

FIXED ANNUITY SPREADSHEET

This spreadsheet is intended for use as a guide, see company literature for details

Carrier	Allianz	Allianz	American General	American General	American General
Ratings	A.M. Best A S&P AA-	A.M. Best A S&P AA-	A.M. Best A S&P A+	A.M. Best A S&P A+	A.M. Best A S&P A+
Assets	62.8 Billion	62.8 Billion	36.5 Billion	36.5 Billion	36.5 Billion
Product Name	Dominator Plus	Dominator Select	Horizon Flex	Horizon MYG	Horizon Plus 2004
Commission	5 Yr **10 Yr 0-75 - 3% 4% 76-80 - 2% 3% 81-85 - 1% 2%	1Yr 2Yr 3Yr 0-85 .25% .50% 1.25%	0-75 = 5% 76-80 = 4% 81-85 = 3%	0-75 = 7.5% 76-80 = 5.0% 81-85 = 3.0%	0-75 = 6.0% 76-80 = 3.2% 81-85 = 1.35%
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ
Minimum Issue	\$25,000 Q and NQ	\$2,000 Q and NQ	\$5,000 NQ, \$2,000 Q \$50 / mo. min EFT	\$5,000 Q and NQ	\$5,000 Q and NQ
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000 (\$500K over age 75)	\$1,000,000 (\$500K over age 75)	\$1,000,000 (\$500K over age 75)
Principal Guarantee	No	No	No	No	No
Premium Listing	Single	Single	Flexible \$2,000 min \$50 min EFT	Single	Single
Free Annual Partial Withdrawal	10% Immediately	10% Immediately	10% Immediately	10% Immediately	10% Immediately
Surrender Charges	9%/8.1%/7.2%/6.3%/5.4%/4.5%/3.6%/2.7%/1.8%/ .9% 10 Years (+/- MVA)	6/5/4 3 Years (+/- MVA)	8/8/8/7/6/5/3/1 8 Years	10/9/8/7/6/5/4/3/2/1 10 years (+ or - MVA)	9/8/7/6/5/4/3/2/1 9 years (+ or - MVA)
Minimum Rate Guarantee	1.5%	1.5%	2%	2%	2%
Nursing Home Withdrawals	^after year one, 30/35 days	^after year one, 30/35 days	90 days, after year 1	90 days, after year 1	90 days, after year 1
Comments	CHOICE OF FIVE AND TEN YEAR RATE GUARANTEE ^ NH waiver allows accelerated distribution of AV over 5 yrs 30 day exit window at the end of guarantee period to leave contract otherwise, the contract renews on an annual basis **Original Dominator available at less comp with same rates, original liquidity feature of 15% of initial premium in; CT, DE, MA, MN, MO, NY, OK, UT, PA, WA Contact CPS for complete details	CHOICE OF ONE, TWO, AND THREE YEAR RATE GUARANTEE ^ NH waiver allows accelerated distribution of AV over 5 yrs 30 day exit window at the end of guarantee period to leave contract otherwise, the contract renews on an annual basis Flexible Withdrawal Rider for an add'l .10bps for 100% AV liquidity if confined 30/35 days in NH;	ONE YEAR RATE GUARANTEE Additional deposits do not reset the surrender charges Annuitization available after year 5 for 5yr minimum Qualified contracts must be traditional IRA *Flex is approved in NY, but is issued by USL	SIX YEAR RATE GUARANTEE Rate guaranteed for 6 years then contract renews annually Annuitization available after year 5 for 5yr minimum	SIX YEAR RATE GUARANTEE Surrender at death unless annuitized for 5 year minimum Rate guaranteed for 6 years then contract renews annually Annuitization available after year 5 for 5yr minimum
Product NOT app. in these states	CT, DE, MA, MN, MO, NJ, OK, OR, UT, WA	CA, DE, MA, MT, NV, NJ, NY, OK, OR, PA, WA	AK, NY*, UT	AK, MN, NJ, NY, UT	MN, NJ, NY, OR, PA, UT, WA



