

# Table of Contents - Company Overviews

- 3 **MULTI-YEAR GUARANTEES**
- 4 **AMERICAN GENERAL LIFE COMPANIES**  
Policies issued by American General Life and United States Life (NY only)  
A.M. Best Rating = A (excellent) (888) 438-6933
- 5 **AMERICAN NATIONAL INSURANCE COMPANY**  
A.M. Best Rating = A (excellent) (800) 835-5320
- 6 **ANNUITY INVESTORS LIFE INSURANCE COMPANY**  
A.M. Best Rating = A (excellent) (800) 438-3398 x17197
- 6 **EQUITRUST LIFE INSURANCE COMPANY**  
A.M. Best Rating = B+ (good) (866) 598-3694
- 7 **FORT DEARBORN LIFE INSURANCE COMPANY**  
A.M. Best Rating = A+ (superior) (800) 282-6363
- 7 **GREAT AMERICAN LIFE INSURANCE COMPANY**  
A.M. Best Rating = A (excellent) (800) 438-3398 x17197
- 8 **GENWORTH FINANCIAL**  
A.M. Best Rating = A (excellent) (866) 498-7151 (option 1 & option 1)
- 9-10 **LIBERTY BANKERS LIFE INSURANCE COMPANY**  
A.M. Best Rating = B- (fair) (800) 274-4829
- 11 **NORTH AMERICAN COMPANY FOR LIFE AND HEALTH**  
A.M. Best Rating = A+ (superior) (877) 586-0242 x35676
- 12 **SUN LIFE FINANCIAL DISTRIBUTORS, INC**  
A.M. Best Rating = A+ (superior) (866) 637-3477 x88141
- 12 **WEST COAST LIFE INSURANCE COMPANY**  
A.M. Best Rating = A+ (superior) (800) 421-5614 x1527



**American General**  
Life Companies






# Multi-Year Guarantees

Company	AM Best Rating	Surrender Charges	Product Name	GUARANTEE PERIOD		Average Annual Yield	Commission (less at Older Ages)
				1st Year Rate	Rate Thereafter		
<b>Liberty Bankers Life</b>	<b>B-</b>	<b>1 years</b>	<b>Bankers - 1</b>	<b>2.00%</b>	<b>2.00% yr. 1</b>	<b>2.00%</b>	<b>0.50%</b>
West Coast Life	A+	3 years	Sure Advantage - 3	2.35%	2.35% yrs. 2&3	2.35%	1.00%
<b>Liberty Bankers Life</b>	<b>B-</b>	<b>3 years</b>	<b>Bankers - 3</b>	<b>3.00%</b>	<b>3.00% yrs. 2&amp;3</b>	<b>3.00%</b>	<b>2.00%</b>
American National	A	4 years	Palladium MYG - 3	2.40%	2.40% yrs. 2&3	2.40%	1.50%
<b>West Coast Life</b>	<b>A+</b>	<b>4 years</b>	<b>Sure Advantage - 4</b>	<b>2.70%</b>	<b>2.70% yrs. 2-4</b>	<b>2.70%</b>	<b>1.50%</b>
American National	A	4 years	Palladium MYG - 4	2.70%	2.70% yrs 2-4	2.70%	2.00%
Great American	A+	5 years	Stars & Stripes - 5	4.25%	3.35% - 3.65% yrs. 2-5	3.65%	<b>GREAT</b> 3.00%
Fort Dearborn Life	A+	5 years	Classic Fortifier w/bailout	3.70%	2.70% yrs 2&3	2.90%	4.00%
Liberty Bankers Life	B-	5 years	Bankers - 5	3.90%	3.90% yrs. 2-5	3.90%	3.25%
<b>American General</b>	<b>A</b>	<b>5 years</b>	<b>Horizon Select - 5</b>	<b>3.55%</b>	<b>3.55% yrs. 2-5</b>	<b>3.55%</b>	<b>4.00%</b>
<b>Liberty Bankers Life</b>	<b>B-</b>	<b>5 years</b>	<b>Bankers Premier - 5</b>	<b>4.20%</b>	<b>4.20% yrs. 2-5</b>	<b>4.20%</b>	<b>HOT</b> 2.00%
West Coast Life	A+	5 years	Sure Advantage - 5	3.15%	3.15% yrs. 2-5	3.15%	2.00%
American National	A	5 years	Palladium MYG - 5	4.05%	3.05% yrs. 2-3	3.25%	4.00%
American General	A	5 years	Horizon Choice - 5	3.35%	3.35% yrs. 2-3	3.35%	2.40%
West Coast Life	A+	6 years	Sure Advantage - 6	3.45%	3.45% yrs 2-6	3.45%	2.25%
<b>American National</b>	<b>A</b>	<b>6 years</b>	<b>Palladium MYG - 6</b>	<b>3.70%</b>	<b>3.70% yrs. 2-6</b>	<b>3.70%</b>	<b>GREAT</b> 2.50%
West Coast Life	A+	7 years	Sure Advantage - 7	3.75%	3.75% yrs 2-7	3.75%	2.50%
Sun Life/Keyport	A+	7 years	Keyport Value w/Bonus <sup>1</sup>	3.45%	3.55% - 4.05% yrs 2-6	3.75%	3.00%
American General	A	7 years	Horizon Choice - 7	3.75%	3.75% yrs. 2-5	3.75%	4.50%
American National	A	7 years	Palladium MYG - 7	4.80%	3.80% yrs. 2-7	3.94%	2.50%
<b>American General</b>	<b>A</b>	<b>7 years</b>	<b>Horizon Select - 7</b>	<b>4.10%</b>	<b>4.10% yrs. 2-7</b>	<b>4.10%</b>	<b>HOT</b> 4.00%
<b>Liberty Bankers Life</b>	<b>B-</b>	<b>7 years</b>	<b>Bankers - 7</b>	<b>4.25%</b>	<b>4.25% yrs 2-7</b>	<b>4.25%</b>	<b>4.00%</b>
<b>American General</b>	<b>A</b>	<b>8 years</b>	<b>Horizon Choice - 8</b>	<b>4.15%</b>	<b>4.15% yrs. 2-8</b>	<b>4.15%</b>	<b>GREAT</b> 3.50%
West Coast Life	A+	8 years	Sure Advantage - 8	4.00%	4.00% yrs. 2-4	4.00%	2.50%
<b>American National</b>	<b>A</b>	<b>8 years</b>	<b>Palladium MYG - 8</b>	<b>4.15%</b>	<b>4.15% yrs. 2-8</b>	<b>4.15%</b>	<b>2.50%</b>
Equi-Trust Life	B+	8 years	Certainty Select - 8	4.75%	4.75% yrs. 2-8	4.75%	.08% for 5 years
American National	A	9 years	Palladium MYG - 9	5.65%	3.65% yrs. 2-5	3.87%	3.00%
<b>American General</b>	<b>A</b>	<b>9 years</b>	<b>Horizon Choice - 9</b>	<b>4.50%</b>	<b>4.50% yrs. 2-9</b>	<b>4.50%</b>	<b>2.65%</b>
West Coast Life	A+	9 years	Sure Advantage - 9	4.15%	4.15% yrs. 2-9	4.15%	2.50%
<b>American General</b>	<b>A</b>	<b>9 years</b>	<b>Horizon Plus</b>	<b>9.25%</b>	<b>3.25% yrs. 2-6</b>	<b>4.25%</b>	<b>GREAT</b> 6.00%
West Coast Life	A+	10 years	Sure Advantage - 10	4.30%	4.30% yrs. 2-10	4.30%	2.50%
Equi-Trust Life	B+	10 years	Certainty Select	4.75%	4.75% yrs. 2-10	4.75%	<b>GREAT</b> .08% for 5 years
American General	A	10 years	Horizon Select - 10	4.35%	4.35% yrs. 2-10	4.35%	4.00%
American General	A	10 years	Horizon Choice - 10	4.05%	4.05% yrs. 2-10	4.05%	5.00%
<b>American General</b>	<b>A</b>	<b>10 years</b>	<b>Horizon MYG</b>	<b>7.25%</b>	<b>3.25% yrs 2-6</b>	<b>3.92%</b>	<b>HOT</b> 7.50%
<b>American National</b>	<b>A</b>	<b>10 years</b>	<b>Palladium MYG - 10</b>	<b>5.40%</b>	<b>4.40% yrs. 2-10</b>	<b>4.50%</b>	<b>4.00%</b>

