

Indexed Annuities

Last update January 1, 2012

Company	American General Life									
Product/Type	AG HorizonIndex 9 SPDA		AG HorizonIndex 12 SPDA		AG VisionMaximizer SPDA		AG VisionAdvantage 7 SPDA		AG VisionAdvantage 9 SPDA	
Issue Ages	Ages 0-85 NQ/Q		Ages 0-85 NQ/Q		Ages 0-75 NQ/Q		Ages 0-85 NQ/Q		Ages 0-80 NQ/Q	
Ratings	A	AM Best	A	AM Best	A	AM Best	A	AM Best	A	AM Best
	A+	Standard & Poors	A+	Standard & Poors	A+	Standard & Poors	A+	Standard & Poors	A+	Standard & Poors
	82	Comdex	82	Comdex	82	Comdex	82	Comdex	82	Comdex
	6.75%	2 Yr Pt-to-Pt Cap	6.75%	2 Yr Pt-to-Pt Cap	3.00%	100% Participation Rate	3.50%	100% Participation Rate	4.50%	100% Participation Rate
	1.50%	1 Year Monthly Cap	1.50%	1 Year Monthly Cap	8.00%	Monthly Avg Spread	3.75%	80% Participation Rate	4.75%	80% Participation Rate
	1.20%	Fixed Account (yrs 1-6)	1.35%	Fixed Account (yrs 1-9)	30.00%	Annual Par Rate No Cap	8.00%	Monthly Avg Spread	7.00%	Monthly Avg Spread
					1.30%	Fixed Account	30.00%	Annual Par Rate No Cap	30.00%	Annual Par Rate No Cap
							1.45%	Fixed Account	2.00%	Fixed Account
Rates vary in the states of California and Ohio. Please call for the current rates for CA & OH.										
	4% Premium Bonus		5% Premium Bonus		5% Premium Bonus					
Indexing Method	2 Year Point-to-Point/Monthly Point-to-Point				Annual Point-to-Point/Monthly Average					
Term	9 Years		12 years		10 Years		7 Years		9 Years	
Minimum Premium	\$5,000 NQ/Q		\$5,000 NQ/Q		\$20,000 NQ/Q		\$15,000 NQ/Q		\$15,000 NQ/Q	
Free Withdrawals	10% After the first Policy Year		10% After the first Policy Year		10% Beginning the first Policy Year		10% Beginning the first Policy Year		10% Beginning the first Policy Year	
Minimum Guarantees	2.00% on 90% of Premium		2.00% on 90% of Premium		2.00% on 90% of Premium		2.00% on 90% of Premium		2.00% on 90% of Premium	
States Not Approved	AK, MN, NJ, NY, OK, OR, VT		AK, CT, MN, NJ, NY, OK, OR, TX, UT, VT, WA		AK, DE, IL, MN, MS, NJ, NY, OR, PA, UT, VT, WA		CT, DE, MN, NJ, NY, OR, PA, UT, VT, WA		AK, CT, DE, MN, NJ, NY, OR, PA, TX, UT, VT, WA	
Surrender Charges (%)	10,10,9,8,7,6,5,4,2		12,12,12,12,12,11,10,9,8,7,5,3		17,16,15,14,13,10,9,8,7,6		9,8,7,6,5,4,3		10,9,8,7,6,5,4,3,2	
Remarks	Market Value Adjustment 4% Premium Bonus Accumulated Value Death Benefit Annuitization available after 5th policy year		Market Value Adjustment 5% Premium Bonus Accumulated Value Death Benefit Annuitization available after 5th policy year		Market Value Adjustment Accumulated Value Death Benefit Annuitization available after 5th policy year		Market Value Adjustment Accumulated Value Death Benefit Annuitization available after 5th policy year		Market Value Adjustment Accumulated Value Death Benefit Annuitization available after 5th policy year	

Please verify rate before submitting application.
Information is subject to change without notice.



