

SPDA AND FPDA ANNUITY RATE INFO

As of 8/26/05 or date of change noted

Carrier	Plan	Current Rate (1 st Year Bonus Included)	Annual Effective Yield for MYG	Last Change
Allianz	Dominator 5 year	3.00	3.00	2-28-03
Allianz	Dominator 6 year	3.10	3.10	4-6-04
Allianz	Dominator 7 year	3.20	3.20	4-6-04
Allianz	Dominator 8 year	3.30	3.30	4-6-04
Allianz	Dominator 9 year	3.40	3.40	4-6-04
Allianz	Dominator 10 year	3.50	3.50	4-6-04
American General	Horizon MYG	7.00 (4.00)	-	8-22-05
American General	Horizon Flex	5.45 (2.00)	-	8-22-05
American General	Horizon Plus 2004	9.00 (6.00)	-	8-22-05
American National	Citadel 5 – Oregon only	4.10 (1.00)	-	7-1-05
American National	Citadel 7 – Oregon only	5.10 (2.00)	-	7-1-05
American National	Citadel Diamond 5	4.25 (1.00)	-	8-1-05
American National	If premium 100k+	4.35 (1.00)	-	8-1-05
American National	Citadel Diamond 7	5.25 (2.00)	-	8-1-05
American National	If premium 100k+	5.35 (2.00)	-	8-1-05
Rates may differ in states with 3% min. guarantee for Diamond Series - AL,MA,RI,UT and WA				
American National	Eagle Annuity	4.00 (1.00)	-	5-1-05
American National	Palladium Advisor	4.25 (1.00)	-	8-1-05
American National	Palladium MYG 4	3.30	3.30	8-1-05
American National	If premium 100k+	3.40	3.40	8-1-05
American National	Palladium MYG 5	4.40 (1.00)	3.60	8-1-05
American National	If premium 100k+	4.50 (1.00)	3.70	8-1-05
American National	Palladium MYG 6	4.15	4.15	8-1-05
American National	If premium 100k+	4.25	4.25	8-1-05
American National	Palladium MYG 7	4.85 (1.00)	3.99	8-1-05
American National	If premium 100k+	4.95 (1.00)	4.09	8-1-05
American National	Palladium MYG 8	4.15	4.15	8-1-05
American National	If premium 100k+	4.25	4.25	8-1-05
American National	Palladium MYG 9	5.60 (2.00)	3.82	8-1-05
American National	If premium 100k+	5.70 (2.00)	3.92	8-1-05
American National	Palladium MYG 10	4.65 (1.00)	3.75	8-1-05
American National	If premium 100k+	4.75	3.85	8-1-05
Pall.MYG products - Rates in FL, NC, TX, VT, VA, WA, WI - 10 basis points less. Rates in OR, PA - 25 basis points less				
American National	Transitions Estate	3.70	2.85*	7-1-05
Current Rate: less .85% for 10% term rider				
BMA/RBC	Master Builder	3.75	-	8-1-05
BMA/RBC	Value Master	4.85 (2.00)	-	8-1-05
Chase Insurance	Zurich Classic II 3 Year	2.85	-	8-10-05
Chase Insurance	\$5k - \$24k	3.00	-	8-10-05
Chase Insurance	\$25k - \$99k	3.15	-	8-10-05
Chase Insurance	\$100k+	3.30	-	8-10-05
Chase Insurance	Zurich Classic II 6 Year	3.45	3.45	8-10-05
Chase Insurance	\$5k - \$24k	3.60	3.60	8-10-05
Chase Insurance	\$25k - \$99k	3.75	3.75	8-10-05
Chase Insurance	\$100k+	3.90	3.90	8-10-05
F&G	Fidelity Plat. 5	3.50	3.50	7-1-05
F&G	Fidelity Plat. 7	3.55	3.55	8-1-05
F&G	Fidelity Plat. 10	4.10	4.10	7-1-05
F&G	Fid Plat. Plus 5	4.40 (1.00)	3.60	7-1-05
F&G	Fid Plat. Plus 5 (1.5% min.)	4.40 (1.00)	3.60	7-1-05
F&G	Fid Plat. Plus 7	4.50(1.00)	3.64	7-1-05
F&G	Fid Plat. Plus 10	5.10 (1.00)	4.10	7-1-05



