

OREGON / WASHINGTON FIXED ANNUITIES

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

Carrier	Allianz	American General	American General	American General	American General								
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+	A.M. Best A S&P A+								
Assets	66.4 Billion	38.6 Billion	38.6 Billion	38.6 Billion	38.6 Billion								
Product Name	Dominator Plus	Horizon Choice	Horizon Flex	Horizon MYG	Horizon Secure								
Commission	<table border="0"> <tr> <td>5 Yr</td> <td>10 Yr</td> </tr> <tr> <td>0-75 - 3%</td> <td>4%</td> </tr> <tr> <td>76-80 - 2%</td> <td>3%</td> </tr> <tr> <td>81-85 - 1%</td> <td>2%</td> </tr> </table>	5 Yr	10 Yr	0-75 - 3%	4%	76-80 - 2%	3%	81-85 - 1%	2%	5yr - 2.4% 7yr - 4.5% 8yr - 3.5% 9yr - 2.65% 10yr - 5% (all ages)	0-75 = 5% 76-80 = 4% 81-85 = 3% Trial years 2-5 only 0-80 = 4% 81-85 = 3%	0-75 = 7.5% 76-80 = 5.0% 81-85 = 3.0%	0-80 = 4.0% 81-85 = 3.0%
5 Yr	10 Yr												
0-75 - 3%	4%												
76-80 - 2%	3%												
81-85 - 1%	2%												
Issue Ages	0-85 Q or NQ	0-70 Q or 0-85 NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ								
Minimum Issue	\$25,000 Q and NQ	\$2,000 Q / \$5,000 NQ	\$2,000 Q / \$5,000 NQ	\$5,000 Q and NQ	\$5,000 Q and NQ								
Maximum Issue	\$1,000,000	\$1,000,000 (\$500K over age 75)	\$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 in yr 1 10% after yr 1	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%/0.9% 10 Years	*7/6/5/4/3/2/1 7 Years (+ 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%	3%	2%	2%								
Nursing Home Withdrawals	^after year one, 30/35 days	*90 days, after year 1	90 days - up to age 75	90 days, after year 1	90 days, after year 1								
Comments & Rates	CHOICE OF FIVE AND TEN YEAR RATE GUARANTEE ^ NH waiver allows accelerated distribution of AV over 5 yrs 30 day exit window at the end of guarantee period to leave contract otherwise, the contract renews on an annual basis -Death Benefit Rider Not Available -Flexible Withdrawal Option Rider Not Available AEY _____ 5yr >\$100k 2.75% \$100k+ 2.85% 10yr >\$100k 3.80% \$100k+ 3.90%	CHOICE OF FIVE, SEVEN, EIGHT, NINE OR TEN YEAR RATE GUARANTEE *MVA still applies on 8, 9 or 10 year option until term is complete *NH Waiver is voided at age 86 and client losses this benefit Annuitization available after year 5 for 5yr minimum 30 day exit window at end of guar. period to leave contract Rates: 5yr - 2.60% 7yr - 3.05% 8yr - 3.50% 9yr - 3.85% 10yr - 3.45%	ONE YEAR RATE GUARANTEE Add'l deposits do not reset surrender Early annuitization available after year 5 for 5yr minimum Qualified contracts must be traditional IRA Great flexible premium contract. Can be started with \$50/mo. deposits if ACH Rate 5.05 (2.00)	SIX YEAR RATE GUARANTEE Rate guaranteed for 6 years then contract renews annually Annuitization available after year 5 for 5yr minimum Rates 6.65% (4.00)	CHOICE OF FIVE OR SEVEN YEAR RATE GUARANTEE Annuitization available after year 5 for 5yr minimum 45 day exit window at end of guar. period to leave contract Rates: 5 Year - 2.65% 7 year - 3.25%								
Products approved in these states	WA	OR	OR and WA	OR and WA	OR and WA								



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Carrier	American Investors	American Investors	American National	American National	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	24.6 Billion	24.6 Billion	13.6 Billion	13.6 Billion	34.7 Billion
Product Name	Spirit 3,5,7	Spirit Plus S	Citadel 7 Diamond	Palladium MYG 3-10 year	Secure Living Liberty