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Company	American National	Aviva		ING	
Product/Type	Equity Index Annuity SPDA	Income Preferred Bonus FPDA	Income Preferred 10 SPDA	Secure Index Five FPDA	Secure Index Seven FPDA
Issue Ages	Ages 0-85 NO/Q	Ages 0-78 NO/Q (0-64 in FL)	Ages 0-78 NO/Q	Ages 0-80 NO/Q	Ages 0-80 NO/Q
Ratings	A AM Best A+ Standard & Poors 86 Comdex	A AM Best A+ Standard & Poors 87 Comdex	A AM Best A+ Standard & Poors 87 Comdex	A AM Best A Standard & Poors 79 Comdex	A AM Best A Standard & Poors 79 Comdex
3.00% Specified Rate	Rate Guaranteed for entire term	<u>\$5,000 - \$74,999</u> 2.00% Ann Pt-to-Pt Cap 2.00% Monthly Average Cap 1.05% 1 Year Monthly Cap 1.00% Fixed Account <u>\$75,000 +</u> 3.25% Ann Pt-to-Pt Cap 3.25% Monthly Average Cap 1.60% 1 Year Monthly Cap 1.55% Fixed Account 6% Premium Bonus	<u>\$5,000 - \$74,999</u> 2.00% Ann Pt-to-Pt Cap 2.00% Monthly Average Cap 1.05% 1 Year Monthly Cap 1.00% Fixed Account <u>\$75,000 +</u> 3.25% Ann Pt-to-Pt Cap 3.25% Monthly Average Cap 1.60% 1 Year Monthly Cap 1.40% Fixed Account	<u>\$75k Band</u> 3.00% Ann Pt-to-Pt Cap 1.40% 1 Year Monthly Cap 3.50% Interest Rate Benchmark 1.50% Fixed Account Return of Premium Option <u>\$75k Band</u> 2.50% Ann Pt-to-Pt Cap 1.30% 1 Year Monthly Cap 2.75% Interest Rate Benchmark 1.25% Fixed Account	<u>\$15,000 Band</u> 3.25% Ann Pt-to-Pt Cap 1.50% 1 Year Monthly Cap 4.00% Interest Rate Benchmark 1.50% Fixed Account <u>\$75,000 Band</u> 4.25% Ann Pt-to-Pt Cap 1.90% 1 Year Monthly Cap 5.50% Interest Rate Benchmark 1.50% Fixed Account
Indexing Method	All or Nothing Interest Credit	APP, MPP, MAVG, Fixed	Annual Pt-to-Pt, Monthly Average	Annual Point-to-Point Cap/Monthly Point-to-Point/Fixed Account	
Term	6 Years	10 years	10 Years	5 Years	7 years
Minimum Premium	\$10,000 NO/Q	\$10,000 NO/Q \$1,000 Additional	\$10,000 NO/Q \$1,000 Additional	\$75,000 NO/Q	\$15,000 NO/Q
Free Withdrawals	10% After the first Policy Year	10% After the first Policy Year	10% After the first Policy Year	10% After the first Policy Year	10% After the first Policy Year
Minimum Guarantees	1% - 3% on 90% of Premium	1.00% - 3.00% on 87.50% of Prem	1.00% - 3.00% on 87.50% of Prem	1.00% on 87.50% of Premium	1.00% on 87.50% of Premium
States Not Approved	MN, NY, ND, OK, OR, WA	AK, CT, DE, MN, NJ, NY, OR, PA, UT, WA	AK, CT, DE, MN, NJ, NY, OR, PA, WA	NY, OR	NY, OR
Surrender Charges (%)	8,8,7,6,4,2	12,12,12,11,10,9,8,7,6,4	10,9,8,7,6,5,4,3,2,1	8,7,5,6,5,5,4,5	10,10,10,10,9,8,7
