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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
Crediting Method	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%, Lehman-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 1st 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 1st 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%)
Premium Listing	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
Crediting Rates	100% PR guaranteed NAS S&P FTSE BL 1) 5.00 5.25 5.50 5.75 2) 2.80 2.20 2.20 N/Av 3) N/A N/A N/A 2.00 4) 2.30	100% PR guaranteed NAS S&P FTSE BL 1) 4.75 5.25 5.50 5.50 2) 2.60 2.10 2.20 N/Av 3) N/A N/A N/A 2.00 4) 2.30	100% PR guaranteed NAS S&P FTSE Blend 1)4.25%5.0%4.5%5.00% 2)2.2%2.0% 2.0% N/Av 3) N/Av N/Av N/Av N/Av 4) 2.00%	100% PR guaranteed NAS S&P FTSE Blend 1) 7%7.75%7.50%7.75% 2)3.2%3.0% 2.9% N/Av 3) N/Av N/Av N/Av 2.00 4) 3.00%	100% PR guaranteed NAS S&P FTSE Blend 1) 4.75%5.5%5.0%5.25 2)2.2%2.0% 2.0% N/Av 3)N/Av N/Av N/Av N/Av 4) 2.00%
Commission	Yr1 Yr2-5 Yr 6+ A 5.0 B 2.25 0.33 1.00 Commissions reduced at ages 76+	Yr1 Yrs2-3 Trail A 8.0 4.0 B 5.5 2.75 **.33 C 2.0 1.0 1.0 Commissions reduced at ages 76+	Yr1 Yrs2-5 Trail A 8.0 4.0 0 B 6.0 3.0 0.5 C 3.25 1.625 1.0 Commissions reduced at ages 76+	Yr1 Yrs2-5 Trail A 8.0 4.0 0 B 6.0 3.0 .50 C 3.75 1.88 1.0 Commissions reduced at ages 76+	Yr1 Yrs2&3 Trail A 7.0 3.5 0 B 5.0 2.5 0.5 C 3.0 1.5 1.0 Commissions reduced at ages 76+
Issue Ages	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
Minimum Issue	$10,000 Q and NQ	$10,000 Q and NQ	$15,000 Q and NQ	$15000 Q and NQ	$15,000 Q and NQ
Maximum Issue	$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+)
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	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)
Minimum Guarantee	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%
Comments	*Prem. Bonus credited to the EWB value, EWB receives 105% index earnings Addt'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 **trail yrs 2-10. 1% trail yrs11+ Addt'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 1st 5 years will receive bonus and do not reset surrender Trail commission options start in 2nd 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 5th yr Additional deposits allowed in 1st 5 years will receive bonus and do not reset surrender Trail commission options start in 2nd 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 1st 3 years – do not reset surrender Trail commission options start in 2nd 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
Product NOT in these states	NJ, NY, OR, TX, VT, WA	NY, OR, WA	NY, OR	CA, CT, NY, OR, PA, UT, WA	NY, OR

Annuity Department

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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	MasterDex X	Pro V1	Global Index 6 & 8	Global Index Bonus	HorizonIndex
Crediting Method	*8% Premium Bonus in the 1st 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	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 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
Premium Listing	Flexible for 3 Years $25 min	Single	Flexible $2,000 min addt'l ($100/mo EFT)	Single	Single
Crediting Rates	100% PR guaranteed NAS S&P Euro Blend 1)4.25%5.0%4.50%5.0% 2)2.2%2.0% 2.0% N/Av 3) N/Av N/Av N/Av 2.0% 4) 2.00%	100% PR guaranteed 1) 1.30% 2) 1.30% 3) 2.85%	6 / 8 1) 2.00% / 2.00% 2) 3.25% / 3.25% 3) 30.0% / 30.0% 4) 1.80% / 1.80% Minimums 1) 2.0% 2) 2.0% 3) 30% 4)1.0%	1) 2.00% 2) 3.25% 3) 30.0% 4) 1.80% Minimums 1) 2.0% 2) 2.0% 3) 30% 4)1.0%	9yr / 12yr 2yr- 8.50% / 8.50% MoPt- 2.20% / 2.20% Fixed- 2.00% / 2.00% 100% PR guar. 2yr Min. CAP – 5% Mo.Cap Min. – 1% Fixed Min. – 2.0%
Commission	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%	6yr / 8yr 00-75: 5.0% / 6.0% 76-80: 4.5% / 4.75% 81-85: 4.25%	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%
Issue Ages	0-80 Q or NQ	0-85 Q or NQ	0-85	0-80	0-85 Q or NQ
Minimum Issue	$20,000 Q and NQ	$10,000 Q and NQ	$2,000 Q and $5,000 NQ	$15,000 Q and NQ	$5,000 Q and NQ
Maximum Issue	$1,000,000 (approval req. 500k+)	$1,000,000 (approval req.)	$1,000,000	$1,000,000	$1,000,000 (approval req. 500k+ above age 75)
Free Annual Partial Withdrawal	^10% After Year One	10% Immediately	10% Immediately	10% Immediately	10% after year one
Surrender Charges	10 Years 10/10/10/8.75/7.5/6.25/5/3.75/2.5/1.25	5Years 8/7/6/5/4	8/7/6/5/4/3-6 yrs 8/7/6/5/4/3/2/1-8 yrs (+/- MVA)	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)
Minimum Guarantee	87.5% of premium at 2-3%	87.5% of premium at 1%	90% of Premium at 2%	100% of premium at 2%	90% of premium at 2%
Comments	*10% of bonus is vested each year -Annuitization available between yrs1 & 6 – 10yrs min(bonus is excluded) -Call CPS for State Specific Rider Availability 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.	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% = 2nd highest 20% = lowest return	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% = 2nd highest 20% = lowest return	Nursing home waiver-full surrender after 1st 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
Product NOT in these states	CT, NV, NY, OR, WA	CA,DE,HI,MO,NV,NJ, NY,OR,TX,VT	OR,VT	AK,CT,DE,MN,NV,NJ, NY,OR,PA,TX,UT,VT, WA	AK, MN, NJ, NY, OK, OR, UT, VT, WA (12 Year for TX)

