

OREGON / WASHINGTON FIXED ANNUITIES

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

Carrier	Allianz	American Equity	American General	American General	American General								
Ratings	A.M. Best A S&P AA-	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+								
Assets	66.4 Billion	16.9 Billion	38.6 Billion	38.6 Billion	38.6 Billion								
Product Name	Dominator Plus	Guarantee 5	Horizon Flex	Horizon MYG	Horizon Secure								
Commission	<table border="0"> <tr> <td>5 Yr</td> <td>10 Yr</td> </tr> <tr> <td>0-75 - 3%</td> <td>4%</td> </tr> <tr> <td>76-80 - 2%</td> <td>3%</td> </tr> <tr> <td>81-85 - 1%</td> <td>2%</td> </tr> </table>	5 Yr	10 Yr	0-75 - 3%	4%	76-80 - 2%	3%	81-85 - 1%	2%	0-75 = 3.00% 76-80 = 2.00% (Reduced by 0.50 for WA)	0-75 = 5% 76-80 = 4% 81-85 = 3% Years 2-5 0-80 = 4% 81-85 = 3%	0-75 = 7.5% 76-80 = 5.0% 81-85 = 3.0%	0-80 = 4.0% 81-85 = 3.0%
5 Yr	10 Yr												
0-75 - 3%	4%												
76-80 - 2%	3%												
81-85 - 1%	2%												
Issue Ages	0-85 Q or NQ	0-80 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ								
Minimum Issue	\$25,000 Q and NQ	\$10,000 Q and NQ	\$2,000 Q / \$5,000 NQ	\$5,000 Q and NQ	\$5,000 Q and NQ								
Maximum Issue	\$1,000,000	0-69 = \$1mil 70-74 = \$750,000 75-80 = \$500,000	\$1,000,000	\$1,000,000 (\$500K over age 75)	\$1,000,000 (\$500K over age 75)								
Principal Guarantee	No	No	No	No	No								
Premium Listing	Single	Single	Flexible \$300 min A.C.H.	Single	Single								
Free Partial Withdrawal	10% Immediately	Interest Only Immediately	10% Immediately	10% Immediately	10% Immediately								
Surrender Charges	9%/8.1%/7.2%/6.3%/5.4%/4.5%/3.6%/2.7%/1.8%/ .9% 10 Years	*5yr – 9/8/7/6/5 (+ or – MVA)	8/8/8/7/6/5/3/1 8 Years	10/9/8/7/6/5/4/3/2/1 10 years (+ or – MVA)	10/9/8/7/6/5/4/3/2/1 10 years								
Minimum Rate Guarantee	1.5%	2%	1.5%	1% (3% in OR)	2%								
Nursing Home Withdrawals	^after year one, 30/35 days	90 days, after year 1; 20% annually	90 days – up to age 75	90 days, after year 1	90 days, after year 1								
Comments & Rates	CHOICE OF FIVE AND TEN YEAR RATE GUARANTEE ^ NH waiver allows accelerated distribution of AV over 5 yrs 30 day exit window at the end of guarantee period to leave contract otherwise, the contract renews on an annual basis -Death Benefit Rider Not Available -Flexible Withdrawal Option Rider Not Available <u>AEY</u> 5yr >\$100k 1.50% \$100k+ 1.50% 10yr >\$100k 2.15% \$100k+ 2.25%	CHOICE OF FIVE YEAR RATE GUARANTEE 30 day exit window at end of guarantee period to leave contract *Non-MVA for WA: 9/8.25/7.25/6.5/5.5 <u>Rates</u> 2.90% (2.40% for WA)	ONE YEAR RATE GUARANTEE Add'l deposits do not reset surrender Early annuitization available after year 5 for 5yr minimum Qualified contracts must be traditional IRA Great flexible premium contract. Can be started with \$50/mo. deposits if ACH <u>1st Year Rate(Bonus)</u> 3.60%(2.00)	SIX YEAR RATE GUARANTEE Rate guaranteed for 6 years then contract renews annually Annuitization available after year 5 for 5yr minimum <u>1st Year Rate(Bonus)</u> 5.35%(4.00)	CHOICE OF FIVE OR SEVEN YEAR RATE GUARANTEE Annuitization available after year 5 for 5yr minimum 45 day exit window at end of guar. period to leave contract <u>Rates:</u> 5 year – 1.40% 7 year – 1.90%								
