

<i>Traditional Fixed Annuities February 3, 2012</i>	<i>Product / 1st Year Bonus Interest Rate (Incl. Bonus)</i>	<i>Free Withdrawal/Minimum Premium State Availability</i>	<i>Issue Ages Surrender Charges/Riders</i>	<i>Commission</i>
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**American Equity Investment Life Insurance Company, Des Moines IA 50325** A.M. Best (A-) Excellent S&P (BBB) Good 07-KISSER-94

<b>PREMIER EAGLE 10</b> (FPDA-7-08)	<b>Free Withdrawal:</b> 10% of contract value annually, starting year 2. Systematic W/D & RMD Immediately.  <b>Minimum Premium:</b> \$2,000 Q - \$5,000 NQ <b>Maximum Premium:</b> \$1,000,000 ages 0-69 \$750,000 ages 70-74 \$500,000 ages 75-80  <b>STATES NOT APPROVED:</b> AL, CT, FL, IN, MN, NV, NY, OR, PA, TX, WA	<b>Issue Ages:</b> 0-80 Q/NQ <b>Surrender Charges:</b> <b>Ages 0-75:</b> (15 Yr) 20-19.5-19-18.5-18-17.5-17 16-15-14-12-10-7.5-5-2.5-0% no MVA <b>Ages 76-80:</b> (10 Yr) 15-14-13-12-11-9.5 8-6.5-5-2.5-0% no MVA <b>Riders:</b> NCR-2* <i>Fixed Lifetime Income Benefit</i> DB = AV	<b>**Ages 0-75</b> 5.00% Year 1 1.00% Year 2 1.00% Year 3  <b>**Ages 76-80</b> 3.75% Year 1 .75% Year 2 .75% Year 3  Different in AK, DE, SC, UT.
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MGIR is 2.00% \*Included for annuitants under age 75 at issue! \*\*Rates are for premiums received in first year. Please call a Broker Consultant for commissions on premiums added in years 2-5.

<b>PREMIER EAGLE 12</b> (FRG-2-09)	<b>Free Withdrawal:</b> 10% of contract value annually, starting year 2. Systematic W/D & RMD Immediately.  <b>Minimum Premium:</b> \$2,000 Q - \$5,000 NQ <b>Maximum Premium:</b> \$1,000,000 ages 0-69 \$750,000 ages 70-74 \$500,000 ages 75-78  <b>STATES NOT APPROVED:</b> AK, AL, CT, DE, IN, MN, NV, NY, OK, OR, PA, SC, TX, UT, WA	<b>Issue Ages:</b> 0-78 Q/NQ 0-64 in FL <b>Surrender Charges:</b> (10 Yr) 12.5 - 12 - 12 - 11 - 10 - 9 8 - 7 - 6 - 4 - 0 % no MVA  <b>Riders:</b> NCR-100*, TIR-100* <i>Fixed Lifetime Income Benefit</i> DB = AV	<b>Ages 0-78</b> 6.00% Year 1 1.00% Year 2 1.00% Year 3  Commissions listed above in years 2 & 3 are for prem. received in 1st yr.  Additional Money added in Years 2-5 is 2.75%
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MGIR is 1.0% \*Included for annuitants under age 75 at issue! Bonus vesting schedule, surrender charges and rider availability may vary by state.

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

<b>WealthQuest® Citadel 5 Diamond</b> (SPDA)	<b>Free Withdrawal:</b> Starting in year 1, 10% of the annuity value at beginning of each contract year.  <b>Minimum Premium:</b> \$5,000 Q/NQ <b>Maximum Premium:</b> 1million w/o home office approval  <b>STATES NOT APPROVED:</b> Available in all 50 States	<b>Issue Ages:</b> 0-85 Q/NQ <b>Surrender Charges:</b> (5 Yr) 7-7-7-6-5-0 % no MVA  <b>Riders:</b> NCR, TIR DB = AV	<b>3.00%</b> Ages 0-80  <b>2.00%</b> Ages 81-85
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Initial contributions of \$100,000+ receive an additional 10 basis points for the life of the contract. Rates subject to change for new issues at any time. On full surrender, minimum surrender value is return of premiums paid, less any cumulative withdrawals. Minimum guaranteed interest rate will vary by state.

