

# OREGON / WASHINGTON INDEX ANNUITIES

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

Carrier	American General	American Investors	American Investors	Annuity Investors	Great American																																																																														
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 A	A.M. Best A S&P A																																																																														
Assets	36.5 Billion	24.6 Billion	24.6 Billion	1.7 Billion	9.6 Billion																																																																														
Product Name	Global Index 6 & 8	Income Select 5 and 7	Income Select 10 and Plus	FlexMax	^American Legend II																																																																														
Crediting Method	4 Crediting Methods 1) Fixed 2) Annual Reset/Ratchet point to point Global Blended Index w/ Cap* 3) Annual Reset/Ratchet Point to Point w/ PR 4) Annual reate/Ratchet Monthly Point to Point S&P 500 Index	5 Crediting Methods Annual Reset/Ratchet; 1) Point to Point Cap 2) Monthly Point to Point 3) Point to Point w/ PR 4) Point to Point Cap – Hang Seng 5) Point to Point Cap – Eurostoxx 50 6) Fixed  S&P 500 Index	Yr 1 Premium Bonus 10 year = N/A Plus = 5.0% yr 1 5 Crediting Methods 1) Point to Point Cap 2) Monthly Point to Point 3) Point to Point w/ PR 4) Point to Point Cap – Hang Seng 5) Point to Point Cap – Eurostoxx 50 6) Fixed S&P 500 Index	3 Crediting Methods  1) Annual Reset/Ratchet, with Monthly Average Cap 2) Annual Reset/Ratchet Point to Point 3) Fixed Account  S&P 500 Index	4 Crediting Methods  1) Annual Reset / Ratchet with Monthly Average Cap 2) Annual Reset / Ratchet Point to Point 3) Annual Reset / Ratchet with Monthly Sum Cap S&P 500 Index 4) Fixed Account S&P 500 Index																																																																														
Premium Listing	Flexible \$2,000 min addt'l (\$100/mo EFT)	Flexible \$100 min addt'l	Flexible \$100 min addt'l	Flexible \$50/mth, \$600/yr min.	Flexible \$2,000 Q / \$5,000 NQ																																																																														
Crediting Rates	<table border="0"> <tr> <td style="text-align: center;">6</td> <td style="text-align: center;">8</td> </tr> <tr> <td>1) 2.35%</td> <td>2.70%</td> </tr> <tr> <td>2) 5.75%</td> <td>6.25%</td> </tr> <tr> <td>3) 35.0%</td> <td>35.0%</td> </tr> <tr> <td>4) 2.20%</td> <td>2.20%</td> </tr> </table> <p>No rate lock for qualified or 1035 transfers; money must be received before the day of rate change</p> <table border="0"> <tr> <td colspan="2">Minimums</td> </tr> <tr> <td>1) 2.0%</td> <td></td> </tr> <tr> <td>2) 2.0%</td> <td></td> </tr> <tr> <td>3) 30%</td> <td></td> </tr> <tr> <td>4) 1.0%</td> <td></td> </tr> </table>	