

RateMark® Annuity Quick Reference

As of 12/1/2010

Insurance Carrier	Product	Differentiators	Surrender Charge-Free Withdrawals	Surrender Schedule %	Crediting Rate and Renewal Options	Premium Limits	Minimum Guaranteed Interest Rates	GA-Level Commission	Approved States
<p>Investors Insurance Corporation, Wilmington, DE</p> <p>Financial Strength Ratings:</p> <p>A.M. Best A (Excellent, 3rd highest of 15 ratings)</p> <p>Standard & Poor's A (Strong, 6th highest of 23 ratings)</p> <p>Ratings as of 12/1/2010</p>	<p>RateMark® multiple-year guaranteed flexible premium deferred fixed annuity.*</p> <p>Issue Ages: 0-85</p>	<ul style="list-style-type: none"> 10-year surrender schedule. Choice of multiple-year interest rates within same product. Choice of optional riders: <ul style="list-style-type: none"> Enhanced Withdrawal Rider (10% surrender charge-free withdrawals in addition to MRD each year).^{**} Annuity Value Death Benefit Rider (full annuity value at death). Rider cost: -0.20% current reduction in interest rate. Annuity Value Death Benefit Rider (full annuity value at death). Rider cost: -0.20% current reduction in interest rate. No surrender charges on withdrawals within 30 days of end of 3-, 5-, or 7-year term. "Checkbook" access (with election of Enhanced Withdrawal Rider).^{**†} Confinement Waiver. SEPP. Lower surrender charges for older attained ages. Death Benefit: <ul style="list-style-type: none"> With the Annuity Value Death Benefit Rider = greater of annuity value or surrender value. Without the Annuity Value Death Benefit Rider = surrender value. 	<ul style="list-style-type: none"> With Enhanced Withdrawal Rider: 10% of annuity value after 30 days.^{**} With or without rider: <ul style="list-style-type: none"> –MRD. –Substantially equal periodic payments. –Confinement Waiver. –Above available without surrender charge or MVA. 	<p>10-year declining, +/-MVA.</p> <p>Based on attained age on date premium is received:</p> <p>Ages 0-75: 12, 12, 12, 11, 10, 9, 8, 6, 3, 1, 0%</p> <p>Ages 76-80: 11.50, 10.50, 9.50, 8.50, 7.50, 6, 5, 4, 3, 1, 0%</p> <p>Ages 81+: 11, 10, 9, 8, 7, 6, 5, 4, 3, 1, 0%</p> <p>MVA has a floor of 50% of interest credited.</p> <p>The date of access for full surrenders in determining any applicable surrender charges and/or market value adjustment is the date previous to the surrender transaction date.</p> <p>The process/access date for partial withdrawals is the date the request is received.</p> <p>EXCEPTION: Any requests for withdrawals or full surrenders received during a "surrender charge-free window" will be processed according to the procedure for partial withdrawals.</p>	<p>Guaranteed Term Crediting Rate Strategies</p> <p>1-Year Term: 2.70%</p> <p>Multi-Year Guaranteed Terms:</p> <p>3-Year Term: 1.50%</p> <p>5-Year Term: 1.70%</p> <p>7-Year Term: 2.05%</p> <p>10-Year Term: 2.20%</p> <p>Renewal Options</p> <p>At end of term:</p> <ul style="list-style-type: none"> Renew automatically into the same term, not to exceed the surrender charge period or maturity date; otherwise, renew into one-year term. <p>Within the 30-day window at end of term:</p> <ul style="list-style-type: none"> Select new term, not to exceed surrender charge period or maturity date. <p>Rate Lock</p> <p>Applies to exchanges, transfers, and direct rollovers for 45 days from the date the app and completed paperwork are received by Perot.</p> <p>Rates effective 12/1/2010, and subject to change. Check LegacyNet® for updates.</p>	<p>Minimum Initial:</p> <ul style="list-style-type: none"> \$3,000 tax-qualified. \$5,000 non-tax-qualified. <p>Minimum Additional:</p> <ul style="list-style-type: none"> \$2,000 (available prior to age 86^{††}). <p>Maximum:</p> <ul style="list-style-type: none"> \$2 million per owner (aggregate of all Investors contracts) without Home Office approval. 	<p>1.50% for all Guaranteed Term Strategies.</p> <p>Standard Nonforfeiture Minimum Interest Rate: 1.00%</p> <p>Contract Guarantee: 87.5% of premiums[§] accumulated at 1%–3% annually over life of contract (varies by issue date). See State Approval Matrix for current minimum guarantee.</p>	<p>Attained ages 0-80:</p> <p>1- and 3-Year Terms: 2.25%</p> <p>5-Year Term: 3.00%</p> <p>7- and 10-Year Terms: 4.00%</p> <p>See <i>Compensation Schedule</i> for commission on older ages.</p> <p>No chargebacks after the free-look period, subject to the terms of the Producer Agreement.</p>	<p>RateMark®: AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, LA, MA, MD, MI, MO, MS, MT, NC¹, ND, NE, NM, NV, OH, OK, PA, SC, SD, TN, WV, WY</p> <p>1. The Annuity Value Death Benefit Rider is required on contracts sold in North Carolina.</p>

