

Participation rates, caps, spreads, and fixed rates subject to change. Information provided believed accurate, but not warranted.

May 3, 2010

AnnuitySpecs.com Indexed Annuity Spreadsheet

<http://www.irwinfg.com/>
800-505-8489

Irwin Financial Group
307H Carpenter Dam Road
Hot Springs, AR 71901

Company AM Best Ratings S&P Ratings	Product Bonus Rate	Surrender Charges	Issue Ages Minimum Premium Flex or Single	Crediting Method	Crediting Frequency	Index Used	Part. Rate	Cap Rate	Spread Rate	Fixed Rate	States Not Approved	First-Year Commission
Allianz Life	Allianz Pro	5 Years	0 - 85	Annual PTP	Annual	Barclays	100%	N/A	1.30%	2.85%	CA, MO,	Ages 0 - 75
Allianz Life	Endurance	7 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	5.75%	N/A	2.50%	NY	Ages 0 - 75
Allianz Life	Endurance	10 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	5.75%	N/A	2.50%	NY	Ages 0 - 75
Allianz Life	Endurance	5 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	5.75%	N/A	2.50%	NY	Ages 0 - 75
Allianz Life	MasterDex	Two-tiered	0 - 80	Annual PTP	Annual	S&P 500	100%	7.75%	N/A	3.00%	NY	Ages 0 - 75
Allianz Life	MasterDex 5	10 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	5.50%	N/A	2.15%	NY	Ages 0 - 75
Allianz Life	MasterDex	7 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	6.25%	N/A	2.65%	NY	Ages 0 - 75
Allianz Life	MasterDex X	10 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	5.50%	N/A	2.15%	NY	Ages 0 - 75
American	10/10 Gold	10 Years	0 - 80	Annual PTP	Annual	S&P 500	25%	N/A	N/A	3.10%	AL, IN, MS,	YEAR ONE
American	Advantage	10 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	6.00%	N/A	3.00%	AK, AL,	YEAR ONE
American	Bonus 5	Ages: 0 - 56	0 - 80	Annual PTP	Annual	S&P 500	100%	6.50%	N/A	3.10%	AK, AL,	YEAR ONE
American	Bonus Gold	16 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	6.50%	N/A	3.10%	AK, AL,	YEAR ONE
American	Income Gold	12 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	6.50%	N/A	3.10%	AL, CT,	YEAR ONE
American	Integrity	6 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	6.50%	N/A	3.10%	AL, NY	YEAR ONE
American	Retirement	10 Years	0 - 78	Annual PTP	Annual	S&P 500	100%	6.00%	N/A	2.90%	AL, CT,	YEAR ONE
American	Global 6	6 Years	0 - 85	Annual PTP	Annual	S&P 500	35%	N/A	N/A	2.40%	VT	Ages 0 - 75
American	Global 8	8 Years	0 - 80	Annual PTP	Annual	S&P 500	35%	N/A	N/A	2.75%	VT	Ages 0 - 75
American	Global	10 Years	0 - 80	Annual PTP	Annual	S&P 500	35%	N/A	N/A	2.75%	AK, CT,	Ages 0 - 75
American	HorizonInde	12 Years	0 - 85	Mo. PTP	Annual	S&P 500	100%	2.20%	N/A	2.95%	AK, CT,	Ages 0 - 75
American	HorizonInde	9 Years	0 - 85	Mo. PTP	Annual	S&P 500	100%	2.20%	N/A	2.70%	AK, MN,	Ages 0 - 75
American	VisionAdvan	5 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	4.75%	N/A	2.20%	CT, DE,	Ages 0 - 75
American	VisionAdvan	7 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	6.50%	N/A	3.00%	CT, DE,	Ages 0 - 75
American	VisionAdvan	9 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	7.75%	N/A	3.50%	AK, CT,	Ages 0 - 75
American	VisionMaxi	10 Years	0 - 75	Annual PTP	Annual	S&P 500	100%	5.75%	N/A	2.75%	AK, DE, IL,	All Ages
American	BenchMAR	6 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	3.50%	N/A	1.85%	AK, AL,	Ages 0 - 75
American	BenchMAR	6 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	2.50%	N/A	1.50%	AK, AL,	Ages 0 - 75
American	BenchMAR	10 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	6.50%	N/A	2.75%	AK, AL,	Ages 0 - 70
American	BenchMAR	10 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	5.50%	N/A	2.50%	AK, AL,	Ages 0 - 70
American	BenchMAR	10 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	4.75%	N/A	2.00%	AK, AL,	Ages 0 - 70
American	Equity Index	6 Years	0 - 85	Gain triggered	Annual	S&P 500	100%	N/A	N/A	4.70%	MN, ND,	Ages 0 - 79

