

OREGON / WASHINGTON INDEX ANNUITIES

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

Carrier	Allianz	American Equity	American Equity	American General
Ratings	A.M. Best A S&P AA-	A.M. Best A- S&P BBB+	A.M. Best A- S&P BBB+	A.M. Best A S&P A+
Assets	66.4 Billion	16.9 Billion	16.9 Billion	36.5 Billion
Product Name	Pro V1	Benefit Gold	Retirement Gold	Global Index 8
Crediting Method	2 Crediting Methods 1) Annual Reset/Ratchet Pt-Pt w/Spread (Barclay's Capital U.S. Aggregate Bond) 2) Annual Reset/Ratchet Pt-Pt w/Spread (PIMCO US Advantage Index) 3) Fixed	5% Premium Bonus 1) Annual Reset/Monthly Avg. 2) Annual reset/Annual Pt-Pt w/Cap 3) Annual Reset/Monthly Pt-Pt w/Cap 4) Annual reset/10 Yr. U.S. Treasury Bond Annual Pt-Pt w/Cap 6) Fixed S&P 500	6% Premium Bonus(vested) 1) Annual Reset/Monthly Avg. w/PR 2) Annual Reset/Monthly Avg. w/Cap 3) Annual Reset/Annual Pt-Pt w/PR 4) Annual reset/Annual Pt-Pt w/Cap 5) Annual Reset/Monthly Pt-Pt w/Cap 6) Fixed S&P 500	4 Crediting Methods 1) Fixed 2) Annual Reset/Ratchet point to point Global Blended Index w/ Cap* 3) Annual Reset/Ratchet Point to Point w/ PR 4) Annual reset/Ratchet Monthly Point to Point S&P 500 Index
Premium Listing	Single	Single	Flexible (\$50 min)	Flexible \$2,000 min add'l (\$100/mo EFT)
Crediting Rates	100% PR guaranteed 1) 1.70% 2) 1.70% 3) 1.75%	1) 3.00% 2) 3.00% 3) 1.60% 4) 3.00% 5) 1.60%	1) 15% 2) 3.00% 3) 15% 4) 3.00% 5) 1.60% 6) 1.60%	1) 1.30% 2) 3.00% 3) 30.0% 4) 1.40% Minimums 1) 1.0% 2) 2.0% 3) 30% 4) 1.0%
Commission	0-75 = 3.25% 76-80 = 2% 81-85 = 1%	0-75 = 5.25% 76-80 = 3.94%	0-78 = 5.25%	6yr 8yr 00-75: 5.0% 6.0% 76-80: 4.5% 4.75% 81-85: 4.25%
Issue Ages	0-85 Q or NQ	0-80 Q or NQ	0-78 Q or NQ	0-85
Minimum Issue	\$10,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ	\$2,000 Q and \$5,000 NQ
Maximum Issue	\$1,000,000 (approval req.)	0-69 = \$1mil 70-74 = \$750,000 75-80 = \$500,000	0-69 = \$1mil 70-74 = \$750,000 75-78 = \$500,000	\$1,000,000
Free Annual Partial Withdrawal	10% Immediately	10% After year 1	10% After year 1	10% Immediately
Surrender Charges	5Years 8/7/6/5/4	10yr: 13.25/12/10.75/9.25/8/ 6.75/5.5/4/2.5/1	10yr: 10/9/7.5/6.5/5/4/3/2/1.5/ 1	8/7/6/5/4/3-6 yrs 8/7/6/5/4/3/2/1-8 yrs (+/- MVA)
Minimum Guarantee	87.5% of premium at 1%	87.5% at 1.5%	87.5% at 1.5%	90% of Premium at 2%
