

# AdvanceMark<sup>SM</sup> Series Annuity Quick Reference

As of 5/1/2011

Insurance Carrier	Product	Features	Premium Bonus	Withdrawals/ Surrender	Interest Crediting Options	Premium	Minimum Guaranteed Rates	GA-Level Commission	Approved States																																												
OM Financial Life Insurance Company, Baltimore, MD  Financial Strength Rating:  A.M. Best B++ (Good) for financial strength. 5 <sup>th</sup> highest of 16 ratings.  Rating as of 5/1/2011  For most current rating information, call Marketing at 800-395-1053, Ext. 4002.	AdvanceMark <sup>SM</sup> Series flexible premium fixed deferred indexed annuity*  Issue Ages: 0-85 Nonqualified 18-85 Qualified  Allocation Dates: Issued with effective date of the 1st, 8th, 15th, or 22nd of the month. Application and premium must be received in good order two business days prior to the allocation date. Otherwise, applications and premium are held without interest until the next available allocation date.	<ul style="list-style-type: none"> <li>Index gains vest to date of death.</li> <li>"Checkbook" access.**†</li> <li>Nursing Home waiver.†</li> <li>Terminal Illness waiver.†</li> <li>Unemployment waiver.†</li> <li>Death of Owner—greater of full account value or MGSV at death.</li> <li>Substantially equal periodic payments.</li> <li>Systematic income option.</li> <li>Income Freedom Rider<sup>SM</sup>—an optional annuity benefit that provides flexible, guaranteed income without annuitization. Current rider cost is 10 or 30 bps annually, depending on version selected.</li> <li>Annuitize for greater of full account value or MGSV in Year 6+; Surrender value or MGSV years 1-5. Minimum annuitization is 5 years.</li> <li>No market value adjustment.</li> <li>Safeguard Settlement Option to help with Medicaid planning.</li> </ul>	<ul style="list-style-type: none"> <li>6% vesting premium bonus (available on initial premium only).</li> <li>100% vested at death or under Nursing Home, Terminal Illness, or Unemployment waiver.</li> </ul> <table border="1"> <thead> <tr> <th colspan="2">Vesting Schedule</th> </tr> <tr> <th>Year</th> <th>%</th> </tr> </thead> <tbody> <tr><td>1</td><td>10</td></tr> <tr><td>2</td><td>20</td></tr> <tr><td>3</td><td>30</td></tr> <tr><td>4</td><td>40</td></tr> <tr><td>5</td><td>50</td></tr> <tr><td>6</td><td>60</td></tr> <tr><td>7</td><td>70</td></tr> <tr><td>8</td><td>80</td></tr> <tr><td>9</td><td>90</td></tr> <tr><td>10</td><td>100</td></tr> </tbody> </table>	Vesting Schedule		Year	%	1	10	2	20	3	30	4	40	5	50	6	60	7	70	8	80	9	90	10	100	Surrender Charge-Free Withdrawals  Year 1: Minimum required distribution (MRD) or substantially equal periodic payments (SEPP).  Years 2-9: Greater of MRD, SEPP, or up to 10% of vested account value as of the prior anniversary, less any free withdrawals taken during the current contract year.†  Surrender Schedule % (Refer to State Approval Matrix.)  AdvanceMark <sup>SM</sup> : 10, 10, 10, 10, 9, 8, 7, 6, 4, 2, 0%  AdvanceMark <sup>SM</sup> LT: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%  Additional premium payments will not start a new surrender charge period.	Step Forward Strategy <sup>*,††</sup> <table border="1"> <thead> <tr> <th>Cap</th> <th>Part. Rate</th> </tr> </thead> <tbody> <tr> <td>5.00%</td> <td>100%</td> </tr> </tbody> </table> S&P 500 <sup>®</sup> One-Year Annual Point-to-Point: <table border="1"> <thead> <tr> <th>Cap</th> <th>Part. Rate</th> </tr> </thead> <tbody> <tr> <td>4.00%</td> <td>100%</td> </tr> </tbody> </table> S&P 500 <sup>®</sup> One-Year Monthly Point-to-Point: <table border="1"> <thead> <tr> <th>Cap</th> <th>Part. Rate</th> </tr> </thead> <tbody> <tr> <td>2.00%</td> <td>100%</td> </tr> </tbody> </table> S&P 500 <sup>®</sup> One-Year Monthly Average: <table border="1"> <thead> <tr> <th>Cap</th> <th>Part. Rate</th> </tr> </thead> <tbody> <tr> <td>4.25%</td> <td>100%</td> </tr> </tbody> </table> S&P 500 <sup>®</sup> Two-Year Monthly Average: <table border="1"> <thead> <tr> <th>Cap</th> <th>Part. Rate</th> </tr> </thead> <tbody> <tr> <td>10.00%</td> <td>100%</td> </tr> </tbody> </table> Fixed Interest Option: 1.50% Declared and guaranteed for 12 months from the date premium is received.  Rates effective 5/1/2011, and subject to change. Check LegacyNet <sup>®</sup> for updates.	Cap	Part. Rate	5.00%	100%	Cap	Part. Rate	4.00%	100%	Cap	Part. Rate	2.00%	100%	Cap	Part. Rate	4.25%	100%	Cap	Part. Rate	10.00%	100%	<ul style="list-style-type: none"> <li>\$10,000 minimum premium (\$2,000 minimum strategy allocation).</li> <li>\$2,000 minimum additional premium (allowed before current oldest owner reaches age 86).</li> <li>Additional premiums will be allocated to the Fixed Interest Option and may be reallocated to an index option on contract anniversaries only. Premium bonus is not available on additional premiums.</li> <li>\$1 million maximum premium per owner without Home Office approval.</li> </ul>	Minimum Guaranteed Surrender Value: 87.5% of premiums payments less gross withdrawals, and adjusted for any account value reallocations, accumulated at a rate between 1% and 3% (set at the time the contract is issued).  Current Minimum Guaranteed Interest Rate:  AR, FL, ID, KS, MD, ME, MI, NC, OK, SD, TX, VT, and WI <ul style="list-style-type: none"> <li>Fixed: 1.00%</li> <li>Indexed: 1.00%</li> </ul> All other states: <ul style="list-style-type: none"> <li>Fixed: 1.10%</li> <li>Indexed: 1.10%</li> </ul>	AdvanceMark <sup>SM</sup> : 7.50% (Ages 0-79) 3.75% (Ages 80-85)  AdvanceMark <sup>SM</sup> LT: 6.25% (Ages 0-79) 3.13% (Ages 80-85)  AdvanceMark <sup>SM</sup> LT in FLORIDA: 7.50% (Ages 65-79) 3.75% (Ages 80-85)  AdvanceMark <sup>SM</sup> LT in TEXAS: 6.50% (Ages 0-79) 3.25% (Ages 80-85)  Commissions are paid on all additional premium prior to Year 4.  See Compensation Schedule for details.	AdvanceMark <sup>SM</sup> : AR, AZ, CA, CO, DC, DE, FL <sup>1</sup> , GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, and WY  AdvanceMark <sup>SM</sup> LT: AK, FL <sup>1</sup> , MA <sup>2,3</sup> , TX, and WA <sup>2,4</sup>  1. In Florida, AdvanceMark <sup>SM</sup> is available for ages 0-64; AdvanceMark <sup>SM</sup> LT is available for ages 65-85. 2. Income Freedom Rider <sup>SM</sup> not available in this state. 3. Step Forward Strategy <sup>††</sup> not available in this state. 4. Unemployment waiver not available in this state.
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Policy Form Nos: FGL FPDA-EIA (2005); FGL FPDA-EIA-C (3-08), et al. Rider Endorsement No.: OM GMWB-FA (01-09). Optional provisions and riders may have limitations, restrictions, and additional charges.

\*S&P 500<sup>®</sup> is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by OM Financial Life Insurance Company. 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.

Indexed interest rates are subject to a cap rate. Interest rates are effective annual rates. Caps and interest rates are subject to change at the discretion of OM Financial Life.

\* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.

\*\* Draft must be a minimum of \$500 and made payable to the Owner's bank. Drafts limited to four per year. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.

† Withdrawals may be subject to income tax. If withdrawals are made before age 59½, they also may result in tax penalties. It is recommended that tax advisers be consulted.

