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May Spreadsheet

http://annuity1.com

Products	Rates Effective 10/24/2011			Guar Min.	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features Rev. 5-7-12
	(Rates Subject to Change)										
<b>EquiTrust</b> EquiTrust Life Insurance Company Des Moines IA  B+ (Good) from A.M. Best BBB+ ("Good") S&P  <b>\$7.36 Billion in assets as of 12/31/10</b>  On December 30, 2011, EquiTrust Life was acquired by affiliates of Guggenheim Partners, LLC. Guggenheim Partners is a privately held global financial services firm with more than \$125 billion in assets under management. They are the Ultimate Parent of Guggenheim Life and Annuity Company, EquiTrust Life Insurance Company, and Security Benefit Life Insurance Company.	FIXED INDEX ANNUITY	<b>MarketPower Bonus Index® Fixed Index Annuity</b> <b>10.00% Premium Bonus</b> On all first year premiums	Account Options	Current Rates	Min.	Interest only 1st contract year**  10.00% of Account Value years 2+	<b>14 Year</b>  20,20,19,19,18,17,16,14,12,10,8,6,4,2,0%  <b>10 Year (AK, IL)</b> 17, 16, 15, 14, 13, 12, 11, 10, 9.5, 0%  MVA + or -	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate  (2% for 2012 contracts)  Minimum Guaranteed Interest Rate on 1-Year Fixed Interest (MGIR) 1.00%  Except in Wyoming, the MGCR is applied to 90% of premium to determine the minimum cash value floor.	Min. \$20,000 NQ/Q  Additional Premiums Accepted 1st year Only  Max issue age in FL is 64 unless client is an accredited investor	0 - 75  <b>8.50%</b>  <b>7.00%</b>	<b>Full Value at Death</b>  <b>Income For life</b> (Annual cost 50 bps) can be turned on after 2nd contract year. <b>7.00% Rollup for 20 years</b>
			1-yr Monthly Avg Participation	<b>20.00%</b>	10%						
			1-yr Point-to-Point Cap	<b>3.25%</b>	3.00%						
			1-yr Daily Average Cap	<b>3.50%</b>	3.00%						
			1-yr Monthly Cap	<b>1.50%</b>	0.50%						
			2 - Year Monthly Avg. Cap	<b>8.00%</b>	6.00%						
			1-Year Interest Account	<b>1.50%</b>	1.00%						
FIXED INDEX ANNUITY	<b>MarketTen Bonus Index® FLEXIBLE PREMIUM</b> <b>6.00% Premium Bonus!</b> Premiums Received 1-5 years	Account Options	Current Rates	Min.	Interest only 1st contract year**  10.00% of Account Value years 2+	<b>10 Year</b> 10, 10, 10,10,10, 9, 8, 7, 6, 4%  MVA + or -  <b>Return of Premium Guarantee at No Cost!</b>	100% of premium paid minus partial withdrawals, plus interest earned at the Minimum Guaranteed Contract Rate , less surrender charges.  (1% for 2011 contracts)  Minimum Guaranteed Interest Rate on 1-Year Fixed Interest (MGIR) 1.00%	Min. \$30,000 NQ/Q	0 - 80  <b>6.00%</b>	<b>Income For life</b> (Annual cost 50 bps) can be turned on after 2nd contract year. <b>7.00% Rollup for 20 years</b>	
		1-yr Monthly Avg Participation	<b>20.00%</b>	10%							
		1-yr Point-to-Point Cap	<b>3.00%</b>	3.00%							
		1-yr Daily Average Cap	<b>3.00%</b>	3.00%							
		1-yr Monthly Cap	<b>1.25%</b>	0.50%							
		2 - Year Monthly Avg. Cap	<b>7.00%</b>	6.00%							
		1-Year Interest Account	<b>1.15%</b>	1.00%							
FIXED INDEX ANNUITY	<b>MarketTwelve Bonus Index®</b> <b>12.00% Premium Bonus!</b>  Bonus 12% bonus credited over three years. 6% Premium Bonus paid on all premiums; 2% Accumulation Value Bonus added on the first three contract anniversaries.	Account Options	Current Rates	Min.	Interest only 1st contract year**  10.00% of Account Value years 2+	<b>14 Year</b>  20,20,19,19,18,17,16,14,12,10,8,6,4,2% and then 0%  MVA + or -	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate  (2% for 2012 contracts)  Minimum Guaranteed Interest Rate on 1-Year Fixed Interest (MGIR) 1.00%	Min. \$30,000 NQ/Q  Max issue age in FL is 64 unless client is an accredited investor	0 - 75  <b>9.00%</b>	<b>Nursing Home Waiver</b>	
		1-yr Monthly Avg Participation	<b>20.00%</b>	10%							
		1-yr Point-to-Point Cap	<b>3.00%</b>	3.00%							
		1-yr Daily Average Cap	<b>3.00%</b>	3.00%							
		1-yr Monthly Cap	<b>1.25%</b>	0.50%							
		2 - Year Monthly Avg. Cap	<b>7.00%</b>	6%							
		1-Year Interest Account	<b>1.15%</b>	1.00%							
<a href="#">Click here to learn more about Guggenheim Partners Parent of EquiTrust Life Insurance Company.</a>											

DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.






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May Spreadsheet

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Products	Current Interest Rates , Product Names, and Features <i>Effective May 1, 2012</i>					Withdrawal Provision	Surrender Charge	TGV	Min. Prem.	Iss. Age	Comm. Eff. 10/3/11	Features		
	Index Account	Cap Rate		Par. Rate										
 <b>PHOENIX</b> The Phoenix Hartford, CT January-10 B+ A.M. Best	<b>Most States Version</b>					Up to 10% in free withdrawals <b>including the 1st yr!</b>	<b>10 Year</b> 12, 12, 12, 11,10, 9, 8, 7, 6, 4, then 0%  MVA + or -	TGV (Total Guaranteed Value) is equal to 87.5% of the single premium, accumulated at the TGV Rate which is set at issue and ranges from 1% to 3%	15,000	0 - 75	<b>7.25%</b>	<b>No Surrender Charges Applied at Death</b>  <b>NEW Riders</b> Rider Income available Immediately Income Today Rider		
	<b>Phoenix Personal Income Annuity</b>	Monthly Cap - S&P 500®	<b>1.00%</b>		<b>100.00%</b>									
		1 yr Point to Point - S&P 500®	<b>1.50%</b>		<b>100.00%</b>									
		2 yr Point to Point - S&P 500®	<b>4.50%</b>		<b>100.00%</b>									
		1 yr Point to Point - DJIA®	<b>1.00%</b>		<b>100.00%</b>									
		1 yr Point to Point - Euro Stoxx 50	<b>1.00%</b>		<b>100.00%</b>									
		1 yr Balanced Allocation	<b>1.00%</b>		<b>100.00%</b>									
<b>Fixed Account</b>	<b>0.85%</b>		<b>N/A</b>											
The Version above is approved in AL, AZ, AR, CA, CO, DC, GA, HI, ID, IL, KS, LA, MA, MI, MT, NE, NM, ND, RI, SC, SD, TN, VT, WV, WI, WY														
\$14.1 Billion in Assets under management as of March 31, 2012 Founded in 1851						Up to 10% in free withdrawals <b>including the 1st yr!</b>	<b>10 Year</b> CT, FL, IA, IN, MD, MS, NV, NH, OK, PA, UT: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, then 0% KY, OH, TX: 9.1, 8.2, 7.3, 6.4, 5.5, 4.6, 3.7, 2.8, 1.8, 0.9 then 0%  MVA + or -	TGV (Total Guaranteed Value) is equal to 87.5% of the single premium, accumulated at the TGV Rate which is set at issue and ranges from 1% to 3%	15,000	0 - 75	<b>7.25%</b>	<b>30% Bonus</b> to the Income benefit base <b>if income is taken in yr 1,</b> <b>37.5% Bonus</b> to the Incomebenefit base <b>if income is taken in yr 2,</b> <b>45% Bonus</b> to the Incomebenefit base <b>if income is taken in yr 3</b>		
	<b>Phoenix Personal Income Annuity</b>	Monthly Cap - S&P 500®	<b>1.00%</b>		<b>100.00%</b>									
		1 yr Point to Point - S&P 500®	<b>1.25%</b>		<b>100.00%</b>									
		2 yr Point to Point - S&P 500®	<b>3.50%</b>		<b>100.00%</b>									
		1 yr Point to Point - DJIA®	<b>1.00%</b>		<b>100.00%</b>									
		1 yr Point to Point - Euro Stoxx 50	<b>1.00%</b>		<b>100.00%</b>									
		1 yr Balanced Allocation	<b>1.00%</b>		<b>100.00%</b>									
<b>Fixed Account</b>	<b>0.75%</b>		<b>N/A</b>											
The Version above is approved in CT, FL, IA, IN, KY, MD, MS, NV, NH, OH, OK, PA, TX, UT														
Assets held by a separate account from general account Free Supplemental E&O coverage covers insolvency up to \$1 million per client, \$5 million per agent			Cap Rate		Par. Rate		Up to 10% in free withdrawals <b>including the 1st yr!</b>	<b>10 Year</b> 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, then 0%  MVA + or -	TGV (Total Guaranteed Value) is equal to 87.5% of the single premium, accumulated at the TGV Rate which is set at issue and ranges from 1% to 3%	15,000	0 - 75	<b>7.25%</b>	Rider Fee is 95 bps annually Income Tomorrow Rider <b>14% Annual Roll-up</b> to the benefit base for 10 years (Simple Interest) Rider Fee is 95 bps annually	
	<b>Phoenix Personal Income Annuity</b>													
		Monthly Cap - S&P 500®	<b>1.00%</b>	<b>1.00%</b>	<b>100.00%</b>	<b>100.00%</b>								
		1 yr Point to Point - S&P 500®	<b>1.25%</b>	<b>1.25%</b>	<b>100.00%</b>	<b>100.00%</b>								
		2 yr Point to Point - S&P 500®	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>								
		1 yr Point to Point - DJIA®	<b>1.00%</b>	<b>1.00%</b>	<b>100.00%</b>	<b>100.00%</b>								
		1 yr Point to Point - Euro Stoxx 50	<b>1.00%</b>	<b>1.00%</b>	<b>100.00%</b>	<b>100.00%</b>								
1 yr Balanced Allocation	<b>1.00%</b>	<b>1.00%</b>	<b>100.00%</b>	<b>100.00%</b>										
<b>Fixed Account</b>	<b>1.00%</b>		<b>N/A</b>											
The Version above is approved in AK, MN, MO, NC, NJ, VA, and WA* Riders are not approved in WA.														

