

BONUS/TRADITIONAL FIXED ANNUITIES

Rates as of
May 11, 2012

Traditional Fixed Annuities May 11, 2012	Product / 1st Year Bonus Interest Rate (Incl. Bonus)	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission						
American Equity Investment Life Insurance Company, Des Moines IA 50325 A.M. Best (A-) Excellent S&P (BBB) Good 07-KISSER-94										
PREMIER EAGLE 10 (FPDA-7-08) 10% Bonus - all premiums received 1st Five Years 5% Bonus issue ages 76-80 Different in AK, DE, OK, SC, UT 2.00% Base Rate		Free Withdrawal: 10% of contract value annually, starting year 2. Systematic W/D & RMD Immediately. Minimum Premium: \$2,000 Q - \$5,000 NQ Maximum Premium: \$1,000,000 ages 0-69 \$750,000 ages 70-74 \$500,000 ages 75-80 STATES NOT APPROVED: AL, CT, FL, IN, MN, NJ, NV, NY, OR, PA, TX, WA	Issue Ages: 0-80 Q/NQ Surrender Charges: Ages 0-75: (15 Yr) 20-19.5-19-18.5-18-17.5-17 16-15-14-12-10-7.5-5-2.5-0% no MVA Ages 76-80: (10 Yr) 15-14-13-12-11-9.5 8-6.5-5-2.5-0% no MVA Riders: NCR-2* Fixed Lifetime Income Benefit DB = AV	**Ages 0-75 5.00% Year 1 1.00% Year 2 1.00% Year 3 **Ages 76-80 3.75% Year 1 .75% Year 2 .75% Year 3 Different in AK, DE, SC, UT.						
MGIR is 2.00% *Included for annuitants under age 75 at issue! **Rates are for premiums received in first year. Please call a Broker Consultant for commissions on premiums added in years 2-5.										
PREMIER EAGLE 12 (FRG-2-09) 8% Premium Bonus on Total 1st Year Premium(s) 1.60% Base Rate 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%		Free Withdrawal: 10% of contract value annually, starting year 2. Systematic W/D & RMD Immediately. Minimum Premium: \$2,000 Q - \$5,000 NQ Maximum Premium: \$1,000,000 ages 0-69 \$750,000 ages 70-74 \$500,000 ages 75-78 STATES NOT APPROVED: AK, AL, CT, DE, IN, MN, NJ, NV, NY, OK, OR, PA, SC, TX, UT, WA	Issue Ages: 0-78 Q/NQ 0-64 in FL Surrender Charges: (10 Yr) 12.5 - 12 - 12 - 11 - 10 - 9 8 - 7 - 6 - 4 - 0 % no MVA Riders: NCR-100*, TIR-100* Fixed Lifetime Income Benefit DB = AV	Ages 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 yr. Additional Money added in Years 2-5 is 2.75%						
MGIR is 1.0% *Included for annuitants under age 75 at issue! Bonus vesting schedule, surrender charges and rider availability may vary by state.										
AVIVA Life and Annuity Company - Des Moines, IA A.M. Best (A) Excellent S&P (A+) Strong										
Spirit Bonus (FPDA) FPAX (08/08) or state variation 4% Bonus on Premiums received first 2 years* <table style="width: 100%; border: none;"> <tr> <td style="text-align: right; width: 30%;"><i>\$5,000 - \$74,999</i></td> <td style="text-align: right; width: 30%;"><i>\$75,000+</i></td> <td style="width: 40%;"></td> </tr> <tr> <td style="text-align: right;">First Year Rate</td> <td style="text-align: right;">1.00%</td> <td style="text-align: right;">1.60%</td> </tr> </table>		<i>\$5,000 - \$74,999</i>	<i>\$75,000+</i>		First Year Rate	1.00%	1.60%	Free Withdrawal: 10% of prior anniversary Accumulated Value beginning in Year 1. Up to 20% is available if a withdrawal was not taken in the prior year. Minimum Premium: \$5,000 Q/NQ Maximum Premium: 1million w/o home office approval STATES NOT APPROVED: AK, CT, DE, MN, NJ, NV, NY, OR, PA, UT, WA	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 % no MVA **Riders: HHC, NCR, TIR Income Edge Flex, InsurePay DB = AV	Ages 0-75 6.00% Yr 1 3.00% Yrs 2-5 Ages 76-78 4.00% Yr 1 2.00% Yrs 2-5
<i>\$5,000 - \$74,999</i>	<i>\$75,000+</i>									
First Year Rate	1.00%	1.60%								
*10 Yr Premium Bonus Recapture Charge: Yrs 1-8, 5.6%; Yr 9, 4.0%; Yr 10, 2.0% of accumulation value, different in TX. 1% Guaranteed Minimum Interest Rate (2% in OR). **Rider availability and/or features may vary by state.										
EquiTrust Life Insurance Company® A.M. Best (B+) Good S&P (A-) Strong										
ChoiceFour® (SPDA) ET-SPA-2000(11-04) with Liquidity & MVA Options 1.50% Premium Bonus on all 1st Year Premium(s) <table style="width: 100%; border: none;"> <tr> <td style="text-align: right; width: 30%;">3.53% First Year Yield</td> <td style="text-align: right; width: 30%;">Minimum Guaranteed Rate</td> <td style="width: 40%;"></td> </tr> <tr> <td style="text-align: right;">2.00% First Year Rate</td> <td style="text-align: right;">2.00%</td> <td></td> </tr> </table> Additional premiums allowed in First Year		3.53% First Year Yield	Minimum Guaranteed Rate		2.00% First Year Rate	2.00%		Free Withdrawal: Interest only first contract year. 10% of account value after first year. Minimum Premium: \$10,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: AK, CT, IN, MA, MD, MN, NY, OK, OR, TX, UT, VT, WA	Issue Ages: 0-85 Q/NQ Surrender Charges: (6 Yr) 12-11-10-9-8-7-0 % +/- MVA Different in FL & NV **Riders: NCR DB = AV	5.50% Ages 0-80 4.13% Ages 81-85
3.53% First Year Yield	Minimum Guaranteed Rate									
2.00% First Year Rate	2.00%									
Base contract available (without Liquidity and/or MVA options) with different rates, surrender charges and free withdrawal options. Call for details. **NCR may not be available in all states or for all issue ages. Not available in MA.										

