

AdvanceMarkSM Series Annuity Quick Reference

Insurance Carrier	Product	Features	Premium Bonus	Withdrawals/Surrender	Interest Crediting Options	Premium	Minimum Guaranteed Rates	GA-Level Commission	Approved States																								
<p>Fidelity & Guaranty Life Insurance Company, Baltimore, MD</p> <p>Financial Strength Rating:</p> <p>A.M. Best B++ (Very Good) for financial strength. 5th highest of 16 ratings.</p> <p>Rating as of 12/1/2011</p> <p>For most current rating information, call Marketing at 800-395-1053, Ext. 4002.</p>	<p>AdvanceMarkSM Series flexible premium fixed deferred indexed annuity*</p> <p>Issue Ages: 0-85 Nonqualified 18-85 Qualified</p> <p>Allocation Dates: Issued with effective date of the 1st, 8th, 15th, or 22nd of the month. Application and premium must be received in good order two business days prior to the allocation date. Otherwise, applications and premium are held without interest until the next available allocation date.</p>	<ul style="list-style-type: none"> Index gains vest to date of death. "Checkbook" access.**† Nursing Home waiver.† Terminal Illness waiver.† Unemployment waiver.† Death of Owner—greater of full account value or MGSV at death. Substantially equal periodic payments. Systematic income option. Income Freedom RiderSM—an optional annuity benefit that provides flexible, guaranteed income without annuitization. <ul style="list-style-type: none"> NEW 7% roll-up rate!†† Current rider cost is 70 bps annually. Annuitize for greater of full account value or MGSV in Year 6+; Surrender value or MGSV years 1-5. Minimum annuitization is 5 years. No market value adjustment. Safeguard Settlement Option to help with Medicaid planning. 	<ul style="list-style-type: none"> 6% vesting premium bonus—temporarily increased to 8% for premium allocated 7/8/2011 or later! (Bonus is available on initial premium only). 100% vested at death or under Nursing Home, Terminal Illness, or Unemployment waiver. <table border="1"> <thead> <tr> <th colspan="2">Vesting Schedule</th> </tr> <tr> <th>Year</th> <th>%</th> </tr> </thead> <tbody> <tr><td>1</td><td>10</td></tr> <tr><td>2</td><td>20</td></tr> <tr><td>3</td><td>30</td></tr> <tr><td>4</td><td>40</td></tr> <tr><td>5</td><td>50</td></tr> <tr><td>6</td><td>60</td></tr> <tr><td>7</td><td>70</td></tr> <tr><td>8</td><td>80</td></tr> <tr><td>9</td><td>90</td></tr> <tr><td>10</td><td>100</td></tr> </tbody> </table>	Vesting Schedule		Year	%	1	10	2	20	3	30	4	40	5	50	6	60	7	70	8	80	9	90	10	100	<p>Surrender Charge-Free Withdrawals</p> <p>Year 1: Minimum required distribution (MRD) or substantially equal periodic payments (SEPP).</p> <p>Years 2-9: Greater of MRD, SEPP, or up to 10% of vested account value as of the prior anniversary, less any free withdrawals taken during the current contract year.†</p> <p>Surrender Schedule % (Refer to State Approval Matrix.)</p> <p>AdvanceMarkSM: 10, 10, 10, 10, 9, 8, 7, 6, 4, 2, 0%</p> <p>AdvanceMarkSM LT: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p> <p>Additional premium payments will not start a new surrender charge period.</p>	<p>Step Forward Strategy[®]§: Cap Part. Rate 5.00% 100%</p> <p>S&P 500[®] One-Year Annual Point-to-Point: Cap Part. Rate 3.50% 100%</p> <p>S&P 500[®] One-Year Monthly Point-to-Point: Cap Part. Rate 1.75% 100%</p> <p>S&P 500[®] One-Year Monthly Average: Cap Part. Rate 3.50% 100%</p> <p>S&P 500[®] Two-Year Monthly Average: Cap Part. Rate 8.00% 100%</p> <p>(S&P 500[®]) Three-Year Monthly Average:§§ Spread Part. Rate 5.00% 100%</p> <p>Declared Rate on Gain Option:*,§§ 3.00%</p> <p>Fixed Interest Option: 1.50%</p> <p>Declared and guaranteed for 12 months from the date premium is received.</p> <p>Rates effective 12/1/2011, and subject to change. Check LegacyNet[®] for updates.</p>	<ul style="list-style-type: none"> \$10,000 minimum premium (\$2,000 minimum strategy allocation). \$2,000 minimum additional premium (allowed before current oldest owner reaches age 86). Additional premiums will be allocated to the Fixed Interest Option and may be reallocated to an index option on contract anniversaries only. Premium bonus is not available on additional premiums. \$1 million maximum premium per owner without Home Office approval. 	<p>Minimum Guaranteed Surrender Value: 87.5% of premiums payments less gross withdrawals, and adjusted for any account value reallocations, accumulated at a rate between 1% and 3% (set at the time the contract is issued).</p> <p>Current Minimum Guaranteed Interest Rate:</p> <p>AR, FL, ID, KS, MD, ME, MI, NC, OK, SD, TX, VT, and WI</p> <ul style="list-style-type: none"> Fixed: 1.00% Indexed: 1.00% <p>All other states:</p> <ul style="list-style-type: none"> Fixed: 1.10% Indexed: 1.10% 	<p>AdvanceMarkSM: 7.50% (Ages 0-79) 3.75% (Ages 80-85)</p> <p>AdvanceMarkSM LT: 6.25% (Ages 0-79) 3.13% (Ages 80-85)</p> <p>AdvanceMarkSM LT in FLORIDA: 7.50% (Ages 65-79) 3.75% (Ages 80-85)</p> <p>AdvanceMarkSM LT in TEXAS: 6.50% (Ages 0-79) 3.25% (Ages 80-85)</p> <p>Commissions are paid on all additional premium prior to Year 4.</p> <p>See Compensation Schedule for details.</p>	<p>AdvanceMarkSM: AR, AZ, CA, CO, DC, DE, FL¹, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD², ME, MI, MO, MS², MT, NC, ND, NE, NH², NJ, NM, NV, OH, OK, PA², RI, SC, SD, TN, VA, VT, WI, WV, and WY</p> <p>AdvanceMarkSM LT: AK², FL¹, MA^{3,4}, TX, and WA^{2,3,5}</p> <ol style="list-style-type: none"> In Florida, AdvanceMarkSM is available for ages 0-64; AdvanceMarkSM LT is available for ages 65-85. Declared Rate on Gain Option not available in this state. Income Freedom RiderSM not available in this state. Step Forward Strategy[®] not available in this state. Unemployment waiver not available in this state.
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Product is distributed by Legacy Marketing Group[®]: www.legacy.net. Refer to contract, Earnings Rate Update, sales guide, and State Approval Matrix for details. Policy Form Nos: FGL FPDA-EIA (2005); FGL FPDA-EIA-C (3-08), et al. Rider Endorsement No.: OM GMWB-FA (01-09). Optional provisions and riders may have limitations, restrictions, and additional charges. Indexed interest rates are subject to a cap, spread, or declared rate. Interest rates are effective annual rates. Caps, spreads, declared rates, and interest rates are subject to change at the discretion of Fidelity & Guaranty Life.