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Carrier	American General	American General	American Investors	American Investors	American Investors
Ratings	A.M. Best A S&P A+	A.M. Best A S&P A+	A.M. Best A S&P AA-	A.M. Best A S&P AA-	A.M. Best A S&P AA-
Assets	38.6 Billion	38.6 Billion	24.6 Billion	24.6 Billion	24.6 Billion
Product Name	VisionAdvantage	VisionMaximizer	*Income Select 5 and 7	*Income Select 10 and Plus	Income Select Bonus
Crediting Method	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	5 Crediting Methods Annual Reset/Ratchet; 1) Point to Point Cap 2) Monthly Point to Point 3) Point to Point w/ PR 4) Point to Point Cap – Hang Seng 5) Point to Point Cap – Eurostoxx 50 6) Fixed S&P 500 Index	Yr 1 Premium Bonus 10 year = N/A Plus = 5.0% yr 1 5 Crediting Methods 1) Point to Point Cap 2) Monthly Point to Point 3) Point to Point w/ PR 4) Point to Point Cap – Hang Seng 5) Point to Point Cap – Eurostoxx 50 6) Fixed S&P 500 Index	8% Prem Bonus 1st 2 years Annual Reset/ Ratchet; 1) Point to Point Cap 2) Monthly Point to Point 3) Point to Point w/ PR 4) Point to Point cap – Hang Seng 5) Point to Point Eurostoxx 50 6) Point to Point Cap – Multi Index 7) Monthly Avg w/ Cap 8)Fixed S&P 500 Index
Premium Listing	Single	Single	Flexible $100 min addt'l	Flexible $100 min addt'l	Flexible $100 min addt'l
Crediting Rates	7yr 9yr 1) 2.00% 2.30% 2) 8.00% 8.00% 3) 4.25% 5.25% 4) 4.75% 5.75% 5) 30% 30% 1) Min Rate (2.00%) 2) Max Spread (8.00%) 3) Min Cap. (2.00%) 4) Min Cap. (2.00%) 5) Min PR (30%)	Rates: 1) 2.00% 2) 8.00% 3) 3.50% 4) 30% Minimums: 1) 2% 2) 8% 3) 2% 4) 30%	5 yr <$75K 75K+ 1) 4.00% 4.00% 2) 1.45% 1.70% 3) 25% 25% 4) 4.00% 4.00% 5) 4.00% 4.00% 6) 2.00% 2.00% 7 yr <$75K 75K+ 1) 4.00% 4.00% 2) 1.45% 1.70% 3) 25% 25% 4) 4.00% 4.00% 5) 4.00% 4.00% 6) 2.00% 2.05%	10 year rates Below $75K / 75K+ 1) 4.00% 4.00% 2) 1.45% 1.70% 3) 25% 25% 4) 4.00% 4.00% 5) 4.00% 4.00% 6) 2.00% 2.10% Plus rates 1) 4.00% 4.00% 2) 1.45% 1.70% 3) 25% 25% 4) 4.00% 4.00% 5) 4.00% 4.00% 6) 2.00% 2.00%	<$75K 75K+ 1) 4.00% 4.00% 2) 1.45% 1.70% 3) 25% 25% 4) 4.00% 4.00% 5) 4.00% 4.00% 6) 4.00% 4.00% 7) 4.00% 4.00% 8) 2.00% 2.00%
Commission	5yr 7yr 9yr 0-75 5% 6% 6% 76-85 4% 5% 76-80 5%	Ages 0 – 75 = 8% (reduced in OK)	5yr 7yr **0-75 3.00% 4.00% **78-80 2.05% 2.75% **81-83 1.95% 2.75%	Both **0-75 7.50% **78-80 5.50%	**0-75 = 7.0% **76-78 = 5.0%
Issue Ages	0-85 (5&7) 0-80 (9)	0-75 Q or NQ	0-83(5yr) / 0-81(7yr)	0-78 Q or NQ	0-78 Q or NQ
Minimum Issue	$15,000 Q and NQ	$20,000 Q and NQ	$5,000 Q and NQ	$5,000 Q and NQ	$5,000 Q and NQ
Maximum Issue	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Free Annual Partial Withdrawal	10% immediately	10% immediately	10% after year one	10% after year one	^10% immediately
Surrender Charges	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)	5 years 8/7/6/5/4 7 years 9/8/7/6/5/4/3 (+ or- MVA)	10 years 10/9/8/7/6/5/4/3/2/1 Plus 16/15/14/13/12/ 11/10/8/6/4 (+or- MVA on Both)	12/12/12/11/10/9/8/7/6/4 10 years (+/- MVA)
Minimum Guarantee	90% of premium at 2%	90% of premium at 2%	87.5% of premium at 1-3%	87.5% of premium at 1-3%	*87.5% of premium at 1-3%
Comments	Nursing Home Waiver - full surrender after 1st 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	Nursing Home Waiver - full surrender after 1st 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.	-Addt'l deposits do not reset surrender -Nursing Home waiver – 100% of A.V.after yr 1 if confined for 60 days -T.I. waiver available -Can annuitize after year 1 for a minimum of 10 years -Client benefits from better of 87.5% at 1.40% or Floor of 1% -Avail Income Edge Life Benefit Rider -**Call CPS for commission rates in subsequent years	Addt'l deposits do not reset surrender -Nursing Home waiver – 100% of A.V.after yr 1 if confined for 60 days, T.I. waiver available -Can annuitize after year 1 for a minimum of 10 years -Client benefits from better of 87.5% at 1.40% or Floor of 1% -Plus Product Not Avail in: NJ,NY,OR **Call CPS for commission rates in subsequent years	Addt'l deposits do not reset surrender ^cumulative up to 20% *Min guarantee includes 10% prem bonus Guarantee Purchase option – additional 10% bonus if annuitized over 10 years or more after year 10 Avail Income Edge Life Benefit Rider **Call CPS for commission rates in subsequent years and State Approvals
Product NOT in these states	AK*,CT,DE,IL,MN,NJ, NY, OR,PA,UT,VT,WA (9 Year for TX)	AK,DE,HI, IL, MN, MS, MT, NV, NJ, NY, OR,PA,UT,VT, WA	*Only approved in CA,CT,DE,IN,MN,MO, MS,MT,NJ,OR,PA,SC, VA,WA. Call CPS for other states	*Only approved in CA,CT,DE,IN,MN,MO, MS,MT, (NJ), OR, PA, SC,(UT),VA,WA. Call CPS for other states	*Only approved in CA, IN, MO, MS, MT, SC, VA. Call CPS for similar product in other states

