

AdvanceMarkSM Series Annuity Quick Reference

Insurance Carrier	Product	Features	Premium Bonus	Withdrawals/ Surrender	Interest Crediting Options	Premium	Minimum Guaranteed Rates	GA-Level Commission	Approved States																								
<p>Fidelity & Guaranty Life Insurance Company, Baltimore, MD</p> <p>Financial Strength Rating:</p> <p>A.M. Best B++ (Good) for financial strength. 5th highest of 16 ratings.</p> <p>Rating as of 10/1/2011</p> <p>For most current rating information, call Marketing at 800-395-1053, Ext. 4002.</p>	<p>AdvanceMarkSM Series flexible premium fixed deferred indexed annuity*</p> <p>Issue Ages: 0-85 Nonqualified 18-85 Qualified</p> <p>Allocation Dates: Issued with effective date of the 1st, 8th, 15th, or 22nd of the month. Application and premium must be received in good order two business days prior to the allocation date. Otherwise, applications and premium are held without interest until the next available allocation date.</p>	<ul style="list-style-type: none"> Index gains vest to date of death. "Checkbook" access.**† Nursing Home waiver.† Terminal Illness waiver.† Unemployment waiver.† Death of Owner—greater of full account value or MGSV at death. Substantially equal periodic payments. Systematic income option. Income Freedom RiderSM—an optional annuity benefit that provides flexible, guaranteed income without annuitization. Current rider cost is 10 or 30 bps annually, depending on version selected. Annuitize for greater of full account value or MGSV in Year 6+; Surrender value or MGSV years 1-5. Minimum annuitization is 5 years. No market value adjustment. Safeguard Settlement Option to help with Medicaid planning. 	<ul style="list-style-type: none"> 6% vesting premium bonus—temporarily increased to 8% for premium allocated 7/8/2011 or later! (Bonus is available on initial premium only). 100% vested at death or under Nursing Home, Terminal Illness, or Unemployment waiver. <table border="1"> <thead> <tr> <th colspan="2">Vesting Schedule</th> </tr> <tr> <th>Year</th> <th>%</th> </tr> </thead> <tbody> <tr><td>1</td><td>10</td></tr> <tr><td>2</td><td>20</td></tr> <tr><td>3</td><td>30</td></tr> <tr><td>4</td><td>40</td></tr> <tr><td>5</td><td>50</td></tr> <tr><td>6</td><td>60</td></tr> <tr><td>7</td><td>70</td></tr> <tr><td>8</td><td>80</td></tr> <tr><td>9</td><td>90</td></tr> <tr><td>10</td><td>100</td></tr> </tbody> </table>	Vesting Schedule		Year	%	1	10	2	20	3	30	4	40	5	50	6	60	7	70	8	80	9	90	10	100	<p>Surrender Charge-Free Withdrawals</p> <p>Year 1: Minimum required distribution (MRD) or substantially equal periodic payments (SEPP).</p> <p>Years 2-9: Greater of MRD, SEPP, or up to 10% of vested account value as of the prior anniversary, less any free withdrawals taken during the current contract year.†</p> <p>Surrender Schedule % (Refer to State Approval Matrix.)</p> <p>AdvanceMarkSM: 10, 10, 10, 10, 9, 8, 7, 6, 4, 2, 0%</p> <p>AdvanceMarkSM LT: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p> <p>Additional premium payments will not start a new surrender charge period.</p>	<p>Step Forward Strategy[®]:†† <u>Cap</u> 5.00% <u>Part. Rate</u> 100%</p> <p>S&P 500[®] One-Year Annual Point-to-Point: <u>Cap</u> 3.50% <u>Part. Rate</u> 100%</p> <p>S&P 500[®] One-Year Monthly Point-to-Point: <u>Cap</u> 1.50% <u>Part. Rate</u> 100%</p> <p>S&P 500[®] One-Year Monthly Average: <u>Cap</u> 3.50% <u>Part. Rate</u> 100%</p> <p>S&P 500[®] Two-Year Monthly Average: <u>Cap</u> 8.00% <u>Part. Rate</u> 100%</p> <p>(S&P 500[®]) Three-Year Monthly Average:⁵ <u>Spread</u> 2.75% <u>Part. Rate</u> 100%</p> <p>Declared Rate on Gain Option:^{*,5} 3.25%</p> <p>Fixed Interest Option: 1.50%</p> <p>Declared and guaranteed for 12 months from the date premium is received.</p> <p>Rates effective 10/1/2011, and subject to change. Check LegacyNet[®] for updates.</p>	<ul style="list-style-type: none"> \$10,000 minimum premium (\$2,000 minimum strategy allocation). \$2,000 minimum additional premium (allowed before current oldest owner reaches age 86). Additional premiums will be allocated to the Fixed Interest Option and may be reallocated to an index option on contract anniversaries only. Premium bonus is not available on additional premiums. \$1 million maximum premium per owner without Home Office approval. 	<p>Minimum Guaranteed Surrender Value: 87.5% of premiums payments less gross withdrawals, and adjusted for any account value reallocations, accumulated at a rate between 1% and 3% (set at the time the contract is issued).</p> <p>Current Minimum Guaranteed Interest Rate: AR, FL, ID, KS, MD, ME, MI, NC, OK, SD, TX, VT, and WI</p> <ul style="list-style-type: none"> Fixed: 1.00% Indexed: 1.00% <p>All other states: <ul style="list-style-type: none"> Fixed: 1.10% Indexed: 1.00% </p> <p>Step Forward Strategy[®]:†† Minimum cap is 5%.</p> <p>S&P 500[®] One-Year Annual Point-to-Point: Minimum cap is 3%.</p> <p>S&P 500[®] One-Year Monthly Point-to-Point: Minimum cap is 1%.</p> <p>S&P 500[®] One-Year Monthly Average: Minimum cap is 3%.</p> <p>S&P 500[®] Two-Year Monthly Average: Minimum cap is 6%.</p> <p>(S&P 500[®]) Three-Year Monthly Average:⁵ Maximum spread is 18%.</p> <p>Declared Rate on Gain Option:^{*,5} Minimum declared rate is 1%.</p> <p>Fixed Interest Option: Minimum effective annual interest rate is 1.00%.</p>	<p>AdvanceMarkSM: 7.50% (Ages 0-79) 3.75% (Ages 80-85)</p> <p>AdvanceMarkSM LT: 6.25% (Ages 0-79) 3.13% (Ages 80-85)</p> <p>AdvanceMarkSM LT in FLORIDA: 7.50% (Ages 65-79) 3.75% (Ages 80-85)</p> <p>AdvanceMarkSM LT in TEXAS: 6.50% (Ages 0-79) 3.25% (Ages 80-85)</p> <p>Commissions are paid on all additional premium prior to Year 4.</p> <p>See Compensation Schedule for details.</p>	<p>AdvanceMarkSM: AR, AZ, CA, CO, DC, DE, FL¹, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, and WY</p> <p>AdvanceMarkSM LT: AK, FL¹, MA^{2,3}, TX, and WA^{2,4}</p> <p>Declared Rate on Gain Option:^{*,5} AR, CA, KS, ME, OK, RI, SD, VT, WI, WV</p> <ol style="list-style-type: none"> In Florida, AdvanceMarkSM is available for ages 0-64; AdvanceMarkSM LT is available for ages 65-85. Income Freedom RiderSM not available in this state. Step Forward Strategy[®]†† not available in this state. Unemployment waiver not available in this state.
Vesting Schedule																																	
Year	%																																
1	10																																
2	20																																
3	30																																
4	40																																
5	50																																
6	60																																
7	70																																
8	80																																
9	90																																
10	100																																

Product is distributed by Legacy Marketing Group[®]: www.legacy.net. Refer to contract, Earnings Rate Update, sales guide, and State Approval Matrix for details. Policy Form Nos: FGL FPDA-EIA (2005); FGL FPDA-EIA-C (3-08), et al. Rider Endorsement No.: OM GMWB-FA (01-09). Optional provisions and riders may have limitations, restrictions, and additional charges. Indexed interest rates are subject to a cap, spread, or declared rate. Interest rates are effective annual rates. Caps, spreads, declared rates, and interest rates are subject to change at the discretion of Fidelity & Guaranty Life.

*S&P 500[®] is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Fidelity & Guaranty Life Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product.

** Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.

†† Draft must be a minimum of \$500 and made payable to the Owner's bank. Drafts limited to four per year. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.

† Withdrawals may be subject to income tax. If withdrawals are made before age 59½, they also may result in tax penalties. It is recommended that tax advisers be consulted.

†† Also known as the 3-Year High Value Fixed Indexed Interest Crediting Option Rider. Not available in all states.

§ Available on products issued on or after May 16, 2011.

