

Index Annuity Rate Sheet (As of 7/23/2010)–Broker Dealer Approved *Rate sheets updated frequently; Please contact Imeriti to ensure you are viewing current rates.*

Type of Crediting Index Interest	Annual Reset Great Income For Life Features!	Annual Reset Guaranteed Income Rider Available!	Annual Reset									
Company/ Product Name	Allianz Endurance Elite A AM Best, AA Standard & Poor's, A2 Moody's 10% INITIAL PREMIUM BONUS**!	Allianz MasterDex X A AM Best, AA Standard & Poor's, A2 Moody's 10% INITIAL PREMIUM BONUS!	American General Life VisionAdvantage 7,& 9 A AM Best, A+ Standard & Poor's, A1 Moody's									
State Approval	All States Except: CA,NJ,NY,OR,WA	All States Except: CT,NY,OR,WA	All States Except: CT,DE,MN,NJ,NY,OR,PA,UT,VT,WA									
Participation Rate	100%	100%	100%									
Cap/Rates (not all strategies approved in all states)	<u>Pt-to-Pt S&P 500 Index</u> 5.75% <u>Pt-to-Pt Nasdaq 100 Index</u> 5.50% <u>Pt-to-Pt Euro STOXX 50 Index</u> 6.00% <u>Monthly Cap S&P 500 Index</u> 2.40% <u>Monthly Cap Nasdaq 100 Index</u> 3.00% <u>Monthly Cap Euro STOXX 50</u> 2.40% <u>Fixed Interest Strategy</u> 2.50% Minimum Monthly Cap: 0.50% Minimum Annual Cap: 1.00% Minimum Fixed Interest Rate: 0.50% <i>**10% bonus applied to the income withdrawal base</i>	<u>Pt-to-Pt S&P 500 Index</u> 5.25% <u>Pt-to-Pt Blended Index</u> 5.25% <u>Monthly Cap S&P 500 Index</u> 2.10% <u>Monthly Cap Nasdaq 100 Index</u> 2.30% <u>Fixed Interest Strategy</u> 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>	<u>Pt-to-Pt Cap Index Strategy</u> <table border="0"> <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> <u>Fixed Interest Strategy</u> <table border="0"> <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> <i>Effective 5.31.2010, VisionAdvantage 5 temporarily unavailable.</i>	<u>7 Year</u>	<u>9 Year</u>	4.50%	5.50%	<u>7 Year</u>	<u>9 Year</u>	2.15%	2.55%***	
<u>7 Year</u>	<u>9 Year</u>											
4.50%	5.50%											
<u>7 Year</u>	<u>9 Year</u>											
2.15%	2.55%***											
Issue Ages	0-80 NQ/Q	0-80 NQ/Q	5 & 7 year: 0-85 NQ/Q 9 year: 0-80 NQ/Q									
Minimum Guarantee	91.963% of initial premium if held for entire term. (1.00% of 87.5% of premium)	112.007% of initial premium if held for entire term. (2.50% of 87.5% of premium)	5 yr: 99.367% of initial premium if held for entire term. 7 yr: 103.381% of initial premium if held for entire term. 9 yr: 107.558% of initial premium if held for entire term. (2.00% of 90% of premium)									
Minimum Premium	\$10,000 NQ/Q (Flexible through first year of contract)	\$20,000 NQ/Q (Flex through first 3 contract years, \$25.00 minimum)	\$15,000 NQ/Q									
Available Riders (Not avail. in all states)	Nursing Home Benefit, Flexible Annuity Option	Nursing Home Benefit, Flexible Annuity Option	Extended Care									
Surrender Charges	8,7,6,5,4%	10,10,10,8.75,7.50,6.25,5.00,3.75,2.50,1.25%	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%									
Free Withdrawal	10% of premiums paid beginning in year 2	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)									
Automatic Rollover @ End of Term	No	No	No									
Commissions	5.50% (0-75) 4.00% (76-80)	7.50% (0-75) 5.50% (76-80)	<table border="0"> <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)
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Rates subject to change.

Items of NOTE in **GREEN/ITALIC**.

