

OREGON / WASHINGTON FIXED ANNUITIES

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

Carrier	American General	American National	Annuity Investors	John Hancock	Lincoln Benefit Life																																													
Ratings	A.M. Best A++ S&P AA+	A.M. Best A+ S&P AA	A.M. Best A S&P A-	A.M. Best A++ S&P AAA	A.M. Best A+ S&P AA																																													
Assets	30.9 Billion	12.9 Billion	1.39 Billion (11.9 Billion: Great American)	88.3 Billion	3.1 Billion (76 Billion Allstate)																																													
Product Name	Horizon Flex	Palladium MYG 3-10 year	AssetSelect 1-2-3	GPA Plus	Tactician Plus																																													
Commission	5% 0-75 4% 76-80 3% 81-85	3 yr-1.5%,4yr-2%, 5,10yr-4%, 6,7,8yr-2.5%,9yr-3% Comp reduced ages 80+	1 yr = 0.30% 2 yr = 1.10% 3 yr = 1.44%	4.25% ages 0-79 3.25% ages 80 - 90	4% yrs. 5, 7, 8 and 10 2% yrs. 6 and 9 (comps are 80% of above for ages 81-85; and 50% of above for ages 86-90)																																													
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	18-90 Q / 0-90 NQ	0-85 Q or NQ	0-90 Q or NQ																																													
Minimum Issue	\$2,000 Q / \$5,000 NQ	\$5,000 Q or NQ	\$10,000 Q or NQ	\$2,000 Q or NQ	\$2,000 Q / \$5,000 NQ																																													
Maximum Issue	\$1,000,000	\$1,000,000	\$750K up to age 80; \$500K for ages 81+	\$1,000,000	\$1,000,000																																													
Principal Guarantee	No	No	Yes	Yes	No																																													
Premium Listing	Flexible \$50 min A.C.H.	Single	Single	Flexible \$500 min. add'l or \$100 ACH	Flexible- \$1000 min. Single in OR																																													
Free Annual Partial W/D	10% Immediately	Interest only in yr 1 10% after yr 1	Yr 1 – Interest Only; After yr 1 – 10% of the A.V.	10% Immediately	10% immediately																																													
Surrender Charges	8/8/8/7/6/5/3/1 8 Years + or - MVA	8/8/8/7/6/5/4/3/2/1 - 10 years (+ or – MVA)	6 years 7/7/6/6/5/4	7/7/6/6/5/4 6 Years	8/8/8/7/6/5/4/3/2/1– 10 Years + or - MVA																																													
Minimum Rate Guarantee	2%	1.5%	3%	3%	3%																																													
Nursing Home Withdrawals	90 days – up to age 75	60 days up to age 80	No N/H Waiver	N/Av	90 days N/A in MA, TX																																													
