






CALL NIB FOR MOST CURRENT INFORMATION. All information contained within is subject to change without notice.

	PRODUCT	PRODUCT FEATURES, MIN PREM	INTEREST & PARTICIPATION RATES	Withdrawal Benefit Riders Availability	ISSUE AGES	STATE AVAILABILITY	COMMISSION
 <p>AM BEST A- (NO RATE PROTECTION ON ANY PRODUCTS) S&P A-</p>	FIXED						
	<p>Guarantee 5 5 yr SC-9,8,7,6,5,0 Guarantee 6 6 yr SC-9,8,7,6,5,4,0 Guarantee 7 7 yr SC-9,8,7,6,5,4,3,0 Single Premium MVA</p>	<p>Interest only available after 30 days RMD Friendly P/F @ Death Systematic withdrawals 30 day penalty free window opens at the end of the term Rate guaranteed for the term Terminal Illness/Nursing Home Rider \$10,000 qual/non-qual *call for details - FL only*</p>	<p>2.30% gtd yrs 1-5 2.45% gtd yrs 1-6 2.60% gtd yrs 1-7 Minimum Guaranteed rate: 1.75% on 90% of premium</p>	No Income Rider Available	18-85 Q/ NQ	All Except: NY	0-75 1.85% 76-80 1.00% 81-85 .50%
	INDEX						
	<p>Bonus Gold Flex Premium 16 yr SC-20,19,5,18,5,18,17,5,17,16,15,14,12,10,8,6,4,2,0 10% Premium Bonus on 1st year</p>	<p>\$10,000 Min Qual/ NQ Nursing Home/ Terminal Illness Riders P/F @ Death 10% of CV annually starting in yr 2 RMDs available immediately *Call for other crediting strategies* 1.5% on 80% of premium</p>	<p>S&P Monthly Average, Cap: 2.25% S&P Annual Pt-to-Pt, Cap: 2.25% S&P Monthly Pt. to Pt. Cap: 1.20% 10 year US Treasury Bond Pt to Pt: 2.25% S & P 500 Performance Trigger, cap 2.00% 1yr Fixed Account: 1.15% Volatility Control Index with Asset Fee: 3.75%</p>		18-80 FL ONLY: 18-64	All Except: AK, CT, DE, MN, NJ NV, NY, OH, OK, OR TX, UT, WA 0-64 in FL to receive full bonus	0-75 6.00% 76-80 4.00%
<p>Retirement Gold Flex Premium 10 yr SC-12,5,12,12,11,10,9,8,7,6,4 8% Premium Bonus on 1st yr</p>	<p>10% after the first year \$10,000 Min Qual/ NQ Nursing Home/ Terminal Illness Riders P/F @ Death Bonus vesting schedule (14yrs-0,0,0,8,16,25,33,41,50,58,66,75,83,67,100) 1.5% on 87.5% of premium</p>	<p>S&P Monthly Average, Cap: 2.00% Volatility Control Index with Asset Fee: 4.00% S&P 500 Annual Pt-to-Pt, Cap: 2.25% S&P Monthly Pt. to Pt. Cap: 1.00% S & P Performance Trigger, cap: 1.75% 1yr Fixed Account: 1.00% S & P 500 Monthly Avg Participation Rate 25%</p>	<p>May reset every on 5th and 10th year anniversary years 1) 6.0% rollup rate (gtd up to 20 yrs) Charge is .90% bpts. 2) 6% rollup and wellbeing rider. Charge is 1.0%. Cannot perform 2out of 6 ADL's. 3) 5.5% rollup rate. charge is .85% bpts. 5 yrs gtd 4) 6.0% rollup with wellbeing rider. charge is 1.00% 5 yr Payouts begin at 3.5% at 50 and 3% for jt payout at 50. Payout % increases every year ALL PAYOUTS ARE GENDER BASED</p>	18-78	All Except: AK, AL, CT, DE, FL, MN NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA Product changes in FL (please call for update)	0-78 5.50% Years 2-5 2.5%	
<p>Foundation Gold Flex Premium 10yr SC-9,8,25,7,25,6,25,5,25,4,25,3,25,2,25,1,-5 7% Premium Bonus</p>	<p>\$10,000 Min Qual/ NQ Nursing Home/ Terminal Illness Riders P/F @ Death 5% of CV annually starting in yr 2 Bonus vesting schedule-10yrs 1.5% on 87.5% of premium</p>	<p>S&P Annual Mthly Avg, Cap: 2.25% Volatility Control Index with Asset Fee: 3.00% S&P Annual Pt. to Pt, Cap: 2.25% 10 year US Treasury Bond, cap: 2.00% 1yr Fixed Account: 1.00% S & P Performance Trigger, cap: 1.75%</p>		18-80	All Except: CT, NY	0-75 4.70% 76-80 3.70%	
 <p>AM BEST A S&P A+ RATE PROTECTION--- FIXED--- 90 CALENDAR DAYS FROM SIGNATURE ON APP INDEX---45 CALENDAR DAYS FROM SIGNATURE ON APP</p>	<p>Choice Series 6 6yr SC-9,2, 8, 7, 5, 5, 4, 2,5 MVA</p>	<p>\$10,000 Min Qual/NQ Lifetime Income / Wellbeing Rider P/F @ Death 10% of CV annually starting in yr 2 RMD & Systematic W/D of interest from fixed acct in 30 days 1% on 90% of premium</p>	<p>Fixed Value Rate- 2.00% S&P 500 Monthly Pt to Pt w/ Monthly Cap- 1.60% S&P Annual Pt to Pt w/ Cap- 5.00% S&P Annual Pt to Pt w/ PR- 43% Volatility Control Index with Spread- 2.00%</p>	<p>Lifetime Income Benefit Rider- available for all issue ages 50+ 1) 6.0% IAV Rate 2) 0.90% Annual Fee from CV 3) IAV Period is 7 years with up to 14 years growth</p>	18-75 76-80	4.00% 2.00%	
