

SPDA AND FPDA ANNUITY RATE INFO

As of 11/15/11 or date of change noted

Carrier	Plan	Contract Length	Current Rate (1 st Year Bonus)	AEY for MYG	Last Change
Allianz	Dominator Plus 5yr 25-99k	5	1.50	1.50	09-07-11
Allianz	Dominator Plus 5yr 100k+	5	1.50	1.50	09-07-11
Allianz	Dominator Plus 10yr 25-99k	10	2.15	2.15	09-07-11
Allianz	Dominator Plus 10yr 100k+	10	2.25	2.25	09-07-11
American Equity	Guarantee 5yr	5	2.90	2.90	08-02-11
American Equity	Guarantee 7yr	7	3.00	3.00	08-02-11
Non – MVA states include CA, DE, MN, PA, WA – rates are 2.40 for the 6yr and 2.50 for the 7 year					
American General	Horizon Achiever	6	2.15	2.15	11-07-11
American General	Horizon Flex	8	3.60 (2.00)	-	11-07-11
American General	Horizon MYG	10	5.35 (4.00)	-	11-07-11
American General	Horizon Plus 2004	9	7.35 (6.00)	-	11-07-11
American General	Horizon Secure 5yr	5	1.40	1.40	11-07-11
American General	Horizon Secure 7yr	7	1.90	1.90	11-07-11
American General	Horizon Select 5yr	5	1.70	1.70	11-07-11
American General	Horizon Select 7yr	7	2.20	2.20	11-07-11
American General	Horizon Select 10yr	10	2.40	2.40	11-07-11
American General rates may differ for AK, CA, DE, MO, NY, OH, SC. Call CPS for more information.					
American National	Citadel Diamond 5	5	2.10 (1.00)	-	11-01-11
American National	If premium 100k+	5	2.20 (1.00)	-	11-01-11
American National	Citadel Diamond 7	7	3.25 (2.00)	-	11-01-11
American National	If premium 100k+	7	3.35 (2.00)	-	11-01-11
American National	Palladium Advisor	7	2.25 (1.00)	-	08-15-11
American National	Palladium MYG 5*	5	2.00 (1.00)	1.20	08-15-11
American National	If premium 100k+	5	2.10 (1.00)	1.30	08-15-11
American National	Palladium MYG 6*	6	1.70	1.70	08-15-11
American National	If premium 100k+	6	1.80	1.80	08-15-11
American National	Palladium MYG 7*	7	2.85(1.00)	1.99	08-15-11
American National	If premium 100k+	7	2.95 (1.00)	2.09	08-15-11
American National	Palladium MYG 8*	8	2.55	2.55	11-01-11
American National	If premium 100k+	8	2.65	2.65	11-01-11
American National	Palladium MYG 9*	9	4.20 (2.00)	2.42	11-01-11
American National	If premium 100k+	9	4.30 (2.00)	2.52	11-01-11
American National	Palladium MYG 10*	10	3.45 (1.00)	2.55	11-01-11
American National	If premium 100k+	10	3.55 (1.00)	2.65	11-01-11
Aviva	Spirit 3	3	1.00	-	09-16-11
Aviva	Spirit 3 75k+	3	1.35	-	10-07-11
Aviva	Spirit 5	5	1.00	-	09-16-11
Aviva	Spirit 5 75k+	5	1.50	-	10-07-11
Aviva	Spirit 7	7	1.00	-	09-16-11
Aviva	Spirit 7 75k+	7	1.50	-	10-07-11
Aviva	Spirit Bonus	10	1.00	-	09-16-11
Aviva	Spirit Bonus 75k+	10	1.60	-	10-07-11
Aviva	Spirit Plus	10	1.00	-	09-16-11
Aviva	Spirit Plus 75k+	10	1.55	-	10-07-11

