

FIXED ANNUITY SPREADSHEET

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

Carrier	American General	American General	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 AA+	A.M. Best A++ S&P AA+	A.M. Best A++ S&P AA+
Assets	53.1 Billion	53.1 Billion	53.1 Billion	53.1 Billion	53.1 Billion
Product Name	Horizon Flex	Horizon MYG	Horizon Plus 2004	Horizon Secure	Horizon Select
Commission	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% 0-80 3.0% 81-85	4.0% 0-80 3.0% 81-85
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ
Minimum Issue	\$5,000 NQ, \$2,000 Q \$50 / mo. min EFT	\$5,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ
Maximum Issue	\$1,000,000 (\$500K over age 75)	\$1,000,000 (\$500K over age 75)	\$1,000,000 (\$500K over age 75)	\$1,000,000 (\$500K over age 75)	\$1,000,000 (\$500K over age 75)
Principal Guarantee	No	No	No	No	No
Premium Listing	Flexible \$2,000 min \$50 min EFT	Single	Single	Single	Single
Free Annual Partial Withdrawal	10% Immediately	10% Immediately	10% Immediately	10% Immediately	10% Immediately
Surrender Charges	8/8/8/7/6/5/3/1 8 Years	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)	10/9/8/7/6/5/4/3/2/1 10 years	10/9/8/7/6/5/4/3/2/1 10 years (+ or – MVA)
Minimum Rate Guarantee	2%	2%	2%	2%	2%
Nursing Home Withdrawals	90 days, after year 1	90 days, after year 1	90 days, after year 1	90 days, after year 1	90 days, after year 1
Comments	ONE YEAR RATE GUARANTEE Additional deposits do not reset the surrender charges Annuitization available after year 5 for 5yr minimum Qualified contracts must be traditional IRA *Flex is approved in NY, but is issued by USL	SIX YEAR RATE GUARANTEE Rate guaranteed for 6 years then contract renews annually Annuitization available after year 5 for 5yr minimum	SIX YEAR RATE GUARANTEE Surrender at death unless annuitized for 5 year minimum Rate guaranteed for 6 years then contract renews annually Annuitization available after year 5 for 5yr minimum	CHOICE OF FIVE OR SEVEN YEAR RATE GUARANTEE Annuitization available after year 5 for 5yr minimum 45 day exit window at end of guar. period to leave contract	CHOICE OF FIVE, SEVEN OR TEN YEAR RATE GUARANTEE Annuitization available after year 5 for 5yr minimum 45 day exit window at end of guar. period to leave contract
Product NOT approved in these states	AK, NY*, UT	AK, MN, NJ, NY, UT	MN, NJ, NY, OR, PA, UT, WA	AK, NJ, NY, UT	AK, MN, NJ, NY, OR, PA, UT, WA



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Carrier	American National	American National	American National	Annuity Investors	EquiTrust
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	13.2 Billion	13.2 Billion	13.2 Billion	1.39 Billion	5.4 Billion
Product Name	Citadel 7 Diamond	Palladium Advisor	Palladium MYG 3 – 10 year	Asset Select 1-2-3	Certainty Select
Commission	4.5% 0-80 3.5% 81-85	3% 0-79 1% 80-90 Trail commission available	1.5% 3 year 2% 4 year 4% 5&10 year 2.5% 6,7,&8 year 3% 9 year Comp reduced ages 80+	1 yr 0.30% 2 yr 1.10% 3 yr 1.44%	3 year 0-80 2% 81-90 1.5% <u>5, 6, 8 and 10 year</u> 0-80 3% 81-90 2.25%
Issue Ages	0-85 Q or NQ	0-90 Q or NQ	0-85 Q or NQ	18-90 Q / 0-90 NQ	0-90 Q or NQ
Minimum Issue	\$2000 Q / \$5000 NQ	\$100 Q / \$5,000 NQ	\$5,000 Q and NQ	\$10,000 Q and NQ	\$10,000 Q and NQ
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$750K up to age 80; \$500K for ages 81+	\$1,000,000
Principal Guarantee	Yes	No	No	Yes	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	Single
Free Annual Partial Withdrawal	10% Immediately	10% Immediately	Interest only in yr 1 10% after yr 1	Interest only in yr 1 10% after yr 1	Cumulative Interest
Surrender Charges	7/7/7/6/5/4/2 7 years	7/7/7/6/5/4/2 7 years (+ or – MVA)	8/8/8/7/6/5/4/3/2/1 10 years (+ or – MVA)	7/7/6/6/5/4 6 years	10/10/9/9/8/8/7/7/6/5 10 years (+ or – MVA)
Minimum Rate Guarantee	2.90% (See Below)	2.90% (See Below)	1.5% (Indexed)	3%	1.5% (MGCR = 87.5% of premium at 3%)
Nursing Home Withdrawals	60 days up to age 80	60 days up to age 80	60 days up to age 80	No N/H Waiver	*90 days up to age 80
Comments	ONE YEAR RATE GUARANTEE Additional deposits do not reset the surrender charges Disability, Terminal Illness waivers Annuitization available after year 5 for 5yr minimum, or after year 1 for 10 yr minimum Min guar 2% in AR,GA,KY,MD,MT, NJ & SC 3% in UT	ONE YEAR RATE GUARANTEE Additional deposits do not reset the surrender charges Hospital, Disability Waiver Available Rates renew monthly starting in yr 2 Can annuitize after yr 5 for 5 yr min. Min guar 2% in AR,GA,KY,MD,MT 3% in WA	CHOICE OF THREE TO TEN YEAR RATE GUARANTEE 30 day exit window at end of guar. period to leave contract Can annuitize after year 3 for period equal to remaining guarantee or 5 years whichever is greater No MVA in PA	CHOICE OF ONE, TWO AND THREE YEAR RATE GUARANTEE 30 day exit window at end of guar. period to leave contract Annuitization available during the first 6 contract years for 5yr minimum 403B loans available	CHOICE OF THREE, FIVE, SIX, EIGHT AND TEN YEAR RATE GUARANTEE 30 day exit window at end of guar. period to leave contract *NH waiver N/Av in MA
Product NOT app. in these states	NY	IL, MA, MN, NJ, NY, PA, UT	NY, UT (8,9,10yr N/a in OR)	NY, VT	NY, OR, UT, WA



