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WINTER 2010


| Company | Product Name | Interest Rates | Min. Guar. | Withdrawal Provisions | Surrender Charges | Issue Ages | State Avail. | Commission | | | | | | | | |
|---|--|--|--|--|---|-----------------------|---|---|-----------------|-------|-------|-------|---|---------------------------|-------|-------|
| Allianz Life Insurance Company of North America <i>A.M. Best "A" for financial strength</i>  | MasterDex X Single Premium Deferred Annuity 10% Premium Bonus For premium received in the first 3 contract years Bonus is vested at 10% per year Additional premium accepted through first 3 contract years Effective 11/03/09 | \$20,000 min NQ & Q Fixed Account 2.25% <small>(N/A in AL, CA, DE, IA, KY, TX)</small> Euro Nasdaq- S&P STOXX 100 500 50 Blended | 2.50% on 87.50% of premium | 10% of the accumulation value available after year 1, as long as the money is withdrawn after the contract anniversary following the most recent premium payment <i>Can annuitize for full value with the 10% bonus after: -year 5 for min. of 10 years -year 5 for 5 year payout of interest only then lump sum with full accumulation value</i> | 10,10,10,8.75,7.50,6.25,5,3.75,2.50,1.25 % (10 years) Bonus is vested at 10% per year Nursing Home Benefit and Flexible Annuity Option Rider Riders Available at Cost: Simple Income II Rider, Flexible withdrawal Benefit Rider, Death Benefit Rider (NQ annuities only) Call for State Approvals Death Benefit: Contracts accumulation value, including both vested & unvested premium bonus | 0-80 NQ & Q | Not Avail. in: CT,MS, NV,OR,WA | 7.00% 0-75 5.00% 76-80 | | | | | | | | |
| | | <table border="1"> <tr> <td>Monthly Sum Cap</td> <td>2.50%</td> <td>2.30%</td> <td>2.30%</td> <td>-</td> </tr> <tr> <td>Annual Point-to-Point Cap</td> <td>5.00%</td> <td>5.75%</td> <td>5.25%</td> <td>5.75%</td> </tr> <tr> <td>Monthly Average Spread</td> <td>-</td> <td>-</td> <td>-</td> <td>2.00%</td> </tr> </table> | | | | | | | Monthly Sum Cap | 2.50% | 2.30% | 2.30% | - | Annual Point-to-Point Cap | 5.00% | 5.75% |
| Monthly Sum Cap | 2.50% | 2.30% | 2.30% | - | | | | | | | | | | | | |
| Annual Point-to-Point Cap | 5.00% | 5.75% | 5.25% | 5.75% | | | | | | | | | | | | |
| Monthly Average Spread | - | - | - | 2.00% | | | | | | | | | | | | |
| Allianz Life Insurance Company of North America <i>A.M. Best "A" for financial strength</i>  | MasterDex 5 Plus Flexible Premium Deferred Annuity 3% Premium Bonus For premium received in the first 5 contract years Additional premium accepted through first 5 contract years Effective 01/05/10 | \$15,000 min NQ & Q Fixed Account 2.25% Euro Nasdaq- S&P STOXX 100 500 50 Blended | 2-3% on 87.50% of premium | 10% of the accumulation value available after year 1, as long as the money is withdrawn after the contract anniversary following the most recent premium payment <i>Can annuitize after the 1st contract year for a minimum of 10 years or more</i> | 10,9,8,7,6,5,4,3,2,1,0 % Nursing Home Benefit After one year of deferral, should the owner enter a nursing home or hospital, or any combination of the two, for 30 out of 35 consecutive days. The owner can take the Accumulation Value over a period of time anywhere from 5 to 9 years (there is no cost to this benefit). Avail in most states. Death Benefit: Greater of contracts accumulation value or guaranteed minimum value | 0-80 NQ & Q | WA Only | 7.00% 0-75 5.00% 76-80 | | | | | | | | |
| | | <table border="1"> <tr> <td>Monthly Sum Cap</td> <td>2.50%</td> <td>2.30%</td> <td>2.30%</td> <td>-</td> </tr> <tr> <td>Annual Point-to-Point Cap</td> <td>5.00%</td> <td>5.75%</td> <td>5.25%</td> <td>5.75%</td> </tr> <tr> <td>Monthly Average Spread</td> <td>-</td> <td>-</td> <td>-</td> <td>2.00%</td> </tr> </table> | | | | | | | Monthly Sum Cap | 2.50% | 2.30% | 2.30% | - | Annual Point-to-Point Cap | 5.00% | 5.75% |
| Monthly Sum Cap | 2.50% | 2.30% | 2.30% | - | | | | | | | | | | | | |
| Annual Point-to-Point Cap | 5.00% | 5.75% | 5.25% | 5.75% | | | | | | | | | | | | |
| Monthly Average Spread | - | - | - | 2.00% | | | | | | | | | | | | |

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|--|---|---|--|--|--|--|---|---|
