

The Ark Group
 1055 N. 115th Street, Suite #200
 Omaha, NE 68154
 866-725-0777 / 402-884-4777



Annuity Reference Guide
 As of June 30, 2009

Fixed Indexed Annuities

Company	Product	Fixed Account	Crediting Methods			Surrender Period	Bonus	Maximum Age
			Monthly Sum Cap	Annual Pt-to-Pt Cap	Monthly Ave Spread			
Allianz (06/02/09)	MasterDex 5 Plus	2.50%	Nasdaq 100 – 2.60% S&P 500 – 2.40% FTSE 100 – 2.40%	Nasdaq 100 – 5.50% S&P 500 – 6.25% FTSE 100 – 5.75% Blended – 6.25%	Nasdaq 100 – 5.00% S&P 500 – 5.00% FTSE 100 – 4.00% Blended – 2.00%	10 years	5% Premium Bonus	80
	MasterDexX	2.50%	Nasdaq 100 – 2.70% S&P 500 – 2.50% Euro STOXX – 2.50%	Nasdaq 100 – 6.00% S&P 500 – 6.25% FTSE 100 – 6.25% Blended – 6.25%	Blended: 0.90%	10 years	8% Premium Bonus	80
	MasterDex 10 Plus	3.25%	Nasdaq 100 – 2.90% S&P 500 – 2.70% FTSE 100 – 2.60%	Nasdaq 100 – 6.75% S&P 500 – 7.50% FTSE 100 – 7.25% Blended – 7.50%	Nasdaq 100 – 5.00% S&P 500 – 5.00% FTSE 100 – 4.00% Blended – 2.00%	10 years	10% Premium Bonus	80
Additional Products Available								
American General (06/1/09)	Vision Maximizer	3.65%	Monthly Average with Index Spread: 8.00% 100% Participation Annual Point to Point w/ cap: 8.50% Adjustable Participation Rate: 35%			10 years	5% Premium Bonus	75
Additional Products Available								
American National Insurance Company (ANICO) (6/09)	ANICO Strategy Index Annuity	2.85%	Participation Rate: 100% Cap Rate: 7.75%			7 years	No	85
		2.55%	Participation Rate: 100% Cap Rate: 7.25%			10 years	No	85
Additional Products Available								
American Investors (AVIVA) High Band: \$75,000+ Low Band: <\$74,999	Income Select Bonus	2.00% (Low)	1-Year P-to-P S&P 500 Index: Low = 4.50% cap High = 6.00% cap 1-Year Monthly Cap Index: Low = 2.25% cap High = 2.50% cap 1-Year P-to-P Participation Index (no cap): Low = 25% High = 25% 1-Year P-to-P Hang Seng Index: Low = 4.25% cap High = 6.00% cap 1-Year P-to-P DJ EURO STOXX 50: Low = 4.25% cap High = 6.00% cap			10 years	10% Premium Bonus on 1 st and 2 nd year Premium	78
		2.80% (High)						
SALES TEMPORARILY SUSPENDED								
	Income Select 10	2.45% (Low)	1-Year P-to-P S&P 500 Index: Low = 5.75% cap High = 7.25% cap 1-Year Monthly Cap Index: Low = 2.25% cap High = 2.50% cap 1-Year P-to-P Participation Index (no cap): Low = 25% High = 25% 1-Year P-to-P Hang Seng Index: Low = 4.25% cap High = 6.00% cap 1-Year P-to-P DJ EURO STOXX 50: Low = 4.25% cap High = 6.00% cap			10 years	No	78
		3.25% (High)						

Fixed Indexed Annuities

Company	Product	Fixed Account	Crediting Methods	Surrender Period	Bonus	Maximum Age
American Investors (AVIVA) High Band: \$75,000+ Low Band: <\$74,999	Income Select 7	2.60% (Low)	1-Year P-to-P S&P 500 Index: Low = 5.75% cap High = 7.25% cap 1-Year Monthly Cap Index: Low = 2.25% cap High = 2.50% cap 1-Year P-to-P Participation Index (no cap): Low = 25% High = 25% 1-Year P-to-P Hang Seng Index: Low = 4.25% cap High = 6.00% cap	7 years	No	81
	Income Select 5	2.45% (Low)	1-Year Monthly Cap Index: Low = 2.25% cap High = 2.50% cap 1-Year P-to-P Participation Index (no cap): Low = 25% High = 25% 1-Year P-to-P Hang Seng Index: Low = 4.25% cap High = 6.00% cap 1-Year P-to-P DJ EURO STOXX 50: Low = 4.25% cap High = 6.00% cap	5 years	No	83

