

RewardMark[®] Annuity Series Quick Reference

As of 2/1/09

Insurance Carrier	Product Type	Features	Surrender Charge-Free Withdrawals	Surrender Schedule	Crediting Rate Options	Minimum Premium	Minimum Guarantees	GA-Level Commission	Approved States	
Washington National Insurance Company, Chicago, IL A Conesco company Financial Strength Ratings: A.M. Best B+ (Very Good) Standard & Poor's BB+ Moody's Baa3 Ratings as of February 2009	Flexible Premium Deferred Fixed Index Annuities* Issue Ages: Extra 0: 0-85 Extra 4: 0-85 Extra 8: 0-80 Extra 10: 0-78 Allocation Dates: 1 st , 8 th , 15 th , and the 22 nd of each month. Premium must be received four business days prior to an allocation date. Otherwise, premium will be allocated to the next allocation date.	<ul style="list-style-type: none"> 10-year surrender charge schedule with "senior-friendly" reductions at older ages. Available 4%, 8%, or 10% premium bonus that vests immediately. Enhanced Care Rider[®]—an optional annuity benefit that, upon qualification, helps clients meet the cost of future care services. Rider cost is 55 bps annually. Call for details! Bonus credited and commissions paid on additional premiums. Full annuity value at death, regardless of issue age. 10% surrender charge-free withdrawals each year with no cumulative maximum. 0% administrative and investment charges, guaranteed. Ability to target a specific strategy for withdrawals. New, simplified asset-based trailing commission available on case-by-case basis. "Checkbook" access.^{††} Confinement Waiver up to 100% of the annuity value. Higher caps and rates for initial premiums of \$500,000 or more. Future caps and rates determined by annuity values. 	Greater of 10% of annuity value or minimum required distribution associated with the contract, less prior withdrawals. [†]	10-year declining based on owner's attained age at time of premium receipt +/- MVA. RewardMark [®] Attained ages 0-80: 12, 12, 12, 11, 10, 9, 8, 7, 6, 5, 0% Attained ages 81+: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% RewardMark [®] Extra 4 Attained ages 0-80: 14, 13, 12, 11, 10, 9, 8, 7, 6, 5, 0% Attained ages 81+: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% RewardMark [®] Extra 8 Attained ages 0-75: 18, 17, 16, 15, 14, 13, 12, 10, 8, 6, 0% Attained ages 76+: 14, 14, 13, 12, 11, 10, 9, 8, 7, 6, 0% RewardMark [®] Extra 10 Attained ages 0-75: 19, 18, 17, 16, 15, 14, 13, 11, 9, 7, 0% Attained ages 76+: 15, 15, 14, 13, 12, 11, 10, 9, 8, 7, 0%	<p>Premiums less than \$500,000</p> <p>S&P 500^{®S} One-Year Point-to-Point Strategy With Cap: Cap/Participation Rate RewardMark[®]: 7.50%/100% Extra 4: 6.50%/100% Extra 8: 6.25%/100% Extra 10: 6.00%/100%</p> <p>S&P 500^{®S} One-Year Point-to-Point Strategy With Participation Rate: Cap/Participation Rate RewardMark[®]: NA/22% Extra 4: NA/21% Extra 8: NA/20% Extra 10: NA/19%</p> <p>S&P 500^{®S} Monthly Averaging Strategy With Cap: Cap/Participation Rate RewardMark[®]: 7.00%/100% Extra 4: 6.50%/100% Extra 8: 6.25%/100% Extra 10: 6.00%/100%</p> <p>S&P 500^{®S} Monthly Averaging Strategy With Spread: Spread/Participation Rate RewardMark[®]: 11.00%/100% Extra 4: 11.00%/100% Extra 8: 11.00%/100% Extra 10: 11.00%/100%</p> <p>Fixed Rate Strategy: RewardMark[®]: 3.30% Extra 4: 3.15% Extra 8: 3.00% Extra 10: 2.70%</p> <p>(Rates effective February 1, 2009, and subject to change.)</p>	<p>PREMIUM PLUS^{††} Premiums \$500,000 or more</p> <p>S&P 500^{®S} One-Year Point-to-Point Strategy With Cap: Cap/Participation Rate RewardMark[®]: 8.00%/100% Extra 4: 7.25%/100% Extra 8: 7.00%/100% Extra 10: 6.50%/100%</p> <p>S&P 500^{®S} One-Year Point-to-Point Strategy With Participation Rate: Cap/Participation Rate RewardMark[®]: NA/24% Extra 4: NA/22% Extra 8: NA/21% Extra 10: NA/20%</p> <p>S&P 500^{®S} Monthly Averaging Strategy With Cap: Cap/Participation Rate RewardMark[®]: 8.00%/100% Extra 4: 7.25%/100% Extra 8: 7.00%/100% Extra 10: 6.50%/100%</p> <p>S&P 500^{®S} Monthly Averaging Strategy With Spread: Spread/Participation Rate RewardMark[®]: 11.00%/100% Extra 4: 11.00%/100% Extra 8: 11.00%/100% Extra 10: 11.00%/100%</p> <p>Fixed Rate Strategy: RewardMark[®]: 3.70% Extra 4: 3.50% Extra 8: 3.25% Extra 10: 3.00%</p>	<ul style="list-style-type: none"> \$3,000 initial on qualified premium. \$5,000 initial on nonqualified premium. Additional premiums accepted before current older owner reaches age 86 (81 for 8% bonus version, 79 for 10% bonus version). \$2 million cumulative maximum per owner or with joint ownership without Home Office approval. 	<p>Declared Cap: No less than 1%.</p> <p>Declared Participation Rate: No less than 10%.</p> <p>Declared Spread: No more than 11%.</p> <p>Declared Fixed Rate: No less than 1%.</p> <p>Overall contract guarantee: Between 1% and 3% on 87.50% of premium. Current Minimum Guaranteed Interest Rate: 1.00%</p> <p>The rate is based on an average of the 5-Year Constant Maturity Treasury rate and is set at the time the application is received.</p>	<p>Attained Ages 0-75</p> <p>RewardMark[®]: 9.50%</p> <p>RewardMark[®] Extra 4: 8.00%</p> <p>RewardMark[®] Extra 8: 7.00%</p> <p>RewardMark[®] Extra 10: 7.00%</p> <p>See <i>Compensation Schedule</i> for details, including commissions for ages over 75.</p>	<p>RewardMark[®] Series: AR, AZ, CA, CO, DC, DE, FL, 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, TX, VA, WI, WV, WY</p> <p>1. RewardMark[®] Extra 10 not available in this state.</p> <p>Enhanced Care Rider[®]: AR, AZ, CA, CO, DC, DE, GA, HI, IA, ID, IL, IN, KY, MD, ME, MI, MO, MS, MT, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, TN, TX, VA, WI, WV, WY</p>