| GREAT AMERICAN LIFE® <i>A.M. Best "A (Excellent)" for financial strength</i> *Medicaid-Compatible Contract Form #P1406205NW #P1406305NW #R117(96)-1  | American Icon®II Flexible Purchase Payments 1.50% Premium Bonus³ For Purchase Payments in first contract years Index Strategy is tied to the S&P 500 Effective 12/21/09 | \$10,000 min NQ & Q Additional Purchase Payments: \$2,000 Q & \$5,000 NQ \$750,000 max (18-79) \$500,000 max (80-85) <u>Declared Rate Strategy:</u> Annually Declared Interest rate 2.50% Oregon 2.00% <u>Annual Point-to-Point</u> Cap 6.00% (min. 3%) <u>Monthly Averaging (with Cap)</u> Cap 6.25% (min. 3%) N/A in OR | 2.00% on 100% of Purchase Payments, less early withdrawal charges that would apply to full Surrender | 10% of the Account Value as of the prior Contract Anniversary available after the first contract year. Withdrawals will be taken first from the Purchase Payment Account, then from funds in the Declared Rate Strategy. (Min. withdrawal: \$500. Min Account Value after withdrawal: \$5,000) <i>Can annuitize after year 1 for min. of 5 years</i> | <u>Issue ages 0-57</u> 12,11,10,9,8,7,6,5,4,3 <u>Issue ages 58+</u> 10,9,8,7,6,5,4,3,2,1 Each month this charge decreases by 1/12 th of the difference between the rate for the current contract year & the next contract year. Long Term Care Waiver: Waived if owner is confined to hospital/nursing home for 90days, confinement begins after 1 st contract year. Not available in all states. Some Restrictions apply. Call for Details. Terminal Illness Waiver (where available) Death Benefit: Greater of the Account Value or the GMSV will be paid at death of owner. | 18-85 Q 0-85 NQ | All Except: DE,NY | 7.50% 0-75 6.00% 76-80 2.00% 81-85 Charge back at death 50% in 1 st 6 months. |
| GREAT AMERICAN LIFE® <i>A.M. Best "A (Excellent)" for financial strength**</i> Index Strategy is tied to the S&P 500 *Medicaid-Compatible ² Contract Form #P1406405NW #P1406505NW Rider Forms: #R6020708NW #R6019308NW  | American ValorSM II Flexible Purchase Payments 5.00% Premium Bonus³ through age 57 4.00% Premium Bonus³ through ages 58-69 3.00% Premium Bonus³ through age 70+ For Purchase Payments in first three contract years Effective 12/21/09 | \$10,000 min NQ & Q Additional Purchase Payments: \$2,000 Q & \$5,000 NQ \$750,000 max (18-79) \$500,000 max (80-85) <u>Declared Rate Strategy:</u> Annually Declared Interest rate 2.75% Oregon 2.00% <u>Annual Point-to-Point with Cap</u> Cap 6.25% (min 3%) <u>Monthly Average with Cap</u> Cap 6.50% (min 3%) N/A in OR | 2.00% on 100% of Purchase Payments, less early withdrawal charges that would apply to full Surrender | 10% of the Account Value as of the prior Contract Anniversary available after the first contract year. Withdrawals will be taken first from the Purchase Payment Account, then from funds in the Declared Rate Strategy. (Min. withdrawal: \$500. Min Account Value after withdrawal: \$5,000) <i>Can annuitize after year 1 for min. of 7 years or more</i> | <u>Issue ages 0-57</u> 12,11,10,9,8,7,6,5,4,3,2,1 <u>Issue ages 58+</u> 10,9,8,7,6,5,4,3,2,1 Each month this charge decreases by 1/12 th of the difference between the rate for the current contract year & the next contract year. Extended Care Waiver Waived if owner is confined to hospital/nursing home for 90days, confinement begins after 1 st contract year. Not available in all states. Some Restrictions apply. Call for Details. Death Benefit: Greater of the Account Value or the GMSV will be paid at death of owner. | 18-85 Q 0-85 NQ | All Except: CT,NY | 6.50% 0-75 5.35% 76-80 3.60% 81-85 Charge back at death 50% in 1 st 6 months. Chargeback at Surrender 100% months 1-12 and 50% months 13-24. |
| GREAT AMERICAN LIFE® <i>A.M. Best "A (Excellent)" for financial strength**</i> P1074509NW R1417507NW R6020708NW R6079308NW COMO9408 | Safe ReturnSM Single Purchase Payments Cap Bailout On index strategies, early withdrawal charges waived, if cap for an indexed strategy ever falls below its bailout cap Subsequent premium allowed in first 2 contract months Index Strategy is tied to the S&P 500 Effective 12/21/09 | \$25,000 min NQ & Q \$750,000 max (0-79) \$500,000 max (80-85) <u>Declared Rate Strategy:</u> Declared Interest rate 2.50% <u>Annual Point-to-Point</u> Cap 6.50% (min. 2%) Cap Bailout Rate 6.00% <u>Monthly Averaging (with Cap)</u> Cap 6.75% (min. 2%) Cap Bailout Rate 6.25% | 2.00% on 100% of Purchase Payments, less any Withdrawals plus applicable early withdrawal charges and less the applicable early withdrawal charge rate multiplied that would apply on a full surrender | 10% of the Account Value as of the prior Contract Anniversary available after the first contract year. <u>Return of Premium</u> Return of premium value is sum of all purchase payments, less the sum of all net withdrawals. | 10,9,8,7,6,5,4,3,2,1 Extended Care Waiver Terminal Illness Waiver Income Sustainer Rider (N/A in WA) Death Benefit: Greatest of the Account Value or the GMSV or Return of Premium <i>Can annuitize after year 1 for min. of 10 years or for life</i> | 18-85 Q 0-85 NQ | All Except: DE,NJ,VA Charge back at death 100% in 1 st 12 months. | Commission Options <u>Heaped</u> 6.50% 0-75 5.50% 76-80 2.50% 81-85 <u>MOD 3:</u> 5.00% 0-75 yr 1 4.50% 76-80 yr 1 2.25% 81-85 yr 1 All Ages: 2.00% yr 2 1.00% yr 3 <u>Trail AV:</u> 4.75% 0-75 yr 1 4.00% 76-80 yr 1 1.75% 81-85 yr 1 All Ages: 0.50% yr 2+ <u>Level AV:</u> 1.25% 0-85 years 1+ |

