

Marrazzo & Associates Financial Group, P.C.
Traditional Fixed Annuity Summary Sheet
1-888-718-0092

January 22,
2007

Product	Interest Rate	Free Withdrawal	Minimum Premium	Interest Rate Guaranteed	States Not Approved	Surrender Charges	Issue Ages	Commission
The Dominator Allianz's 1st Single Tier Multi-Year Guaranteed Annuity (SPDA)	10 yr: 3.75% Gtd 9 yr: 3.65% Gtd 8 yr: 3.55% Gtd 7 yr: 3.55% Gtd 6yr: 3.35% Gtd 5 yr: 3.25% Gtd	Available up to 15% of premiums paid Or Required Minimum Distribution Monthly or Annually	\$20,000	3.00% Lifetime guarantee after initial rate guarantee period	NY, NJ, OR, PA	10 Years 10, 9, 8, 7, 6, 5, 4, 3, 2, 1% + or - MVA 30 day window at end of guarantee period (No Annuitization Required) Death Benefit Rider, Nursing Home Rider	0-85	Call
The Power 7sm Elite Annuity (FPDA 1st year)	\$100,000+: One year guaranteed yield 9.67%* *Includes 7% premium bonus. 3.90% Current 5 yr yield under \$100,000: One year guaranteed yield 7.62%* *Includes 5% premium bonus. 3.51% Current 5 yr yield	After 1st yr: max of 5% of premium per policy yr, up to 25% cumulative lifetime. Systematic withdrawal of interest available after 30 days	\$20,000	1.50% on 100% of premiums	NY, OR, PA, UT, WA	10 Years 10% on date of issue, decreasing monthly over ten yrs. +/- MVA Death Benefit Rider, Nursing Home Waiver	0-85	Call
The Power 7sm Annuity (FPDA 1st year)	One year guaranteed yield 8.15%* *Includes 5% premium bonus. 4.01% Current 5 yr yield	After 1st yr: max of 5% of premium per policy yr, up to 25% cumulative lifetime. Systematic withdrawal of interest available after 30 days	\$20,000	3.00%	Only approved in: WA	10 Years 10% on date of issue, decreasing monthly over ten yrs. +/- MVA Death Benefit Rider, Nursing Home Waiver	0-85	Call

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ALLIANZ Life Insurance Company of North America A.M. Best 'A' Moody's 'A2' S & P 'AA-'	Accumulator Bonus MAXXX Elite (FPDA*) *Premium Bonus 1st 5 yrs only	\$50,000+: One year guaranteed yield 14.40%* *Includes 10% premium bonus. 6.00% Current 5 yr yield under \$50,000: One year guaranteed yield 9.20%* *Includes 5% premium bonus. 5.02% Current 5 yr yield	Up to 25% of premiums paid. May be annuitized (including interest only) after 5 years for as little as ten years Or Systematic withdrawal of interest starting in yr 6 Or Required Minimum Distribution Monthly or Annually	\$5,000 NQ \$2,000 Q	2.00%* *3.00% in CT	IL, MN, NJ, NY, OR, UT, WA	N/A Two account values with separate interest rates for lump sum surrender and a min. required payout period Death Benefit Rider, Nursing Home Waiver	0-80	Call
	Accumulator Cash Bonus Elite (FPDA*) * Premium Bonus available for all years	\$50,000+: One year guaranteed yield 14.13%* *Includes 10% premium bonus. 5.75% Current 5 yr yield under \$50,000: One year guaranteed yield 8.94%* *Includes 5% premium bonus. 4.77% Current 5 yr yield	Up to 35% of premiums paid. May be annuitized (including interest only) after the first year for as little as ten years Or Systematic withdrawal of interest starting in yr 6 Or Required Minimum Distribution Monthly or Annually	\$5,000 NQ \$2,000 Q	2.00%	IL, NJ, NY, OR, UT, WA	N/A Two account values with separate interest rates for lump sum surrender and a min. required payout period Death Benefit Rider, Nursing Home Waiver	0-85	Call
American General Life Insurance Co. A.M. Best 'A++' Moody's 'Aa1' S & P 'AA+' Fitch 'AA+'	HorizonMYG (SPDA)	1st Yr Guaranteed 7.50% 2nd - 6th guaranteed 3.50%	10% in all years includes partial and systematic withdrawals	\$5,000	2.00%	NJ, NY, UT* *non-MVA only in MN, PA, OR & WA	10, 9, 8, 7, 6, 5, 4, 3, 2, 1 + or - MVA Waived for Extended Care. Call for details	0-85	Call

