

**Index Annuity Rates – Independent Advisors (As of 7/29/2010)** *Rate sheets updated frequently; Please contact Imeriti to ensure you are viewing current rates.*

Type of Crediting Index Interest	Annual Reset <b>Guaranteed Income Rider Available!</b>	Annual Reset <b>Guaranteed Income Rider Available!</b>	Annual Reset <b>Guaranteed Income Rider Available!</b>
Company/ Product Name	<b>Allianz MasterDex X</b> A AM Best, AA Standard & Poor's, A2 Moody's <b>10% INITIAL PREMIUM BONUS!</b>	<b>American General Life Global Index 6 &amp; 8</b> A AM Best, A+ Standard & Poor's, A1 Moody's	<b>American General Life Global Bonus Index</b> A AM Best, A+ Standard & Poor's, A1 Moody's <b>5% INITIAL PREMIUM BONUS!</b>
State Approval	All States Except: CT,NY,OR,WA	All States Except: VT	All States Except: AK,CT,DE,MN,NJ,NY,OR,PA,TX,UT,VT,WA
Participation Rate	100%	100%	100%
Cap/Rates (not all strategies approved in all states)	<b><u>Pt-to-Pt S&amp;P 500 Index</u></b> 5.25% <b><u>Pt-to-Pt Blended Index</u></b> 5.25% <b><u>Monthly Cap S&amp;P 500 Index</u></b> 2.10% <b><u>Monthly Cap Nasdaq 100 Index</u></b> 2.30% <b><u>Fixed Interest Strategy</u></b> 2.15% Minimum Monthly Cap: 0.50% Minimum Annual Cap: 1.00% Maximum Annual Spread: 12.00% Minimum Fixed Interest Rate: 0.50%  <i>Fixed Interest Strategy Not Available in: AL,CA,DE,IA,KY,TX</i>	<b>6 Year</b> <b>8 Year</b> <b><u>Global Multiple Index Cap</u></b> 3.50%      3.50% <b><u>Monthly Cap Index Strategy</u></b> 1.80%      1.80% <b><u>Fixed Interest Strategy</u></b> 2.00%      2.00%  Minimum Caps/Rates: 2.00% (all strategies)  <i>Effective 5.31.2010, Global Index 6 only available for sale in NY, all other states the product is temporarily unavailable.</i>	<b><u>Global Multiple Index Cap</u></b> 3.50% <b><u>Monthly Cap Index Strategy</u></b> 1.80% <b><u>Fixed Interest Strategy</u></b> 2.00%  Minimum Caps/Rates: 2.00% (all strategies)
Issue Ages	0-80 NQ/Q	6 year: 0-85 NQ/Q      8 year: 0-80 NQ/Q	0-80 NQ/Q
Minimum Guarantee	<b>112.007%</b> of initial premium if held for entire term. (2.50% of 87.5% of premium)	6 yr: <b>101.354%</b> of initial premium if held for entire term. 8 yr: <b>105.449%</b> of initial premium if held for entire term. (2.00% of 90% of premium)	<b>121.899%</b> of initial premium if held for entire term. (2.00% of 100% of premium)
Minimum Premium	\$20,000 NQ/Q (Flex through first 3 contract years, \$25.00 minimum)	\$5,000 NQ/Q (Flex) \$2,000 min subsequent premiums	\$15,000 NQ/Q
Available Riders (Not avail. in all states)	Nursing Home Benefit, Flexible Annuity Option	Extended Care	Extended Care
Surrender Charges	10,10,10,8.75,7.50,6.25,5.00,3.75,2.50,1.25%	6 year term - 8,7,6,5,4,3% 8 year term – 8,7,6,5,4,3,2,1%	10,10,10,10,10,9,8,7,6,4%
Free Withdrawal	10% of premiums paid beginning in year 2	Up to 10% of the annuity value as of the previous contract anniversary (or of premium in contract year 1)	Up to 10% of the annuity value as of the previous contract anniversary (or of premium in contract year 1)
Automatic Rollover @ End of Term	No	No	No
Commissions	7.00% (0-75) 5.00% (76-80)	<b>6 Year</b> 5.00% (0-75) 4.50% (76-80) 4.25% (81-85)	<b>8 Year</b> 6.00% (0-75) 4.75% (76-80)

Rates subject to change.  
Items of NOTE in **GREEN/ITALIC**.

