Instruction Company American	Rates Sub	FIST Dject to Change		COPT	YRT(#HT) — HTSI	HER PHRITSHING	: TNC - 200	IR – ALL RIGH	TTS RESERVED
National			American						
Paley Front Number Michanist Michani	, ,							Investors	Investors
Projected Average Vield	Name of Annuity								
State Stat						LA25	LA24	C1605004	
Section Sect			5.15%	4.87%	5.00%				3.35%
St. 05 % St. 000	Effective Annual Yield		5.15%	6.65%	5.90%	5.25%	3.70%	3.90%	3.35%
S.05% S.50% S.50	Minimum Amount/s		\$100,000	\$100,000	\$100,000	\$100,000	\$50	\$50	\$10,000
Description							Monthly	Monthly	
Description								d2 000 cp	
Initial Rate Guarantee Period 8 Years 9 Years 10 Years 1 Year 1			5.05%	6.55%	5.80%	5.00%		\$3,000 SP	
Rate Boxus - Non-Fortestable Premium Brussharthor-Fortestable Boxus - State Patricipal Rose State Stat			\$5,000	\$5,000	\$5,000	\$5,000			
Rate Boxus - Non-Fortestable Premium Brussharthor-Fortestable Boxus - State Patricipal Rose State Stat									
Premium BoruseNon-Forfestable	Initial Rate	Guarantee Period	8 Years						
Highest Base Rate									
Persistant						· ·			
Premium			5.15%			5.25%	3.70%	3.90%	3.35%
Rate Guarantee	Bonus Cred	dited On							
Rate Guarantee After Initial Pariod Aft									
After Initial Period NAICT 15%-096 NAICT	Forfeitable	Bonus Available	N/A	N/A	N/A	N/A	N/A	N/A	N/A
After Initial Period NAICT 15%-096 NAICT	D / 0								
Minimum Rate Quarantee									
Sugrantee Return of Principal No No No No No No No N			NAIC/1 F0/ 000/			2.000/	2.000/	2 0004	2.000/
Surrender Return of Principal						2.00%	3.00%	3.00%	3.00%
Annualry Funds Investment Type	IVIINIMUM K	tate variation							
Annualry Funds Investment Type									
Penalty Variation	Guarantee	Return of Principal	No	No	No	Yes	Yes	No	No
Display	Annuity Fur	nds Investment Type	CD Type	CD Type	CD Type	Banded	Banded	Banded	CD Type
FREE Annual Withdrawal Amount 10% PY/RBJ/ 10% Window 10% PY/RBJ/ 10% Window 10% Window 10% Window 10% Window 10% Window 10 Yes Yes Yes Yes Yes Yes Yes Yes	Equity Inde	ex Option Available				No	No	No	No
10054Winsfow 100754Winsfow 100754Winsfow 1 1 1 1 1 1 1 1 1	Other Featu	ures							
10054Winsfow 100754Winsfow 100754Winsfow 1 1 1 1 1 1 1 1 1									
Monthly Checks Available	FREE Anni	ual Withdrawal Amount	10% PryrBall						
Monthly Checks Available	FRFF With	ndrawals Per Year	100%VVIndow	100%Window	Balance	Balance 1		Anv value	
Surrender Years				Yes	Yes	Yes w/\$15k+		Yes	
Surrender Charges or Penalty							10 Years		
Penalty Variation									0 i cui s
Penalty Variation	Surrender Charges of Ferland		8% 8% 8% 7% 6%	8% 8% 8% 7% 6%	8% 8% 8% 7% 6%	7% 6% 5% 4% 3%	10% 9% 8% 7%	9% 8.5% 8% 7%	7% 7% 6% 6% 5%
Yes Yes Yes Yes No No No No No No No N	3ondor (Charges or Penalty							7% 7% 6% 6% 5% 4%
Yes Yes Yes Yes No No No No No No No N	55.7011001	Charges or Penalty					6% 5% 4% 3% 2%	6% 5% 4% 3% 2%	
Yes Yes Yes Yes No No No No No No No N	Sur oridor (Charges or Penalty					6% 5% 4% 3% 2%	6% 5% 4% 3% 2%	
Penalty Applied From Date Of Contract Contract Contract Contract Contract Premium Contract Action @End of Penalty Period NONE							6% 5% 4% 3% 2%	6% 5% 4% 3% 2%	
Penalty Applied From Date Of Contract Contract Contract Contract Contract Premium Contract Action @End of Penalty Period NONE							6% 5% 4% 3% 2%	6% 5% 4% 3% 2%	
Action @End of Penalty Period NONE NONE RRR NONE	Penalty Var	riation	5% 4% 3% 2% 1%	5% 4% 3% 2% 1%	5% 4% 3% 2% 1%	2% 1%	6% 5% 4% 3% 2% 1%	6% 5% 4% 3% 2% 1%	4%
Surrender Charges Death of:	Penalty Var	riation	5% 4% 3% 2% 1% Yes	5% 4% 3% 2% 1% Yes	5% 4% 3% 2% 1% Yes	2% 1% No	6% 5% 4% 3% 2% 1% No	6% 5% 4% 3% 2% 1% No	4% No
Death of:	Penalty Var MVA Applic Penalty App	riation cable plied From Date Of	5% 4% 3% 2% 1% Yes Contract	5% 4% 3% 2% 1% Yes Contract	5% 4% 3% 2% 1% Yes Contract/Renew	2% 1% No Contract	6% 5% 4% 3% 2% 1% No Contract	6% 5% 4% 3% 2% 1% No Premium	4% No Contract
Waived with: Annuitant Medical/Other Waivers Annuitant NH60/90 DI-65 Annuitant NH60/90 DI-65 NH	Penalty Var MVA Applic Penalty App Action @Ei	riation cable plied From Date Of nd of Penalty Period	Yes Contract NONE	5% 4% 3% 2% 1% Yes Contract NONE	5% 4% 3% 2% 1% Yes Contract/Renew RRR	2% 1% No Contract NONE	6% 5% 4% 3% 2% 1% No Contract NONE	6% 5% 4% 3% 2% 1% No Premium NONE	No Contract NONE
D1-65 D1-6	Penalty Var MVA Applic Penalty App Action @Ei Surrender	riation cable plied From Date Of nd of Penalty Period Min Annuitization Payout	Yes Contract NONE NO	Yes Contract NONE NO	5% 4% 3% 2% 1% Yes Contract/Renew RRR NO	No Contract NONE w4/LO	6% 5% 4% 3% 2% 1% No Contract NONE w4/LO	6% 5% 4% 3% 2% 1% No Premium NONE w7/5Yrs	No Contract NONE 5 Years
