

Marrazzo & Associates Financial Group, P.C.
Equity-Indexed Annuity Summary Sheet
 1-888-718-0092

January 22,
2007

Product	Index Crediting	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	States Not Approved	Surrender Charges	Issue Ages	Commission	
ALLIANZ Life Insurance Company of North America A.M. Best 'A' Moody's 'A2' S & P 'AA-'	BonusDexSM Elite (FPDA*) *Premium Bonus credited on all lump sum payments during 1st five policy years! \$50k+: 10% under \$50k: 5%	A: 100.00% Participation of Monthly Average of the Nasdaq-100 subject to a cap rate of 12%. B: 100.00% Participation of Monthly Average of the S&P500 subject to a cap rate of 12%. C: Fixed Interest account currently 3.75% (May Reallocate Annually)	After 1st yr: max of 5% of premium per policy yr, up to 25% cumulative lifetime. Systematic withdrawal of index credit available from the 6th yr & on. Systematic withdrawal of benefit available from the 6th yr & on. Or Required Minimum Distribution Policy Loans Available (Max. \$50,000)	\$5,000 NQ \$2,000 Q	90%* of premiums at 1.5% (for the 1st 10 years) or 75% of premiums at 3% (whichever is greater). (2% on 100% of premium for Fixed Interest option premium) *87.5% of premiums at 1% in CT, IA, NC, NH, NM. Call for details.	IL, MN, NJ, NY, OR, UT, WA	None if annuitized or Interest Only Option (5x10) Otherwise, 10% Plus loss of bonus, index gains and partial interest Death Benefit Rider, Nursing Home Waiver	0-80	Call
	PowerDex Elite (FPDA for the 1st 5 Years)	100% Participation Guaranteed for life. Point-to-point index of S&P 500 with a five-year "highwater" lookback option. 9%* Cap applied to the "High Water" value only. NO ASSET FEES EVER. *8% in AL, CT, IL, IN, KY, PA	After 1st yr: max of 5% of premium per policy yr, up to 25% cumulative lifetime. Systematic withdrawal of index credit available from the 6th yr & on Or Required Minimum Distribution Policy Loans Available (Max. \$50,000)	\$5,000 NQ \$2,000 Q	3% on 75% of 1st year premiums, 87.5% of premiums paid after the 1st policy year.	AK, MN, NJ, NY, OR, UT, WA	10 Years 15, 15, 13, 13, 11.25, 9.38, 7.5, 5.63, 3.75, 1.88% (10 Year Decreasing in PA) NO ANNUITIZATION REQUIRED! Death Benefit Rider. Nursing Home Benefit available as 5-Year Payout <u>After 1st year</u> (Waived at death if taken over 5 years)	0-85	Call

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ALLIANZ Life Insurance Company of North America A.M. Best 'A' Moody's 'A2' S & P 'AA-'	10%* Bonus PowerDexSM Elite (FPDA*) *10% Premium Bonus credited on all lump sum payments during 1st five policy years!	A: 100.00% Participation, point-to-point of the Nasdaq-100 subject to a cap rate of 10%. B: 100.00% Participation, point-to-point of the S&P500 subject to a cap rate of 10%. C: Fixed Interest account currently 3.75% (May Reallocate Annually)	After 1st yr: max of 5% of premium per policy yr, up to 25% cumulative lifetime. Systematic withdrawal of index credit available from the 6th yr & on. Systematic withdrawal of benefit available from the 6th yr & on. Or Required Minimum Distribution Policy Loans Available (Max. \$50,000)	\$5,000 NQ \$2,000 Q	87.5% of premiums at 1.5%* (for the 1st 10 years) or 75% of first year premiums and 87.5% on premiums years 2 plus; all at 3% (whichever is greater). (2% on 100% of premium for Fixed Interest option premium) *87.5% of premiums at 1% in CT, IA, MN, NC, NH, NM	IL, NJ, NY, OR, UT, WA	None if Annuitized or Interest-Only Option (5x10). Otherwise, 10% Plus loss of bonus, index gains and partial interest. Hospital/Nursing Home waiver reduces deferral & payout period required.	0-85	Call
	5% Bonus PowerDex Elite (FPDA for the 1st 5 Years*) *5% Premium bonus credited on all lump sum payment during 1st five policy years!	100% Participation Guaranteed for life. Point-to-point index of S&P 500 with a five-year "highwater" lookback option. 7% Cap applied to the "High Water" value only. NO ASSET FEES EVER.	After 1st yr: max of 5% of premium per policy yr, up to 25% cumulative lifetime. Systematic withdrawal of index credit available from the 6th yr & on Or Required Minimum Distribution (Monthly or Annually) Policy Loans Available	\$25,000	3% on 75% of 1st year premiums, 87.5%* of premiums paid after the 1st policy year. *87.5% of premiums at 2% in IA, MN. 87.5% of premiums at 1% in NC, NH, NM. Call for details.	AK, AL, CT, IL, IN, KY, NJ, NY, OR, PA, UT, WA	12 Years 15 yrs 1-5 then decreasing monthly over the next seven yrs. NO ANNUITIZATION REQUIRED! Death Benefit Rider, Nursing Home Benefit Available as a 5-year Payout After 1st Year (in most states) (Waived at Death if taken over 5 years)	0-85	Call
	Master Dex Annuity (FPDA*) *FPDA first 3 years	A: 100.00% Participation in the S&P500 with Monthly Point-to-Point Reset. Current Monthly Cap Rate: 2.60%. Guaranteed Monthly Cap Rate:1.00 % B: 100.00% Participation in the Nasdaq-100 with Monthly Point-to-Point Reset. Current Monthly Cap Rate: 2.60%. Guaranteed Monthly Cap Rate: 1.00 % C: Fixed Interest account currently 2.75%* *3.00% minimum interest rate in CT (May Reallocate Annually)	After 1st yr: max of 10% of premium per policy yr, up to 50% cumulative lifetime. Or Required Minimum Distribution Policy Loans Max \$50,000 or 50% of CSV	\$25,000	3% on 75% of 1st year premiums, 87.5%* of premiums paid after the 1st policy year. (1.5% on 100% of premium for Fixed Interest option premium) *87.5% of premiums at 1.5% in NV, CT, IA, MN. 87.5% at 2-3% in NM. 87.5% at 1% in NC, NH	NY, OR	7 Years 10, 9, 8, 8, 6, 5, 3.0833% plus or minus MVA* Death Benefit Rider, Nursing Home Waiver *not applicable in WA	0-85 Only Option A available ages 76-85	Call

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ALLIANZ Life Insurance Company of North America A.M. Best 'A' Moody's 'A2' S & P 'AA-'	Master Dex 5 Annuity (FPDA*) *FPDA first 5 years 5%* Premium Bonus yrs 1-5! 3% Premium Bonus in AL, CT, IL, IN, KY, NJ, PA, UT, and WA	A: 100.00% Participation in the S&P500 with Monthly Point-to-Point Reset. Current Monthly Cap Rate: 2.30%. Guaranteed Monthly Cap Rate: 1.00% B: 100.00% Participation in the Nasdaq-100 with Monthly Point-to-Point Reset. Current Monthly Cap Rate: 2.30%. Guaranteed Monthly Cap Rate: 1.00% C: Fixed Interest account currently 2.50%* (May Reallocate Annually) *3.00% minimum interest rate in CT	After 1st yr: max of 10% of premium per policy yr, up to 50% cumulative lifetime. S Or Required Minimum Distribution Policy Loans Max \$50,000 or 50% of CSV	\$25,000	105%, or 3% on 80% of 1st year premium, whichever is greater. 3% on 87.5%* of premiums paid after the 1st policy year. (1.5% on 100% of premium for Fixed Interest option premium) *87.5% at 2% in CT, IA, MN, NM, NV, 87.5% in NC, NH. Call for details	AK, NY, OR	10 Years* 15, 15, 15, 15, 12.86, 10.71, 8.57, 6.43, 4.26, 2.14% plus or minus MVA** Death Benefit Rider, Nursing Home Waiver *9.1% 1st yr surrender charge, declining afterward for AL, IN, KY. 10% 1st yr surrender charge, declining afterward for CT, NJ, and WA. Call for details **not applicable in WA	0-85 Only Option A available ages 76-85	Call
	Master Dex 10 Annuity (FPDA*) *FPDA first 5 years 10% Premium Bonus yrs 1-5!	A: 100.00% Participation in the S&P500 with Monthly Point-to-Point Reset. Current Monthly Cap Rate: 3.00%. Guaranteed Monthly Cap Rate: 1.00% B: 100.00% Participation in the Nasdaq-100 with Monthly Point-to-Point Reset. Current Monthly Cap Rate: 3.00%. Guaranteed Monthly Cap Rate: 1.00% C: Fixed Interest account currently 3.25% (May Reallocate Annually)	After 1st yr: max of 10% of premium per policy yr, up to 50% cumulative lifetime. Systematic withdrawal of index credit available from the 6th yr & on. Systematic withdrawal of Benefit available from the 6th yr & on Or Required Minimum Distribution Policy Loans Max \$50,000 or 50% of CSV	\$5,000 NQ \$2,000 Q	110%, or 3% on 75% of 1st year premiums, whichever is greater. 3% on 87.5% of premiums paid after the 1st policy year. (1.5% on 100% of premium for Fixed Interest option premium)	NY, OR, UT, WA	None if Annuitized or Interest-Only Option (5x10) Otherwise, 10% Plus loss of Bonus, index gains and partial interest. No MVA	0-85 Only Option A available ages 76-85	Call

