

# INDEX ANNUITY SPREADSHEET

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

Carrier	Allianz	Allianz	Allianz	Allianz	Allianz																																																									
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	66.4 Billion	66.4 Billion	66.4 Billion	66.4 Billion	66.4 Billion																																																									
Product Name	Endurance Elite	Endurance Plus	MasterDex Plus	MasterDex 5 Plus	MasterDex 10 Plus																																																									
Crediting Method	10% Premium Bonus*  1) Annual Reset/Ratchet Pt-Pt  2) Annual Reset/Ratchet Monthly Pt-PT  3) Annual Reset/Ratchet Monthly Avg. w/ Spread  4) Fixed Acct.  Choice of NASDAQ, S&P 500 & FTSE 100 Blended (Dow-35%, Lehman-35%, Euro-20%, Russ-10%)	20% Premium Bonus*  1) Annual Reset/Ratchet Pt-Pt  2) Annual Reset/Ratchet Monthly Pt-PT  3) Annual Reset/Ratchet Monthly Avg. w/ Spread  4) Fixed Acct.  Choice of NASDAQ, S&P 500 & FTSE 100 Blended (Dow-35%, Lehman-35%, Euro-20%, Russ-10%)	One Crediting Method  1) Annual Reset/Ratchet Pt-Pt  2) Annual Reset/Ratchet Monthly Pt-PT  3) Annual Reset/Ratchet Monthly Avg. w/ Spread  *4) Fixed Acct.  Choice of NASDAQ, S&P 500 & FTSE 100 Blended (Dow-35%, Lehman-35%, Euro-20%, Russ-10%)	5% Premium Bonus in 1 <sup>st</sup> 5 years  1) Annual Reset/Ratchet Pt-Pt  2) Annual Reset/Ratchet Monthly Pt-PT  3) Annual Reset/Ratchet Monthly Avg. w/ Spread  *4) Fixed Acct.  Choice of NASDAQ, S&P 500 & FTSE 100 Blended (Dow-35%, Lehman-35%, Euro-20%, Russ-10%)	10% Premium Bonus in 1 <sup>st</sup> 5 years  1) Annual Reset/Ratchet Pt-Pt  2) Annual Reset/Ratchet Monthly Pt-PT  3) Annual Reset/Ratchet Monthly Avg. w/ Spread  4) Fixed Acct.  Choice of NASDAQ, S&P 500 & FTSE 100 Blended (Dow-35%, Lehman-35%, Euro-20%, Russ-10%)																																																									
Premium Listing	Flexible for 1 year \$25 min	Flexible for 3 years \$25 min	Flexible for 3 Years \$25 min	Flexible for 5 Years \$25 min	Flexible for 5 Years \$25 min																																																									
Crediting Rates	100% PR guaranteed <u>NAS S&amp;P FTSE BL</u> 1) 5.50 6.00 6.00 6.50 2) 3.10 2.50 2.50 N/Av 3) N/A N/A N/A 2.00 4) 2.50	100% PR guaranteed <u>NAS S&amp;P FTSE BL</u> 1) 5.50 6.00 6.00 6.50 2) 3.10 2.50 2.50 N/Av 3) N/A N/A N/A 2.00 4) 2.50	100% PR guaranteed <u>NAS S&amp;P FTSE Blend</u> 1) 5.5%6.25%5.75%6% 2) 2.5%2.3% 2.3% N/Av 3) N/Av N/Av N/Av N/Av 4) 2.65%	100% PR guaranteed <u>NAS S&amp;P FTSE Blend</u> 1) 5.0%5.75%5.25%5.75 2) 2.5%2.3% 2.3% N/Av 3) N/Av N/Av N/Av N/Av 4) 2.25%	100% PR guaranteed <u>NAS S&amp;P FTSE Blend</u> 1) 7%7.75%7.50%7.75% 2) 3.2%3.0% 2.9% N/Av 3) N/Av N/Av N/Av N/Av 4) 3.00%																																																									
Commission	<table border="1"> <tr><th>Yr1</th><th>Yr2-5</th><th>Yr 6+</th></tr> <tr><td>A 5.0</td><td></td><td></td></tr> <tr><td>B 2.25</td><td>0.33</td><td>1.00</td></tr> </table> Commissions reduced at ages 76+	Yr1	Yr2-5	Yr 6+	A 5.0			B 2.25	0.33	1.00	<table border="1"> <tr><th>Yr1</th><th>Yrs2-3</th><th>Trail</th></tr> <tr><td>A 8.0</td><td>4.0</td><td>0</td></tr> <tr><td>B 5.5</td><td>2.75</td><td>.33</td></tr> <tr><td>C 2.0</td><td>1.0</td><td>1.0</td></tr> </table> Commissions reduced at ages 76+	Yr1	Yrs2-3	Trail	A 8.0	4.0	0	B 5.5	2.75	.33	C 2.0	1.0	1.0	<table border="1"> <tr><th>Yr1</th><th>Yrs2&amp;3</th><th>Trail</th></tr> <tr><td>A 7.0</td><td>3.5</td><td>0</td></tr> <tr><td>B 5.0</td><td>2.5</td><td>0.5</td></tr> <tr><td>C 3.0</td><td>1.5</td><td>1.0</td></tr> </table> Commissions reduced at ages 76+	Yr1	Yrs2&3	Trail	A 7.0	3.5	0	B 5.0	2.5	0.5	C 3.0	1.5	1.0	<table border="1"> <tr><th>Yr1</th><th>Yrs2-5</th><th>Trail</th></tr> <tr><td>A 8.0</td><td>4.0</td><td>0</td></tr> <tr><td>B 6.0</td><td>3.0</td><td>0.5</td></tr> <tr><td>C 3.25</td><td>1.625</td><td>1.0</td></tr> </table> Commissions reduced at ages 76+	Yr1	Yrs2-5	Trail	A 8.0	4.0	0	B 6.0	3.0	0.5	C 3.25	1.625	1.0	<table border="1"> <tr><th>Yr1</th><th>Yrs2-5</th><th>Trail</th></tr> <tr><td>A 8.0</td><td>3.5</td><td>0</td></tr> <tr><td>B 6.0</td><td>2.5</td><td>.50</td></tr> <tr><td>C 3.75</td><td>1.375</td><td>1.0</td></tr> </table> Commissions reduced at ages 76+	Yr1	Yrs2-5	Trail	A 8.0	3.5	0	B 6.0	2.5	.50	C 3.75	1.375	1.0
Yr1	Yr2-5	Yr 6+																																																												
A 5.0																																																														
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Issue Ages	0-80 Q or NQ	0-80 Q or NQ	0-80 Q or NQ	0-80 Q or NQ	0-80 Q or NQ																																																									
Minimum Issue	\$10,000 Q and NQ	\$10,000 Q and NQ	\$15,000 Q and NQ	\$15,000 Q and NQ	\$15000 Q and NQ																																																									
Maximum Issue	\$1,000,000 (approval req. 500k+)	\$1,000,000 (approval req. 500k+)	\$1,000,000 (approval req. 500k+)	\$1,000,000 (approval req. 500k+)	\$1,000,000 (approval req. 500k+)																																																									
Free Annual Partial Withdrawal	10% after year one	10% after year one	10% after year one	10% after year one	10% after year one																																																									
Surrender Charges	5 Years 8/7/6/5/4	10 Years 10/10/10/8.75/7.50/ 6.25/5.0/3.75/2.5/1.25	7 years 10/9/8/7/6/5/4 (+/- MVA)	10 years 15/15/15/15/12.86/10.71/ 8.57/6.43/4.29/2.14 (+/- MVA)	Client can take lump sum of 87.5% of premium at 1.5%																																																									
Minimum Guarantee	87.5% of premium at 1-3% (floating)	90% of premium at 1.5-3% (floating)	87.5% of premium at 2-3%	87.5% of premium at 2-3%	87.5% of premium at 2-3%																																																									
Comments	*Prem. Bonus credited to the EWB value, EWB receives 105% index earnings  Add'l deposits do not reset surrender  After five years, client may access the EWB value by choosing one of two options (Scheduled w/d over a period as short as 10 years or Guar. % w/d for life depending on age) Death and Nursing Home Benefit Available and vary state to state	*Prem. Bonus credited to the EWB value, EWB receives 105% index earnings  Add'l deposits do not reset surrender  After ten years, client may access the EWB value by choosing one of two options (Scheduled w/d over a period as short as 10 years or Guar. % w/d for life depending on age) Death and Nursing Home Benefit Available and vary state to state	Additional deposits allowed in 1 <sup>st</sup> 3 years – do not reset surrender  Trail commission options start in 2 <sup>nd</sup> year, based on AV at beginning of the year  Death Benefit = AV Lump Sum  Call CPS for State Specific Rider Availability  Client can walk away after 7 years  *Not Available in CA & TX	Additional deposits allowed in 1 <sup>st</sup> 5 years will receive bonus and do not reset surrender  Trail commission options start in 2 <sup>nd</sup> year, based on AV at beginning of the year  Death Benefit = AV Lump Sum  Call CPS for State Specific Rider Availability  *Not Available in CA & TX  10yr walk away product	Two tiered product, client must annuitize this contract for 10yr min anytime after 5 <sup>th</sup> yr  Additional deposits allowed in 1 <sup>st</sup> 5 years will receive bonus and do not reset surrender  Trail commission options start in 2 <sup>nd</sup> year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.)  Call CPS for State Specific Rider Availability																																																									
Product NOT in these states	NJ, NY, OR, TX, VT, WA	NY, OR, WA	NY, OR	NY, OR	CA, CT, NY, OR, PA, UT, WA																																																									



