

# August '10 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)
<b>5 Year Term</b>									
ING	Secure Index 5 <b>ROP Available</b>	0.00%	2	5.25% >\$75k	2.20%	100% First Year	1.50% on 100%	5 Years	4.00%*
<b>6 YR ANICO</b>									
	<b>Performance Triggered</b>	0.00%	2	4.00%	0.00%	100%	By State	6 Years	5.00%*
<b>7 Year Term</b>									
American National	Value Lock – 7	0.00%	3	No Cap	0.00%	100% All Years	1.75% on 90%	7 Years	6.00%*
Great American Life	American Legend II	0.00%	1	7.00%	2.80%	100% First Year	2.00% on 100%	7 Years	5.50%*
Standard Life	<b>Index Growth Annuity 7</b>	0.00%	2	3.90%	3.00%	100% All Years	Bailout Feature	7 Years	5.50%*
American National	Strategy - 7	0.00%	2	4.20%	2.00%	100% First Year	1.00 on 88.5%	7 Years	6.00%*
North American	Charter - 7	0.00%	5	1.85% mo	2.00%	100% First Year	1.10% on 87.5%	7 Years	8.50%*
American General	Horizon Vision Advantage - 7	0.00%	2	4.50%	2.15%	100% First Year	2.00% on 90%	7 Years	6.00%*
<b>9 Year Term</b>									
American General	Vision Advantage – 9	0.00%	2	5.50%	2.55%	100% First Year	2.00% on 90%	9 Years	6.00%*
American General	Horizon Index	4.00%	5	2.2%	2.00%	100% First Year	2.00% on 90%	9 Years	6.00%*
<b>10 Year Term</b>									
American National	Strategy - 10	0.00%	2	4.00%	2.00%	100% First Year	1.00% on 90%	10 Years	8.00%*
American General	Horizon Vision Maximizer - 10	5.00%	1	3.75%	2.00%	100% First Year	2.00% on 90%	10 Years	8.00%*
Great American Life	American Icon II	1.50%	1	6.25%	2.20%	100% First Year	2.00% on 100%	10 Years	7.50%*
North American	Charter – 10	5.00%	4	2.25%	2.10%	100% First Year	1.10% on 87.5%	10 Years	7.50%*
North American	TEN	10.00% for 5 yrs.	5	1.70% mo	1.50%	100% First Year	2.00% on 87.5%	10 Years	6.50%*
Great American	<b>Safe Return ROP , Bailout rate at 6% - GREAT</b>	0.00%	2	6.50%	2.50%	100% First Year	2.00% on 100%	10 Years	6.50%*
American National	Value Lock – 10	2.00%	3	No cap	0.00%	100% First Year	1.75% on 90%	10 Years	10.00%*
North American	Precision – 10	5.00%	2	5.00%	2.10%	100% First Year	2.00% on 87.5%	10 Years	7.50%*
<b>12 Year Term</b>									
Great American Life	American Valor II	Up to 5.00%	1	6.00%	2.30%	100% First Year	2.00% on 100%	12 Years	6.50%*
American General	Horizon Index	5.00%	5	2.20%	2.00%	100% First Year	2.00% on 90%	12 Years	8.00%*
<b>14 Year Term</b>									
North American	Charter Series – 14	10.00% for 7 yrs.	5	2.40% mo	2.30%	100% First Year	1.10% on 87.5%	14 Years	8.50%*
North American	Precision - 14	10.00% for 7 yrs	2	2.40% mo	2.30%	75% First Year	1.10% 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 Team  
Rates effective 08/04/2010

Visit our Website @ [www.dbsfmb.com](http://www.dbsfmb.com) Annuity Center / Selling Systems

For more Rates, Products, Marketing & Selling Tools

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



**DIVERSIFIED BROKERAGE SPECIALISTS**  
LIFE, ANNUITY, LONG TERM CARE AND DISABILITY INSURANCE BROKERAGE

Since 1946!

(513) 621-9650 (800) 621-6161

[www.dbsfmb.com](http://www.dbsfmb.com)