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American General Life Insurance Co. A.M. Best 'A++' Moody's 'Aa1' S & P 'AA+' Fitch 'AA+'	HorizonPlus 2004 (SPDA)	1st Yr Guaranteed 9.50% 2nd - 6th guaranteed 3.50%	10% in all years includes partial and systematic withdrawals	\$5,000	2.00%	MN, NJ, NY, OR, PA, UT, WA	9, 8, 7, 6, 5, 4, 3, 2, 1 + or - MVA Waived for Extended Care. Call for details	0-85	Call
	HorizonFlex (FPDA)	1st Yr Guaranteed 6.00%* *Includes 2% 1st bonus 4.00% base rate	10% in all years includes partial and systematic withdrawals	\$5,000 NQ \$ 2,000 Q or \$50/month EFT	2.00%	UT *issued by USL in NY	8, 8, 8, 7, 6, 5, 3, 1 Waived for Extended Care. Call for details	0-85	Call
	HorizonChoice (SPDA)	5 yr: 4.25% 7 yr: 4.10% 8 yr: 4.35% 9 yr: 4.65% 10 yr: 4.30%	10% starting in year two includes partial and systematic withdrawals	\$5,000 NQ \$2,000 Q	2.00%	MD, MN, NY, PA, WA	7, 6, 5, 4, 3, 2, 1 + or - MVA Waived for Extended Care. Call for details	0-70 Q 0-85 NQ	Call
	HorizonSecure (SPDA)	5 yr: 4.00% 7 yr: 4.15%	10% starting in first year	\$5,000	2.00%	NJ, NY	5 yr: 10, 9, 8, 7, 6% 7 yr: 10, 9, 8, 7, 6, 5, 4% + or - MVA Waived for Extended Care. Call for details	0-85	Call
	HorizonSelect (SPDA)	5 yr: 4.30% 7 yr: 4.45% 10 yr: 4.55%	10% starting in first year	\$5,000	2.00%	MN, NJ, NY, OR, PA, WA	30-day exit window at end of guarantee period OR 10, 9, 8, 7, 6, 5, 4, 3, 2, 1% + or - MVA Waived for Extended Care. Call for details	0-85	Call
American National Insurance Company A.M. Best 'A+' S&P 'AA' LM1251	BenchMark Reliance Extrasm (FPDA)	3.75% Gtd 1st Yr Current Market Yield 3.75% Base Rate	Up to 10% of Cash Value Each Year (available 1st yr after 30 days)	\$10,000	1.75%	AK, AL, CT, MN, NY, OR, UT, WA	12, 11, 10, 9, 8, 7, 6, 5, 4, 2 (may vary by age and state)	0-99	Call
	BenchMark Reliancesm Extra 2 (FPDA)	5.80% Gtd 1st Yr Current Market Yield 3.80% Base Rate	Up to 10% of Cash Value Each Year (available 1st yr after 30 days)	\$10,000	1.75%	AK, AL, CT, MN, NY, OR, UT, WA	12, 12, 11, 10, 9, 8, 7, 6, 4, 2 (may vary by age and state)	0-99	Call

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American National Insurance Company A.M. Best 'A+' S&P 'AA' LM1251	BenchMark Reliancesm Extra 4 (FPDA)	7.75% Gtd 1st Yr Current Market Yield 3.75% Base Rate	Up to 10% of Cash Value Each Year (available 1st yr after 30 days)	\$10,000	1.75%	AK, AL, CT, MN, NY, OR, UT, WA	12, 12, 11, 11, 10, 9, 8, 6, 4, 2 (may vary by age and state)	0-95	Call
	BenchMark Reliancesm Extra 6 (FPDA)	9.70% Gtd 1st Yr Current Market Yield 3.70% Base Rate	Up to 10% of Cash Value Each Year (available 1st yr after 30 days)	\$10,000	1.75%	AK, AL, CT, MN, NY, OR, UT, WA	12, 12, 11, 11, 10, 10, 8, 6, 4, 2 (may vary by age and state)	0-90	Call
	BenchMark Reliancesm Extra 8 (FPDA)	11.65% Gtd 1st Yr Current Market Yield 3.65% Base Rate	Up to 10% of Cash Value Each Year (available 1st yr after 30 days)	\$10,000	1.75%	AK, AL, CT, MN, NY, OR, UT, WA	12, 12, 12, 11, 11, 10, 8, 6, 4, 2 (may vary by age and state)	0-85	Call
Aviva Life A.M. Best 'A+' Fitch 'A+'	Asset Builder 201 (FPDA)	Credits Net Yield earned in prior month from any or all of 5 Interest Earnings Strategies selected, less an interest margin of 2.00% Transfers allowed 4 times per year	10% Surrender Charge Free Each Year Optional "Checkbook" Access to Funds Systematic Withdrawal	\$10,000 per strategy \$100 Additions	3.00%	MT, NY, OR, UT, WA	10 Years Age 0-59: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1% Age 60+: 9.25, 8.25, 7.25, 6.25, 5, 4, 3, 2, 1 Plus or Minus MVA Nursing Home Surrender Charge Waiver up to \$10,000 per month.	0-85	Call
	Consumer Annuity (FPDA)	Credits Net Yield earned in prior month from any or all of 5 Interest Earnings Strategies selected, less an interest margin guaranteed not to exceed the percentages below. 5 Year 1.95% 7 Year 1.70% 9 Year 1.40% Transfers allowed 4 times per year	10% Surrender Charge Free Each Year Optional "Checkbook" Access to Funds Systematic Withdrawal	\$10,000 per strategy \$100 Additions	3.00%	MT, NY, OR, WA	5 Years 5, 4, 3, 2, 1% 7 Years 7, 6, 5, 4, 3, 2, 1% 9 Years 9, 8, 7, 6, 5, 4, 3, 2, 1% Plus or Minus MVA Nursing Home Surrender Charge Waiver up to \$10,000 per month.	0-85	Call
	Saver's Advantage 600 (FPDA) 1.00% Premium Enhancement Bonus	Year 1 3.70% Net Yield* *Includes 1% Premium Enhancement Bonus	10% Surrender Charge Free Each Year	\$10,000	3.00%	NY	6 Years 9, 8, 7, 6, 5, 4, 0% Nursing Home Surrender Charge Waiver up to \$10,000 per month.	0-85 Age Nearest	Call