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Products	Current Interest Rates , Product Names, and Features Effective May 1, 2012				Withdrawal Provision	Surrender Charge	TGV	Min. Prem.	Iss. Age	Comm. Eff. 10/3/11	Features	
	Index Account	Cap Rate	Par. Rate									
<b>9% Bonus Version</b> <b>Phoenix Reflections</b> <b>Gold Bonus</b> <b>9%</b> <b>Upfront Bonus</b>	Point to Point - S&P 500	<b>1.50%</b>	<b>100.00%</b>		Up to 10% in free withdrawals including the 1st yr!	<b>12 Year</b> 12.5, 12.5, 12.5, 11, 10, 9, 8, 6, 5, 4, 3, 2, then 0%  MVA + or -  Premium Bonus Vested over surrender charge term. If death occurs during the first three contract years, any non-vested premium bonus amounts will be recovered.	TGV (Total Guaranteed Value) is equal to 87.5% of the single premium, accumulated at the TGV Rate which is set at issue and ranges from 1% to 3%	15,000	0 - 75	<b>7.25%</b>	<b>No Surrender Charges Applied at Death</b>  <b>2 GMWB Riders</b>	
	Monthly Cap - S&P 500®	<b>1.00%</b>	<b>100.00%</b>									
	Domestic Look Back (S&P 500, iShares® Barclays Aggregate Bond Fund, NASDAQ 100)	<b>1.00%</b>	<b>100.00%</b>									
	Global Look Back (S&P 500 Index, Euro Stoxx 50, iShares® MSCI Hong Kong Index Fund)	N/A	<b>10.00%</b>									
	Performance Trigger Rate	<b>1.50%</b>	<b>100.00%</b>									
	<b>Fixed Account</b>	<b>0.85%</b>	<b>N/A</b>									
<b>9.00% bonus version above is approved in AL, AZ, AR, CA, CO, DC, GA, HI, ID, IL, KS, LA, MA, MI, MT, NE, NM, ND, RI, SC, SD, TN, VT, WV, WI, WY</b>												
<b>6% Bonus Version</b> <b>Phoenix Reflections</b> <b>Gold Bonus</b> <b>6%</b> <b>Upfront Bonus</b>	Point to Point - S&P 500	<b>1.25%</b>	<b>100.00%</b>		Up to 10% in free withdrawals including the 1st yr!	<b>10 Year</b> FL, IA, IN, MD, MS, NV, NH, OK, PA, UT: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, then 0% KY, OH, TX: 8.3, 7.2, 6.1, 5.4, 4.7, 4, 3.3, 2.5, 1.7, 0.8, then 0%  MVA + or -  Premium Bonus Vested over surrender charge term. If death occurs during the first three contract years, any non-vested premium bonus amounts will be recovered.	TGV (Total Guaranteed Value) is equal to 87.5% of the single premium, accumulated at the TGV Rate which is set at issue and ranges from 1% to 3%	15,000	0 - 75	<b>6.25%</b>	<b>Income 25 25% upfront Bonus</b> to the benefit base (12.5% if income it taken in the 1st yr) <i>Rider Fee is 95 bps</i>	
	Monthly Cap - S&P 500®	<b>1.00%</b>	<b>100.00%</b>									
	Domestic Look Back (S&P 500, iShares® Barclays Aggregate Bond Fund, NASDAQ 100)	<b>1.00%</b>	<b>100.00%</b>									
	Global Look Back (S&P 500 Index, Euro Stoxx 50, iShares® MSCI Hong Kong Index Fund)	N/A	<b>10.00%</b>									
	Performance Trigger Rate	<b>1.25%</b>	<b>100.00%</b>									
	<b>Fixed Account</b>	<b>0.75%</b>	<b>N/A</b>									
<b>6.00% bonus version above is approved in FL, IA, IN, KY, MD, MS, NV, NH, OH, OK, PA, TX, UT</b>												
<b>5% Bonus Version</b> <b>Phoenix Reflections</b> <b>Gold Bonus</b> <b>5%</b> <b>Upfront Bonus</b>	1 yr Point to Point - S&P 500®	<b>1.25%</b>	<b>1.25%</b>	<b>100.00%</b>	<b>100.00%</b>	Up to 10% in free withdrawals including the 1st yr!	<b>10 Year</b> 14, 13, 12, 10, 9, 8, 6, 5, 3, 1, then 0%  MVA + or -  Premium Bonus Vested over surrender charge term. If death occurs during the first three contract years, any non-vested premium bonus amounts will be recovered.	TGV (Total Guaranteed Value) is equal to 87.5% of the single premium, accumulated at the TGV Rate which is set at issue and ranges from 1% to 3%	15,000	0 - 75	<b>7.25%</b>	<b>100% Nursing Home and Terminal Illness Waivers of Surrender Charges</b> Available for issue ages 0-79
	Monthly Cap - S&P 500®	<b>1.00%</b>	<b>1.00%</b>	<b>100.00%</b>	<b>100.00%</b>							
	Performance Trigger Rate	<b>1.25%</b>	<b>1.25%</b>	<b>100.00%</b>	<b>100.00%</b>							
	Domestic Look Back (S&P 500, iShares® Barclays Aggregate Bond Fund, NASDAQ 100)	<b>1.00%</b>	<b>1.00%</b>	<b>100.00%</b>	<b>100.00%</b>							
	Global Look Back (S&P 500 Index, Euro Stoxx 50, iShares® MSCI Hong Kong Index Fund)	N/A	<b>N/A</b>	<b>10.00%</b>	<b>10.00%</b>							
	<b>Fixed Account</b>	<b>2.50%</b>	<b>N/A</b>									
<b>5.00% bonus version above is approved in AK, MN, MO, NC, NJ, VA, and WA* Riders are not approved in WA.</b>												
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**PHOENIX**  
 The Phoenix Companies, Inc.  
 Hartford, CT  
 January-10  
 B+ A.M. Best

**\$14.1 Billion**  
 in Assets  
 under  
 management as  
 of March 31, 2012

**Founded**  
 in 1851

Assets held by a  
 separate account  
 from general  
 account


Free  
 Supplemental  
 E&O coverage  
 covers insolvency  
 up to \$1 million per  
 client, \$5 million  
 per agent



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		Products	Current Interest Rates , Product Names, and Features <i>Effective May 1, 2012</i>				Withdrawal Provision	Surrender Charge	TGV	Min. Prem.	Iss. Age	Comm. Eff. 10/3/11	Features								
 <b>PHOENIX</b>  The Phoenix Hartford, CT  January-10  B+ A.M. Best  <b>\$14.1 Billion</b> in Assets under management as of March 31, 2012  <b>Founded</b> <b>in 1851</b>  Assets held by a separate account from general account  Free Supplemental E&O coverage covers insolvency up to \$1 million per client, \$5 million per agent	FIXED INDEX ANNUITY	<b>7% Bonus Version</b>	Index Account		Cap Rate		Par. Rate		Up to 10% in free withdrawals <b>including the 1st yr!</b>	<b>10 Year</b>  12, 12, 12, 11, 10, 9, 8, 7, 6, 4, then 0%  MVA + or -  Premium Bonus Vested over surrender charge term. If death occurs during the first three contract years, any non-vested premium bonus amounts will be recovered.	TGV (Total Guaranteed Value) is equal to 87.5% of the single premium, accumulated at the TGV Rate which is set at issue and ranges from 1% to 3%	15,000  NQ and Q	0 - 75  76 - 80  81-85	<b>7.25%</b>  <b>5.00%</b>  <b>3.00%</b>	<b>No Surrender Charges Applied at Death</b>  <b>2 GMWB Riders</b>  <b>Rider Income available Immediately No wait!</b>						
		<b>Phoenix Index Select Gold Bonus 7% Upfront Bonus</b>	Monthly Cap - S&P 500®	<b>1.00%</b>	<b>100.00%</b>																
			1 yr Point to Point - S&P 500®	<b>1.75%</b>	<b>100.00%</b>																
			2 yr Point to Point - S&P 500®	<b>4.50%</b>	<b>100.00%</b>																
			1 yr Point to Point - DJIA®	<b>1.25%</b>	<b>100.00%</b>																
			1 yr Point to Point - Euro Stoxx 50	<b>1.25%</b>	<b>100.00%</b>																
			1 yr Balanced Allocation	<b>1.25%</b>	<b>100.00%</b>																
			<b>Fixed Account</b>	<b>0.85%</b>	<b>N/A</b>																
		<b>7.00% bonus version above is approved in AL, AZ, AR, CA, CO, DC, GA, HI, ID, IL, KS, LA, MA, MI, MT, NE, NM, ND, RI, SC, SD, TN, VT, WV, WI, WY</b>																			
		\$14.1 Billion in Assets under management as of March 31, 2012  <b>Founded in 1851</b>  Assets held by a separate account from general account  Free Supplemental E&O coverage covers insolvency up to \$1 million per client, \$5 million per agent	FIXED INDEX ANNUITY	<b>5% Bonus Version</b>	Index Account		Cap Rate									Par. Rate		Up to 10% in free withdrawals <b>including the 1st yr!</b>	<b>10 Year</b>  FL, IA, IN, MD, MS, NV, NH, OK, PA, UT: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, then 0% KY, OH, TX: 8.3, 7.2, 6.1, 5.4, 4.7, 4, 3.3, 2.5, 1.7, 0.8, then 0%  MVA + or -  Premium Bonus Vested over surrender charge term. If death occurs during the first three contract years, any non-vested premium bonus amounts will be recovered.	TGV (Total Guaranteed Value) is equal to 87.5% of the single premium, accumulated at the TGV Rate which is set at issue and ranges from 1% to 3%	15,000  NQ and Q
<b>Phoenix Index Select Gold Bonus 5% Upfront Bonus</b>	Monthly Cap - S&P 500®			<b>1.00%</b>	<b>100.00%</b>																
	1 yr Point to Point - S&P 500®			<b>1.50%</b>	<b>100.00%</b>																
	2 yr Point to Point - S&P 500®			<b>3.50%</b>	<b>100.00%</b>																
	1 yr Point to Point - DJIA®			<b>1.00%</b>	<b>100.00%</b>																
	1 yr Point to Point - Euro Stoxx 50			<b>1.00%</b>	<b>100.00%</b>																
	1 yr Balanced Allocation			<b>1.00%</b>	<b>100.00%</b>																
	<b>Fixed Account</b>			<b>0.85%</b>	<b>N/A</b>																
<b>5.00% bonus version above is approved in FL, IA, IN, KY, MD, MS, NV, NH, OH, OK, PA, TX, UT</b>																					
Assets held by a separate account from general account  Free Supplemental E&O coverage covers insolvency up to \$1 million per client, \$5 million per agent	FIXED INDEX ANNUITY			AK, MN, MO, NC, NJ, VA, and WA Version	Index Account		High Band		Low Band		Up to 10% in free withdrawals <b>including the 1st yr!</b>	<b>10 Year</b>  10, 9, 8, 7, 6, 5, 4, 3, 2, 1, then 0%  MVA + or -  Premium Bonus Vested over surrender charge term. If death occurs during the first three contract years, any non-vested premium bonus amounts will be recovered.	TGV (Total Guaranteed Value) is equal to 87.5% of the single premium, accumulated at the TGV Rate which is set at issue and ranges from 1% to 3%	15,000  NQ and Q	0 - 75  76-85	<b>7.25%</b>  <b>5.00%</b>	<b>Effective Monday, March 19th, 2012 the maximum allocation to the fixed account will be 10% in the following states: AK, MN, MO, NC, NJ, OR, VA, WA</b>				
		<b>Phoenix Index Select Gold Bonus 5% Upfront Bonus</b>	Monthly Cap - S&P 500®	<b>1.00%</b>	<b>1.00%</b>	<b>100.00%</b>	<b>100.00%</b>														
			1 yr Point to Point - S&P 500®	<b>1.75%</b>	<b>1.75%</b>	<b>100.00%</b>	<b>100.00%</b>														
			2 yr Point to Point - S&P 500®	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>														
			1 yr Point to Point - DJIA®	<b>1.25%</b>	<b>1.25%</b>	<b>100.00%</b>	<b>100.00%</b>														
			1 yr Point to Point - Euro Stoxx 50	<b>1.25%</b>	<b>1.25%</b>	<b>100.00%</b>	<b>100.00%</b>														
			1 yr Balanced Allocation	<b>1.25%</b>	<b>1.25%</b>	<b>100.00%</b>	<b>100.00%</b>														
			<b>Fixed Account</b>	<b>2.50%</b>		<b>N/A</b>															
		<b>5.00% bonus version above is approved in AK, MN, MO, NC, NJ, VA, and WA* Riders are not approved in WA.</b>																			
		<b>DISCLAIMER:</b> All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.																			



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**A-**  
Excellent  
A.M. Best