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Enhanced Care RiderSM is not long-term care insurance. The rider has limitations, is optional, and has an additional cost.

* Products may not be available in all jurisdictions. 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 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.

†† To receive higher crediting rates, premium payments (less any withdrawals) must total \$500,000 or more 45 days after the application is received.

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Insurance Carrier	Features	Surrender Charge-Free Withdrawals	Surrender Schedule	Interest Crediting Rate Strategies		Issue Ages	Minimum Premium	Minimum Guaranteed Rates	GA-Level Commission	Approved States
American National Insurance Company, Galveston, TX Financial Strength Ratings: A.M. Best A+ (Superior), the second highest of 13 ratings from A.M. Best for financial strength. Standard & Poor's AA (Very Strong), the third highest of 20 ratings from Standard & Poor's for financial strength. Ratings as of February 2009	<ul style="list-style-type: none"> Choice of 6- or 10-year surrender schedule. Immediately vested premium enhancement:** 6% on BenchMark 500SM Ten Plus, 3% on BenchMark 500SM Six Plus. 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. More competitive caps and rates may be available for initial premium of \$100,000 or more. No administrative or investment charges, guaranteed. Competitive trailing commission you can elect on a case-by-case basis. "Checkbook" access.^{1,11} Confinement Waiver. First-year commission on all additional premiums. 	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. ¹¹	6- or 10-year declining +/- MVA. Based on date of premium. BenchMark 500 SM Six and BenchMark 500 SM Six Plus: 12.5, 11.5, 10.5, 9.5, 8, 7, 0% BenchMark 500 SM Ten: 12.5, 11.5, 10.5, 9.5, 8, 7, 6, 5, 4, 2, 0% BenchMark 500 SM Ten Plus: 16.5, 16.5, 15.5, 14.5, 13, 12, 11, 10, 9, 7, 0%	Premiums less than \$100,000 S&P 500 [®] s One-Year Point-to-Point Strategy With Cap: Cap/Participation Rate BenchMark 500 SM Six: 5.50%/100% BenchMark 500 SM Six Plus: 4.75%/100% BenchMark 500 SM Ten: 7.25%/100% BenchMark 500 SM Ten Plus: 6.00%/100% S&P 500 [®] s One-Year Point-to-Point Strategy With Participation Rate: Cap/Participation Rate BenchMark 500 SM Ten: NA/30% BenchMark 500 SM Ten Plus: NA/25% S&P 500 [®] s Six-Year Point-to-Point Strategy With Participation Rate: ^{§§} Cap/Participation Rate BenchMark 500 SM Six: NA/50% BenchMark 500 SM Six Plus: NA/45% Guaranteed One-Year Strategy: BenchMark 500 SM Six: 2.65% BenchMark 500 SM Six Plus: 2.25% BenchMark 500 SM Ten: 3.50% BenchMark 500 SM Ten Plus: 3.00%	Premium Plus—Premiums \$100,000 or more S&P 500 [®] s One-Year Point-to-Point Strategy With Cap: Cap/Participation Rate BenchMark 500 SM Six: 6.00%/100% BenchMark 500 SM Six Plus: 5.00%/100% BenchMark 500 SM Ten: 8.00%/100% BenchMark 500 SM Ten Plus: 6.75%/100% S&P 500 [®] s One-Year Point-to-Point Strategy With Participation Rate: Cap/Participation Rate BenchMark 500 SM Ten: NA/30% BenchMark 500 SM Ten Plus: NA/25% S&P 500 [®] s Six-Year Point-to-Point Strategy With Participation Rate: ^{§§} Cap/Participation Rate BenchMark 500 SM Six: NA/57% BenchMark 500 SM Six Plus: NA/50% Guaranteed One-Year Strategy: BenchMark 500 SM Six: 3.00% BenchMark 500 SM Six Plus: 2.50% BenchMark 500 SM Ten: 3.85% BenchMark 500 SM Ten Plus: 3.35%	0-85	<ul style="list-style-type: none"> \$3,000 initial premium—qualified. \$5,000 initial premium—nonqualified. No minimum additional premium (allowed before any original owner reaches age 86). \$1 million maximum premium per contract without Home Office approval. 	Between 1% and 3% on 87.50% of premium (varies by state and issue date). See State Approval Matrix. S&P 500 [®] s One-Year Point-to-Point Strategy With Cap: Minimum Cap BenchMark 500 SM Six: 3.50% BenchMark 500 SM Six Plus: 3.00% BenchMark 500 SM Ten: 4.50% BenchMark 500 SM Ten Plus: 4.00% S&P 500 [®] s One-Year Point-to-Point Strategy With Participation Rate: Minimum Participation Rate BenchMark 500 SM Ten: 30% BenchMark 500 SM Ten Plus: 25% S&P 500 [®] s Six-Year Point-to-Point Strategy With Participation Rate: ^{§§} Minimum Participation Rate BenchMark 500 SM Six: 30% BenchMark 500 SM Six Plus: 25% Guaranteed One-Year Strategy: Minimum Interest Rate: 1.50%	Attained Ages 0-75 BenchMark 500 SM Six: 6% BenchMark 500 SM Six Plus: 5% BenchMark 500 SM Ten: 8% BenchMark 500 SM Ten Plus: 7% <i>See Compensation Schedule for details, including commissions for ages over 75.</i>	AR AZ CA CO DC DE FL GA HI IA ID IN KS KY LA MD ME MI MO MS MT NC ND NE NH ^{§§} NJ NM NV OH OK PA RI SC SD TN TX VA WI WV WY