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Carrier	American General	American General	American National	American National	American National
Ratings	A.M. Best A S&P A+	A.M. Best A S&P A+	A.M. Best A S&P AA-	A.M. Best A S&P AA-	A.M. Best A S&P AA-
Assets	36.5 Billion	36.5 Billion	13.2 Billion	13.2 Billion	13.2 Billion
Product Name	Horizon Secure	Horizon Select	Citadel 7 Diamond	Palladium Advisor	Palladium MYG 3 – 10 year
Commission	0-80 = 4.0% 81-85 = 3.0%	0-80 = 4.0% 81-85 = 3.0%	0-80 = 4.0% 81-85 = 3.0%	0-79 = 3% 80-90 = 1% Trail commission available	1.5% 3 year 2% 4 year 4% 5&10 year 2.5% 6,7,&8 year 3% 9 year Comp reduced ages 80+
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-90 Q or NQ	0-85 Q or NQ
Minimum Issue	\$5,000 Q and NQ	\$5,000 Q and NQ	\$2000 Q / \$5000 NQ	\$100 Q / \$5,000 NQ	\$5,000 Q and NQ
Maximum Issue	\$1,000,000 (\$500K over age 75)	\$1,000,000 (\$500K over age 75)	\$1,000,000	\$1,000,000	\$1,000,000
Principal Guarantee	No	No	Yes	No	No
Premium Listing	Single	Single	Flexible. \$1000 min., \$100 min. A.C.H.	Flexible-See Below min. add'l \$100/mo max. add'l \$20k/yr	Single
Free Annual Partial Withdrawal	10% Immediately	10% Immediately	10% Immediately	10% Immediately	Interest only in yr 1 10% after yr 1
Surrender Charges	10/9/8/7/6/5/4/3/2/1 10 years	10/9/8/7/6/5/4/3/2/1 10 years (+ or – MVA)	7/7/7/6/5/4/2 7 years	7/7/7/6/5/4/2 7 years (+ or – MVA)	8/8/8/7/6/5/4/3/2/1 10 years (+ or – MVA)
Minimum Rate Guarantee	2%	2%	2% (See Below)	2% (See Below)	2% (Indexed)
Nursing Home Withdrawals	90 days, after year 1	90 days, after year 1	60 days up to age 80	60 days up to age 80	60 days up to age 80
Comments	CHOICE OF FIVE OR SEVEN YEAR RATE GUARANTEE Annuitization available after year 5 for 5yr minimum 45 day exit window at end of guar. period to leave contract	CHOICE OF FIVE, SEVEN OR TEN YEAR RATE GUARANTEE Annuitization available after year 5 for 5yr minimum 45 day exit window at end of guar. period to leave contract	ONE YEAR RATE GUARANTEE Additional deposits do not reset the surrender charges Disability, Terminal Illness waivers Annuitization available after year 5 for 5yr minimum, or after year 1 for 10 yr minimum Min guar 2% in AR,GA,KY,MD,MT, NJ & SC 3% in UT	ONE YEAR RATE GUARANTEE Additional deposits do not reset the surrender charges Hospital, Disability Waiver Available Rates renew monthly starting in yr 2 Can annuitize after yr 5 for 5 yr min. Min guar 2% in AR,GA,KY,MD,MT 3% in WA	CHOICE OF THREE TO TEN YEAR RATE GUARANTEE 30 day exit window at end of guar. period to leave contract Can annuitize after year 3 for period equal to remaining guarantee or 5 years whichever is greater No MVA in PA
Product NOT approved in these states	AK, NY, UT	AK, MN, NJ, NY, OR, PA, UT, WA	NY	IL, MA, MN, NJ, NY, PA, UT	NY, UT (8,9,10yr N/a in OR)



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Carrier	Annuity Investors	Genworth Life	Genworth Life	Genworth Life	Genworth Life
Ratings	A.M. Best A S&P A	A.M. Best A S&P A	A.M. Best A S&P A	A.M. Best A S&P A	A.M. Best A S&P A
Assets	1.7 Billion	34.7 Billion	34.7 Billion	34.7 Billion	34.7 Billion
Product Name	Asset Select 3	Secure Living Independence	Secure Living Liberty	Secure Living Smart Rate	TLC Annuity
Commission	3 yr 1.50%	0-75 = 4.00% 76-80 = 1.95% 81-85 = 1.05%	0-75 = 3.00% 76-80 = 1.95% 81-85 = 1.05%	0-75 = 4.5% 76-80 = 2.7% 81-85 = 1.05%	4.5% - All Ages
Issue Ages	18-90 Q / 0-90 NQ	0-85 Q or NQ	0-85	0-85 Q or NQ	18 – 79 NQ
Minimum Issue	\$10,000 Q and NQ	\$2000 Q / \$5000 NQ	\$2000 Q / \$5000 NQ	\$2000 Q / \$5000 NQ	*\$36,000 NQ – 4yr 2x & 6yr 3x Benefit \$54,000 NQ – 6yr 2x Benefit (IPB available with higher minimums Below)
Maximum Issue	\$750K up to age 80; \$500K for ages 81+	\$500,000	\$500,000	\$500,000	*\$576,000
Principal Guarantee	Yes	No	No**	Yes	No
Premium Listing	Single	Single	Single	Single	Single
Free Annual Partial Withdrawal	Interest only in yr 1 10% after yr 1	10% immediately	10% Immediately	10% immediately	10% after year one
Surrender Charges	7/7/6/6/5/4 6 years	9/9/8/7/6/5 6 Years	9/9/8/7/6/5 6 Years	7/7/7/6/5/4/3 7 years	7/7/7/6/5/4/3 7 Years
Minimum Rate Guarantee	3%	*2.5% (See Below)	2%	2% (See Below)	3%
Nursing Home Withdrawals	No N/H Waiver	30 days 90 days after issue	30 days 90 days after issue	30 days for issue	N/Av
Comments	THREE YEAR RATE GUARANTEE As of 10/16/08, 1 and 2 year options are N/AV until further notice 30 day exit window at end of guar. period to leave contract Annuitization available during the first 6 contract years for 5yr minimum 403B loans available	ONE YEAR RATE GUARANTEE Can annuitize after yr 1 for 5 yr min. *Minimum guarantee drops to 2% after year 6 for most states *For WA, minimum guarantee is 1.5% in years 1-6 plus an additional interest rate credit of 1% in years 3-6. Minimum guarantee then renews between 1%-3% thereafter	CHOICE OF ONE, THREE AND FIVE YEAR RATE GUARANTEE **If renewal rate is less than bailout rate declared at issue, client has the option to surrender all or part of AV with no surrender charges applied	ONE YEAR RATE GUARANTEE Can annuitize after yr1, however period certain must not be less than the remaining surrender period 3% Min Guar– UT	*Maximum and minimum premium allowed depends on benefit combination; <u>Period Multiplier Deposit</u> 4yrs 2x 36k-288k 6yrs 3x 36k-288k 6yrs 2x 54k-432k <u>Inflation Protection</u> 4yrs 1.5x 48k-384k 6yrs 2x 54k-432k 6yrs 1.5x 72k-576k IPB (Inflation Protection Benefit) available – 3% or 5% increase of LTC benefit on compounding basis (decreases multiplier elected to 1.5% and 2% respectively) Rider charges depend on underwriting class and are deducted monthly from policy value
Product NOT approved in these states	NY, VT	MS, NY	CT, MN, MS,	NY, MS	CT,FL,HI,IL,KS,MD,MA, MN,MS,MO,NV,NH,NJ, NYNC,OK,OR,PA,TX, UT,VT,WA