	<p>Choice Series 8 8yr SC-9,2, 8,25, 7,25, 6,5, 5,5, 4,5, 3,5, 2,5 MVA</p>		<p>Fixed Value Rate- 2.10% S&P 500 Monthly Pt to Pt w/ Monthly Cap- 1.70% S&P Annual Pt to Pt w/ Cap- 5.25% S&P Annual Pt to Pt w/ PR- 48% Volatility Control Index with Spread- 1.75%</p>	<p>Lifetime Income Benefit & Wellbeing Rider- available for all issue ages 50+ 1) 6.0% IAV Rate 2) 1.00% Annual Fee from CV 3) 2 Year Enhanced LIB Waiting Period 4) 200%- Enhanced LIB Withdrawal factor for Single Life 5) 150%- Enhanced LIB Withdrawal Factor for Joint Life 6) Up to 5 Year Enhanced LIB Period 7) IAV Period is 7 Years with up to 14 years growth</p>	18-80 Q/NQ	All Except: NY	18-75 5.00% 76-80 2.50%
	<p>Choice Series 10 10yr SC-9,2, 8,25, 7,25, 6,5, 5,5, 4,5, 3,5, 2,5, 1,5, 0,5 MVA</p>		<p>Fixed Value Rate- 2.20% S&P 500 Monthly Pt to Pt w/ Monthly Cap- 1.80% S&P Annual Pt to Pt w/ Cap- 5.50% S&P Annual Pt to Pt w/ PR- 50% Volatility Control Index with Spread- 1.50%</p>	<p>18-75 6.00% 76-80 3.00%</p>			
INDEX							
 <p>AM BEST A S&P A+ RATE PROTECTION--- FIXED--- 90 CALENDAR DAYS FROM SIGNATURE ON APP INDEX---45 CALENDAR DAYS FROM SIGNATURE ON APP</p>	<p>Power 7 Proctor Plus Single Premium 7 yr SC-8,7,6,5,4,3,2,0 MVA</p>	<p>RMD Friendly 10% after 1st year Extended Care/ADL Rider 2 out of 6 \$25,000 NQ/Qual Penalty Free @ Death Terminal Illness Rider 1.25% on 87.5% contractual min. gtd rate</p>	<p>100k + /rates lower under \$100K S&P Annual Pt-to-Pt, Cap: 3.75% MLSB Pt to Pt Spread: 1.80% 1 yr Fixed Account: 2.00% MLSB 2yr Pt to Pt spread: 0.85%</p>	<p>Lifetime Income Plus-Income will double to 200% or will grow by 7.50% if not taken within 10 years. Charge is .95%. No interest after 10 years. May be cancelled after 5th year on contract anniversary. *MUST BE ISSUED WITH INCOME RIDER* Payouts begin at age 60 at 4.25% and 3.75% for Jt. % increases every five years to max of 6% at age 75 or 5.50% for jt.</p>	50-80 NQ & Q	All Except: NY, OR, VT, WA	50 - 80 4.00%
	<p>Power 10 Proctor Plus Single Premium 10yr SC-10,9,8,7,6,5,4,3,2,1,0 3% Premium Bonus MVA</p>	<p>Bonus recapture for 10 years 10% withdrawal after first year P/F @ Death Terminal, ADL and extended care waivers \$25,000 NQ/Qual 1.25% on 87.5% of premium</p>	<p>100k + /rates lower under \$100K S&P Annual Pt-to-Pt, Cap: 43.75% 1yr Fixed Account: 2.00% MLSB Ann Pt to Pt spread: 2.00% MLSB 2 yr Pt to Pt spread: 0.75%</p>	<p>Lifetime Income Plus-Income will double to 200% or will grow by 7.50% if not taken within 10 years. Charge is .95%. No interest after 10 years. May be cancelled after 5th year on contract anniversary. *MUST BE ISSUED WITH INCOME RIDER* Payouts begin at age 60 at 4.25% and 3.75% for Jt. % increases every five years to max of 6% at age 75 or 5.50% for jt.</p>	50-75 NQ & Q	All Except: CA, CT, DE, FL, ID, IL, IN, KY, MD, ME, MN, MO, MS, MT, ND, NH, NJ, NY, OH, OK, OR, PA, TX, VA, VT, WA, WY	50-70 6.50% 71-75 4.55%



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	PRODUCT	PRODUCT FEATURES, MIN PREM	INTEREST & PARTICIPATION RATES	Withdrawal Benefit Riders Availability	ISSUE AGES	STATE AVAILABILITY	COMMISSION
 AM BEST A- S&P Ba1 RATE PROTECTION—FIXED—60 CALENDAR DAY FROM WHEN OLD MUTUAL RECEIVES APP FULL COMMISSIONS NOW PAID ON INTERNAL REPLACEMENTS *MUST BE PENALTY FREE*	Guarantee-Platinum Single Premium 3yr SC- 9,8,7 5yr SC- 9,8,7,6,5 7yr SC-9,8,7,6,5,4,3 MVA	P/F @ Death Terminal Illness/Nursing Home Waivers \$20,000 minimum premium Accrued Interest Only 1% on 100% of premium	2.75%- gtd 3 years 3.20%- gtd 5 years 3.30%- gtd 7 years	No Income Rider Available 30 day penalty free window at end of term	0-90	All Except: AL, MS, MT, NY	3 YR - 1.00% 0-79 0.50% 80-90 5 YR - 1.50% 0-79 0.75% 80-90 7YR- 1.875% 0-79 0.75% 80-90
	INDEX						
