

FIXED INDEX ANNUITIES

Rates as of
May 11, 2012

Fixed Index Annuities May 11, 2012	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal¹ / Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission²
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Allianz Life Insurance Company of North America

A.M. Best (A) Excellent (3rd highest of 16, affirmed December 2011.)
S&P (AA) Very Strong (3rd highest of 21, affirmed January, 2012.)

Allianz Pro V1[®] (SPDA) C53520 Annual Pt to Pt Spd	Free Withdrawal: Available immediately, up to 10% of premium paid is available each year in one or more free withdrawals, up to a lifetime maximum of 100% of the cash surrender value Minimum Premium: \$10,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY	Issue Ages: 0-85 Q/NQ Surrender Charges: (5 Yr) 8-7-6-5-4-0 % no MVA Riders: NCR, UBR, FWR**, DBR** DB = AV	Ages 0-75 3.25% Ages 76-80 2.00% Ages 81-85 1.00%
Barclay's Capital U.S. Aggregate Bond Index 2.50%			
PIMCO US Advantage IndexSM 2.50%			
Fixed Account Rate 1.25%			

100% Par-Rate guaranteed for life of contract. Minimum guarantee is 87.5% of premium, less any withdrawals, accumulated at a rate no less than 1% per year. Rates are guaranteed for one year, declared at issue and on each contract anniversary. The maximum annual spread is 6%, and the minimum interest rate is 0.50%.

MasterDex 5 PlusSM (FPDA for 5 years) C51261 Index Monthly Sum Annual Pt to Pt Monthly Avg Spd	5% Premium Bonus 1st 5 Yrs.* Free Withdrawal: In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals, up to a lifetime maximum of 100% of the cash surrender value Minimum Premium: \$15,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY, OR	Issue Ages: 0-80 Q/NQ (0-64 in FL) Surrender Charges: 10 Yr Decreasing, starts at 15% and beginning in policy year 4 will decrease by .1786% on each monthly anniversary. Riders: Income Plus Benefit**, FWR**, DBR**, NCR, UBR DB = AV	Opt. A Ages 0-75 7.00% 1st Yr 3.50% Yrs 2-5 Ages 76-80 5.00% 1st Yr 2.50% Yrs 2-5
NASDAQ-100[®] 1.70% 3.00% N/A			
S&P 500[®] 1.70% 2.75% N/A			
FTSE 100 1.80% 3.00% N/A			
Blended³ N/A 2.75% 4.50%			
Fixed Account Rate 1.50% (Fixed rate not available in TX)			

³3% bonus in AL, CT, DE, IA, IN, KY, MN, MS, NJ, PA, UT, WA. The bonus has no vesting requirement, but is subject to partial or full surrender charges during the first 10 contract yrs or if annuitized prior to the sixth contract yr. These charges may result in a loss of bonus, indexed interest and fixed interest, and a partial loss of principal. Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a premium bonus feature. 100% Par-Rate guaranteed for life of contract. Minimum guarantee is 87.5% of premium, with no bonus, less any withdrawals, accumulated at a rate no less than 2% and no greater than 3% compounded annually. Caps guaranteed for one year. Min. monthly cap is .50%. Min. annual cap is 1%. Max. Mon. Ave Spread is 12%. Min. for fixed interest is .50%.

MasterDex X[®] (FPDA for 3 years) C52575 Index Monthly Sum Annual Pt to Pt Monthly Avg Spd	6% Premium Bonus 1st 3 Yrs.* Free Withdrawal: In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals, up to a lifetime maximum of 100% of the cash surrender value Minimum Premium: \$20,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: CT, NY	Issue Ages: 0-80 Q/NQ Surrender Charges: (10 Yr) 10 - 10 - 10 - 8.75 - 7.5 - 6.25 - 5 3.75 - 2.50 - 1.25 - 0 % no MVA Riders: Simple Income III or Simple Income II** NCR, FWR**, DBR**, UBR DB = AV	Opt. A Ages 0-75 7.00% 1st Yr 3.50% Yrs 2-3 Ages 76-80 5.00% 1st Yr 2.50% Yrs 2-3
NASDAQ-100[®] 1.80% 3.00% N/A			
S&P 500[®] 1.80% 3.00% N/A			
**S&P 500[®] Select 2.30% 5.00% N/A			
EURO STOXX 50[®] 1.90% 3.25% N/A			
Blended³ N/A 3.00% 4.50%			
Fixed Account Rate 1.35% (Fixed rate not avail. in AL, CA, DE, IA, KY, TX)			

* The bonus is subject to a 10-yr vesting schedule. 10% of the bonus will become vested on each contract anniversary until the beginning of the 11th contract yr. If you surrender your contract before the 11th contract yr, you will lose the unvested bonus. Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a premium bonus feature. **Select Index Allocation charge is 1.00%. 100% Par-Rate guaranteed for life of contract. Minimum guarantee is 87.5% of total premium paid, less withdrawals, credited at an interest rate of no less than 1.95% (2.5% in DE, IA, TX) per year. Caps/spreads guaranteed for one year. Min. monthly cap is 0.50%. Min. annual cap is 1%. Max. annual spread is 12%. Min. for fixed interest is 0.50%.

Allianz Endurance[®] Elite (FPDA first year) C50915 Index Monthly Sum Annual Pt to Pt Monthly Avg Spd	Free Withdrawal: In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals, up to a lifetime maximum of 100% of the cash surrender value Minimum Premium: \$10,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY, WA	Issue Ages: 0-80 Q/NQ Surrender Charges: (5 Yr) 8-7-6-5-4-0 % no MVA Riders: EWB*, NCR, UBR, FWR**, DBR** DB = AV**	Opt. A Ages 0-75 4.50% Ages 76-80 3.00%
NASDAQ-100[®] 2.00% 2.75% N/A			
S&P 500[®] 1.80% 2.75% N/A			
EURO STOXX 50[®] 1.90% 3.00% N/A			
Blended³ N/A 2.75% 4.50%			
Fixed Account Rate 1.25%			

Min. guarantee is 87.5% of prem. paid credited with a guaranteed rate at issue no less than 1%. * A 10% prem. bonus is credited to the EWB (Enhanced Withdrawal Benefit) in the first yr. The EWB value is available after five yrs when selecting one or two income options lasting at least 10 yrs. No bonus is applied to the accumulation or cash surrender value. EWB receives 105% enhancement on all fixed and/or indexed interest earned. Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a premium bonus feature. Caps/spreads guaranteed for one year. Min. monthly cap is 0.50%. Min. annual cap is 1%. Max. annual spread is 12%.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America. **Income Plus Benefit, Simple Income II or III, Flexible Withdrawal Benefit (FWR) & Death Benefit Rider (DBR) are available at issue only for additional cost. DBR is only available at issue with NQ annuities where the contract owner and annuitant are the same individual. Death benefit, surrender charges, rider availability and commission schedule may vary by state. Contracts issued by Allianz Life Insurance Company of North America

Fixed Index Annuities <i>May 11, 2012</i>	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal¹ / Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission²
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Allianz Life Insurance Company of North America

A.M. Best (A) Excellent (3rd highest of 16) S&P (AA) Very Strong (3rd highest of 21)

Allianz Endurance[®] Plus (FPDA for 3 years) C50915				Free Withdrawal: In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals, up to a lifetime maximum of 100% of premiums paid Minimum Premium: \$10,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY, WA	Issue Ages: 0-80 Q/NQ Surrender Charges: (10 Yr) 10 - 10 - 10 - 8.75 - 7.5 - 6.25 - 5 3.75 - 2.50 - 1.25 - 0 % no MVA Riders: EWB**, NCR, UBR, DBR & FWR*** DB = AV***	Opt. A Ages 0-75 7.00% 1st Yr 3.50% Yrs 2-3 Ages 76-80 5.00% 1st Yr 2.50% Yrs 2-3
Index	Monthly Sum	Annual Pt to Pt	Monthly Avg Spd			
NASDAQ-100 [®]	1.90%	3.25%	N/A			
S&P 500 [®]	1.80%	3.25%	N/A			
*S&P 500 [®] Select	2.30%	5.25%	N/A			
FTSE 100	1.90%	3.75%	N/A			
Blended ³	N/A	3.25%	4.50%			
Fixed Account Rate		1.65%				

