

Imeriti, Inc. Annuity Rates - Iroquois Life

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Fixed Annuities (As of 5/17/2012)

Insurance Carrier/Product Name Surrender Term/Issue Age	Current Rates	Commissions	Detailed-Product Profile
Reliance Standard A A.M. Best, A Standard & Poor's, A3 Moody's, A- Fitch			

Traditional

Eleos-SP 5 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$10,000 NQ/Q</i>	1st Year Rate: 3.10% Base Rate: 2.10%	3.25% (0-75) 2.60% (76-80) 1.95% (81-85)	CLICK HERE for more information
Eleos-MVA 5 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$10,000 NQ/Q</i>	1st Year Rate: 3.25% Base Rate: 2.25%	3.25% (0-75) 2.60% (76-80) 1.95% (81-85)	CLICK HERE for more information
Apollo-SP 7 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	1st year rate: 2.90% Base Rate: 1.90%	5.25% (0-75) 4.20% (76-80) 3.15% (81-85)	CLICK HERE for more information
Apollo-MVA 7 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	1st Year Rate: 3.05% 2.05%	5.25% (0-75) 4.20% (76-80) 3.15% (81-85)	CLICK HERE for more information

Standard Insurance Company A A.M. Best, AA- Standard & Poor's, A+ Fitch, A1 Moody's			
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Multi Year Guarantee

Focused Growth Annuity 5 5 Year Surrender Term <i>Issue Ages (0-90)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>	\$100k or more: 2.10% Under \$100k: 2.00%	3.00% (0-80) 1.50% (81-85) 1.35% (86-90)	CLICK HERE for more information
Focused Growth Annuity 6 6 Year Surrender Term <i>Issue Ages (0-90)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>	\$100k or more: 2.50% Under \$100k: 2.40%	2.00% (0-80) 1.00% (81-85) 0.77% (86-90)	CLICK HERE for more information
Focused Growth Annuity 7 7 Year Surrender Term <i>Issue Ages (0-90 Annuitant)</i> <i>(18-90 Owner)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>	\$100k or more: 2.60% Under \$100k: 2.50%	2.50% (0-80) 1.25% (81-85) 1.125% (86-90)	CLICK HERE for more information
Focused Growth Annuity 10 9 Year Surrender Term (10 yr MVA) <i>Issue Ages (0-80 Annuitant)</i> <i>(18-80 Owner)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>	\$100k or more: 2.70% Under \$100k: 2.60%	3.00% (0-80)	CLICK HERE for more information
Secured Rate Annuity 5 5 Year Surrender Term <i>Issue Ages (0-90)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>	\$100k or more: 1.55% Under \$100k: 1.45%	2.00% (0-80) 1.00% (81-85) 0.77% (86-90)	CLICK HERE for more information
Secured Rate Annuity 6 6 Year Surrender Term <i>Issue Ages (0-90)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>	\$100k or more: 1.85% Under \$100k: 1.75%	2.00% (0-80) 1.00% (81-85) 0.77% (86-90)	CLICK HERE for more information