Products approved in these states	WA	AK, AL, MO, NY (7yr N/A in OR & WA)	OR and WA	OR and WA	OR and WA								

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Carrier	American National	American National	Aviva	Aviva	Genworth 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 A
Assets	13.6 Billion	13.6 Billion	24.6 Billion	24.6 Billion	34.7 Billion
Product Name	Citadel 7 Diamond	Palladium MYG 5-10 year	Spirit 3,5,7	Spirit Plus S	Secure Living Liberty
Commission	0-80 = 4.5% 81-85 = 3.5%	5,10yr-4%, 6,7,8yr- 2.5%,9yr-3% Comp reduced ages 80+	**3yr: 0-75 = 0.25% **5yr: 0-75 = 2% **7yr: 0-75 = 3% (Reduced ages 76+)	0-75 = 6.5% 76-78 = 4.5% (Call CPS for years 2+)	0-75 – 3.00% 76-80 – 1.95% 81-85 – 1.05%
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	3yr: 0-85 Q or NQ 5yr: 0-83 Q or NQ 7yr: 0-81 Q or NQ	0-78 Q or NQ	0-85
Minimum Issue	\$2000 Q / \$5000 NQ	\$5,000 Q or NQ	\$5,000 Q and NQ	\$5,000 Q and NQ	\$15000 Q O or NQ
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$500,000
Principal Guarantee	Yes	No	No	No	No**
Premium Listing	Flexible. \$1000 min., \$100 min. A.C.H.	Single	Flexible \$1,000 min	Flexible \$1,000 min	Single
Free Partial Withdrawal	10% Immediately	Interest only in yr 1 10% after yr 1	*10% Immediately (up to 20%)	*10% Immediately (up to 20%)	10% Immediately
Surrender Charges	7/7/7/6/5/4/2 7 years	8/8/8/7/6/5/4/3/2/1 - 10 years (+ or – MVA)*	6/5/4 – 3yr 8/7/6/5/4 – 5yr 9/8/7/6/5/4/3 – 7yr	10/9/8/7/6/5/4/3/2/1 10 years	9/9/8/7/6/5 6 Years
Minimum Rate Guarantee	1%	1%	2%	2%	2% (2.5% in OR)
Nursing Home Withdrawals	60 days up to age 80	60 days up to age 80	100% waived after year 1	100% waived after year 1	30 days 90 days after issue
Comments & Rates	ONE YEAR RATE GUARANTEE Additional deposits do not reset the surrender charges Disability, Terminal Illness waivers Annuitization available after year 5 for 5yr minimum, or after year 1 for 10 yr minimum Rates: <100k = 3.25(2.00) 100k+ = 3.35 (2.00)	CHOICE OF THREE TO TEN YEAR RATE GUARANTEE *No MVA in OR, EID applied in WA 30 day exit window at end of guar. period to leave contract Can annuitize after yr 3 for period equal to remaining guar or 5 yrs, whichever is greater AEY Rates: <100k 5yr – 1.20% 6yr – 1.70% 7yr – 1.99% 8yr – 2.55% 9yr – 2.42% 10yr – 2.55% (100k+,10bps higher)	ONE YEAR RATE GUARANTEE Add'l deposits do not reset surrender -Annuitization available after year 1 except TX -Income Edge Flex Income rider available(not approved in all States) Enhanced Death Benefit Rider Available(not approved in all states) *20% free withdrawal available if you do not take a withdrawal in the previous year **Call CPS for commission rates in subsequent years Rates: 3yr: <75k = 1.00% 75+ = 1.35% 