

FIXED ANNUITY SPREAD SHEET

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

Carrier	Allianz	American General	American General	American General	American National
Ratings	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA+	A.M. Best A+ S&P AA+	A.M. Best A+ S&P AA+	A.M. Best A+ S&P AA
Assets	41.7 Billion	28.4 Billion	28.4 Billion	28.4 Billion	12.1 Billion
Product Name	Dominator 5-10 Year	Horizon Flex	Horizon MYG	Horizon Plus2004	Citadel 5 Diamond
Commission	3.5% 5 & 6 yr 4% 7, 8 & 9 yr 4.5% 10 yr all ages	5% 0-75 4% 76-80 3% 81-85	7.5% 0-75 5.0% 76-80 3.0% 81-85	6.0% 0-75 3.2% 76-80 1.35% 81-85	4.0% ages 0-80 3.0% ages 81-85
Issue Ages	0-85 Q or Non Q	0-85 Q or Non Q	0-85 Q or Non Q	0-85 Q or Non Q	0-85 Q or Non Q
Minimum Issue	\$20,000	\$5,000 NQ, \$2,000 Q	\$5,000	\$5,000 – see below	\$5,000
Maximum Issue	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Principal Guarantee	No (Yes at death)	No	No	No	Yes
Premium Listing	Single	Flexible \$50 min A.C.H.	Single	Single	Flexible 1 st yr only, \$1000 min., \$100 min. A.C.H.
Free Annual Partial Withdrawal	After yr 1, 15% of initial prem for life of contract	10% Immediately	10% Immediately	10% Immediately	10% after 90 days
Surrender Charges	10/9/8/7/6/5/4/3/2/1 10 years + or - MVA	8/8/8/7/6/5/3/1 8 Years + or - MVA	10/9/8/7/6/5/4/3/2/1 10 years + or - MVA	9/8/7/6/5/4/3/2/1 9 years + or - MVA	7/7/7/6/5 – 5 years
Minimum Rate Guarantee	3%	2%	2%	2%	2.90% (See Below)
Nursing Home Withdrawals	30 days – allow to annuitize over 5 years	90 days – up to age 75	90 days – up to age 75	90 days – up to age 75	60 days up to age 80
Comments	CHOICE OF 5-10 YEAR RATE GUARANTEE Surrender and MVA applies at death unless payout is taken over – 5 years principal guar. at death No forced annuitization at end of contract 30 day window at end of guar. period to surrender w/ no MVA or surrender charge	ONE YEAR RATE GUARANTEE Add'l deposits do not reset surrender Early annuitization available after year 5 for 5yr minimum Contract can be started with \$50 w/ \$50 monthly premium A.C.H. Qualified contracts must be traditional IRA	6 YEAR RATE GUARANTEE Full AV at death Rate guaranteed for 6 years then contract renews annually Early annuitization available after year 5 for 5yr minimum	6 YEAR RATE GUARANTEE Surrender at death unless annuitized for 5 year min. Rate guaranteed for 6 years then contract renews annually Early annuitization available after year 5 for 5yr minimum	ONE YEAR RATE GUARANTEE Addt'l. deposits do not reset surrender Disability, Terminal Illness waivers Rates renew annually on policy anniversary No early annuitization Min guar 2% in AR,GA,KY,MD,MT, NJ & SC 3% in UT *Similar Product Available in Oregon
Product NOT approved in these states	NJ, NY, OR, PA	MA, NJ, NY, UT	MN, NJ, NY, UT	MN, NJ, NY, OR, PA, UT, WA	NY