IMERITI, INC. (800) 921-3100

Rate **INCREASES** in **BLUE/UNDERLINED**.

For Broker Use Only

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

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Company/ Product Name	American General Life Global Index 6 & 8 A AM Best, A+ Standard & Poor's, A1 Moody's	American Investors/Aviva Income Select 5 & 7 A AM Best, AA- Standard and Poor's, A1 Moody's, A+ Fitch	American Investors/Aviva Income Preferred 6 & 10 A AM Best, AA- Standard and Poor's, A1 Moody's, A+ Fitch																																																																																																																																															
State Approval	All States Except: VT	ONLY AVAILABLE IN: AK,CA,CT,DE,IN,MN,MS,MO,MT,NJ,OR,PA,SC,TX,VA,W A	All States Except: AK,CA,CT,DE,IN,MN,MS,MO,MT,NJ,NY,OR,PA,S C,TX,VA,WA																																																																																																																																															
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Minimum Guarantee	6 yr: 101.354% of initial premium if held for entire term. 8 yr: 105.449% of initial premium if held for entire term. (2.00% of 90% of premium)	5 yr: 105.1% of initial premium held for entire term. 7 yr: 107.2% of initial premium held for entire term. (1.00% of 100% of premium)	Ranges between 1% and 3% of 87.5% of premium based on date and state of issue.																																																																																																																																															
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Free Withdrawal	Up to 10% of the annuity value as of the previous contract anniversary (or of premium in contract year 1)	Year 1: ½% of initial premium each month after month one; Year 2+: 10% of prior anniversary accum value every year	Year 1: 5% of accumulated value Year 2+: 10% of accumulated value																																																																																																																																															
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Company/ Product Name	ING/USA Envoy 6 & 9 A AM Best, A+ Standard and Poor's, A2 Moody's, A- Fitch	ING/USA Secure Index Opportunities Plus A AM Best, A+ Standard and Poor's, A2 Moody's, A- Fitch 5% INITIAL PREMIUM BONUS!	ING/USA Secure Index 5 & 7 A AM Best, A+ Standard and Poor's, A2 Moody's, A- Fitch																																																	
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Issue Ages	0-80 NQ/Q	0-80 NQ/Q (IA,IN,MS ONLY: 0-75 NQ/Q)	0-80 NQ/Q																																																	
Minimum Guarantee	6 yr: 106.152% of initial premium held for entire term. 9 yr: 109.368% of initial premium held for entire term. (1.00% of 100% of premium)	106.662% of initial premium if held for entire term. (2.00% of 87.5% of premium)	5 yr: 107.7% of initial premium held for entire term. (1.50% of 100% of premium) 7 yr: 107.213% of initial premium if held for entire term. (1.00% of 100% of premium)																																																	
Minimum Premium	\$10,000 Q / \$15,000 NQ initial deposit \$5,000 subsequent deposits (Flex)	\$15,000 NQ/Q	\$15,000 NQ/Q (Flex) \$50 min subsequent premiums																																																	
Riders (Not availin all states)	Nursing Home & Terminal Illness (All states except MA & PA)	Nursing Home & Terminal Illness (All states except MA & TX)	Nursing Home (All states except MA & TX)																																																	
Surrender Charges	9,9,9,9,8,7,6,5,4% (If client elects for 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%	5 year term – 8, 7.5, 6.5, 5.5, 4.5% 7 year term – 10,10,10,10,9,8,7%																																																	
Free Withdrawal	10% of account value beginning in year 1	Interest only from fixed acct in yr 1; 10% of account value beginning in year 2	10% of account value beginning in year 2; Interest only from fixed acct.																																																	
Auto Rollover @ End of Term	Yes – 30 days	No	No																																																	
Commissions	<table border="0"> <tr> <td></td> <td><u>Upfront</u></td> <td><u>Automatic Trail (Yrs 2+)</u></td> </tr> <tr> <td>Envoy 6:</td> <td>1.50%</td> <td>0.75%</td> </tr> <tr> <td>Envoy 9:</td> <td>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%	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																																								
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Rates subject to change.

Items of NOTE in **GREEN/ITALIC**.

