

As of 3/11/05

FIXED ANNUITY SPREAD SHEET

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

Carrier	Allianz	American General	American General	American General
Ratings	A.M. Best A+ S&P AA-	A.M. Best A++ S&P AAA	A.M. Best A++ S&P AAA	A.M. Best A++ S&P AAA
Assets	30.9 Billion	25.5 Billion	25.5 Billion	25.5 Billion
Product Name	Dominator 5-10 year	Horizon Flex	Horizon MYG	Horizon Plus2004
Commission	3.5% 5 & 6 yr 4% 7, 8 & 9 yr 4.5% 10 yr all ages	5% 0-75 4% 76-80 3% 81-85	7.5% 0-75 5.0% 76-80 3.0% 81-85	6.0% 0-75 3.2% 76-80 1.35% 81-85
Issue Ages	0-85 Q or Non Q	\$5,000 NQ, \$2,000 Q	0-85 Q or Non Q	0-85 Q or Non Q
Minimum Issue	\$20,000	\$5,000	\$5,000	\$5,000 – see below
Maximum Issue	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000
Principal Guarantee	No (Yes at death)	No	No	No
Premium Listing	Single	Flexible \$50 min A.C.H.	Single	Single
Free Annual Partial Withdrawal	After yr 1, 15% of initial prem for life of contract	10% Immediately	10% Immediately	10% Immediately
Surrender Charges	10/9/8/7/6/5/4/3/2/1 10 years + or - MVA	8/8/8/7/6/5/3/1 8 Years + or - MVA	10/9/8/7/6/5/4/3/2/1 10 years + or - MVA	9/8/7/6/5/4/3/2/1 9 years + or - MVA
Minimum Rate Guarantee	3%	2%	2%	2%
Nursing Home Withdrawals	30 days – allow to annuitize over 5 years	90 days – up to age 75	90 days – up to age 75	90 days – up to age 75
Comments	CHOICE OF 5-10 YEAR RATE GUARANTEE Surrender and MVA applies at death unless payout is taken over – 5 years principal guar. at death No forced annuitization at end of contract 30 day window at end of guar. period to surrender w/ no MVA or surrender charge	ONE YEAR RATE GUARANTEE Add'l deposits do not reset surrender Early annuitization available after year 5 for 5yr minimum Contract can be started with \$50 w/ \$50 monthly premium A.C.H.	6 YEAR RATE GUARANTEE Full AV at death Rate guaranteed for 6 years then contract renews annually Early annuitization available after year 5 for 5yr minimum This product will replace AIG UltraMYG as it is approved by each state	6 YEAR RATE GUARANTEE Surrender at death unless annuitized for 5 year min. Rate guaranteed for 6 years then contract renews annually Early annuitization available after year 5 for 5yr minimum Can start with \$50 per month on EFT
Product NOT approved in these states	NJ, NY, OR, PA	MA, NJ, NY, OR, PA, UT	MN, NJ, NY, OR, PA, UT, WA	MN, NJ, NY, OR, PA, UT, WA