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Rate INCREASES in **BLUE/UNDERLINED**.

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Rate DECREASES in **RED/WITH\*\*\***.

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Company/ Product Name	<b>American General Life VisionAdvantage 7&amp; 9</b> A AM Best, A+ Standard & Poor's, A1 Moody's	<b>ING/USA Envoy 6 &amp; 9</b> A AM Best, A+ Standard and Poor's, A2 Moody's, A- Fitch	<b>ING/USA Secure Index Opportunities Plus</b> A AM Best, A+ Standard and Poor's, A2 Moody's, A- Fitch <b>5% INITIAL PREMIUM BONUS!</b>																		
State Approval	All States Except: CT,DE,MN,NJ,NY,OR,PA,UT,VT,WA	All States Except: NY	All States Except: AK,CT,DE,MN,NJ,NY,OR,WA																		
Participation Rate	100%	100%	100%																		
Cap/Rates	<b><u>Pt-to-Pt Cap Index Strategy</u></b> <table style="margin-left: 40px;"> <tr> <td><u>7 Year</u></td> <td><u>9 Year</u></td> </tr> <tr> <td>4.50%</td> <td>5.50%</td> </tr> </table> <b><u>Fixed Interest Strategy</u></b> <table style="margin-left: 40px;"> <tr> <td><u>7 Year</u></td> <td><u>9 Year</u></td> </tr> <tr> <td>2.15%</td> <td>2.55%***</td> </tr> </table> Minimum Caps/Rates: 2.00% (all strategies)  <i>VisionAdvantage 9 not avail in TX</i>  <i>Rate Change Effective 7.28.2010</i>  <b><i>Effective 5.31.2010, VisionAdvantage 5 temporarily unavailable.</i></b>	<u>7 Year</u>	<u>9 Year</u>	4.50%	5.50%	<u>7 Year</u>	<u>9 Year</u>	2.15%	2.55%***	<b><u>Pt-to-Pt Cap Index Strategy</u></b> <table style="margin-left: 40px;"> <tr> <td><u>6 Year</u></td> <td><u>9 Year</u></td> </tr> <tr> <td>Under \$75k: 4.75%</td> <td>5.00%</td> </tr> <tr> <td>\$75k +: 6.25%</td> <td>6.50%</td> </tr> </table> <b><u>Fixed Interest Strategy</u></b> <table style="margin-left: 40px;"> <tr> <td><u>6 Year</u></td> <td><u>9 Year</u></td> </tr> <tr> <td>2.40%</td> <td>2.40%</td> </tr> </table>	<u>6 Year</u>	<u>9 Year</u>	Under \$75k: 4.75%	5.00%	\$75k +: 6.25%	6.50%	<u>6 Year</u>	<u>9 Year</u>	2.40%	2.40%	<b><u>Pt-to-Pt Cap Index Strategy</u></b> Under \$75k: 4.50% \$75k +: 5.50%  <b><u>Monthly Cap Index Strategy</u></b> Under \$75k: 2.00% \$75k +: 2.40%  <b><u>Fixed Interest Strategy</u></b> 2.10%  Minimum Caps/Rates: 1.50% (all strategies)
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Issue Ages	5 & 7 year: 0-85 NQ/Q      9 year: 0-80 NQ/Q	0-80 NQ/Q	0-80 NQ/Q (IA,IN,MS ONLY: 0-75 NQ/Q)																		
Minimum Guarantee	5 yr: <b>99.367%</b> of initial premium if held for entire term. 7 yr: <b>103.381%</b> of initial premium if held for entire term. 9 yr: <b>107.558%</b> of initial premium if held for entire term. (2.00% of 90% of premium)	6 yr: <b>106.152%</b> of initial premium held for entire term. 9 yr: <b>109.368%</b> of initial premium held for entire term. (1.00% of 100% of premium)	<b>106.662%</b> of initial premium if held for entire term. (2.00% of 87.5% of premium)																		
Minimum Premium	\$15,000 NQ/Q	\$10,000 Q / \$15,000 NQ initial deposit \$5,000 subsequent deposits (Flex)	\$15,000 NQ/Q																		
Available Riders (Not avail. in all states)	Extended Care	Nursing Home & Terminal Illness (All states except MA & PA)	Nursing Home & Terminal Illness (All states except MA & TX)																		