Remarks	All or Nothing Crediting Method If market is up they receive the specified rate. If the market is down they receive a zero.	Nursing Home Waiver Terminal Illness Waiver	Market Value Adjustment Nursing Home Waiver Terminal Illness Waiver	Great Short-Term product Great Return of Premium Product	

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Company	ING	Liberty Life Insurance Company (Formerly RBC)			Life of the Southwest
Product/Type	Secure Index Opp. Plus SPDA	Choice 10 SPDA	Enhanced Choice 8 SPDA	Enhanced Choice 12 SPDA	Secure Plus Gold FPDA
Issue Ages	Ages 0-80 NQ/Q	Ages 0-80 NQ/Q	Ages 0-80 NQ/Q	Ages 0-80 NQ/Q	Ages 0-85 NQ/Q
Ratings	A AM Best A Standard & Poors 79 Comdex				A AM Best A Standard & Poors 82 Comdex
	<u>\$15,000 Band</u> 2.00% Ann Pt-to-Pt Cap 1.10% 1 Year Monthly Cap 2.25% Interest Rate Benchmark 1.50% Fixed Account <u>\$75,000 Band</u> 3.50% Ann Pt-to-Pt Cap 1.50% 1 Year Monthly Cap 4.00% Interest Rate Benchmark 1.50% Fixed Account	3.50% Qrtly Pt-to-Pt Cap (DJIA) 7.25% Monthly Avg Cap (DJIA) 7.25% Ann Pt-to-Pt Cap (S&P500) 3.75% 1 Year Mo Cap (S&P 500) 4.00% Fixed Account Yr 1	3.25% Qrtly Pt-to-Pt Cap (DJIA) 6.25% Mo Avg Cap (DJIA) 6.25% Ann Pt-to-Pt (S&P500) 3.50% 1 Yr Mo Cap (S&P 500) 3.25% Fixed Account Yr 1 2.25% Fixed Account Yrs 2-8 <b style="color: red;">2% Premium Bonus	3.00% Qrtly Pt-to-Pt Cap (DJIA) 6.00% Monthly Avg Cap (DJIA) 5.75% Ann Pt-to-Pt Cap (S&P500) 3.00% 1 Year Mo Cap (S&P 500) 3.00% Fixed Account Yr 1 2.00% Fixed Account Yrs 2-8 <b style="color: red;">5% Premium Bonus	4.00% Ann Pt-to-Pt Cap 30.00% Daily Avg Par Rate 1.75% Fixed Account
Indexing Method	APP/MPP/Fixed Account	Quarterly Point-to-Point/Monthly Average/Annual Point-to-Point/Monthly Point-to-Point/Fixed Account			Annual Point-to-Point/Daily Average
Term	10 Years	10 Years	8 Years	12 Years	10 Years
Minimum Premium	\$15,000 NQ/Q	\$5,000 NQ/Q	\$5,000 NQ/Q	\$5,000 NQ/Q	\$5,000 NQ/ \$3,000 Q \$50 per month EFT
Free Withdrawals	10% After the first Policy Year	10% After the first Policy Year	10% After the first Policy Year	10% After the first Policy Year	10% After the first Policy Year
Minimum Guarantees	2.00% on 87.50% of Premium	1% - 3% on 87.50% of Premium	1% - 3% on 87.50% of Premium	1% - 3% on 87.50% of Premium	1% - 3% on 90% of Premium
States Not Approved	AK, CT, DE, MN, NJ, NY, OR, WA	AK, CT, DE, HI, MN, NJ, NY, OK, OR, PA, UT		AK, CT, DE, HI, MN, NJ, NY, OK, OR, PA, TX, UT, WI	AK, NJ, NY, OR
Surrender Charges (%)	10,10,10,10,9,8,7,6,5,4	10,10,9,5,9,8,7,6,5,4,3,2,1 CA, WA & TX: 9,9,8,7,6,5,4,3,2,1	10,9,8,7,6,5,4,2 CA & WA: 9,8,7,6,5,4,3,2	14,13,12,11,10,9,8,7,6,5,4,3 CA: 12,11,10,9,8,7,6,5,4,3,2,1	10,9,8,7,6,5,4,3,2,1
