

COMPANY	PRODUCT	DURATION	BONUS	RATES and CAPS
AMERICAN NATIONAL	STRATEGY**	7 yr	na	Fixed Account - 2.55%; Cap Rate - 6%; Participation Rate - 100%
AMERICAN NATIONAL	STRATEGY**	10 yr	na	Fixed Account - 2.55%; Cap Rate - 5.75%; Participation Rate - 100%
AMERICAN NATIONAL	VALUE-LOCK	7 yr	na	Participation Rate - 100%
AMERICAN NATIONAL	VALUE-LOCK	10yr	4%	Participation Rate - 100%
AMERICAN NATIONAL	ANICO EIA**	10 yr	na	Without ROP - 5.50%; With ROP 5.10%
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);
LEGACY/Investor's Ins	PREMIERMARK SE	9 yr	na	Fixed Account - 2%; Mon. Avg. - 5.50% (Participation 100%); Pt to Pt - 5.50% (Participation 120%); Gold Strategy - 5.50% (Participation 100%); 3-yr Blended Index - 4.80% (Participation 100% and No Cap)

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LEGACY/Investor's Ins	PREMIERMARK SE	9 yr	7%	Fixed Account - 1.50%; Mon. Avg. - 3.60% (Participation 100%); Pt to Pt - 3.60% (Participation 120%); Gold Strategy - 3.60% (Participation 100%); 3-yr Blended Index - 9.60% (Participation 100% and No Cap)
LEGACY/Investor's Ins	PREMIERMARK SE	9 yr	10%	Fixed Account - 1.50%; Mon. Avg. - 3.50% (Participation 100%); Pt to Pt - 3.50% (Participation 120%); Gold Strategy - 3.50% (Participation 100%); 3-yr Blended Index - 9.90% (Participation 100% and No Cap)
LEGACY/ American Nat.	BENCHMARK 500 SE	6 yr	na	(Over \$100,000) Fixed Account - 2.10%; 1yr Pt to Pt (w/ cap) -4.25%; 2yr Mon. Avg. (w./ cap) -10.00%; (Under\$100,000) Fixed Account - 1.50%; 1yr Pt to Pt - 3.00%; 2yr Mon Avg. - 5.75%
LEGACY/ American Nat.	BENCHMARK 500 SE	6 yr	3%	(Over \$100,000) Fixed Account - 1.70%; 1yr Pt to Pt (w/ cap) - 3.50%; 2yr Mon. Avg. (w./ cap) - 7.50%; (Under\$100,000) Fixed Account - 1.50%; 1yr Pt to Pt - 3.00%; 2yr Mon Avg. - 5.75%
LEGACY/ American Nat.	BENCHMARK 500 SE	10 yr	na	(Over \$100,000) Fixed Account - 2.70%; 1yr Pt to Pt (w/ cap) - 5.50%; 2yr Mon. Avg. (w./ cap) - 16.00%; (Under\$100,000) Fixed Account - 2.45%; 1yr Pt to Pt - 5.00%; 2yr Mon Avg. - 13.25%

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LEGACY/ American Nat.	BENCHMARK 500 SE	10 yr	5%	(Over \$100,000) Fixed Account - 2.10%; 1yr Pt to Pt (w/ cap) - 4.50%; 2yr Mon. Avg. (w./ cap) - 10.50%; (Under\$100,000) Fixed Account - 1.80%; 1yr Pt to Pt - 4.00%; 2yr Mon Avg. - 8.50%
LEGACY/ American Nat.	BENCHMARK 500 SE	10 yr	8%	(Over \$100,000) Fixed Account -1.80%; 1yr Pt to Pt (w/ cap) - 3.75%; 2yr Mon. Avg. (w./ cap) - 8.25%; (Under\$100,000) Fixed Account - 1.50%; 1yr Pt to Pt - 3.25%; 2yr Mon Avg. - 6.75%
EQUITRUST	MARKETWELVE	14 yr	12%	Fixed Account - 2.65%; 1yr Pt to Pt Cap - 5.50%; 1 yr Daily Avg. Cap - 6.00%; 1yr Mon. Avg. Part. - 45.00%; 1 yr Mon.Cap - 2.30%
EQUITRUST	MARKETPOWER	14 yr	10%	Fixed Account - 2.85%; 1yr Pt to Pt Cap - 6.00%; 1 yr Daily Avg. Cap - 7.00%; 1yr Mon. Avg. Part. - 40.00%; 1 yr Mon. Cap - 2.50%
EQUITRUST	MARKETBOOSTER	9YR	7%	Fixed Account - 2.75%; 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%