



Premium Producers Group LLC  
Consolidated Ratings Report By Company

2/21/2007

		Grade	Average	Geometric	Deviation	Correlation	Beta
<b>AIG</b>							
<b>Emerging Edge</b>							
EE100	Point to Point, SP500 w/100% PR	C-	5.17%	5.13%	2.95%	71.43%	0.20
EE80	Point to Point, SP500 w/80% PR	B-	5.37%	5.32%	3.28%	78.57%	0.24
EEfl	Point to Point, SP500 w/Float PR	A	6.92%	6.76%	6.18%	100.00%	0.55
<b>Horizon Index 12</b>							
HI12m	Monthly Cap, SP500	F+	3.80%	3.69%	4.92%	66.01%	0.29
HI12p	Point to Point, SP500 2-yr	F+	5.64%	5.41%	7.55%	12.43%	0.09
<b>Horizon Index 9</b>							
HI9mc	Monthly Cap, SP500	F	3.38%	3.29%	4.52%	64.74%	0.26
HI9pp	Point to Point, SP500 2-yr	F	5.19%	4.99%	6.78%	12.12%	0.08
<b>Horizon MultiValue 10</b>							
HMXmc	Monthly Cap, SP500	F	3.38%	3.29%	4.52%	64.74%	0.26
HMXp5	Point to Point, SP500 5-yr	F+	9.54%	7.00%	25.23%	-10.58%	-0.34
HMXpp	Point to Point, SP500 1-yr	D	4.70%	4.67%	2.64%	69.44%	0.18
<b>Horizon MultiValue 5</b>							
HM5mc	Monthly Cap, SP500	F	3.38%	3.29%	4.52%	64.74%	0.26
HM5p5	Point to Point, SP500 5-yr	F+	9.54%	7.00%	25.23%	-10.58%	-0.34
HM5pp	Point to Point, SP500 1-yr	D	4.70%	4.67%	2.64%	69.44%	0.18
<b>Vision Advantage 5yr</b>							
V5100	Point to Point, SP500 w/100% par	D+	5.01%	4.98%	2.85%	70.77%	0.20
V580	Point to Point, SP500 w/80% par	C	5.11%	5.06%	3.07%	77.07%	0.23
V5fl	Point to Point, SP500 w/float par	A-	6.29%	6.16%	5.61%	100.00%	0.50
V5ma	Monthly Avg, SP500	B-	6.12%	5.95%	6.37%	90.61%	0.51
<b>Vision Advantage 7yr</b>							
V7100	Point to Point, SP500 w/100% par	C	5.32%	5.28%	3.06%	72.09%	0.21
V780	Point to Point, SP500 w/80% par	B-	5.37%	5.32%	3.28%	78.57%	0.24
V7fl	Point to Point, SP500 w/80% par	A-	6.29%	6.16%	5.61%	100.00%	0.50
V7ma	Monthly Avg, SP500	B	6.23%	6.05%	6.41%	90.64%	0.52
<b>Vision Advantage 9yr</b>							
V9100	Point to Point, SP500 w/100% par	B-	5.61%	5.56%	3.26%	73.56%	0.23
V980	Point to Point, SP500 w/80% par	B	5.62%	5.56%	3.48%	80.07%	0.26
V9fl	Point to Point, SP500 w/float par	A	6.92%	6.76%	6.18%	100.00%	0.55
V9ma	Monthly Avg, SP500	B	6.27%	6.09%	6.42%	90.64%	0.52

**Allianz**

**BonusDex Elite**

BDmaS	Monthly Avg, SP500	B+	6.77%	6.61%	6.09%	79.72%	0.45
-------	--------------------	----	-------	-------	-------	--------	------

**FlexDex**

FDmaS	Monthly Avg, SP500	B-	5.71%	5.63%	4.53%	84.06%	0.35
-------	--------------------	----	-------	-------	-------	--------	------

		Grade	Average	Geometric	Deviation	Correlation	Beta
FDppS	Point to Point, SP500	B-	5.30%	5.24%	3.91%	82.13%	0.30
<b>MasterDex</b>							
MDX	Monthly Cap, SP500	D-	4.00%	3.88%	5.01%	70.40%	0.31
<b>MasterDex 10</b>							
MDX10	Monthly Cap, SP500 12% Bonus	C+	6.30%	6.07%	7.55%	71.70%	0.49
<b>MasterDex 5</b>							
MDX5	Monthly Cap, SP500 5% Bonus	F+	3.78%	3.67%	4.97%	64.41%	0.29
<b>PowerDex Elite</b>							
PDX	Point to Point, SP500	D	4.57%	4.32%	6.57%	59.25%	0.34
PDX10	Point to Point, SP500 10% Bonus	D+	6.06%	5.70%	8.47%	56.91%	0.47
PDX5	Point to Point, SP500 5% Bonus	F+	4.20%	4.01%	6.04%	51.13%	0.30
<b>PremierDex</b>							
PDex	Monthly Cap, SP500	C-	5.50%	5.30%	6.92%	70.55%	0.46
<b>PremierDex 5</b>							
PDexV	Monthly Cap, SP500 5% Bonus	D+	4.96%	4.78%	6.44%	69.21%	0.42
<b>VersaDex</b>							
VDXpS	Point to Point, SP500	D	4.70%	4.67%	2.64%	69.44%	0.18

## American Equity

### Bonus Gold

BGmaD	Monthly Avg, DJIA	D+	5.45%	5.32%	5.36%	66.99%	0.34
BGmaP	Monthly Avg, SP500 w/PR	B-	6.24%	6.06%	6.53%	82.22%	0.49
BGmaS	Monthly Avg, SP500	B-	5.93%	5.81%	5.17%	73.17%	0.36
BGmcS	Monthly Cap, SP500	D-	4.81%	4.64%	6.27%	64.94%	0.37
BGppD	Point to Point, DJIA	D+	5.23%	5.14%	4.73%	55.65%	0.27
BGppP	Point to Point, SP500 w/PR	A	7.39%	7.17%	7.25%	89.03%	0.59
BGppS	Point to Point, SP500	C	5.76%	5.67%	4.62%	55.43%	0.26

### Freedom Gold

FRmaP	Monthly Avg, SP500 w/PR	C	5.16%	5.05%	4.99%	90.65%	0.40
FRmc	Monthly Cap, SP500	F+	3.75%	3.65%	4.82%	68.38%	0.29
FRppC	Point to Point, SP500	D	4.70%	4.67%	2.64%	69.44%	0.18
FRppP	Point to Point, SP500 w/PR	A-	6.29%	6.16%	5.61%	100.00%	0.50
FRmaC	Monthly Avg, SP500	C-	4.87%	4.81%	3.65%	82.37%	0.28

### Future Gold

FGma	Monthly Avg, SP500	C-	4.87%	4.81%	3.65%	82.37%	0.28
FGmaS	Monthly Avg, SP500 w/PR	C	5.16%	5.05%	4.99%	90.65%	0.40
FGmc	Monthly Cap, SP500	F+	3.75%	3.65%	4.82%	68.38%	0.29
FGpp	Point to Point, SP500	D	4.70%	4.67%	2.64%	69.44%	0.18
FGpS	Point to Point, SP500 w/PR	A-	6.29%	6.16%	5.61%	100.00%	0.50

### Millenium Platinum

MGmaD	Monthly Avg, SP500	C+	5.33%	5.21%	5.12%	91.12%	0.42
MGmcD	Monthly Cap, SP500	D-	3.91%	3.80%	4.93%	69.75%	0.30
MGppD	Point to Point, SP500	A-	6.46%	6.31%	5.77%	99.66%	0.51

		Grade	Average	Geometric	Deviation	Correlation	Beta
<b>Premier Platinum</b>							
PGma	Monthly Avg, SP500	C+	5.67%	5.57%	4.62%	78.37%	0.34
PGmaP	Monthly Avg, SP500 w/PR	B-	5.97%	5.82%	6.01%	86.29%	0.47
PGmc	Monthly Cap, SP500	D-	4.54%	4.40%	5.78%	67.27%	0.35
PGpp	Point to Point, SP500	C	5.49%	5.43%	3.95%	59.89%	0.24
PGpr	Point to Point, SP500 w/PR	A	7.12%	6.93%	6.72%	93.12%	0.56

