

ANNUITY PRODUCT REFERENCE GUIDE

JANUARY 2005



Happy New Year!

Last updated: 01/01/05

Have Questions?



- Bypass Probate
- Creditor Protection
- Lifetime Income
- Structured Settlements
- IRA's (Roth, Simple, Education, Traditional)
- SEP Plans
- 1035 Exchanges
- Direct Transfers
- Tax Implications
- Estate Planning
- and much more....

We've Got Answers!!!

Company Overviews

AIG Annuity Group

Formerly American General Annuity Group

A.M. Best Rating = A++ (superior) (800) 659-5920 x5834

American National Insurance Company

A.M. Best Rating = A+ (superior) (888) 501-4043 x1

Assurity Life Insurance Company

A.M. Best Rating = A- (excellent) (800) 276-7619 x4628

Fort Dearborn Life Insurance Company

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

Great American Life Insurance Company

A.M. Best Rating = A (excellent) (800) 438-3398 x17197

Illinois Mutual Life Insurance Company

A.M. Best Rating = A- (excellent) (800) 437-7355

ING USA Annuity & Life Company

A.M. Best Rating = A+ (superior) (800) 369-5301

Liberty Bankers Life Insurance Company

A.M. Best Rating = B (very good) (800) 274-4829

Life Investors Life Insurance Company of America

A.M. Best Rating = A+ (superior) (877) 454-4768 x8704

North American Health and Life Company

A.M. Best Rating = A (excellent) (866) 322-7065 x35677

National Western Life Insurance Company

A.M. Best Rating = A- (excellent) (800) 760-3434 x314

Physicians Mutual Life Insurance Co.

A.M. Best Rating = A (excellent) (877) 335-8777

Presidential Life Insurance Company

A.M. Best Rating = B+ (very good) (800) 926-7599 x250

Sun Life Financial Distributions, Inc.

A.M. Best Rating = A++ (superior) (866) 637-5348 x88125

MULTI-YEAR GUARANTEES

Company	AM Best Rating	Surrender Charges	Product Name	GUARANTEE PERIOD		Average Annual Yield
				1st Year Rate	Rate Thereafter	
Assurity Life Insurance Company Physicians Mutual	A- A	3 years 3 years	Lifescape Secure - 3 Vista Custom - 3	4.00% 2.85%	3.00% yrs 2&3 2.85% yrs. 2&3	3.33% 2.85%
Presidential Life Physicians Mutual	B+ A	4 years 4 years	Secure-4 Vista Custom - 4	3.35% 4.00%	3.35% yrs. 2-4 3.00% yrs. 2-4	3.35% 3.25%
Physicians Mutual Life	A	5 years	Vista Custom - 5	4.10%	3.10% yrs 2-5	3.30%
North American Life	A	5 years	Guarantee - 5	5.00%	3.00% yrs. 2-5	3.40%
Fort Dearborn Life Great American Life	A A	9 years 5 years	Wealth Fortifier-5 (with bail-out) American Freedom Stars & Stripes - 5	5.30%* 4.20%	3.30% yrs. 2-5 3.30% yrs. 2-5	3.70%* 3.60%
Great American Life American National Presidential Life	A A+ B+	10 years 5 years 5 years	American Freedom Liberty -5 Palladium MYG - 5 Secure-5	5.00% 4.35% 3.75%	5.00% yrs 2-5 3.35% yrs. 2-5 3.75% yrs. 2-5	5.00% 3.55% 3.75%
Illinois Mutual Life Fort Dearborn Life	A A	6 years 6 years	Select Advantage - 6 Wealth Fortifier-6 (with bail-out)	3.60% 4.35%	3.60% yrs. 2-6 3.35% yrs. 2-6	3.60% 3.52%
Presidential Life AMERICAN NATIONAL North American Life Physicians Mutual Life	B+ A+ A+ A	6 years 6 years 6 years 6 years	Secure-6 Palladium MYG - 6 Guarantee - 6 Vista Custom - 6	4.00% 4.10% 3.65% 5.00%	4.00% yrs. 2-6 4.10% yrs 2-6 3.65% yrs. 2-6 3.00% yrs. 2-6	4.00% 4.10% 3.65% 3.33%
American National GREAT AMERICAN LIFE Fort Dearborn Life	A+ A A	7 years 7 years 7 years	Palladium MYG - 7 American Freedom Stars & Stripes - 7 Wealth Fortifier - 7 (with bailout)	4.80% 4.50% 5.30%	3.80% yrs. 2-7 3.70% yrs. 2-7 3.30% yrs. 2-7	3.94% 3.80% 3.59%
Illinois Mutual Life Physicians Mutual Life	A- A	7 years 7 years	Select Advantage-7 Vista Custom- 7	3.70% 3.55%	3.70% yrs. 2-7 3.55% yrs. 2-7	3.70% 3.55%
Illinois Mutual Life AMERICAN NATIONAL	A- A+	8 years 8 years	Select Advantage-8 Palladium MYG - 8	4.00% 4.10%	4.00% yrs. 2-8 4.10% yrs. 2-8	4.00% 4.10%
Physicians Mutual Life ING USA	A A+	8 years 8 years	Vista Custom-8 Max Guarantee-8	5.80% 3.80%	3.80% yrs. 2-8 3.80% yrs. 2-8	4.05% 3.80%
Physicians Mutual Life AMERICAN NATIONAL ING USA	A A+ A+	9 years 9 years 9 years	Vista Custom Direct - 9 Palladium MYG -9 Max Guarantee Low Band	3.90% 5.55% 4.00%	3.90% yrs. 2-9 3.55% yrs. 2-9 4.00% yrs 2-9	3.90% 3.77% 4.00%
AIG Annuity Group	A++	9 years	Horizon Plus	9.30%	3.30% yrs. 2-6	4.30%
ING USA	A+	10 years	MULTIBUILDER	3.40%	3.55% -4.15%	3.93%
Physicians Mutual Life North American Life	A A+	10 years 10 years	Vista Custom-10 Builder-10	5.35% 3.55%	3.85% yrs. 2-10 3.70% - 4.45%	4.00% 4.13%
Illinois Mutual Life AIG ING USA	A- A++ A+	10 years 10 years 10 years	Select Advantage-10 Horizon MYG Max Guarantee-Low Band	4.40% 7.30% 4.20%	4.40% yrs. 2-10 3.30% yrs 2-6 4.20% yrs. 2-10	4.40% 3.97% 4.20%

For Agents Use Only .Call for state approvals. Rates and commissions subject to change. Check individual commission schedules for guaranteed accuracy and descriptions.




* With \$25,000 deposit or more.

