

Multi Year Guarantee (MYG) Annuity Rates

As of 11/13/07

Guarantee Period	Carrier	A.M.Best Rating	Product Name	Year 1 Rate	Base Rate	Annual Effective Yield	Commission	Last Change
1 Year	Annuity Investors	A	AssetSelect 1 year	4.00	4.00	4.00	0.30	11-19-07
2 Years	Annuity Investors	A	AssetSelect 2 year	4.05	4.05	4.05	1.10	11-19-07
2 years	West Coast Life	A+	Sure Advantage	3.70	3.70	3.70	1.00	10-09-07
2 years	West Coast Life	A+	Sure Advantage \$100K+	4.22	3.70	3.96	1.00	10-09-07
3 Years	American National	A+	Palladium MYG \$5-99k	4.30	4.30	4.30	1.50	11-01-07
3 Years	American National	A+	Palladium MYG \$100k+	4.40	4.40	4.40	1.50	11-01-07
3 Years	Annuity Investors	A	AssetSelect 3 year	4.10	4.10	4.10	1.44	11-19-07
3 Years	EquiTrust	A	Certainty Select	4.10	4.10	4.10	2.0	11-16-07
3 Years	North American	A+	North American Guarantee	4.30	3.30	3.63	2.0	11-14-07
3 Years	Principal Life	A+	Select Series 3 yr	4.15	4.15	4.15	1.0	09-15-07
3 Years	Principal Life	A+	Select Series 3 yr 100K+	4.35	4.35	4.35	1.0	09-15-07
3 years	West Coast Life	A+	Sure Advantage	3.30	3.30	3.30	1.50	11-06-07
3 years	West Coast Life	A+	Sure Advantage \$100K+	4.07	3.55	3.72	1.50	11-06-07

4 Years	American National	A+	Palladium MYG \$5-99k	4.45*	4.45*	4.45*	2.0	11-01-07
4 Years	American National	A+	Palladium MYG \$100k+	4.55*	4.55*	4.55*	2.0	11-01-07
4 Years	Integrity Life	A++	Momentum Advantage	4.65	3.90	4.08	2.0	10-31-07
4 Years	North American	A+	North American Guarantee	3.95	3.95	3.95	2.0	11-14-07
4 years	West Coast Life	A+	Sure Advantage	3.90	3.90	3.90	2.0	11-06-07
4 years	West Coast Life	A+	Sure Advantage \$100K+	4.42	3.90	4.03	2.0	11-06-07