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Carrier	Genworth Life	Genworth Life	Genworth Life	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 AA-	A.M. Best A S&P A-	A.M. Best A S&P A-
Assets	34.7 Billion	34.7 Billion	34.7 Billion	8.7 Billion	8.7 Billion
Product Name	Secure Living Stable 5	Secure Living Smart Rate	Secure Living Independence	Long Term Care Annuity	American Freedom Stars & Stripes 5 and 7
Commission	3.6% 0-75 2.7% 76-80 1.8% 81-85	5.25% 0-75 3.5% 76-80 1.75% 81-85	4.00% 0-75 1.95% 76-80 1.05% 81-85	<u>With Rider</u> 45-60 7.00% 61-70 6.00% 71-80 4.50% <u>Without Rider</u> 45-60 6.00% 61-70 5.00% 71-80 3.50%	<u>5 year</u> 0-84NQ/18-84Q = 3% 85-89NQ & Q = 2.10% <u>7 year</u> 0-84NQ/18-84Q = 2.5% 85-89NQ & Q = 1.75%
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	45 - 80 Q or NQ	18-89Q and 0-89 NQ
Minimum Issue	\$2000 Q / \$5000 NQ	\$2000 Q / \$5000 NQ	\$2000 Q / \$5000 NQ	\$36,500 (May vary by state)	\$10,000 Q and NQ
Maximum Issue	\$500,000	\$500,000	\$500,000	*\$182,500 – Daily Benefit Factor of two years *\$273,750 – Daily Benefit Factor of three years	\$750K up to age 80; \$500K for ages 81+
Principal Guarantee	Yes	Yes	No	No	No
Premium Listing	Single	Single	Single	Single	Single
Free Annual Partial Withdrawal	10% immediately	10% immediately	10% immediately	10% immediately	Interest only in yr 1 10% after yr 1
Surrender Charges	6/6/6/6/3 5 years	7/7/7/6/5/4/3 7 years	9/9/8/7/6/5 6 Years	10/9/8/7/6/5/4/3/2/1 10 Years	7/6/5/4/3 - 5 year 8/7/6/5/4/3/2 - 7 year (+ or - MVA)
Minimum Rate Guarantee	2% (See Below)	2% (See Below)	3.25% (See Below)	3%	3%
Nursing Home Withdrawals	30 days for issue ages up to 76	30 days for issue ages up to 76	30 days 90 days after issue	N/Av	90 days after year 1
Comments	FIVE YEAR RATE GUARANTEE Can annuitize after year 1, however period certain must not be less than the remaining surrender period 3% Min Guar – CT, MA, ND, OR, SD, UT, WA,	ONE YEAR RATE GUARANTEE Can annuitize after year 1, however period certain must not be less than the remaining surrender period Additional deposits reset the surrender charges 3% Min Guar– UT	ONE YEAR RATE GUARANTEE Can annuitize after year 1 for 5 yr min. Minimum guarantee drops to 2% after year 6 for most states	Choice between Daily Benefit Factor of 2 or 3 years and aggregate benefit limit of 200% or 300%. Daily Coverage is calculated according to options chosen in application, LTC is avail if 2/6 ADL's are failed and is not available for 3yrs if 200% or 5 years if 300% is chosen from date of policy issue Eligibility – Scheduled Phone Interview about applicant's medical history and current medications. Product is approved w/out 1 st year Bonus in OR, TX	FIVE OR SEVEN YEAR RATE GUARANTEE T.I. waiver available 30 day exit window at end of guar. period to leave contract Can annuitize immediately for min of 5 years for the 5 year and 7 years for the 7 year 5 year available in IN, MN, NJ, PA, WA
Product NOT approved in these states	MS, NY, OR	NY, MS	MS, NY, OR	CO, CT, FL, HI, IL, KS, KY, ME, MD, MA, MN, NJ, NC, ND, PA, SD, UT, VA, WA, WI	IN, MN, NJ, NY, OR, PA, VA, WA