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Carrier	American National	American National	American National	American National	BMA/RBC
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 A-
Assets	12.1 Billion	12.1 Billion	12.1 Billion	12.1 Billion	8.9 Billion
Product Name	Citadel 7 Diamond	Palladium Advisor	Palladium MYG 5-10 year	Transitions Estate Annuity	Master Builder
Commission	4.5% ages 0-80 3.5% ages 81-85	3% 0-79 1% 80-90 See Below for Trail Commission Info	4yr-2%, 5,10yr-4%, 6,7,8yr-2.5%,9yr-3% Comp reduced ages 80+	4% ages 35-74 2.75% ages 75+	6.25% ages 0-69 4.25% ages 70+
Issue Ages	0-85 Q or Non Q	0-90 Q or Non Q	0-85 Q or Non Q	35-80 Non Q - only	0-80 Q or Non Q
Minimum Issue	\$2k Q, \$5k Non Q	\$5,000 NQ \$100/mo. Q	\$5,000	\$10,000	\$5,000
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$500,000
Principal Guarantee	Yes	No	No	No	No
Premium Listing	Flexible. \$1000 min., \$100 min. A.C.H.	Flexible-See Below min. add'l \$100/mo max. add'l \$20k/yr	Single	Single	Flexible for 1 st 6 mos. - \$500 min. add'l
Free Annual Partial Withdrawal	10% after 90 days	10% Immediately	Interest only in yr 1 10% after yr 1	No	10% after year one
Surrender Charges	7/7/7/6/5/4/2 – 7 years	7/7/7/6/5/4/2 + or - MVA 7 years	8/8/8/7/6/5/4/3/2/1 - 10 years (+ or - MVA)	Cannot be surrendered during accumulation period	10/9/8/7/6/5/4/3/2/1 (+ or - MVA) 10 years
Minimum Rate Guarantee	2.90% (See Below)	2.90% (See Below)	1.5%	3%	3%
Nursing Home Withdrawals	60 days up to age 80	60 days up to age 80	60 days up to age 80	No	90 days after 1 st contract year
Comments	<p>ONE YEAR RATE GUARANTEE</p> <p>Addt'l. deposits do not reset surrender</p> <p>Disability, Terminal Illness waivers</p> <p>Rates renew annually on policy anniversary</p> <p>Can annuitize after yr 5 for 5 yr min., or after yr 1 for 10 yr min.</p> <p>Min guar 2% in AR,GA,KY,MD,MT, NJ & SC 3% in UT</p> <p>*Similar Product Available in Oregon</p>	<p>ONE YEAR RATE GUARANTEE</p> <p>Additional deposits do not reset surrender</p> <p>1% first year rate bonus is applied to all premiums</p> <p>Non-q contracts are flexible in 1st year only</p> <p>Hospital / Disability Waiver Available</p> <p>Rates renew monthly starting in yr 2</p> <p>Can annuitize after yr 5 for 5 yr min.</p> <p>Trail Commission – Beginning 13th month .40% on AV paid monthly, .80% after 7th year</p> <p>Min guar 2% in AR,GA,KY,MD,MT,SC 3% in WA</p>	<p>CHOICE OF 4-10 YEAR RATE GUARANTEE</p> <p>30 day exit window at end of guar. period to leave contract</p> <p>Can annuitize after yr 3 for period equal to remaining guar or 5 yrs, whichever is greater</p> <p>No MVA in PA</p>	<p>6 YEAR RATE GUARANTEE</p> <p>Term Insurance Rider available to offset taxable gain for heirs. X% of Rider reduces crediting rate to contract – see rate sheet, no exam for term rider</p> <p>10% rider has 2 medical Qs, 20-50% rider has 3 addt'l. Qs</p> <p>Product cannot be surrendered</p> <p>Can annuitize at any time for 5+ years</p> <p>Terminal Illness Waiver</p>	<p>ONE YEAR RATE GUARANTEE</p> <p>Enhanced DB Feature</p> <p>- after 5 yrs credits addt'l. 30% on gains from yrs 1-5 to bene. (20% if issued after @69) + addt'l. 60% on gains credited after yr 5 (40% if issued after @69) / Enhanced Annuity Bonus if contr. annuitized after 10th yr. a living benefit will be added to AV – 15% on gains from yrs 1-5 (10% if issued after @69) and 30% on gains credited yrs 6-10 (15% if issued after @69).</p> <p>Can annuitize after 2 yrs for 6 yr min.</p>
Product NOT app. in these states	NY	IL, MA, MN, NJ, NY, PA, UT	NY, UT (8,9,10yr N/a in OR)	MN, MT, NY, OR, WI	HI, MD, NJ, NY, OR, PA, UT



