

Multi Year Guarantee (MYG) Annuity Rates

As of 11/15/11

Guarantee Period	Carrier	A.M.Best Rating	Product Name	Year 1 Rate	Base Rate	Annual Effective Yield	Max Issue Age	Commission for Most Ages	Last Change
3 Years	North American	A+	Guarantee Choice	N/A	N/A	N/A	90	2.5	10-27-10
3 Years	North American	A+	Guarantee Choice 200k +	1.00	1.00	1.00	90	2.5	05-19-11
3 Years	Principal Life	A+	Select Series 3 yr	1.00	1.00	1.00	85	1.0	05-01-11
3 Years	Principal Life	A+	Select Series 3 yr 100K+	1.15	1.15	1.15	85	1.0	10-15-11

4 Years	Integrity Life	A+	Momentum Advantage	1.75	1.00	1.18	86	2.0	08-31-11
4 Years	North American	A+	Guarantee Choice	1.00	1.00	1.00	90	2.5	11-16-11
4 Years	North American	A+	Guarantee Choice 200k +	1.00	1.00	1.00	90	2.5	11-16-11
4 Years	Principal Life	A+	Secure Fixed Annuity <50k	1.50	1.00	1.12	90	2.25	08-15-11
4 Years	Principal Life	A+	Secure Fixed Annuity 50-99k	1.60	1.10	1.22	90	2.25	08-15-11
4 Years	Principal Life	A+	Secure Fixed Annuity 100k +	2.46	1.20	1.51	90	2.25	10-15-11

5 Years	Allianz	A	Dominator Plus \$25-99k	1.50**	1.50**	1.50**	85	3.0	09-07-11
5 Years	Allianz	A	Dominator Plus \$100k+	1.50**	1.50**	1.50**	85	3.0	09-07-11
5 Years	American Equity	A-	Guarantee 5yr (MVA)	2.90	2.90	2.90	80	3.0	08-02-11

Non-MVA states include: CA, DE, MN, PA, WA – Rates are 2.40 and commission is reduced by 50bps

5 Years	American General	A	Horizon Select	1.70	1.70	1.70	85	4.0	11-07-11
5 Years	American General	A	Horizon Secure	1.40	1.40	1.40	85	4.0	11-07-11

American General rates may differ for AK, CA, DE, MO, NY, OH, SC. Call CPS for more information.

5 Years	American National	A	Palladium MYG \$5-99k	2.00	1.00	1.20	85	4.0	08-15-11
5 Years	American National	A	Palladium MYG \$100k+	2.10	1.10	1.30	85	4.0	08-15-11
5 Years	Genworth	A	Secure Living Rate Saver 25-99k	1.60	1.60	1.60	85	2.0	09-21-11
5 Years	Genworth	A	Secure Living Rate Saver 100-249k	1.80	1.80	1.80	85	2.0	09-21-11
5 Years	Genworth	A	Secure Living Rate Saver 250k +	1.90	1.90	1.90	85	2.0	09-21-11
5 Years	Great American	A	Secure Gain \$10-99K	1.70	1.45	1.70	89	3.0	10-10-11
5 Years	Great American	A	Secure Gain \$100K+	1.80	1.55	1.80	89	3.0	10-10-11

GAFFRI Secure Gain base rate increases by 10bps each year. Different Rates Apply for Non-MVA states

