

SPDA AND FPDA ANNUITY RATE INFO

As of 11/13/2007 or date of change noted

Carrier	Plan	Current Rate (1 st Year Bonus Included)	Annual Effective Yield for MYG	Last Change
American General	Horizon Flex	5.95 (2.00)	-	10-29-07
American General	Horizon MYG	8.50 (5.00)	-	10-29-07
American General	Horizon Plus 2004	10.50 (7.00)	-	10-29-07
American General	Horizon Secure 5yr	3.90	3.90	10-29-07
American General	Horizon Secure 7yr	4.15	4.15	10-29-07
American General	Horizon Select 5yr	4.20	4.20	10-29-07
American General	Horizon Select 7yr	4.45	4.45	10-29-07
American General	Horizon Select 10yr	4.55	4.55	10-29-07
American National	Citadel Diamond 7	6.25 (2.00)	-	11-01-07
American National	If premium 100k+	6.35 (2.00)	-	11-01-07
American National	Eagle Annuity	4.70 (1.00)	-	11-01-07
American National	Palladium Advisor	4.90 (1.00)	-	11-01-07
American National	Palladium MYG 3*	4.30	4.30	11-01-07
American National	If premium 100k+	4.40	4.40	11-01-07
American National	Palladium MYG 4*	4.45	4.45	11-01-07
American National	If premium 100k+	4.55	4.55	11-01-07
American National	Palladium MYG 5*	5.35 (1.00)	4.55	11-01-07
American National	If premium 100k+	5.45 (1.00)	4.65	11-01-07
American National	Palladium MYG 6*	4.90	4.90	11-01-07
American National	If premium 100k+	5.00	5.00	11-01-07
American National	Palladium MYG 7*	5.50 (1.00)	4.64	11-01-07
American National	If premium 100k+	5.60(1.00)	4.74	11-01-07
American National	Palladium MYG 8*	4.80	4.80	11-01-07
American National	If premium 100k+	4.90	4.90	11-01-07
American National	Palladium MYG 9*	6.25 (2.00)	4.47	11-01-07
American National	If premium 100k+	6.35 (2.00)	4.57	11-01-07
American National	Palladium MYG 10*	5.45 (1.00)	4.55	11-01-07
American National	If premium 100k+	5.55 (1.00)	4.65	11-01-07
*Pall.MYG products - Rates in FL, NC, TX, VT, VA, WA, WI - 10 basis points less. Rates in PA, OR - 25 basis points less				
Annuity Investors	AssetSelect 1 year	4.00	4.00	11-19-07
Annuity Investors	AssetSelect 2 year	4.05	4.05	11-19-07
Annuity Investors	AssetSelect 3 year	4.10	4.10	11-19-07
EquiTrust	Certainty Select 3yr	4.10	4.10	11-16-07
EquiTrust	Certainty Select 5yr	4.70	4.70	11-16-07
EquiTrust	Certainty Select 6yr	8.50 (4.50)	4.75	11-16-07
EquiTrust	Certainty Select 8yr	10.15 (6.00)	4.90	11-16-07
EquiTrust	Certainty Select 10yr	5.00	5.00	11-16-07
Genworth Life	Smart rate 1yr - Less than \$50K	6.10 (3.10)	-	10-03-07
Genworth Life	Smart rate 1yr - \$50K - \$99,999	6.60 (3.60)	-	10-03-07
Genworth Life	Smart rate 1yr - \$100K or more	7.10 (4.10)	-	10-03-07
Genworth Life	Smart rate 3yr - Less than \$50K	5.30 (2.30)	-	10-03-07
Genworth Life	Smart rate 3yr - \$50K - \$99,999	5.40 (2.40)	-	10-03-07
Genworth Life	Smart rate 3yr - \$100K or more	5.50 (2.50)	-	10-03-07
Genworth Life	Smart rate 5yr - Less than \$50K	4.55 (1.55)	-	10-03-07
Genworth Life	Smart rate 5yr - \$50K - \$99,999	4.65 (1.65)	-	10-03-07
Genworth Life	Smart rate 5yr - \$100K or more	4.75 (1.75)	-	10-03-07
Genworth Life	Secure Living Stable 5	4.05	4.05	08-27-07
Genworth Life	Secure Living Ind. - Less than \$50K	6.60 (2.50)	-	10-03-07
Genworth Life	Secure Living Ind. - \$50,000 - \$99,999	7.10 (3.00)	-	10-03-07
Genworth Life	Secure Living Ind. - \$100,000 or more	7.60 (3.50)	-	10-03-07

