

Multi Year Guarantee (MYG) Annuity Rates

As of 02/22/10

Guarantee Period	Carrier	A.M.Best Rating	Product Name	Year 1 Rate	Base Rate	Annual Effective Yield	Max Issue Age	Commission for Most Ages	Last Change
1 Year	Allianz	A	Dominator Select <99k	1.50	1.50	1.50	85	.25	04-07-09
1 Year	Allianz	A	Dominator Select 100k+	1.60	1.60	1.60	85	.25	04-07-09
2 Years	Allianz	A	Dominator Select <99k	1.55	1.55	1.55	85	.50	04-07-09
2 Years	Allianz	A	Dominator Select 100k+	1.65	1.65	1.65	85	.50	04-07-09
3 Years	Allianz	A	Dominator Select <99k	1.80	1.80	1.80	85	1.25	02-02-10
3 Years	Allianz	A	Dominator Select 100k+	1.90	1.90	1.90	85	1.25	02-02-10
3 Years	American National	A	Palladium MYG \$5-99k	2.00	2.00	2.00	85	1.5	11-01-09
3 Years	American National	A	Palladium MYG \$100k+	2.10	2.10	2.10	85	1.5	11-01-09
3 Years	Lincoln Financial	A+	MYGuarantee 3yr	1.65	1.65	1.65	85	1.0	11-13-09
3 Years	Lincoln Financial	A+	MYGuarantee 3yr 100k+	1.80	1.80	1.80	85	1.0	11-13-09
3 Years	Principal Life	A+	Select Series 3 yr	1.80	1.80	1.80	85	1.0	09-15-09
3 Years	Principal Life	A+	Select Series 3 yr 100K+	1.80	1.80	1.80	85	1.0	09-15-09
3 years	West Coast Life	A+	Sure Advantage	1.50	1.50	1.50	85	1.0	11-10-09
3 years	West Coast Life	A+	Sure Advantage \$100K+	2.01	1.50	1.67	85	1.0	11-10-09
4 Years	American National	A	Palladium MYG \$5-99k	2.15	2.15	2.15	85	2.0	11-01-09
4 Years	American National	A	Palladium MYG \$100k+	2.25	2.25	2.25	85	2.0	11-01-09
4 Years	Integrity Life	A+	Momentum Advantage	2.75	2.00	2.18	86	2.0	11-30-09
4 Years	Lincoln Financial	A+	MYGuarantee 4yr	2.30	2.30	2.30	85	1.0	11-13-09
4 Years	Lincoln Financial	A+	MYGuarantee 4yr 100k+	2.45	2.45	2.45	85	1.0	11-13-09
4 Years	Principal Life	A+	Secure Fixed Annuity 4	2.45	2.45	2.45	90	2.25	09-15-09
4 Years	Transamerica	A	Select	1.50	1.50	1.50	90	2.25	02-10-10
4 Years	Transamerica	A	Select 100k+	1.75	1.75	1.75	90	2.25	02-10-10
4 Years	West Coast Life	A+	Sure Advantage	1.75	1.75	1.75	85	1.5	11-10-09
4 Years	West Coast Life	A+	Sure Advantage \$100K+	2.26	1.75	1.88	85	1.5	11-10-09
