



THE INDEXED ANNUITY FACT SHEET

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SAN ANGELO (325)653-1282 / (800)375-0138 SAN ANTONIO (210)494-9955 / (800)221-5138 HOUSTON (713)984-2471 / (800)456-2123

February 1, 2010	Products	Interest Rate (Including Bonus)	Death Benefit	Guarantee Period	Minimum Interest Guarantee	Surrender Schedule	Minimum Premium	Free Withdrawal	Maximum Issue Age	Commission	"Sizzle" and Special Notes
Old Mutual Financial Network AM Best 'A-'	Safety Index 7 SPDA	>100k S&P Mo. Avg 6.25% S&P Annual Pt. to Pt. 5.25% 1y. Monthly Pt. to Pt. 1.25% Fixed 3.30%	Accumulation Value	1 Year (Fixed Acct)	3.00% on fixed account	7 yrs 10,10,10,9,8,7,6	\$10,000	4 unscheduled partial withdrawals minimum of \$500 or interest only	85	0-79 = 6.00% 80-85 = 3.00%	Nursing Home and terminal illness, unemployment rider
		<100k S&P Mo. Avg. 6.25% S&P Annual Pt to Pt. 5.25% 1yr S&P Mo. Pt to Pt 1.00% Fixed 3.000%									
American General AM Best 'A'	Horizon Index 9 SPDA	1 Yr. Mo Pt to Pt 2.40% Cap 2 Yr Pt to Pt 15.50% Cap 9 Yr Fixed 2.76% 4% Premium Bonus	Annuity Value at Death	6 Years	2.00%	9 Years 10-10-9-8-7-6-5-4-2	\$5,000	In year 2, up to 10% of annuity value as of the previous contract anniversary.	85	0-75 = 6.00% Reduces at Older Ages	Premium Bonus Credited Day 1 of Contract.
	Horizon Index 12 SPDA	1yr Mo. Pt. to Pt. 2.40% 2yr Pt. to Pt. 15.50% cap 12 Yr. Fixed 2.80% 5% Premium Bonus	Annuity Value at Death	9 yr	90% at 2%	12 Years 12-12-12-12-11-10-9-8-7-5-3	\$5,000	10% Free Withdrawal after First Year	NQ age = 85 Q age = 85 (age 70 for IRAs)	0-75 8% reduces at older Ages	Premium Bonus Credited Day 1 of Contract.
Lincoln Financial A.M.Best 'A+'	New Directions 6 Indexed SPDA	< 100K Pref.Triggered 5.20% 2yr. Pt to Pt. Cap = 12.60% Fixed Account = 2.90% >\$100K Perf. Triggered 5.55% 2yr Pt.to Pt. =13.60% Fixed Account =3.10%	The greater of Accumulation Value or Guaranteed Min Cash Surrender Value	6 Yrs MYG (Fixed Acct)	1.75%	6 Years 9-8-7-4.75-3.5 +/- MVA	\$10,000 NQ & Q	10% Free Withdrawals Systematic on the Fixed Account	85	0-75 = 3.50% 76-80 = 2.75% 81-85 = 1.75%	Nursing Home and Terminal Illness Benefit
	OptiChoice 5 Indexed FPDA	< 100K 1 YR Pt. to Pt. = 4.70% 1 YR. Mo. Cap = 2.05% 1 YR Mo. Ave. = 9.00% Fixed = 2.45% > 100K 1 YR Pt. to Pt. =5.00% 1 YR. Mo. Cap = 2.15% 1 YR. Mo. Ave = 9.00% Fixed = 2.60%	The greater of: Accumulation Value or Guaranteed Min Cash Surrender Value	1 Year (Fixed Acct)	1.25%	5 Years 9-8-7-6-5 +-MVA	\$2,000 Q \$5,000 NQ	10% Withdrawals per year without an MVA or surrender charge.	85	0-75 = 5.00% 76-80 = 3.75% 81-85 = 2.50%	Easy to Understand and Easy to Sell!
	OptiPoint 12 Indexed FPDA	Perf. Triggered = 4.60% 2 yr Pt to Pt Cap. = 10.90% 2 yr Monthly Cap = 2.90% Fixed Account 2.55%	The greater of: Single prem paid, less surrenders; or accum value w/o MVA less surr chgs. Or the guaranteed min. cash surrender value.	1 Year (Fixed Acct)	Performance Triggered=2.5% 2 Yr. Pt to Pt= 7% 2 Yr Mo Cap= 1% Fixed = 1.5%	12 Years 12-11-10-9-8-7-6-5-4-3-2-1	\$2,000Q \$5,000 NQ	10% Free Withdrawals of the Accum Value each policy year.	75	0-75 = 8.00%	< \$100K - 4% > \$100K - 5% Premium Bonus Credited to paid Premium in the 1st. 5 policy yrs.