EQUITY INDEXED ANNUITIES

Company	AM Best Rating	Product Name	Bonus	Design	Annual Cap	S&P 500 Participation Rate	Guaranteed Minimum Interest	Surrender Charge Period
1 year products								
Sun Assurance/Keyport	A++	Multi-Point - 1	0.00%	1	10.00%	30% First Year	1.75% on 90%	1 year
5 year products								
Sun Assurance/Keyport	A++	Multi-Point - 5	0.00%	1	0.00%	85% First Year	1.75% on 90%	5 years
ING USA	A+	Market Smart	0.00%	5	0.00%	100% First Year	3.00% on 90%	5 Years
6 year products								
ING USA	A+	Market Smart	0.00%	5	0.00%	100% First Year	3.00% on 90%	6 years
7 year products								
ING USA	A+	Secure Index - Low Band	0.00%	1	6.50%	100% First Year	3.00% on 100%	7 years
ING USA	A+	Market Smart	0.00%	5	0.00%	100% For 1st Year	3.00% on 90%	7 years
North American Co.	A	Simple 7	0.00%	2	12.00%	70% First Year	on 80%	7 years
Physicians Mutual	A	Vista Index Solution - 7	0.00%	2	6.50%	125% First Year	1.50% on 90%	7 years
Sun Assurance/Keyport	A++	Multi-Point - 7	0.00%	1	0.00%	100% First Year	1.75% on 90%	7 years
9 year products								
National Western Life	A-	Liberty Series - Classic	0.00%	4	2.25%mo	100% First Year	1.50% on 100%	9 years
AIG Annuity Group	A++	Horizon Index Annuity-Biennial	3.00%	5	14.00%bi	100% First Year	2.00% on 90%	9 years
AIG Annuity Group	A++	Horizon Index Annuity	3.00%	4	2.75%mo	100% First Year	2.00% on 90%	9 years
10 year products								
ING USA	A+	Selectra Multi-Strategy	0.00%	1	0.00%	100% First Year	1.50% on 100%	10 years
ING USA	A+	Market Smart	0.00%	5	0.00%	100% First Year	3.00% on 90%	10 years
North American Company	A	Market Choice II	0.00%	2	14.00%	60% First Year	3.00% on 80%	10 years
Physicians Mutual	A	Vista Index Solution - 10	5.00%	2	7.00%	100% First Year	1.50% on 90%	10 years
Sun Assurance/Keyport	A++	Multi-Point - 10	0.00%	1	0.00%	100% First Year	1.75% on 90%	10 years
ING USA	A+	Income/Outcome Annuity	0.00%	1	6.00%	100% First Year	3.00% on 87.5%	10 years
Life Investors	A+	Ultima Index Annuity	0.00%	2	7.25%	100% First Year	1.50% on 90%	10 years
12 year products								
National Western Life	A-	Liberty Series - Challenge	2.00%	4	2.25%mo	100% First Year	1.50% on 100%	12 years
AIG Annuity Group	A++	Horizon Index Annuity	4.00%	4	2.75%mo	100% First Year	2.00% on 90%	12 years
14 year products								
North American Company	A	Market Choice Heritage Max	10.00%	2	14.00%	75% First Year	1.50% on 100%	14 years
15 year products								
North American Company	A	Market Choice Heritage Bonus	5.00%	2	14.00%	60% First Year	1.50% on 100%	15 years
North American Company	A	Market Choice III Plus	0.00%	2	14.00%	75% First Year	3.00% on 80%	15 years
National Western Life	A-	Liberty Series - Champion	5.00%	1	2.25%mo	100% First Year	1.50% on 100%	15 years
National Western Life	A-	Confidence Index Series Style 1	3.00%	4	0.00%	100% First Year	2.50% on 80%	15 years
Physicians Mutual	A	Vista Index Solution - 15	10.00%	2	7.00%	100% First Year	1.50% on 90%	15 years
National Western Life	A	Confidence Index Series Style 3	0.00%	4	0.00%	100% First Year	2.50% on 80%	15 years

For Agents Use Only Call for state approvals
 RATES AND COMMISSIONS SUBJECT TO CHANGE. CHECK INDIVIDUAL COMMISSION SCHEDULES FOR GUARANTEED ACCURACY AND DESCRIPTIONS !!!!

AIG ANNUITY GROUP (AIG) Formerly American General Annuity Group



FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available						
AG Horizon PlusSM <6-yr Rate> 2004 	9.30% 3.30%-yrs 2-6	2.00% (3.00% in MA, OR, WA)	\$5,000 Q&NQ	Annuitization Allowed Without Withdrawal Charges or MVA if after 5th year for a minimum of 5 years. Interest Only Option, 10% free after yr-1, Extended Care Rider, No MVA on Death	9 years (9,8,7,6,5,4,3,2,1)	0-85-Q&NQ (Except IRA 0-70)	Y	CT, MN,NJ,NY,OR,PA, UT,VT,WA						
AIG Flex - 7	6.10%* Yr. 1 (3% 1st yr Bonus included)	2.00% (3.00% in OR, SC, WA)	\$2,000-Q \$5,000-NQ	Extended care waiver. Interest only option.	7 years (9,8,7,6,5,4,2)	0-70-Q 0-90-NQ	N	NY						
AIG Flex - 5	4.35%* Yr. 1 (2% 1st yr Bonus included)	2.00% (3.00% in OR, SC, WA)	\$2,000-Q \$5,000-NQ	Extended care waiver. Interest only option.	5 years (9,8,7,6,5)	0-70-Q 0-90-NQ	N	NY						
Horizon Myg <6-yr Rate> 	7.30% 3.30%-yrs 2-6 (7.00% - yr 1, 3.00% - 2-6 in OR, WA)	2.00% (3.00% in OR, WA)	\$5,000 Q&NQ	Annuitization Allowed Without Withdrawal Charges or MVA if after 5th year for a minimum of 5 years. Interest Only Option, 10% free after yr-1, Extended Care Rider, No MVA on Death	10 years (10,9,8,7,6,5,4,3,2,1)	0-85-Q 0-85-NQ	Y	MN, NJ, NY, OK, OR, PA, RI, UT, VT, WA						
Ultra-Xtra	5.65% Yr. 1	2.00% 3.00% in OR, WA)	\$2,000-Q \$5,000-NQ	Interest Only Option Extended Care Rider (Up to age 75) Full Account Value at Death	7 years (8,8,7,6,5,4,2)	0-70-Q 0-85-NQ (and Q Rollovers/ Transfers)	N	ME, NY, OR						
Horizon Flex 	5.50%	2.00%	\$50/Mo W/Theft \$5,000-Q \$2,000-Q	Full Annuity Value at Death 10% free beginning yr. 1 Extended care rider annuitization available after yr. 5 for a minimum of 5 years.	8 years (8,8,8,7,6,5,3,1)	0-85 Q&NQ	N	AR, DC, GA, IL, KY, MA, MD, MN, MT, NJ, NY, OH, OR, PA, SC, UT, VA, WA, WI, WY						
EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available						
Horizon Index Annuity	100% Participation Rate No Fees! Monthly point-to-point annual reset. 2.75% Monthly Cap. 4% Premium Bonus. Fixed Acct-yr1-2.85%	2% 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.	12 years (12,12,12,12,12,1,1,10,9,8,7,5,3)	0-85 Q & NQ	Y	MA, MN, NJ, NY, OK, OR, PA, RI, UT, VT, WA						
Horizon Index Annuity	Fixed Acct-yr1-2.75% No Fees! 100% Participation Rate. 3% Premium Bonus. Monthly point-to-point annual reset. 2.75% Monthly Cap.	2% 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.	9 years (10,10,9,8,7,6,5,4,2)	0-85 Q & NQ	Y	MA, MN, NJ, NY, OK, OR, PA, RI, UT, VT, WA						
ILLINOIS MUTUAL LIFE INSURANCE CO. (ILM)														
FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available						
Select Advantage	<table border="0"> <tr> <td>4-yr 3.10%</td> <td>5-yr 3.40% yrs. 1-5</td> </tr> <tr> <td>6-yr 3.60% yrs. 1-6</td> <td>7-yr 3.70% yrs. 1-7</td> </tr> <tr> <td>8-yr 4.00% yrs. 1-8</td> <td>10-yr 4.40% yrs. 1-10</td> </tr> </table>	4-yr 3.10%	5-yr 3.40% yrs. 1-5	6-yr 3.60% yrs. 1-6	7-yr 3.70% yrs. 1-7	8-yr 4.00% yrs. 1-8	10-yr 4.40% yrs. 1-10	3.00%	\$5,000 Q&NQ	Monthly interest option. 10% free beginning yr 1. Nursing Home and Terminal Illness Benefit.	4-yr (6,6,6,5) 5-yr (6,6,6,5,4) 6-yr (6,6,6,6,5,4) 7-yr (8,8,7,6,5,4,3) 8-yr (8,8,7,6,5,4,3,2) 10-yr (9,8,8,7,6,5,4,3,2,1,5)	0-80	Y	AK, DC, DE, HI, MA, MD, MN, MT, NJ, OR, PA, UT, VT, WA
4-yr 3.10%	5-yr 3.40% yrs. 1-5													
6-yr 3.60% yrs. 1-6	7-yr 3.70% yrs. 1-7													
8-yr 4.00% yrs. 1-8	10-yr 4.40% yrs. 1-10													




(For Agent Use Only)
Not intended for soliciting annuity sales from the public.
Rates and Commissions subject to change.
Check for current state approvals.

