

SPDA AND FPDA ANNUITY RATE INFO

As of 3/11/05 or date of change noted

Carrier	Plan	Current Rate (1 st Year Bonus Included)	Annual Effective Yield for MYG	Last Change
Allianz	Dominator 5 year	3.00	3.00	2-28-03
Allianz	Dominator 6 year	3.10	3.10	4-6-04
Allianz	Dominator 7 year	3.20	3.20	4-6-04
Allianz	Dominator 8 year	3.30	3.30	4-6-04
Allianz	Dominator 9 year	3.40	3.40	4-6-04
Allianz	Dominator 10 year	3.50	3.50	4-6-04
American General	Horizon MYG	7.05 (4.00)	-	3-11-05
American General	Horizon Flex	5.25 (2.00)	-	3-11-05
American General	Horizon Plus 2004	9.05 (6.00)	-	3-11-05
American National	Citadel 5 – Oregon only	4.20 (1.00)	-	1-1-05
American National	Citadel 7 – Oregon only	5.20 (2.00)	-	1-1-05
American National	Citadel Diamond 5	4.10 (1.00)	-	1-1-05
American National	If premium 100k+	4.20 (1.00)	-	1-1-05
American National	Citadel Diamond 7	5.15 (2.00)	-	1-1-05
American National	If premium 100k+	5.25 (2.00)	-	1-1-05
Rates may differ in states with 3% min. guarantee for Diamond Series - AL,MA,RI,UT and WA				
American National	Eagle Annuity	4.00 (1.00)	-	10-1-04
American National	Palladium Advisor	4.20 (1.00)	-	1-1-05
American National	Palladium MYG 4	3.25	3.25	1-1-05
American National	If premium 100k+	3.35	3.35	1-1-05
American National	Palladium MYG 5	4.35 (1.00)	3.55	1-1-05
American National	If premium 100k+	4.45 (1.00)	3.65	1-1-05
American National	Palladium MYG 6	4.10	4.10	1-1-05
American National	If premium 100k+	4.20	4.20	1-1-05
American National	Palladium MYG 7	4.80 (1.00)	3.94	1-1-05
American National	If premium 100k+	4.90 (1.00)	4.04	1-1-05
American National	Palladium MYG 8	4.10	4.10	1-1-05
American National	If premium 100k+	4.20	4.20	1-1-05
American National	Palladium MYG 9	5.55 (2.00)	3.77	1-1-05
American National	If premium 100k+	5.65 (2.00)	3.87	1-1-05
American National	Palladium MYG 10	4.60 (1.00)	3.70	1-1-05
American National	If premium 100k+	4.70 (1.00)	3.80	1-1-05
Pall.MYG products - Rates in FL, NC, TX, VT, VA, WA, WI - 10 basis points less. Rates in OR, PA - 25 basis points less				
American National	Transitions Estate	3.40	2.55*	10-1-04
Current Rate: less .85% for 10% term rider				
BMA/RBC	Master Builder	3.65	-	2-1-05
BMA/RBC	Value Master	4.75 (2.00)	-	2-1-05
Chase Insurance	Zurich Classic II 3 Year	2.45	2.45	2-21-05
Chase Insurance	\$5k - \$24k	2.60	2.60	2-21-05
Chase Insurance	\$25k - \$99k	2.75	2.90	2-21-05
Chase Insurance	\$100k+	2.90	2.90	2-21-05
Chase Insurance	Zurich Classic II 6 Year	3.20	3.20	2-21-05
Chase Insurance	\$5k - \$24k	3.35	3.35	2-21-05
Chase Insurance	\$25k - \$99k	3.50	3.50	2-21-05
Chase Insurance	\$100k+	3.65	3.65	2-21-05
F&G	Fidelity Plat. 5	3.10	3.10	1-3-05
F&G	Fidelity Plat. 7	3.40	3.40	1-3-05
F&G	Fidelity Plat. 10	4.00	4.00	1-3-05
F&G	Fid Plat. Plus 5	4.00 (1.00)	3.20	1-3-05
F&G	Fid Plat. Plus 5 (1.5% min.)	4.00 (1.00)	3.20	1-3-05
F&G	Fid Plat. Plus 7	4.10(1.00)	3.24	1-3-05
F&G	Fid Plat. Plus 10	5.00 (1.00)	4.10	1-3-05

