



Premium Producers Group LLC  
Consolidated Ratings Report By Grade

2/21/2007

		Average	Geometric	Deviation	Correlation	Beta
<b>A+</b>						
<b>American Investors</b>						
<b>Income Select 5yr</b>						
IS5pr	Point to Point, SP500 w/PR @75k	7.55%	7.36%	6.74%	100.00%	0.60
<b>Income Select 7yr</b>						
IS7pr	Point to Point, SP500 w/PR @75k	7.55%	7.36%	6.74%	100.00%	0.60
<b>Income Select Plus</b>						
ISPpr	Point to Point, SP500 w/PR @75k	7.47%	7.28%	6.82%	97.12%	0.59
<b>Amerus</b>						
<b>MultiChoice Income 5</b>						
MI6pf	Point to Point, SP500 w/PR @75k	7.55%	7.36%	6.74%	100.00%	0.60
<b>MultiChoice Income 7</b>						
MI8pf	Point to Point, SP500 w/PR @75k	7.55%	7.36%	6.74%	100.00%	0.60
<b>MultiChoice Income Plus</b>						
MIQpf	Point to Point, SP500 w/PR @75k	7.47%	7.28%	6.82%	97.12%	0.59
<b>ING</b>						
<b>Secure Index Op Plus</b>						
SIPpp	Point to Point, SP500 w/PR @75k	7.47%	7.28%	6.82%	97.12%	0.59
<b>Midland</b>						
<b>Paragon 14yr</b>						
PA4pS	Point to Point, SP500	7.55%	7.36%	6.74%	100.00%	0.60
<b>A</b>						
<b>AIG</b>						
<b>Emerging Edge</b>						
EEfl	Point to Point, SP500 w/Float PR	6.92%	6.76%	6.18%	100.00%	0.55
<b>Vision Advantage 9yr</b>						
V9fl	Point to Point, SP500 w/float par	6.92%	6.76%	6.18%	100.00%	0.55
<b>American Equity</b>						
<b>Bonus Gold</b>						
BGppP	Point to Point, SP500 w/PR	7.39%	7.17%	7.25%	89.03%	0.59
<b>Premier Platinum</b>						
PGpr	Point to Point, SP500 w/PR	7.12%	6.93%	6.72%	93.12%	0.56
<b>American Investors</b>						
<b>Income Select 10yr</b>						
ISXpr	Point to Point, SP500 w/PR @75k	6.92%	6.76%	6.18%	100.00%	0.55

			Average	Geometric	Deviation	Correlation	Beta
<b>Income Select Plus</b>							
	IPpr	Point to Point, SP500 w/PR @10k	6.84%	6.68%	6.27%	96.62%	0.54
<b>Americo</b>							
<b>FlexPlus</b>							
	FPup	Point to Point, SP500 no cap	7.30%	7.07%	7.35%	99.64%	0.65
<b>Ultimate One 7</b>							
	UO7pp	Point to Point, SP500	6.79%	6.64%	6.06%	100.00%	0.54
<b>Ultimate One 9</b>							
	UO9pp	Point to Point, SP500	6.92%	6.76%	6.18%	100.00%	0.55
<b>Ultimate One 9 Bonus</b>							
	UOBpp	Point to Point, SP500	6.73%	6.57%	6.11%	97.75%	0.53
<b>Amerus</b>							
<b>MultiChoice Income 10</b>							
	MIYpf	Point to Point, SP500 w/PR @75k	6.92%	6.76%	6.18%	100.00%	0.55
<b>MultiChoice Income 5</b>							
	MI5pf	Point to Point, SP500 w/PR @10k	6.92%	6.76%	6.18%	100.00%	0.55
<b>MultiChoice Income 7</b>							
	MI7pf	Point to Point, SP500 w/PR @10k	6.92%	6.76%	6.18%	100.00%	0.55
<b>MultiChoice Income Plus</b>							
	MIPpf	Point to Point, SP500 w/PR @10k	6.84%	6.68%	6.27%	96.62%	0.54
<b>Great American</b>							
<b>Valor</b>							
	VALmf	Monthly Avg, SP500 w/fee	6.89%	6.68%	7.02%	90.12%	0.56
<b>ING</b>							
<b>IncomeOutcome</b>							
	IOIV	Point to Point, SP500 Income Value	8.08%	7.96%	5.28%	85.16%	0.42
<b>Secure Index 5</b>							
	SI5pp	Point to Point, SP500 w/PR @75k	6.92%	6.76%	6.18%	100.00%	0.55
<b>Secure Index 7</b>							
	SI7pp	Point to Point, SP500 w/PR @75k	6.92%	6.76%	6.18%	100.00%	0.55
<b>Secure Index Op Plus</b>							
	SIOpp	Point to Point, SP500 w/PR @15k	6.84%	6.68%	6.27%	96.62%	0.54
	SIPma	Monthly Avg, SP500 @75k	7.03%	6.82%	7.07%	90.20%	0.57
<b>Midland</b>							
<b>Legacy Bonus 5</b>							
	L5daS	Daily Avg, SP500 - NET	7.09%	6.89%	6.88%	89.47%	0.55
<b>Legacy Select</b>							
	LSdaS	Daily Avg, SP500 - NET	7.06%	6.86%	6.82%	89.42%	0.54
<b>Paragon 10yr</b>							
	PAXpS	Point to Point, SP500	6.92%	6.76%	6.18%	100.00%	0.55
<b>Paragon Plus 14yr</b>							

		Average	Geometric	Deviation	Correlation	Beta
	PP4pS Point to Point, SP500	7.39%	7.17%	7.25%	89.03%	0.59
<b>National Western</b>						
<b>Ultra Future</b>						
	ULFma Monthly Avg, SP500	7.77%	7.52%	7.70%	88.18%	0.61
<b>Protective Life</b>						
<b>ProSaver IC2</b>						
	PS7fp Fixed Rate Plus Account	6.03%	5.97%	3.59%	100.00%	0.32
<b>Washington National</b>						
<b>RewardMark</b>						
	RMpr Point to Point, SP500 w/PR	6.92%	6.76%	6.18%	100.00%	0.55
<b>RewardMark 4</b>						
	RM4pr Point to Point, SP500 w/PR	6.86%	6.70%	6.22%	97.83%	0.54
<b>RewardMark 8</b>						
	RM8pr Point to Point, SP500 w/PR	7.17%	6.98%	6.82%	92.34%	0.57
<b>A-</b>						
<b>AIG</b>						
<b>Vision Advantage 5yr</b>						
	V5fl Point to Point, SP500 w/float par	6.29%	6.16%	5.61%	100.00%	0.50
<b>Vision Advantage 7yr</b>						
	V7fl Point to Point, SP500 w/80% par	6.29%	6.16%	5.61%	100.00%	0.50
<b>American Equity</b>						
<b>Freedom Gold</b>						
	FRppP Point to Point, SP500 w/PR	6.29%	6.16%	5.61%	100.00%	0.50
<b>Future Gold</b>						
	FGpS Point to Point, SP500 w/PR	6.29%	6.16%	5.61%	100.00%	0.50
<b>Millenium Platinum</b>						
	MGppD Point to Point, SP500	6.46%	6.31%	5.77%	99.66%	0.51
<b>American Investors</b>						
<b>Income Select 5yr</b>						
	IS5ma Monthly Avg, SP500 @75k	6.55%	6.37%	6.53%	90.67%	0.53
<b>Income Select 7yr</b>						
	IS7ma Monthly Avg, SP500 @75k	6.55%	6.37%	6.53%	90.67%	0.53
<b>Income Select Plus</b>						
	ISPma Monthly Avg, SP500 @75k	6.85%	6.64%	7.01%	90.10%	0.56
<b>Performance Advantage 1</b>						
	PAma Monthly Avg, SP500	6.63%	6.43%	6.94%	89.95%	0.56
<b>Performance Advantage 1</b>						
	P15ma Monthly Avg, SP500	6.85%	6.63%	7.26%	88.41%	0.57
<b>Americo</b>						
<b>Future Provider</b>						

			Average	Geometric	Deviation	Correlation	Beta
	FUPpf	Point to Point, SP500 no cap	6.16%	6.01%	5.93%	99.86%	0.53
	<b>Future Provider Bonus</b>						
	FPBpf	Point to Point, SP500 no cap	6.60%	6.42%	6.42%	97.82%	0.56
<b>Amerus</b>							
	<b>MultiChoice 7</b>						
	MC7ma	Monthly Avg, SP500	6.85%	6.63%	7.26%	88.41%	0.57
	<b>MultiChoice Bonus+</b>						
	MCBma	Monthly Avg, SP500	6.74%	6.53%	7.09%	89.25%	0.57
	<b>MultiChoice Income 10</b>						
	MIXpf	Point to Point, SP500 w/PR @10k	6.29%	6.16%	5.61%	100.00%	0.50
	<b>MultiChoice Income 5</b>						
	MI6ma	Monthly Avg, SP500 @75k	6.55%	6.37%	6.53%	90.67%	0.53
	<b>MultiChoice Income 7</b>						
	MI8ma	Monthly Avg, SP500 @75k	6.55%	6.37%	6.53%	90.67%	0.53
	<b>MultiChoice Income Plus</b>						
	MIQma	Monthly Avg, SP500 @75k	6.85%	6.64%	7.01%	90.10%	0.56
<b>Great American</b>							
	<b>Legend</b>						
	LEGmf	Monthly Avg, SP500 w/fee	6.50%	6.32%	6.58%	91.03%	0.53
<b>ING</b>							
	<b>Secure Index 5</b>						
	S5pp	Point to Point, SP500 w/PR @15K	6.29%	6.16%	5.61%	100.00%	0.50
	SI5ma	Monthly Avg, SP500 @75k	6.63%	6.44%	6.55%	90.67%	0.53
	<b>Secure Index 7</b>						
	S7pp	Point to Point, SP500 w/PR @15K	6.29%	6.16%	5.61%	100.00%	0.50
	SI7ma	Monthly Avg, SP500 @75k	6.63%	6.44%	6.55%	90.67%	0.53
	<b>Secure Index Op Plus</b>						
	SI0ma	Monthly Avg, SP500 @15k	6.74%	6.54%	6.97%	90.03%	0.56
<b>Jefferson Pilot</b>							
	<b>OptiChoice 7</b>						
	OC7ma	Monthly Avg, SP500	6.55%	6.37%	6.53%	90.67%	0.53
	<b>OptiChoice 9</b>						
	OC9ma	Monthly Avg, SP500	6.63%	6.44%	6.55%	90.67%	0.53
<b>Midland</b>							
	<b>Innovator Choice 14yr</b>						
	IN1daS	Daily Avg, SP500	7.12%	6.88%	7.61%	84.24%	0.58
	<b>Legacy Bonus 11</b>						
	L11dS	Daily Avg, SP500	7.38%	7.12%	7.87%	83.15%	0.59
	<b>Paragon 10yr</b>						
	PAXaS	Monthly Avg, SP500	6.54%	6.37%	6.31%	90.65%	0.51
	<b>Paragon 14yr</b>						
	PA4aS	Monthly Avg, SP500	6.89%	6.70%	6.65%	90.65%	0.54