For Agents Use Only . Call for state approvals. Rates and commissions subject to change. Check individual commission schedules for guaranteed accuracy and descriptions.

1) \$50,000 or more

# AMERICAN GENERAL LIFE COMPANIES (AGA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>Horizon Plus 2004<sup>SM</sup></b> <6-yr Rate> 	9.25% 3.25%-yrs 2-6	2.00%	\$5,000 Q&NQ	Annuitization Allowed w/o Withdrawal Charges or MVA if after 5th yr for a min of 5 yrs. Interest Only Option, 10% free beginning in yr-1, Extended Care Rider, death benefit value utilized if annuitized for min 5 yrs; withdrawal amount = 90% of premium, < prior withdrawals, increasing at 2% per yr.	9 years (9,8,7,6,5,4,3,2,1)	0-85-Q&NQ (Except IRA 0-70)	Y	6.00%-Ages 0-75 3.20%-Ages 76-80 1.35%-Ages 81-85	MN, NJ, NY, OR, PA, UT, WA
<b>Horizon Myg</b> <6-yr Rate> 	7.25% 3.25%-yrs 2-6	2.00%	\$5,000 Q&NQ	Annuitization Allowed Without Withdrawal Charges or MVA if after 5th year for a minimum of 5 years. Interest Only Option, 10% free beginning in yr-1, Extended Care Rider, No MVA on Death	10 years (10,9,8,7,6,5,4,3,2,1)	0-85-Q 0-85-NQ	Y	7.50%--Ages 0-75 5.00%--Ages 76-80 3.00%--Ages 81-85	AK, MN, NJ, NY, UT
<b>Horizon Flex</b>	5.85%	2.00%	initial Premium > or = \$5,000 EFT min \$100 - Q initial Premium < \$5,000 EFT min \$300 - NQ Future non-EFT \$2,000	Monthly Interest option. Full Annuity Value at Death. 10% free beginning year 1. Extended care rider. Annuitization available after yr. 5 for a min of 5 yrs. Min remaining annuity value is \$5,000; min partial withdrawal is \$250; min systematic withdrawal is \$50.	8 years (8,8,8,7,6,5,3,1)	0-85 Q&NQ	N	5.00% - Ages 0-75 4.00% - Ages 76-80 3.00% - Ages 81-85 Renewal yrs. 4.00% - 0-80 3.00% - Ages 81-85	AK, NY, UT
MULTI-YEAR PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>Horizon Select</b>	5 yr. 3.55% 7 yr. 4.10% 10 yr. 4.35%	2.00%	\$5,000 Q&NQ	-Death Benefit is Full Annuity Value -Can annuitize after yr. 5 for a min of 5 yrs. -10% free withdrawal in yr. 1 -Interest only option -Extended care option	10 years (10,9,8,7,6,5,4,3,2,1) (30 day bail out after guaranteed period)	0-85 Q&NQ	Y	5, 7, 10 yrs. - 4.00% (0-80) 3.00% (81-85)	AK, UT, MN, NJ, NY, OR, PA, WA
<b>Horizon Choice</b> 	5 yr. 3.35% 7 yr. 3.75% 8 yr. 4.15% 9 yr. 4.50% 10 yr. 4.05%	2.00%	\$2,000 - Q \$5,000- NQ	-Monthly Interest Option -Up to 10 of accum value after 1st policy yr. -Death Benefit is full account value -Extended Care Rider	5 years (7,6,5,4,3) 7 yrs (7,6,5,4,3,2,1) 8 yrs (7,6,5,4,3,2,1) 9 yrs (7,6,5,4,3,2,1) 10 yrs (7,6,5,4,3,2,1)	0-85 - NQ 0-70 - Q	Y	5 yrs. 2.40% 7 yrs. 4.50% 8 yrs. 3.50% 9 yrs. 2.65% 10 yrs. 5.00%	MD, MA, MN, NY, PA, WA



## AG HorizonSelect<sup>®</sup>

from  
American General Life Companies

Multi-Year Annuity  
is designed to  
attract new business!

# 4.10%\*

(for 7 years)

## Guaranteed Sweet




- Interest Rate **GUARANTEED** for 7 Years
- 10 Year Surrender with 30 day bail out after guarantee period (10,9,8,7,6,5,4,3,2,1)
- Full Annuity Value at death
- Minimum Deposit \$5,000-Q & NQ, Issued through age 85

Call Today!

\*Rates valid as of 7/20/09 and are subject to change.  
 AG HorizonSelect<sup>®</sup> Single Premium Deferred Annuity with MVA Contract Number 03360 issued by American General Life Companies (AGL) Houston, Texas 77019. The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life are its responsibility. AGL does not underwrite any annuity contract referenced herein. American General Life does not solicit business in the state of New York. Annuities and riders not available in all states. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the annuity contract for complete details. Guarantees are subject to the claims-paying ability of American General Life Companies. This contract is not insured by the FDIC, the Federal Reserve Board or any similar agency. The contract is not a deposit or other obligation of, nor is it guaranteed or endorsed by, any bank or depository institution. Important: Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life representative for assistance. **FOR AGENT USE ONLY-NOT FOR DISSEMINATION TO THE PUBLIC**

Not intended for soliciting annuity sales from the public.  
Rates and Commissions subject to change.  
Check for current state approvals.


