



				
6-Year				
Product	ANICO Equity Index Annuity 1/1/2012	New Directions 6 1/1/2012	Income Preferred 6 1/6/2012	Safe Outlook 12/1/2011
Bonus	N/A		N/A	<b>NEW CARRIER!!!</b> N/A
Minimum Premium	\$10,000 NQ - Q	\$10,000 NQ-Q	\$5,000	\$10,000
Issue Age	0-85		0-80	18-85 (Q); 0-85(NQ)
Minimum Guarantee		100% @ 1.00%	100% @1.0%	90% at 1.0%
Index Methods	<b>Performance Triggered: 3.00%</b>  Rate is guaranteed not to change for the entire Initial Term. Rate is credited if gain is positive or level	<b>\$10,000 - \$99,999</b> Perf. Triggered: 2.50% 2-Yr P-t-P Cap: 7.00% Fixed Rate: 1.40%  <b>\$100,000 +</b> Perf. Triggered: 2.65% 2-Yr P-t-P Cap: 7.00% Fixed Rate: 1.55%	<b>\$5,000 - \$74,999</b> S&P 500 P-t-P- Cap: 2.00% P-t-P Mthly Cap: 1.05% 1 yr. Avg Index Cap: 2.00% Fixed Strategy: 1.00%  <b>\$75,000 +</b> S&P 500 P-t-P- Cap: 2.75% P-t-P Mthly Cap: 1.60% 1 yr. Avg Index Cap: 3.25% Fixed Strategy: 1.30%	\$10,000 - \$99,999 <b>Mthly avg w/cap: 3.75%</b> Bail Out: 3.25% <b>Annual P-t-P cap: 3.75%</b> Bail Out: 3.25% <b>Fixed: 1.25%</b> \$100,000 + <b>Mthly avg w/cap: 4.00%</b> Bail Out: 350% <b>Annual P-t-P cap: 4.00%</b> Bail Out: 3.50% <b>Fixed: 1.25%</b>
Surrender Charges	8,8,7,6,4,2	9,8,7,6,4.75,3.5	9,8,7,6,4,7,3.5,0	9,8,7,6,5,4,
Liquidity	10% after 1 year	10% Immediately	5% 1st year; 10% after 1 year	10% Immediately
Waivers/Riders	Nursing Home Disability Waiver	Nursing Home Terminal Illness	Nursing Home Terminal Illness	Extended Care Terminal Illness
Death Benefit	Full Value	Full account value	Full account value	Full Account Value
Other Features	No rate lock on index products			Income Sustainer Plus ROP Available <b>10% ROLL UP!!!</b>