

BENEFIT PROGRAM SERVICES, INC.

Tel: 908-994-0204 Fax: 908-282-4492

FIXED INDEX ANNUITIES

Rates as of
February 3, 2012

Fixed Index Annuities February 3, 2012	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
---	---	---	--	------------

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 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	Issue Ages: 0-85 Q/NQ	Ages 0-75 3.25%
Barclay's Capital U.S. Aggregate Bond Index 1.70%	Minimum Premium: \$10,000 NQ/Q Maximum Premium: 1 million w/o home office appr.	Surrender Charges: (5 Yr) 8-7-6-5-4-0 % no MVA	Ages 76-80 2.00%
PIMCO US Advantage IndexSM 1.70%	STATES NOT APPROVED: NY, TX	Riders: NCR, FWR, UBR	Ages 81-85 1.00%
Fixed Account Rate 1.75%		DB = AV	

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%. Death benefit, surrender charges and rider availability may vary by state.

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	Issue Ages: 0-80 Q/NQ (0-64 in FL)	Opt. A Ages 0-75 7.00% 1st Yr 3.50% Yrs 2-5
NASDAQ-100[®] 1.70% 3.00% N/A	Minimum Premium: \$15,000 NQ/Q Maximum Premium: 1 million w/o home office appr.	Surrender Charges: 10 Yr Decreasing, starts at 15% and beginning in policy year 4 will decrease by .1786% on each monthly anniversary.	Ages 76-80 5.00% 1st Yr 2.50% Yrs 2-5
S&P 500[®] 1.70% 3.00% N/A	STATES NOT APPROVED: NY, OR	Riders: Income Plus Benefit, NCR, FWR, UBR	
FTSE 100 1.80% 3.00% N/A		DB = AV	
Blended N/A 3.00% 4.50%			
Fixed Account Rate 1.50% (Fixed rate not available in TX)			

*3% bonus in AL, CT, DE, IA, IN, KY, MN, MS, NJ, PA, UT, WA. 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 1.25%. Min. annual cap is 3%. Max. Mon. Ave Spread is 5%. Min. for fixed interest is 1.5%. Death benefit, surrender charges, rider availability and commission schedule may vary by state.

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	Issue Ages: 0-80 Q/NQ	Opt. A Ages 0-75 7.00% 1st Yr 3.50% Yrs 2-3
NASDAQ-100[®] 1.80% 3.00% N/A	Minimum Premium: \$20,000 NQ/Q Maximum Premium: 1 million w/o home office appr.	Surrender Charges: (10 Yr) 10 - 10 - 10 - 8.75 - 7.5 - 6.25 - 5 3.75 - 2.50 - 1.25 - 0 % no MVA	Ages 76-80 5.00% 1st Yr 2.50% Yrs 2-3
S&P 500[®] 1.80% 3.00% N/A	STATES NOT APPROVED: CT, NY	Riders: Simple Income III or Simple Income II NCR, FWR, UBR	
**S&P 500[®] Select 2.30% 5.00% N/A		DB = AV	
Euro Stoxx 50[®] 1.90% 3.25% N/A			
Blended N/A 3.25% 4.50%			
Fixed Account Rate 1.60% (Fixed rate not avail. in AL, CA, DE, IA, KY, TX)			

* Bonus subject to a 10 year vesting schedule (10% per yr, after 1st yr). **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%. Death benefit, surrender charges and rider availability may vary by state.

