

American
Annuity
Agency

APRIL 2008
DIVISION
Annuity
P O R T F O L I O

Allianz gives you three ways to win during their April "Triple Play."

This is a great time to get in the game with Allianz.

Allianz Life Insurance Company of North America

Score a triple play all month long, with three great "**April only**" offers!

1. Receive **ONE bonus Producer Perk** when you submit your first application for Allianz MasterDex 5 PlusSM Annuity with the Allianz Income Plus Benefit from April 1 through 30, 2008.
2. Score **TWO-for-one production credits** on ALL fixed index annuity (FIA) business written during April. A full producer perk with every \$100,000 in April FIA premium (not every \$200,000).
3. Offer clients **THREE rate advantages** on the multi-year Dominator[®] Annuity:
 - New, higher rate guaranteed for 10 years
 - A newly-increased rate guaranteed for 5 years
 - The same rate for all of your clients, regardless of premium amount!



Don't wait; this offer ends April 30th. Call today for all the exciting details.

To view complete business rules and current rates, visit www.allianzlife.com.

To qualify for bonus Perks and production credits, applications must be received at the Home Office from April 1, 2008 through 5:00 p.m. Central time on April 30, 2008. Policies must be issued and premium paid by 5:00 p.m. Central time on June 30, 2008. For producer rewards, Allianz reserves the right to ensure that you are: (a) currently contracted with Allianz and (b) in good standing with the company at the conclusion of the offer.

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

Not FDIC insured • May lose value • No bank or credit union guarantee • Not a deposit • Not insured by any federal government agency or NCUA/NCUSIF

Issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.950.7372 www.allianzlife.com

FMOL-1050

For field marketing organization use only – not for use with the public.
Product availability and features may vary by state.

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C51261
P7100
(4/2008)

American
Annuity
Agency

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A N N U I T Y P O R T F O L I O

BRAND NEW FROM OLD MUTUAL! **OM ACCELERATOR BONUS™ FIXED INDEXED ANNUITY SERIES**

An innovative, initial premium bonus that vests over time and boosts clients' long-term earning potential by earning interest from the date of issue.

OM Accelerator Bonus Products	Initial Premium Bonus	Surrender Charge/ Vesting Period
Accelerator Bonus 7	3%	7 years
Accelerator Bonus 10	5%	10 years
Accelerator Bonus 14	10%	14 years

Other great features of OM Accelerator Bonus products include:

- 10% free withdrawals
- 5 Riders including full value at death
- NEW OM Income Advantage Rider*
- Six interest crediting options

*Not available in all states.

Old Mutual® is the marketing name of OM Financial Life Insurance Company, and in NY only, OM Financial Life Insurance Company of New York, Old Mutual plc companies. Each Old Mutual company is solely responsible for its contractual commitments. Policies issued by OM Financial Life Insurance Company, Baltimore, MD. Guarantees are subject to the claims paying ability of OM Financial Life Insurance Company. Optional provisions and riders may have limitations, restrictions and additional charges. Subject to state availability. Certain restrictions may apply. This product is offered on a group or individual basis as determined by state approval. Annuities are a long-term investment to help with retirement income needs. Withdrawals are subject to income tax and before age 59½ may be subject to tax penalty. For Producer Use Only.

LINCOLN FINANCIAL GROUP 1001 N. Greene Street, Greensboro, NC 27401

OPTICHOICE™ Annuity Series **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 Annuities¹

¹Based on LIMRA, US Individual Annuity Sales, 2nd Quarter 2005, and ratings of Standard & Poor's, Fitch Ratings and A.M. Best Company, as of Dec 1, 2006. The Lincoln Financial Group OptiChoice Flexible Premium Deferred Annuity (Policy Form 05-606, or state variation) is issued by Lincoln Financial Group, Greensboro, N.C., and may not be available in all states (may be referred to as "equity indexed annuity" in certain states). The policy/certificate may be subject to a Market Value Adjustment.