		Average	Geometric	Deviation	Correlation	Beta
	<b>PA4pD</b> Point to Point, DJIA <b>Paragon 7yr</b>	6.72%	6.53%	6.75%	92.27%	0.56
	<b>PA7pS</b> Point to Point, SP500 <b>Paragon Plus 10yr</b>	6.29%	6.16%	5.61%	100.00%	0.50
	<b>PPXpS</b> Point to Point, SP500 <b>Paragon Plus 7yr</b>	6.21%	6.07%	5.71%	95.97%	0.49
	<b>PP7pS</b> Point to Point, SP500	6.29%	6.16%	5.61%	100.00%	0.50
	<b>National Western</b> <b>Ultra Classic</b>					
	<b>ULCma</b> Monthly Avg, SP500	6.89%	6.70%	6.65%	90.65%	0.54
	<b>Protective Life</b> <b>ProSaver IC2</b>					
	<b>PS5fp</b> Fixed Rate Plus Account	5.65%	5.60%	3.26%	100.00%	0.29
	<b>Washington National</b> <b>RewardMark10</b>					
	<b>RMXpr</b> Point to Point, SP500 w/PR	7.14%	6.93%	7.04%	88.36%	0.56
<b>B+</b>						
	<b>Allianz</b> <b>BonusDex Elite</b>					
	<b>BDmaS</b> Monthly Avg, SP500	6.77%	6.61%	6.09%	79.72%	0.45
	<b>American Investors</b> <b>American Edge</b>					
	<b>AEma</b> Monthly Avg, SP500	6.45%	6.26%	6.49%	90.66%	0.53
	<b>Bonus Select</b> <b>BSma</b> Monthly Avg, SP500	6.52%	6.33%	6.79%	90.47%	0.55
	<b>Income Select Plus</b> <b>IPma</b> Monthly Avg, SP500 @10k	6.49%	6.29%	6.89%	89.83%	0.55
	<b>Americo</b> <b>Ultimate One 9</b>					
	<b>UO9ms</b> Monthly Avg, SP500 w/spread	6.34%	6.16%	6.45%	90.65%	0.52
	<b>Amerus</b> <b>MultiChoice Classic</b>					
	<b>MCCma</b> Monthly Avg, SP500	6.45%	6.26%	6.49%	90.66%	0.53
	<b>MultiChoice Income 5</b> <b>MI5ma</b> Monthly Avg, SP500 @10k	6.34%	6.16%	6.45%	90.65%	0.52
	<b>MultiChoice Income 7</b> <b>MI7ma</b> Monthly Avg, SP500 @10k	6.34%	6.16%	6.45%	90.65%	0.52
	<b>MultiChoice Income Plus</b> <b>MIPma</b> Monthly Avg, SP500 @10k	6.49%	6.29%	6.89%	89.83%	0.55

		Average	Geometric	Deviation	Correlation	Beta
<b>F &amp; G Life</b>						
<b>Loyalty Rewards Escalatc</b>						
LRXma	Monthly Avg, SP500	6.15%	6.08%	4.09%	84.85%	0.32
LRXpp	Point to Point, SP500	6.61%	6.57%	3.26%	73.56%	0.23
<b>Loyalty Rewards Escalatc</b>						
LR12ma	Monthly Avg, SP500	6.22%	6.15%	4.17%	85.19%	0.33
LR12pp	Point to Point, SP500	6.61%	6.57%	3.26%	73.56%	0.23
<b>Loyalty Rewards Escalatc</b>						
LR8ma	Monthly Avg, SP500	6.08%	6.01%	4.00%	84.49%	0.31
LR8pp	Point to Point, SP500	6.37%	6.32%	3.13%	74.16%	0.22
<b>Safety Index 10yr</b>						
SAXpp	Point to Point, SP500 @100k	6.45%	6.38%	3.89%	77.38%	0.29
<b>Safety Index 7yr</b>						
SA7pp	Point to Point, SP500 @100k	6.32%	6.25%	3.79%	76.76%	0.28
<b>Spectrum Rewards Reser</b>						
RRpp	Point to Point, SP500	7.02%	6.93%	4.46%	76.51%	0.33
<b>Great American</b>						
<b>Icon</b>						
ICOfm	Monthly Avg, SP500 w/fee	6.34%	6.16%	6.45%	90.65%	0.52
<b>Legend II</b>						
LE2mf	Monthly Avg, SP500 w/fee	6.34%	6.16%	6.45%	90.65%	0.52
<b>Valor II</b>						
VA2mf	Monthly Avg, SP500 w/fee	6.62%	6.40%	7.26%	87.58%	0.57
<b>ING</b>						
<b>Selectra MultiStrategy</b>						
SELma	Monthly Avg, SP500 Annual Index Acct	6.41%	6.23%	6.48%	90.66%	0.52
<b>Jefferson Pilot</b>						
<b>OptiChoice 5</b>						
OC5ma	Monthly Avg, SP500	6.48%	6.30%	6.50%	90.67%	0.53
<b>Midland</b>						
<b>Innovator Choice 10</b>						
INdaS	Daily Avg, SP500	6.65%	6.45%	6.74%	89.25%	0.54
<b>Paragon 10yr</b>						
PAXpD	Point to Point, DJIA	6.16%	6.00%	6.18%	92.27%	0.51
<b>Paragon Plus 10yr</b>						
PPXaS	Monthly Avg, SP500	6.40%	6.23%	6.22%	89.91%	0.50
<b>Paragon Plus 14yr</b>						
PP4aS	Monthly Avg, SP500	6.94%	6.73%	7.14%	84.13%	0.54
PP4pD	Point to Point, DJIA	6.69%	6.47%	7.20%	83.36%	0.55
<b>Prosperity Choice 10</b>						
PCdaS	Daily Avg, SP500	6.43%	6.26%	6.26%	89.17%	0.50
<b>Prosperity Choice 14yr</b>						

			Average	Geometric	Deviation	Correlation	Beta
	PC1daS	Daily Avg, SP500	6.98%	6.76%	7.17%	83.58%	0.54
	<b>Veridian</b>						
	VRdaS	Daily Avg, SP500	6.54%	6.37%	6.32%	89.71%	0.51
	<b>Veridian Plus</b>						
	VDdaS	Daily Avg, SP500	7.01%	6.77%	7.58%	84.08%	0.57
	<b>Veridian Select</b>						
	VRSdaS	Daily Avg, SP500	6.43%	6.26%	6.26%	89.17%	0.50
	<b>North American</b>						
	<b>Precision 14yr</b>						
	PR4dS	Daily Avg, SP500	6.75%	6.54%	7.10%	81.20%	0.52
<b>B</b>							
	<b>AIG</b>						
	<b>Vision Advantage 7yr</b>						
	V7ma	Monthly Avg, SP500	6.23%	6.05%	6.41%	90.64%	0.52
	<b>Vision Advantage 9yr</b>						
	V980	Point to Point, SP500 w/80% par	5.62%	5.56%	3.48%	80.07%	0.26
	V9ma	Monthly Avg, SP500	6.27%	6.09%	6.42%	90.64%	0.52
	<b>American Investors</b>						
	<b>Income Select 10yr</b>						
	ISXma	Monthly Avg, SP500 @75k	6.30%	6.12%	6.44%	90.65%	0.52
	<b>Income Select 5yr</b>						
	IS5pp	Point to Point, SP500 @75k	5.76%	5.71%	3.37%	74.25%	0.24
	<b>Income Select 7yr</b>						
	IS7pp	Point to Point, SP500 @75k	5.76%	5.71%	3.37%	74.25%	0.24
	<b>Americo</b>						
	<b>Ultimate One 7</b>						
	UO7ms	Monthly Avg, SP500 w/spread	6.23%	6.05%	6.41%	90.64%	0.52
	<b>Ultimate One 9</b>						
	UO9ma	Monthly Avg, SP500	6.20%	6.04%	5.98%	90.65%	0.48
	<b>Ultimate One 9 Bonus</b>						
	UOBms	Monthly Avg, SP500 w/fee	6.24%	6.04%	6.69%	90.27%	0.54
	<b>Amerus</b>						
	<b>MultiChoice 10</b>						
	MCXma	Monthly Avg, SP500	6.30%	6.12%	6.44%	90.65%	0.52
	<b>MultiChoice Income 10</b>						
	MIYma	Monthly Avg, SP500 @75k	6.30%	6.12%	6.44%	90.65%	0.52
	<b>F &amp; G Life</b>						
	<b>Index Rewards</b>						
	IRppS	Point to Point, SP500	5.90%	5.85%	3.47%	74.89%	0.25
	<b>Loyalty Rewards Escalatc</b>						

