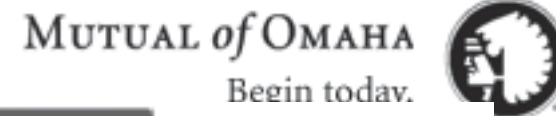


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- 4 **MULTI-YEAR GUARANTEES**
- 6 **AMERICAN GENERAL LIFE COMPANIES**
Policies issued by American General Life and United States Life (NY only)
A.M. Best Rating = A (excellent) (888) 438-6933
- 7 **AMERICAN NATIONAL INSURANCE COMPANY**
A.M. Best Rating = A (excellent) (800) 835-5320
- 8 **ANNUITY INVESTORS LIFE INSURANCE COMPANY**
A.M. Best Rating = A (excellent) (800) 438-3398 x17197
- 8 **EQUITRUST LIFE INSURANCE COMPANY**
A.M. Best Rating = B+ (good) (866) 598-3694
- 10 **FORT DEARBORN LIFE INSURANCE COMPANY**
A.M. Best Rating = A+ (superior) (800) 282-6363
- 10 **GREAT AMERICAN LIFE INSURANCE COMPANY**
A.M. Best Rating = A (excellent) (800) 438-3398 x17197
- 11 **GENWORTH FINANCIAL**
A.M. Best Rating = A (excellent) (866) 498-7151 (option 1 & option 1)
- 13 **LIBERTY BANKERS LIFE INSURANCE COMPANY**
A.M. Best Rating = B- (fair) (800) 274-4829
- 14 **MUTUAL OF OMAHA**
A.M. Best Rating = A (excellent) (800) 693-6083 x6696
- 15 **NORTH AMERICAN COMPANY FOR LIFE AND HEALTH**
A.M. Best Rating = A+ (superior) (877) 586-0242 x35676
- 16 **SUN LIFE FINANCIAL DISTRIBUTORS, INC**
A.M. Best Rating = A+ (superior) (866) 637-3477 x88141
- 17 **WEST COAST LIFE INSURANCE COMPANY**
A.M. Best Rating = A+ (superior) (800) 421-5614 x1527



American General
Life Companies



Multi-Year Guarantees

Company	AM Best Rating	Surrender Charges	Product Name	GUARANTEE PERIOD		Average Annual Yield	Commission (less at Older Ages)
				1st Year Rate	Rate Thereafter		
Liberty Bankers Life	B-	1 years	Bankers - 1	1.75%	1.75% yr. 1	1.75%	0.50%
Liberty Bankers Life	B-	3 years	Bankers - 3	2.75%	2.75% yrs. 2&3	2.75%	2.00%
American National	A	4 years	Palladium MYG - 3	2.00%	2.00% yrs. 2&3	2.00%	1.50%
West Coast Life	A+	4 years	Sure Advantage - 4	2.30%	2.30% yrs. 2-4	2.30%	1.50%
American National	A	4 years	Palladium MYG - 4	2.15%	2.15% yrs 2-4	2.15%	2.00%
Great American	A+	5 years	Stars & Stripes - 5	3.60%	2.70% - 3.00% yrs. 2-5	3.00%	3.00%
EquiTrust Life	B+	5 years	Certainty Select - 5	2.65%	2.65% yrs. 5	2.65%	1.25% - yr 1 & 1.75% yr 2
Mutual of Omaha	A	5 years	Ultra Secure - 5	3.45%	2.45% yrs 2&3	2.65%	4.00%
Liberty Bankers Life	B-	5 years	Bankers - 5	3.65%	3.65% yrs. 2-5	3.65%	3.25%
American General	A	5 years	Horizon Select - 5	2.80%	2.80% yrs. 2-5	2.80%	4.00%
Liberty Bankers Life	B-	5 years	Bankers Premier - 5	3.95%	3.95% yrs. 2-5	3.95%	2.00%
American National	A	5 years	Palladium MYG - 5	3.50%	2.50% yrs. 2-3	2.70%	4.00%
American General	A	5 years	Horizon Choice - 5	2.60%	2.60% yrs. 2-3	2.60%	2.40%
EquiTrust Life	B+	6 years	Certainty Select - 6	3.65%	2.65% yrs. 2-5	2.82%	1.25% - yr 1 & 1.75% yr 2
Genworth Life	A	6 years	Secure Living Liberty - 6	2.96%	2.96% yrs 2-6	2.96%	3.00%
American National	A	6 years	Palladium MYG - 6	3.15%	3.15% yrs. 2-6	3.15%	2.50%
Mutual of Omaha	A	7 years	Ultra Secure - 7	3.05%	3.05% yrs 2-7	3.05%	4.00%
Sun Life/Keyport	A+	7 years	Keyport Value w/Bonus ¹	2.90%	3.00% - 3.50% yrs 2-6	3.20%	3.00%
American General	A	7 years	Horizon Choice - 7	3.05%	3.05% yrs. 2-5	3.05%	4.50%
American National	A	7 years	Palladium MYG - 7	4.25%	3.25% yrs. 2-7	3.39%	2.50%
American General	A	7 years	Horizon Select - 7	3.45%	3.45% yrs. 2-7	3.45%	4.00%
Liberty Bankers Life	B-	7 years	Bankers - 7	4.00%	4.00% yrs 2-7	4.00%	4.00%
American General	A	8 years	Horizon Choice - 8	3.50%	3.50% yrs. 2-8	3.50%	3.50%
West Coast Life	A+	8 years	Sure Advantage - 8	2.85%	2.85% yrs. 2-4	2.85%	2.50%
American National	A	8 years	Palladium MYG - 8	3.60%	3.60% yrs. 2-8	3.60%	2.50%
Equi-Trust Life	B+	8 years	Certainty Select - 8	4.25%	4.25% yrs. 2-8	4.25%	1.25% - yr 1 & 1.75% yr 2
American National	A	9 years	Palladium MYG - 9	5.10%	3.10% yrs. 2-5	3.32%	3.00%
American General	A	9 years	Horizon Choice - 9	3.85%	3.85% yrs. 2-9	3.85%	2.65%
West Coast Life	A+	9 years	Sure Advantage - 9	3.00%	3.00% yrs. 2-9	3.00%	2.50%
American General	A	9 years	Horizon Plus	8.65%	2.65% yrs. 2-6	3.65%	6.00%
West Coast Life	A+	10 years	Sure Advantage - 10	3.10%	3.10% yrs. 2-10	3.10%	2.50%
Equi-Trust Life	B+	10 years	Certainty Select	4.40%	4.40% yrs. 2-10	4.40%	1.25% - yr 1 & 1.75% yr 2
American General	A	10 years	Horizon Select - 10	3.70%	3.70% yrs. 2-10	3.70%	4.00%
American General	A	10 years	Horizon Choice - 10	3.45%	3.45% yrs. 2-10	3.45%	5.00%
American General	A	10 years	Horizon MYG	6.65%	2.65% yrs 2-6	3.32%	7.50%
American National	A	10 years	Palladium MYG - 10	4.45%	3.45% yrs. 2-10	3.55%	4.00%

