

# INDEX ANNUITY SPREADSHEET

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

Carrier	Allianz	Allianz	Allianz	Allianz	Allianz																																																																												
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	66.4 Billion	66.4 Billion	66.4 Billion	66.4 Billion	66.4 Billion																																																																												
Product Name	Endurance Elite	Endurance Plus	MasterDex 5 Plus	MasterDex 10 Plus	MasterDex Plus																																																																												
<b>Crediting Method</b>	10% Premium Bonus* 1) Annual Reset/Ratchet Pt-Pt 2) Annual Reset/Ratchet Monthly Pt-PT 3) Annual Reset/Ratchet Monthly Avg. w/ Spread 4) Fixed Acct.  Choice of NASDAQ, S&P 500 & FTSE 100 Blended (Dow-35%, Barkley-35%, Euro-20%, Russ-10%)	20% Premium Bonus* **1) Annual Reset/Ratchet Pt-Pt **2) Annual Reset/Ratchet Monthly Pt-PT 3) Annual Reset/Ratchet Monthly Avg. w/ Spread 4) Fixed Acct.  Choice of NASDAQ, S&P 500 & FTSE 100 Blended (Dow-35%, Lehman-35%, Euro-20%, Russ-10%)	5% Premium Bonus in 1 <sup>st</sup> 5 years 1) Annual Reset/Ratchet Pt-Pt 2) Annual Reset/Ratchet Monthly Pt-PT 3) Annual Reset/Ratchet Monthly Avg. w/ Spread *4) Fixed Acct.  Choice of NASDAQ, S&P 500 & FTSE 100 Blended (Dow-35%, Lehman-35%, Euro-20%, Russ-10%)	10% Premium Bonus in 1 <sup>st</sup> 5 years 1) Annual Reset/Ratchet Pt-Pt 2) Annual Reset/Ratchet Monthly Pt-PT 3) Annual Reset/Ratchet Monthly Avg. w/ Spread 4) Fixed Acct.  Choice of NASDAQ, S&P 500 & FTSE 100 Blended (Dow-35%, Lehman-35%, Euro-20%, Russ-10%)	One Crediting Method 1) Annual Reset/Ratchet Pt-Pt 2) Annual Reset/Ratchet Monthly Pt-PT 3) Annual Reset/Ratchet Monthly Avg. w/ Spread *4) Fixed Acct.  Choice of NASDAQ, S&P 500 & FTSE 100 Blended (Dow-35%, Lehman-35%, Euro-20%, Russ-10%)																																																																												
<b>Premium Listing</b>	Flexible for 1 year \$25 min	Flexible for 3 years \$25 min	Flexible for 5 Years \$25 min	Flexible for 5 Years \$25 min	Flexible for 3 Years \$25 min																																																																												
<b>Crediting Rates</b>	100% PR guaranteed <u>NAS S&amp;P FTSE BL</u> 1) 3.50 3.50 3.75 3.50 2) 2.10 2.00 2.10 N/Av 3) N/A N/A N/A 3.50 4) 1.65	100% PR guaranteed <u>NAS S&amp;P FTSE BL</u> 1) 3.75 3.75 4.25 4.00 2) 2.10 2.00 2.10 N/Av 3) N/A N/A N/A 3.50 4) 2.00  **S&P 500 Select offers higher rates at a 1.00% charge -annual pt-pt = 5.75% -monthly pt-pt = 2.50%	100% PR guaranteed <u>NAS S&amp;P FTSE Blend</u> 1) 3.5% 3.5% 3.5% 3.5% 2) 1.7% 1.7% 1.8% N/Av 3) N/Av N/Av N/Av 3.50 4) 1.65%	100% PR guaranteed <u>NAS S&amp;P FTSE Blend</u> 1) 5.25% 5.25% 5.75% 5.25% 2) 2.3% 2.3% 2.4% N/Av 3) N/Av N/Av N/Av 3.50 4) 2.50%	100% PR guaranteed <u>NAS S&amp;P FTSE Blend</u> 1) 4.0% 3.75% 4.0% 4.0% 2) 1.8% 1.8% 1.9% N/Av 3) N/Av N/Av N/Av 3.50 4) 1.65%																																																																												
<b>Commission</b>	<table border="1"> <thead> <tr> <th></th> <th>Yr1</th> <th>Yr2-5</th> <th>Yr 6+</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>5.0</td> <td></td> <td></td> </tr> <tr> <td>B</td> <td>2.25</td> <td>0.33</td> <td>1.00</td> </tr> </tbody> </table> <p>Commissions reduced at ages 76+</p>		Yr1	Yr2-5	Yr 6+	A	5.0			B	2.25	0.33	1.00	<table border="1"> <thead> <tr> <th></th> <th>Yr1</th> <th>Yrs2-3</th> <th>Trail</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>8.0</td> <td>4.0</td> <td></td> </tr> <tr> <td>B</td> <td>5.5</td> <td>2.75</td> <td>***.33</td> </tr> <tr> <td>C</td> <td>2.0</td> <td>1.0</td> <td>1.0</td> </tr> </tbody> </table> <p>Commissions reduced at ages 76+</p>		Yr1	Yrs2-3	Trail	A	8.0	4.0		B	5.5	2.75	***.33	C	2.0	1.0	1.0	<table border="1"> <thead> <tr> <th></th> <th>Yr1</th> <th>Yrs2-5</th> <th>Trail</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>7.0</td> <td>3.5</td> <td>0</td> </tr> <tr> <td>B</td> <td>5.0</td> <td>2.5</td> <td>0.5</td> </tr> <tr> <td>C</td> <td>2.25</td> <td>1.125</td> <td>1.0</td> </tr> </tbody> </table> <p>Commissions reduced at ages 76+</p>		Yr1	Yrs2-5	Trail	A	7.0	3.5	0	B	5.0	2.5	0.5	C	2.25	1.125	1.0	<table border="1"> <thead> <tr> <th></th> <th>Yr1</th> <th>Yrs2-5</th> <th>Trail</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>8.0</td> <td>4.0</td> <td>0</td> </tr> <tr> <td>B</td> <td>6.0</td> <td>3.0</td> <td>.50</td> </tr> <tr> <td>C</td> <td>3.75</td> <td>1.88</td> <td>1.0</td> </tr> </tbody> </table> <p>Commissions reduced at ages 76+</p>		Yr1	Yrs2-5	Trail	A	8.0	4.0	0	B	6.0	3.0	.50	C	3.75	1.88	1.0	<table border="1"> <thead> <tr> <th></th> <th>Yr1</th> <th>Yrs2&amp;3</th> <th>Trail</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>7.0</td> <td>3.5</td> <td>0</td> </tr> <tr> <td>B</td> <td>5.0</td> <td>2.5</td> <td>0.5</td> </tr> <tr> <td>C</td> <td>3.0</td> <td>1.5</td> <td>1.0</td> </tr> </tbody> </table> <p>Commissions reduced at ages 76+</p>		Yr1	Yrs2&3	Trail	A	7.0	3.5	0	B	5.0	2.5	0.5	C	3.0	1.5	1.0
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<b>Issue Ages</b>	0-80 Q or NQ	0-80 Q or NQ	0-80 Q or NQ	0-80 Q or NQ	0-80 Q or NQ																																																																												
<b>Minimum Issue</b>	\$10,000 Q and NQ	\$10,000 Q and NQ	\$15,000 Q and NQ	\$15,000 Q and NQ	\$15,000 Q and NQ																																																																												
<b>Maximum Issue</b>	\$1,000,000 (approval req. 500k+)	\$1,000,000 (approval req. 500k+)	\$1,000,000 (approval req. 500k+)	\$1,000,000 (approval req. 500k+)	\$1,000,000 (approval req. 500k+)																																																																												
<b>Free Annual Partial Withdrawal</b>	10% after year one	10% after year one	10% after year one	10% after year one	10% after year one																																																																												
<b>Surrender Charges</b>	5 Years 8/7/6/5/4	10 Years 10/10/10/8.75/7.50/ 6.25/5.0/3.75/2.5/1.25	10 years 15/15/15/15/12.86/10.71/ 8.57/6.43/4.29/2.14 (+/- MVA)	Client can take lump sum of 87.5% of premium at 1.5%	7 years 10/9/8/7/6/5/4 (+/- MVA)																																																																												
<b>Minimum Guarantee</b>	87.5% of premium at 1-3% (floating)	90% of premium at 1.5-3% (floating)	87.5% of premium at 2-3%	87.5% of premium at 2-3%	87.5% of premium at 2-3%																																																																												
<b>Comments</b>	*Prem. Bonus credited to the EWB value, EWB receives 105% index earnings  Add'l deposits do not reset surrender  After five years, client may access the EWB value by choosing one of two options (Scheduled w/d over a period as short as 10 years or Guar. % w/d for life depending on age) Death and Nursing Home Benefit Available and vary state to state	*Prem. Bonus credited to the EWB value, EWB receives 105% index earnings  **Not Available in all states ***trail yrs 2-10. 1% trail yrs 11+ Add'l deposits do not reset surrender After ten years, client may access the EWB value by choosing one of two options (Scheduled w/d over a period as short as 10 years or Guar. % w/d for life depending on age) Death and Nursing Home Benefit Available and vary state to state	Additional deposits allowed in 1 <sup>st</sup> 5 years will receive bonus and do not reset surrender  Trail commission options start in 2 <sup>nd</sup> year, based on AV at beginning of the year  Death Benefit = AV Lump Sum  Call CPS for State Specific Rider Availability  *Not Available in CA & TX  10yr walk away product	Two tiered product, client must annuitize this contract for 10yr min anytime after 5 <sup>th</sup> yr  Additional deposits allowed in 1 <sup>st</sup> 5 years will receive bonus and do not reset surrender  Trail commission options start in 2 <sup>nd</sup> year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.)  Call CPS for State Specific Rider Availability	Additional deposits allowed in 1 <sup>st</sup> 3 years – do not reset surrender  Trail commission options start in 2 <sup>nd</sup> year, based on AV at beginning of the year  Death Benefit = AV Lump Sum  Call CPS for State Specific Rider Availability  Client can walk away after 7 years  *Not Available in CA & TX																																																																												
<b>Product NOT in</b>	NJ, NY, OR, TX, VT, WA	NY, WA	NY, OR	CA, CT, NY, OR, PA, UT,	NY, OR																																																																												



