




Traditional Product Matrix - ** Rates as of 02/03/05 and subject to change without notice.

Rate Subject to Change	Product	Interest Rate	Minimum Premium	Free Withdrawal	Surrender Charges	Issue Ages	Commission	Special Features
American National Insurance Company Galveston, TX. Rated A+ by A.M. Best, Rated AA by Standard & Poor's LM1340	BenchMark Reliance SM Extra 2* Extra 4* Extra 6* Extra 8* 	Index Corporate Bond Strategy 3.60% 5.55%, Base Rate 3.55% 7.50%, Base Rate 3.50% 9.45%, Base Rate 3.45% 11.40%, Base Rate 3.40% Competitive Rate with New Money Renewals	\$10,000 Initial \$2,000 Additional Premium	10% Liquidity Available in the First Year. Systematic Income Available. "Checkbook" Available!	10- Year Declining	Extra & Extra 2 0-99 Extra 4 0-95 Extra 6 0-90 Extra 8 0-85	Up to 6.50% GA (0-75) Commission reduced for older ages and on extra interest options.	Confinement Waiver** with up to 100% Liquidity! Option 7 & 8 Available for Medicaid Planning***.
	BenchMark 10 Extra [*] Extra 2* Extra 4* Extra 6* Extra 8* Available in CT,MN,OR,WA	Index Corporate Bond Strategy 3.90% 5.80%, Base Rate 3.80% 7.70%, Base Rate 3.70% 9.60%, Base Rate 3.60% 11.50%, Base Rate 3.50% Competitive Rate with New Money Renewals	\$5,000 Initial \$2,000 Additional Premium	10% Liquidity Available in the First Year. Systematic Income Available. "Checkbook" Available!	10- Year Declining	0-99	Up to 3.70% GA (0-85) w/ \$10,000 Initial Premium. Commission reduced for older ages and on extra interest products.	Confinement Waiver** with up to 100% Liquidity! Option 7 & 8 Available for Medicaid Planning***.
AIG Rated A++ by A.M. Best	 HorizonFlex SM	5.60% First Year 3.60% Base Rate	\$5,000 NQ \$2,000 Q or \$50 per month (EFT)	10% Free Withdrawals in all Years (including Year 1).	9 Years : 8,8,8,7,6,5,3,1,0%	0-85	5.00% (0-75) 4.00% (76-80) 3.00% (81-85)	Annuity Value at Death.
Loyal American Life & Annuity Company Rated A by A.M. Best	Vision 10	4.50% First Year Rate 3.00% Base Rate	\$10,000 Q & NQ	Interest payments or 10% starting in year 2.	10,9,8,7,6,5,4,3,2,1	0-90	7% (0-80) 5% (81-90) FL- 7% (0-80) FL- 5% (81-90)	100% Nursing Home Waiver Call for State Specific Rate
Great American Rated A by A.M. Best	American Freedom Classic 10	7.55% First Year Rate <i>(Includes a 5% First Year Interest Rate Bonus)</i>	\$5,000	Interest Only After First Year.	10,9,8,7,6,5,4,3,2,1	0-80 NQ 18-75 Q	5.50% ALL AGES!	No MVA Medicaid Friendly!
	American Freedom 10-ST	4.15% First Year Rate 2.65% Base Rate	\$5,000	10% of the Surrender Value in the First Year.	10,9,8,7,6,5,4,3,2,1	0-85 NQ 18-80 Q	8% (18-75) Q 8% (0-80) NQ 5.60% (76-80) Q 5.60% (81-85) NQ	Great Commission!
Reliance Standard Rated A- by A.M. Best	Apollo-MVA	5%* *includes a 2.00% First Year Bonus.	\$5,000	10% Cumulative up to 50% of premium paid starting in year 3, or systematic interest withdrawal after 30 days.	9,8,7,6,5,4,2 plus or minus MVA. Nursing Home Waiver ages 0-74.	0-85	6.00% (0-75) 4.80% (76-80) 3.60% (81-85)	Short Surrender Period! (7 Years) Some states have a 3.00% minimum guarantee rate, call for details.
	Argus 2000-MVA	7.15%* *includes a 4.00% First Year Bonus. 3.15% Base Rate Years 2-3.	\$10,000	10% of Single Premium in first year after that 10% of accumulated value.	12,11,10,9,8,7,6,5,4,2 plus or minus MVA. Nursing Home Waiver ages 0-74.	0-85	4.00% (0-75) 3.20% (76-80) 2.40% (81-85)	Nursing Home Waiver (issue ages 0-74) Call for Details!
	 Eleos MVA	6.00% First Year Rate* *Rate includes a 3.00% Bonus.	\$10,000	10% Penalty Free Withdrawal Including the First Year. Systematic Withdrawal of Interest available after 30 days, (\$50 minimum)	9,8,7,6,5,4,2 plus or minus MVA. Nursing Home Waiver ages 0-74.	0-85	4.00% (0-75) 3.20% (76-80) 2.40% (81-85)	Annuitization is NOT Required to Keep Bonus.