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ALLIANZ Life Insurance Company of North America A.M. Best 'A' Moody's 'A2' S & P 'AA-'	InfiniDex Annuity (FPDA) FPDA first 2 years	A: Monthly Threshold crediting with allocation to the S&P 500 Index. Threshold level is currently 5%. Threshold credit is currently 2.75%. B: Monthly Threshold crediting with allocation to the Nasdaq-100 Index. Threshold level is currently 5%. Threshold credit is currently 1.75%. C: Fixed Interest, currently at 2.25%*. (CANNOT Reallocate Annually) *3.00% minimum interest rate in CT <small>Standard & Poor's® "S&P500," "SAP 5000," "Standard & Poor's 500," and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Allianz Life Insurance Company of North America. The Product is not sponsored, endorsed, sold, or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product.</small> <small>The Nasdaq 100®, Nasdaq 100 Index®, and Nasdaq® are trade or service marks of The Nasdaq Stock Market, Inc. (which with its affiliates are the corporations) and are licensed for use by Allianz Life Insurance Company of North America. The product(s) have not been passed on by the Corporations as to their legality or suitability. The product(s) are not issued, endorsed, sold or promoted by Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).</small>	After 1st yr: max of 10% of premium per policy yr, up to 100% cumulative lifetime. Or Required Minimum Distribution	\$25,000	87.5% of all premium paid, minus any withdrawals, all accumulated at an interest rate no greater than 3% and no less than 1.5% compounded annually	DE, NJ, NY, OR, UT, WA	5 Years 10, 9, 8, 7, 6, 0 plus or minus MVA Death Benefit Rider*, Nursing Home Waiver* not available in all states	0-85	Call
	InfiniDex 5 Annuity (FPDA) FPDA first 5 years 5%* Premium Bonus yrs 1-5! *3% Premium Bonus in AL, CT, IL, IN, KY, and PA	A: Monthly Threshold crediting with allocation to the S&P 500 Index. Threshold level is currently 5%. Threshold credit is currently 2.25%. B: Monthly Threshold crediting with allocation to the Nasdaq-100 Index. Threshold level is currently 5%. Threshold credit is currently 1.25%. Minimum guaranteed threshold credit is 1%. C: Fixed Interest, currently at 1.75%*. (CANNOT Reallocate Annually) *3.00% minimum interest rate in CT <small>Standard & Poor's® "S&P500," "SAP 5000," "Standard & Poor's 500," and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Allianz Life Insurance Company of North America. The Product is not sponsored, endorsed, sold, or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product.</small> <small>The Nasdaq 100®, Nasdaq 100 Index®, and Nasdaq® are trade or service marks of The Nasdaq Stock Market, Inc. (which with its affiliates are the corporations) and are licensed for use by Allianz Life Insurance Company of North America. The product(s) have not been passed on by the Corporations as to their legality or suitability. The product(s) are not issued, endorsed, sold or promoted by Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).</small>	After 1st yr: max of 10% of premium per policy yr, up to 100% cumulative lifetime. Or Required Minimum Distribution	\$25,000	87.5% of all premium paid, minus any withdrawals, all accumulated at an interest rate no greater than 3% and no less than 2% compounded annually	AK, DE, NJ, NY, OR, UT, WA	10 Years* 15, 15, 15, 15, 12.86, 10.71, 8.57, 6.43, 4.26, 2.14% plus or minus MVA Death Benefit Rider**, Nursing Home Waiver** 9.1% 1st yr surrender charge, declining afterward for AL, IN, KY. Call for details 10% 1yr surrender charge, declining afterward for CT, IL, & PA **not available in all states	0-85 Only Option A available ages 76 - 85	Call

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ALLIANZ Life Insurance Company of North America A.M. Best 'A' Moody's 'A2' S & P 'AA-'	InfiniDex 10 Annuity (FPDA) FPDA first 5 years 10% Premium Bonus yrs 1-5!	<p>A: Monthly Threshold crediting with allocation to the S&P 500 Index. Threshold level is currently 5%. Threshold credit is currently 3.50%. Minimum guaranteed threshold credit is 1%.</p> <p>B: Monthly Threshold crediting with allocation to the Nasdaq-100 Index. Threshold level is currently 5%. Threshold credit is currently 2.25%. Minimum guaranteed threshold credit is 1%.</p> <p>C: Fixed Interest, currently at 2.75%.* (CANNOT Reallocate Annually) *3.00% minimum interest rate in CT</p> <small>Standard & Poor's® "S&P500," "S&P 5000," "Standard & Poor's 500," and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Allianz Life Insurance Company of North America. The Product is not sponsored, endorsed, sold, or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product.</small> <small>The Nasdaq 100®, Nasdaq 100 Index®, and Nasdaq® are trade or service marks of The Nasdaq Stock Market, Inc. (which with its affiliates are the corporations) and are licensed for use by Allianz Life Insurance Company of North America. The product(s) have not been passed on by the Corporations as to their legality or suitability. The product(s) are not insured, endorsed, sold or promoted by Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).</small>	<p>After 1st yr: max of 10% of premium per policy yr, up to 100% cumulative lifetime. Systematic withdrawal of index credit available from the 6th yr & on.</p> <p>Systematic withdrawal of Benefit available from the 6th yr & on</p> <p>Or</p> <p>Required Minimum Distribution</p>	<p>\$5,000 NQ \$2,000 Q</p>	<p>87.5% of all premium paid, minus any withdrawals, all accumulated at an interest rate no greater than 3% and no less than 1.5% compounded annually</p>	<p>DE, IA, MN, NJ, NY, OR, UT, WA</p>	<p>N/A</p> <p>Two values with separate interest rates for lump sum surrender and a min. required payout period.</p> <p>Death Benefit Rider*, Nursing Home Benefit</p> <p>*not available in all states</p>	<p>0-85</p> <p>Only Option A available ages 76 - 85</p>	<p>Call</p>
	InCommandDex Annuity (FPDA*) *FPDA first 5 years	<p>A: 100.00% Participation in the S&P500, Monthly Point-to-Point with annual crediting, high water feature. Current Monthly Cap Rate: 3.50%. Guaranteed Monthly Cap Rate: 1.00%</p> <p>B: 100.00% Participation in the Nasdaq-100, Monthly Point-to-Point with annual crediting, high water feature. Current Monthly Cap Rate: 3.50%. Guaranteed Monthly Cap Rate: 1.00%</p> <p>C: Fixed Interest account currently 3.75% (May Reallocate Annually)</p>	<p>After 1st yr: max of 5% of premium per policy yr, up to 25% cumulative lifetime for deferral option.</p> <p>Or</p> <p>up to 10% of the account value per policy yrs 11-15. Maximum of 50% account value</p> <p>Or</p> <p>Required Minimum Distribution</p>	<p>\$25,000</p>	<p>3% on 75% of 1st year premiums, 87.5%* of premiums paid after the 1st policy year. (2% on 100% of premium for Fixed Interest option premium)</p> <p>*87.5% at 1% in CT, NM, NY. Call for details</p>	<p>IL, NJ, NY, OR, PA, UT, WA</p>	<p>N/A</p> <p>Call for details</p>	<p>0-80</p>	<p>Call</p>
ALLIANZ Life Insurance Company of North America A.M. Best 'A' Moody's 'A2' S & P 'AA-'	Premier Dex Annuity (FPDA*) *FPDA first 3 years Product availability and benefits may vary by state	<p>A: 100.00% Participation in the S&P500 with Monthly Point-to-Point Reset. Current Monthly Cap Rate: 4.00%. Guaranteed Monthly Cap Rate: 1.00%</p> <p>B: 100.00% Participation in the Nasdaq-100 with Monthly Point-to-Point Reset. Current Monthly Cap Rate 4.00%. Guaranteed Monthly Cap Rate: 1.00%</p> <p>(May Reallocate Annually)</p> <p>C: Fixed Interest: 2.75%</p> <p>Vesting schedule applies first 7 years</p>	<p>After 1st yr: max of 10% of premium per policy yr, up to 100% cumulative lifetime.</p> <p>Or</p> <p>Required Minimum Distribution</p>	<p>\$25,000</p>	<p>3% on 87.5%* of premiums, guaranteed not to be less than 1.5%.</p> <p>*3% on 75% premiums AR, KY, SC, WY. 87.5% at 2-3% on premiums years 2-3</p>	<p>NY, OR, UT, WA</p>	<p>7 Years 10, 9, 8, 7, 6, 5, 4%* plus or minus MVA</p> <p>Death Benefit Rider, Nursing Home Waiver</p> <p>*Varies in IN & DE</p>	<p>0-85</p> <p>Only Option A available ages 76-85</p>	<p>Call</p>

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ALLIANZ Life Insurance Company of North America A.M. Best 'A' Moody's 'A2' S & P 'AA-'	Premier Dex 5 Annuity (FPDA*) *FPDA first 5 years 5%** Premium Bonus yrs 1-5! **3% Premium Bonus in AL, CT, DE, IL, IN, KY, NJ, PA Product availability and benefits may vary by state	A: 100.00% Participation in the S&P500 with Monthly Point-to-Point Reset. Current Monthly Cap Rate: 3.70%.. Guaranteed Monthly Cap Rate: 1.00% B: 100.00% Participation in the Nasdaq-100 with Monthly Point-to-Point Reset. Current Monthly Cap Rate 3.70%.. Guaranteed Monthly Cap Rate: 1.00% C: Fixed Interest: 2.50% (May Reallocate Annually) Vesting schedule applies first 10 years.	After 1st yr: max of 10% of premium per policy yr, up to 100% cumulative lifetime. Or Required Minimum Distribution	\$25,000	105% or 3% on 87.5%* of premiums, guaranteed not to be less than 2%. *Varies in CA, IL, MD, PA	AK, NY, OR, UT, WA	10 Years* 15, 15, 15, 15, 12.86, 10.71, 8.57, 6.43, 4.28, 2.19% plus or minus MVA Death Benefit Rider, Nursing Home Waiver** *9.1% 1st yr surrender charge, declining afterward for AL, DE, IN, KY. 10% 1st yr surrender charge, declining afterward for CT, IL, NJ, PA. ** Not available in NJ Call for details	0-85 Only Option A available ages 76-85	Call
	HorizonIndex (SPDA) Premium Bonus 9 Yr Option: 3% * 12 Yr Option: 4% * *Varies by Death Benefit selection. Call for details.	One Year Reset, Monthly Point to Point: Participation in the S&P 500 subject to a monthly cap of 2.20% (both 9 and 12 Year Options) Two Year Reset, Point to Point: Participation in the S&P 500 subject to a cap of 14.00% (both 9 and 12 Year Options) Fixed Option: 3.55% Guaranteed for 6 years (9 Year Option) 3.55% Guaranteed for 9 years (12 Year Option) (May Reallocate Annually)	10% in years 2+, includes partial and systematic withdrawal	\$5,000	90% of premiums at 2.00% (Varies in some States)	CT, MN, NJ, NY, OK, OR, UT, VT, WA 12 yr option not available in CT	10, 10, 9, 8, 7, 6, 5, 4, 2 or 12, 12, 12, 12, 12, 11, 10, 9, 8, 7, 5, 3	0-85	Call
American General Life Insurance Co. A.M. Best 'A++' Moody's 'Aa1' S & P 'AA+' Fitch 'AA+'	Horizon Multi-Value Annuity (SPDA)	Fixed Option: 5 yr: 3.50% 10 yr: 3.65 %, 15 yr: 3.75 %. S&P 500 Annual Reset, Monthly Point to Point: Participation in the S&P 500 subject to a monthly cap of 2.20% (for 5, 10, 15 yr options) S&P 500 Annual Point to Point: Participation in the S&P 500 subject to a cap of 6.75% (for 5, 10, 15 yr options) S&P 500 5 yr Indexed Interest: 15 % Spread 2% Bonus at 5th Anniversary 2% Bonus at 10th Anniversary 3% Bonus at 15th Anniversary Based on Net Premium when bonus added.	10% including 1st year	\$20,000	90% of premiums at 3.00%	AK, DE, IL, MN, NJ, NY, OR, PA, UT, VT, WA	17%, 16, 15, 14, 13, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1 Plus or Minus MVA 5-yr. - Free withdrawal after 5 or 10 years 10-yr. - Free withdrawal after 10 years 15-yr. - Free withdrawal after 15 years Waived for External Care Call for details	5-Yr. 0-85 10-Yr. 0-80 15-Yr. 0-75	Call