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|---|---|---|--|---|---|--|--|--|
| GREAT AMERICAN LIFE® <i>A.M. Best "A (Excellent)" for financial strength</i> *Medicaid-Compatible ² Contract form #P1406005NW #P1406105NW #R1000600NW #R117(96)-1 COM09408  | American Legend® II Flexible Purchase Payments Index Strategy is tied to the S&P 500* Rates Effective 12/21/09 and are subject to change at any time | \$10,000 min NQ & Q Additional Purchase Payments: \$2,000 Q & \$5,000 NQ \$750,000 max (18-80)\$500,000 max (81-85) Declared Rate Strategy: Annual Declared Rate 3.00% Oregon 2.00% Annual Point-to-Point: Cap 6.75% (min. 3%) Monthly Averaging (with Cap): Cap 7.50% (min. 3%) N/A in OR Monthly Sum (with Cap) Monthly Cap 2.50% (min. 1%) N/A in OR | 2.00% on 100% of Purchase Payments, less early withdrawal charges that would apply to full Surrender | 10% of the Account Value as of the prior Contract Anniversary available after the first contract year. Withdrawals will be taken first from the Purchase Payment Account, then from funds in the Declared Rate Strategy. (Min. withdrawal: \$500. Min Account Value after withdrawal: \$5,000) | Issue ages 0-57: 12,11,10,9,8,7,6 Issue Ages 58+: 9,8,7,6,5,4,3 Extended Care Waiver Surrender charges waived if owner is confined to hospital/nursing home for 90 days, confinement begins after 1 st contract year. Not available in all states. Some restrictions apply. Call for details. Terminal Illness Waiver (not available in all states) Death Benefit: Greater of the Account Value or the GMSV will be paid at death of owner. <i>Can annuitize after year 1 for min. of 5 years.</i> | 18-85 Q 0-85 NQ | All Except: AL,AR,MS, NY,PA | 5.50% 0-75 5.10% 76-80 3.50% 81-85 Commission charge back at death 50% in 1 st 6 months. |
| FORETHOUGHT Life Insurance Company <i>A.M. Best "A-" for financial strength</i> Index Strategy tied to the S&P 500 | Guaranteed Destinationssm Single Premium Deferred Annuity 8% Premium Bonus Premium Banding: Low Band: \$25,000-\$99,999 High Band: \$100K-\$249,999 Ultra Band: \$250,000+ You may reallocate to any strategy any time during the first 30 days immediately following the end of a strategy term. | \$25,000 min \$1,000,000 max Fixed Account Strategy: Current rate is 2.25% (min. 2.00%) Monthly Point-to-Point with Cap: Low Band: 1.00% Cap High Band: 1.50% Cap Ultra Band: 1.60% Cap (Min. Cap 1.00%) Annual Cap with Monthly Averaging: Low Band: 5.25% Cap High Band: 5.25% Cap Ultra Band: 5.25% Cap Effective 08/18/09 | 1-3.00% on 87.5% of premium | 10% of the beginning -of-year Contract Value after the first contract year can be withdrawn each year without incurring withdrawal charges. RETURN OF PREMIUM GUARANTEE After the first contract year systematic withdrawals may be specified by dollar amount or percentage of Contract Value with your choice of payout frequency. Nursing Home Waiver Terminal Illness Waiver | 10,9,8,7,6,5,4,3,2,1 Guaranteed Lifetime Income Benefit: -Activate any time after age 59 ½ (and after the 1 st contract year) - Guaranteed Lifetime Income Benefit Factor increases with attained age - Guaranteed Lifetime Annual Income = Contract Value x Income Benefit Factor - Guaranteed Lifetime Annual Income can increase on each Anniversary Full Value at Death | 0-85 NQ & Q | WA Only | 5.00% 0-75 3.00% 76-85 Chargeback at death 100% first 12 months. 100% Chargeback at surrender attributable to the amount withdrawn for the first 12 months. |
| OM FINANCIAL LIFE INSURANCE COMPANY BALTIMORE, MD <i>A.M. Best "A-" (excellent) for financial strength rating (FSR). 4th highest of 16 ratings</i> | OMIndex-Accelerator™ 10 Flexible Premium Fixed Deferred Indexed Annuity FGLFPDA-EIA (2005) et al 5.00% Initial Premium Bonus All Strategy values are calculated using formulas linked to changes in the index values in the S&P 500 Index. | \$10,000 - \$1,000,000 NQ & Q \$2,000 Minimum per account Fixed Interest Strategy Interest Rate 2.00% Monthly Point-to-Point Monthly Cap 1.75% (min. 1.00%) Annual Point-to-Point Cap 4.50% (min. 3.00%) Monthly Average Cap 4.75% (min. 3.00%) 2 Year Monthly Average Cap 11.50% Effective 01/01/10 | 1-3% on 87.5% of premium | 10% of the vested account value, as of the prior anniversary available after the first contract year. Limit of 4 withdrawals per year. OMIncome for Life | 10,10,10,10,9,8,7,6,4,2,0 % WA: 9,9,8,7,6,5,4,3,2,1% Vesting Schedule 10,20,30,40,50,60,70,80,90,100% Nursing Home Benefit Terminal Illness Benefit Unemployment Benefit Full Value at Death of owner Annuitization After the 5 th year for 5 years **Upon Annuitization, the vesting and interest earning of the bonus amount stops. | 0-85 NQ 18-85 Q | Not Available in: CT,LA,MA, MN,NY, OR,UT | 0-79 8.50% 80-85 4.25% WA: 0-79 7.25% 80-85 3.625% 09-165 |

