

LEGACY
American National Insurance Company
State Approval Matrix—July 1, 2010

State	BenchMark 500 SM SE Series	BenchMark 500 SM Series	BenchMark Reliance SM Series
AK			
AL			
AR			
AZ			
CA			
CO			
CT			
DC			G
DE		G	G
FL			†
GA			G
HI			
IA	*		G
ID			
IL			
IN		G	
KS			
KY		G	G
LA			
MA			
MD			
ME			
MI			
MN			
MO		G	G
MS			G†
MT			
NC			
ND			
NE			G
NH		**	G
NJ		G	G
NM			G
NV			
NY			
OH			
OK			
OR			
PA		G	G
RI			G
SC			
SD			
TN			G
TX			
UT			
VA		G	G
VT			
WA			
WI			
WV			
WY		G	G

Currently product approval is available only through the following groups:

I = Individual product.

G = Group product.

Minimum guaranteed interest rate is based on an average of the 5-year Constant Maturity Treasury rate less 1.25%. The rate may vary from a minimum of 1% to a maximum of 3% and is set at the time the application is received.

Current minimum guaranteed interest rates:

BenchMark RelianceSM = 1.00%.

BenchMark 500SM Series = 1.75% Guaranteed One-Year Strategy, 1.00% index strategies.

BenchMark 500SM SE Series = 1.75% Guaranteed One-Year Strategy, 1.00% index strategies.

* One-Year Point-to-Point Strategy With Participation Rate not available in this state.

** Six-Year Point-to-Point Strategy With Participation Rate not available in this state.

† Minimum guaranteed interest rate is 1.75% in this state.

LEGACY
State Approval Matrix—As of July 1, 2010
OM Financial Life Insurance Company

State	AdvanceMark SM	AdvanceMark SM LT	AdvanceMark SM Step Forward Strategy ^{®*}	AmeriMark SM Freedom	AmeriMark SM Freedom 7, AmeriMark SM Freedom 7 SE	Income Freedom Rider SM	AmeriMark SM Freedom 2-Yr. Mo. Av. Strategy ^{**}
AK		G			G	Yes	Yes
AL							
AR	I		Yes	I	I	Yes	Yes
AZ	G			G	G	Yes	Yes
CA	G			G	G	Yes	Yes
CO	G			G	G	Yes	Yes
CT					G	Yes	
DC	G			G	G	Yes	Yes
DE	G			G	G	Yes	Yes
FL	I		Yes	I	I	Yes	Yes
GA	G			G	G	Yes	Yes
HI	G			G	G	Yes	Yes
IA	G			G	G	Yes	Yes
ID	I		Yes	I	I	Yes	Yes
IL	G			G	G	Yes	Yes
IN	G			G	G	Yes	Yes
KS	I		Yes	I	I	Yes	Yes
KY	G			G	G	Yes	Yes
LA	I			I	I	Yes	Yes
MA							
MD	I		Yes	I	I	Yes	Yes
ME	I		Yes	I	I	Yes	Yes
MI	I		Yes	I	I	Yes	Yes
MN					I	Yes	Yes
MO	G			G	G	Yes	Yes
MS	G			G	G	Yes	Yes
MT	G			G	G	Yes	Yes
NC	I		Yes	I	I	Yes	Yes
ND	G			G	G	Yes	Yes
NE	G			G	G	Yes	Yes
NH	G			G	G	Yes	Yes
NJ	G			G	G	Yes	Yes
NM	G			G	G	Yes	Yes
NV	I		Yes	I	I	Yes [§]	Yes
NY							
OH	G			I	I	Yes	Yes
OK	I		Yes	I	I	Yes	Yes
OR							
PA	G			G	G	Yes	Yes
RI	G			G	G	Yes	Yes
SC	G			G	G	Yes	Yes
SD	I		Yes	I	I	Yes	Yes
TN	G			G	G	Yes	Yes
TX		I			I	Yes	Yes
UT					I		Yes
VA	G			G	G	Yes	Yes
VT	I		Yes			Yes	
WA		I [†]	Yes		I ^{††}		Yes
WI	I		Yes	I	I	Yes	Yes
WV	G			I	I	Yes	Yes
WY	G			G	G	Yes	Yes

I = Individual product.

G = Group product. Available through Discretionary Trust.

AdvanceMarkSM and AdvanceMarkSM LT Current Minimum Guaranteed Interest Rates: 1.25% Fixed Interest Option, 1.10% index options; Split Minimum Interest Guarantee in AR, FL, ID, KS, MD, ME, MI, NC, OK, SD, TX, VT, WI = 1.15% Fixed Interest Option, 1.00% index strategies.

