4.00%</td> <td>N/A</td> </tr> <tr> <td>S&P Midcap 400[®]</td> <td>3.35%</td> <td>4.00%</td> <td>N/A</td> </tr> <tr> <td>Russell 2000[®]</td> <td>3.50%</td> <td>4.00%</td> <td>N/A</td> </tr> <tr> <td>NASDAQ-100[®]</td> <td>N/A</td> <td>4.00%</td> <td>1.80%</td> </tr> <tr> <td>DJ EuroSTOXX 50SM</td> <td>N/A</td> <td>4.00%</td> <td>N/A</td> </tr> <tr> <td>Lehman Brothers</td> <td>N/A</td> <td>3.00%</td> <td>N/A</td> </tr> <tr> <td>Hindsight Index Strat</td> <td>N/A</td> <td>3.35%</td> <td>N/A</td> </tr> <tr> <td>Fixed Account</td> <td colspan="3">2.35%</td> </tr> <tr> <td>Premium Bonus</td> <td colspan="3">10.00%</td> </tr> <tr> <td>Yield w/Bonus</td> <td colspan="3">12.58%</td> </tr> </tbody> </table>	Features	10 Year			MA	APP	MPP#	S&P 500 [®]	5.15%	4.60%	2.45%	DJIA SM	3.90%	4.00%	N/A	S&P Midcap 400 [®]	3.35%	4.00%	N/A	Russell 2000 [®]	3.50%	4.00%	N/A	NASDAQ-100 [®]	N/A	4.00%	1.80%	DJ EuroSTOXX 50 SM	N/A	4.00%	N/A	Lehman Brothers	N/A	3.00%	N/A	Hindsight Index Strat	N/A	3.35%	N/A	Fixed Account	2.35%			Premium Bonus	10.00%			Yield w/Bonus	12.58%			100% of premiums less withdrawals @ 3.00%	\$2,000-Q \$10,000-NQ (Additional Premium of \$250 or more)	Penalty-Free Partial Surrenders: Once per yr after the 1 contract anniversary, you may withdraw, w/o surrender charges or Interest Adjustment, up to 10% of your Accumulation Value. Annuitization Benefit: By current Company practice, proceeds may be converted to an annuity pay-out option after yr 1. Income payments will be based on the Accumulation Value if a Life, Life and Certain or Joint Life option is selected, or if the annuity has been in force for at least 5 yrs and payments are received over at least a 5 yr period. Required Min Distributions: By current Company practice, required min distributions that exceed the available penalty-free partial surrender amount may be withdrawn without a surrender charge or Interest Adjustment. Nursing Home Confinement Waiver: We will increase the penalty-free partial surrender amount by 10% of the contract's Accumulation Value each year while the annuitant is confined to qualified nursing home facility. This benefit begins after the 1st contract anniversary and the annuitant must be confined for a period of at least 90 consecutive days. This enhanced feature is automatically included with your annuity at no additional cost and is available for issue ages 75 and younger.	(18,16,14,12,11,10,8,6,4,2)	10 years 0-79 (IN 0-78)	Y	10 years 6.50% yr-1 2.00% yrs 2&3 .50% yrs 4-9	AK, AL, CT, DE, MN, NV, NY, OR, UT, WA
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NORTH AMERICAN COMPANY FOR LIFE AND HEALTH (NAA)

INDEXED ANNUITIES	Participation Rate						Minimum Surrender Value	Minimum Premium	Withdrawal Provisions/ Contract Features	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
