Brokers International,LTD Fixed Index Annuity Spreadsheet

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Index Annuities

Products at a Glance

Allianz Life Insurance Company of North America

Product	Strategies	Participation Rate/Caps	Spread	Min. Cap/Max. Spread	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Withdrawal Provision	Surrender Charges	Annuitization Options	Death Benefit	Commission
Allianz MasterDex Plus® Annuity	Nasdaq 100 monthly sum annual reset	100%/2.50%	N/A	0.50%	N/A	FPDA (5yrs)	87.5% of all premiums paid, less any withdrawals, accumulated at a interest rate no less than 1.5% and no greater than 3% compunded annually.	$15,000 NQ/Q	0-80	Up to 10% of the contract's paid premium can be withdrawn each contract year as long as the money is withdrawn after the contract's anniversary following the most recent premium payment; maximum of cash surrender value.[1]	**7yr** 10,9,8,7,6, 5,4%	**5x5:** 5 year deferral, five year interest only then lumpsum **5X10:** 5 years deferred/ 10 year payout **OR** After one year in deferral, clients can receive annuity payments based on full contract value over a period certain of 10 to 30 years. For clients at specified higher ages, we will allow period certain payments for less that 10 years.	Greater of the contract's accumulation value or guaranteed minimum value, in a lump-sum payment or income payments (if death occurs during deferral).	**First Year*** 0-75: up to 7% 76-80: 6% **Years 2-3*** 0-75: up to 3.5% 76-80: 3%
	S&P 500 monthly sum annual reset	100%/2.30%												
	FTSE 100 monthly sum annual reset	100%/2.30%												
	Nasdaq-100 annual pt to pt	100%/5.50%		1%										
	S&P 500 annual pt to pt	100%/6.25%												
	FTSE 100 annual pt to pt	100%/5.75%												
	Blended Index annual pt to pt (predefined mix of domestic & international stock indexes and a bond index)	100%/6.00%												
	Blended Index monthly average (predefined mix of domestic & international stock indexes and a bond index)	100%/NA	2.00%	12%										
	Fixed Interest	2.65%	N/A	0.50%										

1. Withdrawals are subject to federal/state income tax, and prior to age 59½ a 10% federal tax penalty may apply.
2. Bonus annuities may include longer surrender charge periods, lower caps or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

Guarantees are based on the financial strength and claims paying ability of Allianz Life Insurance Company of North America.

"For Agent Use Only" and "Product availability and features may vary by state." **Allianz Life Rates Effective 4/6/10 and subject to change.**

Contracts issued by Allianz Life Insurance Company of North America. 5701 Golden Hills Drive Minneapolis, MN 55416

***Commissions vary by State. Call for other commission options.**

8925-09

Allianz Life Insurance Company of North America

Product	Strategies	Participation Rate/Caps	Spread	Min. Cap/Max. Spread	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Withdrawal Provision	Surrender Charges	Annuitization Options	Death Benefit	Commission
Allianz MasterDex 5 Plus℠ Annuity	Nasdaq 100 monthly sum annual reset	100%/2.30%	N/A	0.50%	5% Bonus on all premium received during first 5 years.[2]	FPDA (5yrs)	87.5% of premium, with no bonus, less any withdrawals, accumulated at a interest rate no less than 2% and no greater than 3% compunded annually.	$15,000 NQ/Q	0-80	Up to 10% of the contract's paid premium can be withdrawn each contract year as long as the money is withdrawn after the contract's anniversary following the most recent premium payment; maximum of cash surrender value.[1]	**10yr** 15% for first four years then decreases 0.1786% each month until the end of 10th contract year, when it drops to zero.	**5x5:** 5 year deferral, five year interest only then lumpsum **5X10:** 5 years deferred/ 10 year payout **OR** After one year in deferral, clients can receive annuity payments based on full contract value over a period certain of 10 to 30 years. For clients at specified higher ages, we will allow period certain payments for less that 10 years.	Greater of the contract's accumulation value or guaranteed minimum value, in a lump-sum payment or income payments (if death occurs during deferral).	**First Year*** 0-75: up to 8% 76-80: 6% **Years 2-5*** 0-75: up to 4% 76-80: 3%
	S&P 500 monthlysum annual reset	100%/2.10%												
	FTSE 100 monthly sum annual reset	100%/2.10%												
	Nasdaq-100 annual pt to pt	100%/4.75%		1%										
	S&P 500 annual pt to pt	100%/5.50%												
	FTSE 100 annual pt to pt	100%/5.00%												
	Blended Index annual pt to pt (predefined mix of domestic & international stock indexes and a bond index)	100%/5.50%												
	Blended Index monthly average (predefined mix of domestic & international stock indexes and a bond index)	100%/NA	2.00%	12%										
	Fixed Interest	2.15%	N/A	0.50%										

1. Withdrawals are subject to federal/state income tax, and prior to age 59½ a 10% federal tax penalty may apply.

2. Bonus annuities may include longer surrender charge periods, lower caps or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

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Allianz Life Insurance Company of North America

Product	Strategies	Participation Rate/Caps	Spread	Min. Cap/Max. Spread	Bonus	FPDA/SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Withdrawal Provision	Cash Surrender Value	Annuitization Options	Death Benefit	Commission
Allianz MasterDex 10 Plus℠ Annuity	Nasdaq 100 monthly sum annual reset	100%/3.20%	N/A	0.50%	10% Bonus on all premium received during first 5 years.[2]	FPDA (5yrs)	87.5% of premium, with no bonus, less any withdrawals, accumulated at a interest rate no less than 1% and no greater than 3% compunded annually.	$15,000 NQ/Q	0-80	Up to 10% of the contract's paid premium can be withdrawn each contract year as long as the money is withdrawn after the contract's anniversary following the most recent premium payment; maximum of cash surrender value.[1]	87.5% of premium, with no bonus, less any withdrawals, accumulated at a minimum interest rate of 1.5%.	**5x5:** 5 year deferral, five year interest only then lumpsum **5X10:** 5 years deferred/ 10 year payout **OR** After one year in deferral, clients can receive annuity payments based on full contract value over a period certain of 10 to 30 years. For clients at specified higher ages, we will allow period certain payments for less that 10 years.	Greater of the contract's annuitization value or guaranteed minimum value, in a lump-sum payment or income payments (if death occurs during deferral).	**First Year*** 0-75: up to 8% 76-80: 5% **Years 2-5*** 0-75: up to 4.00% 76-80: 2.50%
	S&P 500 monthly sum annual reset	100%/3.00%												
	FTSE 100 monthly sum annual reset	100%/2.90%												
	Nasdaq-100 annual pt to pt	100%/7.00%		1%										
	S&P 500 annual pt to pt	100%/7.75%												
	FTSE 100 annual pt to pt	100%/7.50%												
	Blended Index annual pt to pt (predefined mix of domestic & international stock indexes and a bond index)	100%/7.75%												
	Blended Index monthly average (predefined mix of domestic & international stock indexes and a bond index)	100%/NA	2.00%	12%										
	Fixed Interest	3.00%	N/A	0.50%										

1. Withdrawals are subject to federal/state income tax, and prior to age 59½ a 10% federal tax penalty may apply.
2. Bonus annuities may include longer surrender charge periods, lower caps or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

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Product	Strategies	Participation Rate/Caps	Spread	Min. Cap/Max.	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Withdrawal Provision	Surrender Charges	Annuitization Options	Death Benefit	Commission
Allianz Endurance SM Elite Annuity	Nasdaq-100 monthly sum value annual reset	100%/3.00%	N/A	0.50%	Enhanced Withdrawal Benefit Value[2,3]	FPDA (1yr)	87.5% of total premium paid, less withdrawals, receives a guaranteed rate at issue no less than 1%	$10,000 NQ/Q	0-80	After the first contract year up to 10% of contract's premium paid can be withdrawn each contract year.[1]	**5yrs** 8,7,6,5,4%	**5X10** 5 years deferred/ 10 year payout (more options available) **(Traditional annuitization does not provide this annuity's best value to the client and does not include the bonus. See the Enhanced Withdrawal Benefit for best value.)**	Full Accumulation Value or the guaranteed minumum value, whichever is greater if taken as a lump sum, EWB value if taken over at least 5 years (if death occurs during deferral).	**First Year*** 0-75: up to 5% 76-80: 3.50%
	S&P 500 monthly sum value annual reset	100%/2.40%												
	Euro STOXX 50 monthly sum value annual reset	100%/2.40%												
	Nasdaq-100 annual pt to pt	100%/5.50%		1%										
	S&P 500 annual pt to pt	100%/5.75%												
	Euro STOXX 50 annual pt to pt	100%/6.00%												
	Blended Index annual pt to pt (predefined mix of domestic & international stock indexes and a bond index)	100%/6.25%												
	Blended Index monthly average (predefined mix of domestic & international stock indexes and a bond index)	100%/NA	2.00%	12%										
	Fixed Interest	2.50%	N/A	0.50%										

1. Withdrawals are subject to federal/state income tax, and prior to age 59½ a 10% federal tax penalty may apply.

2. Bonus annuities may include longer surrender charge periods, lower caps or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

3. Enhanced withdrawal benefit value (EWB): A 10% premium bonus is credited to the EWB, and the EWB receives enhanced interest at a factor of 105% on all fixed and/or indexed interest earned. After 5 years your client may access the EWB value by choosing scheduled withdrawals over a period of 10 years, or guaranteed withdrawals for life. Initial withdrawal depends on client's age (joint available).

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Products at a Glance

Allianz Life Insurance Company of North America

Product	Strategies	Participation Rate/Caps	Spread	Min. Cap/Max.	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Withdrawal Provision	Surrender Charges	Annuitization Options	Death Benefit	Commission
Allianz Endurance ℠ Plus Annuity	Nasdaq-100 monthly sum value annual reset	100%/2.80%	N/A	0.50%	Enhanced Withdrawal Benefit Value[2,3]	FPDA (3yrs)	90% of premium paid, less withdrawals, receives a guaranteed rate at issue no less than 1.5% and no greater than 3%.	$10,000 NQ/Q	0-80	After the first contract year up to 10% of contract's premium paid can be withdrawn each contract year as long as the money is withdrawn after the contract anniversary following the most recent premium payment.[1.]	**10yrs** 10,10,10, 8.75,7.50, 6.25,5.00, 3.75,2.50, 1.25%	**5X10** 5 years deferred/ 10 year payout (more options available) **(Traditional annuitization does not provide this annuity's best value to the client and does not include the bonus. See the Enhanced Withdrawal Benefit for best value.)**	Full Accumulation Value or the guaranteed minumum value, whichever is greater if taken as a lump sum, EWB value if taken over at least 5 years (if death occurs during deferral).	**First Year*** 0-75: up to 8% 76-80: 5.00% **Years 2-3*** 0-75: up to 4.00% 76-80: 2.50%
	S&P 500 monthly sum value annual reset	100%/2.30%												
	FTSE 100 monthly sum value annual reset	100%/2.40%												
	Nasdaq-100 annual pt to pt	100%/5.25%		1%										
	S&P 500 annual pt to pt	100%/5.75%												
	FTSE 100 annual pt to pt	100%/6.00%												
	Blended Index annual pt to pt (predefined mix of domestic & international stock indexes and a bond index)	100%/6.00%		3%										
	Blended Index monthly average (predefined mix of domestic & international stock indexes and a bond index)	100%/NA	2.00%	12%										
	Fixed Interest	2.50%	N/A	0.50%										

1. Withdrawals are subject to federal/state income tax, and prior to age 59½ a 10% federal tax penalty may apply.
2. Bonus annuities may include longer surrender charge periods, lower caps or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.
3. Enhanced withdrawal benefit value (EWB): A 20% premium bonus is credited to the EWB, and the EWB receives enhanced interest at a factor of 105% on all fixed and/or indexed interest earned. After 10 years your client may access the EWB value by choosing scheduled withdrawals over a period of 10 years, or guaranteed withdrawals for life. Initial withdrawal depends on client's age (joint available).

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Product	Strategies	Participation Rate/Caps	Spread	Min. Cap/Max. Spread	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Withdrawal Provision	Surrender Charges	Annuitization Options	Death Benefit	Commission
Allianz MasterDex X® Annuity	Nasdaq-100 monthly sum value annual reset	100%/2.30%	N/A	0.50%	10% The bonus is vested over a 10-year period at 10% per year. If the contract is surrendered during the surrender charge period, the client will receive the portion of the bonus that is vested.[2]	FPDA (3yrs)	87.5 of total premium paid, less withdrawals, credited at an interest rate of no less than 2.5% per year.	$20,000 NQ/Q	0-80	After the first contract year, up to 10% of the contract's premium paid can be withdrawn each contract year as long as the money is withdrawn after the contract anniversary following the most recent premium payment.[1]	**10yrs** 10,10,10, 8.75,7.50, 6.25,5.00, 3.75,2.50, 1.25%	**5x5:** 5 year deferral, five year interest only then lumpsum **5X10:** 5 years deferred/ 10 year payout **OR** After one year in deferral, clients can receive annuity payments based on full contract value over a period certain of 10 to 30 years. For clients at specified higher ages, we will allow period certain payments for less that 10 years	The contract's accumulation value, including both vested and unvested premium bonus, is available as a lump sum or as income payments (if death occurs during deferral)..	**First Year*** 0-75: up to 7% 76-80: 5.00% **Years 2-3*** 0-75: up to 3.50% 76-80: 2.50%
	S&P 500 monthly sum value annual reset	100%/2.10%												
	Euro STOXX 50 monthly sum value annual reset	100%/2.10%												
	Nasdaq-100 annual pt to pt	100%/4.75%		1%										
	S&P 500 annual pt to pt	100%/5.50%												
	Euro STOXX 50 annual pt to pt	100%/5.00%												
	Blended Index annual pt to pt (predefined mix of domestic & international stock indexes and a bond index)	100%/5.50%												
	Blended Index monthly average (predefined mix of domestic & international stock indexes and a bond index)	100%/NA	2.00%	12%										
	Fixed Interest	2.15%	N/A	0.50%										

1. Withdrawals are subject to federal/state income tax, and prior to age 59½ a 10% federal tax penalty may apply.

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Product	Strategies	Participation Rate/Caps	Spread	Min. Cap/Max. Spread	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Withdrawal Provision	Surrender Charges	Annuitization Options	Death Benefit	Commission
Allianz Pro V1SM Annuity	Barclays Capital U.S. Aggregate Bond Index annual pt to pt	100%/NA	1.30%	6%	N/A	SPDA	87.5 of total premium paid, less withdrawals, credited at an interest rate of no less than 1% per year.	$10,000 NQ/Q	0-85	Available immediately, up to 10% of the contract's premium paid can be withdran each conract year; maximum is cash surrender value.[1]	**5yrs** 8,7,6,5, 4,0%	**1x10:** 1-year deferral, 10-year payout based on full accumulation value. For clients at specified higher ages,will allow period certain payments for less than 10 years. **1x5:** 1-year deferral, 5-year payout of interest only, then lump sum the full accumulation value.	The contract's accumulation value is available as a lump sum or as income payments (if death occurs during deferral).	**First Year*** 0-75: 3.25% 76-80: 2.00% 80-85: 1.00%
	Fixed Interest	2.85%	N/A	0.50%										

1. Withdrawals are subject to federal/state income tax, and prior to age 59½ a 10% federal tax penalty may apply.

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Products at a Glance

American Equity Investment Life Insurance Company, Des Moines, IA — *AM Best Rating* A-

Product	Interest Crediting Methods	Participation Rate (PR)/Caps	Asset Fees	Initial Premium Bonus*	FPDA/ SPDA	Min. Rate Guarantee (MGIR)	Min. Premium	Issue Ages *	Liquidity	Surrender Charges*	Annuitization Options	Death Benefit	Commissions * (MGA-10)
Bonus Gold **INDEX-1-07** Call for State Availability	S&P 500 annual mthly average value w/Cap annual reset	6.50% Cap	0%	**10%** Premium Bonus on total 1st year Premiums Issue Ages 0-80	FPDA	Currently 3% MGIR is set at issue and guaranteed for life of contract. Applies to Minimum Guaranteed Surrender Value (MGSV) only.	$5,000 NQ/Q	0-80 Q/NQ	10% of contract value annually after 1st yr. Systematic w/d & RMD immediately from fixed account.** Lifetime Income Benefit Rider (LIBR-2008) (not available in all states).	**16yrs (0-80)** 20,19.5,19, 18.5,18,17.5, 17,16,15,14, 12,10,8,6, 4,2%	Surrender Proceeds under this Contract may be annuitized after the first contract year for a life option with at least 5 years certain.*	Greater of Contract Value or MGSV at first to die of Owner or Annuitant	**0-75:** Issue-6.00% 13th Mth-1.05% 25th Mth-1.15% Addt'l money added Yrs 2-5: 2.75% **76-80:** Issue-4.50% 13th Mth-0.79% 25th Mth-0.86% Addt'l money added Yrs 2-5: 2.06%
	S&P 500 annual mthly average value w/PR annual reset†	35%/PR	N/A										
	Dow Jones annual mthly average value w/Cap annual reset	6.50% Cap	0%										
	S&P 500 annual pt to pt value w/Cap annual reset	6.50% Cap	0%										
	S&P 500 annual pt to pt value w/PR annual reset†	25%/PR	N/A										
	Dow Jones annual pt to pt value w/Cap annual reset	6.50% Cap	0%										
	S&P 500 monthly pt to pt value annual reset†	2.60% (monthly Cap)	0%										
	10-Year U.S.Treasury Bond pt to pt annual reset	4.00% Cap	0%										
	Fixed Value	3.10%	N/A			Fixed Value MGIR is 1%.							