*OREGON ONLY!! 4.00% 1st year with 1.00% Bonus included.
**Guaranteed minimum value at end of specified term is: 114% - 12 Years
***Guaranteed minimum value at end of specified term is: 107.5% - 9 Years

ASSURITY LIFE INSURANCE COMPANY (ALC)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes	States Not Available
Lifescope Secure - 3 (3 yr rate) 	4.00% - yr. 1 3.00% - yrs. 2-3	3.00%	\$2,000 Q & NQ	Up to 10% of account value may be withdrawn during any one rolling 12-month period - including year 1! Disability provision. Nursing home provision.	3 years (7, 7, 7)	0-90 Q & NQ	N	CT, FL, IN, MD, NJ, NY, OR, PA, TX, UT, WA
Lifescope Secure - 5 (5 yr rate)	4.05% - yr. 1 3.05% - yrs. 2-5	3.00%	\$2,000 Q & NQ	Up to 10% of account value may be withdrawn during any one rolling 12-month period - including year 1! Disability provision. Nursing home provision.	5 years (7, 7, 7, 6, 5)	0-90 Q & NQ	N	CT, FL, IN, MD, NJ, NY, OR, PA, TX, UT, WA
Lifescope Secure - 7 (7 yr rate)	4.10% - yr. 1 3.10% - yrs. 2-7	3.00%	\$2,000 Q & NQ	Up to 10% of account value may be withdrawn during any one rolling 12-month period - including year 1! Disability provision. Nursing home provision.	7 years (7, 7, 7, 6, 5, 5, 5)	0-90 Q & NQ	N	CT, FL, IN, MD, NJ, NY, OR, PA, TX, UT, WA
Lifescope Plus One 	4.50% - yr. 1	3.00%	\$2,000 Q & NQ	Monthly Interest option. 10% free withdrawal after 1st yr. Disability provision. Nursing home provision.	9 years (9, 8, 7, 6, 5, 4, 3, 2, 1)	0-90 Q & NQ	N	CT, FL, MD, NJ, NY, OR, PA, UT, WA

LIFE INVESTORS INSURANCE CO. OF AMERICA (LIC)


FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Ultima Six	3.00% yr 1	1.50% ¹	\$2,000-Q \$10,000-NQ	10% free after yr-1. Interest only option. Nursing Care and Terminal Condition Rider	6 years (8,7,6,5,4,2)	0-90-Q&NQ (Except IRA 0-70)	N	AL, NY
Ultima Nine	4.25% yr 1	1.50% ¹	\$2,000-Q \$10,000-NQ	10% free after yr-1. Interest only option. Nursing Care and Terminal Condition Rider	9 years (12,12,11,5,11,10,9,8,6,4)	0-80-Q&NQ (Except IRA 0-70)	N	AL, NY, OK
EQUITY INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Ultima Index Annuity 	100% Participation Rate No Fees! Point-to-point annual reset. 7.25% Cap. Fixed Acct-yr1-3.25%. Cap Bailout Rate - 4.25%	1.50% on 90% of premium	\$2,000 - Q \$10,000 - NQ	10% free withdrawal after yr-1. issued on 1st, 8th, 15th, & 22nd each month. Nursing Care and Terminal Condition Rider.	10 years (9,9,8,7,6,5,4,3,2,1)*	0-80 Q & NQ	N	AL, IN, MA, MN, NH, NJ, NY, OK, OR, PA, RI, UT, WA, WI

(For Agent Use Only)

Not intended for soliciting annuity sales from the public.
Rates and Commissions subject to change.
Check for current state approvals.

LIC - *2.70% - AK, CA, CT, IA, LA, ME, MN, NV, NM, NC, ND, OR, TX
LIC - *May vary by state.



AMERICAN NATIONAL INSURANCE CO. (ANL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Palladium MYG (Annuity rates are .10 basis points lower in FL, NC, TX, UT, VA, WA & WI) (Lower rates in OR for different durations) (PA = .25% Lower & 1.50% Minimum Interest)	4-yr - 2.85% yrs 1-4 5-yr 4.35% yr. 1 6-yr 4.10% yrs. 1-6 7-yr 4.80% yr. 1 8-yr 4.10% yrs. 1-8 9-yr 5.55% yr. 1 10-yr 4.60% yr. 1 3.35% yrs. 2-5 3.80% yrs. 2-7 3.55% yrs. 2-9 3.60% yr. 2-10	 2.00% (will vary by state)	\$5,000 Q&NQ (Initial deposits over \$100,000 receive .10 additional basis points)	Monthly interest option. 10% free beginning yr 2. Transplant surgery waiver. Confinement Waiver.	4-yr (8,8,8,7) 5-yr (8,8,8,7,6) 6-yr (8,8,8,7,6,5) 7-yr (8,8,8,7,6,5,4) 8-yr (8,8,8,7,6,5,4,3) 9-yr (8,8,8,7,6,5,4,3,2) 10-yr (8,8,8,7,6,5,4,3,2,1)	0-85	Y	NY, UT
Palladium	3.70% Yr-1	3.00%	\$100 month	10% Penalty Free beginning year 1. Mo. interest option	7 years (9,8,7,6,5,4,2)	0-80-Q 0-85-NQ (PA-0-78-Q & NQ)	N	NJ, NY
Palladium Plus - 1	4.20% Yr-1	3.00%	\$5,000 Q&NQ	10% Penalty Free beginning year 1. Mo. interest option	10 years (10,9,8,7,6,5,4,3,2,1)	0-80-Q 0-85-NQ (Utah 0-59-Q & NQ)	N	NJ, NY
Palladium Plus - 3	6.20% Yr-1	3.00%	\$5,000-Q&NQ	10% Penalty Free beginning year 1. Mo. interest option	10 years (11,10,9,8,7,6,5,4,3,2)	0-80-Q&NQ (Utah 0-58-Q & NQ)	N	NJ, NY
Palladium Ultra - 5	8.20% Yr-1	3.00%	\$5,000-Q&NQ	10% Penalty Free beginning year 1. Mo. interest option	10 years (12,12,11,10,9,8,6,4,3,2)	0-75-Q&NQ (Utah 0-56-Q & NQ)	N	NJ, NY
Palladium Ultra - 7	10.20% Yr-1	3.00%	\$5,000-Q&NQ	10% Penalty Free beginning year 1. Mo. interest option	10 years (12,12,11,11,10,9,8,6,4,2)	0-70-Q&NQ (Utah 0-55-Q & NQ)	N	NJ, NY
Diamond Citadel - 5	4.10% Yr-1	2.00%	\$5,000-Q&NQ (Initial deposits over \$100,000 receive .10 additional basis points)	10% Penalty Free beginning year 1. Mo. interest option. Nursing Home, Terminal illness & disability riders.	5 years (7,7,7,6,5)	0-85 NQ & Q	N	NY, OR
Diamond Citadel - 7	5.15% Yr-1	2.00%	\$2,000-Q \$5,000-NQ (Initial deposits over \$100K receive .10 additional basis points.) Additional Premium \$1,000 random or \$100/mo. bank draft.	10% Penalty Free beginning year 1. Mo. interest option. Nursing Home, Terminal illness & disability riders.	7 years (7,7,7,6,5,4,2)	0-85 NQ & Q	N	NY, OR
Palladium Advisor	4.20% Yr-1 (.25% Lower in OR & PA)	3.00%	\$5,000-Q&NQ Additional premium or \$100/mo payroll deduction.	Death Benefit will be annuity value. 10% Penalty Free beginning year 1. Confinement & disability waiver	7 years (7,7,7,6,5,4,2)	0-90-NQ&Q (0-83 in IN) (0-78 in OK) (0-50 in UT)	N	IL,MA,MN,NJ, NY,PA,RI,UT, WA
Single Premium Universal Life	Current Interest	Guaranteed Minimum Value	Minimum Premium	Withdrawal Charges	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States NOT Available
Transition-UL (Simplified Issue Table-4)	4.00%	3.00%	\$5,000	Income tax free Death Benefit to beneficiaries. Loans available. A-Preferred-Net Cost B-Standard-2% Net Cost	9 years (case by case)	50-85-NQ	N	OR,MD,MT, SC,NY




(For Agent Use Only)
 Not intended for soliciting annuity sales from the public.
 Rates and Commissions subject to change.
 Check for current state approvals.

(For Agent Use Only) Not intended for soliciting annuity sales from the public. Rates and Commissions subject to change. Check for current state approvals.