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Carrier	ING Reliastar	ING USA	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+																														
Assets	21.9 Billion	61.5 Billion	61.5 Billion	4.6 Billion																														
Product Name	Quintaflex	MultiSet Plus	Guarantee Choice	Momentum Advantage																														
Commission	<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%	<u>Ages 0 - 80</u> 2% = 5, 6 year 2.5% = 7, 8 year 4% = 9 year 5% = 10 year Trail commissions available	<u>Ages 0 - 80</u> 3% = 5 year 4% = 7 year 5% = 10 year 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	0-85 Q or NQ	0-80 Q or NQ	0-80 Q or NQ	4,5yr - 0-86, 7yr - 0-85, 10yr - 0-83 Q or NQ																														
Minimum Issue	\$500 Q or NQ	\$5,000 Q and NQ	\$15,000 Q and NQ	\$20,000 Q and NQ																														
Maximum Issue	\$500,000+	\$1,000,000	\$1,000,000	\$1,000,000																														
Principal Guarantee	Only for 403b	Yes	No	No																														
Premium Listing	Flexible (\$50/mo or \$500/year min.)	Single	Single	Single																														
Free Annual Partial Withdrawal	10% Immediately	Interest only in yr 1 10% after yr 1	Interest only in yr 1 10% after yr 1	10% Immediately																														
Surrender Charges	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)	9/8/7/6/5/4/3/2/1 (+ 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	3% (See Below)	1.5%	1.5%	2% Most States (See Below)																														
Nursing Home Withdrawals	60 days all ages N/A in TX, PA	30 days N/A in MA, TX	None	60 days N/A in MD																														
Comments	ONE YEAR RATE GUARANTEE No rate lock No Joint Annuitant or Owner Additional deposits reset the surrender charges Can annuitize anytime 1.5% min. on Non-TSA/457 in AZ, CO, DC, FL, KY, LA, MI, MO, NH, SC, SD	CHOICE OF FIVE – TEN YEAR RATE GUARANTEE UT, VT, WA – no MVA, -25bp rate, different surrender schedule 30 day exit window at end of guar. period to leave contract 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%	CHOICE OF FIVE, SEVEN OR TEN YEAR RATE GUARANTEE 30 day exit window at end of guar. period to leave contract Can annuitize after year 1 for 10 min. After yr 1 – 45 out of 60 days Nursing Home or Hospitalization Waiver 12 month or less TI waiver available	CHOICE OF FOUR, FIVE, SEVEN OR TEN YEAR RATE GUARANTEE Unemployment and terminal illness waiver 3% Min.Guar in RI & WI Can annuitize at any time, 1 st year initiates commission chargeback Similar Product Available in NY Beneficiary Advantage Rider – must be elected at issue – calculated as a percentage of gain in contract <table><tr><th>Age</th><th>Benefit</th><th>Cost</th></tr><tr><td>0-69</td><td>40%</td><td>.20%</td></tr><tr><td>70-79</td><td>25%</td><td>.35%</td></tr></table>	Age	Benefit	Cost	0-69	40%	.20%	70-79	25%	.35%																					
Age	Benefit	Cost																																
0-69	40%	.20%																																
70-79	25%	.35%																																
Product NOT approved in these states	AL, IN, MA, NJ, NY, OR	Only available in states where Guar. Choice is N/App – OR,	NY, OR	ME, NH, ND OR, SC, UT, VT, WA																														