Waiver Availability 90Days A-80 90Days A-80 90Days A-80 N/A N/A N/A N/A N/A	Penalty Var MVA Applic Penalty App Action @Ei	riation cable plied From Date Of nd of Penalty Period Min Annuitization Payout	Yes Contract NONE NO Owner or	Yes Contract NONE NO Owner or	5% 4% 3% 2% 1% Yes Contract/Renew RRR NO Owner or	No Contract NONE w4/LO	6% 5% 4% 3% 2% 1% No Contract NONE w4/LO	6% 5% 4% 3% 2% 1% No Premium NONE w7/5Yrs	No Contract NONE 5 Years
Additional Premiums Allowed NO NO NO NO NO YES YES NO Maximum Issue -Owner Age -Annuitant 85 85 85 85 85 969 NQ89 Q69 NQ89 Q70 NQ80 90 Days Rate Held On Rollovers 60 60 60 60 0 0 30 30 30 New Rate - Effective Date INTEREST 8/07 4.75% 6.20% 5.40% 5.55% 3.80% 3.55% 3.65% 4.55% HISTORY 10/07 5.00% 6.45% 5.65% 5.55% 5.30% 3.55% 3.65% 4.25% ON 11/07 4.90% 6.35% 5.55% 5.30% 3.55% 3.65% 4.45% NEW 12/07 4.66% 6.05% 5.25% 5.30% 3.55% 3.55% 3.65% 4.45% NEW 12/07 4.60% 6.05% 5.25% 5.30% 3.55% 3.25% 3.55% 3.55% 3.55% 3.55% 3.55% 3.65% 4.00% 5.60% 5.25% 5.30% 3.55% 3.25% 3.55% 3.00% 3.45% 3.25% 3.55% 3.55% 3.00% 3.45% 3.25% 3.55% 3.55% 3.00% 3.45% 3.25% 3.55% 3.55% 3.00% 3.45% 3.25% 3.55% 3.55% 3.00% 3.45% 3.25% 3.55% 3.55% 3.00% 3.45% 3.25% 3.55% 3.55% 3.00% 3.45% 3.25% 3.55% 3.55% 3.00% 3.45% 3.25% 3.55% 3.55% 3.00% 3.45% 3.25% 3.55% 3.55% 3.00% 3.45% 3.25% 3.55% 3.55% 3.00% 3.45% 3.25% 3.55% 3.55% 3.00% 3.45% 3.25% 3.55% 3.00% 3.45% 3.25% 3.55% 3.00% 3.45% 3.25% 3.55% 3.00% 3.45% 3.25% 3.55% 3.00% 3.45% 3.25% 3.55% 3.00% 3.45% 3.25% 3.55% 3.00% 3.45% 3.25% 3.55% 3.00% 3.45% 3.25% 3.55% 3.00% 3.45% 3.25% 3.55% 3.00% 3.45% 3.25% 3.55% 3.00% 3.45% 3.25% 3.55% 3.00% 3.45% 3.25% 3.55% 3.00% 3.45% 3.25% 3.25% 3.55% 3.00% 3.45% 3.25%	Penalty Var MVA Applic Penalty Applic Action @Er Surrender Charges	riation cable plied From Date Of nd of Penalty Period Min Annuitization Payout Death of:	Yes Contract NONE NO Owner or Annuitant	Yes Contract NONE NO Owner or Annuitant	5% 4% 3% 2% 1% Yes Contract/Renew RRR NO Owner or Annuitant	No Contract NONE w4/LO Owner	6% 5% 4% 3% 2% 1% No Contract NONE w4/LO Owner	6% 5% 4% 3% 2% 1% No Premium NONE w7/5Yrs Owner	No Contract NONE 5 Years Owner
Maximum Issue -Owner Age 85 85 85 85 269 NQ89 Q69 NQ89 Q70 NQ80 90 Days Rate Held On Rollovers 60 60 60 0 0 30 30 New Rate - Effective Date 8/07 4.75% 6.20% 5.40% 5.55% 3.80% 3.65% 4.45% RATE 9/07 4.65% 6.10% 5.30% 5.30% 3.55% 3.65% 4.55% HISTORY 10/07 5.00% 6.45% 5.65% 5.30% 3.55% 3.65% 4.25% ON 11/07 4.90% 6.35% 5.55% 5.30% 3.55% 3.65% 4.45% NEW 12/07 4.60% 6.05% 5.25% 5.30% 3.55% 3.50% 3.55% 3.5	Penalty Var MVA Applic Penalty Applic Action @Ei Surrender Charges Waived	riation cable plied From Date Of nd of Penalty Period Min Annuitization Payout Death of:	Yes Contract NONE NO Owner or Annuitant NH60/90	Yes Contract NONE NO Owner or Annuitant NH60/90	Yes Contract/Renew RRR NO Owner or Annuitant NH60/90	No Contract NONE w4/LO Owner	6% 5% 4% 3% 2% 1% No Contract NONE w4/LO Owner	6% 5% 4% 3% 2% 1% No Premium NONE w7/5Yrs Owner	No Contract NONE 5 Years Owner
Age -Annuitant 85 85 85 Q69 NO89 Q69 NO89 Q70 NQ80 90 Days Rate Held On Rollovers 60 60 60 0 0 30 30 New Rate - Effective Date 8/07 4.75% 6.20% 5.40% 5.55% 3.80% 3.65% 4.45% RATE 9/07 4.65% 6.10% 5.30% 5.30% 3.55% 3.65% 4.55% HISTORY 10/07 5.00% 6.45% 5.65% 5.30% 3.55% 3.65% 4.25% ON 11/07 4.90% 6.35% 5.55% 5.30% 3.55% 3.65% 4.45% NEW 12/07 4.60% 6.05% 5.25% 5.30% 3.55% 3.50% 4.00% PREMIUM 1/08 4.95% 6.40% 5.60% 5.00% 3.45% 3.25% 3.55% 3/08 4.80% 6.25% 5.45% 5.00% 3.45% 3.25% 3.75% 4/08	Penalty Var MVA Applic Penalty Applic Action @Ei Surrender Charges Waived	riation cable plied From Date Of nd of Penalty Period Min Annuitization Payout Death of: Medical/Other Waivers	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65	Yes Contract/Renew RRR NO Owner or Annuitant NH60/90 DI-65	No Contract NONE w4/LO Owner	6% 5% 4% 3% 2% 1% No Contract NONE w4/LO Owner No	6% 5% 4% 3% 2% 1% No Premium NONE w7/5Yrs Owner	No Contract NONE 5 Years Owner
Days Rate Held On Rollovers Rate Held On Rollovers 60 60 60 60 0 0 30 30	Penalty Var MVA Applic Penalty Applic Action @En Surrender Charges Waived with:	riation cable plied From Date Of nd of Penalty Period Min Annuitization Payout Death of: Medical/Other Waivers Waiver Availability	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80	Yes Contract/Renew RRR NO Owner or Annuitant NH60/90 DI-65 90Days A-80	No Contract NONE w4/LO Owner No	6% 5% 4% 3% 2% 1% No Contract NONE w4/LO Owner No	6% 5% 4% 3% 2% 1% No Premium NONE w7/5Yrs Owner No N/A	No Contract NONE 5 Years Owner No
