

ANNUITIES >>

MORNINGSTAR'S TOP 25 VA POLICIES

BY ASSETS, AS OF 11/03/2009

Company Name	Policy Name	Product Type	Max Surrender Charge	Yrs Surr Applies	Policy Net Assets \$MM	Policy Inception Date	State Availability	Maximum Owner Issue Age	Max Annuitant Issue Age
Variable Annuity Life Insurance Co	Portfolio Director	VA	5	5	18,101.5	07/11/1994	Available in all states	85	75
Jackson Natl Life Insurance Co	Perspective II	VA	8.5	7	15,217.6	01/15/2002	Available in all states except NY, VI	90	90
Pacific Life Insurance Co	Pacific Value	VA	9	7	13,417.1	01/12/1999	Available in all states except NY, PR, VI, GU	80	80
Pacific Life Insurance Co	Pacific Innovations Select	VA	7	3	12,934.3	04/02/2001	Available in all states except NY, PR, VI, GU	85	85
Riversource Life Insurance Co	RVS RAVA4 Advantage	VA	8	10	10,848.8	06/09/2006	Available in all states except NJ, PR, VI, GU	90	90
Metropolitan Life Insurance	Preference Plus Select	VA	9	7	9,747.7	01/10/2002	Available in all states except PR, VI, GU	85	85
ING USA Annuity and Life Insurance Co	GoldenSelect Landmark	VA	6	4	9,292.3	05/01/2001	Available in all states except NY, PR, VI, GU	80	80
Lincoln National Life Insurance Company	American Legacy III	VA	7	7	8,802.6	04/30/1997	Available in all states except NY, GU	85	85
ING USA Annuity and Life Insurance Co	GoldenSelect ES II	VA	8	8	8,527.1	10/10/1997	Available in all states except NY, PR, VI, GU	80	80
Prudential Annuities Life Assurance Corp	XTra Credit Six	VA	9	10	8,348.0	02/04/2002	Available in all states except NY, PR, VI, GU	75	75
Monumental Life Insurance Company	Vanguard VA	VA	-	-	8,160.5	04/29/1991	Available in all states except NY, GU	-	-
Prudential Annuities Life Assurance Corp	APEX II	VA	8.5	4	7,730.1	02/04/2002	Available in all states except NY, PR, VI, GU	85	-
John Hancock Life Insurance Co (USA)	Venture (2006)	VA	6	7	7,042.2	05/01/2006	-	85	-
AXA Equitable Life Insurance Co	EQUI-VEST 100/200	VA	6	12	6,780.1	08/17/1981	Available in all states	-	83
MetLife Investors USA Insurance Co	MetLife Investors Series XC VA	VA	8	9	6,706.6	03/22/2001	Available in all states except PR, VI, GU	80	80
Lincoln National Life Insurance Company	American Legacy III View	VA	7	4	6,253.3	09/05/2001	Available in all states except NY, PR, VI, GU	85	85
Lincoln National Life Insurance Company	American Legacy	VA	6	7	5,585.0	02/01/1982	Available in all states	85	85
Transamerica Life Insurance Company	Landmark	VA	8	7	5,497.5	01/01/1991	Available in all states except NY, PR, VI, GU	90	90
Jackson Natl Life Insurance Co	Perspective L Series	VA	8	4	5,476.3	03/07/2005	Available in all states except NY, PR, VI, GU	90	90
Lincoln National Life Insurance Company	Multi-Fund	VA	8	11	5,470.8	05/02/1983	Available in all states except NY, GU	84	84
Lincoln National Life Insurance Company	Am. Leg. Shareholder's Advan.	VA	-	-	5,394.9	10/18/1999	Available in all states except NY, GU	85	85
Metropolitan Life Insurance	PREFERENCE PLUS	VA	7	7	5,241.6	07/02/1990	Available in all states	99	99
Lincoln National Life Insurance Company	ChoicePlus Assur. (L Share)	VA	7	4	5,155.9	05/19/2003	Available in all states	85	85
Nationwide Life Insurance Co	BOA - Achiever (B)	VA	8	8	4,936.3	02/14/2003	Available in all states	-	85
Prudential Insurance Company of America	Var Apprec Life-60	VUL	-	-	4,556.1	08/15/1988	Available in NY	-	-