Minimum guarantee is 90% of premium paid credited with a guaranteed rate at issue no less than 1.5%. *Select Index Allocation charge is 1.00% ** A 20% prem. bonus is credited to the EWB (Enhanced Withdrawal Benefit) for prem. received in the first 3 yrs. The EWB value is available after 10 yrs when selecting one of two income options lasting at least 10 yrs. No bonus is applied to the accumulation or cash surrender value & EWB receives 105% enhancement on all fixed and/or indexed interest earned. Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a premium bonus feature. ***Flexible withdrawal benefit rider and DBR are available for an additional cost. DBR is only available at issue with NQ annuities where the contract owner and annuitant are the same individual. Caps/spreads guaranteed for one yr. Min. monthly cap is 0.50%. Min. annual cap is 1%. Max. annual spread is 12%. Blended index min cap 3%. Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance company of North America ***Death benefit, surrender charges, rider availability and commission schedule may vary by state. Contracts issued by Allianz Life Insurance company of North America

EquiTrust Life Insurance Company[®]

A.M. Best (B+) Good

S&P (A-) Strong

MarketTwelve Bonus Index[™] (SPDA)				12% Bonus paid over 3 Yrs* Free Withdrawal: Interest only first contract year. 10% of account value after first year. Minimum Premium: \$30,000 Q/NQ Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: AK, CT, DE, FL, MN, NV, NY, OR, TX, UT, WA	Issue Ages: 0-75 Q/NQ Surrender Charges: (14 Yr) 20-20-19-19-18-17-16-14-12 10-8-6-4-2-0 % +/-MVA Riders:** NCR, Income for Life DB = AV	9.00% All ages
S&P 500 [®] 1-Yr Pt-to-Pt Cap 3.00%						
S&P 500 [®] 1-Yr Daily Average Cap 3.00%						
S&P 500 [®] 1-Yr Monthly Average Par-Rate 20%						
S&P 500 [®] 1-Yr. Monthly Cap 1.25%						
S&P 500 [®] 2-Yr Monthly Average Cap 7%						
Fixed Account		1.15%				

*12% Total Bonus - 6% of premiums year 1; 2% of Accumulation Value added on first three contract anniversaries. Minimum guarantee is 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2011 contracts). Minimum cap on Pt-Pt is 3% and minimum on daily average is 3%. Minimum par rate on the monthly average is 10% and the minimum on the monthly cap is 0.50%. Minimum Cap on the 2-Year option is 6%. Minimum interest rate on fixed account is 1% **NCR not available in MA.

MarketPower Bonus Index[®] (SPDA)				10% Premium Bonus Free Withdrawal: Interest only first contract year. 10% of account value after first year. Minimum Premium: \$20,000 Q/NQ Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: CT, DE, MN, NV, NY, OR, TX, UT, WA	Issue Ages: 0-75 Q/NQ Surrender Charges: (14 Yr) 20-20-19-19-18-17-16-14-12 10-8-6-4-2-0 % +/-MVA Riders:** NCR, Income for Life DB = AV	8.50% All ages AK & IL only: 7.00%
S&P 500 [®] 1-Yr Pt-to-Pt Cap 3.25%						
S&P 500 [®] 1-Yr Daily Average Cap 3.50%						
S&P 500 [®] 1-Yr Monthly Average Par-Rate 20%						
S&P 500 [®] 1-Yr. Monthly Cap 1.50%						
S&P 500 [®] 2-Yr Monthly Average Cap 8%						
Fixed Account		1.50%				

Minimum guarantee is 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2011 contracts). Minimum cap on Pt-Pt is 3% and minimum on daily average is 3%. Minimum par rate on the monthly average is 10% and the minimum on the monthly cap is 0.50%. Minimum Cap on the 2-Year option is 6%. Minimum interest rate on the fixed account is 1%. Availability of the 1-Yr Monthly options varies by state. **NCR not available in MA.

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Fixed Index Annuities May 11, 2012	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal¹ /Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission²
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American Equity Investment Life Insurance Company, Des Moines IA 50325 **Products not available in Alabama for New Agents!**
A.M. Best (A-) Excellent S&P (BBB+) Good 07-KISSER-93

Bonus Gold INDEX-1-07 (FPDA)				10% Premium Bonus - All 1st Year Premiums Free Withdrawal: 10% of Contract Value annually, starting in year 2. Systematic W/D & RMD immediately from Fixed Value. Minimum Premium: \$5,000 Q/NQ Maximum Premium: \$1,000,000, ages 0-69 \$750,000, ages 70-74 \$500,000 ages 75-80 Issued as INDEX-1-05 in DE, INDEX-7-05 in OK STATES NOT APPROVED: AK, AL, CT, MN, NJ, NV, NY, OR, TX, UT, WA	Issue Ages: 0-80 Q/NQ 0-64 in FL Surrender Charges: (16 Yr) 20-19.5-19-18.5-18-17.5-17-16 15-14-12-10-8-6-4-2-0% no MVA Different in DE & OK Riders: <i>Lifetime Income Benefit</i> <i>NCR-100**, TIR-100**</i> DB = AV	Agens 0-75 6.00% Year 1 1.00% Year 2 1.00% Year 3 Agens 76-80 4.50% Year 1 .75% Year 2 .75% Year 3 Commissions listed above in years 2 & 3 are for prem. received in 1st year.
S&P 500[®] Monthly Average w/Par-Rate	Cap	Par Rate	Asset Fee			
S&P 500 [®] Monthly Average w/Cap	3.25%	N/A	0%			
Dow Jones [®] Monthly Average w/Cap	3.25%	N/A	0%			
Dow Jones [®] Annual Pt-to-Pt w/Cap	3.25%	N/A	0%			
S&P 500 [®] Annual Pt-to-Pt w/Par-Rate	N/A	20%	N/A			
S&P 500 [®] Annual Pt-to-Pt w/Cap	3.25%	N/A	0%			
S&P 500 [®] Monthly Pt-to-Pt w/Cap	1.80%	N/A	0%			
10-Year US Treasury Bond	3.25%	N/A	0%			
Fixed Value Rate	1.75%	(2.25% in DE & OK)				

MGSV equals 80% of 1st year premium plus premium bonus plus 87.5% of any additional premium, less withdrawal proceeds, at MGIR, compounded annually. Asset fee is set at issue and guaranteed for life of the contract. Caps are set at issue, adjusted annually and never less than 1% for the monthly average or the annual pt to pt. 1% minimum for the Mon. Pt-to-Pt and the Par-Rate will never be less than 10% *** The NCR-100 and TIR-100 is available at no cost to Annuitants issue ages under 75 and availability may vary by state. See state specific disclosure for details.

Advantage Gold INDEX-6-07 (FPDA)				5% Premium Bonus - All 1st Year Premiums Free Withdrawal: 10% of Contract Value annually, starting in year 2. Systematic W/D & RMD immediately from Fixed Value. Minimum Premium: \$5,000 Q/NQ Maximum Premium: \$1,000,000, ages 0-69 \$750,000, ages 70-74 \$500,000 ages 75-80 STATES NOT APPROVED: AK, AL, CT, DE, FL, MN, NJ, NV, NY, OR, PA, UT, WA	Issue Ages: 0-80 Q/NQ Surrender Charges: (10 Yr) 16 - 15 - 14 - 13 - 11.5 - 10 - 8.5 - 7 - 5.5 - 4 - 0 % no MVA Riders: <i>Lifetime Income Benefit</i> <i>NCR-100**, TIR-100**</i> DB = AV	Agens 0-75 6.00% Year 1 1.00% Year 2 1.00% Year 3 Agens 76-80 4.50% Year 1 .75% Year 2 .75% Year 3 Commissions listed above in years 2 & 3 are for prem. received in 1st year.
S&P 500[®] Monthly Average w/Par-Rate	Cap	Par Rate	Asset Fee			
S&P 500 [®] Monthly Average w/Cap	3.00%	N/A	N/A			
S&P 500 [®] Annual Pt-to-Pt w/Par-Rate	N/A	15%	N/A			
S&P 500 [®] Annual Pt-to-Pt w/Cap	3.00%	N/A	N/A			
S&P 500 [®] Monthly Pt-to-Pt w/Cap	1.60%	N/A	0%			
10-Year US Treasury Bond	3.00%	N/A	N/A			
Fixed Value Rate	1.65%	Rate may vary in OK				

MGSV equals 84% of 1st year premiums and premium bonus, plus 87.5% of any additional premiums, less withdrawal proceeds, accumulated at the MGIR (currently 1.50%), compounded annually. Asset fee is set at issue and guaranteed for life of the contract. Caps are set at issue, adjusted annually and never less than 1% for the monthly average or the annual pt to pt. 1% minimum for the Mon. Pt-to-Pt Value, and the Par-Rate will never be less than 10%. ** The NCR-100 and TIR-100 are available on most of our current deferred annuities and added automatically for issue ages under 75.