# AMERICAN NATIONAL INSURANCE COMPANY (ANL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>Palladium MYG</b>  	3-yr 2.40% yrs 1-3 4-yr 2.70% yrs 1-4 5-yr 4.05% yr.1 3.05% yrs 2-5 6-yr 3.70% yrs. 1-6 7-yr 4.80% yr.1 3.80% yrs. 2-7 8-yr 4.15% yrs. 1-8  9-yr 5.65% yr.1 3.65% yrs. 2-9 10-yr 5.40% yr.1 4.40% yr. 2-10	2.00%	\$5,000 Q&NQ  (Initial deposits over \$100,000 receive .10 additional basis points)	Monthly interest option. 10% free beginning yr 2. Transplant surgery waiver. Confinement Waiver. Full account value paid at death.	3-yr 8,8,8 4-yr 8,8,8,7 5-yr 8,8,8,7,6 6-yr (8,8,8,7,6,5) 7-yr (8,8,8,7,6,5,4) 8-yr(8,8,8,7,6,5,4,3) 9yr 8,8,8,7,6,5,4,3,2 10yr 8,8,8,7,6,5,4,3,2,1 (30 day bail out after guaranteed period)	0-85	Y	3-yr 1.50%-0-79 .50%-80-85 4-yr 2.00%-0-79 1.00%-80-85 5-yr 4.00%-0-79 2.00%-80-85 6-yr 2.50%-0-79 .50%-80-85 7-yr 2.50%-0-79 .50%-80-85 8-yr 2.50%-0-79 .50%-80-85 9-yr 3.00%-0-79 1.00%-80-85 10-yr 4.00%-0-79 2.00%-80-85	NY, UT
<b>Palladium Century - 1<sup>2</sup></b>	3.50% Yr-1	2.00%	\$5,000 Q&NQ	Confin. waiver, Disabil. wavier (add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penal. Free begin. yr 1. Mo. Interest. option.	10 years (10,9,8,7,6,5,4,3,2,1)	0-90 Q&NQ	Y	*8.00%-ages 0-74 5.50%-ages 75-90	AL, CT, IL, MA, MN, NJ, NY, OR, PA, UT, WA
<b>Palladium Century - 3<sup>2</sup></b>	5.50% Yr-1	2.00%	\$5,000-Q&NQ	Confin. waiver, Disabil. wavier ( Add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penalty Free begin. yr 1. Mo. interest option.	10 years (11,10,9,8,7,6,5,4,3,2)	0-85 Q&NQ	Y	*7.00%-Ages 0-74 4.50%-Ages 75-85	AL, CT, IL, MA, MN, NJ, NY, OR, PA, UT, WA
<b>Palladium Century - 5<sup>2</sup></b>	7.50% Yr-1	2.00%	\$5,000-Q&NQ	Confin. waiver, Disabil. wavier Add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penalty Free begin. yr 1. Mo. interest option.	10 years (12,12,11,10,9,8,6,4,3,2)	0-80 Q&NQ	Y	*6.00%-Ages 0-74 3.50% - Ages 75-80	AL, CT, IL, MA, MN, NJ, NY, OR, PA, UT, WA
<b>Palladium Century - 7<sup>2</sup></b>  	9.50% Yr-1	2.00%	\$5,000-Q&NQ	Confin. waiver, Disabil. wavier Add. Prem. will be accepted during the 1st. contract yr. only. The add. Prem. will receive enhanced interest for a full 12-mo. from the date received. The death benefit will be annuity value (prem. plus interest earned - any withdrawals) 10% Penalty Free begin. yr 1. Mo. interest option.	10 years (12,12,11,11,10,9,8,6,4,2)	0-80 Q&NQ (Utah 0-55-Q & NQ)	Y	5.00%-Ages 0-74 3.00% - Ages 75-80	AL, CT, IL, MA, MN, NJ, NY, OR, PA, WA
<b>Palladium Advisor</b>  	3.80%	2.00%	\$5,000 Q&NQ or \$100 per month - EFT on QUALIFIED ONLY!	Confin. waiver, Disabil. wavier. Systematic withdrawals are available for either interest-only payments or a fixed amount payment, for totals not exceeding 10% of the annuity values as of the beginning of that policy year. The min amount that may be withdrawn is \$50 for those with direct deposit or \$100 if you elect to receive a check. Full account value at death.	7 years (7,7,7,6,5,4,2)	0-90 Q&NQ 0-83 IN 0-78 OK 0-50 UT	Y	3.00%-ages 0-79 1.00%-ages 80+ (.40 Trail yrs 2-7) (.80 Trail yrs 8+)	NJ, NY, UT
<b>Diamond Citadel - 5</b> No Max Issue Age for Owner- Call for Details (2 year rate)	4.00% Yr-1 3.00% Yr-2	2.00%	\$5,000-Q&NQ (Initial deposits over \$100,000 receive .10 additional basis points)	10% Penalty Free beginning year 1. Mo. interest option. Nursing Home, Terminal illness & disability riders. Full account value paid at death.	5 years (7,7,7,6,5)	0-85 NQ & Q	N	4.00%-Ages 0-80 3.00%-Ages 81-85	NY, OR
<b>Diamond Citadel - 7</b> No Max Issue Age for Owner- Call for Details! (2 year rate)	5.15% Yr-1 3.15% Yr-2	2.00%	\$2,000Q \$5,000NQ (Initial dep. over \$100K receive .10 add. basis points.) Add. Prem \$1,000 random or \$100/mo. bank draft.	10% Penalty Free beginning year 1. Mo. interest option. Nursing Home, Terminal illness & disability riders. Full account value paid at death.	7 years (7,7,7,6,5,4,2)	0-85 NQ & Q	N	4.50%-Ages 0-80 3.50%-Ages 81-85	NY, OR

(For Agent Use Only)  
 Not intended for soliciting annuity sales from the public.  
 Rates and Commissions subject to change.  
 Check for current state approvals.