Comments	ONE YEAR RATE GUARANTEE Add'l deposits do not reset surrender Early annuitization available after year 5 for 5yr minimum Qualified contracts must be traditional IRA Great flexible premium contract. Can be started with \$50/mo. deposits if ACH!! <u>Rate</u> 5.95 (2.00 % Bonus)	CHOICE OF THREE TO TEN YEAR RATE GUARANTEE 30 day exit window at end of guar. period to leave contract Can annuitize after yr 3 for period equal to remaining guar or 5 yrs, whichever is greater <table><tr><td></td><td>WA</td><td>OR</td></tr><tr><td>4yr</td><td>4.20%</td><td>4.05%</td></tr><tr><td>100K+4.30%</td><td></td><td>4.15%</td></tr><tr><td>5yr</td><td>4.45%</td><td>4.30%</td></tr><tr><td>100K+4.55%</td><td></td><td>4.40%</td></tr><tr><td>6yr</td><td>4.80%</td><td>4.65%</td></tr><tr><td>100K+4.90%</td><td></td><td>4.75%</td></tr><tr><td>7yr</td><td>4.54%</td><td>4.39%</td></tr><tr><td>100K+4.64%</td><td></td><td>4.49%</td></tr><tr><td>8yr</td><td>4.70%</td><td></td></tr><tr><td>100K+4.80%</td><td></td><td></td></tr><tr><td>9yr</td><td>4.37%</td><td></td></tr><tr><td>100K+4.47%</td><td></td><td></td></tr><tr><td>10yr</td><td>4.45%</td><td></td></tr><tr><td>100K+4.55%</td><td></td><td></td></tr></table>		WA	OR	4yr	4.20%	4.05%	100K+4.30%		4.15%	5yr	4.45%	4.30%	100K+4.55%		4.40%	6yr	4.80%	4.65%	100K+4.90%		4.75%	7yr	4.54%	4.39%	100K+4.64%		4.49%	8yr	4.70%		100K+4.80%			9yr	4.37%		100K+4.47%			10yr	4.45%		100K+4.55%			CHOICE OF ONE, TWO OR THREE YEAR RATE GUARANTEE 30 day exit window at end of guarantee period to leave contract Can annuitize for account value, for a minimum of five years, during the first 6 contract years Death Benefit: The A.V. less any outstanding loan balance <u>Rates</u> 1 year – 4.00% 2 year – 4.05% 3 year – 4.10%	CHOICE OF ONE, THREE OR SIX YEAR RATE GUARANTEE Rates tiered at \$25K and \$100K Client can choose 1,3, or 6 year rate guarantee Add'tl depos reset surrender Caresolutions Rider N/Av in OR and WA <u>AEY for 6yr. Guar.</u> <25K 3.82% <100K 3.98% 100K+ 4.15% *Issues to age 85 in KY, MA, NY, OR, WA	CHOICE OF FIVE TO TEN YEAR RATE GUARANTEE 30 day window at end of initial rate guar. to surrender or transfer with no surrender Add'l deposits earn new money rate and have own surrender Single premium only in OR <u>Average Yields</u> 5yr 3.55% 100K+ 3.75% 6yr 4.10% 100K+ 4.27% 7yr 3.89% 100K+ 4.04% 8yr 3.94% 100K+ 4.06% 9yr 4.09% 100K+ 4.21% 10yr 4.10% 100K+ 4.20%
	WA	OR																																																
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Products approved in these states	OR and WA	OR and WA (8,9,10vr N/a in OR)	OR and WA	OR and WA	OR and WA																																													