Traditional

Advantage Growth Annuity 5 5 Year Surrender Term <i>Issue Ages (0-90 Annuitant)</i> <i>(18-90 Owner)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>	Year 1 \$100k or more: 3.75% Base Rate: 1.75% Under \$100k: 3.65% Base Rate: 1.65% 1st year rate includes 2% bonus	3.00% (0-80) 1.50% (81-85) 1.35% (86-90)	CLICK HERE for more information
Advantage Growth Annuity 7 7 Year Surrender Term <i>Issue Ages (0-90 Annuitant)</i> <i>(18-90 Owner)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>	Year 1 \$100k or more: 3.90% Base Rate: 1.90% Under \$100k: 3.80% Base Rate: 1.80% 1st year rate includes a 2% bonus	3.00% (0-80) 1.50% (81-85) 1.35% (86-90)	CLICK HERE for more information
Principal Growth Annuity 5 5 Year Surrender Term <i>Issue Ages (0-90)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	Year 1 \$100k and more: 2.35% Under \$100k: 2.25% <i>Bailout Rate Guarantee: Each premium payment is assigned a bailout rate of 1.00% less than the initial rate.</i>	2.00% (0-80) 1.00% (81-85) 0.77% (86-90)	CLICK HERE for more information
Principal Growth Annuity 7 7 Year Surrender Term <i>Issue Ages (0-90)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	Year 1 \$100k and more: 2.50% Under \$100k: 2.40% <i>Bailout Rate Guarantee: Each premium payment is assigned a bailout rate of 1.00% less than the initial rate.</i>	3.00% (0-80) 1.50% (81-85) 1.35% (86-90)	CLICK HERE for more information
Principal Growth Annuity 9 9 Year Surrender Term <i>Issue Ages (0-90)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	Year 1 \$100k and more: 2.60% Under \$100k: 2.50% <i>Bailout Rate Guarantee: Each premium payment is assigned a bailout rate of 1.00% less than the initial rate.</i>	3.00% (0-80) 1.50% (81-85) 1.35% (86-90)	CLICK HERE for more information
Secured Rate Annuity 1 6 Year Surrender Term <i>Issue Ages (0-90)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>	Year 1 \$100k and more: 2.60% 1.60% 1.00% Under \$100k: 2.50% 1.50% 1.00% <i>Bailout Rate Years 2-5</i> <i>Bailout Rate Year 6</i>	2.00% (0-80) 1.00% (81-85) 0.77% (86-90)	CLICK HERE for more information

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North American			
A+ A.M. Best, A+ Standard & Poor's			

Multi Year Guarantee

Guarantee Choice 3 3 Year Surrender Term <i>Issue Ages (0-90), IN: (0-85), OK: (0-85)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	\$200k or more: 1.20% Under \$200k: 1.00% <i>Temporarily suspended effective 2.24.12</i>	2.50% (0-80) 1.875% (81-85) 1.25% (86-90) <i>Commission varies in: CT,FL,IL,IN,OK & TX</i>	CLICK HERE for more information
Guarantee Choice 4 4 Year Surrender Term <i>Issue Ages (0-90), IN: (0-85), OK: (0-85)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	\$200k or more: 1.45% Under \$200k: 1.15%	2.50% (0-80) 1.875% (81-85) 1.25% (86-90) <i>Commission varies in: CT,FL,IL,IN,OK & TX</i>	CLICK HERE for more information
Guarantee Choice 5 5 Year Surrender Term <i>Issue Ages (0-90), IN: (0-85), OK: (0-85)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	\$200k or more: 2.00% Under \$200k: 1.65%	2.50% (0-80) 1.875% (81-85) 1.25% (86-90) <i>Commission varies in: CT,FL,IL,IN,OK & TX</i>	CLICK HERE for more information
Guarantee Choice 6 6 Year Surrender Term <i>Issue Ages (0-90), IN: (0-85), OK: (0-85)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	\$200k or more: 2.25% Under \$200k: 2.05%	2.50% (0-80) 1.875% (81-85) 1.25% (86-90) <i>Commission varies in: CT,FL,IL,IN,OK & TX</i>	CLICK HERE for more information
Guarantee Choice 7 7 Year Surrender Term <i>Issue Ages (0-90), IN: (0-85), OK: (0-85)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	\$200k or more: 2.55% Under \$200k: 2.35%	2.50% (0-80) 1.875% (81-85) 1.25% (86-90) <i>Commission varies in: CT,FL,IL,IN,OK & TX</i>	CLICK HERE for more information
Guarantee Choice 8 8 Year Surrender Term <i>Issue Ages (0-90), IN: (0-85), OK: (0-85)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	\$200k or more: 2.80% Under \$200k: 2.60%	2.50% (0-80) 1.875% (81-85) 1.25% (86-90) <i>Commission varies in: CT,FL,IL,IN,OK & TX</i>	CLICK HERE for more information
Guarantee Choice 9 9 Year Surrender Term <i>Issue Ages (0-90), IN: (0-85), OK: (0-85)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	\$200k or more: 3.00% Under \$200k: 2.80%	2.50% (0-80) 1.875% (81-85) 1.25% (86-90) <i>Commission varies in: CT,FL,IL,IN,OK & TX</i>	CLICK HERE for more information
Guarantee Choice 10 10 Year Surrender Term <i>Issue Ages (0-90), IN: (0-85), OK: (0-85)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	\$200k or more: 3.15% Under \$200k: 3.00%	2.50% (0-80) 1.875% (81-85) 1.25% (86-90) <i>Commission varies in: CT,FL,IL,IN,OK & TX</i>	CLICK HERE for more information

