

January 2012 Update

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)
5 Year Term									
ING	Secure Index 5	0.00%	2	3.00%	1.50%	Call for details	ROP (Great!)	5 Years	3.25%*
Allianz	Pro V 1	0.00%	2	None	1.75%	100% First Year 1.70% spread	1.00% on 90%	5 Years	3.25%*
6 Year Term									
Great American	Safe Outlook	0.00%	2	4.00%	1.25%	100%	1% on 90%	6 Years	4.00%*
7 Year Term									
Equitrust	Market 7 Index	Suspended							
Great American Life	American Legend II	0.00%	1	4.25%	1.80%	100% First Year	1.00% on 100%	7 Years	5.50%*
Reliance Standard	Keystone 7	0.00%	6	25%	1.85%	100% All Years	Bailout Feature	7 Years	5.00%*
Genworth (A)	SecureLiving Index 7 NEW	W/Bailout Rate	2	4.00%	2.00%	100% First Year	1.00 on 100%	7 Years	5.00%*
North American	Precision - 7	0.00%	4	1.40% mo	1.20%	100% First Year	1.10% on 87.5%	7 Years	7.50%*
American General	Horizon Vision Advantage - 7	0.00%	2	3.50%	2.00%	100% First Year	1.50% on 90%	7 Years	6.00%*
9 Year Term									
American General	Vision Advantage - 9	0.00%	2	4.50%	2.00%	100% First Year	1.50% on 90%	9 Years	6.00%*
EquiTrust	Market Booster	0.00%	2	3.00%	1.00%	100% First Year	1.50% on 90%	9 Years	5.50%*
10 Year Term									
Equitrust	Market 10 Bonus	6.00%	6	20%	1.15%	100% First Year	2.00% on 87.5%	10 Years	6.00%*
American General	Horizon VisionMaximizer	5.00%	2	3.00%	2.00%	100% First Year	2.00% on 90%	10 Years	8.00%*
Great American Life	American Valor 10	2.00%	1	3.50%	1.40%	100% First Year	1.00% on 100%	10 Years	7.50%*
North American	Paramount Choice - 10	7.00%	5	1.70% mo	1.50%	100% First Year	1.10% on 87.5%	10 Years	6.50%*
North American	TEN	7.00% for 5 yrs.	5	1.75% mo	1.50%	100% First Year	1.10% on 87.5%	10 Years	6.50%*
Great American	Safe Return ROP, Bailout rate at 3.50% - GREAT	0.00%	1	4.00%	1.00%	100% First Year	1.00% on 100%	10 Years	6.50%*
Genworth (A)	SecureLiving Index 10 NEW	W/Bailout Rate	2	3.00%	1.50%	100% First Year	1.00% on 100%	10 Years	7.00%*
North American	Charter - 10	5.00%	5	1.85% mo	1.55%	100% First Year	1.10% on 87.5%	10 Years	7.50%*
12 Year Term									
North American	Performance Choice	8% for 5 yrs	2	4.05%	2.10%	100% First Year	1.00% on 100%	12 Years	6.00%*
American General	Horizon Index 12	5.00%	5	1.50% mo	2.00%	100% First Year	2.00% on 90%	12 Years	8.00%*
14 Year Term									
North American	Charter Series - 14	10.00% for 7 yrs.	5	2.10% mo	1.85%	100% First Year	1.10% on 87.5%	14 Years	7.50%*
EquiTrust	Market Power Bonus	10.00% for 7 yrs	6	20%	1.50%	20% First Year	2.00% on 87.5%	14 Years	8.00%*

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 = Monthly Avg Participation
Rates effective 1/05/2012

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Commission lower at older ages - Rates subjected to change with out notice.



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