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

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

Carrier	Allianz	American General	American General	American General	American General
<b>Ratings</b>	<b>A.M. Best A S&amp;P AA-</b>	<b>A.M. Best A S&amp;P A+</b>	<b>A.M. Best A S&amp;P A+</b>	<b>A.M. Best A S&amp;P A+</b>	<b>A.M. Best A S&amp;P A+</b>
<b>Assets</b>	<b>66.4 Billion</b>	<b>38.6 Billion</b>	<b>38.6 Billion</b>	<b>38.6 Billion</b>	<b>38.6 Billion</b>
<b>Product Name</b>	<b>MasterDex X</b>	<b>Global Index Bonus</b>	<b>Global Index 6 &amp; 8</b>	<b>HorizonIndex</b>	<b>VisionAdvantage</b>
<b>Crediting Method</b>	*10% Premium Bonus in the 1 <sup>st</sup> 3 years 1) Annual Reset/Ratchet Pt-Pt 2) Annual Reset/Ratchet Monthly Pt-PT 3) Annual Reset/Ratchet Monthly Avg. w/ Spread 4) Fixed Acct. Choice of NASDAQ, S&P 500 & EuroSTOXX 50 Blended (Dow-35%, Lehman-35%, Euro-20%, Russ-10%)	Premium Bonus 5% 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 reset/Ratchet Monthly Point to Point  *Blended Index	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 reset/Ratchet Monthly Point to Point  *Blended Index	*Premium Bonus 9yr-4% 12yr-5% 3 Crediting Methods 1) Biannual reset/ratchet pt-pt 2) Monthly Pt-Pt w/ Ann. Reset/Ratchet 3) Fixed  S&P 500 Index	5 Crediting Methods 1) Fixed Acct 2) Ann. Reset/Ratchet Mo. Avg. w/ Spread 3) Ann Reset/Ratchet pt-to-pt with 100% PR rate 4) Ann Reset/Ratchet pt-to-pt with 80% PR rate 5) Ann Reset/Ratchet pt-to-pt with adjustable PR rate S&P 500 Index
<b>Premium Listing</b>	Flexible for 3 Years \$25 min	Single	Flexible \$2,000 min add'l (\$100/mo EFT)	Single	Single
<b>Crediting Rates</b>	100% PR guaranteed <u>NAS S&amp;P Euro Blend</u> 1) 5.0% 5.75% 5.25% 5.75 2) 2.5% 2.3% 2.3% N/Av 3) N/Av N/Av N/Av 2.0% 4) 2.25%	1) 2.60% 2) 5.75% 3) 35.0% 4) 2.20%  No rate lock for qualified or 1035 transfers; money must be received before the day of rate change  Minimums 1) 2.0% 2) 2.0% 3) 30% 4) 1.0%	6 8 1) 2.35% 2.70% 2) 5.75% 6.25% 3) 35.0% 35.0% 4) 2.20% 2.20%  No rate lock for qualified or 1035 transfers; money must be received before the day of rate change  Minimums 1) 2.0% 2) 2.0% 3) 30% 4) 1.0%	9yr 12yr 2yr- 15.50% 15.50% MoPt- 2.40% 2.40% Fixed- 2.65% 2.80%  No rate lock for qualified or 1035 transfers; money must be received before the day of rate change  100% PR guar. 2yr Min. CAP - 5% Mo.Cap Min. - 1% Fixed Min. - 2.0%	5yr 7yr 9yr 1) 2.10% 2.90% 3.45% 2) 5.00% 5.00% 5.00% 3) 5.25% 6.75% 8.00% 4) 5.75% 7.25% 8.50% 5) 30% 35% 40%  No rate lock for qualified or 1035 transfers; money must be received before the day of rate change 1) Min Rate (2.00%) 2) Max Spread (8.00%) 3) Min Cap. (2.00%) 4) Min Cap. (2.00%) 5) Min PR (30%)
<b>Commission</b>	Yr1 Yrs2-3 Trail A 7.0 3.5 0 B 5.0 2.5 .50 C 2.25 1.125 1.0 Commissions reduced at ages 76+	00-75: 7.0% 76-80: 4.5%	6yr 8yr 00-75: 5.0% 6.0% 76-80: 4.5% 4.75% 81-85: 4.25%	9yr 12yr 0-75 6.0% 8.0% 76-80 3.5% 4.0% 81-85 2.0% 2.5%	5yr 7yr 9yr 0-75 5% 6% 6% 76-85 4% 5% 76-80 5%
<b>Issue Ages</b>	0-80 Q or NQ	0-80	0-85	0-85 Q or NQ	0-85 (5&7) 0-80 (9)
<b>Minimum Issue</b>	\$20,000 Q and NQ	\$15,000 Q and NQ	\$2,000 Q and \$5,000 NQ	\$5,000 Q and NQ	\$15,000 Q and NQ
<b>Maximum Issue</b>	\$1,000,000 (approval req. 500k+)	\$1,000,000	\$1,000,000	\$1,000,000 (approval req. 500k+ above age 75)	\$1,000,000
<b>Free Annual Partial Withdrawal</b>	^10% After Year One	10% Immediately	10% Immediately	10% after year one	10% immediately
<b>Surrender Charges</b>	10 Years 10/10/10/8.75/7.5/6.25/5/3.75/2.5/1.25	10/10/10/10/10/9/8/7/6/4 -10 yrs (+/- MVA)	8/7/6/5/4/3-6 yrs 8/7/6/5/4/3/2/1-8 yrs (+/- MVA)	10/10/9/8/7/6/5/4/2-9yr 12/12/12/12/12/11 10/9/8/7/5/3 - 12yr (+/- MVA)	9/7.5/6/4.5/3 - 5 yr 9/8/7/6/5/4/3 - 7 yr 10/9/8/7/6/5/4/3/2 - 9 yr (+ or - MVA)
<b>Minimum Guarantee</b>	87.5% of premium at 2-3%	100% of premium at 2%	90% of Premium at 2%	90% of premium at 2%	90% of premium at 2%