January 22,
2007

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Legacy Marketing Group	AmeriMark (FPDA)	A: One year guaranteed: Declared and guaranteed for 12 months from the date premium is received. Currently 3.00% B: Annual Point-to-point 3 Year High Water Mark. 100% Participation of S&P 500 Current Cap 10.00%	10% Surrender Free Withdrawals up to maximum lifetime 50% of total premium, or minimum required distribution. "Checkbook" Access	\$3,000 Q \$5,000 NQ \$2,000 additional	Between 1% and 3% on 100% of premium (varies by state and issue date).	AL, ME, MA, NH, NJ, NC, NY, OR, RI, UT, UT	12 yr surrender 13.5, 12.5, 11.5, 10.5, 10, 9, 8, 7, 6, 5, 4, 2% Death Benefit, Confinement Waiver	0-85	Call
	AmeriMark SE 4.00% Premium Bonus (FPDA)	A: One year guaranteed: Declared and guaranteed for 12 months from the date premium is received. Currently 3.00% B: Annual Point-to-point 3 Year High Water Mark. 100% Participation of S&P 500 Current Cap 7.50%	10% Surrender Free Withdrawals up to maximum lifetime 50% of total premium, or minimum required distribution. "Checkbook" Access	\$3,000 Q \$5,000 NQ \$2,000 additional	Between 1% and 3% on 100% of premium (varies by state and issue date).	AL, ME, MA, NH, NJ, NC, NY, OR, RI, UT, VT	12 yr surrender 13.75, 12.75, 11.75, 11, 10, 9, 8, 7, 6, 5, 4, 2% Death Benefit, Confinement Waiver	0-85	Call
Legacy Marketing Group	AmeriMark 7 (FPDA)	A: One year guaranteed: Declared and guaranteed for 12 months from the date premium is received. Currently 3.00% B: Annual Point-to-point 3 Year High Water Mark. 100% Participation of S&P 500 Current Cap 7.00%	10% Surrender Free Withdrawals up to maximum lifetime 50% of total premium, or minimum required distribution. "Checkbook" Access	\$3,000 Q \$5,000 NQ \$2,000 additional	Between 1% and 3% on 100% of premium (varies by state and issue date).	AL, ME, MA, NH, NJ, NC, NY, OR, RI, VT	7 yr surrender 9, 8, 7, 6, 5, 4, 3% Death Benefit, Confinement Waiver	0-85	Call
	AmeriMark 7 SE 2.50% Premium Bonus (FPDA)	A: One year guaranteed: Declared and guaranteed for 12 months from the date premium is received. Currently 3.00% B: Annual Point-to-point 3 Year High Water Mark. 100% Participation of S&P 500 Current Cap 5.00%	10% Surrender Free Withdrawals up to maximum lifetime 50% of total premium, or minimum required distribution. "Checkbook" Access	\$3,000 Q \$5,000 NQ \$2,000 additional	Between 1% and 3% on 100% of premium (varies by state and issue date).	AL, ME, MA, NH, NJ, NC, OR, RI	7 yr surrender 9, 9, 8, 7, 6, 5, 4% Death Benefit, Confinement Waiver	0-85	Call

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Legacy Marketing Group	AmeriMark Freedom (FPDA)	<p>A: One year guaranteed: Declared and guaranteed for 12 months from the date premium is received. Currently 2.75%</p> <p>B: Annual Point-to-point 3 Year High Water Mark. 100% Participation of S&P 500 Current Cap 12.00%</p> <p>C: One Year Point-to-Point . 100% Participation of S&P 500 Current Cap 7.25%</p> <p>D: Monthly Cap Strategy. 100% Participation in the S&P 500. Current Cap 2.50%</p>	<p>10% Surrender Free Withdrawals up to maximum lifetime 50% of total premium, or minimum required distribution.</p> <p>"Checkbook" Access</p>	<p>\$3,000 Q \$5,000 NQ</p> <p>\$2,000 additional</p>	<p>Between 1% and 3% on 87.5% of premium (varies by state and issue date).</p>	<p>AL, CT, MA, ME, MN, NC, NH, NJ, NY, OR, RI, UT, VT, WA</p>	<p>12 yr surrender</p> <p>13.5, 12.5, 11.5, 10.5, 10, 9, 8, 7, 6, 5, 4, 2%</p> <p>Death Benefit, Confinement Waiver</p>	<p>0-85</p>	<p>Call</p>
	AmeriMark Freedom SE (4.00% Bonus) (FPDA)	<p>A: One year guaranteed: Declared and guaranteed for 12 months from the date premium is received. Currently 2.25%</p> <p>B: Annual Point-to-point 3 Year High Water Mark. 100% Participation of S&P 500 Current Cap 10.50%</p> <p>C: One Year Point-to-Point . 100% Participation of S&P 500 Current Cap 6.25%</p> <p>D: Monthly Cap Strategy. 100% Participation in the S&P 500. Current Cap 2.50%</p>	<p>10% Surrender Free Withdrawals up to maximum lifetime 50% of total premium, or minimum required distribution.</p> <p>"Checkbook" Access</p>	<p>\$3,000 Q \$5,000 NQ</p> <p>\$2,000 additional</p>	<p>Between 1% and 3% on 87.5% of premium (varies by state and issue date).</p>	<p>AL, CT, MA, ME, MN, NH, NJ, NY, OR, RI, UT, VT, WA</p>	<p>12 yr surrender</p> <p>13.75, 12.75, 11.75, 11, 10, 9, 8, 7, 6, 5, 4, 2%</p> <p>Death Benefit, Confinement Waiver</p>	<p>0-85</p>	<p>Call</p>
	AmeriMark Freedom 7 (FPDA)	<p>A: One year guaranteed: Declared and guaranteed for 12 months from the date premium is received. Currently 2.50%</p> <p>B: Annual Point-to-point 3 Year High Water Mark. 100% Participation of S&P 500 Current Cap 9.50%</p> <p>C: One Year Point-to-Point . 100% Participation of S&P 500 Current Cap 6.25%</p> <p>D: Monthly Cap Strategy. 100% Participation in the S&P 500. Current Cap 2.10%</p>	<p>10% Surrender Free Withdrawals up to maximum lifetime 50% of total premium, or minimum required distribution.</p> <p>"Checkbook" Access</p>	<p>\$3,000 Q \$5,000 NQ</p> <p>\$2,000 additional</p>	<p>Between 1% and 3% on 87.5% of premium (varies by state and issue date).</p>	<p>AL, MA, ME, NC, NH, NJ, NY, OR, RI, VT</p>	<p>7 yr surrender</p> <p>9, 8, 7, 6, 5, 4, 3%</p> <p>Death Benefit, Confinement Waiver</p>	<p>0-85</p>	<p>Call</p>

January 22,
2007

	Product	Index Crediting	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	States Not Approved	Surrender Charges	Issue Ages	Commission
	AmeriMark Freedom 7 SE (2.5% Bonus) (FPDA)	A: One year guaranteed: Declared and guaranteed for 12 months from the date premium is received. Currently 2.50% B: Annual Point-to-point 3 Year High Water Mark. 100% Participation of S&P 500 Current Cap 9.00% C: One Year Point-to-Point . 100% Participation of S&P 500 Current Cap 5.25% D: Monthly Cap Strategy. 100% Participation in the S&P 500. Current Cap 2.10%	10% Surrender Free Withdrawals up to maximum lifetime 50% of total premium, or minimum required distribution. "Checkbook" Access	\$3,000 Q \$5,000 NQ \$2,000 additional	Between 1% and 3% on 87.5% of premium (varies by state and issue date).	AL, MA, ME, NC, NH, NJ, NY, OR, RI, VT	7 yr surrender 9, 9, 8, 7, 6, 5, 4% Death Benefit, Confinement Waiver	0-85	Call
American National Insurance Company A.M. Best 'A+' S&P 'AA'	ANICO Strategy 7 Indexed Annuity	Annual Point to Point, Annual Reset with 100% Participation in the S&P 500. Cap 7.55% Fixed Account: 4.05% For ROP Deduct .20% from Fixed Rate and/or .50% from CAP rate.	10% each year after the 1st year Annuitization available after 1st year	\$4,000 Q \$5,000 NQ	90% of premiums paid accumulated at the minimum guaranteed interest rate set at issue.	MD, MA, MN, MT, NC, ND, OK, OR, PA, TX, UT, VT, WA Confinement & Disability waivers not available in CA	7 year surrender 7, 7, 6, 5, 4, 3, 2, 0 No MVA	0-85	Call
American National Insurance Company A.M. Best 'A+' S&P 'AA'	ANICO Strategy 10 Indexed Annuity	Annual Point to Point, Annual Reset with 100% Participation in the S&P 500. Cap 6.80% Fixed Account: 3.75% For ROP Deduct .20% from Fixed Rate and/or .50% from CAP rate.	10% each year after the 1st year Annuitization available after 1st year	\$4,000 Q \$5,000 NQ	90% of premiums paid accumulated at the minimum guaranteed interest rate set at issue.	MA, MN, MT, NC, ND, OK, OR, PA, TX, UT, VT, WA Confinement & Disability waivers not available in CA	10 year surrender 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	0-85	Call
	Value Lock 10 5% Premium Bonus	100% Participation of S&P, 10-Year Monthly Average, with one time lock in feature. 0% Spread, No Cap	10% after the first year.	\$5000	1.75% on 90% of premium	CT, DE, MD, IL, MA, NJ, ND, OR, PA, UT, VT, WA	10 year surrender 12, 12, 11, 10, 9, 8, 7, 6, 5, 3%	0-80	Call