See Fixed Annuity Products Spread Sheet for product information

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Carrier	Plan	Contract Length	Current Rate (1 st Year Bonus)	AEY for MYG	Last Change
Genworth Life	Liberty 1yr - <\$100k	6	3.05 (1.50)	1.80	09-21-11
Genworth Life	Liberty 1yr - \$100 – \$249k	6	4.05 (2.50)	1.96	09-21-11
Genworth Life	Liberty 1yr - \$250k+	6	4.80 (3.25)	2.08	09-21-11
Genworth Life	Liberty 3yr - <\$100k	6	2.15 for 3 yrs (.60)	1.85	09-21-11
Genworth Life	Liberty 3yr - \$100 – \$249k	6	2.75 for 3 yrs (1.20)	2.15	09-21-11
Genworth Life	Liberty 3yr - \$250k+	6	2.95 for 3 yrs (1.40)	2.25	09-21-11
Genworth Life	Liberty 5yr - <\$100k	6	1.95 for 5 yrs (.35)	1.88	09-21-11
Genworth Life	Liberty 5yr - \$100 – \$249k	6	2.35 for 5 yrs (.75)	2.22	09-21-11
Genworth Life	Liberty 5yr - \$250k+	6	2.50 for 5 yrs (.90)	2.35	09-21-11
Liberty includes a 5yr guarantee in Yr 1 Rate column with 6yr surrender product, AEY reflects 6 th yr renewing at bailout rate, rates differ in NY					
Genworth Life	Rate Saver 5yr – \$25-99k	5	1.60	1.60	09-21-11
Genworth Life	Rate Saver 5yr – \$100-249k	5	1.80	1.80	09-21-11
Genworth Life	Rate Saver 5yr – \$250k+	5	1.90	1.90	09-21-11
Genworth Life	Rate Saver 7yr – \$25-99k	7	2.25	2.25	09-21-11
Genworth Life	Rate Saver 7yr – \$100-249k	7	2.45	2.45	09-21-11
Genworth Life	Rate Saver 7yr – \$250k+	7	2.55	2.55	09-21-11
Genworth Life	Secure Living Ind. <\$50	6	3.20 (1.00)	-	09-21-11
Genworth Life	Secure Living Ind. - \$50-99k	6	3.70 (1.50)	-	09-21-11
Genworth Life	Secure Living Ind. - \$100k+	6	4.20 (2.00)	-	09-21-11
Genworth Life	Smart Rate 1yr <\$50	7	1.80 (0.25)	-	09-21-11
Genworth Life	Smart Rate 1yr - \$50-99k	7	2.05 (0.75)	-	09-21-11
Genworth Life	Smart Rate 1yr - \$100k+	7	2.80 (1.25)	-	09-21-11
Genworth Life	Smart Rate 3yr <\$50	7	1.60 (0.10)	-	09-07-11
Genworth Life	Smart Rate 3yr - \$50-99k	7	2.00 (0.20)	-	09-07-11
Genworth Life	Smart Rate 3yr - \$100k+	7	2.40 (0.30)	-	09-07-11
Genworth Life	Smart Rate 5yr <\$50	7	1.55 (0.45)	-	09-07-11
Genworth Life	Smart Rate 5yr - \$50-99k	7	1.90 (0.55)	-	09-07-11
