Offer your clients more with Premium + Upgrade
Allianz Life Insurance Company of North America

Allianz Endurance 15SM Annuity
now offers a 20% Bonus
on the Enhanced Withdrawal Benefit

Welcome to an even bigger, better, and stronger Allianz Endurance 15 Annuity.

- It’s bigger because the bonus on the Enhanced Withdrawal Benefit (EWB) value has been increased from 15% to 20%.¹
- It’s better as a result of the recent decision to make any remaining EWB value available as a death benefit, payable over as little as five years.
- It’s stronger, based on the recently strengthened ratings given to Allianz by Standard and Poor’s.
- To receive the 20% bonus, applications must be received no later than October 29, 2007. All transfer premium must be received by 5:00 pm CST on December 28, 2007.

As you know, Allianz Endurance 15 Annuity is a fixed index annuity designed to meet your clients’ long-term needs for retirement income. It provides contract owners with guarantees against loss of principal and credited interest, and the reassurance of a death benefit for beneficiaries. Allianz Endurance 15 Annuity contract owners have a variety of annuity income options, when they are ready to start taking income. If they prefer, however, they can elect to receive income payments over at least 10 years based on the annuity’s EWB value instead.¹

CALL US TODAY AT 800-537-9795 TO GET ALL THE DETAILS.

¹The bonus is credited only to the Enhanced Withdrawal Benefit (EWB) value. The EWB value is not available if the contract is surrendered or annuitized. To receive the EWB value, including the bonus, the contract must be held in deferral for at least 10 years, and then EWB payments must be taken over at least an additional 10 years under one of two EWB income options. EWB payments are considered partial withdrawals and are subject to ordinary income tax. Because this is a bonus annuity, it may include higher surrender charges, longer surrender periods, lower caps, or other restrictions that are not included in similar annuities that don’t offer a premium bonus.

²Standard & Poor’s® AA (2nd highest of 9 ratings) indicates VERY STRONG financial security characteristics. Ratings are as of 8/3/07. For the most recent financial strength ratings, please see www.standardandpoors.com.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Issued by Allianz Life Insurance Company of North America (C59915 and state variations if applicable)

For agent use only—not for use with the public, Product availability and features may vary by state.

(8/2007)
OLD MUTUAL FINANCIAL LIFE
Rated “A”, by A.M. Best

Spectrum Rewards Choice 9
Agent Commission 9.0%

Premium Bonus 3.0%
9-year Surrender Charge Walkaway

C A P S
1 Year S&P 500™ Monthly Point to Point to Average 2.30% Cap
2 Year S&P 500™ Monthly Point to Point Average 3.00% Cap
3 Year S&P 500™ Monthly Point to Point Average 4.00% Cap
1 Year S&P 500™ Monthly Average 7.00% Cap
1 Year S&P 500™ Annual Point to Point 6.00% Cap

**“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 Fidelity and Guarantee Life Insurance Company. (The Product is not sponsored, endorsed, sold, or promoted by Standard & Poor’s and S&P makes no representation regarding the advisability of purchasing the Product.) Annuity form numbers FGL, FPDA-EIA-C(2005) 99A, FGL-FPDA-EIA (2005) 99A, et al. The minimum guaranteed surrender value is 87.5% of premium, plus daily interest accruing at the MGSV accumulation interest rate, less any amounts previously surrendered and adjusted for any MGSV reallocation. The MGSV accumulation interest rate is set at issue, fixed for the life of the contract between 1% and 3%, depending upon state approval. Subject to state availability. Certain restrictions may apply. Minimum cap is 1% per month on the 1 year monthly point-to-point, minimum cap for monthly average and annual point-to-point is 3% per year. Withdrawals may be subject to income tax. If withdrawals are made before age 59.5, they also may be subject to an IRS Penalty Tax. It is recommended that tax advisors be consulted. Surrender charges apply for 9 years on full or partial surrenders and will be 12% in the first year and decline over the 9-year period. Minimum caps are 1%. Spectrum Rewards Choice 9 is not available in all states. Rates effective 8/1/2007 and subject to change. Equity indexed annuity is issued by Fidelity and Guarantee Life, Baltimore, MD. Fidelity and Guarantee Life is a member of the American General Life Insurance Company. American General Life does not solicit business in the state of New York. Annuities and riders may vary by state. Refer to contract, Earnings Rate Update, sales guide, and State Approval Matrix for details. AIG American General Life Insurance Company’s products, services, and rider may not be available in all jurisdictions. Refer to contract, Earnings Rate Update, sales guide, and State Approval Matrix for details.

