

OREGON / WASHINGTON INDEX ANNUITIES

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

Carrier	Equitrust	Equitrust	Genworth Life	Great American	ING USA
Ratings	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 A-	A.M. Best A+ S&P AA
Assets	3.7 Billion	3.7 Billion	58.3 Billion	8.0 Billion	52.4 Billion
Product Name	Builder Bonus Index	Performance Bonus Index	Secure Living Classic	American Valor II	Secure Index 7
Crediting Method	8% Premium Bonus in first year 1) Annual Reset/Ratchet Point to Point 2) Annual Reset/Ratchet Daily Average 3) Fixed Account S&P 500	5% Premium Bonus in first year 1) Annual Reset/Ratchet Point to Point 2) Annual Reset/Ratchet Daily Average 3) Fixed Account S&P 500	Annual Reset/Ratchet Point to Point No fixed account S&P 500	*7.5% Premium Bonus in first 3 years 2 Crediting Methods 1) Annual Reset/Ratchet Annual pt-to-pt 3) Fixed Account	5 Crediting Methods 1) Monthly average with spread 2) Annual Reset/Ratchet, pt-to-pt with Cap 3) Annual Reset/Ratchet, pt-to-pt with Participation 4) Annual Reset / Ratchet Monthly pt-to-pt 5) Fixed Account
Premium Listing	Flexible	Flexible	Single	Flexible \$2,000 Q / \$5,000 NQ	Flexible \$50 min. addt'l
Participation Rate	100% PR Guaranteed 1) 5.75% 2) 7.00% 3) 3.00%	100% PR Guaranteed 1) 6.50% 2) 8.00% 3) 3.30%	100% PR Guaranteed Cap 7yr 8.00% 75k+ 8.75% Min yrs 2-7 5.00% Thereafter 3.00%	1 – 100% PR, 7.00% Cap 3 – 3.00% (3.0% Min) Max Spread = 8%	15K 75K 1 - 4.75% 4.25% 2 - 7.50% 8.00% 3 - 35% 37% 4 - 2.30% 2.45% 5 - 3.85% 3.85% No Min. Guar Caps for 15K / 75K
Commission	6 % all ages	6 % all ages	0-75 = 5.00% 76-80 = 2.70% 81-85 = 1.05%	0-75NQ/18-75Q = 6.5% 76-80 = 5.35% 81-85 = 3.60%	5% = 0 - 80 Trail commissions available
Issue Ages	0 – 75 Q and NQ	0 – 75 Q and NQ	0-85 Q and NQ	18-85Q / 0-85NQ	0-80 Q or Non Q
Minimum Issue	\$30,000 Q and NQ	\$30,000 Q and NQ	\$2K Q / \$5K NQ	\$10,000 Q and NQ	\$15,000 Q and NQ
Maximum Issue	\$1,000,000	\$1,000,000	\$500,000	\$750,000	\$1,000,000
Free Annual Partial Withdrawal	10% after year one	10% after year one	10% immediately	10% Immediately	Int. only in yr 1 10% after yr 1
Surrender Charges	9 Years 9/8/7/6.5/5.5/4.5/3.5/2.5 /1.5	9 Years 9/8/7/6.5/5.5/4.5/3.5/2.5 /1.5	7 years 9/9/8/7/6/5/4	**10 years 10/9/8/7/6/5/4/3/2/1	12/11/10/10/9/8/7 7 years
Minimum Guarantee	87.5% of the premium at 3%	87.5% of the premium at 3%	100% of premium at 1.5%	100% of premium at 3%	*100% of premium at 3.0%
Comments	N/H Waiver available after year one - 90 days Addt'l deposits do not reset surrender, automatically added to fixed account an reallocated on contract anniversary	N/H Waiver available after year one - 90 days Addt'l deposits do not reset surrender, automatically added to fixed account an reallocated on contract anniversary	N/H waiver available in most states Can annuitize after year 1 for a minimum of 10 years	* Premium Bonus for payments received in first 3 years of contract. 5% for ages 70-85 Addt'l depos reset surrender ** Under 58 – 12 year product 90 day N/H and terminal illness waiver – available in all states where product is available Can annuitize after year 1 for a minimum of 7 years	Death Benefit: Accumulation Value or Min. Guarantee less surrender Can annuitize after yr 1 for a min. of 10 yrs 30 day Nursing Home Waiver available *Min. Guarantee for 1 st 7 years, then will be floating between 1.0%-3.0% each contract ann. Based on 5 year treasury less 1.25%
