

# Indexed Annuities

Last update February 1, 2010

Company	American General Life				
Product/Type	AG HorizonIndex 9 SPDA	AG HorizonIndex 12 SPDA	AG VisionAdvantage 5 SPDA	AG VisionAdvantage 7 SPDA	AG VisionAdvantage 9 SPDA
Issue Ages	Ages 0-85 NQ/Q		Ages 0-85 NQ/Q		Ages 0-80 NQ/Q
Ratings	A AM Best A+ Standard & Poors AA- Fitch	A AM Best A+ Standard & Poors AA- Fitch	A AM Best A+ Standard & Poors AA- Fitch	A AM Best A+ Standard & Poors AA- Fitch	A AM Best A+ Standard & Poors AA- Fitch
	15.50% 2 Yr Pt-to-Pt Cap 2.40% 1 Year Monthly Cap 2.65% Fixed Account (yrs 1-6)  <b>4% Premium Bonus</b>	15.50% 2 Yr Pt-to-Pt Cap 2.40% 1 Year Monthly Cap 2.80% Fixed Account (yrs 1-9)  <b>5% Premium Bonus</b>	5.25% 100% Participation Rate 5.75% 80% Participation Rate 5.00% Monthly Avg Spread 30.00% Annual Par Rate No Cap 2.10% Fixed Account	6.75% 100% Participation Rate 7.25% 80% Participation Rate 5.00% Monthly Avg Spread 35.00% Annual Par Rate No Cap 2.90% Fixed Account	8.00% 100% Participation Rate 8.50% 80% Participation Rate 5.00% Monthly Avg Spread 40.00% Annual Par Rate No Cap 3.45% Fixed Account
Indexing Method	2 Year Point-to-Point/Monthly Point-to-Point		Annual Point-to-Point/Monthly Average		
Term	9 Years	12 years	5 Years	7 Years	9 Years
Minimum Premium	\$5,000 NQ/Q	\$5,000 NQ/Q	\$5,000 NQ/Q	\$15,000 NQ/Q	\$15,000 NQ/Q
Free Withdrawals	10% After the first Policy Year	10% After the first Policy Year	10% After the first Policy Year	10% Beginning the first Policy Year	10% Beginning the first Policy Year
Minimum Guarantees	2.00% on 90% of Premium	2.00% on 90% of Premium	2.00% on 90% of Premium	2.00% on 90% of Premium	2.00% on 90% of Premium
States Not Approved	AK, MN, NJ, NY, OK, OR, UT, VT, WA	AK, CT, MN, NJ, NY, OK, OR, UT, VT, WA	CT, DE, MN, NJ, NY, OR, PA, UT, VT, WA		AK, CT, DE, MN, NJ, NY, OR, PA, UT, VT, WA
Surrender Charges (%)	10,10,9,8,7,6,5,4,2	12,12,12,12,12,11,10,9,8,7,5,3	9,7,5,6,4,5,3	9,8,7,6,5,4,3	10,9,8,7,6,5,4,3,2
Remarks	Market Value Adjustment <b>4% Premium Bonus</b> Accumulated Value Death Benefit Annuitization available after 5th policy year	Market Value Adjustment <b>5% Premium Bonus</b> Accumulated Value Death Benefit Annuitization available after 5th policy year	Market Value Adjustment Accumulated Value Death Benefit Annuitization available after 5th policy year	Market Value Adjustment Accumulated Value Death Benefit Annuitization available after 5th policy year	Market Value Adjustment Accumulated Value Death Benefit Annuitization available after 5th policy year

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Last update February 1, 2010

Company	American National	AVIVA			
Product/Type	Equity Index Annuity SPDA	Income Select Bonus FPDA	Income Select Plus FPDA	Income Select 5 SPDA	Income Select 7 SPDA