Retirement Gold RG-FIA-09 (FPDA)				8% Premium Bonus* - All 1st Year Premiums Bonus Vesting Schedule: (14 yr) 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100% <i>Different in DE, FL</i> Free Withdrawal: 10% of Contract Value annually, starting in year 2. Systematic W/D & RMD immediately from Fixed Value. Minimum Premium: \$5,000 Q/NQ Maximum Premium: \$1,000,000, ages 0-69 \$750,000, ages 70-74 - \$500,000 ages 75-80 STATES NOT APPROVED: AK, AL, CT, MN, NJ, NV, NY, OR, PA, SC, TX, UT, WA	Issue Ages: 0-78 Q/NQ Surrender Charges: (10 Yr) 12.5 - 12 - 12 - 11 - 10 9 - 8 - 7 - 6 - 4 - 0% no MVA Different in DE, FL Riders: <i>Lifetime Income Benefit</i> <i>NCR-100**, TIR-100**</i> DB = AV	Agens 0-78 6.00% Year 1 1.00% Year 2 1.00% Year 3 Commissions listed above in years 2 & 3 are for prem. received in 1st year. Different in DE, FL, IN
S&P 500[®] Monthly Average w/Par-Rate	Cap	Par Rate	Asset Fee			
S&P 500 [®] Monthly Average w/Cap	3.00%	N/A	N/A			
S&P 500 [®] Annual Pt-to-Pt w/Par-Rate	N/A	15%	N/A			
S&P 500 [®] Annual Pt-to-Pt w/Cap	3.00%	N/A	N/A			
S&P 500 [®] Monthly Pt-to-Pt w/Cap	1.60%	N/A	0%			
Fixed Value Rate	1.60%	Rate may vary in DE & OK				

*Bonus is 6% in DE - in IN 8% for issue ages 0-73 & 5% for issue ages 74-78. MGSV equals 87.5% of premiums paid, less any withdrawal proceeds, accumulated at the MGIR, compounded annually. Asset fee is set at issue and guaranteed for life of the contract. Caps are set at issue, adjusted annually and never less than 1% for the monthly average or the annual pt to pt. 1% minimum for the Mon. Pt-to-Pt and the Par-Rate will never be less than 10% *** The NCR-100 and TIR-100 is available at no cost to Annuitants issue ages under 75 and availability may vary by state. See state specific disclosure for details.

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Fixed Index Annuities May 11, 2012	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal¹ / Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission²
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Lincoln Financial Group[®]

Formerly Jefferson Pilot Financial

A.M. Best (A+) Superior S&P (AA-) Very Strong

<p>OptiChoiceSM 5 (FPDA)</p> <table border="1"> <tr> <td></td> <td><\$100K</td> <td>≥\$100K</td> <td></td> </tr> <tr> <td>Performance Triggered Specified Rate</td> <td>2.50%</td> <td>2.50%</td> <td></td> </tr> <tr> <td>1 Year Monthly Cap Indexed</td> <td>1.35%</td> <td>1.45%</td> <td>Cap</td> </tr> <tr> <td>1 Year Monthly Average Indexed</td> <td>9.00%</td> <td>9.00%</td> <td>Spread</td> </tr> <tr> <td>Fixed Account</td> <td>1.10%</td> <td>1.25%</td> <td></td> </tr> </table> <p>OptiChoiceSM 7 (FPDA)</p> <table border="1"> <tr> <td></td> <td><\$100K</td> <td>≥\$100K</td> <td></td> </tr> <tr> <td>Performance Triggered Specified Rate</td> <td>2.50%</td> <td>2.50%</td> <td></td> </tr> <tr> <td>1 Year Monthly Cap Indexed</td> <td>1.40%</td> <td>1.50%</td> <td>Cap</td> </tr> <tr> <td>1 Year Monthly Average Indexed</td> <td>9.00%</td> <td>8.80%</td> <td>Spread</td> </tr> <tr> <td>Fixed Account</td> <td>1.15%</td> <td>1.30%</td> <td></td> </tr> </table> <p>OptiChoiceSM 9 (FPDA)</p> <table border="1"> <tr> <td></td> <td><\$100K</td> <td>≥\$100K</td> <td></td> </tr> <tr> <td>Performance Triggered Specified Rate</td> <td>2.50%</td> <td>2.50%</td> <td></td> </tr> <tr> <td>1 Year Monthly Cap Indexed</td> <td>1.45%</td> <td>1.60%</td> <td>Cap</td> </tr> <tr> <td>1 Year Monthly Average Indexed</td> <td>9.00%</td> <td>8.35%</td> <td>Spread</td> </tr> <tr> <td>Fixed Account</td> <td>1.25%</td> <td>1.40%</td> <td></td> </tr> </table>		<\$100K	≥\$100K		Performance Triggered Specified Rate	2.50%	2.50%		1 Year Monthly Cap Indexed	1.35%	1.45%	Cap	1 Year Monthly Average Indexed	9.00%	9.00%	Spread	Fixed Account	1.10%	1.25%			<\$100K	≥\$100K		Performance Triggered Specified Rate	2.50%	2.50%		1 Year Monthly Cap Indexed	1.40%	1.50%	Cap	1 Year Monthly Average Indexed	9.00%	8.80%	Spread	Fixed Account	1.15%	1.30%			<\$100K	≥\$100K		Performance Triggered Specified Rate	2.50%	2.50%		1 Year Monthly Cap Indexed	1.45%	1.60%	Cap	1 Year Monthly Average Indexed	9.00%	8.35%	Spread	Fixed Account	1.25%	1.40%		<p>Free Withdrawal: Beginning in the first policy year, up to 10% of accumulation value may be withdrawn without a surrender charge or an MVA each policy yr.</p> <p>Minimum Premium: \$5,000 NQ - \$2,000 Q \$50 additional</p> <p>Maximum Premium: 2 million</p> <p>STATES NOT APPROVED: NY</p>	<p>Issue Ages: 5 & 7 Yr 0-85 Q/NQ 9 Yr 0-80 Q/NQ</p> <p>Surrender Charges: (5 Yr) 9-8-7-6-5% +/- MVA (7 Yr) 9-8-7-6-5-4-3% +/- MVA (9 Yr) 9-8-7-6-5-4-3-2-1% +/- MVA</p> <p>Riders: NCR, TIR Lincoln Lifetime IncomeSM Edge or Lincoln Living IncomeSM Advantage DB = AV</p>	<p>5 Yr 5.00% Ages 0-75 Reduced ages 76-85</p> <p>7 Yr 6.00% Ages 0-75 Reduced ages 76-85</p> <p>9 Yr 7.00% Ages 0-75 Reduced ages 76-80</p>
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Fixed Account	1.25%	1.40%																																																													

Guaranteed minimum cash surrender value equals the premiums paid, less any prior partial Surrenders and related surrender charges and less deductions for any required premium taxes, accumulated at the guaranteed min fixed interest rate to the date of surrender, less surrender charges on the date of surrender. GMIR is 1%; Perf. Triggered Spec. Rate min rate is 2.50%; 1 yr monthly cap, min cap is 1.00%; 1 yr monthly average max spread is 9.00%; fixed account minimum is 1.00%. Different in MN, UT.