Product's approved in these states	OR and WA	OR and WA	WA	OR and WA	WA



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Carrier	Lafayette Life	Lafayette Life	Lafayette Life	Lincoln Benefit Life
Ratings	A.M. Best A++ S&P AA+	A.M. Best A++ S&P AA+	A.M. Best A++ S&P AA+	A.M. Best A+ S&P AA
Assets	1.7 Billion	1.7 Billion	1.7 Billion	3.1 Billion (76 Billion Allstate)
Product Name	Marquis Flex Advant-Edge (2%)	Marquis Flex 3% minimum	Marquis Centennial	Saver's Index I
Crediting Method	2 Crediting Options: 1) Annual Reset/Ratchet, point-to-point index acct 2) Fixed acct. 5 and 10 year S&P 500 Index	2 Crediting Options: 1) Annual Reset/Ratchet, point-to-point index acct 2) Fixed acct. 5 and 10 year S&P 500 Index	4 Crediting Options: 1) Annual Reset/Ratchet, point-to-point 2) Annual Reset/Ratchet w/ Mo. Avg. 3) Annual Reset/Ratchet w/ Mo. Pt-to-Pt 4) Fixed Account S&P 500 Index	Annual Reset/Ratchet Pt to Pt 2 Crediting Options based on participation rate S&P 500 Index
Premium Listing	Flexible. \$83/mo. minimum additional	Flexible \$83/mo. minimum additional	Flexible. \$84/mo. minimum additional	Single
Participation Rate	5yr 10yr PR 100% 100% CAP 5.50% 6.00% Fixed 3.5% 4.0% Min. PR - 25% Min CAP - 3%	5yr 10yr PR 75% 100% CAP 5.00% 5.00% Fixed 3.25% 3.75% Min. PR - 25% Min CAP - 3%	100% P.R. Guar *3yr *5yr *7yr *10yr 1) 6.75% 7.0% 7.25% 7.5% 2) 7.5% 8.0% 8.5% 9.0% 3) 2.5% 2.6% 2.7% 2.8% 4) 3.7% 3.8% 3.9% 4.0% Min CAP 1) 1.5% 2) 1.5% 3) 0.125% 4) 2.0%	PR Cap 100k+ 60% 8.00% 8.50% 100% 7.00% 7.50% Bailout Provision – client can leave contract if renewal cap is 2% less than issue cap
Commission	5yr 4.5%, 3.5% 70-85 10yr 5.5%, 4.5% 70-85	5yr 4.5%, 3.5% 70-85 10yr 5.5%, 4.5% 70-85	3yr 5yr 7yr 10yr 0-75 2% 4% 76-85 1% 3% 0-70 6% 8% 71-85 71-80 5% 7% 81-85 4% 5%	5% 0-75 3.5% 76+ Based on owner age
Issue Ages	0-85 (1 and 5 yr), 0-80 (10 yr) Q or NQ	0-85 (1 and 5 yr), 0-80 (10 yr) Q or NQ	0-85 Q or NQ	Owner 0-90, Annuitant 0-75 Q or Non Q
Minimum Issue	\$1,000 Q and NQ	\$1,000	\$1,000	\$10,000
Maximum Issue	\$500,000	\$500,000	\$1,000,000	\$1,000,000
Free Annual Partial Withdrawal	10% after year one	10% after year one	Interest Only in Yr 1 10% after Yr 1	10% after year one
Surrender Charges	10/10/9/9/8/8/7/6/5/4 10 Years**	5yr -8/7/6/4/2 10 yr - 9/9/8/7/6/5/4/3/2/1	3 year - 7/5/3 5 year - 8/7/6/4/2 7 year - 8/7/6/5/4/3/2	8/8/8/8/8/8 7 years
Minimum Guarantee	2.0% on 100% of AV	100% of AV at 3%	90% of premium at 3%	90% of premium at 3%
Comments	*60 day window after 5 years to leave contract with no surrender **Lower surrender charges for 5 year and for clients ages 56+ Add'l deposits do not reset surrender Add'l deposit in EIA accts. Have own start and end points	Nursing Home Withdrawals 25% after year one Add'l deposits do not reset surrender Add'l deposit in EIA accts. Have own start and end points Commission reduced on 412i	N/H waiver: 25% if confined for 60 days after year one Add'l deposits do not reset surrender Add'l deposits go in to fixed acct. until policy allocation date – 15 th of month 100% T.I. waiver Can annuitize after year 1 for min. of life	Can annuitize after year 1 w/ no surrender – min. 3 years 45 day window @ end of 7th yr to move money Confinement, Terminal Illness and Unemployment waivers available in most states Saver's Index I is filed under different name in SC
