

3 Year Surrender

Company	Product Name	Min/ Max Premium	Strategy Options	Guaranteed Rate	Bonus	Issue ages	NHW	Income Rider	Benefits Based on	MVA
ING A.M. BEST A S & P AA- MOODYS A1 FITCH AA-	Envoy Three	\$15,000	REMOVED	1.00%	NA	0-80	No	Income Protector Rider 7%	Owner	YES

5 Year Surrender

Company	Product Name	Min/ Max Premium	Strategy Options	Guaranteed Rate	Bonus	Issue ages	NHW	Income Rider	Benefit Based on	MVA
Aviva A.M. BEST A S & P AA- MOODYS A1 FITCH A+ FLEX PREMIUM	MultiChoice Income Five	\$5,000 Qualified and NonQ	<u>1-Yr P-to-P S&P 500 Index</u> 4.50% cap 6.00% cap <u>1-Yr Monthly Cap Index</u> 2.00% cap 2.25% cap <u>1-Yr P-to-P Part Index (no cap)</u> 25.00% par rate <u>1-Yr P-to-P - Hang Seng Index</u> 4.00% cap 5.50% cap <u>1-Yr P-to-P - Dow Jones EURO STOXX®</u> 4.00% cap 5.50% cap <u>Fixed Strategy (1-yr guarantee)</u> 2.00% 2.65%	2.00%	NA	0-83	YES	LifePay 6% LifePay Plus 7.2%	Annuitant	YES
Life of the South West A.M. BEST A S & P A MOODYS A3 FITCH A+	SecurePlus Saver	\$10,000	<u>S&P 500 Russel 2000</u> <u>1 P to P Option 1</u> Index Rate: 100% 100% Cap: 4.50% 4.50% <u>1 P to P Option 2</u> Index Rate: 50% 50% Cap: 5.00% 5.00% <u>P to P Daily Average</u> Index Rate: 42% Cap: NA FIXED DECLARED RATE: 2.05%	2.00%	NA	0-89	YES	GLIR 7%	Annuitant	NO
Lincoln A.M. BEST A+ S & P AA- MOODYS A2 w- FITCH A+	OptiChoice 5	\$5,000 NonQ \$2,000 Qualified	<u><\$100K >\$100K</u> <u>1 Yr P to P Cap:</u> 4.70% 5.00% <u>1 Yr Monthly Cap:</u> 2.05% 2.15% <u>1 Yr M Avg Spread:</u> 9.00% 9.00% <u>Fixed Interest Rate:</u> 2.45% 2.60%	1.25% during surrender charge 1-3% after Surrender period	NA	0-85	YES	No	Owner	YES

5 Year Surrender (Continued)

Company	Product Name	Min/ Max Premium	Strategy Options	Guaranteed Rate	Bonus	Issue ages	NHW	Income Rider	Benefit Based on	MVA	
ING A.M. BEST A S & P AA- MOODY'S A1 FITCH AA-	Secure Index Five	\$15,000	<u>\$15-\$74K</u> > <u>\$75K</u>	1.50%	NA	0-80	YES	Income Protector Rider 7%	Owner	NO	
			1 Yr P to P Cap: 5.50% > 6.50%								
			ROP: 5.00% > 6.00%								
			Monthly Cap: 2.00% > 2.40%								
			ROP: 1.90% > 2.3%								
			Fixed Rate: 2.40% > 2.40%								
ROP: 2.15% > 2.15%											

6 Year Surrender

Company	Product Name	Min/ Max Premium	Strategy Options	Guaranteed Rate	Bonus	Issue ages	NHW	Income Rider	Benefits Based on	MVA	
Lincoln A.M. BEST A+ S & P AA- MOODY'S A2 w- FITCH A+	New Directions 6	\$10,000 Qualified and NonQ	<u><\$100K</u> > <u>\$100K</u>	1.75%	1% 99K-	0-85	YES	No	Owner	YES	
			Performance Trigger: 5.20% > 5.55%								
			2 Yr Point to Point: 12.60% > 13.60%								
			Fixed Interest Rate: 2.90% > 3.10%								
ING A.M. BEST A S & P AA- MOODY'S A1 FITCH AA-	Envoy Six	\$15,000	<u>\$15-74K</u> > <u>\$75K</u>	1.00%	NA	0-80	No	Income Protector Rider 7%	Owner	YES	
			1 Yr P to P: 5.50% > 6.75%								
			Fixed Rate: 2.60% > 2.60%								
American General A.M. BEST A S & P A+ MOODY'S A1 FITCH A-	Global 8 Index	\$5,000 Non Qual & Qualified	Global Multiple Index Cap: 5.75%	2.00%	NA	0-85	YES		Owner	NO	
			Monthly Additive Cap: 2.20%								
			Fixed: 2.35%								
			Participation Rate: 35%								