*S&P 500[®] is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Fidelity & Guaranty 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.

* Subject to state availability. Certain restrictions may apply. 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 may be subject to income tax. If withdrawals are made before age 59½, they also may result in tax penalties. It is recommended that tax advisers be consulted.
 †† Roll-up amount is a current guaranteed rate. Fidelity & Guaranty Life reserves the right to change this rate for future sales of Income Freedom Rider to not less than a minimum guaranteed rate of 3%.
 § Also known as the 3-Year High Value Fixed Indexed Interest Crediting Option Rider. Not available in all states.
 §§ Available on products issued on or after May 16, 2011.

AmeriMarkSM Freedom Annuity Series Quick Reference

Insurance Carrier	Product	Features	Withdrawals [†]	Surrender Schedule %	Crediting Rate Strategies	Minimum Premium	Minimum Guaranteed Rates	GA-Level Commission	Approved States																																																																																																				
Fidelity & Guaranty Life Insurance Company, Baltimore, MD Financial Strength Rating: A.M. Best B++ (Very Good) for financial strength. 5 th highest of 16 ratings. Rating as of 12/1/2011 For most current rating information, call Marketing at 800-395-1053, Ext. 4002.	AmeriMark SM Freedom flexible premium deferred fixed indexed annuities* Issue Ages: <ul style="list-style-type: none"> 0-85. 0-64 in FL on 12-year products. Allocation Dates: 1 st , 8 th , 15 th , and 22 nd of each month. Premium must be received four business days (not counting the date of receipt) prior to an allocation date. Otherwise, premium will be allocated on the next allocation date.	<ul style="list-style-type: none"> Choice of: <ul style="list-style-type: none"> 12-year surrender schedule with optional 4% premium bonus. 7-year surrender schedule with optional 5% premium bonus. Income Freedom RiderSM—an optional annuity benefit that provides flexible, guaranteed income for life without annuitization. <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Product</th> <th>Roll-up Rate</th> <th>Current Annual Cost</th> </tr> </thead> <tbody> <tr> <td>Freedom and Freedom SE:</td> <td>7.00%</td> <td>70 bps</td> </tr> <tr> <td>Freedom 7 and Freedom 7 SE:</td> <td>6.00% or 4.00%</td> <td>30 bps or 10 bps</td> </tr> </tbody> </table> Roll-up amounts are current guaranteed rates. Fidelity & Guaranty Life reserves the right to change these rates for future sales of Income Freedom Rider to not less than a minimum guaranteed rate of 3%. <ul style="list-style-type: none"> 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. Safeguard Settlement Option to help with Medicaid planning. 	Product	Roll-up Rate	Current Annual Cost	Freedom and Freedom SE:	7.00%	70 bps	Freedom 7 and Freedom 7 SE:	6.00% or 4.00%	30 bps or 10 bps	The greater of 10% of annuity value each year including the first year, or the minimum required distribution associated with the contract can be withdrawn free of surrender charges. [†]	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 (5% bonus): 9, 9, 8, 7, 6, 5, 4%	Step Forward Strategy ^{††} : <table border="1" style="margin-left: 20px;"> <thead> <tr> <th></th> <th>Cap</th> <th>Part. 