

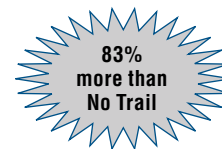
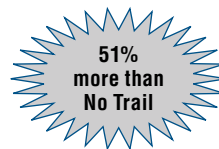
The choice is yours: Commission options on American Landmark 5

When you sell an American Landmark 5SM annuity, you have **five** commission options to choose from:

- ◆ No Trail ◆ 25 Trail ◆ 40 Trail ◆ 50 Trail ◆ 60 Trail

Example: For an American Landmark 5 sale to a 65-year old with a purchase payment of \$100,000, you would earn the following with each option:

YEAR	NO TRAIL	25 TRAIL	40 TRAIL	50 TRAIL	60 TRAIL
1	\$3,750 (3.75%)	\$2,750 (2.75%)	\$2,250 (2.25%)	\$1,950 (1.95%)	\$1,550 (1.55%)
2	--	\$263 (0.25%)	\$420 (0.40%)	\$525 (0.50%)	\$630 (0.60%)
3	--	\$276 (0.25%)	\$441 (0.40%)	\$551 (0.50%)	\$662 (0.60%)
4	--	\$289 (0.25%)	\$463 (0.40%)	\$579 (0.50%)	\$695 (0.60%)
5	--	\$304 (0.25%)	\$486 (0.40%)	\$608 (0.50%)	\$729 (0.60%)
6	--	\$319 (0.25%)	\$511 (0.40%)	\$638 (0.50%)	\$766 (0.60%)
7	--	\$335 (0.25%)	\$536 (0.40%)	\$670 (0.50%)	\$804 (0.60%)
8	--	\$352 (0.25%)	\$563 (0.40%)	\$704 (0.50%)	\$844 (0.60%)
9	--	\$369 (0.25%)	\$591 (0.40%)	\$739 (0.50%)	\$886 (0.60%)
10	--	\$388 (0.25%)	\$621 (0.40%)	\$776 (0.50%)	\$931 (0.60%)
TOTAL	\$3,750	\$5,644	\$6,881	\$7,739	\$8,497



Trail options continue to pay over the life of the contract!

Assumes 100% in indexed strategy at an annual growth rate of 5%; contract is held for 10 years. All commission payments after the first contract year are paid on a quarterly basis. American Landmark 5 issued under contract form number P1112916NW. Not available in all states.

For more information, contact a Relationship Manager
at **800-438-3398, ext. 11999**