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1) \$50,000 or more

AMERICAN GENERAL LIFE COMPANIES (AGA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Horizon Plus 2004SM <6-yr Rate> HOT	8.65% 2.65%-yrs 2-6	2.00%	\$5,000 Q&NQ	Annuitization Allowed w/o Withdrawal Charges or MVA if after 5th yr for a min of 5 yrs. Interest Only Option, 10% free beginning in yr-1, Extended Care Rider, death benefit value utilized if annuitized for min 5 yrs; withdrawal amount = 90% of premium, <prior withdrawals, increasing at 2% per yr.	9 years (9,8,7,6,5, 4,3,2,1)	0-85-Q&NQ (Except IRA 0-70)	Y	6.00%-Ages 0-75 3.20%-Ages 76-80 1.35%-Ages 81-85	MN, NJ, NY, OR, PA, UT, WA
Horizon Myg <6-yr Rate> GREAT	6.65% 2.65%-yrs 2-6	2.00%	\$5,000 Q&NQ	Annuitization Allowed Without Withdrawal Charges or MVA if after 5th year for a minimum of 5 years. Interest Only Option, 10% free beginning in yr-1, Extended Care Rider, No MVA on Death	10 years (10,9,8,7,6,5,4,3,2,1)	0-85-Q 0-85-NQ	Y	7.50%--Ages 0-75 5.00%--Ages 76-80 3.00%--Ages 81-85	AK, MN, NJ, NY, UT
Horizon Flex	5.15%	2.00%	initial Premium > or = \$5,000 EFT min \$100 - Q initial Premium < \$5,000 EFT min \$300 - NQ Future non-EFT \$2,000	Monthly Interest option. Full Annuity Value at Death. 10% free beginning year 1. Extended care rider. Annuitization available after yr. 5 for a min of 5 yrs. Min remaining annuity value is \$5,000; min partial withdrawal is \$250; min systematic withdrawal is \$50.	8 years (8,8,8,7,6,5,3,1)	0-85 Q&NQ	N	5.00% - Ages 0-75 4.00% - Ages 76-80 3.00% - Ages 81-85 Renewal yrs. 4.00% - 0-80 3.00% - Ages 81-85	AK, NY, UT
MULTI-YEAR PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Horizon Select	5 yr. 2.80% 7 yr. 3.45% 10 yr. 3.70%	2.00%	\$5,000 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 -Extended care option	10 years (10,9,8,7,6,5,4,3,2,1) (30 day bail out after guaranteed period)	0-85 Q&NQ	Y	5, 7, 10 yrs. - 4.00% (0-80) 3.00% (81-85)	AK, UT, MN, NJ, NY, OR, PA, WA
Horizon Choice	5 yr. 2.60% 7 yr. 3.05% 8 yr. 3.50% 9 yr. 3.85% 10 yr. 3.45%	2.00%	\$2,000 - Q \$5,000 - NQ	-Monthly Interest Option -Up to 10 of accum value after 1st policy yr. -Death Benefit is full account value -Extended Care Rider Return of Premium guarantee is available at no charge	5 years (7,6,5,4,3) 7 yrs (7,6,5,4,3,2,1) 8 yrs (7,6,5,4,3,2,1) 9 yrs (7,6,5,4,3,2,1) 10 yrs (7,6,5,4,3,2,1)	0-85 - NQ 0-70 - Q	Y	5 yrs. 2.40% 7 yrs. 4.50% 8 yrs. 3.50% 9 yrs. 2.65% 10 yrs. 5.00%	MD, MA, MN, NY, PA, WA



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American General Life Companies

Multi-Year Annuity
is designed to
attract new business!

3.85%*

(for 9 years)