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|---|---|---|--|---|--|-------------------------------------|---|---|
| RBC INSURANCE <i>A.M. Best "A" Fitch "A+"</i> | RBC Enhanced Choice 10 Single Premium Deferred Annuity 5.00% Premium Bonus Effective 01/01/10 | \$5,000 min NQ & Q \$1,000,000 max (18-80) \$250,000 max (81-85) Fixed Account: 8 Year guaranteed rate 2.55% 1 st year, 1.55% years 2-8 (1 st year interest rate enhancement of 1%) 1 year Quarterly Additive Point-to-Point (DJIA): Quarterly Cap 2.50% (min. 1%) 1 year Monthly Average (DJIA): Cap 5.00% (min. 5%) Annual Point-to-Point (S&P 500)*: Cap 5.00% (min. 2%) 1 year Monthly Point-to-Point (S&P 500)*: Monthly Cap 2.25% (min. 0.50%) | 1.00% on 87.5% of premium | 10% of the accumulation value after the first year. (Additional withdrawals within the same contract year are subject to surrender & MVA charges) <small>(Min. withdrawal: \$500, Min Account Value after withdrawal: \$2,000)</small> Systematic withdrawals available after the first year. Guaranteed Lifetime Withdrawal Benefit Rider (call for state avail) | WA: 9,9,8,7,6,5,4,3,2,1 All other states: 10,10,10,9,5,9,8,7,6,4,2 (+/- MVA) Confinement Waiver: Up to 100% of the accumulation value after the 1 st contract year if owner is confined to a long-term care facility or hospital for 90 consecutive days or more. Terminal Illness Waiver Full Value at Death <i>Annuitization:</i> <i>After the 2nd year for an income for life.</i> <i>After the 5th year for a 5 year certain or more.</i> | 0-80 Q 0-85 NQ | Not Avail. In: AK,CA,CT, DE,HI,IL, MN,MO,NJ, NY,OK,OR, PA,UT,VT *S&P 500 strategies are not available in: ID,MS,NM, VT Charge back at Death. First 6 months: 100% Second 6 months: 50% | 7.00% 0-75 5.00% 76-80 3.00% 81-85 Trail Commissions available. Call for details. |
| RBC INSURANCE <i>A.M. Best "A" Fitch "A+"</i> | RBC Enhanced Choice 8 Single Premium Deferred Annuity 2.00% Premium Enhancement Effective 01/01/10 | \$5,000 min NQ & Q \$1,000,000 max (0-80) \$250,000 max (81-85) Fixed Account: 8 Year guaranteed rate 2.90% 1 st year & 1.90% years 2-8 1 year Quarterly Additive Point-to-Point (DJIA): Quarterly Cap 3.00% (min. 1%) 1 year Monthly Average (DJIA): Cap 5.00% (min. 5%) Annual Point-to-Point (S&P 500)*: Cap 5.50% (min. 2%) 1 year Monthly Point-to-Point (S&P 500)*: Monthly Cap 2.50% (min. 0.50%) | 1.00% on 87.5% of premium | 10% of the accumulation value after the first year. (Additional withdrawals within the same contract year are subject to surrender & MVA charges) <small>(Min. withdrawal: \$500, Min Account Value after withdrawal: \$2,000)</small> Systematic withdrawals available after the first year. Guaranteed Lifetime Withdrawal Benefit Rider (call for state avail) | WA & CA: 9,8,7,6,5,4,3,2 All other states: 10,9,8,7,6,5,4,2 (+/- MVA) Confinement Waiver: Up to 100% of the accumulation value after the 1 st contract year if owner is confined to a long-term care facility or hospital for 90 consecutive days or more. Terminal Illness Wavier Full Value at Death <i>Annuitization:</i> <i>After the 2nd year for an income for life.</i> <i>After the 5th year for a 5 year certain or more.</i> | 0-80 Q 0-85 NQ | Not Avail. In: AK,CT,DE, HI,MN,NJ, NY,OK,OR, PA,UT *S&P 500 strategies are not available in: ID,MS,NM, VT Charge back at Death. First 6 months: 100% Second 6 months: 50% | WA & CA 5.25% 0-75 3.75% 76-80 2.75% 81-85 All Other States 6.00% 0-75 4.50% 76-80 3.50% 81-85 |