Comments	-Annuitization available after year 1 for a period of at least 10 years -NH Rider allows the owner to take the AV over a 5-9 year period(30 of 35 days after year 1)	Riders Available: -NH / TI (must be 74 or younger at issue) RMD friendly Additional deposits do not reset surrender Can annuitize after year 1 for life, life and period certain of at least 5yrs or period certain equal to 2X the years remaining in the policy	Riders Available: -NH / TI (must be 74 or younger at issue) RMD friendly Additional deposits do not reset surrender Can annuitize after year 1 for life, life and period certain of at least 5yrs or period certain equal to 2X the years remaining in the policy	Nursing Home Waiver 90 days After Year one - Full AV *Global Index is weighted using 3 indices; DJ Eurostoxx 50, S&P 500 and Nikkei 225 w/ this calculation; 50% = highest return 30% = 2 nd highest 20% = lowest return
Product's approved in these states	WA and OR	WA	OR	WA

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Carrier	Aviva	Aviva	Great American	Great American	Great American
Ratings	A.M. Best A S&P AA-	A.M. Best A S&P AA-	A.M. Best A S&P A+	A.M. Best A S&P A+	A.M. Best A S&P A+
Assets	24.6 Billion	24.6 Billion	9.6 Billion	9.6 Billion	9.6 Billion
Product Name	Income Select 5 and 7	Income Select 10 and Plus	American Legend II	American Valor 10	Safe Outlook
Crediting Method	5 Crediting Methods Annual Reset/Ratchet; 1) Point to Point Cap 2) Monthly Point to Point 3) Point to Point w/ PR 4) Point to Point Cap – Hang Seng 5) Point to Point Cap – Eurostoxx 50 6) Fixed S&P 500 Index	<u>Yr 1 Premium Bonus</u> 10 year = N/A Plus = 3% yr 1 5 Crediting Methods 1) Point to Point Cap 2) Monthly Point to Point 3) Point to Point w/ PR 4) Point to Point Cap – Hang Seng 5) Point to Point Cap – Eurostoxx 50 6) Fixed S&P 500 Index	4 Crediting Methods 1) Annual Reset / Ratchet with Monthly Average Cap 2) Annual Reset / Ratchet Point to Point 3) Annual Reset / Ratchet with Monthly Sum Cap S&P 500 Index 4) Fixed Account S&P 500 Index	2% Premium Bonus in first 3 years 1) Annual Reset / Ratchet with Monthly Average Cap 2) Annual Reset / Ratchet Point to Point 3) Fixed Account S&P 500 Index	*1) Annual Reset / Ratchet with Monthly Average Cap(with bailout rate) *2) Annual Reset / Ratchet Point to Point(with bailout rate) 3) Fixed Account S&P 500 Index
Premium Listing	Flexible \$100 min addt'l	Flexible \$100 min addt'l	Flexible \$2,000 Q / \$5,000 NQ	Flexible \$2,000 Q / \$5,000 NQ	Single
Crediting Rates	<u>5 yr <\$75K 75K+</u> 1) 4.00% 4.00% 2) 1.05% 1.60% 3) 25% 25% 4) 4.00% 4.00% 5) 4.00% 4.00% 6) 2.00% 2.00% <u>7 yr <\$75K 75K+</u> 1) 4.00% 4.75% 2) 1.05% 1.60% 3) 25% 25% 4) 4.00% 4.00% 5) 4.00% 4.00% 6) 2.00% 2.00%	<u>10 year rates</u> <u>Below \$75K / 75K+</u> 1) 4.00% 4.00% 2) 1.05% 1.60% 3) 25% 25% 4) 4.00% 4.00% 5) 4.00% 4.00% 6) 2.00% 2.00% <u>Plus rates</u> 1) 4.00% 4.00% 2) 1.05% 1.60% 3) 25% 25% 4) 4.00% 4.00% 5) 4.00% 4.00% 6) 2.00% 2.00%	1) 4.25% (3% min, 100% PR) 2) 4.00% (2% min) 3) 2.00% (2% min, 100% PR) 