AmeriMarkSM Freedom Annuity Series Quick Reference

As of 10/1/2011

Insurance Carrier	Product	Features	Withdrawals [†]	Surrender Schedule %	Crediting Rate Strategies	Minimum Premium	Minimum Guaranteed Rates	GA-Level Commission	Approved States																																																																																											
Fidelity & Guaranty Life Insurance Company, Baltimore, MD	AmeriMark SM Freedom flexible premium deferred fixed indexed annuities*	<ul style="list-style-type: none"> Choice of: <ul style="list-style-type: none"> 12-year surrender schedule with optional 4% premium bonus. 7-year surrender schedule with optional 5% premium bonus. Income Freedom RiderSM—an optional annuity benefit that provides flexible, guaranteed income for life without annuitization. Current rider cost is 10 or 30 bps annually, depending on version selected. 0% administrative and investment charges, guaranteed. "Checkbook" access.^{**} † Confinement waiver.[†] Substantially equal periodic payments. Systematic income option. Death benefit for all issue ages is greater of annuity value or minimum guaranteed annuity value. Annuitize for full annuity value in Year 6; Surrender value years 1-5. Safeguard Settlement Option to help with Medicaid planning. 	The greater of 10% of annuity value each year including the first year, or the minimum required distribution associated with the contract can be withdrawn free of surrender charges. [†]	7- or 12-year declining AmeriMark SM Freedom: 13.5, 12.5, 11.5, 10.5, 10, 9, 8, 7, 6, 5, 4, 2% AmeriMark SM Freedom SE (4% bonus): 13.75, 12.75, 11.75, 11, 10, 9, 8, 7, 6, 5, 4, 2% AmeriMark SM Freedom 7: 9, 8, 7, 6, 5, 4, 3% AmeriMark SM Freedom 7 SE (5% bonus): 9, 9, 8, 7, 6, 5, 4%	Step Forward Strategy [®] , ^{††} <table border="0"> <tr> <td></td> <td><u>Cap</u></td> <td><u>Part. Rate</u></td> </tr> <tr> <td>Freedom:</td> <td>7.50%</td> <td>100%</td> </tr> <tr> <td>Freedom SE:</td> <td>6.00%</td> <td>100%</td> </tr> <tr> <td>Freedom 7:</td> <td>6.00%</td> <td>100%</td> </tr> <tr> <td>Freedom 7 SE:</td> <td>5.00%</td> <td>100%</td> </tr> </table> S&P 500 [®] One-Year Point-to-Point: <table border="0"> <tr> <td></td> <td><u>Cap</u></td> <td><u>Part. Rate</u></td> </tr> <tr> <td>Freedom:</td> <td>5.00%</td> <td>100%</td> </tr> <tr> <td>Freedom SE:</td> <td>4.00%</td> <td>100%</td> </tr> <tr> <td>Freedom 7:</td> <td>4.25%</td> <td>100%</td> </tr> <tr> <td>Freedom 7 SE:</td> <td>3.00%</td> <td>100%</td> </tr> </table> S&P 500 [®] Monthly Cap: <table border="0"> <tr> <td></td> <td><u>Cap</u></td> <td><u>Part. Rate</u></td> </tr> <tr> <td>Freedom:</td> <td>2.25%</td> <td>100%</td> </tr> <tr> <td>Freedom SE:</td> <td>2.00%</td> <td>100%</td> </tr> <tr> <td>Freedom 7:</td> <td>1.90%</td> <td>100%</td> </tr> <tr> <td>Freedom 7 SE:</td> <td>1.65%</td> <td>100%</td> </tr> </table> S&P 500 [®] Two-Year Monthly Avg. [§] <table border="0"> <tr> <td></td> <td><u>Cap</u></td> <td><u>Part. Rate</u></td> </tr> <tr> <td>Freedom:</td> <td>12.00%</td> <td>100%</td> </tr> <tr> <td>Freedom SE:</td> <td>10.00%</td> <td>100%</td> </tr> <tr> <td>Freedom 7:</td> <td>10.00%</td> <td>100%</td> </tr> <tr> <td>Freedom 7 SE:</td> <td>8.00%</td> <td>100%</td> </tr> </table> (S&P 500 [®]) Three-Year Monthly Avg. With Spread: ^{§§} <table border="0"> <tr> <td></td> <td><u>Spread</u></td> <td><u>Part. Rate</u></td> </tr> <tr> <td>Freedom:</td> <td>0.25%</td> <td>100%</td> </tr> <tr> <td>Freedom SE:</td> <td>0.25%</td> <td>100%</td> </tr> <tr> <td>Freedom 7:</td> <td>0.25%</td> <td>100%</td> </tr> <tr> <td>Freedom 7 SE:</td> <td>1.25%</td> <td>100%</td> </tr> </table> NEW! (S&P 500 [®]) Declared Rate on Gain Strategy: [‡] <table border="0"> <tr> <td>Freedom:</td> <td>4.50%</td> </tr> <tr> <td>Freedom SE:</td> <td>3.75%</td> </tr> <tr> <td>Freedom 7:</td> <td>4.00%</td> </tr> <tr> <td>Freedom 7 SE:</td> <td>3.00%</td> </tr> </table> Guaranteed One-Year: Declared and guaranteed for 12 months from the date premium is received. <table border="0"> <tr> <td>Freedom:</td> <td>2.00%</td> </tr> <tr> <td>Freedom SE:</td> <td>2.00%</td> </tr> <tr> <td>Freedom 7:</td> <td>1.75%</td> </tr> <tr> <td>Freedom 7 SE:</td> <td>1.00%</td> </tr> </table>		<u>Cap</u>	<u>Part. Rate</u>	Freedom:	7.50%	100%	Freedom SE:	6.00%	100%	Freedom 7:	6.00%	100%	Freedom 7 SE:	5.00%	100%		<u>Cap</u>	<u>Part. Rate</u>	Freedom:	5.00%	100%	Freedom SE:	4.00%	100%	Freedom 7:	4.25%	100%	Freedom 7 SE:	3.00%	100%		<u>Cap</u>	<u>Part. Rate</u>	Freedom:	2.25%	100%	Freedom SE:	2.00%	100%	Freedom 7:	1.90%	100%	Freedom 7 SE:	1.65%	100%		<u>Cap</u>	<u>Part. Rate</u>	Freedom:	12.00%	100%	Freedom SE:	10.00%	100%	Freedom 7:	10.00%	100%	Freedom 7 SE:	8.00%	100%		<u>Spread</u>	<u>Part. Rate</u>	Freedom:	0.25%	100%	Freedom SE:	0.25%	100%	Freedom 7:	0.25%	100%	Freedom 7 SE:	1.25%	100%	Freedom:	4.50%	Freedom SE:	3.75%	Freedom 7:	4.00%	Freedom 7 SE:	3.00%	Freedom:	2.00%	Freedom SE:	2.00%	Freedom 7:	1.75%	Freedom 7 SE:	1.00%	<ul style="list-style-type: none"> \$3,000 initial premium on qualified premium. \$5,000 initial premium on nonqualified premium. \$2,000 additional premium* (allowed before current oldest owner reaches age 86). \$1 million maximum premium per owner without Home Office approval. 	Minimum Guaranteed Annuity Value: 87.5% of premium payments less gross withdrawals, accumulated at a minimum guaranteed interest rate between 1% and 3% (set at the time the application is received). Current Minimum Guaranteed Interest Rate: CA, IL, MN, UT, WA: 1.00% (fixed strategy) 1.00% (indexed strategies) All other states: 1.00% Step Forward Strategy [®] , ^{††} Minimum cap is 5%. S&P 500 [®] One-Year Point-to-Point: Minimum cap is 3%. S&P 500 [®] Monthly Cap: Minimum cap is 1%. S&P 500 [®] Two-Year Monthly Avg. [§] Minimum cap is 6%. (S&P 500 [®]) Three-Year Monthly Avg. With Spread: ^{§§} Maximum spread is 18%. (S&P 500 [®]) Declared Rate on Gain Strategy: Minimum declared rate is 1%.	Based on the issue age of the oldest owner. AmeriMark SM Freedom: 0-80: 8.00% 81-85: 4.00% AmeriMark SM Freedom SE: 0-80: 7.00% 81-85: 3.50% AmeriMark SM Freedom 7 SE: 0-80: 5.00% 81-85: 2.50% AmeriMark SM Freedom 7 SE: 0-80: 4.00% 81-85: 2.00% See <i>Compensation Schedule</i> for details.	AmeriMark SM Freedom Series: AK ^{1,5,6} , AR, AZ, CA, CO, CT ^{1,2,5,6} , DC, DE, FL ³ , GA, HI, IA ⁶ , ID, IL, IN, KS, KY, LA, MD ⁵ , ME, MI ^{5,6} , MN ^{1,4,6} , MO, MS, MT, NC ⁶ , ND, NE, NH, NJ, NM, NV ^{4,5,6} , OH, OK, PA ^{5,6} , RI, SC, SD, TN, TX ^{1,6} , UT ^{1,4,5,6} , VA, WA ^{1,4,5} , WI, WV, WY 1. Only AmeriMark SM Freedom 7 and AmeriMark SM Freedom 7 SE available. 2. Two-Year Monthly Average Strategy not available. 3. AmeriMark SM Freedom and AmeriMark SM Freedom SE available only to ages 0-64. 4. Income Freedom Rider SM not available. 5. Three-Year Monthly Average With Spread Strategy not available. 6. Declared Rate on Gain Strategy not available.
	<u>Cap</u>	<u>Part. Rate</u>																																																																																																		
Freedom:	7.50%	100%																																																																																																		
Freedom SE:	6.00%	100%																																																																																																		
Freedom 7:	6.00%	100%																																																																																																		
Freedom 7 SE:	5.00%	100%																																																																																																		
	<u>Cap</u>	<u>Part. Rate</u>																																																																																																		
Freedom:	5.00%	100%																																																																																																		
Freedom SE:	4.00%	100%																																																																																																		
Freedom 7:	4.25%	100%																																																																																																		
Freedom 7 SE:	3.00%	100%																																																																																																		
	<u>Cap</u>	<u>Part. Rate</u>																																																																																																		
Freedom:	2.25%	100%																																																																																																		
Freedom SE:	2.00%	100%																																																																																																		
Freedom 7:	1.90%	100%																																																																																																		
Freedom 7 SE:	1.65%	100%																																																																																																		
	<u>Cap</u>	<u>Part. Rate</u>																																																																																																		
Freedom:	12.00%	100%																																																																																																		
Freedom SE:	10.00%	100%																																																																																																		
Freedom 7:	10.00%	100%																																																																																																		
Freedom 7 SE:	8.00%	100%																																																																																																		
	<u>Spread</u>	<u>Part. Rate</u>																																																																																																		
Freedom:	0.25%	100%																																																																																																		
Freedom SE:	0.25%	100%																																																																																																		
Freedom 7:	0.25%	100%																																																																																																		
Freedom 7 SE:	1.25%	100%																																																																																																		
Freedom:	4.50%																																																																																																			
Freedom SE:	3.75%																																																																																																			
Freedom 7:	4.00%																																																																																																			
Freedom 7 SE:	3.00%																																																																																																			
Freedom:	2.00%																																																																																																			
Freedom SE:	2.00%																																																																																																			
Freedom 7:	1.75%																																																																																																			
Freedom 7 SE:	1.00%																																																																																																			