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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	24.6 Billion	13.6 Billion	13.6 Billion	1.7 Billion	9.6 Billion
Product Name	*Income Select Platinum	Strategy Index Annuity	Value Lock 7 & 10	FlexMax	American Legend II
Crediting Method	3 Crediting Methods Annual Reset/Ratchet; 1)Point to Point Cap 2) Point to Point Guaranteed Cap 3)Point to Point w/ PR 4)Point to Point Cap – Hang Seng 5)Point to Point Cap – Eurostoxx 50 6) Fixed S&P 500	2 Crediting Methods 1) Annual Reset/Ratchet point to point 2)Fixed Account S&P 500 Index	Premium Bonus 7 year = N/A 10 year = N/A 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 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
Premium Listing	Flexible $1,000 min addt'l	Single	Single	***Flexible $50/mth, $600/yr min.	Flexible $2,000 Q / $5,000 NQ
Crediting Rates	Rates: Below 75k 75k+ 1) 4.75% 6.25% 2) 4.00% 4.00% 3) 25% 25% 4) 4.00% 4.00% 5) 4.00% 4.00% 6) 2.10% 2.90% Minimums 1) 4.0% 2) 25% 3) no min.	100% PR guaranteed 7 year 10 year 1) 4.20% 4.00% 2) 2.00% 2.00% Minimum Caps 1) 1.00% 1.00% 2) 1.75%	Participation Rate: 7year – 50% 10year – 70% NO CAP guaranteed	1) 5.75% (2% min, 50% min PR) 2) 5.25% (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**	1) 6.50% (3% min, 100% PR) 2) 6.00% (2% min) 3) 2.50% (2% min, 100% PR) 4) 2.00 (2% Min) **No rate lock for qualified or 1035 transfers; money must be received before the day of rate change**
Commission	**0-75 = 5.0% **76-78 = 3.0%	7yr: 0-75 = 5%, 76-80 = 4% 81-85 = 3% 10yr: 0-75 = 8%, 76-80 = 6.5% 81-85 = 5%	7 year 0-75 = 6%, 76-80 = 4% 10 year 0-75 = 10%, 76-80 = 8%	18-70Q = 4.05% 71-85 = 2.25% (commission increased when automatic payment plan elected)	0-75NQ / 18-75Q = 5.5% 76-80 = 5.10% 81-85 = 3.50%
Issue Ages	0-78 Q or NQ	0-85 Q or NQ	0-80 Q or NQ	***18-85 Q	18-85 Q / 0-85 NQ
Minimum Issue	$5,000 Q and NQ	$4000 Q / $5000 NQ	$4000 Q / $5000 NQ	***$3,000 Q ($50 for ACH)	$10,000 Q and NQ
Maximum Issue	$1,000,000	$1,000,000	$1,000,000	Ages 0-80 = $750k Ages 80+ = $500K	$750,000
Free Annual Partial Withdrawal	10% after year one	10% after year one	10% after year one	10% Immediately	10% Immediately
Surrender Charges	10yrs: 12/12/12/11/10/9/8/7/6/4 (+or-MVA)	7 years 7/7/6/5/4/3/2 10 years 9/9/8/7/6/5/4/3/2/1	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	***7 years 0-57: 12/11/10/9/8/7/6 58-85: 9/8/7/6/5/4/3
Minimum Guarantee	87.5% of premium at 1-3%	90% of premium at 3%	*88.75% of premium at 1.75%	100% of premium at 2%	100% of premium at 2%
Comments	-Addt'l deposits do not reset surrender -NH Waiver 60 days after year one -TI Waiver after year one -Early annuitization available after year one for min 10 years Avail Income Edge Life Benefit Rider **Call CPS for commission rates in subsequent years and State Approvals	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	*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	Addt'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)	Addt'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
Product NOT in these states	*Only approved in CA, IN, MO, MS, MT, SC, VT. Call CPS for similar product in other states.	MD,MA,MN,NY,OK,OR, PA,TX,UT, VT, WA	IL,MN, NJ,NY,ND,OR, UT, VT	NY	NY