American General			
A A.M. Best, A+ Standard & Poor's, A2 Moody's			

Multi Year Guarantee

Horizon Achiever 6 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	1.75%*** <i>*Rates vary in CA</i> <i>Rate decrease effective 5.21.12</i>	3.00% (0-80) 2.00% (81-85) <i>Commission varies in: DE, SC & TX</i>	CLICK HERE for more information
Horizon Select 5 5 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	1.20%*** <i>*Rates vary in CA</i> <i>Rate decrease effective 5.21.12</i>	4.00% (0-80) 3.00% (81-85) <i>Commission varies in: DE, SC & TX</i>	CLICK HERE for more information
Horizon Select 7 7 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	1.80%*** <i>*Rates vary in CA</i> <i>Rate decrease effective 5.21.12</i>	4.00% (0-80) 3.00% (81-85) <i>Commission varies in: DE, SC & TX</i>	CLICK HERE for more information
Horizon Select 10 10 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	2.00%*** <i>*Rates vary in CA</i> <i>Rate decrease effective 5.21.12</i>	4.00% (0-80) 3.00% (81-85) <i>Commission varies in: DE, SC & TX</i>	CLICK HERE for more information

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Index Annuities (As of 5/17/2012)

Insurance Carrier/Product Name Surrender Term/Issue Age	Current Rates	Commissions	Detailed-Product Profile
Allianz			
A A.M. Best, AA Standard & Poor's, A2 Moody's			
Endurance Elite 5 Year Surrender Term 10% INITIAL PREMIUM BONUS* <i>Issue Ages (0-80)</i> *10% bonus applied to the income withdrawal base <i>Minimum Premium: \$10,000 NQ/Q</i>	Pt-to-Pt S&P 500 Index: 2.75% Pt-to-Pt Blended Index: 2.75% Pt-to-Pt Euro STOXX 50 Index: 3.00% Monthly Cap S&P 500 Index: 1.80% Monthly Cap Nasdaq 100 Index: 2.00% Monthly Cap Euro STOXX 50: 1.90% Fixed Interest Strategy: 1.25%	4.50% (0-75) 3.00% (76-80)	CLICK HERE for more information
MasterDex X 10 Year Surrender Term 6% INITIAL PREMIUM BONUS <i>Issue Ages (0-80)</i> <i>Minimum Premium: \$20,000 NQ/Q</i>	Pt-to-Pt S&P 500 Index: 3.00% Pt-to-Pt S&P 500 Select: 5.00% Pt-to-Pt Blended Index: 3.00% Monthly Cap S&P 500 Index: 1.80% Monthly Cap S&P 500 Select: 2.30% Monthly Cap Nasdaq 100 Index: 1.80% Fixed Interest Strategy: 1.35% <i>Select Index Allocations not available in: FL, MD, MA, MN, NY, PA, WA</i>	7.00% (0-75) 5.00% (76-80)	CLICK HERE for more information
Pro V1 5 Year Surrender Term <i>Issue ages (0-85)</i> <i>Minimum Premium: \$10,000 NQ/Q</i>	Pt-to-Pt Spread Barclays Capital: 2.50% Pt-to-Pt Spread PIMCO US Advantage: 2.50% Fixed Interest: 1.25%	3.25% (0-75) 2.00% (76-80) 1.00% (81-85)	CLICK HERE for more information
Allianz Preferred 360 Annuity			Contact Imeriti for more information
