

# INDEX ANNUITY SPREAD SHEET

These spread sheet is intended for use as a guide, see company literature for details

Carrier	Allianz	Allianz	Allianz	Allianz	American General																																																									
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-	A.M. Best A+ S&P AA+																																																									
Assets	41.7 Billion	41.7 Billion	41.7 Billion	41.7 Billion	28.4 Billion																																																									
Product Name	MasterDex	MasterDex 5	MasterDex 10	PowerDex Elite	HorizonIndex																																																									
Crediting Method	Monthly Pt-Pt w/ Annual Reset/Ratchet  Fixed Acct. Also Available  Choice of S&P 500 or NASDAQ 100	5% Premium Bonus in 1 <sup>st</sup> 5 years  Monthly Pt-Pt w/ Annual Reset/Ratchet, Fixed Acct. Also Available  Choice of S&P 500 or NASDAQ 100	10% Premium Bonus in 1 <sup>st</sup> 5 years  Monthly Pt-Pt w/ Annual Reset/Ratchet, Fixed Acct. Also Available  Choice of S&P 500 or NASDAQ 100	Annual reset pt-to- pt with 5 yr look back high water mark  Gains locked in at time of vesting only  S&P 500 Index	Premium Bonus 9yr-3% 12yr-4%  3 Account Options 1) Fixed Acct 2) Monthly Pt-Pt w/ Ann. Reset/Ratchet 3) Biannual reset/ratchet pt-pt S&P 500 Index																																																									
Premium Listing	Flexible for 3 Years \$25 min	Flexible for 5 Years \$25 min	Flexible for 5 Years \$25 min	Flexible for 1 <sup>st</sup> 5 yrs, min. \$25/mo.	Single																																																									
Participation Rate	100% Participation Rate guaranteed  Monthly Cap – 2.5% 1% Minimum Cap  Fixed Acct. – 2.25% (2.0% Min.)	100% Participation Rate guaranteed  Monthly Cap – 2.3% 1% Minimum Cap  Fixed Acct. – 2.00% (2.0% Min.)	100% Participation Rate guaranteed  Monthly Cap – 2.7% 1% Minimum Cap  Fixed Acct. – 2.75% (2.0% Min.)	100% Participation Rate guaranteed  9% Cap (see below) Fixed Acct – 2.50%  8% Min. Cap 2.0% Min.Fixed	<table><tr><td></td><td>9yr</td><td>12yr</td></tr><tr><td>2yr-</td><td>13.50%</td><td>13.50%</td></tr><tr><td>MoPt-</td><td>2.50%</td><td>2.50%</td></tr><tr><td>Fixed-</td><td>3.15%</td><td>3.15%</td></tr></table> 100% PR guar. 2yr Min. CAP – 5% Mo.Cap Min. – 1% Fixed Min. – 2.0%		9yr	12yr	2yr-	13.50%	13.50%	MoPt-	2.50%	2.50%	Fixed-	3.15%	3.15%																																													
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Commission	<table><tr><td>Yr1</td><td>Yrs2&amp;3</td><td>Trail</td></tr><tr><td>A</td><td>7.0</td><td>3.5</td><td>0</td></tr><tr><td>B</td><td>5.25</td><td>2.625</td><td>0.5</td></tr><tr><td>C</td><td>3.0</td><td>1.5</td><td>1.0</td></tr></table> Commissions reduced at ages 76+	Yr1	Yrs2&3	Trail	A	7.0	3.5	0	B	5.25	2.625	0.5	C	3.0	1.5	1.0	<table><tr><td>Yr1</td><td>Yrs2-5</td><td>Trail</td></tr><tr><td>A</td><td>9.0</td><td>4.5</td><td>0</td></tr><tr><td>B</td><td>7.0</td><td>3.5</td><td>0.5</td></tr><tr><td>C</td><td>4.5</td><td>2.25</td><td>1.0</td></tr></table> Commissions reduced at ages 76+	Yr1	Yrs2-5	Trail	A	9.0	4.5	0	B	7.0	3.5	0.5	C	4.5	2.25	1.0	<table><tr><td>Yr1</td><td>Yrs2-5</td><td>Trail</td></tr><tr><td>A</td><td>9.0</td><td>4.5</td><td>0</td></tr><tr><td>B</td><td>7.0</td><td>3.5</td><td>0.5</td></tr><tr><td>C</td><td>4.5</td><td>2.25</td><td>1.0</td></tr></table> Commissions reduced at ages 76+	Yr1	Yrs2-5	Trail	A	9.0	4.5	0	B	7.0	3.5	0.5	C	4.5	2.25	1.0	0-75 9% 1 <sup>st</sup> yr 4.5% yrs 2-5  76-85 7% 1 <sup>st</sup> yr 2.5% yrs 2-5	<table><tr><td></td><td>9yr</td><td>12yr</td></tr><tr><td>0-75</td><td>6.0%</td><td>8.0%</td></tr><tr><td>76-80</td><td>5.0%</td><td>7.0%</td></tr><tr><td>81-85</td><td>4.0%</td><td>6.0%</td></tr></table>		9yr	12yr	0-75	6.0%	8.0%	76-80	5.0%	7.0%	81-85	4.0%	6.0%
Yr1	Yrs2&3	Trail																																																												
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Issue Ages	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ																																																									
Minimum Issue	\$25,000 Q&NQ	\$25,000 Q&NQ	\$2,000 Q \$5,000 NQ	\$2,000 Q \$5,000 Non Q	\$5,000 Q&NQ																																																									
Maximum Issue	\$1,000,000 (approval req. 500k+)	\$1,000,000 (approval req. 500k+)	\$1,000,000 (approval req. 500k+)	\$1,000,000 (approval req. 500k+)	\$1,000,000 (approval req. 500k+)																																																									
Free Annual Partial Withdrawal	10% per yr up to 50% total	10% per yr up to 50% total	50% of initial dep. total, 10% per yr	25% of initial dep. total, 5% per yr	10% after year one																																																									
Surrender Charges	10/9/8/7/6/5/4 +/- MVA  7 Years	15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years	Client can take lump sum of 87.5% of premium at 1.5%	15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years	10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/12/11 10/9/8/7/5/3 – 12yr +/- MVA																																																									
Minimum Guarantee	75% of premium at 3%	80% of premium at 3%	75% of premium at 3%	75% of premium at 3%	90% of premium at 2%																																																									
Comments	Additional deposits allowed in 1 <sup>st</sup> 3 years – do not reset surrender  Trail commission options start in 2 <sup>nd</sup> year, based on AV at beginning of the year  Death Benefit option of surrender value or payout of 5 yrs (min.)  NH Waiver – 30 days, after year 1, n/a in KS  Client can walk away after 7 years	Additional deposits allowed in 1 <sup>st</sup> 5 years will receive bonus and do not reset surrender  Trail commission options start in 2 <sup>nd</sup> year, based on AV at beginning of the year  Death Benefit option of surrender value or payout of 5 yrs (min.)  NH Waiver – 30 days, after year 1, n/a in KS  Client can walk away after 10 years  *Similar product available in New York	This is a two-tiered product, client must annuitize this contract for 10yr min anytime after 5 <sup>th</sup> anniversary  Additional deposits allowed in 1 <sup>st</sup> 5 years will receive bonus and do not reset surrender  Trail commission options start in 2 <sup>nd</sup> year, based on AV at beginning of the year  Death Benefit option of surrender value or payout of 5 yrs (min.)  NH Waiver – 30 days, after year 1, n/a in KS – 20% or IO	Additional deposits do not reset surrender  \$20k min. issue in FL  Death Benefit option of surrender value or payout of 5 yrs (min.)  Loan feature available – up to 50% of surrender value  Lower cap in AL, IN, KY, PA	Nursing home waiver-full surrender after 1 <sup>st</sup> policy year after 90days in nursing home  Early annuitization available after yr 5 for 5 yr min. payout  Can reallocate between accounts every policy anniv.																																																									
Product NOT in these states	IN, NY, OK ,OR, UT, WA	IN, NJ, NY*, OK, OR, UT, WA	IN, NJ, NY,OK, OR, UT, WA	NY, NJ,OR, UT, WA	MN, NJ, NY, OK, OR, UT, VT, WA																																																									



