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3 EQUITY INDEXED ANNUITIES

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 EQUITRUST LIFE INSURANCE COMPANY

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

7 FORT DEARBORN LIFE INSURANCE COMPANY

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

8 GREAT AMERICAN LIFE INSURANCE COMPANY

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

9-10 NORTH AMERICAN COMPANY FOR LIFE AND HEALTH

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

10 SUN LIFE FINANCIAL DISTRIBUTORS, INC

A.M. Best Rating = A+ (superior) (866) 637-3477 x88141



American General
Life Companies



FORT DEARBORN LIFE
Insurance Company



Equity Indexed Annuities




Company	Product Name	Bonus	Design	Annual Cap	Fixed Rate	S&P 500 Participation Rate	Minimum Surrender Value	Surrender Charge Period	Commission (less at Older Ages)
1 year term									
Sun Life/Keyport	Multi-Point - 1	0.00%	6	10.00%	0.00%	30% First Year	1.75% on 90%	1 year	1.00%
5 year term									
American General	Horizon Vision Advantage - 5	0.00%	2	6.00%	2.00%	100% First Year	2.00% on 90%	5 years	5.00%
Sun Life/Keyport	Multi-point - 5	0.00%	6	no cap	0.00%	80% First Year	1.75% on 90%	5 years	5.00%
7 year term									
American National	Value lock - 7	0.00%	3	no cap	0.00%	100% For Term	1.75% on 90%	7 years	6.00%
Great American Life	American Legend II	0.00%	1	7.00%	2.75%	100% First Year	2.00% on 100%	7 years	5.50%
Sun Life/Keyport	Multi-point - 7	0.00%	6	no cap	0.00%	100% First Year	1.75% on 90%	7 Years	7.25%
American National	Strategy - 7	0.00%	2	7.00%	2.30%	100% First Year	1.00% on 88.5%	7 years	6.00%
Fort Dearborn Life	Index Fortifier - 7	0.00%	5	1.60%	2.00%	100% First Year	1.00% on 100%	7 years	5.50%
North American	Charter - 7	0.00%	5	3.05%mo	2.75%	100% First Year	3.00% on 87.5%	7 years	8.50%
American General	Horizon Vision Advantage - 7	0.00%	2	7.50%	2.85%	100% First Year	2.00% on 90%	7 years	6.00%
9 year term									
American General	Vision Advantage - 9	0.00%	2	8.50%	3.40%	100% First Year	2.00% on 90%	9 years	6.00%
Fort Dearborn Life	Index Fortifier - 9	0.00%	1	7.25%	2.25%	100% For Term	1.00% on 100%	9 years	6.50%
EquiTrust Life	Market Booster	4.00%/2.00%/1.00%(B)	2	5.50%	2.75%	100% First Year	2.00% on 87.5%	9 years	5.00% yr-1 & 2.00% yr-2
American General	Horizon Index	4.00%	5	2.55%mo	2.70%	100% First Year	3.00% on 90%	9 years	6.00%
10 year term									
American National	Strategy - 10	0.00%	2	6.75%	2.00%	100% First Year	1.20% on 90%	10 years	8.00%
American General	Horizon Vision Maximizer	5.00%	2	6.50%	2.60%	100% First Year	3.00% on 90%	10 years	8.00%
Great American Life	American Icon II	1.50%	1	6.25%	2.25%	100% First Year	2.00% on 100%	10 years	7.50%
North American	Charter - 10	6.00%	4	3.10%mo	2.85%	100% First Year	3.00% on 87.5%	10 years	8.50%
Fort Dearborn Life	Index Fortifier - 10	5.00%	1	5.00%	1.50%	100% For Term	1.00% on 100%	10 years	8.50%
North American	TEN	10.00% for 5yrs	5	3.00%mo	2.00%	100% First Year	3.00% on 87.5%	10 years	6.50%
Sun Life/Keyport	Multi-Point - 10	0.00%	6	no cap	0.00%	100% First Year	1.75% on 90%	10 years	10.00%
American National	Value Lock - 10	3.00%	3	no cap	0.00%	100% First Year	1.75% on 90%	10 years	10.00%
Great American Life	Safe Return	0.00%	1	6.25%	2.00%	100% For Term	2.00% on 100%	10 years	6.50%
12 year term									
Great American Life	American Valor II	Up to 5.00%	1	6.25%	2.50%	100% First Year	2.00% on 100%	12 years	6.50%
American General	Horizon Index	5.00%	5	2.55%mo	2.75%	100% First Year	3.00% on 90%	12 years	8.00%
14 year term									
EquiTrust Life	Market 12 Bonus	6.00%/2.00%/2.00%/2.00% (A)	5	2.50%mo	2.75%	100% First Year	2.00% on 87.5%	14 years	6.50% yr-1, 2.50% yr-2
North American	Charter Series - 14	11.00% for 7 yrs	5	3.20%mo	3.00%	100% First Year	3.00% on 87.5%	14 years	8.50%
North American	Precision - 14	11.00% for 7 yrs	2	7.75%	3.00%	75% First Year	3.00% on 87.5%	14 years	8.50%