Not for use in sales situations. Product rates, features, and availability may vary by age and state; Consult the carrier or policy form for full details.

Participation rates, caps, spreads, and fixed rates subject to change. Information provided believed accurate, but not warranted.

<http://www.irwinfg.com/>
800-505-8489

Irwin Financial Group
307H Carpenter Dam Road
Hot Springs, AR 71901

Company AM Best Ratings S&P Ratings	Product Bonus Rate	Surrender Charges	Issue Ages Minimum Premium Flex or Single	Crediting Method	Crediting Frequency	Index Used	Part. Rate	Cap Rate	Spread Rate	Fixed Rate	States Not Approved	First-Year Commission
American	Strategy 10	10 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	5.80%	N/A	2.00%	MA, MN,	Ages 0 - 75
American	Strategy 7	7 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	6.00%	N/A	2.30%	MA, MN,	Ages 0 - 75
American	Value-Lock	10 Years	0 - 80	Rolling Mo. Avg.	Ten Years	S&P 500	100%	N/A	N/A	N/A	MA, MN,	Ages 0 - 75
American	Value-Lock	7 Years	0 - 80	Rolling Mo. Avg.	Seven Years	S&P 500	100%	N/A	N/A	N/A	IL, MN,	Ages 0 - 75
Americo	Elite	10 Years	0 - 85	Annual PTP	Annual	S&P 500	30%	N/A	N/A	2.75%	AK, AL,	Ages 0 - 75
Americo	Future	Ages: 0 - 85	0 - 90	Annual PTP	Annual	S&P 500	38%	N/A	2.00%	2.75%	AK, AL,	Ages 0 - 80
Americo	Future	10 Years	0 - 85	Annual PTP	Annual	S&P 500	37%	N/A	2.00%	2.50%	AK, AL,	Ages 0 - 80
Americo	Ultimate One	7 Years	0 - 85	Annual PTP	Annual	S&P 500	28%	N/A	N/A	2.75%	AK, AL,	Ages 0 - 80
Americo	Ultimate One	9 Years	0 - 85	Annual PTP	Annual	S&P 500	29%	N/A	N/A	3.00%	AK, AL,	Ages 0 - 80
Americo	Ultimate One	9 Years	0 - 80	Annual PTP	Annual	S&P 500	25%	N/A	N/A	2.50%	AK, AL,	All Ages
Annuity	FlexMax 12	Ages: 0 - 57	NQ	Annual PTP	Annual	S&P 500	100%	5.50%	N/A	2.50%	AR, CT,	Ages 0 - 60
Annuity	FlexMax 14	Ages: 0 - 55	NQ	Annual PTP	Annual	S&P 500	100%	5.75%	N/A	2.50%	CT, DE,	NQ
Annuity	FlexMax	10 Years	NQ	Annual PTP	Annual	S&P 500	100%	6.25%	N/A	2.75%	DE, NY,	NQ - Single
Annuity	FlexMax SM	7 Years	NQ	Annual PTP	Annual	S&P 500	100%	6.50%	N/A	3.00%	IL, NY, VT	NQ - Single
EquiTrust	MarketBoost	9 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	5.50%	N/A	2.70%	AK, CT,	YEAR ONE
EquiTrust	MarketPower	14 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	6.00%	N/A	2.85%	CT, DE,	All Ages
EquiTrust	MarketSeven	7 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	6.00%	N/A	3.00%	NY, OR,	YEAR ONE
EquiTrust	MarketTwelv	14 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	5.50%	N/A	2.60%	AK, CT,	YEAR ONE
EquiTrust	MarketValue	10 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	7.50%	N/A	3.50%	NY, OR,	YEAR ONE
Forethought	Forethought	3 Years	0 - 85	Mo. PTP	Three Years	S&P 500	100%	2.40%	N/A	2.50%	IL, MA,	Ages 0 - 75
Forethought	Forethought	6 Years	0 - 80	Mo. PTP	Three Years	S&P 500	100%	2.50%	N/A	2.50%	IL, MA,	Ages 0 - 75
Forethought	Forethought	10 Years	0 - 85	Mo. PTP	Annual	S&P 500	100%	1.25%	N/A	2.00%	AK, NV,	Ages 0 - 75
Forethought	Guaranteed	10 Years	0 - 85	Mo. PTP	Annual	S&P 500	100%	1.00%	N/A	2.25%	AK, AZ,	Ages 0 - 75
Forethought	Guaranteed	10 Years	0 - 85	Mo. Avg.	Annual	S&P 500	100%	5.25%	N/A	2.25%	AK, AL,	Ages 0 - 75
Great	American	Ages: 0 - 57	NQ	Annual PTP	Annual	S&P 500	100%	6.00%	N/A	2.50%	DE, NY	NQ
Great	American	Ages: 0 - 57	NQ	Annual PTP	Annual	S&P 500	100%	7.25%	N/A	3.00%	NY	Ages 0 - 75
Great	American	Ages: 0 - 57	NQ	Annual PTP	Annual	S&P 500	100%	6.50%	N/A	2.75%	CT, NY	Ages 0 - 75
Great	Safe Outlook	6 Years	NQ	Annual PTP	Annual	S&P 500	100%	5.00%	N/A	2.25%	DE, NJ,	NQ
Great	Safe Return	10 Years	NQ	Annual PTP	Annual	S&P 500	100%	6.50%	N/A	2.75%	DE, NJ,	Ages 0 - 75
ING USA	Envoy Nine	9 Years	0 - 80	Annual PTP: Multi Index	Annual	DJ Euro Stoxx 50	100%	7.25%	N/A	2.70%	NY	All Ages
ING USA	Envoy Six	9 Years	0 - 80	Annual PTP: Multi Index	Annual	DJ Euro Stoxx 50	100%	6.75%	N/A	2.60%	NY	All Ages
ING USA	Secure Index	5 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	6.25%	N/A	2.40%	NY, OR	All Ages