New Rate - Effective Date INTEREST 8/07 4.75% 6.20% 5.40% 5.55% 3.80% 3.65% 4.45% RATE 9/07 4.65% 6.10% 5.30% 5.30% 3.55% 3.65% 4.55% 4.55% 10/07 5.00% 6.45% 5.65% 5.30% 3.55% 3.65% 4.25% ON 11/07 4.90% 6.35% 5.55% 5.30% 3.55% 3.65% 4.45% NEW 12/07 4.60% 6.05% 5.25% 5.30% 3.55% 3.55% 3.50% 4.00% PREMIUM 1/08 4.95% 6.40% 5.60% 5.00% 3.45% 3.25% 3.55% 3	Penalty Var MVA Applic Penalty App Action @ E Surrender Charges Waived with: Additional F Maximum Is	riation cable plied From Date Of nd of Penalty Period Min Annuitization Payout Death of: Medical/Other Waivers Waiver Availability Premiums Allowed ssue -Owner	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85	Yes Contract/Renew RRR NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85	No Contract NONE w4/LO Owner No N/A	6% 5% 4% 3% 2% 1% No Contract NONE w4/LO Owner No N/A YES	6% 5% 4% 3% 2% 1% No Premium NONE w7/5Yrs Owner No N/A YES	No Contract NONE 5 Years Owner No N/A NO
NTEREST 8/07 4.75% 6.20% 5.40% 5.55% 3.80% 3.65% 4.45%	Penalty Var MVA Applic Penalty Applic Action @Er Surrender Charges Waived with: Additional F Maximum Is Age	riation cable plied From Date Of nd of Penalty Period Min Annuitization Payout Death of: Medical/Other Waivers Waiver Availability Premiums Allowed ssue -Owner -Annuitant	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85	Yes Contract/Renew RRR NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85	No Contract NONE W4/LO Owner No N/A NO Q69 NQ89	6% 5% 4% 3% 2% 1% No Contract NONE w4/LO Owner No N/A YES Q69 NQ89	6% 5% 4% 3% 2% 1% No Premium NONE W7/5Yrs Owner No N/A YES Q70 NQ80	No Contract NONE 5 Years Owner No N/A NO 90
RATE 9/07 4.65% 6.10% 5.30% 5.30% 3.55% 3.65% 4.55% 4.55% 5.65% 5.30% 3.55% 3.65% 4.25% ON 11/07 4.90% 6.35% 5.55% 5.30% 3.55% 3.65% 4.45% NEW 12/07 4.60% 6.05% 5.25% 5.30% 3.55% 3.55% 3.50% 4.00% PREMIUM 1/08 4.95% 6.40% 5.60% 5.00% 3.45% 3.25% 3.55%	Penalty Var MVA Applic Penalty App Action @Ei Surrender Charges Waived with: Additional F Maximum Is Age Days Rate	riation cable plied From Date Of nd of Penalty Period Min Annuitization Payout Death of: Medical/Other Waivers Waiver Availability remiums Allowed ssue -Owner -Annuitant Held On Rollovers	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85	Yes Contract/Renew RRR NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85	No Contract NONE W4/LO Owner No N/A NO Q69 NQ89	6% 5% 4% 3% 2% 1% No Contract NONE w4/LO Owner No N/A YES Q69 NQ89	6% 5% 4% 3% 2% 1% No Premium NONE W7/5Yrs Owner No N/A YES Q70 NQ80	No Contract NONE 5 Years Owner No N/A NO 90
HISTORY 10/07 5.00% 6.45% 5.65% 5.30% 3.55% 3.65% 4.25% ON 11/07 4.90% 6.35% 5.55% 5.30% 3.55% 3.65% 4.45% NEW 12/07 4.60% 6.05% 5.25% 5.30% 3.55% 3.55% 3.50% 4.00% PREMIUM 1/08 4.95% 6.40% 5.60% 5.00% 3.45% 3.25% 3.55% 3.	Penalty Var MVA Applic Penalty App Action @Ei Surrender Charges Waived with: Additional F Maximum Is Age Days Rate	riation cable plied From Date Of nd of Penalty Period Min Annuitization Payout Death of: Medical/Other Waivers Waiver Availability remiums Allowed ssue -Owner -Annuitant Held On Rollovers	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85	Yes Contract/Renew RRR NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85	No Contract NONE W4/LO Owner No N/A NO Q69 NQ89	6% 5% 4% 3% 2% 1% No Contract NONE w4/LO Owner No N/A YES Q69 NQ89	6% 5% 4% 3% 2% 1% No Premium NONE W7/5Yrs Owner No N/A YES Q70 NQ80	No Contract NONE 5 Years Owner No N/A NO 90
ON 11/07 4,90% 6.35% 5.55% 5.30% 3.55% 3.65% 4.45% NEW 12/07 4.60% 6.05% 5.25% 5.30% 3.55% 3.55% 3.50% 4.00% PREMIUM 1/08 4,95% 6.40% 5.60% 5.00% 3.45% 3.25% 3.55	Penalty Var MVA Applic Penalty App Action @Er Surrender Charges Waived with: Additional F Maximum Is Age Days Rate New Rate - INTEREST	riation cable plied From Date Of nd of Penalty Period Min Annuitization Payout Death of: Medical/Other Waivers Waiver Availability Premiums Allowed ssue -Owner -Annuitant Held On Rollovers Effective Date	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60	Yes Contract NONE NO Owner or Annuitant NH60/90 D1-65 90Days A-80 NO 85 85 60 6.20%	Yes Contract/Renew RRR NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60	No Contract NONE W4/LO Owner No N/A NO Q69 NQ89 0	6% 5% 4% 3% 2% 1% No Contract NONE w4/LO Owner No N/A YES Q69 NQ89 0 3.80%	6% 5% 4% 3% 2% 1% No Premium NONE W7/5Yrs Owner No N/A YES Q70 NQ80 30 3.65%	No Contract NONE 5 Years Owner No N/A NO 90 30