AmeriMarkSM Freedom Series Current Minimum Guaranteed Interest Rates: 1.00%; Split Minimum Interest Guarantee in CA, IL, MN, UT, and WA = 1.15% Guaranteed One-Year Strategy, 1.00% index strategies.

Minimum Guaranteed Interest Rate is based on an average of the 5-Year Constant Maturity Treasury rate. The rate may vary from a minimum of 1% to a maximum of 3% and is set at the time the application is received.

* Also known as 3-Year High Value Fixed Indexed Interest Crediting Option Rider.

** Available for new sales only, starting January 5, 2009.

† Unemployment waiver not available.

†† Single premium only, in this state.

§ Available only with AdvanceMarkSM in this state.

LEGACY
 State Approval Matrix—Effective July 1, 2010
Investors Insurance Corporation

State	RateMark ^{®1}	EnhanceMark [®]	PremierMark [®] SE and SE Plus ⁴	PremierMark [®] SE Plus 10 ⁴	PremierMark [®] SE Series 3-Yr. Blended Index Strategy [§]	Enhanced Care Rider [®] (available only on PremierMark [®] SE Series and EnhanceMark [®])	MarkOne [®] SE
AK							
AL							
AR	G	G	I	G	Yes	Yes	
AZ	I	I	I	I	Yes	Yes	
CA*	I		I	I	Yes		
CO	I	I	I	I	Yes	Yes	
CT							
DC	I	I	I	I	Yes	Yes	
DE	G	G		G	Yes	Yes	
FL	I		I	I	Yes		
GA	I	I	I	I	Yes	Yes	
HI	G		I	G	Yes		
IA	I	I	I ³	I ³		Yes	
ID	I	I	I	I	Yes	Yes	
IL*	G	G	I ⁵	G	Yes ⁷	Yes	
IN**	G	G	I	G	Yes	Yes	
KS	I		I	I	Yes		
KY†							
LA	I	I	I	I	Yes	Yes	
MA	I		I ¹	I ¹	Yes		
MD††	I	I	I	I	Yes	Yes	
ME†							
MI	I	I	I	I	Yes	Yes	
MN†							
MO	I		I				
MS	I	I	I	I	Yes	Yes	
MT	G	G	I	I	Yes	Yes	
NC	I ²	I ²	I	I	Yes	Yes	
ND	I		I ⁶	I ¹	Yes		
NE	G	G	I	G	Yes	Yes	
NH†							
NJ†							
NM	I	I	I	I	Yes	Yes	
NV	I	I	I	I	Yes	Yes	
OH	I	I	I	I	Yes	Yes	
OK	I	I	I	I	Yes	Yes	
OR							
PA	G	G		G	Yes	Yes	
RI†							
SC	G	G	I	G	Yes	Yes	
SD	I		I	I	Yes		
TN	I		I	I	Yes		
TX							
UT							I
VA†							
VT†							
WA							I ¹
WI†							
WV	I	I	I	I	Yes	Yes	
WY	G	G	I	G	Yes	Yes	

I = Individual Product.
 G = Group Product.

Minimum Guaranteed Interest Rate is based on an average of the 5-year Constant Maturity Treasury rate less 1.25%. The rate may vary from a minimum of 1% to a maximum of 3% and is set at the time the application is received.
Current Minimum Guaranteed Interest Rate is 1.00% for RateMark[®], 1.00% for EnhanceMark[®], and 1.00% for PremierMark[®] SE Series.

* Premium payments allowed prior to Owner's (or Annuitant's, if Owner is an entity) attainment of age 86 (age 81 in IL on PremierMark[®] SE Plus and PremierMark[®] Plus 10).

** Additional premium payments allowed prior to any Owner attaining age 79 for PremierMark[®] SE Plus and age 85 for PremierMark[®] SE.

† Investors Insurance Corporation does not have Certificate of Authority in the state.

†† Additional premium payments are allowed to age 81 for PremierMark[®] SE Plus and to age 85 for PremierMark[®] SE.

§ Also known as Blended Index Multiple-Year Strategy 3-Year Term. "Yes" indicates approved with all PremierMark[®] SE products in state, unless otherwise noted.

1. Beneficiary Rider *Plus* not available.
2. Annuity Value Death Benefit Rider required.
3. Blended Index Strategy (1-year term) and Gold Strategy not available.
4. Blended Index Strategy (1-year term) temporarily unavailable.
5. Enhanced Care Rider[®] not available.
6. Beneficiary Rider *Plus* not available on PremierMark[®] SE Plus.
7. Available on PremierMark[®] SE Plus 10 only.