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SPDA AND FPDA ANNUITY RATE INFO

As of 8/26/05 or date of change noted

Carrier	Plan	Current Rate (1 st Year Bonus Included)	AEY For MYG	Last Change
GE Capital	Five10 / 2%	3.15 (0.25)	2.95	5-12-04
GE Capital	Five10 / 3%	3.25 (0.25)	3.05	3-7-03
GE Capital	Seven10	5.15 (2.00)	-	7-20-05
GE Capital	Seven10 - UT & WA	3.00	-	7-8-03
25 basis point first year bonus if premium is \$100k+ with Capital Provider Seven 10 only				
GE Capital	Cap. Provider Advantage	5.15 (2.00)	-	8-10-05
GE Capital	WA Only	3.00	-	5-12-04
ING – Reliastar	Quintaflex – Qualified	5.25 (2.00)	-	8-15-05
ING – Reliastar	Quintaflex – Non-qual	4.75 (2.00)	-	8-15-05
ING USA	MultiSet Plus 5 Yr	3.50	3.50	7-25-05
ING USA	MultiSet Plus 6 Yr	3.70	3.70	7-25-05
ING USA	MultiSet Plus 7 Yr	4.55 (1.00)	3.69	7-25-05
ING USA	MultiSet Plus 8 Yr	5.30 (1.80)	3.72	7-25-05
ING USA	MultiSet Plus 9 Yr	4.70 (1.20)	3.63	7-25-05
ING USA	MultiSet Plus 10 Yr	4.40 (1.00)	3.50	7-25-05
Rates 25bps lower in non-mva states (UT, VT, and WA) for all Multiset Plus rate guarantee periods down to 1.5% min.				
Integrity Life	Momentum Advantage 4	4.05 (0.75)	3.48	8-1-05
Integrity Life	Momentum Advantage 5	4.40 (0.75)	3.79	8-1-05
Integrity Life	Momentum Advantage 7	4.75 (0.75)	4.10	6-15-05
Integrity Life	Momentum Advantage10	4.95 (0.75)	4.27	6-15-05
Integrity Life	New Momentum QIO	5.75	-	8-1-05
Integrity Life	New Momentum 2yr	3.85 (0.75)	-	8-1-05
Integrity Life	New Momentum 3yr	3.90 (0.75)	-	8-1-05
Integrity Life	New Momentum 5yr	4.10 (0.75)	-	8-1-05
Integrity Life	New Momentum 7yr	4.35 (0.75)	-	6-15-05
Integrity Life	New Momentum 10yr	4.50 (0.75)	-	6-15-05
Jefferson Pilot	Classic 5	4.20 (1.00)	3.20	7-25-05
Jefferson Pilot	Classic 5 \$100k+	5.20 (2.00)	3.20	7-25-05
Jefferson Pilot	Classic 7	5.20 (2.00)	3.48	7-25-05
Jefferson Pilot	Classic 7 \$100k+	6.20 (3.00)	3.62	7-25-05
Jefferson Pilot	Classic Flex 8	5.20 (2.00)	-	7-25-05
Jefferson Pilot	Classic Flex 8 \$100k+	6.20 (3.00)	-	7-25-05
John Hancock	GPA+ \$2 –24k	4.10 (1.00)	3.26	8-12-05
John Hancock	\$25 – 99k	5.10 (2.00)	3.43	8-12-05
John Hancock	\$100k+	6.10 (3.00)	3.60	8-12-05
GPA+ 1 st year rates and base rates can be applied to a 1, 3 or 6 year guarantee. Rates differ in OR				
Liberty Life of Boston	SPDA 1 \$5-9k	5.00 (2.00)	-	4-4-05
Liberty Life of Boston	SPDA 1 \$10-99k	5.25 (2.00)	-	4-4-05
Liberty Life of Boston	SPDA 1 \$100k+	5.40 (2.00)	-	4-4-05
Liberty Life of Boston	SPDA 5 \$5-10k	4.85 (2.00)	3.25	4-4-05
Liberty Life of Boston	SPDA 5 \$10-99k	5.10 (2.00)	3.50	4-4-05
Liberty Life of Boston	SPDA 5 \$100k +	5.25 (2.00)	3.65	4-4-05
SPDA 5 first year rate bonus decreased 1.0% by adding the return of principal rider				
Lincoln Benefit	S.C.+ 1 year	4.70 (1.50)	-	6-17-05
Lincoln Benefit	Next 50k	5.20 (1.50)	-	6-17-05
Lincoln Benefit	S.C. + 5 year	4.50 (1.50)	-	6-17-05
Lincoln Benefit	Next 50k	5.00 (1.50)	-	6-17-05
Saver's Choice Plus first year rate bonus decreased .50% by adding the return of principal rider				