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January 22,
2007

	Product	Index Crediting	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	States Not Approved	Surrender Charges	Issue Ages	Commission
Aviva Life A.M. Best 'A+' Fitch 'A+'	Elite Index Annuity (FPDA) 5.00% Premium Enhancement Bonus	Annual Point-to-Point based on S&P 500 Option A: Annual Index Crediting No Asset Fee. Current Annual Cap 6.50% Option B: Fixed interest rate declared on each policy anniversary. Currently 3.45% Option C: Annual Index Crediting with Monthly Point-to-Point Reset. No Asset Fee. Current Monthly Cap Rate: 2.40% . * Rates subject to change weekly	10% Surrender Charge Free Each Year	\$25,000	3%	MN, NY, OR, UT	10 Years 12, 12, 12, 10, 8, 7, 6, 5, 4, 3% Nursing Home Surrender Charge Waiver up to \$10,000 per month. Product Differs in CT, MN & WA	0-85 0-75 TSA	Call
	Integrity Index Annuity	Monthly Cap Annual Sum Account: 2.40% Annual Point to Point: 6.50% Fixed Account: 3.45%	10% per year including the 1st	\$10,000	3%	MN, NY, OR, UT	7 Years 10, 9, 8, 7, 6, 4, 2, 0%	0-85 0-75 TSA	Call
Aviva Life A.M. Best 'A+' Fitch 'A+'	Progressive Index Annuity	Annual Breakthrough Index Account: 9.50% Annual Point to Point: 7.00% Fixed Account: 3.70% * 25% Participation up to Breakthrough, 100% Participation in excess of Breakthrough.	10% per year including the 1st	\$10,000	3%	MN, NY, OR	10 Years 12, 12, 12, 10, 8, 7, 6, 5, 4, 3, 0%	0-85 0-75 TSA	Call
ING USA Annuity and Life Insurance Company A.M. Best 'A+' Moody 'Aa3' S & P 'AA'	ING Secure Index (FPDA)	Traditional Index Strategy: - Annual Reset - Point to Point - No Averaging - Subject to a cap under \$100k: 6.00% \$100k+: 7.00% Guaranteed Index Strategy: - Annual Reset - Point to Point - No Averaging - At least 2% Index increase credited each year - Subject to a cap under \$100k: 4.75% \$100k: 5.50% Fixed Interest Strategy: 3.65%	10% of accumulation value each year after 1st year. Systematic interest available yr 1 from fixed interest strategy.	\$5,000	3% on 100%	Only Approved In: MA, MN, UT	12, 12, 12, 10, 8, 6, 4* *ages 0-55 in MA, MN, and UT (9, 8, 7, 6, 5, 4, 2 in MA, MN, and UT for ages 56+) Waived for Death or Nursing Home Confinement of 30 days or more	0-80	Call

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January 22,
2007

	Product	Index Crediting	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	States Not Approved	Surrender Charges	Issue Ages	Commission
ING USA Annuity and Life Insurance Company A.M. Best 'A+' Moody 'Aa3' S & P 'AA'	ING Secure Index Five Annuity (FPDA) AD050290	<p>(Monthly Average Index Strategy) 100% Participation Rate Monthly average, annual reset. No Cap LB (Low Band): 1.20% spread HB (High Band): 0.70% spread</p> <p>(Point-to-Point Cap Index Strategy) 100% Participation Rate Annual Point to Point, annual reset LB: 6.25% cap HB: 7.00% cap</p> <p>(Point-to-Point Participation Index Strategy) LB:45% HB:50% Participation in the calculation of the index credit on S&P 500, Annual Point to Point, annual reset, No Cap, no spread.</p> <p>Fixed Rate Strategy: 3.55%</p>	10% of accumulation value each year after 1st contract year.	Low Band (LB) \$15,000 High Band (HB) \$75,000+	1.5% on 100% less premium taxes, withdrawals, and surrender charges	DE, IL, MA, MN, MS, NJ, NY, OR, PA, UT, WA	8, 7.5, 6.5, 5.5, 4.5% Waived for Death or Nursing Home Confinement of 45 days during any continuous 60 day period or is diagnosed with a terminal illness anytime on or after the first contract anniversary. Call for details.	0-80	Call
ING USA Annuity and Life Insurance Company A.M. Best 'A+' Moody 'Aa3' S & P 'AA'	[Original] ING Secure Index Five Annuity (FPDA)	<p>(Monthly Average Index Strategy) 100% Participation Rate Monthly average, annual reset. No Cap LB (Low Band): 1.10% spread HB (High Band): 0.60% spread</p> <p>(Point-to-Point Cap Index Strategy) 100% Participation Rate Annual Point to Point, annual reset LB: 6.50% cap HB: 7.25% cap</p> <p>(Point-to-Point Participation Index Strategy) LB:45% HB:50% Participation in the calculation of the index credit on S&P 500, Annual Point to Point, annual reset, No Cap, no spread.</p> <p>Fixed Rate Strategy: 3.65%</p>	10% of accumulation value each year after 1st contract year.	Low Band (LB) \$15,000 High Band (HB) \$75,000+	1.5% on 100% less premium taxes, withdrawals, and surrender charges	Only Available In DE, IL, MS, NJ, PA, WA	8, 7.5, 6.5, 5.5, 4.5% Waived for Death or Nursing Home Confinement of 30 consecutive days or more Home Confinement of 30 consecutive days or more	0-80	Call

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January 22,
2007

	Product	Index Crediting	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	States Not Approved	Surrender Charges	Issue Ages	Commission
ING USA Annuity and Life Insurance Company A.M. Best 'A+' Moody 'Aa3' S & P 'AA'	ING Secure Index Seven Annuity (FPDA)	<p>(Monthly Average Index Strategy) 100% Participation Rate Monthly average, annual reset. No Cap LB (Low Band): 1.10% spread HB (High Band): 0.60% spread</p> <p>(Point-to-Point Cap Index Strategy) 100% Participation Rate Annual Point to Point, annual reset LB: 6.50% cap HB: 7.25% cap</p> <p>(Point-to-Point Participation Index Strategy) LB:45% HB:50% Participation in the calculation of the index credit on S&P 500, Annual Point to Point, annual reset, No Cap, no spread.</p> <p>Fixed Rate Strategy: 3.95%</p>	10% of accumulation value each year after 1st contract year.	Low Band (LB) \$15,000 High Band (HB) \$75,000+	3.00% on 100% less premium taxes, withdrawals, and surrender charges	AK, DE, MA, MN, MS, NJ, NY, OR, PA, UT, WA	7 Years 10, 10, 10, 10, 9, 8, 7% Waived for Death or Nursing Home Confinement of 45 days during any continuous 60 day period or is diagnosed with a terminal illness anytime on or after the first contract anniversary. Call for details.	0-80	Call
	[Original] ING Secure Index Seven Annuity (FPDA)	<p>(Monthly Average Index Strategy) 100% Participation Rate Monthly average, annual reset. No Cap LB (Low Band): 1.10% spread HB (High Band): 0.60% spread</p> <p>(Point-to-Point Cap Index Strategy) 100% Participation Rate Annual Point to Point, annual reset LB: 6.50% cap HB: 7.25% cap</p> <p>(Point-to-Point Participation Index Strategy) LB:45% HB:50% Participation in the calculation of the index credit on S&P 500, Annual Point to Point, annual reset, No Cap, no spread.</p> <p>Fixed Rate Strategy: 3.95%</p>	10% of accumulation value each year after 1st contract year.	Low Band (LB) \$15,000 High Band (HB) \$75,000+	3.00% on 100% less premium taxes withdrawals, and surrender charges	Only Available In DE, MS, NJ, PA, WA	7 Years 12, 11, 10, 10, 9, 8, 7%* *ages 0-55 in NJ, PA, and WA (8, 7, 6.5, 5.5, 4.5, 3.5, 2.5% for age 56+ in NJ, PA and WA) (10, 10, 10, 10, 9, 8, 7% in MD) Waived for Death or Nursing Home Confinement of 30 consecutive days or more	0-80	Call

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January 22,
2007

	Product	Index Crediting	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	States Not Approved	Surrender Charges	Issue Ages	Commission
ING USA Annuity and Life Insurance Company A.M. Best 'A+' Moody 'Aa3' S & P 'AA'	ING Secure Index Opportunities Plus Annuity (SPDA) 5% Premium Bonus on initial premium	(Monthly Average Index Strategy) 100% Participation Rate Monthly average, annual reset. No Cap LB (Low Band): 1.45% spread HB (High Band): 0.95% spread (Point-to-Point Cap Index Strategy) 100% Participation Rate Annual Point to Point, annual reset LB: 5.00% cap HB: 5.75% cap (Point-to-Point Participation Index Strategy) LB: 40% HB: 45% Participation in the calculation of the index credit on S&P 500, Annual Point to Point, annual reset, No Cap , no spread. Fixed Rate Strategy: 3.15%	10% of accumulation value each year after 1st contract year.	Low Band (LB) \$15,000 High Band (HB) \$75,000	3.00% on 87.5% less premium taxes and withdrawals	AK, CT, DE, MN, MS, NJ, NY, OR, PA, UT, WA	10 Years 16, 15, 14, 13, 12, 11, 10, 8, 6, 4% Waived for Death or Nursing Home Confinement of 45 days during any continuous 60 day period or is diagnosed with a terminal illness anytime on or after the first contract anniversary*. *Not available in MA or PA Call for details.	0-80* *Max issue age 75 in IN	Call
	[Original] ING Secure Index Opportunities Plus Annuity (SPDA) 5% Premium Bonus on initial premium	(Monthly Average Index Strategy) 100% Participation Rate Monthly average, annual reset. No Cap LB (Low Band): 1.35% spread HB (High Band): 0.85% spread (Point-to-Point Cap Index Strategy) 100% Participation Rate Annual Point to Point, annual reset LB: 5.25% cap HB: 6.00% cap (Point-to-Point Participation Index Strategy) LB: 45% HB: 50% Participation in the calculation of the index credit on S&P 500, Annual Point to Point, annual reset, No Cap , no spread. Fixed Rate Strategy: 3.20%	10% of accumulation value each year after 1st contract year.	Low Band (LB) \$15,000 High Band (HB) \$75,000	3.00% on 87.5% less premium taxes and withdrawals	Only Available in MS	10 Years 16, 15, 14, 13, 12, 11, 10, 8, 6, 4% Waived for Death or Nursing Home Confinement of 30 consecutive days or more	0-80	Call
ING USA Annuity and Life Insurance Company A.M. Best 'A+' Moody 'Aa3' S & P 'AA'	ING Selectra Multi-Strategy Annuity (SPDA)	Monthly Average Index Strategy 100% Participation of S&P Monthly average, annual reset. NO CAP 0.80% Spread Fixed Strategy 3.30%	10% of accumulation value each year after 1st year Systematic interest available year 1 (Fixed Interest Strategy)	\$10,000	3.00% on 87.5% less premium taxes and withdrawals	AK, MD, MN, MS, NY, OR, PA, UT, WA	10, 10, 10, 10, 9, 8, 7, 6, 5, 4%* (+ or - MVA) *ages 0 - 55 in NJ (9, 8, 7, 6, 5, 4, 3, 2, 1% for age 56+ in NJ)	0-80	Call