5 Years	Allianz	A	Dominator Plus \$25-99k	2.75**	2.75**	2.75**	85	3.0	02-02-10
5 Years	Allianz	A	Dominator Plus \$100k+	2.85**	2.85**	2.85**	85	3.0	02-02-10
5 Years	American General	A	Horizon Secure	2.65	2.65	2.65	85	4.0	02-01-10
5 Years	American General	A	Horizon Select	2.85	2.85	2.85	85	4.0	02-01-10
5 Years	American General	A	Horizon Choice	2.60	2.60	2.60	85	2.4	02-01-10
5 Years	American National	A	Palladium MYG \$5-99k	3.50	2.50	2.70	85	4.0	11-01-09
5 Years	American National	A	Palladium MYG \$100k+	3.60	2.60	2.80	85	4.0	11-01-09
5 Years	Great American	A	Stars & Stripe \$10-99K	3.90	2.90	3.30	89	3.0	01-11-10
5 Years	Great American	A	Stars & Stripe \$100K+	4.00	3.00	3.40	89	3.0	01-11-10
GAFRI Stars and Stripes base rate increases by 10bps each year. Similar product available in IN, NJ, and PA. Call CPS for details and rates.									
5 Years	Integrity Life	A+	Momentum Advantage	3.25	2.50	2.65	86	2.5	11-30-09
5 Years	Lafayette Life	A+	Horizon 08	2.00	2.00	2.00	85	3.0	12-16-09
5 Years	Liberty Life	A	Freedom Series 5 \$5-9k	4.55^	1.55^	2.15^	85	4.0	02-25-10
5 Years	Liberty Life	A	Freedom Series 5 \$10-99k	4.80^	1.80^	2.40^	85	4.0	02-25-10
5 Years	Liberty Life	A	Freedom Series 5 \$100k+	4.95^	1.95^	2.55^	85	4.0	02-25-10
5 Years	Lincoln Benefit	A+	Tactician Plus	1.65	1.65	1.65	90	4.0	01-25-10
Lincoln Benefit Life Tactician Plus rates reduced .10% in TX									
5 Years	Lincoln Benefit	A+	Treasury Link	1.30	1.30	1.30	90	3.0	12-14-09
5 Years	Lincoln Financial	A+	MYGuarantee 5yr	3.00	3.00	3.00	85	2.0	11-13-09
5 Years	Lincoln Financial	A+	MYGuarantee 5yr 100k+	3.15	3.15	3.15	85	2.0	11-13-09
5 Years	Lincoln Financial	A+	Classic 5	3.30	2.30	2.50	85	4.0	09-15-09
5 Years	Lincoln Financial	A+	Classic 5 \$100k+	4.30	2.30	2.70	85	4.0	09-15-09
5 Years	Loyal American	A	Sure Saver 5 \$10 - \$99K	2.70	2.70	2.70	89	1.5	10-19-09
5 Years	Loyal American	A	Sure Saver 5 100K+	3.05	3.05	3.05	89	.75	10-19-09
5 Years	Principal	A+	Guaranteed Annuity	2.20	2.20	2.20	90	4.1	12-01-09
5 Years	Reliance Standard	A	Elektra 579	3.00	3.00	3.00	85	3.0	08-06-09