Not for use in sales situations. Product rates, features, and availability may vary by age and state; Consult the carrier or policy form for full details.

Participation rates, caps, spreads, and fixed rates subject to change. Information provided believed accurate, but not warranted.

<http://www.irwinfg.com/>
800-505-8489

Irwin Financial Group
307H Carpenter Dam Road
Hot Springs, AR 71901

Company AM Best Ratings S&P Ratings	Product Bonus Rate	Surrender Charges	Issue Ages Minimum Premium Flex or Single	Crediting Method	Crediting Frequency	Index Used	Part. Rate	Cap Rate	Spread Rate	Fixed Rate	States Not Approved	First-Year Commission
ING USA	Secure Index	10 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	6.75%	N/A	2.40%	AK, CT,	All Ages
ING USA	Secure Index	10 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	6.75%	N/A	2.40%	AL, AR,	All Ages
ING USA	Secure Index	7 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	6.75%	N/A	2.60%	NY, OR	All Ages
Investors	PremierMark	9 Years	0 - 85	Annual PTP	Annual	S&P 500	120%	5.00%	N/A	2.25%	AK, AL,	Ages 0 - 79
Investors	PremierMark	9 Years	0 - 80	Annual PTP	Annual	S&P 500	120%	4.00%	N/A	1.75%	AK, AL,	Ages 0 - 80
Investors	PremierMark	9 Years	0 - 80	Annual PTP	Annual	S&P 500	120%	3.75%	N/A	1.65%	AK, AL,	Ages 0 - 80
Life Insurance	SecurePlus	10 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	5.50%	N/A	2.65%	AK, AL, IL,	Ages 0 - 75
Life Insurance	SecurePlus	15 Years	0 - 65	Annual PTP	Annual	S&P 500	100%	6.65%	N/A	3.15%	AK, AL,	Ages 0 - 65
Life Insurance	SecurePlus	12 Years	0 - 70	Annual PTP	Annual	S&P 500	100%	5.85%	N/A	2.85%	CT, IL, MA,	Ages 0 - 55
Life Insurance	SecurePlus	10 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	5.80%	N/A	2.80%	AK, NJ,	Ages 0 - 75
Life Insurance	SecurePlus	15 Years	0 - 62	Annual PTP	Annual	S&P 500	100%	7.15%	N/A	3.30%	AK, CT,	Ages 0 - 62
Life Insurance	SecurePlus	10 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	5.00%	N/A	2.45%	CT, IN, MT,	Ages 0 - 75
Life Insurance	SecurePlus	9 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	5.00%	N/A	2.30%	MT, NJ,	Ages 0 - 75
Life Insurance	SecurePlus	12 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	5.00%	N/A	2.30%	CT, IN, MT,	Ages 0 - 75