Guaranteed Sweet




- Interest Rate GUARANTEED for 9 Years**
- 7 Year Surrender (7,6,5,4,3,2,1)
- Full Annuity Value at death
- Minimum Deposit \$5,000-NQ, Issued through age 85, Q - Issued through age 70
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*Rates valid as of 12/02/09 and are subject to change.
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AMERICAN NATIONAL INSURANCE COMPANY (ANL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Palladium MYG 	3-yr 2.00% yrs 1-3 4-yr 2.15% yrs 1-4 5-yr 3.50% yr.1 2.50% yrs 2-5 6-yr 3.15% yrs. 1-6 7-yr 4.25% yr.1 3.25% yrs. 2-7 8-yr 3.60% yrs. 1-8 9-yr 5.10% yr.1 3.10% yrs. 2-9 10-yr 4.45% yr.1 3.45% yr. 2-10	2.00%	\$5,000 Q&NQ (Initial deposits over \$100,000 receive .10 additional basis points)	Monthly interest option. 10% free beginning yr 2. Transplant surgery waiver. Confinement Waiver. Full account value paid at death.	3-yr 8.8,8 4-yr 8,8,8,7 5-yr 8,8,8,7,6 6-yr (8,8,8,7,6,5) 7-yr (8,8,8,7,6,5,4) 8-yr(8,8,8,7,6,5,4,3) 9yr 8,8,8,7,6,5,4,3,2 10yr 8,8,8,7,6,5,4,3,2,1 (30 day bail out after guaranteed period)	0-85	Y	3-yr 1.50%-0-79 .50%-80-85 4-yr 2.00%-0-79 1.00%-80-85 5-yr 4.00%-0-79 2.00%-80-85 6-yr 2.50%-0-79 .50%-80-85 7-yr 2.50%-0-79 .50%-80-85 8-yr 2.50%-0-79 .50%-80-85 9-yr 3.00%-0-79 1.00%-80-85 10-yr 4.00%-0-79 2.00%-80-85	NY, UT
Palladium Century - 1²	3.00% Yr-1	2.00%	\$5,000 Q&NQ	Confin. waiver, Disabil. wavier (add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penal. Free begin. yr 1. Mo. Interest. option.	10 years (10,9,8,7,6,5,4,3,2,1)	0-90 Q&NQ	Y	*8.00%-ages 0-74 5.50%-ages 75-90	AL, CT, IL, MA, MN, NJ, NY, OR, PA, UT, WA
Palladium Century - 3²	5.00% Yr-1	2.00%	\$5,000-Q&NQ	Confin. waiver, Disabil. wavier (Add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penalty Free begin. yr 1. Mo. interest option.	10 years (11,10,9,8,7,6,5,4,3,2)	0-85 Q&NQ	Y	*7.00%-Ages 0-74 4.50%-Ages 75-85	AL, CT, IL, MA, MN, NJ, NY, OR, PA, UT, WA
Palladium Century - 5²	7.00% Yr-1	2.00%	\$5,000-Q&NQ	Confin. waiver, Disabil. wavier Add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penalty Free begin. yr 1. Mo. interest option.	10 years (12,12,11,10,9,8,6,4,3,2)	0-80 Q&NQ	Y	*6.00%-Ages 0-74 3.50% - Ages 75-80	AL, CT, IL, MA, MN, NJ, NY, OR, PA, UT, WA
Palladium Century - 7² 	9.00% Yr-1	2.00%	\$5,000-Q&NQ	Confin. waiver, Disabil. wavier Add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penalty Free begin. yr 1. Mo. interest option.	10 years (12,12,11,11,10,9,8,6,4,2)	0-80 Q&NQ (Utah 0-55-Q & NQ)	Y	5.00%-Ages 0-74 3.00% - Ages 75-80	AL, CT, IL, MA, MN, NJ, NY, OR, PA, WA
Palladium Advisor 	3.25%	2.00%	\$5,000 Q&NQ or \$100 per month - EFT on QUALIFIED ONLY!	Confin. waiver, Disabil. wavier. Systematic withdrawals are available for either interest-only payments or a fixed amount payment, for totals not exceeding 10% of the annuity values as of the beginning of that policy year. The min amount that may be withdrawn is \$50 for those with direct deposit or \$100 if you elect to receive a check. Full account value at death.	7 years (7,7,7,6,5,4,2)	0-90 Q&NQ 0-83 IN 0-78 OK 0-50 UT	Y	3.00%-ages 0-79 1.00%-ages 80+ (.40 Trail yrs 2-7) (.80 Trail yrs 8+)	NJ, NY, UT
Diamond Citadel - 5 No Max Issue Age for Owner- Call for Details (2 year rate)	3.45% Yr-1 2.45% Yr-2	2.00%	\$5,000-Q&NQ (Initial deposits over \$100,000 receive .10 additional basis points)	10% Penalty Free beginning year 1. Mo. interest option. Nursing Home, Terminal illness & disability riders. Full account value paid at death. Return of Premium guarantee is available at no charge.	5 years (7,7,7,6,5)	0-85 NQ & Q	N	4.00%-Ages 0-80 3.00%-Ages 81-85	NY, OR
Diamond Citadel - 7 No Max Issue Age for Owner- Call for Details! (2 year rate)	4.60% Yr-1 2.60% Yr-2	2.00%	\$2,000Q \$5,000NQ (Initial dep. over \$100K receive .10 add. basis points.) Add. Prem \$1,000 random or \$100/mo. bank draft.	10% Penalty Free beginning year 1. Mo. interest option. Nursing Home, Terminal illness & disability riders. Full account value paid at death. Return of Premium guarantee is available at no charge. All premium payments received within the first 36 months of the contract will receive a 2% interest rate enhancement over the current declared interest rate for one year.	7 years (7,7,7,6,5,4,2)	0-85 NQ & Q	N	4.50%-Ages 0-80 3.50%-Ages 81-85 (for 1st 3 years)	NY, OR


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2) Two year charge back - 100% year 1 & 50% year 2

ANNUITY INVESTORS LIFE INSURANCE COMPANY (AIL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Great Flex - 5	3.00%	2.00% (WA - 3.00%)	Single Purchase \$3,000, \$50 per month/\$600 annually	Monthly interest option. Death Benefit: The acct value, less any outstanding loan balance, will be paid upon death of the owner or joint owners. A spouse who is surviving joint owner or sole survivor beneficiary may elect to become successor owner. 10% after 1st year.	5 years (5,4,3,2,1)	18-85-Q 0-90-NQ	N	Year 1 3.75% Ages 18-70-Q Ages 0-90-NQ Years 2+ 1.20% Ages 18-70-Q Ages 0-90-NQ Single Premium Year 1 2.15% Ages 18-70-Q Ages 0-90-NQ Years 2+ 1.20% Ages 18-70-Q Ages 0-90-NQ	NY, VT
 Advantage - 8	4.50%	2.00%	Flexible & periodic \$50/month; \$600 annually Single \$3,000	Extended Care waiver: No additional charge. If the owner is confined to a nursing home or other long-term care facility after the completion of the 1st contract year for at least 90 consecutive days, early withdrawal charges may be waived on withdrawals up to a full surrender. Not available in all states. Terminal illness waiver: Provided that the diagnosis is rendered more than one year after the contract effective date, up to 100% of the account value can be withdrawn without deduction of an early withdrawal charge if the owner or joint owner is diagnosed by a physician as having a terminal illness with a prognosis of 12 months or less. Not available in all states Early withdrawal: After the 10th contract ann, no early withdrawal charges will be applied. Amounts annuitized before the 10th contract ann for a period of 5 years or longer. After 1st contract ann, 10% of the account value ad of the most recent contract ann. Annuitization for acct value: Acct value used for income payout periods of 5 years or life at any time. Death Benefit: Account value at death benefit Waiver of early withdrawal charge: The early withdrawal charge is also waived upon death of the owner or on amounts annuitized before the 10th contract ann for a period of 5 years or longer. A flexible or single premium fixed annuity offering additional interest for 12 months for all purchase payments, with an eight-year rolling early withdrawal charge that ends after 10 years.	8 years (8,7,6,5,4,3,2,1)	18-85-Q 0-90-NQ	N	5.40% Ages 18-70-Q Year 1 4.40% Ages 66-70-Q Year 1 4.00% Ages 71-75-Q Year 1 2.60% Ages 76-85-Q Year 1 5.40% Ages 18-70-Q Years 2-5 4.75% Ages 56-65-Q Years 2-5 4.40% Ages 66-70-Q Years 2-5 4.00% Ages 71-75-Q Years 2-5 2.60% Ages 76-85-Q Years 2-5 2.75% Ages 18-55-Q Years 6-10 2.40% Ages 56-65-Q Years 6-10 2.25% Ages 66-70-Q Years 6-10 2.00% Ages 71-75-Q Years 6-10 1.65% Ages 76-85-Q Years 6-10 QUALIFIED MONIES ONLY!!	IL, VT