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Carrier	Great American	ING Reliastar	ING USA	Integrity Life	Integrity Life
Ratings	A.M. Best A S&P A	A.M. Best A S&P AA-	A.M. Best A S&P AA-	A.M. Best A++ S&P AA+	A.M. Best A++ S&P AA+
Assets	8.7 Billion	21.9 Billion	61.5 Billion	4.6 Billion	4.6 Billion
Product Name	American Freedom Stars & Stripes	Quintaflex	Guarantee Choice	Momentum Advantage	New Momentum
Commission	5 year 0-84NQ/18-84Q = 3% 85-89NQ & Q = 2.10%	Qual Nongual 0-60 4.25% 3.75% 61-65 2.0% 1.25% 66-75 1.25% 1.25% 76+ 0.65% 0.65% TSA Comps Vary	Ages 0 – 80 3yr – 1% 5yr – 2% 7yr – 2.5% 10yr – 3.25%	0-79 80+ 4yr 2.0% 0.5% 5yr 2.5% 0.5% 7yr 3.0% 1.0% 10yr 3.5% 1.5%	0-79 = 5% 80-85 = 3%
Issue Ages	18-89Q and 0-89 NQ	0-85 Q or NQ	0-80 Q or NQ	4,5yr - 0-86, 7yr - 0-85, 10yr - 0-83 Q or NQ	0-85 Q or NQ
Minimum Issue	\$10,000 Q and NQ	\$500 Q or NQ	\$15,000 Q and NQ	\$20,000 Q and NQ	\$2000 Q / \$5000 NQ
Maximum Issue	\$750K up to age 80; \$500K for ages 81+	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000
Principal Guarantee	No	Only for 403b	No	No	No
Premium Listing	Single	Flexible (\$50/mo or \$500/year min.)	Single	Single	Flexible \$1,000 Min or \$100 EFT
Free Annual Partial Withdrawal	Interest only in yr 1 10% after yr 1	10% Immediately	Interest only in yr 1 10% after yr 1	10% Immediately	10% Immediately
Surrender Charges	7/6/5/4/3 - 5 year (+ or -MVA)	5/5/5/5/5 5 years	9/8/7/6/5/4/3/2/1 (+ or - MVA)	8/8/7/7/6/6/5/5/4/4 1 st 4,5,7, or 10 yrs (+ or - MVA)	8/7/6/5/4/6/2 7 Years (+ or - MVA)
Minimum Rate Guarantee	2%	3% (See Below)	1.5%	2% Most States (See Below)	2% Most States (See Below)
Nursing Home Withdrawals	90 days after year 1	60 days all ages N/A in TX, PA	None	60 days N/A in MD	60 days N/A in MA,SD
Comments	FIVE YEAR RATE GUARANTEE T.I. waiver available 30 day exit window at end of guar. period to leave contract Can annuitize immediately for min of 5 years Base rate increases by 10bps per year	ONE YEAR RATE GUARANTEE No rate lock No Joint Annuitant or Owner Additional deposits reset the surrender charges Can annuitize anytime 1.5% min. on Non- TSA/457 in AZ, CO, DC, FL, KY, LA, MI, MO, NH, SC, SD	CHOICE OF THREE, FIVE, SEVEN OR TEN YEAR RATE GUARANTEE 30 day exit window at end of guar. period to leave contract Can annuitize after year 1 for 10 min. After yr 1 – 45 out of 60 days Nursing Home or Hospitalization Waiver 12 month or less TI waiver available	FOUR, FIVE, SEVEN OR TEN YEAR RATE GUARANTEE Unemployment and terminal illness waiver 3% Min.Guar in RI & WI Can annuitize at at any time, 1 st year initiates commission chargeback Similar Product Available in NY -Beneficiary Advantage Rider – must be elected at issue – calculated as a percentage of gain in contract Age Benefit Cost 0-69 40% .20% 70-79 25% .35%	ONE, TWO, THREE, FIVE, SEVEN OR TEN YEAR RATE GUARANTEE 30 day window at end of rate guarantee period to choose next guarantee option based on new money rates at that time MVA coincides with rate guarantee period Additional deposits reset the surrender charges Can annuitize at any time 3% Min.Guar in MA year with portfolio, OR, SC, UT
Product NOT approved in these states	NY, OR, VA,	AL, IN, MA, NJ, NY, OR	NY	ME, NH, ND OR, SC, UT, VT, WA	WA