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.

*RATES AND COMMISSIONS SUBJECT TO CHANGE. CHECK INDIVIDUAL COMMISSION SCHEDULES FOR GUARANTEED ACCURACY AND DESCRIPTIONS !!!
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(B) 4.00% year 1, 2.00% 1st anniversary yr., 1.00% 2nd anniversary yr.

AMERICAN GENERAL LIFE COMPANIES (AGA)


EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Horizon Vision Advantage-5 EIA Annuity (5 year option)	Fixed Acct: 2.00%	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	5.00% - (0-75) 4.00% - (76-85)	CT, DE, MN, NJ, NY, OR, PA, UT, VT, WA
	100% participation rate, monthly average reset, No cap, 6.00% index spread								
	Annual pt-to-pt w/100% participation rate w/no spread & annual cap: 6.00%								
	Annual pt-to-pt w/80% participation rate w/no spread & annual cap: 6.50%								
Horizon Vision Advantage-7 EIA Annuity (7 year option)	Fixed Account Interest: 2.85%	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	6.00% - (0-75) 5.00% - (76-80)	CT, DE, MN, NJ, NY, OR, PA, UT, VT, WA
	Annual pt-to-pt w/100% participation rate w/no spread & annual cap: 7.50%								
	Annual pt-to-pt w/80% participation rate w/no spread & annual cap: 8.00%								
	Annual pt-to-pt w/adjustable participation rate: 35% & no spread & No Cap								
Horizon Vision Advantage-9 EIA Annuity (9 year option)	Fixed Account Interest: 3.40%	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	6.00% - (0-75) 5.00% - (76-80)	AK, CT, DE, MN, NJ, NY, OR, PA, UT, VT, WA
	Annual pt-to-pt w/100% participation rate w/no spread & annual cap: 8.50%								
	Annual pt-to-pt w/80% participation rate w/no spread & annual cap: 9.00%								
	Annual pt-to-pt w/adjustable participation rate: 40% & no spread & No Cap								
AIG Global - 6 Index 	Fixed Account Interest: 2.35%	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.	6 years (8,7,6,5,4,3)	0-85 Q & NQ	N	5.00% - 0-75 4.50% - 76-80 4.25% - 81-85 Years 2 & 3 4.50% - 0-75 on renewals 4.00% - 76-80 on renewals 3.50% - 81-85 on renewals	OR
	Monthly Cap: 2.35%								
	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								
	INCOME PERCENTAGE TABLE*								
AIG Global - 8 Index 	Fixed Interest Account: 2.75%	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.	8 years (8,7,6,5,4,3,2,1)	0-80 Q & NQ	Y	6.00% - 0-75 4.75% - 76-80 5.00% - 0-75 on renewals 4.50% - 76-80 on renewals years 2-5	VT
	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 - 2.35%								
	INCOME PERCENTAGE TABLE*								
Global Bonus Index (5.00% premium bonus) 	Fixed Account Interest: 2.65%	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.	10 years (10,10,10,10,10,9,8,7,6,4)	0-80 Q & NQ	Y	7.00% - (0-75) 4.50% - (76-80)	AK, CT, DE, MN, NJ, NY, OR, PA, UT, VT, WA
	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 2.35%								
	INCOME PERCENTAGE TABLE*								