Commission	**3yr: 0-75 = 1.25% **5yr: 0-75 = 3% **7yr: 0-75 = 4% (Reduced ages 76+)	0-75 = 7.5% 76-78 = 5.5% (Call CPS for years 2+)	0-80 = 4.5% 81-85 = 3.5%	3 yr-1.5%,4yr-2%, 5,10yr-4%, 6,7,8yr- 2.5%,9yr-3% Comp reduced ages 80+	0-75 – 3.00% 76-80 – 1.95% 81-85 – 1.05%
Issue Ages	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 Q or NQ	0-85 Q or NQ	0-85
Minimum Issue	\$5,000 Q and NQ	\$5,000 Q and NQ	\$2000 Q / \$5000 NQ	\$5,000 Q or NQ	\$2000 Q / \$5000 NQ
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$500,000
Principal Guarantee	No	No	Yes	No	No**
Premium Listing	Flexible \$1,000 min	Flexible \$1,000 min	Flexible. \$1000 min., \$100 min. A.C.H.	Single	Single
Free Partial Withdrawal	*10% Immediately (up to 20%)	*10% Immediately (up to 20%)	10% Immediately	Interest only in yr 1 10% after yr 1	10% Immediately
Surrender Charges	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	7/7/7/6/5/4/2 7 years	8/8/8/7/6/5/4/3/2/1 - 10 years (+ or – MVA)*	9/9/8/7/6/5 6 Years
Minimum Rate Guarantee	2%	2%	2%	2%	2%
Nursing Home Withdrawals	100% waived after year 1	100% waived after year 1	60 days up to age 80	60 days up to age 80	30 days 90 days after issue
Comments & Rates	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 = 2.00% 75+ = 2.00% 5yr: <75k = 2.00% 75+ = 2.40% 7yr: <75k = 2.00% 75+ = 2.60%	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 = 2.00% 75+ = 2.00%	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 = 4.60 (2.00) 100k+ = 4.70 (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 3yr – 2.00% 4yr – 2.15% 5yr – 2.70% 6yr – 3.25% 7yr – 3.49% 8yr – 3.70% 9yr – 3.42% 10yr – 3.65% (100k+, 10bps higher)	CHOICE 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> <u>Rates:</u> <99k 2.75% for 5 yrs AEY – 2.68% \$100-249k 2.90% for 5 yrs AEY – 2.81% \$250k+ 3.00% for 5 yrs AEY – 2.89%
Products approved in these states	WA and OR	WA and OR	WA and OR	OR and WA (8,9,10yr N/a in OR)	OR and WA



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Carrier	Genworth Life	Genworth Life	Great American	Lafayette Life	Lincoln Benefit Life
Ratings	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 AA+	A.M. Best A+ S&P AA-
Assets	34.7 Billion	34.7 Billion	9.6 Billion	2 Billion	2.2 Billion (76 Billion Allstate)
Product Name	Secure Living Independence	Secure Living Smart Rate	American Freedom Stars & Stripes	Horizon 08	Tactician Plus
Commission	0-75 = 4.00% 76-80 = 1.95% 81-85 = 1.05%	4.5% 0- 75 2.7% 76-80 1.05% 81-85	5 year 0-84NQ/18-84Q = 3% 85-89NQ & Q = 2.10%	3/5 & 5/5 0-75 = 3.00 76+ =2.00 5/7 0-75 = 4.00 76+ = 3.00	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)
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	18-89Q and 0-89 NQ	0-85 Q or NQ	0-90 Q or NQ
Minimum Issue	\$2000 Q / \$5000 NQ	\$2000 Q / \$5000 NQ	\$10,000 Q and NQ	\$2,000 Q, \$5,000 NQ	\$2,000 Q / \$5,000 NQ
Maximum Issue	\$500,000	\$500,000	\$750K up to age 80; \$500K for ages 81+	\$1,000,000	\$1,000,000
Principal Guarantee	No	Yes	No	No	No
Premium Listing	Single	Single	Single	Single	Flexible- \$1000 min. Single in OR
Free Partial Withdrawal	10% immediately	10% immediately	Interest only in yr 1 10% after yr 1	10% Immediately	10% immediately
Surrender Charges	9/9/8/7/6/5 6 Years	7/7/7/6/5/4/3 7 years	7/6/5/4/3 - 5 year (+ or -MVA)	8/7/6/4/2 -3/5 8/7/6/4/2 - 5/5 8/7/6/5/4/3/2 - 5/7	8/8/8/7/6/5/4/3/2/1- 10 Years + or - MVA
Minimum Rate Guarantee	*2.5% (See Below)	2%	2%	2%	2%
Nursing Home Withdrawals	30 days 90 days after issue	30 days for issue	90 days after year 1	25% of AV waived	90 days N/A in MA, TX
