

March
2013

TRADITIONAL FIXED



Last Updated
03/13/13



Happy St. Patrick's Day!

Contact us Today!

Make your annuity sales **SHINE**
with any of these **STAR** rates!

10
year

3.25%*
(years 1-10)

5
year

2.50%*
(years 1-5)

8
year

3.00%*
(years 1-8)

6
year

2.85%*
(years 1-6)

Certainty Select®
Multi-Year Guarantee Annuity

BRIGHTEN up your sales today!!

Call us Today for More Details!

For producer use only. * Based on the Company's 01/19/12 declared interest rate for the Single Premium Deferred Annuity: Certainty Select. The initial rate guarantee periods are 5, 6, 8 and 10 years. Initial rate subject to change. Product features and availability may vary by state. Commission Bonus applies only to Certainty and Certainty Select applications. Agent split percentages apply. EquiTrust Life maintains full discretion over eligibility and may terminate the program at any time. Call for details!



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Policies issued by American General Life and United States Life (NY only)
A.M. Best Rating* = A (excellent) (888) 438-6933
- 5 AMERICAN NATIONAL INSURANCE COMPANY**
A.M. Best Rating = A (excellent) (800) 835-5320
- 6 ATHENE ANNUITY & LIFE ASSURANCE COMPANY**
A.M. Best Rating = B++ (good) (855) 428-4363, option 1
- 7 BANKERS LIFE INSURANCE COMPANY**
A.M. Best Rating = B (good) (800) 839-2731 x5221
- 8 EQUITRUST LIFE INSURANCE COMPANY**
A.M. Best Rating = B++ (good) (866) 598-3694
- 9 GENWORTH FINANCIAL**
A.M. Best Rating = A (excellent) (866) 498-7151 (option 1 & option 1)
- 10 GREAT AMERICAN LIFE INSURANCE COMPANY**
A.M. Best Rating = A (excellent) (800) 438-3398 x17197
- 11 LIBERTY BANKERS LIFE INSURANCE COMPANY**
A.M. Best Rating = B- (fair) (800) 274-4829
- 12 LINCOLN FINANCIAL GROUP**
A.M. Best Rating = A+ (superior) (800) 238-6252
- 13 MUTUAL OF OMAHA**
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- 14 NORTH AMERICAN COMPANY FOR LIFE AND HEALTH**
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- 5 SAGICOR LIFE INSURANCE COMPANY**
A.M. Best Rating = A- (excellent) (888) 724-4267 x6180
- 15 THE CAPITOL LIFE INSURANCE COMPANY**
A.M. Best Rating = B- (fair) (800) 274-4829



American General
Life Companies



Genworth®
Financial



EquiTrust.
Life Insurance Company



The Capitol Life
Insurance Company



Liberty Bankers Life
Insurance Company



LIFE INSURANCE COMPANY


MUTUAL of OMAHA
Begin today.



Multi-Year Guarantees

Company	AM Best Rating	Surrender Charges	Product Name	GUARANTEE PERIOD		Average Annual Yield	Commission (less at Older Ages)
				1st Year Rate	Rate Thereafter		
Liberty Bankers Life North American	B- A+	3 years 4 years	Bankers Elite - 3 Guaranteed Choice - 4	2.00% 1.40%	2.00% yrs. 2-3 1.40% yrs. 2-4	2.00% 1.40%	GREAT 2.00% 2.50%
Liberty Bankers Life	B-	5 years	Bankers - 5	2.60%	2.60% yrs. 2-5	2.60%	3.25%
Liberty Bankers Life	B-	5 years	Bankers Premier - 5	2.90%	2.90% yrs. 2-5	2.90%	2.00%
EquiTrust Life	B++	5 years	Certainty Select - 5	2.50%	2.50% yrs. 2-5	2.50%	2.50%
The Capitol Life	B-	5 years	Elite - 5	3.05%	3.05% yrs. 2-9	3.05%	2.25%
Athene Annuity	B++	5 years	MaxRate - 5 Enhanced Liquidity	2.55%	2.55% yrs 2-5	2.55%	2.25%
Bankers Life	B	5 years	SPDA - 5 w/no coupon	2.75%	2.75% yrs. 2-5	2.75%	2.50%
Bankers Life	B	5 years	SPDA - 5 w/front end charge	3.75%	3.75% yrs. 2-7	3.75%	NEW 2.50%
Liberty Bankers Life	B-	5 years	Premier Plus - 5	3.70%	2.70% yrs. 2-5	2.90%	2.00%
Athene Annuity	B++	5 years	Max Rate - 5 No Liquidity	2.75%	2.75% yrs 2-5	2.75%	2.25%
Liberty Bankers Life	B-	5 years	Bankers Elite - 5	3.05%	3.05% yrs. 2-5	3.05%	HOT 2.25%
EquiTrust Life North American	B++ A+	6 years 6 years	Certainty Select - 6 Guarantee Choice - 6	2.85% 2.00%	2.85% yrs. 2-6 2.00% yrs. 2-7	2.85% 2.00%	3.00% 2.50%
EquiTrust Life	B++	6 years	Choice - 4 Liquidity Option	2.00%	2.00% yrs. 2-9	5.50%	GREAT 5.50%
Sagicor	A-	6 years	SPDA - 6	2.50%	2.00% yrs. 2-6	2.08%	3.00%
Liberty Bankers North American	B- A+	7 years 7 years	Bankers Elite - 7 Guarantee Choice - 7	3.20% 2.30%	3.20% yrs. 2-7 2.30%-2.35% yrs. 2-7	3.20% 2.30%	GREAT 2.25% 2.50%
Athene Annuity	B++	7 years	MaxRate - 7 Enhanced Liquidity	2.95%	2.95% yrs 2-7	2.95%	2.50%
Liberty Bankers Life	B-	7 years	Bankers Premier - 7	3.00%	3.00% yrs. 2-7	3.00%	2.15%
Athene Annuity	B++	7 years	7 Year MYG	3.60%	2.60% yrs. 2-7	2.74%	2.75%
The Capitol Life	B-	7 years	Elite - 7	3.20%	3.20% yrs 2-7	3.20%	2.50%
Great American	A	7 years	Secure Gain - 7 (w/\$100,000)	2.09%	2.09% yrs. 2-7 yield	2.09%	4.00%
Athene Annuity	B++	7 years	Max Rate - 7 No Liquidity	3.20%	3.20% yrs. 2-7	3.20%	HOT 2.50%
American National	A	7 years	Palladium MYG - 7	2.90%	1.90% yrs. 2-7	2.04%	2.50%
Liberty Bankers Life	B-	7 years	Bankers - 7	2.70%	2.70% yrs 2-7	2.70%	4.00%
North American American National	A+ A	8 years 8 years	Guarantee Choice - 8 Palladium MYG - 8	2.55% 2.10%	2.55% yrs. 2-8 2.10% yrs. 2-8	2.55% 2.10%	2.50% 2.50%
Equi-Trust Life	B++	8 years	Certainty Select - 8	3.00%	3.00% yrs. 2-8	3.00%	3.00%
North American	A+	9 years	Guarantee Choice - 9	2.75%	2.75% yrs. 2-9	2.75%	2.50%
American National	A	9 years	Palladium - 9	3.90%	1.90% yrs. 2-9	2.12%	3.00%
North American	A+	9 years	Director	4.50%	1.50% yrs. 2-9	2.10%	5.50%
North American American National	A+ A	10 years 10 years	Guarantee Choice - 10 Palladium - 10	3.00% 3.00%	3.00% yrs. 2-10 2.00% yrs. 2-10	3.00% 2.10%	2.50% 4.00%
EquiTrust Life	B++	10 years	Certainty Select - 10	3.25%	3.25% yrs. 2-10	3.25%	GREAT 3.00%