5 Years	Integrity Life	A+	Momentum Advantage	2.15	1.40	1.55	86	2.5	08-31-11
5 Years	Liberty Life	A	Balance Annuity <100k	4.00^	1.00^	1.60^	85	3.5	08-15-11
5 Years	Liberty Life	A	Balance Annuity 100k+	4.15^	1.15^	1.75^	85	3.5	08-15-11
5 Years	Liberty Life	A	Foundation Annuity <100k	2.50^	1.00^	1.30^	85	3.5	08-15-11
5 Years	Liberty Life	A	Foundation Annuity 100k+	2.65^	1.15^	1.45^	85	3.5	08-15-11
5 Years	Lincoln Financial	A+	MYGuarantee 5yr	1.45	1.45	1.45	85	2.0	11-01-11
5 Years	Lincoln Financial	A+	MYGuarantee 5yr 100k+	1.60	1.60	1.60	85	2.0	11-01-11
5 Years	North American	A+	Guarantee Choice	1.00	1.00	1.00	90	2.5	11-16-11
5 Years	North American	A+	Guarantee Choice 200k +	1.15	1.15	1.15	90	2.5	11-16-11
5 Years	Principal	A+	Guaranteed Annuity	1.00	1.00	1.00	90	4.1	06-15-11
5 Years	The Standard	A	Focused Growth 15-99K	1.90	1.90	1.90	90	3.0	08-22-11
5 Years	The Standard	A	Focused Growth 100K+	2.00	2.00	2.00	90	3.0	08-22-11
5 Years	United of Omaha	A+	Ultra-Secure Plus 5 <50k	2.00	1.00	1.20	89	4.0	10-01-11
5 Years	United of Omaha	A+	Ultra-Secure Plus 5 50k+	2.15	1.15	1.35	89	4.0	10-01-11
5 years	West Coast Life	A+	Sure Advantage	1.05	1.05	1.05	85	2.25	11-15-11
5 years	West Coast Life	A+	Sure Advantage \$100K+	2.05	1.05	1.25	85	2.25	11-15-11

6 Years	American General	A	Horizon Achiever	2.15	2.15	2.15	85	3.0	11-07-11
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American General rates may differ for AK, CA, DE, MO, NY, OH, SC. Call CPS for more information.

6 Years	American National	A	Palladium MYG \$5-99k	1.70	1.70	1.70	85	2.5	08-15-11
6 Years	American National	A	Palladium MYG \$100k+	1.80	1.80	1.80	85	2.5	08-15-11
6 Years	Lincoln Financial	A+	MYGuarantee 6yr	1.75	1.75	1.75	85	2.25	11-01-11
6 Years	Lincoln Financial	A+	MYGuarantee 6yr 100k+	1.90	1.90	1.90	85	2.25	11-01-11
6 Years	Lincoln Financial	A+	New Directions \$10k-99k	1.40	1.40	1.40	85	3.5	11-01-11
6 Years	Lincoln Financial	A+	New Directions \$100k+	1.55	1.55	1.55	85	3.5	11-01-11

New Directions fixed rate is a true MYG that is built into an index annuity. See Index Annuity Spreadsheet

6 Years	North American	A+	Guarantee Choice	1.10	1.10	1.10	90	2.5	11-16-11
6 Years	North American	A+	Guarantee Choice 200k +	1.30	1.30	1.30	90	2.5	11-16-11
6 Years	Principal Life	A+	Secure Fixed Annuity	1.35	1.35	1.35	90	3.00	08-15-11
6 Years	The Standard	A	Focused Growth 15-99K	2.40	2.40	2.40	90	2.0	08-22-11
6 Years	The Standard	A	Focused Growth 100K+	2.50	2.50	2.50	90	2.0	08-22-11
6 years	West Coast Life	A+	Sure Advantage	1.35	1.35	1.35	85	2.25	11-15-11
6 years	West Coast Life	A+	Sure Advantage \$100K+	2.36	1.36	1.52	85	2.25	11-15-11