EQUITRUST LIFE INSURANCE COMPANY (ETL)

MULTI-YEAR PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Certainty Select (with optional rider)	5 yr. - 2.65% 6 yr. - 3.65% yr 1 & 2.65% yrs 2-6 8 yr. - 4.25% yrs 1-8 10 yr. - 4.40% yrs 1-10	2.00% on 87.5% of premium	\$30,000 Q&NQ	Base contract death benefit - Upon death of first Owner, Accumulative Value Cumulative interest at any time. Full accumulation value death benefit. With Optional Rider: Systematic interest in first year. 10% free withdrawals after first year. Nursing Home Waiver - (Issue Ages 0-80) (60 day rate lock) Optional rider death benefit - upon death of first Owner, the choice of: Cash surrender value immediately or Accumulation value applied to a payment option for at least 5-year period or life. Option Rider: (5 Yr) 9,8,5,8,7,5,7 (6 Yr) 9,8,5,8,7,5,7,6,5 (8 Yr) 9,8,5,8,7,5,7,6,5,6,5,5 (10 Yr) 9,8,5,8,7,5,7,6,5,6,5,5,4,5	Base Contract: (5 Yr) 10,10,9,9,8 (6 Yr) 10,10,9,9,8,8 (8 Yr) 10,10,9,9,8,8,7,7 (10 Yr) 10,10,9,9,8,8,7,7,6,5	0-90 Q&NQ (age last birthday)	Y	1.25% - year 1 (ages 0-80) 1.75% - year 2 (ages 0-80) .9375% - year 1 (ages 81-90) 1.3125% - year 2 (ages 81-90)	CT, IN, MN, NY, OR, UT, WA
 Choice Four	Base Contract: 9 yr. - 3.30% MVA Option: 9 yr. - 3.30% Liquidity Option: 6 yr. - 2.80% Liquidity & MVA Option: 6 yr. - 2.80%	2.00% on 100% of premium	\$30,000 Q&NQ	Upon death of owner, accum value. On the income date, the accum value is applied to the payment option elected. The income date is the 1st contract anniversary after the annuitant's 100th birthday. By current company practice, the accum value is available for annuitization after the 5th year if a minimum payout of 5 years of life is elected. Available through issue age 80. There is no charge for this rider. After the first contract year, requires nursing home confinement of Owner for 90 days. Not available in MA. Base contract surr charge: Based on a % of the accum value. Applied to partial withdrawals in excess of the free withdrawal amt. Base contract free withdrawals: interest earned in previous 12 months may be withdrawn at anytime w/o surr charge or MVA. Market Value adjustment: Available as an option at contract issue only. Applied when surr charges apply. Premium bonus: 1.5% is applied immediately to the accum value when the MVA option is elected. Liquidity option: a lower interest rate will apply. During 1st contract yr up to 10% of accum value on previous contract anniversary may be withdrawn each contract yr w/o surr charge or MVA. If both MVA & Liquidity options are selected, the contract is issued with a 6-yr surr charge schedule.	Base Contract: (9 Yr) (12,11,10,9,8,7,6,4,2) Liquidity Option: (6 Yr) (12,11,10,9,8,7)	0-85 Q&NQ (age last birthday)	Y	2.50% years 1-3 Ages 0-80 1.875% years 1-3 Ages 81-90	AK, CT, IN, MD, MA, MN, NY, OK, OR, TX, UT, VT, WA

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EquiTrust Life ONLY

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%.

FORT DEARBORN LIFE INSURANCE COMPANY (FDL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Platinum Fortifier without ROP 	4.25% yr - 1 (under \$100,000) 5.25% yr - 1 (over \$100,000)	1.00%	\$5,000 - Q \$10,000-NQ	<ul style="list-style-type: none"> Death Benefit (prior to maturity date): Upon death of Owner full account value, less taxes if applicable. Withdrawal privileges: 10% of account value after 1st yr or monthly interest (\$100 minimum) available 1st and every yr without incurring surrender charges Riders/Waivers or Features: Nursing home/Terminal Illness Waiver Minimum Guaranteed interest rate: set at the time the contract is purchased and is guaranteed never to change for the life of the contract. 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 charges will apply if annuitization occurs before the end of the 5th contract year. Return of Premium guarantee is available - charge is .25% on fund in fixed account each year 	7 years (9,9,8,7,6,5,4) CA, IN, PA Only (8,8,7,6,5,4,3)	0-90 Q&NQ	N	4.75% 0-75 2.75% 76-85 1.50% 86-90	MD, NY, OR, TX
Classic Fortifier (with bailout option)	3.00% yr - 1 (2.00% yrs 2-5 bailout date call for details)	1.00% yrs. 1-10 2.00% yrs. 11+ (2.00% all yrs MS, WA, UT)	\$4,000 - Q&NQ \$1,000 additional premiums (1st yr only)	<ul style="list-style-type: none"> Premiums received in first contract year will receive the interest rate in effect at the time the premium is received. "Bailout" feature: If the renewal interest rate is less than the base rate, the Owner may make a full or partial surrender of the annuity contract within 30 days after the contract anniversary date without incurring surrender charges. Death Benefit (Prior to Maturity Date): Upon death of any Owner or upon the death of the annuitant (if the owner is not a person), the company will pay a death benefit to the beneficiary equal to the account value. Riders: Nursing Home/Terminal Illness Waiver (100% Benefit applicable to Owner). Withdrawal Privileges: The owner may make a partial surrender up to 10% of the Account Value after the first contract year, or withdraw monthly interest (\$100 minimum), the first and every year, without incurring surrender charges. Only one option may be elected in any contract year. Annuitization: The Owner can annuitize the contract for a specified number of years or guaranteed for life. Surrender charges will apply if annuitization occurs before the end of the fifth contract year. In Florida, surrender charges will be waived for annuitization after the first year. 	5 years (7,7,7,6,5)	0-90 Q&NQ	N	4.00% Ages 0-79 2.75% Ages 80-85 1.50% Ages 86-90	MT, NV, NY, OR

GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
American Freedom Stars & Stripes - 5 <5 year rate> 	3.60% Yr 1 2.70% Yr 2 2.80% Yr 3 2.90% Yr 4 3.00% Yr 5 yield 3.00%	2.00%	\$10,000	Full account value at death. 10% after 1st year Interest income avail. after 1 yr. LTC Rider & Terminal Illness Rider	5 years (7,6,5,4,3)	18-89-Q 0-89-NQ	Y	3.00% 18-84-Q 0-84-NQ 2.10% 85-90-NQ	IN, NJ, NY, OR, PA, VA
3.70% Yr 1 2.80% Yr 2 2.90% Yr 3 3.00% Yr 4 3.10% Yr 5 yield 3.10%	\$100,000								
American Freedom - 10-ST	4.65% ¹ (4.35% in PA)	2.00% (3.00% in WA)	\$10,000	10% after 1st year Interest income avail. after 30 days. L-T-C rider & terminal illness rider	10 years (9,9,8,7,6,5,4,3,2,1)	18-85-Q 0-85-NQ	N	6.00%-18-75-Q 0-80-NQ 2.85%-76-85-Q 81-85-NQ	IN, NJ, NY, PA
Secure American <up to 10.00% annu- alization bonus - vests 1.00% per year>	3.80% = AV 2.80% = SV	2.00%	\$10,000 (Additional Purchase Payments accepted in 1st 3 contract yrs: \$2,000 - NQ \$5,000 - Q)	10% after 1st year. Inter income avail. after 30 days. LTC Terminal Illness Rider. Upon death of owner, the death benefit paid to beneficiary will be a lump sum = to cash value or acct value (including any earned annuitization bonus), if the beneficiary elects a settlement option providing payment for a period of at least 7 yrs, or for his/her life expectancy, as provide by Option D, if less.	7 years (9,8,7,6,5,4,3)	18-89-Q 0-89-NQ	N	(Yr 1) 7.40%-Ages 18-70- Q 0-70-NQ 5.40% Ages 71-80 Q&NQ 5.15% Ages 81-90 Q&NQ (Yr 2) 6.40%-Ages 18-70- Q 0-70-NQ 4.40% Ages 71-80 Q&NQ 4.15% Ages 81-90 Q&NQ (Yr 3) 5.40%-Ages 18-70- Q 0-70-NQ 3.40% A 71-80 3.15% A 81-90	AK, MA, NH, NJ, NY, ND, PA, UT, WA

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Due to significant decreases in market interest rates and as part of our commitment to provide your clients with competitive products we are temporarily reducing commissions by 20% for the five-year certain payment option for the GALIC SPIA.

GENWORTH LIFE INSURANCE COMPANY (GWL)





FIXED PRODUCTS	Current Interest				Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States NOT Available
Secure Living Liberty (1 Year Rate)	Guarantee Period	<\$99,999	\$100,000- \$249,999	\$250,000- or more	2.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	6 year (9,9,8,7,6,5) IN & OR (9,8,7,6,5,4)	0-85 Q & NQ Age last Birthday	N	3.00% ages 0-75 1.95% ages 76-80 1.05% ages 81-85	MS, NV, NY
	1-Yr Guarantee	4.00%	4.50%	5.00%								
	Bailout Rate	2.50%	2.50%	2.50%								
	Effective Yield	2.75%	2.83%	2.91%								
Secure Living Liberty (3 Year Rate)	Guarantee Period	<\$99,999	\$100,000- \$249,999	\$250,000- or more	2.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	6 year (9,9,8,7,6,5) IN & OR (9,8,7,6,5,4)	0-85 Q & NQ Age last Birthday	N	3.00% ages 0-75 1.95% ages 76-80 1.05% ages 81-85	MS, NV, NY
	3-Yr Guarantee	3.00%	3.15%	3.25%								
	Bailout Rate	2.50%	2.50%	2.50%								
	Effective Yield	2.75%	2.82%	2.87%								
Secure Living Liberty (5 Year Rate)	Guarantee Period	<\$99,999	\$100,000- \$249,999	\$250,000- or more	2.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	6 year (9,9,8,7,6,5) IN & OR (9,8,7,6,5,4)	0-85 Q & NQ Age last Birthday	N	3.00% ages 0-75 1.95% ages 76-80 1.05% ages 81-85	MS, NV, NY
	5-Yr Guarantee	2.75%	2.90%	3.00%								
	Bailout Rate	2.50%	2.50%	2.50%								
	Effective Yield	2.71%	2.83%	2.92%								
Secure Living Smart Rate (1 Year Rate)	3.80% (<\$50,000) 4.30% (\$50,000-\$99,999) 4.80% (\$100,000 or more)				2.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved. Return of Premium guarantee is available at no charge.	7 year (7,7,7,6,5,4,3)	0-85 Q & NQ Age last Birthday	N	4.50% ages 0-75 2.70% ages 76-80 1.05% ages 81-85	MS, NY
Secure Living Smart Rate (3 Year Rate)	3.10% (<\$50,000) 3.20% (\$50,000-\$99,999) 3.30% (\$100,000 or more)				2.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved. Return of Premium guarantee is available at no charge.	7 year (7,7,7,6,5,4,3)	0-85 Q & NQ Age last Birthday	N	4.50% ages 0-75 2.70% ages 76-80 1.05% ages 81-85	MS, NY
Secure Living Smart Rate (5 Year Rate)	2.70% (<\$50,000) 2.80% (\$50,000-\$99,999) 2.90% (\$100,000 or more)				2.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved. Return of Premium guarantee is available at no charge.	7 year (7,7,7,6,5,4,3)	0-85 Q & NQ Age last Birthday	N	4.50% ages 0-75 2.70% ages 76-80 1.05% ages 81-85	MS, NY
Secure Living Independence (6 Year Rate)	3.35% for year 1 (<\$50,000) 3.85% (\$50,000-\$99,999) 4.35% (\$100,000 or more) 2.85% for year 2 2.50% for years 3-6				2.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	6 Year (9,9,8,7,6,5)	0-85 Q&NQ	N	4.00% ages 0-75 1.95% ages 76-80 1.05% ages 81-85	MS, NY, WA

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LIBERTY BANKERS LIFE INSURANCE COMPANY (LBL)




FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States NOT Available
Liberty Bankers - 1 (1 Year Rate)	1.75% for 1 Year	1.00%	\$10,000	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value.	1 year (5)	0-95 Q & NQ	N	0.50% ages 0-80 0.40% ages 81-95	AL, CT, DC, ME, MA, MN, MO, NH, NJ, NY, RI, VT, WY
Bankers Accumulator 	1.00%	1.00%	\$10,000 Q&NQ (add money in future subject to \$1,000 min amount)	Penalty free withdrawals: 100% Liquid; must maintain \$10,000 min acct value. Death Benefit: Accumulation value. Liquidity: you may have access to your annuity at any time permitted by law. You may withdraw 100% of your Accumulated Value at any time. You may also make a partial withdrawals at anytime, but the remaining Accumulated Value may not be less than \$10,000. A 10% IRS penalty may apply on amounts withdrawn before the owner reaches age 59 ^{1/2}	1 year "0"	0-95 Q&NQ	N	0.50% Ages 0-80 0.40% Ages 81-85 1/12 of annuity comm paid monthly on acct value	AL,AK,CT,DC,MA, ME,MN,MO, NH,NJ,NY, RI,SD,VT,WY
Liberty Bankers - 3 (3 Year Rate) 	2.75% for 3 Years	1.00%	\$10,000	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	3 years (8,7,6)	0-95 Q & NQ	Y	2.00% ages 0-80 1.00% ages 81-95	AL,AK,CT,DC, ME,MA,MN,MO, NH,NJ,NY, RI,VT,WY
Liberty Bankers - 5 (5 Year Rate)	3.65% for 5 Years	1.00%	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	5 years (8,7,6,5,4)	0-90 Q & NQ	Y	3.25% ages 0-80 1.50% ages 81-90	AL,AK,CT,DC, ME,MA,MN,MO, NH,NJ,NY, RI,SD,VT,WY
Liberty Bankers - 7 (7 Year Rate) 	4.00% (7 year rate)	1.00%	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	7 years 0-55 (12,11,10,8,6,4,2) 56 plus (8,7,6,5,4,5,3,5,2,5)	0-85 Q&NQ	Y	0-80 - 4.00% 81-90 - 2.00%	AL, AK, CT, DC, DE, ME, MA, MN, MO, NH, NJ, NY, RI, VT, WY
Liberty Bankers Premier (5 Year Rate) 	3.95% For 5 years	1.00%	(\$10,000 DE & IL) (\$25,000 OR)	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	5 years (8,7,6,5,5,4,5)	0-90 Q&NQ	Y	0-80 - 2.00% 81-90 - .40%	AL,AK,CT,DC,DE, ME,MA,MN,MO, NH,NJ,NY, RI,VT,WY
Liberty Select	5.00%	1.00%	\$5,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	7 years 0-55 (12,11,10,8,6,4,2) 56 plus (8,7,6,5,4,3,2)	0-85 Q&NQ	Y	5.50% Ages 0-80 2.50% Ages 81-85	AL,AK,CT,DC,HI,MA, ME,MN,MO, ND,NH,NJ,NY,OR,PA, RI,VT,WY
Liberty Choice	4.50%	1.00%	\$5,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	5 years (8,7,6,5,4)	0-90 Q&NQ	Y	4.00% ages 0-80 2.00% ages 81-90	AL, AK, CT, DC, HI, MA, ME, MN, MO, NH, NJ, NY, ND, OR, PA, RI, VT, WY
Liberty USA 100 	(\$10,000 - \$99,000) 1st year bonus - 1.00% 1st year rate - 4.50% (\$100,000+) 1st year bonus - 1.25% 1st year rate - 4.75%	3.00% on 100% of premium	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Penalty free required minimum distribution.	9 years 0-55 (12,11,10,9,8,7,6,5,4) 56 plus (9,8,7,6,5,5,5,4,5,3,5, 2,5,1,5) Comm charge backs	0-79 Q&NQ	Y	8.25% Ages 0-70 6.25% Ages 71-79	AL, AK, CT, DC, DE, FL, MA, ME, MN, MS, MO, MT, NV, ND, NH, NJ, NY, OR, PA, RI, SC, UT, VT, WA, WY
Liberty USA 500 	(\$10,000 - \$99,000) 1st year bonus - 5.00% 1st year rate - 8.50% (\$100,000+) 1st year bonus - 5.25% 1st year rate - 8.75%	3.00% on 100% of premium	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Penalty free required minimum distribution.	9 years 0-55 (16,15,14,13,12,11, 10,9,8) 56 plus (13,12,11,10,5,9,5,8,5, 7,5,6,5,5,5) Comm charge backs	0-79 Q&NQ	Y	6.25% Ages 0-70 4.25% Ages 71-79	AL, AK, CT, DC, DE, FL, MA, ME, MN, MS, MO, MT, NV, ND, NH, NJ, NY, OR, PA, RI, SC, UT, VT, WA, WY