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ING USA Annuity and Life Insurance Company A.M. Best 'A+' Moody 'Aa3' S & P 'AA'	ING Guaranteed Choice Annuity (SPDA)	10-year: LB (Low Band): 4.00% Yr 1 / 4.00% Yrs 2-10 HB (High Band): 5.00% Yr 1 / 4.00% Yrs 2-10	After 1st contract year, 10% of accumulated value or Systematic withdrawal of interest after 30 days	Low Band (LB) \$15,000 High Band (HB) \$75,000+	1.50% (After Initial Guaranteed Period)	MN, NY, OR, PA	30 day window at end of Guarantee Period 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% (+ or - MVA) Waived for Death or Nursing Home Confinement of 45 days during any continuous 60 day period or is diagnosed with a terminal illness anytime on or after the first contract anniversary*. *Not available in MA or PA Call for details.	0-80	Call
		7-year: LB (Low Band): 3.75% Yr 1 / 3.75% Yrs 2-7 HB (High Band): 4.75% Yr 1 / 3.75% Yrs 2-7 5-year: LB (Low Band): 3.65% Yr 1 / 3.65% Yrs 2-5 HB (High Band): 4.65% Yr 1 / 3.65% Yrs 2-5							
INTEGRITY LIFE A.M. Best 'A++' Fitch 'AA+' S & P 'AA+'	Momentum Advantage <small>Guaranteed Fixed Rate Period Options</small> (SPDA)	4 Year: 4.65% Yr. 1/ 3.90% Yrs. 2-4 5 Year: 4.95% Yr. 1/ 4.20% Yrs. 2-5 7 Year: 5.20% Yr. 1/ 4.45% Yrs. 2-7 10 Year: 5.35% Yr. 1/ 4.60% Yrs. 2-10	10% each year, including the first (non-cumulative) or systematic withdrawals immediately	\$20,000	3.00% 2.25% in MD	ME, NH, SC, UT, VT, WA <small>Available through National Integrity in NY* *Call for interest rates</small>	4 yr: 8, 8, 7, 7 5 yr: 8, 8, 7, 7, 6 7 yr: 8, 8, 7, 7, 6, 6, 5 (7,6,5,4,3,2,1 in NY) 10 yr: 8, 8, 7, 7, 6, 6, 5, 5, 4, 4 + or - MVA Nursing Home, Terminal Illness, and Unemployment waiver (Unemployment waiver not available in TX)	4 yr: 0-86 5 yr: 0-86 7 yr: 0-85 10 yr: 0-83	Call

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INTEGRITY LIFE A.M. Best 'A++' Fitch 'AA+' S & P 'AA+'	New Momentum Guaranteed Fixed Rate Period Options (FPDA) QIO of 7.25%	2 Year: 4.50% Yr. 1/ 3.75% Yr 2 3 Year: 4.55% Yr. 1/ 3.80% Yrs. 2-3 5 Year: 4.60% Yr. 1/ 3.85% Yrs. 2-5 7 Year: 4.75% Yr. 1/ 4.00% Yrs. 2-7 10 Year: 4.90% Yr. 1/ 4.15% Yrs. 2-10	10% each year, including the first (non-cumulative) or systematic withdrawals immediately	Initial: \$5,000 NQ \$2,000 Q Additional: \$1,000	3.00%* *2.0% in MD	WA Available through National Integrity in ME, NH, NY, VT * *Call for Interest Rates	8, 7, 6, 5, 4, 3, 2 + or - MVA Nursing Home, Terminal Illness, and Unemployment waiver (not available in all states)	Annuitant: 0-85 (0-82 in NY) (0-62 in WA) Owner: Any Age	Call
	SPDA II	1 Year Rate 5.10% 3 Year Rate 5.00% Year 1 4.00% Year 2-3 5 Year Rate 4.85% Year 1 3.85% Year 2-5	10% Penalty free withdrawal, including 1st year	\$5,000 NQ \$2,000 Q	3.00%	AZ, IA, IL, LA, MA, MD, ME, MN, MO, NC, NH, OK, OR, PA, SC, TX, UT, VT	7 Year 7, 7, 7, 6, 5, 4, 3 % No MVA Hospital, Nursing Home confinement, Unemployment waiver	0-85 No age limit on owner	Call
JEFFERSON-PILOT LIFE A.M. Best 'A++' Fitch 'AA+' S & P 'AAA'	JPF Classic 5 (SPDA)	\$100,000+: 5.65% Yr 1*, 3.65% yrs 2-5 *Includes 2.00% 1 st yr interest rate bonus Under \$100,000: 4.65% Yr 1*, 3.65% yrs 2-5 *Includes 1.00% 1 st yr interest rate bonus	10% of accumulation value each policy year	\$10,000	1.00%	MN, NY	9, 8, 7, 6, 5% + or - MVA	0-85	Call