Products are distributed by Legacy Marketing Group[®]: www.legacy.net.com. Refer to contract for details. Product, features, strategies, and rider are subject to state availability. Certain restrictions may apply. Check current State Approval Matrix. Form Nos: OM-CEIAII-0708-0, OM-CEIAII-0708-B, OM-CEIAII-0708-0-1, OM-CEIAII-0708-B-1, et al. Rider Form No: OM GMWB-FA (01-09).

*S&P 500[®] is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Fidelity & Guaranty Life Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product.

* In WA, products are available as single premium deferred fixed indexed annuities only. Additional premiums do not apply.
 ** Draft must be a minimum of \$500 and made payable to the Owner's bank. Drafts limited to four per year. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.

† Withdrawals may be subject to income tax. If withdrawals are made before age 59½, they also may be subject to an IRS penalty tax. It is recommended that tax advisers be consulted.

†† Also known as the Annual Point-to-Point 3-Year High-Water Mark Strategy.

§ Available on products issued on or after January 5, 2009.

§§ Available on products issued on or after May 16, 2011.

‡ Available on products issued on or after October 3, 2011.

BenchMark 500SM Ten SE Annuity Quick Reference

As of 10/1/2011

Insurance Carrier	Product	Features	Access [†]	Surrender Schedule	Interest Crediting Rate Strategies	Premium	Minimum Guaranteed Rates	GA-Level Commission	Approved States																																														
American National Insurance Company, Galveston, TX	BenchMark 500 SM Ten SE Flexible Premium Deferred Fixed Index Annuity* 10-year surrender schedule	<ul style="list-style-type: none"> • 2% safety guarantee compounded annually on 5-year duration strategy. No cap! • Innovative, enhanced death benefit at no cost—index gains credit at date of death. Greater of surrender value or full annuity value at death regardless of issue age. • Premium Plus: More competitive caps and rates may be available for initial premium of \$100,000 or more. • No administrative or investment charges, guaranteed. • Competitive trailing commission you can elect on a case-by-case basis. • First-year commission on all additional premiums. 	<ul style="list-style-type: none"> • Surrender Charge-Free Withdrawals: 10% of annuity value after the first year without surrender charge or MVA. For qualified contracts, the minimum required distribution may be withdrawn without surrender charge or MVA beginning the first year. • Additional Emergency Access: <i>Extra</i> one-time withdrawal up to 10% without surrender charge or MVA, after the first year. • "Checkbook" access."[†] • Confinement Waiver. • Substantially Equal Periodic Payments. • Systematic Withdrawals. 	10-year declining +/- MVA. Ten SE: 12.5, 11.5, 10.5, 9.5, 8, 7, 6, 5, 4, 2, 0%	<p>Premium less than \$100,000 Premiums \$100,000 or more</p> <p>S&P 500[®] 1-Year Point-to-Point w/ Cap:</p> <table border="1"> <tr> <td></td> <td>Cap</td> <td>Par.</td> <td>Cap</td> <td>Par.</td> </tr> <tr> <td>Ten SE:</td> <td>2.00%</td> <td>100%</td> <td>2.75%</td> <td>100%</td> </tr> </table> <p>S&P 500[®] 1-Year Point-to-Point w/ Par. Rate:</p> <table border="1"> <tr> <td></td> <td>Cap</td> <td>Par.</td> <td>Cap</td> <td>Par.</td> </tr> <tr> <td>Ten SE:</td> <td>NA</td> <td>20.00%</td> <td>NA</td> <td>20.00%</td> </tr> </table> <p>S&P 500[®] 2-Year Mo. Average w/ Cap:</p> <table border="1"> <tr> <td></td> <td>Cap</td> <td>Par.</td> <td>Cap</td> <td>Par.</td> </tr> <tr> <td>Ten SE:</td> <td>5.00%</td> <td>100%</td> <td>7.00%</td> <td>100%</td> </tr> </table> <p>S&P 500[®] 5-Year Point-to-Point w/ Par. Rate:</p> <table border="1"> <tr> <td></td> <td>Cap</td> <td>Par.</td> <td>Cap</td> <td>Par.</td> </tr> <tr> <td>Ten SE:</td> <td>NA</td> <td>20.00%</td> <td>NA</td> <td>20.00%</td> </tr> </table> <p>Guaranteed One-Year:</p> <table border="1"> <tr> <td></td> <td>Interest Rate</td> <td>Interest Rate</td> </tr> <tr> <td>Ten SE:</td> <td>1.50%</td> <td>1.50%</td> </tr> </table>		Cap	Par.	Cap	Par.	Ten SE:	2.00%	100%	2.75%	100%		Cap	Par.	Cap	Par.	Ten SE:	NA	20.00%	NA	20.00%		Cap	Par.	Cap	Par.	Ten SE:	5.00%	100%	7.00%	100%		Cap	Par.	Cap	Par.	Ten SE:	NA	20.00%	NA	20.00%		Interest Rate	Interest Rate	Ten SE:	1.50%	1.50%	<ul style="list-style-type: none"> • Qualified: \$3,000 minimum initial premium. • Nonqualified: \$5,000 minimum initial premium. • Additional premium: No minimum. (Allowed before any owner reaches age 86.) • Maximum premium: \$1 million allowed per contract without Home Office approval. 	<p>Contract Guarantee: 87.5% of all premium payments, minus withdrawals and any other deductions, growing at a minimum guaranteed interest rate between 1% and 3% over the life of the contract (rate varies by issue date and strategy).</p> <p>Current Minimum Guaranteed Interest Rate: 1.00% Declared Strategy: 1.75%</p> <p>Cap Strategies: Minimum cap: 1% Minimum par. rate: 100%</p> <p>Participation Rate Strategies: Minimum cap: NA Minimum par. rate: 20%</p> <p>Guaranteed One-Year Strategy: Minimum interest rate: 1.50%</p>	<p>Attained Ages 0-70 Ten SE: 8.00%</p> <p>Attained Ages 71-75 Ten SE: 6.00%</p> <p>Attained Ages 76-80 Ten SE: 4.00%</p> <p>Attained Ages 81-85 Ten SE: 4.00%</p> <p>Chargebacks: Commissions paid on premiums received in prior 12 months are charged back at 100% for full surrender and on a declining schedule (based on elapsed months) for death.</p> <p>Call for details, or see full <i>Compensation Schedule</i>.</p>	<p>AR AZ CA CO DC FL¹ GA HI IA² ID KS LA MD ME MI MS MT NC ND NE NM OH OK RI SC SD TN WI WV</p> <p>1. Available only to ages 0-64 in this state. 2. 1-Yr. PTP With Par. Rate not available in this state.</p>
	Cap	Par.	Cap	Par.																																																			
Ten SE:	2.00%	100%	2.75%	100%																																																			
	Cap	Par.	Cap	Par.																																																			
Ten SE:	NA	20.00%	NA	20.00%																																																			
	Cap	Par.	Cap	Par.																																																			
Ten SE:	5.00%	100%	7.00%	100%																																																			
	Cap	Par.	Cap	Par.																																																			
Ten SE:	NA	20.00%	NA	20.00%																																																			
	Interest Rate	Interest Rate																																																					
Ten SE:	1.50%	1.50%																																																					

Index Annuity Disclosures: When a person buys this annuity, he or she is not buying an ownership interest in any stock or index. Interest earnings are paid at a rate that is related to the performance of the S&P 500[®] Index. The S&P 500[®] Index does not reflect dividends paid on the stocks underlying the Index. Past performance of the Index is no guarantee of future results. If the Index loses value over the indexing term, the owner will not receive any interest except as provided under the contract's minimum guaranteed surrender value provision. Indexed interest will be credited to the annuity only at the end of the term period.