\$23 Billion in  
Assets under  
management as of  
September 30,  
2011

**BBB+**  
Good  
S&P

97% Investment  
Grade Bond  
Portfolio

Products	Current Interest Rates Effective 3/1/2012	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Commission	Features Rev. 12/12/11			
<b>BONUS GOLD</b>  INDEX - 1-07 <b>10.00%</b> Immediately Vested  <b>Premium Bonus</b>	<b>11.92% Guaranteed First Year Yield!</b>		10.00% of Contract Value Annually, Starting Year 2.  Systematic W/D & RMD Immediately from Fixed.)	<b>16 Year</b>  20, 19.5, 19, 18.5, 17.5, 17, 16, 15, 14, 12, 10.8, 6, 4.2, 0%  <b>NO MVA</b>	<b>1.50%</b>  Minimum Guaranteed Surrender 80% of 1st year premium plus premium bonus plus 87.5% additional premium, less withdrawal proceeds, at Minimum Guaranteed Interest, compounded annually.	\$5,000 NQ or Q	<b>Most States</b>			<b>Full Contract Value at Death</b>  100% Nursing Care & 100% Terminal Illness Waiver of Surrender Charges (NCR-100 TIR-100)	
	1.75% Current Fixed Value Rate Plus 10.0% Bonus						Year(s)				
	1 S&P 500 Annual Monthly Average	<b>20% PR#</b>					1 2 3				
	2 S&P 500 Annual Monthly Average	<b>3.25% Cap</b>					0-75	<b>6.00%</b>	<b>1.00%</b>		<b>1.00%</b>
	3 Dow Annual Monthly Average	<b>3.25% Cap</b>					76-80	4.50%	0.75%		0.75%
	4 Dow Annual Point to Point	<b>3.25% Cap</b>					<b>FL Only</b>				
	5 S&P 500 Annual Point to Point	<b>20% PR#</b>					1 2 3				
	6 S&P 500 Annual Point to Point	<b>3.25% Cap</b>					0-64	<b>6.00%</b>	<b>1.00%</b>		<b>1.00%</b>
	7 S&P 500 Monthly Point to Point	<b>1.80% Cap</b>									
	8 10-Year U.S Treasury Bond	<b>3.25%</b>									
9 Current Fixed Value Rate	<b>1.75%</b>										
#PR=Participation Rate											
<b>RETIREMENT GOLD</b>  (INDEX-2-09) <b>8.00% Premium Bonus</b> Vested over a 14 Year period beginning in year 4  <b>100% Vested in Death Benefit</b>	1 S&P 500 Annual Monthly Average	<b>15% PR#</b>	10.00% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD Immediately from Fixed.)	<b>10 Year Surrender Charge:</b> 12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0%  <i>State specific surrender charges in FL, IN, DE, OR, AK, and TX</i>  <b>Bonus Vesting:</b> 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100% (14 yrs.)  <b>NO MVA</b>	<b>1.50%</b>  <b>Minimum Guaranteed Surrender Value:</b>  87.5% of premiums paid less withdrawal proceeds, at Minimum Guaranteed Interest, compounded annually.	\$5,000 NQ or Q	<b>Most States</b>			<b>Lifetime Income Benefit Rider</b> (LIBR-2010) - Choice of an <b>4.50% annual accumulation option</b> at no initial cost or <b>6.50% Compounded annual accumulation option</b> for 10yrs with a reset option for another 10 yrs with a 60 bps annual fee.	
	1 S&P 500 Annual Monthly Average						Years				
	2 S&P 500 Annual Monthly Average	<b>3.00% Cap</b>					1 2 3				
	3 S&P 500 Annual Point to Point	<b>15% PR#</b>					0-78	<b>6.00%</b>	<b>1.00%</b>		<b>1.00%</b>
	4 S&P 500 Annual Point to Point	<b>3.00% Cap</b>					<b>AK, DE, &amp; OR</b>	Years			
	5 S&P 500 Monthly Point to Point	<b>1.60% Cap</b>					1 2 3				
	6 Current Fixed Value Rate	<b>1.60%</b>					0-78	<b>5.25%</b>	<b>0.87%</b>		<b>0.87%</b>
	#PR=Participation Rate						<b>IN Only</b> Year(s)				
	State specific versions available in FL, IN, DE, OR, AK, and TX  <b>For IN:</b> 8% Premium Bonus on 1st year Premiums for Issue Ages 0-73. 5% Premium Bonus Issue Ages 74-78. <b>For DE, OR and AK (Form# RG-FIA-09)1:</b> 6% Premium Bonus on 1st year Premiums for Issue Ages 0-78. Bonus is vested over 11 years. <b>For FL:</b> 8% Premium Bonus on 1st Year premiums						1 2 3				
							0-73	<b>6.00%</b>	<b>1.00%</b>		<b>1.00%</b>
							74-78	4.50%	0.75%		0.75%
							<b>FL Only</b> Year(s)				
							0-64	<b>6.00%</b>	<b>1.00%</b>		<b>1.00%</b>
							65-75	5.25%	0.87%		0.87%
76-78	4.50%	0.75%	0.75%								


DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.



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		Products	Current Interest Rates Effective 3/1/2012		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Commission			Features Rev. 12/12/11	
 <p>Des Moines, IA</p> <p><b>A-</b></p> <p>Excellent</p> <p>A.M. Best</p> <p>\$23 Billion in Assets under management as of September 30, 2011</p> <p>BBB+</p> <p>Good</p> <p>S&amp;P</p>	FIXED INDEX ANNUITY	<b>ADVANTAGE GOLD</b>  INDEX - 6-07 <b>5.00%</b> Immediately Vested  <b>Premium Bonus</b>	1	S&P 500 Annual Monthly Average	<b>15% PR#</b>	<b>10.00%</b> of Contract Value Annually, Starting Year 2.  Systematic W/D & RMD Immediately from Fixed.)	<b>10 Year</b>  16, 15, 14, 13, 11.5, 10, 8.5, 7, 5.5, 4, 0%  <b>NO MVA</b>	<b>1.50%</b>  <b>Minimum Guaranteed Surrender Value:</b> 84% of 1st year premium plus premium bonus plus 87.5% additional premium, less withdrawal proceeds, at Minimum Guaranteed Interest, compounded annually.	\$5,000 NQ or Q	Most States			<b>Full Contract Value at Death</b>  <b>100% Nursing Care &amp; 100% Terminal Illness Waiver of Surrender Charges</b> (NCR-100 TIR-100)  <b>Lifetime Income Benefit Rider</b> (LIBR-2010) - Choice of an <b>4.50% annual accumulation option</b> at no initial cost or <b>6.50% Compounded annual accumulation option</b> for 10yrs with a reset option for another 10 yrs with a 60 bps annual fee.	
			2	S&P 500 Annual Monthly Average	<b>3.00% Cap</b>					Year(s)				
			3	S&P 500 Annual Point to Point	<b>15% PR#</b>					1	2	3		
			4	S&P 500 Annual Point to Point	<b>3.00% Cap</b>					0-75	<b>6.00%</b>	<b>1.00%</b>		<b>1.00%</b>
			5	S&P 500 Monthly Point to Point	<b>1.60% Cap</b>					76-80	4.50%	0.75%		0.75%
			6	10-Year U.S Treasury Bond	<b>3.00%</b>					TX Only				
			7	Current Fixed Value Rate	<b>1.65%</b>					1	2	3		
	#PR=Participation Rate			0-75	<b>6.00%</b>	<b>1.00%</b>	<b>1.00%</b>							
				76-80	4.50%	0.75%	0.75%							
FIXED INDEX ANNUITY	<b>New!</b> <b>TRADITIONS GOLD PLUS</b>  ICC11 IDX3 <b>8.00%</b> Vested over 10yrs  <b>Premium Bonus</b>	1	S&P 500 Annual Monthly Average	<b>15% PR#</b>	10.00% of Contract Value Annually, Starting Year 2.  Systematic W/D & RMD Immediately from Fixed.)	<b>10 Year</b>  9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, 0.50, 0%  <b>NO MVA</b>	<b>1.50%</b>  <b>Minimum Guaranteed Surrender Value:</b> 87.5% of premiums paid less withdrawal proceeds, at Minimum Guaranteed Interest, compounded annually.	\$5,000 NQ or Q	Most States					
		2	S&P 500 Annual Monthly Average	<b>3.00% Cap</b>					1	2	3			
		3	S&P 500 Annual Point to Point	<b>15% PR#</b>					0-75	<b>4.50%</b>	<b>0.75%</b>	<b>0.75%</b>		
		4	S&P 500 Annual Point to Point	<b>3.00% Cap</b>					76-80	3.40%	0.55%	0.55%		
		5	S&P 500 Monthly Point to Point	<b>1.60% Cap</b>										
		6	10-Year U.S Treasury Bond	<b>3.00%</b>										
		7	Current Fixed Value Rate	<b>1.60%</b>										
#PR=Participation Rate														

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Products	Rates Effective 2/24/2012				Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features Rev. 3/12/12
	PAR RATE /	INDEX METHOD	CAPS	FEES / MARGINS							
<b>NEW! NA PERFORMANCE CHOICE<sup>SM</sup> 12 PLUS</b>  <b>8% Premium Bonus*</b>  on all Premiums paid in the 1st 5 yrs  100%, 95%, 90%, 85%, 80%, 70%, 60%, 50%, 40%, 30%, 20%, 10% Premium Bonus Recapture	100%	<b>NEW!</b> S&P 500® <i>Inverse</i> Performance Trigger	2.85%	N/A	10.00% of Accumulation Value Annually After the 1st Yr.	12 Year	Minimum Guaranteed Interest: 1%	\$10,000 NQ \$2,000 Q	0-75	6.50%	<b>Full Accumulation Value at death.</b>  Nursing Home Confinement Waiver  Guaranteed Minimum Withdrawal Benefit (GMWB)  2 Optional Rider Choices
	100%	S&P 500® Annual Point-to-Point	2.70%	N/A							
	100%	S&P 500® Monthly Point-to-Point	1.55%	N/A							
	100%	DJIA <sup>SM</sup> Annual Point-to-Point	2.60%	N/A							
	100%	S&P 400® Annual Point-to-Point	2.70%	N/A							
	100%	Russell 2000® Annual Pt-to-Pt	2.35%	N/A							
	100%	Nasdaq-100® Annual Point-to-Point	2.40%	N/A							
	100%	Nasdaq-100® Monthly Pt-to-Pt	1.40%	N/A							
	100%	Dow Jones EuroStoxx 50® Pt-to-Pt	2.90%	N/A							
	100%	Hang Seng Pt-to-Pt	2.60%	N/A							
1.45%	Fixed Account	N/A	N/A								
<b>NEW! NA PERFORMANCE CHOICE<sup>SM</sup> 8 PLUS</b>  <b>5% Premium Bonus*</b>  on all Premiums paid in the 1st 5 yrs  100%, 90%, 80%, 70%, 60%, 50%, 40%, 20% Premium Bonus Recapture	100%	<b>NEW!</b> S&P 500® <i>Inverse</i> Performance Trigger	2.20%	N/A	10.00% of Accumulation Value Annually After the 1st Yr.	8 Year	Minimum Guaranteed Interest: 1%	\$10,000 NQ \$2,000 Q	0-75	5.50%	<b>7.00% annual compounded rollup rate for 10 years</b> Current annual fee 95bps  <b>6.75% annual compounded rollup rate for 10 years Plus</b> Option to Extend the Bonus Credit for Contract Years 11-20. Current annual fee 95bps  <b>5.50% annual compounded rollup rate for Life</b> or until income rider is turned on no maximum crediting years. Current annual fee 40bps
	100%	S&P 500® Annual Point-to-Point	2.10%	N/A							
	100%	S&P 500® Monthly Point-to-Point	1.20%	N/A							
	100%	DJIA <sup>SM</sup> Annual Point-to-Point	2.00%	N/A							
	100%	S&P 400® Annual Point-to-Point	2.00%	N/A							
	100%	Russell 2000® Annual Pt-to-Pt	2.00%	N/A							
	100%	Nasdaq-100® Annual Point-to-Point	2.00%	N/A							
	100%	Nasdaq-100® Monthly Pt-to-Pt	1.10%	N/A							
	100%	Dow Jones EuroStoxx 50® Pt-to-Pt	2.20%	N/A							
	100%	Hang Seng Pt-to-Pt	1.85%	N/A							
1.10%	Fixed Account	N/A	N/A								

**Important Notice: Income Pay<sup>®</sup> Income Rider Changes Effective March 12, 2012 Click here to read the details.**

DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.



