



May 2012

THE TWH UPDATE



President's Message:

12% commission through July 31st

We are very excited about being one of the select agencies in the U.S. that have been appointed to market a very unique Single Premium Whole Life

Contract. This plan features guaranteed growth, guaranteed death benefits, guaranteed access for terminal illness or nursing home care, liquidity via policy loan options, and a tax free death benefit. It is an ideal income tax-free wealth transfer vehicle.

You will receive a **12%** commission on all sales submitted through July 31st, 2012. In addition TWH will include 100% of the premium on this product in our Elite Producer's and Premium Choice Rewards programs. This new policy is also exciting because of its simple-issue application process, the account is 84% liquid on day-one, and it offers 100% return of premium by no later than the end of year 8!

Take a look at our example on page 15 and see how a 70 year old male depositing \$133,000 into this plan has an immediate \$111,000 accessible Cash Account value and a \$200,000 immediate Death Benefit. In addition \$150,000 will be available for Nursing Home Care. Minimum Guaranteed Cash accumulation at the end of year 8 is \$133,956 and is guaranteed to continue growing to age 120!

All the above and more:

- Excellent 100 Year Old American Owned Insurance Carrier (A.M. Best Rating: A-)
- Single Premium Whole Life with **12% Commission** through July 31st
- Streamlined Simplified Underwriting

- Simple Application & Approval Process
- Immediate Access to Cash Values via Loan Option
- Accelerated Living Benefit : Access to Death Benefit for Terminal Illness or Nursing Home Care
- Guaranteed Premium Growth (that beats today's CD's!)

News from Great American Life: Commission Reductions

We have seen reductions in crediting rates and roll ups from carriers this year, and in earlier publications we predicted that commissions would be next. One of the first carriers to implement a reduction is Great American. All applications received after Friday May 18th will receive a 1% reduction in the current commissions (e.g, 10% would go to 9%). This action was taken so that Great American could continue to offer high quality products and an excellent Lifetime Income Rider.

Preparing Your Client for Underwriting

We are helping agents close more and more life cases every year, and 2012 is no exception. And, we're working with more and more agents that haven't written a lot of life cases before—so they're in new territory.

Here are a couple of tips to help agents of all experience levels to make the application and underwriting process a lot smoother: Advise your clients that it usually takes 90 to 180 days for a permanent life policy to be issued. One of the leading deal killers we see is clients whose expectations were not addressed in advance.

Give us a call and we can help with all of the scripts and tips to help your client to feel relaxed and confident in both you and the process of application and underwriting.

Tip Huffman



2012 Elite Producers Club and TWH Premium Choice Rewards

TWH Agency is proud to offer you two outstanding benefit programs. Our **TWH 2012 Elite Producers Club** is focused on helping you grow your business through additional cash rewards and earned continuing education (C.E.) credits. Our **TWH Premium Choice Rewards Program** awards you credits which can be redeemed for merchandise or trips!

The TWH Elite Producers Club Marketing Allowance Plan



- Four levels of cash bonus!
- Bonuses paid as earned!
- Up to \$6,000 extra cash!

Four levels of increased compensation to help you with your marketing costs. Whether it's to fund a lead program or upgrade your technology, this plan will help you build a more successful business!

Level	Requirements	Earned Bonus	Cumulative Earned Bonus
I	\$500,000 of annuity premium	\$500	\$500
II	\$1,000,000 of annuity premium	\$1,000	\$1,500
III	\$2,000,000 of annuity premium	\$1,500	\$3,000
IV	\$3,000,000 of annuity premium	\$3,000	\$6,000

Gold Premium Companies – 100% Premium Credits

Allianz, Forethought, Great American Life, ING, Legacy Products, Lincoln Benefit, Lincoln Financial Group, National Western Life, North American, Fidelity & Guaranty Life Ins. Co., Reliance Standard, Royal Neighbors, and Sagicor Life.

All other companies credit at 50%.

Rules:

This plan is for top GA contracts and writing agents only. TWH Agency reserves the right to modify or terminate this plan at any time. All final decisions are at the discretion of TWH Agency. This plan is for paid business only, from 01/01/2012 through 12/31/2012. All payouts and awards will be as earned. One bonus level per producer. All Annuity and Single Premium Life Insurance business with surrender periods of 7 years or more earn 100% Premium Credits. Premium Credits will be reduced proportionately for older age cases by the amount of commission reduction. Plans with less than 7-year duration, MYGA annuities and immediate annuities will be credited at 50%. Qualification for initial membership will be \$500,000 of qualified premium

With TWH Premium Choice Rewards, you can win whatever you want - whenever you want it!



With **TWH Premium Choice Rewards™** you can build your own prize! \$500,000 of qualifying paid premium gets you started, with 50,000 points as your initial account balance. After that, throughout 2012, you will be awarded an additional 1,000 points for each \$10,000 of qualifying paid premium.

Here are just two examples of what you can get with your **TWH Premium Choice Rewards™** points:



Callaway DIABLO EDGE Hybrid – 19,000 points



Samsung 32" 1080p LCD TV - 62,500 points

Points will be credited monthly and will reflect the previous month's qualifying paid premium. You can choose from thousands of items **or** have your points credited to a Personal Buying Service. The Personal Buying Service allows you to have your points used toward anything your heart desires: hotel rooms, jewelry, airline tickets, etc. The more points you earn, the more choices you have!

Once you are notified of your eligibility, just log on to www.twhrewards.com and start shopping!

Qualifying production must be reported paid between January 1, 2012 and December 31, 2012. Premium Choice Rewards points are available for top GA and writing agents only. All annuity and single premium life insurance business with surrender periods of 7 years or more earn 100% Premium Choice Rewards points. 100% credit for policies written through **Allianz, Forethought, Great American Life, ING, Legacy Products, Lincoln Benefit, Lincoln Financial Group, National Western Life, North American, Fidelity & Guaranty Life Ins. Co., Reliance Standard, and Sagicor Life**. All other companies' production will be credited at 50%. Premium Choice Rewards Points will be reduced proportionately for older age cases by the amount of the commission reduction. Plans with less than 7-year duration, MYGA annuities and immediate annuities will be credited at 50%. TWH reserves the right to modify or terminate plan at any time. Premium Choice Rewards points may be awarded as part of special promotions at the sole discretion of TWH Agency. Minimum value of 10,000 points required for initial redemption. Point will expire within 24 months if no additional point are earned.



Indexed Annuity Rates & Data

A guide to companies, products, rates and additional information.
For more information, call 1-800-200-9194.