AMERICAN GENERAL LIFE COMPANIES (AGLC)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
AG HorizonPlus (Form No. 04362) <6-yr Rate>	5.30% - year 1 1.30%-yrs 2-6	1.00%	\$5,000 Q&NQ	Annuitization Allowed w/o Withdrawal Charges or MVA if after 5th yr for a min of 5 yrs. Interest Only Option, 10% free beginning in yr-1, Extended Care Rider, available thru issue age, death benefit value utilized if annuitized for min 5 yrs; withdrawal amount = 90% of premium, <prior withdrawals, increasing at 2% per yr.	9 years (9,8,7,6,5,4,3,2,1)	0-85- Q&NQ	Y	2.75%-Ages 0-75 1.70%-Ages 76-80 1.20%-Ages 81-85	AK, MO, MN, NJ, NY, OH, OR, PA, UT, WA
AG HorizonMYG® (Form No. 04370) <6-yr Rate>	4.35% - year 1 1.35%-yrs 2-6	1.00%	\$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 beginning in yr-1, Extended Care Rider, available thru issue age, No MVA on Death	10 years (10,9,8,7,6,5,4,3,2,1) TX ONLY (9,8,7,6,5,4,3,2,1)	0-85-Q 0-85-NQ	Y	4.00%--Ages 0-75 2.00%--Ages 76-80 1.70%--Ages 81-85 In - DE, MN, MO, NV, OH, OR, PA, SC, TX & WA ONLY 3.00% (0-75) 1.70% (76-80) 1.20% (81-85)	AK, NJ, NY, UT
AG HorizonFlex® (Form No. 04371) (2.00% Bonus)	3.45% - year 1	1.00%	initial Premium \$5,000 Q&NQ or EFT min \$300 - NQ&Q Future non-EFT \$2,000	Monthly Interest option. Full Annuity Value at Death. 10% free beginning year 1. Extended care rider. available thru issue age, Annuitization available after yr. 5 for a min of 5 yrs. Min remaining annuity value is \$5,000; min partial withdrawal is \$250; min systematic withdrawal is \$50.	8 years (8,8,8,7,6,5,3,1)	0-85 Q&NQ	N	2.20% - Ages 0-75 1.70% - Ages 76-80 1.20% - Ages 81-85 Renewal yrs. 1.20% - 0-80 1.20% - Ages 81-85	AK, NY, UT
MULTI-YEAR PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
AG HorizonSelect (Form No. AGLC106377, AGLC106230)	5 yr. 1.35% 7 yr. 1.45% 10 yr. 1.80%	1.00%	\$5,000 Q&NQ	-Death Benefit is Full Annuity Value -Can annuitize after yr. 5 for a min of 5 yrs. -10% free withdrawal in yr. 1 -Interest only option -Extended care option, available thru issue age.	10 years (10,9,8,7,6,5,4,3,2,1) (30 day bail out after guaranteed period) TX ONLY (9,8,7,6,5,4,3,2,1)	0-85 Q&NQ	Y	5 yr. - 2.20% (0-80) 1.70% (81-85) 7&10 yr. - 3.50%(0-80) 2.50% (81-85) DE, NV, SC, TX ONLY 5 yr. - 1.70% (0-80) 1.45% (81-85) 7&10 yr. - 3.00%(0-80) 2.25% (81-85)	AK, UT, MO, MN, NJ, NY, OH, OR, PA, WA (Horizon Select - 10 ONLY is NOT approved in DE, SC & TX)
Future Income AchieverSM Annuity (Form No. 05377) 	3.00% Death Benefit	3.00% Death Benefit	\$20,000 Q&NQ	Date of first payment: You must choose your date of first payment when you purchase the annuity. Distributions of tax-qualified funds must begin by age 70 1/2. Distribution of non-qualified funds must begin by age 91. You can receive income payments monthly, quarterly, semiannually or annually. You can have payments mailed by check or deposited into a designated savings or checking account. Annual savings or checking account. Annual payment increase: 1% to 5% on each income start date anniversary. (simple or compounded interest, flat dollar increase). Consumer Price Index (CPI-U) inflation adjustment: adjusted each January 1 after payments begin. At the time of annuity purchase, owner will select what, if any, death benefit will be paid if all owners (or annuitants if owner is non-natural) die prior to the income start date. The options are as follows: Death Benefit is equal to the premium account. Death benefit is equal to amount of premium plus 3% compounded interest. No death benefit will be payable nor will any annuity payments ever be made. If annuitant dies after the income start date, any remaining annuity benefit will be paid in accordance with the payment option selected. Income payment options: These options are available for single life, joint and survivor, and joint and contingent survivor. Lifetime Income Only, Lifetime Income with Period Certain, Period Certain Only, Lifetime Income with Installment Refund, Lifetime Income with Cash (lump sum) Refund. The last four income payment options are available only if a death benefit prior to the income start date is selected. Advanced payment option: If you are receiving annuity income payments on a monthly basis, you can request to receive a lump-sum payment equal to the value of the next six months worth of payments. Your regularly scheduled payments will resume after six months. You may exercise this feature if you are age 59 1/2 or older and the contract is a nonqualified plan. The valuable features may be elected twice during the life of the annuity contract. Medical underwriting: Opportunity for higher income payments (or lower single premium). Rated age is older than client's actual age and is based on client's life expectancy. Maximum rate-up of 10 years, not exceed age 90. Clients provide medical records at their own expense.	None	0-90 NQ 0-69 Q	Y	4.00% (ages 0-90) all ages	CA, CT, FL, HI, IL, MD, MS, KY, NM, NJ, NY, NV, NC, OH, OR, PA, VA, WA, WY
AG HorizonAchiever® (Form No. 05377)	6 yr. 1.35%	1.00%	\$5,000 Q&NQ	-Death Benefit is Full Annuity Value -Can annuitize after yr. 5 for a min of 5 yrs. -10% free withdrawal in yr. 1 -Interest only option. Required Min Distribution - No withdrawal charge or MVA is applied; however, the required min distribution payment will count against the Free Withdrawal Provision in a given year. Extended Care Rider - Waivers withdrawal charges and MVA on withdrawals or surrenders if: Care is begins at least one year after the date of issue of the contract. Care is provided by a qualified institution for at least 90 consecutive days. Available thru issue age.	10 years (10,9,8,7,6,5,4,3,2,1) (30 day bail out after guaranteed period)	0-85 Q&NQ	Y	3.00% (ages 0-80) 2.00% (ages 81-85) DE, NV, SC, TX ONLY 2.75% (ages 0-80) 1.75% (ages 81-85)	AK, MO, MN, NJ, NY, OR, PA, UT, WA

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AMERICAN NATIONAL INSURANCE COMPANY (ANL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Palladium MYG	5-yr 2.90% yr.1 1.90% yrs 2-5 6-yr 1.40% yrs. 1-6 7-yr 2.90% yr.1 1.90% yrs. 2-7 8-yr 2.10% yrs. 1-8 9-yr 3.90% yr.1 1.90% yrs. 2-9 10-yr 3.00% yr.1 2.00% yr. 2-10	1.00%	\$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. Available thru issue ages. Full account value paid at death.	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) 9yr 8,8,8,7,6,5,4,3,2 10yr 8,8,8,7,6,5,4,3,2,1 (30 day bail out after guaranteed period)	0-85	Y	5-yr 2.00%-0-79 1.00%-80-85 6-yr 2.50%-0-79 .50%-80-85 7-yr 2.50%-0-79 .50%-80-85 8-yr 2.50%-0-79 .50%-80-85 9-yr 3.00%-0-79 1.00%-80-85 10-yr 4.00%-0-79 2.00%-80-85	NY, UT
Palladium Century - 1²	2.20% Yr-1 (in FL, IN, NC, TX, UT, VA, WA, WI .10% lower)	1.00%	\$5,000 Q&NQ	Confin. waiver, Disabil. wavier Available thru issue ages. (add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penal. Free begin. yr 1. Mo. Interest. option.	10 years (10,9,8,7,6,5,4,3,2,1)	0-90 Q&NQ	Y	7.00%-ages 0-74 4.50%-ages 75-90	AL, CT, FL, IL, MA, MN, NJ, NY, OH, OR, PA, TX, UT, WA
Palladium Century - 3²	4.20% Yr-1 (in FL, IN, NC, TX, UT, VA, WA, WI .10% lower)	1.00%	\$5,000-Q&NQ	Confin. waiver, Disabil. wavier Available thru issue ages. (add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penal. Free begin. yr 1. Mo. Interest. option.	10 years (11,10,9,8,7,6,5,4,3,2)	0-85 Q&NQ	Y	6.00%-Ages 0-74 3.50%-Ages 75-85	AL, CT, FL, IL, MA, MN, NJ, NY, OH, OR, PA, TX, UT, WA
Palladium Century - 5²	6.20% Yr-1 (in FL, IN, NC, TX, UT, VA, WA, WI .10% lower)	1.00%	\$5,000-Q&NQ	Confin. waiver, Disabil. wavier Available thru issue ages. (add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penal. Free begin. yr 1. Mo. Interest. option.	10 years (12,12,11,10,9,8,6,4,3,2)	0-80 Q&NQ	Y	5.00%-Ages 0-74 2.50% - Ages 75-80	AL, CT, FL, IL, MA, MN, NJ, NY, OH, OR, PA, TX, UT, WA
Palladium Century - 7² GREAT	8.20% Yr-1 (in FL, IN, NC, TX, UT, VA, WA, WI .10% lower)	1.00%	\$5,000-Q&NQ	Confin. waiver, Disabil. wavier Available thru issue ages. (add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penal. Free begin. yr 1. Mo. Interest. option.	10 years (12,12,11,11,10,9,8,6,4,2)	0-80 Q&NQ (Utah 0-55-Q & NQ)	Y	4.00%-Ages 0-74 2.00% - Ages 75-80	AL, CT, FL, IL, MA, MN, NJ, NY, OH, OR, PA, TX, WA
Diamond Citadel - 5 No Max Issue Age for Owner- Call for Details (2 year rate)	1.00% Yr-1 1.00% Yr-2	1.00%	\$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. Available thru issue ages. Full account value paid at death. Principal Guarantee: Minimum surrender value is a return of premiums paid, less any cumulative withdrawals.	5 years (7,7,7,6,5)	0-85 NQ & Q	N	3.00%-Ages 0-80 2.00%-Ages 81-85	NY, OR
Diamond Citadel - 7 No Max Issue Age for Owner- Call for Details! (2 year rate)	2.10% Yr-1 1.10% Yr-2	1.00%	\$2,000Q \$5,000NQ (Initial dep. over \$100K receive .10 add. basis points.) Add. Prem \$1,000 random or \$100/mo. bank draft.	10% Penalty Free beginning year 1. Mo. interest option. Nursing Home, Terminal illness & disability riders. Available thru issue ages. Full account value paid at death. Principal Guarantee: Minimum surrender value is a return of premiums paid, less any cumulative withdrawals. All premium payments received within the first 36 months of the contract will receive a 2% interest rate enhancement over the current declared interest rate for one year.	7 years (7,7,7,6,5,4,2)	0-85 NQ & Q	N	3.50%-Ages 0-80 2.50%-Ages 81-85 (for 1st 3 years)	NY, OR

SAGICOR LIFE INSURANCE COMPANY (Sagicor)



FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States NOT Available
Gold Series Sage Choice with Bailout Feature	2.50% year 1	2.00% (yrs 1-10 & 3.00% thereafter)	Single Purchase Payment \$5,000 Q&NQ (no inherited IRA's)	Monthly Interest Option (MIO) available for policies with an account value of \$25,000 or greater. Death benefit is equal to contract values as of the date we receive due proof of the Owner's death Surrender charges and MVA waived upon death of the Owner. Waiver of Surrender Charge Rider: If the Owner of the contract is confined to a licensed nursing home or hospital for 90 consecutive days or more, the policy accumulation value will be available without a surrender charge or MVA. This rider is provided at no extra cost. Available thru issue ages. Free Partial Withdrawals: Beginning in Year 1 the Owner may make one withdrawal per year up to 10% of the accumulation value without incurring charges. After the first contract year, the renewal rate is lower than a rate that is 1% below the initial fixed interest rate, the owner may request, within 30 days of notification, to receive the accumulation value without incurring a surrender charge or MVA.	6 Years (7,7,7,6,5,3)	15 days to age 90-NQ 15 days to age 75-Q	Y (MVA not available in MO)	3.00% (ages 0-80) 1.00% (ages 81-90)	AK, CT, ME, MT, NH, NY

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Rates and Commissions subject to change.
Check for current state approvals.
2) Two year charge back - 100% year 1 & 50% year 2

Before sending business to Sagicor: Every agent in all states must have it confirmed that the appointment process has been completed and product training has been successfully completed.