See Fixed Annuity Products Spread Sheet for product information

Commissions normally reduced at older ages - Call your CPS Annuities associate today for details

* American National Palladium rates reduced .10% in FL,NC,TX,VT,VA,WA,WI Reduced .25% in OR,PA



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Carrier	Plan	Current Rate (1 st Year Bonus Included)	AEY For MYG	Last Change
Great American	Long Term Care Annuity	4.75 (1.50)	-	02-14-07
Great American 5yr	Stars and Stripes \$5-99K	4.85 (1.00)	4.25	09-24-07
Great American 5yr	Stars and Stripes \$100K+	4.95 (1.00)	4.35	09-24-07
Great American 7yr	Stars and Stripes \$5-99K	5.25 (1.50)	4.56	09-24-07
Great American 7yr	Stars and Stripes \$100K+	5.35 (1.50)	4.66	09-24-07
Base Rate increases .10 bps annually for 5 year, and .20 bps annually for 7 year				
ING – Reliastar	Quintaflex – Qualified	6.50 (2.50)	-	06-20-07
ING – Reliastar	Quintaflex – Non-qual	6.00 (2.50)	-	11-09-07
ING USA	MultiSet Plus 5 Yr	4.25	4.25	10-01-07
ING USA	MultiSet Plus 6 Yr	4.40	4.40	10-01-07
ING USA	MultiSet Plus 7 Yr	5.25 (1.00)	4.39	10-01-07
ING USA	MultiSet Plus 8 Yr	5.95 (1.70)	4.46	10-01-07
ING USA	MultiSet Plus 9 Yr	5.35 (1.10)	4.28	10-01-07
ING USA	MultiSet Plus 10 Yr	5.05 (1.00)	4.15	10-01-07
ING USA	Guar Choice 5 yr	3.50	3.50	11-01-07
ING USA	Guar Choice 5 yr - \$75K+	4.50 (1.00)	3.70	11-01-07
ING USA	Guarantee Choice 7 yr	3.80	3.80	11-01-07
ING USA	Guar Choice 7 yr - \$75K+	4.80 (1.00)	3.94	11-01-07
ING USA	Guar Choice 10 yr	4.10	4.10	11-01-07
ING USA	Guar Choice 10 yr \$75K+	5.10 (1.00)	4.20	11-01-07
Integrity Life	Momentum Advantage 4	4.65 (0.75)	4.08	10-31-07
Integrity Life	Momentum Advantage 5	5.15 (0.75)	4.55	10-31-07
Integrity Life	Momentum Advantage 7	5.55 (0.75)	4.90	10-31-07
Integrity Life	Momentum Advantage10	5.75 (0.75)	5.07	10-31-07
Integrity Life	New Momentum QIO	6.75	-	09-30-07
Integrity Life	New Momentum 2yr	4.10 (0.75)	3.72	10-31-07
Integrity Life	New Momentum 3yr	4.25 (0.75)	3.75	10-31-07
Integrity Life	New Momentum 5yr	4.80 (0.75)	4.20	10-31-07
Integrity Life	New Momentum 7yr	5.00 (0.75)	4.35	10-31-07
Integrity Life	New Momentum 10yr	5.25 (0.75)	4.57	10-31-07
John Hancock	*GPA+ 1yr: \$2 –24k	4.90 (1.00)	-	11-13-07
John Hancock	*GPA+ 1yr: \$25 – 99k	5.90 (2.00)	-	11-13-07
John Hancock	*GPA+ 1yr: \$100k+	6.90 (3.00)	-	11-13-07
John Hancock	*GPA+ 3yr: \$2 –24k	4.85 (1.00)	-	11-13-07
John Hancock	*GPA+ 3yr: \$25 – 99k	5.85 (2.00)	-	11-13-07
John Hancock	*GPA+ 3yr: \$100k+	6.85 (3.00)	-	11-13-07
John Hancock	*GPA+ 6yr: \$2 –24k	4.65 (1.00)	3.82	11-13-07
John Hancock	*GPA+ 6yr: \$25 – 99k	5.65 (2.00)	3.98	11-13-07
John Hancock	*GPA+ 6yr: \$100k+	6.65 (3.00)	4.15	11-13-07
*1yr rates - After 1 st yr, 1yr guarantee period resets to a yearly renewal, 3 and 6 yr period earn base rate for remainder of guarantee period				
^Liberty Life of Boston	Freedom 1 \$5-9k	5.50 (2.00)	-	06-12-06
^Liberty Life of Boston	Freedom 1 \$10-99k	5.75 (2.00)	-	06-12-06
^Liberty Life of Boston	Freedom 1 \$100k+	5.90 (2.00)	-	06-12-06
^Liberty Life of Boston	Freedom 5 \$5-10k	5.25 (2.00)	-	06-12-06
^Liberty Life of Boston	Freedom 5 \$10-99k	5.50 (2.00)	-	06-12-06
^Liberty Life of Boston	Freedom 5 \$100k +	5.65 (2.00)	-	06-12-06

