CPS INSURANCE SERVICES

Fixed Annuity Detail Sheet

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
Surrender Charges Last 15 Years				
American Equity Investment Life Insurance Company Premier Eagle 10 (FPDA-7-08)	Non-Qualified Owner: 80 Annuitant: Qualified Owner: 80 Annuitant:	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 2,000 Monthly: 2,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AL CT FL IN MN NV NY OR PA PR TX VI WA
	Withdrawal Notes:			Prem Bo
	For states AR, AZ, CA, CO, DC, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, RI, SD, TN, VA, VT, WI, WV, WY (15 years):	20 19.5 19 18.5 18 17.5 17 16 15 14 12 10 7.5 5 2.5		Rate Cha
	Age 76+ in states AK, AR, AZ, CO, DC, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, RI, SC, SD, TN, UT, VA, VT, WI, WV, WY (10 years):	15 14 13 12 11 9.5 8 6.5 5 2.5		
	For states AK, DE, SC, UT (9 years):	12 11 9.5 8.25 7 5.5 4.25 2.75 1.25		
	For states OK (15 years):	16.5 16 15.25 14.25 13.5 12.5 11.5 11 10 9 8 7 6 4 2		
	Guaranteed Minimum Value:	100% of Premium at 1.50%		Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	2	1.50	2.65

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
Life of the Southwest Retire Four	Non-Qualified Owner: 75 Annuitant: 75 Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 3,000 Monthly: 3,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Terminal Illness No- Annualization No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options Yes-Nursing Home	Not Available in: AK AL CT GA MD NJ NY OR PA PR UT VI WA WY
	Withdrawal Notes:			No Prem
	Withdrawal Charges 15 years:	12.5 12.5 12.5 12 11 10 9 8 7 6 5 4 3 2 1		Rate Cha
	Guaranteed Minimum Value:	100% of Premium at 1.00%		Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1%	3	1.00	2.07

Surrender Charges Last 14 Years				
	Non-Qualified Owner: 75 Annuitant: Qualified Owner: 75 Annuitant:	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 Monthly: 2,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home Yes-Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: AK AL CT DE MA MN NV NY

Commissions
Age: Rate

0-75: 5.00+
76-80: 3.75+
see notes

nus: 3.00-10.00

anged: 10/08/11

ange : TBD

urrenderTM

Guarant'd
2.18

0-70: 11.00+
71-75: 9.00+
see notes

ium Bonus

anged: 09/22/11

ange : TBD

urrenderTM

Guarant'd
1.13

0-75: 4.50+
see notes

North American Company — North American Flex III

OK PR TX UT VI WA

Withdrawal Notes: Prem Bo

For states AR, AZ, CA, CO, DC, GA, HI, IA, ID, IN, KS, KY, LA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (14 years):	18	18	17	15	15	15	15	14	12	10	8	6	4	2
For states FL (14 years):	18	17	16	15	14	13	12	11	10	10	8	6	4	2
For states IL (14 years):	18	18	17	15	15	15	14	13	12	10	8	6	4	2

Rate Cha

Guaranteed Minimum Value: 100% of Premium at 1.00% Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.85	1.00	2.55

Surrender Charges Last 12 Years

American Equity Investment Life Insurance Company — FPDA-10 (MVA)

Non-Qualified		Non-Qualified	
Owner:	80	Single:	5,000
Annuitant:	80	Monthly:	5,000
Qualified		Qualified	
Owner:	80	Single:	2,000
Annuitant:	80	Monthly:	2,000

No- Disability
No- Hospitalization
No- Extended Care Waiver
No- Nursing Home
No- Unemployment
No- Long Term Care
Yes-Terminal Illness
No- Annualization

Not Available in: AK AL CT FL MN NV NY OR PR TX UT VI

Withdrawal Notes: Premium

For states AR, AZ, CA, CO, DC, DE, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, OK, PA, RI, SC, SD, TN, VA, VT, WA, WI, WV, WY (12 years):	14	13	12.5	12	11.5	11	9.5	8	6.5	5	3.5	2
Age 78+ in states CA, IN, KY, MA, MD, MO, ND, OK, PA, SC, VA (9 years):	9	8	7	6	5	4	3	2	1			
Age 54+ in states IL, WA (9 years):	9	8	7	6	5	4	3	2	1			

Rate Cha

Guaranteed Minimum Value: 100% of Premium at 2.25% Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	2.25	2.25	2.42

Life of the Southwest — RetireMax FPDA 3 403(b)

Non-Qualified		Non-Qualified	
Owner:		Single:	3,000
Annuitant:		Monthly:	3,000
Qualified		Qualified	
Owner:	75	Single:	3,000
Annuitant:	75	Monthly:	3,000

No- Disability
No- Hospitalization
No- Extended Care Waiver
Yes-Terminal Illness
No- Annualization
No- Unemployment
No- Long Term Care
No- Special Enhanced Life Income Options
No- Nursing Home

Not Available in: AK AL CT MD NJ NY OR PA PR UT VI WA WY

Withdrawal Notes: No Prem

Withdrawal Charges 12 years:	12	11	10	9	8	7	6	5	4	3	2	1

Rate Cha

Guaranteed Minimum Value: 100% of Premium at 1.00% Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.75	1.00	1.75

Not

nus: 10.00

anged: 01/19/12

ange : TBD

urrenderTM

Guarant'd

1.75

0-75: 6.00+
76-80: 4.50+
see notes

Bonus: 2.00

anged: 10/08/11

ange : TBD

urrenderTM

Guarant'd

2.42

ium Bonus

anged: 09/22/11

ange : TBD

urrenderTM

Guarant'd

1.06

Life of the Southwest

RetireThree

Non-Qualified		Non-Qualified				Available in:
Owner:	75	Single:	5,000	No- Disability	No- Unemployment	AK AL CT MD NJ NY OR PA PR UT VI WA WY
Annuitant:	75	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Special Enhanced Life Income Options	
Owner:	75	Single:	3,000	No- Terminal Illness	Yes-Nursing Home	
Annuitant:	75	Monthly:	3,000	No- Annualization		

Withdrawal Notes:												No Prem
Withdrawal Charges 12 years:	12	11	10	9	8	7	6	5	4	3	2	1	Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.00%											Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.75	1.00	1.75

Surrender Charges Last 10 Years

American Equity Investment Life Insurance Company

Premier Eagle 12 (FRG-2-09)

Non-Qualified		Non-Qualified				Not Available in:
Owner:	78	Single:	5,000	No- Disability	No- Unemployment	AK AL CT DE IN MN NV NY OK OR PA PR SC TX UT VI WA
Annuitant:		Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	78	Single:	2,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	2,000			

Withdrawal Notes:											Premium
Withdrawal Charges 10 years:	12.5	12	12	11	10	9	8	7	6	4	Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.00%										Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.6	1.00	2.48

American General Life Insurance Company

AG HorizonMYG (CA)

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	5,000	No- Disability	No- Unemployment	CA
Annuitant:	85	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	5,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	5,000			

Withdrawal Notes:											No Prem
For states CA (10 years):	10	9	8	7	6	5	4	3	2	1	Rate Cha
For states OH (9 years):	9	8	7	6	5	4	3	2	1		
Guaranteed Minimum Value:	90% of Premium at 2.00%										Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 6	Yield to Su Current
6 Year Fixed with Bonus	6 Years	4%	6	2.00	2.39

Non-Qualified		Non-Qualified				Not Available in:
Owner:	79	Single:	10,000	No- Disability	Yes-Unemployment	AK AL CT DE
Annuitant:		Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified				
Owner:	79	Single:	2,000			

0-70: 10.00
71-75: 9.00
76-80: 5.00

ium Bonus

anged: 09/22/11

ange : TBD

urrender™

Guarant'd

1.06

0-78: 6.00+
see notes

Bonus: 9.00

anged: 10/08/11

ange : TBD

urrender™

Guarant'd

1.93

0-75: 7.50+
76-80: 5.00+
81-85: 3.00+
see notes

ium Bonus

anged: 12/27/11

ange : 01/30/12

urrender™

Guarant'd

2.39

0-75: 4.50+
76-79: 3.38+

North American Company — North American Flex II

Owner: 79 / Annuitant:	Single: 2,000 / Monthly: 2,000	No- Extended Care Waiver Yes-Nursing Home	Yes-Terminal Illness Yes-Annualization	MA MN NV NY OR PR TX UT VI WA
Withdrawal Notes:				Premium

For states AR, AZ, CA, CO, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):	15	14	13	12	11	10	8	6	4	2	Rate Cha
For states FL (10 years):	15	11	10	9	8	7	6	5	4	4	

Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.8	1.00	2.30

North American Company — Boomer Annuity

Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 Monthly: 2,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: AK AL CT DE MN MS NY OR PA PR TX UT VI WA
Withdrawal Notes:				Premium

For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MO, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):	15	14	13	12	11	10	8	6	4	2	Rate Cha
For states IL (10 years):	14	13	12	11	10	9	8	6	4	2	

Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.65	1.00	2.15

Aviva Life & Annuity (Income Series) — Income Select Spirit Bonus (1-Year) *High-Band*

Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 78	Non-Qualified Single: 75,000 Monthly: 75,000 Qualified Single: 75,000 Monthly: 75,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK CT DE MN NJ NV NY OR PA PR UT WA
Withdrawal Notes:				Premium

For states AL, AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):	12	12	12	11	10	9	8	7	6	4	Rate Cha
For states TX (10 years):	10.2	8.9	7.6	6.2	5.2	4.5	3.8	3.1	2.4	1.2	

Guaranteed Minimum Value:	100% of Premium at 1.00%	Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.6	1.00	2.00

Not

see notes

Bonus: 5.00

anged: 01/19/12

ange : TBD

urrenderTM

Guarant'd

1.57

0-80: 7.00+
81-80: 5.25+
see notes

Bonus: 5.00

anged: 01/19/12

ange : TBD

urrenderTM

Guarant'd

1.56

0-75: 6.00+
76-78: 4.00+
see notes

Bonus: 4.00

anged: 01/06/12

ange : TBD

urrenderTM

Guarant'd

1.46

Life of the Southwest Retire Five

Non-Qualified		Non-Qualified				Available in:
Owner:	80	Single:	5,000	No- Disability	No- Unemployment	MS NJ NV NY OR PA PR UT VI WA
Annuitant:	80	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Special Enhanced Life Income Options	
Owner:	80	Single:	3,000	No- Terminal Illness	Yes-Nursing Home	
Annuitant:	80	Monthly:	3,000	No- Annualization		

Withdrawal Notes: No Prem

For states AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MT, NC, ND, NE, NH, NM, OH, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):	10	9	8	7	6	5	4	3	2	1	Rate Cha
Age 59+ in states AK, AL, CA, DE, MN, TX (9 years):	8.25	8.25	7.25	6.25	5	4	3	2	1		
Ages 0 to 58 in states AK, AL, CA, DE, MN, TX (10 years):	10	9	8	7	6	5	4	3	2	1	

Guaranteed Minimum Value: 100% of Premium at 1.00% Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	5%	6.5	1.00	1.99

Life of the Southwest RetireMax Millenium Flex

Non-Qualified		Non-Qualified				Not Available in:
Owner:	0	Single:	0	No- Disability	No- Unemployment	MS NJ NV NY OR PA PR UT VI WA
Annuitant:		Monthly:	0	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Special Enhanced Life Income Options	
Owner:	75	Single:	3,000	Yes-Terminal Illness	No- Nursing Home	
Annuitant:		Monthly:	3,000	No- Annualization		

Withdrawal Notes: No Prem

For states AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MT, NC, ND, NE, NH, NM, OH, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):	10	9	8	7	6	5	4	3	2	1	Rate Cha
Ages 0 to 58 in states AK, AL, CA, DE, MN, TX (10 years):	10	9	8	7	6	5	4	3	2	1	
Age 59+ in states AK, AL, CA, DE, MN, TX (10 years):	8.25	8.25	7.25	6.25	5	4	3	2	1	0	

Guaranteed Minimum Value: Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	5%	6.5		1.99

Life of the Southwest RetireMax Millennium Plus

Non-Qualified		Non-Qualified				Not Available in:
Owner:	80	Single:	5,000	No- Disability	No- Unemployment	NJ NY OR PR VI
Annuitant:	80	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Special Enhanced Life Income Options	
Owner:	80	Single:	5,000	No- Terminal Illness	Yes-Nursing Home	
Annuitant:	80	Monthly:	5,000	No- Annualization		

Withdrawal Notes: No Prem

For states AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):	10	9	8	7	6	5	4	3	2	1	Rate Cha
Ages 0 to 58 in states AK, AL, MN, TX, UT, WA (10 years):	10	9	8	7	6	5	4	3	2	1	
Age 59+ in states AK, AL, MN, TX, UT, WA (9 years):	8.25	8.25	7.25	6.25	5	4	3	2	1		

Guaranteed Minimum Value: 100% of Premium at 1.00% Next Cha

0-70: 6.55+
71-75: 5.15+
76-80: 4.14+
see notes

ium Bonus

anged: 09/22/11

ange : TBD

urrenderTM

Guarant'd

1.54

ium Bonus

anged: 09/22/11

ange : TBD

urrenderTM

Guarant'd

1.54

0-70: 6.00+
71-75: 4.50+
76-80: 3.50+
see notes

ium Bonus

anged: 09/22/11

ange : TBD

CPS INSURANCE SERVICES

Fixed Annuity Detail Sheet

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	5%	6.5	1.00	1.99

American National Insurance Company

Palladium Century 7

Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 4,000 Monthly: 4,000	Yes-Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment Yes-Long Term Care No- Terminal Illness No- Annualization	Not Available in: AL CT IL MA MN NJ NY OR PA TX UT VI WA
	Withdrawal Notes:			No Prem
	Withdrawal Charges 10 years:	12 | 12 | 11 | 11 | 10 | 9 | 8 | 6 | 4 | 2		Rate Cha
	Guaranteed Minimum Value:	100% of Premium at 1.00%		Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	7%	8.25	1.00	1.93

Minnesota Life

SecureOption Extra - 3 Year

Non-Qualified Owner: 90 Annuitant: 90 Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY PR VI
	Withdrawal Notes:			No Prem
	Withdrawal Charges 10 years:	9 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1		Rate Cha
	Guaranteed Minimum Value:	100% of Premium at 1.50%		Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to Su Current
3 Year Fixed with Bonus	3 Years	2%	3.6	1.60	1.80

Aviva Life & Annuity (Income Series)

Income Select Spirit Plus

High-Band

Non-Qualified Owner: 78 Annuitant: Qualified Owner: 78 Annuitant:	Non-Qualified Single: 75,000 Monthly: 75,000 Qualified Single: 75,000 Monthly: 75,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: CT DE MN NJ NY OR PA PR VI WA
	Withdrawal Notes:			Premium
	For states AK, AL, AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SD, TN, VA, VT, WI, WV, WY (10 years):	12 | 12 | 12 | 11 | 10 | 9 | 8 | 7 | 6 | 4		Rate Cha
	For states TX (10 years):	12.1 | 11 | 9.8 | 8.6 | 7.4 | 6.2 | 5 | 3.8 | 2.5 | 1.2		
	Guaranteed Minimum Value:	100% of Premium at 1.00%		Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.55	1.00	1.75

urrenderTM

Guarant'd

1.54

0-74: 5.00+
75-80: 3.00+
see notes

ium Bonus

anged: 01/01/12

ange : 02/01/12

urrenderTM

Guarant'd

1.70

ium Bonus

anged: 01/21/12

ange : TBD

urrenderTM

Guarant'd

1.73

0-75: 6.50+
76-78: 4.50+
see notes

Bonus: 2.00

anged: 01/06/12

ange : TBD

urrenderTM

Guarant'd

1.26

CPS INSURANCE SERVICES

Fixed Annuity Detail Sheet

Aviva Life & Annuity (Income Series)