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(S&P 500 [®]) Declared Rate on Gain Strategy: [‡] <table border="1" style="margin-left: 20px;"> <tbody> <tr> <td>Freedom:</td> <td>4.00%</td> </tr> <tr> <td>Freedom SE:</td> <td>3.50%</td> </tr> <tr> <td>Freedom 7:</td> <td>3.50%</td> </tr> <tr> <td>Freedom 7 SE:</td> <td>2.50%</td> </tr> </tbody> </table> Guaranteed One-Year: Declared and guaranteed for 12 months from the date premium is received. <table border="1" style="margin-left: 20px;"> <tbody> <tr> <td>Freedom:</td> <td>2.00%</td> </tr> <tr> <td>Freedom SE:</td> <td>1.75%</td> </tr> <tr> <td>Freedom 7:</td> <td>1.75%</td> </tr> <tr> <td>Freedom 7 SE:</td> <td>1.50%</td> </tr> </tbody> </table> Rates effective 12/1/2011, and subject to change. Check LegacyNet [®] for updates.		Cap	Part. Rate	Freedom:	8.50%	100%	Freedom SE:	7.00%	100%	Freedom 7:	7.00%	100%	Freedom 7 SE:	5.00%	100%		Cap	Part. Rate	Freedom:	4.50%	100%	Freedom SE:	3.75%	100%	Freedom 7:	4.00%	100%	Freedom 7 SE:	3.00%	100%		Cap	Part. Rate	Freedom:	2.50%	100%	Freedom SE:	2.00%	100%	Freedom 7:	2.00%	100%	Freedom 7 SE:	1.75%	100%		Cap	Part. Rate	Freedom:	10.00%	100%	Freedom SE:	9.00%	100%	Freedom 7:	9.00%	100%	Freedom 7 SE:	7.50%	100%		Spread	Part. Rate	Freedom:	3.00%	100%	Freedom SE:	5.00%	100%	Freedom 7:	4.00%	100%	Freedom 7 SE:	5.00%	100%	Freedom:	4.00%	Freedom SE:	3.50%	Freedom 7:	3.50%	Freedom 7 SE:	2.50%	Freedom:	2.00%	Freedom SE:	1.75%	Freedom 7:	1.75%	Freedom 7 SE:	1.50%	<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. 	Minimum Guaranteed Annuity Value: 87.5% of premium payments less gross withdrawals, accumulated at a minimum guaranteed interest rate between 1% and 3% (set at the time the annuity is issued). Current Minimum Guaranteed Interest Rate: CA, IL, MN, UT, WA: 1.00% (fixed strategy) 1.00% (indexed strategies) All other states: 1.00% 1.75% Step Forward Strategy ^{††} : Minimum cap is 5%. S&P 500 [®] One-Year Point-to-Point: Minimum cap is 3%. S&P 500 [®] Monthly Cap: Minimum cap is 1%. S&P 500 [®] Two-Year Monthly Avg. [§] : Minimum cap is 6%. (S&P 500 [®]) Three-Year Monthly Avg. With Spread: ^{§§} Maximum spread is 18%. (S&P 500 [®]) Declared Rate on Gain Strategy: Minimum declared rate is 1%.	Based on the issue age of the oldest owner. AmeriMark SM Freedom: 0-80: 8.00% 81-85: 4.00% AmeriMark SM Freedom SE: 0-80: 7.00% 81-85: 3.50% AmeriMark SM Freedom 7: 0-80: 5.00% 81-85: 2.50% AmeriMark SM Freedom 7 SE: 0-80: 4.00% 81-85: 2.00% See Compensation Schedule for details.	AmeriMark SM Freedom Series: AK ^{1,5,6} , AR, AZ, CA, CO, CT ^{1,2,5,6} , DC, DE, FL ³ , GA, HI, IA, ID, IL, IN, KS, KY, LA, MD ⁵ , ME, MI ⁵ , MN ^{1,4} , MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV ^{4,5} , OH, OK, PA ^{5,6} , RI, SC, SD, TN, TX ¹ , UT ^{1,4} , VA, WA ^{1,4,5} , WI, WV, WY 1. Only AmeriMark SM Freedom 7 and AmeriMark SM Freedom 7 SE available. 2. Two-Year Monthly Average Strategy not available. 3. AmeriMark SM Freedom and AmeriMark SM Freedom SE available only to ages 0-64. 4. Income Freedom Rider SM not available. 5. Three-Year Average With Spread Strategy not available. 6. Declared Rate on Gain Strategy not available.
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* In WA, products are available as single premium deferred fixed indexed 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.