†† Also known as the 3-Year High Value Fixed Indexed Interest Crediting Option Rider. Not available in all states.

# AmeriMark<sup>SM</sup> Freedom Annuity Series Quick Reference

As of 5/1/2011

Insurance Carrier	Product	Features	Surrender Charge-Free Withdrawals	Surrender Schedule %	Crediting Rate Options	Minimum Premium	Minimum Guaranteed Rates	GA-Level Commission	Approved States																																																												
OM Financial Life Insurance Company, Baltimore, MD  Financial Strength Rating:  A.M. Best B++ (Good) for financial strength. 5 <sup>th</sup> highest of 16 ratings.  Rating as of 5/1/2011  For most current rating information, call Marketing at 800-395-1053, Ext. 4002.	AmeriMark <sup>SM</sup> Freedom flexible premium deferred fixed indexed annuities <sup>*,**</sup>  Issue Ages: <ul style="list-style-type: none"> <li>0-85.</li> <li>0-64 in FL on 12-year products.</li> </ul> Allocation Dates: 1 <sup>st</sup> , 8 <sup>th</sup> , 15 <sup>th</sup> , and 22 <sup>nd</sup> of each month. Premium must be received four business days (not counting the date of receipt) prior to an allocation date. Otherwise, premium will be allocated on the next allocation date.	<ul style="list-style-type: none"> <li>Choice of:                             <ul style="list-style-type: none"> <li>12-year surrender schedule with optional 4% premium bonus.</li> <li>7-year surrender schedule with optional 5% premium bonus.</li> </ul> </li> <li>Income Freedom Rider<sup>SM</sup>—an optional annuity benefit that provides flexible, guaranteed income for life without annuitization. Current rider cost is 10 or 30 bps annually, depending on version selected.</li> <li>0% administrative and investment charges guaranteed.</li> <li>"Checkbook" access.<sup>†,††</sup></li> <li>Confinement waiver.<sup>††</sup></li> <li>Substantially equal periodic payments.</li> <li>Systematic income option.</li> <li>Death benefit for all issue ages is greater of annuity value or minimum guaranteed annuity value.</li> <li>Annuitize for full annuity value in Year 6; Surrender value years 1-5.</li> <li>Safeguard Settlement Option to help with Medicaid planning.</li> </ul>	Greater of 10% of annuity value annually or minimum required distribution. <sup>††</sup>	7- or 12-year declining  AmeriMark <sup>SM</sup> Freedom: 13.5, 12.5, 11.5, 10.5, 10, 9, 8, 7, 6, 5, 4, 2%  AmeriMark <sup>SM</sup> Freedom SE (4% bonus): 13.75, 12.75, 11.75, 11, 10, 9, 8, 7, 6, 5, 4, 2%  AmeriMark <sup>SM</sup> Freedom 7: 9, 8, 7, 6, 5, 4, 3%  AmeriMark <sup>SM</sup> Freedom 7 SE (5% bonus): 9, 9, 8, 7, 6, 5, 4%	Step Forward Strategy <sup>§,§</sup> <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Part. 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Rate	Freedom:	5.50%	100%	Freedom SE:	5.00%	100%	Freedom 7:	5.25%	100%	Freedom 7 SE:	4.25%	100%		Cap	Part. Rate	Freedom:	2.50%	100%	Freedom SE:	2.25%	100%	Freedom 7:	2.50%	100%	Freedom 7 SE:	2.00%	100%		Cap	Part. Rate	Freedom:	15.00%	100%	Freedom SE:	13.00%	100%	Freedom 7:	15.00%	100%	Freedom 7 SE:	11.00%	100%	<ul style="list-style-type: none"> <li>\$3,000 initial premium on qualified premium.</li> <li>\$5,000 initial premium on nonqualified premium.</li> <li>\$2,000 additional premium<sup>**</sup> (allowed before current oldest owner reaches age 86).</li> <li>\$1 million maximum premium per owner without Home Office approval.</li> </ul>	Minimum Guaranteed Annuity Value: 87.5% of premium payments less gross withdrawals, accumulated at a minimum guaranteed interest rate between 1% and 3% (set at the time the application is received).  Current Minimum Guaranteed Interest Rate: CA, IL, MN, WA, UT: 1.00% (fixed strategy) 1.00% (index strategies) All other states: 1.00%  Step Forward Strategy <sup>§,§</sup> Minimum cap is 5%.  S&P 500 <sup>§§</sup> One-Year Point-to-Point: Minimum cap is 3%.  S&P 500 <sup>§§</sup> Monthly Cap: Minimum cap is 1%.  S&P 500 <sup>§§</sup> Two-Year Monthly Average: Minimum cap is 6%.	Issue Ages 0-80:  AmeriMark <sup>SM</sup> Freedom: 8.00%  AmeriMark <sup>SM</sup> Freedom SE: 7.00%  AmeriMark <sup>SM</sup> Freedom 7: 5.00%  AmeriMark <sup>SM</sup> Freedom 7 SE: 4.00%  See <i>Compensation Schedule</i> for over age 80.	AmeriMark <sup>SM</sup> Freedom Series: AK <sup>1</sup> , AR, AZ, CA, CO, CT <sup>1,2</sup> , DC, DE, FL <sup>3</sup> , GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN <sup>1,4</sup> , MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV <sup>4</sup> , OH, OK, PA, RI, SC, SD, TN, TX <sup>1</sup> , UT <sup>1,4</sup> , VA, WA <sup>**1,4</sup> , WI, WV, WY  1. Only AmeriMark <sup>SM</sup> Freedom 7 and AmeriMark <sup>SM</sup> Freedom 7 SE available. 2. Two-Year Monthly Average Strategy not available in this state. 3. AmeriMark <sup>SM</sup> Freedom and AmeriMark <sup>SM</sup> Freedom SE available only to ages 0-64 in this state. 4. Income Freedom Rider <sup>SM</sup> not available in this state.
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Form Nos: OM-CEIAII-0708-0, OM-CEIAII-0708-B, OM-CEIAII-0708-0-1, OM-CEIAII-0708-B-1, et al. Rider Form No: OM GMWB-FA (10-2007).

\* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.

\*\* In WA, products are available as single premium deferred fixed indexed annuities only. Additional premiums do not apply.

† Draft must be a minimum of \$500 and made payable to the Owner's bank. Drafts limited to four per year. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.

†† Withdrawals may be subject to income tax. If withdrawals are made before age 59½, they also may be subject to an IRS penalty tax. It is recommended that tax advisers be consulted.

§ Also known as the Annual Point-to-Point 3-Year High-Water Mark Strategy.

§§ "S&amp;P 500" is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by OM Financial Life Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard &amp; Poor's and Standard &amp; Poor's makes no representation regarding the advisability of purchasing the Product.

‡ Available on products issued on or after January 5, 2009.