(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%). 4
 Check for current 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	Commission	States Not Available
Vision Maximizer 5% Premium Bonus	Fixed Interest Account- 2.60% for 5 years	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	8.00% Ages 0-80	AK, DE, IL, MN, MS, NJ, NY, OR, PA, UT, VT, WA
	Monthly Ave Account w/Index Spread- 5.00% 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: 6.50%								
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. 2.55% Monthly Cap. 5.00% Premium Bonus. Fixed Acct - 2.75% 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 (12,12,12,12,12,11,1,0,9,8,7,5,3)	0-85 Q & NQ (Except IRA 0-70)	Y	8.00% - (0-75) 4.00% - (76-80) 2.50% - (81-85)	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 - 2.70% yrs. 1-6 No Fees! 100% Participation Rate. 4.00% Premium Bonus. Monthly point-to-point annual reset. 2.55% 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	6.00% - (0-75) 3.50% - (76-80) 2.00% - (81-85)	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	Commission	States Not Available
American National Value-Lock EIA - 10 (3.00% 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	10.00% Ages 0-75 8.00% Ages 76-80	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	6.00% Ages 0-75 4.00% Ages 76-80	IL, MN, NJ, NY, ND, OR, UT, VT
American National Strategy - 10	S&P 500 100% Part rate. Annual pt-to-pt design Cap - 6.75% Fixed Account - 2.00%	1.10% 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	8.00% Ages 0-75 6.50% Ages 76-80 5.00% Ages 81-85	MA, MN, NY, OR, PA, UT, VT
American National Strategy - 7	S&P 500 100% Part rate. Annual pt-to-pt design Cap - 7.00% 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	6.00% Ages 0-75 4.00% Ages 76-80	IL, MN, NJ, NY, ND, OR, UT, VT
Anico EIA 	5.50% without ROP 5.10% 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	5.00% Ages 0-79 3.00% Ages 80-85	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.

EQUITRUST LIFE INSURANCE COMPANY (ETL)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
MarketSeven Index	Annual Reset - Monthly Avg = 50% 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	3.50% years 1&2	NY, OR, TX
	Fix Opt 1 yr - 3.00% Guaranteed rate - 1.00%								
	Annual Reset Point-to-Point (S&P)-6.00% = 100% participation rate. 4.00% minimum								
	Ann. Reset Daily Ave. Cap (S&P)- 6.50% =100% participation rate - 5.00% minimum								
1-yr monthly cap 2.60% annual reset design									
MarketPower Bonus Index (10.00% Premium Bonus - Vested Day -1)	Annual Reset - Monthly Avg = 50% 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. 17,16,15,15,14,13,12,1 1,10,9,5)	0-80 Q & NQ	Y	4.25% years 1&2	CT, DE, FL, MN, NY, OR, TX, UT, WA
	Fix Opt 1 yr - 3.00% Guaranteed rate - 1.00%								
	Annual Reset pt-to-pt (S&P) - 6.50% cap = 100% participation rate. 4.00% minimum								
	Ann. Reset Daily Ave. Cap (S&P) - 7.00% cap = 100% participation rate. 5.00% minimum								
1-yr monthly cap 2.75% annual reset design									
MarketValue Index	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.	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	3.75% years 1&2	NY, OR, TX
	Fix Opt 1 yr - 3.50% Guarant interest rate - 1.1%								
	Annual Reset Point-to-Point (S&P) - 7.50% = 100% participation rate. 4.00% minimum								
	Ann. Reset Monthly Ave. Cap (S&P) - 8.50% = 100% participation rate. 5.00% minimum								
1-yr monthly cap 3.25% 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 = 45% 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	5.000% year 1 2.00% year 2	AK, CT, DE, MN, NV, NY, OR, TX, UT, WA
	Fix Opt 1 yr - 2.75% Guaranteed rate - 1.00%								
	Annual Reset Point-to-Point (S&P) - 5.50% = 100% participation rate. 4.00% minimum								
	Annual Reset Daily Ave. Cap (S&P) - 6.50%. = 100% participation rate. 5.00% minimum								
1-yr monthly cap 2.50% 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 = 45% 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 wavier. 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	6.50% year 1 2.50% year 2	AK, CT, DE, MN, NV, NY, OR, TX, UT, WA
	Fix Opt 1 yr - 2.75% Guaranteed rate - 1.00%								
	Annual Reset Point-to-Point (S&P) - 5.75% = 100% participation rate. 3.00% minimum								
	Annual Reset Daily Ave. Cap (S&P) - 6.25%. = 100% participation rate. 4.00% minimum								
1-yr monthly cap 2.50% 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

