

Company	Product	Bonus	Method of Accounting	Participation Rate	Asset Fee/Spread	Cap	Premium Amount Required/Band	Guarantee	Surrender Charges	Penalty Free Withdrawals	Systematic Withdrawal of Interest	Death Benefit	Riders	States Not Available	Commissions
Allianz Life AM Best A+	MasterDex Plus  Flexible Premium 1st 3yrs	None	S&P Ann Point to Point	100%	None	6.50%	\$ 15,000.00	Between 1.5 - 3% on 87.5% of premium (varies by state)	7 Years 10,9,8,7,6,5,4	10% of Prem. Paid annually, as long as the money is w/d after the contract anniversary following the most recent prem. payment.	Not Available	The greater of the contract's AV or guaranteed minimum value	Nursing Home  Death Benefit Rider  Flexible Withdrawal  Income Plus Rider treasury benchmark rate 4%  Income Plus Rider Cost 0.40%	OR	Ages 0-75 A. 7.00% B. 5.00% C. 3.00%  Ages 76-80 A. 6.00% B. 4.50% C. 2.50%  Trail Available
			Nasdaq Ann Point to Point	100%	None	5.75%	\$ 15,000.00								
			FTSE 100 Ann Point to Point	100%	None	6.00%	\$ 15,000.00								
			Dow Jones, Russell 2000, Lehman Brothers Aggregate Bond index, FTSE 100 Ann Point to Point	100%	None	6.25%	\$ 15,000.00								
			S&P monthly averg.	100%	5.00%	None	\$ 15,000.00								
			Nasdaq-100 monthly averg.	100%	5.00%	None	\$ 15,000.00								
			FTSE 100 monthly averg.	100%	4.00%	None	\$ 15,000.00								
			Russell 2000, Lehman Brothers Aggregate bond Index, GTSE 100, DowJones monthly averg.	100%	2.00%	None	\$ 15,000.00								
			S&P Monthly Sum Cap	100%	None	2.50%	\$ 15,000.00								
			Nasdaq 100 Monthly Sum Cap	100%	None	2.70%	\$ 15,000.00								
			FTSE 100 Monthly Sum Cap	100%	None	2.50%	\$ 15,000.00								
			Fixed Account	2.90%	None	None	\$ 15,000.00								
			There is not fixed account in CA and TX												

Company	Product	Bonus	Method of Accounting	Participation Rate	Asset Fee/Spread	Cap	Premium Amount Required/Band	Guarantee	Surrender Charges	Penalty Free Withdrawals	Systematic Withdrawal of Interest	Death Benefit	Riders	States Not Available	Commissions	
Allianz Life AM Best A+	MasterDex 5 Plus  Flexible Premium 1st 5yrs	5% On all Premiums during the first 5 years  3% in AL, CT, DE, IN, IA, KY, MN, MS, NJ, PA, UT	S&P Ann Point to Point	100%	None	6.25%	\$ 15,000.00									
			Nasdaq Ann Point to Point	100%	None	5.50%	\$ 15,000.00									
			FTSE 100 Ann Point to Point	100%	None	5.75%	\$ 15,000.00									
			Dow Jones, Russell 2000, Lehman Brothers Aggregate Bond Index, FTSE 100 Ann Point to Point	100%	None	6.25%	\$ 15,000.00									
			S&P monthly averg.	100%	5.00%	None	\$ 15,000.00								Nursing Home	
			Nasdaq-100 monthly averg.	100%	5.00%	None	\$ 15,000.00								Death Benefit Rider	
			FTSE 100 monthly averg.	100%	4.00%	None	\$ 15,000.00								Flexible Withdrawal	OR
			Russell 2000, Lehman Brothers Aggregate bond Index, GTSE 100, DowJones monthly averg.	100%	2.00%	None	\$ 15,000.00								Income Plus Rider treasury benchmark rate 4%	
			S&P Monthly Sum Cap	100%	None	2.50%	\$ 15,000.00								Income Plus Rider Cost 0.40%	
			Nasdaq 100 Monthly Sum Cap	100%	None	2.70%	\$ 15,000.00									
			FTSE 100 Monthly Sum Cap	100%	None	2.50%	\$ 15,000.00									
			Fixed Account	2.75%	None	None	\$ 15,000.00									
			There is not fixed account in CA and TX													

Company	Product	Bonus	Method of Accounting	Participation Rate	Asset Fee/Spread	Cap	Premium Amount Required/Band	Guarantee	Surrender Charges	Penalty Free Withdrawals	Systematic Withdrawal of Interest	Death Benefit	Riders	States Not Available	Commissions
Allianz Life AM Best A+	MasterDex 10 Flexible Premium 1st 5yrs	10% Premium Bonus	Monthly Sum Cap	100%	None	3.30%	2K Q/5K NQ	Between 1 - 3% on 87.5% of premium (varies by state) Year 1 (75%) IL, KY, SC, WY 87.5% after 1st policy year.	5 x 10 or 87.5% of premium less bonus & gains at 1.5%	10% of Premium Available after 1st year Up to maximum of 50%	Available starting the 6th policy year.	0 x 5 Annuitization Value if taken over 5 yr period. Less than 5 yrs return of premium.	Nursing Home Death Benefit Rider Flexible Withdrawal	Only Available in CA, CT & PA	0-75 A. 9.00% B. 7.00% C. 4.50%
			Fixed Account	3.25%	None	None	2K Q/5K NQ								76-85 7.00%
* Fixed Interest Earning Value in CT is 3%															
Allianz Life AM Best A+	MasterDex 10 Plus Flexible Premium 1st 5yrs	10% On all Premiums during the first 5 years	S&P Ann Point to Point	100%	None	8.00%	\$15,000.00	Between 1 - 3% on 87.5% of premium (varies by state)	Forever Upon surrender, must annuitize for a min of 10 yr period. OR Client will rec 87.5% of cumulative premium, less bonus and indexed gains, accumulated at 1.5% interest	10% of Prem. Paid annually, as long as the money is w/d after the contract anniversary following the most recent prem. payment.	Available starting the 6th policy year.	The greater of the contract's AV or guaranteed minimum value	Nursing Home Death Benefit Rider Flexible Withdrawal	CA, CT, OR PA, UT, WA	Ages 0-75 A. 8.00% B. 6.00% C. 3.75%
			Nasdaq Ann Point to Point	100%	None	7.25%	\$15,000.00								Ages 76-80 A. 5.00% B. 3.50% C. 2.50%
			FTSE 100 Ann Point to Point	100%	None	7.75%	\$15,000.00								Trail Available
			Dow Jones, Russell 2000, Lehman Brothers Aggregate Bond index, FTSE 100 Ann Point to Point	100%	None	8.00%	\$15,000.00								
			S&P monthly averg.	100%	5.00%	None	\$15,000.00								
			Nasdaq-100 monthly averg.	100%	5.00%	None	\$15,000.00								
			FTSE 100 monthly averg.	100%	4.00%	None	\$15,000.00								
			Russell 2000, Lehman Brothers Aggregate bond Index, GTSE 100, DowJones monthly averg.	100%	2.00%	None	\$15,000.00								
			S&P Monthly Sum Cap	100%	None	3.20%	\$15,000.00								
			Nasdaq 100 Monthly Sum Cap	100%	None	3.40%	\$15,000.00								
			FTSE 100 Monthly Sum Cap	100%	None	3.10%	\$15,000.00								
			Fixed Account	3.25%	None	None	\$15,000.00								