COMPANY	PRODUCT	CURRENT RATE / YIELD	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
ALLIANZ A.M. Best A Standard & Poors AA Moody's A2	MasterDex 5 Plus 5% Premium Bonus (3% in AL, CT, DE, IA, IN, KY, MN, MS, NJ, PA, UT, and WA)	100% Participation 3 Indexes Nasdaq 100+, S&P 500*, FTSE 100# Fixed Interest Account Monthly Sum Cap 1.70%+ / 1.70%* / 1.80# Annual Point to Point Cap 2.75%+ / 3.00%* / 3.00%# Blended 2.75% Blended Monthly Average Spread 4.50% 1.50% for Fixed Interest	FPDA Years 1 - 5 \$15,000 NQ Guarantee 3% on 87.5% of Premium	0 - 80	10 yr surrender 15% for the first three years and decreasing monthly beginning in policy year four	10% per policy year, Income Rider Details See Page 10	0-75 7.00% 76-80 5.00%
	MasterDex 10 Plus 10% Premium Bonus AZ,AR,CO,FL,GA, HI,MA,MD,MA,MI, MS,NH,NM,NC,NV, OH,RI,TN,TX,WI	100% Participation 3 Indexes Nasdaq 100+, S&P 500*, FTSE 100# Fixed Interest Account Monthly Sum Cap 2.20%+ / 2.20%* / 2.30# Annual Point to Point Cap 4.25%+ / 4.25%* / 4.75%# Blended 4.25% Blended Monthly Average Spread 4.50% 2.05% for Fixed Interest	FPDA Years 1 - 5 \$2,000 Q \$5,000 NQ Guarantee 3.0% on 87.5% of Premiums	0 - 85	N/A Two values with separate interest rates for lump sum surrender and a min. required payout period.	10% per policy year, up to 50% of total received premium	0-75 7.00% 76-80 5.00% 81-85 3.50%
	MasterDex X 6% Vested Premium Bonus AZ,AR,CA,CO,FL,G A,HI,ME,MD,MA,MI, MS,NH,NM,OH,PA, RI,TN,TX,UT,WI	100% Participation 3 Indexes Nasdaq 100+, S&P 500*, Euro STOXX 50# Fixed Interest Account Monthly Sum Cap 1.80%+ / 1.80%* / 1.90# Annual Point to Point Cap 3.00%+ / 3.00%* / 3.25%# Blended 3.00% Monthly Average Spread Blended 4.50% 1.35% for Fixed Interest (Not Available in CA)	FPDA Years 1 - 5 \$20,000 NQ/Q Guarantee 3% on 75% of 1 st yr Premium 3% on 87.5% of subsequent Premiums	0 - 80	10 Years 10, 10, 10, 8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25%	10% of Premium after year 1 Income Rider Details See Page 10	0-75 7.00% 76-80 5.00%
	Endurance Plus 20% EWB Bonus	100% Participation 3 Indexes Nasdaq 100+, S&P 500*, FTSE 100# Fixed Interest Account Monthly Sum Cap 1.90%+ / 2.30%* / 1.90# Annual Point to Point Cap 3.25%+ / 3.25%* / 3.75%# Blended 3.25% Monthly Average Spread Blended 4.50% 1.65% for Fixed Interest	FPDA Years 1 - 3 \$10,000 NQ Guarantee 1.5% on 90% of Premium	0 - 80	10 yr surrender 10, 10, 10, 8.25, 7.50, 6.25, 5, 3.75, 2.50, 1.25%	10% of Premium after year 1 Income Rider Details See Page 10	0-75 7.00% 76-80 5.00%
American General A.M. Best A Fitch A- Moody's A2 Standard & Poors A+	AG HorizonIndex 9 (CA,OH) 4% Bonus (3% in OH)	S&P 500 2 Year pt to pt Cap 5.00% Monthly Additive Cap - 1.00% Fixed 1.00% 6 yr MYG	SPDA \$5,000 min (Q/NQ) GMWV 2% on 90% of Premium	0-85N/Q 0-70 Q	9 Years 10,10,9,8,7,6,5,4,2%	10% After Year 1 Extended care rider	0-75 6.00% 76-80 3.50% 81-85 2.00%
	AG HorizonIndex 12 (CA,OH) Annuity 5% Bonus	S&P 500 2 Year pt to pt Cap 5.00% Monthly Additive Cap - 1.00% Fixed 1.15% 9 yr MYG	SPDA \$5,000 min (Q/NQ) GMWV 2% on 90% of Premium	0-85N/Q 0-70 Q	12 Years 12,12,12,12,12,11,10, 9,8,7,5,3%	10% After Year 1 Extended care rider	0-75 8.00% 76-80 4.00% 81-85 2.50%

Company ratings are effective December 31st 2011.

Not for use as a consumer sales piece. Information is incomplete and could be misleading. Rates and commissions are subject to change. Products not available in all states.

Indexed Annuity Rates & Data (continued)

COMPANY	PRODUCT	CURRENT PARTICIPATION RATE	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
American Equity A.M. Best A- Standard & Poors BBB+	Bonus Gold 10% Premium Bonus	S&P 500 1 yr. pt to pt w/Part. Rt. 20% 1 yr. pt to pt w/Cap 3.25% Annual Monthly Average w/Cap 3.25% Annual Monthly Average w/Part. Rt. 20% Monthly pt to pt w/Cap 1.80% DOW Annual Monthly Average w/Cap 3.25% 1 yr. pt to pt w/Cap 3.25% Lehman Br. U. S. Annual pt to pt w/Cap 3.25% Fixed rate 1.75%	FPDA \$5,000 NQ Guarantee 3% on 80% of 1 st yr Premium & Bonus 1.50% on 87.5% of subsequent Premiums	0 - 80	16 Years 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 8, 6, 4, 2%	10% After Year 1 Income Rider Details See Page 10	At Issue 0-75 6.00% Trails Year 1 - 1.00% Year 2 - 1.00% 76-80 4.50% Trails Year 1 - .75% Year 2 - .75%
	Retirement Gold 8% Unvested Premium Bonus Call for Details	S&P 500 1 yr. pt to pt w/Part. Rt. 15% 1 yr. pt to pt w/Cap 3.00% Monthly Average w/Cap 3.00% Monthly Average w/Part. Rt. 15% Monthly pt to pt w/Cap 1.60% Fixed rate 1.60%	FPDA \$5,000 NQ Guarantee 1.50% on 87.5% of 1 st yr Premium	0 - 78	10 Years 12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4%	10% After Year 1 Income Rider Details See Page 10	At Issue 0-78 6.00% Trails Year 1 - 1.00% Year 2 - 1.00%
American National Insurance Co. A.M. Best A Standard & Poors A	ANICO Equity Indexed Annuity	S&P 500 Performance Triggered 3.50%	SPDA \$10,000 NQ Guarantee 3% on 90% of Premium	0 - 85	6 Years 8, 8, 7, 6, 4, 2%%	10% After Year 1	0-79 = 5.00% 80-85 = 3.00%
Products distributed through Legacy Marketing Group Fidelity & Guaranty Life Insurance Co A.M. Best B++ (Very Good) for financial strength rating (5 th highest of 16 ratings)	AmeriMark Freedom	Step Forward Strategy 8.50% Cap/100% PR S&P 500 One-Year Point-to-Point Strategy 4.50% Cap/100% PR S&P 500 Monthly Cap Strategy 2.50% Cap/100% PR S&P 500 Two-Year Monthly Avg. Strategy 10.00% Cap/100% PR Gain Trigger 4.00% Guaranteed One-Year 2.00%	Initial: \$5,000 nonqualified \$3,000 qualified \$2,000 Additional premium (allowed before current oldest owner reaches age 86)	0-85	12 Years 13.5, 12.5, 11.5, 10.5, 10, 9, 8, 7, 6, 5, 4, 2% Confinement waiver, checkbook access	10% After Year 1 Income Rider Details See Page 10	(0-80) 8.00% Reduced above age 80 call for details Elective trailing commissions available
	AmeriMark Freedom 7	Step Forward Strategy 6.00% Cap/100% PR S&P 500 One-Year Point-to-Point Strategy 3.50% Cap/100% PR S&P 500 Monthly Cap Strategy 1.90% Cap/100% PR S&P 500 Two-Year Monthly Avg. Strategy 8.50% Cap/100% PR Gain Trigger 3.50% Guaranteed One-Year 1.75%	Guarantee 1.00% on 87.5% of Premium Step Forward Strategy Minimum cap is 5%	0-85	7 Years 9, 8, 7, 6, 5, 4, 3% Confinement waiver, checkbook access		(0-80) 5.00% Reduced above age 80 call for details Elective trailing commissions available
	AmeriMark Freedom 7 SE 5% Bonus	Step Forward Strategy 5.00% Cap/100% PR S&P 500 One-Year Point-to-Point Strategy 3.00% Cap/100% PR S&P 500 Monthly Cap Strategy 1.75% Cap/100% PR S&P 500 Two-Year Monthly Avg. Strategy 7.00% Cap/100% PR Gain Trigger 2.50% Guaranteed One-Year 1.25%	Minimum cap is 3% S&P 500 Monthly Cap Strategy Minimum cap is 1%	0-85	7 Years 9, 9, 8, 7, 6, 5, 4% Confinement waiver, checkbook access		(0-80) 4.00% Reduced above age 80 call for details Elective trailing commissions available
	AdvanceMark 8% Vesting Bonus	S&P 500 Two-Year Monthly Avg. Strategy 7.00% Cap/100% PR Step Forward Strategy 5.00% Cap/100% PR S&P 500 One-Year Point-to-Point Strategy 3.00% Cap/100% PR S&P 500 One-Year Monthly Avg. Strategy 3.00% Cap/100% PR S&P 500 Mnthly Cap Strategy 1.75% Cap/100% PR Gain Trigger 2.50% Guarantee One-Year 1.25%	Initial: \$10,000 nonqualified \$2,000 qualified Guarantee 1.00% on 87.5% of Premium	0-85	10 Years 10, 10, 10, 10, 9, 8, 7, 6, 4, 2, 0%	10% After Year 1 Income Rider Details See Page 10	0-79 = 7.50% 80-85 = 3.75%

Indexed Annuity Rates & Data (continued)