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Carrier	John Hancock	John Hancock	Lafayette Life	Liberty Life of Boston (Liberty Mutual)
Ratings	A.M. Best A++ S&P AA+	A.M. Best A++ S&P AA+	A.M. Best A++ S&P AA+	A.M. Best A S&P A
Assets	71.7 Billion	71.7 Billion	1.9 Billion	10.4 Billion
Product Name	GPA Plus	Spectrum	Horizon 08	Freedom Series 1
Commission	0-79 = 4.50 80-85 = 3.00 86-90 = 1.25	0-79 = 4.50 80-85 = 3.00 86-90 = 1.25	<u>3/5 & 5/5</u> 0-75 = 3.00 76+ = 2.00 <u>5/7</u> 0-75 = 4.00 76+ = 3.00	0-80 = 4% 81-85 = 2%
Issue Ages	0-90*Q or NQ	0-90* Q or NQ	0-85 Q or NQ	0-85 Q or NQ
Minimum Issue	\$2,000 Q and NQ	\$10,000 Q and NQ	\$2,000 Q, \$5,000 NQ	\$5,000 Q and NQ
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$500,000
Principal Guarantee	Yes	Yes	No	*Optional
Premium Listing	**Flexible \$500 min. add'l or \$100 ACH	**Flexible \$500 min. add'l or \$100 ACH	Single	Single
Free Annual Partial Withdrawal	10% Immediately	10% Immediately	10% Immediately	10% after year 1 cumulative to 20%
Surrender Charges	7/7/6/6/5/4 6 Years	8/8/7/7/6 - 5 Years 8/8/7/7/6/5 - 6 Years 8/8/7/7/6/5/4 - 7 Years	8/7/6/4/2 - 3/5 8/7/6/4/2 - 5/5 8/7/6/5/4/3/2 - 5/7	7/7/7/6/5/4/3 7 Years
Minimum Rate Guarantee	2%	2%	2%	1.4%
Nursing Home Withdrawals	90 day waiver up to age 79 Caresolutions LTC Benefits-see below	90 day waiver up to age 79 Caresolutions LTC Benefits-see below	25% of AV waived	45 days Owner & Spouse
Comments	ONE, THREE OR SIX YEAR RATE GUARANTEE Caresolutions Rider available ages 40-75 for cases \$25k to \$500k - 1% of premium credited monthly to AV for 3 years after 100 days in a NH. Withdrawal is optional. 40bps annual cost. Available 6 years from issue. Rider N/Av in CT, FL, KS, MA, MN, NC, NY, OR, PA, UT, VA, WA *Issues to age 85 in KY,MA,NY,OR,WA Additional deposits reset the surrender **Flex for 10 years max up to 200% of original premium, flex for 12 months in WA Can annuitize after year 1 for any period of time Seniorlink Elder Care Services available	FIVE, SIX OR SEVEN YEAR SURRENDER WITH DIFFERENT RATE GUARANTEES Caresolutions Rider available ages 40-75 for cases \$25k to \$500k - 1% of premium credited monthly to AV for 3 years after 100 days in a NH. Withdrawal is optional. 40bps annual cost. Available 6 years from issue. Rider N/Av in FL,KS,MA,NY,UT,VA *Issues to age 85 in KY,MA,OR,WA Additional deposits reset the surrender **Flex for 10 years max up to 200% of original premium Can annuitize after year 1 for any period of time Seniorlink Elder Care Services available	FIVE OR SEVEN YEAR SURRENDER WITH DIFFERENT RATE GUARANTEES Product can be annuitized for life payments at anytime during the contract TI waiver available 3 Year rate guarantee(on the five year surrender) includes a 1% interest bonus in the 1 st year.	FIVE YEAR RATE GUARANTEE Terminal Illness waiver for owner and spouse Nursing home waiver – unable to perform 2 out of 6 ADLs, does not have to be in a licensed facility *Principal guarantee rider can be added reducing first year rate bonus by 1%
Product NOT approved in these states	Available in all states	IN, MN MS, MT, NC, NJ, OR, WA,	AK, CA, IL, NY, OR, TX	OR, UT



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Carrier	Liberty Life of Boston (Liberty Mutual)	Lincoln Benefit Life	Lincoln Benefit Life	Lincoln Benefit Life
Ratings	A.M. Best A S&P A	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA-
Assets	10.4 Billion	3.4 Billion (76 Billion Allstate)	3.4 Billion (76 Billion Allstate)	3.4 Billion (76 Billion Allstate)
Product Name	Freedom Series 5 MYG	Sure Horizon II	Tactician Plus	Treasury-Linked Annuity
Commission	0-80 = 4% 81-85 = 2%	0-75 = 4.75% 76-85 = 3.56% 86-90 = 2.38% Trail commission option available	4% yrs. 5, 7, 8 and 10 2% yrs. 6 and 9 (comps are 80% of above for ages 81-85; and 50% of above for ages 86-90)	0-80 = 3.0% 81-85 = 2.4% 86-90 = 1.5%
Issue Ages	0-85 Q or NQ	0-90 Q or NQ	0-90 Q or NQ	0-90 Q or NQ
Minimum Issue	\$5,000 Q and NQ	\$3,000 Q or (\$100 mo. ACH) \$10,000 NQ	\$2000 Q / \$5000 NQ	\$3000 Q / \$5000 NQ
Maximum Issue	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000
Principal Guarantee	*Optional	Optional See below	No	Optional for 15bps
Premium Listing	Single	Flexible - \$100 min.	Flexible \$1000 min.	Flexible \$100 min. add'l
Free Annual Partial Withdrawal	10% after year 1 cumulative to 20%	15% immediately	10% Immediately	10% Immediately
Surrender Charges	7/7/7/6/5 5 Years	8/8/7/6/5/4 6 Years	8/8/8/7/6/5/4/3/2/1- 10 Years (+ or - MVA)	9/8/8/7/6/5/4/3/2/1 10 years
Minimum Rate Guarantee	1.4%	2% (Indexed)	2% Most States (See below)	2%
Nursing Home Withdrawals	45 days Owner & Spouse	*90 days	*90 days N/A in MA, TX	*90 days
Comments	FIVE YEAR RATE GUARANTEE Terminal Illness waiver for owner and spouse Nursing home waiver – unable to perform 2 out of 6 ADLs, does not have to be in a licensed facility *Principal guarantee rider can be added reducing first year rate bonus by 1%	ONE, THREE OR SIX YEAR RATE GUARANTEE Additional deposits do not reset the surrender charges Can annuitize after yr 1 for min. of 10 yrs LTC, TI and unemployment waiver available Can start contract with \$100 per month on EFT, \$30 annual fee will be assessed until \$3,000 total received *Return of prem. rider 50 bps cost on 1 st year rate *ADL Rider included and waives surrender if annuitant cannot perform 2/6 ADL's	CHOICE OF FIVE - TEN YEAR RATE GUARANTEE 30 day window at end of initial rate guar. to surrender or transfer with no surrender or MVA Additional deposits reset the surrender charges Can annuitize after yr 1 for min. of 5 yrs 3% minimum guarantee in CT, MN OR, and WA *ADL Rider included and waives surrender if annuitant cannot perform 2/6 ADL's	FIVE YEAR RATE GUARANTEE Credited rate may increase annually based on the performance of the U.S. Treasury Maturity 5-year yield. N/H, TI, and LTC waivers available 45 day exit window at the end of rate guarantee period to leave contract Additional deposits reset the surrender charges *ADL Rider included and waives surrender if annuitant cannot perform 2/6 ADL's
Product NOT approved in these states	OR, UT	MA, NY, OR	NY	CT, MA, NY, OR, WA