	Index Choice 10 Flex Premium 10yr SC-14,13,12,11,10,8,6,4,2,1 3% Bonus-1st yr ONLY	Nursing Home/Terminal Illness Waiver after Yr. 1 1% on 87.5% of premium P/F at Death \$10,000 NQ/ Qual 10% of account value after 1st year	1 Yr. S&P Mon. Pt. to Pt. Cap: 1.25% S&P Ann PT to PT Cap: 3.25% 2 Yr. S&P PT to PT Cap: 8.00% S&P Monthly Avg Cap: 3.50% S & P 3 year Pt to Pt Cap: 13.25% Fixed Account, gtd 1 yr 1.00% Index Gain Opt w/ Declared rate: 3.00%	Income for Life-6.25% compounded rollup for 10 years. May be renewed at end of 10 years for additional 10 years. Charge is .70% charge. No doubler or death benefit options available. Payout begins at age 50 at 3.5% for single/ 3% for joint. Increases every five years.	0-85 NQ 18-85 Q	All Except: AL, CT, MS, NY	8.00% 0-75 4% 76-85
	Prosperity Elite 7 Flex Premium 7 yr SC-10,10,10,9,8,7,6 2% or 4% Bonus	Nursing Home/Terminal Illness Waiver Home Health Care \$10,000 NQ/Q P/F at Death 10% withdrawals after 1st year 1% on 87.5% of premium	1 Yr. S&P Mon. Pt. to Pt. Cap: 1.75% S&P Monthly Avg Cap: 5.25% S&P Ann PT to PT Cap: 4.75% Index Gain Opt w/ Declared rate: 4.00% Fixed Account, gtd 1 yr 1.00% Gold 1 yr pt to pt cap: 5.50% Barclays 2 Yr Pt to Pt Sp (110% PAR) 0.00%	Enhancement Package-2% bonus, GMDB- 5% simple interest for 10yrs or to age 85. .50% charge. Protection Package-4% bonus,GMWB-6.75% for 20yrs.Charge is 1.10%.Payment will double for 2 out of 6 ADLs. Wait 3yrs before turning it on. Package bonus is 1/2 for ages 76-85. Payouts begin at 3.3% for single/ 2.80% for Jt at age 50.	0-85 NQ 18-85 Q	All Except: AK, CA, DE, FL, MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	4.5% 0-75 2.50% 76-80 1.50% 81 - 85
Prosperity Elite 10 Flex Premium 10yr SC-12,11,10,9,8,7,6,5,4,3 3% Bonus or 6% Bonus	Bonus is vested for 10 years Nursing Home/Terminal Illness Waiver Home Health Care \$10,000 NQ/Q P/F at Death 10% of vest account value after 1 year 1% on 87.5% of premium	1 Yr. S&P Mon. Pt. to Pt. Cap: 1.75% S&P Monthly Avg Cap: 5.25% S&P Ann PT to PT Cap: 4.75% Index Gain Opt w/ Declared rate: 4.00% Fixed Account, gtd 1 yr 1.00% GOLD, 1 yr PT-to-PT: 5.50% Barclays 2 Yr Pt to Pt Sp (110% PAR) 0.00%	Enhancement Package-3% bonus, GMDB- 5% simple interest for 10yrs or to age 85. .50% charge. Protection Package-6% bonus,GMWB-6.75% for 20yrs.Charge is 1.10%.Payment will double for 2 out of 6 ADLs. Wait 3yrs before turning it on. Package bonus is 1/2 for ages 76-85. Payouts begin at 3.3% for single/ 2.80% for Jt at age 50.	0-85 NQ 18-85 Q	All Except: AK, CA, DE, FL, MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	7.00% 0 - 75 5% 76 - 80 3% 81 - 85	
 AM BEST A S&P A+ RATE PROTECTION—FIXED—RATE LOCK WILL GIVEN AT NEW RATE ANNOUNCEMENT INDEX—RATE LOCK is 45 DAYS	Secure Gain 5 Single Premium 5yr SC-9,8,7,6,5 MVA	\$10,000 NQ/ Q 10% withdrawals available in yr 1 Extended Care/ Terminal Illness waiver P/F at Death	\$100,000 + 3.15, 3.00, 3.10, 3.20, 3.30 < \$100,000 3.00, 2.85, 2.95, 3.05, 3.15 1% on 100% of premium	No Income Rider Available	0-89 NQ 18-89 Q	All Except: CT, IN, MN, MI, OH, VA (Non MVA ok)	2.15% 0-80 1.15% 81-89
	INDEX						
	Safe Return Flex Premium Only for 2 mths after issue 10yrSC-10,9,8,7,6,5,4,3,2,1	\$25,000 NQ/Q, Bailout Cap feature P/F@death, extended/ terminal illness Guarantee of Principal 1% on 100% of premium	Fixed Account gtd 1 year: 2.00% 1 Yr S&P Annual Pt to Pt: 4.00% S&P Risk Control P/R : 45% iShares US RE Pt to Pt ann. cap 5.00% 3.00% Bailout Cap	IncomeSecure-Ages 40-85. 7% simple rollup for 10 years. Cap of 250% of income base. Charge is .95%. If client is 55 and older, income may be turned on at any time. Income payments % begin at age 55 at 4% for single/ jt is 3%. Payment % goes up each year .10% until 7.5% at age 90 for single/ jt is 6%. Refund of all charges if rider is never used. IncomeSustainer Plus-Ages 50-85. simple rollup for 6% for max of 12 years.Charge is 1.35%. Death Benefit included, after 5th year, bene may choose a 50% of difference between account value and death benefit value or a 5yr minimum annuitization payout. Income can begin anytime after age 55. % begins at 4% at age 55/ jt is 3%. % goes up .10% each year until a max of 7.5% for single age 90/ 6% for jt payout.	18-85 Q 0-85 NQ	All Except: DE, NY	0-75 5.00% 76-80 4.00% 81-85 1.00%
