

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	66.4 Billion	66.4 Billion	38.6 Billion	38.6 Billion	38.6 Billion
Product Name	Dominator Plus	Dominator Select	Horizon Achiever	Horizon Choice	Horizon Flex
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%	**0-80 = 3.0% **81-85 = 2.0%	9yr - 2.65% 10yr - 5% (all ages)	0-75 = 5% 76-80 = 4% 81-85 = 3% Trail years 2-5 only 0-80 = 4% 81-85 = 3%
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	\$25,000 Q and NQ	\$5,000 Q and NQ	\$2000 Q / \$5000 NQ	\$5,000 Q and NQ \$300 / mo. min EFT
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	Single	Single	Flexible \$2,000 min \$100 min EFT
Free Annual Partial Withdrawal	10% Immediately	10% Immediately	10% Immediately	Interest only in yr 1 10% after yr 1	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)	*10/9/8/7/6/5/4/3/2/1 10 years (+ or - MVA)	7/6/5/4/3/2/1 7years (+ or - MVA)	8/8/8/7/6/5/3/1 8 Years
Minimum Rate Guarantee	1.5%	1.5%	2%	2% (3% in OR & CT)	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;	SIX YEAR RATE GUARANTEE Annuitization available after year 5 for 5yr minimum 30 day exit window at end of guar. period to leave contract Initial declared rates are in effect for a term of 6 contract years. If funds remain in contract after the end of the term, a rate will be declared for another 4 contract years. After year 10, rates renew annually **Comp reduced in TX	CHOICE OF NINE OR TEN YEAR RATE GUARANTEE *MVA still applies on 9 or 10 year option until term is complete *NH Waiver is voided at age 86 and client loses this benefit Annuitization available after year 5 for 5yr minimum 30 day exit window at end of guar. period to leave contract *Different commission for IN and MD	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
Product NOT app. in these states	OR, NY	CA, CT, DE, MA, MT, NV, NJ, NY, OK, OR, PA, WA	AK, MN, NJ, NY, OR, PA, UT, WA	MD, MA, MN, NY, PA, WA	AK, NY*, UT



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Carrier	American General	American General	American General	American General	American Investors
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 AA-
Assets	38.6 Billion	38.6 Billion	38.6 Billion	38.6 Billion	24.6 Billion
Product Name	Horizon MYG	Horizon Plus 2004	Horizon Secure	Horizon Select	Spirit 3,5,7
Commission	**0-75 = 7.5% **76-80 = 5.0% **81-85 = 3.0%	0-75 = 6.0% 76-80 = 3.2% 81-85 = 1.35%	*0-80 = 4.0% *81-85 = 3.0%	**0-80 = 4.0% **81-85 = 3.0%	**3yr: 0-75 = 1.25% **5yr: 0-75 = 3% **7yr: 0-75 = 4% (Reduced ages 76+)
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	3yr: 0-85 Q or NQ 5yr: 0-83 Q or NQ 7yr: 0-81 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	\$5,000 Q and NQ
Maximum Issue	\$1,000,000 (\$500K over age 75)	\$1,000,000 (\$500K over age 75)	\$1,000,000 (\$500K over age 75)	\$1,000,000 (\$500K over age 75)	\$1,000,000
Principal Guarantee	No	No	No	No	No
Premium Listing	Single	Single	Single	Single	Flexible \$1,000 min
Free Annual Partial Withdrawal	10% Immediately	10% Immediately	10% Immediately	10% Immediately	*10% Immediately (up to 20%)
Surrender Charges	*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)	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)	6/5/4 - 3yr 8/7/6/5/4 - 5yr 9/8/7/6/5/4/3 - 7yr
Minimum Rate Guarantee	2%	2%	2%	2%	2%
Nursing Home Withdrawals	90 days, after year 1	90 days, after year 1	90 days, after year 1	90 days, after year 1	100% waived after year 1
Comments	SIX YEAR RATE GUARANTEE Rate guaranteed for 6 years then contract renews annually Annuitization available after year 5 for 5yr minimum *9/8/7/6/5/4/3/2/1 in TX **Comp reduced in TX	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	CHOICE OF FIVE OR SEVEN YEAR RATE GUARANTEE Annuitization available after year 5 for 5yr minimum 30 day exit window at end of guar. period to leave contract *Comp reduced in MN, NJ, and PA	CHOICE OF FIVE, SEVEN OR TEN YEAR RATE GUARANTEE Annuitization available after year 5 for 5yr minimum 30 day exit window at end of guar. period to leave contract *9/8/7/6/5/4/3/2/1 in TX **Comp reduced in TX	ONE YEAR RATE GUARANTEE -Annuitization available after year 1 except TX -10% bonus added to annuitization value if deferred for 10 or more years(not available in all states. Must be annuitized for at least 10 years) -Income Edge Flex Income rider available(not approved in all States) Enhanced Death Benefit Rider Available(not approved in all states) *20% free withdrawal available if you do not take a withdrawal in the previous year(not approved in all states) **Call CPS for commission rates in subsequent years -no waivers available in CA or MA
Product NOT approved in these states	AK, MN, NJ, NY, UT	MN, NJ, NY, OR, PA, UT, WA	AK, NY, TX, UT	AK, MN, NJ, NY, OR, PA, UT, WA, (10 Year for TX)	NJ, NY, PA