FORT DEARBORN LIFE INSURANCE COMPANY (FDL)

EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Index Fortifier VII	Ann Pt-to-Pt - 4.75% Cap (4% Min Cap) Mon Pt-to-Pt Opt - 1.60% Mon Avg Opt - 5.00% Cap (5.00% Min Cap) Fixed Interest Opt - 2.00% (1.50% Min Rate)	1.00% 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	5.50% yrs 1-3 Ages 0-75 3.00% yrs 1-3 Ages 76-85	MN, ND, NY, OR, UT
Index Fortifier IX	Ann Pt-to-Pt- 6.50% Cap (4% Min Cap) Mon Pt-to-Pt Option - 2.10% Mon Avg Opt - 7.25% Cap (5.00% Min Cap) Fixed Interest Opt - 2.25% (1.50% Min Rate)	1.00% on 100% of premium	\$10,000-NQ&Q Min Addit Premium \$1,000	<ul style="list-style-type: none"> 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. 	9 years (9,9,8,7,6,5,4,3,2)	0-85 Q&NQ (max issue age 75 in IN)	N	6.50% yrs. 1-3 Ages 0-75 3.75% yrs. 1-3 Ages 76-80	MN, ND, NY, OR, UT
Index Fortifier X (5.00% Premium Bonus)	Ann Pt-to-Pt 4.50% Cap (4% MinCap) Monthly Pt-to-Pt Opt - 1.30% Cap Mon Avg Opt - 5.00% Cap (5.00% Min Cap) Fixed Interest Opt - 1.50% (1.50% Min Rate)	1.00% on 100% of premium	\$10,000-NQ&Q Min Addit Premium \$1,000	<ul style="list-style-type: none"> 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. 	10 years (12,12,12,10,10,9,8,6,4,2)	0-85 Q & NQ	N	8.50% yrs. 1-3 Ages 0-75 6.00% yrs. 1-3 Ages 76-85	AK, CT, IL, MN, NY, ND, PA, OR, UT

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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.