(Rates effective February 1, 2009, and subject to change.)

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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[®] Index. The S&P 500[®] 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[®]" 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.

§§ The S&P 500[®] Six-Year Point-to-Point Strategy With Participation Rate is not available in New Hampshire.

BenchMark RelianceSM Annuity Series Quick Reference

As of 2/1/09

Insurance Carrier	Product	Features	Surrender Charge-Free Withdrawals	Surrender Schedule	Cash Value Strategies [®]	Issue Ages	Minimum Premium	Minimum Guarantees ^{§§}	GA-Level Commission	Approved States
American National Insurance Company, Galveston, TX Financial Strength Ratings: A.M. Best A+ (Superior) Standard & Poor's AA (Very Strong) Ratings as of February 2009	BenchMark Reliance SM flexible premium deferred annuities*	<ul style="list-style-type: none"> Choice of extra 2%, 4%, 6% or 8% first-year interest. "Checkbook" access.^{**†} Systematic income options.[†] Confinement waiver.[†] Substantially Equal Periodic Payments. Settlement Options 7, 8, and 9 may be helpful in Medicaid planning.^{††} 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. 	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 <i>Extra:</i> 12, 11, 10, 9, 8, 7, 6, 5, 4, 2% <i>Extra 2:</i> 12, 12, 11, 10, 9, 8, 7, 6, 4, 2% <i>Extra 4:</i> 12, 12, 11, 11, 10, 9, 8, 6, 4, 2% <i>Extra 6:</i> 12, 12, 11, 11, 10, 10, 8, 6, 4, 2% <i>Extra 8:</i> 12, 12, 12, 11, 11, 10, 8, 6, 4, 2%	<p>Guaranteed One-Year</p> <p><i>Extra:</i> 2.85% <i>Extra 2:</i> 4.80% <i>Extra 4:</i> 6.75% <i>Extra 6:</i> 8.70% <i>Extra 8:</i> 10.65%</p> <p>Guaranteed One-Year Current Market[§]</p> <p><i>Extra:</i> 3.85% <i>Extra 2:</i> 5.80% <i>Extra 4:</i> 7.75% <i>Extra 6:</i> 9.70% <i>Extra 8:</i> 11.65%</p> <p>Index 10-Year Treasury</p> <p><i>Extra:</i> 2.25% <i>Extra 2:</i> 4.20% <i>Extra 4:</i> 6.15% <i>Extra 6:</i> 8.10% <i>Extra 8:</i> 10.05%</p> <p>Index Corporate Bond</p> <p><i>Extra:</i> 3.01% <i>Extra 2:</i> 4.96% <i>Extra 4:</i> 6.91% <i>Extra 6:</i> 8.86% <i>Extra 8:</i> 10.81%</p> <p>Rates effective February 1, 2009, and subject to change. Check LegacyNet[®] for updates.</p>	<p><i>Extra:</i> 0-90</p> <p><i>Extra 2:</i> 0-90</p> <p><i>Extra 4:</i> 0-85</p> <p><i>Extra 6:</i> 0-85</p> <p><i>Extra 8:</i> 0-80</p>	<ul style="list-style-type: none"> \$10,000 initial premium. \$2,000 on additional premiums. Each year, total additional premiums limited to 50% of total first-year premium. \$1 million maximum premium. 	<p>Premium Year-One</p> <p><i>Extra:</i> 1.75% <i>Extra 2:</i> 3.75% <i>Extra 4:</i> 5.75% <i>Extra 6:</i> 7.75% <i>Extra 8:</i> 9.75%</p> <p>Premium Year-Two</p> <p><i>Extra:</i> 1.75% <i>Extra 2:</i> 1.75% <i>Extra 4:</i> 1.75% <i>Extra 6:</i> 1.75% <i>Extra 8:</i> 1.75%</p>	<p>Issue Ages 0-75</p> <p><i>Extra:</i> 7.00% <i>Extra 2:</i> 6.30% <i>Extra 4:</i> 5.60% <i>Extra 6:</i> 4.90% <i>Extra 8:</i> 3.70%</p> <p>Issue Ages 76-80</p> <p><i>Extra:</i> 5.50% <i>Extra 2:</i> 4.80% <i>Extra 4:</i> 4.10% <i>Extra 6:</i> 3.40% <i>Extra 8:</i> 2.20%</p> <p>Issue Ages 80-85</p> <p><i>Extra:</i> 5.50% <i>Extra 2:</i> 4.80% <i>Extra 4:</i> 4.10% <i>Extra 6:</i> 3.40% <i>Extra 8:</i> NA</p> <p>Issue Ages 86-90</p> <p><i>Extra:</i> 5.50% <i>Extra 2:</i> 4.80% <i>Extra 4:</i> NA <i>Extra 6:</i> NA <i>Extra 8:</i> NA</p> <p>(Commission varies for Settlement Option 9. See Compensation Schedule.)</p> <p>No chargebacks after the free-look period, subject to the terms of the Producer Agreement.</p>	AR AZ CA CO DC DE FL GA HI IA ID IL IN KS KY LA MA MD ME MI MO MS MT ND NE NH NJ NM NV OH OK PA RI SC SD TN TX VA VT WI WV WY