5 Years	American General	A++	Horizon Secure	3.90	3.90	3.90	4.0	10-29-07
5 Years	American General	A++	Horizon Select	4.20	4.20	4.20	4.0	10-29-07
5 Years	American National	A+	Palladium MYG \$5-99k	5.35*	4.35*	4.55*	4.0	11-01-07
5 Years	American National	A+	Palladium MYG \$100k+	5.45*	4.45*	4.65*	4.0	11-01-07
5 Years	EquiTrust	A	Certainty Select	4.70	4.70	4.70	3.0	11-16-07
5 Years	Genworth Life	A+	Secure Living Stable 5	4.05	4.05	4.05	3.6	08-27-07
5 years	Great American	A	Stars & Stripe \$10-99K	4.85	3.85>	4.25	3.0	09-24-07
5 years	Great American	A	Stars & Stripe \$100K+	4.95	3.95>	4.35	3.0	09-24-07
5 Years	ING USA	A+	Multi Set Plus~~	4.25	4.25	4.25	2.0	10-01-07
5 Years	ING USA	A+	Guar Choice < \$75K	3.50	3.50	3.50	3.0	11-01-07
5 Years	ING USA	A+	Guar Choice \$75K+	4.50	3.50	3.70	3.0	11-01-07
5 Years	Integrity Life	A++	Momentum Advantage	5.15	4.40	4.55	2.5	10-31-07
5 Years	Liberty Life	A	SPDA 5 \$5-9k	5.25^	3.25^	3.65^	4.0~	06-12-06
5 Years	Liberty Life	A	SPDA 5 \$10-99k	5.50^	3.50^	3.90^	4.0~	06-12-06
5 Years	Liberty Life	A	SPDA 5 \$100k+	5.65^	3.65^	4.05^	4.0~	06-12-06
5 Years	Lincoln Benefit	A+	Tactician Plus \$5k-99k	4.35#	3.35#	3.55#	4.0	11-19-07
5 Years	Lincoln Benefit	A+	Tactician Plus \$100k+	5.35#	3.35#	3.75#	4.0	11-19-07
5 Years	Lincoln Benefit	A+	Treasury Link - \$5K - \$99K	3.50	3.50	3.50	3.0	11-19-07
5 Years	Lincoln Benefit	A+	Treasury Link - \$100K+	3.75	3.75	3.75	3.0	11-19-07
5 Years	Lincoln Financial	A+	Classic 5	4.85	3.85	4.05	4.0	10-01-07
5 Years	Lincoln Financial	A+	Classic 5 \$100k+	5.85	3.85	4.25	4.0	10-01-07
5 Years	Loyal American	A	Sure Saver 5 \$10 - \$99K	4.65	4.65	4.65	1.5	11-19-07
5 Years	Loyal American	A	Sure Saver 5 100K+	4.85	4.85	4.85	.75	11-19-07
5 Years	North American	A+	North American Guarantee	5.65	3.65	4.04	2.0	11-14-07
5 Years	Old Mutual	A	Fidelity Platinum	5.00	5.00	5.00	2.5	09-01-07
5 Years	Old Mutual	A	Platinum Plus	5.75	4.75	4.95	3.0	09-01-07
5 Years	Principal	A+	Guaranteed Annuity	4.10	4.10	4.10	4.10	11-08-07
5 Years	The Standard	A	Focused Growth 15-99K	4.90	4.90	4.90	1.0	11-01-07
5 Years	The Standard	A	Focused Growth 100K+	5.00	5.00	5.00	1.0	11-01-07
5 Years	Sun Life (Bonus)	A++	Keyport Value	6.30	3.30	3.89	4.00	11-14-07
5 Years	Sun Life (Bonus)	A++	Keyport Value \$50k+	6.45	3.45	4.04	4.00	11-14-07
5 Years	Sun Life	A++	Keyport Value	3.30	-	4.10	4.00	11-14-07
5 Years	Sun Life	A++	Keyport Value \$50k+	3.45	-	4.25	4.00	11-14-07

Sun Life Keyport Value escalating rate option, 5 year rate increases by 40 bps each year starting year 2

5 years	West Coast Life	A+	Sure Advantage	3.90	3.90	3.90	3.0	11-06-07
5 years	West Coast Life	A+	Sure Advantage \$100K+	4.94	3.90	4.11	3.0	11-06-07

See Fixed Annuity Products Spread Sheet for product information

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

* American National Palladium rates reduced .10% in FL,NC,TX,VT,VA,WA,WI Reduced .25% in OR,PA

^ Liberty Life SPDA 5 first year rate bonus decreased by 1% by adding return of principal rider

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

~ Contact CPS Insurance for commission bonus on Liberty SPDA 5

^ North American Rate increases 10 bps years 1 – 7



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Multi Year Guarantee (MYG) Annuity Rates