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	Product	Index Crediting	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	States Not Approved	Surrender Charges	Issue Ages	Commission
	[Original] ING Selectra Multi-Strategy Annuity (FPDA)	<p>Equity Index Strategy 100% Participation of S&P Monthly average, annual reset. NO CAP 0.75% Spread</p> <p>Total Return Strategy 3.15%</p> <p>Fixed Strategy 3.40%</p>	<p>10% of accumulation value each year after 1st year (Equity Index Strategy)</p> <p>10% Cash Value after first year (Total Return Strategy)</p> <p>Systematic interest available year 1 (Fixed Interest Strategy)</p>	\$5,000	1.50% on 100%	<p>Only Available In MD, MS, PA, UT</p> <p>*Equity Indexed Strategy not approved in NJ</p>	<p>12, 12, 11, 10, 9, 8, 7, 6, 4, 2%* (+ or - MVA)</p> <p>*(10, 10, 10, 9, 8, 7, 6, 5, 4 in MD)</p>	0-80	Call
JEFFERSON-PILOT LIFE A.M. Best 'A++' Fitch 'AA+' S & P 'AAA'	New Directions JPF I-66sm (SPDA)	<p>Performance Triggered Indexed Account: A specified rate is credited if S&P 500 Index percentage change has a zero or positive 1-year return. Current Specified Rate: 6.40%</p> <p>2-Year Point-to-Point Indexed Account: 100% participation of the S&P 500 Index growth over 2-year period. Point to Point. Subject to a cap of 17.00% (2 -year)</p> <p>Fixed Account: 4.25% 6 Yr Guarantee (can change eligible account allocations at anniversary).</p>	<p>Up to 10% free withdrawal each policy year.</p> <p>Withdrawals prior to end of reset period do not participate in index gains.</p>	\$10,000	1.75% (or higher) on 100% of premium.	MN, NY, OR, WA	<p>6-year surrender charge schedule 9, 8, 7, 6, 4.75, 3.50 (+ or - MVA fixed & EIA accounts)</p>	0-85	Call
	New Directions JPF I-88sm (SPDA)	<p>Performance Triggered Indexed Account: A specified rate is credited if S&P 500 Index percentage change has a zero or positive 1-year return. Current Specified Rate: 6.50%</p> <p>2-Year Point-to-Point Indexed Account: 100% participation of the S&P 500 Index growth over 2-year period. Point to Point. Subject to a cap of 17.25% (2-year)</p> <p>Fixed Account: 4.30% 8 Yr Guarantee (can change eligible account allocations at anniversary).</p>	<p>Up to 10% free withdrawal each policy year.</p> <p>Withdrawals prior to end of reset period do not participate in index gains</p>	\$10,000	1.75% (or higher) on 100% of premium.	MN, NY, OR, WA	<p>8-year surrender charge schedule 9, 8, 7, 6, 4.75, 3.50, 2.75 (+ or - MVA fixed & EIA accounts)</p>	0-85	Call

	Product	Index Crediting	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	States Not Approved	Surrender Charges	Issue Ages	Commission
JEFFERSON-PILOT LIFE A.M. Best 'A++' Fitch 'AA+' S & P 'AAA'	JPF Opti 8 (FPDA) 2% premium bonus in 1st 3 yrs	<p>Performance Triggered Indexed Account: A specified rate is credited if S&P 500 Index percentage change has a zero or positive 1-year return. Current Specified Rate: 5.70% (Gtd. Min. Specified Rate 2.50%)</p> <p>2-Year Point-to-Point Indexed Account: 100% participation of the S&P 500 Index growth over 2-year period. Point to Point. Subject to a cap of 14.50% (2-year) Gtd. Min. Cap of 7.00% (2-year)</p> <p>2-Year Monthly Cap Indexed Account: Credits the sum of the 24 consecutive monthly change percentages in the S&P 500 Index, with each positive change subject to a monthly indexed cap. No Asset Fee. Current Monthly Cap: 3.40%. Gtd. Min. Monthly Cap: 1.00% (2-year)</p> <p>Fixed Account: 3.75% (1-year)</p> <p>(can change eligible account allocations at anniversary).</p>	Up to 10% free withdrawal each policy year.	\$5,000 NQ \$2,000 Q	1.50% on 100% of premium.	MN, NY, OR, UT, WA	8-year surrender charge schedule 9, 8, 7, 6, 5, 4, 3, 2% (+ or - MVA)	0-85	Call
	JPF Opti 10 (FPDA) 3% premium bonus in 1st 4 yrs	<p>Performance Triggered Indexed Account: A specified rate is credited if S&P 500 Index percentage change has a zero or positive 1-year return. Current Specified Rate: 5.70% (Gtd. Min. Specified Rate 2.50%)</p> <p>2-Year Point-to-Point Indexed Account: 100% participation of the S&P 500 Index growth over 2-year period. Point to Point. Subject to a cap of 14.50% (2-year) Gtd. Min. Cap of 7.00% (2-year)</p> <p>2-Year Monthly Cap Indexed Account: Credits the sum of the 24 consecutive monthly change percentages in the S&P 500 Index, with each positive change subject to a monthly indexed cap. No Asset Fee. Current Monthly Cap: 3.40%. Gtd. Min. Monthly Cap: 1.00% (2-year)</p> <p>Fixed Account: 3.75% (1-year)</p> <p>(can change eligible account allocations at anniversary).</p>	Up to 10% free withdrawal each policy year.	\$5,000 NQ \$2,000 Q	1.50% on 100% of premium.	IL, MN, NY, OR, UT, WA* *only Opti 10-WA is available in WA. Call for Details	10-year surrender charge schedule 10, 9, 8, 7, 6, 5, 4, 3, 2, 1% (+ or - MVA)	0-80	Call

	Product	Index Crediting	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	States Not Approved	Surrender Charges	Issue Ages	Commission
JEFFERSON-PILOT LIFE A.M. Best 'A++' Fitch 'AA+' S & P 'AAA'	JPF Opti 12 (FPDA) 4% premium bonus in 1st 5 yrs	<p>Performance Triggered Indexed Account: A specified rate is credited if S&P 500 Index percentage change has a zero or positive 1-year return. Current Specified Rate: 5.70% (Gtd. Min. Specified Rate 2.50%)</p> <p>2-Year Point-to-Point Indexed Account: 100% participation of the S&P 500 Index growth over 2-year period. Point to Point. Subject to a cap of 14.50% (2-year) Gtd. Min. Cap of 7.00% (2-year)</p> <p>2-Year Monthly Cap Indexed Account: Credits the sum of the 24 consecutive monthly change percentages in the S&P 500 Index, with each positive change subject to a monthly indexed cap. No Asset Fee. Current Monthly Cap: 3.40%. Gtd. Min. Monthly Cap: 1.00% (2-year)</p> <p>Fixed Account: 3.75% (1-year)</p> <p>(can change eligible account allocations at anniversary).</p>	Up to 10% free withdrawal each policy year.	\$5,000 NQ \$2,000 Q	1.50% on 100% of premium.	CT, IL, MN, NY, OR, UT, WA	12-year surrender charge schedule 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1% (+ or - MVA)	0-75	Call
	OptiProsm JPF Pro 7 (FPDA) Premium Bonus: 1% of 1st yr premiums Call for details	<p>Performance Triggered Indexed Account: A specified rate is credited if S&P 500 Index percentage change has a zero or positive 1-year return. Current Specified Rate: 5.60%</p> <p>2-Year Point-to-Point Indexed Account: 100% participation of the S&P 500 Index growth over 2-year period subject to a cap. Point to Point. Current cap of 14.25% (2-year)</p> <p>2-Year Monthly Cap Indexed Account: Credits the sum of the 24 consecutive monthly change percentages in the S&P 500 Index, with each positive change subject to a monthly indexed cap. Current monthly cap: 3.35%</p> <p>Fixed Account: 3.70%</p> <p>(can change eligible account allocations at anniversary).</p>	10% of accumulation value each policy year	\$5,000 NQ \$2,000 Q	<p>Performance Triggered Indexed Account: 2.50%</p> <p>2-year Point-to-Point Indexed Account: 7% cap</p> <p>2-year Monthly Cap Indexed Account: 1% cap</p> <p>Fixed Account: 1% (or higher)</p>	MN, NY, OR, UT, WA	7-year surrender charge schedule 9, 8, 7, 6, 5, 4, 3% + or - MVA	0-85	Call

January 22,
2007

	Product	Index Crediting	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	States Not Approved	Surrender Charges	Issue Ages	Commission
	<p>OptiProsm JPF Pro 13 (FPDA)</p> <p>5% Premium Bonus: 1% of 1st yr premiums and 1% on 1st-4th policy anniversaries</p> <p>Call for details</p>	<p>Performance Triggered Indexed Account: A specified rate is credited if S&P 500 Index percentage change has a zero or positive 1-year return. Current Specified Rate: 5.60%</p> <p>2-Year Point-to-Point Indexed Account: 100% participation of the S&P 500 Index growth over 2-year period subject to a cap. Point to Point. Current cap of 14.25% (2-year)</p> <p>2-Year Monthly Cap Indexed Account: Credits the sum of the 24 consecutive monthly change percentages in the S&P 500 Index, with each positive change subject to a monthly indexed cap. Current monthly cap: 3.35%</p> <p>Fixed Account: 3.70%</p> <p>(can change eligible account allocations at anniversary).</p>	<p>10% of accumulation value each policy year</p>	<p>\$5,000 NQ \$2,000 Q</p>	<p>Performance Triggered Indexed Account: 2.50%</p> <p>2-year Point-to-Point Indexed Account: 7% cap</p> <p>2-year Monthly Cap Indexed Account: 1% cap</p> <p>Fixed Account: 1% (or higher)</p>	<p>AL, CT, DE, IL, MA, MN, NY, OR, UT, WA</p>	<p>13-year surrender charge schedule</p> <p>13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1%</p> <p>+ or - MVA</p>	<p>0-75</p>	<p>Call</p>
<p>JEFFERSON-PILOT LIFE</p> <p>A.M. Best 'A++' Fitch 'AA+' S & P 'AAA'</p>	<p>JPF OptiChoice 7 (FPDA)</p>	<p>1-Year Point-to-Point Indexed Account: Credited at full percentage increase of the S&P 500 Index over the 1-year indexed term credited up to the indexed cap. Current cap of 7.35%* 2.50% Min. Guarantee</p> <p>1-Year Monthly Cap Indexed Account: Credits the sum of the 12 consecutive monthly change percentages in the S&P 500 Index, with each positive change subject to a monthly indexed cap. Current monthly cap: 2.35%* 1.00% Min. Guarantee</p> <p>1-Year Monthly Average Indexed Account: Credited at the percentage increase in the average monthly index value over beginning S&P 500 Index value, less the indexed interest spread. Current indexed interest spread: 0.85%* Max Indexed Interest Spread: 9.00% Fixed Account: 3.95%* 1.50% Min. Guarantee Yrs 1-7, 1% - 3% Yr 8+</p> <p>(can change account allocations at anniversary).</p> <p>*Rates effective as of 01/01/2007 and subject to change</p>	<p>Beginning in 1st policy year, up to 10% of accumulation value each policy year without surrender charge of MVA.</p>	<p>\$5,000 NQ \$2,000 Q</p>	<p>Guaranteed minimum cash surrender value equals the premiums paid and related surrender charges and less deductions for any required premium taxes, accumulated at the guaranteed minimum fixed interest rate(s), 1.50%, to the date of surrender, less any surrender charges on the date of surrender.</p>	<p>NY, OR</p>	<p>7-year surrender charge schedule 9, 8, 7, 6, 5, 4, 3%</p> <p>+ or - MVA</p> <p>After 1st policy year, may exercise benefit of Nursing Home Rider (confinement at least 30 consecutive days) and Terminal Illness Rider (diagnosis after policy issue date).</p> <p>Subject to state availability and terms and conditions of riders.</p>	<p>0-85 NQ & Q</p>	<p>Call</p>