<b>WealthQuest® Citadel 7 Diamond</b> (FPDA)	<b>Free Withdrawal:</b> Starting in year 1, 10% of the annuity value at beginning of each contract year.  <b>Minimum Premium:</b> \$2,000 Q - \$5,000 NQ <b>Maximum Premium:</b> 1million w/o home office approval  <b>STATES NOT APPROVED:</b> Available in all 50 States	<b>Issue Ages:</b> 0-85 Q/NQ <b>Surrender Charges:</b> (7 Yr) 7-7-7-6-5-4-2-0 % no MVA  <b>Riders:</b> NCR, TIR DB = AV	<b>3.50%</b> Ages 0-80  <b>2.50%</b> Ages 81-85
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Initial contributions of \$100,000+ receive an additional 10 basis points for the life of the contract. Rates subject to change for new issues at any time. On full surrender, minimum surrender value is return of premiums paid, less any cumulative withdrawals. Minimum guaranteed interest rate will vary by state.

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<i>Traditional Fixed Annuities February 3, 2012</i>	<i>Product / 1st Year Bonus Interest Rate (Incl. Bonus)</i>	<i>Free Withdrawal/Minimum Premium State Availability</i>	<i>Issue Ages Surrender Charges/Riders</i>	<i>Commission</i>
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**North American Company For Life & Health Insurance** A.M. Best (A+) Superior S&P (A+) Strong

<b>NA FLEX I®</b> (FPDA)	<b>Penalty-Free Withdrawal:</b> 10% of accumulation value each contract yr, after first year  <b>Minimum Premium:</b> \$10,000 NQ - \$2,000 Q <b>Maximum Premium:</b> 3 million w/o home office approval  <b>STATES NOT APPROVED:</b> AK, AL, CA, CT, DE, MA, MN, NV, NY, OR, TX, UT	<b>Issue Ages:</b> 0-85 Q/NQ  <b>Surrender Charges:</b> (7 Yr) 9-9-8-7-6-4-2-0 % +/- MVA  <b>Riders:</b> NCR, ROP, Income Pay® DB = AV	<b>4.50%</b> Ages 0-75  <b>3.375%</b> Ages 76-80  <b>2.25%</b> Ages 81-85
<b>No Premium Bonus</b>  <b>1.55% First Year Rate</b>			
<b>NA FLEX II®</b> (FPDA)	<b>Penalty-Free Withdrawal:</b> 10% of accumulation value each contract yr, after first year  <b>Minimum Premium:</b> \$10,000 NQ - \$2,000 Q <b>Maximum Premium:</b> 3 million w/o home office approval  <b>STATES NOT APPROVED:</b> AK, AL, CT, DE, MA, MN, NV, NY, OR, TX, UT, WA	<b>Issue Ages:</b> 0-79 Q/NQ  <b>Surrender Charges:</b> (10 Yr) 15-14-13-12-11-10 8-6-4-2-0 % +/- MVA  <b>Riders:</b> NCR, ROP, Income Pay® DB = AV	<b>4.50%</b> Ages 0-75  <b>3.375%</b> Ages 76-79
<b>5% Bonus on Premiums received first 5 Years</b>  <b>6.89% First Year Yield</b>  <b>1.80% Base Rate</b>			
<b>NA FLEX III®</b> (FPDA)	<b>Penalty-Free Withdrawal:</b> 10% of accumulation value each contract yr, after first year  <b>Minimum Premium:</b> \$10,000 NQ - \$2,000 Q <b>Maximum Premium:</b> 3 million w/o home office approval  <b>STATES NOT APPROVED:</b> AK, AL, CT, DE, MA, MN, NV, NY, OR, TX, UT, WA	<b>Issue Ages:</b> 0-75 Q/NQ (0-65 in CA)  <b>Surrender Charges:</b> (14 Yr) 18-18-17-15-15-15-14 12-10-8-6-4-2-0 % +/- MVA  <b>Riders:</b> NCR, ROP, Income Pay® DB = AV	<b>4.50%</b>  Ages 0-75
<b>10% Bonus on Premiums received first 5 Years</b>  <b>12.03% First Year Yield</b>  <b>1.85% Base Rate</b>			

The Minimum Guaranteed Fixed Interest Rate is 1.00%. Interest rates as of January 19, 2012 and are subject to change at anytime. Commissions reduced by 1% in MO & VA for all options and in WA for Flex I.