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Carrier	American National	BMA/RBC	BMA/RBC	BMA/RBC	Equitrust
Ratings	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-	A.M. Best A S&P A
Assets	10.6 Billion	8.9 Billion	8.9 Billion	8.9 Billion	2.2 Billion
Product Name	Value Lock 7 & 10	Index Master Dow 5	Index Master S&P 7	Index Master Dow 10	Market Value Index
Crediting Method	<u>Premium Bonus</u> 7 year = N/A 10 year = 1.0%  Monthly average, point to point, with one-time lock-in of interest gained  S&P 500 Index	Indexed Account - Annual reset/ratchet with monthly average  Fixed account also available  DJIA Index	Indexed Account - Annual reset/ratchet with monthly average  Fixed account also available  S&P 500 Index	Indexed Account - Annual reset/ratchet with monthly average  Fixed account also available  DJIA Index	3 Account Options  1) Annual reset/ratchet Pt-Pt 2) Annual Reset Mo Avg 3) Fixed Account  S&P 500 Index
Premium Listing	Single	Flexible \$1,000 min add'l	Flexible \$1,000 min add'l	Flexible \$1,000 min add'l	Flexible
Participation Rate	100% participation rate guaranteed  NO CAP guaranteed	100% participation rate guaranteed 10% CAP 1% spread  Min CAP 10%, Max spread 5%  Fixed acct – 3.25%	100% participation rate guaranteed 10% CAP 1% spread  Min CAP 10%, Max spread 5%  Fixed acct – 3.40%	100% participation rate guaranteed 10% CAP 0% spread  Min CAP 10%, Max spread 5%  Fixed acct – 3.85%	100% PR Guar Mo Avg Cap – 9.0% Pt-to-Pt Cap -7.0% Fixed Acct-3.0%  Minimum Caps – 6% on Mo. Avg 5% on Pt-Pt Min. Fixed – 1.5%
Commission	7 year 0-75 = 6%, 76-80 = 4% 10 year 0-75 = 10%, 76-80 = 8%	4% @ 0-75 3.0% @ 76-80 2.0% @ 81-85	6% @ 0-75 4.75% @ 76-80 3.50% @ 81-85	9% @ 0-75 7.25% @ 76-80 5.25% @ 81-85	10% for all ages
Issue Ages	0-80 Q or NQ	0-77 Q, 0-85 NQ	0-77 Q, 0-85 NQ	0-77 Q, 0-85 NQ	0-80 Q or NQ
Minimum Issue	\$4000 Q / \$5000 NQ	\$5,000 Q&NQ	\$5,000 Q&NQ	\$5,000 Q&NQ	\$2000 Q / \$5000 NQ
Maximum Issue	\$1,000,000	\$500,000	\$500,000	\$500,000	\$1,000,000
Free Annual Partial Withdrawal	10% after year one	10% after year one	10% after year one	10% after year one	10% after year one
Surrender Charges	8/8/7/6/5/4/2 7 years 12/12/11/10 9/8/7/6/5/3 10 years	6/6/6/4/2 – 5 years	8/8/8/7/6/4/2 – 7 years	12/12/12/11/10/9 8/6/4/2 - 10 years	12/12/12/12/11/10/8/6 4/2 + or – MVA 10 Years
Minimum Guarantee	*88.75% of premium at 1.75%	94% of premium at 3%	92% of premium at 3%	88% of premium at 3%	87.5% of premium at 2.3%
Comments	7 and 10 year option  *10 year minimum guarantee = 90.0% of premium at 1.75%  10 year not available in CT, and MI  60 day NH & Disability Waivers available  Death Benefit will trigger lock-in option and gains will be paid out at that time  Gains are credited at the end of the index term or at the lock in date, whichever is earlier	Can annuitize after year 2 for 6 year minimum  Add'l deposits do not reset surrender  PR, CAP and Spread applied in that order  NH Waiver – 90days, after year 1 (n/a in MA) TI Waiver (n/a in MA,TX)	Can annuitize after year 2 for 6 year minimum  Add'l deposits do not reset surrender  PR, CAP and Spread applied in that order  NH Waiver – 90days, after year 1 (n/a in MA) TI Waiver (n/a in MA,TX)	Can annuitize after year 2 for 6 year minimum  Add'l deposits do not reset surrender  No spread ever in IL  PR, CAP and Spread applied in that order  NH Waiver – 90days, after year 1 (n/a in MA) TI Waiver (n/a in MA,TX)	Add'l deposits have their own surrender  Nursing home waiver up to issue age 75 – all states  Funds can be reallocated each policy anniversary  Can annuitize after yr5 for 10yr Minimum  2% Min.Guar – AL,CAME,MA,MN,RI,TX UT,WA,WI 2.5% - NC, NH  Modified surrender charge schedule for NJ – Call for details
Product NOT in these states	DE,IL,IN,IA,MD,MA,MN NJ,NY,NC,ND,OR,PA UT,VT,WA	HI, IL, NJ, NY, ND, OR, WA	HI, IL, NJ, NY, ND, OR, WA	HI, NJ, NY, ND, OR, SC, WA	CT, MA, MN, NY, OR, UT, VT, WA



