



# THE INDEXED ANNUITY FACT SHEET

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July 15, 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
<b>Old Mutual Financial Network</b> <i>AM Best 'A'</i>	<b>Safety Index 7 SPDA</b>	>100k S&P Mo. Avg 4.25% S&P Annual Pt. to Pt. 4.25% 1y. Monthly Pt. to Pt. 1.60% Fixed 3.15% <100k S&P Mo. Avg 4.00% S&P Annual Pt to Pt 4.00% 1yr S&P Mo. Pt to Pt 1.50% Fixed 3.00%	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	<b>0-79 = 4.35%</b> <b>80-85 = 2.75%</b>	Nursing Home and terminal illness, unemployment rider
<b>American General</b> <i>AM Best 'A'</i>	<b>Horizon Index 9 SPDA</b>	1 Yr. Mo Pt to Pt 2.20% Cap 2 Yr Pt to Pt 9.00% Cap 9 Yr Fixed 2.00% 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	<b>0-75 = 6.00%</b> <b>76-80 - 3.50%</b> <b>81-85 - 2.00%</b>	Premium Bonus Credited Day 1 of Contract.
	<b>Horizon Index 12 SPDA</b>	1yr Mo. Pt. to Pt. 2.20% 2yr Pt. to Pt. 9.00% cap 12 Yr. Fixed 2.10% 5% Premium Bonus	Annuity Value at Death	9 yr	90% at 2%	12 Years 12-12-12-12-12 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)	<b>0-75 8%</b> <b>76-80 - 4.00%</b> <b>81-85 - 2.50%</b>	Premium Bonus Credited Day 1 of Contract.
<b>Lincoln Financial</b> <i>A.M. Best 'A+'</i>	<b>New Directions 6 Indexed SPDA</b>	< 100K Pref. Triggered 4.80% 2yr. Pt to Pt. Cap = 11.35% Fixed Account = 2.80% > \$100K Perf. Triggered 5.15% 2yr Pt. to Pt. = 12.35% Fixed Account = 3.00%	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	<b>0-75 = 3.50%</b> <b>76-80 = 2.75%</b> <b>81-85 = 1.75%</b>	Nursing Home and Terminal Illness Benefit
	<b>OptiChoice 5 Indexed FPDA</b>	< 100K 1 YR Pt. to Pt. = 4.05% 1 YR. Mo. Cap = 2.10% 1 YR Mo. Ave. = 9.00% Fixed = 2.25% > 100K 1 YR Pt. to Pt. = 4.35% 1 YR. Mo. Cap = 2.20% 1 YR. Mo. Av 9.00% Fixed = 2.40%	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	<b>0-75 = 5.00%</b> <b>76-80 = 3.75%</b> <b>81-85 = 2.50%</b>	Easy to Understand and Easy to Sell!
	<b>OptiPoint 10 Indexed SPDA</b>	< \$100K Perf. Triggered = 4.05% 2yr Pt to Pt. Cap = 9.35% 2yr mo. Cap = 3.40% Fixed account = 2.35% Premium bonus 3% (years 1-4) > \$100K Premium bonus 4.00% (years 1-4)	The greater of the Contract Value or Premiums paid, minus any prior surrenders	1 years (Fixed account)	1.00%	10 Years 10-9-8-7-6-5-4-3- 2-1	\$2,000 qualified \$5,000 non- qualified	10% Withdrawals beginning in the first contract year.	80	<b>0-75 - 7%</b> <b>76-80 - 4.75%</b>	Nursing Home and Terminal Illness Benefit
<b>Lafayette Life</b> <i>A.M. Best 'A+'</i>	<b>Marquis Advant-Edge 5 FPDA</b>	1 yr pt. to pt. - 5.75% 1 yr. Fixed - 2.75%	Accumulation Value	1 Year (Fixed Acct)	2.00%	5 years 8-7-6-5-4 60 day window 6th yr, renews another 5 yrs.	\$1,000 annually	10% free withdrawals or Automatic monthly withdrawals of interest in 1st. Year.	85	<b>0-69 = 4.5%</b> <b>70-85 = 3.5%</b>	You can pay premium at any time. Interest credited on each payment of new money.

(Rates are subject to change without notice. Call for current rates.)  
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