Surrender Charges	5 year term - 9,7,5,6,4,5,3% 7 year term - 9,8,7,6,5,4,3% 9 year term - 10,9,8,7,6,5,4,3,2%	9,9,9,9,8,7,6,5,4% (If 6 year rate guarantee, there is a 30 day window to remove funds at the end of guarantee period)	10 year term – 10,10,10,10,9,8,7,6,5,4%																		
Free Withdrawal	Up to 10% of the annuity value as of the previous contract anniversary (or of premium in contract year 1)	10% of account value beginning in year 1	Interest only from fixed acct in yr 1; 10% of account value beginning in year 2																		
Auto Rollover @ End of Term	No	Yes – 30 days	No																		
Commissions	<table style="margin-left: 40px;"> <tr> <td><u>5 Year</u></td> <td><u>7 Year</u></td> <td><u>9 Year</u></td> </tr> <tr> <td>5.00% (0-75)</td> <td>6.00% (0-75)</td> <td>6.00% (0-75)</td> </tr> <tr> <td>4.00% (76-85)</td> <td>5.00% (76-85)</td> <td>5.00% (76-80)</td> </tr> </table>	<u>5 Year</u>	<u>7 Year</u>	<u>9 Year</u>	5.00% (0-75)	6.00% (0-75)	6.00% (0-75)	4.00% (76-85)	5.00% (76-85)	5.00% (76-80)	<table style="margin-left: 40px;"> <tr> <td><u>Upfront</u></td> <td><u>Automatic Trail (Yrs 2+)</u></td> </tr> <tr> <td>Envoy 6: 1.50%</td> <td>0.75%</td> </tr> <tr> <td>Envoy 9: 6.50%</td> <td>0.00%</td> </tr> </table>	<u>Upfront</u>	<u>Automatic Trail (Yrs 2+)</u>	Envoy 6: 1.50%	0.75%	Envoy 9: 6.50%	0.00%	7.00%			
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Company/ Product Name	<b>ING/USA</b> <b>Secure Index 5 &amp; 7</b> A AM Best, A+ Standard and Poor's, A2 Moody's, A-Fitch	<b>Lincoln Financial Group</b> <b>New-Directions 6 &amp; 8</b> A+ AM Best, AA- Standard & Poor's, A2 Moody's, A+ Fitch																																																																																	
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Surrender Charges	5 year term – 8, 7.5, 6.5, 5.5, 4.5% 7 year term – 10,10,10,10,9,8,7%	6 year term – 9,8,7,6,4,75, 3.50% 8 year term – 9,8,7,6,4,75,3.50,2,0.75%																																																																																	
Free Withdrawal	10% of account value beginning in year 2; Interest only from fixed acct.	10% of account value beginning in year 1 (varies in MA)																																																																																	
Auto Rollover @ End of Term	No	No																																																																																	
Commissions	5 yr: 4.00% (yr 1) 2.00% (yrs 2-4) on additional deposits only 7 yr: 5.00% (yr 1) 2.75% (yrs 2-5) on additional deposits only	<table border="0"> <tr> <td><u>6 year</u></td> <td><u>8 year</u></td> </tr> <tr> <td>3.50% (0-75)</td> <td>4.50% (0-75)</td> </tr> <tr> <td>2.75% (76-80)</td> <td>3.50% (76-80)</td> </tr> <tr> <td>1.75% (81-85)</td> <td>2.25% (81-85)</td> </tr> </table>	<u>6 year</u>	<u>8 year</u>	3.50% (0-75)	4.50% (0-75)	2.75% (76-80)	3.50% (76-80)	1.75% (81-85)	2.25% (81-85)																																																																									
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Company/Product Name	<b>North American Ten</b> A+ A.M. Best, A+ Standard & Poor's	<b>North American Charter Series</b> A+ A.M. Best, A+ Standard & Poor's																					