AIG VisionMaximizer™
Turn Retirement Dreams Into Reality
Upside potential and downside protection to help ensure your clients’ financial security so they can live life the way they envisioned:
• 5% Premium Bonus on 10 year product
• Full Annuity Value at Death
• 10% Free Withdrawals in ALL years
• Reallocation after contract anniversary
• Extended Care Rider always included

*Extra 1% valid for contracts issued through 12/31/2007: 5% premium bonus + 1% extra = 6%

These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the reference materials on the AIG American General Web site or the contract for complete details. This contract is not insured by the FDIC, the Federal Reserve Board or any similar agency. The contract is not a deposit or other obligation of, nor is it guaranteed or endorsed by any bank or depository institution. Do not state or imply that the purchase of this annuity is like an investment or a means of participating in “securities,” “markets,” “stocks,” “stock market index” or “S&P 500 Index.”

AIG VisionMaximizer Single-Premium Deferred Annuity - Annuity Contract Number 05490 - Amendment Number AGLC102490-2007 - Extended Care Rider Form Number 00409 or 03049 - Monthly Average Account Rider Form Number 06240 - Monthly Point-to-Point Account Rider Form Number 05201

Funding the underlying risks, financial obligations and support functions associated with the annuities issued by American General Life Insurance Company (American General) is the responsibility of American General Life. American General Life is responsible for its own financial condition and contractual obligations. American General Life does not solicit business in the state of New York. Annuities and riders may vary by state and are not available in all states.

Guarantees are subject to the claims-paying ability of American General Life. Withdrawals may be subject to Federal and/or State income taxes. A 10% Federal penalty tax may apply to the taxable portion if you make withdrawals or surrender your annuity before age 59.5. Annuity owners should consult a tax advisor regarding their specific situation.

Important: Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your profit center for assistance.

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5589533

RewardMark™ Extra 10 index annuity and Enhanced Care Rider®, issued by Washington National Insurance Company, Chicago, IL, are distributed and administered by Legacy Marketing Group®, Refer to contract, Earnings Rate Update, sales guide, and State Approval Matrix for details. Enhanced Care Rider® is not long-term care insurance. The rider has limitations, and is optional and has an additional cost.

NEW from Legacy!
Enhanced Care Rider™ for RewardMark™ Annuity Series
• Encourages larger-than-average premium payments
• Doesn’t require spend-down
• NO Medical Underwriting

RewardMark™ Extra 10 index annuity and Enhanced Care Rider®, issued by Washington National Insurance Company, Chicago, IL, are distributed and administered by Legacy Marketing Group®, Refer to contract, Earnings Rate Update, sales guide, and State Approval Matrix for details. Enhanced Care Rider® is not long-term care insurance. The rider has limitations, and is optional and has an additional cost.

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**Withdrawals may be subject to surrender charges, market value adjustments, and/or federal income tax. A 10% federal income tax penalty may apply to withdrawals taken before age 59.5.**

**Attained ages 0-75. Refer to contract, Earnings Rate Update, sales guide, and State Approval Matrix for details.

Spectrum Rewards Choice 9
9-year Surrender Charge Schedule (+/- MVA)
4.00% Cap
2.30% Cap
3.00% Cap
4.00% Cap
7.00% Cap
6.00% Cap

Exclusively From Legacy Marketing Group™
PREMIERMARK™ PLUS
BONUS INDEX ANNUITY

By Investors Insurance Corporation

9-year Surrender Charge Schedule (+/- MVA)
4.00% Cap
2.30% Cap
3.00% Cap
4.00% Cap
7.00% Cap
6.00% Cap

• Four index strategies, including a choice of monthly cap indices.
• Full Annuity Value at Death (regardless of issue age).
• “Checkbook” Access and 10% Surrender Charge-Free Withdrawals.

Beneficiary Rider® 2 Plus – Protect Your Clients and Take Care of Their Families!
• Help offset tax liability on the annuity at death
• Provide hassle-free transfer of wealth
• Pay an additional Death Benefit equal to 28% of the gain in the contract

*Vesting immediately.

