

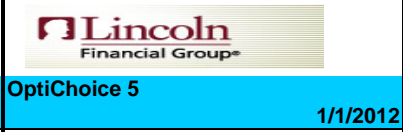
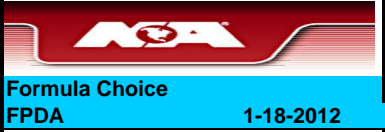
				
5-year Product				
Product	Heritage Gold 11/1/2011	Secure Index Five 1/18/2012	OptiChoice 5 1/1/2012	Formula Choice FPDA 1-18-2012
Bonus	N/A	NA	NA	N/A
Minimum Premium	\$75000 FPDA	\$75,000 Q- N-Q	\$5,000 NQ	\$10,000 NQ; \$2,000 Q
Issue Age	79-85	0-80	\$2,000 Q	0-85
Minimum Guarantee	1.00%	1.0% on 87.5%	100% @ 1.0%	
Index Methods	Fixed Rate: 1.00% S&P Annual P-t-P w/Cap: 1.00%  <b>NEW, NEW, NEW PRODUCT!!!</b>	<b>\$75,000 +</b> AR P-t-P- Cap: 3.00% Mthly P-t-P Cap: 1.40% Fixed Rate: 1.50% <i>Benchmark Multiplier: 2.0</i> <b>\$75,000 With ROP</b> AR P-t-P Cap: 2.50% Mthly P-t-P Cap: 1.30% Fixed Rate: 1.25% <i>Benchmark Multiplier: 3.50</i> <b>Call for Under \$75,000 Available 1/3/2012</b>	<b>&lt; \$100,000</b> Perf. Triggered: 2.50% AR Mthly Cap: 1.40% 1 yr Mthly Avg Spread: 9.00% Fixed Rate: 1.00%  <b>&gt; \$100,000</b> Perf. Triggered: 2.50% AR Mthly Cap: 1.50% 1 yr Mthly Avg Spread: 9.00% Fixed Rate: 1.15%	<b>S&amp;P:</b> APP Cap 2.00% Mth P-t-P cap: 1.00% DJIA: APP Cap 2.00% S&P Mid: APP Cap 2.00% Russ 2000: DAvG: 2.00%; APP Cap 2.00% NASDAQ: App Cap 2.00% EURO STOXX 50: 2.00%  Fixed: 1.00%
Surrender Charges	8,7,6,5,4,0	8,7,5,6,5,5,5,4,5	9,8,7,6,5,	9,8,6,4,2
Liquidity	5% in year 2	10% after 1 year	10% Immediately	10% after 1 year
Waivers/Riders	None	Nursing Home Terminal Illness	Nursing Home Terminal Illness	Confinement, Terminal Illness
Death Benefit	Account Value	Account Value	Account Value	Account Value
Other Features		<b>ROP Available</b>	Add'l Premium Min. \$50.00	
NEW FEATURE!!		<b>Interest Rate Benchmark Strategy:</b> <b>\$15,000 - \$74,999 = 2.75 Multiplier</b> <b>\$75,000 + = 3.50 Multiplier</b>		No Rolling Surrender charges TSA \$50/month Salary Reduction