The Lincoln Financial Group OptiChoice Annuity is an indexed annuity, which is a fixed annuity intended for retirement and other long-term needs. It is not intended for a person who does not have sufficient cash or other liquid assets for living expenses and unexpected emergencies, such as medical expenses. An indexed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments, or index. The index used is a price index and does not reflect dividends paid on the underlying stocks. Guarantees are backed by the claims-paying ability of Lincoln Financial Group.

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-05446E

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NEW From AIG American General – **The Strength to be There.**

AIG GLOBAL INDEX™ ANNUITY SERIES

AIG Global Bonus Index™ with:

- 5% Premium Bonus
- 10 year withdrawal charge period
- Guaranteed withdrawal value of 100% at 3% less surrender charge

AIG Global 6 Index™ & AIG Global 8 Index™

- Flexible-premium products with 6 and 8 year withdrawal periods
- No MVA

GMWB with no upfront costs and payments that can increase with age and higher annuity value.

Global Multiple Index Account™ provides diversity by using 3 stock markets indices in U.S., Japan and Europe and the opportunity for higher interest through a calculation that favors the higher performing indices.

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SPDA – SPIA – FPDA **Equity Indexed – Bonus Products**

Medically Underwritten SPIAs – Higher Payouts – See Page 4!

Allianz MasterDex Plus™ Annuity **Allianz MasterDex 5 Plus™ Annuity** **Allianz MasterDex 10 Plus™ Annuity**

*You can give your clients more with
Allianz Life Insurance Company
of North America.*

The Allianz MasterDex Plus series offers your clients important features and benefits they may not find in other fixed index annuities:

- Three crediting methods in each product
- The flexibility of four index allocation choices, including a blended index option
- A 5% premium bonus on MasterDex 5 Plus, or 10% premium bonus on MasterDex 10 Plus
- New optional Income Plus Benefit Rider available with MasterDex 5 Plus (available at additional cost)

Bonus annuities 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.

For MasterDex 5 Plus Annuity contracts, a surrender charge applies for the first 10 contract years. If the contract owner surrenders the contract during this period, or if they do not meet the contract's annuitization requirements, we will apply a surrender charge. This will reduce the amount they receive and may result in a loss of bonus, any earned interest, and a partial loss of principal.

To receive the bonus, the MasterDex 10 Plus Annuity contract may be annuitized anytime after the fifth contract year. Payments, which can be interest only, must then be taken over a minimum of 10 years. Another option is to elect the contract's Systematic Withdrawal Benefit. Otherwise, the contract owner will receive the contract's cash surrender value, which results in a loss of bonus, index credits (if applicable), and fixed interest and may result in a partial loss of principal. The cash surrender value is equal to 87.5% of premium paid (minus any withdrawals) accumulated at 1.5% interest compounded annually.

Guarantees are based on the claims-paying ability of Allianz Life Insurance Company of North America.

Issued by Allianz Life Insurance Company of North America C51233

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EGEN-1002-P2 Product availability and features may vary by state. C51288-01

AVIVA INCOME SELECT BONUS **FIXED INDEXED ANNUITY**

BY AMERICAN INVESTORS LIFE INSURANCE COMPANY, INC.

Income Select Bonus has a 10-year withdrawal charge schedule, liquidity options not seen anywhere else in the industry for a high bonus annuity, and has no forced annuitization – so there are no surprises at the end of the contract and clients always stay in control of their retirement income!

- **10% Premium Bonus** for the first two contract years
- **10% First Year Free** withdrawals
- **20% Home Health Care Waiver**
- **8 interest-crediting strategies**
- **A 10-year withdrawal charge schedule**
- **20% Cumulative Free Withdrawals** starting in Year 2
- **100% Confinement & terminal Illness Waivers**
- **Revolutionary Income Edge** Optional Income Rider

Income Edge [AIR (Rev.9/07) or state variation], an optional rider for which an annual premium is charged, and Income Select Bonus [FPIAX (01/08) or state variation] are issued by American Investors Life Insurance Company, Inc., Topeka, KS, an Aviva company. Product features, limitations and availability vary by State; read the Product Disclosure for details. Bonus annuities may include lower caps, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature. Withdrawals in excess of the free amount are not credited with index interest for that term, are subject to withdrawal charges, premium bonus recapture charges and a market value adjustment, which are imposed retroactively if the contract is surrendered within 12 months of a free withdrawal & may result in the loss of principal if taken during the first 10 years of the contract. 20% Cumulative Withdrawal available if a free withdrawal was not taken in the previous contract year; waivers available after year 1; restrictions apply.