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EQUITY INDEXED ANNUITIES

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY
WWW.AMERICAN-EQUITY.COM 888-221-1234

Product name	Bonus Gold
Availability	All states except AK CT DE MN OK OR UT WA
Maximum issue age	80 (Q); 85 (NQ)
Minimum purchase	\$5,000
Crediting method	9 different crediting methods available
Minimum guaranteed rate	80% of 1st year premiums & premium bonus, compounded annually at MGIR (Currently 3%)
Available riders	Lifetime Income Benefit Rider, Nursing Care Rider, Terminal Illness Rider
Unique features	True 10% Premium Bonus (for issue ages 0-80, 5% for 81-85); Full Contract Value Upon Death.

AMERICAN INVESTORS LIFE
WWW.AVIVAUSA.COM 800-255-2405 EXT. 330

Product name	Income Select Bonus
Availability	All states except AK CT DE MN NH NJ NY OR PA TX UT VT WA
Maximum issue age	80
Minimum purchase	\$5,000
Crediting method	Monthly Average, Annual Point-to-Point, Monthly Cap, Multi-Index, Fixed
Minimum guaranteed rate	87.5% @ 1-3%
Available riders	Income Edge Rider (GLWB); Income Edge Plus Rider (GLWB w/confinement doubler)
Unique features	100% Nursing Home/Terminal Illness Waiver, Home Healthcare Waiver.

AMERICAN NATIONAL INSURANCE COMPANY
WWW.IMG.ANICOWEB.COM 888-501-4043 OPTION 1

Product name	ANICO Strategy Index Annuity 10
Availability	All states except MA MN NY OR PA UT VT
Maximum issue age	85
Minimum purchase	\$5,000 (NQ), \$4,000 (Q)
Crediting method	Annual PTP
Minimum guaranteed rate	1.75% (declared acct) 1.65% (index acct)
Available riders	Enhanced Death Benefit, Lifetime Income, Return of Premium
Unique features	Disability and confinement waivers.

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
WWW.AMERICO.COM 800-231-0801 EXT. 8410

Product name	Future Provider Bonus
Availability	All states except AL AK CT DE MN MS NJ NY OR UT WA
Maximum issue age	85
Minimum purchase	\$5,000 (NQ), \$2,000 (Q)
Crediting method	Point to Point Cap, Point to Point Participation Rate, Nasdaq Point to Point no cap, EZ option, Declared account, Monthly Average Spread
Minimum guaranteed rate	2%
Available riders	Death Benefit Payout Rider, Waiver of Surrender Charge upon Nursing home confinement.
Unique features	Bonus on all first year premium of 4%; Full accumulation value death benefit.

ASSURITY LIFE INSURANCE COMPANY
WWW.ASSURITY.COM 800-276-7619

Product name	Ascential 3.5.7 Bonus Annuity
Availability	All states except NY
Maximum issue age	90
Minimum purchase	\$2,000
Crediting method	Combination of investment-year and portfolio methods
Minimum guaranteed rate	3%
Available riders	No-Cost Benefit: 100% of funds available with total disability
Unique features	Secure period may be 3, 5 or 7 yrs for locked-in interest rate; 1% bonus in 1st year.

ASSURITY LIFE INSURANCE COMPANY
WWW.ASSURITY.COM 800-276-7619

Product name	Ascential Encore Annuity
Availability	All states except NY
Maximum issue age	90
Minimum purchase	\$2,000
Crediting method	Combination of investment-year and portfolio methods
Minimum guaranteed rate	3%
Available riders	No-Cost Benefit: 100% of funds available in 9th year, with total disability
Unique features	Bonus interest of 1.5% or less in first 2 years; 6% commissions; no front-end or handling fees.

