

# FIXED ANNUITY HOT SHEET

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

Carrier	American Equity	ING Reliastar	North American Company	Reliance Standard	The Standard																															
<b>Ratings</b>	A.M. Best A-S&P BBB+	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 AA-																															
<b>Assets</b>	16.9 Billion	21.9 Billion	8.4 Billion	3.5 Billion	12.9 Billion																															
<b>Product Name</b>	*Guarantee 5 & 7	MVA Annuity	Guarantee Choice	Eleos MVA	Focused Growth Annuity 6																															
<b>Commission</b>	*0-75 = 3.00% *76-80 = 2.00%	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Qual</td> <td style="text-align: center;">Non-Q</td> </tr> <tr> <td>0-74 5.2%</td> <td>4.75%</td> </tr> <tr> <td>75+ 2.6%</td> <td>2.375%</td> </tr> </table>	Qual	Non-Q	0-74 5.2%	4.75%	75+ 2.6%	2.375%	0-80 = 2.5% 81-85 = 1.875% 86-90 = 1.25%	0-75 - 3.25% 76-80 - 2.60% 81-85 - 1.95%	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">0-80</td> <td style="text-align: center;">81-85</td> <td style="text-align: center;">86-90</td> </tr> <tr> <td style="text-align: center;">6yr 2.0%</td> <td style="text-align: center;">1.00%</td> <td style="text-align: center;">0.77%</td> </tr> </table>	0-80	81-85	86-90	6yr 2.0%	1.00%	0.77%																			
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<b>Issue Ages</b>	0-80 Q or NQ	0-80 Q or NQ	0-90 Q or NQ	0-85 Q or NQ	*0 - 90 Q or NQ																															
<b>Minimum Issue</b>	\$10,000 Q and NQ	\$5,000 Q or NQ	2,000 Q / \$10,000 NQ	\$10,000 Q and NQ	\$15,000 Q and NQ																															
<b>Maximum Issue</b>	0-69 = \$1mil 70-74 = \$750,000 75-80 = \$500,000	\$500,000	\$3,000,000	\$500,000+	\$1,000,000																															
<b>Principal Guarantee</b>	No	No	No	No	No																															
<b>Premium Listing</b>	Single	Single	Single	Single	Single																															
<b>Free Annual Partial Withdrawal</b>	Interest Only Immediately	10% Immediately	Interest only, 30 days after issue	10% Immediately	Interest only Immediately																															
<b>Surrender Charges</b>	5yr - 9/8/7/6/5 7yr - 9/8/7/6/5/4/3 *(+ or - MVA)	7/7/7/7/6/5/4/3/2/1 10 years (+ or - MVA)	**See Below (+ or - MVA)	8/7/6/5/4 5 years (+ or - MVA)	8/7/6/5/4/3 (+ or - MVA)																															
<b>Minimum Rate Guarantee</b>	2%	3%	1%	1%	1%																															
<b>Nursing Home Withdrawals</b>	90 days, after year 1; 20% annually	60 days	90 days - up to age 75 (N/Av in MA and ND)	90 days - 25% of AV available/year after yr 1 if issued before age 75	30 days after year 1 (Nursing Home Only)																															
<b>Comments &amp; Rates</b>	<p>CHOICE OF FIVE OR SEVEN YEAR RATE GUARANTEE</p> <p>30 day exit window at end of guarantee period to leave contract</p> <p><b>MVA Rates</b> 5yr = 2.90 7yr = 3.00</p> <p>* Reduced rates and commissions for Non-MVA states.</p> <p>Non-MVA states include: CA, DE, MN, PA</p> <p><b>Non-MVA Rates</b> 5yr = 2.40 7yr = 2.50</p> <p><b>Non-MVA Commissions</b> 0 - 75 = 2.50% 76 - 80 = 1.50%</p>	<p>TEN YEAR RATE GUARANTEE</p> <p>NH and TI Waivers Available</p> <p>Can annuitize for a minimum of 10 years</p> <p><b>Yields:</b> &lt;35k 3.00%* 35-99k 3.00%* 100k+ 3.00%*</p>	<p>CHOICE OF 3-10 YEAR RATE GUARANTEE</p> <p>**Shorter surrender for Shorter guarantee periods: 4yr: 10/10/10/10 5yr: 10/10/10/10/10 6yr: 10/10/10/10/10/9 7yr: 10/10/10/10/10/9/8 8YR: 10/10/10/10/10/9/8/6 9: 10/10/10/10/10/9/8/6/4 10: 10/10/10/10/10/9/8/6/4/2</p> <p>30 day exit window at end of guar. period to leave contract</p> <p>Can annuitize after year 5 for min. of 5 years</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Term</td> <td style="text-align: center;">&gt;\$200K</td> <td style="text-align: center;">\$200K+</td> </tr> <tr> <td>3 yr</td> <td style="text-align: center;">1.00%</td> <td style="text-align: center;">1.20%</td> </tr> <tr> <td>4 yr</td> <td style="text-align: center;">1.50%</td> <td style="text-align: center;">1.80%</td> </tr> <tr> <td>5 yr</td> <td style="text-align: center;">2.00%</td> <td style="text-align: center;">2.25%</td> </tr> <tr> <td>6 yr</td> <td style="text-align: center;">2.35%</td> <td style="text-align: center;">2.60%</td> </tr> <tr> <td>7yr</td> <td style="text-align: center;">2.70%</td> <td style="text-align: center;">2.90%</td> </tr> <tr> <td>8 yr</td> <td style="text-align: center;">2.90%</td> <td style="text-align: center;">3.10%</td> </tr> <tr> <td>9 yr</td> <td style="text-align: center;">3.10%</td> <td style="text-align: center;">3.30%</td> </tr> <tr> <td>10 yr</td> <td style="text-align: center;">3.25%</td> <td style="text-align: center;">3.40%</td> </tr> </table> <p>*Rates are reducing on 01/19/2012!</p>	Term	>\$200K	\$200K+	3 yr	1.00%	1.20%	4 yr	1.50%	1.80%	5 yr	2.00%	2.25%	6 yr	2.35%	2.60%	7yr	2.70%	2.90%	8 yr	2.90%	3.10%	9 yr	3.10%	3.30%	10 yr	3.25%	3.40%	<p>ONE YEAR RATE GUARANTEE</p> <p>Delayed commissions for premiums in excess of 300k (until 30 day free look period has expired)</p> <p>Similar Non-MVA contract available w/ reduced commissions</p> <p><b>1<sup>st</sup> Year Rate (Bonus):</b> 3.00%(1.00)</p> <p>2.20% AEY if base rate renews at 2.00% in years 2 - 5</p>	<p>SIX YEAR RATE GUARANTEE</p> <p>Terminal illness waiver available</p> <p>Can annuitize after yr 1 for a min of 5 years</p> <p>Add'l deposits can be made within 90 days of issue date and do not reset surrender period</p> <p><b>Rates:</b>  <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">&lt;100k</td> <td style="text-align: center;">100k+</td> </tr> <tr> <td style="text-align: center;">6yr - 2.20</td> <td style="text-align: center;">2.30%</td> </tr> </table> </p>	<100k	100k+	6yr - 2.20	2.30%
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<b>Product NOT approved in these states</b>	AK, AL, MO, NY (7yr N/A in OR & WA)	AK, AL, IN, MA, MD, MN, NJ, NY, OR, PA, SC, VT, WA	AL, AK, CT, DE, MN, MO, NY, OR, UT, VA, WA	AL, MD, MN, MT, ND, NY, OR, TX, UT, WA	NY																															