§ Available on products issued on or after January 5, 2009.

§§ Available on products issued on or after May 16, 2011.

‡ Available on products issued on or after October 3, 2011.

Have You Checked Under the Hood?

Not all income riders are created equal. When choosing one to offer your clients, don't be fooled by a shiny exterior; look under the hood to see its true performance potential.

The **Income Freedom RiderSM**, available with Fidelity & Guaranty Life Insurance Company's AmeriMarkSM Freedom and AdvanceMarkSM fixed indexed annuities, is the better value income rider!



- **NEW increased annual roll-up rate!** Now **7%** with AdvanceMarkSM Series and AmeriMarkSM Freedom 12-year products! Or choose between a steady 4% and 6% roll-up with AmeriMarkSM Freedom 7-year products.
- **Competitive cost** as low as 0.10%!* Cost is based on the Annuity Value, not the Income Base.
- **Greater Step-Up opportunity** when combined with available double-digit caps.
- **Opportunity for higher withdrawal percentage** than other similar riders.**
- **No hidden fees!** Clients enjoy guaranteed income, without worrying about hidden fees and extra charges.

When you look under the hood, how does your income rider perform?

Call 888-345-4001 today to add Income Freedom RiderSM—the better value income rider—to your product portfolio!



www.legacynet.com

AmeriMarkSM Freedom Series and AdvanceMarkSM Series flexible premium deferred fixed indexed annuities and Income Freedom RiderSM are issued by Fidelity & Guaranty Life Insurance Company, Baltimore, MD; products are distributed by Legacy Marketing Group[®]. Subject to state availability. Certain restrictions may apply. Optional provisions and riders may have limitations, restrictions, and additional charges. Refer to contracts, riders, Earnings Rate Update, sales guides, and State Approval Matrix for details. Form Nos: OM-CEIA-0708-0, OM-CEIA-0708-0-1, OM-CEIA-0708-B, OM-CEIA-0708-B-1, FGL FPDA-EIA (2005), FGL FPDA-EIA-C (3-08), et al. Rider Form No.: OM GMWB-FA (01-09).

The 4%, 6%, and 7% roll-up amounts are current guaranteed rates. Fidelity & Guaranty Life reserves the right to change each of these rates for future sales of Income Freedom RiderSM to not less than a minimum guaranteed rate of 3%.

* On AmeriMarkSM Freedom 7-year products with 4% roll-up. Rider cost varies by product and rider version selected. Refer to the product *Quick Reference* for current rider costs.