## American Investors

### American Edge

AEMA	Monthly Avg, SP500	B+	6.45%	6.26%	6.49%	90.66%	0.53
AEMc	Monthly Cap, SP500	D	4.37%	4.24%	5.28%	73.25%	0.34
AEpp	Point to Point, SP500	B-	5.61%	5.56%	3.26%	73.56%	0.23

### Bonus Select

BSma	Monthly Avg, SP500	B+	6.52%	6.33%	6.79%	90.47%	0.55
BSmc	Monthly Cap, SP500	F	3.56%	3.46%	4.72%	63.57%	0.27
BSpp1	Point to Point SP500, 1-yr	C+	5.44%	5.39%	3.36%	68.14%	0.23
BSpp2	Point to Point SP500, 2-yr	F+	5.80%	5.55%	7.77%	12.63%	0.09

### Income Select 10yr

ISXma	Monthly Avg, SP500 @75k	B	6.30%	6.12%	6.44%	90.65%	0.52
ISXmc	Monthly Cap, SP500 @75k	F	2.79%	2.71%	4.02%	57.01%	0.21
ISXpp	Point to Point, SP500 @75k	C	5.32%	5.28%	3.06%	72.09%	0.21
ISXpr	Point to Point, SP500 w/PR @75k	A	6.92%	6.76%	6.18%	100.00%	0.55

### Income Select 5yr

IS5ma	Monthly Avg, SP500 @75k	A-	6.55%	6.37%	6.53%	90.67%	0.53
IS5mc	Monthly Cap, SP500 @75k	F+	3.51%	3.41%	4.62%	66.09%	0.27
IS5pp	Point to Point, SP500 @75k	B	5.76%	5.71%	3.37%	74.25%	0.24
IS5pr	Point to Point, SP500 w/PR @75k	A+	7.55%	7.36%	6.74%	100.00%	0.60

### Income Select 7yr

IS7ma	Monthly Avg, SP500 @75k	A-	6.55%	6.37%	6.53%	90.67%	0.53
IS7mc	Monthly Cap, SP500 @75k	F+	3.51%	3.41%	4.62%	66.09%	0.27
IS7pp	Point to Point, SP500 @75k	B	5.76%	5.71%	3.37%	74.25%	0.24
IS7pr	Point to Point, SP500 w/PR @75k	A+	7.55%	7.36%	6.74%	100.00%	0.60

### Income Select Plus

IPma	Monthly Avg, SP500 @10k	B+	6.49%	6.29%	6.89%	89.83%	0.55
IPmc	Monthly Cap, SP500 @10k	F	3.09%	3.00%	4.35%	57.86%	0.23
IPpp	Point to Point, SP500 @10k	D+	5.06%	5.02%	3.27%	63.86%	0.21
IPpr	Point to Point, SP500 w/PR @10k	A	6.84%	6.68%	6.27%	96.62%	0.54
ISPma	Monthly Avg, SP500 @75k	A-	6.85%	6.64%	7.01%	90.10%	0.56
ISPmc	Monthly Cap, SP500 @75k	F	3.31%	3.21%	4.56%	59.65%	0.24
ISPPp	Point to Point, SP500 @75k	C+	5.55%	5.49%	3.56%	66.43%	0.23
ISPPr	Point to Point, SP500 w/PR @75k	A+	7.47%	7.28%	6.82%	97.12%	0.59

### Performance Advantage 12

PAma	Monthly Avg, SP500	A-	6.63%	6.43%	6.94%	89.95%	0.56
PAMc	Monthly Cap, SP500	F	3.66%	3.56%	4.87%	63.22%	0.28
PApp1	Point to Point, SP500	C	5.39%	5.34%	3.46%	65.55%	0.23
PApp2	Point to Point, SP500 2-yr	D-	5.92%	5.65%	7.99%	12.65%	0.10

### Performance Advantage 15

		Grade	Average	Geometric	Deviation	Correlation	Beta
P15ma	Monthly Avg, SP500	A-	6.85%	6.63%	7.26%	88.41%	0.57
P15mc	Monthly Cap, SP500	F+	3.87%	3.75%	5.20%	62.09%	0.29
P15p1	Point to Point, SP500	C+	5.76%	5.69%	4.00%	62.72%	0.25
P15p2	Point to Point, SP500 2-yr	D-	6.15%	5.85%	8.46%	12.66%	0.10

#### Premier Edge

PEpp1	Point to Point, SP500	B-	5.61%	5.56%	3.26%	73.56%	0.23
PEpp2	Point to Point, SP500 2-yr	D-	5.80%	5.55%	7.63%	13.08%	0.09

### Americo

#### FlexPlus

FPma	Monthly Avg, SP500	B-	5.69%	5.60%	4.62%	86.60%	0.37
FPpp	Point to Point, SP500	C	4.79%	4.73%	3.42%	85.41%	0.27
FPum	Monthly Avg, SP500 no cap	C	5.45%	5.29%	6.11%	90.37%	0.49
FPup	Point to Point, SP500 no cap	A	7.30%	7.07%	7.35%	99.64%	0.65

#### Future Provider

FUPmf	Monthly Avg, SP500	C+	5.73%	5.56%	6.22%	90.49%	0.50
FUPpf	Point to Point, SP500 no cap	A-	6.16%	6.01%	5.93%	99.86%	0.53
FUPpS	Point to Point, SP500	D	4.70%	4.67%	2.64%	69.44%	0.18

#### Future Provider Bonus

FPBmf	Monthly Avg, SP500	B-	6.17%	5.98%	6.67%	90.22%	0.54
FPBpf	Point to Point, SP500 no cap	A-	6.60%	6.42%	6.42%	97.82%	0.56
FPBpS	Point to Point, SP500	C-	5.12%	5.08%	3.16%	66.48%	0.21

#### Ultimate One 7

UO7ma	Monthly Avg, SP500	B-	5.85%	5.71%	5.65%	90.65%	0.46
UO7mc	Monthly Avg, SP500 w/cap	C-	4.87%	4.81%	3.65%	82.37%	0.28
UO7ms	Monthly Avg, SP500 w/spread	B	6.23%	6.05%	6.41%	90.64%	0.52
UO7pc	Point to Point, SP500 w/cap	D+	5.01%	4.98%	2.85%	70.77%	0.20
UO7pp	Point to Point, SP500	A	6.79%	6.64%	6.06%	100.00%	0.54

#### Ultimate One 9

UO9ma	Monthly Avg, SP500	B	6.20%	6.04%	5.98%	90.65%	0.48
UO9mc	Monthly Avg, SP500 w/cap	C	5.18%	5.11%	4.00%	84.16%	0.31
UO9ms	Monthly Avg, SP500 w/spread	B+	6.34%	6.16%	6.45%	90.65%	0.52
UO9pc	Point to Point, SP500 w/cap	D+	5.01%	4.98%	2.85%	70.77%	0.20
UO9pp	Point to Point, SP500	A	6.92%	6.76%	6.18%	100.00%	0.55

#### Ultimate One 9 Bonus

UOBma	Monthly Avg, SP500	B-	5.94%	5.80%	5.75%	90.42%	0.46
UOBmc	Monthly Avg, SP500 w/cap	C-	4.95%	4.89%	3.65%	81.52%	0.28
UOBms	Monthly Avg, SP500 w/fee	B	6.24%	6.04%	6.69%	90.27%	0.54
UOBpc	Point to Point, SP500 w/cap	D	4.79%	4.75%	2.97%	64.93%	0.19
UOBpp	Point to Point, SP500	A	6.73%	6.57%	6.11%	97.75%	0.53

### Amerus

#### MultiChoice 10

MCXma	Monthly Avg, SP500	B	6.30%	6.12%	6.44%	90.65%	0.52
MCXp2	Point to Point, SP500 2-yr	F	5.19%	4.99%	6.78%	12.12%	0.08
MCXpp	Point to Point, SP500	C	5.44%	5.39%	3.36%	68.14%	0.23