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JEFFERSON-PILOT LIFE A.M. Best 'A++' Fitch 'AA+' S & P 'AAA'	JPF Classic 7 (SPDA)	\$100,000+: 6.65% Yr 1*, 3.65% yrs 2-7 *Includes 3.00% 1 st yr interest rate bonus Under \$100,000: 5.65% Yr 1*, 3.65% yrs 2-7 *Includes 2.00% 1 st yr interest rate bonus	10% of accumulation value each policy year	\$10,000	1.00%	MN, NY	9, 8, 7, 6, 5, 4, 3% + or - MVA	0-85	Call
	JPF Classic 10 (SPDA)	\$100,000+: 7.70% Yr 1*, 3.70% yrs 2-7 *Includes 4.00% 1 st yr interest rate bonus Under \$100,000: 6.70% Yr 1*, 3.70% yrs 2-7 *Includes 3.00% 1 st yr interest rate bonus	10% of accumulation value each policy year	\$5,000	1.00%	MA, MN, NY, OR, UT	10, 9, 8, 7, 6, 5, 4, 3, 2, 1% + or - MVA	0-80	Call
	JPF Classic Flex 8 (FPDA)	\$100,000+: One year guaranteed rate 6.65%* *Includes 3.00% 1 st yr interest rate bonus Under \$100,000: One year guaranteed rate 5.65%* *Includes 2.00% 1 st yr interest rate bonus	10% of accumulation value each policy year	\$5,000 NQ \$2,000 Q	1.00%	MN, NY, OR, UT	9, 8, 7, 6, 5, 4, 3, 2% + or - MVA Extended care confinement rider	0-85	Call
	JPF Classic Flex 12 (FPDA)	\$100,000+: One year guaranteed rate 8.65%* *Includes 5.00% 1 st yr interest rate bonus Under \$100,000: One year guaranteed rate 7.65%* *Includes 4.00% 1 st yr interest rate bonus	10% of accumulation value each policy year	\$5,000 NQ \$2,000 Q	1.00%	CT, IL, MN, NY, OR, UT, WA	12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1% + or - MVA Extended care Confinement Rider	0-75	Call

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Lincoln Benefit Life A.M. Best 'A+' Moody's 'A2' S & P 'AA'	Tactician Plus (FPDA)	5 Year \$100,000+: 5.65% yr 1, 3.65% yrs 2-5 under \$100,000+: 4.65% yr 1, 3.65% yrs 2-5 6 Year \$100,000+: 5.25% yr 1, 4.25% yrs 2-6 under \$100,000+: 4.25% Gtd 6 yrs 7 Year \$100,000+: 5.85% yr 1, 3.85% yrs 2-7 under \$100,000+: 4.85% yr 1, 3.85% yrs 2-7 8 Year \$100,000+: 6.35% yr 1, 3.85% yrs 2-8 under \$100,000+: 5.35% yr 1, 3.85% yrs 2-8 9 Year \$100,000+: 9.00% yr 1, 4.00% yrs 2-9 under \$100,000+: 8.00% yr 1, 4.00% yrs 2-9 10 Year \$100,000+: 6.20% yr 1, 4.20% yrs 2-10 under \$100,000+: 5.20% yr 1, 4.20% yrs 2-10 0.10% less and subject to a 3.00% Minimum in TX	10% Interest Only Payments Available Immediately 10% or Systematic Withdrawal Available Immediately All or part available during 30 day window after guarantee period ends	\$5,000 NQ \$2,000 Q Additions \$1,000 Full Commission in MA available only as SPDA	2.00%	NY, OR	Surrender Fee Matches Guarantee Periods on all premiums 8, 8, 8, 7, 6, 5, 4, 3, 2, 1 + or - MVA* (Surrender fee continues at renewal) Waived if confined to Hospital or long-term care facility for 50 days (in most states) *No MVA in TX	0-90	Call
		Sure Horizon (FPDA)	1 Year: Less than \$100,000: 5.20% yr 1, 3.70% base rate \$100,000+: 6.20% yr 1, 3.70% base rate 3, 5, or 6 Year: Less than \$100,000: 5.05% yr 1, 3.55% base rate \$100,000+: 6.05% yr 1, 3.60% base rate	10% of Account Value	\$3,000 or \$100 Per Month	2.00%	Only Available In: OR, MA	6 Year 8, 8, 7, 6, 5, 4 Waived for confinement in a Hospital, Nursing Home, Terminal Illness, or Unemployment	0-90