6	8	1) 2.35%	2.70%	2) 5.75%	6.25%	3) 35.0%	35.0%	4) 2.20%	2.20%	Minimums		1) 2.0%		2) 2.0%		3) 30%		4) 1.0%		<table border="0"> <tr> <td style="text-align: center;">5 yr &lt;\$75K</td> <td style="text-align: center;">75K+</td> </tr> <tr> <td>1) 4.50%</td> <td>6.00%</td> </tr> <tr> <td>2) 2.00%</td> <td>2.25%</td> </tr> <tr> <td>3) 25%</td> <td>25%</td> </tr> <tr> <td>4) 4.00%</td> <td>5.50%</td> </tr> <tr> <td>5) 4.00%</td> <td>5.50%</td> </tr> <tr> <td>6) 2.00%</td> <td>2.65%</td> </tr> </table> <table border="0"> <tr> <td style="text-align: center;">7 yr &lt;\$75K</td> <td style="text-align: center;">75K+</td> </tr> <tr> <td>1) 4.75%</td> <td>6.25%</td> </tr> <tr> <td>2) 2.00%</td> <td>2.25%</td> </tr> <tr> <td>3) 25%</td> <td>25%</td> </tr> <tr> <td>4) 4.00%</td> <td>5.50%</td> </tr> <tr> <td>5) 4.00%</td> <td>5.50%</td> </tr> <tr> <td>6) 2.25%</td> <td>2.95%</td> </tr> </table>	5 yr <\$75K	75K+	1) 4.50%	6.00%	2) 2.00%	2.25%	3) 25%	25%	4) 4.00%	5.50%	5) 4.00%	5.50%	6) 2.00%	2.65%	7 yr <\$75K	75K+	1) 4.75%	6.25%	2) 2.00%	2.25%	3) 25%	25%	4) 4.00%	5.50%	5) 4.00%	5.50%	6) 2.25%	2.95%	<p style="text-align: center;">10 year rates</p> <p style="text-align: center;">Below \$75K / 75K+</p> <table border="0"> <tr> <td>1) 4.75%</td> <td>6.25%</td> </tr> <tr> <td>2) 2.00%</td> <td>2.25%</td> </tr> <tr> <td>3) 25%</td> <td>25%</td> </tr> <tr> <td>4) 4.00%</td> <td>5.50%</td> </tr> <tr> <td>5) 4.00%</td> <td>5.50%</td> </tr> <tr> <td>6) 2.20%</td> <td>3.00%</td> </tr> </table> <p style="text-align: center;">Plus rates</p> <table border="0"> <tr> <td>1) 4.50%</td> <td>6.00%</td> </tr> <tr> <td>2) 2.00%</td> <td>2.25%</td> </tr> <tr> <td>3) 25%</td> <td>25%</td> </tr> <tr> <td>4) 4.00%</td> <td>5.50%</td> </tr> <tr> <td>5) 4.00%</td> <td>5.50%</td> </tr> <tr> <td>6) 2.00%</td> <td>2.80%</td> </tr> </table>	1) 4.75%	6.25%	2) 2.00%	2.25%	3) 25%	25%	4) 4.00%	5.50%	5) 4.00%	5.50%	6) 2.20%	3.00%	1) 4.50%	6.00%	2) 2.00%	2.25%	3) 25%	25%	4) 4.00%	5.50%	5) 4.00%	5.50%	6) 2.00%	2.80%	<table border="0"> <tr> <td>1) 6.50% (2% min, 100% PR)</td> </tr> <tr> <td>2) 2.00% (2% min)</td> </tr> </table> <p>No rate lock for qualified or 1035 transfers; money must be received before the day of rate change</p>	1) 6.50% (2% min, 100% PR)	2) 2.00% (2% min)	<table border="0"> <tr> <td>1) 8.00% (3% min, 100% PR)</td> </tr> <tr> <td>2) 7.25% (2% min)</td> </tr> <tr> <td>3) 2.50% (2% min, 100% PR)</td> </tr> <tr> <td>4) 3.00% (2% Min)</td> </tr> </table> <p>No rate lock for qualified or 1035 transfers; money must be received before the day of rate change</p>	1) 8.00% (3% min, 100% PR)	2) 7.25% (2% min)	3) 2.50% (2% min, 100% PR)	4) 3.00% (2% Min)