IMERITI, INC. (800) 921-3100

Rate **INCREASES** in **BLUE/UNDERLINED**.

For Broker Use Only

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

Index Annuity Rate Sheet (As of 7/23/2010)–Broker Dealer Approved *Rate sheets updated frequently; Please contact Imeriti to ensure you are viewing current rates.*

Type of Crediting Index Interest	Annual Reset Guaranteed Income Rider Available!	Annual Reset Guaranteed Income Rider Available!	Annual Reset																																																																																																																								
Company/ Product Name	Lincoln Financial Group New-Directions 6 & 8 A+ AM Best, AA- Standard & Poor's, A2 Moody's, AA Fitch	Lincoln Financial Group OptiChoice 5 & 7 A+ AM Best, AA- Standard & Poor's, A2 Moody's, AA Fitch	Midland National Choice Plus A+ A.M. Best, A+ Standard & Poor's, A Fitch																																																																																																																								
State Approval	All States Except: NY (Performance Trigger option not available in WA)	All States Except: NY	All States Except: DE,MA,MN,MT,NY,OR,UT,VA,VT,WA																																																																																																																								
Participation Rate	100%	100%	See Below																																																																																																																								
Cap/Rates	<table border="0"> <tr> <td></td> <td align="center"><u>6 Year</u></td> <td align="center"><u>8 Year</u></td> <td></td> </tr> <tr> <td>Perf. Trigger Index</td> <td></td> <td></td> <td></td> </tr> <tr> <td><\$100k</td> <td align="center">4.35%***</td> <td align="center">4.90%***</td> <td></td> </tr> <tr> <td>>\$100k</td> <td align="center">4.70%***</td> <td align="center">5.15%***</td> <td></td> </tr> <tr> <td>2 Year Pt-to-Pt</td> <td></td> <td></td> <td></td> </tr> <tr> <td><\$100 k</td> <td align="center">10.25%***</td> <td align="center">11.65%***</td> <td></td> </tr> <tr> <td>>\$100 k</td> <td align="center">11.25%***</td> <td align="center">12.40%***</td> <td></td> </tr> <tr> <td>Fixed Interest Rate</td> <td></td> <td></td> <td></td> </tr> <tr> <td><\$100k</td> <td align="center">2.55%***</td> <td align="center">2.85%***</td> <td></td> </tr> <tr> <td>>\$100k</td> <td align="center">2.75%***</td> <td align="center">3.00%***</td> <td></td> </tr> <tr> <td>Minimum Caps/Rates</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Performance Triggered Index:</td> <td align="center" colspan="2">2.50%</td> <td></td> </tr> <tr> <td>2 Year Point-to-Point Index:</td> <td align="center" colspan="2">7.00%</td> <td></td> </tr> <tr> <td>Fixed:</td> <td align="center" colspan="2">1.75</td> <td></td> </tr> <tr> <td></td> <td align="center" colspan="3"><i>Rate Decrease Effective 8.1.2010</i></td> </tr> </table>		<u>6 Year</u>	<u>8 Year</u>		Perf. Trigger Index				<\$100k	4.35%***	4.90%***		>\$100k	4.70%***	5.15%***		2 Year Pt-to-Pt				<\$100 k	10.25%***	11.65%***		>\$100 k	11.25%***	12.40%***		Fixed Interest Rate				<\$100k	2.55%***	2.85%***		>\$100k	2.75%***	3.00%***		Minimum Caps/Rates				Performance Triggered Index:	2.50%			2 Year Point-to-Point Index:	7.00%			Fixed:	1.75				<i>Rate Decrease Effective 8.1.2010</i>			<table border="0"> <tr> <td></td> <td align="center"><u>5 Year</u></td> <td align="center"><u>7 Year</u></td> <td></td> </tr> <tr> <td>Annual Pt-to-Pt</td> <td></td> <td></td> <td></td> </tr> <tr> <td><\$100k</td> <td align="center">3.55%***</td> <td align="center">3.95%***</td> <td></td> </tr> <tr> <td>>\$100k</td> <td align="center">3.85%***</td> <td align="center">4.25%***</td> <td></td> </tr> <tr> <td>Monthly Cap</td> <td></td> <td></td> <td></td> </tr> <tr> <td><\$100 k</td> <td align="center">2.35%</td> <td align="center">2.45%</td> <td></td> </tr> <tr> <td>>\$100 