

COMPANY	PRODUCT	DURATION	BONUS	RATES and CAPS
AMERICAN NATIONAL	STRATEGY**	7 yr	na	Fixed Account - 2.5%; Cap Rate - 3.50%; Participation Rate - 100%
AMERICAN NATIONAL	STRATEGY**	10 yr	na	Fixed Account - 2.20%; Cap Rate - 4.00%; Participation Rate - 100%
AMERICAN NATIONAL	VALUE-LOCK	7 yr	na	Participation Rate - 75%
AMERICAN NATIONAL	VALUE-LOCK	10yr	2%	Participation Rate - 100%
AMERICAN NATIONAL	ANICO EIA**	10 yr	na	4.00%
EQUITRUST	MARKETWELVE	14 yr	12%	Fixed Account - 2.25%; 1yr Pt to Pt Cap - 4.50%; 1 yr Daily Avg. Cap - 5.50%; 1yr Mon. Avg. Part. - 50.00%; 1 yr Mon.Cap - 2.00%
EQUITRUST	MARKETPOWER	14 yr	10%	Fixed Account - 2.50%; 1yr Pt to Pt Cap - 4.50%; 1 yr Daily Avg. Cap - 5.00%; 1yr Mon. Avg. Part. - 50.00%; 1 yr Mon. Cap - 2.30%
EQUITRUST	MARKETBOOSTER	9YR	7%	Fixed Account - 2.25%; 1yr Pt to Pt Cap - 5.75%; 1 yr Daily Avg. Cap - 6.5%; 1yr Mon. Avg. Part. - 40.00%; 1 yr Mon. Cap - 2.50%

AVIVA	MULTICHOICE EXTRA	10YR	7%	Fixed Account - 1.35% (LB) - 2.00% (HB); 1yr Pt to Pt Cap - 3.00 (LB) 4.50% (HB)%; 1yr Avg Cap-2.50% (LB) 4.25% (HB);1 yr Mon. Cap-1.65% (LB) 1.90% (HB)

PHOENIX LIFE	INDEX SELECT GOLD	10YR	8%	Fixed Account - 2.25%; Monthly S&P 1.80% 1yr S&P 4.00%; 2yr S&P 9.00%; 1yr DJIA 3.50%; 1yr Euro Stoxx50 3.75%
	BONUS			

PHOENIX LIFE	INDEX SELECT GOLD	10YR	5%	Fixed Account - 2.50%; Monthly S&P 1.60% (HB) 1.50% (LB) 1yr S&P 3.75% (HB) 3.25% (LB); 1yr DJIA 3.25% (HB) 3.00% (LB); 1yr Euro Stoxx 50 3.10% (HB) 3.00% (LB)
	BONUS			

LEGACY/Investor's Ins	PREMIERMARK SE	9 yr	na	Fixed Account - 1.75%; Mon. Avg. - 5.00% (Participation 100%); Pt to Pt - 4.75% (Participation 120%); Gold Strategy - 5.00% (Participation 100%); 3-yr Blended Index - 10.20% (Participation 100% and No Cap)

LEGACY/Investor's Ins	PREMIERMARK SE	9 yr	7%	Fixed Account - 1.75%; Mon. Avg. - 4.00% (Participation 100%); Pt to Pt - 3.75% (Participation 120%); Gold Strategy - 4.00% (Participation 100%); 3-yr Blended Index - 10.90% (Participation 100% and No Cap)

LEGACY/Investor's Ins	PREMIERMARK SE	9 yr	10%	Fixed Account - 1.75%; Mon. Avg. - 3.50% (Participation 100%); Pt to Pt - 3.50% (Participation 120%); Gold Strategy - 3.50% (Participation 100%); 3-yr Blended Index - 11.00% (Participation 100% and No Cap)

LEGACY/ American Nat.	BENCHMARK 500 SE	10 yr	na	(Over \$100,000) Fixed Account - 2.50%; 1yr Pt to Pt (w/ cap) - 5.50%; 2yr Mon. Avg. (w./ cap) - 16.00%; (Under\$100,000) Fixed Acccount - 2.20%; 1yr Pt to Pt - 4.00%; 2yr Mon Avg. - 12.00%

LEGACY/ American Nat.	BENCHMARK 500 SE	10 yr	5%	(Over \$100,000) Fixed Account - 2.10%; 1yr Pt to Pt (w/ cap) - 4.75%; 2yr Mon. Avg. (w./ cap) - 12.00%; (Under\$100,000) Fixed Acccount - 1.75%; 1yr Pt to Pt - 4.00%; 2yr Mon Avg. - 10.00%

FORETHOUGHT	INCOME 125	10 yr	25%	Monthly Pt to Pt - 2.75% (high band): 2.50% (mid band): 2.25% (low band); Annual Cap w/ Monthly Avg. - 6.75% (high band): 6.50% (mid band): 6.25% (low band); Annual Pt to Pt - 5.75% (high band): 5.50% (mid band): 5.25% (low band); Fixed Account - 3.00% (high band): 3.00% (mid band): 3.00% (low band);