** Based on an independent analysis of similar riders on the market.

BenchMark 500SM Ten SE Annuity Quick Reference

As of 12/1/2011

Insurance Carrier	Product	Features	Access [†]	Surrender Schedule	Interest Crediting Rate Strategies	Premium	Minimum Guaranteed Rates	GA-Level Commission	Approved States																																				
<p>American National Insurance Company, Galveston, TX</p> <p>Financial Strength Ratings:</p> <p>A.M. Best A (Excellent), the third highest of 13 financial strength ratings.</p> <p>Standard & Poor's A+ (Strong), the fifth highest of 20 financial strength ratings.</p> <p>Ratings as of 12/1/2011</p>	<p>BenchMark 500SM Ten SE Flexible Premium Deferred Fixed Index Annuity*</p> <p>10-year surrender schedule</p> <p>Owner/Annuitant Issue Ages: 0-85 0-64 in FL</p>	<ul style="list-style-type: none"> • 2% safety guarantee compounded annually on 5-year duration strategy. No cap! • Innovative, enhanced death benefit at no cost—index gains credit at date of death. Greater of surrender value or full annuity value at death regardless of issue age. • Premium Plus: 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. • First-year commission on all additional premiums. 	<ul style="list-style-type: none"> • Surrender Charge-Free Withdrawals: 10% of annuity value after the first year without surrender charge or MVA. For qualified contracts, the minimum required distribution may be withdrawn without surrender charge or MVA beginning the first year. • Additional Emergency Access: <i>Extra</i> one-time withdrawal up to 10% without surrender charge or MVA, after the first year. • "Checkbook" access.**† • Confinement Waiver. • Substantially Equal Periodic Payments. • Systematic Withdrawals. 	<p>10-year declining +/- MVA.</p> <p>Ten SE: 12.5, 11.5, 10.5, 9.5, 8, 7, 6, 5, 4, 2, 0%</p>	<p>Premium less than \$100,000 Premiums \$100,000 or more</p> <p>S&P 500[®] 1-Year Point-to-Point w/ Cap:</p> <table border="1"> <tr> <td>Cap</td> <td>Par.</td> <td>Cap</td> <td>Par.</td> </tr> <tr> <td>Ten SE: 2.00%</td> <td>100%</td> <td>2.75%</td> <td>100%</td> </tr> </table> <p>S&P 500[®] 1-Year Point-to-Point w/ Par. Rate:</p> <table border="1"> <tr> <td>Cap</td> <td>Par.</td> <td>Cap</td> <td>Par.</td> </tr> <tr> <td>Ten SE: NA</td> <td>20.00%</td> <td>NA</td> <td>20.00%</td> </tr> </table> <p>S&P 500[®] 2-Year Mo. Average w/ Cap:</p> <table border="1"> <tr> <td>Cap</td> <td>Par.</td> <td>Cap</td> <td>Par.</td> </tr> <tr> <td>Ten SE: 4.50%</td> <td>100%</td> <td>6.00%</td> <td>100%</td> </tr> </table> <p>S&P 500[®] 5-Year Point-to-Point w/ Par. Rate:</p> <table border="1"> <tr> <td>Cap</td> <td>Par.</td> <td>Cap</td> <td>Par.</td> </tr> <tr> <td>Ten SE: NA</td> <td>20.00%</td> <td>NA</td> <td>20.00%</td> </tr> </table> <p>Guaranteed One-Year:</p> <table border="1"> <tr> <td>Interest Rate</td> <td>Interest Rate</td> </tr> <tr> <td>Ten SE: 1.50%</td> <td>1.50%</td> </tr> </table> <p>Rates effective 12/1/2011, and subject to change. Check LegacyNet[®] for updates.</p>	Cap	Par.	Cap	Par.	Ten SE: 2.00%	100%	2.75%	100%	Cap	Par.	Cap	Par.	Ten SE: NA	20.00%	NA	20.00%	Cap	Par.	Cap	Par.	Ten SE: 4.50%	100%	6.00%	100%	Cap	Par.	Cap	Par.	Ten SE: NA	20.00%	NA	20.00%	Interest Rate	Interest Rate	Ten SE: 1.50%	1.50%	<ul style="list-style-type: none"> • Qualified: \$3,000 minimum initial premium. • Nonqualified: \$5,000 minimum initial premium. • Additional premium: No minimum. (Allowed before any owner reaches age 86.) • Maximum premium: \$1 million allowed per contract without Home Office approval. 	<p>Contract Guarantee: 87.5% of all premium payments, minus withdrawals and any other deductions, growing at a minimum guaranteed interest rate between 1% and 3% over the life of the contract (rate varies by issue date and strategy).</p> <p>Current Minimum Guaranteed Interest Rate: 1.00% Declared Strategy: 1.75%</p> <p>Cap Strategies: Minimum cap: 1% Minimum par. rate: 100%</p> <p>Participation Rate Strategies: Minimum cap: NA Minimum par. rate: 20%</p> <p>Guaranteed One-Year Strategy: Minimum interest rate: 1.50%</p>	<p>Attained Ages 0-70 Ten SE: 8.00%</p> <p>Attained Ages 71-75 Ten SE: 6.00%</p> <p>Attained Ages 76-80 Ten SE: 4.00%</p> <p>Attained Ages 81-85 Ten SE: 4.00%</p> <p>Chargebacks: Commissions paid on premiums received in prior 12 months are charged back at 100% for full surrender and on a declining schedule (based on elapsed months) for death.</p> <p>Call for details, or see full <i>Compensation Schedule</i>.</p>	<p>AR AZ CA CO DC FL¹ GA HI IA² ID KS LA MD ME MI MS MT NC ND NE NM OH OK RI SC SD TN WI WV</p> <p>1. Available only to ages 0-64 in this state. 2. 1-Yr. PTP With Par. Rate not available in this state.</p>
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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.

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

** Withdrawals in excess of any 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 tax penalty may apply to withdrawals taken before age 59½.

† 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.