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Products at a Glance

American Equity Investment Life Insurance Company, Des Moines, IA — *AM Best Rating* A-

Product	Interest Crediting Methods	Participation Rate (PR)/Caps	Asset Fees	Initial Premium Bonus*	FPDA/ SPDA	Min. Rate Guarantee (MGIR)	Min. Premium	Issue Ages *	Liquidity	Surrender Charges*	Annuitization Options	Death Benefit	Commissions * (MGA-10)
Income Gold **INDEX-3-07** Call for State Availability	S&P 500 annual mthly average value w/Cap annual reset	6.50% Cap	0%	**5%** Premium Bonus on total 1st year Premiums	FPDA	Currently 3% MGIR is set at issue and guaranteed for life of contract. Applies to Minimum Guaranteed Surrender Value (MGSV) only.	$5,000 NQ/Q	0-80 Q/NQ	10% of contract value annually after 1st yr. Systematic w/d & RMD immediately from fixed account.** Lifetime Income Benefit Rider (LIBR-2008) (not available in all states).	**12yrs** 15,14,13,12, 11,10,8.5,7, 5.5,4,2.5,1%	Surrender Proceeds under this Contract may be annuitized after the first contract year for a life option with at least 5 years certain.*	Greater of Contract Value or MGSV at first to die of Owner or Annuitant	**0-75:** Issue-5.63% 13th Mth-0.98% 25th Mth-1.08% Addt'l money added Yrs 2-5: 2.75% **76-80:** Issue-4.22% 13th Mth-0.74% 25th Mth-0.81% Addt'l money added Yrs 2-5: 2.06% **Commissions different in AK**
	S&P 500 annual mthly average value w/PR annual reset†	35%/PR	N/A										
	Dow Jones annual mthly average value w/Cap annual reset	6.50% Cap	0%										
	S&P 500 annual pt to pt value w/Cap annual reset	6.50% Cap	0%										
	S&P 500 annual pt to pt value w/PR annual reset†	25%/PR	N/A										
	Dow Jones annual pt to pt value w/Cap annual reset	6.50% Cap	0%										
	S&P 500 monthly pt to pt value annual reset†	2.60% (monthly Cap)	0%										
	10-Year U.S.Treasury Bond pt to pt annual reset	4.00% Cap	0%										
	Fixed Value	3.10%	N/A			Fixed Value MGIR is 1%.							

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American Equity Investment Life Insurance Company, Des Moines, IA *AM Best Rating* A-

Product	Interest Crediting Methods	Participation Rate (PR)/Caps	Asset Fees	Initial Premium Bonus	FPDA/ SPDA	Min. Rate Guarantee (MGIR)	Min. Premium	Issue Ages *	Liquidity	Surrender Charges*	Annuitization Options	Death Benefit	Commissions * (MGA-10)
Integrity Gold **INDEX-5-07** Call for State Availability	S&P 500 annual mthly average value w/Cap annual reset	6.50% Cap	0%	N/A	FPDA	Currently 3% MGIR is set at issue and guaranteed for life of contract. Applies to Minimum Guaranteed Surrender Value (MGSV) only.	$5,000 NQ/Q	0-80 Q/NQ	10% of contract value annually after 1st yr. Systematic w/d & RMD immediately from fixed account.** Lifetime Income Benefit Rider (LIBR-2008) (not available in all states).	**6yrs** 8,7,6,4.5,3, 1.5%	Surrender Proceeds under this Contract may be annuitized after the first contract year for a life option with at least 5 years certain.*	Greater of Contract Value or MGSV at first to die of Owner or Annuitant	**0-75:** Issue-4.13% 13th Mth-0.72% 25th Mth-0.79% Addt'l money added Yrs 2-5: 2.75% **76-80:** Issue-3.09% 13th Mth-0.54% 25th Mth-0.59% Addt'l money added Yrs 2-5: 2.06%
	S&P 500 annual mthly average value w/PR annual reset†	35%/PR	N/A										
	Dow Jones annual mthly average value w/Cap annual reset	6.50% Cap	0%										
	S&P 500 annual pt to pt value w/Cap annual reset	6.50% Cap	0%										
	S&P 500 annual pt to pt value w/PR annual reset†	25%/PR	N/A										
	Dow Jones annual pt to pt value w/Cap annual reset	6.50% Cap	0%										
	S&P 500 monthly pt to pt value annual reset†	2.60% (monthly Cap)	0%										
	10-Year U.S.Treasury Bond pt to pt annual reset	4.00% Cap	0%										
	Fixed Value	3.10%	N/A			Fixed Value MGIR is 1%.							

Index Annuities

Products at a Glance

American Equity Investment Life Insurance Company, Des Moines, IA — *AM Best Rating* A-

Product	Interest Crediting Methods	Participation Rate (PR)/Caps	Asset Fees	Initial Premium Bonus	FPDA/ SPDA	Min. Rate Guarantee (MGIR)	Min. Premium	Issue Ages *	Liquidity	Surrender Charges*	Annuitization Options	Death Benefit	Commissions * (MGA-10)
Advantage Gold **INDEX-6-07** Call for State Availability	S&P 500 annual mthly average value w/Cap annual reset	6.00% Cap	0%	**5%** Premium Bonus on total 1st year Premiums	FPDA	Currently 3% MGIR is set at issue and guaranteed for life of contract. Applies to Minimum Guaranteed Surrender Value (MGSV) only.	$5,000 NQ/Q	0-80 Q/NQ	10% of contract value annually after 1st yr. Systematic w/d & RMD immediately from fixed account.** Lifetime Income Benefit Rider (LIBR-2008) (not available in all states).	**10yrs** 16,15,14,13, 11.5,10,8.5,7, 5.5,4%	Surrender Proceeds under this Contract may be annuitized after the first contract year for a life option with at least 5 years certain.*	Greater of Contract Value or MGSV at first to die of Owner or Annuitant	**0-75:** Issue-6.00% 13th Mth-1.05% 25th Mth-1.15% Addt'l money added Yrs 2-5: 2.75% **76-80:** Issue-4.50% 13th Mth-0.79% 25th Mth-0.86% Addt'l money added Yrs 2-5: 2.06%
	S&P 500 annual mthly average value w/PR annual reset†	30%/PR	N/A										
	S&P 500 annual pt to pt value w/Cap annual reset	6.00% Cap	0%										
	S&P 500 annual pt to pt value w/PR annual reset†	25%/PR	N/A										
	S&P 500 monthly pt to pt value annual reset†	2.40% (monthly Cap)	0%										
	10-Year U.S.Treasury Bond pt to pt annual reset	4.00% Cap	0%										
	Fixed Value	3.00%	N/A										
10/10 Gold **INDEX-6-05** Call for State Availability	S&P 500 annual mthly average value w/PR annual reset	35%/PR	N/A	N/A		Currently 3% MGIR is set at issue and guaranteed for life of contract.			10% of contract value annually after 1st yr. Systematic w/d & RMD immediately from fixed account.**	**10yrs** 10,9,8,7,6,5, 4,3,2,1%	To check on Annuitization contact American Equity Marketing Department.		**0-75:** Issue-6.00% 13th Mth-1.05% 25th Mth-1.15% Addt'l money added Yrs 2-5: 4.25% **76-80:** Issue-4.50% 13th Mth-0.79% 25th Mth-0.86% Addt'l money added Yrs 2-5: 3.18%
	S&P 500 annual pt to pt value w/PR annual reset	25%/PR	N/A										
	S&P 500 monthly pt to pt value annual reset††	2.60% (monthly Cap)	0%										
	10-Year U.S.Treasury Bond pt to pt annual reset	4.00% Cap	N/A										
	Fixed Value	3.10%	N/A										

Index Annuities

Products at a Glance

American Equity Investment Life Insurance Company, Des Moines, IA *AM Best Rating* A-

Product	Interest Crediting Methods	Participation Rate (PR)/Caps	Asset Fees	Initial Premium Bonus	FPDA/ SPDA	Min. Rate Guarantee (MGIR)	Min. Premium	Issue Ages *	Liquidity	Surrender Charges*	Annuitization Options	Death Benefit	Commissions * (MGA-10)
Retirement Gold INDEX 2-09* Call for State Availability	S&P 500 annual mthly average value annual reset	6.00% Cap	N/A	A Guaranteed 10% Premium Bonus on all 1st Year Premium.* (14 yr Bonus Vesting Schedule Applies)†††	FPDA	Currently 2.25% MGIR is set at issue and guaranteed for life of contract.	$5,000 NQ/Q	0-78 Q/NQ	10% of Contract Value Annually, Starting Yr.2. Systematice W/D & RMD Immediately from Fixed.**	**10yrs (0-78)** 12.5,12,12,11,10,9, 8,7,6,4%	Surrender Proceeds after the first Contract Year for a life option with at least 5 years certain.	Greater of Contract Value or MGSV at first to die of Owner or Annuitant	**0-78:** Issue-6.00% 13th Mth-1.05% 25th Mth-1.15% Addt'l money added Yrs 2-5: 2.75% **Commissions different in AK,DE,IN, OR,SC,UT**
	S&P 500 annual mthly average value w/PR annual reset	30%/PR	N/A										
	S&P 500 annual pt to pt value annual reset	6.00% Cap	N/A										
	S&P 500 annual pt to pt value w/PR annual reset	25%/PR	N/A										
	S&P 500 monthly pt to pt value annual reset††	2.40% (monthly Cap)	0%										
	Fixed Value	2.90%	N/A										

10-AE-0321 Rates Effective 11/4/09 and subject to change

†Provided by MA-PR, APT-PR and MPT riders

††Provided by MPT rider

††† Each year after the 3rd Contract year, clients become vested in a percentage of the bonus, until 100% vested at the end of the 14th Contract year. Vested amounts of the bonus are the amounts not forfeited as a result of an early Withdrawal or Surrender. Bonus, Surrender Charges, and Vesting Schedules may vary by state. See Disclosure and Brochure for details.

* May vary by issue age and/or by state. See MGA-10 schedule for all commission information.

** Benefit not guaranteed and subject to change.

"Standard & Poor's®," "S&P®," "S&P 500®" "Standard & Poor's 500," and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by American EQuity Investment Life Insurance Company. The Product is not sponsored, endorsed, sold, or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisibility of purchasing the product.

The S&P 500 Index does not include dividends.

"Dow Jones", "Dow Jones Industrial Average[sm]" and DJIA[sm]" are service marks of Dow Jones & Company, Inc. and have been licensed for use for certain purposes by American Equity Investment Life Insurance Company. Our products, based on the Dow Jones Industrial Average[sm], are not sponsored, endorsed, sold or promoted by Dow Jones makes no representation regarding the advisability of purchasing our products.

DJIA[sm] does not include dividends.

These products are not sponsored, endorsed, sold or promoted by Lehman Brothers and Lehman Brothers makes no representation regarding the advisability of purchasing this product.

Contract form numbers may vary by state.

A.M. Best uses 15 rating categories ranging from A++ to F and measures performance in the areas of Investment Quality, Capital Adequacy, Policy Reserves, Cost Control and Management Experience. An A- rating from A.M. Best is its fourth highest rating.

"Contracts issued by American Equity Investment Life Insurance Company,West Des Moines, IA 50266."

" For Agent Use Only. Not For Use In Solicitation Or Advertising To The Public. Available in Most States."

Index Annuities

Products at a Glance

American National Insurance Company

AM Best Rating **A**

Product	Strategies	Participation Rate/Caps	Asset Fees	Premium Enhancement	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
ANICO Equity Index Annuity REIA-NQ, PQ; GREIA-NQC, PQC; ROP-EIA	S&P 500® Indexed Account-During the intial term, at the end of each contract year, if the index gain is either positive or zero, the specified interest will be credited to the contract annuity value for that year; if the index gain is negative, no interest will be credited.	**5.00%-6yr** (Specified Rate without ROP Rider) **4.60%-6yr** (Specified Rate with ROP Rider) Specified Rate is Guaranteed for 6-yr Policy term.	N/A	N/A	SPDA	Minimum guaranteed rate varies by state. It will be either 3% or 1.5% on 90% of initial premium.	$10,000 NQ/Q	0-85 NQ/Q	Starting in year 2, 10% of the annuity value at beginning of each contract year.	**6yrs** 8,8,7,6,4,2%	No	Allowed after 5yrs for a minimum of 5 yr payout without surrender charges.	Upon the death of a contract owner or annuitant, the greater of annuity value or surrender value.	0-79: 5.00% 80-85: 3.00%

Rates Effective 4/1/10 issue date and are subject to change without prior notice.

FOR BROKER USE ONLY. Not for use with the general public for the purchase of annuity or insurance coverage.

***The interest crediting method uses a montly average of the growth of the S&P®500 Index and allows a one-time lock-in of interest gain beginning in the third contract year during the 7-Year Indexing Term. The monthly average is calculated beginning on the annuity Issue Date and ending at the end of the Indexing Term or the lock-in date, whichever is earlier. Value-Lock Date: Date you choose to stop future participation in the performance of the Index. Also the date you lock-in an amount of interest that relates to the Index gain from the Date of Issue to that date. Value-Lock Rate: Interest rate used to credit interest after the Value Lock Date. See Policy Form for complete details.**

"Standard &Poor's®", "S&P®", "S&P 500" and "Standard and Poor's 500™" are trademarks of Standard & Poor's Financial Services LLC ("Standard & Poor's") and have been licensed for use by American National Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation reguarding the advisability of purchasing The Product.

When a person buys this annuity, they are not buying an owenership interest in any stock or index. Interest earnings are paid at a rate that is related to the performance of the S&P 500® Index. The S&P 500® Index does not reflect dividends paid on stocks underlying the index. Past performance of the index is no guarantee of future results.

Ordinary income tax may be assed on any withdrawal. A federal tax penalty of 10% may be assessed on any withdrawals made prior to age 59½. Information provided is not intended to be legal or tax advice. The purchaser should consult with their attorney or tax advisor for their specific circumstances.

Index Annuities

Products at a Glance

American National Insurance Company

AM Best Rating ***A***

Product	Strategies	Participation Rate/Caps	Asset Fees	Premium Enhancement	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
ANICO Value-Lock 7 Equity Indexed Annuity PIA7C-NQ, PQ	7 Year Long-Term Point-to-Point based on a Monthly Average * (S&P 500®)	**100% Participation Rate Guaranteed for term**	N/A	N/A	SPDA	88.75% of premium, accumulated at the minumum guaranteed interest rate required by state law, less any withdrawals or partial surrenders.	$5,000 NQ $4,000 Q	0-80 NQ/Q	Starting in year 2, 10% of the annuity value at beginning of each contract year.	**7yrs** 8,8,7,6,5,4,2 %	No	Early annuitization w/o surrender charge is not allowed.	Upon the death of a contract owner or annuitant, the greater of annuity value or surrender value prorated to the date of death.	0-75: 6.00% 76-80: 4.00%
ANICO Value-Lock 10 Equity Indexed Annuity PIA10A-NQ, PQ; PIA10B-NQ, PQ	10 Year Long-Term Point-to-Point based on a Monthly Average * (S&P 500®)			Currently **5.00%.** Percentage of the single premium added to the single premium amount at issue.		90% of premium, accumulated at the minumum guaranteed interest rate required by state law, less any withdrawals or partial surrenders.				**10yrs** 12,12,11,10, 9,8,7,6,5,3% **State Specific** (CT,IL,PA,UT & WA): 9,9,8,7,6,5,4, 3,2,1%	Yes except CT,IL, PA,UT, WA			0-75: 10.00% 76-80: 8.00%

Rates Effective 4/1/10 issue date and are subject to change without prior notice.

FOR BROKER USE ONLY. Not for use with the general public for the purchase of annuity or insurance coverage.

***The interest crediting method uses a montly average of the growth of the S&P®500 Index and allows a one-time lock-in of interest gain beginning in the third contract year during the 7-Year Indexing Term. The monthly average is calculated beginning on the annuity Issue Date and ending at the end of the Indexing Term or the lock-in date, whichever is earlier. Value-Lock Date: Date you choose to stop future participation in the performance of the Index. Also the date you lock-in an amount of interest that relates to the Index gain from the Date of Issue to that date. Value-Lock Rate: Interest rate used to credit interest after the Value Lock Date. See Policy Form for complete details.**

When a person buys this annuity, they are not buying an owenership interest in any stock or index. Interest earnings are paid at a rate that is related to the performance of the S&P 500® Index. The S&P 500® Index does not reflect dividends paid on stocks underlying the index. Past performance of the index is no guarantee of future results.