Product not available in all states .

*Access to over 10% in any contract year will be subject to applicable surrender charges, interest adjustments, and/or market value adjustments.

***Medicaid eligibility rules vary by state. You should consult an attorney specializing in elder care law before recommending the purchase of an annuity to your client.


FOR BROKER USE ONLY. NOT APPROVED FOR USE WITH THE GENERAL PUBLIC.

Life Insurance Product Matrix - Rates are current as of 02/03/05 and subject to change without notice.

Rate Subject to Change	Product	Policy Type	Minimum Face Amount	Loan/Partial Surrender	Surrender Charges	Issue Ages	Commission	Target Market
North American Company for Life and Health Insurance <i>Rated A by A.M. Best</i>	Legacy Optimizer SM	Universal Life	None	Yes	9 Years	45-85	8.50%	Wealth Transfer Asset Protection Single Premium Older Age Market
	Impact Term SM	Term Life	\$100,000	No	None	Call For Details.	10-Yr = 70% 15-Yr = 75% 20-Yr = 85% 30-Yr = 90%	Broad Market Appeal. Individuals Seeking Guarantee Period.
	Custom Accumulator SM	Universal Life	\$25,000	Yes	9 Years	0-90	90%	Retirement Saving College Funding Asset Protection Single Premium
	Custom Extra SM	Universal Life	\$25,000 all classes except Preferred \$100,000 Preferred Classes only	Yes	14 Years, or to age 100 if less.	0-90	80%	Family Protection Mrtgage Protection Business Key-Person Buy-Sell Agreement
	Custom Guarantee SM	Universal Life	\$50,000	Yes	20 Years, or to age 100, if less.	0-90	85%	Individuals seeking Long-Term Guarantees.
	Custom TermUL SM	Universal Life	\$200,000 (ages 15-54) \$100,000 (ages 55+)	Yes	20 Years, or to age 100, if less.	0-90	80%	Excellent Term Alternative. Coverage to age 100.

³ Identical surrender charges schedule repeats with guarantee period. † Plus or Minus Market Value Adjustment: Adjustment and surrender charges waived during 30 day window after each guarantee period

Indexed Product Matrix - Rates are current as of 02/03/05 and subject to change without notice.