Freedom 5 first year rate bonus decreased 1.0% by adding the return of principal rider

See Fixed Annuity Products Spread Sheet for product information

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^ Liberty Life SPDA 5 first year rate bonus decreased by 1% by adding return of principal rider

Contact CPS Insurance for commission bonus on Liberty SPDA 5



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SPDA AND FPDA ANNUITY RATE INFO

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Carrier	Plan	Current Rate (1 st Year Bonus Included)	AEY For MYG	Last Change
Lincoln Benefit Life	Initiator	7.02 (3.90 + 3.00 premium bonus)	-	11-19-07
Lincoln Benefit Life	Sure Horizon II 1 yr	6.85 (3.00)	-	11-19-07
Lincoln Benefit Life	\$100k+	7.85 (4.00)	-	11-19-07
Lincoln Benefit Life	Sure Horizon II 3 yr	6.65 (3.00)	-	11-19-07
Lincoln Benefit Life	\$100k+	7.65 (4.00)	-	11-19-07
Lincoln Benefit Life	Sure Horizon II 5 yr	6.65 (3.00)	-	11-19-07
Lincoln Benefit Life	\$100k+	7.65 (4.00)	-	11-19-07
Lincoln Benefit Life	Sure Horizon II 6 yr	6.75 (3.00)	4.25	11-19-07
Lincoln Benefit Life	\$100k+	7.75 (4.00)	4.63	11-19-07
Lincoln Benefit Life	Sure Horizon Choice 1	7.10 (3.00)	-	11-19-07
Lincoln Benefit Life	\$100k+	8.10 (4.00)	-	11-19-07
Lincoln Benefit Life	Sure Horizon Choice 3	7.00 (3.00)	-	11-19-07
Lincoln Benefit Life	\$100k+	8.00 (4.00)	-	11-19-07
Lincoln Benefit Life	Sure Horizon Choice 6	6.85 (3.00)	-	11-19-07
Lincoln Benefit Life	\$100k+	7.85 (4.00)	-	11-19-07
Lincoln Benefit Life	Sure Horizon Choice 9	6.75 (3.00)	4.08	11-19-07
Lincoln Benefit Life	\$100k+	7.75 (4.00)	4.42	11-19-07
Lincoln Benefit Life	Tac. Plus 5 Year	4.35 (1.00)	3.55	11-19-07
Lincoln Benefit Life	If premium \$100k+	5.35 (2.00)	3.75	11-19-07
Lincoln Benefit Life	Tac. Plus 6 Year	4.10	4.10	11-19-07
Lincoln Benefit Life	If premium \$100k+	5.10 (1.00)	4.27	11-19-07
Lincoln Benefit Life	Tac. Plus 7 Year	4.75 (1.00)	3.89	11-19-07
Lincoln Benefit Life	If premium \$100k+	5.75 (2.00)	4.04	11-19-07
Lincoln Benefit Life	Tac. Plus 8 Year	5.25 (1.50)	3.94	11-19-07
Lincoln Benefit Life	If premium \$100k+	6.25 (2.50)	4.06	11-19-07
Lincoln Benefit Life	Tac. Plus 9 Year	7.65 (4.00)	4.09	11-19-07
Lincoln Benefit Life	If premium \$100k+	8.65 (5.00)	4.21	11-19-07
Lincoln Benefit Life	Tac. Plus 10 Year	5.00 (1.00)	4.10	11-19-07
Lincoln Benefit Life	If premium \$100k+	6.00 (2.00)	4.20	11-19-07
#Tactician Plus rates in TX are reduced 10 basis points				
Lincoln Benefit Life	Treasury Link – < \$100K	3.50	3.50	11-19-07
Lincoln Benefit Life	Treasury Link - \$100K+	3.75	3.75	11-19-07
Lincoln Benefit Life	Treasury Link II – < \$100K	3.50	3.50	11-19-07
Lincoln Benefit Life	Treasury Link II - \$100K+	3.75	3.75	11-19-07
Lincoln Financial	Classic 5	4.85 (1.00)	4.05	10-01-07
Lincoln Financial	Classic 5 \$100k+	5.85 (2.00)	4.25	10-01-07
Lincoln Financial	Classic 7	5.85 (2.00)	4.13	10-01-07
Lincoln Financial	Classic 7 \$100k+	6.85 (3.00)	4.27	10-01-07
Lincoln Financial	Classic Flex 8	5.90 (2.00)	-	10-01-07
Lincoln Financial	Classic Flex 8 \$100k+	6.90 (3.00)	-	10-01-07