<b>Comments</b>	*10% of bonus is vested each year -Annuitization available between yrs 1 & 6 - 10yrs min(bonus is excluded) -Call CPS for State Specific Rider Availability  Simple Income Rider 2 - 8% simple interest roll up each year on the simple W/D Value (2 options available on withdrawals, call CPS for details)	Nursing Home Waiver 90 days After Year one - Full AV  *Blended 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	Nursing Home Waiver 90 days After Year one - Full AV  *Blended 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	Nursing home waiver-full surrender after 1 <sup>st</sup> policy year after 90days in nursing home  Early annuitization available after yr 5 for 5 yr min. payout  Can reallocate between accounts every policy anniv.	Nursing Home Waiver - full surrender after 1 <sup>st</sup> policy year after 90 days in nursing home  Early annuitization available after yr 5 for 5 yr min. payout  Can reallocate between accounts every policy anniv.  *5 and 7 year available in AK
<b>Product NOT in these states</b>	CT, NV, NY, OR, WA	AK,CT,DE,MN,NV,NJ, NY,OR,PA,UT,VT,WA	OR,VT	AK, MN, NJ, NY, OK, OR, UT, VT, WA	AK*,CT,DE,IL,MN,NJ, NY, OR,PA,UT,VT,WA



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Carrier	American General	American Investors	American Investors	American Investors
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-
Assets	38.6 Billion	24.6 Billion	24.6 Billion	24.6 Billion
Product Name	VisionMaximizer	Income Select 5 and 7	Income Select 10 and Plus	Income Select Platinum
Crediting Method	5% Premium Bonus 4 Crediting Methods 1) Fixed Acct 2) Ann. Reset/Ratchet Mo. Avg. w/ Spread 3) Ann Reset/Ratchet pt- to-pt with 100% PR rate 4) Ann Reset/Ratchet pt- to-pt with adjustable PR rate  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 Annual Reset/Ratchet; 1)Point to Point Cap 2) Point to Point Guaranteed Cap 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
Premium Listing	Single	Flexible \$100 min add'l	Flexible \$100 min add'l	Flexible \$1,000 min add'l
Crediting Rates	<u>Rates:</u> 1) 2.65% 2) 5.00% 3) 6.00% 4) 35%  No rate lock for qualified or 1035 transfers; money must be received before the day of rate change <u>Minimums:</u> 1) 2% 2) 8% 3) 2% 4) 30%	<u>5 yr &lt;\$75K</u> <u>75K+</u> 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% <u>7 yr &lt;\$75K</u> <u>75K+</u> 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%	<u>10 year rates</u> <u>Below \$75K</u> / <u>75K+</u> 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% <u>Plus rates</u> 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%	<u>Rates:</u> <u>Below 75k</u> <u>75k+</u> 1) 7.00%    8.50% 2) 4.50%    6.00% 3) 25%    25% 4) 4.00%    5.50% 5) 4.00%    5.50% 6) 3.00%    3.80%  <u>Minimums</u> 1) 4.0% 2) 25% 3) no min.
Commission	Ages 0 – 75 = 8% (reduced in OK)	<u>5yr</u> <u>7yr</u> **0-75 3.00% 4.00% **78-80 2.05% 2.75% **81-83 1.95% 2.75%	<u>Both</u> **0-75 7.50% **78-80 5.50%	**0-75 = 5.0% **76-78 = 3.0%
Issue Ages	0-75 Q or NQ	0-83(5yr) / 0-81(7yr)	0-78 Q or NQ	0-78 Q or NQ
Minimum Issue	\$20,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Free Annual Partial Withdrawal	10% immediately	10% after year one	10% after year one	10% after year one
Surrender Charges	10 Years 17/16/15/14/13/ 10/9/8/7/6 (+/- 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 (+or- MVA on Both)	10yrs: 12/12/12/11/10/9/8/7/6/4 (+or-MVA)
Minimum Guarantee	90% of premium at 2%	87.5% of premium at 1- 3%	87.5% of premium at 1- 3%	87.5% of premium at 1- 3%
Comments	Nursing Home Waiver - full surrender after 1 <sup>st</sup> policy year after 90 days in nursing home  Early annuitization available after yr 5 for 5 yr min. payout  Can reallocate between accounts every policy anniv.	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 -Client benefits from better of 87.5% at 1.40% or Floor of 1% -Avail Income Edge Life Benefit Rider -**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 -Client benefits from better of 87.5% at 1.40% or Floor of 1% -Plus Product Not Avail in: NJ,NY,OR -Avail Income Edge Life Benefit Rider -**Call CPS for commission rates in subsequent years	-Add'l deposits do not reset surrender -NH Waiver 60 days after year one -TI Waiver after year one  -Early annuitization available after year one for min 10 years  Avail Income Edge Life Benefit Rider  **Call CPS for commission rates in subsequent years
Product NOT in these states	AK,DE,HI, IL, MN, MS, MT, NV, NJ, NY, OR,PA,UT,VT, WA	NY	NY, NJ(Plus)	CT,DE,MN,NJ,NV,NY, OR,PA, UT,VT,WA