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Carrier	Integrity Life	John Hancock	Liberty Life	Liberty Life
Ratings	A.M. Best A++ S&P AA+	A.M. Best A++ S&P AAA	A.M. Best A- S&P A	A.M. Best A- S&P A
Assets	4.6 Billion	71.7 Billion	10.4 Billion	10.4 Billion
Product Name	New Momentum	GPA Plus	Freedom 5 MYG	Freedom 1
Commission	5% ages 0-79 3% ages 80-85	0-79 = 4.25 80-85 = 3.00 86-90 = 1.25	4% ages 0-80 2% ages 81-85 Comp bonus – call for information	4% ages 0-80 2% ages 81-85 Comp bonus – call for information
Issue Ages	0-85 Q or NQ	0-90*Q or NQ	0-85 Q or NQ	0-85 Q or NQ
Minimum Issue	\$2000 Q / \$5000 NQ	\$2,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ
Maximum Issue	\$1,000,000	\$1,000,000	\$500,000	\$500,000
Principal Guarantee	No	Yes	Optional See Below	Optional See Below
Premium Listing	Flexible \$1,000 Min or \$100 EFT	Flexible \$500 min. add'l or \$100 ACH	Single	Single
Free Annual Partial Withdrawal	10% Immediately	10% Immediately	10% after year 1 cumulative to 20% maximum	10% after year 1 cumulative to 20% maximum
Surrender Charges	8/7/6/5/4/6/2 7 Years (+ or – MVA)	7/7/6/6/5/4 6 Years	7/7/7/6/5 5 Years	7/7/7/6/5/4/3 7 Years
Minimum Rate Guarantee	2% Most States (See Below)	3%	2.25% (Indexed)	2.25% (Indexed)
Nursing Home Withdrawals	60 days N/A in MA,SD	90 day waiver up to age 79 Caresolutions LTC Benefits-see below	45 days Owner & Spouse	45 days Owner & Spouse
Comments	<p>ONE, TWO, THREE, FIVE, SEVEN OR TEN YEAR RATE GUARANTEE</p> <p>30 day window at end of rate guarantee period to choose next guarantee option based on new money rates at that time</p> <p>MVA coincides with rate guarantee period</p> <p>Additional deposits reset the surrender charges</p> <p>Can annuitize at any time</p> <p>3% Min.Guar in MA year with portfolio, OR, SC, UT</p>	<p>ONE, THREE OR SIX YEAR RATE GUARANTEE</p> <p>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.</p> <p>Rider N/Av in CT, FL, KS, MA, MN, NC, NY, OR, PA, UT, VA, WA</p> <p>Additional deposits reset the surrender charges</p> <p>Can annuitize after year 1 for any period of time</p> <p>Seniorlink Elder Care Services available</p> <p>*Issues to age 85 in KY,MA,NY,OR,WA</p>	<p>FIVE YEAR RATE GUARANTEE</p> <p>Terminal Illness waiver for owner and spouse</p> <p>Nursing home waiver – unable to perform 2 out of 6 ADLs, does not have to be in a licensed facility</p> <p>Principal guarantee rider can be added reducing first year rate bonus by 1%</p>	<p>FIVE YEAR RATE GUARANTEE</p> <p>Terminal Illness waiver for owner and spouse</p> <p>Nursing home waiver – unable to perform 2 out of 6 ADLs, does not have to be in a licensed facility</p> <p>Principal guarantee rider can be added reducing first year rate bonus by 1%</p>
Product NOT approved in these states	WA		OR, UT	OR, UT