COMPANY	PRODUCT	CURRENT PARTICIPATION RATE	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
Fidelity & Guaranty Life Insurance Co A.M. Best B++ (Very Good) for financial strength rating (5 th highest of 16 ratings)	Prosperity Elite 7 0, 3, or 5% Vested Bonus See Below	Seven Crediting Choices 1.) 1 year option: S&P 500 monthly point-to-point subject to a monthly cap of 1.90% 2.) S&P500 Gain Interest 3.25% 3.) S&P500* CAP 4.25% 4.) S&P500+ CAP 3.50% 5.) 2 Yr. S&P500+ CAP 8.75% 6.) 3 Yr. S&P500+ CAP 14.50% Annual Fixed Rate 1.75% * Monthly Averaging + Point to Point	FPDA \$10,000 NQ/Q \$2,000 min allocation Guarantee 1.00% on 87.5% of Premium	0 - 85	7 Years 10, 9, 8, 7, 6, 5, 4% (Confinement Waiver) (Terminal Illness Waiver) (Unemployment Waiver)	10% after year.1 Income Rider Details See Below	5.00% (Reduced > age 79)
	Prosperity Elite 10 0, 5, or 8% Vested Bonus See Below	Seven Crediting Choices 1.) 1 year option: S&P 500 monthly point-to-point subject to a monthly cap of 2.00% 2.) S&P500 Gain Interest 3.50% 3.) S&P500* CAP 4.00% 4.) S&P500+ CAP 3.75% 5.) 2 Yr. S&P500+ CAP 9.00% 6.) 3 Yr. S&P500+ CAP 14.00% Annual Fixed Rate 1.80% * Monthly Averaging + Point to Point	FPDA \$10,000 NQ/Q \$2,000 min allocation Guarantee 1.00% on 87.5% of Premium	0 - 85	10 Years 12, 11, 10, 9, 8, 7, 6, 5, 4, 3% (Confinement Waiver) (Terminal Illness Waiver) (Unemployment Waiver)	10% after year.1 Income Rider Details See Below	7.00% (Reduced > age 79)
	Prosperity Elite 14 0, 6, or 9% Vested Bonus See Below	Seven Crediting Choices 1.) 1 year option: S&P 500 monthly point-to-point subject to a monthly cap of 2.10% 2.) S&P500 Gain Interest 3.50% 3.) S&P500* CAP 5.00% 4.) S&P500+ CAP 4.00% 5.) 2 Yr. S&P500+ CAP 10.25% 6.) 3 Yr. S&P500+ CAP 16.00% Annual Fixed Rate 1.90% * Monthly Averaging + Point to Point	FPDA \$10,000 NQ/Q \$2,000 min allocation Guarantee 1.00% on 87.5% of Premium	0 - 85	14 Years 14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2% (Confinement Waiver) (Terminal Illness Waiver) (Unemployment Waiver)	10% after year.1 Income Rider Details See Below	8.00% (Reduced > age 79)
Additional Enhancement or Protection Packages Available with Prosperity Elite 7, 10 & 14 Call for Details							
Enhancement Package		Vested Bonus				Protection Package	
3%, 5% or 6%						5%, 8%, or 9%	
Yes		Guaranteed Min Death Benefit (5% Simple)				Yes	
		Enhanced Guar. Min Death Benefit (6.75% Compound)				Yes	
		Guar. Min. Withdrawal Benefit Rider (6.75% Rollup)				Yes	
		Protection against Impairment (Up to 2 X Benefits)				Yes	
0.40%		Cost				1.10%	
FG Index Choice 9 Bonus 3% Premium Bonus	1, 2, or 3 year reset monthly point to point. W/cap 1 yr reset 1.75% Cap 2 yr reset 2.00% Cap 3 yr reset 2.75% Cap Annual Reset S&P500 * CAP 3.25% S&P500 + CAP 3.00% Annual Fixed Rate 1.50% * Monthly Averaging + Point to Point	SPDA \$25,000 NQ/Q \$2,000 min allocation Guarantee 1.10% on 103% of Premium	0 - 85	Age 0-80 15, 15, 15, 14.5, 13.5, 12.5, 10, 7, 4% Age 81-85 12,11,10,9,8,7,6,4,2% 9 years (Confinement Waiver) (Terminal Illness Waiver) (Unemployment Waiver)	10% after year 1 Income Rider Details See Page 10	9.00% (Reduced > age 79)	
Accumulator Plus 10	monthly point to point. W/cap 1 yr reset 2.50% Cap S&P500 Gain Interest 4.50% S&P500 * CAP 5.00% S&P500 + CAP 4.75% Annual Fixed Rate 2.50% * Monthly Averaging + Point to Point	SPDA \$10,000 NQ/Q \$2,000 min allocation Guarantee 1.00% on 87.5% of Premium	0 - 85	10 Years 12, 11, 10, 9, 8, 7, 6, 5, 4, 3% (Confinement Waiver) (Terminal Illness Waiver) (Unemployment Waiver)	10% after year 1 Income Rider Details See Page 10	6.50% (Reduced > age 79)	
Accumulator Plus 14	monthly point to point. W/cap 1 yr reset 2.75% Cap S&P500 Gain Interest 5.00% S&P500 * CAP 6.25% S&P500 + CAP 5.50% Annual Fixed Rate 2.75% * Monthly Averaging + Point to Point	SPDA \$10,000 NQ/Q \$2,000 min allocation Guarantee 1.00% on 87.5% of Premium	0 - 85	14 Years 14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2% (Confinement Waiver) (Terminal Illness Waiver) (Unemployment Waiver)	10% after year 1 Income Rider Details See Page 10	7.50% (Reduced > age 79)	

Indexed Annuity Rates & Data (continued)

COMPANY	PRODUCT	CURRENT PARTICIPATION RATE	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
FORE THOUGHT Life Insurance Company A.M. Best A-	Income 125 25% Premium Bonus to the Income Account	Accumulation Account 1 yr. Monthly pt to pt w/Cap 1.00%/1.25%/1.50%+	SPDA \$25,000 NQ/Q Guarantee 3% on 87.5% of premium	0 – 85	10 years 12, 12, 11, 10, 9, 8, 7, 6, 4, 2% (Confinement Waiver) (Terminal Illness Waiver)	10% After Year 1 Income Rider Details See Page 10	<u>Ages 0-75</u> 7.00% <u>Ages 76-85</u> 5.00%
		Income Account 25% Premium Bonus 5% fixed for 10 years 4% fixed for 10 yrs. w/ 2% COL 4% fixed for 10 yrs. w/ Spouse Continuation 3% fixed for 10 w/ w/ Spouse Continuation & 2% COL * \$100,000 Band + \$250,000 Band					
Genworth A.M. Best A Standard & Poors A # \$ 25,000 Band * \$100,000 Band + \$250,000 Band	Secure Living Index 10 Plus (with MVA) 5% Bonus (vesting) 7 Year Also Available	Year 1 Rates Monthly Cap: #1.5%, *1.7%, +1.8% Annual Cap: #2.5% *3.0%, 3.2% Performance Trigger: #2.0%, *2.5%, +2.7% Bailout Cap: 2.1% (all bands) 10-Year Fixed Rate: #1.25%, *1.5%, +1.6%	SPDA \$25,000 NQ/Q Guarantee 1% on 100% of premium	0 – 80	10 years 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% 	10% After Year 1 Income Rider • 8% Simple Rollup • 10 Years Max • Cost is .80%	<u>Ages 0-75</u> 7.00% <u>Ages 76-80</u> 5.00%
Great American Life Insurance Company A.M. Best A	Safe Return "Bailout Guarantee"	Annual reset, 100% participation rate Pt to Pt 4.00% Cap Bailout Cap 3.50% Monthly Avg. 4.00% Cap Bailout Cap 3.50% 1 year fixed 1.10%	\$25,000 NQ/Q Min. Guarantee 1% on 100% of premium	0 – 85	10 years 10, 9, 8, 7, 6.5, 4, 3, 2, 1% Confinement Waiver Terminal Illness Waiver Return of Premium	10% Beginning yr 1	0-75 = 6.50% 76-80 = 5.50% 81-85 = 2.50% Trails Available
	American Valor 10 2% Premium Bonus	Annual reset, 100% participation rate Pt to Pt 3.50% Cap Monthly Avg. 3.50% Cap 1 year fixed 1.40%	\$10,000 NQ/Q Min. Guarantee 1% on 100% of premium	0 – 85	10 years 10, 9, 8, 7, 6.5, 4, 3, 2, 1% Confinement Waiver Terminal Illness Waiver	10% Beginning yr 1	0-75 = 6.50% 76-80 = 4.50% 81-85 = 2.50% Trails Available
ING USA Life & Annuity A.M. Best A Fitch A- Standard & Poors A Not Available in All States	ING Secure Index Opportunities Plus W/MVA * \$75,000 Ban	5% Premium Bonus Benchmark Strategy Multiplier 2.25/4.00* 1 yr. pt to pt w/Cap 2.00%/3.00%* Monthly Pt to Pt w/cap .85%/1.20%* Int. Rate Benchmark Strat. w/ Multiplier 2.25/4.00* Fixed rate 1.00%	\$15,000 NQ/Q Guarantee 2.00% on 87.5% of premium	0 – 80	10 years 10,10,10,10,9,8, 7,6,5,4% Confinement Waiver	10% After Year 1 Income Rider Details See Page 10	<u>Ages 0-80</u> 7.0% Trails Available Call for details
	ING Secure Index Five W/ROP W/MVA * \$75,000 Band	Benchmark Strategy Multiplier 3.50* W/ROP 2.75* 1 yr. pt to pt w/Cap 2.75%* W/ROP 2.25%* Monthly Pt to Pt w/cap 1.15% W/ROP 1.05%* Int. Rate Benchmark Strat. w/ Multiplier 3.50 w/ ROP 2.75 Fixed rate 1.00%* W/ROP 1.00%*	FPDA \$75,000 NQ/Q \$5,000 min. additions Guarantee 1.00% on 100% of premium	0 – 80	5 years 8,7.5,6.5,5.5,4.5% Confinement Waiver	10% After Year 1 Income Rider Details See Page 10 <u>Only one rider per contract.</u> <u>ROP or Income</u>	<u>Ages 0-80</u> 3.50% Trails Available Call for details