National Western Life

A.M. Best (A) Excellent

S&P (A) Strong

<p>NWL Ultra Classic[®] (FPDA) (01-1135-04 and state variations)</p> <p>Equity Indexed Interest Rate - Annual Ratchet with Monthly Average</p> <p>Option A:</p> <table border="1"> <tr> <td>Guaranteed 1st year Par-Rate</td> <td>50%</td> </tr> <tr> <td>Guaranteed Min. Par-Rate</td> <td>50%</td> </tr> <tr> <td>Current 1st Year Asset Fee Rate</td> <td>0.10%</td> </tr> <tr> <td>Guaranteed Max. Asset Fee Rate</td> <td>6.00%</td> </tr> </table> <p>Equity Indexed Interest Rate - Annual Ratchet with Monthly Cap</p> <p>Option D:</p> <table border="1"> <tr> <td>Current Monthly Cap Rate</td> <td>2.25%</td> </tr> <tr> <td>Guaranteed Min. Monthly Cap Rate</td> <td>1.00%</td> </tr> </table> <p>Fixed Interest Rate: Current 1st Year Rate 2.80%</p> <p>Min. Guaranteed Interest Rate 1.00%</p> <p>for Policies with Policy Dates in April, May, June 2012</p>	Guaranteed 1st year Par-Rate	50%	Guaranteed Min. Par-Rate	50%	Current 1st Year Asset Fee Rate	0.10%	Guaranteed Max. Asset Fee Rate	6.00%	Current Monthly Cap Rate	2.25%	Guaranteed Min. Monthly Cap Rate	1.00%	<p>Free Withdrawal: Withdrawals up to 10% of the Account Value once annually after the first Policy Year. Cumulative to 50%.</p> <p>Minimum Premium: \$5,000 NQ - \$2,000 Q - \$100 additional</p> <p>Maximum Premium: \$500,000 w/o home office appr.</p> <p>STATES NOT APPROVED: AL, AK, CT, DE, IL, IN, MA, MN, MS, NJ, NV, NY, OR, PA, SC, UT, WA</p>	<p>Issue Ages: 0-80 Q/NQ 0-85 in FL 0-57 in TX</p> <p>Surrender Charges: (13 Yr) 15 - 14.75 - 14 - 13 - 12.25 - 11.25 10.50 - 9.75 - 8.75 - 8 - 6 - 4 - 2 - 0% no MVA</p> <p>Riders: Income Outlook, Medical Stay Waiver, TIR, Accidental Death DB = AV *</p>	<p>1st Yr NQ 10.00% 0-75 8.50% 76-80 1st Yr Q 10.00% 0-70 8.00% 71-75 7.00% 76-80</p> <p>Yrs. 2-5 Q/NQ 1.00% all ages</p> <p>Differs in FL - LA - TX</p>
Guaranteed 1st year Par-Rate	50%														
Guaranteed Min. Par-Rate	50%														
Current 1st Year Asset Fee Rate	0.10%														
Guaranteed Max. Asset Fee Rate	6.00%														
Current Monthly Cap Rate	2.25%														
Guaranteed Min. Monthly Cap Rate	1.00%														

The Minimum Guar. Contract Value equals 87.5% of premiums received, less withdrawals and withdrawals charges, accumulated at MGIR. It is never less than 1% and never more than 3%. *In LA the death benefit before annuity date = Contract value paid if applied under a settlement option or CSV if paid as lump sum payment.

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Please remember, this is only a partial list of the products and companies that we represent. Product availability and benefits may vary by state.

North American Company For Life & Health Insurance A.M. Best (A+) Superior S&P (A+) Strong

North American CharterSM Series (FPDA)							<p style="text-align:center;">Bonus:</p> <p>10 Yr plan: 5% Bonus all premiums first 7 yrs 14 Yr plan: 10% Bonus all premiums first 7 yrs</p> <p style="text-align:center;">Penalty-Free Withdrawal:</p> <p>10% of accum value each contract yr, after first year</p> <p style="text-align:center;">Minimum Premium: \$10,000 NQ - \$2,000 Q Maximum Premium: 3 million w/o home office appr.</p> <p style="text-align:center;">STATES NOT APPROVED: AK, AL, DE, MN, NY, OR, UT 10 & 14 yr not available: CT & WA</p>	<p style="text-align:center;">Issue Ages:</p> <p>10 Year 0-79 Q/NQ 14 Year 0-75 Q/NQ (0-65 in CA)</p> <p style="text-align:center;">Surrender Charges:</p> <p>(10 Yr) 15-14-13-12-11-10-8-6-4-2 % (14 Yr) 18-18-17-15-15-15-15-14-12-10-8-6-4-2 % +/- MVA for all terms</p> <p style="text-align:center;">Riders: <i>NCR, Income Pay[®]</i> <i>DB = AV</i></p>	<p style="text-align:center;">7.50% Ages 0-75</p> <p style="text-align:center;">5.625% Ages 76-80 (10 Yr only)</p> <p>VA commission is 1% less Commissions different in TX</p>
Daily Avg Ann Reset W/ Cap			Ann Pt-to-Pt W/ Cap						
Index	7yr	10yr	14yr	7yr	10yr	14yr			
S&P 500 [®]	---	2.55%	3.00%	---	2.00%	2.30%			
DJIA SM	---	2.45%	3.00%	---	2.00%	2.20%			
S & P MidCap 400 [®]	---	2.25%	2.75%	---	2.00%	2.25%			
Russell 2000 [®]	---	2.15%	2.60%	---	2.00%	2.00%			
Nasdaq-100 [®]	---	N/A	N/A	---	2.00%	2.00%			
EURO STOXX 50 [®]	---	N/A	N/A	---	2.00%	2.45%			
Hindsight Index Strategy [®] *	---	N/A	N/A	---	2.00%	2.00%			
Fixed Account Rate	7yr- Option		10yr- 1.00%	14yr- 1.25%					
S & P 500 [®] Mon. Pt. to Pt.	sales are temporarily		10yr- 1.00%	14yr- 1.35%					
Nasdaq 100 [®] Mon Pt to Pt	suspended		10yr- 1.00%	14yr- 1.25%					

Min guar is 1.5% on 87.5% of prem. Index Cap Rate Applies to the Daily Avg, Annual Pt-to-Pt, and Monthly Pt-to-Pt. The cap is Guaranteed for the first year. Min cap for the annual Pt-to-Pt and Daily Avg is 2%. Min Cap for the Monthly Pt-to-Pt is 1%. Minimum Fixed Account Interest Rate is 1%. *Hindsight Index option not available in all states. Rates are different in TX.

North American PrecisionSM Series (FPDA)							<p style="text-align:center;">Bonus:</p> <p>10 Yr plan: 5% Bonus all premiums first 7 yrs 14 Yr plan: 10% Bonus all premiums first 7 yrs</p> <p style="text-align:center;">Penalty-Free Withdrawal:</p> <p>10% of accum value each contract yr, after first year</p> <p style="text-align:center;">Minimum Premium: \$10,000 NQ - \$2,000 Q Maximum Premium: 3 million w/o home office appr.</p> <p style="text-align:center;">STATES NOT APPROVED: AK, AL, DE, MN, NY, OR, UT 10 & 14 yr not available: CT & WA</p>	<p style="text-align:center;">Issue Ages:</p> <p>10 Year 0-79 Q/NQ 14 Year 0-75 Q/NQ (0-65 in CA)</p> <p style="text-align:center;">Surrender Charges:</p> <p>(10 Yr) 15-14-13-12-11-10-8-6-4-2 % (14 Yr) 18-18-17-15-15-15-15-14-12-10-8-6-4-2 % +/- MVA for all terms</p> <p style="text-align:center;">Riders: <i>NCR, Income Pay[®]</i> <i>DB = AV</i></p>	<p style="text-align:center;">7.50% Ages 0-75</p> <p style="text-align:center;">5.625% Ages 76-80 (10 Yr only)</p> <p>VA commission is 1% less Commissions different in TX</p>
Daily Avg Annual Reset			Annual Pt-to-Pt						
Index	7yr	10yr	14yr	7yr	10yr	14yr			
S&P 500 [®]	---	25%	30%	---	20%	25%			
DJIA SM	---	25%	30%	---	20%	35%			
S & P MidCap 400 [®]	---	20%	25%	---	30%	40%			
Russell 2000 [®]	---	15%	20%	---	15%	20%			
Nasdaq-100 [®]	---	N/A	N/A	---	15%	20%			
EURO STOXX 50 [®]	---	N/A	N/A	---	30%	50%			
Hindsight Index Strategy [®] *	---	N/A	N/A	---	15%	20%			
Annual Cap (except below)	7yr- Option		10yr- 2.25%	14yr- 2.75%					
Ann Cap S&P 500 [®]	sales are temporarily		10yr- 2.50%	14yr- 3.00%					
Ann Cap Hindsight Index	suspended		10yr- 2.25%	14yr- 2.75%					
Fixed Account Rate	suspended		10yr- 1.00%	14yr- 1.25%					
S & P 500 [®] Mon. Pt. to Pt.	suspended		10yr- 1.00%	14yr- 1.35%					
Nasdaq 100 [®] Mon Pt to Pt	suspended		10yr- 1.00%	14yr- 1.25%					