SALES TEMPORARILY SUSPENDED

Additional Products Available ** Current Contract Limitations

Great American (6/1/09)	American Valor II (flexible premium)	3.25%	Monthly Average with Cap: 7.75% Annual Pt-to-Pt with Cap: 7.25%	12 years	5.00% on all premiums paid in first 3 years through age 57	85
	American Icon II (flexible premium)	3.25%	Monthly Average with Cap: 7.75% Annual Pt-to-Pt with Cap: 7.25%	10 years	1.50% premium bonus in the first contract year	85
	American Legend II (flexible premium)	3.75%	Monthly Average with Cap: 9.50% Annual Pt-to-Pt with Cap: 8.50% Monthly Sum with Cap: 2.50%	7 years	No	85

Additional Products Available

ING (5/27/09) Low Band = \$15,000 High Band = \$75,000	Envoy 6 (flexible premium)	3.85% (Low)	Annual Pt-to-Pt with Cap: 8.00% (Low) Annual Pt-to-Pt with Cap: 9.00% (High)	6 years	No	80
		3.85% (High)				
	Envoy 9 (flexible premium)	3.95% (Low)	Annual Pt-to-Pt with Cap: 9.00% (Low) Annual Pt-to-Pt with Cap: 10.00% (High)	9 years	No	80
		3.95% (High)				
	Secure Index 5 (flexible premium)	3.50% (Low)	Annual Pt-to-Pt with Cap: 7.00% (Low) Monthly Cap Index: 2.40% (Low) Annual Pt-to-Pt with Cap: 7.50% (High) Monthly Cap Index: 2.70% (High)	5 years	No	80
		3.50% (High)				
	Secure Index 7 (flexible premium)	3.95% (Low)	Annual Pt-to-Pt with Cap: 8.00% (Low) Monthly Cap Index: 2.70% (Low) Annual Pt-to-Pt with Cap: 8.50% (High) Monthly Cap Index: 3.00% (High)	7 years	No	80
		3.95% (High)				
	Secure Index Opportunities Plus	3.75% (Low)	Annual Pt-to-Pt with Cap: 7.50% (Low) Monthly Cap Index: 2.50% (Low) Annual Pt-to-Pt with Cap: 8.25% (High) Monthly Cap Index: 2.80% (High)	10 years	5% Premium Bonus	80
		3.75% (High)				