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	SureHorizon II (FPDA)	<p>1 Year: Less than \$100,000: 5.20% yr 1, 3.70% base rate</p> <p>\$100,000+: 6.20% yr 1, 3.70% base rate</p> <p>3, 5, or 6 Year: Less than \$100,000: 5.05% yr 1, 3.55% base rate</p> <p>\$100,000+: 6.05% yr 1, 3.55% base rate</p>	15% Beginning in first year	<p>\$10,000 NQ \$3,000 Q</p> <p>or</p> <p>\$100 monthly deduction</p>	2.75%	MA, OR	<p>6 Year 8, 8, 7, 6, 5, 4%</p> <p>Waived for confinement in a Hospital, Nursing Home, Terminal Illness, or Unemployment</p>	0-90	Call
Lincoln Benefit Life A.M. Best 'A+' Moody's 'A2' S & P 'AA'	Treasury Linked Annuity (FPDA)	<p>*Rate below guaranteed for 5 years:</p> <p>Less than \$20,000: 4.00%</p> <p>\$20,000 - \$49,999: 4.00%</p> <p>\$50,000 - \$99,999: 4.00%</p> <p>\$100,000+: 4.25%</p> <p>2% Minimum. Contracts with Return of Principal (ROP) will be credited .30% less than rates shown above.</p> <p>The policyholder will receive additional interest (in addition to the underlying 5-year rate guarantee) if the 5-yr U.S. Treasury Rate on the sub-account anniversary is greater than the 5-yr U.S. Treasury Rate at the beginning of the last underlying 5-yr interest rate guarantee period for that sub-account.</p>	<p>10% of Account Value of each subaccount per year</p> <p>After the initial 5 years, the account automatically renews to a new 5-yr guarantee period, OR the policyholder has a 45-day window to withdraw the value of the sub-account without incurring company surrender charges.</p>	<p>\$5,000 NQ \$3,000 Q</p> <p>\$100 Minimum Additions</p> <p>Interest rates for new purchase payments are based on total contract value at the time of the new purchase payment.</p>	2.00%	<p>Contracts with Return of Principal (ROP) will be credited .30% less than rates shown above.</p> <p>CT, MA, NY, OR, WA</p>	<p>10 Year 9, 8, 8, 7, 6, 5, 4, 3, 2, 1</p> <p>Nursing Care, Terminal Illness and Unemployment Waivers are available in most states</p>	0-90	Call
National Western Life A.M. Best 'A+' S & P 'A+' Win a trip to Vienna and Prague! Call for Details!	Confidence Flex-85 (FPDA)	<p>First Year Return 12.05%*</p> <p>*Includes 8.00% first year bonus 5% bonus on all premiums paid years 2-5. New Exchange Program may be converted to Confidence Index 2000 Annuity anytime after 90 days. Call for Details!</p>	<p>10% withdrawal or systematic interest after first year.</p> <p>Certificate loans up to 60% of Accumulation Account permitted after 30 days (Min amt \$500)</p>	\$5,000	3.00% (2.50% in FL)	Available only in: FL, MS, NE, NJ, VT, WY	<p>15 years plus or minus MVA* Both waived for annuitization upon death or annuitization at least 5 years after issue</p> <p>*Additions after 1st year 10% through 12th year. Then reducing 2.5% per year.</p>	0-85 NQ 0-75 Q	Call

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National Western Life A.M. Best 'A-' S & P 'A+' Win a trip to Vienna and Prague! Call for Details!	Confidence Flex-45 (FPDA)	First Year Return 7.90%* <small>*Includes 4.00% first year bonus 5% bonus on all premiums paid in years 2 thru 5. New Exchange Program may be converted to Confidence Index 2000 Annuity anytime after 90 days. Call for Details!</small>	10% withdrawal or systematic interest after first year. Certificate loans up to 60% of Accumulation Account permitted after 30 days (Min amt \$500)	\$5,000	3.00%	Available only in: MS, NE, NJ, VT, WY	15 years plus or minus MVA* Both waived for annuitization upon death or annuitization at least 5 years after issue <small>*Additions after 1st year 10% through 12th year. Then reducing 2.5% per year.</small>	0-85 NQ 0-75 Q	Call
	Protector One (FPDA)	First Year Return 4.65%* <small>*Includes 1.00% first year bonus</small>	10% withdrawal or systematic interest, starting first year, including cumulative up to 50%. Certificate loans up to 60% of Accumulation Account permitted after 30 days	\$5,000	2.00%	CT, MN, NY, OR, UT, WA	10 yrs 10, 10, 9, 9, 7, 5, 5, 5, 5, 5	0-90 NQ 0-75 Q	Call
	Accumulator Five (FPDA)	First Year Return 8.65%* <small>*Includes 5.00% first year bonus</small>	10% withdrawal or systematic interest, starting first year, including cumulative up to 30%. Certificate loans up to 60% of Accumulation Account permitted after 30 days	\$5,000	2.00%	CT, FL, MN, NY, OR, UT, WA	10 yrs 10, 10, 9, 9, 7, 5, 5, 5, 5, 5	0-90 NQ 0-75 Q	Call
	Prevail Seven (SPDA)	First Year Return 10.65%* <small>*Includes 7.00% first year bonus</small>	10% withdrawal or systematic interest, including year one. Certificate loans up to 60% of Accumulation Account permitted after 30 days	\$5,000	2.00%	CT, FL, MN, NY, OR, UT, WA	10 yrs 10, 10, 9, 9, 8, 7, 6, 5, 5, 5	0-90 NQ 0-75 Q	Call
	Benefit Assurance (FPDA)	First Year Return 8.25%* <small>*Includes 5.00% first year bonus 4.00% bonus on all premiums paid years 2-5.</small>	10% of Account Value after 1st year, or Systematic Withdrawal of Interest after 1st year.	\$5,000 NQ \$2,000 Q Additional: \$100	Current Fixed Rate 3.00%* 1st year. Min. Guar. Interest Rate 3.00% for Policies with Policy Dates in Oct, Nov, and Dec of 2006. The Min. Guar. Interest Rate is set for new policies each calendar quarter, and is guaranteed to be no less than 1% and no more than 3%.	AL, DE, FL, IL, IN, MA, MN, NJ, NY, OR, UT	16, 16, 15.75, 15, 14, 13.25, 12.50, 11.50, 10.75, 10, 8, 6, 4, 2% Annuitize at Full Contract Value after 5th policy year for a minimum of 5 years.	0-85	Call