		Average	Geometric	Deviation	Correlation	Beta
LR6pp	Point to Point, SP500	6.07%	6.03%	2.93%	72.88%	0.20
<b>Safety Index 10yr</b>						
SFXpp	Point to Point, SP500 @15k	5.76%	5.71%	3.37%	74.25%	0.24
<b>Safety Index 4yr</b>						
SA4pp	Point to Point, SP500 @100k	6.18%	6.12%	3.68%	76.11%	0.27
<b>Safety Index 7yr</b>						
SF7pp	Point to Point, SP500 @15k	5.76%	5.71%	3.37%	74.25%	0.24
<b>Great American</b>						
<b>Icon II</b>						
IC2mf	Monthly Avg, SP500 w/fee	6.14%	5.96%	6.45%	90.91%	0.52
<b>Valor</b>						
VALma	Monthly Avg, SP500 w/cap	6.11%	6.00%	5.00%	85.94%	0.39
<b>ING</b>						
<b>Secure Index 5</b>						
S5ma	Monthly Avg, SP500 @15k	6.27%	6.09%	6.42%	90.64%	0.52
<b>Secure Index 7</b>						
S7ma	Monthly Avg, SP500 @15k	6.27%	6.09%	6.42%	90.64%	0.52
<b>Midland</b>						
<b>Legacy Bonus 11</b>						
L11dD	Daily Avg, DJIA	7.04%	6.78%	7.96%	77.34%	0.56
<b>Legacy Bonus 5</b>						
L5daD	Daily Avg, DJIA - NET	6.63%	6.42%	6.95%	83.03%	0.52
L5ppS	Point to Point, SP500 - NET	6.06%	5.98%	4.22%	76.18%	0.31
<b>Legacy Select</b>						
LSdaD	Daily Avg, DJIA - NET	6.58%	6.38%	6.85%	83.10%	0.51
<b>Paragon 7yr</b>						
PA7aS	Monthly Avg, SP500	6.20%	6.04%	5.98%	90.65%	0.48
<b>Paragon Plus 14yr</b>						
PP4aD	Monthly Avg, DJIA	6.75%	6.51%	7.50%	78.27%	0.54
<b>Paragon Plus 7yr</b>						
PP7aS	Monthly Avg, SP500	6.20%	6.04%	5.98%	90.65%	0.48
PP7pD	Point to Point, DJIA	5.60%	5.46%	5.62%	92.27%	0.47
<b>North American</b>						
<b>Classic</b>						
CLdaS	Daily Avg, SP500 w/PR	6.21%	6.06%	6.01%	89.71%	0.48
<b>Market Choice II</b>						
MCdaS	Daily Avg, SP500	6.21%	6.06%	6.01%	89.71%	0.48
<b>Precision 10</b>						
PRdaS	Daily Avg, SP500	6.21%	6.05%	6.11%	88.06%	0.48
<b>Simple Seven</b>						
SSpp	Point to Point, SP500 - NET	5.75%	5.69%	3.68%	82.98%	0.29
<b>Standard Life</b>						

		Average	Geometric	Deviation	Correlation	Beta
<b>Index Growth Annuity 5</b>						
IGA5h	Point to Point, SP500 @100k	5.90%	5.85%	3.47%	74.89%	0.25
<b>Index Growth Annuity 7</b>						
IGA7h	Point to Point, SP500 @100k	5.90%	5.85%	3.47%	74.89%	0.25

B-

<b>AIG</b>						
<b>Emerging Edge</b>						
EE80	Point to Point, SP500 w/80% PR	5.37%	5.32%	3.28%	78.57%	0.24
<b>Vision Advantage 5yr</b>						
V5ma	Monthly Avg, SP500	6.12%	5.95%	6.37%	90.61%	0.51
<b>Vision Advantage 7yr</b>						
V780	Point to Point, SP500 w/80% par	5.37%	5.32%	3.28%	78.57%	0.24
<b>Vision Advantage 9yr</b>						
V9100	Point to Point, SP500 w/100% par	5.61%	5.56%	3.26%	73.56%	0.23
<b>Allianz</b>						
<b>FlexDex</b>						
FDmaS	Monthly Avg, SP500	5.71%	5.63%	4.53%	84.06%	0.35
FDppS	Point to Point, SP500	5.30%	5.24%	3.91%	82.13%	0.30
<b>American Equity</b>						
<b>Bonus Gold</b>						
BGmaP	Monthly Avg, SP500 w/PR	6.24%	6.06%	6.53%	82.22%	0.49
BGmaS	Monthly Avg, SP500	5.93%	5.81%	5.17%	73.17%	0.36
<b>Premier Platinum</b>						
PGmaP	Monthly Avg, SP500 w/PR	5.97%	5.82%	6.01%	86.29%	0.47
<b>American Investors</b>						
<b>American Edge</b>						
AEpp	Point to Point, SP500	5.61%	5.56%	3.26%	73.56%	0.23
<b>Premier Edge</b>						
PEpp1	Point to Point, SP500	5.61%	5.56%	3.26%	73.56%	0.23
<b>Americo</b>						
<b>FlexPlus</b>						
FPma	Monthly Avg, SP500	5.69%	5.60%	4.62%	86.60%	0.37
<b>Future Provider Bonus</b>						
FPBmf	Monthly Avg, SP500	6.17%	5.98%	6.67%	90.22%	0.54
<b>Ultimate One 7</b>						
UO7ma	Monthly Avg, SP500	5.85%	5.71%	5.65%	90.65%	0.46
<b>Ultimate One 9 Bonus</b>						
UOBma	Monthly Avg, SP500	5.94%	5.80%	5.75%	90.42%	0.46
<b>Amerus</b>						
<b>MultiChoice Classic</b>						

		Average	Geometric	Deviation	Correlation	Beta
MCCpp	Point to Point, SP500	5.61%	5.56%	3.26%	73.56%	0.23
<b>MultiChoice Income 10</b>						
MIXma	Monthly Avg, SP500 @10k	5.94%	5.77%	6.30%	90.56%	0.51
<b>F &amp; G Life</b>						
<b>Index Rewards</b>						
IRmaS	Monthly Avg, SP500	5.57%	5.49%	4.47%	86.06%	0.35
<b>Index Rewards 5</b>						
IR5pS	Point to Point, SP500	5.61%	5.56%	3.26%	73.56%	0.23
<b>Loyalty Rewards Escalatc</b>						
LR6ma	Monthly Avg, SP500	5.77%	5.71%	3.65%	82.85%	0.28
<b>Safety Index 10yr</b>						
SAXma	Monthly Avg, SP500 w/cap @100k	5.79%	5.70%	4.76%	87.09%	0.38
SAXmf	Monthly Avg, SP500 w/fee @100k	5.98%	5.80%	6.32%	90.57%	0.51
<b>Safety Index 4yr</b>						
SF4pp	Point to Point, SP500 @15k	5.61%	5.56%	3.26%	73.56%	0.23
<b>Safety Index 7yr</b>						
SA7ma	Monthly Avg, SP500 w/cap @100k	5.69%	5.60%	4.62%	86.60%	0.37
<b>Spectrum Rewards Choic</b>						
SC7pp	Point to Point, SP500	5.61%	5.56%	3.26%	73.56%	0.23
<b>Spectrum Rewards Reser</b>						
RRma	Monthly Avg, SP500	5.53%	5.45%	4.29%	84.56%	0.33
<b>Great American</b>						
<b>Legend</b>						
LEGma	Monthly Avg, SP500 w/cap	5.48%	5.40%	4.27%	85.99%	0.34
<b>Valor II</b>						
VA2da	Daily Avg, SP500	6.04%	5.88%	6.08%	85.75%	0.47
<b>ING</b>						
<b>IncomeOutcome</b>						
IOAV	Point to Point, SP500 Accum. Value	5.61%	5.56%	3.26%	73.56%	0.23
<b>Lincoln Benefit</b>						
<b>Savers Index Annuity I</b>						
SAVrh	Point to Point, SP500 w/PR @100k	5.21%	5.16%	3.52%	87.95%	0.29
<b>Midland</b>						
<b>Innovator Choice 10</b>						
INdaD	Daily Avg, DJIA	6.32%	6.12%	6.84%	82.79%	0.51
<b>Paragon 10yr</b>						
PAXaD	Monthly Avg, DJIA	6.29%	6.10%	6.67%	84.02%	0.50
<b>Paragon 14yr</b>						
PA4aD	Monthly Avg, DJIA	6.29%	6.10%	6.67%	84.02%	0.50
<b>Paragon 7yr</b>						
PA7pD	Point to Point, DJIA	5.60%	5.46%	5.62%	92.27%	0.47

			Average	Geometric	Deviation	Correlation	Beta
<b>Paragon Plus 10yr</b>							
PPXpD	Point to Point, DJIA		5.58%	5.44%	5.70%	89.31%	0.46
<b>Prosperity Choice 10</b>							
PCdaD	Daily Avg, DJIA		6.32%	6.13%	6.64%	82.89%	0.50
<b>Veridian Plus</b>							
VDdaD	Daily Avg, DJIA		6.70%	6.45%	7.67%	78.13%	0.55
<b>North American</b>							
<b>Market Choice II</b>							
MCppS	Point to Point, SP500 - NET		5.37%	5.32%	3.44%	82.98%	0.27
<b>Precision 7yr</b>							
PR7dS	Daily Avg, SP500		5.89%	5.75%	5.69%	89.71%	0.46
<b>Physicians Life</b>							
<b>Vista Elite 10</b>							
VEXma	Monthly Avg, SP500		5.69%	5.60%	4.62%	86.60%	0.37
<b>Allianz</b>							
<b>MasterDex 10</b>							
MDX10	Monthly Cap, SP500 12% Bonus		6.30%	6.07%	7.55%	71.70%	0.49
<b>American Equity</b>							
<b>Millenium Platinum</b>							
MGmaD	Monthly Avg, SP500		5.33%	5.21%	5.12%	91.12%	0.42
<b>Premier Platinum</b>							
PGma	Monthly Avg, SP500		5.67%	5.57%	4.62%	78.37%	0.34
<b>American Investors</b>							
<b>Bonus Select</b>							
BSpp1	Point to Point SP500, 1-yr		5.44%	5.39%	3.36%	68.14%	0.23
<b>Income Select Plus</b>							
ISPpp	Point to Point, SP500 @75k		5.55%	5.49%	3.56%	66.43%	0.23
<b>Performance Advantage 1</b>							
P15p1	Point to Point, SP500		5.76%	5.69%	4.00%	62.72%	0.25
<b>Americo</b>							
<b>Future Provider</b>							
FUPmf	Monthly Avg, SP500		5.73%	5.56%	6.22%	90.49%	0.50
<b>Amerus</b>							
<b>MultiChoice 7</b>							
MC7pp	Point to Point, SP500		5.76%	5.69%	4.00%	62.72%	0.25
<b>MultiChoice Bonus+</b>							
MCBpp	Point to Point, SP500		5.65%	5.59%	3.77%	64.60%	0.24
<b>MultiChoice Income 5</b>							
MI6pp	Point to Point, SP500 @75k		5.47%	5.42%	3.16%	72.82%	0.22