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SPDA AND FPDA ANNUITY RATE INFO

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Carrier	Plan	Current Rate (1 st Year Bonus Included)	AEY For MYG	Last Change
Lincoln Benefit	SureHorizon 1 yr	4.65 (1.50)	-	7-25-05
Lincoln Benefit	\$100k+	5.65 (2.50)	-	7-25-05
Lincoln Benefit	SureHorizon 3,5 yr	4.50 (1.50)	-	7-25-05
Lincoln Benefit	\$100k+	5.50 (2.50)	-	7-25-05
Lincoln Benefit	SureHorizon 6 yr	4.50 (1.50)	3.25	7-25-05
Lincoln Benefit	\$100k+	5.50 (2.50)	3.43	7-25-05
SureHorizon first year bonus decreased .50% when purchasing the return of principal rider, Full AV @ death rider cost .15% on AV each year				
Lincoln Benefit	Tac. Plus 5 Year	4.30 (1.00)	3.50	8-15-05
Lincoln Benefit	If premium 100k+	5.30 (2.00)	3.70	8-15-05
Lincoln Benefit	Tac. Plus 6 Year	4.15	4.15	8-15-05
Lincoln Benefit	If premium 100k+	5.15 (1.00)	4.32	8-15-05
Lincoln Benefit	Tac. Plus 7 Year	4.80 (1.00)	3.94	8-15-05
Lincoln Benefit	If premium 100k+	5.80 (2.00)	4.09	8-15-05
Lincoln Benefit	Tac. Plus 8 Year	5.15 (1.50)	3.84	8-15-05
Lincoln Benefit	If premium 100k+	6.15 (2.50)	3.96	8-15-05
Lincoln Benefit	Tac. Plus 9 Year	7.70 (4.00)	4.14	8-15-05
Lincoln Benefit	If premium 100k+	8.70 (5.00)	4.26	8-15-05
Lincoln Benefit	Tac. Plus 10 Year	4.80 (1.00)	3.90	8-15-05
Lincoln Benefit	If premium 100k+	5.60 (2.00)	4.00	8-15-05
Tactician Plus rates in TX are reduced 10 basis points				
MONY	Fixed Annuity 3 yr	3.00	-	9-13-04
MONY	Fixed Annuity 5 yr	3.00	-	9-13-04
MONY	Fixed Annuity 7 yr	3.45	-	9-13-04
MONY	Fixed Annuity 8 yr	3.65	3.65	9-13-04
MONY	Fixed Annuity 10 yr	3.90	-	9-13-04
Physicians	Vista Custom Dir 3	4.00 (1.00)	3.33	6-2-05
Physicians	Vista Custom Dir 3 \$100k+	5.00 (2.00)	3.67	6-2-05
Physicians	Vista Custom Dir 4	4.20 (1.00)	3.45	6-2-05
Physicians	Vista Custom Direct 4 \$100k+	5.20 (2.00)	3.70	6-2-05
Physicians	Vista Custom Direct 5	4.30 (1.00)	3.50	6-2-05
Physicians	Vista Custom Direct 5 \$100k+	5.30 (2.00)	3.70	6-2-05
Physicians	Vista Custom Dir 6	5.15 (2.00)	3.48	6-2-05
Physicians	Vista Custom Direct 7	3.65	3.65	6-2-05
Physicians	Vista Custom Direct 7 \$100k+	4.65 (1.00)	3.79	6-2-05
Physicians	Vista Custom Dir 8	5.85 (2.00)	4.10	6-2-05
Physicians	Vista Custom Dir 9	3.95	3.95	6-2-05
Physicians	Vista Custom Dir 10	5.40 (1.50)	4.05	6-2-05
Rates in IN, MN, OR, TX, WA are 10 basis points lower for all Vista Custom Direct products				
Principal Life	SPDA Plus	4.80 (2.00)	-	8-15-05
Principal Life	SPDA Plus (CT,NY,MA,OR,WA,)	3.00	-	8-1-05
Principal Life	FPDA Plus	5.16 (2.00)	-	8-15-05
Principal Life	FPDA Plus (WA)	4.00	-	8-1-05
Reliance Standard	Apollo MVA	6.00 (3.00)	-	6-21-05
Reliance Standard	Apollo MVA (3%min)	4.00 (3.00)	-	6-21-05
Reliance Standard	Eleos MVA	6.00 (3.00)	-	6-21-05