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EQUITY INDEXED ANNUITIES

ASSURITY LIFE INSURANCE COMPANY

WWW.ASSURITY.COM 800-276-7619

Product name	Ascential Plus One Annuity
Availability	All states except NY
Maximum issue age	90
Minimum purchase	\$2,000
Crediting method	Combination of investment-year and portfolio methods
Minimum guaranteed rate	3%
Available riders	No-Cost Benefit: 100% of funds available with total disability
Unique features	1% bonus in 1st year; no front-end or handling fees; sliding scale for 9 years of surrender.

AVIVA LIFE AND ANNUITY

WWW.AVIVAUSA.COM 800-255-2405 EXT. 330

Product name	Multi-Choice Income Plus
Availability	All states except NY OR
Maximum issue age	82
Minimum purchase	\$5,000
Crediting method	Monthly Average, Annual Point-to-Point, Monthly Cap, Multi-Index, Fixed
Minimum guaranteed rate	87.5% @ 1-3%
Available riders	LifetimePay Rider (GLWB) LifetimePay Plus Rider (GLWB with confinement doubler)
Unique features	100% Nursing Home/Terminal Illness Waivers, Home Health Care Waiver, 5% premium bonus.

BANKERS LIFE AND CASUALTY COMPANY

WWW.BANKERS.COM 312-396-6000 EXT. 4832

Product name	Equity+ Strong Guarantee
Availability	All states except NY
Maximum issue age	85
Minimum purchase	\$2,000
Crediting method	Monthly Average Indexing on the S&P500
Minimum guaranteed rate	The MGCSV is 3% on 90% of Premium
Available riders	Convalescent Care Rider, Terminal Illness Rider
Unique features	Higher guarantee, shorter Surrender Charge Schedule; Monthly Average Indexing.

BANKERS LIFE AND CASUALTY COMPANY

WWW.BANKERS.COM 312-396-6000 EXT. 4832

Product name	Equity+ Strong Participation
Availability	All states except NJ NY
Maximum issue age	85
Minimum purchase	\$2,000
Crediting method	Monthly Average Indexing on the S&P500
Minimum guaranteed rate	The MGCSV is 1.75% on 87.5% of Premium
Available riders	Convalescent Care Rider, Terminal Illness Rider
Unique features	Monthly Average Indexing with a Participation Rate.

BANKERS LIFE AND CASUALTY COMPANY

WWW.BANKERS.COM 312-396-6000 EXT. 4832

Product name	GrowthPoint Annuity
Availability	All states except NY
Maximum issue age	85
Minimum purchase	\$2,000
Crediting method	Annual Point-to-Point on the S&P500
Minimum guaranteed rate	The MGCSV is 1.75% on 87.5% of Premium
Available riders	Convalescent Care Rider, Terminal Illness Rider
Unique features	Point to Point with a 100% Participation Rate with an Index Cap.

BANKERS LIFE AND CASUALTY COMPANY

WWW.BANKERS.COM 312-396-6000 EXT. 4832

Product name	Premium Bonus Indexed Annuity
Availability	All states except NY
Maximum issue age	85
Minimum purchase	\$2,000
Crediting method	Monthly Average Indexing on the S&P500
Minimum guaranteed rate	The MGCSV is 1.75% on 87.5% of Premium
Available riders	Convalescent Care Rider, Terminal Illness Rider
Unique features	Bonus is 4% of Net Premium, Monthly Average Indexing with a Participation Rate.

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CATHOLIC FAMILY LIFE**WWW.CFLI.ORG 800-227-2354**

Product name	Summit Flexible Premium Annuity
Availability	AZ CA CO CT DE IL IN IA MD MA MI MN MS MO NH ND RI SD VT VA WI
Maximum issue age	95
Minimum purchase	\$500
Crediting method	Fixed Rate
Minimum guaranteed rate	3.5 %
Available riders	N/A
Unique features	10 % of accumulated value, available immediately after deposit, no waiting period.