MUTUAL OF OMAHA (MOA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission ⁵	States Not Available	
Bonus Flexible Annuity 	3.85% yr-1 Policy Fee - \$30 annually. Fee is waived if the accumulated value is \$20,000 or more on the policy anniversary date.	2.00%	Single Purchase Payment -\$5,000 Q&NQ Planned purchase payments - \$100/month (\$1,200 annually, \$600 semiannually, \$300 quarterly)	Access to account value with no withdrawal charges 10% of accumulation policy value per year, federal tax penalties may apply Available immediately \$100 minimum/month Systematic Income Option Fixed Dollar amount or interest only Available monthly, quarterly, semiannually, annually \$100 minimum/month Death Benefit The greater of the accumulation value or gross purchase payments minus any cash withdrawals, withdrawal charges and outstanding loans. Security 100% of principal underwritten and guaranteed by United Omaha Life Insurance Company.	8 Years (8,8,7,6,5,4,3,2)	0-85	N	5.00% years 1 & 2 (ages 0-80) 1.25% years 3-8 (ages 0-80) 2.50% years 1 & 2 (ages 81-85) 0.75% years 3-8 (ages 81-85) 0.75% years 9+ (all ages)	CT, NH, OR	
Living Care Annuity 	3.10% Year 1	3.00%	NQ funds Only \$50,000 minimum initial premium \$300,000 maximum initial premium (without home office approval)	Cost for Long Term Care Rider (monthly charge) 40=0.038%, 50=0.054%, 60=0.072%, 70=0.110% 41=0.039%, 51=0.056%, 61=0.074%, 71=0.117% 42=0.040%, 52=0.061%, 62=0.076%, 72=0.124% 43=0.041%, 53=0.062%, 63=0.078%, 73=0.130% 44=0.042%, 54=0.063%, 64=0.081%, 74=0.136% 45=0.043%, 55=0.064%, 65=0.083%, 75=0.142% 46=0.048%, 56=0.066%, 66=0.086%, 76=0.148% 47=0.049%, 57=0.067%, 67=0.088%, 77=0.153% 48=0.050%, 58=0.069%, 68=0.096%, 78=0.159% 49=0.052%, 59=0.070%, 69=0.103%, 79=0.165% Security - 100% of principal underwritten and guaranteed by United Omaha Life Insurance Company. Death Benefit - Upon death of annuitant, full annuity value is payable. Access to Acct Value - partial withdrawals are limited. Any withdrawal reduces your annuity value. Access of up to 10% if annuity value is allowed each year.	Waiver of Withdrawal charges - Chronically ill and receiving covered services. Terminally ill with medical certainty with 6 months or less. Need physician statement. Waiver not available if annuitant is diagnosed prior to contract issue date. Annuitization allows contract owner to convert their accumulation value into an income stream. After 2nd contract year, lifetime annuity option may be elected in order to avoid surrender charges. If annuitization is elected before the latest date allowed, all attached long-term care riders and endorsements will terminate. Long term care benefits - Nursing home care, Home health care, Assisted Living Facility Care, Adult Day Care, Alternative care services, care coordinator service, caregiver training, homemaker services, personal care, respite care, care planning, hospice care. Elimination period - 90 days - cumulative. Daily Benefit - Lesser of actual costs or 1/730th of the annuity value at time of claim. Call for details!	10 Years (9,9,8,7,6,5,4,3,2,1)	40-79	Y	8.00% - year 1 (ages 40-75) 6.00% - year 1 (ages 76-79)	CA, CT, DC, FL, HI, KS, MD, MA, MT, NH, NJ, NY, OR, PA, TN, TX, VT, VA, WA
Ultra Secure - 5 	<\$100,000 3.45% year 1 2.45% years 2-5 >\$100,000 3.60% year 1 2.60% years 2-5	2.00%	\$5,000 Q&NQ Unlimited during 1st policy year, \$500 minimum addition, Original withdrawal charges apply, Credited with new money rate in effect at the time of the addition	Free access to account value - 10% of accumulation policy value per year, federal tax penalties may apply, Available after 1st contract year, \$100 minimum/month Withdrawal charge period - 30-day window prior to the end of each 5- or 7-year withdrawal period to surrender, continue or annuitize the contract. Policy holder notified 45 days prior to end of each 5 or 7 withdrawal period, 30 day window before guarantee period ends. Waiver of withdrawal charges - Long term care waiver, Unemployment, Disability, Terminal Illness, Death of spouse or minor dependent, damage to your residence, transplant surgery. 60-day rate lock/1035 exchange and direct rollover/transfer - Rate lock period is 60 days from date of app, rate credited will be the rate at time of application. Customer statements - NQ - sent annually one month after anniversary date. Qualified - sent annually 2nd week of January. Call for details!	5 Years (6,6,6,6,5)	0-89	Y	4.00% year 1 (ages 0-75) 3.00% year 1 (ages 76-80) 2.00% year 1 (ages 81-89) Re-up Commission 1.00% (ages 0-80) 0.00% (ages 81-89)	CT, MD, MA, MN, NH, NJ, NY, OK, OR, PA, UT, WR	
Ultra Secure - 7 	>\$100,000 3.05% years 1-7 <\$100,000 3.20% years 1-7	2.00%	\$5,000 Q&NQ Unlimited during 1st policy year, \$500 minimum addition, Original withdrawal charges apply, Credited with new money rate in effect at the time of the addition	Free access to account value - 10% of accumulation policy value per year, federal tax penalties may apply, Available after 1st contract year, \$100 minimum/month Withdrawal charge period - 30-day window prior to the end of each 5- or 7-year withdrawal period to surrender, continue or annuitize the contract. Policy holder notified 45 days prior to end of each 5 or 7 withdrawal period, 30 day window before guarantee period ends. Waiver of withdrawal charges - Long term care waiver, Unemployment, Disability, Terminal Illness, Death of spouse or minor dependent, damage to your residence, transplant surgery. 60-day rate lock/1035 exchange and direct rollover/transfer - Rate lock period is 60 days from date of app, rate credited will be the rate at time of application. Customer statements - NQ - sent annually one month after anniversary date. Qualified - sent annually 2nd week of January. Call for details!	7 Years (6,6,6,6,5,4,3)	0-89	Y	4.00% year 1 (ages 0-75) 3.00% year 1 (ages 76-80) 2.00% year 1 (ages 81-89) Re-up Commission 1.00% (ages 0-80) 0.00% (ages 81-89)	CT, MD, MA, MN, NH, NJ, NY, OK, OR, PA, UT, WR	