Rate Subject to Change	Product	Index Crediting	Minimum Premium	Free Withdrawal	Surrender Charges	Issue Ages	Commission	Special Features
Allianz Life Insurance Company of North America Rated A+ by A.M. Best	PowerDex Elite 5% & 10% Premium Bonus Option	100% Participation while the policy is in deferral. One Year Point to Point Index of S&P 500® with a 5 year "highwater" look back feature.	\$5,000 NQ \$2,000 Q	5% Annually up to 25% of Premiums Paid after the First Year.	10 Year Declining	0-85	9% (0-75) 7% (76-85) & Producer Perks	"Highwater" Crediting Method!
	MasterDex	Monthly Point-to-Point S&P 500 or Nasdaq 100 Monthly Cap 2.6% Fixed Account 2.25% 100% Participation	\$25,000	10% Annual Free Withdrawal up to 50% of Lifetime.	7 Years: 10,9,8,7,6,5,4%	0-85	7% (0-75) 5% (76-85)	Short Surrender. High Monthly Cap.
	MasterDex 10	Monthly Point-to-Point S&P 500 or Nasdaq 100 Monthly Cap 2.8% Fixed Account 2.75% 100% Participation	\$25,000	10% of Premium per Year up to 50% Total.	Call for Details.	0-85	9% (0-75) 7% (76-85)	10% Premium Bonus
	MasterDex 5	Monthly Point-to-Point S&P 500 or Nasdaq 100 Monthly Cap 2.6% Fixed Account 2.25% 100% Participation	\$25,000	10% of Premium per Year up to 50% Total.	10 Year Declining	0-85	9% (0-75) 7% (76-85)	5% Premium Bonus
North American Company for Life and Health Insurance Rated A by A.M. Best NCF-CapitalCare-B1599	North American Heritage Max SM	Point-to-Point S&P 500® - 55% DJIA SM - 65% NASDAQ-100® - 55% S&P 400® - 60% Russell 2000® - 60% Fixed Account - 3.10%	\$10,000 NQ \$2,000 Q	10% of the Accumulation Value, once each year, after the first policy year.	14-Years 22,22,22,22,20,18, 16,14,12,10,8,6,4,2%	0-75	8.00% First Year* 2.00% Years 2-5 1.00% Years 6-10	Product Approved in States the Classic Plus is not. 10% Premium Bonus! Call for state Approvals!
	North American Heritage Bonus SM	Point-to-Point S&P 500® - 60% DJIA SM - 70% NASDAQ-100® - 60% S&P 400® - 70% Russell 2000® - 65% Fixed Account: 3.45%	\$10,000 NQ \$2,000 Q	10% of the Accumulation Value, once each year, after the first policy year.	15-Years 20,19,18,17,16,14,12 10,8,6,5,4,3,2,1%	0-75	8.00% First Year* 3.00% Years 2-5 2.00% Years 6-10 1.00% Years 11-15	High Cap. High Fixed Interest Rate. Daily Avg Also Available 5% Premium Bonus 8.62% First Year Yield!
	Market Choice III Plus [®]	Point-to-Point S&P 500® - 60% DJIA SM - 70% NASDAQ-100® - 60% S&P 400® - 65% Russell 2000® - 65% Fixed Account: 4.50%	\$10,000 NQ \$2,000 Q	10% of the Accumulation Value, once each year, after the first policy year.	15 Years 22,22,22,22,22,20,18 16,14,12,10,8,6,4,2%	0-75	5.00% First Year 3.00% Years 2-5 2.00% Years 6-10 1.00% Years 11-15	HUGE Fixed Rate! High Caps. 100% Participation. Daily Avg Also Available
	 North American Classic Plus SM	Point-to-Point S&P 500® - 55% DJIA SM - 60% NASDAQ-100® - 50% S&P 400® - 50% Russell 2000® - 50% Fixed Account - 3.05%	\$10,000 NQ \$2,000 Q	10% of the Accumulation Value, once each year, after the first policy year.	14-Years 18,18,17,15,15,15,14, 12,10,8,6,4,2%	0-75	8.50% First Year	High Cap. High Fixed Interest Rate. Daily Avg Also Available 10% Premium Bonus 13.35% First Year Yield! Call for state Approvals!

* In CT,IN,KY,LA,MD,OK,OR,SC,TX,UT,VT,VA, and WA the Market Choice II, North American Heritage Max, and the North American Heritage Bonus commissions are 1% less. The North American Heritage BonusSM is issued by North American Company for Life and Health Insurance, Chicago, Illinois, on Form LC135A (group certificate), or LS135A (individual contract) or appropriate state variation. This product, its features and rider(s) may not be available in all states. The North American Heritage BonusSM is issued by North American Company for Life and Health Insurance, Chicago, Illinois, on Form LC136A (group certificate), or LS136A (individual contract) or appropriate state variation. This product, its features and rider(s) may not be available in all states. The Market Choice III Plus[®] is issued by North American Company for Life and Health Insurance, Chicago, Illinois, on Form LC115 (group certificate), or LS115A (individual contract) or appropriate state variation. This product, its features and rider(s) may not be available in all states. "NASDAQ", "Nasdaq-100" and "Nasdaq-100 Index" are trademarks of The NASDAQ Stock Market, Inc. and have been licensed for use by Allianz Life Insurance Company of North America. The product has not been passed on by the Corporations as to its legality or suitability. The product is not sponsored, endorsed, sold or promoted by The NASDAQ Stock Market, Inc. THE NASDAQ STOCK MARKET, INC. MAKES NO REPRESENTATION REGARDING THE ADVISABILITY OF PURCHASING THE PRODUCT.

These are only some of the excellent products we offer. If you have a specific need please contact us. Products, Features, and Riders are not available in all states. Please contact us for state approvals and current rates.

Guarantee Product Matrix - Rates are current as of 02/03/05 and subject to change without notice.