Genworth Life	Smart Rate 5yr - \$100k+	7	2.10 (0.75)	-	09-07-11
Smart Rate includes a 1, 3, or 5 year rate guarantee period based on a 7yr surrender schedule					
Great American	Secure American (AV)	7	2.60	-	08-22-11
Great American	Secure American (SV)	7	1.60	-	08-22-11
Great American	Secure Gain 5 \$5-99K	5	1.70 (0.25)	1.70	10-10-11
Great American	Secure Gain 5 \$100K+	5	1.80 (0.25)	1.80	10-10-11
Great American	Secure Gain 7 \$5-99K	7	2.25 (1.00)	2.14	10-10-11
Great American	Secure Gain 7 \$100K+	7	2.35 (1.00)	2.24	08-22-11
Secure Gain 5 base rate increases by 10bps each year. 25bps for the Secure Gain 7. Lower Rates apply for Non-MVA states.					
ING – Reliastar	MVA Annuity <35k	10	5.25 (2.50)	3.23	11-01-11
ING – Reliastar	MVA Annuity 35-99k	10	5.35 (2.50)	3.24	08-01-11
ING – Reliastar	MVA Annuity 100k+	10	5.50 (2.50)	3.25	08-01-11
ING – Reliastar	Quintaflex – Qualified	5	2.65 (1.50)	-	09-12-11
ING – Reliastar	Quintaflex – Non-qual	5	2.50 (1.50)	-	08-01-11
ING USA	Guar Choice 7 yr	7	1.50	1.50	08-24-11
ING USA	Guar Choice 7 yr - \$75K+	7	2.50 (1.00)	1.64	08-24-11
ING USA	Guar Choice 10 yr	10	2.25	2.25	08-24-11
ING USA	Guar Choice 10 yr-\$75K+	10	3.25 (1.00)	2.35	08-24-11
Integrity Life	Momentum Advantage 4	4	1.75 (0.75)	1.18	08-31-11
Integrity Life	Momentum Advantage 5	5	2.15 (0.75)	1.55	08-31-11
Integrity Life	Momentum Advantage 7	7	3.05 (0.75)	2.40	08-31-11
Integrity Life	Momentum Advantage10	10	3.40 (0.75)	2.72	10-31-11
Integrity Life	New Momentum QIO	7	4.00	-	08-11-11
Integrity Life	New Momentum 2yr	7	1.75 (0.75)	1.37	08-31-11
Integrity Life	New Momentum 3yr	7	1.75 (0.75)	1.25	08-31-11
Integrity Life	New Momentum 5yr	7	1.85 (0.75)	1.25	08-31-11
Integrity Life	New Momentum 6yr	7	2.10 (0.75)	1.47	08-31-11
Integrity Life	New Momentum 7yr	7	2.60 (0.75)	1.95	08-31-11
Integrity Life	New Momentum 10yr	7	2.85 (0.75)	2.17	08-31-11
Integrity Life	*SPDA Series II 1yr	7	2.70	-	10-31-11
Integrity Life	*SPDA Series II 3yr	7	2.60 (1.00)	-	10-31-11
Integrity Life	*SPDA Series II 5yr	7	1.95 (1.00)	-	10-31-11
Integrity Life	*SPDA Series II 7yr	7	1.75	1.75	10-31-11