*Standard & Poor's[®], "S&P[®]", "S&P 500[®]", and "Standard & Poor's 500TM" are trademarks of Standard & Poor's Financial Services LLC ("Standard & Poor's") and have been licensed for use by American National Insurance Company. The BenchMark 500SM Ten SE Annuity is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing a BenchMark 500SM Ten SE annuity.

Products are distributed by Legacy Marketing Group[®]: www.legacynet.com. See contract for details. Policy Form Nos: AN-PEIA0306-10, AN-CEIA0306-10.

* Product may not be available in all jurisdictions. Check current State Approval Matrix.

** Withdrawals in excess of any surrender charge-free amount may be subject to applicable surrender charges and/or market value adjustments. Withdrawals may be subject to income tax, and a 10% federal tax penalty may apply to withdrawals taken before age 59½.

† Currently provided by administrative practice. Draft must be a minimum of \$500 and made payable to the Owner's bank. Drafts limited to four per year. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.

BenchMark RelianceSM Annuity Series Quick Reference

As of 10/1/2011

Insurance Carrier	Product	Features	Surrender Charge-Free Withdrawals	Surrender Schedule	Cash Value Strategies [®]	Minimum Premium	Minimum Guarantees ^{\$\$}	GA-Level Commission	Approved States
American National Insurance Company, Galveston, TX	BenchMark Reliance SM flexible premium deferred annuities*	<ul style="list-style-type: none"> Choice of extra 2% or 4% first-year interest.* *"Checkbook" access.**† Systematic income options.† Confinement waiver.† Substantially Equal Periodic Payments. Settlement Options 7, 8, and 9 may be helpful in Medicaid planning.†† Death benefit is greater of Surrender Value or Return of Premiums (less withdrawals) regardless of issue age. When beneficiary elects settlement option, the benefit amount is greater of Annuity Cash Value (+/- any strategy adjustments) or Minimum Guaranteed Annuity Cash Value. 	10% of Annuity Cash Value each Contract year including the first year, or for qualified Contracts, the greater of 10% or the Minimum Required Distributions associated with this Contract. 9% systematic withdrawals.†	10-year declining. <i>Extra:</i> 12, 11, 10, 9, 8, 7, 6, 5, 4, 2, 0% +/- MVA <u><i>TX, UT, and WA</i></u> 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% <i>Extra 2:</i> 12, 12, 11, 10, 9, 8, 7, 6, 4, 2, 0% +/- MVA <u><i>TX, UT, and WA</i></u> 10, 10, 9, 8, 7, 6, 5, 3, 2, 1, 0% <i>Extra 4:</i> 12, 12, 11, 11, 10, 9, 8, 6, 4, 2, 0% +/- MVA <u><i>TX, UT, and WA</i></u> 10, 10, 10, 9, 8, 7, 5, 4, 2, 1, 0%	Guaranteed One-Year Most TX, UT, States and WA <i>Extra:</i> 2.20% 2.05% <i>Extra 2:</i> 4.15% 4.00% <i>Extra 4:</i> 6.10% 5.95% Guaranteed One-Year Current Market [§] Most TX, UT, States and WA <i>Extra:</i> 1.35% 1.20% <i>Extra 2:</i> 3.30% 3.15% <i>Extra 4:</i> 5.25% 5.10% Index 10-Year Treasury Most TX, UT, States and WA <i>Extra:</i> 1.83% 1.68% <i>Extra 2:</i> 3.78% 3.63% <i>Extra 4:</i> 5.73% 5.58% Index Corporate Bond Most TX, UT, States and WA <i>Extra:</i> 2.88% 2.73% <i>Extra 2:</i> 4.83% 4.68% <i>Extra 4:</i> 6.78% 6.63%	<ul style="list-style-type: none"> \$10,000 initial premium. \$2,000 on additional premiums. Each year, total additional premiums limited to 50% of total first-year premium. \$1 million maximum premium. 	Premium Year-One <i>Extra:</i> 1.00% <i>Extra 2:</i> 3.00% <i>Extra 4:</i> 5.00% Premium Year-Two <i>Extra:</i> 1.00% <i>Extra 2:</i> 1.00% <i>Extra 4:</i> 1.00% Varies by state. Check current State Approval Matrix.	Issue Ages 0-75 Most TX, UT, States and WA <i>Extra:</i> 7.00% 6.75% <i>Extra 2:</i> 6.30% 6.00% <i>Extra 4:</i> 5.60% 5.25% Issue Ages 76-80 Most TX, UT, States and WA <i>Extra:</i> 5.50% 5.25% <i>Extra 2:</i> 4.80% 4.50% <i>Extra 4:</i> 4.10% 4.00% Issue Ages 81-85 Most TX, UT, States and WA <i>Extra:</i> 5.50% 5.25% <i>Extra 2:</i> 4.80% 4.50% <i>Extra 4:</i> 4.10% 4.00% Issue Ages 86-90 Most TX, UT, States and WA <i>Extra:</i> 5.50% 5.25% <i>Extra 2:</i> 4.80% 4.50% <i>Extra 4:</i> NA NA	AR, AZ, CA, CO, DC, DE, FL ¹ , GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX ^{§§} , UT ^{§§} , VA, VT, WA ^{§§} , WI, WV, WY 1. Available only to ages 0-64 in this state.

Products are distributed by Legacy Marketing Group[®]: www.legacy.net. Refer to contract for details. Policy Form Nos: AN-PBE0603-10-0, AN-PBE0603-10-2, AN-PBE0603-10-4, ICC10-AN-PBE10-0, ICC10-AN-PBE10-2, ICC10-AN-PBE10-4, et al.

* Products may not be available in all jurisdictions. Check current State Approval Matrix.

** Draft must be a minimum of \$500 and made payable to the Owner's bank. Drafts limited to four per year. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.

† Withdrawals in excess of the surrender charge-free amount may be subject to applicable surrender charges, retroactive interest, and/or market value adjustments. Withdrawals may be subject to income tax, and a 10% federal income tax penalty may apply to withdrawals taken before age 59½.

†† Options 7, 8, and 9 may not be available in all states. Medicaid eligibility rules are complex, vary by state, and are subject to change. You should contact an attorney specializing in elder law before recommending the purchase of an annuity to your clients.

§ Available for new money only and will renew at the Guaranteed One-Year base yield in effect on the date of renewal.

§§ State-specific variations apply.

Rates effective 10/1/2011, and subject to change. Check LegacyNet[®] for updates.

(Commission varies for Settlement Option 9. See Compensation Schedule.)

No chargebacks after the free-look period, subject to the terms of the Producer Agreement.