Company	Product	Bonus	Method of Accounting	Participation Rate	Asset Fee/Spread	Cap	Premium Amount Required/Band	Guarantee	Surrender Charges	Penalty Free Withdrawals	Systematic Withdrawal of Interest	Death Benefit	Riders	States Not Available	Commissions
Allianz Life AM Best A+	MasterDex X  Flexible Premium 1st 3yrs	10%  All Prem recd 1st 3 yrs. Bonus is vested over a 10 yr period @ 10% per yr	S&P Ann Point to Point	100%	None	6.25%	\$ 20,000.00	No less than 2.5% on 87.5% of premium (varies by state)	10 Years  10,10,10,8.7 5,7.50,6.25,5 , 3.75,2.50, 1.25	After the first contract year, w/d of up to 10% based on paid prem are available each contract year	Not Available	The contracts accum value, including both vested and unvested bonus, is available as a lump sum or may be taken as income payments. Death benefit applies to contracts not yet annuitized.	Nursing Home  Death Benefit Rider  Flexible Withdrawal  Simple Income Rider Bonus percentage 8%  Simple Income Rider cost 0.60%	CT,IN,MS NV,OR,WA	Ages 0-75 A. 7.00% B. 5.00% C. 2.25%  Ages 76-80 A. 5.00% B. 2.50% C. 1.12%  Trail Available
			Nasdaq Ann Point to Point	100%	None	5.50%	\$ 20,000.00								
			Euro STOXX 50	100%	None	5.75%	\$ 20,000.00								
			Dow Jones, Russell 2000, Lehman Brothers Aggregate Bond index, FTSE 100 Ann Point to Point	100%	None	6.25%	\$ 20,000.00								
			S&P Monthly Sum Cap	100%	None	2.50%	\$ 20,000.00								
			Nasdaq 100 Monthly Sum Cap	100%	None	2.70%	\$ 20,000.00								
			Euro STOXX 50 Monthly Sum Cap	100%	None	2.50%	\$ 20,000.00								
			Monthly Average Spread Blended	100%	2.00%	None	\$ 20,000.00								
			Fixed Account	2.50%	None	None	\$ 20,000.00								
			There is no fixed account in AL, CA, DE, IA, KY and TX												

Company	Product	Bonus	Method of Accounting	Participation Rate	Asset Fee/Spread	Cap	Premium Amount Required/Band	Guarantee	Surrender Charges	Penalty Free Withdrawals	Systematic Withdrawal of Interest	Death Benefit	Riders	States Not Available	Commissions		
Allianz Life AM Best A+	Endurance 10  Flexible Premium 1st 3yrs	No Bonus to AC	Nasdaq 100 Index Point to Point	100%	8.00%	3.30% Mnth 6.00% Ann	\$ 10,000.00	Between 1.5-3% 90% of premium (varies by state)	7 Years 10,9,8,7,6,5,4,0	10% of Premium Annually	N/A	Full accumulation value as lump sum or Enhanced Withdrawal Benefit value if taken over 5 years	Nursing Home Death Benefit Rider Flexible Withdrawal	OR, WA	<u>Option A</u> 0-75 5.00% 76-85 2.5%  <u>Option B</u> 0-75 3.00% 76-80 1.50%  <u>Option C</u> 0-75 .50% 76-80 0.25%  Trail Available		
			S&P 500 Index Point to Point	100%	5.00%	2.70% Mnth 6.50% Ann	\$ 10,000.00										
			FTSE 100 International	100%	4.00%	2.70% Mnth 6.50% Ann	\$ 10,000.00										
			Blended Index Point to Point	100%	2.00%	7.00%	\$ 10,000.00										
			Dow 35%, Lehman Brothers 35% FTSE 100 20%, Russell 2000 10%														
			Fixed Interest Option	2.75%	None	None	\$ 10,000.00										
		<b>Enhanced Withdrawal Benefit</b>															
		Nasdaq 100 Index Point to Point	110%	8.00%	3.30% Mnth 6.00% Ann	\$ 10,000.00	A 10% premium bonus is credited to the EWB, and the EWB receives 110% enhancement on all fixed and/or indexed interest earned. After 10 years client may access the EWB value by choosing one of the following: Option 1: Schedule withdrawals over a period as short as 10 years Option 2: Guaranteed withdrawals for life. Initial w/d amount depends on client age. (Joint is available) 60-69 (5%), 79-79 (6%), 80-87 (7%)										
		S&P 500 Index Point to Point	110%	5.00%	2.70% Mnth 6.50% Ann	\$ 10,000.00											
		FTSE 100 International	110%	4.00%	2.70% Mnth 6.50% Ann	\$ 10,000.00											
		Blended Index Point to Point	110%	2.00%	7.00%	\$ 10,000.00											
		Dow 35%, Lehman Brothers 35% FTSE 100 20%, Russell 2000 10%															
Fixed Interest Option	2.75%	None	None	\$ 10,000.00													