BenchMark RelianceSM Annuity Series Quick Reference

As of 12/1/2011

Insurance Carrier	Product	Features	Surrender Charge-Free Withdrawals	Surrender Schedule	Cash Value Strategies [®]	Minimum Premium	Minimum Guarantees ^{\$\$}	GA-Level Commission	Approved States
American National Insurance Company, Galveston, TX	BenchMark Reliance SM flexible premium deferred annuities*	<ul style="list-style-type: none"> Choice of extra 2% or 4% 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, 0% +/- MVA <u><i>TX, UT, and WA</i></u> 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% <i>Extra 2:</i> 12, 12, 11, 10, 9, 8, 7, 6, 4, 2, 0% +/- MVA <u><i>TX, UT, and WA</i></u> 10, 10, 9, 8, 7, 6, 5, 3, 2, 1, 0% <i>Extra 4:</i> 12, 12, 11, 11, 10, 9, 8, 6, 4, 2, 0% +/- MVA <u><i>TX, UT, and WA</i></u> 10, 10, 10, 9, 8, 7, 5, 4, 2, 1, 0%	Guaranteed One-Year Most TX, UT, States and WA <i>Extra:</i> 2.10% 1.95% <i>Extra 2:</i> 4.05% 3.90% <i>Extra 4:</i> 6.00% 5.85% Guaranteed One-Year Current Market [§] Most TX, UT, States and WA <i>Extra:</i> 1.35% 1.20% <i>Extra 2:</i> 3.30% 3.15% <i>Extra 4:</i> 5.25% 5.10% Index 10-Year Treasury Most TX, UT, States and WA <i>Extra:</i> 1.78% 1.63% <i>Extra 2:</i> 3.73% 3.58% <i>Extra 4:</i> 5.68% 5.53% Index Corporate Bond Most TX, UT, States and WA <i>Extra:</i> 2.87% 2.72% <i>Extra 2:</i> 4.82% 4.67% <i>Extra 4:</i> 6.77% 6.62%	<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. 	Premium Year-One <i>Extra:</i> 1.00% <i>Extra 2:</i> 3.00% <i>Extra 4:</i> 5.00% Premium Year-Two <i>Extra:</i> 1.00% <i>Extra 2:</i> 1.00% <i>Extra 4:</i> 1.00% Varies by state. Check current State Approval Matrix.	Issue Ages 0-75 Most TX, UT, States and WA <i>Extra:</i> 7.00% 6.75% <i>Extra 2:</i> 6.30% 6.00% <i>Extra 4:</i> 5.60% 5.25% Issue Ages 76-80 Most TX, UT, States and WA <i>Extra:</i> 5.50% 5.25% <i>Extra 2:</i> 4.80% 4.50% <i>Extra 4:</i> 4.10% 4.00% Issue Ages 81-85 Most TX, UT, States and WA <i>Extra:</i> 5.50% 5.25% <i>Extra 2:</i> 4.80% 4.50% <i>Extra 4:</i> 4.10% 4.00% Issue Ages 86-90 Most TX, UT, States and WA <i>Extra:</i> 5.50% 5.25% <i>Extra 2:</i> 4.80% 4.50% <i>Extra 4:</i> NA NA	AR, AZ, CA, CO, DC, DE, FL ¹ , 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 ^{§§} , UT ^{§§} , VA, VT, WA ^{§§} , WI, WV, WY 1. Available only to ages 0-64 in this state.

Products are distributed by Legacy Marketing Group[®]: www.legacy.net. Refer to contract for details. Policy Form Nos: AN-PBE0603-10-0, AN-PBE0603-10-2, AN-PBE0603-10-4, ICC10-AN-PBE10-0, ICC10-AN-PBE10-2, ICC10-AN-PBE10-4, et al.

* 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, 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.

§§ State-specific variations apply.

Rates effective 12/1/2011, and subject to change. Check LegacyNet[®] for updates.

(Commission varies for Settlement Option 9. See Compensation Schedule.)

No chargebacks after the free-look period, subject to the terms of the Producer Agreement.