2) Two year charge back - 100% year 1 & 50% year 2


# ANNUITY INVESTORS LIFE INSURANCE COMPANY (AIL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available																																														
<b>Asset Select - 3</b> (3 year rate) 	2.15%	2.00%	\$10,000 Q&NQ	1st contract yr, an amount equal to the interest credited may be withdrawn w/o deduction of an early withdrawal. Death Benefit- acct value will be paid upon death of owner. Spouse who is the surviving joint owner or the sole surviving beneficiary may elect to become the successor owner.	6 years (7,7,6,6,5,4) 30-day Bail-out option after guaranteed period	0-90 Q&NQ	N	year 1 - 1.44%	NY																																														
<b>Great Flex - 5</b>	3.35%	2.00% (WA - 3.00%)	Single Purchase \$3,000, \$50 per month/\$600 annually	Monthly interest option. Death Benefit: The acct value, less any outstanding loan balance, will be paid upon death of the owner or joint owners. A spouse who is surviving joint owner or sole survivor beneficiary may elect to become successor owner. 10% after 1st year.	5 years (5,4,3,2,1)	18-70-Q 0-90-NQ	N	Year 1 3.75% Ages 18-70-Q Ages 0-90-NQ Years 2+ 1.20% Ages 18-70-Q Ages 0-90-NQ Single Premium Year 1 2.15% Ages 18-70-Q Ages 0-90-NQ Years 2+ 1.20% Ages 18-70-Q Ages 0-90-NQ	NY, VT																																														
<b>Commodore Distinction II®</b>	3.65%	2.00% (WA - 3.00%)	Single Purchase \$3,000, \$50 per month/\$600 annually	Monthly interest option. Death Benefit: The acct value, less any outstanding loan balance, will be paid upon death of the owner or joint owners. A spouse who is surviving joint owner or sole survivor beneficiary may elect to become successor owner. 10% after 1st year.	10 years (9,8,5,8,7,6,5,4,3,2,1)	18-70-Q	N	<table border="1"> <thead> <tr> <th>Years</th> <th>Issue Ages</th> <th>Comm NT</th> <th>Comm T1</th> <th>Comm T2</th> </tr> </thead> <tbody> <tr> <td rowspan="2">1</td> <td>18-65 Q</td> <td>13.00%</td> <td>7.75%</td> <td>10.50%</td> </tr> <tr> <td>66-70 Q</td> <td>7.50%</td> <td>4.00%</td> <td>5.60%</td> </tr> <tr> <td rowspan="2">2-10</td> <td>18-65 Q</td> <td>2.60%</td> <td>4.75%</td> <td>2.60%</td> </tr> <tr> <td>66-70 Q</td> <td>1.80%</td> <td>4.00%</td> <td>1.80%</td> </tr> <tr> <td rowspan="2">11+</td> <td>18-65 Q</td> <td>1.80%</td> <td>4.75%</td> <td>1.80%</td> </tr> <tr> <td>66-70 Q</td> <td>1.20%</td> <td>4.00%</td> <td>1.20%</td> </tr> <tr> <td rowspan="2">1 (SP)</td> <td>18-65 Q</td> <td>5.60%</td> <td>5.60%</td> <td>5.60%</td> </tr> <tr> <td>66-70 Q</td> <td>4.60%</td> <td>4.60%</td> <td>4.60%</td> </tr> <tr> <td>2+ (TR)</td> <td>18-70 Q</td> <td>0.12%</td> <td>0.12%</td> <td>0.12%</td> </tr> </tbody> </table>	Years	Issue Ages	Comm NT	Comm T1	Comm T2	1	18-65 Q	13.00%	7.75%	10.50%	66-70 Q	7.50%	4.00%	5.60%	2-10	18-65 Q	2.60%	4.75%	2.60%	66-70 Q	1.80%	4.00%	1.80%	11+	18-65 Q	1.80%	4.75%	1.80%	66-70 Q	1.20%	4.00%	1.20%	1 (SP)	18-65 Q	5.60%	5.60%	5.60%	66-70 Q	4.60%	4.60%	4.60%	2+ (TR)	18-70 Q	0.12%	0.12%	0.12%	NY, VT
Years	Issue Ages	Comm NT	Comm T1	Comm T2																																																			
1	18-65 Q	13.00%	7.75%	10.50%																																																			
	66-70 Q	7.50%	4.00%	5.60%																																																			
2-10	18-65 Q	2.60%	4.75%	2.60%																																																			
	66-70 Q	1.80%	4.00%	1.80%																																																			
11+	18-65 Q	1.80%	4.75%	1.80%																																																			
	66-70 Q	1.20%	4.00%	1.20%																																																			
1 (SP)	18-65 Q	5.60%	5.60%	5.60%																																																			
	66-70 Q	4.60%	4.60%	4.60%																																																			
2+ (TR)	18-70 Q	0.12%	0.12%	0.12%																																																			
<b>Great Flex - 6</b>	4.60% yr. 1	2.00% (WA - 3.00%)	\$50 per month-EFT \$600 annually \$3,000 single purchase	-Rolling surrender charge applies until after 10th contract year. -10% Free after year 1 -Monthly interest option -Annuitize after yr 10 for a minimum of 5 yrs. -Full account value at death	6 years (9,8,7,6,5,4)	18-70-Q (issue age last birthday)	N	<p><b>Year 1</b> 7.50% Ages 18-55-Q Ages 0-55-NQ, 4.75% Ages 56-65 Q&amp;NQ, 4.75% Ages 66-70 Q&amp;NQ, 3.75% Ages 71-75-NQ, 1.95% Ages 76-95-NQ</p> <p><b>Years 2-5</b> 4.05% Ages 18-55-Q Ages 0-55-NQ, 4.75% Ages 56-65 Q&amp;NQ, 4.75% Ages 66-70 Q&amp;NQ, 3.60% Ages 71-75-NQ, 1.95% Ages 76-95-NQ</p> <p><b>Years 6+</b> 2.60% Ages 18-55-Q Ages 0-55-NQ, 2.60% Ages 56-65 Q&amp;NQ, 2.60% Ages 66-70 Q&amp;NQ, 3.60% Ages 71-75-NQ, 1.95% Ages 76-95-NQ</p> <p><b>SP Year 1</b> 4.75% Ages 18-55-Q Ages 0-55-NQ, 4.75% Ages 56-65 Q&amp;NQ, 3.60% Ages 66-70 Q&amp;NQ, 2.90% Ages 71-75-NQ, 1.95% Ages 76-95-NQ</p> <p><b>Years 2-5</b> 4.75% Ages 18-55-Q Ages 0-55-NQ, 4.05% Ages 56-65 Q&amp;NQ, 3.60% Ages 66-70 Q&amp;NQ, 2.90% Ages 71-75-NQ, 1.95% Ages 76-95-NQ</p> <p><b>Years 6+</b> 1.95% Ages 18-55-Q Ages 0-55-NQ, 1.95% Ages 56-65 Q&amp;NQ, 1.80% Ages 66-70 Q&amp;NQ, 1.80% Ages 71-75-NQ, 1.25% Ages 76-95-NQ</p>	NJ, NY, VT																																														

**QUALIFIED Money ONLY!!!**

**QUALIFIED Money ONLY!!!**

# EQUITRUST LIFE INSURANCE COMPANY (ETL)

MULTI-YEAR PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>Certainty Select</b> (with optional rider)	5 yr. - 2.85% 6 yr. - 3.85% yr 1 & 2.85% yrs 2-6 8 yr. - 4.35% yrs 1-8 10 yr. - 4.50% yrs 1-10	2.00% on 87.5% of premium	\$30,000 Q&NQ	Base contract death benefit - Upon death of first Owner, Accumulative ValueCumulative interest at any time. Full accumulation value death benefit. With Optional Rider: Systematic interest in first year. 10% free withdrawals after first year. Nursing Home Waiver - (Issue Ages 0-80) (60 day rate lock) Optional rider death benefit - upon death of first Owner, the choice of: Cash surrender value immediately or Accumulation value applied to a payment option for at least 5-year period or life. <b>Option Rider:</b> (5 Yr) 9,8,5,8,7,5,7 (6 Yr) 9,8,5,8,7,5,7,6,5 (8 Yr) 9,8,5,8,7,5,7,6,5,6,5,5 (10 Yr) 9,8,5,8,7,5,7,6,5,6,5,5,4,5	<b>Base Contract:</b> (5 Yr) 10,10,9,9,8 (6 Yr) 10,10,9,9,8,8 (8 Yr) 10,10,9,9,8,8,7,7 (10 Yr) 10,10,9,9,8,8,7,7,6,5	0-90 Q&NQ (age last birthday)	Y	0.80% years 1-5 Ages 0-80 0.60% years 1-5 Ages 81-90	CT, IN, MN, NY, OR, UT, WA
<b>Choice Four</b> 	Base Contract: 9 yr. - 3.35% MVA Option: 9 yr. - 3.35% Liquidity Option: 6 yr. - 2.85% Liquidity & MVA Option: 6 yr. - 2.85%	2.00% on 100% of premium	\$30,000 Q&NQ	Upon death of owner, accum value. On the income date, the accum value is applied to the payment option elected. The income date is the 1st contract anniversary after the aunitant's 100th birthday. By current company practice, the accum value is available for annuitization after the 5th year if a minimum payout of 5 years of life is elected. Available through issue age 80. There is no charge for this rider. After the first contract year, requires nursing home confinement of Owner for 90 days. Not available in MA. Base contract surr charge: Based on a % of the accum value. Applied to partial withdrawals in excess of the free withdrawal amt. Base contract free withdrawals: interest earned in previous 12 months may be withdrawn at anytime w/o surr charge or MVA. Market Value adjustment: Available as an option at contract issue only. Applied when surr charges apply. Premium bonus: 1.5% is applied immediately to the accum value when the MVA option is elected. Liquidity option: a lower interest rate will apply. During 1st contract yr up to 10% of accum value on previous contract anniversary may be withdrawn each contract yr w/o surr charge or MVA. If both MVA & Liquidity options are selected, the contract is issued with a 6-yr surr charge schedule.	<b>Base Contract:</b> (9 Yr) (12,11,10,9,8,7,6,4,2) Liquidity Option: (6 Yr) (12,11,10,9,8,7)	0-85 Q&NQ (age last birthday)	Y	2.50% years 1-3 Ages 0-80 1.875% years 1-3 Ages 81-90	AK, CT, IN, MD, MA, MN, NY, OK, OR, TX, UT, VT, WA


(For Agent Use Only)  
Not intended for soliciting annuity sales from the public.  
Rates and Commissions subject to change.  
Check for current state approvals.