Additional Products Available

Fixed Indexed Annuities								
Company	Product	Fixed Account	Crediting Methods		Surrender Period	Bonus	Maximum Age	
North American (3/30/09)	Freedom Choice 6 High Band: \$250K+ Low Band:\$249,999 - \$0	3.35% (High) 2.90% (Low)	Annual Point to Point Cap S&P 500 – 7.90%/6.90% DJIA – 6.15%/5.20% S&P Mid Cap 400 – 5.80%/4.90% Russell 2000 – 6.00%/5.05% NASDAQ 100 – 6.00%/5.05%		Monthly Point-to-Point Cap S&P 500 – 3.45%/3.15% NASDAQ100 – 2.65%/2.45%	6 years	No	85
	Freedom Choice 8 High Band: \$250K+ Low Band:\$249,999 - \$0	3.95% (High) 3.50% (Low)	S&P 500 – 9.30%/8.25% DJIA – 7.50%/6.50% S&P Mid Cap 400 – 7.05%/6.10% Russell 2000 – 7.30%/6.35% NASDAQ 100 – 7.25%/6.30%		S&P 500 – 3.90%/3.55% NASDAQ100 – 3.00%/2.70%	8 years	No	85
	Freedom Choice 10 High Band: \$250K+ Low Band:\$249,999 - \$0	4.35% (High) 3.95% (Low)	S&P 500 – 10.20%/9.30% DJIA – 8.35%/7.50% S&P Mid Cap 400 – 7.85%/7.05% Russell 2000 – 8.10%/7.30% NASDAQ 100 – 8.10%/7.25%		S&P 500 – 4.25%/3.90% NASDAQ100 – 3.25%/3.00%	10 years	No	79
	Charter Series 7	2.75%	Daily Average S&P 500 – 6.50% DJIA – 5.60% S&P Mid Cap 400 5.80% Russell 2000 6.00%	Annual Pt-to-Pt S&P 500 – 6.55% DJIA – 4.85% S&P Med Cap 400 4.55% Russell 2000 4.70% NASDAQ 100 4.75%	Monthly Pt-to-Pt Cap S&P 500 3.05% NASDAQ 100 – 2.35%	7 years	No	85
	Charter Series 10	2.85%	S&P 500 – 6.75% DJIA – 5.85% S&P Mid Cap 400 6.00% Russell 2000 6.25%	S&P 500 – 6.75% DJIA – 5.05% S&P Mid Cap 400 4.75% Russell 2000 5.00% NASDAQ 100 5.00%	S&P 500 3.10% NASDAQ 100 – 2.40%	10 years	No	79
	NA Ten	2.65%	Monthly Average S&P 500 – 6.10% DJIA – 5.10% S&P Mid Cap 400 5.45% Russell 2000 – 5.55%	S&P 500 – 6.30% DJIA – 4.60% S&P Mid Cap 400 4.35% Russell 2000 4.50% NASDAQ 100 4.50%	S&P 500 3.00% NASDAQ 100 – 2.30%	10 years	10.00% Premium Bonus	75
Additional Products Available * Current Contract Limitations								
RBC Insurance (6/01/09)	RBC Enhanced Choice 8	3.00% year 1 2.00% yrs 2-8	Quarterly Point to Point w/ cap: 3.00% Monthly Average w/ cap: 5.00%		8 Years	Yes – 2%	85(NQ) 80 (Q)	
	RBC Choice 10	2.80% year 1	Quarterly Point to Point w/ cap: 2.500% Monthly Average w/ cap: 5.00%		10 Years	No	85(NQ) 80 (Q)	
	RBC Enhanced Choice 10	2.60% year 1 1.60% yrs 2-8	Quarterly Point to Point w/ cap: 2.50% Monthly Average w/ cap: 5.00%		10 Years	Yes – 5%	85(NQ) 80(Q))	
	RBC Enhanced Choice 12	2.80% year 1 1.80% yrs 2-8	Quarterly Point to Point w/ cap: 2.50% Monthly Average w/ cap: 5.00%		12 Years	Yes – 5%	85(NQ) 80(Q)	
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Annuity Rate Guide
 As of June 30, 2009

Traditional & Multi-Year Guarantee

Company	Product	First-Year Rate	Base Rate	Effective Yield	Surrender Period	Guarantee Period	Minimum NQ/Q
Allianz (6/2/09)	Dominator Select	\$25,000 - \$99,999 =1.50% \$100,000+ = 1.60%	\$25,000 - \$99,999 =1.50% \$100,000+ = 1.60%	\$25,000 - \$99,999 =1.50% \$100,000+ = 1.60%	3 Years	1 Year	\$25,000
		\$25,000 - \$99,999 =1.55% \$100,000+ = 1.65%	\$25,000 - \$99,999 =1.55% \$100,000+ = 1.65%	\$25,000 - \$99,999 =1.55% \$100,000+ = 1.65%	3 Years	2 Years	\$25,000
		\$25,000 - \$99,999 =1.80% \$100,000+ = 1.90%	\$25,000 - \$99,999 =1.80% \$100,000+ = 1.90%	\$25,000 - \$99,999 =1.80% \$100,000+ = 1.90%	3 Years	3 Years	\$25,000
	Dominator Plus	\$25,000 - \$99,999 =2.50% \$100,000+ = 2.60%	\$25,000 - \$99,999 =2.50% \$100,000+ = 2.60%	\$25,000 - \$99,999 =2.50% \$100,000+ = 2.60%	5 Years	5 Years	\$25,000
		\$25,000 - \$99,999 =3.25% \$100,000+ = 3.35%	\$25,000 - \$99,999 =3.25% \$100,000+ = 3.35%	\$25,000 - \$99,999 =3.25% \$100,000+ = 3.35%	10 Years	10 Years	\$25,000

Additional Products Available

American General (6/1/09)	Horizon MYG	7.75%	3.75%	4.15%	10 Years	6 Years	\$5,000
	Horizon Plus	9.75%	3.75%	4.41%	9 Years	6 Years	\$5,000
	Horizon Select	3.85%	3.85%	3.85%	10 Years	5 Years	\$5,000
		4.40%	4.40%	4.40%	10 Years	7 Years	\$5,000
		4.65%	4.65%	4.65%	10 Years	10 Years	\$5,000
	Horizon Secure	3.55%	3.55%	3.55%	11 Years	5 Years	\$5,000
		4.10%	4.10%	4.10%	11 Years	7 Years	\$5,000

