



Detailed Sheet

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States			
Surrender Charges Last 13 Years							
OM Financial Life Insurance Company Spectrum Rewards Reserve	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care	Only Available in: AK MA MD MT NV VT WI WY		
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 5,000 Monthly: 5,000	No- Extended Care Rider Yes-Terminal Illness No- Annualization No- Guaranteed Purchase Option	No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver			
	Withdrawal Notes:				Premium		
	Withdrawal Charges 13 years:				12.5 11.5 10.5 9.5 8.5 7.5 6.5 5.5 4.5 3.5 2.5 1.5 0.5		
	Guaranteed Minimum Value:				100% of Premium at 1.00% (GMR/1000 \$1,184)		
Account Name		Indicie	Type	Reset	Averaging	Part	Sp
1-Year S&P 500 Monthly Averaging Cap		S&P 500	Point to Point	Annual	Monthly		
3-Year Option Monthly Cap		S&P 500	Point to Point	Triennial	Monthly Sum		
2-Year Option Monthly Cap		S&P 500	Point to Point	Biennial	Monthly Sum		
1-Year S&P 500 Point-to-Point Cap		S&P 500	Point to Point	Annual	None		
Fixed			1-Year Fixed Rate (no bonus)				2.5
1-Year Option Monthly Cap		S&P 500	Point to Point	Annual	Monthly Sum		
Surrender Charges Last 12 Years							
American General Life Insurance Company AG HorizonIndex Annuity 12	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider	No- Unemployment No- Flex. Annuity Option No- Long Term Care	Not Available in: AK CT MN NJ NY OK OR PR UT VI VT WA		
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 5,000 Monthly: 5,000	Yes-Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option	No- Death Benefit Rider No- Nursing Home No- Home Health Care Waiver			
	Withdrawal Notes:				Premium		
	Withdrawal Charges 12 years:				12 12 12 12 12 11 10 9 8 7 5 3		
	Guaranteed Minimum Value:				90% of Premium at 3.00% (GMR/1000 \$1,335)		
Account Name		Indicie	Type	Reset	Averaging	Part	Sp
1-Year Term Account		S&P 500	Point to Point	Annual	Monthly Sum		
2-Year Term Account		S&P 500	Point to Point	Biennial	None		
Fixed			1-Year Fixed Rate (no bonus)				4.6
Surrender Charges Last 10 Years							
Allianz Life Summit II Annuity	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider	No- Unemployment Yes-Flex. Annuity Option No- Long Term Care	Not Available in: CA DE IN MA MS MT NJ NV NY OR PA TX UT VA VT		
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 10,000 Monthly: 10,000	No- Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option	No- Death Benefit Rider No- Nursing Home No- Home Health Care Waiver			
	Withdrawal Notes:				No Prem		
	Withdrawal Charges 10 years:				9 8.1 7.2 6.3 5.4 4.5 3.6 2.7 1.8 0.9		
	Rate Ch						



Detailed Sheet

Commissions

Age: Rate

Non-Qualfd
 0-79: 9.00
 80-85: 4.50

Qualified
 0-79: 9.00
 80-85: 4.50

1 Bonus: 4.00

read	Cap
	5.00
	2.50
	2.25
	4.85
0%	
	1.85

Non-Qualfd
 0-75: 9.00
 76-80: 5.00
 81-85: 3.50

Qualified
 0-75: 9.00
 76-80: 5.00
 81-85: 3.50

1 Bonus: 4.00

read	Cap
	2.50
	20.00
0%	

Non-Qualfd
 0-75: 8.00
 76-80: 7.00
 81-86: 6.00

Qualified
 0-75: 8.00
 76-80: 7.00
 81-86: 6.00

ium Bonus

anged: 01/06/09

01/06/2009



Detailed Sheet

ange : TBD

read Cap

Non-Qualfd
0-80: 1.00
81-85: 0.50
Qualified
0-80: 1.00
81-85: 0.50

ium Bonus

anged: 12/22/08

ange : TBD

read Cap

10.00

Non-Qualfd
0-80: 10.00
81-85: 6.00
Qualified
0-80: 10.00
81-85: 6.00

ium Bonus

anged: 12/22/08

ange : TBD

read Cap

Non-Qualfd
0-80: 10.00
81-85: 6.00
Qualified
0-80: 10.00
81-85: 6.00

ium Bonus

anged: 12/22/08

ange : TBD

read Cap

Non-Qualfd
0-75: 9.00
76-85: 7.00
Qualified



Detailed Sheet

Allianz Life 10% Bonus PowerDex Elite			No- Terminal Illness No- Annualization No- Guaranteed Purchase Option	Yes-Nursing Home No- Home Health Care Waiver		PR UT VI WA						
	Withdrawal Notes:					Prem Bo						
	Withdrawal Charges 10 years:		0	0	0	0	0	0	0	0	0	0
	Guaranteed Minimum Value:		87.5% of Premium at 1.50% (GMR/1000 \$1,117)									
	Account Name		Indicie	Type	Reset	Averaging	Part	Sp				
Fixed Account		1-Year Fixed Rate (no bonus)					4.2					
1-Year Nasdaq 100 Point-to-Point Cap		Nasdaq 100	High Water	Annual	None							
1-Year SP 500 Point-to-Point Cap		S&P 500	High Water	Annual	None							
Allianz Life Allianz Endurance 15	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Flex. Wthdrl Rider		No- Unemployment Yes-Flex. Annuity Option No- Long Term Care		Not Available in: NV NY OR PR VI WA					
	Qualified Owner: 80 Annuitant: 80	Qualified Single: 10,000 Monthly: 10,000	No- Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option		Yes-Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver							
	Withdrawal Notes:					No Prem						
	Withdrawal Charges 10 years:		10	10	10	8.7	7.5	6.2	5	3.7	2.5	1.2
	Guaranteed Minimum Value:		90% of Premium at 1.50% (GMR/1000 \$1,044)									
	Account Name		Indicie	Type	Reset	Averaging	Part	Sp				
	1-Year S&P 500 Monthly Point-to-Point		S&P 500	Point to Point	Annual	Monthly Sum						
	1-Year FTSE 100 Monthly Point-to-Point		FTSE 100	Point to Point	Annual	Monthly Sum						
	1-Year Nasdaq 100 Point-to-Point		Nasdaq 100	Point to Point	Annual	None						
	1 Year Nasdaq 100 Monthly Average Spread		Nasdaq 100	Point to Point	Annual	Monthly						
Fixed		1-Year Fixed Rate (no bonus)					4.5					
1 Year FTSE 100 Monthly Average Spread		FTSE 100	Point to Point	Annual	Monthly							
1-Year S&P 500 Point-to-Point		S&P 500	Point to Point	Annual	None							
1-Year FTSE 100 Point-to-Point		FTSE 100	Point to Point	Annual	None							
1-Year Blended Point-to-Point		Blended Indicies	Point to Point	Annual	None							
1 Year S&P 500 Monthly Average Spread		S&P 500	Point to Point	Annual	Monthly							
1 Year Blended Monthly Average Spread		Blended Indicies	Point to Point	Annual	Monthly							
1-Year Nasdaq 100 Monthly Point-to-Point		Nasdaq 100	Point to Point	Annual	Monthly Sum							
Allianz Life Allianz Summit II	Non-Qualified Owner: 85 Annuitant:	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Flex. Wthdrl Rider		No- Unemployment No- Flex. Annuity Option No- Long Term Care		Not Available in: CT DC IN MA MS ND NH NJ NV NY OR PA PR TX UT VA VI VT					
	Qualified Owner: 85 Annuitant:	Qualified Single: 10,000 Monthly: 10,000	No- Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option		No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver							
	Withdrawal Notes:					No Prem						
	Withdrawal Charges 10 years:		9	8.1	7.2	6.3	5.4	4.5	3.6	2.7	1.8	0.9
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$967)										