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Issue Ages	0-85	0-83(5yr) / 0-81(7yr)	0-78 Q or NQ	18-85 Q / 0-85 NQ	18-85 Q / 0-85 NQ																																																																														
Minimum Issue	\$2,000 Q and \$5,000 NQ	\$5,000 Q and NQ	\$5,000 Q and NQ	\$3,000 Q and NQ (\$50 for ACH)	\$10,000 Q and NQ																																																																														
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	Ages 0-80 = \$750k Ages 80+ = \$500K	\$750,000																																																																														
Free Annual Partial Withdrawal	10% Immediately	10% after year one	10% after year one	10% Immediately	10% Immediately																																																																														
Surrender Charges	8/7/6/5/4/3-6 yrs 8/7/6/5/4/3/2/1-8 yrs (+/- MVA)	5 years 8/7/6/5/4 7 years 9/8/7/6/5/4/3 (+ or- MVA)	10 years 10/9/8/7/6/5/4/3/2/1 Plus 16/15/14/13/12/ 11/10/8/6/4	7 years 9/8/7/6/5/4/3	7 years 0-57: 12/11/10/9/8/7/6  58-85: 9/8/7/6/5/4/3																																																																														
Minimum Guarantee	90% of Premium at 2%	87.5% of premium at 1- 3%	87.5% of premium at 1- 3%	100% of premium at 2%	100% of premium at 2%																																																																														
Comments	Nursing Home Waiver 90 days After Year one – Full AV  *Global Index is weighted using 3 indices; DJ Eurostoxx 50, S&P 500 and Nikkei 225 w/ this calculation; 50% = highest return 30% = 2 <sup>nd</sup> highest 20% = lowest return	Add'l deposits do not reset surrender -Nursing Home waiver – 100% of A.V. after yr 1 if confined for 60 days -T.I. waiver available -Can annuitize after year 1 for a minimum of 10 years -Avail Income Edge/(Plus) Benefit Rider(OR only) **Call CPS for commission rates in subsequent years	Add'l deposits do not reset surrender -Nursing Home waiver – 100% of A.V. after yr 1 if confined for 60 days, T.I. waiver available -Can annuitize after year 1 for a minimum of 10 years -Avail Income Edge/(Plus) Benefit Rider(OR only) **Call CPS for commission rates in subsequent years	Add'l deposits do not reset surrender  90 day Extended Care waiver after yr1  100% Terminal Illness waiver after yr1  Can annuitize after year1 (min 7yrs; based on CSV)  Income Rider Available	90 day Extended Care waiver after yr1  100% Terminal Illness waiver after yr1  Can annuitize after year1 for a minimum of 5 yrs(based on CSV)  ^Product approved with state-specific marketing material or Disclosure Document.																																																																														
Product's approved in these states	WA	WA and OR	WA and OR	OR	OR and WA																																																																														