Income Select Spirit Plus S

High-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	78	Single:	75,000	No- Disability	No- Unemployment	CT DE MN OR WA
Annuitant:		Monthly:	75,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	78	Single:	75,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	75,000			

Withdrawal Notes: Prem Bo

Withdrawal Charges 10 years:	10	9	8	7	6	5	4	3	2	1	Rate Cha

Guaranteed Minimum Value: 100% of Premium at 1.00% Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.25	1.00	1.75

Life of the Southwest

RetireMax Income Master

Non-Qualified		Non-Qualified				Not Available in:
Owner:	80	Single:	10,000	No- Disability	No- Unemployment	AK CT MT NJ NY OH OR PA PR TN VI WA
Annuitant:	80	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Special Enhanced Life Income Options	
Owner:	80	Single:	10,000	Yes-Terminal Illness	Yes-Nursing Home	
Annuitant:	80	Monthly:	10,000	No- Annualization		

Withdrawal Notes: No Prem

For states AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, ND, NE, NH, NM, NV, OK, RI, SC, SD, TX, UT, VA, VT, WI, WV, WY (10 years):	10	9	8	7	6	5	4	3	2	1	Rate Cha
Age 59+ in states AL, MN, TX, UT (9 years):	8.25	8.25	7.25	6.25	5	4	3	2	1		

Guaranteed Minimum Value: Next Cha

Product Type	Rate Guarant'd	Bonus	Rate Years 1-2	Guarant'd Min Rate	Yield to Su Current
2 Year Fixed	2 Years	none	1.75		1.75

American National Insurance Company

Palladium Century 5

Non-Qualified		Non-Qualified				Not Available in:
Owner:	80	Single:	5,000	Yes-Disability	No- Unemployment	AL CT IL MA MN NJ NY OR PA TX UT VI WA
Annuitant:	80	Monthly:	5,000	No- Hospitalization	Yes-Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	80	Single:	4,000	No- Nursing Home	No- Annualization	
Annuitant:	80	Monthly:	4,000			

Withdrawal Notes: No Prem

Withdrawal Charges 10 years:	12	12	11	10	9	8	6	4	3	2	Rate Cha

Guaranteed Minimum Value: 100% of Premium at 1.00% Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	5%	6.25	1.00	1.74

0-75: 5.00+
76-78: 3.00+
see notes

nus: 2.00-5.00

nged: 01/06/12

nge : TBD

urrender™

Guarant'd

1.52

ium Bonus

nged: 09/22/11

nge : TBD

urrender™

Guarant'd

1.15

0-74: 6.00+
75-80: 3.50+
see notes

ium Bonus

nged: 01/01/12

nge : 02/01/12

urrender™

Guarant'd

1.51

CPS INSURANCE SERVICES

Fixed Annuity Detail Sheet

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
Life of the Southwest RetireMax FPDA 2 403(b)	Non-Qualified Owner: Annuitant: Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 3,000 Monthly: 3,000 Qualified Single: 3,000 Monthly: 3,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Terminal Illness No- Annualization No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options No- Nursing Home	Not Available in: AK AL MD NJ NY OR PA PR UT VI WA WY
		Withdrawal Notes:		No Prem
	For states AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SC, SD, TN, TX, VA, VT, WI, WV (10 years):	10 9 8 7 6 5 4 3 2 1		Rate Cha
	Age 59+ in states TX (9 years):	8.25 8.25 7.25 6.25 5 4 3 2 1		
	Guaranteed Minimum Value:	100% of Premium at 1.00%		Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1%	2.6	1.00	1.70

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
Life of the Southwest RetireMax Roth Advantage	Non-Qualified Owner: 75 Annuitant: 75 Qualified Owner: 75 Annuitant: 75	Non-Qualified Single: 3,000 Monthly: 3,000 Qualified Single: 3,000 Monthly: 3,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Terminal Illness No- Annualization No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options Yes-Nursing Home	Not Available in: AK AL MD NJ NY OR PA PR UT VI WA WY
		Withdrawal Notes:		No Prem
	For states AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SC, SD, TN, VA, VT, WI, WV (10 years):	10 9 8 7 6 5 4 3 2 1		Rate Cha
	Age 59+ in states TX (9 years):	8.25 8.25 7.25 6.25 5 4 3 2 1		
	Guaranteed Minimum Value:	100% of Premium at 1.00%		Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1%	2.6	1.00	1.70

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
Life of the Southwest RetireTwo	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 3,000 Monthly: 3,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Terminal Illness No- Annualization No- Unemployment No- Long Term Care No- Special Enhanced Life Income Options Yes-Nursing Home	Not Available in: AK AL MD NJ NY OR PA PR UT VI WA WY
		Withdrawal Notes:		No Prem
	For states AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SC, SD, TN, TX, VA, VT, WI, WV (10 years):	10 9 8 7 6 5 4 3 2 1		Rate Cha
	Age 59+ in states TX (9 years):	8.25 8.25 7.25 6.25 5 4 3 2 1		
	Guaranteed Minimum Value:	100% of Premium at 1.00%		Next Cha

Commissions
Age: Rate

ium Bonus

anged: 09/22/11

ange : TBD

urrender™

Guarant'd

1.16

0-55: 6.00+
56-65: 5.50+
66-75: 4.81+
see notes

ium Bonus

anged: 09/22/11

ange : TBD

urrender™

Guarant'd

1.16

0-75: 8.00
76-85: 4.00

ium Bonus

anged: 09/22/11

ange : TBD

Fixed Annuity Detail Sheet

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1%	2.6	1.00	1.70

ReliaStar Life Insurance Company

ING StrataFlex (TSA/457)

Non-Qualified		Non-Qualified			Not Available in:
Owner: 0	Single: 5,000	Yes-Disability	No- Unemployment		AL NY PR VI VT
Annuitant: 0	Monthly: 5,000	No- Hospitalization	No- Long Term Care		
Qualified	Qualified	No- Extended Care Waiver	Yes-Terminal Illness		
Owner: 75	Single: 5,000	Yes-Nursing Home	Yes-Annualization		
Annuitant: 75	Monthly: 5,000				

Withdrawal Notes:											No Prem
Withdrawal Charges 10 years:	10	9	8	7	6	5	4	3	2	1	Rate Cha
Guaranteed Minimum Value:											Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1.5%	2.95		1.60

American National Insurance Company

Palladium Century 3

Non-Qualified		Non-Qualified			Not Available in:
Owner: 85	Single: 5,000	Yes-Disability	No- Unemployment		AL CT IL MA MN NJ NY OR PA TX UT VI WA
Annuitant: 85	Monthly: 5,000	No- Hospitalization	Yes-Long Term Care		
Qualified	Qualified	No- Extended Care Waiver	No- Terminal Illness		
Owner: 85	Single: 4,000	No- Nursing Home	No- Annualization		
Annuitant: 85	Monthly: 4,000				

Withdrawal Notes:											No Prem
Withdrawal Charges 10 years:	11	10	9	8	7	6	5	4	3	2	Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.00%										Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	3%	4.25	1.00	1.55

American General Life Insurance Company

AG HorizonMYG

Non-Qualified		Non-Qualified			Not Available in:
Owner: 85	Single: 5,000	No- Disability	No- Unemployment		AK CA NJ NY PR UT VI
Annuitant: 85	Monthly: 5,000	No- Hospitalization	No- Long Term Care		
Qualified	Qualified	Yes-Extended Care Waiver	No- Terminal Illness		
Owner: 85	Single: 5,000	No- Nursing Home	No- Annualization		
Annuitant: 85	Monthly: 5,000				

Withdrawal Notes:											No Prem
For states AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NC, ND, NE, NH, NM, OK, OR, PA, RI, SD, TN, TX, VA, VT, WA, WI, WV, WY (10 years):	10	9	8	7	6	5	4	3	2	1	Rate Cha
For states DE, NV, OH (9 years):	9	8	7	6	5	4	3	2	1		
Guaranteed Minimum Value:	90% of Premium at 1.00%										Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 6	Yield to Su Current
6 Year Fixed with Bonus	6 Years	4%	5.15	1.15	1.54

Non-Qualified	Non-Qualified			Not
		No- Disability	No- Unemployment	

urrenderTM

Guarant'd

1.16

0-75: 6.50+
see notes

ium Bonus

anged: 01/01/12

ange : TBD

urrenderTM

Guarant'd

1.29

0-74: 7.00+
75-UP: 4.50+
see notes

ium Bonus

anged: 01/01/12

ange : 02/01/12

urrenderTM

Guarant'd

1.32

0-75: 7.50+
76-80: 5.00+
81-85: 3.00+
see notes

ium Bonus

anged: 12/27/11

ange : 01/30/12

urrenderTM

Guarant'd

1.48

Minnesota Life SecureOption Flex

Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Single: 2,000 Monthly: 2,000 Qualified Single: 2,000 Monthly: 2,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Available in: NY PR VI
Withdrawal Notes:				No Prem
Withdrawal Charges 10 years:	9 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1			Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.50%			Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.5	1.50	1.50

Aviva Life & Annuity (Income Series) Income Select Spirit Plus S *Low-Band*

Non-Qualified Owner: 78 Annuitant: Qualified Owner: 78 Annuitant:	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Only Available in: CT DE MN OR WA
Withdrawal Notes:				Prem Bo
Withdrawal Charges 10 years:	10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1			Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.00%			Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1	1.00	1.49

Aviva Life & Annuity (Income Series) Income Select Spirit Bonus (1-Year) *Low-Band*

Non-Qualified Owner: 78 Annuitant: 78 Qualified Owner: 78 Annuitant: 78	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK CT DE MN NJ NV NY OR PA PR UT WA
Withdrawal Notes:				Premium
For states AL, AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SC, SD, TN, VA, VT, WI, WV, WY (10 years):	12 | 12 | 12 | 11 | 10 | 9 | 8 | 7 | 6 | 4			Rate Cha
For states TX (10 years):	10.2 | 8.9 | 7.6 | 6.2 | 5.2 | 4.5 | 3.8 | 3.1 | 2.4 | 1.2			
Guaranteed Minimum Value:	100% of Premium at 1.00%			Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1	1.00	1.40

American National

Non-Qualified Owner: 90 Annuitant: 90 Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 4,000 Monthly: 4,000	Yes-Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment Yes-Long Term Care No- Terminal Illness No- Annualization	Not Available in: AL CT IL MA MN NJ NY OR PA TX UT VI WA

see notes

ium Bonus

anged: 01/21/12

ange : TBD

urrenderTM

Guarant'd

1.50

0-75: 5.00+
76-78: 3.00+
see notes

nus: 2.00-5.00

anged: 01/06/12

ange : TBD

urrenderTM

Guarant'd

1.49

0-75: 6.00+
76-78: 4.00+
see notes

Bonus: 4.00

anged: 01/06/12

ange : TBD

urrenderTM

Guarant'd

1.40

0-74: 8.00+
75-90: 5.50+
see notes

Insurance Company / Palladium Century 1

Withdrawal Notes:												No Prem
Withdrawal Charges 10 years:	10	9	8	7	6	5	4	3	2	1		Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.00%											Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1%	2.25	1.00	1.35

Aviva Life & Annuity (Income Series) / Income Select Spirit Plus *Low-Band*

Non-Qualified		Non-Qualified				Not Available in:
Owner:	78	Single:	5,000	No- Disability	No- Unemployment	CT DE MN NJ NY OR PA PR VI WA
Annuitant:		Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	78	Single:	5,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	5,000			

Withdrawal Notes:												Premium
For states AK, AL, AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, RI, SD, TN, VA, VT, WI, WV, WY (10 years):	12	12	12	11	10	9	8	7	6	4		Rate Cha
For states TX (10 years):	12.1	11	9.8	8.6	7.4	6.2	5	3.8	2.5	1.2		
Guaranteed Minimum Value:	100% of Premium at 1.00%											Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1	1.00	1.20

ReliaStar Life Insurance Company / ING StrataFlex (NQ)

Non-Qualified		Non-Qualified				Not Available in:
Owner:	80	Single:	5,000	Yes-Disability	No- Unemployment	AL NH NJ NY OR PA PR TX VI VT
Annuitant:	80	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	0	Single:	5,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	0	Monthly:	5,000			

Withdrawal Notes:												No Prem
Withdrawal Charges 10 years:	10	9	8	7	6	5	4	3	2	1		Rate Cha
Guaranteed Minimum Value:												Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1%	2		1.10

Surrender Charges Last 9 Years

EquiTrust Life Insurance

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	30,000	No- Disability	No- Unemployment	AK CT IN MA MD MN NY OK OR PR TX UT VI VT WA
Annuitant:	85	Monthly:	30,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	30,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	30,000			

Withdrawal Notes:												Premium

ium Bonus

anged: 01/01/12

ange : 02/01/12

urrender™

Guarant'd

1.12

0-75: 6.50+
76-78: 4.50+
see notes

Bonus: 2.00

anged: 01/06/12

ange : TBD

urrender™

Guarant'd

1.20

0-74: 6.50+
75-80: 4.90+
see notes

ium Bonus

anged: 01/01/12

ange : TBD

urrender™

Guarant'd

1.20

0-80: 5.50
81-85: 4.13
see notes

Bonus: 1.50

Insurance Company ChoiceFour (MVA Option)

For states AL, AR, AZ, CA, CO, DC, DE, GA, HI, IA, ID, IL, KS, KY, LA, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, PA, RI, SC, SD, TN, VA, WI, WV, WY (9 years):	12	11	10	9	8	7	6	4	2	Rate Cha
For states FL (9 years):	10	10	10	9	8	7	6	4	2	
For states NV (9 years):	9	8	7	6.5	5.5	4.5	3.5	2.5	1.5	
Guaranteed Minimum Value:	100% of Premium at 2.00%									Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	2.5	2.00	2.67

American General Life Insurance Company AG HorizonPlus (CA)

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: CA
Withdrawal Notes:				No Prem

Withdrawal Charges 9 years:	9	8	7	6	5	4	3	2	1	Rate Cha
Guaranteed Minimum Value:	90% of Premium at 2.00%									Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 6	Yield to Su Current
6 Year Fixed with Bonus	6 Years	6%	8	2.00	2.65

EquiTrust Life Insurance Company ChoiceFour (Base Contract)

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CT IN MA MD MN NY OK OR PR TX UT VI VT WA
Withdrawal Notes:				No Prem

For states AL, AR, AZ, CA, CO, DC, DE, GA, HI, IA, ID, IL, KS, KY, LA, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, PA, RI, SC, SD, TN, VA, WI, WV, WY (9 years):	12	11	10	9	8	7	6	4	2	Rate Cha
For states FL (9 years):	10	10	10	9	8	7	6	4	2	
For states NV (6 years):	9	8	7	6.5	5.5	4.5				
Guaranteed Minimum Value:	100% of Premium at 2.00%									Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	2.5	2.00	2.50

North

Non-Qualified Owner: 85 Annuitant: 0 Qualified Owner: 85 Annuitant: 0	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 2,000 Monthly: 2,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	Yes-Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK AL CT DE MA MN NV NY OR PR UT VI WA

anged: 10/24/11

ange : TBD

urrenderTM

Guarant'd

2.22

0-75: 6.00
76-80: 3.20
81-85: 1.35

ium Bonus

anged: 12/27/11

ange : 01/30/12

urrenderTM

Guarant'd

2.65

0-80: 5.50
81-85: 4.13
see notes

ium Bonus

anged: 10/24/11

ange : TBD

urrenderTM

Guarant'd

2.06

0-80: 5.50+
81-85: 4.13+
see notes

CPS INSURANCE SERVICES

Fixed Annuity Detail Sheet

American Company — North American Director

Withdrawal Notes:										No Prem
For states AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (9 years):	12	11	10	9	8	7	6	4	2	Rate Cha
For states TX (9 years):	8	8	7	6	5	4	3	2	1	
Guaranteed Minimum Value:	100% of Premium at 1.00%									Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 5	Yield to Su Current
5 Year Fixed with Bonus	5 Years	3%	4.8	1.80	2.13