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Carrier	American Investors	American Investors	American National	American National	American National
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-	A.M. Best A S&P AA-
Assets	24.6 Billion	24.6 Billion	13.6 Billion	13.6 Billion	13.6 Billion
Product Name	Spirit Bonus	Spirit Plus	Citadel 5 Diamond	Citadel 7 Diamond	Palladium Advisor
Commission	0-75 = 7.0% 76-78 = 5.0% (Call CPS for years 2+)	0-75 = 7.5% 76-78 = 5.5% (Call CPS for years 2+)	0-80 = 4.0% 81-85 = 3.0%	0-80 = 4.5% 81-85 = 3.5%	0-79 = 3% 80-90 = 1% Trail commission available
Issue Ages	0-78 Q or NQ	0-78 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-90 Q or NQ
Minimum Issue	\$5,000 Q and NQ	\$5,000 Q and NQ	\$5000 Q and NQ	\$2000 Q / \$5000 NQ	\$100 Q / \$5,000 NQ
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Principal Guarantee	No	No	Yes	Yes	No
Premium Listing	Flexible \$1,000 min	Flexible \$1,000 min	Single	Flexible. \$1000 min., \$100 min. A.C.H.	Flexible-See Below min. add'l \$100/mo max. add'l \$20k/yr
Free Annual Partial Withdrawal	*10% Immediately (up to 20%)	*10% Immediately (up to 20%)	10% Immediately	10% Immediately	10% Immediately
Surrender Charges	12/12/12/11/10/9/8/7/ 6/4 10 years	16/15/14/13/12/11/10 /8/6/4 10 years	7/7/7/6/5 5 years	7/7/7/6/5/4/2 7 years	7/7/7/6/5/4/2 7 years (+ or - MVA)
Minimum Rate Guarantee	2%	2%	2%	2%	2%
Nursing Home Withdrawals	100% waived after year 1	100% waived after year 1	60 days up to age 80	60 days up to age 80	60 days up to age 80
Comments	<p>ONE YEAR RATE GUARANTEE</p> <p>8% Premium Bonus credited to all premiums receive in year 1 & 2 (vested)</p> <p>Annuitization available after year 1 except TX</p> <p>10% bonus added to annuitization value if deferred for 10 or more years (not available in all states. Must be annuitized for at least 10 years)</p> <p>-Income Edge Flex Income rider available (not approved in all States)</p> <p>-Enhanced Death Benefit Rider Available (not approved in all states)</p> <p>-*20% free withdrawal available if you do not take a withdrawal in the previous year (not approved in all states)</p> <p>-no waivers available in CA or MA</p>	<p>ONE YEAR RATE GUARANTEE</p> <p>5% Premium Bonus credited to all premiums receive in year 1 & 2 -Annuitization available after year 1 except TX</p> <p>10% bonus added to annuitization value if deferred for 10 or more years (not available in all states. Must be annuitized for at least 10 years)</p> <p>Income Edge Flex Income rider available (not approved in all States)</p> <p>Enhanced Death Benefit Rider Available (not approved in all states)</p> <p>*20% free withdrawal available if you do not take a withdrawal in the previous year (not approved in all states)</p> <p>-no waivers available in CA or MA</p>	<p>ONE YEAR RATE GUARANTEE</p> <p>Additional deposits do not reset the surrender charges</p> <p>Disability, Terminal Illness waivers</p> <p>Annuitization available after year 5 for 5yr minimum, or after year 1 for 10 yr minimum</p>	<p>ONE YEAR RATE GUARANTEE</p> <p>Additional deposits do not reset the surrender charges</p> <p>Disability, Terminal Illness waivers</p> <p>Annuitization available after year 5 for 5yr minimum, or after year 1 for 10 yr minimum</p>	<p>ONE YEAR RATE GUARANTEE</p> <p>Additional deposits do not reset the surrender charges</p> <p>Hospital, Disability Waiver Available</p> <p>Rates renew monthly starting in yr 2</p> <p>Can annuitize after yr 5 for 5 yr min.</p>
Product NOT approved in these states	CT, DE, MN, NJ, NY, OR, PA, UT, WA	NJ, NY, PA	NY	NY	IL, MA, MN, NJ, NY, PA, UT