NEW 12/07 4.60% 6.05% 5.25% 5.30% 3.55% 3.50% 4.00% PREMIUM 1/08 4.95% 6.40% 5.60% 5.00% 3.45% 3.25% 3.55% 2/08 4.70% 6.15% 5.35% 5.00% 3.45% 3.25% 3.55% 3/08 4.80% 6.25% 5.45% 5.00% 3.45% 3.25% 3.75% 4/08 4.60% 6.05% 5.25% 5.00% 3.45% 3.50% 3.75% 5/08 4.65% 6.15% 5.40% 5.25% 3.70% 4.10% 3.75% 6/08 4.90% 6.40% 5.65% 5.25% 3.70% 4.10% 3.55% 7/08 5.15% 6.65% 5.90% 5.25% 3.70% 3.90% 3.35%	Penalty Var MVA Applic Penalty App Action @Ei Surrender Charges Waived with: Additional F Maximum Is Age Days Rate New Rate - INTEREST RATE	riation cable plied From Date Of nd of Penalty Period Min Annuitization Payout Death of: Medical/Other Waivers Waiver Availability Premiums Allowed ssue -Owner -Annuitant Held On Rollovers Effective Date 8/07 9/07	Yes Contract NONE NO Owner or Annuitant NH60/90 D1-65 90Days A-80 NO 85 85 60 4.75% 4.65%	Yes Contract NONE NO Owner or Annuitant NH60/90 D1-65 90Days A-80 NO 85 85 60 6.20% 6.10%	Yes Contract/Renew RRR NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 5.40% 5.30%	2% 1% No Contract NONE w4/LO Owner No N/A NO Q69 NQ89 0 5.55% 5.30%	6% 5% 4% 3% 2% 1% No Contract NONE w4/LO Owner No N/A YES Q69 NQ89 0 3.80% 3.55%	6% 5% 4% 3% 2% 1% No Premium NONE W7/5Yrs Owner No N/A YES Q70 NQ80 30 3.65% 3.65%	No Contract NONE 5 Years Owner No N/A NO 90 30 4.45% 4.55%
PREMIUM 1/08 4,95% 6.40% 5.60% 5.00% 3.45% 3.25% 3.55% 3.75% 4.08 4.60% 6.05% 5.25% 5.00% 3.45% 3.25% 3.25% 3.75% 3.75% 3.75% 3.75% 4.10% 3.75% 6.08 4.90% 6.40% 5.65% 5.25% 3.70% 4.10% 3.55% 7/08 5.15% 6.65% 5.90% 5.25% 3.70% 3.90% 3.35%	Penalty Var MVA Applic Penalty App Action @Ei Surrender Charges Waived with: Additional F Maximum Is Age Days Rate New Rate - INTEREST RATE HISTORY	riation cable plied From Date Of nd of Penalty Period Min Annuitization Payout Death of: Medical/Other Waivers Waiver Availability Premiums Allowed ssue -Owner -Annuitant Held On Rollovers Effective Date 8/07 9/07 10/07	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 4.75% 4.65% 5.00%	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 6.20% 6.10% 6.45%	Yes Contract/Renew RRR NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 5.40% 5.30% 5.65%	No Contract NONE w4/LO Owner No N/A NO Q69 NQ89 0 5.55% 5.30% 5.30%	6% 5% 4% 3% 2% 1% No Contract NONE w4/LO Owner No N/A YES Q69 NQ89 0 3.80% 3.55% 3.55%	6% 5% 4% 3% 2% 1% No Premium NONE W7/5Yrs Owner No N/A YES Q70 NQ80 30 3.65% 3.65% 3.65%	No Contract NONE 5 Years Owner No N/A NO 90 30 4.45% 4.55% 4.25%
2/08 4.70% 6.15% 5.35% 5.00% 3.45% 3.25% 3.55% 3/08 4.80% 6.25% 5.45% 5.00% 3.45% 3.25% 3.75% 4/08 4.60% 6.05% 5.25% 5.00% 3.45% 3.50% 3.75% 5/08 4.65% 6.15% 5.40% 5.25% 3.70% 4.10% 3.75% 6/08 4.90% 6.40% 5.65% 5.25% 3.70% 4.10% 3.55% 7/08 5.15% 6.65% 5.90% 5.25% 3.70% 3.90% 3.35%	Penalty Var MVA Applic Penalty App Action @Ei Surrender Charges Waived with: Additional F Maximum Is Age Days Rate New Rate - INTEREST RATE HISTORY ON	riation cable plied From Date Of nd of Penalty Period Min Annuitization Payout Death of: Medical/Other Waivers Waiver Availability Premiums Allowed ssue -Owner -Annuitant Held On Rollovers -Effective Date 8/07 9/07 10/07 11/07	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 4.75% 4.65% 5.00% 4.90%	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 6.20% 6.10% 6.45% 6.35%	Yes Contract/Renew RRR NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 5.40% 5.30% 5.65% 5.55%	No Contract NONE W4/LO Owner No N/A NO Q69 NQ89 0 5.55% 5.30% 5.30% 5.30%	6% 5% 4% 3% 2% 1% No Contract NONE w4/LO Owner No N/A YES Q69 NQ89 0 3.80% 3.55% 3.55% 3.55%	6% 5% 4% 3% 2% 1% No Premium NONE W7/5Yrs Owner No N/A YES Q70 NQ80 30 3.65% 3.65% 3.65% 3.65% 3.65%	No Contract NONE 5 Years Owner No N/A NO 90 30 4.45% 4.55% 4.25% 4.45%
3/08	Penalty Var MVA Applic Penalty App Action @Ei Surrender Charges Waived with: Additional F Maximum Is Age Days Rate New Rate - INTEREST RATE HISTORY	riation cable plied From Date Of nd of Penalty Period Min Annuitization Payout Death of: Medical/Other Waivers Waiver Availability Premiums Allowed ssue -Owner -Annuitant Held On Rollovers Effective Date 8/07 9/07 10/07 11/07 12/07	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 4.75% 4.65% 5.00% 4.90% 4.60%	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 6.20% 6.10% 6.45% 6.35% 6.05%	Yes Contract/Renew RRR NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 5.40% 5.30% 5.65% 5.55% 5.25%	No Contract NONE W4/LO Owner No N/A NO Q69 NQ89 0 5.55% 5.30% 5.30% 5.30% 5.30% 5.30%	6% 5% 4% 3% 2% 1% No Contract NONE w4/LO Owner No N/A YES Q69 NQ89 0 3.80% 3.55% 3.55% 3.55% 3.55% 3.55%	6% 5% 4% 3% 2% 1% No Premium NONE W7/5Yrs Owner No N/A YES Q70 NQ80 30 3.65% 3.65% 3.65% 3.65% 3.50%	No Contract NONE 5 Years Owner No N/A NO 90 30 4.45% 4.55% 4.25% 4.45% 4.00%