ATHENE ANNUITY & LIFE ASSURANCE COMPANY (ALA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Comm	States Not Available
7 MYG	3.60% Year 1 2.60% Years 2-7 (Yield 2.74%)	1.00%	\$5,000 Q&NQ ¹	Full accumulation value paid at death of owner. If owner is a non-natural person, the death benefit is paid upon death of annuitant. Up to 10% of the accumulation value may be withdrawn each year after the first contract year. \$500 minimum withdrawal is required. Remaining accumulation value must be at least \$2,000. Required Minimum Distribution (RMD) and 72(t) available immediately. Systematic withdrawals - a specified dollar amount per payment or specified percentage of the accumulation value of the annuity or interest only may be withdrawn on a monthly, quarterly, semiannual or annual basis. This may be selected at issue or anytime thereafter; however, if withdrawn during the 1st year a withdrawal charge will apply. After the 1st year, if the withdrawal amount exceeds the free withdrawal amount allowed, the withdrawal may be subject to contract charges. Withdrawal amount must be at least \$100. Commission chargeback will apply during the 1st six months. Terminal illness - full accumulation value will be paid after the 1st contract year if owner becomes terminally ill with less than 12 months to live. Illness must have been diagnosed after the contract is issued. Available thru issue ages. Available after 2nd contract year, contract charges do not apply if an income for life or income payment option with a guaranteed period of at least 5 years is selected. Options available include: Income for life. Income for life with a fixed number of years guaranteed. Income for a fixed number of years.	7 years 7,7,7,6,5,4,3	0-80 Q&NQ	Y	2.75% ages 0-75 1.50% ages 76-80	ONLY IN CA & DE
ATHENE MaxRate - 5 No Liquidity	2.75% Years 1-5 (2.65% in FL)	1.00%	\$5,000 Q&NQ Allows add deposits of \$500 up to 5 in 1st 6 months	The beneficiary will be paid the full accum value as of the date of death. State variations may apply. At the end of the initial duration, clients have a 30-day window to request a partial withdrawal, full surrender or elect an income option without incurring a MVA or any withdrawal charges. If the company is not notified of a contract change during the 30-day window, the annuity will automatically begin a new guarantee period of the same duration with a new guaranteed interest rate. Target client: Looking for a safe place to accumulate money, Seeking highest guaranteed interest rate available, Willing to trade liquidity for the opportunity to earn a higher rate of return, comfortable with locking in money for the length of the duration selected or longer & doesn't want to pay for add benefits that may never be used. If the owner does not notify the company of a decision, the contract will automatically begin a new guarantee period of the same duration. During the last 30 days of each guarantee period the owner may request a partial withdrawal, full surrender or elect an income option without incurring a MVA or any withdrawal charges. The owner will receive the accum value during this time. (note: withdrawals prior to age 59 1/2 may be subject to a 10% IRS penalty.) Income options available after 1st contract year. Income options are based on the cash surr value except during the 30-day window when the full accum value will apply. Options available include: Fixed period, Life income, & Life income with certain periods of 10 or 20 years. RMDs will be treated as any other withdrawal and subject to withdrawal charges and market value adjustment, unless taken during the 30-day window (free out period) prior to the end of the guarantee period.	5 years* (9,8,7,6,5)	0-80 Q&NQ	Y	2.25% ages 0-75 1.50% ages 76-80	CA, DE, NY
ATHENE MaxRate - 5 Enhanced Liquidity 	2.55% Years 1-5 (2.45% in FL)	1.00%	\$5,000 Q&NQ Allows add deposits of \$500 up to 5 in 1st 6 months	10% free waiver - after first contract year, up to 10% of the accumulation value can be withdrawn with no withdrawal charge or market value adjustment, based on the prior contract anniversary. No benefit is payable under this provision during the first contract year. Substantially Equal Periodic Payments (SEPP) Waiver - SEPP can be withdrawn with no withdrawal charge or market value adjustment. Withdrawals made under this provision must be made annually and must continue for at least five years or the age of 59 1/2. Confinement waiver - After the first contract year, withdrawal charge and the market value adjustment will be waived if at the time of withdrawal: Owner or one of the joint owners of the annuity is confined to a long term care facility or hospital due to injury or sickness. The confinement began while the contract was in force. The confinement has lasted for 90 consecutive days. Terminal Illness Waiver - In any contract year after the first, a withdrawal charge and market value adjustment will be waived if owner or joint owner is terminally ill. Terminally ill means as a result of a sickness or injury: Your physician certifies that you are not expected to live for more than 12 months. You were expected to live more than 12 months as of the contract date of the contract. Death benefit - the beneficiary will be paid the full accumulation value as of the date of death. State variations may apply. Income options - Available after first contract year. Income options are based on the cash surrender value except during the 30-day window when the full accumulation value will apply. Options available include: Fixed period, Life income, Life income with certain periods of 10 or 20 years. Required Minimum Distributions - Athene MaxRate Enhanced Liquidity Required Minimum Distribution Waiver - Withdrawal Charge and the MVA will be waived on partial withdrawals of Required Minimum Distributions as defined in the Internal Revenue Code and regulations as amended. (Commission chargebacks may apply during first six months.)	5 years* (9,8,7,6,5)	0-80 Q&NQ	Y	2.25% ages 0-75 1.50% ages 76-80	CA, DE, NY
ATHENE MaxRate - 7 No Liquidity	3.20% Years 1-7 (3.10% in FL)	1.00%	\$5,000 Q&NQ Allows add deposits of \$500 up to 5 in 1st 6 months	The beneficiary will be paid the full accum value as of the date of death. State variations may apply. At the end of the initial duration, clients have a 30-day window to request a partial withdrawal, full surrender or elect an income option without incurring a MVA or any withdrawal charges. If the company is not notified of a contract change during the 30-day window, the annuity will automatically begin a new guarantee period of the same duration with a new guaranteed interest rate. Target client: Looking for a safe place to accumulate money, Seeking highest guaranteed interest rate available, Willing to trade liquidity for the opportunity to earn a higher rate of return, comfortable with locking in money for the length of the duration selected or longer & doesn't want to pay for add benefits that may never be used. If the owner does not notify the company of a decision, the contract will automatically begin a new guarantee period of the same duration. During the last 30 days of each guarantee period the owner may request a partial withdrawal, full surrender or elect an income option without incurring a MVA or any withdrawal charges. The owner will receive the accum value during this time. (note: withdrawals prior to age 59 1/2 may be subject to a 10% IRS penalty.) Income options available after 1st contract year. Income options are based on the cash surr value except during the 30-day window when the full accum value will apply. Options available include: Fixed period, Life income, & Life income with certain periods of 10 or 20 years. RMDs will be treated as any other withdrawal and subject to withdrawal charges and market value adjustment, unless taken during the 30-day window (free out period) prior to the end of the guarantee period.	7 years* (9,8,7,6,5,4,3)	0-80 Q&NQ	Y	2.50% ages 0-75 1.70% ages 76-80	CA, DE, NY
ATHENE MaxRate - 7 Enhanced Liquidity 	2.95% Years 1-7 (2.85% in FL)	1.00%	\$5,000 Q&NQ Allows add deposits of \$500 up to 5 in 1st 6 months	10% free waiver - after first contract year, up to 10% of the accumulation value can be withdrawn with no withdrawal charge or market value adjustment, based on the prior contract anniversary. No benefit is payable under this provision during the first contract year. Substantially Equal Periodic Payments (SEPP) Waiver - SEPP can be withdrawn with no withdrawal charge or market value adjustment. Withdrawals made under this provision must be made annually and must continue for at least five years or the age of 59 1/2. Confinement waiver - After the first contract year, withdrawal charge and the market value adjustment will be waived if at the time of withdrawal: Owner or one of the joint owners of the annuity is confined to a long term care facility or hospital due to injury or sickness. The confinement began while the contract was in force. The confinement has lasted for 90 consecutive days. Terminal Illness Waiver - In any contract year after the first, a withdrawal charge and market value adjustment will be waived if owner or joint owner is terminally ill. Terminally ill means as a result of a sickness or injury: Your physician certifies that you are not expected to live for more than 12 months. You were expected to live more than 12 months as of the contract date of the contract. Death benefit - the beneficiary will be paid the full accumulation value as of the date of death. State variations may apply. Income options - Available after first contract year. Income options are based on the cash surrender value except during the 30-day window when the full accumulation value will apply. Options available include: Fixed period, Life income, Life income with certain periods of 10 or 20 years. Required Minimum Distributions - Athene MaxRate Enhanced Liquidity Required Minimum Distribution Waiver - Withdrawal Charge and the MVA will be waived on partial withdrawals of Required Minimum Distributions as defined in the Internal Revenue Code and regulations as amended. (Commission chargebacks may apply during first six months.)	7 years* (9,8,7,6,5,4,3)	0-80 Q&NQ	Y	2.50% ages 0-75 1.70% ages 76-80	CA, DE, NY



CAUTION! Rates are Volatile! Call for current rates.

