

# OREGON / WASHINGTON FIXED ANNUITIES

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

Carrier	Allianz	American Equity	American General	American General	American General
Ratings	A.M. Best A S&P AA-	A.M. Best A- S&P BBB+	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	16.9 Billion	38.6 Billion	38.6 Billion	38.6 Billion
Product Name	Dominator Plus	Guarantee 5	Horizon Flex	Horizon MYG	Horizon Secure
Commission	<div>5 Yr 10 Yr</div> <div>0-75 - 3% 4%</div> <div>76-80 - 2% 3%</div> <div>81-85 - 1% 2%</div>	<div>0-75 = 3.00%</div> <div>76-80 = 2.00%</div> <div>(Reduced by 0.50 for WA)</div>	<div>0-75 = 5%</div> <div>76-80 = 4%</div> <div>81-85 = 3%</div> <div>Years 2-5</div> <div>0-80 = 4%</div> <div>81-85 = 3%</div>	<div>0-75 = 7.5%</div> <div>76-80 = 5.0%</div> <div>81-85 = 3.0%</div>	<div>0-80 = 4.0%</div> <div>81-85 = 3.0%</div>
Issue Ages	0-85 Q or NQ	0-80 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ
Minimum Issue	\$25,000 Q and NQ	\$10,000 Q and NQ	\$2,000 Q / \$5,000 NQ	\$5,000 Q and NQ	\$5,000 Q and NQ
Maximum Issue	\$1,000,000	0-69 = \$1mil 70-74 = \$750,000 75-80 = \$500,000	\$1,000,000	\$1,000,000 (\$500K over age 75)	\$1,000,000 (\$500K over age 75)
Principal Guarantee	No	No	No	No	No
Premium Listing	Single	Single	Flexible \$300 min A.C.H.	Single	Single
Free Partial Withdrawal	10% Immediately	Interest Only Immediately	10% Immediately	10% Immediately	10% Immediately
Surrender Charges	9%/8.1%/7.2%/6.3%/5.4%/4.5%/3.6%/2.7%/1.8%/ .9% 10 Years	*5yr – 9/8/7/6/5 (+ or – MVA)	8/8/8/7/6/5/3/1 8 Years	10/9/8/7/6/5/4/3/2/1 10 years (+ or – MVA)	10/9/8/7/6/5/4/3/2/1 10 years
Minimum Rate Guarantee	1.5%	2%	1.5%	1% (3% in OR)	2%
Nursing Home Withdrawals	^after year one, 30/35 days	90 days, after year 1; 20% annually	90 days – up to age 75	90 days, after year 1	90 days, after year 1
Comments & Rates	<p>CHOICE OF FIVE AND TEN YEAR RATE GUARANTEE</p> <p>^ NH waiver allows accelerated distribution of AV over 5 yrs</p> <p>30 day exit window at the end of guarantee period to leave contract otherwise, the contract renews on an annual basis</p> <p>-Death Benefit Rider Not Available</p> <p>-Flexible Withdrawal Option Rider Not Available</p> <p><u>AEY</u></p> <p>5yr</p> <p>&gt;\$100k 1.50%</p> <p>\$100k+ 1.50%</p> <p>10yr</p> <p>&gt;\$100k 2.15%</p> <p>\$100k+ 2.25%</p>	<p>CHOICE OF FIVE YEAR RATE GUARANTEE</p> <p>30 day exit window at end of guarantee period to leave contract</p> <p>*Non-MVA for WA: 9/8.25/7.25/6.5/5.5</p> <p><u>Rates</u></p> <p>2.90%</p> <p>(2.40% for WA)</p>	<p>ONE YEAR RATE GUARANTEE</p> <p>Add'l deposits do not reset surrender</p> <p>Early annuitization available after year 5 for 5yr minimum</p> <p>Qualified contracts must be traditional IRA</p> <p>Great flexible premium contract. Can be started with \$50/mo. deposits if ACH</p> <p><u>1<sup>st</sup> Year Rate(Bonus)</u></p> <p>3.60%(2.00)</p>	<p>SIX YEAR RATE GUARANTEE</p> <p>Rate guaranteed for 6 years then contract renews annually</p> <p>Annuitization available after year 5 for 5yr minimum</p> <p><u>1<sup>st</sup> Year Rate(Bonus)</u></p> <p>5.35%(4.00)</p>	<p>CHOICE OF FIVE OR SEVEN YEAR RATE GUARANTEE</p> <p>Annuitization available after year 5 for 5yr minimum</p> <p>45 day exit window at end of guar. period to leave contract</p> <p><u>Rates:</u></p> <p>5 year – 1.40%</p> <p>7 year – 1.90%</p>