North American Paramount Choice TenSM 10.00% Bonus on all deposits for 6 years.			MA	APP	MPP#				Premium Bonus and Recapture Provision: A 10% premium bonus will be credited to the accum value for premium received during the 1st 6 contract yrs. During the surr charge period, withdrawals in excess of the penalty-free amt or a full surr will incur a premium bonus recapture. Recapture schedule is based on the issue date and applies to all premium bonuses credited. Yr-1=100%, Yr-2=90%, Yr-3=80%, Yr-4=70%, Yr-5=60%, Yr-6=50%, Yr-7=40%, Yr-8=30%, Yr-9=20%, Yr-10=10%. Monthly Average: Interest credited ann and based on ave 12 previously index values, subject to index cap rate. Annual P-to-P: Interest credit each year determined by change in begin and end index values, subject to index cap rate. Monthly P-to-P: Interest credit ann and based on sum of all mon % changes in index. Each contract ann mon index cap rate add together to determine interest credit. Fixed Acct: premium will earn current fixed acct interest rate. Rate guaranteed for 1 contract yr and will renew ann, but will not fall below min guarantee fixed acct interest rate. Min Index Cap Rates: Mon Ave=3% ann Index cap rate, Ann P-to-P= 3% ann Index cap rate. Mon P-to-P= 1% mon Index cap rate. Up to 10% of accum value may be withdrawn once each contract yr after 1st ann. MGCV=100% premiums less any withdrawals. Subsequent premiums: deposited into fixed acct and will earn the fixed acct interest rate. Annuity payout: options are a benefit of deferred annuities but annuitization not required. Death benefit: payout to beneficiary upon death. Nursing home confinement waiver: increase penalty-free partial surr amt by 10% of contract accum value. Must be confined 90 days. Available for ages 75 and under.	10 Years (9,9,8,7,6,5,4,3,2,1)	0-79	Y	AL, AK, CT, DE, MN, NV, OR, UT, WA
	S&P 500 [®]	5.15%	4.60%	2.45%			100% of premiums less withdrawals @ 2.00%	\$2,000-Q \$10,000-NQ (\$50/mo. TSA)					
	DJIA SM	3.90%	4.00%	N/A									
	S&P Midcap 400 [®]	3.35%	4.00%	N/A									
	Russell 2000 [®]	3.50%	4.00%	N/A									
	NASDAQ-100 [®]	N/A	4.00%	1.80%									
	DJ EuroSTOXX 50 SM	N/A	4.00%	N/A									
	Lehman Brothers	N/A	3.00%	N/A									
	Fixed Account	2.05%											
	Premium Bonus	10.00%											
First Year Yield	12.25%												
North American Charter SeriesSM Index Account Fixed Account 7 year option = 1.00% Annuitization bonus paid after 10 yrs 10 year option = (6.00% Prem Bonus on Prem in First 7 contract Yrs.) ³ 1.00% Annuitization bonus paid after 10 yrs 14 year option = (11.00% Prem Bonus on Prem in First 7 contract Yrs.) ³ (2.00% Annuitization bonus paid after 14 yrs) Index cap rate only product	Cap Rates	7 Year		10 Year (6.00% Bonus*)		14 Year (11.00% Bonus*)		Clients may transfer between Fixed & Index account options or crediting methods within Index account annually. You have 30 days each contract anniversary to reallocate. Transfers not allowed until 1st contract yr. Annuitization Benefit: By current Company practice, proceeds may be converted to an annuity payment option after yr 1. Income payments will be based on the Accumulation Value if a Life, Life & Certain or Joint Life option is selected. Full acct value at death. 10% of Accum Value each year after yr. 1 Nursing Home Confinement Rider is equal to 20% of accum value and is available for issue ages 75 and under. Death benefit accum value goes to beneficiary upon death. Receive lump sum or a series of payments.	7 Years (10,9,8,7,6,4,2) 10 Years (15,14,13,12,11,10,8,6,4,2) 14 Years (18,18,17,15,15,15,15,14,12,10,8,6,4,2)	7 Years 0-85 Q & NQ 10 Years 0-79 Q & NQ 14 Years 0-75 Q & NQ	Y	AL, AK, DE, NY, OR, UT (7 year approved in CT, MN & WA)	