State Approval	All States Except: AK,CT,DE,MN,NV,OR,TX,UT,WA	All States Except: AK,CT,DE,MN,OR,UT,WA																					
Participation Rate	100%	100%																					
Cap/Rates	<b>Monthly Average Cap S&amp;P 500 Index</b> 3.00% <b>Annual Pt-to-Pt S&amp;P 500 Index</b> 3.05% <b>Monthly Pt-to-Pt Cap S&amp;P 500 Index</b> 1.70% <b>Annual Pt-to-Pt Dow Jones</b> 3.00% <b>Monthly Average Cap Dow Jones</b> 3.00% <b>Fixed Interest Strategy</b> 1.50% <u>Minimum Caps/Rates</u> Annual Point-to-Point: 3.00% Monthly Point-to-Point: 1.00% Monthly Average Cap: 3.00% Fixed: 1.50%	<table border="1"> <thead> <tr> <th></th> <th><u>10 Year</u></th> <th><u>14 Year</u></th> </tr> </thead> <tbody> <tr> <td><b>Daily Average Cap S&amp;P 500 Index</b></td> <td>4.40%</td> <td>5.00%</td> </tr> <tr> <td><b>Annual Pt-to-Pt S&amp;P 500 Index</b></td> <td>4.25%</td> <td>4.65%</td> </tr> <tr> <td><b>Monthly Pt-to-Pt Cap S&amp;P 500 Index</b></td> <td>2.25%</td> <td>2.40%</td> </tr> <tr> <td><b>Annual Pt-to-Pt Dow Jones</b></td> <td>4.00%</td> <td>4.15%</td> </tr> <tr> <td><b>Daily Average Cap Dow Jones</b></td> <td>4.00%</td> <td>4.10%</td> </tr> <tr> <td><b>Fixed Interest Strategy</b></td> <td>2.10%</td> <td>2.30%</td> </tr> </tbody> </table> <u>Minimum Caps/Rates</u> Annual Point-to-Point: 4.00% Monthly Point-to-Point: 1.00% Daily Average: 4.00% Fixed: 2.00%		<u>10 Year</u>	<u>14 Year</u>	<b>Daily Average Cap S&amp;P 500 Index</b>	4.40%	5.00%	<b>Annual Pt-to-Pt S&amp;P 500 Index</b>	4.25%	4.65%	<b>Monthly Pt-to-Pt Cap S&amp;P 500 Index</b>	2.25%	2.40%	<b>Annual Pt-to-Pt Dow Jones</b>	4.00%	4.15%	<b>Daily Average Cap Dow Jones</b>	4.00%	4.10%	<b>Fixed Interest Strategy</b>	2.10%	2.30%
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<b>Daily Average Cap Dow Jones</b>	4.00%	4.10%																					
<b>Fixed Interest Strategy</b>	2.10%	2.30%																					
Issue Ages	0-79 NQ/Q IN: 0-78 NQ/Q	10 year term: 0-79 NQ/Q 14 year term: 0-75 NQ/Q <i>Effective 5.1.2010 for TX ONLY! – 10 year term: 60-79 NQ/Q and 14 year term: 56-75 NQ/Q</i>																					
Minimum Guarantee	134.3% of initial premium held for entire term. (3.00% of 100% of premium)	10 year: <b>97.615%</b> of initial premium if held for entire term. 14 year: <b>101.98%</b> of initial premium if held for entire term. (1.1% of 87.5% of premium)																					
Minimum Premium	\$10,000 NQ / \$2,000 Q (\$50/month TSA Salary Reduction)	\$10,000 NQ / \$2,000 Q (\$50/month TSA Salary Reduction)																					
Riders (Not avail in all states)	Nursing Home Confinement	Nursing Home Confinement																					
Surrender Charges	10 year term: 18,16,14,12,11,10,8,6,4,2%	10 year term – 15,14,13,12,11,10,8,6,4,2% 14 year term – 18,18,17,15,15,15,14,12,10,8,6,4,2%																					
Free Withdrawal	10% of account value beginning in year 2	10% of account value beginning in year 2																					
Auto Rollover @ End of Term	No	No																					
Commissions	6.50%	10 year: (0-75) 7.50% (76-79) 5.625% 14 year: (0-75) 7.50% <i>New commissions effective 5.12.2010</i> MN and VA commission reduced by 1% on all options. <i>Effective 5.1.2010: TX Only: 10&amp;14 year: 4.65% upfront, 2.00% trail</i>																					