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** Draft must be a minimum of \$500 and made payable to the Owner's bank. 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, 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.

§§ Varies by state. Check current State Approval Matrix.

AmeriMarkSM Freedom Annuity Series Quick Reference

As of 2/1/09

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	AmeriMark SM Freedom flexible premium deferred fixed index annuities ^{*,**}	<ul style="list-style-type: none"> Choice of 7- or 12-year surrender schedule. Immediately vested premium bonus available: 2.5% on 7-year product or 4% on 12-year product. Income Freedom RiderSM—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. 0% administrative and investment charges guaranteed. "Checkbook" access.^{†,††} Confinement waiver.^{††} Substantially equal periodic payments. Systematic income option. Death benefit for all issue ages is greater of annuity value or minimum guaranteed annuity value. Annuitize for full annuity value in Year 6. Surrender value years 1-5. 	Greater of 10% of annuity value annually or minimum required distribution. ^{††}	7- or 12-year declining AmeriMark SM Freedom: 13.5, 12.5, 11.5, 10.5, 10, 9, 8, 7, 6, 5, 4, 2% AmeriMark SM Freedom SE (4% bonus): 13.75, 12.75, 11.75, 11, 10, 9, 8, 7, 6, 5, 4, 2% AmeriMark SM Freedom 7: 9, 8, 7, 6, 5, 4, 3% AmeriMark SM Freedom 7 SE (2.5% bonus): 9, 9, 8, 7, 6, 5, 4%	Step Forward Strategy [§] <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Part. Rate</th> </tr> </thead> <tbody> <tr> <td>Freedom:</td> <td>8.55%</td> <td>100%</td> </tr> <tr> <td>Freedom SE:</td> <td>7.80%</td> <td>100%</td> </tr> <tr> <td>Freedom 7:</td> <td>8.05%</td> <td>100%</td> </tr> <tr> <td>Freedom 7 SE:</td> <td>7.35%</td> <td>100%</td> </tr> </tbody> </table> S&P 500 ^{§§} One-Year Point-to-Point <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Part. Rate</th> </tr> </thead> <tbody> <tr> <td>Freedom:</td> <td>6.00%</td> <td>100%</td> </tr> <tr> <td>Freedom SE:</td> <td>5.00%</td> <td>100%</td> </tr> <tr> <td>Freedom 7:</td> <td>5.00%</td> <td>100%</td> </tr> <tr> <td>Freedom 7 SE:</td> <td>4.50%</td> <td>100%</td> </tr> </tbody> </table> S&P 500 ^{§§} Monthly Cap <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Part. Rate</th> </tr> </thead> <tbody> <tr> <td>Freedom:</td> <td>2.25%</td> <td>100%</td> </tr> <tr> <td>Freedom SE:</td> <td>2.00%</td> <td>100%</td> </tr> <tr> <td>Freedom 7:</td> <td>2.00%</td> <td>100%</td> </tr> <tr> <td>Freedom 7 SE:</td> <td>1.75%</td> <td>100%</td> </tr> </tbody> </table> S&P 500 ^{§§} Two-Year Monthly Avg. Open to New Business Only. <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Part. Rate</th> </tr> </thead> <tbody> <tr> <td>Freedom:</td> <td>21.00%</td> <td>100%</td> </tr> <tr> <td>Freedom SE:</td> <td>19.50%</td> <td>100%</td> </tr> <tr> <td>Freedom 7:</td> <td>20.00%</td> <td>100%</td> </tr> <tr> <td>Freedom 7 SE:</td> <td>17.00%</td> <td>100%</td> </tr> </tbody> </table> S&P 500 ^{§§} One-Year Monthly Avg. Currently not available. Guaranteed One-Year: Declared and guaranteed for 12 months from the date premium is received. Freedom: 2.90% Freedom SE: 2.55% Freedom 7: 2.50% Freedom 7 SE: 2.20% Rates effective February 1, 2009, and subject to change. Check LegacyNet [®] for updates.		Cap	Part. Rate	Freedom:	8.55%	100%	Freedom SE:	7.80%	100%	Freedom 7:	8.05%	100%	Freedom 7 SE:	7.35%	100%		Cap	Part. Rate	Freedom:	6.00%	100%	Freedom SE:	5.00%	100%	Freedom 7:	5.00%	100%	Freedom 7 SE:	4.50%	100%		Cap	Part. Rate	Freedom:	2.25%	100%	Freedom SE:	2.00%	100%	Freedom 7:	2.00%	100%	Freedom 7 SE:	1.75%	100%		Cap	Part. Rate	Freedom:	21.00%	100%	Freedom SE:	19.50%	100%	Freedom 7:	20.00%	100%	Freedom 7 SE:	17.00%	100%	<ul style="list-style-type: none"> \$3,000 initial premium on qualified premium. \$5,000 initial premium on nonqualified premium. \$2,000 additional premium** (allowed before current oldest owner reaches age 86). \$1 million maximum premium per owner without Home Office approval. 	<p>Minimum Guaranteed Annuity Value: 87.5% of premium payments less gross withdrawals, accumulated at a minimum guaranteed interest rate between 1% and 3% (varies by state, issue date, and strategy).</p> <p>Current Minimum Guaranteed Interest Rate: CA, IL, MN, WA, UT: 1.50% (fixed strategy) 1.00% (index strategies) All other states: 1.00%</p> <p>Step Forward Strategy[§]: Minimum cap is 5%.</p> <p>S&P 500^{§§} One-Year Point-to-Point: Minimum cap is 3%.</p> <p>S&P 500^{§§} Monthly Cap: Minimum cap is 1%.</p> <p>S&P 500^{§§} Two-Year Monthly Average: Minimum cap is 6%.</p> <p>S&P 500^{§§} One-Year Monthly Average: Currently not available. Maximum spread is 9%.</p>	<p>Issue Ages 0-80:</p> <p>AmeriMarkSM Freedom: 9.00%</p> <p>AmeriMarkSM Freedom SE: 8.00%</p> <p>AmeriMarkSM Freedom 7: 7.00%</p> <p>AmeriMarkSM Freedom 7 SE: 6.50%</p> <p>See <i>Compensation Schedule</i> for over age 80.</p>	<p>AmeriMarkSM Freedom Series: AK[‡], AR, AZ, CA, CO, CT[‡], DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN[‡], MO, MS, MT[‡], NC, ND, NE, NH, NJ, NM, NV[‡], OH, OK, PA, RI, SC, SD, TN, TX, UT[‡], VA, WA^{**††}, WI, WV, WY</p> <p>Two-Year Monthly Average Strategy:[‡] AK, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, NC, NE, NH, NJ, NM, OH, RI, SC, SD, TN, TX, UT, VA, WI, WV, WY</p>
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Freedom:	21.00%	100%																																																																			
Freedom SE:	19.50%	100%																																																																			
Freedom 7:	20.00%	100%																																																																			
Freedom 7 SE:	17.00%	100%																																																																			