CommandMarkSM Annuity Series Quick Reference

As of 10/1/2011

Insurance Carrier	Product	Features	Premium Bonus	Withdrawals/ Surrender	Current Crediting Rates	Premium	Guarantees	GA-Level Commission	Approved States																																																																																																																																														
<p>PHL Variable Insurance Company, Hartford, CT</p> <p>Financial Strength Rating:</p> <p>A.M. Best B+ (Good) for financial strength. 6th highest of 16 ratings.</p> <p>Rating as of 10/1/2011</p>	<p>CommandMark single premium deferred fixed indexed annuities*</p> <p>10-year surrender period with vesting premium bonus options up to 12% (varies by state).</p> <table border="1"> <thead> <tr> <th>Product Version</th> <th>Bonus</th> </tr> </thead> <tbody> <tr> <td>CommandMark:</td> <td>0%</td> </tr> <tr> <td>CommandMark 8:</td> <td>8%</td> </tr> <tr> <td>CommandMark 12:</td> <td>12%</td> </tr> <tr> <td>CommandMark LT:</td> <td>0%</td> </tr> <tr> <td>CommandMark LT 5:</td> <td>5%</td> </tr> <tr> <td>CommandMark LT 8:</td> <td>8%</td> </tr> </tbody> </table> <p>Issue Ages</p> <ul style="list-style-type: none"> 0-85, Q and NQ. 0-69, Inherited IRAs and Inherited Roth IRAs. 0-79 in CA and NC. <p>Allocation Dates</p> <p>1st, 8th, 15th, and 22nd of the month. Application and premium must be received in good order two business days prior to the allocation date. Otherwise, applications and premium are held without interest until the next available allocation date.</p>	Product Version	Bonus	CommandMark:	0%	CommandMark 8:	8%	CommandMark 12:	12%	CommandMark LT:	0%	CommandMark LT 5:	5%	CommandMark LT 8:	8%	<p>Optional Income Command RiderSM with 8% compound roll-up.</p> <p>Current Annual Rider Cost</p> <p>CommandMark: 0.50% CommandMark 8: 0.85% CommandMark 12: 0.95% CommandMark LT: 0.50% CommandMark LT 5: 0.85% CommandMark LT 8: 0.95%</p> <p>Choice of five crediting rate strategies, including groundbreaking gold- and swap rate-based strategies.</p> <p>"Checkbook" access.**</p> <p>Confinement waiver.</p> <p>Systematic withdrawals.</p> <p>Death Benefit—Greater of surrender value or annuity value. Includes unvested bonus amounts after Year 3.</p>	<p>Availability varies by issue state and product selected. See State Approval Matrix.</p> <p>Vesting Schedule</p> <p>Begins earning interest on the issue date, but doesn't begin vesting until the first day of Year 6.</p> <table border="1"> <thead> <tr> <th rowspan="2">Year</th> <th colspan="3">CommandMark</th> </tr> <tr> <th>LT 5</th> <th>8, LT 8</th> <th>12</th> </tr> </thead> <tbody> <tr> <td>1-5</td> <td>0%</td> <td>0%</td> <td>0%</td> </tr> <tr> <td>6</td> <td>20%</td> <td>14%</td> <td>10%</td> </tr> <tr> <td>7</td> <td>40%</td> <td>28%</td> <td>20%</td> </tr> <tr> <td>8</td> <td>60%</td> <td>42%</td> <td>30%</td> </tr> <tr> <td>9</td> <td>80%</td> <td>56%</td> <td>40%</td> </tr> <tr> <td>10</td> <td>100%</td> <td>70%</td> <td>50%</td> </tr> <tr> <td>11</td> <td></td> <td>84%</td> <td>60%</td> </tr> <tr> <td>12</td> <td></td> <td>100%</td> <td>70%</td> </tr> <tr> <td>13</td> <td></td> <td></td> <td>80%</td> </tr> <tr> <td>14</td> <td></td> <td></td> <td>90%</td> </tr> <tr> <td>15</td> <td></td> <td></td> <td>100%</td> </tr> </tbody> </table> <p>Bonus products may have less favorable crediting rates.</p>	Year	CommandMark			LT 5	8, LT 8	12	1-5	0%	0%	0%	6	20%	14%	10%	7	40%	28%	20%	8	60%	42%	30%	9	80%	56%	40%	10	100%	70%	50%	11		84%	60%	12		100%	70%	13			80%	14			90%	15			100%	<p>Penalty-Free Withdrawals</p> <p>Up to 10% of the annuity value each year after the first year, or minimum required distribution (MRD) beginning Year 1 without surrender charges or MVA.</p> <p>10-Year Surrender Schedule (+/- MVA)</p> <p>CommandMark: 12, 12, 12, 11, 10, 9, 8, 7, 6, 5, 0%</p> <p>CommandMark 8: 14, 14, 13, 12, 11, 9, 8, 7, 6, 5, 0%</p> <p>CommandMark 12: 15, 15, 14, 13, 12, 10, 9, 8, 7, 6, 0%</p> <p>CommandMark LT, LT 5, and LT 8: 9.00, 8.25, 7.25, 6.50, 5.50, 4.50, 3.75, 2.75, 1.75, 0.75, 0%</p>	<p>Point-to-Point With Cap</p> <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Par.</th> </tr> </thead> <tbody> <tr> <td>CommandMark:</td> <td>2.25%</td> <td>100%</td> </tr> <tr> <td>CommandMark 8:</td> <td>1.50%</td> <td>100%</td> </tr> <tr> <td>CommandMark 12:</td> <td>1.25%</td> <td>100%</td> </tr> <tr> <td>CommandMark LT:</td> <td>2.00%</td> <td>100%</td> </tr> <tr> <td>CommandMark LT 5:</td> <td>1.75%</td> <td>100%</td> </tr> <tr> <td>CommandMark LT 8:</td> <td>1.50%</td> <td>100%</td> </tr> </tbody> </table> <p>Rising Interest Strategy[†] (100% Par.)</p> <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Mtplr.</th> </tr> </thead> <tbody> <tr> <td>CommandMark:</td> <td>2.80%</td> <td>3.75</td> </tr> <tr> <td>CommandMark 8:</td> <td>1.90%</td> <td>2.50</td> </tr> <tr> <td>CommandMark 12:</td> <td>1.40%</td> <td>1.90</td> </tr> <tr> <td>CommandMark LT:</td> <td>2.50%</td> <td>3.30</td> </tr> <tr> <td>CommandMark LT 5:</td> <td>2.05%</td> <td>2.75</td> </tr> <tr> <td>CommandMark LT 8:</td> <td>2.00%</td> <td>2.65</td> </tr> </tbody> </table> <p>Monthly Averaging Blended Temporarily Unavailable</p> <p>Gold Strategy</p> <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Par.</th> </tr> </thead> <tbody> <tr> <td>CommandMark:</td> <td>2.60%</td> <td>100%</td> </tr> <tr> <td>CommandMark 8:</td> <td>2.00%</td> <td>100%</td> </tr> <tr> <td>CommandMark 12:</td> <td>1.75%</td> <td>100%</td> </tr> <tr> <td>CommandMark LT:</td> <td>2.35%</td> <td>100%</td> </tr> <tr> <td>CommandMark LT 5:</td> <td>2.20%</td> <td>100%</td> </tr> <tr> <td>CommandMark LT 8:</td> <td>2.10%</td> <td>100%</td> </tr> </tbody> </table> <p>Guaranteed Fixed Rate</p> <table border="1"> <thead> <tr> <th></th> <th>Interest Rate</th> </tr> </thead> <tbody> <tr> <td>CommandMark:</td> <td>1.30%</td> </tr> <tr> <td>CommandMark 8:</td> <td>1.00%</td> </tr> <tr> <td>CommandMark 12:</td> <td>1.00%</td> </tr> <tr> <td>CommandMark LT:</td> <td>1.15%</td> </tr> <tr> <td>CommandMark LT 5:</td> <td>1.00%</td> </tr> <tr> <td>CommandMark LT 8:</td> <td>1.00%</td> </tr> </tbody> </table> <p>Rates effective 10/1/2011, and subject to change. Check LegacyNet[®] for updates.</p>		Cap	Par.	CommandMark:	2.25%	100%	CommandMark 8:	1.50%	100%	CommandMark 12:	1.25%	100%	CommandMark LT:	2.00%	100%	CommandMark LT 5:	1.75%	100%	CommandMark LT 8:	1.50%	100%		Cap	Mtplr.	CommandMark:	2.80%	3.75	CommandMark 8:	1.90%	2.50	CommandMark 12:	1.40%	1.90	CommandMark LT:	2.50%	3.30	CommandMark LT 5:	2.05%	2.75	CommandMark LT 8:	2.00%	2.65		Cap	Par.	CommandMark:	2.60%	100%	CommandMark 8:	2.00%	100%	CommandMark 12:	1.75%	100%	CommandMark LT:	2.35%	100%	CommandMark LT 5:	2.20%	100%	CommandMark LT 8:	2.10%	100%		Interest Rate	CommandMark:	1.30%	CommandMark 8:	1.00%	CommandMark 12:	1.00%	CommandMark LT:	1.15%	CommandMark LT 5:	1.00%	CommandMark LT 8:	1.00%	<ul style="list-style-type: none"> \$3,000 Q minimum. \$15,000 NQ minimum. \$1 million maximum premium per owner without Home Office approval. Additional premium not allowed. 	<p>Surrender Value is the GREATER of:</p> <ol style="list-style-type: none"> Minimum guaranteed surrender value, or Annuity value less any surrender charges, recovered surrender charges, and MVA. <p>Minimum guaranteed surrender value: 87.5% (90% in CA and NC) of premium (excluding bonus) less withdrawals and deductions, accumulated at the minimum guaranteed interest rate between 1% and 3%.</p> <p>Current minimum guaranteed interest rate: 1.00%.</p> <p>Point-to-Point With Cap: Minimum cap is 1%.</p> <p>Rising Interest Strategy:[†] Minimum cap is 1%. Minimum multiplier is 1.</p> <p>Monthly Averaging Blended: Maximum spread is 18%.</p> <p>Gold Strategy: Minimum cap is 1%.</p> <p>Guaranteed Fixed Rate: Minimum interest rate is 1%.</p>	<p>CommandMark: 7.50% (0-75) 5.63% (76-80) 3.75% (81-85)</p> <p>CommandMark 8: 7.50% (0-75) 5.63% (76-80) 3.75% (81-85)</p> <p>CommandMark 12: 7.00% (0-75) 5.25% (76-80) 3.50% (81-85)</p> <p>CommandMark LT: 7.00% (0-75) 5.25% (76-80) 3.50% (81-85)</p> <p>CommandMark LT 5: 7.00% (0-75) 5.25% (76-80) 3.50% (81-85)</p> <p>CommandMark LT 8: 6.50% (0-75) 4.88% (76-80) 3.25% (81-85)</p> <p>Commissions are based on the issue age of the current older owner.</p> <p>Chargebacks: Commissions paid on free-looked contracts and premiums received within 12 months of full surrender are charged back at 100%. Commissions for premiums received within 12 months of death are charged back at a declining schedule (based on elapsed months) for death.</p> <p>See <i>Compensation Schedule</i> for details.</p>	<p>CommandMark</p> <p>AR AZ CA CO DC GA HI ID KS KY LA MA¹ MD¹ MI MS MT NC ND NE NH² NM RI SD TN VT WI WV</p> <p>CommandMark LT</p> <p>FL³ OK SC TX UT</p> <ol style="list-style-type: none"> Confinement Waiver not available. Monthly Averaging Blended Strategy not available. Waiver of Surrender Charges Provision not available.
Product Version	Bonus																																																																																																																																																						
CommandMark:	0%																																																																																																																																																						
CommandMark 8:	8%																																																																																																																																																						
CommandMark 12:	12%																																																																																																																																																						
CommandMark LT:	0%																																																																																																																																																						
CommandMark LT 5:	5%																																																																																																																																																						
CommandMark LT 8:	8%																																																																																																																																																						
Year	CommandMark																																																																																																																																																						
	LT 5	8, LT 8	12																																																																																																																																																				
1-5	0%	0%	0%																																																																																																																																																				
6	20%	14%	10%																																																																																																																																																				
7	40%	28%	20%																																																																																																																																																				
8	60%	42%	30%																																																																																																																																																				
9	80%	56%	40%																																																																																																																																																				
10	100%	70%	50%																																																																																																																																																				
11		84%	60%																																																																																																																																																				
12		100%	70%																																																																																																																																																				
13			80%																																																																																																																																																				
14			90%																																																																																																																																																				
15			100%																																																																																																																																																				
	Cap	Par.																																																																																																																																																					
CommandMark:	2.25%	100%																																																																																																																																																					
CommandMark 8:	1.50%	100%																																																																																																																																																					
CommandMark 12:	1.25%	100%																																																																																																																																																					
CommandMark LT:	2.00%	100%																																																																																																																																																					
CommandMark LT 5:	1.75%	100%																																																																																																																																																					
CommandMark LT 8:	1.50%	100%																																																																																																																																																					
	Cap	Mtplr.																																																																																																																																																					
CommandMark:	2.80%	3.75																																																																																																																																																					
CommandMark 8:	1.90%	2.50																																																																																																																																																					
CommandMark 12:	1.40%	1.90																																																																																																																																																					
CommandMark LT:	2.50%	3.30																																																																																																																																																					
CommandMark LT 5:	2.05%	2.75																																																																																																																																																					
CommandMark LT 8:	2.00%	2.65																																																																																																																																																					
	Cap	Par.																																																																																																																																																					
CommandMark:	2.60%	100%																																																																																																																																																					
CommandMark 8:	2.00%	100%																																																																																																																																																					
CommandMark 12:	1.75%	100%																																																																																																																																																					
CommandMark LT:	2.35%	100%																																																																																																																																																					
CommandMark LT 5:	2.20%	100%																																																																																																																																																					
CommandMark LT 8:	2.10%	100%																																																																																																																																																					
	Interest Rate																																																																																																																																																						
CommandMark:	1.30%																																																																																																																																																						
CommandMark 8:	1.00%																																																																																																																																																						
CommandMark 12:	1.00%																																																																																																																																																						
CommandMark LT:	1.15%																																																																																																																																																						
CommandMark LT 5:	1.00%																																																																																																																																																						
CommandMark LT 8:	1.00%																																																																																																																																																						