BANKERS LIFE INSURANCE COMPANY (BLI)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
SPDA - 5	2.75% for 5 years	1.50%	Single Purchase Payment \$5,000 Q&NQ	24 Hour Application Processing! Monthly Interest Option available after 30 days. Policyowner's may withdraw up to 10% of the accumulated contract value each year, after the first year, without a withdrawal charge. Available thru issue ages. Nursing Home Waiver - if a Covered Condition occurs to the Annuitant, the Policyowner may withdraw up to 50% of Accumulated Contract Value without a withdrawal charge. A Covered Condition is defined as confinement in a Residential Care Facility or Skilled Nursing Facility for at least 90 consecutive days. The contract must be in force for at least 90 days to be covered. Annual Statement reports the annuity accumulated contract value and interest rate. If a policyowner is required to take a Required Minimum Distribution (RMD) on a tax qualified annuity, the withdrawal charges are waived on any RMD amount that exceeds the 10% free withdrawal provision. (RMD distributions are included in the 10% free withdrawal amount). Withdrawal charges are waived in the event of the Annuitant's death. Withdrawal charges apply at the death of a non-Annuitant owner, if death occurs during the withdrawal charge period. Annuitization available after 12 months for five years or longer. Ideal for Tax-Qualified Rollover Plans - IRA, SEP, 403(b), etc. (Inherited and Stretch IRAs are not available with Bankers.)	5 years (9,8,7,6,5)	0-85 Q&NQ	N	2.50% (ages 0-80) 1.50% (ages 81-85) New commissions available every 5 years and on annuitizations. Commissions will not be paid until policy receipt is received at headquarters.	AK, CA, CO, CT, HI, IL, IA, ME, MA, MN, MI, NH, NJ, NY, NC, OR, RI, VT, VA, WA, WI
SPDA - 5 5.00% Front End Charge	3.75% for 5 years	1.50%	Single Purchase Payment \$5,000 Q&NQ	24 Hour Application Processing! Monthly Interest Option available after 30 days. Policyowner's may withdraw up to 10% of the accumulated contract value each year, after the first year, without a withdrawal charge. Available thru issue ages. Nursing Home Waiver - if a Covered Condition occurs to the Annuitant, the Policyowner may withdraw up to 50% of Accumulated Contract Value without a withdrawal charge. A Covered Condition is defined as confinement in a Residential Care Facility or Skilled Nursing Facility for at least 90 consecutive days. The contract must be in force for at least 90 days to be covered. Annual Statement reports the annuity accumulated contract value and interest rate. If a policyowner is required to take a Required Minimum Distribution (RMD) on a tax qualified annuity, the withdrawal charges are waived on any RMD amount that exceeds the 10% free withdrawal provision. (RMD distributions are included in the 10% free withdrawal amount). Withdrawal charges are waived in the event of the Annuitant's death. Withdrawal charges apply at the death of a non-Annuitant owner, if death occurs during the withdrawal charge period. Annuitization available after 12 months for five years or longer. Ideal for Tax-Qualified Rollover Plans - IRA, SEP, 403(b), etc. (Inherited and Stretch IRAs are not available with Bankers.)	5 years (9,8,7,6,5)	0-85 Q&NQ	N	2.50% (ages 0-80) 1.50% (ages 81-85) New commissions available every 5 years and on annuitizations. Commissions will not be paid until policy receipt is received at headquarters.	AK, CA, CO, CT, HI, IL, IA, ME, MA, MN, MI, NH, NJ, NY, NC, OR, RI, VT, VA, WA, WI

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Palladium Century - 7

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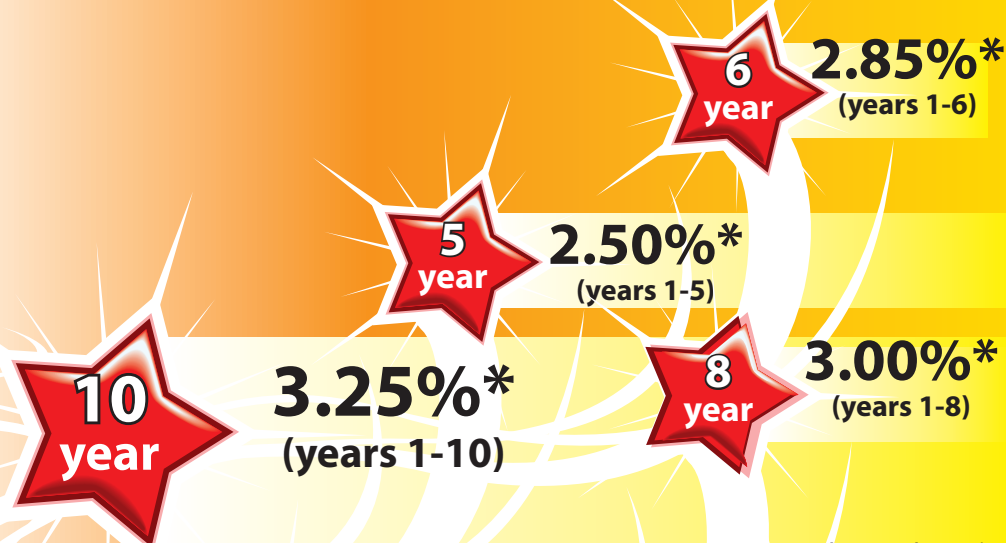
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EQUITRUST LIFE INSURANCE COMPANY (ETL)

MULTI-YEAR PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Certainty Select (with optional rider) 	5 yr. - 2.50% 6 yr. - 2.85% yrs 1-6 8 yr. - 3.00% yrs 1-8 10 yr. - 3.25% yrs 1-10	2.00% on 87.5% of premium	\$10,000 Q&NQ	Base contract death benefit - Upon death of first Owner, Accumulative Value Cumulative interest at any time. Full accumulation value death benefit. With Optional Rider: Systematic interest in first year. 10% free withdrawals after first year. Nursing Home Waiver - (Issue Ages 0-80) (60 day rate lock) Optional rider death benefit - upon death of first Owner, the choice of: Cash surrender value immediately or Accumulation value applied to a payment option for at least 5-year period or life. Option Rider: (5 Yr) 9.8,5,8,7,5,7 (6 Yr) 9.8,5,8,7,5,7,6.5 (no longer available in OH) (8 Yr) 9.8,5,8,7,5,7,6.5,6,5,5 (10 Yr) 9.8,5,8,7,5,7,6.5,6,5,5,4,5 FL ONLY!! New Options! A) Renew for a 1-yr guarantee period w/no surrender charges & no mva. B) Take a partial withdrawal w/o surrender charges or mva. C) Surrender w/o surrender charges or mva. D) Annuitize the contract for at least a 10-yr period. (Optional Rider not available in NC, TX)	Base Contract: (5 Yr) 10,10,9,9,8 (6 Yr) 10,10,9,9,8,8 (8 Yr) 10,10,9,9,8,8,7,7 (10 Yr) 10,10,9,9,8,8,7,7,6,5	0-90 Q&NQ (age last birthday)	Y	3.00% - year 1 (ages 0-80) 2.25% - year 1 (ages 81-90)	IN, MN, NY, OR, UT, WA
Choice Four 	Base Contract: 9 yr. - 2.50% MVA Option: 9 yr. - 2.50% (1.50% Bonus) Liquidity Option: 6 yr. - 2.00% Liquidity & MVA Option: 6 yr. - 2.00%	2.00% on 100% of premium	\$10,000 Q&NQ	By current company practice, the accum value is available for annuitization after the 5th year if a minimum payout of 5 years of life is elected. Available through issue age 80. There is no charge for this rider. After the first contract year, nursing home confinement of Owner for 90 days. Not available in MA. Base contract surr charge: Based on a % of the accum value. Applied to partial withdrawals in excess of the free withdrawal amt. Base contract free withdrawals: interest earned in previous 12 months may be withdrawn at anytime w/o surr charge or MVA. Liquidity option: a lower interest rate will apply. During 1st contract yr up to 10% of accum value on previous contract anniversary may be withdrawn each contract yr w/o surr charge or MVA. If both MVA & Liquidity options are selected, the contract is issued with a 6-yr surr charge schedule.	Base Contract: (9 Yr) (9,8,7,6,5,5,4,5,3,5,2,5,1,5) Liquidity Option: (6 Yr) (9,8,7,6,5,5,4,5)	0-85 Q&NQ (age last birthday)	Y	5.50% year 1 Ages 0-80 4.125% year 1 Ages 81-85	AK, CT, IN, MD, MA, MN, NY, OK, OR, TX, UT, VT, WA

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For producer use only. * Based on the Company's 10/26/12 declared interest rate for the Single Premium Deferred Annuity: Certainty Select. The initial rate guarantee periods are 5, 6, 8 and 10 years. Initial rate subject to change. Product features and availability may vary by state. Commission Bonus applies only to Certainty and Certainty Select applications. Agent split percentages apply. EquiTrust Life maintains full discretion over eligibility and may terminate the program at any time. Contract issued on Contract Form Series ET-MYG-2000(11-05), ET-MYG-2000(06-09) or 430-SPA(08-03). Group Contracts issued on Form Series ET-MYG-2000C(06-09). EquiTrust Life Insurance Company, West Des Moines, IA. AC10-ET-MYG-1093

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Rates and Commissions subject to change.
Check for current state approvals.

EquiTrust Life ONLY Chargebacks - All commissions will be reversed under the following circumstances: Upon death of owner or surrender during months 1-6: 100% all products excluding Confidence Income. Upon death of owner or surrender during months 7-15: 50% all products excluding Confidence Income. Any commission paid after the date of death will be reversed 100%.

