

# Fixed Indexed Annuities

<u>Company / Product</u>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<u>Commissions Age: Rate</u>	
<b>Surrender Charges Last 17 Years</b>									
Amer. Equity Investment Life Ins. Co. Bonus Gold (Index 1-05) DE	17 yrs	(NQ)	10.00	1.50%	80.00%		10/08/11	0-75: 6.00+ 76-80: 4.50+ <b><u>see notes</u></b>	
	1-Year S&P 500 Point-to-Point Cap		1-Year Dow Jones Point-to-Point Cap						
	10 Year U.S. Treasury Bond Value with Cap		1 Year S&P 500 Monthly Average Participation Rate						
	1 Year S&P 500 Annual Point-to-Point Participation Rate		1-Year Dow Jones Monthly Average Cap						
	Traditional Fixed Value @ 2.25%		1-Year S&P 500 Monthly Point-to-Point						
1 Year S&P 500 Monthly Average with Cap									
<b>Surrender Charges Last 16 Years</b>									
Amer. Equity Investment Life Ins. Co. Bonus Gold (Index 1-07)	16 yrs	(NQ)	10.00	1.50%	80.00%		10/08/11	0-75: 6.00+ 76-80: 4.50+ <b><u>see notes</u></b>	
	1 Year S&P 500 Monthly Average Participation Rate		1-Year S&P 500 Monthly Point-to-Point						
	1-Year S&P 500 Point-to-Point Cap		1 Year S&P 500 Monthly Average with Cap						
	1 Year S&P 500 Annual Point-to-Point Participation Rate		Traditional Fixed Value @ 1.75%						
	1-Year Dow Jones Point-to-Point Cap		1-Year Dow Jones Monthly Average Cap						
10 Year U.S. Treasury Bond Value with Cap									
<b>Surrender Charges Last 15 Years</b>									
Life of the Southwest SecurePlus Accumulator 5	15 yrs	80	5.00	1.00%	87.50%	\$1,067	01/29/12	0-70: 7.00+ 71-75: 6.00+ 76-80: 4.00+ <b><u>see notes</u></b>	
	Declared Interest Account @ 2.45%		Average Index Account						
Ending Index Account									
Life of the Southwest SecurePlus Platinum (after 3/21/06)	15 yrs	80		1.00%	87.50%	\$1,016	11/22/11	0-70: 10.00 71-74: 9.00 75-UP: 8.00	
	Average Index Account		Ending Index Account						
Declared Interest Account @ 2.25%									
National Western Life NWL Ultra Future	15 yrs	55 (NQ)	4.75 to 10.00	1.00%	87.50%	\$1,117	08/18/11	Qualified 0-70: 5.00+ 71-75: 1.50+ 76-80: 0.25+ Non-Qualified 0-75: 5.00+ 76-80: 3.00+ <b><u>see notes</u></b>	
	Option D: Monthly Cap		Option B: Fixed Account @ 1.90%						
Option A: Monthly Averaging Annual Reset									
<b>Surrender Charges Last 14 Years</b>									
Fidelity & Guaranty Life FG AccumulatorPlus 14	14 yrs	(NQ)		1.00%	87.50%	\$1,006	01/01/12	0-85: 7.50	
	1 Year Index Gain Option with Declared Rate		1 Year S&P 500 Monthly Average with Cap						
	1 Year S&P 500 Monthly Point-to-Point		1 Year S&P 500 Point-to-Point with Cap						
	1-Year Fixed Account @ 3.00%								
Fidelity & Guaranty Life Prosperity Elite 14	14 yrs	(NQ)		1.00%	87.50%	\$1,006	01/01/12	0-79: 8.00 80-85: 4.00	
	1-Year Performance Triggered Account		1-Year S&P 500 Monthly Average with A Cap						
	1-Year S&P 500 Monthly Point-to-Point with a Cap		1-Year S&P 500 Point-to-Point with a Cap						
	2-Year S&P 500 Point-to-Point with a Cap		3-Year S&P 500 Point-to-Point with a Cap						

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Fixed Account @ 2.00%									
Fidelity & Guaranty Life Prosperity Elite 14 Enhanced	14 yrs	(NQ)	6.00	1.00%	87.50%	\$1,066	01/01/12		
	1-Year Performance Triggered Account				1-Year S&P 500 Monthly Average with A Cap				
	1-Year S&P 500 Monthly Point-to-Point with a Cap				1-Year S&P 500 Point-to-Point with a Cap				0-79: 8.00 80-85: 4.00
	2-Year S&P 500 Point-to-Point with a Cap				3-Year S&P 500 Point-to-Point with a Cap				
Fixed Account @ 2.00%									
Fidelity & Guaranty Life Prosperity Elite 14 Protection	14 yrs	(NQ)	9.00	1.00%	87.50%	\$1,096	01/01/12		
	1-Year Performance Triggered Account				1-Year S&P 500 Monthly Average with A Cap				
	1-Year S&P 500 Monthly Point-to-Point with a Cap				1-Year S&P 500 Point-to-Point with a Cap				0-79: 8.00 80-85: 4.00
	2-Year S&P 500 Point-to-Point with a Cap				3-Year S&P 500 Point-to-Point with a Cap				
Fixed Account @ 2.00%									
National Western Life NWL Ultra Benefit	14 yrs	85	4.00 to 5.00	1.00%	87.50%	\$1,056	08/18/11	Qualified 0-70: 6.00+ 71-75: 3.50+ 76-81: 1.50+ Non-Qualified 0-75: 6.00+ 76-80: 4.00+ 81-85: 1.50+	
	Option B: Fixed Interest Rate @ 1.00%				Option D: Monthly Cap Annual Reset				<b><u>see notes</u></b>
Option A: Monthly Average Annual Reset									
North American Company Charter 14	14 yrs	(NQ)	10.00	1.00%	87.50%	\$1,106	01/19/12		
	1-Year Fixed @ 1.50%				1-Year Dow Jones Annual Point-to-Point				
	1-Year Russell 2000 Annual Point-to-Point				1-Year S&P 500 Annual Point-to-Point				
	1-Year S&P 400 Annual Point-to-Point				1-Year S&P 500 Monthly Point-to-Point Cap				0-75: 7.50+
	1-Year Dow Jones Annual Daily Average				1-Year Nasdaq-100 Annual Point-to-Point				<b><u>see notes</u></b>
	1-Year S&P 400 Annual Daily Average				1-Year NASDAQ-100 Monthly Point-to-Point				
	1-Year S&P 500 Annual Daily Average				1-Year Hindsight Index Strategy				
1-Year Russell 2000 Annual Daily Average				1-Year Dow Jones EuroStoxx 50 Point-to-Point					
North American Company Charter 14 (TX)	14 yrs	75		1.00%	87.50%	\$1,006	01/19/12		
	1-Year Dow Jones EuroStoxx 50 Point-to-Point				1-Year NASDAQ-100 Monthly Point-to-Point				
	1-Year S&P 500 Monthly Point-to-Point Cap				1-Year S&P 400 Annual Daily Average				
	1-Year Russell 2000 Annual Daily Average				1-Year S&P 500 Annual Point-to-Point				<b><u>see notes</u></b>
	1-Year Nasdaq-100 Annual Point-to-Point				1-Year Hindsight Index Strategy				
	1-Year Dow Jones Annual Point-to-Point				1-Year Fixed @ 2.00%				
	1-Year S&P 400 Annual Point-to-Point				1-Year Russell 2000 Annual Point-to-Point				
1-Year S&P 500 Annual Daily Average				1-Year Dow Jones Annual Daily Average					
North American Company Freedom Choice (5%) 14 -Low	14 yrs	75		1.00%	87.50%	\$1,006	01/19/12	0-75: 5.50+	
	1-Year S&P 500 Monthly Point-to-Point Cap								<b><u>see notes</u></b>
	14 yrs	75		1.00%	87.50%	\$1,006	01/19/12		

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North American Company Freedom Choice (5%) 14 <i>-High</i>	1-Year Nasdaq-100 Annual Point-to-Point		1 -Year NASDAQ Monthly Point-to-Point Cap					0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice (5%) 14 <i>-Low</i>	14 yrs	75		1.00%	87.50%	\$1,006	01/19/12	0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice (5%) 14 <i>-High</i>	1-Year Dow Jones Annual Point-to-Point							0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice (5%) 14 <i>-High</i>	14 yrs	75		1.00%	87.50%	\$1,006	01/19/12	0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice (5%) 14 <i>-Low</i>	1-Year S&P 400 Annual Point-to-Point		1-Year Annual Point-to-Point S&P 500 1-Year Fixed @ 3.35%					0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice (5%) 14 <i>-Low</i>	14 yrs	75		1.00%	87.50%	\$1,006	01/19/12	0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice (5%) 14 <i>-High</i>	1-Year Dow Jones EuroStoxx 50 Point-to-Point		1-Year Russell 2000 Annual Point-to-Point					0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice (5%) 14 <i>-Low</i>	1-Year S&P 500 Monthly Point-to-Point Cap							0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice (5%) 14 <i>-Low</i>	14 yrs	75		1.00%	87.50%	\$1,006	01/19/12	0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice (5%) 14 <i>-Low</i>	1-Year Annual Point-to-Point S&P 500		1-Year Fixed @ 3.05%					0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice (5%) 14 <i>-Low</i>	1 -Year NASDAQ Monthly Point-to-Point Cap		1-Year Russell 2000 Annual Point-to-Point					0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice (5%) 14 <i>-High</i>	1-Year Dow Jones EuroStoxx 50 Point-to-Point							0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice (5%) 14 <i>-High</i>	14 yrs	75		1.00%	87.50%	\$1,006	01/19/12	0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice 14 <i>-High</i>	1-Year Dow Jones EuroStoxx 50 Point-to-Point							0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice 14 <i>-Low</i>	14 yrs	75		1.00%	87.50%	\$1,006	01/19/12	0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice 14 <i>-High</i>	1-Year Nasdaq-100 Annual Point-to-Point		1-Year S&P 500 Monthly Point-to-Point Cap					0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice 14 <i>-High</i>	1-Year Dow Jones Annual Point-to-Point							0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice 14 <i>-High</i>	14 yrs	75		1.00%	87.50%	\$1,006	01/19/12	0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice 14 <i>-High</i>	1-Year Nasdaq-100 Monthly Point-to-Point Cap		1-Year S&P 500 Annual Point-to-Point Cap					0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice 14 <i>-Low</i>	1-Year Fixed @ 3.10%		1-Year S&P 400 Annual Point-to-Point					0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice 14 <i>-Low</i>	14 yrs	75		1.00%	87.50%	\$1,006	01/19/12	0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice 14 <i>-Low</i>	1-Year Dow Jones EuroStoxx 50 Point-to-Point		1-Year Russell 2000 Annual Point-to-Point					0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice 14 <i>-High</i>	1-Year S&P 500 Annual Point-to-Point Cap							0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice 14 <i>-High</i>	14 yrs	75		1.00%	87.50%	\$1,006	01/19/12	0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice 14 <i>-High</i>	1-Year Nasdaq-100 Annual Point-to-Point							0-75: 5.50+ <b><u>see notes</u></b>
North American Company Freedom Choice 14 <i>-High</i>	14 yrs	75		1.00%	87.50%	\$1,006	01/19/12	0-75: 5.50+ <b><u>see notes</u></b>

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North American Company Freedom Choice 14 -Low	1-Year Fixed @ 2.70%	0-75: 5.50+ <b><u>see notes</u></b>
	14 yrs    75    1.00%    87.50%    \$1,006    01/19/12	
North American Company Freedom Choice 14 -High	1-Year Dow Jones Annual Point-to-Point    1-Year S&P 500 Monthly Point-to-Point Cap 1-Year Russell 2000 Annual Point-to-Point	0-75: 5.50+ <b><u>see notes</u></b>
	14 yrs    75    1.00%    87.50%    \$1,006    01/19/12	
North American Company Freedom Choice 14 -Low	1-Year S&P 400 Annual Point-to-Point    1-Year Nasdaq-100 Monthly Point-to-Point Cap	0-75: 5.50+ <b><u>see notes</u></b>

<b>Company / Product</b>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<b>Commissions</b> <small>Age: Rate</small>
	14 yrs	75	10.00	1.00%	87.50%	\$1,106	01/19/12	
North American Company North American Prizm Plus 14								0-75: 7.50+ <b><u>see notes</u></b>
	14 yrs	75	10.00	1.00%	87.50%	\$1,106	01/19/12	
North American Company Precision 14								0-75: 7.50+ <b><u>see notes</u></b>
<b>Surrender Charges Last 13 Years</b>								
	13 yrs	80 (NQ)		1.00%	87.50%	\$ 996	08/18/11	
National Western Life NWL Ultra Classic								Qualified 0-70: 10.00+ 71-75: 8.00+ 76-80: 7.00+ Non-Qualified 0-75: 10.00+ 76-80: 8.50+  <b><u>see notes</u></b>
<b>Surrender Charges Last 12 Years</b>								
	12 yrs	(NQ)	3.00 to 5.00	1.50%	87.50%		10/08/11	

# Fixed Indexed Annuities

Amer. Equity Investment Life Ins. Co. Bonus 5 (INDEX-3-07-WA)	1 Year S&P 500 Monthly Average with Cap 1-Year S&P 500 Point-to-Point Cap 1-Year S&P 500 Monthly Point-to-Point	Traditional Fixed Value @ 1.75% 1 Year S&P 500 Annual Point-to-Point Participation Rate 1 Year S&P 500 Monthly Average Participation Rate	0-57: 6.00+ 58-80: 4.00+ <b><u>see notes</u></b>
Amer. General Life Ins. Co. AG HorizonIndex Annuity 12	12 yrs   85   5.00   1.50%   90.00%   \$1,130   01/30/12 Monthly Additive Account with Cap 2-Year Point-to-Point Account with Cap	Fixed Interest Account @ 1.55%	0-75: 8.00+ 76-80: 4.00+ 81-85: 2.50+ <b><u>see notes</u></b>
Amer. General Life Ins. Co. AG HorizonIndex Annuity 12 (CA)	12 yrs   85   5.00   2.00%   90.00%   \$1,198   01/30/12 Fixed Interest Account @ 2.00% Monthly Additive Account with Cap	2-Year Point-to-Point Account with Cap	0-75: 8.00 76-80: 4.00 81-85: 2.50
Great Amer. Life Ins. Co. American Valor II	12 yrs   85   3.00 to 5.00   1.00% Declared Rate Strategy @ 1.00% 1 Year S&P 500 Monthly Average with Cap	100%   \$1,183   08/22/11 1 Year S&P 500 Annual Point-to-Point	Qualified 18-75: 6.00+ 76-80: 4.50+ 81-85: 2.50+ Non-Qualified 0-75: 6.00+ 76-80: 4.50+ 81-UP: 2.50+ <b><u>see notes</u></b>
Liberty Life Insurance Co. Enhanced Choice 12	12 yrs   (NQ)   5.00   1.00% 1-Year DJIA Monthly Average Cap 1-Year S&P 500 Monthly Additive Point-to-Point Cap 1-Year DJIA Quarterly Point-to-Point Cap	87.50%   \$1,035   01/18/12 8 Year Fixed Fixed @ 2.00% 1-Year S&P 500 Annual Point-to-Point Cap	0-75: 6.50+ 76-UP: 3.50+ <b><u>see notes</u></b>
Life of the Southwest SecurePlus Elite	12 yrs       1.00% Ending Index Account Average Index Account	87.50%   \$ 986   11/22/11 Declared Interest Account @ 1.75%	Call
Life of the Southwest SecurePlus Elite 5 403(b) & 457	12 yrs       1.95% 1 Year Russell 2000 Annual Point-to-Point Declared Interest Account @ 1.95%	87.50%   \$1,103   11/15/11 1 Year S&P 500 Annual Point-to-Point	Call
Life of the Southwest SecurePlus Premier 8	12 yrs   80   3.00   1.95% S&P 500 Ending Index Rate Option 1 Russell 2000 Ending Index Rate Option 2 Declared Fixed Account @ 1.95%	90.00%   \$1,169   08/29/11 1-Year S&P 500 Average S&P 500 Ending Index Rate Option 2 Russell 2000 Ending Index Rate Option 1	0-75: 8.00+ 76-80: 5.00+ 81-85: 4.00+ <b><u>see notes</u></b>
North American Company NA Performance Choice 12	12 yrs   (NQ)     1.00% 1-Year Nasdaq 100 Point-to-Point 1-Year DJ EuroStoxx 50 Point-to-Point 1-Year S&P 400 Point-to-Point 1-Year S&P 500 Monthly Point-to-Point Cap 1-Year Russell 2000 Point-to-Point Inverse Performance Trigger	87.50%   \$ 986   01/19/12 1-Year S&P 500 Point-to-Point 1-Year Fixed @ 2.50% 1-Year Hang Seng Point-to-Point 1-Year Nasdaq 100 Monthly Point-to-Point Cap 1-Year Dow Jones Point-to-Point	0-75: 6.50+ <b><u>see notes</u></b>