Allianz Preferred 365i Annuity			Contact Imeriti for more information
Lincoln Financial Group			
A+ A.M. Best, AA- Standard & Poor's, A2 Moody's, A+ Fitch			
New-Directions 6 6 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$10,000 NQ/Q</i>	\$100k or more: Under \$100k: Performance Trigger Index: 2.75% 2.50% 2 Year Pt-to Pt: 7.00% 7.00% Fixed Interest Rate: 1.65% 1.50%	3.50% (0-75) 2.75% (76-80) 1.75% (81-85)	CLICK HERE for more information
New-Directions 8 8 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$10,000 NQ/Q</i>	\$100k or more: Under \$100k: Performance Trigger Index: 3.35%*** 3.00% 2 Year Pt-to Pt: 8.10% 7.20% Fixed Interest Rate: 2.00% 1.80%	4.50% (0-75) 3.50% (76-80) 2.25% (81-85)	CLICK HERE for more information
OptiChoice 5 5 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$5,000 NQ / \$2,000 Q</i>	\$100k or more: Under \$100k: Performance Trigger Index: 2.50% 2.50% Monthly Cap: 1.45% 1.35% Fixed Interest Rate: 1.25% 1.10%	5.00% (0-75) 3.75% (76-80) 2.50% (81-85)	CLICK HERE for more information
OptiChoice 7 7 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$5,000 NQ / \$2,000 Q</i>	\$100k or more: Under \$100k: Performance Trigger Index: 2.50% 2.50% Monthly Cap: 1.50% 1.40% Fixed Interest Rate: 1.30% 1.15%	6.00% (0-75) 4.50% (76-80) 3.00% (81-85)	CLICK HERE for more information
Reliance Standard			
A A.M. Best, A Standard & Poor's, A3 Moody's, A- Fitch			
Keystone Index 5 5 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$10,000 NQ/Q</i>	Annual Pt-to-Pt: 3.50% Annual Monthly Average Cap: 4.00% Fixed Rate Option: 1.80%	4.00% (0-80) 2.40% (81-85)	CLICK HERE for more information
Keystone Index 7 7 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$10,000 NQ/Q</i>	Annual Pt-to-Pt: 4.00% Annual Monthly Average Cap: 4.50% Fixed Rate Option: 1.85%	5.00% (0-80) 3.00% (81-85)	CLICK HERE for more information
Keystone Index 10 10 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$10,000 NQ/Q</i>	Annual Pt-to-Pt: 4.25% Annual Monthly Average Cap: 4.75% Fixed Rate Option: 1.90%	7.00% (0-80) 4.20% (81-85)	CLICK HERE for more information
North American			
A+ A.M. Best, A+ Standard & Poor's			
Charter Series 10 10 Year Surrender Term 5% INITIAL PREMIUM BONUS <i>Issue Ages (0-79), TX: (0-55)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	Daily Average Cap S&P 500 Index: 2.55% Annual Pt-to-Pt S&P 500 Index: 2.00% Monthly Pt-to-Pt Cap S&P 500 Index: 1.00% Annual Pt-to-Pt Dow Jones: 2.00% Daily Average Cap Dow Jones: 2.45% Fixed Interest Strategy: 1.00% <i>Rates vary in TX</i>	7.50% (0-75) 5.625% (76-79) Commission reduced by 1% in MN and VA	CLICK HERE for more information

