

High Bonuses

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

Ask us about the ABS Award Program!

5-Jan-09

Product	Current & Guaranteed Rates	Min. Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	Commissions
AIG American General Life		Best A S&P A+	Fitch AA- Moody's Aa3			
AGL Horizon Plus	10.25% Year 1	\$5,000	10% per year	9 Years	0-85	6.00%
SPDA	4.25% Years 2-6		or systematic withdrawal of 10%	9-8-7-6-5-4-3-2-1-0	0-70 IRA	3.20% 76-80
not available in: MN,NJ,NY,OR,PA,UT,WA	Guaranteed minimum 2%		available in year 1	+/- MVA		1.35% 81-85
			5X5 Annuitization Optional			
			RMD permitted in 1st YR.	Waived for Extended Care: 0-75		
				Waived at Dth if taken over min 5 yrs.		
American National Life		Best A+ S&P AA				
Palladium Century 7	1 Year 10.50% *	\$5,000	10% in Year 1 or interest	10 Years	0-80	5.00%
Availability: See Palladium Century	Includes 7% interest rate bonus yr. 1		only available immediately	12-12-11-11-10-9-8-6-4-2		3.00% ages 75-80
Add'l Deposits first 60 days	Guaranteed minimum 2%		10X5 Annuitization Optional	+/- MVA		Ask us about Optional Trail Commissions
			Nursing Home/Terminal Illness/Disability where available			
* 10 Basis Points Less in : IN, FL, NC, TX, VT, VA, WA, WI						
Allianz		Best A Moody's A2 S&P AA				
MasterDex 10 Plus Annuity	100% Participation Guaranteed	2k Q 5k NQ	Contract anniv. after prem rec'd	87 1/2% of premium	0-85	Annuitant Age:
with 10% Bonus on all	Monthly Sum Ann p2p	Monthly Avg Spread	10% of premium annually	at 1.50%		9% Ages 0-75
Premiums in 1st 5 Years	Nasdaq-100 3.20% 7.25%	5.00%	Required Min. Distributions			6% Ages 76-80
Not available in CA,CT,NV,NY,OR,PA	S&P 500 3.00% 8.00%	2.20%	Policy loans available	or Annuitize 5x10		3.50% Ages 81-85
UT,WA	FTSE 100 2.90% 7.75%	2.20%	(Max. \$50,000)	Systematic W/dr Benefit after Yr 5		PLUS
	Blended -% 8.00%	0.50%	Death Benefit Variation in:	Nursing Home Benefit 1x5		Producer Perks
Death Benefit Rider Available!	Fixed Interest 3.75%		CA,MA,NV,NJ,OR,UT	where available		Ask about optional trail
Rider not available in: TX,VA,NJ	Guar Min-1.0% on 87.5% Total Premium		AV paid out over 5 Yr. minimum			
American Equity (Des Moines, IA)		Best A-				
Bonus Gold	10% Premium Bonus issue ages 0-80 (5% ages 81-85)					
Multi-Option EIA	S&P 500 Monthly Avg. with participation	60%	10% annually after Year 1*	16 Years	0-85 NQ	8.00%
FPDA (INDEX-1-05)	S&P 500 Monthly Avg. with cap	7.50%	NO PARTIAL	Issue Age 0-80:	0-80 Q	6.00% ages 76-80
not available in AK,AL,CT, MN,NY,OR,UT,WA	Dow Annual Monthly Avg. with cap	7.50%	1035 X-CHANGES	20-19.5-19-18.5-18-17.5-17		4% ages 81-85
	Dow Annual Pt to Pt with cap	6.50%		16-15-14-12-10-8-6-5-4-2		
	S&P 500 Annual Pt to Pt with participation	40%	\$5,000 Min	9 Years		
	S&P 500 Annual Pt to Pt with cap	6.50%	LIFETIME INCOME BENEFIT	Issue Age 81-85:		
	S&P 500 Monthly Pt to Pt	2.20%	RIDER AVAILABLE	9-8-7-6-5-4-3-2-1		
	Lehman Brothers U.S. Aggregate Ann Pt to Pt	4.50%	MGSV: 3% on 80% of Premium and Bonus			
	Fixed Value Interest Rate	3.25%				
	+Min Cap 4%; Current caps reset annually					
Amerus Life		Best A S&P A+ Moody's A3				
MultiChoice IncomeXtra						
Not available in: AK,CT,DE MA,MN,NH,NJ NY,OR,PA,TX,UT,VT,WA	1-Yr. P-to-P - S&P index	< 75k >=75k	LIFETIME INCOME BENEFIT	10 Years	0-80	8.00%
	1-Yr. Monthly Cap Index	6.25% / 7.25%	RIDER AVAILABLE	12-12-12-11-10-9-8-7-6-4	Inherited IRA ok	Ages 0-80
	1-Yr. Point-to-Point Par (no cap)	2.40% / 2.60%	\$5,000 Minimum	Recapture Charge*		*No Commission Chargeback on Death
	*1-Yr. P-to-P - Hang Seng Index	25% / 25%	10% annually after Year 1	10 Years		
10% Premium Bonus	* 1-Yr. P-to-P - DJ EURO STOXX 50®	6.25% / 7.25%	based on prior anniv balance	10-10-10-10-8-7-6-5-4-2		
	1- Yr. Multiple Index (no spread)	6.00% / 7.00%	cumulative to 20%			
	1- Yr. Average Index (no spread)	6.00% / 7.00%	Checkbook access!	+/- MVA		
	Withdrawal Charge Duration	6.50% / 7.50%	Nursing Home/Terminal Illness	optional: 1X10 annuitization		
	Fixed Strategy	10 Years	Home Health Care where available	optional: 5X5 annuitization		
		3.00% / 3.20%				
* Not available in: AK,CA,CT,NH,NJ,NY,OR,UT,VT						
EquiTrust Life Ins.		Best A- S&P A				
Market Power Bonus	100% Participation	\$30,000 NQ	10% Free Withdrawal each	14 Years	0-80	8.50%
10% Premium Bonus for all premiums in Year 1	Annual Reset S&P Cap	\$30,000 Q	year after 1st year	20-20-19-19-18-17-16-	0-75 (IN)	AK,IL:
Not available in: CT,DE,MN,NY,OR, UT,WA	1-Yr Daily Avg Cap 8.00%	(2K Min. thereafter)	Interest only immediately only	14-12-10-8-6-4-2-0		7.00%
	1-Yr Point-to-Point Cap 7.00%		from fixed acct (\$250 min)	+/- MVA		
	1-Yr Monthly Cap 2.40%		NO PARTIAL	Nursing Home Waiver		
Additional Deposits in Year 1 only	2-Yr Monthly Avg Cap No Cap		1035 X-CHANGES	where available		
Variation: IL,WY	Guar. Min. Cap-5% & 7% (12% on 2-Year)					
	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)					