Life Insurance	SecurePlus	5 Years	0 - 89	Annual PTP	Annual	S&P 500	100%	4.00%	N/A	1.95%	NJ, NY, OR	Ages 0 - 80
Life Insurance	SecurePlus	8 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	5.00%	N/A	2.30%	CT, MT,	Ages 0 - 75
Life Insurance	SecurePlus	12 Years	0 - 70	Annual PTP	Annual	S&P 500	70%	6.80%	N/A	2.80%	AK, AL,	All Ages
Life Insurance	SecurePlus	7 Years	0 - 89	Annual PTP	Annual	S&P 500	100%	5.00%	N/A	2.40%	NY, OR,	Ages 0 - 75
Life Insurance	SecurePlus	10 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	5.50%	N/A	2.65%	CT, MT,	Ages 0 - 75
Life Insurance	SecurePlus	12 Years	0 - 70	Annual PTP	Annual	S&P 500	70%	6.80%	N/A	2.80%	AK, AL,	All Ages
Lincoln	New	6 Years	0 - 85	2 Yr. PTP	Biennial	S&P 500	100%	13.60%	N/A	3.10%	MN, NY,	Ages 0 - 75
Lincoln	New	8 Years	0 - 85	2 Yr. PTP	Biennial	S&P 500	100%	14.85%	N/A	3.35%	MN, NY,	Ages 0 - 75
Lincoln	OptiChoice	5 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	5.00%	N/A	2.60%	NY	Ages 0 - 75
Lincoln	OptiChoice	7 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	5.45%	N/A	2.80%	NY	Ages 0 - 75
Lincoln	OptiChoice	9 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	5.90%	N/A	3.00%	NY	Ages 0 - 75
Lincoln	OptiPoint	10 Years	0 - 80	2 Yr. PTP	Biennial	S&P 500	100%	10.90%	N/A	2.55%	AK, MN,	Ages 0 - 75
Lincoln	OptiPoint	12 Years	0 - 75	2 Yr. PTP	Biennial	S&P 500	100%	10.90%	N/A	2.55%	AK, CT,	Ages 0 - 75
Lincoln	OptiPoint	8 Years	0 - 85	2 Yr. PTP	Biennial	S&P 500	100%	10.90%	N/A	2.55%	MN, NY,	Ages 0 - 75
Loyal	Loyal	Ages: 0 - 55	NQ	Annual PTP	Annual	S&P 500	100%	3.00%	N/A	2.00%	DE, NY,	Ages 0 - 75
Loyal	Loyal	Ages: 0 - 55	NQ	Annual PTP	Annual	S&P 500	100%	4.25%	N/A	2.00%	CT, DE,	Ages 0 - 75
Loyal	Loyal	Ages: 0 - 55	NQ	Annual PTP	Annual	S&P 500	100%	5.00%	N/A	2.25%	DE, MS,	Ages 0 - 75
Midland	Capstone SM	10 Years	0 - 79	Annual PTP	Annual	S&P 500	100%	5.10%	N/A	2.35%	AK, AL,	Ages 0 - 75

Not for use in sales situations. Product rates, features, and availability may vary by age and state; Consult the carrier or policy form for full details.

Participation rates, caps, spreads, and fixed rates subject to change. Information provided believed accurate, but not warranted.