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North American Company NA Performance Choice 12 Plus	12 yrs	(NQ)	8.00	1.00%	87.50%	\$1,065	01/19/12	0-75: 6.50+ <b><u>see notes</u></b>
	1-Year Nasdaq 100 Monthly Point-to-Point Cap		1-Year S&P 500 Monthly Point-to-Point Cap		1-Year Hang Seng Point-to-Point		1-Year Russell 2000 Point-to-Point	
Phoenix Life Insurance Co. Phoenix Reflections Gold Bonus	12 yrs	(NQ)	5.00 to 10.00	1.00%	87.50%	\$1,085	01/01/12	0-75: 7.50+ 76-80: 5.00+ 81-86: 3.00+ <b><u>see notes</u></b>
	Rainbow Point to Point Indexed Account - 1 year Domestic		Point to Point Indexed Account - 1 year S&P 500		Fixed Account @ 0.85%		Performance Trigger Indexed Account - 1 year S&P 500	
Phoenix Life Insurance Co. Phoenix Reflections Gold Bonus 5% <i>-High</i>	12 yrs	(NQ)		1.00%	87.50%	\$ 986	01/01/12	0-75: 7.50 76-80: 5.00 81-86: 3.00 <b><u>see notes</u></b>
	Performance Trigger Indexed Account - 1 year S&P 500							
Phoenix Life Insurance Co. Phoenix Reflections Gold Bonus 5% <i>-Low</i>	12 yrs	(NQ)	5.00	1.00%	87.50%	\$1,035	01/01/12	0-75: 7.50 76-80: 5.00 81-86: 3.00 <b><u>see notes</u></b>
	Fixed Account @ 2.50%		Performance Trigger Indexed Account - 1 year S&P 500		Rainbow Point to Point Indexed Account - 1 year Global			
Phoenix Life Insurance Co. Phoenix Reflections Gold Bonus 5% <i>-High</i>	12 yrs	(NQ)		1.00%	87.50%	\$ 986	01/01/12	0-75: 7.50 76-80: 5.00 81-86: 3.00 <b><u>see notes</u></b>
	Rainbow Point to Point Indexed Account - 1 year Global		Fixed Account @ 2.50%					
Phoenix Life Insurance Co. Phoenix Reflections Gold Bonus 5% <i>-Low</i>	12 yrs	(NQ)	5.00	1.00%	87.50%	\$1,035	01/01/12	0-75: 7.50 76-80: 5.00 81-86: 3.00 <b><u>see notes</u></b>
	Point to Point Indexed Account - 1 year S&P 500		Rainbow Point to Point Indexed Account - 1 year Domestic					
Phoenix Life Insurance Co. Phoenix Reflections Gold Bonus 5% <i>-High</i>	12 yrs	(NQ)		1.00%	87.50%	\$ 986	01/01/12	0-75: 7.50 76-80: 5.00 81-86: 3.00 <b><u>see notes</u></b>
	Rainbow Point to Point Indexed Account - 1 year Domestic							
Phoenix Life Insurance Co. Phoenix Reflections Gold Bonus 5% <i>-Low</i>	12 yrs	(NQ)	5.00	1.00%	87.50%	\$1,035	01/01/12	0-75: 7.50 76-80: 5.00 81-86: 3.00 <b><u>see notes</u></b>
	Monthly Point to Point Indexed Account - 1 year S&P 500							

<b>Company / Product</b>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<b>Commissions Age: Rate</b>
Phoenix Life Insurance Co. Phoenix Reflections Gold Bonus 5% <i>-High</i>	12 yrs	(NQ)		1.00%	87.50%	\$ 986	01/01/12	0-75: 7.50 76-80: 5.00 81-86: 3.00 <b><u>see notes</u></b>
	Point to Point Indexed Account - 1 year S&P 500		Monthly Point to Point Indexed Account - 1 year S&P 500					
Phoenix Life Insurance Co.	12 yrs	(NQ)	6.00	1.00%	87.50%	\$1,045	01/01/12	0-75: 7.50 76-80: 5.00
	Monthly Point to Point Indexed Account - 1 year S&P 500		Point to Point Indexed Account - 1 year S&P 500					

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Phoenix Reflections Gold Bonus 6%	Rainbow Point to Point Indexed Account - 1 year Domestic	Fixed Account @ 0.75%	81-86: 3.00 <b><u>see notes</u></b>					
	Rainbow Point to Point Indexed Account - 1 year Global	Performance Trigger Indexed Account - 1 year S&P 500						
<b>Surrender Charges Last 10 Years</b>								
Aviva Life & Annuity (Income Series) Income Preferred Ultra -High	10 yrs	78	3.00 to 5.00	1.00%	87.50%	\$1,015	01/06/12	0-75: 7.50+ 76-78: 5.50+ <b><u>see notes</u></b>
	Fixed Strategy @ 1.45%							
Forethought Financial Destination Income 15 -Mid	10 yrs	85		2.00%	90.00%	\$1,097	02/01/12	0-75: 6.50 76-85: 5.00
	Fixed Account Strategy @ 2.00%							
Forethought Financial Destination Income 15 -High	10 yrs	85		2.00%	90.00%	\$1,097	02/01/12	0-75: 6.50 76-85: 5.00
	Fixed Account Strategy @ 2.00%							
Forethought Financial Destination Income 15 -Low	10 yrs	85		2.00%	90.00%	\$1,097	02/01/12	0-75: 6.50 76-85: 5.00
	Fixed Account Strategy @ 2.00%							
Aviva Life & Annuity (Income Series) Income Preferred Ultra -Low	10 yrs	78	3.00 to 5.00	1.00%	87.50%	\$1,015	01/06/12	0-75: 7.50+ 76-78: 5.50+ <b><u>see notes</u></b>
	Fixed Strategy @ 1.00%							
American National Ins. Co. Value Lock 10	10 yrs	80		1.00-1.75%	90.00%	\$1,071	02/01/12	0-75: 10.00 76-80: 8.00
	S&P 500 10 Year Point-to-Point							
Amer. Equity Investment Life Ins. Co. 10/10 Gold (Index 6-05)	10 yrs	(NQ)		1.50%	87.50%		10/08/11	0-75: 6.00+ 76-80: 4.50+ <b><u>see notes</u></b>
	1 Year S&P 500 Monthly Average Participation Rate		1 Year S&P 500 Monthly Point-to-Point					
	10 Year U.S. Treasury Bond Value with Cap		1 Year S&P 500 Annual Point-to-Point Participation Rate					
	Traditional Fixed Value @ 1.75%							
Amer. Equity Investment Life Ins. Co. Advantage Gold	10 yrs	(NQ)	5.00	1.50%	84.00%		10/08/11	0-75: 6.00+ 76-80: 4.50+ <b><u>see notes</u></b>
	Traditional Fixed Value @ 1.65%		1 Year S&P 500 Point-to-Point Cap					
	1 Year S&P 500 Monthly Average with Cap		10 Year U.S. Treasury Bond Value with Cap					
	1 Year S&P 500 Annual Point-to-Point Participation Rate		1 Year S&P 500 Monthly Average Participation Rate					
	1 Year S&P 500 Monthly Point-to-Point							
Amer. Equity Investment Life Ins. Co. Benefit Gold (ICC10 IDX 110*)	10 yrs	(NQ)	5.00	1.50%	87.50%		10/08/11	0-75: 5.25+ 76-80: 3.94+ <b><u>see notes</u></b>
	1 Year S&P 500 Monthly Average with Cap		1 Year S&P 500 Monthly Point-to-Point					
	Traditional Fixed Value @ 1.60%		10 Year U.S. Treasury Bond Value with Cap					
	1 Year S&P 500 Point-to-Point Cap							
Amer. Equity Investment Life Ins. Co. Millenium Platinum (WA)	10 yrs	(NQ)		1.50%	87.50%		10/08/11	0-75: 6.00+ 76-80: 4.50+ <b><u>see notes</u></b>
	10 Year U.S. Treasury Bond Value with Cap		1 Year S&P 500 Monthly Average Participation Rate					
	1 Year S&P 500 Monthly Point-to-Point		1 Year S&P 500 Annual Point-to-Point Participation Rate					

# Fixed Indexed Annuities

Traditional Fixed Value @ 1.75%								
Amer. Equity Investment Life Ins. Co. Retirement Gold (02-09)	10 yrs	(NQ)	5.00 to 8.00	1.50%	87.50%		10/08/11	0-78: 6.00+ <b>see notes</b>
	1 Year S&P 500 Annual Point-to-Point Participation Rate			1 Year S&P 500 Monthly Average with Cap		1 Year S&P 500 Monthly Average Participation Rate		
Amer. Equity Investment Life Ins. Co. Retirement Gold (INDEX-4-10-FL)	10 yrs	(NQ)	8.00	1.50%	87.50%		10/08/11	0-64: 6.00+ 65-75: 5.25+ 76-78: 4.50+ <b>see notes</b>
	1 Year S&P 500 Monthly Average Participation Rate			1 Year S&P 500 Annual Point-to-Point Participation Rate		Traditional Fixed Value @ 1.60%		
Amer. Equity Investment Life Ins. Co. Retirement Gold (RG-FIA-09)	10 yrs	(NQ)	6.00	1.50%	87.50%		10/08/11	0-78: 5.25+ <b>see notes</b>
	1 Year S&P 500 Monthly Point-to-Point			1 Year S&P 500 Monthly Average with Cap		1 Year S&P 500 Monthly Average Participation Rate		
Amer. General Life Ins. Co. AG Global Bonus Index Annuity	10 yrs	80	5.00	1.50%	100%	\$1,219	01/30/12	0-75: 5.25 76-80: 2.75
	Annual Point-to-Point Account with Participation Rate			Monthly Additive Account with Cap		Global Multiple Index Account with Cap		
Amer. General Life Ins. Co. AG Global Bonus Index Annuity (CA)	10 yrs	80	5.00	2.00%	100%	\$1,280	01/30/12	0-75: 5.25 76-80: 2.75
	Annual Point-to-Point Account with Participation Rate			Monthly Additive Account with Cap		Fixed Interest Account @ 2.00%		
Amer. General Life Ins. Co. AG Vision Maximizer	10 yrs	75	5.00	1.50%	90.00%	\$1,097	01/30/12	0-75: 8.00+ <b>see notes</b>
	Annual Point-to-Point Account with Adjustable Participation			Annual Point-to-Point Account with Cap		Monthly Average Account with Index Spread		
Amer. General Life Ins. Co. AG Vision Maximizer (CA)	10 yrs	75	5.00	2.00%	90.00%	\$1,152	01/30/12	0-UP: 8.00
	Monthly Average Account with Index Spread			Fixed Interest Account @ 2.00%		Annual Point-to-Point with Cap		
American National Ins. Co. ANICO Strategy Indexed Annuity 10	10 yrs	85		1.00%	90.00%	\$ 994	02/01/12	0-75: 8.00+ 76-80: 6.50+ 81-85: 5.00+ <b>see notes</b>
	1 Year S&P 500 Point-to-Point			Declared Rate Interest Account @ 1.00%				
Americo Future Provider	10 yrs	0 (NQ)		2.00%	100%	\$1,219	01/08/12	0-80: 8.25 81-85: 6.50 86-90: 3.00
	Declared Interest Option @ 1.00%			1-Year S&P 500 Point-to-Point Participation Rate & Spread		I-Year S&P 500 Performance Triggered; The EZ Option 1-Year S&P 500 Monthly Averaging Participation Rate & Spread		

# Fixed Indexed Annuities

	1-Year NASDAQ-100 Point-to-Point Participation Rate & Spread			1-Year S&P 500 Point-to-Point Participation Rate & Cap				
Americo Future Provider Bonus	10 yrs	(NQ)	4.00	2.00%	100%	\$1,268	01/08/12	Call
	1-Year S&P 500 Monthly Averaging Participation Rate & Spread			1-Year S&P 500 Point-to-Point Participation Rate & Cap				
	1-Year S&P 500 Point-to-Point Participation Rate & Spread			1-Year S&P 500 Performance Triggered; The EZ Option				
	Declared Interest Option @ 1.00%			1-Year NASDAQ-100 Point-to-Point Participation Rate & Spread				
Aviva Life & Annuity (Income Series) Income Preferred Bonus -Low	10 yrs	78	6.00 to 8.00	1.00%	87.50%	\$1,044	01/06/12	0-75: 7.00+ 76-78: 5.00+ <b>see notes</b>
	1-Year Average Index Strategy							
Aviva Life & Annuity (Income Series) Income Preferred Bonus -High	10 yrs	78	6.00 to 8.00	1.00%	87.50%	\$1,044	01/06/12	0-75: 7.00+ 76-78: 5.00+ <b>see notes</b>
	Fixed Strategy @ 1.55%			1-Year Average Index Strategy				
Aviva Life & Annuity (Income Series) Income Preferred Bonus -Low	10 yrs	78	6.00 to 8.00	1.00%	87.50%	\$1,044	01/06/12	0-75: 7.00+ 76-78: 5.00+ <b>see notes</b>
	1-Year Monthly Cap Index Strategy			Fixed Strategy @ 1.00%				
	1-Year Point-to-Point Index Strategy							
Aviva Life & Annuity (Income Series) Income Preferred Bonus -High	10 yrs	78	6.00 to 8.00	1.00%	87.50%	\$1,044	01/06/12	0-75: 7.00+ 76-78: 5.00+ <b>see notes</b>
	1-Year Monthly Cap Index Strategy		1-Year Point-to-Point Index Strategy					
Aviva Life & Annuity (Income Series) Income Preferred Bonus Pro -High	10 yrs	78	6.00	1.00%	87.50%	\$1,025	01/06/12	65-75: 6.50+ 76-78: 4.50+ <b>see notes</b>
	1-Year S&P 500 Monthly Cap							
Aviva Life & Annuity (Income Series) Income Preferred Bonus Pro -Low	10 yrs	78	6.00	1.00%	87.50%	\$1,025	01/06/12	65-75: 6.50+ 76-78: 4.50+ <b>see notes</b>
	1-Year Average Index Strategy			1-Year S&P 500 Point-to-Point				
Aviva Life & Annuity (Income Series) Income Preferred Bonus Pro -High	10 yrs	78	6.00	1.00%	87.50%	\$1,025	01/06/12	65-75: 6.50+ 76-78: 4.50+ <b>see notes</b>
	Fixed Strategy @ 1.55%							
Aviva Life & Annuity (Income Series) Income Preferred Bonus Pro -Low	10 yrs	78	6.00	1.00%	87.50%	\$1,025	01/06/12	65-75: 6.50+ 76-78: 4.50+ <b>see notes</b>
	Fixed Strategy @ 1.00%							
Aviva Life & Annuity (Income Series) Income Preferred Bonus Pro -High	10 yrs	78	6.00	1.00%	87.50%	\$1,025	01/06/12	65-75: 6.50+ 76-78: 4.50+ <b>see notes</b>
	1-Year Average Index Strategy		1-Year S&P 500 Point-to-Point					
Aviva Life & Annuity (Income Series) Income Preferred Bonus Pro -Low	10 yrs	78	6.00	1.00%	87.50%	\$1,025	01/06/12	65-75: 6.50+ 76-78: 4.50+ <b>see notes</b>
	1-Year S&P 500 Monthly Cap							

<b>Company / Product</b>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<b>Commissions</b> Age: Rate
	10 yrs	78	4.00	1.00%	87.50%	\$1,005	01/06/12	

# Fixed Indexed Annuities

Aviva Life & Annuity (Income Series) Income Preferred Bonus S -Low	1-Year Monthly Cap Index Strategy							0-75: 6.00+ 76-78: 4.00+ <b><u>see notes</u></b>
Aviva Life & Annuity (Income Series) Income Preferred Bonus S -High	10 yrs	78	4.00	1.00%	87.50%	\$1,005	01/06/12	0-75: 6.00+ 76-78: 4.00+ <b><u>see notes</u></b>
	1-Year Average Index Strategy			1-Year Point-to-Point Index Strategy				
Aviva Life & Annuity (Income Series) Income Preferred Bonus S -Low	10 yrs	78	4.00	1.00%	87.50%	\$1,005	01/06/12	0-75: 6.00+ 76-78: 4.00+ <b><u>see notes</u></b>
	1-Year Average Index Strategy			Fixed Strategy @ 1.00%				
Aviva Life & Annuity (Income Series) Income Preferred Bonus S -High	10 yrs	78	4.00	1.00%	87.50%	\$1,005	01/06/12	0-75: 6.00+ 76-78: 4.00+ <b><u>see notes</u></b>
	Fixed Strategy @ 1.00%			1-Year Monthly Cap Index Strategy				
Aviva Life & Annuity (Income Series) Income Preferred Bonus S -Low	10 yrs	78	4.00	1.00%	87.50%	\$1,005	01/06/12	0-75: 6.00+ 76-78: 4.00+ <b><u>see notes</u></b>
	1-Year Point-to-Point Index Strategy							
Aviva Life & Annuity (Income Series) Income Preferred Ten -High	10 yrs	78		1.00%	87.50%	\$ 967	01/06/12	0-75: 7.50+ 76-78: 5.50+ <b><u>see notes</u></b>
	1-Year Average Index Strategy							
Aviva Life & Annuity (Income Series) Income Preferred Ten -Low	10 yrs	78		1.00%	87.50%	\$ 967	01/06/12	0-75: 7.50+ 76-78: 5.50+ <b><u>see notes</u></b>
	1-Year Monthly Cap Index Strategy							
Aviva Life & Annuity (Income Series) Income Preferred Ten -High	10 yrs	78		1.00%	87.50%	\$ 967	01/06/12	0-75: 7.50+ 76-78: 5.50+ <b><u>see notes</u></b>
	Fixed @ 1.40%							
Aviva Life & Annuity (Income Series) Income Preferred Ten -Low	10 yrs	78		1.00%	87.50%	\$ 967	01/06/12	0-75: 7.50+ 76-78: 5.50+ <b><u>see notes</u></b>
	1-Year Average Index Strategy			Fixed @ 1.00%				
Aviva Life & Annuity (Income Series) Income Preferred Ten -High	10 yrs	78		1.00%	87.50%	\$ 967	01/06/12	0-75: 7.50+ 76-78: 5.50+ <b><u>see notes</u></b>
	1-Year Point-to-Point Index Strategy			1-Year Monthly Cap Index Strategy				
Aviva Life & Annuity (Income Series) Income Preferred Ten -Low	10 yrs	78		1.00%	87.50%	\$ 967	01/06/12	0-75: 7.50+ 76-78: 5.50+ <b><u>see notes</u></b>
	1-Year Point-to-Point Index Strategy							
Aviva Life & Annuity (Income Series) Income Select 10 -Low	10 yrs	78		2.75%	87.50%	\$1,148	01/06/12	0-75: 6.50+ 76-78: 4.50+ <b><u>see notes</u></b>
	Fixed @ 2.00%			1-Year Point-to-Point Hang Seng				
	1-Year S&P 500 Monthly Cap							
Aviva Life & Annuity (Income Series) Income Select 10 -High	10 yrs	78		2.75%	87.50%	\$1,148	01/06/12	0-75: 6.50+ 76-78: 4.50+ <b><u>see notes</u></b>
	1-Year Point-to-Point DJ EUROSTOXX 50			1-Year S&P 500 Point-to-Point w/ Participation				
	1-Year S&P 500 Monthly Cap							
Aviva Life & Annuity (Income Series) Income Select 10 -Low	10 yrs	78		2.75%	87.50%	\$1,148	01/06/12	0-75: 6.50+ 76-78: 4.50+ <b><u>see notes</u></b>
	1-Year S&P500 Point-to-Point							
Aviva Life & Annuity (Income Series) Income Select 10 -High	10 yrs	78		2.75%	87.50%	\$1,148	01/06/12	0-75: 6.50+ 76-78: 4.50+ <b><u>see notes</u></b>
	1-Year Point-to-Point Hang Seng			1-Year S&P500 Point-to-Point				
	10 yrs	78		2.75%	87.50%	\$1,148	01/06/12	0-75: 6.50+