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Carrier	Equitrust	F&G	F & G	F & G	F & G
Ratings	A.M. Best A S&P A	A.M. Best A S&P BBB	A.M. Best A S&P BBB	A.M. Best A S&P BBB	A.M. Best A S&P BBB
Assets	2.8 Billion	14.9 Billion	14.9 Billion	14.9 Billion	14.9 Billion
Product Name	MarketPower Bonus Index	Index Rewards 5	Spectrum Rewards Choice 7	Spectrum Rewards Choice 9	Spectrum Rewards Reserve
Crediting Method	10% 1 <sup>st</sup> Year Premium Bonus  <u>3 Account Options</u> 1) Annual reset/ratchet Pt-Pt 2) Annual Reset Daily Avg. 3) Fixed Account  S&P 500 Index	Total of 5 options  Annual reset/ratchet  1)Pt-Pt S&P500 2)Mo Avg S&P 500 3) Pt-Pt DJIA 4) Mo Avg DJIA 5) Fixed Acct.	4 crediting methods 1 - Annual reset/ratchet w/ Monthly Average  2 - Annual reset /ratchet Point to Point  3 - Annual reset/ratchet, Monthly Pt - Pt  4 - Fixed Interest  S&P 500 Index	3% 1 <sup>st</sup> Year Premium Bonus  4 crediting methods 1 - Annual reset/ratchet w/ Monthly Pt-Pt 2 - 2 yr reset/ratchet w/ Monthly Pt-Pt 3 - 3 yr reset/ratchet w/ Monthly Pt-Pt 4 - Fixed Interest  S&P 500 Index	4% 1 <sup>st</sup> Year Premium Bonus  Monthly Point to Point w/ 1, 2, or 3 year Ratchet  Gains are credited each ratchet period  Cap applied to monthly growth, no cap on downside  S&P 500 Index
Premium Listing	Flexible	Single	Flexible \$2,000 min. add'l	Flexible \$2,000 min. add'l	Flexible \$2,000 min. add'l
Participation Rate	100% PR Guar Daily Avg Cap-8.0% Pt-Pt Cap-6.50% Fixed Acct-2.4%  Min. Caps 6% Daily Avg 5% Pt-Pt Min. Fixed - 1.5%	100% PR Guar. Mo. Avg Cap- 7.00% Pt-Pt Cap - 6.00%  Minimum Cap 5%  Fixed Acct-2.85%	100% PR Guar.  Caps & Rates: 1 - 6.50%(3%min) 2 - 6.00% (3%min) 3 - 2.25% (1%min) 4a-2.10%(1.5%min) 4b-2.7% (2.45%min)	100% PR Guar.  Caps & Rates: 1 - 2.10% 2 - 2.15% 3 - 2.25% 4a-1.50%(1.5% min) 4b-2.50%(2.45%min) 1% Min. Cap for all	100% PR Guar.  <u>Monthly Cap rate</u> 1.5%min / 2.45%min 1yr 2.90% 2.70% 2yr 3.15% 2.75% 3yr 3.50% 2.80%  Fixed acct 2.15%(1.5%min) 2.50%(2.45%min)
Commission	8.5% all ages	4% ages 0-79 2% 80-90	7% ages 0-79 3.5% ages 80-85 See below for trail info	9% ages 0-79 4.5% ages 80-85	9% ages 0-79 4.5% ages 80-85
Issue Ages	0-80 Q or NQ	0-90 Q or NQ	0-85 Non Q and Q	0-85 Non Q and Q	0-85 Non Q and Q
Minimum Issue	\$2,000 Q / \$5000 NQ	\$5,000	\$25,000	\$25,000	\$5,000
Maximum Issue	\$1,000,000	\$600,000	\$600,000	\$600,000	\$600,000
Free Annual Partial Withdrawal	10% after year one	10% after year one	10% after year one	10% after year one	10% after year one
Surrender Charges	20/20/19/19/18/17/16 14/12/10/8/6/4/2 + or - MVA 14 Years	9/8/7/6/5 5 years	12/11/10/8/6/4/2 7 Years	12/11/10/9/8/7/6/4/2 9 Years	12.5/11.5/10.5/9.5/8.5 7.5/6.5/5.5/4.5/3.5 2.5/1.5/0.5 - 13 years
Minimum Guarantee	87.5% of premium at 2.3%	100% of premium at 2.45% (See Below)	100% of premium at 2.45% (See Below)	100% of premium at 2.45% (See Below)	100% of premium at 2.45% (See Below)
Comments	Add'l deposits have their own surrender  Nursing home waiver up to issue age 75 - all states  Funds can be reallocated each policy anniversary  Can annuitize after yr5 for 10yr Minimum  2% Min.Guar - AL,CA,ME,MA,MN,RI, TX,UT,WA,WI 2.5% - NC, NH	Nursing Home Waiver - 60 days  Terminal Illness and Unemployment waiver available  1.50% minimum in AR, CA, FL, MD, NJ, WY Caps and fixed rates are the same in these states	Can annuitize after yr 5 for 5 or more yrs  Trail commission option available  Terminal illness, unemployment, and 60 day Nursing Home waivers available  1.5% min and different rates in MD, NJ, WY  Add'l deposits do not reset surrender	Can annuitize after yr 5 for 5 or more yrs  Terminal illness, unemployment, and 60 day Nursing Home waivers available  Add'l deposits do not reset surrender  1.5% min. and different rates in MD, NJ,WY	Can annuitize after yr 5 for 5 or more yrs  60 day Nursing Home Waiver, Terminal Illness and Unemployment Waiver  Add'l deposits do not reset surrender  1.5%min. and different rates in FL, MD, NJ, OH,PA, WY
Product NOT in these states	CT,IN,MA,MN,NJ,NY ND,OR,UT,VT,WA	ND, NY, OK, OR	CT, MN, NY, ND, OK, OR, UT, VT, WA	CT, MN, NY, ND, OK, OR, UT, VT, WA	AR, CT, MA ,MN, MT, NY, ND, OK, OR,UT, VT,WA



