

The Ark Group
 1055 N. 115th St. Ste #200
 Omaha, NE 68154
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Annuity Reference Guide
 As of February 2nd, 2010

Fixed Indexed Annuities

Company	Product	Fixed Account	Crediting Methods			Surrender Period	Bonus	Maximum Age
Allianz (1/05/10)	MasterDex 5 Plus	2.25%	Monthly Sum Cap Nasdaq 100 – 2.50% S&P 500 – 2.30% FTSE 100 – 2.30%	Annual Pt-to-Pt Cap Nasdaq 100 – 5.00% S&P 500 – 5.75% FTSE 100 – 5.25% Blended – 5.75%	Monthly Ave Spread Nasdaq 100 – NA S&P 500 – NA FTSE 100 – NA Blended – 2.00%	10 years	5% Premium Bonus	80
	MasterDex 10 Plus	3.00%	Nasdaq 100 – 3.20% S&P 500 – 3.00% FTSE 100 – 2.90%	Nasdaq 100 – 7.00% S&P 500 – 7.75% FTSE 100 – 7.50% Blended – 7.75%	Nasdaq 100 – NA S&P 500 – NA FTSE 100 – NA Blended – 2.00%	10 years	10% Premium Bonus	80
Additional Products Available								
American General (2/1/10)	Vision Maximizer	2.65%	Monthly Average with Index Spread: 5.00% 100% Participation Annual Point to Point w/ cap: 6.00% Adjustable Participation Rate: 35%			10 years	5% Premium Bonus	75
Additional Products Available								
American National Insurance Company (ANICO) (2/10)	ANICO Strategy Index Annuity	2.30%	Participation Rate: 100% Cap Rate: 6.00%			7 years	No	85
		2.00%	Participation Rate: 100% Cap Rate: 5.80%			10 years	No	85
Additional Products Available								
American Investors (AVIVA) High Band: \$75,000+ Low Band: <\$74,999 (1/08/10)	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 = 2.00% cap High = 2.25% cap 1-Year P-to-P Participation Index (no cap): Low = 25% High = 25% 1-Year P-to-P Hang Seng Index: Low = 4.00% cap High = 5.50% cap 1-Year P-to-P DJ EURO STOXX 50: Low = 4.00% cap High = 5.50% cap 1-Year Multiple Index (no spread): Low = 4.00% cap High = 5.50% cap 1-Year Average Index (no spread): Low = 4.00% cap High = 5.50% cap			10 years	8% Premium Bonus on 1 st and 2 nd year Premium	78
		2.75% (High)						
	Income Select 10	2.20% (Low)	1-Year P-to-P S&P 500 Index: Low = 4.75% cap High = 6.25% cap 1-Year Monthly Cap Index: Low = 2.00% cap High = 2.25% cap 1-Year P-to-P Participation Index (no cap): Low = 25% High = 25% 1-Year P-to-P Hang Seng Index: Low = 4.00% cap High = 5.50% cap 1-Year P-to-P DJ EURO STOXX 50: Low = 4.00% cap High = 5.50% cap			10 years	No	78
		3.00% (High)						
	Income Select 7	2.25% (Low)	1-Year P-to-P S&P 500 Index: Low = 4.75% cap High = 6.25% cap 1-Year Monthly Cap Index: Low = 2.00% cap High = 2.25% cap 1-Year P-to-P Participation Index (no cap): Low = 25% High = 25% 1-Year P-to-P Hang Seng Index: Low = 4.00% cap High = 5.50% cap 1-Year P-to-P DJ EURO STOXX 50: Low = 4.00% cap High = 5.50% cap			7 years	No	81
		2.95% (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 (1/08/10)	Income Select Platinum	3.00% (Low)	1-Year P-to-P S&P 500 Index: Low = 7.00% cap High = 8.50% cap 1-Year P-to-P Guaranteed Cap: Low = 4.50% cap High = 6.00% cap 1-Year P-to-P Participation Index (no cap): Low = 25% High = 25% 1-Year P-to-P Hang Seng Index: Low = 4.00% cap High = 5.50% cap 1-Year P-to-P DJ EURO STOXX 50: Low = 4.00% cap High = 5.50% cap	10 years	No	78
		3.80% (High)				
Additional Products Available ** Current Contract Limitations						
Lincoln Financial Group (01/01/10)	New Directions 6	2.90% <\$100K	Performance Triggered Rate: 5.20% 2yr Point to point: 12.60%	6 years	No	85
		3.10% <\$100K	Performance Triggered Rate: 5.55% 2yr Point to point: 13.60%			
	New Directions 8	3.20% >\$100K	Performance Triggered Rate: 5.75% 2yr Point to point: 14.10%	8 years	No	
		3.35% >\$100K	Performance Triggered Rate: 6.00% 2yr Point to point: 14.85%			
Additional Products Available						
Great American (1/21/10)	American Valor II (flexible premium)	2.75%	Monthly Average with Cap: 7.00% Annual Pt-to-Pt with Cap: 6.50%	12 years	5.00% on all premiums paid in first 3 years through age 57	85
	American Icon II (flexible premium)	2.50%	Monthly Average with Cap: 6.25% Annual Pt-to-Pt with Cap: 6.00%	10 years	1.50% premium bonus in the first contract year	85
	American Legend II (flexible premium)	3.00%	Monthly Average with Cap: 8.00% Annual Pt-to-Pt with Cap: 7.25% Monthly Sum with Cap: 2.50%	7 years	No	85
	 Safe Return (single premium)	2.75%	Monthly Average with Cap: 7.00% Bailout Cap: 6.50% Annual Pt-to-Pt with Cap: 6.50% Bailout Cap: 6.00%	10 years	No	85
Additional Products Available						
ING (1/01/10) Low Band = \$15,000 High Band = \$75,000	Envoy 6 (flexible premium)	2.60% (Low)	Annual Pt-to-Pt with Cap: 5.50% (Low) Annual Pt-to-Pt with Cap: 6.75% (High)	6 years	No	80
		2.60% (High)				
	Envoy 9 (flexible premium)	2.70% (Low)	Annual Pt-to-Pt with Cap: 6.50% (Low) Annual Pt-to-Pt with Cap: 7.50% (High)	9 years	No	
		2.70% (High)				
	Secure Index 5 (flexible premium) Without ROP	2.40% (Low)	Annual Pt-to-Pt with Cap: 5.50% (Low) Monthly Cap Index: 2.00% (Low) Annual Pt-to-Pt with Cap: 6.50% (High) Monthly Cap Index: 2.40% (High)	5 years	No	
		2.40% (High)				
	Secure Index 7 (flexible premium)	2.60% (Low)	Annual Pt-to-Pt with Cap: 6.00% (Low) Monthly Cap Index: 2.25% (Low) Annual Pt-to-Pt with Cap: 7.00% (High) Monthly Cap Index: 2.55% (High)	7 years	No	
		2.60% (High)				
	Secure Index Opportunities Plus (flexible premium)	2.40% (Low)	Annual Pt-to-Pt with Cap: 5.75% (Low) Monthly Cap Index: 2.25% (Low) Annual Pt-to-Pt with Cap: 6.75% (High) Monthly Cap Index: 2.60% (High)	10 years	5% Premium Bonus	
		2.40% (High)				
Additional Products Available						