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	Product	Index Crediting	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	States Not Approved	Surrender Charges	Issue Ages	Commission
<p>JEFFERSON-PILOT LIFE</p> <p>A.M. Best 'A++' Fitch 'AA+' S & P 'AAA'</p>	<p>JPF OptiChoice 9 (FPDA)</p>	<p>1-Year Point-to-Point Indexed Account: Credited at full percentage increase of the S&P 500 Index over the 1- year indexed term credited up to the indexed cap. Current cap of 7.45%* 2.50% Min. Guarantee</p> <p>1-Year Monthly Cap Indexed Account: Credits the sum of the 12 consecutive monthly change percentages in the S&P 500 Index, with each positive change subject to a monthly indexed cap. Current monthly cap: 2.40%* 1.00% Min. Guarantee</p> <p>1-Year Monthly Average Indexed Account: Credited at the percentage increase in the average monthly Index value over beginning S&P 500 Index value, less the indexed interest spread. Current indexed interest spread: 0.75%* Max Index Interest Spread: 9.00% Fixed Account: 4.00%* 1.75% Min. Guarantee Yrs 1-9, 1% - 3% Yr 10+</p> <p>(can change account allocations at anniversary).</p> <p>*Rates effective as of 01/01/2007 and subject to change</p>	<p>Beginning in 1st policy year, up to 10% of accumulation value each policy year without surrender charge of MVA.</p>	<p>\$5,000 NQ \$2,000 Q</p>	<p>Guaranteed minimum cash surrender value equals the premiums paid, less any prior partial surrenders and related surrender charges and less deductions for any required premium taxes, accumulated at the guaranteed minimum fixed interest rate(s), 1.75%, to the date of surrender, less any surrender charges on the date of surrender.</p>	<p>NY, OR</p>	<p>9-year surrender charge schedule 9, 8, 7, 6, 5, 4, 3, 2, 1% + or - MVA After 1st policy year, may exercise benefit of Nursing Home Rider (confinement at least 30 consecutive days) and Terminal Illness Rider (diagnosis after policy issue date). Subject to state availability and terms and conditions of riders.</p>	<p>0-80 NQ & Q</p>	<p>Call</p>

	Product	Index Crediting	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	States Not Approved	Surrender Charges	Issue Ages	Commission
JEFFERSON-PILOT LIFE A.M. Best 'A++' Fitch 'AA+' S & P 'AAA'	JPF OptiChoice 5 (FPDA)	<p>1-Year Point-to-Point Indexed Account: Credited at full percentage increase of the S&P 500 Index over the 1- year indexed term credited up to the indexed cap. Current cap of 7.25%! 2.50% Min. Guarantee</p> <p>1-Year Monthly Cap Indexed Account: Credits the sum of the 12 consecutive monthly change percentages in the S&P 500 Index, with each positive change subject to a monthly indexed cap. Current monthly cap: 2.30%* 1.00% Min. Guarantee</p> <p>1-Year Monthly Average Indexed Account: Credited at the percentage increase in the average monthly index value over beginning S&P 500 Index value, less the indexed interest spread. Current indexed interest spread: 0.95%* Max Indexed Interest Spread: 9.00% Fixed Account: 3.90%* 1.25% Min. Guarantee Yrs 1-5, 1% - 3% Yr 6+</p> <p>(can change account allocations at anniversary)</p> <p>*Rates effective as of 01/01/2007 and subject to change</p>	Beginning in 1 st policy year, up to 10% of accumulation value each policy year without surrender charge of MVA	\$5,000 NQ \$2,000 Q	Guaranteed minimum cash surrender value equals the premiums paid, less any prior partial surrenders and related surrender charges and less deductions for any required premium taxes, accumulated at the guaranteed minimum fixed interest rate(s), 1.25%, to the date of surrender, less any surrender charges on the date of surrender.	NY, OR	5-year surrender charge schedule 9, 8, 7, 6, 5% + or - MVA After 1 st policy year, may exercise benefit of Nursing Home Rider (confinement at least 30 consecutive days) and Terminal Illness Rider (diagnosis after policy issue date). Subject to state availability and terms and conditions of riders.	0-85 NQ & Q	Call
Lincoln Benefit Life A.M. Best 'A+' Moody's 'A2' S & P 'AA'	Saver's Index I (SPDA)	<p>Two Options Available (Both use ANNUAL RESET METHOD) 60% participation in the S&P 500, 9.00%* cap or 100% participation in the S&P 500, 8.00%* cap</p> <p>Guaranteed Minimum 3% on 90% of premium</p> <p>*Caps are 50bps lower for premiums below \$100,000</p>	10% or systematic withdrawal after 1st yr, minimum \$250.00 Withdrawals prior to end of reset period do not participate in index gains.	\$10,000	3% on 90% of premium	AL, ND, NJ, NY, OR, VT, WA	7-years 8% through age 75, then reducing by .8% each year (no charge fo 45 days after each 7 year term) Waived (after 1st year) if confined to a hospital or nursing home for 60 days or longer (Except in KS, MA, NC &TX)	0-75 (Owner age 90)	Call

January 22,
2007

	Product	Index Crediting	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	States Not Approved	Surrender Charges	Issue Ages	Commission
<p>Lincoln Benefit Life A.M. Best 'A+' Moody's 'A2' S & P 'AA'</p>	<p>Saver's Index Plus (SPDA)</p>	<p>A: 100% participation in the S&P 500, Annual Reset with point-to-point Cap:7.50% <\$100k 8.00%>\$100k</p> <p>B: 100% participation in the S&P 500, Annual Reset with point-to-point with a low watermark option Cap:7.25% <\$100k 7.75%>\$100k</p> <p>C: 100% participation in the S&P 500, Annual Reset with monthly averaging Cap: 11% <\$100k 12%>\$100k</p> <p>D:100% participation in the S&P 500, Monthly Cap:2.20% <\$100k 2.30%>\$100k</p> <p>E: Fixed Account: 3.90%</p> <p>A minimum of \$250 can be allocated to each crediting strategy</p> <p>Ability to transfer between crediting strategies on the contract anniversary (if the Low-Watermark Option is selected, funds cannot be transferred to a different crediting strategy)</p>	<p>10% free withdrawal of the contract value after the first contract year</p>	<p>\$10,000 (qualified and nonqualified)</p>	<p>100% of the original purchase payment compounded at 2.0% less prior withdrawals and applicable withdrawal charges</p>	<p>CT, DE, IL, MA, MN, NJ, NC, OR, TX, WA</p>	<p>5 Years 8, 8, 7, 6, 5%</p> <p>Confinement, terminal illness and unemployment waivers available (may not be available in all states)</p> <p>Waiver for inability to perform 2 of 6 activities of daily living (may not be available in all states)</p>	<p>0-85 (Both owner and annuitant)</p>	<p>Call</p>

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	Product	Index Crediting	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	States Not Approved	Surrender Charges	Issue Ages	Commission
<p>Lincoln Benefit Life A.M. Best 'A+' Moody's 'A2' S & P 'AA'</p>	<p>Saver's Index Premier (SPDA) 3% Credit Enhancement Trail Commission Option</p>	<p>A: 100% participation in the S&P 500, Annual Reset with point-to-point Cap: 7.00% >\$100k 6.50% <\$100k</p> <p>B: 100% participation in the S&P 500, Annual Reset with point-to-point with a low watermark option Cap: 6.87% >\$100k 6.37% <\$100k</p> <p>C: 100% participation in the S&P 500, Annual Reset with monthly averaging Cap: 11.00% >\$100k 10.00% <\$100k</p> <p>D: 100% participation in the S&P 500, Monthly Cap Cap: 2.10% >\$100k 2.00% <\$100k</p> <p>E: Fixed Account: 3.40%</p> <p>A minimum of \$250 can be allocated to each crediting strategy</p> <p>Ability to transfer between crediting strategies on the contract anniversary (if the Low-Watermark Option is selected, funds cannot be transferred to a different crediting strategy)</p>	<p>10% free withdrawal of the contract value after the first contract year</p>	<p>\$10,000 (qualified and nonqualified)</p>	<p>100% of the original purchase payment compounded at 2.50% less prior withdrawals and applicable withdrawal charges</p>	<p>CT, DE, IL, MA, MN, NJ, NC, OR, PA, TX, UT, WA</p>	<p>10 Years 12, 11, 10, 9, 8, 7, 6, 5, 4, 3</p> <p>Confinement, terminal illness and unemployment waivers available (may not be available in all states)</p> <p>Waiver for inability to perform 2 of 6 activities of daily living (may not be available in all states)</p>	<p>0-85 (Both owner and annuitant)</p>	<p>Call</p>
	<p>Saver's Index III (FPDA)</p>	<p>Two Options Available (Both use ANNUAL RESET METHOD) 60% participation in the S&P 500, 8.00%* cap or 100% participation in the S&P 500, 7.00%*cap</p> <p>Guaranteed Minimum 3% on 90% of premium</p> <p>*Caps are 50bps lower for premiums below \$100,000</p>	<p>10% after 1st year</p>	<p>\$3,000 Q \$10,000 NQ</p> <p>Minimum Additions \$250.00</p>	<p>3% on 90% of premium</p>	<p>IL, MA, NY, ND, OR, VT, WA</p>	<p>10 years 10, 10, 9, 9, 8, 8, 7, 6, 4, 2</p> <p>Waived for Hospital/Nursing Home(Except in KS, MA, NC & TX)</p>	<p>0-85 (Owner age 90)</p>	<p>Call</p>

January 22,
2007

**National
Western Life**
A.M. Best 'A-'
S & P 'A+'

Win a trip to
Vienna and
Prague! Call for
Details!