		Grade	Average	Geometric	Deviation	Correlation	Beta
<b>MultiChoice 6</b>							
MC6p2	Point to Point, SP500 2-yr	F+	5.50%	5.28%	7.21%	12.58%	0.09
MC6pp	Point to Point, SP500	D+	5.01%	4.98%	2.85%	70.77%	0.20
<b>MultiChoice 7</b>							
MC7ma	Monthly Avg, SP500	A-	6.85%	6.63%	7.26%	88.41%	0.57
MC7mc	Monthly Avg, SP500	F+	3.87%	3.75%	5.20%	62.09%	0.29
MC7p2	Point to Point, SP500 2-yr	D-	6.15%	5.85%	8.46%	12.66%	0.10
MC7pp	Point to Point, SP500	C+	5.76%	5.69%	4.00%	62.72%	0.25
<b>MultiChoice Bonus+</b>							
MCBma	Monthly Avg, SP500	A-	6.74%	6.53%	7.09%	89.25%	0.57
MCBmc	Monthly Cap, SP500	F+	3.77%	3.66%	5.03%	62.72%	0.28
MCBp2	Point to Point, SP500 2-yr	D-	6.03%	5.75%	8.22%	12.66%	0.10
MCBpp	Point to Point, SP500	C+	5.65%	5.59%	3.77%	64.60%	0.24
<b>MultiChoice Classic</b>							
MCCma	Monthly Avg, SP500	B+	6.45%	6.26%	6.49%	90.66%	0.53
MCCmc	Monthly Avg, SP500	D	4.37%	4.24%	5.28%	73.25%	0.34
MCCpp	Point to Point, SP500	B-	5.61%	5.56%	3.26%	73.56%	0.23
<b>MultiChoice Income 10</b>							
MIXma	Monthly Avg, SP500 @10k	B-	5.94%	5.77%	6.30%	90.56%	0.51
MIXmc	Monthly Cap, SP500 @10k	F-	2.57%	2.50%	3.80%	54.61%	0.19
MIXpf	Point to Point, SP500 w/PR @10k	A-	6.29%	6.16%	5.61%	100.00%	0.50
MIXpp	Point to Point, SP500 @75k	D-	4.54%	4.51%	2.54%	68.92%	0.17
MIYma	Monthly Avg, SP500 @75k	B	6.30%	6.12%	6.44%	90.65%	0.52
MIYmc	Monthly Cap, SP500 @75k	F-	2.79%	2.71%	4.02%	57.01%	0.21
MIYpf	Point to Point, SP500 w/PR @75k	A	6.92%	6.76%	6.18%	100.00%	0.55
MIYpp	Point to Point, SP500 @75k	D+	5.01%	4.98%	2.85%	70.77%	0.20
<b>MultiChoice Income 5</b>							
MI5ma	Monthly Avg, SP500 @10k	B+	6.34%	6.16%	6.45%	90.65%	0.52
MI5mc	Monthly Cap, SP500 @10k	F	3.26%	3.17%	4.42%	63.51%	0.25
MI5pf	Point to Point, SP500 w/PR @10k	A	6.92%	6.76%	6.18%	100.00%	0.55
MI5pp	Point to Point, SP500 @10k	C-	5.17%	5.13%	2.95%	71.43%	0.20
MI6ma	Monthly Avg, SP500 @75k	A-	6.55%	6.37%	6.53%	90.67%	0.53
MI6mc	Monthly Cap, SP500 @75k	F+	3.51%	3.41%	4.62%	66.09%	0.27
MI6pf	Point to Point, SP500 w/PR @75k	A+	7.55%	7.36%	6.74%	100.00%	0.60
MI6pp	Point to Point, SP500 @75k	C+	5.47%	5.42%	3.16%	72.82%	0.22
<b>MultiChoice Income 7</b>							
MI7ma	Monthly Avg, SP500 @10k	B+	6.34%	6.16%	6.45%	90.65%	0.52
MI7mc	Monthly Cap, SP500 @10k	F	3.26%	3.17%	4.42%	63.51%	0.25
MI7pf	Point to Point, SP500 w/PR @10k	A	6.92%	6.76%	6.18%	100.00%	0.55
MI7pp	Point to Point, SP500 @10k	C-	5.17%	5.13%	2.95%	71.43%	0.20
MI8ma	Monthly Avg, SP500 @75k	A-	6.55%	6.37%	6.53%	90.67%	0.53
MI8mc	Monthly Cap, SP500 @75k	F+	3.51%	3.41%	4.62%	66.09%	0.27
MI8pf	Point to Point, SP500 w/PR @75k	A+	7.55%	7.36%	6.74%	100.00%	0.60
MI8pp	Point to Point, SP500 @75k	C+	5.47%	5.42%	3.16%	72.82%	0.22
<b>MultiChoice Income Plus</b>							
MIPma	Monthly Avg, SP500 @10k	B+	6.49%	6.29%	6.89%	89.83%	0.55
MIPmc	Monthly Cap, SP500 @10k	F	3.09%	3.00%	4.35%	57.86%	0.23
MIPpf	Point to Point, SP500 w/PR @10k	A	6.84%	6.68%	6.27%	96.62%	0.54
MIPpp	Point to Point, SP500 @10k	D+	5.06%	5.02%	3.27%	63.86%	0.21

		Grade	Average	Geometric	Deviation	Correlation	Beta
MIQma	Monthly Avg, SP500 @75k	A-	6.85%	6.64%	7.01%	90.10%	0.56
MIQmc	Monthly Cap, SP500 @75k	F	3.31%	3.21%	4.56%	59.65%	0.24
MIQpf	Point to Point, SP500 w/PR @75k	A+	7.47%	7.28%	6.82%	97.12%	0.59
MIQpp	Point to Point, SP500 @75k	C+	5.55%	5.49%	3.56%	66.43%	0.23

## EquiTrust

### Market Booster

MBda	Daily Avg, SP500	C	5.28%	5.21%	4.16%	82.50%	0.32
MBma2	Monthly Avg, SP500 2-yr	D+	7.20%	6.66%	11.47%	17.02%	0.15
MBpp	Point to Point, SP500	C-	5.23%	5.18%	3.37%	64.69%	0.22

### Market Power Bonus

MPBda	Daily Avg, SP500	C+	5.82%	5.70%	5.17%	73.25%	0.36
MPBpp	Point to Point, SP500	C	5.76%	5.67%	4.62%	55.43%	0.26

### Market Power Bonus Plus

MPma2	Monthly Avg, SP500 2-yr	D+	7.80%	7.16%	12.68%	16.87%	0.17
-------	-------------------------	----	-------	-------	--------	--------	------

### Market Seven

MSda	Daily Avg, SP500	D+	4.75%	4.70%	3.63%	82.71%	0.28
MSpp	Point to Point, SP500	C	5.32%	5.28%	3.06%	72.09%	0.21

### Market Value

MVma	Monthly Avg, SP500	C	5.18%	5.11%	4.00%	84.16%	0.31
MVpp	Point to Point, SP500	C	5.32%	5.28%	3.06%	72.09%	0.21

### Market Value Plus

MVma2	Monthly Avg, SP500 2-yr	D	6.60%	6.14%	10.43%	16.84%	0.14
-------	-------------------------	---	-------	-------	--------	--------	------

### MarketSeven Plus

MSPm2	Monthly Avg, SP500 2-yr	D-	6.60%	6.14%	10.43%	16.84%	0.14
-------	-------------------------	----	-------	-------	--------	--------	------

## F & G Life

### Index Rewards

IRmaD	Monthly Avg, DJIA	D+	5.06%	4.97%	4.58%	80.15%	0.34
IRmaS	Monthly Avg, SP500	B-	5.57%	5.49%	4.47%	86.06%	0.35
IRppD	Point to Point, DJIA	C	5.19%	5.13%	3.55%	75.79%	0.26
IRppS	Point to Point, SP500	B	5.90%	5.85%	3.47%	74.89%	0.25