For Agent Use Only - Not for dissemination to the public. Always call for the most current rates before you sell. Rates & Commissions are believed to be accurate as of the date printed at the top of this page. Rates and commissions are subject to change at any time without notice. Please remember, this is only a partial list of the products and companies that we represent. Product availability and benefits may vary by state. **Rider Abbreviations:** NCR - Nursing Home Confinement; ROP - Return of Premium; TIR - Terminal Illness; DB - Death Benefit; AV - Accumulation Value.

<i>Traditional Fixed Annuities May 11, 2012</i>	<i>Product / 1st Year Bonus Interest Rate (Incl. Bonus)</i>	<i>Free Withdrawal/Minimum Premium State Availability</i>	<i>Issue Ages Surrender Charges/Riders</i>	<i>Commission</i>
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North American Company For Life and Health Insurance A.M. Best (A+) Superior S&P (A+) Strong

NA FLEX II® (FPDA)	Penalty-Free Withdrawal: 10% of accumulation value each contract yr, after first year Minimum Premium: \$10,000 NQ - \$2,000 Q Maximum Premium: 3 million w/o home office approval STATES NOT APPROVED: AK, AL, CT, DE, MA, MN, NV, NY, OR, TX, UT, WA	Issue Ages: 0-79 Q/NQ Surrender Charges: (10 Yr) 15-14-13-12-11-10 8-6-4-2-0 % +/- MVA Riders: NCR, ROP, Income Pay® DB=AV	4.50% Ages 0-75 3.375% Ages 76-79
5% Bonus on Premiums received first 5 Years 6.57% First Year Yield 1.50% Base Rate			
NA FLEX III® (FPDA)	Penalty-Free Withdrawal: 10% of accumulation value each contract yr, after first year Minimum Premium: \$10,000 NQ - \$2,000 Q Maximum Premium: 3 million w/o home office approval STATES NOT APPROVED: AK, AL, CT, DE, MA, MN, NV, NY, OR, TX, UT, WA	Issue Ages: 0-75 Q/NQ (0-65 in CA) Surrender Charges: (14 Yr) 18-18-17-15-15-15-14 12-10-8-6-4-2-0 % +/- MVA Riders: NCR, ROP, Income Pay® DB=AV	4.50% Ages 0-75
10% Bonus on Premiums received first 5 Years 11.76% First Year Yield 1.60% Base Rate			

The Minimum Guaranteed Fixed Interest Rate is 1.00%. Interest rates as of February 24, 2012 and are subject to change at anytime. Commissions reduced by 1% in MO & VA for all options and in WA for Flex I.