Products approved in these states	WA	AK, AL, MO, NY (7yr N/A in OR & WA)	OR and WA	OR and WA	OR and WA

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Carrier	American National	American National	Aviva	Aviva	Genworth Life
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 AA-	A.M. Best A S&P A
Assets	13.6 Billion	13.6 Billion	24.6 Billion	24.6 Billion	34.7 Billion
Product Name	Citadel 7 Diamond	Palladium MYG 5-10 year	Spirit 3,5,7	Spirit Plus S	Secure Living Liberty
Commission	0-80 = 4.5% 81-85 = 3.5%	5,10yr-4%, 6,7,8yr- 2.5%,9yr-3% Comp reduced ages 80+	**3yr: 0-75 = 0.25% **5yr: 0-75 = 2% **7yr: 0-75 = 3% (Reduced ages 76+)	0-75 = 6.5% 76-78 = 4.5% (Call CPS for years 2+)	0-75 – 3.00% 76-80 – 1.95% 81-85 – 1.05%
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	3yr: 0-85 Q or NQ 5yr: 0-83 Q or NQ 7yr: 0-81 Q or NQ	0-78 Q or NQ	0-85
Minimum Issue	\$2000 Q / \$5000 NQ	\$5,000 Q or NQ	\$5,000 Q and NQ	\$5,000 Q and NQ	\$15000 Q O or NQ
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$500,000
Principal Guarantee	Yes	No	No	No	No**
Premium Listing	Flexible. \$1000 min., \$100 min. A.C.H.	Single	Flexible \$1,000 min	Flexible \$1,000 min	Single
Free Partial Withdrawal	10% Immediately	Interest only in yr 1 10% after yr 1	*10% Immediately (up to 20%)	*10% Immediately (up to 20%)	10% Immediately
Surrender Charges	7/7/7/6/5/4/2 7 years	8/8/8/7/6/5/4/3/2/1 - 10 years (+ or – MVA)*	6/5/4 – 3yr 8/7/6/5/4 – 5yr 9/8/7/6/5/4/3 – 7yr	10/9/8/7/6/5/4/3/2/1 10 years	9/9/8/7/6/5 6 Years
Minimum Rate Guarantee	1%	1%	2%	2%	2% (2.5% in OR)
Nursing Home Withdrawals	60 days up to age 80	60 days up to age 80	100% waived after year 1	100% waived after year 1	30 days 90 days after issue
Comments & Rates	ONE YEAR RATE GUARANTEE  Additional deposits do not reset the surrender charges  Disability, Terminal Illness waivers  Annuitization available after year 5 for 5yr minimum, or after year 1 for 10 yr minimum  Rates: <100k = 3.25(2.00) 100k+ = 3.35 (2.00)	CHOICE OF THREE TO TEN YEAR RATE GUARANTEE  *No MVA in OR, EID applied in WA  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  AEY Rates: <100k 5yr – 1.20% 6yr – 1.70% 7yr – 1.99% 8yr – 2.55% 9yr – 2.42% 10yr – 2.55% (100k+,10bps higher)	ONE YEAR RATE GUARANTEE  Add'l deposits do not reset surrender  -Annuitization available after year 1 except TX  -Income Edge Flex Income rider available(not approved in all States)  Enhanced Death Benefit Rider Available(not approved in all states)  *20% free withdrawal available if you do not take a withdrawal in the previous year  **Call CPS for commission rates in subsequent years  Rates: 3yr: <75k = 1.00% 75+ = 1.35%  5yr: <75k = 1.00% 75+ = 1.50%  7yr: <75k = 1.00% 75+ = 1.50%	ONE YEAR RATE GUARANTEE  Add'l deposits do not reset surrender  5% Premium Bonus credited to all premiums receive in year 1 & 2 -Annuitization available after year 1 except TX  Income Edge / (Plus) Income rider available(OR only)  Enhanced Death Benefit Rider Available(OR only)  *20% free withdrawal available if you do not take a withdrawal in the previous year  Rates: <75k = 1.00% 75+ = 1.25%	CHIOCE OF ONE, THREE AND FIVE YEAR RATE GUARANTEE  -Can Annuitize after 13 Months for a minimum of 5 years.  **If renewal rate is less than bailout rate declared at issue, client has the option to surrender all or part of AV with no surrender charges applied  <u>5 yr Guarantee</u> Rates: <\$99k 2.60% for 5 yrs AEY – 2.58% \$100-249k 3.00% for 5 yrs AEY – 2.92% \$250k+ 3.15% for 5 yrs AEY – 3.04% (Different Rates for WA)