Issue Ages	Ages 0-85 NQ/Q	Ages 0-78 NQ/Q	Ages 0-78 NQ/Q	Ages 0-83 NQ/Q	Ages 0-81 NQ/Q
Ratings	A AM Best AA Standard & Poors	A+ AM Best AA- Standard & Poors	A+ AM Best AA- Standard & Poors	A+ AM Best AA- Standard & Poors	A+ AM Best AA- Standard & Poors
	<b>No ROP</b> 5.00% Specified Rate	<b>\$5,000 - \$74,999</b> 4.50% Ann Pt-to-Pt Cap 4.00% Monthly Average Cap 2.00% 1 Year Monthly Cap 2.00% Fixed Account	<b>\$5,000 - \$74,999</b> 4.50% Ann Pt-to-Pt Cap 2.00% 1 Year Monthly Cap 2.00% Fixed Account	<b>\$5,000 - \$74,999</b> 4.50% Ann Pt-to-Pt Cap 2.00% 1 Year Monthly Cap 2.00% Fixed Account	<b>\$5,000 - \$74,999</b> 4.75% Ann Pt-to-Pt Cap 2.00% 1 Year Monthly Cap 2.25% Fixed Account
	<b>ROP</b> 4.60% Specified Rate	<b>\$75,000 +</b> 6.00% Ann Pt-to-Pt Cap 5.50% Monthly Average Cap 2.25% 1 Year Monthly Cap 2.75% Fixed Account <b>8% Premium Bonus</b>	<b>\$75,000 +</b> 6.00% Ann Pt-to-Pt Cap 2.25% 1 Year Monthly Cap 2.80% Fixed Account <b>5% Premium Bonus</b>	<b>\$75,000 +</b> 6.00% Ann Pt-to-Pt Cap 2.25% 1 Year Monthly Cap 2.65% Fixed Account	<b>\$75,000 +</b> 6.25% Ann Pt-to-Pt Cap 2.25% 1 Year Monthly Cap 2.95% Fixed Account
	<b>Rate Guaranteed for entire term</b>				
Indexing Method	All or Nothing Interest Credit	APP, MPP, MAVG, Fixed	Annual Point-to-Point, Monthly Point-to-Point		
Term	6 Years	10 years	10 Years	5 Years	7 Years
Minimum Premium	\$10,000 NQ/Q	\$10,000 NQ/Q \$1,000 Additional	\$10,000 NQ/Q \$1,000 Additional	\$10,000 NQ/Q \$1,000 Additional	\$10,000 NQ/Q \$1,000 Additional
Free Withdrawals	10% After the first Policy Year	10% After the first Policy Year 20% Cumulative	10% After the first Policy Year	10% After the first Policy Year	10% After the first Policy Year
Minimum Guarantees	1% - 3% on 90% of Premium	1.00% - 3.00% on 87.50% of Prem	1.00% - 3.00% on 87.50% of Premium	1.00% - 3.00% on 87.50% of Premium	1.00% - 3.00% on 87.50% of Premium
States Not Approved	MN, NY, ND, OK, OR, WA	AK, CT, DE, MN, NJ, NY, OR, PA, UT, WA	NJ, NY, OR	NY	
Surrender Charges (%)	8,8,7,6,4,2	12,12,12,11,10,9,8,7,6,4	16,15,14,13,12,11,10,8,6,4	8,7,6,5,4	9,8,7,6,5,4,3
Remarks	All or Nothing Crediting Method If market is up they receive the specified rate. If the market is down they receive a zero.	Nursing Home Waiver Terminal Illness Waiver	Nursing Home Waiver Terminal Illness Waiver	Market Value Adjustment Nursing Home Waiver Terminal Illness Waiver	Market Value Adjustment Nursing Home Waiver Terminal Illness Waiver

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Company	AVIVA	ING			Life of the Southwest
Product/Type	Income Select 10 SPDA	Secure Index Five FPDA	Secure Index Seven FPDA	Secure Index Opp. Plus SPDA	Secure Plus Silver FPDA
Issue Ages	Ages 0-78 NQ/Q		Ages 0-80 NQ/Q		Ages 0-89 NQ/Q
