

the 14th Annual INDEXED ANNUITIES SURVEY

➔ Welcome to *Life Insurance Selling's* annual report on indexed annuities (IA). We sent questionnaires out to companies throughout the U.S. and Canada for this voluntary look at IAs, which resulted in 14 companies responding with detailed information about their products, listed in alphabetical order.

LIS presents these survey results as a starting point for your product research efforts. As always, we caution readers not to rely solely on these listings when making marketing decisions. The complex nature of IA products as well as

space constraints do not allow for a truly comprehensive examination of IA products. We hope these results stimulate your interest in and awareness of IA products as tools that are available to meet your client's needs.

If you want even more detailed information about one of the products listed, we invite you to contact that carrier directly. Contact information is shown for each company. You can also find the survey on our Web site at www.lifeinsuranceselling.com, under the "Surveys" tab.

— *The Editors*

Allianz Life Insurance Company of North America (800)950-7372 www.allianzlife.com	Product Name	MasterDex X Annuity
	States available	Available in all states, except CT, NY, OR, WA, VI, Guam, PR
	Min. and max issue ages	0-80
	Min. and max premium	\$20,000 / \$1,000,000
	Min. guaranteed contract value	87.5% of premiums, less withdrawals, accumulated at no less than 2.5%
	% of premium is base of guarantee	87.50%
	Guaranteed minimum interest rate	2.50%
	Indexing method used?	Monthly sum, Annual point to point, Monthly average, Fixed interest
	% of commission paid to writing agent	7% Top GA
	Commissions paid after issue?	Yes
	If yes, please explain	Optional trail commissions or if additional premium is added
	Unique features of product	10% bonus, 100% participation rate, optional income rider, 10% free withdrawals, full accumulation value death benefit, nursing home benefit

American Equity Investment Life Insurance Company (888)647-1371 www.american-equity.com/	Product Name	Retirement Gold
	States available	Available in all states, except CT, MN, NV, PA, UT, WA, VI, Guam, PR
	Min. and max issue ages	0/78
	Min. and max premium	\$5,000/\$1,000,000
	Min. guaranteed contract value	2.25% on 87.5% of premiums paid, less withdrawals
	% of premium is base of guarantee	87.50%
	Guaranteed minimum interest rate	2.25%
	Indexing method used?	Monthly Point to Point, Annual Point to Point, Monthly Average, and Fixed
	% of commission paid to writing agent	6%
	Commissions paid after issue?	Yes
	If yes, please explain	1.05% extra in the 13th month and 1.15% in the 25th month
	Unique features of product	This contract has a Lifetime Income Benefit Rider.

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American National Insurance Co. (888)501-4043 www.img.anicoweb.com	Product Name	ANICO Strategy 10 Indexed Annuity
	States available	Available in all states, except MA, MN, NY, OR, PA, UT, VT, VI, Guam, PR
	Min. and max issue ages	0/85
	Min. and max premium	\$5,000/\$1,000,000
	Min. guaranteed contract value	90% @ MGIR
	% of premium is base of guarantee	90%
	Guaranteed minimum interest rate	Varies by state
	Indexing method used?	Annual Point-to-Point
	% of commission paid to writing agent	8%
	Commissions paid after issue?	No
	If yes, please explain	
	Unique features of product	Optional Lifetime Income & Enhanced Death Benefit Rider (Not available in all states)

Americo Financial Life and Annuity Insurance Company (800)231-0801, ext. 8410 www.americo.com	Product Name	Future Provider Series
	States available	Available in all states, except AL, AK, DE, MS, OR, VT, VI, Guam
	Min. and max issue ages	0-90
	Min. and max premium	\$5,000 NQ, \$2,000 Q/\$1,000,000
	Min. guaranteed contract value	2% for 13 years and 3% thereafter on 100% of premiums
	% of premium is base of guarantee	100
	Guaranteed minimum interest rate	2% for 13 years and
	Indexing method used?	Monthly Averaging, Point-to-Point, EZ Option
	% of commission paid to writing agent	
	Commissions paid after issue?	
	If yes, please explain	
Unique features of product	Enhanced Death Benefit Payout Options with the Death Benefit Payout Rider (Rider Series 2152)	