# Fixed Indexed Annuities

Aviva Life & Annuity (Income Series) Income Select 10 -Low	1-Year Point-to-Point DJ EUROSTOXX 50							76-78: 4.50+ <b><u>see notes</u></b>
Aviva Life & Annuity (Income Series) Income Select 10 -High	10 yrs	78		2.75%	87.50%	\$1,148	01/06/12	0-75: 6.50+ 76-78: 4.50+ <b><u>see notes</u></b>
Aviva Life & Annuity (Income Series) Income Select 10 -Low	Fixed @ 2.00%							
Aviva Life & Annuity (Income Series) Income Select 10 -Low	1-Year S&P 500 Point-to-Point w/ Participation							0-75: 6.50+ 76-78: 4.50+ <b><u>see notes</u></b>
Aviva Life & Annuity (Income Series) Income Select Plus S -High	10 yrs	78	3.00 to 5.00	2.75%	87.50%	\$1,205	01/06/12	0-75: 5.00+ 76-78: 3.00+ <b><u>see notes</u></b>
Aviva Life & Annuity (Income Series) Income Select Plus S -Low	Fixed @ 2.00%							
Aviva Life & Annuity (Income Series) Income Select Plus S -Low	1-Year S&P 500 Monthly Cap							0-75: 5.00+ 76-78: 3.00+ <b><u>see notes</u></b>
Aviva Life & Annuity (Income Series) Income Select Plus S -High	10 yrs	78	3.00 to 5.00	2.75%	87.50%	\$1,205	01/06/12	0-75: 5.00+ 76-78: 3.00+ <b><u>see notes</u></b>
Aviva Life & Annuity (Income Series) Income Select Plus S -Low	1-Year S&P 500 Point-to-Point Cap							
Aviva Life & Annuity (Income Series) Income Select Plus S -Low	10 yrs	78	3.00 to 5.00	2.75%	87.50%	\$1,205	01/06/12	0-75: 5.00+ 76-78: 3.00+ <b><u>see notes</u></b>
Aviva Life & Annuity (Income Series) Income Select Plus S -High	1 - Year Point to Point Dow Jones EUROSTOXX 50							
Aviva Life & Annuity (Income Series) Income Select Plus S -Low	1 - Year S&P 500 Point-to-Point Cap							
Aviva Life & Annuity (Income Series) Income Select Plus S -High	10 yrs	78	3.00 to 5.00	2.75%	87.50%	\$1,205	01/06/12	0-75: 5.00+ 76-78: 3.00+ <b><u>see notes</u></b>
Aviva Life & Annuity (Income Series) Income Select Plus S -Low	1 - Year Point to Point Dow Jones EUROSTOXX 50							
Aviva Life & Annuity (Income Series) Income Select Plus S -Low	10 yrs	78	3.00 to 5.00	2.75%	87.50%	\$1,205	01/06/12	0-75: 5.00+ 76-78: 3.00+ <b><u>see notes</u></b>
Aviva Life & Annuity (Income Series) Income Select Plus S -High	1 - Year Point to Point Hang Seng Index							
Aviva Life & Annuity (Income Series) Income Select Plus S -High	1-Year S&P 500 Point-to-Point w/ Participation							
Aviva Life & Annuity (Income Series) Income Select Plus S -High	10 yrs	78	3.00 to 5.00	2.75%	87.50%	\$1,205	01/06/12	0-75: 5.00+ 76-78: 3.00+ <b><u>see notes</u></b>
Aviva Life & Annuity (Income Series) Income Select Plus S -Low	1-Year S&P 500 Monthly Cap							
Aviva Life & Annuity (Income Series) Income Select Plus S -Low	1 - Year Point to Point Hang Seng Index							
Aviva Life & Annuity (Income Series) Income Select Plus S -Low	1-Year S&P 500 Point-to-Point w/ Participation							
Aviva Life & Annuity (Income Series) Income Select Plus S -Low	10 yrs	78	3.00 to 5.00	2.75%	87.50%	\$1,205	01/06/12	0-75: 5.00+ 76-78: 3.00+ <b><u>see notes</u></b>
Aviva Life & Annuity (Income Series) Income Select Plus S -Low	Fixed @ 2.00%							

<b>Company / Product</b>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<b>Commissions</b> Age: Rate
Aviva Life & Annuity (Income Series) Lifetime Solutions Annuity -High	10 yrs	78	5.00 to 7.00	1.00%	87.50%	\$1,034	01/06/12	0-74: 7.00 75-78: 5.00

# Fixed Indexed Annuities

		1-Year Monthly Cap Rate							
Aviva Life & Annuity (Income Series) Lifetime Solutions Annuity -Low	10 yrs	78	3.00 to 6.00	1.00%	87.50%	\$1,025	01/06/12	0-74: 7.00 75-78: 5.00	
	1-Year Point-to-Point with Cap Rate		1-Year Fixed Crediting Rate @ 1.35%		1-Year Monthly Cap Rate		2-Year Monthly Cap Rate		
Aviva Life & Annuity (Income Series) Lifetime Solutions Annuity -High	10 yrs	78	5.00 to 7.00	1.00%	87.50%	\$1,034	01/06/12	0-74: 7.00 75-78: 5.00	
	1-Year Fixed Crediting Rate @ 1.35%		2-Year Monthly Cap Rate		1-Year Point-to-Point with Cap Rate				
Fidelity & Guaranty Life FG AccumulatorPlus 10	10 yrs	(NQ)		1.00%	87.50%	\$ 967	01/01/12	0-79: 6.25+ 80-85: 3.13+ <b><u>see notes</u></b>	
	1 Year Index Gain Option with Declared Rate		1 Year S&P 500 Monthly Average with Cap		1 Year S&P 500 Monthly Point-to-Point		1 Year S&P 500 Point-to-Point with Cap		
	1-Year Fixed Account @ 2.50%								
Fidelity & Guaranty Life FG Index-Accelerator 10	10 yrs	85	6.00	1.00-1.10%	87.50%	\$1,035	01/01/12	0-79: 7.50+ 80-85: 3.75+ <b><u>see notes</u></b>	
	1-Year S&P 500 Monthly Average		1-Year S&P 500 Monthly Cap		1-Year S&P 500 Point-to-Point		2-Year S&P 500 Monthly Average with Cap		
	Fixed Interest Option @ 1.75%								
Fidelity & Guaranty Life Prosperity Elite 10	10 yrs	(NQ)		1.00%	87.50%	\$ 967	01/01/12	0-79: 7.00+ 80-85: 3.50+ <b><u>see notes</u></b>	
	1-Year Performance Triggered Account		1-Year S&P 500 Monthly Average with A Cap		1-Year S&P 500 Monthly Point-to-Point with a Cap		1-Year S&P 500 Point-to-Point with a Cap		
	2-Year S&P 500 Point-to-Point with a Cap		3-Year S&P 500 Point-to-Point with a Cap		Fixed Account @ 2.00%				
Fidelity & Guaranty Life Prosperity Elite 10 Enhanced	10 yrs	(NQ)	5.00	1.00%	87.50%	\$1,015	01/01/12	0-79: 7.00+ 80-85: 3.50+ <b><u>see notes</u></b>	
	1-Year Performance Triggered Account		1-Year S&P 500 Monthly Average with A Cap		1-Year S&P 500 Monthly Point-to-Point with a Cap		1-Year S&P 500 Point-to-Point with a Cap		
	2-Year S&P 500 Point-to-Point with a Cap		3-Year S&P 500 Point-to-Point with a Cap		Fixed Account @ 2.00%				
Fidelity & Guaranty Life Prosperity Elite 10 Protection	10 yrs	(NQ)	8.00	1.00%	87.50%	\$1,044	01/01/12	0-79: 7.00+ 80-85: 3.50+ <b><u>see notes</u></b>	
	1-Year Performance Triggered Account		1-Year S&P 500 Monthly Average with A Cap		1-Year S&P 500 Monthly Point-to-Point with a Cap		1-Year S&P 500 Point-to-Point with a Cap		
	2-Year S&P 500 Point-to-Point with a Cap		3-Year S&P 500 Point-to-Point with a Cap		Fixed Account @ 2.00%				
Fidelity & Guaranty Life Ins. Co. of New York FGNY Index-Choice 10	10 yrs	85	2.00	1.00%	100%	\$1,127	01/01/12	<b><u>see notes</u></b>	
	S&P 500 Annual Point-to-Point		S&P 500 Monthly Point-to-Point		S&P 500 Monthly Averaging		Fixed @ 2.50%		

# Fixed Indexed Annuities

Forethought Financial Bonus Advantage	10 yrs	80	5.00	1.00%	87.50%	\$1,015	02/01/12	55-75: 7.00 76-80: 5.00
	Monthly Point-to-Point with Monthly Cap			Monthly Average with Annual Cap				
Forethought Financial Guaranteed Destinations WA -Mid	10 yrs	85	5.00	1.00%	87.50%	\$1,015	02/01/12	0-75: 7.00 76-85: 5.00
	Monthly Point-to-Point with Cap			Annual Cap with Monthly Averaging				
Forethought Financial Guaranteed Destinations WA -Low	10 yrs	85	5.00	1.00%	87.50%	\$1,015	02/01/12	0-75: 7.00 76-85: 5.00
	Fixed Account Strategy @ 2.00%							
Forethought Financial Guaranteed Destinations WA -High	10 yrs	85	5.00	1.00%	87.50%	\$1,015	02/01/12	0-75: 7.00 76-85: 5.00
	Short-Term Account Strategy @ 1.00%			Fixed Account Strategy @ 2.00%				
Forethought Financial Guaranteed Destinations WA -Low	10 yrs	85	5.00	1.00%	87.50%	\$1,015	02/01/12	0-75: 7.00 76-85: 5.00
	Annual Cap with Monthly Averaging							
Forethought Financial Guaranteed Destinations WA -Mid	10 yrs	85	5.00	1.00%	87.50%	\$1,015	02/01/12	0-75: 7.00 76-85: 5.00
	Fixed Account Strategy @ 2.00%							
Forethought Financial Guaranteed Destinations WA -High	10 yrs	85	5.00	1.00%	87.50%	\$1,015	02/01/12	0-75: 7.00 76-85: 5.00
	Annual Cap with Monthly Averaging							
Forethought Financial Guaranteed Destinations WA -Mid	10 yrs	85	5.00	1.00%	87.50%	\$1,015	02/01/12	0-75: 7.00 76-85: 5.00
	Short-Term Account Strategy @ 1.00%							
Forethought Financial Guaranteed Destinations WA -Low	10 yrs	85	5.00	1.00%	87.50%	\$1,015	02/01/12	0-75: 7.00 76-85: 5.00
	Monthly Point-to-Point with Cap			Short-Term Account Strategy @ 1.00%				
Forethought Financial Guaranteed Destinations WA -High	10 yrs	85	5.00	1.00%	87.50%	\$1,015	02/01/12	0-75: 7.00 76-85: 5.00
	Monthly Point-to-Point with Cap							
Forethought Financial Income 125 -High	10 yrs	(NQ)		1.00%	87.50%	\$ 967	02/01/12	0-75: 7.00+ 76-85: 5.00+ <b>see notes</b>
	Annual Point-to-Point with Cap							

<b>Company / Product</b>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<b>Commissions Age: Rate</b>
Forethought Financial Income 125 -Low	10 yrs	(NQ)		1.00%	87.50%	\$ 967	02/01/12	0-75: 7.00+ 76-85: 5.00+ <b>see notes</b>
	Fixed Account Strategy @ 1.00%			Monthly Point-to-Point with Cap				
Forethought Financial Income 125 -Mid	10 yrs	(NQ)		1.00%	87.50%	\$ 967	02/01/12	0-75: 7.00+ 76-85: 5.00+ <b>see notes</b>
	Fixed Account Strategy @ 1.00%							
Forethought Financial Income 125 -Low	10 yrs	(NQ)		1.00%	87.50%	\$ 967	02/01/12	0-75: 7.00+ 76-85: 5.00+ <b>see notes</b>
	Annual Point-to-Point with Cap							

# Fixed Indexed Annuities

Forethought Financial Income 125 -Mid	10 yrs	(NQ)		1.00%	87.50%	\$ 967	02/01/12	0-75: 7.00+ 76-85: 5.00+ <b>see notes</b>
	Monthly Point-to-Point with Cap							
Forethought Financial Income 125 -High	10 yrs	(NQ)		1.00%	87.50%	\$ 967	02/01/12	0-75: 7.00+ 76-85: 5.00+ <b>see notes</b>
	Fixed Account Strategy @ 1.00%							
Forethought Financial Income 125 -Mid	10 yrs	(NQ)		1.00%	87.50%	\$ 967	02/01/12	0-75: 7.00+ 76-85: 5.00+ <b>see notes</b>
	Annual Point-to-Point with Cap							
Forethought Financial Income 125 -High	10 yrs	(NQ)		1.00%	87.50%	\$ 967	02/01/12	0-75: 7.00+ 76-85: 5.00+ <b>see notes</b>
	Monthly Point-to-Point with Cap							
Forethought Financial Index Bonus 115 <sup>SM</sup> -Low	10 yrs	85		1.00%	87.50%	\$ 967	02/01/12	0-75: 8.00+ 76-85: 5.50+ <b>see notes</b>
	Fixed Account Strategy @ 1.00%							
Forethought Financial Index Bonus 115 <sup>SM</sup> -High	10 yrs	85		1.00%	87.50%	\$ 967	02/01/12	0-75: 8.00+ 76-85: 5.50+ <b>see notes</b>
	Annual Point-to-Point with Cap			Monthly Point-to-Point with Cap				
Forethought Financial Index Bonus 115 <sup>SM</sup> -Mid	10 yrs	85		1.00%	87.50%	\$ 967	02/01/12	0-75: 8.00+ 76-85: 5.50+ <b>see notes</b>
	Monthly Point-to-Point with Cap							
Forethought Financial Index Bonus 115 <sup>SM</sup> -High	10 yrs	85		1.00%	87.50%	\$ 967	02/01/12	0-75: 8.00+ 76-85: 5.50+ <b>see notes</b>
	Fixed Account Strategy @ 1.00%							
Forethought Financial Index Bonus 115 <sup>SM</sup> -Mid	10 yrs	85		1.00%	87.50%	\$ 967	02/01/12	0-75: 8.00+ 76-85: 5.50+ <b>see notes</b>
	Annual Point-to-Point with Cap							
Forethought Financial Index Bonus 115 <sup>SM</sup> -Low	10 yrs	85		1.00%	87.50%	\$ 967	02/01/12	0-75: 8.00+ 76-85: 5.50+ <b>see notes</b>
	Monthly Point-to-Point with Cap							
Forethought Financial Index Bonus 115 <sup>SM</sup> -Mid	10 yrs	85		1.00%	87.50%	\$ 967	02/01/12	0-75: 8.00+ 76-85: 5.50+ <b>see notes</b>
	Fixed Account Strategy @ 1.00%							
Forethought Financial Index Bonus 115 <sup>SM</sup> -Low	10 yrs	85		1.00%	87.50%	\$ 967	02/01/12	0-75: 8.00+ 76-85: 5.50+ <b>see notes</b>
	Annual Point-to-Point with Cap							
Great Amer. Life Ins. Co. American Valor® 10	10 yrs	85	2.00	1.00%	100%	\$1,127	08/22/11	Qualified 18-75: 6.00+ 76-80: 4.50+ 81-UP: 2.50+ Non-Qualified 0-75: 6.00+ 76-80: 4.50+ 81-UP: 2.50+ <b>see notes</b>
	1 Year S&P 500 Monthly Average with Cap    Declared Rate Strategy @ 1.40% 1 Year S&P 500 Annual Point-to-Point							

