

# Equity Indexed Annuities #1-with Premium Bonus

## American Brokerage Services, Inc. 1-888-ABS-3131 (toll free)

5-Jan-09

Product	Current & Guaranteed Rates	Min. Premium	Withdrawal Provisions	Surrender Charges	Issue Ages
<b>Loyal American Life Insurance Co.</b>					
		Best A	Duff & Phelps A+	S&P A-	
Loyal Generation	<b>Index Options:</b>	Min Deposit (Initial)		<i>Ages: 56-85</i>	0-85
Not available in CT,DE,NY,OR		\$10,000	10% Of Account Value	10 Years	<b>7.25%</b>
	CAP	Par Rate	Spread	5X5 Annuitization Optional	10-9-8-7-6-5-4-3-2-1
	Monthly Avg..	100%	N/A		
<i>Fixed Indexed Annuity</i>	Monthly Avg..	100%	4.00%		<i>Ages: 0-55</i>
<b>Premium Bonus 1st 3 yrs:</b>	Annual Pt-to-Pt	100%	N/A	LTC, Terminal Illness	15 Years
<b>7.5% Ages 0-55</b>	Daily Avg.	65%	N/A	Riders where available	17-14-13-12-11-10-9-
<b>5.5% Ages 56-85</b>	Fixed Rate Option:	3.00%	(yielding 10.99% or 8.92%)		8-7-6-5-4-3-2-1
FPDA	Guar. Min. 3.00% on 87.5% Prem.				
	Monthly Avg..	7.75%	100%	N/A	
Participations and CAPS	Monthly Avg..	None	100%	3.75%	
for deposits over \$100,000	Annual Pt-to-Pt	6.75%	100%	N/A	
	Daily Avg.	None	70%	N/A	
	Fixed Rate Option:	3.25%	(yielding 11.26% or 9.19%)		
	Guar. Min. 3.00% on 87.5% Prem.				

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<b>Amerus Life</b>					
		Best A	S&P A+	Moody's A3	
<b>MultiChoice Income Plus</b>		< 75k	>=75k	LIFETIME INCOME BENEFIT	10 Years
<i>Multi-Option Index Annuity</i>	1-Yr. P-to-P - S&P index	7.00%	8.00%	RIDER AVAILABLE	16-15-14-13-12-11-
FPDA	1-Yr. Monthly Cap Index	2.55%	2.90%	\$5,000 Minimum	10-8-6-4
Not available in: NY,OR	*1-Yr. P-to-P - Hang Seng Index	7.00%	8.00%	10% annually after Year 1	+/- MVA
	* 1-Yr. P-to-P - DJ EURO STOXX 50@	6.75%	7.75%	based on prior anniv balance	optional: 1X10 annuitization
	1-Yr. Point-to-Point Par (no cap)	25%	25%	cumulative to 20%	optional: 5X5 annuitization
<b>5% Premium Bonus</b>	Withdrawal Charge Duration	10 Years		<b>Checkbook access!</b>	
	Fixed Strategy	3.25%	3.45%	Nursing Home/Terminal Illness	
	* Not available in: AK,CA,CT,NH,NJ,NY,OR,UT,VT			Home Health Care where available	
	Guar. Accumulated Value Floor: 100% of Prem at 1% (115.9% end of 10 yrs.)				
					<b>8.50%</b>
					7% Ages 81-82
					*No Commission Chargeback on Death
					<b>*VARIATION IN:</b>
					CT,DE,MN,PA,WA
					<b>7.00%</b>
					<b>4% Ages 81-82</b>

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<b>North American</b>					
Charter Series 14-FPDA	Daily	Annual Best A+	Moody A2	S&P AA	
<b>11% Premium Bonus for all premiums in Yrs. 1-7</b>	Daily	Annual	\$10,000 NQ	10% Free Withdrawal each year after 1st year	14 Years
	Average	Pt-to-P	\$2,000 Q		0-75
	<b>S&amp;P 500</b>	8.20%	7.30%		18-18-17-15-15-15-15-
	<b>DJIA</b>	6.90%	6.10%	100% Participation Guaranteed!	14-12-10-8-6-4-2
	<b>S&amp;P Midcap 400</b>	7.00%	5.80%		Nursing Home rider where available
	<b>Russell 2000</b>	7.70%	5.85%		(plus or minus MVA)
	<b>NASDAQ-100</b>	N/A	5.90%	Guar min is 3.00% on 87.5% of premium	1 x Life Annuitization or 5 x 10 Annuitization Optional (AV)
<i>15.76% 1st Year Yield</i>	<b>DJ Euro STOXX</b>	N/A	6.15%		
	<b>Hindsight Indx Strgy</b>	N/A	4.05%		
	<b>Lehman Brothers</b>	N/A	3.35%		
Not available in AL,CT,DE,MN,NY,OR,U	<b>S&amp;P 500 MP2P Cap</b>	3.20%			
<i>No non profits</i>	<b>NASDAQ-100 P2P Cap</b>	2.40%			
	<b>Fixed Account</b>	3.00%			

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<b>EquiTrust Life Ins.</b>					
Market Power Bonus	100% Participation	\$30,000 NQ	10% Free Withdrawal each year after 1st year	14 Years	0-80
<b>10% Premium Bonus for all premiums in Year 1</b>	Annual Reset	\$30,000 Q	Interest only immediately only from fixed acct (\$250 min)	20-20-19-19-18-17-16-	0-75 (IN)
Not available in: CT,DE,MN,NY,OR,UT,WA	S&P Cap	(2K Min. thereafter)		14-12-10-8-6-4-2-0	
	1-Yr Daily Avg Cap	8.00%		+/- MVA	AK,IL: 7.00%
	1-Yr Point-to-Point Cap	7.00%			
	1-Yr Monthly Cap	2.40%		NO PARTIAL	
	2-Yr Monthly Avg Cap	No Cap		1035 X-CHANGES	
Additional Deposits in Year 1 only	Guar. Min. Cap-5% & 7% (12% on 2-Year)			Nursing Home Waiver where available	
Variation: IL,WY	1-Yr Monthly Avg Part	45%			
	1-Yr. Interest Account:	3.25%	(Guar min 2.00%)		
	Guar. Min. 3.00% on 87.50% Prem.				
	(where available and may vary by state)				

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<b>Americo Life</b>					
<b>Ultimate One Index 9 Bonus</b>	Point-to-Point with Participation:	Best A-	S&P A-	35%	Withdraw up to 10%
<b>4% Premium Bonus for all premiums in Year 1</b>	Point-to-Point with Cap:			6.00%	without penalty after 1st yr.
FPDA	Monthly Avg with Participation:			55%	Monthly interest income after 30 days from Fixed Acc't
Not available in: AK,AL,CT,IL,MN,MS,MT,NJ,NY,OR,SC,UT,VT,WA	Monthly Avg with Spread:			5.00%	
	Monthly Avg with Cap:			7.50%	5X5 Annuitization where available
	Declared Interest Rate:			2.75%	Nursing Home Waiver where available
	Guar. Min. 2.00% on 100% Prem. where available and may vary by state				

Rates and Commissions Subject to Change without Notice