See Fixed Annuity Products Spread Sheet for product information

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

**Rates differ in NY

Multi Year Guarantee (MYG) Annuity Rates

As of 11/15/11

Guarantee Period	Carrier	A.M.Be st Rating	Product Name	Year 1 Rate	Base Rate	Annual Effective Yield	Max Issue Age	Commission for Most Ages	Last Change
7 Years	American Equity	A-	Guarantee 7yr (MVA)	3.00	3.00	3.00	80	3.0	08-02-11
Non-MVA states include: CA, DE, MN, PA, WA – Rates are 2.50 and commission is reduced by 50bps									
7 Years	American General	A	Horizon Secure 7yr	1.90	1.90	1.90	85	4.0	11-07-11
7 Years	American General	A	Horizon Select 7yr	2.20	2.20	2.20	85	4.0	11-07-11
American General rates may differ for AK, CA, DE, MO, NY, OH, SC. Call CPS for more information.									
7 Years	American National	A	Palladium MYG \$5-99k	2.85	1.85	1.99	85	2.5	08-15-11
7 Years	American National	A	Palladium MYG \$100k+	2.95	1.95	2.09	85	2.5	08-15-11
7 Years	Genworth	A	Secure Living Rate Saver 25-99k	2.25	2.25	2.25	85	2.75	09-21-11
7 Years	Genworth	A	Secure Living Rate Saver 100-249k	2.45	2.45	2.45	85	2.75	09-21-11
7 Years	Genworth	A	Secure Living Rate Saver 250k +	2.55	2.55	2.55	85	2.75	09-21-11
7 Years	Great American	A	Secure Gain \$10-99K	2.25	1.25	2.14	89	3.0	10-10-11
7 Years	Great American	A	Secure Gain \$100K+	2.35	1.35	2.24	89	3.0	10-10-11
GA/RI Secure Gain base rate increases by 10bps each year. Different Rates Apply for Non-MVA states									
7 Years	ING USA	A	Guar Choice < \$75K	1.50	1.50	1.50	80	2.5	08-24-11
7 Years	ING USA	A	Guar Choice \$75K+	2.50	1.50	1.64	80	2.5	08-24-11
7 Years	Integrity Life	A+	Momentum Advantage	3.05	2.30	2.40	85	3.0	08-31-11
7 Years	Integrity Life	A+	SPDA Series II	1.75	1.75	1.75	85	3.0	10-31-11
7 Years	Lincoln Financial	A+	MYGuarantee 7yr	2.15	2.15	2.15	85	2.5	11-01-11
7 Years	Lincoln Financial	A+	MYGuarantee 7yr 100k+	2.30	2.30	2.30	85	2.5	11-01-11
7 Years	North American	A+	Guarantee Choice	1.25	1.25	1.25	90	2.5	11-16-11
7 Years	North American	A+	Guarantee Choice 200k +	1.45	1.45	1.45	90	2.5	11-16-11
7 Years	Principal	A+	FPDA Plus	1.20	1.20	1.20	90	4.5	09-15-11
7 Years	The Standard	A	Focused Growth 15-99K	2.35	2.35	2.35	90	3.0	08-22-11
7 Years	The Standard	A	Focused Growth 100K+	2.45	2.45	2.45	90	3.0	08-22-11
7 Years	United of Omaha	A+	Ultra-Secure Plus 7 <50k	1.65	1.65	1.65	89	4.0	10-01-11
7 Years	United of Omaha	A+	Ultra-Secure Plus 7 50k+	1.80	1.80	1.08	89	4.0	10-01-11
Similar product for CA, CT, DE, NJ, NY, AND OR. Rates may differ. Contact CPS or See "Upcoming Rate Changes" on our website for more details.									
7 years	West Coast Life	A+	Sure Advantage	1.60	1.60	1.60	85	2.5	11-15-11
7 years	West Coast Life	A+	Sure Advantage \$100K+	2.62	1.60	1.74	85	2.5	11-15-11

8 Years	American National	A	Palladium MYG \$5-99k	2.55	2.55	2.55	85	2.5	11-01-11
8 Years	American National	A	Palladium MYG \$100k+	2.65	2.65	2.65	85	2.5	11-01-11
8 Years	Lincoln Financial	A+	MYGuarantee 8yr	2.20	2.20	2.20	85	2.5	11-01-11
8 Years	Lincoln Financial	A+	MYGuarantee 8yr 100k+	2.35	2.35	2.35	85	2.5	11-01-11
8 Years	Lincoln Financial	A+	New Directions \$10k-99k	1.70	1.70	1.70	85	4.5	11-01-11
8 Years	Lincoln Financial	A+	New Directions \$100k+	1.85	1.85	1.85	85	4.5	11-01-11
New Directions fixed rate is a true MYG that is built into an index annuity. See Index Annuity Spreadsheet									
8 Years	North American	A+	Guarantee Choice	1.45	1.45	1.45	90	2.5	11-16-11
8 Years	North American	A+	Guarantee Choice 200k +	1.65	1.65	1.65	90	2.5	11-16-11
8 years	West Coast Life	A+	Sure Advantage	1.85	1.85	1.85	85	2.5	11-15-11
8 years	West Coast Life	A+	Sure Advantage \$100K+	2.87	1.85	1.98	85	2.5	11-15-11