# BenchMark 500<sup>SM</sup> SE Annuity Series Quick Reference

As of 5/1/2011

Insurance Carrier	Product	Features	Access <sup>†</sup>	Surrender Schedule	Interest Crediting Rate Strategies	Premium	Minimum Guaranteed Rates	GA-Level Commission	Approved States																																																																																																				
<p>American National Insurance Company, Galveston, TX</p> <p>Financial Strength Ratings:</p> <p><b>A.M. Best A (Excellent)</b>, the third highest of 13 financial strength ratings.</p> <p><b>Standard &amp; Poor's A+ (Strong)</b>, the fifth highest of 20 financial strength ratings.</p> <p>Ratings as of 5/1/2011</p>	<p>BenchMark 500<sup>SM</sup> SE Series Flexible Premium Deferred Fixed Index Annuities*</p> <ul style="list-style-type: none"> <li>10-year surrender schedule.</li> <li>Immediately vested premium enhancement option.**</li> </ul> <table border="1"> <thead> <tr> <th>BenchMark 500<sup>SM</sup></th> <th>Premium Enhancement</th> </tr> </thead> <tbody> <tr> <td>Ten SE</td> <td>0%</td> </tr> <tr> <td>Ten SE 5</td> <td>5%</td> </tr> <tr> <td>Ten SE 8</td> <td>8%</td> </tr> </tbody> </table> <p>Owner/Annuitant Issue Ages: 0-85. 0-64 in FL.</p>	BenchMark 500 <sup>SM</sup>	Premium Enhancement	Ten SE	0%	Ten SE 5	5%	Ten SE 8	8%	<ul style="list-style-type: none"> <li><b>2% safety guarantee</b> compounded annually on 5-year duration strategy. No cap!</li> <li>Innovative, enhanced death benefit at no cost—index gains credit at date of death. Greater of surrender value or full annuity value at death regardless of issue age.</li> <li><b>Premium Plus:</b> More competitive caps and rates may be available for initial premium of \$100,000 or more.</li> <li>No administrative or investment charges, guaranteed.</li> <li>Competitive trailing commission you can elect on a case-by-case basis.</li> <li>First-year commission on all additional premiums.</li> </ul>	<ul style="list-style-type: none"> <li><b>Surrender Charge-Free Withdrawals:</b> 10% of annuity value after the first year without surrender charge or MVA. For qualified contracts, the minimum required distribution may be withdrawn without surrender charge or MVA beginning the first year.</li> <li><b>Additional Emergency Access:</b> <i>Extra</i> one-time withdrawal up to 10% without surrender charge or MVA, after the first year.</li> <li><b>"Checkbook"</b> access.<sup>1,††</sup></li> <li>Confinement Waiver.</li> <li>Substantially Equal Periodic Payments.</li> <li>Systematic Withdrawals.</li> </ul>	<p>10-year declining +/- MVA.</p> <p>Ten SE: 12.5, 11.5, 10.5, 9.5, 8, 7, 6, 5, 4, 2, 0%</p> <p>Ten SE 5 and Ten SE 8: 16.5, 16.5, 15.5, 14.5, 13, 12, 11, 10, 9, 7, 0%</p>	<p>Premium less than \$100,000</p> <p>Premiums \$100,000 or more</p> <p>S&amp;P 500<sup>®</sup> 1-Year Point-to-Point w/ Cap:</p> <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Par.</th> <th>Cap</th> <th>Par.</th> </tr> </thead> <tbody> <tr> <td>Ten SE:</td> <td>4.25%</td> <td>100%</td> <td>4.75%</td> <td>100%</td> </tr> <tr> <td>Ten SE 5:</td> <td>3.50%</td> <td>100%</td> <td>4.00%</td> <td>100%</td> </tr> <tr> <td>Ten SE 8:</td> <td>2.75%</td> <td>100%</td> <td>3.25%</td> <td>100%</td> </tr> </tbody> </table> <p>S&amp;P 500<sup>®</sup> 1-Year Point-to-Point w/ Par. 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Ten SE:	NA	20.00%	NA	25.00%	Ten SE 5:	NA	20.00%	NA	20.00%	Ten SE 8:	NA	20.00%	NA	20.00%		Cap	Par.	Cap	Par.	Ten SE:	11.00%	100%	13.00%	100%	Ten SE 5:	8.00%	100%	10.00%	100%	Ten SE 8:	6.50%	100%	8.50%	100%		Cap	Par.	Cap	Par.	Ten SE:	NA	40.00%	NA	50.00%	Ten SE 5:	NA	25.00%	NA	35.00%	Ten SE 8:	NA	20.00%	NA	20.00%		Interest Rate	Interest Rate	Ten SE:	2.10%	2.35%	Ten SE 5:	1.60%	1.85%	Ten SE 8:	1.50%	1.60%	<ul style="list-style-type: none"> <li><b>Qualified:</b> \$3,000 minimum initial premium.</li> <li><b>Nonqualified:</b> \$5,000 minimum initial premium.</li> <li><b>Additional premium:</b> No minimum. (Allowed before any original owner reaches age 86.)</li> <li><b>Maximum premium:</b> \$1 million allowed per contract without Home Office approval.</li> </ul>	<p>Contract Guarantee: 87.5% of all premium payments, minus withdrawals and any other deductions, growing at a minimum guaranteed interest rate between 1% and 3% over the life of the contract (rate varies by issue date and strategy).</p> <p>Current Minimum Guaranteed Interest Rate: Index Strategies: 1.00% Declared Strategy: 1.75%</p> <p>Cap Strategies: Minimum cap: 1% Minimum par. rate: 100%</p> <p>Participation Rate Strategies: Minimum cap: NA Minimum par. rate: 20%</p> <p>Guaranteed One-Year Strategy: Minimum interest rate: 1.50%</p>	<p><b>Attained Ages 0-70</b> Ten SE: 8.00% Ten SE 5: 7.50% Ten SE 8: 7.00%</p> <p><b>Attained Ages 71-75</b> Ten SE: 6.00% Ten SE 5: 5.63% Ten SE 8: 5.25%</p> <p><b>Attained Ages 76-80</b> Ten SE: 4.00% Ten SE 5: 3.75% Ten SE 8: 3.50%</p> <p><b>Attained Ages 81-85</b> Ten SE: 4.00% Ten SE 5: 2.00% Ten SE 8: 1.75%</p> <p><b>Chargebacks:</b> Commissions paid on premiums received in prior 12 months are charged back at 100% for full surrender and on a declining schedule (based on elapsed months) for death.</p> <p>Call for details, or see full <i>Compensation Schedule</i>.</p>	<p>AR AZ CA CO DC FL<sup>1</sup> GA HI IA<sup>2</sup> ID KS LA MD ME MI MS MT NC ND NE NM OH OK RI SC SD TN WI WV</p> <p>1. Available only to ages 0-64 in this state. 2. 1-Yr. PTP With Par. Rate not available in this state.</p>
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**Index Annuity Disclosures:** When a person buys this annuity, he or she is not buying an ownership interest in any stock or index. Interest earnings are paid at a rate that is related to the performance of the S&P 500<sup>®</sup> Index. The S&P 500<sup>®</sup> Index does not reflect dividends paid on the stocks underlying the Index. Past performance of the Index is no guarantee of future results. If the Index loses value over the indexing term, the owner will not receive any interest except as provided under the contract's minimum guaranteed surrender value provision. Indexed interest will be credited to the annuity only at the end of the term period. A premium enhancement is considered interest earnings by the IRS and is reported on Form 1099, when withdrawn.

\*Standard & Poor's<sup>®</sup>, S&P<sup>®</sup>, S&P 500<sup>®</sup>, and Standard & Poor's 500<sup>™</sup> are trademarks of Standard & Poor's Financial Services LLC ("Standard & Poor's") and have been licensed for use by American National Insurance Company. The BenchMark 500<sup>SM</sup> SE Annuity Series is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing a BenchMark 500<sup>SM</sup> SE annuity.

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\* Products may not be available in all jurisdictions. Check current State Approval Matrix.

\*\* Premium enhancement amount is forfeited if client surrenders the contract during the free-look period.

† Withdrawals in excess of any surrender charge-free amount may be subject to applicable surrender charges and/or market value adjustments. Withdrawals may be subject to income tax, and a 10% federal tax penalty may apply to withdrawals taken before age 59½.

†† Currently provided by administrative practice. Draft must be a minimum of \$500 and made payable to the Owner's bank. Drafts limited to four per year. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.