Product's approved in these states	WA	OR	WA	WA



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Carrier	Lincoln Benefit Life	Lincoln Benefit Life	Lincoln Benefit Life	Lincoln Financial Group																																											
Ratings	A.M. Best A+ S&P AA	A.M. Best A+ S&P AA	A.M. Best A+ S&P AA	A.M. Best A+ S&P AA																																											
Assets	3.1 Billion (76 Billion Allstate)	3.1 Billion (76 Billion Allstate)	3.1 Billion (76 Billion Allstate)	16.6 Billion																																											
Product Name	Saver's Index III	Saver's Index Plus	Saver's Index Premier	OptiChoice 5																																											
Crediting Method	Annual Reset/Ratchet point to point 2 Crediting Options based on participation rate S&P 500 Index	5 crediting methods 1) Annual Reset/Ratchet Pt-to-Pt 2) Annual Reset/Ratchet pt-to-pt w/ low water mark 3)Annual Reset/Ratchet w/ Monthly Avg 4) Annual Reset/Ratchet Monthly cap 5) Fixed account S&P 500 Index	3% Premium Bonus 5 crediting methods 1) Ann. Reset/Ratchet pt-to-pt 2) Ann. Reset/Ratchet pt-to-pt w/ low water mark 3) Ann. Reset/Ratchet w/ Mo. Avg 4) Ann. Reset/Ratchet w/ Mo. Cap 5) Fixed account	1) Annual Reset/Ratchet Pt-to-Pt 2) Annual Reset/Ratchet w/ Monthly Cap 3) Annual Reset/Ratchet Monthly Avg. w/ Spread 4) Fixed Account S&P 500 Index																																											
Premium Listing	Flexible Min. Add'l \$250	Single	Single	Flexible \$50 min add'tl																																											
Participation Rate	<table><tr><th>PR</th><th>Cap</th><th>100k+</th></tr><tr><td>60%</td><td>7.00%</td><td>7.50%</td></tr><tr><td>100%</td><td>6.00%</td><td>6.50%</td></tr></table> Bailout Provision – client can leave contract if renewal cap is 2% less than issue cap	PR	Cap	100k+	60%	7.00%	7.50%	100%	6.00%	6.50%	<table><tr><th>Under \$100K</th><th>100K+</th></tr><tr><td>1) 7.00%</td><td>*8.50%</td></tr><tr><td>2) 6.75%</td><td>*8.25%</td></tr><tr><td>3) 7.50%</td><td>8.50%</td></tr><tr><td>4) 1.80%</td><td>1.90%</td></tr><tr><td>5) 3.50%</td><td>3.50%</td></tr></table> Min. fixed acct = 2.0% 100% PR Guaranteed	Under \$100K	100K+	1) 7.00%	*8.50%	2) 6.75%	*8.25%	3) 7.50%	8.50%	4) 1.80%	1.90%	5) 3.50%	3.50%	<table><tr><th>Under \$100K</th><th>100K+</th></tr><tr><td>1) 5.75%</td><td>*7.25%</td></tr><tr><td>2) 5.62%</td><td>*7.12%</td></tr><tr><td>3) 7.00%</td><td>8.00%</td></tr><tr><td>4) 1.80%</td><td>1.90%</td></tr><tr><td>5) 3.10%</td><td>3.10%</td></tr></table> Min. fixed acct = 2.5% 100% PR Guaranteed	Under \$100K	100K+	1) 5.75%	*7.25%	2) 5.62%	*7.12%	3) 7.00%	8.00%	4) 1.80%	1.90%	5) 3.10%	3.10%	<table><tr><th>Under 100K</th><th>Over100K</th></tr><tr><td>1) 7.40%</td><td>7.70%</td></tr><tr><td>2) 2.45%</td><td>2.55%</td></tr><tr><td>3) 2.85%</td><td>2.55%</td></tr><tr><td>4) 4.05%</td><td>4.20%</td></tr></table> 1) Min Cap. (2.50%) 2) Min Cap. (1.00%) 3) Max sprd. (9.00%) 4) Min Cap. (1.25%)	Under 100K	Over100K	1) 7.40%	7.70%	2) 2.45%	2.55%	3) 2.85%	2.55%	4) 4.05%	4.20%
PR	Cap	100k+																																													
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Commission	8% 0-75 5.5% 76+ Based on owner age	0-75 = 4% 76-85 = 2.80% .25% trail yrs. 6+	0-75 = 7.25% 76-85 = 5.075% Trail comp available w/ Enhanced Rider	0-75 5.0% 76-80 3.5% 81-85 2.25%																																											