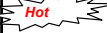





Rate Subject to Change	Product	Interest Rate	Minimum Premium	Free Withdrawal	Surrender Charges	Issue Ages	Commission	Special Features
American General Life Insurance Company Rated A++ by A.M. Best	HorizonPlus 2004	9.30% First Year 3.30% Years 2-6.	\$5,000	Interest Payments Available after 30 days. 10% Available Starting on Year 2.	9 Years.	0-85	6.00% (0-75) 3.2% (76-80) 1.35% (81-85)	4.30% 6-Year Guaranteed Yield.
	New HorizonMYG Annuity	7.30% First Year 3.30% Years 2-6.	\$5,000	Up to 10% of the annuity value as of previous contract anniversary (or of premium in contract year 1).	10,9,8,7,6,5,4,3,2,1%	0-85	7.5% (0-75) 5% (76-80) 3% (81-85)	3.97% 6-Year Guaranteed Yield.
Liberty Bankers Advisors Rated by A.M. Best	New Bankers 3 Bankers 5	3.75% (3-Year) 4.00% (5-Year)	\$10,000	Accumulated Interest Twice Yearly or Monthly Interest of > \$100	3-Year: 8,7,6% (+/- MVA 1st 3-Yrs) 5-Year: 8,7,6,5,4% (+/- MVA 1st 5-Yrs)	0-100	3-Yr: 2.00% (0-80) 3-Yr: 1.00% (81-100) 5-Yr: 3.25% (0-80) 5-Yr: 1.50% (81-100)	Call For State Approvals!
Integrity Life Insurance Company Rated A+ by A.M. Best	New Momentum II	4.35% First Year Rate 3.60% Years 2-10	\$5,000 Non-qualified \$2,000 Qualified	10% Penalty Free Withdrawal Including the First Year. Systematic Withdrawal of Interest available after 30 days, (\$50 minimum)	8,7,6,5,4,3,2% [‡]	0-85	5.00% (0-79) 3.00% (80-85)	Full Annuity Value Paid at Death.
	Momentum Advantage	3.75% First Year Rate 3.00% Years 2-4	\$20,000	10% Penalty Free Withdrawal Including the First Year. Systematic Withdrawal of Interest available after 30 days, (\$50 minimum)	8,8,7,7%	0-86	2.00% (0-79) .5% (80-86...yes 86!)	3.18% 4-Year Guaranteed Yield! Surrender Charge done after rate guarantee period.
ING USA Annuity and Life Insurance Company Rated A+ (Superior) by A.M. Best	MultiBuilder	3.50% Guaranteed to INCREASE .15% Through Year 5. 4.25% Guaranteed Years 6-10.	\$5,000 Non-qualified \$2,000 Qualified	Interest available after 30 days, (Prior 12 mo Interest Max)	12,12,11,10,9,8,7,6,4,2% (plus or minus MVA)	0-85	4.5% (0-75) 1st Yr. 25% Reduction Ages 76-85.	Accumulation Value at Death.
F&G Life Fidelity and Guaranty Life Insurance Company Rated A by A.M. Best	Platinum Plus 1.5% Minimum Guarantee States.	4.00% First Year 3.00% Years 2-5	\$5,000 Non-qualified \$2,000 Qualified	Systematic Withdrawal of Interest Available after 30 days.	9,8,7,6,5,4,3,2,1% 30 day window after guarantee period. [§]	0-90	3.00% (0-79) Reduction ages 80-85	Some States have Floating Minimum Guarantees and some are 3%. Call for Details on Minimum Guarantees and Commissions [§]
EquiTrust Life Insurance Company® Rated A by A.M. Best	CERTAINTY™ 3-Year 5-Year 6-Year	Hot 3.25% for 3-Years* 3.60% for 5-Years* 3.73% Avg for 6-Years*	\$10,000	Systematic Withdrawal of Interest or 10% Penalty-Free Withdrawal after 1st Year.	3-Year: 9,8,5,8% 5-Year: 9,8,5,8,7,5,7% 6-Year: 9,8,5,8,7,5,7,6,5%	0-90	3 Year: 2% 1% (81-90) 5 and 6-Year 3.00% (0-80) 1.5% (81-90)	3% Guaranteed Minimum Value. Short Surrender!
EMC National Life Insurance Company Rated B++ by A.M. Best	SPDA 3 SPDA 4 SPDA 5	3.05% for 3-Years 3.20% for 4-Years 3.35% for 5-Years	\$5,000	Interest only First Year. 10% Penalty-Free Withdrawal After Year 1.	3-Year: 4,4,4% 4-Year: 5,5,5,5% 5-Year: 6,6,6,6,6%	0-90 Non-Qualified 0-80 Qualified	3-Year: 2.6% (0-70) 4-Year: 3.10% (0-70) 5-Year: 4.10% (0-70) Call For Older Ages.	Additional Interest on Amounts Over \$99,999 = +.10% \$249,999 = +.10%
North American Company for Life and Health Insurance Rated A by A.M. Best	North American Builder®	3.55% Guaranteed to INCREASE .15% Through Year 6. 4.45% Years 7-10.	\$10,000 NQ \$2,000 Q	Interest available after Year 1.	9-Years 8,8,8,8,8,6,4,2%	0-90	4.00% (0-80)** .25% reduction (81-90)	4.13% Effective Annual Yield!

