

Multi Year Guarantee (MYG) Annuity Rates

As of 8/26/05

Guarantee Period	Carrier	A.M.Best Rating	Product Name	Year 1 Rate	Base Rate	Annual Effective Yield	Commission
3 Years	Physicians Life	A	Vista Custom Direct	4.00**	3.00**	3.33**	1.5
3 Years	Physicians Life	A	Vista Custom Direct\$100k+	5.00**	3.00**	3.67**	1.5

4 Years	American National	A+	Palladium MYG \$5-99k	3.30*	3.30*	3.30*	2.0
4 Years	American National	A+	Palladium MYG \$100k+	3.40*	3.40*	3.40*	2.0
4 Years	Integrity Life	A+	Momentum Advantage	4.05	3.30	3.48	2.0
4 Years	Physicians Life	A	Vista Custom Direct	4.20**	3.20**	3.45**	2.0
4 Years	Physicians Life	A	Vista Custom Direct\$100k+	5.20**	3.20**	3.70**	2.0

5 Years	Allianz	A+	Dominator	3.00	3.00	3.00	3.5
5 Years	American National	A+	Palladium MYG \$5-99k	4.40*	3.40*	3.60*	4.0
5 Years	American National	A+	Palladium MYG \$100k+	4.50*	3.50*	3.70*	4.0
5 Years	F&G	A	Fidelity Platinum	3.50	3.50	3.50	2.5
5 Years	F&G	A	Platinum Plus	4.40	3.40	3.60	3.0
5 Years	G.E. Capital	A+	Five/10 – 2% Min.	3.15	2.90	2.95	3.0
5 Years	G.E. Capital	A+	Five/10 – 3% Min.	3.25	3.00	3.05	3.0
5 Years	ING USA	A+	Multi Set Plus	3.50	3.50	3.50	2.0
5 Years	Integrity Life	A+	Momentum Advantage	4.40	3.65	3.79	2.5
5 Years	Jefferson Pilot	A++	Classic 5	4.20	3.20	3.40	4.0
5 Years	Jefferson Pilot	A++	Classic 5 \$100k+	5.20	3.20	3.60	4.0
5 Years	Liberty Life	A-	SPDA 5 \$5-9k	4.85^	2.85^	3.25^	4.0~
5 Years	Liberty Life	A-	SPDA 5 \$10-99k	5.10^	3.10^	3.50^	4.0~
5 Years	Liberty Life	A-	SPDA 5 \$100k+	5.25^	3.25^	3.65^	4.0~
5 Years	Lincoln Benefit	A+	Tactician Plus \$5k-99k	4.30#	3.30#	3.50#	4.0
5 Years	Lincoln Benefit	A+	Tactician Plus \$100k+	5.30#	3.30#	3.70#	4.0
5 Years	Physicians Life	A	Vista Custom Direct \$2-99k	4.30**	3.30**	3.50**	3.5
5 Years	Physicians Life	A	Vista Custom Direct\$100k+	5.30**	3.30**	3.70**	3.5
5 Years	Sun Life (Bonus)	A++	Keyport Value	5.75	2.75	3.35	3.5
5 Years	Sun Life (Bonus)	A++	Keyport Value \$50k+	5.90	2.90	3.50	3.5
5 Years	Sun Life	A++	Keyport Value	2.75	-	3.65	3.5
5 Years	Sun Life	A++	Keyport Value \$50k+	2.90	-	3.80	3.5

Sun Life Keyport Value escalating rate option, 5 year rate increases by 45 bps each year starting year 2

6 Years	Allianz	A+	Dominator	3.10	3.10	3.10	3.5
6 Years	American National	A+	Palladium MYG \$5-99k	4.15*	4.15*	4.15*	2.5
6 Years	American National	A+	Palladium MYG \$100k+	4.25*	4.25*	4.25*	2.5
6 Years	Chase Insurance	A	Zurich Classic II \$2k-4k	3.20	3.20	3.20	3.0
6 Years	Chase Insurance	A	Zurich Classic II \$5k-24k	3.35	3.35	3.35	3.0
6 Years	Chase Insurance	A	Zurich Classic II \$24k-99k	3.50	3.50	3.50	3.0
6 Years	Chase Insurance	A	Zurich Classic II \$100k+	3.65	3.65	3.65	3.0
6 Years	ING USA	A+	Multi Set Plus	3.70	3.70	3.70	2.0
6 Years	John Hancock	A++	GPA+ \$2 - \$24k	4.10-	3.10-	3.26-	4.5
6 Years	John Hancock	A++	GPA+ \$24 - \$99k	5.10-	3.10-	3.43-	4.5
6 Years	John Hancock	A++	GPA+ \$100k+	6.10-	3.10-	3.60-	4.5
6 Years	Lincoln Benefit	A+	Tactician Plus \$5k-99k	4.15#	4.15#	4.15#	2.0
6 Years	Lincoln Benefit	A+	Tactician Plus \$100k+	5.15#	4.15#	4.32#	2.0
6 Years	Physicians	A	Vista Custom Direct	5.15**	3.15**	3.48**	4.5
6 Years	Sun Life (Bonus)	A++	Keyport Value	5.90	2.90	3.40	3.5
6 Years	Sun Life (Bonus)	A++	Keyport Value \$50k+	6.05	3.05	3.50	3.5
6 Years	Sun Life	A++	Keyport Value	2.90	-	3.60	3.5
6 Years	Sun Life	A++	Keyport Value \$50k+	3.05	-	3.80	3.5