147 Columbia Tpk., Suite 109, Florham Park, NJ 07932

Tel: (800) 326 – 5433 ext. 126 / Direct / Fax: (949) 225 - 7126 / Email: [eneilsen@cpsinsurance.com](mailto:eneilsen@cpsinsurance.com)

As of 07/11/11

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As of 07/11/11

Carrier	Allianz	Allianz	American Equity	American Equity	American General
Ratings	A.M. Best A S&P AA-	A.M. Best A S&P AA-	A.M. Best A- S&P BBB+	A.M. Best A- S&P BBB+	A.M. Best A S&P A+
Assets	66.4 Billion	66.4 Billion	16.9 Billion	16.9 Billion	38.6 Billion
Product Name	MasterDex X	Pro V1	Advantage Gold	Retirement Gold	Global Index 8
<b>Crediting Method</b>	*8% Premium Bonus in the 1 <sup>st</sup> 3 years **1) Annual Reset/Ratchet Pt-Pt **2) Annual Reset/Ratchet Monthly Pt-PT 3) Annual Reset/Ratchet Monthly Avg. w/ Spread 4) Fixed Acct. Choice of NASDAQ, S&P 500 & EuroSTOXX 50 Blended (Dow-35%, Lehman-35%, Euro-20%, Russ-10%)	3 Crediting Methods 1) Annual Reset/Ratchet Pt-Pt w/Spread (Barclay's Capital U.S. Aggregate Bond) 2) Annual Reset/Ratchet Pt-Pt w/Spread (PIMCO US Advantage Index) 3) Fixed	5% Premium Bonus 1) Annual Reset/Monthly Avg. w/PR 2) Annual Reset/Monthly Avg. w/Cap 3) Annual Reset/Annual Pt-Pt w/PR 4) Annual reset/Annual Pt-Pt w/Cap 5) Annual Reset/Monthly Pt-Pt w/Cap 6) Annual Reset/10yr US Treasury Bond Pt-Pt 7) Fixed S&P 500	9% Premium Bonus(vested) 1) Annual Reset/Monthly Avg. w/PR 2) Annual Reset/Monthly Avg. w/Cap 3) Annual Reset/Annual Pt-Pt w/PR 4) Annual reset/Annual Pt-Pt w/Cap 5) Annual Reset/Monthly Pt-Pt w/Cap 6) Fixed S&P 500	4 Crediting Methods 1) Fixed 2) Annual Reset/Ratchet point to point Global Blended Index w/ Cap* 3) Annual Reset/Ratchet Point to Point w/ PR 4) Annual reset/Ratchet Monthly Point to Point  *Blended Index
<b>Premium Listing</b>	Flexible for 3 Years \$25 min	Single	Flexible (\$50 min)	Flexible (\$50 min)	Flexible \$2,000 min addtl (\$100/mo EFT)
<b>Crediting Rates</b>	100% PR guaranteed NAS S&P Euro Blend 1) 3.5% 3.5% 3.75% 3.5% 2) 1.8% 1.8% 1.8% N/Av 3) N/Av N/Av N/Av 3.5% 4) 1.60%  **S&P 500 Select offers higher rates at a 1.00% charge -annual pt-pt = 6.00% -monthly pt-pt = 2.30%	100% PR guaranteed 1) 1.60% 2) 1.60% 3) 1.75%	1) 30% 2) 4.25% 3) 25% 4) 4.25% 5) 1.80% 6) 4.00% 7) 2.10%	1) 30% 2) 4.25% 3) 25% 4) 4.25% 5) 1.80% 6) 2.00%	1) 1.75% 2) 3.00% 3) 30.0% 4) 1.50%  Minimums 1) 1.0% 2) 2.0% 3) 30% 4) 1.0%  Rates may differ for: AK, CA, DE, MO, NY, OH, SC
<b>Commission</b>	Yr1 Yrs2-3 Trail A 7.0 3.5 0 B 5.0 2.5 .50 C 2.25 1.125 1.0 Commissions reduced at ages 76+	0-75 = 3.25% 76-80 = 2% 81-85 = 1%	0-75 = 6.00% 76-80 = 4.50%	0-78 = 6.00% *(5.25% for AK,DE,OR,SC  IN: 0-73 = 6.00% 74-78 = 4.50%)	0-75 = 4.75% 76-85 = 3.00%
<b>Issue Ages</b>	0-80 Q or NQ	0-85 Q or NQ	0-80 Q or NQ	0-78(55 for TX) Q or NQ	0-85
<b>Minimum Issue</b>	\$20,000 Q and NQ	\$10,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ	\$2,000 Q and \$5,000 NQ
<b>Maximum Issue</b>	\$1,000,000 (approval req. 500k+)	\$1,000,000 (approval req.)	0-69 = \$1mil 70-74 = \$750,000 75-80 = \$500,000	0-69 = \$1mil 70-74 = \$750,000 75-78 = \$500,000	\$1,000,000
<b>Free Annual Partial Withdrawal</b>	^10% After Year One	10% Immediately	10% After year 1	10% After year 1	10% Immediately
<b>Surrender Charges</b>	10 Years 10/10/10/8.75/7.5/6.25/5/3.75/2.5/1.25	5 Years 8/7/6/5/4	10yr: 16/15/14/13/11.5/10/8.5/7/5.5/4	10yr: 12.5/12/12/11/10/9/8/7/6/4	8/7/6/5/4/3-6 yrs 8/7/6/5/4/3/2/1-8 yrs (+/- MVA)
<b>Minimum Guarantee</b>	87.5% of premium at 2-3%	87.5% of premium at 1%	87.5% at 1.5%	87.5% at 1.5%	90% of Premium at 1.5%
<b>Comments</b>	*10% of bonus is vested each year **Not Available in all states -Annuitization available between yrs1 & 6 – 10yrs min(bonus is excluded) -Call CPS for State Specific Rider Availability Riders Available: -NH / TI Simple Income Rider 2 – 8% simple interest roll up each year on the simple W/D Value (2 options available on withdrawals, call CPS for details)	-Annuitization available after year 1 for a period of at least 10 years  -NH Rider allows the owner to take the AV over a 5-9 year period(30 of 35 days after year 1)  -Flexible Withdrawal Benefit Rider allows owner to take AV as a lump sum if confined to NH after year 1 for an additional cost -Additional DB Avail.	Riders Available: -NH / TI (must be 74 or younger at issue)  RMD friendly  Additional deposits do not reset surrender  Can annuitize after year 1 for life, life and period certain of at least 5yrs or period certain equal to 2X the years remaining in the policy	Riders Available: -NH / TI (must be 74 or younger at issue)  RMD friendly  Additional deposits do not reset surrender  Can annuitize after year 1 for life, life and period certain of at least 5yrs or period certain equal to 2X the years remaining in the policy	Nursing Home Waiver 90 days After Year one – Full AV  *Blended Index is weighted using 3 indices; DJ Eurostoxx 50, S&P 500 and Nikkei 225 w/ this calculation; 50% = highest return 30% = 2 <sup>nd</sup> highest 20% = lowest return
<b>Product NOT in these states</b>	CT, NY, PA WA	CA,DE,HI,MO,NV,NJ, NY,TX,VT	AK,AL,CT,DE,FL,MN, NY,OR,PA,UT,WA	AL,CT,MN,NV,NY,PA, SC,UT,WA Similar Product for: AK,DE,FL,OR	VT