American General Life Insurance Company — AG HorizonPlus

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization							Not Available in: AK CA MN MO NJ NY OH OR PA PR UT VI WA
Withdrawal Notes:										No Prem
Withdrawal Charges 9 years:	9	8	7	6	5	4	3	2	1	Rate Cha
Guaranteed Minimum Value:	90% of Premium at 1.00%									Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 6	Yield to Su Current
6 Year Fixed with Bonus	6 Years	6%	7.1	1.10	1.75

Presidential Life — FPDA, No Load Flex

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 120 Monthly: 120 Qualified Single: 120 Monthly: 120	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization							Not Available in: NV OR PR VI WA
Withdrawal Notes:										No Prem
Withdrawal Charges 9 years:	9	8	7	6	5	4	3	2	1	Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.10%									Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.65	1.10	1.65

ReliaStar Life Insurance Company — ING Retirement Plus

Non-Qualified Owner: 0 Annuitant: 0 Qualified Owner: 70 Annuitant: 70	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 500 Monthly: 500	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization							Not Available in: AL MD NJ NY OR PA PR RI TX UT VI WA
Withdrawal Notes:										No Prem
Withdrawal Charges 9 years:	9	9	8	7	6	5	4	3	2	Rate Cha
Guaranteed Minimum Value:										Next Cha

ium Bonus

anged: 01/19/12

ange : TBD

urrenderTM

Guarant'd

1.77

0-75: 6.00
76-80: 3.20
81-85: 1.35

ium Bonus

anged: 12/27/11

ange : 01/30/12

urrenderTM

Guarant'd

1.72

0-75: 3.50
76-80: 2.60
81-85: 0.75
see notes

ium Bonus

anged: 08/24/11

ange : TBD

urrenderTM

Guarant'd

1.16

0-55: 4.50+
56-75: 4.50+
see notes

ium Bonus

anged: 01/01/12

ange : TBD

(TSA/457)

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.2		1.20

ReliaStar Life Insurance Company

ING Retirement Plus (NQ)

Non-Qualified		Non-Qualified				Not Available in:
Owner: 70		Single: 5,000	No- Disability	No- Unemployment		AL MD NJ NY OR PA PR RI TX UT VI WA
Annuitant: 70		Monthly: 5,000	No- Hospitalization	No- Long Term Care		
Qualified		Qualified	No- Extended Care Waiver	No- Terminal Illness		
Owner: 0		Single: 500	Yes-Nursing Home	Yes-Annualization		
Annuitant: 0		Monthly: 500				
Withdrawal Notes:						No Prem

For states AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, SC, SD, TN, TX, VA, VT, WA, WI, WV, WY (9 years):	9	9	8	7	6	5	4	3	2	Rate Cha
Ages 0 to 55 in states IN, MD, PA (9 years):	9	9	8	7	6	5	4	3	2	
Age 56+ in states IN, MD, PA (9 years):	8	7	7	6	5	5	4	3	2	
Guaranteed Minimum Value:										Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1		1.00

The Standard

FPDA

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States
	Non-Qualified Owner: 90 Annuitant: 90 Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 600 Monthly: 600 Qualified Single: 600 Monthly: 600	No- Disability / No- Unemployment No- Hospitalization / No- Long Term Care No- Extended Care Waiver / No- Terminal Illness Yes-Nursing Home / Yes-Annualization	Not Available in: NY PR VI
	Withdrawal Notes:			No Premium
	Withdrawal Charges 9 years:		9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1	Rate Change
	Guaranteed Minimum Value:		100% of Premium at 1.00%	Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1	1.00	1.00

Surrender Charges Last 8 Years

	Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability / No- Unemployment No- Hospitalization / No- Long Term Care No- Extended Care Waiver / Yes-Terminal Illness Yes-Nursing Home / No- Annualization	Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR

urrenderTM

Guarant'd
1.00

0-70: 5.00+
71-74: 5.00+
75-UP: 2.75+
see notes

ium Bonus

anged: 01/01/12

ange : TBD

urrenderTM

Guarant'd
1.00

Commissions
Age: Rate

0-80: 5.50+
81-90: 2.25+
see notes

Bonus

ed: 01/01/12

e : TBD

urrenderTM

Guarant'd
1.00

SBLI -Savings Bank Life Insurance of MA

SBLI Optimizer 5 MVA

High-Band

NV NY OR PR SD VI WA WY

Withdrawal Notes:									No Premium
Withdrawal Charges 8 years:	9	8	7	6	5	4	3	2	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%								Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Su Current
5 Year Fixed with Bonus	5 Years	1%	2.85	1.00	2.47

SBLI -Savings Bank Life Insurance of MA

SBLI Optimizer 5 MVA

Mid-Band

Non-Qualified
Owner: 85
Annuitant:
Qualified
Owner: 85
Annuitant:

Non-Qualified
Single: 100,000
Monthly: 100,000
Qualified
Single: 100,000
Monthly: 100,000

No- Disability
No- Hospitalization
No- Extended Care Waiver
Yes-Nursing Home
No- Unemployment
No- Long Term Care
Yes-Terminal Illness
No- Annualization

Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY

Withdrawal Notes:									No Premium
Withdrawal Charges 8 years:	9	8	7	6	5	4	3	2	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%								Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Su Current
5 Year Fixed with Bonus	5 Years	0.75%	2.6	1.00	2.32

American General Life Insurance Company

AG HorizonFlex (CA)

Non-Qualified
Owner: 85
Annuitant: 85
Qualified
Owner: 85
Annuitant: 85

Non-Qualified
Single: 5,000
Monthly: 5,000
Qualified
Single: 5,000
Monthly: 5,000

No- Disability
No- Hospitalization
Yes-Extended Care Waiver
No- Nursing Home
No- Unemployment
No- Long Term Care
No- Terminal Illness
No- Annualization

Only Available in: CA

Withdrawal Notes:									No Premium
For states CA (8 years):	8	8	8	7	6	5	3	1	Rate Change
For states OH (8 years):	8	7	6	6	5	4	3	1	
Guaranteed Minimum Value:	100% of Premium at 2.00%								Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	2%	4	2.00	2.25

SBLI -Savings Bank Life Insurance of MA

SBLI Optimizer 5 MVA

Mid-Band

Non-Qualified
Owner: 85
Annuitant:
Qualified
Owner: 85
Annuitant:

Non-Qualified
Single: 50,000
Monthly: 50,000
Qualified
Single: 50,000
Monthly: 50,000

No- Disability
No- Hospitalization
No- Extended Care Waiver
Yes-Nursing Home
No- Unemployment
No- Long Term Care
Yes-Terminal Illness
No- Annualization

Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY

Withdrawal Notes:									No Premium
Withdrawal Charges 8 years:	9	8	7	6	5	4	3	2	Rate Change

Bonus

ed: 01/15/12

e : 02/01/12

urrender™

Guarant'd

2.15

Bonus

ed: 01/15/12

e : 02/01/12

urrender™

Guarant'd

2.00

0-75: 5.00
76-80: 4.00
81-85: 3.00

Bonus

ed: 12/27/11

e : 01/30/12

urrender™

Guarant'd

2.25

Bonus

ed: 01/15/12

Guaranteed Minimum Value: 100% of Premium at 1.00% | Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Su Current
5 Year Fixed with Bonus	5 Years	0.5%	2.35	1.00	2.16

SBLI -Savings Bank Life Insurance of MA

SBLI Optimizer 5 MVA

Low-Band

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY

Withdrawal Notes: | No Premium

Withdrawal Charges 8 years:	9	8	7	6	5	4	3	2	Rate Change

Guaranteed Minimum Value: 100% of Premium at 1.00% | Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Su Current
5 Year Fixed with Bonus	5 Years	0.25%	2.1	1.00	2.01

American General Life Insurance Company

AG HorizonFlex

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CA NY PR UT VI

Withdrawal Notes: | No Premium

For states AL, AR, AZ, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OK, OR, PA, RI, SC, SD, TN, TX, VA, VT, WA, WI, WV, WY (8 years):	8	8	8	7	6	5	3	1	Rate Change
For states NV, OH (8 years):	8	7	6	6	5	4	3	1	

Guaranteed Minimum Value: 100% of Premium at 1.50% | Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	2%	3.5	1.50	1.75

Assurity Life

Encore Bonus

Non-Qualified Owner: 90 Annuitant: 0 Qualified Owner: 90 Annuitant: 0	Non-Qualified Single: 2,000 Monthly: 2,000 Qualified Single: 2,000 Monthly: 2,000	Yes-Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY PR UT VI

Withdrawal Notes: | No Premium

Withdrawal Charges 8 years:	9	8	7	6	5	4	3	2	Rate Change

Guaranteed Minimum Value: | Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su Current

e : 02/01/12

urrenderTM

Guarant'd

1.84

Bonus

ed: 01/15/12

e : 02/01/12

urrenderTM

Guarant'd

1.69

0-75: 5.00
76-80: 4.00
81-85: 3.00

Bonus

ed: 12/27/11

e : 01/30/12

urrenderTM

Guarant'd

1.75

0-75: 6.00
76-80: 5.00
81-90: 3.00

Bonus

ed: 01/01/12

e : TBD

urrenderTM

Guarant'd

	2 Year Fixed with Bonus	2 Years	0.05%	1.55	1.50	1.51

Surrender Charges Last 7 Years

Integrity Life Insurance
New Momentum QIO

Non-Qualified	Non-Qualified			Not Available in:
Owner: 85	Single: 5,000	No- Disability	No- Unemployment	ME NH NY OR PR VI VT WA
Annuitant: 85	Monthly: 5,000	Yes-Hospitalization	No- Long Term Care	
Qualified	Qualified	No- Extended Care Waiver	Yes-Terminal Illness	
Owner: 85	Single: 2,000	Yes-Nursing Home	Yes-Annualization	
Annuitant: 85	Monthly: 2,000			

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	8	7	6	5	4	3	2	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	4	1.00	4.00

Integrity Life Insurance
SPDA Series II 1

Non-Qualified	Non-Qualified			Not Available in:
Owner: 85	Single: 3,000	No- Disability	Yes-Unemployment	ME NH NY PR VI VT
Annuitant: 85	Monthly: 3,000	Yes-Hospitalization	No- Long Term Care	
Qualified	Qualified	No- Extended Care Waiver	Yes-Terminal Illness	
Owner: 85	Single: 3,000	Yes-Nursing Home	Yes-Annualization	
Annuitant: 85	Monthly: 3,000			

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	7	7	7	6	5	4	3	0	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	2.7	1.00	2.70

National Integrity Life Insurance
SPDA Series II 1

Non-Qualified	Non-Qualified			Only Available in:
Owner: 85	Single: 3,000	Yes-Disability	No- Unemployment	NY
Annuitant: 85	Monthly: 3,000	Yes-Hospitalization	No- Long Term Care	
Qualified	Qualified	No- Extended Care Waiver	Yes-Terminal Illness	
Owner: 85	Single: 3,000	Yes-Nursing Home	Yes-Annualization	
Annuitant: 85	Monthly: 3,000			

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	2.7	1.00	2.70

American National Life Insurance Company of NY

Non-Qualified	Non-Qualified			Only Available in:
Owner: 85	Single: 100,000	Yes-Disability	No- Unemployment	NY
Annuitant:	Monthly: 100,000	No- Hospitalization	No- Long Term Care	
Qualified	Qualified	No- Extended Care Waiver	No- Terminal Illness	
Owner: 85	Single: 100,000	Yes-Nursing Home	No- Annualization	
Annuitant:	Monthly: 100,000			

Withdrawal Notes:								No Premium

1.13

0-85: 2.00

Bonus

ed: 12/31/11

e : TBD

urrenderTM

Guarant'd

1.42

0-79: 4.00
80-85: 2.25

Bonus

ed: 12/31/11

e : TBD

urrenderTM

Guarant'd

1.24

0-79: 4.00
80-85: 2.25

Bonus

ed: 12/31/11

e : TBD

urrenderTM

Guarant'd

1.24

0-80: 3.50+
81-85: 2.50+
see notes

Bonus

WealthQuest Citadel 7
Diamond
High-Band

Withdrawal Charges 7 years:	7	7	7	6	5	4	2	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su Current
2 Year Fixed with Bonus	2 Years	2%	3.35	1.00	2.20

Presidential Life
Patriot 1 Year SPDA

Non-Qualified Owner: 90 Annuitant: 90 Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: OR PR VI WA
Withdrawal Notes:				No Premium

Withdrawal Charges 7 years:	6	6	5	5	4	4	2	0	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.10%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	2.2	1.10	2.20

American National Life Insurance Company of NY
WealthQuest Citadel 7
Diamond
Low-Band

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 2,000 Monthly: 2,000	Yes-Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY
Withdrawal Notes:				No Premium

Withdrawal Charges 7 years:	7	7	7	6	5	4	2	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su Current
2 Year Fixed with Bonus	2 Years	2%	3.25	1.00	2.10

National Integrity Life Insurance
SPDA Series II 5

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 3,000 Monthly: 3,000 Qualified Single: 3,000 Monthly: 3,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Only Available in: NY
Withdrawal Notes:				No Premium

Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Su Current
5 Year Fixed	5 Years	none	1.95	1.00	1.95

Non-Qualified Owner: 85	Non-Qualified Single: 5,000	No- Disability	No- Unemployment	Not Available in:

ed: 01/01/12

e : 02/01/12

urrenderTM

Guarant'd

2.15

0-75: 3.00
76-80: 2.50
81-91: 1.67

Bonus

ed: 08/24/11

e : TBD

urrenderTM

Guarant'd

1.26

0-80: 3.50+
81-85: 2.50+
see notes

Bonus

ed: 01/01/12

e : 02/01/12

urrenderTM

Guarant'd

2.10

0-79: 3.00
80-85: 1.25

Bonus

ed: 12/31/11

e : TBD

urrenderTM

Guarant'd

1.68

Reliance Standard Life

Apollo MVA

Annuitant: 85	Monthly: 5,000	Yes-Hospitalization	No- Long Term Care	AL MD MN MT NY OR PR TX UT VI VT WA
Qualified Owner: 85 Annuitant: 85	Qualified Single: 5,000 Monthly: 5,000	No- Extended Care Waiver Yes-Nursing Home	No- Terminal Illness Yes-Annualization	
Withdrawal Notes:				No Premium

For states AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, ID, IN, KS, LA, MA, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, VA, WI, WV, WY (7 years):	9	8	7	6	5	4	2	Rate Change
Ages 0 to 59 in states IA, IL, KY (7 years):	9	8	7	6	5	4	2	
Age 60+ in states IA, IL, KY (7 years):	8	7	6.5	5.5	4.5	3.5	2	
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1%	2.8	1.00	1.94

Genworth Life Insurance Company

SecureLiving SmartRate 5

High-Band

Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization	No- Unemployment No- Long Term Care	Not Available in: NY OR PR VI
Qualified Owner: 85 Annuitant: 85	Qualified Single: 100,000 Monthly: 100,000	Yes-Extended Care Waiver No- Nursing Home	No- Terminal Illness No- Annualization	
Withdrawal Notes:				No Premium

Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.50%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Su Current
5 Year Fixed with Bonus	5 Years	0.6%	2.1	1.50	1.93

Genworth Life Insurance Company

SecureLiving SmartRate 3

High-Band

Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization	No- Unemployment No- Long Term Care	Not Available in: NY OR PR VI
Qualified Owner: 85 Annuitant: 85	Qualified Single: 100,000 Monthly: 100,000	Yes-Extended Care Waiver No- Nursing Home	No- Terminal Illness No- Annualization	
Withdrawal Notes:				No Premium

Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.50%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su Current
3 Year Fixed with Bonus	3 Years	0.9%	2.4	1.50	1.88