See Fixed Annuity Products Spread Sheet for product information

#Spectrum reflects all NQ fund rates, an additional 15bp premium bonus credited for Q funds

^ Liberty Life Freedom 5 first year rate bonus decreased by 1% by adding return of principal rider

Commissions normally reduced at older ages - Call your CPS Annuities associate today for details

**Rates differ in NY



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Multi Year Guarantee (MYG) Annuity Rates

As of 02/22/10

Guarantee Period	Carrier	A.M.Best Rating	Product Name	Year 1 Rate	Base Rate	Annual Effective Yield	Max Issue Age	Commission for Most Ages	Last Change
5 Years	The Standard	A	Focused Growth 15-99K	2.65	2.65	2.65	90	3.0	01-25-10
5 Years	The Standard	A	Focused Growth 100K+	2.75	2.75	2.75	90	3.0	01-25-10
5 Years	Sun Life	A+	Focus 5 Plus <\$50k	2.50	1.50	1.70	90	3.5	10-14-09
5 Years	Sun Life	A+	Focus 5 Plus \$50k+	2.65	1.65	1.85	90	3.5	10-14-09
5 Years	Sun Life (Bonus)	A+	Keyport Value	2.60	1.60	1.80	90	3.0	12-09-09
5 Years	Sun Life (Bonus)	A+	Keyport Value \$50k+	2.75	1.75	1.95	90	3.0	12-09-09
5 Years	Sun Life	A+	Keyport Value	1.60	-	1.80	90	3.0	12-09-09
5 Years	Sun Life	A+	Keyport Value \$50k+	1.75	-	1.95	90	3.0	12-09-09
Sun Life Keyport Value escalating rate option, 5 year rate increases by 10 bps each year starting year 2, Sun Life Focus 5 and Keyport Value issue to age 85 for Qualified Funds									
5 Years	Transamerica	A	Select	1.60	1.60	1.60	85	3.25	02-10-10
5 Years	Transamerica	A	Select 100k+	1.85	1.85	1.85	85	3.25	02-10-10
5 Years	United of Omaha	A+	Ultra-Secure 5 <99k	3.20	2.20	2.40	89	4.0	02-01-10
5 Years	United of Omaha	A+	Ultra-Secure 5 100k+	3.35	2.35	2.55	89	4.0	02-01-10
5 years	West Coast Life	A+	Sure Advantage	2.60	2.60	2.60	85	2.0	02-23-10
5 years	West Coast Life	A+	Sure Advantage \$100K+	3.63	2.60	2.80	85	2.0	02-23-10
6 Years	American National	A	Palladium MYG \$5-99k	3.25	3.25	3.25	85	2.5	02-01-10
6 Years	American National	A	Palladium MYG \$100k+	3.35	3.35	3.35	85	2.5	02-01-10
6 Years	Lincoln Benefit	A+	Tactician Plus	2.15	2.15	2.15	90	2.0	01-25-10
Lincoln Benefit Life Tactician Plus rates reduced .10% in TX									
6 Years	Lincoln Financial	A+	New Directions \$10k-99k	2.90	2.90	2.90	85	3.5	09-15-09
6 Years	Lincoln Financial	A+	New Directions \$100k+	3.10	3.10	3.10	85	3.5	09-15-09
New Directions fixed rate is a true MYG that is built into an index annuity. See Index Annuity Spreadsheet									
6 Years	Lincoln Financial	A+	MYGuarantee 6yr	3.15	3.15	3.15	85	2.25	11-13-09
6 Years	Lincoln Financial	A+	MYGuarantee 6yr 100k+	3.30	3.30	3.30	85	2.25	11-13-09
6 Years	Principal Life	A+	Secure Fixed Annuity	2.50	2.50	2.50	90	3.00	09-15-09
6 Years	RBC Insurance	A	3+3 MYG	3.00	3.00	3.00	85	2.0	10-01-09
6 Years	The Standard	A	Focused Growth 15-99K	3.20	3.20	3.20	90	2.0	01-25-10
6 Years	The Standard	A	Focused Growth 100K+	3.30	3.30	3.30	90	2.0	01-25-10
6 Years	Sun Life (Bonus)	A+	Keyport Value	3.05	2.02	2.22	85	3.0	12-09-09
6 Years	Sun Life (Bonus)	A+	Keyport Value \$50k+	3.20	2.20	2.37	85	3.0	12-09-09
6 Years	Sun Life	A+	Keyport Value	2.05	-	2.30	85	3.0	12-09-09
6 Years	Sun Life	A+	Keyport Value \$50k+	2.20	-	2.45	85	3.0	12-09-09
Sun Life Keyport Value escalating rate option, 6 year rate increases by 10 bps each year starting year 2									
6 Years	Transamerica	A	Select	1.70	1.70	1.70	85	3.5	02-10-10
6 Years	Transamerica	A	Select \$100k+	1.95	1.95	1.95	85	3.5	02-10-10
6 years	West Coast Life	A+	Sure Advantage	2.90	2.90	2.90	85	2.25	02-23-10
6 years	West Coast Life	A+	Sure Advantage \$100K+	3.93	2.90	3.07	85	2.25	02-23-10