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	Issue Ages: 0-80 Q/NQ	Opt. A Ages 0-75 4.50%
NASDAQ-100[®] 2.00% 3.00% N/A	Minimum Premium: \$10,000 NQ/Q Maximum Premium: 1 million w/o home office appr.	Surrender Charges: (5 Yr) 8-7-6-5-4-0 % no MVA	Ages 76-80 3.00%
S&P 500[®] 1.90% 3.00% N/A	STATES NOT APPROVED: NY, WA	Riders: NCR, FWR, EWB*, UBR	
Euro Stoxx 50[®] 2.00% 3.25% N/A		DB = AV**	
Blended N/A 3.00% 4.50%			
Fixed Account Rate 1.50%			

87.5% of premium paid receives a guaranteed rate at issue no less than 1%. * A 10% prem. bonus is credited to the EWB (Enhanced Withdrawal Benefit) & EWB receives 105% enhancement on all fixed and/or indexed interest earned. 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 year. Min. monthly cap is 0.50%. Min. annual cap is 1%. Max. annual spread is 12%. Blended index min cap 3%. **Death benefit, surrender charges and rider availability may vary by state.

Fixed Index Annuities February 3, 2012	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
--	---	---	--	-------------------

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: NCR, FWR, EWB**, 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
Index	Monthly Sum	Annual Pt to Pt	Monthly Avg Spd			
NASDAQ-100®	2.00%	3.25%	N/A			
S&P 500®	1.90%	3.25%	N/A			
*S&P 500® Select	2.40%	5.25%	N/A			
FTSE 100	2.00%	3.75%	N/A			
Blended	N/A	3.50%	4.50%			
Fixed Account Rate		1.90%				

90% of premium paid receives 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) & EWB receives 105% enhancement on all fixed and/or indexed interest earned. 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 year. Min. monthly cap is 0.50%. Min. annual cap is 1%. Max. annual spread is 12%. Blended index min cap 3%. ***Death benefit, surrender charges, rider availability and commission schedule may vary by state.

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.

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.

<i>Fixed Index Annuities February 3, 2012</i>	<i>Product / Participation Rate Interest Crediting Strategies</i>	<i>Free Withdrawal/Minimum Premium State Availability</i>	<i>Issue Ages Surrender Charges/Riders</i>	<i>Commission</i>
---	---	---	--	-------------------

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	Issue Ages: 0-80 Q/NQ 0-64 in FL	Ages 0-75 6.00% Year 1 1.00% Year 2 1.00% Year 3
	Cap	Par Rate	Asset Fee			
S&P 500® Monthly Average w/Par-Rate	N/A	20%	N/A	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, NV, NY, OR, TX, UT, WA Riders: Lifetime Income Benefit NCR-100**, TIR-100** DB = AV	Ages 76-80 4.50% Year 1 .75% Year 2 .75% Year 3	
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.

Integrity Gold INDEX-5-07 (FPDA)				Free Withdrawal: 10% of Contract Value annually, starting in year 2. Systematic W/D & RMD immediately from Fixed Value.	Issue Ages: 0-80 Q/NQ	Ages 0-75 4.13% Year 1 .68% Year 2 .68% Year 3
	Cap	Par Rate	Asset Fee			
S&P 500® Monthly Average w/Par-Rate	N/A	10%	N/A	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: AL, NY Riders: Lifetime Income Benefit NCR-100**, TIR-100** DB = AV	Ages 76-80 3.09% Year 1 .51% Year 2 .51% Year 3	
S&P 500® Monthly Average w/Cap	1.00%	N/A	0%			
Dow Jones® Monthly Average w/Cap	1.00%	N/A	0%			
S&P 500® Annual Pt-to-Pt w/Par-Rate	N/A	10%	N/A			
S&P 500® Annual Pt-to-Pt w/Cap	1.00%	N/A	0%			
Dow Jones® Annual Pt-to-Pt w/Cap	1.00%	N/A	0%			
S&P 500® Monthly Pt-to-Pt w/Cap	1.00%	N/A	0%			
10-Year US Treasury Bond	1.00%	N/A	0%			
Fixed Value Rate	1.00%	Rate varies in DE & OK				

MGSV equals 87.5% of all premiums, less 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.