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Carrier	Great American	Great American	Great American	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	9.6 Billion	9.6 Billion	64.1 Billion	64.1 Billion
Product Name	American Valor II	Safe Outlook	Safe Return	Envoy 6 & 9	Opportunities Plus
Crediting Method	*5% 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	*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) Fixed Account S&P 500 Index
Premium Listing	Flexible $2,000 Q / $5,000 NQ	Single	Single	Flexible $5,000 min addt'l	Single
Crediting Rates	1) 5.75% (3% min, 100% PR) 2) 5.25% (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% (5.25%) / 6.00% (5.50%) 2) 5.50% (5.00%) / 5.75% (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**	1) 6.25% (5.75%) 2) 6.00% (5.50%) 3) 2.00% (2% Min) **Lifetime Trial Available **No rate lock for qualified or 1035 transfers; money must be received before the day of rate change**	<75k / 75k+ 6YR:1) 3.00% / 4.25% 2) 1.50% / 1.50% 9YR:1) 4.00% / 5.50% 2) 1.80% / 1.80% No Min. Caps/Max Spreads	<75K / 75K+ 1) 4.00% / 5.00% 2) 1.60% / 2.00% 3) 1.50% / 1.50% No Min. Caps/Max Spreads
Commission	0-75NQ / 18-75Q = 6.00% 76-80 = 4.50% 81-85 = 2.50%	0-75NQ / 18-75Q = 4% 76-80 = 3% 81-85 = 2%	0-75NQ / 18-75Q = 6.5% 76-80 = 5.50% 81-85 = 2.50%	All Ages: 6 yr 1.5% w/ .75% Trail 9 yr 6.5% (trails avail)	0 – 80 = 7%
Issue Ages	18-85 Q / 0-85 NQ	18-85 Q / 0-85 NQ	18-85 Q / 0-85 NQ	0-80 Q or NQ	*0-80 Q or NQ
Minimum Issue	$10,000 Q and NQ	$10,000 Q and NQ	$25,000 Q and NQ	$15,000 Q and NQ	$15,000 Q and NQ
Maximum Issue	$750,000	0-79: $750,000 80-85: $500,000	0-79: $750,000 80-85: $500,000	$1,000,000.00	$1,000,000
Free Annual Partial Withdrawal	10% Immediately	10% Immediately	10% Immediately	10% Immediately	Int. only in yr 1 10% after yr 1
Surrender Charges	**10 years 10/9/8/7/6/5/4/3/2/1	6 years 9/8/7/6/5/4/	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)
Minimum Guarantee	100% of premium at 2%	90% of premium at 2%	100% of premium at 2%	100% of Premium at 1%	*87.5% of premium at 2.0%
Comments	*Premium Bonus for payments received in first 3 years of contract and reduced at older ages: 0-57 – 5% 58 -69 – 4% 70-85 – 3% -Addt'l deposits do not reset surrender ** Under 58 – 12 year product 90 day N/H and terminal Illness waiver – available in all states where product is available	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.	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 of six or 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 1st 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
Product NOT in these states	CT, IL, MN, NY	DE, NJ, NY, OR, TX,	DE, NY	NV, NY	AK, CT, DE, MN, NJ, NY, OR, WA