Detailed Sheet

0-75: 9.00
76-85: 7.00

onus: 10.00

read	Cap
5%	
	14.00
	14.00

Non-Qualfd
 0-75: 8.00
 76-80: 5.00

Qualified
 0-75: 8.00
 76-80: 5.00

ium Bonus

read	Cap
	3.10
	3.10
	6.75
8.00	
0%	
4.00	
	6.75
	7.25
	7.25
5.00	
2.00	
	3.70

Non-Qualfd
 0-75: 8.00
 76-80: 7.00
 81-85: 6.00

Qualified
 0-75: 8.00
 76-80: 7.00
 81-85: 6.00

ium Bonus



Detailed Sheet

		Account Name	Indicie	Type	Reset	Averaging	Part	Sp						
		Downside Participation	Blended Indicies	Point to Point	5-Year	None	10							
		Upside Participation	Blended Indicies	Point to Point	5-Year	None	100							
Allianz Life InfiniDex Annuity 10	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider		No- Unemployment Yes-Flex. Annuity Option No- Long Term Care		Not Available in: IA NY OR PR UT VI WA	Prem Bo						
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 2,000 Monthly: 2,000	No- Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option		Yes-Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver									
	Withdrawal Notes:													
	Withdrawal Charges 10 years:		0	0	0	0			0	0	0			
	Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$1,063)											
		Account Name	Indicie	Type	Reset	Averaging	Part	Sp						
		S&P 500 Threshold Crediting	S&P 500	Monthly Crediting	Annual	None								
		Nasdaq-100 Threshold Crediting	Nasdaq 100	Monthly Crediting	Annual	None								
		Fixed	1-Year Fixed Rate (no bonus)					3.7						
Allianz Life InfiniDex Annuity 5	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider		No- Unemployment No- Flex. Annuity Option No- Long Term Care		Not Available in: DE NY OR PR UT VI WA	Prem Bo						
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 10,000 Monthly: 10,000	No- Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option		Yes-Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver									
	Withdrawal Notes:													
	Withdrawal Charges 10 years:		15	15	15	15			12.8	10.7	8.5	5.4	4.2	2.1
	Guaranteed Minimum Value:		87.5% of Premium at 2.00% (GMR/1000 \$1,120)											
		Account Name	Indicie	Type	Reset	Averaging	Part	Sp						
		S&P 500 Threshold Crediting	S&P 500	Monthly Crediting	Annual	None	100							
		Fixed	1-Year Fixed Rate (no bonus)					2.7						
		Nasdaq-100 Threshold Crediting	Nasdaq 100	Monthly Crediting	Annual	None	100							
Allianz Life MasterDex 10	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider		No- Unemployment Yes-Flex. Annuity Option No- Long Term Care		Only Available in: CA CT NV PA	Prem Bo						
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 2,000 Monthly: 2,000	No- Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option		Yes-Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver									
	Withdrawal Notes:													
	Withdrawal Charges 10 years:		0	0	0	0			0	0	0	0	0	
	Guaranteed Minimum Value:		87.5% of Premium at 1.50% (GMR/1000 \$1,117)											
		Account Name	Indicie	Type	Reset	Averaging	Part	Sp						
		1-Year Nasdaq-100 Monthly Point to Point	Nasdaq 100	Point to Point	Annual	Monthly Sum								



Detailed Sheet

read	Cap

Non-Qualfd
 0-75: 9.00
 76-85: 7.00
 Qualified
 0-75: 9.00
 76-85: 7.00

nus: 10.00

read	Cap
	4.75
	3.50
5%	

Non-Qualfd
 0-75: 9.00
 76-85: 7.00
 Qualified
 0-75: 9.00
 76-85: 7.00

nus: 3.00-5.00

read	Cap
	3.00
5%	
	2.00

Non-Qualfd
 0-75: 9.00
 76-85: 7.00
 Qualified
 0-75: 9.00
 76-85: 7.00

nus: 10.00

read	Cap
	3.20



Detailed Sheet

3.20
5%

Non-Qualfd
0-75: 9.00
76-80: 6.00
81-85: 3.50
Qualified
0-75: 9.00
76-80: 6.00
81-85: 3.50

nus: 10.00

read	Cap
	7.75
5.00	
	3.30
	3.00
4.00	
	7.50
5%	
	7.50
	3.10
5.00	
	7.25
2.00	

Non-Qualfd
0-75: 9.00
76-85: 7.00
Qualified
0-75: 9.00
76-85: 7.00

nus: 3.00-5.00

read	Cap
	2.70
5%	
	2.70

Non-Qualfd
0-75: 8.00
76-80: 6.00
81-85: 4.00
Qualified
0-75: 8.00
76-80: 6.00
81-85: 4.00



Detailed Sheet

Allianz Life MasterDex 5 Plus Annuity	Withdrawal Notes:										Prem Bo	
	Withdrawal Charges 10 years:	15	15	15	15	12	10	8	6	4	2	
	Guaranteed Minimum Value:	87.5% of Premium at 1.00% (GMR/1000 \$1,015)										
	Account Name	Indicie		Type	Reset	Averaging	Part	Sp				
	1 Year S&P 500 Point-to-Point Cap	S&P 500		Point to Point	Annual	None						
	1 Year FTSE 100 Monthly Average Spread	FTSE 100		Point to Point	Annual	Monthly						
	Fixed	1-Year Fixed Rate (no bonus)										3.5
	1 Year S&P 500 Monthly Cap	S&P 500		Point to Point	Annual	Monthly Sum						
	1 Year Blended Point-to-Point Cap	Blended Indices		Point to Point	Annual	None						
	1 Year S&P 500 Monthly Average Spread	S&P 500		Point to Point	Annual	Monthly						

Allianz Life MasterDex X Annuity	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000									Not Available in:
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 10,000 Monthly: 10,000	No- Disability	No- Unemployment				CA CT			
			No- Hospitalization	No- Flex. Annuity Option				DE IN			
			Yes-Flex. Wthdrl Rider	No- Long Term Care				MD MN			
			No- Extended Care Rider	Yes-Death Benefit Rider				MS MT			
			No- Terminal Illness	Yes-Nursing Home				NH NJ			
			No- Annualization	No- Home Health Care Waiver				NV NY			
			No- Guaranteed Purchase Option					OR PR			
											TX UT
											VI VT
										WA	
Withdrawal Notes:											Prem Bo
Withdrawal Charges 10 years:	10	10	10	8.75	7.5	6.25	5	3.75	2.5	1.25	
Guaranteed Minimum Value:	at %										
Account Name	Indicie		Type	Reset	Averaging	Part	Sp				
1 Year Nasdaq 100 Monthly Average Spread	Nasdaq 100		Point to Point	Annual	Monthly						
1 Year Euro STOXX 50 Monthly Average Spread	DJ EuroStoxx 50		Point to Point	Annual	Monthly						
1 Year Euro STOXX 50 Monthly Cap	DJ EuroStoxx 50		Point to Point	Annual	Monthly Sum						
1 Year S&P 500 Point-to-Point Cap	S&P 500		Point to Point	Annual	None						
1 Year Fixed	1-Year Fixed Rate (no bonus)										2.5
1 Year Blended Point-to-Point Cap	Blended Indices		Point to Point	Annual	None						
1 Year S&P 500 Monthly Cap	S&P 500		Point to Point	Annual	Monthly Sum						
1 Year S&P 500 Monthly Average Spread	S&P 500		Point to Point	Annual	Monthly						
1 Year Nasdaq 100 Point-to-Point Cap	Nasdaq 100		Point to Point	Annual	None						
1 Year Blended Monthly Average Spread	Blended Indices		Point to Point	Annual	Monthly						
1 Year Euro STOXX 50 Point-to-Point Cap	DJ EuroStoxx 50		Point to Point	Annual	None						
1 Year Nasdaq 100 Monthly Cap	Nasdaq 100		Point to Point	Annual	Monthly Sum						