Dearborn National (800)282-6363 www.dearbornnational.com	Product Name	Index Fortifier 10
	States available	Available in all states, except AK, CT, MN, ND, NY, OR, PA, UT
	Min. and max issue ages	0/85
	Min. and max premium	\$10,000/\$750,000
	Min. guaranteed contract value	Minimum guaranteed surrender value = 1.05% on 100% less surrender charges
	% of premium is base of guarantee	100%
	Guaranteed minimum interest rate	1.05%
	Indexing method used?	annual point to point, monthly point to point, monthly average
	% of commission paid to writing agent	8.50%
	Commissions paid after issue?	Yes
	If yes, please explain	Commissions paid on premium received in 1st 3 years
	Unique features of product	5% first year premium bonus

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Great American Financial Resources, Inc.
(800)438-3398
www.gafrisinglesource.com

Product Name	Safe Return
States available	Available in all states, except DE, NY, VI, Guam, PR
Min. and max issue ages	18/85
Min. and max premium	\$25,000/\$750,000 (age 79)
Min. guaranteed contract value	100% at 2% less early withdrawal charges
% of premium is base of guarantee	100%
Guaranteed minimum interest rate	2%
Indexing method used?	Annual Point-to-Point, Monthly Averaging with Cap
% of commission paid to writing agent	6.5% heaped
Commissions paid after issue?	Yes
If yes, please explain	The product has four commission options, three of which include a trail.
Unique features of product	Bailout cap for indexed strategies; return of premium guaranteed

Life Insurance Company of the Southwest
(800)906-3310
www.lifeofsouthwest.com

Product Name	SecurePlus Premier 10
States available	CT, IN, MT, NJ, NV, NY, OR, PA, WA, Guam, PR
Min. and max issue ages	0/80
Min. and max premium	\$10,000/\$500,000
Min. guaranteed contract value	2.45%
% of premium is base of guarantee	87.50%
Guaranteed minimum interest rate	2.45%
Indexing method used?	Annual Point to Point, Annual Point to Daily Average
% of commission paid to writing agent	Call Us
Commissions paid after issue?	Yes
If yes, please explain	Trail option avialble
Unique features of product	10% Bonus Accumulation Value, transferd to accumulation value in years 6-10.

Lincoln Benefit Life Company
(800)525-9287
www.Accessallstate.com

Product Name	Saver's Index Annuity Premier
States available	Available in all states, except AK, CT, MN, NJ, PA, UT, WA, PR
Min. and max issue ages	0/85
Min. and max premium	\$10,000/\$1,000,000
Min. guaranteed contract value	Contact Company
% of premium is base of guarantee	100%
Guaranteed minimum interest rate	Contact Company
Indexing method used?	Annual Reset (AR) with pt-to-pt, Low Watermark, AR with Mo. Avg., Mo. Cap
% of commission paid to writing agent	7.25%
Commissions paid after issue?	Yes
If yes, please explain	Contact Company
Unique features of product	Low Watermark crediting strategy

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Lincoln Financial Group (877)ASK-LINCOLN www.lfg.com	Product Name	New Directions 6
	States available	Available in all states, except MN, NY, OR
	Min. and max issue ages	0/85
	Min. and max premium	\$10,000/\$2,000,000
	Min. guaranteed contract value	premium minus w/d's accumulated at 1.75% minus surrender charges
	% of premium is base of guarantee	100%
	Guaranteed minimum interest rate	1.75%
	Indexing method used?	performance triggered and 2 year point-to-point
	% of commission paid to writing agent	varies by apptm
	Commissions paid after issue?	Yes
	If yes, please explain	trail commission options are available
	Unique features of product	fixed account has a multi-year rate guarantee for 6 years, performance triggered account