SPDA AND FPDA ANNUITY RATE INFO

As of 3/11/05 or date of change noted

Carrier	Plan	Current Rate (1 st Year Bonus Included)	AEY For MYG	Last Change
GE Capital	Five10 / 2%	3.15 (0.25)	2.95	5-12-04
GE Capital	Five10 / 3%	3.25 (0.25)	3.05	3-7-03
GE Capital	Seven10 1.5% Minimum	5.50 (2.50)	-	1-26-05
GE Capital	Seven10 2% Minimum	4.00 (2.00)	-	10-27-04
GE Capital	Seven10 3% Minimum	3.00	-	7-8-03
25 basis point first year bonus if premium is \$100k+ with Capital Provider Seven 10 only				
GE Capital	Cap. Provider Advantage	5.50 (2.00)	-	1-19-05
GE Capital	WA Only	3.00	-	5-12-04
ING – Reliastar	Quintaflex – TSA/457	5.45 (2.00)	-	3-1-05
ING – Reliastar	Quintaflex – IRA	5.45 (2.00)	-	3-1-05
ING – Reliastar	Quintaflex – Non-qual	4.95 (2.00)	-	3-1-05
ING USA	Max Guarantee 5 Yr	3.85	3.85	3-4-05
ING USA	Max Guarantee 6 Yr	4.05	4.05	3-4-05
ING USA	Max Guarantee 7 Yr	4.20	4.20	3-4-05
ING USA	Max Guarantee 8 Yr	4.35	4.35	3-4-05
ING USA	Max Guarantee 9 Yr	4.45	4.45	3-4-05
ING USA	Max Guarantee 10 Yr	4.50	4.50	3-4-05
ING USA	MultiBuilder	3.45	3.97	3-4-05
ING USA	MultiSet Plus 5 Yr	3.40	3.40	3-4-05
ING USA	MultiSet Plus 6 Yr	3.65	3.65	3-4-05
ING USA	MultiSet Plus 7 Yr	4.50 (1.00)	3.64	3-4-05
ING USA	MultiSet Plus 8 Yr	5.30 (1.80)	3.73	3-4-05
ING USA	MultiSet Plus 9 Yr	4.75 (1.20)	3.68	3-4-05
ING USA	MultiSet Plus 10 Yr	5.35 (2.00)	3.55	3-4-05
Rates 25bps lower in non-mva states (UT, VT, and WA) for all Multiset Plus rate guarantee periods down to 1.5% min.				
Integrity Life	Momentum Advantage 4	3.65 (0.75)	3.08	2-15-05
Integrity Life	Momentum Advantage 5	4.00 (0.75)	3.39	2-15-05
Integrity Life	Momentum Advantage 7	4.50 (0.75)	3.85	2-15-05
Integrity Life	Momentum Advantage10	4.75 (0.75)	4.07	2-15-05
Integrity Life	New Momentum 2yr	3.45 (0.75)	-	2-15-05
Integrity Life	New Momentum 3yr	3.50 (0.75)	-	2-15-05
Integrity Life	New Momentum 5yr	3.75 (0.75)	-	2-15-05
Integrity Life	New Momentum 7yr	4.15 (0.75)	-	2-15-05
Integrity Life	New Momentum 10yr	4.25 (0.75)	-	2-15-05
Jefferson Pilot	Gold 6 Standard DB	4.40 (1.00)	3.57	10-1-04
Jefferson Pilot	Gold 6 Optional DB	4.25 (1.00)	3.42	10-1-04
Jefferson Pilot	Gold 7 Standard DB	5.40 (2.00)	3.68	10-1-04
Jefferson Pilot	Gold 7 Optional DB	5.25 (2.00)	3.53	10-1-04
John Hancock	GPA+ 1yr \$2–24k	4.30 (1.50)	-	3-4-05
John Hancock	GPA+ 1yr \$25-99k	4.80 (1.50)	-	3-4-05
John Hancock	GPA+ 1yr \$100k+	4.90 (1.50)	-	3-4-05
John Hancock	GPA+ 3yr \$2–24k	3.30	-	3-4-05
John Hancock	GPA+ 3yr \$25-99k	3.80	-	3-4-05
John Hancock	GPA+ 3yr \$100k+	3.90	-	3-4-05
John Hancock	GPA+ 6yr \$2–24k	3.05	3.05	3-4-05
John Hancock	GPA+ 6yr \$25-99k	3.55	3.55	3-4-05
John Hancock	GPA+ 6yr \$100k+	3.65	3.65	3-4-05