**EquiTrust Life ONLY**  
Chargebacks - All commissions will be reversed under the following circumstances: Upon death of owner or surrender during months 1-6: 100% all products excluding Confidence Income. Upon death of owner or surrender during months 7-15: 50% all products excluding Confidence Income. Any commission paid after the date of death will be reversed 100%.


States Not Available

Available

# FORT DEARBORN LIFE INSURANCE COMPANY (FDL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>Platinum Fortifier without ROP</b> 	5.90% yr - 1 (under \$100,000) 4.90% yr - 1 (over \$100,000)	1.10%	\$5,000 - Q \$10,000-NQ	<ul style="list-style-type: none"> <li>Death Benefit (prior to maturity date): Upon death of Owner full account value, less taxes if applicable.</li> <li>Withdrawal privileges: 10% of account value after 1st yr or monthly interest (\$100 minimum) available 1st and every yr without incurring surrender charges</li> <li>Riders/Waivers or Features: Nursing home/Terminal Illness Waiver</li> <li>Minimum Guaranteed interest rate: set at the time the contract is purchased and is guaranteed never to change for the life of the contract.</li> <li>Current rate lock practice on transfers/1035 exchanges: 45 days from application receipt</li> <li>Annuitization: The Owner can annuitize the contract for a specified number of years or guaranteed for life. Surrender charges will apply if annuitization occurs before the end of the 5th contract year.</li> </ul>	7 years (9,9,8,7,6,5,4) CA, IN, PA Only (8,8,7,6,5,4,3)	0-90 Q&NQ	N	4.75% 0-75 2.75% 76-85 1.50% 86-90	MD, NJ, NY, OR, TX
<b>Classic Fortifier</b> (with bailout option)	3.70% yr - 1 (2.70% yrs 2-5 bailout date call for details)	2.00%	\$4,000 - Q&NQ \$1,000 additional premiums (1st yr only)	After 1st contract yr, make an annual partial surrender of up to 10% of the acct value or available immediately, withdraw monthly interest (\$100 minimum). (Only 1 option may be elected in any contract yr. Upon death of any owner, or annuitant, the company will pay a death benefit to the beneficiary = to the acct value. After the 1st contract yr, the owner may make a full or an annual partial surrender without a surrender charge upon 1 of these events: owner is terminally ill with a life expectancy of 6 months or less or owner is confined to a nursing facility for at least 60 consecutive days.	5 years (7,7,7,6,5)	0-90 Q&NQ	N	4.00% Ages 0-79 2.75% Ages 80-85 1.50% Ages 86-90	MT, NY, NV, OR, TX, UT

# GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>American Freedom Stars &amp; Stripes - 5</b> <5 year rate> 	4.25% Yr 1    3.35% Yr 2 3.45% Yr 3    3.55% Yr 4 3.65% Yr 5 <span style="border: 1px solid blue; padding: 2px;">yield 3.65%</span>	2.00%	\$10,000  \$100,000	Full account value at death. 10% after 1st year Interest income avail. after 1 yr. LTC Rider & Terminal Illness Rider	5 years (7,6,5,4,3)	18-89-Q 0-89-NQ	Y	3.00% 18-84-Q 0-84-NQ 2.10% 85-90-NQ	NY, OR, VA
<b>American Freedom - 10-ST</b>	5.10% <sup>1</sup> (4.75% in PA)	2.00% (3.00% in WA)	\$10,000	10% after 1st year Interest income avail. after 30 days. L-T-C rider & terminal illness rider	10 years (9,9,8,7,6,5,4,3,2,1)	18-85-Q 0-85-NQ	N	6.00%-18-75-Q 0-80-NQ 2.85%-76-85-Q 81-85-NQ	NY
<b>Secure American</b> <up to 10.00% annualization bonus - vests 1.00% per year>	4.30% = AV 3.30% = SV	2.00%	\$10,000 (Additional Purchase Payments accepted in 1st 3 contract yrs: \$2,000 - NQ \$5,000 - Q)	10% after 1st year. Inter income avail. after 30 days. LTC Terminal Illness Rider. Upon death of owner, the death benefit paid to beneficiary will be a lump sum = to cash value or acct value (including any earned annualization bonus), if the beneficiary elects a settlement option providing payment for a period at least 7 yrs, or for his/her life expectancy, as provide by Option D, if less.	7 years (9,8,7,6,5,4,3)	18-89-Q 0-89-NQ	N	(Yr 1) 7.40%-Ages 18-70-Q 0-70-NQ 5.40% Ages 71-80 Q&NQ 5.15% Ages 81-90 Q&NQ (Yr 2) 6.40%-Ages 18-70-Q 0-70-NQ 4.40% Ages 71-80 Q&NQ 4.15% Ages 81-90 Q&NQ (Yr 3) 5.40%-Ages 18-70-Q 0-70-NQ 3.40% A 71-80 3.15% A 81-90	AK, MA, NH, NJ, NY, ND, PA, UT, WA





(For Agent Use Only)  
 Not intended for soliciting annuity sales from the public.  
 Rates and Commissions subject to change.  
 Check for current state approvals.