Rates subject to change.

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Items of NOTE in GREEN/ITALIC.

Rate INCREASES in BLUE/UNDERLINED.

Rate DECREASES in RED/WITH \*\*\*.

# Index Annuity Rates – Independent Advisors (As of 7/29/2010)

*Rate sheets updated frequently; Please contact Imeriti to ensure you are viewing current rates.*

Company/ Product Name	American National Insurance Company (Distributed through Legacy) <b>Legacy BenchMark 500 SE</b> A A.M. Best, AA- Standard & Poor's		
State Approval	All States Except: AL,AK,CT,DE,IL,IN,KY,MN,MS,MO,NV,NH,NJ,NM,NY,OK,OR,PA,UT,VT,VA,WA,WY		
Product Options	<b>BenchMark 500</b>	<b>Term Length</b>	<b>Premium Bonus</b>
	Six SE:	6 yrs	0%
	Six SE 3:	6 yrs	3%
	Ten SE:	10 yrs	0%
	Ten SE 5:	10 yrs	5%
	Ten SE 8:	10 yrs	8%
Cap/Rates	<b>S&amp;P 500 2-year Monthly Average w/ Cap (100% Participation Rate)</b>		<b>S&amp;P 500 5-year Point-to-Point w/ Participation Rate</b>
	<b>Under \$100k</b>	<b>\$100k+</b>	<b>Under \$100k</b> <b>\$100k+</b>
	Six SE:	3.50%***	5.00%***
	Six SE 3:	2.00%***	3.00%***
	Ten SE:	9.00%***	10.00%***
	Ten SE 5:	7.00%***	8.00%***
	Ten SE 8:	5.00%***	6.00%***
	<i>Rate Decrease Effective 8.1.2010</i>		<i>2% Safety guarantee compounded annually on this strategy!</i> <i>Rate Decrease Effective 8.1.2010</i>
	<b>Guaranteed One-Year</b>		<b>S&amp;P 500 6-year Point-to-Point w/ Participation Rate</b>
	<b>Under \$100k</b>	<b>\$100k+</b>	<b>Under \$100k</b> <b>\$100k+</b>
	Six SE:	1.50%***	20.00%
	Six SE 3:	1.50%	20.00%
	Ten SE:	1.80%***	20.00%***
	Ten SE 5:	1.60%***	20.00%
	Ten SE 8:	1.50%***	20.00%
	<i>Rate Decrease Effective 8.1.2010</i>		<i>2% Safety guarantee compounded annually on this strategy!</i> <i>Rate Decrease Effective 8.1.2010</i>
Issue Ages	0-85 NQ/Q		
Minimum Guarantee	<b>Index Strategies:</b> 1% of 87.5% of initial premium if held for entire term. <b>Declared Strategy:</b> 1.75% of 87.5% of initial premium if held for entire term.		
Minimum Renewal Rates	<b>Cap Strategies:</b> 1% <b>Participation Rate Strategies:</b> 20% <b>Guaranteed One-Year Strategy:</b> 1.50%		
Minimum Premium	\$3,000 Q \$5,000 NQ (Flexible Premium – No Minimum Premium on subsequent deposits)		
Riders (Not avail in all states)	Confinement Waiver, Additional Emergency Access (Extra 1-time withdrawal up to 10% w/o surrender charge or MVA, after the first year)		
Surrender Charges	<b>Six SE &amp; Six SE 3:</b> 12.5,11.5,10.5,9.5,8,7% <b>Ten SE:</b> 12.5,11.5,10.5,9.5,8,7,6,5,4,2% <b>Ten SE 5 &amp; Ten SE 8:</b> 16.5,16.5,15.5,14.5,13,12,11,10,9,7%		
Free Withdrawal	10% of account value beginning in year 2 (One-time 20% emergency withdrawal access feature)		
Commissions		<b><u>0-75</u></b>	<b><u>76-80</u></b> <b><u>81-85</u></b>
	Six SE:	6.00%	4.50%      3.00%
	Six SE 3:	5.00%	3.75%      2.50%
	Ten SE:	8.00%	6.00%      4.00%
	Ten SE 5:	7.50%	5.63%      3.75%
	Ten SE 8:	7.00%	5.25%      3.50%
	<i>First-year commission on all additional premiums!</i>		