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		Average	Geometric	Deviation	Correlation	Beta
<b>MultiChoice Income 7</b>						
MI8pp	Point to Point, SP500 @75k	5.47%	5.42%	3.16%	72.82%	0.22
<b>MultiChoice Income Plus</b>						
MIQpp	Point to Point, SP500 @75k	5.55%	5.49%	3.56%	66.43%	0.23
<b>EquiTrust</b>						
<b>Market Power Bonus</b>						
MPBda	Daily Avg, SP500	5.82%	5.70%	5.17%	73.25%	0.36
<b>F &amp; G Life</b>						
<b>Index Rewards 5</b>						
IR5mS	Monthly Avg, SP500	5.32%	5.24%	4.16%	84.92%	0.32
<b>Safety Index 10yr</b>						
SFXma	Monthly Avg, SP500 w/cap @15k	5.45%	5.37%	4.32%	85.53%	0.34
SFXmf	Monthly Avg, SP500 w/fee @15k	5.62%	5.46%	6.18%	90.44%	0.50
<b>Safety Index 4yr</b>						
SA4ma	Monthly Avg, SP500 w/cap @100k	5.45%	5.37%	4.32%	85.53%	0.34
SA4mf	Monthly Avg, SP500 w/fee @100k	5.62%	5.46%	6.18%	90.44%	0.50
<b>Safety Index 7yr</b>						
SA7mf	Monthly Avg, SP500 w/fee @100k	5.80%	5.63%	6.25%	90.51%	0.50
SF7ma	Monthly Avg, SP500 w/cap @15k	5.32%	5.24%	4.16%	84.92%	0.32
<b>Spectrum Rewards Choic</b>						
SC9pp	Point to Point, SP500	5.49%	5.44%	3.29%	70.37%	0.23
<b>Great American</b>						
<b>Icon</b>						
ICOMA	Monthly Avg, SP500 w/cap	5.32%	5.24%	4.16%	84.92%	0.32
<b>Legend II</b>						
LE2ma	Monthly Avg, SP500 w/cap	5.32%	5.24%	4.16%	84.92%	0.32
<b>Valor</b>						
VALpp	Point to Point, SP500	5.55%	5.49%	3.56%	66.43%	0.23
<b>ING</b>						
<b>Secure Index 7</b>						
SI7pc	Point to Point, SP500 w/cap @75k	5.47%	5.42%	3.16%	72.82%	0.22
<b>Jackson National</b>						
<b>Elite</b>						
EAR12	Monthly Avg, SP500	5.32%	5.24%	4.16%	84.92%	0.32
EARX	Monthly Avg, SP500	5.45%	5.37%	4.32%	85.53%	0.34
<b>Elite Choice</b>						
ECXma	Monthly Avg, SP500	5.45%	5.37%	4.32%	85.53%	0.34
<b>Jefferson Pilot</b>						
<b>OptiChoice 7</b>						
OC7pp	Point to Point, SP500	5.38%	5.34%	3.10%	72.38%	0.22
<b>OptiChoice 9</b>						
OC9pp	Point to Point, SP500	5.44%	5.39%	3.14%	72.66%	0.22

		Average	Geometric	Deviation	Correlation	Beta
<b>Lincoln Benefit</b>						
<b>Savers Index Annuity I</b>						
SAVpp	Point to Point, SP500 w/60% par	5.02%	4.97%	3.34%	86.57%	0.27
SAVpr	Point to Point, SP500 w/PR @10k	5.02%	4.97%	3.34%	86.57%	0.27
<b>Savers Index Annuity Plu</b>						
SVmah	Monthly Avg, SP500 @100k	5.45%	5.37%	4.32%	85.53%	0.34
SVph	Point to Point, SP500 @100k	5.47%	5.42%	3.16%	72.82%	0.22
<b>Savers Index Annuity Pre</b>						
SPmah	Monthly Avg, SP500 @100k	5.45%	5.37%	4.32%	85.53%	0.34
<b>Midland</b>						
<b>Capstone 10</b>						
CSdaS	Daily Avg, SP500	5.35%	5.27%	4.23%	82.81%	0.32
<b>Capstone 14 yr</b>						
CS1daS	Daily Avg, SP500	5.75%	5.64%	5.11%	72.68%	0.35
<b>Legacy Bonus 11</b>						
L11pS	Point to Point, SP500	5.76%	5.65%	5.23%	63.07%	0.32
<b>Veridian</b>						
VRdaD	Daily Avg, DJIA	6.08%	5.91%	6.38%	83.64%	0.48
<b>National Western</b>						
<b>Confidence Index 2000 III</b>						
CIDX3	Monthly Avg, SP500	5.80%	5.63%	6.25%	90.51%	0.50
<b>Ultra Future</b>						
ULFmc	Monthly Cap, SP500	5.88%	5.68%	6.74%	75.91%	0.46
<b>North American</b>						
<b>Classic Plus</b>						
CPdaS	Daily Avg, SP500 w/PR	5.98%	5.81%	6.31%	80.75%	0.46
<b>Precision 10</b>						
PRdaD	Daily Avg, DJIA	6.13%	5.95%	6.48%	81.96%	0.48
<b>Precision 14yr</b>						
PR4dD	Daily Avg, DJIA	6.36%	6.14%	7.16%	75.50%	0.50
<b>Physicians Life</b>						
<b>Vista Elite 10</b>						
VEXpp	Point to Point, SP500	5.47%	5.42%	3.16%	72.82%	0.22
<b>Standard Life</b>						
<b>Index Growth Annuity 7</b>						
IGA7	Point to Point, SP500 @15k	5.47%	5.42%	3.16%	72.82%	0.22
<b>Sun Life</b>						
<b>Advantage</b>						
AdVn	Monthly Avg, SP500	5.65%	5.52%	5.45%	90.65%	0.44
<b>Washington National</b>						

			Average	Geometric	Deviation	Correlation	Beta
<b>C</b>	<b>RewardMark</b>						
	RMma	Monthly Avg, SP500	5.45%	5.37%	4.32%	85.53%	0.34
	<b>AIG</b>						
	<b>Vision Advantage 5yr</b>						
	V580	Point to Point, SP500 w/80% par	5.11%	5.06%	3.07%	77.07%	0.23
	<b>Vision Advantage 7yr</b>						
	V7100	Point to Point, SP500 w/100% par	5.32%	5.28%	3.06%	72.09%	0.21
	<b>American Equity</b>						
	<b>Bonus Gold</b>						
	BGppS	Point to Point, SP500	5.76%	5.67%	4.62%	55.43%	0.26
	<b>Freedom Gold</b>						
	FRmaP	Monthly Avg, SP500 w/PR	5.16%	5.05%	4.99%	90.65%	0.40
	<b>Future Gold</b>						
	FGmaS	Monthly Avg, SP500 w/PR	5.16%	5.05%	4.99%	90.65%	0.40
	<b>Premier Platinum</b>						
	PGpp	Point to Point, SP500	5.49%	5.43%	3.95%	59.89%	0.24
	<b>American Investors</b>						
	<b>Income Select 10yr</b>						
	ISXpp	Point to Point, SP500 @75k	5.32%	5.28%	3.06%	72.09%	0.21
	<b>Performance Advantage 1</b>						
	PApp1	Point to Point, SP500	5.39%	5.34%	3.46%	65.55%	0.23
	<b>Americo</b>						
	<b>FlexPlus</b>						
	FPpp	Point to Point, SP500	4.79%	4.73%	3.42%	85.41%	0.27
	FPum	Monthly Avg, SP500 no cap	5.45%	5.29%	6.11%	90.37%	0.49
	<b>Ultimate One 9</b>						
	UO9mc	Monthly Avg, SP500 w/cap	5.18%	5.11%	4.00%	84.16%	0.31
	<b>Amerus</b>						
	<b>MultiChoice 10</b>						
	MCXpp	Point to Point, SP500	5.44%	5.39%	3.36%	68.14%	0.23
	<b>EquiTrust</b>						
	<b>Market Booster</b>						
	MBda	Daily Avg, SP500	5.28%	5.21%	4.16%	82.50%	0.32
	<b>Market Power Bonus</b>						
	MPBpp	Point to Point, SP500	5.76%	5.67%	4.62%	55.43%	0.26
	<b>Market Seven</b>						
	MSpp	Point to Point, SP500	5.32%	5.28%	3.06%	72.09%	0.21
	<b>Market Value</b>						
	MVma	Monthly Avg, SP500	5.18%	5.11%	4.00%	84.16%	0.31