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Carrier	Lincoln Benefit Life	Lincoln Benefit Life	Lincoln Benefit Life	Lincoln Benefit Life	Lincoln Benefit 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 AA
Assets	3.4 Billion (76 Billion Allstate)	3.4 Billion (76 Billion Allstate)	3.4 Billion (76 Billion Allstate)	3.4 Billion (76 Billion Allstate)	3.4 Billion (76 Billion Allstate)
Product Name	Initiator	Sure Horizon II	Sure Horizon Choice	Tactician Plus	Treasury-Linked Annuity
Commission	1% ages 0 - 99	0-75 = 4.75% 76-85 = 3.56% 86-90 = 2.38% Trail commission option available	0-75 = 3.0% 76-85 = 2.25% 86-90 = 1.5% Trail commission option available	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)	0-80 = 3.0% 81-85 = 2.4% 86-90 = 1.5%
Issue Ages	0-99 Q or NQ	0-90 Q or NQ	0-90 Q or NQ	0-90 Q or NQ	0-90 Q or NQ
Minimum Issue	\$20,000 Q and NQ	\$3,000 Q or (\$100 mo. ACH) \$10,000 NQ	\$10,000 Q or NQ	\$2000 Q / \$5000 NQ	\$3000 Q / \$5000 NQ
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Principal Guarantee	Yes	Optional See below	*Optional See Below	No	Optional for 15bps
Premium Listing	Single	Flexible - \$100 min.	Single	Flexible \$1000 min.	Flexible \$100 min. add'l
Free Annual Partial Withdrawal	10% Immediately	15% immediately	15% Immediately	10% Immediately	10% Immediately
Surrender Charges	7/7/7/6/5/4/3 7 years	8/8/7/6/5/4 6 Years	8/8/7/6/5/4/3/2/1 9 years	8/8/8/7/6/5/4/3/2/1- 10 Years (+ or - MVA)	9/8/8/7/6/5/4/3/2/1 10 years
Minimum Rate Guarantee	3.25%	3.0% (Indexed)	3%	2% Most States (See below)	2%
Nursing Home Withdrawals	*60 days N/A in KS, MA, TX and WA	*90 days	*90 days	*90 days N/A in MA, TX	*90 days
Comments	ONE YEAR RATE GUARANTEE No T.I. waiver available Can annuitize anytime for a minimum of 3 years	ONE, THREE, FIVE OR SIX YEAR RATE GUARANTEE Additional deposits do not reset the surrender charges Can annuitize after yr 1 for min. of 10 yrs LTC, TI and unemployment waiver available Can start contract with \$100 per month on EFT, \$30 annual fee will be assessed until \$3,000 total received *Return of prem. rider 50 bps cost on 1 st year rate *ADL Rider included and waives surrender if annuitant cannot perform 2/6 ADL's	ONE, THREE, SIX OR NINE YEAR RATE GUARANTEE Can annuitize after yr 1 for min. of 10 yrs LTC, Terminal illness and unemployment waiver available *Return of prem. rider 50 basis point cost on 1 st year rate *ADL Rider included and waives surrender if annuitant cannot perform 2/6 daily ADL's	CHOICE OF FIVE - TEN YEAR RATE GUARANTEE 30 day window at end of initial rate guar. to surrender or transfer with no surrender or MVA Additional deposits reset the surrender charges Can annuitize after yr 1 for min. of 5 yrs 3% minimum guarantee in CT, MN OR, and WA *ADL Rider included and waives surrender if annuitant cannot perform 2/6 ADL's	FIVE YEAR RATE GUARANTEE Credited rate may increase annually based on the performance of the U.S. Treasury Maturity 5-year yield. N/H, TI, and LTC waivers available 45 day exit window at the end of rate guarantee period to leave contract Additional deposits reset the surrender charges *ADL Rider included and waives surrender if annuitant cannot perform 2/6 ADL's
Product NOT approved in these states	NY	MA, NY, OR	MA, NY, OR	NY	CT, MA, NY, OR, WA



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Carrier	Lincoln Benefit Life	Lincoln Financial Group (Formerly Jefferson Pilot)	Lincoln Financial Group (Formerly Jefferson Pilot)	Loyal American	North American Company
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	A.M. Best A+ S&P AA-
Assets	3.4 Billion (76 Billion Allstate)	106.7 Billion	106.7 Billion	434.8 Million (8.7 Billion Great American)	5.4 Billion
Product Name	Treasury-Linked II Annuity	Classic 5 & 7	Classic Flex 8	Sure Saver 5	North American Guarantee
Commission	0-80 = 5.5% 81-85 = 4.4% 86-90 = 2.75%	5 yr 4% 0-75 2.75% 76-80 1.5% 76-85 7 yr 5% 0-75 3.5% 76-80 1.75% 81-85	5% 0-75 3.50% 76-80 1.75% 81-85	<u>Ages 18-74Q / 0-74NQ</u> .75% = Over \$100K 1.5% = Under \$100K <u>Ages 75-89 Q and NQ</u> .51% = Over \$100K .75% = Under \$100K	0-80 = 2% 81-90 = 1.5%
Issue Ages	0-90 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	18-89 Q or 0-89NQ	0-90 Q or NQ
Minimum Issue	\$10,000 Q and NQ	\$10,000 Q and NQ	\$2000 Q / \$5000 NQ	\$10,000	2000 Q / \$10,000 NQ
Maximum Issue	\$1,000,000	Ages 0-65 = \$2 million Ages 65+ = \$500K	Ages 0-65 = \$2 million Ages 65+ = \$500K	750,000	\$1,000,000
Principal Guarantee	No	No	No	No	Yes
Premium Listing	Single	Single	Flexible \$50 Min	Single	Single
Free Annual Partial Withdrawal	10% Immediately	10% Immediately	10% Immediately	Interest in year 1 10% thereafter	Interest only, 30 days after issue
Surrender Charges	10 Years 9/8/8/7/6/5/4/3/2/1	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)	7/6/5/4/3 5 Years (+ or - MVA)	8/8/8/8/8/6/4 *8 years (+ or - MVA)
Minimum Rate Guarantee	2%	1.5%	1.5%	3%	Stated rate at date of purchase
Nursing Home Withdrawals	*90 Days	None	30 days	90 days after year 1	90 days – up to age 75 (N/Av in MA and ND)
Comments	TEN YEAR RATE GUARANTEE Credited rate may increase annually based on the performance of the U.S. Constant Maturity Treasury 2-year yield. No exit window, after 5 years, contract automatically renews to new money rate TI and Unemployment riders available *ADL Rider included and waives surrender if annuitant cannot perform 2/6 ADL's	FIVE AND SEVEN YEAR RATE GUARANTEE Can annuitize after 5 years for 5yr min. *Similar product available in NY – call CPS for details	ONE YEAR RATE GUARANTEE Additional deposits do not reset the surrender charges 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	FIVE YEAR RATE GUARANTEE 30 day exit window at end of guar. period to leave contract, otherwise portfolio rate will be credited, MVA and surrender charges expire at this time Can annuitize after year 1 for a minimum of 5 years	CHOICE OF THREE, FOUR, FIVE, SIX OR EIGHT YEAR RATE GUARANTEE *Shorter surrender for 3 years 8/8/8 4 years 8/8/8/8 5years 8/8/8/8/8 6 years 8/8/8/8/8/8 Can annuitize after year 5 for min. of 5 years
Product NOT approved in these states	MD, MN, MS, NV, NJ, NY, OR	MN, NY*	MN, NY, OR, UT	DE, IL, MN, MS, MT, NV, NJ, NY, OR, TX, UT, VA, WA	AL, MD, NY, OR, WA