Ordinary income tax may be assed on any withdrawal. A federal tax penalty of 10% may be assessed on any withdrawals made prior to age 59½. Information provided is not intended to be legal or tax advice. The purchaser should consult with their attorney or tax advisor for their specific circumstances.

Index Annuities

Products at a Glance

Aviva Life and Annuity Company
(formerly known as American Investors Life Insurance Company)

AM Best Rating ***A***

Product	Strategies	Participation Rate/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Income Select 5 FPIA5 (06/06)	1-Year Point-to-Point (S&P 500®)	**100%/4.25%** $5,000 **100%/5.75%** $75,000	N/A	N/A	FPDA	87.5% @ varies between 1-3%, some state variations may apply.	$5,000 NQ/Q	0-83 NQ/Q	Each contract year, you can withdraw up to 10% of your annuity's prior contract anniversary accumulated value without incurring a withdrawal charge or MVA. For any contract year following a contract year in which no withdrawals were taken, you can withdraw up to 20% of your annuity's prior contract anniversary accumulated value without incurring a withdrawal charge or MVA.	**5yrs** 8,7,6,5,4,0%	Yes (not applicable in all states)	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater. (Not available in all states)	Upon the death of the annuitant, the full value of your annuity will be paid in a lump sum to your named beneficiaries. Other settlement options may also be available	0-75: 3.00% 76-80: 2.05% 81-83: 1.95% Trail Commission Option-Call for Details
	1-Year Monthly Cap (S&P 500®)	**100%/1.90%** $5,000 **100%/2.15%** $75,000												
	1-Year Point-to-Point Participation (S&P 500®)	**25.00%/N/A** $5,000 **25.00%/N/A** $75,000												
	1-Year Point-to-Point (Hang Seng)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	1-Year Point-to-Point (Dow Jones EURO STOXX50®)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	Fixed Strategy	**2.00%** $5,000 **2.45%** $75,000												

Rates Effective 4/2/10; interest rates/participation rates/caps/spreads subject to change.

Bonus annuities may include lower cap rates, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

The Income Select Series [forms FPIA5 (06/06), FPIA7 (06/06), FPIA10 (06/06), FPIA10P (06/06), FPIAR (10/07),FPIAX (01/08) or state variation] are fixed indexed annuities issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availability vary by State; see the product disclosure for details. **16077 0976810**

Taxable amounts withdrawn prior to 59½ may be subject to a 10% IRS penalty. Withdrawals are not credited with index interest for that term. Withdrawals in excess of the free amount may be subject to withdrawal charges and a market value adjustment and may result in the loss of principle if taken during the first 5-10 years of the contract.

The A.M. Best Company has rated Aviva Life and Annuity Company, A (Excellent) for financial strength and the ability to meet obligations to contract holders. This represents the third highest rating of Best's 15 rating categories.

Illinois agents please call for state approval.

See last page of the Aviva Life and Annuity Company Index sheets for disclosures.

Index Annuities

Products at a Glance

Aviva Life and Annuity Company

(formerly known as American Investors Life Insurance Company)

AM Best Rating ***A***

Product	Strategies	Participation Rate/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Income Select 7 FPIA7 (06/06)	1-Year Point-to-Point (S&P 500®)	**100%/4.50%** $5,000 **100%/6.00%** $75,000	N/A	N/A	FPDA	87.5% @ varies between 1-3%, some state variations may apply.	$5,000 NQ/Q	0-81 NQ/Q	Each contract year, you can withdraw up to 10% of your annuity's prior contract anniversary accumulated value without incurring a withdrawal charge or MVA. For any contract year following a contract year in which no withdrawals were taken, you can withdraw up to 20% of your annuity's prior contract anniversary accumulated value without incurring a withdrawal charge or MVA.	**7yrs** 9,8,7,6,5,4, 3,0%	Yes (not applicable in all states)	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater. (Not available in all states)	Upon the death of the annuitant, the full value of your annuity will be paid in a lump sum to your named beneficiaries. Other settlement options may also be available	0-75: 4.00% 76-80: 2.75% 81: 2.75% Trail Commission Option-Call for Details
	1-Year Monthly Cap (S&P 500®)	**100%/1.90%** $5,000 **100%/2.15%** $75,000												
	1-Year Point-to-Point Participation (S&P 500®)	**25.00%/N/A** $5,000 **25.00%/N/A** $75,000												
	1-Year Point-to-Point (Hang Seng)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	1-Year Point-to-Point (Dow Jones EURO STOXX50®)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	Fixed Strategy	**2.05%** $5,000 **2.75%** $75,000												

Rates Effective 4/2/10; interest rates/participation rates/caps/spreads subject to change.

Bonus annuities may include lower cap rates, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

The Income Select Series [forms FPIA5 (06/06), FPIA7 (06/06), FPIA10 (06/06), FPIA10P (06/06), FPIAR (10/07),FPIAX (01/08) or state variation] are fixed indexed annuities issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availability vary by State; see the product disclosure for details. **16077 0976810**

Taxable amounts withdrawn prior to 59½ may be subject to a 10% IRS penalty. Withdrawals are not credited with index interest for that term. Withdrawals in excess of the free amount may be subject to withdrawal charges and a market value adjustment and may result in the loss of principle if taken during the first 5-10 years of the contract.

The A.M. Best Company has rated Aviva Life and Annuity Company, A (Excellent) for financial strength and the ability to meet obligations to contract holders. This represents the third highest rating of Best's 15 rating categories.

Illinois agents please call for state approval.

See last page of the Aviva Life and Annuity Company Index sheets for disclosures.

Index Annuities

Products at a Glance

Aviva Life and Annuity Company

(formerly known as American Investors Life Insurance Company)

AM Best Rating A

Product	Strategies	Participation Rate/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Income Select 10 FPIA10 (06/06)	1-Year Point-to-Point (S&P 500®)	**100%/4.50%** $5,000 **100%/6.00%** $75,000	N/A	N/A	FPDA	87.5% @ varies between 1-3%, some state variations may apply.	$5,000 NQ/Q	0-78 NQ/Q	Each contract year, you can withdraw up to 10% of your annuity's prior contract anniversary accumulated value without incurring a withdrawal charge or MVA.	**10yrs** 10,9,8,7,6,5,4,3,2,1,0%	Yes (not applicable in all states)	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater. (Not available in all states)	Upon the death of the annuitant, the full value of your annuity will be paid in a lump sum to your named beneficiaries. Other settlement options may also be available	0-75: 7.50% 76-78: 5.50% Trail Commission Option-Call for Details
	1-Year Monthly Cap (S&P 500®)	**100%/1.90%** $5,000 **100%/2.15%** $75,000												
	1-Year Point-to-Point Participation (S&P 500®)	**25.00%/N/A** $5,000 **25.00%/N/A** $75,000												
	1-Year Point-to-Point (Hang Seng)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	1-Year Point-to-Point (Dow Jones EURO STOXX50®)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	Fixed Strategy	**2.20%** $5,000 **2.80%** $75,000												

Rates Effective 4/2/10; interest rates/participation rates/caps/spreads subject to change.

Bonus annuities may include lower cap rates, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

The Income Select Series [forms FPIA5 (06/06), FPIA7 (06/06), FPIA10 (06/06), FPIA10P (06/06), FPIAR (10/07),FPIAX (01/08) or state variation] are fixed indexed annuities issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availability vary by State; see the product disclosure for details. **16077 0976810**

Taxable amounts withdrawn prior to 59½ may be subject to a 10% IRS penalty. Withdrawals are not credited with index interest for that term. Withdrawals in excess of the free amount may be subject to withdrawal charges and a market value adjustment and may result in the loss of principle if taken during the first 5-10 years of the contract.

The A.M. Best Company has rated Aviva Life and Annuity Company, A (Excellent) for financial strength and the ability to meet obligations to contract holders. This represents the third highest rating of Best's 15 rating categories.

Illinois agents please call for state approval.

See last page of the Aviva Life and Annuity Company Index sheets for disclosures.

Index Annuities

Products at a Glance

Aviva Life and Annuity Company

(formerly known as American Investors Life Insurance Company)

AM Best Rating A

Product	Strategies	Participation Rate/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Income Select Plus FPIA10P (06/06)	1-Year Point-to-Point (S&P 500®)	**100%/4.25%** $5,000 **100%/5.75%** $75,000	N/A	5% on all first year premium	FPDA	87.5% @ varies between 1-3%, some state variations may apply.	$5,000 NQ/Q	0-78 NQ/Q	Each contract year, you can withdraw up to 10% of your annuity's prior contract anniversary accumulated value without incurring a withdrawal charge or MVA. For any contract year following a contract year in which no withdrawals were taken, you can withdraw up to 20% of your annuity's prior contract anniversary accumulated value without incurring a withdrawal charge or MVA.	**10yrs** 16,15,14,13,12,11,10,8, 6,4,0%	Yes (not applicable in all states)	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater. (Not available in all states)	Upon the death of the annuitant, the full value of your annuity will be paid in a lump sum to your named beneficiaries. Other settlement options may also be available	0-75: 7.50% 76-78: 5.50% Commissions different in CT,DE,MN,OR ,PA,WA Trail Commission Option-Call for Details
	1-Year Monthly Cap (S&P 500®)	**100%/1.90%** $5,000 **100%/2.15%** $75,000												
	1-Year Point-to-Point (Hang Seng)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	1-Year Point-to-Point (Dow Jones EURO STOXX50®)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	1-Year Point-to-Point Participation (S&P 500®)	**25.00%/N/A** $5,000 **25.00%/N/A** $75,000												
	Fixed Strategy	**2.00%** $5,000 **2.60%** $75,000												

Rates Effective 4/2/10; interest rates/participation rates/caps/spreads subject to change.

Bonus annuities may include lower cap rates, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

The Income Select Series [forms FPIA5 (06/06), FPIA7 (06/06), FPIA10 (06/06), FPIA10P (06/06), FPIAR (10/07),FPIAX (01/08) or state variation] are fixed indexed annuities issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availability vary by State; see the product disclosure for details. **16077 0976810**

Taxable amounts withdrawn prior to 59½ may be subject to a 10% IRS penalty. Withdrawals are not credited with index interest for that term. Withdrawals in excess of the free amount may be subject to withdrawal charges and a market value adjustment and may result in the loss of principle if taken during the first 5-10 years of the contract.

The A.M. Best Company has rated Aviva Life and Annuity Company, A (Excellent) for financial strength and the ability to meet obligations to contract holders. This represents the third highest rating of Best's 15 rating categories.

Illinois agents please call for state approval.

See last page of the Aviva Life and Annuity Company Index sheets for disclosures.

Index Annuities — Products at a Glance

Aviva Life and Annuity Company
(formerly known as American Investors Life Insurance Company)

AM Best Rating ***A***

Product	Strategies	Participation Rate/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Income Select Bonus FPIAX (01/08)	1-Year Point-to-Point (S&P 500®)	**100%/4.25%** $5,000 **100%/5.75%** $75,000	N/A	**8%** Premium Bonus on all 1st and 2nd year premiums .During the withdrawal charge period, any withdrawals in excess of contract's free withdrawal amount or a full surrender will incur a Premium Bonus Recapture Charge. See contract for more details. The 8% bonus is fully vested in the event of death of the annuitant, any free withdrawal amount, or under the Confinement, Home Health Care or Terminal Illness Waivers.	FPDA	87.5% @ varies between 1-3%, some state variations may apply.	$5,000 NQ/Q	0-78 NQ/Q (0-74 IN)	Each contract year, you can withdraw up to 10% of your annuity's prior contract anniversary accumulated value without incurring a withdrawal charge or MVA. For any contract year following a contract year in which no withdrawals were taken, you can withdraw up to 20% of your annuity's prior contract anniversary accumulated value without incurring a withdrawal charge or MVA.	**10yrs** 12,12,12,11, 10,9,8,7,6,4%	Yes (not applicable in all states)	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater. (Not available in all states)	Upon the death of the annuitant, the full value of your annuity will be paid in a lump sum to your named beneficiaries. Other settlement options may also be available	0-75: 7.00% 76-78: 5.00% Trail Commission Option-Call for Details
	1-Year Monthly Cap (S&P 500®)	**100%/1.90%** $5,000 **100%2.15%** $75,000												
	1-Year Point-to-Point Participation (S&P 500®)	**25.00%/N/A** $5,000 **25.00%/N/A** $75,000												
	1-Year Point-to-Point (Hang Seng)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	1-Year Point-to-Point (Dow Jones EURO STOXX50®)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	1-Year Average Multiple Index Strategy (S&P 500®,Nasdaq-100® and Dow Jones)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	1-Year Average (S&P 500®)	**100%/4.50%** $5,000 **100%/6.00%** $75,000												
	Fixed Strategy	**2.00%** $5,000 **2.55%** $75,000												

Rates Effective 4/2/10; interest rates/participation rates/caps/spreads subject to change.

Bonus annuities may include lower cap rates, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

The Income Select Series [forms FPIA5 (06/06), FPIA7 (06/06), FPIA10 (06/06), FPIA10P (06/06), FPIAR (10/07),FPIAX (01/08) or state variation] are fixed indexed annuities issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availability vary by State; see the product disclosure for details. **16077 0976810**

Taxable amounts withdrawn prior to 59½ may be subject to a 10% IRS penalty. Withdrawals are not credited with index interest for that term. Withdrawals in excess of the free amount may be subject to withdrawal charges and a market value adjustment and may result in the loss of principle if taken during the first 5-10 years of the contract.

The A.M. Best Company has rated Aviva Life and Annuity Company, A (Excellent) for financial strength and the ability to meet obligations to contract holders. This represents the third highest rating of Best's 15 rating categories.

Illinois agents please call for state approval.

See last page of the Aviva Life and Annuity Company Index sheets for disclosures.

Index Annuities

Products at a Glance

Aviva Life and Annuity Company

(formerly known as American Investors Life Insurance Company)

AM Best Rating A

Product	Strategies	Participation Rate/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Income Select Platinum FPIAR (10/07)	1-Year Point-to-Point (S&P 500®)	**100%/6.75%** $5,000 **100%/8.25%** $75,000	N/A	N/A	FPDA	87.5% @ varies between 1-3%, some state variations may apply.	$5,000 NQ/Q	0-78 NQ/Q	Each contract year, you can withdraw up to 10% of your annuity's prior contract anniversary accumulated value without incurring a withdrawal charge or MVA.	**10yrs** 12,12,12,11, 10,9,8,7,6,4%	Yes (not applicable in all states)	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater. (Not available in all states)	Upon the death of the annuitant, the full value of your annuity will be paid in a lump sum to your named beneficiaries. Other settlement options may also be available	0-75: 5.00% 76-78: 3.00% Trail Commission Option-Call for Details
	1-Year Point-to-Point Guaranteed (S&P 500®)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	1-Year Point-to-Point Participation (S&P 500®)	**25.00%/N/A** $5,000 **25.00%/N/A** $75,000												
	1-Year Point-to-Point (Hang Seng)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	1-Year Point-to-Point (Dow Jones EURO STOXX50®)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	Fixed Strategy	**2.80%** $5,000 **3.60%** $75,000												

Rates Effective 4/2/10; interest rates/participation rates/caps/spreads subject to change.

Bonus annuities may include lower cap rates, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

The Income Select Series [forms FPIA5 (06/06), FPIA7 (06/06), FPIA10 (06/06), FPIA10P (06/06), FPIAR (10/07),FPIAX (01/08) or state variation] are fixed indexed annuities issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availability vary by State; see the product disclosure for details. **16077 0976810**

Taxable amounts withdrawn prior to 59½ may be subject to a 10% IRS penalty. Withdrawals are not credited with index interest for that term. Withdrawals in excess of the free amount may be subject to withdrawal charges and a market value adjustment and may result in the loss of principle if taken during the first 5-10 years of the contract.

The A.M. Best Company has rated Aviva Life and Annuity Company, A (Excellent) for financial strength and the ability to meet obligations to contract holders. This represents the third highest rating of Best's 15 rating categories.

Illinois agents please call for state approval.

See last page of the Aviva Life and Annuity Company Index sheets for disclosures.