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

<b>NWL Benefit Assurance®</b> (FPDA) (01-1138-04 & state variations)	<b>Free Withdrawal:</b> AFTER 1st Policy Year: 10% of Accumulation Account, once annually Or Systematic Withdrawal of Interest (\$100 min each payment) <b>Minimum Premium:</b> \$5,000 NQ - \$2,000 Q <b>Maximum Premium:</b> \$500,000 w/o home office approval  <b>STATES NOT APPROVED:</b> AK, AL, CT, DE, FL, IL, IN, MA, MN, MS, NJ, NV, NY, OR, PA, SC, UT, WI	<b>Issue Ages:</b> 0-85 Q/NQ (0-56 in TX) <b>Surrender Charges:</b> (14 Yr) 16 - 16 - 15.75 - 15 - 14 - 13.25 - 12.5 11.5 - 10.75 - 10 - 8 - 6 - 4 - 2 - 0% no MVA *Diff. In TX <b>Riders:</b> NCR, Accidental Death Benefit DB = AV	<b>8.00%</b> Ages 0-75 NQ, 0-70 Q 6.00% Ages 76-80 NQ 5.50% Ages 71-75 Q 3.5% Ages 81-85 NQ, 76-80 Q 0.50% Ages 81-85 Q *Diff. In TX Years 2-5: 2.00% all ages Q/NQ
<b>5% First Year Premium Bonus</b>  <b>6.05% 1st Year Yield</b>  <b>1.00% Base Rate</b>			

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

<b>NWL Future Assurance®</b> (FPDA) (01-1139-04 & state variations)	<b>Free Withdrawal:</b> AFTER 1st Policy Year: 10% of Accumulation Account, once annually Or Systematic Withdrawal of Interest (\$100 min each payment) <b>Minimum Premium:</b> \$5,000 NQ - \$2,000 Q <b>Maximum Premium:</b> \$500,000 w/o home office approval  <b>STATES NOT APPROVED:</b> AK, AL, CT, MS, NV, NY, OR, SC	<b>Issue Ages:</b> 0-80 Q/NQ (0-55 in TX) <b>Surrender Charges:</b> (15 Yr) 19.25 - 18.5 - 17.75 - 16.75 - 16 - 15.25 - 14.5 13.5 - 12.75 - 12 - 10 - 8 - 6 - 4 - 2 - 0% no MVA *Diff. In DE, IL, IN, MA, MN, NJ, PA, TX, UT, WA <b>Riders:</b> NCR, Accidental Death Benefit DB = AV	<b>5.00%</b> Ages 0-75 NQ, 0-70 Q 3.00% Ages 76-80 NQ **1.00% Ages 71-75 Q 0.50% Ages 76-80 Q *Diff. In LA & TX Years 2-5: 1.00% all ages Q/NQ
<b>10% First Year Premium Bonus</b> **varies by state  <b>11.10% 1st Year Yield</b>  <b>1.00% Base Rate</b>			

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

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<b>Traditional Fixed Annuities</b> February 3, 2012	<b>Product / 1st Year Bonus</b> Interest Rate (Incl. Bonus)	<b>Free Withdrawal/Minimum Premium</b> State Availability	<b>Issue Ages</b> Surrender Charges/Riders	<b>Commission</b>
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## Reliance Standard Life Insurance Company

a DELPHI company      A.M. Best (A) Excellent      S&P (A) Strong

<b>Eleos® - MVA &amp; SP</b> (SPDA) <b>1% First Year Interest Rate Bonus</b>	<b>Free Withdrawal:</b> Systematic withdrawal of interest or 10% annual withdrawal beginning in first year. <b>Minimum Premium:</b> \$10,000 NQ/Q <b>Maximum Premium:</b> \$500,000 w/o home office approval	<b>Issue Ages:</b> 0-85 Q/NQ <b>Surrender Charges:</b> MVA (5 Yr) 8-7-6-5-4-0 % +/- MVA SP (5 Yr) 8-7-6-5-4-0 % no MVA <b>Riders:</b> NCR DB = AV	Ages 0 - 75 <b>3.25%</b> Ages 76 - 80 <b>2.60%</b> Ages 81 - 85 <b>1.95%</b>
<b>Eleos-MVA</b> 3.00% Year 1      2.00% Base Rate	<b>STATES NOT APPROVED:</b> MVA - AL, MD, MN, MT, ND, NY, OR, TX, UT, VT, WA SP - AL, MO, MT, NY, UT		
<b>Eleos-SP</b> 2.85% Year 1      1.85% Base Rate			