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FIXED ANNUITY SPREADSHEET

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Carrier	North American Company	Old Mutual (Formerly F&G)	Old Mutual (Formerly F&G)	Principal Life	Principal Life
Ratings	A.M. Best A+ S&P AA	A.M. Best A	A.M. Best A	A.M. Best A+ S&P AA	A.M. Best A+ S&P AA
Assets	5.4 Billion	19.0 Billion	19.0 Billion	125.5 Billion	125.5 Billion
Product Name	Escalating Rate Annuity	Fidelity Platinum Plus	Fidelity Platinum	FPDA Plus	Guaranteed Annuity
Commission	0-80 = 2% 81-90 = 1.5%	5yr – 3% 7yr – 5% 10yr – 3.5% ½ Comp ages 80+	5yr – 2.5% 7yr – 3% 10yr – 3.5% ½ Comp ages 80+	4.5% = 0-81 3% = 81-90 1.25% = 91-95	4.1% = 0-80 2.75% = 81-90 1.15% = 91-95
Issue Ages	0-90 Q or NQ	0-90 Q or NQ	0-90 Q or NQ	0-95 Q or NQ	*0-95 Q or NQ
Minimum Issue	\$2000 Q / \$10,000 NQ	\$2000 Q / \$5000 NQ	\$2000 Q / \$5000 NQ	\$4000 Q / \$5000 NQ	\$4000 Q / \$5000 NQ
Maximum Issue	\$1,000,000	\$500,000	\$500,000	\$1,000,000	\$1,000,000
Principal Guarantee	Yes	No	No	Yes	Yes
Premium Listing	Single	Single	Single	Flexible – 1 st yr only \$2K min. addt'l	Flexible – 1 st yr only \$2K min. addt'l
Free Annual Partial Withdrawal	Interest Only, 30 days after issue	Interest only Immediately	Interest only Immediately	10% Immediately	10% Immediately
Surrender Charges	8/8/8/8/8/6 7 years (+ or – MVA)	9/8/7/6/5/4/3/2/1/1 – 10 yr (+ or – MVA)	9/8/7/6/5/4/3/2/1/1 – 10 yr (+ or – MVA)	6/6/6/5/4/3/2 7 Years	7/7/7/6/5 5 Years
Minimum Rate Guarantee	Stated rate at date of purchase	1.5%	1.5%	3%	3% (Indexed)
Nursing Home Withdrawals	90 days – up to age 75 (N/Av in MA and ND)	No	60 days for issue ages up to 65	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)
Comments	ONE YEAR RATE GUARANTEE Can annuitize after year 1 for min of 20 years (Life Only option) Can annuitize after year 5 for min. of 5 years	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	ONE, FIVE OR SEVEN YEAR RATE GUARANTEE Terminal illness and DI waiver Additional deposits do not reset the surrender charges Two-year Rate Guarantee available in all states except: CA, NJ, OR, and PA Premium credit offered only on one year option	ONE, THREE or FIVE YEAR RATE GUARANTEE Additional deposits do not reset the surrender charges If addt'l deposits are made w/in yr 1, renewal rate will be blended If no addt'l deposits are made, rate will renew at yr1 rate or better *Issues only to age 85 in OK for Q and NQ funds
Product NOT approved in these states	AL, MD, NY, OR, UT, VT, WA	NY, OR, UT, VT, WA	NY, OR, UT, VT, WA (5 year not available in CT, NC, OK)	5 and 7 year not available in, NV	3 and 5 year not available in, NV