Ratings	A+ AM Best AA- Standard & Poors	A AM Best AA- Standard & Poors AA- Fitch	A AM Best AA- Standard & Poors AA- Fitch	A AM Best AA- Standard & Poors AA- Fitch	A AM Best A+ Standard & Poors
Ratings	<b>\$5,000 - \$74,999</b> 4.75% Ann Pt-to-Pt Cap 2.00% 1 Year Monthly Cap 2.20% Fixed Account  <b>\$75,000 +</b> 6.25% Ann Pt-to-Pt Cap 2.25% 1 Year Monthly Cap 3.00% Fixed Account	<b>\$15,000 Band</b> 5.50% Ann Pt-to-Pt Cap 2.00% 1 Year Monthly Cap 2.40% Fixed Account  <b>\$75,000 Band</b> 6.50% Ann Pt-to-Pt Cap 2.40% 1 Year Monthly Cap 2.40% Fixed Account	<b>\$15,000 Band</b> 6.00% Ann Pt-to-Pt Cap 2.25% 1 Year Monthly Cap 2.60% Fixed Account  <b>\$75,000 Band</b> 7.00% Ann Pt-to-Pt Cap 2.55% 1 Year Monthly Cap 2.60% Fixed Account	<b>\$15,000 Band</b> 5.75% Ann Pt-to-Pt Cap 2.25% 1 Year Monthly Cap 2.40% Fixed Account  <b>\$75,000 Band</b> 6.75% Ann Pt-to-Pt Cap 2.60% 1 Year Monthly Cap 2.40% Fixed Account	5.50% Ann Pt-to-Pt Cap 52.50% Daily Avg Par Rate 2.60% Fixed Account
Indexing Method	Annual Pt-to-Pt, Monthly Average		Annual Reset Point-to-Point Cap/Monthly Point-to-Point/Monthly Average		Annual Point-to-Point/Daily Average
Term	10 Years		5 Years	7 years	10 Years 7 Years
Minimum Premium	\$10,000 NQ/Q \$1,000 Additional		\$15,000 NQ/Q	\$15,000 NQ/Q	\$15,000 NQ/Q \$5,000 NQ/ \$3,000 Q \$50 per month EFT
Free Withdrawals	10% After the first Policy Year		10% After the first Policy Year	10% After the first Policy Year	10% After the first Policy Year
Minimum Guarantees	1.00% - 3.00% on 87.50% of Prem		1.50% on 100% of Premium	1.00% on 100% of Premium	2.00% on 87.50% of Premium 1% - 3% on 90% of Premium
States Not Approved	NY	NY, OR	NY, OR Variation in NJ	AK, CT, DE, MN, NJ, NY, OR, WA Variation in IN, IA, MS	NY, OR, WA
Surrender Charges (%)	10,9,8,7,6,5,4,3,2,1	8,7,5,6,5,5,4,5	10,10,10,10,9,8,7	10,10,10,10,9,8,7,6,5,4	8,8,7,6,5,4,2
Remarks	Market Value Adjustment Nursing Home Waiver Terminal Illness Waiver	Great Short-Term product  <b>ROP Options available</b>		<b>5% Premium Bonus</b>	Nursing Home Waiver  Unique crediting for flexible premiums

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Company	Life of the Southwest		Lincoln Financial Group		
Product/Type	Secure Plus Gold FPDA	Secure Plus Platinum FPDA	Lincoln New Directions 6 SPDA	Lincoln New Directions 8 SPDA	Lincoln OptiPoint 8 FPDA
Issue Ages	Ages 0-85 NQ/Q		Ages 0-85 NQ/Q		Ages 0-85 NQ/Q
Ratings	A     AM Best A+    Standard & Poors	A     AM Best A+    Standard & Poors	A+    AM Best AA    Standard & Poors AA    Fitch	A +    AM Best AA    Standard & Poors AA    Fitch	A+    AM Best AA    Standard & Poors AA    Fitch