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Carrier	American National	American National	American National	American National
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
Assets	10.6 Billion	10.6 Billion	10.6 Billion	10.6 Billion
Product Name	Citadel 5 Diamond	Citadel 7 Diamond	Palladium Advisor	Palladium MYG 5-10 year
Commission	4.0% ages 0-80 3.0% ages 81-85	4.5% ages 0-80 3.5% ages 81-85	3% 0-79 1% 80-90 See Below for Trail Commission Info	4yr-2%, 5,10yr-4%, 6,7,8yr-2.5%,9yr-3% Comp reduced ages 80+
Issue Ages	0-85 Q or Non Q	0-85 Q or Non Q	0-90 Q or Non Q	0-85 Q or Non Q
Minimum Issue	\$5,000	\$2k Q, \$5k Non Q	\$5,000 NQ \$100/mo. Q	\$5,000
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Principal Guarantee	Yes	Yes	No	No
Premium Listing	Flexible 1 st yr only, \$1000 min., \$100 min. A.C.H.	Flexible. \$1000 min., \$100 min. A.C.H.	Flexible-See Below min. add'l \$100/mo max. add'l \$20k/yr	Single
Free Annual Partial Withdrawal	10% after 90 days	10% after 90 days	10% Immediately	Interest only in yr 1, 10% after yr 1
Surrender Charges	7/7/7/6/5 – 5 years	7/7/7/6/5/4/2 – 7 years	7/7/7/6/5/4/2 + or - MVA 7 years	8/8/8/7/6/5/4/3/2/1 - 10 years (+ or – MVA)
Minimum Rate Guarantee	2.45% (See Below)	2.45% (See Below)	2.45% (See Below)	1.5%
Nursing Home Withdrawals	60 days up to age 80	60 days up to age 80	60 days up to age 80	60 days up to age 80
Comments	<p>ONE YEAR RATE GUARANTEE</p> <p>Add'l. deposits do not reset surrender</p> <p>Disability, Terminal Illness waivers</p> <p>Rates renew annually on policy anniversary</p> <p>No early annuitization</p> <p>Min guar 2% in AR,GA,KY,MD,MT, NJ & SC 3% in UT & WA</p> <p>*Similar Product Available in Oregon</p>	<p>ONE YEAR RATE GUARANTEE</p> <p>Add'l. deposits do not reset surrender</p> <p>Disability, Terminal Illness waivers</p> <p>Rates renew annually on policy anniversary</p> <p>Can annuitize after yr 5 for 5 yr min., or after yr 1 for 10 yr min.</p> <p>Min guar 2% in AR,GA,KY,MD,MT, NJ & SC 3% in UT & WA</p> <p>*Similar Product Available in Oregon</p>	<p>ONE YEAR RATE GUARANTEE</p> <p>Additional deposits do not reset surrender</p> <p>1% first year rate bonus is applied to all premiums</p> <p>Non-q contracts are flexible in 1st year only</p> <p>Hospital / Disability Waiver Available</p> <p>Rates renew monthly starting in yr 2</p> <p>Can annuitize after yr 5 for 5 yr min.</p> <p>Trail Commission – Beginning 13th month .40% on AV paid monthly, .80% after 7th year</p> <p>Min guar 2% in AR,GA,KY,MD,MT,SC 3% in UT & WA</p> <p>OK – only issue to age 78</p>	<p>CHOICE OF 4-10 YEAR RATE GUARANTEE</p> <p>30 day exit window at end of guar. period to leave contract</p> <p>Can annuitize after yr 3 for period equal to remaining guar or 5 yrs, whichever is greater</p> <p>No MVA in PA</p>
Product NOT approved in these states	NY, OR*	NY, OR*	IL, MA, MN, NJ, NY, OR, PA, UT	NY, UT (8,9 & 10yr N/a in OR)