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Carrier	American National	Genworth Life	Genworth Life	Genworth Life	Genworth 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	A.M. Best A S&P A
Assets	13.6 Billion	34.7 Billion	34.7 Billion	34.7 Billion	34.7 Billion
Product Name	Palladium MYG 3 – 10 year	Secure Living Independence	Secure Living Liberty	Secure Living Rate Saver	Secure Living Smart Rate
Commission	1.5% 3 year 2% 4 year 4% 5&10 year 2.5% 6,7,&8 year 3% 9 year Comp reduced ages 80+	0-75 = 2.25% 76-80 = 1.31% 81-85 = 0.94%	0-75 = 3.00% 76-80 = 1.95% 81-85 = 1.05%	5 year 7 year 0-75 = 2.0% 2.75% 76-80 = 1.35% 2.15% 81-85 = 0.70% 1.50%	0-75 = 4.50% 76-80 = 2.70% 81-85 = 1.05%
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	0-85	0-85	0-85 Q or NQ
Minimum Issue	\$5,000 Q and NQ	\$2000 Q / \$5000 NQ	\$2000 Q / \$5000 NQ	\$25,000 Q and NQ	\$2000 Q / \$5000 NQ
Maximum Issue	\$1,000,000	\$500,000	\$500,000	\$1,000,000	\$500,000
Principal Guarantee	No	No	No**	No	Yes
Premium Listing	Single	Single	Single	Single	Single
Free Annual Partial Withdrawal	Interest only in yr 1 10% after yr 1	10% immediately	10% Immediately	Interest Only	10% immediately
Surrender Charges	8/8/8/7/6/5/4/3/2/1 10 years (+ or - MVA)	9/9/8/7/6/5 6 Years	9/9/8/7/6/5 6 Years	*9/8/7/6/5 – 5 year *9/8/7/6/5/4/3 -7 year + or - MVA	7/7/7/6/5/4/3 7 years
Minimum Rate Guarantee	2% (Indexed)	*2% (See Below)	1.5%	1.1%	1.5%
Nursing Home Withdrawals	60 days up to age 80	30 days 90 days after issue	30 days 90 days after issue	** 90 days after year 1(50% of AV)	30 days for issue
Comments	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	ONE YEAR RATE GUARANTEE Can annuitize after 13 months 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 Can annuitize after 13 months for 5 yr min. **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	CHOICE OF FIVE OR SEVEN YEAR RATE GUARANTEE Can annuitize after 13 months for 5 yr min. *A different surrender schedule will apply upon renewal **Medical Care Facility Waiver not Available in All States RMD Friendly Renewal Commission Available = 50% of current new money rates	CHOICE OF ONE, THREE AND FIVE YEAR RATE GUARANTEE Can annuitize after 13 months, however period certain must not be less than the remaining surrender period
Product NOT approved in these states	UT (8,9,10yr N/a in OR)	NY	CT, MN	CA, DE, NV, NY, OR	NY



