

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



Annuity Reference Guide
As of July 12th, 2010

Fixed Indexed Annuities								
Company	Product	Fixed Account	Crediting Methods			Surrender Period	Bonus	Maximum Age
Allianz (7/6/10)	MasterDex 5 Plus	2.15%	Monthly Sum Cap Nasdaq 100 – 2.30% S&P 500 – 2.10% FTSE 100 – 2.10%	Annual Pt-to-Pt Cap Nasdaq 100 – 4.50% S&P 500 – 5.25% FTSE 100 – 4.75% Blended – 5.25%	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 (7/6/10)	AG Vision Maximizer	2.00%	Monthly Average with Index Spread: 8.00% 100% Participation Annual Point to Point w/ cap: 3.75% Participation Rate: 30%			10 years	5% Premium Bonus	75
	AG VisionAdvantage	(7 year) 2.15%	Annual Pt.to Pt.(100% PR): 4.50% Annual Pt.to Pt.(80% PR): 5.00% Monthly Avg. Spread: 8.00% Participation Rate: 30%			9 years	No	0-85 (7 year) 0-80 (9 year)
	(9 Year) 2.65%	Annual Pt.to Pt.(100% PR): 5.50% Annual Pt.to Pt.(80% PR): 6.00% Monthly Avg. Spread: 8.00% Participation Rate: 30%						
Additional Products Available								
American National Insurance Company (ANICO) (7/10)	ANICO Strategy Index Annuity	2.00%	Participation Rate: 100% Cap Rate: 4.20%			7 years	No	85
		2.00%	Participation Rate: 100% Cap Rate: 4.00%			10 years	No	85
Additional Products Available								
AVIVA High Band: \$75,000+ Low Band: <\$74,999 (7/2/10)	Income Preferred Bonus	1.75% (Low)	1-Year P-to-P S&P 500 Index: Low = 4.00% cap High = 5.50% cap 1-Year Monthly Cap Index: Low = 1.85% cap High = 2.10% cap 1-Year Average Index (cap): Low = 3.75% cap High = 5.25% cap			10 years	8% Premium Bonus on 1 st year Premium	78
		2.30% (High)						
	Income Preferred 10	1.75% (Low)	1-Year P-to-P S&P 500 Index: Low = 4.25% cap High = 5.75% cap 1-Year Monthly Cap Index: Low = 1.85% cap High = 2.10% cap 1-Year Average Index (cap): Low = 3.75% cap High = 5.25% cap			10 years	No	78
		2.55% (High)						
	Income Preferred 6	1.75% (Low)	1-Year P-to-P S&P 500 Index: Low = 4.25% cap High = 5.75% cap 1-Year Monthly Cap Index: Low = 1.85% cap High = 2.10% cap 1- Year Average Index: Low = 3.75% cap High = 5.25% cap			6 years	No	81
		2.40% (High)						
Additional Products Available								