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Indexed Annuity Rates & Data (continued)

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Lincoln Financial Group Lincoln National Life Ins. Co. A.M. Best A+ Fitch A+ Standard & Poors AA+	OptiPoint 8 W/MVA	3% *4% Premium Bonus 4 Accounts: Fixed Account 1.10% Performance Triggered 2.50% 2 yr Point-to Point 7.00% 2 yr Monthly Cap 2.30% *\$100,000+	FPDA \$5,000 NQ \$2,000 Q Minimums Fixed Account 1.6% Performance Triggered 2.5% 2 yr Point-to Point 7% 2 yr monthly cap 1%	0 - 85	8 Year Declining 9,8,7,6,5,4,3,2,% (Confinement Waiver) (Terminal Illness Waiver)	10% Beginning yr 1	NQ/Q 0-75 = 6.00% N/Q 76-80 = 4.00% N/Q 81-85 = 2.00% Trails Available
	OptiPoint 10 W/MVA	4% *5% Premium Bonus 4 Accounts: Fixed Account 1.10% Performance Triggered 2.50% 2 yr Point-to Point 7.00% 2 yr Monthly Cap 2.30% *\$100,000+	FPDA \$5,000 NQ \$2,000 Q Minimums Fixed Account 1.8% Performance Triggered 2.5% 2 yr Point-to Point 7% 2 yr monthly cap 1%	0 - 80	10 Year Declining 10,9,8,7,6,5,4,3,2,1% (Confinement Waiver) (Terminal Illness Waiver)	10% Beginning yr 1	NQ/Q 0-75 = 7.00% N/Q 76-80 = 4.75% Trails Available
National Western Life Insurance Co. A.M. Best A Standard & Poors A	Ultra Future 10% Premium Bonus	Indexed Option A & D Annual Reset Option A: Month Average 50% PR Year 1 Asset Fee 1.70% Option D: Monthly Pt to Pt w/cap 2.25% Option B: Fixed Rate 2.30%	FPDA 5,000 Minimum/NQ 2,000 Minimum/Q Guaranteed rate 1.00% on 87.5% of Premium	0-80	15 Years 19.25, 18.50, 17.75, 16.75, 15, 15.25, 14.50, 13.50, 12.75, 12, 10, 8, 6, 4, 2%	10% After Year 1 Income Rider Details See Page 10	NQ 0-75 = 5.00% NQ 76-80 = 3.00% Q 0-70 = 5.00% Q 71-75 = 1.50% Q 76-80 = .25%
	Ultra Benefit 5% Premium Bonus	Indexed Option A & D Annual Reset Option A: Month Average 50% PR Year 1 Asset Fee 3.45% Option D: Monthly Pt to Pt w/cap 1.50% Option B: Fixed Rate 1.40%	FPDA 5,000 Minimum/NQ 2,000 Minimum/Q Guaranteed rate 1.00% on 87.5% of Premium	0-85 0-80Q	14 Years 16, 16, 15.75, 15, 14, 13.25, 12.50, 11.50, 10.75, 10, 8, 6, 4, 2% <u>Extended Stay Rider</u> <u>Up to 75% of AV</u> <u>Issue Ages up 75</u>	10% After Year 1 Income Rider Details See Page 10	NQ 0-75 = 6.00% NQ 76-80 = 4.00% NQ 81-85 = 1.50% Q 0-70 = 6.00% Q 71-75 = 3.50% Q 76-80 = 1.50% Q 81-85 = 0.10%
	Ultra Classic	Indexed Option A & D Annual Reset Option A: Month Average 50% PR Year 1 Asset Fee 1.70% Option D: Monthly Pt to Pt w/cap 2.25% Option B: Fixed Rate 2.80%	FPDA 5,000 Minimum/NQ 2,000 Minimum/Q Guaranteed rate 1.00% on 87.5% of Premium	0-80	13 Years 15, 14.75, 14, 13, 12.25, 11.25, 10.50, 9.75, 8.75, 8, 6, 4, 2% <u>Extended Stay Rider</u> <u>Up to 75% of AV</u> <u>Issue Ages up 75</u>	10% after year.1 Cumulative to 50% Income Rider Details See Page 10	NQ 0-75 = 10.00% NQ 76-80 = 8.50% Q 0-70 = 10.00% Q 71-75 = 8.00% Q 76-80 = 7.00%
	Global Lookback * Option K: Weighted Lookback – S&P 500, Euro Stoxx 50, Nikkei 225 and Hang Seng Indexes Call for Details	Indexed Options Annual Reset Option A: Month Average 50% PR Year 1 Asset Fee 1.75% Option D: Monthly Pt to Pt w/cap 2.00% Option J: Annual Pt to Pt w/cap 4.00% Option K: * Month Average 40% PR Year 1 Asset Fee 2.00% Option B: Fixed Rate 2.10%	FPDA 5,000 Minimum/NQ 2,000 Minimum/Q Guaranteed rate 1.00% on 87.5% of Premium	Annuitant 0-80 0-85 Owner If Different	10 Years 9.25, 8.25, 7.25, 6.25, 5, 4, 3, 2, 1%	10% Beginning yr 1 Income Rider Details See Page 10	NQ 0-75 = 6.50% NQ 76-80 = 4.50% Q 0-70 = 6.50% Q 71-75 = 4.00% Q 76-80 = 2.00%
Products distributed through Legacy Marketing Group Phoenix Life A.M. Best B+	CommandMark	Pt to Pt w/ cap 1.75% / 100% PR Rising Interest Strategy 1.20%/ 100% PR/ 1.60 Multiplier Gold Strategy 1.00% / 100% PR Fixed Rate 1.00%	SPDA \$15,000 Minimum NQ \$3,000 Minimum Q Guaranteed rate 1.00% on 87.5% of Premium (90% in CA)	0 – 79 (CA) 0-85 (other approved states)	10 Years 15, 15, 14, 13, 12, 10, 9, 8, 7, 6, 0%	10% After Year 1	0-75 = 8.00% 76-80 = 6.00%
	CommandMark Plus 11% Premium Bonus	Pt to Pt w/ cap 1.25% / 100% PR Rising Interest Strategy 1.00%/ 100% PR/ 1.30 Multiplier Gold Strategy 1.00% / 100% PR Fixed Rate .75%	SPDA \$15,000 Minimum NQ \$3,000 Minimum Q Guaranteed rate 1.00% on 87.5% of Premium (90% in CA)	0 – 79 (CA) 0-85 (other approved states)	10 Years 12, 12, 12, 11, 10, 9, 8, 7, 6, 5, 0%	10% After Year 1	0-75 = 7.00% 76-80 = 5.25%



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Indexed Annuity Rates & Data (continued)