Index Annuities

Products at a Glance

Aviva Life and Annuity Company

(formerly known as American Investors Life Insurance Company)

AM Best Rating ***A***

Product	Strategies	Participation Rate/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Income Preferred Six IA6 (09/09)	1-Year Point-to-Point (S&P 500®)	**100%/4.50%** $5,000 **100%/6.00%** $75,000	N/A	N/A	FPDA	87.5% @ varies between 1-3%, some states variations may apply.	$5,000 NQ/Q	0-80 NQ/Q	You can withdraw up to 5% of your annuity's Accumulated Value in the first year without withdrawal charge. Starting 2nd contract year, you can withdraw up to 10% of your annuity's Accumulated Value as of your previous contract anniversary without withdrawal charge or Market Value Adjustment (MVA).	**6yrs** 9,8,7,6, 4.7,3.5%	Yes (Not applicable in all states)	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater. (Not available in all states)	Upon the death of the annuitant, the full value of your annuity will be paid in a lump sum to your named beneficiaries. Other settlement options may also be available	0-75: 5.00% 76-80: 3.50% Trail Commission Options available please call for details
	1-Year Monthly Cap (S&P 500®)	**100%/1.90%** $5,000 **100%2.15%** $75,000												
	1-Year Average (S&P 500®)	**100%/4.50%** $5,000 **100%/6.00%** $75,000												
	Fixed Strategy	**2.00%** $5,000 **2.65%** $75,000												
Income Preferred Ten IA10 (09/09)	1-Year Point-to-Point (S&P 500®)	**100%/4.50%** $5,000 **100%/6.00%** $75,000				87.5% @ varies between 1-3%, some states variations may apply.	$5,000 NQ/Q	0-78 NQ/Q		**10yrs** 9.6,9,8,7,6, 5,4,3,2,1%				0-75: 7.50% 76-78: 5.50% Trail Commission Options available please call for details
	1-Year Monthly Cap (S&P 500®)	**100%/1.90%** $5,000 **100%2.15%** $75,000												
	1-Year Average (S&P 500®)	**100%/4.50%** $5,000 **100%/6.00%** $75,000												
	Fixed Strategy	**2.00%** $5,000 **2.80%** $75,000												

Rates Effective 4/2/10: interest rates/participation rates/caps/spreads subject to change.

Bonus annuities may include lower cap rates, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

Aviva Income Preferred Six and Income Preferred Ten fixed indexed annuities[IA6 (09/09), IA10 (09/09) or state variation] are issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availabilty vary by State; see the product disclosure/contact for details. **16077 0976810**

Taxable amounts withdrawn prior to 59½ may be subject to a 10% IRS penalty. Withdrawals are not credited with index interest for that term. Withdrawals in excess of the free amount may be subject to withdrawal charges and a market value adjustment and may result in the loss of principle if taken during the first 5-10 years of the contract.

The A.M. Best Company has rated Aviva Life and Annuity Company, A (Excellent) for financial strength and the ability to meet obligations to contract holders. This represents the third highest rating of Best's 15 rating categories.

Illinois agents please call for state approval.

See last page of the Aviva Annuity and Life Company Index sheets for disclosures.

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Products at a Glance

Aviva Life and Annuity Company

(formerly known as American Investors Life Insurance Company)

AM Best Rating ***A***

Product	Strategies	Participation Rate/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Income Preferred Ultra IA10I (09/09)	1-Year Point-to-Point (S&P 500®)	**100%/N/A** $5,000 **100%/N/A** $75,000	N/A	5% interest rate bonus for the first contract year; must allocate all first year premiums to the fixed strategy	FPDA	87.5% @ varies between 1-3%, some states variations may apply.	$5,000 NQ/Q	0-78 NQ/Q	You can withdraw up to 5% of your annuity's Accumulated Value in the first year without withdrawal charge. Starting 2nd contract year, you can withdraw up to 10% of your annuity's Accumulated Value as of your previous contract anniversary without withdrawal charge or Market Value Adjustment (MVA).	**10yrs** 16,15,14, 13,12,11, 10,8,6,4%	Yes (Not applicable in all states)	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater. (Not available in all states)	Upon the death of the annuitant, the full value of your annuity will be paid in a lump sum to your named beneficiaries. Other settlement options may also be available	0-75: 7.50% 76-78: 5.50% Trail Commission Options available please call for details
	1-Year Monthly Cap (S&P 500®)	**100%/N/A** $5,000 **100%/N/A** $75,000												
	1-Year Average (S&P 500®)	**100%/N/A** $5,000 **100%/N/A** $75,000												
	Fixed Strategy **(In the first contract year only the Fixed strategy is available)**	**2.00%** $5,000 **2.60%** $75,000												

Rates Effective 4/2/10: interest rates/participation rates/caps/spreads subject to change.

Bonus annuities may include lower cap rates, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

Aviva Income Preferred Ultra fixed indexed annuities [IA10I (09/09) or state variation] is issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availabilty vary by State; see the product disclosure/contact for details. **16077 0976810**

Taxable amounts withdrawn prior to 59½ may be subject to a 10% IRS penalty. Withdrawals are not credited with index interest for that term. Withdrawals in excess of the free amount may be subject to withdrawal charges and a market value adjustment and may result in the loss of principle if taken during the first 5-10 years of the contract.

The A.M. Best Company has rated Aviva Life and Annuity Company, A (Excellent) for financial strength and the ability to meet obligations to contract holders. This represents the third highest rating of Best's 15 rating categories.

Illinois agents please call for state approval.

See last page of the Aviva Annuity and Life Company Index sheets for disclosures.

Index Annuities

Products at a Glance

Aviva Life and Annuity Company
(formerly known as American Investors Life Insurance Company)

AM Best Rating A

Product	Strategies	Participation Rate/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Income Preferred Bonus IA10B (09/09)	1-Year Point-to-Point (S&P 500®)	**100%/4.25%** $5,000 **100%/5.75%** $75,000	N/A	**8%** Premium Bonus on all 1st year premiums .During the withdrawal charge period, any withdrawals in excess of contract's free withdrawal amount or a full surrender will incur a Premium Bonus Recapture Charge. See contract for more details. The 8% bonus is fully vested in the event of death of the annuitant, any free withdrawal amount, or under the Confinement, Home Health Care or Terminal Illness Waivers.	FPDA	87.5% @ varies between 1-3%, some states variations may apply.	$5,000 NQ/Q	0-78 NQ/Q 0-74 In Indiana	You can withdraw up to 5% of your annuity's Accumulated Value in the first year without withdrawal charge. Starting 2nd contract year, you can withdraw up to 10% of your annuity's Accumulated Value as of your previous contract anniversary without withdrawal charge or Market Value Adjustment (MVA).	**10yrs** 12,12,12,11, 10,9,8, 7,6,4%	Yes (Not applicable in all states)	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater. (Not available in all states)	Upon the death of the annuitant, the full value of your annuity will be paid in a lump sum to your named beneficiaries. Other settlement options may also be available	0-75: 7.00% 76-78: 5.00% Trail Commission Options available please call for details
	1-Year Monthly Cap (S&P 500®)	**100%/1.90%** $5,000 **100%2.15%** $75,000												
	1-Year Average (S&P 500®)	**100%/4.50%** $5,000 **100%/6.00%** $75,000												
	Fixed Strategy	**2.00%** $5,000 **2.55%** $75,000												

Rates Effective 4/2/10: interest rates/participation rates/caps/spreads subject to change.

Bonus annuities may include lower cap rates, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

Aviva Income Preferred Bonus fixed indexed annuities [IA10B (09/09) or state variation] is issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availabilty vary by State; see the product disclosure/contact for details. **16077 0976810**

Taxable amounts withdrawn prior to 59½ may be subject to a 10% IRS penalty. Withdrawals are not credited with index interest for that term. Withdrawals in excess of the free amount may be subject to withdrawal charges and a market value adjustment and may result in the loss of principle if taken during the first 5-10 years of the contract.

The A.M. Best Company has rated Aviva Life and Annuity Company, A (Excellent) for financial strength and the ability to meet obligations to contract holders. This represents the third highest rating of Best's 15 rating categories.

Illinois agents please call for state approval.

See last page of the Aviva Annuity and Life Company Index sheets for disclosures.

Index Annuities Products at a Glance

Aviva Life and Annuity Company
(formerly known as American Investors Life Insurance Company)

AM Best Rating ***A***

Product	Strategies	Participation Rate/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Income Preferred Bonus S IA10B (09/09)S **(STATE SPECIFIC)**	1-Year Point-to-Point (S&P 500®)	**100%/4.00%** $5,000 **100%/4.00%** $75,000	N/A	5% Premium Bonus on all 1st year premium .	FPDA	87.5% @ varies between 1-3%, some states variations may apply.	$5,000 NQ/Q	0-78 NQ/Q	You can withdraw up to 5% of your annuity's Accumulated Value in the first year without withdrawal charge. Starting 2nd contract year, you can withdraw up to 10% of your annuity's Accumulated Value as of your previous contract anniversary without withdrawal charge or Market Value Adjustment (MVA).	**10yrs** 10,9,8,7,6,5, 4,3,2,1%	Yes (Not applicable in all states)	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater. (Not available in all states)	Upon the death of the annuitant, the full value of your annuity will be paid in a lump sum to your named beneficiaries. Other settlement options may also be available	0-75: 6.00% 76-78: 4.00% Trail Commission Options available please call for details
	1-Year Monthly Cap (S&P 500®)	**100%/1.90%** $5,000 **100%2.15%** $75,000												
	1-Year Average (S&P 500®)	**100%/4.50%** $5,000 **100%/6.00%** $75,000												
	Fixed Strategy	**1.90%** $5,000 **1.90%** $75,000												

Rates Effective 4/2/10: interest rates/participation rates/caps/spreads subject to change.

Bonus annuities may include lower cap rates, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

Aviva Income Preferred Bonus S fixed indexed annuities [IA10B (09/09)S or state variation] is issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availabilty vary by State; see the product disclosure/contact for details. **16077 0976810**

Taxable amounts withdrawn prior to 59½ may be subject to a 10% IRS penalty. Withdrawals are not credited with index interest for that term. Withdrawals in excess of the free amount may be subject to withdrawal charges and a market value adjustment and may result in the loss of principle if taken during the first 5-10 years of the contract.

The A.M. Best Company has rated Aviva Life and Annuity Company, A (Excellent) for financial strength and the ability to meet obligations to contract holders. This represents the third highest rating of Best's 15 rating categories.

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See last page of the Aviva Annuity and Life Company Index sheets for disclosures.

Aviva Life and Annuity Company

(formerly known as American Investors Life Insurance Company)

AM Best Rating A

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Any broker, holder or other person dealing with the product does so therefore in full knowledge of this disclaimer and can place no reliance whatsoever on Hang Seng Indexes Company Limited and Hang Seng Data Services Limited. For the avoidance of doubt, this disclaimer does not create any contractual or quasi-contractual relationship between any broker, holder or other person and Hang Seng Indexes Company Limited and/or Hang Seng Data Services Limited and must not be construed to have created such relationship.

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- Sponsor, endorse, sell or promote the Aviva Life and Annuity Company Annuities.
- Recommend that any person invest in the Aviva Life and Annuity Company Annuities or any other securities.
- Have any responsibility or liability for or make any decisions about the timing, amount or pricing of the Aviva Life and Annuity Company Annuities.
- Have any responsibility or liability for the administration, management or marketing of the Aviva Life and Annuity Company Annuities.
- Consider the needs of the Aviva Life and Annuity Company Annuities or the owners of the Aviva Life and Annuity Company Annuities in determining, composing or calculating the Dow Jones EURO STOXX 50® or have any obligation to do so.

Index Annuities

Products at a Glance

Aviva Life and Annuity Company

AM Best Rating ***A***

Product	Strategies	Participation Rate/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
MultiChoice IncomeFive MCI5 (06/06)	1-Year Point-to-Point (S&P 500®)	**100%/4.25%** $5,000 **100%/5.75%** $75,000	N/A	N/A	FPDA	87.5% @ varies between 1-3%, some states variations may apply.	$5,000 NQ/Q	0-83 NQ/Q	Each contract year, you can withdraw up to 10% of your annuity's prior contract anniversary accumulated value without incurring a withdrawal charge or MVA. For any contract year following a contract year in which no withdrawals were taken, you can withdraw up to 20% of your annuity's prior contract anniversary accumulated value without incurring a withdrawal charge or MVA.	**5yrs** 8,7,6,5,4,0%	Yes (not applicable in all states)	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater. (Not available in all states)	Upon the death of the annuitant, the full value of your annuity will be paid in a lump sum to your named beneficiaries. Other settlement options may also be available	0-75: 3.00% 76-80: 2.05% 81-83: 1.95% Trail Commission Options available please call for details
	1-Year Monthly Cap (S&P 500®)	**100%/1.90%** $5,000 **100%/2.15%** $75,000												
	1-Year Point-to-Point Participation (S&P 500®)	**25.00%/N/A** $5,000 **25.00%/N/A** $75,000												
	1-Year Point-to-Point (Hang Seng)	**100%4.00%** $5,000 **100%/5.00%** $75,000												
	1-Year Point-to-Point (Dow Jones EURO STOXX50®)	**100%4.00%** $5,000 **100%/5.00%** $75,000												
	Fixed Strategy	**2.00%** $5,000 **2.45%** $75,000												

Rates Effective 4/2/10: interest rates/participation rates/caps/spreads subject to change.

Bonus annuities may include lower cap rates, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

The Aviva MultiChoice fixed indexed Annuity Income Series [forms MCI5 (06/06), MCI7 (06/06), MCI10 (06/06), MCIP (06/06),MCIX (01/08) and MCIE (10/07) or state variation], are issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availabilty vary by State; see the product disclosure/contact MCMG for details. **16077 0976810**

Taxable amounts withdrawn prior to 59½ may be subject to a 10% IRS penalty. Withdrawals are not credited with index interest for that term. Withdrawals in excess of the free amount may be subject to withdrawal charges and a market value adjustment and may result in the loss of principle if taken during the first 5-10 years of the contract.

The A.M. Best Company has rated Aviva Life and Annuity Company, A (Excellent) for financial strength and the ability to meet obligations to contract holders. This represents the third highest rating of Best's 15 rating categories.

Illinois agents please call for state approval.

See last page of the Aviva Annuity and Life Company Index sheets for disclosures.

Index Annuities

Products at a Glance

Aviva Life and Annuity Company

AM Best Rating ***A***

Product	Strategies	Participation Rate/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
MultiChoice IncomeSeven MCI7 (06/06)	1-Year Point-to-Point (S&P 500®)	**100%/4.50%** $5,000 **100%/6.00%** $75,000	N/A	N/A	FPDA	87.5% @ varies between 1-3%, some states variations may apply.	$5,000 NQ/Q	0-81 NQ/Q	Each contract year, you can withdraw up to 10% of your annuity's prior contract anniversary accumulated value without incurring a withdrawal charge or MVA. For any contract year following a contract year in which no withdrawals were taken, you can withdraw up to 20% of your annuity's prior contract anniversary accumulated value without incurring a withdrawal charge or MVA.	**7yrs** 9,8,7,6,5,4,3, 0%	Yes (not applicable in all states)	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater. (Not available in all states)	Upon the death of the annuitant, the full value of your annuity will be paid in a lump sum to your named beneficiaries. Other settlement options may also be available	0-75: 4.00% 76-80: 2.75% 81: 2.75% Trail Commission Options available please call for details
	1-Year Monthly Cap (S&P 500®)	**100%/1.90%** $5,000 **100%/2.15%** $75,000												
	1-Year Point-to-Point Participation (S&P 500®)	**25.00%/N/A** $5,000 **25.00%/N/A** $75,000												
	1-Year Point-to-Point (Hang Seng)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	1-Year Point-to-Point (Dow Jones EURO STOXX50®)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	Fixed Strategy	**2.05%** $5,000 **2.75%** $75,000												

Rates Effective 4/2/10: interest rates/participation rates/caps/spreads subject to change.

Bonus annuities may include lower cap rates, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

The Aviva MultiChoice fixed indexed Annuity Income Series [forms MCI5 (06/06), MCI7 (06/06), MCI10 (06/06), MCIP (06/06),MCIX (01/08) and MCIE (10/07) or state variation], are issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availabilty vary by State; see the product disclosure/contact MCMG for details. **16077 0976810**

Taxable amounts withdrawn prior to 59½ may be subject to a 10% IRS penalty. Withdrawals are not credited with index interest for that term. Withdrawals in excess of the free amount may be subject to withdrawal charges and a market value adjustment and may result in the loss of principle if taken during the first 5-10 years of the contract.

The A.M. Best Company has rated Aviva Life and Annuity Company, A (Excellent) for financial strength and the ability to meet obligations to contract holders. This represents the third highest rating of Best's 15 rating categories.

Illinois agents please call for state approval.

See last page of the Aviva Annuity and Life Company Index sheets for disclosures.

Index Annuities Products at a Glance

Aviva Life and Annuity Company

AM Best Rating A

Product	Strategies	Participation Rate/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
MultiChoice IncomeTen MCI10 (06/06)	1-Year Point-to-Point (S&P 500®)	**100%/4.50%** $5,000 **100%/6.00%** $75,000	N/A	N/A	FPDA	87.5% @ varies between 1-3%, some states variations may apply.	$5,000 NQ/Q	0-78 NQ/Q	Each contract year, you can withdraw up to 10% of your annuity's prior contract anniversary accumulated value without incurring a withdrawal charge or MVA.	**10yrs** 10,9,8,7,6,5, 4,3,2,1,0%	Yes (not applicable in all states)	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater. (Not available in all states)	Upon the death of the annuitant, the full value of your annuity will be paid in a lump sum to your named beneficiaries. Other settlement options may also be available	0-75: 7:50% 76-78: 5.50% Trail Commission Options available please call for details
	1-Year Monthly Cap (S&P 500®)	**100%/1.90%** $5,000 **100%/2.15%** $75,000												
	1-Year Point-to-Point Participation (S&P 500®)	**25.00%/N/A** $5,000 **25.00%/N/A** $75,000												
	1-Year Point-to-Point (Hang Seng)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	1-Year Point-to-Point (Dow Jones EURO STOXX50®)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	Fixed Strategy	**2.00%** $5,000 **2.80%** $75,000												

Rates Effective 4/2/10: interest rates/participation rates/caps/spreads subject to change.