Ratings	6.55% Ann Pt-to-Pt Cap 60.00% Daily Avg Par Rate 3.10% Fixed Account	7.40% Ann Pt-to-Pt Cap 72.50% Daily Avg Par Rate 3.50% Fixed Account	<b>Below \$100,000</b> 12.60% 2 Yr Pt-to-Pt Cap 5.20% Perf. Triggered Rate 2.90% Fixed Account  <b>\$100,000 +</b> 13.60% 2 Yr Pt-to-Pt Cap 5.55% Perf. Triggered Rate 3.10% Fixed Account	<b>Below \$100,000</b> 14.10% 2 Yr Pt-to-Pt Cap 5.75% Perf. Triggered Rate 3.20% Fixed Account  <b>\$100,000+</b> 14.85% 2 Yr Pt-to-Pt Cap 6.00% Perf. Triggered Rate 3.35% Fixed Account	2.90% 2 Yr Monthly Cap 10.90% 2 Yr Pt-to-Pt Cap 4.60% Perf. Triggered Rate 2.55% Fixed Account  <b>Premium Bonus</b> 2.00% Yrs 1-3 Below \$100,000 3.00% Yrs 1-3 \$100,000+
Indexing Method	Annual Point-to-Point/Daily Average		2 Year Point-to-Point, Annual Reset All or Nothing interest credit		
Term	10 Years	15 years	6 Years	8 Years	8 Years
Minimum Premium	\$5,000 NQ/ \$3,000 Q \$50 per month EFT	\$5,000 NQ/ \$3,000 Q \$50 per month EFT	\$10,000 NQ/Q	\$10,000 NQ/Q	\$5,000 NQ/ \$2,000 Q
Free Withdrawals	10% After the first Policy Year	10% After the first Policy Year	10% Beginning the first Policy Year	10% Beginning the first Policy Year	10% Beginning the first Policy Year
Minimum Guarantees	1% - 3% on 90% of Premium	1% - 3% on 87.50% of Premium	1.75% on 100% of Premium	Varies. Call for details	1.50% on 100% of Premium
States Not Approved	AK, NJ, NY, OR	AK, CT, NJ, NY, OR, WA	MN, NY, OR	MN, NY, OR	DE, MN, NY, OR, UT
Surrender Charges (%)	10,9,8,7,6,5,4,3,2,1	14,14,13,12,11,10, 9,8,7,6,5,4,3,2,1	9,8,7,6,4,75,3,50	9,8,7,6,4,75,3,50,2,0,75	9,8,7,6,5,4,3,2
Remarks	Nursing Home Waiver  Unique crediting for flexible premiums	Nursing Home Waiver  Unique crediting for flexible premiums	Death Benefit is the Accumulated Value	Death Benefit is the Accumulated Value	Death Benefit is the Accumulated Value

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Company	Lincoln Benefit				NACOLAH
Product/Type	Savers Index SPDA	Savers Index III FPDA	Savers Index Plus SPDA	Savers Index Premier SPDA	No. Amer. Charter 7 SPDA
Issue Ages	Ages 0-90 NQ/Q Owner		Ages 0-85 NQ/Q		Ages 0-85 NQ/Q
Ratings	A+ AM Best AA Standard & Poors	A+ AM Best AA Standard & Poors	A+ AM Best AA Standard & Poors	A+ AM Best AA Standard & Poors	A+ AM Best AA- Standard & Poors AA- Fitch
	<b>Below \$100,000</b> 5.50% 60% Participation Rate  5.00% 100% Participation Rate	<b>Below \$100,000</b> 5.50% 60% Participation Rate  5.00% 100% Participation Rate	<b>Below \$100,000</b> 5.00% Ann Pt-to-Pt Cap 4.65% Pt-to-Pt w/Low Watermark 4.25% Monthly Avg Cap 1.70% Monthly Pt-to-Pt Cap 1.25% Fixed Rate	<b>Below \$100,000</b> 5.00% Ann Pt-to-Pt Cap 4.80% Pt-to-Pt w/Low Watermark 4.75% Monthly Avg Cap 1.80% Monthly Pt-to-Pt Cap 1.25% Fixed Rate	<i>Daily Avg Cap/Ann Pt-to-Pt Cap</i> 1 6.45%/5.15% 2 4.90%/4.10% 3 4.00%/4.00% 4 4.00%/4.00% 5 N/A/4.00% 6 N/A/4.35% 7 N/A/3.00%