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North American A+ A.M. Best, A+ Standard & Poor's			
Charter Series 14 14 Year Surrender Term 10% INITIAL PREMIUM BONUS Issue Ages (0-75), CA: (0-65), TX: (0-51) Minimum Premium: \$10,000 NQ / \$2,000 Q	Daily Average Cap S&P 500 Index: 3.00% Annual Pt-to-Pt S&P 500 Index: 2.30% Monthly Pt-to-Pt Cap S&P 500 Index: 1.35% Annual Pt-to-Pt Dow Jones: 2.20% Daily Average Cap Dow Jones: 3.00% Fixed Interest Strategy: 1.25% <i>Rates vary in TX</i>	7.50% (0-75) Commission reduced by 1% in MN and VA	CLICK HERE for more information
Freedom Choice 6 5% Penalty-Free Withdrawal Option 6 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$10,000 NQ / \$2,000 Q	\$250k or more Under \$250k Annual Pt-to-Pt S&P 500 Index: 3.20% 2.40% Monthly Pt-to-Pt S&P 500 Index: 1.80% 1.45% Annual Pt-to-Pt Dow Jones: 3.10% 2.30% Annual Pt-to-Pt Nasdaq 100: 2.90% 2.15% Monthly Pt-to-Pt Nasdaq 100: 1.70% 1.30% Annual Pt-to-Pt EURO STOXX 50: 3.55% 2.65% Fixed Interest Strategy: 1.75% 1.35% <i>Rates vary in TX</i> <i>Temporarily discontinued effective 2.24.12</i>	Year 1: 5.50% (0-75) Years 2-3: 0.50% (0-75) 4.125% (76-80) 0.375% (76-80) 2.75% (81-85) 0.25% (81-85) Commission reduced by 1% in MO	CLICK HERE for more information
Freedom Choice 6 10% Penalty-Free Withdrawal Option 6 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$10,000 NQ / \$2,000 Q	\$250k or more Under \$250k Annual Pt-to-Pt S&P 500 Index: 2.65% 2.00% Monthly Pt-to-Pt S&P 500 Index: 1.55% 1.10% Annual Pt-to-Pt Dow Jones: 2.55% 2.00% Annual Pt-to-Pt Nasdaq 100: 2.40% 2.00% Monthly Pt-to-Pt Nasdaq 100: 1.45% 1.05% Annual Pt-to-Pt EURO STOXX 50: 3.00% 2.00% Fixed Interest Strategy: 1.45% 1.00% <i>Rates vary in TX</i> <i>Temporarily discontinued effective 2.24.12</i>	Year 1: 5.50% (0-75) Years 2-3: 0.50% (0-75) 4.125% (76-80) 0.375% (76-80) 2.75% (81-85) 0.25% (81-85) Commission reduced by 1% in MO	CLICK HERE for more information
Freedom Choice 8 5% Penalty-Free Withdrawal Option 8 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$10,000 NQ / \$2,000 Q	\$250k or more Under \$250k Annual Pt-to-Pt S&P 500 Index: 4.00% 3.15% Monthly Pt-to-Pt S&P 500 Index: 2.05% 1.75% Annual Pt-to-Pt Dow Jones: 3.85% 3.10% Annual Pt-to-Pt Nasdaq 100: 3.60% 2.85% Monthly Pt-to-Pt Nasdaq 100: 2.00% 1.60% Annual Pt-to-Pt EURO STOXX 50: 4.35% 3.45% Fixed Interest Strategy: 2.05% 1.65% <i>Rates vary in TX</i>	Year 1: 5.50% (0-75) Years 2-3: 3.00% (0-75) 4.125% (76-80) 2.25% (76-80) 2.75% (81-85) 1.50% (81-85) Years 4-7: 0.50% (0-75) 0.375% (76-80) 0.25% (81-85) Commission reduced by 1% in MO	CLICK HERE for more information