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Carrier	American Investors	American National	American National	Annuity Investors
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	24.6 Billion	13.6 Billion	13.6 Billion	1.7 Billion
Product Name	Income Select Bonus	Strategy Index Annuity	Value Lock 7 & 10	FlexMax
Crediting Method	8% Prem Bonus 1 <sup>st</sup> 2 years 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 Eurostoxx 50 6) Point to Point Cap – Multi Index 7) Monthly Avg w/ Cap 8) Fixed S&P 500 Index	2 Crediting Methods  1) Annual Reset/Ratchet point to point  2) Fixed Account  S&P 500 Index	<u>Premium Bonus</u> 7 year = N/A 10 year = 5.0%  Monthly average, point to point, with one-time lock-in of interest gained  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
Premium Listing	Flexible \$100 min add'l	Single	Single	***Flexible \$50/mth, \$600/yr min.
Crediting Rates	<\$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) 4.00% 5.50% 7) 4.00% 5.50% 8) 2.00% 2.75%	100% PR guaranteed <u>7 year 10 year</u> 1) 6.00% 5.80% 2) 2.30% 2.00% <u>Minimum Caps</u> 1) 1.10% 2) 1.75%	100% participation rate guaranteed  NO CAP guaranteed	*1) 7.0% (2% min, 100% PR) 2) 6.5% (2% min) **3) 3.00% (2% min, 100% PR)  No rate lock for qualified or 1035 transfers; money must be received before the day of rate change
Commission	**0-75 = 7.0% **76-78 = 5.0%	<u>7yr</u> : 0-75 = 5%, 76-80 = 4% 81-85 = 3% <u>10yr</u> : 0-75 = 8%, 76-80 = 6.5% 81-85 = 5%	<u>7 year</u> 0-75 = 6%, 76-80 = 4% <u>10 year</u> 0-75 = 10%, 76-80 = 8%	***18-70Q = 4.20% ***71-85 = 2.70% (commission increased when automatic payment plan elected)
Issue Ages	0-78 Q or NQ	0-85 Q or NQ	0-80 Q or NQ	***18-85 Q
Minimum Issue	\$5,000 Q and NQ	\$4000 Q / \$5000 NQ	\$4000 Q / \$5000 NQ	***\$3,000 Q (\$50 for ACH)
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	Ages 0-80 = \$750k Ages 80+ = \$500K
Free Annual Partial Withdrawal	^10% immediately	10% after year one	10% after year one	10% Immediately
Surrender Charges	12/12/12/11/10/9/8/7/6/4 10 years (+/- MVA)	7 years 7/7/6/5/4/3/2 10 years 9/9/8/7/6/5/4/3/2/1	7 years 8/8/7/6/5/4/2 10 years 12/12/11/10/ 9/8/7/6/5/3	7 years 9/8/7/6/5/4/3
Minimum Guarantee	*87.5% of premium at 1-3%	90% of premium at 3%	*88.75% of premium at 1.75%	100% of premium at 2%
Comments	Add'l deposits do not reset surrender  ^cumulative up to 20%  *Min guarantee includes 10% prem bonus  Guarantee Purchase option – additional 10% bonus if annuitized over 10 years or more after year 10  Avail Income Edge Life Benefit Rider  **Call CPS for commission rates in subsequent years	7 and 10 year option  60 day NH & Disability Waivers available  -No early annuitization option -Return of Premium, Lifetime Income and Enhanced Death Benefit Rider available – Please call CPS for details -For ROP deduct .20% from Fixed Rate Option and/or .50% from CAP rate	*10 year minimum guarantee = 90.0% of premium at 1.75%  10 year not available in CT, MA, PA, WA  60 day NH & Disability Waivers available  Death Benefit will trigger lock-in option and gains will be paid out at that time  Gains are credited at the end of the index term or at the lock in date, whichever is earlier	Add'l deposits do not reset surrender  -90 day Extended Care waiver after yr1(N/A in: LA and MA) -100% Terminal Illness waiver after yr1(N/A in: LA and MA)  Can annuitize after year1(min 7yrs; based on CSV)  *N/A in OR **Different rate for OR  ***Available for Qualified Plans Only.
Product NOT in these states	AK,CT,DE,MN,NH,NJ, NY,OR,PA,TX,UT,VT,WA	MD,MA,MN,NY,OK,OR, PA,TX,UT, VT, WA	IL,MN, NJ,NY,ND,OR, UT, VT	AZ, IL, MT, NY, WA