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Carrier	BMA/RBC	Chase Insurance	Fidelity & Guaranty	Fidelity & Guaranty	G.E. Capital
Ratings	A.M. Best A S&P A-	A.M. Best A S&P A+	A.M. Best A S&P BBB	A.M. Best A S&P BBB	A.M. Best A+ S&P AA-
Assets	8.9 Billion	5.4 Billion	14.9 Billion	14.9 Billion	31.5 Billion
Product Name	Value Master	Zurich Classic II	Fidelity Platinum Plus	Fidelity Platinum	Capital Provider Five10
Commission	8.5% ages 0-75 6.5% ages 76-80 5.5% ages 81-85	3% ages 0-80 Comp bonus – Call for information	5yr – 3% 7yr – 5% 10yr – 1% ½ Comp ages 80+	5yr – 2.5% 7yr – 3% 10yr – 1% ½ Comp ages 80+	3% 0-75, 2% 76-80 1% 81-99
Issue Ages	0-85 Q or Non Q	0-85 NQ Only	0-90 Q or Non Q	0-90 Q or Non Q	0-99 Q or Non Q
Minimum Issue	\$5,000	\$2,000 Non Q	\$2,000 Q \$5,000 Non Q	\$2,000 Q \$5,000 Non Q	\$2,000 Q \$5,000 Non Q
Maximum Issue	\$500,000	\$1,000,000	\$500,000	\$500,000	\$500,000
Principal Guarantee	No	No	No	No	Yes
Premium Listing	Flexible for 1 st 6 mos. - \$500 min.	Flexible - \$25 Q \$500 NQ	Single	Single	Flexible, \$1000 min. (n/a in IN, MA and OR)
Free Annual Partial Withdrawal	10% immediately	10% after year one	Interest only	Interest only	10% immediately
Surrender Charges	10/9/8/7/6/5/4/3/2/1 (+ or – MVA) 10 years	7/7/6/5/4/2 6 years + or – MVA	9/8/7/6/5/4/3/2/1/1 – 10 years (+ or – MVA)	9/8/7/6/5/4/3/2/1/1 – 10 years (+ or – MVA)	6/6/6/6/3 5 years
Minimum Rate Guarantee	3%	2%	1.5%	1.5%	2% See Below
Nursing Home Withdrawals	90 days after 3 rd contract year	90 days N/A in MD, MA	No	60 days for issue ages up to 65	30 days for issue ages up to 76
Comments	ONE YEAR RATE GUARANTEE Can annuitize after 2 yrs for 10 yr min. Additional deposits earn current new money rates and do not reset surrender	THREE OR SIX YEAR RATE GUARANTEE Rates differ in NY This contract does not accept qualified funds Similar product available in NY No early annuitization Surrender, but no MVA, at death in all states except CT, MA, NJ, PA, VT	5, 7 OR 10 YEAR RATE GUARANTEE Surrender and MVA apply at death RMDs – interest earned may be subject to surrender & MVA 30 day window at end of guar period to surrender w/ no MVA or surrender charge Floating min for GA, IL, KS, KY, PA, SD, WV 3% min in ID, MT	5, 7 OR 10 YEAR RATE GUARANTEE Terminal Illness and Unemployment Waiver 30 day window at end of guar period to surrender w/ no MVA or surrender charge	FIVE YEAR RATE GUARANTEE New surrender period on additional deposits Can annuitize after yr1 over 5 year period 3% Min Guar – CT, MA, ND, OR, SD, UT, WA, 2% in all other states Rates differ in New Jersey
Product NOT approved in these states	HI, NJ, NY	MN, OR, WA	NY, OR, UT, VT, WA	NY, OR, UT, VT, WA (5 year not available in CT, NC, OK)	MI, NY*



