

# INDEXED ANNUITY HOT SHEET

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

Carrier	Allianz	Great American	ING USA	ING USA	Reliance Standard
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	66.4 Billion	9.6 Billion	64.1 Billion	64.1 Billion	3.5 Billion
Product Name	Endurance Elite	Safe Return	Secure Index 7	Opportunities Plus	Keystone 5, 7 & 10
Crediting Method	10% Premium Bonus* 1) Annual Reset/Ratchet Pt-Pt 2) Annual Reset/Ratchet Monthly Pt-PT 3) Annual Reset/Ratchet Monthly Avg. w/ Spread 4) Fixed Acct.  Choice of NASDAQ, S&P 500 & FTSE 100 Blended (Dow-35%, Barkley-35%, Euro-20%, Russ-10%)	*1) Annual Reset / Ratchet with Monthly Average Cap(with bailout rate) <b>*2) Annual Reset / Ratchet Point to Point(with bailout rate)</b> 3) Fixed Account S&P 500 Index	4 Crediting Methods  <b>1) Interest Rate Benchmark Strategy Multiplier and Cap</b> 2) Annual Reset/Ratchet, pt-to-pt with Cap 3) Annual Reset/Ratchet Mo pt-to-pt 4) Fixed Account  S&P 500 Index	**5% Premium Bonus 4 Crediting Methods  1) Interest Rate Benchmark Strategy Multiplier 2) Annual Reset/Ratchet, pt-to-pt with Cap 3) Annual Reset/Ratchet Mo pt-to-pt 4) Fixed Account  S&P 500 Index	5 Crediting Methods *1) Annual Reset/Ratchet Pt to Pt 2) Annual Reset/Ratchet Pt to Pt w/ PR *3) Annual Reset/Ratchet W/ Mo Avg 4) Annual Reset/Ratchet Mo Avg w/ PR 5) Fixed  S&P 500
Premium Listing	Flexible for 1 year \$25 min	Single	Flexible \$50 min. addt'l	Single	Single
Crediting Rates	100% PR guaranteed NAS S&P FTSE BL 1) 3.00 3.00 3.25 3.00 2) 2.00 1.90 2.00 N/A 3) N/A N/A N/A 4.50 4) 1.50	1) 4.00% (3.50%) <b>2) 4.00% (3.50%)</b> 3) 1.10% (1% Min)  <b>No rate lock for qualified or 1035 transfers; money must be received before the day of rate change.</b>	<75K 75K+ *1) 4x 5.5x current cap rate = 10% 2) 3.25% 4.25% 3) 1.50% 1.90% 4) 1.50% 1.50%  No Min. Caps/Max Spreads  *Benchmark Strategy Only Available in: AL, CA, CO, DC, FL, GA, HI, ID, IA, KS, KY, ME, MI, MS, NC, NE, NV, NM, OH, OK, PA, RI, SC, SD, TN, TX, WV, WI, WY	<75K 75K+ *1) 2.25x 4x current cap rate = 10% 2) 2.00% 3.50% 3) 1.10% 1.50% 4) 1.50% 1.50%  No Min. Caps/Max Spreads  *Benchmark Strategy Only Available in: AL, CA, CO, DC, FL, GA, HI, ID, IA, IL, KS, KY, ME, MI, MS, NE, NV, NM, OH, PA, RI, SC, SD, TN, TX, WV, WI, WY	5yr 7yr 10yr 1) 3.5% 4.00% 4.25% 2) 15% 20% 20% 3) 4.0% 4.50% 4.75% 4) 20% 25% 25% 5) 1.80% 1.85% 1.90%
Commission	Yr1 Yr2-5 Yr 6+ A 4.5 B 2.00 0.50 0.50  Commissions reduced at ages 76+	0-75NQ / 18-75Q = 6.5% 76-80 = 5.50% 81-85 = 2.50%  <b>**Lifetime Trail Available</b>	0 – 80 = 5%	0 – 80 = 7%	5yr 7yr 10yr 0-80: 4.0% 5.0% 7.0% 81-85: 2.4% 3.0% 4.2%
Issue Ages	0-80 Q or NQ	18-85 Q / 0-85 NQ	0-80 Q or NQ	*0-80 Q or NQ	0-85 Q or NQ
Minimum Issue	\$10,000 Q and NQ	\$25,000 Q and NQ	\$15,000 Q and NQ	\$15,000 Q and NQ	\$10,000 Q and NQ
Maximum Issue	\$1,000,000 (approval req. 500k+)	0-79: \$750,000 80-85: \$500,000	\$1,000,000	\$1,000,000	\$500,000
Free Annual Partial Withdrawal	10% after year one	10% Immediately	Int. only in yr 1 10% after yr 1	Int. only in yr 1 10% after yr 1	10% Immediately
Surrender Charges	5 Years 8/7/6/5/4	10 years 10/9/8/7/6/5/4/3/2/1	7 years 10/10/10/10/9/8/7 (Different for TX)	***10 years 10/10/10/10/9/8/7/6/5/4 (Different for TX)	5yr: 9/8/7/6/5 7yr: 9/8/7/6/5/4/3 10yr: 9/8/7/6/5/4/3/2/1
Minimum Guarantee	87.5% of premium at 1-3% (floating)	<b>100% of premium at 1%</b>	87.5% of Premium at 1%	87.5% of premium at 2.0%	<b>100% of premium at 1%</b>
Comments	*Prem. Bonus credited to the EWB value, EWB receives 105% index earnings Addt'l deposits do not reset surrender -After five years, client may access the EWB value by choosing one of two options (Scheduled w/d over a period as short as 10 years or Guar. % w/d for life depending on age) -Death and Nursing Home Benefit Available and vary state to state	<b>*Can surrender the contract without penalty if rate renews below the bailout rate.</b>  <b>Return of Premium Guarantee</b>  Extended Care and Terminal Illness Waivers available  <b>**Lifetime Trail Option of 1.25% Available</b>	Can annuitize after yr 1 for a min. of 10 yrs  Addt'l deposits do not reset surrender  After yr 1 – 45 out of 60 days Nursing Home or Hospitalization Waiver  12 month or less TI waiver available  Available Income Protector rider  Similar product avail with min caps and spreads avail, contact CPS for more details	Can annuitize after yr 5 for a 10 yr. min After yr 1 – 45 out of 60 days NH or Hospital Waiver 12 month or less TI waiver available *Min. Guarantee for 1 <sup>st</sup> 10 years, then floating between 1%-3% each yr, based on 5 yr treasury less 1.25% *Issue ages 0-75 in IN  <b>**Bonus vested 10% each year in TX</b>	Nursing Home Waiver available after year one – 90 days increases liquidity to 25%  Terminal Illness waiver after year one – 100%  *Crediting Methods not Available in NJ
Product's NOT in these states	NY, WA	DE, NY	NY, OR	AK, CT, DE, MN, NJ, NY, OR, WA	AL, MN, MT, NV, NY, OR, UT