		Products	Current Interest Rates (Effective 2/27/2012)			Withdrawal Provision	Surrender Charge	Minimum Premium	Minimum Guarantee	Iss. Age	Comm.	Features
<b>FORE THOUGHT™</b>  Forethought Financial Group  A.M. BEST RATING  <b>A-</b> (Excellent)  <b>\$5.1 Billion in Assets</b> under management as of June 30, 2011  <b>5.00% Premium Bonus</b> 10 Yr Surrender <b>7.00%</b> Commission	FIXED INDEX ANNUITY	<b>INCOME 125<sup>SM</sup></b> <b>25% Income Bonus</b>	<b>\$250,000 plus</b> ULTRA BAND	<b>\$100,000-\$249,999</b> HIGH BAND	<b>\$25,000 - \$99,999</b> LOW BAND	• 10% of the beginning-of-year Contract Value after the first contract year can be withdrawn each year without incurring withdrawal charges.	10-year declining  +/-MVA  12, 12, 11, 10, 9, 8, 7, 6, 4, 2, 0%	\$25,000 NQ - Q	87.5% of the premiums paid, less withdrawals and rider charges, compounded at the applicable Minimum Guaranteed Contract Withdrawal Value Interest Rates, ranging from 1% to 3%.	<b>INCOME 125<sup>SM</sup></b>  0-75 <b>7.00%</b>  76-85 <b>5.00%</b>  1.00% Less in AK, CT, DE, FL, MN, OR, SC, TX, UT	<b>25% income bonus</b> based on the initial premium received and applied to the Guaranteed Lifetime Income Account Value.  <b>5% Annual Compounded Roll-up</b> to the Guaranteed Lifetime Income Account Value for 10 years  <b>Optional 5.00% Annually Increasing Death Benefit Guarantee Rider</b>	
		Monthly Point-to-Point with Cap (Annual Reset)	1.50%	1.25%	1.00%							
		Fixed Account Strategy	1.25%	1.25%	1.25%							
		Annual Point to Point with Cap	3.00%	3.00%	3.00%							
		Annual Death Benefit Rider Charge	1.10%	1.10%	1.10%							
		Products	Current Interest Rates (Effective 5/7/2012)			Withdrawal Provision	Surrender Charge	Minimum Premium	Minimum Guarantee	Iss. Age	Comm.	Features
	FIXED INDEX ANNUITY	<b>BONUS ADVANTAGE<sup>SM</sup></b> <b>5.00% Premium Bonus</b>	RATES			<b>Free Withdrawals up to 10%</b> of the beginning-of-year Contract Value can be withdrawn each year after the first Contract Year without incurring Withdrawal Charges, except in any year where a full surrender occurs.  • <b>Systematic withdrawals</b> may be specified by dollar amount or percentage of Contract Value with your choice of payout frequency.	<b>10 Year:</b> 10% 10% 9% 9% 8% 7% 6% 5% 4% 2% +or - MVA  Premium Bonus is vested over 10 years.  <a href="#">Click here to view the Product Detail Sheet for the Bonus Advantage Annuity.</a>  <b>AK, MD, MN, OH, Ok, &amp; WA Only</b>  <b>10 Year:</b> 10% 9% 8% 7% 6% 5% 4% 3% 2% 1% NO MVA  Premium Bonus is vested over 10 years.	\$25,000 minimum premium • \$1,000,000 maximum premium for ages 55-75 • \$500,000 maximum premium for ages 76-80	87.5% of the premiums paid, less withdrawals and rider charges, compounded at the applicable Minimum Guaranteed Contract Withdrawal Value Interest Rates, ranging from 1% to 3%.	55-75 <b>7.00%</b>  76-80 5.00%  1.00% Less in AK, MD, MN, OH, OK, SC, TX, UT and WA	<b>Full Contract Value at Death</b> Lump Sum without any Surrender Charges  <b>Nursing Home Waiver</b> of Surrender Charge Rider  <b>Terminal Illness Waiver</b> of Surrender Charge Rider  <b>Enhanced Death Benefit</b> available with Optional Income Benefit Rider  <b>Enhanced Death Benefit</b> is equal to the Income Base. Paid monthly over 5 years  <a href="#">See Optional Income Benefit Detail Sheet for details. Click Here to View</a>	
Annual Point to Point with Cap		2.75%										
Monthly Point to Point with Monthly Cap		1.00%										
Monthly Average with Annual Cap		2.75%										
Fixed Account		1.00%										
Annual Optional Income Benefit Charge		0.95%										
<b>Optional Income Benefit</b> (contractually known as Guaranteed Lifetime Income Benefit and available for an annual charge of 0.95% of the Income Base), can provide: • A <b>6.00% annual growth</b> in the Income Base <sup>1</sup> • Single and Joint Life Income Options • <b>8.00% temporary income booster</b> if the Owner waits 10 years or more to start income payments <sup>2</sup> • Guaranteed lifetime income payments, even if the Contract Value falls to zero <sup>3</sup> • An <b>Enhanced Death Benefit option</b> that can grow up to 250% of premium less an adjustment for withdrawals, and pays out in equal monthly payments over five years <sup>4</sup>												

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Products	Rates Effective 3/1/2012		Surrender Charge-Free Withdrawals	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features Rev. 4-6-12				
	(Rates Subject to Change)												
<b>FIXED INDEX ANNUITY</b>  <b>AdvanceMark<sup>SM</sup></b>  <b>8.00% Premium Bonus</b>  Premium bonus is normally 6% and has been temporarily increased to 8% for all premium allocated 7/8/11 or later and only applies to the initial premium.	<b>Interest Crediting Options</b> <b>Cap</b> Step Forward Strategy <sup>®</sup> <b>5.00%</b> S&P 500 <sup>®</sup> One year Annual Pt to Pt <b>3.00%</b> S&P 500 <sup>®</sup> One year Monthly Pt to Pt <b>1.75%</b> S&P 500 <sup>®</sup> One year Monthly Average <b>3.00%</b> S&P 500 <sup>®</sup> Two year Monthly Average <b>7.00%</b>  <b>Interest Crediting Option</b> <b>Spread</b> S&P 500 <sup>®</sup> Three year Monthly Average <b>9.00%</b>  <b>Interest Crediting Option</b> <b>Rate</b> Declared Rate on Gain Option <b>2.50%</b> Fixed Interest Option <b>1.25%</b>	Year 1: Minimum required distribution (MRD) or substantially equal periodic payments (SEPP). Years 2-9: Greater of MRD, SEPP, or up to 10% of vested account value as of the prior anniversary, less any free withdrawals taken during the current contract year.†	<b>10 Year</b>  10, 10, 10, 10, 9, 8, 7, 6, 4, 2, 0% NO MVA Non Rolling  Premium Bonus is vested over Surrender Charge Term  Premium Bonus is 100% vested at death or under Nursing Home, Terminal Illness, or Unemployment waiver.	Minimum Guaranteed Surrender Value: 87.5% of premiums payments less gross withdrawals, and adjusted for any account value reallocations, accumulated at a rate between 1% and 3% (set at the time the contract is issued).  \$10,000 minimum premium (\$2,000 minimum strategy allocation).  \$2,000 minimum additional premium (allowed before current oldest owner reaches age 86).	0 -79 <b>7.50%</b> 80-85 <b>3.75%</b>  FL Only 0 -64 <b>7.50%</b>  Max issue age for the AdvanceMark <sup>SM</sup> is 64 in FL.	<b>Enhanced Guaranteed Minimum Withdrawal Benefit Rider (GMWB)</b>  Rider Charge is 0.70%  <b>Income Freedom Rider<sup>SM</sup> (GMWB)</b>  <b>6.25% Compounded Roll-up Rate<sup>††</sup> for 10 years</b>							
							<b>FIXED INDEX ANNUITY</b>  <b>AdvanceMark<sup>SM</sup> LT</b>  <b>8.00% Premium Bonus</b>  Premium bonus is normally 6% and has been temporarily increased to 8% for all premium allocated 7/8/11 or later and only applies to the initial premium.	<b>Interest Crediting Options</b> <b>Cap</b> Step Forward Strategy <sup>®</sup> <b>5.00%</b> S&P 500 <sup>®</sup> One year Annual Pt to Pt <b>3.00%</b> S&P 500 <sup>®</sup> One year Monthly Pt to Pt <b>1.75%</b> S&P 500 <sup>®</sup> One year Monthly Average <b>3.00%</b> S&P 500 <sup>®</sup> Two year Monthly Average <b>7.00%</b>  <b>Interest Crediting Option</b> <b>Spread</b> S&P 500 <sup>®</sup> Three year Monthly Average <b>9.00%</b>  <b>Interest Crediting Option</b> <b>Rate</b> Declared Rate on Gain Option <b>2.50%</b> Fixed Interest Option <b>1.25%</b>	Year 1: Minimum required distribution (MRD) or substantially equal periodic payments (SEPP). Years 2-9: Greater of MRD, SEPP, or up to 10% of vested account value as of the prior anniversary, less any free withdrawals taken during the current contract year.†	<b>10 Year</b>  9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% NO MVA Non Rolling  Premium Bonus is vested over Surrender Charge Term  Premium Bonus is 100% vested at death or under Nursing Home, Terminal Illness, or Unemployment waiver.	Minimum Guaranteed Surrender Value: 87.5% of premiums payments less gross withdrawals, and adjusted for any account value reallocations, accumulated at a rate between 1% and 3% (set at the time the contract is issued).  \$10,000 minimum premium (\$2,000 minimum strategy allocation).  \$2,000 minimum additional premium (allowed before current oldest owner reaches age 86).	0 -79 <b>6.25%</b> 80-85 <b>3.13%</b>  FL Only 65-79 <b>7.50%</b> 80-85 <b>3.75%</b>  TX Only 0 -79 <b>6.50%</b> 80-85 <b>3.25%</b>	<b>Additional Product Features</b>  Index gains vest to date of death. Checkbook* access.**, † Nursing Home waiver. † Terminal Illness waiver. † Unemployment waiver. †  Death of Owner—greater of full account value or MGSV at death.  Rider is RMD/Partial withdrawal Friendly

Fidelity & Guaranty Life<sup>SM</sup>  
 Fidelity & Guaranty Life Insurance Company  
 Product is Distributed by Legacy Marketing Group<sup>®</sup>  
 LEGACY  
 YOUR FUTURE IS OUR BUSINESS.  
 A.M. Best B++ (Very Good) for financial strength. 5th highest of 16 ratings.  
 Ratings as of 1/1/12 and subject of change.

Under new ownership since April 2011 by Harbinger Group Inc.,  
 Click here for Harbinger Group Inc.'s website.  
**\$16.6 Billion in assets as of 9/30/11**

Product is distributed by Legacy Marketing Group<sup>®</sup>: www.legacy.net.com. Refer to contract, Earnings Rate Update, sales guide, and State Approval Matrix for details. Policy Form Nos: FGL FPDA-EIA (2005); FGL FPDA-EIA-C (3-08), et al. Rider Endorsement No.: OM GMWB-FA (01-09). Optional provisions and riders may have limitations, restrictions, and additional charges. Indexed interest rates are subject to a cap, spread, or declared rate. Interest rates are effective annual rates. Caps, spreads, declared rates, and interest rates are subject to change at the discretion of Fidelity & Guaranty Life.

\* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.  
 \*\* Draft must be a minimum of \$500 and made payable to the Owner's bank. Drafts limited to four per year. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.  
 † Withdrawals may be subject to income tax. If withdrawals are made before age 59½, they also may result in tax penalties. It is recommended that tax advisers be consulted.  
 †† Roll-up amount is a current guaranteed rate. Fidelity & Guaranty Life reserves the right to change this rate for future sales of Income Freedom Rider to not less than a minimum guaranteed rate of 3%.  
 § Also known as the 3-Year High Value Fixed Indexed Interest Crediting Option Rider. Not available in all states.  
 §§ Available on products issued on or after May 16, 2011.


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		Products	Current Interest Rates Effective 4/3/2012	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm. Eff. 9/27/11	Features
 Allianz Life Insurance Company of North America Minneapolis, MN <b>A</b> (Excellent) A.M. Best  <b>AA</b> (Very Strong) Standard & Poor's  \$98.47 billion in assets as of December 31, 2010	FIXED INDEX ANNUITY	<b>MasterDex X<sup>®</sup></b>  <b>6% Premium Bonus</b>  Vested over a 10- year period at 10% per year.  Additional premium accepted through first three contract years.	<u>Monthly Sum Cap</u> Nasdaq- 100 <sup>®</sup> : <b>1.80%</b> S&P 500: <b>1.80%</b> Euro STOXX 50: <b>1.90%</b> <u>Annual Point-to-Point Cap</u> Nasdaq- 100 <sup>®</sup> : <b>3.00%</b> S&P 500: <b>3.00%</b> Euro STOXX 50: <b>3.25%</b> Blended <b>3.00%</b>  <u>Monthly Average Spread No Cap/Blended Index</u> <b>4.50% spread</b> Fixed Account: <b>1.35%</b>	10% of Premium paid is available each contract year*.  <b>Penalty Free</b>  * After the 1st year.	<b>10-year</b>  10, 10, 10, 8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25, 0%	1.95% on 87.5% of premium	\$20,000 NQ and Q	0-75 76-80	7.00% 5.00%	<b>Full Contract Value at Death</b>  <b>Simple Income III Rider</b>  <b>7.00%</b> Simple Interest Bonus (Annual Roll up) Annual Cost 0.75%  Nursing Home Waiver Unemployment Benefit
	FIXED INDEX ANNUITY	<b>Allianz Endurance Plus<sup>SM</sup></b>  <b>20% Premium Bonus Only</b>  <b>Credited to Enhanced Withdrawal Benefit Value. Annuitization NOT required</b>	<b>100% Participation Rate</b> <u>Monthly Sum Cap</u> Nasdaq- 100 <sup>®</sup> : <b>1.90%</b> S&P 500: <b>1.80%</b> FTSE- 100 <sup>®</sup> : <b>1.90%</b> <u>Annual Point-to-Point Cap</u> Nasdaq- 100 <sup>®</sup> : <b>3.25%</b> S&P 500: <b>3.25%</b> FTSE- 100 <sup>®</sup> : <b>3.75%</b> Blended <b>3.25%</b> <u>Monthly Average Spread</u> Blended: <b>4.50% spread</b> Fixed Account: <b>1.65%</b>	10% of Premium paid is available each contract year*.  <b>Penalty Free</b>  * After the 1st year.	<b>10-year</b>  10, 10, 10, 8.75, 7.5, 6.25, 5, 3.75, 2.5, 1.25, 0%	1.5 % on 90% of premium	\$10,000 NQ and Q	0-75 76-80	7.00% 5.00%	<b>Full Contract Value at Death</b>  <b>Enhanced Withdrawal Benefit (No Fee)</b>  <b>20% Bonus</b> and enhanced interest credited at a factor of 105%.  Nursing Home Waiver
DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.										