COMPANY	PRODUCT	CURRENT PARTICIPATION RATE	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
<p align="center">North American Chicago, IL</p> <p align="center">A.M. Best A+ S & P A+</p>	<p>Charter Series</p> <p>14 Year (10% premium bonus)</p> <p>*10 Year (5% premium bonus)</p>	<p>S&P 500, annual reset. Choice of daily average W/Cap 3.00%/2.55%* or Annual point-to-point W/Cap 2.30%/2.00%*</p> <p>Monthly point to point W/cap 1.35%/1.00%*</p> <p>DJIA, annual reset. Choice of of daily average W/Cap 3.00%/2.45%* or Annual point-to-point W/Cap 2.20%/2.00%*</p> <p>S&P 400, Russell 2000, Nasdaq 100, DJ EuroSTOXX 50, and HINDSIGHT** indices also available</p> <p>Fixed Account: 1.25%/1.00%*</p> <p>** Call for Details</p>	<p>FPDA</p> <p>Initial: \$10,000 NQ \$2,000 Q</p> <p>MGCV 1.50% on 87.5% of premium (Excluding Bonus)</p>	<p>14 Year 0 – 75 CA 0 – 65</p> <p>10 Year 0 – 79</p>	<p>14-year surrender 18, 18, 17, 15, 15, 15, 15, 14, 12, 10, 8, 6, 4, 2%</p> <p>10-year surrender 15, 14, 13, 9, 8, 7, 6, 6, 5, 4%</p> <p>waived at death confinement waiver</p>	<p>10% After Year 1</p>	<p>14 Year 7.50%</p> <p>10 Year 0-75 7.50%</p> <p>76-79 5.62%</p>
	<p>NA Ten</p> <p>6% Premium Bonus</p>	<p>S&P 500, annual reset. Choice of Monthly average W/Cap 2.00% or Annual point-to-point W/Cap 2.00%</p> <p>Monthly point to point W/cap 1.05%</p> <p>DJIA, annual reset. Choice of Monthly average W/Cap 2.00%</p> <p>Annual point-to-point W/Cap 2.00%</p> <p>S&P 400, Russell 2000, Nasdaq 100, DJ EuroSTOXX 50, and HINDSIGHT** indices also available</p> <p>Fixed Account: 1.00%</p>	<p>FPDA</p> <p>Initial: \$10,000 NQ \$2,000 Q</p> <p>MGCV 1.00% on 100% of premium (Excluding Bonus)</p>	<p>10 Year 0 – 79</p>	<p>10-year surrender 18, 16, 14, 12, 11, 10, 8, 6, 4, 2%</p> <p>waived at death confinement waiver</p>	<p>10% after year.1</p>	<p>10 Year 0-75 6.50%</p> <p>76-79 4.875%</p> <p>Trails Available</p>
	<p>Freedom Choice</p> <p>LOW BAND</p> <p><\$250,000</p> <p>14 Year</p> <p>*10 Year</p> <p>+8 Year</p> <p>@ 10% Withdrawal ! 5% Withdrawal</p>	<p>S&P 500, annual reset. Choice of Annual point-to-point W/Cap @ 4.45%/3.10%*/2.50%+ ! 5.35%/3.80%*/3.15%+ Monthly point to point W/cap @ 2.35%/1.70%*/1.45%+ ! 2.75%/2.00%*/1.75%+</p> <p>DJIA, Annual point-to-point W/Cap @ 4.40%/3.05%*/2.40%+ ! 5.35%3.75%*/3.10%+</p> <p>S&P 400, Russell 2000, Nasdaq 100, and DJ EuroSTOXX 50 indices also available</p> <p>** Call for Details</p> <p>Fixed Account: @ 2.35%/1.65%*/1.35%+ ! 2.75%/2.00%*/1.65%+</p>	<p>FPDA</p> <p>Initial: \$10,000 NQ \$2,000 Q</p> <p>MGCV 1.50% on 87.5% of premium (Excluding Bonus)</p>	<p>14 Year 0 – 75 CA 0 – 65</p> <p>10 Year 0 – 79</p> <p>8 Year 0 – 85</p>	<p>14-year surrender 9, 9, 9, 9, 8, 8, 7, 7, 6, 6, 5, 4, 3, 2%</p> <p>10-year surrender 9, 9, 8, 7, 6, 5, 4, 3, 2, 1%</p> <p>8-year surrender 9, 9, 8, 7, 6, 5, 4, 2%</p>	<p># 10% After Year 1 Or ! 5% After Year 1</p>	<p>14 Year 5.50%</p> <p>10 Year 0-75 5.50%</p> <p>76-79 4.125%</p> <p>8 Year 0-75 5.50%</p> <p>76-80 4.125%</p> <p>81-85 2.75%</p>
	<p>Freedom Choice</p> <p>HIGH BAND</p> <p>\$250,000 or ></p> <p>14 Year</p> <p>*10 Year</p> <p>+8 Year</p> <p>@ 10% Withdrawal ! 5% Withdrawal</p>	<p>S&P 500, annual reset. Choice of Annual point-to-point W/Cap @ 5.30%/4.00%*/3.35%+ ! 6.20%/4.55%*/4.00%+ Monthly point to point W/cap @ 2.75%/2.05%*/1.80%+ ! 3.00%/2.40%*/2.05%+</p> <p>DJIA, annual reset. Choice of Annual point-to-point W/Cap @ 5.30%/3.90%*/3.25%+ ! 6.25%/4.50%*/3.85%+</p> <p>S&P 400, Russell 2000, Nasdaq 100, and DJ EuroSTOXX 50 indices also available</p> <p>** Call for Details</p> <p>Fixed Account: @ 2.75%/2.05%*/1.75%+ ! 3.10%/2.40%*/2.05%+</p>	<p>FPDA</p> <p>Initial: \$10,000 NQ \$2,000 Q</p> <p>MGCV 1.50% on 87.5% of premium (Excluding Bonus)</p>	<p>14 Year 0 – 75 CA 0 – 65</p> <p>10 Year 0 – 79</p> <p>8 Year 0 – 85</p>	<p>14-year surrender 9, 9, 9, 9, 8, 8, 7, 7, 6, 6, 5, 4, 3, 2%</p> <p>10-year surrender 9, 9, 8, 7, 6, 5, 4, 3, 2, 1%</p> <p>8-year surrender 9, 9, 8, 7, 6, 5, 4, 2%</p> <p>waived at death confinement waiver</p>	<p># 10% After Year 1 Or ! 5% After Year 1</p>	<p>14 Year 5.50%</p> <p>10 Year 0-75 5.50%</p> <p>76-79 4.125%</p> <p>8 Year 0-75 5.50%</p> <p>76-80 4.125%</p> <p>81-85 2.75%</p>

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Indexed Annuity Rates & Data (continued)

COMPANY	PRODUCT	CURRENT PARTICIPATION RATE	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
Reliance Standard Life Insurance Company A.M. Best A Fitch A- Standard & Poors A RSL Rewards Program Earn Travel to Anywhere! Call for Details	Keystone-5	1 yr. pt to pt w/Cap 3.50% 1 yr. pt to pt w/Part. Rt. index credit 15% Monthly Average w/Cap 4.00% Monthly Average w/Part. Rt. index credit 20% Fixed rate 1.80%	SPDA \$10,000 NQ/Q Guarantee 1.00% on 100% of premium	0 – 85	5 Years 9,8,7,6,5% Confinement 25% Issue Age74 or Younger Terminal Illness	10% Beginning yr 1	0-75 = 4.00% 76-80 = 3.20% 81-85 = 2.40%
	Keystone-7	1 yr. pt to pt w/Cap 4.00% 1 yr. pt to pt w/Part. Rt. index credit 20% Monthly Average w/Cap 4.50% Monthly Average w/Part. Rt. index credit 25% Fixed rate 1.85%	SPDA \$10,000 NQ/Q Guarantee 1.00% on 100% of premium	0 – 85	7 Years 9,8,7,6,5,4,3% Confinement 25% Issue Age74 or Younger Terminal Illness	10% Beginning yr 1	0-75 = 5.00% 76-80 = 4.00% 81-85 = 3.00%
	Keystone-10	1 yr. pt to pt w/Cap 4.25% 1 yr. pt to pt w/Part. Rt. index credit 20% Monthly Average w/Cap 4.75% Monthly Average w/Part. Rt. index credit 25% Fixed rate 1.90%	SPDA \$10,000 NQ/Q Guarantee 1.00% on 100% of premium	0 – 85	10 Years 9,9,8,7,6,5,4,3,2,1% Confinement 25% Issue Age74 or Younger Terminal Illness	10% Beginning yr 1	0-75 = 7.00% 76-80 = 5.60% 81-85 = 4.20%

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Contracting Tips...

for Error-Free Application Processing

The following are all items that can prevent your client application from being processed:

- Contracting – Contact us to submit your contracting BEFORE taking an application
- Carrier Specific Training – Many carriers are now requiring you to complete product and suitability training on their websites PRIOR TO solicitation.
- Anti-Money Laundering Training – Most carriers now require this training to be completed annually.
- E&O – Most carriers require E&O, so make sure you keep your certificate up to date.

These items all need to be completed PRIOR TO the date on the client application.