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Carrier	Lincoln Financial Group	Loyal American	Principal Life	Principal Life
Ratings	A.M. Best A+ S&P AA-	A.M. Best A	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA-
Assets	106.7 Billion	434.8 Million (8.7 Billion Great American)	125.5 Billion	125.5 Billion
Product Name	Classic 5 & 7	Sure Saver 5	FPDA Plus	Guaranteed Annuity
Commission	<u>5 yr</u> 0-75 = 4% 76-80 = 2.75% 76-85 = 1.5% <u>7 yr</u> 0-75 = 5% 76-80 = 3.5% 81-85 = 1.75%	<u>Ages 18-74Q / 0-74NQ</u> .75% = Over \$100K 1.5% = Under \$100K <u>Ages 75-89 Q and NQ</u> .51% = Over \$100K .75% = Under \$100K	0-80 = 4.5% 81-85 = 3% 86-90 = 1.85%	0-80 = 4.1% 81-85 = 2.75% 86-90 = 1.45%
Issue Ages	0-85 Q or NQ	18-89 Q or 0-89NQ	0-90 Q or NQ	*0-90 Q or NQ
Minimum Issue	\$10,000 Q and NQ	\$10,000	\$5,000 Q and NQ	\$5,000 Q and NQ
Maximum Issue	Ages 0-65 = \$2 million Ages 65+ = \$500K	\$750,000	\$1,000,000	\$1,000,000
Principal Guarantee	No	No	Yes	Yes
Premium Listing	Single	Single	Flexible – 1 st yr only \$2K min. addt'l	Flexible – 1 st yr only \$2K min. addt'l
Free Annual Partial Withdrawal	10% Immediately	Interest in year 1 10% thereafter	10% Immediately	10% Immediately
Surrender Charges	9/8/7/6/5 - 5 Year 9/8/7/6/5/4/3 - 7 Year (+ or – MVA)	7/6/5/4/3 5 Years (+ or – MVA)	6/6/6/5/4/3/2 7 Years	7/7/7/6/5 5 Years
Minimum Rate Guarantee	1.5%	3%	2%	2% (Indexed)
Nursing Home Withdrawals	None	90 days after year 1	60 days if issued before age 85 (N/A in NJ,MA,PA)	60 days if issued before age 85 (N/A in NJ,MA,PA)
Comments	FIVE AND SEVEN YEAR RATE GUARANTEE Can annuitize after 5 years for 5yr min. *Similar product available in NY – call CPS for details	FIVE YEAR RATE GUARANTEE 30 day exit window at end of guar. period to leave contract, otherwise portfolio rate will be credited, MVA and surrender charges expire at this time Can annuitize after year 1 for a minimum of 5 years	ONE, FIVE OR SEVEN YEAR RATE GUARANTEE Terminal illness and DI waiver Additional deposits do not reset the surrender charges Two-year Rate Guarantee available in all states except: CA, NJ, OR, and PA Premium credit offered only on one year option	ONE, THREE or FIVE YEAR RATE GUARANTEE Additional deposits do not reset the surrender charges If addt'l deposits are made w/in yr 1, renewal rate will be blended If no addt'l deposits are made, rate will renew at yr1 rate or better *Issues only to age 85 in OK for Q and NQ funds
Product NOT approved in these states	MN, NY*	DE, MN, MT, NV, NJ, NY, OR, TX, UT, VA, WA	Approved in All States	Approved in All States