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Carrier	Genworth Life	Great American	ING Reliastar	ING USA	Integrity 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 AA+
Assets	34.7 Billion	9.6 Billion	21.9 Billion	64.1 Billion	4.8 Billion
Product Name	TLC Annuity	American Freedom Stars & Stripes	Quintaflex	Guarantee Choice	Momentum Advantage
Commission	4.5% - All Ages	5 year 0-84NQ/18-84Q = 3% 85-89NQ & Q = 2.10%	Qual Nonqual 0-60 4.25% 3.75% 61-65 2.0% 1.25% 66-75 1.25% 1.25% 76+ 0.65% 0.65%	Ages 0 – 80 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%
Issue Ages	18 – 79 NQ	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
Minimum Issue	*\$36,000 NQ – 4yr 2x & 6yr 3x Benefit \$54,000 NQ – 6yr 2x Benefit (IPB available with higher minimums Below)	\$10,000 Q and NQ	\$500 Q or NQ	\$15,000 Q and NQ	\$20,000 Q and NQ
Maximum Issue	*\$576,000	\$750K up to age 80; \$500K for ages 81+	\$500,000	\$1,000,000	\$1,000,000
Principal Guarantee	No	No	Only for 403b	No	No
Premium Listing	Single	Single	Flexible (\$50/mo or \$500/year min.)	Single	Single
Free Annual Partial Withdrawal	10% after year one	Interest only in yr 1 10% after yr 1	10% Immediately	Interest only in yr 1 10% after yr 1	10% Immediately
Surrender Charges	7/7/7/6/5/4/3 7 Years	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)
Minimum Rate Guarantee	3%	1.5%	1% (See Below)	1.5%	1.5%
Nursing Home Withdrawals	N/Av	90 days after year 1	60 days all ages N/A in TX, PA	None	60 days N/A in MD
Comments	*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	FIVE YEAR RATE GUARANTEE T.I. waiver available 30 day exit window at end of guar. period to leave contract No early annuitization Base rate increases by 10bps per year *Similar product available in IN, NJ, & PA. Call CPS for details and rates	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 SEVEN OR TEN YEAR RATE GUARANTEE 30 day exit window at end of guar. period to leave contract No early annuitization 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 Can annuitize at at any time, 1 st year initiates commission chargeback Similar Product Available in NY *Pays full commission at renewal -Beneficiary Advantage Rider – must be elected at issue – calculated as a percentage of gain in contract <u>Age Benefit Cost</u> 0-69 40% .20% 70-79 25% .35%
Product NOT approved in these states	CT,FL,HI,IL,KS,MD,MA, MN,MS,MO,NV,NH,NJ, NY,NC,OK,OR,PA,TX, UT,VT,WA	NY, OR, VA, *IN, *NJ, *PA	AL, IN, MA, NJ, NY, OR	NY	ME, NH, ND OR, SC, UT, VT, WA



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Carrier	Integrity Life	Integrity Life	Lafayette Life	Liberty Life of Boston (Liberty Mutual)	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	A.M. Best A S&P A
Assets	4.8 Billion	4.8 Billion	2 Billion	11.6 Billion	11.6 Billion
Product Name	New Momentum	SPDA Series II	Horizon 08	Freedom Series 1	Freedom Series 5 MYG
Commission	0-79 = 5% 80-85 = 3%	*0 – 79 = 5% *80 – 85 = 3%	<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 = 3.5% 81-85 = 1.25%	0-80 = 3.5% 81-85 = 1.25%
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	\$2000 Q / \$5000 NQ	\$3,000 Q and NQ	\$2,000 Q, \$5,000 NQ	\$5,000 Q and NQ	\$5,000 Q and NQ
Maximum Issue	\$1,000,000	\$1,000,000 – 0-75 \$250,000 – 76-85	\$1,000,000	\$500,000	\$500,000
Principal Guarantee	No	Yes	No	*Optional	*Optional
Premium Listing	Flexible \$1,000 Min or \$100 EFT	Single	Single	Single	Single
Free Annual Partial Withdrawal	10% Immediately	10% Immediately	10% Immediately	10% after year 1 cumulative to 20%	10% after year 1 cumulative to 20%
Surrender Charges	8/7/6/5/4/6/2 7 Years (+ or – MVA)	7 years 7/7/7/6/5/4/3	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	7/7/7/6/5 5 Years
Minimum Rate Guarantee	1.5%	1.5%	2%	1%	1%
Nursing Home Withdrawals	60 days N/A in MA,SD	No N/H Waiver	25% of AV waived	45 days Owner & Spouse	45 days Owner & Spouse
Comments	ONE, TWO, THREE, FIVE, SIX, 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	ONE, THREE, FIVE OR SEVEN YEAR RATE GUARANTEE Can annuitize after year 1 for a minimum of 5 years If owner dies within year 1, there is NO chargeback of commission Return of Premium Guarantee Unemployment, TI, NH, and RMD withdrawal charge waivers available 3% Min.Guar in PA *Reduced Commission for 5&7yr rate guarantee	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%	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	WA	NY	AK, CA, IL, NY, OR, TX	OR, UT	OR, UT