Fixed Indexed Annuities

Company	Product	Fixed Account	Crediting Methods		Surrender Period	Bonus	Maximum Age	
North American (1/21/09)	Freedom Choice 6 High Band: \$250K+ Low Band: \$249,999 - \$0	3.35% (High) 3.00% (Low)	Annual Point to Point Cap S&P 500 – 8.00%/7.00% DJIA – 7.05%/6.05% S&P Mid Cap 400 – 6.40%/5.45% Russell 2000 – 6.40%/5.50% NASDAQ 100 – 6.40%/5.45% DJ EuroSTOXX 50 – 7.40%/6.35% Lehman Bro – 3.45%/3.00%		Monthly Point-to-Point Cap S&P 500 – 3.55%/3.20% NASDAQ100 – 2.65%/2.50%	6 years	No	85
	Charter Series 7	2.25%	Daily Average S&P 500 – 6.45% DJIA – 4.90% S&P Mid Cap 400 4.00% Russell 2000- 4.00%	Annual Pt-to-Pt S&P 500 – 5.15% DJIA – 4.10% S&P Med Cap 400 4.00% Russell 2000 4.00% NASDAQ 100 4.00%	Monthly Pt-to-Pt Cap S&P 500 2.70% NASDAQ 100 – 2.00%	7 years	No	85
	Charter Series 10	2.65%	S&P 500 – 7.00% DJIA – 5.75% S&P Mid Cap 400 5.05% Russell 2000 6.35%	S&P 500 – 6.25% DJIA – 5.30% S&P MidCap 400 4.80% Russell 2000 4.85% NASDAQ 100 4.80% DJ EuroSTOX 5.55% Lehman Bro 3.00% Hindsight Ind. 4.45%	S&P 500 3.05% NASDAQ 100 – 2.30%	10 years	6% Premium Bonus	79
	NA Ten	2.35%	Monthly Average S&P 500 – 6.70% DJIA – 5.15% S&P Mid Cap 400 4.05% Russell 2000 – 4.05%	S&P 500 – 5.50% DJIA – 4.50% S&P MidCap 400 4.10% Russell 2000 4.15% NASDAQ 100 4.10% DJ EuroSTOX 4.70% Lehman Bro 3.00% Hindsight Ind. 3.85%	S&P 500 2.80% NASDAQ 100 – 2.10%	10 years	10% Premium Bonus	75