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Carrier	ING USA	ING USA	ING USA	ING USA	Jefferson Pilot
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	A.M. Best A++ S&P AAA
Assets	48.0 Billion	48.0 Billion	48.0 Billion	48.0 Billion	15.6 Billion
Product Name	Income Outcome	MarketSmart	Secure Index	Selectra	Eclipse 8 & 10 Year
Crediting Method	Annual reset/ratchet Point to Point  Higher retroactive cap rates (Income Value) applied if the contract is annuitized after the 10th year for life or 10 year certain  S&P 500 Index	Pt-to-pt w/mo. avg. in last yr. of contract.  Spread is subtracted from annual effective yield for total S&P500 growth  Resulting interest rate is compounded for the number of term years  S&P 500 Index	Annual reset/ratchet Point to Point  2 index strategies: Traditional and Guaranteed plus a fixed account  Guaranteed Strategy applies 2% minimum growth each year  S&P 500 Index	2 indexed strategies: 1) Total Return – Bond strat. Return tied to 3 bond indices (Lehman Bros. Investment grade & corporate, Merrill Lynch convertible). Gain/loss credited w/ movement from this acct. Can move only 20% from this strat. every anniv. 2) S&P 500 Ann. reset/ratchet w/ mo. avg, 1 yr. fixed; can move between accts w/in 30 days of anniv.  S&P 500 Index	Market performance premium bonus (MPPB) 8yr – 1.5% 1 <sup>st</sup> 3yrs 10yr-2.0% 1 <sup>st</sup> 3yrs  4 Crediting Options 1) Fixed Account 2) Ann. reset/ratchet performance triggered acct (PTA) 3) 2yr pt-pt indexed acct 4) 2yr monthly pt-pt w/ bi-annual reset  S&P 500 Index
Premium Listing	Flexible \$50 Q, \$200 NQ min. add'l	Single	Flexible \$50 min. add'l	Flexible Min. Add'l \$50	Single
Participation Rate	<u>Accumulated Value</u> Index – 5.5% Cap Fixed – 2.65%  <u>Income Value</u> Index – 10.5% Cap Fixed – 3.65%  100% Participation Rate	100% Participation Rate  5yr Spread – 3.00% 6yr Spread – 2.75% 7yr Spread – 2.60% 10yr Spread – 2.35%  No CAP guaranteed	<u>Cap</u> 100k+ Trad'l 6.25% 7.25% Guar. 4.25% 5.25%  100% Participation Rate  Fixed Acct – 3.5%	Spread – 1.95% Fixed Acct – 2.85% Total Return Quarterly Rate – 3%  No CAP guaranteed Max spread 8.95%	<u>8yr 10yr Min</u> 1) 3.05% 3.05% 1.5% 2) 4.75% 4.75% 2.5% 3) 12.25% 12.25% 7.0% 4) 3.30% 3.30% 1.0%
Commission	8.5% at issue 1.5% at Income Stage	5yr – 3%, 6yr – 4% 7yr – 5%, 10yr – 8% Reduced by 25% for ages 76+	5% ages 0-75 3.75% ages 76-85	0-75 9% yrs 1-3 4% yrs 4-6 76-85 6.75% yrs 1-3 3% yrs 4-6	8yr – 5% 0-75, 3.25% 76-80, 1% 81-85 10yr – 6% 0-75, 4% 76-80, 2.5% 81-85
Issue Ages	0-75 Non Q and Q	0-80 Q or Non Q	0-80 Q or Non Q	0-80 Q or Non Q	0-85 Q & NQ
Minimum Issue	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$500,000	\$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	10% every year
Surrender Charges	12/12/12/10/8/7/6/5/4/2 10 Years	9/8/7/6/5/4/3/2/1  10 Years	12/12/12/10/8/6/4  + or – MVA 7 years	Ages 0-55 12/12/11/10/9/ 8/7/6/4/2 + or – MVA & TRA 10 years	9/8/7/6/5/4/3/2 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years + or – MVA
Minimum Guarantee	87.5% of premium at 3%	90% of premium at 3%	100% of premium at 3%	100% of premium at 1.5% (3% in MN)	100% of premium at 1.5%
Comments	Can annuitize after yr 1 for 5 or more yrs  Additional deposits do not reset surrender  Surrender charges differ in CT, IN, MD, OK and PA  30 day Nursing Home waiver (n/a in MA, TX)  Surrender applies to total annual withdrawal if more than 10%  Trail commissions available	5, 6, 7 and 10 Year Option  30 day exit window at end of indexing period or contract will renew  Can annuitize after yr 1 for 5 or more yrs  Surrender applies to total annual withdrawal if more than 10%  30 day Nursing Home waiver (n/a in MA, TX)  Trail commissions available	Can annuitize after yr 3 for 5 or more yrs  Additional deposits do not reset surrender  30 day Nursing Home waiver (n/a in MA, TX)  Surrender applies to total annual withdrawal if more than 10%  Similar product available in NY  Trail commissions available	Can annuitize after yr 1 for 5 or more yrs  Surrender and MVA apply to total annual withdrawal if more than 10%  30 day Nursing Home waiver (n/a in MA, TX)  Index strategy N/Av in NJ, ND, and OR  Trail commissions available	Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  If there is no decline in S&P500, AV increased by 1.5% or 2% of premium
Product NOT in these states	MA, NJ, NY, OR, UT, WA	MA, MN, NY, OR	NY*, OR	MA, NY, VT, WA	MA, MN, NY, OR, UT, WA