Freedom Choice 8 10% Penalty-Free Withdrawal Option 8 Year Surrender Term Issue Ages (0-85) Minimum Premium: \$10,000 NQ / \$2,000 Q	\$250k or more Under \$250k Annual Pt-to-Pt S&P 500 Index: 3.35% 2.50% Monthly Pt-to-Pt S&P 500 Index: 1.80% 1.45% Annual Pt-to-Pt Dow Jones: 3.25% 2.40% Annual Pt-to-Pt Nasdaq 100: 3.00% 2.25% Monthly Pt-to-Pt Nasdaq 100: 1.70% 1.35% Annual Pt-to-Pt EURO STOXX 50: 3.65% 2.70% Fixed Interest Strategy: 1.75% 1.35% <i>Rates vary in TX</i>	Year 1: 5.50% (0-75) Years 2-3: 3.00% (0-75) 4.125% (76-80) 2.25% (76-80) 2.75% (81-85) 1.50% (81-85) Years 4-7: 0.50% (0-75) 0.375% (76-80) 0.25% (81-85) Commission reduced by 1% in MO	CLICK HERE for more information
Freedom Choice 10 5% Penalty-Free Withdrawal Option 10 Year Surrender Term Issue Ages (0-79), TX: (0-59) Minimum Premium: \$10,000 NQ / \$2,000 Q	\$250k or more Under \$250k Annual Pt-to-Pt S&P 500 Index: 4.55% 3.80% Monthly Pt-to-Pt S&P 500 Index: 2.40% 2.00% Annual Pt-to-Pt Dow Jones: 4.50% 3.75% Annual Pt-to-Pt Nasdaq 100: 4.15% 3.50% Monthly Pt-to-Pt Nasdaq 100: 2.25% 1.90% Annual Pt-to-Pt EURO STOXX 50: 5.05% 4.20% Fixed Interest Strategy: 2.40% 2.00% <i>Rates vary in TX</i>	Year 1: 5.50% (0-75) Years 2-3: 3.00% (0-75) 4.125% (76-79) 2.25% (76-79) Years 4-10: 0.50% (0-75) 0.375% (76-79) Commission reduced by 1% in MO	CLICK HERE for more information
Freedom Choice 10 10% Penalty-Free Withdrawal Option 10 Year Surrender Term Issue Ages (0-79), TX: (0-59) Minimum Premium: \$10,000 NQ / \$2,000 Q	\$250k or more Under \$250k Annual Pt-to-Pt S&P 500 Index: 4.00% 3.10% Monthly Pt-to-Pt S&P 500 Index: 2.05% 1.70% Annual Pt-to-Pt Dow Jones: 3.90% 3.05% Annual Pt-to-Pt Nasdaq 100: 3.60% 2.80% Monthly Pt-to-Pt Nasdaq 100: 2.00% 1.60% Annual Pt-to-Pt EURO STOXX 50: 4.35% 3.40% Fixed Interest Strategy: 2.05% 1.65% <i>Rates vary in TX</i>	Year 1: 5.50% (0-75) Years 2-3: 3.00% (0-75) 4.125% (76-79) 2.25% (76-79) Years 4-10: 0.50% (0-75) 0.375% (76-79) Commission reduced by 1% in MO	CLICK HERE for more information
Freedom Choice 14 5% Penalty-Free Withdrawal Option 14 Year Surrender Term Issue Ages (0-75), CA: (0-65), TX: (0-55) Minimum Premium: \$10,000 NQ / \$2,000 Q	\$250k or more Under \$250k Annual Pt-to-Pt S&P 500 Index: 6.20% 5.35% Monthly Pt-to-Pt S&P 500 Index: 3.00% 2.75% Annual Pt-to-Pt Dow Jones: 6.25% 5.35% Annual Pt-to-Pt Nasdaq 100: 5.65% 4.85% Monthly Pt-to-Pt Nasdaq 100: 2.85% 2.55% Annual Pt-to-Pt EURO STOXX 50: 7.10% 6.15% Fixed Interest Strategy: 3.10% 2.75% <i>Rates vary in TX</i>	Year 1: 5.50% (0-75) Years 2-5: 3.50% (0-75) Years 6-10: 1.50% (0-75) Years 11-14: 0.50% (0-75) Commission reduced by 1% in MO	CLICK HERE for more information