Retirement Gold RG-FIA-09 (FPDA)				8% Premium Bonus* - All 1st Year Premiums	Issue Ages: 0-78 Q/NQ 0-55 in TX	Ages 0-78 6.00% Year 1 1.00% Year 2 1.00% Year 3
	Cap	Par Rate	Asset Fee			
S&P 500® Monthly Average w/Par-Rate	N/A	15%	N/A	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% Different in OR 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, NV, NY, PA, SC, UT, WA Riders: Lifetime Income Benefit NCR-100**, TIR-100** DB = AV	Commissions listed above in years 2 & 3 are for prem. received in 1st year. Different in AK, DE, FL, IN, OR & TX	
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 varies in DE & OK				

*Bonus is 6% in AK, DE, OR, SC - in IN 10% 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.

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

Fixed Index Annuities February 3, 2012	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
--	--	--	---	-------------------

American Equity Investment Life Insurance Company 50325 A.M. Best (A-) Excellent S&P (BBB) Good

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, 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: Lifetime Income Benefit NCR-100**, TIR-100** DB = AV	Ages 0-75 6.00% Year 1 1.00% Year 2 1.00% Year 3 Ages 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.
	Cap	Par Rate	Asset Fee			
S&P 500® Monthly Average w/Par-Rate	N/A	15%	N/A			
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 varies in DE & 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.

ING USA Annuity and Life Insurance Company A.M. Best (A) Superior S&P (A) Strong AD0070284

ING Secure Index Opportunities Plus (SPDA)				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 IncomeProtector Withdrawal Benefit, NCR except in MA & PA DB = AV	7.00% Ages 0-80
	\$15,000 Band	\$75,000 Band				
Interest Rate Benchmark Multiplier*	2.25	4.00				
S&P 500® Index Pt-to-Pt Cap	2.00%	3.50%				
S&P 500® Index Monthly Cap	1.10%	1.50%				
Fixed Rate Strategy	1.50%					

*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)				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 IncomeProtector Withdrawal Benefit, ROP, NCR except in MA & PA DB = AV	3.50% 1st Year 1.75% Yrs. 2-4 Ages 0-80
	\$15,000 Band	\$75,000 Band				
Interest Rate Benchmark Multiplier*	2.00	3.50				
S&P 500® Index Pt-to-Pt Cap	2.00%	3.00%				
S&P 500® Index Monthly Cap	1.00%	1.40%				
Fixed Rate Strategy	1.50%					

*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)				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 IncomeProtector Withdrawal Benefit, NCR except in MA & PA DB = AV	5.00% 1st Year 2.75% Yrs. 2-5 Ages 0-80
	\$15,000 Band	\$75,000 Band				
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	1.50%	1.90%				
Fixed Rate Strategy	1.50%					

*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+.

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.

Fixed Index Annuities February 3, 2012	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
---	---	---	--	-------------------

North American Company For Life & Health Insurance

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

North American CharterSM Series (FPDA)							Bonus: 7 Yr plan: 0% bonus 10 Yr plan: 5% Bonus all premiums first 7 yrs 14 Yr plan: 10% Bonus all premiums first 7 yrs	Issue Ages: 7 Year 0-85 Q/NQ 10 Year 0-79 Q/NQ 14 Year 0-75 Q/NQ (0-65 in CA) Surrender Charges: (7 Yr) 10-9-8-7-6-4-2 % (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 Issue Ages & Surrender Charges different in NV & TX Riders: NCR, Income Pay[®] DB = AV	7.50% Ages 0-75 5.625% Ages 76-80 (7, 10 Yr only) 3.75% Ages 81-85 (7 Yr only) VA commission is 1% less Commissions different in TX
Daily Avg Ann Reset W/ Cap			Ann Pt-to-Pt W/ Cap						
Index	7yr	10yr	14yr	7yr	10yr	14yr			
S&P 500 [®]	2.00%	2.55%	3.00%	2.00%	2.30%	2.75%			
DJIA SM	2.00%	2.45%	3.00%	2.00%	2.20%	2.65%			
S & P Midcap 400 [®]	2.00%	2.25%	2.75%	2.00%	2.10%	2.55%			
Russell 2000 [®]	2.00%	2.15%	2.60%	2.00%	2.05%	2.50%			
Nasdaq-100 [®]	N/A	N/A	N/A	2.00%	2.10%	2.50%			
EURO Stoxx 50 [®]	N/A	N/A	N/A	2.00%	2.55%	3.05%			
Hindsight Index *	N/A	N/A	N/A	2.00%	2.50%	2.35%			
Fixed Account Rate	7yr- 1.00%		10yr- 1.30%		14yr- 1.50%				
S & P 500 [®] Mon. Pt. to Pt.	7yr- 1.00%		10yr- 1.40%		14yr- 1.60%				
Nasdaq 100 [®] Mon Pt to Pt	7yr- 1.00%		10yr- 1.30%		14yr- 1.50%				