See Fixed Annuity Products Spread Sheet for product information

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

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^Liberty Life of Boston	Balance Annuity1 under 100k	7	4.20 (3.00)	-	08-15-11
^Liberty Life of Boston	Balance Annuity1 100k+	7	4.35 (3.00)	-	08-15-11
^Liberty Life of Boston	Balance Annuity5 under 100k	5	4.00 (3.00)	1.60	08-15-11
^Liberty Life of Boston	Balance Annuity5 100k+	5	4.15 (3.00)	1.75	08-15-11
^Liberty Life of Boston	Foundation Annuity1 under 100k	7	2.90 (0.50)	-	08-15-11
^Liberty Life of Boston	Foundation Annuity1 100k+	7	3.05 (0.50)	-	08-15-11
^Liberty Life of Boston	Foundation Annuity5 under 100k	5	2.50 (0.50)	1.30	08-15-11
^Liberty Life of Boston	Foundation Annuity5 100k+	5	2.65 (0.50)	1.45	08-15-11
	^Freedom Series first year rate bonus decreased 1.0% by adding the return of principal rider				
Liberty Life of Boston	Builder Annuity under 100k	8	2.00	-	08-15-11
Liberty Life of Boston	Builder Annuity under 100k	8	2.15	-	08-15-11
Lincoln Financial	MYGuarantee 5yr	5	1.45	1.45	11-01-11
Lincoln Financial	MYGuarantee 5yr \$100k+	5	1.60	1.60	11-01-11
Lincoln Financial	MYGuarantee 6yr	6	1.75	1.75	11-01-11
Lincoln Financial	MYGuarantee 6yr \$100k+	6	1.90	1.90	11-01-11
Lincoln Financial	MYGuarantee 7yr	7	2.15	2.15	11-01-11
Lincoln Financial	MYGuarantee 7yr \$100k+	7	2.30	2.30	11-01-11
Lincoln Financial	MYGuarantee 8yr	8	2.20	2.20	11-01-11
Lincoln Financial	MYGuarantee 8yr \$100k+	8	2.35	2.35	11-01-11
Lincoln Financial	MYGuarantee 9yr	9	2.30	2.30	11-01-11
Lincoln Financial	MYGuarantee 9yr \$100k+	9	2.45	2.45	11-01-11
Lincoln Financial	MYGuarantee 10yr	10	2.30	2.30	11-01-11
Lincoln Financial	MYGuarantee 10yr \$100k+	10	2.45	2.45	11-01-11
North American	Guarantee Choice 3yr	3	N/A	N/A	05-19-11
North American	Guarantee Choice 3yr 200k+	3	1.00	1.00	05-19-11
North American	Guarantee Choice 4yr	4	1.00	1.00	11-16-11
North American	Guarantee Choice 4yr 200k+	4	1.00	1.00	11-16-11
North American	Guarantee Choice 5yr	5	1.00	1.00	11-16-11
North American	Guarantee Choice 5yr 200k+	5	1.15	1.15	11-16-11
North American	Guarantee Choice 6yr	6	1.10	1.10	11-16-11
North American	Guarantee Choice 6yr 200k+	6	1.30	1.30	11-16-11
North American	Guarantee Choice 7yr	7	1.25	1.25	11-16-11
North American	Guarantee Choice 7yr 200k+	7	1.45	1.45	11-16-11
North American	Guarantee Choice 8yr	8	1.45	1.45	11-16-11
North American	Guarantee Choice 8yr 200k+	8	1.65	1.65	11-16-11
North American	Guarantee Choice 9yr	9	1.60	1.60	11-16-11
North American	Guarantee Choice 9yr 200k+	9	1.80	1.80	11-16-11
North American	Guarantee Choice 10yr	10	1.75	1.75	11-16-11
North American	Guarantee Choice 10yr 200k+	10	1.90	1.90	11-16-11

