

# SPECTACULAR SUMMER INDEX ANNUITIES

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

Carrier	Genworth Life	Lincoln Financial	Old Mutual	Principal Life	The Standard
Ratings	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA	A.M. Best A	A.M. Best A+ S&P AA	A.M. Best A S&P A+
Assets	58.3 Billion	16.6 Billion	17.4 Billion	111.7 Billion	10.8 Billion
Product Name	Secure Living Classic	OptiChoice 5	Safety Index 4 and 7	Performance Annuity	Index Growth Annuity 5 and 7
Crediting Method	Annual Reset/Ratchet Point to Point  No fixed account  S&P 500 Index	1) Annual Reset/Ratchet Pt-to-Pt  2) Annual Reset/Ratchet w/ Monthly Cap  3) Annual Reset/Ratchet Monthly Avg. w/ Spread  4) Fixed Account  S&P 500 Index	5 crediting methods 1) Annual Reset/Ratchet Monthly Average w/Cap 2) Annual Reset/Ratchet Monthly Average w/Spread 3) Annual Reset/Ratchet Pt - Pt 4) Annual Reset/Ratchet, Monthly Pt - Pt 5) Fixed Interest S&P 500 Index	7 year contract  Annual Reset/Ratchet point to point  No fixed account  S&P 500 Index	5 and 7 year contract  1) Annual Reset/Ratchet point to point  2) Fixed Account  S&P 500 Index
Premium Listing	Single	Flexible \$50 min add'l	Flexible	Single	Single
Participation Rate	100% PR Guaranteed  Cap 75k+ 7yr 8.00% 8.75%  Min yrs 2-7 5.00% Thereafter 3.00%	Under \$100K \$100K+ 1) 7.90% 8.20% 2) 2.55% 2.65% 3) .95% .65% 4) 4.30% 4.45%  1) Min Cap. (2.5%) 2) Min Cap. (1.0%) 3) Max Sprd. (9.0%) 4) Min Rate. (1.0%)	100% PR Guar. 4 year Caps & Rates Under \$100K \$100K+ 1) 8.00% 9.50% 2) 1.75% 1.25% 3) 6.75% 7.75% 4) 2.50% 2.75% 5) 3.25% 3.55% 7 year Caps & Rates 1) 8.50% 10.00% 2) 1.50% 1.00% 3) 7.00% 8.00% 4) 2.75% 3.00% 5) 3.25% 3.55%	100% PR Guaranteed  Cap <50k 50k+ 8.00% 8.50%  Min. cap – 5%	5yr 7yr PR 100% 100% CAP 7.40% 7.65% 100K+ 8.40% 8.40% Fixed 3.70% 3.70%  Min Fix – 3.0% Min Cap – 2.15% Bailout provision if cap drops 2% lower then initial rate
Commission	0-75 = 6.00% 76-80 = 3.70% 81-85 = 2.05% (Through July Only)	0-75 = 5.00% 76-80 = 3.75% 81-85 = 2.50%	4YR: *3% ages 0-79 *1.5% ages 80-90 7YR: 6% ages 0-79 3% ages 80-85 Commission reduced in CT, MA, MN, UT, W	5% = 0-76 3.33% = 76-85 Reduced over \$2 million	5 year 7 year 0-80 = 4.50% 5.5% 81-85 = 2.25% 2.75% 86-90 = 1.85% 2.25%
Issue Ages	0-85 Q or NQ	0-85 Q & NQ (5&7yr) 0-80 Q & NQ (9yr)	0-90 Q & NQ (4yr) 0-85 Q & NQ (7yr)	0-85 Q or NQ	0-90 Q or NQ
Minimum Issue	\$2000 Q / \$5000 NQ	\$2000 Q / \$5000 NQ	\$15,000 Q and NQ	\$5,000 Q and NQ	\$15,000 Q and NQ
Maximum Issue	\$500,000	0-65 = \$2,000,00 Ages 65+ = \$500K	\$1,000,000	\$1,000,000	\$1,000,000
Free Annual Partial Withdrawal	10% immediately	10% immediately	10% after year one	10% Immediately	10% immediately
Surrender Charges	9/9/8/7/6/5/4 7 years	9/8/7/6/5 – 5 yrs. (+ or – MVA)	4 Year 9/9/8/7 7 Year 10/10/10/9/8/7/6	7 years 8/8/7/6/5/4/3	5 year 8/7/6/4/2 7 year 9/8/7/6/5/4/2
Minimum Guarantee	100% of premium at 1.5%	**100% of prem. at 1.25%	100% of premium at 3.00%	90% of premium at 3%	100% of premium at 2.55%
Comments	N/H waiver available in most states, available year one after 90 days if confined for 30 days  Can annuitize after year 1 for a minimum of 10 years	Add'l deposits do not reset surrender  30 day NH waiver and Terminal Illness waivers available  Can annuitize after yr 5 for min. of 5 years  **Can issue ages 81-85 with exception form	Add'l deposits do not reset surrender  After year 1 – 60 day N/H and TI waiver available No early annuitization option	Nursing Home waiver available – 60 days  Terminal Illness and Disability waivers available	31 day Nursing Home, and terminal Illness waiver available
Product's NOT in these states	IMN, MS, NY, OR, PA, UT	MS, NY, OR	MA,MD,MN,NC,ND,NY, OK,OR,UT,VT,WA	NY	NY



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