

PDI Financial Fixed Indexed Annuities (09.03.10)

800.234.7341

Surr. Sched.	Product	Features	Bonus	Spread	Cap	Participation	Guarantees	Free W/D	Min. Deposit	Death Benefit	Surrender Schedule	Commission	
5	Allianz Pro V1 (SPDA)	Annual Point to Point (Barclays)		1.3%	0%							0-75: 3.25%	
		Annual Pt to Pt (PIMCO US Adv)	0%	1.3%	0%	100%	1% on 87.5%	10% im.	10K	Full Value	8,7,6,5,4	76-80: 2.0%	
		Fixed Account		0%	2.85%							81-85: 1.0%	
	Allianz Endurance Elite (FPDA)	Annual Point to Point			0%	5.75%							
		Annual w/ Monthly Average	0%	2.00%	0.00%	100%	1% on 87.5%	10% after	10K	Full Value	8,7,6,5,4	0-75: 5%	
		Annual w/ Monthly Cap		0%	2.40%							76-80: 3.5%	
	ING Secure Index 5 (FPDA)	Annual Point to Point			0%	3.00%	100%						
		Annual w/ Monthly Cap	0%	0%	1.25%	100%	1.5% on 100%	10% after	15K	Full Value	8,7,5,6,5,5,5,4,5	0-80: 4.0%	
		Fixed Account		0%	1.50%	100%							
	Secure Index 5 - for deposit > \$75k caps and rates are increased, spreads are decreased.												
Lincoln Benefit Life Saver's Index Plus (SPDA)	Annual Point to Point				3.00%								
	Low Watermark				2.65%								
	Annual w/ Monthly Average	0%	0%	2.25%	100%	1.5% on 100%	10% after	10K	Full Value	8,8,7,6,5	0-75: 3.45%		
Lincoln Financial Group OptiChoice 5 (FPDA)	Annual w/ Monthly Cap				1.20%							76-85: 2.4%	
	Fixed Account				1.00%								
	Annual Point to Point			0%	3.55%								
Lincoln Financial Group OptiChoice 5 (FPDA)	Annual w/ Monthly Average	0%	9.00%	0.00%	100%	1.25% on 100%	10% im.	5NQ, 2Q	Full Value	9,8,7,6,5	0-75: 5%		
	Annual w/ Monthly Cap		0%	2.35%							76-80: 3.75%		
	Fixed Account		0%	2.00%							81-85: 2.5%		
OptiChoice 5 - for deposits > \$100k caps and rates are increased, spreads are decreased.													
6	American National ANICO EIA (SPDA)	Performance Trigger	0%	0%	4.00%	100%	1.50% on 90%	10% after	10K	Full Value	8, 8, 7, 6, 4, 2	0-79: 5.0%	
												80-85: 3.0%	
	ING Envoy Six (FPDA)	Annual Point to Point	0%	0%	3.00%	100%	1% on 100%	10% im.	15K	Full Value	9, 9, 9, 9, 8, 7	0-80: 1.50%	
		Fixed Account			1.50%	100%							
	Envoy Six - for deposit > \$75k caps and rates are increased, spreads are decreased.												
Lincoln Financial Group New Directions 6 (SPDA)	Performance Trigger				4.35%							0-75: 3.5%	
	2 Year Point to Point	0%	0%	10.25%	100%	1.75% on 100%	10% im.	10K	Full Value	9,8,7,6,5,4,7,5,3,5	76-80: 2.75%		
	Fixed Account (MYG)			2.55%							81-85: 1.75%		
New Directions 6 - for deposits > \$100k caps and rates are increased, spreads are decreased.													

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Surr. Sched.	Product	Features	Bonus	Spread	Cap	Participation	Guarantees	Free W/D	Min. Deposit	Death Benefit	Surrender Schedule	Commission	
7	Allianz Endurance 10 (FPDA)	Annual Point to Point		0%	5.75%	100%	1.5% on 100%	10% year after last deposit	10K	Full Value	10,9,8,7,6,5,4	0-75: 5.0% 76-80: 2.5%	
		Annual w/ Monthly Cap	0%	0%	2.40%								
		Annual w/ Monthly Average		5.00%	0.0%								
		Fixed Account		0%	2.50%								
	Additional Indexes Available: Nasdaq 100, FTSE and Blended Account												
	Allianz MasterDex Plus (FPDA)	Annual Point to Point		0%	5.75%	100%	1.5% on 87.5%	10% year after last deposit	10K	Full Value	10,9,8,7,6,5,4	0-75: 7.0% 76-80: 6.0% 81-85: 5.0%	
		Annual w/ Monthly Cap	0%	0%	2.10%								
		Annual w/ Monthly Average		2.00%	0.0%								
		Fixed Account		0%	2.15%								
	Additional Indexes Available: Nasdaq 100, FTSE and Blended Account												
American General VisionAdvantage 7 (SPDA)	Annual Point to Point		0%	4.25%	100%	2% on 90%	10% im.	15K	Full Value	9,8,7,6,5,4,3	0-75: 6.0% 76-80: 5.0%		
	Annual Point to Point		0%	4.75%	80%								
	Annual Point to Point	0%	0%	0.0%	30%								
	Annual w/ Monthly Average		8.00%	0.0%	100%								
American National Strategy Index 7 (SPDA)	Annual Point to Point	0%	0	4.20%	100%	2.45% on 90%	10% after	5NQ, 4Q	Full Value	7,7,6,5,4,3,2	0-75: 5.0% 76-80: 4.0% 81-85: 3.0%		
	Fixed Account			2.10%									
Strategy Index 7 - Reduce Cap by 0.80 for ROP Rider.													
American National ValueLock 7 (SPDA)	Value Lock	0%	0%	0%	100%	1.75% on 88.75%	10% after	5K	Full Value	8,8,7,6,5,4,2	0-75: 6.0% 76-80: 4.0%		
	Monthly Average												
EquiTrust MarketSeven (FPDA)	Annual Point to Point			4.00%	100%	2.0% on 87.5%	10% after	30K	Full Value	12,12,12,10,8,6,4	0-80: 5.5%		
	Annual w/ Daily Average			5.00%	100%								
	Annual w/ Monthly Average	0%	0%	0%	40%								
	Annual w/ Monthly Cap			1.55%	100%								
ING Secure Index 7 (FPDA)	Fixed Account			1.50%	100%								
	Annual Point to Point		0%	4.00%	100%	1.0% on 100%	10% after	15K	Full Value	10,10,10,10,9,8,7	0-80: 5.0%		
Annual w/ Monthly Cap	0%	0%	1.85%	100%									
Fixed Account		0%	1.80%	100%									
Secure Index 7 - for deposit > \$75k caps and rates are increased, spreads are decreased.													