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Carrier	Lincoln Benefit Life	Principal Life	Principal Life	RBC Insurance	The Standard												
Ratings	A.M. Best A+ S&P AA	A.M. Best A+ S&P AA	A.M. Best A+ S&P AA	A.M. Best A S&P	A.M. Best A S&P A+												
Assets	3.1 Billion (76 Billion Allstate)	111.7 Billion	111.7 Billion	2.3 Billion	10.8 Billion												
Product Name	Treasury-Linked II Annuity	FPDA Plus	Guaranteed Annuity	Value Master	Focused Growth Annuity 5 and 6												
Commission	0-80 = 5.5% 81-85 = 4.4% 86-90 = 2.75%	4.5% = 0-80 3% = 81-90 1.25% = 91-95	4.1% = 0-80 2.75% = 81-90 1.15% = 91-95	8.5% ages 0-75 6.5% ages 76-80 5.5% ages 81-85	<table><tr><th></th><th>5 year</th><th>6 year</th></tr><tr><td>0-80 =</td><td>1.0%</td><td>2.0%</td></tr><tr><td>81-85 =</td><td>.50%</td><td>1.0%</td></tr><tr><td>86-90 =</td><td>.45%</td><td>0.77%</td></tr></table>		5 year	6 year	0-80 =	1.0%	2.0%	81-85 =	.50%	1.0%	86-90 =	.45%	0.77%
	5 year	6 year															
0-80 =	1.0%	2.0%															
81-85 =	.50%	1.0%															
86-90 =	.45%	0.77%															
Issue Ages	0-90 Q or NQ	0-95 Q or NQ	0-95 Q or NQ	0-85 Q or NQ	0 – 90 Q or NQ												
Minimum Issue	\$10,000 Q and NQ	\$4,000Q / \$5,000 NQ	\$4,000Q / \$5,000 NQ	\$5,000 Q and NQ	\$15,000 Q and NQ												
Maximum Issue	\$1,000,000	\$2,000,000	\$1,000,000	\$500,000	\$1,000,000												
Principal Guarantee	No	Yes	Yes	No	No												
Premium Listing	Single	Flexible, \$2,000 min. add'l	Flexible – 1 st yr only \$2K min. add't'l	Flexible for 1 st 6 mos. - \$500 min.	Single												
Free Partial Withdrawal	10% Immediately	10% Immediately	10% Immediately	10% Immediately	Interest only immediately												
Surrender Charges	9/8/8/7/6/5/4/3/2/1	6/6/6/5/4/3/2 7 Years	7/7/7/6/5 5 Years	10/9/8/7/6/5/4/3/2/1 10 yr + or - MVA	8/7/6/5/4 - 5 yrs 8/7/6/5/4/3 - 6 yrs + or - MVA												
Minimum Rate Guarantee	2%	3%	3% (Indexed)	3%	*3.0%												
Nursing Home Withdrawals	*90 Days	60 days if issued before age 85 (N/A in NJ,MA,PA)	60 days if issued before age 85 (N/A in NJ,MA,PA)	90 days after 3 rd contract year	31 days												
Comments	<p>TEN YEAR RATE GUARANTEE</p> <p>Credited rate may increase annually based on the performance of the U.S. Constant Maturity Treasury 2-year yield.</p> <p>No exit window, after 5 years, contract automatically renews to new money rate</p> <p>TI and Unemployment riders available</p> <p>*ADL Rider included and waives surrender if annuitant cannot perform 2/6 ADL's</p> <p><100K – 3.50%</p> <p>>100K – 3.75%</p>	<p>ONE, FIVE OR SEVEN YEAR RATE GUARANTEE</p> <p>Terminal illness and DI waiver</p> <p>Additional deposits do not reset surrender</p> <p><u>Rates</u></p> <p>5.57 (3.50 base + 2% premium bonus) 100k+</p> <p>6.60 (3.50 base + 3% premium bonus) 5 yr Guar 4.35% 7 yr Guar 4.25%</p>	<p>ONE, THREE OR FIVE YEAR RATE GUARANTEE</p> <p>Additional deposits do not reset surrender</p> <p>If add't'l deposits are made w/in yr 1, renewal rate will be blended</p> <p>If no add't'l deposits are made, rate will renew at yr1 rate or better</p> <p><u>Rates:</u></p> <p>5.46% (3.40% +2% prem bonus 100K+</p> <p>6.50% (3.40 +3% prem bonus 3 yr Guar 4.35% 5 yr Guar N/Av 4.10%</p> <p>Issues to age 85 Q and NQ in OK</p>	<p>ONE YEAR RATE GUARANTEE</p> <p>Can annuitize after 2 yrs for 10 yr min.</p> <p>Additional deposits earn current new money rates and do not reset surrender</p> <p><u>Rate</u></p> <p>5.50 (2% Bonus)</p>	<p>CHOICE OF FIVE OR SIX YEAR RATE GUARANTEE</p> <p>Terminal illness waiver available</p> <p>Can annuitize after yr 1 for a min of 5 years</p> <p>Add't'l deposits can be made within 90 days of issue date and do not reset surrender period</p> <p><u>Average Yields</u></p> <p>5yr 4.90% 100K+ 5.00% 6yr 4.70% 100K+ 4.80%</p>												
Products approved in these states	WA	OR and WA	OR and WA	OR and WA	OR and WA												



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