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Carrier	G.E. Capital	G.E. Capital	ING Reliastar	ING USA	Integrity Life																														
Ratings	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA	A.M. Best A+ S&P AA	A.M. Best A+ S&P AAA																														
Assets	31.5 Billion	31.5 Billion	17.5 Billion	48.0 Billion	4.1 Billion																														
Product Name	Capital Provider Seven 10	Capital Provider Advantage	Quintaflex	MultiSet Plus	Momentum Advantage																														
Commission	4.75% 0- 75 3% 76-80 1.25% 81-99	4.5% 0-75 2.7% 76-80 1.05% 81-85	<table><tr><td></td><td>Qual</td><td>Nonqual</td></tr><tr><td>0-60</td><td>4.25%</td><td>3.75%</td></tr><tr><td>61-65</td><td>2.0%</td><td>1.25%</td></tr><tr><td>66-75</td><td>1.25%</td><td>1.25%</td></tr><tr><td>76+</td><td>0.65%</td><td>0.65%</td></tr></table> TSA Comps Vary		Qual	Nonqual	0-60	4.25%	3.75%	61-65	2.0%	1.25%	66-75	1.25%	1.25%	76+	0.65%	0.65%	5,6 yr - 2.0% 7,8 yr - 2.5% 9yr – 4% 10 yr – 5.0% ¾ comp ages 76-85 ½ comp ages 86-90 Trail commissions available	<table><tr><td></td><td>0-79</td><td>80+</td></tr><tr><td>4yr</td><td>2.0%</td><td>0.5%</td></tr><tr><td>5yr</td><td>2.5%</td><td>0.5%</td></tr><tr><td>7yr</td><td>3.0%</td><td>1.0%</td></tr><tr><td>10yr</td><td>3.5%</td><td>1.5%</td></tr></table>		0-79	80+	4yr	2.0%	0.5%	5yr	2.5%	0.5%	7yr	3.0%	1.0%	10yr	3.5%	1.5%
	Qual	Nonqual																																	
0-60	4.25%	3.75%																																	
61-65	2.0%	1.25%																																	
66-75	1.25%	1.25%																																	
76+	0.65%	0.65%																																	
	0-79	80+																																	
4yr	2.0%	0.5%																																	
5yr	2.5%	0.5%																																	
7yr	3.0%	1.0%																																	
10yr	3.5%	1.5%																																	
Issue Ages	0-99 Q or Non Q	0-85 Q or Non Q	0-85 Q or Non Q	0-80 Q or Non Q	4,5yr - 0-86, 7yr - 0-85, 10yr - 0-83																														
Minimum Issue	\$2,000 Q \$5,000 Non Q	\$5,000 Non-q \$2000 Q	\$500	\$5,000	\$20,000																														
Maximum Issue	\$500,000	\$500,000	\$500,000+	\$1,000,000+	\$1,000,000																														
Principal Guarantee	Yes	Yes	Only for 403b	Yes	No																														
Premium Listing	Single (See below)	Single	Flexible (\$50/mo or \$500/year min.)	Single	Single																														
Free Annual Partial Withdrawal	10% immediately	10% immediately	10% Immediately	Interest only in yr 1 10% after yr 1	10% Immediately																														
Surrender Charges	7/7/7/6/5/4/3 7 years	7/7/7/6/6/5 6 Years	5/5/5/5/5 5 years	7/7/7/6/5/4/3/2/1 1 st 5, 7, or 10 yrs + or – MVA	8/8/7/7/6/6/5/5/4/4 1 st 4,5,7, or 10 yrs + or – MVA																														
Minimum Rate Guarantee	2% See Below	3% See Below	3% See Below	1.5%	2% Most States (See Below)																														
Nursing Home Withdrawals	30 days for issue ages up to 76	30 days 90 days after issue	60 days all ages N/A in TX, PA	30 days N/A in MA, TX	60 days N/A in MD																														
Comments	ONE YEAR RATE GUARANTEE Additional deposits pay same first year comp and have own surrender charges Can annuitize after yr1 over 5 year period Flexible premiums accepted in MN, UT, WA 3% Min Guar– UT & WA Rates differ in OR Similar product available in NY	ONE YEAR RATE GUARANTEE Can annuitize after yr 1 over 5 year period minimum Minimum guarantee drops to 2% after year 6 for most states UT & WA – interest rates differ, see rate sheet	One Year Rate Guarantee No rate lock No Joint Annuitant or Owner Add'l deposits reset surrender Can annuitize anytime 1.5% min. on Non- TSA/457 in AZ, CO, DC, FL, KY, LA, MI, MO, NH, SC, SD	CHOICE OF 5 – 10 YEAR RATE GUARANTEE UT, VT, WA – no MVA, -25bp rate, different surrender schedule 30 day window at end of original rate guar. period to leave contract or will renew for add'l term Can annuitize after year 1 for 10 or more yrs MVA but no surrender in 10 th yr Surrender and MVA apply to total annual withdrawal if more than 10%	4,5,7, & 10 YEAR RATE GUARANTEE Unemployment and terminal illness waiver 3% Min.Guar in RI & WI Can annuitize at at any time, 1 st year intitiates commission chargeback Similar Product Available in NY																														
Product NOT approved in these states	MS, NY	MS	AL, IN, MA, NJ, NY, OR	NJ, NY	MA,ME,NH,NJ,ND OR,SC,UT,VT,WA																														