FORT DEARBORN LIFE INSURANCE COMPANY (FDL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Wealth Fortifier- 5* (includes 2% 1st yr bonus) 	5.30% yr. 1 3.30% yrs. 2-5	2.00%***	\$25,000+ Q&NQ	10% of account value after first year or monthly interest (\$100 minimum) available 1st & every year. *Nursing home/terminal illness. Death Benefit full account value.	9 years (8,8,7,6, 6, 5, 3,2,1) 30 day window at end of yr. 5 (with bailout)	0-85 Owner & Annuitant	Y	MD, NY, OR, VT
Wealth Fortifier- 6* <6-yr rate>	<MVA> 4.35% yr. 1 3.35% yrs. 2-6	2.00%***	\$5,000-Q \$10,000-NQ	10% of account value after first year or monthly interest (\$100 minimum) available 1st & every year. *Nursing home/terminal illness. Death Benefit full account value.	9 years (8,8,7,6, 6, 5, 3,2,1) 30 day window at end of 6th yr. (with bailout)	0-85 Owner & Annuitant	Y	MD, NY, OR, VT
Wealth Fortifier- 7* <7-yr rate>	<MVA> 5.30% yr. 1 3.30% yrs. 2-7	2.00%***	\$5,000-Q \$10,000-NQ	10% of account value after first year or monthly interest (\$100 minimum) available 1st & every year. *Nursing home/terminal illness. Death Benefit full account value.	9 years (8,8,7,6, 5, 4, 3,2,1) 30 day window at end of 7th yr. (with bailout)	0-85 Owner & Annuitant	Y	MD, NY, OR, VT
Wealth Fortifier- 9* <9-yr rate> 	<MVA> 4.55% yr. 1 3.55% yrs. 2-9	2.00%***	\$100,000 Q&NQ	10% of account value after first year or monthly interest (\$100 minimum) available 1st & every year. *Nursing home/terminal illness. Death Benefit full account value.	9 years (8,8,7,6,5 4,3,2,1)	0-85 Owner & Annuitant	Y	MD, NY, OR, VT,
Golden Fortifier 100®* (Centennial Bonus: 5% of initial premium paid upon annuitant's 100th birthday)	3.85% yr. 1 (4.00% in KY,MA, MT,OK,RI,UT,WI)	2.00%	\$2,000-Q \$5,000-NQ	10% of account value at beginning of year or monthly interest (\$100 minimum) available 1st & every year. *Nursing home/terminal illness. Annuity available end of year 2.	8 years (9,9,8,7, 6,5,4,2)	0-95 Owner & Annuitant	N	ND, NY, OR, WA

GREAT AMERICAN LIFE INSURANCE CO. (GAA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
American Freedom Stars & Stripes - 5 <5 year rate> 	4.20% (Includes 1.00% Bonus) ¹	2.25%	\$10,000	Full account value at death. 10% after 1st year Interest income avail. after 1 yr. LTC Rider & Terminal Illness Rider	5 years (7,6,5,4,3)	18-90-Q 0-90-NQ	Y	IN,MA,MD,NJ,NC,NY,MO,OR,PA, TX,UT,VA,WA,WV
American Freedom Stars & Stripes - 7 <7 year rate> 	4.50% <includes 1.50% bonus> ⁵	2.25%	\$10,000	Full account value at death. 10% after 1st year Interest income avail. after 1 yr. LTC Rider & Terminal Illness Rider	7 years (8,7,6,5,4,3,2)	18-90-Q 0-90-NQ	Y	IN,MA,MD,MN,NH,NJ,NY,OR,PA, UT,VA,VT,WA
American Freedom Classic - 10	7.55% (Includes 5% Bonus)	2.25%	\$10,000	10% after 1st year Interest income avail. after 1 yr. LTC Rider & Terminal Illness Rider. Account Value Death Benefit	10 years (9,9,8,7,6, 5,4,3,2,1)	18-80-Q 0-85-NQ	Y	MA,NJ,NC,NY,OR,UT
Advantage-15	3.00% Base <plus 15% bonus>	3.00%	\$5,000	10% after 1st year. Interest income avail. after 30 days. LTC Rider	12 years (12,11,10,9, 8,7,6,5,4,3,2,1)	18-80-Q 0-80-NQ	N	AR, CT, FL, MD, MI, MN, MT, NV, NH, NC,ND, OR, PA, SD, TX,UT, VT, WA, WI, WY
American Freedom - 10-ST	4.15% ¹	2.00%	\$10,000	10% after 1st year Interest income avail. after 30 days. L-T-C rider & terminal illness rider	10 years (9,9,8,7,6,5,4,3,2,1)	18-85-Q 0-85-NQ	N	NY
American Freedom Liberty - 5 <5 year rate> 	5.00% ⁴ <for 5 years>	3.00%	\$10,000	10% after 1st year Interest income avail. after 30 days. L-T-C rider & terminal illness rider	10 years (12,12,11,10,9,8, 7,5,4,2)	18-80-Q 0-85-NQ	N	AL, CT, IN, MD, NJ, NY, OK, OR, PA, SC, UT, VA, 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.

FDL - * In IL, NM, and TX - Name change to Wealth Solutions. **Jumbo rate not available on Non-MVA version.

¹Yield based on current interest rate with a first year bonus of 1.00% & .10% increase in base rate for years 2-5. ⁴State of WA Only!!! 4% Guaranteed for 10 years. ⁵Yield based on current interest rate with a first year bonus of 1.50% & .30% interest in base rate years 2-7

ING USA ANNUITY (ING)






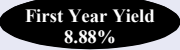
MULTI-YEAR	Current Interest Rates	Guaranteed Interest Rates	Minimum Premium	Withdrawal Provisions**	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
MultiBuilder Annuity 	Increasing Rate Annuity Yr. 1 3.40% Yr. 2 3.55% Yr. 3 3.70% Yr. 4 3.85% Yr. 5 4.00% Yrs. 6-10 4.15%	1.50%	NQ \$5,000 Q \$2,000	Annuitization available after yr 1 for a minimum of 10 years. Interest after 30 days. Prior 12 months interest maximum. Full accumulation value at death.	10 years (12,12,11,10,9,8,7,6,4,2%)+ - MVA Varies for ages 56+ in CT, IN, MD, OK, SC	0 - 85	Y	AL, NY, OR, VT, WA
Max Guarantee Annuity	\$50,000+ / \$250,000+ 5 yrs: 3.00% / 3.05% 6 yrs: 3.20% / 3.45% 7 yrs: 3.55% / 3.80% 8 yrs: 3.80% / 4.05% 9 yrs: 4.00% / 4.25% 10 yrs: 4.20% / 4.45%	1.50%	Band1 \$50,000 Band2 \$250,000	Nursing home waiver in all states except MA & TX. Interest after 30 days. Prior 12 months interest max. Death benefit is cash surrender value unless taken as 5-yr pay-out then full accumulation value paid out.	Matches term (9,8,7,6,5,4,3,2,1%)+ - MVA Charges vary in MD	0 - 85	Y	AL, NY, OR, WA
Multi-Set Plus Guarantee Annuity	5 yrs Closed 3.15% 6 yrs 3.15% 7 yrs 4.15% (1 st yr), 3.15% (yrs 2-7) 8 yrs 5.05% (1 st yr), 3.30% (yrs 2-8) 9 yrs 4.55% (1 st yr), 3.35% (yrs 2-9) 10 yrs 5.30% (1 st yr), 3.30% (yrs 2-10) (Rates different in UT, VT, WA)	1.50%	\$ 5,000	Interest after 30 days. Prior 12 months interest max. 10% Accumulation Value after 1 st year. (Immediately in IN). Full accumulation value at death.	Matches term (7,7,7,6,5,4,3,2,1,0%)+ - MVA (charges differ in UT, VT, WA and no MVA)	0 - 90	Y	AL, NY
FPA 9	1st Year 3.00%	1.50%	NQ \$5,000 Q \$2,000	Interest after 30 days. Prior 12 months interest max. 10% of accumulation value after 1st year. 10% free withdrawals can accumulate for each consecutive year after 1st year in which withdrawals are not taken, up to a max of 50% of premium. Full accumulation value at death. Annuitization available after yr 1 for a minimum of 5 yrs by company practice. Annuitization bonus of 5% on 1st yr premium after 5th contract yr for payout of at least 5 years.	9 years (9,8,7,6,5,4,3,2,1,0%)	0-90	Y	AL, NY
EQUITY INDEXED	Participation Rate	Guaranteed Interest Rates	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States NOT Available
Selectra Multi-Strategy Annuity	Strategies: Total Return Qtr Rate: 3.00% Annual Effective Rate Annual Reset Equity Index*: 2.95% Annual Index Spread One Year Fixed Rate: 3.25%	1.5% on 100% of Premium	NQ & Q \$5,000	Annuitization available after yr 1 for a minimum of 10 years. 10% Cash Value after 1st year (immediately in IN, MD). Prior 12 months interest after 30 days from 1 year fixed and income strategies only. (+-TRA) Nursing home waiver. Full accumulation value at death.	10 years (12,12,11,10,9,8,7,6,4,2%)+ -MVA (Charges differ in CT and OR)	0-85	Y	AL, MA, NY, VT, WA *Equity Index Strategy Not Approved in ND, NJ, OR
Secure Index Annuity	Fixed Interest: 3.00% Guaranteed \$5,000/\$100,000 Bands TIS: 6.50% cap/7.00% cap 100% Participation GIS: 4.50% cap/5.00% cap 100% Participation	3.00% on 100% of Premium	NQ & Q \$5,000	Full accumulation value at death. Interest only in first contract year from Fixed Interest Strategy only. 10% of accum. value after 1st contract year. Nursing home waiver available in all states except MA & TX. Annuitization available after yr 1 for a minimum of 5 years.	7 Years (12,12,12,10,8,6,4%)	0 - 85	N	AL, NY, ND, OR
Income Outcome Annuity	Fixed Rate Strategy: Accum. Value 3.00%/Income Value 4.00% Retirement Index Strategy: Accum. Value 6.00% Cap/Income Value 11.00% Cap	3.00% on 87.5% of premium	NQ & Q \$5,000	Nursing home waiver available in all states except MA & TX. Interest only in first contract year from Fixed Interest Strategy only. 10% of accumulation value after 1st contract year. Full accumulation value at death.	10 Years (12,12,12,10,8,7,6,5,4,2,0%)	0-75	N	AL, MA, MN, NY, NJ, ND, OK, OR, UT, VT, WA
Market Smart Index Annuity 	100% Participation Point-to-Point (w/ Monthly Averaging in Last Year) Final Year—No CAP! Annual Spread—3.25%	3.00% on 90% of Premium	\$5,000	Annuitization available at the end of term years. 10% Cash Value after 1st year. Nursing home waiver. Index value at death on previous contract anniversary	5 Years (9,8,7,6,5%)	0-85	N	AL, DE, MA, MN, ND, OK, OR
Market Smart Index Annuity 	100% Participation Point-to-Point (w/ Monthly Averaging in Last Year) Final Year—No CAP! Annual Spread—2.75%	3.00% on 90% of Premium	\$5,000	Annuitization available at the end of term years. 10% Cash Value after 1st year. Nursing home waiver. Index value at death on previous contract anniversary	6 Years (9,8,7,6,5,4%)	0-85	N	AL, DE, MA, MN, ND, OK, OR
Market Smart Index Annuity 	100% Participation Point-to-Point (w/ Monthly Averaging in Last Year) Final Year—No CAP! Annual Spread—2.50%	3.00% on 90% of Premium	\$5,000	Annuitization available at the end of term years. 10% Cash Value after 1st year. Nursing home waiver. Index value at death on previous contract anniversary	7 Years (9,8,7,6,5,4,3%)	0-85	N	AL, DE, MA, MN, ND, OK, OR
Market Smart Index Annuity 	100% Participation Point-to-Point (w/ Monthly Averaging in Last Year) Final Year—No CAP! Annual Spread—2.25%	3.00% on 90% of Premium	\$5,000	Annuitization available at the end of term years. 10% Cash Value after 1st year. Nursing home waiver. Index value at death on previous contract anniversary	10 Years (9,8,7,6,5,4,3,2,1,1%)	0-85	N	AL, DE, MA, MN, ND, OK, OR