Company	Product	Bonus	Method of Accounting	Participation Rate	Asset Fee/Spread	Cap	Premium Amount Required/Band	Guarantee	Surrender Charges	Penalty Free Withdrawals	Systematic Withdrawal of Interest	Death Benefit	Riders	States Not Available	Commissions										
Allianz Life AM Best A+	Endurance 15 Flexible Premium 1st 3yrs	No Bonus to AC	Nasdaq 100 Index Point to Point	100%	8.00%	3.30% Mnth 6.00% Ann	\$ 10,000.00	Between 1-3% 90% of premium (varies by state)	10 Years 10,10,10,8.75, 7.50,6.25, 5, 3.75,2.50,1.25	10% of Premium Annually	N/A	Full accumulation value as lump sum or Enhanced Withdrawal Benefit value if taken over 5 years	Nursing Home Death Benefit Rider Flexible Withdrawal	Only Avail in CA,MN,NJ PA,TX,UT	<p><b>Option A</b> 0-75 8.00% 76-80 5.00%</p> <p><b>Option B</b> 0-75 5.50% 76-80 2.50%</p> <p><b>Option C</b> 0-75 2.00% 76-80 1.00%</p> <p>Trails Available</p>										
			S&P 500 Index Point to Point	100%	5.00%	2.70% Mnth 6.50% Ann	\$ 10,000.00																		
			FTSE 100 International	100%	4.00%	2.70% Mnth 6.50% Ann	\$ 10,000.00																		
			Blended Index Point to Point	100%	2.00%	7.00%	\$ 10,000.00																		
			Dow 35%, Lehman Brothers 35% FTSE 100 20%, Russell 2000 10%																						
			Fixed Interest Option	2.75%	None	None	\$ 10,000.00																		
			<b>Enhanced Withdrawal Benefit</b>																						
			Nasdaq 100 Index Point to Point	110%	8.00%	3.30% Mnth 6.00% Ann	\$ 10,000.00									A 15% premium bonus is credited to the EWB, and the EWB receives 110% enhancement on all fixed and/or indexed interest earned. After 10 years client may access the EWB value by choosing one of the following: Option 1: Schedule withdrawals over a period as short as 10 years Option 2: Guaranteed withdrawals for life. Initial w/d amount depends on client age. (Joint is available) 60-69 (5%), 79-79 (6%), 80-87 (7%)									
			S&P 500 Index Point to Point	110%	5.00%	2.70% Mnth 6.50% Ann	\$ 10,000.00																		
			FTSE 100 International	110%	4.00%	2.70% Mnth 6.50% Ann	\$ 10,000.00																		
			Blended Index Point to Point	110%	2.00%	7.00%	\$ 10,000.00																		
			Dow 35%, Lehman Brothers 35% FTSE 100 20%, Russell 2000 10%																						
			Fixed Interest Option	2.75%	None	None	\$ 10,000.00																		



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Allianz Life AM Best A+	Endurance Plus Flexible Premium 1st 3yrs	No Bonus to AC	Nasdaq 100 Index Point to Point	100%	None	3.30% Mnth 6.00% Ann	\$ 10,000.00	Between 1-3% 90% of premium (varies by state)	10 Years 10,10,10,8.75, 7.50,6.25, 5, 3.75,2.50,1.25	10% of Premium Annually	N/A	Full accumulation value as lump sum or Enhanced Withdrawal Benefit value if taken over 5 years	Nursing Home Death Benefit Rider Flexible Withdrawal	MN,NJ,OR PA,UT,WA	<p><u>Option A</u> 0-75 8.00% 76-80 5.00%</p> <p><u>Option B</u> 0-75 5.50% 76-80 2.50%</p> <p><u>Option C</u> 0-75 2.00% 76-80 1.00%</p> <p>Trails Available</p>										
			S&P 500 Index Point to Point	100%	None	2.70% Mnth 6.50% Ann	\$ 10,000.00																		
			FTSE 100 International	100%	None	2.70% Mnth 6.50% Ann	\$ 10,000.00																		
			Blended Index Point to Point	100%	2.00%	7.00%	\$ 10,000.00																		
			Dow 35%, Lehman Brothers 35% FTSE 100 20%, Russell 2000 10%																						
			Fixed Interest Option	2.75%	None	None	\$ 10,000.00																		
			<b>Enhanced Withdrawal Benefit</b>																						
			Nasdaq 100 Index Point to Point	105%	8.00%	3.30% Mnth 6.00% Ann	\$ 10,000.00									A 20% premium bonus is credited to the EWB, and the EWB receives 102% enhancement on all fixed and/or indexed interest earned. After 10 years client may access the EWB value by choosing one of the following: Option 1: Schedule withdrawals over a period as short as 10 years Option 2: Guaranteed withdrawals for life. Initial w/d amount depends on client age. (Joint is available) 60-69 (5%), 79-79 (6%), 80-87 (7%)									
			S&P 500 Index Point to Point	105%	5.00%	2.70% Mnth 6.50% Ann	\$ 10,000.00																		
			FTSE 100 International	105%	4.00%	2.70% Mnth 6.50% Ann	\$ 10,000.00																		
			Blended Index Point to Point	105%	2.00%	7.00%	\$ 10,000.00																		
			Dow 35%, Lehman Brothers 35% FTSE 100 20%, Russell 2000 10%																						
			Fixed Interest Option	2.75%	None	None	\$ 10,000.00																		