4/08 4.60% 6.05% 5.25% 5.00% 3.45% 3.50% 3.75% 5/08 4.65% 6.15% 5.40% 5.25% 3.70% 4.10% 3.75% 6/08 4.90% 6.40% 5.65% 5.25% 3.70% 4.10% 3.55% 7/08 5.15% 6.65% 5.90% 5.25% 3.70% 3.90% 3.35%	Penalty Var MVA Applic Penalty Applic Penalty Applic Surrender Charges Waived with: Additional F Maximum Is Age Days Rate New Rate - INTEREST RATE HISTORY ON NEW	riation cable plied From Date Of nd of Penalty Period Min Annuitization Payout Death of: Medical/Other Waivers Waiver Availability Premiums Allowed ssue -Owner -Annuitant Held On Rollovers Effective Date 8/07 9/07 11/07 12/07 1/08	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 4.75% 4.65% 5.00% 4.90% 4.60% 4.95%	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 6.20% 6.10% 6.45% 6.35% 6.05% 6.40%	Yes Contract/Renew RRR NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 5.40% 5.30% 5.65% 5.55% 5.25% 5.60%	No Contract NONE W4/LO Owner No N/A NO Q69 NQ89 0 5.55% 5.30% 5.30% 5.30% 5.30% 5.30% 5.00%	No Contract NONE W4/LO Owner No No AyES Q69 NQ89 0 3.80% 3.55% 3.55% 3.55% 3.55% 3.45%	6% 5% 4% 3% 2% 1% No Premium NONE W7/5Yrs Owner No N/A YES Q70 NQ80 30 3.65% 3.65% 3.65% 3.65% 3.50% 3.25%	No Contract NONE 5 Years Owner No N/A NO 90 30 4.45% 4.55% 4.25% 4.45% 4.00% 3.55%
5/08 4.65% 6.15% 5.40% 5.25% 3.70% 4.10% 3.75% 6/08 4.90% 6.40% 5.65% 5.25% 3.70% 4.10% 3.55% 7/08 5.15% 6.65% 5.90% 5.25% 3.70% 3.90% 3.35%	Penalty Var MVA Applic Penalty Applic Penalty Applic Surrender Charges Waived with: Additional F Maximum Is Age Days Rate New Rate - INTEREST RATE HISTORY ON NEW	riation cable plied From Date Of nd of Penalty Period Min Annuitization Payout Death of: Medical/Other Waivers Waiver Availability Premiums Allowed ssue -Owner -Annuitant Held On Rollovers -Effective Date 8/07 9/07 11/07 11/07 12/07 1/08 2/08 3/08	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 4.75% 4.65% 5.00% 4.90% 4.70% 4.80%	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 6.20% 6.10% 6.45% 6.35% 6.05% 6.40% 6.15%	Yes Contract/Renew RRR NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 5.40% 5.30% 5.65% 5.25% 5.60% 5.35%	No Contract NONE W4/LO Owner No N/A NO Q69 NQ89 0 5.55% 5.30% 5.30% 5.30% 5.30% 5.00% 5.00%	No Contract NONE W4/LO Owner No No AyES Q69 NQ89 0 3.80% 3.55% 3.55% 3.55% 3.55% 3.45% 3.45%	6% 5% 4% 3% 2% 1% No Premium NONE W7/5Yrs Owner No N/A YES Q70 NQ80 30 3.65% 3.65% 3.65% 3.65% 3.25% 3.25%	No Contract NONE 5 Years Owner No N/A NO 90 30 4.45% 4.55% 4.25% 4.45% 4.00% 3.55% 3.55%
6/08 7/08 4.90% 5.15% 6.40% 6.65% 5.65% 5.90% 5.25% 5.25% 3.70% 3.70% 4.10% 3.55% 3.70% 3.55% 3.35%	Penalty Var MVA Applic Penalty Applic Penalty Applic Surrender Charges Waived with: Additional F Maximum Is Age Days Rate New Rate - INTEREST RATE HISTORY ON NEW	riation cable plied From Date Of nd of Penalty Period Min Annuitization Payout Death of: Medical/Other Waivers Waiver Availability remiums Allowed ssue -Owner -Annuitant Held On Rollovers Effective Date 8/07 9/07 11/07 12/07 1/08 2/08 3/08 4/08	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 4.75% 4.65% 5.00% 4.90% 4.90% 4.70% 4.80% 4.80%	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 6.20% 6.10% 6.45% 6.35% 6.05% 6.40% 6.15% 6.25%	Yes Contract/Renew RRR NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 5.40% 5.30% 5.65% 5.55% 5.65% 5.25% 5.60% 5.35% 5.45%	No Contract NONE W4/LO Owner No N/A NO Q69 NQ89 0 5.55% 5.30% 5.30% 5.30% 5.30% 5.00% 5.00% 5.00%	No Contract NONE W4/LO Owner No No Signature No No N/A YES Q69 NQ89 0 3.80% 3.55% 3.55% 3.55% 3.45% 3.45% 3.45% 3.45%	No Premium NONE W7/5Yrs Owner No N/A YES Q70 NQ80 30 3.65% 3.65% 3.65% 3.65% 3.25% 3.25% 3.25%	No Contract NONE 5 Years Owner No N/A NO 90 30 4.45% 4.25% 4.25% 4.45% 4.00% 3.55% 3.75%
