

Equity Indexed Annuities #2-without Premium Bonus

5-Jan-09

Product	Current & Guaranteed Rates	Min. Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	Commissions
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Loyal American Life Insurance Co.

Loyal Outlook	Index Options:	\$5,000 NQ	10% Of Account Value	<i>Ages: 56-85</i>	0-85	4.50%
Not available in DE,MS,NJ		\$2,000 Q	1x7 Annuitization Optional; early annuitization factors may apply	5 Years		3.75% ages 76-80 3.40% ages 81-85
<i>Fixed Indexed Annuity</i>	Monthly Avg..	CAP 10.00%	Par Rate 100%	Spread N/A		
FPDA	Monthly Avg..	N/A	100%	N/A	LTC, Terminal Illness Riders where available	<i>Ages: 0-55</i>
	Annual Pt-to-Pt	8.75%	100%	N/A		5 Years
	Daily Avg.	None	80%	N/A		12-11-10-9-8
	Fixed Rate Option:	3.75%				
	Guar. Min. 3.00% on 87.5% Prem.					

ING Annuity & Life Company

	Best A+	S&P AA+	Fitch AAA	Moody's Aa2		
Secure Index 5	Secure Index 5	\$15,000 Band	\$75,000 Band	LIFETIME INCOME BENEFIT		
not available in: NY,OR	Point to Point Cap:	6.25%	7.50%	RIDER AVAILABLE	5 Years	0-80
FPDA	Monthly Cap:	2.55%	2.90%	10% Free Withdrawal each year after 1st year	8-7.5-6.5-5.5-4.5	Inherited IRA ok
	Monthly Avg Spread:	10.00%	10.00%	Interest only from Fixed Interest		
	Point to Point Participation:	32%	37%	Optional 1x10 Annuitization		
	Fixed Rate:	2.85%	2.85%	Nursing Home/Hosp Rider except MA & TX		
	Guar min is 100% of prem. accumulated at 1.50%					
Secure Index 7	Secure Index 7	\$15,000 Band	\$75,000 Band	LIFETIME INCOME BENEFIT	7 Years	0-80
not available in: NY,OR	Point to Point Cap:	6.50%	8.00%	RIDER AVAILABLE	12-11-10-10-9-8-7	Inherited IRA ok
FPDA	Monthly Cap:	2.90%	3.20%			
	Monthly Avg Spread:	10.00%	10.00%			
	Point to Point Participation:	31%	36%			
	Fixed Rate:	3.00%	3.00%			
	Guar min is 100% of prem. accumulated at 3.00%					

EquiTrust Life Ins.

	Best A	S&P A				
Market Value Index	100% Participation	\$30,000 NQ	10% Free Withdrawal each year after 1st year	10 Years	0-80	10.00%
Not available in NY,OR	Annual Reset S&P Cap	\$30,000 Q	Interest only immediately only from fixed acct (\$250 min)	12-12-12-12-11-10-8-6-4-2		
FPDA	1-Yr Monthly Avg Cap	9.00%	5X5 Annuitization Optional	+/- MVA		AK,CT,MN,UT,WA:
Variation in: DE,UT	1-Yr Point-to-Point Cap	7.50%	NO PARTIAL	5x5 Annuitization Optional		8.50%
	2-Yr Monthly Avg Cap	No Cap	1035 X-CHANGES	Nursing Home Waiver where available		
	Guar. Min. Cap-6% & 5%					
	1-Yr Monthly Avg Part	55%				
	1-Yr. Interest Account:	3.85% (Guar min 2.00%)				
	Guar. Min. 3.00% on 87.5% Prem. (may vary by state)					