GENWORTH LIFE INSURANCE COMPANY (GWL)

FIXED PRODUCTS	Current Interest				Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States NOT Available
	Guarantee Period	<\$99,999	\$100,000-\$249,999	\$250,000-or more								
Secure Living Liberty (1 Year Rate)	Guarantee Period	<\$99,999	\$100,000-\$249,999	\$250,000-or more	1.50%	\$15,000 Q & NQ	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved. Available thru issue ages. Annuitize as early as after the first 13 months of the contract.	6 year (9,9,8,7,6,5) IN & OR (9,8,7,6,5,4)	0-85 Q & NQ Age last Birthday	N	3.00% ages 0-75 1.95% ages 76-80 1.05% ages 81-85	NY, OR
	1-Yr Guarantee	1.30%	2.30%	3.05%								
	Bailout Rate	1.30%	1.30%	1.30%								
	Effective Yield	1.30%	1.47%	1.59%								
Secure Living Liberty (3 Year Rate)	Guarantee Period	<\$99,999	\$100,000-\$249,999	\$250,000-or more	1.50%	\$15,000 Q & NQ	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved. Available thru issue ages. Annuitize as early as after the first 13 months of the contract.	6 year (9,9,8,7,6,5) IN & OR (9,8,7,6,5,4)	0-85 Q & NQ Age last Birthday	N	3.00% ages 0-75 1.95% ages 76-80 1.05% ages 81-85	NY, OR
	3-Yr Guarantee	1.30%	1.90%	2.10%								
	Bailout Rate	1.30%	1.30%	1.30%								
	Effective Yield	1.30%	1.60%	1.70%								
Secure Living Liberty (5 Year Rate)	Guarantee Period	<\$99,999	\$100,000-\$249,999	\$250,000-or more	1.50%	\$15,000 Q & NQ	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved. Available thru issue ages. Annuitize as early as after the first 13 months of the contract.	6 year (9,9,8,7,6,5) IN & OR (9,8,7,6,5,4)	0-85 Q & NQ Age last Birthday	N	3.00% ages 0-75 1.95% ages 76-80 1.05% ages 81-85	NY, OR
	5-Yr Guarantee	1.30%	1.70%	1.85%								
	Bailout Rate	1.30%	1.30%	1.30%								
	Effective Yield	1.30%	1.63%	1.76%								
Secure Living Smart Rate (1 Year Rate)	1.15% (<\$50,000) 1.40% (\$50,000-\$99,999) 1.90% (\$100,000 or more)				1.50%	\$15,000 Q & NQ	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved. Available thru issue ages. Return of Premium guarantee is available at no charge. Annuitize as early as after the first 13 months of the contract.	7 year (7,7,7,6,5,4,3)	0-85 Q & NQ Age last Birthday	N	4.50% ages 0-75 2.70% ages 76-80 1.05% ages 81-85	NY
Secure Living Smart Rate (3 Year Rate)	1.15% (<\$50,000) 1.35% (\$50,000-\$99,999) 1.55% (\$100,000 or more)				1.50%	\$15,000 Q & NQ	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved. Available thru issue ages. Return of Premium guarantee is available at no charge. Annuitize as early as after the first 13 months of the contract.	7 year (7,7,7,6,5,4,3)	0-85 Q & NQ Age last Birthday	N	4.50% ages 0-75 2.70% ages 76-80 1.05% ages 81-85	NY
Secure Living Smart Rate (5 Year Rate)	1.15% (<\$50,000) 1.30% (\$50,000-\$99,999) 1.45% (\$100,000 or more)				1.50%	\$15,000 Q & NQ	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved. Available thru issue ages. Return of Premium guarantee is available at no charge. Annuitize as early as after the first 13 months of the contract.	7 year (7,7,7,6,5,4,3)	0-85 Q & NQ Age last Birthday	N	4.50% ages 0-75 2.70% ages 76-80 1.05% ages 81-85	NY
Secure Living Rate Saver (5 Year Rate)	1.35% (\$25,000-\$99,999) 1.55% (\$100,000-\$249,999) 1.65% (\$250,000 or more)				2.00%	\$25,000 Q&NQ	RMD friendly. Annuitization available after 13 months. Guaranteed Principal - your money is guaranteed, subject to the claims paying ability of the issuing insurance company. Your surr value will never be less than your single premium + interest earned - any previous withdrawals, surr charges and MVA. For systematic withdrawals, you can take your interest credited in equal amts pf at least \$100 monthly, quarterly, semi-annual or annual basis. You can withdraw as lonas annuity contract value remains \$10,000 after withdrawal. Otherwise subject to surr charge and MVA. The last 12 months of interest (minus any previously withdrawn amounts during that 12 month period. Medical care facility waiver - waiver for confinement to a medical care facility, such as a nursing home. After 1st contract year, you may take a one time withdrawal of up to 50% of the Contract Value without surrender charge or MVA if you are confined to a medical care facility for 30 consecutive days. Available thru issue ages. Death Benefit - your contract value without surrender charges and MVA. Annuitize as early as after the first 13 months of the contract.	5 year (9,8,7,6,5)	0-85 Q & NQ Age last birthday	Y	2.00% ages 0-75 1.35% ages 76-80 0.70% ages 81-85 Opportunity for 50% Renewal Com- pensation	DE, NY, OR
Secure Living Rate Saver (7 Year Rate) GREAT	1.90% (\$25,000-\$99,999) 2.10% (\$100,000-\$249,999) 2.20% (\$250,000 or more)				2.00%	\$25,000 Q&NQ	RMD friendly. Annuitization available after 13 months. Guaranteed Principal - your money is guaranteed, subject to the claims paying ability of the issuing insurance company. Your surr value will never be less than your single premium + interest earned - any previous withdrawals, surr charges and MVA. For systematic withdrawals, you can take your interest credited in equal amts pf at least \$100 monthly, quarterly, semi-annual or annual basis. You can withdraw as lonas annuity contract value remains \$10,000 after withdrawal. Otherwise subject to surr charge and MVA. The last 12 months of interest (minus any previously withdrawn amounts during that 12 month period. Medical care facility waiver - waiver for confinement to a medical care facility, such as a nursing home. After 1st contract year, you may take a one time withdrawal of up to 50% of the Contract Value without surrender charge or MVA if you are confined to a medical care facility for 30 consecutive days. Available thru issue ages. Death Benefit - your contract value without surrender charges and MVA. Annuitize as early as after the first 13 months of the contract.	7 year (9,8,7,6,5,4,3)	0-85 Q & NQ Age last birthday	Y	2.75% ages 0-75 2.15% ages 76-80 1.50% ages 81-85 50% Renewal Com- pensation	DE, NY, OR

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*In Montana a "couple" means any 2 people who have resided together in the same permanent residence for the previous 12 months and intend to do so for the foreseeable future; share in a continuous relationship; are jointly responsible for each other's welfare and share basic living expenses; andm if related, are of the same generation.

GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available																																																																	
Secure American <up to 10.00% annualization bonus - vests 1.00% per year>	2.35% = AV - year 1 1.35% = SV - year 1	1.00%	\$10,000 (Additional Purchase Payments accepted in 1st 3 contract yrs: \$2,000 - NQ \$5,000 - Q)	10% after 1st year. Interest income avail. after 30 days. LTC Terminal Illness Rider. Upon death of owner, the death benefit paid to beneficiary will be a lump sum = to cash value or acct value (including any earned annuitization bonus), if the beneficiary elects a settlement option providing payment for a period of at least 7 yrs, or for his/her life expectancy, as provide by Option D, if less.	7 years (9,8,7,6,5,4,3)	18-89-Q 0-89-NQ	N	<table border="1"> <thead> <tr> <th rowspan="2">Yr</th> <th colspan="2">Issue Ages</th> <th colspan="4">Commission Rate by Trail Option</th> </tr> <tr> <th>Qual</th> <th>Non-Qual</th> <th>NT</th> <th>T1</th> <th>T2</th> <th>T3</th> </tr> </thead> <tbody> <tr> <td rowspan="3">1</td> <td>18-70</td> <td>0-70</td> <td>5.75%</td> <td rowspan="3">n/a</td> <td rowspan="3">n/a</td> <td rowspan="3">n/a</td> </tr> <tr> <td>71-80</td> <td>71-80</td> <td>4.65%</td> </tr> <tr> <td>81-89</td> <td>81-89</td> <td>4.40%</td> </tr> <tr> <td rowspan="3">2</td> <td>18-70</td> <td>0-70</td> <td>5.00%</td> <td rowspan="3">n/a</td> <td rowspan="3">n/a</td> <td rowspan="3">n/a</td> </tr> <tr> <td>71-80</td> <td>71-80</td> <td>3.85%</td> </tr> <tr> <td>81-89</td> <td>81-89</td> <td>3.60%</td> </tr> <tr> <td rowspan="3">3</td> <td>18-70</td> <td>0-70</td> <td>4.05%</td> <td rowspan="3">n/a</td> <td rowspan="3">n/a</td> <td rowspan="3">n/a</td> </tr> <tr> <td>71-80</td> <td>71-80</td> <td>2.95%</td> </tr> <tr> <td>81-89</td> <td>81-89</td> <td>2.00%</td> </tr> <tr> <td>2+</td> <td>18-89</td> <td>0-89</td> <td>n/a</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>							Yr	Issue Ages		Commission Rate by Trail Option				Qual	Non-Qual	NT	T1	T2	T3	1	18-70	0-70	5.75%	n/a	n/a	n/a	71-80	71-80	4.65%	81-89	81-89	4.40%	2	18-70	0-70	5.00%	n/a	n/a	n/a	71-80	71-80	3.85%	81-89	81-89	3.60%	3	18-70	0-70	4.05%	n/a	n/a	n/a	71-80	71-80	2.95%	81-89	81-89	2.00%	2+	18-89	0-89	n/a				AK, MA, NH, NJ, NV, NY, ND, PA, UT, WA
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Secure Gain - 5 	Under \$100,000 1.55% Yr 1 1.40% Yr 2 1.50% Yr 3 1.60% Yr 4 1.70% Yr 5 yield 1.55%	1.00%	\$10,000	Extended Care Waiver & LTC rider available thru issue ages. Terminal Illness Waiver available thru issue ages. Annuitization for account value: After the first contract anniversary, the account value may be used for income payout periods of five years or longer. Lifetime payouts (other single or joint) are also available. A spouse who is the sole surviving beneficiary may elect to become the successor owner. Full account value at death. 10% in 1st year interest income available after 1 year.	5 years (9,8,7,6,5)	18-89-Q 0-89-NQ	Y (Non-MVA in IN,MD, OH,VA)	<table border="1"> <thead> <tr> <th rowspan="2">Yr</th> <th colspan="2">Issue Ages</th> <th colspan="4">Commission Rate by Trail Option</th> </tr> <tr> <th>Qual</th> <th>Non-Qual</th> <th>NT</th> <th>T1</th> <th>T2</th> <th>T3</th> </tr> </thead> <tbody> <tr> <td rowspan="2">1</td> <td>18-80</td> <td>0-80</td> <td>2.50%</td> <td rowspan="2">n/a</td> <td rowspan="2">n/a</td> <td rowspan="2">n/a</td> </tr> <tr> <td>81-89</td> <td>81-89</td> <td>1.50%</td> </tr> </tbody> </table>							Yr	Issue Ages		Commission Rate by Trail Option				Qual	Non-Qual	NT	T1	T2	T3	1	18-80	0-80	2.50%	n/a	n/a	n/a	81-89	81-89	1.50%	NY																																				
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North American Company
for Life and Health