		Average	Geometric	Deviation	Correlation	Beta
	MVpp Point to Point, SP500	5.32%	5.28%	3.06%	72.09%	0.21
<b>F &amp; G Life</b>						
<b>Index Rewards</b>						
	IRppD Point to Point, DJIA	5.19%	5.13%	3.55%	75.79%	0.26
<b>Safety Index 10yr</b>						
	SAXmc Monthly Cap, SP500 @100k	5.15%	5.01%	5.78%	78.76%	0.40
<b>Safety Index 4yr</b>						
	SF4mf Monthly Avg, SP500 w/fee @15k	5.29%	5.13%	6.04%	90.28%	0.48
<b>Safety Index 7yr</b>						
	SF7mf Monthly Avg, SP500 w/fee @15k	5.45%	5.29%	6.11%	90.37%	0.49
<b>Spectrum Rewards Choic</b>						
	SC9ma Monthly Avg, SP500	5.19%	5.12%	3.89%	83.89%	0.30
<b>Great American</b>						
<b>Icon II</b>						
	IC2ma Monthly Avg, SP500 w/cap	5.19%	5.12%	3.92%	84.58%	0.31
<b>Legend</b>						
	LEGpp Point to Point, SP500	5.33%	5.28%	3.08%	71.72%	0.22
<b>ING</b>						
<b>Secure Index</b>						
	SIppS Point to Point, SP500 Traditional @100	5.32%	5.28%	3.06%	72.09%	0.21
<b>Secure Index 5</b>						
	SI5pc Point to Point, SP500 w/cap @75k	5.32%	5.28%	3.06%	72.09%	0.21
<b>Jackson National</b>						
<b>Elite</b>						
	EAR9 Monthly Avg, SP500	5.18%	5.11%	4.00%	84.16%	0.31
<b>Jefferson Pilot</b>						
<b>OptiChoice 5</b>						
	OC5pp Point to Point, SP500	5.32%	5.28%	3.06%	72.09%	0.21
<b>Lincoln Benefit</b>						
<b>Savers Index Annuity III</b>						
	SAV3rh Point to Point, SP500 w/PR @100k	4.83%	4.78%	3.15%	84.99%	0.25
<b>Savers Index Annuity Plu</b>						
	SVlwh Point to Point, SP500 w/ LWtr @100k	5.36%	5.32%	3.04%	71.08%	0.21
	SVma Monthly Avg, SP500	5.18%	5.11%	4.00%	84.16%	0.31
<b>Savers Index Annuity Pre</b>						
	SPma Monthly Avg, SP500	5.18%	5.11%	4.00%	84.16%	0.31
<b>Midland</b>						
<b>Legacy Bonus 5</b>						
	L5ppD Point to Point, DJIA - NET	5.29%	5.20%	4.35%	74.65%	0.31
<b>Legacy Select</b>						
	LSppS Point to Point, SP500 - NET	5.23%	5.17%	3.58%	73.00%	0.25

		Average	Geometric	Deviation	Correlation	Beta
<b>Paragon 7yr</b>						
PA7aD	Monthly Avg, DJIA	5.66%	5.50%	6.00%	84.02%	0.45
<b>Paragon Plus 10yr</b>						
PPXaD	Monthly Avg, DJIA	5.89%	5.72%	6.26%	82.89%	0.47
<b>Paragon Plus 7yr</b>						
PP7aD	Monthly Avg, DJIA	5.66%	5.50%	6.00%	84.02%	0.45
<b>Veridian</b>						
VRppS	Point to Point, SP500 - NET	5.04%	4.99%	3.34%	79.92%	0.25
<b>Veridian Plus</b>						
VDppS	Point to Point, SP500 - NET	5.43%	5.33%	4.87%	64.52%	0.31
<b>Veridian Power 10</b>						
VPdaS	Daily Avg, SP500	5.65%	5.54%	5.01%	71.79%	0.34
<b>North American</b>						
<b>Classic</b>						
CLdaD	Daily Avg, DJIA w/PR	5.78%	5.62%	6.06%	83.65%	0.45
<b>Market Choice II</b>						
MCdaD	Daily Avg, DJIA	5.78%	5.62%	6.06%	83.65%	0.45
MCppD	Point to Point, DJIA - NET	5.04%	4.98%	3.76%	80.92%	0.29
<b>Precision 7yr</b>						
PR7dD	Daily Avg, DJIA	5.78%	5.62%	6.06%	83.65%	0.45
<b>Standard Life</b>						
<b>Index Growth Annuity 5</b>						
IGA5	Point to Point, SP500 @15k	5.32%	5.28%	3.06%	72.09%	0.21
<b>Washington National</b>						
<b>RewardMark 10</b>						
RMXma	Monthly Avg, SP500	5.58%	5.48%	4.84%	69.87%	0.32
<b>RewardMark 4</b>						
RM4ma	Monthly Avg, SP500	5.12%	5.06%	3.84%	82.50%	0.29
<b>RewardMark 8</b>						
RM8ma	Monthly Avg, SP500	5.46%	5.37%	4.47%	75.31%	0.32
<b>AIG</b>						
<b>Emerging Edge</b>						
EE100	Point to Point, SP500 w/100% PR	5.17%	5.13%	2.95%	71.43%	0.20
<b>Allianz</b>						
<b>PremierDex</b>						
PDex	Monthly Cap, SP500	5.50%	5.30%	6.92%	70.55%	0.46
<b>American Equity</b>						
<b>Freedom Gold</b>						
FRmaC	Monthly Avg, SP500	4.87%	4.81%	3.65%	82.37%	0.28

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			Average	Geometric	Deviation	Correlation	Beta
<b>Future Gold</b>							
FGma	Monthly Avg, SP500		4.87%	4.81%	3.65%	82.37%	0.28
<b>Americo</b>							
<b>Future Provider Bonus</b>							
FPBpS	Point to Point, SP500		5.12%	5.08%	3.16%	66.48%	0.21
<b>Ultimate One 7</b>							
UO7mc	Monthly Avg, SP500 w/cap		4.87%	4.81%	3.65%	82.37%	0.28
<b>Ultimate One 9 Bonus</b>							
UOBmc	Monthly Avg, SP500 w/cap		4.95%	4.89%	3.65%	81.52%	0.28
<b>Amerus</b>							
<b>MultiChoice Income 5</b>							
MI5pp	Point to Point, SP500 @10k		5.17%	5.13%	2.95%	71.43%	0.20
<b>MultiChoice Income 7</b>							
MI7pp	Point to Point, SP500 @10k		5.17%	5.13%	2.95%	71.43%	0.20
<b>EquiTrust</b>							
<b>Market Booster</b>							
MBpp	Point to Point, SP500		5.23%	5.18%	3.37%	64.69%	0.22
<b>F &amp; G Life</b>							
<b>Index Rewards 5</b>							
IR5pD	Point to Point, DJIA		4.94%	4.89%	3.33%	74.95%	0.24
<b>Loyalty Rewards Escalatc</b>							
LRXmc	Monthly Cap, SP500		5.14%	5.02%	5.18%	72.58%	0.33
<b>Loyalty Rewards Escalatc</b>							
LR12mc	Monthly Cap, SP500		5.27%	5.14%	5.27%	73.55%	0.34
<b>Safety Index 4yr</b>							
SF4ma	Monthly Avg, SP500 w/cap @15k		5.03%	4.96%	3.83%	83.32%	0.29
<b>Safety Index 7yr</b>							
SA7mc	Monthly Cap, SP500 @100k		5.02%	4.87%	5.70%	77.83%	0.39
<b>Spectrum Rewards Choic</b>							
SC7ma	Monthly Avg, SP500		5.03%	4.96%	3.83%	83.32%	0.29
<b>Great American</b>							
<b>Legend II</b>							
LE2pp	Point to Point, SP500		5.17%	5.13%	2.95%	71.43%	0.20
<b>ING</b>							
<b>Secure Index Op Plus</b>							
SIPpc	Point to Point, SP500 w/cap @75k		5.23%	5.18%	3.37%	64.69%	0.22
<b>Investors Insurance</b>							
<b>MarkOne</b>							
MOama	Monthly Avg, SP500		4.95%	4.89%	3.74%	82.85%	0.29
MOapp	Point to Point, SP500		5.17%	5.13%	2.95%	71.43%	0.20

			Average	Geometric	Deviation	Correlation	Beta
<b>MarkOne 4</b>							
MO4am	Monthly Avg, SP500		4.85%	4.80%	3.56%	80.99%	0.27
<b>Jackson National</b>							
<b>Elite</b>							
EAR250	Monthly Avg, SP500 @250k		5.11%	5.04%	3.91%	83.75%	0.30
EAR7	Monthly Avg, SP500		4.95%	4.89%	3.74%	82.85%	0.29
<b>Lincoln Benefit</b>							
<b>Savers Index Annuity I</b>							
SAVph	Point to Point, SP500 w/100% par		5.17%	5.13%	2.95%	71.43%	0.20
<b>Savers Index Annuity III</b>							
SAV3r	Point to Point, SP500 w/PR @10k		4.62%	4.58%	2.97%	83.16%	0.23
<b>Savers Index Annuity Plu</b>							
SVlw	Point to Point, SP500 w/ LWtr		5.05%	5.02%	2.83%	69.73%	0.19
SVpp	Point to Point, SP500		5.17%	5.13%	2.95%	71.43%	0.20
<b>Midland</b>							
<b>Legacy Select</b>							
LSpD	Point to Point, DJIA - NET		4.94%	4.87%	3.86%	72.85%	0.27
<b>Prosperity Choice 10</b>							
PCppS	Point to Point, SP500		4.96%	4.91%	3.39%	70.76%	0.23
<b>Prosperity Choice 14yr</b>							
PC1ppS	Point to Point, SP500		5.36%	5.27%	4.56%	58.25%	0.26
<b>Veridian Select</b>							
VRSpp	Point to Point, SP500 - NET		4.89%	4.84%	3.39%	72.17%	0.24
<b>National Western</b>							
<b>Ultra Classic</b>							
ULCmc	Monthly Cap, SP500		5.02%	4.87%	5.70%	77.83%	0.39
<b>North American</b>							
<b>Charter 10</b>							
CHdaS	Daily Avg, SP500		4.98%	4.92%	3.83%	80.91%	0.29
<b>Charter 14</b>							
C4daS	Daily Avg, SP500		5.40%	5.30%	4.78%	69.43%	0.32
<b>Classic</b>							
CLppS	Point to Point, SP500 - NET		4.60%	4.56%	2.95%	82.98%	0.23
<b>Classic Plus</b>							
CPdaD	Daily Avg, DJIA w/PR		5.63%	5.46%	6.36%	75.10%	0.44
<b>Precision 10</b>							
PRppS	Point to Point, SP500		5.00%	4.94%	3.61%	69.70%	0.25
<b>Simple Seven</b>							
SSda	Daily Avg, SP500 - NET		4.79%	4.70%	4.49%	89.61%	0.36
<b>Physicians Life</b>							
<b>Vista Elite 5</b>							