Detailed Sheet

nus: 3.00-5.00

read	Cap
	6.25
4.00	
0%	
	2.80
	6.25
5.00	
2.00	
	6.00
	6.25
3.00	
	3.00
	2.80

Non-Qualfd	
0-75:	8.00
76-80:	6.00
81-85:	4.00
Qualified	
0-75:	8.00
76-80:	6.00
81-85:	4.00

nus: 10.00

read	Cap
5.00	
2.40	
	2.50
	6.25
0%	
	6.25
	2.50
3.00	
	6.00
0.90	
	6.25
	2.70



Detailed Sheet

Allianz Life PremierDex 5	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Flex. Wthdrl Rider	No- Unemployment Yes-Flex. Annuity Option No- Long Term Care	Not Available in: NY OR PR UT VI WA		
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 10,000 Monthly: 10,000	No- Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option	Yes-Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver			
	Withdrawal Notes:				Prem Bo		
	Withdrawal Charges 10 years:				15 15 15 15 12.8 10.7 8.5 6.4 4.2 2.1		
	Guaranteed Minimum Value:				87.5% of Premium at 2.00% (GMR/1000 \$1,120)		
Account Name		Indicie	Type	Reset	Averaging	Part	Sp
1-Year S&P 500 Monthly Point-to-Point Fixed		S&P 500	High Water	Annual	Monthly Sum		
1-Year Nasdaq-100 Monthly Point-to-Point		Nasdaq 100	Point to Point	Annual	Monthly Sum		3.0
American General Life Insurance Company AIG Global Bonus Index	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider	No- Unemployment No- Flex. Annuity Option No- Long Term Care	Not Available in: AK CT DE MN NJ NV NY OR PA PR UT VI VT WA		
	Qualified Owner: 80 Annuitant: 80	Qualified Single: 15,000 Monthly: 15,000	Yes-Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option	No- Death Benefit Rider No- Nursing Home No- Home Health Care Waiver			
	Withdrawal Notes:				Premium		
	Withdrawal Charges 10 years:				10 10 10 10 10 9 8 7 6 4		
	Guaranteed Minimum Value:				100% of Premium at 3.00% (GMR/1000 \$1,411)		
Account Name		Indicie	Type	Reset	Averaging	Part	Sp
Annual Point-to-Point Account with Participatin Rate		S&P 500	Point to Point	Annual	None	45	
Global Multiple Index Account with Cap		Blended Indices	Point to Point	Annual	None		
Monthly Additive Account with Cap		S&P 500	Point to Point	Annual	Monthly Sum		
Fixed Interest Account			1-Year Fixed Rate (no bonus)				4.4
American General Life Insurance Company Emerging Edge Indexed Annuity	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider	No- Unemployment No- Flex. Annuity Option No- Long Term Care	Not Available in: AK CT DE IL IN MN NJ NY OR PA PR UT VI VT WA		
	Qualified Owner: 80 Annuitant: 80	Qualified Single: 2,000 Monthly: 2,000	No- Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option	No- Death Benefit Rider No- Nursing Home No- Home Health Care Waiver			
	Withdrawal Notes:				No Prem		
	Withdrawal Charges 10 years:				12 11.5 11 10.5 10 9 7 5 3 1		
	Guaranteed Minimum Value:				90% of Premium at 3.00% (GMR/1000 \$1,210)		
Account Name		Indicie	Type	Reset	Averaging	Part	Sp
100% Participation w/ Annual Cap		S&P 500	Point to Point	Annual	None	100	
80% Participation w/ Annual Cap		S&P 500	Point to Point	Annual	None	80	
Floating Annual Participation w/ No Cap		S&P 500	Point to Point	Annual	None	45	



Detailed Sheet

Non-Qualfd
 0-75: 10.00
 76-85: 8.00
 Qualified
 0-75: 10.00
 76-85: 8.00

nus: 3.00-5.00

read	Cap
	3.90
0%	

Non-Qualfd
 0-75: 7.00
 76-80: 4.50
 Qualified
 0-75: 7.00
 76-80: 4.50

1 Bonus: 5.00

read	Cap
	7.75
	2.60
5%	

Non-Qualfd
 0-75: 7.00
 76-80: 4.00
 Qualified
 0-75: 7.00
 76-80: 4.00

ium Bonus

read	Cap
	9.00
	9.50



Detailed Sheet

	Fixed	1-Year Fixed Rate (no bonus)						5.2																																	
American General Life Insurance Company Vision Maximizer	Non-Qualified Owner: 75 Single: 20,000 Annuitant: 75 Monthly: 20,000 Qualified Owner: 75 Single: 20,000 Annuitant: 75 Monthly: 20,000	Non-Qualified Single: 20,000 Monthly: 20,000 Qualified Single: 20,000 Monthly: 20,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider No- Extended Care Rider No- Terminal Illness Yes-Annualization No- Guaranteed Purchase Option	No- Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver	Not Available in:			AK DE IL MN MS NJ NV NY OR PA PR UT VI VT WA																																	
	Withdrawal Notes:							Premium																																	
	Withdrawal Charges 10 years:							17 16 15 14 13 10 9 8 7 6																																	
	Guaranteed Minimum Value:							90% of Premium at 3.00% (GMR/1000 \$1,270)																																	
	<table border="1"> <thead> <tr> <th>Account Name</th> <th>Indicie</th> <th>Type</th> <th>Reset</th> <th>Averaging</th> <th>Part</th> <th>Sp</th> </tr> </thead> <tbody> <tr> <td>100% Participation Rate w/Index Cap</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>None</td> <td></td> <td></td> </tr> <tr> <td>Adjustable Participation Rate</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>None</td> <td>45</td> <td></td> </tr> <tr> <td>Monthly Average Account w/Index Spread</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>Monthly</td> <td></td> <td></td> </tr> <tr> <td>Fixed Interest Account 5-Year</td> <td></td> <td>1-Year Fixed Rate (no bonus)</td> <td></td> <td></td> <td></td> <td>4.3</td> </tr> </tbody> </table>							Account Name	Indicie	Type	Reset	Averaging	Part	Sp	100% Participation Rate w/Index Cap	S&P 500	Point to Point	Annual	None			Adjustable Participation Rate	S&P 500	Point to Point	Annual	None	45		Monthly Average Account w/Index Spread	S&P 500	Point to Point	Annual	Monthly			Fixed Interest Account 5-Year		1-Year Fixed Rate (no bonus)			
Account Name	Indicie	Type	Reset	Averaging	Part	Sp																																			
100% Participation Rate w/Index Cap	S&P 500	Point to Point	Annual	None																																					
Adjustable Participation Rate	S&P 500	Point to Point	Annual	None	45																																				
Monthly Average Account w/Index Spread	S&P 500	Point to Point	Annual	Monthly																																					
Fixed Interest Account 5-Year		1-Year Fixed Rate (no bonus)				4.3																																			
OM Financial Life Insurance Company Loyalty Rewards Escalator 10	Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider No- Extended Care Rider Yes-Terminal Illness Yes-Annualization No- Guaranteed Purchase Option	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver	Not Available in:			NY OR PR VI VT WA																																	
	Withdrawal Notes:							Premium																																	
	Withdrawal Charges 10 years:							14.75 13.75 12.75 11.75 10.75 10 9 8 7 6																																	
	Guaranteed Minimum Value:							87.5% of Premium at 1.00% (GMR/1000 \$976)																																	
	<table border="1"> <thead> <tr> <th>Account Name</th> <th>Indicie</th> <th>Type</th> <th>Reset</th> <th>Averaging</th> <th>Part</th> <th>Sp</th> </tr> </thead> <tbody> <tr> <td>1-Year S&P 500 Monthly Point-to-Point</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>Monthly Sum</td> <td></td> <td></td> </tr> <tr> <td>1-Year S&P 500 Annual Point-to-Point</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>None</td> <td></td> <td></td> </tr> <tr> <td>Fixed</td> <td></td> <td>1-Year Fixed Rate (no bonus)</td> <td></td> <td></td> <td></td> <td>3.2</td> </tr> <tr> <td>1-Year S&P 500 Monthly Averaging</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>Monthly</td> <td></td> <td></td> </tr> </tbody> </table>							Account Name	Indicie	Type	Reset	Averaging	Part	Sp	1-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum			1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None			Fixed		1-Year Fixed Rate (no bonus)				3.2	1-Year S&P 500 Monthly Averaging	S&P 500	Point to Point	Annual	Monthly	
Account Name	Indicie	Type	Reset	Averaging	Part	Sp																																			
1-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum																																					
1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None																																					
Fixed		1-Year Fixed Rate (no bonus)				3.2																																			
1-Year S&P 500 Monthly Averaging	S&P 500	Point to Point	Annual	Monthly																																					
OM Financial Life Insurance Company OM Accelerator Bonus 10	Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider No- Extended Care Rider Yes-Terminal Illness No- Annualization No- Guaranteed Purchase Option	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver	Not Available in:			CT LA MA MN MT ND NV NY OR PA PR UT VI WA																																	
	Withdrawal Notes:							Premium																																	
	Withdrawal Charges 10 years:							10 10 10 10 9 8 7 6 4 2																																	
	Guaranteed Minimum Value:							87.5% of Premium at 1.10% (GMR/1000 \$1,025)																																	
	<table border="1"> <thead> <tr> <th>Account Name</th> <th>Indicie</th> <th>Type</th> <th>Reset</th> <th>Averaging</th> <th>Part</th> <th>Sp</th> </tr> </thead> <tbody> <tr> <td>1-Year S&P 500 Point-to-Point</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>None</td> <td></td> <td></td> </tr> </tbody> </table>							Account Name	Indicie	Type	Reset	Averaging	Part	Sp	1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None																						
Account Name	Indicie	Type	Reset	Averaging	Part	Sp																																			
1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None																																					