### Index Rewards 5

IR5mD	Monthly Avg, DJIA	D+	4.82%	4.74%	4.25%	79.21%	0.31
IR5mS	Monthly Avg, SP500	C+	5.32%	5.24%	4.16%	84.92%	0.32
IR5pD	Point to Point, DJIA	C-	4.94%	4.89%	3.33%	74.95%	0.24
IR5pS	Point to Point, SP500	B-	5.61%	5.56%	3.26%	73.56%	0.23

### Loyalty Rewards Escalator 10

LRXma	Monthly Avg, SP500	B+	6.15%	6.08%	4.09%	84.85%	0.32
LRXmc	Monthly Cap, SP500	C-	5.14%	5.02%	5.18%	72.58%	0.33
LRXpp	Point to Point, SP500	B+	6.61%	6.57%	3.26%	73.56%	0.23

### Loyalty Rewards Escalator 12

LR12ma	Monthly Avg, SP500	B+	6.22%	6.15%	4.17%	85.19%	0.33
--------	--------------------	----	-------	-------	-------	--------	------

		Grade	Average	Geometric	Deviation	Correlation	Beta
LR12mc	Monthly Cap, SP500	C-	5.27%	5.14%	5.27%	73.55%	0.34
LR12pp	Point to Point, SP500	B+	6.61%	6.57%	3.26%	73.56%	0.23
<b>Loyalty Rewards Escalator 6</b>							
LR6ma	Monthly Avg, SP500	B-	5.77%	5.71%	3.65%	82.85%	0.28
LR6mc	Monthly Cap, SP500	D+	4.78%	4.67%	4.91%	69.60%	0.30
LR6pp	Point to Point, SP500	B	6.07%	6.03%	2.93%	72.88%	0.20
<b>Loyalty Rewards Escalator 8</b>							
LR8ma	Monthly Avg, SP500	B+	6.08%	6.01%	4.00%	84.49%	0.31
LR8mc	Monthly Cap, SP500	D+	5.02%	4.90%	5.09%	71.60%	0.32
LR8pp	Point to Point, SP500	B+	6.37%	6.32%	3.13%	74.16%	0.22
<b>Safety Index 10yr</b>							
SAXma	Monthly Avg, SP500 w/cap @100k	B-	5.79%	5.70%	4.76%	87.09%	0.38
SAXmc	Monthly Cap, SP500 @100k	C	5.15%	5.01%	5.78%	78.76%	0.40
SAXmf	Monthly Avg, SP500 w/fee @100k	B-	5.98%	5.80%	6.32%	90.57%	0.51
SAXpp	Point to Point, SP500 @100k	B+	6.45%	6.38%	3.89%	77.38%	0.29
SFXma	Monthly Avg, SP500 w/cap @15k	C+	5.45%	5.37%	4.32%	85.53%	0.34
SFXmc	Monthly Cap, SP500 @15k	D	4.49%	4.36%	5.37%	74.16%	0.35
SFXmf	Monthly Avg, SP500 w/fee @15k	C+	5.62%	5.46%	6.18%	90.44%	0.50
SFXpp	Point to Point, SP500 @15k	B	5.76%	5.71%	3.37%	74.25%	0.24
<b>Safety Index 4yr</b>							
SA4ma	Monthly Avg, SP500 w/cap @100k	C+	5.45%	5.37%	4.32%	85.53%	0.34
SA4mc	Monthly Cap, SP500 @100k	D-	4.12%	4.00%	5.10%	71.34%	0.32
SA4mf	Monthly Avg, SP500 w/fee @100k	C+	5.62%	5.46%	6.18%	90.44%	0.50
SA4pp	Point to Point, SP500 @100k	B	6.18%	6.12%	3.68%	76.11%	0.27
SF4ma	Monthly Avg, SP500 w/cap @15k	C-	5.03%	4.96%	3.83%	83.32%	0.29
SF4mc	Monthly Cap, SP500 @15k	F+	3.51%	3.41%	4.62%	66.09%	0.27
SF4mf	Monthly Avg, SP500 w/fee @15k	C	5.29%	5.13%	6.04%	90.28%	0.48
SF4pp	Point to Point, SP500 @15k	B-	5.61%	5.56%	3.26%	73.56%	0.23
<b>Safety Index 7yr</b>							
SA7ma	Monthly Avg, SP500 w/cap @100k	B-	5.69%	5.60%	4.62%	86.60%	0.37
SA7mc	Monthly Cap, SP500 @100k	C-	5.02%	4.87%	5.70%	77.83%	0.39
SA7mf	Monthly Avg, SP500 w/fee @100k	C+	5.80%	5.63%	6.25%	90.51%	0.50
SA7pp	Point to Point, SP500 @100k	B+	6.32%	6.25%	3.79%	76.76%	0.28
SF7ma	Monthly Avg, SP500 w/cap @15k	C+	5.32%	5.24%	4.16%	84.92%	0.32
SF7mc	Monthly Cap, SP500 @15k	D	4.37%	4.24%	5.28%	73.25%	0.34
SF7mf	Monthly Avg, SP500 w/fee @15k	C	5.45%	5.29%	6.11%	90.37%	0.49
SF7pp	Point to Point, SP500 @15k	B	5.76%	5.71%	3.37%	74.25%	0.24
<b>Spectrum Rewards Choice 7</b>							
SC7ma	Monthly Avg, SP500	C-	5.03%	4.96%	3.83%	83.32%	0.29
SC7mc	Monthly Cap, SP500	F	3.14%	3.05%	4.32%	62.23%	0.24
SC7pp	Point to Point, SP500	B-	5.61%	5.56%	3.26%	73.56%	0.23
<b>Spectrum Rewards Choice 9</b>							
SC9m1	Monthly Cap, SP500	F	3.10%	3.01%	4.28%	59.78%	0.23
SC9m2	Monthly Cap, SP500 2-yr	F-	3.41%	3.21%	6.58%	23.40%	0.15
SC9ma	Monthly Avg, SP500	C	5.19%	5.12%	3.89%	83.89%	0.30
SC9pp	Point to Point, SP500	C+	5.49%	5.44%	3.29%	70.37%	0.23
<b>Spectrum Rewards Choice Bonus</b>							
SCBm1	Monthly Cap, SP500	F+	3.77%	3.66%	5.03%	62.72%	0.28
SCBm2	Monthly Cap, SP500 2-yr	F+	4.91%	4.58%	8.83%	23.97%	0.20

		Grade	Average	Geometric	Deviation	Correlation	Beta
<b>Spectrum Rewards Reserve</b>							
RRma	Monthly Avg, SP500	B-	5.53%	5.45%	4.29%	84.56%	0.33
RRmS1	Monthly Cap, SP500 1-yr	F	3.56%	3.46%	4.72%	63.57%	0.27
RRmS2	Monthly Cap, SP500 2-yr	F+	4.69%	4.38%	8.43%	24.08%	0.19
RRpp	Point to Point, SP500	B+	7.02%	6.93%	4.46%	76.51%	0.33

## Great American

<b>Icon</b>							
ICOMA	Monthly Avg, SP500 w/cap	C+	5.32%	5.24%	4.16%	84.92%	0.32
ICOMf	Monthly Avg, SP500 w/fee	B+	6.34%	6.16%	6.45%	90.65%	0.52
ICOpp	Point to Point, SP500	D+	4.86%	4.82%	2.75%	70.08%	0.19
<b>Icon II</b>							
IC2ma	Monthly Avg, SP500 w/cap	C	5.19%	5.12%	3.92%	84.58%	0.31
IC2mf	Monthly Avg, SP500 w/fee	B	6.14%	5.96%	6.45%	90.91%	0.52
IC2pp	Point to Point, SP500	D-	4.53%	4.50%	2.56%	68.42%	0.17
<b>Legend</b>							
LEGma	Monthly Avg, SP500 w/cap	B-	5.48%	5.40%	4.27%	85.99%	0.34
LEGmf	Monthly Avg, SP500 w/fee	A-	6.50%	6.32%	6.58%	91.03%	0.53
LEGpp	Point to Point, SP500	C	5.33%	5.28%	3.08%	71.72%	0.22
<b>Legend II</b>							
LE2ma	Monthly Avg, SP500 w/cap	C+	5.32%	5.24%	4.16%	84.92%	0.32
LE2mf	Monthly Avg, SP500 w/fee	B+	6.34%	6.16%	6.45%	90.65%	0.52
LE2pp	Point to Point, SP500	C-	5.17%	5.13%	2.95%	71.43%	0.20
<b>Valor</b>							
VALma	Monthly Avg, SP500 w/cap	B	6.11%	6.00%	5.00%	85.94%	0.39
VALmf	Monthly Avg, SP500 w/fee	A	6.89%	6.68%	7.02%	90.12%	0.56
VALpp	Point to Point, SP500	C+	5.55%	5.49%	3.56%	66.43%	0.23
<b>Valor II</b>							
VA2da	Daily Avg, SP500	B-	6.04%	5.88%	6.08%	85.75%	0.47
VA2mf	Monthly Avg, SP500 w/fee	B+	6.62%	6.40%	7.26%	87.58%	0.57
VA2pp	Point to Point, SP500	D+	5.16%	5.10%	3.78%	58.05%	0.22