Products are distributed by Legacy Marketing Group[®]: www.legacy.net.com. Policy form No.: 11LIA, et al. Refer to contract, Earnings Rate Update, sales guide, and State Approval Matrix for details.

Guarantees are based on the claims-paying ability of the issuing company, PHL Variable Insurance Company. Annuities are long-term investment vehicles particularly suited to retirement assets. Annuities held within qualified plans do not provide any additional tax benefits. Early withdrawals may be subject to surrender charges. Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% IRS penalty may also apply.

* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.

** Draft must be a minimum of \$500 and made payable to the Owner's bank. Drafts limited to four per year. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.

† Also known as the Point-to-Point With Multiplier Strategy.

EnhanceMark® Annuity Quick Reference

As of 10/1/2011

Insurance Carrier	Product	Differentiators	Surrender Charge-Free Withdrawals	Surrender Schedule %	Crediting Rate and Renewal Options	Premium Limits	Minimum Guaranteed Interest Rates	GA-Level Commission	Approved States
<p>Investors Insurance Corporation, Wilmington, DE</p> <p>Financial Strength Ratings:</p> <p>A.M. Best B++ (Good, 5th highest of 15 ratings)</p> <p>Rating as of 10/1/2011</p>	<p>EnhanceMark® flexible premium deferred fixed annuity.*</p> <p>Issue Ages: Owner: 0-85</p> <p>Designated Annuitant: 40-75</p>	<ul style="list-style-type: none"> • Enhanced Care benefit—increases annuity value to help clients pay for extended care costs. <i>Included with contract at no extra charge.</i> • 10-year surrender schedule. • Choice of terms: 1 year, 10 years, or both. • Choice of optional riders: <ul style="list-style-type: none"> – Enhanced Withdrawal Rider (10% surrender charge-free withdrawals in addition to MRD each year).^{**} Rider cost: -0.20% current reduction in interest rate. – Annuity Value Death Benefit Rider (full annuity value at death). Rider cost: -0.20% current reduction in interest rate. • “Checkbook” access (with election of Enhanced Withdrawal Rider).^{**†} • Confinement Waiver. • Lower surrender charges for older attained ages. • Death Benefit: <ul style="list-style-type: none"> <i>With</i> the Annuity Value Death Benefit Rider = greater of annuity value or surrender value. <i>Without</i> the Annuity Value Death Benefit Rider = surrender value. 	<ul style="list-style-type: none"> • With Enhanced Withdrawal Rider: 10% of annuity value after 30 days.^{**} • With or without rider: <ul style="list-style-type: none"> –MRD. –Confinement Waiver. –Above available without surrender charge or MVA. <p>Withdrawals will reduce Enhanced Care benefit.</p>	<p>10-year declining, +/- any MVA.</p> <p>Based on owner’s attained age on date premium is received:</p> <p>Ages 0-75: 12, 12, 12, 11, 10, 9, 8, 6, 3, 1, 0%</p> <p>Ages 76-80: 11.50, 10.50, 9.50, 8.50, 7.50, 6, 5, 4, 3, 1, 0%</p> <p>Ages 81-85: 11, 10, 9, 8, 7, 6, 5, 4, 3, 1, 0%</p> <p>MVA has a floor of 50% of interest credited.</p> <p>The date of access for full surrenders in determining any applicable surrender charges and/or market value adjustment is the date previous to the surrender transaction date.</p> <p>The process/access date for partial withdrawals is the date the request is received.</p> <p>EXCEPTION: Any requests for withdrawals or full surrenders received during a “surrender charge-free window” will be processed according to the procedure for partial withdrawals.</p>	<p>Guaranteed Term Crediting Rate Strategies</p> <p>1-Year Term: 1.50%</p> <p>10-Year Term: 1.50%</p> <p>Rates effective 10/1/2011, and subject to change every two weeks. Check LegacyNet® for updates.</p>	<p>Minimum: \$50,000</p> <p>Maximum: \$200,000</p> <p>Additional: Not recommended. Additional premiums cannot be designated as Enhanced Care Rider® premium and will not increase the rider benefit.</p>	<p>1.50% for all Guaranteed Term Strategies.</p> <p>Standard Nonforfeiture Minimum Interest Rate: 1.00%</p> <p>Contract Guarantee: 87.5% of premiums^{††} accumulated at 1%–3% annually over life of contract (varies by issue date).</p>	<p>Owner attained ages 0-80:</p> <p>8.00%</p> <p>See <i>Compensation Schedule</i> for commission on older ages.</p> <p>No chargebacks after the free-look period, subject to the terms of the Producer Agreement.</p>	<p>AR, AZ, CO, DC, DE, GA, IA, ID, IL, IN, LA, MD, MI, MS, MT, NC¹, NE, NM, OH, OK, PA, SC, WV, WY</p> <p>1. Annuity Value Death Benefit Rider required in NC.</p>

Product is distributed by Legacy Marketing Group®: www.legacynet.com. Refer to contract for details. Individual Policy Form Nos: IIC-PMYGA-1107, IIC-MYR-1107, IIC-AVDB-1107, IIC-EWD-1107. Certificate No.: IIC-CMYGA-1107. Enhanced Care Rider® Policy Form No.: IIC-ECR-0508. Enhanced Care Rider® is not long-term care insurance. The rider has limitations.

* Product and features may not be available in all jurisdictions. Check current State Approval Matrix.

** Withdrawals over any surrender charge-free amount are subject to surrender charges and a market value adjustment. Withdrawals may be subject to income tax, and a federal income tax penalty may apply to withdrawals taken before age 59½.

† Draft must be a minimum of \$500 and made payable to the Owner or Financial Institution. Access limited to four checks per contract year. Available only to individual U.S. residents and on traditional IRA, Roth IRA, and nonqualified contracts.

†† Less prior withdrawals and any associated surrender charges, market value adjustments, and deductions.