CommandMarkSM Annuity Series Quick Reference

As of 12/1/2011

Insurance Carrier	Product	Features	Premium Bonus	Withdrawals/ Surrender	Current Crediting Rates	Premium	Guarantees	GA-Level Commission	Approved States																																																																																																																																														
<p>PHL Variable Insurance Company, Hartford, CT</p> <p>Financial Strength Rating:</p> <p>A.M. Best B+ (Good) for financial strength. 6th highest of 16 ratings.</p> <p>Rating as of 12/1/2011</p>	<p>CommandMark single premium deferred fixed indexed annuities*</p> <p>10-year surrender period with vesting premium bonus options up to 12% (varies by state).</p> <table border="1"> <thead> <tr> <th>Product Version</th> <th>Bonus</th> </tr> </thead> <tbody> <tr> <td>CommandMark:</td> <td>0%</td> </tr> <tr> <td>CommandMark 8:</td> <td>8%</td> </tr> <tr> <td>CommandMark 12:</td> <td>12%</td> </tr> <tr> <td>CommandMark LT:</td> <td>0%</td> </tr> <tr> <td>CommandMark LT 5:</td> <td>5%</td> </tr> <tr> <td>CommandMark LT 8:</td> <td>8%</td> </tr> </tbody> </table> <p>Issue Ages</p> <ul style="list-style-type: none"> 0-85, Q and NQ. 0-69, Inherited IRAs and Inherited Roth IRAs. 0-79 in CA and NC. <p>Allocation Dates</p> <p>1st, 8th, 15th, and 22nd of the month. Application and premium must be received in good order two business days prior to the allocation date. Otherwise, applications and premium are held without interest until the next available allocation date.</p>	Product Version	Bonus	CommandMark:	0%	CommandMark 8:	8%	CommandMark 12:	12%	CommandMark LT:	0%	CommandMark LT 5:	5%	CommandMark LT 8:	8%	<p>Optional Income Command RiderSM with 8% compound roll-up.</p> <p>Current Annual Rider Cost</p> <p>CommandMark: 0.50% CommandMark 8: 0.85% CommandMark 12: 0.95% CommandMark LT: 0.50% CommandMark LT 5: 0.85% CommandMark LT 8: 0.95%</p> <p>Choice of five crediting rate strategies, including groundbreaking gold- and swap rate-based strategies.</p> <p>"Checkbook" access.**</p> <p>Confinement waiver.</p> <p>Systematic withdrawals.</p> <p>Death Benefit—Greater of surrender value or annuity value. Includes unvested bonus amounts after Year 3.</p>	<p>Availability varies by issue state and product selected. See State Approval Matrix.</p> <p>Vesting Schedule</p> <p>Begins earning interest on the issue date, but doesn't begin vesting until the first day of Year 6.</p> <table border="1"> <thead> <tr> <th rowspan="2">Year</th> <th colspan="3">CommandMark</th> </tr> <tr> <th>LT 5</th> <th>8, LT 8</th> <th>12</th> </tr> </thead> <tbody> <tr> <td>1-5</td> <td>0%</td> <td>0%</td> <td>0%</td> </tr> <tr> <td>6</td> <td>20%</td> <td>14%</td> <td>10%</td> </tr> <tr> <td>7</td> <td>40%</td> <td>28%</td> <td>20%</td> </tr> <tr> <td>8</td> <td>60%</td> <td>42%</td> <td>30%</td> </tr> <tr> <td>9</td> <td>80%</td> <td>56%</td> <td>40%</td> </tr> <tr> <td>10</td> <td>100%</td> <td>70%</td> <td>50%</td> </tr> <tr> <td>11</td> <td></td> <td>84%</td> <td>60%</td> </tr> <tr> <td>12</td> <td></td> <td>100%</td> <td>70%</td> </tr> <tr> <td>13</td> <td></td> <td></td> <td>80%</td> </tr> <tr> <td>14</td> <td></td> <td></td> <td>90%</td> </tr> <tr> <td>15</td> <td></td> <td></td> <td>100%</td> </tr> </tbody> </table> <p>Bonus products may have less favorable crediting rates.</p>	Year	CommandMark			LT 5	8, LT 8	12	1-5	0%	0%	0%	6	20%	14%	10%	7	40%	28%	20%	8	60%	42%	30%	9	80%	56%	40%	10	100%	70%	50%	11		84%	60%	12		100%	70%	13			80%	14			90%	15			100%	<p>Penalty-Free Withdrawals</p> <p>Up to 10% of the annuity value each year after the first year, or minimum required distribution (MRD) beginning Year 1 without surrender charges or MVA.</p> <p>10-Year Surrender Schedule (+/- MVA)</p> <p>CommandMark: 12, 12, 12, 11, 10, 9, 8, 7, 6, 5, 0%</p> <p>CommandMark 8: 14, 14, 13, 12, 11, 9, 8, 7, 6, 5, 0%</p> <p>CommandMark 12: 15, 15, 14, 13, 12, 10, 9, 8, 7, 6, 0%</p> <p>CommandMark LT, LT 5, and LT 8: 9.00, 8.25, 7.25, 6.50, 5.50, 4.50, 3.75, 2.75, 1.75, 0.75, 0%</p>	<p>Point-to-Point With Cap</p> <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Par.</th> </tr> </thead> <tbody> <tr> <td>CommandMark:</td> <td>2.25%</td> <td>100%</td> </tr> <tr> <td>CommandMark 8:</td> <td>1.50%</td> <td>100%</td> </tr> <tr> <td>CommandMark 12:</td> <td>1.25%</td> <td>100%</td> </tr> <tr> <td>CommandMark LT:</td> <td>2.00%</td> <td>100%</td> </tr> <tr> <td>CommandMark LT 5:</td> <td>1.75%</td> <td>100%</td> </tr> <tr> <td>CommandMark LT 8:</td> <td>1.50%</td> <td>100%</td> </tr> </tbody> </table> <p>Rising Interest Strategy[†] (100% Par.)</p> <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Mtplr.