

SPDA AND FPDA ANNUITY RATE INFO

As of 02/22/10 or date of change noted

Carrier	Plan	Contract Length	Current Rate (1 st Year Bonus)	AEY for MYG	Last Change
Allianz	Dominator Plus 5yr 25-99k	5	2.75	2.75	02-02-10
Allianz	Dominator Plus 5yr 100k+	5	2.85	2.85	02-02-10
Allianz	Dominator Plus 10yr 25-99k	10	3.80	3.80	02-02-10
Allianz	Dominator Plus 10yr 100k+	10	3.90	3.90	02-02-10
Allianz	Dominator Select 1yr >99k	1	1.50	1.50	04-07-09
Allianz	Dominator Select 1yr 100k+	1	1.60	1.60	04-07-09
Allianz	Dominator Select 2yr >99k	2	1.55	1.55	04-07-09
Allianz	Dominator Select 2yr 100k+	2	1.65	1.65	04-07-09
Allianz	Dominator Select 3yr >99k	3	1.80	1.80	02-02-10
Allianz	Dominator Select 3yr 100k+	3	1.90	1.90	02-02-10
Allianz Dominator Plus Annuity Rates differ in the state of NY					
American General	Horizon Flex	8	5.05 (2.00)	-	02-01-10
American General	Horizon MYG	10	6.65 (4.00)	-	02-01-10
American General	Horizon Plus 2004	9	8.60 (6.00)	-	02-01-10
American General	Horizon Secure 5yr	5	2.65	2.65	02-01-10
American General	Horizon Secure 7yr	7	3.25	3.25	02-01-10
American General	Horizon Select 5yr	5	2.85	2.85	02-01-10
American General	Horizon Select 7yr	7	3.45	3.45	02-01-10
American General	Horizon Select 10yr	10	3.75	3.75	02-01-10
American General	Horizon Choice 5yr	5	2.60	2.60	02-01-10
American General	Horizon Choice 7yr	7	3.05	3.05	02-01-10
American General	Horizon Choice 8yr	8	3.50	3.50	02-01-10
American General	Horizon Choice 9yr	9	3.85	3.85	02-01-10
American General	Horizon Choice 10yr	10	3.45	3.45	02-01-10
American Investors	Spirit 3	3	2.00	-	12-04-09
American Investors	Spirit 3 75k+	3	2.00	-	12-04-09
American Investors	Spirit 5	5	2.00	-	12-04-09
American Investors	Spirit 5 75k+	5	2.40	-	12-04-09
American Investors	Spirit 7	7	2.00	-	12-04-09
American Investors	Spirit 7 75k+	7	2.60	-	12-04-09
American Investors	Spirit Plus	10	2.00	-	12-04-09
American Investors	Spirit Plus 75k+	10	2.35	-	12-04-09
American Investors	Spirit Bonus	10	2.00	-	12-04-09
American Investors	Spirit Bonus 75k+	10	2.30	-	12-04-09
American National	Citadel Diamond 7	7	4.60 (2.00)	-	11-01-09
American National	If premium 100k+	7	4.70 (2.00)	-	11-01-09
American National	Eagle Annuity	7	4.00 (1.00)	-	05-01-09
American National	Palladium Advisor	7	3.25 (1.00)	-	11-01-09
American National	Palladium MYG 3*	3	2.00	2.00	11-01-09
American National	If premium 100k+	3	2.10	2.10	11-01-09
American National	Palladium MYG 4*	4	2.15	2.15	11-01-09
American National	If premium 100k+	4	2.25	2.25	11-01-09
American National	Palladium MYG 5*	5	3.50 (1.00)	2.70	11-01-09
American National	If premium 100k+	5	3.60 (1.00)	2.80	11-01-09
American National	Palladium MYG 6*	6	3.25	3.25	02-01-10
American National	If premium 100k+	6	3.35	3.35	02-01-10
American National	Palladium MYG 7*	7	4.35(1.00)	3.49	02-01-10
American National	If premium 100k+	7	4.45 (1.00)	3.59	02-01-10
American National	Palladium MYG 8*	8	3.70	3.70	02-01-10
American National	If premium 100k+	8	3.80	3.80	02-01-10
American National	Palladium MYG 9*	9	5.20 (2.00)	3.42	02-01-10
American National	If premium 100k+	9	5.30 (2.00)	3.52	02-01-10
American National	Palladium MYG 10*	10	4.55 (1.00)	3.65	02-01-10
American National	If premium 100k+	10	4.65 (1.00)	3.75	02-01-10
Genworth Life	Liberty 1yr - <\$100k	6	4.00 (1.50)	2.62	02-10-10
Genworth Life	Liberty 1yr - \$100 - \$249k	6	4.50 (2.00)	2.71	02-10-10

