

Multi Year Guarantee (MYG) Annuity Rates

As of 08/23/10

Guarantee Period	Carrier	A.M.Best Rating	Product Name	Year 1 Rate	Base Rate	Annual Effective Yield	Max Issue Age	Commission for Most Ages	Last Change
1 Year	Allianz	A	Dominator Select <99k	1.50	1.50	1.50	85	.25	04-07-09
1 Year	Allianz	A	Dominator Select 100k+	1.60	1.60	1.60	85	.25	04-07-09
2 Years	Allianz	A	Dominator Select <99k	1.55	1.55	1.55	85	.50	04-07-09
2 Years	Allianz	A	Dominator Select 100k+	1.65	1.65	1.65	85	.50	04-07-09
3 Years	Allianz	A	Dominator Select <99k	1.55	1.55	1.55	85	1.25	06-01-10
3 Years	Allianz	A	Dominator Select 100k+	1.65	1.65	1.65	85	1.25	06-01-10
3 Years	American National	A	Palladium MYG \$5-99k	2.00	2.00	2.00	85	1.5	11-01-09
3 Years	American National	A	Palladium MYG \$100k+	2.10	2.10	2.10	85	1.5	11-01-09
3 Years	Lincoln Financial	A+	MYGuarantee 3yr	1.35	1.35	1.35	85	1.0	08-01-10
3 Years	Lincoln Financial	A+	MYGuarantee 3yr 100k+	1.50	1.50	1.50	85	1.0	08-01-10
3 Years	Principal Life	A+	Select Series 3 yr	1.10	1.10	1.10	85	1.0	08-15-10
3 Years	Principal Life	A+	Select Series 3 yr 100K+	1.30	1.30	1.30	85	1.0	08-01-10

4 Years	American National	A	Palladium MYG \$5-99k	2.00	2.00	2.00	85	2.0	06-01-10
4 Years	American National	A	Palladium MYG \$100k+	2.10	2.10	2.10	85	2.0	06-01-10
4 Years	Integrity Life	A+	Momentum Advantage	2.25	1.50	1.68	86	2.0	08-15-10
4 Years	Lincoln Financial	A+	MYGuarantee 4yr	1.80	1.80	1.80	85	1.0	08-01-10
4 Years	Lincoln Financial	A+	MYGuarantee 4yr 100k+	1.95	1.95	1.95	85	1.0	08-01-10
4 Years	North American	A+	Guarantee Choice	2.10	2.10	2.10	90	2.5	04-12-10
4 Years	North American	A+	Guarantee Choice 200k +	2.40	2.40	2.40	90	2.5	04-12-10
4 Years	Principal Life	A+	Secure Fixed Annuity 4	1.55	1.55	1.55	90	2.25	08-01-10
4 Years	Transamerica	A	Select	1.50	1.50	1.50	90	2.25	02-10-10
4 Years	Transamerica	A	Select 100k+	1.75	1.75	1.75	90	2.25	02-10-10
4 Years	West Coast Life	A+	Sure Advantage	1.50	1.50	1.50	85	1.5	07-27-10
4 Years	West Coast Life	A+	Sure Advantage \$100K+	2.01	1.50	1.63	85	1.5	07-27-10

5 Years	Allianz	A	Dominator Plus \$25-99k	2.05**	2.05**	2.05**	85	3.0	08-03-10
5 Years	Allianz	A	Dominator Plus \$100k+	2.15**	2.15**	2.15**	85	3.0	08-03-10
5 Years	American General	A	Horizon Secure	2.00	2.00	2.00	85	4.0	07-06-10
5 Years	American General	A	Horizon Select	2.10	2.10	2.10	85	4.0	07-26-10
5 Years	American National	A	Palladium MYG \$5-99k	3.20	2.20	2.40	85	4.0	07-01-10
5 Years	American National	A	Palladium MYG \$100k+	3.30	2.30	2.50	85	4.0	07-01-10
5 Years	Genworth	A	Secure Living Rate Saver 25-99k	2.40	2.40	2.40	85	2.0	08-25-10
5 Years	Genworth	A	Secure Living Rate Saver 100-249k	2.60	2.60	2.60	85	2.0	08-25-10
5 Years	Genworth	A	Secure Living Rate Saver 250k +	2.70	2.70	2.70	85	2.0	08-25-10
5 Years	Great American	A	Stars & Stripe \$10-99K	2.55	2.30	2.55	89	3.0	08-21-10
5 Years	Great American	A	Stars & Stripe \$100K+	2.65	2.40	2.65	89	3.0	08-21-10