See Fixed Annuity Products Spread Sheet for product information

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Guarantee Period	Carrier	A.M.Best Rating	Product Name	Year 1 Rate	Base Rate	Annual Effective Yield	Max Issue Age	Commission for Most Ages	Last Change
7 Years	American General	A	Horizon Secure 7yr	3.25	3.25	3.25	85	4.0	02-01-10
7 Years	American General	A	Horizon Select 7yr	3.45	3.45	3.45	85	4.0	02-01-10
7 Years	American General	A	Horizon Choice 7yr	3.05	3.05	3.05	85	4.5	02-01-10
7 Years	American National	A	Palladium MYG \$5-99k	4.35	3.35	3.49	85	2.5	02-01-10
7 Years	American National	A	Palladium MYG \$100k+	4.45	3.45	3.59	85	2.5	02-01-10
7 Years	ING USA	A	Guar Choice < \$75K	2.75	2.75	2.75	80	2.0	12-10-09
7 Years	ING USA	A	Guar Choice \$75K+	3.75	2.75	2.89	80	2.0	12-10-09
7 Years	Integrity Life	A+	Momentum Advantage	4.00	3.25	3.35	85	3.0	11-30-09
7 Years	Integrity Life	A+	SPDA Series II	2.90	2.90	2.90	85	4.0	12-31-09
7 Years	Lincoln Benefit	A+	Tactician Plus	2.25	2.25	2.25	90	4.0	01-25-10
Lincoln Benefit Life Tactician Plus rates reduced .10% in TX									
7 Years	Lincoln Financial	A+	MYGuarantee 7yr	3.35	3.35	3.35	85	2.5	11-13-09
7 Years	Lincoln Financial	A+	MYGuarantee 7yr 100k+	3.50	3.50	3.50	85	2.5	11-13-09
7 Years	Lincoln Financial	A+	Classic 7	4.75	2.75	3.03	85	5.0	09-15-09
7 Years	Lincoln Financial	A+	Classic 7 \$100k+	5.75	2.75	3.17	85	5.0	09-15-09
7 Years	Principal	A+	FPDA Plus	2.15	2.15	2.15	90	4.5	12-01-09
7 Years	RBC Insurance	A	RBC 7 MYG	3.70	2.70	2.84	85	3.0	01-01-10
7 Years	Sun Life (bonus)	A+	Keyport Value	3.55	2.55	2.69	85	3.0	12-09-09
7 Years	Sun Life (bonus)	A+	Keyport Value \$50k+	3.70	2.70	2.84	85	3.0	12-09-09
7 Years	Sun Life	A+	Keyport Value	2.70	-	2.85	85	3.0	12-09-09
7 Years	Sun Life	A+	Keyport Value \$50k+	2.70	-	3.00	85	3.0	12-09-09
Keyport Value escalating rate option, 7 year rate increases by 10 bps each year starting year 2									
7 Years	Transamerica	A	Select	2.00	2.00	2.00	85	3.5	02-10-10
7 Years	Transamerica	A	Select \$100k+	2.25	2.25	2.25	85	3.5	02-10-10
7 Years	United of Omaha	A+	Ultra-Secure 7 <99k	2.85	2.85	2.85	89	4.0	02-01-10
7 Years	United of Omaha	A+	Ultra-Secure 7 100k+	3.00	3.00	3.00	89	4.0	02-01-10
7 years	West Coast Life	A+	Sure Advantage	3.30	3.30	3.30	85	2.5	02-23-10
7 years	West Coast Life	A+	Sure Advantage \$100K+	4.33	3.30	3.45	85	2.5	02-23-10
8 Years	American General	A	Horizon Choice 8yr	3.50	3.50	3.50	85	3.5	02-01-10
8 Years	American National	A	Palladium MYG \$5-99k	3.70	3.70	3.70	85	2.5	02-01-10
8 Years	American National	A	Palladium MYG \$100k+	3.80	3.80	3.80	85	2.5	02-01-10
8 Years	Lincoln Benefit	A+	Tactician Plus	2.45	2.45	2.45	90	4.0	01-25-10
Lincoln Benefit Life Tactician Plus rates reduced .10% in TX									
8 Years	Lincoln Financial	A+	New Directions \$10k-99k	3.20	3.20	3.20	85	4.5	09-15-09
8 Years	Lincoln Financial	A+	New Directions \$100k+	3.35	3.35	3.35	85	4.5	09-15-09
New Directions fixed rate is a true MYG that is built into an index annuity. See Index Annuity Spreadsheet									
8 Years	Lincoln Financial	A+	MYGuarantee 8yr	3.40	3.40	3.40	85	2.5	11-13-09
8 Years	Lincoln Financial	A+	MYGuarantee 8yr 100k+	3.55	3.55	3.55	85	2.5	11-13-09
8 Years	Transamerica	A	Select	2.25	2.25	2.25	85	3.5	02-10-10
8 Years	Transamerica	A	Select \$100k+	2.50	2.50	2.50	85	3.5	02-10-10
8 years	West Coast Life	A+	Sure Advantage	3.60	3.60	3.60	85	2.5	02-23-10
8 years	West Coast Life	A+	Sure Advantage \$100K+	4.64	3.60	3.73	85	2.5	02-23-10
9 Years	American General	A	Horizon Choice 9yr	3.85	3.85	3.85	85	2.65	02-01-10
9 Years	American National	A	Palladium MYG \$5-99k	5.20	3.20	3.42	85	3.0	02-01-10
9 Years	American National	A	Palladium MYG \$100k+	5.30	3.30	3.52	85	3.0	02-01-10
9 Years	Lincoln Benefit	A+	Tactician Plus	3.00	3.00	3.00	90	2.0	01-25-10
9 Years	Lincoln Financial	A+	MYGuarantee 9yr	3.45	3.45	3.45	85	2.5	11-13-09
9 Years	Lincoln Financial	A+	MYGuarantee 9yr 100k+	3.60	3.60	3.60	85	2.5	11-13-09
9 years	West Coast Life	A+	Sure Advantage	3.85	3.85	3.85	85	2.5	02-23-10
9 years	West Coast Life	A+	Sure Advantage \$100K+	4.89	3.85	3.96	85	2.5	02-23-10