Product is distributed by Legacy Marketing Group®: www.legacynet.com. Individual Policy Form Nos: IIC-PMYGA-1107, IIC-MYR-1107, IIC-AVDB-1107, IIC-EWD-1107, IIC-CS-PMYGA-1107. Certificate Nos: IIC-CMYGA-1107, IIC-CS-CMYGA-1107. Refer to contract for details.

* Product and features may not be available in all jurisdictions. Check current State Approval Matrix.

** Withdrawals over any surrender charge-free amount are subject to surrender charges and a market value adjustment. Withdrawals may be subject to income tax, and a federal income tax penalty may apply to withdrawals taken before age 59½.

† Draft must be a minimum of \$500 and made payable to the Owner or Financial Institution. Access limited to four checks per contract year.

Available only to individual U.S. residents and on traditional IRA, Roth IRA, and nonqualified contracts.

†† State restrictions may vary. See contract for details.

§ Less prior withdrawals and any associated surrender charges, market value adjustments, and deductions.

PremierMark® SE Annuity Series Quick Reference

800-395-1053, Ext. 4002

As of 12/1/2010

Insurance Carrier	Product	Features	Surrender Charge-Free Withdrawals	Crediting Rate Options	Minimum Premium	Minimum Guaranteed Rates	GA-Level Commission	Approved States
Investors Insurance Corporation, Wilmington, DE Financial Strength Ratings: A.M. Best A (Excellent, 3 rd highest of 15 ratings) Standard & Poor's A (Strong, 6 th highest of 23 ratings) Ratings as of 12/1/2010	PremierMark® SE* Series flexible premium deferred fixed index annuities Issue Ages: No Bonus: 0-85 Plus: 0-80 Plus 10: 0-80 Allocation Dates: Allocation Dates are the 15 th and the last business day of the month. Premium must be received four days prior to an Allocation Date. Otherwise, premium will be allocated on the next Allocation Date.	<ul style="list-style-type: none"> Immediately vested premium bonus available: 7% on PremierMark® SE Plus and 10% on PremierMark® SE Plus 10. 9-year surrender schedule. Enhanced Care Rider®—optional rider increases annuity value to help clients meet future expenses, including extended care costs. Rider cost: 0.65% annually. 0% administrative fees, guaranteed. Beneficiary Rider** Plus. "Checkbook" access.^{††} Confinement Waiver.^{††} Substantially equal periodic payments.^{††} Systematic income option.^{††} Regardless of issue age, the death benefit is greater of annuity value (less loan debt) or minimum guaranteed annuity value (less loan debt). 	First year: MRDs. Second year and subsequent years: Greater of 10% of annuity value or MRDs. ^{††} Surrender Schedule: 9-year declining +/-MVA PremierMark® SE: 12, 12, 12, 12, 11, 10, 9, 8, 6, 0% PremierMark® SE Plus: 18, 17, 16, 15, 14, 13, 12, 10, 8, 0% PremierMark® SE Plus 10: 18, 18, 17, 16, 15, 14, 13, 11, 9, 0%	S&P 500® Mo. Avg.: (Cap/Participation Rate) No Bonus: 3.20%/100% Plus: 3.10%/100% Plus 10: 3.00%/100% S&P 500® Ann. Point-to-Point: (Cap/Participation Rate) No Bonus: 3.20%/120% Plus: 3.10%/120% Plus 10: 3.00%/120% Gold (Ann. Point-to-Point): (Cap/Participation Rate) No Bonus: 3.20%/100% Plus: 3.10%/100% Plus 10: 3.00%/100% Blended Index (Mo. Avg.): [§] Currently not available. 3-Year Blended Index (Mo. Avg.): ^{§,§§} (Spread/Participation Rate) No Bonus: 10.80%/100% Plus: 10.90%/100% Plus 10: 11.00%/100% Guaranteed One-Year: Declared and guaranteed on an annual basis from the date each premium is received. No Bonus: 1.50% Plus: 1.50% Plus 10: 1.50% Rates effective 12/1/2010, and subject to change. Check LegacyNet® for updates.	<ul style="list-style-type: none"> \$5,000 initial premium on non-tax-qualified premium. \$3,000 initial premium on tax-qualified premium. \$2,000 additional premium: PremierMark® SE: available through age 90.[†] PremierMark® SE Plus and Plus 10: available through age 80.