## ING

<b>IncomeOutcome</b>							
IOAV	Point to Point, SP500 Accum. Value	B-	5.61%	5.56%	3.26%	73.56%	0.23
IOIV	Point to Point, SP500 Income Value	A	8.08%	7.96%	5.28%	85.16%	0.42
<b>Secure Index</b>							
SlppS	Point to Point, SP500 Traditional @10	C	5.32%	5.28%	3.06%	72.09%	0.21
<b>Secure Index 5</b>							
S5ma	Monthly Avg, SP500 @15k	B	6.27%	6.09%	6.42%	90.64%	0.52
S5pc	Point to Point, SP500 w/cap @15k	D+	4.86%	4.82%	2.75%	70.08%	0.19
S5pp	Point to Point, SP500 w/PR @15K	A-	6.29%	6.16%	5.61%	100.00%	0.50
SI5ma	Monthly Avg, SP500 @75k	A-	6.63%	6.44%	6.55%	90.67%	0.53
SI5pc	Point to Point, SP500 w/cap @75k	C	5.32%	5.28%	3.06%	72.09%	0.21
SI5pp	Point to Point, SP500 w/PR @75k	A	6.92%	6.76%	6.18%	100.00%	0.55

		Grade	Average	Geometric	Deviation	Correlation	Beta
<b>Secure Index 7</b>							
S7ma	Monthly Avg, SP500 @15k	B	6.27%	6.09%	6.42%	90.64%	0.52
S7pc	Point to Point, SP500 w/cap @15k	D+	5.01%	4.98%	2.85%	70.77%	0.20
S7pp	Point to Point, SP500 w/PR @15K	A-	6.29%	6.16%	5.61%	100.00%	0.50
SI7ma	Monthly Avg, SP500 @75k	A-	6.63%	6.44%	6.55%	90.67%	0.53
SI7pc	Point to Point, SP500 w/cap @75k	C+	5.47%	5.42%	3.16%	72.82%	0.22
SI7pp	Point to Point, SP500 w/PR @75k	A	6.92%	6.76%	6.18%	100.00%	0.55
<b>Secure Index Op Plus</b>							
SI0ma	Monthly Avg, SP500 @15k	A-	6.74%	6.54%	6.97%	90.03%	0.56
SI0pc	Point to Point, SP500 w/cap @15k	D	4.73%	4.69%	3.09%	62.17%	0.19
SI0pp	Point to Point, SP500 w/PR @15k	A	6.84%	6.68%	6.27%	96.62%	0.54
SIPma	Monthly Avg, SP500 @75k	A	7.03%	6.82%	7.07%	90.20%	0.57
SIPpc	Point to Point, SP500 w/cap @75k	C-	5.23%	5.18%	3.37%	64.69%	0.22
SIPpp	Point to Point, SP500 w/PR @75k	A+	7.47%	7.28%	6.82%	97.12%	0.59
<b>Selectra MultiStrategy</b>							
SELma	Monthly Avg, SP500 Annual Index Ac	B+	6.41%	6.23%	6.48%	90.66%	0.52
<b>Investors Insurance</b>							
<b>MarkOne</b>							
MOama	Monthly Avg, SP500	C-	4.95%	4.89%	3.74%	82.85%	0.29
MOapp	Point to Point, SP500	C-	5.17%	5.13%	2.95%	71.43%	0.20
MOVpp	Point to Point, SP500 5-yr	F+	10.85%	6.80%	34.30%	-2.91%	-0.42
MOXpp	Point to Point, SP500 10-yr	F	4.65%	3.60%	14.70%	-2.91%	-0.18
<b>MarkOne 4</b>							
MO4am	Monthly Avg, SP500	C-	4.85%	4.80%	3.56%	80.99%	0.27
MO4ap	Point to Point, SP500	D+	4.96%	4.92%	3.07%	65.71%	0.20
MO4Vp	Point to Point, SP500 5-yr	F+	8.97%	7.05%	22.16%	-10.23%	-0.28
MO4Xp	Point to Point, SP500 10-yr	F-	4.43%	3.51%	14.00%	-2.91%	-0.16
<b>MarkOne 8</b>							
MO8am	Monthly Avg, SP500	D+	4.98%	4.90%	4.03%	70.68%	0.27
MO8ap	Point to Point, SP500	D-	4.70%	4.65%	3.68%	54.16%	0.20
MO8Vp	Point to Point, SP500 5-yr	D-	9.87%	7.69%	24.04%	-10.24%	-0.31
MO8Xp	Point to Point, SP500 10-yr	F-	4.15%	3.36%	13.11%	-2.91%	-0.13
<b>Jackson National</b>							
<b>Elite</b>							
EAR12	Monthly Avg, SP500	C+	5.32%	5.24%	4.16%	84.92%	0.32
EAR250	Monthly Avg, SP500 @250k	C-	5.11%	5.04%	3.91%	83.75%	0.30
EAR5	Monthly Avg, SP500	D+	4.79%	4.73%	3.56%	81.92%	0.27
EAR7	Monthly Avg, SP500	C-	4.95%	4.89%	3.74%	82.85%	0.29
EAR9	Monthly Avg, SP500	C	5.18%	5.11%	4.00%	84.16%	0.31
EARX	Monthly Avg, SP500	C+	5.45%	5.37%	4.32%	85.53%	0.34
<b>Elite Choice</b>							
ECXm2	Monthly Cap, SP500 2-yr	F+	5.14%	4.79%	8.85%	24.32%	0.21
ECXma	Monthly Avg, SP500	C+	5.45%	5.37%	4.32%	85.53%	0.34
ECXp2	Point to Point, SP500 2-yr	F	4.95%	4.77%	6.45%	11.78%	0.07

			Grade	Average	Geometric	Deviation	Correlation	Beta
<b>Jefferson Pilot</b>								
<b>New Directions I-66</b>								
NDI66	Point to Point, SP500 2-yr		D	6.31%	6.02%	8.35%	13.86%	0.11
<b>New Directions I-88</b>								
NDI88	Point to Point, SP500 2-yr		D	6.38%	6.09%	8.45%	13.97%	0.11
<b>OptiChoice 5</b>								
OC5ma	Monthly Avg, SP500		B+	6.48%	6.30%	6.50%	90.67%	0.53
OC5mc	Monthly Cap, SP500		F	3.38%	3.29%	4.52%	64.74%	0.26
OC5pp	Point to Point, SP500		C	5.32%	5.28%	3.06%	72.09%	0.21
<b>OptiChoice 7</b>								
OC7ma	Monthly Avg, SP500		A-	6.55%	6.37%	6.53%	90.67%	0.53
OC7mc	Monthly Cap, SP500		F+	3.51%	3.41%	4.62%	66.09%	0.27
OC7pp	Point to Point, SP500		C+	5.38%	5.34%	3.10%	72.38%	0.22
<b>OptiChoice 9</b>								
OC9ma	Monthly Avg, SP500		A-	6.63%	6.44%	6.55%	90.67%	0.53
OC9mc	Monthly Cap, SP500		F+	3.63%	3.53%	4.72%	67.29%	0.28
OC9pp	Point to Point, SP500		C+	5.44%	5.39%	3.14%	72.66%	0.22
<b>OptiPoint 10</b>								
OP10m	Monthly Cap, SP500 2-yr		D	5.88%	5.47%	9.87%	24.30%	0.23
OP10p	Point to Point, SP500 2-yr		D-	6.00%	5.73%	7.99%	13.04%	0.10
<b>OptiPoint 12</b>								
OP12m	Monthly Cap, SP500 2-yr		D	6.00%	5.57%	10.08%	24.24%	0.23
OP12p	Point to Point, SP500 2-yr		D-	6.11%	5.83%	8.20%	13.07%	0.10
<b>OptiPoint 8</b>								
OP8mc	Monthly Cap, SP500 2-yr		D-	5.77%	5.36%	9.68%	24.34%	0.23
OP8pp	Point to Point, SP500 2-yr		D-	5.88%	5.63%	7.79%	13.00%	0.10