PremierMark® SE Annuity Series Quick Reference

800-395-1053, Ext. 4002

As of 10/1/2011

Insurance Carrier	Product	Features	Surrender Charge-Free Withdrawals	Crediting Rate Options	Minimum Premium	Minimum Guaranteed Rates	GA-Level Commission	Approved States																																																																						
Investors Insurance Corporation, Wilmington, DE Financial Strength Ratings: A.M. Best B++ (Good, 5 th highest of 15 ratings) Rating as of 10/1/2011	PremierMark® SE* Series flexible premium deferred fixed index annuities Issue Ages: <u>State Variations:</u> FL: 0-64 TX: 0-85 <u>All other states:</u> SE: 0-85 SE Plus: 0-80 SE Plus 10: 0-80 Allocation Dates: Allocation Dates are the 15 th and the last business day of the month. Premium must be received four days prior to an Allocation Date. Otherwise, premium will be allocated on the next Allocation Date.	<ul style="list-style-type: none"> Immediately vested premium bonus options available: <ul style="list-style-type: none"> SE Plus: 7% SE Plus 10: 10% 9-year surrender schedule (10 years in TX). Enhanced Care Rider®—optional rider increases annuity value to help clients meet future expenses, including extended care costs. Rider cost: 0.65% annually. 0% administrative fees, guaranteed. Beneficiary Rider** <i>Plus</i>. "Checkbook" access.^{†,††} Confinement Waiver.^{††} Substantially equal periodic payments.^{††} Systematic income option.^{††} Regardless of issue age, the death benefit is greater of annuity value (less loan debt) or minimum guaranteed annuity value (less loan debt). 	First year: MRDs. Second year and subsequent years: Greater of 10% of annuity value or MRDs. ^{††} Surrender Schedules: 9-year declining +/- MVA PremierMark® SE: 12, 12, 12, 12, 11, 10, 9, 8, 6, 0% PremierMark® SE Plus: 18, 17, 16, 15, 14, 13, 12, 10, 8, 0% PremierMark® SE Plus 10: 18, 18, 17, 16, 15, 14, 13, 11, 9, 0% PremierMark® SE (in TX): 10-year declining +/- MVA 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%	S&P 500® Mo. Avg.: <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Part. Rate</th> </tr> </thead> <tbody> <tr> <td>SE:</td> <td>3.20%</td> <td>100%</td> </tr> <tr> <td>SE (in TX):</td> <td>3.20%</td> <td>100%</td> </tr> <tr> <td>SE Plus:</td> <td>3.10%</td> <td>100%</td> </tr> <tr> <td>SE Plus 10:</td> <td>3.00%</td> <td>100%</td> </tr> </tbody> </table> S&P 500® Ann. Point-to-Point: <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Part. Rate</th> </tr> </thead> <tbody> <tr> <td>SE:</td> <td>3.20%</td> <td>120%</td> </tr> <tr> <td>SE (in TX):</td> <td>3.20%</td> <td>100%</td> </tr> <tr> <td>SE Plus:</td> <td>3.10%</td> <td>120%</td> </tr> <tr> <td>SE Plus 10:</td> <td>3.00%</td> <td>120%</td> </tr> </tbody> </table> Gold (Ann. Point-to-Point): <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Part. Rate</th> </tr> </thead> <tbody> <tr> <td>SE:</td> <td>3.20%</td> <td>100%</td> </tr> <tr> <td>SE (in TX):</td> <td>3.20%</td> <td>100%</td> </tr> <tr> <td>SE Plus:</td> <td>3.10%</td> <td>100%</td> </tr> <tr> <td>SE Plus 10:</td> <td>3.00%</td> <td>100%</td> </tr> </tbody> </table> 3-Year Blended Index (Mo. Avg.): ^{§,§§} <table border="1"> <thead> <tr> <th></th> <th>Spread</th> <th>Part. Rate</th> </tr> </thead> <tbody> <tr> <td>SE:</td> <td>10.90%</td> <td>100%</td> </tr> <tr> <td>SE (in TX):</td> <td>10.90%</td> <td>100%</td> </tr> <tr> <td>SE Plus:</td> <td>10.95%</td> <td>100%</td> </tr> <tr> <td>SE Plus 10:</td> <td>11.00%</td> <td>100%</td> </tr> </tbody> </table> Guaranteed One-Year: Declared and guaranteed on an annual basis from the date each premium is received. <table border="1"> <thead> <tr> <th></th> <th>Interest Rate</th> </tr> </thead> <tbody> <tr> <td>SE:</td> <td>1.60%</td> </tr> <tr> <td>SE (in TX):</td> <td>1.60%</td> </tr> <tr> <td>SE Plus:</td> <td>1.55%</td> </tr> <tr> <td>SE Plus 10:</td> <td>1.50%</td> </tr> </tbody> </table> Rates effective 10/1/2011, and subject to change. Check LegacyNet® for updates.		Cap	Part. Rate	SE:	3.20%	100%	SE (in TX):	3.20%	100%	SE Plus:	3.10%	100%	SE Plus 10:	3.00%	100%		Cap	Part. Rate	SE:	3.20%	120%	SE (in TX):	3.20%	100%	SE Plus:	3.10%	120%	SE Plus 10:	3.00%	120%		Cap	Part. Rate	SE:	3.20%	100%	SE (in TX):	3.20%	100%	SE Plus:	3.10%	100%	SE Plus 10:	3.00%	100%		Spread	Part. Rate	SE:	10.90%	100%	SE (in TX):	10.90%	100%	SE Plus:	10.95%	100%	SE Plus 10:	11.00%	100%		Interest Rate	SE:	1.60%	SE (in TX):	1.60%	SE Plus:	1.55%	SE Plus 10:	1.50%	<ul style="list-style-type: none"> \$5,000 initial premium on non-tax-qualified premium. \$3,000 initial premium on tax-qualified premium. \$2,000 additional premium: PremierMark® SE: available through age 90.[†] PremierMark® SE Plus and Plus 10: available through age 80.[†] \$2 million maximum per owner (aggregate of all Investors contracts). 	GREATER of Base Guarantee or Contract Guarantee (See contract for details.) Base Guarantee: 87.5% of premiums ^{††} accumulated at 1%-3% annually over life of contract (varies by state and issue date). Current Minimum Guaranteed Interest Rate: 1.00% See State Approval Matrix for details. Contract Guarantee: 100% of premium and bonus, if applicable, allocated to all strategies. ^{††} Additionally, all premium allocated to Guaranteed One-Year Strategy is guaranteed to earn a minimum of 1.50% annually. S&P 500® Mo. Avg.: 3% Cap (1% in TX) 100% Part. Rate S&P 500® Ann. Point-to-Point: 3% Cap (1% in TX) 120% Part. Rate (100% in TX) Gold (Ann. Point-to-Point): 3% Cap (1% in TX) 100% Part. Rate 3-Year Blended Index (Mo. Avg.): ^{§,§§} 11% max. spread (18% in TX) 100% Part. Rate Guaranteed One-Year: 1.5% interest annually.	Attained ages 0-80 SE: 7.00% SE (in TX): 6.50% SE Plus: 4.00% SE Plus 10: 2.50% Attained ages 81+ SE: 3.50% SE (in TX): 3.25% SE Plus: NA SE Plus 10: NA See <i>Compensation Schedule</i> for details. No chargebacks after the free-look period, subject to the terms of the Producer Agreement.	PremierMark® SE, SE Plus: AR, AZ, CA ¹ , CO, DC, FL ^{1,2} , GA, HI ¹ , IA ^{3,4} , ID, IL ^{1,3} , IN, KS ¹ , LA, MA ^{1,5} , MD, MI, MO ^{1,3} , MS, MT, NC, ND ^{1,5} , NE, NM, OH, OK, SC, SD ¹ , TN ¹ , TX ^{1,5,6} , WV, WY PremierMark® SE Plus 10: AR, AZ, CA ¹ , CO, DC, DE, FL ^{1,2} , GA, HI ¹ , IA ^{3,4} , ID, IL ^{1,3} , IN, KS ¹ , LA, MA ^{1,5} , MD, MI, MS, MT, NC, ND ^{1,5} , NE, NM, OH, OK, PA, SC, SD ¹ , TN ¹ , WV, WY 1. Enhanced Care Rider® <i>not</i> available. In IL, it is only available with PremierMark® SE Plus 10. 2. Available only to ages 0-64. 3. 3-Yr. Blended Index Strategy ^{§,§§} <i>not</i> available. In IL, it is only available with PremierMark® SE Plus 10. 4. Gold Strategy <i>not</i> available. 5. Beneficiary Rider <i>Plus</i> ^{**} <i>not</i> available. In ND, it is only available with PremierMark® SE. 6. Only PremierMark® SE is available in TX. State-specific variations apply.
	Cap	Part. Rate																																																																												
SE:	3.20%	100%																																																																												
SE (in TX):	3.20%	100%																																																																												
SE Plus:	3.10%	100%																																																																												
SE Plus 10:	3.00%	100%																																																																												
	Cap	Part. Rate																																																																												
SE:	3.20%	120%																																																																												
SE (in TX):	3.20%	100%																																																																												
SE Plus:	3.10%	120%																																																																												
SE Plus 10:	3.00%	120%																																																																												
	Cap	Part. Rate																																																																												
SE:	3.20%	100%																																																																												
SE (in TX):	3.20%	100%																																																																												
SE Plus:	3.10%	100%																																																																												
SE Plus 10:	3.00%	100%																																																																												
	Spread	Part. Rate																																																																												
SE:	10.90%	100%																																																																												
SE (in TX):	10.90%	100%																																																																												
SE Plus:	10.95%	100%																																																																												
SE Plus 10:	11.00%	100%																																																																												
	Interest Rate																																																																													
SE:	1.60%																																																																													
SE (in TX):	1.60%																																																																													
SE Plus:	1.55%																																																																													
SE Plus 10:	1.50%																																																																													

Products are distributed by Legacy Marketing Group®: www.legacy.net.com. Refer to contract for details.