Detailed Sheet

0%

Non-Qualfd
0-75: 8.00
Qualified
0-75: 8.00

1 Bonus: 5.00

read	Cap
	9.00

8.00

5%

Non-Qualfd
0-79: 6.50
80-85: 3.25
Qualified
0-79: 6.50
80-85: 3.25

1 Bonus: 1.00

read	Cap
	2.35

6.20

0%

6.50

Non-Qualfd
0-79: 8.50
80-85: 4.25
Qualified
0-79: 8.50
80-85: 4.25

1 Bonus: 5.00

read	Cap
	5.20



Detailed Sheet

2-Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Biennial	Monthly		
Fixed Interest Option			1-Year Fixed Rate (no bonus)			2.7
1-Year S&P 500 Monthly Average	S&P 500	Point to Point	Annual	Monthly		
1-Year S&P 500 Point-to-Point w/ Participation	S&P 500	Point to Point	Annual	None	30	
1-Year S&P 500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum		

OM Financial Life Insurance Company Safety Index 10 Low-Band	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care	Not Available in: CT MA MD MN ND NY OK OR PR UT VI VT WA		
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 15,000 Monthly: 15,000	No- Extended Care Rider Yes-Terminal Illness Yes-Annualization No- Guaranteed Purchase Option	No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver			
	Withdrawal Notes:					No Prem	
	Withdrawal Charges 10 years:					10 10 10 9 8 7 6 5 4 3	
	Guaranteed Minimum Value:					100% of Premium at 3.00% (GMR/1000 \$1,344)	
Account Name		Indicie	Type	Reset	Averaging	Part	Sp
1 Year S&P 500 Annual Point-to-Point Cap		S&P 500	Point to Point	Annual	None		
1 Year S&P 500 Monthly Average Spread		S&P 500	Point to Point	Annual	Monthly		
1 Year S&P 500 Monthly Point-to-Point Cap		S&P 500	Point to Point	Annual	Monthly Sum		
1 Year S&P 500 Monthly Average Cap Fixed		S&P 500	Point to Point	Annual	Monthly		
				1-Year Fixed Rate (no bonus)			3.5

OM Financial Life Insurance Company Safety Index 10 High-Band	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care	Not Available in: CT MA MD MN ND NY OK OR PR UT VI VT WA		
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 100,000 Monthly: 100,000	No- Extended Care Rider Yes-Terminal Illness Yes-Annualization No- Guaranteed Purchase Option	No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver			
	Withdrawal Notes:					No Prem	
	Withdrawal Charges 10 years:					10 10 10 9 8 7 6 5 4 3	
	Guaranteed Minimum Value:					100% of Premium at 3.00% (GMR/1000 \$1,344)	
Account Name		Indicie	Type	Reset	Averaging	Part	Sp
1 Year S&P 500 Monthly Average Spread		S&P 500	Point to Point	Annual	Monthly		
1 Year S&P 500 Monthly Point-to-Point Cap		S&P 500	Point to Point	Annual	Monthly Sum		
1 Year S&P 500 Monthly Average Cap Fixed		S&P 500	Point to Point	Annual	Monthly		
				1-Year Fixed Rate (no bonus)			3.8
1 Year S&P 500 Annual Point-to-Point Cap		S&P 500	Point to Point	Annual	None		

Surrender Charges Last 9 Years

Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider	No- Unemployment No- Flex. Annuity Option No- Long Term Care	Not Available in: AK MN NJ NY OK OR



Detailed Sheet

16.00
5%
5.30
1.95

Non-Qualfd
 0-79: 7.00
 80-85: 3.50
 Qualified
 0-79: 7.00
 80-85: 3.50

ium Bonus

read	Cap
6.60	
9.00	
2.25	
7.00	
5%	

Non-Qualfd
 0-79: 7.00
 80-85: 3.50
 Qualified
 0-79: 7.00
 80-85: 3.50

ium Bonus

read	Cap
8.50	
2.50	
8.50	
5%	
7.85	

Non-Qualfd
 0-75: 7.00
 76-80: 4.50
 81-85: 3.00
 Qualified
 0-75: 7.00



Detailed Sheet

American General Life Insurance Company AG HorizonIndex Annuity 9			No- Annualization No- Guaranteed Purchase Option	No- Home Health Care Waiver						PK U VI VT WA	
	Withdrawal Notes:								Premium		
	Withdrawal Charges 9 years:		10	10	9	8	7	6	5	4	2
	Guaranteed Minimum Value:		90% of Premium at 3.00% (GMR/1000 \$1,210)								
	Account Name		Indicie	Type	Reset	Averaging	Part	Sp			
1-Year Term Account		S&P 500	Point to Point	Annual	Monthly Sum	100					
2-Year Term Account		S&P 500	Point to Point	Biennial	None	100					
Fixed		1-Year Fixed Rate (no bonus)					4.5				

American General Life Insurance Company VisionAdvantage 9	Non-Qualified Owner: 80 Single: 15,000 Annuitant: 80 Monthly: 15,000		Non-Qualified Single: 15,000 Monthly: 15,000		No- Disability Yes-Hospitalization No- Flex. Wthdrl Rider	No- Unemployment No- Flex. Annuity Option No- Long Term Care				Not Available in: AK CT DE MN NJ NY OR PA PR UT VI VT WA		
	Qualified Owner: 80 Single: 15,000 Annuitant: 80 Monthly: 15,000		Qualified Single: 15,000 Monthly: 15,000		Yes-Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option	No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver						
	Withdrawal Notes:								No Prem			
	Withdrawal Charges 9 years:		10	9	8	7	6	5	4		3	2
	Guaranteed Minimum Value:		90% of Premium at 3.00% (GMR/1000 \$1,174)									
Account Name		Indicie	Type	Reset	Averaging	Part	Sp					
100% Participation Rate Account		S&P 500	Point to Point	Annual	None	100						
80% Participation Rate Account		S&P 500	Point to Point	Annual	None	80						
Adjustable Participation Rate No Cap		S&P 500	Point to Point	Annual	None	50						
Monthly Average Index Spread		S&P 500	Point to Point	Annual	Monthly							
Fixed Account		1-Year Fixed Rate (no bonus)					5.1					

OM Financial Life Insurance Company Spectrum Choice 9 Bonus	Non-Qualified Owner: 85 Single: 25,000 Annuitant: 85 Monthly: 25,000		Non-Qualified Single: 25,000 Monthly: 25,000		No- Disability No- Hospitalization No- Flex. Wthdrl Rider	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care				Not Available in: AK MA MN MT ND NV NY OK OR PR UT VI VT WA WY		
	Qualified Owner: 85 Single: 25,000 Annuitant: 85 Monthly: 25,000		Qualified Single: 25,000 Monthly: 25,000		No- Extended Care Rider Yes-Terminal Illness No- Annualization No- Guaranteed Purchase Option	No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver						
	Withdrawal Notes:								Premium			
	Withdrawal Charges 9 years:		12.5	12.5	12	11	10	9	8		7	6
	Guaranteed Minimum Value:		103% of Premium at 1.10% (GMR/1000 \$1,171)									
Account Name		Indicie	Type	Reset	Averaging	Part	Sp					
1-Year S&P 500 Monthly Point-to-Point		S&P 500	Point to Point	Annual	Monthly Sum							
3-Year S&P 500 Monthly Point-to-Point		S&P 500	Point to Point	Triennial	Monthly Sum							
1-Year S&P 500 Point-to-Point		S&P 500	Point to Point	Annual	None							
2-Year S&P 500 Monthly Point-to-Point		S&P 500	Point to Point	Biennial	Monthly Sum							
1-Year S&P 500 Monthly Average		S&P 500	Point to Point	Annual	Monthly							
Fixed		1-Year Fixed Rate (no bonus)					3.2					