4) 1.80% (1% Min) No rate lock for qualified or 1035 transfers; money must be received before the day of rate change	1) 3.50% (3% min, 100% PR) 2) 3.50% (2% min) 3) 1.40% (1% min, 100% PR) No rate lock for qualified or 1035 transfers; money must be received before the day of rate change	<u><100K 100K+</u> 1) 3.75% 3.75% (3.25%) (3.25%) 2) 4.00% 4.00% (3.50%) (3.50%) 3) 1.25% 1.25% **Lifetime Trail Available No rate lock for qualified or 1035 transfers; money must be received before the day of rate change
Commission	<u>5yr 7yr</u> **0-75 2.00% 3.00% **78-80 1.05% 1.75% **81-83 0.95% 1.75%	<u>Both</u> **0-75 6.50% **78-80 4.50%	0-75NQ / 18-75Q = 5.5% 76-80 = 5.10% 81-85 = 3.50%	0-85NQ / 18-85Q = 6.00% 76-80 = 4.50% 81-85 = 2.50% Trial Options Available	0-75NQ / 18-75Q = 4% 76-80 = 3% 81-85 = 2%
Issue Ages	0-83(5yr) / 0-81(7yr)	0-78 Q or NQ	18-85 Q / 0-85 NQ	18-85 Q / 0-85 NQ	18-85 Q / 0-85 NQ
Minimum Issue	\$5,000 Q and NQ	\$5,000 Q and NQ	\$10,000 Q and NQ	\$10,000 Q and NQ	\$10,000 Q and NQ
Maximum Issue	\$1,000,000	\$1,000,000	\$750,000	\$750,000	0-79: \$750,000 80-85: \$500,000
Free Annual Partial Withdrawal	10% after year one	10% after year one	10% Immediately	10% Immediately	10% Immediately
Surrender Charges	5 years 8/7/6/5/4 7 years 9/8/7/6/5/4/3 (+ or- MVA)	10 years 10/9/8/7/6/5/4/3/2/1 Plus 16/15/14/13/12/ 11/10/8/6/4	7 years 0-57: 12/11/10/9/8/7/6 58-85: 9/8/7/6/5/4/3	10 years 10/9/8/7/6/5/4/3/2/1	6 years 9/8/7/6/5/4/
Minimum Guarantee	87.5% of premium at 1- 3%	87.5% of premium at 1- 3%	100% of premium at 1%	100% of premium at 1%	90% of premium at 1%
Comments	Add'l deposits do not reset surrender -Nursing Home waiver – 100% of A.V.after yr 1 if confined for 60 days -T.I. waiver available -Can annuitize after year 1 for a minimum of 10 years **Call CPS for commission rates in subsequent years	Add'l deposits do not reset surrender -Nursing Home waiver – 100% of A.V.after yr 1 if confined for 60 days, T.I. waiver available -Can annuitize after year 1 for a minimum of 10 years -Avail Income Edge/(Plus) Benefit Rider(OR only) **Call CPS for commission rates in subsequent years	90 day Extended Care waiver after yr1 100% Terminal Illness waiver after yr1 No early annuitization ^Product approved with state-specific marketing material or Disclosure Document.	-Add'l deposits do not reset surrender Extended Care and Terminal Illness Waivers available (subject to state approval)	Extended Care and Terminal Illness Waivers available No early annuitization *Can surrender the contract without penalty if rate renews below the bailout rate. **Lifetime Trail Option of 2.5% year 1, and 0.5% for the remaining life of the contract.