# GENWORTH LIFE INSURANCE COMPANY (GWL)

FIXED PRODUCTS	Current Interest				Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States NOT Available
<b>Secure Living Liberty</b> (1 Year Rate)	Guarantee Period	<\$99,999	\$100,000-\$249,999	\$250,000- or more	2.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	6 year (9,9,8,7,6,5) IN & OR (9,8,7,6,5,4)	0-85 Q & NQ Age last Birthday	N	3.00% ages 0-75 1.95% ages 76-80 1.05% ages 81-85	MS, NV, NY
	1-Yr Guarantee	4.55%	5.05%	5.55%								
	Bailout Rate	3.05%	3.05%	3.05%								
	Effective Yield	3.30%	3.38%	3.46%								
<b>Secure Living Liberty</b> (3 Year Rate)	Guarantee Period	<\$99,999	\$100,000-\$249,999	\$250,000- or more	2.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	6 year (9,9,8,7,6,5) IN & OR (9,8,7,6,5,4)	0-85 Q & NQ Age last Birthday	N	3.00% ages 0-75 1.95% ages 76-80 1.05% ages 81-85	MS, NV, NY
	3-Yr Guarantee	3.55%	3.70%	3.80%								
	Bailout Rate	3.05%	3.05%	3.05%								
	Effective Yield	3.30%	3.37%	3.42%								
<b>Secure Living Liberty</b> (5 Year Rate)	Guarantee Period	<\$99,999	\$100,000-\$249,999	\$250,000- or more	2.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	6 year (9,9,8,7,6,5) IN & OR (9,8,7,6,5,4)	0-85 Q & NQ Age last Birthday	N	3.00% ages 0-75 1.95% ages 76-80 1.05% ages 81-85	MS, NV, NY
	5-Yr Guarantee	3.30%	3.45%	3.55%								
	Bailout Rate	3.05%	3.05%	3.05%								
	Effective Yield	3.26%	3.38%	3.47%								
<b>Secure Living Smart Rate</b> (1 Year Rate)	4.30% (<\$50,000) 4.80% (\$50,000-\$99,999) 5.30% (\$100,000 or more)				2.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	7 year (7,7,7,6,5,4,3)	0-85 Q & NQ Age last Birthday	N	4.50% ages 0-75 2.70% ages 76-80 1.05% ages 81-85	MS, NY
<b>Secure Living Smart Rate</b> (3 Year Rate)	3.60% (<\$50,000) 3.70% (\$50,000-\$99,999) 3.80% (\$100,000 or more)				2.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	7 year (7,7,7,6,5,4,3)	0-85 Q & NQ Age last Birthday	N	4.50% ages 0-75 2.70% ages 76-80 1.05% ages 81-85	MS, NY
<b>Secure Living Smart Rate</b> (5 Year Rate)	3.20% (<\$50,000) 3.30% (\$50,000-\$99,999) 3.40% (\$100,000 or more)				2.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	7 year (7,7,7,6,5,4,3)	0-85 Q & NQ Age last Birthday	N	4.50% ages 0-75 2.70% ages 76-80 1.05% ages 81-85	MS, NY
<b>Secure Living Independence</b> (6 Year Rate)	4.65% for year 1 (<\$50,000) 5.15% (\$50,000-\$99,999) 5.65% (\$100,000 or more) 3.15% for year 2 2.50% for years 3-6				2.00%	\$5,000-NQ \$2,000-Q	Free 10% available even in year - 1. Accumulated interest monthly. Death benefit is full accumulation value. Extended hospital or nursing home waiver after 30 days where approved.	6 Year (9,9,8,7,6,5)	0-85 Q&NQ	N	4.00% ages 0-75 1.95% ages 76-80 1.05% ages 81-85	MS, NY, WA

(For Agent Use Only)  
Not intended for soliciting annuity sales from the public.  
Rates and Commissions subject to change.  
Check for current state approvals.

# LIBERTY BANKERS LIFE INSURANCE COMPANY (LBL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States NOT Available
<b>Liberty Bankers - 1</b> (1 Year Rate)	2.00% for 1 Year	1.00%	\$10,000	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value.	1 year (5)	0-95 Q & NQ	N	0.50% ages 0-80 0.40% ages 81-95	AL, CT, DC, ME, MA, MN, MO, NH, NJ, NY, RI, SD, VT, WY
<b>Bankers Accumulator</b> 	1.25%	1.00%	\$10,000 Q&NQ (add money in future subject to \$1,000 min amount)	Penalty free withdrawals: 100% Liquid; must maintain \$10,000 min acct value. Death Benefit: Accumulation value. Liquidity: you may have access to your annuity at any time permitted by law. You may withdraw 100% of your Accumulated Value at any time. You may also make a partial withdrawals at anytime, but the remaining Accumulated Value may not be less than \$10,000. A 10% IRS penalty may apply on amounts withdrawn before the owner reaches age 59 <sup>1/2</sup>	1 year "0"	0-95 Q&NQ	N	0.50% Ages 0-80 0.40% Ages 81-85 1/12 of annuity comm paid monthly on acct value	AL,AK,CT,DC,HI,MA, ME,MN,MO,MT, ND,NH,NJ,NY,OR,PA, RI,SD,VT,WY
<b>Liberty Bankers - 3</b> (3 Year Rate) 	3.00% for 3 Years	1.00%	\$10,000	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	3 years (8,7,6)	0-95 Q & NQ	Y	2.00% ages 0-80 1.00% ages 81-95	AL,AK,CT,DC, ME,MA,MN,MO, NH,NJ,NY, RI,VT,WY
<b>Liberty Bankers - 5</b> (5 Year Rate)	3.90% for 5 Years	1.00%	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	5 years (8,7,6,5,4)	0-90 Q & NQ	Y	3.25% ages 0-80 1.50% ages 81-90	AL,AK,CT,DC, ME,MA,MN,MO, NH,NJ,NY, RI,SD,VT,WY
<b>Liberty Bankers - 7</b> (7 Year Rate) 	4.25% (7 year rate)	1.00%	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	7 years 0-55 (12,11,10,8,6,4,2) 56 plus (8,7,6,5,4,5,3,5,2,5)	0-85 Q&NQ	Y	0-80 - 4.00% 81-90 - 2.00%	AL, AK, CT, DC, DE, ME, MD, MA, MN, MO, NH, NJ, NY, OR, RI, VT, WY
<b>Liberty Bankers Premier</b> (5 Year Rate) 	4.20% For 5 years	1.00%	(\$10,000 DE & IL) (\$25,000 OR)	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	5 years (8,7,6,5,5,4,5)	0-90 Q&NQ	Y	0-80 - 2.00% 81-90 - .40%	AL,AK,CT,DC,DE, ME,MA,MN,MO, NH,NJ,NY, RI,VT,WY

Walk Up Steps of Financial Security with...

## Palladium MYG

from American National



Call us Today!

8 Year  
**4.15%\***

9 Year  
**5.65%\*** (year 1) **3.65%\*** (years 2-9)

10 Year  
**5.40%\*** (year 1) **4.40%\*** (years 2-10)



For agent use only. \* Based on the Company's 5/6/09 declared interest rate for the Single Premium Deferred Annuity (Palladium MYG Annuity). The initial rate guarantee periods are 3, 4, 5, 6, 7, 8, 9, 10 years. Subject to change. Product features and availability may vary by state. American National, One Moody Plaza • Galveston, TX • 77550.

- \$5,000 Minimum Premium Deposit
- Monthly Interest Option
- 10% Free Withdrawal After 1st Year
- Full Account Value at Death

(For Agent Use Only) Rates and Commissions subject to change. Check for current state approvals. Not intended for soliciting annuity sales from the public.



# LIBERTY BANKERS LIFE INSURANCE COMPANY (LBL)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States NOT Available
<b>Liberty Select</b>	5.25%	1.00%	\$5,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	7 years 0-55 (12,11,10,8,6,4,2) 56 plus (8,7,6,5,4,3,2)	0-85 Q&NQ	Y	5.50% Ages 0-80 2.50% Ages 81-85	AL,AK,CT,DC,HI,MA,ME,MN,MO,MT,ND,NH,NJ,NY,OR,PA,RI,SD,VT,WY
<b>Liberty Choice</b>	4.75%	1.00%	\$5,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days.	5 years (8,7,6,5,4)	0-90 Q&NQ	Y	4.00% ages 0-80 2.00% ages 81-90	AL, AK, CT, DC, HI, MA, ME, MN, MO, MT, NH, NJ, NY, ND, OR, PA, RI, SD, VT, WY
<b>Liberty USA 100</b> 	(\$10,000 - \$99,000) 1st year bonus - 1.00% <b>1st year rate - 4.75%</b> <b>(\$100,000+)</b> 1st year bonus - 1.25% 1st year rate - 5.00%	3.00% on 100% of premium	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Penalty free required minimum distribution.	9 years 0-55 (12,11,10,9,8,7,6,5,4) 56 plus (9,8,7,6,5,5,4,5,3,5,2,5,1,5) Comm charge backs	0-79 Q&NQ	Y	8.25% Ages 0-70 6.25% Ages 71-79	AL, AK, CT, DC, DE, FL, MD, MA, ME, MN, MS, MO, MT, NV, ND, NH, NJ, NY, OR, PA, RI, SC, SD, UT, VT, WA, WY
<b>Liberty USA 500</b> 	(\$10,000 - \$99,000) 1st year bonus - 5.00% <b>1st year rate - 8.75%</b> <b>(\$100,000+)</b> 1st year bonus - 5.25% 1st year rate - 9.00%	3.00% on 100% of premium	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Penalty free required minimum distribution.	9 years 0-55 (16,15,14,13,12,11,10,9,8) 56 plus (13,12,11,10,5,9,5,8,5,7,5,6,5,5,5) Comm charge backs	0-79 Q&NQ	Y	6.25% Ages 0-70 4.25% Ages 71-79	AL, AK, CT, DC, DE, FL, MD, MA, ME, MN, MS, MO, MT, NV, ND, NH, NJ, NY, OR, PA, RI, SC, SD, UT, VT, WA, WY