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 1% in years 3-6. Minimum guarantee then renews between 1%-3% thereafter < \$99k 3.00%(0.50) \$100-249k 3.50%(1.00) \$250k+ 4.00%(1.50)	CHOICE 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> <\$99k 3.60% \$100-249k 4.10% \$250k+ 4.60%	FIVE YEAR RATE GUARANTEE 90 day Extended Care waiver after yr1 100% Terminal Illness waiver after yr1 30 day exit window at end of guar. period to leave contract Can annuitize immediately for min of 5 years(based on CSV; 100% chargeback in yr1) 1% Bonus interest rate added to the base interest rate for yr 1 Base rate increases by 10bps per year <u>AEY</u> >\$100k 3.30% \$100k+ 3.40%	FIVE OR SEVEN YEAR SURRENDER WITH DIFFERENT RATE GUARANTEES Product can be annuitized for life payments at anytime during the contract TI Waiver Available 3 Year rate guarantee(on the five year surrender) includes a 1% interest bonus in the 1 st year. <u>Rates</u> *3/5: 3.30%(1.00) 5/5: 2.00% for 5yrs *5/7: 3.05% for 5yrs *base rate renews after guarantee period ends	CHOICE OF FIVE TO TEN YEAR RATE GUARANTEE 30 day window at end of initial rate guar. to surrender or transfer with no surrender Add'l deposits earn new money rate and have own surrender Single premium only in OR <u>Average Yields</u> 5yr 1.65% 6yr 2.15% 7yr 2.25% 8yr 2.45% 9yr 3.00% 10yr 3.00%
Products approved in these states	OR and WA	NY, MS	WA	WA	OR and WA



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Carrier	Liberty Life of Boston (Liberty Mutual)	Lincoln Financial Group	Principal Life	Principal Life	Principal Life
Ratings	A.M. Best A S&P A	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	11.6 Billion	119.8 Billion	115.4 Billion	115.4 Billion	115.4 Billion
Product Name	Freedom Series 5 MYG	MYGuarantee Plus	FPDA Plus	Guaranteed Annuity	Secure
Commission	0-80 = 4% 81-85 = 2%	0-75 76-80 81-85 3yr 1.00% 0.65% .50% 4yr 1.00% 0.65% .50% 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%	0-80 = 4.1% 81-85 = 2.75% 86-90 = 1.45%	4 year 6 year 0-81 = 2.25% 3.00% 81-85 = 1.50% 2.00% 86-90 = 0.75% 1.05% (trails available)
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	0-90 Q or NQ	0-90 Q or NQ	*0-90 Q or NQ
Minimum Issue	\$5,000 Q and NQ	\$10,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ
Maximum Issue	\$500,000	Ages 0-65 = \$2 million Ages 65+ = \$500K	\$2,000,000	\$1,000,000	\$1,000,000
Principal Guarantee	*Optional	No	Yes	Yes	Yes
Premium Listing	Single	Single	Flexible \$2,000 min. addt'l	Flexible – 1 st yr only \$2K min. addt'l	**Flexible \$2,000 min. 1 st year only
Free Partial Withdrawal	10% after year 1 cumulative to 20%	10% Immediately	10% Immediately	10% Immediately	15% Immediately
Surrender Charges	7/7/7/6/5 5 Years	7/7/6/5/4/3/2 7 Year (+ or – MVA)	6/6/6/5/4/3/2 7 Years	7/7/7/6/5 5 Years	7/6/6/5 – 4years 7/6/6/5/5/4 – 6years
Minimum Rate Guarantee	1%	2%	1.5%	1.5% (Indexed)	1.5%
Nursing Home Withdrawals	45 days Owner & Spouse	None	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)	***60 days after year 1 (up to age 90)