[†] \$2 million maximum per owner (aggregate of all Investors contracts). 	GREATER of Base Guarantee or Contract Guarantee (See contract for details.) Base Guarantee: 87.5% of premiums ^{††} accumulated at 1%-3% annually over life of contract (varies by state and issue date). Current Minimum Guaranteed Interest Rate: 1.00% See State Approval Matrix for details. Contract Guarantee: 100% of premium and bonus, if applicable, allocated to all strategies. ^{††} Additionally, all premium allocated to Guaranteed One-Year Strategy is guaranteed to earn a minimum of 1.50% annually. S&P 500® Mo. Avg.: 3% Cap, 100% Part. Rate S&P 500® Ann. Point-to-Point: 3% Cap, 120% Part. Rate Gold (Ann. Point-to-Point): 3% Cap, 100% Part. Rate Blended Index (Mo. Avg.): [§] Currently not available. 11% max. spread, 100% Part. Rate 3-Year Blended Index (Mo. Avg.): ^{§,§§} 11% max. spread, 100% Part. Rate Guaranteed One-Year: 1.5% interest annually.	Attained ages 0-80 No Bonus: 7.00% Plus: 4.00% Plus 10: 2.50% Attained ages 81+ No Bonus: 3.50% Plus: NA Plus 10: NA See <i>Compensation Schedule</i> for details. No chargebacks after the free-look period, subject to the terms of the Producer Agreement.	PremierMark® SE, SE Plus: AR, AZ, CA ¹ , CO, DC, FL ¹ , GA, HI ¹ , IA ^{2,3} , ID, IL ¹ , IN, KS ¹ , LA, MA ^{1,4} , MD, MI, MO ^{1,2} , MS, MT, NC, ND ^{1,4} , NE, NM, NV, OH, OK, SC, SD ¹ , TN ¹ , WV, WY PremierMark® SE Plus 10: AR, AZ, CA ¹ , CO, DC, DE, FL ¹ , GA, HI ¹ , IA ^{2,3} , ID, IL ¹ , IN, KS ¹ , LA, MA ^{1,4} , MD, MI, MS, MT, NC, ND ^{1,4} , NE, NM, NV, OH, OK, PA, SC, SD ¹ , TN ¹ , WV, WY 1. Enhanced Care Rider® <i>not</i> available in CA, FL, HI, KS, MA, MO, ND, SD, or TN. In IN, it is only available with PremierMark® SE Plus 10. 2. 3-Yr. Blended Index Strategy ^{§,§§} <i>not</i> available in IA or MO. 3. Blended Index Strategy and Gold Strategy <i>not</i> available in IA. 4. Beneficiary Rider <i>Plus</i> ** <i>not</i> available in MA. In ND, it is only available with PremierMark® SE.

Products are distributed by Legacy Marketing Group®: www.legacy.net. Refer to contract for details.

Enhanced Care Rider® is not long-term care insurance. The rider has limitations, is optional, and has an additional cost.

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* Products, features, strategies, and riders may not be available in all jurisdictions. Check current State Approval Matrix.

** Legacy Marketing Group® has a patent from the USPTO for the original Beneficiary Rider: Patent No. 6,611,808 B1. The Beneficiary Rider Plus is the second generation of the Beneficiary Rider. For use with non-tax-qualified contracts only. Issue ages 0-74.

† Limited to four drafts per year. Draft must be a minimum of \$500 and made payable to the Owner or Financial Institution. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.

†† Withdrawals over the surrender charge-free amount are subject to surrender charges and a market value adjustment. Withdrawals may be subject to income tax, and a federal income tax penalty may apply to withdrawals taken before age 59½. If a withdrawal is taken from an index or commodity strategy before the end of the term period, any interest that would have been earned will not be credited on the amount withdrawn. Interest will only be credited on the remaining account value at the end of the strategy term. Certain tax-qualified plans allow minimum required distribution without surrender charges if the amount exceeds the surrender charge-free amount.

§ Combination of returns from S&P 500®, Nasdaq-100®, and Dow Jones EURO STOXX 50®.

§§ Also known as Blended Index Multiple-Year Strategy 3-Year Term.

‡ State restrictions may vary. See contract for details.

†† Less prior withdrawals and any associated surrender charges, market value adjustments, and deductions.