See Fixed Annuity Products Spread Sheet for product information



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Carrier	Plan	Contract Length	Current Rate (1 st Year Bonus)	AEY for MYG	Last Change
Genworth Life	Liberty 1yr - \$250k+	6	5.00 (2.50)	2.79	02-10-10
Genworth Life	Liberty 3yr - <\$100k	6	3.00 for 3 yrs (.50)	2.67	02-02-10
Genworth Life	Liberty 3yr - \$100 – \$249k	6	3.15 for 3 yrs (.65)	2.75	02-02-10
Genworth Life	Liberty 3yr - \$250k+	6	3.25 for 3 yrs (.75)	2.80	02-02-10
Genworth Life	Liberty 5yr - <\$100k	6	2.75 for 5 yrs (.25)	2.68	02-02-10
Genworth Life	Liberty 5yr - \$100 – \$249k	6	2.90 for 5 yrs (.40)	2.81	02-02-10
Genworth Life	Liberty 5yr - \$250k+	6	3.00 for 5 yrs (.50)	2.89	02-02-10
Liberty includes a 5yr guarantee in Yr 1 Rate column with 6yr surrender product, AEY reflects 6 th yr renewing at bailout rate, rates differ in NY					
Genworth Life	Secure Living Ind. <\$50	6	3.00 (.50)	-	01-13-10
Genworth Life	Secure Living Ind. - \$50-99k	6	3.50 (1.00)	-	01-13-10
Genworth Life	Secure Living Ind. - \$100k+	6	4.00 (1.50)	-	01-13-10
Genworth Life	TLC Annuity	7	4.00	-	04-15-09
Genworth Life	Smart Rate 1yr <\$50	7	3.60 (1.00)	-	02-10-10
Genworth Life	Smart Rate 1yr - \$50-99k	7	4.10 (1.50)	-	02-10-10
Genworth Life	Smart Rate 1yr - \$100k+	7	4.60 (2.00)	-	02-10-10
Genworth Life	Smart Rate 3yr <\$50	7	2.75 (0.50)	-	02-10-10
Genworth Life	Smart Rate 3yr - \$50-99k	7	2.85 (0.60)	-	02-10-10
Genworth Life	Smart Rate 3yr - \$100k+	7	2.95 (0.70)	-	02-10-10
Genworth Life	Smart Rate 5yr <\$50	7	2.40 (0.30)	-	02-10-10
Genworth Life	Smart Rate 5yr - \$50-99k	7	2.50 (0.40)	-	02-10-10
Genworth Life	Smart Rate 5yr - \$100k+	7	2.60 (0.50)	-	02-10-10
Smart Rate includes a 1, 3, or 5 year rate guarantee period based on a 7yr surrender schedule					
Great American	Stars and Stripes \$5-99K	5	3.90 (1.00)	3.30	12-21-09
Great American	Stars and Stripes \$100K+	5	4.00 (1.00)	3.40	12-21-09
Stars and Stripes base rate increases 10bps each year. Similar product available for IN, NJ, and PA. Call CPS for details and rates.					
ING – Reliastar	Quintaflex – Qualified	5	4.85 (1.50)	-	10-01-09
ING – Reliastar	Quintaflex – Non-qual	5	4.10 (1.50)	-	10-01-09
ING USA	Guar Choice 7 yr	7	2.75	2.75	12-10-09
ING USA	Guar Choice 7 yr - \$75K+	7	3.75 (1.00)	2.89	12-10-09
ING USA	Guar Choice 10 yr	10	3.70	3.70	09-30-09
ING USA	Guar Choice 10 yr-\$75K+	10	4.70 (1.00)	3.80	09-30-09
Integrity Life	Momentum Advantage 4	4	2.75 (0.75)	2.18	11-30-09
Integrity Life	Momentum Advantage 5	5	3.25 (0.75)	2.65	11-30-09
Integrity Life	Momentum Advantage 7	7	4.00 (0.75)	3.35	11-30-09
Integrity Life	Momentum Advantage10	10	4.25 (0.75)	3.57	11-30-09
Integrity Life	New Momentum QIO	7	5.00	-	08-31-09
Integrity Life	New Momentum 2yr	7	2.75 (0.75)	2.37	11-30-09
Integrity Life	New Momentum 3yr	7	2.75 (0.75)	2.25	11-30-09
Integrity Life	New Momentum 5yr	7	2.95 (0.75)	2.35	11-30-09
Integrity Life	New Momentum 6yr	7	3.30 (0.75)	2.67	11-30-09
Integrity Life	New Momentum 7yr	7	3.55 (0.75)	2.90	11-30-09
Integrity Life	New Momentum 10yr	7	3.80 (0.75)	3.12	11-30-09
Integrity Life	*SPDA Series II 1yr	7	3.85	-	11-30-09
Integrity Life	*SPDA Series II 3yr	7	3.75 (1.00)	-	11-30-09
Integrity Life	*SPDA Series II 5yr	7	3.15 (1.00)	-	11-30-09
Integrity Life	*SPDA Series II 7yr	7	2.90	2.90	11-30-09