NCF-CapitalCare-B1599 The North American Builder® is issued by North American Company for Life and Health Insurance, Chicago, Illinois, on Form LC117 (group certificate) or LS117A (individual contract) or appropriate state variation. This product, its features and rider(s) may not be available in all states.

IRAs/qualified plans are already tax deferred. Funded Plans under ERISA cannot be used with USG's index annuities. AD030162

§ Identical surrender charges schedule repeats with guarantee period. † Plus or Minus Market Value Adjustment: Adjustment and surrender charges waived during 30 day window after each guarantee period.





Indexed Product Matrix - Rates are current as of 02/03/05 and subject to change without notice.

Rate Subject to Change	Product	Index Crediting	Minimum Premium	Free Withdrawal	Surrender Charges	Issue Ages	Commission	Special Features
F&G Life Fidelity and Guaranty Life Insurance Company Rated A by A.M. Best	 Index Rewards 55	Full Participation in A. S&P® Monthly (7.75% Cap) B. S&P® Point to Point (7.00% Cap) C. DJIA Monthly (7.75% Cap) D. DJIA Point to Point (7.00% Cap) Fixed Option: 2.50%	\$5,000	Up to 10% of prior anniversary account value after first year.	9,8,7,6,5% Nursing Home, terminal illness and unemployment waiver (not available in all states)	0-85	Up to 4% Commission Reduced by 50% ages 80-85. Commission Reduced in states with 3% Guarantee Rate.	Short Surrender. High Caps.
	Index Rewards\$ <i>Floating</i>	Full Participation in A. S&P® Monthly Avg (8.25% Cap) B. S&P® Point to Point (7.25% Cap) C. DJIA Monthly Avg (8.25% Cap) D. DJIA Point to Point (7.25% Cap) Fixed Option: 2.50%	\$5,000	Up to 10% of prior anniversary account value after first year.	10,10,10,10,10,8,6,4,2,1% Nursing Home, terminal illness and unemployment waiver (not available in all states)	0-85	Up to 7% Commission Reduced by 50% ages 80-85. Commission Reduced in states with 3% Guarantee Rate.	Some States have Floating Minimum Guarantees and some are 3%. Call for Details on Minimum Guarantees and Commissions 5
	Loyalty Rewards	A. S&P 500® Monthly Avg (7.75% cap) B. S&P 500® Point to Point (7.00% cap) C. DJIA® Monthly Avg (7.75% cap) D. DJIA® Point to Point (7.00% cap) Fixed option: 3.00%	\$5,000	Up to 10% of prior anniversary account value after first year.	15,15,15,15,15,14,12,10,8,6,4,2% Nursing Home, terminal illness and unemployment waiver. (not available in all states)	0-85	Up to 8% Reduced by 50% ages 80-85. Call for Details!	12% Premium Bonus! Call for Details!
	Spectrum Rewards Bonus <i>1.5% Minimum Guarantee States.</i>	100% Participation Guaranteed 1 Year S&P 500® Monthly PTP- 3.05% 2 Year S&P 500® Monthly PTP- 4.00% 3 Year S&P 500® Monthly PTP- 4.65% Fixed 1.50%	\$5,000	25% of Total Premiums.	18,17,16,15,14,13,12,11,10,9,7,5,3,1% Nursing Home, terminal illness and unemployment waiver. (not available in all states)	0-85	10% Commission Reduced by 50% ages 80-85. Call for Details!	6% Premium Bonus! Some States have Floating Minimum Guarantees and some are 3%. Call for Details on Minimum Guarantees and Commissions 5