SPDA AND FPDA ANNUITY RATE INFO

As of 3/11/05 or date of change noted

Carrier	Plan	Current Rate (1 st Year Bonus Included)	AEY For MYG	Last Change
Liberty Life of Boston	SPDA 1 \$5-9k	5.00 (2.00)	-	2-1-05
Liberty Life of Boston	SPDA 1 \$10-99k	5.25 (2.00)	-	2-1-05
Liberty Life of Boston	SPDA 1 \$100k+	5.40 (2.00)	-	2-1-05
Liberty Life of Boston	SPDA 5 \$5-10k	4.75 (2.00)	3.15	2-1-05
Liberty Life of Boston	SPDA 5 \$10-99k	5.00 (2.00)	3.40	2-1-05
Liberty Life of Boston	SPDA 5 \$100k +	5.15 (2.00)	3.55	2-1-05
SPDA 5 first year rate bonus decreased 1.0% by adding the return of principal rider				
Lincoln Benefit	S.C.+ 1 year	4.70 (1.50)	-	2-21-05
Lincoln Benefit	Next 50k	5.20 (1.50)	-	2-21-05
Lincoln Benefit	S.C. + 5 year	4.50 (1.50)	-	2-21-05
Lincoln Benefit	Next 50k	5.00 (1.50)	-	2-21-05
Saver's Choice Plus first year rate bonus decreased .50% by adding the return of principal rider				
Lincoln Benefit	SureHorizon 1 yr	4.25 (1.50)	-	2-14-05
Lincoln Benefit	\$20 – 99k	4.50 (1.50)	-	2-14-05
Lincoln Benefit	\$100k+	4.75 (1.50)	-	2-14-05
Lincoln Benefit	SureHorizon 3,5 yr	4.10 (1.50)	-	2-14-05
Lincoln Benefit	\$20 – 99k	4.35 (1.50)	-	2-14-05
Lincoln Benefit	\$100k+	4.60 (1.50)	-	2-14-05
Lincoln Benefit	SureHorizon 6 yr	4.10 (1.50)	2.85	2-14-05
Lincoln Benefit	\$20 – 99k	4.35 (1.50)	3.10	2-14-05
Lincoln Benefit	\$100k+	4.60 (1.50)	3.35	2-14-05
SureHorizon first year bonus decreased .50% when purchasing the return of principal rider, Full AV @ death rider cost .15% on AV each year				
Lincoln Benefit	Tac. Plus 5 Year	5.10 (2.00)	3.50	2-28-05
Lincoln Benefit	If premium 100k+	6.10 (3.00)	3.70	2-28-05
Lincoln Benefit	Tac. Plus 6 Year	3.55	3.55	2-28-05
Lincoln Benefit	If premium 100k+	4.55 (1.00)	3.72	2-28-05
Lincoln Benefit	Tac. Plus 7 Year	4.35 (1.00)	3.49	2-28-05
Lincoln Benefit	If premium 100k+	5.35 (2.00)	3.64	2-28-05
Lincoln Benefit	Tac. Plus 8 Year	4.90 (1.50)	3.59	2-28-05
Lincoln Benefit	If premium 100k+	5.90 (2.50)	3.72	2-28-05
Lincoln Benefit	Tac. Plus 9 Year	7.45 (4.00)	3.89	2-28-05
Lincoln Benefit	If premium 100k+	8.45 (5.00)	4.01	2-28-05
Lincoln Benefit	Tac. Plus 10 Year	4.50 (1.00)	3.60	2-28-05
Lincoln Benefit	If premium 100k+	5.50 (2.00)	3.70	2-28-05
Tactician Plus rates in TX are reduced 10 basis points				
MONEY	Fixed Annuity 3 yr	3.00	-	9-13-04
MONEY	Fixed Annuity 5 yr	3.00	-	9-13-04
MONEY	Fixed Annuity 7 yr	3.45	-	9-13-04
MONEY	Fixed Annuity 8 yr	3.65	3.65	9-13-04
MONEY	Fixed Annuity 10 yr	3.90	-	9-13-04
Physicians	Vista Custom Dir 3	3.15	3.15	2-24-05
Physicians	Vista Custom Dir 4	4.25 (1.00)	3.50	2-24-05
Physicians	Vista Custom Direct 5 \$2-99k	4.20 (1.00)	3.40	2-24-05
Physicians	Vista Custom Direct 5 \$100k+	5.20 (2.00)	3.60	2-24-05
Physicians	Vista Custom Dir 6	5.05 (1.00)	3.38	1-27-05
Physicians	Vista Custom Direct 7 \$2-99k	3.55	3.55	12-1-04
Physicians	Vista Custom Direct 7 \$100k+	4.55 (1.00)	3.69	12-1-04
Physicians	Vista Custom Dir 8	5.80 (2.00)	4.05	12-1-04
Physicians	Vista Custom Dir 9	3.90	3.90	12-1-04
Physicians	Vista Custom Dir 10	5.35 (1.50)	4.00	12-1-04
Rates in IN, MN, TX, WA are 10 basis points lower for all Vista Custom Direct products				