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FIXED ANNUITY SPREAD SHEET

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Carrier	Principal Life	RBC Insurance	RBC Insurance	Reliance Standard
Ratings	A.M. Best A+ S&P AA	A.M. Best A	A.M. Best A	A.M. Best A S&P A
Assets	125.5 Billion	3.75 Billion	3.75 Billion	2.6 Billion
Product Name	Select Series	Master Builder	Value Master	Apollo MVA
Commission	<u>3 year</u> 1% = 0-80 0.5% = 81+	6.25% ages 0-69 4.25% ages 70+	8.5% ages 0-75 6.5% ages 76-80 5.5% ages 81-85	0-75 - 6.0% 76-80 - 4.8% 81-85 - 3.6%
Issue Ages	0-85 Q or NQ	0-80 Q or NQ	0-85 Q or NQ	0-85 Q or NQ
Minimum Issue	\$5,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ
Maximum Issue	\$2,000,000	\$500,000	\$500,000	\$500,000+
Principal Guarantee	No	No	No	No
Premium Listing	Single	Flexible for 1 st 6 mos. - \$500 min. add'l	Flexible for 1 st 6 mos. - \$500 min.	Single
Free Annual Partial Withdrawal	10% Immediately	10% after year one	10% after 6 months	*10% Immediately
Surrender Charges	7/7/7 - 3 years (+ or - MVA)	10/9/8/7/6/5/4/3/2/1 - 10 years (+ or - MVA)	10/9/8/7/6/5/4/3/2/1 - 10 years (+ or - MVA)	**9/8/7/6/5/4/2 7 years (+ or - MVA)
Minimum Rate Guarantee	3%	3%	3%	3%
Nursing Home Withdrawals	60 days if issued before age 85 (N/A in NJ, MA, PA, WA)	90 days after 1 st contract year	90 days after 3 rd contract year	90 days - 25% of AV available/year after yr 1 if issued before age 75
Comments	<p>THREE YEAR RATE GUARANTEE</p> <p>Terminal illness and disability waiver available</p> <p>At end of initial guarantee period, surrenders and MVA no longer apply. Rate calculated annually.</p> <p>10 yr. option N/Av in CT, IN, MA, MD, NY, OK, OR, SC, TX, UT, and VT.</p>	<p>ONE YEAR RATE GUARANTEE</p> <p>Enhanced DB Feature - after 5 yrs credits add'l. 30% on gains from yrs 1-5 to bene. (20% if issued after @69) + add'l. 60% on gains credited after yr 5 (40% if issued after @69) / Enhanced Annuitization 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>Additional deposits do not reset the surrender charges</p> <p>Can annuitize after 2 yrs for 6 yr min.</p> <p>30 day exit window after year 5 to leave contract</p>	<p>ONE YEAR RATE GUARANTEE</p> <p>Can annuitize after 2 yrs for 10 yr min.</p> <p>Additional deposits do not reset the surrender charges</p>	<p>ONE YEAR RATE GUARANTEE</p> <p>No early annuitization available.</p> <p>Delayed comp for premiums in excess of 200k (until 30 day free look period has expired)</p> <p>Similar Non-MVA contract available w/ reduced commissions</p> <p>*10% free annual partial withdrawal is cumulative up to 30%. Cumulative feature is available starting in 3rd year.</p> <p>** Surrender charge reduced for ages 60+ in IA, IL, and KY.</p>
Product NOT approved in these states	NJ, PA, WA	HI, MD, NJ, NY, OR, PA, UT	HI, MN, NJ, NY	AL, MD, MN, MT, NY, OR, TX, UT, VT, WA