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Annexus AM Best AA/AA-	Balance Plus Select Annuity 6  SPDA  Max issue age 82  6 Yr Surrender Sched	Select your Blend	Option A	60/40	3.00%	3.95%	\$ 5,000.00	Between 1%-3% on 87.5% of premium (varies by state)	6 Year 9,9,8,7,5,3	10% of AV Available immediately	Minimum Dist. May be withdrawn without surrender charge in first year	Full Account Value	Optional Family Endowment Rider  Income Advantage	NJ,NV,NY OR  PA,UT,WA	BPA Select 6 0-75 - 4.00% 76-80 - 3.00% 81-82 - 2.00%	
			Option B	50/50	3.00%	2.95%	\$ 5,000.00									
			Option C	40/60	3.00%	1.95%	\$ 5,000.00									
		5% Bonus Max age 82			Rider	Fee	Total									
		Select your Rider	Option 1	4% Death Benefit	0.60	0.60	\$ 5,000.00									
			Option 2	5% Bonus	1.00	1.00	\$ 5,000.00									
Option 3	Income Advantage		0.75	0.75	\$ 5,000.00											
Annexus AM Best AA/AA-	Balance Plus Select Annuity 10  SPDA  Max issue age 78  10 Yr Surrender Sched	Select your Blend	Option A	70/30	3.00%	3.20%	\$ 5,000.00	Between 1%-3% on 87.5% of premium (varies by state)	10 Year 12,12,11,10,9,8,7,6,5,3	10% of AV Available immediately	Minimum Dist. May be withdrawn without surrender charge in first year	Full Account Value	Optional Family Endowment Rider	NJ,NV,NY OR  PA,UT,WA	BPA Select 10 0-75 - 7.00% 76-78 - 5.00%	
			Option B	60/40	3.00%	2.20%	\$ 5,000.00									
			Option C	50/50	3.00%	1.20%	\$ 5,000.00									
		6% Bonus Max Age 78			Rider	Fee	Total									
		Select your Rider	Option 1	5% Death Benefit	0.60	0.60	\$ 5,000.00									
			Option 2	10% Bonus	1.25	1.25	\$ 5,000.00									
Option 3	Income Advantage		0.75	0.75	\$ 5,000.00											
Annexus AM Best AA/AA-	Balance Plus Select Annuity 12  SPDA  Max issue age 76  12 Yr Surrender Sched	Select your Blend	Option A	70/30	3.00%	3.20%	\$ 5,000.00	Between 1%-3% on 87.5% of premium (varies by state)	12 Year 13,5,13,12,5,12,11,10,9,8,7,6,5,3	10% of AV Available immediately	Minimum Dist. May be withdrawn without surrender charge in first year	Full Account Value	Optional Family Endowment Rider	AK,CT,DE MN,NJ,NV NY,OR,PA,UT WA  PA,UT,WA	BPA Select 12 0-75 - 8.00% 76 - 5.00%	
			Option B	60/40	3.00%	2.20%	\$ 5,000.00									
			Option C	50/50	3.00%	1.20%	\$ 5,000.00									
			Option D	40/60	3.00%	0.00%	\$ 5,000.00									
		6% Bonus Max Age 76			Rider	Fee	Total									
		Select your Rider	Option 1	5% Death Benefit	0.60	0.60	\$ 5,000.00									
			Option 2	6% Bonus	0.95	0.95	\$ 5,000.00									
			Option 3	Income Advantage	0.75	0.75	\$ 5,000.00									

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Forethought Life A Excellent	Destination 3 SPDA	None	3 Year Point to Point	100%	None	13.50%	\$250,000 + \$100,000 -	3% on 90%	6,6,5	10% after one year of contract value	Yes	Full Contract Value		IL,MA,NH,NY OR VT	0-75 1.00%
				100%	None	13.00%	\$249,999								
				100%	None	12.50%	\$25,000 - \$99,999								
			3 Year Monthly Point to Point	100%	None	2.40%	\$250,000 + \$100,000 -								
				100%	None	2.30%	\$249,999								
				100%	None	2.10%	\$25,000 - \$99,999								
			Fixed	2.50%	None	None	\$250,000 + \$100,000 -								
				2.50%	None	None	\$249,999								
	2.50%	None	None	\$25,000 - \$99,999											
Forethought Life A Excellent	Destination 6 SPDA	None	3 Year Point to Point	100%	None	14.00%	\$250,000 + \$100,000 -	3% on 90%	6,6,5,5,4,3	10% after one year of contract value	Yes	Full Contract Value		IL,MA,NH,NY OR VT	0-75 4.00%
				100%	None	13.50%	\$249,999								
				100%	None	13.00%	\$25,000 - \$99,999								
			3 Year Monthly Point to Point	100%	None	2.50%	\$250,000 + \$100,000 -								
				100%	None	2.40%	\$249,999								
				100%	None	2.20%	\$25,000 - \$99,999								
			Fixed	2.50%	None	None	\$250,000 + \$100,000 -								
				2.50%	None	None	\$249,999								
	2.50%	None	None	\$25,000 - \$99,999											
Forethought Life A Excellent	Destination 9 SPDA	None	3 Year Point to Point	100%	None	14.00%	\$250,000 + \$100,000 -	3% on 90%	9,8,7,6,5,4,3, 2,1	10% after one year of contract value	Yes	Full Contract Value		IL,MA,NH,NY OR VT	0-75 6.00%
				100%	None	13.50%	\$249,999								
				100%	None	13.00%	\$25,000 - \$99,999								
			3 Year Monthly Point to Point	100%	None	2.50%	\$250,000 + \$100,000 -								
				100%	None	2.40%	\$249,999								
				100%	None	2.20%	\$25,000 - \$99,999								
			Fixed	2.50%	None	None	\$250,000 + \$100,000 -								
				2.50%	None	None	\$249,999								
	2.50%	None	None	\$25,000 - \$99,999											