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)							Bonus: 7 Yr plan: 0% bonus 10 Yr plan: 5% Bonus all premiums first 7 yrs 14 Yr plan: 10% Bonus all premiums first 7 yrs	Issue Ages: 7 Year 0-85 Q/NQ 10 Year 0-79 Q/NQ 14 Year 0-75 Q/NQ (0-65 in CA) Surrender Charges: (7 Yr) 10-9-8-7-6-4-2 % (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 Issue Ages & Surrender Charges different in NV & TX Riders: NCR, Income Pay[®] DB = AV	7.50% Ages 0-75 5.625% Ages 76-80 (7, 10 Yr only) 3.75% Ages 81-85 (7 Yr only) VA commission is 1% less Commissions different in TX
Daily Avg Annual Reset			Annual Pt-to-Pt						
Index	7yr	10yr	14yr	7yr	10yr	14yr			
S&P 500 [®]	20%	30%	35%	15%	25%	30%			
DJIA SM	20%	30%	35%	20%	30%	35%			
S & P Midcap 400 [®]	15%	20%	25%	15%	20%	25%			
Russell 2000 [®]	15%	20%	20%	15%	20%	25%			
Nasdaq-100 [®]	N/A	N/A	N/A	15%	20%	25%			
EURO Stoxx 50 [®]	N/A	N/A	N/A	30%	55%	65%			
Hindsight Index *	N/A	N/A	N/A	15%	20%	20%			
Annual Cap (except below)	7yr- 2.00%		10yr- 2.75%		14yr- 3.25%				
Ann Cap S&P 500 [®]	7yr- 2.25%		10yr- 3.00%		14yr- 3.50%				
Ann Cap Hindsight Index	7yr- 2.00%		10yr- 2.75%		14yr- 3.25%				
Fixed Account Rate	7yr- 1.00%		10yr- 1.30%		14yr- 1.50%				
S & P 500 [®] Mon. Pt. to Pt.	7yr- 1.00%		10yr- 1.40%		14yr- 1.60%				
Nasdaq 100 [®] Mon Pt to Pt	7yr- 1.00%		10yr- 1.30%		14yr- 1.50%				

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.

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES. North American annuities are issued on forms LC/LS155A, LC/LS156A and LC/LS160A or appropriate state variation by North American Company for Life and Health Insurance, West Des Moines, IA. These products, their features and riders may not be available in all states. A.M. Best is a large third party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance, and ability to meet its obligations to contract holders. A+ is the second highest rating out of 15 rating categories and was assigned to North American Company for Life and Health Insurance, as part of the Sammons Financial Group, on January 4, 2008. For the latest rating, access www.ambest.com. Standard & Poor's awarded its A+ rating for insurer financial strength on February 26, 2009 to North American Company as part of Sammons Financial Group. The A+ rating, which is the fifth highest out of twenty-two, reflects Sammons Financial Group's (which is comprised of Midland National Life Insurance Company and North American Company for Life and Health Insurance) financial strength. North American interest rates are effective as of January 19, 2012 and are subject to change at anytime and without any notice.

