

Product	Crediting Structure	Rate Lock Feature	Guar. Period	Surrender Charges	Issue Ages	State Avail.	Min. Guar.	Withdrawl. Syst. (Y or N)	Remarks
UNITED STATES LIFE INSURANCE COMPANY									
OWNER DRIVEN									
GLOBAL 8 (\$5K/NQ \$2K/Q)	3.00% Multiple Index Acct w/ Cap 30% Annual pt to pt w/ part Rate Mo. 1.40% Mo. Addit. Acct with Cap 1.85% Fixed Interest Rate	45 DAYS	1 YEAR	8, 7, 6, 5, 4, 3, 2, 1, 0	0 - 80	ALL EXCEPT VT	90% @ 1.50% OF PREMIUM	10% (Y)	Extended care rider included Changes in 3 global indices, S&P 500k, Dow Jones EURO STOXX 50 & Nikkei 225 (50/30/20) *Rate lock for index annuities 30 days for 1st step, 40 days once app is rec'd to get funds
WESTERN NATIONAL LIFE									
A.M. Best A S&P A+ Moody's A1 Fitch AA-									
OWNER DRIVEN									
POWER INDEX (\$10K NQ/Q)	ANNUAL PT TO PT <100K >100K ANNUAL PT TO PT W/ ROP RIDER 3.50% 4.00% 3.25% 3.50%	45 DAYS	1 YEAR	9, 8, 7, 6, 5, 4, 3, 0	0 - 75	ALL EXCEPT NY, OR	90% OF PREMIUM AT 3.00%	10% AFTER 1ST POLICY YEAR	Optional return of premium guaranteed rider available at lower cap
LINCOLN FINANCIAL GROUP									
A.M. Best A++ S&P AA- Moody's Aa3 Fitch AA-									
OWNER DRIVEN									
NEW DIRECTION 6 \$10K NQ/Q	PERFOR. TRIGG. RATE <100K >100K 2 YEAR PT. TO PT. 2.50% 2.65% 2 YEAR PT. TO PT. 7.00% 7.00% FIXED RATE 1.40% 1.55%	60 DAYS (D)	FIXED OPTION 6 YEAR	9, 8, 7, 6, 5, 4.75, 3.5	0 - 85	ALL EXCEPT NY, WA	1.00%	10% (Y) EACH YEAR	*Any positive index increase at end of annual term, will pay the specified predetermined interest rates **Cap is the only moving part and is guaranteed only for the term. No fee or spread. Reallocation of funds allowed up to 25 days after anniversary. Surrender charges do not apply upon death
NEW DIRECTION 8 \$10K NQ/Q	PERFOR. TRIGG. RATE <100K >100K 2 YEAR PT. TO PT. 3.00% 3.20% 2 YEAR PT. TO PT. 7.00% 7.45% FIXED RATE 1.70% 1.85%	60 DAYS (D)	FIXED OPTION 8 YEAR	9, 8, 7, 6, 5, 4.75, 3.5, 2.0, 0.75	0 - 85				
OPTIPOINT 8 (FLEX) \$10K NQ/Q	PERFOR. TRIGG. IND. ACCT. 2.50% 2YR. PT. TO PT. IND. ACCT. 7.00% 2YR MO. CA 2.25% FIXED OPTION 1.00%	60 DAYS (D)	1 YEAR	9, 8, 7, 6, 5, 4, 3, 2, 0	0 - 85	ALL EXCEPT MN, NY, OR, UT, WA	1.00%	10% (Y) IMMEDIATELY	Minimum Premium \$5,000 Q/NQ \$2,000 Q Additional Premiums Mi. \$50 Premium Bonus <100K 3.00% (yrs 1-3) >100K 4.00% (yrs 1-3)
OPTIPOINT 10 (FLEX) \$10K NQ/Q	PERFOR. TRIGG. IND. ACCT. 2.50% 2YR. PT. TO PT. IND. ACCT. 7.00% 2YR MO. CA 2.25% FIXED OPTION 1.00%	60 DAYS (D)	1 YEAR	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	0 - 80	ALL EXCEPT MN, NY, OR, UT	1.00%		Minimum Premium \$5,000 Q/NQ \$2,000 Q Additional Premiums Mi. \$50 Premium Bonus <100K 4.00% (yrs 1-4) >100K 5.00% (yrs 1-4)