

Bonus Annuities

Last update January 1, 2012

Company	American General Life			American National		
Product/Type	AG Horizon Flex FPDA	AG Horizon MYG SPDA	AG Horizon Plus SPDA	WQ Citadel 5 Diamond SPDA	WQ Citadel 7 Diamond FPDA	
Issue Ages	Ages 0-85 NQ/Q		Ages 0-85 NQ/Q		Ages 0-85 NQ/Q	
Ratings	A A+ 82 AM Best Standard & Poors Comdex	A A+ 82 AM Best Standard & Poors Comdex	A A+ 83 AM Best Standard & Poors Comdex	A A+ 86 AM Best Standard & Poors Comdex	A A+ 86 AM Best Standard & Poors Comdex	
Interest Rate	<u>1st Year/Base Rate</u> 3.50%/1.50%	<u>6 Year Guarantee</u> 5.15% Year 1 1.15% Years 2-6	<u>6 Year Guarantee</u> 7.10% Year 1 1.10% Years 2-6	<u>1st Year/Base Rate</u> 2.10%/1.10%	<u>1st Year/Base Rate</u> 3.25%/1.25%	
	Annuity rates for CA, MO, OH, SC			.10 Bonus w/ Premiums \$100,000+	.10 Bonus w/ Premiums \$100,000+	
	<u>1st Year/Base Rate</u> 4.00%/2.00%	6.00% Year 1 2.00% Years 2-6	8.00% Year 1 2.00% Years 2-6	Base Rate Guaranteed for 2 years	Base Rate Guaranteed for 2 years	
Term	9 Years		10 Years		9 Years	
Minimum Premium	\$5,000 NQ/\$2,000 Q \$50 EFT		\$5,000 NQ/Q		\$5,000 NQ/Q	
Free Withdrawals	10% Beginning the first Policy Year		10% Beginning the first Policy Year		10% Beginning the first Policy Year	
States Not Approved	AK, UT		AK, NJ, NY, UT		AK, MN, NJ, NY, OR, PA, UT, WA	
Surrender Charges (%)	8,8,8,7,6,5,3,1,0		10,9,8,7,6,5,4,3,2,1		9,8,7,6,5,4,3,2,1	
Remarks	Accumulated Value Death Benefit Issue Age for IN: 0-83 Issue Age for OK: 0-78 Issue Age for UT: 0-50		Market Value Adjustment Can Annuitize AFTER 5th year <i>Surrender Value Death Benefit</i>		Market Value Adjustment <i>Surrender Value Death Benefit</i>	
			Confinement Waiver Terminal Illness Waiver Return of Premium Guarantee		Confinement Waiver Terminal Illness Waiver Return of Premium Guarantee	

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Company	American National Insurance Company				Genworth Life Insurance
Product/Type	Palladium Advisor SPDA	Palladium Century FPDA	Palladium Century V SPDA	Palladium Century VII SPDA	SecureLiving Independence SPDA
Issue Ages	Ages 0-90 NQ/Q		Ages 0-80 NQ/Q		Ages 0-85 NQ/Q
Ratings	A AM Best A+ Standard & Poors 86 Comdex	A AM Best A+ Standard & Poors 86 Comdex	A AM Best A+ Standard & Poors 86 Comdex	A AM Best A+ Standard & Poors 86 Comdex	A AM Best A Standard & Poors 79 Comdex
Interest Rate	<u>1st Year/Base Rate</u> 2.25%/1.25% 0.25% lower in MN, OR & PA	<u>1st Year/Base Rate</u> 1.25%/1.25%	<u>1st Year/Base Rate</u> 6.25%/1.25%	<u>1st Year/Base Rate</u> 8.25%/1.25%	<u>1st Year/Base Rate</u> Below \$50,000 3.05%/2.05% Year 2 \$50,000 - \$99,999 3.55%/2.05% Year 2 \$100,000+ 4.05%/2.05% Year 2 2.00% Minimum Guarantee Years 1-6
Term	7 Years	7 Years	10 Years	10 Years	6 Years
Minimum Premium	\$5,000 NQ/\$4,000 Q	\$5,000 NQ/Q Single Premium Minimum \$100 Flexible Premium	\$5,000 NQ/\$4,000 Q	\$5,000 NQ/\$4,000 Q	\$15,000 NQ/Q
Free Withdrawals	10% Beginning the first Policy Year	10% Beginning the first Policy Year	10% Beginning the first Policy Year	10% Beginning the first Policy Year	10% Beginning the first Policy Year
States Not Approved	NJ, NY, UT	AL, CT, IL, MA, MN, NV, NJ, NY, OR, PA, UT, WA			NY, OR
Surrender Charges (%)	12,12,11,10,9,8,6,4,3,2	9,8,7,6,5,4,2	12,12,11,10,9,8,6,4,3,2	12,12,11,11,10,9,8,6,4,2	9,9,8,7,6,5 (9,8,7,6,5,4 In IN, MN)
Remarks	Market Value Adjustment Confinement Waiver	Market Value Adjustment Confinement Waiver	Market Value Adjustment Confinement Waiver	Market Value Adjustment Confinement Waiver	Nursing Home Waiver (N/A in MA) Annuitization available after 13 policy months