5yr: <75k = 1.00% 75+ = 1.50% 7yr: <75k = 1.00% 75+ = 1.50%	ONE YEAR RATE GUARANTEE Add'l deposits do not reset surrender 5% Premium Bonus credited to all premiums receive in year 1 & 2 -Annuitization available after year 1 except TX Income Edge / (Plus) Income rider available(OR only) Enhanced Death Benefit Rider Available(OR only) *20% free withdrawal available if you do not take a withdrawal in the previous year Rates: <75k = 1.00% 75+ = 1.25%	CHOICE OF ONE, THREE AND FIVE YEAR RATE GUARANTEE -Can Annuitize after 13 Months for a minimum of 5 years. **If renewal rate is less than bailout rate declared at issue, client has the option to surrender all or part of AV with no surrender charges applied <u>5 yr Guarantee</u> Rates: <\$99k 2.60% for 5 yrs AEY – 2.58% \$100-249k 3.00% for 5 yrs AEY – 2.92% \$250k+ 3.15% for 5 yrs AEY – 3.04% (Different Rates for WA)
Products approved in these states	WA and OR	OR and WA (8,9,10yr N/a in OR)	WA and OR	WA and OR	OR and WA

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Carrier	Genworth Life	Genworth Life	Genworth Life	Great American	Great American																		
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 A	A.M. Best A S&P A																		
Assets	34.7 Billion	34.7 Billion	34.7 Billion	9.6 Billion	9.6 Billion																		
Product Name	Secure Living Independence	Secure Living Rate Saver	Secure Living Smart Rate	Secure American	Secure Gain 5 & 7																		
Commission	0-75 = 2.25% 76-80 = 1.31% 81-85 = 0.94%	<table border="1"> <tr> <td>5 year</td> <td>7 year</td> </tr> <tr> <td>0-75 = 2.0%</td> <td>2.75%</td> </tr> <tr> <td>76-80 = 1.35%</td> <td>2.15%</td> </tr> <tr> <td>81-85 = 0.70%</td> <td>1.50%</td> </tr> </table>	5 year	7 year	0-75 = 2.0%	2.75%	76-80 = 1.35%	2.15%	81-85 = 0.70%	1.50%	4.5% 0-75 2.7% 76-80 1.05% 81-85	<table border="1"> <tr> <td>7 year</td> </tr> <tr> <td>0-70NQ/18-70Q = 6.5%</td> </tr> <tr> <td>71-80NQ & Q = 5.25%</td> </tr> <tr> <td>81-89NQ & Q = 5.00%</td> </tr> </table>	7 year	0-70NQ/18-70Q = 6.5%	71-80NQ & Q = 5.25%	81-89NQ & Q = 5.00%	<table border="1"> <tr> <td>5 year</td> <td>7 year</td> </tr> <tr> <td>0-80 = 2.75%</td> <td>4.00%</td> </tr> <tr> <td>81+ = 1.75%</td> <td>1.75%</td> </tr> </table>	5 year	7 year	0-80 = 2.75%	4.00%	81+ = 1.75%	1.75%
5 year	7 year																						
0-75 = 2.0%	2.75%																						
76-80 = 1.35%	2.15%																						
81-85 = 0.70%	1.50%																						
7 year																							
0-70NQ/18-70Q = 6.5%																							
71-80NQ & Q = 5.25%																							
81-89NQ & Q = 5.00%																							
5 year	7 year																						
0-80 = 2.75%	4.00%																						
81+ = 1.75%	1.75%																						
Issue Ages	0-85 Q or NQ	0-85	0-85 Q or NQ	18-89Q and 0-89 NQ	5yr - 18-89Q, 0-89 NQ 7yr - 18-85Q, 0-85 NQ																		
Minimum Issue	\$15000 Q O or NQ	\$25,000 Q and NQ	\$2000 Q / \$5000 NQ	\$10,000 Q and NQ	\$10,000 Q and NQ																		