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Carrier	Principal Life	RBC (Liberty Life)	RBC (Liberty Life)	RBC (Liberty Life)
Ratings	A.M. Best A+ S&P AA-	A.M. Best A S&P A-	A.M. Best A S&P A-	A.M. Best A S&P A-
Assets	125.5 Billion	3.75 Billion	3.75 Billion	3.75 Billion
Product Name	Select Series	3+3 MYG	7 MYG	Master Builder
Commission	3 year 0-80 = 1% 81+ = 0.5%	0-75 = 2% 76-80 = 1.25% 81-85 = .50%	0-75 = 3.00% 76-80 = 1.75% 81-85 = 1.00%	0-69 = 6.25% 70+ = 4.25%
Issue Ages	0-85 Q or NQ	0-85 Q and NQ	0-85 NQ, 0-80 Q	0-80 Q or NQ
Minimum Issue	\$5,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ
Maximum Issue	*\$2,000,000	\$1,000,000 (\$250k for age 80+)	\$1,000,000	\$500,000
Principal Guarantee	No	No	No	No
Premium Listing	Single	Single	Flexible* \$500 min. 1 st year only	Flexible for 1 st 6 mos. - \$500 min. add'l
Free Annual Partial Withdrawal	10% Immediately	10% after year one	10% after yr 1	10% after year one
Surrender Charges	7/7/7 – 3 years (+ or – MVA)	7/7/7/6/4/2 6 Years (+or- MVA)	7/7/7/6/5/3 7 years (+ or – MVA)	10/9/8/7/6/5/4/3/2/1 - 10 years (+ or – MVA)
Minimum Rate Guarantee	2%	3%	1.0%	3%
Nursing Home Withdrawals	60 days if issued before age 85 (N/A in NJ, MA, PA, WA)	90 days	90 days after year	90 days after 1 st contract year
Comments	THREE YEAR RATE GUARANTEE Terminal illness and disability waiver available At end of initial guarantee period, surrenders and MVA no longer apply. Rate calculated annually. *Due diligence form and approval needed for any premiums over \$1mil 10 yr. option N/Av in CT, IN, MA, MD, NY, OK, OR, SC, TX, UT, and VT.	SIX YEAR RATE GUARANTEE Terminal Illness waiver available after year 1 +3 option available after 3 rd anniversary – increases rate by 50bps for a further 3 years and a floating rate thereafter with a 3% min and increases surrender period a further 6 years – 7/7/7/4/6/2	SEVEN YEAR RATE GUARANTEE Early annuitization available after year 2 for 5 years minimum 30 day window before end of guar period to surrender w/ no MVA or surrender charge Confinement and terminal illness waivers *allowed up to 5 additional payment	ONE YEAR RATE GUARANTEE Enhanced DB Feature - after 5 yrs credits add'l. 30% on gains from yrs 1-5 to bene. (20% if issued after @69) + add'l. 60% on gains credited after yr 5 (40% if issued after @69) / Enhanced Annuitization Bonus if contr. annuitized after 10 th yr. a living benefit will be added to AV – 15% on gains from yrs 1-5 (10% if issued after @69) and 30% on gains credited yrs 6-10 (15% if issued after @69). Additional deposits do not reset the surrender charges Can annuitize after 2 yrs for 6 yr min. -30 day exit window after year 5 to leave contract
Product NOT approved in these states	NJ, PA, WA	AK, HI, IL, MA, MN, MS, NV, NJ, NY, OK, OR, TX, WA	AK, MD, NJ, NY, OR, PA, TX, UT	HI, MD, NJ, NY, OR, PA, UT



FIXED ANNUITY SPREAD SHEET

This spreadsheet is intended for use as a guide, see company literature for details

Carrier	RBC (Liberty Life)	Reliance Standard	Reliance Standard	Reliance Standard
Ratings	A.M. Best A S&P A-	A.M. Best A S&P A	A.M. Best A S&P A	A.M. Best A S&P A
Assets	3.75 Billion	2.6 Billion	2.6 Billion	2.6 Billion
Product Name	Value Master	Apollo MVA	Elektra 579	Eleos MVA
Commission	0-75 = 8.5% 76-80 = 6.5% 81-85 = 5.5%	0-75 - 6.0% 76-80 - 4.8% 81-85 - 3.6%	5yr: 0-75 - 3% 76-80 - 2.4% 81-85 - 1.8%	0-75 - 4.0% 76-80 - 3.2% 81-85 - 2.4%
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ
Minimum Issue	\$5,000 Q and NQ	\$5,000 Q and NQ	\$10,000 Q and NQ	\$10,000 Q and NQ
Maximum Issue	\$500,000	\$500,000+	\$500,000+	\$500,000+
Principal Guarantee	No	No	No	No
Premium Listing	Flexible for 1 st 6 mos. - \$500 min.	Single	Single	Single
Free Annual Partial Withdrawal	10% after 6 months	*10% Immediately	10% Immediately	10% Immediately
Surrender Charges	10/9/8/7/6/5/4/3/2/1 - 10 years (+ or - MVA)	**9/8/7/6/5/4/2 7 years (+ or - MVA)	7/7/6/5/4/ 5 years (+ or - MVA)	8/7/6/5/4 5 years (+ or - MVA)
Minimum Rate Guarantee	3%	3%	3%	3%
Nursing Home Withdrawals	90 days after 3 rd contract year	90 days - 25% of AV available/year after yr 1 if issued before age 75	90 days - 25% of AV available/year after yr 1 if issued before age 75	90 days - 25% of AV available/year after yr 1 if issued before age 75
Comments	ONE YEAR RATE GUARANTEE Can annuitize after 2 yrs for 10 yr min. Additional deposits do not reset the surrender charges	ONE YEAR RATE GUARANTEE Delayed comp for premiums in excess of 200k (until 30 day free look period has expired) Similar Non-MVA contract available w/ reduced commissions *10% free annual partial withdrawal is cumulative up to 30%. Cumulative feature is available starting in 3 rd year. ** Surrender charge reduced for ages 60+ in IA,IL, and KY.	FIVE YEAR RATE GUARANTEE 30 day window before end of guar period to surrender w/ no MVA or surrender charge	ONE YEAR RATE GUARANTEE 2 day policy issue. Delayed commissions for premiums in excess of 300k (until 30 day free look period has expired) Similar Non-MVA contract available w/ reduced commissions
Product NOT approved in these states	HI, MN, NJ, NY	AL, MD, MN, MT, NY, OR, TX, UT, VT, WA	AL,MD,MT,ND,NY,OK, OR,SC,TX,UT,VT,WA	AL, MD, MN, MO, MT, NY, OR, TX, UT, VT, WA