Min guar is 1.5% on 87.5% of prem. Index Cap Rate Applies to the Annual Pt-to-Pt and Monthly Pt-to-Pt. The cap is Guaranteed for the first year. Min cap for the annual Pt-to-Pt is 2%. Min Cap for the Monthly Pt-to-Pt is 1%. Minimum Par Rate for Daily Avg is 10%. Minimum Par Rate for Annual Pt-to-Pt is 15%. Minimum Fixed Account Interest Rate is 1%. *Hindsight Index option not available in all states. **Rates are different in TX.

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Fixed Index Annuities May 11, 2012	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal¹ / Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission²
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North American Company For Life & Health Insurance A.M. Best (A+) Superior S&P (A+) Strong

North American Ten[®] (FPDA)				<p>6% Premium Bonus 1st 5 Yrs.</p> <p>Penalty-Free Withdrawal: 10% of accum value each contract yr, after first year</p> <p>Minimum Premium: \$10,000 NQ - \$2,000 Q \$50 per month TSA Salary Reduction</p> <p>Maximum Premium: 3 million w/o home office appr.</p> <p>STATES NOT APPROVED: AK, AL, CT, DE, MN, NV, NY, OR, TX, UT, WA</p>	<p>Issue Ages: 0-79 Q/NQ For Indiana 0-78 Q/NQ</p> <p>Surrender Charges: (10 Yr) 18-16-14-12-11-10-8-6-4-2 % +/- MVA</p> <p>Riders: NCR DB = AV</p>	<p>6.50% Ages 0-79</p> <p>4.875% Ages 76-79</p> <p>MO, VA commission is 1% less</p>
Index	Monthly Average	Annual Pt to Pt	Monthly Pt to Pt			
S&P 500 [®]	2.00%	2.00%	1.05%			
DJIA SM	2.00%	2.00%	N/A			
S & P MidCap 400 [®]	2.00%	2.00%	N/A			
Russell 2000 [®]	2.00%	2.00%	N/A			
Nasdaq-100 [®]	N/A	2.00%	1.05%			
EURO STOXX 50 [®]	N/A	2.00%	N/A			
Hindsight Index Strategy [®] *	N/A	2.00%	N/A			
Fixed Account Rate	1.00%					

*Hindsight Index option not available in all states. Min guar is 1% on 100%. Min annual pt to pt and mon avg cap is 2%. 1% for monthly pt to pt. Minimum Fixed Account Interest Rate is 1%. North American interest rates are effective as of February 24, 2012 and are subject to change at anytime and without any notice.

Fidelity & Guaranty Life Insurance Company - Baltimore, MD A.M. Best (B++) "(Good) for financial strength rating. 3rd highest of 16 ratings." 08-458

Prosperity EliteSM Series FGL FPDA				<p>Initial Premium Vesting Bonus included with Enhancement or Protection Package</p> <p>Free Withdrawal: 10% of prior anniversary account value (after first year)</p> <p>Minimum Premium: \$10,000 Q/NQ (\$2,000 Per Option)</p> <p>Maximum Premium: 1 million w/o home office appr.</p> <p>STATES NOT APPROVED: CT, MN, MS, NY, OR, WA 14 Yr not approved in AK, MA, NV, OK, TX, UT</p> <p>Bonus Vesting Schedule: (7 Yr) 14-29-43-57-71-86-100% (10 Yr) 10-20-30-40-50-60-70-80-90-100% (14 Yr) 7-14-21-29-36-43-50-57-64-71-79-86-93-100%</p>	<p>Issue Ages: 0-85 NQ 18-85 Q (in FL max age for 14 Yr is 64)</p> <p>Surrender Charges: (7 Yr) 10-9-8-7-6-5-4-0 % no MVA (10 Yr) 12-11-10-9-8-7-6-5-4-3-0 % no MVA (14 Yr) 14.75-13.75-12.75-11.75-10.75 10-9-8-7-6-5-4-3-2-0 % no MVA <i>may differ in AK, FL, MA, NV, OK, TX, UT</i></p> <p>Riders: NCR, TIR, UW, HHC Enhancement Package Protection Package</p> <p>DB = AV</p>	<p>7 Year 5.00% Ages 0-79 2.50% Ages 80-85</p> <p>10 Year 7.00% Ages 0-79 3.50% Ages 80-85 (Different in AK, MA, NV, OK, TX, UT)</p> <p>14 Year 8.00% Ages 0-79 4.00% Ages 80-85</p>
Index	7 Year	10 Year	14 Year			
1 Yr S&P 500 [®] Monthly Pt-to-Pt Cap	1.90%	2.00%	2.10%			
S&P 500 [®] Monthly Avg Annual Cap	4.25%	4.00%	5.00%			
S&P 500 [®] 1 Yr Annual Pt-to-Pt Cap	3.50%	3.75%	4.00%			
S&P 500 [®] 2 Year Pt-to-Pt Cap	8.75%	9.00%	10.25%			
S&P 500 [®] 3 Year Pt-to-Pt Cap	14.50%	14.00%	16.00%			
Index Gain Option with Declared Rate	3.25%	3.50%	3.50%			
Fixed Account	1.75%	1.80%	1.90%			
Enhancement Package Vesting Bonus	3.00%	5.00%	6.00%			
Protection Package Vesting Bonus*	5.00%	8.00%	9.00%			

*Protection Package Vesting Bonus may differ in MA, NV, OK, UT. Min. cap 1% for monthly pt-to-pt index option, 3% min. cap per year for annual pt-to-pt, monthly average and 2 & 3 year pt-to-pt index options. Min. declared rate 1% for index gain option. On 87.5% of premium min. interest is between 1.00% and 3.00% depending on issue state. Surrender charges may apply to withdrawals. Withdrawals may be taxable and if made prior to ages 59 1/2 may result in tax penalties. Optional provisions and riders may have limitations, restrictions and additional charges. A.M. Best rating as of October 10, 2011. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at home.fidelity.com. Contracts issued by Fidelity & Guaranty Life Insurance Company, Baltimore MD. Subject to state availability. Certain restrictions may apply. Indexed interest rates are subject to a cap. • No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early. See Page 11 for S&P & Nasdaq Disclaimers.

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Fixed Index Annuities May 11, 2012	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal¹ /Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission²
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Fidelity & Guaranty Life Insurance Company - Baltimore, MD A.M. Best (B++) "(Good) for financial strength rating. 3rd highest of 16 ratings."