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Carrier	Lincoln Benefit Life	Lincoln Benefit Life	Lincoln Benefit Life	Lincoln Financial Group
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	2.2 Billion (76 Billion Allstate)	2.2 Billion (76 Billion Allstate)	2.2 Billion (76 Billion Allstate)	119.8 Billion
Product Name	Sure Horizon II	Tactician Plus	Treasury-Linked Annuity	Classic 5 & 7
Commission	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%	<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%
Issue Ages	0-90 Q or NQ	0-90 Q or NQ	0-90 Q or NQ	0-85 Q or NQ
Minimum Issue	\$3,000 Q or (\$100 mo. ACH) \$10,000 NQ	\$2000 Q / \$5000 NQ	\$3000 Q / \$5000 NQ	\$10,000 Q and NQ
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	Ages 0-65 = \$2 million Ages 65+ = \$500K
Principal Guarantee	Optional See below	No	Optional for 15bps	No
Premium Listing	Flexible - \$100 min.	Flexible \$1000 min.	Flexible \$100 min. add'l	Single
Free Annual Partial Withdrawal	15% immediately	10% Immediately	10% Immediately	10% Immediately
Surrender Charges	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	9/8/7/6/5 - 5 Year 9/8/7/6/5/4/3 - 7 Year (+ or - MVA)
Minimum Rate Guarantee	1.3% (Indexed)	2%	2%	2%
Nursing Home Withdrawals	*90 days	*90 days N/A in MA, TX	*90 days	None
Comments	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 *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	FIVE AND SEVEN YEAR RATE GUARANTEE Can annuitize after 5 years for 5yr min. *Similar product available in NY – call CPS for details
Product NOT approved in these states	MA, NY, OR	NY	CT, MA, NY, OR, WA	MN, NY*



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FIXED ANNUITY SPREAD SHEET

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

Carrier	Lincoln Financial Group	North American Company	Principal Life	Principal 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	119.8 Billion	5.4 Billion	115.4 Billion	115.4 Billion
Product Name	MYGuarantee Plus	Guarantee Choice	FPDA Plus	Guaranteed Annuity
Commission	0-75 76-80 81-85 3yr 1.00% 0.65% .50% 4yr 1.00% 0.65% .50% 5yr 2.00% 1.30% .75% 6yr 2.25% 1.50% .75% 7yr 2.50% 1.60% 1.0% 8yr 2.50% 1.60% 1.0% 9yr 2.50% 1.60% 1.0% 10y 2.50% 1.60% 1.0%	*0-80 = 2.5% *81-85 = 1.875% *86-90 = 1.25%	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	0-90 Q or NQ	0-90 Q or NQ	*0-90 Q or NQ
Minimum Issue	\$10,000 Q and NQ	2,000 Q / \$10,000 NQ	\$5,000 Q and NQ	\$5,000 Q and NQ
Maximum Issue	Ages 0-65 = \$2 million Ages 65+ = \$500K	\$3,000,000	\$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 only, 30 days after issue	10% Immediately	10% Immediately
Surrender Charges	*7/7/6/5/4/3/2 7 Year (+ or – MVA)	See Below (+ or – MVA)	6/6/6/5/4/3/2 7 Years	7/7/7/6/5 5 Years
Minimum Rate Guarantee	2%	2%	2%	2% (Indexed)
Nursing Home Withdrawals	None	90 days – up to age 75 (N/Av in MA and ND)	60 days after year 1 (up to age 90)	60 days after year 1 (up to age 90)
Comments	CHOICE OF 3-10 YEAR RATE GUARANTEE Can annuitize after 5 years for 5yr min. *Each surrender period follows the 7 year surrender schedule. For years 8,9,& 10, MVA applies only.	CHOICE OF 4-10 YEAR RATE GUARANTEE *Different for FL, IN, IL, OK 30 day exit window at end of guar. period to leave contract **Shorter surrender for Shorter guarantee periods: 4yr: 10/10/10/10 5yr: 10/10/10/10/10 6yr: 10/10/10/10/10/9 7yr: 10/10/10/10/10/9/8 8YR:10/10/10/10/10/9/8/6 9: 10/10/10/10/10/9/8/6/4 10:10/10/10/10/10/9/8/6/4/2 Can annuitize after year 5 for min. 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	IL,MN, MO,NV,	AL,AK,CT,DE,MN, MO,NY,OR, TX,UT,VA, WA	Approved in All States	Approved in All States