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National Western Life A.M. Best 'A-' S & P 'A+' Win a trip to Vienna and Prague! Call for Details!	Future Assurance (FPDA) 10.00% First Year Premium Bonus (4.75% premium bonus yrs 2-5)* *2.00% First Year Premium Bonus; 2.00% Yrs 2-5 in IN, IL, MN, NJ, PA and WA	First Year Return 13.41%*	10% of Account Value after 1st year, or Systematic Withdrawal of Interest after 1 st year	\$5,000 NQ \$2,000 Q Additional: \$100	Current Fixed Rate 3.00%* 1 st year. Min. Guar. Interest Rate 3.00% for Policies with Policy Dates in Oct, Nov, & Dec of 2006. The Min. Guar. Interest Rate is set for new policies each calendar quarter, and is guaranteed to be no less than 1% and no more than 3%.	AK, AL, DE, MA, NE, NY, OR, UT	15 years* 19.25, 18.50, 17.75, 16.75, 16, 15.25, 14.50, 13.50, 12.75, 12, 10, 8, 6, 4, 2% *9 years in IN, IL, MN, NJ, PA and WA 9.25, 8.25, 7.25, 6.25, 5, 4, 3, 2, 1% Annuitize at Full Contract Value after 5th policy year for a minimum of 5 years	0-85	Call
North American Company for Life and Health Insurance A.M. Best 'A' S & P 'AA' NDF-CO71	Escalating Rate Annuity (SPDA)	Guaranteed Increasing Interest Rate: Year 1: 4.15% Year 2: 4.25% Year 3: 4.35% Year 4: 4.45% Year 5: 4.55% Year 6: 4.65% Year 7: 4.75% (4.44% 7 yr yield!)	Current year's interest withdrawals available each year, after the first contract year. Can begin as early as 30 days after issue by company practice except for OR, PA, or TX	\$10,000 (max premium \$250,000)	3.00%	AL, MD, NY, OR, UT, VT, WA	8, 8, 8, 8, 8, 8, 6 +/- Interest Adjustment Nursing Home Rider	0-90	Call
	North American Guarantee (SPDA)	3 yr: 4.70% yr 1, 3.70% yrs 2-3 4 yr: 4.25% yrs 1-4 5 yr: 5.90% yr 1, 3.90% yrs 2-5 6 yr: 4.35% yrs 1-6 8 yr: 7.90% yr 1, 3.90% yrs 2-8	Current year's interest withdrawals available each year, after the first contract year. Can begin as early as 30 days after issue by current company practice except in OR, PA, or TX.	\$10,000 (max premium \$250,000)	3.00%	AL, MD, NY, OR, UT, VT, WA	3 yr: 8, 8, 8 4 yr: 8, 8, 8, 8 5 yr: 8, 8, 8, 8, 8 6 yr: 8, 8, 8, 8, 8, 8 8 yr: 8, 8, 8, 8, 8, 8, 6, 4 +/- Interest Adjustment Nursing Home Rider	0-90	Call

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<p>North American Company for Life and Health Insurance A.M. Best 'A' S & P 'AA' NDF-CO71</p>	<p>North American Builder (SPDA)</p>	<p>Rate: Year 1: 4.00% Year 2: 4.15% Year 3: 4.30% Year 4: 4.45% Year 5: 4.60% Year 6: 4.75% Yrs 7-10: 4.90% (4.58% 10 yr yield!)</p>	<p>Current year's interest withdrawals available each year, after the first contract year. Can begin as early as 30 days after issue by current company practice except in OR, PA, or TX.</p>	<p>\$10,000 (max premium \$250,000)</p>	<p>3.00%</p>	<p>AL, MD, NY, OR, UT, VT, WA</p>	<p>10 Years 8, 8, 8, 8, 8, 8, 6, 4, 2, 0 +/- interest adjustment Nursing Home Rider</p>	<p>0-90</p>	<p>Call</p>
<p>Physicians Life A.M. Best "A" S&P "AA-" Weiss "A"</p>	<p>Vista Custom Direct (3% minimum guarantee) (SPDA)</p>	<p>3 Yr: 5.55%** Yr 1, 3.55% Yrs 2-3 (4.21 % annualized yield) 4 Yr: 5.65%** Yr 1, 3.65% Yrs 2-4 (4.15% annualized yield!) 5 Yr: 5.85%** Yr 1, 3.85% Yrs 2-5 (4.25% annualized yield!) 6 Yr: 5.70% Yr 1, 3.70% Yrs 2-6 (4.03% annualized yield!) 7 Yr: 5.15% Yr 1*, 4.15% Yrs 2-7 (4.29% annualized yield!) 8 Yr: 6.30% Yr 1, 4.30% Yrs 2-8 (4.55% annualized yield!) 9 Yr: 4.35% Yrs 1-9 10 Yr: 5.85% Yr 1, 4.35% Yrs 2-10 (4.50% annualized yield!) * Includes 1% bonus for deposits over \$100,000 **Includes 2% bonus for deposits over \$100,000, includes 1% bonus for deposits under \$100,000 IN, MN, OR, TX & WA 10 bp lower</p>	<p>Up to 10% of account value after 1st yr, may be taken monthly Or Required Minimum Distribution Interest only payments available immediately.</p>	<p>\$2,000</p>	<p>3% after guarantee period</p>	<p>AL, AR, AZ, DE, HI, MO, MS, NE, NY, OK, PA, TN, UT, WY</p>	<p>30-day exit window at end of guarantee period Or 9,9,8,7,6,5,4,3,2,1 + or - MVA Waived for Hospital or Nursing Home Confinement after 60 days. Terminal Illness home health care rider (in most states)</p>	<p>0-75 Q 0-85 NQ</p>	<p>Call</p>