Remarks	5% Premium Bonus	THE RBC PRODUCT IS BACK UNDER THE COMPANY OF LIBERTY LIFE			Nursing Home Waiver Unique crediting for flexible premiums
		Nursing Home Waiver Confinement Waiver	Nursing Home Waiver Confinement Waiver	Nursing Home Waiver Confinement Waiver	

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Company	Life of the Southwest		Lincoln Financial Group		
Product/Type	Secure Plus Platinum FPDA	Secure Accumulator 5 SPDA	Lincoln New Directions 6 SPDA	Lincoln New Directions 8 SPDA	Lincoln OptiChoice 5 FPDA
Issue Ages	Ages 0-80 NQ/Q		Ages 0-85 NQ/Q		Ages 0-85 NQ/Q
Ratings	A AM Best A Standard & Poors 82 Comdex	A AM Best A Standard & Poors 82 Comdex	A+ AM Best AA- Standard & Poors 89 Comdex	A+ AM Best AA- Standard & Poors 89 Comdex	A+ AM Best AA- Standard & Poors 89 Comdex
Interest Rates	5.00% Ann Pt-to-Pt Cap 40.00% Daily Avg Par Rate 2.25% Fixed Account	4.75% Ann Pt-to-Pt Cap 35.00% Daily Avg Par Rate 2.45% Fixed Account 5% Interest Rate Bonus	<u>Below \$100,000</u> 7.00% 2 Yr Pt-to-Pt Cap 2.50% Perf. Triggered Rate 1.40% Fixed Account <u>\$100,000 +</u> 7.00% 2 Yr Pt-to-Pt Cap 2.65% Perf. Triggered Rate 1.55% Fixed Account	<u>Below \$100,000</u> 7.00% 2 Yr Pt-to-Pt Cap 3.00% Perf. Triggered Rate 1.70% Fixed Account <u>\$100,000+</u> 7.45% 2 Yr Pt-to-Pt Cap 3.20% Perf. Triggered Rate 1.85% Fixed Account	<u>Below \$100,000</u> 1.40% 1 Year Monthly Cap 2.50% Perf. Triggered Rate 1.00% Fixed Account <u>\$100,000+</u> 1.50% 1 Year Monthly Cap 2.50% Perf. Triggered Rate 1.15% Fixed Account
Indexing Method	Annual Point-to-Point/Daily Average		2 Year Point-to-Point, Annual Reset All or Nothing interest credit		Ann Pt-to-Pt/Mo Pt-to-Pt/Mo Avg
Term	15 Years	15 Years	6 Years	8 Years	5 Years
Minimum Premium	\$5,000 NQ/ \$3,000 Q \$50 per month EFT	\$15,000 NQ/Q	\$10,000 NQ/Q	\$10,000 NQ/Q	\$5,000 NQ/ \$2,000 Q
Free Withdrawals	10% After the first Policy Year	10% After the first Policy Year	10% Beginning the first Policy Year	10% Beginning the first Policy Year	10% Beginning the first Policy Year
Minimum Guarantees	1% - 3% on 87.50% of Premium	1% - 3% on 87.50% of Premium	1.00% on 100% of Premium	Varies. Call for details	Varies. Call for details
States Not Approved	AK, CT, NJ, NY, OR, WA	AL, AK, CT, GA, IL, MN, NJ, NY, OR, PA, UT, WA	NY	NY	NY
Surrender Charges (%)	14,14,13,12,11,10,9,8,7,6,5,4,3,2,1	14,14,13,12,11,10,9,8,7,6,5,4,3,2,1	9,8,7,6,4.75,3.50	9,8,7,6,4.75,3.50,2,0.75	9,8,7,6,5
Remarks	Nursing Home Waiver Unique crediting for flexible premiums	Nursing Home Waiver Death Benefit is the Accumulated Value	Death Benefit is the Accumulated Value	Death Benefit is the Accumulated Value	Market Value Adjustment Death Benefit is the Accumulated Value