5.15% 0.05% 5.40% 5.25% 3.70% 3.90% 3.35%	Penalty Var MVA Applic Penalty Applic Penalty Applic Surrender Charges Waived with: Additional F Maximum Is Age Days Rate New Rate - INTEREST RATE HISTORY ON NEW	riation cable plied From Date Of nd of Penalty Period Min Annuitization Payout Death of: Medical/Other Waivers Waiver Availability Premiums Allowed ssue -Owner -Annuitant Held On Rollovers -Effective Date 8/07 9/07 10/07 11/07 12/07 1/08 2/08 3/08 4/08 5/08	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 4.75% 4.65% 5.00% 4.90% 4.60% 4.90% 4.60% 4.80% 4.60% 4.60% 4.60% 4.60%	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 6.20% 6.10% 6.45% 6.35% 6.05% 6.40% 6.15% 6.25% 6.05%	Yes Contract/Renew RRR NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 5.40% 5.30% 5.65% 5.25% 5.55% 5.25% 5.45% 5.25% 5.25%	No Contract NONE W4/LO Owner No N/A NO Q69 NQ89 0 5.55% 5.30% 5.30% 5.30% 5.00% 5.00% 5.00% 5.00% 5.00%	No Contract NONE W4/LO Owner No No Signature No No N/A YES Q69 NQ89 0 3.80% 3.55% 3.55% 3.55% 3.45% 3.45% 3.45% 3.45% 3.45% 3.45%	No Premium NONE W7/5Yrs Owner No N/A YES Q70 NQ80 30 3.65% 3.65% 3.65% 3.65% 3.25% 3.25% 3.25% 3.50%	No Contract NONE 5 Years Owner No N/A NO 90 30 4.45% 4.25% 4.25% 4.45% 4.00% 3.55% 3.75% 3.75%
Approved in TX YES YES YES YES YES YES YES	Penalty Var MVA Applic Penalty Applic Penalty Applic Surrender Charges Waived with: Additional F Maximum Is Age Days Rate New Rate - INTEREST RATE HISTORY ON NEW	riation cable plied From Date Of nd of Penalty Period Min Annuitization Payout Death of: Medical/Other Waivers Waiver Availability Premiums Allowed ssue -Owner -Annuitant Held On Rollovers -Effective Date 8/07 9/07 10/07 11/07 12/07 1/08 2/08 3/08 4/08 5/08 6/08	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 4.75% 4.65% 5.00% 4.90% 4.60% 4.80% 4.60% 4.60% 4.60% 4.60% 4.90%	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 6.20% 6.10% 6.45% 6.35% 6.05% 6.40% 6.15% 6.25% 6.05% 6.15% 6.40%	Yes Contract/Renew RRR NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 5.40% 5.30% 5.65% 5.25% 5.25% 5.45% 5.25% 5.45% 5.25% 5.40% 5.65%	No Contract NONE W4/LO Owner No N/A NO Q69 NQ89 0 5.55% 5.30% 5.30% 5.30% 5.30% 5.00% 5.00% 5.00% 5.00% 5.25% 5.25%	No Contract NONE W4/LO Owner No No Signature No No N/A YES Q69 NQ89 0 3.80% 3.55% 3.55% 3.55% 3.55% 3.45% 3.45% 3.45% 3.45% 3.45% 3.70% 3.70%	No Premium NONE w7/5Yrs Owner No No N/A YES Q70 NQ80 3.65% 3.65% 3.65% 3.65% 3.25% 3.25% 3.25% 3.25% 4.10% 4.10%	No Contract NONE 5 Years Owner No N/A NO 90 30 4.45% 4.55% 4.25% 4.45% 4.00% 3.55% 3.75% 3.75% 3.75% 3.75% 3.75% 3.55%
	Penalty Var MVA Applic Penalty App Action @En Surrender Charges Waived with: Additional F Maximum Is Age Days Rate New Rate INTEREST RATE HISTORY ON NEW PREMIUM	riation cable plied From Date Of nd of Penalty Period Min Annuitization Payout Death of: Medical/Other Waivers Waiver Availability Premiums Allowed ssue -Owner -Annuitant Held On Rollovers -Effective Date 8/07 9/07 11/07 11/07 12/07 11/08 2/08 3/08 4/08 5/08 6/08 7/08	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 4.75% 4.65% 5.00% 4.90% 4.70% 4.80% 4.60% 4.60% 4.90% 5.15%	Yes Contract NONE NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 6.20% 6.10% 6.45% 6.35% 6.05% 6.40% 6.15% 6.25% 6.05% 6.15% 6.40% 6.65%	Yes Contract/Renew RRR NO Owner or Annuitant NH60/90 DI-65 90Days A-80 NO 85 85 60 5.40% 5.30% 5.65% 5.25% 5.25% 5.40% 5.25% 5.40% 5.65% 5.25% 5.40% 5.65% 5.90%	No Contract NONE W4/LO Owner No N/A NO Q69 NQ89 0 5.55% 5.30% 5.30% 5.30% 5.30% 5.00% 5.00% 5.00% 5.00% 5.25% 5.25% 5.25%	No Contract NONE W4/LO Owner No No A3.55% 3.55% 3.55% 3.55% 3.45% 3.45% 3.45% 3.45% 3.70% 3.70%	No Premium NONE w7/5Yrs Owner No No N/A YES Q70 NQ80 30 3.65% 3.65% 3.65% 3.65% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.90%	No Contract NONE 5 Years Owner No N/A NO 90 30 4.45% 4.55% 4.25% 4.45% 4.00% 3.55% 3.75% 3.75% 3.75% 3.75% 3.75% 3.35%

Rates Subj	ject to Change	1.1%	JILK ANNUI	COPYRIGHT -	FISHER PUBLIS	SHING, INC 20	008 - ALL RIGH	TS RESERVED .
Insurance	Company	American General Life	American General Life	American General Life	American Investors	American Investors	American Investors	American Investors
Name of A	nnuity	VisionMaximizer	VisionMaximizer	VisionMaximizer	IncomeSelBon	IncomeSelBon	IncomeSelBon	IncomeSelBon
Policy Form Number		05490	05490	05490	FPIAX	FPIAX	FPIAX	FPIAX
Participation Rate		100%	45%	100%	100%	100%	100%	35%
Investment	t Fund Type	S&P500 Ind	S&P500 Ind	S&P500 Ind	S&P500 Ind	S&P500 Ind	S&P500 Ind	S&P500 Ind
Index Cred	Index Crediting Strategy		Point	Monthly	Monthly	Monthly	Point	Point
		to	to	Anniversary	Anniversary	Anniversary	to	to
		Point	Point	Average	Average	Average	Point	Point
Annual Rat	tchat	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	on Rate Adjustment	10 Years	10 Years	10 Years	Annually	Annually	Annually	Annually
	,	1		l .				