(For Agent Use Only)

Not intended for soliciting annuity sales from the public.
Rates and Commissions subject to change.
Check for current state approvals.

USG Annuity & Life Company/Equitable Life Insurance Company of Iowa, 909 Locust St., Des Moines, IA 50309. Withdrawals before age 59 1/2 may result in 10% IRS penalty tax. IRAs/qualified plans are already tax deferred. Funded plans under ERISA cannot be used with index annuities. AD10291



NORTH AMERICAN LIFE AND HEALTH CO. (NAL)

MULTI-YEAR	Current Interest Rates	Guaranteed Interest Rates	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available																
North American Buildersm Policy Form: LC117 & LS117A 	<table border="0"> <tr> <td><u>Yr. 1</u></td> <td><u>Yr. 2</u></td> <td><u>Yr. 3</u></td> <td><u>Yr. 4</u></td> </tr> <tr> <td>3.55%</td> <td>3.70%</td> <td>3.85</td> <td>4.00%</td> </tr> <tr> <td><u>Yr. 5</u></td> <td><u>Yr. 6</u></td> <td colspan="2"><u>Yrs. 7-10</u></td> </tr> <tr> <td>4.15%</td> <td>4.30%</td> <td colspan="2">4.45%</td> </tr> </table>	<u>Yr. 1</u>	<u>Yr. 2</u>	<u>Yr. 3</u>	<u>Yr. 4</u>	3.55%	3.70%	3.85	4.00%	<u>Yr. 5</u>	<u>Yr. 6</u>	<u>Yrs. 7-10</u>		4.15%	4.30%	4.45%		3.00%	\$2,000-Q \$10,000-NQ	Current year's interest withdrawals available each year. Can begin as early as 30 days after issue by current company practice. Nursing home confinement rider	9 Years (8, 8, 8, 8, 8, 8, 6, 4, 2)	0-90	Y	AL, MD, NY, OR, UT, VT, WA
<u>Yr. 1</u>	<u>Yr. 2</u>	<u>Yr. 3</u>	<u>Yr. 4</u>																					
3.55%	3.70%	3.85	4.00%																					
<u>Yr. 5</u>	<u>Yr. 6</u>	<u>Yrs. 7-10</u>																						
4.15%	4.30%	4.45%																						
Escalating Rate Annuity 	<table border="0"> <tr> <td><u>Yr. 1</u></td> <td><u>Yr. 2</u></td> <td><u>Yr. 3</u></td> <td><u>Yr. 4</u></td> </tr> <tr> <td>3.55%</td> <td>3.65%</td> <td>3.75%</td> <td>3.85%</td> </tr> <tr> <td><u>Yr. 5</u></td> <td><u>Yr. 6</u></td> <td colspan="2"><u>Yrs. 7-10</u></td> </tr> <tr> <td>3.95%</td> <td>4.05</td> <td colspan="2">4.15%</td> </tr> </table>	<u>Yr. 1</u>	<u>Yr. 2</u>	<u>Yr. 3</u>	<u>Yr. 4</u>	3.55%	3.65%	3.75%	3.85%	<u>Yr. 5</u>	<u>Yr. 6</u>	<u>Yrs. 7-10</u>		3.95%	4.05	4.15%		3.00%	\$2,000-Q \$10,000-NQ	Current year's interest withdrawals available each year. Can begin as early as 30 days after issue by current company practice. Nursing home confinement rider	7 Years (8,8,8,8,8,8,6)	0-90	Y	AL, MD, NY, OR, UT, VT, WA
<u>Yr. 1</u>	<u>Yr. 2</u>	<u>Yr. 3</u>	<u>Yr. 4</u>																					
3.55%	3.65%	3.75%	3.85%																					
<u>Yr. 5</u>	<u>Yr. 6</u>	<u>Yrs. 7-10</u>																						
3.95%	4.05	4.15%																						
North American Guaranteesm Policy Form: LC117 & LS117A	<table border="0"> <tr> <td><u>Term</u></td> <td><u>1st Yr</u></td> <td><u>2+ Yrs.</u></td> </tr> <tr> <td>5 yrs</td> <td>5.00%</td> <td>3.00%</td> </tr> <tr> <td>6 yrs</td> <td>3.65%</td> <td>3.65%</td> </tr> <tr> <td>8 yrs</td> <td>7.40%</td> <td>3.40%</td> </tr> </table>	<u>Term</u>	<u>1st Yr</u>	<u>2+ Yrs.</u>	5 yrs	5.00%	3.00%	6 yrs	3.65%	3.65%	8 yrs	7.40%	3.40%	3.00%	\$2,000-Q \$10,000-NQ	Current year's interest withdrawals available each year. Can begin as early as 30 days after issue by current company practice. Nursing home confinement rider	6 Year s (8,8,8,8,8,8) 8 Years (8,8,8,8,8,8,6,4)	0 - 90	Y	AL, MD, NY, OR, UT, VT, WA				
<u>Term</u>	<u>1st Yr</u>	<u>2+ Yrs.</u>																						
5 yrs	5.00%	3.00%																						
6 yrs	3.65%	3.65%																						
8 yrs	7.40%	3.40%																						
EQUITY INDEX ANNUITIES	Participation Rate	Guaranteed Rate	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available																
Simple 7sm Index Account Fixed Account Policy Form: LC126A & LS126A 	Daily Average: S&P 500 [®] 70% Cap 20% Pt.-to-Pt.*: S&P 500 [®] 70% Guaranteed for 7 years Cap 12% Fixed Account: 3.15%	80% of 1st year premiums, plus 90% of renewal premiums, less any withdrawals, accumulated at 3% interest	\$2,000-Q (\$50/mo. TSA) \$10,000-NQ	10% of Accumulation Value each year after yr. 1	7 Years (12, 12, 12, 10, 8, 6, 4)	0-75 Q & NQ	Y	AL, NY, OR, PA, SC, TX, UT, WA																
Market Choice Heritage Maxsm Index Account Fixed Account (10% Premium Bonus)  	Daily Average (No Cap): S&P 500 [®] 85% DJIA sm 90% Russell 2000 [®] 60% S&P 400 [®] 75% Annual Pt.-to-Pt.* (14% Cap) S&P 500 [®] 55% DJIA sm 65% Russell 2000 [®] 60% NASDAQ 100 [®] 55% S&P 400 [®] 60% Fixed Account: 3.10%	100% of 1st year premiums, less any withdrawals, accumulated at 1.5% interest for the first 19 yrs and 3% thereafter less surrender charges.	\$10,000-NQ \$2,000-Q (\$50/mo. TSA) (salary reduction agreement required)	10% of Accumulation Value each year after yr. 1 Nursing Home Confinement Rider	14 Years (22, 22, 22, 22, 20, 18, 16, 14, 12, 10, 8, 6, 4, 2)	0-75 Q & NQ	Y	AL, CT, FL, HI, IN, MA, MD, ME, MN, NY, OK, OR, SC, UT, VA, WA																
Market Choice Heritage Bonussm Index Account Fixed Account (5% Premium Bonus) 	Daily Average (No Cap): S&P 500 [®] 90% DJIA sm 95% Russell 2000 [®] 65% S&P 400 [®] 85% Annual Pt.-to-Pt.* (14% Cap) S&P 500 [®] 60% DJIA sm 70% Russell 2000 [®] 65% NASDAQ 100 [®] 60% S&P 400 [®] 70% Fixed Account: 3.45%	100% of 1st year premiums, less any withdrawals, accumulated at 1.5% interest for the first 19 yrs and 3% thereafter less surrender charges.	\$10,000-NQ \$2,000-Q (\$50/mo. TSA) (salary reduction agreement required)	10% of Accumulation Value each year after yr. 1 Nursing Home Confinement Rider	15 Years (20, 19, 18, 17, 16, 14, 12, 10, 8, 6, 5, 4, 3, 2, 1)	0-75 Q & NQ	Y	AL, CT, FL, IN, MA, MD, MN, NY, OK, OR, SC, UT, VA, WA																
Market Choice IIsm Index Account Fixed Account Policy Form: LC118 & LS118A	Daily Average (No Cap) S&P 500 [®] 90% DJIA sm 95% Russell 2000 [®] 65% S&P Midcap 400 [®] 80% Annual Pt.-to-Pt.* (14% Cap) S&P 500 [®] 60% DJIA sm 70% Russell 2000 [®] 65% S&P Midcap 400 [®] 65% NASDAQ 100 [®] 60% Fixed Account: 3.25%	80% of 1st year premiums, plus 90% of renewal premiums, less any withdrawals, accumulated at 3% interest	\$2,000-Q (\$50/mo. TSA) \$10,000-NQ	10% of Accumulation Value each year after yr. 1 Nursing Home Confinement rider	10 Years (10, 10, 10, 10, 10, 10, 8, 6, 4, 2)	0-75 Q & NQ	Y	AL, MN, ND, NY, OR, WA																