### Lafayette Life

<b>Marquis AdvantEdge 10</b>								
MAE10	Point to Point, SP500		D+	5.01%	4.98%	2.85%	70.77%	0.20
<b>Marquis AdvantEdge 5</b>								
MAE5	Point to Point, SP500		F+	4.37%	4.34%	2.43%	68.39%	0.16

### Lincoln Benefit

<b>Savers Index Annuity I</b>								
SAVph	Point to Point, SP500 w/100% par		C-	5.17%	5.13%	2.95%	71.43%	0.20
SAVpp	Point to Point, SP500 w/60% par		C+	5.02%	4.97%	3.34%	86.57%	0.27
SAVpr	Point to Point, SP500 w/PR @10k		C+	5.02%	4.97%	3.34%	86.57%	0.27
SAVrh	Point to Point, SP500 w/PR @100k		B-	5.21%	5.16%	3.52%	87.95%	0.29
<b>Savers Index Annuity III</b>								
SAV3	Point to Point, SP500		D-	4.54%	4.51%	2.54%	68.92%	0.17

		Grade	Average	Geometric	Deviation	Correlation	Beta
SAV3h	Point to Point, SP500 @100k	D+	4.86%	4.82%	2.75%	70.08%	0.19
SAV3r	Point to Point, SP500 w/PR @10k	C-	4.62%	4.58%	2.97%	83.16%	0.23
SAV3rh	Point to Point, SP500 w/PR @100k	C	4.83%	4.78%	3.15%	84.99%	0.25

#### Savers Index Annuity Plus

SVlw	Point to Point, SP500 w/ LWtr	C-	5.05%	5.02%	2.83%	69.73%	0.19
SVlwh	Point to Point, SP500 w/ LWtr @100k	C	5.36%	5.32%	3.04%	71.08%	0.21
SVma	Monthly Avg, SP500	C	5.18%	5.11%	4.00%	84.16%	0.31
SVmah	Monthly Avg, SP500 @100k	C+	5.45%	5.37%	4.32%	85.53%	0.34
SVmc	Monthly Cap, SP500	F	3.02%	2.94%	4.22%	60.92%	0.23
SVmch	Monthly Cap, SP500 @100k	F	3.26%	3.17%	4.42%	63.51%	0.25
SVph	Point to Point, SP500 @100k	C+	5.47%	5.42%	3.16%	72.82%	0.22
SVpp	Point to Point, SP500	C-	5.17%	5.13%	2.95%	71.43%	0.20

#### Savers Index Annuity Premier

SPlw	Point to Point, SP500 w/ LWtr	D-	4.48%	4.46%	2.47%	67.56%	0.16
SPlwh	Point to Point, SP500 w/ LWtr @100k	D	4.81%	4.78%	2.68%	68.68%	0.18
SPma	Monthly Avg, SP500	C	5.18%	5.11%	4.00%	84.16%	0.31
SPmah	Monthly Avg, SP500 @100k	C+	5.45%	5.37%	4.32%	85.53%	0.34
SPmc	Monthly Cap, SP500	F-	2.57%	2.50%	3.80%	54.61%	0.19
SPmch	Monthly Cap, SP500 @100k	F-	2.79%	2.71%	4.02%	57.01%	0.21
SPpp	Point to Point, SP500	D-	4.54%	4.51%	2.54%	68.92%	0.17
SPpph	Point to Point, SP500 @100k	D+	4.86%	4.82%	2.75%	70.08%	0.19

### Midland

#### Capstone 10

CSdaD	Daily Avg, DJIA	D+	5.05%	4.96%	4.48%	77.11%	0.32
CSdaS	Daily Avg, SP500	C+	5.35%	5.27%	4.23%	82.81%	0.32
CSmc	Monthly Cap, SP500	F	3.31%	3.21%	4.56%	59.65%	0.24
CSppD	Point to Point, DJIA	D	4.52%	4.47%	3.33%	64.55%	0.22
CSppS	Point to Point, SP500	D	4.83%	4.79%	3.14%	62.68%	0.20

#### Capstone 14 yr

CS1daS	Daily Avg, SP500	C+	5.75%	5.64%	5.11%	72.68%	0.35
CS1ppS	Point to Point, SP500	D+	5.29%	5.21%	4.40%	52.82%	0.23

#### Innovator Choice 10

INdaD	Daily Avg, DJIA	B-	6.32%	6.12%	6.84%	82.79%	0.51
INdaS	Daily Avg, SP500	B+	6.65%	6.45%	6.74%	89.25%	0.54
INmc	Monthly Cap, SP500	F	3.31%	3.21%	4.56%	59.65%	0.24
INppD	Point to Point, DJIA	F+	3.75%	3.71%	3.04%	64.25%	0.20
INppS	Point to Point, SP500	D-	3.96%	3.92%	2.83%	63.15%	0.18

#### Innovator Choice 14yr

IN1daS	Daily Avg, SP500	A-	7.12%	6.88%	7.61%	84.24%	0.58
IN1ppS	Point to Point, SP500	F+	4.24%	4.17%	4.07%	50.38%	0.20

#### Legacy Bonus 11

L11dD	Daily Avg, DJIA	B	7.04%	6.78%	7.96%	77.34%	0.56
L11dS	Daily Avg, SP500	A-	7.38%	7.12%	7.87%	83.15%	0.59
L11pD	Point to Point, DJIA	D+	5.09%	4.97%	5.40%	61.60%	0.33
L11pS	Point to Point, SP500	C+	5.76%	5.65%	5.23%	63.07%	0.32

#### Legacy Bonus 5

L5daD	Daily Avg, DJIA - NET	B	6.63%	6.42%	6.95%	83.03%	0.52
-------	-----------------------	---	-------	-------	-------	--------	------