Issue Ages	Owner 0-90, Annuitant 0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q & NQ																																											
Minimum Issue	\$10,000 Q and NQ	\$10,000 Q and NQ	\$10,000 Q and NQ	\$2000 Q / \$5000 NQ																																											
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	Ages 0-65 = \$2 million Ages 65+ = \$500K																																											
Free Annual Partial Withdrawal	10% after year one	10% after year one	10% after year one	10% immediately																																											
Surrender Charges	10 years 10/9/8/7/6/5/4/3/2/1	8/8/7/6/5 5 years	10 years 12/11/10/9/8/7/6/5	9/8/7/6/5 – 5 yrs. (+ or – MVA)																																											
Minimum Guarantee	90% of premium at 3%	100% of premium at 2.0%	100% of premium at 2.5%	**100% of prem. at 1.25%																																											
Comments	Add'l. deposits do not reset surrender Can annuitize after yr 5 for 5 yr min. Confinement, Terminal Illness and Unemployment waivers available in most states -ADL Rider available – Call for details	5 year contract Confinement, TI, and unemployment waiver available Return of premium guarantee rider available *Promo on apps written through 11-30-07	10 year contract Confinement, TI, and unemployment waiver available Return of premium guarantee rider available -ADL Rider available – Call for details *Promo on apps written through 11-30-07	Add'l. deposits do not reset surrender 30 day NH waiver and Terminal Illness waivers available Can annuitize after yr 5 for min. of 5 years																																											
Product's approved in these states	OR, NY	OR and WA	OR	WA																																											



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Carrier	Lincoln Financial Group	Lincoln Financial Group	Principal Life	The Standard																																						
Ratings	A.M. Best A+ S&P AA	A.M. Best A+ S&P AA	A.M. Best A+ S&P AA	A.M. Best A S&P A+																																						
Assets	16.6 Billion	16.6 Billion	101.5 Billion	10.8 Billion																																						
Product Name	OptiChoice 7	OptiChoice 9	Performance Annuity	Index Growth Annuity 5 and 7																																						
Crediting Method	1) Annual Reset/Ratchet Pt-to-Pt 2) Annual Reset/Ratchet w/ Monthly Cap 3) Annual Reset/Ratchet Monthly Avg. w/ Spread 4) Fixed Account S&P 500 Index	1) Annual Reset/Ratchet Pt-to-Pt 2) Annual Reset/Ratchet w/ Monthly Cap 3) Annual Reset/Ratchet Monthly Avg. w/ Spread 4) Fixed Account S&P 500 Index	7 year contract Annual Reset/Ratchet point to point No fixed account S&P 500 Index	5 and 7 year contract 1) Annual Reset/Ratchet point to point 2) Fixed Account S&P 500 Index																																						
Premium Listing	Flexible \$50 min addt'l	Flexible \$50 min addt'l	Single	Single																																						