	<b>\$100,000+</b> 6.00% 60% Participation Rate  5.50% 100% Participation Rate	<b>\$100,000+</b> 6.00% 60% Participation Rate  5.50% 100% Participation Rate	<b>\$100,000+</b> 5.50% Ann Pt-to-Pt Cap 5.15% Pt-to-Pt w/Low Watermark 5.25% Monthly Avg Cap 1.80% Monthly Pt-to-Pt Cap	<b>\$100,000+</b> 5.50% Ann Pt-to-Pt Cap 5.30% Pt-to-Pt w/Low Watermark 5.75% Monthly Avg Cap 1.90% Monthly Pt-to-Pt Cap	<i>Monthly Pt-to-Pt</i> 2.70% S&P 500 (NASDAQ 2.00%) 2.15% Fixed Account
Indexing Method	Annual Point-to-Point		Annual Point-to-Point		Daily Avg/Annual Pt-to-Pt/Mo Pt-to-Pt
Term	8 years		10 Years		7 Years
Minimum Premium	\$10,000 NQ/Q		\$10,000 NQ/ \$3,000 Q		\$5,000 NQ/Q
Free Withdrawals	10% After the first Policy Year		10% After the first Policy Year		10% After the first Policy Year
Minimum Guarantees	3.00% on 90% of Premium		3.00% on 90% of Premium		1.50% on 100% of Premium
States Not Approved	AK, NJ, NY, OR, VT, WA		NY, OR		AL, DE, NY, OR, UT
Surrender Charges (%)	8% through age 75, then decreasing .8% ea yr to 0		10,10,9,9,8,8,7,6,4,2		10,9,8,7,6,4,2
Remarks	Owner issues to age 99 Commission pays on the older age of owner or annuitant ADL Waiver available ADL not available in MA or MS	Owner issues to age 90 Commission pays on the older age of owner or annuitant ADL Waiver available ADL not available in MA or MS	ADL Waiver available ADL Waiver not available in MA, MS, NJ, OR Lifetime Income Rider available Return of Premium Option	ADL and Lifetime Income Riders available. ADL Rider not available in MA, MS, NJ, OR <b>3% Premium Bonus</b>	<i>Account Description</i> #1 - S&P 500 #2 - DJIA #3 - S&P Midcap 400 #4 - Russell 2000 #5 - NASDAQ 100 #6 - DJ EuroSTOXX 50 #7 - Lehman Brothers US Aggregate

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Company	North American Company of Life & Health				OM Financial Life
Product/Type	No. Amer. Charter 10 FPDA	No. Amer. Charter 14 FPDA	Precision 10 FPDA	Precision 14 SPDA	OM Index - Escalator 6 FPDA
Issue Ages	Ages 0-79 NQ/Q		Ages 0-75 NQ/Q		Ages 0-85 NQ/Q
Ratings	A+ AM Best AA- Standard & Poors AA- Fitch	A+ AM Best AA- Standard & Poors AA- Fitch	A+ AM Best AA- Standard & Poors AA- Fitch	A+ AM Best AA- Standard & Poors AA- Fitch	A AM Best BBB Standard & Poors A Fitch
	<u>Daily Avg Cap/Ann Pt-to-Pt Cap</u>	<u>Daily Avg Cap/Ann Pt-to-Pt Cap</u>	<u>Daily Avg/Ann Pt-to-Pt/Cap</u>	<u>Daily Avg/Ann Pt-to-Pt/Cap</u>	
	1 7.00%/5.85%	1 7.80%/6.40%	1 55%/60%/6.50%	1 60%/65%/7.00%	1.75% Monthly Pt-to-Pt Cap
	2 5.75%/4.85%	2 6.50%/5.45%	2 55%/60%/5.50%	2 60%/65%/6.00%	5.00% Ann Pt-to-Pt Cap
	3 5.05%/4.45%	3 5.70%/5.00%	3 40%/40%/5.50%	3 45%/45%/6.00%	5.00% Monthly Avg Cap
	4 6.35%/4.55%	4 7.05%/5.05%	4 40%/45%/5.50%	4 45%/45%/6.00%	2.25% Fixed Account
	5 N/A/4.55%	5 N/A/4.95%	5 N/A/50%/5.50%	5 N/A/45%/6.00%	<b>1% Interest Rate Bonus each year for 6 years</b>