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Carrier	American General	American General	American General	American General	American National
<b>Ratings</b>	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-
<b>Assets</b>	38.6 Billion	38.6 Billion	38.6 Billion	38.6 Billion	13.6 Billion
<b>Product Name</b>	Global Index Bonus	HorizonIndex	VisionAdvantage	VisionMaximizer	Strategy Index Annuity
<b>Crediting Method</b>	Premium Bonus 5% 4 Crediting Methods 1) Fixed 2) Annual Reset/Ratchet point to point Global Blended Index w/ Cap* 3) Annual Reset/Ratchet Point to Point w/ PR 4) Annual reset/Ratchet Monthly Point to Point  *Blended Index	*Premium Bonus 9yr-4% 12yr-5% 3 Crediting Methods 1) Biannual reset/ratchet pt-pt 2) Monthly Pt-Pt w/ Ann. Reset/Ratchet 3) Fixed  S&P 500 Index	5 Crediting Methods 1) Fixed Acct 2) Ann. Reset/Ratchet Mo. Avg. w/ Spread 3) Ann Reset/Ratchet pt-to-pt with 100% PR rate 4) Ann Reset/Ratchet pt-to-pt with 80% PR rate 5) Ann Reset/Ratchet pt-to-pt with adjustable PR rate  S&P 500 Index	5% Premium Bonus 4 Crediting Methods 1) Fixed Acct 2) Ann. Reset/Ratchet Mo. Avg. w/ Spread 3) Ann Reset/Ratchet pt-to-pt with 100% PR rate 4) Ann Reset/Ratchet pt-to-pt with adjustable PR rate  S&P 500 Index	2 Crediting Methods  1) Annual Reset/Ratchet point to point  2) Fixed Account  S&P 500 Index
<b>Premium Listing</b>	Single	Single	Single	Single	Single
<b>Crediting Rates</b>	1) 1.75% 2) 3.00% 3) 30.0% 4) 1.50%  Minimums 1) 1.0% 2) 2.0% 3) 30% 4) 1.0%  Rates may differ for: AK, CA, DE, MO, NY, OH, SC	9yr 12yr 2yr- 8.25% 8.25% MoPt- 1.50% 1.50% Fixed- 1.70% 1.95%  100% PR guar. 2yr Min. CAP – 5% Mo.Cap Min. – 1% Fixed Min. – 1.0%  Rates may differ for: AK, CA, DE, MO, NY, OH, SC	7yr 9yr 1) 1.95% 2.50% 2) 3.00% 3.00% 3) 4.25% 5.25% 4) 4.50% 5.50% 5) 30% 30%  1) Min Rate (1.00%) 2) Max Spread (8.00%) 3) Min Cap. (2.00%) 4) Min Cap. (2.00%) 5) Min PR (30%)  Rates may differ for: AK, CA, DE, MO, NY, OH, SC	Rates: 1) 1.75% 2) 3.00% 3) 3.75% 4) 30%  Minimums: 1) 1% 2) 8% 3) 2% 4) 30%  Rates may differ for: AK, CA, DE, MO, NY, OH, SC	100% PR guaranteed 7 year 10 year 1) 3.50% 3.50% 2) 1.40% 1.40% Minimum Caps 1) 1.00% 1.00% 2) 1.75%
<b>Commission</b>	00-75: 7.0% 76-80: 4.5%	9yr 12yr **0-75 6.0% 8.0% **76-80 3.5% 4.0% **81-85 2.0% 2.5%	5yr 7yr 9yr 0-75 5% 6% 6% 76-85 4% 5% 76-80 5%	Ages 0 – 75 = 8% (reduced in OK)	7yr: 0-75 = 5%, 76-80 = 4% 81-85 = 3% 10yr: 0-75 = 8%, 76-80 = 6.5% 81-85 = 5%
<b>Issue Ages</b>	0-80	0-85 Q or NQ	0-85 (5&7) 0-80 (9)	0-75 Q or NQ	0-85 Q or NQ
<b>Minimum Issue</b>	\$15,000 Q and NQ	\$5,000 Q and NQ	\$15,000 Q and NQ	\$20,000 Q and NQ	\$4000 Q / \$5000 NQ
<b>Maximum Issue</b>	\$1,000,000	\$1,000,000 (approval req. 500k+ above age 75)	\$1,000,000	\$1,000,000	\$1,000,000
<b>Free Annual Partial Withdrawal</b>	10% Immediately	10% after year one	10% immediately	10% immediately	10% after year one
<b>Surrender Charges</b>	10/10/10/10/10/9 /8/7/6/4 - 10 yrs (+/- MVA)	*10/10/9/8/7/6/5/4/2-9yr 12/12/12/12/12/11 10/9/8/7/5/3 – 12yr (+/- MVA)	9/7.5/6/4.5/3 – 5 yr 9/8/7/6/5/4/3 – 7 yr 10/9/8/7/6/5/4/3/2 – 9 yr (+ or – MVA)	10 Years 17/16/15/14/13/ 10/9/8/7/6 (+/- MVA)	7 years 7/7/6/5/4/3/2 10 years 9/9/8/7/6/5/4/3/2/1
<b>Minimum Guarantee</b>	100% of premium at 1.5%	90% of premium at 1.5%	90% of premium at 1.5%	90% of premium at 2%	90% of premium at 3%
<b>Comments</b>	Nursing Home Waiver 90 days After Year one – Full AV  *Blended Index is weighted using 3 indices; DJ Eurostoxx 50, S&P 500 and Nikkei 225 w/ this calculation; 50% = highest return 30% = 2 <sup>nd</sup> highest 20% = lowest return	Nursing home waiver-full surrender after 1 <sup>st</sup> policy year after 90days in nursing home  Early annuitization available after yr 5 for 5 yr min. payout  Can reallocate between accounts every policy anniv.  *9/8/7/6/5/4/3/2/1 in TX **Reduced comp in TX	Nursing Home Waiver - full surrender after 1 <sup>st</sup> policy year after 90 days in nursing home  Early annuitization available after yr 5 for 5 yr min. payout  Can reallocate between accounts every policy anniv.  *5 and 7 year available in AK & TX Only	Nursing Home Waiver - full surrender after 1 <sup>st</sup> policy year after 90 days in nursing home  Early annuitization available after yr 5 for 5 yr min. payout	7 and 10 year option  60 day NH & Disability Waivers available  -No early annuitization option  -Return of Premium, Lifetime Income and Enhanced Death Benefit Rider available – Please call CPS for details  -For ROP deduct .20% from Fixed Rate Option and/or .50% from CAP rate
<b>Product NOT in these states</b>	AK,CT,DE,MN,NJ, NY,OR,PA,TX,UT,VT, WA	AK, MN, NJ, NY, OK, OR, UT, VT, WA (12 Year for CT & TX)	CT,DE,IL,MN,NJ, NY, OR,PA,UT,VT,WA	AK,DE, IL, MN, MS, NJ, NY, OR,PA,UT,VT, WA	FL,MD,MA,MN,NY,OK,OR, PA,TX,UT, VT, WA



147 Columbia Tpk., Suite 109, Florham Park, NJ 07932

Tel: (800) 326 – 5433 ext. 126 / Direct / Fax: (949) 225 - 7126 / Email: [eneilsen@cpsinsurance.com](mailto:eneilsen@cpsinsurance.com)

# INDEX ANNUITY SPREADSHEET

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

Carrier	American National	Annuity Investors	Aviva	Aviva	Aviva
Ratings	A.M. Best A S&P AA-	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	13.6 Billion	1.7 Billion	24.6 Billion	24.6 Billion	24.6 Billion
Product Name	Value Lock 7 & 10	FlexMax	Income Preferred 6	Income Preferred 10	Income Preferred Bonus / (S)
Crediting Method	<u>Premium Bonus</u> 7 year = N/A 10 year = 3%  Monthly average, point to point, with one-time lock-in of interest gained  S&P 500 Index	3 Crediting Methods  1) Annual Reset/Ratchet, with Monthly Average Cap 2) Annual Reset/Ratchet Point to Point 3) Fixed Account  S&P 500 Index	4 Crediting Methods  Annual Reset/ Ratchet; 1) Point to Point Cap 2) Monthly Point to Point 3) Monthly Avg w/ Cap 4) Fixed  S&P 500 Index	4 Crediting Methods  Annual Reset/ Ratchet; 1) Point to Point Cap 2) Monthly Point to Point 3) Monthly Avg w/ Cap 4) Fixed  S&P 500 Index	*7% Prem Bonus for all 1 <sup>st</sup> year premiums (5% for [S] except TX)  Annual Reset/ Ratchet; 1) Point to Point Cap 2) Monthly Point to Point 3) Monthly Avg w/ Cap 4) Fixed  S&P 500 Index
Premium Listing	Single	***Flexible \$50/mth, \$600/yr min.	Flexible \$1000 min add'l	Flexible \$1000 min add'l	Flexible \$1000 min add'l
Crediting Rates	<u>Participation Rate:</u> 7year – 75% 10year – 100%  NO CAP guaranteed	1) 5.75% (2% min, 50% min PR) 2) 5.35% (2% min) 3) 2.10% (2% min, 100% PR)  No rate lock for qualified or 1035 transfers; money must be received before the day of rate change	<u>&lt;\$75K</u> <u>75K+</u> 1) 2.00%      3.75% 2) 1.40%      1.95% 3) 2.75%      4.25% 4) 1.00%      1.90%	<u>\$75K</u> <u>75K+</u> 1) 2.25%      4.25% 2) 1.40%      1.95% 3) 2.75%      4.25% 4) 1.10%      2.00%	<u>&lt;\$75K</u> <u>75K+</u> 1) 2.75%      4.25% 2) 1.40%      1.95% 3) 2.75%      4.25% 4) 1.40%      2.15%  (S) <u>&lt;\$75K</u> <u>75K+</u> 1) 2.00%      2.25% 2) 1.40%      1.95% 3) 2.75%      4.25% 4) 1.00%      1.10%
Commission	<u>7 year</u> 0-75 = 6%, 76-80 = 4% <u>10 year</u> 0-75 = 10%, 76-80 = 8%	18-70Q = 4.05% 71-85 = 2.25% (commission increased when automatic payment plan elected)	**0-75 5.00% **76-80 3.50%	**0-75 7.50% **76-78 5.50%	**0-75 7.00% **76-78 5.00%
Issue Ages	0-80 Q or NQ	***18-85 Q and NQ	0-80 Q or NQ	0-78 Q or NQ	0-78 Q or NQ
Minimum Issue	\$4000 Q / \$5000 NQ	***\$3,000 Q and NQ (\$50 for ACH)	\$5,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ
Maximum Issue	\$1,000,000	Ages 0-80 = \$750k Ages 80+ = \$500K	\$1,000,000	\$1,000,000	\$1,000,000
Free Annual Partial Withdrawal	10% after year one	10% Immediately	Year 1: 5% Year 2+: 10%	Year 1: 5% Year 2+: 10%	Year 1: 5% Year 2+: 10%
Surrender Charges	7 years 8/8/7/6/5/4/2 10 years 12/12/11/10/ 9/8/7/6/5/3	7 years 9/8/7/6/5/4/3	6 years 9/8/7/6/4.7/3.5 (+ or- MVA)	10 years 9.6/9/8/7/6/5/4/3/2/1 (+or- MVA)	12/12/11/11/10/9/8/7/6/4 (S) 10/9/8/7/6/5/4/3/2/1 10 years (+/- MVA)
Minimum Guarantee	*88.75% of premium at 1.75%	100% of premium at 1%	87.5% of premium at 1-3%	87.5% of premium at 1-3%	*87.5% of premium at 1-3%
Comments	*10 year minimum guarantee = 90.0% of premium at 1.75%  10 year not available in CT, MA, PA, WA  60 day NH & Disability Waivers available  Death Benefit will trigger lock-in option and gains will be paid out at that time  Gains are credited at the end of the index term or at the lock in date, whichever is earlier	Add'l deposits do not reset surrender  -90 day Extended Care waiver after yr1 (N/A in: LA, MA, and NV) -100% Terminal Illness waiver after yr1 (N/A in: LA, MA, and NV)	Add'l deposits do not reset surrender  NH Waiver 60 days after year one TI Waiver after year one  can annuitize after year one  Income Rider Available  **Call CPS for commission rates in subsequent years	Add'l deposits do not reset surrender  NH Waiver 60 days after year one TI Waiver after year one  can annuitize after year one  Income Rider Available  **Call CPS for commission rates in subsequent years	Add'l deposits do not reset surrender  *Bonus is Vested  NH Waiver 60 days after year one TI Waiver after year one  can annuitize after year one  Income Rider Available  **Call CPS for commission rates in subsequent years
Product NOT in these states	FL,IL,MN, NJ,NY,ND,OR, UT, VT	NY	AK, CT, DE, MN, NJ, NY, OR, PA, WA	AK, CT, DE, MN, NJ, NY, OR, PA, UT, WA	AK, CT, DE, MN, NJ, NY, OR, PA, WA  (S approved in TX Only)