Comments & Rates	FIVE 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% <u>AEY</u> <\$10k 2.15% \$10k-99k 2.40% \$100k+ 2.55%	CHOICE OF 3-10 YEAR RATE GUARANTEE Can annuitize after 5 years for 5yr min. <u><100k 100k+</u> 3yr - 1.65% 1.80% 4yr - 2.30% 2.45% 5yr - 3.00% 3.15% 6yr - 3.15% 3.30% 7yr - 3.35% 3.50% 8yr - 3.40% 3.55% 9yr - 3.45% 3.60% 10yr 3.50% 3.65%	ONE, FIVE OR SEVEN YEAR RATE GUARANTEE Terminal illness and DI waiver Additional deposits do not reset surrender <u>Rates</u> 1yr 3.02 (2.00 base + 1% premium bonus) 100k+ 4.04 (2.00 base + 2% premium bonus) 5 yr Guar 2.10% 7 yr Guar 2.20%	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 3.17 (2.15 base + 1% premium bonus) 100k+ 4.19 (2.15 base + 2% premium bonus) 3 yr Guar 2.10% 5 yr Guar 2.20% Issues to age 85 Q and NQ in OK	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> <u>Term AEY</u> 4 year 2.45% 6 year 2.50%
Products approved in these states	WA	WA	OR and WA	OR and WA	Approved in All States



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Carrier	RBC (Liberty Life)	RBC (Liberty Life)	State Life	The Standard												
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+												
Assets	3.75 Billion	3.75 Billion	2.84 Billion	12.9 Billion												
Product Name	7 MYG	Value Master	Legacy Care	Focused Growth Annuity 5 and 6												
Commission	0-75 = 3.00% 76-80 = 1.75% 81-85 = 1.00%	0-75 = 8.5% 76-80 = 6.5% 81-85 = 5.5%	0-99 = 3.0%	<table border="0"> <tr> <td></td> <td>5 year</td> <td>6 year</td> </tr> <tr> <td>0-80 =</td> <td>3.0%</td> <td>2.0%</td> </tr> <tr> <td>81-85 =</td> <td>1.50%</td> <td>1.0%</td> </tr> <tr> <td>86-90 =</td> <td>1.35%</td> <td>0.77%</td> </tr> </table>		5 year	6 year	0-80 =	3.0%	2.0%	81-85 =	1.50%	1.0%	86-90 =	1.35%	0.77%
	5 year	6 year														
0-80 =	3.0%	2.0%														
81-85 =	1.50%	1.0%														
86-90 =	1.35%	0.77%														
Issue Ages	0-85 NQ, 0-80 Q	0-85 Q or NQ	0 – 99 Q or NQ	0 – 90 Q or NQ												
Minimum Issue	\$5,000 Q and NQ	\$5,000 Q and NQ	\$10,000 Q and NQ	\$15,000 Q and NQ												
Maximum Issue	\$1,000,000	\$500,000	\$300,000	\$1,000,000												
Principal Guarantee	No	No	No	No												
Premium Listing	Flexible* \$500 min. 1 st year only	Flexible for 1 st 6 mo \$500 min. add'l	Single	Single												
Free Partial Withdrawal	10% after yr 1	10% Immediately	Interest only after yr1	Interest only immediately												
Surrender Charges	7/7/7/6/5/3 7 years (+ or – MVA)	10/9/8/7/6/5/4/3/2/1 10 yr + or - MVA	7/7/7/7/7/0/0 (+ or – MVA)	8/7/6/5/4 - 5 yrs 8/7/6/5/4/3 - 6 yrs + or - MVA												
Minimum Rate Guarantee	1.0%	3%	1.5%	1.3%												
Nursing Home Withdrawals	90 days after year	90 days after 3 rd contract year	None	31 days												
Comments & Rates	<p>SEVEN YEAR RATE GUARANTEE</p> <p>Early annuitization available after year 2 for 5 years minimum</p> <p>30 day window before end of guar period to surrender w/ no MVA or surrender charge</p> <p>Confinement and terminal illness waivers</p> <p>*allowed up to 5 additional payment</p> <p><u>Rates:</u> 3.70% yr1 2.70% yrs2-7 AEY – 2.84%</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><u>Rate</u></p> <p>4.30 (2% Bonus)</p>	<p>One Year Rate Guarantee with Bailout Provision</p> <p>1st year interest rate at issue is also the bailout rate</p> <p>Benefit Increase Rider if annuitant becomes terminally ill. Call CPS for details</p> <p>Death benefit is equal to the surrender value</p> <p><u>Rate:</u> 2.20%</p> <p>*3% for WA</p>	<p>CHOICE OF FIVE OR SIX YEAR RATE GUARANTEE</p> <p>Terminal illness waiver available</p> <p>Can annuitize after yr 1 for a min of 5 years</p> <p>Add'l deposits can be made within 90 days of issue date and do not reset surrender period</p> <p><u>Average Yields</u></p> <table border="0"> <tr> <td>5yr</td> <td>2.95%</td> </tr> <tr> <td>100K+</td> <td>3.05%</td> </tr> <tr> <td>6yr</td> <td>3.40%</td> </tr> <tr> <td>100K+</td> <td>3.50%</td> </tr> </table>	5yr	2.95%	100K+	3.05%	6yr	3.40%	100K+	3.50%				