American Legend III Flexible Premium 7yr SC-9,8,7,6,5,4,3	Systematic withdrawals of 10% in yr 1 \$10,000 NQ/Q, \$2000 10% PF W/D in 1st yr, P/F at Death Extended care & Terminal illness 1% on 100% of premium	S&P Risk Control P/R : 50% GOLD, 1 yr PT-to-PT: 5.75% S&P Annual Pt-to-Pt, Cap: 4.60% Monthly Pt to Pt Sum: 1.75% 1yr fixed account: 2.25% iShares US RE Pt to Pt ann. cap 5.80% S&P US Retiree Sp. Pt to Pt w/ part. 55%	Inheritance Enhancer-Ages 50-85. 7% simple rollup for death benefit rider only for 10 yrs. Charge is .95%. Contract will rollup 8% each year not to exceed max of 250%. Rider is available after the 5th year and bene can choose a 50% of difference between account value and death benefit value or a 5yr minimum annuitization payout. Rider charges will be refunded IF death of insured happens before year 5 or death of noninsured joint owner at anytime.	18-85 Q 0-85 NQ	All Except: CT, DE, MN, MS, NV, NH, NJ, OR, PA, VT	0-75 4.50% 76-80 3.00% 81-85 2.00%	



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Lincoln Financial Group® AM BEST A+ S&P AA- RATE PROTECTION--- FIXED & INDEX---60 CALENDAR DAYS FROM THE SIGNATURE ON THE APP	NEW DIRECTIONS 6 Single Premium 6yr SC-9,8,7,6,4,7,5,3,5,0 MVA	Min \$10,000 NQ/ Qual *P/F @ Death, Nursing Home Waiver terminal illness waiver 1% on 100% of premium	Fixed Interest Rate: < 100K/ >100K 2.20/2.45% Per. Triggered Specified Rate: 3.60/4.10% 2 Yr PT-to-PT Cap: 9.60/11.55%	*Income Rider can be added post-issue on anniversary* <u>Lifetime Income</u> - Ages 35-85. Income can start after age 50. 5% rollup compounding for ten years or until age 85 whichever is earlier. Charge is .85%. Nursing Home Enhancement-Allows 10% withdrawal of Income Base for confinement in nursing home. Can terminate rider after 5th policy year. Owner must select single or joint payout option at contract issue and cannot be changed later. Payout 5 begins at at 50 with 3.25% for single/ jt payouts begin at 2.50%. Increase by .50% every 5 years to max of 7.75% for single/ 7% for jt.	0-85 NQ&Q	All Except: NJ, MS	0-75 3.50% 76-80 2.25% 81-85 1.00%
	NEW DIRECTIONS 8 Single Premium 8yr SC-9,8,7,6,4,7,5,3,5,0,2,7,5 Single Premium MVA	Min \$10,000 NQ/ Qual NH / Terminal Illness Waiver P/ F @ Death 10% free withdrawals after 30 days 1% on 100% of premium	Fixed Interest Rate: < 100K/ >100K 2.05/2.20% Per. Triggered Specified Rate: 3.30/3.70% 2 Yr PT-to-PT Cap: 7.95/9.80%	For <u>NEW DIRECTIONS</u> - If owner waits 5 years before turning on income, they will receive an additional .50% on income payout percentage. If owner waits 10 years before turning on income, they will receive an additional 1% in payout percentages.	0-85 NQ/Q	All Except: NJ, MS	0-75 4.50% 76-80 3.00% 81-85 1.50%
	OPTIPOINT 8 Flexible Premium 8yr SC-9,8,7,6,5,4,3,2 MVA	Min \$5000/NQ \$2000/ Qual NH/ Terminal Illness waiver P/ F @ Death 10% free withdrawals after 30 days .50% on 100% of premium	Premium Bonus (yrs 1-3) < 100K/ >100K 2.00/3.00% Fixed Interest Rate: 1.50% Perf. Triggered Specified Rate: 2.60% 2 yr PT-to-PT Cap: 7.05% 2-yr Monthly Cap: 2.10%	For <u>OPTIPOINT</u> - If owner waits 5 years before turning on income, they will receive an additional .25% on income payout percentage. If owner waits 10 years before turning on income, they will receive an additional .60% in payout *LincEdge not available on New Directions 6*	0-84 NQ/Q	All Except: NJ, MS	0-74 4.10% 75-79 2.60% 80-84 1.35% Reductions for qualified money at older ages
	OPTIPOINT 10 Flexible Premium 10yr SC-10,9,8,7,6,5,4,3,2,1 MVA	Min \$5,000/NQ \$2000/Qual NH/ Terminal Illness waiver P/ F @ Death 10% free withdrawals after 30 days .50% on 100% of premium	Premium Bonus (yrs 1-3) < 100K/ >100K 3.00/4.00% Fixed Interest Rate: 1.50% Perf. Triggered Specified Rate: 2.60% 2 yr PT-to-PT Cap: 7.05% 2-yr Monthly Cap: 2.10%	For <u>Lifetime Income</u> - Ages 35-85. Income can start after age 50. 5% rollup compounding for ten years or until age 85 whichever is earlier. Charge is .85%. Nursing Home Enhancement-Allows 10% withdrawal of Income Base for confinement in nursing home.	0-79 NQ/Q	All Except: NJ, MS	0-74 4.80% 75-79 3.10% 80 1.25% Reductions for qualified money at older ages