Product	Index Crediting	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	States Not Approved	Surrender Charges	Issue Ages	Commission
Confidence Index 2000 Style III (FPDA)	<p>Option A: 100% first year guaranteed participation* of the average monthly S&P 500 Index minus a 1.50% first year Asset Fee</p> <p>Option B: Fixed interest rate declared on each policy anniversary. Currently 3.00%**</p> <p>Option C: 50% Index 50% Fixed (can switch options annually)</p> <p>*70% current base participation **3.00% in FL</p>	10% of Account Value after 1st year. 60%. Loan provision available under option B interest, 30% under option C.	\$10,000 Additional: \$100	80% of first year premiums plus 87.5% of renewal year premiums if any, less any withdrawals, all accumulated at 2.75% compounded annually Fixed Guarantee 2.75%	Available only in: FL, ME, NE, NJ, NV, WY	15 years waived for annuitization upon death or annuitization at least 5 years after issue	0-85 NQ 0-75 Q	Call
Liberty Challenge 2% first year premium bonus (FPDA)	<p>Option A: 100% first year guaranteed participation* of the average monthly S&P 500 Index minus a 0.50% first year Asset Fee (not approved in all states, call for details)</p> <p>Option B: Fixed interest rate declared on each certificate anniversary. Currently 3.35%</p> <p>Option D: Annual Index Crediting with Monthly Point-to-Point Reset. No Asset Fee. Current Monthly Cap Rate: 1.90% . Guaranteed Monthly Cap Rate: 1.0%</p>	10% of Account Value after 1st year. 60%. Loan provision available only when 100% allocated to Option B	\$5,000 NQ \$2,000 Q	100% of premiums paid less any withdrawals, all accumulated at 1.50%	Available only in FL, MD, ME, MS, NE, NJ, SC, WY	12 Years 15, 15, 15, 15, 15, 15, 15, 12, 9, 6, 3	0-85 NQ 0-75 Q	Call
Liberty Champion 5% first yr premium bonus (FPDA)	<p>Option A: 100% first year guaranteed participation* of the average monthly S&P 500 Index minus a 0.50% first year Asset Fee (not approved in all states, call for details)</p> <p>Option B: Fixed interest rate declared on each certificate anniversary. Currently 3.35%</p> <p>Option D: Annual Index Crediting with Monthly Point-to-Point Reset. No Asset Fee. Current Monthly Cap Rate: 1.90% . Guaranteed Monthly Cap Rate: 1.00%</p>	10% of Account Value after 1st year. 60%. Loan provision available only when 100% allocated to Option B	\$5,000 NQ \$2,000 Q	100% of premiums paid less any withdrawals, all accumulated at 1.50%	Available only in: ME, MS, NE, NJ, SC, WY	15 Years 20, 20, 20, 20, 20, 20, 18, 16, 14, 12, 10, 8, 6, 4, 2	0-85 NQ 0-75 Q	Call
Liberty Classic (FPDA)	<p>Option A: 100% first year guaranteed participation* of the average monthly S&P 500 Index minus a 0.50% first year Asset Fee (not approved in all states, call for details)</p> <p>Option B: Fixed interest rate declared on each certificate anniversary. Currently 3.35%</p> <p>Option D: Annual Index Crediting with Monthly Point-to-Point Reset. No Asset Fee. Current Monthly Cap Rate: 1.90% . Guaranteed Monthly Cap Rate: 1.00%</p>	10% of Account Value after 1st year. 60%. Loan provision available only when 100% allocated to Option B	\$5,000 NQ \$2,000 Q	100% of premiums paid less any withdrawals, all accumulated at 1.50%	Available only in: FL, MD, ME, MS, NE, NJ, SC, WY	9 Years 12, 12, 12, 12, 12, 12, 9, 6, 3	0-85 NQ 0-75 Q	Call

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January 22,
2007

Product	Index Crediting	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	States Not Approved	Surrender Charges	Issue Ages	Commission	
Ultra Classic (FPDA)	Option A: 100% first year guaranteed participation* of the average monthly S&P 500 Index Option B: Fixed interest rate declared on each policy anniversary. Currently 4.50% Option D: Annual Index Crediting with Monthly Point-to-Point Reset. No Asset Fee. Current Monthly Cap Rate: 2.50% . Guaranteed Monthly Cap Rate: 1.0% *50% current base participation	10% of Account Value Free of Withdrawal Charge after 1st year. 60%. Loan provision available under option B interest ONLY.	\$5000 NQ \$2000 Q Additional: \$100	87.5% of premiums received, less any withdrawals, and withdrawal charges, accumulated at the Minimum Guaranteed Interest Rate	AL, DE, FL, IL, IN, MA, MN, NJ, NY, OR, UT	15, 14.75, 14, 13, 12.25, 11.25, 10.50, 9.75, 8.75, 8, 6, 4, 2% Annuitize at Full Contract Value after 5 th policy year for a minimum of 5 years	0-85	Call	
	Ultra Benefit (FPDA) 3.00% Premium Bonus (All 1 st year premiums, 4.00% for years 2-5)	Option A: 100% first year guaranteed participation* of the average monthly S&P 500 Index Option B: Fixed interest rate declared on each policy anniversary. Currently 4.50% Option D: Annual Index Crediting with Monthly Point-to-Point Reset. No Asset Fee. Current Monthly Cap Rate:2.50% . Guaranteed Monthly Cap Rate: 1.0%	10% of Account Value Free of Withdrawal Charge after 1st year. 60%. Loan provision available under option B interest ONLY.	\$5000 NQ \$2000 Q Additional: \$100	87.5% of premiums received, less any withdrawals, and withdrawal charges, accumulated at the Minimum Guaranteed Interest Rate.	AL, DE, FL, IL, IN, MA, MN, NJ, NY, OR, RI, UT,	16, 16, 15.75, 15, 14, 13.25, 12.50, 11.50, 10.75, 10, 8, 6, 4, 2% Annuitize at Full Contract Value after 5 th policy year for a minimum of 5 years.	0-85	Call
	Ultra Future (FPDA) 8.00% Premium Bonus* (All 1 st year premiums, 4.75% for years 2-5) *2.00% First Year Premium Bonus; 2.00% Yrs 2-5 in IL, IN, MN, NJ, PA and WA	Option A: 100% first year guaranteed participation* of the average monthly S&P 500 Index Option B: Fixed interest rate declared on each policy anniversary. Currently 4.50%** Option D: Annual Index Crediting with Monthly Point-to-Point Reset. No Asset Fee. Current Monthly Cap Rate: 2.50%*** . Guaranteed Monthly Cap Rate: 1.0% *50% current base participation; 1st Yr Asset Fee of 0.60% in IL, IN, MN, NJ, PA, WA **4.10% in IL, IN, MN, NJ, PA, WA ***2.15% in IL, IN, MN, NJ, PA, WA	10% of Account Value Free of Withdrawal Charge after 1st year. 60%. Loan provision available under option B interest ONLY	\$5000 NQ \$2000 Q Additional: \$100	87.5% of premiums received, less any withdrawals, and withdrawal charges, accumulated at the Minimum Guaranteed Interest Rate.	AL, DE, MA, NY, OR, UT	15 years* 19.25, 18.50, 17.75, 16.75, 16, 15.25, 14.50, 13.50, 12.75, 12, 10, 8, 6, 4, 2% *9 years in IL, IN, MN, NJ, PA and WA 9.25, 8.25, 7.25, 6.25, 5.00, 4.00, 3.00, 2.00, 1.00% Annuitize at Full Contract Value after 5 th policy year for a minimum of 5 years	0-85	Call

National Western Life
A.M. Best 'A-' S & P 'A+'

Win a trip to Vienna and Prague! Call for Details!

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January 22,
2007

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<p>North American Company for Life and Health Insurance A.M. Best 'A' S & P 'AA'</p> <p>NDF-CO71</p>	<p>North American Classicsm (FPDA)</p>	<p>Daily Average / Annual Reset: <u>Part. Rate</u> S&P 500 95% DJIA 95% Russell 2000 60% S&P Midcap 400 65%</p> <p>Point to Point / Annual Reset (12% Cap): <u>Part. Rate</u> S&P 500 60% DJIA 65% Russell 2000 60% S&P Midcap 400 60% NASDAQ 100 55%</p> <p>New Monthly Point to Point S&P 500 2.15% Cap</p> <p>Fixed Account: 3.60%</p>	<p>10% of Accumulation Value each year after 1st year</p>	<p>\$10,000 NQ \$2,000 Q</p>	<p>87.5% of premium accumulated at 3.00%</p>	<p>AL, MA, MD, MN, NY, OR, WA</p>	<p>10, 9, 8, 7, 6, 5, 4, 3, 2, 1 (10 Years) +/- interest adjustment</p>	<p>0-79</p>	<p>Call</p>
<p>North American Company for Life and Health Insurance A.M. Best 'A' S & P 'AA'</p> <p>NDF-CO71</p>	<p>North American Classic Plussm (FPDA)</p> <p>10.00% Premium Bonus First Five Years</p>	<p>Daily Average / Annual Reset: <u>Part. Rate</u> S&P 500 75% DJIA 75% Russell 2000 50% S&P Midcap 400 50%</p> <p>Point to Point / Annual Reset (12% Cap): <u>Part. Rate</u> S&P 500 50% DJIA 50% Russell 2000 45% S&P Midcap 400 45% NASDAQ 100 45%</p> <p>New Monthly Point to Point S&P 500 2.00% Cap</p> <p>Fixed Account: 3.00%</p>	<p>10% of Accumulation Value each year after 1st year</p>	<p>\$10,000 NQ \$2,000 Q</p>	<p>87.5% of premium accumulated at 3.00%</p>	<p>AL, CT, MA, MD, MN, NY, OK, OR, UT, WA</p>	<p>18, 18, 17, 15, 15, 15, 14, 12, 10, 8, 6, 4, 2 (14 years) +/- interest adjustment</p>	<p>0-75</p>	<p>Call</p>

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	Product	Index Crediting	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	States Not Approved	Surrender Charges	Issue Ages	Commission
<p>Physicians Life</p> <p>A.M. Best "A" S&P "AA-" Weiss "A"</p>	<p>Vista Index Elite (FPDA)</p>	<p>Monthly Averaging 5 yr: 100% Participation of Monthly Average of the S&P500 subject to a cap rate of 9.00%. 10 yr: 100% Participation of Monthly Average of the S&P500 subject to a cap rate of 12.00%.</p> <p>Annual Point-to-Point 5 yr: 100% Participation of annual point to point of the S&P 500 subject to a cap rate of 6.75%. 10 yr: 100% Participation of annual point to point of the S&P 500 subject to a cap rate of 7.75%.</p> <p>Fixed Account 5 yr: 3.75% (2.50% Gtd Minimum*) 10 yr: 4.20% (2.50% Gtd Minimum*)</p> <p>*1.5% in AR, AZ, FL, NE, OK, TN, WY; 3.0% in TX, UT</p>	<p>Annual 5% Penalty Free Withdrawals after the first year</p>	<p>\$100,000</p> <p>Additional: \$100 (Maximum contribution 2x the initial premium)</p>	<p>3% on 90% of Premium or 1.5% on 90% of Premium</p> <p>Varies by state. Call for details.</p>	<p>AL, IN, GA, MA, MS, NJ, NY, OR, PA, WA, WV</p>	<p>Full Index Account Value after each Index Term</p> <p>If surrendered before initial Index Term, then receive the Minimum Guaranteed Value</p> <p>Return of Premium Death Rider Charge: .25% Reduction to caps .10% Reduction to fixed interest rates</p>	<p>5 yr: 0-80 10 yr: 0-75</p>	<p>Call</p>
<p>Physicians Life</p> <p>A.M. Best "A" S&P "AA-" Weiss "A"</p>	<p>Vista Index Freedom (FPDA)</p> <p>5% premium bonus for 12 yr option</p> <p>2-Year Cap-Free Zone on 6 yr option</p> <p>3-year Cap-Free Zone on 12 yr option</p>	<p>Monthly Averaging 6 yr: 100% Participation of Monthly Average of the S&P500 subject to a cap rate of 6.50%.**</p> <p>(NO CAP for 1ST 2 YEARS: CALL FOR DETAILS)</p> <p>12 yr: 100% Participation of Monthly Average of the S&P500 subject to a cap rate of 7.00%.**</p> <p>Annual Point-to-Point 6 yr: 100% Participation of annual point to point of the S&P 500 subject to a cap rate of 5.50%.**</p> <p>(NO CAP for 1ST 3 YEARS: CALL FOR DETAILS)</p> <p>12 yr: 100% Participation of annual point to point of the S&P 500 subject to a cap rate of 5.75%. **</p> <p>Fixed Account 6 yr: 3.20% (2.50% Gtd Minimum*) 12 yr: 3.35% (2.50% Gtd Minimum*)</p> <p>*1.50% in AR, AZ, NE, OH, OK, TN, WY; 3.0% in UT</p> <p>**Expected caps at the end of the Cap-Free Zone. Caps may be higher or lower, guaranteed minimum caps is 4%</p>	<p>Annual 5% Penalty Free Withdrawals after the first year</p>	<p>\$2,500</p> <p>Additional: \$100 (Maximum contribution 2x the initial premium)</p>	<p>3% on 90% of Premium or 1.5% on 90% of Premium</p> <p>Varies by state. Call for details.</p>	<p>AL, FL, GA, IN, MA, MN, MS, NJ, NY, OR, PA, TX, WA, WV</p>	<p>Full Index Account Value after each Index Term</p> <p>If surrendered before initial Index Term, then receive the Minimum Guaranteed Value</p> <p>Return of Premium Death Rider Charge: .25% Reduction to caps .10% Reduction to fixed interest rates</p>	<p>6 yr: 0-80 12 yr: 0-75</p>	<p>Call</p>