Maximum Issue	\$500,000	\$1,000,000	\$500,000	\$750K up to age 79; \$500K for ages 80+	\$750K up to age 80; \$500K for ages 81+																		
Principal Guarantee	No	No	Yes	No	No																		
Premium Listing	Single	Single	Single	Single	Single																		
Free Partial Withdrawal	10% immediately	Interest Only	10% immediately	10% Immediately	10% immediately																		
Surrender Charges	9/9/8/7/6/5 6 Years	*9/8/7/6/5 – 5 year *9/8/7/6/5/4/3 -7 year + or - MVA	7/7/7/6/5/4/3 7 years	9/8/7/6/5/4/3 - 7 year	9/8/7/6/5 – 5 year 9/8/7/6/5/4/3 -7 year + or - MVA																		
Minimum Rate Guarantee	*2.5%	1.1%	1.5%(2% in OR)	1%	1%																		
Nursing Home Withdrawals	30 days 90 days after issue	**90 days after year 1 (50% of AV)	30 days for issue	90 days after year 1	90 days after year 1																		
Comments & Rates	<p>ONE YEAR RATE GUARANTEE</p> <p>Can annuitize after 13 months for 5 yr min.</p> <p>*Minimum guarantee drops to 2% after year 6 for most states</p> <p>*For WA, minimum guarantee is 1.5% in years 1-6 plus an additional interest rate credit of .50% in years 3-6. Minimum guarantee then renews between 1%-3% thereafter</p> <p>≤\$50k 3.50%(1.00) \$50-99k 4.00%(1.50) \$100k+ 4.50%(2.00)</p> <p>(Different Rates for WA)</p>	<p>CHIOCE OF FIVE OR SEVEN YEAR RATE GUARANTEE</p> <p>Can annuitize after 13 months for 5 yr min.</p> <p>*A different surrender schedule will apply upon renewal **Medical Care -Facility Waiver not Available in All States -RMD Friendly -Renewal Commission Available = 50% of current new money rates</p> <p>AEY</p> <table border="1"> <tr> <td>5yr</td> <td></td> </tr> <tr> <td>25k-99k</td> <td>1.60%</td> </tr> <tr> <td>100k-249k</td> <td>1.80%</td> </tr> <tr> <td>250k+</td> <td>1.90%</td> </tr> <tr> <td>7yr</td> <td></td> </tr> <tr> <td>25k-99k</td> <td>2.25%</td> </tr> <tr> <td>100k-249k</td> <td>2.45%</td> </tr> <tr> <td>250k+</td> <td>2.55%</td> </tr> </table>	5yr		25k-99k	1.60%	100k-249k	1.80%	250k+	1.90%	7yr		25k-99k	2.25%	100k-249k	2.45%	250k+	2.55%	<p>CHIOCE OF ONE, THREE AND FIVE YEAR RATE GUARANTEE</p> <p>Can annuitize after yr1, however period certain must not be less than the remaining surrender period</p> <p><u>1 yr Guarantee Rates:</u></p> <p>≤\$50k 2.25% \$50-99k 2.50% \$100k+ 3.25%</p> <p>(Different Rates for WA)</p>	<p>ONE YEAR RATE GUARANTEE</p> <p>2-Tier product: SV is the account that the client can walk away with, AV is the annuitization value</p> <p>The AV receives a bonus of 1% after each year of deferral up to 10% (must annuitize for a period of 7 years or more)</p> <p>TI waiver available NH waiver available</p> <p><u>Rates:</u> AV = 3.40% SV = 2.40%</p>	<p>CHIOCE OF FIVE OR SEVEN YEAR RATE GUARANTEE</p> <p>T.I. waiver available</p> <p>Can annuitize after year 1 for a minimum of 5 years</p> <p>5 year - Base rate increases by 10bps per year</p> <p>7 year - Base rate increases by 25bps per year</p>		
5yr																							
25k-99k	1.60%																						
100k-249k	1.80%																						