Legacy Marketing Group™ has a patent from the USPTO for the original Beneficiary Rider: Patent No. 6,651,808 B1. The Beneficiary Rider Plus is the second generation of the Beneficiary Rider. For use with non-tax-qualified annuities only. Issue ages 0-74.

This gain generally refers to the annuity’s Death Benefit less the amount of premium payment for this annuity adjusted for partial withdrawals and previously assessed surrender charges. See rider for details. PremierMark® flexible premium deferred index annuities are issued by Investors Insurance Corporation, Wilmington, DE, and distributed and administered by Legacy Marketing Group®. Products, features, and rider may not be available in all jurisdictions. Refer to contract, Earnings Rate Update, sales guide, and State Approval Matrix for details.

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MC 6-07

Legacy Rewards®
Enhanced Care Rider®
SPDA – SPIA – FPDA
Equity Indexed – Bonus Products
Medically Underwritten SPIAs
Higher Payouts – See Page 4!

SPDA – SPIA – FPDA
Equity Indexed – Bonus Products
Medically Underwritten SPIAs
Higher Payouts – See Page 4!

10/2007
Aviva Income Select Plus
By American Investors Life Insurance Company, Inc.

The Income Select Plus is a fixed indexed annuity with choices of interest crediting strategies to take advantage of stronger market conditions, while providing guarantees that protect your retirement savings during downturns in the market. It also provides income options that you cannot outline.

- Tax-deferred Interest Accumulation*
- First-Year Bonus*
- Death Benefit for Heirs
- Flexibility to Move Between Strategies

*Tax-deferred offers no additional value if the annuity is used to fund a qualified plan, such as an IRA or 401(k), and may not be available if the owner of the annuity is not a natural per-
son such as a corporation or certain types of trusts.

The Income Select Plus annuity (contract form FPIA10P/06/06 or state variation) is issued by American Investors Life Insurance Company, Inc., Topeka, KS. Availability may vary by state. The guarantees provided by annuities and other insurance products are subject to the stability and claims paying ability of the issuing insurance company.

8/2007

Secure Index Opportunities Plus
and a Point-to-Point Interest Crediting Strategy with No Index Spread and NO CAP

ING USA Annuity and Life Insurance Company

- 8.0% Commission
- 10% Free Withdrawals/Provisions
- Nursing Home Waiver (Restrictions Apply)
- A+ (A.M. Best) Carrier

For agents only. Contract issued by ING USA Annuity and Life Insurance Company, 909 Locust St., Des Moines, IA 50309. Interest rates (fixed rate strategy), index caps, index spreads, and participation rates are declared in advance, are guaranteed for one year, and may change annually. The Initial Minimum Guaranteed Contract Rate (2.5%) is guaranteed for 10 years and may be adjusted annually thereafter. Product and its fe-
tures are not available in all states and are subject to change at any time. IRA/qualified plans already are tax-
defered. Clients should consider other annuity features. Strategies/redistributions have minimums and limit-
atations. Guarantees are based on the claims-paying ability of the ING USA Annuity Life and Insurance Company. We reserve the right to alter or end incentives at any time. B and C commission options with trails are also available. Contract Form Series: SIA-6C-3011.

Products offering a bonus may offer lower credited interest rates and/or caps, than products not offering a bonus. Over time, and under certain circumstances, the amount of the bonus may be more than offset by the lower credited interest rate and/or caps. Nursing Home Waiver not available in MA and TX.

What do you give annuity prospects who want it all?
Offer them the new SunDex Bonus™ Fixed Index Annuity.

FROM SUN LIFE FINANCIAL

Start off the conversation with the 7% bonus that boosts account value and is eligible to earn interest credits immediately (fully vested after 5th contract year). Then tell them about the innovative option that lets them START, STOP and STORE income – all with only a 10-year surrender charge schedule.

Call to learn how SunDex Bonus can help you get attention – and close sales

A.M. Best A++ Rating®

Flexible income you can start, stop and store

Up to 7% Bonus' (no annuitization)

Only pay for income benefit when activated

A fixed annuity provides a guaranteed minimum interest rate, tax-deferred accumulation of your client's money subject to a surrender charge schedule and Market Value Adjustment, a wide range of income payment options including an income that cannot be outlived, and a death benefit. Lincoln Financial Group is the marketing name for Lincoln National Corp. and its affiliates.