Enhanced Care Rider® is not long-term care insurance. The rider has limitations, is optional, and has an additional cost.

"Standard & Poor's", "S&P", "S&P 500", "Standard & Poor's 500™" and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Investors Insurance Corporation. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product.

The Nasdaq-100®, Nasdaq-100 Index®, and Nasdaq® are trade or service marks of the Nasdaq Stock Market, Inc. (which with its affiliates are the Corporations) and are licensed for use by Investors Insurance Corporation. The product(s) have not been passed on by the Corporations as to their legality or suitability. The product(s) are not issued, endorsed, sold, or promoted by the Corporations. **THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).**

The Dow Jones Euro STOXX 50® is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland and/or Dow Jones & Company, Inc., a Delaware corporation, New York, USA, (the "Licensors"), which is used under license. The insurance (annuity) product(s) based on the Index are in no way sponsored, endorsed, sold or promoted by the Licensors and neither of the Licensors shall have any liability with respect thereto.

* Products, features, strategies, and riders may not be available in all jurisdictions. Check current State Approval Matrix.

** Legacy Marketing Group® has a patent from the USPTO for the original Beneficiary Rider: Patent No. 6,611,808 B1. The Beneficiary Rider *Plus* is the second generation of the Beneficiary Rider. For use with non-tax-qualified contracts only. Issue ages 0-74. Not available in all states.

† Limited to four drafts per year. Draft must be a minimum of \$500 and made payable to the Owner or Financial Institution. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.

†† Withdrawals over the surrender charge-free amount are subject to surrender charges and a market value adjustment. Withdrawals may be subject to income tax, and a federal tax penalty may apply to withdrawals taken before age 59½. If a withdrawal is taken from an index or commodity strategy before the end of the term period, any interest that would have been earned will not be credited on the amount withdrawn. Interest will only be credited on the remaining account value at the end of the strategy term. Certain tax-qualified plans allow minimum required distribution without surrender charges if the amount exceeds the surrender charge-free amount.

§ Combination of returns from S&P 500®, Nasdaq-100®, and Dow Jones EURO STOXX 50®.

§§ Also known as Blended Index Multiple-Year Strategy 3-Year Term.

† State restrictions may vary. See contract for details.

†† Less prior withdrawals and any additional surrender charges, market value adjustments, and deductions.

RateMark® Annuity Quick Reference

As of 10/1/2011

Insurance Carrier	Product	Differentiators	Surrender Charge-Free Withdrawals	Surrender Schedule %	Crediting Rate and Renewal Options	Premium Limits	Minimum Guaranteed Interest Rates	GA-Level Commission	Approved States
<p>Investors Insurance Corporation, Wilmington, DE</p> <p>Financial Strength Ratings:</p> <p>A.M. Best B++ (Good, 5th highest of 15 ratings)</p> <p>Rating as of 10/1/2011</p>	<p>RateMark® multiple-year guaranteed flexible premium deferred fixed annuity.⁷</p> <p>Issue Ages: 0-85. 0-64 in FL.</p>	<ul style="list-style-type: none"> 10-year surrender schedule. Choice of multiple-year interest rates within same product. Choice of optional riders: <ul style="list-style-type: none"> Enhanced Withdrawal Rider (10% surrender charge-free withdrawals in addition to MRD each year).⁸ Annuity Value Death Benefit Rider (full annuity value at death).⁹ Rider cost: -0.20% current reduction in interest rate. No surrender charges on withdrawals within 30 days of end of 3-, 5-, or 7-year term. "Checkbook" access (with election of Enhanced Withdrawal Rider).^{10,11} Confinement Waiver. SEPP. Lower surrender charges for older attained ages. Death Benefit: <ul style="list-style-type: none"> With the Annuity Value Death Benefit Rider = greater of annuity value or surrender value. Without the Annuity Value Death Benefit Rider = surrender value. 	<ul style="list-style-type: none"> With Enhanced Withdrawal Rider: 10% of annuity value after 30 days.¹² With or without rider: <ul style="list-style-type: none"> -MRD. -Substantially equal periodic payments. -Confinement Waiver. -Above available without surrender charge or MVA. 	<p>10-year declining, +/-MVA.</p> <p>Based on attained age on date premium is received:</p> <p>Ages 0-75: 12, 12, 12, 11, 10, 9, 8, 6, 3, 1, 0%</p> <p>Ages 76-80: 11.50, 10.50, 9.50, 8.50, 7.50, 6, 5, 4, 3, 1, 0%</p> <p>Ages 81+: 11, 10, 9, 8, 7, 6, 5, 4, 3, 1, 0%</p> <p>MVA has a floor of 50% of interest credited.</p> <p>The date of access for full surrenders in determining any applicable surrender charges and/or market value adjustment is the date previous to the surrender transaction date.</p> <p>The process/access date for partial withdrawals is the date the request is received.</p> <p>EXCEPTION: Any requests for withdrawals or full surrenders received during a "surrender charge-free window" will be processed according to the procedure for partial withdrawals.</p>	<p>Guaranteed Term Crediting Rate Strategies</p> <p>1-Year Term: 1.50%</p> <p>Multi-Year Guaranteed Terms:</p> <p>3-Year Term: 1.50%</p> <p>5-Year Term: 1.50%</p> <p>7-Year Term: 1.50%</p> <p>10-Year Term: 1.50%</p> <p>Renewal Options</p> <p>At end of term:</p> <ul style="list-style-type: none"> Renew automatically into the same term, not to exceed the surrender charge period or maturity date; otherwise, renew into one-year term. <p>Within the 30-day window at end of term:</p> <ul style="list-style-type: none"> Select new term, not to exceed surrender charge period or maturity date. <p>Rate Lock</p> <p>Applies to exchanges, transfers, and direct rollovers for 45 days from the date the app and completed paperwork are received by Perot.</p> <p>Rates effective 10/1/2011, and subject to change. Check LegacyNet® for updates.</p>	<p>Minimum Initial:</p> <ul style="list-style-type: none"> \$3,000 tax-qualified. \$5,000 non-tax-qualified. <p>Minimum Additional:</p> <ul style="list-style-type: none"> \$2,000 (available prior to age 86¹³). <p>Maximum:</p> <ul style="list-style-type: none"> \$2 million per owner (aggregate of all Investors contracts) without Home Office approval. 	<p>1.50% for all Guaranteed Term Strategies.</p> <p>Standard Nonforfeiture Minimum Interest Rate: 1.00%</p> <p>Contract Guarantee: 87.5% of premiums[§] accumulated at 1%-3% annually over life of contract (varies by issue date). See State Approval Matrix for current minimum guarantee.</p>	<p>Attained ages 0-80:</p> <p>1- and 3-Year Terms: 2.25%</p> <p>5-Year Term: 3.00%</p> <p>7- and 10-Year Terms: 4.00%</p> <p>See <i>Compensation Schedule</i> for commission on older ages.</p> <p>No chargebacks after the free-look period, subject to the terms of the Producer Agreement.</p>	<p>RateMark®: AR, AZ, CA, CO, DC, DE, FL¹, GA, HI, IA, ID, IL, IN, KS, LA, MA, MD, MI, MO, MS, MT, NC², ND, NE, NM, OH, OK, PA, SC, SD, TN, WV, WY</p> <ol style="list-style-type: none"> Available only to ages 0-64 in this state. The Annuity Value Death Benefit Rider is required on contracts sold in North Carolina.

Product is distributed by Legacy Marketing Group®: www.legacynet.com. Individual Policy Form Nos: IIC-PMYGA-1107, IIC-MYR-1107, IIC-AVDB-1107, IIC-EWD-1107, IIC-CS-PMYGA-1107. Certificate Nos: IIC-CMYGA-1107, IIC-CS-CMYGA-1107. Refer to contract for details.

* Product and features may not be available in all jurisdictions. Check current State Approval Matrix.

** Withdrawals over any surrender charge-free amount are subject to surrender charges and a market value adjustment. Withdrawals may be subject to income tax, and a federal income tax penalty may apply to withdrawals taken before age 59½.

† Draft must be a minimum of \$500 and made payable to the Owner or Financial Institution. Access limited to four checks per contract year.

Available only to individual U.S. residents and on traditional IRA, Roth IRA, and nonqualified contracts.

†† State restrictions may vary. See contract for details.

§ Less prior withdrawals and any associated surrender charges, market value adjustments, and deductions.