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# INDEX ANNUITY SPREAD SHEET

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

Carrier	Jefferson Pilot	Jefferson Pilot	Jefferson Pilot	Lafayette Life	Lafayette Life																																																																				
Ratings	A.M. Best A++ S&P AAA	A.M. Best A++ S&P AAA	A.M. Best A++ S&P AAA	A.M. Best A+ S&P AAA	A.M. Best A+ S&P AAA																																																																				
Assets	14.1 Billion	14.1 Billion	15.6 Billion	1.7 Billion	1.7 Billion																																																																				
Product Name	New Directions I-66 and I-88	Optipoint 8, 10 and 12 Year	Smart Course Route 78 & 810	Marquis Flex 3% minimum	Marquis Flex Advant-Edge (2%)																																																																				
Crediting Method	1) 2 Yr reset/ratchet pt-to-pt  2) Ann. reset/ratchet performance triggered acct (PTA)  3)MYG Fixed acct  S&P 500 Index	Premium bonus 8yr – 2% 1 <sup>st</sup> 3yrs 10yr – 3% 1 <sup>st</sup> 4yrs 12yr - 4% 1 <sup>st</sup> 5yr  4 Crediting Options 1) Fixed Account 2) Ann. reset/ratchet performance triggered acct (PTA) 3) 2yr pt-pt indexed acct 4) Monthly pt-pt w/ bi- annual reset S&P 500 Index	1) 2 Yr reset/ratchet pt-to-pt  2) Ann. reset/ratchet performance triggered acct (PTA)  3)MYG Fixed acct  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	2 Crediting Options: 1)Annual reset/ratchet, point- to-point index acct 2)Fixed acct.  5 and 10 year  S&P 500 Index																																																																				
Premium Listing	Single	Flexible Min. Add'l \$50	Single	Flexible \$83/mo. minimum additional	Flexible. \$83/mo. minimum additional																																																																				
Participation Rate	<table><tr><td></td><td>66</td><td>88</td></tr><tr><td>2yr-</td><td>14.75%</td><td>15.00%</td></tr><tr><td>PTA-</td><td>5.60%</td><td>5.65%</td></tr><tr><td>Fixed-</td><td>3.65%</td><td>3.70%</td></tr></table> 100% PR guar. 2yr Min. CAP – 10% PTA Min. – 3% Fixed Min. – 1.75%		66	88	2yr-	14.75%	15.00%	PTA-	5.60%	5.65%	Fixed-	3.65%	3.70%	<table><tr><td></td><td>8yr</td><td>10yr</td><td>12yr</td></tr><tr><td>1)</td><td>3.30%</td><td>3.30%</td><td>3.30%</td></tr><tr><td>2)</td><td>5.05%</td><td>5.05%</td><td>5.05%</td></tr><tr><td>3)</td><td>13.00%</td><td>13.00%</td><td>13.00%</td></tr><tr><td>4)</td><td>3.45%</td><td>3.45%</td><td>3.45%</td></tr></table> Minimums match the Eclipse product		8yr	10yr	12yr	1)	3.30%	3.30%	3.30%	2)	5.05%	5.05%	5.05%	3)	13.00%	13.00%	13.00%	4)	3.45%	3.45%	3.45%	<table><tr><td></td><td>78</td><td>810</td></tr><tr><td>2yr-</td><td>14.75%</td><td>14.75%</td></tr><tr><td>PTA-</td><td>5.60%</td><td>5.60%</td></tr><tr><td>Fixed-</td><td>3.65%</td><td>3.65%</td></tr></table> 100% PR guar. 2yr Min. CAP – 10% PTA Min. – 3% Fixed Min. – 1.75%		78	810	2yr-	14.75%	14.75%	PTA-	5.60%	5.60%	Fixed-	3.65%	3.65%	<table><tr><td></td><td>5yr</td><td>10yr</td></tr><tr><td>PR</td><td>100%</td><td>100%</td></tr><tr><td>CAP</td><td>5.00%</td><td>6.00%</td></tr><tr><td>Fixed</td><td>3.25%</td><td>3.75%</td></tr></table> Min. PR - 25% Min CAP - 3%		5yr	10yr	PR	100%	100%	CAP	5.00%	6.00%	Fixed	3.25%	3.75%	<table><tr><td></td><td>5yr</td><td>10yr</td></tr><tr><td>PR</td><td>100%</td><td>100%</td></tr><tr><td>CAP</td><td>6.00%</td><td>7.00%</td></tr><tr><td>Fixed</td><td>3.5%</td><td>4.0%</td></tr></table> Min. PR - 25% Min CAP – 3%		5yr	10yr	PR	100%	100%	CAP	6.00%	7.00%	Fixed	3.5%	4.0%
	66	88																																																																							
2yr-	14.75%	15.00%																																																																							
PTA-	5.60%	5.65%																																																																							
Fixed-	3.65%	3.70%																																																																							
	8yr	10yr	12yr																																																																						