k</td> <td align="center">2.45%</td> <td align="center">2.55%</td> <td></td> </tr> <tr> <td>Fixed Interest Rate</td> <td></td> <td></td> <td></td> </tr> <tr> <td><\$100k</td> <td align="center">2.00%***</td> <td align="center">2.20%***</td> <td></td> </tr> <tr> <td>>\$100k</td> <td align="center">2.15%***</td> <td align="center">2.35%***</td> <td></td> </tr> <tr> <td>Minimum Caps</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Annual Pt-to-Pt:</td> <td align="center" colspan="2">2.50%</td> <td></td> </tr> <tr> <td>Monthly Pt-to-Pt:</td> <td align="center" colspan="2">1.00%</td> <td></td> </tr> <tr> <td>Fixed:</td> <td align="center" colspan="2">1.25%</td> <td></td> </tr> <tr> <td></td> <td align="center" colspan="3"><i>Rate Change Effective 8.1.2010</i></td> </tr> </table>		<u>5 Year</u>	<u>7 Year</u>		Annual Pt-to-Pt				<\$100k	3.55%***	3.95%***		>\$100k	3.85%***	4.25%***		Monthly Cap				<\$100 k	2.35%	2.45%		>\$100 k	2.45%	2.55%		Fixed Interest Rate				<\$100k	2.00%***	2.20%***		>\$100k	2.15%***	2.35%***		Minimum Caps				Annual Pt-to-Pt:	2.50%			Monthly Pt-to-Pt:	1.00%			Fixed:	1.25%				<i>Rate Change Effective 8.1.2010</i>			<p>Options</p> <ol style="list-style-type: none"> NOT AVAILABLE FOR SALE NOT AVAILABLE FOR SALE NOT AVAILABLE FOR SALE NOT AVAILABLE FOR SALE <p>SALES OF THIS PRODUCT HAVE BEEN TEMPORARILY SUSPENDED, EFFECTIVE MAY 25, 2010.</p>
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Averaging	N/A	N/A	Daily Averaging in last 12 months of contract																																																																																																																								
Issue Ages	0-85 NQ/Q	0-85 NQ/Q	0-85 NQ/Q																																																																																																																								
Minimum Guarantee	6 year: 111.097% of initial premium if held for entire term. (1.75% of 100% of premium) 8 year: 117.20% of initial premium if held for entire term. (2.00% of 100% of premium)	5 yr: 106.408% of initial premium if held for entire term. (1.25% of 100% of premium) 7 yr: 110.984% of initial premium if held for entire term. (1.50% of 100% of premium)	<p>Options</p> <ol style="list-style-type: none"> 3.00% (upon renewal at the end of 5 year term) 3.00% 2.00% 1.00% 																																																																																																																								
Minimum Premium	\$10,000 NQ / Q	\$5,000 NQ / \$2,000 Q (Flex-\$50 minimum subsequent deposits)	\$5,000 NQ/Q																																																																																																																								
Riders (Not avail in all states)	Nursing Home, Terminal Illness	Nursing Home, Terminal Illness	Nursing Home Confinement, Terminal Illness																																																																																																																								
Surrender Charges	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%	5 Year: 9,8,7,6,5% 7 Year: 9,8,7,6,5,4,3% *MVA does not apply in MN, OR, UT	9,9,7,5,3,0%																																																																																																																								
Free Withdrawal	10% of account value beginning in year 1 (varies in MA)	10% of account value beginning in year 1	10% of account value beginning in year 2																																																																																																																								
Auto Rollover @ End of Term	No	No	No																																																																																																																								
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Index Annuity Rate Sheet (As of 7/23/2010)–Broker Dealer Approved *Rate sheets updated frequently; Please contact Imeriti to ensure you are viewing current rates.*