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Company	Lincoln Financial Group				NACOLAH
Product/Type	Lincoln OptiChoice 7 FPDA	Lincoln OptiChoice 9 FPDA	Lincoln OptiPoint 8 FPDA	Lincoln OptiPoint 10 FPDA	No. Amer. Charter 7 FPDA
Issue Ages	Ages 0-85 NQ/Q		Ages 0-85 NQ/Q		Ages 0-85 NQ/Q
Ratings	A+ AM Best AA- Standard & Poors 89 Comdex	A + AM Best AA- Standard & Poors 89 Comdex	A + AM Best AA- Standard & Poors 89 Comdex	A+ AM Best AA_ Standard & Poors 89 Comdex	A+ AM Best A+ Standard & Poors 93 Comdex
	<u>Below \$100,000</u> 1.45% 1 Year Monthly Cap 2.50% Perf. Triggered Rate 1.05% Fixed Account <u>\$100,000+</u> 1.55% 1 Year Monthly Cap 2.50% Perf. Triggered Rate 1.20% Fixed Account	<u>Below \$100,000</u> 1.50% 1 Year Monthly Cap 2.50% Perf. Triggered Rate 1.15% Fixed Account <u>\$100,000+</u> 1.60% 1 Year Monthly Cap 2.50% Perf. Triggered Rate 1.30% Fixed Account	2.25% 2 Yr Monthly Cap 7.00% 2 Yr Pt-to-Pt Cap 2.50% Perf. Triggered Rate 1.00% Fixed Account <u>Premium Bonus</u> 3.00% Yrs 1-3 Below \$100,000 4.00% Yrs 1-3 \$100,000+	2.25% 2 Yr Monthly Cap 7.00% 2 Yr Pt-to-Pt Cap 2.50% Perf. Triggered Rate 1.00% Fixed Account <u>Premium Bonus</u> 4.00% Yrs 1-4 Below \$100,000 5.00% Yrs 1-4 \$100,000+	<u>Daily Avg Cap/Ann Pt-to-Pt Cap</u> 1 2.40%/2.25% 2 2.15%/2.00% 3 2.00%/2.00% 4 2.00%/2.00% 5 N/A/2.00% 6 N/A/2.20% 1.20% Fixed Account <u>Monthly Pt-to-Pt</u> 1.40% S&P 500 (NASDAQ 1.20%)
Indexing Method	Annual Point-to-Point/Monthly Point-to-Point/Monthly Average		2 Yr Pt-to-Pt/2 Year MPP/All or Nothing		Daily Avg/Annual Pt-to-Pt/Mo Pt-to-Pt
Term	7 years		8 Years		7 Years
Minimum Premium	\$5,000 NQ/ \$2,000 Q		\$5,000 NQ/ \$2,000 Q		\$10,000 NQ/ \$2,000 Q
Free Withdrawals	10% Beginning the first Policy Year		10% Beginning the first Policy Year		10% After the first Policy Year
Minimum Guarantees	1.00% on 100% of Premium		1.00% on 100% of Premium		1% - 3% on 87.50% of Premium
States Not Approved	MN, NY, OR, UT		MN, NY, OR, UT		AL, AK, DE, MN, NY, OR, UT
Surrender Charges (%)	9,8,7,6,5,4,3,2		9,8,7,6,5,4,3,2		10,9,8,7,6,5,4,3,2,1
Remarks	Market Value Adjustment Death Benefit is the Accumulated Value	Market Value Adjustment Death Benefit is the Accumulated Value	Death Benefit is the Accumulated Value	Death Benefit is the Accumulated Value	<u>Account Discription</u> #1 - S&P 500 #2 - DJIA #3 - S&P Midcap 400 #4 - Russell 2000 #5 - NASDAQ 100 #6 - DJ EuroSTOXX 50