FIXED ANNUITY SPREAD SHEET

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Carrier	The Standard	Sun Life	Sun Life	Transamerica																																						
Ratings	A.M. Best A S&P AA-	A.M. Best A+ S&P AA+	A.M. Best A+ S&P AA+	A.M. Best A S&P AA-																																						
Assets	12.1 Billion	61.8 Billion	61.8 Billion	73.5 Billion																																						
Product Name	Focused Growth Annuity 5 and 6	Focus 5 Plus	Keyport Value	Select																																						
Commission	<table border="1"> <thead> <tr> <th></th> <th>5 year</th> <th>6 year</th> </tr> </thead> <tbody> <tr> <td>0-80 =</td> <td>3.0%</td> <td>2.0%</td> </tr> <tr> <td>81-85 =</td> <td>1.50%</td> <td>1.0%</td> </tr> <tr> <td>86-90 =</td> <td>1.35%</td> <td>0.77%</td> </tr> </tbody> </table>		5 year	6 year	0-80 =	3.0%	2.0%	81-85 =	1.50%	1.0%	86-90 =	1.35%	0.77%	0-80 = 3.50% 81-90 = 1.00%	<table border="1"> <thead> <tr> <th></th> <th>5yr</th> <th>6 yr</th> <th>7yr</th> </tr> </thead> <tbody> <tr> <td>0-80</td> <td>3.50</td> <td>3.00</td> <td>3.00</td> </tr> <tr> <td>81-90</td> <td>1.0</td> <td></td> <td></td> </tr> <tr> <td>81-85</td> <td></td> <td>.75</td> <td>.75</td> </tr> </tbody> </table>		5yr	6 yr	7yr	0-80	3.50	3.00	3.00	81-90	1.0			81-85		.75	.75	<table border="1"> <thead> <tr> <th>Select</th> <th>Ages</th> </tr> </thead> <tbody> <tr> <td>2-3yr - 1.75%</td> <td>= 0-90</td> </tr> <tr> <td>4yr - 2.25%</td> <td>= 0-90</td> </tr> <tr> <td>5yr - 3.25%</td> <td>= 0-85</td> </tr> <tr> <td>6-8yr - 3.50%</td> <td>= 0-85</td> </tr> </tbody> </table>	Select	Ages	2-3yr - 1.75%	= 0-90	4yr - 2.25%	= 0-90	5yr - 3.25%	= 0-85	6-8yr - 3.50%	= 0-85
	5 year	6 year																																								
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5yr - 3.25%	= 0-85																																									
6-8yr - 3.50%	= 0-85																																									
Issue Ages	0 – 90 Q or NQ	0-90 NQ, 0-85 Q	5yr 0-85 Q, 0-90 NQ 6&7yr 0-85 Q or NQ	0-90 Q or NQ (0-85=longer durations)																																						
Minimum Issue	\$15,000 Q and NQ	5,000 Q and NQ	\$4,000Q / \$5,000 NQ	\$2,000 Q / \$10,000 NQ																																						
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000+	\$1,000,000																																						
Principal Guarantee	No	Yes	Yes	No																																						
Premium Listing	Single	Flexible \$100 min add'l	Flexible \$100 min add'l	Single																																						
Free Annual Partial Withdrawal	Interest only Immediately	*Interest in year 1 10% thereafter	10% Immediately	Interest Only																																						
Surrender Charges	8/7/6/5/4 - 5 yrs 8/7/6/5/4/3 - 6 yrs (+ or – MVA)	7/7/7/6/5 5 Years	7/6/5/4/3 5yr 7/6/5/4/3/2 6yr 7/6/5/4/3/2/1 7yr (+ or – MVA)	8/7/6/5/4/3/2/1 8 Years																																						
Minimum Rate Guarantee	1.00%	**1.5%	1.5%	1.5%																																						
Nursing Home Withdrawals	31 days	45 days (subject to state availability)	45 days N/Av in NY & TX	30 days after year one																																						
Comments	CHOICE OF FIVE OR SIX YR RATE GUARANTEE Terminal illness waiver available Can annuitize after yr 1 for a min of 5 years Addt'l deposits can be made within 90 days of issue date and do not reset surrender period	CHOICE OF ONE OR FIVE YEAR RATE GUARANTEE *10% of initial contribution is available for systematic withdrawals if elected at issue Addt'l deposits have their own surrender **3% for CT and NV	5, 6 or 7 YEAR RATE GUARANTEE Client can choose between 3% first year rate bonus or annually increasing rates of 5yr - .40% per year 6yr - .30% per year 7yr - .20% per year Qualified plans only available up to issue age 85 Additional deposits reset the surrender charges 30 day exit window after the surrender period for MVA	CHOICE OF 2-8 YEAR RATE GUARANTEE Early annuitization available after year one for 5 years minimum Surrender charges match the rate guarantee selected, surrenders end thereafter																																						
Product NOT approved in these states	NJ, NY, PA	MD, OR, TX, WA	OR, VT	NY, VA,																																						