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

Carrier	ING USA	ING USA	Lafayette Life	Lincoln Benefit Life
Ratings	**A.M. Best A S&P A+**	**A.M. Best A S&P A+**	**A.M. Best A+ S&P AA+**	**A.M. Best A+ S&P AA-**
Assets	**64.1 Billion**	**64.1 Billion**	**2 Billion**	**2.2 Billion (76 Billion Allstate)**
Product Name	**Secure Index 5**	**Secure Index 7**	**Marquis Centennial**	**Saver's Index III**
Crediting Method	3 Crediting Methods 1) Annual Reset/Ratchet, pt-to-pt with Cap 2) Annual Reset/Ratchet Mo pt-to-pt 3) Fixed Account S&P 500 Index	3 Crediting Methods 1) Annual Reset/ Ratchet, pt-to-pt with Cap 2) Annual Reset/Ratchet Mo pt-to-pt 3) Fixed Account S&P 500 Index	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
Premium Listing	Flexible $50 min. addt'l	Flexible $50 min. addt'l	Flexible. $84/mo. minimum additional	Flexible Min. Add'l $250
Crediting Rates	<75K 75K+ **1) 3.00% 4.00% ** 2) 1.25% 1.75% 3) 1.50% 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) 4.00% 5.00% 2) 1.85% 2.30% 3) 1.80% 1.80% No Min. Caps/Max Spreads	100% P.R. Guar *3yr *5yr *7yr *10yr 1) 1.50 3.00 3.75 4.50 2) 1.50 3.00 4.00 4.75 3) 1.0 1.50 1.75 2.00 4) 1.50 1.50 1.75 2.00 Min CAP 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**.	PR Cap 100k+ 60% 3.50% 4.00% 100% 3.25% 3.75% Bailout Provision – client can leave contract if renewal cap is 2% less than issue cap
Commission	0 – 80 = 4%	0 – 80 = 5%	3yr 5yr 7yr 10yr 0-75 2% 4% 76-85 1% 3% 0-70 6% 8% 71-80 5% 7% 81-85 4% 5%	0-75 = 8% 76+ = 5.5% Based on owner age
Issue Ages	0-80 Q or NQ	0-80 Q or NQ	0-85 Q or NQ	Owner 0-90, Annuitant 0-85 Q or NQ
Minimum Issue	$15,000 Q and NQ	$15,000 Q and NQ	$1,000 Q and NQ	$10,000 Q and NQ
Maximum Issue	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Free Annual Partial Withdrawal	Int. only in yr 1 10% after yr 1	Int. only in yr 1 10% after yr 1	Interest Only in Yr 1 10% after Yr 1	10% after year one
Surrender Charges	5 years 8/7.5/6.5/5.5/4.5	7 years 10/10/10/10/9/8/7 (Different for TX)	3 yr:7/5/3 5 yr:8/7/6/4/2 7 yr:8/7/6/5/4/3/2 10 yr:9/9/8/7/6/5/4/3/2/1	10 years 10/9/8/7/6/5/4/3/2/1
Minimum Guarantee	*100% of premium at 1.5%	*100% of premium at 1%	90% of premium at 3%	90% of premium at 3%
Comments	-Death Benefit: Accumulation Value or Min. Guarantee less surrender -Addt'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 *Min. Guarantee for 1st 9 years, then will be floating between 1.5%-3.0% each contract ann. Based on 5 year treasury less 1.25% -Available Income Protector rider	Can annuitize after yr 1 for a min. of 10 yrs Addt'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 *Min. Guarantee for 1st 7 years, then will be floating between 1.0%-2.0% each contract ann. Based on 5 year treasury less 1.25% Available Income Protector rider Similar product avail with min caps and spreads avail, contact CPS for more details	N/H waiver: 25% if confined for 60 days after year one *Addt'l deposits receive additional comps – check w/ CPS for details Add'l deposits do not reset surrender Addt'l deposits go in to fixed acct. until policy allocation date – 15th of month 100% T.I. waiver -Can annuitize after year 1 for min. of life	Addt'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
Product NOT in these states	NY, OR	NY, OR	AK, NY, VT	OR, NY

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Carrier	Lincoln Benefit Life	Lincoln Benefit Life	Lincoln Benefit Life	Lincoln Financial Group	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-	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	119.8 Billion
Product Name	Saver's Index	Saver's Index Plus	Saver's Index Premier	New Directions 6 and 8	OptiChoice 5
Crediting Method	Annual reset/ratchet Pt to Pt 2 Crediting Options based on participation rate S&P 500 Index	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	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
Premium Listing	Single	Single	Single	Single	Flexible $50 min addt'l
Crediting Rates	PR Cap 100k+ 60% 3.25% 3.75% 100% 3.00% 3.50% Bailout Provision – client can leave contract if renewal cap is 2% less than issue cap	Under $100K 100K+ 1) 3.00% 3.50% 2) 2.65% 3.15% 3) 2.25% 3.25% 4) 1.20% 1.30% 5) 1.00% 1.00% Min. fixed acct = 1.00% 100% PR Guaranteed	Under $100K 100K+ 1) 4.25% 4.75% 2) 4.05% 4.55% 3) 3.50% 4.50% 4) 1.50% 1.60% 5) 1.00% 1.00% Min. fixed acct = 1.00% 100% PR Guaranteed	6: Under $100K 100K+ 2yr- 8.45% 9.10% PTA- 3.65% 3.90% Fixed- 2.10% 2.25% 8: Under $100K 100K+ 2yr - 9.60% 10.25% PTA- 4.05% 4.30% Fixed- 2.35% 2.50% 100% PR guar. 2yr Min. CAP – 7.00% PTA Min. – 2.50% Fixed Min. – 1.75%	Under $100K 100K+ 1) 2.65% 2.90% 2) 1.75% 1.90% 3) 9.00% 9.00% 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%)
Commission	0-75 = 5% 76+ = 3.5% Based on owner age	0-75 = 4% 76-85 = 2.80% Trail comp available w/ Enhanced Rider	0-75 = 7.25% 76-85 = 5.075% 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%
Issue Ages	Owner 0-90, Annuitant 0-75 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q & NQ	0-85 Q & NQ
Minimum Issue	$10,000 Q and NQ	$10,000 Q and NQ	$10,000 Q and NQ	$10,000 Q and NQ	$2000 Q / $5000 NQ
Maximum Issue	$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
Free Annual Partial Withdrawal	10% after year one	10% after year one	10% after year one	10% immediately	10% immediately
Surrender Charges	7 years 8/8/8/8/8/8/8	5 years 8/8/7/6/5	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)
Minimum Guarantee	90% of premium at 3%	100% of premium at 1.5%	100% of premium at 1.5%	100% of premium at 1.75%	100% of prem. at 1.25%
Comments	Can annuitize after year 1 w/ no surrender – min. 3 years 45 day window @ end of 7th yr to move money Confinement, TI and Unemployment waivers available in most states Saver's Index I is filed under different name in SC *ADL Rider available – Call for details	5 year contract Confinement, TI, and unemployment waiver available Return of premium guarantee rider available -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	Addt'l 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
Product NOT in these states	NJ, NY, OR, VT	NY	AK, CT, MN, NJ, NY, PA,UT,WA	NY	NY