Midland National Life (877)586-0241 http://www.midlandannuity.com	Product Name	MNL Ten
	States available	Available in all states, except AK, CT, DE, MN, OR, TX, UT, WA
	Min. and max issue ages	0/79
	Min. and max premium	2K/1 Million
	Min. guaranteed contract value	100% @ 1-3%
	% of premium is base of guarantee	100%
	Guaranteed minimum interest rate	Varies
	Indexing method used?	Annual PTP, Monthly Average, Monthly PTP, Blended Strategy
	% of commission paid to writing agent	7
	Commissions paid after issue?	Yes
	If yes, please explain	Trail options are available.
	Unique features of product	GLWB, 10% Premium Bonus, 10 Year DSC, 15 different investment options.

National Western Life Insurance Company (800)760-3434 www.nationalwesternlife.com	Product Name	Ultra Future
	States available	Available in all states, except AL, AK, CT, MS, OR
	Min. and max issue ages	0/80 Q & NQ
	Min. and max premium	500,000 does not require pre-approval. \$500,000 – \$1,500,000 requires pre-approval
	Min. guaranteed contract value	MGCV=Prem's less WD and WD charges accumulated at the MGIR
	% of premium is base of guarantee	87.50%
	Guaranteed minimum interest rate	Not >1% / Not <3%
	Indexing method used?	Annual Ratchet w/Monthly Avg / Annual Ratchet w/Monthly Cap
	% of commission paid to writing agent	7%
	Commissions paid after issue?	Yes
	If yes, please explain	1% new premium in years 2-5
	Unique features of product	10% 1st Yr Premium Bonus / WBR with 5% Premium Bonus / Death Benefit=Contract Value / Policy Loan / Co-Annuitant End

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North American Company for Life and Health

(866)322-7066
www.nacannuity.com

Product Name	North American Ten
States available	Available in all states, except AK, CT, DE, MN, OR, UT, WA
Min. and max issue ages	0/79
Min. and max premium	2K/1 Million
Min. guaranteed contract value	100% @ 1-3%
% of premium is base of guarantee	100%
Guaranteed minimum interest rate	Varies
Indexing method used?	Annual PTP, Monthly Average, Monthly PTP, Blended Strategy
% of commission paid to writing agent	6.50%
Commissions paid after issue?	No
If yes, please explain	
Unique features of product	GLWB Rider, 10% Premium Bonus, 10-Year DSC, 15 different investment options.

RBC Insurance - Liberty Life Insurance Company

(888)262-8131
www.rbcinsurance.com/us/

Product Name	RBC Enhanced Choice 12
States available	Available in all states, except AK, CT, DE, HI, MN, NJ, NY, OK, OR, PA, TX, UT, WA, Guam, PR
Min. and max issue ages	0/85 NQ, 0/80 Q
Min. and max premium	\$5,000/\$1MM (80)/\$250K (81-85)
Min. guaranteed contract value	87.5% of original premium grown at 1% annually
% of premium is base of guarantee	87.50%
Guaranteed minimum interest rate	1%
Indexing method used?	Annual, Monthly additive, Quarterly point-to-point, and Monthly Averaging
% of commission paid to writing agent	8.00%
Commissions paid after issue?	Yes
If yes, please explain	If trail option elected, 6.00% upfront and 0.40% annual trail
Unique features of product	GLWB- Guaranteed Life Withdrawal Benefit, Upfront Premium Bonus, High Issue Age Limit

Union Central Life — A UNIFI Company

(800)319-6903
www.unificompanies.com

Product Name	Flexible Annuity II
States available	Available in all states, except PA, VT, Guam, PR
Min. and max issue ages	0/85
Min. and max premium	\$2,000 Q; \$5,000 NQ/\$1,000,000
Min. guaranteed contract value	87.5% of premium less withdrawals, accumulate at 1%-3%
% of premium is base of guarantee	87.50%
Guaranteed minimum interest rate	2% fixed; 0% index
Indexing method used?	Annual Point-to-Point
% of commission paid to writing agent	Call us
Commissions paid after issue?	
If yes, please explain	Please call to discuss
Unique features of product	