(Rates are subject to change without notice. Call for current rates.)
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Call us for Immediate Annuity Quotes!

February 1, 2010	Product	Rate (Bonus Information)	Death Benefit	Guarantee Period	Minimum Interest Guarantee	Surrender Schedule	Minimum Premium	Free Withdrawal	Maximum Issue Age	Commission	"Sizzle" and Special Notes
American General <i>A.M. Best 'A'</i>	AG Horizon Select SPDA	5 year - 2.90% 7 year - 3.55% 10year - 3.85%	Accumulation Value	5,7,10	2.00%	10 years	\$5,000	10% of the annuity value as of previous contract anniversary	85	0-80 = 4.00% 81-85 = 3.00%	30 Day window free of surrender charges at the end of the 5 & 7 year selected term
Old Mutual Financial Network <i>A.M. Best 'A'</i>	Old Mutual Guarantee + 5 SPDA	4.00% Includes 1% 1st Yr Bonus 3.00% Years 2-5	Accumulation Value	5 Years	2.50%	5 Years 9-8-7-6-5% +/- MVA	\$5,000 NQ \$2,000 Q	100% Acc. Interest available 1st day (4 withdrawals per year)	90	0-79 = 3.00% 80-90 = 1.50%	Rate Guaranteed 5 Years!
Liberty Bankers <i>A.M. Best 'B-'</i>	Bankers 1 SPDA	1.75%	Accumulation Value	1 Year	1.00%	1 Year 5% No MVA	10,000	Accumulated interest twice yearly or Monthly interest if > \$100	95	0-80 = 0.50% 81-95 = 0.40%	TOTALLY liquid after 1 year! No MVA. Nursing Home Waiver is NOT Available.
	Bankers 3 SPDA	2.75%	Accumulation Value	3 Years	1.00%	3 Years 8-7-6% +/- MVA (for 3 yrs only)	\$10,000	Accumulated interest twice yearly or Monthly interest if > \$100	95	0-80 = 2.00% 81-95 = 1.00%	TOTALLY Liquid After 3 Years! Nursing Home Waiver Available on NQ Policies ONLY!
	Bankers Premier Plus SPDA	4.75% Includes 1% 1st Year Bonus 3.75% Years 2-5	Accumulation Value	5 Years	1.00%	5 Yrs. 8.1-7.3-6.4-5.5-4.5% +/-MVA (for 5 yrs only)	\$10,000	Accumulated interest twice yearly or Monthly interest if > \$100	90	0-80 = 2.00% 81-90 = 0.40%	TOTALLY Liquid After 5 Years! Nursing Home Waiver Available on NQ Policies ONLY!
	Liberty USA 500 SPDA	<100,000 8.50% includes 5% 1st. Yr bonus) >100,000 8.75% includes 5.25% 1st. Yr bonus.	Accumulation Value	1 year	3.00%	9 yrs. Ages 0-55, 16,15,14,13,12,11, 10,9,8% Ages 56-79- 13,12,11,10.5,9.5, 8.5,7.5,6.5,5.5% +/- MVA 1st. 9rs.	\$10,000	Accumulated interest twice yearly or Monthly interest if > \$100	79	0-70 = 6.25% 71-79 = 4.25%	GREAT COMMISSIONS Nursing Home, Disability & Terminal Illness Waivers
New Era Life Insurance Company <i>A.M. Best 'B+'</i>	Secure Choice 3 SPDA	3.35%	Accumulation Value	3 Years	3.00%	3 Years 3-3-3%	\$10,000	Immediate periodic interest payment available for monthly interest amount greater than or equal to \$125. Lesser amount will be paid quarterly.	99	0-85 = 1.75% 86-99 = .88%	3-Year Guarantee Low surrender charges! No Load! Rates for Texas Only
	Secure Choice 5 SPDA	3.75%	Accumulation Value	5 Years	3.00%	5 Years 5-5-5-5-5%	\$10,000	Immediate periodic interest payment available for monthly interest amount greater than or equal to \$125. Lesser amount will be paid quarterly.	90	0-85 = 2.00% 86-90 = 1.00%	5-Year Guarantee Low surrender charges! No Load! Rates for Texas Only

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