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Carrier	Lincoln Financial Group	Lincoln Financial Group	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+**
Assets	**119.8 Billion**	**119.8 Billion**	**8.4 Billion**	**8.4 Billion**
Product Name	**OptiChoice 7**	**OptiChoice 9**	**Freedom Choice 6**	**Freedom Choice 8**
Crediting Method	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
Premium Listing	Flexible $50 min addt'l	Flexible $50 min addt'l	Flexible $100 min addt'l	Flexible $100 min addt'l
Crediting Rates	Under $100K 100K+ 1) 3.00% 3.30% 2) 1.95% 2.05% 3) 9.00% 9.00% 4) 1.70% 1.85% 1) Min Cap. (2.50%) 2) Min Cap. (1.00%) 3) Max sprd. (9.00%) 4) Min Cap. (1.50%)	Under $100K 100K+ 1) 3.40% 3.70% 2) 2.10% 2.20% 3) 9.00% 9.00% 4) 1.90% 2.05% 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) 3.40% 4.20% 2) 3.15% 4.00% 3) 3.10% 3.85% 4) 3.05% 3.80% 5) 3.00% 3.70% 6) 3.15% 4.00% 7) 1.85% 2.20% 8) 1.75% 2.15% 10% <250K Over 250K 1) 2.80% 3.65% 2) 2.55% 3.40% 3) 2.45% 3.35% 4) 2.40% 3.30% 5) 2.40% 3.20% 6) 2.55% 3.40% 7) 1.55% 2.00% 8) 1.45% 1.90%	5% <250k Over 250K 1) 5.15% 6.05% 2) 5.00% 5.85% 3) 4.85% 5.75% 4) 4.80% 5.60% 5) 4.65% 5.40% 6) 5.00% 5.85% 7) 2.65% 3.00% 8) 2.70% 3.05% 10% <250K Over 250K 1) 4.50% 5.35% 2) 4.30% 5.15% 3) 4.25% 5.05% 4) 4.15% 5.00% 5) 4.05% 4.80% 6) 4.30% 5.15% 7) 2.40% 2.70% 8) 2.35% 2.75%
Commission	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+
Issue Ages	0-85 Q & NQ	0-80 Q & NQ	0-85 Q or NQ	0-85 Q or NQ
Minimum Issue	$2000 Q / $5000 NQ	$2000 Q / $5000 NQ	$2,000Q/$10,000 NQ	$2,000Q/$10,000 NQ
Maximum Issue	Ages 0-65 = $2 million Ages 65+ = $500K	Ages 0-65 = $2 million Ages 65+ = $500K	$3,000,000	$3,000,000
Free Annual Partial Withdrawal	10% immediately	10% immediately	^5%/10% after year one	^5%/10% after year one
Surrender Charges	**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)
Minimum Guarantee	100% of prem. at 1.50%	100% of prem. at 1.75%	87.5% of premium at 1.1%	87.5% of premium at 1.1%
Comments	30 day NH waiver and Terminal Illness waivers available Can annuitize after yr 5 for min. of 5 years *Living Income Advantage Avai	Addt'l 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	-Addt'l 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	-Addt'l 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
Product NOT in these states	NY	NY	AL,CT,DE,MN,MT,NV, NY, OR, UT,VT,WA	AL,CT,DE,MN,MT,NV, NY, OR, UT,VT,WA