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Surr. Sched.	Product	Features	Bonus	Spread	Cap	Participation	Guarantees	Free WD	Min. Deposit	Death Benefit	Surrender Schedule	Commission	
7	Lincoln Benefit Life Saver's Index 1 (SPDA)	Annual Point to Point	0%	0%	3.00%	100%	3% on 90%	10% after	10K	Full Value	8,8,8,8,8,8	0-75: 3.45%	
					3.25%	60%						76-90: 2.4%	
	Savers Index I - for deposit > \$100k caps are increased.												
	Lincoln Financial Group OptiChoice 7 (FPDA)	Annual Point to Point			0%	3.95%	100%	1.0% on 100%	10% im.	5NQ, 2Q	Full Value	9,8,7,6,5,4,3	0-75: 6.0%
		Annual w/ Monthly Average		9.00%	0%	76-80: 4.5%							
Annual w/ Monthly Cap		0%	0%	2.45%	81-85: 3.0%								
OptiChoice 7 - for deposits > \$100k caps and rates are increased, spreads are decreased. Average account.													
North American Charter 7 (FPDA)	Annual Point to Point				4.00%	100%	1.5% on 87.5%	10% after	10QN, 2Q	Full Value	10,9,8,7,6,4,2	0-75: 7.5%	
	Annual w/ Daily Average		0%	4.00%	76-80: 5.625%								
	Annual w/ Monthly Cap	0%	1.85%	2.00%	81-85: 3.75%								
Additional Indexes Available: DJIA, S&P Midcap 400, Russell 2000, Nasdaq 100, DJ EuroSTOXX 50, Lehman Bros US Agg, Hindsight Strategy													
8	American General Global 8 Index	Annual Point to Point			0%	30%	2% on 90%	10% im.	5NQ, 2Q	Full Value	8,7,6,5,4,3,2,1	0-75: 6.0%	
		Global Point to Point		3.25%	100%	76-80: 4.75%							
		Annual w/ Monthly Cap	0%	1.80%	100%								
		Fixed Account		2.00%	100%								
	Lincoln Financial Group New Directions 8 (SPDA)	Performance Trigger				4.90%	100%	1.75% on 100%	10% im.	10K	Full Value	9,8,7,6,4,75,3,5,2,0,75	0-75: 4.5%
2 Year Point to Point		0%	0%	11.65%	76-80: 3.5%								
Fixed Account (MYG)				3.00%	81-85: 2.25%								
New Directions 8 - for deposits > \$100k caps and rates are increased, spreads are decreased.													
Lincoln Financial Group OptiPoint 8 (FPDA)	Performance Triggered				3.60%	100%	1.5% on 100%	10% im.	5NQ, 2Q	Full Value	9,8,7,6,5,4,3,2	0-75: 3.0%	
	2 Year Point to Point			8.30%	76-80: 2.0%								
	2 Year Monthly Cap	2%	0%	2.75%	81-85: 1.0%								
	Fixed Account			2.10%									
OptiPoint 8 - for deposits > \$100k caps and rates are increased, spreads are decreased.													
9	American General HorizonIndex 9 (SPDA)	Annual w/ Monthly Cap			2.20%	100%	2% on 90%	10% after	5K	Full Value	10,10,9,8,7,6,5,4,2	0-75: 6.0%	
		2 Year Point to Point	4%	0%	8.50%							76-80: 4.5%	
		Fixed Account			2.00%							81-85: 3.0%	
	American General VisionAdvantage 9 (SPDA)	Annual Point to Point			0%	5.25%	100%	2% on 90%	10% im.	15K	Full Value	10,9,8,7,6,5,4,3,2	0-75: 6.0%
		Annual Point to Point			0%	5.75%	80%						76-80: 5.0%
		Annual w/ Monthly Average	0%		0%	0%	30%						
		Fixed Account			8.00%	0%	100%						
	EquiTrust MarketBooster (FPDA)	Annual Point to Point				4.00%	100%	2.0% on 87.5%	10% after	30K	Full Value	17.5,17.5,17.5,17.5,17.5,13,10,8,6	0-80: 6.0%
Annual w/ Daily Average				5.00%	100%								
Annual w/ Monthly Average		7%	0%	0%	40%								
Annual w/ Monthly Cap				1.55%	100%								
Fixed Account													
Fixed Account													

