

Summary	<p>The ANICO EIA offers a simple alternative: A specified rate is declared for a initial term of six years when the annuity is issued. At the end of each contract year, a comparison is made between the S&P® 500 Index on the anniversary date, and the S&P® 500 Index at the end of each contract year. <u>If the S&P® 500 Index is up, or unchanged at the end of the contract year, the specified rate is credited to the contract. If the S&P® 500 Index declines, the account value remains level.</u> The principal and any past interest credited to the contract are protected from stock market losses, which cause a decline in the index.</p>	<p>The ANICO Value-Lock 10 EIA is a single premium deferred annuity. Interest crediting method uses a <u>average of growth</u> of the S&P® 500 Index and allows a one-time lock-in of gains at anytime during the initial 10-year term.</p>	<p>The ANICO Value-Lock 7 EIA is a single premium deferred annuity. Interest crediting method uses a <u>average of growth</u> of the S&P® 500 Index and allows a one time lock-in of gains which can be elected anytime after the end of the second contract year.</p>																																																										
Issue Ages	0-85 (Owner & Annuitant)	0-80 (Owner & Annuitant)	0-80 (Owner & Annuitant)																																																										
Premium	\$10,000 (NQ & PQ)	\$5,000 (NQ) \$4,000 (PQ)	\$5,000 (NQ) \$4,000 (PQ)																																																										
Guaranteed Interest Rate	Varies by state	Varies by state	Varies by state																																																										
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Waiver of Surrender Charges**	Confinement & disability	Confinement & disability	Confinement & disability																																																										
Withdrawals	Starting in year 2, 10% of annuity value at beginning of contract year	Starting in year 2, 10% of annuity value at beginning of contract year	Starting in year 2, 10% of annuity value at beginning of contract year																																																										
Death Benefit⁴	Upon death of owner or annuitant the greater of annuity value or surrender value.	Upon death of owner the greater of annuity value or surrender value.	Upon death of owner the greater of annuity value or surrender value.																																																										
Annuitization <small>(w/o surrender charge)</small>	Allowed after 5yrs for a minimum of 5 yrs.	Early annuitization w/o charge is not allowed	Early annuitization w/o charge is not allowed																																																										
Additional Features		Value-Lock 10 offers a premium enhancement, which is a percentage of the single premium, that will be added to the contract at issue. Value-Lock 10 offers the ability to lock in interest related gains at any time.	Value Lock 7 offers the ability to lock-in interest related gains beginning in the 3rd contract year.																																																										

Summary

The ANICO Strategy 10 Indexed Annuity is a single premium deferred annuity. There are two interest-crediting methods available in the annuity. The first method credits interest related to the growth of the S&P® 500 Index on an annual point to point basis, and the second method credits interest based on a declared interest rate. Either or both strategies can be chosen, and reallocation between accounts is allowed only on contract anniversaries. There are three optional riders: **Lifetime Income Rider**, Enhanced Death Benefit Rider, and Return of Premium Rider.

The ANICO Strategy 7 Indexed Annuity is a single premium deferred annuity. There are two interest-crediting methods available in the annuity. The first method credits interest related to the growth of the S&P® 500 Index on an annual point to point basis, and the second method credits interest based on a declared interest rate. Either or both strategies can be chosen, and reallocation between accounts is allowed only on contract anniversaries. There are three optional riders: **Lifetime Income Rider**, Enhanced Death Benefit Rider, and Return of Premium Rider.

Issue Ages

0-85 (Owner & Annuitant)

0-85 (Owner & Annuitant)

Premium

\$5,000 (NQ) \$4,000 (PQ)

\$5,000 (NQ) \$4,000 (PQ)

Guaranteed Interest Rate

Varies by state

Varies by state

Surrender Charges

Year 1	2	3	4	5	6	7	8	9	10	11+
% 9	9	8	7	6	5	4	3	2	1	0

Year 1	2	3	4	5	6	7	8+
% 7	7	6	5	4	3	2	0

Waiver of Surrender Charges**

Confinement & disability

Confinement & disability

Withdrawals

Starting in year 2, 10% of annuity value at beginning of contract year

Starting in year 2, 10% of annuity value at beginning of contract year

Death Benefit ⁴

Upon death of owner the greater of annuity value or surrender value.