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Physicians Life A.M. Best "A" S&P "AA-" Weiss "A"	Vista Custom Direct (1.5% min guarantee) (SPDA)	3 Yr: 5.55%** Yr 1, 3.55% Yrs 2-3 (4.21% annualized yield!) 4 Yr: 5.65%** Yr 1, 3.65% Yrs 2-4 (4.15% annualized yield!) 5 Yr: 5.85% Yr 1**, 3.85% Yrs 2-5 (4.25% annualized yield!) 6 Yr: 5.70% Yr 1, 3.70% Yrs 2-6 (4.03% annualized yield!) 7 Yr: 5.15%* Yr 1, 4.15% Yrs 2-7 (4.29% annualized yield!) 8 Yr: 6.30% Yr 1, 4.30% Yrs 2-8 (4.55% annualized yield!) 9 Yr: 4.35% Yrs 1-9 10 Yr: 5.85% Yr 1, 4.35% Yrs 2-10 (4.50% annualized yield!) * Includes 1% bonus for deposits over \$100,000 **Includes 2% bonus for deposits over \$100,000, includes 1% bonus for deposits under \$100,000	Up to 10% of account value after 1st yr, may be taken monthly Or Required Minimum Distribution Interest only payments available immediately.	\$2,000	1.5% after guarantee period	AL, AK, CA, CO, CT, DC, FL, GA, IA, ID, IL, IN, KS, KY, LA, ME, MA, MD, MI, MN, MS, MT, NC, NH, NV, NJ, NM, NY, ND, OR, PA, RI, SC, SD, TX, UT, VA, VT, WA, WI, WV	30-day exit window at end of guarantee period Or 9,9,8,7,6,5,4,3,2,1 + or - MVA Waived for Hospital or Nursing Home Confinement after 60 days. Terminal Illness home health care rider (in most states)	0-75 Q 0-85 NQ	Call
Physicians Life A.M. Best "A" S&P "AA-" Weiss "A"	Vista 7 (SPDA)	5.40%* *includes 2% 1st yr Bonus	Systematic Interest Available Immediately Or 10% Free Withdrawal After 1st yr	\$2,000	1.5% in AR, AZ, HI, MO, NE, OK, TN, WY 3.00% in AK, CA, CO, CT, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, ME, MD, MI, MN, MT, NC, ND, NH, NJ, NM, NV, OH, OR, PA, RI, SC, SD, TX, UT, VA, VT, WA, WI, WV	AL, MS, NY	7, 7, 7, 7, 6, 4, 2	0-80 Q 0-85 NQ (0-78 in PA)	Call

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Presidential Life A.M. Best 'B+' S & P 'BB+'	Secure 4 (SPDA)	4.35% Yrs 1-4	Interest Only after 30 days or 10% Account Value free after 30 days or Systematic withdrawal or Required Minimum Distribution	\$5,000	3.00%	VT	7,6,6,5	0-90 (0-85 in NY)	Call
	Secure 6 (SPDA)	\$5,000+: 4.70% \$1,500-4,999+: 4.20%	Interest Only after 30 days or 10% Account Value free after 30 days or Systematic withdrawal or Required Minimum Distribution	\$1,500	3.00%	VT	7,7,7,6,5,4	0-90 (0-85 in NY)	Call
RBC Insurance A.M. Best 'A' Fitch 'A+'	Value Master (SPDA)	5.30%* *Includes 2.00% first yr bonus	Interest only available immediately or 10% free after 1st year or Required Minimum Distribution	\$5,000 (5 Additional Payments in 1st 6 Months only)	3.00%	HI, NJ, NY (non-MVA only in FL, MD, OR, PA, SD, TX, UT, VT, WA)	10,9,8,7,6,5,4,3,2,1 + or - MVA Long Term Care, Hospitalization Waiver	0-85	Call
	Guarantee 3+3 Master (SPDA)	MVA 5.50% Yr. 1/ 5.50% Yrs. 2-3 non-MVA 5.25% Yr. 1/ 5.25% Yrs. 2-3 Owner may choose another 3 year guarantee on the 3rd contract year anniversary	Interest only available immediately or 10% free after 1st year or Required Minimum Distribution	\$5,000	3.00%	MVA FL, HI, IN, MD, NJ, NY, OK, OR, PA, SD, TX, UT, VT, WA Non-MVA HI, NJ, NY, OK, OR, WA	7, 7, 7, 6, 4, 2 (With or without MVA) Long Term Care, Terminal Illness Waiver	0-85 (0-70 in PA)	Call