| ING USA Annuity and Life Insurance Company <i>A.M. Best "A+" (Superior) S&P "AA" (Very Strong)</i> <small>AD060177 S&P 500 is a trademark of the McGraw-Hill Companies, Inc. and has been licensed for use by ING USA Annuity and Life Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product. (Note: Index does not reflect dividends paid on underlying stocks.). The S&P 500® Index does not reflect dividends paid on the underlying stock.</small> | ING Secure Index Seven Annuity Flexible Premium Deferred Index Annuity Low Band: \$15,000-\$74,999 High Band: \$75,000+ Interest Crediting Strategies linked, in part, to the S&P 500® Index Rates Effective 12/10/09 | \$15,000 NQ & Q \$50 min. additional premiums Fixed Rate Strategy 2.60% Point-to-Point Cap Index Strategy: Low Band Cap- 6.00% High Band Cap- 7.00% Monthly Cap Index Strategy: Low Band Cap- 2.25% High Band Cap- 2.55% | 1.00% on 100.00% of premiums, less premium taxes, withdrawals and surrender charges | 10% of accumulation value per contract year available after the 1 st year. Interest available in the first year Withdrawals are not credited with index-linked interest ING IncomeProtector Withdrawal Benefit Available. Must elect at issue. Cost of 0.40% starting in year 1. (N/A: NJ,NY,OR,FL,WA) | 10,10,10,10,9,8,7,0 % (PA ages 56+; 9,8,7,6,5,4,3%) <i>Nursing Home/Terminal Illness waiver: After the 1st contract anniversary, surrender charges & MVA waived if the owner: 1) Is hospitalized or confined to an eligible nursing home for at least 45 days during any continuous 60 day period. 2) Is diagnosed with a terminal illness (life expectancy 12 months or less).</i> Death Benefit: Greater of the accumulation value or minimum guaranteed contract value. Annuitization: After the 1 st contract year, for a minimum of 10 years. Greater of the accumulation value or minimum guaranteed contract value. Surrender charge applies. | 0-80 NQ & Q | Not Available in: NY,OR | Option A: 5.00% 0-80 Year 1 B&C commission options with trails also available |

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| ING USA Annuity and Life Insurance Company <i>A.M. Best "A+" (Superior) S&P "AA" (Very Strong)</i> <small>AD060177 S&P 500i is a trademark of the McGraw-Hill Companies, Inc. and has been licensed for use by ING USA Annuity and Life Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product. (Note: Index does not reflect dividends paid on underlying stocks.). The S&P 500i Index does not reflect dividends paid on the underlying stock</small> | ING Secure Index Five Annuity Flexible Premium Deferred Index Annuity Low Band: \$15,000-\$74,999 High Band: \$75,000+ Interest Crediting Strategies linked, in part, to the S&P 500i Index Rates Effective 12/10/09 | \$15,000 NQ & Q \$50 min. add. Premiums <u>Fixed Rate Strategy</u> 2.40% <u>Point-to-Point Cap Index Strategy:</u> Low Band Cap- 5.50% High Band Cap- 6.50% <u>Monthly Cap Index Strategy:</u> Low Band Cap- 2.00% High Band Cap- 2.40% <u>Monthly Averaging Index Strategy:</u> ONLY AVAIL. IN NJ- Call for rates | 1.50% on 100.00% of premiums, less premium taxes, withdrawals and surrender charges | 10% of accumulation value per contract year available after the 1 st year. Interest available in the first year Withdrawals are not credited with index-linked interest ING IncomeProtector Withdrawal Benefit Available. Must elect at issue. Cost of 0.40% starting in year 1. (N/A: NJ,NY,OR,FL,WA) | 8, 7.5, 6.5, 5.5, 4.5 % <i>Nursing Home/Terminal Illness waiver: After the 1st contract anniversary, surrender charges & MVA waived if the owner: 1) Is hospitalized or confined to an eligible nursing home for at least 45 days during any continuous 60 day period. 2) Is diagnosed with a terminal illness (life expectancy 12 months or less).</i> Death Benefit: Greater of the accumulation value or minimum guaranteed contract value. Annuitization: After the 1 st contract year, for a minimum of 10 years. Greater of the accumulation value or minimum guaranteed contract value. | 0-80 NQ & Q | Not Available in: NY,OR | Option A: 4.00% 0-80 Year 1 B&C commission options with trails also available |
| ING USA Annuity and Life Insurance Company <i>A.M. Best "A+" Standard & Poor's "AA"</i> <small>S&P 500i is a trademark of the McGraw-Hill Companies, Inc. and has been licensed for use by ING USA Annuity and Life Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product</small> | ING Envoy Six Flexible Premium Deferred Indexed Annuity Low Band: \$15,000-\$74,999 High Band: \$75,000+ Interest Crediting Strategies linked, in part, to the Dow Jones EURO STOXX 50i (30% weighted) & S&P 500i (70% weighted) Effective 12/10/09 | \$15,000 NQ & \$10,000 Q \$1,000,000 Max \$5,000 Subsequent Premium <u>Fixed Rate Strategy</u> 2.60% <u>Point-to-Point Cap Index Strategy:</u> Low Band Cap- 5.50% High Band Cap- 6.75% | 1.00% on 100.00% of premiums, less premium taxes, withdrawals and surrender charges | 10% of the accumulation value, available after the 1 st contract year. Withdrawals are not credited with indexed-linked interest ING IncomeProtector Withdrawal Benefit Available. Must elect at issue. Cost of 0.40% starting in year 1. (N/A: NJ,NY,OR,FL,WA) | <u>Ages 0-80 in all other states</u> <u>Ages 0-55 in WA:</u> 9,9,9,9,8,7,6,5,4% <u>Ages 56-80 in WA</u> 9,8,7,6,5,4,3,2,1% (+/- MVA) During the 1 st 30 days after the 6 th contract anniversary, the company will waive the surrender charges and MVA if all or part of the accumulation value is surrendered. Full Accumulation Value payable at death of owner. | 0-80 NQ & Q | Not Available in: NY | 1.50% 0-80 Year 1 0.75% Trail years 2+ B&C commission options with trails also available |