² 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)

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	Commission	States Not Available
American Legend II Annuity	S&P 500. 100% Participation Rate. CAP-6.50%. 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	(Yr 1) 5.50%-Ages 18-75-Q 0-75-NQ 5.10% Ages 76-80 Q&NQ 3.50% Ages 81-85 Q&NQ (Yr 2) 4.50%-Ages 18-75-Q 0-75-NQ 4.15% Ages 76-80 Q&NQ 3.00% Ages 81-85 Q&NQ (Yr 3) 3.50%-Ages 18-75-Q 0-75-NQ 3.20% Ages 76-80 Q&NQ 2.35% Ages 81-85 Q&NQ (Yr 4) 2.50%-Ages 18-75-Q 0-75-NQ 2.20% Ages 76-80 Q&NQ 1.90% Ages 81-85 Q&NQ (Yr 5) 1.50%-Ages 18-75-Q 0-75-NQ 1.25% Ages 76-80 Q&NQ 1.25% Ages 81-85 Q&NQ	NY, OR
	One Year Fixed Rate: 2.75%								
	Monthly avg./annual reset, 7.00% 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	6.50%-Ages 18-75-Q 0-75-NQ 5.50% Ages 76-80 Q&NQ 2.50% Ages 81-85 Q&NQ	DE, NV, NJ, NY, VA
	One Year Fixed Rate: 2.00%								
	Monthly avg./annual reset, 6.75% cap Annual Reset Design. 100% Part. Rate & "0" Index Factor Bail-out Cap 6.25%								
American Icon Annuity (5.00% Annuity Bonus) (IN, PA, NH, NJ, UT & WA No premium bonus)	S&P 500, 100% Part. Rate, CAP-6.00%. Annual Point to Point Design."0" Index Factor	2.00% on 90% of Premium	NQ & Q \$10,000	During the 1st contract yr, you may withdraw up to 10% of the Purchase Payment. After the first contract year, you may withdraw ann 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 Acct Value at Death. L-T-C rider.	10 Years (10,9,8,7,6,5,4,3,2,1)	18-85-Q 0-85-NQ	N	Year 1 8.00%-Ages 18-75-Q 0-75-NQ 6.35% Ages 76-80 Q&NQ 2.50% Ages 81-85 Q&NQ	AK, NY, OR
	One Year Fixed Rate: 2.50%								
	Your acct value will + by 5% if, after 4th Contr Anniv you receive pay for 7 yrs, or life. Monthly avg./annual reset 6.00% cap, 100% participation rate & "0" Index Factor								
American Icon II Annuity (1.50 Premium Bonus - in first contract year.) Yield 3.78%	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	(Yr 1) 7.50%-Ages 18-75-Q 0-75-NQ 6.00% Ages 76-80 Q&NQ 2.00% Ages 81-85 Q&NQ (Yr 2) 6.50%-Ages 18-75-Q 0-75-NQ 5.00% Ages 76-80 Q&NQ 1.40% Ages 81-85 Q&NQ (Yr 3) 5.50%-Ages 18-75-Q 0-75-NQ 4.00% Ages 76-80 Q&NQ 1.20% Ages 81-85 Q&NQ (Yr 4) 4.50%-Ages 18-75-Q 0-75-NQ 3.00% Ages 76-80 Q&NQ 0.70% Ages 81-85 Q&NQ (Yr 5) 3.50%-Ages 18-75-Q 0-75-NQ 2.00% Ages 76-80 Q&NQ 0.60% Ages 81-85 Q&NQ	DE, NY, OR
	One Year Fixed Rate: 2.25%								
	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) GREAT	One Year Fixed Rate: 2.50%	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	(Yr 1) 6.50%-Ages 18-75-Q 0-75-NQ 5.35% Ages 76-80 Q&NQ 3.60% Ages 81-85 Q&NQ (Yr 2) 5.00%-Ages 18-75-Q 0-75-NQ 4.30% Ages 76-80 Q&NQ 2.30% Ages 81-85 Q&NQ (Yr 3) 4.00%-Ages 18-75-Q 0-75-NQ 3.33% Ages 76-80 Q&NQ 1.55% Ages 81-85 Q&NQ (Yr 4) 3.00%-Ages 18-75-Q 0-75-NQ 2.40% Ages 76-80 Q&NQ 1.20% Ages 81-85 Q&NQ (Yr 5) 2.00%-Ages 18-75-Q 0-75-NQ 1.50% Ages 76-80 Q&NQ 0.85% Ages 81-85 Q&NQ	CT, NY, OR
	6.25% CAP with a "0" Index Factor. Monthly Avg/Annual Reset Design. 100% Participation rate								
	"0" Index Factor & annual point-to-point 100% Participation rate, 6.00% Cap								