CONSECO**WWW.CONSECO.COM 800 888 4918**

Product name	Retirement Edge
Availability	All states except AK CT DE MA MN MT OR UT VT WA
Maximum issue age	85
Minimum purchase	\$2,000
Crediting method	S&P 500 Annual Point-To-Point, Monthly Point-To-Point, Monthly Averaging
Minimum guaranteed rate	87.5% at 1%-3%
Available riders	Nursing Care Rider, Terminal Illness Rider
Unique features	Probate-free death benefit.

EMC NATIONAL LIFE COMPANY**WWW.EMCNL.COM 800-232-5818**

Product name	Bonus 1% SPDA
Availability	All states except NJ NY
Maximum issue age	90
Minimum purchase	\$10,000
Crediting method	New money
Minimum guaranteed rate	3%
Available riders	N/A
Unique features	1% first year bonus, 5 year surrender charge.

FORT DEARBORN LIFE INSURANCE COMPANY**WWW.FDL-LIFE.COM 800-282-6363**

Product name	Index Fortifier Series
Availability	All states except ND, NY, OR, UT
Maximum issue age	85 (70 for 14-year duration)
Minimum purchase	\$10,000
Crediting method	Annual and monthly PTP, Monthly Average
Minimum guaranteed rate	2.55%
Available riders	Nursing Home Terminal Illness (not approved in all states) Premium Bonus (10 and 14 years)
Unique features	Can rebalance or reallocate on contract anniversary.

GPM LIFE**WWW.GPMLIFE.COM 800-938-4765, EXT. 2209**

Product name	Flexible Premium Deferred Annuity
Availability	All states except AZ CT IN MD MA MN NH ND OR PA UT VT WA WI
Maximum issue age	18-90 (Q), 0-90 (NQ)
Minimum purchase	\$50 month, \$600 year
Crediting method	Rate established by Board of Directors
Minimum guaranteed rate	2% or 3%, varies by state
Available riders	Accidental death benefit - 100% of AV to \$10,000
Unique features	10% surrender charge free withdrawal, may accumulate to 30%.

GPM LIFE**WWW.GPMLIFE.COM 800-938-4765, EXT. 2209**

Product name	Single Premium Deferred Annuity
Availability	All states except AZ CT IN MD MA MN NH ND OR PA UT VT WA WI
Maximum issue age	18-90 (Q), 0-90 (NQ)
Minimum purchase	\$2,000
Crediting method	Established by Board of Directors
Minimum guaranteed rate	3%
Available riders	Critical Illness, Convalescent Care, 10% year surrender charge.
Unique features	No MVA; Policy fee waived at inception; Banded interest.

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EQUITY INDEXED ANNUITIES

GREAT AMERICAN FINANCIAL RESOURCES, INC

WWW.GAFRI.COM 800-438-3398, EXT. 17197

Product name	American Icon II
Availability	All states except DE MN ND
Maximum issue age	85
Minimum purchase	\$10,000
Crediting method	Declared, PTP, Mthly Avg with Cap
Minimum guaranteed rate	3% @ 100%
Available riders	Long-Term Care Waiver, Terminal Illness Rider
Unique features	1.50% Purchase Payment Bonus in year 1; 10% Free-Out in year 1

GREAT AMERICAN FINANCIAL RESOURCES, INC

WWW.GAFRI.COM 800-438-3398, EXT. 17197

Product name	American Legend II
Availability	All states except AL AK MN MS PA
Maximum issue age	85
Minimum purchase	\$10,000
Crediting method	Declared, PTP, Monthly Sum, Mthly Avg with Cap.
Minimum guaranteed rate	3% @ 100%
Available riders	Long Term Care Waiver, Terminal Illness Rider
Unique features	10% Free-Out available in year 1; 7 yr surrender charge period.