| ING USA Annuity and Life Insurance Company <i>A.M. Best "A+" Standard & Poor's "AA"</i> <small>S&P 500i is a trademark of the McGraw-Hill Companies, Inc. and has been licensed for use by ING USA Annuity and Life Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product</small> | ING Envoy Nine Flexible Premium Deferred Indexed Annuity Low Band: \$15,000-\$74,999 High Band: \$75,000+ Interest Crediting Strategies linked, in part, to the Dow Jones EURO STOXX 50i (30% weighted) & S&P 500i (70% weighted) Effective 12/10/09 | \$15,000 NQ & \$10,000 Q \$1,000,000 Max \$5,000 Subsequent Premium <u>Fixed Rate Strategy</u> 2.70% <u>Point-to-Point Cap Index Strategy:</u> Low Band Cap- 6.50% High Band Cap- 7.50% | 1.00% on 100.00% of premiums, less premium taxes, withdrawals and surrender charges | 10% of the accumulation value, available after the 1 st contract year. Withdrawals are not credited with indexed-linked interest ING IncomeProtector Withdrawal Benefit Available. Must elect at issue. Cost of 0.40% starting in year 1. (N/A: NJ,NY,OR,FL,WA) | <u>Ages 0-80 in all other states</u> <u>Ages 0-55 in WA:</u> 9,9,9,9,8,7,6,5,4% <u>Ages 56-80 in WA</u> 9,8,7,6,5,4,3,2,1% (+/- MVA) Full Accumulation Value payable at death of owner. | 0-80 NQ & Q | Not Available in: NY | 6.50% 0-80 Year 1 B&C commission options with trails also available |

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| <p>The Lincoln National Life Insurance Company</p> <p><i>A.M. Best "A+" S&P "AA-" Fitch "A+"</i></p>  | <p>OPTICHOICE 5</p> <p>Flexible Premium Deferred Annuity</p> <p>Indexed Accounts tied to the performance of the S&P 500 Index.</p> <p>Issue dates: 1st, 8th, 15th, 22nd.</p> <p>No Fees 100% Participation</p> <p>Transferability of 100% on policy anniversary.</p> <p>Effective 09/15/09</p> | <p>\$5,000 NQ & \$2,000 Q \$50 min additional premium \$2,000,000 Max</p> <p>Fixed Account: Annual rate 2.45% (1.25% min yrs 1-5) \$100K+: Annual rate 2.60%</p> <p>1-Year Point-to-Point Account: Indexed Cap 4.70% (2.50% min. Cap) \$100K+: Indexed Cap 5.00%</p> <p>1-Year Monthly Cap Indexed Account: Monthly Cap 2.05% (1.00% min. Cap) \$100K+: Monthly Cap 2.15%</p> <p>1-Year Monthly Average Account: Indexed Spread 9.00% (9.00% max Spread) \$100K+: Indexed Spread 9.00%</p> | <p>1.25% on 100% of Premium less applicable surrender charge on date of surrender during the surrender period (assume no withdrawals)</p> <p>After the surrender charge period, guaranteed minimum fixed interest rate will be re-determined on an annual basis and will be between 1-3%</p> | <p>10% of accumulation value available in the first policy year without MVA or surrender charge.</p> <p>Withdrawals are taken first from the Fixed Account, then pro-rata from the indexed accounts.</p> | <p>9,8,7,6,5 % (+/- MVA) *MVA not avail in OR, MN, UT</p> <p><i>Nursing Home Rider: Confinement begins after the 1st policy anniversary and confined for at least 30 days. (Subject to state avail.)</i></p> <p>Death Benefit: Amount is greater of the Accumulation value or Guaranteed min. non-surrender value.</p> <p>Annuitization: After the 5th policy year for a minimum of 5 years or longer</p> | <p>0-85 NQ & Q</p> | <p>Not Available in: NY</p> <p>JPF OptiChoice 5 version may be available Call for details</p> | <p>5.00% 0-75 3.75% 76-80 2.50% 81-85</p> <p>Commission charge back at full or partial surrenders, death and annuitization in the first policy year. Months 1-6 100% Months 7-12 50%</p> |
| <p>The Lincoln National Life Insurance Company</p> <p><i>A.M. Best "A+" S&P "AA-" Fitch "A+"</i></p> | <p>OPTICHOICE 7</p> <p>Flexible Premium Deferred Annuity</p> <p>Indexed Accounts tied to the performance of the S&P 500 Index.</p> <p>Issue dates: 1st, 8th, 15th, 22nd.</p> <p>No Fees 100% Participation</p> <p>Transferability of 100% on policy anniversary.