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# Index Annuity Rates – Independent Advisors (As of 7/29/2010)

*Rate sheets updated frequently; Please contact Imeriti to ensure you are viewing current rates.*

Company/ Product Name	Investors Insurance Corporation (Distributed through Legacy) <b>PremierMark SE</b> A- A.M. Best, A Standard & Poor's		
State Approval	PremierMark SE & SE Plus All States Except: AL,AK,CT,DE,IL,KY,ME,MN,NH,NJ,NY,OR,PA,RI,UT,VT,VA,WA,WI  PremierMark SE Plus 10 All States Except: AL,AK,CT,KY,ME,MO,NH,NJ,NY,OR,RI,UT,VT,VA,WA,WI		
Participation Rate	100%		
Product Options	<b>Product</b>	<b>Term Length</b>	<b>Premium Bonus</b>
	PremierMark SE:	9 yrs	0%
	PremierMark SE Plus:	9 yrs	7%
	PremierMark SE Plus 10:	9 yrs	10%
Cap/Rates		<b>Gold (Annual Point-to-Point)</b>	<b>3-Year Blended Index (Monthly Average Spread)</b>
		<b>Guaranteed One-Year</b>	
	PremierMark SE:	3.20%***	<u>10.80%</u>
	PremierMark SE Plus:	3.10%***	<u>10.90%</u>
	PremierMark SE Plus 10:	3.00%***	<u>11.00%</u>
	<i>3-Year Blended Index Strategy ONLY Available in:</i> AR,AZ,CA,CO,DC,DE,FL,GA,HI,ID,IL,IN,KS,LA,MA,MD,MI,MS,MT,NC,ND,NE,NM,OH,OK,PA,SC,SD,TN,TX,WV,WY <i>Gold (Annual Point-to-Point) strategy Not Available in:</i> IA <i>Rate Change Effective 8.1.2010</i>		
Issue Ages	PremierMark SE: 0-85 NQ/Q PremierMark SE Plus & Plus 10: 0-80 NQ/Q		
Minimum Guarantee	Greater of Base Guarantee or Contract Guarantee Base Guarantee: 1.30% of 87.5% of initial premium if held for entire term. Contract Guarantee: 100% of premium and bonus, if applicable, allocated to all strategies. Guaranteed one year strategy is guaranteed to earn a minimum of 1.50% annually.		
Minimum Renewal Rates	<b>Gold (Annual Point-to-Point):</b> 3.00% <b>3-Year Blended Index (Monthly Average):</b> 11.00% Max Spread <b>Guaranteed One-Year:</b> 1.50% interest annually		
Minimum Premium	\$3,000 Q \$5,000 NQ (Flexible Premium – \$2,000 Minimum Premium on subsequent deposits)		
Riders (Not avail in all states)	Beneficiary Rider Plus, Confinement Waiver, Enhanced Care Rider (optional – Rider cost: 0.65% annually) <i>Enhanced Care Rider ONLY Available in:</i> AR,AZ,CO,DC,DE,GA,IA,ID,IL,IN,LA,MD,MI,MS,MT,NC,NE,NM,NV,OH,OK,PA,SC,WV,WY <i>Enhanced Care Rider ONLY available on PremierMark SE Plus 10:</i> DE,IL,PA <i>Beneficiary Rider Not Available in:</i> MA,ND		
Surrender Charges	PremierMark SE: 12,12,12,12,11,10,9,8,6% PremierMark SE Plus: 18,17,16,15,14,13,12,10,8% PremierMark SE Plus 10: 18,18,17,16,15,14,13,11,9%		
Free Withdrawal	10% of account value beginning in year 2		
Commissions		<b>Gold (Annual Point-to-Point)</b>	<b>3-Year Blended Index (Monthly Average Spread)</b>
		<b>Guaranteed One-Year</b>	
	PremierMark SE (ages 0-80):	7.00%	7.00%
	PremierMark SE (ages 81-85):	3.50%	3.50%
	PremierMark SE Plus:	4.00%	4.00%
	PremierMark SE Plus 10:	2.50%	2.50%