Bonus annuities may include lower cap rates, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

The Aviva MultiChoice fixed indexed Annuity Income Series [forms MCI5 (06/06), MCI7 (06/06), MCI10 (06/06), MCIP (06/06),MCIX (01/08) and MCIE (10/07) or state variation], are issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availabilty vary by State; see the product disclosure/contact MCMG for details. **16077 0976810**

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The A.M. Best Company has rated Aviva Life and Annuity Company, A (Excellent) for financial strength and the ability to meet obligations to contract holders. This represents the third highest rating of Best's 15 rating categories.

Illinois agents please call for state approval.

See last page of the Aviva Annuity and Life Company Index sheets for disclosures.

Index Annuities

Products at a Glance

Aviva Life and Annuity Company

AM Best Rating ***A***

Product	Strategies	Participation Rate/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
MultiChoice IncomePlus MCIP (06/06)	1-Year Point-to-Point (S&P 500®)	**100%/4.25%** $5,000 **100%/5.75%** $75,000	N/A	**5%** Premium Bonus on all 1st year premium	FPDA	87.5% @ varies between 1-3%, some states variations may apply.	$5,000 NQ/Q	0-78 NQ/Q	Each contract year, you can withdraw up to 10% of your annuity's prior contract anniversary accumulated value without incurring a withdrawal charge or MVA. For any contract year following a contract year in which no withdrawals were taken, you can withdraw up to 20% of your annuity's prior contract anniversary accumulated value without incurring a withdrawal charge or MVA.	**10yrs** 16,15,14,13, 12,11,10,8,6, 4,0%	Yes (not applicable in all states)	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater. (Not available in all states)	Upon the death of the annuitant, the full value of your annuity will be paid in a lump sum to your named beneficiaries. Other settlement options may also be available	0-75: 7.50% 76-78: 5.50% Commissions different in CT,DE,MN,OR, PA,WA Trail Commission Options available please call for details
	1-Year Monthly Cap (S&P 500®)	**100%/1.90%** $5,000 **100%2.15%** $75,000												
	1-Year Point-to-Point (Hang Seng)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	1-Year Point-to-Point (Dow Jones EURO STOXX50®)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	1-Year Point-to-Point Participation (S&P 500®)	**25.00%/N/A** $5,000 **25.00%/N/A** $75,000												
	Fixed Strategy	**2.00%** $5,000 **2.60%** $75,000												

Rates Effective4/2/10: interest rates/participation rates/caps/spreads subject to change.

Bonus annuities may include lower cap rates, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

The Aviva MultiChoice fixed indexed Annuity Income Series [forms MCI5 (06/06), MCI7 (06/06), MCI10 (06/06), MCIP (06/06),MCIX (01/08) and MCIE (10/07) or state variation], are issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availabilty vary by State; see the product disclosure/contact MCMG for details. **16077 0976810**

Taxable amounts withdrawn prior to 59½ may be subject to a 10% IRS penalty. Withdrawals are not credited with index interest for that term. Withdrawals in excess of the free amount may be subject to withdrawal charges and a market value adjustment and may result in the loss of principle if taken during the first 5-10 years of the contract.

The A.M. Best Company has rated Aviva Life and Annuity Company, A (Excellent) for financial strength and the ability to meet obligations to contract holders. This represents the third highest rating of Best's 15 rating categories.

Illinois agents please call for state approval.

See last page of the Aviva Annuity and Life Company Index sheets for disclosures.

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Products at a Glance

Aviva Life and Annuity Company

AM Best Rating ***A***

Product	Strategies	Participation Rate/Caps	Asset Fees	Bonus	FPDA/SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
MultiChoice IncomeXtra MCIX (01/08)	1-Year Point-to-Point (S&P 500®)	**100%/4.25%** $5,000 **100%/5.75%** $75,000	N/A	**8%** Premium Bonus on all 1st and 2nd year premiums .During the withdrawal charge period, any withdrawals in excess of contract's free withdrawal amount or a full surrender will incur a Premium Bonus Recapture Charge. See contract for more details. The 8% bonus is fully vested in the event of death of the annuitant, any free withdrawal amount, or under the Confinement, Home Health Care or Terminal Illness Waivers.	FPDA	87.5% @ varies between 1-3%, some states variations may apply.	$5,000 NQ/Q	0-78 NQ/Q (0-74 IN)	Each contract year, you can withdraw up to 10% of your annuity's prior contract anniversary accumulated value without incurring a withdrawal charge or MVA. For any contract year following a contract year in which no withdrawals were taken, you can withdraw up to 20% of your annuity's prior contract anniversary accumulated value without incurring a withdrawal charge or MVA.	**10yrs** 12,12,12,11, 10,9,8,7, 6,4,0%	Yes (not applicable in all states)	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater. (Not available in all states)	Upon the death of the annuitant, the full value of your annuity will be paid in a lump sum to your named beneficiaries. Other settlement options may also be available	0-75: 7.00% 76-78: 5.00% Trail Commission Options available please call for details
	1-Year Monthly Cap (S&P 500®)	**100%/1.90%** $5,000 **100%/2.15%** $75,000												
	1-Year Point-to-Point Participation (S&P 500®)	**25.00%/N/A** $5,000 **25.00%/N/A** $75,000												
	1-Year Point-to-Point (Hang Seng)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	1-Year Point-to-Point (Dow Jones EURO STOXX50®)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	1-Year Average Multiple Index Strategy (S&P 500®,Nasdaq-100® and Dow Jones)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	1-Year Average (S&P 500®)	**100%/4.50%** $5,000 **100%/6.00%** $75,000												
	Fixed Strategy	**2.00%** $5,000 **2.55%** $75,000												

Rates Effective 4/2/10: interest rates/participation rates/caps/spreads subject to change.

Bonus annuities may include lower cap rates, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

The Aviva MultiChoice fixed indexed Annuity Income Series [forms MCI5 (06/06), MCI7 (06/06), MCI10 (06/06), MCIP (06/06),MCIX (01/08) and MCIE (10/07) or state variation], are issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availabilty vary by State; see the product disclosure/contact MCMG for details. **16077 0976810**

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The A.M. Best Company has rated Aviva Life and Annuity Company, A (Excellent) for financial strength and the ability to meet obligations to contract holders. This represents the third highest rating of Best's 15 rating categories.

Illinois agents please call for state approval.

See last page of the Aviva Annuity and Life Company Index sheets for disclosures.

Index Annuities

Products at a Glance

Aviva Life and Annuity Company

AM Best Rating ***A***

Product	Strategies	Participation Rate/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
MultiChoice IncomeElite MCIE (10/07)	1-Year Point-to-Point (S&P 500®)	**100%/6.75%** $5,000 **100%/8.25%** $75,000	N/A	N/A	FPDA	87.5% @ varies between 1-3%, some states variations may apply.	$5,000 NQ/Q	0-78 NQ/Q	Each contract year, you can withdraw up to 10% of your annuity's prior contract anniversary accumulated value without incurring a withdrawal charge or MVA.	**10yrs** 12,12,12,11,10,9,8,7,6,4	Yes (not applicable in all states)	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater. (Not available in all states)	Upon the death of the annuitant, the full value of your annuity will be paid in a lump sum to your named beneficiaries. Other settlement options may also be available	0-75: 5.00% 76-78: 3.00% Trail Commission Options available please call for details
	1-Year Point-to-Point Guaranteed (S&P 500®)	**100%/4.00%** $5,000 **100%/5.50%** $75,000												
	1-Year Point-to-Point Participation (S&P 500®)	**25.00%/N/A** $5,000 **25.00%/N/A** $75,000												
	1-Year Point-to-Point (Hang Seng)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	1-Year Point-to-Point (Dow Jones EURO STOXX50®)	**100%/4.00%** $5,000 **100%/5.00%** $75,000												
	Fixed Strategy	**2.80%** $5,000 **3.60%** $75,000												

Rates Effective 4/2/10: interest rates/participation rates/caps/spreads subject to change.

Bonus annuities may include lower cap rates, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

The Aviva MultiChoice fixed indexed Annuity Income Series [forms MCI5 (06/06), MCI7 (06/06), MCI10 (06/06), MCIP (06/06),MCIX (01/08) and MCIE (10/07) or state variation], are issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availabilty vary by State; see the product disclosure/contact MCMG for details. **16077 0976810**

Taxable amounts withdrawn prior to 59½ may be subject to a 10% IRS penalty. Withdrawals are not credited with index interest for that term. Withdrawals in excess of the free amount may be subject to withdrawal charges and a market value adjustment and may result in the loss of principle if taken during the first 5-10 years of the contract.

The A.M. Best Company has rated Aviva Life and Annuity Company, A (Excellent) for financial strength and the ability to meet obligations to contract holders. This represents the third highest rating of Best's 15 rating categories.

Illinois agents please call for state approval.

See last page of the Aviva Annuity and Life Company Index sheets for disclosures.

Index Annuities Products at a Glance

Aviva Life and Annuity Company *AM Best Rating* *A*

Product	Strategies	Participation Rate/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
MultiChoice℠ Six IA6 (09/09)	1-Year Point-to-Point (S&P 500®)	**100%/4.50%** $5,000 **100%/6.00%** $75,000	N/A	N/A	FPDA	87.5% @ varies between 1-3%, some states variations may apply.	$5,000 NQ/Q	0-80 NQ/Q	You can withdraw up to 5% of your annuity's Accumulated Value in the first year without withdrawal charge. Starting 2nd contract year, you can withdraw up to 10% of your annuity's Accumulated Value as of your previous contract anniversary without withdrawal charge or Market Value Adjustment (MVA).	**6yrs** 9,8,7,6, 4.7,3.5%	Yes (Not applicable in all states)	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater. (Not available in all states)	Upon the death of the annuitant, the full value of your annuity will be paid in a lump sum to your named beneficiaries. Other settlement options may also be available	0-75: 5.00% 76-80: 3.50% Trail Commission Options available please call for details
	1-Year Monthly Cap (S&P 500®)	**100%/1.90%** $5,000 **100%2.15%** $75,000												
	1-Year Average (S&P 500®)	**100%/4.50%** $5,000 **100%/6.00%** $75,000												
	Fixed Strategy	**2.00%** $5,000 **2.65%** $75,000												
MultiChoice℠ Ten IA10 (09/09)	1-Year Point-to-Point (S&P 500®)	**100%/4.50%** $5,000 **100%/6.00%** $75,000				87.5% @ varies between 1-3%, some states variations may apply.	$5,000 NQ/Q	0-78 NQ/Q		**10yrs** 9.6,9,8,7,6, 5,4,3,2,1%				0-75: 7.50% 76-78: 5.50% Trail Commission Options available please call for details
	1-Year Monthly Cap (S&P 500®)	**100%/1.90%** $5,000 **100%2.15%** $75,000												
	1-Year Average (S&P 500®)	**100%/4.50%** $5,000 **100%/6.00%** $75,000												
	Fixed Strategy	**2.00%** $5,000 **2.80%** $75,000												

Rates Effective 4/2/10: interest rates/participation rates/caps/spreads subject to change.

Bonus annuities may include lower cap rates, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

Aviva MultiChoice℠ Six and Multichoice ℠ Ten fixed indexed annuities[IA6 (09/09), IA10 (09/09) or state variation] are issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availabilty vary by State; see the product disclosure/contact for details. **16077 0976810**

Taxable amounts withdrawn prior to 59½ may be subject to a 10% IRS penalty. Withdrawals are not credited with index interest for that term. Withdrawals in excess of the free amount may be subject to withdrawal charges and a market value adjustment and may result in the loss of principle if taken during the first 5-10 years of the contract.

The A.M. Best Company has rated Aviva Life and Annuity Company, A (Excellent) for financial strength and the ability to meet obligations to contract holders. This represents the third highest rating of Best's 15 rating categories.

Illinois agents please call for state approval.

See last page of the Aviva Annuity and Life Company Index sheets for disclosures.

Index Annuities
Products at a Glance

Aviva Life and Annuity Company
AM Best Rating A

Product	Strategies	Participation Rate/Caps	Asset Fees	Bonus	FPDA/SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
MultiChoice℠ Advantage IA10I (09/09)	1-Year Point-to-Point (S&P 500®)	**100%/N/A** $5,000 **100%/N/A** $75,000	N/A	5% interest rate bonus for the first contract year; must allocate all first year premiums to the fixed strategy	FPDA	87.5% @ varies between 1-3%, some states variations may apply.	$5,000 NQ/Q	0-78 NQ/Q	You can withdraw up to 5% of your annuity's Accumulated Value in the first year without withdrawal charge. Starting 2nd contract year, you can withdraw up to 10% of your annuity's Accumulated Value as of your previous contract anniversary without withdrawal charge or Market Value Adjustment (MVA).	**10yrs** 16,15,14, 13,12,11, 10,8,6,4%	Yes (Not applicable in all states)	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater. (Not available in all states)	Upon the death of the annuitant, the full value of your annuity will be paid in a lump sum to your named beneficiaries. Other settlement options may also be available	0-75: 7.50% 76-78: 5.50% Trail Commission Options available please call for details
	1-Year Monthly Cap (S&P 500®)	**100%/N/A** $5,000 **100%/N/A** $75,000												
	1-Year Average (S&P 500®)	**100%/N/A** $5,000 **100%/N/A** $75,000												
	Fixed Strategy **(In the first contract year only the Fixed strategy is available)**	**2.00%** $5,000 **2.60%** $75,000												

Rates Effective 4/2/10: interest rates/participation rates/caps/spreads subject to change.

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Aviva MultiChoice℠ Advantage fixed indexed annuities [IA10I (09/09) or state variation] is issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availabilty vary by State; see the product disclosure/contact for details. **16077 0976810**

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Index Annuities Products at a Glance

Aviva Life and Annuity Company

AM Best Rating A

Product	Strategies	Participation Rate/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
MultiChoice℠ Xtra IA10B (09/09)	1-Year Point-to-Point (S&P 500®)	**100%/4.25%** $5,000 **100%/5.75%** $75,000	N/A	**8%** Premium Bonus on all 1st year premiums .During the withdrawal charge period, any withdrawals in excess of contract's free withdrawal amount or a full surrender will incur a Premium Bonus Recapture Charge. See contract for more details. The 8% bonus is fully vested in the event of death of the annuitant, any free withdrawal amount, or under the Confinement, Home Health Care or Terminal Illness Waivers.	FPDA	87.5% @ varies between 1-3%, some states variations may apply.	$5,000 NQ/Q	0-78 NQ/Q 0-74 In Indiana	You can withdraw up to 5% of your annuity's Accumulated Value in the first year without withdrawal charge. Starting 2nd contract year, you can withdraw up to 10% of your annuity's Accumulated Value as of your previous contract anniversary without withdrawal charge or Market Value Adjustment (MVA).	**10yrs** 12,12,12,11, 10,9,8,7,6,4%	Yes (Not applicable in all states)	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater. (Not available in all states)	Upon the death of the annuitant, the full value of your annuity will be paid in a lump sum to your named beneficiaries. Other settlement options may also be available	0-75: 7.00% 76-78: 5.00% Trail Commission Options available please call for details
	1-Year Monthly Cap (S&P 500®)	**100%/1.90%** $5,000 **100%2.15%** $75,000												
	1-Year Average (S&P 500®)	**100%/4.50%** $5,000 **100%/6.00%** $75,000												
	Fixed Strategy	**2.00%** $5,000 **2.55%** $75,000												

Rates Effective 4/2/10: interest rates/participation rates/caps/spreads subject to change.

Bonus annuities may include lower cap rates, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

Aviva MultiChoice℠ Xtra fixed indexed annuities [IA10B (09/09) or state variation] is issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availabilty vary by State; see the product disclosure/contact for details. **16077 0976810**

Taxable amounts withdrawn prior to 59½ may be subject to a 10% IRS penalty. Withdrawals are not credited with index interest for that term. Withdrawals in excess of the free amount may be subject to withdrawal charges and a market value adjustment and may result in the loss of principle if taken during the first 5-10 years of the contract.

The A.M. Best Company has rated Aviva Life and Annuity Company, A (Excellent) for financial strength and the ability to meet obligations to contract holders. This represents the third highest rating of Best's 15 rating categories.

Illinois agents please call for state approval.

See last page of the Aviva Annuity and Life Company Index sheets for disclosures.