West Coast Life

	Best A+	Moody's Aa3	S&P AA	Fitch AA-		
Index Advantage II	Index Options:				7 Years	0-85
FPDA	S&P 500 Participation Rate, no Cap	25.00%	Minimum: \$10,000		9-9-8-7-6-5-4	5.00%
Only available in IL,MN,MS,UT	1 Year, S&P 500 Annual P2P	6.25% >50k 6.75%	Subsequent: \$1,000			Ages 76-85 reduced by 50%
Fixed account not available in IL & UT	Fixed Rate Plus	2% plus Par rate of 15%	Withdrawals:			Full Comp Yrs 1-3
	Fixed Account	3.80%	10% per year			
	Guar Min Fixed Interest- 1% (varies by state)			3x5 Annuitization Optional		
	Guar Min Cap 5% annual; Guar Min Participation 25% (15% on Plus)			Nursing Home and Terminal Illness Riders-where available		
	Guar Min SV: 2.50% on 100% premium (varies by state)					
Index Advantage II	Index Options:				7 Years	0-85
FPDA	S&P 500 Participation Rate, no Cap	25.00%	Minimum: \$10,000		9-9-8-7-6-5-4	4.50%
Only available in IL,MN,MS,UT	1 Year, S&P 500 Annual P2P	5.75% >50k 6.25%	Subsequent: \$1,000			Ages 76-85 reduced by 50%
Fixed account not available in IL & UT	Fixed Rate Plus	2% plus Par rate of 15%	Withdrawals:			Full Comp Yrs 1-3
	Fixed Account	3.50%	10% per year			
	Guar Min Fixed Interest- 1% (varies by state)			3x5 Annuitization Optional		
	Guar Min Cap 5% annual; Guar Min Participation 25% (15% on Plus)			Nursing Home and Terminal Illness Riders-where available		
	Guar Min SV: 2.00% on 100% premium (varies by state)					

Standard Insurance Co.

	Best A	S&P AA-	Fitch AA-	Moody's A1		
Index Growth Annuity 5	100% Participation				10% Free Withdrawal each year beginning Year 1	5 Years
Not available in MA,NY,PA	\$15,000 Band	\$100,000 Band				0-90
SPDA	Point to Point Cap:	6.00%*	6.75%			4.50%
with Bail-Out CAP!!	Fixed Rate:	3.00%	3.00%		1x5 Annuitization Optional	2.25% ages 81-85 1.85% ages 89-90
	*Index Bail-Out CAP of:	5.60%	6.35%			
	Fixed rate Guar Minimum: 3%					
	Guar. Min. 2.45% on 100% Prem. (may vary by state)					
Index Growth Annuity 7	100% Participation				10% Free Withdrawal each year beginning Year 1	7 Years
Not available in MA,NY,PA	\$15,000 Band	\$100,000 Band				0-90
SPDA	Point to Point Cap:	6.25%*	6.75%			5.50%
with Bail-Out CAP!!	Fixed Rate:	3.00%	3.00%		1x5 Annuitization Optional	2.75% ages 81-85 2.25% ages 89-90
	*Index Bail-Out CAP of:	5.85%	6.35%			
	Fixed rate Guar Minimum: 3%					
	Guar. Min. 2.45% on 100% Prem. (may vary by state)					

RBC Insurance

	Best A	Fitch A+				
RBC Enhanced Choice 8	Index Options based on DJIA		Minimum: \$5,000	8 Years	0-85 NQ	6.00%
SPDA	QP2P Cap	2.00%	10% Free W/dr After Year 1	10-9-8-7-6-5-4-2	0-80 Q	4.50% ages 76-80 3.50% ages 81-85
includes 2% Premium Bonus	Monthly Avg. Cap	9.00%	Guaranteed 4.89%	+/- MVA		
Not Available in: AK,CT,DE,HI, MN,NJ,NY,OK,OR,PA,UT	Fixed Account	5.50% Year 1 4.50% Yrs. 2-8	Avg Ann Yld for 8 Years!	Confinement/Terminal Illness Waivers where available		
	Guar. Min. 1.90% on 87.50% Prem. (may vary by state)					
	Rates and Commissions Subject to Change without Notice					
				5x5 Annuitization Optional		