	OPTICHOICE 5 Flexible Premium 5yr SC-9,8,7,6,5 MVA	Min \$5000 NQ/ \$2000 Qual P/F @Death, NH/ Terminal Illness waiver 10% free withdrawals after 30 days 1% on 100% of premium	Fixed Interest Rate: < 100K/ >100K 1 Yr Performance Triggered: 2.25/2.40% 1 Yr Monthly Cap: 3.15/3.35% 1 Yr Monthly Avg Spread: 1.35/1.40% 3.05/2.55%	Can terminate rider after 5th policy year. Owner must select single or joint payout option at contract issue and cannot be changed later. Payout 5 begins at at 50 with 3.25% for single/ jt payouts begin at 2.50%. Increase by .50% every 5 years to max of 7.75% for single/ 7% for jt.	0-85 NQ/Q	All Except: NJ, MS	0-75 3.50% 76-80 2.60% 81-85 1.70%
	OPTICHOICE 7 Flexible Premium 7yr SC-9,8,7,6,5,4,3 MVA	Min \$5000 NQ/ \$2000 Qual P/F @Death, NH/ Terminal Illness waiver 10% free withdrawals after 30 days 1% on 100% of premium	Interest Rate: < 100K/ >100K Fixed 2.00/2.10% 1 Yr Performance Triggered: 3.35/3.55% 1 Yr Monthly Cap: 1.45/1.55% 1 Yr Monthly Avg Spread: 2.80/2.30%	For <u>OPTICHOICE</u> - If owner waits 5 years before turning on income, they will receive an additional .50% on income payout percentage. If owner waits 10 years before turning on income, they will receive an additional 1% in payout percentages.	0-85 NQ/Q	All Except: NJ, MS	0-75 4.10% 76-80 3.00% 81-85 2.00%
	OPTICHOICE 9 Flexible Premium 9yr SC-9,8,7,6,5,4,3,2,1 MVA	Min \$5000 NQ/ \$2000 Qual P/F @Death, NH/ Terminal Illness waiver 10% free withdrawals after 30 days 1% on 100% of premium	Fixed Interest Rate: < 100K/ >100K 1 Yr Performance Triggered: 2.00/2.20% 1 Yr Monthly Cap: 3.55/3.90% 1 Yr Monthly Avg Spread: 1.55/1.65% 2.30/1.90%	For <u>OPTIPOINT</u> - If owner waits 5 years before turning on income, they will receive an additional .25% on income payout percentage. If owner waits 10 years before turning on income, they will receive an additional .60% in payout	0-80 NQ&Q	All Except: NJ, MS	0-75 4.75% 76-80 3.40%
	OPTIBLEND 7 Flexible Premium 7yr SC-9,8,7,6,5,4,3 MVA	Min \$10,000 NQ & Qual P/F @Death, NH/ Terminal Illness waiver 10% free withdrawals after 30 days 1% on 100% of premium	Fixed Interest Rate: < 100K/ >100K 1 Yr Controlled Pt to Pt: 1.90/2.05% 1 Yr Performance Triggered: 2.80/2.30% 1 Yr Pt to Pt w/ Cap: 3.40/3.50% 3.55/4.70%	Lifetime Income- Ages 35-85. Income can start after age 50. 5% rollup compounding for ten years or until age 85 whichever is earlier. Charge is .85%. Nursing Home Enhancement-Allows 10% withdrawal of Income Base for confinement in nursing home.	0-85 NQ/Q	All Except: NY	0-74 4.00% 75-79 3.00% 80-85 2.00%
	OPTIBLEND 10 Flexible Premium 10yr SC-9,8,7,6,5,4,3,2,1 MVA	Min \$10,000 NQ & Qual P/F @Death, NH/ Terminal Illness waiver 10% free withdrawals after 30 days 1% on 100% of premium	Fixed Interest Rate: < 100K/ >100K 1 Yr Controlled Pt to Pt: 1.85/1.95% 1 Yr Performance Triggered: 2.15/1.60% 1 Yr Pt to Pt w/ Cap: 3.45/3.70% 4.40/5.25%	Can terminate rider after 5th policy year. Owner must select single or joint payout option at contract issue and cannot be changed later. Payout 5 begins at at 50 with 3.25% for single/ jt payouts begin at 2.50%. Increase by .50% every 5 years to max of 7.75% for single/ 7% for jt.	0-80 NQ/Q	All Except: AK, MN, MS, MO, NY, OR, PA, UT, WA	0-74 5.50% 75-79 4.00% 80 1.75%



PRODUCT		PRODUCT FEATURES, MIN PREM	INTEREST & PARTICIPATION RATES		Withdrawal Benefit Riders Availability	ISSUE AGES	STATE AVAILABILITY	COMMISSION	
INDEX									