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Carrier	American National	BMA/RBC	BMA/RBC	Chase Insurance
Ratings	A.M. Best A+ S&P AA	A.M. Best A S&P A-	A.M. Best A S&P A-	A.M. Best A S&P A+
Assets	10.6 Billion	2.0 Billion	2.0 Billion	5.8 Billion
Product Name	Transitions Estate Annuity	Master Builder	Value Master	Zurich Classic II
Commission	4% ages 35-74 2.75% ages 75+	6.25% ages 0-69 4.25% ages 70+	8.5% ages 0-75 6.5% ages 76-80 5.5% ages 81-85	3% ages 0-80 Comp bonus – Call for information
Issue Ages	35-80 Non Q - only	0-80 Q or Non Q	0-85 Q or Non Q	0-85 Q or Non Q
Minimum Issue	\$10,000	\$5,000	\$5,000	\$25 Q \$2,000 Non Q
Maximum Issue	\$1,000,000	\$500,000	\$500,000	\$1,000,000
Principal Guarantee	No	No	No	No
Premium Listing	Single	Flexible for 1st 6 mos. - \$500 min. add'l	Flexible for 1st 6 mos. - \$500 min.	Flexible - \$25 Q \$500 NQ
Free Annual Partial Withdrawal	No	10% after year one	10% immediately	10% after year one
Surrender Charges	Cannot be surrendered during accumulation period	10/9/8/7/6/5/4/3/2/1 (+ or – MVA) – 10 yrs	10/9/8/7/6/5/4/3/2/1 (+ or – MVA) – 10 yrs	7/7/6/5/4/2 6 years + or – MVA
Minimum Rate Guarantee	3%	3%	3%	2%
Nursing Home Withdrawals	No	90 days after 1st contract year	90 days after 3rd contract year	90 days N/A in MD, MA
Comments	<p>6 YEAR RATE GUARANTEE</p> <p>Term Insurance Rider available to offset taxable gain for heirs. X% of Rider reduces crediting rate to contract – see rate sheet, no exam for term rider</p> <p>10% rider has 2 medical Qs, 20-50% rider has 3 addt'l. Qs</p> <p>Product cannot be surrendered</p> <p>Can annuitize at any time for 5+ years</p> <p>Terminal Illness Waiver</p>	<p>ONE YEAR RATE GUARANTEE</p> <p>Enhanced DB Feature</p> <p>- after 5 yrs credits addt'l. 30% on gains from yrs 1-5 to bene. (20% if issued after @69) + addt'l. 60% on gains credited after yr 5 (40% if issued after @69) / Enhanced</p> <p>Annuitization Bonus if contr. annuitized after 10th yr. a living benefit will be added to AV – 15% on gains from yrs 1-5 (10% if issued after @69) and 30% on gains credited yrs 6-10 (15% if issued after @69).</p> <p>Can annuitize after 2 yrs for 6 yr min.</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>THREE OR SIX YEAR RATE GUARANTEE</p> <p>Rates differ in NY</p> <p>Similar product available in NY</p> <p>No early annuitization</p> <p>Surrender, but no MVA, at death in all states except CT, MA, NJ, PA, VT</p>
Product NOT approved in these states	MN, MT, NY, OR, WI	HI, MD, NJ, NY, OR, PA, UT	HI, NJ, NY	MN, OR, WA

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Carrier	Fidelity & Guaranty	Fidelity & Guaranty	G.E. Capital	G.E. Capital	G.E. Capital
Ratings	A.M. Best A	A.M. Best A	A.M. Best A+ S&P AA	A.M. Best A+ S&P AA	A.M. Best A+ S&P AA
Assets	9.2 Billion	9.2 Billion	33.6 Billion	33.6 Billion	33.6 Billion
Product Name	Fidelity Platinum Plus	Fidelity Platinum	Capital Provider Five 10	Capital Provider Seven 10	Capital Provider Advantage
Commission	5yr – 3% 7yr – 5% 10yr – 1% ½ Comp ages 80+	5yr – 2.5% 7yr – 3% 10yr – 1% ½ Comp ages 80+	3% 0-75, 2% 76-80 1% 81-99	4.75% 0- 75 3% 76-80 1.25% 81-99	4.5% 0-75 2.7% 76-80 1.05% 81-85
Issue Ages	0-90 Q or Non Q	0-90 Q or Non Q	0-99 Q or Non Q	0-99 Q or Non Q	0-85 Q or Non Q
Minimum Issue	\$2,000 Q \$5,000 Non Q	\$2,000 Q \$5,000 Non Q	\$2,000 Q \$5,000 Non Q	\$2,000 Q \$5,000 Non Q	\$5,000 Non-q \$2000 Q
Maximum Issue	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000
Principal Guarantee	No	No	Yes	Yes	Yes
Premium Listing	Single	Single	Flexible, \$1000 min. (n/a in IN, MA and OR)	Single (See below)	Single
Free Annual Partial Withdrawal	Interest only	Interest only	10% immediately	10% immediately, cumulative to 20%	10% Immediately
Surrender Charges	9/8/7/6/5/4/3/2/1/1 – 10 years (+ or – MVA)	9/8/7/6/5/4/3/2/1/1 – 10 years (+ or – MVA)	6/6/6/6/3 5 years	7/7/7/6/5/4/3 7 years	7/7/7/6/6/5 6 Years
Minimum Rate Guarantee	1.5%	1.5%	See below	See below	2.5% See Below
Nursing Home Withdrawals	No	60 days for issue ages up to 65	30 days for issue ages up to 76	30 days for issue ages up to 76	30 days 90 days after issue
Comments	5, 7 OR 10 YEAR RATE GUARANTEE Surrender and MVA apply at death RMDs – interest earned may be subject to surrender & MVA 30 day window at end of guar period to surrender w/ no MVA or surrender charge	5, 7 OR 10 YEAR RATE GUARANTEE Terminal Illness and Unemployment Waiver 30 day window at end of guar period to surrender w/ no MVA or surrender charge	FIVE YEAR RATE GUARANTEE New surrender period on additional deposits Can annuitize after 13 th mo. over 5 year period 3% Min Guar – CT, MA, ND, OR, SD, UT, WA, 2% in all other states Rates differ in New Jersey	ONE YEAR RATE GUARANTEE Additional deposits pay same first year comp and have own surrender charges Can annuitize after 13 th mo. over 5 year period Flexible premiums accepted in MN, UT, WA 3% Min Guar–OR, UT, WA 2% in MN 1.5% in all other approved states	ONE YEAR RATE GUARANTEE Can annuitize after yr 1 over 5 year period minimum Minimum guarantee drops to 2% after year 6 for most states 3% Minimum Guarantee in UT & WA – interest rates differ, see rate sheet
Product NOT approved in these states	NY, OR, UT, VT, WA	NY, OR, UT, VT, WA (5 year not available in CT, NC, OK)	MI NY has similar product – call for details	MS, NY	MS, OR