Surrender Charges Last 8 Years



Detailed Sheet

/6-80: 4.50
81-85: 3.00

1 Bonus: 3.00

read	Cap
	2.50
	20.00
0%	

Non-Qualfd
 0-75: 6.00
 76-80: 5.00

Qualified
 0-75: 6.00
 76-80: 5.00

ium Bonus

read	Cap
	11.00
	11.50
8.00	
5%	

Non-Qualfd
 0-79: 9.00
 80-85: 4.50

Qualified
 0-79: 9.00
 80-85: 4.50

1 Bonus: 3.00

read	Cap
	2.35
	3.85
	6.25
	3.60
	6.80
0%	



Detailed Sheet

American General Life Insurance Company AIG Global 8 Index	<table border="0"> <tr> <td>Non-Qualified</td> <td>80</td> <td>Single:</td> <td>5,000</td> <td rowspan="2">No- Disability No- Hospitalization No- Flex. Wthdrl Rider</td> <td rowspan="2">No- Unemployment No- Flex. Annuity Option No- Long Term Care</td> <td rowspan="2">Not Available in: CT NJ NV NY OR PR VI VT</td> </tr> <tr> <td>Owner:</td> <td>80</td> <td>Monthly:</td> <td>5,000</td> </tr> <tr> <td>Qualified</td> <td>80</td> <td>Single:</td> <td>2,000</td> <td rowspan="2">Yes-Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option</td> <td rowspan="2">No- Death Benefit Rider No- Nursing Home No- Home Health Care Waiver</td> <td rowspan="2"></td> </tr> <tr> <td>Owner:</td> <td>80</td> <td>Monthly:</td> <td>2,000</td> </tr> <tr> <td>Annuitant:</td> <td>80</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table>	Non-Qualified	80	Single:	5,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider	No- Unemployment No- Flex. Annuity Option No- Long Term Care	Not Available in: CT NJ NV NY OR PR VI VT	Owner:	80	Monthly:	5,000	Qualified	80	Single:	2,000	Yes-Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option	No- Death Benefit Rider No- Nursing Home No- Home Health Care Waiver		Owner:	80	Monthly:	2,000	Annuitant:	80																		
	Non-Qualified	80	Single:	5,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider				No- Unemployment No- Flex. Annuity Option No- Long Term Care	Not Available in: CT NJ NV NY OR PR VI VT																																	
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	Owner:	80	Monthly:	2,000																																							
Annuitant:	80																																										
Withdrawal Notes:	No Prem																																										
Withdrawal Charges 8 years:	8	7	6	5	4	3	2	1																																			
Guaranteed Minimum Value:	90% of Premium at 3.00% (GMR/1000 \$1,140)																																										
<table border="1"> <thead> <tr> <th>Account Name</th> <th>Indicie</th> <th>Type</th> <th>Reset</th> <th>Averaging</th> <th>Part</th> <th>Sp</th> </tr> </thead> <tbody> <tr> <td>1-Year Global Multiple Index Account Capped</td> <td>Blended Indicies</td> <td>Point to Point</td> <td>Annual</td> <td>None</td> <td></td> <td></td> </tr> <tr> <td>1-Year Monthly Additive Account Capped</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>Monthly Sum</td> <td></td> <td></td> </tr> <tr> <td>1-Year Point-to-Point Account Participatin Rate</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>None</td> <td>45</td> <td></td> </tr> <tr> <td>1-Year Fixed Account</td> <td></td> <td>1-Year Fixed Rate (no bonus)</td> <td></td> <td></td> <td></td> <td>4.7</td> </tr> </tbody> </table>									Account Name	Indicie	Type	Reset	Averaging	Part	Sp	1-Year Global Multiple Index Account Capped	Blended Indicies	Point to Point	Annual	None			1-Year Monthly Additive Account Capped	S&P 500	Point to Point	Annual	Monthly Sum			1-Year Point-to-Point Account Participatin Rate	S&P 500	Point to Point	Annual	None	45		1-Year Fixed Account		1-Year Fixed Rate (no bonus)				4.7
Account Name	Indicie	Type	Reset	Averaging	Part	Sp																																					
1-Year Global Multiple Index Account Capped	Blended Indicies	Point to Point	Annual	None																																							
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OM Financial Life Insurance Company Loyalty Rewards Escalator 8	<table border="0"> <tr> <td>Non-Qualified</td> <td>85</td> <td>Single:</td> <td>10,000</td> <td rowspan="2">No- Disability No- Hospitalization No- Flex. Wthdrl Rider</td> <td rowspan="2">Yes-Unemployment No- Flex. Annuity Option No- Long Term Care</td> <td rowspan="2">Not Available in: NY OR PR VI VT WA</td> </tr> <tr> <td>Owner:</td> <td>85</td> <td>Monthly:</td> <td>10,000</td> </tr> <tr> <td>Qualified</td> <td>85</td> <td>Single:</td> <td>10,000</td> <td rowspan="2">No- Extended Care Rider Yes-Terminal Illness Yes-Annualization No- Guaranteed Purchase Option</td> <td rowspan="2">No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver</td> <td rowspan="2"></td> </tr> <tr> <td>Owner:</td> <td>85</td> <td>Monthly:</td> <td>10,000</td> </tr> <tr> <td>Annuitant:</td> <td>85</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table>	Non-Qualified	85	Single:	10,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care	Not Available in: NY OR PR VI VT WA	Owner:	85	Monthly:	10,000	Qualified	85	Single:	10,000	No- Extended Care Rider Yes-Terminal Illness Yes-Annualization No- Guaranteed Purchase Option	No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver		Owner:	85	Monthly:	10,000	Annuitant:	85																		
	Non-Qualified	85	Single:	10,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider				Yes-Unemployment No- Flex. Annuity Option No- Long Term Care	Not Available in: NY OR PR VI VT WA																																	
	Owner:	85	Monthly:	10,000																																							
	Qualified	85	Single:	10,000	No- Extended Care Rider Yes-Terminal Illness Yes-Annualization No- Guaranteed Purchase Option	No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver																																					
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Account Name	Indicie	Type	Reset	Averaging	Part	Sp																																					
Fixed		1-Year Fixed Rate (no bonus)				2.9																																					
1-Year S&P 500 Monthly Averaging	S&P 500	Point to Point	Annual	Monthly																																							
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Surrender Charges Last 7 Years																																											
Sun Life Financial MultiPoint 7	<table border="0"> <tr> <td>Non-Qualified</td> <td>85</td> <td>Single:</td> <td>10,000</td> <td rowspan="2">No- Disability No- Hospitalization No- Flex. Wthdrl Rider</td> <td rowspan="2">No- Unemployment No- Flex. Annuity Option No- Long Term Care</td> <td rowspan="2">Not Available in: MO ND NY OK OR PR WA</td> </tr> <tr> <td>Owner:</td> <td>85</td> <td>Monthly:</td> <td>10,000</td> </tr> <tr> <td>Qualified</td> <td>75</td> <td>Single:</td> <td>10,000</td> <td rowspan="2">No- Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option</td> <td rowspan="2">No- Death Benefit Rider No- Nursing Home No- Home Health Care Waiver</td> <td rowspan="2"></td> </tr> <tr> <td>Owner:</td> <td>75</td> <td>Monthly:</td> <td>10,000</td> </tr> <tr> <td>Annuitant:</td> <td>75</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table>	Non-Qualified	85	Single:	10,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider	No- Unemployment No- Flex. Annuity Option No- Long Term Care	Not Available in: MO ND NY OK OR PR WA	Owner:	85	Monthly:	10,000	Qualified	75	Single:	10,000	No- Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option	No- Death Benefit Rider No- Nursing Home No- Home Health Care Waiver		Owner:	75	Monthly:	10,000	Annuitant:	75																		
	Non-Qualified	85	Single:	10,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider				No- Unemployment No- Flex. Annuity Option No- Long Term Care	Not Available in: MO ND NY OK OR PR WA																																	
	Owner:	85	Monthly:	10,000																																							
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	Owner:	75	Monthly:	10,000																																							
Annuitant:	75																																										
Withdrawal Notes:	No Prem																																										
Withdrawal Charges 7 years:	0	0	0	0	0	0	0	Rate Ch																																			
Guaranteed Minimum Value:	90% of Premium at 3.00% (GMR/1000 \$1,107)						Next Ch																																				
<table border="1"> <thead> <tr> <th>Account Name</th> <th>Indicie</th> <th>Type</th> <th>Reset</th> <th>Averaging</th> <th>Part</th> <th>Sp</th> </tr> </thead> <tbody> <tr> <td>7 Year</td> <td>S&P 500</td> <td>High Water</td> <td>7-Year</td> <td>Monthly</td> <td>80</td> <td></td> </tr> </tbody> </table>									Account Name	Indicie	Type	Reset	Averaging	Part	Sp	7 Year	S&P 500	High Water	7-Year	Monthly	80																						
Account Name	Indicie	Type	Reset	Averaging	Part	Sp																																					
7 Year	S&P 500	High Water	7-Year	Monthly	80																																						