	6 N/A/5.10%	6 N/A/5.65%	6 N/A/70%/5.50%	6 N/A/75%/6.00%	
	7 N/A/3.00%	7 N/A/3.00%	7 N/A/50%/6.00%	7 N/A/55%/6.00%	
	<u>Monthly Pt-to-Pt</u>	<u>Monthly Pt-to-Pt</u>	<u>Monthly Pt-to-Pt</u>	<u>Monthly Pt-to-Pt</u>	
	3.10% S&P 500 (NASDAQ 2.40%)	3.20% S&P 500 (NASDAQ 2.50%)	2.85% S&P 500 (NASDAQ 2.25%)	3.00% S&P 500 (NASDAQ 2.40%)	
	<b>6.00% Premium Bonus</b>	<b>11.00% Premium Bonus</b>	<b>6.00% Premium Bonus</b>	<b>11.00% Premium Bonus</b>	
	Daily Average/Annual Point-to-Point/Monthly Point-to-Point		Annual Point-to-Point/Monthly Average/Monthly Point-to-Point		
Indexing Method	10 Years		14 Years		6 Years
Term	\$10,000 NQ/Q		\$10,000 NQ/Q		\$10,000 NQ/Q (\$2,000 add'l)
Minimum Premium	10% After the first Policy Year		10% After the first Policy Year		10% After the first Policy Year
Free Withdrawals	2.50% on 100% of Premium		2.50% on 100% of Premium		1% - 3% on 87.50% of Premium
Minimum Guarantees	AL, AK, CT, DE, MN, NY, OR, UT, WA		AL, AK, CT, DE, MN, NV, NY, OR, UT, WA		NY, OR, VT, WA
States Not Approved	15,14,13,12,11,10,8,6,4,2	18,18,17,15,15,15,14,12,10,8,6,4,2	15,14,13,12,11,10,8,6,4,2	18,18,17,15,15,15,14,12,10,8,6,4,2	9,9,8,7,6,5
Surrender Charges (%)	<u>Account Description</u> #1 - S&P 500 #2 - DJIA #3 - S&P Midcap 400 #4 - Russell 2000 #5 - NASDAQ 100 #6 - DJ EuroSTOXX 50 #7 - Lehman Brothers US Aggregate <b>PREMIUM BONUSES: Charter 10 - 6% Charter 14 - 11%</b>		<b>Index Cap Rate is applied AFTER the Participation Rate</b> Numerous indices to choose from <b>10 Year Option has 6.00% Prem Bonus</b> <b>14 Year Option has 11.00% Prem Bonus</b> Nursing Home Confinement		Nursing Home Waiver Terminal Illness Waiver Unemployment Waiver
Remarks					

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Company	OM Financial Life				
Product/Type	OM Index - Escalator 8 FPDA	OM Index - Escalator 10 FPDA	OM Index - Safety 7 FPDA	OM Index - Safety 10 FPDA	OM Index - Spectrum 9 SPDA
Issue Ages	Ages 0-85 NQ/Q		Ages 0-85 NQ/Q		Ages 0-85 NQ/Q
Ratings	A AM Best BBB Standard & Poors A Fitch	A AM Best BBB Standard & Poors A Fitch	A AM Best BBB Standard & Poors A Fitch	A AM Best BBB Standard & Poors A Fitch	A AM Best BBB Standard & Poors A Fitch
Indexing Method	Annual Point-to-Point/Monthly Average/Monthly Point-to-Point				Ann Pt-to-Pt/Mo Avg/1Yr, 2Yr, 3 Yr Mo Pt-to-Pt
Term	8 Years	10 Years	7 Years	10 Years	9 Years
Minimum Premium	\$10,000 NQ/Q (\$2,000 add'l)	\$10,000 NQ/Q (\$2,000 add'l)	\$10,000 NQ/Q	\$10,000 NQ/Q	\$15,000 NQ/Q
Free Withdrawals	10% After the first Policy Year				
Minimum Guarantees	1% - 3% on 87.50% of Premium		3% on 100% of Premium		1% -3% on 100% of Premium
States Not Approved	NY, OR, VT, WA Variation in FL, MA, TX, UT		MA, MN, NY, ND, OK, OR, UT, VT Variations in CT, FL, TX		CT, MA, MN, NY, ND, OK, OR, UT, VT, WA AK, AR, CT, LA, MD, MA, MN, MT, NV, NY, ND, OK, OR, PA, SD, TX, UT, VT, WA, WI, WY