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Carrier	Integrity Life	Jefferson Pilot	Jefferson Pilot	John Hancock	Liberty Life
Ratings	A.M. Best A+ S&P AAA	A.M. Best A++ S&P AAA	A.M. Best A++ S&P AAA	A.M. Best A++ S&P AA+	A.M. Best A- S&P A
Assets	4.1 Billion	15.6 Billion	15.6 Billion	73.3 Billion	8.2 Billion
Product Name	New Momentum	Classic 5 & 7	Classic Flex 8	GPA Plus	Freedom 5 MYG
Commission	5% ages 0-79 3% ages 80-85	<u>5 yr</u> 4% 0-75 2.75% 76-80 1.5% 76-85 <u>7 yr</u> 5% 0-75 3.5% 76-80 2% 81-85	5% 0-75 3.25% 76-80 1.50% 81-85	4.0% ages 0-79 3.0% ages 80 - 90	4% ages 0-80 2% ages 81-85 Comp bonus – call for information
Issue Ages	0-85 Q or Non Q	0-85	0-85	0-90 Q or Non Q	0-85 Q or Non Q
Minimum Issue	\$2,000Q \$5,000 Non Q	\$10,000	\$5,000 NQ \$2,000 Q	\$2,000	\$5,000
Maximum Issue	\$1,000,000	\$500,000	\$500,000	\$1,000,000	\$500,000
Principal Guarantee	No	No	No	Yes	Optional See Below
Premium Listing	Flexible \$1,000 Min or \$100 EFT	Single	Flexible \$50 Min	Flexible \$500 min. add'l or \$100 ACH	Single
Free Annual Partial Withdrawal	10% Immediately	10% Immediately	10% Immediately	10% Immediately	10% after year 1 cumulative to 20% maximum
Surrender Charges	8/7/6/5/4/6/2 7 Years + or - MVA	9/8/7/6/5 - 5 Year 9/8/7/6/5/4/3 - 7 Year + or - MVA	9/8/7/6/5/4/3/2 8 Years + or - MVA	7/7/6/6/5/4 6 Years	7/7/7/6/5 5 Years
Minimum Rate Guarantee	2% Most States (See Below)	1.5%	1.5%	2%	2.25% (Indexed)
Nursing Home Withdrawals	60 days N/A in MA,SD	None	30 days	Caresolutions LTC Benefits-see below	45 days Owner & Spouse
Comments	1, 2, 3, 5, 7, or 10 Year Rate Guarantee 30 day window at end of rate guarantee period to choose next guarantee option based on new money rates at that time MVA coincides with rate guarantee period Add'l deposits have their own surrender Can annuitize at any time 3% Min.Guar in MA year with portfolio, OR, SC, UT	5 & 7 Year Rate Guarantee Can annuitize after 5 years for 5yr min. *Similar product available in NY – call CPS for details	1 Year Rate Guarantee Can annuitize after 5 years for 5yr min. Classic Flex will accept 403b cases with \$100 monthly deposit minimum *Similar product available in NY – call CPS for details	1, 3, or 6 Year Rate Guarantee Caresolutions Rider available issue ages 40-75 for case sizes \$25k to \$500k 1% of premium credited monthly to accumulation value for 3 years after 100 days in a nursing home. Withdrawal is optional. 40bps annual cost. Available 6 years from issue. Rider N/Av in CT,FL,KS,MA,NY,OR, UT,VA,WA Add'l deposits reset surrender Single Premium only in IN	5 Year Rate Guarantee Terminal Illness waiver for owner and spouse Nursing home waiver – unable to perform 2 out of 6 ADLs, does not have to be in a licensed facility Principal guarantee rider can be added reducing first year rate bonus by 1%
Product NOT approved in these states	ME, NH, VT, WA Similar Product Available in NY	MA, MN, NY*, OR, UT	MA, MN, NY*, OR, UT	KY, MN, OK, OR, PR	ME, OR, UT