<http://www.irwinfg.com/>
800-505-8489

Irwin Financial Group
307H Carpenter Dam Road
Hot Springs, AR 71901

Company AM Best Ratings S&P Ratings	Product Bonus Rate	Surrender Charges	Issue Ages Minimum Premium Flex or Single	Crediting Method	Crediting Frequency	Index Used	Part. Rate	Cap Rate	Spread Rate	Fixed Rate	States Not Approved	First-Year Commission
Midland	Capstone SM	14 Years	0 - 75	Annual PTP	Annual	S&P 500	100%	6.05%	N/A	2.60%	AK, AL,	All Ages
Midland	Capstone SM	7 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	4.15%	N/A	2.00%	AL, DE,	Ages 0 - 75
Midland	Innovator	10 Years	0 - 79	Annual PTP	Annual	S&P 500	100%	6.25%	3.15%	2.35%	AK, AL,	Ages 0 - 75
Midland	Innovator	14 Years	0 - 75	Annual PTP	Annual	S&P 500	100%	7.00%	2.60%	2.60%	AK, AL,	All Ages
Midland	Innovator	7 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	5.50%	3.85%	2.00%	AK, AL,	Ages 0 - 75
Midland	Mainstreet	4 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	4.55%	N/A	2.15%	AK, AL,	Ages 0 - 75
Midland	MNL Choice	5 Years	0 - 85	Fixed w/ equity kicker	Annual	S&P 500	30%	N/A	N/A	2.65%	AL, DE,	Fixed Rate
Midland	MNL	10 Years	0 - 79	Annual PTP	Annual	S&P 500	100%	4.55%	N/A	2.15%	AK, AL,	Ages 0 - 75
Midland	MNL	10 Years	0 - 79	Annual PTP	Annual	S&P 500	100%	5.20%	N/A	2.40%	AK, AL,	Ages 0 - 75
Midland	Paragon Plus	10 Years	0 - 79	Annual PTP	Annual	S&P 500	35%	N/A	N/A	2.50%	AK, AL,	Ages 0 - 75
Midland	Paragon Plus	14 Years	0 - 75	Annual PTP	Annual	S&P 500	40%	N/A	N/A	2.75%	AK, AL,	All Ages
Midland	Paragon Plus	7 Years	0 - 85	Annual PTP	Annual	S&P 500	30%	N/A	N/A	2.00%	AK, AL,	Ages 0 - 75
Midland	Prosperity	10 Years	0 - 79	Annual PTP	Annual	S&P 500	55%	6.25%	N/A	2.35%	AK, AL,	Ages 0 - 75
Midland	Prosperity	14 Years	0 - 75	Annual PTP	Annual	S&P 500	60%	7.00%	N/A	2.60%	AK, AL,	All Ages
Midland	Prosperity	7 Years	0 - 85	Annual PTP	Annual	S&P 500	45%	5.50%	N/A	2.00%	AK, AL,	Ages 0 - 75
Midland	Select SM	10 Years	0 - 79	Annual PTP	Annual	S&P 500	100%	9.05%	N/A	3.85%	AK, AL,	Ages 0 - 75
Midland	Select SM	10 Years	0 - 79	Annual PTP	Annual	S&P 500	100%	9.85%	N/A	4.15%	AK, AL,	Ages 0 - 75
Midland	Select SM	14 Years	0 - 75	Annual PTP	Annual	S&P 500	100%	10.60%	N/A	4.45%	AK, AL,	All Ages
Midland	Select SM	14 Years	0 - 75	Annual PTP	Annual	S&P 500	100%	11.50%	N/A	4.80%	AK, AL,	All Ages
Midland	Select SM 6-	6 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	6.15%	N/A	2.75%	AK, AL,	Ages 0 - 75
Midland	Select SM 6-	6 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	6.85%	N/A	3.00%	AK, AL,	Ages 0 - 75
Midland	Select SM 8-	8 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	8.65%	N/A	3.70%	AK, AL,	Ages 0 - 75
Midland	Select SM 8-	8 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	9.45%	N/A	4.00%	AK, AL,	Ages 0 - 75
Midland	Ten	10 Years	0 - 79	Annual PTP	Annual	S&P 500	100%	4.55%	N/A	2.15%	AK, AL,	Ages 0 - 75
National	Global	9 Years	0 - 80	Annual PTP	Annual	S&P 500	100%	8.25%	N/A	3.80%	AL, MA,	NQ
National	Ultra Benefit	14 Years	0 - 85	Mo. Avg.	Annual	S&P 500	55%	N/A	0.75%	2.10%	AK, AL,	NQ
National	Ultra Classic	13 Years	0 - 80	Mo. Avg.	Annual	S&P 500	65%	N/A	0.25%	3.80%	AK, AL,	NQ
National	Ultra Future	15 Years	0 - 80	Mo. Avg.	Annual	S&P 500	65%	N/A	0.25%	3.40%	AK, AL,	NQ
National	Ultra Value	9 Years	0 - 80	Mo. Avg.	Annual	S&P 500	65%	N/A	0.25%	3.60%	AL, DE, IL,	NQ
North	Charter SM	10 Years	0 - 79	Annual PTP	Annual	S&P 500	100%	5.00%	N/A	2.10%	AK, AL,	Ages 0 - 75
North	Charter SM	14 Years	0 - 75	Annual PTP	Annual	S&P 500	100%	5.60%	N/A	2.35%	AK, AL,	All Ages
North	Charter SM	7 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	4.25%	N/A	2.00%	AK, AL,	Ages 0 - 75