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EnhanceMark® Annuity Quick Reference

As of 12/1/2010

Insurance Carrier	Product	Differentiators	Surrender Charge-Free Withdrawals	Surrender Schedule %	Crediting Rate and Renewal Options	Premium Limits	Minimum Guaranteed Interest Rates	GA-Level Commission	Approved States
<p>Investors Insurance Corporation, Wilmington, DE</p> <p>Financial Strength Ratings:</p> <p>A.M. Best A (Excellent, 3rd highest of 15 ratings)</p> <p>Standard & Poor's A (Strong, 6th highest of 23 ratings)</p> <p>Ratings as of 12/1/2010</p>	<p>EnhanceMark® flexible premium deferred fixed annuity.*</p> <p>Issue Ages: Owner: 0-85</p> <p>Designated Annuitant: 40-75</p>	<ul style="list-style-type: none"> • Enhanced Care benefit—increases annuity value to help clients pay for extended care costs. <i>Included with contract at no extra charge.</i> • 10-year surrender schedule. • Choice of terms: 1 year, 10 years, or both. • Choice of optional riders: <ul style="list-style-type: none"> – Enhanced Withdrawal Rider (10% surrender charge-free withdrawals in addition to MRD each year).^{**} – Annuity Value Death Benefit Rider (full annuity value at death). – Annuity Value Death Benefit Rider (full annuity value at death). – Annuity Value Death Benefit Rider (full annuity value at death). • "Checkbook" access (with election of Enhanced Withdrawal Rider).^{**†} • Confinement Waiver. • Lower surrender charges for older attained ages. • Death Benefit: <ul style="list-style-type: none"> <i>With</i> the Annuity Value Death Benefit Rider = greater of annuity value or surrender value. <i>Without</i> the Annuity Value Death Benefit Rider = surrender value. 	<ul style="list-style-type: none"> • <i>With</i> Enhanced Withdrawal Rider: 10% of annuity value after 30 days.^{**} • <i>With or without rider:</i> <ul style="list-style-type: none"> –MRD. –Confinement Waiver. –Above available without surrender charge or MVA. <p>Withdrawals will reduce Enhanced Care benefit.</p>	<p>10-year declining, +/- any MVA.</p> <p>Based on owner's attained age on date premium is received:</p> <p>Ages 0-75: 12, 12, 12, 11, 10, 9, 8, 6, 3, 1, 0%</p> <p>Ages 76-80: 11.50, 10.50, 9.50, 8.50, 7.50, 6, 5, 4, 3, 1, 0%</p> <p>Ages 81-85: 11, 10, 9, 8, 7, 6, 5, 4, 3, 1, 0%</p> <p>MVA has a floor of 50% of interest credited.</p> <p>The date of access for full surrenders in determining any applicable surrender charges and/or market value adjustment is the date previous to the surrender transaction date.</p> <p>The process/access date for partial withdrawals is the date the request is received.</p> <p>EXCEPTION: Any requests for withdrawals or full surrenders received during a "surrender charge-free window" will be processed according to the procedure for partial withdrawals.</p>	<p>Guaranteed Term Crediting Rate Strategies</p> <p>1-Year Term: 1.50%</p> <p>10-Year Term: 1.50%</p> <p>Rates effective 12/1/2010, and subject to change every two weeks. Check LegacyNet® for updates.</p>	<p>Minimum: \$50,000</p> <p>Maximum: \$200,000</p> <p>Additional: Not recommended. Additional premiums cannot be designated as Enhanced Care Rider® premium and will not increase the rider benefit.</p>	<p>1.50% for all Guaranteed Term Strategies.</p> <p>Standard Nonforfeiture Minimum Interest Rate: 1.00%</p> <p>Contract Guarantee: 87.5% of premiums^{††} accumulated at 1%–3% annually over life of contract (varies by issue date).</p>	<p>Owner attained ages 0-80:</p> <p>8.00%</p> <p>See <i>Compensation Schedule</i> for commission on older ages.</p> <p>No chargebacks after the free-look period, subject to the terms of the Producer Agreement.</p>	<p>AR, AZ, CO, DC, DE, GA, IA, ID, IL, IN, LA, MD, MI, MS, MT, NC¹, NE, NM, NV, OH, OK, PA, SC, WV, WY</p> <p>1. Annuity Value Death Benefit Rider required in NC.</p>

Product is distributed by Legacy Marketing Group®: www.legacynet.com. Refer to contract for details. Individual Policy Form Nos: IIC-PMYGA-1107, IIC-MYR-1107, IIC-AVDB-1107, IIC-EWD-1107. Certificate No.: IIC-CMYGA-1107. Enhanced Care Rider® Policy Form No.: IIC-ECR-0508. Enhanced Care Rider® is not long-term care insurance. The rider has limitations.