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18551 Von Karman Avenue, Suite 150, Irvine, CA 92612

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Dean Walsh(ext. 143), Eric Neilsen( ext. 126), Scott White(ext. 128), Ryan O'Toole(ext. 149)

# OREGON / WASHINGTON INDEX ANNUITIES

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

Carrier	Great American	Great American	Great American	ING USA	ING USA
Ratings	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+	A.M. Best A S&P A+
Assets	9.6 Billion	9.6 Billion	9.6 Billion	64.1 Billion	64.1 Billion
Product Name	<b>^American Valor II</b>	<b>Safe Return</b>	<b>Safe Outlook</b>	<b>Envoy 6 &amp; 9</b>	<b>Secure Index 7</b>
Crediting Method	*5% Premium Bonus in first 3 years 1) Annual Reset / Ratchet with Monthly Average Cap 2) Annual Reset / Ratchet Point to Point 3) Fixed Account S&P 500 Index	*1) Annual Reset / Ratchet with Monthly Average Cap(with bailout rate) *2) Annual Reset / Ratchet Point to Point(with bailout rate) 3) Fixed Account S&P 500 Index	*1) Annual Reset / Ratchet with Monthly Average Cap(with bailout rate) *2) Annual Reset / Ratchet Point to Point(with bailout rate) 3) Fixed Account S&P 500 Index	3 Crediting Methods 1) Annual/Reset Ratchet Point to Point w/ Cap 2) Fixed Account  Blended index 70% S&P 500 30% DJ EuroSTOXX 50	3 Crediting Methods 1) Annual Reset/ Ratchet, pt-to-pt with Cap 2) Annual Reset/Ratchet Mo pt-to-pt 3) Fixed Account  S&P 500 Index
Premium Listing	Flexible \$2,000 Q / \$5,000 NQ	Single	Single	Flexible \$5,000 min add'l	Flexible \$50 min. add'l
Crediting Rates	1) 7.00% (2% min, 100% PR) 2) 6.50% (2% min) 3) 2.75% (2% Min)  No rate lock for qualified or 1035 transfers; money must be received before the day of rate change	1) 7.00% (6.50%) 2) 6.50% (6.00%) 3) 2.75% (2% Min)  No rate lock for qualified or 1035 transfers; money must be received before the day of rate change	<100K 100K+ 1) 5.00% 5.25% (4.5%) (4.75%) 2) 5.00% 5.25% (4.5%) (4.75%) 3) 2.25% 2.35%  No rate lock for qualified or 1035 transfers; money must be received before the day of rate change	<75k 75k 6YR:1) 5.50% 6.50% 2) 2.60% 2.70% 9YR:1) 6.75% 7.50% 2) 2.60% 2.70% No Min. Caps/Max Spreads	<75K 75K 1) 6.00% 7.00% 2) 2.25% 2.55% 3) 2.60% 2.60%  No Min. Caps/Max Spreads