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# INDEX ANNUITY SPREADSHEET

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

Carrier	Aviva	Aviva	Great American	Great American	Great American
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	24.6 Billion	24.6 Billion	9.6 Billion	9.6 Billion	9.6 Billion
Product Name	Income Preferred Ultra	Lifetime Solutions	American Legend II	American Valor 10	Safe Outlook
Crediting Method	*4% Interest Rate Bonus on 1 <sup>st</sup> year credit rate  Annual Reset/ Ratchet; 1) Point to Point Cap 2) Monthly Point to Point 3) Monthly Avg w/ Cap 4) Fixed  S&P 500 Index	*7% Interest Rate Bonus on 1 <sup>st</sup> year credit rate (9% for 100k+)  Annual Reset/ Ratchet; 1) Point to Point Cap 2) Monthly Point to Point 3) 2 Year Monthly Cap 4) Fixed  S&P 500 Index	4 Crediting Methods  1) Annual Reset / Ratchet with Monthly Average Cap 2) Annual Reset / Ratchet Point to Point 3) Annual Reset / Ratchet with Monthly Sum Cap S&P 500 Index 4) Fixed Account S&P 500 Index	2% Premium Bonus in first 3 years 1) Annual Reset / Ratchet with Monthly Average Cap 2) Annual Reset / Ratchet Point to Point 3) Fixed Account S&P 500 Index	*1) Annual Reset / Ratchet with Monthly Average Cap(with bailout rate) *2) Annual Reset / Ratchet Point to Point(with bailout rate) 3) Fixed Account S&P 500 Index
Premium Listing	Flexible \$1,000 min add'l	Single	Flexible \$2,000 Q / \$5,000 NQ	Flexible \$2,000 Q / \$5,000 NQ	Single
Crediting Rates	75k 75k+ *1) N/A NA *2) N/A NA *3) N/A NA *4) 1.25% 2.05%	75k 75k+ 1) 4.00% 4.25% 2) 1.90% 1.90% 3) 2.45% 2.45% 4) 2.00% 2.00%	1) 6.50% (3% min, 100% PR) 2) 6.25% (2% min) 3) 2.50% (2% min, 100% PR) 4) 2.60% (2% Min)  No rate lock for qualified or 1035 transfers; money must be received before the day of rate change	1) 6.00% (3% min, 100% PR) 2) 5.50% (2% min) 3) 2.00% (2% min, 100% PR)  No rate lock for qualified or 1035 transfers; money must be received before the day of rate change	<100K 100K+ 1) 5.75% 6.00% (5.25%) (5.50%) 2) 5.50% 5.75% (5.00%) (5.25%) 3) 2.00% 2.00%  **Lifetime Trail Available  No rate lock for qualified or 1035 transfers; money must be received before the day of rate change
Commission	**0-75 7.50% **76-78 5.50%	0-75 7.00% 76-78 5.00%	0-75NQ / 18-75Q = 5.5% 76-80 = 5.10% 81-85 = 3.50%	0-85NQ / 18-85Q = 6.00% 76-80 = 4.50% 81-85 = 2.50%  Trial Options Available	0-75NQ / 18-75Q = 4% 76-80 = 3% 81-85 = 2%
Issue Ages	0-78 Q or NQ	0-78 Q or NQ	18-85 Q / 0-85 NQ	18-85 Q / 0-85 NQ	18-85 Q / 0-85 NQ
Minimum Issue	\$5,000 Q and NQ	\$25,000 Q and NQ	\$10,000 Q and NQ	\$10,000 Q and NQ	\$10,000 Q and NQ
Maximum Issue	\$1,000,000	\$1,000,000	\$750,000	\$750,000	0-79: \$750,000 80-85: \$500,000
Free Annual Partial Withdrawal	Year 1: 5% Year 2+: 10%	Year 1: 5% Year 2+: 10%	10% Immediately	10% Immediately	10% Immediately
Surrender Charges	10yrs: 16/15/14/13/12/11/10/8/ 6/4 (+or-MVA)	10yrs: 12/12/12/11/10/9/8/7/6/4 (+or-MVA)	***7 years 0-57: 12/11/10/9/8/7/6 58-85: 9/8/7/6/5/4/3	10 years 10/9/8/7/6/5/4/3/2/1	6 years 9/8/7/6/5/4/
Minimum Guarantee	87.5% of premium at 1- 3%	87.5% of premium at 1- 3%	100% of premium at 1%	100% of premium at 1%	90% of premium at 1%
Comments	Add'l deposits do not reset surrender  *must choose fixed option in year 1  NH Waiver 60 days after year one TI Waiver after year one  can annuitize after year one  Income Rider Available  **Call CPS for commission rates in subsequent years	*bonus is vested  NH Waiver 60 days after year one TI Waiver after year one  Income Rider automatically included with base contract. See Income Rider Spread Sheet for more info.	Add'l deposits do not reset surrender  90 day Extended Care waiver after yr1(N/A in: VA, MS and LTC only in: IL, LA, NV)  100% Terminal Illness waiver after yr1 (25% in: IL, MA, LA, NV)  ***Different for TX and CT	-Add'l deposits do not reset surrender  Extended Care and Terminal Illness Waivers available (subject to state approval)  *American Valor II available in: DE, HI, NJ, PA,	Extended Care and Terminal Illness Waivers available  *Can surrender the contract without penalty if rate renews below the bailout rate.  **Lifetime Trail Option of 2.5% year 1, and 0.5% for the remaining life of the contract.



147 Columbia Tpk., Suite 109, Florham Park, NJ 07932

Tel: (800) 326 – 5433 ext. 126 / Direct / Fax: (949) 225 - 7126 / Email: [eneilsen@cpsinsurance.com](mailto:eneilsen@cpsinsurance.com)

**As of 07/11/11**

<b>Product NOT in these states</b>	AK, CT, DE, MN, NJ, NY, OR, PA, UT, WA.	FL, MA, NH, NJ, NV, NY, OH, OR, PA, TX, VA, WA, WY	NY	DE, HI, NY, NJ, PA,	DE, NJ, NY, OR, TX,
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# INDEX ANNUITY SPREADSHEET