7 Year Surrender

Company	Product Name	Min/ Max Premium	Strategy Options	Guaranteed Rate	Bonus	Issue ages	NHW	Income Rider	Benefits Based on	MVA
Aviva A.M. BEST A S & P AA- MOODYS A1 FITCH A+ FLEX PREMIUM	MultiChoice Income Seven	\$5,000 Qualified and NonQ	<u>1-Yr P-to-P S&P 500 Index</u> 4.75% cap 6.25% cap <u>1-Yr Monthly Cap Index</u> 2.00% cap 2.25% cap 1-Yr P-to-P Part Index (no cap) 25.00% par rate <u>1-Yr P-to-P - Hang Seng Index</u> 4.00% cap 5.50% cap 1-Yr P-to-P - Dow Jones EURO STOXX® 4.00% cap 5.50% cap Fixed Strategy (1-yr guarantee) 2.25% 2.95%	2.00%	NA	0-81	YES	LifePay 6% LifePay Plus 7.2%	Annuitant	YES
Life of the South West A.M. BEST A S & P A MOODYS A3 FITCH A+	SecurePlus Silver	\$10,000	S&P 500 <u>1 P to P Option 1</u> Index Rate: 100% Cap: 5..50% <u>P to P Daily Average</u> Index Rate: 52.50% Cap: NA FIXED DECLARED RATE: 2.60%	2.00%	NA	0-89	YES	GLIR 7%	Annuitant	NO
Lincoln A.M. BEST A+ S & P AA- MOODYS A2 w- FITCH A+	OptiChoice7	\$5,000 NonQ \$2,000 Qualified	<\$100K >\$100K <u>1 YR Point to Point:</u> 5.15% 5.45% <u>1 Yr Monthly Cap:</u> 2.25% 2.35% <u>1 Yr M Avg Spread:</u> 9.00% 9.00% <u>Fixed Interest Rate:</u> 2.65% 2.80%	1.50% during surrender charge 1-3% after sc	NA	0-85	YES	No	Owner	YES
ING A.M. BEST A S & P AA- MOODYS A1 FITCH AA-	Secure Index Seven	\$15,000	\$15-\$74K >\$75K <u>1 Yr P to P Cap:</u> 6.00% 7.00% <u>Monthly Cap:</u> 2.25% 2.55% <u>Fixed Rate:</u> 2.60% 2.60%	1.50%	NA	0-80	YES	Income Protector Rider 7%	Owner	NO
Dearborn National A.M. BEST A+ S & P A+	Index Fortifier VII	\$10,000 Qualified and NonQ	<u>Min/ Max</u> <u>Point to Point CAP</u> 4.00% 4.75% <u>Monthly P to P CAP</u> 1.00% 1.60% <u>Monthly Average CAP</u> 5.00% 5.00% <u>Fixed Interest Option</u> 1.50% 2.00%	Between 1% - 3% declared at time of purchase	NA	0-85	YES	No	Owner	No

8 & 9 Year Surrender

Company	Product Name	Min/ Max Premium	Strategy Options	Guaranteed Rate	Bonus	Issues	NHW	Income Rider	Benefits Based on	MVA
Lincoln A.M. BEST A+ S & P AA- MOODY'S A2 w- FITCH A+	New Directions 8	\$5,000 NonQ \$2,000 Qualified	<u><\$100K</u> <u>>100K</u> Performance Trigger: 5.75% 6.00% 2 Yr Point to Point: 14.10% 14.85% Fixed Interest Rate: 3..20% 3..35%	2% during surrender charge 1-3% after sc	NA	0-85	YES	No	Owner	YES
Lincoln A.M. BEST A+ S & P AA- MOODY'S A2 w- FITCH A+	OptiPoint 8	\$5,000 NonQ \$2,000 Qualified	Performance Trigger: 4.60% 2 Yr Point to Point Cap: 10..90% 2 Yr Montly Cap: 2..90% Fixed Rate: 2..55%	1.60%	2% 99K- 3% 100K+	0-85	YES	No	Owner	YES
Life of the South West A.M. BEST A S & P A MOODY'S A3 FITCH A+	SecurePlus Premier 3	\$10,000	S&P 500 Russel 2000 <u>1 P to P Option 1</u> Index Rate: 100% 100% Cap: 5.15% 5.15% <u>1 P to P Option 2</u> Index Rate: 50% 50% Cap: 5.75% 5.50% <u>P to P Daily Average</u> Index Rate: 50% Cap: NA FIXED DECLARED RATE: 2.50%	2.00%	3%	0-89	YES	GLIR 7%	Annuitant	NO
Lincoln A.M. BEST A+ S & P AA- MOODY'S A2 w- FITCH A+	OptiChoice9	\$5,000 NonQ \$2,000 Qualified	<u><\$100K</u> <u>>\$100K</u> 1 Yr P to P Cap: 5.45% 5.90% 1 Yr Monthly Cap: 2.35% 2.50% 1 Yr M Avg Spread: 9.00% 9.00% Fixed Interest Rate: 2.80% 3.00%	1.75% during surrender charge 1-3% after sc	NA	0-85	YES	No	Owner	YES
ING A.M. BEST A S & P AA- MOODY'S A1 FITCH AA-	Envoy Nine	\$15,000	<u>\$15-74K</u> <u>>\$75K</u> 1 Yr P to P: 6.50% 7.50% Fixed Rate: 2.70% 2.70%	1.00%	NA	0-80	No	Income Protector Rider 7%	Owner	YES
Dearborn National A.M. BEST A+ S & P A+	Index Fortifier IX	\$10,000 Qualified and NonQ	<u>Min</u> <u>Max</u> Point to Point CAP 4.00% 6.50% Monthly P to P CAP 1.00% 2.10% Monthly Average CAP 5.00% 7.25% Fixed Interest Option 1.50% 2.25%	Between 1% - 3% declared at time of purchase	NA	0-85	YES	No	Owner	No