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Lafayette Life	Horizon 08 3/5	5	3.30(1.00)	-	12-16-09
Lafayette Life	Horizon 08 5/5	5	2.00	2.00	12-16-09
Lafayette Life	Horizon 08 5/7	5	3.05	-	12-16-09
^Liberty Life of Boston	Freedom 1 \$5-9k	7	4.90 (3.00)	-	02-25-10
^Liberty Life of Boston	Freedom 1 \$10-99k	7	5.15 (3.00)	-	02-25-10
^Liberty Life of Boston	Freedom 1 \$100k+	7	5.30 (3.00)	-	02-25-10
^Liberty Life of Boston	Freedom 5 \$5-10k	5	4.55 (3.00)	2.15	02-25-10
^Liberty Life of Boston	Freedom 5 \$10-99k	5	4.80 (3.00)	2.40	02-25-10
^Liberty Life of Boston	Freedom 5 \$100k +	5	4.95 (3.00)	2.55	02-25-10
	^Freedom 5 first year rate bonus decreased 1.0% by adding the return of principal rider				
Lincoln Benefit Life	Sure Horizon II 1 yr	6	2.30(1.00)	-	11-23-09
Lincoln Benefit Life	\$100k+	6	2.55 (1.00)	-	11-23-09
Lincoln Benefit Life	Sure Horizon II 3 yr	6	2.30 (1.00)	-	11-23-09
Lincoln Benefit Life	\$100k+	6	2.55 (1.00)	-	11-23-09
Lincoln Benefit Life	Sure Horizon II 6 yr	6	2.50 (1.00)	1.67	11-23-09
Lincoln Benefit Life	\$100k+	6	2.75 (1.00)	1.92	11-23-09
Lincoln Benefit Life	Tac. Plus 5 Year	5	1.65	1.65	01-25-10
Lincoln Benefit Life	Tac. Plus 6 Year	6	2.15	2.15	01-25-10
Lincoln Benefit Life	Tac. Plus 7 Year	7	2.25	2.25	01-25-10
Lincoln Benefit Life	Tac. Plus 8 Year	8	2.45	2.45	01-25-10
Lincoln Benefit Life	Tac. Plus 9 Year	9	3.00	3.00	01-25-10
Lincoln Benefit Life	Tac. Plus 10 Year	10	3.00	3.00	02-08-10
	#Tactician Plus rates in TX are reduced 10 basis points				
Lincoln Benefit Life	Treasury Link	5	1.30	1.30	12-14-09
Lincoln Financial	Classic 5	5	3.30 (1.00)	2.50	09-15-09
Lincoln Financial	Classic 5 \$100k+	5	4.30 (2.00)	2.70	09-15-09
Lincoln Financial	Classic 7	7	4.75 (2.00)	3.03	09-15-09
Lincoln Financial	Classic 7 \$100k+	7	5.75 (3.00)	3.17	09-15-09
Lincoln Financial	MYGuarantee 3yr	3	1.65	1.65	11-13-09
Lincoln Financial	MYGuarantee 3yr \$100k+	3	1.80	1.80	11-13-09
Lincoln Financial	MYGuarantee 4yr	4	2.30	2.30	11-13-09
Lincoln Financial	MYGuarantee 4yr \$100k+	4	2.45	2.45	11-13-09
Lincoln Financial	MYGuarantee 5yr	5	3.00	3.00	11-13-09
Lincoln Financial	MYGuarantee 5yr \$100k+	5	3.15	3.15	11-13-09
Lincoln Financial	MYGuarantee 6yr	6	3.15	3.15	11-13-09
Lincoln Financial	MYGuarantee 6yr \$100k+	6	3.30	3.30	11-13-09
Lincoln Financial	MYGuarantee 7yr	7	3.35	3.35	11-13-09
Lincoln Financial	MYGuarantee 7yr \$100k+	7	3.50	3.50	11-13-09
Lincoln Financial	MYGuarantee 8yr	8	3.40	3.40	11-13-09
Lincoln Financial	MYGuarantee 8yr \$100k+	8	3.55	3.55	11-13-09