See Fixed Annuity Products Spread Sheet for product information

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Lincoln Benefit Life Tactician Plus rates reduced .10% in TX



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Loyal American	Sure Saver 5 - \$10 - \$99K	4.65	4.65	11-19-07
Loyal American	Sure Saver 5 - \$100K+	4.85	4.85	11-19-07
North American	NACOLAH Guarantee 3yr	4.30 (1.00)	3.63	11-14-07
North American	NACOLAH Guarantee 4yr	3.95	3.95	11-14-07
North American	NACOLAH Guarantee 5yr	5.65 (2.00)	4.04	11-14-07
North American	NACOLAH Guarantee 6yr	4.20	4.20	11-14-07
North American	NACOLAH Guarantee 8yr	7.85 (4.00)	4.34	11-14-07
^North American	Escalating Rate Annuity	4.00 (rate escalates 10 bps each year)	4.29	11-14-07
Old Mutual (F&G)	Fidelity Plat. 5	5.00	5.00	09-01-07
Old Mutual (F&G)	Fidelity Plat. 7	5.10	5.10	09-01-07
Old Mutual (F&G)	Fidelity Plat. 10	5.35	5.35	09-01-07
Old Mutual (F&G)	Fid Plat. Plus 5	5.75 (1.00)	4.95	09-01-07
Old Mutual (F&G)	Fid Plat. Plus 7	6.00 (1.00)	5.15	09-01-07
Principal Life	FPDA Plus	5.57 (3.50 base +2.00 Prem. Bonus)	-	09-15-07
Principal Life	FPDA Plus - \$100K+	6.60 (3.50 base +3.00 Prem. Bonus)	-	09-15-07
Principal Life	FPDA Plus 5 yr Guar	4.35	-	11-08-07
Principal Life	FPDA Plus 7 yr Guar	4.25	4.25	11-08-07
Principal Life	Guaranteed Annuity 1yr	5.46 (3.40 base +2.00 Prem. Bonus)	-	09-15-07
Principal Life	Guaranteed Annuity 100k+	6.50 (3.40 base + 3.00 Prem. Bonus)	-	09-15-07
Principal Life	Guaranteed Annuity 3 yr	4.35	-	11-08-07
Principal Life	Guaranteed Annuity 5 yr	4.10	4.10	11-08-07
Principal Life	Select Series 3 yr	4.15	4.15	09-15-07
Principal Life	Select Series 3 yr 100K+	4.35	4.35	09-15-07
RBC Insurance	Master Builder	4.50	-	09-01-07
RBC Insurance	Value Master	5.50 (2.00)	-	09-01-07
Reliance Standard	Apollo MVA	6.85 (3.00)	-	09-18-07
Reliance Standard	Eleos MVA	6.20 (2.00)	-	09-18-07
The Standard	Focus Growth 5 \$15-99K	4.90	4.90	11-01-07
The Standard	Focus Growth 5 \$100K+	5.00	5.00	11-01-07
The Standard	Focus Growth 6 \$15-99K	4.70	4.70	11-01-07
The Standard	Focus Growth 6 \$100K+	4.80	4.80	11-01-07