Upon death of owner the greater of annuity value or surrender value.

Annuitization
(w/o surrender charge)

Allowed after 5 years for a minimum payout of 10 years.

Allowed after 5 years for a minimum payout of 10 years.

Additional Features

Optional Riders

- **Lifetime Income Rider guarantees income for life, even if annuity value declines to zero.**
- Enhanced Death Benefit Rider increases death benefit by a stated percentage.
- Return of Premium Rider.

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Annuities

Palladium® Immediate Annuity

Palladium® MYG Annuity

WealthQuest® & Citadel Five Diamond Series

Summary

A single premium immediate annuity designed to provide regularly scheduled income payments, with withdrawal and surrender features. **After 3 years, there is an option of 10% withdrawal (must be for at least \$2,000) or full surrender.** ^{2,3}

Offers eight different guarantee periods: 3- 10 years. With an additional interest rate in the first year for certain guarantee periods.

WQ5D is a single premium with add in features during first year that offers a 1% rate enhancement, and only a 5 year surrender period.

Issue Ages

0-90 (Owner & Annuitant)

0-85 (Owner & Annuitant)

0-85 (Annuitant)
No maximum issue age on owner

Premium

\$15,000 (NQ) \$3,500 (PQ)

\$5,000 (NQ & PQ)

\$5,000 (NQ & PQ)

Guaranteed Interest Rate

N/A

Guarantee Period of 3 to 10 years depending on guarantee period selected

Minimum guaranteed interest rate will vary by state after guarantee period

Varies by state

Surrender Charges ^{2,3}

Commuted value

Year	1	2	3	4	5	6	7	8	9	10	11+
%	8	8	8	7	6	5	4	3	2	1	0

Year	1	2	3	4	5	6+
%	7	7	7	6	5	0

Waiver of Surrender Charges**

N/A

Confinement & disability

Confinement, terminal illness & disability

Withdrawals

Partial withdrawals after 3 years, for up to 10% of commuted value.

Interest earned first year. Starting in year 2, 10% of annuity value at beginning of contract year

Starting in year 1, 10% of annuity value at beginning of contract year

Death Benefit

Payable only on certain options

Upon death of owner or annuitant the greater of annuity value or surrender value.

Upon death of owner or annuitant the annuity value

Annuitization (w/o surrender charge)

N/A

Allowed beginning in the 4th policy year for a minimum payout of 5 years. MVA/EID still apply

Allowed after 1 year for a minimum payout of 10 years.

Additional Features

Annuity options available:

- 1 Life
- 2 Life with period certain from 5 to 20 years
- 3 Period Certain from 5 to 30 years
- 4 Joint & Last Survivor with 50, 60, 66.67, 75 or 100% paid to survivor
- 5 Joint & Last Survivor with 50, 60, 66.67, 75 or 100% paid to survivor with period certain of 5 to 20 years
- 6 Installment and Cash Refund

10 b.p. rate enhancement for \$100,000 + for lifetime

After initial guarantee period, funds available for full surrender during a 30- day window, or annuity can be continued.