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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	Commission ⁵	States Not Available	
North American Charter SeriesSM Index Account Fixed Account 7 year option = 1.00% Annuity bonus paid after 10 yrs 10 year option = (6.00% Prem Bonus on Prem in First 7 contract Yrs.) ³ 1.00% Annuity bonus paid after 10 yrs 14 year option = (11.00% Prem Bonus on Prem in First 7 contract Yrs.) ³ (2.00% Annuity bonus paid after 14 yrs) Index cap rate only product	GREAT							87.5% of premiums less withdrawals @ 3.00%	\$25,000-Q (\$50/mo. TSA) \$25,000-NQ (Additional Premium of \$250 or more)	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. Annuity 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 (18,18,17,15,15,15,14,12,10,8,6,4,2)	7 Years 0-85 Q & NQ 10 Years 0-79 Q & NQ 14 Years 0-75 Q & NQ	Y	7-Year 8.50% year 1 3.00% yrs 2&3 2.00% yrs 4-7 10-Year 8.50% year 1 3.00% yrs 2&3 2.00% yrs 4-9 14-Year 8.50% year 1 3.00% yrs 2-5 2.00% yrs 6-10 Commission reduced by 25% on issue ages 76-80 & 50% on ages 81-85. Reduced by 1.00% in MN, UT & VA	AL, DE, NY, OR, UT (7 year approved in AK, CT, MN & WA)	
	Cap Rates		7 Year		10 Year (6.00% Bonus*)		14 Year (11.00% Bonus*)									
		Daily Avg	Pt-to-Pt	Daily Avg	Pt-to-Pt	Daily Avg	Pt-to-Pt									
	S&P 500 [®]	6.50%	6.55%	6.75%	6.75%	7.10%	7.10%									
	DJIA SM	5.60%	4.85%	5.85%	5.05%	6.20%	5.40%									
	S&P Midcap 400 [®]	5.80%	4.55%	6.00%	4.75%	6.35%	5.10%									
	Russell 2000 [®]	6.00%	4.70%	6.25%	5.00%	6.65%	5.25%									
	NASDAQ-100 [®]	N/A	4.75%	N/A	5.00%	N/A	5.25%									
	DJ EuroSTOXX 50 [®]	N/A	5.50%	N/A	5.70%	N/A	6.05%									
	Lehman Brothers	N/A	3.00%	N/A	3.00%	N/A	3.05%									
	Hindsight Index Strat	N/A	4.75%	N/A	5.00%	N/A	5.25%									
	S&P 500 [®] mo pt-to-pt	3.05%		3.10%		3.20%										
	Yield w/ Bonus ²	N/A		9.02%		14.33%										
Fixed Account	2.75%		2.85%		3.00%											
North American Precision SeriesSM Index Account Fixed Account 7 year option = 1.00% Annuity bonus paid after 10 yrs 10 year option = (6.00% Prem Bonus on Prem in First 7 contract Yrs.) ³ 1.00% Annuity bonus paid after 10 yrs 14 year option = (11.00% Prem Bonus on Prem in First 7 contract Yrs.) ³ (2.00% Annuity bonus paid after 14 yrs)	Participation Rates		7 Year		10 Year (6.00% Bonus*)		14 Year (11.00% Bonus*)		87.5% of premiums less withdrawals @ 3.00%	\$25,000-Q (\$50/mo. TSA) \$25,000-NQ (Additional Premium of \$250 or more)	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. Annuity 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 (18,18,17,15,15,15,14,12,10,8,6,4,2)	7 Years 0-85 Q & NQ 10 Years 0-79 Q & NQ 14 Years 0-75 Q & NQ	Y	7-Year 8.50% year 1 3.00% yrs 2&3 2.00% yrs 4-7 10-Year 8.50% year 1 3.00% yrs 2&3 2.00% yrs 4-9 14-Year 8.50% year 1 3.00% yrs 2-5 2.00% yrs 6-10 Commission reduced by 25% on issue ages 76-80 & 50% on ages 81-85. Reduced by 1.00% in MN, UT & VA	AL, DE, NY, OR, UT (7 year approved in AK, CT, MN & WA)
		Daily Avg	Pt-to-Pt	Daily Avg	Pt-to-Pt	Daily Avg	Pt-to-Pt									
	S&P 500 [®]	35%	55%	40%	55%	40%	60%									
	DJIA SM	35%	45%	35%	45%	35%	50%									
	S&P Midcap 400 [®]	25%	35%	30%	35%	30%	35%									
	Russell 2000 [®]	25%	40%	25%	40%	30%	40%									
	NASDAQ-100 [®]	N/A	35%	N/A	35%	N/A	40%									
	DJ EuroSTOXX 50 [®]	N/A	60%	N/A	60%	N/A	65%									
	Lehman Brothers	N/A	55%	N/A	60%	N/A	60%									
	Hindsight Index Strat	N/A	50%	N/A	45%	N/A	50%									
	Annual Cap	N/A	6.00%	N/A	6.25%	N/A	6.50%									
	Annual Cap (Lehman)	N/A	6.00%	N/A	6.00%	N/A	6.00%									
	Yield w/ Bonus ²	2.75%		9.02%		14.33%										
Fixed Account	2.75%		2.85%		3.00%											