Products approved in these states	WA and OR	OR and WA (8,9,10yr N/a in OR)	WA and OR	WA and OR	OR and WA

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Carrier	Genworth Life	Genworth Life	Genworth Life	Great American	Great American																		
Ratings	A.M. Best A S&P A	A.M. Best A S&P A	A.M. Best A+ S&P AA-	A.M. Best A S&P A	A.M. Best A S&P A																		
Assets	34.7 Billion	34.7 Billion	34.7 Billion	9.6 Billion	9.6 Billion																		
Product Name	Secure Living Independence	Secure Living Rate Saver	Secure Living Smart Rate	Secure American	Secure Gain 5 & 7																		
Commission	0-75 = 2.25% 76-80 = 1.31% 81-85 = 0.94%	<table><tr><th>5 year</th><th>7 year</th></tr><tr><td>0-75 = 2.0%</td><td>2.75%</td></tr><tr><td>76-80 = 1.35%</td><td>2.15%</td></tr><tr><td>81-85 = 0.70%</td><td>1.50%</td></tr></table>	5 year	7 year	0-75 = 2.0%	2.75%	76-80 = 1.35%	2.15%	81-85 = 0.70%	1.50%	4.5% 0- 75 2.7% 76-80 1.05% 81-85	<table><tr><th>7 year</th></tr><tr><td>0-70NQ/18-70Q = 6.5%</td></tr><tr><td>71-80NQ &amp; Q = 5.25%</td></tr><tr><td>81-89NQ &amp; Q = 5.00%</td></tr></table>	7 year	0-70NQ/18-70Q = 6.5%	71-80NQ & Q = 5.25%	81-89NQ & Q = 5.00%	<table><tr><th>5 year</th><th>7 year</th></tr><tr><td>0-80 = 2.75%</td><td>4.00%</td></tr><tr><td>81+ = 1.75%</td><td>1.75%</td></tr></table>	5 year	7 year	0-80 = 2.75%	4.00%	81+ = 1.75%	1.75%
5 year	7 year																						
0-75 = 2.0%	2.75%																						
76-80 = 1.35%	2.15%																						
81-85 = 0.70%	1.50%																						
7 year																							
0-70NQ/18-70Q = 6.5%																							
71-80NQ & Q = 5.25%																							
81-89NQ & Q = 5.00%																							
5 year	7 year																						
0-80 = 2.75%	4.00%																						
81+ = 1.75%	1.75%																						
Issue Ages	0-85 Q or NQ	0-85	0-85 Q or NQ	18-89Q and 0-89 NQ	5yr - 18-89Q, 0-89 NQ 7yr -18-85Q, 0-85 NQ																		
Minimum Issue	\$15000 Q O or NQ	\$25,000 Q and NQ	\$2000 Q / \$5000 NQ	\$10,000 Q and NQ	\$10,000 Q and NQ																		
Maximum Issue	\$500,000	\$1,000,000	\$500,000	\$750K up to age 79; \$500K for ages 80+	\$750K up to age 80; \$500K for ages 81+																		
Principal Guarantee	No	No	Yes	No	No																		
Premium Listing	Single	Single	Single	Single	Single																		
Free Partial Withdrawal	10% immediately	Interest Only	10% immediately	10% Immediately	10% immediately																		
Surrender Charges	9/9/8/7/6/5 6 Years	*9/8/7/6/5 – 5 year *9/8/7/6/5/4/3 -7 year + or - MVA	7/7/7/6/5/4/3 7 years	9/8/7/6/5/4/3 - 7 year	9/8/7/6/5 – 5 year 9/8/7/6/5/4/3 -7 year + or - MVA																		
Minimum Rate Guarantee	*2.5%	1.1%	1.5%(2% in OR)	1%	1%																		
Nursing Home Withdrawals	30 days 90 days after issue	**90 days after year 1 (50% of AV)	30 days for issue	90 days after year 1	90 days after year 1																		