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Forethought Life A Excellent	Guaranteed Destinations SPDA 0-85	5% Premium Bonus applied to all premium recd in the first 4 contract years	Monthly Point to Point w/Cap	100%	None	1.00%	\$250,000 + \$100,000 - \$249,999	87.5% of the prem paid less w/d, compounded at the Minimum Guaranteed Contract Value Interest Rates from 1-3%	10,10,10,10,9,8,7,6,4,2,0	*Return of premium guarantee from day one of the contract	Yes	Full Contract Value	Strategy Term Extension Rider Nursing Home Waiver Rider Terminal Illness Waiver Rider	AZ,CT,DE IA,LA,MD MA,MN,MO MT,NY,OR UT,VT	0-75 5.50% 76-85 4.00%
				100%	None	1.00%	\$25,000 - \$99,999								
			Fixed	2.25%	None	None	\$250,000 + \$100,000 - \$249,999								
				2.25%	None	None	\$25,000 - \$99,999								
			Short Term Account Strategy	1.50%	None	None	\$250,000 + \$100,000 - \$249,999								
				1.50%	None	None	\$25,000 - \$99,999								
				1.50%	None	None	\$25,000 - \$99,999								
				1.50%	None	None	\$25,000 - \$99,999								
				1.50%	None	None	\$25,000 - \$99,999								
				1.50%	None	None	\$25,000 - \$99,999								
Forethought Life A Excellent	Guaranteed Destinations For State of WA SPDA 0-85	8% Premium Bonus applied to all premium recd in the first 2 contract years	Monthly Point to Point w/Cap	100%	None	1.60%	\$250,000 + \$100,000 - \$249,999	87.5% of the prem paid less w/d, compounded at the Minimum Guaranteed Contract Value Interest Rates from 1-3%	10,9,8,7,6,5,4,3,2,1	*Return of premium guarantee from day one of the contract	Yes	Full Contract Value	Strategy Term Extension Rider Nursing Home Waiver Rider Terminal Illness Waiver Rider	Only available in WA	State of WA 0-75 5.00% 76-85 3.00%
				100%	None	1.50%	\$25,000 - \$99,999								
			Annual Cap w/Monthly Average	100.00%	None	5.25%	\$250,000 + \$100,000 - \$249,999								
				100.00%	None	5.25%	\$25,000 - \$99,999								
			Fixed	2.25%	None	None	\$250,000 + \$100,000 - \$249,999								
				2.25%	None	None	\$25,000 - \$99,999								
				2.25%	None	None	\$25,000 - \$99,999								
			Short Term Account Strategy	1.50%	None	None	\$250,000 + \$100,000 - \$249,999								
				1.50%	None	None	\$25,000 - \$99,999								
				1.50%	None	None	\$25,000 - \$99,999								



Company	Product	Bonus	Method of Accounting	Participation Rate	Asset Fee/Spread	Cap	Premium Amount Required/Band	Guarantee	Surrender Charges	Penalty Free Withdrawals	Systematic Withdrawal of Interest	Death Benefit	Riders	States Not Available	Commissions												
Forethought Life A Excellent	Destination Income 15 SPDA	None	Annual Cap with Monthly Averaging Annual Reset	100%	None	5.25%	\$250,000 + \$100,000 - \$249,999	3% on 90%	10,9,8,7,6,5, 4,3,2,1		Yes	Full Contract Value	Nursing Home Terminal Illness	MD,MA,MT NV,NY,OR PA	0-75 6.50%												
				100%	None	5.25%	\$25,000 - \$99,999									<u>Destination</u> <u>15 Enhanced</u>											
			Fixed	2.25%	None	None	\$250,000 + \$100,000 - \$249,999																				
				2.25%	None	None	\$25,000 - \$99,999																				
				2.25%	None	None	\$25,000 - \$99,999																				
			<b>Guaranteed Lifetime Income Account Value:</b>																								
			* Includes a 15% bonus applied to the initial prem recd.																								
			* Guaranteed to be at least 115% of prem, less prior w/d accumulated at 5% interest on the date the benefit is exercised.																								
			* Opportunity to receive annual indexed interest gains based on change in the S&P.																								
			* 100% Participation with no annual caps and no annual fees, all guaranteed for 5 years.																								
Forethought Life A Excellent	Income 125 SPDA 0-85	None	Monthly Point to Point w/Cap	100%	None	2.05%	\$250,000 + \$100,000 - \$249,999	1-3% on 87.5%	12,12,11,10 9,8,7,6,4,2	10% after 1st year	Yes	Full Contract Value	Nursing Home Terminal Illness Increased Death benefit Guarantee	CT,MA,NV NY,OR,WA	0-75 7.50%												
				100%	None	1.80%	\$25,000 - \$99,999																				
				100%	None	1.55%	\$25,000 - \$99,999																				
			Annual Cap with Monthly Averaging Annual Reset	100%	None	6.00%	\$250,000 + \$100,000 - \$249,999																				
				100%	None	5.75%	\$25,000 - \$99,999																				
				100%	None	5.50%	\$25,000 - \$99,999																				
			Annual Pt to Pt with Cap Annual Reset	100%	None	5.00%	\$250,000 + \$100,000 - \$249,999																				
				100%	None	4.75%	\$25,000 - \$99,999																				
				100%	None	4.50%	\$25,000 - \$99,999																				
			Fixed	2.25%	None	None	\$250,000 + \$100,000 - \$249,999																				
				2.25%	None	None	\$25,000 - \$99,999																				
				2.25%	None	None	\$25,000 - \$99,999																				
			Annual Death Benefit Charge	None	0.60%	None	\$250,000 + \$100,000 - \$249,999																				
				None	0.60%	None	\$25,000 - \$99,999																				
				None	0.60%	None	\$25,000 - \$99,999																				