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**A**  
Excellent  
A.M. Best  
**\$8.7**  
Billion in  
Assets  
under  
management as of  
December 30, 2010

Products	Current Interest Rates Effective 3/23/2012			Withdrawal Provision	Surrender Charge	Minimum Guarante	Minimum Premium	Iss. Age	Commission rev. 9-15-11	Features	
	Par rate/Cap	Asset Fee									
<b>Ultra Future</b>	<b>12.53*% Guaranteed First Year Yield!</b>			<b>10%</b> Account Value, free of a withdrawal charge, once annually AFTER 1st Policy Year or Systematic Withdrawal of Interest After 1st Policy Year or IRA Qualified - RMD free of a withdrawal charge	<b>15 Year</b>  19.25,18.5,17.75,16.75,16,15.25,14.5,13.5,12.75,12,10,8,6,4,2	<b>1.00%</b>  Minimum Guaranteed Surrender Value: 87.5% of premiums received, less withdrawals and withdrawal charges, accumulated at the Minimum Guaranteed Interest Rate.	\$5,000 NQ	Most States		<b>Full Contract Value at Death!</b>	
	2.30% Current Fixed Value Rate Plus		10.0% Bonus					Non Qualified			
	S&P 500 Annual Monthly Average		50%					0.70%	0-75		<b>5.00%</b>
	S&P 500 Monthly Point to Point		2.25%					N/A	76-80		3.00%
	Current Fixed Value Rate		2.30%					N/A	Qualified		
<b>Ultra Classic</b>	S&P 500 Annual Monthly Average		50%	0.10%	<b>13 Year</b>  15,14.75,14,13,12.25,11.25,10.5,9,75,8.75,8,6,4,2	<b>1.00%</b>  Minimum Guaranteed Surrender Value: 87.5% of premiums received, less withdrawals and withdrawal charges, accumulated at the Minimum Guaranteed Interest Rate.	\$5,000 NQ	Most States		<b>Income Outlook Plus 5 Lifetime Income Benefit Rider 5.00% Premium Rider Bonus added to the contract and income values and 4.00% Annual Rollup Up with a 75bps annual fee.</b>	
	S&P 500 Monthly Point to Point		2.25% Cap	N/A				Non Qualified			
	Current Fixed Value Rate		2.80%	N/A				0-75	<b>10.00%</b>		
								76-80	8.50%		
								Qualified			
								0-70: 10%, 71-75: 8%, 76-80: 7%			
								FL Only *0-64 Max unless an accediated investor			
								Non Qualified			
								0-75	<b>9.00%</b>		
								76-80	7.50%		
								81-85	5.00%		
								Qualified			
								0-70: 9%, 71-75: 7%, 76-80: 6%, 81-85: 3.5%			
								LA Commissions			
								1.00% Higher			
				TX							
				NQ or Qualified							
				0-57	<b>7.75%</b>						

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Sentinel Security Life Insurance Company

Salt Lake City, UT

B++

A.M. Best

Founded in 1957!

3.20% Guaranteed for 5 years with 5 year Surrender!

3.60% Guaranteed for 10 years with 10 year Surrender!

FIXED ANNUITY

Sentinel Plan™ Personal Choice Annuity™ An a la carte solution for a custom annuity

Interest Rate Term		Guaranteed Rate
5 year		3.20% Guaranteed yrs 1-5
7 year		3.30% Guaranteed yrs 1-7
10 year		3.60% Guaranteed yrs 1-10
Interest Rate Reductions for Optional Riders		
Rider	Interest Rate Reduction	
Accumulated Interest Withdrawal	-0.08%	
This rider allows you, during the Surrender Charge Period, to withdraw accumulated interest without Surrender Charge or Market Value Adjustment applied. Available after 30 days!		
Required Minimum Distribution	-0.16%	
This rider allows you, during the Surrender Charge Period, to withdraw accumulated interest without Surrender Charge or Market Value Adjustment applied.		
Preferred 10% Free Withdrawal	-0.08%	
This rider allows you to withdraw in a contract year, without Surrender Charge or Market Value Adjustment applied to your first withdrawal, up to 10% of your Contract Value (on a non-cumulative basis) or your Required Minimum Distribution. You will not be entitled to a 10% free withdrawal on full surrenders. <u>Ater the 1st yr.</u>		
Terminal Illness/Nursing Home Care	-0.15%	
This rider allows you to access some or all of your funds under certain conditions if you are diagnosed with a terminal illness or confined to a nursing home.		
72 (t) Free Withdrawal	-0.05%	
For contract owners younger than 59 1/2 years of age, this rider allows for withdrawal of Substantially Equal Periodic Payments under IRS Code 72t without Surrender Charge or Market Value Adjustment Applied.		
Death Benefit = Account Value	-0.35%	
This rider ensures that upon the death of the Annuitant, the death benefit paid will be equal to the Total Contract Value, and any Withdrawal, Surrender Charge, or Market Value Adjustment will be waived. <u>If clients do not elect this rider the death benefit is equal to the cash surrender value lump sum or Accumulation value if Beneficiary takes death proceeds over 5 year period in equal installments.</u>		

Surrender Charge	
<b>5 Year</b>	
0-86: 9%,8%,7%,6%,5%	
89: 9% 5% 5% 5% 4%	
90: 5% 5% 5% 5% 4%	
<b>7 Year</b>	
0-86: 9% 8% 7% 6% 5% 5% 5%	
87: 9% 8% 7% 5% 5% 5% 5%	
88: 9% 8% 5% 5% 5% 5% 4%	
89: 9% 5% 5% 5% 5% 4% 3%	
90: 5% 5% 5% 5% 4% 3% 2%	
<b>10 Year</b>	
0-84: 9% 8% 7% 6% 5% 5% 5% 5% 5%	
85: 9% 8% 7% 6% 5% 5% 5% 5% 4%	
86: 9% 8% 7% 6% 5% 5% 5% 5% 4% 3%	
87: 9% 8% 7% 5% 5% 5% 5% 4% 3% 2%	
88: 9% 8% 5% 5% 5% 5% 4% 3% 2% 1%	
89: 9% 5% 5% 5% 5% 4% 3% 2% 1%, 0%	
90: 5% 5% 5% 5% 4% 3% 2% 1%, 0%,0%	
MVA Applies for rate guarantee term	
<b>Surrender Charges are based on attained age.</b>	
<a href="#">Refer to the Agent Quick Sheet for Details. Click here to view the Standard Agent Quick Sheet</a>	
<a href="#">Click here to view FL Agent Quick Sheet</a>	
<a href="#">Click here to view MN Agent Quick Sheet</a>	
<a href="#">Click here to view OK Agent Quick Sheet</a>	
<a href="#">Click here to view UT Agent Quick Sheet</a>	
<a href="#">Click here to view TX Agent Quick Sheet</a>	
<a href="#">Click here to view OR Agent Quick Sheet</a>	
<a href="#">Click here to view CA Agent Quick Sheet</a>	

Minimum Guarantee 1.00%

Minimum Premium \$ 2,500 Qualified or Non-Qualified; over \$1 million will require home office approval

Iss. Age		Comm.
<b>Personal Choice 5</b>		
0-80		2.25%
81-90		1.50%
<b>Personal Choice 7</b>		
0-80		2.25%
81-90		1.50%
<b>Personal Choice 10</b>		
0-80		2.75%
81-90		2.00%

No Agent Commission Chargeback at Death Ages 0-79!

**State Specific Instructions/Exclusions:**  
**Oklahoma** – issue ages limited to 80, maturity date age 90  
**Nebraska** – In no case will the Death Benefit be less than the premium paid.  
**Florida** (Launched 10/13/11)– **Death Benefit Equals Account Value Contract Rider is included on all contracts at a 10 bps rider cost.**  
**Minnesota** (Launched 1/23/12)– **Rates are 30-50 bps less**, Doesn't have an MVA. Has different Surrender charges  
**Important Note:** Death Benefit Rider is Required on all contracts where the Annuitant is 86-90  
**Current State Approvals as of April 1st 2012:**  
 Approved States: AZ, CO, CA, FL, HI, ID, IA, KS, MN, MT, NE, NV, NM, NC, ND, OK, OR, SD, TX, UT, WY  
 Pending Approval in: LA,WA  
**State Variations in CA, FL, OK, OR, MN, NV, TX, & UT**

45 Day Rate Lock! Based on app signed date.

"Build Your Own Product" The Sentinel Personal Choice Annuity is both a single premium deferred annuity and a flexible wealth accumulation vehicle. It gives you the opportunity to maximize credited interest rate at the beginning of each Rate Guarantee Period by declining optional rider features that you may not need. Most products are loaded down with features that many clients don't want and never use. By declining all the riders except those your clients will actually use they get the maximum credited rate possible and the features they want. You can full customize this product to your client specific needs thus maximizing the value for your client.


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Products		Current Interest Rates Rates Effective 5/1/2012		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features		
 EquiTrust Life Insurance Company Des Moines IA  B+ (Good) from A M Best  B+ ("Good") S&P  \$7.36 Billion in assets as of 12/31/10	FIXED	<b>Certainty Select™</b>  (Base Contract)	Multi-Year Guarantee Annuity		Cumulative interest beginning immediately		\$10,000 NQ or Q	5-6-8 & 10-Yr		<b>Certainty Select™ (SPDA)</b> <b>Death Benefit:</b> Upon death of first Owner, Accumulation Value <b>Nursing Home Waiver</b> (Issue Ages 0-80)		
			5-Year	2.75%		10,10,9,9,8%		87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2012 contracts)	0-80		3.00%	
			6-Year	3.00%		10,10,9,9,8,8%			81-90		2.25%	
			8-Year	3.12% 8yr Guaranteed Yield 4.00% 1st Yr 3.00% yrs 2-8		10,10,9,9,8,8,7,7%						
			10-Year	3.50%		10,10,9,9,8,8,7,7,6,5%						
GUGGENHEIM LIFE AND ANNUITY COMPANY  Guggenheim Life and Annuity Company  Indianapolis, IN  \$5.90 Billion in assets as of 12/31/11  <a href="#">Click here to learn more about Guggenheim Partners Parent of Guggenheim Life and Annuity</a>	FIXED	<b>Certainty Select™ (With Optional Rider) and Certainty™ (Original)</b>	Multi-Year Guarantee Annuity		Interest only 1st contract year,  10% of Account Value years 2+.		\$10,000 NQ or Q	5-6-8 & 10-Yr		(With Optional Rider) and (Original) <b>Death Benefit</b> the choice of: Cash Surrender Value immediately or Accumulation Value applied to a Payment Option for at least a 5-year period. <b>AND Nursing Home Waiver</b> (Issue Ages 0-80)		
			5-Year	2.75%		9,8,5,8,7,5,7		<b>(With Optional Rider)</b> 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2012 contracts)	0-80		3.00%	
			6-Year	3.00%		9,8,5,8,7,5,7,6,5%			81-90		2.25%	
			8-Year	3.12% 8yr Guaranteed Yield 4.00% 1st Yr 3.00% yrs 2-8		9,8,5,8,7,5,7,6,5,6,5,5%		<b>(Original)</b> 100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2012 contracts).				
			10-Year	3.50%		9,8,5,8,7,5,7,6,0,6,5,5,5,4.5%						

Products		Current Interest Rates Rates Effective 3/1/2012		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features		
Guggenheim Life and Annuity Company  Indianapolis, IN  \$5.90 Billion in assets as of 12/31/11  <a href="#">Click here to learn more about Guggenheim Partners Parent of Guggenheim Life and Annuity</a>	FIXED	<b>Preserve MYGA</b>	\$250K or more	Less Than \$250K	10% Annually starting year 2  Monthly interest as earned or automatic RMD for qualified plans starting year 2	30 Day Window prior end of term	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate Currently 1%	Qualified: \$5,000  Non-qualified: \$10,000	3 year		Full account value at death. Surrender Charges waived. No MVA applied.	
			3-Year	2.15%		2.00%			3 YR 7% 6% 5%	0-80		1.00%
			4-Year	2.50%		2.35%			4 YR 7% 6% 5% 4%	81-85		0.75%
			5-Year	3.15%		3.00%			5 YR 7% 6% 5% 4% 3%	86-90		0.50%
			6-Year	3.25%		3.10%			6 YR 7% 6% 5% 4% 3% 2%	4 year		
			7-Year	3.40%		3.25%			7 YR 7% 6% 5% 4% 3% 2% 1%	0-80		1.75%
			8-Year	3.55%		3.40%			8 YR 7% 6% 5% 4% 3% 2% 1% 1%	81-85		1.31%
			9-Year	3.80%		3.65%			9 YR 7% 6% 5% 4% 3% 2% 1% 1% 1%	86-90		0.88%
			10-Year	4.05%		3.90%			10 YR 7% 6% 5% 4% 3% 2% 1% 1% 1% 0.75%	5-6-7-8-9 year		
			Guggenheim Partners is a privately held global financial services firm with more than \$125 billion in assets under management. They are the Ultimate Parent of Guggenheim Life and Annuity Company, EquiTrust Life Insurance Company, and Security Benefit Life Insurance Company.									0-80
					81-85	1.88%						
					86-90	1.25%						
					10 year							
					0-80	3.00%						
					81-85	2.25%						
					86-90	1.50%						