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RBC Insurance A.M. Best 'A' Fitch 'A+'	Master Builder (SPDA)	10 Year: 4.25%	10% free withdrawal after 1st year or RMD	\$5,000	3.00%	HI, IL, MD, NJ, NY, OR, PA, UT	10 Year: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1 + or - MVA depending on the state	0-80	Call
	Apollo-MVA (SPDA)	One Year Rate 4.00%* *Includes 1.00% bonus	Systematic Withdrawal of interest or 10% withdrawal beginning in the first year. Cumulative beginning in year 3 up to a maximum of 50% of the single premium.	\$5,000	3%	Only available in MN, MT	7 Years 9, 8, 7, 6, 5, 4, 2% + or - MVA Nursing home waiver ages 0-74	0-85 Owner: 0-99	Call
	Apollo-MVA (SPDA)	One Year Rate 6.65%* *Includes 3.00% bonus	Systematic Withdrawal of interest or 10% withdrawal beginning in the first year. Cumulative beginning in year 3 up to a maximum of 30% of the single premium.	\$5,000	3.00% Minimum Guarantee Rate set at issue (fixed for the life of the contract). Rate subject to change quarterly.	AL, MD, MN, MT, NY, OR, TX, UT, VT, WA	7 Years 9, 8, 7, 6, 5, 4, 2% + or - MVA Nursing home waiver ages 0-74	0-85 Owner: 0-99	Call

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	Apollo-SP (SPDA)	One Year Rate 4.00%* *Includes 1.00% bonus	Systematic Withdrawal of interest or 10% withdrawal beginning in the first year. Cumulative beginning in year 3 up to a maximum of 50% of the single premium.	\$5,000	3.00%	Only Available in: MT, OR, TX	7 Years 9, 8, 7, 6, 5, 4, 2% Nursing home waiver ages 0-74 Non-MVA	0-85 Owner: 0-99 (0-59 in WA)	Call
Reliance Standard Life A.M. Best 'A' Fitch 'A' S & P 'A'	Apollo-SP (SPDA)	One Year Rate 6.65%* *Includes 3.00% bonus	Systematic Withdrawal of interest or 10% withdrawal beginning in the first year. Cumulative beginning in year 3 up to a maximum of 30% of the single premium.	\$5,000	3.00% Minimum Guarantee Rate set at issue (fixed for the life of the contract). Rate subject to change quarterly.	AL, MD, MT, NY, UT	7 Years 9, 8, 7, 6, 5, 4, 2% Nursing home waiver ages 0-74 Non-MVA	0-85 Owner: 0-99 (0-59 in WA)	Call
	Eleos-MVA (SPDA)	One Year Rate 6.00%* *includes 3.00% bonus	10% of the premium first year, then 10% of account value for subsequent years or systematic withdrawal after 30 days	\$10,000	3.00%	Only available in: MN, MT, NJ, NC, SC, WY	7 Years 9, 8, 7, 6, 5, 4, 2% + or - MVA Nursing home waiver ages 0-74 (Eleos-SP does not have MVA)	0-85 Owner: 0-99	Call
	Eleos-MVA (SPDA)	One Year Rate 6.00%* *includes 2.00% bonus	10% of the premium first year, then 10% of account value for subsequent years, or Systematic Withdrawal after 30 days	\$10,000	3.00% Minimum Guarantee Rate set at issue (fixed for the life of the contract). Rate subject to change quarterly.	AL, MD, MN, MT, NY, OR, TX, UT, VT, WA,	5 Years 8, 7, 6, 5, 4% Plus/Minus MVA Nursing Home/ Hospitalization/ Custodial Care Waiver ages 0-74 25% of Acct. Value	0-85 Owner: 0-99	Call

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	Product	Interest Rate	Free Withdrawal	Minimum Premium	Interest Rate Guaranteed	States Not Approved	Surrender Charges	Issue Ages	Commission
	Eleos- SP (SPDA)	One Year Rate 6.00%* *includes 2.00% bonus	10% of the premium first year, then 10% of account value for subsequent years, or Systematic Withdrawal after 30 days	\$10,000	3.00% Minimum Guarantee Rate set at issue (fixed for the life of the contract). Rate subject to change quarterly.	AL, MD, MO, MT, NY, UT	5 Years 8, 7, 6, 5, 4% Nursing Home/ Hospitalization/ Custodial Care Waiver ages 0-74 25% of Acct. Value	0-85 Owner: 0-99	Call
Reliastar Life A+(Best) AA (S&P) AA (Fitch) Aa3 (Moody's)	QuintaFlex (FPDA)	One Year Rate 5.85%* *includes 2.00% 1st yr bonus. 0.50% less for NQ	10% of the premium first year, then 10% of account value for subsequent years or systematic withdrawal after 30 days	\$500 or \$50 monthly	1.50% (3.00% in some states. Call for details)	AL, IN, MA, NJ, NY, OR	5, 5, 5, 5, 5 (Rolling for additions) No MVA Nursing home waiver 60 day elimination	0-85	Call

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