THE BOOMER

1.35% INTEREST RATE - Guaranteed for 1 year

First Year Yield - 6.41%

5% PREMIUM BONUS on premium payments received in the first five years

- ⊙ Full Accumulation Value at death
- ⊙ 10-year Surrender Charge Schedule
- ⊙ Flexible Premium

ANNUITIZATION BONUS - up to 5%¹

Also: Additional Commission paid upon annuitization²

A Fixed Annuity from North American Company
Designed **specifically** for the Boomer Market

FOR AGENT/BROKER USE ONLY. NOT INTENDED FOR CONSUMER SOLICITATION PURPOSES.

1. To receive 5% Annuitization Bonus, contract must be annuitized for at least 10 years after a 10-year period.

2. Contract must be annuitized after year 7 for additional commission to be paid.

The Boomer AnnuityAM is issued on forms LC158A (group certificate) and LS158A (individual contract) or appropriate state variation by North American Company for Life and Health Insurance, Chicago, IL.

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

1) Minimum \$500. Allows up to 5 additional premium payments in the first 12 months. Additional premium deposits will receive the interest rate currently in effect at the time the money is received. This rate reflects an interest rate enhancement of 1% and will be guaranteed for 12 months on each payment.

Due to significant decreases in market interest rates and as part of our commitment to provide your clients with competitive products we are temporarily reducing commissions by 20% for the five-year certain payment option for the GALIC SPIA.

LIBERTY BANKERS LIFE INSURANCE COMPANY (LBL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States NOT Available
Liberty Choice	3.25% (1.00% Bonus)	1.00%	\$5,000 (\$100 month additions)	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. A 10% IRS penalty may apply on amounts withdrawn before the owner reaches age 59 ^{1/2} Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,4)	0-90 Q & NQ (85-OK)	Y	4.00% ages 0-80 2.00% ages 81-90	AL, AK, CT, DC, HI, ME, MA, MN, MO, NH, NJ, NY, ND, OR, PA, RI, VT, WY
Liberty Select	3.75% (1.50% Bonus)	1.00%	\$5,000 (\$100 month additions)	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. A 10% IRS penalty may apply on amounts withdrawn before the owner reaches age 59 ^{1/2} Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years ages 0-55 (12,11,10,8,6,5,4,2) ages 56+ (8,7,6,5,4,3,2)	0-85 Q & NQ	Y	5.50% ages 0-80 2.50% ages 81-90	AL, AK, CT, DC, HI, ME, MA, MN, MO, NH, NJ, NY, ND, OR, PA, RI, VT, WY
Bankers - 3 (3 Year Rate) GREAT	1.65% for 3 Years	1.00%	\$10,000	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	3 years (8,7,6)	0-90 Q & NQ	Y	2.00% ages 0-80 1.00% ages 81-95 100% new commission on internal exchanges!!!	AL, AK, CT, DC, ME, MA, MN, MO, NH, NJ, NY, RI, VT
Bankers - 5 (5 year rate)	2.60% for 5 Years	1.00%	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,4)	0-90 Q & NQ	Y	3.25% ages 0-80 1.50% ages 81-90 100% new commission on internal exchanges!!!	AL, AK, CT, DC, ME, MA, MN, MO, NH, NJ, NY, RI, VT
Bankers - 5 Premier Plus (5 year rate)	3.70% year 1 2.70% years 2-5 (Yield 2.90%)	1.00%	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,1,7,3,6,4,5,5,4,5)	0-90 Q & NQ	Y	2.00% ages 0-80 0.40% ages 81-90 100% new commission on internal exchanges!!!	AL, AK, CT, DC, ME, MA, MN, MO, NH, NJ, NY, RI, VT
Bankers - 5 Premier (5 Year Rate)	2.90% For 5 years	1.00%	(\$10,000 DE & IL) (\$25,000 OR)	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,5,4,5)	0-90 Q&NQ	Y	0-80 - 2.00% 81-90 - .40% 100% new commission on internal exchanges!!!	AL, AK, CT, DC, DE, ME, MA, MN, MO, NH, NJ, NY, RI, VT
Bankers - 7 (7 Year Rate) GREAT	2.70% (7 year rate)	1.00%	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years 0-55 (12,11,10,8,6,4,2) 56 plus (8,7,6,5,4,5,3,5,2,5)	0-85 Q&NQ	Y	0-80 - 4.00% 81-85 - 2.00% 100% new commission on internal exchanges!!!	AL, AK, CT, DC, DE, ME, MA, MN, MO, NH, NJ, NY, RI, VT
Bankers - 7 Premier (7 Year Rate) HOT	3.00% (7 year rate)	1.00%	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years (0-55) (12,4,11,5,10,5,8,5,6,5,5,5,4,5) (56+) (8,1,7,1,6,1,5,1,4,5,3,5,2,5)	0-85 Q&NQ	Y	2.15% - 0-80 0.40% - 81-85 100% new commission on internal exchanges!!!	AL, AK, CT, DC, DE, ID, IN, IA, ME, MA, MN, MO, MT, NV, NH, NJ, NY, NM, ND, OR, RI
Bankers Elite - 3 (3 Year Rate) NEW	2.00% for 3 Years	1.00%	\$10,000	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver.	3 years (7,9,7,6,2)	0-90 Q & NQ (0-80 in FL)	Y	2.00% ages 0-90 100% new commission on internal exchanges!!!	AK, AL, CT, DC, DE, MA, ME, MN, MO, NH, NJ, NY, RI, VT
Bankers Elite - 5 (5 Year Rate) NEW	3.05% for 5 Years	1.00%	\$10,000 Q & NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver.	5 years (7,9,7,6,2,5,3,4,4)	0-90 Q & NQ (0-80 in FL)	Y	2.25% ages 0-90 100% new commission on internal exchanges!!!	AK, AL, CT, DC, DE, MA, ME, MN, MO, NH, NJ, NY, RI, VT
Bankers Elite - 7 (7 Year Rate) NEW	3.20% for 7 years	1.00%	\$10,000 Q & NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver.	7 years (7,9,7,6,2,5,3,4,4,3,5,2,7)	0-80 Q & NQ (0-70 in FL)	Y	2.50% ages 0-85 100% new commission on internal exchanges!!!	AK, AL, CT, DC, DE, MA, ME, MN, MO, NH, NJ, NY, RI, VT

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LINCOLN FINANCIAL GROUP (LFA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available																				
Lincoln My Guarantee Annuity	<\$100,000 5 years 1.10% 6 years 1.40% 7 years 1.80% 8 years 1.85% 9 years 1.95% 10 years 1.95%	>\$100,000 1.25% 1.55% 2.00% 2.00% 2.10%	1.00%	\$10,000 NQ & Q	10% Free Partial surrender - 10% of the accum value can be withdrawn per contract year w/o incurring any surr charge or MVA Death Benefit - Should the client die before the contract is annuitized, the accum value may be distributed as a death benefit with no surr charges or MVA. Annitization allowed at the end of term or after 5th year	3 Year (7,7,6) 4 Year (7,7,6,5) 5 Year (7,7,6,5,4) 6 Year (7,7,6,5,4,3) 7 Year (7,7,6,5,4,3,2) 8 Year (7,7,6,5,4,3,2,0) 9 Year (7,7,6,5,4,3,2,0,0) 10 Year (7,7,6,5,4,3,2,0,0,0)	0-85 Y	3 & 4 Yr 1.00% - 0-75, .65% - 76-80, .50% 81-85 5 Year 2.00% - 0-75 1.30% - 76-80, .75% 81-85 6 Year 2.25% - 0-75 1.50% - 76-80, .75% 81-85 7-10 Year 2.50% - 0-75 1.60% - 76-80, 1.00% 81-85	MN, MO																				
Lincoln Long-Term Care	<\$100,000 1.10% Guaranteed for 7 Years >\$100,000 1.10% Guaranteed for 7 Years	1.25% guarantee period (Between 1.00% & 3.00% after initial guarantee period)	\$50,000 NQ & Q (Maximum premium \$400K for triple opt. \$600K for double opt.)	Accum value- before annuity payments begin: the single premium plus interest, and less LTC Benefits paid, LTC Benefit charges, partial surrenders, surrender charges and any deductions for taxes if Lincoln is required to pay them. Partial surr - begin in 1st contract yr, up to 10% of contract value may be withdrawn each yr w/o incurring surr charges. Death Benefit - upon death of the contractowner or annuitant, beneficiaries receive the contract value. Choice of income pay opt - after 5th contract yr, contract value w/o surr charge may be received under a number of income pay opts, including an income that cannot be outlived. LTC benefits - Monthly LTC benefits are paid when the covered life: has been given and follows a plan of care prescribed by a licensed health care practitioner. Call for details!	7 years (8,8,7,6,5,4,3)	45-74	N	6.00% Ages 45-74	CA, CO, CT, FL, HI, ID, IL, MA, NV, NH, NJ, NY, OH, PA, TN, TX, UT, VA, VT, WA, WI																				
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Triple Leverage Opt	2 years	4 years	\$2,083.33	\$50,000	\$100,000	\$150,000																							
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The RATE RACE



with North American's Multi-Year Guaranteed Annuity
Guarantee ChoiceSM MYGA

WIN WITH SOME ANNUITY SALES TODAY!!!