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9	ING Envoy Nine (FPDA)	Annual Point to Point	0%	0%	4.00%	100%	1% on 100%	10% im.	15K	Full Value	9,9,9,9,8,7,6,5,4	0-80: 6.50%	
		Fixed Account			1.80%	100%							
	Envoy Nine - for deposits > \$75k caps and rates are increased, spreads are decreased.												
	Lincoln Financial Group OptiChoice 9 (FPDA)	Annual Point to Point	0%		0%	4.35%	100%	1.75% on 100%	10% im.	5NQ, 2Q	Full Value	9,8,7,6,5,4,3,2,1	0-75: 7% 76-80: 5.25%
Annual w/ Monthly Average		9.00%			0%								
Annual w/ Monthly Cap		0%			2.55%								
	Fixed Account			0%	2.35%								
OptiChoice 9 - for deposits > \$100k caps and rates are increased, spreads are decreased. Average account.													
10	Allianz Endurance Plus (FPDA)	Annual Point to Point	0%		0%	5.75%	100%	1.5% on 90%	10% year after last deposit	10K	Full Value	10,10,10,8.75,7.5 6.25,5,3.75,2.5,1.25	0-75: 8.0% 76-80: 5.0%
		Annual w/ Monthly Average			2.00%	0%							
		Annual w/ Monthly Cap			0%	2.30%							
		Fixed Account			0%	2.50%							
	Additional Indexes Available: Nasdaq 100, FTSE and Blended Account												
	Allianz MasterDex X (FPDA)	Annual Point to Point	10%		0%	5.25%	100%	2.5% on 87.5%	10% year after last deposit	20K	Full Value	10,10,10,8.75,7.5 6.25,5,3.75,2.5,1.25	0-75: 8.0% 76-80: 6.0%
		Annual w/ Monthly Cap			0%	2.10%							
		Annual w/ Monthly Average			2.00%	0%							
		Fixed Account			0%	2.15%							
	Additional Indexes Available: Nasdaq 100, FTSE and Blended Account												
	Allianz MasterDex 5 Plus (FPDA)	Annual Point to Point	5%		0%	5.25%	100%	2.0% on 87.5%	10% year after last deposit	15K	Full Value	15,15,15,15,12.86 10.71, 8.57, 6.43 4.29, 2.14	0-75: 8.0% 76-85: 6.0%
		Annual w/ Monthly Cap			0%	2.10%							
		Annual w/ Monthly Average			2.00%	0.0%							
Fixed Account		0%			2.15%								
Additional Indexes Available: Nasdaq 100, FTSE and Blended Account													
American General Global Bonus Index	Annual Point to Point	5%	0%	0%	30%	2% on 100%	10% im.	15K	15K	Full Value	10,10,10,10,10, 9,8,7,6,4	0-75: 7.0% 76-80: 4.5%	
	Global Point to Point			3.25%	100%								
	Annual w/ Monthly Cap			1.80%	100%								
	Fixed Account			2.00%	100%								
American General VisionMaximizer (SPDA)	Annual Point to Point	5%		0%	3.50%	100%	2% on 90%	10% im.	20K	Full Value	17,16,15,14,13, 10,9,8,7,6	0-75: 8.0%	
	Annual Point to Point			0%	0%	30%							
	Annual w/ Monthly Average			8.00%	0%	100%							
	Fixed Account			0%	2.00%	100%							
American National Strategy Index 10 (SPDA)	Annual Point to Point	0%	0%	4.00%	100%	3% on 90%	10% after	5NQ, 4Q	Full Value	9,9,8,7,6, 5,4,3,2,1	0-75: 8.0% 76-80: 6.5% 81-85: 5.0%		
	Fixed Account			2.00%									
	Strategy Index 10 - Reduce Cap by 0.50 for ROP Rider.												
American National ValueLock 10 (SPDA)	Value Lock Monthly Average	2%	0%	0%	100%	1.75% on 90%	10% after	5K	Full Value	12,12,11,10,9, 8,7,6,5,3	0-75: 10.0% 76-80: 8.0%		