Fixed Index Annuities February 3, 2012	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
--	---	---	--	-------------------

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

North American Ten[®] (FPDA)				7% Premium Bonus 1st 5 Yrs. Penalty-Free Withdrawal: 10% of accum value each contract yr, after first year Minimum Premium: \$10,000 NQ - \$2,000 Q \$50 per month TSA Salary Reduction Maximum Premium: 3 million w/o home office appr. STATES NOT APPROVED: AK, AL, CT, DE, MN, NV, NY, OR, TX, UT, WA	Issue Ages: 0-79 Q/NQ For Indiana 0-78 Q/NQ Surrender Charges: (10 Yr) 18-16-14-12-11-10-8-6-4-2 % +/- MVA Riders: NCR DB = AV	6.50% Ages 0-75 4.875% Ages 76-79 MO, VA commission is 1% less
Index	Monthly Average	Annual Pt to Pt	Monthly Pt to Pt			
S&P 500 [®]	2.20%	2.05%	1.25%			
DJIA SM	2.15%	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%	1.15%			
EURO Stoxx 50 [®]	N/A	2.20%	N/A			
Hindsight Index *	N/A	2.00%	N/A			
Fixed Account Rate	1.15%					

*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 January 19, 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				Initial Premium Vesting Bonus included with Enhancement or Protection Package 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: AK, CT, MN, MS, NH, NY, OR, WA 14 Yr not approved in MA, NV, OK, TX, UT 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%	Issue Ages: 0-85 NQ 18-85 Q (in FL max age for 14 Yr is 64) 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 FL, MA, NV, OK, TX, UT</i> Riders: NCR, TIR, UW, HHC Enhancement Package Protection Package DB = AV	7 Year 5.00% Ages 0-79 2.50% Ages 80-85 10 Year 7.00% Ages 0-79 3.50% Ages 80-85 (Different in MA, NV, OK, TX, UT) 14 Year 8.00% Ages 0-79 4.00% Ages 80-85
Index	7 Year	10 Year	14 Year			
1 Yr S&P 500 [®] Monthly Pt-to-Pt Cap	2.25%	2.40%	2.50%			
S&P 500 [®] Monthly Avg Annual Cap	4.25%	4.75%	5.00%			
S&P 500 [®] 1 Yr Annual Pt-to-Pt Cap	4.00%	4.25%	4.75%			
S&P 500 [®] 2 Year Pt-to-Pt Cap	8.75%	9.75%	10.25%			
S&P 500 [®] 3 Year Pt-to-Pt Cap	14.50%	15.50%	16.00%			
Index Gain Option with Declared Rate	3.75%	4.25%	4.50%			
Fixed Account	2.00%	2.25%	2.50%			
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 10 for S&P & Nasdaq Disclaimers.

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.

Fixed Index Annuities February 3, 2012	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
---	---	---	--	------------

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 <small>FPDA</small>		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: AK, AL, CT, MD, MN, MS, NC, NH, NY, OR, WA 14 Yr not approved in 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 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: FGIncome for Life SM NCR, TIR, UW DB = AV	10 Year 6.25% Ages 0-79 3.125% Ages 80-85 <i>Different in 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%				2.90%
S&P 500 [®] Monthly Avg Annual Cap	5.00%				6.25%
S&P 500 [®] 1 Yr Annual Pt-to-Pt Cap	4.75%				6.00%
Index Gain Option with Declared Rate	4.50%				5.50%
Fixed Account	2.50%	3.00%			

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 10 for S&P & Nasdaq Disclaimers.

FG Index-Choice 9 <small>OM SPDIA-SC9B-C 2007 et al.</small>		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: FGIncome for Life SM 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 10 for S&P & Nasdaq Disclaimers.