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Carrier	ING Reliastar	ING USA	ING USA	ING USA	Integrity 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 AAA																																				
Assets	17.5 Billion	23.2 Billion	23.2 Billion	23.2 Billion	3.8 Billion																																				
Product Name	Quintaflex	Max Guarantee	Multi Builder	MultiSet Plus	Momentum Advantage																																				
Commission	<table><tr><th></th><th>Qual</th><th>Nonqual</th></tr><tr><td>0-60</td><td>4.25%</td><td>3.75%</td></tr><tr><td>61-65</td><td>2.0%</td><td>1.25%</td></tr><tr><td>66-75</td><td>1.25%</td><td>1.25%</td></tr><tr><td>76+</td><td>0.65%</td><td>0.65%</td></tr></table> TSA Comps Vary		Qual	Nonqual	0-60	4.25%	3.75%	61-65	2.0%	1.25%	66-75	1.25%	1.25%	76+	0.65%	0.65%	1% For All Ages	4.5% 0-75 3.375% 76-85	<table><tr><td>5,6 yr - 2.0%</td><td rowspan="5">¾ comp ages 76-85 ½ comp ages 86-90</td></tr><tr><td>7,8 yr - 2.5%</td></tr><tr><td>9yr – 4%</td></tr><tr><td>10 yr – 5.0%</td></tr><tr><td></td></tr></table>	5,6 yr - 2.0%	¾ comp ages 76-85 ½ comp ages 86-90	7,8 yr - 2.5%	9yr – 4%	10 yr – 5.0%		<table><tr><th></th><th>0-79</th><th>80+</th></tr><tr><td>4yr</td><td>2.0%</td><td>0.5%</td></tr><tr><td>5yr</td><td>2.5%</td><td>0.5%</td></tr><tr><td>7yr</td><td>3.0%</td><td>1.0%</td></tr><tr><td>10yr</td><td>3.5%</td><td>1.5%</td></tr></table>		0-79	80+	4yr	2.0%	0.5%	5yr	2.5%	0.5%	7yr	3.0%	1.0%	10yr	3.5%	1.5%
	Qual	Nonqual																																							
0-60	4.25%	3.75%																																							
61-65	2.0%	1.25%																																							
66-75	1.25%	1.25%																																							
76+	0.65%	0.65%																																							
5,6 yr - 2.0%	¾ comp ages 76-85 ½ comp ages 86-90																																								
7,8 yr - 2.5%																																									
9yr – 4%																																									
10 yr – 5.0%																																									
	0-79	80+																																							
4yr	2.0%	0.5%																																							
5yr	2.5%	0.5%																																							
7yr	3.0%	1.0%																																							
10yr	3.5%	1.5%																																							
Issue Ages	0-85 Q or Non Q	18-85 Q 0-85 Non Q	0-85 Q or Non Q 0-55 in CT, IN, OK, SC	0-90 Q or Non Q	4,5yr - 0-86 7yr - 0-85 10yr - 0-83																																				
Minimum Issue	\$500	\$500,000	\$2,000 Q \$5,000 NQ	\$5,000	\$20,000																																				
Maximum Issue	\$500,000+	\$1,000,000	\$500,000+	\$1,000,000+	\$1,000,000																																				
Principal Guarantee	Only for 403b	No	No	Yes	No																																				
Premium Listing	Flexible (\$50/mo or \$500/year min.)	Single	Flexible \$50/mo min.	Single	Single																																				
Free Annual Partial Withdrawal	10% Immediately	Interest Only	Interest Only	Int. Only 1 st yr 10% after yr 1 available after30day	10% Immediately																																				
Surrender Charges	5/5/5/5/5 5 years	9/8/7/6/5/4/3/2/1 9 years + or – MVA	12/12/11/10/9 8/7/6/4/2 - 10 years + or – MVA	7/7/7/6/5/4/3/2/1 1 st 5, 7, or 10 yrs + or – MVA	8/8/7/7/6/6/5/5/4/4 1 st 4,5,7, or 10 yrs + or – MVA																																				
Minimum Rate Guarantee	3% See Below	1.5%	1.5%	1.5%	2% Most States (See Below)																																				
Nursing Home Withdrawals	60 days all ages N/A in TX, PA	30 days N/A in MA, TX	30 days N/A in MA, TX	30 days N/A in MA, TX	60 days N/A in MD																																				
Comments	One Year Rate Guarantee No rate lock No Joint Annuitant or Owner Add'l deposits reset surrender Can annuitize anytime 1.5% min. on Non-TSA/457 in AZ, CO, DC, FL, KY, LA, MI, MO, NH, SC, SD	CHOICE OF 6, 8 and 10 YEAR RATE GUARANTEE 30 day window at end of guar period to withdraw funds with no surrender charge Surrender applies @ death unless payout taken over 5 or more years Can annuitize after year 1 for 5 or more years Surrender and MVA apply to total annual withdrawal if more than annual interest	TEN YEAR RATE GUARANTEE Additional dep. Do not reset surrender or MVA but are guar. for 10 yrs., however addt'l. dep. not guar. to escalate Initial dep. Has escalating rate, goes up 15 bps & levels out after yr 6 (eg: yr 1 rate 3.3; yr 2 3.45; yr 3 3.6; yr 4 3.75; yr 5 3.9; yrs 6-10 4.05) Can annuitize after year 1 for 10 or more yrs Surrender and MVA apply to total annual withdrawal if more than annual interest	CHOICE OF 5 – 10 YEAR RATE GUARANTEE UT, VT, WA – no MVA, -25bp rate, different surrender schedule 30 day window at end of original rate guar. period to leave contract or will renew for add'l term Can annuitize after year 1 for 10 or more yrs MVA but no surrender in 10 th yr Surrender and MVA apply to total annual withdrawal if more than 10%	4,5,7, & 10 YEAR RATE GUARANTEE Unemployment and terminal illness waiver 3% Min.Guar in RI & WI Can annuitize at at any time, 1 st year initiates commission chargeback Similar Product Available in NY																																				
Product NOT approved in these states	AL, IN, MA, NJ, NY, OR	AL, NY, OR, WA	AL, NY, OR, VT WA	AL, NY	MA,ME,NH,NJ,ND OR,SC,UT,VT,WA																																				