Integrity Life Insurance

Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability Yes-Hospitalization	No- Unemployment No- Long Term Care	Not Available in: ME NH NY OR PR VI VT WA
Qualified Owner: 85 Annuitant: 85	Qualified Single: 2,000 Monthly: 2,000	No- Extended Care Waiver Yes-Nursing Home	Yes-Terminal Illness Yes-Annualization	
Withdrawal Notes:				No Premium

0-75: 5.25
76-80: 4.20
81-85: 3.15

Bonus

ed: 09/29/11

e : TBD

urrenderTM

Guarant'd
1.26

0-75: 4.50
76-80: 2.70
81-85: 1.05

Bonus

ed: 01/25/12

e : TBD

urrenderTM

Guarant'd
1.93

0-75: 4.50
76-80: 2.70
81-85: 1.05

Bonus

ed: 01/25/12

e : TBD

urrenderTM

Guarant'd
1.88

0-79: 5.00
80-85: 3.00

Bonus

CPS INSURANCE SERVICES

Fixed Annuity Detail Sheet

New Momentum 7

Withdrawal Charges 7 years:	8	7	6	5	4	3	2	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 7	Yield to Su Current
7 Year Fixed with Bonus	7 Years	0.75%	2.5	1.75	1.86

Minnesota Life
SecureOption Focus 3
High-Band

Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Non-Qualified Owner: 88 Annuitant: 88 Qualified Owner: 88 Annuitant: 88	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: CA MT NY OR
Withdrawal Notes:				No Premium

Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su Current
3 Year Fixed	3 Years	none	1.8	1.00	1.80

Genworth Life Insurance Company
SecureLiving SmartRate 5
Mid-Band

Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI
Withdrawal Notes:				No Premium

Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.50%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Su Current
5 Year Fixed with Bonus	5 Years	0.4%	1.9	1.50	1.79

Reliance Standard Life
Apollo SP

Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization	Not Available in: AL MT NY PR VI
Withdrawal Notes:				No Premium

For states AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (7 years):	9	8	7	6	5	4	2		Rate Change
For states IA, IL, KY, NC, VT, WA (8 years):	9	8	7	6	5	4	2	0	

ed: 12/31/11

e : TBD

urrenderTM

Guarant'd
1.86

Bonus

ed: 01/21/12

e : TBD

urrenderTM

Guarant'd
1.34

Commissions
Age: Rate

0-75: 4.50
76-80: 2.70
81-85: 1.05

Bonus

ed: 01/25/12

e : TBD

urrenderTM

Guarant'd
1.79

0-75: 5.25
76-80: 4.20
81-85: 3.15

Bonus

ed: 09/29/11

	Age 60+ in states IA, IL, KY, NC, VT, WA (7 years):	8	7	6.5	5.5	4.5	3.5	2	
	Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1%	2.65	1.00	1.79

The Standard Advantage Growth Annuity 7

High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	90	Single:	100,000	No- Disability	No- Unemployment	CA NY PR
Annuitant:	90	Monthly:	100,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	90	Single:	100,000	Yes-Nursing Home	No- Annualization	
Annuitant:	90	Monthly:	100,000			

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	7	6	5	4	3	2	1	Rate Change
Guaranteed Minimum Value:	87.5% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	2%	3.5	1.00	1.78

Minnesota Life SecureOption Focus 5

High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	88	Single:	100,000	No- Disability	No- Unemployment	CA MT NY OR
Annuitant:	88	Monthly:	100,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	Yes-Terminal Illness	
Owner:	88	Single:	100,000	No- Nursing Home	No- Annualization	
Annuitant:	88	Monthly:	100,000			

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Su Current
5 Year Fixed	5 Years	none	1.75	1.00	1.75

Great American Life Insurance Company Secure American

Non-Qualified		Non-Qualified				Not Available in:
Owner:	89	Single:	10,000	No- Disability	No- Unemployment	AK MA ND NH NJ NV NY PA PR UT VI WA
Annuitant:	89	Monthly:	10,000	No- Hospitalization	Yes-Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	89	Single:	10,000	No- Nursing Home	No- Annualization	
Annuitant:	89	Monthly:	10,000			

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	9	8	7	6	5	4	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1%	2.6	1.00	1.74

Non-Qualified	Non-Qualified	No- Disability	Yes-Unemployment

e : TBD

urrenderTM

Guarant'd

1.23

0-79: 4.50
80-84: 2.25
85-90: 1.75

Bonus

ed: 01/01/12

e : TBD

urrenderTM

Guarant'd

1.35

Bonus

ed: 01/21/12

e : TBD

urrenderTM

Guarant'd

1.54

18-70: 6.50+
71-80: 5.25+
81-89: 5.00+
see notes

Bonus

ed: 10/03/11

e : TBD

urrenderTM

Guarant'd

1.23

Integrity Life Insurance
SPDA Series II 3

Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Single: 3,000 Monthly: 3,000 Qualified Single: 3,000 Monthly: 3,000	Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: ME NH NY PR VI VT
Withdrawal Notes:				No Premium
Withdrawal Charges 7 years:	7 | 7 | 7 | 6 | 5 | 4 | 3			Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%			Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to Su Current
3 Year Fixed with Bonus	3 Years	1%	2.6	1.60	1.74

National Integrity Life Insurance
SPDA Series II 3

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 3,000 Monthly: 3,000 Qualified Single: 3,000 Monthly: 3,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Only Available in: NY
Withdrawal Notes:				No Premium
Withdrawal Charges 7 years:	7 | 7 | 7 | 6 | 5 | 4 | 3			Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%			Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to Su Current
3 Year Fixed with Bonus	3 Years	1%	2.6	1.60	1.74

Genworth Life Insurance Company
SecureLiving SmartRate
High-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI
Withdrawal Notes:				No Premium
Withdrawal Charges 7 years:	7 | 7 | 7 | 6 | 5 | 4 | 3			Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.50%			Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1.25%	2.8	1.50	1.73

Genworth Life Insurance Company
SecureLiving SmartRate 3
Mid-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI
Withdrawal Notes:				No Premium
Withdrawal Charges 7 years:	7 | 7 | 7 | 6 | 5 | 4 | 3			Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.50%			Next Change

0-79: 4.00
80-85: 2.25

Bonus

ed: 12/31/11

e : TBD

urrenderTM

Guarant'd

1.40

0-79: 4.00
80-85: 2.25

Bonus

ed: 12/31/11

e : TBD

urrenderTM

Guarant'd

1.40

0-75: 4.50
76-80: 2.70
81-85: 1.05

Bonus

ed: 01/25/12

e : TBD

urrenderTM

Guarant'd

1.68

0-75: 4.50
76-80: 2.70
81-85: 1.05

Bonus

ed: 01/25/12

e : TBD

Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su Current
3 Year Fixed with Bonus	3 Years	0.5%	2	1.50	1.71

Genworth Life of New York
SecureLiving SmartRate NY (1)
High-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner: 85		Single: 100,000		No- Disability	No- Unemployment	NY
Annuitant: 85		Monthly: 100,000		No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner: 85		Single: 100,000		No- Nursing Home	No- Annualization	
Annuitant: 85		Monthly: 100,000				

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1.5%	3	1.00	1.71

Minnesota Life
SecureOption Focus 3
Mid-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner: 88		Single: 35,000		No- Disability	No- Unemployment	CA MT NY OR
Annuitant: 88		Monthly: 35,000		No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	Yes-Terminal Illness	
Owner: 88		Single: 35,000		No- Nursing Home	No- Annualization	
Annuitant: 88		Monthly: 35,000				

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su Current
3 Year Fixed	3 Years	none	1.7	1.00	1.70

Minnesota Life
SecureOption Focus 1
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner: 88		Single: 100,000		No- Disability	No- Unemployment	CA MT NY OR
Annuitant: 88		Monthly: 100,000		No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	Yes-Terminal Illness	
Owner: 88		Single: 100,000		No- Nursing Home	No- Annualization	
Annuitant: 88		Monthly: 100,000				

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1%	2.55	1.00	1.69

The Standard

Non-Qualified		Non-Qualified				Not Available in:
Owner: 90		Single: 15,000		No- Disability	No- Unemployment	CA NY PR
Annuitant: 90		Monthly: 15,000		No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner: 90		Single: 15,000		Yes-Nursing Home	No- Annualization	
Annuitant: 90		Monthly: 15,000				

urrenderTM

Guarant'd

1.71

0-75: 4.50
76-80: 2.70
81-85: 1.05

Bonus

ed: 01/25/12

e : TBD

urrenderTM

Guarant'd

1.28

Bonus

ed: 01/21/12

e : TBD

urrenderTM

Guarant'd

1.30

Bonus

ed: 01/21/12

e : TBD

urrenderTM

Guarant'd

1.22

0-79: 4.50
80-84: 2.25
85-90: 1.75

The Standard

Advantage Growth Annuity 7

Low-Band

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	7	6	5	4	3	2	1	Rate Change
Guaranteed Minimum Value:	87.5% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	2%	3.4	1.00	1.68

Minnesota Life

SecureOption Focus 5

Mid-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner: 88		Single: 35,000		No- Disability	No- Unemployment	CA MT NY OR
Annuitant: 88		Monthly: 35,000		No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	Yes-Terminal Illness	
Owner: 88		Single: 35,000		No- Nursing Home	No- Annualization	
Annuitant: 88		Monthly: 35,000				

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Su Current
5 Year Fixed	5 Years	none	1.65	1.00	1.65

American National Insurance Company

Citadel 7 Diamond

High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner: 99		Single: 100,000		Yes-Disability	No- Unemployment	NY VI
Annuitant: 85		Monthly: 100,000		Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner: 99		Single: 100,000		Yes-Nursing Home	No- Annualization	
Annuitant: 85		Monthly: 100,000				

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	7	7	7	6	5	4	2	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00-3.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su Current
2 Year Fixed with Bonus	2 Years	2%	3.35	1.35	1.63

Genworth Life Insurance Company

SecureLiving SmartRate

Mid-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner: 85		Single: 50,000		No- Disability	No- Unemployment	NY OR PR VI
Annuitant: 85		Monthly: 50,000		No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	No- Terminal Illness	
Owner: 85		Single: 50,000		No- Nursing Home	No- Annualization	
Annuitant: 85		Monthly: 50,000				

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.50%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	0.5%	2.05	1.50	1.62

Bonus

ed: 01/01/12

e : TBD

urrenderTM

Guarant'd

1.34

Bonus

ed: 01/21/12

e : TBD

urrenderTM

Guarant'd

1.46

0-80: 3.50+
81-85: 2.50+
see notes

Bonus

ed: 01/01/12

e : 02/01/12

urrenderTM

Guarant'd

1.38

0-75: 4.50
76-80: 2.70
81-85: 1.05

Bonus

ed: 01/25/12

e : TBD

urrenderTM

Guarant'd

1.58

CPS INSURANCE SERVICES

Fixed Annuity Detail Sheet

Genworth Life of New York
SecureLiving SmartRate NY (1)
Mid-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	50,000	No- Disability	No- Unemployment	NY
Annuitant:	85	Monthly:	50,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	50,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	50,000			

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	0.75%	2.25	1.00	1.61

Genworth Life of New York
SecureLiving SmartRate NY (3)
High-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	100,000	No- Disability	No- Unemployment	NY
Annuitant:	85	Monthly:	100,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	100,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	100,000			

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to Su Current
3 Year Fixed with Bonus	3 Years	0.8%	2.3	1.50	1.61

Genworth Life Insurance Company
SecureLiving SmartRate
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	15,000	No- Disability	No- Unemployment	NY OR PR VI
Annuitant:	85	Monthly:	15,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	15,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	15,000			

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.50%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	0.25%	1.8	1.50	1.59

Integrity Life Insurance
SPDA Series II 5

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	3,000	No- Disability	Yes-Unemployment	ME NH NY PR VI VT
Annuitant:	85	Monthly:	3,000	Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	3,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	85	Monthly:	3,000			

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

0-75: 4.50
76-80: 2.70
81-85: 1.05

Bonus

ed: 01/25/12

e : TBD

urrenderTM

Guarant'd

1.18

0-75: 4.50
76-80: 2.70
81-85: 1.05

Bonus

ed: 01/25/12

e : TBD

urrenderTM

Guarant'd

1.33

0-75: 4.50
76-80: 2.70
81-85: 1.05

Bonus

ed: 01/25/12

e : TBD

urrenderTM

Guarant'd

1.54

0-79: 3.00
80-85: 1.25

Bonus

ed: 12/31/11

e : TBD

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 5	Yield to Su Current
5 Year Fixed with Bonus	5 Years	1%	2.45	1.45	1.59

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Minnesota Life SecureOption Focus 1 *Mid-Band*	Non-Qualified Owner: 88 Annuitant: 88 Qualified Owner: 88 Annuitant: 88	Non-Qualified Single: 35,000 Monthly: 35,000 Qualified Single: 35,000 Monthly: 35,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: CA MT NY OR
	Withdrawal Notes:				No Prem
	Withdrawal Charges 7 years:		7 | 7 | 7 | 6 | 5 | 4 | 3		Rate Cha
	Guaranteed Minimum Value:		100% of Premium at 1.00%		Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1%	2.45	1.00	1.59

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Genworth Life of New York SecureLiving SmartRate NY (5) *High-Band*	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY
	Withdrawal Notes:				No Prem
	Withdrawal Charges 7 years:		7 | 7 | 7 | 6 | 5 | 4 | 3		Rate Cha
	Guaranteed Minimum Value:		100% of Premium at 1.00%		Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 5	Yield to Su Current
5 Year Fixed with Bonus	5 Years	0.55%	2.05	1.50	1.58

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Genworth Life of New York SecureLiving SmartRate NY (3) *Mid-Band*	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY
	Withdrawal Notes:				No Prem
	Withdrawal Charges 7 years:		7 | 7 | 7 | 6 | 5 | 4 | 3		Rate Cha
	Guaranteed Minimum Value:		100% of Premium at 1.00%		Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to Su Current
3 Year Fixed with Bonus	3 Years	0.4%	1.9	1.50	1.56

urrenderTM

Guarant'd

1.46

Commissions
Age: Rate

ium Bonus

anged: 01/21/12

ange : TBD

urrenderTM

Guarant'd

1.21

0-75: 4.50
76-80: 2.70
81-85: 1.05

ium Bonus

anged: 01/25/12

ange : TBD

urrenderTM

Guarant'd

1.44

0-75: 4.50
76-80: 2.70
81-85: 1.05

ium Bonus

anged: 01/25/12

ange : TBD

urrenderTM

Guarant'd

1.27

CPS INSURANCE SERVICES

Fixed Annuity Detail Sheet

Genworth Life of New York

SecureLiving SmartRate NY (5)

Mid-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	50,000	No- Disability	No- Unemployment	NY
Annuitant:	85	Monthly:	50,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	50,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	50,000			

Withdrawal Notes:								No Prem
Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 5	Yield to Su Current
5 Year Fixed with Bonus	5 Years	0.35%	1.85	1.50	1.55

North American Company

North American Flex I

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	No- Disability	Yes-Unemployment	AK AL CA CT DE MA MN NV NY OR PR TX UT VI
Annuitant:		Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:		Monthly:	2,000			

Withdrawal Notes:								No Prem
For states AR, AZ, CO, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, OK, PA, RI, SC, SD, TN, VA, VT, WI, WV, WY (7 years):	9	9	8	7	6	4	2	Rate Cha
For states FL (7 years):	9	9	6	5	4	3	2	
For states WA (7 years):	9	9	6	5	4	3	2	
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.55	1.00	1.55

Genworth Life Insurance Company

SecureLiving SmartRate 3

Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	15,000	No- Disability	No- Unemployment	NY OR PR VI
Annuitant:	85	Monthly:	15,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	15,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	15,000			

Withdrawal Notes:								No Prem
Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.50%							Next Cha

Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su Current
3 Year Fixed with Bonus	3 Years	0.1%	1.6	1.50	1.54

Genworth

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	15,000	No- Disability	No- Unemployment	NY OR PR VI
Annuitant:	85	Monthly:	15,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	15,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	15,000			