ANNUITY PORTFOLIO

GIVE YOUR CLIENTS THE OPPORTUNITY FOR GROWTH PLUS GUARANTEES WITH THE ALLIANZ TARGET ACCELERATORSM FIXED INDEX DEFERRED ANNUITY – **BRAND NEW FROM ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA!**

With the Allianz Target AcceleratorSM Annuity, your clients can benefit from potential indexed interest **PLUS** guaranteed fixed interest. Your clients set a target date on which they'd like to access their accumulation value. Allianz does the rest!

With the Allianz Target Accelerator Annuity, your clients get:

- The opportunity for indexed interest growth
- Automatic rebalancing over the annuity's deferral period
- Flexible income options, including lump-sum access to the guaranteed accumulation value
- A guaranteed value on their target date
- Steady, predictable accumulation through a fixed interest allocation

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, 5701 Golden Hills Drive, Minneapolis, MN, 55416-1297.

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RewardMarkSM Extra 10
10% premium bonus!
10% penalty-free "checkbook" access after 30 days
10-year walk-away
7%** GA-level commission plus Legacy Rewards!

NEW from Legacy! **Enhanced Care RiderSM** for RewardMarkSM Annuity Series

- Encourages larger-than-average premium payments
- Doesn't require spend-down
- NO Medical Underwriting

RewardMarkSM Extra 10 index annuity and Enhanced Care RiderSM, issued by Washington National Insurance Company, Chicago, IL, are distributed and administered by Legacy Marketing GroupSM. Refer to contract, Earnings Rate Update, sales guide, and State Approval Matrix for details. Enhanced Care RiderSM is not long-term care insurance. The rider has limitations, 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 59½.

**Attained ages 0-75. Refer to Compensation Schedule for details.

CNS198-0507



9-yr.

Surrender Charge Schedule (+/- MVA)

Exclusively From Legacy Marketing GroupSM

PREMIERMARKSM PLUS BONUS INDEX ANNUITY

By Investors Insurance Corporation

8%

GA-Level Commission

7%

Premium Bonus^{*}

- 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 Rider² 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 gain³ in the contract

¹Vests immediately.

²Legacy Marketing GroupSM 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 annuities only. Issue ages 0-74.

³This 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.

PremierMarkSM flexible premium deferred index annuities are issued by Investors Insurance Corporation, Wilmington, DE, and distributed and administered by Legacy Marketing GroupSM. 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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ICC693-0807

WHERE DO YOUR CLIENTS WANT TO GO? ING ENVOY THREE FIXED INDEX ANNUITY

will take them there with the following features:

- Client has full access to account value after the 3rd contract year
- Client has ability to tap into a flexible, life-long payment stream with optional withdrawal benefit rider
- Provides a blend of domestic and international index-linked interest crediting
- Producer compensation on-going based on client account value

Contract is issued by ING USA Annuity and Life Insurance Company. Interest rates, participation rates and index caps are subject to change. Guarantees based on claims paying ability of the insurer. Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59½, an additional 10% Federal penalty tax. Withdrawals do not participate in index interest. Additional features and benefits such as contract guarantees, death benefits and the ability to receive a lifetime income are contained within the annuity for a cost. Please be sure the features and costs of the annuity are right for you when considering the purchase of this rider. Please note that the likelihood of obtaining value from the ING IncomeProtector Withdrawal Benefit rider decreases as issue ages increase. In order for owners issue age 75 and above to benefit from this rider, the interest credited to your accumulation value must be significantly less than expected based on historic averages. Depending on your issue age and the interest credited to your accumulation value, deferring your payment stream may significantly reduce the likelihood of obtaining value from the ING IncomeProtector Withdrawal Benefit. Contract Form Series IU-IA-3065, IU-RA-3059, IU-RA-3060.