Product's approved in these states	OR (Income Preferred Available in WA)	OR (Income Preferred Available	OR and WA	WA and OR	WA

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Carrier	Great American	ING USA	ING USA	Lafayette Life
Ratings	A.M. Best A S&P A+	A.M. Best A S&P A+	A.M. Best A S&P A+	A.M. Best A+ S&P AA+
Assets	9.6 Billion	64.1 Billion	64.1 Billion	2 Billion
Product Name	Safe Return	Envoy 9	Secure Index 7	Marquis Centennial
Crediting Method	*1) Annual Reset / Ratchet with Monthly Average Cap(with bailout rate) *2) Annual Reset / Ratchet Point to Point(with bailout rate) 3) Fixed Account S&P 500 Index	3 Crediting Methods 1) Annual/Reset Ratchet Point to Point w/ Cap 2) Fixed Account Blended index 70% S&P 500 30% DJ EuroSTOXX 50	3 Crediting Methods 1) Annual Reset/Ratchet, pt-to-pt with Interest Rate Benchmark Strategy Multiplier 2) Annual Reset/Ratchet, pt-to-pt with Cap 3) Annual Reset/Ratchet Mo pt-to-pt 4) Fixed Account 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
Premium Listing	Single	Flexible \$5,000 min addt'l	Flexible \$50 min. addt'l	Flexible. \$84/mo. minimum additional
Crediting Rates	1) 4.00% (3.50%) 2) 4.00% (3.50%) 3) 1.10% (1% Min) **Lifetime Trail Available No rate lock for qualified or 1035 transfers; money must be received before the day of rate change	<75k 75k 9YR: 1) 2.50% 4.00% 2) 1.50% 1.50% No Min. Caps/Max Spreads	<75K 75K+ *1) 4x 5.5x current cap rate = 10% 2) 3.25% 4.25% 3) 1.50% 1.90% 4) 1.50% 1.50% No Min. Caps/Max Spreads *Not approved for sale yet	100% P.R. Guar *7yr *10yr 1) 2.50 3.00 2) 2.50 3.25 3) 1.40 1.50 4) 1.50 1.60 Min CAP 1) 1.5% 2) 1.5% 3) 0.125% 4) 1.5% No rate lock for qualified or 1035 transfers; money must be received before the day of rate change.
Commission	0-75NQ / 18-75Q = 6.5% 76-80 = 5.35% 81-85 = 3.60%	All Ages: 3 yr 4.25% w/ .15% Trail 6 yr 1.5% w/ .75% Trail 9 yr 6.0% (trails avail)	0 – 80 = 5%	7yr 10yr 0-70 6% 8% 71-80 5% 7% 81-85 4% 5%
Issue Ages	18-85 Q / 0-85 NQ	0-80 Q or NQ	0-80 Q or Non Q	0-85 Q or NQ
Minimum Issue	\$25,000 Q and NQ	\$15,000 Q and NQ	\$15,000 Q and NQ	\$1,000
Maximum Issue	0-79: \$750,000 80-85: \$500,000	\$1,000,000.00	\$1,000,000	\$1,000,000
Free Annual Partial Withdrawal	10% Immediately	10% Immediately	Int. only in yr 1 10% after yr 1	Interest Only in Yr 1 10% after Yr 1
Surrender Charges	10 years 10/9/8/7/6/5/4/3/2/1	9 Years 9/9/9/8/4/6/5/4 (+/- MVA)	12/11/10/10/9/8/7 7 years	3 year - 7/5/3 5 year - 8/7/6/4/2 7 year - 8/7/6/5/4/3/2
Minimum Guarantee	100% of premium at 1%	87.5% of Premium at 1%	87.5% of premium at 1%	90% of premium at 3%
Comments	Extended Care and Terminal Illness Waivers available No early annuitization *Can surrender the contract without penalty if rate renews below the bailout rate **Lifetime Trail Option of 1.25% Available Return of Premium Guarantee.	Choice of nine year option 45 Days N/H waiver available after year one waives surrender only 30 Day exit window to leave contract after guarantee period w/ out incurring surrender or MVA Available Income Protector rider	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	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
Product's approved in these states	OR and WA	OR and WA	WA	OR and WA

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Carrier	Lincoln Benefit Life	Lincoln Benefit Life	Lincoln Financial Group	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	2.2 Billion (76 Billion Allstate)	2.2 Billion (76 Billion Allstate)	119.8 Billion	119.8 Billion																														