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# INDEX ANNUITY SPREADSHEET

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	American Legend II	American Valor II	Safe Return	Envoy 6 & 9	Opportunities Plus
Crediting Method	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	*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	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	5% Premium Bonus 4 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	Flexible \$2,000 Q / \$5,000 NQ	Single	Flexible \$5,000 min add'l	Single
Crediting Rates	*1) 8.00% (3% min, 100% PR) 2) 7.25% (2% min) *3) 2.50% (2% min, 100% PR) **4) 3.00% (2% Min)  No rate lock for qualified or 1035 transfers; money must be received before the day of rate change	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	<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) 5.75%    6.75% 2) 2.25%    2.60% 3) 2.40%    2.40%  No Min. Caps/Max Spreads
Commission	0-75NQ / 18-75Q = 5.5% 76-80 = 5.10% 81-85 = 3.50%	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%	All Ages: 6 yr 1.5% w/ .75% Trail 9 yr 6.5% (trails avail)	0 – 80 = 7%
Issue Ages	18-85 Q / 0-85 NQ	18-85 Q / 0-85 NQ	18-85 Q / 0-85 NQ	0-80 Q or NQ	*0-80 Q or NQ
Minimum Issue	\$10,000 Q and NQ	\$10,000 Q and NQ	\$25,000 Q and NQ	\$15,000 Q and NQ	\$15,000 Q and NQ
Maximum Issue	\$750,000	\$750,000	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	***7 years 0-57: 12/11/10/9/8/7/6 58-85: 9/8/7/6/5/4/3	**10 years 10/9/8/7/6/5/4/3/2/1	10 years 10/9/8/7/6/5/4/3/2/1	9 Years 9/9/9/9/8/4/6/5/4 (+/- MVA)	10 years 10/10/10/10/9/8/7/6/5/4
Minimum Guarantee	100% of premium at 2%	100% of premium at 2%	100% of premium at 2%	100% of Premium at 1%	*87.5% of premium at 2.0%
Comments	Add'l deposits do not reset surrender  90 day Extended Care waiver after yr1(N/A in: VA, MS and LTC only in: IL, LA, NV)  100% Terminal Illness waiver after yr1(25% in: IL, MA, LA, NV)  Can annuitize after year1(based on cash surrender value)  *N/A in OR **Different rate for OR ***Different for TX and CT	*Premium Bonus for payments received in first 3 years of contract and reduced at older ages: 0-57 – 5% 58 -69 – 4% 70-85 – 3%  Add'l deposits do not reset surrender  ** Under 58 – 12 year product  90 day N/H and terminal illness waiver – available in all states where product is available  Can annuitize after year 1 for a minimum of 7 years(based on CSV)	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	Can annuitize after yr 5 for a 10 yr. min After yr 1 – 45 out of 60 days NH or Hospital Waiver 12 month or less TI waiver available *Min. Guarantee for 1 <sup>st</sup> 10 years, then floating between 1%-3% each yr, based on 5 yr treasury less 1.25% *Issue ages 0-75 in IN
Product NOT in these states	NY	CT, IL, MN, NY	DE, NJ, NV, NY,VA	NV, NY	AK, CT, DE, MN, NJ, NY, OR, WA



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# INDEX ANNUITY SPREADSHEET

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Carrier	ING USA	ING USA	Lafayette Life	Lincoln Benefit Life	Lincoln Benefit Life
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 AA	A.M. Best A+ S&P AA-
Assets	64.1 Billion	64.1 Billion	2 Billion	2.2 Billion (76 Billion Allstate)	2.2 Billion (76 Billion Allstate)
Product Name	Secure Index 5	Secure Index 7	Marquis Centennial	Saver's Index	Saver's Index III
Crediting Method	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	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	4 Crediting Options: 1) Annual Reset/Ratchet, pt-to-pt  2) Annual Reset/Ratchet w/ Mo. Avg.  3) Annual Reset/Ratchet 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
Premium Listing	Flexible \$50 min. add'l	Flexible \$50 min. add'l	Flexible. \$84/mo. minimum additional	Single	Flexible Min. Add'l \$250
Crediting Rates	<75K      75K+ **1) 5.50%    6.50% ** 2) 2.00%    2.40% 3) 2.40%    2.40%  No Min. Caps/Max Spreads  **lower rates when Return of Premium elected	<75K      75K+ 1) 6.00%      7.00% 2) 2.25%      2.55% 3) 2.60%      2.60%  No Min. Caps/Max Spreads	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 <u>Min CAP</u> 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
Commission	0 – 80 = 4%	0 – 80 = 5%	<u>3yr 5yr 7yr 10yr</u> 0-75    2%    4% 76-85   1%    3% 0-70                  6%    8% 71-80                5%    7% 81-85                4%    5%	0-75 = 5% 76+ = 3.5% Based on owner age	0-75 = 8% 76+ = 5.5% Based on owner age
Issue Ages	0-80 Q or NQ	0-80 Q or NQ	0-85 Q or NQ	Owner 0-90, Annuitant 0-75 Q or NQ	Owner 0-90, Annuitant 0-85 Q or NQ
Minimum Issue	\$15,000 Q and NQ	\$15,000 Q and NQ	\$1,000 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	Int. only in yr 1 10% after yr 1	Int. only in yr 1 10% after yr 1	Interest Only in Yr 1 10% after Yr 1	10% after year one	10% after year one
Surrender Charges	5 years 8/7.5/6.5/5.5/4.5	7 years 10/10/10/10/9/8/7	3 yr: 7/5/3 5 yr: 8/7/6/4/2 7 yr: 8/7/6/5/4/3/2 10 yr: 9/8/7/6/5/4/3/2/1	7 years 8/8/8/8/8/8	10 years 10/9/8/7/6/5/4/3/2/1
Minimum Guarantee	*100% of premium at 1.5%	*100% of premium at 1%	90% of premium at 3%	90% of premium at 3%	90% of premium at 3%
Comments	-Death Benefit: Accumulation Value or Min. Guarantee less surrender -Add'l deposits do not reset surrender -Can annuitize after yr 1 for a min. of 10 yrs -After yr 1 – 45 out of 60 days Nursing Home or Hospitalization Waiver -12 month or less TI waiver available *Min. Guarantee for 1 <sup>st</sup> 9 years, then will be floating between 1.5%-3.0% each contract ann. Based on 5 year treasury less 1.25% -Available Income Protector rider	Can annuitize after yr 1 for a min. of 10 yrs  Add'l deposits do not reset surrender  After yr 1 – 45 out of 60 days Nursing Home or Hospitalization Waiver  12 month or less TI 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%  Available Income Protector rider  Similar product avail with min caps and spreads avail, contact CPS for more details	N/H waiver: 25% if confined for 60 days after year one  *Add'l deposits receive additional comps – check w/ CPS for details  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, TI and Unemployment waivers available in most states  Saver's Index I is filed under different name in SC *ADL Rider available – Call for details	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
Product NOT in these states	NY, OR	NY, OR	AK, NY, VT	NJ, NY, OR, VT	OR, NY