</p> <p>Effective 09/15/09</p> | <p>\$5,000 NQ & \$2,000 Q \$50 min additional premium \$2,000,000 Max</p> <p>Fixed Account: Annual rate 2.65% (1.50% min yrs 1-7) \$100K+: Annual Rate 2.80%</p> <p>1-Year Point-to-Point Indexed Account: Indexed Cap 5.15% (2.50% min. Cap) \$100K+: Indexed Cap 5.45%</p> <p>1-Year Monthly Cap Indexed Account: Monthly Cap 2.25% (1.00% min. Cap) \$100K+: Monthly Cap 2.35%</p> <p>1-Year Monthly Average Indexed Account: Indexed Spread 9.00% (9.00% max Spread) \$100K+: Indexed Spread 9.00%</p> | <p>1.50% on 100% of Premium less applicable surrender charge on date of surrender during the surrender period (assume no withdrawals)</p> <p>After the surrender charge period, guaranteed minimum fixed interest rate will be re-determined on an annual basis and will be between 1-3%</p> | <p>10% of accumulation value available in the first policy year without MVA or surrender charge.</p> <p>Withdrawals are taken first from the Fixed Account, then pro-rata from the indexed accounts.</p> | <p>9,8,7,6,5,4,3 % (+/- MVA) *MVA not avail in OR, MN, UT</p> <p><i>Nursing Home Rider: Confinement begins after the 1st policy anniversary and confined for at least 30 days. (Subject to state avail.)</i></p> <p>Death Benefit: Amount is greater of the Accumulation value or Guaranteed min. non-surrender value.</p> <p>Annuitization: After the 5th policy year for a minimum of 5 years or longer</p> | <p>0-85 NQ & Q</p> | <p>Not Available in: NY</p> <p>JPF OptiChoice 7 version may be available Call for details</p> | <p>6.00% 0-75 4.50% 76-80 3.00% 81-85</p> <p>Commission charge back at full or partial surrenders, death and annuitization in the first policy year. Months 1-6 100% Months 7-12 50%</p> |
| <p>The Lincoln National Life Insurance Company</p> <p><i>A.M. Best "A+" S&P "AA-" Fitch "A+"</i></p> | <p>OPTICHOICE 9</p> <p>Flexible Premium Deferred Annuity</p> <p>Indexed Accounts tied to the performance of the S&P 500 Index.</p> <p>Issue dates: 1st, 8th, 15th, 22nd.</p> <p>No Fees 100% Participation</p> <p>Transferability of 100% on policy anniversary.</p> <p>Effective 09/15/09</p> | <p>\$5,000 NQ & \$2,000 Q \$50 min additional premium \$2,000,000 Max</p> <p>Fixed Account: Annually declared rate 2.80% (1.75% min yrs 1-9) \$100K +: 3.00%</p> <p>1-Year Point-to-Point Indexed Account: Indexed Cap 5.45% (2.50% min. Cap) \$100K+: Cap 5.90%</p> <p>1-Year Monthly Cap Indexed Account: Monthly Cap 2.35% (1.00% min. Cap) \$100K+: Monthly Cap 2.50%</p> <p>1-Year Monthly Average Indexed Account: Indexed Spread 9.00% (9.00% max Spread) \$100K+: Index Spread 9.00%</p> | <p>1.75% on 100% of Premium less applicable surrender charge on date of surrender during the surrender period (assume no withdrawals)</p> <p>After the surrender charge period, guaranteed minimum fixed interest rate will be re-determined on an annual basis and will be between 1-3%</p> | <p>10% of accumulation value available in the first policy year without MVA or surrender charge.</p> <p>Withdrawals are taken first from the Fixed Account, then pro-rata from the indexed accounts.</p> | <p>9,8,7,6,5 ,4,3,2,1% (+/- MVA) *MVA not avail in OR, MN, UT</p> <p><i>Nursing Home Rider: Confinement begins after the 1st policy anniversary and confined for at least 30 days. (Subject to state avail.)</i></p> <p><i>Terminal Illness rider</i></p> <p>Death Benefit: Amount is greater of the Accumulation value or Guaranteed min. non-surrender value.</p> <p>Annuitization: After the 5th policy year for a minimum of 5 years or longer</p> | <p>0-80 NQ & Q</p> | <p>Not Available in: NY</p> <p>JPF OptiChoice 9 version may be available Call for details</p> | <p>7.00% 0-75 5.25% 76-80</p> <p>Commission charge back at full or partial surrenders, death and annuitization in the first policy year. Months 1-6 100% Months 7-12 50%</p> |

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| <p>Lincoln Financial Group</p> <p>(Formerly Jefferson Pilot)</p> <p><i>A.M. Best "A+" S&P "AA-" Fitch "A+"</i></p> | <p>OptiPoint 10</p> <p>Flexible Premium Deferred Annuity</p> <p>3.00% Premium Bonus Under \$100K</p> <p>4.00% Premium Bonus Over \$100K (For premium received in first 4 policy years)</p> <p>Indexed Accounts tied to the performance of the S&P 500 Index. Effective 09/15/09</p> | <p>\$5,000 NQ & \$2,000 Q \$50 minimum additional premium \$2,000,000 Max</p> <p>Fixed Account: Annually declared rate 2.55%</p> <p>2-Year Point-to-Point Indexed Account: Indexed Interest Cap 10.90%* (7.00% min. Cap)</p> <p>2-Year Monthly Cap Indexed Account: Monthly Indexed Cap 2.90%* (1.00% min. Cap)</p> <p>1-Year Performance Triggered Indexed Account: Current Rate 4.60%* (2.50% min. Rate) N/A in WA</p> | <p>Current GMIR: 1.80% on 100% of premium(s) paid, less prior partial surrenders, accumulated at the guaranteed minimum fixed interest rate to the date of surrender (GMIR).</p> | <p>10% of accumulation value per policy year available after the 1st year.</p> <p>Withdrawals are taken first from the Fixed Account, then pro-rata from the indexed accounts.</p> | <p>10,9,8,7,6,5,4,3,2,1 % (+/- MVA)</p> <p>Death Benefit: Equal to the greater of the Accumulation Value or the guaranteed minimum non-surrender value.</p> <p><i>Annuitization: After the 5th policy year for a minimum of 5 years or longer.</i></p> | <p>0-80 NQ & Q</p> | <p>Not Available in: AK,MN, NY,OK,UT</p> | <p>7.00% Ages 0-75 4.75% 76-80</p> <p>Commission charge back at full or partial surrenders, death and annuitization in the first policy year. Months 1-6 100% Months 7-12 50%</p> |
