

Top Selling Fixed Indexed Annuity Product Matrix - September 2010

Carrier	A.M. Best Rating	Product Name	Surrender Charge Length	Approved in All States Except	Max. Issue Age	Min. Premium	Commission (Most Ages)	Accumulation Value Highlights	Income Rider Highlights	Cost of Income Rider	What Makes It Special
Allianz	A	Endurance Plus	10 years	NY OR WA	80	\$10,000	8%	Wide choice of indices and crediting methods including S&P, Nasdaq, FTSE, and blended index	20% income bonus and 105% participation when client elects a withdrawal option after 10 years of deferral, payments continue to increase with indexed interest	Free	20% income bonus plus payments continue to increase with indexed interest
Allianz	A	MasterDex X	10 years	CT NY OR PA WA	80	\$20,000	7%	10% premium bonus, wide choice of indices and crediting methods including S&P, Nasdaq, EURO STOXX, and blended index	Grows by 8% of the premium annually (simple interest)	0.60%	10% premium bonus on a 10-year surrender charge
American Equity	A-	Retirement Gold	10 years	AK AL CT DE MN NV NY OR PA SC UT WA	78	\$5,000	6% at issue, additional 1.05% paid 1 year later and 1.15% paid 2 years later	10% premium bonus vests over 14 years, wide choice of methods applied to the S&P 500	Choice of accumulation at 5% annually (for free) or 8% annually (0.45% annual fee)	Free or 0.60%	10% premium bonus, free income rider
Annexus (Aviva)	A	Balanced Allocation Annuity 12	12 years	AK CA CT DE MN NJ NY OR PA SC TX UT WA	76	\$5,000	7.5%	8% premium bonus, patented Balanced Allocation Strategy is a blend of fixed and 4-year S&P 500 performance, 0.95% annual fee for the 8% premium bonus, included death benefit rider grows by 4% annually	Grows by 8% annually, doubles the payment for permanent nursing home confinement	0.75%	8% premium bonus, plus patented Balanced Allocation Strategy, plus income rider includes a nursing home benefit
Annexus (Aviva)	A	Balanced Allocation Annuity 8	8 years	CA CT NJ NY OR PA SC	80	\$5,000	6%	5% premium bonus, patented Balanced Allocation Strategy is a blend of fixed and 4-year S&P 500 performance, 0.95% annual fee for the 5% premium bonus, included death benefit rider grows by 4% annually	Grows by 8% annually, doubles the payment for permanent nursing home confinement	0.75%	5% premium bonus, plus patented Balanced Allocation Strategy, plus income rider includes a nursing home benefit
Aviva	A	Income Preferred Bonus	10 years	AK CA CT DE HI IN MN MS NJ NY OR PA SC UT VA WA	78	\$5,000	7%	8% premium bonus, three S&P 500 options: monthly cap, monthly average cap, annual point-to-point cap	Grows by 7.2% annually, doubles the payment for permanent nursing home confinement, includes Wellness Benefits offered by Mayo Clinic Health Solutions	0.75%	8% premium bonus, income rider includes a nursing home benefit
Forethought	A-	Index Bonus 115	10 years	AK CA DE MO NY OR UT WA	85	\$25,000	7.50%	Choice of fixed strategy or S&P 500 monthly cap	15% income bonus at issue, 6% annual growth for 10 years, income value doubles in ten years	0.30%	15% income bonus, 7.5% commission
Life of the Southwest	A	SecurePlus Premier 10	10 years	CT IN MT NJ NY OR PA WA	80	\$10,000	7.0%	10% premium bonus, choice of strategies based on S&P 500 or Russell 2000	Grows by 8.15% annually, increases if the owner becomes unable to perform 2 of 6 ADL's	0.65%	10% premium bonus on a 10-year surrender charge, income rider includes an LTC benefit
RBC	A	Choice 10	10 years	AK CT DE HI MN NJ NY OK OR PA UT	80 Q, 85 NQ	\$5,000	10%	Choice of four indexed methods, two using the S&P 500 and two using the Dow	Adds an additional 1% income bonus, includes a long-term care benefit. if the owner becomes unable to perform 2 of 6 ADL's, the income is increased by 50%	0.60%	10% commission, income rider includes an LTC benefit

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