			Average	Geometric	Deviation	Correlation	Beta
	VE5ma	Monthly Avg, SP500	4.87%	4.81%	3.65%	82.37%	0.28
	<b>Vista Solution 10</b>						
	VSXma	Monthly Avg, SP500	4.96%	4.90%	3.71%	79.73%	0.27
	<b>Protective Life</b>						
	<b>ProSaver IC2</b>						
	PS7p	Point to Point, SP500 @50k	5.17%	5.13%	2.95%	71.43%	0.20
	<b>RBC</b>						
	<b>Index Master 10</b>						
	IMD10	Monthly Avg, DJIA	5.17%	5.08%	4.73%	80.49%	0.35
	<b>Sun Life</b>						
	<b>ProVantage</b>						
	ProVn	Monthly Avg, SP500	4.87%	4.81%	3.65%	82.37%	0.28
	<b>Washington National</b>						
	<b>RewardMark</b>						
	RMpc	Point to Point, SP500 w/cap	5.17%	5.13%	2.95%	71.43%	0.20
	<b>RewardMark 4</b>						
	RM4pc	Point to Point, SP500 w/cap	5.12%	5.08%	3.16%	66.48%	0.21
	<b>RewardMark 8</b>						
	RM8pc	Point to Point, SP500 w/cap	5.38%	5.31%	4.00%	58.03%	0.23
<b>D+</b>							
	<b>AIG</b>						
	<b>Vision Advantage 5yr</b>						
	V5100	Point to Point, SP500 w/100% par	5.01%	4.98%	2.85%	70.77%	0.20
	<b>Allianz</b>						
	<b>PowerDex Elite</b>						
	PDX10	Point to Point, SP500 10% Bonus	6.06%	5.70%	8.47%	56.91%	0.47
	<b>PremierDex 5</b>						
	PDexV	Monthly Cap, SP500 5% Bonus	4.96%	4.78%	6.44%	69.21%	0.42
	<b>American Equity</b>						
	<b>Bonus Gold</b>						
	BGmaD	Monthly Avg, DJIA	5.45%	5.32%	5.36%	66.99%	0.34
	BGppD	Point to Point, DJIA	5.23%	5.14%	4.73%	55.65%	0.27
	<b>American Investors</b>						
	<b>Income Select Plus</b>						
	IPpp	Point to Point, SP500 @10k	5.06%	5.02%	3.27%	63.86%	0.21
	<b>Americo</b>						
	<b>Ultimate One 7</b>						
	UO7pc	Point to Point, SP500 w/cap	5.01%	4.98%	2.85%	70.77%	0.20
	<b>Ultimate One 9</b>						

			Average	Geometric	Deviation	Correlation	Beta
	UO9pc	Point to Point, SP500 w/cap	5.01%	4.98%	2.85%	70.77%	0.20
<b>Amerus</b>							
<b>MultiChoice 6</b>							
	MC6pp	Point to Point, SP500	5.01%	4.98%	2.85%	70.77%	0.20
<b>MultiChoice Income 10</b>							
	MIYpp	Point to Point, SP500 @75k	5.01%	4.98%	2.85%	70.77%	0.20
<b>MultiChoice Income Plus</b>							
	MIPpp	Point to Point, SP500 @10k	5.06%	5.02%	3.27%	63.86%	0.21
<b>EquiTrust</b>							
<b>Market Booster</b>							
	MBma2	Monthly Avg, SP500 2-yr	7.20%	6.66%	11.47%	17.02%	0.15
<b>Market Power Bonus Plus</b>							
	MPma2	Monthly Avg, SP500 2-yr	7.80%	7.16%	12.68%	16.87%	0.17
<b>Market Seven</b>							
	MSda	Daily Avg, SP500	4.75%	4.70%	3.63%	82.71%	0.28
<b>F &amp; G Life</b>							
<b>Index Rewards</b>							
	IRmaD	Monthly Avg, DJIA	5.06%	4.97%	4.58%	80.15%	0.34
<b>Index Rewards 5</b>							
	IR5mD	Monthly Avg, DJIA	4.82%	4.74%	4.25%	79.21%	0.31
<b>Loyalty Rewards Escalatc</b>							
	LR6mc	Monthly Cap, SP500	4.78%	4.67%	4.91%	69.60%	0.30
<b>Loyalty Rewards Escalatc</b>							
	LR8mc	Monthly Cap, SP500	5.02%	4.90%	5.09%	71.60%	0.32
<b>Great American</b>							
<b>Icon</b>							
	ICOpp	Point to Point, SP500	4.86%	4.82%	2.75%	70.08%	0.19
<b>Valor II</b>							
	VA2pp	Point to Point, SP500	5.16%	5.10%	3.78%	58.05%	0.22
<b>ING</b>							
<b>Secure Index 5</b>							
	S5pc	Point to Point, SP500 w/cap @15k	4.86%	4.82%	2.75%	70.08%	0.19
<b>Secure Index 7</b>							
	S7pc	Point to Point, SP500 w/cap @15k	5.01%	4.98%	2.85%	70.77%	0.20
<b>Investors Insurance</b>							
<b>MarkOne 4</b>							
	MO4ap	Point to Point, SP500	4.96%	4.92%	3.07%	65.71%	0.20
<b>MarkOne 8</b>							
	MO8am	Monthly Avg, SP500	4.98%	4.90%	4.03%	70.68%	0.27
<b>Jackson National</b>							

			Average	Geometric	Deviation	Correlation	Beta
<b>Elite</b>							
EAR5	Monthly Avg, SP500		4.79%	4.73%	3.56%	81.92%	0.27
<b>Lafayette Life</b>							
<b>Marquis AdvantEdge 10</b>							
MAE10	Point to Point, SP500		5.01%	4.98%	2.85%	70.77%	0.20
<b>Lincoln Benefit</b>							
<b>Savers Index Annuity III</b>							
SAV3h	Point to Point, SP500 @100k		4.86%	4.82%	2.75%	70.08%	0.19
<b>Savers Index Annuity Pre</b>							
SPpph	Point to Point, SP500 @100k		4.86%	4.82%	2.75%	70.08%	0.19
<b>Midland</b>							
<b>Capstone 10</b>							
CSdaD	Daily Avg, DJIA		5.05%	4.96%	4.48%	77.11%	0.32
<b>Capstone 14 yr</b>							
CS1ppS	Point to Point, SP500		5.29%	5.21%	4.40%	52.82%	0.23
<b>Legacy Bonus 11</b>							
L11pD	Point to Point, DJIA		5.09%	4.97%	5.40%	61.60%	0.33
<b>Paragon 7yr</b>							
PA7pR	Point to Point, Russell2000		3.92%	3.85%	3.94%	92.27%	0.33
<b>Paragon Plus 7yr</b>							
PP7pR	Point to Point, Russell2000		3.92%	3.85%	3.94%	92.27%	0.33
<b>North American</b>							
<b>Classic</b>							
CLppD	Point to Point, DJIA - NET		4.37%	4.32%	3.26%	80.92%	0.25
<b>Precision 14yr</b>							
PR4pS	Point to Point, SP500		5.26%	5.16%	4.77%	56.00%	0.26
<b>Precision 7yr</b>							
PR7pS	Point to Point, SP500		4.70%	4.66%	2.87%	78.57%	0.21
<b>Physicians Life</b>							
<b>Vista Elite 5</b>							
VE5pp	Point to Point, SP500		4.86%	4.82%	2.75%	70.08%	0.19
<b>Vista Solution 10</b>							
VSXpp	Point to Point, SP500		5.06%	5.02%	3.27%	63.86%	0.21
<b>Protective Life</b>							
<b>ProSaver IC2</b>							
PS5p	Point to Point, SP500 @50k		4.86%	4.82%	2.75%	70.08%	0.19
PSI7p	Point to Point, SP500 @10k		4.86%	4.82%	2.75%	70.08%	0.19
<b>RBC</b>							
<b>Index Master S&amp;P 7</b>							
SP7ma	Monthly Avg, SP500		4.45%	4.39%	3.68%	84.90%	0.29

			Average	Geometric	Deviation	Correlation	Beta
<b>Sun Life</b>							
<b>MultiPoint 10</b>							
	Sun10	Monthly Avg, SP500	5.59%	5.45%	5.60%	46.16%	0.26
<b>Washington National</b>							
<b>RewardMark 10</b>							
	RMXpc	Point to Point, SP500 w/cap	5.43%	5.34%	4.46%	53.57%	0.24
<b>D</b>							
<b>AIG</b>							
<b>Horizon MultiValue 10</b>							
	HMXpp	Point to Point, SP500 1-yr	4.70%	4.67%	2.64%	69.44%	0.18
<b>Horizon MultiValue 5</b>							
	HM5pp	Point to Point, SP500 1-yr	4.70%	4.67%	2.64%	69.44%	0.18
<b>Allianz</b>							
<b>PowerDex Elite</b>							
	PDX	Point to Point, SP500	4.57%	4.32%	6.57%	59.25%	0.34
<b>VersaDex</b>							
	VDXpS	Point to Point, SP500	4.70%	4.67%	2.64%	69.44%	0.18
<b>American Equity</b>							
<b>Freedom Gold</b>							
	FRppC	Point to Point, SP500	4.70%	4.67%	2.64%	69.44%	0.18
<b>Future Gold</b>							
	FGpp	Point to Point, SP500	4.70%	4.67%	2.64%	69.44%	0.18
<b>American Investors</b>							
<b>American Edge</b>							
	AEmc	Monthly Cap, SP500	4.37%	4.24%	5.28%	73.25%	0.34
<b>Americo</b>							
<b>Future Provider</b>							
	FUPpS	Point to Point, SP500	4.70%	4.67%	2.64%	69.44%	0.18
<b>Ultimate One 9 Bonus</b>							
	UOBpc	Point to Point, SP500 w/cap	4.79%	4.75%	2.97%	64.93%	0.19
<b>Amerus</b>							
<b>MultiChoice Classic</b>							
	MCCmc	Monthly Avg, SP500	4.37%	4.24%	5.28%	73.25%	0.34
<b>EquiTrust</b>							
<b>Market Value Plus</b>							
	MVma2	Monthly Avg, SP500 2-yr	6.60%	6.14%	10.43%	16.84%	0.14
<b>F &amp; G Life</b>							
<b>Safety Index 10yr</b>							