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10	EquiTrust MarketValue (FPDA)	Annual Point to Point			5.00%	100%							
		Annual w/ Monthly Average			5.50%	100%							
		Annual w/ Monthly Average	0%	0%	4.0%	50%	2.0% on 87.5%	10% after	30K	Full Value	12,12,12,12,11,10,8,6,4,2	0-80: 6.5%	
		Annual w/ Monthly Cap			2.50%	100%							
		2-year Monthly Average			12.00%	100%							
	ING Secure Opport. Plus (SPDA)	Fixed Account				2.40%	100%						
		Annual Point to Point			0%	4.00%	100%						
		Annual w/ Monthly Cap	5%	0%	1.60%	100%	2.0% on 87.5%	10% after	15K	Full Value	16,15,14,13,12,11,10,8,6,4	0-80: 7.0%	
	Secure Index Opportunities Plus - for deposit > \$75k ca caps and rates are increased, spreads are decreased.												
	Lincoln Benefit Life Saver's Index 3 (FPDA)	Annual Point to Point	0%	0%		3.25%	100%	3% on 90%	10% after	10NQ, 3Q	Full Value	10,9,8,7,6,5,4,3,2,1	0-75: 3.45% 76-85: 2.4%
						3.50%	60%						
	Saver's Index III - for deposits >\$100k caps are increased.												
	Lincoln Benefit Life Saver's Index Premier (SPDA)	Annual Point to Point				4.25%							
		Low Watermark				4.05%							
Annual w/ Monthly Average		3%	0%		3.50%	100%	1.0% on 100%	10% after	10K	Full Value	12,11,10,9,8,7,6,5,4,3	0-75: 3.45% 76-85: 2.4%	
Annual w/ Monthly Cap					1.50%								
Lincoln Financial Group OptiPoint 10 (FPDA)	Fixed Account				1.00%								
	Performance Triggered				3.60%								
	2 yr Point to Point	3%	0%		8.30%	100%	1.5% on 100%	10% im.	5NQ, 2Q	Full Value	10,9,8,7,6,5,4,3,2,1	0-75: 3.5% 76-80: 2.375%	
	2 yr Monthly Cap				2.75%								
OptiPoint 10 - for deposits > \$100k premium bonus will be 4%													
North American Charter 10 (FPDA)	Fixed Account				2.10%								
	Annual Point to Point				4.25%								
	Annual w/ Daily Average	5%	0%		4.40%	100%	1.5% on 87.5%	10% after	10QN, 2Q	Full Value	15,14,13,12,11,10,8,6,4,2	0-75: 7.5% 76-79: 5.625%	
	Annual w/ Monthly Cap				2.25%								
Additional Indexes Available: DJIA, S&P Midcap 400, Russell 2000, Nasdaq 100, DJ EuroSTOXX 50, Lehman Bros US Agg, Hindsight Strategy													
North American Ten (FPDA)	Fixed Account				2.10%								
	Annual Point to Point				3.05%								
	Annual w/ Monthly Average	10%	0%		3.00%	100%	3.0% on 100%	10% after	10QN, 2Q	Full Value	18,16,14,12,11,10,8,6,4,2	0-75: 6.5% 76-79: 4.875%	
	Annual w/ Monthly Cap				1.70%								
Additional Indexes Available: DJIA, S&P Midcap 400, Russell 2000, Nasdaq 100, DJ EuroSTOXX 50, Lehman Bros US Agg, Hindsight Strategy													
12	American General HorizonIndex 12 (SPDA)	Annual Month to Month			2.20%								
		2 yr Point to Point	5%	0%		8.50%	100%	2% on 90%	10% after	5K	Full Value	12,12,12,12,12,11,10,9,8,7,5,3	0-75: 8.0% 76-80: 5.0% 81-85: 3.5%
		2 yr Point to Point				2.00%							
	Lincoln Financial Group OptiPoint 12 (FPDA)	Performance Triggered				3.60%							
		2 yr Point to Point	4%	0%		8.30%	100%	1.5% on 100%	10% im.	5NQ, 2Q	Full Value	12,11,10,9,8,7,6,5,4,3,2,1	0-75: 4.0%
2 yr Monthly Cap					2.75%								
OptiPoint 12 - for deposits > \$100k premium bonus will be 5%													

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14	EquiTrust MarketPower Bonus (SPDA)	Annual Point to Point			4.00%	100%							
		Annual w/ Daily Average			5.00%	100%							
		Annual w/ Monthly Average	10%	0%	0%	40%	2.0% on 87.5%	10% after	30K	Full Value	20,20,19,19,18, 17,16,14,12,10, 8,6,4,2	0-80: 8.5%	
		Annual w/ Monthly Cap			2.00%	100%							
		2-year Monthly Average			12.00%	100%							
		Fixed Account			2.00%	100%							
	EquiTrust MarketTwelve Bonus (SPDA)	Annual Point to Point				4.00%	100%						
		Annual w/ Daily Average				4.00%	100%						
		Annual w/ Monthly Average	12% (6% year 1)	0%		0%	30%	2.0% on 87.5%	10% after	30K	Full Value	20,20,19,19,18, 17,16,14,12,10, 8,6,4,2	0-80: 9.0%
		Annual w/ Monthly Cap				1.75%	100%						
		2-year Monthly Average				12.00%	100%						
		Fixed Account				1.50%	100%						
North American Charter 14 (FPDA)	Annual Point to Point				4.65%								
	Annual w/ Daily Average				5.00%								
	Annual w/ Monthly Cap	10%	0%		2.40%	100%	1.5% on 87.5%	10% after	10QN, 2Q	Full Value	18,18,17,15,15, 15,15,14,12,10, 8,6,4,2	0-75: 7.5%	
	Fixed Account				2.30%								
15	Allianz MasterDex 10 Plus (FPDA)	Annual Point to Point			0%	7.75%							
		Annual w/ Monthly Cap	10%		0%	3.00%	100%	1% on 87.5%	10% year after last deposit	5NQ, 2Q	Surrender Value or 5 yr payout	5 x 10	0-75:8.0%
		Annual w/ Monthly Average			2.00%	0.0%							76-85: 5.0%
		Fixed Account			0%	3.00%							
		Additional Indexes Available: Nasdaq 100, FTSE and Blended Account											