Additional Products Available

American National (6/09)	Palladium MYG 3	2.40%	2.40%	2.40%	10 Years	3 Years	\$5,000
	Palladium MYG 4	2.70%	2.70%	2.70%	10 Years	4 Years	\$5,000
	Palladium MYG 5	4.05%	3.05%	3.25%	10 Years	5 Years	\$5,000
	Palladium MYG 6	3.70%	3.70%	3.70%	10 Years	6 Years	\$5,000
	Palladium MYG 7	4.80%	3.80%	3.94%	10 Years	7 Years	\$5,000
	Palladium MYG 8	4.15%	4.15%	4.15%	10 Years	8 Years	\$5,000
	Palladium MYG 9	5.65%	3.65%	3.87%	10 Years	9 Years	\$5,000
	Palladium MYG 10	5.00%	4.00%	4.10%	10 Years	10 Years	\$5,000

Additional Products Available

Traditional & Multi-Year Guarantee							
Company	Product	First-Year Rate	Base Rate	Effective Yield	Surrender Period	Guarantee Period	Minimum NQ/Q
Genworth (6/1/09)	SecureLiving Liberty 1- year	5.05% < \$99,999 5.55% \$100K - \$249,999 6.05% > \$250K	Base Rate: 3.55% Bailout Rate: 3.55%	3.80% < \$99,999 3.88% \$100K - \$249,999 3.96% > \$250K	6 Years	1 Year	\$5,000
	SecureLiving Liberty 3- year	3.90% < \$99,999 4.05% \$100K - \$249,999 4.15% > \$250K	Base Rate: 3.40% Bailout Rate: 3.40%	3.65% < \$99,999 3.72% \$100K - \$249,999 3.77% > \$250K	6 Years	3 Year	\$5,000
	SecureLiving Liberty 5-year	3.65% < \$99,999 3.80% \$100K - \$249,999 3.90% > \$250K	Base Rate: 3.40% Bailout Rate: 3.40%	3.61% < \$99,999 3.73% \$100K - \$249,999 3.82% > \$250K	6 Years	5 Year	\$5,000
Additional Products Available							
Great American (6/1/09)	American Freedom Stars & Stripes	4.25% (<\$100K)	3.25% (<\$100K)	3.65% (<\$100K)	5 Years	5 Years	\$10,000
		4.35% (>\$100K)	3.35% (>\$100K)	3.75% (>\$100K)	5 Years	5 Years	\$100,000
	American Freedom 10- ST	5.25%	3.25%	3.45%	10 Years	1 Years	\$10,000
Additional Products Available							
ING Low band=\$15,000 High Band = \$75,000 (5/27/09)	Guarantee Choice 5	4.00% 5.00%	4.00% 4.00%	3.50% 3.70%	5 Years	5 Years	\$15,000
	Guarantee Choice 7	4.05% 5.05%	4.05% 4.05%	3.75% 3.89%	7 Years	7 Years	\$15,000
	Guarantee Choice 10	4.40% 5.40%	4.40% 4.40%	4.40% 4.50%	10 Years	10 Years	\$15,000
Additional Products Available							
Fort Dearborn (6/1/09)	Classic Fortifier	3.85%	Bailout Rate: 2.85%	2.75%	5 Years	1 Year	\$4,000
	Platinum Fortifier	\$100K<: 6.15% w/ ROP 5.90% w/out ROP \$100K>: 5.15% w/ ROP 4.90% w/out ROP	3.15%	100K< w/ ROP 3.57% 3.54% w/out ROP \$100K> w/ ROP: 3.43% 3.40% w/out ROP	7 Years	1 Year	\$4,000
*All rates and products are subject to change without notice. **Product availability limited to state approvals and may vary by Carrier**							