GREAT AMERICAN FINANCIAL RESOURCES, INC

WWW.GAFRI.COM 800-438-3398, EXT. 17197

Product name	Flex Max 14
Availability	All states except CT DE OR PA
Maximum issue age	80
Minimum purchase	Flexible/Periodic: \$50 per month.
Crediting method	Declared, PTP
Minimum guaranteed rate	3%
Available riders	N/A
Unique features	7.5% Purchase Payment Bonus up to age 55 during first 5 contract years.

JACKSON NATIONAL LIFE INSURANCE COMPANY

WWW.JACKSON.COM 800-873-5654

Product name	Elite Annual Reset
Availability	AK NY
Maximum issue age	Up to age 85
Minimum purchase	\$10,000 (NQ); \$5,000 (Q)
Crediting method	Annual Reset Monthly Averaging
Minimum guaranteed rate	Annual Reset Monthly Averaging: Minimum Annual Cap is 5%; Fixed Account Option: 3%
Available riders	N/A
Unique features	Contract term lengths of 5, 7, 10 and 12 years; S&P 500 Index

JACKSON NATIONAL LIFE INSURANCE COMPANY

WWW.JACKSON.COM 800-873-5654

Product name	Elite Choice
Availability	AK NY OR
Maximum issue age	Up to age 84
Minimum purchase	\$10,000 (NQ); \$5,000 (Q)
Crediting method	Annual Reset Monthly Averaging, Biennial Reset Point-to-Point, Biennial Reset Monthly Sum
Minimum guaranteed rate	Annual Reset Monthly Averaging: Minimum Annual Cap 5%; Fixed Account Option: 3%
Available riders	N/A
Unique features	Multi-Strategy Index

JACKSON NATIONAL LIFE INSURANCE COMPANY

WWW.JACKSON.COM 800-873-5654

Product name	Elite Choice Rewards
Availability	AK NY OR
Maximum issue age	Up to age 82
Minimum purchase	\$10,000 (NQ); \$5,000 (Q)
Crediting method	Annual Reset Monthly Averaging, Biennial Reset Point-to-Point, Biennial Reset Monthly Sum
Minimum guaranteed rate	Annual Reset Monthly Averaging: Minimum Annual Cap 4%; Fixed Account Option: 3%
Available riders	N/A
Unique features	Features a 5% Bonus in the first year, multi-strategy index.

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EQUITY INDEXED ANNUITIES

JACKSON NATIONAL LIFE INSURANCE COMPANY

WWW.JACKSON.COM 800-873-5654

Product name	Jackson AscenderPlus
Availability	AK NY OR VT
Maximum issue age	85
Minimum purchase	\$10,000 (NQ); \$5,000 (Q)
Crediting method	Annual Reset Monthly Averaging
Minimum guaranteed rate	Annual Reset Monthly Averaging: Minimum Annual Cap is 5%; Fixed Account Option: 3%
Available riders	N/A
Unique features	Multi-Strategy Index

JACKSON NATIONAL LIFE INSURANCE COMPANY

WWW.JACKSON.COM 800-873-5654

Product name	Jackson AscenderPlus Select
Availability	NY
Maximum issue age	90
Minimum purchase	\$10,000 (NQ); \$5,000 (Q); \$500 min. add'l prem.
Crediting method	Annual Reset Monthly Averaging, Biennial Reset Point-to-Point, Biennial Reset Monthly Sum
Minimum guaranteed rate	AR mo. av. w/ S&P 500 Index: 5% Min. Annual Cap; Fixed Account Option: 3%
Available riders	5.0% Premium Credit Option; 2.5% Premium Credit Option
Unique features	Multi-Strategy Index