9 Years	American National	A	Palladium MYG \$5-99k	4.20	2.20	2.42	85	3.0	11-01-11
9 Years	American National	A	Palladium MYG \$100k+	4.30	2.30	2.52	85	3.0	11-01-11
9 Years	Lincoln Financial	A+	MYGuarantee 9yr	2.30	2.30	2.30	85	2.5	11-01-11
9 Years	Lincoln Financial	A+	MYGuarantee 9yr 100k+	2.45	2.45	2.45	85	2.5	11-01-11
9 Years	North American	A+	Guarantee Choice	1.60	1.60	1.60	90	2.5	11-16-11
9 Years	North American	A+	Guarantee Choice 200k +	1.80	1.80	1.80	90	2.5	11-16-11
9 years	West Coast Life	A+	Sure Advantage	2.00	2.00	2.00	85	2.5	11-15-11
9 years	West Coast Life	A+	Sure Advantage \$100K+	3.02	2.00	2.11	85	2.5	11-15-11

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Guarantee Period	Carrier	A.M.Be st Rating	Product Name	Year 1 Rate	Base Rate	Annual Effective Yield	Max Issue Age	Commission for Most Ages	Last Change
10 Years	Allianz	A	Dominator Plus \$25-99k	2.15**	2.15**	2.15**	85	4.0	09-07-11
10 Years	Allianz	A	Dominator Plus \$100k+	2.25**	2.25**	2.25**	85	4.0	09-07-11
10 Years	American General	A	Horizon Select 10yr	2.40	2.40	2.40	85	4.0	11-07-11
American General rates may differ for AK, CA, DE, MO, NY, OH, SC. Call CPS for more information.									
10 Years	American National	A	Palladium MYG \$5-99k	3.45	2.45	2.55	85	4.0	11-01-11
10 Years	American National	A	Palladium MYG \$100k+	3.55	2.55	2.65	85	4.0	11-01-11
10 Years	ING USA	A	Guar Choice < \$75K	2.25	2.25	2.25	80	3.25	08-24-11
10 Years	ING USA	A	Guar Choice \$75K+	3.25	2.25	2.35	80	3.25	08-24-11
10 Years	ING Reliastar	A	MVA Annuity <35k	5.25	3.00	3.23	80	4.75	11-01-11
10 Years	ING Reliastar	A	MVA Annuity 35-99k	5.35	3.00	3.24	80	4.75	11-01-11
10 Years	ING Reliastar	A	MVA Annuity 100k+	5.50	3.00	3.25	80	4.75	11-01-11
10 Years	Integrity Life	A+	Momentum Advantage	3.40	2.65	2.72	83	3.5	10-31-11
10 years	Lincoln Financial	A+	MYGuarantee 10yr	2.30	2.30	2.30	85	2.5	11-01-11
10 years	Lincoln Financial	A+	MYGuarantee 10yr 100k+	2.45	2.45	2.45	85	2.5	11-01-11
10 Years	North American	A+	Guarantee Choice	1.75	1.75	1.75	90	2.5	11-16-11
10 Years	North American	A+	Guarantee Choice 200k +	1.90	1.90	1.90	90	2.5	11-16-11
10 Years	The Standard	A	Focused Growth 15-99K	2.75	2.75	2.75	80	4.0	08-22-11
10 Years	The Standard	A	Focused Growth 100K+	2.85	2.85	2.85	80	4.0	08-22-11
10 years	West Coast Life	A+	Sure Advantage	2.15	2.15	2.15	85	2.5	11-15-11
10 years	West Coast Life	A+	Sure Advantage \$100K+	3.17	2.15	2.25	85	2.5	11-15-11

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