Detailed Sheet

Non-Qualfd
 0-75: 6.00
 76-80: 4.75
 Qualified
 0-75: 6.00
 76-80: 4.75

ium Bonus

read	Cap
	8.25
	2.60
5%	

Non-Qualfd
 0-79: 5.50
 80-85: 2.75
 Qualified
 0-79: 5.50
 80-85: 2.75

Bonus: 1.00

read	Cap
5%	
	6.20
	2.25
	6.00

Non-Qualfd
 0-80: 7.00
 81-85: 3.00
 Qualified
 0-80: 7.00
 81-85: 3.00

ium Bonus

anged: 12/22/08

ange : TBD

read	Cap



Detailed Sheet

Sun Life Financial MultiPoint 7 High-Band	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider No- Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option	No- Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider No- Nursing Home No- Home Health Care Waiver	Not Available in: MO ND NY OK OR PR WA					
	Qualified Owner: 75 Annuitant: 75	Qualified Single: 10,000 Monthly: 10,000	Withdrawal Notes:		No Prem					
	Withdrawal Charges 7 years:		0	0	0	0	0	0	0	Rate Cha
	Guaranteed Minimum Value:		90% of Premium at 3.00% (GMR/1000 \$1,107)						Next Cha	
	Account Name		Indicie	Type	Reset	Averaging	Part	Sp		
7 Year		S&P 500	High Water	7-Year	Monthly	100				
Allianz Life Allianz Endurance 10	Non-Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Flex. Wthdrl Rider No- Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option	No- Unemployment Yes-Flex. Annuity Option No- Long Term Care Yes-Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver	Not Available in: NV NY OR PR VI WA					
	Qualified Owner: 80 Annuitant: 80	Qualified Single: 10,000 Monthly: 10,000	Withdrawal Notes:		No Prem					
	Withdrawal Charges 7 years:		10	9	8	7	6	5	4	
	Guaranteed Minimum Value:		90% of Premium at 1.50% (GMR/1000 \$999)							
	Account Name		Indicie	Type	Reset	Averaging	Part	Sp		
	1 Year Blended Monthly Average Spread		Blended Indices	Point to Point	Annual	Monthly				
	1-Year FTSE 100 Point-to-Point		FTSE 100	Point to Point	Annual	None				
	1 Year Nasdaq 100 Monthly Average Spread		Nasdaq 100	Point to Point	Annual	Monthly				
	1-Year S&P 500 Point-to-Point		S&P 500	Point to Point	Annual	None				
	1-Year Nasdaq 100 Point-to-Point		Nasdaq 100	Point to Point	Annual	None				
1 Year FTSE 100 Monthly Average Spread		FTSE 100	Point to Point	Annual	Monthly					
1-Year FTSE 100 Monthly Point-to-Point		FTSE 100	Point to Point	Annual	Monthly Sum					
1-Year S&P 500 Monthly Point-to-Point		S&P 500	Point to Point	Annual	Monthly Sum					
1 Year S&P 500 Monthly Average Spread		S&P 500	Point to Point	Annual	Monthly					
1-Year Blended Point-to-Point		Blended Indices	Point to Point	Annual	None					
1-Year Nasdaq 100 Monthly Point-to-Point		Nasdaq 100	Point to Point	Annual	Monthly Sum					
Fixed		1-Year Fixed Rate (no bonus)						4.5		
Allianz Life MasterDex	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 25,000 Monthly: 25,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider No- Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option	No- Unemployment Yes-Flex. Annuity Option No- Long Term Care Yes-Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver	Only Available in: CA NV UT WA					
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 10,000 Monthly: 10,000	Withdrawal Notes:		No Prem					
	Withdrawal Charges 7 years:		10	9	8	7	6	5	4	



Detailed Sheet

Non-Qualfd
 0-80: 7.00
 81-85: 3.00
 Qualified
 0-80: 7.00
 81-85: 3.00

ium Bonus

anged: 12/22/08

ange : TBD

read	Cap
------	-----

Non-Qualfd
 0-75: 5.00
 76-80: 2.50
 Qualified
 0-75: 5.00
 76-80: 2.50

ium Bonus

read	Cap
------	-----

2.00	
	7.25
8.00	
	6.75
	6.75
4.00	
	3.10
	3.10
5.00	
	7.25
	3.70
0%	

Non-Qualfd
 0-75: 7.00
 76-85: 5.00
 Qualified
 0-75: 7.00
 76-85: 5.00

ium Bonus



Detailed Sheet

Guaranteed Minimum Value:		87.5% of Premium at 1.50% (GMR/1000 \$971)						
Account Name		Indicie	Type	Reset	Averaging	Part	Sp	
1-Year S&P 500 Monthly Point to Point Fixed Account		S&P 500	Point to Point	Annual	Monthly Sum			
		1-Year Fixed Rate (no bonus)					3.2	
1-Year Nasdaq-100 Monthly Point-to-Point		Nasdaq 100	Point to Point	Annual	Monthly Sum			
Non-Qualified Owner: Annuitant:	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Flex. Wthdrl Rider		No- Unemployment No- Flex. Annuity Option No- Long Term Care		Not Available in:		
Qualified Owner: Annuitant:	Qualified Single: 10,000 Monthly: 10,000	No- Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option		Yes-Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver		NV NY OR PR VI WA		
Withdrawal Notes:							No Prem	
Withdrawal Charges 7 years:		10	9	8	7	6	5	
Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$938)						
Account Name		Indicie	Type	Reset	Averaging	Part	Sp	
1 Year Nasdaq 100 Monthly Cap		Nasdaq 100	Point to Point	Annual	Monthly Sum			
1 Year FTSE 100 Monthly Cap		FTSE 100	Point to Point	Annual	Monthly Sum			
1 Year Nasdaq 100 Monthly Average Spread		Nasdaq 100	Point to Point	Annual	Monthly			
1 Year FTSE 100 Monthly Average Spread		FTSE 100	Point to Point	Annual	Monthly			
1 Year S&P 500 Point-to-Point Cap Fixed		S&P 500	Point to Point	Annual	None			
		1-Year Fixed Rate (no bonus)					3.6	
1 Year Blended Point-to-Point Cap		Blended Indices	Point to Point	Annual	None			
1 Year S&P 500 Monthly Cap		S&P 500	Point to Point	Annual	Monthly Sum			
1 Year S&P 500 Monthly Average Spread		S&P 500	Point to Point	Annual	Monthly			
1 Year Nasdaq 100 Point-to-Point Cap		Nasdaq 100	Point to Point	Annual	None			
1 Year FTSE 100 Point-to-Point Cap		FTSE 100	Point to Point	Annual	None			
1 Year Blended Monthly Average Spread		Blended Indices	Point to Point	Annual	Monthly			
Non-Qualified Owner: Annuitant:	85 85	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Flex. Wthdrl Rider		No- Unemployment Yes-Flex. Annuity Option No- Long Term Care		Not Available in:	
Qualified Owner: Annuitant:	85 85	Qualified Single: 10,000 Monthly: 10,000	No- Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option		Yes-Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver		NY OR PR UT VI WA	
Withdrawal Notes:							No Prem	
Withdrawal Charges 7 years:		10	9	8	7	6	5	
Guaranteed Minimum Value:		87.5% of Premium at 1.50% (GMR/1000 \$971)						
Account Name		Indicie	Type	Reset	Averaging	Part	Sp	
1-Year Nasdaq-100 Monthly Point-to-Point		Nasdaq 100	High Water	Annual	Monthly Sum			
1-Year S&P 500 Monthly Point-to-Point Fixed		S&P 500	High Water	Annual	Monthly Sum			
		1-Year Fixed Rate (no bonus)					3.0	