Traditional & Multi-Year Guarantee

Company	Product	First-Year Rate	Base Rate	Effective Yield	Surrender Period	Guarantee Period	Minimum NQ/Q
Lincoln Benefit Life (6/7/09)	SureHorizon II Premiums \$100K + 1% premium bonus	3.00% <\$100K 3.25% >\$100K	2.00% 2.25%	2.16% <\$100K 2.41% >\$100K	6 Years	1 Year	\$10,000
		3.50% <\$100K 3.75% >\$100K	2.50% 2.75%	2.66% <\$100K 2.91% >\$100K	6 Years	3 Years	\$10,000
		3.70% <\$100K 3.95% >\$100K	2.70% 2.95%	2.86% <\$100K 3.11% >\$100K	6 Years	6 Years	\$10,000
	Tactician Plus Premiums \$100K + Premium Bonus	5.00% <\$100K 6.00% >\$100K	3.00%	3.40% <\$100K 3.60% >\$100K	10 Years	5 years	\$10,000
		3.75% <\$100K 4.75% >\$100K	3.75%	3.75% <\$100K 3.92% >\$100K	10 Years	6 Years	\$10,000
		4.40% <\$100K 5.40% >\$100K	3.40%	3.54% <\$100K 3.69% >\$100K	10 Years	7 Years	\$10,000
		4.90% <\$100K 5.90% >\$100K	3.40%	3.59% <\$100K 3.71% >\$100K	10 Years	8 Years	\$10,000
		7.50% <\$100K 8.50% >\$100K	3.50%	3.94% <\$100K 4.06% >\$100K	10 Years	9 Years	\$10,000
		4.60% <\$100K 5.60% >\$100K	3.60%	3.70% <\$100K 3.80% >\$100K	10 Years	10 Years	\$10,000
Additional Products Available							
Lincoln Financial (6/09)	Classic 5	4.25% < \$100K 5.25% > \$100K	3.25% 3.25%	3.45% < \$100K 3.65% > \$100K	5 Years	5 Years	\$10,000
	Classic 7	5.65% < \$100K 6.65% > \$100K	3.65% 3.65%	3.93% < \$100K 4.07% > \$100K	7 Years	7 Years	\$10,000
Additional Products Available							
RBC Insurance (6/01/09)	RBC 7 MYG	4.00%	3.00%	3.14%	7 Years	7 Years	\$5,000
	RBC 3+3 MYG MVA	3.10%	3.10%	3.45%	6 Years	6 Years	\$5,000
Additional Products Available							
United of Omaha (5/13/09)	Ultra-Secure 5	3.85%	2.85%	3.05%	5 Years	5 Years	\$5,000
	Ultra-Secure 7	3.45%	3.45%	3.45%	7 Years	7 Years	\$5,000
Additional Products Available							

Traditional & Multi-Year Guarantee

Company	Product	First-Year Rate	Base Rate	Effective Yield	Surrender Period	Guarantee Period	Minimum NQ/Q
West Coast Life (6/1/09)	SureAdvantage 2 < \$100K >\$100K	1.50% 2.01%	1.50% 1.50%	1.50% 1.75%	2 Years	2 Years	\$10,000 \$100,000
	SureAdvantage 3 < \$100K >\$100K	2.60% 3.11%	2.60% 2.60%	2.60% 2.77%	3 Years	3 Years	\$10,000 \$100,000
	SureAdvantage 4 < \$100K >\$100K	3.15% 3.41%	2.90% 2.90%	3.15% 3.28%	4 Years	4 Years	\$10,000 \$100,000
	SureAdvantage 5 < \$100K >\$100K	3.50% 4.23%	3.20% 3.20%	3.50% 3.71%	5 Years	5 Years	\$10,000 \$100,000
	SureAdvantage 6 < \$100K >\$100K	3.65% 4.54%	3.50% 3.50%	3.65% 3.82%	6 Years	6 Years	\$10,000 \$100,000
	SureAdvantage 7 < \$100K >\$100K	4.15% 4.79%	3.75% 3.75%	4.15% 4.30%	7 Years	7 Years	\$10,000 \$100,000
	SureAdvantage 8 < \$100K >\$100K	4.35% 5.09%	4.05% 4.05%	4.35% 4.48%	8 Years	8 Years	\$10,000 \$100,000
	SureAdvantage 9 < \$100K >\$100K	4.45% 5.24%	4.20% 4.20%	4.45% 4.57%	9 Years	9 Years	\$10,000 \$100,000
	SureAdvantage 10 < \$100K >\$100K	4.70% 5.39%	4.35% 4.35%	4.70% 4.80%	10 Years	10 Years	\$10,000 \$100,000

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