FG Accumulator PlusSM Series <i>FPDA</i>			Free Withdrawal: 10% of prior anniversary account value (after first year) Minimum Premium: \$10,000 Q/NQ (\$2,000 Per Option) Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: AL, CT, MN, MS, NY, OR, WA 14 Yr not approved in AK, MA, NV, OK, TX, UT	Issue Ages: 10 Year - 0-85 NQ 18-85 Q 14 Year - 0-80 NQ 18-80 Q (in FL max age for 14 Yr is 64) Surrender Charges: (10 Yr) 12-11-10-9-8-7-6-5-4-3-0% no MVA <i>Different in FL, MA, NV, OK, TX, UT</i> (14 Yr) 14.75-13.75-12.75-11.75-10.75 10-9-8-7-6-5-4-3-2-0% no MVA Riders: <i>FGIncome for LifeSM</i> NCR, TIR, UW DB = AV	10 Year 6.25% Ages 0-79 3.125% Ages 80-85 <i>Different in AK, MA, NV, OK, TX, UT</i> 14 Year 7.50% Ages 0-80
Index	10 Year	14 Year			
1 Yr S&P 500 [®] Monthly Pt-to-Pt Cap	2.50%	2.75%			
S&P 500 [®] Monthly Avg Annual Cap	5.00%	6.25%			
S&P 500 [®] 1 Yr Annual Pt-to-Pt Cap	4.75%	5.50%			
Index Gain Option with Declared Rate	4.50%	5.00%			
Fixed Account	2.50%	2.75%			

Min. cap 1% for monthly pt-to-pt index option, 3% min. cap per year for annual pt-to-pt and monthly average. Min. declared rate 1% for index gain option. On 87.5% of premium min. interest is between 1.00% and 3.00% depending on issue state. Surrender charges may apply to withdrawals. Withdrawals may be taxable and if made prior to ages 59 1/2 may result in tax penalties. Optional provisions and riders may have limitations, restrictions and additional charges. A.M. Best rating as of October 10, 2011. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at home.fidelity.com. Contracts issued by Fidelity & Guaranty Life Insurance Company, Baltimore MD. Subject to state availability. Certain restrictions may apply. Indexed interest rates are subject to a cap. • No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early. See Page 11 for S&P & Nasdaq Disclaimers.

FG Index-Choice 9 <i>OM SPDIA-SC9B-C 2007 et al.</i>			3% Premium Bonus Free Withdrawal: 10% of prior anniversary account value (after first year) Minimum Premium: \$10,000 Q/NQ (\$2,000 Per Option) Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY, OK, OR, UT, VT	Issue Ages: 0-85 NQ 18-85 Q Surrender Charges: (9 Yr) no MVA Ages 0-80 15-15-15-14.5-13.5-12.5-10-7-4-0% Ages 81-85 12.5-12.5-12-11-10-9-8-7-6-0% <i>Different in AK, CT, FL, MA, MN, TX, WA</i> Riders: <i>FGIncome for LifeSM</i> NCR, TIR, UW DB = AV	9.00% Ages 0-79 4.50% Ages 80-85 Diff. in CT, MA, TX, WA Trails now Available!!!
1 Yr S&P 500 [®] Monthly Pt-to-Pt	1.75%	Monthly Cap			
2 Yr S&P 500 [®] Monthly Pt-to-Pt	2.00%	Monthly Cap			
3 Yr S&P 500 [®] Monthly Pt-to-Pt	2.75%	Monthly Cap			
S&P 500 [®] Monthly Average	3.25%	Annual Cap			
S&P 500 [®] Annual Pt-to-Pt	3.00%	Annual Cap			
Fixed Account	1.50%				

3% Bonus on premium received in the first year. Min. cap 1% for monthly pt-to-pt index option, 3% min. cap per year for annual pt-to-pt and monthly average index options. On 103% of premium min. interest is between 1.00% and 3.00% depending on issue state. Surrender charges may apply to withdrawals. Withdrawals may be taxable and if made prior to ages 59 1/2 may result in tax penalties. Optional provisions and riders may have limitations, restrictions and additional charges and may vary by state. A.M. Best rating as of October 10, 2011. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at home.fidelity.com. Contracts issued by Fidelity & Guaranty Life Insurance Company, Baltimore MD. Subject to state availability. Certain restrictions may apply. Indexed interest rates are subject to a cap. • No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early. See Page 11 for S&P & Nasdaq Disclaimers.

FG Index-Accelerator 10 <i>FGL FPDA-EIA (10-10B) et al.</i>			6% Initial Premium Vesting Bonus* Free Withdrawal: 10% of prior anniversary account value (after first year) Minimum Premium: \$10,000 Q/NQ (\$2,000 Per Option) Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: CT, MN, NY, OR, UT	Issue Ages: 0-85 NQ 18-85 Q Surrender Charges: (10 Yr) 10-10-10-10-9-8-7-6-4-2-0% no MVA <i>Different in AK, FL, MA, NV, TX, WA</i> Riders: <i>FGIncome for LifeSM</i> NCR, TIR, UW DB = AV	7.50% Ages 0-79 3.75% Ages 80-85 Yrs. 1-3 <i>Different in AK, MA, NV, TX, WA</i>
1 Yr S&P 500 [®] Monthly Pt-to-Pt	1.75%	Monthly Cap			
S&P 500 [®] Monthly Average	3.25%	Annual Cap			
S&P 500 [®] Annual Pt-to-Pt	3.00%	Annual Cap			
2 Yr S&P 500 [®] Monthly Average	6.75%	Bi-Annual Cap			
Fixed Account	1.50%				

**8% Initial Premium Bonus Vesting schedule: (10 Yr) 10-20-30-40-50-60-70-80-90-100%. Min. cap 1% for monthly pt-to-pt index option, 3% min. cap per year for annual pt-to-pt and monthly average index options, 6% min. cap per year for 2-Yr monthly average option. On 87.5% of premium min. interest is between 1.00% and 3.00% depending on issue state. Surrender charges may apply to withdrawals. Withdrawals may be taxable and if made prior to ages 59 1/2 may result in tax penalties. Optional provisions and riders may have limitations, restrictions and additional charges. A.M. Best rating as of October 10, 2011. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at home.fidelity.com. Contracts issued by Fidelity & Guaranty Life Insurance Company, Baltimore MD. Subject to state availability. Certain restrictions may apply. Indexed interest rates are subject to a cap. • No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early. See Page 11 for S&P & Nasdaq Disclaimers.*

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<i>Fixed Index Annuities May 11, 2012</i>	<i>Product / Participation Rate Interest Crediting Strategies</i>	<i>Free Withdrawal¹ / Minimum Premium State Availability</i>	<i>Issue Ages Surrender Charges/Riders</i>	<i>Commission²</i>
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American National Insurance Company

A.M. Best (A) Superior S&P (A+) Strong

ANICO Strategy 10 Indexed Annuity (SPDA)	Free Withdrawal: After 1st contract yr. Can withdraw up to 10% of annuity value or RMD without surrender charges Minimum Premium: \$5,000 NQ - \$4,000 Q Maximum Premium: 1 million STATES NOT APPROVED: MA, MN, NY, OR, PA, UT, VT	Issue Ages: 0-85 Q/NQ Surrender Charges: (10 Yr) 9-9-8-7-6-5-4-3-2-1-0% no MVA Riders: Lifetime Income Enhanced Death Benefit DB = AV	8.00% Ages 0-75 6.50% Ages 76-80 5.00% Ages 81-85 See note for Trail Commissions
S&P 500[®] Annual Pt-to-Pt 100% Par-Rate 3.00% Cap			
Fixed Interest Rate 1.00%			

Participation Rate is set at issue and is guaranteed for the life of the contract. Min cap is 3%. Minimum Guaranteed Surrender Value is equal to 90% of your premium less any withdrawals, accumulated at the minimum guaranteed interest rate, currently 1.00% for the index account and 1.00% for the fixed account. Option B w/ Trail Commissions: 1st Year 5.5% ages 0-75: 4% ages 76-80: 2.5% ages 81-85. After 1st Year 0.4% trail for all ages.

Great American Life Insurance Company[®]

A.M. Best (A) Excellent S&P (A+) Strong

COM07337

American Valor[®] 10 (FPDA) P1431410NW	2% Premium Bonus 1st 3 Yrs.* Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two Minimum Premium: \$10,000 Q/NQ \$5,000 NQ or \$2,000 Q for Additional Maximum Premium: w/o home office appr. \$750,000 Ages 0-79 \$500,000 Ages 80-85 STATES NOT APPROVED: DE, NY	Issue Ages: 0-85 NQ 18-85 Q Surrender Charges: (10 Yr) 10-9-8-7-6-5-4-3-2-1% no MVA charges decrease monthly Riders: **IncomeSustainer, **NCR, **TIR **IncomeSustainer Plus DB = AV	6.00% Ages up to 75 4.50% Ages 76-80 2.50% Ages 81-85
S&P 500[®] Annual Pt-to-Pt 100% Par Rate 3.50% Cap			
S&P 500[®] Monthly Average 100% Par Rate 3.50% Cap			
Fixed Rate Strategy 1.40%			

*Bonus available first 3 yrs. Referred to as Purchase Payment bonus in contract. MGIR is 1% of 100% less any withdrawals and early withdrawal charges. 100% participation rate on Monthly Average and Annual Pt-to-Pt Spread option is guaranteed for life of contract. Maximum spread is 8%. Minimum Daily Average Participation Rate is 50%. **IncomeSustainer and IncomeSustainer Plus availability varies by state. NCR & TIR not available in MA. Trails Now Available. Call Today!