GAfri Stars and Stripes base rate increases by 10bps each year.									
5 Years	Integrity Life	A+	Momentum Advantage	2.50	1.75	1.90	86	2.5	08-13-10
5 Years	Lafayette Life	A+	Horizon 08	2.00	2.00	2.00	85	3.0	12-16-09
5 Years	Liberty Life	A	Freedom Series 5 \$5-9k	4.25^	1.25^	1.85^	85	3.5	07-10-10
5 Years	Liberty Life	A	Freedom Series 5 \$10-99k	4.50^	1.50^	2.10^	85	3.5	07-10-10
5 Years	Liberty Life	A	Freedom Series 5 \$100k+	4.65^	1.65^	2.25^	85	3.5	07-10-10
5 Years	Lincoln Benefit	A+	Tactician Plus	1.50	1.50	1.50	90	4.0	07-26-10

Lincoln Benefit Life Tactician Plus rates reduced .10% in TX									
5 Years	Lincoln Benefit	A+	Treasury Link	1.05	1.05	1.05	90	3.0	02-15-10
5 Years	Lincoln Financial	A+	Classic 5	3.00	2.00	2.20	85	4.0	07-01-10
5 Years	Lincoln Financial	A+	Classic 5 \$100k+	4.00	2.00	2.40	85	4.0	07-01-10
5 Years	Lincoln Financial	A+	MYGuarantee 5yr	2.55	2.55	2.55	85	2.0	08-01-10
5 Years	Lincoln Financial	A+	MYGuarantee 5yr 100k+	2.70	2.70	2.70	85	2.0	08-01-10
5 Years	North American	A+	Guarantee Choice	2.80	2.80	2.80	90	2.5	07-20-10
5 Years	North American	A+	Guarantee Choice 200k +	3.05	3.05	3.05	90	2.5	07-20-10

See Fixed Annuity Products Spread Sheet for product information

#Spectrum reflects all NQ fund rates, an additional 15bp premium bonus credited for Q funds

^ Liberty Life Freedom 5 first year rate bonus decreased by 1% by adding return of principal rider

Commissions normally reduced at older ages - Call your CPS Annuities associate today for details

**Rates differ in NY



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Multi Year Guarantee (MYG) Annuity Rates