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Company	Genworth Life Insurance Company		Lincoln Financial	NACOLAH		
Product/Type	SecureLiving Liberty SPDA		LTC Fixed Annuity SPDA	The Boomer Annuity FPDA		North American Director FPDA
Issue Ages	Ages 0-85 NO/Q		Ages 45-74 NO	Ages 0-80 NO/Q		Ages 0-85 NO/Q
Ratings	A AM Best A Standard & Poors 79 Comdex		A+ AM Best AA- Standard & Poors 89 Comdex	A+ AM Best A+ Standard & Poors 93 Comdex		A+ AM Best A+ Standard & Poors 93 Comdex
Interest Rate	<\$100k/\$100k-\$249,999/\$250k+ 2.05% <i>Initial Base Rate</i> 1 Year 3.05%/4.05%/4.80% <i>Bailout Rate 1.55%</i> 3 Year 2.15%/2.75%/2.95% <i>Bailout Rate 1.55%</i> 5 Year 1.95%/2.35%/2.50% <i>Bailout Rate 1.55%</i> 1.50% Minimum Guarantee Rate		<\$50k/\$50k-\$99,999/\$100k+ 7 Yrs 1.55% 7 Year Rate Guarantee Double or Triple LTC coverage	1st Year/Base Rate 2.05%/2.05% 7.15% Net First Year Rate 5% Premium Bonus		1st Year/Base Rate 5.20%/2.20%(Yrs 2-5)
Term	6 Years		7 Years	10 Years		9 Years
Minimum Premium	\$15,000 NO/Q		\$50,000 NO	\$10,000 NO/\$2,000 Q		\$10,000 NO/\$2,000 Q \$250 Month Additional
Free Withdrawals	10% Beginning the first Policy Year		10% Beginning the first Policy Year	5% After the first Policy Year		10% After the first Policy Year
States Not Approved	NY, OR		CA, CO, CT, DE, FL, HI, IL, IN, KS, MA, MT, NV, NH, NJ, NY, OH, PA, TN, TX, UT, VT, VA, WA, WI	AL, AK, CT, DE, MN, MS, NY, OR, PA, TX, UT, WA		AL, AK, CT, DE, MA, MN, NV, NY, OR, UT, WA
Surrender Charges (%)	9,9,8,7,6,5 (9,8,7,6,5,4 In IN)		7,7,7,6,5,4,3	8,8,7,6,5,4,3		15,14,13,12,11,10,8,6,4,2
Remarks	Nursing Home Waiver (N/A in MA) Annuitization available after 13 policy months <i>Excellent annuity with a bail out rate.</i>		Guaranteed Return of Premium Nursing Home Waiver (N/A in MA) Annuity with LTC Coverage	Nursing Home Waiver <i>Annuitization Bonuses Available</i>		Nursing Home Waiver Terminal Illness Rider Unemployment Rider

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Company	North American (NACOLAH)			Protective Life
Product/Type	NA Flex I FPDA	NA Flex II FPDA	NA Flex III FPDA	ProSaver Secure II FPDA
Issue Ages	0-85 NQ/Q	Ages 0-79 NQ/Q	Ages 0-75 NQ/Q	Ages 0-85 NQ/Q
Ratings	A+ AM Best A+ Standard & Poors 93 Comdex	A+ AM Best A+ Standard & Poors 93 Comdex	A+ AM Best A+ Standard & Poors 93 Comdex	A+ AM Best AA- Standard & Poors 90 Comdex
Interest Rate	<u>1st Year/Base Rate</u> 1.90%/1.90%	<u>1st Year/Base Rate</u> 2.20%/2.20% 7.31% Net First Year Rate 5% Premium Bonus	<u>1st Year/Base Rate</u> 2.25%/2.25% 12.47% Net First Year Rate 10% Premium Bonus	<-\$50k/\$50k+ <u>1st Year Rate</u> 1 Yr 3.00%/4.05% 2 Yr 2.00%/2.55% 4 Yr 1.50%/1.80% 6 Yr 1.35%/1.65%
Term	7 Years	10 Years	14 Years	7 Years
Minimum Premium	\$10,000 NQ/\$2,000 Q \$250 Month Additional	\$10,000 NQ/\$2,000 Q \$250 Month Additional	\$10,000 NQ/\$2,000 Q \$250 Month Additional	\$2,000 NQ/Q
Free Withdrawals	10% After the first Policy Year	10% After the first Policy Year	10% After the first Policy Year	15% Beginning the first Policy Year
States Not Approved	AL, AK, CA, CT, DE, MA, MN, NV, NY, OR, TX, UT	AL, AK, CT, DE, MA, MN, NV, NY, OR, TX, UT, WA	AL, AK, CT, DE, MA, MN, NV, NY, OR, TX, UT, WA	Available in all states
Surrender Charges (%)	9,9,8,7,6,4,2	15,14,13,12,11,10,8,6,4,2	18,18,17,15,15,15,15,14,12,10,8,6,4,2	8,8,7,6,5,5,5,4,5,3
Remarks	Nursing Home Waiver Return of Premium	Nursing Home Waiver Return of Premium	Nursing Home Waiver Return of Premium	Bailout Provision If the annual renewal interest rate falls more than .50% below the starting interest rate, the client can surrender without any surrender penalties. Nursing Home Waiver Terminal Illness Rider Unemployment Rider Return of Premium

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