# BenchMark Reliance<sup>SM</sup> Annuity Series Quick Reference

As of 5/1/2011

Insurance Carrier	Product	Features	Surrender Charge-Free Withdrawals	Surrender Schedule	Cash Value Strategies <sup>®</sup>	Minimum Premium	Minimum Guarantees <sup>§§</sup>	GA-Level Commission	Approved States																																																																																
American National Insurance Company, Galveston, TX  Financial Strength Ratings:  A.M. Best A (Excellent), the third highest of 13 ratings from A.M. Best for financial strength.  Standard & Poor's A+ (Strong), the fifth highest of 20 ratings from Standard and Poor's for financial strength.  Ratings as of 5/1/2011	BenchMark Reliance <sup>SM</sup> flexible premium deferred annuities*  Issue Ages:  Most States Extra: 0-90 Extra 2: 0-90 Extra 4: 0-85 Extra 6: 0-85  Florida All versions: 0-64	<ul style="list-style-type: none"> <li>Choice of extra 2%, 4%, or 6% first-year interest.*</li> <li>"Checkbook" access.**†</li> <li>Systematic income options.†</li> <li>Confinement waiver.†</li> <li>Substantially Equal Periodic Payments.</li> <li>Settlement Options 7, 8, and 9 may be helpful in Medicaid planning.††</li> <li>Death benefit is greater of Surrender Value or Return of Premiums (less withdrawals) regardless of issue age. When beneficiary elects settlement option, the benefit amount is greater of Annuity Cash Value (+/- any strategy adjustments) or Minimum Guaranteed Annuity Cash Value.</li> </ul>	10% of Annuity Cash Value each Contract year including the first year, or for qualified Contracts, the greater of 10% or the Minimum Required Distributions associated with this Contract. 9% systematic withdrawals.†	10-year declining.  Extra: 12, 11, 10, 9, 8, 7, 6, 5, 4, 2, 0% +/- MVA  TX, UT, and WA 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%  Extra 2: 12, 12, 11, 10, 9, 8, 7, 6, 4, 2, 0% +/- MVA  TX, UT, and WA 10, 10, 10, 9, 8, 7, 6, 5, 3, 2, 1, 0%  Extra 4: 12, 12, 11, 11, 10, 9, 8, 6, 4, 2, 0% +/- MVA  TX, UT, and WA 10, 10, 10, 9, 8, 7, 5, 4, 2, 1, 0%  Extra 6: 12, 12, 11, 11, 10, 10, 8, 6, 4, 2, 0% +/- MVA	<p>Guaranteed One-Year</p> <table border="1"> <tr> <td>Most States</td> <td>TX, UT, and WA</td> </tr> <tr> <td>Extra:</td> <td>2.25% 2.10%</td> </tr> <tr> <td>Extra 2:</td> <td>4.20% 4.05%</td> </tr> <tr> <td>Extra 4:</td> <td>6.15% 6.00%</td> </tr> <tr> <td>Extra 6:</td> <td>8.10% NA</td> </tr> </table> <p>Guaranteed One-Year Current Market<sup>§</sup></p> <table border="1"> <tr> <td>Most States</td> <td>TX, UT, and WA</td> </tr> <tr> <td>Extra:</td> <td>2.35% 2.20%</td> </tr> <tr> <td>Extra 2:</td> <td>4.30% 4.15%</td> </tr> <tr> <td>Extra 4:</td> <td>6.25% 6.10%</td> </tr> <tr> <td>Extra 6:</td> <td>8.20% NA</td> </tr> </table> <p>Index 10-Year Treasury</p> <table border="1"> <tr> <td>Most States</td> <td>TX, UT, and WA</td> </tr> <tr> <td>Extra:</td> <td>1.89% 1.74%</td> </tr> <tr> <td>Extra 2:</td> <td>3.84% 3.69%</td> </tr> <tr> <td>Extra 4:</td> <td>5.79% 5.64%</td> </tr> <tr> <td>Extra 6:</td> <td>7.74% NA</td> </tr> </table> <p>Index Corporate Bond</p> <table border="1"> <tr> <td>Most States</td> <td>TX, UT, and WA</td> </tr> <tr> <td>Extra:</td> <td>2.93% 2.78%</td> </tr> <tr> <td>Extra 2:</td> <td>4.88% 4.73%</td> </tr> <tr> <td>Extra 4:</td> <td>6.83% 6.68%</td> </tr> <tr> <td>Extra 6:</td> <td>8.78% NA</td> </tr> </table>	Most States	TX, UT, and WA	Extra:	2.25% 2.10%	Extra 2:	4.20% 4.05%	Extra 4:	6.15% 6.00%	Extra 6:	8.10% NA	Most States	TX, UT, and WA	Extra:	2.35% 2.20%	Extra 2:	4.30% 4.15%	Extra 4:	6.25% 6.10%	Extra 6:	8.20% NA	Most States	TX, UT, and WA	Extra:	1.89% 1.74%	Extra 2:	3.84% 3.69%	Extra 4:	5.79% 5.64%	Extra 6:	7.74% NA	Most States	TX, UT, and WA	Extra:	2.93% 2.78%	Extra 2:	4.88% 4.73%	Extra 4:	6.83% 6.68%	Extra 6:	8.78% NA	<ul style="list-style-type: none"> <li>\$10,000 initial premium.</li> <li>\$2,000 on additional premiums.</li> <li>Each year, total additional premiums limited to 50% of total first-year premium.</li> <li>\$1 million maximum premium.</li> </ul>	<p>Premium Year-One</p> <p>Extra: 1.00% Extra 2: 3.00% Extra 4: 5.00% Extra 6: 7.00%</p> <p>Premium Year-Two</p> <p>Extra: 1.00% Extra 2: 1.00% Extra 4: 1.00% Extra 6: 1.00%</p> <p>Varies by state. Check current State Approval Matrix.</p>	<p>Issue Ages 0-75</p> <table border="1"> <tr> <td>Most States</td> <td>TX, UT, and WA</td> </tr> <tr> <td>Extra:</td> <td>7.00% 6.75%</td> </tr> <tr> <td>Extra 2:</td> <td>6.30% 6.00%</td> </tr> <tr> <td>Extra 4:</td> <td>5.60% 5.25%</td> </tr> <tr> <td>Extra 6:</td> <td>4.90% NA</td> </tr> </table> <p>Issue Ages 76-80</p> <table border="1"> <tr> <td>Most States</td> <td>TX, UT, and WA</td> </tr> <tr> <td>Extra:</td> <td>5.50% 5.25%</td> </tr> <tr> <td>Extra 2:</td> <td>4.80% 4.50%</td> </tr> <tr> <td>Extra 4:</td> <td>4.10% 4.00%</td> </tr> <tr> <td>Extra 6:</td> <td>3.40% NA</td> </tr> </table> <p>Issue Ages 81-85</p> <table border="1"> <tr> <td>Most States</td> <td>TX, UT, and WA</td> </tr> <tr> <td>Extra:</td> <td>5.50% 5.25%</td> </tr> <tr> <td>Extra 2:</td> <td>4.80% 4.50%</td> </tr> <tr> <td>Extra 4:</td> <td>4.10% 4.00%</td> </tr> <tr> <td>Extra 6:</td> <td>3.40% NA</td> </tr> </table> <p>Issue Ages 86-90</p> <table border="1"> <tr> <td>Most States</td> <td>TX, UT, and WA</td> </tr> <tr> <td>Extra:</td> <td>5.50% 5.25%</td> </tr> <tr> <td>Extra 2:</td> <td>4.80% 4.50%</td> </tr> <tr> <td>Extra 4:</td> <td>NA NA</td> </tr> <tr> <td>Extra 6:</td> <td>NA NA</td> </tr> </table> <p>(Commission varies for Settlement Option 9. 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† Withdrawals in excess of the surrender charge-free amount may be subject to applicable surrender charges, retroactive interest, and/or market value adjustments. Withdrawals may be subject to income tax, and a 10% federal income tax penalty may apply to withdrawals taken before age 59½.

†† Options 7, 8, and 9 may not be available in all states. Medicaid eligibility rules are complex, vary by state, and are subject to change. You should contact an attorney specializing in elder law before recommending the purchase of an annuity to your clients.

§ Available for new money only and will renew at the Guaranteed One-Year base yield in effect on the date of renewal.

§§ State-specific variations apply.

Rates effective 5/1/2011, and subject to change. Check LegacyNet<sup>®</sup> for updates.