| <p>LINCOLN BENEFIT LIFE</p> <p><i>A.M. Best "A+r" S&P "AA" Moody's "Aa2"</i></p> | <p>Saver's Index[®] Annuity III</p> <p>Flexible Premium Deferred Annuity</p> <p>Cap Bailout: If the cap is reduced by 2 percentage points or more during surrender charge period from the rate for the 1st year of the indexed period, the client may surrender the policy without withdrawal penalty Effective 12/14/2009</p> | <p>\$10,000 NQ & \$3,000 Q \$250 Min. Additional deposit</p> <p>Option 1: Point-to-Point, Annual Reset Participation Rate 60% CAP: Under \$100K 5.50% Over \$100K 6.00%</p> <p>Option 2: Point-to-Point, Annual Reset Participation Rate 100% CAP: Under \$100K 5.00% Over \$100K 5.50%</p> | <p>3.00% on 90% of premium</p> | <p>10% of account value per contract year beginning after the 1st contract anniversary</p> <p>Withdrawals of gain are taxed as ordinary income and, if taken prior to age 59 ½, may be subject to an additional 10% federal penalty tax.</p> | <p>10,9,8,7,6,5,4,3,2,1</p> <p>Confinement Waiver: Withdrawal charges will be waived if a least 30 days after issue it becomes medically necessary for the owner to be confined to a hospital or long-term care facility for 90 days or more.</p> <p>Terminal Illness waiver Unemployment waiver At owners death, equal to the greater of the accumulated value less premium taxes or the contract value (less withdrawals).</p> | <p>0-90 Owner</p> <p>0-85 Annuitant</p> | <p>All Except: OR,VT</p> | <p>Option A* 8.00% 0-75 5.50% 76+</p> <p>Option B 5.00% 0-75 3.40% 76+ + .60% annual trail</p> |
| <p>THE STANDARD</p> <p><i>A.M. Best "A" S&P "A+" Moody's "A1" Fitch "AA-"</i></p> | <p>Index Growth Annuity (IGA)</p> <p>Single Premium May reallocate funds. Must be elected prior to the end of the index term & will be transacted on the 1st day of the new index term.</p> <p>BAIL OUT RATE! The contract is assigned a bailout index rate of 2% less than the initial index rate cap. Effective 11/04/09</p> | <p>\$15,000 min \$1,000,000 max NQ & Q</p> <p>IGA 5 Fixed Interest Account Current rate 3.00%</p> <p>Annual Point-to-Point, Annual Reset <\$100K: 4.25% \$100K+: 5.00%</p> <p>IGA 7 Fixed Interest Account Current rate 3.00%</p> <p>Annual Point-to-Point, Annual Reset <\$100K: 4.50% \$100K+: 5.25%</p> | <p>Index 1.00% on 100% of premiums</p> | <p>10% free annual withdrawals available immediately</p> <p>Interest payments after first 30 days</p> | <p>5 Year: 8,7,6,4,2</p> <p>7 Year: 9,8,7,6,5,4,2</p> <p><i>Nursing Home waiver:</i> Available after first contract year. Must be confined to nursing home residence for 30 consecutive days or incur a terminal condition. (Not avail in MA) <i>Annuitization</i> <i>After year 1 for 5 years or longer</i> Full Value at Death</p> | <p>0-90 NQ & Q</p> | <p>Not Available in: NY,PA</p> | <p>IGA 5 4.50% 0-80 2.25% 81-85 1.85% 86-90</p> <p>IGA 7 5.50% 0-80 2.75% 81-85 2.25% 86-90</p> <p>Charge back at death if issue age is 86-90. First 6 months: 100% Second 6 months: 50%</p> |
| <p>AMERICAN NATIONAL INSURANCE COMPANY GALVESTON, TX</p> <p><i>A.M. Best "A+" As of Aug 2004 S&P "AA-" As of Sept 2004</i></p> | <p>ANICO Equity Indexed Annuity</p> <p>Single Premium Deferred Annuity</p> <p>S&P 500 Index Effective 01/01/2010</p> | <p>\$10,000Q & NQ-\$1,000,000</p> <p>Interest Rate 5.00% Without Return of Premium Rider</p> <p>Interest Rate 4.60% With Return of Premium Rider</p> <p>If the index gain is either positive or zero the specified interest rate is credited to the account. If index gain is negative no interest will be credited.</p> | <p>NAIC Index on 90% of premiums</p> | <p>10% of annuity value as of the beginning of each policy year, available after the first contract year</p> <p>Systematic withdrawals available at issue for Interest only or a Fixed amount up to the 10% free out.</p> | <p>8,8,7,6,4,2 %</p> <p>Confinement Waiver, Disability Waiver: state availability varies, call for details</p> <p>Death Benefit: Greater of Annuity Value or Surrender Value (Index gain is credited, if any, as a fraction depending on date of death)</p> | <p>0-85 Q & NQ</p> | <p>Not Available in: MN,ND,OK, OR,WA</p> | <p>5.00% 0-79 3.00% 80-85</p> <p>Chargeback at death 100% first year.</p> |