See Fixed Annuity Products Spread Sheet for product information

#Spectrum reflects all NQ fund rates, an additional 15bp premium bonus credited for Q funds

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10 Years	Allianz	A	Dominator Plus \$25-99k	3.80**	3.80**	3.80**	85	4.0	02-02-10
10 Years	Allianz	A	Dominator Plus \$100k+	3.90**	3.90**	3.90**	85	4.0	02-02-10
Original Dominator offers lower 10 year comps, call CPS for details									
10 Years	American General	A	Horizon Select 10yr	3.75	3.75	3.75	85	4.0	02-01-10
10 Years	American General	A	Horizon Choice 10yr	3.45	3.45	3.45	85	5.0	02-01-10
10 Years	American National	A	Palladium MYG \$5-99k	4.55	3.55	3.65	85	4.0	02-01-10
10 Years	American National	A	Palladium MYG \$100k+	4.65	3.65	3.75	85	4.0	02-01-10
10 Years	ING USA	A	Guar Choice < \$75K	3.70	3.70	3.70	80	2.0	09-30-09
10 Years	ING USA	A	Guar Choice \$75K+	4.70	3.70	3.80	80	2.0	09-30-09
10 Years	Integrity Life	A+	Momentum Advantage	4.25	3.50	3.57	83	3.5	11-30-09
10 Years	Lincoln Benefit	A+	Tactician Plus	3.00	3.00	3.00	90	4.0	02-08-10
Lincoln Benefit Life Tactician Plus rates reduced .10% in TX									
10 years	Lincoln Financial	A+	MYGuarantee 10yr	3.50	3.50	3.50	85	2.5	11-13-09
10 years	Lincoln Financial	A+	MYGuarantee 10yr 100k+	3.65	3.65	3.65	85	2.5	11-13-09
10 years	West Coast Life	A+	Sure Advantage	4.00	4.00	4.00	85	2.5	02-23-10
10 years	West Coast Life	A+	Sure Advantage \$100K+	5.04	4.00	4.10	85	2.5	02-23-10

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