SPDA AND FPDA ANNUITY RATE INFO

As of 3/11/05 or date of change noted

Carrier	Plan	Current Rate (1st Year Bonus Included)	AEY For MYG	Last Change
Principal Life	SPDA Plus	4.65 (2.00)	-	3-15-04
Principal Life	SPDA Plus (CT,OR,WA)	3.00	-	11-1-04
Principal Life	FPDA Plus	5.06 (2.00)	-	3-15-05
Principal Life	FPDA Plus (OR & WA)	4.03 (1.00)	-	11-1-04
Reliance Standard	Apollo MVA (3%min)	4.00 (1.00)	-	8-24-04
Reliance Standard	Apollo MVA (2.25%)	5.00 (2.00)	-	11-15-04
Reliance Standard	Eleos MVA	6.00 (3.00)	-	8-24-04
State Life	Rateguard	3.78 (2.75 base + 1.00 Prem. Bonus)	-	10-26-04
United of Omaha	Ultraannuity 1 year	4.20 (1.00)	-	12-1-04
United of Omaha	Ultraannuity 3 year	3.55 (0.35)	-	11-1-04

SPDA AND FPDA ANNUITY RATE INFO

As of 3/11/05 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. SPIA's 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 to shield assets from MEDICAID/MEDICAL.

Below is a sampling of some of the carriers that can be quoted for your next SPIA case:

<u>Company</u>	<u>AM BEST</u>	<u>S&P</u>	<u>Comdex 1-100</u>	<u>Assets</u>
<i>AIG/American General</i>	A++	AAA	98	18.0 Billion
<i>Allianz</i>	A+	AA-	85	22.7 Billion
<i>American National</i>	A+	AA	94	8.0 Billion
<i>BMA/RBC</i>	A	A-	75	2.6 Billion
<i>Fidelity & Guaranty</i>	A	A-	73	7.4 Billion
<i>First Colony</i>	A+	AA	94	13.3 Billion
<i>Integrity Life</i>	A+	AAA	96	3.8 Billion
<i>Jefferson Pilot</i>	A++	AAA	97	13.0 Billion
<i>Lafayette Life</i>	A	A	76	1.4 Billion
<i>Liberty Life of Boston</i>	A-	A	70	6.7 Billion
<i>Lincoln Benefit Life</i>	A+	AA	94	1.6 Billion
<i>Met</i>	A+	AA	93	200.0 Billion
<i>Physicians Life</i>	A	AA	90	1.2 Billion
<i>Principal Life</i>	A+	AA	92	78.0 Billion
<i>Reliance Standard</i>	A-	A	69	2.1 Billion
<i>Sun Life Assurance</i>	A++	AA+	95	72.8 Billion
<i>United of Omaha</i>	A	AA-	83	11.8 Billion
<i>ING USA</i>	A+	AA	91	7.7 Billion
<i>Zurich Life</i>	A	A+	77	0.3 Billion

Call for quotes – (800) 326-5433
Peter Buechler, ACS, AAPA x148 or Dean Walsh x143