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Carrier	Integrity Life	Jefferson Pilot	John Hancock	Liberty Life	Liberty Life
Ratings	A.M. Best A+ S&P AAA	A.M. Best A++ S&P AAA	A.M. Best A++ S&P AA+	A.M. Best A- S&P A	A.M. Best A- S&P A
Assets	3.8 Billion	14.1 Billion	133 Billion	7.3 Billion	7.3 Billion
Product Name	New Momentum	Gold 6 and 7	GPA Plus	Freedom 5 MYG	Freedom 1
Commission	5% ages 0-79 3% ages 80-85	7 yr 3% 0-75 2% 76-80, 1% 81-85 6 yr 2.25% 0-75 1.13% 76-85	4.5% ages 0-79 3.25 ages 80-90	4% ages 0-80 2% ages 81-85 Comp bonus – call for information	4% ages 0-80 2% ages 81-85 Comp bonus – call for information
Issue Ages	0-85 Q or Non Q	0-85 Q or Non Q	0-90 Q or Non Q	0-85 Q or Non Q	0-85 Q or Non Q
Minimum Issue	\$2,000Q \$5,000 Non Q	\$10,000	\$2,000	\$5,000	\$5,000
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$500,000	\$500,000
Principal Guarantee	No	No	Yes	Optional See Below	Optional See Below
Premium Listing	Flexible \$1,000 Min or \$100 EFT	Single	Flexible \$500 min. add'l or \$100 ACH	Single	Single
Free Annual Partial Withdrawal	10% Immediately	10% after year one Systematic w/d also available year 1	10% Immediately	10% after year 1 cumulative to 20% maximum	10% after year 1 cumulative to 20% maximum
Surrender Charges	8/7/6/5/4/6/2 7 Years + or - MVA	8/8/7/6/5/4 – 6 yr 8/8/7/6/5/4/3 – 7 yr + or - MVA	7/7/6/6/5/4 6 Years	7/7/7/6/5 5 Years	7/7/7/6/5/4/3 7 Years
Minimum Rate Guarantee	2% Most States (See Below)	3%	2%	2.5% (Indexed)	2.5% (Indexed)
Nursing Home Withdrawals	60 days N/A in MA,SD	None	Caresolutions LTC Benefits-see below	45 days Owner & Spouse	45 days Owner & Spouse
Comments	2, 3, 5, 7, or 10 Year Rate Guarantee 30 day window at end of rate guarantee period to choose next guarantee option based on new money rates at that time MVA coincides with rate guarantee period Add'l deposits have their own surrender Can annuitize at any time 3% Min.Guar in MA year with portfolio, OR, SC, UT	6 or 7 Year Rate Guarantee Surrender, but no MVA, at death. Client can choose no surrender at death for a 15bps reduction in rate Interest only withdrawals after 30 days (10k minimum deposit, 20k for monthly) Can annuitize after yr 2 for min. of 5 years New York rates differ- call for details	1, 3, or 6 Year Rate Guarantee Caresolutions – available issue ages 40-75 for case sizes \$25k to \$500k 1% of premium credited monthly to accumulation value after 90 days in a nursing home. Withdrawal is optional. 40bps annual cost. Available 6 years from issue. Single Premium only in IN	5 Year Rate Guarantee Terminal Illness waiver for owner and spouse Nursing home waiver – unable to perform 2 out of 6 ADLs, does not have to be in a licensed facility Principal guarantee rider can be added reducing first year rate bonus by 1%	5 Year Rate Guarantee Terminal Illness waiver for owner and spouse Nursing home waiver – unable to perform 2 out of 6 ADLs, does not have to be in a licensed facility Principal guarantee rider can be added reducing first year rate bonus by 1%
Product NOT approved in these states	ME, NH, VT, WA Similar Product Available in NY	OR, UT, WA	CT,DC,DE,FL,GA,IA, IL,KS,KY,MA,MD,ME, MN,NC,NH,NJ,NV,NY, OK,OR,PA,SC,TX,UT, VA,VT,WA	ME, NC, NJ, OR, UT, VT, WA	ME, NC, NJ, OR, UT, VT, WA