Additional Products Available * Current Contract Limitations

 RBC Insurance (02/01/10)	RBC Enhanced Choice 8	2.90% year 1 1.90% yrs 2-8	Quarterly Point to Point w/ cap: 3.00% Monthly Average w/ cap: 5.00% Annual Point to Point w/ cap: 5.50% 1 Year Monthly Point to Point w/ cap: 2.50%	8 Years	2% Premium Bonus	85(NQ) 80(Q)
	RBC Choice 10	2.80% year 1	Quarterly Point to Point w/ cap: 2.50% Monthly Average w/ cap: 5.00% Annual Point to Point w/ cap: 5.00% 1 Year Monthly Point to Point w/ cap: 2.25%	10 Years	No	85(NQ) 80(Q)
	RBC Enhanced Choice 10	2.55% year 1 1.55% yrs 2-8	Quarterly Point to Point w/ cap: 2.50% Monthly Average w/ cap: 5.00% Annual Point to Point w/ cap: 5.00% 1 Year Monthly Point to Point w/ cap: 2.25%	10 Years	5% Premium Bonus	85(NQ) 80(Q)
	RBC Enhanced Choice 12	2.80% year 1 1.80% yrs 2-8	Quarterly Point to Point w/ cap: 2.75% Monthly Average w/ cap: 5.00% Annual Point to Point w/ cap: 5.25% 1 Year Monthly Point to Point w/ cap: 2.25%	12 Years	5% Premium Bonus	85(NQ) 80(Q)

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Traditional & Multi-Year Guarantee

Company	Product	First-Year Rate	Base Rate	Effective Yield	Surrender Period	Guarantee Period	Minimum NQ/Q
Allianz (1/05/10)	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 = 1.70% \$100,000+ = 1.80%	\$25,000 - \$99,999 = 1.70% \$100,000+ = 1.80%	\$25,000 - \$99,999 = 1.70% \$100,000+ = 1.80%	3 Years	3 Years	\$25,000
	Dominator Plus	\$25,000 - \$99,999 = 2.55% \$100,000+ = 2.65%	\$25,000 - \$99,999 = 2.55% \$100,000+ = 2.65%	\$25,000 - \$99,999 = 2.55% \$100,000+ = 2.65%	5 Years	5 Years	\$25,000
		\$25,000 - \$99,999 = 3.60% \$100,000+ = 3.70%	\$25,000 - \$99,999 = 3.60% \$100,000+ = 3.70%	\$25,000 - \$99,999 = 3.60% \$100,000+ = 3.70%	10 Years	10 Years	\$25,000

Additional Products Available

American General (2/1/10)	Horizon MYG	6.65%	2.65%	2.79%	10 Years	6 Years	\$5,000
	Horizon Plus	8.60%	2.60%	3.06%	9 Years	6 Years	\$5,000
	Horizon Select	2.85%	2.85%	2.85%	10 Years	5 Years	\$5,000
		3.45%	3.45%	3.45%	10 Years	7 Years	\$5,000
		3.75%	3.75%	3.75%	10 Years	10 Years	\$5,000
	Horizon Secure	2.65%	2.65%	2.65%	11 Years	5 Years	\$5,000
		3.25%	3.25%	3.25%	11 Years	7 Years	\$5,000