0-75: 4.50
76-80: 2.70
81-85: 1.05

ium Bonus

anged: 01/25/12

ange : TBD

urrender TM

Guarant'd

1.41

0-75: 4.50+
76-80: 3.38+
81-85: 2.25+
see notes

ium Bonus

anged: 01/19/12

ange : TBD

urrender TM

Guarant'd

1.08

0-75: 4.50
76-80: 2.70
81-85: 1.05

ium Bonus

anged: 01/25/12

ange : TBD

urrender TM

Guarant'd

1.54

0-75: 4.50
76-80: 2.70
81-85: 1.05

Fixed Annuity Detail Sheet

CPS INSURANCE SERVICES

Life Insurance Company
SecureLiving SmartRate 5
Low-Band

Withdrawal Notes:								No Prem
Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.50%							Next Cha

Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Su Current
5 Year Fixed with Bonus	5 Years	0.05%	1.55	1.50	1.54

American National Insurance Company
Citadel 7 Diamond
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner: 99		Single: 5,000		Yes-Disability	No- Unemployment	NY VI
Annuitant: 85		Monthly: 5,000		Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner: 99		Single: 2,000		Yes-Nursing Home	No- Annualization	
Annuitant: 85		Monthly: 2,000				

Withdrawal Notes:								No Prem
Withdrawal Charges 7 years:	7	7	7	6	5	4	2	Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.00-3.00%							Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su Current
2 Year Fixed with Bonus	2 Years	2%	3.25	1.25	1.53

Aviva Life & Annuity (Income Series)
Income Select Spirit 7 (1-Year)
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner: 81		Single: 75,000		Yes-Disability	No- Unemployment	NJ NY PA PR VI
Annuitant: 81		Monthly: 75,000		Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner: 81		Single: 75,000		Yes-Nursing Home	No- Annualization	
Annuitant: 81		Monthly: 75,000				

Withdrawal Notes:								No Prem
Withdrawal Charges 7 years:	9	8	7	6	5	4	3	Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.5	1.00	1.50

Genworth Life of New York
SecureLiving SmartRate NY (1)
Low-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner: 85		Single: 15,000		No- Disability	No- Unemployment	NY
Annuitant: 85		Monthly: 15,000		No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner: 85		Single: 15,000		No- Nursing Home	No- Annualization	
Annuitant: 85		Monthly: 15,000				

Withdrawal Notes:								No Prem
Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.5	1.00	1.50

ium Bonus

anged: 01/25/12

ange : TBD

urrenderTM

Guarant'd
1.54

0-80: 3.50+
81-85: 2.50+
see notes

ium Bonus

anged: 01/01/12

ange : 02/01/12

urrenderTM

Guarant'd
1.35

0-75: 3.00+
76-80: 1.75+
81-81: 1.75+
see notes

ium Bonus

anged: 01/06/12

ange : TBD

urrenderTM

Guarant'd
1.07

0-75: 4.50
76-80: 2.70
81-85: 1.05

ium Bonus

anged: 01/25/12

ange : TBD

urrenderTM

Guarant'd
1.07

Fixed Annuity Detail Sheet

CPS INSURANCE SERVICES

Genworth Life of New York

SecureLiving SmartRate NY (3)

Low-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	15,000	No- Disability	No- Unemployment	NY
Annuitant:	85	Monthly:	15,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	15,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	15,000			

Withdrawal Notes:								No Prem
Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Cha

Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su Current
3 Year Fixed	3 Years	none	1.5	1.00	1.50

Genworth Life of New York

SecureLiving SmartRate NY (5)

Low-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	15,000	No- Disability	No- Unemployment	NY
Annuitant:	85	Monthly:	15,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	15,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	15,000			

Withdrawal Notes:								No Prem
Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Cha

Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Su Current
5 Year Fixed	5 Years	none	1.5	1.00	1.50

Minnesota Life

SecureOption Focus 3

Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	88	Single:	10,000	No- Disability	No- Unemployment	CA MT NY OR
Annuitant:	88	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	Yes-Terminal Illness	
Owner:	88	Single:	10,000	No- Nursing Home	No- Annualization	
Annuitant:	88	Monthly:	10,000			

Withdrawal Notes:								No Prem
Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Cha

Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su Current
3 Year Fixed	3 Years	none	1.5	1.00	1.50

Protective Life Corporation

ProSaver Secure II Fixed Annuity 1

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	50,000	No- Disability	No- Unemployment	NY PR VI
Annuitant:	85	Monthly:	50,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	50,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	50,000			

Withdrawal Notes:								No Prem
Withdrawal Charges 7 years:	8	8	7	6.5	5.5	4.5	3	Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Cha

0-75: 4.50
76-80: 2.70
81-85: 1.05

ium Bonus

anged: 01/25/12

ange : TBD

urrenderTM

Guarant'd

1.21

0-75: 4.50
76-80: 2.70
81-85: 1.05

ium Bonus

anged: 01/25/12

ange : TBD

urrenderTM

Guarant'd

1.36

ium Bonus

anged: 01/21/12

ange : TBD

urrenderTM

Guarant'd

1.21

0-75: 4.00
76-80: 2.00
81-85: 1.00

ium Bonus

anged: 01/24/12

ange : 01/31/12

Fixed Annuity Detail Sheet

CPS INSURANCE SERVICES

Annuity 1

High-Band

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	3%	4.05	1.00	1.47

Integrity Life Insurance

New Momentum 6

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	5,000	No- Disability	No- Unemployment	ME NH NY OR PR VI VT WA
Annuitant:	85	Monthly:	5,000	Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	85	Monthly:	2,000			

Withdrawal Notes:								No Prem
Withdrawal Charges 7 years:	8	7	6	5	4	3	2	Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 6	Yield to Su Current
6 Year Fixed with Bonus	6 Years	0.75%	2.1	1.35	1.46

National Integrity Life Insurance

New Momentum 6

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	2,000	Yes-Disability	No- Unemployment	ME NH NY VT
Annuitant:		Monthly:	2,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	5,000	No- Nursing Home	No- Annualization	
Annuitant:		Monthly:	5,000			

Withdrawal Notes:								No Prem
Withdrawal Charges 7 years:	7	6	5	4	3	2	1	Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 6	Yield to Su Current
6 Year Fixed with Bonus	6 Years	0.75%	2.1	1.35	1.46

Minnesota Life

SecureOption Focus 5

Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	88	Single:	10,000	No- Disability	No- Unemployment	CA MT NY OR
Annuitant:	88	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	Yes-Terminal Illness	
Owner:	88	Single:	10,000	No- Nursing Home	No- Annualization	
Annuitant:	88	Monthly:	10,000			

Withdrawal Notes:								No Prem
Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Cha

Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Su Current
5 Year Fixed	5 Years	none	1.45	1.00	1.45

Non-Qualified		Non-Qualified				Not Available in:
Owner:	90	Single:	5,000	Yes-Disability	No- Unemployment	NJ NY PR UT VI
Annuitant:	90	Monthly:	5,000	No- Hospitalization	Yes-Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	0	Single:	0	No- Nursing Home	No- Annualization	
Annuitant:	0	Monthly:	0			

urrenderTM

Guarant'd

1.43

0-79: 5.00
80-85: 3.00

ium Bonus

anged: 12/31/11

ange : TBD

urrenderTM

Guarant'd

1.41

0-79: 5.00
80-85: 3.00

ium Bonus

anged: 12/31/11

ange : TBD

urrenderTM

Guarant'd

1.41

ium Bonus

anged: 01/21/12

ange : TBD

urrenderTM

Guarant'd

1.32

0-80: 3.00+
81-UP: 1.00+
see notes

American National Insurance Company

Palladium Advisor

Withdrawal Notes:								No Prem
Withdrawal Charges 7 years:	7	7	7	6	5	4	2	Rate Cha
Guaranteed Minimum Value:	100% of Premium at 1.00-2.00%							Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1%	2.25	1.00-2.00	1.39

Life of the Southwest

RetireMax FPDA 1 403(b)

Non-Qualified Owner: Annuitant:	Non-Qualified Single: 3,000 Monthly: 3,000	No- Disability	No- Unemployment					Not Available in:
Qualified Owner: 75 Annuitant: 75	Qualified Single: 3,000 Monthly: 3,000	No- Hospitalization	No- Long Term Care					AK MD NJ NY OR PR VI WY
		No- Extended Care Waiver	No- Special Enhanced Life Income Options					
		Yes-Terminal Illness	No- Nursing Home					
		No- Annualization						
Withdrawal Notes:								No Prem
For states AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, VA, VT, WI, WV (7 years):	10	9	8	7	6	4	2	Rate Cha
Age 59+ in states AL, TX, UT, WA (7 years):	8	8	7	6	5	4	2	
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1%	2.25	1.00	1.39

Life of the Southwest

RetireOne

Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	No- Disability	No- Unemployment					Not Available in:
Qualified Owner: 85 Annuitant: 85	Qualified Single: 3,000 Monthly: 3,000	No- Hospitalization	No- Long Term Care					AK MD NJ NY PR VI WY
		No- Extended Care Waiver	No- Special Enhanced Life Income Options					
		No- Terminal Illness	Yes-Nursing Home					
		No- Annualization						
Withdrawal Notes:								No Prem
For states AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, VA, VT, WI, WV (7 years):	10	9	8	7	6	4	2	Rate Cha
Ages 0 to 58 in states AL, TX, UT, WA (7 years):	10	9	8	7	6	4	2	
Age 59+ in states AL, TX, UT, WA (7 years):	8	8	7	6	5	4	2	
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Cha

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1%	2.25	1.00	1.39

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States

ium Bonus

nged: 01/01/12

nge : 02/01/12

urrender TM

Guarant'd

1.18

ium Bonus

nged: 09/22/11

nge : TBD

urrender TM

Guarant'd

1.18

71-75: 5.00+
76-80: 3.75+
81-85: 3.50+

see notes

ium Bonus

nged: 09/22/11

nge : TBD

urrender TM

Guarant'd

1.18

Commissions
Age: Rate

CPS INSURANCE SERVICES

Fixed Annuity Detail Sheet

Minnesota Life
SecureOption Focus 1
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	88	Single:	10,000	No- Disability	No- Unemployment	CA MT NY OR
Annuitant:	88	Monthly:	10,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	Yes-Terminal Illness	
Owner:	88	Single:	10,000	No- Nursing Home	No- Annualization	
Annuitant:	88	Monthly:	10,000			

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	7	7	7	6	5	4	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1%	2.25	1.00	1.39

Principal Financial Group
FPDA Plus 5-Year Guaranty

Non-Qualified		Non-Qualified				Not Available in:
Owner:	90	Single:	4,000	Yes-Disability	No- Unemployment	NY PR VI
Annuitant:		Monthly:	4,000	Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	90	Single:	5,000	No- Nursing Home	Yes-Annualization	
Annuitant:		Monthly:	5,000			

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	6	6	6	5	4	3	2	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Su Current
5 Year Fixed	5 Years	none	1.3	1.00	1.30

Protective Life Corporation
ProSaver Secure II Fixed Annuity 1
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	2,000	No- Disability	No- Unemployment	NY PR VI
Annuitant:	85	Monthly:	2,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	2,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	2,000			

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	8	8	7	6.5	5.5	4.5	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	2%	3	1.00	1.28

Protective Life Corporation
ProSaver Secure II Fixed Annuity 2
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	50,000	No- Disability	No- Unemployment	NY PR VI
Annuitant:	85	Monthly:	50,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	50,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	50,000			

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	8	8	7	6.5	5.5	4.5	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Bonus

d: 01/21/12

: TBD

urrenderTM

Guarant'd

1.18

0-80: 4.50
81-85: 3.00
86-90: 1.85

Bonus

d: 01/15/12

: 02/01/12

urrenderTM

Guarant'd

1.21

0-75: 4.00
76-80: 2.00
81-85: 1.00

Bonus

d: 01/24/12

: 01/31/12

urrenderTM

Guarant'd

1.28

0-75: 4.00
76-80: 2.00
81-85: 1.00

Bonus

d: 01/24/12

: 01/31/12

CPS INSURANCE SERVICES

Fixed Annuity Detail Sheet

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su Current
2 Year Fixed with Bonus	2 Years	1.5%	2.55	1.05	1.26

American National Insurance Company
Palladium Century

Non-Qualified Owner: 90 Annuitant: 90 Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 100 Monthly: 100	Yes-Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home No- Unemployment Yes-Long Term Care No- Terminal Illness No- Annualization	Not Available in: AL CT IL MA MN NJ NY OR PA UT VI WA
Withdrawal Notes:			No Premium
Withdrawal Charges 7 years:	9 | 8 | 7 | 6 | 5 | 4 | 2		Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%		Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.25	1.00	1.25

Integrity Life Insurance
New Momentum 5

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 2,000 Monthly: 2,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: ME NH NY OR PR VI VT WA
Withdrawal Notes:			No Premium
Withdrawal Charges 7 years:	8 | 7 | 6 | 5 | 4 | 3 | 2		Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%		Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 5	Yield to Su Current
5 Year Fixed with Bonus	5 Years	0.75%	1.85	1.10	1.21

National Integrity Life Insurance
New Momentum 5

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 2,000 Monthly: 2,000	Yes-Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: ME NH NY VT
Withdrawal Notes:			No Premium
Withdrawal Charges 7 years:	7 | 6 | 5 | 4 | 3 | 2 | 1		Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%		Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 5	Yield to Su Current
5 Year Fixed with Bonus	5 Years	0.75%	1.85	1.10	1.21

Non-Qualified Owner: 90 Annuitant: Qualified Owner: 90 Annuitant:	Non-Qualified Single: 40,000 Monthly: 40,000 Qualified Single: 5,000 Monthly: 5,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver No- Nursing Home No- Unemployment No- Long Term Care Yes-Terminal Illness Yes-Annualization	Not Available in: NY PR VI

urrenderTM

Guarant'd

1.23

see notes

Bonus

d: 01/01/12

: 02/01/12

urrenderTM

Guarant'd

1.04

0-79: 5.00
80-85: 3.00

Bonus

d: 12/31/11

: TBD

urrenderTM

Guarant'd

1.18

0-79: 5.00
80-85: 3.00

Bonus

d: 12/31/11

: TBD

urrenderTM

Guarant'd

1.18

0-80: 4.50
81-85: 3.00
86-90: 1.85

Principal Financial Group
FPDA Plus 7-Year Guaranty

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	6	6	6	5	4	3	2	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.2	1.00	1.20

Protective Life Corporation
ProSaver Secure II Fixed Annuity 4
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	50,000	No- Disability	No- Unemployment	NY PR VI
Annuitant:	85	Monthly:	50,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	50,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	50,000			

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	8	8	7	6.5	5.5	4.5	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 4	Yield to Su Current
4 Year Fixed with Bonus	4 Years	0.75%	1.8	1.05	1.16

Principal Financial Group
FPDA Plus 1-Year Guaranty
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	90	Single:	100,000	Yes-Disability	No- Unemployment	NY PR VI
Annuitant:	0	Monthly:	100,000	Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	90	Single:	100,000	No- Nursing Home	Yes-Annualization	
Annuitant:	0	Monthly:	100,000			

Withdrawal Notes:								Premium Bo
Withdrawal Charges 7 years:	6	6	6	5	4	3	2	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1	1.00	1.14

Protective Life Corporation
ProSaver Secure II Fixed Annuity 2
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	2,000	No- Disability	No- Unemployment	NY PR VI
Annuitant:	85	Monthly:	2,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	2,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	2,000			

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	8	8	7	6.5	5.5	4.5	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su Current
2 Year Fixed with Bonus	2 Years	1%	2	1.00	1.14