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Carrier	Liberty Life	Lincoln Benefit	Lincoln Benefit	Lincoln Benefit	MONY
Ratings	A.M. Best A-S&P A	A.M. Best A+S&P AA	A.M. Best A+S&P AA	A.M. Best A+S&P AA	A.M. Best A+S&P A+
Assets	8.2 Billion	2.7 Billion (87 Billion Allstate)	2.7 Billion (87 Billion Allstate)	2.7 Billion (87 Billion Allstate)	11.0 Billion
Product Name	Freedom 1	Saver's Choice Plus	SureHorizon	Tactician Plus	Fixed Annuity FPDA
Commission	4% ages 0-80 2% ages 81-85 Comp bonus – call for information	2.5% up to age 80 2% ages 81-85 1.25% ages 86+	4.75% ages 0-75 3.56% ages 76-85 2.37% ages 86-90	4% yrs. 5, 7, 8 and 10 2% yrs. 6 and 9 (comps are 80% of above for ages 81-85; and 50% of above for ages 86-90)	4% ages 0-79 1.5% ages 80-90
Issue Ages	0-85 Q or Non Q	0-99 Q or Non Q	0-90 Q or Non Q	0-90 Q or Non Q	0-90 Q or Non Q
Minimum Issue	\$5,000	\$2,000	\$3,000 – see below	\$2,000 Q \$5,000 Non Q	\$2,000 Q \$10,000 Non Q
Maximum Issue	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,500,000
Principal Guarantee	Optional See Below	Optional See Below	Optional See Below	No	No
Premium Listing	Single	Single	Flexible - \$100 min.	Flexible- \$1000 min.	Flexible
Free Annual Partial Withdrawal	10% after year 1 cumulative to 20% maximum	15% immediately	10% immediately (can be taken monthly)	10% immediately (can be taken monthly)	10% immediately can be taken monthly
Surrender Charges	7/7/7/6/5/4/3 7 Years	7/7/7/6/5/4/3/2/1 9 Years	8/8/7/6/5/4 6 years	8/8/8/7/6/5/4/3/2/1 – 10 Years + or - MVA	9/8/7/6/5/4/3/1 – 8 years + or - MVA
Minimum Rate Guarantee	2.25% (Indexed)	3% on 1 st 50k 3.5% on add'l	2%	2% Most States (See below)	3%
Nursing Home Withdrawals	45 days Owner & Spouse	60 days N/A in MA	90 days N/A KS,MA,VT	90 days N/A in MA, TX	90 days after yr 1 if issued before age 76 (N/A in MA)
Comments	5 Year Rate Guarantee Terminal Illness waiver for owner and spouse Nursing home waiver – unable to perform 2 out of 6 ADLs, does not have to be in a licensed facility Principal guarantee rider can be added reducing first year rate bonus by 1%	ONE OR FIVE YEAR RATE GUARANTEE Portfolio rates renew annually First year bonus: 1% w/ return of principal rider 1.5% without	ONE, THREE, FIVE, OR SIX YEAR RATE GUARANTEE Add'l deposits do not reset surrender No surrender at death rider - .15% cost on Accumulation Value each anniversary Return of prem. rider 50 basis point cost on 1 st year rate Can annuitize at any time for 10 year minimum Can start contract with \$100 per month on EFT, \$30 annual fee will be assessed until \$3,000 in total premium received	CHOICE OF 5-10 YEAR RATE GUARANTEE 30 day window at end of initial rate guar. to surrender or transfer with no surrender or MVA Add'l deposits earn new money rate and have own surrender Can annuitize after yr 1 for min. of 5 yrs Rates in TX are .10% lower 3% minimum guarantee in CT, MN OR, and WA Single premium only in OR	THREE, FIVE, SEVEN, EIGHT OR TEN YEAR RATE GUARANTEE Can annuitize after yr 3 w./ no surrender, MVA applies Addt'l. deposits do not reset surrender charge, but do have their own MVA 8 yr surrender charge applies to all guar periods 7 yr surrender schedule in NY
Product NOT approved in these states	ME, OR, UT	AZ, NY	NY	NY	OR, PA, WA