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

Carrier	Great American	ING USA	ING USA	ING USA	ING USA
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	9.6 Billion	64.1 Billion	64.1 Billion	64.1 Billion	64.1 Billion
Product Name	Safe Return	Envoy 9	Opportunities Plus	Secure Index 5	Secure Index 7
Crediting Method	*1) Annual Reset / Ratchet with Monthly Average Cap(with bailout rate) *2) Annual Reset / Ratchet Point to Point(with bailout rate) 3) Fixed Account S&P 500 Index	3 Crediting Methods 1) Annual/Reset Ratchet Point to Point w/ Cap 2) Fixed Account  Blended index 70% S&P 500 30% DJ EuroSTOXX 50	**5% Premium Bonus 4 Crediting Methods  1) Annual Reset/Ratchet, pt-to-pt with Cap 2) Annual Reset/Ratchet Mo pt-to-pt 3) Monthly Avg. w/Spread 4) Fixed Account  S&P 500 Index	4 Crediting Methods 1) Annual Reset/Ratchet, pt-to-pt with Cap 2) Annual Reset/Ratchet Mo pt-to-pt 3) Monthly Avg. w/ Spread 4) Fixed Account  S&P 500 Index	4 Crediting Methods 1) Annual Reset/Ratchet, pt-to-pt with Cap 2) Annual Reset/Ratchet Mo pt-to-pt 3) Monthly Avg. w/ Spread 4) Fixed Account  S&P 500 Index
Premium Listing	Single	Flexible \$5,000 min addt'l	Single	Flexible \$50 min. addt'l	Flexible \$50 min. addt'l
Crediting Rates	1) 6.25% (5.75%) 2) 6.00% (5.50%) 3) 2.00% (2% Min)  No rate lock for qualified or 1035 transfers; money must be received before the day of rate change	<75k 75k+ 9YR: 1) 3.50% 5.00% 2) 2.40% 2.40% No Min. Caps/Max Spreads	<75K 75K+ 1) 2.75% 4.00% 2) 1.20% 1.65% 3) 9.00% 7.00% 4) 1.50% 1.50%  No Min. Caps/Max Spreads	<75K 75K+ **1) N/A 3.75% **2) N/A 1.50% **3) N/A 8.00% **4) NA/ 1.50%  No Min. Caps/Max Spreads  **lower rates when Return of Premium elected 1. -.50 bps 2. -.10 bps 3. -.25 bps	<75K 75K+ 1) 4.25% 5.50% 2) 1.60% 2.00% 3) 6.50% 5.00% 4) 2.20% 2.20%  No Min. Caps/Max Spreads
Commission	0-75NQ / 18-75Q = 6.5% 76-80 = 5.50% 81-85 = 2.50%  **Lifetime Trial Available	All Ages: 6 yr 4.25% w/ .15% Trail 9 yr 6.0% (trails avail)	0 – 80 = 7%	0 – 80 = 4%	0 – 80 = 5%
Issue Ages	18-85 Q / 0-85 NQ	0-80 Q or NQ	*0-80 Q or NQ	0-80 Q or NQ	0-80 Q or NQ
Minimum Issue	\$25,000 Q and NQ	\$15,000 Q and NQ	\$15,000 Q and NQ	\$15,000 Q and NQ	\$15,000 Q and NQ
Maximum Issue	0-79: \$750,000 80-85: \$500,000	\$1,000,000.00	\$1,000,000	\$1,000,000	\$1,000,000
Free Annual Partial Withdrawal	10% Immediately	10% Immediately	Int. only in yr 1 10% after yr 1	Int. only in yr 1 10% after yr 1	Int. only in yr 1 10% after yr 1
Surrender Charges	10 years 10/9/8/7/6/5/4/3/2/1	*9 Years 9/9/9/9/8/4/6/5/4 (+/- MVA)	***10 years 10/10/10/10/9/8/7/6/5/4 (Different for TX)	5 years 8/7.5/6.5/5.5/4.5	7 years 10/10/10/10/9/8/7 (Different for TX)
Minimum Guarantee	100% of premium at 1%	87.5% of Premium at 1%	87.5% of premium at 2.0%	*87.5% of Premium at 1%	87.5% of Premium at 1%
Comments	Extended Care and Terminal Illness Waivers available  *Can surrender the contract without penalty if rate renews below the bailout rate.  Return of Premium Guarantee  **Lifetime Trail Option of 1.25% Available	Choice nine year option  45 Days N/H waiver available after year one waives surrender only  30 Day exit window to leave contract after guarantee period w/ out incurring surrender or MVA  Available Income Protector rider  *different surrender schedule for TX	Can annuitize after yr 5 for a 10 yr. min After yr 1 – 45 out of 60 days NH or Hospital Waiver  12 month or less TI waiver available *Min. Guarantee for 1 <sup>st</sup> 10 years, then floating between 1%-3% each yr, based on 5 yr treasury less 1.25%  *Issue ages 0-75 in IN  **Bonus vested 10% each year in TX	-Add'l deposits do not reset surrender  -Can annuitize after yr 1 for a min. of 10 yrs  -After yr 1 – 45 out of 60 days Nursing Home or Hospitalization Waiver  -12 month or less TI waiver available -Available Income Protector rider  *100% at 1.5% for LA, MN, MT, NV, WA. ROP feature makes this a great Cash or Money Market alternative	Can annuitize after yr 1 for a min. of 10 yrs  Add'l deposits do not reset surrender  After yr 1 – 45 out of 60 days Nursing Home or Hospitalization Waiver  12 month or less TI waiver available  Available Income Protector rider  Similar product avail with min caps and spreads avail, contact CPS for more details
Product NOT in these states	DE, NY	NY	AK, CT, DE, MN, NJ, NY, OR, WA	NY, OR	NY, OR



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Tel: (800) 326 – 5433 ext. 126 / Direct / Fax: (949) 225 - 7126 / Email: [eneilsen@cpsinsurance.com](mailto:eneilsen@cpsinsurance.com)

# INDEX ANNUITY SPREADSHEET

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

Carrier	Lafayette Life	Lincoln Benefit Life	Lincoln Benefit Life	Lincoln Financial Group	Lincoln Financial Group
<b>Ratings</b>	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-
<b>Assets</b>	2 Billion	2.2 Billion (76 Billion Allstate)	2.2 Billion (76 Billion Allstate)	119.8 Billion	119.8 Billion
<b>Product Name</b>	Marquis Centennial	Saver's Index III	Saver's Index Premier	New Directions 6 and 8	OptiChoice 5
<b>Crediting Method</b>	4 Crediting Options: 1) Annual Reset/Ratchet, pt-to-pt  2) Annual Reset/Ratchet w/ Mo. Avg.  3) Annual Reset/Ratchet Mo. Pt-to-Pt  4) Fixed Account  S&P 500 Index	Annual Reset/Ratchet point to point  2 Crediting Options based on participation rate  S&P 500 Index	3% Premium Bonus 5 crediting methods  1) Ann. Reset/Ratchet pt-to-pt 2) Ann. Reset/Ratchet pt-to-pt w/ low water mark 3) Ann. Reset/Ratchet w/ Mo. Avg 4) Ann. Reset/Ratchet w/ Mo. Cap 5) Fixed account  S&P 500 Index	1) 2 Yr Reset/Ratchet pt-to-pt  2) Ann. Reset/Ratchet performance triggered acct (PTA)**  ***3) Fixed  S&P 500 Index	1) Annual Reset/Ratchet Pt-to-Pt  2) Annual Reset/Ratchet w/ Monthly Cap  3) Annual Reset/Ratchet Monthly Avg. w/ Spread  4) Fixed Account  S&P 500 Index
<b>Premium Listing</b>	Flexible. \$84/mo. minimum additional	Flexible Min. Add'l \$250	Single	Single	Flexible \$50 min addtl
<b>Crediting Rates</b>	100% P.R. Guar *3yr *5yr *7yr *10yr 1) 1.50 2.50 3.75 4.50 2) 1.50 2.75 4.25 5.00 3) 1.0 1.40 1.90 2.15 4) 1.50 1.50 1.85 2.15 <u>Min CAP</u> 1) 1.5% 2) 1.5% 3) 0.125% 4) 1.5%  No rate lock for qualified or 1035 transfers; money must be received before the day of rate change.	<u>PR</u> <u>Cap</u> 60%      3.25% 100%      3.00%  Bailout Provision – client can leave contract if renewal cap is 2% less than issue cap	<u>Cap Rates</u> 1) 2.25% 2) 2.00% 3) 2.00% 4) 1.25% 5) 1.00%  Min. fixed acct = 1.00%  100% PR Guaranteed	<u>6: Under \$100K 100K+</u> 2yr- 9.00% 9.65% PTA- 3.80% 4.10% Fixed- 2.20% 2.35% <u>8: Under \$100K 100K+</u> 2yr - 10.15% 10.90% PTA- 4.25% 4.50% Fixed- 2.45% 2.60%  100% PR guar. 2yr Min. CAP – 7.00% PTA Min. – 2.50% Fixed Min. – 1.75%	<u>Under \$100K 100K+</u> 1) 2.65% 3.00% 2) 1.55% 1.65% 3) 6.30% 5.80% 4) 1.50% 1.65%  1) Min Cap. (2.50%) 2) Min Cap. (1.00%) 3) Max sprd. (9.00%) 4) Min Cap. (1.25%)
<b>Commission</b>	<u>3yr 5yr 7yr 10yr</u> 0-75 2% 4% 76-85 1% 3% 0-70                  6% 8% 71-80                5% 7% 81-85                4% 5%	0-75 = 3.45% 76+ = 2.40% Based on owner age	0-75 = 3.45% 76+ = 2.40% Trail comp available w/ Enhanced Rider	6 yr: 0-75 =3.5%, 76-80 = 2.75%, 81+ = 1.75% 8 yr: 0-75 =4.5%, 76-80 = 3.5%, 81+ = 2.25%	0-75 5.0% 76-80 3.75% 81-85 2.50%
<b>Issue Ages</b>	0-85 Q or NQ	Owner 0-90, Annuitant 0-85 Q or NQ	0-85 Q or NQ	0-85 Q & NQ	0-85 Q & NQ
<b>Minimum Issue</b>	\$1,000 Q and NQ	\$10,000 Q and NQ	\$10,000 Q and NQ	\$10,000 Q and NQ	\$2000 Q / \$5000 NQ
<b>Maximum Issue</b>	\$1,000,000	\$1,000,000	\$1,000,000	Ages 0-65 = \$2 million Ages 65+ = \$500K	Ages 0-65 = \$2 million Ages 65+ = \$500K
<b>Free Annual Partial Withdrawal</b>	Interest Only in Yr 1 10% after Yr 1	10% after year one	10% after year one	10% immediately	10% immediately
<b>Surrender Charges</b>	3 yr:7/5/3 5 yr:8/7/6/4/2 7 yr:8/7/6/5/4/3/2 10 yr:9/8/7/6/5/4/3/2/1	10 years 10/9/8/7/6/5/4/3/2/1	10 years 12/11/10/9/8/7/6/5	6 years 9/8/7/6/4.75/3.75 8 years 9/8/7/6/4.75/3.5/2/ 0.75 + or – MVA	5 years 9/8/7/6/5 (+ or – MVA)
<b>Minimum Guarantee</b>	90% of premium at 3%	90% of premium at 3%	100% of premium at 1%	100% of premium at 1%	100% of prem. at 1%
<b>Comments</b>	N/H waiver: 25% if confined for 60 days after year one  *Addtl deposits receive additional comps – check w/ CPS for details  Add'l deposits do not reset surrender  Addtl deposits go in to fixed acct. until policy allocation date – 15 <sup>th</sup> of month 100% T.I. waiver -Can annuitize after year 1 for min. of life	Add'l. deposits do not reset surrender  Can annuitize after yr 5 for 5 yr min.  Confinement, Terminal Illness and Unemployment waivers available in most states  *ADL Rider available – Call for details	10 year contract  Confinement, TI, and unemployment waiver available  Return of premium guarantee rider available  -ADL Rider available – Call for details	-Performance triggered account interest applied if S&P did not go down for that year** -Funds in 2 year pt-to-pt can only be reallocated every 2 yrs ***Fixed acct rate is guar for the entire surrender  *Living Income Advantage Avail  -No MVA in MN & OR	Addtl deposits do not reset surrender  30 day NH waiver and Terminal Illness waivers available  Can annuitize after yr 5 for min. of 5 years  *Living Income Advantage Avail
<b>Product NOT in</b>	AK, NY, VT	OR, NY	AK, CT, MN, NJ, NY, PA, UT, WA	NY	NY