# EnhanceMark® Annuity Quick Reference

As of 5/1/2011

Insurance Carrier	Product	Differentiators	Surrender Charge-Free Withdrawals	Surrender Schedule %	Crediting Rate and Renewal Options	Premium Limits	Minimum Guaranteed Interest Rates	GA-Level Commission	Approved States
<p>Investors Insurance Corporation, Wilmington, DE</p> <p>Financial Strength Ratings:</p> <p><b>A.M. Best A</b> (Excellent, 3<sup>rd</sup> highest of 15 ratings)</p> <p><b>Standard &amp; Poor's A</b> (Strong, 6<sup>th</sup> highest of 23 ratings)</p> <p>Ratings as of 5/1/2011</p>	<p>EnhanceMark® flexible premium deferred fixed annuity.*</p> <p>Issue Ages: Owner: 0-85</p> <p><b>Designated Annuitant:</b> 40-75</p>	<ul style="list-style-type: none"> <li>• <b>Enhanced Care benefit</b>—increases annuity value to help clients pay for extended care costs. <i>Included with contract at no extra charge.</i></li> <li>• 10-year surrender schedule.</li> <li>• Choice of terms: 1 year, 10 years, or both.</li> <li>• Choice of optional riders: <ul style="list-style-type: none"> <li>– Enhanced Withdrawal Rider (10% surrender charge-free withdrawals in addition to MRD each year).<sup>**</sup></li> <li>– Annuity Value Death Benefit Rider (full annuity value at death).</li> <li>– Annuity Value Death Benefit Rider (full annuity value at death).</li> <li>– Annuity Value Death Benefit Rider (full annuity value at death).</li> </ul> </li> <li>• “Checkbook” access (with election of Enhanced Withdrawal Rider).<sup>**†</sup></li> <li>• Confinement Waiver.</li> <li>• Lower surrender charges for older attained ages.</li> <li>• Death Benefit: <ul style="list-style-type: none"> <li><i>With</i> the Annuity Value Death Benefit Rider = greater of annuity value or surrender value.</li> <li><i>Without</i> the Annuity Value Death Benefit Rider = surrender value.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• <b>With Enhanced Withdrawal Rider:</b> 10% of annuity value after 30 days.<sup>**</sup></li> <li>• <b>With or without rider:</b> <ul style="list-style-type: none"> <li>–MRD.</li> <li>–Confinement Waiver.</li> <li>–Above available without surrender charge or MVA.</li> </ul> </li> </ul> <p>Withdrawals will reduce Enhanced Care benefit.</p>	<p>10-year declining, +/- any MVA.</p> <p><b>Based on owner's attained age on date premium is received:</b></p> <p><b>Ages 0-75:</b> 12, 12, 12, 11, 10, 9, 8, 6, 3, 1, 0%</p> <p><b>Ages 76-80:</b> 11.50, 10.50, 9.50, 8.50, 7.50, 6, 5, 4, 3, 1, 0%</p> <p><b>Ages 81-85:</b> 11, 10, 9, 8, 7, 6, 5, 4, 3, 1, 0%</p> <p>MVA has a floor of 50% of interest credited.</p> <p>The date of access for <b>full surrenders</b> in determining any applicable surrender charges and/or market value adjustment is the date previous to the surrender transaction date.</p> <p>The process/access date for <b>partial withdrawals</b> is the date the request is received.</p> <p>EXCEPTION: Any requests for withdrawals or full surrenders received during a “surrender charge-free window” will be processed according to the procedure for partial withdrawals.</p>	<p>Guaranteed Term Crediting Rate Strategies</p> <p>1-Year Term: 1.55%</p> <p>10-Year Term: 1.50%</p> <p>Rates effective 5/1/2011, and subject to change every two weeks. Check LegacyNet® for updates.</p>	<p><b>Minimum:</b> \$50,000</p> <p><b>Maximum:</b> \$200,000</p> <p><b>Additional:</b> Not recommended. Additional premiums cannot be designated as Enhanced Care Rider® premium and will not increase the rider benefit.</p>	<p>1.50% for all Guaranteed Term Strategies.</p> <p>Standard Nonforfeiture Minimum Interest Rate: 1.00%</p> <p><b>Contract Guarantee:</b> 87.5% of premiums<sup>††</sup> accumulated at 1%–3% annually over life of contract (varies by issue date).</p>	<p><b>Owner attained ages 0-80:</b></p> <p>8.00%</p> <p>See <i>Compensation Schedule</i> for commission on older ages.</p> <p>No chargebacks after the free-look period, subject to the terms of the Producer Agreement.</p>	<p>AR, AZ, CO, DC, DE, GA, IA, ID, IL, IN, LA, MD, MI, MS, MT, NC<sup>1</sup>, NE, NM, NV, OH, OK, PA, SC, WV, WY</p> <p>1. Annuity Value Death Benefit Rider required in NC.</p>

Product is distributed by Legacy Marketing Group®: [www.legacynet.com](http://www.legacynet.com). Refer to contract for details. Individual Policy Form Nos: IIC-PMYGA-1107, IIC-MYR-1107, IIC-AVDB-1107, IIC-EWD-1107. Certificate No.: IIC-CMYGA-1107. Enhanced Care Rider® Policy Form No.: IIC-ECR-0508. Enhanced Care Rider® is not long-term care insurance. The rider has limitations.

\* Product and features may not be available in all jurisdictions. Check current State Approval Matrix.

\*\* Withdrawals over any surrender charge-free amount are subject to surrender charges and a market value adjustment. Withdrawals may be subject to income tax, and a federal income tax penalty may apply to withdrawals taken before age 59½.

† Draft must be a minimum of \$500 and made payable to the Owner or Financial Institution. Access limited to four checks per contract year. Available only to individual U.S. residents and on traditional IRA, Roth IRA, and nonqualified contracts.

†† Less prior withdrawals and any associated surrender charges, market value adjustments, and deductions.