FG Index-Accelerator 10 <small>FGL FPDA-EIA (10-10B) et al.</small>		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, TX, WA</i> Riders: FGIncome for Life SM NCR, TIR, UW DB = AV	7.50% Ages 0-79 3.75% Ages 80-85 Yrs. 1-3 Different in AK, MA, TX, WA	
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 10 for S&P & Nasdaq Disclaimers.

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

Fixed Index Annuities February 3, 2012	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
--	---	---	--	-------------------

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>1.40%</td> <td>1.50%</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>1.00%</td> <td>1.15%</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>1.45%</td> <td>1.55%</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>1.05%</td> <td>1.20%</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>1.50%</td> <td>1.60%</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>1.15%</td> <td>1.30%</td> <td></td> </tr> </table>		<\$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%	9.00%	Spread	Fixed Account	1.00%	1.15%			<\$100K	≥\$100K		Performance Triggered Specified Rate	2.50%	2.50%		1 Year Monthly Cap Indexed	1.45%	1.55%	Cap	1 Year Monthly Average Indexed	9.00%	9.00%	Spread	Fixed Account	1.05%	1.20%			<\$100K	≥\$100K		Performance Triggered Specified Rate	2.50%	2.50%		1 Year Monthly Cap Indexed	1.50%	1.60%	Cap	1 Year Monthly Average Indexed	9.00%	9.00%	Spread	Fixed Account	1.15%	1.30%		<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>
	<\$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%	9.00%	Spread																																																												
Fixed Account	1.00%	1.15%																																																													
	<\$100K	≥\$100K																																																													
Performance Triggered Specified Rate	2.50%	2.50%																																																													
1 Year Monthly Cap Indexed	1.45%	1.55%	Cap																																																												
1 Year Monthly Average Indexed	9.00%	9.00%	Spread																																																												
Fixed Account	1.05%	1.20%																																																													
	<\$100K	≥\$100K																																																													
Performance Triggered Specified Rate	2.50%	2.50%																																																													
1 Year Monthly Cap Indexed	1.50%	1.60%	Cap																																																												
1 Year Monthly Average Indexed	9.00%	9.00%	Spread																																																												
Fixed Account	1.15%	1.30%																																																													

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>1.70%</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>1.75%</td> </tr> <tr> <td>Guaranteed Min. Monthly Cap Rate</td> <td>1.00%</td> </tr> </table> <p>Fixed Interest Rate: Current 1st Year Rate 2.40%</p> <p>Min. Guaranteed Interest Rate 1.00%</p> <p>for Policies with Policy Dates in Jan., Feb., Mar. 2012</p>	Guaranteed 1st year Par-Rate	50%	Guaranteed Min. Par-Rate	50%	Current 1st Year Asset Fee Rate	1.70%	Guaranteed Max. Asset Fee Rate	6.00%	Current Monthly Cap Rate	1.75%	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	1.70%														
Guaranteed Max. Asset Fee Rate	6.00%														
Current Monthly Cap Rate	1.75%														
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.

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.

Fixed Index Annuities <i>February 3, 2012</i>	Product / Participation Rate <i>Interest Crediting Strategies</i>	Free Withdrawal/Minimum Premium <i>State Availability</i>	Issue Ages <i>Surrender Charges/Riders</i>	Commission
---	---	---	--	-------------------

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	Issue Ages: 0-85 Q/NQ	8.00% Ages 0-75
S&P 500® Annual Pt-to-Pt 100% Par-Rate 3.00% Cap	Minimum Premium: \$5,000 NQ - \$4,000 Q Maximum Premium: 1 million	Surrender Charges: (10 Yr) 9-9-8-7-6-5-4-3-2-1-0% no MVA	6.50% Ages 76-80
Fixed Interest Rate 1.00%	STATES NOT APPROVED: MA, MN, NY, OR, PA, UT, VT	Riders: <i>Lifetime Income</i> <i>Enhanced Death Benefit</i>	5.00% Ages 81-85 See note for Trail Commissions
		DB = AV	