JACKSON NATIONAL LIFE INSURANCE COMPANY

WWW.JACKSON.COM 800-873-5654

Product name	Select Annual Reset
Availability	NV NY
Maximum issue age	90
Minimum purchase	\$10,000 (NQ); \$5,000 (Q); \$500 min. add'l prem.
Crediting method	Annual Reset Point-to-Point
Minimum guaranteed rate	Annual Reset Point-to-Point: Minimum Annual Cap is 3%; Fixed Account Option: 3%
Available riders	N/A
Unique features	Multi-Strategy Index

LIFE INSURANCE COMPANY OF THE SOUTHWEST

WWW.LIFEOFOSOUTHWEST.COM 800-906-3310

Product name	SecurePlus Accumulator 3
Availability	All states except AL AK IL MA NJ NY OR UT WA
Maximum issue age	85
Minimum purchase	\$15,000
Crediting method	Annual Point to Point S&P 500, Annual Point to Daily Average S&P 500, Declared Account
Minimum guaranteed rate	87.5% premiums paid between 2.45-3% for 6 years, then no less than 1% thereafter.
Available riders	Guaranteed Lifetime Income Rider in states where rider is approved.
Unique features	3% immediate interest credit

LIFE INSURANCE COMPANY OF THE SOUTHWEST

WWW.LIFEOFOSOUTHWEST.COM 800-906-3310

Product name	SecurePlus Accumulator 5
Availability	All states except AL AK GA IL PA NY OR PA UT
Maximum issue age	80
Minimum purchase	\$15,000
Crediting method	Annual Point to Point S&P 500, Annual Point to Daily Average S&P 500, Declared Account.
Minimum guaranteed rate	87.5% premiums paid between 2.45-3% for 6 years then no less than 1% thereafter.
Available riders	Guaranteed Lifetime Income Rider in states where rider is approved.
Unique features	5% immediate interest credit

LIFE INSURANCE COMPANY OF THE SOUTHWEST

WWW.LIFEOFOSOUTHWEST.COM 800-906-3310

Product name	SecurePlus Premier 8
Availability	All states except CT IN NV NJ NY OR UT WA
Maximum issue age	85 (57 in AL, CA, DE, IL, MN)
Minimum purchase	\$10,000
Crediting method	Annual Point to Point S&P 500/Russel, Annual Point to Daily Average S&P 500, Declared Account.
Minimum guaranteed rate	90% of premiums paid between 1.95-3%
Available riders	Guaranteed Lifetime Income Rider in states where rider is approved.
Unique features	3% immediate interest credit, 5% bonus accumulation value credited in years 8-12.

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EQUITY INDEXED ANNUITIES

LINCOLN FINANCIAL GROUP

WWW.LFG.COM 888-895-4830

Product name	New Directions 6
Availability	All states except MN NY OR
Maximum issue age	85
Minimum purchase	\$10,000
Crediting method	Performance Triggered and 2 yr. Point to Point
Minimum guaranteed rate	1.75%
Available riders	GLWB
Unique features	Fixed Account is an MYG for 6 yrs.

LINCOLN FINANCIAL GROUP

WWW.LFG.COM 888-895-4830

Product name	Opti Choice 7
Availability	All states except NY
Maximum issue age	85
Minimum purchase	\$2,000 (Q), \$5,000 (NQ)
Crediting method	1 yr. point to point w/ cap, 1 yr. monthly cap, 1 yr. monthly avg. w/ spread (no cap).
Minimum guaranteed rate	1.5%
Available riders	GLWB
Unique features	Short 7 yr. surrender charge period.

LINCOLN FINANCIAL GROUP

WWW.LFG.COM 888-895-4830

Product name	New Directions 8
Availability	All states except MN NY OR
Maximum issue age	85
Minimum purchase	\$10,000
Crediting method	Performance Triggered, 2 yr. point to point
Minimum guaranteed rate	2%
Available riders	GLWB
Unique features	Fixed account is 8 yr. MYG, no other company has performance triggered account.