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		Products	Current Interest Rates Effective 4/26/2012		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features		
LIBERTY BANKERS LIFE  (LBL) over \$1.1 in Assets as of 12/30/09  B - A.M. Best  Founded in 1958!	FIXED	Bankers Accumulator	<b>1.00%</b>		100% Liquid; must maintain \$10,000.00 Minimum Account Value	NONE	1.00%	\$10,000	<b>Bankers Accumulator</b>		<b>NO Commission Chargebacks!</b>  Full Contract Value at Death		
									0-80 <b>0.50%</b> 81-100 0.40%				
	FIXED	Bankers 1	<b>1.10%</b>		Monthly Interest Only After 30 Days	<u>1 Year</u> 5% NO MVA	1.00%	\$10,000	<b>Bankers 3</b>		Full Contract Value at Death		
									8, 7, 6% +/- MVA 1st 3 Yrs (No MVA-PA)	0-80 <b>2.00%</b> 81-90 1.00%			
	FIXED	Bankers 3	<b>1.75%</b>			<u>3 Years</u>			1.00%	\$10,000		<b>Bankers 5</b>	
						8, 7, 6, 5, 4% +/- MVA 1st 5 Yrs (No MVA-PA)						0-80 <b>3.25%</b> 81-90 1.50%	
	FIXED	Bankers 5	<b>2.70%</b>			<u>5 Years</u>						1.00%	\$10,000
					8, 7, 6, 5.5, 4.5% +/- MVA 1st 5 Yrs (No MVA-PA)	0-80 <b>2.00%</b> 81-90 0.40%							
FIXED	Bankers Premier Plus	<b>1st Year</b> <b>3.80%</b>	<b>Years 2-5</b> <b>2.80%</b>	100% All Accrued Interest Twice per year Monthly Interest Only After 30 Days	<u>5 Years</u> 8.1, 7.3, 6.4, 5.5, 4.5% +/- MVA 1st 5 Yrs (No MVA-PA)	1.00%	\$10,000	<b>Bankers Premier Plus</b>		Nursing Home Waiver and Disability Waiver			
								8, 7, 6, 5.5, 4.5% +/- MVA 1st 5 Yrs (No MVA-PA)	0-80 <b>2.00%</b> 81-90 0.40%				
FIXED	Bankers 7 Premier	<b>3.15%</b> <b>Guaranteed 7 years</b>		100% All Accrued Interest Twice per year Monthly Interest Only After 30 Days	<u>7 Years</u> Ages 56+: 8, 7, 6, 5, 4.5, 3.5, 2.5%  Ages 0-55: 12, 11, 10, 8, 6, 5, 4% +/- MVA 1st 7 Yrs (No MVA-PA)	1.00%	\$10,000	<b>Bankers 7 Premier</b>		Full Contract Value at Death			
									0-80 <b>2.15%</b> 81-85 0.40%				
FIXED	Bankers 7	<b>2.85%</b> <b>Guaranteed 7 years</b>		100% All Accrued Interest Twice per year Monthly Interest Only After 30 Days	<u>7 Years</u> Ages 56+: 8, 7, 6, 5, 4.5, 3.5, 2.5%  Ages 0-55: 12, 11, 10, 8, 6, 5, 4% +/- MVA 1st 7 Yrs (No MVA-PA)	1.00%	\$10,000	<b>Bankers 7</b>		Full Contract Value at Death			
									0-80 <b>4.00%</b> 81-85 2.00%				
FIXED	Liberty USA 500 USA500-0908	<b>8.25%</b> Premiums 100,000+: (Includes 5.25% 1st Year Bonus)  <b>8.00%</b> Premiums 10,000- 99,999: (Includes 5.00% 1st Year Bonus)		100% All Accrued Interest Twice per year Monthly Interest Only After 30 Days	<u>9 Yrs</u> Ages 0-55: 16, 15, 14, 13, 12, 11, 10, 9, 8% Ages 56-79: 13, 12, 11, 10.5, 9.5, 8.5, 7.5, 6.5, 5.5% +/- MVA 1st 9 Yrs	<b>3.00%</b>	\$10,000	<b>Liberty USA 500</b>		Full Contract Value at Death			
											0-70 <b>3.50%</b> 71-79 <b>1.50%</b>		
											<b>3.58% Min. Guaranteed 9yr Yield</b>		

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	Products	Rates Effective 4/1/2012				Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features
		(Rates Subject to Change)										
<b>AMERICO</b> Americo Financial Life and Annuity Insurance Company Kansas City, MO.  <b>A-</b> (Excellent) from A.M. Best  A- Strong from S&P  \$5.9 Billion in assets as of 12/31/09	<b>FIXED INDEX ANNUITY</b>  <b>Future Provider (Non Bonus Version)</b>  <b>Fixed Index Annuity</b>	Monthly Averaging, S&P 500® w/o Cap	Par Rate 50.00%	Spread 3.00%	Cap n/a	Systematic monthly interest income is available after 30 days from the declared interest account as a current company practice.  Each year, 10% of the Accumulation Value may be withdrawn penalty-free 1st yr	<b>10 Year (0-85)</b>  11.6%, 10.7%, 9.9%, 9%, 8.1%, 7.2%, 6.3%, 5.3%, 4%, 2%, 0%  <b>5 Year (86-90)</b> 7%, 6%, 5%, 4%, 2%, 0%  <i>State specific versions in FL, WA, CT, NJ, MN, UT, TX</i>  <b>NO MVA</b>	<b>GMV:</b> The GMV equals 100% of premiums less any partial surrenders, accumulated at an annual effective rate of 2% for 13 years and 3% thereafter, less surrender charges and any applicable premium tax.	Min. \$2,000, Q \$5,000, NQ ----- Minimum Additional Premium \$1,000 allowed each month \$1M Max W/O Approval	<b>Most States</b>		<b>Full Accumulation Value death benefit</b>  All Future Provider and Future Provider Bonus annuities issued on or after April 2, 2012, will now chargeback for death in the first contract year. Click on the link below for more information.  <a href="#">Commission Chargeback Notice</a>  100% Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement
		Point-to-Point, NASDAQ-100® without Cap	30.00%	3.00%	n/a					0 - 80 <b>8.25%</b>		
		Point-to-Point, S&P 500® without Cap	32.00%	3.00%	n/a					81-85 <b>6.50%</b>		
		Point-to-Point, S&P 500® with Cap	100.00%	0.00%	3.00%					86-90 <b>3.00%</b>		
		Point-to-Point, S&P 500® The EZ option	EZ Option Rate	2.70%						FL, WA, CT, NJ, MN, UT, TX		
		Declared Interest Option	<b>1.00%</b>							0 - 80 <b>7.00%</b>		
	<b>FIXED INDEX ANNUITY</b>  <b>Future Provider Bonus (Bonus Version)</b>  <b>4.00% Premium Bonus! Vested Day 1</b>	Monthly Averaging, S&P 500® w/o Cap	Par Rate 45.00%	Spread 3.00%	Cap n/a	<b>10 Year</b>  15%, 14.2%, 13.3%, 12.5%, 11.6%, 10.7%, 9.9%, 8%, 6%, 4%, 0%  <b>NO MVA</b>  <i>State specific version in TX and FL</i>	<b>GMV:</b> The GMV equals 100% of premiums less any partial surrenders, accumulated at an annual effective rate of 2% for 13 years and 3% thereafter, less surrender charges and any applicable premium tax.	Min. \$1,000 allowed each month \$1M Max W/O Approval	<b>Most States</b>		0 - 80 <b>6.25%</b> 81-85 <b>5.00%</b>  <b>FL &amp; TX Version</b> 0 - 50 <b>6.25%</b> 51-80 <b>4.00%</b> 81-85 <b>3.00%</b>	
		Point-to-Point, NASDAQ-100® without Cap	26.00%	3.00%	n/a							
		Point-to-Point, S&P 500® without Cap	30.00%	3.00%	n/a							
		Point-to-Point, S&P 500® with Cap	100.00%	0.00%	2.60%							
		Point-to-Point, S&P 500® The EZ option	EZ Option Rate	2.40%								
		Declared Interest Option	<b>1.00%</b>									
<b>BANKERS LIFE</b> <b>INSURANCE COMPANY</b>	Products	Current Interest Rates Effective 3-1-2012				Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm. Rev. 5-22-12	Features
<b>Bankers Life</b> Insurance Company St. Petersburg, FL  B A.M. Best <i>Stable outlook</i> Founded in 1973	<b>FIXED ANNUITY</b>  <b>5 Year Tax Deferred Annuity SPDA-5</b>	<b>3.00% Guaranteed for 5 Years</b>				<b>10% FREE withdrawals</b> after the first year, without a withdrawal charge. <b>Systematic monthly interest income is available after 30 days</b>	<b>5 year</b>  9%, 8%, 7%, 6%, 5%  <i>then 0%</i>  <b>NO MVA</b>  <b>NO 30 DAY WINDOW</b>	1.50%	\$10,000 qualified or non-qualified	0 - 80 <b>2.50%</b> 81-85 <b>1.50%</b>	Commissions will not be paid until policy receipt is received at home office	<b>Full Accumulation Value death benefit</b>  <b>NURSING CARE WAIVER</b>
<small>DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.</small>												