Company	Product	Bonus	Method of Accounting	Participation Rate	Asset Fee/Spread	Cap	Premium Amount Required/Band	Guarantee	Surrender Charges	Penalty Free Withdrawals	Systematic Withdrawal of Interest	Death Benefit	Riders	States Not Available	Commissions
 American Investors AM Best A+ Superior S&P AA- Very Strong  	Income Select Plus	5% Premium Bonus For all 1st yr Premium	1 Yr P-toP S&P 500 Index	100%	None	5.00%	\$5000 - \$74,999	87.5% @ varies between 1-3% Call for Details	16,15,14, 13,12,11 10,8,6,4	Year 1 1/2% of the sum of the initial prem. + bonus each month after 1st month.  Year 2 10% of prior anniversary AV every year.	Yes	Full Contract Value	Income Edge 5%	CT,DE,MN NJ,NY,OR PA,WA	Option 1 0-75 9.50% 76-78 7.50%
				100%	None	6.50%	\$75000 +								Option 2 0-75 6.25% 76-78 6.25%
			1Yr Montly Cap Index	100%	None	2.25%	\$5000 - \$74,999								Option 3 0-75 5.35% 76-78 5.35%
				100%	None	2.50%	\$75000 +								Trail Avail on Option 2 & 3
			1 Yr P-toP Hang Seng Index	100%	None	4.25%	\$5000 - \$74,999								
				100%	None	6.00%	\$75000 +								
			1 Yr P-toP DowJones EURO STOXX 50	100%	None	4.25%	\$5000 - \$74,999								
				100%	None	6.00%	\$75000 +								
			1-Yr Point to Point Participation Index (No cap)	25%	None	None	\$5000 - \$74,999								
				25%	None	None	\$75000 +								
Fixed Strategy (1yr quart.)	2.25%	None	None	\$5000 - \$74,999											
	3.05%	None	None	\$75000 +											
American Investors AM Best A+ Superior S&P AA- Very Strong	Income Select Plus S	5% Premium Bonus For all 1st yr Premium	1 Yr P-toP S&P 500 Index	100%	None	5.00%	\$5000 - \$74,999	87.5% @ varies between 1-3% Call for Details	10,9,8,7 6,5,4,3 2,1	In 1st Yr 10% of Accum Value	Yes	Full Contract Value	Nursing Home Terminal Illness  Income Edge Benefit is optional with charge	This Product is only available in CT,DE MN,PA,WA	Option 1 0-75 8.00% 76-78 6.00%
				100%	None	6.50%	\$75000 +								Option 2 0-75 4.75% 76-78 4.75%
			1Yr Montly Cap Index	100%	None	2.25%	\$5000 - \$74,999								Option 3 0-75 3.85% 76-78 3.85%
				100%	None	2.50%	\$75000 +								Trail Avail on Option 2 & 3
			1 Yr P-toP Hang Seng Index	100%	None	4.25%	\$5000 - \$74,999								
				100%	None	6.00%	\$75000 +								
			1 Yr P-toP DowJones EURO STOXX 50	100%	None	4.25%	\$5000 - \$74,999								
				100%	None	6.00%	\$75000 +								
			1-Yr Point to Point Participation Index (No cap)	25%	None	None	\$5000 - \$74,999								
				25%	None	None	\$75000 +								
Fixed Strategy (1yr quart.)	2.00%	None	None	\$5000 - \$74,999											
	2.80%	None	None	\$75000 +											

Company	Product	Bonus	Method of Accounting	Participation Rate	Asset Fee/Spread	Cap	Premium Amount Required/Band	Guarantee	Surrender Charges	Penalty Free Withdrawals	Systematic Withdrawal of Interest	Death Benefit	Riders	States Not Available	Commissions	
American Investors AM Best A+ Superior S&P AA- Very Strong	Income Select Platinum  0-78  FPDA	None	1 Yr P-to-P S&P 500 Index	100%	None	7.50%	\$5000 - \$74,999	87.5% @ varies between 1-3% Call for Details	12,12,12, 11,10,9,8,7 ,6,4,	10% of prior Anniversary AV begin in year 1	Yes	Full Contract Value	Edge Rider Avail Call for details	CT,DE,MN NJ,NV NY,OR PA, UT,WA	Option 1 0-75 6.50% 76-78 4.50%	
			1 Yr P-to-P Guaranteed Cap	100%	None	5.75%	\$5000 - \$74,999									Option 2 0-75 4.25% 76-78 4.25%
				100%	None	6.75%	\$75000 +									
			1 Yr P-to-P Participation Index (No Cap)	25%	None	None	\$5000 - \$74,999									Option 3 0-75 2.25% 76-78 2.25%
				25%	None	None	\$75000 +									
			1 Yr P-to-P Hang Seng Index	100%	None	4.25%	\$5000 - \$74,999									Trail Avail on Option 2 & 3
				100%	None	6.00%	\$75000 +									
			1 Yr P-to-P DowJones EURO STOXX 50	100%	None	4.25%	\$5000 - \$74,999									
			Fixed Strategy (1yr quart.)	3.25%	None	None	\$5000 - \$74,999									
				4.05%	None	None	\$75000 +									
American Investors AM Best A+ Superior S&P A+ Very Strong	Income Select 10  0-78  FPDA	None	1 Yr P-to-P S&P 500 Index	100%	None	5.50%	\$5000 - \$74,999	87.5% @ varies between 1-3% Call for Details	10,9,8,7,6 5,4,3,2,1	10% of prior anniversary AV beginning in year 1	Yes	Full Contract Value	Edge Rider Avail Call for details	NY  Guart. Purchase Option Not Avail. MN,OR, PA, TX, WA	Option 1 0-75 9.50% 76-78 7.50%	
				100%	None	7.00%	\$75000 +									Option 2 0-75 6.25% 76-78 6.25%
			1 Yr Montly Cap Index	100%	None	2.25%	\$5000 - \$74,999									
				100%	None	2.50%	\$75000 +									Option 3 0-75 5.35% 76-78 5.35%
			1 Yr P-to-P Participation Index (No Cap)	25%	None	None	\$5000 - \$74,999									
				25%	None	None	\$75000 +									Trail Avail on Option 2 & 3
			1 Yr P-to-P Hang Seng Index	100%	None	4.25%	\$5000 - \$74,999									
				100%	None	6.00%	\$75000 +									
			1 Yr P-to-P DowJones EURO STOXX 50	100%	None	4.25%	\$5000 - \$74,999									
				100%	None	6.00%	\$75000 +									
Fixed Strategy (1yr quart.)	2.45%	None	None	\$5000 - \$74,999												
	3.25%	None	None	\$75000 +												