Surrender Charges (%)	13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7	14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6	10, 10, 10, 9, 8, 7, 6		10, 10, 10, 9, 8, 7, 6, 5, 4, 3
Remarks	Nursing Home Waiver Terminal Illness Waiver Unemployment Waiver Annuitization available after 5th yr	Nursing Home Waiver Terminal Illness Waiver Unemployment Waiver Annuitization available after 5th yr	Nursing Home Waiver Terminal Illness Waiver Unemployment Waiver		Excellent Bonus Indexed Annuity Nursing Home Waiver Terminal Illness Waiver Unemployment Waiver Variations in FL, TX

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Company	RBC Insurance		
Product/Type	Enhanced Choice 8 SPDA	Enhanced Choice 10 SPDA	Enhanced Choice 12 SPDA
Issue Ages	Ages 0-80 NQ/Q	Ages 0-85 NQ/Q-0-80 Q	Ages 0-80 NQ/Q
Ratings	A AM Best AA- Standard & Poors AA Fitch	A AM Best AA- Standard & Poors AA Fitch	A AM Best AA- Standard & Poors AA Fitch
Indexing Method	Quarterly Point-to-Point/ Monthly Average		
Term	8 Years	10 Years	12 Years
Minimum Premium	\$5,000 NQ/Q	\$5,000 NQ/Q	\$5,000 NQ/Q
Free Withdrawals	10% After the first Policy Year	10% After the first Policy Year	10% After the first Policy Year
Minimum Guarantees	1% -3% on 87.50% of Premium	1% -3% on 87.50% of Premium	1% -3% on 87.50% of Premium
States Not Approved	AK, CT, DE, HI, MN, NJ, NY, OK, OR, PA, UT	AK, CA, CT, DE, HI, IL, MN, MO NJ, NY, OK, OR, PA, UT, VT	AK, CT, DE, HI, MN, NJ, NY, OK, OR, PA, UT, WA
Surrender Charges (%)	10,9,8,7,6,5,4,2 <b>CA &amp; WA 9,8,7,6,5,4,3,2</b>	10,10,10,9.5,9,8,7,6,5,4,2 <b>WA 9,9,8,7,6,5,4,3,2,1</b>	14,13,12,11,10,9,8,7,6,5,4,3 <b>CA 12,11,10,9,8,7,6,5,4,3,2,1</b>
Remarks	Market Value Adjustment <b>Unique Crediting Method</b> Confinement Waiver Terminal Illness Waiver	Market Value Adjustment <b>Unique Crediting Method</b> Confinement Waiver Terminal Illness Waiver	Market Value Adjustment <b>Unique Crediting Method</b> Confinement Waiver Terminal Illness Waiver
	<b>DJIA</b> 3.00% Quarterly Pt-to-Pt Cap(DJIA) 5.00% Monthly Avg Cap(DJIA) 5.50% Ann Pt-to-Pt Cap(S&P 500) 2.50% 1 Yr Mo Pt-to-Pt Cap(S&P) 2.90% Fixed Account Yr 1 1.90% Fixed Account Yrs 2-8 <b>2% Premium Bonus</b>	<b>DJIA</b> 2.50% Quarterly Pt-to-Pt Cap(DJIA) 5.00% Monthly Avg Cap(DJIA) 5.00% Ann Pt-to-Pt Cap(S&P 500) 2.25% 1 Yr Mo Pt-to-Pt Cap(S&P) 2.55% Fixed Account Yr 1 1.55% Fixed Account Yrs 2-8 <b>5% Premium Bonus</b>	<b>DJIA</b> 2.75% Quarterly Pt-to-Pt Cap(DJIA) 5.00% Monthly Avg Cap(DJIA) 5.25% Ann Pt-to-Pt Cap(S&P 500) 2.25% 1 Yr Mo Pt-to-Pt Cap(S&P) 2.80% Fixed Account Yr 1 1.80% Fixed Account Yrs 2-8 <b>5% Premium Bonus</b>

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