250k+	1.90%																						
7yr																							
25k-99k	2.25%																						
100k-249k	2.45%																						
250k+	2.55%																						
Products approved in these states	OR and WA	WA	OR and WA	OR	OR and WA																		

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Carrier	Liberty Life of Boston (Liberty Mutual)	Liberty Life of Boston (Liberty Mutual)	Liberty Life of Boston (Liberty Mutual)	Lincoln Financial Group	Principal Life
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 AA-	A.M. Best A+ S&P AA-
Assets	11.6 Billion	11.6 Billion	11.6 Billion	119.8 Billion	115.4 Billion
Product Name	Balance Annuity	Builder Annuity	Foundation Annuity	MYGuarantee Plus	FPDA Plus
Commission	18-80 = 3.0% 81-85 = 1.50%	18-80 = 3.0% 81-85 = 1.50%	18-80 = 3.0% 81-85 = 1.50%	0-75 76-80 81-85 5yr 2.00% 1.30% .75% 6yr 2.25% 1.50% .75% 7yr 2.50% 1.60% 1.0% 8yr 2.50% 1.60% 1.0% 9yr 2.50% 1.60% 1.0% 10y 2.50% 1.60% 1.0%	0-80 = 4.5% 81-85 = 3% 86-90 = 1.85%
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	18-85 Q or NQ	0-85 Q or NQ	0-90 Q or NQ
Minimum Issue	\$10,000 Q and NQ	\$15,000 Q and NQ	\$10,000 Q and NQ	\$10,000 Q and NQ	\$5,000 Q and NQ
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	Ages 0-65 = \$2 million Ages 65+ = \$500K	\$2,000,000
Principal Guarantee	*Optional	*Optional	*Optional	No	Yes
Premium Listing	Single	Single	Single	Single	Flexible \$2,000 min. add'l
Free Partial Withdrawal	10% after year 1 cumulative to 20%	5% after year 1	10% after year 1 cumulative to 20%	10% Immediately	10% Immediately
Surrender Charges	7/7/7/6/5 -5 year 7/7/7/6/5/4/3 - 7 Years	7/7/7/6/5 -5 year 7/7/7/6/5/4/3 - 7 Years	8/7/6/5/4 -5 year 8/7/6/5/4/3/2 - 7 Years	7/7/6/5/4/3/2 7 Year (+ or - MVA)	6/6/6/5/4/3/2 7 Years
Minimum Rate Guarantee	1%	1%	1%	2%	1%
Nursing Home Withdrawals	45/60 days After year 1	45/60 days After year 1	45/60 days After year 1	None	60 days if issued before age 85 (N/A in NJ,MA,PA)
Comments & Rates	ONE YEAR RATE GUARANTEE OR FIVE YEAR MYG <u>Waivers:</u> TI, NH, Chronic Illness 2% Bonus in year 1 *Principal guarantee rider can be added reducing first year rate bonus by 1% <u>5 Year AEY:</u> <100k 1.60%* 100k+ 1.75%* (rates assume no principal guarantee elected)	FOUR YEAR RATE GUARANTEE <u>Waivers Available for Purchase:</u> Extra Access =ROP and 10% free withdrawals. 25bps Extra Assurance: = Bailout renewal rate (currently 2.00%). 10bps Care Waivers = TI, NH, Chronic Illness. 10bps <u>Rate:</u> 2.00%	ONE YEAR RATE GUARANTEE OR FIVE YEAR MYG <u>Waivers:</u> TI, NH, Chronic Illness (subject to state availability) 0.50% Bonus in year 1 *Principal guarantee rider can be added reducing first year rate bonus by 1% <u>5 Year AEY:</u> <100k 1.30%* 100k+ 1.45%* (rates assume no principal guarantee elected)	CHOICE OF 3-10 YEAR RATE GUARANTEE Can annuitize after 5 years for 5yr min. <u><100k 100k+</u> 5yr - 1.45% 1.60% 6yr - 1.75% 1.90% 7yr - 2.15% 2.30% 8yr - 2.20% 2.35% 9yr - 2.30% 2.45% 10yr 2.30% 2.45%	ONE, FIVE OR SEVEN YEAR RATE GUARANTEE Terminal illness and DI waiver Additional deposits do not reset surrender <u>Rates</u> <u>1yr</u> 1.50(1.00 base + 0.50% premium bonus) <u>100k+</u> 2.51(1.00 base + 1.5% premium bonus) <u>5 yr Guar</u> 1.30% <u>7 yr Guar</u> 1.20%