Index Annuities Products at a Glance

Aviva Life and Annuity Company

AM Best Rating A

Product	Strategies	Participation Rate/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
MultiChoice℠ Xtra S IA10B (09/09)S **(STATE SPECIFIC)**	1-Year Point-to-Point (S&P 500®)	**100%/4.00%** $5,000 **100%/4.00%** $75,000	N/A	5% Premium Bonus on all 1st year premium.	FPDA	87.5% @ varies between 1-3%, some states variations may apply.	$5,000 NQ/Q	0-78 NQ/Q	You can withdraw up to 5% of your annuity's Accumulated Value in the first year without withdrawal charge. Starting 2nd contract year, you can withdraw up to 10% of your annuity's Accumulated Value as of your previous contract anniversary without withdrawal charge or Market Value Adjustment (MVA).	**10yrs** 10,9,8,7,6,5, 4,3,2,1%	Yes (Not applicable in all states)	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater. (Not available in all states)	Upon the death of the annuitant, the full value of your annuity will be paid in a lump sum to your named beneficiaries. Other settlement options may also be available	0-75: 6.00% 76-78: 4.00% Trail Commission Options available please call for details
	1-Year Monthly Cap (S&P 500®)	**100%/1.90%** $5,000 **100%2.15%** $75,000												
	1-Year Average (S&P 500®)	**100%/4.50%** $5,000 **100%/6.00%** $75,000												
	Fixed Strategy	**1.90%** $5,000 **1.90%** $75,000												

Rates Effective 4/2/10: interest rates/participation rates/caps/spreads subject to change.

Bonus annuities may include lower cap rates, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

Aviva MultiChoice℠ Xtra S fixed indexed annuities [IA10B (09/09)S or state variation] is issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availabilty vary by State; see the product disclosure/contact for details. **16077 0976810**

Taxable amounts withdrawn prior to 59½ may be subject to a 10% IRS penalty. Withdrawals are not credited with index interest for that term. Withdrawals in excess of the free amount may be subject to withdrawal charges and a market value adjustment and may result in the loss of principle if taken during the first 5-10 years of the contract.

The A.M. Best Company has rated Aviva Life and Annuity Company, A (Excellent) for financial strength and the ability to meet obligations to contract holders. This represents the third highest rating of Best's 15 rating categories.

Illinois agents please call for state approval.

See last page of the Aviva Annuity and Life Company Index sheets for disclosures.

Aviva Life and Annuity Company

AM Best Rating ***A***

Please note that not all Strategies available in all states. Please see Certificate of Disclosure for more information. Market Indices do not include dividends paid on the underlying stocks, and therefore do not reflect the total return of the underlying stocks; neither an index nor any market-indexed annuity is comparable to a direct investment in the equity markets. Indexed annuities are not registered securities or stock market investments and do not directly participate in any stock or equity investments.

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Index Annuities

Products at a Glance

Great American Life Insurance Company

AM Best Rating **A**

Product	Interest Crediting Methods	Participation Rate (PR)/Caps	Asset Fees	Min. Cap	Initial Premium Bonus	FPDA/ SPDA	Minimum Guaranteed Contract Value	Min. Premium	Issue Ages	Liquidity	Surrender Charges	Annuitization Options	Death Benefit	Commissions
Safe Return℠	S&P 500 annual mthly average value w/Cap annual reset	100% Participation rate **7.00%** Cap Bailout Cap **6.50%**	0%	2%	N/A	SPDA (addt'l prem. accepted in the first 2 months of contract)	2% on 100% of purchase payments, less withdrawals and the applicable early withdrawal charge rate multiplied by the account value.	$25,000 NQ/Q	18-85 Q 0-85 NQ	During first contract year, 10% of purchase payments. After first contract anniversary, 10% of the account value as of the most recent contract anniversary.	**10yrs** 10,9,8,7,6, 5,4,3,2,1%	Account value used for income payout periods of 10 years or life at any time during 10-year period.	Greater of the account value, GMSV or return of premium.	**Q:** 18-75: 6.50% 76-80: 5.50% 81-85: 2.50% **NQ:** 0-75: 6.50% 76-80: 5.50% 81-85: 2.50%
	S&P 500 annual pt to pt value w/Cap annual reset	100% Participation rate **6.50%** Cap Bailout Cap **6.00%**	0%											
	Fixed Value	2.75%	N/A	N/A										

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Index Annuities

Products at a Glance

Great American Life Insurance Company

AM Best Rating ***A***

Product	Interest Crediting Methods	Participation Rate (PR)/Caps	Asset Fees	Min. Cap	Initial Premium Bonus	FPDA/ SPDA	Minimum Guaranteed Contract Value	Min. Premium	Issue Ages	Liquidity	Surrender Charges	Annuitization Options	Death Benefit	Commissions
American Icon II	S&P 500 annual mthly average value w/Cap annual reset	100% Participation rate **6.25%** Cap	N/A	2%	1.50% premium bonus in the first contract year	FPDA	GMSV equals 100% of the Purchase Payments, less any withdrawals, plus interest at the current GMSV Rate, less any early withdrawal charges that would apply if contract were fully surrendered.	$10,000 NQ/Q addt'l purchase payments accepted $2,000 Q $5,000 NQ	18-85 Q 0-85 NQ	During first contract year, 10% of purchase payments. After first contract anniversary, 10% of the sum of the Account Value as of the most recent Contract Anniversary and any Purchase Payments recevied since.	**10yrs** **0-57:** 12,11,10,9,8, 7,6,5,4,3% **58-85:** 10,9,8,7,6,5, 4,3,2,1%	Greater of GMSV or Account Value will be used to calculate the benefit for a fixed period of at least 5 years or a life contingent payout period.	Greater of the account value or GMSV will be paid upon death of the owner.	**Q:** 18-75: 7.50% 76-80: 6.00% 81-85: 2.00% **NQ:** 0-75: 7.50% 76-80: 6.00% 81-85: 2.00%
	S&P 500 annual pt to pt value w/Cap annual reset	100% Participation rate **6.00%** Cap												
	Fixed Value	2.50%		N/A										
American Valor® II	S&P 500 annual mthly average value w/Cap annual reset	100% Participation rate **7.00%** Cap	N/A	2%	**5%** premium bonus for Purchase Payments in first three contract years through age 57, **4%** for ages 58-69, and **3%** for ages 70-85						**12yrs** **0-57:** 12,11,10,9,8, 7,6,5,4,3, 2,1% **10Yrs** **58-85:** 10,9,8,7,6,5, 4,3,2,1%	Greater of Account Value or the GMSV will be used to calculate the benefit for a fixed period of at least 7 years or a life contingent payout period.		**Q:** 18-75: 6.50% 76-80: 5.35% 81-85: 3.60% **NQ:** 0-75: 6.50% 76-80: 5.35% 81-85: 3.60%
	S&P 500 annual pt to pt value w/Cap annual reset	100% Participation rate **6.50%** Cap												
	Fixed Value	2.75%		N/A										

Rates Effective 2/22/10 issue date and are subject to change without prior notice.

Index Annuities

Products at a Glance

Great American Life Insurance Company

AM Best Rating ***A***

Product	Interest Crediting Methods	Participation Rate (PR)/Caps	Asset Fees	Min. Cap	Initial Premium Bonus	FPDA/ SPDA	Minimum Guaranteed Contract Value	Min. Premium	Issue Ages	Liquidity	Surrender Charges	Annuitization Options	Death Benefit	Commissions
American Legend® II	S&P 500 annual mthly average value w/Cap annual reset	100% Participation rate **8.00%** Cap	N/A	2%	N/A	FPDA	GMSV equals 100% of the Purchase Payments, less any withdrawals, plus interest at the current GMSV Rate, less any early withdrawal charges that would apply if contract were fully surrendered.	$10,000 NQ/Q addt'l purchase payments accepted $2,000 Q $5,000 NQ	18-85 Q 0-85 NQ	During first contract year, 10% of purchase payments. After first contract anniversary, 10% of the sum of the Account Value as of the most recent Contract Anniversary and any Purchase Payments recevied since.	**7yrs** **0-57:** 12,11,10,9,8, 7,6,% **58-85:** 9,8,7,6,5, 4,3,%	Greater of Account Value or the GMSV will be used to calculate the benefit for a fixed period of at least 5 years or a life contingent payout period.	Greater of the account value or GMSV will be paid upon death of the owner.	**Q:** 18-75: 5.50% 76-80: 5.10% 81-85: 3.50% **NQ:** 0-75: 5.50% 76-80: 5.10% 81-85: 3.50%
	S&P 500 annual pt to pt value w/Cap annual reset	100% Participation rate **7.25%** Cap												
	S&P 500 monthly pt to pt value annual reset	2.50% (monthly Cap)		1%										
	Fixed Value	3.00%		N/A										

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Index Annuities

Products at a Glance

Great American Life Insurance Company

AM Best Rating ***A***

Product	Interest Crediting Methods	Participation Rate (PR)/Caps	Asset Fees	Min. Cap	Initial Premium Bonus	FPDA/ SPDA	Minimum Guaranteed Surrender Value	Min. Premium	Issue Ages	Liquidity	Surrender Charges	Annuitization Options	Death Benefit	Commissions
Safe Outlook℠	S&P 500 annual mthly average value w/Cap	100% Participation rate **< $100K** **5.00%** Cap Bailout Cap **4.50%** **≥ $100K** **5.25%** Cap Bailout Cap **4.75%**	0%	2%	N/A	SPDA (addt'l prem. accepted in the first 2 months of contract)	2% on 90% of purchase payments, less withdrawals and the applicable early withdrawal charge rate and any applicable early withdrawal charges.	$10000 NQ/Q	18-85 Q 0-85 NQ	During first contract year, 10% of purchase payments. After first contract anniversary, 10% of the account value as of the most recent contract anniversary.	**6yrs** 9,8,7,6,5,4%	Account value used for income payout periods of 10 years or life at any time after the first contract anniversary during the 6-year surrender charge period.	Greater of the account value or, GMSV.	**Q:** 18-75: 4.00% 76-80: 3.00% 81-85: 2.00% **NQ:** 0-75: 4.00% 76-80: 3.00% 81-85: 2.00%
	S&P 500 annual pt to pt value w/Cap annual reset	100% Participation rate **< $100K** **5.00%** Cap Bailout Cap **4.50%** **≥ $100K** **5.25%** Cap Bailout Cap **4.75%**	0%											
	Fixed Value	< $100K **2.25%** ≥ $100K **2.35%**	N/A	N/A										

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Product issued under contract form P1077409NW. Form number may vary by state. Not available in all states.

COM10139

Fixed Index Annuities Products at a Glance

ING USA Annuity and Life Insurance Company

AM Best Rating **A (Excellent)**

Product	Interest Crediting Strategies	Current Participation Rate/Caps	Current Participation Rate/Caps	Current Index Spread	FPDA/ SPDA	Minimum Guaranteed Contract Value	Min. Premium	Issue Ages	Free Withdrawal Provisions	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission Option A
ING Secure Index Five Annuity. IU-IA-3033, IU-RA-3059, IU-RA-3060 Interest-crediting strategies linked, in part, to the S&P 500® Index	Monthly Average Index Strategy	**Without ROP** **100%/N/A** $15,000 **100%/N/A** $75,000	**With ROP** **100%/N/A** $15,000 **100%/N/A** $75,000	**N/A** $15,000 **N/A** $75,000	FPDA	100% of premium accumulated at 1.5% less any applicable premium taxes, withdrawals and surrender charges	$15,000 NQ/Q $50/mo subsequent premium	0-80 NQ/Q	After 1st contract year, 10% of accumulation value per contract year. Interest from Fixed Rate Strategy available in first contract year.	**5 yrs** 8,7.5,6.5, 5.5,4.5,0%	No	Available after first contract year. Greater of minimum guaranteed contract value or accumulation value. Must annuitize for at least 10 years.	Greater of accumulation value or minimum guaranteed contract value payable upon death of owner.	0-80: 4% 2.00% years 2-4.
	Point-to-Point Participation Rate Index Strategy	**Without ROP** **N/A/N/A** $15,000 **N/A/N/A** $75,000	**With ROP** **N/A/N/A** $15,000 **N/A/N/A** $75,000	N/A										
	Point-to-Point Cap Index Strategy	**Without ROP** **100%/5.25%** $15,000 **100%/6.25%** $75,000	**With ROP** **100%/4.75%** $15,000 **100%/5.75%** $75,000											
	Monthly Cap Index Strategy	**Without ROP** **100%/1.85%** $15,000 **100%/2.40%** $75,000	**With ROP** **100%/1.75%** $15,000 **100%/2.30%** $75,000											
	Fixed Rate Strategy	**Without ROP** **2.40%** $15,000 **2.40%** $75,000	**With ROP** **2.15%** $15,000 **2.15%** $75,000											

Interest rates/Participation rates/Caps/Spreads effective 3/17/10 and subject to change.

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Fixed Index Annuities Products at a Glance

ING USA Annuity and Life Insurance Company

AM Best Rating **A (Excellent)**

Product	Interest Crediting Strategies	Current Participation Rate/Caps	Current Index Spread	FPDA/ SPDA	Minimum Guaranteed Contract Value	Min. Premium	Issue Ages	Free Withdrawal Provisions	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission Option A
ING Secure Index Seven Annuity. IU-IA-3034, IU-RA-3059, IU-RA-3060 Interest-crediting strategies linked, in part, to the S&P 500® Index	Monthly Average Index Strategy	**100%/N/A** $15,000 **100%/N/A** $75,000	**N/A** $15,000 **N/A** $75,000	FPDA	100% of premium accumulated at 1% less any applicable premium taxes, withdrawals and surrender charges	$15,000 NQ/Q $50/mo subsequent premium	0-80 NQ/Q	After 1st contract year, 10% of accumulation value per contract year. Interest from Fixed Rate Strategy available in first contract year.	**7 yrs** 10,10,10,10, 9,8,7,0%	No	Annuitization is available after, but not during, the first contract year. After the first contract year, the cash surrender value will be used to determine the payout amounts.	Greater of accumulation value or minimum guaranteed contract value payable upon death of owner.	0-80: 5% 2.75% years 2-5.
	Point-to-Point Participation Rate Index Strategy	**N/A/N/A** $15,000 **N/A/N/A** $75,000	N/A										
	Point-to-Point Cap Index Strategy	**100%/5.75%** $15,000 **100%/6.75%** $75,000											
	Monthly Cap Index Strategy	**100%/2.10%** $15,000 **100%/2.55%** $75,000											
	Fixed Rate Strategy	**2.60%** $15,000 **2.60%** $75,000											

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Fixed Index Annuities Products at a Glance

ING USA Annuity and Life Insurance Company *AM Best Rating* A (Excellent)

Product	Interest Crediting Strategies	Current Participation Rate/Caps	Current Index Spread	Premium Bonus	FPDA/ SPDA	Minimum Guaranteed Contract Value	Min. Premium	Issue Ages	Free Withdrawal Provisions	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission Option A
ING Secure Index Opportunities Plus Annuity. IU-IA-3050, IU-RA-3059, IU-RA-3060 Interest-crediting strategies linked, in part, to the S&P 500® Index	Monthly Average Index Strategy	**100%/N/A** $15,000 **100%/N/A** $75,000	**N/A** $15,000 **N/A** $75,000	**5% Premium Bonus.** Subject to a bonus recapture schedule. The recapture schedule is 10 years: Year 1-100% Year 2-100% Year 3-80% Year 4-80% Year 5-60% Year 6-60% Year 7-40% Year 8-40% Year 9-20% Year 10-20%	SPDA	87.5% of premium accumulated at 1-3% less premium taxes and withdrawals	$15,000 NQ/Q	0-80***** NQ/Q	After 1st contract year, 10% of accumulation value per contract year. Interest from Fixed Rate Strategy available in first contract year.	**10 yrs** 10,10,10,10,9, 8,7,6,5,4,0% **(charges vary for UT)**	Yes	Annuitization is available after, but not during, the first contract year. After the first contract year, the cash surrender value (market value adjustment, surrender charges, and bonus recapture do apply) will be used to determine the payout amounts.	Greater of accumulation value or minimum guaranteed contract value payable upon death of owner.	0-80: 7.00%
	Point-to-Point Participation Rate Index Strategy	**N/A/N/A** $15,000 **N/A/N/A** $75,000	N/A											
	Point-to-Point Cap Index Strategy	**100%/5.75%** $15,000 **100%/6.75%** $75,000												
	Monthly Cap Index Strategy	**100%/2.25%** $15,000 **100%/2.60%** $75,000												
	Fixed Rate Strategy	**2.40%** $15,000 **2.40%** $75,000												

Interest rates/Participation rates/Caps/Spreads effective 3/17/10 and subject to change.

