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9-Year				
Product	HorizonIndex 9 4/5/2010	Vision Advantage 9 4/5/2010	Envoy 9 3/17/2010	OptiChoice 9 4/1/2010
Bonus	4%	N/A	N/A	N/A
Minimum Premium	\$5,000 NQ-Q	\$15,000 NQ-Q	\$15,000 NQ-Q	\$5,000 NQ, \$2,000 Q Add'l Prem. \$50
Issue Age	0-85	0-80	0-80	0-80
Minimum Guarantee	90% @2%	90% @ 2%	100% @ 1.0%	100% @ 1.75%
Index Methods	Mthly P-t-P Cap: 2.40% 2-Yr P-t-P Cap: 13.00% Fixed Rate: 2.65%	100% Par - AR P-t-P Cap: 7.75% 80% Par - AR P-t-P Cap: 8.25% Mthly Avg Spread: 4.0% Fixed Rate: 3.45%	\$75K + AR P-t-P Cap: 7.25% Fixed Rate: 2.70% \$15k - \$74,999 AR P-t-P Cap: 6.25% Fixed Rate: 2.70%	\$100k + AR P-t-P Cap: 5.90% Mthly Cap: 2.50% Mthly Avg Spread: 9.0% Fixed Rate: 3.00% Under \$100k AR P-t-P Cap: 5.45% Mthly Cap: 2.35% Mthly Avg Spread: 9.0% Fixed Rate: 2.80%
Surrender Charges	10,10,9,8,7,6,4,2,0	10,9,8,7,6,4,3,2,0	9,9,9,9,8,7,6,5,4	9,8,7,6,5,4,3,2,1,
Liquidity	10% after 1 year	10% after 1 year	10% Immediately	10% Immediately
Waivers/Riders	Extended Care Rider	Extended Care	Terminal Illness Nursing Home	Terminal Illness Nursing home
Death Benefit	Account Value	Account Value	Account Value	Account value
Other Features	6-yr MYG for Fixed		Annuitization after 1 year Income Protector Withdrawal	
Commission	0-75 = 6.0% 76-80 = 3.50% 81-85 = 2.0%	0-75 = 6.0% 76-80 = 5.0%	Yr 1-3 = 6.5% Yr 4-5 = 3.25% Other options available	0-75 = 7.0% 76-80 = 5.75%