Comments & Rates	ONE YEAR RATE GUARANTEE  Can annuitize after 13 months for 5 yr min.  *Minimum guarantee drops to 2% after year 6 for most states  *For WA, minimum guarantee is 1.5% in years 1-6 plus an additional interest rate credit of .50% in years 3-6. Minimum guarantee then renews between 1%- 3% thereafter  <u>&lt;\$50k</u> 3.50%(1.00) <u>\$50-99k</u> 4.00%(1.50) <u>\$100k+</u> 4.50%(2.00)  (Different Rates for WA)	CHIOCE OF FIVE OR SEVEN YEAR RATE GUARANTEE  Can annuitize after 13 months for 5 yr min.  *A different surrender schedule will apply upon renewal **Medical Care -Facility Waiver not Available in All States -RMD Friendly -Renewal Commission Available = 50% of current new money rates  <u>AEY</u>  5yr 25k-99k 1.60% 100k-249k 1.80% 250k+ 1.90%  7yr 25k-99k 2.25% 100k-249k 2.45% 250k+ 2.55%	CHIOCE OF ONE, THREE AND FIVE YEAR RATE GUARANTEE  Can annuitize after yr1, however period certain must not be less than the remaining surrender period  <u>1 yr Guarantee Rates:</u>  <u>&lt;\$50k</u> 2.25% <u>\$50-99k</u> 2.50% <u>\$100k+</u> 3.25%  (Different Rates for WA)	ONE YEAR RATE GUARANTEE  2-Tier product: SV is the account that the client can walk away with, AV is the annuitization value  The AV receives a bonus of 1% after each year of deferral up to 10% (must annuitize for a period of 7 years or more)  TI waiver available NH waiver available  <u>Rates:</u> AV = 3.40% SV = 2.40%	CHIOCE OF FIVE OR SEVEN YEAR RATE GUARANTEE  T.I. waiver available  Can annuitize after year 1 for a minimum of 5 years  5 year - Base rate increases by 10bps per year  7 year - Base rate increases by 25bps per year																		
Products approved in these states	OR and WA	WA	OR and WA	OR	OR and WA																		

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Carrier	Liberty Life of Boston (Liberty Mutual)	Liberty Life of Boston (Liberty Mutual)	Liberty Life of Boston (Liberty Mutual)	Lincoln Financial Group	Principal Life
Ratings	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 AA-	A.M. Best A+ S&P AA-
Assets	11.6 Billion	11.6 Billion	11.6 Billion	119.8 Billion	115.4 Billion
Product Name	Balance Annuity	Builder Annuity	Foundation Annuity	MYGuarantee Plus	FPDA Plus
Commission	18-80 = 3.0% 81-85 = 1.50%	18-80 = 3.0% 81-85 = 1.50%	18-80 = 3.0% 81-85 = 1.50%	<u>0-75 76-80 81-85</u> 5yr 2.00% 1.30% .75% 6yr 2.25% 1.50% .75% 7yr 2.50% 1.60% 1.0% 8yr 2.50% 1.60% 1.0% 9yr 2.50% 1.60% 1.0% 10y 2.50% 1.60% 1.0%	0-80 = 4.5% 81-85 = 3% 86-90 = 1.85%
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	18-85 Q or NQ	0-85 Q or NQ	0-90 Q or NQ
Minimum Issue	\$10,000 Q and NQ	\$15,000 Q and NQ	\$10,000 Q and NQ	\$10,000 Q and NQ	\$5,000 Q and NQ
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	Ages 0-65 = \$2 million Ages 65+ = \$500K	\$2,000,000
Principal Guarantee	*Optional	*Optional	*Optional	No	Yes
Premium Listing	Single	Single	Single	Single	Flexible \$2,000 min. add'l
Free Partial Withdrawal	10% after year 1 cumulative to 20%	5% after year 1	10% after year 1 cumulative to 20%	10% Immediately	10% Immediately
Surrender Charges	<u>7/7/7/6/5 - 5 year</u> 7/7/7/6/5/4/3 - 7 Years	<u>7/7/7/6/5 - 5 year</u> 7/7/7/6/5/4/3 - 7 Years	<u>8/7/6/5/4 - 5 year</u> 8/7/6/5/4/3/2 - 7 Years	<u>7/7/6/5/4/3/2</u> 7 Year (+ or - MVA)	<u>6/6/6/5/4/3/2</u> 7 Years
Minimum Rate Guarantee	1%	1%	1%	2%	1%
Nursing Home Withdrawals	45/60 days After year 1	45/60 days After year 1	45/60 days After year 1	None	60 days if issued before age 85 (N/A in NJ, MA, PA)