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FA-055451

5 for 5

5-year surrender charge schedule
5% street level commission

All available in a Flexible Premium Deferred Annuity from the TOP-RATED seller of Indexed Annuities.
**Best Bonus & Extra Interest Products**

**Lincoln Financial Group**

**JPF Classic Flex 12-year**
9.15% includes a 5.00% first year interest rate bonus.

**JPF Classic Flex 8-year**
7.15% includes a 3.00% first year interest rate bonus.

*For deposits of $100,000 or more.

**American National Insurance Company**

Galveston, Texas and

Legacy Marketing Group

A+ (A.M. Best) AA (Standard & Poors)*

**BenchMark Reliance™ Annuity**

First-Year Yield*

Extra 2: 4.80%
Extra 4: 6.75%
Extra 6*: 8.70%
Extra 8*: 10.65%

*For broker use only. Not for public use. Product availability and benefits may vary by state.

*Rates effective 9/1/2007 and subject to change. Higher first-year interest earnings reflect lower renewal rates, increased surrender charges, and lower minimum guarantees.

**Best Immediate Annuity Companies**

<table>
<thead>
<tr>
<th>AIG/American General</th>
<th>Lincoln Financial Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>American National</td>
<td>North American</td>
</tr>
<tr>
<td>Genworth</td>
<td>Old Mutual Financial</td>
</tr>
<tr>
<td>ING</td>
<td>Presidential Life</td>
</tr>
<tr>
<td>Lincoln Benefit Life</td>
<td>Protective</td>
</tr>
</tbody>
</table>

**SAMPLE: Male, 65, $100,000 (AIG)**

10 Year Certain | Life/10 | Life Only
$1025.12 Month | $694.20 Month | $725.87 Month

Call with specific case information for quotes

**Medicaid Friendly Annuity Companies**

<table>
<thead>
<tr>
<th>American National Ins. Co. (LMG)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Genworth</td>
</tr>
<tr>
<td>Old Mutual Financial</td>
</tr>
</tbody>
</table>

CALL US WITH YOUR CASES!

For agent use only – Not approved for use with general public.

LM1253

**Best Impaired Risk Annuity Companies**

**Medically Underwritten “Immediate” Annuities Higher Payouts and Lower Costs to Meet Fixed Expenses**

<table>
<thead>
<tr>
<th>AIG</th>
<th>Old Mutual Financial</th>
</tr>
</thead>
<tbody>
<tr>
<td>Genworth</td>
<td>Presidential Life</td>
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<td>Lincoln Benefit Life</td>
<td>Protective</td>
</tr>
<tr>
<td>Lincoln Financial Group</td>
<td>West Coast Life</td>
</tr>
</tbody>
</table>

**Best Multi-Year Rate Guarantee Products**

**American General**

A++ (A.M. Best) AA+ (Standard & Poors) AA+ (Fitch)

Horizon Select

5 Year: 4.55%
7 Year: 4.80%
10 Year: 4.90%

**American National Insurance Company**

A+ (A.M. Best) AA (Standard & Poors)

The Palladium MYG

3 Year: 4.15%
4 Year: 4.30%
5 Year: 5.20% Year 1 4.20% Years 2-5
7 Year: 5.35% Year 1 4.35% Years 2-7
9 Year: 6.10% Year 1 4.10% Years 2-9

All initial premiums over $100,000 receive an additional 10 basis points for the life of the contract. Rates are 10 basis points lower in the following states: FL, NC, TX, VT, VA, WI. For agent use only. Not approved for use with the General Public.

PP0001

**Illinois Mutual**

A- Excellent (A.M. Best)

Market Adjusted Annuity

3 Years: 4.65%
6 Years: 4.75%
7 Years: 4.80%
8 Years: 5.10%

**Lincoln Financial Group**

A+ (A.M. Best) AA (Standard & Poors) AA (Fitch)

Classic 5

1st Year Yrs. 2-5
<100K: 5.60% 4.60%
>100K: 6.60% 4.60%

**North American**

A+ (A.M. Best) AA- (Standard & Poors)

Guarantee

1st Year Yrs. 2+
5 Year: 6.25% 4.25%
6 Year: 4.75% 4.75%
8 Year: 8.40% 4.40%

**Old Mutual Financial**

A (A.M. Best) A- (Fitch) A3 (Moody’s)

Fidelity 5 Plat Plus

First Year: 5.75%
Years 2-5: 4.75%