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Index Annuities (As of 5/17/2012)

Insurance Carrier/Product Name Surrender Term/Issue Age	Current Cap/Rates	Commissions	Detailed-Product Profile
North American A+ A.M. Best, A+ Standard & Poor's			
Freedom Choice 14 10% Penalty-Free Withdrawal Option 14 Year Surrender Term <i>Issue Ages (0-75), CA: (0-65), TX: (0-55)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	\$250k or more Under \$250k Annual Pt-to-Pt S&P 500 Index: 5.30% 4.45% Monthly Pt-to-Pt S&P 500 Index: 2.75% 2.35% Annual Pt-to-Pt Dow Jones: 5.30% 4.40% Annual Pt-to-Pt Nasdaq 100: 4.85% 4.10% Monthly Pt-to-Pt Nasdaq 100: 2.55% 2.20% Annual Pt-to-Pt EURO STOXX 50: 6.10% 5.00% Fixed Interest Strategy: 2.75% 2.35% <i>Rates vary in TX</i>	Year 1: Years 2-5: 5.50% (0-75) 3.50% (0-75) Years 6-10: Years 11-14: 1.50% (0-75) 0.50% (0-75) Commission reduced by 1% in MO	CLICK HERE for more information
Performance Choice 8 8 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	Inverse Performance Trigger: 3.40% Annual Pt-to-Pt S&P 500: 3.25% Monthly Pt-to-Pt S&P 500: 1.80% Fixed Interest Strategy: 1.70%	Year 1: Years 2-3: 5.50% (0-75) 1.00% (0-75) 4.125% (76-79) 0.75% (76-89) 2.75% (80-85) 0.50% (80-85) Commission reduced by 1% in TX	CLICK HERE for more information
Performance Choice 8 Plus 8 Year Surrender Term 5% INITIAL PREMIUM BONUS ON ALL PREMIUMS RECEIVED IN FIRST 5 CONTRACT YEARS <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	Inverse Performance Trigger: 2.20% Annual Pt-to-Pt S&P 500: 2.10% Monthly Pt-to-Pt S&P 500: 1.20% Fixed Interest Strategy: 1.10%	Year 1: Years 2-3: 5.50% (0-75) 1.00% (0-75) 4.125% (76-79) 0.75% (76-79) 2.75% (80-85) 0.50% (80-85) Commission reduced by 1% in TX	CLICK HERE for more information
Performance Choice 12 12 Year Surrender Term <i>Issue Ages (0-75), CA: (0-65), TX: (0-55)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	Inverse Performance Trigger: 4.35% Annual Pt-to-Pt S&P 500: 4.25% Monthly Pt-to-Pt S&P 500: 2.25% Fixed Interest Strategy: 2.20%	Year 1: Years 2-3: 6.50% (0-75) 1.00% (0-75)	CLICK HERE for more information
Performance Choice 12 Plus 12 Year Surrender Term 8% INITIAL PREMIUM BONUS ON ALL PREMIUMS RECEIVED IN FIRST 5 CONTRACT YEARS <i>Issue Ages (0-75), CA: (0-65), TX: (0-55)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	Inverse Performance Trigger: 2.85% Annual Pt-to-Pt S&P 500: 2.70% Monthly Pt-to-Pt S&P 500: 1.55% Fixed Interest Strategy: 1.45%	Year 1: Years 2-3: 6.50% (0-75) 1.00% (0-75)	CLICK HERE for more information
Ten 10 Year Surrender Term 6% INITIAL PREMIUM BONUS <i>Issue Ages (0-79), IN: (0-78)</i> <i>Minimum Premium: \$10,000 NQ / \$2,000 Q</i>	Monthly Average Cap S&P 500 Index: 2.00% Annual Pt-to-Pt S&P 500 Index: 2.00% Monthly Pt-to-Pt Cap S&P 500 Index: 1.05% Annual Pt-to-Pt Dow Jones: 2.00% Monthly Average Cap Dow Jones: 2.00% Fixed Interest Strategy: 1.00%	6.50% (0-75) 4.875% (76-79) Commission reduced by 1% in MO and VA	CLICK HERE for more information
