

Company	North American Annuity	RBC/Liberty Life	American General	National Western	National Western
	AM Best A+	AM Best A	AM Best A	AM Best A	AM Best A
Plan Name	<b>Charter 14</b>	<b>Enhanced Choice 12</b>	<b>Horizon 12</b>	<b>Ultra Future</b>	<b>Ultra Classic</b>
Issue Ages	0-75 FPDA	0-85 SPDA	0-85 SPDA	0-80 FPDA	0-80 FPDA
Surrender Schedule	14 yrs:18, 18, 17, 15, 15, 15, 14, 12, 10, 8, 6, 4, 2 +/- MVA	12 yrs:14, 13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3 +/- MVA	12 yrs:12, 12, 12, 12, 12, 11, 10, 9, 8, 7, 5, 3 +/- MVA	15 yrs:19.25, 18.5, 17.75, 16.75, 16, 15.25, 14.5, 13.5, 12.75, 12, 10, 8, 6, 4, 2	13 yrs:15, 14.75, 14, 13, 12.25, 11.25, 10.5, 9.75, 8.75, 8, 6, 4, 2
Not Available In	AL, AK, CT, DE, MN, NY, OR, UT, WA	AK, CA*, CT, DE, HI, MN, NJ, NY, OK, OR, PA, UT, WA	AK, CT, MN, NJ, NY, OK, OR, PA*, UT, VT, WA	AL, AK, CT, DE*, IL*, IN*, LA*, MA*, MN*, MS, NJ*, NY, OR, PA*, WA*	AL, AK, CT, DE, FL*, IL, IN, LA*, MA, MN, MS, NJ, NY, OR, PA, UT, WA
Product Highlights	11.00% BONUS Premium 1-7 3.20% Monthly CAP	5.00% BONUS Premium 7.50% Roll-Up GUARANTEE	4.00% BONUS Premium 16.50% 2-Yr CAP	10.00% BONUS Premium yr 1 4.75% BONUS Premium yrs 2-5 3.25% Monthly CAP	12.00% Commission 3.25% Monthly CAP
Index Options	<p><b>Annual Cap</b>            S&amp;P 500 Daily Average: <b>7.10%</b>            S&amp;P 500 Pt to Pt: <b>7.10%</b>            DJIA Daily Average: <b>6.20%</b>            DJIA Pt to Pt: <b>5.40%</b>            S&amp;P 400 Daily Average: <b>6.35%</b>            S&amp;P 400 Pt to Pt: <b>5.10%</b>            Russell 2000 Daily Average: <b>6.65%</b>            Russell 2000 Pt to Pt: <b>5.25%</b>            NASDAQ Pt to Pt: <b>5.25%</b>            DJEuro Stock 50 Pt to Pt: <b>6.05%</b>            Lehman Bond Pt to Pt: <b>3.05%</b>            Blended Pt to Pt: <b>5.25%</b></p> <p><b>Monthly Cap</b>            S&amp;P 500 Pt to Pt: <b>3.20%</b>            NASDAQ Pt to Pt: <b>2.50%</b></p> <p><b>Fixed</b>  <b>14.33% Yr 1</b></p>	<p><b>Annual Cap</b>            DJIA Pt to Pt: <b>5.00%</b>            S&amp;P 500 Pt to Pt: <b>5.00%</b></p> <p><b>Monthly Cap</b>            S&amp;P 500 Pt to Pt: <b>2.25%</b></p> <p><b>Fixed</b>  <b>7.73% Yr1</b></p>	<p><b>Annual Cap</b>            S&amp;P 500 2Yr Pt to Pt: <b>16.50%</b></p> <p><b>Monthly Cap</b>            S&amp;P 500 Pt to Pt: <b>2.70%</b></p> <p><b>Fixed</b>  <b>6.96% Yr1</b></p>	<p><b>Annual Cap</b>            S&amp;P 500 Mo. Average: <b>UNLIMITED</b>            Par Rate: <b>65% Fee: 1.60%</b></p> <p><b>Monthly Cap</b>            S&amp;P 500 Pt to Pt: <b>3.25%</b></p> <p><b>Fixed</b>  <b>14.13% Yr 1</b></p>	<p><b>Annual Cap</b>            S&amp;P 500 Mo. Average: <b>UNLIMITED</b>            Par Rate: <b>65% Fee: 1.60%</b></p> <p><b>Monthly Cap</b>            S&amp;P 500 Pt to Pt: <b>3.25%</b></p> <p><b>Fixed</b>  <b>4.25% Yr 1</b></p>
Reset Design	Annual Reset	Annual Reset	Annual Reset	Annual Reset	Annual Reset
Liquidity	<b>W/D:10% AV, RMD: Yr 1, Death: 100 % AV</b>	<b>W/D: 10% AV, SWI: Yr 2, RMD: Yr 1, Death: 100 % AV</b>	<b>W/D: 10% AV, SWI: Yr 1, RMD: Yr 1, Death: 5 Years</b>	<b>W/D: 10% AV, SWI: Yr 2, RMD: Yr 2, Death: 100 %</b>	<b>W/D:10% AV, SWI: Yr 2, RMD: Yr 2, Death: 100 %</b>
Guarantee	100% @ 2.00%	87.5% @ 1-3%	90% @ 2%	87.5% @ 1-3%	87.5% @ 1-3%
Premium Min/Max	\$25,000.00 - \$1,000,000.00	\$5,000.00 - \$500,000.00	\$5,000.00 - \$500,000.00	\$2,000.00 - \$500,000.00	\$2,000.00 - \$500,000.00
Commission	<b>0-75: 8.50%</b>	<b>0-75: 8.00%</b> <b>76-80: 6.00% 81-85: 4.00%</b>	<b>0-75: 8%</b> <b>76-80: 4% 81-85: 2.50%</b>	<b>(NQ) 0-75: 7.00% 76-80: 5.00%</b> <b>(Q) 0-70: 7.00% 71-75: 3.50%</b> <b>76-80: 2.00%</b>	<b>(NQ) 0-75: 12.00% 76-80: 10.50%</b> <b>(Q) 0-70: 12.00% 71-75: 10.00%</b> <b>76-80: 9.00%</b>

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Company	Allianz	Allianz	Forethought	GAFRI_ Great American	Allianz
	AM Best A	AM Best A	AM Best A-	AM Best A	AM Best A
Plan Name	<b>MasterDex 10 PLUS</b>	<b>MasterDex X</b>	<b>Income 125</b>	<b>Safe Return</b>	<b>Endurance Elite</b>
Issue Ages	0-80 FPDA	0-80 FPDA	0-85 SPDA	0-85 SPDA	0-80 SPDA
Surrender Schedule	5x10	10 yrs:10, 10, 10, 8.75, 7.5, 6.25, 5, 3.75, 2.5, 1.25	10 yrs:12, 12, 11, 10, 9, 8, 7, 6, 4, 2	10 yrs:10, 9, 8, 7, 6, 5, 4, 3, 2, 1	5 yrs:8, 7, 6, 5, 4
Not Available In	CA, CT, NY, OR, PA, UT, WA	CT, NV, NY, OR, WA	AK, CT*, DE*, MN*, NV, NY, OR*, SC*, UT*, WA	DE, NJ, NV, NY, VA	CA, CT, NJ, NY, OK, OR, PA, TX, VT, WA
Product Highlights	10% BONUS Premium yrs 1-5 13.30% Yield Yr 1	10.00% BONUS Premium yrs 1-3 8.00% Roll-Up GUARANTEE to age 90	25.00% Premium (GLIAB) BONUS 5.00% Roll-Up GUARANTEE	Bailout Provision GUARANTEE: 100% Liquid	5YR Walk away 10% EWB BONUS (10yr Vested)