As of 08/23/10

Guarantee Period	Carrier	A.M.Best Rating	Product Name	Year 1 Rate	Base Rate	Annual Effective Yield	Max Issue Age	Commission for Most Ages	Last Change
5 Years	Principal	A+	Guaranteed Annuity	1.50	1.50	1.50	90	4.1	08-01-10
5 Years	Reliance Standard	A	Elektra 579	3.00	3.00	3.00	85	3.0	08-06-09
5 Years	The Standard	A	Focused Growth 15-99k	2.45	2.45	2.45	90	3.0	08-16-10
5 Years	The Standard	A	Focused Growth 100K+	2.55	2.55	2.55	90	3.0	08-16-10
5 Years	Sun Life (Bonus)	A+	Keyport Value	2.50	1.50	1.70	90	3.0	05-24-10
5 Years	Sun Life (Bonus)	A+	Keyport Value \$50k+	2.65	1.65	1.85	90	3.0	05-24-10
5 Years	Sun Life	A+	Keyport Value	1.50	-	1.70	90	3.0	05-24-10
5 Years	Sun Life	A+	Keyport Value \$50k+	1.65	-	1.85	90	3.0	05-24-10
Sun Life Keyport Value escalating rate option, 5 year rate increases by 10 bps each year starting year 2, Sun Life Focus 5 and Keyport Value issue to age 85 for Qualified Funds									
5 Years	Transamerica	A	Select	1.60	1.60	1.60	85	3.25	02-10-10
5 Years	Transamerica	A	Select 100k+	1.85	1.85	1.85	85	3.25	02-10-10
5 Years	United of Omaha	A+	Ultra-Secure Plus 5 <99k	2.75	1.75	1.95	89	4.0	07-14-10
5 Years	United of Omaha	A+	Ultra-Secure Plus 5 100k+	2.90	1.90	2.10	89	4.0	07-14-10
Similar product for CA, CT, DE, NJ, NY, AND OR. Rates may differ. Contact CPS or See "Upcoming Rate Changes" on our website for more details.									
5 years	West Coast Life	A+	Sure Advantage	1.50	1.50	1.50	85	2.0	08-24-10
5 years	West Coast Life	A+	Sure Advantage \$100K+	2.52	1.50	1.70	85	2.0	08-24-10
6 Years	American General	A	Horizon Achiever	2.35	2.35	2.35	85	3.0	08-23-10
6 Years	American National	A	Palladium MYG \$5-99k	2.95	2.95	2.95	85	2.5	07-01-10
6 Years	American National	A	Palladium MYG \$100k+	3.05	3.05	3.05	85	2.5	07-01-10
6 Years	Lincoln Benefit	A+	Tactician Plus	1.80	1.80	1.80	90	2.0	08-16-10
Lincoln Benefit Life Tactician Plus rates reduced .10% in TX									
6 Years	Lincoln Financial	A+	MYGuarantee 6yr	2.70	2.70	2.70	85	2.25	08-01-10
6 Years	Lincoln Financial	A+	MYGuarantee 6yr 100k+	2.85	2.85	2.85	85	2.25	08-01-10
6 Years	Lincoln Financial	A+	New Directions \$10k-99k	2.55	2.55	2.55	85	3.5	08-01-10
6 Years	Lincoln Financial	A+	New Directions \$100k+	2.75	2.75	2.75	85	3.5	08-01-10
New Directions fixed rate is a true MYG that is built into an index annuity. See Index Annuity Spreadsheet									
6 Years	North American	A+	Guarantee Choice	2.90	2.90	2.90	90	2.5	04-12-10
6 Years	North American	A+	Guarantee Choice 200k +	3.15	3.15	3.15	90	2.5	04-12-10
6 Years	Principal Life	A+	Secure Fixed Annuity	2.00	2.00	2.00	90	3.00	08-01-10
6 Years	RBC Insurance	A	3+3 MYG	3.00	3.00	3.00	85	2.0	10-01-09
6 Years	The Standard	A	Focused Growth 15-99k	3.00	3.00	3.00	90	2.0	08-15-10
6 Years	The Standard	A	Focused Growth 100K+	3.10	3.10	3.10	90	2.0	08-15-10
6 Years	Sun Life (Bonus)	A+	Keyport Value	2.60	1.60	1.77	85	3.0	07-14-10
6 Years	Sun Life (Bonus)	A+	Keyport Value \$50k+	2.75	1.75	1.92	85	3.0	07-14-10
6 Years	Sun Life	A+	Keyport Value	1.60	-	1.85	85	3.0	07-14-10
6 Years	Sun Life	A+	Keyport Value \$50k+	1.75	-	2.00	85	3.0	07-14-10
Sun Life Keyport Value escalating rate option, 6 year rate increases by 10 bps each year starting year 2									
6 Years	Transamerica	A	Select	1.70	1.70	1.70	85	3.5	02-10-10
6 Years	Transamerica	A	Select \$100k+	1.95	1.95	1.95	85	3.5	02-10-10
6 years	West Coast Life	A+	Sure Advantage	1.75	1.75	1.75	85	2.25	08-24-10
6 years	West Coast Life	A+	Sure Advantage \$100K+	2.77	1.75	1.92	85	2.25	08-24-10