		Average	Geometric	Deviation	Correlation	Beta
	SFXmc Monthly Cap, SP500 @15k	4.49%	4.36%	5.37%	74.16%	0.35
	<b>Safety Index 7yr</b>					
	SF7mc Monthly Cap, SP500 @15k	4.37%	4.24%	5.28%	73.25%	0.34
<b>ING</b>						
	<b>Secure Index Op Plus</b>					
	SIOpc Point to Point, SP500 w/cap @15k	4.73%	4.69%	3.09%	62.17%	0.19
<b>Jefferson Pilot</b>						
	<b>New Directions I-66</b>					
	NDI66 Point to Point, SP500 2-yr	6.31%	6.02%	8.35%	13.86%	0.11
	<b>New Directions I-88</b>					
	NDI88 Point to Point, SP500 2-yr	6.38%	6.09%	8.45%	13.97%	0.11
	<b>OptiPoint 10</b>					
	OP10m Monthly Cap, SP500 2-yr	5.88%	5.47%	9.87%	24.30%	0.23
	<b>OptiPoint 12</b>					
	OP12m Monthly Cap, SP500 2-yr	6.00%	5.57%	10.08%	24.24%	0.23
<b>Lincoln Benefit</b>						
	<b>Savers Index Annuity Pre</b>					
	SPlwh Point to Point, SP500 w/ LWtr @100k	4.81%	4.78%	2.68%	68.68%	0.18
<b>Midland</b>						
	<b>Capstone 10</b>					
	CSppD Point to Point, DJIA	4.52%	4.47%	3.33%	64.55%	0.22
	CSppS Point to Point, SP500	4.83%	4.79%	3.14%	62.68%	0.20
	<b>Prosperity Choice 10</b>					
	PCppD Point to Point, DJIA	4.48%	4.43%	3.48%	69.39%	0.24
	<b>Veridian</b>					
	VRppD Point to Point, DJIA - NET	4.33%	4.28%	3.47%	78.48%	0.26
	<b>Veridian Plus</b>					
	VDppD Point to Point, DJIA - NET	4.77%	4.67%	5.03%	62.87%	0.31
	<b>Veridian Power 10</b>					
	VPppS Point to Point, SP500	5.15%	5.07%	4.34%	52.05%	0.23
<b>North American</b>						
	<b>Charter 10</b>					
	CHdaD Daily Avg, DJIA	4.71%	4.64%	4.09%	75.25%	0.29
	<b>Charter 14</b>					
	C4daD Daily Avg, DJIA	5.15%	5.03%	5.06%	65.19%	0.32
	C4ppS Point to Point, SP500	4.95%	4.87%	4.25%	50.88%	0.22
	<b>Classic Plus</b>					
	CPppS Point to Point, SP500- NET	4.89%	4.80%	4.48%	61.11%	0.27
	<b>Precision 10</b>					
	PRppD Point to Point, DJIA	4.52%	4.46%	3.70%	67.94%	0.25
	<b>Precision 7yr</b>					
	PR7pD Point to Point, DJIA	4.18%	4.14%	2.93%	77.32%	0.22

			Average	Geometric	Deviation	Correlation	Beta
<b>Physicians Life</b>							
<b>Vista Solution 7yr</b>							
	VS7ma	Monthly Avg, SP500	4.45%	4.40%	3.13%	80.69%	0.23
	VS7pp	Point to Point, SP500	4.58%	4.55%	2.63%	67.96%	0.18
<b>D-</b>							
<b>Allianz</b>							
<b>MasterDex</b>							
	MDX	Monthly Cap, SP500	4.00%	3.88%	5.01%	70.40%	0.31
<b>American Equity</b>							
<b>Bonus Gold</b>							
	BGmcS	Monthly Cap, SP500	4.81%	4.64%	6.27%	64.94%	0.37
<b>Millenium Platinum</b>							
	MGmcD	Monthly Cap, SP500	3.91%	3.80%	4.93%	69.75%	0.30
<b>Premier Platinum</b>							
	PGmc	Monthly Cap, SP500	4.54%	4.40%	5.78%	67.27%	0.35
<b>American Investors</b>							
<b>Performance Advantage 1</b>							
	PApp2	Point to Point, SP500 2-yr	5.92%	5.65%	7.99%	12.65%	0.10
<b>Performance Advantage 1</b>							
	P15p2	Point to Point, SP500 2-yr	6.15%	5.85%	8.46%	12.66%	0.10
<b>Premier Edge</b>							
	PEpp2	Point to Point, SP500 2-yr	5.80%	5.55%	7.63%	13.08%	0.09
<b>Amerus</b>							
<b>MultiChoice 7</b>							
	MC7p2	Point to Point, SP500 2-yr	6.15%	5.85%	8.46%	12.66%	0.10
<b>MultiChoice Bonus+</b>							
	MCBp2	Point to Point, SP500 2-yr	6.03%	5.75%	8.22%	12.66%	0.10
<b>MultiChoice Income 10</b>							
	MIXpp	Point to Point, SP500 @75k	4.54%	4.51%	2.54%	68.92%	0.17
<b>EquiTrust</b>							
<b>MarketSeven Plus</b>							
	MSPm2	Monthly Avg, SP500 2-yr	6.60%	6.14%	10.43%	16.84%	0.14
<b>F &amp; G Life</b>							
<b>Safety Index 4yr</b>							
	SA4mc	Monthly Cap, SP500 @100k	4.12%	4.00%	5.10%	71.34%	0.32
<b>Great American</b>							
<b>Icon II</b>							
	IC2pp	Point to Point, SP500	4.53%	4.50%	2.56%	68.42%	0.17
<b>Investors Insurance</b>							

			Average	Geometric	Deviation	Correlation	Beta
<b>MarkOne 8</b>							
	MO8ap	Point to Point, SP500	4.70%	4.65%	3.68%	54.16%	0.20
	MO8Vp	Point to Point, SP500 5-yr	9.87%	7.69%	24.04%	-10.24%	-0.31
<b>Jefferson Pilot</b>							
<b>OptiPoint 10</b>							
	OP10p	Point to Point, SP500 2-yr	6.00%	5.73%	7.99%	13.04%	0.10
<b>OptiPoint 12</b>							
	OP12p	Point to Point, SP500 2-yr	6.11%	5.83%	8.20%	13.07%	0.10
<b>OptiPoint 8</b>							
	OP8mc	Monthly Cap, SP500 2-yr	5.77%	5.36%	9.68%	24.34%	0.23
	OP8pp	Point to Point, SP500 2-yr	5.88%	5.63%	7.79%	13.00%	0.10
<b>Lincoln Benefit</b>							
<b>Savers Index Annuity III</b>							
	SAV3	Point to Point, SP500	4.54%	4.51%	2.54%	68.92%	0.17
<b>Savers Index Annuity Pre</b>							
	SPlw	Point to Point, SP500 w/ LWtr	4.48%	4.46%	2.47%	67.56%	0.16
	SPpp	Point to Point, SP500	4.54%	4.51%	2.54%	68.92%	0.17
<b>Midland</b>							
<b>Innovator Choice 10</b>							
	INppS	Point to Point, SP500	3.96%	3.92%	2.83%	63.15%	0.18
<b>North American</b>							
<b>Charter 10</b>							
	CHppD	Point to Point, DJIA	4.24%	4.20%	3.15%	62.78%	0.20
	CHppS	Point to Point, SP500	4.53%	4.49%	2.98%	61.10%	0.18
<b>Charter 14</b>							
	C4ppD	Point to Point, DJIA	4.68%	4.60%	4.42%	51.66%	0.23
<b>Precision 14yr</b>							
	PR4pD	Point to Point, DJIA	4.81%	4.71%	4.86%	54.71%	0.27
<b>Protective Life</b>							
<b>ProSaver IC2</b>							
	PSI5p	Point to Point, SP500 @10k	4.54%	4.51%	2.54%	68.92%	0.17
<b>RBC</b>							
<b>Index Master 5</b>							
	IMD5	Monthly Avg, DJIA	4.01%	3.95%	3.76%	78.59%	0.27
<b>AIG</b>							
<b>Horizon Index 12</b>							
	HI12m	Monthly Cap, SP500	3.80%	3.69%	4.92%	66.01%	0.29
	HI12p	Point to Point, SP500 2-yr	5.64%	5.41%	7.55%	12.43%	0.09
<b>Horizon MultiValue 10</b>							
	HMXp5	Point to Point, SP500 5-yr	9.54%	7.00%	25.23%	-10.58%	-0.34

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			Average	Geometric	Deviation	Correlation	Beta
<b>Horizon MultiValue 5</b>							
HM5p5	Point to Point, SP500 5-yr		9.54%	7.00%	25.23%	-10.58%	-0.34
<b>Allianz</b>							
<b>MasterDex 5</b>							
MDX5	Monthly Cap, SP500 5% Bonus		3.78%	3.67%	4.97%	64.41%	0.29
<b>PowerDex Elite</b>							
PDX5	Point to Point, SP500 5% Bonus		4.20%	4.01%	6.04%	51.13%	0.30
<b>American Equity</b>							
<b>Freedom Gold</b>							
FRmc	Monthly Cap, SP500		3.75%	3.65%	4.82%	68.38%	0.29
<b>Future Gold</b>							
FGmc	Monthly Cap, SP500		3.75%	3.65%	4.82%	68.38%	0.29
<b>American Investors</b>							
<b>Bonus Select</b>							
BSpp2	Point to Point SP500, 2-yr		5.80%	5.55%	7.77%	12.63%	0.09
<b>Income Select 5yr</b>							
IS5mc	Monthly Cap, SP500 @75k		3.51%	3.41%	4.62%	66.09%	0.27
<b>Income Select 7yr</b>							
IS7mc	Monthly Cap, SP500 @75k		3.51%	3.41%	4.62%	66.09%	0.27
<b>Performance Advantage 1</b>							
P15mc	Monthly Cap, SP500		3.87%	3.75%	5.20%	62.09%	0.29
<b>Amerus</b>							
<b>MultiChoice 6</b>							
MC6p2	Point to Point, SP500 2-yr		5.50%	5.28%	7.21%	12.58%	0.09
<b>MultiChoice 7</b>							
MC7mc	Monthly Avg, SP500		3.87%	3.75%	5.20%	62.09%	0.29
<b>MultiChoice Bonus+</b>							
MCBmc	Monthly Cap, SP500		3.77%	3.66%	5.03%	62.72%	0.28
<b>MultiChoice Income 5</b>							
MI6mc	Monthly Cap, SP500 @75k		3.51%	3.41%	4.62%	66.09%	0.27
<b>MultiChoice Income 7</b>							
MI8mc	Monthly Cap, SP500 @75k		3.51%	3.41%	4.62%	66.09%	0.27
<b>F &amp; G Life</b>							
<b>Safety Index 4yr</b>							
SF4mc	Monthly Cap, SP500 @15k		3.51%	3.41%	4.62%	66.09%	0.27
<b>Spectrum Rewards Choic</b>							
SCBm1	Monthly Cap, SP500		3.77%	3.66%	5.03%	62.72%	0.28
SCBm2	Monthly Cap, SP500 2-yr		4.91%	4.58%	8.83%	23.97%	0.20
<b>Spectrum Rewards Reser</b>							
RRmS2	Monthly Cap, SP500 2-yr		4.69%	4.38%	8.43%	24.08%	0.19
<b>Investors Insurance</b>							

