



| Product | HorizonIndex - 9 Year | HorizonIndex - 12 Year | HorizonMultiValue - 5 Year | HorizonMultiValue - 10 Year | HorizonMultiValue - 15 Year |
|------------------------------------|--|--|--|--|--|
| Contract description | Indexed SPDA with MVA | Indexed SPDA with MVA | Indexed SPDA with MVA | Indexed SPDA with MVA | Indexed SPDA with MVA |
| Date Introduced | June-04 | June-04 | November-05 | November-05 | November-05 |
| Issue ages | 0 – 85 | 0 – 85 | 0 - 85 | 0 - 80 | 0 - 75 |
| Minimum deposit | \$5,000 Q and NQ | \$5,000 Q and NQ | \$20,000 Q and NQ | \$20,000 Q and NQ | \$20,000 Q and NQ |
| Maximum deposit | \$1,000,000 (\$500,000 above age 75) without home office approval. | \$1,000,000 (\$500,000 above age 75) without home office approval. | \$1,000,000 (\$500,000 above age 75) without home office approval. | \$1,000,000 (\$500,000 above age 75) without home office approval. | \$1,000,000 (\$500,000 above age 75) without home office approval. |
| Interest Guarantees | Fixed Interest Rate Account set for 6 years | Fixed Interest Rate Account set for 9 years | Fixed Interest Rate Account set for 5 years | Fixed Interest Rate Account set for 5 years | Fixed Interest Rate Account set for 5 years |
| Bonuses | 3% First Year Premium Bonus | 4% First Year Premium Bonus | Up to 7% bonus if contract stays in force for 15 years | Up to 7% bonus if contract stays in force for 15 years | Up to 7% bonus if contract stays in force for 15 years |
| Guaranteed Surrender Value | 90% at 3.0% | 90% at 3.0% | 90% at 3.0% | 90% at 3.0% | 90% at 3.0% |
| Death benefit | Return of Premium Guarantee Withdrawal Value Annuity Value if Annuitized | Return of Premium Guarantee Withdrawal Value Annuity Value if Annuitized | Issue ages 0 - 75, Annuity Value Issue ages 76+ Withdrawal Value, Return of Premium Guarantee Annuity Value if Annuitized | Issue ages 0 - 75, Annuity Value Issue ages 76+ Withdrawal Value, Return of Premium Guarantee Annuity Value if Annuitized | Annuity Value |
| Free withdrawals | 10% in years 2+ Includes partial and systematic withdrawals | 10% in years 2+ Includes partial and systematic withdrawals | 10% in All Years Includes partial and systematic withdrawals | 10% in All Years Includes partial and systematic withdrawals | 10% in All Years Includes partial and systematic withdrawals |
| Minimum withdrawals | Min remaining value=\$5,000 Min partial withdrawal=\$250 Min systematic withdrawal=\$50/month | Min remaining value=\$5,000 Min partial withdrawal=\$250 Min systematic withdrawal=\$50/month | Min remaining value=\$5,000 Min partial withdrawal = \$500 Min systematic withdrawals = \$50/month | Min remaining value=\$5,000 Min partial withdrawal = \$500 Min systematic withdrawals = \$50/month | Min remaining value=\$5,000 Min partial withdrawal = \$500 Min systematic withdrawals = \$50/month |
| Annuity Value Annuitization | 5 x 5* or remaining surrender charge period | 5 x 5* or remaining surrender charge period | 5 x 5* | 5 x 5* | 5 x 5* |
| Withdrawal Charge Term | 9 years | 12 years | 15 years | 15 years | 15 years |
| Withdrawal Charges | 10, 10, 9, 8, 7, 6, 5, 4, 2 | 12, 12, 12, 12, 11, 10, 9, 8, 7, 5, 3 | 1st Term - 17, 16, 15, 14, 13 2nd Term - 10, 9, 8, 7, 6 3rd Term - 5, 4, 3, 2, 1 | 1st Term - 17, 16, 15, 14, 13, 10, 9, 8, 7, 6 2nd Term - 5, 4, 3, 2, 1 | 17, 16, 15, 14, 13, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1 |
| Other Features | Extended Care Rider | Extended Care Rider | Option for withdrawal at end of 5th & 10th yr w/o withdrawal charges or MVA Extended Care Rider | Option for withdrawal at end of 10th yr w/o withdrawal charges or MVA Extended Care Rider | Extended Care Rider |
| or | 3 Accounts: Fixed 1-Year Term Account 2-Year Term Account | 3 Accounts: Fixed 1-Year Term Account 2-Year Term Account | 4 Accounts: Fixed (5 year MYG) Monthly Point-to-Point Additive (Annual w/ monthly cap) Annual Point-to-Point (Index Cap) 5-Year Point-to-Point (Asset Fee) | 4 Accounts: Fixed (5 year MYG) Monthly Point-to-Point Additive (Annual w/ monthly cap) Annual Point-to-Point (Index Cap) 5-Year Point-to-Point (Asset Fee) | 4 Accounts: Fixed (5 year MYG) Monthly Point-to-Point Additive (Annual w/ monthly cap) Annual Point-to-Point (Index Cap) 5-Year Point-to-Point (Asset Fee) |
| Important Reminders | Annual Reallocation (Some restrictions on 2-yr pt-to-pt) Issue dates - 5th, 12th, 20th, 28th | Annual Reallocation (Some restrictions on 2-yr pt-to-pt) Issue dates - 5th, 12th, 20th, 28th | Annual Reallocation (Some restrictions on 5-yr pt-to-pt) Issue dates - 5th, 12th, 20th, 28th | Annual Reallocation (Some restrictions on 5-yr pt-to-pt) Issue dates - 5th, 12th, 20th, 28th | Annual Reallocation (Some restrictions on 5-yr pt-to-pt) Issue dates - 5th, 12th, 20th, 28th |
| Charge-backs | First 6 months - 100% Second 6 months - 50% Applies to death & full or partial withdrawals, including free amounts | First 6 months - 100% Second 6 months - 50% Applies to death & full or partial withdrawals, including free amounts | Applies any year a comp is paid First 6 months - 100% Second 6 months - 50% Applies to death & full or partial withdrawals, excluding free amounts | Applies any year a comp is paid First 6 months - 100% Second 6 months - 50% Applies to death & full or partial withdrawals, excluding free amounts | Applies any year a comp is paid First 6 months - 100% Second 6 months - 50% Applies to death & full or partial withdrawals, excluding free amounts |