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Products	Rates Effective 5/1/2012		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features Rev. 5-1-12			
	(Rates Subject to Change)											
<b>ATHENE ANNUITY</b> Athene Annuity & Life Assurance Company Wilmington, Delaware B++ (Good) from A.M. Best  \$4.99 Billion in assets as of 12/31/10  Our parent company, Athene Holding Ltd., has \$500 million of capital and surplus supporting \$6 billion in reserves. Athene puts "safety first" by investing in a diversified portfolio of highly-rated, liquid, fixed income securities that is 99 percent investment grade. Managing net investment spreads — producing returns that exceed benchmarks while maintaining portfolio quality — is Athene's core competency. You should also know that Athene Annuity is solely responsible for its financial obligations.	FIXED INDEX ANNUITY	SPDA Enhanced Choice 12 Fixed Index Annuity <b>5.00% Premium Bonus</b>	S&P 500® Annual Point-to-Point Cap <b>5.25%</b> S&P 500® Monthly Point-to-Point Cap <b>2.75%</b> DJIA Quarterly Point-to-Point Cap <b>2.50%</b> DJIA Monthly Average Annual Cap <b>5.00%</b>	Interest only 1st contract year**  10.00% of Account Value years 2+	Most States <b>12 Year</b> 14,13,12,11,10,9,8,7,6,5,4,3%  <b>CA Only 12 Year</b> 12,11,10,9,8,7,6,5,4,3,2,1% MVA + or -	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$5,000 NQ/Q \$1 Million Max Premium without Home Office Approval	Most States 0 -75 <b>6.50%</b> 76-80 <b>3.50%</b>  CA Only 0 -75 <b>5.50%</b> 76-80 <b>2.50%</b>	<b>Full Value at Death</b>  <b>Enhanced Guaranteed Lifetime Withdrawal Benefit Rider</b> (90 bps rider cost)  <b>1.00% Immediate Income Bonus</b> to the Income Base.			
		FIXED INDEX ANNUITY	SPDA Enhanced Choice 8 Fixed Index Annuity <b>2.00% Premium Bonus</b>	S&P 500® Annual Point-to-Point Cap <b>5.75%</b> S&P 500® Monthly Point-to-Point Cap <b>3.00%</b> DJIA Quarterly Point-to-Point Cap <b>2.75%</b> DJIA Monthly Average Annual Cap <b>5.00%</b>	Interest only 1st contract year**  10.00% of Account Value years 2+	Most States <b>8 Year</b> 10,9,8,7,6,5,4,2%  <b>CA &amp; WA Only 8 Year</b> 9,8,7,6,5,4,3,2%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$5,000 NQ/Q \$1 Million Max Premium without Home Office Approval	Most States 0 -75 <b>5.00%</b> 76-80 <b>2.00%</b>  CA & WA Only 0 -75 <b>4.25%</b> 76-80 <b>1.25%</b>	<b>6.00% Annual Compounded Roll up for 10yrs</b>  <b>50% Increase in Income Payments</b> if client cannot perform 2-6 ADL's Available after the 5th year		
			FIXED ANNUITY	<b>7 MYG</b> Single Premium Deferred Annuity	<b>7 Year Rate Guarantee</b> 2.59% Effective Annual Rate Guaranteed for 7 years		<b>10% Free Withdrawal</b> after the first year. Systematic withdrawals are available after the first year	<b>7 Year</b> 7,7,7,6,5,4,3%  MVA + or -	1.00% Min Renewal after the 7yr rate guarantee	Min.\$5,000 NQ/Q \$1 Million Max Premium without Home Office Approval Additional Deposits accepted during the 1st yr. (up to 5 deposits)	Most States 0 -75 <b>2.75%</b> 76-80 <b>1.50%</b>	<b>Full Value at Death</b>
					<b>3.45% 1st year</b>							
					<b>2.45% Years 2-7</b>							
			FIXED ANNUITY	<b>ATHENE Max Rate MYGA</b>  <a href="#">Click here to view the MaxRate agent guide</a>	<b>5 Year Rate Guarantee</b> <b>3.00% Effective Annual Rate Guaranteed for 5 years</b>		<b>NO free withdrawals</b> outside of the 30-day window (free out period) prior to the end of the guarantee period	<b>5 Year</b> 9,8,7,6,5% MVA + or -	1.00% Min Renewal after the Initial rate guarantee term	Min.\$5,000 NQ/Q \$1 Million Max Premium without Home Office Approval Additional Deposits accepted during the 1st 6 months. (up to 5 deposits)	<b>MaxRate 5</b> 0 -75 <b>2.25%</b> 76-80 <b>1.50%</b>	<b>Death Benefit</b> The beneficiary will be paid the <b>Accumulation value as of the date of death.</b> State variations may apply.
	<b>3.80% 1st year</b>											
	<b>2.80% Years 2-5</b>											
	<b>7 Year Rate Guarantee</b> <b>3.24% Effective Annual Rate Guaranteed for 7 years</b>				<b>7 Year</b> 9,8,7,6,5,4,3% MVA + or -	<b>MaxRate 7</b> 0 -75 <b>2.50%</b> 76-80 <b>1.70%</b>						
	<b>4.10% 1st year</b>											
	<b>3.10% Years 2-7</b>											

This annuity is a designed for Maximum Interest Rate and will not be appropriate for every client; the Target Client is one:  
 • Looking for a safe place to accumulate money.  
 • Client seeking highest guaranteed interest rate available and 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 additional benefits that may never be used.


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 <b>Genworth</b> Life Insurance Company® and Genworth Life and Annuity Insurance Company®	Products	Current Interest Rates (Rates Subject to Change)			Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features					
		Rates Effective 3/21/2012														
<b>A</b> (Excellent) <b>A.M. BEST</b> <b>A</b> Standard & Poor's <b>A2</b> Moody's <b>A-</b> Fitch Genworth Financial, Inc. (NYSE: GNW) is a publicly traded, Fortune 500® global financial security company, with \$100 billion in assets as of 12/9/08.  Ratings current as of 2/2/2011	<b>SecureLiving® Smart Rate</b>	Less than \$50,000	\$50,000 to \$99,999	\$100,000 or more	10.00% beginning year 1	7 YEAR 7, 7, 7, 6, 5, 4, 3, 0%	1.00%	Minimum single premium – \$15,000 (non-qualified or qualified).  Premium amounts over \$500,000 require home office approval.	0-75	<b>4.50%</b>	<b>Full Contract Value at Death</b>  <b>Guaranteed Return of Premium:</b> Your client receives no less than the single premium, minus previous withdrawals.  Annuitization available after 1 year into current SPIA rates!					
	<b>One-Year Guarantee</b>	1.00%	1.75%	2.50%					76-80	<b>2.70%</b>						
	Base Rate:	1.00%	1.00%	1.00%					81-85	<b>1.05%</b>						
	<b>Three-Year</b>	1.00%	1.40%	1.80%												
	Base Rate:	1.00%	1.00%	1.00%												
	<b>Five-Year Guarantee</b>	1.00%	1.35%	1.55%												
	Base Rate:	1.00%	1.00%	1.00%												
	<b>Minimum Guaranteed Rates</b>	1.00%	1.00%	1.00%												
	<b>SecureLiving® Rate Saver</b>	Rates Effective 4/18/2012			Free: of the greater amount of the last 12 months of interest(- withdrawals) or the required minimum dist. Under federal tax law	5 Years 9,8,7,6,5%	1.00%	\$25,000 Q/NQ	5 Year		<b>Full Contract Value at Death</b>					
	*Product available in all states except: DE, NY, OR	Less than \$99,000	\$100,000 to \$249,999	\$250,000 or more					0-75	<b>2.00%</b>						
<b>5 Year Guarantee</b>	1.85%	2.05%	2.15%	76-80					<b>1.35%</b>							
<b>7 Year Guarantee</b>	2.40%	2.60%	2.70%	7 Year												
					0-75	<b>2.75%</b>		76-80	<b>2.15%</b>							
					81-85	<b>1.50%</b>										
<b>NEW! Fixed Indexed Annuity with 5.00% Vested Premium Bonus!</b>																
<b>SecureLiving® Index 10 Plus</b>	Rates Effective 12/12/11			10% of contract value each contract year beginning in year 2. For qualified contracts, required minimum distributions for the contract are permitted in all years.	10 years 9% 9% 8% 7% 6% 5% 4% 3% 2% 1% then 0% + or - MVA	1.00%	\$25,000 Q/NQ	10 Year		<b>Full Contract Value at Death</b>						
<b>Monthly Cap Strategy</b>	\$25,000 to \$99,999	\$100,000 to \$249,999	\$250,000 or more					0-75	<b>7.00%</b>							
<b>Annual Cap Strategy</b>	1.50%	1.70%	1.80%					76-80	<b>5.00%</b>							
<b>Performance Trigger Strategy</b>	2.50%	3.00%	3.20%													
<b>Bailout Cap</b>																
<b>Annual Cap Strategy</b>	2.10%	2.10%	2.10%													
Following the initial guarantee period, if the renewal annual cap for the annual cap strategy is less than the above bailout cap then surrender charges, loss of unvested premium enhancement and market value adjustment will not apply to amounts withdrawn from your contract during the bailout window.																
<b>Fixed Rate Strategies</b>																
<b>10-Year Fixed Strategy</b>	1.25%	1.50%	1.60%													
<b>1-Year Fixed Strategy</b>	1.00%	1.25%	1.35%													
<b>Optional Income Protection Rider</b> <b>Roll-up Credit: 8.00%</b> simple annual interest <b>Roll-up Period: 10 years</b> or until the first income rider withdrawal is taken <b>Rider Fee:</b> 80 bps Annually <b>Deferred Income Withdrawal</b> After income withdrawals have begun, if you do not take the full withdrawal limit, <b>you may accumulate up to a total of one year's worth of income withdrawals for later use.</b> This amount may be taken at a later date without causing an excess income withdrawal. <b>RMD Friendly Rollup!</b>																
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		Products	Current Interest Rates Rates Effective 3/27/2012		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features
 Des Moines, IA <b>A-</b> <i>Excellent</i> A.M. Best \$26.42 Billion in Assets under management as of December 30, 2010	FIXED	Guarantee Series SPDA-MYGA*MVA and NO MVA	<b>5 Year</b> <b>2.30% Guaranteed for 5 yrs</b>		Interest Only. Systematic W/D & RMD Immediately.3	<b>5 Years</b> 9, 8, 7, 6, 5% + or - mva  <i>NON MVA Version            available in: CA, DE, MN,            PA</i>  <b>7 Years</b> 9, 8, 7, 6, 5%, 4% 3% + or - mva  <i>NON MVA Version            available in: CA, DE, MN,            PA</i>	Minimum Guaranteed Interest: Currently 2.00%  MGIR is set at issue, guaranteed for life of the contract and is based on the 2 month average of the 5 Year Constant Maturity Treasury Rate in October	<b>\$10,000            Q or NQ</b>	<b>Standard Version</b> 0-75 <b>3.00%</b> 76-80 <b>2.00%</b>  <b>NON MVA Version</b> 0-75 <b>2.50%</b> 76-80 <b>1.50%</b>	Full Contract Value at Death  Nursing Care Rider NCR- 3	
			<b>5 Year Non MVA Version</b> CA, DE, MN, PA, & WA <b>1.80% Guaranteed for 5 yrs</b>								
			<b>7 Year</b> <b>2.70% Guaranteed for 7 yrs</b>  <b>7 Year Non MVA Version</b> CA, DE, PA, & MN <b>2.20% Guaranteed for 7 yrs</b>								

		Products	Current Interest Rates Rates Effective 2/24/2012			Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Commissions	Features	
 <b>A+</b> (Superior) by A.M. Best  "A+" (Strong) by Standard & Poor's.  <b>\$10.36</b> <b>billion in</b> <b>assets</b> as of December 31, 2010  <b>Founded in</b> <b>1886</b> as North American Accident Association	FIXED	North American Guarantee Choice®	<b>Rate            Guar            Term</b>	<b>High Band</b>	<b>Low            Band</b>	Current year withdrawals available after 30 days without any surrender charges or interest adjustment.	3 Year 10%, 10%, 10% 4 Year 10%, 10%, 10%, 10% 5 Year 10%, 10%, 10%, 10%, 10% 6 Year 10%, 10%, 10%, 10%, 10%, 9% 7 Year 10%, 10%, 10%, 10%, 10%, 9%, 8% 8 Year 10%, 10%, 10%, 10%, 10%, 9%, 8%, 6% 9 Year 10%, 10%, 10%, 10%, 10%, 9%, 8%, 6%, 4% 10 Year 10%, 10%, 10%, 10%, 10%, 9%, 8%, 6%, 4%, 2%  MVA + or -	<b>1.00% MINIMUM GUARANTEED            CONTRACT VALUE (MGCV)</b> The MGCV equals 100% of the premiums, less any withdrawals (before any Interest Adjustment or surrender charges), accumulated at the MGCV Interest Rate, less surrender charges (as calculated in the contract). The MGCV Interest Rate is based on the issue date of the contract and is guaranteed for the entire term of the contract.	<b>\$10,000            non-            qualified            and \$2,000            qualified.</b>	<b>0-90</b> 0-85 Max Age in IN/OK	<b>Full Value            at Death</b>		
			<b>3-YEAR Closed to new sales 2-24-12</b>									<b>Commissions in most            states</b>	
			4-YEAR	1.45%	1.15%							<b>2.50% 0-80</b>	
			5-YEAR	2.00%	1.65%							<b>1.88% 81-85</b>	
			6-YEAR	2.25%	2.05%							<b>1.25% 86-90</b>	
			7-YEAR	2.55%	2.35%							<b>Commissions in IN &amp; OK</b>	
			8-YEAR	2.80%	2.60%							<b>2.50% 0-75</b>	
			9-YEAR	3.00%	2.80%							<b>1.88% 76-80</b>	
			10-YEAR	3.15%	3.00%							<b>1.25% 81-85</b>	
												<b>Commissions in FL, IL, TX</b>	
			<b>2.25% 0-80</b>										
			<b>1.68% 81-85</b>										
			<b>1.125% 86-90</b>										