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Carrier	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+
Assets	8.4 Billion	8.4 Billion	8.4 Billion	8.4 Billion
Product Name	Freedom Choice 10	Prizm Plus 7	Prizm Plus 10	Prizm Plus 14
Crediting Method	-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-to-Pt w/ PR, Monthly Average w/ PR & *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	5% prm bonus 1st 7 yrs -Annual Reset/Ratchet Pt-to-Pt w/ PR, Monthly Average w/ PR & *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	10% prm bonus 1st7yrs -Annual Reset/Ratchet Pt-to-Pt w/ PR, Monthly Average w/ PR & Monthly pt – pt w Cap -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
Premium Listing	Flexible $100 min addt'l	Flexible $100 min addt'l	Flexible $100 min addt'l	Flexible $100 min addt'l
Crediting Rates	5% <250k Over 250K 1) 5.50% 6.35% 2) 5.30% 6.20% 3) 5.20% 6.00% 4) 5.10% 5.90% 5) 4.90% 5.70% 6) 5.30% 6.15% 7) 2.75% 3.00% 8) 2.85% 3.20% 10% <250K Over 250K 1) 4.75% 5.65% 2) 4.55% 5.45% 3) 4.45% 5.35% 4) 4.40% 5.20% 5) 4.25% 5.05% 6) 4.55% 5.45% 7) 2.50% 2.80% 8) 2.45% 2.90%	Mo Avg Annual Pt-Pt 1) 25% 15% 2) 30% 20% 3) 20% 15% 4) 20% 10% 5) N/A 15% 6) N/A 15% Mo Cap Fixed S&P 1.60% 1.45% NASDAQ 1.40%	Mo Avg Annual Pt-Pt 1) 35% 20% 2) 35% 25% 3) 25% 15% 4) 25% 15% 5) N/A 20% 6) N/A 20% Mo Cap Fixed S&P 2.05% 2.00% NASDAQ 1.85%	Daily Annual 1) 40% 25% 2) 40% 25% 3) 25% 20% 4) 30% 15% 5) N/A 20% 6) N/A 20% Mo Cap Fixed S&P 2.20% 2.15% NASDAQ 2.10%
Commission	0-75 – 5.50% Comp reduced age 76+ (Different for TX)	0-75 - 7.5% Comp reduced age 76+	0-75 - 7.5% Comp reduced age 76+	*0-75 - 7.5%
Issue Ages	*0-79 Q or NQ	0-85 Q or NQ	0-79 Q or NQ	0-75 Q or NQ
Minimum Issue	$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
Free Annual Partial Withdrawal	^5%/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) (Different for TX)	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)	14 Years 18/18/17/15/15/15/15/14/ 12/10/8/6/4/2 (+ or – MVA)
Minimum Guarantee	87.5% of premium at 1.1%	87.5% of premium at 1.1%	87.5% of premium at 1.1%	87.5% of premium at 1.1%
Comments	-Addt'l 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	-Addt'l deposits do not reset surrender -Annuitization available after the 8th year for 5 years w/ 1% bonus -90 day NH waiver after 1st year (ages 0-75)	-Addt'l deposits do not reset surrender -Annuitization available after the 10th year for 5 years w/ 1% bonus -90 day NH waiver after	Addt'l deposits do not reset surrender Annuitization available after the 14th year for 5 years w/ 2% bonus 90 day NH waiver after 1st year (ages 0-75) *Only issues up to age 65 in CA
Product NOT in these states	AL,CT,DE,MN,MT,NV, NY, OR, UT,VT,WA	AL,CT,DE,MN,MT,NV, NY,OR,TX,UT,VT,WA	AL,CT,DE,MN,MT,NV, NY,OR,TX,UT,VT,WA	AL,CT,DE,MN,MT,NV, NY,OR,TX,UT,VT,WA