 AM BEST A S&P A+ "RATE PROTECTION- FIXED- 90 DAYS FROM SIGNATURE ON APP INDEX—NO RATE PROTECTION ON ANY OF THEIR INDEX ANNUITIES	Secure Plus Gold Flexible Premium 10yr SC-10,9,8,7,6,5,4,3,2,1	Nursing Home Waiver P/ F @ Death \$5,000 Min. or \$100/mo. On bank draft \$500,000 Maximum 1.95% on 90% of premium	Pt to Pt Cap 3.00% Daily Average,Part. Rate, NO cap 100% Fixed Account gtd 1 yr 1.70%	Minimum age is 40.Rollup of 5.0% compounding guaranteed for 10 years. Can renew for up to 30 years or age 85 whichever comes first. Charge is .80%. Enhanced Benefit: If owner cannot perform 2 out of 6 ADLs, payout % will be increased by 2.5% and will run for life. Payout % begins at 4.5% at age 60/ jt begins at 3.5%. goes up .10% per year to max of 6.5% single/ 6% for jt. Rider Roll UP is 5% for 10 years 10% Bonus to IAV applied to all premiums recd for 30 yrs!	25-85	All Except: AK, ME, MA, NJ NY, OK, OR, WA	First year 0-75 6.00% 76-80 4.50% 81-85 3.00%		
	SecurePlus Platinum Flexible Premium 15yr SC-14,14,13,12,11,10,9,8,7,6,5,4,3,2,1	10% AV after the first year \$3000-Qual/ \$5000-NQ or \$100 mthly PAC Loan Provision-\$500 minimum PF @ Death Nursing Home waiver 1% on 87.5% of premium	100% Participation, Cap: 3.25% Fixed rate acct: 2.00% Average index, P/R no Cap: 100%	25-80 25-64 in FL	All Except: AL, CT, DC, OR, WA	0-65 10.00% 66-70 9.00% 71-75 7.50% 76-80 6.50%			
FIXED									
 AM BEST A S&P A RATE PROTECTION FOR 60 DAYS FROM WHEN APPLICATION IS RECEIVED AT HOME OFFICE	Protector 1 Flexible Premium 10yr SC-10,10,9,9,7,5,5,5,5,5,5 MVA	\$5,000-NQ/Q 0-85 NQ, 0-75 Q-Annuitant 0-85NQ/Q- Owner Policy Loan-Up to 50% of AV PF @ Death, terminal Illness Annuitize after 24th year for 5yr payout 1% on 100% of premium	3.35%- First Year 2.35%- Base Rate 10% in first year, cummulative to 50%	No Income Rider available	annuitant 0-85 NQ 0-75 Q owner 0-85	All Except: AL,CA,CN,IN,MD,MA,MM MO,MT,NV,NJ,OH,OR,PA SC,TX,UT,WA	Qual 0-65 9.00% 66-75 7.50% NQ will issue to: 76-85 4.50%		
	INDEX								
	Impact Series 7 Flexible Premium 7yr SC-10,10,9,8,7,6 5% Premium bonus	\$5000-NQ/ \$2000-Qual PF @ Death 60% loan provision 2-WBR's available:5% bonus, .75% OR NO bonus, .35%-Both rollup at 3%	D,S&P Monthly Pt-to-Pt, Cap: 1.50% A,Ann reset, Monthly Avg: 80% P/R/.30% fee B,1yr Fixed Account: 3.60% K,S&P 500/ Nikkei 225/ Euro Stoxx/ HangSen: 70% PR with 0.00% fee	Income Outlook- Income payments begin at age 60. 4% compounding rollup accumulated during the deferred period. Charge is .35% of account value. Income Outlook Plus 5- 5% rider bonus based off of premiums. Subject to vesting schedule, immediately vested for income purposes. Income payments begin at age 60. 4% compounding rollup for 10 years. Can not renew for longer period. Charge is .75% of income base. Payout percentages begin at age 60 at 5%/Jt is 4%. Goes up .10% each year, caps out at age 90 at 8% for single/ 7.00 for jt. ALL PRODUCTS LISTED- 1% on 87.5% of premium	annuitant 0-80 owner 0-85	All Except: CA,CT, DE,FL, III, IN, ME, SC, MA, MN, MS, MO, NV,NH, NJ, OH, OR, PA, TX, UT, VA, WA	0-75 5.50% 76-80 4.00% Qual 0-70 5.50% 71-75 4.00% 76-80 2.25%		
	Impact Series 10 Flexible Premium 10yr SC-10,10,10,10,9,8,6,4,2 7% Premium Bonus	\$5000-NQ/ \$2000-Qual PF @ Death 60% loan provision 10% of av + vested bonus after 1st yr	D,S&P Monthly Pt-to-Pt, Cap: 1.25% A,Ann reset, Monthly Avg: 70% P/R/0.30% fee B, 1yr Fixed Account: 3.30% K,S&P 500/ Nikkei 225/ Euro Stoxx/ HangSen: 60% PR with 0.15% fee		annuitant 0-80 owner 0-85	All Except: CA,CT, DE,FL, III, IN, ME, MA, MN, MS, MO, NV,NH, SC, NJ, OH, OR, PA, TX, UT, VA, WA	0-75 6.50% 76-80 5.00% Qual 0-70 6.50% 71-75 5.00% 76-80 3.00%		
Ultra Future Flexible Premium 15yr SC-19,25,18.5,17.75,16.75,16,15.25,14.50,13.5,12.75,12,10,8,6,4,2 9% Premium bonus	\$5000-NQ/ \$2000-Qual PF @ Death 60% loan provision 10% after first year Bonus in immediately vested	D,S&P Monthly Pt-to-Pt, Cap: 1.25% A,S&P Pt-to-Pt, Annual. PR & Fee : 70%/0.10% 1yr Fixed Account: 3.30%	annuitant 0-80 owner 0-85		All Except: Al, AK, CT, MS, NV, OR, SC	0-75 5.50% 76-80 3.50% Qual 0-70 5.50% 71-75 2.00%			



CALL NIB FOR MOST CURRENT INFORMATION. All information contained within is subject to change without notice.