	GREAT	Daily Avg	Pt-to-Pt	Daily Avg	Pt-to-Pt	Daily Avg	Pt-to-Pt						
	S&P 500 [®]	4.70%	4.25%	6.25%	5.35%	7.15%	6.00%						
	DJIA SM	4.00%	4.00%	5.15%	4.40%	6.20%	5.05%						
	S&P Midcap 400 [®]	4.00%	4.00%	4.45%	4.10%	5.25%	4.70%						
	Russell 2000 [®]	4.00%	4.00%	4.40%	4.00%	5.20%	4.60%						
	NASDAQ-100 [®]	N/A	4.00%	N/A	4.00%	N/A	4.60%						
	DJ EuroSTOXX 50 [®]	N/A	3.00%	N/A	4.65%	N/A	5.35%						
	Lehman Brothers	N/A	3.15%	N/A	3.00%	N/A	3.00%						
	Hindsight Index Strat	N/A	2.00%	N/A	4.05%	N/A	4.55%						
	S&P 500 [®] mo pt-to-pt	2.35%		2.65%		2.80%							
	Yield w/ Bonus ²	2.00%		8.49%		13.88%							
	Fixed Account	2.00%		2.35%		2.60%							
North American Precision SeriesSM Index Account Fixed Account 7 year option = 1.00% Annuitization bonus paid after 10 yrs 10 year option = (6.00% Prem Bonus on Prem in First 7 contract Yrs.) ³ 1.00% Annuitization bonus paid after 10 yrs 14 year option = (11.00% Prem Bonus on Prem in First 7 contract Yrs.) ³ (2.00% Annuitization bonus paid after 14 yrs)	Participation Rates	7 Year		10 Year (6.00% Bonus*)		14 Year (11.00% Bonus*)		Clients may transfer between Fixed & Index account options or crediting methods within Index account annually. You have 30 days each contract anniversary to reallocate. Transfers not allowed until 1st contract yr. Annuitization Benefit: By current Company practice, proceeds may be converted to an annuity payment option after yr 1. Income payments will be based on the Accumulation Value if a Life, Life & Certain or Joint Life option is selected. Full acct value at death. 10% of Accum Value each year after yr. 1 Nursing Home Confinement Rider is equal to 20% of accum value and is available for issue ages 75 and under. Death benefit accum value goes to beneficiary upon death. Receive lump sum or a series of payments.	7 Years (10,9,8,7,6,4,2) 10 Years (15,14,13,12,11,10,8,6,4,2) 14 Years (18,18,17,15,15,15,15,14,12,10,8,6,4,2)	7 Years 0-85 Q & NQ 10 Years 0-79 Q & NQ 14 Years 0-75 Q & NQ	Y	AL, AK, DE, NY, OR, UT (7 year approved in CT, MN & WA)	
		Daily Avg	Pt-to-Pt	Daily Avg	Pt-to-Pt	Daily Avg	Pt-to-Pt						
	S&P 500 [®]	45%	45%	55%	60%	60%	70%						
	DJIA SM	45%	40%	55%	65%	60%	75%						
	S&P Midcap 400 [®]	35%	30%	40%	50%	45%	55%						
	Russell 2000 [®]	30%	25%	40%	45%	45%	50%						
	NASDAQ-100 [®]	N/A	30%	N/A	45%	N/A	50%						
	DJ EuroSTOXX 50 [®]	N/A	40%	N/A	45%	N/A	50%						
	Lehman Brothers	N/A	40%	N/A	45%	N/A	50%						
	Hindsight Index Strat	N/A	30%	N/A	45%	N/A	50%						
	Annual Cap	N/A	4.50%	N/A	5.00%	N/A	5.50%						
	Annual Cap (Lehman)	N/A	4.50%	N/A	5.00%	N/A	5.50%						
	Yield w/ Bonus ²	2.00%		8.49%		13.88%							
Fixed Account	2.00%		2.35%		2.60%								

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