## Is a Roth IRA right for your client?



According to a 2008 U.S. government report, Social Security payments currently cover **just 40%** of the income you'll need for retirement - and probably less in the future. You'll have to come up with the other 60%, through either an employer - sponsored pension program, personal savings or both.

A **Roth IRA** gives you the ability to save for retirement by letting your investments grow tax-free. Here's how it works:

- **Contribute at any age.** Plus, if you are age 50 or older, you may be able to make additional contributions.
- There's **no need to start taking minimum distributions** after age 70 1/2. This means that your money can continue to grow tax free until you need it.
- **Distributions from Roth IRAs are tax free** until you've withdrawn all of your contributions. Then, if applicable, you'll withdraw your conversion contributions. After that, all withdrawals come from earnings. These distributions are tax free if you are over age 59 1/2 and have had your Roth IRA for 5 years.
- Funds passed to beneficiaries are **free from income taxes**.




The bottom line: Easy in, easy out. The Roth IRA makes it easy for you to keep your money in as well as take it out. And we can help.

In order to contribute to a Roth IRA for 2009, your modified adjusted gross income cannot exceed \$176,000 (married filing jointly), \$120,000 (single) or \$10,000 (married filing separately).

**Ready to Learn More?? Call us Today!**

(For Agent Use Only) Rates and Commissions subject to change. Check for current state approvals. Not intended for soliciting annuity sales from the public.

# NORTH AMERICAN COMPANY FOR LIFE AND HEALTH (NAA)

FIXED PRODUCTS	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions <sup>1</sup>	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission <sup>5</sup>	States Not Available
<b>Boomer Annuity</b> 5.00% Premium Bonus on all premium payments received during 1st 5 contract yrs. <b>Plus Annuitization Bonus!</b> 2% yrs 2-10, 5% yrs 11+	Yield 8.83% <sup>2</sup>  3.65% yr-1	3.00%	\$25,000-Q \$25,000-NQ (Additional Premium of \$250 or more)	-Penalty free after year 1 of 5.00% -Can annuitize after year 1 for life or life with period certain or more -Full account value at death -Nursing home confinement rider is available for issue ages 75 and under.	10 Years (15,14,13,12,11,10,8,6,4,2)	0-80	Y	7.00% yr-1 3.00% yrs 2-5 2.00% yrs 6-7 1.00% yrs 8-10 1.50% yrs 11+ (reduced by 25% on issue ages 76 and above)	AL, AK, CT, DE, MN, MS, NY, OR, PA, UT, WA
<b>North American Flex - 1</b>  	3.65% Year 1	3.00%	\$25,000-Q \$25,000-NQ \$250 per month \$100 per month - Q	ROP enhancement provides that upon surrender of contract, clients will receive back no less than their net Premium. Nursing home confinement rider will be + to contract in states where available. This rider allows the penalty-free withdrawal amount allowed under the base annuity to be + by 10% of the accum value. Up to 10% of accum value may be withdrawn once each contract yr after 1st ann. May receive income from accum value if you choose life time option or if annuity has been in force for 5 yrs. Full acct value paid upon death of owner to beneficiary.	7 Years (9,9,8,7,6,4,2)	0-85	Y	4.50% yr-1 2.50% yrs 2-3 0.50% yrs 4-7	AL, CA, CT, DE, FL, IN, MA, MN, NV, NY, OR, UT, VT, WA
<b>North American Flex - 2</b> (5.00% Premium Bonus)  	4.00% Year 1 (9.20% Yield)	3.00%	\$25,000-Q \$25,000-NQ \$250 per month \$100 per month - Q	ROP enhancement provides that upon surrender of contract, clients will receive back no less than their net Premium. Nursing home confinement rider will be + to contract in states where available. This rider allows the penalty-free withdrawal amount allowed under the base annuity to be + by 10% of the accum value. Up to 10% of accum value may be withdrawn once each contract yr after 1st ann. May receive income from accum value if you choose life time option or if annuity has been in force for 5 yrs. Full acct value paid upon death of owner to beneficiary.	10 Years (15,14,13,12,11,10,8,6,4,2)	0-79	Y	4.50% yr-1 2.50% yrs 2-3 0.50% yrs 4-10	AL, CA, CT, DE, FL, IN, MA, MN, NV, NY, OR, UT, VT, WA
<b>North American Flex - 3</b> (10.00% Premium Bonus)  	4.05% Year 1 (14.45% Yield)	3.00%	\$25,000-Q \$25,000-NQ \$250 per month \$100 per month - Q	ROP enhancement provides that upon surrender of contract, clients will receive back no less than their net Premium. Nursing home confinement rider will be + to contract in states where available. This rider allows the penalty-free withdrawal amount allowed under the base annuity to be + by 10% of the accum value. Up to 10% of accum value may be withdrawn once each contract yr after 1st ann. May receive income from accum value if you choose life time option or if annuity has been in force for 5 yrs. Full acct value paid upon death of owner to beneficiary.	14 Years (18,18,17,15,15,15,15,14,12,10,8,6,4,2)	0-75	Y	4.50% yr-1 2.50% yrs 2-5 0.50% yrs 6-10 0.50% yrs 11-15	AL, CA, CT, DE, FL, IN, MA, MN, NV, NY, OR, UT, VT, WA


(For Agent Use Only)  
 Not intended for soliciting annuity sales from the public.  
 Rates and Commissions subject to change.  
 Check for current state approvals.