LINCOLN FINANCIAL GROUP

WWW.LFG.COM 888-895-4830

Product name	Opti Choice 9
Availability	All states except NY
Maximum issue age	80
Minimum purchase	\$2,000 (Q), \$5,000 (NQ)
Crediting method	1 yr. point to point w/ cap, 1 yr. monthly cap, 1 yr. monthly avg. w/ spread (no cap).
Minimum guaranteed rate	1.75%
Available riders	GLWB
Unique features	9 yr. surrender charge period

LINCOLN FINANCIAL GROUP

WWW.LFG.COM 888-895-4830

Product name	Opti Choice 5
Availability	All states except NY
Maximum issue age	85
Minimum purchase	\$2,000 (Q), \$5,000 (NQ)
Crediting method	1 yr. point to point w/ cap, 1 yr. monthly cap, 1 yr. monthly avg. w/ spread (no cap).
Minimum guaranteed rate	1.25%
Available riders	GLWB
Unique features	Short 5 yr. surrender charge period

LINCOLN FINANCIAL GROUP

WWW.LFG.COM 888-895-4830

Product name	Opti Point 10
Availability	All states except AK MN NY OR UT
Maximum issue age	80
Minimum purchase	\$2,000 (Q), \$5,000 (NQ)
Crediting method	Performance Triggered, 2 yr. point to point w/ cap, 2 yr. monthly cap
Minimum guaranteed rate	1.8%
Available riders	No optional riders, automatic nursing home and terminal illness riders.
Unique features	3-4% premium bonus, 2 yr. accounts allow for higher caps.

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LINCOLN FINANCIAL GROUP

WWW.LFG.COM 888-895-4830

Product name	Opti Point 12
Availability	All states except AK CT DE MN NY OR UT WA
Maximum issue age	75
Minimum purchase	\$2,000 (Q), \$5,000 (NQ)
Crediting method	Performance Triggered, 2 yr. point to point w/ cap, 2 yr. monthly cap
Minimum guaranteed rate	2%
Available riders	No optional riders, automatic nursing home and terminal illness riders.
Unique features	Premium bonus of 4-5%, flexible premium, no rolling surrender charges.

LINCOLN FINANCIAL GROUP

WWW.LFG.COM 888-895-4830

Product name	Opti Point 8
Availability	All states except MN NY OR UT
Maximum issue age	85
Minimum purchase	\$2,000 (Q), \$5,000 (NQ)
Crediting method	Performance Triggered, 2 yr. point to point w/ cap, 2 yr. monthly cap
Minimum guaranteed rate	1.6%
Available riders	No optional riders, automatic nursing home and terminal illness riders.
Unique features	2-3% premium bonus, no other company has performance triggered account.

MIDLAND NATIONAL LIFE - ANNUITY DIVISION

WWW.MNLIFE.COM 866-664-1881

Product name	MNL Ten
Availability	All states except CT DE MN NV OR UT WA
Maximum issue age	79
Minimum purchase	\$10,000 (NQ), \$2,000 (Q)
Crediting method	Annual PTP, Monthly Avg, Monthly PTP, Multi-Index Strategy
Minimum guaranteed rate	100% @ 1-3%
Available riders	GLWB, Nursing Home.
Unique features	GLWB credit of 7.5% annually for up to 20 yrs, 10% bonus on all premiums in first 5 years.

NATIONWIDE

WWW.NATIONWIDE.COM 800-848-6331

Product name	Clear Horizon
Availability	All states except NY
Maximum issue age	85
Minimum purchase	\$10,000
Crediting method	Yearly Point-to-Point
Minimum guaranteed rate	Variable
Available riders	N/A
Unique features	none

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH

WWW.NACOLAH.COM 866-322-7066

Product name	NA Ten
Availability	All states except AK CT DE MN NV OR UT VT WA
Maximum issue age	79
Minimum purchase	\$10,000 (NQ), \$2,000 (Q)
Crediting method	Annual PTP, Monthly Average, Monthly PTP, Multi-Index Strategy
Minimum guaranteed rate	100% @ 1-3%
Available riders	GLWB, Nursing Home.
Unique features	GLWB credit of 7.5% annually for up to 20 yrs, 10% bonus on all premiums in first 5 years.