National Western Life A.M. Best (A) Excellent S&P (A) Strong

NWL Accumulator Five® (FPDA) (01-1131-11 & state variations)	Free Withdrawal: 10% of Accumulation Account, once annually, including 1st Policy Year; Cumulative to 30%. Or Systematic Interest (\$100 min each payment) Minimum Premium: \$5,000 Q/NQ Maximum Premium: \$500,000 w/o home office approval STATES NOT APPROVED: AK, AZ, CA, CT, DE, FL, IL, IN, LA, MA, MD, ME, MN, MO, MS, MT, NH, NJ, NV, NY, OH, OR, PA, SC, TX, UT, VA, VT, WA	Issue Ages: 0-75 Q 0-90 NQ Surrender Charges: (10 Yr) 10-10-9-9-7-5-5-5-5-0% +/- MVA Riders: Accidental Death Benefit DB=AV	6.50% Ages 0-75 Q/NQ 2.70% Ages 76-90 NQ ONLY Years 2-6: 3.00% all ages NQ - 0-75 Q
5% Additional First Year Interest 7.50% 1st Year Yield 2.50% Base Rate			

1% Guaranteed Minimum Interest Rate. Additional premiums - minimum \$100. Accidental Death Benefit Issue Ages 0-74. Maximum benefit payable \$250,000

NWL Benefit Assurance® (FPDA) (01-1138-04 & state variations)	Free Withdrawal: AFTER 1st Policy Year: 10% of Accumulation Account, once annually Or Systematic Withdrawal of Interest (\$100 min each payment) Minimum Premium: \$5,000 NQ - \$2,000 Q Maximum Premium: \$500,000 w/o home office approval STATES NOT APPROVED: AK, AL, CT, DE, FL, IL, IN, MA, MN, MS, NJ, NV, NY, OR, PA, SC, UT, WA	Issue Ages: 0-85 Q/NQ (0-56 in TX) Surrender Charges: (14 Yr) 16 - 16 - 15.75 - 15 - 14 - 13.25 - 12.5 11.5 - 10.75 - 10 - 8 - 6 - 4 - 2 - 0% no MVA *Diff. In TX Riders: NCR, Accidental Death Benefit DB=AV	8.00% Ages 0-75 NQ, 0-70 Q 6.00% Ages 76-80 NQ 5.50% Ages 71-75 Q 3.5% Ages 81-85 NQ, 76-80 Q 0.50% Ages 81-85 Q *Diff. In TX Years 2-5: 2.00% all ages Q/NQ
5% First Year Premium Bonus 6.37% 1st Year Yield 1.30% Base Rate			

1% Guaranteed Minimum Interest Rate. Additional premiums - minimum \$100. *Issued as NWL Benefit Assurance® 59 (01-1149-09-TX) in Texas with different issue age, surrender charge, rider availability and commissions.

NWL Future Assurance® (FPDA) (01-1139-04 & state variations)	Free Withdrawal: AFTER 1st Policy Year: 10% of Accumulation Account, once annually Or Systematic Withdrawal of Interest (\$100 min each payment) Minimum Premium: \$5,000 NQ - \$2,000 Q Maximum Premium: \$500,000 w/o home office approval STATES NOT APPROVED: AK, AL, CT, MS, NV, NY, OR, SC	Issue Ages: 0-80 Q/NQ (0-55 in TX) Surrender Charges: (15 Yr) 19.25 - 18.5 - 17.75 - 16.75 - 16 - 15.25 - 14.5 13.5 - 12.75 - 12 - 10 - 8 - 6 - 4 - 2 - 0% no MVA *Diff. In DE, IL, IN, MA, MN, NJ, PA, TX, UT, WA DB=AV	5.00% Ages 0-75 NQ, 0-70 Q 3.00% Ages 76-80 NQ **1.00% Ages 71-75 Q 0.50% Ages 76-80 Q *Diff. In LA & TX Years 2-5: 1.00% all ages Q/NQ
10% First Year Premium Bonus **varies by state 11.43% 1st Year Yield 1.30% Base Rate			

1% Guaranteed Minimum Interest Rate. Additional premiums - minimum \$100. *Issued as NWL Future Assurance® 59 (01-1150-09-TX) in Texas with different issue age, surrender charge, rider availability and commissions. **In DE, IL, IN, MA, MN, NJ, PA, UT & WA Bonus is 2% - Surrender Charge is 9 years and commission for issue age 71-75 Q is 1.50%.