- Minimum Premium \$2,000-Q \$10,000-NQ
- Systematic Interest Withdrawals Available After the First Contract Year²
- Nursing Home Waiver
- Full Account Value at Death



Call us Today!

1.15% 3 Year (Under \$200K)	1.40% 3 Year (Over \$200K)
1.20% 4 Year (Under \$200K)	1.50% 4 Year (Over \$200K)
1.65% 5 Year (Under \$200K)	1.90% 5 Year (Over \$200K)
2.00% 6 Year (Under \$200K)	2.25% 6 Year (Over \$200K)
2.30% 7 Year (Under \$200K)	2.50% 7 Year (Over \$200K)
2.55% 8 Year (Under \$200K)	2.75% 8 Year (Over \$200K)
2.75% 9 Year (Under \$200K)	3.00% 9 Year (Over \$200K)
3.00% 10 Year (Under \$200K)	3.10% 10 Year (Over \$200K)



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Rates and Commissions subject to change. Check for current state approvals.

**Subsequent purchase payments are allowed within the first 12 months after the contract effective date.

**Surr charge waivers: Spouse is confined to a healthcare facility for 30 days, spouse is diagnosed with a terminal illness, or spouse is unemployed and meets necessary qualifications.

MUTUAL OF OMAHA (MOA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission ⁵	States Not Available
Bonus Flexible Annuity	2.00% yr-1 (2.25% for accumulation values over \$20,000)	1.00%	Single Purchase Payment - \$5,000 Q&NQ or Planned purchase payments - \$100/month (\$1,200 annually, \$600 semiannually, \$300 quarterly)	Access to account value with no withdrawal charges 10% of accumulation policy value per year, federal tax penalties may apply Available immediately \$100 minimum/month Systematic Income Option Fixed Dollar amount or interest only Available monthly, quarterly, semiannually, annually \$100 minimum/month Death Benefit The greater of the accumulation value or gross purchase payments minus any cash withdrawals, withdrawal charges and outstanding loans. Security 100% of principal underwritten and guaranteed by United Omaha Life Insurance Company. Can annuitize after yr-2 without surrender charges. Early annuitization after 2 years.	8 Years (8,8,7,6,5,4,3,2)	0-89	N	5.00% years 1 & 2 (ages 0-80) 1.25% years 3-8 (ages 0-80) 2.50% years 1 & 2 (ages 81-85) 0.75% years 3-8 (ages 81-85) 0.75% years 9+ (all ages)	NONE
Ultra Secure Plus - 5	<\$50,000 2.00% year 1 1.00% years 2-5 >\$50,000 2.15% year 1 1.00% years 2-5	1.00%	\$5,000 Q&NQ Unlimited during 1st policy year, \$500 minimum addition, Original withdrawal charges apply, Credited with new money rate in effect at the time of the addition	Free access to account value - 10% of accumulation policy value per year, federal tax penalties may apply, Available in 1st contract year, \$100 minimum/month Withdrawal charge period - 30-day window prior to the end of each 5- or 7-year withdrawal period to surrender, continue or annuitize the contract. Policy holder notified 45 days prior to end of each 5 or 7 withdrawal period, 30 day window before guarantee period ends. Waiver of withdrawal charges - Long term care waiver, Unemployment, Disability, Terminal Illness, Death of spouse or minor dependent, damage to your residence, transplant surgery. Available thru issue ages. 60-day rate lock/1035 exchange and direct rollover/transfer - Rate lock period is 60 days from date of app, rate credited will be the rate at time of application. Customer statements - NQ - sent annually one month after anniversary date. Qualified - sent annually 2nd week of January. RETURN OF PREMIUM!!!	5 Years (6,6,6,6,5)	0-89	Y	4.00% year 1 (ages 0-75) 3.00% year 1 (ages 76-80) 2.00% year 1 (ages 81-89) Re-up Commission 1.00% (ages 0-80) 0.00% (ages 81-89)	NY
Ultra Secure Plus - 7	>\$50,000 1.45% years 1-7 <\$50,000 160% years 1-7	1.00%	\$5,000 Q&NQ Unlimited during 1st policy year, \$500 minimum addition, Original withdrawal charges apply, Credited with new money rate in effect at the time of the addition	Free access to account value - 10% of accumulation policy value per year, federal tax penalties may apply, Available in 1st contract year, \$100 minimum/month Withdrawal charge period - 30-day window prior to the end of each 5- or 7-year withdrawal period to surrender, continue or annuitize the contract. Policy holder notified 45 days prior to end of each 5 or 7 withdrawal period, 30 day window before guarantee period ends. Waiver of withdrawal charges - Long term care waiver, Unemployment, Disability, Terminal Illness, Death of spouse or minor dependent, damage to your residence, transplant surgery. Available thru issue ages. 60-day rate lock/1035 exchange and direct rollover/transfer - Rate lock period is 60 days from date of app, rate credited will be the rate at time of application. Customer statements - NQ - sent annually one month after anniversary date. Qualified - sent annually 2nd week of January. RETURN OF PREMIUM!!!	7 Years (6,6,6,6,5,4,3)	0-89	Y	4.00% year 1 (ages 0-75) 3.00% year 1 (ages 76-80) 2.00% year 1 (ages 81-89) Re-up Commission 1.00% (ages 0-80) 0.00% (ages 81-89)	NY

Things Change
QUICKLY!



That's why this Short Term Fixed Annuity is Popular!

- 6 Year Walk Away
- **2.50% Interest Rate** (year 1)
- 2.00% Minimum Guarantee!
- Commission 3.00% (0-80)
- Reduced Commission Ages 81-90
- Monthly Interest Option
- Free 10% Withdrawal After Year 1

Call for details!!

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Rates and Commissions subject to change.
Check for current state approvals.

