



Fixed Indexed Annuities

As of 11.01.2010

Company	AM Best	Duration	Product Name	Minumum Guarantee	Spread	Cap	Participation Rate	Fixed Rate	Performance Triggered	Commission
Aviva	A	5 YEARS	Income Select 5*	2.75% on 87.5%	NA	6.00% S&P Pt-to-Pt	100%	2.00%	NA	3.00% (0-75)
Lincoln Financial	A+		OptiChoice 5 - High Band		NA	2.70% S&P Pt to Pt	100%	1.50%	NA	5.00% (0-75)
North American	A+		Formula Choice		NA	4.50% S&P Pt-to-Pt	100%	2.00%	NA	5.00% (0-75)
American National	A		ANICO EIA		NA	NA	NA	NA	3.00%	5.00% (0-79)
Lincoln Financial	A+		New Direstions 6 - High Band			8.45% 2Yr Pt to Pt	NA	2.10%	3.65%	3.50% (0-75)
American National	A	7 YEARS	ANICO Strategy Index	1.00% on 100%	NA	3.00% S&P Pt-to-Pt	100%	2.00%	NA	5.00% (0-79)
American National	A		ValueLock 7	1.75% on 90%	NA	NA	100%	NA	NA	6.00% (0-75)
Aviva	A		Income Select 7-High Band	2.75% on 87.5%	NA	6.25% S&P Pt-to-Pt	100%	2.00%	NA	4.00% (0-75)
American General	A		Vison Advantage 7	1.50% on 90%	NA	6.75% S&P Pt-to-Pt	100%	1.85%	NA	6.00% (0-75)
Lincoln Financial	A+		OptiChoice 7 - High Band		NA	3.05% S&P Pt to Pt	100%	1.70%	NA	6.00% (0-75)
Lincoln Financial	A+		New Directions 8 - High Band		NA	9.65% 2Yr Pt to Pt	NA	2.35%	4.10%	4.50% (0-75)
Lincoln Financial	A+	8 Years	OptiPoint 8- High Band (3% Bonus)**		NA	8.05% 2Yr Pt to Pt	100%	2.00%	3.50%	6.00% (0-75)
Lincoln Financial	A+	9 Years	OptiChoice 9 - High Band		NA	3.45% 1 Yr Pt to Pt	100%	1.90%	NA	7.00% (0-75)
Allianz	A	10 YEARS	Masterdex X - (8% Bonus)		NA	1.80% monthly sum cap	100%	1.75%		7.0% (0-75)
Allianz	A		Masterdex 10 - 10% Bonus		NA	2.60% monthly sum cap	100%	2.00%		9.0% (0-75)
American National	A		ANICO Strategy Index	2.00% on 100%	NA	3.00% S&P Pt-to-Pt	100%	2.00%	NA	8.00% (0-79)
Aviva	A		Income Select Bonus-High (8% Bonus)	1.00% on 100%	NA	4.0% S&P Pt to Pt	100%	2.00%	4.30%	7.00% (0-75)
Lincoln Financial	A+		OptiPoint 10 - High Band (4% Bonus)**		NA	8.05% 2YR Pt to Pt	100%	2.00%	3.50%	7.00% (0-75)
IAP	A		GoldenFlex X	2.25% of 87.5%	NA	5.50% S&P Pt-to-Pt	100%	2.25%*	NA	8.00% (0-70)
Forethought	A-		Income 125-Mid	2.00% on 87.5%	NA	1.75% Monthly Pt-to-Pt	100%	2.00%	NA	7.50% (0-75)
North American	A+		NA Ten (10% Bonus)	3.00% on 100%	NA	5.15% S&P Pt-to-Pt	100%	2.05%	NA	6.50% (0-75)
Lincoln Financial	A+		12 Years	OptiPoint 12-High Band (5.00% Bonus)		NA	8.05% 2Yr Pt to Pt	100%	2.00%	3.50%

* ADD 1.75% first year bonus

** Commission reduced 50%

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