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Carrier	Principal Life	Principal Life	RBC (Liberty Life)	RBC (Liberty Life)											
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-											
Assets	115.4 Billion	115.4 Billion	3.75 Billion	3.75 Billion											
Product Name	Secure	Select Series	3+3 MYG	7 MYG											
Commission	<table border="0"> <tr> <td>4 year</td> <td>6 year</td> </tr> <tr> <td>0-80 = 2.25%</td> <td>3.00%</td> </tr> <tr> <td>81-85 = 1.50%</td> <td>2.00%</td> </tr> <tr> <td>86-90 = 0.75%</td> <td>1.05%</td> </tr> </table> (trails available)	4 year	6 year	0-80 = 2.25%	3.00%	81-85 = 1.50%	2.00%	86-90 = 0.75%	1.05%	<table border="0"> <tr> <td>3 year</td> </tr> <tr> <td>0-79 = 1%</td> </tr> <tr> <td>80-85+ = 0.5%</td> </tr> </table>	3 year	0-79 = 1%	80-85+ = 0.5%	0-75 = 2% 76-80 = 1.25% 81-85 = .50%	0-75 = 3.00% 76-80 = 1.75% 81-85 = 1.00%
4 year	6 year														
0-80 = 2.25%	3.00%														
81-85 = 1.50%	2.00%														
86-90 = 0.75%	1.05%														
3 year															
0-79 = 1%															
80-85+ = 0.5%															
Issue Ages	*0-90 Q or NQ	0-85 Q or NQ	0-85 Q and NQ	0-85 NQ, 0-80 Q											
Minimum Issue	\$5,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ											
Maximum Issue	\$1,000,000	*\$2,000,000	\$1,000,000 (\$250k for age 80+)	\$1,000,000											
Principal Guarantee	Yes	No	No	No											
Premium Listing	**Flexible \$2,000 min. 1 st year only	Single	Single	Flexible* \$500 min. 1 st year only											
Free Annual Partial Withdrawal	15% Immediately	10% Immediately	10% after year one	10% after yr 1											
Surrender Charges	7/6/6/5 – 4years 7/6/6/5/5/4 – 6years	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)											
Minimum Rate Guarantee	1.5%	1.5%	3%	1.0%											
Nursing Home Withdrawals	***60 days after year 1 (up to age 90)	60 days after year 1 (up to age 90)	90 days	90 days after year											
Comments	FOUR OR SIX YEAR RATE GUARANTEE Terminal illness and disability waiver available *Issues only to age 85 in OK for Q and NQ funds **Not available in all states ***For single premium deposits, interest rate is guaranteed for entire surrender period. For flexible premium deposits, new money rates are applied, and a weighted average is guaranteed for the remaining years	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											
Product NOT approved in these states	Approved in All States	NJ, PA, WA	AK,FL,HI,IN, MD,MN, NJ,NY,OK,OR,PA,SD, TX,UT,VT, WA	AK, MD, NJ, NY, OR, PA, TX, UT											