Bonus

d: 01/15/12

: 02/01/12

urrenderTM

Guarant'd

1.03

0-75: 4.00
76-80: 2.00
81-85: 1.00

Bonus

d: 01/24/12

: 01/31/12

urrenderTM

Guarant'd

1.14

0-80: 4.50
81-85: 3.00
86-UP: 1.85

nus: 1.00

d: 01/15/12

: 02/01/12

urrenderTM

Guarant'd

1.14

0-75: 4.00
76-80: 2.00
81-85: 1.00

Bonus

d: 01/24/12

: 01/31/12

urrenderTM

Guarant'd

1.14

CPS INSURANCE SERVICES

Fixed Annuity Detail Sheet

Protective Life Corporation
ProSaver Secure II Fixed Annuity 6
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	50,000	No- Disability	No- Unemployment	NY PR VI
Annuitant:	85	Monthly:	50,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	50,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	50,000			

Withdrawal Notes:							No Premium
Withdrawal Charges 7 years:	8	8	7	6.5	5.5	4.5	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 6	Yield to Su Current
6 Year Fixed with Bonus	6 Years	0.6%	1.65	1.05	1.14

Integrity Life Insurance
New Momentum 2

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	5,000	No- Disability	No- Unemployment	ME NH NY OR PR VI VT WA
Annuitant:	85	Monthly:	5,000	Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	85	Monthly:	2,000			

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	8	7	6	5	4	3	2	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su Current
2 Year Fixed with Bonus	2 Years	0.75%	1.75	1.00	1.11

Integrity Life Insurance
New Momentum 3

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	5,000	No- Disability	No- Unemployment	ME NH NY OR PR VI VT WA
Annuitant:	85	Monthly:	5,000	Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	2,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	85	Monthly:	2,000			

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	8	7	6	5	4	3	2	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to Su Current
3 Year Fixed with Bonus	3 Years	0.75%	1.75	1.00	1.11

National Integrity Life Insurance
New Momentum 2

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	5,000	Yes-Disability	No- Unemployment	ME NH NY VT
Annuitant:	85	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	2,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	2,000			

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	7	6	5	4	3	2	1	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

0-75: 4.00
76-80: 2.00
81-85: 1.00

Bonus

d: 01/24/12

: 01/31/12

urrenderTM

Guarant'd

1.13

0-79: 5.00
80-85: 3.00

Bonus

d: 12/31/11

: TBD

urrenderTM

Guarant'd

1.11

0-79: 5.00
80-85: 3.00

Bonus

d: 12/31/11

: TBD

urrenderTM

Guarant'd

1.11

0-79: 5.00
80-85: 3.00

Bonus

d: 12/31/11

: TBD

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su Current
2 Year Fixed with Bonus	2 Years	0.75%	1.75	1.00	1.11

National Integrity Life Insurance

New Momentum 3

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	5,000	Yes-Disability	No- Unemployment	ME NH NY VT
Annuitant:	85	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	2,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	2,000			

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	7	6	5	4	3	2	1	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to Su Current
3 Year Fixed with Bonus	3 Years	0.75%	1.75	1.00	1.11

Principal Financial Group

FPDA Plus 1-Year Guaranty

Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	90	Single:	5,000	Yes-Disability	No- Unemployment	NY PR VI
Annuitant:	0	Monthly:	5,000	Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	90	Single:	4,000	No- Nursing Home	Yes-Annualization	
Annuitant:	0	Monthly:	4,000			

Withdrawal Notes:								Premium Bo
Withdrawal Charges 7 years:	6	6	6	5	4	3	2	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1	1.00	1.07

Protective Life Corporation

ProSaver Secure II Fixed Annuity 4

Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	2,000	No- Disability	No- Unemployment	NY PR VI
Annuitant:	85	Monthly:	2,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	2,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	2,000			

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	8	8	7	6.5	5.5	4.5	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 4	Yield to Su Current
4 Year Fixed with Bonus	4 Years	0.5%	1.5	1.00	1.07

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	2,000	No- Disability	No- Unemployment	NY PR VI
Annuitant:	85	Monthly:	2,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	2,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	2,000			

urrenderTM

Guarant'd

1.11

0-79: 5.00
80-85: 3.00

Bonus

d: 12/31/11

: TBD

urrenderTM

Guarant'd

1.11

0-80: 4.50
81-85: 3.00
86-UP: 1.85

nus: 0.50

d: 01/15/12

: 02/01/12

urrenderTM

Guarant'd

1.07

0-75: 4.00
76-80: 2.00
81-85: 1.00

Bonus

d: 01/24/12

: 01/31/12

urrenderTM

Guarant'd

1.07

0-75: 4.00
76-80: 2.00
81-85: 1.00

Protective Life Corporation

ProSaver Secure II Fixed Annuity 6

Low-Band

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	8	8	7	6.5	5.5	4.5	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 6	Yield to Su Current
6 Year Fixed with Bonus	6 Years	0.35%	1.35	1.00	1.05

American National Insurance Company

Palladium Group Fixed Deferred

Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Non-Qualified Owner: Annuitant: 85 Qualified Owner: Annuitant: 80	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY PR VI

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	9	8	7	6	5	4	2	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00-3.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1	1.00-3.00	1.00

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Aviva Life & Annuity (Income Series) **Income Select Spirit 7 (1-Year)** *Low-Band*	Non-Qualified Owner: 81 Annuitant: 81 Qualified Owner: 81 Annuitant: 81	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: NJ NY PA PR VI

Withdrawal Notes:								No Premium
Withdrawal Charges 7 years:	9	8	7	6	5	4	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%							Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1	1.00	1.00

Surrender Charges Last 6 Years

	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI
	Withdrawal Notes:				No Premium

Bonus

d: 01/24/12

: 01/31/12

urrenderTM

Guarant'd
1.05

0-UP: 4.00+
see notes

Bonus

d: 01/01/12

: 02/01/12

urrenderTM

Guarant'd
1.00

Commissions
Age: Rate

0-75: 3.00+
76-80: 1.75+
81-81: 1.75+
see notes

Bonus

ed: 01/06/12

e : TBD

urrenderTM

Guarant'd
1.00

0-75: 3.00
76-80: 1.95
81-85: 1.05

Bonus

Genworth Life Insurance Company
SecureLiving Liberty 1-Year Guaranty
High-Band

For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):	9	9	8	7	6	5	Rate Change
For states IN, MN (6 years):	9	8	7	6	5	4	
Guaranteed Minimum Value:	100% of Premium at 1.50%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	2.75%	4.8	1.50	2.50

Genworth Life of New York
Liberty NY 1-Yr Guaranty
High-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability, No- Hospitalization, No- Extended Care Waiver, Yes-Nursing Home	No- Unemployment, No- Long Term Care, No- Terminal Illness, No- Annualization				Only Available in: NY
Withdrawal Notes:							No Premium
Withdrawal Charges 6 years:	9	9	8	7	6	5	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	2.75%	4.8	1.00	2.50

Genworth Life Insurance Company
SecureLiving Liberty 3-Year Guaranty
High-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability, No- Hospitalization, Yes-Extended Care Waiver, No- Nursing Home	No- Unemployment, No- Long Term Care, No- Terminal Illness, No- Annualization				Not Available in: NY OR PR VI
Withdrawal Notes:							No Premium
For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):	9	9	8	7	6	5	Rate Change
For states IN, MN (6 years):	9	8	7	6	5	4	
Guaranteed Minimum Value:	100% of Premium at 1.50%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su Current
3 Year Fixed with Bonus	3 Years	1.1%	2.95	1.50	2.40

Genworth Life Insurance Company
SecureLiving Liberty 5-Year Guaranty

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability, No- Hospitalization, No- Extended Care Waiver, No- Nursing Home	No- Unemployment, No- Long Term Care, No- Terminal Illness, No- Annualization				Not Available in: NY OR PR VI
Withdrawal Notes:							No Premium
For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):	9	9	8	7	6	5	Rate Change

ed: 09/21/11

e : TBD

urrender™

Guarant'd

2.04

0-75: 3.00
76-80: 1.95
81-UP: 1.05

Bonus

ed: 10/01/11

e : TBD

urrender™

Guarant'd

1.62

0-75: 3.00
76-80: 1.95
81-85: 1.05

Bonus

ed: 09/21/11

e : TBD

urrender™

Guarant'd

2.22

0-75: 3.00
76-80: 1.95
81-UP: 1.05

Bonus

ed: 09/21/11

High-Band

For states IN, MN (6 years):	9	8	7	6	5	4	
Guaranteed Minimum Value:	100% of Premium at 1.50%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Su Current
5 Year Fixed with Bonus	5 Years	0.65%	2.5	1.50	2.39

Genworth Life Insurance Company

SecureLiving Liberty 1-Year Guaranty

Mid-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization				Not Available in: NY OR PR VI
Withdrawal Notes:							No Premium
For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):	9	9	8	7	6	5	Rate Change
For states IN, MN (6 years):	9	8	7	6	5	4	
Guaranteed Minimum Value:	100% of Premium at 1.50%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	2%	4.05	1.50	2.38

Genworth Life of New York

Liberty NY 1-Yr Guaranty

Mid-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization				Only Available in: NY
Withdrawal Notes:							No Premium
Withdrawal Charges 6 years:	9	9	8	7	6	5	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	2%	4.05	1.00	2.38

Genworth Life of New York

SecureLiving Independence NY

High-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization				Only Available in: NY
Withdrawal Notes:							No Premium
Withdrawal Charges 6 years:	9	9	8	7	6	5	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.50%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su Current
2 Year Fixed with Bonus	2 Years	2%	4.05	2.05	2.38

e : TBD

urrender™

Guarant'd

2.33

0-75: 3.00
76-80: 1.95
81-85: 1.05

Bonus

ed: 09/21/11

e : TBD

urrender™

Guarant'd

1.92

0-75: 3.00
76-80: 1.95
81-UP: 1.05

Bonus

ed: 10/01/11

e : TBD

urrender™

Guarant'd

1.50

0-75: 2.25
76-80: 1.31
81-85: 0.94

Bonus

ed: 12/14/11

e : TBD

urrender™

Guarant'd

2.01

CPS INSURANCE SERVICES

Fixed Annuity Detail Sheet

Genworth Life Insurance Company
SecureLiving Independence
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	100,000	No- Disability	No- Unemployment	NY OR PR VI
Annuitant:	85	Monthly:	100,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	100,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	100,000			

Withdrawal Notes: — No Premium

For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):	9	9	8	7	6	5	Rate Change
For states IN, MN, OR (6 years):	9	8	7	6	5	4	

Guaranteed Minimum Value: 100% of Premium at 1.50-2.00% — Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su Current
2 Year Fixed with Bonus	2 Years	1.5%	3.55	2.05	2.30

Genworth Life Insurance Company
SecureLiving Liberty 3-Year Guaranty
Mid-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	100,000	No- Disability	No- Unemployment	NY OR PR VI
Annuitant:	85	Monthly:	100,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	100,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	100,000			

Withdrawal Notes: — No Premium

For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):	9	9	8	7	6	5	Rate Change
For states IN, MN (6 years):	9	8	7	6	5	4	

Guaranteed Minimum Value: 100% of Premium at 1.50% — Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su Current
3 Year Fixed with Bonus	3 Years	0.9%	2.75	1.50	2.30

Genworth Life of New York
SecureLiving Independence NY
Mid-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	50,000	No- Disability	No- Unemployment	NY
Annuitant:	85	Monthly:	50,000	Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	50,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	50,000			

Withdrawal Notes: — No Premium

Withdrawal Charges 6 years:	9	9	8	7	6	5	Rate Change

Guaranteed Minimum Value: 100% of Premium at 1.50% — Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su Current
2 Year Fixed with Bonus	2 Years	1.5%	3.55	2.05	2.30

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	50,000	No- Disability	No- Unemployment	AL CT IA
Annuitant:	85	Monthly:	50,000	No- Hospitalization	No- Long Term Care	

0-75: 2.25
76-80: 1.31
81-85: 0.94

Bonus

ed: 01/11/12

e : TBD

urrender TM

Guarant'd
1.93

0-75: 3.00
76-80: 1.95
81-85: 1.05

Bonus

ed: 09/21/11

e : TBD

urrender TM

Guarant'd
2.12

0-75: 2.25
76-80: 1.31
81-85: 0.94

Bonus

ed: 12/14/11

e : TBD

urrender TM

Guarant'd
1.93

Fixed Annuity Detail Sheet

CPS INSURANCE SERVICES

ReliaStar Life Insurance Company
ING Premier 5
High-Band

Qualified Owner: 85 Annuitant: 85	Qualified Single: 50,000 Monthly: 50,000	No- Extended Care Waiver No- Nursing Home	No- Terminal Illness No- Annualization	IN KY MA NJ NY OR RI UT WA
Withdrawal Notes:				Premium Bo
Withdrawal Charges 6 years:	5 | 4.75 | 4.5 | 4.25 | 4 | 3.75			Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00-1.50%			Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.45	1.00-1.50	2.28

ReliaStar Life Insurance Company
ING Premier 5
Low-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AL CT IA IN KY MA NJ NY OR RI UT WA
Withdrawal Notes:				Prem Bonus
Withdrawal Charges 6 years:	5 | 4.75 | 4.5 | 4.25 | 4 | 3.75			Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00-1.50%			Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.45	1.00-1.50	2.28

Genworth Life Insurance Company
SecureLiving Liberty 5-Year Guaranty
Mid-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI
Withdrawal Notes:				No Premium
For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):	9 | 9 | 8 | 7 | 6 | 5			Rate Change
For states IN, MN (6 years):	9 | 8 | 7 | 6 | 5 | 4			
Guaranteed Minimum Value:	100% of Premium at 1.50%			Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Su Current
5 Year Fixed with Bonus	5 Years	0.5%	2.35	1.50	2.27

EquiTrust Life Insurance

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 30,000 Monthly: 30,000 Qualified Single: 30,000 Monthly: 30,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AK CT IN MA MD MN NY OK OR PR TX UT VI VT WA
Withdrawal Notes:				Premium Bo

nus: 5.00

ed: 01/01/12

e : TBD

urrenderTM

Guarant'd

1.90

: 0.00-5.00

ed: 01/01/12

e : TBD

urrenderTM

Guarant'd

1.90

0-75: 3.00
76-80: 1.95
81-UP: 1.05

Bonus

ed: 09/21/11

e : TBD

urrenderTM

Guarant'd

2.21

0-80: 5.50
81-85: 4.13
see notes

nus: 1.50

EquiTrust Life Insurance Company

Choice Four (Liquidity & MVA Option)

For states AL, AR, AZ, CA, CO, DC, DE, GA, HI, IA, ID, IL, KS, KY, LA, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, PA, RI, SC, SD, TN, VA, WI, WV, WY (6 years):	12	11	10	9	8	7	Rate Change
For states FL (6 years):	10	10	10	9	8	7	
For states NV (6 years):	9	8	7	6.5	5.5	4.5	
Guaranteed Minimum Value:	100% of Premium at 2.00%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	2	2.00	2.25

SBLI -Savings Bank Life Insurance of MA

SBLI Optimizer 3 MVA

High-Band

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 250,000 Monthly: 250,000 Qualified Single: 250,000 Monthly: 250,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY
Withdrawal Notes:				No Premium

Withdrawal Charges 6 years:	9	8	7	6	5	4	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su Current
3 Year Fixed with Bonus	3 Years	1%	2.75	1.00	2.25

Genworth Life Insurance Company

SecureLiving Independence

Mid-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 50,000 Monthly: 50,000 Qualified Single: 50,000 Monthly: 50,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI
Withdrawal Notes:				No Premium

For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):	9	9	8	7	6	5	Rate Change
For states IN, MN, OR (6 years):	9	8	7	6	5	4	
Guaranteed Minimum Value:	100% of Premium at 1.50-2.00%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su Current
2 Year Fixed with Bonus	2 Years	1%	3.05	2.05	2.22