	Spectrum Rewards Reserve	100% Participation Guaranteed 1 Year S&P 500® Monthly PTP- 3.00% 2 Year S&P 500® Monthly PTP- 3.75% 3 Year S&P 500® Monthly PTP- 4.10% Fixed 2.00%	\$5,000	Up to 10% of prior anniversary account value after first year.	12.5% Declining for 13 Years.	0-85	Up to 9% Reduced by 50% ages 80-85.	4% Premium Bonus Available! Some States have Floating Minimum Guarantees and some are 3%. Call for Details on Minimum Guarantees and Commissions 5
	 Spectrum Rewards Choice 7	100% Participation Guaranteed 1 Year S&P 500® Monthly Avg - 6.50%** 1 Year S&P 500® Annual PTP- 6.00%** 1 Year S&P 500® Monthly PTP- 2.40%**	\$25,000 (\$2,000 per option)	Up to 10% of prior anniversary account value after 1st year	12,11,10,8,6,4,2%	0-85	7% Commission or 5.75% with PTO† reduced by 50% for ages 80-85	Trail Commissions Available. Call for Details!
	 Spectrum Rewards Choice 9	100% Participation Guaranteed 1 Year S&P 500® Monthly PTP- 2.40%** 2 Year S&P 500® Monthly PTP- 3.00% 3 Year S&P 500® Monthly PTP- 3.25% 3% Premium Bonus Available!	\$25,000 (\$2,000 per option)	Up to 10% of prior anniversary account value after 1st year	12,11,10,9,8,7,6,4,2%	0-85	9% Commission reduced by 50% for ages 80-85	3% Premium Bonus Available!
EquiTrust Life Insurance Company® Rated A by A.M. Best	 MarketPower Bonus Index SM	Point to Point: 6.50% Cap Daily Average: 7.5% Cap Fixed Account: 3.00%	\$5,000 Non-Qualified \$2,000 Qualified	10% Annually after the First Year.	20,20,19,19,18,17,16,14,12,10,8,6,4,2%	0-80	Up to 8.5% Commission! ALL AGES!	10% First Year Premium Bonus!
	 MarketValue Index Annuity TM	Participation Rate: 100% Index Margin: 0% Annual Reset Pt-to-PT Cap: 7.00% Annual Monthly Avg Cap: 8.5% Fixed Option (1 year): 3.10%	Initial: \$5,000 Non-Qualified \$2,000 Qualified Renewal: \$2,000	After the 1st year: Up to 10% of the Accumulation Value on the previous contract anniversary.	10-Years: 12,12,12,12,11,10,8,6,4,2,0%	0-80	Up to 10% Commission! ALL AGES!	High Commissions! 10- Year Product.
	 MarketSeven Index Annuity TM	Participation Rate: 100% Index Margin: 0% Annual Reset Pt-to-PT Cap: 6.50% Annual Reset Daily Avg Cap: 7.5% Fixed Option (1 year): 3.0%	Initial: \$5,000 Non-Qualified \$2,000 Qualified Renewal: \$2,000	After the 1st year: Up to 10% of the Accumulation Value on the previous contract anniversary.	7-Years: 12,12,12,10,8,6,4,0%	0-80	Up to 6% Commission! ALL AGES!	Short Term Index. Great Commission!
Sun Life Assurance Company of Canada (US) Rated A++ by A.M. Best ^{††}	 Sun Life Financial/ Keyport MultiPoint Index 1.75%	Participation Rate: 100% For 10 Years Guaranteed No Fee, and No Cap! <i>10-Year Product</i>	Qualified: \$10,000 Single, 0-75 Non-Qualified: \$10,000 Single, 0-85	Withdrawal of vested earnings at any time or additional withdrawal's keeping minimum balance of \$4,000 in surrender value.	Greater of: 90% of premium @ 1.75% interest, or 90% of premium plus vested credits	0-85 NQ 0-75 Q	Up to 10% Commission (0-80)! on the 10-Year Product 81-85: 4% Reduction	Tremendous Access to Money! Call For Details. No Moving Parts! Call for State Approvals.
	SunDex 100 ^{††} (FPDA)	Triennial Index Crediting in the S&P500, Point-to-Point Reset 100% Participation No Asset Fee. Subject to Caps. 6- Year 18% 9- Year 21%	\$10,000	10% After First Year.	6-Year 8,7,6,5,4,3% 9-Year 10,10,9,8,7,6,5,4,3%	6 & 9 Year 0-85 NQ/Q	6-Year: 5% (0-80) 6-Year: 1% (81-85) 9-Year: 6.5%(0-80) 9-Year: 2.5%(81-85))	25% Excess Participation Paid over cap!