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	Issue Ages: 0-85 NQ 18-85 Q	6.00% Ages up to 75
S&P 500® Annual Pt-to-Pt 100% Par Rate 3.50% Cap	Minimum Premium: \$10,000 Q/NQ \$5,000 NQ or \$2,000 Q for Additional	Surrender Charges: (10 Yr) 10-9-8-7-6-5-4-3-2-1% no MVA charges decrease monthly	4.50% Ages 76-80
S&P 500® Monthly Average 100% Par Rate 3.50% Cap	Maximum Premium: w/o home office appr. \$750,000 Ages 0-79 \$500,000 Ages 80-85	Riders: <i>**IncomeSustainer, **NCR, **TIR</i> <i>**IncomeSustainer Plus</i>	2.50% Ages 81-85
Fixed Rate Strategy 1.40%	STATES NOT APPROVED: DE, NY	DB = AV	

*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	Issue Ages: 0-85 NQ 18-85 Q	6.50% Ages up to 75
S&P 500® Annual Pt-to-Pt Cap 4.00%	Minimum Premium: \$25,000 Q/NQ \$5,000 NQ or \$2,000 Q for Additional Premium	Surrender Charges: (10 Yr) 10-9-8-7-6-5-4-3-2-1% no MVA charges decrease monthly	5.50% Ages 76-80
S&P 500® Annual Pt-to-Pt Bailout Cap 3.50%	Maximum Premium: w/o home office appr. \$750,000 Ages 0-79 \$500,000 Ages 80-85	Riders: <i>**IncomeSustainer, **NCR, **TIR</i> <i>**IncomeSustainer Plus, ROP</i>	2.50% Ages 81-85
S&P 500® Monthly Average Cap 4.00%	STATES NOT APPROVED: DE, NY	DB = AV	
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 OutlookSM (SPDA) P1077409NW	Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two	Issue Ages: 0-85 NQ 18-85 Q	4.00% Ages up to 75
S&P 500® Annual Pt-to-Pt Cap 3.75%	Minimum Premium: \$10,000 Q/NQ \$5,000 NQ or \$2,000 Q for Additional Premium	Surrender Charges: (6 Yr) 9-8-7-6-5-4% no MVA charges decrease monthly	3.00% Ages 76-80
S&P 500® Annual Pt-to-Pt Bailout Cap 3.25%	Maximum Premium: w/o home office appr. \$750,000 Ages 0-79 \$500,000 Ages 80-85	Riders: <i>**IncomeSustainer, **NCR, **TIR</i> <i>**IncomeSustainer Plus</i>	2.00% Ages 81-85
S&P 500® Monthly Average Cap 3.75%	STATES NOT APPROVED: DE, NY	DB = AV	
S&P 500® Monthly Average Bailout Cap 3.25%			
Fixed Rate Strategy 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!

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.

<i>Fixed Index Annuities February 3, 2012</i>	<i>Product / Participation Rate Interest Crediting Strategies</i>	<i>Free Withdrawal/Minimum Premium State Availability</i>	<i>Issue Ages Surrender Charges/Riders</i>	<i>Commission</i>
---	---	---	--	-------------------

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, NY, OR, PA <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.**

Income Preferred Ultra (FPDA)		3% 1st Year Interest Rate 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: AK, CT, DE, MN, NJ, NY, OR, PA, UT, WA	Issue Ages: 0-78 Q/NQ (0-64 in FL) Surrender Charges: (10 Yr) 16-15-14-13-12-11-10-8-6-4-0 % +/-MVA <i>Different in SC, TX</i> Riders:** <i>Income Edge Plus, NCR, TIR</i> DB = AV	Ages 0-75 7.50% Yr 1 3.75% Yrs 2-5 Ages 76-78 5.50% Yr 1 2.75% Yrs 2-5
\$5,000 - \$74,999	\$75,000+			
First Year Option:	Base Rate 1.00% 1.45%			
Fixed Strategy	First Year Yield 4.00% 4.45%			
Years 2+ Options:	1 Year Pt-to-Pt Index 1 Year Monthly Cap Index 1 Year Average Index Fixed Strategy			