Detailed Sheet

read	Cap
	2.90
5%	
	2.90

Non-Qualfd
 0-75: 7.00
 76-80: 6.00
 81-85: 5.00

Qualified
 0-75: 7.00
 76-80: 6.00
 81-85: 5.00

ium Bonus

read	Cap
	3.00
	2.80
5.00	
4.00	
	6.50
5%	
	6.25
	2.80
5.00	
	6.25
	6.50
2.00	

Non-Qualfd
 0-75: 7.00
 76-85: 5.00

Qualified
 0-75: 7.00
 76-85: 5.00

ium Bonus

read	Cap
	4.10
	4.10
0%	



Detailed Sheet

Allianz Life Target Accelerator Annuity	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization Yes-Flex. Wthdrl Rider No- Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option	No- Unemployment Yes-Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver	Not Available in: MS NJ NY OR PR VI					
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 10,000 Monthly: 10,000	Withdrawal Notes:							
	Withdrawal Charges 7 years:			9	8	7	6	5	4	3
	Guaranteed Minimum Value:			87.5% of Premium at 1.00% (GMR/1000 \$938)						
	Account Name		Indicie	Type	Reset	Averaging	Part	Sp		
Blended Account		Blended Indicies	Point to Point	Annual	Monthly	70				
Fixed		1-Year Fixed Rate (no bonus)			5.0					
American General Life Insurance Company VisionAdvantage 7	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability Yes-Hospitalization No- Flex. Wthdrl Rider Yes-Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option	No- Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver	Not Available in: AK CT DE MN NJ NY OR PA PR UT VI VT WA					
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 15,000 Monthly: 15,000	Withdrawal Notes:							
	Withdrawal Charges 7 years:			9	8	7	6	5	4	3
	Guaranteed Minimum Value:			90% of Premium at 3.00% (GMR/1000 \$1,107)						
	Account Name		Indicie	Type	Reset	Averaging	Part	Sp		
100% Participation Rate Account		S&P 500	Point to Point	Annual	None	100				
80% Participation Rate Account		S&P 500	Point to Point	Annual	None	80				
Adjustable Participation Rate No Cap		S&P 500	Point to Point	Annual	None	45				
Monthly Average Index Spread		S&P 500	Point to Point	Annual	Monthly					
Fixed Account		1-Year Fixed Rate (no bonus)			4.7					
OM Financial Life Insurance Company OM Accelerator Bonus 7	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider No- Extended Care Rider Yes-Terminal Illness No- Annualization No- Guaranteed Purchase Option	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver	Not Available in: CT LA MA MN MT ND NV NY OK OR PA PR TX UT VI WA					
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 10,000 Monthly: 10,000	Withdrawal Notes:							
	Withdrawal Charges 7 years:			10	9	8	7	6	5	4
	Guaranteed Minimum Value:			100% of Premium at 1.10% (GMR/1000 \$1,112)						
	Account Name		Indicie	Type	Reset	Averaging	Part	Sp		
Fixed Interest Option		1-Year Fixed Rate (no bonus)			3.1					
1-Year S&P 500 Monthly Average		S&P 500	Point to Point	Annual	Monthly					
1-Year S&P 500 Point-to-Point w/ Participation		S&P 500	Point to Point	Annual	None	30				
1-Year S&P 500 Monthly Point-to-Point		S&P 500	Point to Point	Annual	Monthly Sum					



Detailed Sheet

Non-Qualfd	
0-75:	6.00
76-79:	4.00
80-86:	2.50
Qualified	
0-75:	6.00
76-79:	4.00
80-86:	2.50

ium Bonus

read	Cap
0%	

Non-Qualfd	
0-75:	6.00
76-85:	5.00
Qualified	
0-75:	6.00
76-85:	5.00

ium Bonus

read	Cap
	10.00
	10.50
8.00	
0%	

Non-Qualfd	
0-79:	5.00
80-85:	2.50
Qualified	
0-79:	5.00
80-85:	2.50

1 Bonus: 3.00

read	Cap
0%	
	6.65
	2.35



Detailed Sheet

		1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None				
OM Financial Life Insurance Company Safety Index 7 Low-Band	Non-Qualified Owner: 85 Single: 15,000 Annuitant: 85 Monthly: 15,000 Qualified Owner: 85 Single: 15,000 Annuitant: 58 Monthly: 15,000	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider No- Extended Care Rider Yes-Terminal Illness Yes-Annualization No- Guaranteed Purchase Option	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver	Not Available in: MA MD MN ND NY OK OR PR UT VI VT					
	Withdrawal Notes:						No Prem			
	Withdrawal Charges 7 years:		10	10	10	9	8	7	6	
	Guaranteed Minimum Value:		100% of Premium at 3.00% (GMR/1000 \$1,230)							
	Account Name	Indicie	Type	Reset	Averaging	Part	Sp			
Fixed		1-Year Fixed Rate (no bonus)				3.4				
1 Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None						
1 Year S&P 500 Monthly Average Spread	S&P 500	Point to Point	Annual	Monthly						
1 Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum						
1 Year S&P 500 Monthly Average Cap	S&P 500	Point to Point	Annual	Monthly						
OM Financial Life Insurance Company Safety Index 7 High-Band	Non-Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000 Qualified Owner: 85 Single: 100,000 Annuitant: 58 Monthly: 100,000	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider No- Extended Care Rider Yes-Terminal Illness Yes-Annualization No- Guaranteed Purchase Option	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver	Not Available in: MA MD MN ND NY OK OR PR UT VI VT					
	Withdrawal Notes:						No Prem			
	Withdrawal Charges 7 years:		10	10	10	9	8	7	6	
	Guaranteed Minimum Value:		100% of Premium at 3.00% (GMR/1000 \$1,230)							
	Account Name	Indicie	Type	Reset	Averaging	Part	Sp			
1 Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum						
1 Year S&P 500 Monthly Average Cap	S&P 500	Point to Point	Annual	Monthly						
Fixed		1-Year Fixed Rate (no bonus)				3.7				
1 Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None						
1 Year S&P 500 Monthly Average Spread	S&P 500	Point to Point	Annual	Monthly						
Surrender Charges Last 6 Years										
American General Life Insurance Company	Non-Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000 Qualified Owner: 85 Single: 2,000 Annuitant: 85 Monthly: 2,000	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 2,000 Monthly: 2,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider Yes-Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option	No- Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider No- Nursing Home No- Home Health Care Waiver	Not Available in: CT NJ NV NY OR PR VI VT					
	Withdrawal Notes:						No Prem			
	Withdrawal Charges 6 years:		8	7	6	5	4	3		



Detailed Sheet

6.35

Non-Qualfd
 0-79: 6.00
 80-85: 3.00
 Qualified
 0-79: 6.00
 80-85: 3.00

ium Bonus

read Cap

5%

6.65

9.00

2.15

7.00

Non-Qualfd
 0-79: 6.00
 80-85: 3.00
 Qualified
 0-79: 6.00
 80-85: 3.00

ium Bonus

read Cap

2.40

8.50

5%

7.65

8.50

Non-Qualfd
 0-75: 5.00
 76-80: 4.50
 81-UP: 4.25
 Qualified
 0-75: 5.00
 76-80: 4.50
 81-UP: 4.25

ium Bonus



Detailed Sheet

AIG Global 6 Index	Guaranteed Minimum Value:		90% of Premium at 3.00% (GMR/1000 \$1,075)				
	Account Name	Indicie	Type	Reset	Averaging	Part	Sp
	1-Year Global Multiple Index Account Capped	Blended Indicies	Point to Point	Annual	None		
	1-Year Monthly Additive Account Capped	S&P 500	Point to Point	Annual	Monthly Sum		
	1-Year Point-to-Point Account Participatin Rate	S&P 500	Point to Point	Annual	None	45	
1-Year Fixed Account	1-Year Fixed Rate (no bonus)						4.4