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**Index Annuity Rates – Independent Advisors (As of 7/29/2010)**

*Rate sheets updated frequently; Please contact Imeriti to ensure you are viewing current rates.*

Company/ Product Name	Old Mutual Financial Life Insurance Company (Distributed through Legacy) <b>AmeriMark Freedom</b> A- A.M. Best			
State Approval	All States Except: AL,NY,OR,VT			
Participation Rate	100%			
Product Options	<b>Product</b>	<b>Term Length</b>	<b>Premium Bonus</b>	
	AmeriMark Freedom:	12 yrs	0%	
	AmeriMark Freedom SE:	12 yrs	4%	
	AmeriMark Freedom 7:	7 yrs	0%	
	AmeriMark Freedom 7 SE:	7 yrs	<del>2.5%*</del>	
	<i>*NEW! Double premium bonus (5%) is now permanent!</i>			
Cap/Rates		<b>Step Forward Strategy</b>	<b>S&amp;P 500 Two-Year Monthly Average</b>	<b>Guaranteed One-Year</b>
	AmeriMark Freedom:	8.00%***	11.00%***	2.00%***
	AmeriMark Freedom 7:	10.00%***	20.00%***	2.25%***
	AmeriMark Freedom 7 SE:	7.00%***	15.00%	1.50%***
	<i>S&amp;P 500 Two-Year Monthly Average Strategy Not Available in: AL,MA,OR,VT Rate Decrease Effective 8.1.2010</i>			
Issue Ages	0-85 NQ/Q			
Minimum Guarantee	1.00% of 87.5% of initial premium if held for entire term. CA,IL,MN,WA,UT: Fixed Strategy ONLY: 1.30% of 87.5% of initial premium if held for entire term.			
Minimum Renewal Rates	<b>Step Forward Strategy:</b> 5.00% <b>S&amp;P 500 Two-Year Monthly Average:</b> 6.00%			
Minimum Premium	\$3,000 Q \$5,000 NQ Flexible Premium – \$2,000 Minimum Premium on subsequent deposits			
Riders (Not avail in all states)	Confinement Waiver, Income Freedom Rider (optional – Rider cost: 0.10% or 0.30% annually, depending on version selected)			
Surrender Charges	<b>AmeriMark Freedom:</b> 13.5,12.5,11.5,10.5,10,9,8,7,6,5,4,2% <b>AmeriMark Freedom SE:</b> 13.75,12.75,11.75,11,10,9,8,7,6,5,4,2% <b>AmeriMark Freedom 7 SE:</b> 9,8,7,6,5,4,3% <b>AmeriMark Freedom 7:</b> 9,9,8,7,6,5,4%			
Free Withdrawal	10% of account value beginning in year 1			
Commissions		<b>0-80</b>	<b>81-85</b>	
	AmeriMark Freedom:	9.00%	4.50%	
	AmeriMark Freedom SE:	8.00%	4.00%	
	AmeriMark Freedom 7:	4.00%	2.00%	
	AmeriMark Freedom 7 SE:	4.00%	2.00%	

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