8 & 9 Year Surrender (Continued)

Company	Product Name	Min/ Max Premium	Strategy Options	Guaranteed Rate	Bonus	Issue ages	NHW	Income Rider	Benefits Based on	MVA
American General A.M. BEST A S & P A+ MOODY'S A1 FITCH A-	Horizon Index 9	\$5,000 Non Qual & Qualified	2YR Pt to Pt: 15.50% Monthly Additive Cap: 2.40% Fixed: 2.65% *6yr MYG for Fixed	2.00%	4.00%	0-85	YES		Owner	YES
American General A.M. BEST A S & P A+ MOODY'S A1 FITCH A-	Global 8 Index	\$5,000 Non Qual & Qualified	Global Multiple Index Cap: 6.25% Monthly Additive Cap: 2.20% Fixed: 2.70% Participation Rate: 35%	2.00%	NA	0-80	YES		Owner	NO

10 Year Surrender

Company	Product Name	Min/ Max Premium	Strategy Options	Guaranteed Rate	Bonus	Issue ages	NHW	Income Rider	Benefits Based on	MVA
Lincoln A.M. BEST A+ S & P AA- MOODY'S A2 w- FITCH A+	OptiPoint 10	\$5,000 NonQ \$2,000 Qualified	Performance Trigger: 4.60% 2 Yr Point to Point Cap: 10.905% 2 Yr Montly Cap: 2.90% Fixed Rate: 2.55%	1.80%	2% 99K- 3% 100K+	0-85	YES	No	Owner	YES
Life of the South West A.M. BEST A S & P A MOODY'S A3 FITCH A+	SecurePlus Gold	\$3,000 Qualified \$5,000 Non Qualified	S&P 500 <u>1 P to P Option 1</u> Index Rate: 100% Cap: 6.55% <u>P to P Daily Average</u> Index Rate: 60% Cap: NA <u>FIXED DECLARED RATE: 3.10%</u>	3.00%	NA	0-85	YES	GLIR 7%	Annuitant	NO
Life of the South West A.M. BEST A S & P A MOODY'S A3 FITCH A+	SecurePlus Accumulator 3	\$10,000	S&P 500 <u>1 Point to Point</u> Index Rate: 100% Cap: 5.90% <u>P to P Daily Average</u> Index Rate: 57.50% Cap: NA <u>FIXED DECLARED RATE: 2.90%</u>	2.00%	3%	0-89	YES	GLIR 7%	Annuitant	NO

10 Year Surrender (Continued)

Company	Product Name	Min/ Max Premium	Strategy Options	Guaranteed Rate	Bonus	Issue ages	NHW	Income Rider	Benefits Based on	MVA
Aviva A.M. BEST A S & P AA- MOODY'S A1 FITCH A+ FLEX PREMIUM	MultiChoice Income Plus S*	\$5,000 Qualified and NonQ	1-Yr P-to-P S&P 500 Index 4.00% cap 5.00% cap 1-Yr Monthly Cap Index 2.00% cap 2.25% cap 1-Yr P-to-P Part Index (no cap) 25.00% par rate 1-Yr P-to-P - Hang Seng Index 4.00% cap 5.50% cap 1-Yr P-to-P - Dow Jones EURO STOXX® 4.00% cap 5.50% cap Fixed Strategy (1-yr guarantee) 2.00% 2.35%	2.00%	5.00%	0-78	YES	LifePay 6% LifePay Plus 7.2%	Annuitant	YES
ING A.M. BEST A S & P AA- MOODY'S A1 FITCH AA-	Secure Index Outlook	\$15,000	\$15-\$74K >\$75K 1 Yr P to P Cap: 5.75% 6.75% Monthly Cap: 2.25% 2.60% Fixed Rate: 2.40% 2.40%	2.00%	3%	0-80	YES	Income Protector Rider 7	Owner	
Aviva A.M. BEST A S & P AA- MOODY'S A1 FITCH A+ FLEX PREMIUM	MultiChoice Income Ten	\$5,000 Qualified and NonQ	1-Yr P-to-P S&P 500 Index 4.75% cap 6.25% cap 1-Yr Monthly Cap Index 2.00% cap 2.25% cap 1-Yr P-to-P Part Index (no cap) 25.00% par rate 1-Yr P-to-P - Hang Seng Index 4.00% cap 5.50% cap 1-Yr P-to-P - Dow Jones EURO STOXX® 4.00% cap 5.50% cap Fixed Strategy (1-yr guarantee) 2.20% 3.00%	2.00%	NA	0-78	YES	LifePay 6% LifePay Plus 7.2%	Annuitant	YES