<b>Company / Product</b>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<b>Commissions</b> Age: Rate
	10 yrs	85		1.00%	100%	\$1,105	08/22/11	

# Fixed Indexed Annuities

Great Amer. Life Ins. Co. Safe Return	1 Year S&P 500 Monthly Average with Cap 1 Year S&P 500 Annual Point-to-Point Cap	Declared Rate Strategy @ 1.10%						<small>Qualified</small> 18-75: 6.50+ 76-80: 5.50+ 81-85: 2.50+ <small>Non-Qualified</small> 0-75: 6.50+ 76-80: 5.50+ 81-85: 2.50+
							<b>see notes</b>	
ING Annuity and Asset Sales ING Secure Index Opportunities Plus <i>-High</i>	10 yrs    80    5.00    2.00%    87.50%    \$1,120    01/18/12	Fixed Rate Strategy @ 1.50%						0-80: 7.00+ <b>see notes</b>
ING Annuity and Asset Sales ING Secure Index Opportunities Plus <i>-Low</i>	10 yrs    80    5.00    2.00%    87.50%    \$1,120    01/18/12	Interest Rate Benchmark Strategy Monthly Cap Index Strategy			Fixed Rate Strategy @ 1.50%			0-80: 7.00+ <b>see notes</b>
ING Annuity and Asset Sales ING Secure Index Opportunities Plus <i>-High</i>	10 yrs    80    5.00    2.00%    87.50%    \$1,120    01/18/12	Monthly Cap Index Strategy			Interest Rate Benchmark Strategy			0-80: 7.00+ <b>see notes</b>
ING Annuity and Asset Sales ING Secure Index Opportunities Plus <i>-Low</i>	10 yrs    80    5.00    2.00%    87.50%    \$1,120    01/18/12	Point-to-Point Cap Index Strategy						0-80: 7.00+ <b>see notes</b>
ING Annuity and Asset Sales ING Secure Index Opportunities Plus <i>-High</i>	10 yrs    80    5.00    2.00%    87.50%    \$1,120    01/18/12	Point-to-Point Cap Index Strategy						0-80: 7.00+ <b>see notes</b>
ING Annuity and Asset Sales ING Secure Index Outlook Annuity <i>-High</i>	10 yrs    80    3.00    2.00%    87.50%    \$1,099    01/18/12	Monthly Cap Index Strategy						0-80: 6.00+ <b>see notes</b>
ING Annuity and Asset Sales ING Secure Index Outlook Annuity <i>-Low</i>	10 yrs    80    3.00    2.00%    87.50%    \$1,099    01/18/12	Fixed Rate Strategy @ 1.50%						0-80: 6.00+ <b>see notes</b>
ING Annuity and Asset Sales ING Secure Index Outlook Annuity <i>-High</i>	10 yrs    80    3.00    2.00%    87.50%    \$1,099    01/18/12	Point-to-Point Cap Index Strategy			Fixed Rate Strategy @ 1.50%			0-80: 6.00+ <b>see notes</b>
ING Annuity and Asset Sales ING Secure Index Outlook Annuity <i>-Low</i>	10 yrs    80    3.00    2.00%    87.50%    \$1,099    01/18/12	Point-to-Point Cap Index Strategy			Monthly Cap Index Strategy			0-80: 6.00+ <b>see notes</b>
Liberty Life Insurance Co. Choice 10	10 yrs    (NQ)          1.00%    87.50%    \$ 967    01/18/12	1-Year S&P 500 Annual Point-to-Point Cap		1-Year DJIA Quarterly Point-to-Point Cap				0-75: 6.50+ 76-UP: 3.50+ <b>see notes</b>
		1-Year DJIA Monthly Average Cap		1-Year S&P 500 Monthly Additive Point-to-Point Cap				
		1-Year Fixed Account @ 3.00%						
Life of the Southwest SecurePlus Elite 3 403(b) & 457	10 yrs                1.95%    87.50%    \$1,061    11/15/11	Declared Interest Account @ 1.95%			1 Year S&P 500 Annual Point-to-Point			Call
		1 Year Russell 2000 Annual Point-to-Point						
Life of the Southwest SecurePlus Flex - Gold (H)	10 yrs    85 (NQ)          1.95%    90.00%    \$1,092    09/22/11	1-Year SP & 500 Point-to-Point			Interest Account @ 1.95%			0-75: 7.00 76-80: 5.00 81-85: 3.00 <b>see notes</b>

# Fixed Indexed Annuities

Life of the Southwest SecurePlus Gold (Issued on or after 9/14/2010)	10 yrs	85		1.00%	87.50%	\$ 967	11/22/11	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.00+ <b>see notes</b>
	Declared Interest Account @ 1.75%		Ending Index Account					
	Average Index Account							
Life of the Southwest SecurePlus Marquee 10	10 yrs	80					01/29/12	Call
	S&P 500 Point-to-Point Option 2		Russell 2000 Point-to-Point Option 1					
	S&P 500 Point-to-Point Option 1		S&P 500 Point-to-Point Daily Average					
	Declared Fixed Rate @ 1.50%		Russell 2000 Point-to-Point Option 2					
Life of the Southwest SecurePlus Marquee 3	10 yrs	85	3.00				01/29/12	Call
	S&P 500 Point-to-Point Daily Average		Russell 2000 Point-to-Point Option 2					
	Declared Fixed Rate @ 1.00%		S&P 500 Point-to-Point Option 1					
	S&P 500 Point-to-Point Option 2		Russell 2000 Point-to-Point Option 1					
Life of the Southwest SecurePlus Premier 10	10 yrs	(NQ)		1.00%	87.50%	\$ 967	08/29/11	Call
	Declared Fixed Account @ 2.45%		S&P 500 Ending Index Rate Option 2					
	Russell 2000 Ending Index Rate Option 1		1-Year S&P 500 Average					
	S&P 500 Ending Index Rate Option 1		Russell 2000 Ending Index Rate Option 2					
Lincoln Financial Group Lincoln OptiPoint 10 -Low	10 yrs	80	4.00	1.00%	100%	\$1,149	02/01/12	0-75: 7.00+ 76-80: 4.75+ <b>see notes</b>
	2-Year Point-to-Point Indexed Account							
Lincoln Financial Group Lincoln OptiPoint 10 -High	10 yrs	80	5.00	1.00%	100%	\$1,160	02/01/12	0-75: 7.00+ 76-80: 4.75+ <b>see notes</b>
	Performance Triggered Indexed Account							
Lincoln Financial Group Lincoln OptiPoint 10 -Low	10 yrs	80	4.00	1.00%	100%	\$1,149	02/01/12	0-75: 7.00+ 76-80: 4.75+ <b>see notes</b>
	Fixed Account @ 1.00%							
Lincoln Financial Group Lincoln OptiPoint 10 -High	10 yrs	80	5.00	1.00%	100%	\$1,160	02/01/12	0-75: 7.00+ 76-80: 4.75+ <b>see notes</b>
	2-Year Monthly Cap Indexed Account							
Lincoln Financial Group Lincoln OptiPoint 10 -Low	10 yrs	80	4.00	1.00%	100%	\$1,149	02/01/12	0-75: 7.00+ 76-80: 4.75+ <b>see notes</b>
	2-Year Monthly Cap Indexed Account							
Lincoln Financial Group Lincoln OptiPoint 10 -High	10 yrs	80	5.00	1.00%	100%	\$1,160	02/01/12	0-75: 7.00+ 76-80: 4.75+ <b>see notes</b>
	2-Year Point-to-Point Indexed Account							
Lincoln Financial Group Lincoln OptiPoint 10 -Low	10 yrs	80	4.00	1.00%	100%	\$1,149	02/01/12	0-75: 7.00+ 76-80: 4.75+ <b>see notes</b>
	Performance Triggered Indexed Account							
Lincoln Financial Group Lincoln OptiPoint 10 -High	10 yrs	80	5.00	1.00%	100%	\$1,160	02/01/12	0-75: 7.00+ 76-80: 4.75+ <b>see notes</b>
	Fixed Account @ 1.00%							
National Western Life NWI IMPACT 10	10 yrs	80 (NQ)	7.00	1.00%	87.50%	\$1,034	08/18/11	Qualified 0-70: 6.50+ 71-75: 5.00+ 76-80: 2.50+ Non-Qualified 77-85: 2.00+
	Option A: 1 Year Annual Point to Point with Monthly Average		Option D: 1 Year Annual Point to Point with Monthly Cap					
	Option K: 1 Year Annual Point to Point		Option B: Fixed Interest Rate @					

# Fixed Indexed Annuities

	with Monthly Average			1.80%				U-75: 6.50+ 76-80: 4.50+
	Option J: 1 Year Annual Point to Point with Cap							<b><u>see notes</u></b>
	10 yrs	79	5.00	1.00%	87.50%	\$1,015	01/19/12	
North American Company Charter 10	1-Year Russell 2000 Annual Daily Average		1-Year S&P 500 Annual Point-to-Point					
	1-Year Fixed @ 1.30%		1- Year Hindsight Index					
	1-Year S&P 500 Monthly Point-to-Point Cap		1 -Year NASDAQ Monthly Point-to-Point Cap					
	1-Year Dow Jones EuroStoxx 50 Point-to-Point		1-Year S&P 400 Annual Daily Average					
	1-Year Dow Jones Annual Daily Average		1-Year Nasdaq-100 Annual Point-to-Point					
	1-Year S&P 500 Annual Daily Average		1-Year Russell 2000 Annual Point-to-Point					
	1-Year Dow Jones Annual Point-to-Point		1-Year S&P 400 Annual Point-to-Point					
	10 yrs	(NQ)		1.00%	87.50%	\$ 967	01/19/12	0-75: 7.50+ 76-79: 5.63+ <b><u>see notes</u></b>
North American Company Charter 10 (TX)	1-Year S&P 500 Annual Point-to-Point		1-Year S&P 400 Annual Daily Average					
	1-Year S&P 500 Monthly Point-to-Point Cap		1-Year Russell 2000 Annual Daily Average					
	1 -Year NASDAQ Monthly Point-to-Point Cap		1-Year Fixed @ 2.00%					
	1-Year Dow Jones Annual Point-to-Point		1-Year Nasdaq-100 Annual Point-to-Point					
	1- Year Hindsight Index		1-Year S&P 500 Annual Daily Average					
	1-Year S&P 400 Annual Point-to-Point		1-Year Russell 2000 Annual Point-to-Point					
	1-Year Dow Jones EuroStoxx 50 Point-to-Point		1-Year Dow Jones Annual Daily Average					
	10 yrs	79		1.00%	87.50%	\$ 967	01/19/12	0-75: 5.50+ 76-79: 4.13+ <b><u>see notes</u></b>
North American Company Freedom Choice (5%) 10 -Low	1-Year S&P 400 Annual Point-to-Point		1-Year Nasdaq-100 Monthly Point-to-Point Cap					
	1-Year S&P 500 Annual Point-to-Point Cap		1-Year Fixed @ 2.35%					
	1-Year Dow Jones EuroStoxx 50 Point-to-Point							
	10 yrs	79		1.00%	87.50%	\$ 967	01/19/12	0-75: 5.50+ 76-79: 4.13+ <b><u>see notes</u></b>
North American Company Freedom Choice (5%) 10 -High	1-Year Russell 2000 Annual Point-to-Point		1-Year S&P 500 Monthly Point-to-Point Cap					
	1-Year Dow Jones Annual Point-to-Point		1-Year Nasdaq-100 Annual Point-to-Point					
	10 yrs	79		1.00%	87.50%	\$ 967	01/19/12	0-75: 5.50+ 76-79: 4.13+ <b><u>see notes</u></b>
North American Company Freedom Choice (5%) 10 -Low	1-Year Russell 2000 Annual Point-to-Point							
	10 yrs	79		1.00%	87.50%	\$ 967	01/19/12	0-75: 5.50+ 76-79: 4.13+ <b><u>see notes</u></b>
North American Company Freedom Choice (5%) 10 -High	1-Year Fixed @ 2.70%							

# Fixed Indexed Annuities

<u>Company / Product</u>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<b>Commissions</b> <u>Age: Rate</u>
North American Company Freedom Choice (5%) 10 -Low	10 yrs	79		1.00%	87.50%	\$ 967	01/19/12	0-75: 5.50+ 76-79: 4.13+ <b><u>see notes</u></b>
	1-Year Nasdaq-100 Annual Point-to-Point							
North American Company Freedom Choice (5%) 10 -High	10 yrs	79		1.00%	87.50%	\$ 967	01/19/12	0-75: 5.50+ 76-79: 4.13+ <b><u>see notes</u></b>
	1-Year Dow Jones EuroStoxx 50		1-Year Nasdaq-100 Monthly					
	Point-to-Point		Point-to-Point Cap					
North American Company Freedom Choice (5%) 10 -Low	10 yrs	79		1.00%	87.50%	\$ 967	01/19/12	0-75: 5.50+ 76-79: 4.13+ <b><u>see notes</u></b>
	1-Year Dow Jones Annual Point-to-Point							
North American Company Freedom Choice (5%) 10 -High	10 yrs	79		1.00%	87.50%	\$ 967	01/19/12	0-75: 5.50+ 76-79: 4.13+ <b><u>see notes</u></b>
	1-Year S&P 400 Annual		1-Year S&P 500 Annual					
	Point-to-Point		Point-to-Point Cap					
North American Company Freedom Choice (5%) 10 -Low	10 yrs	79		1.00%	87.50%	\$ 967	01/19/12	0-75: 5.50+ 76-79: 4.13+ <b><u>see notes</u></b>
	1-Year S&P 500 Monthly Point-to-Point Cap							
North American Company Freedom Choice 10 -High	10 yrs	79		1.00%	87.50%	\$ 967	01/19/12	0-75: 5.50+ 76-79: 4.13+ <b><u>see notes</u></b>
	1-Year Nasdaq-100 Annual		1-Year Nasdaq-100 Monthly					
	Point-to-Point		Point-to-Point Cap					
	1-Year S&P 400 Annual							
	Point-to-Point							
North American Company Freedom Choice 10 -Low	10 yrs	79		1.00%	87.50%	\$ 967	01/19/12	0-75: 5.50+ 76-79: 4.13+ <b><u>see notes</u></b>
	1-Year Dow Jones Annual		1-Year Russell 2000 Annual					
	Point-to-Point		Point-to-Point					
	1-Year S&P 500 Monthly							
	Point-to-Point Cap							
North American Company Freedom Choice 10 -High	10 yrs	79		1.00%	87.50%	\$ 967	01/19/12	0-75: 5.50+ 76-79: 4.13+ <b><u>see notes</u></b>
	1-Year S&P 500 Annual Point-to-Point Cap		1-Year Fixed @ 2.40%					
North American Company Freedom Choice 10 -Low	10 yrs	79		1.00%	87.50%	\$ 967	01/19/12	0-75: 5.50+ 76-79: 4.13+ <b><u>see notes</u></b>
	1-Year Fixed @ 2.00%		1-Year Dow Jones EuroStoxx 50 Point-to-Point					
North American Company Freedom Choice 10 -High	10 yrs	79		1.00%	87.50%	\$ 967	01/19/12	0-75: 5.50+ 76-79: 4.13+ <b><u>see notes</u></b>
	1-Year Dow Jones Annual Point-to-Point							
North American Company Freedom Choice 10 -Low	10 yrs	79		1.00%	87.50%	\$ 967	01/19/12	0-75: 5.50+ 76-79: 4.13+ <b><u>see notes</u></b>
	1-Year S&P 500 Annual		1-Year S&P 400 Annual					
	Point-to-Point Cap		Point-to-Point					
	1-Year Nasdaq-100 Monthly							
	Point-to-Point Cap							
North American Company Freedom Choice 10 -High	10 yrs	79		1.00%	87.50%	\$ 967	01/19/12	0-75: 5.50+ 76-79: 4.13+ <b><u>see notes</u></b>
	1-Year S&P 500 Monthly		1-Year Russell 2000 Annual					
	Point-to-Point Cap		Point-to-Point					
North American Company	10 yrs	79		1.00%	87.50%	\$ 967	01/19/12	0-75: 5.50+

# Fixed Indexed Annuities

North American Company Freedom Choice 10 <i>-Low</i>	1-Year Nasdaq-100 Annual Point-to-Point							76-79: 4.13+ <b><u>see notes</u></b>
North American Company Freedom Choice 10 <i>-High</i>	10 yrs	79		1.00%	87.50%	\$ 967	01/19/12	0-75: 5.50+ 76-79: 4.13+ <b><u>see notes</u></b>
North American Company North American Paramount Choice Ten	10 yrs	(NQ)	7.00	1.00%	100%	\$1,182	01/19/12	0-75: 6.50+ 76-79: 4.88+ <b><u>see notes</u></b>
North American Company North American Prizm Plus 10	10 yrs	79	5.00	1.00%	87.50%	\$1,015	01/19/12	0-75: 7.50+ 76-79: 5.63+ <b><u>see notes</u></b>
North American Company North American Ten	10 yrs	79	7.00	1.00%	100%	\$1,182	01/19/12	0-75: 6.50+ 76-79: 4.88+ <b><u>see notes</u></b>
North American Company Pillar	10 yrs	(NQ)	5.00				01/19/12	0-75: 6.50+ 76-80: 4.87+ <b><u>see notes</u></b>