Type of Crediting Index Interest	Annual Reset	Annual Reset	Annual Reset																								
Company/ Product Name	Reliance Standard Keystone Index 5, 7, 10 A A.M. Best, A Standard & Poor's, A3 Moody's, A- Fitch	Standard Insurance Company Index Growth 5 & 7 A A.M. Best, AA- Standard & Poor's, A+ Fitch, A1 Moody's	American National Equity Index Annuity A+ A.M. Best, AA Standard & Poor's																								
State Approval	All States Except: AL,MN,MT,NY,OR	All States Except: NY	All States Except: MN,ND,NY,OK,OR,WA																								
Participation Rate	100%	100%	100%																								
Cap/Rates	Annual Reset <table border="1"> <thead> <tr> <th></th> <th><u>5 Year</u></th> <th><u>7 Year</u></th> <th><u>10 Year</u></th> </tr> </thead> <tbody> <tr> <td>Annual Pt-to-Pt:</td> <td>4.50%</td> <td>5.00%</td> <td>5.00%</td> </tr> <tr> <td>Fixed Rate Option:</td> <td>2.75%</td> <td>2.85%</td> <td>2.95%</td> </tr> </tbody> </table> Minimum Cap Annual Pt/Pt: 4.00% Minimum Fixed Rate (5 yr): 1.50% Minimum Fixed Rate (7 & 10 yr): 2.00%		<u>5 Year</u>	<u>7 Year</u>	<u>10 Year</u>	Annual Pt-to-Pt:	4.50%	5.00%	5.00%	Fixed Rate Option:	2.75%	2.85%	2.95%	Annual Pt-to-Pt <table border="1"> <thead> <tr> <th></th> <th><u>5 Year</u></th> <th><u>7 Year</u></th> </tr> </thead> <tbody> <tr> <td>\$15,000</td> <td>3.50%</td> <td>3.75%</td> </tr> <tr> <td>\$100,000</td> <td>4.25%</td> <td>4.50%</td> </tr> <tr> <td>Fixed Rate Option:</td> <td>1.70%</td> <td>1.70%</td> </tr> </tbody> </table> <i>BAILOUT: If cap renews 2% lower than year 1 cap, client can remove money surrender-charge free.</i> *Return of Premium available for 40 bps		<u>5 Year</u>	<u>7 Year</u>	\$15,000	3.50%	3.75%	\$100,000	4.25%	4.50%	Fixed Rate Option:	1.70%	1.70%	Specified Rate w/o ROP Rider 5.00% Effective 5.31.2010, ANICO has pulled sales of the Equity Index Annuity with the ROP option. Applications must be signed by 5.31.2010 and received at ANICO by 6.8.2010 to still qualify for the annuity with the ROP option.
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Averaging	N/A	N/A	N/A																								
Issue Ages	0-85 NQ/Q	0-90 NQ/Q	0-85 NQ/Q																								
Minimum Guarantee	1.50% - 5 yr (107.728% of initial premium if held for the entire term) 2.00% - 7 yr (114.868% of initial premium if held for the entire term) 2.00% - 10 yr (121.899% of initial premium if held for the entire term)	5 Year: 105.101% of initial premium if held for entire term. 7 Year: 107.213% of initial premium if held for entire term. (1.00% of 100% of premium)	98.409% of initial premium if held for entire term (1.50% of 90% of premium) ONLY in: AK,AL,CA,CT,DE,MA,ME,NE,NM,NV,RI,TX,UT, WI: 107.464% of initial premium if held for entire term (3.00% of 90% of premium)																								
Minimum Premium	\$10,000 NQ/Q	\$15,000 NQ/Q	\$10,000 NQ/Q																								
Riders (Not avail in all states)	Nursing Home, Terminal Illness	Nursing Home, Terminal Illness	Confinement, Disability, Return of Premium (available with lower specified rates)																								
Surrender Charges	5 year term - 9,8,7,6,5% 7 year term - 9,8,7,6,5,4,3% 10 year term - 9,9,8,7,6,5,4,3,2,1%	5 year term - 8,7,6,4,2% 7 year term - 9,8,7,6,5,4,2%	6 year term: 8,8,7,6,4,2,0%																								
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	<u>5-Year</u>	<u>7-Year</u>	<u>10-Year</u>																								
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