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Company	NACOLAH (North American Company of Life and Health)									
Product/Type	No. Amer. Charter 10 FPDA		No. Amer. Charter 14 FPDA		NA Paramount Choice Ten FPDA		Performance Choice 8 Plus FPDA		Performance Choice 12 Plus FPDA	
Issue Ages	Ages 0-79 NQ/Q		Ages 0-75 NQ/Q		Ages 0-79 NQ/Q		Ages 0-85 NQ/Q		Ages 0-75 NQ/Q	
Ratings	A+ AM Best	A+ Standard & Poors	A+ Standard & Poors	A+ Standard & Poors	A+ Standard & Poors	A+ Standard & Poors	A+ Standard & Poors	A+ Standard & Poors	A+ Standard & Poors	A+ Standard & Poors
	93 Comdex	93 Comdex	93 Comdex	93 Comdex	93 Comdex	93 Comdex	93 Comdex	93 Comdex	93 Comdex	93 Comdex
	<u>Daily Avg Cap/Ann Pt-to-Pt Cap</u>		<u>Daily Avg Cap/Ann Pt-to-Pt Cap</u>		<u>Monthly Avg Cap/Ann Pt-to-Pt Cap</u>		<u>Ann Pt-to-Pt Cap</u>		<u>Ann Pt-to-Pt/Cap</u>	
	1 3.30%/3.10%	2 3.10%/2.85%	3 2.80%/2.75%	4 2.80%/2.75%	5 N/A/2.75%	6 N/A/3.15%	1.60% Fixed Account	<u>Monthly Pt-to-Pt</u>		
	1.85% S&P 500 (NASDAQ 1.65%)	5.00% Premium Bonus	2.10% S&P 500 (NASDAQ 1.85%)	10.00% Premium Bonus	1.70% S&P 500 (NASDAQ 1.50%)	7.00% Premium Bonus	2.05% S&P 500 (NASDAQ 1.85%)	5.00% Premium Bonus	2.30% S&P 500 (NASDAQ 2.10%)	8.00% Premium Bonus
Indexing Method	Annual Pt-to-Pt/Monthly Pt-to-Pt		Daily Avg/Annual Pt-to-Pt/Mo Pt-to-Pt		Monthly Avg/Annual Pt-to-Pt/Mo Pt-to-Pt		Annual Pt-to-Pt/Mo Pt-to-Pt			
Term	10 Years		14 Years		10 Years		8 Years		12 years	
Minimum Premium	\$10,000 NQ/ \$2,000 Q		\$10,000 NQ/ \$2,000 Q		\$10,000 NQ/ \$2,000 Q		\$10,000 NQ/ \$2,000 Q		\$10,000 NQ/\$2,000 Q	
Free Withdrawals	10% After the first Policy Year		10% After the first Policy Year		10% After the first Policy Year		10% After the first Policy Year		10% After the first Policy Year	
Minimum Guarantees	1% - 3% on 87.50% of Premium		1% - 3% on 87.50% of Premium		1% - 3% on 87.50% of Premium		1% - 3% on 87.50% of Premium		1% - 3% on 87.50% of Premium	
States Not Approved	AL, AK, CT, DE, MN, NY, OR, UT, WA				AL, AK, CT, DE, MN, NV, NY, OR, TX, UT, WA		AL, AK, CT, DE, MA, MN, MO, NV, NY, OH, OR, SC, UT, VA, WA			
Surrender Charges (%)	15,14,13,12,11,10,8,6,4,2		10,9,8,7,6,4,2		9,9,8,7,6,5,4,3,2,1		10,10,10,10,9,8,5,3		10,10,10,10,10,9,8,7,6,5,4,2	
Remarks	<p style="text-align: center;"><u>Account Description</u></p> <p style="text-align: center;">#1 - S&P 500 #2 - DJIA #3 - S&P Midcap 400 #4 - Russell 2000 #5 - NASDAQ 100 #6 - DJ EuroSTOXX 50</p> <p style="text-align: center; color: red;">Bonus recapture during surrender period for Paramount Choice Ten, Performance Choice 8 Plus & 12 Plus</p>									

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