Commission	0-75NQ/18-75Q = 6.5% 76-80 = 5.35% 81-85 = 3.60%	0-75NQ / 18-75Q = 6.5% 76-80 = 5.35% 81-85 = 3.60%	0-75NQ / 18-75Q = 4% 76-80 = 3% 81-85 = 2%	All Ages: 3 yr 1% w/ .75% Trail 6 yr 1.5% w/ .75% Trail 9 yr 6.5% (trails avail)	0 – 80 = 5%
Issue Ages	18-85Q / 0-85NQ	18-85 Q / 0-85 NQ	18-85 Q / 0-85 NQ	0-80 Q or NQ	0-80 Q or Non Q
Minimum Issue	\$10,000 Q and NQ	\$25,000 Q and NQ	\$10,000 Q and NQ	\$15,000 Q and NQ	\$15,000 Q and NQ
Maximum Issue	\$750,000	0-79: \$750,000 80-85: \$500,000	0-79: \$750,000 80-85: \$500,000	\$1,000,000.00	\$1,000,000
Free Annual Partial Withdrawal	10% Immediately	10% Immediately	10% Immediately	10% Immediately	Int. only in yr 1 10% after yr 1
Surrender Charges	<sup>^^</sup> 10 years 10/9/8/7/6/5/4/3/2/1	10 years 10/9/8/7/6/5/4/3/2/1	6 years 9/8/7/6/5/4/	9 Years 9/9/9/8/4/6/5/4 (+/- MVA)	12/11/10/10/9/8/7 7 years
Minimum Guarantee	100% of premium at 2%	100% of premium at 2%	90% of premium at 2%	100% of Premium at 1%	*100% of premium at 1%
Comments	*Premium Bonus for payments received in first 3 yrs and reduced at older ages; 0-57 – 7.5% 58 -69 – 6.25% 70-85 – 5% (different for OR) <sup>^^</sup> Under 58 – 12 year product -NH & TI Waiver available  <sup>^</sup> Product approved with state-specific marketing material or Disclosure Document.	Extended Care and Terminal Illness Waivers available  Can annuitize anytime for a minimum of 10 years(based on CSV; 100% chargeback in year 1)  *Can surrender the contract without penalty if rate renews below the bailout rate.	Extended Care and Terminal Illness Waivers available  Can annuitize anytime for a minimum of 10 years(based on cash surrender value; 100% chargeback in year 1)  *Can surrender the contract without penalty if rate renews below the bailout rate.  Return of Premium Guarantee	Choice of six or nine year option  45 Days N/H waiver available after year one waives surrender only  30 Day exit window to leave contract after guarantee period w/ out incurring surrender or MVA  Available Income Protector rider	Death Benefit: Accumulation Value or Min. Guarantee less surrender  Can annuitize after yr 1 for a min. of 10 yrs  30 day Nursing Home Waiver available  *Min. Guarantee for 1 <sup>st</sup> 7 years, then will be floating between 1.0%-2.0% each contract ann. Based on 5 year treasury less 1.25%
Product's approved in these states	OR and WA	WA and OR	WA	OR and WA	WA