1)	3.30%	3.30%	3.30%																																																																						
2)	5.05%	5.05%	5.05%																																																																						
3)	13.00%	13.00%	13.00%																																																																						
4)	3.45%	3.45%	3.45%																																																																						
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CAP	6.00%	7.00%																																																																							
Fixed	3.5%	4.0%																																																																							
Commission	66 – 3.5% 0-75, 2.25% 76-80, 1% 81+ 88 – 4.5% 0-75, 3% 76- 80, 1.5% 81+	<table><tr><td></td><td>8Yr</td><td>10yr</td><td>12yr</td></tr><tr><td>0-75</td><td>5%</td><td>6%</td><td>6.5%</td></tr><tr><td>76-80</td><td>4%</td><td>4.75%</td><td>5%</td></tr><tr><td>81-85</td><td>3.25%</td><td>3.75%</td><td>4%</td></tr></table>		8Yr	10yr	12yr	0-75	5%	6%	6.5%	76-80	4%	4.75%	5%	81-85	3.25%	3.75%	4%	78 – 5%; 3.75% @ 76- 80; 2.5% @ 81+ 810 – 6%; 4.5% @ 76- 80; 3% @ 81+	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																																																				
	8Yr	10yr	12yr																																																																						
0-75	5%	6%	6.5%																																																																						
76-80	4%	4.75%	5%																																																																						
81-85	3.25%	3.75%	4%																																																																						
Issue Ages	0-85 Q & NQ	0-85 Q & NQ	0-85 Q & NQ	0-85 (1 and 5 yr), 0- 80 (10 yr) Q or N Q	0-85 (1 and 5 yr), 0- 80 (10 yr) Q or NQ																																																																				
Minimum Issue	\$10,000	\$2,000 Q, \$5,000 NQ	\$5,000	\$1,000	\$1,000																																																																				
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$500,000	\$500,000																																																																				
Free Annual Partial Withdrawal	10% after year one	10% every year	10% after year one	10% after year one	10% after year one																																																																				
Surrender Charges	9/8/7/6/4.75/3.75 6 Years 9/8/7/6/4.75/3.5/2/ 0.75 – 8 Years + or – MVA	9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years 12/11/10/9/8/7/6/5/4/32/1 12 Years + or – MVA	9/8/7/6/5/4/3/2 – 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 – 810 + or – MVA	8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years	8/7/6/5/4/3/2/1/1/1* 5 Years 9/9/8/7/6/5/4/3/2/1** 10 Years																																																																				
Minimum Guarantee	100% of premium at 1.75%	100% of premium at 1.5%	100% of premium at 2%	3% on 100% of AV	2.0% on 100% of AV																																																																				
Comments	Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Fixed acct rate is guar for the life of the contract	Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Death Benefit option of surrender value or payout of 5 yrs (min.)	Performance triggered account interest applied if S&P did not go down for that year  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  Death Benefit option of surrender value or payout of 5 yrs (min.)	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	Nursing Home Withdrawals 25% after year one  *60 day window after 5 years to leave contract with no surrender  **Higher surrender charges for clients ages 0-55  Add'l deposits do not reset surrender  Add'l deposit in EIA accts. Have own start and end points																																																																				
Product NOT in these states	MN, NY, OR, WA	MA, MN, NY, OR, UT, WA (No 12yr in CT)	MN, NY, OR, WA	Only available in DE, OR	AK, NJ, NY, OR, SC																																																																				