		PRODUCT	PRODUCT FEATURES, MIN PREM	INTEREST & PARTICIPATION RATES	Withdrawal Benefit Riders Availability	ISSUE AGES	STATE AVAILABILITY	COMMISSION
		FIXED						
 AM BEST A+ S&P A+ RATE PROTECTION--- FIXED & INDEX--- FOR 45 DAYS FROM RSL SENDING OUT REQUEST	Eleos Single Premium 5yr SC-8,7,6,5,4 MVA	\$10,000 NQ/ Qual Nursing Home/Hospital/Custodial Care Waiver (iss. 0-74) 10% anytime of av P/F @ Death 1% on 100% of premium	Single Premium 3.00% gtd yrs 1-5 MVA 3.15% gtd yrs 1-5	No Income Rider available	0-85	All Except: AL,MD, MN, ND, NY, OR TX, UT, VT, WA	0-75 2.00% 76-80 1.75% 81-85 1.00%	
	Apollo Single Premium 7yr SC-9,8,7,6,5,4,2 MVA	\$5,000 NQ/ Qual Nursing Home Waiver 30% cumulative withdrawal option P/F @ Death 4.00% annuitization bonus! 1% on 100% of premium	Single Premium 4.60% first year 2.60% gtd yrs 2 - 3 MVA 4.75% first year 2.75% gtd yrs 2 - 3	No Income Rider available	0-85	All Except: AL,MD,MN,MT,NY OR,TX,UT,VT,WA	0-75 3.50% 76-80 2.50% 81-85 1.50%	
	INDEX							
	Keystone Index Series Single Premium 5yr SC-9,8,7,6,5 7yr SC-9,8,7,6,5,4,3 10yr SC-9,9,8,7,6,5,4,3,2,1	\$10,000 NQ/Q,(Min \$5000 in each strategy) P/F@ death Nursing Care (74yr) & Terminal Illness waiver 10% after the first yr in lump sum 1% on 100% of premium	Ann Pt to Pt Cap: 5yr-5.05%, 7yr-5.40%, 10yr-5.75% Ann Mo Avg Cap: 5yr-5.55%, 7yr-5.90%, 10yr-6.25% Fixed Account: 5yr-2.95%, 7yr-2.95%, 10yr-3.00%	No Income Rider available	0-85 Max age 0-80 for 10 yr	All Except: AL, MN, MT, NY, OR 10 yr index available in OR	5yr- 0-80 3.00% 81-85 1.25% 7yr- 0-80 4.00% 81-85 2.00% 10yr- 0-80 6.00%	
		FIXED						
 S&P A+ RATE PROTECTION--- FIXED & INDEX---45 CALENDAR DAYS FROM WHEN THE APP IS RECEIVED AT THE STANDARD	FGA-5 Single Premium 5yr SC-8,7,6,5,4 MVA	P/F Annuitization after Yr. 1 Terminal Illness/Nursing/ Home waiver P/F @ Death Interest after 30 days or 10% after 1 yr \$15,000-NQ & Qual 1% on 100% of premium	\$100 K+ 3.20% Yrs. 1-5 under \$100K 3.10% Yrs. 1-5	No Income Rider available	0-93 NQ/Q	All Except: NJ,NY,PA UT,WA	0-80 1.50% 81-85 .65% 86-93 .50%	
	FGA-7 Single Premium 7yr SC-8,7,6,5,4,3,2 MVA	P/F Annuitization after Yr. 1 Terminal Illness/Nursing/ Home waiver P/F @ Death Interest after 30 days or 10% after 1 yr \$15,000-NQ & Qual 1% on 100% of premium	\$100 K+ 3.20% Yrs. 1-7 under \$100K 3.10% Yrs. 1-7	No Income Rider available	0-90 NQ/Q	All Except: NJ,NY,PA	0-80 1.50% 81-85 .65% 86-90 .50%	
		FIXED						
 <i>Doing the right thing is smart business.</i> AM BEST A+ S&P AA- RATE PROTECTION--- 60 CALENDAR DAYS FROM WHEN THE APP IS RECEIVED	Future Saver II Flexible Premium 10yr SC-8,5,7,5,6,5,5,4,5 3,5,2,5,1,5,,05 MVA	P/F @Death Nursing Home and Terminal Illness Waiver 30 day window at end of guarantee period Interest Only after the 1st year First year premium bonus with deposits over 100k Optional Money Back Guarantee-- .10% for 5 - 6 yrl.05% for yr 7 -10% lower % rate \$10,000- NQ &Qual 1% on 100% of premium	10 YR - 3.02% in YR 1, 2.00% YRS 2-10 9 YR - 2.87% in YR 1, 1.85% YRS 2-9 8 YR - 2.72% in YR 1, 1.70% YRS 2-8 7 YR - 2.57% in YR 1, 1.55% YRS 2-7 6 YR - 2.41% in YR 1, 1.40% YRS 1-6 5 YR - 2.31% in YR 1, 1.30% YRS 2-5 *Rates lower in first yr. for deposits under \$100K* No bonus	No Income Rider available	0-85	All Except: DE, NY, MN	5 to 10 year 0-75 3.00% 76-85 1.00%	



		PRODUCT	PRODUCT FEATURES, MIN PREM	INTEREST & PARTICIPATION RATES	Withdrawal Benefit Riders Availability	ISSUE AGES	STATE AVAILABILITY	COMMISSION						
		FIXED												
<p>Western & Southern Financial Group*</p> <p>Integrity Life</p> <p>AM BEST A+ S&P AA+</p> <p>RATE PROTECTION FOR 60 DAYS FROM WHEN INTEGRITY RECEIVES APP</p>	<p>SPDA II Single Premium 7yr SC-7,7,7,6,5,4,3</p>	<p>3,000 NQ/ Qual P/F @ Death Unemployment Waiver NH/ Terminal Illness Waiver *Guaranteed Return of Principal* 10% P/F withdrawals annually</p> <p>1.75% on 100% of premium - minimum guarantee</p>	<p>2.85% gtd 1 year 2.75% gtd yr 1 - 1.75% yrs 2 - 3 2.70% gtd yr 1 - 1.70% gtd yrs 2 - 5 2.55% YR 1 - 1.55% Gtd yrs 2 - 7</p>	No Income Rider Available	0-85 NQ&Q	All Except: ME,MD,MA,MN,NH,SC TX,UT,VT,LA	0-79 2.00% 80-85 1.00%							