10 b.p. rate enhancement for \$100,000 + for lifetime

Summary	<p>WQ7D is a flexible premium deferred annuity that offers a 2% rate enhancement on all premiums made during the first three policy years, and only a 7 year surrender period.</p>	<p>A deferred Annuity which is a single premium annuity with a special first year add-in feature. 1% additional interest, on all premiums recorded during the 1st year. This contract can be set up as a flexible premium annuity with qualified funds.</p>																																		
Issue Ages	<p>0-85 (Annuitant) No maximum issue age on owner</p>	<p>0-90 (Owner & Annuitant); 0-83 (IN); 0-78 (OK); 0-50 (UT)</p>																																		
Premium	<p>\$5,000 (NQ) \$2,000 (PQ)</p>	<p>\$5,000 (NQ); \$100 (PQ)</p>																																		
Guaranteed Interest Rate	<p>Varies by state</p>	<p>Varies by state</p>																																		
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Waiver of Surrender Charges ^{**}	<p>Confinement, terminal illness & disability</p>	<p>Confinement & disability</p>																																		
Withdrawals	<p>Starting in year 1, 10% of annuity value at beginning of contract year</p>	<p>Starting in year 1, 10% of annuity value at beginning of contract year</p>																																		
Death Benefit	<p>Upon death of owner or annuitant the annuity value</p>	<p>Upon death of owner the greater of annuity value or surrender value.</p>																																		
Annuitization <small>(w/o surrender change)</small>	<p>Allowed after 1 year for a minimum payout of 10 years.</p>	<p>Allowed after 5 years for a minimum payout of 5 years. MVA/EID still apply</p>																																		
Additional Features	<p>10 b.p. rate enhancement for \$100,000 + for lifetime</p>	<p>Max premium after 1st year. \$20,000 for PQ funds. (This product features trail commissions, which double in the eighth year.)</p>																																		

Annuities

Palladium Century

Palladium Century 1 & 3 Annuity

Palladium Century 5 & 7 Annuity

The Palladium Century Series is a new series of fixed deferred annuities. The Century Series offers a flexible premium product in the Palladium Century Annuity, as well as a series of single premium products with enhanced interest options in Palladium Century I, Century III, Century V, and Century VII. The single premium Century I, III, V and VII allow additional add-in premiums in the first contract year only, and any add-in first-year premium will also receive enhanced interest for a full year.

Summary

Issue Ages

0-90 (Owner & Annuitant)

Century 1 0-90 (Owner & Annuitant)

Century 3 0-85 (Owner & Annuitant)

0-80 (Owner & Annuitant)

Premium

\$5,000 (NQ); \$100 (PQ)

\$5,000 (NQ) \$4,000 (PQ)

\$5,000 (NQ) \$4,000 (PQ)

Guaranteed Interest Rate

Varies by state

Varies by state

Varies by state

Surrender Charges²³

Year 1 2 3 4 5 6 7 8+
% 9 8 7 6 5 4 2 0

Century 1 Year 1 2 3 4 5 6 7 8 9 10 11+
% 10 9 8 7 6 5 4 3 2 1 0

Century 3 Year 1 2 3 4 5 6 7 8 9 10 11+
% 11 10 9 8 7 6 5 4 3 2 0

Century 5 Year 1 2 3 4 5 6 7 8 9 10 11+
% 12 12 11 10 9 8 6 4 3 2 0

Century 7 Year 1 2 3 4 5 6 7 8 9 10 11+
% 12 12 11 11 10 9 8 6 4 2 0

Waiver of Surrender Charges^{**}

Confinement & disability

Confinement & disability

Confinement & disability

Withdrawals

Starting in year 1, 10% of annuity value at beginning of contract year

Starting in year 1, 10% of annuity value at beginning of contract year

Starting in year 1, 10% of annuity value at beginning of contract year

Death Benefit

Upon death of owner the greater of annuity value or surrender value.

Upon death of owner the greater of annuity value or surrender value.

Upon death of owner the greater of annuity value or surrender value.

Annuitization (w/o surrender charge)

Early annuitization w/o charge is not allowed.

Early annuitization w/o charge is not allowed.

Early annuitization w/o charge is not allowed.

Additional Features

N/A

Century 1 1% additional interest on premiums received in 1st yr.

Century 3 3% additional interest on premiums received in 1st yr.

Century 5 5% additional interest on premiums received in 1st yr.

Century 7 7% additional interest on premiums received in 1st yr.