Maximum `	<u> </u>	8.25%	No Cap	No Cap	7.75%	No Cap	7.0%	No Cap
Minimum F		\$20,000	\$20,000	\$20,000	\$75,000	\$75,000	\$75,000	\$75,000
Annual Fee		NONE	NONE	-3.00%	NONE	-4.50%	NONE	NONE
	on Available Bonus/Non-Forfeitable	Yes 5.00%	Yes 5.00%	Yes 5.00%	Yes 10.00%	Yes 10.00%	Yes 10.00%	Yes 10.00%
	Bonus/Non-Forreitable Bonus Available	5.00% N/A	5.00% N/A	5.00% N/A	10.00% 10%IncBon	10.00% 10%IncBon	10.00% 10%IncBon	10.00% 10%IncBon
roneitable	DOITUS AVAIIADIE	IN/A	IN/A	IN/A	w10/10Yr	w10/10Yr	w10/10Yr	w10/10Yr
Minimum F	Rate Guarantee Per Yr	3.00% on	3.00% on	3.00% on	NAIC Index	NAIC Index	NAIC Index	NAIC Index
		90% of	90% of	90% of	on 87.5% of	on 87.5% of	on 87.5% of	on 87.5% of
		Premium	Premium	Premium	Premium	Premium	Premium	Premium
N4: -:	Sata Madada a					$\overline{}$		
Minimum F	Rate Variations							
Participation	on Rate Guarantee							
	Cap Guarantee							
	Spread Guarantee							
-	Return of Principal	No	No	No	No	No	No	No
Other Feat	tures				\$5k-\$75k Cap 6.75%	\$5k-\$75k Fee -4.75%	\$5k-\$75k Cap 6.00%	\$5k-\$75k PR 30%
FREE Δnn	nual Withdrawal Amount	10% Pr Yr	10% Pr Yr	10% Pr Yr	10% of Bal	10% of Bal	10% of Bal	10% of Bal
	cumulation	Anv Value	Anv Value	Anv Value	cum = 20%	Cum = 20%	Cum = 20%	Cum = 20%
FREE With	hdrawals Per Year	1 (1	1	1	1	1	1	1
Surrender	Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years
Surrender	Charges or Penalty	17% 16% 15%	17% 16% 15%	17% 16% 15%	12% 12% 12%	12% 12% 12%	12% 12% 12%	12% 12% 12%
		14% 13% 10% 9%	14% 13% 10% 9%	14% 13% 10% 9%	11% 10% 9% 8%	11% 10% 9% 8%	11% 10% 9% 8%	11% 10% 9% 8%
		8% 7% 6%	8% 7% 6%	8% 7% 6%	7% 6% 4% SurrChgs vary in			
					some states	some states	some states	some states
Penalty Va	riation				PrBon Recapture	PrBon Recapture	PrBon Recapture	PrBon Recapture
					10% 10% 10% 10%	10% 10% 10% 10%	10% 10% 10% 10%	10% 10% 10% 10%
MVA Appli		Yes	Yes	Yes	Yes	Yes	Yes	Yes
	pplied From Date Of End of Penalty Period	Contract NONE	Contract NONE	Contract NONE	Contract NONE	Contract NONE	Contract NONE	Contract NONE
Surrender	•	INOINE	INOINE	INOINE	NO	NO	NO	NO
Charges	Death of:	Owner	Owner	Owner	Annuitant	Annuitant	Annuitant	Annuitant
Waived	Death of.	OWNER	OWNER	OWNER	7 ti ii iditarit	7 ti il lattarit	7 ti ii iditarit	7 ti il lattarit
with:	Medical/Other Waivers	Extended	Extended	Extended	NH60/TI	NH60/TI	NH60/TI	NH60/TI
		Care Rider	Care Rider	Care Rider	HHC 20%	HHC 20%	HHC 20%	HHC 20%
	Waiver Availability	Yr1+ Age-86	Yr1+ Age-86	Yr1+ Age-86	Year 1+	Year 1+	Year 1+	Year 1+
-	Premiums Allowed	YES	YES	YES	YES \$1k+	YES \$1k+	YES \$1k+	YES \$1k+
Maximum I		75 75	75 75	75 75	90	90	80	80
Age New Rate I	-Annuitant Effective Date	75	75	75	80	80	80	80
Expected New Rate								
PARTICIP	ATION 8/07	NewAnnuity	NewAnnuity	NewAnnuity				
RATE	9/07		45%	100%				
HISTORY ON	10/07 11/07	100% / 7.5% 100% / 7.3%	45% 45%	100% 100%				
NEW	12/07		40%	100%				
PREMIUM 1/08		100% / 7.3%	40%	100%				
2/08			40%	100%	NewAnnuity	NewAnnuity	NewAnnuity	NewHistory
	3/08 4/08		40% 40%	100% 100%	100% / 7% 100% / 7.8%	100% 100%	100% / 6.3% 100% / 7%	25% 35%
	4/08 5/08		40% 45%	100%	100% / 7.8%	100%	100% / 7%	35%
	6/08	100% / 8.3%	45%	100%	100% / 7.8%	100%	100% / 7%	35%
	7/08		45%	100%	100% / 7.8%	100%	100% / 7%	35%
Approved in TX		YES	YES	YES	NO	NO	NO	NO

INSURANCE COMPANY	American	American	American	American	American	Annuity	Aviva
Note: x = Info Not Available	Equity Investment	General Life	Investors Life	National Insurance	United Life	Investors Life	Life and
NAIC - Shaded	Life Insurance	Insurance Company	Insurance Company	Company	Insurance Company	Insurance Company	Annuity Company
Outside Normal Range	Company		Inc.				
PARENT COMPANY	American	American	Aviva plc	American	OneAmerica	American	Aviva plc
	Equity Investment	International Group, Inc.		National Group	Financial Partners,	Financial Group, Inc.	