SLPC 12250

The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product. **These are first year caps and may be higher than those caps that will apply in renewal years. †PTO participants (Spectrum Rewards Choice 7 only) can receive a trail commission of 10% of the equity interest credited to your client's annuity options. †Sun Life Assurance Company of Canada, (U.S.) is rated by these rating agencies for financial strength: A.M. Best A++ (highest rating level), Fitch: AA (third highest rating level), Moody's: Aa2 (third highest rating level), Standard & Poor's: AA+1 (second highest rating level), 1With negative outlook. †† The Sundex 100 utilizes a point-to-point design. Interest is calculated based upon a series of three-year periods. The annuity participates in 100% of any S&P 500 growth up to a "threshold" interest rate. For example, let's say that the first three-year period has a target of 21%, and that S&P 500 performance over those three years was 30%. The client would receive the threshold, 21% plus 25% of additional S&P 500 performance over the 21% threshold

Indexed Product Matrix - Rates are current as of 02/03/05 and subject to change without notice.**

Rate Subject to Change	Product	Index Crediting	Minimum Premium	Free Withdrawal	Surrender Charges	Issue Ages	Commission	Special Features	
Americom Life and Annuity Insurance Company, Houston, TX <i>Rated A- by A.M. Best</i> <i>Administered through Legacy Marketing Group</i>	 AmeriMark SM - AmeriMark SM SE - AmeriMark SM 7 - AmeriMark SM 7 SE - AMR071-1204 04-502	9% Cap, 100% Participation AmeriMark SM SE - 7.75% Cap, 100% Participation, 4% Premium Bonus AmeriMark SM 7 - 7% Cap, 100% Participation AmeriMark SM 7 SE - 6.5% Cap, 100% Participation, 2.5% Premium Bonus	\$5,000 Non-qualified \$3,000 Qualified	Greater of 10% of annuity value annually up to maximum lifetime of 50% of total premium, or minimum required distribution. [‡] "Checkbook" Access [‡]	AmeriMark SM - 13.5,12.5,11.5,10.5,10.9,8,7,6,5,4,2% AmeriMark SM SE - 13.75,12.75,11.75,11,10,9,8,7,6,5,4,2% AmeriMark SM 7 - 9.8,7,6,5,4,3% AmeriMark SM 7 SE - 9,9,8,7,6,5,4%	0-85	AmeriMark SM - 9% (0-75) ^{††} AmeriMark SM SE - 8% (0-75) ^{††} AmeriMark SM 7 - 6% (0-75) ^{††} AmeriMark SM 7 SE - 5% (0-75) ^{††}	High Commissions! High CAPS! Annual Reset Point-To-Point. High-Water Mark 3-year lookback crediting method.	
		 SummitMark SM Series Annuities	3.00% Fixed Interest Rate 8.0% Cap, Annual Reset** (Mo Averaging) 7.25% Cap, Annual Reset** (Point to Point) 70% Participation 5-Yr (PT to PT) 75% Participation 10-Yr (PT to PT)	\$5,000 Non-qualified \$2,000 Qualified No minimum on Additional Premium	5% Surrender Charge-Free Withdrawals Annually. [‡] "Checkbook" Access [‡]	12-Year Surrender. Call for Details!	0-85	No Bonus 9.00% (0-80) ^{††} Extra 4 7.00% (0-80) ^{††} Extra 8 5.00% (0-80) ^{††}	4% or 8% Premium Bonus Available. 100% Participation on Annual Reset Strategies. No Caps on 5-Yr. and 10-Yr. Strategies.
Investors Insurance Corporation <i>Rated B++ by A.M. Best</i>	 VistaMark SM Series Annuities	2.65% Fixed Interest Rate** S&P 500 [®] Gain-Triggered Index Strategy SM No Bonus= 5.00% Extra 4= 4.60% / Extra 8= 4.50%	\$5,000 Non-qualified \$2,000 Qualified No minimum on Additional Premium	10% Surrender Charge-Free Withdrawals Annually. [‡] "Checkbook" Access [‡]	12-Year Surrender Call for Details!	0-85	No Bonus: 11% (0-75) ^{††} Extra 4: 8% (0-75) ^{††} Extra 8: 6% (0-75) ^{††}	High CAPS! Great Liquidity!	