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Up to **7% Bonus¹**
 (no annuitization)

What do you give annuity prospects **who want it all?**
 Offer them the new **SunDex BonusSM Fixed Index Annuity.**
FROM SUN LIFE FINANCIAL

Flexible income you can start, stop and store

**A.M. Best
 A++ Rating³**

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** income⁴ – all with only a 10-year surrender charge schedule.

Only pay for income benefit when activated²

Call to learn how SunDex Bonus can help you get attention – and close sales with an **8% commission.⁵**

¹ For contracts equal to or over \$250,000; 6% for lower amounts. During the first five contract years, your client will lose some or all of the bonus (and interest associated with it) if disbursements occur for any reason. See Product manual.

² Reduced participation rate when activated.

³ "Superior," outlook stable.

⁴ Can be activated at later of age 60 and 6th contract year, with \$10,000 minimum account value.

⁵ For ages 0-75; 6.5% commission for ages 76-80.

SunDex Bonus is a single-premium fixed index bonus annuity issued by Sun Life Assurance Company of Canada (U.S.). SunDex Bonus is designed for long-term retirement planning and is not a substitute

for any equity-based investments. Interest earnings are linked, based on participation rate, to the performance of a major index (excludes dividend income). All guarantees are subject to the claims-paying ability of the issuing insurance company. Some loss of principal is possible if contract is surrendered before end of surrender charge period. This contract is subject to limitations. Not available in all states. For complete information, please request a Product Manual and a Sales Kit. Patent Pending. FOR PRODUCER USE ONLY. NOT FOR USE WITH THE PUBLIC.

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SB01-7026 (Exp. 05/08)

SLPC 17354 (05/07)

A N N U I T Y P O R T F O L I O

Best Bonus & Extra Interest Products



Lincoln Financial Group

JPF Classic Flex 12-year

7.85% includes a 5.00% first year interest rate bonus.

JPF Classic Flex 8-year

5.85% 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 & Pools)*

BenchMark RelianceSM Annuity

First-Year Yield*

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

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*Rates effective 4/1/2008 and subject to change. Higher first-year interest earnings reflect lower renewal rates, increased surrender charges, and lower minimum guarantees.
**As of August 2004. Product not available in all states. Call for details.

LM1562

Best Immediate Annuity Companies

AIG/American General

North American

Allianz

Old Mutual Financial

American National

Presidential Life

Genworth

Protective

SAMPLE: Male, 65, \$100,000 (Allianz)

10 Year Certain	Life/10	Life Only
\$996.97 Month	\$693.24 Month	\$723.88 Month

Call with specific case information for quotes

Medicaid Friendly Annuity Companies

American National Ins. Co. (LMG)

Genworth

Old Mutual Financial

**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**

AIG

Old Mutual Financial

Genworth

Presidential Life

Lincoln Benefit Life

Protective

Lincoln Financial Group

West Coast Life

Best Multi-Year Rate Guarantee Products



Allianz

A (A.M. Best) AA (Standard & Pools)

Dominator

	<u>+ 100K</u>
5 Years:	4.55%
10 Years:	5.10%



American General

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

Horizon Select

5 Years:	4.35%
7 Years:	4.65%
10 Years:	4.80%



American National Insurance Company

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

The Palladium MYG

3 Years:	4.00%
4 Years:	4.15%
5 Years:	5.05% Year 1 4.05% Years 2-5
7 Years:	5.20% Year 1 4.20% Years 2-7
9 Years:	5.95% Year 1 3.95% 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



NEW Legacy RateMark

by Investors Insurance Corporation

A- (Excellent) (A.M. Best) A- (Stable Outlook) (Standard & Poor's)

Multi-Year Guarantee Annuity

1 Year:	4.80%
3 Years:	4.60%
5 Years:	5.00%
7 Years:	4.90%
10 Years:	4.85%



Lincoln Financial Group

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

Classic 5

	<u>1st Year</u>	<u>Yrs. 2-5</u>
<100K:	4.55%	3.55%
≥100K:	5.55%	3.55%



Old Mutual Financial

A (A.M. Best) A- (Fitch) A3 (Moody's)

Fidelity 5 Plat Plus

First Year:	5.00%
Years 2-5:	4.00%