Genworth Life Insurance

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI
Withdrawal Notes:				No Premium

ed: 10/24/11

e : TBD

urrenderTM

Guarant'd
2.25

Bonus

ed: 01/15/12

e : 02/01/12

urrenderTM

Guarant'd
1.87

0-75: 2.25
76-80: 1.31
81-85: 0.94

Bonus

ed: 01/11/12

e : TBD

urrenderTM

Guarant'd
1.85

0-75: 3.00
76-80: 1.95
81-85: 1.05

Bonus

Genworth Life Insurance Company

SecureLiving Liberty 1-Year Guaranty

Low-Band

For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):	9	9	8	7	6	5	Rate Change
For states IN, MN (6 years):	9	8	7	6	5	4	
Guaranteed Minimum Value:	100% of Premium at 1.50%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1%	3.05	1.50	2.22

Genworth Life of New York

Liberty NY 1-Yr Guaranty

Low-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner: 85		Single: 15,000		No- Disability	No- Unemployment	NY
Annuitant: 85		Monthly: 15,000		No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner: 85		Single: 15,000		Yes-Nursing Home	No- Annualization	
Annuitant: 85		Monthly: 15,000				
Withdrawal Notes:						No Premium
Withdrawal Charges 6 years:	9	9	8	7	6	5	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1%	3.05	1.00	2.22

Genworth Life of New York

SecureLiving Independence NY

Low-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner: 85		Single: 15,000		No- Disability	No- Unemployment	NY
Annuitant: 85		Monthly: 15,000		Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner: 85		Single: 15,000		Yes-Nursing Home	No- Annualization	
Annuitant: 85		Monthly: 15,000				
Withdrawal Notes:						No Premium
Withdrawal Charges 6 years:	9	9	8	7	6	5	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.50%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su Current
2 Year Fixed with Bonus	2 Years	1%	3.05	2.05	2.22

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization Yes-Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: NY OR PR VI
	Withdrawal Notes:				No Premium

ed: 01/11/12

e : TBD

urrender TM

Guarant'd
1.76

0-75: 3.00
76-80: 1.95
81-UP: 1.05

Bonus

ed: 10/01/11

e : TBD

urrender TM

Guarant'd
1.34

0-75: 2.25
76-80: 1.31
81-85: 0.94

Bonus

ed: 12/14/11

e : TBD

urrender TM

Guarant'd
1.85

Commissions
Age: Rate

0-75: 2.25
76-80: 1.31
81-85: 0.94

Bonus

Fixed Annuity Detail Sheet

CPS INSURANCE SERVICES

Genworth Life Insurance Company
SecureLiving Independence
Low-Band

For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):	9	9	8	7	6	5	Rate Change
For states IN, MN, OR (6 years):	9	8	7	6	5	4	
Guaranteed Minimum Value:	100% of Premium at 1.50-2.00%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su Current
2 Year Fixed with Bonus	2 Years	0.5%	2.55	2.05	2.13

SBLI -Savings Bank Life Insurance of MA
SBLI Optimizer 3 MVA
Mid-Band

Non-Qualified Owner: 85 Annuitant:	Non-Qualified Single: 100,000 Monthly: 100,000	No- Disability	No- Unemployment				Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY
Qualified Owner: 85 Annuitant:	Qualified Single: 100,000 Monthly: 100,000	No- Hospitalization	No- Long Term Care				
		No- Extended Care Waiver	Yes-Terminal Illness				
		Yes-Nursing Home	No- Annualization				
Withdrawal Notes:							No Premium
Withdrawal Charges 6 years:		9	8	7	6	5	4	Rate Change
Guaranteed Minimum Value:		100% of Premium at 1.00%					Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su Current
3 Year Fixed with Bonus	3 Years	0.75%	2.5	1.00	2.12

Genworth Life of New York
Liberty NY 3-Yr Guaranty
High-Band

Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 250,000 Monthly: 250,000	No- Disability	No- Unemployment				Only Available in: NY
Qualified Owner: 85 Annuitant: 85	Qualified Single: 250,000 Monthly: 250,000	No- Hospitalization	No- Long Term Care				
		No- Extended Care Waiver	No- Terminal Illness				
		Yes-Nursing Home	No- Annualization				
Withdrawal Notes:							No Premium
Withdrawal Charges 6 years:		9	9	8	7	6	5	Rate Change
Guaranteed Minimum Value:		100% of Premium at 1.00%					Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to Su Current
3 Year Fixed with Bonus	3 Years	1.1%	2.95	1.85	2.03

EquiTrust Life Insurance Company
ChoiceFour (Liquidity Option)

Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 30,000 Monthly: 30,000	No- Disability	No- Unemployment				Not Available in: AK CT IN MA MD MN NY OK OR PR TX UT VI VT WA
Qualified Owner: 85 Annuitant: 85	Qualified Single: 30,000 Monthly: 30,000	No- Hospitalization	No- Long Term Care				
		No- Extended Care Waiver	No- Terminal Illness				
		Yes-Nursing Home	No- Annualization				
Withdrawal Notes:							No Premium
For states AL, AR, AZ, CA, CO, DC, DE, GA, HI, IA, ID, IL, KS, KY, LA, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, PA, RI, SC, SD, TN, VA, WI, WV, WY (6 years):		12	11	10	9	8	7	Rate Change
For states FL (6 years):		10	10	10	9	8	7	
For states NV (6 years):		9	8	7	6.5	5.5	4.5	

ed: 01/11/12

e : TBD

urrender™

Guarant'd

1.77

Bonus

ed: 01/15/12

e : 02/01/12

urrender™

Guarant'd

1.75

0-75: 3.00
76-80: 1.95
81-85: 1.05

Bonus

ed: 10/01/11

e : TBD

urrender™

Guarant'd

1.61

0-80: 5.50
81-85: 4.13
see notes

Bonus

ed: 10/24/11

Guaranteed Minimum Value: 100% of Premium at 2.00% — Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	2	2.00	2.00

Genworth Life Insurance Company

SecureLiving Liberty 3-Year Guaranty

Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	15,000	No- Disability	No- Unemployment	NY OR PR VI
Annuitant:	85	Monthly:	15,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		Yes-Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	15,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	15,000			

Withdrawal Notes: — No Premium

For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):	9	9	8	7	6	5	Rate Change
For states IN, MN (6 years):	9	8	7	6	5	4	

Guaranteed Minimum Value: 100% of Premium at 1.50% — Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su Current
3 Year Fixed with Bonus	3 Years	0.3%	2.15	1.50	2.00

Genworth Life of New York

Liberty NY 3-Yr Guaranty

Mid-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner:	85	Single:	100,000	No- Disability	No- Unemployment	NY
Annuitant:	85	Monthly:	100,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	100,000	Yes-Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	100,000			

Withdrawal Notes: — No Premium

Withdrawal Charges 6 years:	9	9	8	7	6	5	Rate Change

Guaranteed Minimum Value: 100% of Premium at 1.00% — Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to Su Current
3 Year Fixed with Bonus	3 Years	0.9%	2.75	1.85	2.00

SBLI -Savings Bank Life Insurance of MA

SBLI Optimizer 3 MVA

Mid-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	50,000	No- Disability	No- Unemployment	AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY
Annuitant:		Monthly:	50,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	50,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	50,000			

Withdrawal Notes: — No Premium

Withdrawal Charges 6 years:	9	8	7	6	5	4	Rate Change

Guaranteed Minimum Value: 100% of Premium at 1.00% — Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su Current

e : TBD

urrenderTM

Guarant'd

2.00

0-75: 3.00
76-80: 1.95
81-85: 1.05

Bonus

ed: 09/21/11

e : TBD

urrenderTM

Guarant'd

1.82

0-75: 3.00
76-80: 1.95
81-85: 1.05

Bonus

ed: 10/01/11

e : TBD

urrenderTM

Guarant'd

1.57

Bonus

ed: 01/15/12

e : 02/01/12

urrenderTM

Guarant'd

	3 Year Fixed with Bonus		3 Years	0.5%	2.25	1.00		2.00

Genworth Life of New York
Liberty NY 5-Yr Guaranty
High-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner: 85		Single: 250,000	No- Disability		No- Unemployment	NY
Annuitant: 85		Monthly: 250,000	No- Hospitalization		No- Long Term Care	
Qualified		Qualified	No- Extended Care Waiver		No- Terminal Illness	
Owner: 85		Single: 250,000	Yes-Nursing Home		No- Annualization	
Annuitant: 85		Monthly: 250,000				

Withdrawal Notes:						No Premium
Withdrawal Charges 6 years:	9	9	8	7	6	5	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%					Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 5	Yield to Su Current
5 Year Fixed with Bonus	5 Years	0.65%	2.5	1.85	1.96

ReliaStar Life Insurance Company
ING Premier 3
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner: 80		Single: 50,000	No- Disability		No- Unemployment	AL NY
Annuitant:		Monthly: 50,000	No- Hospitalization		No- Long Term Care	
Qualified		Qualified	No- Extended Care Waiver		No- Terminal Illness	
Owner: 80		Single: 50,000	No- Nursing Home		No- Annualization	
Annuitant:		Monthly: 50,000				

Withdrawal Notes:						Premium Bo
Withdrawal Charges 6 years:	9	8	7	6	5	4	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00-1.50%					Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.45	1.00-1.50	1.95

Genworth Life Insurance Company
SecureLiving Liberty 5-Year Guaranty
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner: 85		Single: 15,000	No- Disability		No- Unemployment	NY OR PR VI
Annuitant: 85		Monthly: 15,000	No- Hospitalization		No- Long Term Care	
Qualified		Qualified	No- Extended Care Waiver		No- Terminal Illness	
Owner: 85		Single: 15,000	No- Nursing Home		No- Annualization	
Annuitant: 85		Monthly: 15,000				

Withdrawal Notes:						No Premium
For states AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY (6 years):	9	9	8	7	6	5	Rate Change
For states IN, MN (6 years):	9	8	7	6	5	4	
Guaranteed Minimum Value:	100% of Premium at 1.50%					Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-5	Guarant'd Min Rate	Yield to Su Current
5 Year Fixed with Bonus	5 Years	0.1%	1.95	1.50	1.93

Non-Qualified		Non-Qualified				Only Available in:
Owner: 85		Single: 100,000	No- Disability		No- Unemployment	NY
Annuitant: 85		Monthly: 100,000	No- Hospitalization		No- Long Term Care	
Qualified		Qualified	No- Extended Care Waiver		No- Terminal Illness	
Owner: 85		Single: 100,000	Yes-Nursing Home		No- Annualization	
Annuitant: 85		Monthly: 100,000				

1.62

0-75: 3.00
76-80: 1.95
81-85: 1.05

Bonus

ed: 10/01/11

e : TBD

urrender™

Guarant'd

1.82

nus: 3.00

ed: 01/01/12

e : TBD

urrender™

Guarant'd

1.57

0-75: 3.00
76-80: 1.95
81-UP: 1.05

Bonus

ed: 09/21/11

e : TBD

urrender™

Guarant'd

1.87

0-75: 3.00
76-80: 1.95
81-85: 1.05

CPS INSURANCE SERVICES

Fixed Annuity Detail Sheet

Genworth Life of New York
Liberty NY 5-Yr Guaranty
Mid-Band

Withdrawal Notes:							No Premium
Withdrawal Charges 6 years:	9	9	8	7	6	5	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 5	Yield to Su Current
5 Year Fixed with Bonus	5 Years	0.5%	2.35	1.85	1.93

Genworth Life of New York
Liberty NY 3-Yr Guaranty
Low-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: NY

Withdrawal Notes:							No Premium
Withdrawal Charges 6 years:	9	9	8	7	6	5	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 3	Yield to Su Current
3 Year Fixed with Bonus	3 Years	0.3%	2.15	1.85	1.90

Genworth Life of New York
Liberty NY 5-Yr Guaranty
Low-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 15,000 Monthly: 15,000 Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Only Available in: NY

Withdrawal Notes:							No Premium
Withdrawal Charges 6 years:	9	9	8	7	6	5	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Year 5	Yield to Su Current
5 Year Fixed with Bonus	5 Years	0.1%	1.95	1.85	1.87

ReliaStar Life Insurance Company
ING Premier 3
Mid-Band

Non-Qualified Owner: 80 Annuitant: Qualified Owner: 80 Annuitant:	Non-Qualified Single: 25,000 Monthly: 25,000 Qualified Single: 25,000 Monthly: 25,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: AL NY

Withdrawal Notes:							Premium Bo
Withdrawal Charges 6 years:	9	8	7	6	5	4	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00-1.50%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.45	1.00-1.50	1.87

Bonus

ed: 10/01/11

e : TBD

urrenderTM

Guarant'd
1.79

0-75: 3.00
76-80: 1.95
81-85: 1.05

Bonus

ed: 10/01/11

e : TBD

urrenderTM

Guarant'd
1.47

0-75: 3.00
76-80: 1.95
81-85: 1.05

Bonus

ed: 10/01/11

e : TBD

urrenderTM

Guarant'd
1.72

nus: 2.50

ed: 01/01/12

e : TBD

urrenderTM

Guarant'd
1.49

CPS INSURANCE SERVICES

Fixed Annuity Detail Sheet

ReliaStar Life Insurance Company

ING Premier 5

Mid-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	25,000	No- Disability	No- Unemployment	AL CT IA IN KY MA NJ NY OR RI UT WA
Annuitant:	85	Monthly:	25,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	25,000	No- Nursing Home	No- Annualization	
Annuitant:	85	Monthly:	25,000			

Withdrawal Notes:						Premium Bo
Withdrawal Charges 6 years:	5	4.75	4.5	4.25	4	3.75	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00-1.50%					Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.45	1.00-1.50	1.87

SBLI -Savings Bank Life Insurance of MA

SBLI Optimizer 3 MVA

Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	5,000	No- Disability	No- Unemployment	AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY
Annuitant:		Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	5,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	5,000			

Withdrawal Notes:						No Premium
Withdrawal Charges 6 years:	9	8	7	6	5	4	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%					Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su Current
3 Year Fixed with Bonus	3 Years	0.25%	2	1.00	1.87

SBLI -Savings Bank Life Insurance of MA

SBLI Optimizer 2 MVA

High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	100,000	No- Disability	No- Unemployment	AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY
Annuitant:		Monthly:	100,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	100,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	100,000			

Withdrawal Notes:						Premium Bo
Withdrawal Charges 6 years:	8	8	7	6	5	4	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%					Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-2	Guarant'd Min Rate	Yield to Su Current
2 Year Fixed	2 Years	none	1.65	1.00	1.82

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	50,000	No- Disability	No- Unemployment	AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR
Annuitant:		Monthly:	50,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	50,000	Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly:	50,000			

nus: 2.50

ed: 01/01/12

e : TBD

urrender™

Guarant'd

1.49

Bonus

ed: 01/15/12

e : 02/01/12

urrender™

Guarant'd

1.50

nus: 1.00

ed: 01/15/12

e : 02/01/12

urrender™

Guarant'd

1.38

SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 2 MVA *Mid-Band*								NV NY OR PR SD VI WA WY
	Withdrawal Notes:							Premium Bo
	Withdrawal Charges 6 years:	8	8	7	6	5	4	Rate Change
	Guaranteed Minimum Value:	100% of Premium at 1.00%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-2	Guarant'd Min Rate	Yield to Su Current
2 Year Fixed	2 Years	none	1.65	1.00	1.73

ReliaStar Life Insurance Company ING Premier Flex Annuity	Non-Qualified Owner: 80 Annuitant: 80 Qualified Owner: 80 Annuitant: 80	Non-Qualified Single: 50 Monthly: 50 Qualified Single: 200 Monthly: 200	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization		Not Available in: AL NY OR PR VI
	Withdrawal Notes:					Premium Bo
	Withdrawal Charges 6 years:					Rate Change
	Guaranteed Minimum Value:	100% of Premium at 1.00-1.50%				Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.45	1.00-1.50	1.70