		S&P 500 [®] One-Year Strategy B (PT to PT with annual reset) No Bonus= 6.50% /Extra 4= 5.75% /Extra 8= 5.25%							
		S&P 500 [®] Multiple-Year Strategy (2-Yr Term) (PT to PT) No Bonus= 14% /Extra 4= 12% /Extra 8= 11%							
ING USA Annuity and Life Insurance Company <i>Rated A+ (Superior) by A.M. Best</i>	 Income Outcome	Fixed Rate Strategy: 3.00% (Accum.Value) / 4.00% (Income Value) Retirement Income Strategy: 6.00% Cap (Accum.Value) / 11.00% Cap (Income Value)	\$5,000	Fixed Account Interest Available in the 1st Year. 10% Accumulation Value after the 1st Year.	12,12,12,10,8,7,6,5,4,2% Surrender charges may vary by state.	0-75	Up to 7% ALL AGES!	High Income Value Guarantees and Caps!	
		ING Secure Index Annuity	3.00% -Fixed Interest Strategy 6.00% Cap (\$5,000 Band) / 7.00% Cap (\$100,000 Band)-Traditional Index Strategy,0% MGIIR 4.00% Cap (\$5,000 Band) / 5.00% Cap (\$100,000 Band) -Guaranteed Index Strategy, 2% MGIIR	\$5,000	Systematic Interest withdrawals in the first contract year from the Fixed Interest Strategy. 10% of accumulation value after the 1st Year.	12,12,12,10,8,6,4,%	0-85	5% (0-75) 1st Yr. 2.75% (76-85)	Short Surrender Period. 3% Guaranteed on 100% of Premium.
			MarketSmart Index Annuity	2.15% - 10-Yr Spread 2.25% - 7-Yr Spread 2.05% - 6-Yr Spread 2.95% - 5-Yr Spread	\$5,000	10% Free Withdrawal After the 1st Year.	10-Yr: 9,8,7,6,5,4,3,2,1% 7-Yr: 9,8,7,6,5,4,3% 6-Yr: 9,8,7,6,5,4% 5-Yr: 9,8,7,6,5%	0-85	Ages 0-75 10-Yr: 8% 7-Yr: 4.5% 6-Yr: 3.5% 5-Yr: 3.0% 25% reduction 76-85
American General Life Insurance Company <i>Rated A++ by A.M. Best</i>	HorizonIndex Annuity	S&P Monthly 2.75% Cap 14% Cap on 2-Year Strategy	\$5,000 Excluding Premium Bonus	10% Available after the First Contract Year.	9-Year Plan 10,10,9,8,7,6,5,4,2% 12-Year Plan 12,12,12,12,12,11,10,9,8,7,5,3%	0-85	9 Yr Plan: 6% (0-75) 5% (76-80) 4% (81-85) 12-Year Plan: 8% (0-75) 7% (76-80) 6% (81-85)	9-Year Plan= 3% Premium Bonus 12-Year Plan= 4% Premium Bonus	

* Products may not be available in all jurisdictions. **Rates shown are for No Bonus product. † Subject to lifetime penalty-free limits. Withdrawals are subject to income tax and a 10% federal penalty if withdrawn prior to age 59 1/2. Surrender charges may apply. Your client should consult a tax advisor before making any withdrawals. If a withdrawal is taken from an equity strategy before the end of the term period, any interest earned will not be credited on the amount withdrawn. Free withdrawals are not to exceed the lifetime surrender charge-free limit during the surrender charge period. Certain tax-qualified plans allow minimum required distribution without surrender charges if the amount exceeds the surrender charge-free amount or the lifetime surrender charge-free limit. †† GA Level Commissions. S&P 500[®] is a registered trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Investors Insurance Corporation. The Product is not sponsored, endorsed, sold, or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing this product. IRAs/qualified plans are already tax deferred. Funded Plans under ERISA cannot be used with USC's index annuities. USG reserves the right to alter or end promotion at any time.

FOR BROKER USE ONLY.