Fixed Indexed Annuities

Company	Product	Fixed Account	Crediting Methods	Surrender Period	Bonus	Maximum Age
Lincoln Financial Group (7/01/10)	New Directions 6	2.80% >\$100K	Performance Triggered Rate: 4.80% 2yr Point to point: 11.35%	6 years	No	85
		3.10% <\$100K	Performance Triggered Rate: 5.15% 2yr Point to point: 12.35%			
	New Directions 8	3.20% >\$100K	Performance Triggered Rate: 5.35% 2yr Point to point: 12.75%	8 years	No	
		3.35% <\$100K	Performance Triggered Rate: 5.60% 2yr Point to point: 13.50%			
Additional Products Available						
Great American (7/21/10)	American Valor II (flexible premium)	2.30%	Monthly Average with Cap: 6.00% Annual Pt-to-Pt with Cap: 5.50%	12 years	5.00% on all premiums paid in first 3 years through age 57	85
	American Icon II (flexible premium)	3.73%	Monthly Average with Cap: 5.50% Annual Pt-to-Pt with Cap: 5.25%	10 years	1.50% premium bonus in the first contract year	85
	American Legend II (flexible premium)	2.80%	Monthly Average with Cap: 7.00% Annual Pt-to-Pt with Cap: 6.25% Monthly Sum with Cap: 2.50%	7 years	No	85
	Safe Return (single premium)	2.30%	Monthly Average with Cap: 6.50% Bailout Cap: 6.00% Annual Pt-to-Pt with Cap: 6.00% Bailout Cap: 5.50%	10 years	No	85
Additional Products Available						
ING (6/23/10) Low Band = \$15,000 High Band = \$75,000	Envoy 6 (flexible premium)	2.40% (Low)	Annual Pt-to-Pt with Cap: 4.75% (Low) Annual Pt-to-Pt with Cap: 6.25% (High)	6 years	No	80
		2.40% (High)				
	Envoy 9 (flexible premium)	2.40% (Low)	Annual Pt-to-Pt with Cap: 5.00% (Low) Annual Pt-to-Pt with Cap: 6.50% (High)	9 years	No	80
		2.40% (High)				
	Secure Index 5 (flexible premium) Without ROP	2.20% (Low)	Annual Pt-to-Pt with Cap: 4.75% (Low) Monthly Cap Index: 1.60% (Low) Annual Pt-to-Pt with Cap: 5.25% (High) Monthly Cap Index: 2.10% (High)	5 years	No	80
		2.20% (High)				
	Secure Index 7 (flexible premium)	2.60% (Low)	Annual Pt-to-Pt with Cap: 5.75% (Low) Monthly Cap Index: 2.10% (Low) Annual Pt-to-Pt with Cap: 6.75% (High) Monthly Cap Index: 2.55% (High)	7 years	No	80
		2.60% (High)				
	Secure Index Opportunities Plus (flexible premium)	2.10% (Low)	Annual Pt-to-Pt with Cap: 4.50% (Low) Monthly Cap Index: 2.00% (Low) Annual Pt-to-Pt with Cap: 5.50% (High) Monthly Cap Index: 2.40% (High)	10 years	5% Premium Bonus	80
		2.10% (High)				
Additional Products Available						



Fixed Indexed Annuities

Company	Product	Fixed Account	Crediting Methods		Surrender Period	Bonus	Maximum Age	
North American (5/25/10)	Freedom Choice 6 High Band: \$250K+ Low Band: <\$249,999	2.35% (High) 1.90% (Low)	Annual Point to Point Cap S&P 500 – 5.00%/4.60% DJIA – 4.20%/3.10% S&P Mid Cap 400 – 4.05%/3.05% Russell 2000 – 4.15%/3.15% NASDAQ 100 – 4.05%/3.05% DJ EuroSTOXX 50 – 4.35%/3.25% Lehman Bro – 3.00%/3.00%		Monthly Point-to-Point Cap S&P 500 – 2.35%/2.00% NASDAQ100 – 2.05%/1.65%	6 years	No	85
	Charter Series 7	2.00%	Daily Average S&P 500 – 4.00% DJIA – 4.00% S&P Mid Cap 400 4.00% Russell 2000- 4.00%	Annual Pt-to-Pt S&P 500 – 4.00% DJIA – 4.00% S&P Med Cap 400 4.00% Russell 2000 4.00% NASDAQ 100 4.00%	Monthly Pt-to-Pt Cap S&P 500 1.80% NASDAQ 100 – 1.50%	7 years	No	85
	Charter Series 10	2.25%	S&P 500 – 5.30% DJIA – 4.35% S&P Mid Cap 400 4.00% Russell 2000 4.00%	S&P 500 – 4.80% DJIA – 4.00% S&P MidCap 400 4.00% Russell 2000 4.00% NASDAQ 100 4.00% DJ EuroSTOX 4.10% Lehman Bro 3.00% Hindsight Ind. 3.60%	S&P 500 2.25% NASDAQ 100 – 2.00%	10 years	6% Premium Bonus	79
	NA Ten	1.60%	Monthly Average S&P 500 – 3.25% DJIA – 3.00% S&P Mid Cap 400 3.00% Russell 2000 – 3.00%	S&P 500 – 3.30% DJIA – 3.00% S&P MidCap 400 3.00% Russell 2000 3.00% NASDAQ 100 3.00% DJ EuroSTOX 3.15% Lehman Bro 3.00% Hindsight Ind. 3.00%	S&P 500 1.75% NASDAQ 100 – 1.45%	10 years	10% Premium Bonus	75