See Fixed Annuity Products Spread Sheet for product information

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As of 08/23/10

Guarantee Period	Carrier	A.M.Best Rating	Product Name	Year 1 Rate	Base Rate	Annual Effective Yield	Max Issue Age	Commission for Most Ages	Last Change
7 Years	American General	A	Horizon Secure 7yr	2.20	2.20	2.20	85	4.0	08-23-10
7 Years	American General	A	Horizon Select 7yr	2.40	2.40	2.40	85	4.0	08-23-10
7 Years	American National	A	Palladium MYG \$5-99k	4.05	3.05	3.19	85	2.5	07-01-10
7 Years	American National	A	Palladium MYG \$100k+	4.15	3.15	3.29	85	2.5	07-01-10
7 Years	Genworth	A	Secure Living Rate Saver 25-99k	3.15	3.15	3.15	85	2.75	08-25-10
7 Years	Genworth	A	Secure Living Rate Saver 100-249k	3.35	3.35	3.35	85	2.75	08-25-10
7 Years	Genworth	A	Secure Living Rate Saver 250k +	3.45	3.45	3.45	85	2.75	08-25-10
7 Years	ING USA	A	Guar Choice < \$75K	2.00	2.00	2.00	80	2.0	08-09-10
7 Years	ING USA	A	Guar Choice \$75K+	3.00	2.00	2.14	80	2.0	08-09-10
7 Years	Integrity Life	A+	Momentum Advantage	3.35	2.60	2.70	85	3.0	08-15-10
7 Years	Integrity Life	A+	SPDA Series II	2.20	2.20	2.20	85	4.0	08-15-10
7 Years	Lincoln Benefit	A+	Tactician Plus	1.80	1.80	1.80	90	4.0	08-16-10
Lincoln Benefit Life Tactician Plus rates reduced .10% in TX									
7 Years	Lincoln Financial	A+	Classic 7	4.10	2.10	2.38	85	5.0	08-01-10
7 Years	Lincoln Financial	A+	Classic 7 \$100k+	5.10	2.10	2.52	85	5.0	08-01-10
7 Years	Lincoln Financial	A+	MYGuarantee 7yr	2.90	2.90	2.90	85	2.5	08-01-10
7 Years	Lincoln Financial	A+	MYGuarantee 7yr 100k+	3.05	3.05	3.05	85	2.5	08-01-10
7 Years	North American	A+	Guarantee Choice	3.20	3.20	3.20	90	2.5	04-12-10
7 Years	North American	A+	Guarantee Choice 200k +	3.40	3.40	3.40	90	2.5	04-12-10
7 Years	Principal	A+	FPDA Plus	1.95	1.95	1.95	90	4.5	08-01-10
7 Years	RBC Insurance	A	RBC 7 MYG	2.95	1.95	2.09	85	3.0	08-01-10
7 Years	Sun Life (bonus)	A+	Keyport Value	3.00	2.00	2.14	85	3.0	07-14-10
7 Years	Sun Life (bonus)	A+	Keyport Value \$50k+	3.15	2.15	2.29	85	3.0	07-14-10
7 Years	Sun Life	A+	Keyport Value	2.00	-	2.30	85	3.0	07-14-10
7 Years	Sun Life	A+	Keyport Value \$50k+	2.15	-	2.45	85	3.0	07-14-10
Keyport Value escalating rate option, 7 year rate increases by 10 bps each year starting year 2									
7 Years	Transamerica	A	Select	2.00	2.00	2.00	85	3.5	02-10-10
7 Years	Transamerica	A	Select \$100k+	2.25	2.25	2.25	85	3.5	02-10-10
7 Years	United of Omaha	A+	Ultra-Secure Plus 7 <99k	2.40	2.40	2.40	89	4.0	07-14-10
7 Years	United of Omaha	A+	Ultra-Secure Plus 7 100k+	2.55	2.55	2.55	89	4.0	07-14-10
Similar product for CA, CT, DE, NJ, NY, AND OR. Rates may differ. Contact CPS or See "Upcoming Rate Changes" on our website for more details.									
7 years	West Coast Life	A+	Sure Advantage	2.15	2.15	2.15	85	2.5	08-24-10
7 years	West Coast Life	A+	Sure Advantage \$100K+	3.17	2.15	2.30	85	2.5	08-24-10
8 Years	American National	A	Palladium MYG \$5-99k	3.30	3.30	3.30	85	2.5	08-01-10
8 Years	American National	A	Palladium MYG \$100k+	3.40	3.40	3.40	85	2.5	08-01-10
8 Years	Lincoln Benefit	A+	Tactician Plus	2.00	2.00	2.00	90	4.0	08-16-10
Lincoln Benefit Life Tactician Plus rates reduced .10% in TX									
8 Years	Lincoln Financial	A+	MYGuarantee 8yr	2.95	2.95	2.95	85	2.5	08-01-10
8 Years	Lincoln Financial	A+	MYGuarantee 8yr 100k+	3.10	3.10	3.10	85	2.5	08-01-10
8 Years	Lincoln Financial	A+	New Directions \$10k-99k	2.85	2.85	2.85	85	4.5	08-01-10
8 Years	Lincoln Financial	A+	New Directions \$100k+	3.00	3.00	3.00	85	4.5	08-01-10
New Directions fixed rate is a true MYG that is built into an index annuity. See Index Annuity Spreadsheet									
8 Years	North American	A+	Guarantee Choice	3.20	3.20	3.20	90	2.5	04-12-10
8 Years	North American	A+	Guarantee Choice 200k +	3.40	3.40	3.40	90	2.5	04-12-10
8 Years	Transamerica	A	Select	2.25	2.25	2.25	85	3.5	02-10-10
8 Years	Transamerica	A	Select \$100k+	2.50	2.50	2.50	85	3.5	02-10-10
8 years	West Coast Life	A+	Sure Advantage	2.45	2.45	2.45	85	2.5	08-24-10
8 years	West Coast Life	A+	Sure Advantage \$100K+	3.47	2.45	2.58	85	2.5	08-24-10