Product Name	Saver's Index III	Saver's Index Premier	New Directions 6 and 8	OptiChoice 5																														
Crediting Method	<p>Annual Reset/Ratchet point to point</p> <p>2 Crediting Options based on participation rate</p> <p>S&P 500 Index</p>	<p>3% Premium Bonus 5 crediting methods</p> <p>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</p>	<p>1) 2 Yr Reset/Ratchet pt-to-pt</p> <p>2) **Ann. Reset/Ratchet performance triggered acct (PTA)</p> <p>***3) Fixed</p> <p>S&P 500 Index</p>	<p>1) Annual Reset/Ratchet Performance Trigger Account</p> <p>2) Annual Reset/Ratchet w/ Monthly Cap</p> <p>3) Annual Reset/Ratchet Monthly Avg. w/ Spread</p> <p>4) Fixed Account</p> <p>S&P 500 Index</p>																														
Premium Listing	Flexible Min. Add'l \$250	Single	Single	Flexible \$50 min addt'l																														
Crediting Rates	<table><tr><th>PR</th><th>Cap</th></tr><tr><td>60%</td><td>3.25%</td></tr><tr><td>100%</td><td>3.00%</td></tr></table> <p>Bailout Provision – client can leave contract if renewal cap is 2% less than issue cap</p>	PR	Cap	60%	3.25%	100%	3.00%	<p>Cap Rates</p> <p>1) 2.00% 2) 1.75% 3) 1.75% 4) 1.00% 5) 1.00%</p> <p>Min. fixed acct = 1.00%</p> <p>100% PR Guaranteed</p>	<table><tr><td>6: Under \$100K</td><td>100K+</td></tr><tr><td>2yr- 7.00%</td><td>7.00%</td></tr><tr><td>PTA- 2.50%</td><td>2.65%</td></tr><tr><td>Fixed- 1.40%</td><td>1.55%</td></tr></table> <p>8: Under \$100K 100K+</p> <table><tr><td>2yr - 7.00%</td><td>7.45%</td></tr><tr><td>PTA- 3.00%</td><td>3.20%</td></tr><tr><td>Fixed- 1.70%</td><td>1.85%</td></tr></table> <p>100% PR guar. 2yr Min. CAP – 7.00% PTA Min. – 2.50% Fixed Min. – 1.75%</p>	6: Under \$100K	100K+	2yr- 7.00%	7.00%	PTA- 2.50%	2.65%	Fixed- 1.40%	1.55%	2yr - 7.00%	7.45%	PTA- 3.00%	3.20%	Fixed- 1.70%	1.85%	<table><tr><td>Under \$100K</td><td>100K+</td></tr><tr><td>1) 2.50%</td><td>2.50%</td></tr><tr><td>2) 1.40%</td><td>1.50%</td></tr><tr><td>3) 9.00%</td><td>9.00%</td></tr><tr><td>4) 1.00%</td><td>1.15%</td></tr></table> <p>1) Min Cap. (2.50%) 2) Min Cap. (1.00%) 3) Max sprd. (9.00%) 4) Min Cap. (1.25%)</p>	Under \$100K	100K+	1) 2.50%	2.50%	2) 1.40%	1.50%	3) 9.00%	9.00%	4) 1.00%	1.15%
PR	Cap																																	
60%	3.25%																																	
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1) 2.50%	2.50%																																	
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3) 9.00%	9.00%																																	
4) 1.00%	1.15%																																	
Commission	<p>0-75 = 3.45% 76+ = 2.40% Based on owner age</p>	<p>0-75 = 3.45% 76+ = 2.40% Trail comp available w/ Enhanced Rider</p>	<p>6 yr: 0-75 =3.5%, 76-80 = 2.75%, 81+ = 1.75% 8 yr: 0-75 =4.5%, 76-80 = 3.5%, 81+ = 2.25%</p>	<p>0-75 5.0% 76-80 3.5% 81-85 2.25%</p>																														
Issue Ages	Owner 0-90, Annuitant 0-85 Q or NQ	0-85 Q or NQ	0-85 Q & 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	Ages 0-65 = \$2 million Ages 65+ = \$500K	Ages 0-65 = \$2 million Ages 65+ = \$500K																														
Free Annual Partial Withdrawal	10% after year 1	10% after year 1	10% immediately	10% immediately																														
Surrender Charges	10 years 10/9/8/7/6/5/4/3/2/1	10 years 12/11/10/9/8/7/6/5	6 years 9/8/7/6/4.75/3.75 8 years 9/8/7/6/4.75/3.5/2/0.75 + or – MVA	9/8/7/6/5 – 5 yrs. (+ or – MVA)																														
Minimum Guarantee	90% of premium at 3%	100% of premium at 1.5%	100% of premium at 1%	**100% of prem. at 1%																														