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

SPDA AND FPDA ANNUITY RATE INFO

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Carrier	Plan	Contract Length	Current Rate (1 st Year Bonus)	AEY for MYG	Last Change
Principal Life	FPDA Plus 1 yr Guar	7	1.50 (1.00 base +0.50 Prem. Bonus)	-	08-15-11
Principal Life	FPDA Plus - \$100K+	7	2.51 (1.00 base +1.50 Prem. Bonus)	-	08-15-11
Principal Life	FPDA Plus 5 yr Guar	7	1.30	-	08-15-11
Principal Life	FPDA Plus 7 yr Guar	7	1.20	1.20	08-15-11
Principal Life	Guaranteed Annuity 1 yr <100k	6	1.05	-	05-15-11
Principal Life	Guaranteed Annuity 1 yr >100k	6	1.05	-	06-15-11
Principal Life	Guaranteed Annuity 3 yr	6	1.00	-	06-15-11
Principal Life	Guaranteed Annuity 5 yr	6	1.00	-	06-15-11
Principal Life	Secure Fixed Annuity 4 <50k	4	1.50 (0.50)	1.12	08-15-11
Principal Life	Secure Fixed Annuity 4 50-99k	4	1.60 (0.50)	1.22	08-15-11
Principal Life	Secure Fixed Annuity 4 100k+	4	2.46 (1.00)	1.51	10-15-11
Principal Life	Secure Fixed Annuity 6	6	1.35	1.35	08-15-11
Principal Life	Select Series 3 yr	3	1.00	1.00	05-01-11
Principal Life	Select Series 3 yr 100K+	3	1.15	1.15	10-15-11
Reliance Standard	Apollo MVA	7	2.80 (1.00)	-	09-29-11
Reliance Standard	Eleos MVA	5	3.00 (1.00)	-	09-29-11
The Standard	Focus Growth 5 \$15-99K	5	1.90	1.90	08-22-11
The Standard	Focus Growth 5 \$100K+	5	2.00	2.00	08-22-11
The Standard	Focus Growth 6 \$15-99K	6	2.40	2.40	08-22-11
The Standard	Focus Growth 6 \$100K+	6	2.50	2.50	08-22-11
The Standard	Focus Growth 7 \$15-99K	7	2.35	2.35	08-22-11
The Standard	Focus Growth 7 \$100K+	7	2.45	2.45	08-22-11
The Standard	Focus Growth 10 \$15-99K	10	2.75	2.75	08-22-11
The Standard	Focus Growth 10 \$100K+	10	2.85	2.85	08-22-11
State Life	Annuity Care	9	2.00	-	05-01-11
State Life	Annuity Care II	9	2.05	-	08-15-11
State Life	Legacy Care	5	1.00	-	08-15-11
United of Omaha	Living Care Annuity	10	2.25	-	09-01-11
United of Omaha	Ultra-Secure Plus 5 <50k	5	2.00 (1.00)	1.20	10-01-11
United of Omaha	Ultra-Secure Plus 5 50k+	5	2.15 (1.00)	1.35	10-01-11
United of Omaha	Ultra-Secure Plus 7 <50k	7	1.65	1.65	10-01-11
United of Omaha	Ultra-Secure Plus 7 50k+	7	1.80	1.80	10-01-11
West Coast Life	Sure Advantage – 5yr	5	1.05	1.05	11-15-11
West Coast Life	Sure Advantage – 5yr \$100K+	5	2.06 (1.05 base + 1.0% Prem. Bonus)	1.25	11-15-11
West Coast Life	Sure Advantage – 6yr	6	1.35	1.35	11-15-11
West Coast Life	Sure Advantage – 6yr \$100K+	6	2.36 (1.35 base + 1.0% Prem. bonus)	1.52	11-15-11
West Coast Life	Sure Advantage – 7yr	7	1.60	1.60	11-15-11
West Coast Life	Sure Advantage – 7yr \$100K+	7	2.62 (1.60 base + 1.0% Prem. bonus)	1.74	11-15-11
West Coast Life	Sure Advantage – 8yr	8	1.85	1.85	11-15-11
West Coast Life	Sure Advantage – 8yr \$100K+	8	2.87 (1.85 base + 1.0% Prem. bonus)	1.98	11-15-11
West Coast Life	Sure Advantage – 9yr	9	2.00	2.00	11-15-11
West Coast Life	Sure Advantage – 9yr \$100K+	9	3.02 (2.00 base + 1.0% Prem. bonus)	2.11	11-15-11
West Coast Life	Sure Advantage – 10yr	10	2.15	2.15	11-15-11
West Coast Life	Sure Advantage – 10yr \$100K+	10	3.17 (2.15 base + 1.0% Prem. bonus)	2.25	11-15-11

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SINGLE PREMIUM IMMEDIATE ANNUITY

In addition to fixed and indexed deferred annuities CPS Insurance also offers a wide range of Single Premium Immediate Annuity (SPIA) carriers. SPIAs can provide income that cannot be outlived and some carriers will offer higher payouts to clients in substandard health. In addition, some SPIA's offer liquidity options, trail commissions and can be used for Medicaid planning purposes.

<u>Company</u>	<u>A.M. BEST</u>	<u>S&P</u>	<u>Comdex 1-100</u>	<u>Assets</u>
Allianz	A	AA	87	75.4 Billion
American Equity	A-	BBB+	64	16.6 Billion
American General	A	A+	81	39.6 Billion
American National	A	A+	86	15.3 Billion
Assurity Life	A-	N/A	N/A	2.3 Billion
Genworth	A	A	79	32.9 Billion
Great American	A	A+	82	9.9 Billion
ING USA	A	A	79	71.9 Billion
Integrity Life	A+	AA+	97	5.4 Billion
John Hancock	A+	AA-	94	203.3 Billion
Lafayette Life	A+	AA+	97	2.2 Billion
Lincoln Benefit Life	A+	A+	87	2.4 Billion
Lincoln Financial	A+	AA-	89	143.3 Billion
Minnesota Life	A+	A+	94	25.5 Billion
North American	A+	A+	93	9.1 Billion
Penn Mutual	A+	AA-	96	10.9 Billion
Principal Life	A+	A	92	118.7 Billion
Reliance Standard	A	A	78	3.8 Billion
Savings Bank Life	A+	A-	84	2.5 Billion
Standard Life	A	AA-	88	14.5 Billion
United of Omaha	A+	A+	96	14 Billion
West Coast Life	A+	AA-	87	3.5 Billion