OLD MUTUAL

WWW.OMFN.COM 800-357-8734

Product name	Spectrum Choice Bonus
Availability	All states
Maximum issue age	85
Minimum purchase	\$10,000
Crediting method	1,2,3 MPTP, annual PTP, 1yr monthly avg. and fixed account
Minimum guaranteed rate	1% to 3% depending on state
Available riders	Nursing home, death rider, unemployment rider, terminal illness
Unique features	10% free withdrawal after the first year; RMD w/no penalties; no chargebacks at death.

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EQUITY INDEXED ANNUITIES

RBC INSURANCE

WWW.RBCINSURANCE.COM/US 888-262-8131

Product name	RBC Enhanced Choice 10
Availability	All states except AK CA CT DE HI IL MN MO NJ NY OK OR PA UT VT
Maximum issue age	80 (Q); 85 (NQ)
Minimum purchase	\$5,000
Crediting method	Quarterly point to point and Monthly averaging
Minimum guaranteed rate	1-3%
Available riders	Confinement and terminal illness waivers
Unique features	5% up front premium bonus (no recapture); 8 yr MYG Fixed Account; No forced annuitization.

STANDARD LIFE AND ACCIDENT

WWW.SLAICO.COM 800-514-2080

Product name	Legend Series
Availability	All states except AL AK CT ME MN NH NJ NY ND OR PA VT
Maximum issue age	85
Minimum purchase	\$5,000
Crediting method	Annual reset monthly average
Minimum guaranteed rate	NAIC Index
Available riders	Confinement waiver; disability waiver.
Unique features	6 plans with varying premium bonuses; participation rate only.

RELIANCE STANDARD LIFE INSURANCE COMPANY

WWW.RELIANCESTANDARD.COM 800-351-7500

Product name	Keystone Index (5, 7, and 10 year term)
Availability	All states except AL MN MT NY OR
Maximum issue age	85
Minimum purchase	\$10,000 (\$5,000 minimum per strategy)
Crediting method	Annual Point to Point (cap or par rate), Annual Monthly Average (cap or par rate), and a Fixed Strategy.
Minimum guaranteed rate	1.50% on the 5 year version, 2% on the 7 and 10 year versions.
Available riders	Hospital/Nursing Home Confinement Waiver, Terminal Illness Waiver.
Unique features	No MVA; full commission through age 80; surrender charges are not greater than 9%.

WILLIAM PENN ASSOCIATION

WWW.WILLIAMPENNASSOCIATION.COM 800-848-7366

Product name	No Surrender Charge Annuity
Availability	CA CT FL IL IN KY MD MA MI MO NE NJ NY OH PA VA WV WI
Maximum issue age	88
Minimum purchase	\$120
Crediting method	monthly
Minimum guaranteed rate	3.00%
Available riders	Income Edge Rider (GLWB), Income Edge Plus Rider (GLWB w/confinement doubler).
Unique features	No surrender charges to the annuitant for withdrawals, anytime.

SHENANDOAH LIFE INSURANCE COMPANY

WWW.SHENLIFE.COM 540-985-4400

Product name	Index Solution
Availability	AZ CO DC FL GA IN IA KS KY LA MD MI MS NE NM NC OH OK PA SC TN TX VA WV WI
Maximum issue age	80
Minimum purchase	\$5,000 (NQ), \$2,000 (Q)
Crediting method	Annual Point to Point with Participation Rate, Annual Point to Point with Cap Rate, Monthly Averaging with Cap Rate.
Minimum guaranteed rate	Fixed guaranteed monthly account can vary between 1% and 3%.
Available riders	Hospital or Nursing Home Withdrawal
Unique features	Versions with different premium bonuses and surrender charge periods.

EDITOR'S NOTE:

This source list represents those companies that chose to participate and that responded by the deadline.

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