</th> </tr> </thead> <tbody> <tr> <td>CommandMark:</td> <td>2.80%</td> <td>3.75</td> </tr> <tr> <td>CommandMark 8:</td> <td>1.90%</td> <td>2.50</td> </tr> <tr> <td>CommandMark 12:</td> <td>1.40%</td> <td>1.90</td> </tr> <tr> <td>CommandMark LT:</td> <td>2.50%</td> <td>3.30</td> </tr> <tr> <td>CommandMark LT 5:</td> <td>2.05%</td> <td>2.75</td> </tr> <tr> <td>CommandMark LT 8:</td> <td>2.00%</td> <td>2.65</td> </tr> </tbody> </table> <p>Monthly Averaging Blended Temporarily Unavailable</p> <p>Gold Strategy</p> <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Par.</th> </tr> </thead> <tbody> <tr> <td>CommandMark:</td> <td>2.60%</td> <td>100%</td> </tr> <tr> <td>CommandMark 8:</td> <td>2.00%</td> <td>100%</td> </tr> <tr> <td>CommandMark 12:</td> <td>1.75%</td> <td>100%</td> </tr> <tr> <td>CommandMark LT:</td> <td>2.35%</td> <td>100%</td> </tr> <tr> <td>CommandMark LT 5:</td> <td>2.20%</td> <td>100%</td> </tr> <tr> <td>CommandMark LT 8:</td> <td>2.10%</td> <td>100%</td> </tr> </tbody> </table> <p>Guaranteed Fixed Rate</p> <table border="1"> <thead> <tr> <th></th> <th>Interest Rate</th> </tr> </thead> <tbody> <tr> <td>CommandMark:</td> <td>1.30%</td> </tr> <tr> <td>CommandMark 8:</td> <td>1.00%</td> </tr> <tr> <td>CommandMark 12:</td> <td>1.00%</td> </tr> <tr> <td>CommandMark LT:</td> <td>1.15%</td> </tr> <tr> <td>CommandMark LT 5:</td> <td>1.00%</td> </tr> <tr> <td>CommandMark LT 8:</td> <td>1.00%</td> </tr> </tbody> </table> <p>Rates effective 12/1/2011, and subject to change. Check LegacyNet[®] for updates.</p>		Cap	Par.	CommandMark:	2.25%	100%	CommandMark 8:	1.50%	100%	CommandMark 12:	1.25%	100%	CommandMark LT:	2.00%	100%	CommandMark LT 5:	1.75%	100%	CommandMark LT 8:	1.50%	100%		Cap	Mtplr.	CommandMark:	2.80%	3.75	CommandMark 8:	1.90%	2.50	CommandMark 12:	1.40%	1.90	CommandMark LT:	2.50%	3.30	CommandMark LT 5:	2.05%	2.75	CommandMark LT 8:	2.00%	2.65		Cap	Par.	CommandMark:	2.60%	100%	CommandMark 8:	2.00%	100%	CommandMark 12:	1.75%	100%	CommandMark LT:	2.35%	100%	CommandMark LT 5:	2.20%	100%	CommandMark LT 8:	2.10%	100%		Interest Rate	CommandMark:	1.30%	CommandMark 8:	1.00%	CommandMark 12:	1.00%	CommandMark LT:	1.15%	CommandMark LT 5:	1.00%	CommandMark LT 8:	1.00%	<ul style="list-style-type: none"> \$3,000 Q minimum. \$15,000 NQ minimum. \$1 million maximum premium per owner without Home Office approval. Additional premium not allowed. 	<p>Surrender Value is the GREATER of:</p> <ol style="list-style-type: none"> Minimum guaranteed surrender value, or Annuity value less any surrender charges, recovered surrender charges, and MVA. <p>Minimum guaranteed surrender value: 87.5% (90% in CA, IA, and NC) of premium (excluding bonus) less withdrawals and deductions, accumulated at the minimum guaranteed interest rate between 1% and 3%.</p> <p>Current minimum guaranteed interest rate: 1.00%.</p> <p>Point-to-Point With Cap: Minimum cap is 1%.</p> <p>Rising Interest Strategy:[†] Minimum cap is 1%. Minimum multiplier is 1.</p> <p>Monthly Averaging Blended: Maximum spread is 18%.</p> <p>Gold Strategy: Minimum cap is 1%.</p> <p>Guaranteed Fixed Rate: Minimum interest rate is 1%.</p>	<p>CommandMark: 7.50% (0-75) 5.63% (76-80) 3.75% (81-85)</p> <p>CommandMark 8: 7.50% (0-75) 5.63% (76-80) 3.75% (81-85)</p> <p>CommandMark 12: 7.00% (0-75) 5.25% (76-80) 3.50% (81-85)</p> <p>CommandMark LT: 7.00% (0-75) 5.25% (76-80) 3.50% (81-85)</p> <p>CommandMark LT 5: 7.00% (0-75) 5.25% (76-80) 3.50% (81-85)</p> <p>CommandMark LT 8: 6.50% (0-75) 4.88% (76-80) 3.25% (81-85)</p> <p>Commissions are based on the issue age of the current older owner.</p> <p>Chargebacks: Commissions paid on free-looked contracts and premiums received within 12 months of full surrender are charged back at 100%. Commissions for premiums received within 12 months of death are charged back at a declining schedule (based on elapsed months) for death.</p> <p>See <i>Compensation Schedule</i> for details.</p>	<p>CommandMark AR, AZ, CA, CO, DC, GA, HI, IA, ID, KS, KY, LA, MA¹, MD¹, MI, MS, MT, NC, ND, NE, NH², NM, RI, SD, TN, VT, WI, WV, WY</p> <p>CommandMark LT CT³, FL⁴, IN³, NV, OK, SC, TX, UT</p> <ol style="list-style-type: none"> Confinement Waiver not available. Monthly Averaging Blended Strategy not available. No-bonus product only. Waiver of Surrender Charges Provision not available.
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Guarantees are based on the claims-paying ability of the issuing company, PHL Variable Insurance Company. Annuities are long-term investment vehicles particularly suited to retirement assets. Annuities held within qualified plans do not provide any additional tax benefits. Early withdrawals may be subject to surrender charges. Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% IRS penalty may also apply.

* Subject to state availability. Certain restrictions may apply. 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.

† Also known as the Point-to-Point With Multiplier Strategy.