Comments	<p>Add'l. deposits do not reset surrender</p> <p>Can annuitize after yr 5 for 5 yr min.</p> <p>Confinement, Terminal Illness and Unemployment waivers available in most states</p> <p>-ADL Rider available – Call for details</p>	<p>10 year contract</p> <p>Confinement, TI, and unemployment waiver available</p> <p>Return of premium guarantee rider available</p> <p>-ADL Rider available – Call for details</p> <p>*Promo on apps written through 11-30-07</p>	<p>-Performance triggered account interest applied if S&P did not go down for that year**</p> <p>-Funds in 2 year pt-to-pt can only be reallocated every 2 yrs</p> <p>***Fixed acct rate is guar for the entire surrender</p> <p>*Living Income Advantage Avail</p> <p>-NO MVA in OR</p> <p>**Not available in WA</p>	<p>Add'l deposits do not reset surrender</p> <p>30 day NH waiver and Terminal Illness waivers available</p> <p>Can annuitize after yr 5 for min. of 5 years</p>																														
Product's approved in these states	OR	OR	OR and WA	WA																														

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Carrier	Lincoln Financial Group	Lincoln Financial Group	Reliance Standard	The Standard																																																
Ratings	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA-	A.M. Best A S&P A	A.M. Best A S&P A+																																																
Assets	119.8 Billion	119.8 Billion	3.5 Billion	12.9 Billion																																																
Product Name	OptiChoice 7	OptiChoice 9	Keystone 5, 7 & 10	Index Growth Annuity 5 and 7																																																
Crediting Method	1) Annual Reset/Ratchet Performance Trigger Account 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 Performance Trigger Account 2) Annual Reset/Ratchet w/ Monthly Cap 3) Annual Reset/Ratchet Monthly Avg. w/ Spread 4) Fixed Account S&P 500 Index	5 Crediting Methods 1) Annual Reset/Ratchet Pt to Pt 2) Annual Reset/Ratchet Pt to Pt w/ PR 3) Annual Reset/Ratchet W/ Mo Avg 4)Annual reset/Ratchet Mo Avg w/ PR 5) Fixed S&P 500	5 and 7 year contract 1) Annual Reset/Ratchet point to point 2) Fixed Account S&P 500 Index																																																
Premium Listing	Flexible \$50 min add'tl	Flexible \$50 min add'tl	Single	Single																																																
Crediting Rates	<table><tr><th>Under \$100K</th><th>100K+</th></tr><tr><td>1) 2.50%</td><td>2.50%</td></tr><tr><td>2) 1.45%</td><td>1.55%</td></tr><tr><td>3) 9.00%</td><td>9.00%</td></tr><tr><td>4) 1.05%</td><td>1.20%</td></tr></table> 1) Min Cap. (2.50%) 2) Min Cap. (1.00%) 3) Max sprd. (9.00%) 4) Min Cap. (1.50%)	Under \$100K	100K+	1) 2.50%	2.50%	2) 1.45%	1.55%	3) 9.00%	9.00%	4) 1.05%	1.20%	<table><tr><th>Under \$100K</th><th>100K+</th></tr><tr><td>1) 2.50%</td><td>2.50%</td></tr><tr><td>2) 1.50%</td><td>1.60%</td></tr><tr><td>3) 9.00%</td><td>9.00%</td></tr><tr><td>4) 1.15%</td><td>1.30%</td></tr></table> 1) Min Cap. (2.50%) 2) Min Cap. (1.00%) 3) Max sprd. (9.00%) 4) Min Cap. (1.75%)	Under \$100K	100K+	1) 2.50%	2.50%	2) 1.50%	1.60%	3) 9.00%	9.00%	4) 1.15%	1.30%	<table><tr><th>5yr</th><th>7yr</th><th>10yr</th></tr><tr><td>1) 3.5%</td><td>4.00%</td><td>4.25%</td></tr><tr><td>2) 15%</td><td>20%</td><td>20%</td></tr><tr><td>3) 4.0%</td><td>4.50%</td><td>4.75%</td></tr><tr><td>4) 20%</td><td>25%</td><td>25%</td></tr><tr><td>5) 1.80%</td><td>1.85%</td><td>1.90%</td></tr></table> <u>Minimums for all yrs:</u> 1) 4% 2) 25% 3) 5% 4) 35%	5yr	7yr	10yr	1) 3.5%	4.00%	4.25%	2) 15%	20%	20%	3) 4.0%	4.50%	4.75%	4) 20%	25%	25%	5) 1.80%	1.85%	1.90%	<table><tr><th>5yr</th><th>7yr</th></tr><tr><td>PR 100%</td><td>100%</td></tr><tr><td>CAP 2.20%</td><td>2.35%</td></tr><tr><td>100K+ 2.80%</td><td>2.95%</td></tr><tr><td>Fixed 1.70%</td><td>1.70%</td></tr></table> Min Fix – 1.30% Min Cap – 2.0% Bailout provision if cap drops 2% lower then initial rate	5yr	7yr	PR 100%	100%	CAP 2.20%	2.35%	100K+ 2.80%	2.95%	Fixed 1.70%	1.70%