Ami Skogsberg, Agency Manager

Lifetime Income / Guaranteed Withdrawal Riders

Allianz MasterDex 5 +	Allianz MasterDex X	American Equity	AmeriMark (Fidelity & Guaranty Life)	Forethought	ING	National Western	Fidelity & Guaranty Life	NACOLA
Income Plus Accumulation Treasury (4%) or Indexed Return for 10 years	Simple Income II Accumulation 8% Simple To Age 90	LIBR Accum 5% or 7% for 10 years	Income Rider Accum 6% or 4% for 10 Years	GLIB Accumulation 5% for 10 years	IPWB Accum 7% for 10yrs	Income Outlook Accum 5% To Age 90	Income Advantage Accum 7%,6% or 4% for 10yrs Restart	Income Pay Accum 6.5% 10 yrs or 5.5% Lifetime 8% may be renewed in year 10.
Payout Age 60 and can increase annually based on index credits	Payout Age 60 Choice of level Or Increasing payments based on index credits	Payout Age 50 Choice of Level or increase	Payout Age 50 Level	Payout Age 59 ½ Level or Increasing	Payout Age 50 Level	Payout Age 60 Level	Payout Age 50 Level	Payout Age 50
	Step up	Step up	Step up	Step up	Step up	Step up	Step up	Step up
Rider Fee 40bp	Rider Fee 75bp	Rider Fee 60bp 7% Free 5%	Rider Fee 40bp 6% 10bp 4%	Rider Fee Free	Rider Fee 40bp	Rider Fee 35bp	Rider Fee 70bp 7% 40bp 6% 10bp 4%	Rider Fee 85bp 6.5% 20bp 5.5%

(Rider approval varies by State. Check company websites or call TWH to verify State approvals)

Lifetime Income/ Guaranteed Minimum Withdrawal Riders explained:

- Income Riders have their own separate account values called the “income account value.” The income account value accumulates based on one of the above examples. The income account can only be accessed in the form of income and cannot be withdrawn, surrendered. The amount of income will be based on three factors: the accumulated income account value, the age of the annuitant when income begins, and a set percentage that may or may not increase during the lifetime withdrawal phase. A typical percentage factor would be 6% of the fund value payable for life if payments begin at age 70. The percentage factor is lower for younger ages and higher for older ages. Withdrawals will reduce both the underlying annuity’s accumulated value and the income account accumulated value. If funds in the underlying annuity reduce to zero income continues for the life of the annuitant. Funds in the underlying annuity are available for withdrawals or may be paid out in a lump sum at death.

Features Defined:

- **Step-up Feature during the Accumulation Period:** During the accumulation phase both the underlying annuity accumulated value and the rider accumulated value are evaluated on each policy anniversary date. If the value of the underlying annuity accumulated value is greater than that of the rider account value, the rider account will be “Stepped Up” to the higher amount and future interest credits will be added to the new increased account value.
- **Re-Start Feature during the Accumulation Period:** Similar to the step-up feature, this allows the owner to re-set the rider value to that of the underlying annuity value on any policy anniversary date. This would also extend or “re-start” the accumulation period for another 10 years. This is generally allowed only one time during the accumulation period.
- **Payout Age:** This refers to the minimum age that the annuitant must be prior to taking lifetime income. Typically income can begin at any time after the minimum age. Delaying income to older ages causes a higher payout.
- **Step-up Feature during the Pay-out Period:** The accounts are measured on each anniversary date as describe above. If the Income Account is stepped up it will cause the income to increase.
- **Payout’s Level or increasing:** Level payouts are set when income begins and are based on a fixed percentage payout. Payouts that can increase over time generally start out with a lower percentage rate than the fixed payouts but increase either by a set percentage each year or based on the percentage increase in the accumulation value of the underlying annuities accumulated account value.

Unique Rider Features:

- **Allianz:** Payout may increase based on percentage increase in the underlying annuity accumulation account.
- **ING:** Contract will refund rider cost at age 95. Contract will convert to life annuity at 95 with the payout continued at the current level that is being paid out.
- **National Western:** Rider charge waived if no gain in underlying contract.

V11-01-10



Fixed Annuity Rates & Data

A guide to companies, products, rates and additional information.
For more information, call 1-800-200-9194.

COMPANY	PRODUCT	CURRENT RATE / YIELD	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
Legacy American National Insurance Co. A.M. Best A Standard & Poors A+	Benchmark Reliance & Extra 2, 4, 6, 8 Bonus Surrender Value at Death	1.35% 1 st Year or 2 other crediting strategies (Call for Details)	FPDA \$5,000 Min. Additions \$2,000 Min. Min. Guarantee 1.00%	0 - 90	10 Years 12,11,10,9,8,7,6,5,4,2,% 12,12,11,10,9,8,7,6,4,2,% 12,12,11,11,10,9,8,6,4,2,% (Hospital Confinement waiver, Nursing Home waiver, Terminal Illness Waivers)	10% Beginning yr 1	7.00% extra 2% = 6.30% extra 4% = 5.60% (reduced above age 75 Call for details)
American General A.M. Best A Fitch A- Moody's A2 Standard & Poors A+	HorizonMYG MVA	5.00% yr. 1 1.00% yr. 2-6 (1.00% Base)	SPDA \$5,000 NQ/Q Guarantee 2.00% on 90% of premium	0-85	10 Years 10,9,8,7,6,5,4,3,2,1% Extended Care Rider	10% Beginning yr 1	0-75 = 7.00% 76-80 = 4.50% 81-85 = 2.70%
American National Insurance Co. A.M. Best A Standard & Poors A	Palladium Century & Century 1, 3, 5, & 7	1.55% 1 st Year 1) 255% 1 st Yr. 3) 4.55% 1 st Yr. 5) 6.55% 1 st Yr. 7) 8.55% 1 st Yr. (1.55% Base)	FPDA Palladium Century \$100 PAC min 1, 3, 5 & 7 \$5,000 Min. Additions \$100 PAC Min. Guarantee 3.00%	0-80Q 0-85NQ P3 0-80Q/NQ U5 0-75 U& 0-70	10 Years 9,8,7,6,5,4,2,% 10,9,8,7,6,5,4,3,2,1,% 11,10,9,8,7,6,5,4,3,2,% 12,12,11,10,9,8,6,4,3,2,% 12,12,11,11,10,9,8,6,4,2,% (Hospital Confinement waiver, Nursing Home waiver, Terminal Illness Waivers)	10% after year 1	Century = 6.00% 1 = 8.00% 3 = 7.00% 5 = 6.00% 7 = 5.00% (reduced above age 75) Commissions on additional deposits. Call for details
	Palladium MYG W/MVA	5 Yr - 2.00%* 6 Yr - 1.90%* 7 Yr - 3.05%* 8 Yr - 2.55%* 9 Yr - 4.35%** 10 Yr - 3.45%* (* incl 1st yr bonus 1%) (** incl 1st yr bonus 2%) + .10 over \$100,000	SPDA \$5,000 Min. Min. Guarantee 2.00% + .10 over \$100,000	0-85	10 Years 8,8,8,7,6,5,4,3,2,1,% (Confinement waiver, Disability waiver)	10% after year 1	5 Yr - 2.00% 6 Yr - 2.50% 7 Yr - 2.50% 8 Yr - 2.50% 9 Yr - 3.00% 10 Yr - 4.00% (reduced above age 79)
	PALLADIUM Advisor	2.25% (1.25% base)	FPDA Flex \$100 PAC Q/only NQ Additional deposits yr 1 only \$5,000 Min. Single Min. Guarantee 1.25%	0-90	7 Years 7,7,7,6,5,4,2,% (Confinement waiver, Disability Waiver)	10% after year 1	0 - 79 = 3.00% 80 - 90 = 1.00%
	WealthQuest Citadel Five Diamond	2.10%+ (1.10% base) + .10 over \$100,000	SPDA \$5,000 Min. Min. Guarantee 2.00% + .10 over \$100,000	Annuitant 0-85 Owner no max age	5 Years 7,7,7,6,5% (Confinement waiver, Disability Waiver)	10% Beginning yr 1	0 - 79 = 2.00% 80 - 90 = 1.00%
	WealthQuest Citadel Seven Diamond	3.25%+ (1.25% base) + .10 over \$100,000	SPDA \$5,000 Min. Min. Guarantee 2.00% + .10 over \$100,000	Annuitant 0-85 Owner no max age	7 Years 7,7,7,6,5, 4, 2% (Confinement waiver, Disability Waiver)	10% Beginning yr 1	0 - 79 = 2.50% 80 - 90 = 1.50%
	Genworth Life Insurance Company A.M. Best A Fitch A- Standard & Poors A Moody's A2	SecureLiving Liberty 1, 3 & 5 Yr Guarantee Periods 3 Premium Bands < \$99,999 100k - 250k * > 250k # Bail Out Feature	1 Yr. 2.95%/3.95%/4.70%# Bail Out 1.35% 3 Yr. 1.95%/2.55%/2.75%# Bail Out 1.10% 5 Yr. 1.70%/2.10%/2.25%# Bail Out 1.05% No surrender charges if renewal rate falls below the bailout rate.	SPDA 5,000 Minimum/NQ 2,000 Minimum/Q Guaranteed rate 1.00%	0-85	6 Years 9, 9, 8, 7, 6, 5% (Confinement Waiver)	10% Beginning yr 1