	Product	Index Crediting	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	States Not Approved	Surrender Charges	Issue Ages	Commission
	Vista Index Solution (FPDA) 2% index bonus for 7yr option 5% index bonus for 10 yr option 10% index bonus for 15 yr option	<p>Monthly Averaging 7 yr: 100% Participation of Monthly Average of the S&P500 subject to a cap rate of 7.75%. 10 yr: 100% Participation of Monthly Average of the S&P500 subject to a cap rate of 8.25%. 15 yr: 100% Participation of Monthly Average of the S&P500 subject to a cap rate of 9.50%.</p> <p>Annual Point-to-Point 7 yr: 100% Participation of annual point to point of the S&P 500 subject to a cap rate of 6.00%. 10 yr: 100% Participation of annual point to point of the S&P 500 subject to a cap rate of 6.25%. 15 yr: 100% Participation of annual point to point of the S&P 500 subject to a cap rate of 6.75%.</p> <p>Fixed Account 7 yr: 3.40% (2.50% Gtd Minimum*) 10 yr: 3.45% (2.50% Gtd Minimum*) 15 yr: 3.75% (2.50% Gtd Minimum*)</p> <p>*1.50% in AR, AZ, FL NE, OK TN, WY; 3% in TX, UT</p>	Annual 5% Penalty Free Withdrawals after the first year	\$2,500 Additional: \$100 (Maximum contribution 2x the initial premium)	3% on 90% of Premium or 1.50% on 90% of Premium Varies by state Call for details.	AL, IN, MA, MS, NJ, NY, OR, PA, WA	Full Index Account Value after each Index Term If surrendered before initial Index Term, then receive the Minimum Guaranteed Value Return of Premium Death Rider Charge: .25% Reduction to caps .10% Reduction to fixed interest rates *10/15 year will receive additional 5%/10% bonus if annuitized for 5 year minimum after initial term is ended	7 yr: 0-80 10 yr: 0-75 15 yr: 0-70	Call
RBC Insurance A.M. Best 'A' Fitch 'A+'	Index Master Dow 5 Year (FPDA)	<p>Indexed Account: 100% Participation of the Dow Jones Industrial Averagesm. Monthly Average Subject to a 10% cap and a 1% spread. Fixed Account: Current rate 3.75% Allocations may be changed annually or automatic rebalancing available.</p>	10% of accumulation value after 1st yr. or minimum required distribution.	\$5,000 \$1,000 Additional payments	3% on 94%	IL, NJ, NY, ND, OR, WA	6,6,6,4,2 waived for Long-Term Care/ Terminal Illness after 1st year	0-85 NQ 0-80 Q	Call
	Index Master S&P 7 Year (FPDA)	<p>Indexed Account: 100% Participation of the S&P500sm. Monthly Average Subject to a 10.00% cap and 1% spread. Fixed Account: Current rate 3.90% Allocations may be changed annually or automatic rebalancing available.</p>	10% of accumulation value after 1st yr. or required minimum distribution.	\$5,000 \$1,000 Additional payments	3% on 92%	HI, IL, NJ, NY, ND, OR, WA	8,8,8,7,6,4,2 waived for Long-Term Care/ Terminal Illness after 1st year	0-85 NQ 0-80 Q	Call
	Index Master Dow 10 Year (FPDA)	<p>Indexed Account: 100% Participation of the Dow Jones Industrial Averagesm. Monthly Average Subject to a 12% cap and 0% spread. Fixed Account: Current rate 4.35% Allocations may be changed annually or automatic rebalancing available.</p>	10% of accumulation value after 1st yr. or minimum required distribution.	\$5,000 \$1,000 Additional payments	3% on 88%	HI, ND, NJ, NY, OR, SC, WA	12,12,12,11,10,9,8,6,4,2 waived for Long-Term Care/ Terminal Illness after 1st year	0-80 Q 0-85 NQ (0-59 in UT)	Call
Sun Life Financial A.M. Best 'A++'	MultiPoint (SPDA)	Rolling Monthly Averaging, Annual Highwater Mark Lock-in Participation Rate/Cap 1-Year 20%, 10% Cap 5-Year 65%, No Cap 7-Year 80%, No Cap 10-Year 88%, No Cap	Amount paid less Min. account balance of \$4,000, plus 10% of premium paid	\$5,000	3% on 90% of premium	Approved only in UT	5, 7, or 10 Yr 10% of single premium	0-85 NQ 0-75 Q	Call

January 22,
2007

	Product	Index Crediting	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	States Not Approved	Surrender Charges	Issue Ages	Commission
Sun Life Financial A.M. Best 'A++'	Sun Life Keyport Index MultiPoint (SPDA)	Rolling Monthly Averaging, Annual Highwater Mark Lock-in Participation Rate/Cap 1-Year 30%, 10% Cap 5-Year 80%, No Cap 7-Year 100%, No Cap 10-Year 111%, No Cap	Amount paid less Min. account balance of \$4,000, plus 10% of premium paid	\$10,000	1.75% on 90% of premium	MO, ND, NY, OK, OR, WA UT: 3.00%	1, 5, 7, or 10 Yr Call for details	0-85 NQ 0-75 Q	Call
	SunDex 100sm (FPDA)	Triennial Index Crediting in the S&P500, Point-to-Point Reset, plus 25% participation on cap overage. No Asset Fee. Subject to caps. 6 - Year 17% 9 - year 19%	Withdrawal up to 10% of the account value beginning in the 2nd year. (minimum account value of \$4000)	\$10,000 (Initial) \$1,000 (Subsequent)	1.75% on 90% of premium	NY, OR, UT, WA CT: 6 - Year	6-Year 8, 7, 6, 5, 4, 3% 9-Year 10, 10, 9, 8, 7, 6, 5, 4, 3%	6 Year 0 - 85 9 Year 0 - 85	Call
	SunDex ProVantage^s m (FPDA)	100% Participation, Monthly Averaging, Annual Reset in the S&P500, plus 25% participation for the positive changes in excess of the 9% Threshold.	Withdrawal up to 10% of the account value beginning in the 2nd year. (minimum account value of \$4000)	\$10,000 (Min. \$1,000 for Subsequent Payments)	1.75% on 90% of premium	CT, KY, NY, OR, UT, VI, WA	9 Year 10, 10, 9, 8, 7, 6, 5, 4, 3% Nursing Home and Hospitalization Rider	0-85 NQ 0-75 Q	Call
Washington National-Legacy	RewardMark (FPDA)	A: 100.00% Participation in the S&P 500. Monthly Average cap of 9.00%* B: 100.00% Participation in the S&P 500. Annual Point to Point cap 6.50%*. C: Annual Point to Point in the S&P 500. 50%* Participation, no cap D: Fixed Account: 3.50%* *higher rates available for \$500,000+ premiums. Call for details.	10% surrender free withdrawals available after 30 days. Checkbook Access	\$5,000 NQ \$3,000 Q No Minimum on additional premiums	Between 1% and 3% (varies by state and set at issue date)	AL, CT, MA, MN, NY, OR, UT, VT, WA	10 yr declining based on owners attained age at time of premium receipt +/- MVA 0-80 12, 12, 12, 11, 10, 9, 8, 7, 6, 5, 0 81-85 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	0-85	Call

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Product	Index Crediting	Free Withdrawal	Minimum Premium	Minimum Guaranteed Value	States Not Approved	Surrender Charges	Issue Ages	Commission
RewardMark Extra 4 (FPDA) 4% Premium Enhancement	A: 100.00% Participation in the S&P 500. Monthly Average cap of 7.25%.* B: 100.00% Participation in the S&P 500. Annual Point to Point cap 5.75%*. C: Annual Point to Point in the S&P 500. 45%* Participation, no cap. D: Fixed Account: 3.25%* *higher rates available for \$500,000+ premiums. Call for details.	10% surrender free withdrawals available after 30 days. Checkbook Access	\$5,000 NQ \$3,000 Q No Minimum on additional premiums	Between 1% and 3% (varies by state and set at issue date)	AL, CT, MA, MN, NY, OR, UT, VT, WA	10 yr declining based on owners attained age at time of premium receipt +/- MVA 0-80 14, 13, 12, 11, 10, 9, 8, 7, 6, 5, 0 81-85 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	0-85	Call
RewardMark Extra 8 (FPDA) 8% Premium Enhancement	A: 100.00% Participation in the S&P 500. Monthly Average cap of 6.75%.* B: 100.00% Participation in the S&P 500. Annual Point to Point cap 5.50%*. C: Annual Point to Point in the S&P 500. 43%* Participation, no cap. D: Fixed Account: 3.00%* *high rates available for \$500,000+ premiums. Call for details.	10% surrender free withdrawals available after 30 days. Checkbook Access	\$5,000 NQ \$3,000 Q No Minimum on additional premiums	Between 1% and 3% (varies by state and set at issue date)	<!*62556!*>	10 yr declining based on owners attained age at time of premium receipt +/- MVA 0-75 18, 17, 16, 15, 14, 13, 12, 10, 8, 6, 0 76-80 14, 14, 13, 12, 11, 10, 9, 8, 7, 6, 0	0-80	Call

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