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<p>Lincoln Financial Group</p> <p><b>A+</b> (Superior) by A.M. Best</p> <p>AA- (Very Good) by S&amp;P</p> <p><b>\$157 billion in assets</b> as of December 31, 2010</p>	Products		Current Interest Rates				Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Commissions		Features				
			Rates Effective 5/01/2012														
	New Directions 6	PAR RATE / FIXED RATE	INDEX METHOD	\$100K+ CAPS	\$100K CAPS	Beginning in the first contract year, up to 10% of contract value may be withdrawn each contract year without incurring charges.					6 year: 9% 8% 7% 6% 4.75% 3.5% 0% + or - MVA	Guaranteed Minimum Cash Surrender Value (GMCSV) ensures that you will receive the greater of your actual contract value, less any applicable surrender charge and Market Value Adjustment, or the GMCSV. Withdrawals and surrender charges will affect the GMCSV and can result in the GMCSV being less than your premium. The GMCSV is based on a guaranteed minimum fixed interest rate, which ranges from 1% - 3%.		6 year		Lincoln Living IncomeSM Advantage, a Guaranteed Lifetime Withdrawal Benefit, available at an additional charge (0.40%).	
		100%	S&P 500® Two Year Point to Point	7.00%	7.00%									0 - 75	3.50%		
		100%	S&P 500® Perf. Triggered Specified Rate	2.75%	2.50%									76-80	2.75%		
			6 year fixed interest rate period	1.65%	1.50%									80 - 85	1.75%		
	New Directions 8	100%	S&P 500® Two Year Point to Point	8.10%	7.20%									8 year			
		100%	S&P 500® Perf. Triggered Specified Rate	3.35%	3.00%									0 - 75	4.50%		
			8 year fixed interest rate period	2.00%	1.80%									76-80	3.50%		
														80 - 85	2.25%		
Products		Current Interest Rates					Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium			Iss. Age	Commissions			Features
		Rates Effective 5/01/2012															
MYGuarantee Plus	Rate Guar Term	High Band	Low Band	In each contract year, you may withdraw up to 10% of the contract value (also referred to as the accumulation value) without any charges.	3 Year Term 7,7,6 4 Year Term 7,7,6,5 5 Year Term 7,7,6,5,4 6 Year Term 7,7,6,5,4,3 7-10 Year Terms 7,7,6,5,4,3,2 MVA + or -	Guaranteed minimum interest rate is set at issue and ranges from 1% - 3%.					\$10,000	5-Year		Full Accumulation Value at death.			
		\$100K+	less than \$100K									0 - 75			2.00%		
	3-YEAR	Sales Temporarily Suspended										76-80			1.30%		
	4-YEAR	Sales Temporarily Suspended										80 - 85			0.75%		
	5-YEAR	1.70%	1.55%									0 - 75			2.25%		
	6-YEAR	2.00%	1.85%									76-80			1.50%		
	7-YEAR	2.40%	2.25%									80 - 85			0.75%		
	8-YEAR	2.45%	2.30%									0 - 75			2.50%		
	9-YEAR	2.55%	2.40%				76-80	1.60%									
	10-YEAR	2.55%	2.40%				80 - 85	1.00%									


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 American General Life Insurance Company  <b>A</b> (Excellent) A.M. Best  <b>A-</b> (Strong) Fitch  <b>A+</b> (Strong) S&P  <b>A2</b> (Good) Moody's	INDEXED	Products	Current Interest Rates Effective 5/21/12			Withdrawal Provision	Surrender Charge	Min / Max Premium	Minimum Guarante	Iss. Age	Comm. Eff 12-1-11	Features
			All States Except >>>	MO, NJ, & OR Only	CA Only							
	INDEXED	<b>AG HorizonIndex 9<sup>®</sup></b> Premium Bonus 4.00% Contract #04367	5.00%	5.00%	5.00%	2Yr Point to Point Cap	10.00% free w/d beginning in year 2.	<b>9 YEAR</b> 10, 10, 9, 8, 7, 6, 5, 4, 2, 0% MVA + or - NO MVA in CA	Minimum Guaranteed Contract Value 90% of premium minus withdrawals, accumulated at 1.00%	0 - 75	6.00%	Extended Care Rider Waiver of Surrender Charges!
			1.00%	1.00%	1.00%	Monthly Additive w/Cap (S&P 500 <sup>®</sup> )				76 - 80	3.50%	
			1.00%	1.00%	1.00%	Fixed Interest Rate				81 - 85	2.00%	
		<b>AG HorizonIndex 12<sup>®</sup></b> Premium Bonus 5.00% Contract #04367	5.00%	5.00%	5.00%	2Yr Point to Point Cap	<b>12 YEAR</b> 12, 12, 12, 12, 12, 11, 10, 9, 8, 7, 5, 3, 0% MVA + or - NO MVA in CA	0 - 75		8.00%		
			1.00%	1.00%	1.00%	Monthly Additive w/Cap (S&P 500 <sup>®</sup> )		76 - 80		4.00%		
			1.00%	1.00%	1.00%	Fixed Interest Rate		81 - 85		2.50%		
	FIXED	<b>AG HorizonSelect<sup>SM</sup></b> Contract 05377 SPDA 5yr, 7yr or 10yr MYGA Annuity.	1.20%	1.20%	2.00%	Guaranteed 5 years	10.00% free w/d each year including the first yr.  Systematic Withdrawals	<b>10 Years</b> 10, 9, 8, 7, 6, 5, 4, 3, 2, 1 Full Surrender allowed at end of chosen term for any term less than 10 years (5 or 7 years) without withdrawal charges or MVA MYG rate equal to term selected	Min: \$5,000  Max: \$1,000,000 without homeoffice approval (\$500,000 above age 75)	Most States		<b>Full value at Death!</b>  <b>NO Commission Chargebacks at Death!</b>  Plus 100% Extended Care Rider Waiver of Surrender Charges!
			1.80%	1.80%	2.00%	Guaranteed 7 years				0-80	4.00%	
			2.00%	2.00%	2.00%	Guaranteed 10 years				81-85	3.00%	
										Texas: 5yr and 7yr only		
	FIXED	<b>AG HorizonMYG<sup>SM</sup></b> Contract 04370 SPDA ^includes 4% 1st Year Interest Bonus	5.00%	5.00%	5.00%	1st Year interest Rate	10.00% free w/d each year including the first yr. Systematic Withdrawals	<b>10 Years</b> 10, 9, 8, 7, 6, 5, 4, 3, 2, 1  + or - MVA  NO MVA in CA	1% Guaranteed credited interest rate on annuity value. Minimum Guaranteed withdrawal amount is	Iss. Age	Comm.	<b>Full value at Death!</b> <b>NO Commission Chargebacks at Death!</b> Plus 100% Extended Care Rider Waiver of Surrender
			1.00%	1.00%	1.00%	Base Rate years 2-6				0 - 75	7.50%	
			4.00%	4.00%	4.00%	1st Year Interest Bonus				76 - 80	5.00%	
	INDEXED	<b>AG Global Bonus Index<sup>SM</sup></b> Contract No. 07109 SPDA <b>5.00% Premium Bonus</b>	2.00%	3.00%	3.00%	Global Multiple Index Account <sup>SM</sup> with Cap:	10% Free Withdrawals in ALL years**	<b>10 Years</b> 10, 10, 10, 10, 10, 9, 8, 7, 6, 4  + or -MVA	Minimum Guaranteed Contract Value 100% of premium minus withdrawals, accumulated at 1.50%	Iss. Age	Comm.	<b>Full value at Death!</b> Plus 100% Extended Care Rider Waiver of Surrender Charges! GMWB with • No upfront cost • Payments can increase with age and higher annuity value Annuity Value
			25%	30%	30%	Annual Pt to Pt w/PR (S&P 500 <sup>®</sup> ):				0-75	5.25%	
			1.25%	1.25%	1.25%	Monthly Additive w/Cap (S&P 500 <sup>®</sup> ):				76-80	2.75%	
			1.25%	1.25%	2.00%	Fixed Interest Rate						

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American National Insurance Company  
One Moody Plaza  
Galveston, Texas

A (Superior) A.M. Best

A+ S&P For Financial Strength

Add .10bps for premiums >100k

Products	Current Interest Rates			Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features																													
	1st Year	Base Rate	Eff. Yield																																				
<b>Palladium®</b> MYG Annuity  <i>*Add 10bps to rates to the right for \$100,000 initial premiums or more.</i>  After the initial Guaranteed Period, the interest rate is determined based on the current market conditions, but will never be less than 1.5%.  Policy Form MGA10NQ,PQ; GA10NQC,PQC	<b>3 - Year</b>	3yr and 4yr <b>WITHDRAWN FROM SALE</b>		<b>First Year Interest only.</b> then Up to 10.00% of beginning of year Annuity Value starting in the 2nd contract yr	8,8,8,7,6,5,4,3,2,1% + or - MVA or excess interest deduction  <b>30-day window at end of guarantee period</b> when owner may surrender free of any surrender charge, market value adjustment or excess interest deduction in some states where MVA does not apply.  <b>Surrender Matches Guarantee Period!</b>	1.50%, 3.00% Flat Rate or Floating Min rate 1.00% currently. This rate will vary between 1% & 3% but will be set at issue and fixed for the life of the contract. Minimum applies after initial guarantee to the left.	\$5000 NQ OR Q	<table border="1"> <tr><td>0 - 79</td><td><b>4.00%</b></td><td rowspan="2"><b>5-Year</b></td></tr> <tr><td>80 - 85</td><td><b>2.00%</b></td></tr> <tr><td>0 - 79</td><td><b>2.50%</b></td><td rowspan="2"><b>6-Year</b></td></tr> <tr><td>80 - 85</td><td><b>0.50%</b></td></tr> <tr><td>0 - 79</td><td><b>2.50%</b></td><td rowspan="2"><b>7-Year</b></td></tr> <tr><td>80 - 85</td><td><b>0.50%</b></td></tr> <tr><td>0 - 79</td><td><b>2.50%</b></td><td rowspan="2"><b>8-Year</b></td></tr> <tr><td>80 - 85</td><td><b>0.50%</b></td></tr> <tr><td>0 - 79</td><td><b>3.00%</b></td><td rowspan="2"><b>9-Year</b></td></tr> <tr><td>80 - 85</td><td><b>1.00%</b></td></tr> <tr><td>0 - 79</td><td><b>4.00%</b></td><td rowspan="2"><b>10-Year</b></td></tr> <tr><td>80 - 85</td><td><b>2.00%</b></td></tr> </table>	0 - 79	<b>4.00%</b>	<b>5-Year</b>	80 - 85	<b>2.00%</b>	0 - 79	<b>2.50%</b>	<b>6-Year</b>	80 - 85	<b>0.50%</b>	0 - 79	<b>2.50%</b>	<b>7-Year</b>	80 - 85	<b>0.50%</b>	0 - 79	<b>2.50%</b>	<b>8-Year</b>	80 - 85	<b>0.50%</b>	0 - 79	<b>3.00%</b>	<b>9-Year</b>	80 - 85	<b>1.00%</b>	0 - 79	<b>4.00%</b>	<b>10-Year</b>	80 - 85	<b>2.00%</b>	<b>Full Account Value at Death Plus MVA but Only if Positive</b>  NURSING HOME CONFINEMENT RIDER and Disability Waiver
	0 - 79								<b>4.00%</b>	<b>5-Year</b>																													
	80 - 85	<b>2.00%</b>																																					
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<b>4 - Year</b>																																							
<b>5 - Year</b>	2.00%	1.00%	1.20%																																				
<b>6 - Year</b>	1.90%	1.90%	1.90%																																				
<b>7 - Year</b>	3.05%	2.05%	2.19%																																				
<b>8 - Year</b>	2.55%	2.55%	2.55%																																				
<b>9 - Year</b>	4.35%	2.35%	2.57%																																				
<b>10 -Year</b>	3.45%	2.45%	2.55%																																				
<b>Value Lock 10</b>	NO Caps... No Spreads... No Fees.. No Annuitization  <b>100% Participation Guaranteed!</b>			10% of the annuity value each year starting with the second contract year	<b>10 Year</b>  12,12,11,10,9,8,7,6,5,3,0%	90% of premium accumulated at the minimum guaranteed interest rate of 1.00%	\$5,000 NQ \$4,000 Q	0 - 75  76 - 80	<b>10.00%</b>  <b>8.00%</b>	<b>Full Value At Death</b>  Plus Confinement and Disability Waiver																													
<b>WealthQuest®</b>  <b>Citadel 5 Diamond*</b>		1st Year	Base Rate		<b>Starting in year 1,</b> 10% of the annuity value at beginning of each contract year	1.50%, 3.00% Flat Rate or Floating Min rate 1.00% currently. This rate will vary between 1% & 3% but will be set at issue and fixed for the life of the contract. Minimum applies after initial guarantee to the left.	\$5000 NQ OR Q	Iss. Age 0 - 80 81 - 85	Comm. <b>3.00%</b> <b>2.00%</b>	<b>Full Account Value at Death and No Commission ChargeBack at Death</b> if Annuitant is under 80 at Issue! NURSING HOME CONFINEMENT RIDER and Disability Waiver																													
		2.20%	1.20%								<b>5 Year*</b>  7, 7, 7, 6, 5%  *No MVA																												
<b>WealthQuest®</b>  <b>Citadel 7 Diamond**</b>		1st Year	Base Rate		7, 7, 7, 6, 5, 4,2%	\$5,000NQ \$2,000Q	0 - 80 81 - 85	<b>3.50%</b> <b>2.50%</b>	<b>7 Year*</b>																														
		3.35%	2.35%																																				

DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.