SBLI -Savings Bank Life Insurance of MA SBLI Optimizer 2 MVA *Low-Band*	Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization		Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY
	Withdrawal Notes:					Premium Bo
	Withdrawal Charges 6 years:	8	8	7	6	5	4	Rate Change
	Guaranteed Minimum Value:	100% of Premium at 1.00%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-2	Guarant'd Min Rate	Yield to Su Current
2 Year Fixed	2 Years	none	1.65	1.00	1.69

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
ReliaStar Life Insurance Company	Non-Qualified Owner: 80 Annuitant: Qualified Owner: 80 Annuitant:	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Not Available in: AL NY
	Withdrawal Notes:				No Premium

nus: 0.50

ed: 01/15/12

e : 02/01/12

urrender™

Guarant'd

1.30

nus: 1.50

ed: 01/01/12

e : TBD

urrender™

Guarant'd

1.33

nus: 0.25

ed: 01/15/12

e : 02/01/12

urrender™

Guarant'd

1.26

Commissions
Age: Rate

Bonus

CPS INSURANCE SERVICES

Fixed Annuity Detail Sheet

ING Premier 3
Low-Band

Withdrawal Charges 6 years:	9	8	7	6	5	4	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00-1.50%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.45	1.00-1.50	1.45

The Standard Secured Rate Annuity 1
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	90	Single:	100,000	No- Disability	No- Unemployment	NY PA PR VI
Annuitant:	90	Monthly:	100,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	90	Single:	100,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	90	Monthly:	100,000			

Withdrawal Notes:						Prem Bonus
Withdrawal Charges 6 years:	7	7	7	6	5	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1%	2.1	1.00	1.43

The Standard Secured Rate Annuity 1
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	90	Single:	15,000	No- Disability	No- Unemployment	NY PA PR VI
Annuitant:	90	Monthly:	15,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	90	Single:	15,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	90	Monthly:	15,000			

Withdrawal Notes:						Prem Bonus
Withdrawal Charges 6 years:	7	7	7	6	5	3	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%						Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1%	2	1.00	1.33

Surrender Charges Last 5 Years

Reliance Standard Life Eleos MVA

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	No- Disability	No- Unemployment	AL MD MN MT ND NY OR PR TX UT VI VT WA
Annuitant:	85	Monthly:	10,000	Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	10,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	85	Monthly:	10,000			

Withdrawal Notes:						No Premium
Withdrawal Charges 5 years:	8	7	6	5	4	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%					Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1%	3	1.00	2.20

ed: 01/01/12

e : TBD

urrender™

Guarant'd

1.07

0-80: 4.00
81-85: 2.00
86-UP: 1.45

: 0.20-1.00

ed: 01/01/12

e : TBD

urrender™

Guarant'd

1.35

0-80: 4.00
81-85: 2.00
86-UP: 1.45

: 0.20-1.00

ed: 01/01/12

e : TBD

urrender™

Guarant'd

1.33

0-75: 3.25
76-80: 2.60
81-85: 1.95

Bonus

ed: 09/29/11

e : **TBD**

urrender™

Guarant'd

1.40

Reliance Standard Life

Eleos SP

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	10,000	No- Disability	No- Unemployment	AL MO MT NY PR UT VI
Annuitant:	85	Monthly:	10,000	Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	85	Single:	10,000	Yes-Nursing Home	Yes-Annualization	
Annuitant:	85	Monthly:	10,000			

Withdrawal Notes:						No Premium
Withdrawal Charges 5 years:	8	7	6	5	4	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%					Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1%	2.85	1.00	2.05

Aviva Life & Annuity (Income Series)

Income Select Spirit 5 (1-Year)

High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	83	Single:	75,000	Yes-Disability	No- Unemployment	NJ NY PA PR VI
Annuitant:	83	Monthly:	75,000	Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	83	Single:	75,000	Yes-Nursing Home	No- Annualization	
Annuitant:	83	Monthly:	75,000			

Withdrawal Notes:						No Premium
Withdrawal Charges 5 years:	8	7	6	5	4	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%					Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.5	1.00	1.50

ReliaStar Life Insurance Company

ING QuintaFlex (TSA/457)

Non-Qualified		Non-Qualified				Not Available in:
Owner:	0	Single:	500	No- Disability	No- Unemployment	AL NY OR PR VI
Annuitant:	0	Monthly:	500	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	80	Single:	500	Yes-Nursing Home	Yes-Annualization	
Annuitant:	80	Monthly:	500			

Withdrawal Notes:						No Premium
For states AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY (5 years):	5	5	5	5	5	Rate Change
For states TX (5 years):	7	6	5	4	3	
Guaranteed Minimum Value:	1.00%					Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1.5%	2.65	1.00	1.45

SBLI -Savings Bank Life Insurance of MA

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	250,000	No- Disability	No- Unemployment	AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY
Annuitant:	0	Monthly:	250,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	250,000	Yes-Nursing Home	No- Annualization	
Annuitant:	0	Monthly:	250,000			

0-75: 3.25
76-80: 2.60
81-85: 1.95

Bonus

ed: 09/29/11

e : TBD

urrenderTM

Guarant'd

1.37

0-75: 2.00+
76-80: 1.05+
81-83: 0.95+
see notes

Bonus

ed: 01/06/12

e : TBD

urrenderTM

Guarant'd

1.10

0-70: 5.00+
71-74: 4.00+
75-UP: 2.50+
see notes

Bonus

ed: 01/01/12

e : TBD

urrenderTM

Guarant'd

1.53

Insurance of MA

SBLI Optimizer 1 Non MVA

High-Band

Withdrawal Notes:						No Premium
Withdrawal Charges 5 years:	9	8	7	6	5	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%					Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1%	2.25	1.00	1.45

American National Insurance Company

Citadel 5 Diamond

High-Band

Non-Qualified Owner: 99 Annuitant: 85 Qualified Owner: 99 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: NY VI

Withdrawal Notes:						No Premium
Withdrawal Charges 5 years:	7	7	7	6	5	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00-3.00%					Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su Current
2 Year Fixed with Bonus	2 Years	1%	2.2	1.20	1.40

American National Life Insurance Company of NY

WealthQuest Citadel 5 Diamond

High-Band

Non-Qualified Owner: 85 Annuitant: Qualified Owner: 85 Annuitant:	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	Yes-Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness No- Annualization	Only Available in: NY

Withdrawal Notes:						No Premium
Withdrawal Charges 5 years:	7	7	7	6	5	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%					Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su Current
2 Year Fixed with Bonus	2 Years	1%	2.2	1.20	1.40

SBLI -Savings Bank Life Insurance of MA

SBLI Optimizer 1 Non MVA

Mid-Band

Non-Qualified Owner: 85 Annuitant: 0 Qualified Owner: 85 Annuitant: 0	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Disability No- Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY

Withdrawal Notes:						No Premium
Withdrawal Charges 5 years:	9	8	7	6	5	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%					Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current

Bonus

ed: 01/15/12

e : 02/01/12

urrenderTM

Guarant'd

1.25

0-80: 3.00
81-85: 2.00

Bonus

ed: 01/01/12

e : 02/01/12

urrenderTM

Guarant'd

1.28

0-80: 3.00
81-85: 2.00

Bonus

ed: 01/01/12

e : 02/01/12

urrenderTM

Guarant'd

1.28

Bonus

ed: 01/15/12

e : 02/01/12

urrenderTM

Guarant'd

	1-Year Fixed with Bonus	1 Year	0.5%	1.75	1.00		1.35

SBLI -Savings Bank Life Insurance of MA

SBLI Optimizer 1 Non MVA

Mid-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner: 85		Single: 50,000		No- Disability	No- Unemployment	AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY
Annuitant: 0		Monthly: 50,000		No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner: 85		Single: 50,000		Yes-Nursing Home	No- Annualization	
Annuitant: 0		Monthly: 50,000				
	Withdrawal Notes:					No Premium
	Withdrawal Charges 5 years:	9	8	7	6	5	Rate Change
	Guaranteed Minimum Value:	100% of Premium at 1.00%				Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	0.35%	1.6	1.00	1.32

American National Insurance Company

Citadel 5 Diamond

Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner: 99		Single: 5,000		Yes-Disability	No- Unemployment	NY VI
Annuitant: 85		Monthly: 5,000		Yes-Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner: 99		Single: 5,000		Yes-Nursing Home	No- Annualization	
Annuitant: 85		Monthly: 5,000				
	Withdrawal Notes:					No Premium
	Withdrawal Charges 5 years:	7	7	7	6	5	Rate Change
	Guaranteed Minimum Value:	100% of Premium at 1.00-3.00%				Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su Current
2 Year Fixed with Bonus	2 Years	1%	2.1	1.10	1.30

American National Life Insurance Company of NY

WealthQuest Citadel 5 Diamond

Low-Band

Non-Qualified		Non-Qualified				Only Available in:
Owner: 85		Single: 5,000		Yes-Disability	No- Unemployment	NY
Annuitant:		Monthly: 5,000		No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner: 85		Single: 5,000		Yes-Nursing Home	No- Annualization	
Annuitant:		Monthly: 5,000				
	Withdrawal Notes:					No Premium
	Withdrawal Charges 5 years:	7	7	7	6	5	Rate Change
	Guaranteed Minimum Value:	100% of Premium at 1.00%				Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Rate Years 2-2	Yield to Su Current
2 Year Fixed with Bonus	2 Years	1%	2.1	1.10	1.30

Non-Qualified		Non-Qualified				Not Available in:
Owner: 80		Single: 500		No- Disability	No- Unemployment	AL NY OR PR VI
Annuitant: 80		Monthly: 500		No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner: 0		Single: 50		Yes-Nursing Home	Yes-Annualization	
Annuitant: 0		Monthly: 50				

1.15

Bonus

ed: 01/15/12

e : 02/01/12

urrender™

Guarant'd

1.12

0-80: 3.00
81-85: 2.00

Bonus

ed: 01/01/12

e : 02/01/12

urrender™

Guarant'd

1.24

0-80: 3.00
81-85: 2.00

Bonus

ed: 01/01/12

e : 02/01/12

urrender™

Guarant'd

1.24

0-60: 4.50+
61-75: 2.00+
76-UP: 1.25+
see notes

CPS INSURANCE SERVICES

Fixed Annuity Detail Sheet

ReliaStar Life Insurance Company
ING QuintaFlex (NQ)

Withdrawal Notes:						No Premium
Withdrawal Charges 5 years:	5	5	5	5	5	Rate Change
Guaranteed Minimum Value:	1.00%					Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	1.5%	2.5	1.00	1.30

SBLI -Savings Bank Life Insurance of MA
SBLI Optimizer 1 Non MVA
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	85	Single:	5,000	No- Disability	No- Unemployment	AK AL AR AZ CA CT DC DE FL ID IL MN MT ND NE NV NY OR PR SD VI WA WY
Annuitant:	0	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	Yes-Terminal Illness	
Owner:	85	Single:	5,000	Yes-Nursing Home	No- Annualization	
Annuitant:	0	Monthly:	5,000			

Withdrawal Notes:						No Premium
Withdrawal Charges 5 years:	9	8	7	6	5	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%					Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed with Bonus	1 Year	0.25%	1.5	1.00	1.30

Principal Financial Group
Principal Guaranteed Annuity 1-Year Guaranty
Low-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	90	Single:	5,000	No- Disability	No- Unemployment	NY PR VI
Annuitant:	90	Monthly:	5,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	90	Single:	5,000	No- Nursing Home	Yes-Annualization	
Annuitant:	90	Monthly:	5,000			

Withdrawal Notes:						No Premium
Withdrawal Charges 5 years:	7	7	7	6	5	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%					Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.05	1.00	1.05

Principal Financial Group
Principal Guaranteed Annuity 1-Year Guaranty
High-Band

Non-Qualified		Non-Qualified				Not Available in:
Owner:	90	Single:	100,000	No- Disability	No- Unemployment	NY PR VI
Annuitant:	90	Monthly:	100,000	No- Hospitalization	No- Long Term Care	
Qualified		Qualified		No- Extended Care Waiver	No- Terminal Illness	
Owner:	90	Single:	100,000	No- Nursing Home	Yes-Annualization	
Annuitant:	90	Monthly:	100,000			

Withdrawal Notes:						No Premium
Withdrawal Charges 5 years:	7	7	7	6	5	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%					Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current

Bonus

ed: 01/01/12

e : TBD

urrenderTM

Guarant'd
1.50

Bonus

ed: 01/15/12

e : 02/01/12

urrenderTM

Guarant'd
1.10

0-80: 4.10
81-85: 2.75
86-UP: 1.45

Bonus

ed: 01/15/12

e : 02/01/12

urrenderTM

Guarant'd
1.01

0-80: 4.10
81-85: 2.75
86-UP: 1.45

Bonus

ed: 01/15/12

e : 02/01/12

urrenderTM

Guarant'd

	1-Year Fixed		1 Year	none	1.05	1.00	1.05

Aviva Life & Annuity (Income Series)

Income Select Spirit 5 (1-Year)

Low-Band

Non-Qualified Owner: 83 Annuitant: 83 Qualified Owner: 83 Annuitant: 83	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: NJ NY PA PR VI
Withdrawal Notes:				No Premium
Withdrawal Charges 5 years:	8	7	6	5	4	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%					Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1	1.00	1.00

Principal Financial Group

Principal Guaranteed Annuity 3-Year Guaranty

Non-Qualified Owner: 90 Annuitant: 90 Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 5,000 Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	No- Disability No- Hospitalization No- Extended Care Waiver No- Nursing Home	No- Unemployment No- Long Term Care No- Terminal Illness Yes-Annualization	Not Available in: NY PR VI
Withdrawal Notes:				No Premium
Withdrawal Charges 5 years:	7	7	7	6	5	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%					Next Change

Product Type	Rate Guarant'd	Bonus	Rate Years 1-3	Guarant'd Min Rate	Yield to Su Current
3 Year Fixed	3 Years	none	1	1.00	1.00

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions		States
Surrender Charges Last 3 Years					

Aviva Life & Annuity (Income Series)

Income Select Spirit 3 (1-Year)

High-Band

Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 75,000 Monthly: 75,000 Qualified Single: 75,000 Monthly: 75,000	Yes-Disability Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Unemployment No- Long Term Care Yes-Terminal Illness No- Annualization	Not Available in: NJ NY PA PR VI
Withdrawal Notes:				No Premium
Withdrawal Charges 3 years:	6	5	4	Rate Change
Guaranteed Minimum Value:	100% of Premium at 1.00%			Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1.35	1.00	1.35

Non-Qualified Owner: 85	Non-Qualified Single: 5,000	Yes-Disability	No- Unemployment	Not

1.01

0-75: 2.00+
76-80: 1.05+
81-83: 0.95+
see notes

Bonus

ed: 01/06/12

e : TBD

urrenderTM

Guarant'd

1.00

0-79: 4.10
80-85: 2.75
86-90: 1.45

Bonus

ed: 01/15/12

e : 02/01/12

urrenderTM

Guarant'd

1.00

Commissions
Age: Rate

0-75: 0.25+
76-80: 0.25+
see notes

Bonus

d: 01/06/12

: TBD

urrenderTM

Guarant'd

1.12

0-75: 0.25+

Fixed Annuity Detail Sheet

Aviva Life & Annuity (Income Series) Income Select Spirit 3 (1-Year) *Low-Band*	Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Monthly: 5,000 Qualified Single: 5,000 Monthly: 5,000	Yes-Hospitalization No- Extended Care Waiver Yes-Nursing Home	No- Long Term Care Yes-Terminal Illness No- Annualization	Available in: NJ NY PA PR VI
	Withdrawal Notes:				No Premium
	Withdrawal Charges 3 years:	6	5	4	Rate Change
	Guaranteed Minimum Value:	100% of Premium at 1.00%			Next Change

Product Type	Rate Guarant'd	Bonus	Rate First Year	Guarant'd Min Rate	Yield to Su Current
1-Year Fixed	1 Year	none	1	1.00	1.00

76-80: 0.25+
see notes

Bonus

d: 01/06/12

: TBD

urrender TM

Guarant'd

1.00