Comments & Rates	ONE YEAR RATE GUARANTEE OR FIVE YEAR MYG  <u>Waivers:</u> TI, NH, Chronic Illness  2% Bonus in year 1  *Principal guarantee rider can be added reducing first year rate bonus by 1%  <u>5 Year AEY:</u>  <100k 1.60%* 100k+ 1.75%*  (rates assume no principal guarantee elected)	FOUR YEAR RATE GUARANTEE  <u>Waivers Available for            Purchase:</u> Extra Access =ROP and 10% free withdrawals. 25bps  Extra Assurance: = Bailout renewal rate (currently 2.00%). 10bps  Care Waivers = TI, NH, Chronic Illness. 10bps  <u>Rate:</u> 2.00%	ONE YEAR RATE GUARANTEE OR FIVE YEAR MYG  <u>Waivers:</u> TI, NH, Chronic Illness (subject to state availability)  0.50% Bonus in year 1  *Principal guarantee rider can be added reducing first year rate bonus by 1%  <u>5 Year AEY:</u>  <100k 1.30%* 100k+ 1.45%*  (rates assume no principal guarantee elected)	CHOICE OF 3-10 YEAR RATE GUARANTEE  Can annuitize after 5 years for 5yr min.  <u>&lt;100k 100k+</u> 5yr - 1.45% 1.60% 6yr - 1.75% 1.90% 7yr - 2.15% 2.30% 8yr - 2.20% 2.35% 9yr - 2.30% 2.45% 10yr 2.30% 2.45%	ONE, FIVE OR SEVEN YEAR RATE GUARANTEE  Terminal illness and DI waiver  Additional deposits do not reset surrender  <u>Rates</u> <u>1yr</u> 1.50(1.00 base + 0.50% premium bonus) <u>100k+</u> 2.51(1.00 base + 1.5% premium bonus) <u>5 yr Guar</u> 1.30% <u>7 yr Guar</u> 1.20%
Products approved in these states	WA and OR	WA and OR	WA and OR	WA and OR	OR and WA

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Carrier	Principal Life	Principal Life	The Standard	State Life	West Coast 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 AA-	A.M. Best A+ S&P AA-																															
Assets	115.4 Billion	115.4 Billion	12.9 Billion	2.84 Billion	3.4 Billion																															
Product Name	Guaranteed Annuity	Secure	Focused Growth Annuity 5,6,7,10	Legacy Care	Sure Advantage MYG 5-10																															
Commission	0-80 = 4.1% 81-85 = 2.75% 86-90 = 1.45%	<table><tr><th>4 year</th><th>6 year</th></tr><tr><td>0-80 = 2.25%</td><td>3.00%</td></tr><tr><td>81-85 = 1.50%</td><td>2.00%</td></tr><tr><td>86-90 = 0.75%</td><td>1.05%</td></tr></table> (trails available)	4 year	6 year	0-80 = 2.25%	3.00%	81-85 = 1.50%	2.00%	86-90 = 0.75%	1.05%	<table><tr><th>0-80</th><th>81-85</th><th>86-90</th></tr><tr><td>5yr 3.0%</td><td>1.5%</td><td>1.35%</td></tr><tr><td>6yr 2.0%</td><td>1.00%</td><td>0.77%</td></tr><tr><td>7yr 3.0%</td><td>1.50%</td><td>1.35%</td></tr><tr><td>10yr 4.0%</td><td></td><td></td></tr></table>	0-80	81-85	86-90	5yr 3.0%	1.5%	1.35%	6yr 2.0%	1.00%	0.77%	7yr 3.0%	1.50%	1.35%	10yr 4.0%			0-99 = 3.0%	<table><tr><th>0-75</th><th>76+</th></tr><tr><td>5yr 2%</td><td>1%</td></tr><tr><td>6yr 2.25%</td><td>1%</td></tr><tr><td>7-10yr 2.5%</td><td>1%</td></tr></table>	0-75	76+	5yr 2%	1%	6yr 2.25%	1%	7-10yr 2.5%	1%
4 year	6 year																																			
0-80 = 2.25%	3.00%																																			
81-85 = 1.50%	2.00%																																			
86-90 = 0.75%	1.05%																																			
0-80	81-85	86-90																																		
5yr 3.0%	1.5%	1.35%																																		
6yr 2.0%	1.00%	0.77%																																		
7yr 3.0%	1.50%	1.35%																																		
10yr 4.0%																																				
0-75	76+																																			
5yr 2%	1%																																			
6yr 2.25%	1%																																			
7-10yr 2.5%	1%																																			