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



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Lincoln Financial	MYGuarantee 9yr	9	3.45	3.45	11-13-09
Lincoln Financial	MYGuarantee 9yr \$100k+	9	3.60	3.60	11-13-09
Lincoln Financial	MYGuarantee 10yr	10	3.50	3.50	11-13-09
Lincoln Financial	MYGuarantee 10yr \$100k+	10	3.65	3.65	11-13-09
Loyal American	Sure Saver 5 - \$10 - \$99K	5	2.70	2.70	10-19-09
Loyal American	Sure Saver 5 - \$100K+	5	3.05	3.05	10-19-09
Principal Life	FPDA Plus 1 yr Guar	7	3.02 (2.00 base +1.00 Prem. Bonus)	-	12-01-09
Principal Life	FPDA Plus - \$100K+	7	4.04 (2.00 base +2.00 Prem. Bonus)	-	12-01-09
Principal Life	FPDA Plus 5 yr Guar	7	2.25	-	12-01-09
Principal Life	FPDA Plus 7 yr Guar	7	2.15	2.15	12-01-09
Principal Life	Secure Fixed Annuity 4	4	2.45	2.45	09-15-09
Principal Life	Secure Fixed Annuity 6	6	2.50	2.50	09-15-09
Principal Life	Guaranteed Annuity 1yr	6	3.17 (2.15 base +1.00 Prem. Bonus)	-	09-15-09
Principal Life	Guaranteed Annuity 1yr 100k+	6	4.19 (2.15 base + 2.00 Prem. Bonus)	-	09-15-09
Principal Life	Guaranteed Annuity 3 yr	6	2.10	-	12-01-09
Principal Life	Guaranteed Annuity 5 yr	6	2.20	2.20	12-01-09
Principal Life	Select Series 3 yr	3	1.80	1.80	09-15-09
Principal Life	Select Series 3 yr 100K+	3	1.80	1.80	09-15-09
RBC Insurance	3+3 MYG	6	3.00	3.00	10-01-09
RBC Insurance	7 MYG	7	3.70(1.00)	2.84	01-01-10
RBC Insurance	Master Builder	10	3.00	-	10-01-09
RBC Insurance	Value Master	10	4.00 (0.95)	-	10-01-09
Reliance Standard	Apollo MVA	7	3.45	-	08-06-09
Reliance Standard	Elektra 579 5yr	5	3.00	3.00	08-06-09
Reliance Standard	Eleos MVA	5	3.40	-	08-06-09
The Standard	Focus Growth 5 \$15-99K	5	2.65	2.65	01-25-10
The Standard	Focus Growth 5 \$100K+	5	2.75	2.75	01-25-10
The Standard	Focus Growth 6 \$15-99K	6	3.20	3.20	01-25-10
The Standard	Focus Growth 6 \$100K+	6	3.30	3.30	01-25-10
State Life	Legacy Care	5	2.20	-	12-01-09
State Life	Annuity Care	9	3.00	-	12-01-09
Sun Life	Focus 5 Plus 1yr <\$50k	5	2.50 (1.00)	-	10-14-09
Sun Life	Focus 5 Plus 1yr \$50k+	5	2.65 (2.50)	-	10-14-09
Sun Life	Focus 5 Plus 5yr <\$50k	5	2.50 (1.00)	1.70	10-14-09
Sun Life	Focus 5 Plus 5yr \$50k+	5	2.65 (1.00)	1.85	10-14-09
Sun Life	Keyport Value 5yr	5	1.60 (rate escalates by .10% each year after yr1)	1.80	12-09-09
Sun Life	Keyport Value 5yr \$50k+	5	1.75 (rate escalates by .10% each year after yr1)	1.95	12-09-09
Sun Life	Keyport Value 5yr Bonus Option	5	2.60 (1.00)	1.80	12-09-09
Sun Life	Keyport Value 5yr Bonus Option \$50k+	5	2.75 (1.00)	1.95	12-09-09
Sun Life	Keyport Value 6yr	6	2.05 (rate escalates by .10% each year after yr1)	2.30	12-09-09
Sun Life	Keyport Value 6yr \$50k+	6	2.20 (rate escalates by .10% each year after yr1)	2.45	12-09-09