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Carrier	RBC (Liberty Life)	RBC (Liberty Life)	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	3.75 Billion	3.5 Billion	3.5 Billion
Product Name	Master Builder	Value Master	Apollo MVA	Elektra 579
Commission	0-69 = 4.00% 70+ = 2.50%	0-75 = 7.0% 76-80 = 5.0% 81-85 = 4.0%	0-75 - 6.0% 76-80 - 4.8% 81-85 - 3.6%	5yr: 0-75 - 3% 76-80 - 2.4% 81-85 - 1.8%
Issue Ages	0-80 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	\$5,000 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. add'l	Flexible for 1 st 6 mos. - \$500 min.	Single	Single
Free Annual Partial Withdrawal	10% after year one	10% after 6 months	*10% Immediately	10% Immediately
Surrender Charges	10/9/8/7/6/5/4/3/2/1 - 10 years (+ or - MVA)	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)
Minimum Rate Guarantee	3%	3%	2%	3%
Nursing Home Withdrawals	90 days after 1 st contract year	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
Comments	<p>ONE YEAR RATE GUARANTEE</p> <p>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 10th 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).</p> <p>Additional deposits do not reset the surrender charges</p> <p>Can annuitize after 2 yrs for 6 yr min. -30 day exit window after year 5 to leave contract</p>	<p>ONE YEAR RATE GUARANTEE</p> <p>Can annuitize after 2 yrs for 10 yr min.</p> <p>Additional deposits do not reset the surrender charges</p>	<p>ONE YEAR RATE GUARANTEE</p> <p>Delayed comp for premiums in excess of 200k (until 30 day free look period has expired)</p> <p>Similar Non-MVA contract available w/ reduced commissions</p> <p>*10% free annual partial withdrawal is cumulative up to 30%. Cumulative feature is available starting in 3rd year.</p> <p>** Surrender charge reduced for ages 60+ in IA,IL, and KY.</p>	<p>FIVE YEAR RATE GUARANTEE</p> <p>30 day window before end of guar period to surrender w/ no MVA or surrender charge</p>
Product NOT approved in these states	AK,HI, MD, MN, NJ, NY, OR, PA, TX, UT	AK,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



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Carrier	Reliance Standard	The Standard	State Life	Sun 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	3.5 Billion	12.9 Billion	2.84 Billion	59.9 Billion																												
Product Name	Eleos MVA	Focused Growth Annuity 5 and 6	Legacy Care	Keypoint Value																												
Commission	0-75 – 4.0% 76-80 - 3.2% 81-85 - 2.4%	<table border="0"> <tr> <td></td> <td>5 year</td> <td>6 year</td> </tr> <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> </table>		5 year	6 year	0-80 =	3.0%	2.0%	81-85 =	1.50%	1.0%	86-90 =	1.35%	0.77%	0-99 = 3.0%	<table border="0"> <tr> <td></td> <td>5yr</td> <td>6 yr</td> <td>7yr</td> </tr> <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>.75</td> <td>.75</td> <td></td> </tr> </table>		5yr	6 yr	7yr	0-80	3.50	3.00	3.00	81-90	1.0			81-85	.75	.75	
	5 year	6 year																														
0-80 =	3.0%	2.0%																														
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	5yr	6 yr	7yr																													
0-80	3.50	3.00	3.00																													
81-90	1.0																															
81-85	.75	.75																														
Issue Ages	0-85 Q or NQ	0 – 90 Q or NQ	0 – 99 Q or NQ	5yr 0-85 Q, 0-90 NQ 6&7yr 0-85 Q or NQ																												
Minimum Issue	\$10,000 Q and NQ	\$15,000 Q and NQ	\$10,000 Q and NQ	\$4,000Q / \$5,000 NQ																												
Maximum Issue	\$500,000+	\$1,000,000	\$300,000	\$1,000,000+																												
Principal Guarantee	No	No	No	Yes																												
Premium Listing	Single	Single	Single	Flexible \$100 min add'l																												
Free Annual Partial Withdrawal	10% Immediately	Interest only Immediately	Interest only after yr1	10% Immediately																												
Surrender Charges	8/7/6/5/4 5 years (+ or – MVA)	8/7/6/5/4 - 5 yrs 8/7/6/5/4/3 - 6 yrs (+ or – MVA)	7/7/7/7/7	7/6/5/4/3 5yr 7/6/5/4/3/2 6yr 7/6/5/4/3/2/1 7yr (+ or – MVA)																												
Minimum Rate Guarantee	2%	1.30%	1.5%*	1.5%																												
Nursing Home Withdrawals	90 days - 25% of AV available/year after yr 1 if issued before age 75	30 days after year 1 (Nursing Home Only)	None	45 days N/Av in NY & TX																												
Comments	<p>ONE YEAR RATE GUARANTEE</p> <p>Delayed commissions for premiums in excess of 300k (until 30 day free look period has expired)</p> <p>Similar Non-MVA contract available w/ reduced commissions</p>	<p>CHOICE OF FIVE OR SIX YR RATE GUARANTEE</p> <p>Terminal illness waiver available</p> <p>Can annuitize after yr 1 for a min of 5 years</p> <p>Add'l deposits can be made within 90 days of issue date and do not reset surrender period</p>	<p>One Year Rate Guarantee with Bailout Provision</p> <p>1st year interest rate at issue is also the bailout rate</p> <p>Benefit Increase Rider if annuitant becomes terminally ill. Call CPS for details</p> <p>Death benefit is equal to the surrender value</p> <p>*3% For WA and TX</p>	<p>5, 6 or 7 YEAR RATE GUARANTEE</p> <p>Client can choose between 3% first year rate bonus or annually increasing rates of</p> <p>5yr - .10% per year 6yr - .10% per year 7yr - .10% per year</p> <p>Qualified plans only available up to issue age 85</p> <p>Additional deposits reset the surrender charges</p> <p>30 day exit window after the surrender period for MVA</p>																												
Product NOT approved in these states	MD, MN, ND, NY, OR, TX, UT, VT, WA	NJ, NY, PA	MT, NY	OR, VT																												