^ North American Rate increases 10 bps years 1 – 7



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Sun Life	Keyport Value 5yr	3.30 (rate escalates by .40% each year after yr1)	4.10	11-14-07
Sun Life	Keyport Value 5yr \$50k+	3.45 (rate escalates by .40% each year after yr1)	4.25	11-14-07
Sun Life	Keyport Value 5yr Bonus Option	6.30 (3.00)	3.89	11-14-07
Sun Life	Keyport Value 5yr Bonus Option \$50k+	6.45 (3.00)	4.04	11-14-07
Sun Life	Keyport Value 6yr	3.35 (rate escalates by .30% each year after yr1)	4.10	11-14-07
Sun Life	Keyport Value 6yr \$50k+	3.50 (rate escalates by .30% each year after yr1)	4.25	11-14-07
Sun Life	Keyport Value 6yr Bonus Option	6.35 (3.00)	3.84	11-14-07
Sun Life	Keyport Value 6yr Bonus Option \$50k+	6.50 (3.00)	3.99	11-14-07
Sun Life	Keyport Value 7yr	3.40 (rate escalates by .20% each year after yr1)	4.00	11-14-07
Sun Life	Keyport Value 7yr \$50k+	3.55 (rate escalates by .20% each year after yr1)	4.15	11-14-07
Sun Life	Keyport Value 7yr Bonus Option	6.40 (3.00)	3.82	11-14-07
Sun Life	Keyport Value 7yr Bonus Option \$50k+	6.55 (3.00)	3.97	11-14-07
United of Omaha	Ultraannuity 1 year	4.70 (1.00)	-	09-01-07
United of Omaha	Ultraannuity 3 year	4.05 (0.35)	-	09-01-07
West Coast Life	Sure Advantage – 2yr	3.30	3.30	11-06-07
West Coast Life	Sure Advantage – 2yr \$100K+	3.82 (3.30 base + .50% Prem. bonus)	3.56	11-06-07
West Coast Life	Sure Advantage – 3yr	3.55	3.55	11-06-07
West Coast Life	Sure Advantage – 3yr \$100K+	4.072 (3.55 base + .50% Prem. bonus)	3.72	11-06-07
West Coast Life	Sure Advantage – 4yr	3.90	3.90	11-06-07
West Coast Life	Sure Advantage – 4yr \$100K+	4.42 (3.90 base + .50% Prem. Bonus)	4.03	11-06-07
West Coast Life	Sure Advantage – 5yr	3.90	3.90	11-06-07
West Coast Life	Sure Advantage – 5yr \$100K+	4.94 (3.90 base + 1.0% Prem. Bonus)	4.11	11-06-07
West Coast Life	Sure Advantage – 6yr	4.10	4.10	11-06-07
West Coast Life	Sure Advantage – 6yr \$100K+	5.14 (4.10 base + 1.0% Prem. bonus)	4.27	11-06-07
West Coast Life	Sure Advantage – 7yr	4.30	4.30	11-06-07
West Coast Life	Sure Advantage – 7yr \$100K+	5.34 (4.30 base + 1.0% Prem. bonus)	4.45	11-06-07
West Coast Life	Sure Advantage – 8yr	4.40	4.40	11-06-07
West Coast Life	Sure Advantage – 8yr \$100K+	5.44 (4.40 base + 1.0% Prem. bonus)	4.53	11-06-07
West Coast Life	Sure Advantage – 9yr	4.50	4.50	11-06-07
West Coast Life	Sure Advantage – 9yr \$100K+	5.55 (4.50 base + 1.0% Prem. bonus)	4.62	11-06-07
West Coast Life	Sure Advantage – 10yr	4.50	4.50	11-06-07
West Coast Life	Sure Advantage – 10yr \$100K+	5.55(4.50 base + 1.0% Prem. bonus)	4.60	11-06-07

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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.

<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++	AA+	98	53.1 Billion
<i>Allianz</i>	A	AA-	84	62.8 Billion
<i>American National</i>	A+	AA	95	13.2 Billion
<i>EquiTrust</i>	A	A	81	5.4 Billion
<i>Genworth</i>	A+	AA-	88	34.7 Billion
<i>Great American</i>	A	A-	75	8.7 Billion
<i>ING USA</i>	A+	AA	92	61.5 Billion
<i>Integrity Life</i>	A++	AA+	97	4.6 Billion
<i>John Hancock</i>	A++	AAA	99	71.7 Billion
<i>Lafayette Life</i>	A++	AA+	98	1.8 Billion
<i>Liberty Life of Boston</i>	A	A	81	10.4 Billion
<i>Lincoln Benefit Life</i>	A+	AA	94	3.4 Billion
<i>Lincoln Financial</i>	A+	AA	92	106.7 Billion
<i>North American</i>	A+	AA-	88	5.4 Billion
<i>Old Mutual</i>	A	-	72	19.0 Billion
<i>Principal Life</i>	A+	AA	94	125.5 Billion
<i>RBC Insurance</i>	A	-	79	2.3 Billion
<i>Reliance Standard</i>	A	A	76	2.6 Billion
<i>Standard Life</i>	A	AA-	83	12.1 Billion
<i>Sun Life Assurance</i>	A++	AA+	96	61.8 Billion
<i>Transamerica</i>	A+	AA	94	73.9 Billion
<i>United of Omaha</i>	A+	AA-	88	10.7 Billion
<i>West Coast Life</i>	A+	AA	90	18.7 Billion



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