* 5 X 5 means after the 5th contract year, client can annuitize at the annuity value if annuitizing for a minimum period certain of 5 years or a life payout option.

Policies not available in all states. State variations may apply to policy forms and applications. Riders may not be available in all states. Refer to brochure or state approval matrix.

For Agent Use Only - Not for Distribution to the Public



| Product | HorizonMYG | HorizonPlus 2004 | HorizonFlex | HorizonSelect | HorizonSecure |
|--|---|---|---|---|---|
| Contract description | SPDA with MVA | SPDA with MVA | FPDA | SPDA with MVA | SPDA (No MVA) |
| Date Introduced | October-04 | November-04 | December-04 | July-05 | July-05 |
| Issue ages | 0 – 85 | 0 – 85 | 0 – 85 | 0 – 85 | 0 – 85 |
| Minimum deposit | \$5,000 Q and NQ | \$5,000 Q and NQ | \$2,000 Q and \$5,000 NQ or \$50/month EFT | \$5,000 Q and NQ | \$5,000 Q and NQ |
| Maximum deposit | \$1,000,000 (\$500,000 above age 75) without home office approval. | \$1,000,000 (\$500,000 above age 75) without home office approval. | \$1,000,000 (\$500,000 above age 75) without home office approval. | \$1,000,000 (\$500,000 above age 75) without home office approval. | \$1,000,000 (\$500,000 above age 75) without home office approval. |
| Interest Guarantees | Set for 6 years | Set for 6 years | Set for 1 year | Set for Term of 5, 7 or 10 years | Set for Term of 5 or 7 years |
| Bonuses | 4% First Year Interest Bonus | 6% First Year Interest Bonus | 2% First Year Interest Bonus on all premiums received in year one | No First Year Bonus | No First Year Bonus |
| Guaranteed Surrender Value | 90% at 3.0% | 90% at 3.0% | Not Applicable | 90% at 3.0% | 90% at 3.0% |
| Death benefit | Annuity Value | Return of Premium Guarantee Withdrawal Value Annuity Value if Annuitized | Annuity Value | Annuity Value | Annuity Value |
| Free withdrawals | 10% in All Years Includes partial and systematic withdrawals | 10% in All Years Includes partial and systematic withdrawals | 10% in All Years Includes partial and systematic withdrawals | 10% in All Years Includes partial and systematic withdrawals | 10% in All Years Includes partial and systematic withdrawals |
| Minimum withdrawals | Min remaining value = \$5,000 Min partial withdrawal = \$250 Min systematic withdrawal = \$50/month | Min remaining value = \$5,000 Min partial withdrawal = \$250 Min systematic withdrawal = \$50/month | Min remaining value = \$5,000 Min partial withdrawal = \$250 Min systematic withdrawal = \$50/month | Min remaining value = \$5,000 Min partial withdrawal = \$250 Min systematic withdrawal = \$50/month | Min remaining value = \$5,000 Min partial withdrawal = \$250 Min systematic withdrawal = \$50/month |
| Annuity Value Annuitization | 5 x 5* | 5 x 5* | 5 x 5* | 5 x 5* | 5 x 5* |
| Withdrawal Charge Term | 10 years | 9 years | 8 years | 10 years | 10 years |
| Withdrawal Charges | 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | 8, 8, 8, 7, 6, 5, 3, 1, 0 | 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 |
| Other Features or Important Reminders | Extended Care Rider | Extended Care Rider Highest first year interest rate bonus | Extended Care Rider True flexible premium product without a rolling surrender charge or MVA | Extended Care Rider One Partial Withdrawal or Full Surrender allowed at end of chosen term without Withdrawal Charges or MVA Highest base interest rate of current products | Extended Care Rider One Partial Withdrawal or Full Surrender allowed at end of chosen term without Withdrawal Charges No MVA and good interest rate |
| Charge-backs | First 12 months - 100% Applies to full or partial withdrawals, excluding free amounts & death | First 12 months - 100% Applies to full or partial withdrawals, excluding free amounts & death | First 12 months - 100% Applies to full or partial withdrawals, excluding free amounts & death | First 12 months - 100% Applies to full or partial withdrawals, excluding free amounts & death | First 12 months - 100% Applies to full or partial withdrawals, excluding free amounts & death |

* 5 X 5 means after the 5th contract year, client can annuitize at the annuity value if annuitizing for a minimum period certain of 5 years or a life payout option.

Policies not available in all states. State variations may apply to policy forms and applications. Riders may not be available in all states. Refer to brochure or state approval matrix.

For Agent Use Only - Not for Distribution to the Public