5yr	2.95%															
100K+	3.05%															
6yr	3.40%															
100K+	3.50%															
Products approved in these states	WA	OR and WA	OR and WA	OR and WA												



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Carrier	Transamerica	West Coast Life																											
Ratings	A.M. Best A S&P AA	A.M. Best A+ S&P AA-																											
Assets	103.9 Billion	3.4 Billion																											
Product Name	Select	Sure Advantage MYG 2-10																											
Commission	All Ages 4yr – 2.25% 5yr – 3.25% 6-8yr – 3.50%	<table border="1"> <tr> <td></td> <td>0-75</td> <td>76+</td> </tr> <tr> <td>2yr</td> <td>1%</td> <td>.5%</td> </tr> <tr> <td>3yr</td> <td>1%</td> <td>.75%</td> </tr> <tr> <td>4yr</td> <td>1.5%</td> <td>1%</td> </tr> <tr> <td>5yr</td> <td>2%</td> <td>1%</td> </tr> <tr> <td>6yr</td> <td>2.25%</td> <td>1%</td> </tr> <tr> <td>7-10yr</td> <td>2.5%</td> <td>1%</td> </tr> </table>		0-75	76+	2yr	1%	.5%	3yr	1%	.75%	4yr	1.5%	1%	5yr	2%	1%	6yr	2.25%	1%	7-10yr	2.5%	1%						
	0-75	76+																											
2yr	1%	.5%																											
3yr	1%	.75%																											
4yr	1.5%	1%																											
5yr	2%	1%																											
6yr	2.25%	1%																											
7-10yr	2.5%	1%																											
Issue Ages	0-90 Q or NQ 0-85 for 5yr+ durations	0-85 Q or NQ																											
Minimum Issue	\$2,000 Q / \$10,000 NQ	\$10,000 Q and NQ																											
Maximum Issue	\$1,000,000	\$1,000,000																											
Principal Guarantee	No	Yes (2yr = 15bps, 3-6yr = 10bps, 7-10yr = 5bps)																											
Premium Listing	Single	Flexible (\$2,000 min. add'l)																											
Free Partial Withdrawal	Interest Only after year one	Interest Only																											
Surrender Charges	8/7/6/5/4/3/2/1 8 Years	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	1.5%	1.5% (Indexed)																											
Nursing Home Withdrawals	30 days after year one	After year 1 – 90 days of confinement																											
Comments & Rates	<p>CHOICE OF 3-8 YEAR RATE GUARANTEE</p> <p>Surrender charges match the rate guarantee selected, surrenders end thereafter</p> <p>Early annuitization available after year one for a minimum of 5 years</p> <p>Rates: 4yr – 1.50% 5yr – 1.60% 6yr – 1.70% 7yr – 2.00% 8yr – 2.25%</p> <p>Rates are 25bps greater for deposits over 100k</p>	<p>CHOICE OF 2-10 YEAR RATE GUARANTEE</p> <p>30 day exit window to leave contract without surrender Additional deposits reset the surrender charges</p> <p>TI waiver available after year 1</p> <p>Surrender charges do not apply to RMD's (+or- MVA does apply)</p> <table border="1"> <tr> <td></td> <td><100k</td> <td>100k+</td> </tr> <tr> <td>3yr</td> <td>1.50%</td> <td>1.67%</td> </tr> <tr> <td>4yr</td> <td>1.75%</td> <td>1.88%</td> </tr> <tr> <td>5yr</td> <td>2.60%</td> <td>2.80%</td> </tr> <tr> <td>6yr</td> <td>2.90%</td> <td>3.07%</td> </tr> <tr> <td>7yr</td> <td>3.30%</td> <td>3.45%</td> </tr> <tr> <td>8yr</td> <td>3.60%</td> <td>3.73%</td> </tr> <tr> <td>9yr</td> <td>3.85%</td> <td>3.96%</td> </tr> <tr> <td>10yr</td> <td>4.00%</td> <td>4.10%</td> </tr> </table>		<100k	100k+	3yr	1.50%	1.67%	4yr	1.75%	1.88%	5yr	2.60%	2.80%	6yr	2.90%	3.07%	7yr	3.30%	3.45%	8yr	3.60%	3.73%	9yr	3.85%	3.96%	10yr	4.00%	4.10%
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