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Carrier	Transamerica	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	103.9 Billion	12.9 Billion	12.9 Billion	3.4 Billion																								
Product Name	Select	Living Care Annuity	Ultra-Secure Plus 5 & 7	Sure Advantage MYG 2-10																								
Commission	<table border="1"> <thead> <tr> <th>Select</th> <th>Ages</th> </tr> </thead> <tbody> <tr> <td>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	3yr - 1.75% =	0-90	4yr - 2.25% =	0-90	5yr - 3.25% =	0-85	6-8yr - 3.50% =	0-85	40-75 = 8% 76-79 = 6%	0-75 = 4% 76-80 = 3.00% 81-89 = 2.00%	<table border="1"> <thead> <tr> <th>0-75</th> <th>76+</th> </tr> </thead> <tbody> <tr> <td>2yr 1%</td> <td>.5%</td> </tr> <tr> <td>3yr 1%</td> <td>.75%</td> </tr> <tr> <td>4yr 1.5%</td> <td>1%</td> </tr> <tr> <td>5yr 2%</td> <td>1%</td> </tr> <tr> <td>6yr 2.25%</td> <td>1%</td> </tr> <tr> <td>7-10yr 2.5%</td> <td>1%</td> </tr> </tbody> </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%
Select	Ages																											
3yr - 1.75% =	0-90																											
4yr - 2.25% =	0-90																											
5yr - 3.25% =	0-85																											
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4yr 1.5%	1%																											
5yr 2%	1%																											
6yr 2.25%	1%																											
7-10yr 2.5%	1%																											
Issue Ages	0-90 Q or NQ (0-85=longer durations)	40-79 NQ	0-89 Q or NQ	0-85 Q or NQ																								
Minimum Issue	\$2,000 Q / \$10,000 NQ	\$50,000 NQ	\$5,000 Q and NQ	\$10,000 Q and NQ																								
Maximum Issue	\$1,000,000	\$300,000 NQ	\$1,000,000	\$1,000,000																								
Principal Guarantee	No	No	Yes	Yes (2yr = 15bps, 3-6yr = 10bps, 7-10yr = 5bps)																								
Premium Listing	Single	Single	Flexible \$500 min. 1 st year only	Flexible (\$2,000 min. add'l)																								
Free Annual Partial Withdrawal	Interest Only	10% after year one	10% immediately	Interest Only																								
Surrender Charges	8/7/6/5/4/3/2/1 8 Years	9/9/8/7/6/5/4/3/2/1 10 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	1.5%	3%	2%	1.5% (Indexed)																								
Nursing Home Withdrawals	30 days after year one	N/Av	*30 days	After year 1 - 90 days of confinement																								
Comments	<p>CHOICE OF 3-8 YEAR RATE GUARANTEE</p> <p>Early annuitization available after year one for 5 years minimum</p> <p>Surrender charges match the rate guarantee selected, surrenders end thereafter</p>	<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>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>TI 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	NY, VA,	CA,CT,DC, FL, HI, IL, KS, MD, MA, MN, MT, NH, NJ, NY, NC, OR, PA, TN,TX,VT, WA	CT, NJ, NY, OR, (Similar Product Available in CA, DE, and NV)	DE, MN, NY, OR																								



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