All first year premiums must be allocated to the fixed strategy. Client may re-allocate annually, on anniversary date into indexed strategies. 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 (SPDA)		Up to 7% 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 <i>***Lifetime Solutions S approved in AK, DE, MN & UT</i> <i>***Lifetime Solutions S2 approved in FL for ages 65-78</i> <i>***Lifetime Solutions S3 approved in CT & PA</i> <i>***Lifetime Solutions S4 approved in NV, SC, TX</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>MVA is not applicable in all states</i> Riders:** NCR, TIR DB = AV	Ages 0-75 Ages 76-78 5.00%
\$25,000 - \$99,999	\$100,000+			
First-Year Premium Bonus	6.00% 7.00%			
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%			

*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.

Rider Abbreviations: 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.

For Agent Use Only - *Not for dissemination to the Public.* Nasdaq-100 "Nasdaq", "Nasdaq-100" and "Nasdaq-100 Index" are trademarks of The Nasdaq Stock Market, Inc. The product has not been passed on by the Carriers as to its legality or suitability. The product is not sponsored, endorsed, sold or promoted by The Nasdaq Stock Market, Inc. THE NASDAQ STOCK MARKET, INC. MAKES NO REPRESENTATION REGARDING THE ADVISABILITY OF PURCHASING THE PRODUCT. S&P 500 "Standard & Poor's", "S&P", "S&P 500", "Standard & Poor's 500", and "500" are trademarks of The McGraw-Hill Companies, Inc. The Product is not sponsored, endorsed, sold, or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product. DJIA Dow Jones, Dow Jones Industrial Average and DJIA are service marks of Dow Jones and Company. The product is not sponsored, endorsed, sold or promoted by Dow Jones and Dow Jones makes no representation regarding the advisability of investing in the product. Lehman Brothers This product is not sponsored, endorsed, sold or promoted by Lehman Brothers makes no representation regarding the advisability of purchasing this product
 Contracts issued by ING USA Annuity & Life Insurance Company, 909 Locust Street, Des Moines, IA 50309. Product/features not available in all states. Withdrawals do not participate in index interest. Products offering a bonus may offer lower credited interest rates, participation rates, index caps, and/or higher index spreads than products not offering a bonus. Over time, and under certain circumstances, the amount of the bonus may be more than offset by the lower credited interest rates, participation rates, index caps, and/or higher index spreads. Please note that the likelihood of obtaining value from the ING IncomeProtector Withdrawal Benefit rider decreases as issue ages increase. In order for owners issue age 75 & above to benefit from this rider, the interest credited to the client's accumulation value must be significantly less than expected based on historic averages. Depending on the client's issue age & the interest credited to the client's accumulation value, deferring their payment stream may significantly reduce the likelihood of obtaining value from the ING IncomeProtector Withdrawal Benefit. Interest Rates/Participation Rates/Index Caps/Index Spreads subject to change. Nursing Home & Terminal Illness Waiver not available in MA & PA.

The assets & rankings of ING have no impact on ING USA Annuity & Life Insurance Company's ability to meet its obligations or upon the performance of its products. A+ (Superior) by A.M. Best, AA (Very Strong) by Standard & Poor's AA (Very Strong) by Fitch, Aa3 (Excellent) by Moody's Investor Services, B (Good) by Weiss Ratings, Inc.



Benefit Program Services, Inc.

989 Park Ave., Suite B, Elizabeth, NJ 07208

Tel: 908-994-0204 Fax: 908-282-4492

www.bpsinc-online.com info@bpsinc-online.com

Serving Agents and Brokers Since 1976