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Carrier	Lincoln Benefit	Lincoln Benefit	Lincoln Benefit	MONY
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+
Assets	2.1 Billion (62 Billion Allstate)	2.1 Billion (62 Billion Allstate)	2.1 Billion (62 Billion Allstate)	11.3 Billion
Product Name	Saver's Choice Plus	SureHorizon	Tactician Plus	Fixed Annuity FPDA
Commission	2.5% up to age 80 2% ages 81-85 1.25% ages 86+	4.75% ages 0-75 3.56% ages 76-85 2.37% ages 86-90	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)	4% ages 0-79 1.5% ages 80-90
Issue Ages	0-99 Q or Non Q	0-90 Q or Non Q	0-90 Q or Non Q	0-90 Q or Non Q
Minimum Issue	\$2,000	\$3,000 – see below	\$2,000 Q \$5,000 Non Q	\$2,000 Q \$10,000 Non Q
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$1,500,000
Principal Guarantee	Optional See Below	Optional See Below	No	No
Premium Listing	Single	Flexible - \$100 min.	Flexible- \$1000 min.	Flexible
Free Annual Partial Withdrawal	15% immediately	10% immediately (can be taken monthly)	10% immediately (can be taken monthly)	10% immediately can be taken monthly
Surrender Charges	7/7/7/6/5/4/3/2/1 9 Years	8/8/7/6/5/4 6 years	8/8/8/7/6/5/4/3/2/1– 10 Years + or - MVA	9/8/7/6/5/4/3/1 – 8 years + or – MVA
Minimum Rate Guarantee	3% on 1 st 50k 3.5% on add'l	2%	2% Most States (See below)	3%
Nursing Home Withdrawals	60 days N/A in MA	90 days N/A KS,MA,VT	90 days N/A in MA, TX	90 days after yr 1 if issued before age 76 (N/A in MA)
Comments	ONE OR FIVE YEAR RATE GUARANTEE Portfolio rates renew annually First year bonus: 1% w/ return of principal rider 1.5% without	ONE, THREE, FIVE, OR SIX YEAR RATE GUARANTEE Add'l deposits do not reset surrender No surrender at death rider - .15% cost on Accumulation Value each anniversary Return of prem. rider 50 basis point cost on 1 st year rate Can annuitize at any time for 10 year minimum Can start contract with \$100 per month on EFT, \$30 annual fee will be assessed until \$3,000 in total premium received	CHOICE OF 5-10 YEAR RATE GUARANTEE 30 day window at end of initial rate guar. to surrender or transfer with no surrender or MVA Add'l deposits earn new money rate and have own surrender Can annuitize after yr 1 for min. of 5 yrs Rates in TX are .10% lower 3% minimum guarantee in CT, MN OR, and WA Single premium only in OR	THREE, FIVE, SEVEN, EIGHT OR TEN YEAR RATE GUARANTEE Can annuitize after yr 3 w./ no surrender, MVA applies Addt'l. deposits do not reset surrender charge, but do have their own MVA 8 yr surrender charge applies to all guar periods 7 yr surrender schedule in NY
Product NOT approved in these states	AZ, NY	NY	NY	OR, PA, WA