FIXED ANNUITY SPREAD SHEET

This spreadsheet is intended for use as a guide, see company literature for details

Carrier	United of Omaha	United of Omaha	United of Omaha	West Coast Life																					
Ratings	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA-																					
Assets	10.7 Billion	10.7 Billion	13.2 Billion	18.7 Billion																					
Product Name	Living Care Annuity	Ultrannuity	Ultra-Secure 5 & 7	Sure Advantage MYG 2-10																					
Commission	40-75 = 8% 76-79 = 6%	0-75 = 4% 76-80 = 2.5% 81-85 = 0.5%	0-75 = 4% 76-80 = 3.00% 81-89 = 2.00%	<table style="font-size: small; border-collapse: collapse;"> <tr> <td></td> <td style="text-align: center;">0-75</td> <td style="text-align: center;">76+</td> </tr> <tr> <td>2yr</td> <td style="text-align: center;">1%</td> <td style="text-align: center;">.5%</td> </tr> <tr> <td>3yr</td> <td style="text-align: center;">1%</td> <td style="text-align: center;">.75%</td> </tr> <tr> <td>4yr</td> <td style="text-align: center;">1.5%</td> <td style="text-align: center;">1%</td> </tr> <tr> <td>5yr</td> <td style="text-align: center;">2%</td> <td style="text-align: center;">1%</td> </tr> <tr> <td>6yr</td> <td style="text-align: center;">2.25%</td> <td style="text-align: center;">1%</td> </tr> <tr> <td>7-10yr</td> <td style="text-align: center;">2.5%</td> <td style="text-align: center;">1%</td> </tr> </table>		0-75	76+	2yr	1%	.5%	3yr	1%	.75%	4yr	1.5%	1%	5yr	2%	1%	6yr	2.25%	1%	7-10yr	2.5%	1%
	0-75	76+																							
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7-10yr	2.5%	1%																							
Issue Ages	40-79 NQ	0-89 Q or NQ	0-89 Q or NQ	0-85 Q or NQ																					
Minimum Issue	\$50,000 NQ	\$5,000 Q and NQ	\$5,000 Q and NQ	\$10,000 Q and NQ																					
Maximum Issue	\$300,000 NQ	\$1,000,000	\$1,000,000	\$1,000,000																					
Principal Guarantee	No	Yes	Yes	Yes (2yr = 15bps, 3-6yr = 10bps, 7-10yr = 5bps)																					
Premium Listing	Single	Flexible for 1 st 2 years, Min. \$500	Flexible \$500 min. 1 st year only	Flexible (\$2,000 min. add'l)																					
Free Annual Partial Withdrawal	10% after year one	10% Immediately	10% after yr 1	Interest Only																					
Surrender Charges	9/9/8/7/6/5/4/3/2/1 10 years	7/7/7/6/4/2 6 years	6/6/6/6/5/ 5 Year 6/6/6/6/5/4/3 7 Year (+ or - MVA)	8.5/7.5/6.5/5.5/4.5/3. 5/2.5/1.5/0.5/0/0 (+ or - MVA)																					
Minimum Rate Guarantee	3%	3%	2%	1.5% (Indexed)																					
Nursing Home Withdrawals	N/Av	30 days	*30 days	After year 1 – 90 days of confinement																					
Comments	<p>Client receives 3x deposit amount as max lifetime benefit amount and a max daily benefit of 1/730th of AV at time of claim for LTC</p> <p>-AV is reduced as LTC is needed until \$1 is left in AV, then U of O pays daily benefits up to max lifetime benefit</p> <p>-Available Inflation protection available at additional charge = 5% daily benefit per year increase compounded (charge figured in upon simplified underwriting (phone interview and 12 prequalifying questions)</p> <p>-Benefits can begin in 2 years after issue date and 90 day one time elimination period</p>	<p>ONE OR THREE YEAR RATE GUARANTEE</p> <p>Add'l deposits do not reset surrender available on 1 yr product, not 3 yr - \$500 min.</p> <p>Unemployment, Terminal Illness, Disability, hospitalization, Organ Transplant, Residence Damage, Death of a Spouse or Minor Dependant Waivers</p> <p>Can annuitize after year 2 for life contingent payout only</p> <p>Similar product available in NY*</p>	<p>FIVE AND SEVEN YEAR RATE GUARANTEE</p> <p>Additional withdrawal waivers available</p> <p>45 day exit window at end of guar. period to leave contract. Can also elect 1yr renewal.</p> <p>Can annuitize after year 2(subject to surrender charges)</p> <p>.15bps interest added to premiums 100k+</p> <p>*N/Av in all states, call CPS for state approvals</p>	<p>CHOICE OF 2-10 YEAR RATE GUARANTEE</p> <p>30 day exit window to leave contract without surrender</p> <p>Additional deposits reset the surrender charges</p> <p>T1 waiver available after year 1</p> <p>Surrender charges do not apply to RMD's (+or- MVA does apply)</p>																					
Product NOT approved in these states	CA,CT,DC, FL, HI, IL, KS, MD, MA, MN, MT, NV, NH, NJ, NY, NC, OR, PA, TN,TX,VT, WA	MA, NH, NJ, NY*, OR, SC, UT, WA	CT, MD, MA, MN, NH, NJ, NY, OK, OR, PA, SC, VT, VI, WA	DE, MN, NY, OR																					

