







		Linda Youngblood, Annuity Brokerage Consultant		
10 -YEAR				
Product	Vision Maximizer 12/27/2011	Global Bonus 12/27/2011	Secure Opportunities Plus 1/18/2012	Secure Index Outlook 1/18/2012
Bonus	5%	5%	5.00%	3.00%
Minimum Premium	\$20,000 NQ-Q	\$15,000 NQ-Q	\$15,000 NQ-Q	\$15,000 NQ-Q
Issue Age	0-75	0-80	0-80	0-80
Minimum Guarantee	90% @ 1.0%	90% @ 1.0%	87.5% @ 2.0%	87.5% @ 2.0%
Index Methods	100% Par AR P-t-P Cap: 3.00% Mthly Avg Spread: 8.00% AR P-t-P- Par Rate: 30% Fixed Rate: 1.30%	Multiple Index Cap: 3.00% Mthly Additive Cap: 1.40% Par Rate: 30% Fixed Rate: 1.70%	\$75K + AR P-t-P Cap: 3.50% Mthly Cap: 1.50% Fixed Rate: 1.50% <i>Benchmark Strategy: 4.0% Multiplier</i> \$15k - \$74,999 AR P-t-P Cap: 2.00% Mthly Cap: 1.10% Fixed Rate: 1.50%	\$75K + AR P-t-P Cap: 3.50% Mthly Cap: 1.50% Fixed Rate: 1.50% \$15k - \$74,999 AR P-t-P Cap: 2.00% Mthly Cap: 1.10% Fixed Rate: 1.50%
Surrender Charges	17,16,15,14,13,10,9,8,7,6,0	10,10,10,10,10,9,8,7,6,4,0	10,10,10,10,9,8,7,6,5,4,	9,8,7,6,5,4,3,2,1,
Liquidity	10% after 1 year	10% after 1 year	10% after 1 year	10% Immediately
Waivers/Riders	Extended Care Rider	Extended Care	Terminal Illness Nursing Home	Terminal Illness Nursing Home
Death Benefit	Account Value	Account Value	Account Value	Account value
Other Features	Lifetime Income Builder Rider 0.75bpts; Roll up at 6%	Lifetime Income Builder Rider 0.75bpts.; Roll up at 6%	Income Protector Rider (.65 bpts); Roll up at 6%	
NEW FEATURE!!			Interest Rate Benchmark Strategy: \$15,000 - \$74,999 = 2.25 Multiplier \$75,000 + = 4.00 Multiplier	



RASBERRY AGENCY, LTD. (800) 532-6715





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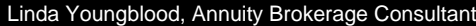




10 -YEAR				
Product	OptiPoint 10 1/1/2012	Saver's Index Premier 12/2/2011	Safe Return 1-1-2012 NEW CARRIER!!! No Bonus	Impact 10 12/1/2011
Bonus	\$100K Yrs 1-4 5.0% <\$100k yrs 1-4 4.0%	3%		7% - Vesting Schedule
Minimum Premium	\$5,000 NQ - \$2,000 Q Add'l Prem. \$50 minimum	\$10,000 NQ - A	\$25,000.00	\$5,000 NQ, \$2,000 Q 0-80 Annuitant 0-85 Owner 87.5% @ 1.0%
Issue Age	0-80	0-85	18-85 (Q); 0-85 (NQ)	Ann: 0-80, Owner 0-85
Minimum Guarantee	100% @ 1.00%	100% @ 1.25%	100% at 1%	1% on 87.5%
Index Methods	Perf. Triggered: 2.50% 2-Yr P-t-P Cap: 7.00% 2-Yr Mthly Cap: 2.25% Fixed Rate: 1.00%	100k + 1-yr AR P-t-P Cap: 2.00% 1-Yr Low Watermark: 1.75% 1 - Yr Mthly Avg: 1.75% Mthly Cap: 1.00% Fixed Rate: 1.00% < \$100k 1-yr AR P-t-P Cap: 2.00% 1-Yr Low Watermark: 1.75% 1 - Yr Mthly Avg: 1.75% Mthly Cap: 1.00% Fixed Rate: 1.00%	Mthly avg w/cap: 6.25% Bail Out: 6.75 Annual reset point to point cap: 6.00% Bail Out: 5.50% Fixed: 2.00%	Opt A - AR with Monthly Avg 50% Par, Asset Fee 2.00% Opt K 40% Par, Asset Fee 2.0% Opt D - Monthly Cap = 1.50% Fixed = 1.80% NEW CARRIER!!!!
Surrender Charges	10,9,8,7,6,5,4,3,2,1,0	12,11,10,9,8,7,6,5,4,3,0	10,9,8,7,6,5,4,3,2,1	10,10,10,10,10,9,8,6,4,2,0
Liquidity	10% Immediately	10% after 1 year	10% immediately	10% after 1 year
Waivers/Riders	Nursing Home Terminal Illness	Terminal Illness Nursing Home Unemployment	Bail out, Extended Care Terminal Illness	Income Outlook Plus 5 Income Outlook
Death Benefit	Account Value	Account Value	Account Value	Account Value + Bonus
Other Features	No rolling surrender charges	No Charge Income Rider! Enhanced Income Rider	RETURN OF PREMIUM Income Sustainer Plus - 10% Roll up!	Policy Loans Available