# Fixed Indexed Annuities

	NASDAQ-100 Monthly Point-to-Point			S&P 400 Daily Average w/ Participation				
	NASDAQ-100 Point-to-Point w/ Cap			Russell 2000 Daily Average w/ Participation				
	Hindsight Index Strategy			S&P 500 Monthly Point-to-Point				
	10 yrs	79	5.00	1.00%	87.50%	\$1,015	01/19/12	
North American Company Precision 10	1-Year Russell 2000 Annual Point-to-Point			1-Year Dow Jones Annual Daily Average				0-75: 7.50+ 76-79: 5.63+ <b>see notes</b>
	1-Year Dow Jones EuroStoxx 50 Point-to-Point			1-Year S&P 400 Annual Daily Average				
	1-Year S&P 500 Annual Daily Average			1-Year Hindsight Index Strategy				
	1-Year S&P 500 Monthly Point-to-Point Cap			1-Year NASDAQ Monthly Point-to-Point Cap				
	1-Year Russell 2000 Annual Daily Average			1-Year Dow Jones Annual Point-to-Point				
	1-Year S&P 500 Annual Point-to-Point			1-Year Nasdaq-100 Annual Point-to-Point				
	1-Year Fixed @ 1.30%			1-Year S&P 400 Annual Point-to-Point				
	10 yrs	(NQ)		1.00%	87.50%	\$ 967	01/19/12	
North American Company Precision 10 (TX)	1-Year S&P 500 Monthly Point-to-Point Cap			1-Year NASDAQ Monthly Point-to-Point Cap				<b>see notes</b>
	1-Year S&P 400 Annual Daily Average			1-Year Dow Jones Annual Daily Average				
	1-Year Dow Jones EuroStoxx 50 Point-to-Point			1-Year Russell 2000 Annual Point-to-Point				
	1-Year S&P 500 Annual Daily Average			1-Year Hindsight Index Strategy				
	1-Year Russell 2000 Annual Daily Average			1-Year Nasdaq-100 Annual Point-to-Point				
	1-Year Fixed @ 2.00%			1-Year S&P 400 Annual Point-to-Point				
	1-Year Dow Jones Annual Point-to-Point			1-Year S&P 500 Annual Point-to-Point				
Phoenix Life Insurance Co. Personal Income Annuity (Low Surrender - Alternate) -High	10 yrs	(NQ)		1.00%	87.50%	\$ 967	01/01/12	0-75: 7.50 76-85: 5.00
	Fixed @ 1.00%							
Phoenix Life Insurance Co. Personal Income Annuity (Low Surrender - Alternate) -Low	10 yrs	(NQ)		1.00%	87.50%	\$ 967	01/01/12	0-75: 7.50 76-85: 5.00
	Monthly S&P 500			5-Year S&P 500 Soft Landing				
	1-Year Eurostoxx 50							
Phoenix Life Insurance Co. Personal Income Annuity (Low Surrender - Alternate) -High	10 yrs	(NQ)		1.00%	87.50%	\$ 967	01/01/12	0-75: 7.50 76-85: 5.00
	1-Year Balanced Allocation							
Phoenix Life Insurance Co. Personal Income Annuity (Low Surrender - Alternate) -Low	10 yrs	(NQ)		1.00%	87.50%	\$ 967	01/01/12	0-75: 7.50 76-85: 5.00
	1-Year S&P 500							
Phoenix Life Insurance Co. Personal Income Annuity (Low Surrender - Alternate) -High	10 yrs	(NQ)		1.00%	87.50%	\$ 967	01/01/12	0-75: 7.50 76-85: 5.00
	1-Year Eurostoxx 50							
Phoenix Life Insurance Co. Personal Income Annuity (Low Surrender - Alternate) -Low	10 yrs	(NQ)		1.00%	87.50%	\$ 967	01/01/12	0-75: 7.50 76-85: 5.00
	1-Year Balanced Allocation							

# Fixed Indexed Annuities

Alternate / Low	10 yrs	(NQ)		1.00%	87.50%	\$ 967	01/01/12	
Phoenix Life Insurance Co. Personal Income Annuity (Low Surrender - Alternate) -High	10 yrs	(NQ)		1.00%	87.50%	\$ 967	01/01/12	0-75: 7.50 76-85: 5.00
	5-Year S&P 500 Soft Landing							
Phoenix Life Insurance Co. Personal Income Annuity (Low Surrender - Alternate) -Low	10 yrs	(NQ)		1.00%	87.50%	\$ 967	01/01/12	0-75: 7.50 76-85: 5.00
	1-Year DJIA		Fixed @ 1.00%					
Phoenix Life Insurance Co. Personal Income Annuity (Low Surrender - Alternate) -High	10 yrs	(NQ)		1.00%	87.50%	\$ 967	01/01/12	0-75: 7.50 76-85: 5.00
	1-Year DJIA		Monthly S&P 500					
	1-Year S&P 500							
Phoenix Life Insurance Co. Personal Income Annuity (Low Surrender)	10 yrs	(NQ)		1.00%	87.50%	\$ 967	01/01/12	0-75: 7.50 76-80: 5.00 81-85: 3.00
	1-Year Eurostoxx 50		1-Year DJIA					
	Fixed @ 0.75%		1-Year S&P 500					
	1-Year Balanced Allocation		Monthly S&P 500					
	2-Year S&P 500							
Phoenix Life Insurance Co. Phoenix Index Select Gold Bonus	10 yrs	(NQ)	7.00	1.00%	87.50%	\$1,034	01/01/12	0-75: 7.50+ 76-80: 5.00+ 81-86: 3.00+ <b>see notes</b>
	Point-to-Point Indexed Account - 1 Year Balanced Allocation		Point-to-Point Indexed Account - 1 year DJIA®					
	Point-to-Point Indexed Account - 2 year S&P 500®		Point-to-Point Indexed Account - 1 year DJ EURO STOXX 50®					
	Monthly Point-to-Point Indexed Account - 1 Year S&P 500®		Fixed Account @ 0.85%					
	Point-to-Point Indexed Account - 1 year S&P 500®							
Phoenix Life Insurance Co. Phoenix Index Select Gold Bonus AK,MN,MO,NC,NJ,VA,WA -High	10 yrs	(NQ)	5.00	1.00%	87.50%	\$1,015	01/01/12	0-75: 7.50 76-80: 5.00 81-86: 3.00 <b>see notes</b>
	Point-to-Point Indexed Account - 1 year S&P 500®		Monthly Point-to-Point Indexed Account - 1 Year S&P 500®					
Phoenix Life Insurance Co. Phoenix Index Select Gold Bonus AK,MN,MO,NC,NJ,VA,WA -Low	10 yrs	(NQ)	5.00	1.00%	87.50%	\$1,015	01/01/12	0-75: 7.50 76-80: 5.00 81-86: 3.00 <b>see notes</b>
	Fixed Account @ 2.50%							
Phoenix Life Insurance Co. Phoenix Index Select Gold Bonus AK,MN,MO,NC,NJ,VA,WA -High	10 yrs	(NQ)	5.00	1.00%	87.50%	\$1,015	01/01/12	0-75: 7.50 76-80: 5.00 81-86: 3.00 <b>see notes</b>
	Point-to-Point Indexed Account - 1 year DJ EURO STOXX 50®		5 Year Soft Landing S&P 500					

<b>Company / Product</b>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<b>Commissions Age: Rate</b>
Phoenix Life Insurance Co. Phoenix Index Select Gold Bonus AK,MN,MO,NC,NJ,VA,WA -Low	10 yrs	(NQ)	5.00	1.00%	87.50%	\$1,015	01/01/12	0-75: 7.50 76-80: 5.00 81-86: 3.00 <b>see notes</b>
	Monthly Point-to-Point Indexed Account - 1 Year S&P 500®							
Phoenix Life Insurance Co. Phoenix Index Select Gold Bonus AK,MN,MO,NC,NJ,VA,WA -High	10 yrs	(NQ)	5.00	1.00%	87.50%	\$1,015	01/01/12	0-75: 7.50 76-80: 5.00 81-86: 3.00 <b>see notes</b>
	Point-to-Point Indexed Account - 1 year DJIA®							

# Fixed Indexed Annuities

Phoenix Life Insurance Co. Phoenix Index Select Gold Bonus AK,MN,MO,NC,NJ,VA,WA <i>-Low</i>	10 yrs	(NQ)	5.00	1.00%	87.50%	\$1,015	01/01/12	0-75: 7.50 76-80: 5.00 81-86: 3.00 <b><u>see notes</u></b>
Point-to-Point Indexed Account - 1 year S&P 500®								
Phoenix Life Insurance Co. Phoenix Index Select Gold Bonus AK,MN,MO,NC,NJ,VA,WA <i>-High</i>	10 yrs	(NQ)	5.00	1.00%	87.50%	\$1,015	01/01/12	0-75: 7.50 76-80: 5.00 81-86: 3.00 <b><u>see notes</u></b>
Point-to-Point Indexed Account - 1 Year Balanced Allocation								
Phoenix Life Insurance Co. Phoenix Index Select Gold Bonus AK,MN,MO,NC,NJ,VA,WA <i>-Low</i>	10 yrs	(NQ)	5.00	1.00%	87.50%	\$1,015	01/01/12	0-75: 7.50 76-80: 5.00 81-86: 3.00 <b><u>see notes</u></b>
5 Year Soft Landing S&P 500								
Phoenix Life Insurance Co. Phoenix Index Select Gold Bonus AK,MN,MO,NC,NJ,VA,WA <i>-High</i>	10 yrs	(NQ)	5.00	1.00%	87.50%	\$1,015	01/01/12	0-75: 7.50 76-80: 5.00 81-86: 3.00 <b><u>see notes</u></b>
Fixed Account @ 2.50%								
Phoenix Life Insurance Co. Phoenix Index Select Gold Bonus AK,MN,MO,NC,NJ,VA,WA <i>-Low</i>	10 yrs	(NQ)	5.00	1.00%	87.50%	\$1,015	01/01/12	0-75: 7.50 76-80: 5.00 81-86: 3.00 <b><u>see notes</u></b>
Point-to-Point Indexed Account - 1 Year Balanced Allocation      Point-to-Point Indexed Account - 1 year DJIA® Point-to-Point Indexed Account - 1 year DJ EURO STOXX 50®								
Phoenix Life Insurance Co. Phoenix Index Select Gold Bonus FL,IA,IN,KY,MD,MS,NV,NH,OH,OK,PA,TX,UT	10 yrs	(NQ)	5.00	1.00%	87.50%	\$1,015	01/01/12	0-75: 7.50 76-80: 5.00 81-86: 3.00 <b><u>see notes</u></b>
Point-to-Point Indexed Account - 1 year DJ EURO STOXX 50®      Point-to-Point Indexed Account - 1 year DJIA® Fixed Account @ 0.85%      Monthly Point-to-Point Indexed Account - 1 Year S&P 500® Point-to-Point Indexed Account - 1 Year Balanced Allocation      Point-to-Point Indexed Account - 2 year S&P 500® Point-to-Point Indexed Account - 1 year S&P 500®								
Phoenix Life Insurance Co. Phoenix Personal Income Annuity	10 yrs	(NQ)		1.00%	87.50%	\$ 967	01/01/12	0-75: 7.50 76-80: 5.00 81-85: 3.00 <b><u>see notes</u></b>
1-Year DJIA      1-Year S&P 500 Fixed Account @ 0.85%      1-Year Euro Stoxx 50 Monthly S&P 500      1-Year Balanced Allocation 2-Year S&P500								
Phoenix Life Insurance Co. Phoenix Reflections Gold <i>-High</i>	10 yrs	80		1.00%	87.50%	\$ 967	01/01/12	0-75: 7.50+ 76-80: 5.00+ 81-85: 3.00+ <b><u>see notes</u></b>
1 Year S&P 500 Performance Trigger      Fixed Account @ 1.00%								
Phoenix Life Insurance Co. Phoenix Reflections Gold <i>-Low</i>	10 yrs	80		1.00%	87.50%	\$ 967	01/01/12	0-75: 7.50+ 76-80: 5.00+ 81-85: 3.00+ <b><u>see notes</u></b>
1 Year Global Look Back      1 Year S&P 500® Point-to-Point Indexed Account								
Phoenix Life Insurance Co. Phoenix Reflections Gold <i>-High</i>	10 yrs	80		1.00%	87.50%	\$ 967	01/01/12	0-75: 7.50+ 76-80: 5.00+ 81-85: 3.00+ <b><u>see notes</u></b>
1 Year Global Look Back								

# Fixed Indexed Annuities

Phoenix Life Insurance Co. Phoenix Reflections Gold -Low	10 yrs	80		1.00%	87.50%	\$ 967	01/01/12	0-75: 7.50+ 76-80: 5.00+ 81-85: 3.00+ <b>see notes</b>
		Monthly Point-to-Point		Fixed Account @ 1.00%				
Phoenix Life Insurance Co. Phoenix Reflections Gold -High	10 yrs	80		1.00%	87.50%	\$ 967	01/01/12	0-75: 7.50+ 76-80: 5.00+ 81-85: 3.00+ <b>see notes</b>
		1 Year S&P 500® Point-to-Point Indexed Account		1 Year Domestic Look Back				
		Monthly Point-to-Point						
Phoenix Life Insurance Co. Phoenix Reflections Gold -Low	10 yrs	80		1.00%	87.50%	\$ 967	01/01/12	0-75: 7.50+ 76-80: 5.00+ 81-85: 3.00+ <b>see notes</b>
		1 Year S&P 500 Performance Trigger		1 Year Domestic Look Back				
Phoenix Life Insurance Co. Phoenix Reflections Gold (AK, MN, MO, NC, NJ, VA, WA)	10 yrs	80		1.00%	87.50%	\$ 967		0-75: 7.50 76-80: 5.00 81-85: 3.00 <b>see notes</b>
		1 Year S&P 500® Point-to-Point Indexed Account		1 Year Domestic Look Back				
		Monthly Point-to-Point		1 Year Global Look Back				
		Fixed Account		1 Year S&P 500 Performance Trigger				
Phoenix Life Insurance Co. Phoenix Reflections Gold (State Specific)	10 yrs	80		1.00%	87.50%	\$ 967	01/01/12	0-75: 7.50 76-80: 5.00 81-85: 3.00 <b>see notes</b>
		1 Year Global Look Back		1 Year S&P 500 Performance Trigger				
		Fixed Account @ 1.00%		1 Year Domestic Look Back				
		1 Year S&P 500® Point-to-Point Indexed Account		Monthly Point-to-Point				
<b>Surrender Charges Last 9 Years</b>								
Amer. General Life Ins. Co. AG HorizonIndex Annuity 9	9 yrs	85	3.00 to 4.00	1.50%	90.00%	\$1,070	01/30/12	0-75: 6.00+ 76-80: 3.50+ 81-85: 2.00+ <b>see notes</b>
		2-Year Point-to-Point Account with Cap		Monthly Additive Account with Cap				
		Fixed Interest Account @ 1.40%						
Amer. General Life Ins. Co. AG HorizonIndex Annuity 9 (CA)	9 yrs	85	3.00 to 4.00	2.00%	90.00%	\$1,119	01/30/12	0-75: 6.00 76-80: 3.50 81-85: 2.00 <b>see notes</b>
		Monthly Additive Account with Cap		2-Year Point-to-Point Account with Cap				
		Fixed Interest Account @ 2.00%						
Amer. General Life Ins. Co. AG Vision Advantage 9	9 yrs	80		1.50%	90.00%	\$1,029	01/30/12	0-75: 6.00+ 76-80: 5.00+ <b>see notes</b>
		Annual Point-to-Point Account with 80% Participation Rate and an Index Cap		Monthly Average Account with Index Spread				
		Annual Point-to-Point Account with 100% Participation Rate and an Index Cap		Annual Point-to-Point Account with Adjustable Participation Rate and an Index Cap				
		Fixed Interest Account @ 2.15%						
	9 yrs	80		2.00%	90.00%	\$1,076	01/30/12	

