










Linda Youngblood, Annuity Brokerage Consultant

| 7 Year Surrender  |    |    |    |   |
|-------------------|---|--|---|--|
| Product           | Vision Advantage<br>4/5/2010  | Saver's Index Annuity<br>3/28/2010   | Secure Index 7<br>FPDA/MVA 3/17/10  | Opti-Choice 7<br>4/1/2010  |
| Bonus             | N/A   | N/A  | N/A   | N/A  |
| Minimum Premium   | \$15,000 NQ - Q   | \$10,000 NQ-Q  | \$15,000 NQ - Q   | \$5,000 NQ, \$2,000 Q  |
| Issue Age         | 0-85  | 0-90 (Annuitant 0-75)  | 0-80  | 0-85   |
| Minimum Guarantee | 90% @ 2%  | 90% @ 3%   | 100% @ 1.0%   | 100% @ 1.50%   |
| Index Methods     | <b>100% Par AR P-t-P Cap: 6.50%</b><br>80% Par AR P-t-P Cap: 7.00%<br>Mthly Avg Spread: 4.00%<br>Participation Rate: 35%<br>Fixed Rate: 2.90% | 60% Par < \$100k = 5.50% Cap<br>60% Par > \$100k = 6.00% Cap<br><br>100% Par < \$100k = 5.00% cap<br>100% Par > \$100k = 5.50% cap | <b>\$15,000 - \$74,999</b><br>AR P-t-P Cap = 5.75%<br>Monthly Cap = 2.10%<br>Fixed Rate: 2.60%<br><br><b>\$75,000 +</b><br>AR P-t-P Cap = 6.75%<br>Monthly Cap = 2.55%<br>Fixed Rate: 2.60% | <b>&lt; \$100,000</b><br>AR P-t-P Cap: 5.15%<br>Monthly Cap: 2.25%<br>Monthly Avg. Spread: 9.00%<br>Fixed Rate: 2.65%<br><br><b>&gt; \$100,000</b><br>AR P-t-P Cap: 5.45%<br>Monthly Cap: 2.35%<br>Monthly Avg. Spread: 9.00%<br>Fixed Rate: 2.80% |
| Surrender Charges | 9,8,7,6,5,4,3,0   | 8% through age 75, Decreases .08%  | 10,10,10,10,9,8,7   | 9,8,7,6,5,4,3  |
| Liquidity         | 10% after 1 year  | 10% after 1 year   | 10% after 1 year  | 10% immediately  |
| Waivers/Riders    | Extended Care Rider   | Terminal Illness<br>Nursing Home<br>Unemployment   | Nursing Home<br>Terminal Illness  | Terminal Illness<br>Nursing Home   |
| Death Benefit     | Account Value   | Account Value  | Account value   | Account Value  |
| Other Features    |   | Bail Out<br>ROP @ 1.25%  | Income Protector Rider  | Add'l Premium \$50<br>minimum  |
| Commission        | 0-75 = 6.0%<br>76-85 = 5.0%   | 0-75 = 5.0%<br>76-90 = 3.50%   | 0-80 = 5%   | 0-75 = 7.00%<br>76-80 = 5.75%  |


**RASBERRY AGENCY, LTD. (800) 532-6715**

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| 7 - Year          |  AMERICAN NATIONAL |  AMERICAN NATIONAL |  AVIVA   |  |
|-------------------|---|--|---|--|
| Product           | ANICO Strategy Index Annuity<br>4/1/2010  | ANICO ValueLock 7<br>4/1/2010  | MultiChoice IncomeSeven<br>4/2/2010   |  |
| Bonus             | N/A   | N/A  | N/A   |  |
| Minimum Premium   | \$5,000 NQ<br>\$4,000 Q   | \$5,000 NQ<br>\$4,000 Q  | \$5,000 NQ - Q  |  |
| Issue Age         | 0-85  | 0-80   | 0-81  |  |
| Minimum Guarantee | 90% @ 1.0%  | 90% @ 1.75%  | 100% @ 1.0%   |  |
| Index Methods     | AR 100% Par Cap:6.00%<br>Fixed Rate: 2.30%  | Term P-t- P with Mthly Avg<br>NO CAP   | <b>\$5,000 - \$74,999</b><br>1-Yr P-t-P Cap: 4.50%<br>1-Yr Mthly Cap: 1.90%<br>1-Yr P-t-P Par: 25.0%<br>1 Yr P-t-P Hang Seng: 4.00%<br>1-Yr P-t-P Dow: 4.00%<br>Fixed Rate: 2.05%<br><b>\$75,000 +</b><br>1-Yr P-t-P Cap: 6.005%<br>1-Yr Mthly Cap: 2.15%<br>1-Yr P-t-P Par: 25.0%<br>1 Yr P-t-P Hang Seng: 5.50%<br>1-Yr P-t-P Dow: 5.50%<br>Fixed Rate: 2.75% |  |
| Surrender Charges | 7,7,6,5,4,3,2   | 8,8,7,6,5,4,2  | 9,8,7,6,5,4,3   |  |
| Liquidity         | 10% after 1 year  | 10% after 1 year   | 10% immediately - 20% cumulative  |  |
| Waivers/Riders    | Nursing Home<br>Disability  | Nursing Home<br>Disability<br>Terminal Illness   | Nursing Home<br>Terminal Illness<br>Home Health Care  |  |
| Death Benefit     | Account Value   | Account Value  | Account Value   |  |
| Other Features    | ROP (Charge)<br>Lifetime Income, Enhance Death  | Lock -in Gain after 2nd year   | Checkbook access  |  |
| Commission        | 0-75 = 5.0%<br>76-80 = 4.0%<br>81-85 = 3.0%   | 0-75 = 6.00%<br>76-80 = 4.00%  | 0-75 = 4.0%, 2.0% yrs 2-3<br>76-80 = 2.75%, 1.38% yrs 2-3<br>81 = 2.75%, 1.38% yrs 2-3  |  |