Participation Rate	<table><tr><td>Under 100K</td><td>Over100K</td></tr><tr><td>1) 7.50%</td><td>7.80%</td></tr><tr><td>2) 2.50%</td><td>2.60%</td></tr><tr><td>3) 2.75%</td><td>2.45%</td></tr><tr><td>4) 4.10%</td><td>4.25%</td></tr></table> <table><tr><td>1) Min Cap. (2.50%)</td></tr><tr><td>2) Min Cap. (1.00%)</td></tr><tr><td>3) Max sprd. (9.00%)</td></tr><tr><td>4) Min Cap. (1.50%)</td></tr></table>	Under 100K	Over100K	1) 7.50%	7.80%	2) 2.50%	2.60%	3) 2.75%	2.45%	4) 4.10%	4.25%	1) Min Cap. (2.50%)	2) Min Cap. (1.00%)	3) Max sprd. (9.00%)	4) Min Cap. (1.50%)	<table><tr><td>Under 100K</td><td>Over100K</td></tr><tr><td>1) 7.60%</td><td>7.90%</td></tr><tr><td>2) 2.55%</td><td>2.65%</td></tr><tr><td>3) 2.65%</td><td>2.35%</td></tr><tr><td>4) 4.15%</td><td>4.30%</td></tr></table> <table><tr><td>1) Min Cap. (2.50%)</td></tr><tr><td>2) Min Cap. (1.00%)</td></tr><tr><td>3) Max sprd. (9.00%)</td></tr><tr><td>4) Min Cap. (1.75%)</td></tr></table>	Under 100K	Over100K	1) 7.60%	7.90%	2) 2.55%	2.65%	3) 2.65%	2.35%	4) 4.15%	4.30%	1) Min Cap. (2.50%)	2) Min Cap. (1.00%)	3) Max sprd. (9.00%)	4) Min Cap. (1.75%)	100% PR Guaranteed Cap <50k 50k+ 7.00% 7.50% Min. cap – 5%	<table><tr><td>5yr</td><td>7yr</td></tr><tr><td>PR 100%</td><td>100%</td></tr><tr><td>CAP 7.15%</td><td>7.40%</td></tr><tr><td>100K+ 8.00%</td><td>8.00%</td></tr><tr><td>Fixed 3.70%</td><td>3.70%</td></tr></table> Min Fix – 3.0% Min Cap – 2.15% Bailout provision if cap drops 2% lower then initial rate	5yr	7yr	PR 100%	100%	CAP 7.15%	7.40%	100K+ 8.00%	8.00%	Fixed 3.70%	3.70%
Under 100K	Over100K																																									
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Commission	0-75 6.0% 76-80 4.25% 81-85 2.75%	0-75 7.0% 76-80 4.75% 81-85 **	5% = 0-76 3.33% = 76-85 Reduced over \$2 million	<table><tr><td>5 year</td><td>7 year</td></tr><tr><td>0-80 = 4.50%</td><td>5.5%</td></tr><tr><td>81-85 = 2.25%</td><td>2.75%</td></tr><tr><td>86-90 = 1.85%</td><td>2.25%</td></tr></table>	5 year	7 year	0-80 = 4.50%	5.5%	81-85 = 2.25%	2.75%	86-90 = 1.85%	2.25%																														
5 year	7 year																																									
0-80 = 4.50%	5.5%																																									
81-85 = 2.25%	2.75%																																									
86-90 = 1.85%	2.25%																																									
Issue Ages	0-85 Q & NQ	0-80 Q & NQ	0-85 Q or NQ	0-90 Q or NQ																																						
Minimum Issue	\$2000 Q / \$5000 NQ	\$2000 Q / \$5000 NQ	\$5,000	\$15,000																																						
Maximum Issue	Ages 0-65 = \$2 million Ages 65+ = \$500K	Ages 0-65 = \$2 million Ages 65+ = \$500K	\$1,000,000	\$1,000,000																																						
Free Annual Partial Withdrawal	10% immediately	10% immediately	10% of Balance	10% immediately																																						
Surrender Charges	9/8/7/6/5/4/3 – 7 yrs. (+ or – MVA)	9/8/7/6/5/4/3/2/1 – 9yr (+ or – MVA)	8/8/7/6/5/4/3 7 years	5yr - 8/7/6/4/2 7yr - 9/8/7/6/5/4/2																																						
Minimum Guarantee	**100% of prem. at 1.50%	**100% of prem. at 1.75%	90% of premium at 3%	100% of premium at 2.00%																																						
Comments	Add'l deposits do not reset surrender 30 day NH waiver and Terminal Illness waivers available Can annuitize after yr 5 for min. of 5 years	Add'l deposits do not reset surrender 30 day NH waiver and Terminal Illness waivers available Can annuitize after yr 5 for min. of 5 years **Can issue ages 81-85 with exception form	Nursing Home waiver available – 60 days Terminal Illness and Disability waivers available	31 day Nursing Home, and terminal Illness waiver available																																						
Product's approved in these states	WA	WA	OR and WA	OR and WA																																						



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