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Carrier	Lafayette Life	Lincoln Benefit Life	Lincoln Benefit Life	Lincoln Benefit Life	Lincoln Benefit 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 AA-
Assets	2 Billion	2.2 Billion (76 Billion Allstate)	2.2 Billion (76 Billion Allstate)	2.2 Billion (76 Billion Allstate)	2.2 Billion (76 Billion Allstate)
Product Name	Marquis Centennial	Saver's Index	Saver's Index III	Saver's Index Plus	Saver's Index Premier
Crediting Method	4 Crediting Options: 1) Annual Reset/Ratchet, point-to-point 2) Annual Reset/Ratchet w/ Mo. Avg. 3) Annual Reset/Ratchet w/ Mo. Pt-to-Pt 4) Fixed Account  S&P 500 Index	Annual Reset/Ratchet Pt to Pt  2 Crediting Options based on participation rate  S&P 500 Index	Annual Reset/Ratchet point to point  2 Crediting Options based on participation rate  S&P 500 Index	5 crediting methods 1) Annual Reset/Ratchet Pt-to-Pt 2) Annual Reset/Ratchet pt-to-pt w/ low water mark 3) Annual Reset/Ratchet w/ Monthly Avg 4) Annual Reset/Ratchet Monthly cap 5) Fixed account S&P 500 Index	3% Premium Bonus 5 crediting methods  1) Ann. Reset/Ratchet pt-to-pt 2) Ann. Reset/Ratchet pt-to-pt w/ low water mark 3) Ann. Reset/Ratchet w/ Mo. Avg 4) Ann. Reset/Ratchet w/ Mo. Cap 5) Fixed account
Premium Listing	Flexible. \$84/mo. minimum additional	Single	Flexible Min. Add'l \$250	Single	Single
Crediting Rates	100% P.R. Guar *3yr *5yr *7yr *10yr 1) 2.5 4.50 5.50 6.50 2) 2.5 4.50 5.75 6.75 3) 1.0 1.75 2.00 2.25 4) 1.50 2.00 2.75 3.00  Min CAP 1) 1.5% 2) 1.5% 3) 0.125% 4) 1.5%	PR Cap 100k+ 60% 5.5% 6.00% 100% 5.0% 5.50%  Bailout Provision – client can leave contract if renewal cap is 2% less than issue cap	PR Cap 100k+ 60% 5.50% 6.00% 100% 5.00% 5.50%  Bailout Provision – client can leave contract if renewal cap is 2% less than issue cap	Under \$100K 100K+ 1) 5.00% 5.50% 2) 4.65% 5.15% 3) 4.25% 5.25% 4) 1.70% 1.80% 5) 1.25% 1.25%  Min. fixed acct = 1.00%  100% PR Guaranteed	Under \$100K 100K+ 1) 5.00% 5.50% 2) 4.80% 5.30% 3) 4.75% 5.75% 4) 1.80% 1.90% 5) 1.25% 1.25%  Min. fixed acct = 1.00%  100% PR Guaranteed
Commission	3yr 5yr 7yr 10yr 0-75 2% 4% 76-85 1% 3% 0-70 6% 8% 71-80 5% 7% 81-85 4% 5%	5% 0-75 3.5% 76+ Based on owner age	8% 0-75 5.5% 76+ Based on owner age	0-75 = 4% 76-85 = 2.80% .25% trail yrs. 6+	0-75 = 7.25% 76-85 = 5.075% Trail comp available w/ Enhanced Rider
Issue Ages	0-85 Q or NQ	Owner 0-90, Annuitant 0-75 Q or Non Q	Owner 0-90, Annuitant 0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ
Minimum Issue	\$1,000	\$10,000	\$10,000 Q and NQ	\$10,000 Q and NQ	\$10,000 Q and NQ
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Free Annual Partial Withdrawal	Interest Only in Yr 1 10% after Yr 1	10% after year one	10% after year 1	10% after year 1	10% after year 1
Surrender Charges	3 year - 7/5/3 5 year - 8/7/6/4/2 7 year - 8/7/6/5/4/3/2	8/8/8/8/8/8 7 years	10 years 10/9/8/7/6/5/4/3/2/1	8/8/7/6/5 5 years	10 years 12/11/10/9/8/7/6/5
Minimum Guarantee	90% of premium at 3%	90% of premium at 3%	90% of premium at 3%	100% of premium at 1.5%	100% of premium at 1.5%
Comments	N/H waiver: 25% if confined for 60 days after year one  Add'l deposits do not reset surrender  Add'l deposits go in to fixed acct. until policy allocation date – 15 <sup>th</sup> of month 100% T.I. waiver  Can annuitize after year 1 for min. of life	Can annuitize after year 1 w/ no surrender – min. 3 years  45 day window @ end of 7th yr to move money  Confinement, Terminal Illness and Unemployment waivers available in most states  Saver's Index I is filed under different name in SC	Add'l. deposits do not reset surrender  Can annuitize after yr 5 for 5 yr min.  Confinement, Terminal Illness and Unemployment waivers available in most states  -ADL Rider available – Call for details	5 year contract  Confinement, TI, and unemployment waiver available  Return of premium guarantee rider available  *Promo on apps written through 11-30-07	10 year contract  Confinement, TI, and unemployment waiver available  Return of premium guarantee rider available  -ADL Rider available – Call for details  *Promo on apps written through 11-30-07
Product's approved in these states	OR and WA	WA	OR	OR and WA	OR