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Form Nos: AM-PEIAII-0405-0, AM-PEIAII-0405-B, AM-PEIAII-0405-0-1, AM-PEIAII-0405-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 index 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&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 & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product.

‡ Only AmeriMarkSM Freedom 7 and AmeriMarkSM Freedom 7 SE available. Check current State Approval Matrix.

‡‡ Income Freedom RiderSM not available. Check current State Approval Matrix.

± Available on new sales only, as of January 5, 2009.

PremierMark[®] Annuity Series Quick Reference

As of 2/1/09

Insurance Carrier	Product	Features	Surrender Charge-Free Withdrawals	Surrender Schedule %	Crediting Rate Options	Minimum Premium	Minimum Guaranteed Rates	GA-Level Commission	Approved States
<p>Investors Insurance Corporation, Wilmington, DE</p> <p>Financial Strength Ratings:</p> <p>A.M. Best A- (Excellent)</p> <p>Standard & Poor's A- (Positive Outlook)</p> <p>Ratings as of February 2009</p>	<p>PremierMark^{®*} Series flexible premium deferred fixed index annuities.</p> <p>Issue Ages: No Bonus: 0-85 Bonus: 0-80</p>	<ul style="list-style-type: none"> 7% or 0% premium bonus. 9-year surrender schedule. 0% administrative fees, guaranteed. Beneficiary Rider** <i>Plus</i>. "Checkbook" access.^{†,††} Confinement Waiver.^{††} Substantially equal periodic payments.^{††} Systematic income option.^{††} Regardless of issue age, the death benefit is greater of annuity value (less loan debt) or minimum guaranteed annuity value (less loan debt). 	<p>First year: MRDs. Second year and subsequent years: Greater of 10% of annuity value or MRDs.^{††}</p>	<p>9-year declining +/-MVA</p> <p>PremierMark^{®*}: 12, 12, 12, 12, 11, 10, 9, 8, 6%</p> <p>PremierMark^{® Plus}: 18, 17, 16, 15, 14, 13, 12, 10, 8%</p>	<p>S&P 500^{®§} Mo. Avg.: (Cap/Participation Rate) PremierMark^{®*}: 8.75%/100% PremierMark^{® Plus}: 6.75%/100%</p> <p>S&P 500^{®§} Ann. Pt.-Pt.: (Cap/Participation Rate) PremierMark^{®*}: 8.50%/100% PremierMark^{® Plus}: 6.50%/100%</p> <p>Nasdaq-100^{®§§} Mo. Cap: (Cap/Participation Rate) PremierMark^{®*}: 2.80%/100% PremierMark^{® Plus}: 2.30%/100%</p> <p>S&P 500^{®§} Mo. Cap (available with PremierMark^{® Plus}): (Cap/Participation Rate) PremierMark^{® Plus}: 1.90%/100%</p> <p>Guaranteed One-Year: Declared and guaranteed on an annual basis from the date each premium is received.</p> <p>PremierMark^{®*}: 3.50% PremierMark^{® Plus}: 2.60%</p> <p>Rates effective February 1, 2009, and subject to change. Check LegacyNet[®] for updates.</p>	<ul style="list-style-type: none"> \$5,000 initial premium on non-tax-qualified premium. \$3,000 initial premium on tax-qualified premium. \$2,000 additional premium: PremierMark^{®*}: available through age 90.[‡] PremierMark^{® Plus}: available through age 80.[‡] \$2 million maximum per owner (aggregate of all contracts). 	<p>GREATER of Base Guarantee or Contract Guarantee (see contract for details)</p> <p>Base Guarantee: 87.5% of premiums^{††} accumulated at 1%-3% annually over life of contract (varies by state and issue date).</p> <p>Current Minimum Guaranteed Interest Rate: 1.00%</p> <p>Contract Guarantee: 100% of premium and bonus, if applicable, allocated to all strategies.^{††} Additionally, all premium allocated to Guaranteed One-Year Strategy is guaranteed to earn a minimum of 1.50% annually.</p> <p>S&P 500^{®§} Mo. Avg.: 3% Cap, 100% Part. Rate</p> <p>S&P 500^{®§} Ann. Pt.-Pt.: 3% Cap, 100% Part. Rate</p> <p>Nasdaq-100^{®§§} Mo. Cap: 1% Cap, 100% Part. Rate</p> <p>S&P 500^{®§} Mo. Cap (available with PremierMark^{® Plus}): 1% Cap, 100% Part. Rate</p> <p>Guaranteed One-Year: 1.5% interest annually.</p>	<p>Attained ages 0-75:</p> <p>PremierMark^{®*}: 8.00%</p> <p>PremierMark^{® Plus}: 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>IL¹</p> <p>1. PremierMark^{® Plus} not available in this state.</p>