As of 11/13/07

Guarantee Period	Carrier	A.M.Best Rating	Product Name	Year 1 Rate	Base Rate	Annual Effective Yield	Commission	Last Change
6 Years	American National	A+	Palladium MYG \$5-99k	4.90*	4.90*	4.90*	2.5	11-01-07
6 Years	American National	A+	Palladium MYG \$100k+	5.00*	5.00*	5.00*	2.5	11-01-07
6 Years	EquiTrust	A	Certainty Select	8.50	4.00	4.75	3.0	11-16-07
6 Years	ING USA	A+	Multi Set Plus~~	4.40	4.40	4.40	2.0	10-01-07
6 Years	John Hancock	A++	GPA+ \$2 - \$24k	4.65	3.65	3.82	4.25	11-13-07
6 Years	John Hancock	A++	GPA+ \$24 - \$99k	5.65	3.65	3.98	4.25	11-13-07
6 Years	John Hancock	A++	GPA+ \$100k+	6.65	3.65	4.15	4.25	11-13-07
6 Years	Lincoln Benefit	A+	Tactician Plus \$5k-99k	4.10#	4.10#	4.10#	2.0	11-19-07
6 Years	Lincoln Benefit	A+	Tactician Plus \$100k+	5.10#	4.10#	4.27#	2.0	11-19-07
6 Years	North American	A+	North American Guarantee	4.20	4.20	4.20	2.0	11-14-07
6 Years	The Standard	A	Focused Growth 15-99K	4.70	4.70	4.70	2.0	11-01-07
6 Years	The Standard	A	Focused Growth 100K+	4.80	4.80	4.80	2.0	11-01-07
6 Years	Sun Life (Bonus)	A++	Keyport Value	6.35	3.35	3.84	4.50	11-14-07
6 Years	Sun Life (Bonus)	A++	Keyport Value \$50k+	6.50	3.50	3.99	4.50	11-14-07
6 Years	Sun Life	A++	Keyport Value	3.35	-	4.10	4.50	11-14-07
6 Years	Sun Life	A++	Keyport Value \$50k+	3.50	-	4.25	4.50	11-14-07
Sun Life Keyport Value escalating rate option, 6 year rate increases by 30 bps each year starting year 2								
6 years	West Coast Life	A+	Sure Advantage	4.10	4.10	4.10	3.0	11-06-07
6 years	West Coast Life	A+	Sure Advantage \$100K+	5.14	4.10	4.27	3.0	11-06-07
7 Years	American General	A++	Horizon Secure 7yr	4.15	4.15	4.15	4.0	10-29-07
7 Years	American General	A++	Horizon Select 7yr	4.45	4.45	4.45	4.0	10-29-07
7 Years	American National	A+	Palladium MYG \$5-99k	5.50*	4.50*	4.65*	2.5	11-01-07
7 Years	American National	A+	Palladium MYG \$100k+	5.60*	4.60*	4.75*	2.5	11-01-07
7 years	Great American	A	Stars & Stripe \$10-99K	5.25	3.75>	4.56	2.5	09-24-07
7 years	Great American	A	Stars & Stripe \$100K+	5.35	3.85>	4.66	2.5	09-24-07
7 Years	ING USA	A+	Multi Set Plus~~	5.25	4.25	4.39	2.5	10-01-07
7 Years	ING USA	A+	Guar Choice > \$75K	3.80	3.80	3.80	4.0	11-01-07
7 Years	ING USA	A+	Guar Choice \$75K+	4.80	3.80	3.94	4.0	11-01-07
7 Years	Integrity Life	A++	Momentum Advantage	5.55	4.80	4.90	3.0	10-31-07
7 Years	Lincoln Benefit	A+	Tactician Plus \$5k-99k	4.75#	3.75#	3.89#	4.0	11-19-07
7 Years	Lincoln Benefit	A+	Tactician Plus \$100k+	5.75#	3.75#	4.04#	4.0	11-19-07
7 Years	Lincoln Financial	A+	Classic 7	5.85	3.85	4.13	5.0	10-01-07
7 Years	Lincoln Financial	A+	Classic 7 \$100k+	6.85	3.85	4.27	5.0	10-01-07
7 Years	North American	A+	Escalating Rate Annuity	4.00^	4.00^	4.29^	2.0	11-14-07
7 Years	Old Mutual	A	Fidelity Platinum	5.10	5.10	5.10	3.0	09-01-07
7 Years	Old Mutual	A	Platinum Plus	6.00	5.00	5.14	5.0	09-01-07
7 Years	Principal	A+	FPDA Plus	4.25	4.25	4.25	4.5	11-08-07
7 Years	Sun Life (Bonus)	A++	Keyport Value	6.40	3.40	3.82	5.0	11-14-07
7 Years	Sun Life (Bonus)	A++	Keyport Value \$50k+	6.55	3.55	3.97	5.0	11-14-07
7 Years	Sun Life	A++	Keyport Value	3.40	-	4.00	5.0	11-14-07
7 Years	Sun Life	A++	Keyport Value \$50k+	3.55	-	4.15	5.0	11-14-07
Keyport Value escalating rate option, 7 year rate increases by 20 bps each year starting year 2								
7 years	West Coast Life	A+	Sure Advantage	4.30	4.30	4.30	3.0	11-06-07
7 years	West Coast Life	A+	Sure Advantage \$100K+	5.34	4.30	4.45	3.0	11-06-07
8 Years	American National	A+	Palladium MYG \$5-99k	4.80*	4.80*	4.80*	2.5	11-01-07
8 Years	American National	A+	Palladium MYG \$100k+	4.90*	4.90*	4.90*	2.5	11-01-07
8 Years	EquiTrust	A	Certainty Select	10.15	4.15	4.90	3.0	11-16-07
8 Years	ING USA	A+	Multi Set Plus~~	5.95	4.25	4.46	2.5	10-01-07
8 Years	Lincoln Benefit	A+	Tactician Plus \$5k-99k	5.25#	3.75#	3.94#	4.0	11-19-07
8 Years	Lincoln Benefit	A+	Tactician Plus \$100k+	6.25#	3.75#	4.60#	4.0	11-19-07
8 Years	North American	A+	North American Guarantee	7.85	3.85	4.34	2.0	11-14-07
8 years	West Coast Life	A+	Sure Advantage	4.40	4.40	4.40	3.0	11-06-07
8 years	West Coast Life	A+	Sure Advantage \$100K+	5.44	4.40	4.53	3.0	11-06-07