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Sun Life	Keyport Value 6yr Bonus Option	6	3.05 (1.00)	2.22	12-09-09
Sun Life	Keyport Value 6yr Bonus Option \$50k+	6	3.20 (1.00)	2.37	12-09-09
Sun Life	Keyport Value 7yr	7	2.55(rate escalates by .10% each year after yr1)	2.85	12-09-09
Sun Life	Keyport Value 7yr \$50k+	7	2.70 (rate escalates by .10% each year after yr1)	3.00	12-09-09
Sun Life	Keyport Value 7yr Bonus Option	7	3.55 (1.00)	2.69	12-09-09
Sun Life	Keyport Value 7yr Bonus Option \$50k+	7	3.70 (1.00)	2.84	12-09-09
Transamerica	Select – 4yr	4	1.50	1.50	02-10-10
Transamerica	Select – 4yr \$100k+	4	1.75	1.75	02-10-10
Transamerica	Select – 5yr	5	1.60	1.60	02-10-10
Transamerica	Select – 5yr 100k+	5	1.85	1.85	02-10-10
Transamerica	Select – 6yr	6	1.70	1.70	02-10-10
Transamerica	Select – 6yr 100k+	6	1.95	1.95	02-10-10
Transamerica	Select – 7yr	7	2.00	2.00	02-10-10
Transamerica	Select – 7yr \$100k+	7	2.25	2.25	02-10-10
Transamerica	Select – 8yr	8	2.25	2.25	02-10-10
Transamerica	Select – 8yr \$100k+	8	2.50	2.50	02-10-10
United of Omaha	Living Care Annuity	10	3.00	-	12-01-09
United of Omaha	Ultra-Secure 5 <99k	5	3.20 (1.00)	2.40	02-01-10
United of Omaha	Ultra-Secure 5 100k+	5	3.35 (1.00)	2.55	02-01-10
United of Omaha	Ultra-Secure 7 <99k	7	2.85	2.85	02-01-10
United of Omaha	Ultra-Secure 7 100k+	7	3.00	3.00	02-01-10
West Coast Life	Sure Advantage – 3yr	3	1.50	1.50	11-10-09
West Coast Life	Sure Advantage – 3yr \$100K+	3	2.01 (1.50 base + .50% Prem. bonus)	1.67	11-10-09
West Coast Life	Sure Advantage – 4yr	4	1.75	1.75	11-10-09
West Coast Life	Sure Advantage – 4yr \$100K+	4	2.26 (1.75 base + .50% Prem. Bonus)	1.88	11-10-09
West Coast Life	Sure Advantage – 5yr	5	2.60	2.60	02-23-10
West Coast Life	Sure Advantage – 5yr \$100K+	5	3.63 (2.60 base + 1.0% Prem. Bonus)	2.80	02-23-10
West Coast Life	Sure Advantage – 6yr	6	2.90	2.90	02-23-10
West Coast Life	Sure Advantage – 6yr \$100K+	6	3.93 (2.90 base + 1.0% Prem. bonus)	3.07	02-23-10