		Grade	Average	Geometric	Deviation	Correlation	Beta
L5daS	Daily Avg, SP500 - NET	A	7.09%	6.89%	6.88%	89.47%	0.55
L5ppD	Point to Point, DJIA - NET	C	5.29%	5.20%	4.35%	74.65%	0.31
L5ppS	Point to Point, SP500 - NET	B	6.06%	5.98%	4.22%	76.18%	0.31
<b>Legacy Select</b>							
LSdaD	Daily Avg, DJIA - NET	B	6.58%	6.38%	6.85%	83.10%	0.51
LSdaS	Daily Avg, SP500 - NET	A	7.06%	6.86%	6.82%	89.42%	0.54
LSpD	Point to Point, DJIA - NET	C-	4.94%	4.87%	3.86%	72.85%	0.27
LSpS	Point to Point, SP500 - NET	C	5.23%	5.17%	3.58%	73.00%	0.25
<b>Paragon 10yr</b>							
PAXaD	Monthly Avg, DJIA	B-	6.29%	6.10%	6.67%	84.02%	0.50
PAXaS	Monthly Avg, SP500	A-	6.54%	6.37%	6.31%	90.65%	0.51
PAXmS	Monthly Cap, SP500	F	3.38%	3.29%	4.52%	64.74%	0.26
PAXpD	Point to Point, DJIA	B+	6.16%	6.00%	6.18%	92.27%	0.51
PAXpS	Point to Point, SP500	A	6.92%	6.76%	6.18%	100.00%	0.55
<b>Paragon 14yr</b>							
PA4aD	Monthly Avg, DJIA	B-	6.29%	6.10%	6.67%	84.02%	0.50
PA4aS	Monthly Avg, SP500	A-	6.89%	6.70%	6.65%	90.65%	0.54
PA4mS	Monthly Cap, SP500	F+	3.75%	3.65%	4.82%	68.38%	0.29
PA4pD	Point to Point, DJIA	A-	6.72%	6.53%	6.75%	92.27%	0.56
PA4pS	Point to Point, SP500	A+	7.55%	7.36%	6.74%	100.00%	0.60
<b>Paragon 7yr</b>							
PA7aD	Monthly Avg, DJIA	C	5.66%	5.50%	6.00%	84.02%	0.45
PA7aS	Monthly Avg, SP500	B	6.20%	6.04%	5.98%	90.65%	0.48
PA7mS	Monthly Cap, SP500	F	3.02%	2.94%	4.22%	60.92%	0.23
PA7pD	Point to Point, DJIA	B-	5.60%	5.46%	5.62%	92.27%	0.47
PA7pR	Point to Point, Russell2000	D+	3.92%	3.85%	3.94%	92.27%	0.33
PA7pS	Point to Point, SP500	A-	6.29%	6.16%	5.61%	100.00%	0.50
<b>Paragon Plus 10yr</b>							
PPXaD	Monthly Avg, DJIA	C	5.89%	5.72%	6.26%	82.89%	0.47
PPXaS	Monthly Avg, SP500	B+	6.40%	6.23%	6.22%	89.91%	0.50
PPXmS	Monthly Cap, SP500	F	3.31%	3.21%	4.56%	59.65%	0.24
PPXpD	Point to Point, DJIA	B-	5.58%	5.44%	5.70%	89.31%	0.46
PPXpS	Point to Point, SP500	A-	6.21%	6.07%	5.71%	95.97%	0.49
<b>Paragon Plus 14yr</b>							
PP4aD	Monthly Avg, DJIA	B	6.75%	6.51%	7.50%	78.27%	0.54
PP4aS	Monthly Avg, SP500	B+	6.94%	6.73%	7.14%	84.13%	0.54
PP4mS	Monthly Cap, SP500	F	3.82%	3.69%	5.50%	56.61%	0.28
PP4pD	Point to Point, DJIA	B+	6.69%	6.47%	7.20%	83.36%	0.55
PP4pS	Point to Point, SP500	A	7.39%	7.17%	7.25%	89.03%	0.59
<b>Paragon Plus 7yr</b>							
PP7aD	Monthly Avg, DJIA	C	5.66%	5.50%	6.00%	84.02%	0.45
PP7aS	Monthly Avg, SP500	B	6.20%	6.04%	5.98%	90.65%	0.48
PP7mS	Monthly Cap, SP500	F	3.02%	2.94%	4.22%	60.92%	0.23
PP7pD	Point to Point, DJIA	B	5.60%	5.46%	5.62%	92.27%	0.47
PP7pR	Point to Point, Russell2000	D+	3.92%	3.85%	3.94%	92.27%	0.33
PP7pS	Point to Point, SP500	A-	6.29%	6.16%	5.61%	100.00%	0.50
<b>Prosperity Choice 10</b>							
PCdaD	Daily Avg, DJIA	B-	6.32%	6.13%	6.64%	82.89%	0.50
PCdaS	Daily Avg, SP500	B+	6.43%	6.26%	6.26%	89.17%	0.50

		Grade	Average	Geometric	Deviation	Correlation	Beta
PCmc	Monthly Cap, SP500	F	3.31%	3.21%	4.56%	59.65%	0.24
PCppD	Point to Point, DJIA	D	4.48%	4.43%	3.48%	69.39%	0.24
PCppS	Point to Point, SP500	C-	4.96%	4.91%	3.39%	70.76%	0.23
<b>Prosperity Choice 14yr</b>							
PC1daS	Daily Avg, SP500	B+	6.98%	6.76%	7.17%	83.58%	0.54
PC1ppS	Point to Point, SP500	C-	5.36%	5.27%	4.56%	58.25%	0.26
<b>Veridian</b>							
VRdaD	Daily Avg, DJIA	C+	6.08%	5.91%	6.38%	83.64%	0.48
VRdaS	Daily Avg, SP500	B+	6.54%	6.37%	6.32%	89.71%	0.51
VRmc	Monthly Cap, SP500	F	3.38%	3.29%	4.52%	64.74%	0.26
VRppD	Point to Point, DJIA - NET	D	4.33%	4.28%	3.47%	78.48%	0.26
VRppS	Point to Point, SP500 - NET	C	5.04%	4.99%	3.34%	79.92%	0.25
<b>Veridian Plus</b>							
VDdaD	Daily Avg, DJIA	B-	6.70%	6.45%	7.67%	78.13%	0.55
VDdaS	Daily Avg, SP500	B+	7.01%	6.77%	7.58%	84.08%	0.57
VDmc	Monthly Cap, SP500	F	3.60%	3.48%	5.30%	54.87%	0.27
VDppD	Point to Point, DJIA - NET	D	4.77%	4.67%	5.03%	62.87%	0.31
VDppS	Point to Point, SP500 - NET	C	5.43%	5.33%	4.87%	64.52%	0.31
<b>Veridian Power 10</b>							
VPdaS	Daily Avg, SP500	C	5.65%	5.54%	5.01%	71.79%	0.34
VPppS	Point to Point, SP500	D	5.15%	5.07%	4.34%	52.05%	0.23
<b>Veridian Select</b>							
VRSdaS	Daily Avg, SP500	B+	6.43%	6.26%	6.26%	89.17%	0.50
VRSpp	Point to Point, SP500 - NET	C-	4.89%	4.84%	3.39%	72.17%	0.24

## National Western

<b>Confidence Index 2000 III</b>							
CIDX3	Monthly Avg, SP500	C+	5.80%	5.63%	6.25%	90.51%	0.50
<b>Ultra Classic</b>							
ULCmc	Monthly Cap, SP500	C-	5.02%	4.87%	5.70%	77.83%	0.39
ULCma	Monthly Avg, SP500	A-	6.89%	6.70%	6.65%	90.65%	0.54
<b>Ultra Future</b>							
ULFma	Monthly Avg, SP500	A	7.77%	7.52%	7.70%	88.18%	0.61
ULFmc	Monthly Cap, SP500	C+	5.88%	5.68%	6.74%	75.91%	0.46

## North American

<b>Charter 10</b>							
CHdaD	Daily Avg, DJIA	D	4.71%	4.64%	4.09%	75.25%	0.29
CHdaS	Daily Avg, SP500	C-	4.98%	4.92%	3.83%	80.91%	0.29
CHmc	Monthly Cap, SP500	F	3.09%	3.00%	4.35%	57.86%	0.23
CHppD	Point to Point, DJIA	D-	4.24%	4.20%	3.15%	62.78%	0.20
CHppS	Point to Point, SP500	D-	4.53%	4.49%	2.98%	61.10%	0.18
<b>Charter 14</b>							
C4daD	Daily Avg, DJIA	D	5.15%	5.03%	5.06%	65.19%	0.32
C4daS	Daily Avg, SP500	C-	5.40%	5.30%	4.78%	69.43%	0.32