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Guarantee Period	Carrier	A.M.Best Rating	Product Name	Year 1 Rate	Base Rate	Annual Effective Yield	Commission	Last Change
9 Years	American National	A+	Palladium MYG \$5-99k	6.25*	4.25*	4.47*	3.0	11-01-07
9 Years	American National	A+	Palladium MYG \$100k+	6.35*	4.35*	4.57*	3.0	11-01-07
9 Years	ING USA	A+	Multi Set Plus~~	5.35	4.25	4.28	4.0	10-01-07
9 Years	Lincoln Benefit	A+	Tactician Plus \$5k-99k	7.65#	3.65#	4.09#	2.0	11-19-07
9 Years	Lincoln Benefit	A+	Tactician Plus \$100k+	8.65#	3.65#	4.21#	2.0	11-19-07
9 years	West Coast Life	A+	Sure Advantage	4.50	4.50	4.50	3.0	11-06-07
9 years	West Coast Life	A+	Sure Advantage \$100K+	5.55	4.50	4.62	3.0	11-06-07

10 Years	American General	A++	Horizon Select 10yr	4.55	4.55	4.55	4.0	10-29-07
10 Years	American National	A+	Palladium MYG \$5-99k	5.45*	4.45*	4.55*	4.0	11-01-07
10 Years	American National	A+	Palladium MYG \$100k+	5.55*	4.55*	4.65*	4.0	11-01-07
10 Years	EquiTrust	A	Certainty Select	5.00	5.00	5.00	3.0	11-16-07
10 Years	ING USA	A+	Multi Set Plus~~	5.05	4.05	4.15	5.0	10-01-07
10 Years	ING USA	A+	Guar Choice > \$75K	4.10	4.10	4.10	5.0	11-01-07
10 Years	ING USA	A+	Guar Choice \$75K+	5.10	4.10	4.20	5.0	11-01-07
10 Years	Integrity Life	A++	Momentum Advantage	5.75	5.00	5.07	3.5	10-31-07
10 Years	Lincoln Benefit	A+	Tactician Plus \$5k-99k	5.00#	4.00#	4.10#	4.0	11-19-07
10 Years	Lincoln Benefit	A+	Tactician Plus \$5k-99k	6.00#	4.00#	4.20#	4.0	11-19-07
10 Years	Lincoln Benefit	A+	Treasury Link II \$10k-99k	3.50	3.50	3.50	5.5	11-19-07
10 Years	Lincoln Benefit	A+	Treasury Link II \$100k+	3.75	3.75	3.75	5.5	11-19-07
10 Years	Old Mutual	A	Fidelity Platinum	5.35	5.35	5.35	3.5	09-01-07
10 Years	Old Mutual	A	Platinum Plus	6.25	5.25	5.35	3.5	09-01-07
10 years	West Coast Life	A+	Sure Advantage	4.50	4.50	4.50	3.0	11-06-07
10 years	West Coast Life	A+	Sure Advantage \$100K+	5.55	4.50	4.60	3.0	11-06-07

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