# PremierMark® SE Annuity Series Quick Reference

800-395-1053, Ext. 4002

As of 5/1/2011

Insurance Carrier	Product	Features	Surrender Charge-Free Withdrawals	Crediting Rate Options	Minimum Premium	Minimum Guaranteed Rates	GA-Level Commission	Approved States																																																																	
<b>Investors Insurance Corporation, Wilmington, DE</b>  Financial Strength Ratings:  <b>A.M. Best A</b> (Excellent, 3 <sup>rd</sup> highest of 15 ratings)  <b>Standard &amp; Poor's A</b> (Strong, 6 <sup>th</sup> highest of 23 ratings)  Ratings as of 5/1/2011	PremierMark® SE* Series flexible premium deferred fixed index annuities  Issue Ages: <u>State Variations:</u> FL: 0-64 TX: 0-85  <u>All other states:</u> SE: 0-85 SE Plus: 0-80 SE Plus 10: 0-80  Allocation Dates: Allocation Dates are the 15 <sup>th</sup> and the last business day of the month. Premium must be received four days prior to an Allocation Date. Otherwise, premium will be allocated on the next Allocation Date.	<ul style="list-style-type: none"> <li>Immediately vested premium bonus options available:               <ul style="list-style-type: none"> <li>SE Plus: 7%</li> <li>SE Plus 10: 10%</li> </ul> </li> <li>9-year surrender schedule (10 years in TX).</li> <li>Enhanced Care Rider®—optional rider increases annuity value to help clients meet future expenses, including extended care costs. Rider cost: 0.65% annually.</li> <li>0% administrative fees, guaranteed.</li> <li>Beneficiary Rider** <i>Plus</i>.</li> <li>"Checkbook" access.<sup>††</sup></li> <li>Confinement Waiver.<sup>††</sup></li> <li>Substantially equal periodic payments.<sup>††</sup></li> <li>Systematic income option.<sup>††</sup></li> <li>Regardless of issue age, the death benefit is greater of annuity value (less loan debt) or minimum guaranteed annuity value (less loan debt).</li> </ul>	First year: MRDs. Second year and subsequent years: Greater of 10% of annuity value or MRDs. <sup>††</sup>  Surrender Schedules: 9-year declining +/- MVA  <b>PremierMark® SE:</b> 12, 12, 12, 12, 11, 10, 9, 8, 6, 0%  <b>PremierMark® SE Plus:</b> 18, 17, 16, 15, 14, 13, 12, 10, 8, 0%  <b>PremierMark® SE Plus 10:</b> 18, 18, 17, 16, 15, 14, 13, 11, 9, 0%  <b>PremierMark® SE (in TX):</b> 10-year declining +/- MVA 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%	S&P 500® Mo. Avg.: <table border="1"> <thead> <tr> <th>Cap</th> <th>Part. Rate</th> </tr> </thead> <tbody> <tr> <td>SE:</td> <td>4.50%</td> <td>100%</td> </tr> <tr> <td>SE (in TX):</td> <td>4.50%</td> <td>100%</td> </tr> <tr> <td>SE Plus:</td> <td>3.50%</td> <td>100%</td> </tr> <tr> <td>SE Plus 10:</td> <td>3.00%</td> <td>100%</td> </tr> </tbody> </table> S&P 500® Ann. Point-to-Point: <table border="1"> <thead> <tr> <th>Cap</th> <th>Part. 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Rate</th> </tr> </thead> <tbody> <tr> <td>SE:</td> <td>10.90%</td> <td>100%</td> </tr> <tr> <td>SE (in TX):</td> <td>10.90%</td> <td>100%</td> </tr> <tr> <td>SE Plus:</td> <td>10.95%</td> <td>100%</td> </tr> <tr> <td>SE Plus 10:</td> <td>11.00%</td> <td>100%</td> </tr> </tbody> </table> Guaranteed One-Year: Declared and guaranteed on an annual basis from the date each premium is received.  <table border="1"> <thead> <tr> <th>Interest Rate</th> </tr> </thead> <tbody> <tr> <td>SE:</td> <td>1.60%</td> </tr> <tr> <td>SE (in TX):</td> <td>1.60%</td> </tr> <tr> <td>SE Plus:</td> <td>1.55%</td> </tr> <tr> <td>SE Plus 10:</td> <td>1.50%</td> </tr> </tbody> </table> Rates effective 5/1/2011, and subject to change. Check LegacyNet® for updates.	Cap	Part. Rate	SE:	4.50%	100%	SE (in TX):	4.50%	100%	SE Plus:	3.50%	100%	SE Plus 10:	3.00%	100%	Cap	Part. Rate	SE:	4.00%	120%	SE (in TX):	4.00%	100%	SE Plus:	3.50%	120%	SE Plus 10:	3.00%	120%	Cap	Part. Rate	SE:	4.50%	100%	SE (in TX):	4.50%	100%	SE Plus:	3.50%	100%	SE Plus 10:	3.00%	100%	Spread	Part. Rate	SE:	10.90%	100%	SE (in TX):	10.90%	100%	SE Plus:	10.95%	100%	SE Plus 10:	11.00%	100%	Interest Rate	SE:	1.60%	SE (in TX):	1.60%	SE Plus:	1.55%	SE Plus 10:	1.50%	<ul style="list-style-type: none"> <li>\$5,000 initial premium on non-tax-qualified premium.</li> <li>\$3,000 initial premium on tax-qualified premium.</li> <li><b>\$2,000 additional premium:</b> PremierMark® SE: available through age 90.<sup>‡</sup> PremierMark® SE Plus and Plus 10: available through age 80.<sup>‡</sup></li> <li>\$2 million maximum per owner (aggregate of all Investors contracts).</li> </ul>	GREATER of Base Guarantee or Contract Guarantee (See contract for details.)  Base Guarantee: 87.5% of premiums <sup>††</sup> accumulated at 1%-3% annually over life of contract (varies by state and issue date).  Current Minimum Guaranteed Interest Rate: 1.00%  See State Approval Matrix for details.  Contract Guarantee: 100% of premium and bonus, if applicable, allocated to all strategies. <sup>††</sup> Additionally, all premium allocated to Guaranteed One-Year Strategy is guaranteed to earn a minimum of 1.50% annually.  S&P 500® Mo. Avg.: 3% Cap (1% in TX) 100% Part. Rate  S&P 500® Ann. Point-to-Point: 3% Cap (1% in TX) 120% Part. Rate (100% in TX)  Gold (Ann. Point-to-Point): 3% Cap (1% in TX) 100% Part. Rate  3-Year Blended Index (Mo. Avg.): <sup>§,§§</sup> 11% max. spread (18% in TX) 100% Part. Rate  Guaranteed One-Year: 1.5% interest annually.	<b>Attained ages 0-80</b> SE: 7.00% SE (in TX): 6.50% SE Plus: 4.00% SE Plus 10: 2.50%  <b>Attained ages 81+</b> SE: 3.50% SE (in TX): 3.25% SE Plus: NA SE Plus 10: NA  See <i>Compensation Schedule</i> for details.  No chargebacks after the free-look period, subject to the terms of the Producer Agreement.	<b>PremierMark® SE, SE Plus:</b> AR, AZ, CA <sup>1</sup> , CO, DC, FL <sup>1,2</sup> , GA, HI <sup>1</sup> , IA <sup>3,4</sup> , ID, IL <sup>1</sup> , IN, KS <sup>1</sup> , LA, MA <sup>1,5</sup> , MD, MI, MO <sup>1,3</sup> , MS, MT, NC, ND <sup>1,5</sup> , NE, NM, NV, OH, OK, PA, SC, SD <sup>1</sup> , TN <sup>1</sup> , TX <sup>1,5,6</sup> , WV, WY  <b>PremierMark® SE Plus 10:</b> AR, AZ, CA <sup>1</sup> , CO, DC, DE, FL <sup>1,2</sup> , GA, HI <sup>1</sup> , IA <sup>3,4</sup> , ID, IL <sup>1</sup> , IN, KS <sup>1</sup> , LA, MA <sup>1,5</sup> , MD, MI, MS, MT, NC, ND <sup>1,5</sup> , NE, NM, NV, OH, OK, PA, SC, SD <sup>1</sup> , TN <sup>1</sup> , WV, WY  1. Enhanced Care Rider® <i>not</i> available in CA, FL, HI, KS, MA, MO, ND, SD, TN, or TX. In IL, it is only available with PremierMark® SE Plus 10. 2. Available only to ages 0-64 in this state. 3. 3-Yr. Blended Index Strategy <sup>§,§§</sup> <i>not</i> available in IA or MO. 4. Gold Strategy <i>not</i> available in IA. 5. Beneficiary Rider <i>Plus</i> <sup>**</sup> <i>not</i> available in MA or TX. In ND, it is only available with PremierMark® SE. 6. Only PremierMark® SE is available in TX. State-specific variations apply.
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Enhanced Care Rider® is not long-term care insurance. The rider has limitations, is optional, and has an additional cost.

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\* Products, features, strategies, and riders may not be available in all jurisdictions. Check current State Approval Matrix.

\*\* Legacy Marketing Group® has a patent from the USPTO for the original Beneficiary Rider: Patent No. 6,611,808 B1. The Beneficiary Rider *Plus* is the second generation of the Beneficiary Rider. For use with non-tax-qualified contracts only. Issue ages 0-74. Not available in all states.

† Limited to four drafts per year. Draft must be a minimum of \$500 and made payable to the Owner or Financial Institution. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.

†† Withdrawals over the surrender charge-free amount are subject to surrender charges and a market value adjustment. Withdrawals may be subject to income tax, and a federal tax penalty may apply to withdrawals taken before age 59½. If a withdrawal is taken from an index or commodity strategy before the end of the term period, any interest that would have been earned will not be credited on the amount withdrawn. Interest will only be credited on the remaining account value at the end of the strategy term. Certain tax-qualified plans allow minimum required distribution without surrender charges if the amount exceeds the surrender charge-free amount.

§ Combination of returns from S&P 500®, Nasdaq-100®, and Dow Jones EURO STOXX 50®.

§§ Also known as Blended Index Multiple-Year Strategy 3-Year Term.

‡ State restrictions may vary. See contract for details.

†† Less prior withdrawals and any associated surrender charges, market value adjustments, and deductions.