Annuity Department

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

Carrier	North American	RBC (Liberty Life)	RBC (Liberty Life)	RBC (Liberty Life)
Ratings	A.M. Best A+ S&P A+	A.M. Best A	A.M. Best A	A.M. Best A
Assets	8.4 Billion	3.75 Billion	3.75 Billion	3.75 Billion
Product Name	Ten	Choice 10 Annuity	Enhanced Choice 8	Enhanced Choice 10
Crediting Method	-10% Premium Bonus -Annual Reset/Ratchet Mo Avg, Ann 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)Hindsight Index Blend *Monthly Pt-to-Pt for indices 1 & 5 only 9) Fixed	5 Crediting Methods 1) Annual Reset / Ratchet Annual Point to Point(S&P 500) 2) Annual Reset / Ratchet Monthly Point to Point(S&P 500) 3) Annual Reset / Ratchet Quarterly Point to Point(DIJA Index) 4) Annual Reset / Ratchet Monthly Average with cap(DIJA Index) 5)Fixed Account	2% Prem Bonus 5 Crediting Methods 1) Annual Reset / Ratchet Annual Point to Point(S&P 500) 2) Annual Reset / Ratchet Monthly Point to Point(S&P 500) 3) Annual Reset / Ratchet Quarterly Point to Point(DIJA Index) 4) Annual Reset / Ratchet Monthly Average with cap(DIJA Index) 5)Fixed Account	5% Premium Bonus 5 Crediting Methods 1) Annual Reset / Ratchet Annual Point to Point(S&P 500) 2) Annual Reset / Ratchet Monthly Point to Point(S&P 500) 3) Annual Reset / Ratchet Quarterly Point to Point(DIJA Index) 4) Annual Reset / Ratchet Monthly Average with cap(DIJA Index) 5)Fixed Account
Premium Listing	Flexible $100 min addt'l	Flexible $500 min add'l	Single	Single
Crediting Rates	Mo Avg / Annual Pt-Pt 1) 2.65% 2.50% 2) 2.40% 2.20% 3) 2.10% 2.10% 4) 2.10% 2.10% 5) N/A 2.05% 6) N/A 2.20% 7) N/A 1.30% Mo Cap / Fixed S&P 500 1.40% 1.30% NASDAQ-100 1.20%	1) 4.00% 2) 1.50% 3) 2.00% 4) 5.00% 5) 2.05%	1) 4.50% 2) 2.00% 3) 2.50% 4) 5.00% 5) Year 1 – 2.05% Year 2-8 – 1.05%	1) 3.75% 2) 1.25% 3) 1.75% 4) 5.00% 5) Year 1 – 2.05% Year 2-8 – 1.05%
Commission	0-75 – 6.5% Comp reduced age 76+	*0-75 = 9.25% *76-80 = 7.25% *81-85 = 5.25%	**0-75 = 5.25 **76-80 = 3.75% **81-85 = 2.75%	0-75 = 7% 76-80 = 5% 81-85 = 3%
Issue Ages	^0-79 Q or NQ	0-85 NQ / 0-80 Q	0-85 NQ / 0-80 Q	0-85 NQ / 0-80 Q
Minimum Issue	$2,000Q/$10,000 NQ	$5,000 Q and NQ	$5,000 Q and NQ	$5,000 Q and NQ
Maximum Issue	$3,000,000	$1,000,000	$1,000,000	$1,000,000
Free Annual Partial Withdrawal	10% after year one	10% after year one	10% Immediately*	10% after year one
Surrender Charges	10 years 18/16/14/12/11/10/8/6/4/2(+ or – MVA)	10 Years^ 9/9/8/7/6/5/4/3/2/1 (+ or – MVA)	8 years^ 9/8/7/6/5/4/3/2 (+ or – MVA)	10 Years 10/10/10/9.5/9/8/7/6/4/2 (+ or – MVA)
Minimum Guarantee	87.5% of premium at 1.1%	87.5% of premium at 1.25%	87.5% of premium at 1.25%	87.5% of premium at 1.25%
Comments	-Addt'l deposits do not reset surrender -Annuitization available after yr 1 for life or 5x5. -90 day NH waiver after 1st year (ages 0-75) ^78 in IN	Nursing Home waiver available after year one – 90 days Terminal Illness waiver after year one (TI – less than 12 months to live) ^10/10/9.5/9/8/7/6/4/4/2 in most states(different in TX) **Comps reflect CA and WA, all other states, contact CPS for details on higher comp(different in TX)	-Nursing Home waiver available after year one – 90 days -Terminal Illness waiver after year one (TI – less than 12 months to live) *10% in CA, other states are 10% after year one ^ 10/9/8/7/6/5/4/2 in most states **Comps reflect CA and WA, all other states, contact CPS for details on higher comp	Nursing Home waiver available after year one – 90 days Terminal Illness waiver after year one (TI – less than 12 months to live) GLWB Rider -7.5% rollup each year on IV
Product NOT in these states	AL,AK,CT,DE,MN,NV, NY,OR,TX,UT,VT,WA	CT, DE, IL MN, NJ, NY, OK, OR, PA, UT	AK,CT, DE, HI, MN, NJ, NY, OK, OR, PA, UT	AK, CA, CT, DE, HI, IL, MN, MO, NJ, NY OK, OR, PA, TX, UT VT,

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Carrier	Reliance Standard	The Standard	Transamerica
Ratings	A.M. Best A S&P A	A.M. Best A S&P AA-	A.M. Best A S&P AA-
Assets	3.5 Billion	12.9 Billion	103.9 Billion
Product Name	Keystone 5, 7 & 10	Index Growth Annuity 5 and 7	Index Advantage
Crediting Method	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	2 Crediting Methods 1) Annual Reset/Ratchet Pt to Pt w/Bailout Rate 2)Fixed Account S&P 500 Index
Premium Listing	Single	Single	Single
Crediting Rates	5yr 7yr 10yr 1) 4.5% 5.00% 5.00% 2) 25% 30% 30% 3) 5.0% 5.50% 5.50% 4) 35% 40% 40% 5) 2.50% 2.60% 2.65% Minimums for all yrs: 1) 4% 2) 25% 3) 5% 4) 35%	5yr 7yr PR 100% 100% CAP 3.00% 3.25% 100K+ 3.75% 4.00% 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	1) 4.00% w/3.00% Bailout Rate 2) 1.50%(1% min)
Commission	5yr 7yr 10yr 0-80: 4.0% 5.0% 8.0% 81-85:2.4% 3.0% 4.8%	5 year 7 year 0-80 = 4.00% 5.00% 81-85 = 2.25% 2.75% 86-90 = 1.85% 2.25%	0-80 = 7.50%
Issue Ages	0-85 Q or NQ	0-90 Q or NQ	0-80 Q or NQ
Minimum Issue	$10,000 Q and NQ	$15,000 Q and NQ	$2,000 Q / $10,000 NQ
Maximum Issue	$500,000	$1,000,000	$1,000,000
Free Annual Partial Withdrawal	10% Immediately	10% immediately	10% after year one
Surrender Charges	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	10 years *9/9/8/7/6/5/4/3/2/1
Minimum Guarantee	100% of premium at 2% (1.5% for 5 yr)	100% of premium at 1%	100% of premium at 1.50%
Comments	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 *Princ guarantee rider lowers cap by 40bps	*8 year for IN and MD 8/8/7/6/5/4/3/2 Terminal Illness and Nursing Home Waiver Can annuitize after year 1 for a period of at least 60mths
Product NOT in these states	AL,MN,MT,NV, NY,OR,UT	NY	NY, NJ

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