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PDI Financial Multi-Year Guaranteed Annuities (09.03.10)
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Rate Period	Company	Plan	1st Yr Rate	1st Yr Bonus	High Dollar Bonus > \$100,000	Effective Rate < \$100,000	Effective Rate > \$100,000	Minimum Deposit	Free Withdrawal	Ability to Add	Death Benefit	Surrender Charges	Commission
1	Allianz	Dominator Select 1	1.50		0.1% - all yrs	1.50	1.60	25K	10% Imm	No	Accumulated Value	6	0-85: 0.225%
2	Allianz	Dominator Select 2	1.55		0.1% - all yrs	1.55	1.65	25K	10% Imm	No	Accumulated Value	6, 5	0-85: 0.50%
3 year	Allianz	Dominator Select 3	1.55		0.1% - all yrs	1.55	1.65	25K	10% Imm	No	Accumulated Value	6,5,4	0-85: 1.25%
	Lincoln Financial	MyGuarantee 3	1.35		0.15% - all years	1.35	1.50	10K	10% Imm	No	Accumulated Value	7,7,6	0-75: 1.0% 76-80: 0.65% 81-85: 0.50%
4 year	North American	Guarantee Choice	2.10		0.3% - all yrs @ \$200,000	2.10	2.40	10NQ, 2Q	Curr Int	No	Accumulated Value	8,8,8,8	0-80: 2.5% 81-85: 1.875% 86-90: 1.25%
	Lincoln Financial	MyGuarantee 4	1.80		0.15% - all years	1.80	1.95	10K	10% Imm	No	Accumulated Value	7,7,6,5	0-75: 1.0% 76-80: 0.65% 81-85: 0.50%
	Integrity Life	Momentum Adv 4	2.25	0.75	none	1.69	1.69	20K	10% Imm	No	Accumulated Value	8,8,7,7	0-79: 2.0% 80-86: 0.5%
	Transamerica	Select 4	1.50		0.25% - all yrs	1.50	1.75	10NQ, 2Q	Cumm Int	No	Accumulated Value	8,7,6,5	0-90: 2.25%
5 year	North American	Guarantee Choice	2.80		0.25% - all yrs @ \$200,000	2.80	3.05	10NQ, 2Q	Curr Int	No	Accumulated Value	8,8,8,8,8	0-80: 2.5% 81-85: 1.875% 86-90: 1.25%
	Lincoln Financial	MyGuarantee 5	2.55		0.15% - all years	2.55	2.70	10K	10% Imm	No	Accumulated Value	7,7,6,5,4	0-75: 2.0% 76-80: 1.30% 81-85: 0.75%
	Genworth	Rate Saver 5	2.55		0.15% all years	2.55	2.70	25K	Curr Int	No	Accumulated Value	9,8,7,6,5	0-75: 2.0% 76-80: 1.35% 81-85: 0.7%
	American National	Palladium MYG 5	3.05	1.0	0.1% - all yrs	2.25	2.35	5K	Int Imm	No	Accumulated Value	8,8,8,7,6	0-79: 4.0% 80-85: 2.0%
	Lincoln Financial Group	Classic 5	3.00	1.0	1% - 1st yr	2.20	2.40	10K	10% Imm	No	Accumulated Value	9,8,7,6,5	0-75: 2.0% 76-80: 1.375% 81-85: 0.75%
	American General	HorizonSelect 5	2.10		none	2.10	2.10	5K	10% Imm	No	Accumulated Value	10,9,8,7,6	0-80: 4.0% 81-85: 3.0%
	American General	HorizonSecure 5 (Non-MVA)	2.00		none	2.00	2.00	5K	10% Imm	No	Accumulated Value	10,9,8,7,6	0-80: 4.0% 81-85: 3.0%
	EquiTrust	Certainty Select 5	2.00		none	2.00	2.00	30K	Cumm Int	No	Accumulated Value	10,10,9,9,8	0-80: 3.0% 81-90: 2.25%

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Rate Period	Company	Plan	1st Yr Rate	1st Yr Bonus	High Dollar Bonus > \$100,000	Effective Rate < \$100,000	Effective Rate > \$100,000	Minimum Deposit	Free Withdrawal	Ability to Add	Death Benefit	Surrender Charges	Commission
5 Year (Cont)	United of Omaha	Ultra Secure Plus 5	2.75	1.0	0.15% - all years @ \$50,000	1.95	2.10	5K	10% Imm	No	Accumulated Value	6,6,6,6,5	0-75: 4.0% 76-80: 3.0% 81-89: 2.0%
	Integrity Life	Momentum Adv 5	2.25	0.75	none	1.65	1.65	20K	10% Imm	No	Accumulated Value	8,8,7,7,6	0-79: 2.5% 80-85: 0.5%
	Transamerica	Select 5	1.60		0.25% - all yrs	1.60	1.85	10NQ, 2Q	Cumm Int	No	Accumulated Value	8,7,6,5,4	0-85: 3.25%
	West Coast Life	Sure Advantage 5	1.50		1.0% Premium Bonus	1.50	1.71	10k	Int Only	Yes	Accumulated Value	8.5,7.5,6.5,5.5,4.5	0-75: 2.0% 76-85: 1.0%
	Lincoln Benefit Life	Tactician 5	1.20		none	1.20	1.20	10NQ, 3Q	10% Imm	Yes	Accumulated Value	8,8,8,7,6	0-75: 4.0% 76-85: 3.0% 86-90: 2.0%
6 year	North American	Guarantee Choice	2.90		0.25% - all yrs @ \$200,000	2.90	3.15	10NQ, 2Q	Curr Int	No	Accumulated Value	8,8,8,8,8	0-80: 2.5% 81-85: 1.875% 86-90: 1.25%
	American National	Palladium MYG 6	2.75		0.1% - all yrs	2.75	2.85	5K	Int Imm	No	Accumulated Value	8,8,8,7,6,5	0-79: 2.5% 80-85: 0.5%
	Lincoln Financial	MyGuarantee 6	2.70		0.15% - all years	2.70	2.85	10K	10% Imm	No	Accumulated Value	7,7,6,5,4,3	0-75: 2.25% 76-80: 1.50% 81-85: 1.0%
	American General	HorizonAchiever 6	2.35		none	2.35	2.35	5K	10% Imm	No	Accumulated Value	10,9,8,7,6,5	0-80: 3.0% 81-85: 2.0%
	EquiTrust	Certainty Select 6	2.10		none	2.10	2.10	30K	Cumm Int	No	Accumulated Value	10,10,9,9,8,8	0-80: 3.0% 81-90: 2.25%
	Transamerica	Select 6	1.70		0.25% - all yrs	1.70	1.95	10NQ, 2Q	Cumm Int	No	Accumulated Value	8,7,6,5,4,3	0-85: 3.50%
	West Coast Life	Sure Advantage 6	1.70		1.0% Premium Bonus	1.70	1.87	10k	Int Only	Yes	Accumulated Value	8.5,7.5,6.5,5.5,4.5,3.5	0-75: 2.25% 76-85: 1.0%
	Lincoln Benefit Life	Tactician 6	1.50		none	1.50	1.50	10NQ, 3Q	10% Imm	Yes	Accumulated Value	8,8,8,7,6,5	0-75: 2.0% 76-85: 1.5% 86-90: 1.0%