Vacas Campanas Flavordad	Life Holding	1060	1065	1005	Inc.	1001	1006
Year Company Founded A. M. Best Financial Rating	1981 XII	1960 XV	1965 X	1905 XV	1877 X	1981 X	1896 X
A. M. Best Rating	A- g	A+	A+ g	A+*	Ag	Ag	A+ g
Standard & Poor's Moody's	BBB+	AA+ Aa1	A+ A3	AA	AA- A2	A	A+
Duff & Phelps		+AA+	AS		AZ AA		
IMSA Certified?	YES	N/A	NO	YES	YES	N/A	YES
NAIC Iris Ratios - 2006 1-Net Change in Cap & Surp	2007 .0%	2007 (4.0%)	2007 9.0%	2007 3.0%	2007 3.0%	2007 (7.0%)	2007 (8.0%)
1-A Gross Change Cap & Surp	.0%	5.0%	52.0%	3.0%	3.0%	1.0%	8.0%
2-Net Gain to Total Income 5-Non Admit to Admit Assets	1.0% .0%	15.0% 2.0%	3.0%	2.0% 2.0%	2.0%	.0%	.0% 1.0%
6-Real Estate to Cap & Surp	16.0%	8.0%	8.0%	14.0%	20.0%	.0%	6.0%
7-Affil Invest to Cap & Surp	3.0%	75.0%	.0%	120.0%	2.0%	0%	1.0%
8-Surplus Relief 9-Change in Premium	4.0% 16.0%	7.0%	.0% 113.0%	1.0%	.0% 4.0%	.0% 15.0%	5.0% 16.0%
10-Change in Product Mix	.0%	.7%	.0%	.6%	8%	.4%	3.7%
11-Change in Asset Mix 12-Change in Reserving Ratio	.4% (17.0%)	.6% 9.0%	.2%	25.0%	1.0%	.6% .0%	.4% (21.0%)
Total Admitted Assets 9/07	\$12,561,266	\$35,987,375	\$10,160,930	\$13,826,112	\$14,207,515	\$1,719,236	\$11,180,207
(\$000) 2006	\$11,471,358	\$34,024,823	\$8,829,218	\$13,239,607	\$12,879,129	\$1,601,778	\$9,669,902
2005 2004	\$10,415,535	\$30,967,903	\$8,743,218	\$12,917,074	\$12,122,587	\$1,383,662	\$8,073,061
2003	\$7,960,767 \$6,311,329	\$28,386,365 \$25,511,318	\$8,619,270 \$8,330,601	\$12,102,843 \$10,699,209	\$11,548,943 \$10,672,165	\$1,288,151 \$1,159,544	\$6,785,212 \$5,874,252
Total Surplus & Reserve 9(07	\$1,041,136	\$6,009,042	\$473,930	\$266,714	\$741,415	\$71,020	\$598,760
(\$000) 2006	\$1,009,193 \$686,841	\$5,679,662 \$5,173,060	\$493,540	\$2,480,664	\$707,207	\$69,828	\$583,997
2003	\$609,792	\$5,173,060	\$493,810 \$460,672	\$2,364,282 \$2,243,115	\$681,361 \$695,178	\$45,381 \$49,614	\$530,325 \$410,587
2003	\$383,210	\$4,136,851	\$412,858	\$2,013,112	\$684,277	\$50,442	\$286,924
Net Income After Tax 9/07 (\$000) 2006	\$36,570\	\$831,852 \$506,996	\$4,803 (\$29,030)	\$36,628 \$92,177	\$35,415 \$64,011	\$310 \$25,201	\$20,672 \$80,583
2005	\$40,085	\$637,973	\$44,467	\$128,833	\$42,112	(\$3,394)	\$95,567
2004	\$47,041	\$567,253	\$53,057	\$142,023	\$26,330	(\$201)	\$80,489
Bonds	79.6%	66.5%	74.6%	54.5%	32.8%	48.0%	73.3%
Mortgage Loans & Real Estate Common & Preferred Stocks	14.4% 1.8%	4.7% 11.8%	5.7% 3.7%	12.4% 10.9%	9.9%	.0% .6%	3.8% 4.0%
All Other Assets	4.2%	17.0%	15.9%	22.2%	57.0%	51.4%	19.0%
Net Investment Yield 9/07 2006	4.93% 7.56%	6.39% 7.60%	4.78% 5.63%	3.91% 5.47%	4.48% 6.30%	4.44% 5.60%	4.85% 7.07%
2006	5.86%	7.86%	5.82%	5.65%	6.25%	5.69%	5.79%
2004	6.64%	7.86%	6.00%	5.72%	6.38%	5.55%	5.83%
Return on Equity 9/07 2006	3.6% 10.4%	16.2% 10.2%	1.4% (6.1%)	2.0% 4.3%	5.4% 10.4%	2.1% 45.8%	5.1% 16.8%
2005	7.1%	13.9%	12.0%	6.4%	7.5%	(7.2%)	18.4%
2004 2003	12.0%	13.3%	16.3%	7.8%	5.5%	(.9%)	29.8%
2003	9.9%	8.1%	3.2%	(.1%)	9.6%	22.4%	11.7%
Gross Premium Written 2006	\$1,905,865	\$4,883,818	\$1,258,909	\$1,687,574	\$2,518,739	\$277,236	\$1,887,509
(\$000) 2005	\$2,934,127	\$4,519,276	\$1,154,109	\$1,699,148	\$2,446,000	\$208,267	\$2,041,936
2004 2003	\$2,016,149 \$1,776,543	\$4,057,540 \$3,419,894	\$1,090,625 \$1,049,517	\$2,110,637 \$3,294,128	\$2,364,689 \$2,374,458	\$213,614 \$206,729	\$1,357,256 \$1,275,916
Annuity Premium Written 2006	\$1,892,173	\$2,302,374	\$2,517,431	\$1,067,146	\$1,581,603	\$277,236	\$1,410,944
(\$000) 2005	\$2,920,116	\$2,214,146	\$1,152,098	\$1,026,402	\$1,502,083	\$208,267	\$1,607,419
2004 2003	\$2,000,614 \$1,762,333	\$1,876,825 \$1,476,224	\$1,087,359 \$1,043,064	\$1,397,942 \$2,465,874	\$1,425,995 \$1,373,953	\$213,614 \$206,729	\$921,970 \$852,379
% Annuity to Gross Prem 2006	99.28%	47.14%	199.97%	63.24%	62.79%	100.00%	74.75%
2005	99.52%	48.99%	99.83%	60.41%	61.41%	100.00%	78.72%
2004 2003	99.23% 99.20%	46.26% 43.17%	99.70% 99.39%	66.23% 74.86%	60.30% 57.86%	100.00% 100.00%	67.93% 66.81%
Total Annuity Reserves 2006	\$9,830,286	\$11,934,242	\$7,332,726	\$6,182,258	\$3,741,388	\$828,220	\$4,928,919
(\$000) 2005	\$8,960,308	\$10,351,743	\$7,510,174	\$6,002,244	\$3,866,499	\$708,736 \$631,119	\$3,933,541
2004 2003	\$6,821,366 \$5,686,359	\$8,777,247 \$7,450,131	\$7,393,246 \$7,133,610	\$5,563,045 \$4,684,578	\$3,844,831 \$3,744,295	\$631,119 \$554,847	\$2,779,441 \$2,208,104
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