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# INDEX ANNUITY SPREADSHEET

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

Carrier	Lincoln Financial Group	Lincoln Financial Group	North American	North American	North American
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	119.8 Billion	119.8 Billion	8.4 Billion	8.4 Billion	8.4 Billion
Product Name	OptiChoice 7	OptiChoice 9	Freedom Choice 6	Freedom Choice 8	Freedom Choice 10
<b>Crediting Method</b>	1) Annual Reset/Ratchet Pt-to-Pt 2) Annual Reset/Ratchet w/ Monthly Cap 3) Annual Reset/Ratchet Monthly Avg. w/ Spread 4) Fixed Account S&P 500 Index	1) Annual Reset/Ratchet Pt-to-Pt 2) Annual Reset/Ratchet w/ Monthly Cap 3) Annual Reset/Ratchet Monthly Avg. w/ Spread 4) Fixed Account S&P 500 Index	2 Crediting Methods -Annual Reset/Ratchet Pt – Pt and *Mo Pt – Pt 7 Indices: 1) S&P 500 2) DJIA 3) S&P Midcap 400 4) Russell 2000 5) NASDAQ-100 6) DJ Eurostoxx 50 7) Annual Reset/Ratchet *Monthly Pt-to-Pt S&P 500 Only 8) Fixed	2 Crediting Methods -Annual Reset/Ratchet Pt – Pt and *Mo Pt – Pt 7 Indices: 1) S&P 500 2) DJIA 3) S&P Midcap 400 4) Russell 2000 5) NASDAQ-100 6) DJ Eurostoxx 50 7) Annual Reset/Ratchet *Monthly Pt-to-Pt S&P 500 Only 8) Fixed	-Annual Reset/Ratchet Pt – Pt and *Mo Pt – Pt 7 Indices: 1) S&P 500 2) DJIA 3) S&P Midcap 400 4) Russell 2000 5) NASDAQ-100 6) DJ Eurostoxx 50 7) Annual Reset/Ratchet *Monthly Pt-to-Pt S&P 500 Only 8) Fixed
<b>Premium Listing</b>	Flexible \$50 min addtl'	Flexible \$50 min addtl'	Flexible \$100 min addtl'	Flexible \$100 min addtl'	Flexible \$100 min addtl'
<b>Crediting Rates</b>	Under \$100K 100K+ 1) 3.00% 3.30% 2) 1.65% 1.75% 3) 5.80% 5.35% 4) 1.65% 1.80%  1) Min Cap. (2.50%) 2) Min Cap. (1.00%) 3) Max sprd. (9.00%) 4) Min Cap. (1.50%)	Under \$100K 100K+ 1) 3.90% 4.20% 2) 1.90% 2.05% 3) 4.50% 4.10% 4) 2.10% 2.25%  1) Min Cap. (2.50%) 2) Min Cap. (1.00%) 3) Max sprd. (9.00%) 4) Min Cap. (1.75%)	5% <250k Over 250K 1) 2.75% 3.55% 2) 2.55% 3.40% 3) 2.35% 3.15% 4) 2.30% 3.10% 5) 2.35% 3.15% 6) 2.55% 3.35% 7) 1.25% 1.60% 8) 1.40% 1.80% 10% <250K Over 250K 1) 2.20% 3.05% 2) 2.00% 2.90% 3) 2.00% 2.65% 4) 2.00% 2.60% 5) 2.00% 2.65% 6) 2.00% 2.85% 7) 1.00% 1.40% 8) 1.10% 1.55%	5% <250k Over 250K 1) 4.90% 5.90% 2) 4.80% 5.90% 3) 4.50% 5.45% 4) 4.45% 5.30% 5) 4.45% 5.25% 6) 4.80% 5.75% 7) 2.20% 2.60% 8) 2.50% 2.90% 10% <250K Over 250K 1) 4.25% 5.15% 2) 4.10% 5.05% 3) 3.85% 4.70% 4) 3.80% 4.65% 5) 3.80% 4.65% 6) 4.05% 5.00% 7) 1.90% 2.30% 8) 2.15% 2.60%	5% <250k Over 250K 1) 5.25% 6.15% 2) 5.20% 6.20% 3) 4.80% 5.70% 4) 4.75% 5.50% 5) 4.75% 5.50% 6) 5.10% 6.00% 7) 2.35% 2.65% 8) 2.65% 3.00% 10% <250K Over 250K 1) 4.50% 5.40% 2) 4.40% 5.35% 3) 4.15% 4.90% 4) 4.10% 4.85% 5) 4.05% 4.80% 6) 4.40% 5.25% 7) 2.05% 2.40% 8) 2.30% 2.70%
<b>Commission</b>	0-75 6.0% 76-80 4.50% 81-85 3.00%	0-75 7.0% 76-80 5.25%	0-75 – 5.50% Comp reduced age 76+	0-75 – 5.50% Comp reduced age 76+	0-75 – 5.50% Comp reduced age 76+ (Different for TX)
<b>Issue Ages</b>	0-85 Q & NQ	0-80 Q & NQ	0-85 Q or NQ	0-85 Q or NQ	*0-79 Q or NQ
<b>Minimum Issue</b>	\$2000 Q / \$5000 NQ	\$2000 Q / \$5000 NQ	\$2,000Q/\$10,000 NQ	\$2,000Q/\$10,000 NQ	\$2,000Q/\$10,000 NQ
<b>Maximum Issue</b>	Ages 0-65 = \$2 million Ages 65+ = \$500K	Ages 0-65 = \$2 million Ages 65+ = \$500K	\$3,000,000	\$3,000,000	\$3,000,000
<b>Free Annual Partial Withdrawal</b>	10% immediately	10% immediately	^5%/10% after year one	^5%/10% after year one	^5%/10% after year one
<b>Surrender Charges</b>	7 years 9/8/7/6/5/4/3 (+ or – MVA)	9 yrs. 9/8/7/6/5/4/3/2/1 (+ or – MVA)	6 Years 9/9/8/6/4/2 (+ or – MVA) (Different for TX)	8 Years 9/9/8/7/6/5/4/2 (+ or – MVA) (Different for TX)	10 Years 9/9/8/7/6/5/4/3/2/1 (+ or – MVA) (Different for TX)
<b>Minimum Guarantee</b>	100% of prem. at 1%	100% of prem. at 1%	87.5% of premium at 1.1%	87.5% of premium at 1.1%	87.5% of premium at 1.1%
<b>Comments</b>	30 day NH waiver and Terminal Illness waivers available Can annuitize after yr 5 for min. of 5 years *Living Income Advantage Avail	Addtl deposits do not reset surrender 30 day NH waiver and Terminal Illness waivers available Can annuitize after yr 5 for min. of 5 years **Can issue ages 81-85 with exception form *Living Income Advantage Avail	-Addtl deposits do not reset surrender ^Choice of 5 or 10% free W/Ds for increased cap. 5% option is NOT RMD friendly, No Syst W/D -NHW increases W/D by 10% (ages 0-75)  5% option not available in TX, rates differ in TX	-Addtl deposits do not reset surrender ^Choice of 5 or 10% free W/Ds for increased cap. 5% option is NOT RMD friendly, No Syst W/D -NHW increases W/D by 10% (ages 0-75)  5% option not available in TX	-Addtl deposits do not reset surrender ^Choice of 5 or 10% free W/Ds for increased cap. 5% option is NOT RMD friendly, No Syst W/D -NHW increases W/D by 10% (ages 0-75)  *0-59 in TX  5% option not available in TX
<b>Product NOT in these states</b>	NY	NY	AL,CT,DE,MN,MT,NV, NY, OR, UT,VT,WA	AL,CT,DE,MN,MT,NV, NY, OR, UT,VT,WA	AL,CT,DE,MN,MT,NV, NY, OR, UT,VT,WA



147 Columbia Tpk., Suite 109, Florham Park, NJ 07932

Tel: (800) 326 – 5433 ext. 126 / Direct / Fax: (949) 225 - 7126 / Email: [eneilsen@cpsinsurance.com](mailto:eneilsen@cpsinsurance.com)