Contracts issued by North American Company for Life and Health Insurance (NACOLAH), Chicago, IL.



Interest rates subject to change. *On the Annual Point-to-Point Crediting Method, the index cap rate is applied prior to the participation rate. 1Withdrawals, surrenders and loans from this annuity prior to age 59 1/2 may be subject to IRS penalties. 2Interest adjustment applies during the surrender charge period for all EIA products and until the end of the guarantee period for the NA Guarantee, Escalating Rate Annuity and North American Builder annuities as it applies for the first 10 contract years. 3See the WA Regular Producer Commission Schedule for complete details regarding commissions. "Standard & Poor's(r)", "S&P(r)", "S&P 500(r)", "Standard & Poor's 500 Index," "S&P MidCap 400 Index," and "Standard & Poor's MidCap 400 Index" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by NACOLAH. "Dow Jones," Dow Jones Industrial Averagessm," "DJIAsm" are service marks of Dow Jones & Company, Inc. and have been licensed for use for certain purposes by NACOLAH. Russell 2000 Index is a trademark of Frank Russell Company and has been licensed for use by NACOLAH. *22.70% first year yield reflects a 5% additional bonus paid on the accumulation value of first year premiums in years 8, 9 and 10, plus a 6% first year interest rate. Commissions reduce in some states and subject to change. The NASDAQ-100(r)", "NASDAQ-100 Index(r)," and "NASDAQ(r)" are registered marks of the NASDAQ Stock Market, Inc. (which, with its affiliates are "Corporations") and are licensed for use by NACOLAH. The above listed products are not issued, endorsed, sold or promoted by any of the indices listed above. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE NACOLAH PRODUCTS LISTED ABOVE.

NATIONAL WESTERN LIFE INSURANCE CO. (NWL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Protector One (1.00% 1st yr additional interest)	4.20% 1st year return	2.00%	\$5,000 Q & NQ	Free 10% once each year including year 1, cumulative up to 50%. Monthly interest option. Terminal Illness rider.	10 years (10,10,9,9,7,5,5,5,5,5)	0-90-NQ 0-75-Q	Y	AL, CT, MN, NY, OR, UT, WA
Accumulator Five (5.00% 1st yr Additional Interest)	8.20% 1st year return	2.00%	\$5,000 Q & NQ	Free 10% once each year including year 1, cumulative to 30%. Monthly interest option. Terminal Illness rider.	10 years (10,10,9,9,7,5,5,5,5,5)	0-90-NQ 0-75-Q	Y	AL, CT, FL, MN, NY, OR, UT, WA
Prevail Seven (7.00% 1st yr Additional Interest)	10.20% 1st year return	2.00%	\$5,000 Q & NQ	Free 10% once each year including year 1. Monthly interest option. Medical Stay rider.	10 years (10,10,9,9,8,7,6,5,5,5)	0-90-NQ 0-75-Q	Y	AL, CT, FL, MN, NY, OR, UT, WA
Confidence Flex-45® (4.00% 1st yr premium bonus & 5.00% premium bonus yrs 2-5)	 7.64% 1st year return	3.00% (2.50% in TX)	\$5,000 Q & NQ & addition \$50 Mo	60% certificate/policy loan. 10% accumulation account after 1st year.	15 years Years 1-6 at 25% then: 22.5, 20, 17.5, 15, 12.5, 10, 7.5, 5, 2.5, 2nd Renewals 12 years at 10% then: 7.5, 5, 2.5%	0-85-NQ 0-75-Q	Y	AL, CT, DE, MA, MD, ME, MI, MN, NC, NH, NY, NV, OK, OR, PA, SC, SD, UT, VT, WA,
Confidence Flex-85® (8.00% 1st yr premium bonus & 5.00% additional bonus yrs 2-5)	 11.78% 1st year return	3.00% (2.50% in TX)	\$5,000 Q & NQ & addition \$50 Mo	60% certificate/policy loan. 10% accumulation account after 1st year.	15 years Years 1-6 at 25% then: 22.5, 20, 17.5, 15, 12.5, 10, 7.5, 5, 2.5, 2nd Renewals 12 years at 10% then: 7.5, 5, 2.5%	0-85-NQ 0-75-Q	Y	AL, CT, DE, MA, MD, ME, MI, MN, MS, NC, NH, NY, NV, OK, OR, PA, SC, SD, UT, VT, WA,


For Agent Use Only - This document has not been approved under the advertising laws of your state for dissemination to individual purchasers. The NWL Prevail Seven (group Policy Form 01-1132-03; Certificate Form 01-1132C-03; and Individual Policy Form 01-1132X-03 and state variations), NWL Accumulator Five (Group Policy form 01-1131-03; Certificate form 01-1131C-03; Individual Policy Form 01-1131X-03 and state variations), NWL Protector One (Group Policy Form 01-1129-03; Certificate Form 01-1129C-03; Individual Policy form 01-1129X-03 and state variations). The NWL Liberty Series (Group Policy form 01-1126-02, Group Certificate form 01-1126C-02 and Individual policy form 01-1126X-02, and variations thereof; Group Policy form 01-1127-02, Group Certificate form 01-1127C-02 and Individual policy form 01-1127X-02 and variations thereof; Group Policy form 01-1128-02, Group Certificate form 01-1128C-02 and variations thereof) are issued by National Western Life Insurance Company, Austin, Texas. Current fixed interest rate of 2.60% (1.5% minimum rate) effective for applications received at NWL on or after 08/09/2004 and are subject to change. Index monthly gains subject to cap rate. 1.5% minimum guaranteed interest for settlement options. Products not approved in all states. Certain limitations and exclusions apply. See policy or certificate for complete information. ** Asset fee rates are believed to be current as of date of publication and subject to change (8.00% maximum asset fee.)

