







Linda Youngblood, Annuity Brokerage Consultant

	 <b>AMERICAN NATIONAL</b>	 <b>Lincoln Financial Group®</b>	 <b>FORE THOUGHT®</b>	 <b>ING</b>
6-Year				
Product	ANICO Equity Index Annuity 4/1/2010	New Directions 6 4/1/2010	Destination Index Annuity 6 SPDA	Envoy 6 SPDA/MVA 3/17/10
Bonus	N/A		N/A	N/A
Minimum Premium	\$10,000 NQ - Q	\$10,000 NQ-Q		\$15,000 NQ-Q
Issue Age	0-85		0-80	0-80
Minimum Guarantee		100% @ 1.75%	90% @ 3%	100% @ 1.0%
Index Methods	<b>Performance Triggered: 5.00%</b>  With ROP: 4.60%  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: 5.20% 2-Yr P-t-P Cap: 12.60% Fixed Rate: 2.90%  <b>\$100,000 +</b> Perf. Triggered: 5.55% 2-Yr P-t-P Cap: 13.60% Fixed Rate: 3.10%  <b>Call for New Direction 8 year rates!</b>	3-Yr P-t-P Cap: 14.00% (ultra) 3-Yr P-t-P Cap: 13.50% (High) 3-Yr P-t-P Cap: 13.00% (Low)  3-Yr Mthly P-t-P- Cap: 2.50% (Ultra) 3-Yr Mthly P-t-P- Cap: 2.40% (High) 3-Yr Mthly P-t-P- Cap: 2.20% (Low) Fixed Rate: 2.50%	<b>\$15,000 - \$74,999</b> AR P-t-P Cap: 5.50% Fixed Rate: 2.60%  <b>\$75,000 +</b> AR P-t-P Cap: 6.75% Fixed Rate: 2.60%
Surrender Charges	8,8,7,6,4,2	9,8,7,6,4,75,3,5	6,6,5,5,4,3	9,9,9,9,8,7
Liquidity	10% after 1 year	10% Immediately	10% after 1 year	10% Immediately
Waivers/Riders	Nursing Home Disability Waiver	Nursing Home Termination Illness		Nursing Home Terminal Illness
Death Benefit	Full Value	Full account value	Full account value	Full Account Value
Other Features	No rate lock on index products			Income Protector Withdrawal
Commission	0-79 = 5.0% 80-85 = 3.0%	0-75 = 3.50% 76-80 = 2.75% 81-85 = 1.75%	0-75 = 3.50% 76-80 = 2.25%	0-80 = 1.5-% + .75% trail