# INDEX ANNUITY SPREADSHEET

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

Carrier	North American	North American	North American	North American	North American																																																																																																																																																											
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	8.4 Billion	8.4 Billion	8.4 Billion	8.4 Billion	8.4 Billion																																																																																																																																																											
Product Name	Paramount Choice 10	Performance Choice 8	Performance Choice 8 Plus	Performance Choice 12	Performance Choice 12 Plus																																																																																																																																																											
Crediting Method	*10% Premium Bonus -Annual Reset/Ratchet Pt-to-Pt, Monthly Average w/ Cap & *Monthly pt – pt -Fixed Account 7 Indices: 1) S&P 500 2) DJIA 3) S&P Midcap 400 4) Russell 2000 5) NASDAQ-100 6) DJ Eurostoxx 50  *Monthly Pt-to-Pt S&P 500 & NASDAQ Only	-Annual Reset/Ratchet Pt-to-Pt w/Cap, Inverse Performance Trigger(IPT) & *Monthly pt – pt -Fixed Account 7 Indices: 1) S&P 500 2) DJIA 3) S&P Midcap 400 4) Russell 2000 5) NASDAQ-100 6) DJ Eurostoxx 50 7) Hang Seng  *Monthly Pt-to-Pt S&P 500 & NASDAQ Only	*5% Premium Bonus (years 1-5) -Annual Reset/Ratchet Pt-to-Pt w/Cap, Inverse Performance Trigger(IPT) & *Monthly pt – pt -Fixed Account 7 Indices: 1) S&P 500 2) DJIA 3) S&P Midcap 400 4) Russell 2000 5) NASDAQ-100 6) DJ Eurostoxx 50 7) Hang Seng  *Monthly Pt-to-Pt S&P 500 & NASDAQ Only	-Annual Reset/Ratchet Pt-to-Pt w/Cap, Inverse Performance Trigger(IPT) & *Monthly pt – pt -Fixed Account 7 Indices: 1) S&P 500 2) DJIA 3) S&P Midcap 400 4) Russell 2000 5) NASDAQ-100 6) DJ Eurostoxx 50 7) Hang Seng  *Monthly Pt-to-Pt S&P 500 & NASDAQ Only	*8% Premium Bonus (years 1-5) -Annual Reset/Ratchet Pt-to-Pt w/Cap, Inverse Performance Trigger(IPT) & *Monthly pt – pt -Fixed Account 7 Indices: 1) S&P 500 2) DJIA 3) S&P Midcap 400 4) Russell 2000 5) NASDAQ-100 6) DJ Eurostoxx 50 7) Hang Seng  *Monthly Pt-to-Pt S&P 500 & NASDAQ Only																																																																																																																																																											
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Crediting Rates	<table border="0"> <tr> <td>Mo Avg</td> <td>Annual</td> <td>Pt-Pt</td> </tr> <tr> <td>1) 2.25%</td> <td></td> <td>2.00%</td> </tr> <tr> <td>2) 2.05%</td> <td></td> <td>2.00%</td> </tr> <tr> <td>3) 2.00%</td> <td></td> <td>2.00%</td> </tr> <tr> <td>4) 2.00%</td> <td></td> <td>2.00%</td> </tr> <tr> <td>5) N/A</td> <td></td> <td>2.00%</td> </tr> <tr> <td>6) N/A</td> <td></td> <td>2.00%</td> </tr> </table> <table border="0"> <tr> <td>Mo Cap</td> <td>Fixed</td> </tr> <tr> <td>S&amp;P</td> <td>1.00%</td> </tr> <tr> <td>NASDAQ</td> <td>1.00%</td> </tr> </table>	Mo Avg	Annual	Pt-Pt	1) 2.25%		2.00%	2) 2.05%		2.00%	3) 2.00%		2.00%	4) 2.00%		2.00%	5) N/A		2.00%	6) N/A		2.00%	Mo Cap	Fixed	S&P	1.00%	NASDAQ	1.00%	<table border="0"> <tr> <td>**IPT</td> <td>Annual</td> <td>Pt-Pt</td> </tr> <tr> <td>1) 4.90%</td> <td></td> <td>4.55%</td> </tr> <tr> <td>2) N/A</td> <td></td> <td>4.45%</td> </tr> <tr> <td>3) N/A</td> <td></td> <td>4.15%</td> </tr> <tr> <td>4) N/A</td> <td></td> <td>4.10%</td> </tr> <tr> <td>5) N/A</td> <td></td> <td>4.10%</td> </tr> <tr> <td>6) N/A</td> <td></td> <td>4.40%</td> </tr> <tr> <td>7) N/A</td> <td></td> <td>4.60%</td> </tr> </table> <table border="0"> <tr> <td>Mo Cap</td> <td>Fixed</td> </tr> <tr> <td>S&amp;P</td> <td>2.05%</td> </tr> <tr> <td>NASDAQ</td> <td>2.30%</td> </tr> <tr> <td>1.85%</td> <td></td> </tr> </table>	**IPT	Annual	Pt-Pt	1) 4.90%		4.55%	2) N/A		4.45%	3) N/A		4.15%	4) N/A		4.10%	5) N/A		4.10%	6) N/A		4.40%	7) N/A		4.60%	Mo Cap	Fixed	S&P	2.05%	NASDAQ	2.30%	1.85%		<table border="0"> <tr> <td>**IPT</td> <td>Annual</td> <td>Pt-Pt</td> </tr> <tr> <td>1) 3.75%</td> <td></td> <td>3.40%</td> </tr> <tr> <td>2) N/A</td> <td></td> <td>3.20%</td> </tr> <tr> <td>3) N/A</td> <td></td> <td>3.00%</td> </tr> <tr> <td>4) N/A</td> <td></td> <td>3.00%</td> </tr> <tr> <td>5) N/A</td> <td></td> <td>3.00%</td> </tr> <tr> <td>6) N/A</td> <td></td> <td>3.20%</td> </tr> <tr> <td>7) N/A</td> <td></td> <td>3.20%</td> </tr> </table> <table border="0"> <tr> <td>Mo Cap</td> <td>Fixed</td> </tr> <tr> <td>S&amp;P</td> <td>1.55%</td> </tr> <tr> <td>NASDAQ</td> <td>1.70%</td> </tr> <tr> <td>1.45%</td> <td></td> </tr> </table>	**IPT	Annual	Pt-Pt	1) 3.75%		3.40%	2) N/A		3.20%	3) N/A		3.00%	4) N/A		3.00%	5) N/A		3.00%	6) N/A		3.20%	7) N/A		3.20%	Mo Cap	Fixed	S&P	1.55%	NASDAQ	1.70%	1.45%		<table border="0"> <tr> <td>**IPT</td> <td>Annual</td> <td>Pt-Pt</td> </tr> <tr> <td>1) 6.00%</td> <td></td> <td>5.85%</td> </tr> <tr> <td>2) N/A</td> <td></td> <td>5.85%</td> </tr> <tr> <td>3) N/A</td> <td></td> <td>5.40%</td> </tr> <tr> <td>4) N/A</td> <td></td> <td>5.25%</td> </tr> <tr> <td>5) N/A</td> <td></td> <td>5.25%</td> </tr> <tr> <td>6) N/A</td> <td></td> <td>5.75%</td> </tr> <tr> <td>7) N/A</td> <td></td> <td>6.15%</td> </tr> </table> <table border="0"> <tr> <td>Mo Cap</td> <td>Fixed</td> </tr> <tr> <td>S&amp;P</td> <td>2.55%</td> </tr> <tr> <td>NASDAQ</td> <td>2.90%</td> </tr> <tr> <td>2.30%</td> <td></td> </tr> </table>	**IPT	Annual	Pt-Pt	1) 6.00%		5.85%	2) N/A		5.85%	3) N/A		5.40%	4) N/A		5.25%	5) N/A		5.25%	6) N/A		5.75%	7) N/A		6.15%	Mo Cap	Fixed	S&P	2.55%	NASDAQ	2.90%	2.30%		<table border="0"> <tr> <td>**IPT</td> <td>Annual</td> <td>Pt-Pt</td> </tr> <tr> <td>1) 4.45%</td> <td></td> <td>4.15%</td> </tr> <tr> <td>2) N/A</td> <td></td> <td>4.05%</td> </tr> <tr> <td>3) N/A</td> <td></td> <td>3.75%</td> </tr> <tr> <td>4) N/A</td> <td></td> <td>3.70%</td> </tr> <tr> <td>5) N/A</td> <td></td> <td>3.70%</td> </tr> <tr> <td>6) N/A</td> <td></td> <td>4.00%</td> </tr> <tr> <td>7) N/A</td> <td></td> <td>4.10%</td> </tr> </table> <table border="0"> <tr> <td>Mo Cap</td> <td>Fixed</td> </tr> <tr> <td>S&amp;P</td> <td>1.90%</td> </tr> <tr> <td>NASDAQ</td> <td>2.10%</td> </tr> <tr> <td>1.70%</td> <td></td> </tr> </table>	**IPT	Annual	Pt-Pt	1) 4.45%		4.15%	2) N/A		4.05%	3) N/A		3.75%	4) N/A		3.70%	5) N/A		3.70%	6) N/A		4.00%	7) N/A		4.10%	Mo Cap	Fixed	S&P	1.90%	NASDAQ	2.10%	1.70%	
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Commission	0-75 - 6.5% Comp reduced age 76+	0-75 – 5.50% 76-79 – 4.125% 80-85 – 2.75	0-75 – 5.50% 76-79 – 4.125% 80-85 – 2.75%	0-75 – 6.50% 76-79 – 4.875% 80-85 – 3.25%	0-75 – 6.50% 76-79 – 4.875% 80-85 – 3.25%																																																																																																																																																											
Issue Ages	0-79 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ (0-65 in CA / 0-55 in TX)	0-85 Q or NQ (0-65 in CA / 0-55 in TX)																																																																																																																																																											
Minimum Issue	\$2,000Q/\$10,000 NQ	\$2,000Q/\$10,000 NQ	\$2,000Q/\$10,000 NQ	\$2,000Q/\$10,000 NQ	\$2,000Q/\$10,000 NQ																																																																																																																																																											
Maximum Issue	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000																																																																																																																																																											
Free Annual Partial Withdrawal	10% after year one	10% after year one	10% after year one	10% after year one	10% after year one																																																																																																																																																											
Surrender Charges	10 years 9/9/8/7/6/5/4/3/2/1 (+ or – MVA)	8 years 10/10/10/10/9/8/5/3 (+ or – MVA)	8 years 10/10/10/10/9/8/5/3 (+ or – MVA)	12 years 10/10/10/10/10/9/8/7/ 6/5/4/2 (+ or – MVA)	12 years 10/10/10/10/10/9/8/7/ 6/5/4/2 (+ or – MVA)																																																																																																																																																											
Minimum Guarantee	100% of premium at 1%	87.5% of premium at 1%	87.5% of premium at 1%	87.5% of premium at 1%	87.5% of premium at 1%																																																																																																																																																											
Comments	*Bonus is Vested 10% per year. Bonus available on add'l premiums in the first 6 years  -Add'l deposits do not reset surrender  -NH/TI waiver available	**IPT account interest applied if S&P stays the same or has a negative return -Add'l deposits do not reset surrender -90 day NH waiver after 1 <sup>st</sup> year, up to 20% free withdrawal (ages 0-75)	*Bonus is vested -Add'l deposits do not reset surrender **IPT account interest applied if S&P stays the same or has a negative return -90 day NH waiver after 1 <sup>st</sup> year, up to 20% free withdrawal (ages 0-75)	**IPT account interest applied if S&P stays the same or has a negative return -Add'l deposits do not reset surrender -90 day NH waiver after 1 <sup>st</sup> year, up to 20% free withdrawal (ages 0-75)	*Bonus is vested **IPT account interest applied if S&P stays the same or has a negative return -Add'l deposits do not reset surrender -90 day NH waiver after 1 <sup>st</sup> year, up to 20% free withdrawal (ages 0-75)																																																																																																																																																											
Product NOT in these states	AK,CT,DE,MN,NV,OR, TX,UT,WA	AK,CT,DE,MD,MA,MN, NV,NY,OH,OR,SC,UT, WA	AK,CT,DE,MD,MA,MN, NV,NY,OH,OR,SC,UT, WA	AK,CT,DE,MD,MA,MN, NV,NY,OH,OR,SC,UT, WA	AK,CT,DE,MD,MA,MN, NV,NY,OH,OR,SC,UT, WA																																																																																																																																																											