West Coast Life	Sure Advantage – 7yr	7	3.30	3.30	02-23-10
West Coast Life	Sure Advantage – 7yr \$100K+	7	4.33 (3.30 base + 1.0% Prem. bonus)	3.45	02-23-10
West Coast Life	Sure Advantage – 8yr	8	3.60	3.60	02-23-10
West Coast Life	Sure Advantage – 8yr \$100K+	8	4.64 (3.60 base + 1.0% Prem. bonus)	3.73	02-23-10
West Coast Life	Sure Advantage – 9yr	9	3.85	3.85	02-23-10
West Coast Life	Sure Advantage – 9yr \$100K+	9	4.89 (3.85 base + 1.0% Prem. bonus)	3.96	02-23-10
West Coast Life	Sure Advantage – 10yr	10	4.00	4.00	02-23-10
West Coast Life	Sure Advantage – 10yr \$100K+	10	5.04 (4.00 base + 1.0% Prem. bonus)	4.10	02-23-10

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SINGLE PREMIUM IMMEDIATE ANNUITY

In addition to fixed and indexed deferred annuities CPS Insurance also offers a wide range of Single Premium Immediate Annuity (SPIA) carriers. SPIA's can provide income that cannot be outlived and some carriers will offer higher payouts to clients in substandard health. In addition, some SPIA's offer liquidity options, trail commissions and can be used to shield assets from MEDICAID/MEDICAL.

<u>Company</u>	<u>AM BEST</u>	<u>S&P</u>	<u>Comdex 1-100</u>	<u>Assets</u>
Allianz	A	AA	87	66.4 Billion
American General	A	A+	83	38.6 Billion
American National	A	AA-	90	13.6 Billion
Genworth	A	A	79	34.7 Billion
Great American	A	A	80	9.6 Billion
ING USA	A	A+	81	64.1 Billion
Integrity Life	A+	AA+	97	4.8 Billion
John Hancock	A+	AA+	97	103.9 Billion
Lafayette Life	A+	AA+	97	2 Billion
Lincoln Benefit Life	A+	AA-	89	2.2 Billion
Lincoln Financial	A+	AA-	88	119.8 Billion
North American	A+	A+	87	8.4 Billion
Penn Mutual	A+	AA-	96	9.7 Billion
Principal Life	A+	AA-	92	115.4 Billion
RBC Insurance	A	A-	78	11.1 Billion
Reliance Standard	A	A	77	3.5 Billion
Standard Life	A	AA-	88	12.9 Billion
Sun Life Assurance	A+	AA+	95	59.9 Billion
Transamerica	A	AA-	91	103.9 Billion
United of Omaha	A+	AA-	96	12.9 Billion
West Coast Life	A+	AA-	87	3.4 Billion



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