# Fixed Indexed Annuities

Amer. General Life Ins. Co. AG Vision Advantage 9(CA)	Fixed Interest Account @ 2.15%	Annual Point-to-Point Account with Adjustable Participation Rate and Index Cap	0-75: 6.00+ 76-UP: 5.00+ <b><u>see notes</u></b>	
Americo Ultimate One Index 9	9 yrs (NQ) 2.00% 100% \$1,195 01/08/12	1-Year S&P 500 Monthly Averaging with Cap Declared Interest Option @ 1.00% 1-Year S&P 500 Point-to-Point with Participation Rate	1-Year S&P 500 Point-to-Point with Cap 1-Year S&P 500 Monthly Averaging with Participation Rate	<b><u>see notes</u></b>
Americo Ultimate One Index 9 Bonus	9 yrs (NQ) 4.00 2.00% 100% \$1,243 01/08/12	Declared Interest Option @ 1.00% 1-Year S&P 500 Monthly Averaging with Participation Rate 1-Year S&P 500 Point-to-Point with Participation Rate	1-Year S&P 500 Point-to-Point with Cap 1-Year S&P 500 Monthly Averaging with Cap	Call
Fidelity & Guaranty Life FG Index-Choice 9	9 yrs 85 3.00 1.00-1.10% 103.00% \$1,171 01/01/12	1-Year S&P 500 Annual Point-to-Point 1-Year S&P 500 Monthly Point-to-Point 3-Year S&P 500 Monthly Point-to-Point	1-Year S&P 500 Monthly Average 2-Year S&P 500 Monthly Point-to-Point Fixed Account @ 1.50%	0-79: 9.00+ 80-85: 4.50+ <b><u>see notes</u></b>
ING Annuity and Asset Sales ING Envoy Nine Fixed Index Annuity -Low	9 yrs 80 1.00% 87.50% \$ 957 01/18/12	1-Year Point-to-Point Cap Index Strategy	Fixed Rate Strategy @ 1.50%	0-80: 6.00+ <b><u>see notes</u></b>
ING Annuity and Asset Sales ING Envoy Nine Fixed Index Annuity -High	9 yrs 80 1.00% 87.50% \$ 957 01/18/12	1-Year Point-to-Point Cap Index Strategy	Fixed Rate Strategy @ 1.50%	0-80: 6.00+ <b><u>see notes</u></b>
Life of the Southwest SecurePlus Premier 3	9 yrs 85 3.00 1.95% 90.00% \$1,103 08/29/11	S&P 500 Ending Index Rate Option 2 Declared Fixed Account @ 1.95% Russell 2000 Ending Index Rate Option 2	1-Year S&P 500 Average Russell 2000 Ending Index Rate Option 1 S&P 500 Ending Index Rate Option 1	0-75: 6.00+ 76-85: 3.50+ <b><u>see notes</u></b>
Lincoln Financial Group Lincoln OptiChoice 9 -High	9 yrs 80 1.00% 100% \$1,094 02/01/12	1-Year Monthly Average		0-75: 7.00+ 76-80: 5.25+ <b><u>see notes</u></b>
Lincoln Financial Group Lincoln OptiChoice 9 -Low	9 yrs 80 1.00% 100% \$1,094 02/01/12	1-Year Monthly Cap	Fixed Account @ 1.15%	0-75: 7.00+ 76-80: 5.25+ <b><u>see notes</u></b>
	9 yrs 80 1.00% 100% \$1,094 02/01/12			

# Fixed Indexed Annuities

Lincoln Financial Group Lincoln OptiChoice 9 -High	Performance Triggered 1-Year Monthly Cap	Fixed Account @ 1.30%	0-75: 7.00+ 76-80: 5.25+ <b><u>see notes</u></b>
Lincoln Financial Group Lincoln OptiChoice 9 -Low	9 yrs 80 Performance Triggered 1-Year Monthly Average	1.00% 100% \$1,094 02/01/12	0-75: 7.00+ 76-80: 5.25+ <b><u>see notes</u></b>
National Western Life NWL Global Lookback	9 yrs 80 (NQ) Option J: S&P 500 Point-to-Point w Cap Option K: Global Lookback Option B: Fixed Interest Rate @ 2.10%	1.00% 87.50% \$ 957 08/18/11 Option A: S&P 500 Monthly Average Option D: S&P 500 Monthly Cap	Qualified 0-70: 6.50+ 71-75: 4.00+ 76-80: 2.00+ Non-Qualified 0-75: 6.50+ 76-80: 4.50+ <b><u>see notes</u></b>
National Western Life NWL Ultra Future (2% Bonus states)	9 yrs 85 (NQ) Fixed @ 2.25% Option D: S&P 500 Monthly Cap	2.00 3.00% Option A: S&P 500 Monthly Average	Qualified 0-70: 5.00+ 71-75: 2.50+ 76-80: 1.50+ Non-Qualified 0-75: 5.00+ 76-80: 3.00+ <b><u>see notes</u></b>
National Western Life NWL Ultra Value	9 yrs 80 (NQ) Option D: Monthly Cap Annual Reset Option B: Fixed Interest Rate @ 2.25%	2.00 1.00% 87.50% \$ 976 08/18/11 Option A: Monthly Average Annual Reset	Qualified 0-70: 5.00+ 71-75: 2.50+ 76-80: 1.50+ Non-Qualified 0-75: 5.00+ 76-80: 3.00+ <b><u>see notes</u></b>
Sagicor Life Insurance Co. Platinum Series Fixed Indexed Annuity	9 yrs (NQ) S&P 500 Index Stand Alone w/ Cap Basket Index w/ Participation Rate	2.00% 100% \$1,195 10/03/11 Declared Rate Strategy @ 2.25%	Call
Sagicor Life Insurance Co. Platinum Series Fixed Indexed Annuity w/Bonus	9 yrs (NQ) Basket Index w/ Participation Rate S&P 500 Index Stand Alone w/ Cap	5.00 2.00% 100% \$1,255 10/03/11 Declared Rate Strategy @ 2.00%	Call
<b>Surrender Charges Last 8 Years</b>			
Amer. General Life Ins. Co. AG Global 8 Index Annuity	8 yrs 80 Monthly Additive Account with Cap Fixed Interest Account @ 1.85%	1.50% 90.00% \$1,014 01/30/12 Global Multiple Index Account with Cap Annual Point-to-Point Account with Participation Rate	0-75: 4.75 76-80: 3.00
Amer. General Life Ins. Co. AG Global 8 Index Annuity (CA)	8 yrs 80 Fixed Interest Account @ 2.00% Global Multiple Index Account with Cap	2.00% 90.00% \$1,054 01/30/12 Annual Point-to-Point Account with Participation Rate Monthly Additive Account with Cap	0-75: 4.75 76-80: 3.00
	8 yrs (NQ) 2.00	1.00% 87.50% \$ 966 01/18/12	

# Fixed Indexed Annuities

Liberty Life Insurance Co. Enhanced Choice 8	1-Year S&P 500 Annual Point-to-Point Cap 1-Year S&P 500 Monthly Additive Point-to-Point Cap 1-Year DJIA Quarterly Point-to-Point Cap	1-Year DJIA Monthly Average Cap 8 Year Fixed Account @ 2.25%						0-75: 5.00+ 76-UP: 2.00+ <b><u>see notes</u></b>	
Lincoln Financial Group Lincoln New Directions 8 -Low	8 yrs	85		1.00%	100%	\$1,083	02/01/12	0-75: 4.50+ 76-80: 3.50+ 81-85: 2.25+ <b><u>see notes</u></b>	
	Performance Triggered Indexed Account								
Lincoln Financial Group Lincoln New Directions 8 -High	8 yrs	85		1.00%	100%	\$1,083	02/01/12	0-75: 4.50+ 76-80: 3.50+ 81-85: 2.25+ <b><u>see notes</u></b>	
	2-Year Point-to-Point Indexed Account		Fixed Account @ 1.85%						
	Performance Triggered Indexed Account								
Lincoln Financial Group Lincoln New Directions 8 -Low	8 yrs	85		1.00%	100%	\$1,083	02/01/12	0-75: 4.50+ 76-80: 3.50+ 81-85: 2.25+ <b><u>see notes</u></b>	
	Fixed Account @ 1.70%		2-Year Point-to-Point Indexed Account						
Lincoln Financial Group Lincoln OptiPoint 8 -High	8 yrs	85	4.00	1.00%	100%	\$1,126	02/01/12	0-75: 6.00 76-80: 4.00 81-85: 2.00 <b><u>see notes</u></b>	
	2-Year Monthly Cap Indexed Account		Performance Triggered Indexed Account						
Lincoln Financial Group Lincoln OptiPoint 8 -Low	8 yrs	85	3.00	1.00%	100%	\$1,115	02/01/12	0-75: 6.00 76-80: 4.00 81-85: 2.00 <b><u>see notes</u></b>	
	Fixed Account @ 1.00%		2-Year Point-to-Point Indexed Account						
Lincoln Financial Group Lincoln OptiPoint 8 -High	8 yrs	85	4.00	1.00%	100%	\$1,126	02/01/12	0-75: 6.00 76-80: 4.00 81-85: 2.00 <b><u>see notes</u></b>	
	2-Year Point-to-Point Indexed Account		Fixed Account @ 1.00%						
Lincoln Financial Group Lincoln OptiPoint 8 -Low	8 yrs	85	3.00	1.00%	100%	\$1,115	02/01/12	0-75: 6.00 76-80: 4.00 81-85: 2.00 <b><u>see notes</u></b>	
	2-Year Monthly Cap Indexed Account		Performance Triggered Indexed Account						
North American Company Freedom Choice (5%) 8 -High	8 yrs	85		1.00%	87.50%	\$ 948	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <b><u>see notes</u></b>	
	1-Year S&P 500 Monthly Point-to-Point Cap								
North American Company Freedom Choice (5%) 8 -Low	8 yrs	85		1.00%	87.50%	\$ 948	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <b><u>see notes</u></b>	
	1-Year Fixed @ 2.00%		1-Year S&P 500 Annual Point-to-Point Cap						
	1-Year Dow Jones EuroStoxx 50 Point-to-Point								
North American Company Freedom Choice (5%) 8 -High	8 yrs	85		1.00%	87.50%	\$ 948	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <b><u>see notes</u></b>	
	1-Year Dow Jones Annual Point-to-Point		1-Year Nasdaq-100 Monthly Point-to-Point Cap						
	1-Year Nasdaq-100 Annual Point-to-Point								
North American Company Freedom Choice (5%) 8 -Low	8 yrs	85		1.00%	87.50%	\$ 948	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <b><u>see notes</u></b>	
	1-Year Russell 2000 Annual Point-to-Point		1-Year Dow Jones Annual Point-to-Point						
	1-Year S&P 500 Monthly Point-to-Point Cap		1-Year Nasdaq-100 Annual Point-to-Point						
	8 yrs	85		1.00%	87.50%	\$ 948	01/19/12		

# Fixed Indexed Annuities

North American Company Freedom Choice (5%) 8 -High	1-Year Fixed @ 2.40%	1-Year S&P 500 Annual Point-to-Point Cap	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>				
	1-Year S&P 400 Annual Point-to-Point	1-Year Russell 2000 Annual Point-to-Point					
North American Company Freedom Choice (5%) 8 -Low	8 yrs	85	1.00%	87.50%	\$ 948	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
	1-Year S&P 400 Annual Point-to-Point						
North American Company Freedom Choice (5%) 8 -High	8 yrs	85	1.00%	87.50%	\$ 948	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
	1-Year Dow Jones EuroStoxx 50 Point-to-Point						
North American Company Freedom Choice (5%) 8 -Low	8 yrs	85	1.00%	87.50%	\$ 948	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
	1-Year Nasdaq-100 Monthly Point-to-Point Cap						
North American Company Freedom Choice 8 -High	8 yrs	85	1.00%	87.50%	\$ 948	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
	1-Year Dow Jones EuroStoxx 50 Point-to-Point						

<u>Company / Product</u>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<u>Commissions</u> <u>Age: Rate</u>
North American Company Freedom Choice 8 -Low	8 yrs	85		1.00%	87.50%	\$ 948	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
	1-Year Russell 2000 Annual Point-to-Point		1-Year Nasdaq-100 Monthly Point-to-Point Cap					
North American Company Freedom Choice 8 -High	8 yrs	85		1.00%	87.50%	\$ 948	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
	1-Year Russell 2000 Annual Point-to-Point		1-Year Nasdaq-100 Monthly Point-to-Point Cap					
North American Company Freedom Choice 8 -Low	8 yrs	85		1.00%	87.50%	\$ 948	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
	1-Year Dow Jones Annual Point-to-Point		1-Year S&P 500 Annual Point-to-Point Cap					
	1-Year Fixed @ 1.70%							
North American Company Freedom Choice 8 -High	8 yrs	85		1.00%	87.50%	\$ 948	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
	1-Year Fixed @ 2.10%							
North American Company Freedom Choice 8 -Low	8 yrs	85		1.00%	87.50%	\$ 948	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
	1-Year Dow Jones EuroStoxx 50 Point-to-Point							
North American Company Freedom Choice 8 -High	8 yrs	85		1.00%	87.50%	\$ 948	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
	1-Year S&P 500 Annual Point-to-Point Cap		1-Year Nasdaq-100 Annual Point-to-Point					
North American Company Freedom Choice 8 -Low	8 yrs	85		1.00%	87.50%	\$ 948	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
	1-Year S&P 500 Monthly Point-to-Point Cap		1-Year Nasdaq-100 Annual Point-to-Point					
	1-Year S&P 400 Annual Point-to-Point							
	8 yrs	85		1.00%	87.50%	\$ 948	01/19/12	

# Fixed Indexed Annuities

North American Company Freedom Choice 8 -High	1-Year S&P 500 Monthly Point-to-Point Cap 1-Year S&P 400 Annual Point-to-Point	1-Year Dow Jones Annual Point-to-Point	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <b>see notes</b>	
North American Company NA Performance Choice 8	8 yrs (NQ) 1.00% 87.50% \$ 948 01/19/12	1-Year Dow Jones Point-to-Point 1-Year DJ EuroStoxx 50 Point-to-Point 1-Year Nasdaq 100 Point-to-Point 1-Year S&P 500 Monthly Point-to-Point Cap 1-Year S&P 400 Point-to-Point 1-Year Russell 2000 Point-to-Point	1-Year S&P 500 Point-to-Point Inverse Performance Trigger 1-Year Hang Seng Point-to-Point 1-Year Nasdaq 100 Monthly Point-to-Point Cap 1-Year Fixed @ 2.05%	0-75: 5.50+ 76-79: 4.13+ 80-85: 2.75+ <b>see notes</b>
North American Company NA Performance Choice 8 Plus	8 yrs (NQ) 5.00 1.00% 87.50% \$ 995 01/19/12	1-Year Russell 2000 Point-to-Point 1-Year S&P 400 Point-to-Point 1-Year Hang Seng Point-to-Point 1-Year S&P 500 Point-to-Point Inverse Performance Trigger 1-Year Fixed @ 1.45%	1-Year Nasdaq 100 Monthly Point-to-Point Cap 1-Year S&P 500 Monthly Point-to-Point Cap 1-Year Nasdaq 100 Point-to-Point 1-Year DJ EuroStoxx 50 Point-to-Point 1-Year Dow Jones Point-to-Point	0-75: 5.50+ 76-79: 4.13+ 80-85: 2.75+ <b>see notes</b>
<b>Surrender Charges Last 7 Years</b>				
American National Ins. Co. Value Lock 7	7 yrs 80 1.00-1.75% 88.70% \$1,002 02/01/12	S&P 500 7 Year Point-to-Point	0-75: 6.00 76-80: 4.00	

<u>Company / Product</u>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<b>Commissions</b> <u>Age: Rate</u>
Minnesota Life SecureLink Annuity	7 yrs	80					01/28/12	Call
Amer. General Life Ins. Co. AG Vision Advantage 7	7 yrs	85		1.50%	90.00%	\$ 999	01/30/12	0-75: 6.00 76-85: 5.00
Amer. General Life Ins. Co. AG Vision Advantage 7 (CA)	7 yrs	85		2.00%	90.00%	\$1,034	01/30/12	0-75: 6.00 76-UP: 5.00
American National Ins. Co.	7 yrs	85		1.00%	90.00%	\$ 965	02/01/12	0-75: 5.00+ 76-80: 4.00+

# Fixed Indexed Annuities

ANICO Strategy Indexed Annuity 7	1 Year S&P 500 Annual Point-to-Point	Declared Rate Interest Account @ 1.00%					81-85: 3.00+ <b>see notes</b>
Americo Ultimate One Index 7	7 yrs (NQ)		1.50%	100%	\$1,110	01/08/12	<b>see notes</b>
	1-Year S&P 500 Point-to-Point with Cap	1-Year S&P 500 Monthly Averaging with Cap					
	Declared Interest Option @ 1.00%	1-Year S&P 500 Monthly Averaging with Participation Rate					
	1-Year S&P 500 Point-to-Point with Participation Rate						
Aviva Life & Annuity (Income Series) Income Select 7 -High	7 yrs 81		2.75%	87.50%	\$1,058	01/06/12	0-75: 3.00+ 76-80: 1.75+ 81-81: 1.75+ <b>see notes</b>
	1 Year S&P500 Point-to-Point w/ Participation						
Aviva Life & Annuity (Income Series) Income Select 7 -Low	7 yrs 81		2.75%	87.50%	\$1,058	01/06/12	0-75: 3.00+ 76-80: 1.75+ 81-81: 1.75+ <b>see notes</b>
	1 Year S&P500 Point-to-Point	1-Year Hang Seng Point-to-Point					
Aviva Life & Annuity (Income Series) Income Select 7 -High	7 yrs 81		2.75%	87.50%	\$1,058	01/06/12	0-75: 3.00+ 76-80: 1.75+ 81-81: 1.75+ <b>see notes</b>
	Fixed @ 2.00%	1 Year S&P500 Point-to-Point					
	1-Year Hang Seng Point-to-Point						
Aviva Life & Annuity (Income Series) Income Select 7 -Low	7 yrs 81		2.75%	87.50%	\$1,058	01/06/12	0-75: 3.00+ 76-80: 1.75+ 81-81: 1.75+ <b>see notes</b>
	1-Year S&P500 Monthly Cap	1-Year DJ EUROSTOXX 50 Point-to-Point					
Aviva Life & Annuity (Income Series) Income Select 7 -High	7 yrs 81		2.75%	87.50%	\$1,058	01/06/12	0-75: 3.00+ 76-80: 1.75+ 81-81: 1.75+ <b>see notes</b>
	1-Year DJ EUROSTOXX 50 Point-to-Point						
Aviva Life & Annuity (Income Series) Income Select 7 -Low	7 yrs 81		2.75%	87.50%	\$1,058	01/06/12	0-75: 3.00+ 76-80: 1.75+ 81-81: 1.75+ <b>see notes</b>
	Fixed @ 2.00%	1 Year S&P500 Point-to-Point w/ Participation					
Aviva Life & Annuity (Income Series) Income Select 7 -High	7 yrs 81		2.75%	87.50%	\$1,058	01/06/12	0-75: 3.00+ 76-80: 1.75+ 81-81: 1.75+ <b>see notes</b>
	1-Year S&P500 Monthly Cap						
Fidelity & Guaranty Life FG Index-Accelerator 7	7 yrs 85	3.00	1.00-1.10%	100%	\$1,112	01/01/12	0-79: 5.00+ 80-85: 2.50+ <b>see notes</b>
	1-Year S&P 500 Annual Point-to-Point	1-Year S&P 500 Monthly Average					
	1-Year S&P 500 Monthly Point-to-Point	2-Year S&P 500 Monthly Average with Cap					
	Fixed Interest Option @ 2.00%						
Fidelity & Guaranty Life Prosperity Elite 7	7 yrs (NQ)		1.00%	87.50%	\$ 938	01/01/12	0-79: 5.00 80-85: 2.50
	1-Year Performance Triggered Account	1-Year S&P 500 Monthly Average with Cap					
	1-Year S&P 500 Monthly Point-to-Point with Cap	1-Year S&P 500 Point-to-Point with Cap					
	2-Year S&P 500 Point-to-Point with Cap	3-Year S&P 500 Point-to-Point with Cap					
	Fixed Account @ 1.75%						
	7 yrs (NQ)	3.00	1.00%	87.50%	\$ 966	01/01/12	
	1-Year Performance Triggered Account					1-Year S&P 500 Monthly Average with Cap	