# INDEX ANNUITY SPREADSHEET

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

Carrier	Lincoln Benefit Life	Lincoln Benefit Life	Lincoln Financial Group	Lincoln Financial Group	Lincoln Financial Group
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	2.2 Billion (76 Billion Allstate)	2.2 Billion (76 Billion Allstate)	119.8 Billion	119.8 Billion	119.8 Billion
Product Name	Saver's Index Plus	Saver's Index Premier	New Directions 6 and 8	OptiChoice 5	OptiChoice 7
Crediting Method	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 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 S&P 500 Index	1) 2 Yr Reset/Ratchet pt-to-pt 2) Ann. Reset/Ratchet performance triggered acct (PTA)**  ***3) Fixed  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
Premium Listing	Single	Single	Single	Flexible \$50 min add'l	Flexible \$50 min add'l
Crediting Rates	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	6: Under \$100K 100K+ 2yr- 12.60% 13.60% PTA- 5.20% 5.55% Fixed- 2.90% 3.10% 8: Under \$100K 100K+ 2yr - 14.10% 14.85% PTA- 5.75% 6.00% Fixed- 3.20% 3.35% 100% PR guar. 2yr Min. CAP – 10% PTA Min. – 3% Fixed Min. – 1.75%	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%)
Commission	0-75 = 4% 76-85 = 2.80% Trail comp available w/ Enhanced Rider	0-75 = 7.25% 76-85 = 5.075% Trail comp available w/ Enhanced Rider	6 yr: 0-75 = 3.5%, 76-80 = 2.75%, 81+ = 1.75% 8 yr: 0-75 = 4.5%, 76-80 = 3.5%, 81+ = 2.25%	0-75 5.0% 76-80 3.75% 81-85 2.50%	0-75 6.0% 76-80 4.50% 81-85 3.00%
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	0-85 Q & NQ	0-85 Q & NQ	0-85 Q & NQ
Minimum Issue	\$10,000 Q and NQ	\$10,000 Q and NQ	\$10,000 Q and NQ	\$2000 Q / \$5000 NQ	\$2000 Q / \$5000 NQ
Maximum Issue	\$1,000,000	\$1,000,000	Ages 0-65 = \$2 million Ages 65+ = \$500K	Ages 0-65 = \$2 million Ages 65+ = \$500K	Ages 0-65 = \$2 million Ages 65+ = \$500K
Free Annual Partial Withdrawal	10% after year one	10% after year one	10% immediately	10% immediately	10% immediately
Surrender Charges	5 years 8/8/7/6/5	10 years 12/11/10/9/8/7/6/5	6 years 9/8/7/6/4.75/3.75 8 years 9/8/7/6/4.75/3.5/2/ 0.75 + or – MVA	5 years 9/8/7/6/5 (+ or – MVA)	7 years 9/8/7/6/5/4/3 (+ or – MVA)
Minimum Guarantee	100% of premium at 1.5%	100% of premium at 1.5%	100% of premium at 1.75%	100% of prem. at 1.25%	100% of prem. at 1.50%
Comments	5 year contract  Confinement, TI, and unemployment waiver available  Return of premium guarantee rider available  -ADL Rider available – Call for details	10 year contract  Confinement, TI, and unemployment waiver available  Return of premium guarantee rider available  -ADL Rider available – Call for details	Performance triggered account interest applied if S&P did not go down for that year**  Funds in 2 year pt-to-pt can only be reallocated every 2 yrs  ***Fixed acct rate is guar for the entire surrender  *Living Income Advantage Avail  **Not available in WA	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  *Living Income Advantage Avail	30 day NH waiver and Terminal Illness waivers available  Can annuitize after yr 5 for min. of 5 years  *Living Income Advantage Avail
Product NOT in these states	NY	AK, CT, MN, NJ, NY, PA, UT, WA	MN, NY, OR	NY	NY



