

SPDA AND FPDA ANNUITY RATE INFO

As of 11/15/11 or date of change noted

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. SPIAs 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 for Medicaid planning purposes.

<u>Company</u>	<u>A.M. BEST</u>	<u>S&P</u>	<u>Comdex 1-100</u>	<u>Assets</u>
Allianz	A	AA	87	75.4 Billion
American Equity	A-	BBB+	64	16.6 Billion
American General	A	A+	81	39.6 Billion
American National	A	A+	86	15.3 Billion
Assurity Life	A-	N/A	N/A	2.3 Billion
Genworth	A	A	79	32.9 Billion
Great American	A	A+	82	9.9 Billion
ING USA	A	A	79	71.9 Billion
Integrity Life	A+	AA+	97	5.4 Billion
John Hancock	A+	AA-	94	203.3 Billion
Lafayette Life	A+	AA+	97	2.2 Billion
Lincoln Benefit Life	A+	A+	87	2.4 Billion
Lincoln Financial	A+	AA-	89	143.3 Billion
Minnesota Life	A+	A+	94	25.5 Billion
North American	A+	A+	93	9.1 Billion
Penn Mutual	A+	AA-	96	10.9 Billion
Principal Life	A+	A	92	118.7 Billion
Reliance Standard	A	A	78	3.8 Billion
Savings Bank Life	A+	A-	84	2.5 Billion
Standard Life	A	AA-	88	14.5 Billion
United of Omaha	A+	A+	96	14 Billion
West Coast Life	A+	AA-	87	3.5 Billion