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10 -YEAR				
Product	NA Paramount Choice Ten 1/19/2012	Income 125 12/1/2011	Income Preferred Bonus 1/6/2012	Retirement Gold 10/8/2011
Bonus	7% premium yrs 1-6	25% Income ONLY	6% 8% In SC!!	8% all 1st year premium * Vested over 14 years
Minimum Premium	\$10,000 NQ \$2,000 Q	\$25,000 NQ-Q	\$5,000 NQ-Q	\$5,000 NQ-Q
Issue Age	0-79	0-85	0-78	0-78
Minimum Guarantee	100% @ 1%	87.5% @ 1.0%	87.5% @ 2.25%	87.5% @ 1.50%
Index Methods	S&P: Mth Avg:2.15%;APP Cap 2.00% Mth P-t-P cap: 1.20% DJIA: Mth Avg: 2.05%; APP Cap 2.00% S&P Mid: Mth Avg: 2.00%; APP Cap 2.00% Russell 2000: Mth Avg: 2.00%; APP Cap 2.00% NASDAQ: App Cap 2.00%; Mth PtP 1.10% DJ EuroSTOXX 50: APP Cap: 2.10% Lehann Bros: Closed Fixed: 1.10%	Mthly P-t-P Cap: 1.25% (Ultra) Mth P-t-P Cap: 1.00% (High) Mthly P-t-P Cap: .75% (Low) Fixed Rate:1.00% Ultra \$250k High \$100k - \$249,999k Low \$25k - \$99,999k	\$5k - \$74,999 AR P-t-P Cap S&P:2.00% Mthly Cap Index: 1.05% Avg Index Cap: 2.00% Fixed: 1.00% \$75,000 + AR P-t-P Cap S&P: 3.25% Mthly Cap Index: 1.60% Avg Index Cap: 3.25% Fixed: 1.55%	S&P AR P-t-P Cap: 3.00% S&P 500 Mthly avg Cap: 3.00% Fixed Rates: 1.60% Monthly P-t-P cap: 1.60% <i>* SC - Bonus = 6%</i> <i>Age 74-78 = 5%</i>
Surrender Charges	9,9,8,7,6,5,4,3,2,1	12,12,11,10,9,8,7,6,4,2,0	12,12,12,11,10,9,8,7,6,4,	12.5,12,12,11,10,9,8,7,6,4
Liquidity	10% after 1 year	10% Immediately	5% year 1, 10% after 1 year	10% after 1 year
Waivers/Riders	Nursing Home (75) Income Rider No longer Available	Nursing Home Termination Illness Increase Death (.60% Optional)	Nursing Home Home Health Care Terminal Illness	Confinement (under 75) Terminal Illness
Death Benefit	Account Value	Account Value	Account Value	
Other Features	NO Rolling Surrender Charges!	Income Rider grows at 5%	Lifetime Plus Rider - .75bpts	Lifetime Income - 5% or 7% Rollup Bonus Vesting 14 Years

 				
10- Year				
Product	ANICO Strategy Index Annuity 1/1/2012	LIFETIME INCOME SOLUTIONS NEW PRODUCT!!!!	North American Charter Series FPDA 1/19/2012	ValueLock 10 1/1/2012
Bonus	N/A	6% Under \$100k; 7% over	5.00%	0.00%
Minimum Premium	\$5,000 NQ \$4,000 Q	\$25,000 Q-NQ Additional Premium Year 1	\$2,000 Q \$10,000 NQ	\$5,000 NQ \$4,000 Q
Issue Age	0-85	0-78	0-79	0-80
Minimum Guarantee	90% @ 1.0%		87.5% of prem. At 1.10% compound	90% @ 1.75%
Index Methods	AR 100% Par Cap: 3.00% Fixed Rate: 1.00% 100% Par	\$25,000 - \$99,999 S&P 500 P-t-P- Cap: 3.00% P-t-P Mthly Cap: 1.55% 2-Yr Monthly Cap: 1.90% Fixed Strategy: 1.35% Roll-up Rate: 7.0% \$100,000 + S&P 500 P-t-P- Cap: 3.00% P-t-P Mthly Cap: 1.55% 2-Yr Monthly Cap: 1.90% Fixed Strategy: 1.35% Roll-up Rate: 8.0%	S&P: Dly Avg: 2.55%; APP 2.30%, MPP 1.40% DJIA: Dly Avg: 3.00%; APP Cap 2.65% S&P Mid: DlyAvg: 2.75%; APP Cap 2.55% Russell 2000: Dly Avg: 2.60%; APP Cap 2.50% NASDAQ: App Cap 2.50%; Mth PTP 1.50% DJ EuroSTOXX 50: APP Cap: 3.05% Lehamn Bros: Closed Hindsight: APP Cap 2.35% Fixed: 1.50%	Participation Rate NO CAP 50% Participation
Surrender Charges	9,9,8,7,6,5,4,3,2,1	12,12,12,11,10,9,8,7,6,4,0	15,14,13,12,11,10,8,6,4,2	12,12,11,10,9,8,7,6,5,3
Liquidity	10% after 1 year	5% Year 1, 10% after 1 year	10% after 1 year - 1 wd per year	10% after 1 year
Waivers/Riders	Nursing Home Disability	Income Rider Built In Confinement Double Benefit	Nursing Home if issued before age 75. After 1 year 90 day confinement increase to 20% free withdrawal	Nursing Home Terminal Illness Disability
Death Benefit	Account Value	Account Value	Full Account Value	Account Value
Other Features	ROP (Discontinued 5/31/10) Lifetime Income, Enhanced Death	0.95 bpt charge for Benefit Base 6.5% Roll Up Under \$100k 7.5% Roll Up over \$100k	Lifetime Income Rider 6.00% = .35bpts; 8.00 = .95bpts	Lock-in Gains anytime