As of 3/11/05

FIXED ANNUITY SPREAD SHEET

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

Carrier	Physicians	Principal Life	Principal Life	Reliance 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
Assets	1.2 Billion	90.5 Billion	90.5 Billion	2.2 Billion
Product Name	Vista Custom Direct	SPDA Plus	FPDA Plus	Apollo MVA
Commission	3 yr 1.5%; 4yr 2.0%; 5yr 3.5%; 6yr 4.5%, 7, 9 and 10 yr 4%; 8yr 2% (comps are ½ for ages 76+)	0-75 – 4.25% 76-95 - 2.75	0-80 – 4.5%, 81-90 – 3.0%, 91-95 - 1.25%	0-75 - 6.0%, 76-80 - 4.8% 81-85 - 3.6%
Issue Ages	0-75 Q, 0-85 Non Q	0-95	0-95	0-85 (0-74 in IA, KY) Q or Non Q
Minimum Issue	\$2,000	\$5,000	\$5,000	\$5,000
Maximum Issue	\$500,000+	\$2,000,000	\$2,000,000	\$500,000+
Principal Guarantee	No	Yes	Yes	No
Premium Listing	Single	Single	Flexible, \$2,000 min. add'l	Single
Free Annual Partial Withdrawal	10% after year one	10% Immediately	10% Immediately	10% Immediately (cumulative-see below for info)
Surrender Charges	9/9/8/7/6/5/4/3/2/1 (+ or – MVA)	6/6/6/5/4/3/2 7 Years	6/6/6/5/4/3/2 7 Years	9/8/7/6/5/4/2 7 years (+ or – MVA)
Minimum Rate Guarantee	3% (1.5% in some states)	2% See Below	3%	2.25%
Nursing Home Withdrawals	60 days - 20% of AV available/year if issued before age 76	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 - 25% of AV available/year after yr 1 if issued before age 75
Comments	CHOICE OF 3-10 YEAR RATE GUARANTEE 30 day exit window at end of guar. period to leave contract Interest only withdrawals avail in yr 1 if requested prior to issue (Minimum acct value of \$10k req.) Can annuitize after yr 1 for 5 or more yrs 3% min. guar. in AK, CA, CT, FL, IA, MA, MD, ME, MN, ND, NJ, NM, NV, OR, RI, TX, WA, WI 1.5% in all other approved states	ONE YEAR RATE GUARANTEE Terminal illness and DI waiver Can annuitize after 1 st year 3% Min.Guar. in CT, OR, WA 2% in all other approved states	ONE YEAR RATE GUARANTEE Terminal illness and DI waiver Additional deposits do not reset surrender	ONE YEAR RATE GUARANTEE No early annuitization available. Delayed comp for premiums in excess of 200k (until 30 day free look period has expired) Similar Non-MVA contract available 10% free annual partial withdrawal is cumulative up to 30%. Cumulative feature is available starting in 3 rd year.
Product NOT approved in these states	AL, MS, NY, PA, UT	AVAILABLE IN ALL STATES	MA	AL, MD, MN, MT, NY, OR, TX, UT, VT, WA