Not for use in sales situations. Product rates, features, and availability may vary by age and state; Consult the carrier or policy form for full details.

Participation rates, caps, spreads, and fixed rates subject to change. Information provided believed accurate, but not warranted.

<http://www.irwinfg.com/>
800-505-8489

Irwin Financial Group
307H Carpenter Dam Road
Hot Springs, AR 71901

Company AM Best Ratings S&P Ratings	Product Bonus Rate	Surrender Charges	Issue Ages Minimum Premium Flex or Single	Crediting Method	Crediting Frequency	Index Used	Part. Rate	Cap Rate	Spread Rate	Fixed Rate	States Not Approved	First-Year Commission
North	Formula	5 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	4.00%	N/A	1.75%	AK, AL,	Ages 0 - 75
North	Freedom	10 Years	0 - 79	Annual PTP	Annual	S&P 500	100%	8.90%	N/A	3.60%	AK, AL,	Ages 0 - 75
North	Freedom	10 Years	0 - 79	Annual PTP	Annual	S&P 500	100%	9.70%	N/A	3.90%	AK, AL,	Ages 0 - 75
North	Freedom	14 Years	0 - 75	Annual PTP	Annual	S&P 500	100%	10.70%	N/A	4.30%	AK, AL,	All Ages
North	Freedom	14 Years	0 - 75	Annual PTP	Annual	S&P 500	100%	11.60%	N/A	4.65%	AK, AL,	All Ages
North	Freedom	6 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	6.00%	N/A	2.50%	AK, AL,	Ages 0 - 75
North	Freedom	6 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	6.80%	N/A	2.80%	AK, AL,	Ages 0 - 75
North	Freedom	8 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	8.65%	N/A	3.50%	AK, AL,	Ages 0 - 75
North	Freedom	8 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	9.45%	N/A	3.80%	AK, AL,	Ages 0 - 75
North	North	10 Years	0 - 79	Annual PTP	Annual	S&P 500	100%	5.00%	N/A	2.15%	AK, AL,	Ages 0 - 75
North	Paramount	10 Years	0 - 79	Annual PTP	Annual	S&P 500	100%	4.15%	N/A	1.80%	AK, AL,	Ages 0 - 75
North	Precision	10 Years	0 - 79	Annual PTP	Annual	S&P 500	60%	6.00%	N/A	2.10%	AK, AL,	Ages 0 - 75
North	Precision	14 Years	0 - 75	Annual PTP	Annual	S&P 500	70%	6.50%	N/A	2.35%	AK, AL,	All Ages
North	Precision	7 Years	0 - 85	Annual PTP	Annual	S&P 500	45%	5.50%	N/A	2.00%	AK, AL,	Ages 0 - 75
North	Prizm Plus	10 Years	0 - 79	Annual PTP	Annual	S&P 500	35%	N/A	N/A	2.15%	AK, AL,	Ages 0 - 75
North	Prizm Plus	14 Years	0 - 75	Annual PTP	Annual	S&P 500	35%	N/A	N/A	2.50%	AK, AL,	All Ages
North	Prizm Plus	7 Years	0 - 85	Annual PTP	Annual	S&P 500	25%	N/A	N/A	2.00%	AK, AL,	Ages 0 - 75
North	Ten	10 Years	0 - 79	Annual PTP	Annual	S&P 500	100%	4.15%	N/A	1.80%	AK, AL,	Ages 0 - 75