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FIXED ANNUITY SPREAD SHEET

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Carrier	Reliance Standard	The Standard	Sun Life	United of Omaha	West Coast Life																													
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 AA																													
Assets	2.6 Billion	12.1 Billion	61.8 Billion	10.7 Billion	18.7 Billion																													
Product Name	Eleos MVA	Focused Growth Annuity 5 and 6	Keyport Value	Ultrannuity	Sure Advantage MYG 2-10																													
Commission	0-75 – 4.0% 76-80 - 3.2% 81-85 - 2.4%	<table><tr><td>5 year</td><td>6 year</td></tr><tr><td>0-80 = 1.0%</td><td>2.0%</td></tr><tr><td>81-85 = .50%</td><td>1.0%</td></tr><tr><td>86-90 = .45%</td><td>0.77%</td></tr></table>	5 year	6 year	0-80 = 1.0%	2.0%	81-85 = .50%	1.0%	86-90 = .45%	0.77%	<table><tr><td>5yr</td><td>6 yr</td><td>7yr</td></tr><tr><td>0-79 4.00</td><td>4.50</td><td>5.00</td></tr><tr><td>80-90 1.25</td><td></td><td></td></tr><tr><td>81-85</td><td>1.50</td><td>1.75</td></tr></table>	5yr	6 yr	7yr	0-79 4.00	4.50	5.00	80-90 1.25			81-85	1.50	1.75	4% ages 0- 75 2.5% 76-80 0.5% ages 81-85	<table><tr><td>2yr</td><td>3yr</td><td>4yr</td></tr><tr><td>0-75 1%</td><td>1.5%</td><td>2%</td></tr><tr><td>76+ 50%</td><td>.75%</td><td>1%</td></tr></table> 5-10yr 0-75 = 3%, 76+ = 1%	2yr	3yr	4yr	0-75 1%	1.5%	2%	76+ 50%	.75%	1%
5 year	6 year																																	
0-80 = 1.0%	2.0%																																	
81-85 = .50%	1.0%																																	
86-90 = .45%	0.77%																																	
5yr	6 yr	7yr																																
0-79 4.00	4.50	5.00																																
80-90 1.25																																		
81-85	1.50	1.75																																
2yr	3yr	4yr																																
0-75 1%	1.5%	2%																																
76+ 50%	.75%	1%																																
Issue Ages	0-85 Q or NQ	0 – 90 Q or NQ	5yr 0-90 Q or NO 6&7yr 0-85 Q or NQ	0-89 Q or NQ	0-85 Q or NQ																													
Minimum Issue	\$10,000 Q and NQ	\$15,000 Q and NQ	\$4,000Q / \$5,000 NQ	\$5,000 Q and NQ	\$10,000 Q andNQ (\$2,000 min. addt'l)																													
Maximum Issue	\$500,000+	\$1,000,000	\$1,000,000+	\$1,000,000	\$1,000,000																													
Principal Guarantee	No	No	Yes	Yes	Yes (2yr = 15bps, 3-6yr = 10bps, 7-10yr = 5bps)																													
Premium Listing	Single	Single	Flexible \$100 min add'l	Flexible for 1 st 2 years, Min. \$500	Flexible																													
Free Annual Partial Withdrawal	10% Immediately	Interest only Immediately	10% Immediately	10% Immediately	After year 1 – prior years interest only																													
Surrender Charges	8/7/6/5/4 5 years (+ or – MVA)	8/7/6/5/4 - 5 yrs 8/7/6/5/4/3 - 6 yrs (+ or – MVA)	7/6/5/4/3 5yr 7/6/5/4/3/2 6yr 7/6/5/4/3/2/1 7yr (+ or – MVA)	7/7/7/6/4/2 6 years	8.5/7.5/6.5/5.5/4.5/3.5/2.5/1.5/0.5/0/0 (+ or – MVA)																													
Minimum Rate Guarantee	3%	3%	1.5%	3%	3% (Indexed)																													
Nursing Home Withdrawals	90 days - 25% of AV available/year after yr 1 if issued before age 75	31 days	45 days N/Av in NY & TX	30 days	After year 1 – 90 days of confinement																													
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 w/ reduced commissions	CHOICE OF FIVE OR SIX YR RATE GUARANTEE Terminal illness waiver available Can annuitize after yr 1 for a min of 5 years Addt'l deposits can be made within 90 days of issue date and do not reset surrender period	5, 6 or 7 YEAR RATE GUARANTEE Client can choose between3% first year rate bonus or annually increasing rates of 5yr - .40% per year 6yr - .30% per year 7yr - .20% per year Qualified plans only available up to issue age 85 Additional deposits reset the surrender charges 30 day exit window after the surrender period for MVA	ONE OR THREE YEAR RATE GUARANTEE Addt'l deposits do not reset surrender available on 1 yr product, not 3 yr - \$500 min. Unemployment, Terminal Illness, Disability, hospitalization, 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*	CHOICE OF 2-10 YEAR RATE GUARANTEE 30 day exit window to leave contract without surrender No early annuitization option Additional deposits reset the surrender charges TI waiver available after year 1 Surrender charges do not apply to RMD's (+or- MVA does apply)																													
Product NOT approved in these states	AL, MD, MN, MO, MT, NY, OR, TX, UT, VT, WA	NJ, NY, PA	OR, VT	MA, NH, NJ, NY*, OR, SC, UT, WA	DE, IL, MA, MN, NY, OR, VT																													



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