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FIXED ANNUITY SPREAD SHEET

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

Carrier	Physicians	Principal Life	Principal Life	Reliance Standard
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
Assets	1.3 Billion	101.5 Billion	101.5 Billion	2.4 Billion
Product Name	Vista Custom Direct	SPDA Plus	FPDA Plus	Apollo MVA
Commission	3 yr 1.5%; 4yr 2.0%; 5yr 3.5%; 6yr 4.5%, 7, 9 and 10 yr 4%; 8yr 2% (comps are ½ for ages 76+)	0-75 – 4.25% 76-95 - 2.75%	0-80 – 4.5%, 81-90 – 3.0%, 91-95 - 1.25%	0-75 - 6.0%, 76-80 - 4.8% 81-85 - 3.6%
Issue Ages	0-75 Q, 0-85 Non Q	0-95	0-95	0-85 (0-74 in IA, KY) Q or Non Q
Minimum Issue	\$2,000	\$5,000	\$5,000 NQ \$4,000Q	\$5,000
Maximum Issue	\$500,000+	\$2,000,000	\$2,000,000	\$500,000+
Principal Guarantee	No	Yes	Yes	No
Premium Listing	Single	Single	Flexible, \$2,000 min. add'l	Single
Free Annual Partial Withdrawal	10% after year one	10% Immediately	10% Immediately	10% Immediately (cumulative-see below for info)
Surrender Charges	9/9/8/7/6/5/4/3/2/1 10 Years (+ or – MVA)	6/6/6/5/4/3/2 7 Years	6/6/6/5/4/3/2 7 Years	9/8/7/6/5/4/2 7 years (+ or – MVA)
Minimum Rate Guarantee	3% (1.5% in some states)	2% See Below	3%	2.60%
Nursing Home Withdrawals	60 days - 20% of AV available/year if issued before age 76	60 days if issued before age 85 (N/A in NJ,MA,PA)	60 days if issued before age 85 (N/A in NJ,MA,PA)	90 days - 25% of AV available/year after yr 1 if issued before age 75
Comments	CHOICE OF 3-10 YEAR RATE GUARANTEE 30 day exit window at end of guar. period to leave contract Interest only withdrawals avail in yr 1 if requested prior to issue (Minimum acct value of \$10k req.) Can annuitize after yr 1 for 5 or more yrs 3% min. guar. in CO, DC, DE, GA, ID, IL, KS, KY, LA, MD, MT, SC,SD, VA, WV 1.5% in HI,MO,OH	ONE YEAR RATE GUARANTEE Terminal illness and DI waiver Can annuitize after 1 st year 3% Minimum Guarantee in CT, OR, WA 2.5% in MA and 2% in all other approved states	ONE YEAR RATE GUARANTEE Terminal illness and DI waiver Additional deposits do not reset surrender	ONE YEAR RATE GUARANTEE No early annuitization available. Delayed comp for premiums in excess of 200k (until 30 day free look period has expired) Similar Non-MVA contract available 10% free annual partial withdrawal is cumulative up to 30%. Cumulative feature is available starting in 3 rd year. 3% minimum rate guarantee offered in MN, MT
Product NOT approved in these states	AL, MS, NY, PA, UT	AVAILABLE IN ALL STATES	MA	AL, MD, MN, MT, NY, OR, TX, UT, VT, WA