Safe ReturnSM (SPDA) P1074509NW	Return of Premium Guarantee Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two Minimum Premium: \$25,000 Q/NQ \$5,000 NQ or \$2,000 Q for Additional Premium allowed 60 days from issue ONLY Maximum Premium: w/o home office appr. \$750,000 Ages 0-79 \$500,000 Ages 80-85 STATES NOT APPROVED: DE, NY	Issue Ages: 0-85 NQ 18-85 Q Surrender Charges: (10 Yr) 10-9-8-7-6-5-4-3-2-1% no MVA charges decrease monthly Riders: **IncomeSecure SM , **NCR, **TIR **IncomeSustainer Plus, ROP DB = AV	6.50% Ages up to 75 5.50% Ages 76-80 2.50% Ages 81-85
S&P 500[®] Annual Pt-to-Pt Cap 4.00%			
S&P 500[®] Annual Pt-to-Pt Bailout Cap 3.50%			
S&P 500[®] Monthly Average Cap 4.00%			
S&P 500[®] Monthly Average Bailout Cap 3.50%			
Fixed Rate Strategy 1.10%			

Return of premium value is sum of all purchase payments, less the sum of all net withdrawals. Included at no extra charge. MGIR is 1% of 100% less any withdrawals and early withdrawal charges. **IncomeSustainer and IncomeSustainer Plus availability varies by state. NCR & TIR not available in MA. Trails Now Available. Call Today!

Safe Outlook[®] (SPDA) P1077409NW	Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two Minimum Premium: \$10,000 Q/NQ \$5,000 NQ or \$2,000 Q for Additional Premium allowed 60 days from issue ONLY Maximum Premium: w/o home office appr. \$750,000 Ages 0-79 \$500,000 Ages 80-85 STATES NOT APPROVED: DE, NY	Issue Ages: 0-85 NQ 18-85 Q Surrender Charges: (6 Yr) 9-8-7-6-5-4% no MVA charges decrease monthly Riders: **IncomeSecure SM , **NCR, **TIR **IncomeSustainer Plus DB = AV	4.00% Ages up to 75 3.00% Ages 76-80 2.00% Ages 81-85		
S&P 500[®] Annual Pt-to-Pt Cap				3.50%	3.75%
S&P 500[®] Ann Pt-to-Pt Bailout Cap				3.00%	3.25%
S&P 500[®] Monthly Average Cap				3.50%	3.75%
S&P 500[®] Monthly Avg Bailout Cap				3.00%	3.25%
Fixed Rate Strategy	1.25%	1.25%			

MGIR is 1% of 90% less any withdrawals and early withdrawal charges. **IncomeSustainer and IncomeSustainer Plus availability varies by state. NCR & TIR not available in MA. Trails Now Available. Call Today!

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Fixed Index Annuities May 11, 2012	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal¹ / Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission²
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ING USA Annuity and Life Insurance Company A.M. Best (A) Superior S&P (A) Strong AD0070284

ING Secure Index Opportunities Plus (SPDA) <i>\$15,000 Band \$75,000 Band</i> Interest Rate Benchmark Multiplier* 2.25 4.00 S&P 500[®] Index Pt-to-Pt Cap 2.00% 3.00% S&P 500[®] Index Monthly Cap 0.85% 1.25% Fixed Rate Strategy 1.00%	5% Premium Bonus Free Withdrawal: Earned Interest from the Fixed Rate Strategy only in first year. 10% of accum value in yrs 2+ Minimum Premium: \$15,000 Q/NQ Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: AK, CT, DE, MN, NJ, NY, OR, WA	Issue Ages: 0-80 Q/NQ Based on issue date. 0-75 Q/NQ in IA, IN, MS Surrender Charges: (10 Yr) 10-10-10-10-9-8-7-6-5-4-0% +/-MVA Riders: ING Income Protector Withdrawal Benefit, NCR except in MA & PA DB = AV	7.00% Ages 0-80
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*Interest Rate Benchmark Multiplier not available in all states. Minimum Guaranteed Contract Value is [1-3%] on 87.5% of 1st year premium less any withdrawals, premium taxes, surrender charges. Min Fixed strategy is 1.0% Withdrawals before age 59 1/2 may result in 10% federal penalty tax. IRA/qualified plans are already tax deferred. Guarantees based on claims paying ability of insurer. Surrender Charges may differ for some states & for ages 56+ Bonus Recapture Schedule: (100,100,80,80,60,60,40,40,20,20) The bonus recapture may differ for some states.

ING Secure Index Five Annuity (FPDA) <i>\$15,000 Band \$75,000 Band</i> Interest Rate Benchmark Multiplier* 2.00 3.50 S&P 500[®] Index Pt-to-Pt Cap 2.00% 2.75% S&P 500[®] Index Monthly Cap 0.75% 1.15% Fixed Rate Strategy 1.00%	Free Withdrawal: Earned Interest from the Fixed Rate Strategy only in first year. 10% of accum value in yrs 2+ Minimum Premium: \$15,000 Q/NQ - \$50 additional Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY, OR \$15,000 Band not available in MN, NJ, WA	Issue Ages: 0-80 Q/NQ Based on issue date. Surrender Charges: (5 Yr) 8.0 - 7.5 - 6.5 - 5.5 - 4.5 - 0% no MVA Riders: ING Income Protector Withdrawal Benefit, ROP, NCR except in MA & PA DB = AV	3.50% 1st Year 1.75% Yrs. 2-4 Ages 0-80
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*Interest Rate Benchmark Multiplier not available in all states. Minimum Guaranteed Contract Value is [1-3%] on 87.5% of 1st year premium less any withdrawals, premium taxes, surrender charges. Min Fixed strategy is 1.0% Please call for rates when including ROP rider. Withdrawals before age 59 1/2 may result in 10% federal penalty tax. IRA/qualified plans are already tax deferred. Guarantees based on claims paying ability of insurer. Surrender charges may vary by state.

ING Secure Index Seven Annuity (FPDA) <i>\$15,000 Band \$75,000 Band</i> Interest Rate Benchmark Multiplier* 4.00 5.50 S&P 500[®] Index Pt-to-Pt Cap 3.25% 4.25% S&P 500[®] Index Monthly Cap 1.25% 1.65% Fixed Rate Strategy 1.25%	Free Withdrawal: Earned Interest from the Fixed Rate Strategy only in first year. 10% of accum value in yrs 2+ Minimum Premium: \$15,000 Q/NQ - \$50 additional Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY, OR	Issue Ages: 0-80 Q/NQ Based on issue date. **Surrender Charges: (7 Yr) 10-10-10-10-9-8-7-0% no MVA Riders: ING Income Protector Withdrawal Benefit, NCR except in MA & PA DB = AV	5.00% 1st Year 2.75% Yrs. 2-5 Ages 0-80
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*Interest Rate Benchmark Multiplier not available in all states. Minimum Guaranteed Contract Value is [1-3%] on 87.5% of 1st year premium less any withdrawals, premium taxes, surrender charges. Min Fixed strategy is 1.0% Withdrawals before age 59 1/2 may result in 10% federal penalty tax. IRA/qualified plans are already tax deferred. Guarantees based on claims paying ability of insurer. **NJ & TX- surrender charges vary for age 56+ on the original version. Charges may differ for some states & for ages 56+.