			Average	Geometric	Deviation	Correlation	Beta
<b>MarkOne</b>							
MOVpp	Point to Point, SP500 5-yr		10.85%	6.80%	34.30%	-2.91%	-0.42
<b>MarkOne 4</b>							
MO4Vp	Point to Point, SP500 5-yr		8.97%	7.05%	22.16%	-10.23%	-0.28
<b>Jackson National</b>							
<b>Elite Choice</b>							
ECXm2	Monthly Cap, SP500 2-yr		5.14%	4.79%	8.85%	24.32%	0.21
<b>Jefferson Pilot</b>							
<b>OptiChoice 7</b>							
OC7mc	Monthly Cap, SP500		3.51%	3.41%	4.62%	66.09%	0.27
<b>OptiChoice 9</b>							
OC9mc	Monthly Cap, SP500		3.63%	3.53%	4.72%	67.29%	0.28
<b>Lafayette Life</b>							
<b>Marquis AdvantEdge 5</b>							
MAE5	Point to Point, SP500		4.37%	4.34%	2.43%	68.39%	0.16
<b>Midland</b>							
<b>Innovator Choice 10</b>							
INppD	Point to Point, DJIA		3.75%	3.71%	3.04%	64.25%	0.20
<b>Innovator Choice 14yr</b>							
IN1ppS	Point to Point, SP500		4.24%	4.17%	4.07%	50.38%	0.20
<b>Paragon 14yr</b>							
PA4mS	Monthly Cap, SP500		3.75%	3.65%	4.82%	68.38%	0.29
<b>North American</b>							
<b>Classic Plus</b>							
CPppD	Point to Point, DJIA - NET		4.41%	4.32%	4.56%	59.24%	0.27
<b>AIG</b>							
<b>Horizon Index 9</b>							
HI9mc	Monthly Cap, SP500		3.38%	3.29%	4.52%	64.74%	0.26
HI9pp	Point to Point, SP500 2-yr		5.19%	4.99%	6.78%	12.12%	0.08
<b>Horizon MultiValue 10</b>							
HMXmc	Monthly Cap, SP500		3.38%	3.29%	4.52%	64.74%	0.26
<b>Horizon MultiValue 5</b>							
HM5mc	Monthly Cap, SP500		3.38%	3.29%	4.52%	64.74%	0.26
<b>American Investors</b>							
<b>Bonus Select</b>							
BSmc	Monthly Cap, SP500		3.56%	3.46%	4.72%	63.57%	0.27
<b>Income Select 10yr</b>							
ISXmc	Monthly Cap, SP500 @75k		2.79%	2.71%	4.02%	57.01%	0.21
<b>Income Select Plus</b>							

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		Average	Geometric	Deviation	Correlation	Beta
	IPmc Monthly Cap, SP500 @10k	3.09%	3.00%	4.35%	57.86%	0.23
	ISPmc Monthly Cap, SP500 @75k	3.31%	3.21%	4.56%	59.65%	0.24
	<b>Performance Advantage 1</b>					
	PAmc Monthly Cap, SP500	3.66%	3.56%	4.87%	63.22%	0.28
<b>Amerus</b>						
	<b>MultiChoice 10</b>					
	MCXp2 Point to Point, SP500 2-yr	5.19%	4.99%	6.78%	12.12%	0.08
	<b>MultiChoice Income 5</b>					
	MI5mc Monthly Cap, SP500 @10k	3.26%	3.17%	4.42%	63.51%	0.25
	<b>MultiChoice Income 7</b>					
	MI7mc Monthly Cap, SP500 @10k	3.26%	3.17%	4.42%	63.51%	0.25
	<b>MultiChoice Income Plus</b>					
	MIPmc Monthly Cap, SP500 @10k	3.09%	3.00%	4.35%	57.86%	0.23
	MIQmc Monthly Cap, SP500 @75k	3.31%	3.21%	4.56%	59.65%	0.24
<b>F &amp; G Life</b>						
	<b>Spectrum Rewards Choic</b>					
	SC7mc Monthly Cap, SP500	3.14%	3.05%	4.32%	62.23%	0.24
	<b>Spectrum Rewards Choic</b>					
	SC9m1 Monthly Cap, SP500	3.10%	3.01%	4.28%	59.78%	0.23
	<b>Spectrum Rewards Reser</b>					
	RRmS1 Monthly Cap, SP500 1-yr	3.56%	3.46%	4.72%	63.57%	0.27
<b>Investors Insurance</b>						
	<b>MarkOne</b>					
	MOXpp Point to Point, SP500 10-yr	4.65%	3.60%	14.70%	-2.91%	-0.18
<b>Jackson National</b>						
	<b>Elite Choice</b>					
	ECXp2 Point to Point, SP500 2-yr	4.95%	4.77%	6.45%	11.78%	0.07
<b>Jefferson Pilot</b>						
	<b>OptiChoice 5</b>					
	OC5mc Monthly Cap, SP500	3.38%	3.29%	4.52%	64.74%	0.26
<b>Lincoln Benefit</b>						
	<b>Savers Index Annuity Plu</b>					
	SVmc Monthly Cap, SP500	3.02%	2.94%	4.22%	60.92%	0.23
	SVmch Monthly Cap, SP500 @100k	3.26%	3.17%	4.42%	63.51%	0.25
<b>Midland</b>						
	<b>Capstone 10</b>					
	CSmc Monthly Cap, SP500	3.31%	3.21%	4.56%	59.65%	0.24
	<b>Innovator Choice 10</b>					
	INmc Monthly Cap, SP500	3.31%	3.21%	4.56%	59.65%	0.24
	<b>Paragon 10yr</b>					
	PAXmS Monthly Cap, SP500	3.38%	3.29%	4.52%	64.74%	0.26

		Average	Geometric	Deviation	Correlation	Beta
<b>Paragon 7yr</b>						
PA7mS	Monthly Cap, SP500	3.02%	2.94%	4.22%	60.92%	0.23
<b>Paragon Plus 10yr</b>						
PPXmS	Monthly Cap, SP500	3.31%	3.21%	4.56%	59.65%	0.24
<b>Paragon Plus 14yr</b>						
PP4mS	Monthly Cap, SP500	3.82%	3.69%	5.50%	56.61%	0.28
<b>Paragon Plus 7yr</b>						
PP7mS	Monthly Cap, SP500	3.02%	2.94%	4.22%	60.92%	0.23
<b>Prosperity Choice 10</b>						
PCmc	Monthly Cap, SP500	3.31%	3.21%	4.56%	59.65%	0.24
<b>Veridian</b>						
VRmc	Monthly Cap, SP500	3.38%	3.29%	4.52%	64.74%	0.26
<b>Veridian Plus</b>						
VDmc	Monthly Cap, SP500	3.60%	3.48%	5.30%	54.87%	0.27
<b>North American</b>						
<b>Charter 10</b>						
CHmc	Monthly Cap, SP500	3.09%	3.00%	4.35%	57.86%	0.23
<b>Charter 14</b>						
C4mc	Monthly Cap, SP500	3.60%	3.48%	5.30%	54.87%	0.27
<b>Classic</b>						
CLmcS	Monthly Cap, SP500	2.90%	2.82%	4.12%	59.29%	0.22
<b>Classic Plus</b>						
CPmcS	Monthly Cap, SP500	3.60%	3.48%	5.30%	54.87%	0.27
<b>Precision 10</b>						
PRmc	Monthly Cap, SP500	3.19%	3.10%	4.51%	57.52%	0.23
<b>Precision 14yr</b>						
PR4mc	Monthly Cap, SP500	3.70%	3.57%	5.52%	54.02%	0.27
<b>F-</b>						
<b>Amerus</b>						
<b>MultiChoice Income 10</b>						
MIXmc	Monthly Cap, SP500 @10k	2.57%	2.50%	3.80%	54.61%	0.19
MIYmc	Monthly Cap, SP500 @75k	2.79%	2.71%	4.02%	57.01%	0.21
<b>F &amp; G Life</b>						
<b>Spectrum Rewards Choic</b>						
SC9m2	Monthly Cap, SP500 2-yr	3.41%	3.21%	6.58%	23.40%	0.15
<b>Investors Insurance</b>						
<b>MarkOne 4</b>						
MO4Xp	Point to Point, SP500 10-yr	4.43%	3.51%	14.00%	-2.91%	-0.16
<b>MarkOne 8</b>						
MO8Xp	Point to Point, SP500 10-yr	4.15%	3.36%	13.11%	-2.91%	-0.13
<b>Lincoln Benefit</b>						

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		Average	Geometric	Deviation	Correlation	Beta
<b><u>Savers Index Annuity Pre</u></b>						
SPmc	Monthly Cap, SP500	2.57%	2.50%	3.80%	54.61%	0.19
SPmch	Monthly Cap, SP500 @100k	2.79%	2.71%	4.02%	57.01%	0.21
<b><u>North American</u></b>						
<b><u>Precision 7yr</u></b>						
PR7mc	Monthly Cap, SP500	2.79%	2.71%	4.02%	57.01%	0.21