NATIONAL WESTERN LIFE INSURANCE CO. (NWL)

EQUITY INDEXED	Participation Rate	Guaranteed Minimum Value	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA	States NOT Available
Liberty Series Classic	S&P 500® Monthly Pt-to-Pt with Annual Reset, and fixed Allocation Fixed: 2.60% 100% participation rate no fees! 2.25% Cap Mon. Gain Ann. Reset	1.50% on 100% of Premium	\$2,000 Q \$5,000 NQ	10% withdrawals, free of a withdrawal charge, once annually after first certificate/policy year.	(9yr-12,12,12,12,12,12,9,6,3,0)	0-75 Q 0-85 NQ	N	Classic: AL,CT,DE,IN,MA,MN,MI,NC,NH,NV,NY,OR,UT,VT,WA
Challenge 2% Premium bonus	S&P 500® Monthly Pt-to-Pt with Annual Reset, and fixed Allocation Fixed: 2.60% 100% participation rate no fees! 2.25% Cap Mon. Gain Ann. Reset	1.50% on 100% of Premium	\$2,000 Q \$5,000 NQ	10% withdrawals, free of a withdrawal charge, once annually after first certificate/policy year.	(12yr-15,15,15,15,15,15,15,9,6,3,0)	0-75 Q 0-85 NQ	N	AL,CT,DE,IN,MA,MI,MN,NC,NH,NY,OR,UT,VT,WA
Champion (FPDA) 5% Premium bonus	S&P 500® Monthly Pt-to-Pt with Annual Reset, and fixed Allocation Fixed: 2.60% 100% participation rate no fees! 2.25% Cap Mon. Gain Ann. Reset	1.50% on 100% of Premium	\$2,000 Q \$5,000 NQ	10% withdrawals, free of a withdrawal charge, once annually after first certificate/policy year.	(15yr 20,20,20,20,20,20,18,16,14.12.10,8,6,4,2,0)	0-75 Q 0-85 NQ	N	AL,CT,DE,FL,IN,LA,MA,MD,MI, MN,MT,NC,ND,NH,NV,NY,OK,OR,SD,TX,UT,VT,WA
Confidence Index Series 2000 Style 1 Style 3 **1.90% 1st yr asset fee	 Style 1: S&P 500® Monthly Average Annual Reset, Plus 3.00% Premium Bonus yrs 1-5 and fixed Allocation Fixed: 2.60% Style 3: S&P 500® Monthly Average Annual Reset, and fixed Allocation Fixed: 2.75%	2.50% on 80% of Premium	\$2,000 Q \$5,000 NQ	10% withdrawals, free of a withdrawal charge, once annually after first certificate/policy year.	(15yr 25,25,25,25,25,25,22.5,20,17.5,15,12.5,10,7.5,5,2.5,0)	0-75 Q 0-85 NQ	N	AL,CT,DE,IN,MA,MD,MN,MT,NC,ND,NH,NJ,NV,NY,OK,OR,SC,SD,TX,UT,WA,WI
Single Premium Universal Life	Current Interest	Guaranteed Minimum Value	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA	States NOT Available
*Max Wealth - UL (Standard to Table-4)	4.50% 	3.00%	\$25,000	Income tax free Death Benefit to beneficiaries. Loans available. A-May not exceed cash value.	14 years (case by case)	50-85 NQ	N	AL,MS,NJ,NY,PA,VT

*Telephone interview with applicant to limit time consuming traditional medical requirements. Limited medical exams or aps. Income bonuses guaranteed income for life/life expectancy annuitization—after yr 5 cash value increased by 10%
For Agent Use Only - This document has not been approved under the advertising laws of your state for dissemination to individual purchasers. The NWL Preval Seven (group Policy Form 01-1132-03; Certificate Form 01-1132C-03; and Individual Policy Form 01-1132X-03 and state variations), NWL Accumulator Five (Group Policy form 01-1131-03; Certificate form 01-1131C-03; Individual Policy Form 01-1131X-03 and state variations), NWL Protector One (Group Policy Form 01-1129-03; Certificate Form 01-1129C-03; Individual Policy form 01-1129X-03 and state variations). The NWL Liberty Series (Group Policy form 01-1126-02, Group Certificate form 01-1126C-02 and Individual policy form 01-1126X-02, and variations thereof; Group Policy form 01-1127-02, Group Certificate form 01-1127C-02 and Individual policy form 01-1127X-02 and variations thereof; Group Policy form 01-1128-02, Group Certificate form 01-1128C-02 and variations thereof) are issued by National Western Life Insurance Company, Austin, Texas. Current fixed interest rate of 2.60% (1.5% minimum rate) effective for applications received at NWL on or after 08/09/2004 and are subject to change. Index monthly gains subject to cap rate. 1.5% minimum guaranteed interest for settlement options. Products not approved in all states. Certain limitations and exclusions apply. See policy or certificate for complete information. ** Asset fee rates are believed to be current as of date of publication and subject to change (8.00% maximum asset fee.)

LIBERTY BANKERS LIFE INSURANCE CO. (LBL)

FIXED PRODUCTS	Current Interest	Minimum Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
 Liberty PinnacleSM	4.00%**** Yr. 1	3.00%	\$1,000 Q&NQ	After Yr. 1, Free 10% of Accumulated Balance Annually, Accumulated to 50% if not used each year, or Monthly Interest Option if at least \$100 can Annuitize after Yr. 1 & no Charge-Back, Death Benefit is Full Account Value	Ages 0-58 10 Yrs. (10,9,8,7,6,5,8,3,2,1) Ages 59-90 9 Yrs. (8.25, 7.25, 6.5, 5.5, 4.5, 3.75, 2.75, 1.75, .75)	18-75-Q 0-90-NQ	N	AL, AK, AR, CT, DC, HI, KS, MA, ME, MN, MS, MO, NC, NH, NJ, NY, OK, RI, UT, WY

PHYSICIANS MUTUAL LIFE INSURANCE CO. (PML) - Check website under "BGA Login"

MULTI-YEAR	Current Interest Rates	Guaranteed Interest Rates	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available																																		
Vista Custom Direct	<table border="0"> <tr> <td><\$100K</td> <td>>\$100K</td> </tr> <tr> <td>3 yrs: 2.85%</td> <td>2.85%</td> </tr> <tr> <td>4 yrs: 4.00% yr 1</td> <td>3.00% yrs 2-4</td> </tr> <tr> <td>5 yrs: 4.10% yr 1</td> <td>5.10% yr 1</td> </tr> <tr> <td></td> <td>3.10% yrs 2-5</td> </tr> <tr> <td>6 yrs: 5.00% yr 1</td> <td>3.10% yrs 2-5</td> </tr> <tr> <td></td> <td>3.00% yrs 2-6</td> </tr> <tr> <td>7 yrs: 3.55%</td> <td>3.00% yrs 2-6</td> </tr> <tr> <td></td> <td>4.55% yr 1</td> </tr> <tr> <td></td> <td>3.55% yrs 2-7</td> </tr> <tr> <td>8 yrs: 5.80% yr 1</td> <td>5.80% yr 1</td> </tr> <tr> <td></td> <td>3.80% yrs 2-8</td> </tr> <tr> <td>9 yrs: 3.90%</td> <td>3.80% yrs 2-8</td> </tr> <tr> <td></td> <td>3.90%</td> </tr> <tr> <td>10 yrs: 5.35% yr 1</td> <td>5.35% yr 1</td> </tr> <tr> <td></td> <td>3.85% yrs 2-10</td> </tr> <tr> <td></td> <td>3.85% yrs 2-10</td> </tr> </table>	<\$100K	>\$100K	3 yrs: 2.85%	2.85%	4 yrs: 4.00% yr 1	3.00% yrs 2-4	5 yrs: 4.10% yr 1	5.10% yr 1		3.10% yrs 2-5	6 yrs: 5.00% yr 1	3.10% yrs 2-5		3.00% yrs 2-6	7 yrs: 3.55%	3.00% yrs 2-6		4.55% yr 1		3.55% yrs 2-7	8 yrs: 5.80% yr 1	5.80% yr 1		3.80% yrs 2-8	9 yrs: 3.90%	3.80% yrs 2-8		3.90%	10 yrs: 5.35% yr 1	5.35% yr 1		3.85% yrs 2-10		3.85% yrs 2-10	1.50% (3.00% in OH, MN, TX, UT, WA)	\$2,000	Nursing home rider. Home health care rider. Terminal illness rider. Interest after 30 days. Annual 10% penalty free after yr 1.	10 years (9,9,8,7,6,5,4,3,2,1) (Bail-out 30-day window after guarantee period)	0-75-Q 0-85-NQ	Y	AL, MS, NY, PA, UT (3 yr only! - AK, AR, CA, CO, CT, FL, HI, IA, IN, ME, MA, MN, MO, NV, NH, NJ, NM, NC, ND, OH, OR, RI, WA, WI)
<\$100K	>\$100K																																									
3 yrs: 2.85%	2.85%																																									
4 yrs: 4.00% yr 1	3.00% yrs 2-4																																									
5 yrs: 4.10% yr 1	5.10% yr 1																																									
	3.10% yrs 2-5																																									
6 yrs: 5.00% yr 1	3.10% yrs 2-5																																									
	3.00% yrs 2-6																																									
7 yrs: 3.55%	3.00% yrs 2-6																																									
	4.55% yr 1																																									
	3.55% yrs 2-7																																									
8 yrs: 5.80% yr 1	5.80% yr 1																																									
	3.80% yrs 2-8																																									
9 yrs: 3.90%	3.80% yrs 2-8																																									
	3.90%																																									
10 yrs: 5.35% yr 1	5.35% yr 1																																									
	3.85% yrs 2-10																																									
	3.85% yrs 2-10																																									