OM Financial Life Insurance Company Loyalty Rewards Escalator 6	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care	Not Available in: NY OR PR VI VT WA		
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 10,000 Monthly: 10,000	No- Extended Care Rider Yes-Terminal Illness Yes-Annualization No- Guaranteed Purchase Option	No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver			
	Withdrawal Notes:					Premium	
	Withdrawal Charges 6 years:					9 9 8 7 6 5	
	Guaranteed Minimum Value:		87.5% of Premium at 1.00% (GMR/1000 \$938)				
Account Name	Indicie	Type	Reset	Averaging	Part	Sp	
1-Year S&P 500 Annual Point-to-Point Fixed	S&P 500	Point to Point	Annual	None			
	1-Year Fixed Rate (no bonus)						2.8
1-Year S&P 500 Monthly Averaging	S&P 500	Point to Point	Annual	Monthly			
1-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum			

Surrender Charges Last 5 Years

Sun Life Financial MultiPoint 5	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider	No- Unemployment No- Flex. Annuity Option No- Long Term Care	Not Available in: MO ND NY OK OR PR WA	
	Qualified Owner: 75 Annuitant: 75	Qualified Single: 10,000 Monthly: 10,000	No- Extended Care Rider No- Terminal Illness No- Annualization No- Guaranteed Purchase Option	No- Death Benefit Rider No- Nursing Home No- Home Health Care Waiver		
	Withdrawal Notes:					No Prem
	Withdrawal Charges 5 years:					0 0 0 0 0
	Guaranteed Minimum Value:		90% of Premium at 3.00% (GMR/1000 \$1,043)			
Account Name	Indicie	Type	Reset	Averaging	Part	Sp
5 Year	S&P 500	High Water	5-Year	Monthly	80	

Allianz Life InfiniDex Annuity	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 25,000 Monthly: 25,000	No- Disability No- Hospitalization Yes-Flex. Wthdrl Rider	No- Unemployment No- Flex. Annuity Option No- Long Term Care	Not Available in: DE NY OR PR UT VI WA	
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 10,000 Monthly: 10,000	No- Extended Care Rider No- Terminal Illness Yes-Annualization No- Guaranteed Purchase Option	No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver		
	Withdrawal Notes:					No Prem
	Withdrawal Charges 5 years:					10 9 8 7 6



Detailed Sheet

read	Cap
	7.75
	2.60
5%	

Non-Qualfd
 0-79: 4.00
 80-85: 2.00
 Qualified
 0-79: 4.00
 80-85: 2.00

Bonus: 1.00

read	Cap
	6.00
5%	
	6.05
	2.15

Non-Qualfd
 0-80: 5.00
 81-85: 1.00
 Qualified
 0-80: 5.00
 81-85: 1.00

ium Bonus

anged: 12/22/08

ange : TBD

read	Cap

Non-Qualfd
 0-75: 3.50
 76-85: 1.50
 Qualified
 0-75: 3.50
 76-85: 1.50

ium Bonus



Detailed Sheet

	Guaranteed Minimum Value:		87.5% of Premium at 1.50% (GMR/1000 \$943)					
	Account Name		Indicie	Type	Reset	Averaging	Part	Sp
	Fixed		1-Year Fixed Rate (no bonus)					3.0
	Nasdaq-100 Threshold Crediting		Nasdaq 100	Monthly Crediting	Annual	None	100	
	S&P 500 Threshold Crediting		S&P 500	Monthly Crediting	Annual	None	100	
American General Life Insurance Company	Non-Qualified	Non-Qualified	No- Disability		No- Unemployment		Not Available in: AK CT DE MN NJ NY OR PA PR UT VI VT WA	
	Owner: 85	Single: 15,000	Yes-Hospitalization		No- Flex. Annuity Option			
	Annuitant: 85	Monthly: 15,000	No- Flex. Wthdrl Rider		No- Long Term Care			
	Qualified	Qualified	Yes-Extended Care Rider		No- Death Benefit Rider			
Owner: 85	Single: 15,000	No- Terminal Illness		Yes-Nursing Home				
Annuitant: 85	Monthly: 15,000	No- Annualization		No- Home Health Care Waiver				
		No- Guaranteed Purchase Option						
Withdrawal Notes:							No Prem	
Withdrawal Charges 5 years:		9	7.5	6	4.5	3		
VisionAdvantage 5	Guaranteed Minimum Value:		90% of Premium at 3.00% (GMR/1000 \$1,043)					
	Account Name		Indicie	Type	Reset	Averaging	Part	Sp
100% Participation Rate Account		S&P 500	Point to Point	Annual	None	100		
80% Participation Rate Account		S&P 500	Point to Point	Annual	None	80		
Adjustable Participation Rate No Cap		S&P 500	Point to Point	Annual	None	40		
Monthly Average Index Spread		S&P 500	Point to Point	Annual	Monthly			
Fixed Account		1-Year Fixed Rate (no bonus)					4.1	
Surrender Charges Last 4 Years								
OM Financial Life Insurance Company	Non-Qualified	Non-Qualified	No- Disability		Yes-Unemployment		Not Available in: MA MD ND NY OK OR PR UT VI VT	
	Owner: 90	Single: 15,000	No- Hospitalization		No- Flex. Annuity Option			
	Annuitant: 90	Monthly: 15,000	No- Flex. Wthdrl Rider		No- Long Term Care			
	Qualified	Qualified	No- Extended Care Rider		No- Death Benefit Rider			
Owner: 90	Single: 15,000	Yes-Terminal Illness		Yes-Nursing Home				
Annuitant: 90	Monthly: 15,000	No- Annualization		No- Home Health Care Waiver				
		No- Guaranteed Purchase Option						
Withdrawal Notes:							No Prem	
Withdrawal Charges 4 years:		9	9	8	7			
Safety Index 4	Guaranteed Minimum Value:		100% of Premium at 3.00% (GMR/1000 \$1,126)					
	Account Name		Indicie	Type	Reset	Averaging	Part	Sp
1 Year S&P 500 Monthly Average Spread		S&P 500	Point to Point	Annual	Monthly			
1 Year S&P 500 Monthly Point-to-Point Cap		S&P 500	Point to Point	Annual	Monthly Sum			
1 Year S&P 500 Monthly Average Cap		S&P 500	Point to Point	Annual	Monthly			
Fixed		1-Year Fixed Rate (no bonus)					3.1	
1 Year S&P 500 Annual Point-to-Point Cap		S&P 500	Point to Point	Annual	None			
Low-Band	Non-Qualified	Non-Qualified	No- Disability		Yes-Unemployment		Not Available in: MA MD ND NY OK OR PR UT VI	
	Owner: 90	Single: 100,000	No- Hospitalization		No- Flex. Annuity Option			
	Annuitant: 90	Monthly: 100,000	No- Flex. Wthdrl Rider		No- Long Term Care			
	Qualified	Qualified	No- Extended Care Rider		No- Death Benefit Rider			
Owner: 90	Single: 100,000	Yes-Terminal Illness		Yes-Nursing Home				
Annuitant: 90	Monthly: 100,000	No- Annualization		No- Home Health Care Waiver				



Detailed Sheet

read	Cap
0%	
	2.25
	3.25

Non-Qualfd
 0-75: 5.00
 76-85: 4.00
 Qualified
 0-75: 5.00
 76-85: 4.00

ium Bonus

read	Cap
	8.50
	9.00
8.00	
0%	

Non-Qualfd
 0-79: 3.00
 80-90: 1.50
 Qualified
 0-79: 3.00
 80-90: 1.50

ium Bonus

read	Cap
9.00	
	1.00
	6.15
5%	
	5.10

Non-Qualfd
 0-79: 3.00
 80-90: 1.50
 Qualified
 0-79: 3.00
 80-90: 1.50



Detailed Sheet

		No- Guaranteed Purchase Option				01/11 VT	
OM Financial Life Insurance Company	Withdrawal Notes:					No Prem	
Safety Index 4	Withdrawal Charges 4 years:	9	9	8	7		
<i>High-Band</i>	Guaranteed Minimum Value:	100% of Premium at 3.00% (GMR/1000 \$1,126)					
	Account Name	Indicie	Type	Reset	Averaging	Part	
	Fixed		1-Year Fixed Rate (no bonus)				3.4
	1 Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None		
	1 Year S&P 500 Monthly Average Spread	S&P 500	Point to Point	Annual	Monthly		
	1 Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum		
	1 Year S&P 500 Monthly Average Cap	S&P 500	Point to Point	Annual	Monthly		



Detailed Sheet

ium Bonus	
read	Cap
5%	
	6.10
8.50	
	1.25
	7.65