# OREGON / WASHINGTON INDEX ANNUITIES

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

Carrier	Lincoln Financial Group	Lincoln Financial Group	Lincoln Financial Group	RBC (Liberty Life)	RBC (Liberty 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	A.M. Best A
Assets	119.8 Billion	119.8 Billion	119.8 Billion	3.75 Billion	3.75 Billion
Product Name	OptiChoice 5	OptiChoice 7	OptiChoice 9	Enhanced Choice 8	Choice 10 Annuity
Crediting Method	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	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	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	2% Prem Bonus 5 Crediting Methods  1) Annual Reset / Ratchet Annual Point to Point(S&P 500) 2) Annual Reset / Ratchet Monthly Point to Point(S&P 500) 3) Annual Reset / Ratchet Quarterly Point to Point(DIJA Index) 4) Annual Reset / Ratchet Monthly Average with cap(DIJA Index) 5) Fixed Account	5 Crediting Methods  1) Annual Reset / Ratchet Annual Point to Point(S&P 500) 2) Annual Reset / Ratchet Monthly Point to Point(S&P 500) 3) Annual Reset / Ratchet Quarterly Point to Point(DIJA Index) 4) Annual Reset / Ratchet Monthly Average with cap(DIJA Index) 5) Fixed Account
Premium Listing	Flexible \$50 min add'l	Flexible \$50 min add'l	Flexible \$50 min add'l	Single	Flexible \$500 min add'l
Crediting Rates	Under \$100K 100K+ 1) 4.70% 5.00% 2) 2.05% 2.15% 3) 9.00% 9.00% 4) 2.45% 2.60%  1) Min Cap. (2.50%) 2) Min Cap. (1.00%) 3) Max sprd. (9.00%) 4) Min Cap. (1.25%)	Under \$100K 100K+ 1) 5.15% 5.45% 2) 2.25% 2.35% 3) 9.00% 9.00% 4) 2.65% 2.80%  1) Min Cap. (2.50%) 2) Min Cap. (1.00%) 3) Max sprd. (9.00%) 4) Min Cap. (1.50%)	Under \$100K 100K+ 1) 5.45% 5.90% 2) 2.35% 2.50% 3) 9.00% 9.00% 4) 2.80% 3.00%  1) Min Cap. (2.50%) 2) Min Cap. (1.00%) 3) Max sprd. (9.00%) 4) Min Cap. (1.75%)	1) 5.50% 2) 2.50% 3) 3.00% 4) 5.00% 5) Year 1 – 2.90% Year 2-8 – 1.90%	1) 5.00% 2) 2.25% 3) 2.50% 4) 5.00% 5) 2.80%
Commission	0-75 5.0% 76-80 3.5% 81-85 2.25%	0-75 6.0% 76-80 4.25% 81-85 2.75%	0-75 = 7.0% 76-80 = 4.75% 81-85 **	0-75 = 5.25% 76-80 = 3.75% 81-85 = 2.75% Trails Avail	0-75 = 9.25% 76-80 = 7.75% 81-85 = 5.25% Trails Avail
Issue Ages	0-85 Q & NQ	0-85 Q & NQ	0-80 Q & NQ	0-85 NQ / 0-80 Q	0-85 NQ / 0-80 Q
Minimum Issue	\$2000 Q / \$5000 NQ	\$2000 Q / \$5000 NQ	\$2000 Q / \$5000 NQ	\$5,000 Q and NQ	\$5,000 Q and NQ
Maximum Issue	Ages 0-65 = \$2 million Ages 65+ = \$500K	Ages 0-65 = \$2 million Ages 65+ = \$500K	Ages 0-65 = \$2 million Ages 65+ = \$500K	\$1,000,000	\$1,000,000
Free Annual Partial Withdrawal	10% immediately	10% immediately	10% immediately	10% after year 1	10% after year one
Surrender Charges	9/8/7/6/5 – 5 yrs. (+ or – MVA)	9/8/7/6/5/4/3 – 7 yrs. (+ or – MVA)	9/8/7/6/5/4/3/2/1 – 9yr (+ or – MVA)	8 years 9/8/7/6/5/4/3/2 (+ or – MVA)	10 Years 9/9/8/7/6/5/4/3/2/1 (+ or – MVA)
Minimum Guarantee	**100% of prem. at 1.25%	**100% of prem. at 1.50%	**100% of prem. at 1.75%	87.5% of premium at 1.25%	87.5% of premium at 1.25%
Comments	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	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	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	Nursing Home waiver available after year one – 90 days  Terminal Illness waiver after year one (TI – less than 12 months to live)  Can annuitize after yr 5 for min. of 5 yrs  Can annuitize after yr 2 for a lifetime income	Nursing Home waiver available after year one – 90 days  Terminal Illness waiver after year one (TI – less than 12 months to live)  Can annuitize after yr 5 for min. of 5 yrs  Can annuitize after yr 2 for a lifetime income
Product's approved in these states	WA	WA	WA	WA	WA