**\*\*\*North American has temporarily suspended all new fixed annuity agent appointments\*\*\***

# SUN LIFE FINANCIAL DISTRIBUTORS, INC (SUN)

Multi-Year Products	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>Focus Five Plus</b> Fixed Annuity (1 yr. interest rate)	<\$50,000 3.25% >\$50,000 3.40%	1.50% (3.00% in CT & NY)	\$5,000-NQ&Q \$100-Sub Payment!	Full acct value at death. 10% Penalty Free after yr 1. Guarantee of principal - you always receive total contribut back (less any prior withdraw) - guaranteed by financial strength of issue insurance co. Monthly interest option.	5 years (7,7,7,6,5)	0-90 NQ 0-85 Q	Y	3.50% of any purchase payment received while both the owner(s) and annuitant are attained age 80 or less. For issue ages 81-90 - 1.00%	MD, TX, OR, WA
<b>Focus Five Plus</b> Fixed Annuity (5 yr. interest rate)	<\$50,000 3.25% yr-1 2.25% yrs-2-5 >\$50,000 3.40% yr-1 2.40% yrs-2-5 Yield 2.45% Yield 2.60%	1.50% (3.00% in CT & NY)	\$5,000-NQ & Q \$100-Sub Payment!	Full acct value at death. 10% Penalty Free after yr 1. Guarantee of principal - you always receive total contribut back (less any prior withdraw) - guaranteed by financial strength of issue insurance co. Monthly interest option.	5 years (7,7,7,6,5)	0-90 NQ 0-85 Q	Y	3.50% of any purchase payment received while both the owner(s) and annuitant are attained age 80 or less. For issue ages 81-90 - 1.00%	MD, TX, OR, WA
<b>Keypoint Value</b> With Stepped up Bonus Option (5 yr. interest rate)	<\$50,000 Year 1 2.40% Year 2 2.50% Year 3 2.60% Year 4 2.70% Year 5 2.80% >\$50,000 2.55% 2.65% 2.75% 2.85% 2.95% Yield 2.60% Yield 2.75%	1.50% (3.00% in CT & NY)	\$5,000-NQ \$4,000-IRA \$100-Subsequent Payment!	Full account value at death. 10% Penalty Free after year 1. 100% principal guarantee (less withdrawals) backed by the financial strength of the issuing company.	5 Years (7,6,5,4,3)	0-90	Y	3.50% of any purchase payment received while both the owner(s) and annuitant are attained age 80 or less. For issue ages 81-90 - 1.00%	OR, VT
<b>Keypoint Value</b> With Stepped up Bonus Option (6 yr. interest rate)	<\$50,000 Year 1 2.80% Year 2 2.90% Year 3 3.00% Year 4 3.10% Year 5 3.20% Year 6 3.30% >\$50,000 2.95% 3.05% 3.15% 3.25% 3.35% 3.45% Yield 3.05% Yield 3.20%	1.50% (3.00% in CT & NY)	\$5,000-NQ \$4,000-IRA \$100-Subsequent Payment!	Full account value at death. 10% Penalty Free after year 1. 100% principal guarantee (less withdrawals) backed by the financial strength of the issuing company.	6 years (7,6,5,4,3,2)	0-85 Q&NQ	Y	3.00% of any purchase payment received while both the owner(s) and annuitant are attained age 80 or less. For issue ages 81-85 - .75%	OR, VT
<b>Keypoint Value</b> With Stepped up Bonus Option (7 yr. interest rate)	<\$50,000 Year 1 3.30% Year 2 3.40% Year 3 3.50% Year 4 3.60% Year 5 3.70% Year 6 3.80% Year 7 3.90% >\$50,000 3.45% 3.55% 3.65% 3.75% 3.85% 3.95% 4.05% Yield 3.60% Yield 3.75%	1.50% (3.00% in CT & NY)	\$5,000-NQ \$4,000-IRA \$100-Subsequent Payment!	Full account value at death. 10% Penalty Free after year 1. 100% principal guarantee (less withdrawals) backed by the financial strength of the issuing company.	7 years (7,6,5,4,3,2,1)	0-85 Q&NQ	Y	3.00% of any purchase payment received while both the owner(s) and annuitant are attained age 80 or less. For issue ages 81-85 - .75%	OR, VT

# WEST COAST LIFE INSURANCE COMPANY (WCA)

Fixed Products	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>Sure Advantage</b>	Years Under \$100K Over \$100K 2YR 1.50% 1.75% 3YR 2.35% 2.62% 4YR 2.70% 2.98% 5YR 3.15% 3.36% 6YR 3.45% 3.62% 7YR 3.75% 3.95% 8YR 4.00% 4.18% 9YR 4.15% 4.37% 10YR 4.30% 4.40%	1.50%	\$10,000 Q&NQ	After a guaranteed period's 1st anniversary, you may withdraw all or a portion of the interest credited to the guaranteed period, during the prior yr only, without surrender charge or the Market value adjustment. Before you convert your annuity into a series of payments, you may automatically withdraw interest from one or more guaranteed periods as it accrues on a monthly, quarterly, semi-annual, or annual basis. We will not assess the surrender charge or apply the Market Value Adjustment to interest withdrawals. You may have access to all or part of your contract value without surrender charge or market value adjustment is, after the first contract year, you are confined to a licensed and qualified nursing home for at least 90 days or diagnosed by an approved physician as having a terminal illness that will result in death 12 months or less. Not available in all states. State variations may apply. Full account value paid at death.	2yr (8.5,7.5) 3yr (8.5,7.5,6.5) 4yr (8.5,7.5,6.5,5.5) 5yr (8.5,7.5,6.5,5.5,4.5) 6yr (8.5,7.5,6.5,5.5,4.5,3.5) 7yr (8.5,7.5,6.5,5.5,4.5,3.5,2.5) 8yr (8.5,7.5,6.5,5.5,4.5,3.5,2.5,1.5) 9yr (8.5,7.5,6.5,5.5,4.5,3.5,2.5,1.5,.5) 10yr (8.5,7.5,6.5,5.5,4.5,3.5,2.5,1.5,.5)	0-85	Y	Sure Advatage 2 (0-75) =1.00% (76+) =.50% Sure Advatage 3 (0-75) =1.00% (76+) =.75% Sure Advatage 4 (0-75) =1.50% (76+) =1.00% Sure Advatage 5 (0-75) =2.00% (76+) =1.00% Sure Advatage6 (0-75) =2.25% (76+) =1.00% Sure Advatage 7-10 (0-75) =2.50% (76+) =1.00%	DE, MN, NY, VT
<b>Secure Advantage</b> 	Years Under \$100K Over \$100K 1YR 4.75% 5.90% 2YR 3.75% 4.40% 4YR 3.25% 3.65% 6YR 3.05% 3.40%  Bail Out Protection Years Under \$50K Over \$50K 1YR 2.75% 2.90% 2YR 2.75% 2.90% 4YR 2.75% 2.90% 6YR 2.75% 2.90%	2.50%	\$10,000 minimum payment \$50*	60 days for section 1035 exchanges, Qualified Transfers & Direct Rollovers. Upon full surr (prior authorization), 100% of purchase payments will be returned, less any prior withdrawals or premium taxes as applicable. Each yr 15% of contract value may be withdrawn free from surr charges. Withdrawals that exceed 15% will be subject to surr charge. Renewals options: lump sum, annuity payout, transfer into a guaran period or do nothing - maturity value will be credited w/a new renewal rate guaran. Death benefit - transferred directly to beneficiaries, avoiding the cost, delay & publicity of probate. <b>2% Annuitization bonus applies if annuity commencement date is after the 10th contract yr.</b>	7 Year** (8,8,7,6,5,5,5,4,5,3)	0-85 NQ 18-85 Q	Y	4.00% ages 0-75 2.00% ages 76-80 0.50% ages 81-85	MA, MN, PA, NV,

(For Agent Use Only)  
Not intended for soliciting annuity sales from the public.  
Rates and Commissions subject to change.  
Check for current state approvals.

\*Subsequent purchase payments are allowed within the first 12 months after the contract effective date.

\*\*Surr charge waivers: Spouse is confined to a healthcare facility for 30 days, spouse is diagnosed with a terminal illness, or spouse is unemployed and meets necessary qualifications.