Products are distributed by Legacy Marketing Group[®]: www.legacy.net.

* 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.

† 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 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. If a withdrawal is taken from an index 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.

§ "Standard & Poor's[®]", "S&P[®]", "S&P 500[®]", "Standard & Poor's 500[®]" and "500[®]" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Investors Insurance Corporation. 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.

§§ The Nasdaq-100[®], Nasdaq-100 Index[®], and Nasdaq[®] are trade or service marks of The Nasdaq Stock Market, Inc. (which with its affiliates are the Corporations) and are licensed for use by Investors Insurance Corporation. The product(s) have not been passed on by the Corporations as to their legality or suitability. The product(s) are not issued, endorsed, sold, or promoted by the Corporations. **THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).**

‡ State restrictions may vary. See contract for details.

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

MarkOne® SE Annuity Quick Reference

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
<p>Investors Insurance Corporation, Wilmington, DE</p> <p>Financial Strength Ratings:</p> <p>A.M. Best A- (Excellent)</p> <p>Standard & Poor's A- (Positive Outlook)</p> <p>Ratings as of February 2009</p>	<p>MarkOne® SE* single premium deferred fixed index annuity</p>	<ul style="list-style-type: none"> 0% administrative and investment charges, guaranteed. Beneficiary Rider** <i>Plus</i> in UT. "Checkbook" access.^{1,††} Confinement Waiver.^{††} Substantially equal periodic payments.^{††} 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. Annuitization available after first contract year. 	<p>Greater of 10% of Annuity Value (less loan debt) annually, or minimum required distribution.^{††}</p>	<p>10-year declining 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p>	<p>One-Year Monthly Averaging: (Cap/Participation Rate) 8.75%/100%</p> <p>One-Year Point-to-Point: (Cap/Participation Rate) 8.25%/100%</p> <p>5-Year Point-to-Point: (Cap/Participation Rate) NA/55%</p> <p>Guaranteed One-Year: Declared and guaranteed for 12 months from the date premium is received. 3.60%</p> <p>Rates effective February 1, 2009, and subject to change. Check LegacyNet® for updates.</p>	0-85	<ul style="list-style-type: none"> \$5,000 initial premium on non-tax-qualified premium. \$3,000 initial premium on tax-qualified premium. \$1 million maximum premium per Contract without prior Home Office approval. 	<p>GREATER of Base Guarantee or Contract Guarantee (<i>See Contract for complete details.</i>)</p> <p>Base Guarantee:[§] 90% of premium accumulated at 3% annually over life of Contract.</p> <p>Contract Guarantee:[§] (1) Premiums allocated to Guaranteed One-Year Method accumulated at an annualized rate of 3%, plus (2) premiums allocated to index methods.</p> <p>One-Year Monthly Averaging: (Cap/Participation Rate) 4%/100%</p> <p>One-Year Point-to-Point: (Cap/Participation Rate) 4%/100%</p> <p>5-Year Point-to-Point: (Cap/Participation Rate) NA/25%</p> <p>Guaranteed One-Year: 3.00% interest annually</p>	<p>7.00%</p> <p>For issue ages 0-75</p> <p>See <i>Compensation Schedule</i> for ages over 75.</p> <p>No chargebacks upon surrender or death, subject to the terms of the Producer Agreement.</p>	<p>UT WA</p>

Products are distributed by Legacy Marketing Group®: www.legacy.net.