Company	Product	Bonus	Method of Accounting	Participation Rate	Asset Fee/Spread	Cap	Premium Amount Required/Band	Guarantee	Surrender Charges	Penalty Free Withdrawals	Systematic Withdrawal of Interest	Death Benefit	Riders	States Not Available	Commissions
American Investors AM Best A+ Superior S&P AA- Very Strong	Income Select 7 0-81 FPDA	None	1 Yr P-to-P S&P 500 Index	100%	None	5.25%	\$5000 - \$74,999	87.5% @ varies between 1-3% Call for Details	9,8,7,6,5,4 3	Year 1 1/2% of initial premium each month after month 1st month  Year 2 10% of prior anniversary AV every year	Yes	Full Contract Value	Edge Rider Avail Call for details	NY Guart. Purchase Option Not Avail. MN,OR, PA,TX,WA	Option 1 0-75 5.50% 76-78 4.25% 81 2.50%
				100%	None	6.75%	\$75000 +								
			1 Yr Montly Cap Index	100%	None	2.25%	\$5000 - \$74,999								
				100%	None	2.50%	\$75000 +								
			1 Yr P-to-P Participation Index (No Cap)	25%	None	None	\$5000 - \$74,999								
				25%	None	None	\$75000 +								
			1 Yr P-to-P Hang Seng Index	100%	None	4.25%	\$5000 - \$74,999								
				100%	None	6.00%	\$75000 +								
			1 Yr P-to-P DowJones EURO STOXX 50	100%	None	4.25%	\$5000 - \$74,999								
				100%	None	6.00%	\$75000 +								
Fixed Strategy (1yr quart.)	2.50%	None	None	\$5000 - \$74,999											
	3.20%	None	None	\$75000 +											
															Trail Avail on Option 2 & 3
American Investors AM Best A+ Superior S&P AA- Very Strong	Income Select 5 0-83 FPDA	None	1 Yr P-to-P S&P 500 Index	100%	None	5.00%	\$5000 - \$74,999	87.5% @ varies between 1-3% Call for Details	8,7,6,5,4	Year 1 1/2% of initial premium each month after month 1st month  Year 2 10% of prior anniversary AV every year	Yes	Full Contract Value	Edge Rider Avail Call for details	NY Guart. Purchase Option Not Avail. MN,OR, PA,TX,WA	Option 1 0-75 4.00% 76-80 3.05% 81-83 2.70%
				100%	None	6.50%	\$75000 +								
			1 Yr Montly Cap Index	100%	None	2.25%	\$5000 - \$74,999								
				100%	None	2.50%	\$75000 +								
			1 Yr P-to-P Participation Index (No Cap)	25%	None	None	\$5000 - \$74,999								
				25%	None	None	\$75000 +								
			1 Yr P-to-P Hang Seng Index	100%	None	4.25%	\$5000 - \$74,999								
				100%	None	6.00%	\$75000 +								
			1 Yr P-to-P DowJones EURO STOXX 50	100%	None	4.25%	\$5000 - \$74,999								
				100%	None	6.00%	\$75000 +								
Fixed Strategy (1yr quart.)	2.10%	None	None	\$5000 - \$74,999											
	2.90%	None	None	\$75000 +											
															Trail Avail on Option 2 & 3

Company	Product	Bonus	Method of Accounting	Participation Rate	Asset Fee/Spread	Cap	Premium Amount Required/Band	Guarantee	Surrender Charges	Penalty Free Withdrawals	Systematic Withdrawal of Interest	Death Benefit	Riders	States Not Available	Commissions
  American Investors AM Best A+ Superior S&P AA- Very Strong	Income Select Bonus  0-78  FPDA	6% Premium Bonus on premiums applied in the FIRST TWO contract years.	1 Yr P-to-P S&P 500 Index	100%	None	5.25%	\$5000 - \$74,999	87.5% @ varies between 1-3% Call for Details	12,12,12, 11,10,9,8,7,6,4,	10% of prior Anniversary AV begin in year 1  20% Cummulative if not taken in previous year	Yes	Full Contract Value	Income Edge 5%  Income Edge Plus 7.2%	AK,CT,DE MN, NJ NY,OR PA, UT,WA IN - 0-74	Option 1 0-75 8.50% 76-78 6.50
				100%	None	6.75%	\$75000 +								Option 2 0-75 5.25% 76-78 5.25%
			1 Yr Montly Cap Index	100%	None	2.25%	\$5000 - \$74,999								Option 3 0-752 4.35% 76-78 4.35%
				100%	None	2.50%	\$75000 +								Trail Avail on Option 2 & 3
			1 Yr P-to-P Participation Index (No Cap)	25%	None	None	\$5000 - \$74,999								
				25%	None	None	\$75000 +								
			1 Yr P-to-P Hang Seng Index	100%	None	4.25%	\$5000 - \$74,999								
				100%	None	6.00%	\$75000 +								
			1 Yr P-to-P DowJones EURO STOXX 50	100%	None	4.25%	\$5000 - \$74,999								
				100%	None	6.00%	\$75000 +								
			1 Yr Multiple Index (No spread)	100%	None	4.50%	\$5000 - \$74,999								
				100%	None	6.25%	\$75000 +								
			1 Yr Average Index (No spread)	100%	None	4.50%	\$5000 - \$74,999								
				100%	None	6.25%	\$75000 +								
Fixed Strategy (1yr quart.)	2.35%	None	None	\$5000 - \$74,999											
	3.15%	None	None	\$75000 +											

Company	Product	Bonus	Interest Strategies	Rates	Premium Amount Required/Band	Guarantee	Surrender Charges	Penalty Free Withdrawals	Systematic Withdrawal of Interest	Death Benefit	Riders	States Not Available	Commissions								
<b>American Investors</b> AM Best A+ Superior S&P AA- Very Strong	 Income Select Spirit Bonus 0-78	6% on all first and second year premium	1 - Yr Quart. Fixed	2.10%	\$5000 - \$74,999	Min. Gurt rate of 2% on all strategies  87.5% @ 1-3% Varies by state	<b>10 Year</b> 12,12,12 11,10,9,8,7 6,4	10% Of prior anniversary accumulated value being in Yr - 1  20% Up to 20% Free w/d avail. In current contract yr if a w/d was not taken in prior contract yr.	Yes	Full Contract Value	Home Health Care Waiver Terminal Illness Waiver Confinement Waiver Income Edge	AK,CA,CT DE,MN,NJ NV,NY,OR PA,UT,WA	<u>0-75</u> Option 1 8.50% Option 2 5.25% Option 3 4.35%								
				2.75%	\$75000 +														<u>76-78</u> Option 1 6.50% Option 2 5.25% Option 3 4.35%		
																					Trail Avail
<b>American Investors</b> AM Best A+ Superior S&P AA- Very Strong	 Income Select Spirit Plus 0-78	5% on first and second year premium	1 - Yr Quart. Fixed	2.00%	\$5000 - \$74,999	Min. Gurt rate of 2% on all strategies  87.5% @ 1-3% Varies by state	<b>10 Year Plus</b> 16,15,14 13,12 11,10,8,6 4  <b>Plus S</b> 10,9,8,7,6 5,4,3,2,1	10% Of prior anniversary accumulated value being in Yr - 1  20% Up to 20% Free w/d avail. In current contract yr if a w/d was not taken in prior contract yr.	Yes	Full Contract Value	Home Health Care Waiver Terminal Illness Waiver Confinement Waiver Income Edge	CA,CT,DE MN,NJ,NV NY,OR,PA, WA  Plus S avail in CT,DE,MN, WA	<u>0-75</u> Option 1 9.50% Option 2 6.25% Option 3 5.35%								
				2.65%	\$75000 +															<u>76-78</u> Option 1 7.50% Option 2 6.25% Option 3 5.35%	
			Washington Rates	2.00%	\$5000 - \$74,999																Trail Avail
				2.05%	\$75000 +																