# Fixed Indexed Annuities

Fidelity & Guaranty Life Prosperity Elite 7 Enhanced	1-Year S&P 500 Monthly Point-to-Point with Cap 2-Year S&P 500 Point-to-Point with Cap Fixed Account @ 1.75%	1-Year S&P 500 Point-to-Point with Cap 3-Year S&P 500 Point-to-Point with Cap	0-79: 5.00 80-85: 2.50
Fidelity & Guaranty Life Prosperity Elite 7 Protection	7 yrs (NQ) 5.00 1.00% 87.50% \$ 985 01/01/12 1-Year Performance Triggered Account 1-Year S&P 500 Monthly Point-to-Point with Cap 2-Year S&P 500 Point-to-Point with Cap Fixed Account @ 1.75%	1-Year S&P 500 Monthly Average with Cap 1-Year S&P 500 Point-to-Point with Cap 3-Year S&P 500 Point-to-Point with Cap	0-79: 5.00 80-85: 2.50
Fidelity & Guaranty Life Ins. Co. of New York FGNY Index-Safety 7	7 yrs 85 1.00% 100% \$1,072 01/01/12 S&P 500 Annual Point-to-Point S&P 500 Monthly Point-to-Point	S&P 500 Monthly Averaging Fixed @ 2.25%	<b>see notes</b>

<u>Company / Product</u>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<b>Commissions</b> <u>Age: Rate</u>
Great Amer. Life Ins. Co. American Legend II	7 yrs	85		1.00%	100%	\$1,072	08/22/11	Qualified 18-75: 5.50+ 76-80: 5.10+ 81-85: 3.50+ Non-Qualified 0-75: 5.50+ 76-80: 5.10+ 81-85: 3.50+ <b>see notes</b>
ING Annuity and Asset Sales ING Secure Index Seven -High	7 yrs	80		1.00%	87.50%	\$ 938	01/18/12	0-80: 5.00+ <b>see notes</b>
ING Annuity and Asset Sales ING Secure Index Seven -Low	7 yrs	80		1.00%	87.50%	\$ 938	01/18/12	0-80: 5.00+ <b>see notes</b>
ING Annuity and Asset Sales ING Secure Index Seven -High	7 yrs	80		1.00%	87.50%	\$ 938	01/18/12	0-80: 5.00+ <b>see notes</b>
ING Annuity and Asset Sales ING Secure Index Seven -Low	7 yrs	80		1.00%	87.50%	\$ 938	01/18/12	0-80: 5.00+ <b>see notes</b>
ING Annuity and Asset Sales ING Secure Index Seven -High	7 yrs	80		1.00%	87.50%	\$ 938	01/18/12	0-80: 5.00+ <b>see notes</b>
ING Annuity and Asset Sales ING Secure Index Seven -Low	7 yrs	80		1.00%	87.50%	\$ 938	01/18/12	0-80: 5.00+ <b>see notes</b>
Life of the Southwest SecurePlus Silver	7 yrs	89		1.00%	87.50%	\$ 938	11/22/11	0-75: 5.00+ 76-85: 3.50+ 86-89: 1.80+

# Fixed Indexed Annuities

Occurrence Dates		Average Index Account						<a href="#">see notes</a>
Lincoln Financial Group Lincoln OptiChoice 7 -High	7 yrs	85		1.00%	100%	\$1,072	02/01/12	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ <a href="#">see notes</a>
	1-Year Monthly Cap			Performance Triggered				
Lincoln Financial Group Lincoln OptiChoice 7 -Low	7 yrs	85		1.00%	100%	\$1,072	02/01/12	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ <a href="#">see notes</a>
	1-Year Monthly Average			Performance Triggered				
Lincoln Financial Group Lincoln OptiChoice 7 -High	7 yrs	85		1.00%	100%	\$1,072	02/01/12	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ <a href="#">see notes</a>
	Fixed Account @ 1.20%			1-Year Monthly Average				
Lincoln Financial Group Lincoln OptiChoice 7 -Low	7 yrs	85		1.00%	100%	\$1,072	02/01/12	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ <a href="#">see notes</a>
	Fixed Account @ 1.05%			1-Year Monthly Cap				
National Western Life NWL IMPACT 7	7 yrs	80 (NQ)	5.00	1.00%	87.50%	\$ 985	08/18/11	Qualified 0-70: 5.50+ 71-75: 4.00+ 76-80: 1.50+ Non-Qualified 0-75: 5.50+ 76-80: 3.50+ <a href="#">see notes</a>
	Option A: 1 Year Annual Point to Point with Monthly Average			Option J: 1 Year Annual Point to Point with Cap				
	Option B: Fixed Interest Rate @ 2.15%			Option D: 1 Year Annual Point to Point with Monthly Cap				
	Option K: 1 Year Annual Point to Point with Monthly Average							
National Western Life NWL IMPACT 7 S	7 yrs	80 (NQ)	5.00	1.00%	87.50%	\$ 985	08/18/11	Qualified 0-70: 4.50+ 71-75: 3.00+ 76-80: 0.50+ Non-Qualified 0-75: 4.50+ 76-80: 2.50+ <a href="#">see notes</a>
	Option D: 1 Year Annual Point to Point with Monthly Cap			Option K: 1 Year Annual Point to Point with Monthly Average				
	Option A: 1 Year Annual Point to Point with Monthly Average			Option B: Fixed Interest Rate @ 2.15%				
	Option J: 1 Year Annual Point to Point with Cap							
North American Company Charter 7	7 yrs	85		1.00%	87.50%	\$ 938	01/19/12	0-75: 7.50+ 76-80: 5.63+ 81-85: 3.75+ <a href="#">see notes</a>
	1-Year Dow Jones EuroStoxx 50 Point-to-Point			1-Year S&P 500 Annual Daily Average				
	1-Year Fixed @ 1.00%			1-Year Dow Jones Annual Daily Average				
	1-Year Russell 2000 Annual Point-to-Point			1-Year Nasdaq-100 Annual Point-to-Point				
	1-Year S&P 500 Annual Point-to-Point			1-Year S&P 500 Monthly Point-to-Point Cap				
	1-Year Russell 2000 Annual Daily Average			1- Year Hindsight Index Strategy				
	1-Year S&P 400 Annual Daily Average			1-Year Dow Jones Annual Point-to-Point				
1-Year NASDAQ Monthly Point-to-Point			1-Year S&P 400 Annual Point-to-Point					
North American Company Charter 7 (TX)	7 yrs	85		1.00%	87.50%	\$ 938	01/19/12	<a href="#">see notes</a>
	1-Year Dow Jones EuroStoxx 50 Point-to-Point			1-Year Dow Jones Annual Daily Average				
	1-Year S&P 400 Annual Daily Average			1-Year Fixed @ 2.00%				
	1-Year S&P 400 Annual Point-to-Point			1- Year Hindsight Index Strategy				
	1-Year Russell 2000 Annual Point-to-Point			1-Year S&P 500 Annual Daily Average				
	1-Year S&P 500 Annual Point-to-Point			1-Year S&P 500 Monthly Point-to-Point Cap				
1-Year NASDAQ Monthly Point-to-Point			1-Year Nasdaq-100 Annual Point-to-Point					

# Fixed Indexed Annuities

	1-Year Dow Jones Annual Point-to-Point				1-Year Russell 2000 Annual Daily Average			
	7 yrs	85		1.00%	87.50%	\$ 938	01/19/12	
North American Company North American Prizm Plus 7	1-Year Dow Jones Monthly Average 1-Year S&P 400 Monthly Average 1-Year DJ EuroStoxx 50 Point-to-Point 1-Year Nasdaq100 Monthly Point-to-Point 1-Year S&P 500 Monthly Average 1-Year S&P 400 Point-to-Point 1-Year Dow Jones Point-to-Point				1-Year Russell 2000 Point-to-Point 1-Year Fixed @ 1.00% 1-Year S&P 500 Point-to-Point 1-Year S&P 500 Monthly Point-to-Point Cap 1-Year Russell 2000 Monthly Average 1-Year Nasdaq 100 Point-to-Point			0-75: 7.50+ 76-80: 5.63+ 81-85: 3.75+ <b><u>see notes</u></b>
	7 yrs	85		1.00%	87.50%	\$ 938	01/19/12	
North American Company Precision 7	1-Year Nasdaq-100 Annual Point-to-Point 1-Year Russell 2000 Annual Daily Average 1-Year Dow Jones EuroStoxx 50 Point-to-Point 1- Year Hindsight Index 1-Year Fixed @ 1.00% 1-Year Dow Jones Annual Point-to-Point 1-Year S&P 500 Annual Daily Average				1-Year S&P 500 Annual Point-to-Point 1-Year Dow Jones Annual Daily Average 1-Year S&P 400 Annual Daily Average 1-Year S&P 500 Monthly Point-to-Point Cap 1-Year S&P 400 Annual Point-to-Point 1-Year Russell 2000 Annual Point-to-Point 1 -Year NASDAQ Monthly Point-to-Point Cap			0-75: 7.50+ 76-80: 5.63+ 81-85: 3.75+ <b><u>see notes</u></b>
	7 yrs	85		1.00%	87.50%	\$ 938	01/19/12	
North American Company Precision 7 (TX)	1-Year S&P 500 Annual Point-to-Point 1-Year Dow Jones Annual Point-to-Point 1-Year Fixed @ 2.00% 1-Year Russell 2000 Annual Daily Average 1-Year S&P 500 Annual Daily Average 1-Year S&P 400 Annual Daily Average 1-Year Dow Jones EuroStoxx 50 Point-to-Point				1-Year Nasdaq-100 Annual Point-to-Point 1-Year S&P 400 Annual Point-to-Point 1-Year S&P 500 Monthly Point-to-Point Cap 1- Year Hindsight Index 1-Year Dow Jones Annual Daily Average 1 -Year NASDAQ Monthly Point-to-Point Cap 1-Year Russell 2000 Annual Point-to-Point			<b><u>see notes</u></b>
Symetra Life Insurance Co. Symetra Edge Pro 7 -Low	7 yrs	90		1.00%	100%	\$1,072	01/23/12	0-75: 4.50 76-85: 2.50 86-UP: 1.00 <b><u>see notes</u></b>
	1-Year S&P 500 Point-to-Point							
Symetra Life Insurance Co. Symetra Edge Pro 7 -High	7 yrs	90		1.00%	100%	\$1,072	01/23/12	0-75: 4.50 76-85: 2.50 86-UP: 1.00 <b><u>see notes</u></b>
	1-Year S&P GSCI Excess Return Monthly Average							
Symetra Life Insurance Co. Symetra Edge Pro 7 -Low	7 yrs	90		1.00%	100%	\$1,072	01/23/12	0-75: 4.50 76-85: 2.50 86-UP: 1.00 <b><u>see notes</u></b>
	1-Year S&P GSCI Excess Return Point-to-Point							
Symetra Life Insurance Co. Symetra Edge Pro 7 -High	7 yrs	90		1.00%	100%	\$1,072	01/23/12	0-75: 4.50 76-85: 2.50 86-UP: 1.00 <b><u>see notes</u></b>
	1-Year S&P 500 Monthly Average				1-Year Fixed Account @ 2.25%			
	1-Year S&P GSCI Excess Return Point-to-Point				1-Year S&P 500 Point-to-Point			

# Fixed Indexed Annuities

Symetra Life Insurance Co. Symetra Edge Pro 7 -Low	7 yrs	90		1.00%	100%	\$1,072	01/23/12	0-75: 4.50 76-85: 2.50 86-UP: 1.00 <b>see notes</b>
Surrender Charges Last 6 Years								
American National Ins. Co. ANICO EIA	6 yrs	85		1.00%	90.00%	\$ 955	02/01/12	0-79: 5.00 80-85: 3.00
Amer. Equity Investment Life Ins. Co. Integrity Gold (Index 5-07)	6 yrs	(NQ)		1.50%	87.50%		10/08/11	0-75: 4.13+ 76-80: 3.09+ <b>see notes</b>
1 Year S&P 500 Annual Point-to-Point Participation Rate								
Traditional Fixed Value @ 1.00%								
1-Year S&P 500 Monthly Point-to-Point								
1 Year S&P 500 Monthly Average with Cap								
10 Year U.S. Treasury Bond Value with Cap								
1-Year S&P 500 Point-to-Point Cap								
1 Year S&P 500 Monthly Average Participation Rate								
1-Year Dow Jones Monthly Average Cap								
1-Year Dow Jones Point-to-Point Cap								
Aviva Life & Annuity (Income Series) Income Preferred Six -Low	6 yrs	80		1.00%	87.50%	\$ 929	01/06/12	0-75: 5.00+ 76-80: 3.50+ <b>see notes</b>
1-Year Average Index Strategy								
Aviva Life & Annuity (Income Series) Income Preferred Six -High	6 yrs	80		1.00%	87.50%	\$ 929	01/06/12	0-75: 5.00+ 76-80: 3.50+ <b>see notes</b>
1-Year Average Index Strategy								
Aviva Life & Annuity (Income Series) Income Preferred Six -Low	6 yrs	80		1.00%	87.50%	\$ 929	01/06/12	0-75: 5.00+ 76-80: 3.50+ <b>see notes</b>
Fixed Strategy @ 1.00%								
Aviva Life & Annuity (Income Series) Income Preferred Six -High	6 yrs	80		1.00%	87.50%	\$ 929	01/06/12	0-75: 5.00+ 76-80: 3.50+ <b>see notes</b>
1-Year Point-to-Point Index Strategy								
Fixed Strategy @ 1.30%								
1-Year Monthly Cap Index Strategy								
Aviva Life & Annuity (Income Series) Income Preferred Six -Low	6 yrs	80		1.00%	87.50%	\$ 929	01/06/12	0-75: 5.00+ 76-80: 3.50+ <b>see notes</b>
1-Year Monthly Cap Index Strategy								
1-Year Point-to-Point Index Strategy								
Great Amer. Life Ins. Co. Safe Outlook -Low	6 yrs	(NQ)		1.00%	90.00%	\$ 955	08/22/11	Qualified 18-75: 4.00+ 76-80: 3.00+ 81-85: 2.00+ Non-Qualified 0-75: 4.00+ 76-80: 3.00+ 81-85: 2.00+ <b>see notes</b>
1 Year S&P 500 Annual Point-to-Point								
Great Amer. Life Ins. Co. Safe Outlook -High	6 yrs	(NQ)		1.00%	90.00%	\$ 955	08/22/11	Qualified 18-75: 4.00+ 76-80: 3.00+ 81-85: 2.00+ Non-Qualified 0-75: 4.00+ 76-80: 3.00+ 81-85: 2.00+ <b>see notes</b>
Declared Rate Strategy @ 1.25%								
1 Year S&P 500 Monthly Average with Cap								
	6 yrs	(NQ)		1.00%	90.00%	\$ 955	08/22/11	Qualified 18-75: 4.00+ 76-80: 3.00+ 81-85: 2.00+ Non-Qualified 0-75: 4.00+ 76-80: 3.00+ 81-85: 2.00+ <b>see notes</b>

# Fixed Indexed Annuities

Great Amer. Life Ins. Co. Safe Outlook -Low	Declared Rate Strategy @ 1.25%							70-80: 3.00+ 81-85: 2.00+ Non-Qualified 0-75: 4.00+ 76-80: 3.00+ 81-85: 2.00+
	6 yrs	(NQ)		1.00%	90.00%	\$ 955	08/22/11	Qualified 18-75: 4.00+ 76-80: 3.00+ 81-85: 2.00+ Non-Qualified 0-75: 4.00+ 76-80: 3.00+ 81-85: 2.00+
Great Amer. Life Ins. Co. Safe Outlook -High	1 Year S&P 500 Annual Point-to-Point							<b>see notes</b>
	6 yrs	(NQ)		1.00%	90.00%	\$ 955	08/22/11	Qualified 18-75: 4.00+ 76-80: 3.00+ 81-85: 2.00+ Non-Qualified 0-75: 4.00+ 76-80: 3.00+ 81-85: 2.00+
Great Amer. Life Ins. Co. Safe Outlook -Low	1 Year S&P 500 Monthly Average with Cap							<b>see notes</b>
	6 yrs	85		1.00%	100%	\$1,062	02/01/12	0-75: 3.50+ 76-80: 2.75+ 81-85: 1.75+
Lincoln Financial Group Lincoln New Directions 6 -High	Performance Triggered Indexed Account							<b>see notes</b>
	6 yrs	85		1.00%	100%	\$1,062	02/01/12	0-75: 3.50+ 76-80: 2.75+ 81-85: 1.75+
Lincoln Financial Group Lincoln New Directions 6 -Low	2-Year Point-to-Point Indexed Account				Fixed Account @ 1.40%			<b>see notes</b>
	6 yrs	85		1.00%	100%	\$1,062	02/01/12	0-75: 3.50+ 76-80: 2.75+ 81-85: 1.75+
Lincoln Financial Group Lincoln New Directions 6 -High	Fixed Account @ 1.55%							<b>see notes</b>