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# INDEX ANNUITY SPREAD SHEET

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

Carrier	Lafayette Life	Lincoln Benefit	Lincoln Benefit	Physicians																																										
Ratings	A.M. Best A+ S&P AAA	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	2.7 Billion (87 Billion Allstate)	2.7 Billion (87 Billion Allstate)	1.3 Billion																																										
Product Name	Marquis Flex 1.5% minimum	Saver's Index I	Saver's Index III	Vista Index Solution																																										
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	Annual reset/ratchet Pt to Pt  2 Crediting Options based on participation rate  S&P 500 Index	Annual reset/ratchet point to point  2 Crediting Options based on participation rate  S&P 500 Index	1 <sup>st</sup> yr Premium bonus: 10yr – 5%, 15yr – 10% 3 indexing methods available: 1) Ann.Reset Mo avg 2) Annual Reset Pt-pt 3) Fixed Interest All gains ratcheted  S&P 500 Index																																										
Premium Listing	Flexible. \$83/mo. minimum additional	Single	Flexible Min. Add'l \$250	Flexible - \$100/mo. min.																																										
Participation Rate	<table><tr><td></td><td>5yr</td><td>10yr</td></tr><tr><td>PR</td><td>100%</td><td>100%</td></tr><tr><td>CAP</td><td>6.25%</td><td>7.25%</td></tr><tr><td>Fixed</td><td>3.5%</td><td>4.0%</td></tr></table>  Min. PR - 25% Min CAP - 3%		5yr	10yr	PR	100%	100%	CAP	6.25%	7.25%	Fixed	3.5%	4.0%	<table><tr><td>PR</td><td>Cap</td><td>100k+</td></tr><tr><td>60%</td><td>8.00%</td><td>8.50%</td></tr><tr><td>100%</td><td>7.00%</td><td>7.50%</td></tr></table>  Bailout Provision – client can leave contract if renewal cap is 2% less than issue cap	PR	Cap	100k+	60%	8.00%	8.50%	100%	7.00%	7.50%	<table><tr><td>PR</td><td>Cap</td><td>100k+</td></tr><tr><td>60%</td><td>7.50%</td><td>8.00%</td></tr><tr><td>100%</td><td>6.50%</td><td>7.00%</td></tr></table>  Bailout Provision – client can leave contract if renewal cap is 2% less than issue cap	PR	Cap	100k+	60%	7.50%	8.00%	100%	6.50%	7.00%	<table><tr><td></td><td>PR</td><td>Fixed</td></tr><tr><td>7yr</td><td>100%</td><td>2.80%</td></tr><tr><td>10yr</td><td>100%</td><td>2.90%</td></tr><tr><td>15yr</td><td>100%</td><td>3.25%</td></tr></table> MoCAP Pt-Pt CAP 7yr 7.5% 6.00% 10yr 8.5% 6.00% 15yr 10.5% 6.50% Min. Cap-6%, Min.Fixed 1.5%		PR	Fixed	7yr	100%	2.80%	10yr	100%	2.90%	15yr	100%	3.25%
	5yr	10yr																																												
PR	100%	100%																																												
CAP	6.25%	7.25%																																												
Fixed	3.5%	4.0%																																												
PR	Cap	100k+																																												
60%	8.00%	8.50%																																												
100%	7.00%	7.50%																																												
PR	Cap	100k+																																												
60%	7.50%	8.00%																																												
100%	6.50%	7.00%																																												
	PR	Fixed																																												
7yr	100%	2.80%																																												
10yr	100%	2.90%																																												
15yr	100%	3.25%																																												
Commission	5yr 4.5%,3.5% 70-85  10yr 5.5%, 4.5% 70-85	5% 0-75 3.5% 76+ Based on owner age	8% 0-75 5.5% 76+ Based on owner age	7yr – 4%; 10yr – 7%, 15yr – 9% See Below																																										
Issue Ages	0-85 (1 and 5 yr), 0-80 (10 yr) Q or Non Q	Owner 0-90, Annuitant 0-75 Q or Non Q	Owner 0-90, Annuitant 0-85 Q or Non Q	7yr 0-80, 10yr 0-75, 15yr 0-70																																										
Minimum Issue	\$1,000	\$10,000	\$10,000	\$2,500																																										
Maximum Issue	\$500,000	\$1,000,000	\$1,000,000	\$500,000																																										
Free Annual Partial Withdrawal	10% after year one	10% after year one	10% after year one	5% after year one																																										
Surrender Charges	8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years	8/8/8/8/8/8 7 years	10/9/8/7/6/5/4/3/2/1 10 years	Minimum Guarantee Value																																										
Minimum Guarantee	1.5% on 100% of AV	90% of premium at 3%	90% of premium at 3%	90% of prem. at 1.5% (90% at 3% in CA, NM, UT & WI)																																										
Comments	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	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	Addt'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	Addt'l. deposits do not reset surrender  Comp reduced at older ages Lower comp in TX,UT  Death Benefit = min. guar. of contract Principal guar. avail. for 25bp reduction on Cap and 10bp reduction on fixed acct. Full AV avail. if taken over 5 yr min.  Nursing home waiver - 60 days																																										
Product NOT in these states	Only available in: IL	CT, IL, MD, MA, MN, NY, ND, OR, TX, UT, VT, WA	IL, MD, MA, MN, NY, ND, OR, TX, UT, VT, WA	AL, IN, MA, MN, MS, NJ, NY, OR, PA, WA																																										



