

SPECTACULAR SUMMER FIXED ANNUITIES

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

Carrier	EquiTrust	John Hancock	Lincoln Benefit Life	Lincoln Financial	Lincoln Financial
Ratings	A.M. Best A S&P A	A.M. Best A++ S&P AAA	A.M. Best A+ S&P AA	A.M. Best A+ S&P AA	A.M. Best A+ S&P AA
Assets	3.7 Billion	88.3 Billion	3.1 Billion (76 Billion Allstate)	16.6 Billion	16.6 Billion
Product Name	Certainty Select	GPA Plus	Treasury-Linked Annuity	Classic 5 & 7	Classic Flex 8
Commission	3 year 0-80 = 2% 81-90 = 1.5% <u>5, 6, 8 and 10 year</u> 0-80 = 3% 81-90 = 2.25%	0-79 = 4.25% 80-85 = 3.00% 86-90 = 1.25%	0-80 = 3.0% 81-85 = 2.4% 86-90 = 1.5%	4% 0-75 2.75% 76-80 1.5% 76-85	5% 0-75 3.50% 76-80 1.75% 81-85
Issue Ages	0-90 Q or NQ	0-90*Q or NQ	0-90 Q or NQ	0-85 Q or NQ	0-85 Q or NQ
Minimum Issue	\$10,000 Q and NQ	\$2,000 Q and NQ	\$3000 Q / \$5000 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
Principal Guarantee	No	Yes	Optional for 30bps	No	No
Premium Listing	Single	Flexible (\$500 min. add'l / \$100 ACH)	Flexible (\$100 Min Addt'l)	Single	Flexible (\$50 Min Addt'l)
Free Annual Partial Withdrawal	Cumulative Interest	10% Immediately	10% Immediately	10% Immediately	10% Immediately
Surrender Charges	10/10/9/9/8/8/7/7/6/5 10 yr (+ or - MVA)	7/7/6/6/5/4 6 Years	9/8/8/7/6/5/4/3/2/1 10 years	9/8/7/6/5 - 5 Year (+ or - MVA)	9/8/7/6/5/4/3/2 8 Years (+ or - MVA)
Minimum Rate Guarantee	1.5% (MGCR = 87.5% of premium at 3%)	3%	2%	1.5%	1.5%
Nursing Home Withdrawals	*90 days up to age 80	90 days up to age 79	60 days	None	30 days
Comments	CHOICE OF THREE, FIVE, SIX, EIGHT AND TEN YEAR RATE GUARANTEE 30 day exit window at end of guar. period to leave contract <u>Average Yields</u> 3yr. 4.50% 5yr. 5.00% 6yr. 5.00% 8yr. 5.25% 10yr 5.30% *NH Waiver up to age 75 in MA	CHOICE OF ONE, THREE AND SIX YEAR RATE GUARANTEE Addt'l deposits Reset Surrender Caresolutions rider provides LTC benefits in addition to interest earned <u>Rates Yr1 Base</u> <25K 5.15% / 4.15% <100K 6.15% / 4.15% 100K+ 7.15% / 4.15% <u>AEY for 6yrs</u> <25K 4.32% <100K 4.48% 100K+ 4.65% *Issues to age 85 in KY, MA, NY, OR, WA	FIVE YEAR RATE GUARANTEE Addt'l deposits have own surrender schedule, and earn new money rate Credited rate may increase annually based on the performance of the U.S. Treasury Maturity 5-year yield. N/H, Tl, and LTC waivers available 45 day exit window at the end of rate guarantee period to leave contract <u>Average Yields</u> <\$100K 4.25% \$100K+ 4.50%	FIVE AND SEVEN YEAR RATE GUARANTEE Can annuitize after 5 years for 5yr min. *Similar product available in NY – call CPS for details <u>Rates Yr 1 Base</u> <100K 5.6% 4.6% >100K 6.6% 4.6% <u>AEYs</u> <100k = 4.8% >100k = 5.0%	ONE YEAR RATE GUARANTEE Addt'l deposits do not reset surrender Can annuitize after 5 years for 5yr min. Classic Flex will accept 403b cases with \$100 monthly deposit until Min. Deposit amount is reached, then \$50 is accepted <u>One year rate Under \$100K</u> 6.15 (2% bonus + 4.15% base) \$100K+ 7.15 (3% bonus + 4.15% base)
Product NOT approved in these states	NY, OR, UT, VT, WA		CT, MA, NY, OR WA	MN, NY*	MA, MN, NY*, OR UT



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