***Max issue age 75 in IA, IN, and MS**

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AD090153

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Fixed Index Annuities

Products at a Glance

ING USA Annuity and Life Insurance Company**

AM Best Rating **A (Excellent)**

Product	Index Crediting	Interest Crediting Strategies	Current Participation Rate/Caps	Current Index Spread	FPDA/ SPDA	Minimum Guaranteed Contract Value	Min. Premium	Issue Ages	Free Withdrawal Provisions	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission Option A
ING Envoy Six Fixed Index Annuity IU-IA3067, IU-RA-3059, IU-RA-3060, IU-RA-3068, IU-RA-3069	Interest-crediting strategies are based on a "blended index" which uses both the S&P500® Index and the Dow Jones EURO STOXX50®. The calculation will use 70% of the S&P500® Index change and 30% of the Dow Jones EURO STOXX 50® change to obtain the blended index change.	Point-to-Point Cap Index Strategy	**100%5.50%** $15,000 **100%/6.75%** $75,000	N/A	FPDA	100% of premium accumulated at a rate between 1-3%, less premium taxes, withdrawals and surrender charges. Fixed rate strategy minimum guaranteed rate is 1.5%.	**Qualified**: $10,000 **Non-Qualified:** $15,000 $5,000 minimum subsequent premium	0-80 NQ/Q	10% of accumulation value per contract year.	**9 yrs** 9,9,9,9,8,7,6, 5,4% (30 day window at the end of sixth year)	Yes	Annuitization is a payout option you can choose instead of taking a lump sum payment. It may spread out your distribution over a number of years or for life, depending on the payout option you select. If you annuitize your contract, the cash surrender value will be applied to the payout option. Annuitization is available after the first contract year.	Greater of accumulation value or minimum guaranteed contract value payable upon death of owner.	Year 1 0-80: 1.50% Years 2-3 0.75% trail paid annually
		Point-to-Point Participation Rate Index Strategy	**N/A/N/A** $15,000 **N/A/N/A** $75,000											
		Fixed Rate Strategy	**2.60%** $15,000 **2.60%** $75,000											
ING Envoy Nine Fixed Index Annuity IU-IA3064, IU-RA-3059, IU-RA-3060, IU-RA-3068, IU-RA-3069		Point-to-Point Cap Index Strategy	**100%/6.25%** $15,000 **100%/7.25%** $75,000							**9 yrs** 9,9,9,9,8,7,6, 5,4%				Year 1 0-80: 6.50% call for trailer commission options B,C,D.
		Point-to-Point Participation Rate Index Strategy	**N/A/N/A** $15,000 **N/A/N/A** $75,000											
		Fixed Rate Strategy	**2.70%** $15,000 **2.70%** $75,000											

Interest rates/Participation rates/Caps/Spreads effective 3/17/10and subject to change.

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Fixed Index Annuities Products at a Glance

The Lincoln National Life Insurance Company *AM Best Rating* *A+*

Product	Strategies	Rates	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Lincoln New Directions® 6	S&P 500 2-Yr Point-to-Point Indexed Account resets every 2 yrs.	**12.60%** (2-Yr Cap) $10,000 **13.60%** (2-Yr Cap) $100,000	N/A	N/A	SPDA	100% of premium at guaranteed minimum fixed rate, which ranges from 1%-3%, less any prior withdrawals and surrender and MVA charges.	$10,000 NQ/Q	0-85 NQ/Q	10% of accumulation value each policy year without MVA or surrender charge. Syst w/d available on Fixed Account	**6yrs** 9,8,7,6,4.75, 3.50%	Yes	After 2nd policy year*, may receive the full accumulation value without an MVA or surrender charge under a wide choice of income payment options, including an income that cannot be outlived.	Upon the death of a contract owner or annuitant, beneficiaries may receive greater of the: Accumulation value; or Guaranteed minimum non-surrender value	0-75: 3.50% 76-80: 2.75% 81-85: 1.75% Trail Commission Options, call for details.
	S&P 500 Performance Triggered Indexed Account	**5.20%-1yr** (Specified Rate) $10,000 **5.55%-1yr** (Specified Rate) $100,000												
	Fixed Account	**2.90%** $10,000 **3.10%** $100,000 (Guaranteed for 6 years)												

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Fixed Index Annuities Products at a Glance

The Lincoln National Life Insurance Company

AM Best Rating **A+**

Product	Strategies	Rates	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Lincoln New Directions® 8	S&P 500 2-Yr Point-to-Point Indexed Account resets every 2 yrs. S&P 500 Performance Triggered Indexed Account Fixed Account	**14.10%** (2-Yr Cap) $10,000 **14.85%** (2-Yr Cap) $100,000 **5.75%-1yr** (Specified Rate) $10,000 **6.00%-1yr** (Specified Rate) $100,000 **3.20%** $10,000 **3.35%** $100,000 (Guaranteed for 8 years)	N/A	N/A	SPDA	100% of premium at guaranteed minimum fixed rate, which ranges from 1%-3%, less any prior withdrawals and surrender and MVA charges.	$10,000 NQ/Q	0-85 NQ/Q	10% of accumulation value each policy year without MVA or surrender charge. Syst w/d available on Fixed Account	**8yrs** 9,8,7,6,4.75, 3.50,2,0.75%	Yes	After 2nd policy year*, may receive the full accumulation value without an MVA or surrender charge under a wide choice of income payment options, including an income that cannot be outlived.	Upon the death of a contract owner or annuitant, beneficiaries may receive greater of the: Accumulation value; or Guaranteed minimum non-surrender value	0-75: 4.50% 76-80: 3.50% 81-85: 2.25% Trail Commission Options, call for details.

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Fixed Index Annuities Products at a Glance

The Lincoln National Life Insurance Company *AM Best Rating* *A+*

Product	Strategies	Rates	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Lincoln OptiChoice℠ 5	S&P 500 1-Yr Point-to-Point Indexed Account	**4.70%** $2K-Q/$5K-NQ **5.00%** $100,000 (1-Yr Cap)	N/A	N/A	FPDA	100% of premiums at a guaranteed minimum fixed interest rate, which ranges from 1-3%, less any prior withdrawals and surrender and MVA charges.	$5,000 NQ $2,000 Q $50 Add'l "$25,000 limit may be enforced"	0-85 NQ/Q	10% of accumulation value each policy year without MVA or surrender charge. Syst w/d available on Fixed Account	**5yrs** 9, 8, 7, 6, 5%	Yes (except MN,OR, UT)	After 5th policy year*, may receive the full accumulation value without an MVA or surrender charge under a wide choice of income payment options, including an income that cannot be outlived.	Upon the death of a contract owner or annuitant, beneficiaries may receive greater of the: Accumulation value; or Guaranteed minimum non-surrender value	0-75: 5.00% 76-80: 3.75% 81-85: 2.50% Trail Commission Options and Renewal Options, call for details.
	S&P 500 1-Yr Monthly Cap Indexed Account	**2.05%** $2K-Q/$5K-NQ **2.15%** $100,000 (1-Yr Mthly Cap)												
	S&P 500 1-Yr Monthly Average Indexed Account	**9.00%** $2K-Q/$5K-NQ **9.00%** $100,000 (1-Yr Spread)												
	Fixed Account	**2.45%** $2K-Q/$5K-NQ **2.60%** $100,000												

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Fixed Index Annuities

Products at a Glance

The Lincoln National Life Insurance Company

AM Best Rating ***A+***

Product	Strategies	Rates	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Lincoln OptiChoice[SM] 7	S&P 500 1-Yr Point-to-Point Indexed Account	**5.15%** $2K-Q/$5K-NQ **5.45%** $100,000 (1-Yr Cap)	N/A	N/A	FPDA	100% of premiums at a guaranteed minimum fixed interest rate, which ranges from 1-3%, less any prior withdrawals and surrender and MVA charges.	$5,000 NQ $2,000 Q $50 Add'l "$25,000 limit may be enforced"	0-85 NQ/Q	10% of accumulation value each policy year without MVA or surrender charge. Syst w/d available on Fixed Account	**7yrs** 9, 8, 7, 6, 5, 4, 3%	Yes (except MN,OR, UT)	After 5th policy year*, may receive the full accumulation value without an MVA or surrender charge under a wide choice of income payment options, including an income that cannot be outlived.	Upon the death of a contract owner or annuitant, beneficiaries may receive greater of the: Accumulation value; or Guaranteed minimum non-surrender value	0-75: 6.00% 76-80: 4.50% 81-85: 3.00% Trail Commission Options and Renewal Options, call for details.
	S&P 500 1-Yr Monthly Cap Indexed Account	**2.25%** $2K-Q/$5K-NQ **2.35%** $100,000 (1-Yr Mthly Cap)												
	S&P 500 1-Yr Monthly Average Indexed Account	**9.00%** $2K-Q/$5K-NQ **9.00%** $100,000 (1-Yr Spread)												
	Fixed Account	**2.65%** $2K-Q/$5K-NQ **2.80%** $100,000												

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Fixed Index Annuities Products at a Glance

The Lincoln National Life Insurance Company *AM Best Rating* *A+*

Product	Strategies	Rates	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Lincoln OptiChoice℠ 9	S&P 500 1-Yr Point-to-Point Indexed Account	**5.45%** $2K-Q/$5K-NQ **5.90%** $100,000 (1-Yr Cap)	N/A	N/A	FPDA	100% of premiums at a guaranteed minimum fixed interest rate, which ranges from 1-3%, less any prior withdrawals and surrender and MVA charges.	$5,000 NQ $2,000 Q $50 Add'l	0-80 NQ/Q	10% of accumulation value each policy year without MVA or surrender charge. Syst w/d available on Fixed Account	**9yrs** 9, 8, 7, 6, 5, 4, 3, 2, 1%	Yes (except MN,OR, UT)	After 5th policy year*, may receive the full accumulation value without an MVA or surrender charge under a wide choice of income payment options, including an income that cannot be outlived.	Upon the death of a contract owner or annuitant, beneficiaries may receive greater of the: Accumulation value; or Guaranteed minimum non-surrender value	0-75: 7.00% 76-80: 5.25% Trail Commission Options and Renewal Options, call for details.
	S&P 500 1-Yr Monthly Cap Indexed Account	**2.35%** $2K-Q/$5K-NQ **2.50%** $100,000 (1-Yr Mthly Cap)												
	S&P 500 1-Yr Monthly Average Indexed Account	**9.00%** $2K-Q/$5K-NQ **9.00%** $100,000 (1-Yr Spread)												
	Fixed Account	**2.80%** $2K-Q/$5K-NQ **3.00%** $100,000												

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Fixed Index Annuities Products at a Glance

The Lincoln National Life Insurance Company *AM Best Rating* *A+*

Product	Strategies	Rates	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Lincoln OptiPoint® 8	S&P 500 2-Yr Point-to-Point Indexed Account resets every 2 yrs	**10.90%** (2-yr Cap)	N/A	**2.00%** $2K-Q/$5K-NQ **3.00%** $100,000 (yrs 1-3)	FPDA	100% of premiums at a guaranteed minimum fixed interest rate, which ranges from 1-3%, less any prior withdrawals and surrender and MVA charges.	$5,000 NQ $2,000 Q $50 Add'l	0-85 NQ/Q	10% of accumulation value each policy year without MVA or surrender charge. Syst w/d available on Fixed Account	**8yrs** 9,8,7,6,5, 4,3,2%	Yes (except MN)	After 5th policy year*, may receive the full accumulation value without an MVA or surrender charge under a wide choice of income payment options, including an income that cannot be outlived.	Upon the death of a contract owner or annuitant, beneficiaries may receive greater of the: Accumulation value; or Guaranteed minimum non-surrender value	0-75: 6.00% 76-80: 4.00% 81-85: 2.00% Trail Commission Options and Renewal Options, call for details.
	S&P 500 2-Yr Monthly Cap Indexed Account resets every 2 yrs	**2.90%** (2-yr Mnthly Cap)												
	S&P 500 Performance Triggered Indexed Account	**4.60%-1yr** (Specified Rate)												
	Fixed Account	**2.55%**-1yr												

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Fixed Index Annuities

Products at a Glance

The Lincoln National Life Insurance Company

AM Best Rating A+

Product	Strategies	Rates	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Lincoln OptiPoint® 10	S&P 500 2-Yr Point-to-Point Indexed Account resets every 2 yrs	**10.90%** (2-yr Cap)	N/A	**3.00%** $2K-Q/$5K-NQ **4.00%** $100,000 (yrs 1-4)	FPDA	100% of premiums at a guaranteed minimum fixed interest rate, which ranges from 1-3%, less any prior withdrawals and surrender and MVA charges.	$5,000 NQ $2,000 Q $50 Add'l	0-80 NQ/Q	10% of accumulation value each policy year without MVA or surrender charge. Syst w/d available on Fixed Account	**10yrs** 10,9,8,7,6, 5,4,3,2,1%	Yes (except MN)	After 5th policy year*, may receive the full accumulation value without an MVA or surrender charge under a wide choice of income payment options, including an income that cannot be outlived.	Upon the death of a contract owner or annuitant, beneficiaries may receive greater of the: Accumulation value; or Guaranteed minimum non-surrender value	0-75: 7.00% 76-80: 4.75% Trail Commission Options and Renewal Options, call for details.
	S&P 500 2-Yr Monthly Cap Indexed Account resets every 2 yrs	**2.90%** (2-yr Mnthly Cap)												
	S&P 500 Performance Triggered Indexed Account	**4.60%-1yr** (Specified Rate)												
	Fixed Account	**2.55%**-1yr												

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Fixed Index Annuities — Products at a Glance

The Lincoln National Life Insurance Company

AM Best Rating ***A+***

Product	Strategies	Rates	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Lincoln OptiPoint® 12	S&P 500 2-Yr Point-to-Point Indexed Account resets every 2 yrs	**10.90%** (2-yr Cap)	N/A	**4.00%** $2K-Q/$5K-NQ **5.00%** $100,000 (yrs 1-5)	FPDA	100% of premiums at a guaranteed minimum fixed interest rate, which ranges from 1-3%, less any prior withdrawals and surrender and MVA charges.	$5,000 NQ $2,000 Q $50 Add'l	0-75 NQ/Q	10% of accumulation value each policy year without MVA or surrender charge. Syst w/d available on Fixed Account	**12yrs** 12,11,10,9, 8,7,6,5,4,3, 2,1%	Yes (except MN)	After 5th policy year*, may receive the full accumulation value without an MVA or surrender charge under a wide choice of income payment options, including an income that cannot be outlived.	Upon the death of a contract owner or annuitant, beneficiaries may receive greater of the: Accumulation value; or Guaranteed minimum non-surrender value	0-75: 8.00% Trail Commission Options and Renewal Options, call for details.
	S&P 500 2-Yr Monthly Cap Indexed Account resets every 2 yrs	**2.90%** (2-yr Mnthly Cap)												
	S&P 500 Performance Triggered Indexed Account	**4.60%-1yr** (Specified Rate)												
	Fixed Account	**2.55%**-1yr												

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Index Annuities

Products at a Glance

National Western Life Insurance Company ***AM Best Rating*** ***A***

Product	Strategies	Participation Rate (PR)/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission Level 3#
NWL Ultra Benefit® (01-1136-04 and state variations)	Linked in part to S&P 500® 1-Yr Annual Ratchet Monthly Average **(option A)**	**55% 1st Yr. Participation Rate (**Guaranteed Min. Part. Rate-50%)	**0.75%** current 1st Yr Guaranteed Max Asset Fee 6%	**Yr 1** 5.00% **Yrs 2-5** 4.00%	FPDA	Minumum Guaranteed Contract Value equals 87.5% of premiums received, less withdrawals and withdrawal charges, accumulated at the Minimum Guaranteed Interest Rate of 1.00% and never more than 3.00%.	$5,000/NQ $2,000-Q $100 addt'l premium	0-85 NQ/Q	10% Account Value once annually after 1st Policy Year, or systematic withdrawal of interest after 1st Policy Year or IRA qualified-RMD free of withdrawal charge.	**14yrs** 16,16,15.75, 15,14,13.25, 12.50,11.50, 10.75,10,8, 6,4,2%	No	Full Contract Value after 5th Policy Year for a minimum of 5 years. (May vary by state)	Contract Value	**NQ First Year** 0-75: 8.00% 76-80: 6.00% 81-85: 3.50% Years 2-5 2.00% **Qual. First Year** 0-70: 8.00% 71-75: 5.50% 76-80: 3.50% 81-85: 1.00% Years 2-5 2.00%
	Linked in part to S&P 500® 1-Yr Annual Ratchet Monthly Cap **(option D)**	**2.00% Current** (monthly Cap) Guaranteed Min. Cap Rate 1.00%	N/A											
	Fixed Account **(option B)**	**2.10%**-Current 1yr Minimum Guaranteed Interest Rate-1.50% for Policies with Policy dates in April,May,June 2010												

Rates are current as of date of publication & are subject to change. (Effective Date April 6th, 2010)

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Index Annuities Products at a Glance