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# INDEX ANNUITY SPREAD SHEET

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

Carrier	Principal Life	Sun Life Financial	Sun Life Financial	West Coast 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	156 Billion	39.2 Billion	72.8 Billion	2.5 Billion
Product Name	Performance Annuity	Keyport Index Multipoint	SunDex ProVantage	Index Advantage Annuity
Crediting Method	10 year contract  Annual reset/ratchet point to point  No fixed account  S&P 500 Index	Cumulative averaging with annual high water mark  End point is highest running averaged year end  S&P 500 Index	Annual reset/ratchet monthly average with a "soft" cap  25% Participation Rate for gains above the cap  S&P 500 Index	7 Year Contract  1)Annual reset / ratchet, Pt to pt  2)Fixed account  S&P 500 Index
Premium Listing	Single	Single	Flexible - \$1,000 Min. Add'l	Flexible - \$1,000 Min. Add'l
Participation Rate	100% PR Guaranteed  100% PR – 7% Cap  Min. cap – 5%	1 Yr: 30% PR 10% CAP  5 Yr: 80% PR 7 Yr: 90% PR 10 Yr: 100% PR  No CAP on 5,7, and 10 yr	100% Participation Rate up to the Cap. 25% PR above Cap Guaranteed  8% Cap No minimum cap No fixed account	100% PR Guaranteed  Cap 50k+ Fixed 7yr 7.50% 8.00% 3.75%  Min. Cap – 5% Min. Fixed – 2.85%
Commission	0-76 – 5% 76-above - 3.33% Reduced over \$1 Million	1% on 1 yr, 5% on 5 yr, 7% on 7 yr, 10% on 10 yr Reduced age 81+	0-80 – 8.50% 81-85 – 4.50% See below for trail options (B&C)	7yr – 5% 0-75 2.5% 76-85
Issue Ages	0-85 Q & NQ	0-85 Non Q; 0-75 Q	0-85 Q & NQ	0-85 Q & NQ
Minimum Issue	\$5,000	\$10,000	\$10,000	\$10,000
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Free Annual Partial Withdrawal	10% of Balance or RMD	Annually vested portion	10% after year one	10% every year
Surrender Charges	8/8/8/7/6/5/4/3/2/1 10 years	SV = 90% of premium + vested credit	10/10/9/8/7/6/5/4/3 9 years	9/9/8/7/6/5/4 7years
Minimum Guarantee	90% of premium at 3%	90% of premium at 1.75%	90% of premium at 1.75%	100% of premium at 1.5%
Comments	Nursing Home waiver available – 60 days  Terminal Illness and Disability waivers available  Death Benefit – Greater of A.V. or Guaranteed Min. Surrender Value	1, 5 or 7 year contract available Call for details on Vesting Schedule  Participation rates and CAPs guaranteed for life of the contract  3% min., lower rates, and lower comp in UT	<u>Option B</u> 0-80 – 4.50% with .50% trail in years 2+ 81-85 – 2.50% with .50% trail in years 2+ <u>Option C</u> 0-85 – 1.00% with 1.00% trail in years 2+  Nursing home waiver – 45 days	7 year contract available  Can annuitize after year 3 for 5 year min.  Add'l deposits do not reset surrender and default to fixed account until anniversary  90 day Nursing home waiver, terminal illness waiver  Higher band can be achieved through growth in accumulation value
Product NOT in these states	NY	MO, ND, NY, OK, OR WA	CT, NY, OR, WA	DC, DE, IL, LA, MA, NJ, NY, OR, WA



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