North American has temporarily suspended all new fixed annuity agent appointments

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. 	Features	10 Year		100% of premiums less withdrawals @ 3.00%	\$25,000-Q \$25,000-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 change 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, VT, WA	
		MA	APP									MPP#
	S&P 500 [®]	6.10%	6.30%									3.00%
	DJIA SM	5.10%	4.60%									N/A
	S&P Midcap 400 [®]	5.45%	4.35%									N/A
	Russell 2000 [®]	5.55%	4.50%									N/A
	NASDAQ-100 [®]	N/A	4.50%									2.30%
	DJ EuroSTOXX 50 SM	N/A	5.25%									N/A
	Lehman Brothers	N/A	3.00%									N/A
	Hindsight Index Strat	N/A	4.60%									N/A
Fixed Account	2.65%											
Premium Bonus	10.00%											
Yield w/Bonus	12.91%											

SUN LIFE FINANCIAL DISTRIBUTORS, INC (SUN)

EQUITY INDEXED	Participation Rate	Guaranteed Rate	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Sun Life Financial/ Keyport Index Multipoint	S&P 500 1 yr - 30% participation rate (10% CAP) 5 yr - 80% participation rate 7 yr - 100% participation rate 10 yr - 100% participation rate *Sun Index Multipoint in UT ONLY 1 year - 20% participation rate w/10% cap 5 years - 65% participation rate w/no cap 7 year - 80% participation rate w/no cap 10 year - 80% participation rate w/no cap	1.75% on 90% of Premium (UT - 3.00% on 90% of premium)	\$10,000 Q & NQ	Full account vesting of account value as of last anniversary date. All funds are available for withdrawal after yr. 1 except 10% of original premium paid in + \$4,000 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.	Vesting	0-85-NQ 0-75-Q	N	1 yr - 1.00% (0-80) .50% (81-85) 7 yr - 7.00% (0-80) 3.00% (ages 81-85) 5 yr - 5.00% (0-80) 1.00% (ages 81-85) 10 yr -10.00% (0-80) 6.00% (ages 81-85)	MO, ND, NY, OK, OR, WA
	(running high water mark on monthly average from anniversary date single inception to end of term)								