* 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.

RateMark® Annuity Quick Reference

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>A.M. Best A- (Excellent, 4th highest of 15 ratings)</p> <p>Standard & Poor's A- (Positive Outlook, 7th highest of 24 ratings)</p> <p>Ratings as of February 2009</p>	<p>RateMark® multiple-year guaranteed flexible premium deferred fixed annuity.[†]</p> <p>Issue Ages: 0-85</p>	<ul style="list-style-type: none"> 10-year surrender schedule. Choice of multiple-year interest rates within same product. Choice of optional riders: <ul style="list-style-type: none"> Enhanced Care Rider®** — increases annuity value to help clients meet future expenses, including extended care costs. Rider cost: 0.65% annually. Enhanced Withdrawal Rider (10% surrender charge-free withdrawals in addition to MRD each year).[†] Rider cost: -0.30% current reduction in interest rate. Annuity Value Death Benefit Rider (full annuity value at death). Rider cost: -0.30% current reduction in interest rate. No surrender charges or MVA on withdrawals within 30 days of end of 3-, 5-, or 7-year term.** (MVA may apply in some states.) "Checkbook" access (with election of Enhanced Withdrawal Rider).^{†,††} Confinement Waiver. SEPP. Lower surrender charges for older attained ages. Death Benefit: <ul style="list-style-type: none"> With the Annuity Value Death Benefit Rider = greater of annuity value or surrender value. Without the Annuity Value Death Benefit Rider = surrender value. 	<ul style="list-style-type: none"> With Enhanced Withdrawal Rider: 10% of annuity value after 30 days.[†] With or without rider: <ul style="list-style-type: none"> MRD. Substantially equal periodic payments. Confinement Waiver. Above available without surrender charge or MVA. 	<p>10-year declining, +/-MVA.</p> <p>Based on attained age on date premium is received:</p> <p>Ages 0-75: 12, 12, 12, 11, 10, 9, 8, 6, 3, 1%</p> <p>Ages 76-80: 11.50, 10.50, 9.50, 8.50, 7.50, 6, 5, 4, 3, 1%</p> <p>Ages 81+: 11, 10, 9, 8, 7, 6, 5, 4, 3, 1%</p> <p>MVA has a floor of 50% of interest credited.</p>	<p>Guaranteed Term Crediting Rate Strategies 1-Year Term: 5.40%</p> <p>Multi-Year Guaranteed Terms:</p> <p>3-Year Term: 4.70%</p> <p>5-Year Term: 5.00%</p> <p>7-Year Term: 5.00%</p> <p>10-Year Term: 5.05%</p> <p>Renewal Options</p> <p>At end of term:</p> <ul style="list-style-type: none"> Renew automatically into the same term, not to exceed the surrender charge period or maturity date; otherwise, renew into one-year term. <p>Within the 30-day window at end of term:</p> <ul style="list-style-type: none"> Select new term, not to exceed surrender charge period or maturity date. <p>Rates effective February 1, 2009, and subject to change. Check LegacyNet® for updates.</p>	<p>Minimum Initial:</p> <ul style="list-style-type: none"> \$3,000 tax-qualified. \$5,000 non-tax-qualified. <p>Minimum Additional:</p> <ul style="list-style-type: none"> \$2,000 (available prior to age 86[§]). <p>Maximum:</p> <ul style="list-style-type: none"> \$2 million per owner (aggregate of all Investors contracts) without Home Office approval. 	<p>1.50% for all Guaranteed Term Strategies.</p> <p>Standard Nonforfeiture Minimum Interest Rate: 1.00%</p> <p>Contract Guarantee: 87.5% of premiums^{§§} accumulated at 1%–3% annually over life of contract (varies by state and issue date). See State Approval Matrix for current minimum guarantee.</p>	<p>Attained ages 0-80:</p> <p>1-, 3-, and 5-Year Terms: 2.50%</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, GA, HI, IA, ID, IL, IN, KS, LA, MA, MD, MI, MO, MS, MT, NC², ND, NE, NM, NV¹, OH, OK, PA, SC, SD, TN, TX, WV, WY</p> <ol style="list-style-type: none"> MVA applies during 30-day surrender charge-free window for 3-, 5-, and 7-year terms. The Annuity Value Death Benefit Rider is required on contracts sold in North Carolina. <p>Enhanced Care Rider®: AR, AZ, CO, DC, DE, GA, HI, IA, ID, IL, IN, LA, MD, MI, MS, MT, NC, NE, NM, OH, OK, PA, SC, WV, WY</p>

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

** If the client anticipates using the surrender charge-free window available on the RateMark® 3-, 5-, and 7-year guaranteed terms, the Enhanced Care Rider® is not an appropriate option.

† 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.