Additional Products Available * Current Contract Limitations

RBC Insurance (07/01/10)	RBC Enhanced Choice 8	2.30% year 1 1.30% yrs 2-8	Quarterly Point to Point w/ cap: 3.00% Monthly Average w/ cap: 5.00% Annual Point to Point w/ cap: 5.00% 1 Year Monthly Point to Point w/ cap: 2.50%	8 Years	2% Premium Bonus	85(NQ) 80 (Q)
	RBC Choice 10	2.25% year 1	Quarterly Point to Point w/ cap: 2.50% Monthly Average w/ cap: 5.00% Annual Point to Point w/ cap: 4.50% 1 Year Monthly Point to Point w/ cap: 2.00%	10 Years	No	85(NQ) 80 (Q)
	RBC Enhanced Choice 10	2.15% year 1 1.15% yrs 2-8	Quarterly Point to Point w/ cap: 2.25% Monthly Average w/ cap: 5.00% Annual Point to Point w/ cap: 4.25% 1 Year Monthly Point to Point w/ cap: 1.75%	10 Years	5% Premium Bonus	85(NQ) 80(Q)
	RBC Enhanced Choice 12	2.20% year 1 1.20% yrs 2-8	Quarterly Point to Point w/ cap: 2.50% Monthly Average w/ cap: 5.00% Annual Point to Point w/ cap: 4.50% 1 Year Monthly Point to Point w/ cap: 2.00%	12 Years	5% Premium Bonus	85(NQ) 80(Q)

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Annuity Rate Guide
 As of
 July 12th, 2010

Traditional & Multi-Year Guarantee

Company	Product	First-Year Rate	Base Rate	Effective Yield	Surrender Period	Guarantee Period	Minimum NQ/Q
Allianz (7/06/10)	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 = 1.65% \$100,000+ = 1.75%	\$25,000 - \$99,999 = 1.65% \$100,000+ = 1.75%	\$25,000 - \$99,999 = 1.65% \$100,000+ = 1.75%	3 Years	3 Years	\$25,000
	Dominator Plus	\$25,000 - \$99,999 = 2.20% \$100,000+ = 2.30%	\$25,000 - \$99,999 = 2.20% \$100,000+ = 2.30%	\$25,000 - \$99,999 = 2.20% \$100,000+ = 2.30%	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 (7/01/10)	Horizon MYG	6.00%	2.00%	2.14%	10 Years	6 Years	\$5,000
	Horizon Plus	8.00%	2.00%	2.46%	9 Years	6 Years	\$5,000
	Horizon Select	2.20%	2.20%	2.20%	10 Years	5 Years	\$5,000
		2.75%	2.75%	2.75%	10 Years	7 Years	\$5,000
		2.95%	2.95%	2.95%	10 Years	10 Years	\$5,000
 Horizon Achiever	2.70%	2.70%	2.70%	10 Years	Walk away opt. after year 6	\$5,000	