National Western Life Insurance Company

AM Best Rating A

Product	Strategies	Participation Rate (PR)/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission Level 3##
NWL® Ultra Future # (01-1137-04 and state variations)	Linked in part to S&P 500® 1-Yr Annual Ratchet Monthly Average **(option A)**	**65% 1st Yr. Participation Rate (**Guaranteed Min. Part. Rate-50%)	**0.25%** current 1st Yr Guaranteed Max Asset Fee 6%	**Yr 1** 10.00% **Yrs 2-5** 4.75%	FPDA	Minumum Guaranteed Contract Value equals 87.5% of premiums received, less withdrawals and withdrawal charges, accumulated at the Minimum Guaranteed Interest Rate of 1.00% and never more than 3.00%.	$5,000/NQ $2,000-Q $100 addt'l premium	0-80 NQ/Q	10% Account Value once annually after 1st Policy Year, or systematic withdrawal of interest after 1st Policy Year or IRA qualified-RMD free of withdrawal charge.	**15yrs** 19.25,18.50, 17.75,16.75, 16,15.25, 14.50,13.50, 12.75,12,10, 8,6,4,2%	No	Full Contract Value after 5th Policy Year for a minimum of 5 years. (May vary by state)	Contract Value(in the state of LA-Contract Value paid out as if under a settlement option or CSV if paid in a lump sum) (May vary by state)	**NQ First Year** 0-75: 7.00% 76-80: 5.00% Years 2-5 1.00% **Qual. First Year** 0-70: 7.00% 71-75: 3.50% 76-80: 2.00% Years 2-5 1.00% **(commissions different in DE,IL,IN,LA,MA, MN,NJ,PA,UT and WA)**
	Linked in part to S&P 500® 1-Yr Annual Ratchet Monthly Cap **(option D)**	**3.25% Current** (monthly Cap) Guaranteed Min. Cap Rate 1.00%	25											
	Fixed Account **(option B)**	**3.25%**-Current 1yr Minimum Guaranteed Interest Rate-1.50% for Policies with Policy dates in April,May,June 2010												

Rates are current as of date of publication & are subject to change. (Effective Date April 6th, 2010)

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Products at a Glance

National Western Life Insurance Company

AM Best Rating ***A***

Product	Strategies	Participation Rate (PR)/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission Level 3#
NWL Ultra Classic® (01-1135-04 and state variations)	Linked in part to S&P 500® 1-Yr Annual Ratchet Monthly Average **(option A)**	**65% 1st Yr. Participation Rate (**Guaranteed Min. Part. Rate-50%)	**0.25%** current 1st Yr Guaranteed Max Asset Fee 6%	N/A	FPDA	Minumum Guaranteed Contract Value equals 87.5% of premiums received, less withdrawals and withdrawal charges, accumulated at the Minimum Guaranteed Interest Rate of 1.00% and never more than 3.00%.	$5,000/NQ $2,000-Q $100 addt'l premium	0-80 NQ/Q 0-85 in FL	10% Account Value once annually after 1st Policy Year, cumulative to a maximum of 50% or systematic withdrawal of interest after 1st Policy Year or IRA qualified-RMD free of withdrawal charge.	**13yrs** 15,14.75,14, 13,12.25, 11.25,10.50, 9.75,8.75,8, 6,4,2%	No	Full Contract Value after 5th Policy Year for a minimum of 5 years. (May vary by state)	Contract Value(in the state of LA- Conract Value paid out as if under a settlement option or CSV if paid in a lump sum). (May vary by state)	**NQ First Year** 0-75: 12.00% 76-80: 10.50% Years 2-5 1.00% **Qual. First Year** 0-70: 12.00% 71-75: 10.00% 76-80: 9.00% Years 2-5 1.00% **(commissions different in FL and LA)**
	Linked in part to S&P 500® 1-Yr Annual Ratchet Monthly Cap **(option D)**	**3.25% Current** (monthly Cap) Guaranteed Min. Cap Rate 1.00%	N/A											
	Fixed Account **(option B)**	**3.80%**-Current 1yr Minimum Guaranteed Interest Rate-1.50% for Policies with Policy dates in April,May,June 2010												

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Products at a Glance

National Western Life Insurance Company

AM Best Rating A

Product	Strategies	Participation Rate (PR)/Caps	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission Level 3#
NWL Global Lookback® (01-1144-07 & state variations)	Linked in part to S&P 500® 1-Yr Annual Ratchet Monthly Average **(option A)**	**75% 1st Yr. Participation Rate** (Guaranteed Min. Part. Rate-50%)	**1.50%** current 1st Yr Guaranteed Max Asset Fee 6%	N/A	FPDA	Minumum Guaranteed Contract Value equals 87.5% of premiums received, less withdrawals and withdrawal charges, accumulated at the Minimum Guaranteed Interest Rate of 1.00% and never more than 3.00%.	$5,000/NQ $2,000-Q $100 addt'l premium	0-80 NQ/Q 0-85 NQ 0-80 Q in FL	10% Account Value once annually including 1st Policy Year, or systematic withdrawal of interest or IRA qualified-RMD free of withdrawal charge.	**9yrs** 9.25,8.25, 7.25,6.25,5,4 ,3,2,1%	No	Full Contract Value after 5th Policy Year for a minimum of 5 years. (may vary by state in FL,IL)	Contract Value Except in the state of LA (may vary by state)	**NQ First Year** 0-75: 7.00% 76-80: 5.00% Years 2-5 0-80: 1.00% **Qual. First Year** 0-70: 7.00% 71-75: 4.50% 76-80: 2.50% Years 2-5 0-80:1.00% **(commissions different in FL,LA)**
	Linked in part to S&P 500® 1-Yr Annual Ratchet Monthly Cap **(option D)**	**2.75% Current** (monthly Cap) Guaranteed Min. Cap Rate 1.00%	N/A											
	Linked in part to S&P 500® 1-Yr Annual Ratchet with Annual Cap **(option J)**	**8.25% Current Annual Cap** (Guaranteed min. Annual Cap-4.00%)												
	Linked in part to S&P 500® 1-Yr Annual Ratchet Monthly Average **(option K)**	**60% 1st Yr. Participation Rate** (Guaranteed Min. Part. Rate-20%)	**1.50%** current 1st Yr Guaranteed Max Asset Fee 6%											
	Fixed Account **(option B)**	**3.40%**-Current 1yr Minimum Guaranteed Interest Rate-1.50% for Policies with Policy dates in April,May,June 2010	N/A											

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Index Annuities Products at a Glance

OM Financial Life Insurance Company, Baltimore, MD. *A.M. Best Rating** *A-*

Annuity Product	Strategies	Participation Rate/Caps	Minimum Cap	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	Annuitization Options	Death Benefit	Commission
OMIndex-Escalator 6 FGL FPDA-EIA (2005) (96A) et al	S&P 500® mthly average annual reset	100%/4.25%	3% Annually	N/A	1% account value escalator added at the beginning of each year for 6yrs	FPDA	87.5% of premium @ the MGSV accumulation interest rate, a rate set at issue (fixed for the life of the contract) between 1% and 3%, depending on issue state.	$10,000 NQ/Q	0-85 NQ 18-85 Q	10% of account value after 1st year, less any prior free withdrawals taken during the current year.	**6yrs** 9,9,8,7,6,5%	Full Accumulation value after the 1st Policy Year.	No surrender charges will be deducted if the owner dies. The surrender value will equal the sum of the account value of each option surrendered. For equity index options, if the minimum guaranteed surrender value is greater than the account value, the minimum guaranteed surrender value will be paid.	0-79: 4%
	S&P 500® pt to pt annual reset	100%/4.00%												
	1yr S&P 500® mthly pt to pt annual reset	100%/1.50%	1% Per Month											
	Fixed Account	2.00%	--											

Interest rates are effective, 4/1/10 and are subject to change.

Contracts issued by OM Financial Life Insurance Company, Baltimore MD.

Surrender charges may apply to withdrawals.

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Index Annuities Products at a Glance

OM Financial Life Insurance Company, Baltimore, MD. *A.M. Best Rating** A-

Annuity Product	Strategies	Participation Rate/Caps	Minimum Cap	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	Annuitization Options	Death Benefit	Commission
OMIndex-Escalator 8 FGL FPDA-EIA (2005)(13-758A) et al	S&P 500® mthly average annual reset	100%/4.25%	3% Annually	N/A	1% account value escalator added at the beginning of each year for 8yrs	FPDA	87.5% of premium @ the MGSV accumulation interest rate, a rate set at issue (fixed for the life of the contract) between 1% and 3%, depending on issue state.	$10,000 NQ/Q	0-85 NQ 18-85 Q	10% of account value after 1st year, less any prior free withdrawals taken during the current year.	**8yrs** 13.75,12.75, 11.75,10.75, 10,9,8,7% or **8yrs** 9,9,8,7,6,5, 4,3% Depending on issue state	Full Accumulation value after the 5th Policy Year.	No surrender charges will be deducted if the owner dies. The surrender value will equal the sum of the account value of each option surrendered. For equity index options, if the minimum guaranteed surrender value is greater than the account value, the minimum guaranteed surrender value will be paid.	0-79: 5.50%
	S&P 500® pt to pt annual reset	100%/4.00%												
	1yr S&P 500® mthly pt to pt annual reset	100%/1.50%	1% Per Month											
	Fixed Account	2.00%	--											
OMIndex-Escalator 10 FGL FPDA-EIA (2005)(14-7510A) et al	S&P 500® mthly average annual reset	100%/4.50%	3% Annually		1% account value escalator added at the beginning of each year for 10yrs						**10yrs** 14.75,13.75, 12.75,11.75, 10.75,10,9, 8,7,6% or **10yrs** 9,9,8,7,6,5,4,3, 2,1% Depending on issue state			0-79: 6.50%
	S&P 500® pt to pt annual reset	100%/4.25%												
	1yr S&P 500® mthly pt to pt annual reset	100%/1.75%	1% Per Month											
	Fixed Account	2.25%	--											

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Index Annuities Products at a Glance

OM Financial Life Insurance Company, Baltimore, MD. *A.M. Best Rating** *A-*

Annuity Product	Strategies	Participation Rate/Caps	Minimum Cap	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	Annuitization Options	Death Benefit	Commission
OMIndex-Spectrum 9 OM SPDIA-SCB9 2007, et al.	1yr S&P 500® mthly pt to pt annual reset	100%+/1.60%	1% Per Month	N/A	3% Bonus on premiums paid in 1st year	SPDA	103% of premium, plus daily interest @ the MGSV accumulation interest rate, less any current surrender charges. A rate set at issue (fixed for the life of the contract) between 1% and 3%, depending on issue state. MGSV is reduced/adjusted by prior withdrawals and reallocations.	$10,000 NQ/Q	0-85 NQ 18-85 Q	10% of account value after 1st year, less any prior free withdrawals taken during the current year.	**9yrs** **0-80:** 15,15,15, 14.5,13.5, 12.5,10, 7,4,0% **81-85:** 12.5,12.5,12, 11,10,9,8,7, 6,0%	Full Accumulation value after the 5th Policy Year.	No surrender charges will be deducted if the owner dies. The surrender value will equal the sum of the account value of each option surrendered. For equity index options, if the minimum guaranteed surrender value is greater than the account value, the minimum guaranteed surrender value will be paid.	0-79: 9%
	2yr S&P 500® mthly pt to pt biennial reset	100%+/2.50%												
	3yr S&P 500® mthly pt to pt triennial reset	100%+/3.20%												
	S&P 500® mthly average annual reset	100%+/4.50%	3% Annually											
	S&P 500® pt to pt annual reset	100%+/4.25%												
	Fixed Account	2.00%	--											

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Contracts issued by OM Financial Life Insurance Company, Baltimore MD.

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Index Annuities Products at a Glance

OM Financial Life Insurance Company, Baltimore, MD.

A.M. Best Rating* ***A-***

Annuity Product	Strategies	Participation Rate/Caps	Minimum Cap/ Asset Fee	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	Annuitization Options	Death Benefit	Commission
OMIndex-Safety 7 FGL FPDA-ST (6-04) 107S, et al	S&P 500® mthly average annual reset	**100%/4.00%** $15,000 **100%/5.50%** $100,000	3% Annually	N/A	N/A	FPDA	100% of premium , plus daily interest accruing at 2.5% less any current surrender charges. MGSV is reduced by prior withdrawals and adjusted for any reallocations. The MGSV is calculated individually for each account option. The total account MGSV is equal to the sum of the MGSV for each account option.	$10,000 NQ/Q	0-85 NQ 18-85 Q	10% of account value after 1st year, less any prior free withdrawals taken during the current annuity year.	**7yrs** 10,10,10,9,8, 7,6% **or** 9,9,8,7,6, 5,4% Depending on issue State	Full Accumulation value after the 5th annuity Year.	No surrender charges will be deducted if the owner dies. The surrender value will equal the sum of the account value of each option surrendered. For index options, if the minimum guaranteed surrender value is greater than the account value, the minimum guaranteed surrender value will be paid.	0-79: 5.50%
	S&P 500® pt to pt annual reset	**100%/4.00%** $15,000 **100%/5.00%** $100,000												
	1yr S&P 500® mthly pt to pt annual reset	**100%/1.50%** $15,000 **100%/1.75%** $100,000	1% Per Month											
	Fixed Account	**3.00%** $15,000 **3.30%** $100,000	--	N/A										

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Contracts issued by OM Financial Life Insurance Company, Baltimore MD.

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OM Financial Life Insurance Company, Baltimore, MD.

A.M. Best Rating* ***A-***

Annuity Product	Strategies	Participation Rate/Caps	Minimum Cap/ Asset Fee	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	Annuitization Options	Death Benefit	Commission
OMIndex-Safety 10 FGL FPDA-ST (6-04) 10-10S, et al	S&P 500® mthly average annual reset	**100%/4.00%** $15,000 **100%/5.50%** $100,000	3% Annually	N/A	N/A	FPDA	100% of premium , plus daily interest accruing at 2.5% less any current surrender charges. MGSV is reduced by prior withdrawals and adjusted for any reallocations. The MGSV is calculated individually for each account option. The total account MGSV is equal to the sum of the MGSV for each account option.	$10,000 NQ/Q	0-85 NQ 18-85 Q	10% of account value after 1st year, less any prior free withdrawals taken during the current annuity year.	**10 yrs** 10,10,10,9, 8,7,6,5,4,3 %	Full Accumulation value after the 5th annuity Year.	No surrender charges will be deducted if the owner dies. The surrender value will equal the sum of the account value of each option surrendered. For index options, if the minimum guaranteed surrender value is greater than the account value, the minimum guaranteed surrender value will be paid.	0-79: 7%
	S&P 500® pt to pt annual reset	**100%/4.00%** $15,000 **100%/5.25%** $100,000												
	1yr S&P 500® mthly pt to pt annual reset	**100%/1.50%** $15,000 **100%/1.75%** $100,000	1% Per Month											
	Fixed Account	**3.00%** $15,000 **3.30%** $100,000	--	N/A										

Interest rates are effective, 4/1/10 and are subject to change.

Contracts issued by OM Financial Life Insurance Company, Baltimore MD.

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OM Financial Life Insurance Company, Baltimore, MD. *A.M. Best Rating** A-

Annuity Product	Strategies	Participation Rate/Caps	Minimum Cap	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	Annuitization Options	Death Benefit	Commission
OMIndex-Accelerator 7 FGLFPDA-ST (06-04), et al	1yr S&P 500® mthly pt to pt annual reset	100%/1.75%	1% Annually	N/A	3% Initial Premium Bonus	FPDA	100% of premium @ the MGSV accumulation interest rate, a rate set at issue (fixed for the life of the contract) between 1% and 3%, less all applicable surrender charges.	$10,000 NQ/Q	0-85 NQ 18-85 Q	After the first year, free partial withdrawals of up to 10% of the vested account value, as of the prior anniversary, less prior free withdrawals taken during the current annuity year, may be taken.	**7yrs** 10,9,8,7,6,5, 4,0% **Vesting Schedule** 14%,29%, 43%,57%, 71%,86%, 100%	Full Accumulation value after the 5th annuity Year with minimum payout of 10 years.	Upon death of owner, greater of the total account value or the MGSV to the beneficiary named in the annuity.	0-79: 5%
	S&P 500® mthly average annual reset	100%/5.00%	3% Annually											
	S&P 500® pt to pt annual reset	100%/4.75%												
	2yr S&P 500® mthly average biennial reset	100%/11.00%	6% Annually											
	Fixed Account	2.25%	N/A											

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Index Annuities Products at a Glance

OM Financial Life Insurance Company, Baltimore, MD.

A.M. Best Rating ***A-***

Annuity Product	Strategies	Participation Rate/Caps	Minimum Cap	Asset Fees	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Min. Premium	Issue Ages	Liquidity	Surrender Charges	Annuitization Options	Death Benefit	Commission
OMIndex-Accelerator 10 FGLFPDA-EIA (2005) et al	1yr S&P 500® mthly pt to pt annual reset	100%/1.50%	1% Annually	N/A	8% Initial Premium Bonus	FPDA	87.5% of premium @ the MGSV accumulation interest rate, a rate set at issue (fixed for the life of the contract) between 1% and 3%.	$10,000 NQ/Q	0-85 NQ 18-85 Q	After the first year, free partial withdrawals of up to 10% of the vested account value, as of the prior anniversary, less any prior free withdrawals taken during the current annuity year, may be taken.	**10yrs** 10,10,10,10,9, 8,7,6,4,2,0% **Vesting Schedule** 10%,20%, 30%,40%, 50%,60%, 70%,80%, 90%,100%	Full Accumulation value after the 5th annuity Year with minimum payout of 10 years.	Upon death of owner, greater of the total account value or the MGSV to the beneficiary named in the annuity.	0-79: 8.00%
	S&P 500® mthly average annual reset	100%/4.25%	3% Annually											
	S&P 500® pt to pt annual reset	100%/4.25%												
	2yr S&P 500® mthly average biennial reset	100%/10.00%	6% Annually											
	Fixed Account	1.50%	N/A											

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