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Carrier	Plan	Current Rate (1 st Year Bonus Included)	AEY For MYG	Last Change
State Life	Rateguard	3.78 (2.75 base + 1.00 Prem. Bonus)	-	10-26-04
Sun Life	Keyport Value 5yr	2.75 (rate escalates by .45% each year after yr1)	3.65	7-25-05
Sun Life	Keyport Value 5yr \$50k+	2.90 (rate escalates by .45% each year after yr1)	3.80	7-25-05
Sun Life	Keyport Value 5yr Bonus Option	5.75 (3.00)	3.35	7-25-05
Sun Life	Keyport Value 5yr Bonus Option \$50k+	5.90 (3.00)	3.50	7-25-05
Sun Life	Keyport Value 6yr	2.90 (rate escalates by .30% each year after yr1)	3.65	7-25-05
Sun Life	Keyport Value 6yr \$50k+	3.05 (rate escalates by .30% each year after yr1)	3.80	7-25-05
Sun Life	Keyport Value 6yr Bonus Option	5.90 (3.00)	3.40	7-25-05
Sun Life	Keyport Value 6yr Bonus Option \$50k+	6.05 (3.00)	3.55	7-25-05
Sun Life	Keyport Value 7yr	3.10 (rate escalates by .15% each year after yr1)	3.55	7-25-05
Sun Life	Keyport Value 7yr \$50k+	3.25 (rate escalates by .15% each year after yr1)	3.70	7-25-05
Keyport Value 5yr Bonus Option	Keyport Value 7yr Bonus Option	6.10 (3.00)	3.53	7-25-05
Keyport Value 5yr Bonus Option \$50k+	Keyport Value 7yr Bonus Option \$50k+	6.25 (3.00)	3.68	7-25-05
United of Omaha	Ultraannuity 1 year	4.20 (1.00)	-	8-1-05
United of Omaha	Ultraannuity 3 year	3.55 (0.35)	-	8-1-05



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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. SPIA's 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 to shield assets from MEDICAID/MEDICAL.

<u>Company</u>	<u>AM BEST</u>	<u>S&P</u>	<u>Comdex 1-100</u>	<u>Assets</u>
<i>AIG/American General</i>	A+	AA+	97	28.4 Billion
<i>Allianz</i>	A+	AA-	85	41.7 Billion
<i>American National</i>	A+	AA	95	12.1 Billion
<i>Aviva</i>	A	-	79	5.2 Billion
<i>BMA/RBC</i>	A	-	79	2.6 Billion
<i>Chase Insurance</i>	A	A+	79	5.3 Billion
<i>Fidelity & Guaranty</i>	A	BBB	71	14.9 Billion
<i>First Colony</i>	A+	AA-	88	7.2 Billion
<i>ING USA</i>	A+	AA	92	48.0 Billion
<i>Integrity Life</i>	A+	AAA	96	4.0 Billion
<i>Jefferson Pilot</i>	A++	AAA	98	15.6 Billion
<i>John Hancock</i>	A++	AA+	95	73.2 Billion
<i>Lafayette Life</i>	A+	AAA	97	1.7 Billion
<i>Liberty Life of Boston</i>	A-	A	72	8.2 Billion
<i>Lincoln Benefit Life</i>	A+	AA	95	2.7 Billion
<i>North American</i>	A	AA	89	4.6 Billion
<i>Physicians Life</i>	A	AA-	85	1.3 Billion
<i>Principal Life</i>	A+	AA	94	101.5 Billion
<i>Reliance Standard</i>	A-	A	72	2.4 Billion
<i>Sun Life Assurance</i>	A++	AA+	95	39.2 Billion
<i>United of Omaha</i>	A	AA-	85	12.9 Billion
<i>West Coast Life</i>	A+	AA	90	2.5 Billion



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