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Rate Period	Company	Plan	1st Yr Rate	1st Yr Bonus	High Dollar Bonus > \$100,000	Effective Rate < \$100,000	Effective Rate > \$100,000	Minimum Deposit	Free Withdrawal	Ability to Add	Death Benefit	Surrender Charges	Commission
7 year	Genworth	Rate Saver 7	3.35		0.15% all years	3.35	3.50	25K	Curr Int	No	Accumulated Value	9,8,7,6,5,4,3	0-75: 2.75% 76-80: 2.15% 81-85: 1.50%
	North American	Guarantee Choice	3.20		0.2% - all years @ \$200,000	3.20	3.40	10NQ, 2Q	Curr Int	No	Accumulated Value	8,8,8,8	0-80: 2.5% 81-85: 1.875% 86-90: 1.25%
	Lincoln Financial	MyGuarantee 7	2.90		0.15% - all years	2.90	3.05	10K	10% Imm	No	Accumulated Value	7,7,6,5,4,3,2	0-75: 2.50% 76-80: 1.60% 81-85: 1.0%
	American National	Palladium MYG 7	3.35	1.0	0.1% - all yrs	2.49	2.59	5K	Int Imm	No	Accumulated Value	8,8,8,7,6,5,4	0-79: 2.5% 80-85: 0.5%
	United of Omaha	Ultra-Secure Plus 7	2.40		0.15% - all years @ \$50,000	2.40	2.55	5K	10% Imm	No	Accumulated Value	6,6,6,6,5,4,3	0-75: 4.0% 76-80: 3.0% 81-89: 2.0%
	American General	HorizonSelect 7	2.40		none	2.40	2.40	5K	10% Imm	No	Accumulated Value	10,9,8,7,6,5,4	0-80: 4.0% 81-85: 3.0%
	Lincoln Financial Group	Classic 7	4.10	2.0	1% - 1st yr	2.39	2.53	10K	10% Imm	No	Accumulated Value	9,8,7,6,5,4,3	0-75: 2.5% 76-80: 1.75% 81-85: 0.875%
	Integrity Life	Momentum Adv 7	3.00	0.75	none	2.36	2.36	20K	10% Imm	No	Accumulated Value	8,8,7,7,6,6,5	0-79: 3.0% 80-86: 1.0%
	American General	HorizonSecure 7 (Non-MVA)	2.20		none	2.20	2.20	5K	10% Imm	No	Accumulated Value	10,9,8,7,6,5,4	0-80: 4.0% 81-85: 3.0%
	West Coast Life	Sure Advantage 7	2.05		1.0% Premium Bonus	2.05	2.20	10k	Int Only	Yes	Accumulated Value	8,5,7,5,6,5,5,5,4,5,3,5,2,5	0-75: 2.5% 76-85: 1.0%
	Transamerica	Select 7	2.00		0.25% - all yrs	2.00	2.25	10NQ, 2Q	Cumm Int	No	Accumulated Value	8,7,6,5,4,3,2	0-85: 3.50%
	ING	Guarantee Choice 7	1.75		1% - 1st yr @ \$75,000	1.75	1.89	15K	Int Imm	No	Accumulated Value	9,8,7,6,5,4,3	0-80: 2.5%
Lincoln Benefit Life	Tactician 7	1.50		none	1.50	1.50	10NQ, 3Q	10% Imm	Yes	Accumulated Value	8,8,8,7,6,5,4	0-75: 4.0% 76-85: 3.0% 86-90: 2.0%	