Additional Products Available

American National (2/1/10)	Palladium MYG 3	2.00%	2.00%	2.00%	10 Years	3 Years	\$5,000
	Palladium MYG 4	2.15%	2.15%	2.15%	10 Years	4 Years	\$5,000
	Palladium MYG 5	3.50%	2.50%	2.70%	10 Years	5 Years	\$5,000
	Palladium MYG 6	3.25%	3.25%	3.25%	10 Years	6 Years	\$5,000
	Palladium MYG 7	4.35%	3.35%	3.49%	10 Years	7 Years	\$5,000
	Palladium MYG 8	3.70%	3.70%	3.70%	10 Years	8 Years	\$5,000
	Palladium MYG 9	5.20%	3.20%	3.42%	10 Years	9 Years	\$5,000
	Palladium MYG 10	4.55%	3.55%	3.65%	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 (1/25/10)	SecureLiving Liberty 1- year	4.15% < \$99,999 4.65% \$100K - \$249,999 5.15% > \$250K	Bailout Rate: 2.50%	2.77% < \$99,999 2.86% \$100K - \$249,999 2.94% > \$250K	6 Years	1 Year	\$5,000
	SecureLiving Liberty 3- year	3.15% < \$99,999 3.30% \$100K - \$249,999 3.40% > \$250K	Bailout Rate: 2.50%	2.82% < \$99,999 2.90% \$100K - \$249,999 2.95% > \$250K	6 Years	3 Year	\$5,000
	SecureLiving Liberty 5-year	2.90% < \$99,999 3.05% \$100K - \$249,999 3.15% > \$250K	Bailout Rate: 2.50%	2.83% < \$99,999 2.96% \$100K - \$249,999 3.04% > \$250K	6 Years	5 Year	\$5,000
Additional Products Available							
Great American (1/21/10)	American Freedom Stars & Stripes	3.90% (<\$100K)	2.90% (<\$100K)	3.30% (<\$100K)	5 Years	5 Years	\$10,000
		4.00% (>\$100K)	3.00% (>\$100K)	3.40% (>\$100K)	5 Years	5 Years	\$100,000
	American Freedom 10- ST	4.65%	2.65%	2.85%	10 Years	1 Years	\$10,000
Additional Products Available							
ING Low band=\$15,000 High Band = \$75,000 (1/1/10)	Guarantee Choice 7	2.75% 3.75%	2.75% 2.75%	2.75% 2.89%	7 Years	7Years	\$15,000
	Guarantee Choice 10	3.70% 4.70%	3.70% 3.70%	3.70% 3.80%	10 Years	10 Years	\$15,000
Additional Products Available							
Dearborn International (2/1/10)	Classic Fortifier	3.00%	Base Rate: 2.00%	2.20%	5 Years	1 Year	\$4,000
	Platinum Fortifier	\$100K<: 5.25% w/ ROP \$100K>: 4.25% w/ ROP	1.00%	\$100K< w/ ROP 2.67% \$100K> w/ ROP: 2.53%	7 Years	1 Year	\$4,000
Additional Products Available							
Lincoln Benefit Life (1/07/09) To (1/24/10)	SureHorizon II Premiums \$100K + 1% premium bonus	2.30% <\$100K 2.55% >\$100K	1.30% 1.55%	1.46% <\$100K 1.71% >\$100K	6 Years	1 Year	\$10,000
		2.30% <\$100K 2.55% >\$100K	1.30% 1.55%	1.36% <\$100K 1.53% >\$100K	6 Years	3 Years	\$10,000
		2.50% <\$100K 2.75% >\$100K	1.50% 1.75%	1.66% <\$100K 1.92% >\$100K	6 Years	6 Years	\$10,000

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Traditional & Multi-Year Guarantee

Company	Product	First-Year Rate	Base Rate	Effective Yield	Surrender Period	Guarantee Period	Minimum NQ/Q
Lincoln Financial (01/01/10)	Classic 5	3.30% < \$100K 4.30% > \$100K	2.30% 2.30%	2.50% < \$100K 2.70% > \$100K	5 Years	5 Years	\$10,000
	Classic 7	4.75% < \$100K 5.75% > \$100K	2.75% 2.75%	3.03% < \$100K 3.17% > \$100K	7 Years	7 Years	\$10,000
Additional Products Available							
RBC Insurance (02/01/10)	RBC 7 MYG	3.70%	2.70%	2.84%	7 Years	7 Years	\$5,000
	RBC 3+3 MYG MVA	3.00%	3.00%	3.00%	6 Years	6 Years	\$5,000
Additional Products Available							
United of Omaha (01/01/10)	Ultra-Secure 5	3.20%	2.20%	2.40%	5 Years	5 Years	\$5,000
	Ultra-Secure 7	2.85%	2.85%	2.85%	7 Years	7 Years	\$5,000
Additional Products Available							
West Coast Life (1/26/10)	SureAdvantage 3 < \$100K >\$100K	1.50% 2.01%	1.50%	1.50% 1.67%	3 Years	3 Years	\$10,000 \$100,000
	SureAdvantage 4 < \$100K >\$100K	1.75% 2.26%	1.75%	1.75% 1.88%	4 Years	4 Years	\$10,000 \$100,000
	SureAdvantage 5 < \$100K >\$100K	2.30% 3.32%	2.30%	2.30% 2.50%	5 Years	5 Years	\$10,000 \$100,000
	SureAdvantage 6 < \$100K >\$100K	2.45% 3.47%	2.45%	2.45% 2.62%	6 Years	6 Years	\$10,000 \$100,000
	SureAdvantage 7 < \$100K >\$100K	2.70% 3.73%	2.70%	2.70% 2.85%	7 Years	7 Years	\$10,000 \$100,000
	SureAdvantage 8 < \$100K >\$100K	3.50% 4.54%	3.50%	3.50% 3.63%	8 Years	8 Years	\$10,000 \$100,000
	SureAdvantage 9 < \$100K >\$100K	3.55% 4.59%	3.55%	3.55% 3.66%	9 Years	9 Years	\$10,000 \$100,000
	SureAdvantage 10 < \$100K >\$100K	3.80% 4.84%	3.80%	3.80% 3.90%	10 Years	10 Years	\$10,000 \$100,000

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