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FIXED ANNUITY SPREAD SHEET

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

Carrier	Reliance Standard	State Life / AUL	Sun Life	United of Omaha
Ratings	A.M. Best A-S&P A	A.M. Best A S&P AA-	A.M. Best A++ S&P AA+	A.M. Best A S&P AA-
Assets	2.4 Billion	0.4 Billion	39.2 Billion	12.9 Billion
Product Name	Eleos MVA	RateGuard	Keyport Value	Ultrannuity
Commission	0-75 - 4% 76-80 - 3.2% 81-85 - 2.4%	0-79 - 5% 80+ 3.3%	3.5% 0-80 1.5% 81+ For all guarantee periods	4% ages 0- 75 2.5% 76-80 0.5% ages 81-85
Issue Ages	0-85 (0-74 IA&KY) Q or Non Q	0-90 Q or Non Q	5yr 0-90 6&7yr 0-85	0-89 Q or Non Q
Minimum Issue	\$10,000	\$10,000 \$1,000 if flexible	\$5,000 NQ \$4,000 Q	\$5,000
Maximum Issue	\$500,000+	\$1,000,000+	\$1,000,000+	\$500,000+
Principal Guarantee	No	Yes	Yes	Yes
Premium Listing	Single	Flexible \$1,000/year minimum	Flexible \$100 min add'l	Flexible for 1 st 2 years, Min. \$500
Free Annual Partial Withdrawal	10% Immediately	12% Immediately	10% Immediately	10% Immediately
Surrender Charges	9/8/7/6/5/4/2 7 years + or - MVA	8/8/8/7/6/5/4 7 Years	7/6/5/4/3 5yr 7/6/5/4/3/2 6yr 7/6/5/4/3/2/1 7yr	7/7/7/6/4/2 6 years
Minimum Rate Guarantee	3%	2%	1.5%	2%
Nursing Home Withdrawals	90 days - 25% of AV available/year after yr 1 if issued before age 75	30 days Hospital or N.H.	45 days N/Av in NY & TX	30 days
Comments	ONE YEAR RATE GUARANTEE 2 day policy issue. No early annuitization available Delayed commissions for premiums in excess of 300k (until 30 day free look period has expired) Similar Non-MVA contract available	ONE YEAR RATE GUARANTEE Fixed Dollar Cost Averaging - Starting yr 2, 12% (3% quarterly) of AV will be ratcheted to NEW MONEY rates for remainder of the contract Additional deposits do not reset surrender Can annuitize after year 5 for 5 yr minimum Can change annuitant mid policy Pays full AV at death of annuitant, owner or one of joint annuitant/owners 1.0% premium bonus applied to all 1 st year premiums All deposits guaranteed by AUL	5, 6 or 7 YEAR RATE GUARANTEE Client can choose between 3% first year rate bonus or annually increasing rates of 5yr - .45% per year 6yr - .30% per year 7yr - .15% per year Qualified plans only available up to issue age 85 Add'l deposits reset surrender period Similar product available in NY	ONE OR THREE YEAR RATE GUARANTEE Will accept additional deposits for 2 years Unemployment, Disability, Terminal Illness, Organ Transplant, Residence Damage, Death of a Spouse or Minor Dependant Waivers Can annuitize after year 2 for life contingent payout only Similar product available in NY
Product NOT approved in these states	AL, MD, ND, NY, OR, TX, UT, VT, WA	AK, HI, NY, OR, PA, UT, WA, WY	OR, VT, WA	MA, NH, NJ, OR, SC, UT, WA



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