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Rate Period	Company	Plan	1st Yr Rate	1st Yr Bonus	High Dollar Bonus > \$100,000	Effective Rate < \$100,000	Effective Rate > \$100,000	Minimum Deposit	Free Withdrawal	Ability to Add	Death Benefit	Surrender Charges	Commission
8 year	North American	Guarantee Choice	3.20		0.2% - all years @ \$200,000	3.20	3.40	10NQ, 2Q	Curr Int	No	Accumulated Value	8,8,8,8	0-80: 2.5% 81-85: 1.875% 86-90: 1.25%
	American National	Palladium MYG 8	3.00		0.1% - all yrs	3.00	3.10	5K	Int Imm	No	Accumulated Value	8,8,8,7,6,5,4,3	0-79: 2.5% 80-85: 0.5%
	EquiTrust	Certainty Select 8	3.00		none	3.00	3.00	30K	Cumm Int	No	Accumulated Value	10,10,9,9,8,8,7,7	0-80: 3.0% 81-90: 2.25%
	Lincoln Financial	MyGuarantee 8	2.95		0.15% - all years	2.95	3.10	10K	10% Imm	No	Accumulated Value	7,7,6,5,4,3,2	0-75: 2.50% 76-80: 1.60% 81-85: 1.0%
	West Coast Life	Sure Advantage 8	2.35		1.0% Premium Bonus	2.35	2.48	10k	Int Only	Yes	Accumulated Value	8.5,7.5,6.5,5.5,5,4.5,3.5,2.5,1.5	0-75: 2.5% 76-85: 1.0%
	Transamerica	Select 8	2.25		0.25% - all yrs	2.25	2.50	10NQ, 2Q	Cumm Int	No	Accumulated Value	8,7,6,5,4,3,2,1	0-85: 3.50%
	Lincoln Benefit Life	Tactician 8	1.70		none	1.70	1.70	10NQ, 3Q	10% Imm	Yes	Accumulated Value	8,8,8,7,6,5,4,3	0-75: 4.0% 76-85: 3.0% 86-90: 2.0%
9 year	North American	Guarantee Choice	3.20		0.2% - all years @ \$200,000	3.20	3.40	10NQ, 2Q	Curr Int	No	Accumulated Value	8,8,8,8	0-80: 2.5% 81-85: 1.875% 86-90: 1.25%
	Lincoln Financial	MyGuarantee 9	3.00		0.15% - all years	3.00	3.15	10K	10% Imm	No	Accumulated Value	7,7,6,5,4,3,2	0-75: 2.50% 76-80: 1.60% 81-85: 1.0%
	American National	Palladium MYG 9	4.40	2.0	0.1% - all yrs	2.62	2.72	5K	Int Imm	No	Accumulated Value	8,8,8,7,6,5,4,3,2	0-79: 3.0% 80-85: 1.0%
	West Coast Life	Sure Advantage 9	2.50		1.0% Premium Bonus	2.50	2.62	10k	Int Only	Yes	Accumulated Value	8.5,7.5,6.5,5.5,5,4.5,3.5,2.5,1.5,0.5	0-75: 2.5% 76-85: 1.0%
	Lincoln Benefit Life	Tactician 9	2.25		none	2.25	2.25	10NQ, 3Q	10% Imm	Yes	Accumulated Value	8,8,8,7,6,5,4,3,2	0-75: 2.0% 76-85: 1.5% 86-90: 1.0%

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Rate Period	Company	Plan	1st Yr Rate	1st Yr Bonus	High Dollar Bonus > \$100,000	Effective Rate < \$100,000	Effective Rate > \$100,000	Minimum Deposit	Free Withdrawal	Ability to Add	Death Benefit	Surrender Charges	Commission
10 year	North American	Guarantee Choice	3.40		0.2% - all years @ \$200,000	3.40	3.60	10NQ, 2Q	Curr Int	No	Accumulated Value	8,8,8,8	0-80: 2.5% 81-85: 1.875% 86-90: 1.25%
	EquiTrust	Certainty Select 10	3.25		none	3.25	3.25	30K	Cumm Int	No	Accumulated Value	10,10,9,9,8,8,7,7,6,5	0-80: 3.0% 81-90: 2.25%
	Lincoln Financial	MyGuarantee 10	3.05		0.15% - all years	3.05	3.20	10K	10% Imm	No	Accumulated Value	7,7,6,5,4,3,2	0-75: 2.50% 76-80: 1.60% 81-85: 1.0%
	American National	Palladium MYG 10	3.70	1.0	0.1% - all yrs	2.80	2.90	5K	Int Imm	No	Accumulated Value	8,8,8,7,6,5,4,3,2,1	0-79: 4.0% 80-85: 2.0%
	ING	Guarantee Choice 10	2.75		1% - 1st yr @ \$75,000	2.75	2.85	15K	Int Imm	No	Accumulated Value	9,8,7,6,5,4,3,2,1	0-80: 3.25
	Integrity Life	Momentum Adv 10	3.40	0.75	none	2.73	2.73	20K	10% Imm	No	Accumulated Value	8,8,7,7,6,6,5,5,4,4	0-79: 3.5% 80-83: 1.5%
	American General	HorizonSelect 10	2.70		none	2.70	2.70	5K	10% Imm	No	Accumulated Value	10,9,8,7,6,5,4,3,2,1	0-80: 4.0% 81-85: 3.0%
	West Coast Life	Sure Advantage 10	2.65		1.0% Premium Bonus	2.65	2.75	10K	Int Only	Yes	Accumulated Value	8,5,7,5,6,5,5,5,4,5,3,5,2,5,1,5,0,5	0-75: 2.5% 76-85: 1.0%
	Lincoln Benefit Life	Tactician 10	2.05		none	2.05	2.05	10NQ, 3Q	10% Imm	Yes	Accumulated Value	8,8,8,7,6,5,4,3,2,1	0-75: 4.0% 76-85: 3.0% 86-90: 2.0%