147 Columbia Tpk., Suite 109, Florham Park, NJ 07932

Tel: (800) 326 – 5433 ext. 126 / Direct / Fax: (949) 225 - 7126 / Email: [eneilsen@cpsinsurance.com](mailto:eneilsen@cpsinsurance.com)

# INDEX ANNUITY SPREADSHEET

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

Carrier	North American	North American	North American	Reliance Standard	The Standard
<b>Ratings</b>	<b>A.M. Best A+ S&amp;P A+</b>	<b>A.M. Best A+ S&amp;P A+</b>	<b>A.M. Best A+ S&amp;P A+</b>	<b>A.M. Best A S&amp;P A</b>	<b>A.M. Best A S&amp;P AA-</b>
<b>Assets</b>	<b>8.4 Billion</b>	<b>8.4 Billion</b>	<b>8.4 Billion</b>	<b>3.5 Billion</b>	<b>12.9 Billion</b>
<b>Product Name</b>	<b>Prizm Plus 7</b>	<b>Prizm Plus 10</b>	<b>Ten</b>	<b>Keystone 5, 7 &amp; 10</b>	<b>Index Growth Annuity 5 and 7</b>
<b>Crediting Method</b>	-Annual Reset/Ratchet Pt-to-Pt w/ PR, Monthly Average w/ PR & *Monthly pt – pt -Fixed Account <u>7 Indices:</u> 1) S&P 500 2) DJIA 3) S&P Midcap 400 4) Russell 2000 5) NASDAQ-100 6) DJ Eurostoxx 50  *Monthly Pt-to-Pt S&P 500 & NASDAQ Only	5% prm bonus 1 <sup>st</sup> 7 yrs -Annual Reset/Ratchet Pt-to-Pt w/ PR, Monthly Average w/ PR & *Monthly pt – pt -Fixed Account <u>7 Indices:</u> 1) S&P 500 2) DJIA 3) S&P Midcap 400 4) Russell 2000 5) NASDAQ-100 6) DJ Eurostoxx 50  *Monthly Pt-to-Pt S&P 500 & NASDAQ Only	-10% Premium Bonus -Annual Reset/Ratchet Mo Avg, Ann Pt – Pt and *Mo Pt – Pt <u>7 Indices:</u> 1) S&P 500 2) DJIA 3) S&P Midcap 400 4) Russell 2000 5) NASDAQ-100 6) DJ Eurostoxx 50 7)Hindsight Index Blend *Monthly Pt-to-Pt for indices 1 & 5 only 9) Fixed	5 Crediting Methods 1) Annual Reset/Ratchet Pt to Pt 2) Annual Reset/Ratchet Pt to Pt w/ PR 3) Annual Reset/Ratchet W/ Mo Avg 4)Annual reset/Ratchet Mo Avg w/ PR 5) Fixed  S&P 500	5 and 7 year contract  1) Annual Reset/Ratchet point to point  2) Fixed Account  S&P 500 Index
<b>Premium Listing</b>	Flexible \$100 min addt'l	Flexible \$100 min addt'l	Flexible \$100 min addt'l	Single	Single
<b>Crediting Rates</b>	<u>Mo Avg</u> <u>Annual Pt-Pt</u> 1) 25%    15% 2) 25%    15% 3) 15%    10% 4) 15%    10% 5) N/A    10% 6) N/A    10%  <u>Mo Cap</u> <u>Fixed</u> S&P    NASDAQ 1.00%    1.00% NASDAQ 1.00%	<u>Mo Avg</u> <u>Annual Pt-Pt</u> 1) 40%    25% 2) 40%    25% 3) 30%    20% 4) 25%    15% 5) N/A    20% 6) N/A    20%  <u>Mo Cap</u> <u>Fixed</u> S&P    NASDAQ 2.05%    2.05% NASDAQ 1.85%	<u>Mo Avg</u> <u>Annual Pt-Pt</u> 1) 3.10%    2.80% 2) 3.00%    2.50% 3) 2.50%    2.35% 4) 2.40%    2.25% 5) N/A    2.30% 6) N/A    2.60% 7) N/A    2.00% <u>Mo Cap</u> <u>Fixed</u> S&P 500    NASDAQ-100 1.40%    1.55% NASDAQ-100 1.30%	<u>5yr</u> <u>7yr</u> <u>10yr</u> 1) 4.5%    5.00%    5.25% 2) 15%    20%    20% 3) 5.0%    5.50%    5.75% 4) 20%    25%    25% 5) 2.55%    2.65%    2.70%	<u>5yr</u> <u>7yr</u> PR    100%    100% CAP    2.75%    2.95% 100K+    3.45%    3.65% Fixed    1.70%    1.70%  Min Fix – 1.30% Min Cap – 2.0% Bailout provision if cap drops 2% lower then initial rate *Principal Gaur rider avail
<b>Commission</b>	0-75 - 7.5% Comp reduced age 76+	0-75 - 7.5% Comp reduced age 76+	0-75 – 6.5% Comp reduced age 76+	<u>5yr</u> <u>7yr</u> <u>10yr</u> 0-80: 4.0%    5.0%    7.0% 81-85:2.4%    3.0%    4.2%	<u>5 year</u> <u>7 year</u> 0-80 = 4.00%    5.00% 81-85 = 2.25%    2.75% 86-90 = 1.85%    2.25%
<b>Issue Ages</b>	0-85 Q or NQ	0-79 Q or NQ	^0-79 Q or NQ	0-85 Q or NQ	0-90 Q or NQ
<b>Minimum Issue</b>	\$2,000Q/\$10,000 NQ	\$2,000Q/\$10,000 NQ	\$2,000Q/\$10,000 NQ	\$10,000 Q and NQ	\$15,000 Q and NQ
<b>Maximum Issue</b>	\$3,000,000	\$3,000,000	\$3,000,000	\$500,000	\$1,000,000
<b>Free Annual Partial Withdrawal</b>	10% after year one	10% after year one	10% after year one	10% Immediately	10% immediately
<b>Surrender Charges</b>	7 years 9/9/8/7/6/4/2 (+ or – MVA)	10 Years 14/13/12/11/10/9/8/6/4/3 (+ or – MVA)	10 years 18/16/14/12/11/10/8/6 /4/2(+ or – MVA)	5yr:9/8/7/6/5 7yr:9/8/7/6/5/4/3 10yr:9/8/7/6/5/4/3/2/1	5 years 8/7/6/4/2 7 years 9/8/7/6/5/4/2
<b>Minimum Guarantee</b>	87.5% of premium at 1.1%	87.5% of premium at 1.1%	100% of premium at 1%	100% of premium at 2% (1.5% for 5 yr)	100% of premium at 1%
<b>Comments</b>	-Addt'l deposits do not reset surrender -Annuitization available after the 8 <sup>th</sup> year for 5 years w/ 1% bonus -90 day NH waiver after 1 <sup>st</sup> year (ages 0-75)	-Addt'l deposits do not reset surrender -Annuitization available after the 10 <sup>th</sup> year for 5 years w/ 1% bonus -90 day NH waiver after	-Addt'l deposits do not reset surrender -Annuitization available after yr 1 for life or 5x5. -90 day NH waiver after 1 <sup>st</sup> year (ages 0-75) ^78 in IN	Nursing Home Waiver available after year one – 90 days increases liquidity to 25%  Terminal Illness waiver after year one – 100%	31 day Nursing Home, and terminal Illness waiver available after year 1 *Principal guarantee rider available at a lower cap rate
<b>Product NOT in these states</b>	AL,CT,DE,MN,NV, NY,OR,TX,UT,VT,WA	AL,CT,DE,MN,NV, NY,OR,TX,UT,VT,WA	AL,AK,CT,DE,MN,NV, NY,OR,TX,UT,VT,WA	AL,MN,MT,NV, NY,OR,UT	NY



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Tel: (800) 326 – 5433 ext. 126 / Direct / Fax: (949) 225 - 7126 / Email: [eneilsen@cpsinsurance.com](mailto:eneilsen@cpsinsurance.com)

As of 07/11/11



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