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Fixed Annuity Rates & Data (continued)

COMPANY	PRODUCT	CURRENT RATE / YIELD	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
Fidelity & Guaranty Life Insurance Co A.M. Best B++ (Very Good) for financial strength rating (5 th highest of 16 ratings)	FG Guarantee-Plus Multi-year Guarantee Surrender Value at Death	3 Yr – 2.00% 5 Yr – 2.90% 7 Yr – 3.30% (incl. 1st yr bonus 1% W/MVA)	3, 5, 7 yr. guarantee SPDA \$5,000 Min.	90	7 Years 9, 8, 7, 6, 5, 4, 3% None for 30 day window after guaranteed period. Principal Only Surrender	After year 1 all Accumulated Interest	3 Yr = 1.50% 5 Yr = 2.50% 7 Yr = 3.25% Reduced by 50% Ages 80 - 90
	FG Guarantee-Platinum Multi-year Guarantee	3 Yr – 1.20% 5 Yr – 2.00% 7 Yr – 2.40% W/MVA	5 yr. guarantee SPDA \$5,000 Min.	90	9, 8, 7, 6, 5, 4, 3, 2, 1, 1% None for 30 day window after guaranteed period. Principal Only Surrender (Terminal illness waiver, Confinement waiver Unemployment waiver)	After year 1 all Accumulated Interest	3 Yr = 1.50% 5 Yr = 2.50% 7 Yr = 3.25% Reduced by 50% Ages 80 - 90
GUARANTY Income Life Insurance Company A.M. Best B Standard & Poors B	Annuicare® 10 1, 2, or 3% Interest Bonus <small>*CSV at death or return of premium</small>	2.75% 3.75% 4.75% 5.75% 2.75% Base	1 yr. guarantee SPDA \$36,500 Min. NQ \$50,000 Min Q Guaranteed rate 1.00%	0-79 Q/NQ	10 Years 10,9,8,7,6,6,5,4,3,2,1%	Up to 100% of the accumulated interest may be withdrawn or paid monthly Any withdrawals will reduce the Long-Term Care Insurance benefits	0-74 = 7.50% 6.50% 5.50% 4.50% 75-79 = 5.50% 4.50% 3.50% 2.50%
	This products can be sold with or without the Annuicare® rider.						
Industrial Alliance Pacific A.M. Best A-	Select Plus 5	Up to age 60 6.75% (1.75% base) (5% 1st yr Premium Bonus) Age 61 or over 3.75% (1.75% base) (2% 1st yr Premium Bonus)	1 yr. guarantee SPDA \$10,000Q \$25,000NQ Min. Guaranteed rate 2.00%	0-80	(Ages 0-58) 10 Years 10,9,8,7,6,5,4,3,2,1% (Ages 59-80*) 8 Years 8,7,6,5,4,3,2,1%	10% after year 1	0-58 = 7.50% 59-74 = 5.50% 75-80 = 4.00%
*For Qualified funds withdrawal charges waived after 5 years and client is over age 65 at issue							

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Creative Solutions for Independent Producers

Fixed Annuity Rates & Data (continued)

COMPANY	PRODUCT	CURRENT RATE / YIELD	DESCRIPTION	ISSUE AGE	SURRENDER CHARGES	WITHDRAWAL PRIVILEGES	COMMISSION
National Western Life Insurance Co. A.M. Best A Standard & Poors A	Future Assurance W/MVA	11.43% (1.30% base) (10% 1st yr Premium Bonus)	FPDA 5,000 Minimum/NQ 2,000 Minimum/Q Guaranteed rate 1.00%	0-80	15 Years 19.25, 18.50, 17.75, 16.75, 15, 15.25, 14.50, 13.50, 12.75, 12, 10, 8, 6, 4, 2% Confinement Waiver	10% after year 1	NQ 0-75 = 5.00% NQ 76-80 = 3.00% Q 0-70 = 5.00% Q 71-75 = 1.00% Q 76-80 = .50%
	Benefit Assurance W/MVA	6.36% (1.30% base) (5% 1st yr Premium Bonus)	FPDA 5,000 Minimum/NQ 2,000 Minimum/Q Guaranteed rate 1.00%	0-85	14 Years 16, 16, 15.75, 15, 14, 13.25, 12.50, 11.50, 10.75, 10, 8, 6, 4, 2% Confinement Waiver	10% after year 1	NQ 0-75 = 8.00% NQ 76-80 = 6.00% NQ 81-85 = 3.50% Q 0-70 = 8.00% Q 71-75 = 5.50% Q 76-80 = 3.50% Q 81-85 = .50%
North American Chicago, IL A.M. Best A+ S & P A+	NA FLEX II W/ROP	6.57% (1.50% base) (5% 1st yr Premium Bonus)	FPDA 10,000 Minimum/NQ 2,000 Minimum/Q Guaranteed rate 1.00%	0-79 0-65 CA	10 Years 15, 14, 13, 15, 12, 11, 10, 8, 6, 4, 2% Confinement Waiver Issue 75 or younger	10% Beginning yr 1	0-75 = 4.50% 76-79 = 3.38%
	NA FLEX III W/ROP	11.76% (1.60% base) (10% 1st yr Premium Bonus)	FPDA 10,000 Minimum/NQ 2,000 Minimum/Q Guaranteed rate 1.00%	0-75 0-65 CA	14 Years 18, 18, 17, 15, 15, 15, 15, 14, 12, 10, 8, 6, 4, 2% Confinement Waiver	10% Beginning yr 1	0-75 = 4.50%
Reliance Standard Life Insurance Company A.M. Best A Fitch A- Standard & Poors A RSL Rewards Program Earn Travel to Anywhere! Call for Details	Eleos - MVA	3.25% (Inc. 1.00% 1st yr bonus) (2.25% base)	1 yr. guarantee SPDA \$10,000 Min. Guaranteed rate 1.00%	0-85 0-74 in IA & KY	5 Years 8.7,6.5,4% +/- MVA (Confinement waiver issue ages 74 or below. 25% per Yr.)	10% Beginning yr 1	0-75 = 3.25% 76-80 = 2.60% 81-85 = 1.95%
	Elektra - 579 <i>Temporarily Suspended</i>	0% yr1. 0% ** includes 0% bonus	SPDA \$10,000 Min.	0-85 0-59 in VT & WA 0-74 in IA & KY	7.7,6.5,4% +/- MVA (Confinement waiver issue ages 74 or below. 25% per Yr.)	10% Beginning yr 1	3.00% - 5 yr. 4.00% - 7 yr. reduced 20% 76-80 reduced 40% 81-85
	Apollo - MVA	3.05% 4% Annuitization Bonus year 6 (2.05% base)	1 yr. guarantee SPDA \$5,000 Min. Guaranteed rate 1.00%	0-85 0-74 in IA & KY	7 Years 9.8,7.6,5,4,2% +/- MVA (Confinement waiver issue ages 74 or below. 25% per Yr.)	10% Beginning yr 1	0-75 = 5.25% 76-80 = 4.20% 81-85 = 3.15%
	Argus2000 MVA <i>Temporarily Suspended</i>	0% (0% base)	3 yr. guarantee FPDA \$10,000 Min. \$1,000 Thereafter Guaranteed rate 3.00%	0-85	12,11,10,9,8,7,6,5,4,2% +/- MVA (Confinement waiver issue ages 74 or below. 25% per Yr.)	10% Beginning yr 1	7.50% reduced 20% 76-80 reduced 40% 81-85
Royal Neighbors Of America A.M. Best A-	Traditional Choice	1.80% base Rate	1 yr. guarantee SPDA \$7,500 Min. Guaranteed rate 1.00%	0-85 Owner 99	6 Years 8.5, 7.5, 7, 6, 4, 2%	After year 1 all Accumulated Interest	0-75 = 4.75% 76-85 = 2.45%
	Steady Choice	3.00% First Year	1 yr. guarantee FPDA \$1,000 Min. \$25,000 Max Annually Guaranteed rate 3.00%	0-75	10 Years 10, 9, 8, 7, 6, 5, 4, 3, 2, 1%	After year 1 all Accumulated Interest	0-75 = 5.00%

Company ratings are effective December 31st 2011.