# RateMark® Annuity Quick Reference

As of 5/1/2011

Insurance Carrier	Product	Differentiators	Surrender Charge-Free Withdrawals	Surrender Schedule %	Crediting Rate and Renewal Options	Premium Limits	Minimum Guaranteed Interest Rates	GA-Level Commission	Approved States
<p>Investors Insurance Corporation, Wilmington, DE</p> <p>Financial Strength Ratings:</p> <p><b>A.M. Best A</b> (Excellent, 3<sup>rd</sup> highest of 15 ratings)</p> <p><b>Standard &amp; Poor's A</b> (Strong, 6<sup>th</sup> highest of 23 ratings)</p> <p>Ratings as of 5/1/2011</p>	<p>RateMark® multiple-year guaranteed flexible premium deferred fixed annuity.*</p> <p>Issue Ages: 0-85, 0-64 in FL.</p>	<ul style="list-style-type: none"> <li>10-year surrender schedule.</li> <li>Choice of multiple-year interest rates within same product.</li> <li>Choice of optional riders: <ul style="list-style-type: none"> <li>Enhanced Withdrawal Rider (10% surrender charge-free withdrawals in addition to MRD each year).<sup>**</sup></li> <li>Annuity Value Death Benefit Rider (full annuity value at death). Rider cost: -0.20% current reduction in interest rate.</li> <li>Annuity Value Death Benefit Rider (full annuity value at death). Rider cost: -0.20% current reduction in interest rate.</li> </ul> </li> <li>No surrender charges on withdrawals within 30 days of end of 3-, 5-, or 7-year term.</li> <li>"Checkbook" access (with election of Enhanced Withdrawal Rider).<sup>**†</sup></li> <li>Confinement Waiver.</li> <li>SEPP.</li> <li>Lower surrender charges for older attained ages.</li> <li>Death Benefit: <ul style="list-style-type: none"> <li>With the Annuity Value Death Benefit Rider = greater of annuity value or surrender value.</li> <li>Without the Annuity Value Death Benefit Rider = surrender value.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><b>With Enhanced Withdrawal Rider:</b> 10% of annuity value after 30 days.<sup>**</sup></li> <li><b>With or without rider:</b> <ul style="list-style-type: none"> <li>-MRD.</li> <li>-Substantially equal periodic payments.</li> <li>-Confinement Waiver.</li> <li>-Above available without surrender charge or MVA.</li> </ul> </li> </ul>	<p>10-year declining, +/-MVA.</p> <p><b>Based on attained age on date premium is received:</b></p> <p><b>Ages 0-75:</b> 12, 12, 12, 11, 10, 9, 8, 6, 3, 1, 0%</p> <p><b>Ages 76-80:</b> 11.50, 10.50, 9.50, 8.50, 7.50, 6, 5, 4, 3, 1, 0%</p> <p><b>Ages 81+:</b> 11, 10, 9, 8, 7, 6, 5, 4, 3, 1, 0%</p> <p>MVA has a floor of 50% of interest credited.</p> <p>The date of access for <b>full surrenders</b> in determining any applicable surrender charges and/or market value adjustment is the date previous to the surrender transaction date.</p> <p>The process/access date for <b>partial withdrawals</b> is the date the request is received.</p> <p>EXCEPTION: Any requests for withdrawals or full surrenders received during a "surrender charge-free window" will be processed according to the procedure for partial withdrawals.</p>	<p>Guaranteed Term Crediting Rate Strategies</p> <p>1-Year Term: <b>3.25%</b></p> <p><b>Multi-Year Guaranteed Terms:</b></p> <p>3-Year Term: 2.00%</p> <p>5-Year Term: <b>2.25%</b></p> <p>7-Year Term: 2.50%</p> <p>10-Year Term: <b>2.65%</b></p> <p>Renewal Options</p> <p>At end of term:</p> <ul style="list-style-type: none"> <li>Renew automatically into the same term, not to exceed the surrender charge period or maturity date; otherwise, renew into one-year term.</li> </ul> <p>Within the 30-day window at end of term:</p> <ul style="list-style-type: none"> <li>Select new term, not to exceed surrender charge period or maturity date.</li> </ul> <p>Rate Lock</p> <p>Applies to exchanges, transfers, and direct rollovers for 45 days from the date the app and completed paperwork are received by Perot.</p> <p>Rates effective 5/1/2011, and subject to change. Check LegacyNet® for updates.</p>	<p><b>Minimum Initial:</b></p> <ul style="list-style-type: none"> <li>\$3,000 tax-qualified.</li> <li>\$5,000 non-tax-qualified.</li> </ul> <p><b>Minimum Additional:</b></p> <ul style="list-style-type: none"> <li>\$2,000 (available prior to age 86<sup>††</sup>).</li> </ul> <p><b>Maximum:</b></p> <ul style="list-style-type: none"> <li>\$2 million per owner (aggregate of all Investors contracts) without Home Office approval.</li> </ul>	<p>1.50% for all Guaranteed Term Strategies.</p> <p>Standard Nonforfeiture Minimum Interest Rate: 1.00%</p> <p><b>Contract Guarantee:</b> 87.5% of premiums<sup>§</sup> accumulated at 1%-3% annually over life of contract (varies by issue date). See State Approval Matrix for current minimum guarantee.</p>	<p><b>Attained ages 0-80:</b></p> <p>1- and 3-Year Terms: 2.25%</p> <p>5-Year Term: 3.00%</p> <p>7- and 10-Year Terms: 4.00%</p> <p>See <i>Compensation Schedule</i> for commission on older ages.</p> <p>No chargebacks after the free-look period, subject to the terms of the Producer Agreement.</p>	<p>RateMark®: AR, AZ, CA, CO, DC, DE, FL<sup>1</sup>, GA, HI, IA, ID, IL, IN, KS, LA, MA, MD, MI, MO, MS, MT, NC<sup>2</sup>, ND, NE, NM, NV, OH, OK, PA, SC, SD, TN, WV, WY</p> <ol style="list-style-type: none"> <li>Available only to ages 0-64 in this state.</li> <li>The Annuity Value Death Benefit Rider is required on contracts sold in North Carolina.</li> </ol>

Product is distributed by Legacy Marketing Group®: www.legacynet.com. Individual Policy Form Nos: IIC-PMYGA-1107, IIC-MYR-1107, IIC-AVDB-1107, IIC-EWD-1107, IIC-CS-PMYGA-1107. Certificate Nos: IIC-CMYGA-1107, IIC-CS-CMYGA-1107. Refer to contract for details.

\* Product and features may not be available in all jurisdictions. Check current State Approval Matrix.

\*\* Withdrawals over any surrender charge-free amount are subject to surrender charges and a market value adjustment. Withdrawals may be subject to income tax, and a federal income tax penalty may apply to withdrawals taken before age 59½.

† Draft must be a minimum of \$500 and made payable to the Owner or Financial Institution. Access limited to four checks per contract year.

Available only to individual U.S. residents and on traditional IRA, Roth IRA, and nonqualified contracts.

†† State restrictions may vary. See contract for details.

§ Less prior withdrawals and any associated surrender charges, market value adjustments, and deductions.