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Vista - 7	3.10% - yr. 1	3.00%	\$10,000 Q & NQ (reduced comm. on \$2,000-\$9,999)	Up to 10% of account value may be withdrawn after year 1. Monthly interest option. Nursing Home Rider. Terminal Illness Rider.	7 years (7,7,7,7,6,4,2)	0-80-Q 0-85-NQ (0-78-PA)	N	AL, MS, NY
EQUITY INDEX ANNUITIES	Participation Rate	Guaranteed Rate	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Vista Index Solutions - 7	Annual Monthly Avg (6.25% Cap): S&P 500 [®] : 125%, Fixed Acct: 3.15% Annual Pt.-to-Pt. (6.00% Cap) S&P 500 [®] : 125%, Fixed Acct: 2.90%	** 3.00% on 90% or 1.50% on 90% varies by state (2.00% Min in TX on 90%)	\$2,500 Q & NQ (\$100 additional contributions)	5.00% of Accumulation Value each year after yr. 1. Nursing Home & Hospital Confinement Rider. Home Health Care Rider.	7 Years (call for details)	0-80 Q & NQ	N	AL, IN, MA, MS, NJ, NY, OR, PA, WA
Vista Index Solutions - 10 (5.00% Premium Bonus)	Annual Monthly Avg (6.50% Cap): S&P 500 [®] : 100%, Fixed Acct: 3.15% Annual Pt.-to-Pt. (6.00% Cap) S&P 500 [®] : 100%, Fixed Acct: 2.90%	** 3.00% on 90% or 1.50% on 90% varies by state (2.00% Min in TX on 90%)	\$2,500 Q & NQ (\$100 additional contributions)	5.00% of Accumulation Value each year after yr. 1. Nursing Home & Hospital Confinement Rider. Home Health Care Rider.	10 Years (call for details)	0-75 Q & NQ	N	AL, IN, MA, MS, NJ, NY, OR, PA, WA
Vista Index Solutions - 15 (10.00% Premium Bonus)	Annual Monthly Avg (6.50% Cap): S&P 500 [®] : 100%, Fixed Acct: 3.35% Annual Pt.-to-Pt. (6.00% Cap) S&P 500 [®] : 100%, Fixed Acct: 3.00%	** 3.00% on 90% or 1.50% on 90% varies by state (2.00% Min in TX on 90%)	\$2,500 Q & NQ (\$100 additional contributions)	5.00% of Accumulation Value each year after yr. 1. Nursing Home & Hospital Confinement Rider. Home Health Care Rider.	15 Years (call for details)	0-70 Q & NQ	N	AL, IN, MA, MS, NJ, NY, OR, PA, WA

(For Agent Use Only) Rates and Commissions subject to change. Check for current state approvals. Not intended for soliciting annuity sales from the public.

PML - ** 3.00% Minimum Guarantee in: IN, MT, TX, WA, only - ** Minimum cap on Annual Monthly Average is: 6.00% - Annual Point-to-Point: 6.00% - Annual Fixed Account: 1.50% * Vista Custom Direct base rates are .10% lower in IN, MN, TX, & WA

PML—EIA Commission Reduced in TX & UT

LBL - **** Optional 1st Year Bonus Interest. **Important Note:** The agent may offer **additional 1st year interest** in increments of 1.00% of up to a maximum of 4.00%. For example, in addition to the 1st year rate of 4.00%, the agent may offer a rate of 5.00%, 6.00%, 7.00% or 8.00%. Beginning in second year, the rate will adjust to the company's portfolio rate for this product. Additional interest that is requested will reduce the writing agent's sales commission by an equal amount.

PRESIDENTIAL LIFE INSURANCE COMPANY (PLI)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
No-Load - FLEX	3.80%	3.00%	\$25.00 mo.	None	9 years (9,8,7,6,5,4,3,2,1)	0-73 (0-80 in NY)	N	MT, NH, SC, TX
Secure-4 (4 yr. interest rate)	3.35% (for 4 years)	3.00%	\$5,000 Q&NQ	10% Penalty Free beginning year 1. Mo. interest option	4 years (7,6,6,5)	0-90	N	NH
Secure-5 (5 yr. interest rate)	3.75% For 5 yrs	3.00%	\$5,000 Q&NQ	10% Penalty Free beginning year 1. Mo. interest option	5 years (7,7,6,6,4)	0-90	N	NH
Secure-6 (6 yr. interest rate)	4.00% (for 6 years)	3.00%	\$5,000 Q&NQ	10% Penalty Free beginning year 1. Mo. interest option	6 years (7,7,7,6,5,4)	0-90 (0-75 in PA)	N	NH
Classic SPDA	4.10% yr 1	4.00% yrs 2-4 3.00% yrs 5+ For policy lifetime	\$5,000 Q&NQ	10% Penalty Free beginning year 1. Can annuitize after yr 1 for a minimum of 5 yrs.	7 years (6,6,5,5,4,4,2)	0-90	N	NH

WHOLE LIFE	Policy Benefits	Rates	Policy Issue Guidelines	Minimum Face Amounts	Issue Ages	States Not Available
Graded Benefit Life Guaranteed Issue! No Medical Questions No Medical Exams No Medical Tests	The policy death benefit is the full face amount of the policy, except during the first two or three policy years. Call for Details!	Call for Details! Modal Premium Factors (Multiply the annual premium by the appropriate factor) Semi-annual .52 Quarterly .265 Check-O-Matic .08667	<ol style="list-style-type: none"> The application must be signed in the state in which the insured resides. "Out-of-state" applications are not acceptable. The applicant/insured must be able to sign the application in his or her own personal signatory capacity. Applications signed by the holder of a Power-of-Attorney will not be accepted. An applicant may make his or her mark (as opposed to his or her signature), in which case, an explanation of why the individual was unable to sign his or her name (viz. severe palsy) must accompany the application. An individual who is a patient or a resident in any form of health care or nursing home facility is not eligible for coverage. Monthly premium payment is available only through (check-o-matic) automatic electronic debit from a checking or savings account. If premiums are to be paid monthly, two months' premium must accompany the application when submitted. All GBL's must be submitted on a pre-paid basis and we cannot accept post-dated checks. 	MO-40-75 NY-50-80 NY-Male-50-72 NY-Female-50-75 Maximum Face: \$50,000		AR, KS, MN, NH, WA

SUN LIFE FINANCIAL DISTRIBUTORS, INC (KPL)

EQUITY INDEX ANNUITIES	Participation Rate	Guaranteed Rate	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	States Not Available
Sun Life Financial/ Keyport Index Multipoint	1 yr - 30% (10% CAP) 5 yr - 80% 7 yr - 90% 10 yr - 100%	1.75% on 90% of Premium	\$10,000 Q & NQ	Withdrawal of vested earnings at any time.	Vesting Schedule (call for details)	0-85-NQ 0-75-Q	N	AL, MN, MO, ND, NY, OK, OR, UT, 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.

KPL - ¹New charge-back rules = 100% first 12 months, 75% months 13 to 18, 50% months 19 to 24, 0% over 24 months.