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<i>Traditional Fixed Annuities May 11, 2012</i>	<i>Product / 1st Year Bonus Interest Rate (Incl. Bonus)</i>	<i>Free Withdrawal/Minimum Premium State Availability</i>	<i>Issue Ages Surrender Charges/Riders</i>	<i>Commission</i>
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Reliance Standard Life Insurance Company a DELPHI company **A.M. Best (A) Excellent** **S&P (A) Strong**

Eleos® - MVA & SP (SPDA) 1% First Year Interest Rate Bonus				Free Withdrawal: Systematic withdrawal of interest or 10% annual withdrawal beginning in first year. Minimum Premium: \$10,000 NQ/Q Maximum Premium: \$500,000 w/o home office approval	Issue Ages: 0-85 Q/NQ Surrender Charges: MVA (5 Yr) 8-7-6-5-4-0 % +/- MVA SP (5 Yr) 8-7-6-5-4-0 % no MVA	Ages 0 - 75 3.25% Ages 76 - 80 2.60% Ages 81 - 85 1.95%
	Eleos-MVA	3.25%	Year 1	2.25%	Base Rate	
	Eleos-SP	3.10%	Year 1	2.10%	Base Rate	

Guaranteed Minimum Interest Rate is currently 1.00%, set at issue, fixed for the life of the contract.

Genworth Life Insurance company **A.M. Best (A) Excellent** **S&P (A) Strong**

SecureLiving® Liberty (SPDA) Guarantee Rate Bailout Rate Effective Yield				Free Withdrawal: Up to 10% of the contract value annually, subject to a maximum of 12 withdrawals per contract year. Minimum Premium: \$15,000 NQ/Q Maximum Premium: \$500,000 w/o home office approval	Issue Ages: 0-85 Q/NQ Surrender Charges: (6 Yr) 9-9-8-7-6-5-0 % no MVA *Diff. In IN, MN and OR	3.00% Ages 0-75 1.95% Ages 76-80 1.05% Ages 81-85
	1 Year	2.95%	1.35%	1.61%		
	3 Year	1.95%	1.25%	1.60%		
	5 Year	1.70%	1.20%	1.62%		

Rates are not applicable in WA. Rates are for premiums less than \$ 99,999.00. Please call for rates over \$ 99,999.00. Minimum guarantee rate for years 1-9 is 1.00%. *Surrender Charges in IN and MN (6 yr) 9-8-7-6-5-4-0% no MVA. **NCR not available in MA

American National Insurance Company **A.M. Best (A) Superior** **S&P (A+) Strong**

WealthQuest® Citadel 5 Diamond (SPDA) 1% Interest Rate Enhancement for First Year 2.10% 1st Year Rate 1.10% Base Rate Years 1-2				Free Withdrawal: Starting in year 1, 10% of the annuity value at beginning of each contract year. Minimum Premium: \$5,000 Q/NQ Maximum Premium: 1million w/o home office approval	Issue Ages: 0-85 Q/NQ Surrender Charges: (5 Yr) 7-7-7-6-5-0 % no MVA	3.00% Ages 0-80 2.00% Ages 81-85
				STATES NOT APPROVED: Available in all 50 States	Riders: NCR, TIR DB = AV	

Initial contributions of \$100,000+ receive an additional 10 basis points for the life of the contract. Rates subject to change for new issues at any time. On full surrender, minimum surrender value is return of premiums paid, less any cumulative withdrawals. Minimum guaranteed interest rate will vary by state.

WealthQuest® Citadel 7 Diamond (FPDA) 2% Interest Rate Enhancement for First Year 3.25% 1st Year Rate 1.25% Base Rate Years 1-2				Free Withdrawal: Starting in year 1, 10% of the annuity value at beginning of each contract year. Minimum Premium: \$2,000 Q - \$5,000 NQ Maximum Premium: 1million w/o home office approval	Issue Ages: 0-85 Q/NQ Surrender Charges: (7 Yr) 7-7-7-6-5-4-2-0 % no MVA	3.50% Ages 0-80 2.50% Ages 81-85
				STATES NOT APPROVED: Available in all 50 States	Riders: NCR, TIR DB = AV	

Initial contributions of \$100,000+ receive an additional 10 basis points for the life of the contract. Rates subject to change for new issues at any time. On full surrender, minimum surrender value is return of premiums paid, less any cumulative withdrawals. Minimum guaranteed interest rate will vary by state.

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