	INDEX													
	<p>Indextra Index 7 7yr SC- 9, 8.5, 8, 7, 6, 5, 4</p>	<p>\$15,000 NQ/Qual P/F @ Death Withdrawal Charges Waiver Guaranteed Minimum Account Value 10% P/F Withdrawals annually</p> <p>1.75% on 100% of premium - minimum guarantee</p>	<p>GS Momentum Builder Index, 1 yr Pt to Pt No Cap, 55% Participation Rate, 2 yr No Cap 85% Participation Rate, 3yr Pt to Pt: No Cap 100% Participation Rate S&P 1yr Pt to Pt: 3.75% 1yr Fixed Account: 2.70%</p>	<p>Guaranteed Lifetime Withdrawal Benefit- guarantees withdrawals for the life of the covered person(s) 0.95% charge on Benefit Base Issue Ages: 45-80 Roll-up Base:</p> <table border="1"> <thead> <tr> <th>Attained Age</th> <th>Roll-up %</th> </tr> </thead> <tbody> <tr> <td>45-60</td> <td>7%</td> </tr> <tr> <td>61-74</td> <td>8%</td> </tr> <tr> <td>75-90</td> <td>9%</td> </tr> </tbody> </table>	Attained Age	Roll-up %	45-60	7%	61-74	8%	75-90	9%	18-85	All Except: CA, CT
Attained Age	Roll-up %													
45-60	7%													
61-74	8%													
75-90	9%													
<p>Indextra Index 10 10yr SC- 9, 8.5, 8, 7, 6, 5, 4, 3, 2, 1</p>		<p>GS Momentum Builder Index, 1 yr Pt to Pt No Cap 55% Participation Rate, 2 yr Pt to Pt No Cap 85% Participation Rate, 3yr Pt to Pt: No Cap 100% Participation Rate S&P 1yr Pt to Pt: 3.75% 1yr Fixed Account: 2.75%</p>		18-85	All Except: CA, CT	18-75 6.75% 76-85 5.25%								
		FIXED												
<p>EquiTrust. Life Insurance Company</p> <p>AM BEST B++ S&P BBB+</p> <p>If money is received within 60 days, the contract will be credited with the higher of the credited rate of app or current rate</p>	<p>Certainty Select Single Premium 3yr SC-10,10,9, 5yr SC-10,10,9,8 6yr SC-10,10,9,8,8, 8yr SC-10,10,9,8,8,7,7 10yrSC-10,10,9,8,8,7,6,5 MVA</p>	<p>Interest available after 30 days \$10,000 NQ/Qual P/F at Death \$10,000 NQ/Q Nursing Home Waiver thru age 80 2% on 87.5% of premium Terminal Illness Rider- no surrender on 75% of the AV for terminal illness</p> <p>Renewal is 30 days prior to anniversary</p>	<p>2.25% gtd yrs 1-3 2.75% gtd yrs 1-5 2.85% gtd yrs 1-6 2.95% gtd yrs 1-8 3.00% gtd yrs 1-10</p>	No Income Rider Available	0-90 NQ&Q	All Except: IN, MN, NY, OR, PR UT, VI, WA	3yr 0-80 1.50% 81-90 1.00% 5yr thru 10yr 0-80 2.50% 81-90 1.75%							
	INDEX													
	<p>Market Power Bonus Index Single Premium 10% Premium Bonus 14yrSC-20,20,19,19,18,17,16 14,12,10,8,6,4,2</p>	<p>P/F at Death Nursing Home Waiver thru age 80 \$20,000 NQ/Qual 6.5% Guarantee Withdrawal Benefit Rider Guaranteed for up to 10 years, .50% cost 1% on 87.5% of premium Terminal Illness Rider- no surrender on 75% of the AV for terminal illness</p>	<p>S&P Ann Pt. to Pt., Daily Average: 3.50% S&P Ann PT to PT : 3.00% S&P Ann PT to PT, Mthly Cap: 1.20% S&P 2yr Monthly Average, Cap: 8.00% 1yr Monthly Average Participation Rate: 50% 1yr Fixed Account: 1.50%</p>	<p>Income for Life-all issue ages. 6.0% rollup for 10 years. Can turn on income after the 2nd year and age 50. Charge is .75%. Single payouts begin at 3.25% for 50yr old single/ joint payouts begin at 2.75%. Payment % increases every 5 years. No death benefit option available.</p>	0-75 NQ&Q	All Except: CT, DE, MN, NV, NY, OR, PR, TX, UT, VI, WA	0-75 8.00%							
<p>Market Ten Bonus Index Flexible Premium 6% Premium Bonus 10yrSC-10,10,10,10,9,8,7,6,4</p>	<p>P/F at Death Nursing Home Waiver \$30,000 NQ/Qual 1% on 100% of premium Terminal Illness Rider- no surrender on 75% of the AV for terminal illness</p>	<p>S&P Ann Pt. to Pt., Daily Average: 4.00% S&P Ann PT to PT : 2.50% S&P Ann PT to PT, Mthly Cap: 1.00% S&P 2yr Monthly Average Cap: 6.00% 1yr Fixed Account: 1.00%</p>		0-80 NQ&Q	All Except: AK, CT, DE MN, NV, NY, OR PR, TX, UT, VI, WA	0-80 5.50%								