PremierMark® SE Annuity Series Quick Reference

As of 2/1/09

Insurance Carrier	Product	Features	Surrender Charge-Free Withdrawals	Surrender Schedule %	Crediting Rate Options	Minimum Premium	Minimum Guaranteed Rates	GA-Level Commission	Approved States
<p>Investors Insurance Corporation, Wilmington, DE</p> <p>Financial Strength Ratings:</p> <p>A.M. Best A- (Excellent)</p> <p>Standard & Poor's A- (Positive Outlook)</p> <p>Ratings as of February 2009</p>	<p>PremierMark® SE* Series flexible premium deferred fixed index annuities.</p> <p>Issue Ages: No Bonus: 0-85 Plus: 0-80 Plus 10: 0-80</p> <p>Allocation Dates: Allocation Dates are the 15th 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.</p>	<ul style="list-style-type: none"> Immediately vested premium bonus available: 7% on PremierMark® SE Plus and 10% on PremierMark® SE Plus 10. 9-year surrender schedule. Enhanced Care Rider®—optional rider increases annuity value to help clients meet future expenses, including extended care costs. Rider cost: 0.65% annually. 0% administrative fees, guaranteed. Beneficiary Rider** Plus. "Checkbook" access.^{†††} Confinement Waiver.^{††} Substantially equal periodic payments.^{††} Systematic income option.^{††} Regardless of issue age, the death benefit is greater of annuity value (less loan debt) or minimum guaranteed annuity value (less loan debt). 	<p>First year: MRDs. Second year and subsequent years: Greater of 10% of annuity value or MRDs.^{††}</p>	<p>9-year declining +/-MVA</p> <p>PremierMark® SE: 12, 12, 12, 12, 11, 10, 9, 8, 6%</p> <p>PremierMark® SE Plus: 18, 17, 16, 15, 14, 13, 12, 10, 8%</p> <p>PremierMark® SE Plus 10: 18, 18, 17, 16, 15, 14, 13, 11, 9%</p>	<p>S&P 500® Mo. Avg.: (Cap/Participation Rate) No Bonus: 8.75%/100% Plus: 6.75%/100% Plus 10: 6.25%/100%</p> <p>S&P 500® Ann. Pt.-Pt.: (Cap/Participation Rate) No Bonus: 8.25%/120% Plus: 6.25%/120% Plus 10: 6.00%/120%</p> <p>Gold (Ann. Pt.-Pt.): (Cap/Participation Rate) No Bonus: 8.25%/100% Plus: 6.75%/100% Plus 10: 6.50%/100%</p> <p>Blended Index (Mo. Avg.): Currently not available.</p> <p>Guaranteed One-Year: Declared and guaranteed on an annual basis from the date each premium is received.</p> <p>No Bonus: 3.50% Plus: 2.60% Plus 10: 2.50%</p> <p>Rates effective February 1, 2009, and subject to change. Check LegacyNet® for updates.</p>	<ul style="list-style-type: none"> \$5,000 initial premium on non-tax-qualified premium. \$3,000 initial premium on tax-qualified premium. \$2,000 additional premium: PremierMark® SE: available through age 90.[§] PremierMark® SE Plus and Plus 10: available through age 80.[§] \$2 million maximum per owner (aggregate of all Investors contracts). 	<p>GREATER of Base Guarantee or Contract Guarantee (See contract for details.)</p> <p>Base Guarantee: 87.5% of premiums^{§§} accumulated at 1%-3% annually over life of contract (varies by state and issue date).</p> <p>Current Minimum Guaranteed Interest Rate: 1.00%</p> <p>See State Approval Matrix for details.</p> <p>Contract Guarantee: 100% of premium and bonus, if applicable, allocated to all strategies.^{§§} Additionally, all premium allocated to Guaranteed One-Year Strategy is guaranteed to earn a minimum of 1.50% annually.</p> <p>S&P 500® Mo. Avg.: 3% Cap, 100% Part. Rate</p> <p>S&P 500® Ann. Pt.-Pt.: 3% Cap, 120% Part. Rate</p> <p>Gold (Ann. Pt.-Pt.): 3% Cap, 100% Part. Rate</p> <p>Blended Index (Mo. Avg.): Currently not available.</p> <p>Guaranteed One-Year: 1.5% interest annually.</p>	<p>Attained ages 0-80:</p> <p>PremierMark® SE: 8.00%</p> <p>PremierMark® SE Plus: 8.00%</p> <p>PremierMark® SE Plus 10: 7.00%</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>PremierMark® SE, PremierMark® SE Plus: AR, AZ, CA, CO, DC, FL, GA, HI, IA², ID, IN, KS, LA, MA¹, MD, MI, MO, MS, MT, NC, ND¹, NE, NM, NV, OH, OK, SC, SD, TN, TX, WV, WY</p> <p>PremierMark® SE Plus 10: AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA², ID, IL, IN, KS, LA, MA¹, MD, MI, MS, MT, NC, ND¹, NE, NM, NV, OH, OK, PA, SC, SD, TN, TX, WV, WY</p> <p>Enhanced Care Rider®: AR, AZ, CO, DC, DE³, GA, HI³, IA², ID, IL³, IN, LA, MD, MI, MS, MT, NC, NE, NM, OH, OK, PA³, SC, WV, WY</p> <ol style="list-style-type: none"> Beneficiary Rider Plus not available in this state. Blended Index Strategy and Gold Strategy not available in this state. Only on PremierMark® SE Plus 10.

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Enhanced Care Rider® is not long-term care insurance. The rider has limitations, is optional, and has an additional cost.

* Products, features, strategies, and rider(s) 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.

† 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 income 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.

§ State restrictions may vary. See contract for details.

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