








Linda Youngblood, Annuity Brokerage Consultant

5-year Product	 Vision Advantage - 5 4/5/2010	 Secure Index Five FPDA/MVA 3/17/10	 OptiChoice 5 4/1/2010	 Saver's Index Plus 4/1/2010
Bonus	N/A	NA	NA	N/A
Minimum Premium	\$15,000 NQ-Q	\$15,000 NQ-Q	\$5,000 NQ	\$10,000 NQ - Q
Issue Age	0-85	0-80	\$2,000 Q	
Minimum Guarantee	90% @ 2%	100% @ 1.5%	0-85	0-85
Index Methods	100% Par AR P-t-P: 4.75% Cap 80% Par AR P-t-P: 5.25% Cap Participation Rate: 30% Mthly Avg Spread: 5.0% Fixed Rate: 2.10%	\$15,000 - \$74,000 AR P-t-P- Cap:5.25% Mthly P-t-P Cap: 1.85% Fixed Rate: 2.40% \$75,000 + AR P-t-P- Cap: 6.25% Mthly P-t-P Cap: 2.40% Fixed Rate: 2.40% Call for rates with ROP!	< \$100,000 AR P-t-P Cap 4.70% AR Mthly Cap: 2.05% 1 yr Mthly Avg Spread: 9% Fixed Rate: 2.45% > \$100,000 AR Mthly Cap: 2.05% 1 yr Mthly Avg Spread: 9% Fixed Rate: 2.60%	\$10,000 - \$99,999 AR P-t-P cap: 5.0% 1 Year Low Water Mark: 4.65% AR Mthly Average: 425% Monthly Cap: 1.70% Fixed Rate: 1.25% \$100,000 + AR P-t-P cap: 5.50% 1 Year Low Water Mark: 5.15% AR Mthly Average: 5.25% Monthly Cap: 1.80% Fixed Rate: 1.25%
Surrender Charges	9,7,5,6,4,5,3	8,7,5,6,5,5,5,4,5	9,8,7,6,5,	8,8,7,6,5
Liquidity	10% Immediately	10% after 1 year	10% Immediately	10% after 1 year
Waivers/Riders	Extended Care	Nursing Home Terminal Illness	Nursing Home Terminal Illness	Confinement, Terminal Illness Unemployment, Spousal W/D ADL Wavier
Death Benefit	Account Value	Account Value	Account Value	Account Value
Other Features		ROP Available	Add'l Premium Min. \$50.00	
Commission	0-75 = 5.0% 76-85 = 4%	0-80 = 4.0%	0-75 = 5.0% 76-80 = 3.75% 81-85 = 2.50%	0-75 = 4.0% 76-85 = 2.80%



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5-year Product	 Multichoice Income Five 4/2/2010			
Bonus	N/A			
Minimum Premium	\$5,000 NQ-Q			
Issue Age	0-83			
Minimum Guarantee	1.0% on 100%			
Index Methods	\$5,000 - \$74,999 1-Yr P-t-P Cap: 4.25% 1-Yr Mthly Cap: 1.90% 1-Yr P-t-P Par: 25.0% 1 Yr P-t-P Hang Seng: 4.00% 1-Yr P-t-P Dow: 4.00% Fixed Rate: 2.00% \$75,000 + 1-Yr P-t-P Cap: 5.75% 1-Yr Mthly Cap: 2.15% 1-Yr P-t-P Par: 25.0% 1 Yr P-t-P Hang Seng: 5.50% 1-Yr P-t-P Dow: 5.50% Fixed Rate: 2.45%			
Surrender Charges	8,7,6,5,4,0			
Liquidity	10% after 1 year. Call for year 1			
Waivers/Riders	N/A			
Death Benefit	Full Account Value			
Other Features				
Commission	0-75 = 3.0% yrs 2-3 = 1.50% 76-80 = 2.05% yrs 2-3 = 1.03% 81-83 = 1.95% yrs 2-3 = .98%			