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Carrier	Lincoln Financial Group	**North American	**North American	**North American	**North American
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	119.8 Billion	8.4 Billion	8.4 Billion	8.4 Billion	8.4 Billion
Product Name	OptiChoice 9	Freedom Choice 6	Freedom Choice 8	Freedom Choice 10	Prizm Plus 7
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	2 Crediting Methods -Annual Reset/Ratchet Pt - Pt and *Mo Pt - Pt 7 Indices: 1) S&P 500 2) DJIA 3) S&P Midcap 400 4) Russell 2000 5) NASDAQ-100 6) DJ Eurostoxx 50 7) Lehman Bros US 8) Annual Reset/Ratchet *Monthly Pt-to-Pt S&P 500 Only 9) Fixed	2 Crediting Methods -Annual Reset/Ratchet Pt - Pt and *Mo Pt - Pt 7 Indices: 1) S&P 500 2) DJIA 3) S&P Midcap 400 4) Russell 2000 5) NASDAQ-100 6) DJ Eurostoxx 50 7) Lehman Bros US 8) Annual Reset/Ratchet *Monthly Pt-to-Pt S&P 500 Only 9) Fixed	-Annual Reset/Ratchet Pt - Pt and *Mo Pt - Pt 7 Indices: 1) S&P 500 2) DJIA 3) S&P Midcap 400 4) Russell 2000 5) NASDAQ-100 6) DJ Eurostoxx 50 7) Lehman Bros US 8) Annual Reset/Ratchet *Monthly Pt-to-Pt S&P 500 Only 9) Fixed	-Annual Reset/Ratchet Pt-to-Pt w/ PR, Monthly Average w/ PR & *Monthly pt - pt -Fixed Account 7 Indices: 1) S&P 500 2) DJIA 3) S&P Midcap 400 4) Russell 2000 5) NASDAQ-100 6) DJ Eurostoxx 50 7) Lehman Bros US *Monthly Pt-to-Pt S&P 500 & NASDAQ Only
Premium Listing	Flexible \$50 min addt'l	Flexible \$100 min addt'l	Flexible \$100 min addt'l	Flexible \$100 min addt'l	Flexible \$100 min addt'l
Crediting Rates	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%)	5% <250k Over 250K 1) 7.00% 8.00% 2) 6.05% 7.05% 3) 5.45% 6.40% 4) 5.50% 6.40% 5) 5.45% 6.40% 6) 6.35% 7.40% 7) 3.00% 3.45% 8) 3.20% 3.55% 9) 3.00% 3.35% 10% <250K Over 250K 1) 6.20% 7.30% 2) 5.20% 6.40% 3) 4.70% 5.75% 4) 4.75% 5.80% 5) 4.75% 5.75% 6) 5.45% 6.70% 7) 3.00% 3.15% 8) 3.00% 3.35% 9) 2.65% 3.10%	5% <250k Over 250K 1) 9.45% 10.40% 2) 8.60% 9.60% 3) 7.75% 8.65% 4) 7.75% 8.65% 5) 7.75% 8.60% 6) 9.05% 10.05% 7) 4.05% 4.50% 8) 3.90% 4.15% 9) 4.00% 4.35% 10% <250K Over 250K 1) 8.65% 9.65% 2) 7.75% 8.85% 3) 7.00% 8.00% 4) 7.00% 8.00% 5) 7.00% 8.00% 6) 8.15% 9.25% 7) 3.70% 4.15% 8) 3.70% 4.00% 9) 3.65% 4.05%	5% <250k Over 250K 1) 9.80% 10.70% 2) 9.00% 10.00% 3) 8.10% 9.00% 4) 8.10% 8.90% 5) 8.05% 8.90% 6) 9.45% 10.40% 7) 4.20% 4.65% 8) 4.00% 4.20% 9) 4.10% 4.50% 10% <250K Over 250K 1) 9.00% 10.00% 2) 8.10% 9.15% 3) 7.30% 8.25% 4) 7.30% 8.25% 5) 7.25% 8.20% 6) 8.45% 9.60% 7) 3.80% 4.30% 8) 3.75% 4.00% 9) 3.75% 4.15%	Mo Avg Annual Pt-Pt 1) 60% 35% 2) 60% 30% 3) 35% 25% 4) 40% 20% 5) N/A 25% 6) N/A 30% 7) N/A 45%  Mo Cap Fixed S&P 500 2.70% 2.25% NASDAQ-100 2.00%
Commission	0-75 7.0% 76-80 5.25%	0-75 - 5.50% Comp reduced age 76+	0-75 - 5.50% Comp reduced age 76+	0-75 - 5.50% Comp reduced age 76+	0-75 - 8.5% Comp reduced age 76+
Issue Ages	0-80 Q & NQ	0-85 Q or NQ	0-85 Q or NQ	0-79 Q or NQ	0-85 Q or NQ
Minimum Issue	\$2000 Q / \$5000 NQ	\$2,000Q/\$10,000 NQ	\$2,000Q/\$10,000 NQ	\$2,000Q/\$10,000 NQ	\$2,000Q/\$10,000 NQ
Maximum Issue	Ages 0-65 = \$2 million Ages 65+ = \$500K	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000
Free Annual Partial Withdrawal	10% immediately	^5%/10% after year one	^5%/10% after year one	^5%/10% after year one	10% after year one
Surrender Charges	9 yrs. 9/8/7/6/5/4/3/2/1 (+ or - MVA)	6 Years 9/9/8/6/4/2	8 Years 9/9/8/7/6/5/4/2	10 Years 9/9/8/7/6/5/4/3/2/1	7 years 9/9/8/7/6/4/2
Minimum Guarantee	100% of prem. at 1.75%	87.5% of premium at 3%	87.5% of premium at 3%	87.5% of premium at 3%	87.5% of premium at 3%
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 **Can issue ages 81-85 with exception form *Living Income Advantage Avail	-Add'l deposits do not reset surrender ^Choice of 5 or 10% free W/Ds for increased cap, 5% option is NOT RMD friendly, No Syst W/D -NHW increases W/D by 10% (ages 0-75)  **Available for active NACOLAH agents only until further notice.	-Add'l deposits do not reset surrender ^Choice of 5 or 10% free W/Ds for increased cap, 5% option is NOT RMD friendly, No Syst W/D -NHW increases W/D by 10% (ages 0-75)  **Available for active NACOLAH agents only until further notice.	-Add'l deposits do not reset surrender ^Choice of 5 or 10% free W/Ds for increased cap, 5% option is NOT RMD friendly, No Syst W/D -NHW increases W/D by 10% (ages 0-75)  **Available for active NACOLAH agents only until further notice.	-Add'l deposits do not reset surrender -Annuitization available after the 8 <sup>th</sup> year for 5 years w/ 1% bonus -90 day NH waiver after 1 <sup>st</sup> year (ages 0-75)  **Available for active NACOLAH agents only until further notice.
Product NOT in these states	NY	CT,DE,MN,MT,NV,NY,OR,UT,VT,WA	CT,DE,MN,MT,NV,NY,OR,UT,VT,WA	CT,DE,MN,MT,NV,NY,OR,UT,VT,WA	CT,DE,MN,MT,NV,NY,OR,UT,VT,WA