		Grade	Average	Geometric	Deviation	Correlation	Beta
C4mc	Monthly Cap, SP500	F	3.60%	3.48%	5.30%	54.87%	0.27
C4ppD	Point to Point, DJIA	D-	4.68%	4.60%	4.42%	51.66%	0.23
C4ppS	Point to Point, SP500	D	4.95%	4.87%	4.25%	50.88%	0.22
<b>Classic</b>							
CLdaD	Daily Avg, DJIA w/PR	C	5.78%	5.62%	6.06%	83.65%	0.45
CLdaS	Daily Avg, SP500 w/PR	B	6.21%	6.06%	6.01%	89.71%	0.48
CLmcS	Monthly Cap, SP500	F	2.90%	2.82%	4.12%	59.29%	0.22
CLppD	Point to Point, DJIA - NET	D+	4.37%	4.32%	3.26%	80.92%	0.25
CLppS	Point to Point, SP500 - NET	C-	4.60%	4.56%	2.95%	82.98%	0.23
<b>Classic Plus</b>							
CPdaD	Daily Avg, DJIA w/PR	C-	5.63%	5.46%	6.36%	75.10%	0.44
CPdaS	Daily Avg, SP500 w/PR	C+	5.98%	5.81%	6.31%	80.75%	0.46
CPmcS	Monthly Cap, SP500	F	3.60%	3.48%	5.30%	54.87%	0.27
CPppD	Point to Point, DJIA - NET	F+	4.41%	4.32%	4.56%	59.24%	0.27
CPppS	Point to Point, SP500- NET	D	4.89%	4.80%	4.48%	61.11%	0.27
<b>Market Choice II</b>							
MCdaD	Daily Avg, DJIA	C	5.78%	5.62%	6.06%	83.65%	0.45
MCdaS	Daily Avg, SP500	B	6.21%	6.06%	6.01%	89.71%	0.48
MCppD	Point to Point, DJIA - NET	C	5.04%	4.98%	3.76%	80.92%	0.29
MCppS	Point to Point, SP500 - NET	B-	5.37%	5.32%	3.44%	82.98%	0.27
<b>Precision 10</b>							
PRdaD	Daily Avg, DJIA	C+	6.13%	5.95%	6.48%	81.96%	0.48
PRdaS	Daily Avg, SP500	B	6.21%	6.05%	6.11%	88.06%	0.48
PRmc	Monthly Cap, SP500	F	3.19%	3.10%	4.51%	57.52%	0.23
PRppD	Point to Point, DJIA	D	4.52%	4.46%	3.70%	67.94%	0.25
PRppS	Point to Point, SP500	C-	5.00%	4.94%	3.61%	69.70%	0.25
<b>Precision 14yr</b>							
PR4dD	Daily Avg, DJIA	C+	6.36%	6.14%	7.16%	75.50%	0.50
PR4dS	Daily Avg, SP500	B+	6.75%	6.54%	7.10%	81.20%	0.52
PR4mc	Monthly Cap, SP500	F	3.70%	3.57%	5.52%	54.02%	0.27
PR4pD	Point to Point, DJIA	D-	4.81%	4.71%	4.86%	54.71%	0.27
PR4pS	Point to Point, SP500	D+	5.26%	5.16%	4.77%	56.00%	0.26
<b>Precision 7yr</b>							
PR7dD	Daily Avg, DJIA	C	5.78%	5.62%	6.06%	83.65%	0.45
PR7dS	Daily Avg, SP500	B-	5.89%	5.75%	5.69%	89.71%	0.46
PR7mc	Monthly Cap, SP500	F-	2.79%	2.71%	4.02%	57.01%	0.21
PR7pD	Point to Point, DJIA	D	4.18%	4.14%	2.93%	77.32%	0.22
PR7pS	Point to Point, SP500	D+	4.70%	4.66%	2.87%	78.57%	0.21
<b>Simple Seven</b>							
SSda	Daily Avg, SP500 - NET	C-	4.79%	4.70%	4.49%	89.61%	0.36
SSpp	Point to Point, SP500 - NET	B	5.75%	5.69%	3.68%	82.98%	0.29

## Physicians Life

### Vista Elite 10

VEXma	Monthly Avg, SP500	B-	5.69%	5.60%	4.62%	86.60%	0.37
VEXpp	Point to Point, SP500	C+	5.47%	5.42%	3.16%	72.82%	0.22

### Vista Elite 5

		Grade	Average	Geometric	Deviation	Correlation	Beta
VE5ma	Monthly Avg, SP500	C-	4.87%	4.81%	3.65%	82.37%	0.28
VE5pp	Point to Point, SP500	D+	4.86%	4.82%	2.75%	70.08%	0.19
<b>Vista Solution 10</b>							
VSXma	Monthly Avg, SP500	C-	4.96%	4.90%	3.71%	79.73%	0.27
VSXpp	Point to Point, SP500	D+	5.06%	5.02%	3.27%	63.86%	0.21
<b>Vista Solution 7yr</b>							
VS7ma	Monthly Avg, SP500	D	4.45%	4.40%	3.13%	80.69%	0.23
VS7pp	Point to Point, SP500	D	4.58%	4.55%	2.63%	67.96%	0.18

### Protective Life

<b>ProSaver IC2</b>							
PS5fp	Fixed Rate Plus Account	A-	5.65%	5.60%	3.26%	100.00%	0.29
PS5p	Point to Point, SP500 @50k	D+	4.86%	4.82%	2.75%	70.08%	0.19
PS7fp	Fixed Rate Plus Account	A	6.03%	5.97%	3.59%	100.00%	0.32
PS7p	Point to Point, SP500 @50k	C-	5.17%	5.13%	2.95%	71.43%	0.20
PSI5p	Point to Point, SP500 @10k	D-	4.54%	4.51%	2.54%	68.92%	0.17
PSI7p	Point to Point, SP500 @10k	D+	4.86%	4.82%	2.75%	70.08%	0.19

### RBC

<b>Index Master 10</b>							
IMD10	Monthly Avg, DJIA	C-	5.17%	5.08%	4.73%	80.49%	0.35
<b>Index Master 5</b>							
IMD5	Monthly Avg, DJIA	D-	4.01%	3.95%	3.76%	78.59%	0.27
<b>Index Master S&amp;P 7</b>							
SP7ma	Monthly Avg, SP500	D+	4.45%	4.39%	3.68%	84.90%	0.29

### Standard Life

<b>Index Growth Annuity 5</b>							
IGA5	Point to Point, SP500 @15k	C	5.32%	5.28%	3.06%	72.09%	0.21
IGA5h	Point to Point, SP500 @100k	B	5.90%	5.85%	3.47%	74.89%	0.25
<b>Index Growth Annuity 7</b>							
IGA7	Point to Point, SP500 @15k	C+	5.47%	5.42%	3.16%	72.82%	0.22
IGA7h	Point to Point, SP500 @100k	B	5.90%	5.85%	3.47%	74.89%	0.25

### Sun Life

<b>Advantage</b>							
AdVn	Monthly Avg, SP500	C+	5.65%	5.52%	5.45%	90.65%	0.44
<b>MultiPoint 10</b>							
Sun10	Monthly Avg, SP500	D+	5.59%	5.45%	5.60%	46.16%	0.26
<b>ProVantage</b>							
ProVn	Monthly Avg, SP500	C-	4.87%	4.81%	3.65%	82.37%	0.28

### Washington National

#### RewardMark

RMma	Monthly Avg, SP500	C+	5.45%	5.37%	4.32%	85.53%	0.34
RMpc	Point to Point, SP500 w/cap	C-	5.17%	5.13%	2.95%	71.43%	0.20
RMpr	Point to Point, SP500 w/PR	A	6.92%	6.76%	6.18%	100.00%	0.55

#### RewardMark 10

RMXma	Monthly Avg, SP500	C	5.58%	5.48%	4.84%	69.87%	0.32
RMXpc	Point to Point, SP500 w/cap	D+	5.43%	5.34%	4.46%	53.57%	0.24

#### RewardMark 4

RM4ma	Monthly Avg, SP500	C	5.12%	5.06%	3.84%	82.50%	0.29
RM4pc	Point to Point, SP500 w/cap	C-	5.12%	5.08%	3.16%	66.48%	0.21
RM4pr	Point to Point, SP500 w/PR	A	6.86%	6.70%	6.22%	97.83%	0.54

#### RewardMark 8

RM8ma	Monthly Avg, SP500	C	5.46%	5.37%	4.47%	75.31%	0.32
RM8pc	Point to Point, SP500 w/cap	C-	5.38%	5.31%	4.00%	58.03%	0.23
RM8pr	Point to Point, SP500 w/PR	A	7.17%	6.98%	6.82%	92.34%	0.57

#### RewardMark10

RMXpr	Point to Point, SP500 w/PR	A-	7.14%	6.93%	7.04%	88.36%	0.56
-------	----------------------------	----	-------	-------	-------	--------	------