AVIVA Life and Annuity Company - Des Moines, IA A.M. Best (A) Excellent S&P (A+) Strong

Lifetime Solutions (SPDA) <i>\$25,000 - \$99,999 \$100,000+</i> First-Year Premium Bonus 5.00% 6.00% Roll-up Rate 6.50% 7.50% 1 Year Pt-to-Pt S&P 500 Index (cap) 3.00% 3.00% 1 Year Monthly Cap Index (cap) 1.55% 1.55% 2 Year Monthly Cap Index (cap) 1.90% 1.90% Fixed Strategy 1.35% 1.35%	Up to 6% 1st Year Premium Bonus* Free Withdrawal: Year 1: 5% of accumulated value Years 2+: 10% of accumulated value Minimum Premium: \$25,000 Q/NQ Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NJ, NY, OR, WA ***Lifetime Solutions S approved in AK, DE, MN & UT ***Lifetime Solutions S2 approved in FL for ages 65-76 ***Lifetime Solutions S3 approved in CT & PA ***Lifetime Solutions S4 approved in NV, SC, TX	Issue Ages: 0-78 Q/NQ (0-64 in FL & 0-74 in IN) Surrender Charges: (10 Yr) 12-12-12-11-10-9-8-7-6-4-0% +/- MVA MVA is not applicable in all states Riders:** NCR, TIR DB = AV	7.00% Ages 0-75 5.00% Ages 76-78
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*Premium Bonus Vesting Schedule: Yrs 1-7, 0%; Yr 8, 25%; Yr 9, 50%; Yr 10, 75%; Yr 11+, 100% of Premium Bonus. MGSV is 87.5% of premium accumulated at a rate of 1%. Fixed Strategy Rate is guaranteed for 1 year. **Rider availability and/or features may vary by state. ***Lifetime Solutions S versions all have modified rates, bonus, bonus vesting and surrender charges.

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Fixed Index Annuities <i>May 11, 2012</i>	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal¹ / Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission²
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AVIVA Life and Annuity Company - Des Moines, IA A.M. Best (A) Excellent S&P (A+) Strong

Income Preferred Bonus (FPDA)			6% 1st Year Premium Bonus Free Withdrawal: Year 1: 5% of accumulated value Years 2+: 10% of accumulated value Minimum Premium: \$5,000 Q/NQ Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: DE, NJ, NV, NY, OR, PA <i>Income Preferred Bonus Pro approved in FL for ages 65-78</i> <i>**Income Preferred Bonus S approved in AK, CT, MN, UT, WA</i>	Issue Ages: 0-78 Q/NQ (0-64 in FL) (0-74 in IN) Surrender Charges: (10 Yr) 12-12-12-11-10-9-8-7-6-4-0 % +/-MVA <i>Different in SC, TX</i> Riders:* <i>Income Edge Plus, NCR, TIR</i> DB = AV	Ages 0-75 7.00% Yr 1 3.50% Yrs 2-5 Ages 76-78 5.00% Yr 1 2.50% Yrs 2-5
\$5,000 - \$74,999	\$75,000+				
1 Year Pt-to-Pt S&P 500 Index (cap)	2.00%	3.25%			
1 Year Monthly Cap Index (cap)	1.05%	1.60%			
1 Year Average Index (cap)	2.00%	3.25%			
Fixed Strategy	1.00%	1.55%			

10 Yr Premium Bonus Recapture Charge: Yrs 1-8, 6.5%; Yr 9, 4.6%; Yr 10, 2.3% of accumulation value. MGSV is 87.5% of premium accumulated at a rate of 1%. Fixed Strategy Rate is guaranteed for 1 year. *Rider availability and/or features may vary by state. **Income Preferred Bonus S approved in AK, CT, MN, UT & WA with modified rates, bonus, bonus recapture and surrender charges.

Genworth Life and Annuity Insurance Company - Richmond, VA A.M. Best (A) Excellent S&P (A) Strong

SecureLiving® Index 7 (SPDA)				Free Withdrawal: Up to 10% of the contract value annually, beginning in year 2. For qualified contracts, RMD permitted in all years. Minimum Premium: \$25,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: CT, DE, NY Approved with lower rates & reduced surrender charges in: AK, MN, MO, OR, PA, WA	Issue Ages: 0-85 Q/NQ Surrender Charges: (7 Yr) 9-9-8-7-6-5-4-0 % +/- MVA Riders: NCR <i>Income Protection Rider</i> DB = AV	Ages 0-75 5.00% 3.50% Ages 76-80 2.00% Ages 81-85
\$25,000- \$99,999	\$100,000- \$249,999	\$250,000 or more				
S&P 500® Monthly Pt-to-Pt Cap	1.65%	1.85%	1.95%			
S&P 500® Annual Pt-to-Pt Cap	3.50%	4.00%	4.20%			
Performance Trigger Strategy	3.00%	3.50%	3.70%			
Bailout Cap Rate	3.10%	3.10%	3.10%			
7 Year Fixed Strategy <i>Available for new allocation at contract issue only.</i>	1.75%	2.00%	2.10%			
1 Year Fixed Strategy <i>Not available for allocation in the first year.</i>	1.50%	1.75%	1.85%			

Guaranteed Minimum Accumulation Value is 107% of premium less adjustment for any withdrawals and applicable rider fees. Calculated only at the end of the surrender charge period.

SecureLiving® Index 10 Plus (SPDA)				5% Premium Enhancement Free Withdrawal: Up to 10% of the contract value annually, beginning in year 2. For qualified contracts, RMD permitted in all years. Minimum Premium: \$25,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: CT, DE, NY Approved with 1% Premium Enhancement, lower rates & no MVA in: AK, MN, MO, OR, PA, WA Premium Enhancement Vesting Schedule: (10 Yr) 5-10-20-30-40-50-60-70-80-90-100%	Issue Ages: 0-80 Q/NQ Surrender Charges: (10 Yr) 9-9-8-7-6-5-4-3-2-1-0 % +/- MVA Riders: NCR <i>Income Protection Rider</i> DB = AV	Ages 0-75 7.00% 5.00% Ages 76-80
\$25,000- \$99,999	\$100,000- \$249,999	\$250,000 or more				
S&P 500® Monthly Pt-to-Pt Cap	1.50%	1.70%	1.80%			
S&P 500® Annual Pt-to-Pt Cap	2.50%	3.00%	3.20%			
Performance Trigger Strategy	2.00%	2.50%	2.70%			
Bailout Cap Rate	2.10%	2.10%	2.10%			
10 Year Fixed Strategy <i>Available for new allocation at contract issue only.</i>	1.25%	1.50%	1.60%			
1 Year Fixed Strategy <i>Not available for allocation in the first year.</i>	1.00%	1.25%	1.35%			

SecureLiving® Index annuities are issued by Genworth Life and Annuity Insurance Company, Richmond, VA. Subject to policy forms GA3003-0711, GA3004-0711 and GA300R-0511 et al. Features and optional riders may not be available in all states. Min. cap 0.5% for monthly pt-to-pt index option, 1% min. cap per year for annual pt-to-pt and performance trigger options. Min. 1% for fixed rate strategies. Surrender charges may apply to withdrawals. Withdrawals may be taxable and if made prior to age 59 ½ may result in tax penalties. This is a brief product description. Consult the annuity contract for a detailed description of benefits, limitations, and restrictions. Insurance and annuity products: Are not deposits. Are not guaranteed by a bank or its affiliates. May decrease in value. Are not insured by the FDIC or any other federal government agency.

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May 11, 2012

Fixed Index Annuities

Rider Abbreviations / Index Disclosures

Rider Abbreviations: DBR - Death Benefit Rider; EWB - Enhanced Withdrawal Benefit; FWR - Flexible Withdrawal; GLWB - Guaranteed Lifetime Withdrawal Benefit; GMWB - Guaranteed Minimum Withdrawal Benefit; HHC - Home Health Care; NCR - Nursing Home Confinement; ROP - Return of Premium; TIR - Terminal Illness; UBR - Unemployment Benefit; UW - Unemployment Waiver; DB - Death Benefit; AV - Accumulation Value; SV - Surrender Value.

- 1 Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties. Withdrawals taken during the Surrender Charge Period above the penalty-free amount will be subject to Surrender Charges and possibly an Interest Adjustment.**
- 2 Commissions are based on WA Regular schedule, may vary according to the product, client's issue age and the issue state. See your current commission schedule for further details.**
- 3 The blended index is comprised of: Dow Jones Industrial Average (35%), Barclays Capital U.S. Aggregate Bond Index (35%), EURO STOXX 50 (20%), and Russell 2000 (10%).**

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