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Company	Plan	1st Yr Rate	1st Yr Bonus	Rate Period	High Dollar Bonus	Minimum Deposit	Free Withdrawal	Ability to Add	Death Benefit	Surrender Charges	Commission
American National	Citadel Diamond 5 **	3.00	1	2 yr	0.1% all yrs at \$100k	5K	10% im.	No	Full Value	5 Years 7,7,7,6,5	0-80: 4.0% 81-85: 3.0%
Genworth Financial	SecureLiving Independence	3.00	0.5	2 yr	0.5% 1st yr at both \$50k & \$100K	5K	10% im.	No	Full Value	6 Years 9,9,8,7,6,5	0-75: 2.25% 76-80: 1.31% 81-85: 0.94%
Genworth Financial	SecureLiving Liberty	4.05		1 yr	0.5% 1st yr at both \$50k & \$100K	5NQ, 2Q	10% im.	No	Full Value	6 Years 9,9,8,7,6,5	0-75: 3.0% 76-80: 1.95% 81-85: 1.05%
Genworth Financial	SecureLiving Liberty	2.80		5 yr	0.15% all yrs at \$100k & 0.10% at \$250K	5NQ, 2Q	10% im.	No	Full Value	6 Years 9,9,8,7,6,5	0-75: 3.0% 76-80: 1.95% 81-85: 1.05%
Lincoln Benefit Life	SureHorizon II **	2.05	0.25	1 yr	0.25% 1st yr at \$100k	10NQ, 3Q	15% im.	Yes	Full Value	6 Years 8,8,7,6,5,4	0-75: 4.75% 76-80: 3.563% 86-90: 2.375%
American National	Citadel Diamond 7 **	4.00	2	2 yr	0.1% all yrs at \$100k	5NQ, 2Q	10% im.	Yes	Full Value	7 Years 7,7,7,6,5,4,2	0-80: 4.5% 81-85: 3.5%
American National	Century	2.00		1 yr		5K	10% im.	Yes	Full Value	7 Years 9,8,7,6,5,4,2	0-74: 6.0% 75-90: 3.5%
American National	Palladium Advisor	3.00	1	1 yr		5K	10% im.	Yes	Full Value	7 Years 7,6,5,4,3,2,1	0-79: 3.0% Trail 0.40% 80-90: 1.0%
Integrity Life	SPDA Series II	2.60		1 yr		3K	10% im.	No	Full Value	7 Years 7,7,7,6,5,4,3	0-79: 5.0% 80-85: 3.0%
Integrity Life	SPDA Series II	2.00		5 yr		3K	10% im.	No	Full Value	7 Years 7,7,7,6,5,4,3	0-79: 4.0% 80-85: 2.0%
Integrity Life	New Momentum	4.25		1 yr		5NQ, 2Q	10% im.	Yes	Full Value	7 Years 8,7,6,5,4,3,2	0-79: 2.0% 80-85: 0.0%
Integrity Life	New Momentum	2.25	0.75	2 yr		5NQ, 2Q	10% im.	Yes	Full Value	7 Years 8,7,6,5,4,3,2	0-79: 5.0% 80-85: 3.0%
West Coast Life	Secure Advantage	3.20	2	1 yr	1.15% 1st yr at \$50k	10K	15% im.	Yes	Full Value	7 Years 8,8,7,6,5,5,4,5,3	0-75: 4.0% 76-80: 2.0% 81-85: 0.5%
United of Omaha	Bonus Flex	3.30	1.0	1 yr		5K	10% im.	Yes	Full Value	8 Years 8,8,7,6,5,4,3,2	0-80: 5.0% 81-85: 2.5%
American General	HorizonPlus	8.00	6	6 yr		5K	10% im.	No	Surrender Value or 5 yr payout (ROP Guarantee)	9 Years 9,8,7,6,5,4,3,2,1	0-75: 6.0% 76-80: 3.2% 81-85: 1.35%

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American General	HorizonFlex	4.00	2	1 yr		5K	10% im.	Yes	Full Value	9 Years 8,8,8,7,6,5,3,2,1	0-75: 5.0% 76-80: 4.0% 81-85: 3.0%
American General	Horizon MYG	6.00	4	6 yr		5K	10% Imm	No	Accumulated Value	10 Years 10,9,8,7,6,5,4,3,2,1	0-75: 7.5% 76-80: 5.0% 81-85: 3.0%
American National	Century I	3.00	1	1 yr		5K	10% im.	Yes	Full Value	10 Years 10,9,8,7,6,5,4,3,2,1	0-74: 8.0% 75-90: 5.5%
American National	Century III	5.00	3	1 yr		5K	10% im.	Yes	Full Value	10 Years 11,10,9,8,7,6,5,4,3,2	0-74: 7.0% 75-85: 4.5%
American National	Century V	7.00	5	1 yr		5K	10% im.	Yes	Full Value	10 Years 12,12,11,10,9,8,6,4,3,2	0-74: 6.0% 75-80: 3.5%
American National	Century VII	9.00	7	1 yr		5K	10% im.	Yes	Full Value	12,12,11,11,10,9,8,6,4,2	0-74: 5.0% 75-80: 3.0%

**** Portfolio Rate Products**

PDI Financial Treasury Linked Annuities
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Company	Plan	Base Rate	Rate Period	Participation Rate	Minimum Deposit	Free Withdrawal	Ability to Add	Death Benefit	Surrender Charges	Commission
Lincoln Benefit Life	Treasury Linked Annuity	1.05	5 yr	50%	5NQ, 3Q	10% im.	Yes	Full Value	5 Years 9,8,8,7,6	0-80: 3.0% 81-85: 2.4% 86-90: 1.5%