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Guarantee Period	Carrier	A.M. Best Rating	Product Name	Year 1 Rate	Base Rate	Annual Effective Yield	Max Issue Age	Commission for Most Ages	Last Change
9 Years	American General	A	Horizon Choice 9yr	2.70	2.70	2.70	85	2.65	08-23-10
9 Years	American National	A	Palladium MYG \$5-99k	4.80	2.80	3.02	85	3.0	08-01-10
9 Years	American National	A	Palladium MYG \$100k+	4.90	2.90	3.12	85	3.0	08-01-10
9 Years	Lincoln Benefit	A+	Tactician Plus	2.85	2.65	2.65	2.65	2.0	08-16-10
9 Years	Lincoln Financial	A+	MYGuarantee 9yr	3.00	3.00	3.00	85	2.5	08-01-10
9 Years	Lincoln Financial	A+	MYGuarantee 9yr 100k+	3.15	3.15	3.15	85	2.5	08-01-10
9 Years	North American	A+	Guarantee Choice	3.20	3.20	3.20	90	2.5	04-12-10
9 Years	North American	A+	Guarantee Choice 200k +	3.40	3.40	3.40	90	2.5	04-12-10
9 years	West Coast Life	A+	Sure Advantage	2.65	2.65	2.65	85	2.5	08-24-10
9 years	West Coast Life	A+	Sure Advantage \$100K+	3.68	2.65	2.76	85	2.5	08-24-10

10 Years	Allianz	A	Dominator Plus \$25-99k	3.05**	3.05**	3.05**	85	4.0	08-03-10
10 Years	Allianz	A	Dominator Plus \$100k+	3.15**	3.15**	3.15**	85	4.0	08-03-10
Original Dominator offers lower 10 year comps, call CPS for details									
10 Years	American General	A	Horizon Choice 10yr	2.35	2.35	2.35	85	5.0	08-23-10
10 Years	American General	A	Horizon Select 10yr	2.70	2.70	2.70	85	4.0	08-23-10
10 Years	American National	A	Palladium MYG \$5-99k	4.15	3.15	3.25	85	4.0	08-01-10
10 Years	American National	A	Palladium MYG \$100k+	4.25	3.25	3.35	85	4.0	08-01-10
10 Years	ING USA	A	Guar Choice < \$75K	3.00	3.00	3.00	80	2.0	08-09-10
10 Years	ING USA	A	Guar Choice \$75K+	4.00	3.00	3.10	80	2.0	08-09-10
10 Years	Integrity Life	A+	Momentum Advantage	3.75	3.00	3.07	83	3.5	08-15-10
10 Years	Lincoln Benefit	A+	Tactician Plus	2.45	2.45	2.45	90	4.0	08-16-10
Lincoln Benefit Life Tactician Plus rates reduced .10% in TX									
10 years	Lincoln Financial	A+	MYGuarantee 10yr	3.05	3.05	3.05	85	2.5	08-01-10
10 years	Lincoln Financial	A+	MYGuarantee10yr 100k+	3.20	3.20	3.20	85	2.5	08-01-10
10 Years	North American	A+	Guarantee Choice	3.40	3.40	3.40	90	2.5	04-12-10
10 Years	North American	A+	Guarantee Choice 200k +	3.60	3.60	3.60	90	2.5	04-12-10
10 years	West Coast Life	A+	Sure Advantage	2.80	2.80	2.80	85	2.5	08-24-10
10 years	West Coast Life	A+	Sure Advantage \$100K+	3.83	2.80	2.90	85	2.5	08-24-10

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