Under \$100K	100K+																																																			
1) 2.50%	2.50%																																																			
2) 1.45%	1.55%																																																			
3) 9.00%	9.00%																																																			
4) 1.05%	1.20%																																																			
Under \$100K	100K+																																																			
1) 2.50%	2.50%																																																			
2) 1.50%	1.60%																																																			
3) 9.00%	9.00%																																																			
4) 1.15%	1.30%																																																			
5yr	7yr	10yr																																																		
1) 3.5%	4.00%	4.25%																																																		
2) 15%	20%	20%																																																		
3) 4.0%	4.50%	4.75%																																																		
4) 20%	25%	25%																																																		
5) 1.80%	1.85%	1.90%																																																		
5yr	7yr																																																			
PR 100%	100%																																																			
CAP 2.20%	2.35%																																																			
100K+ 2.80%	2.95%																																																			
Fixed 1.70%	1.70%																																																			
Commission	0-75 6.0% 76-80 4.25% 81-85 2.75%	0-75 = 7.0% 76-80 = 4.75% 81-85 **	<table><tr><th>5yr</th><th>7yr</th><th>10yr</th></tr><tr><td>0-80: 4.0%</td><td>5.0%</td><td>7.0%</td></tr><tr><td>81-85:2.4%</td><td>3.0%</td><td>4.2%</td></tr></table>	5yr	7yr	10yr	0-80: 4.0%	5.0%	7.0%	81-85:2.4%	3.0%	4.2%	<table><tr><th>5 year</th><th>7 year</th></tr><tr><td>0-80 = 4.00%</td><td>5.00%</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 = 4.00%	5.00%	81-85 = 2.25%	2.75%	86-90 = 1.85%	2.25%																															
5yr	7yr	10yr																																																		
0-80: 4.0%	5.0%	7.0%																																																		
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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	\$10,000 Q and NQ	\$15,000																																																
Maximum Issue	Ages 0-65 = \$2 million Ages 65+ = \$500K	Ages 0-65 = \$2 million Ages 65+ = \$500K	\$500,000	\$1,000,000																																																
Free Annual Partial Withdrawal	10% immediately	10% immediately	10% Immediately	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)	5yr:9/8/7/6/5 7yr:9/8/7/6/5/4/3 10yr:9/8/7/6/5/4/3/2/1	5yr - 8/7/6/4/2 7yr - 9/8/7/6/5/4/2																																																
Minimum Guarantee	**100% of prem. at 1%	**100% of prem. at 1%	100% of premium at 1%	100% of premium at 1%																																																
Comments	Add'tl 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'tl 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 after year one – 90 days increases liquidity to 25% Terminal Illness waiver after year one – 100%	31 day Nursing Home, and terminal Illness waiver available																																																
Product's approved in these states	WA	WA	WA	OR and WA																																																