* Product and features may not be available in all jurisdictions. Check current State Approval Matrix.

** Withdrawals over any surrender charge-free amount are subject to surrender charges and a market value adjustment. Withdrawals may be subject to income tax, and a federal income tax penalty may apply to withdrawals taken before age 59½.

† Draft must be a minimum of \$500 and made payable to the Owner or Financial Institution. Access limited to four checks per contract year.

Available only to individual U.S. residents and on traditional IRA, Roth IRA, and nonqualified contracts.

†† Less prior withdrawals and any associated surrender charges, market value adjustments, and deductions.

MarkOne® SE Annuity Quick Reference

As of 12/1/2010

Insurance Carrier	Product	Features	Surrender Charge-Free Withdrawals	Surrender Schedule %	Crediting Rate Options	Issue Ages	Minimum Premium	Minimum Guaranteed Rates	GA-Level Commission	Approved States
Investors Insurance Corporation, Wilmington, DE Financial Strength Ratings: A.M. Best A (Excellent, 3 rd highest of 15 ratings) Standard & Poor's A (Strong, 6 th highest of 23 ratings) Ratings as of 12/1/2010	MarkOne® SE* single premium deferred fixed index annuity	<ul style="list-style-type: none"> 0% administrative and investment charges, guaranteed. Beneficiary Rider** <i>Plus</i> in UT. "Checkbook" access.^{†,††} Confinement Waiver.^{††} Substantially equal periodic payments.^{††} Death Benefit for issue ages 0-74 is greater of Annuity Value, minus loan debt, or Minimum Guaranteed Annuity Value, minus loan debt; Death Benefit for issue ages 75+ is greater of premiums less net partial withdrawals, minus Monthly Deductions (if any), minus loan debt or Surrender Value. Annuitization available after first contract year. 	Greater of 10% of Annuity Value (less loan debt) annually, or minimum required distribution. ^{††}	10-year declining 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%	One-Year Monthly Averaging: (Cap/Participation Rate) 4.00%/100% One-Year Point-to-Point: (Cap/Participation Rate) 4.00%/100% 5-Year Point-to-Point: (Cap/Participation Rate) NA/30% Guaranteed One-Year: Declared and guaranteed for 12 months from the date premium is received. 3.00%	0-85	<ul style="list-style-type: none"> \$5,000 initial premium on non-tax-qualified premium. \$3,000 initial premium on tax-qualified premium. \$1 million maximum premium per Contract without prior Home Office approval. 	GREATER of Base Guarantee or Contract Guarantee (See Contract for complete details.) Base Guarantee: [§] 90% of premium accumulated at 3% annually over life of Contract. Contract Guarantee: [§] (1) Premiums allocated to Guaranteed One-Year Method accumulated at an annualized rate of 3%, plus (2) premiums allocated to index methods. One-Year Monthly Averaging: (Cap/Participation Rate) 4%/100% One-Year Point-to-Point: (Cap/Participation Rate) 4%/100% 5-Year Point-to-Point: (Cap/Participation Rate) NA/25% Guaranteed One-Year: 3.00% interest annually	7.00% For issue ages 0-75 See <i>Compensation Schedule</i> for ages over 75. No chargebacks upon surrender or death, subject to the terms of the Producer Agreement.	UT WA

Rates effective 12/1/2010, and subject to change. Check LegacyNet® for updates.

 Products are distributed by Legacy Marketing Group®: www.legacynet.com. Refer to contract for details.

* Products, features, and rider may not be available in all jurisdictions. Check current State Approval Matrix.

 ** Legacy Marketing Group® has a patent from the USPTO for the original Beneficiary Rider: Patent No. 6,611,808 B1. The Beneficiary Rider *Plus* is the second generation of the Beneficiary Rider. For use with non-tax-qualified contracts only. Issue ages 0-74. Not available in Washington.

† Draft must be a minimum of \$500 and made payable to the Owner or Financial Institution. Drafts limited to four per year. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.

†† Withdrawals over the surrender charge-free amount are subject to surrender charges. Withdrawals may be subject to income tax, and a federal income tax penalty may apply to withdrawals taken before age 59½. If a withdrawal is taken from an index crediting method before the end of the term period, any interest that would have been earned will not be credited on the amount withdrawn. Interest will only be credited on the remaining account value at the end of the crediting method term. Certain tax-qualified plans allow minimum required distribution without surrender charges if the amount exceeds the surrender charge-free amount.

§ In WA, this guarantee is described differently but has the same mechanics. See Contract for details.