As of 3/11/05

FIXED ANNUITY SPREAD SHEET

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Carrier	Reliance Standard	State Life / AUL	United of Omaha
Ratings	A.M. Best A- S&P A-	A.M. Best A S&P AA-	A.M. Best A S&P AA-
Assets	2.2 Billion	0.4 Billion	12.6 Billion
Product Name	Eleos MVA	RateGuard	Ultrannuity
Commission	0-75 - 4% 76-80 - 3.2% 81-85 - 2.4%	0-79 – 5% 80+ 3.3%	4% ages 0- 75 2.5 76-80 0.5 ages 81-85
Issue Ages	0-85 (0-74 IA&KY) Q or Non Q	0-90 Q or Non Q	0-89 Q or Non Q
Minimum Issue	\$10,000	\$10,000 \$1,000 if flexible	\$5,000
Maximum Issue	\$500,000+	\$1,000,000+	\$500,000+
Principal Guarantee	No	Yes	Yes
Premium Listing	Single	Flexible \$1,000/year minimum	Flexible for 1st 2 years, Min. \$500
Free Annual Partial Withdrawal	10% Immediately	12% Immediately	10% Immediately
Surrender Charges	9/8/7/6/5/4/2 7 years + or – MVA	8/8/8/7/6/5/4 7 Years	7/7/7/6/4/2 6 years
Minimum Rate Guarantee	3%	2%	2%
Nursing Home Withdrawals	90 days - 25% of AV available/year after yr 1 if issued before age 75	30 days Hospital or N.H.	30 days
Comments	<p>ONE YEAR RATE GUARANTEE</p> <p>2 day policy issue.</p> <p>No early annuitization available</p> <p>Delayed commissions for premiums in excess of 300k (until 30 day free look period has expired)</p> <p>Similar Non-MVA contract available</p>	<p>ONE YEAR RATE GUARANTEE</p> <p>Fixed Dollar Cost Averaging – Starting yr 2, 12% (3% quarterly) of AV will be ratcheted to NEW MONEY rates for remainder of the contract</p> <p>Additional deposits do not reset surrender</p> <p>Can annuitize after year 5 for 5 yr minimum</p> <p>Can change annuitant mid policy</p> <p>Pays full AV at death of annuitant, owner or one of joint annuitant/owners</p> <p>1.0% premium bonus applied to all 1st year premiums</p> <p>All deposits guaranteed by AUL</p>	<p>ONE OR THREE YEAR RATE GUARANTEE</p> <p>Will accept additional deposits for 2 years</p> <p>Unemployment, Disability, Terminal Illness, Organ Transplant, Residence Damage, Death of a Spouse or Minor Dependant Waivers</p> <p>Can annuitize after year 2 for life contingent payout only</p>
Product NOT approved in these states	AL, MD, ND, NY, OR, TX, UT, VT, WA	AK, HI, NY, OR, PA, UT, WA, WY	MA, NH, NJ, NY, OR, SC, UT, WA