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH (NAA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions ¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission ⁵	States Not Available
North American DirectorSM (Income Pay Rider is Available on this product)	4.50% (Year 1) 1.50% (Years 2-5) (YIELD 2.10%) TX ONLY 5.00% (Year 1) 2.00% (Years 2-5) (YIELD 2.60%)	87.5% of premiums less withdrawals at 1.10%	\$2,000-Q (\$50/mon TSA salary reduct) \$10,000-NQ \$1000 w/EFT \$100/month-Q \$5000 w/EFT \$420/month-NQ	10% of accum value may be withdrawn once each contract yr after 1st contract ann. Interest withdrawals available after 30 days. Death benefit - due to beneficiary upon death. Payouts in lump sum or series of payments. Nursing home rider - confined to a nursing home for more than 90 consec days, increase the penalty-free withdrawal amt by 10%. Only available to ages under 75. Terminal illness rider - after 1st contract yr with term illness resulting in death within 1 yr, 1 time penalty free withdrawal up to 50% of accum value. Only available to ages under 75. Unemployment rider - begin receiving unemployment benefits for 90 consec days anytime after 1st contract yr. Increase penalty-free withdrawal amt by 10% of accum value	9 Years (12,11,10,9,8,7,6,4,2,0)	0-85	Y	5.50% yr-1 ages 0-80 (reduced by .25% for ages 81-85) (MO, TX & VA commission reduced by 1%) .50% yrs 2-5 ages 0-80 (reduced by .25% for ages 81-85)	AL, AK, CT, DE, MA, MN, NV, NY, OR, UT, WA
Guarantee ChoiceSM (Low Band under \$200,00) (High Band over \$200,000)	Features 3-Year 4-Year High Band 1.40% 1.65% Low Band 1.15% 1.40% Features 5-Year 6-Year High Band 1.90% 2.25% Low Band 1.65% 2.00% Features 7-Year 8-Year High Band 2.50% 2.75% Low Band 2.30% 2.55% Features 9-Year 10-Year High Band 3.00% 3.10% Low Band 2.75% 3.00%	100% of premiums less withdrawals at 1.00% less surrender charges	\$2,000-Q \$10,000-NQ	MGCV = 100% of the premium, less any withdrawals accumulated at the MGCV Interest rate, less surr charges. Based on the issue date of contract and is guaranteed for the entire term of the contract. Penalty free withdrawals: current year interest withdrawals available after 30 days without any surrender charges or interest adjustment by current company practice. Renewal feature: renewal for the original guarantee period is automatic if no action is taken during the 30 days after the end of the Guarantee Period. Within this 30 day window, no surrender charges or interest adjustment applies. The annuity may also be renewed for other guarantee periods available at that time. Death benefit: due to beneficiary upon death. Payouts in lump sum or series of payments. Nursing home rider: confined to a nursing home for more than 90 consec days, increase the penalty-free withdrawal amt by 10%. Only available to ages under 75.	10 Years (10,10,10,10,10,9,8,6,4,2) 9 Years (10,10,10,10,10,9,8,6,4) 8 Years (10,10,10,10,10,9,8,6) 7 Years (10,10,10,10,10,9,8) 6 Years (10,10,10,10,10,9) 5 Years (10,10,10,10,10) 4 Years (10,10,10,10) 3 Years (10,10,10)	0-90 (Issue ages 0-85 in IN & OK only)	Y	2.50% yr-1 ages 0-80 (reduced by 25% for ages 81-85) (reduced by 50% ages 86-90) IN & OK commission for issue ages 76-80 reduced by 25% and 50% for issue ages 81-85. CT, FL, IL & TX first-year commission reduced by 0.25% reentry commission reduced by 0.125%	AK, DE, MN, MO, NV, NY, OR, UT, VA, WA
Guarantee ChoiceSM II (Low Band under \$200,00) (High Band over \$200,000)	Features 3-Year 4-Year High Band 1.35% 1.60% Low Band 1.10% 1.35% Features 5-Year 6-Year High Band 1.85% 2.20% Low Band 1.60% 1.90% Features 7-Year 8-Year High Band 2.45% 2.70% Low Band 2.25% 2.50% Features 9-Year 10-Year High Band 2.90% 3.05% Low Band 2.70% 2.90%	100% of premiums less withdrawals at 1.00% less surrender charges	\$2,000-Q \$10,000-NQ	MGCV = 100% of the premium, less any withdrawals accumulated at the MGCV Interest rate, less surr charges. Based on the issue date of contract and is guaranteed for the entire term of the contract. Penalty free withdrawals: current year interest withdrawals available after 30 days without any surrender charges or interest adjustment by current company practice. Renewal feature: renewal for the original guarantee period is automatic if no action is taken during the 30 days after the end of the Guarantee Period. Within this 30 day window, no surrender charges or interest adjustment applies. The annuity may also be renewed for other guarantee periods available at that time. Death benefit: due to beneficiary upon death. Payouts in lump sum or series of payments. Nursing home rider: confined to a nursing home for more than 90 consec days, increase the penalty-free withdrawal amt by 10%. Only available to ages under 75.	10 Years (10,10,10,10,10,9,8,6,4,2) 9 Years (10,10,10,10,10,9,8,6,4) 8 Years (10,10,10,10,10,9,8,6) 7 Years (10,10,10,10,10,9,8) 6 Years (10,10,10,10,10,9) 5 Years (10,10,10,10,10) 4 Years (10,10,10,10) 3 Years (10,10,10)	0-90 (Issue ages 0-85 in IN & OK only)	Y	2.50% yr-1 ages 0-80 (reduced by 25% for ages 81-85) (reduced by 50% ages 86-90) IN & OK commission for issue ages 76-80 reduced by 25% and 50% for issue ages 81-85. CT, FL, IL & TX first-year commission reduced by 0.25% reentry commission reduced by 0.125%	AK, MN, MO, NV, OH, OR, UT, VA, WA
Boomer Annuity 5.00% Premium Bonus on all premium payments received during 1st 5 contract yrs. Plus Annuitization Bonus! 2% yrs 2-10, 5% yrs 11+ GREAT	1.35% yr-1 Yield 6.41%²	87.5% of premiums less withdrawals at 1.10%	\$2,000-Q \$10,000-NQ \$1000 w/EFT \$100/month-Q \$5000 w/EFT \$420/month-NQ	-Penalty free after year 1 of 5.00% -Can annuitize after year 1 for life or life with period certain or more -Full account value at death -Nursing home confinement rider is available for issue ages 75 and under.	10 Years (15,14,13,12,11,10,8,6,4,2)	0-80	Y	7.00% yr-1 3.00% yrs 2-5 2.00% yrs 6-7 1.00% yrs 8-10 (reduced by 25% on issue ages 76 and above)	AL, AK, CT, DE, MN, MS, NV, NY, OR, PA, TX, UT, WA
North American Flex - 2 (5.00% Premium Bonus on all deposits for 5 years) (Income Pay Rider is Available on this product)	1.40% Year 1 (6.47% Yield)	87.5% of premiums less withdrawals at 1.10%	\$2,000-Q \$10,000-NQ \$1000 w/EFT \$100/month-Q \$5000 w/EFT \$420/month-NQ	Nursing home confinement rider. This rider allows the penalty-free withdrawal amt allowed under the base annuity to be + by 10% of the accum value. All riders are only available to age 75. Up to 10% of accum value may be withdrawn once each contract yr after 1st ann. May receive income from accum value if choose life time option or if annuity has been in force for 5 yrs. Full acct value paid upon death of owner to beneficiary. Return of Premium guarantee is available at no charge.	10 Years (15,14,13,12,11,10,8,6,4,2)	0-79	Y	4.50% yr-1 2.50% yrs 2-3 0.50% yrs 4-10 Commission for issue ages 76-79 reduced by 25%, MO commission reduced by 1% on all options.	AL, AK, CT, DE, MA, MN, NV, NY, OR, TX, UT, WA
North American Flex - 3 (10.00% Premium Bonus on all deposits for 5 years) (Income Pay Rider is Available on this product)	1.55% Year 1 (11.70% Yield)	87.5% of premiums less withdrawals at 1.10%	\$2,000-Q \$10,000-NQ \$1000 w/EFT \$100/month-Q \$5000 w/EFT \$420/month-NQ	Nursing home confinement rider. This rider allows the penalty-free withdrawal amt allowed under the base annuity to be + by 10% of the accum value. Up to 10% of accum value may be withdrawn once each contract yr after 1st ann. May receive income from accum value if choose life time option or if annuity has been in force for 5 yrs. Full acct value paid upon death of owner to beneficiary. Return of Premium guarantee is available at no charge.	14 Years (18,18,17,15,15,15,15,14,12,10,8,6,4,2)	0-75 (Issue ages 0-65 in CA only)	Y	4.50% yr-1 2.50% yrs 2-5 0.50% yrs 6-10 0.50% yrs 11-15 MO commission reduced by 1% on all options.	AL, AK, CT, DE, MA, MN, NV, NY, OR, TX, UT, WA

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THE CAPITOL LIFE INSURANCE COMPANY (CAP)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	Approved in these States ONLY!!
Bankers - 3 (3 Year Rate) GREAT	1.65% for 3 Years	1.00%	\$10,000	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	3 years (8,7,6)	0-90 Q & NQ	Y	2.00% ages 0-80 1.00% ages 81-95 100% new commission on internal exchanges!!!	AL, AK, DC, HI, ME, MI, TX, VT
Bankers -5 (5 year rate)	2.60% for 5 Years	1.00%	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,4)	0-90 Q & NQ	Y	3.25% ages 0-80 1.50% ages 81-90 100% new commission on internal exchanges!!!	AL, AK, DC, HI, ME, MI, TX, VT
Bankers - 5 Premier Plus (5 year rate)	3.70% year 1 2.70% years 2-5 (Yield 2.90%)	1.00%	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,1,7,3,6,4,5,4,5)	0-90 Q & NQ	Y	2.00% ages 0-80 0.40% ages 81-90 100% new commission on internal exchanges!!!	AL, AK, DC, HI, ME, MI, TX, VT
Bankers Premier - 5 (5 Year Rate)	2.90% For 5 years	1.00%	(\$10,000 DE & IL) (\$25,000 OR)	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,5,4,5)	0-90 Q&NQ	Y	0-80 - 2.00% 81-90 - .40% 100% new commission on internal exchanges!!!	AL, AK, DC, HI, ME, MI, TX, VT
Bankers - 7 (7 Year Rate) GREAT	2.70% (7 year rate)	1.00%	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years 0-55 (12,11,10,8,6,4,2) 56 plus (8,7,6,5,4,5,3,5,2,5)	0-85 Q&NQ	Y	0-80 - 4.00% 81-85 - 2.00% 100% new commission on internal exchanges!!!	AL, AK, DC, HI, ME, MI, TX, VT
Bankers - 7 Premier (7 Year Rate) HOT	3.00% (7 year rate)	1.00%	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years (0-55) (12,4,11,5,10,5,8,5,6,5,5,4,5) (56+) (8,1,7,1,6,1,5,1,4,5,3,5,2,5)	0-85 Q&NQ	Y	2.15% - 0-80 0.40% - 81-85 100% new commission on internal exchanges!!!	AL, AK, DC, HI, ME, MI, TX, VT
Elite - 3 (3 Year Rate) NEW	2.00% for 3 Years	1.00%	\$10,000	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver.	3 years (7,9,7,6,2)	0-90 Q & NQ	Y	2.00% ages 0-90 100% new commission on internal exchanges!!!	AL, AK, DC, HI, ME, MA, MI, TX, VT
Elite - 5 (5 Year Rate) NEW	3.05% for 5 Years	1.00%	\$10,000 Q & NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver.	5 years (7,9,7,6,2,5,3,4,4)	0-90 Q & NQ	Y	2.25% ages 0-90 100% new commission on internal exchanges!!!	AL, AK, DC, HI, ME, MA, MI, TX, VT
Elite - 7 (7 Year Rate) NEW	3.20% for 7 years	1.00%	\$10,000 Q & NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver.	7 years (7,9,7,6,2,5,3,4,4,3,5,2,7)	0-85 Q & NQ	Y	2.50% ages 0-85 100% new commission on internal exchanges!!!	AL, AK, DC, HI, ME, MA, MI, TX, VT

*All The Capitol Life products may not be annuitized without surrender charge until contract maturity.
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