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Dean Walsh(ext. 143), Eric Neilsen(ext. 126), Scott White(ext. 128), Ryan O'Toole(ext. 149)

# OREGON / WASHINGTON INDEX ANNUITIES

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

Carrier	RBC (Liberty Life)	Reliance Standard	The Standard	Transamerica																																							
Ratings	A.M. Best A	A.M. Best A S&P A	A.M. Best A S&P A+	A.M. Best A S&P AA-																																							
Assets	3.75 Billion	3.5 Billion	12.9 Billion	103.9 Billion																																							
Product Name	Enhanced Choice 10	Keystone 5, 7 & 10	Index Growth Annuity 5 and 7	Index Advantage																																							
Crediting Method	5% Premium Bonus 5 Crediting Methods  1) Annual Reset / Ratchet Annual Point to Point(S&P 500) 2) Annual Reset / Ratchet Monthly Point to Point(S&P 500) 3) Annual Reset / Ratchet Quarterly Point to Point(DIJA Index) 4) Annual Reset / Ratchet Monthly Average with cap(DIJA Index) 5)Fixed Account	5 Crediting Methods 1) Annual Reset/Ratchet Pt to Pt 2) Annual Reset/Ratchet Pt to Pt w/ PR 3) Annual Reset/Ratchet W/ Mo Avg 4)Annual reset/Ratchet Mo Avg w/ PR 5) Fixed  S&P 500	5 and 7 year contract  1) Annual Reset/Ratchet point to point  2) Fixed Account  S&P 500 Index	2 Crediting Methods  1) Annual Reset/Ratchet Pt to Pt w/Bailout Rate 2)Fixed Account  S&P 500 Index																																							
Premium Listing	Single	Single	Single	Single																																							
Crediting Rates	1) 5.00% 2) 2.25% 3) 2.50% 4) 5.00% 5) Year 1 – 2.55% Year 2-8 – 1.55%	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>5yr</th> <th>7yr</th> <th>10yr</th> </tr> </thead> <tbody> <tr> <td>1) 5.5%</td> <td>6.00%</td> <td>6.00%</td> <td></td> </tr> <tr> <td>2) 25%</td> <td>30%</td> <td>30%</td> <td></td> </tr> <tr> <td>3) 6.0%</td> <td>6.50%</td> <td>6.50%</td> <td></td> </tr> <tr> <td>4) 35%</td> <td>40%</td> <td>40%</td> <td></td> </tr> <tr> <td>5) 3.0%</td> <td>3.1%</td> <td>3.2%</td> <td></td> </tr> </tbody> </table> <p style="text-align: center;"><u>Minimums for all yrs:</u> 1) 4% 2) 25% 3) 5% 4) 35%</p>		5yr	7yr	10yr	1) 5.5%	6.00%	6.00%		2) 25%	30%	30%		3) 6.0%	6.50%	6.50%		4) 35%	40%	40%		5) 3.0%	3.1%	3.2%		<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>5yr</th> <th>7yr</th> </tr> </thead> <tbody> <tr> <td>PR</td> <td>100%</td> <td>100%</td> </tr> <tr> <td>CAP</td> <td>3.75%</td> <td>4.00%</td> </tr> <tr> <td>100K+</td> <td>4.50%</td> <td>4.75%</td> </tr> <tr> <td>Fixed</td> <td>3.00%</td> <td>3.00%</td> </tr> </tbody> </table> <p style="text-align: center;">Min Fix – 1.3% Min Cap – 1.0% Bailout provision if cap drops 2% lower then initial rate *Principal Gaur rider avail</p>		5yr	7yr	PR	100%	100%	CAP	3.75%	4.00%	100K+	4.50%	4.75%	Fixed	3.00%	3.00%	1) 6.00% w/3.25% Bailout Rate  2) 1.75%(1.5% min)
	5yr	7yr	10yr																																								
1) 5.5%	6.00%	6.00%																																									
2) 25%	30%	30%																																									
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	5yr	7yr	10yr																																								
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86-90 =	1.85%	2.25%																																									
Issue Ages	0-85 NQ / 0-80 Q	0-85 Q or NQ	0-90 Q or NQ	0-80 Q or NQ																																							
Minimum Issue	\$5,000 Q and NQ	\$10,000 Q and NQ	\$15,000	\$2,000 Q / \$10,000 NQ																																							
Maximum Issue	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000																																							
Free Annual Partial Withdrawal	10% after year one	10% Immediately	10% immediately	10% after year one																																							
Surrender Charges	10 Years 9/9/8/7/6/5/4/3/2/1 (+ or – MVA)	5yr:9/8/7/6/5 7yr:9/8/7/6/5/4/3 10yr:9/8/7/6/5/4/3/2/1	5yr - 8/7/6/4/2 7yr - 9/8/7/6/5/4/2	10 years *9/9/8/7/6/5/4/3/2/1																																							
Minimum Guarantee	87.5% of premium at 1.25%	100% of premium at 2% (1.5% for 5 yr)	100% of premium at 1%	100% of premium at 1.50%																																							
Comments	Nursing Home waiver available after year one – 90 days  Terminal Illness waiver after year one (TI – less than 12 months to live)  Can annuitize after yr 5 for min. of 10 yrs  Can annuitize after yr 2 for a lifetime income	Nursing Home Waiver available after year one – 90 days increases liquidity to 25%  Terminal Illness waiver after year one – 100%	31 day Nursing Home, and terminal Illness waiver available	*8 year for IN and MD 8/8/7/6/5/4/3/2  Terminal Illness and Nursing Home Waiver  Can annuitize after year 1 for a period of at least 60mths																																							
Product's approved in these states	WA	WA	OR and WA	OR and WA																																							



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