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NORTH AMERICAN COMPANY FOR LIFE AND HEALTH (NAA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission ⁵	States Not Available
Boomer Annuity 5.00% Premium Bonus on all premium payments received during 1st 5 contract yrs. Plus Annuitization Bonus! 2% yrs 2-10, 5% yrs 11+	Yield 8.83% ² 3.65% yr-1	3.00%	\$25,000-Q \$25,000-NQ (Additional Premium of \$250 or more)	-Penalty free after year 1 of 5.00% -Can annuitize after year 1 for life or life with period certain or more -Full account value at death -Nursing home confinement rider is available for issue ages 75 and under.	10 Years (15,14,13,12,11,10,8,6,4,2)	0-80	Y	7.00% yr-1 3.00% yrs 2-5 2.00% yrs 6-7 1.00% yrs 8-10 1.50% yrs 11+ (reduced by 25% on issue ages 76 and above)	AL, AK, CT, DE, MN, MS, NY, OR, PA, UT, WA
North American Flex - 1 	3.65% Year 1	3.00%	\$25,000-Q \$25,000-NQ \$250 per month \$100 per month - Q	Nursing home confinement rider will be + to contract in states where available. This rider allows the penalty-free withdrawal amount allowed under the base annuity to be + by 10% of the accum value. Up to 10% of accum value may be withdrawn once each contract yr after 1st ann. May receive income from accum value if you choose life time option or if annuity has been in force for 5 yrs. Full acct value paid upon death of owner to beneficiary. Return of Premium guarantee is available at no charge.	7 Years (9,9,8,7,6,4,2)	0-85	Y	4.50% yr-1 2.50% yrs 2-3 0.50% yrs 4-7	AL, CA, CT, DE, FL, IN, MA, MN, NV, NY, OR, UT, VT, WA
North American Flex - 2 (5.00% Premium Bonus) 	4.00% Year 1 (9.20% Yield)	3.00%	\$25,000-Q \$25,000-NQ \$250 per month \$100 per month - Q	Nursing home confinement rider will be + to contract in states where available. This rider allows the penalty-free withdrawal amount allowed under the base annuity to be + by 10% of the accum value. Up to 10% of accum value may be withdrawn once each contract yr after 1st ann. May receive income from accum value if you choose life time option or if annuity has been in force for 5 yrs. Full acct value paid upon death of owner to beneficiary. Return of Premium guarantee is available at no charge.	10 Years (15,14,13,12,11,10,8,6,4,2)	0-79	Y	4.50% yr-1 2.50% yrs 2-3 0.50% yrs 4-10	AL, CA, CT, DE, FL, IN, MA, MN, NV, NY, OR, UT, VT, WA
North American Flex - 3 (10.00% Premium Bonus) 	4.05% Year 1 (14.45% Yield)	3.00%	\$25,000-Q \$25,000-NQ \$250 per month \$100 per month - Q	Nursing home confinement rider will be + to contract in states where available. This rider allows the penalty-free withdrawal amount allowed under the base annuity to be + by 10% of the accum value. Up to 10% of accum value may be withdrawn once each contract yr after 1st ann. May receive income from accum value if you choose life time option or if annuity has been in force for 5 yrs. Full acct value paid upon death of owner to beneficiary. Return of Premium guarantee is available at no charge.	14 Years (18,18,17,15,15,15,15,14,12,10,8,6,4,2)	0-75	Y	4.50% yr-1 2.50% yrs 2-5 0.50% yrs 6-10 0.50% yrs 11-15	AL, CA, CT, DE, FL, IN, MA, MN, NV, NY, OR, UT, VT, WA

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 Check for current state approvals.

*****North American has temporarily suspended all new fixed annuity agent appointments*****

SUN LIFE FINANCIAL DISTRIBUTORS, INC (SUN)

Multi-Year Products	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Keypoint Value With Stepped up Bonus Option (5 yr. interest rate)	<\$50,000 >\$50,000 Year 1 1.80% 1.95% Year 2 1.90% 2.05% Year 3 2.00% 2.15% Year 4 2.10% 2.25% Year 5 2.20% 2.35% Yield 2.00% 2.15%	1.50%	\$5,000-NQ \$4,000-IRA \$100-Subsequent Payment!	Full account value at death. 10% Penalty Free after year 1. 100% principal guarantee (less withdrawals) backed by the financial strength of the issuing company. For cash and indirect rollovers: The interest rate assigned will be the current interest rate in effect on the date the client signs the application. The app & funds must be received within 7 calendar days following the app signed date to secure the current interest rate or the client will receive the interest rate in effect the day the application is received. For trustee transfers, direct rollovers, and 1035 exchanges: In order to lock in the current interest rate, we must receive all original paperwork in good order within 7 calendar days following the application signed date or the client will receive the interest rate in effect on the day the funds are received.	5 Years (7,6,5,4,3)	0-90	Y	3.50% of any purchase payment received while both the owner(s) and annuitant are attained age 80 or less. For issue ages 81-90 - 1.00%	OR, VT
Keypoint Value With Stepped up Bonus Option (6 yr. interest rate)	<\$50,000 >\$50,000 Year 1 2.25% 2.40% Year 2 2.35% 2.50% Year 3 2.45% 2.60% Year 4 2.55% 2.70% Year 5 2.65% 2.80% Year 6 2.75% 2.90% Yield 2.50% 2.65%	1.50%	\$5,000-NQ \$4,000-IRA \$100-Subsequent Payment!	Full account value at death. 10% Penalty Free after year 1. 100% principal guarantee (less withdrawals) backed by the financial strength of the issuing company. For cash and indirect rollovers: The interest rate assigned will be the current interest rate in effect on the date the client signs the application. The app & funds must be received within 7 calendar days following the app signed date to secure the current interest rate or the client will receive the interest rate in effect the day the application is received. For trustee transfers, direct rollovers, and 1035 exchanges: In order to lock in the current interest rate, we must receive all original paperwork in good order within 7 calendar days following the application signed date or the client will receive the interest rate in effect on the day the funds are received.	6 years (7,6,5,4,3,2)	0-85 Q&NQ	Y	3.00% of any purchase payment received while both the owner(s) and annuitant are attained age 80 or less. For issue ages 81-85 - .75%	OR, VT
Keypoint Value With Stepped up Bonus Option (7 yr. interest rate)	<\$50,000 >\$50,000 Year 1 2.75% 2.90% Year 2 2.85% 3.00% Year 3 2.95% 3.10% Year 4 3.05% 3.20% Year 5 3.15% 3.30% Year 6 3.25% 3.40% Year 7 3.35% 3.50% Yield 3.05% 3.20%	1.50%	\$5,000-NQ \$4,000-IRA \$100-Subsequent Payment!	Full account value at death. 10% Penalty Free after year 1. 100% principal guarantee (less withdrawals) backed by the financial strength of the issuing company. For cash and indirect rollovers: The interest rate assigned will be the current interest rate in effect on the date the client signs the application. The app & funds must be received within 7 calendar days following the app signed date to secure the current interest rate or the client will receive the interest rate in effect the day the application is received. For trustee transfers, direct rollovers, and 1035 exchanges: In order to lock in the current interest rate, we must receive all original paperwork in good order within 7 calendar days following the application signed date or the client will receive the interest rate in effect on the day the funds are received.	7 years (7,6,5,4,3,2,1)	0-85 Q&NQ	Y	3.00% of any purchase payment received while both the owner(s) and annuitant are attained age 80 or less. For issue ages 81-85 - .75%	OR, VT

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*Subsequent purchase payments are allowed within the first 12 months after the contract effective date.

**Surr charge waivers: Spouse is confined to a healthcare facility for 30 days, spouse is diagnosed with a terminal illness, or spouse is unemployed and meets necessary qualifications.