# INDEX ANNUITY SPREADSHEET

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

Carrier	**North American	**North American	**North American	RBC (Liberty Life)	RBC (Liberty Life)
<b>Ratings</b>	<b>A.M. Best A+ S&amp;P A+</b>	<b>A.M. Best A+ S&amp;P A+</b>	<b>A.M. Best A+ S&amp;P A+</b>	<b>A.M. Best A</b>	<b>A.M. Best A</b>
<b>Assets</b>	<b>8.4 Billion</b>	<b>8.4 Billion</b>	<b>8.4 Billion</b>	<b>3.75 Billion</b>	<b>3.75 Billion</b>
<b>Product Name</b>	<b>Ten</b>	<b>Prizm Plus 10</b>	<b>Prizm Plus 14</b>	<b>Enhanced Choice 8</b>	<b>Choice 10 Annuity</b>
<b>Crediting Method</b>	-10% Premium Bonus -Annual Reset/Ratchet Mo Avg, Ann Pt – Pt and *Mo Pt – Pt <u>7 Indices:</u> 1) S&P 500 2) DJIA 3) S&P Midcap 400 4) Russell 2000 5) NASDAQ-100 6) DJ Eurostoxx 50 7) Lehman Bros US 8)Hindsight Index Blend *Monthly Pt-to-Pt for indices 1 & 5 only 9) Fixed	5% prm bonus 1 <sup>st</sup> 7 yrs -Annual Reset/Ratchet Pt-to-Pt w/ PR, Monthly Average w/ PR & *Monthly pt – pt -Fixed Account <u>7 Indices:</u> 1) S&P 500 2) DJIA 3) S&P Midcap 400 4) Russell 2000 5) NASDAQ-100 6) DJ Eurostoxx 50 7) Lehman Bros US *Monthly Pt-to-Pt S&P 500 & NASDAQ Only	10% prm bonus 1 <sup>st</sup> 7yrs -Annual Reset/Ratchet Pt-to-Pt w/ PR, Monthly Average w/ PR & Monthly pt – pt w Cap -Fixed Account <u>7 Indices:</u> 1) S&P 500 2) DJIA 3) S&P Midcap 400 4) Russell 2000 5) NASDAQ-100 6) DJ Eurostoxx 50 7) Lehman Bros US *Monthly Pt-to-Pt S&P 500 w NASDAQ Only	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(DJIA Index) 4) Annual Reset / Ratchet Monthly Average with cap(DJIA 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(DJIA Index) 4) Annual Reset / Ratchet Monthly Average with cap(DJIA Index) 5)Fixed Account
<b>Premium Listing</b>	Flexible \$100 min addt'l	Flexible \$100 min addt'l	Flexible \$100 min addt'l	Single	Flexible \$500 min add'l
<b>Crediting Rates</b>	<u>Mo Avg</u> <u>Annual Pt-Pt</u> 1) 5.85%    5.15% 2) 4.50%    4.10% 3) 5.15%    3.80% 4) 4.25%    3.90% 5) N/A       3.80% 6) N/A       4.30% 7) N/A       3.00% 8) N/A       3.85% <u>Mo Cap</u> <u>Fixed</u> S&P 500       3.00%       2.25% NASDAQ-100 2.30%	<u>Mo Avg</u> <u>Annual Pt-Pt</u> 1) 75%       40% 2) 70%       35% 3) 45%       30% 4) 50%       25% 5) N/A       30% 6) N/A       35% 7) N/A       55% <u>Mo Cap</u> <u>Fixed</u> S&P 3.10%    2.75% NASDAQ 2.35%	<u>Daily</u> <u>Annual</u> 1) 80%       45% 2) 80%       40% 3) 50%       30% 4) 55%       30% 5) N/A       30% 6) N/A       40% 7) N/A       65% <u>Mo Cap</u> <u>Fixed</u> S&P 3.30%    3.05% NASDAQ 2.55%	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%
<b>Commission</b>	0-75 – 6.5% Comp reduced age 76+	0-75 - 8.5% Comp reduced age 76+	0-75 - 8.5%	**0-75 = 5.25 **76-80 = 3.75% **81-85 = 2.75%	*0-75 = 9.25% *76-80 = 7.75% *81-85 = 5.25%
<b>Issue Ages</b>	^0-79 Q or NQ	0-79 Q or NQ	0-75 Q or NQ	0-85 NQ / 0-80 Q	0-85 NQ / 0-80 Q
<b>Minimum Issue</b>	\$2,000Q/\$10,000 NQ	\$2,000Q/\$10,000 NQ	\$2,000Q/\$10,000 NQ	\$5,000 Q and NQ	\$5,000 Q and NQ
<b>Maximum Issue</b>	\$3,000,000	\$3,000,000	\$3,000,000	\$1,000,000	\$1,000,000
<b>Free Annual Partial Withdrawal</b>	10% after year one	10% after year one	10% after year one	10% Immediately*	10% after year one
<b>Surrender Charges</b>	10 years 18/16/14/12/11/10/8/6 /4/2	10 Years 14/13/12/11/10/9/8/6/4/3	14 Years 18/18/17/15/15/15/15/14/ 12/10/8/6/4/2	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)
<b>Minimum Guarantee</b>	87.5% of premium at 3%	87.5% of premium at 3%	87.5% of premium at 3%	87.5% of premium at 1.25%	87.5% of premium at 1.25%
<b>Comments</b>	-Add'l deposits do not reset surrender -Annuitization available after yr 1 for life or 5x5. -90 day NH waiver after 1 <sup>st</sup> year (ages 0-75) ^78 in IN  **Available for active NACOLAH agents only until further notice.	-Add'l deposits do not reset surrender -Annuitization available after the 10 <sup>th</sup> year for 5 years w/ 1% bonus -90 day NH waiver after  **Available for active NACOLAH agents only until further notice.	Add'l deposits do not reset surrender Annuitization available after the 14 <sup>th</sup> year for 5 years w/ 2% bonus 90 day NH waiver after 1 <sup>st</sup> year (ages 0-75)  **Available for active NACOLAH agents only until further notice.	-Nursing Home waiver available after year one – 90 days -Terminal Illness waiver after year one (TI – less than 12 months to live)  *10% in CA, other states are 10% after year one  ^ 10/9/8/7/6/5/4/2 in most states  **Comps reflect CA and WA, all other states, contact CPS for details on higher comp	Nursing Home waiver available after year one – 90 days  Terminal Illness waiver after year one (TI – less than 12 months to live)  ^10/10/9.5/9/8/7/6/4/4 /2 in most states  **Comps reflect CA and WA, all other states, contact CPS for details on higher comp
<b>Product NOT in these states</b>	AK,CT,DE,MN,NV, NY,OR,UT,VT,WA	CT,DE,MN,MT,NV,NY, OR,UT,VT,WA	CT,DE,MN,MT,NV,NY, OR,UT,VT,WA	AK,CT, DE, HI, MN, NJ, NY, OK, OR, PA, UT	CT, DE, IL MN, NJ, NY, OK, OR, PA, UT



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# INDEX ANNUITY SPREADSHEET

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 AA-	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%	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%  <u>Minimums for all yrs:</u> 1) 4% 2) 25% 3) 5% 4) 35%	5yr 7yr PR 100% 100% CAP 3.75% 4.00% 100K+ 4.50% 4.75% Fixed 3.00% 3.00%  Min Fix – 1.30% Min Cap – 2.0% Bailout provision if cap drops 2% lower then initial rate *Principal Gaur rider avail	1) 6.00% w/3.25% Bailout Rate  2) 1.75%(1.5% min)
Commission	0-75 = 7% 76-80 = 5% 81-85 = 3%	5yr 7yr 10yr 0-80: 4.0% 5.0% 8.5% 81-85:3.2% 4.0% 6.8%	5 year 7 year 0-80 = 4.50% 5.5% 81-85 = 2.25% 2.75% 86-90 = 1.85% 2.25%	0-80 = 7.50%
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 Q and NQ	\$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 10/10/10/9.5/9/8/7/6/4 /2 (+ 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	5 years 8/7/6/4/2 7 years 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)  GLWB Rider -7.5% rollup each year on IV	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 after year 1 *Princ guarantee rider lowers cap by 40bps	*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 NOT in these states	AK, CA, CT, DE, HI, IL, MN, MO, NJ, NY OK, OR, PA, UT VT,	AL, MN, MT, NV, NY, OR, UT	NY	NY, NJ



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