800-395-1053, Ext. 4002

# BenchMark 500<sup>SM</sup> Annuity Series Quick Reference

As of 5/1/2011

Insurance Carrier	Product	Features	Surrender Charge-Free Withdrawals	Surrender Schedule	Interest Crediting Rate Strategies	Minimum Premium	Minimum Guaranteed Rates	GA-Level Commission	Approved States																																							
American National Insurance Company, Galveston, TX	BenchMark 500 <sup>SM</sup> Series Flexible Premium Deferred Fixed Index Annuities*	<ul style="list-style-type: none"> <li>Innovative, enhanced death benefit at no cost—no loss of index crediting at death. Includes indexed interest from the end of the previous term period to the date of death. Greater of surrender value or full annuity value at death regardless of issue age.</li> <li>More competitive caps and rates may be available for initial premium of \$100,000 or more.</li> <li>No administrative or investment charges, guaranteed.</li> <li>Competitive trailing commission you can elect on a case-by-case basis.</li> <li>"Checkbook" access.<sup>†,††</sup></li> <li>Confinement Waiver.</li> <li>First-year commission on all additional premiums.</li> </ul>	10% of annuity value after the first year. For qualified contracts, the minimum required distribution may be withdrawn without surrender charge beginning the first year. <sup>††</sup>	10-year declining +/- MVA.  Based on date of premium.  BenchMark 500 <sup>SM</sup> Ten: 12.5, 11.5, 10.5, 9.5, 8, 7, 6, 5, 4, 2, 0%  BenchMark 500 <sup>SM</sup> Ten Plus: 16.5, 16.5, 15.5, 14.5, 13, 12, 11, 10, 9, 7, 0%	Premium Plus— Premium less than \$100,000 Premium Plus— Premiums \$100,000 or more  S&P 500 <sup>®S</sup> One-Year Point-to-Point Strategy With Cap: <table border="1"> <tr> <td></td> <td><u>Cap</u></td> <td><u>Par.</u></td> <td><u>Cap</u></td> <td><u>Par.</u></td> </tr> <tr> <td>Ten:</td> <td>4.50%</td> <td>100%</td> <td>4.50%</td> <td>100%</td> </tr> <tr> <td>Ten Plus:</td> <td>4.00%</td> <td>100%</td> <td>4.00%</td> <td>100%</td> </tr> </table> S&P 500 <sup>®S</sup> One-Year Point-to-Point Strategy With Participation Rate: <table border="1"> <tr> <td></td> <td><u>Cap</u></td> <td><u>Par.</u></td> <td><u>Cap</u></td> <td><u>Par.</u></td> </tr> <tr> <td>Ten:</td> <td>NA</td> <td>30%</td> <td>NA</td> <td>30%</td> </tr> <tr> <td>Ten Plus:</td> <td>NA</td> <td>25%</td> <td>NA</td> <td>25%</td> </tr> </table> Guaranteed One-Year Strategy: <table border="1"> <tr> <td></td> <td><u>Interest Rate</u></td> <td><u>Interest Rate</u></td> </tr> <tr> <td>Ten:</td> <td>1.50%</td> <td>1.50%</td> </tr> <tr> <td>Ten Plus:</td> <td>1.50%</td> <td>1.50%</td> </tr> </table>		<u>Cap</u>	<u>Par.</u>	<u>Cap</u>	<u>Par.</u>	Ten:	4.50%	100%	4.50%	100%	Ten Plus:	4.00%	100%	4.00%	100%		<u>Cap</u>	<u>Par.</u>	<u>Cap</u>	<u>Par.</u>	Ten:	NA	30%	NA	30%	Ten Plus:	NA	25%	NA	25%		<u>Interest Rate</u>	<u>Interest Rate</u>	Ten:	1.50%	1.50%	Ten Plus:	1.50%	1.50%	<ul style="list-style-type: none"> <li>\$3,000 initial premium—qualified.</li> <li>\$5,000 initial premium—nonqualified.</li> <li>No minimum additional premium (allowed before any original owner reaches age 86).</li> <li>\$1 million maximum premium per contract without Home Office approval.</li> </ul>	Between 1% and 3% on 87.50% of premium (varies by state and issue date). See State Approval Matrix.  Current Minimum Guaranteed Interest Rate: Index Strategies: 1.00% Declared Strategy: 1.75%  S&P 500 <sup>®S</sup> One-Year Point-to-Point Strategy With Cap: Minimum Cap Ten: 4.50% Ten Plus: 4.00%  S&P 500 <sup>®S</sup> One-Year Point-to-Point Strategy With Participation Rate: Minimum Participation Rate Ten: 30% Ten Plus: 25%  Guaranteed One-Year Strategy: Minimum Interest Rate: 1.50%	<b>Attained Ages 0-75</b> Ten: 8.00% Ten Plus: 7.00%  <b>Attained Ages 76-80</b> Ten: 6.00% Ten Plus: 5.25%  <b>Attained Ages 81-85</b> Ten: 4.00% Ten Plus: 3.50%  <i>See Compensation Schedule for details.</i>	DE IN KY MO NH NJ NV PA VA WY
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(Rates effective 5/1/2011, and subject to change.)																																																

Products are distributed by Legacy Marketing Group®: www.legacynet.com. Refer to contract for details.

**Index Annuity Disclosures:** When a person buys this annuity, he or she is not buying an ownership interest in any stock or index. Interest earnings are paid at a rate that is related to the performance of the S&P 500<sup>®</sup> Index. The S&P 500<sup>®</sup> Index does not reflect dividends paid on the stocks underlying the Index. Past performance of the Index is no guarantee of future results. If the Index loses value over the indexing term, the owner will not receive any interest except as provided under the contract's minimum guaranteed surrender value provision. Indexed interest will be credited to the annuity only at the end of the term period. A premium enhancement is considered interest earnings by the IRS and is reported on Form 1099, when withdrawn.

\* Products may not be available in all jurisdictions. Check current State Approval Matrix.

\*\* Premium enhancement amount is forfeited if client surrenders the contract during the free-look period.

† Currently provided by administrative practice. Draft must be a minimum of \$500 and made payable to the Owner's bank. Drafts limited to four per year. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.

†† Withdrawals in excess of the surrender charge-free amount may be subject to applicable surrender charges and/or market value adjustments. Withdrawals may be subject to income tax, and a 10% federal income tax penalty may apply to withdrawals taken before age 59½.

§ S&P 500<sup>®</sup> is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by American National Insurance Company. 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.

# MarkOne® SE Annuity Quick Reference

**As of 5/1/2011**

Insurance Carrier	Product	Features	Surrender Charge-Free Withdrawals	Surrender Schedule %	Crediting Rate Options	Issue Ages	Minimum Premium	Minimum Guaranteed Rates	GA-Level Commission	Approved States
Investors Insurance Corporation, Wilmington, DE  Financial Strength Ratings:  <b>A.M. Best A</b> (Excellent, 3 <sup>rd</sup> highest of 15 ratings)  <b>Standard &amp; Poor's A</b> (Strong, 6 <sup>th</sup> highest of 23 ratings)  Ratings as of 5/1/2011	MarkOne® SE* single premium deferred fixed index annuity	<ul style="list-style-type: none"> <li>0% administrative and investment charges, guaranteed.</li> <li>Beneficiary Rider** <i>Plus</i> in UT.</li> <li>"Checkbook" access.<sup>†,††</sup></li> <li>Confinement Waiver.<sup>††</sup></li> <li>Substantially equal periodic payments.<sup>††</sup></li> <li>Death Benefit for issue ages 0-74 is greater of Annuity Value, minus loan debt, or Minimum Guaranteed Annuity Value, minus loan debt; Death Benefit for issue ages 75+ is greater of premiums less net partial withdrawals, minus Monthly Deductions (if any), minus loan debt or Surrender Value.</li> <li>Annuitization available after first contract year.</li> </ul>	Greater of 10% of Annuity Value (less loan debt) annually, or minimum required distribution. <sup>††</sup>	10-year declining 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%	One-Year Monthly Averaging: (Cap/Participation Rate) 4.00%/100%  One-Year Point-to-Point: (Cap/Participation Rate) 4.00%/100%  5-Year Point-to-Point: (Cap/Participation Rate) NA/30%  Guaranteed One-Year: Declared and guaranteed for 12 months from the date premium is received. 3.00%	0-85	<ul style="list-style-type: none"> <li>\$5,000 initial premium on non-tax-qualified premium.</li> <li>\$3,000 initial premium on tax-qualified premium.</li> <li>\$1 million maximum premium per Contract without prior Home Office approval.</li> </ul>	GREATER of Base Guarantee or Contract Guarantee (See Contract for complete details.)  Base Guarantee: <sup>§</sup> 90% of premium accumulated at 3% annually over life of Contract.  Contract Guarantee: <sup>§</sup> (1) Premiums allocated to Guaranteed One-Year Method accumulated at an annualized rate of 3%, plus (2) premiums allocated to index methods.  One-Year Monthly Averaging: (Cap/Participation Rate) 4%/100%  One-Year Point-to-Point: (Cap/Participation Rate) 4%/100%  5-Year Point-to-Point: (Cap/Participation Rate) NA/25%  Guaranteed One-Year: 3.00% interest annually	<b>7.00%</b>  For issue ages 0-75  See <i>Compensation Schedule</i> for ages over 75.  No chargebacks upon surrender or death, subject to the terms of the Producer Agreement.	UT WA

Rates effective 5/1/2011, and subject to change. Check LegacyNet® for updates.

 Products are distributed by Legacy Marketing Group®: [www.legacynet.com](http://www.legacynet.com). Refer to contract for details.

\* Products, features, and rider may not be available in all jurisdictions. Check current State Approval Matrix.

 \*\* Legacy Marketing Group® has a patent from the USPTO for the original Beneficiary Rider: Patent No. 6,611,808 B1. The Beneficiary Rider *Plus* is the second generation of the Beneficiary Rider. For use with non-tax-qualified contracts only. Issue ages 0-74. Not available in Washington.

† Draft must be a minimum of \$500 and made payable to the Owner or Financial Institution. Drafts limited to four per year. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.

†† Withdrawals over the surrender charge-free amount are subject to surrender charges. Withdrawals may be subject to income tax, and a federal income tax penalty may apply to withdrawals taken before age 59½. If a withdrawal is taken from an index crediting method before the end of the term period, any interest that would have been earned will not be credited on the amount withdrawn. Interest will only be credited on the remaining account value at the end of the crediting method term. Certain tax-qualified plans allow minimum required distribution without surrender charges if the amount exceeds the surrender charge-free amount.

§ In WA, this guarantee is described differently but has the same mechanics. See Contract for details.