American General A A.M. Best, A+ Standard & Poor's, A2 Moody's			
Global Index 8 8 Year Surrender Term <i>Issue Ages (0-80)</i> <i>Minimum Premium: \$5,000 NQ/Q</i>	Global Multiple Index Cap:* 2.00% Monthly Cap Index Strategy: 1.00% Fixed Interest Strategy:* 1.30%*** <i>*Rates vary in CA & NY</i> <i>Rate decrease effective 5.21.12</i>	4.75% (0-75) 3.00% (76-80)	CLICK HERE for more information
Global Bonus Index 10 Year Surrender Term 5% INITIAL PREMIUM BONUS <i>Issue Ages (0-80)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>	Global Multiple Index Cap:* 2.00% Monthly Cap Index Strategy: 1.00% Fixed Interest Strategy:* 1.25%*** <i>*Rates vary in CA</i> <i>Rate decrease effective 5.21.12</i>	5.25% (0-75) 2.75% (76-80)	CLICK HERE for more information
Vision Advantage 7 7 Year Surrender Term <i>Issue Ages (0-85)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>	Pt-to-Pt Cap Index Strategy: 2.00% Fixed Interest Strategy:* 1.00%*** <i>*Rates vary in CA</i> <i>Rate decrease effective 5.21.12</i>	6.00% (0-75) 5.00% (76-85)	CLICK HERE for more information
Vision Advantage 9 9 Year Surrender Term <i>Issue Ages (0-80)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>	Pt-to-Pt Cap Index Strategy: 3.00% Fixed Interest Strategy:* 1.55%*** <i>*Rates vary in CA</i> <i>Rate decrease effective 5.21.12</i>	6.00% (0-75) 5.00% (76-85) Commission varies in: IL, SC, TX	CLICK HERE for more information
Standard Insurance Company A A.M. Best, AA- Standard & Poor's, A+ Fitch, A1 Moody's			
Index Growth 5 5 Year Surrender Term <i>Issue Ages (0-90)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>	\$100k or more: Under \$100k: Annual Pt-to-Pt: 2.55% 2.00% Fixed Rate Option: 1.70% 1.70% Bailout: If cap renews 2% lower than year 1 cap, client can remove money surrender-charge free.	4.00% (0-80) 2.25% (81-85) 1.85% (86-90)	CLICK HERE for more information
Index Growth 7 7 Year Surrender Term <i>Issue Ages (0-90)</i> <i>Minimum Premium: \$15,000 NQ/Q</i>	\$100k or more: Under \$100k: Annual Pt-to-Pt: 3.35% 2.75% Fixed Rate Option: 1.70% 1.70% Bailout: If cap renews 2% lower than year 1 cap, client can remove money surrender-charge free.	5.00% (0-80) 2.75% (81-85) 2.25% (86-90)	CLICK HERE for more information
Index Select 5 5 Year Surrender Term <i>Issue Ages (0-90)</i> <i>Minimum Premium: \$15,000 NQ/Q</i> New Product effective 3.1.12	\$100k or more: Under \$100k: Annual Pt-to-Pt: 4.25% 4.00% Fixed Rate Option: 1.70% 1.70%	3.00% (0-80) 1.50% (81-85) 1.35% (86-90)	CLICK HERE for more information
Index Select 7 7 Year Surrender Term <i>Issue Ages (0-90)</i> <i>Minimum Premium: \$15,000 NQ/Q</i> New Product effective 3.1.12	\$100k or more: Under \$100k: Annual Pt-to-Pt: 4.75% 4.40% Fixed Rate Option: 1.70% 1.70%	4.00% (0-80) 2.00% (81-85) 1.45% (86-90)	CLICK HERE for more information

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Rates subject to change.
Items of NOTE in GREEN/ITALIC

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