Company	Product	Bonus	Interest Strategies	Rates	Premium Amount Required/Band	Guarantee	Surrender Charges	Penalty Free Withdrawals	Systematic Withdrawal of Interest	Death Benefit	Riders	States Not Available	Commissions
<b>American Investors</b> AM Best A+ Superior S&P AA- Very Strong	<b>Income Select Spirit 7</b>  <b>0-81</b>	None	1 - Yr Quart. Fixed	2.05%	\$5000 - \$74,999	Min. Gurt rate of 2% on all strategies  87.5% @ 1-3% Varies by state	<b>7 Year</b>  9,8,7,6,5,4 3	<b>10%</b> Of prior anniversary accumulated value being in Yr - 1  <b>20%</b> Up to 20% Free w/d avail. In current contract yr if a w/d was not taken in prior contract yr.	Yes	Full Contract Value	Home Health Care Waiver  Terminal Illness Waiver  Confinement Waiver  Income Edge	CA,NJ,NV NY,OR,PA	<u>0-75</u>  Option 1 5.50% Option 2 3.75% Option 3 2.40%
				2.90%	\$75000 +								<u>76-80</u>  Option 1 4.25% Option 2 3.75% Option 3 2.40%
													<u>81</u>  Option 1 3.75% Option 2 2.50% Option 3 1.60%
<b>Trail Avail</b>													
<b>American Investors</b> AM Best A+ Superior S&P AA- Very Strong	<b>Income Select Spirit 5</b>  <b>0-83</b>	None	1 - Yr Quart. Fixed	2.00%	\$5000 - \$74,999	Min. Gurt rate of 2% on all strategies  87.5% @ 1-3% Varies by state	<b>5 Year</b>  8,7,6,5,4	<b>10%</b> Of prior anniversary accumulated value being in Yr - 1  <b>20%</b> Up to 20% Free w/d avail. In current contract yr if a w/d was not taken in prior contract yr.	Yes	Full Contract Value	Home Health Care Waiver  Terminal Illness Waiver  Confinement Waiver  Income Edge	CA,NJ,NV NY,OR,PA	<u>0-75</u>  Option 1 4.00% Option 2 2.75% Option 3 1.70%
				2.75%	\$75000 +								<u>76-80</u>  Option 1 3.05% Option 2 2.75% Option 3 1.70%
													<u>81-83</u>  Option 1 2.70% Option 2 2.00% Option 3 1.25%
<b>Trail Avail</b>													
<b>American Investors</b> AM Best A+ Superior S&P AA- Very Strong	<b>Income Select Spirit 3</b>  <b>0-85</b>	None	1 - Yr Quart. Fixed	2.00%	\$5000 - \$74,999	Min. Gurt rate of 2% on all strategies  87.5% @ 1-3% Varies by state	<b>3 Year</b>  6,5,4	<b>10%</b> Of prior anniversary accumulated value being in Yr - 1  <b>20%</b> Up to 20% Free w/d avail. In current contract yr if a w/d was not taken in prior contract yr.	Yes	Full Contract Value	Home Health Care Waiver  Terminal Illness Waiver  Confinement Waiver  Income Edge	CA,NJ,NV NY,OR,PA	<u>0-75</u>  Option 1 1.75% Option 2 1.65% Option 3 1.15%
				2.20%	\$75000 +								<u>76-80</u>  Option 1 1.75% Option 2 1.65% Option 3 1.15%
													<u>81-85</u>  Option 1 1.50% Option 2 1.40% Option 3 0.95%
<b>Trail Avail</b>													

Company	Product	Bonus	Method of Accounting	Participation Rate	Asset Fee/Spread	Cap	Premium Amount Required/Band	Guarantee	Surrender Charges	Penalty Free Withdrawals	Systematic Withdrawal of Interest	Death Benefit	Riders	States Not Available	Commissions
<b>RBC Insurance</b> AA Excellent	<b>RBC Enhanced Choice 10</b>	None	QP2P Cap	100%	None	2.00%	\$5,000.00	Will never be less than 87.5% of the prem payments, less any applicatble premium taxes, less w/d, plus interest earned at MG rates.	10,10,10 9.5,9,8,7,6,4 2	Up to 10% of accumulation vaule after the first year	Yes	Greater of the accum. vale or min. gurt. Cash surr. Value.	Confinement Waiver  Terminal Illness Wavier	AK,CA,CT DE,HI,IL MN,MO,NJ NY,OK,OR PA,UT,VT	0-75 7.00%
			Monthly Avg Cap	100%	None	5.00%	\$5,000.00								WA 9,9,8,7,6,5,4 3,2,1
	SPDA		Fixed	2.60% Yr 1 1.60% Yrs 2-8	None	None	\$5,000.00		81-85 3.00%						
<b>RBC Insurance</b> AA Excellent	<b>RBC Enhanced Choice 12</b>	None	QP2P Cap	100%	None	2.00%	\$5,000.00	Will never be less than 87.5% of the prem payments, less any applicatble premium taxes, less w/d, plus interest earned at MG rates.	14,13,12,11 10,9,8,7,6,5 4,3	Up to 10% of accumulation vaule after the first year	Yes	Greater of the accum. vale or min. gurt. Cash surr. Value.	Confinement Waiver  Terminal Illness Wavier	AK,CT,DE HI,MN,NJ NY,OK,OR PA,UT,WA	0-75 8.00%
			Monthly Avg Cap	100%	None	5.00%	\$5,000.00								CA 12,11,10,9 8,7,6,5,4,3,2 1
	SPDA		Fixed	2.80% Yr 1 1.80% Yrs 2-8	None	None	\$5,000.00		81-85 2.00%						