Issue Ages	0-90 Q or NQ	*0-90 Q or NQ	0 – 90 Q or NQ	0 – 99 Q or NQ	0-85 Q or NQ																															
Minimum Issue	\$5,000 Q and NQ	\$5,000 Q and NQ	\$15,000 Q and NQ	\$10,000 Q and NQ	\$10,000 Q and NQ																															
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$300,000	\$1,000,000																															
Principal Guarantee	Yes	Yes	No	No	Yes (2yr = 15bps, 3-6yr = 10bps, 7-10yr = 5bps)																															
Premium Listing	Flexible – 1 <sup>st</sup> yr only \$2K min. addt'l	**Flexible \$2,000 min. 1 <sup>st</sup> year only	Single	Single	Flexible (\$2,000 min. addt'l)																															
Free Partial Withdrawal	10% Immediately	15% Immediately	Interest only immediately	Interest only after yr1	Interest Only																															
Surrender Charges	7/7/7/6/5 5 Years	7/6/6/5 – 4years 7/6/6/5/5/4 – 6years	8/7/6/5/4 - 5 yrs 8/7/6/5/4/3 - 6 yrs + or - MVA	7/7/7/7/7/0/0 (+ or – MVA)	8.5/7.5/6.5/5.5/4.5/3. 5/2.5/1.5/0.5/0/0 (+ or – MVA)																															
Minimum Rate Guarantee	1% (Indexed)	1%	1%	1%	1.5% (Indexed)																															
Nursing Home Withdrawals	60 days if issued before age 85 (N/A in NJ,MA,PA)	***60 days after year 1 (up to age 90)	30 days after year 1(Nursing Home Only)	None	After year 1 – 90 days of confinement																															
Comments & Rates	ONE, THREE OR FIVE YEAR RATE GUARANTEE  Additional deposits do not reset surrender  If addt'l deposits are made w/in yr 1, renewal rate will be blended  If no addt'l deposits are made, rate will renew at yr1 rate or better  <u>Rates:</u> 1 yr 1.05 100k+ 2.06(1.05 base + 1% premium bonus) 3 yr Guar 1.05% 5 yr Guar 1.05%	FOUR OR SIX YEAR RATE GUARANTEE  Terminal illness and disability waiver available  *Issues only to age 85 in OK for Q and NQ funds  **Not available in all states  ***For single premium deposits, interest rate is guaranteed for entire surrender period. For flexible premium deposits, new money rates are applied, and a weighted average is guaranteed for the remaining years  <u>Rates</u> 4 year <50k 1.12% 50-99k 1.22% 100k+ 1.51% 6 year 1.80%	CHOICE OF FIVE,SIX, SEVEN OR TEN YEAR RATE GUARANTEE  *10 year only available for ages 0-80  Terminal illness waiver available  Can annuitize after yr 1 for a min of 5 years  Addt'l deposits can be made within 90 days of issue date and do not reset surrender period  <u>&lt;100k</u> 5yr - 1.90% 6yr - 2.40% 7yr - 2.35% 10yr – 2.75% Rates 10bps higher for deposits 100k+	One Year Rate Guarantee with Bailout Provision  1 <sup>st</sup> year interest rate at issue is also the bailout rate  Benefit Increase Rider if annuitant becomes terminally ill. Call CPS for details  Death benefit is equal to the surrender value  <u>Rate:</u> 1.00%	CHOICE OF 2-10 YEAR RATE GUARANTEE  30 day exit window to leave contract without surrender Additional deposits reset the surrender charges  TI waiver available after year 1  Surrender charges do not apply to RMD's (+or- MVA does apply)  <u>&lt;100k</u> <u>100k±</u> 5yr - 1.05%      1.25% 6yr - 1.35%      1.52% 7yr - 1.60%      1.74% 8yr - 1.85%      1.98% 9yr - 2.00%      2.11% 10yr – 2.15%      2.25%																															
Products approved in these states	OR and WA	OR and WA	5/6: OR and WA 7/10: OR	OR	WA																															