Index Options	<p><b>Annual Cap</b> NASDAQ Pt to Pt: <b>7.00%</b> S&amp;P 500 Pt to Pt: <b>7.75%</b> FTSE Pt to Pt: <b>7.50%</b> Blended Pt to Pt: <b>7.75%</b> NASDAQ Mo. Average: <b>UNLIMITED</b> Par Rate: <b>100%</b> Fee: <b>5.00%</b> S&amp;P 500 Mo. Average: <b>UNLIMITED</b> Par Rate: <b>100%</b> Fee: <b>5.00</b> FTSE Mo. Average: <b>UNLIMITED</b> Par Rate: <b>100%</b> Fee: <b>4.00</b> Blended Mo. Average: <b>UNLIMITED</b> Par Rate: <b>100%</b> Fee: <b>2.00</b></p> <p><b>Monthly Cap</b> NASDAQ Pt to Pt: <b>3.20%</b> S&amp;P 500 Pt to Pt: <b>3.00%</b> FTSE Pt to Pt: <b>2.90%</b> <b>Fixed</b> <b>13.3% Yr1</b></p>	<p><b>Annual Cap</b> NASDAQ Pt to Pt: <b>5.00%</b> S&amp;P 500 Pt to Pt: <b>5.75%</b> DJEuro Stock 50 Pt to Pt: <b>5.25%</b> Blended Pt to Pt: <b>5.75%</b></p> <p><b>Monthly Cap</b> NASDAQ Pt to Pt: <b>2.50%</b> S&amp;P 500 Pt to Pt: <b>2.30%</b> DJEuro Stock 50 Pt to Pt: <b>2.30%</b> Blended Mo. Average: <b>2.00%</b></p> <p><b>Fixed</b> <b>12.48% Yr1</b></p>	<p><b>Monthly Cap</b> Band 1 S&amp;P 500 Pt to Pt: <b>1.75%</b> Band 2 S&amp;P 500 Pt to Pt: <b>1.50%</b> Band 3 S&amp;P 500 Pt to Pt: <b>1.25%</b></p> <p><b>Fixed</b> <b>2.00% Yr1</b></p> <p><b>Premium Bands</b> Band 1 &gt; \$250K Band 2 = \$249K - \$100K Band 3 &lt; \$100K</p>	<p><b>Annual Cap</b> S&amp;P 500 Pt to Pt: <b>6.50%</b> S&amp;P 500 Mo. Average: <b>6.75%</b></p> <p><b>Fixed</b> <b>2.00% Yr1</b></p>	<p><b>Annual Cap</b> NASDAQ Pt to Pt: <b>5.50%</b> S&amp;P 500 Pt to Pt: <b>6.00%</b> Blended Pt to Pt: <b>6.50%</b> DJEuro Stock 50 Pt to Pt: <b>6.00%</b></p> <p><b>Monthly Cap</b> NASDAQ Pt to Pt: <b>3.10%</b> S&amp;P 500 Pt to Pt: <b>2.50%</b> DJEuro Stock 50 Pt to Pt: <b>2.50%</b></p> <p><b>Fixed</b> <b>2.50% Yr 1</b></p>
Reset Design	Annual Reset	Annual Reset	Annual Reset	Annual Reset	Annual Reset
Liquidity	<b>W/D:</b> 10% Prem, <b>SWI:</b> Yr 6, <b>RMD:</b> Yr 1, <b>Death:</b> 100 %	<b>W/D:</b> 10% Premium, <b>SWI:</b> Yr 6, <b>RMD:</b> Yr 1, <b>Death:</b> 100 % AV	<b>W/D:</b> 10% AV, <b>SWI:</b> Yr 1, <b>Death:</b> 100 % AV	<b>W/D:</b> 10% AV, <b>SWI:</b> Yr 1, <b>Death:</b> 100 % AV	<b>W/D:</b> 10% Prem, <b>RMD:</b> Day 30, <b>Death:</b> 100 %
Guarantee	87.5% @ 1-3%	87.5% @ 2.50%	87.50% @ 1-3%	100% @ 2.00%	87.5% @ 1%
Premium Min/Max	\$15,000.00 - \$499,999.00	\$20,000.00 - \$1,000,000.00	\$25,000.00 - \$1,000,000.00	\$25,000.00 - \$750,000.00	\$10,000.00 - \$1,000,000.00
Commission	<b>0-75: 8.00%</b> <b>76-80: 5.00%</b>	<b>0-75: 7.00%</b> <b>76-80: 5.00%</b>	<b>0-75: 7.50%</b> <b>76-85: 5.00%</b>	<b>0-75: 6.50%</b> <b>76-80: 5.50% 81-85: 2.50%</b>	<b>0-75: 5%</b> <b>76-80: 3.50%</b>

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