OM Financial	AmeriMark	12 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	5.00%	N/A	2.25%	AK, AL,	Ages 0 - 80
OM Financial	AmeriMark	7 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	5.50%	N/A	2.50%	AL, MA,	Ages 0 - 80
OM Financial	AmeriMark	7 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	4.75%	N/A	1.75%	AL, MA,	Ages 0 - 80
OM Financial	AmeriMark	12 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	4.75%	N/A	2.00%	AK, AL,	Ages 0 - 80
OM Financial	OMIndex-	10 Years	NQ	Annual PTP	Annual	S&P 500	100%	4.25%	N/A	1.50%	CT, MA,	Ages 0 - 79
OM Financial	OMIndex-	7 Years	NQ	Annual PTP	Annual	S&P 500	100%	4.75%	N/A	2.25%	MN, NY,	Ages 0 - 79
OM Financial	OMIndex-	10 Years	NQ	Annual PTP	Annual	S&P 500	100%	4.25%	N/A	2.25%	NY, OR,	Ages 0 - 79
OM Financial	OMIndex-	6 Years	NQ	Annual PTP	Annual	S&P 500	100%	4.00%	N/A	2.00%	NY, OR,	Ages 0 - 79
OM Financial	OMIndex-	8 Years	NQ	Annual PTP	Annual	S&P 500	100%	4.00%	N/A	2.00%	NY, OR,	Ages 0 - 79
OM Financial	OMIndex-	10 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	4.25%	N/A	3.15%	CT, MA,	Ages 0 - 79
OM Financial	OMIndex-	7 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	4.25%	N/A	3.15%	MN, NY,	Ages 0 - 79
OM Financial	OMIndex-	Ages: 0 - 80	NQ	Annual PTP	Annual	S&P 500	100%	4.25%	N/A	2.00%	NV, NY,	Ages 0 - 79
RBC	RBC Choice	10 Years	NQ	Annual PTP	Annual	S&P 500	100%	5.00%	N/A	2.80%	AK, CT,	Ages 0 - 75
RBC	RBC	10 Years	NQ	Annual PTP	Annual	S&P 500	100%	4.75%	N/A	1.55%	AK, CA,	Ages 0 - 75

Not for use in sales situations. Product rates, features, and availability may vary by age and state; Consult the carrier or policy form for full details.

Participation rates, caps, spreads, and fixed rates subject to change. Information provided believed accurate, but not warranted.

<http://www.irwinfg.com/>
800-505-8489

Irwin Financial Group
307H Carpenter Dam Road
Hot Springs, AR 71901

Company AM Best Ratings S&P Ratings	Product Bonus Rate	Surrender Charges	Issue Ages Minimum Premium Flex or Single	Crediting Method	Crediting Frequency	Index Used	Part. Rate	Cap Rate	Spread Rate	Fixed Rate	States Not Approved	First-Year Commission
RBC	RBC	12 Years	NQ	Annual PTP	Annual	S&P 500	100%	5.00%	N/A	1.80%	AK, CT,	Ages 0 - 75
RBC	RBC	8 Years	NQ	Annual PTP	Annual	S&P 500	100%	5.50%	N/A	2.00%	AK, CT,	Ages 0 - 75
Washington	Educators'	8 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	7.15%	N/A	2.75%	AK, CT,	NQ
Washington	Educators'	6 Years	0 - 85	Annual PTP	Annual	S&P 500	100%	7.05%	N/A	2.70%	AK, CT,	NQ
*NOTE:												