

FIXED ANNUITY HOT SHEET

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

| Carrier | American Equity | ING Reliastar | Reliance Standard | The Standard | State Life |
|--------------------------------------|--|--|---|--|---|
| Ratings | A.M. Best A- S&P BBB+ | A.M. Best A S&P A+ | A.M. Best A S&P A | A.M. Best A S&P AA- | A.M. Best A+ S&P AA- |
| Assets | 16.9 Billion | 21.9 Billion | 3.5 Billion | 12.9 Billion | 3.1 Billion |
| Product Name | *Guarantee 5 & 7 | MVA Annuity | Eleos MVA | Focused Growth Annuity 6 | Annuity Care® |
| Commission | *0-75 = 3.00% *76-80 = 2.00% | Qual Nongual 0-74 5.2% 4.75% 75+ 2.6% 2.375% | 0-75 – 3.25% 76-80 – 2.60% 81-85 – 1.95% | 0-80 81-85 86-90 6yr 2.0% 1.00% 0.77% | 50-75 = 5.75 76-85 = 3.75 |
| Issue Ages | 0-80 Q or NQ | 0-80 Q or NQ | 0-85 Q or NQ | *0 – 90 Q or NQ | 50-85 |
| Minimum Issue | \$10,000 Q and NQ | \$5,000 Q or NQ | \$10,000 Q and NQ | \$15,000 Q and NQ | *\$10,000 Q and NQ *(\$62k in WI and \$50k in CA and MN) |
| Maximum Issue | 0-69 = \$1mil 70-74 = \$750,000 75-80 = \$500,000 | \$500,000 | \$500,000+ | \$1,000,000 | \$500,000 |
| Principal Guarantee | No | No | No | No | No |
| Premium Listing | Single | Single | Single | Single | Single |
| Free Annual Partial Withdrawal | Interest Only Immediately | 10% Immediately | 10% Immediately | Interest only Immediately | 10% after year one |
| Surrender Charges | 5yr – 9/8/7/6/5 7yr – 9/8/7/6/5/4/3 *(+ or – MVA) | 7/7/7/7/6/5/4/3/2/1 10 years (+ or – MVA) | 8/7/6/5/4 5 years (+ or – MVA) | 8/7/6/5/4/3 (+ or – MVA) | 8/8/8/7/6/5/4/3/2 9 Years |
| Minimum Rate Guarantee | 2% | 3% | 1% | 1% | *1.5% |
| Nursing Home Withdrawals | 90 days, after year 1; 20% annually | 60 days | 90 days - 25% of AV available/year after yr 1 if issued before age 75 | 30 days after year 1(Nursing Home Only) | 7 Days |
| Comments & Rates | CHOICE OF FIVE OR SEVEN YEAR RATE GUARANTEE 30 day exit window at end of guarantee period to leave contract MVA Rates 5yr = 2.90 7yr = 3.00 * Different rates and commissions for Non-MVA states. Non-MVA states include: CA, DE, MN, PA, WA (rates are lower in these states) Non-MVA Rates 5yr = 2.40 7yr = 2.50 (commission reduced 50bps for Non-MVA states) | TEN YEAR RATE GUARANTEE NH and TI Waivers Available Can annuitize for a minimum of 10 years Yields: <35k 3.23% 35-99k 3.24% 100k+ 3.25% | ONE YEAR RATE GUARANTEE Delayed commissions for premiums in excess of 300k (until 30 day free look period has expired) Similar Non-MVA contract available w/ reduced commissions 1st Year Rate (Bonus): 3.00%(1.00) Base renews annually in years 2-5. | SIX YEAR RATE GUARANTEE Terminal illness waiver available Can annuitize after yr 1 for a min of 5 years Addtl deposits can be made within 90 days of issue date and do not reset surrender period Rates: <100k 100k+ 6yr - 2.40 2.50% | Annuity Care I is a Deferred Annuity that allows for monthly withdrawals for qualifying LTC expenses. -LTC fund grows at a higher rate(currently 2.90%) that is guaranteed for 5 years and renews thereafter. 2% AV Accumulation -LTC monthly payment is calculated as a certain percentage(currently 2.9%) of the current LTC benefit value. Base policy provides LTC funds for 36 months at no cost(Tax Free) -options to purchase an additional 36 months or lifetime benefit(single premium, annual, or 10-pay) -Joint LTC coverage available. *Min. guarantee 3% for PA |
| Product NOT approved in these states | AK, AL, MO, NY (7yr N/A in OR & WA) | AL, AK, IN, MD, MA, MN, NJ, NY, OR, PA, SC, VT, WA | MD, MN, ND, NY, OR, TX, UT, VT, WA | NY | CT, NH, NY |