<b>Company / Product</b>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<b>Commissions Age: Rate</b>
Lincoln Financial Group Lincoln New Directions 6 -Low	6 yrs	85		1.00%	100%	\$1,062	02/01/12	0-75: 3.50+ 76-80: 2.75+ 81-85: 1.75+
	Performance Triggered Indexed Account							<b>see notes</b>
	6 yrs	85		1.00%	100%	\$1,062	02/01/12	0-75: 3.50+ 76-80: 2.75+ 81-85: 1.75+
Lincoln Financial Group Lincoln New Directions 6 -High	2-Year Point-to-Point Indexed Account							<b>see notes</b>
	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+
North American Company Freedom Choice (5%) 6 -Low	1-Year Dow Jones EuroStoxx 50 Point-to-Point							<b>see notes</b>
	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+
North American Company Freedom Choice (5%) 6 -High	1-Year S&P 500 Monthly Point-to-Point Cap							<b>see notes</b>
	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+
North American Company Freedom Choice (5%) 6 -Low	1-Year S&P 500 Annual Point-to-Point Cap							<b>see notes</b>
	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+

# Fixed Indexed Annuities

Freedom Choice (5%) 6 -High	1-Year Dow Jones Annual Point-to-Point							<a href="#">see notes</a>
North American Company Freedom Choice (5%) 6 -Low	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
Freedom Choice (5%) 6 -Low	1-Year Russell 2000 Annual Point-to-Point							<a href="#">see notes</a>
North American Company Freedom Choice (5%) 6 -High	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
Freedom Choice (5%) 6 -High	1-Year Nasdaq-100 Annual Point-to-Point Cap							<a href="#">see notes</a>
North American Company Freedom Choice (5%) 6 -Low	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
Freedom Choice (5%) 6 -Low	1-Year S&P 500 Monthly Point-to-Point Cap							<a href="#">see notes</a>
North American Company Freedom Choice (5%) 6 -High	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
Freedom Choice (5%) 6 -High	1-Year Nasdaq-100 Monthly Point-to-Point Cap							<a href="#">see notes</a>
North American Company Freedom Choice (5%) 6 -Low	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
Freedom Choice (5%) 6 -Low	1-Year Dow Jones Annual Point-to-Point							<a href="#">see notes</a>
North American Company Freedom Choice (5%) 6 -High	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
Freedom Choice (5%) 6 -High	1-Year S&P 500 Annual Point-to-Point Cap							<a href="#">see notes</a>
North American Company Freedom Choice (5%) 6 -Low	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
Freedom Choice (5%) 6 -Low	1-Year Nasdaq-100 Annual Point-to-Point Cap							<a href="#">see notes</a>
North American Company Freedom Choice (5%) 6 -High	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
Freedom Choice (5%) 6 -High	1-Year S&P 400 Annual Point-to-Point			1-Year Dow Jones EuroStoxx 50 Point-to-Point				<a href="#">see notes</a>
Freedom Choice (5%) 6 -High	1-Year Fixed @ 1.75%							<a href="#">see notes</a>
North American Company Freedom Choice (5%) 6 -Low	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
Freedom Choice (5%) 6 -Low	1-Year Nasdaq-100 Monthly Point-to-Point Cap							<a href="#">see notes</a>
North American Company Freedom Choice (5%) 6 -High	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
Freedom Choice (5%) 6 -High	1-Year Russell 2000 Annual Point-to-Point							<a href="#">see notes</a>
North American Company Freedom Choice (5%) 6 -Low	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
Freedom Choice (5%) 6 -Low	1-Year S&P 400 Annual Point-to-Point			1-Year Fixed @ 1.35%				<a href="#">see notes</a>

<u>Company / Product</u>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<u>Commissions Age: Rate</u>
North American Company Freedom Choice 6 -Low	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
Freedom Choice 6 -Low	1-Year Nasdaq-100 Monthly Point-to-Point Cap			1-Year Dow Jones Annual Point-to-Point				<a href="#">see notes</a>
North American Company Freedom Choice 6 -High	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
Freedom Choice 6 -High	1-Year Russell 2000 Annual Point-to-Point			1-Year S&P 500 Annual Point-to-Point Cap				<a href="#">see notes</a>

# Fixed Indexed Annuities

Freedom Choice 6 -High	1-Year Dow Jones EuroStoxx 50 Point-to-Point							<a href="#">see notes</a>
North American Company Freedom Choice 6 -Low	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
	1-Year Russell 2000 Annual Point-to-Point						1-Year Fixed @ 1.00%	
North American Company Freedom Choice 6 -High	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
	1-Year S&P 400 Annual Point-to-Point							
North American Company Freedom Choice 6 -Low	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
	1-Year S&P 500 Annual Point-to-Point Cap							
North American Company Freedom Choice 6 -High	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
	1-Year Fixed @ 1.45%							
North American Company Freedom Choice 6 -Low	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
	1-Year Dow Jones EuroStoxx 50 Point-to-Point							
North American Company Freedom Choice 6 -High	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
	1-Year S&P 500 Monthly Point-to-Point Cap							
North American Company Freedom Choice 6 -Low	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
	1-Year S&P 400 Annual Point-to-Point						1-Year S&P 500 Monthly Point-to-Point Cap	
North American Company Freedom Choice 6 -High	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
	1-Year Nasdaq-100 Monthly Point-to-Point Cap						1-Year Dow Jones Annual Point-to-Point	
North American Company Freedom Choice 6 -Low	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
	1-Year Nasdaq-100 Annual Point-to-Point							
North American Company Freedom Choice 6 -High	6 yrs	85		1.00%	87.50%	\$ 929	01/19/12	0-75: 5.50+ 76-80: 4.13+ 81-85: 2.75+ <a href="#">see notes</a>
	1-Year Nasdaq-100 Annual Point-to-Point							
<b>Surrender Charges Last 5 Years</b>								
Amer. Equity Investment Life Ins. Co. Heritage Gold (ICC11-IDX2)	5 yrs	(NQ)		1.00%	87.50%		11/07/11	79-85: 0.50+ <a href="#">see notes</a>
	Fixed @ 1.00%						S&P 500 Point-to-Point	

<b>Company / Product</b>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<b>Commissions Age: Rate</b>
Aviva Life & Annuity (Income Series) Income Select 5 -Low	5 yrs	83		2.75%	87.50%	\$1,002	01/06/12	0-75: 2.00+ 76-80: 1.05+ 81-83: 0.95+ <a href="#">see notes</a>
							1-Year DJ EUROSTOXX 50 Point-to-Point	
	5 yrs	83		2.75%	87.50%	\$1,002	01/06/12	0-75: 2.00+

# Fixed Indexed Annuities

Aviva Life & Annuity (Income Series) Income Select 5 -High	1-Year S&P500 Point-to-Point 1-Year DJ EUROSTOXX 50 Point-to-Point	1-Year S&P 500 Point-to-Point (Participation)	76-80: 1.05+ 81-83: 0.95+ <b><u>see notes</u></b>
Aviva Life & Annuity (Income Series) Income Select 5 -Low	5 yrs   83     2.75%   87.50%   \$1,002   01/06/12 Fixed @ 2.00%		0-75: 2.00+ 76-80: 1.05+ 81-83: 0.95+ <b><u>see notes</u></b>
Aviva Life & Annuity (Income Series) Income Select 5 -High	5 yrs   83     2.75%   87.50%   \$1,002   01/06/12 Fixed @ 2.00%		0-75: 2.00+ 76-80: 1.05+ 81-83: 0.95+ <b><u>see notes</u></b>
Aviva Life & Annuity (Income Series) Income Select 5 -Low	5 yrs   83     2.75%   87.50%   \$1,002   01/06/12 1-Year S&P 500 Point-to-Point (Participation) 1-Year S&P500 Monthly Cap	1-Year Hang Seng Point-to-Point 1-Year S&P500 Point-to-Point	0-75: 2.00+ 76-80: 1.05+ 81-83: 0.95+ <b><u>see notes</u></b>
Aviva Life & Annuity (Income Series) Income Select 5 -High	5 yrs   83     2.75%   87.50%   \$1,002   01/06/12 1-Year S&P500 Monthly Cap	1-Year Hang Seng Point-to-Point	0-75: 2.00+ 76-80: 1.05+ 81-83: 0.95+ <b><u>see notes</u></b>
ING Annuity and Asset Sales ING Secure Index Five -Low	5 yrs   80     1.00%   87.50%   \$ 920   01/18/12 Monthly Cap Index Strategy (ROP)		0-80: 3.25+ <b><u>see notes</u></b>
ING Annuity and Asset Sales ING Secure Index Five -High	5 yrs   80     1.00%   87.50%   \$ 920   01/18/12 Fixed Rate Strategy (ROP) @ 1.25%		0-80: 3.25+ <b><u>see notes</u></b>
ING Annuity and Asset Sales ING Secure Index Five -Low	5 yrs   80     1.00%   87.50%   \$ 920   01/18/12 Monthly Cap Index Strategy	Interest Rate Benchmark Strategy	0-80: 3.25+ <b><u>see notes</u></b>
ING Annuity and Asset Sales ING Secure Index Five -High	5 yrs   80     1.00%   87.50%   \$ 920   01/18/12 Interest Rate Benchmark Strategy (ROP) Fixed Rate Strategy @ 1.50%	Point-to-Point Cap Index Strategy	0-80: 3.25+ <b><u>see notes</u></b>
ING Annuity and Asset Sales ING Secure Index Five -Low	5 yrs   80     1.00%   87.50%   \$ 920   01/18/12 Fixed Rate Strategy (ROP) @ 1.25%		0-80: 3.25+ <b><u>see notes</u></b>

<b>Company / Product</b>	SC Years	Issue Age	Premium Bonus	Min Rate	% Premium	Return per \$1000	Last Change	<b>Commissions Age: Rate</b>
ING Annuity and Asset Sales ING Secure Index Five -High	5 yrs	80		1.00%	87.50%	\$ 920	01/18/12	0-80: 3.25+ <b><u>see notes</u></b>
ING Annuity and Asset Sales ING Secure Index Five -Low	5 yrs	80		1.00%	87.50%	\$ 920	01/18/12	0-80: 3.25+ <b><u>see notes</u></b>
ING Annuity and Asset Sales ING Secure Index Five -High	5 yrs	80		1.00%	87.50%	\$ 920	01/18/12	0-80: 3.25+ <b><u>see notes</u></b>
ING Annuity and Asset Sales ING Secure Index Five -Low	5 yrs	80		1.00%	87.50%	\$ 920	01/18/12	0-80: 3.25+ <b><u>see notes</u></b>

# Fixed Indexed Annuities

ING Annuity and Asset Sales								U-80: 3.25+
ING Secure Index Five -Low	Point-to-Point Cap Index Strategy (ROP)		Fixed Rate Strategy @ 1.50%					<a href="#">see notes</a>
Lincoln Financial Group Lincoln OptiChoice 5 -High	5 yrs	85		1.00%	100%	\$1,051	02/01/12	0-75: 5.00+ 76-80: 3.75+ 81-85: 2.50+ <a href="#">see notes</a>
	1-Year Monthly Average							
Lincoln Financial Group Lincoln OptiChoice 5 -Low	5 yrs	85		1.00%	100%	\$1,051	02/01/12	0-75: 5.00+ 76-80: 3.75+ 81-85: 2.50+ <a href="#">see notes</a>
	1-Year Fixed Account @ 1.00%			1-Year Monthly Cap				
Lincoln Financial Group Lincoln OptiChoice 5 -High	5 yrs	85		1.00%	100%	\$1,051	02/01/12	0-75: 5.00+ 76-80: 3.75+ 81-85: 2.50+ <a href="#">see notes</a>
	1-Year Monthly Cap		1-Year Fixed Account @ 1.15%					
Lincoln Financial Group Lincoln OptiChoice 5 -Low	5 yrs	85		1.00%	100%	\$1,051	02/01/12	0-75: 5.00+ 76-80: 3.75+ 81-85: 2.50+ <a href="#">see notes</a>
	Performance Triggered							
Lincoln Financial Group Lincoln OptiChoice 5 -High	5 yrs	85		1.00%	100%	\$1,051	02/01/12	0-75: 5.00+ 76-80: 3.75+ 81-85: 2.50+ <a href="#">see notes</a>
	Performance Triggered							
Lincoln Financial Group Lincoln OptiChoice 5 -Low	5 yrs	85		1.00%	100%	\$1,051	02/01/12	0-75: 5.00+ 76-80: 3.75+ 81-85: 2.50+ <a href="#">see notes</a>
	1-Year Monthly Average							
North American Company North American Formula Choice	5 yrs	85		1.00%	100%	\$1,051	01/19/12	0-75: 5.00+ 76-80: 3.75+ 81-85: 2.50+ <a href="#">see notes</a>
	1-Year NASDAQ 100 Monthly Point-to-Point		1-Year Russell 2000 Point-to-Point					
	1-Year Nasdaq 100 Point-to-Point		1-Year Fixed @ 1.00%					
	1-Year Dow Jones Industrial Average Point-to-Point		1-Year S&P 400 Point-to-Point					
	1-Year S&P 500 Point-to-Point		1-Year DJ EuroStoxx 50 Point-to-Point					
	1-Year S&P 500 Monthly Point-to-Point Cap							
North American Company North American Formula Choice (TX)	5 yrs	85		1.00%	100%	\$1,051	01/19/12	<a href="#">see notes</a>
	1-Year S&P 400 Point-to-Point		1-Year Nasdaq 100 Point-to-Point					
	1-Year Fixed @ 2.00%		1-Year Dow Jones Industrial Average Point-to-Point					
	1-Year NASDAQ 100 Monthly Point-to-Point		1-Year Russell 2000 Point-to-Point					
	1-Year DJ EuroStoxx 50 Point-to-Point		1-Year S&P 500 Point-to-Point					
	1-Year S&P 500 Monthly Point-to-Point Cap							
Symetra Life Insurance Co. Symetra Edge Pro 5 -Low	5 yrs	90		1.00%	100%	\$1,051	01/23/12	0-75: 3.50 76-85: 2.00 86-90: 1.00 <a href="#">see notes</a>
	1-Year S&P 500 Point-to-Point							
Symetra Life Insurance Co. Symetra Edge Pro 5 -High	5 yrs	90		1.00%	100%	\$1,051	01/23/12	0-75: 3.50 76-85: 2.00 86-90: 1.00 <a href="#">see notes</a>
	1-Year S&P 500 Monthly Average			1-Year Fixed Account @ 1.50%				
Symetra Life Insurance Co. Symetra Edge Pro 5 -Low	5 yrs	90		1.00%	100%	\$1,051	01/23/12	0-75: 3.50 76-85: 2.00 86-90: 1.00 <a href="#">see notes</a>
	1-Year S&P 500 Monthly Average							
Symetra Life Insurance Co.	5 yrs	90		1.00%	100%	\$1,051	01/23/12	0-75: 3.50 76-85: 2.00 86-90: 1.00

# Fixed Indexed Annuities

Symetra Edge Pro 5 -High	1-Year S&P GSCI Excess Return Point-to-Point							00-50: 1.00 <b><u>see notes</u></b>
Symetra Life Insurance Co. Symetra Edge Pro 5 -Low	5 yrs	90		1.00%	100%	\$1,051	01/23/12	0-75: 3.50 76-85: 2.00 86-90: 1.00 <b><u>see notes</u></b>
Symetra Life Insurance Co. Symetra Edge Pro 5 -High	1-Year S&P GSCI Excess Return Monthly Average      1-Year Fixed Account @ 1.25%							
Symetra Life Insurance Co. Symetra Edge Pro 5 -High	5 yrs	90		1.00%	100%	\$1,051	01/23/12	0-75: 3.50 76-85: 2.00 86-90: 1.00 <b><u>see notes</u></b>
Symetra Life Insurance Co. Symetra Edge Pro 5 -Low	1-Year S&P 500 Point-to-Point							
Symetra Life Insurance Co. Symetra Edge Pro 5 -Low	5 yrs	90		1.00%	100%	\$1,051	01/23/12	0-75: 3.50 76-85: 2.00 86-90: 1.00 <b><u>see notes</u></b>
Symetra Life Insurance Co. Symetra Edge Pro 5 -High	1-Year S&P GSCI Excess Return Point-to-Point							
Symetra Life Insurance Co. Symetra Edge Pro 5 -High	5 yrs	90		1.00%	100%	\$1,051	01/23/12	0-75: 3.50 76-85: 2.00 86-90: 1.00 <b><u>see notes</u></b>
Symetra Life Insurance Co. Symetra Edge Pro 5 -Low	1-Year S&P GSCI Excess Return Monthly Average							