



ECA Index Comparison Sheet

9/1/2010

This spreadsheet to be used for reference only. Rates are subject to change.

Surr Period	Carrier	AM Best	Product	Cap^	Fixed Rate	Bonus	Rider Available	Minimum Premium	Max Age	Comp
3	Forethought	A-	Destination 3	13.50%	2.50%	No	No	25K	85	1.00%
5	Lafayette Life	A+	Marquis Advant-Edge 5	5.00%	2.25%	No	No	1K	85	3.00%
5	ING Fixed	A	Secure Index 5	4.00%	1.50%	No	Yes	15K	80	4.00%
5	The Standard	A	IGA 5	3.75%	3.00%	No	No	15K	90	4.50%
6	American Equity	A-	Integrity Gold	5.75%	2.70%	No	Yes	5K	80	4.13%
6	Great American	A	Safe Outlook	5.75%	2.00%	No	No	10K	85	4.00%
6	Aviva	A	Income Preferred Six	4.25%	1.90%	No	Yes	5K	80	5.00%
6	American National	A	ANICO EIA	3.00%	n/a	No	No	10k	85	5.00%
6	AmerNat- Legacy	A-	BenchMark 500 Six SE	2.00%	1.50%	3.00%	No	5K NQ/3K Q	85	3.75%
7	OMFN-Legacy	A-	Amerimark Freedom 7	9.00%	1.60%	5.00%	Yes	5K NQ/3K Q	85	4.00%
7	OMFN	A-	index-Accelerator 7	7.50%	1.75%	3.00%	Yes	10K	85	5.00%
7	Great American	A	American Legend II	6.50%	2.00%	No	Yes	10K	85	5.50%
7	ING Fixed	A	Secure Index 7	5.00%	1.80%	No	Yes	15K	80	5.00%
7	Allianz	A	Endurance 10	6.25%	2.50%	10%*	Yes*	10K	80	5.00%
7	North American	A+	Charter 7	3.10%	1.45%	No	Yes	10K NQ/2K Q	85	7.50%
8	Lincoln Financial	A+	Lincoln New Directions 8	10.25%	2.50%	No	Yes	10K	85	4.50%
8	Lincoln Financial	A+	Lincoln OptiPoint 8	8.45%	2.10%	3.00%	No	5K NQ/2K Q	85	6.00%
8	North American	A+	Freedom Choice *	5.15%	2.70%	No	Yes	10K NQ/2K Q	85	5.50%
8	RBC	A	Enhanced Choice 8	5.00%	2.05%	2.00%	Yes	5K	85 NQ/80 Q	6.00%
9	ING Fixed	A	Envoy Nine	5.50%	1.80%	No	Yes	15K	80	6.50%
9	NWL	A	NWL Global Lookback	6.40%	2.65%	No	Yes	5K NQ/2K Q	80	7.00%
9	Americo	A-	Ultimate One Index 9	5.50%	3.00%	No	No	5K NQ/2K Q	85	9.00%
9	Equitrust	B+	Market Booster Index	5.50%	2.15%	7.00%	Yes	30K	80	7.00%
9	Lincoln Financial	A+	Lincoln OptiChoice 9	3.70%	2.05%	No	Yes	5K NQ/2K Q	80	7.00%
10	OM-Legacy	A-	AdvanceMark	5.00%	1.25%	8.00%	Yes	10K	85	8.00%
10	OMFN	A-	OM Index-Accelerator 10	7.00%	1.10%	8.00%	Yes	10K	85	8.00%
10	Great American	A	Safe Return	6.25%	2.00%	No	Yes	25K	85	6.50%
10	American Equity	A-	Retirement Gold	5.25%	2.50%	6.00%	Yes	5K	78	5.25%
10	Aviva	A	Income Preferred Bonus	4.00%	1.80%	8.00%	Yes	5K	78	7.00%
10	North American	A+	Charter 10	4.05%	2.00%	5.00%	Yes	10K NQ/2K Q	79	7.50%
10	Allianz	A	Masterdex X	5.25%	2.15%	8.00%	Yes	20K	80	7.00%
10	Americo	A-	Future Provider	5.25%	2.75%	4%**	No	5K NQ/2K Q	90	8.25%
10	RBC	A	Enhanced Choice 10	5.00%	2.05%	5.00%	Yes	5K	85 NQ/80 Q	7.00%
10	Lincoln Financial	A+	Lincoln OptiPoint 10	8.45%	2.10%	4.00%	Yes	5K NQ/2K Q	80	7.00%
10	North American	A+	North American 10	2.65%	1.30%	10.00%	Yes	10K NQ/2K Q	79	6.50%
12	American General	A	HorizonIndex Annuity 12	8.50%	2.00%	5.00%	No	5K	85	8.00%
12	Great American	A	American Valor II	5.75%	2.00%	5.00%	Yes	10K NQ/20K Q	85	6.50%
12	American Equity	A-	Income Gold	5.75%	2.70%	5.00%	Yes	5K	80	5.63%
12	Lincoln Financial	A+	Lincoln OptiPoint 12	8.45%	2.10%	5.00%	Yes	5K NQ/2K Q	80	8.00%
12	RBC	A	Enhanced Choice 12	5.00%	2.05%	5.00%	Yes	5K	85 NQ/80 Q	8.00%
13	NWL	A	NWL Ultra Classic	50% par	2.90%	No	Yes	5K NQ/2K Q	80	12.00%
14	NWL	A	Ultra Benefit	50% par	1.50%	5.00%	Yes	5K NQ/3K Q	85	8.00%
14	Equitrust	B+	Market Power Bonus Index	16.00%	2.25%	10.00%	Yes	30K	80	8.50%
14	Equitrust	B+	Market Twelve Bonus	14.00%	2.00%	6.00%	Yes	30K	80	9.00%
14	North American	A+	Charter 14	4.50%	2.15%	10.00%	Yes	10K NQ/2K Q	75	7.50%
15	NWL	A	NWL Ultra Future	50% par	2.40%	10.00%	Yes	5K NQ/2K Q	80	7.00%
15	NWL	A	Liberty Champion	50% par	1.75%	5.00%	Yes	5K NQ/2K Q	85 NQ/75 Q	9.25%
15	LSW	A	SecurePlus Platinum	5.25%	2.45%	No	Yes	5K NQ/3K Q	62	10.00%
15	Loyal American	A	Loyal Generation	4.50%	2.00%	7.50%	No	10K	85	7.25%
16	American Equity	A-	Bonus Gold	5.75%	2.70%	10.00%	Yes	5K	80	6.00%

^ The cap indicated is the top cap available on the product, strategy may vary from product to product

* Endurance products Bonus is applied to income value only, Income rider is built into product

** Bonus must be elected will lower the commission of the product

Rates are subject to change at any time.

This spreadsheet is to be used as a reference only.

Call your marketer for product specifics

For internal use only.