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

## Genworth Life Insurance company

A.M. Best (A) Excellent      S&P (A) Strong

<b>SecureLiving® Liberty</b> (SPDA)	<b>Free Withdrawal:</b> Up to 10% of the contract value annually, subject to a maximum of 12 withdrawals per contract year. <b>Minimum Premium:</b> \$15,000 NQ/Q <b>Maximum Premium:</b> \$500,000 w/o home office approval	<b>Issue Ages:</b> 0-85 Q/NQ <b>Surrender Charges:</b> (6 Yr) 9-9-8-7-6-5-0 % no MVA *Diff. In IN, MN and OR <b>Riders:</b> NCR** DB = AV	<b>3.00%</b> Ages 0-75 <b>1.95%</b> Ages 76-80 <b>1.05%</b> Ages 81-85
Guarantee Rate      Bailout Rate      Effective Yield	<b>STATES NOT APPROVED:</b> NY, OR		
<b>1 Year</b> 2.85%      1.25%      1.51%			
<b>3 Year</b> 1.95%      1.25%      1.60%			
<b>5 Year</b> 1.75%      1.25%      1.67%			

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

## AVIVA Life and Annuity Company - Des Moines, IA

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

<b>Spirit Bonus</b> (FPDA) FPAX (08/08) or state variation	<b>Free Withdrawal:</b> 10% of prior anniversary Accumulated Value beginning in Year 1. Up to 20% is available if a withdrawal was not taken in the prior year. <b>Minimum Premium:</b> \$5,000 Q/NQ <b>Maximum Premium:</b> 1million w/o home office approval	<b>Issue Ages:</b> 0-78 Q/NQ (0-64 in FL) (0-74 in IN) <b>Surrender Charges:</b> (10 Yr) 12-12-12-11-10-9-8-7-6-4-0 % no MVA <b>**Riders:</b> HHC, NCR, TIR Income Edge Flex, InsurePay DB = AV	Ages 0-75 <b>6.00%</b> Yr 1 3.00% Yrs 2-5 Ages 76-78 <b>4.00%</b> Yr 1 2.00% Yrs 2-5
4% Bonus on Premiums received first 2 years*	<b>STATES NOT APPROVED:</b> AK, CT, DE, MN, NJ, NY, OR, PA, UT, WA		
\$5,000 - \$74,999      \$75,000+			
<b>First Year Rate</b> 1.00%      1.60%			

\*10 Yr Premium Bonus Recapture Charge: Yrs 1-8, 5.6%; Yr 9, 4.0%; Yr 10, 2.0% of accumulation value, different in TX. 1% Guaranteed Minimum Interest Rate (2% in OR). \*\*Rider availability and/or features may vary by state.

<b>Spirit 3</b> (FPDA) FPA3 (08/08) or state variation	<b>Free Withdrawal:</b> 10% of prior anniversary Accumulated Value beginning in Year 1. Up to 20% is available if a withdrawal was not taken in the prior year. <b>Minimum Premium:</b> \$5,000 Q/NQ <b>Maximum Premium:</b> 1 million w/o home office approval	<b>Issue Ages:</b> 0-85 Q/NQ <b>Surrender Charges:</b> (3 Yr) 6-5-4-0 % no MVA <b>**Riders:</b> HHC, NCR, TIR Income Edge Flex, InsurePay DB = AV	Ages 0-80 <b>0.25%</b> Yr 1 0.13% Yr 2 Ages 81-85 <b>0.00%</b> Yr 1 0.00% Yr 2
\$5,000 - \$74,999      \$75,000+	<b>STATES NOT APPROVED:</b> NJ, NY, PA		
<b>First Year Rate</b> 1.00%      1.35%			
<b>First Year Rate in OR</b> 2.00%      2.00%			

1% Guaranteed Minimum Interest Rate (2% in OR). \*\*Rider availability and/or features may vary by state.

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## **Benefit Program Services, Inc.**

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