Sun Life Keyport Value escalating rate option, 6 year rate increases by 30 bps each year starting year 2

See Fixed Annuity Products Spread Sheet for product information

Commissions normally reduced at older ages - Call your CPS Annuities associate today for details

* American National Palladium rates reduced .10% in FL,NC,TX,VT,VA,WA,WI Reduced .25% in OR,PA

** Physicians Vista Custom Direct rates reduced .10% in IN,MN,TX,WA

^ Liberty Life SPDA 5 first year rate bonus decreased by 1% by adding return of principal rider

Lincoln Benefit Life Tactician Plus rates reduced .10% in TX

-John Hancock GPA Plus rates differ in OR



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Multi Year Guarantee (MYG) Annuity Rates

As of 8/26/05

Guarantee Period	Carrier	A.M.Best Rating	Product Name	Year 1 Rate	Base Rate	Annual Effective Yield	Commission
7 Years	Allianz	A+	Dominator	3.20	3.20	3.20	4.0
7 Years	American National	A+	Palladium MYG \$5-99k	4.85*	3.85*	3.99*	2.5
7 Years	American National	A+	Palladium MYG \$100k+	4.95*	3.95*	4.09*	2.5
7 Years	F&G	A	Fidelity Platinum	3.50	3.50	3.50	3.0
7 Years	F&G	A	Platinum Plus	4.50	3.50	3.64	5.0
7 Years	ING USA	A+	Multi Set Plus	4.55	3.55	3.69	2.5
7 Years	Integrity Life	A+	Momentum Advantage	4.75	4.00	4.10	3.0
7 Years	Jefferson Pilot	A++	Classic 7	5.20	3.20	3.48	5.0
7 Years	Jefferson Pilot	A++	Classic 7 \$100k+	6.20	3.20	3.62	5.0
7 Years	Lincoln Benefit	A+	Tactician Plus \$5k-99k	4.80#	3.80#	3.94#	4.0
7 Years	Lincoln Benefit	A+	Tactician Plus \$100k+	5.80#	3.80#	4.09#	4.0
7 Years	Physicians Life	A	Vista Custom Direct \$2-99k	3.65**	3.65**	3.65**	4.0
7 Years	Physicians Life	A	Vista Custom Direct \$100k+	4.65**	3.65**	3.79**	4.0
7 Years	Sun Life (Bonus)	A++	Keyport Value	6.10	3.10	3.43	3.5
7 Years	Sun Life (Bonus)	A++	Keyport Value \$50k+	6.25	3.25	3.68	3.5
7 Years	Sun Life	A++	Keyport Value	3.10	-	3.55	3.5
7 Years	Sun Life	A++	Keyport Value \$50k+	3.25	-	3.70	3.5

Keyport Value escalating rate option, 7 year rate increases by 15 bps each year starting year 2

8 Years	Allianz	A+	Dominator	3.30	3.30	3.30	4.0
8 Years	American National	A+	Palladium MYG \$5-99k	4.15*	4.15*	4.15*	2.5
8 Years	American National	A+	Palladium MYG \$100k+	4.25*	4.25*	4.25*	2.5
8 Years	ING USA	A+	Multi Set Plus	5.30	3.50	3.72	2.5
8 Years	Lincoln Benefit	A+	Tactician Plus \$5k-99k	5.15#	3.65#	3.84#	4.0
8 Years	Lincoln Benefit	A+	Tactician Plus \$100k+	6.15#	3.65#	3.84#	4.0
8 Years	MONY	A	FPDA	3.65	3.65	3.65	4.5
8 Years	Physicians Life	A	Vista Custom Direct	5.85**	3.85**	4.10**	2.0

9 Years	Allianz	A+	Dominator	3.40	3.40	3.40	4.0
9 Years	American National	A+	Palladium MYG \$5-99k	5.60*	3.60*	3.82*	3.0
9 Years	American National	A+	Palladium MYG \$100k+	5.70*	3.70*	3.92*	3.0
9 Years	ING USA	A+	Multi Set Plus	4.70	3.50	3.63	4.0
9 Years	Lincoln Benefit	A+	Tactician Plus \$5k-99k	7.70#	3.70#	4.14#	2.0
9 Years	Lincoln Benefit	A+	Tactician Plus \$100k+	8.70#	3.70#	4.26#	2.0
9 Years	Physicians	A	Vista Custom Direct	3.95**	3.95**	3.95**	4.0

10 Years	Allianz	A+	Dominator	3.50	3.50	3.50	4.5
10 Years	American National	A+	Palladium MYG \$5-99k	4.65*	3.65*	3.75*	4.0
10 Years	American National	A+	Palladium MYG \$100k+	4.75*	3.75*	3.85*	4.0
10 Years	F&G	A	Fidelity Platinum	4.10	4.10	4.10	1.0
10 Years	F&G	A	Platinum Plus	5.10	4.10	4.20	1.0
10 Years	ING USA	A+	Multi Set Plus	4.40	3.40	3.50	5.0
10 Years	Integrity Life	A+	Momentum Advantage	4.95	4.20	4.27	3.5
10 Years	Lincoln Benefit	A+	Tactician Plus \$5k-99k	4.80#	3.80#	3.90#	4.0
10 Years	Lincoln Benefit	A+	Tactician Plus \$5k-99k	5.80#	3.80#	4.00#	4.0
10 Years	Physicians	A	Vista Custom Direct	5.40**	3.90**	4.05**	4.0

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Lincoln Benefit Life Tactician Plus rates reduced .10% in TX

~ Contact CPS Insurance for commission bonus on Liberty SPDA 5



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