Additional Products Available

American National 7/1/10)	Palladium MYG 3	2.00%	2.00%	2.00%	10 Years	3 Years	\$5,000
	Palladium MYG 4	2.00%	2.00%	2.00%	10 Years	4 Years	\$5,000
	Palladium MYG 5	3.20%	2.20%	2.40%	10 Years	5 Years	\$5,000
	Palladium MYG 6	2.95%	2.95%	2.95%	10 Years	6 Years	\$5,000
	Palladium MYG 7	4.05%	3.05%	3.19%	10 Years	7 Years	\$5,000
	Palladium MYG 8	3.40%	3.40%	3.40%	10 Years	8 Years	\$5,000
	Palladium MYG 9	4.90%	2.90%	3.12%	10 Years	9 Years	\$5,000
	Palladium MYG 10	4.25%	3.25%	3.35%	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 (7/07/10)	SecureLiving Liberty 1- year	4.05% < \$99,999 4.55% \$100K - \$249,999 5.05% > \$250K	Bailout Rate: 2.15%	2.46% < \$99,999 2.55% \$100K - \$249,999 2.63% > \$250K	6 Years	1 Year	\$5,000		
	SecureLiving Liberty 3- year	3.05% < \$99,999 3.20% \$100K - \$249,999 3.30% > \$250K	Bailout Rate: 2.15%	2.60% < \$99,999 2.67% \$100K - \$249,999 2.72% > \$250K	6 Years	3 Year	\$5,000		
	SecureLiving Liberty 5-year	2.80% < \$99,999 2.95% \$100K - \$249,999 3.05% > \$250K	Bailout Rate: 2.15%	2.69% < \$99,999 2.82% \$100K - \$249,999 2.90% > \$250K	6 Years	5 Year	\$5,000		
	 Secure Living Rate Saver	Single Premium Amount			5 Years & 7 Years	5 Years & 7 Years	\$25,000		
\$25,000 - \$99,999		\$100,000 - \$249,999		\$250,000 or more					
5 yr		2.90%	5 yr	3.05%				5 yr	3.15%
7 yr		3.45%	7 yr	3.60%				7 yr	3.70%
Additional Products Available									
Great American (7/21/10)	American Freedom Stars & Stripes	3.45% (<\$100K)	2.45% (<\$100K)	2.85% (<\$100K)	5 Years	5 Years	\$10,000		
		3.55% (>\$100K)	2.55% (>\$100K)	2.95% (>\$100K)	5 Years	5 Years	\$100,000		
	American Freedom 10- ST	4.45%	2.45%	2.65%	10 Years	1 Years	\$10,000		
Additional Products Available									
ING Low band=\$15,000 High Band = \$75,000 (6/26/10)	Guarantee Choice 7	2.50% 3.50%	2.50% 2.50%	2.50% 2.64%	7 Years	7 Years	\$15,000		
	Guarantee Choice 10	3.50% 4.50%	3.50% 3.50%	3.50% 3.60%	10 Years	10 Years	\$15,000		
Additional Products Available									
Dearborn International (7/1/10)	Classic Fortifier	3.10%	Base Rate: 2.10%	2.30%	5 Years	1 Year	\$4,000		
	Platinum Fortifier	\$100K<: 5.00% w/ ROP \$100K>: 4.00% w/ ROP	1.15%	\$100K< w/ ROP 1.70% \$100K> w/ ROP: 1.55%	7 Years	1 Year	\$4,000		
Additional Products Available									
Lincoln Benefit Life (5/17/10) To (7/18/10)	SureHorizon II Premiums \$100K + 1% premium bonus	2.05% <\$100K 2.30% >\$100K	1.05% 1.30%	1.21% <\$100K 1.47% >\$100K	6 Years	1 Year	\$10,000		
		2.05% <\$100K 2.30% >\$100K	1.05% 1.30%	1.11% <\$100K 1.28% >\$100K	6 Years	3 Years	\$10,000		
		2.25% <\$100K 2.50% >\$100K	1.25% 1.50%	1.41% <\$100K 1.67% >\$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 (07/01/10)	Classic 5	3.00% < \$100K 4.00% > \$100K	2.00% 2.00%	2.20% < \$100K 2.40% > \$100K	5 Years	5 Years	\$10,000
	Classic 7	4.35% < \$100K 5.35% > \$100K	2.35% 2.35%	2.63% < \$100K 2.71% > \$100K	7 Years	7 Years	\$10,000
Additional Products Available							
RBC Insurance (07/01/10)	RBC 7 MYG	3.15%	2.15%	2.29%	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 (07/01/10)	Ultra-Secure Plus 5	2.95%	1.95%	2.15%	5 Years	5 Years	\$5,000
	Ultra-Secure Plus 7	2.60%	2.60%	2.60%	7 Years	7 Years	\$5,000
Additional Products Available							
West Coast Life (7/06/10)	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	2.10% 3.12%	2.10%	2.10% 2.30%	5 Years	5 Years	\$10,000 \$100,000
	SureAdvantage 6 < \$100K >\$100K	2.40% 3.42%	2.40%	2.40% 2.57%	6 Years	6 Years	\$10,000 \$100,000
	SureAdvantage 7 < \$100K >\$100K	2.75% 3.78%	2.75%	2.75% 2.90%	7 Years	7 Years	\$10,000 \$100,000
	SureAdvantage 8 < \$100K >\$100K	3.05% 4.08%	3.05%	3.05% 3.18%	8 Years	8 Years	\$10,000 \$100,000
	SureAdvantage 9 < \$100K >\$100K	3.25% 4.28%	3.25%	3.25% 3.36%	9 Years	9 Years	\$10,000 \$100,000
	SureAdvantage 10 < \$100K >\$100K	3.35% 4.38%	3.35%	3.35% 3.45%	10 Years	10 Years	\$10,000 \$100,000

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