Not for use as a consumer sales piece. Information is incomplete and could be misleading. Rates and commissions are subject to change. Products not available in all states.

Creative Solutions for Independent Producers



Multi-Year Guarantees

At A Glance

Company	AM Best Rating	Product Name	1st Year Rate	Rate Thereafter		Average Annual Yield	Older Ages Commission Call
<u>3 Year Guarantee</u>							
Fidelity & Guaranty Life	B++	FGGuarantee-Platinum 3 Year	1.20%	1.20%	Yrs. 2-3	1.20%	1.50%
Fidelity & Guaranty Life	B++	FGGuarantee Plus 3 Year	2.00%	1.00%	Yrs. 2-3	1.33%	1.50%
Royal Neighbors	A-	Choice 3 50k-99k/100k +	1.00%/1.10%	1.00%/1.10%	Yrs. 2-5	1.00%/1.10%	1.50%
<u>4 Year Guarantee</u>							
<u>5 Year Guarantee</u>							
American Equity	A-	Guarantee 5	1.80%	1.80%	Yrs. 2-5	1.80%	2.50%
American National	A	Palladium MYG <100K/100K+	2.00%/2.10%	1.00%/1.10%	Yrs. 2-5	1.20%/1.30%	2.00%
Fidelity & Guaranty Life	B++	FGGuarantee-Plus 5 Year *	2.90%	1.90%	Yrs. 2-5	2.10%	2.50%
Fidelity & Guaranty Life	B++	FGGuarantee-Platinum 5 Year	2.00%	2.00%	Yrs. 2-5	2.00%	2.50%
Reliance Standard	A-	Electra 579 (temporarily suspended)			Yrs. 2-5		3.00%
Royal Neighbors.	A-	Choice 5	1.70%	1.70%	Yrs. 2-5	1.70%	2.00%
Sentinel Security Life	B++	Personal Choice Annuity 5	3.20% +	3.20% +	Yrs. 2-5	3.20% +	2.25%
The Standard	A	Secured Rate Ann 5 <100K/100K+	1.45%/1.55%	1.45%/1.55%	Yrs. 2-5	1.45%/1.55%	4.00%
The Standard	A	Focused Growth Ann 5 <100K/100K+	2.00%/2.10%	2.00%/2.10%	Yrs. 2-5	2.00%/2.10%	3.00%
<u>6 Year Guarantee</u>							
American National	A	Palladium MYG <100K/100K+	1.90%/2.00%	1.90%/2.00%	Yrs. 2-6	1.90%/2.00%	2.50%
Lincoln National	A+	New Directions 6 <100K/100K+	1.40%/1.55%	1.40%/1.55%	Yrs. 2-6	1.40%/1.55%	3.50%
Royal Neighbors	A-	Choice 6 20k-99k/100k +	2.00%/2.05%	2.00%/2.05%	Yrs. 2-5	2.00%/2.05%	2.75%
The Standard	A	Secured Rate Ann 6 <100K/100K+	1.75%/1.85%	1.75%/1.85%	Yrs. 2-6	1.75%/1.85%	4.00%
The Standard	A	Focused Growth Ann 6 <100K/100K+	2.40%/2.50%	2.40%/2.50%	Yrs. 2-6	2.40%/2.50%	2.00%
<u>7 Year Guarantee</u>							
American Equity	A-	Guarantee 7	2.20%	2.20%	Yrs. 2-5	2.20%	2.50%
American National	A	Palladium MYG <100K/100K+	3.05%/3.15%	2.05%/2.15%	Yrs. 2-7	2.19%/2.29%	2.50%
Fidelity & Guaranty Life	B++	FGGuarantee-Plus 7 Year *	3.30%	2.30%	Yrs. 2-7	2.44%	3.25%
Fidelity & Guaranty Life	B++	FGGuarantee-Platinum 7 Year	2.40%	2.40%	Yrs. 2-7	2.40%	3.25%
ING	A	Guarantee Choice<75K/75K+	1.50%/2.50%	1.50%/1.50%	Yrs. 2-7	1.50%/1.64%	2.50%
Sentinel Security Life	B++	Personal Choice Annuity 7	3.30% +	3.30% +	Yrs. 2-7	3.30% +	2.25%
<u>8 Year Guarantee</u>							
American National	A	Palladium MYG <100K/100K+	2.55%/2.65%	2.55%/2.65%	Yrs. 2-8	2.55%/2.65%	2.50%
Lincoln National	A+	New Directions 8 <100K/100K+	1.70%/1.85%	1.70%/1.85%	Yrs. 2-8	1.70%/1.85%	4.50%
<u>9 Year Guarantee</u>							
American National	A	Palladium MYG <100K/100K+	4.35%/4.45%	2.35%/2.45%	Yrs. 2-9	2.57%/2.67%	3.00%
<u>10 Year Guarantee</u>							
American National	A	Palladium MYG <100K/100K+	3.45%/3.55%	2.45%/2.55%	Yrs. 2-10	2.55%/2.65%	4.00%
ING	A	Guarantee Choice<75K/75K+	1.75%/2.75%	1.75%/1.75%	Yrs. 2-10	1.75%/1.85%	3.25%
Sentinel Security Life	B++	Personal Choice Annuity 10	3.60% +	3.60% +	Yrs. 2-10	3.60% +	2.75%

Company ratings are effective December 31st 2011.
Call with any questions.

* Requires Annuitization at death
+ Call for Details

For more information on all of our products and services, call us at 1-800-200-9194:

Tipton W. Huffman, CLU, ChFC, President – x.205

Ami Skogsberg, Agency Manager – x.203

Paul A. Brehm, Vice President, Brokerage Sales – x.202

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Royal Neighbors of America
Home Office
230 16th Street
Rock Island, Illinois 61201

Designed for
Valued Customer

Gender: Male Age: 70
Contract Premium: \$133,000.00

Face Amount: \$200,000

Life Insurance Certificate Quote

Royal Legacy Life - A Single Premium Whole Life Certificate

<i>Underwriting Class:</i> Male, Standard Non-Tobacco <i>A single premium is paid at issue.</i> <i>Values and benefits are as of the end of the year.</i> This Quote provides only guaranteed values.	End of Year	Age	Guaranteed		
			Contract Premium	Cash Value	Death Benefit
	1	71	133,000	111,704	200,000
	2	72	0	114,908	200,000
	3	73	0	118,100	200,000
	4	74	0	121,288	200,000
	5	75	0	124,472	200,000
	6	76	0	127,654	200,000
	7	77	0	130,824	200,000
	8	78	0	133,956	200,000
	9	79	0	137,030	200,000
	10	80	0	140,026	200,000
			133,000		
	11	81	0	142,934	200,000
	12	82	0	145,750	200,000
	13	83	0	148,484	200,000
	14	84	0	151,128	200,000
	15	85	0	153,670	200,000
	16	86	0	156,090	200,000
	17	87	0	158,376	200,000
	18	88	0	160,516	200,000
	19	89	0	162,502	200,000
	20	90	0	164,336	200,000
			133,000		
	21	91	0	166,040	200,000
	22	92	0	167,652	200,000
	23	93	0	169,170	200,000
	24	94	0	170,592	200,000
	25	95	0	171,906	200,000
	26	96	0	173,134	200,000
	27	97	0	174,310	200,000
	28	98	0	175,426	200,000
	29	99	0	176,464	200,000
	30	100	0	177,396	200,000
			133,000		

Presented by Servicing Agent
May 02, 2012 Version: 2.90.0.90

This is page 4 of 6 pages
This quote is not valid unless all pages are included.

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Savings Bank Life Insurance & Banner Life

Check Out These Three Term Rate Examples:

\$1,000,000 Face

Example: Term Life Annual premium for 20 years – Male Preferred Plus NT

Company	SBLI	BANNER	West Coast	Genworth	Protective
A. M. BEST	A+	A+	A+	A+	A+
40	\$640	\$645	\$820	\$670	\$820
45	\$1,160	\$1,185	\$1,300	\$1,219	\$1,300
50	\$1,810	\$1,885	\$1,909	\$2,050	\$2,050

- A. M. Best A+ Rated
- 85% First Year Commission
- Easy to do Business with



Call us for your next term quotes – 1.800.200.9194