Products approved in these states	WA and OR	WA and OR	WA and OR	WA and OR	OR and WA

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Carrier	Principal Life	Principal Life	The Standard	State Life	West Coast Life																															
Ratings	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 AA-	A.M. Best A+ S&P AA-																															
Assets	115.4 Billion	115.4 Billion	12.9 Billion	2.84 Billion	3.4 Billion																															
Product Name	Guaranteed Annuity	Secure	Focused Growth Annuity 5,6,7,10	Legacy Care	Sure Advantage MYG 5-10																															
Commission	0-80 = 4.1% 81-85 = 2.75% 86-90 = 1.45%	<table border="0"> <tr> <td>4 year</td> <td>6 year</td> </tr> <tr> <td>0-80 = 2.25%</td> <td>3.00%</td> </tr> <tr> <td>81-85 = 1.50%</td> <td>2.00%</td> </tr> <tr> <td>86-90 = 0.75%</td> <td>1.05%</td> </tr> </table> (trails available)	4 year	6 year	0-80 = 2.25%	3.00%	81-85 = 1.50%	2.00%	86-90 = 0.75%	1.05%	<table border="0"> <tr> <td>0-80</td> <td>81-85</td> <td>86-90</td> </tr> <tr> <td>5yr 3.0%</td> <td>1.5%</td> <td>1.35%</td> </tr> <tr> <td>6yr 2.0%</td> <td>1.00%</td> <td>0.77%</td> </tr> <tr> <td>7yr 3.0%</td> <td>1.50%</td> <td>1.35%</td> </tr> <tr> <td>10yr 4.0%</td> <td></td> <td></td> </tr> </table>	0-80	81-85	86-90	5yr 3.0%	1.5%	1.35%	6yr 2.0%	1.00%	0.77%	7yr 3.0%	1.50%	1.35%	10yr 4.0%			0-99 = 3.0%	<table border="0"> <tr> <td>0-75</td> <td>76+</td> </tr> <tr> <td>5yr 2%</td> <td>1%</td> </tr> <tr> <td>6yr 2.25%</td> <td>1%</td> </tr> <tr> <td>7-10yr 2.5%</td> <td>1%</td> </tr> </table>	0-75	76+	5yr 2%	1%	6yr 2.25%	1%	7-10yr 2.5%	1%
4 year	6 year																																			
0-80 = 2.25%	3.00%																																			
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10yr 4.0%																																				
0-75	76+																																			
5yr 2%	1%																																			
6yr 2.25%	1%																																			
7-10yr 2.5%	1%																																			
Issue Ages	0-90 Q or NQ	*0-90 Q or NQ	0 – 90 Q or NQ	0 – 99 Q or NQ	0-85 Q or NQ																															
Minimum Issue	\$5,000 Q and NQ	\$5,000 Q and NQ	\$15,000 Q and NQ	\$10,000 Q and NQ	\$10,000 Q and NQ																															
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$300,000	\$1,000,000																															
Principal Guarantee	Yes	Yes	No	No	Yes (2yr = 15bps, 3-6yr = 10bps, 7-10yr = 5bps)																															
Premium Listing	Flexible – 1 st yr only \$2K min. addt'l	**Flexible \$2,000 min. 1 st year only	Single	Single	Flexible (\$2,000 min. addt'l)																															
Free Partial Withdrawal	10% Immediately	15% Immediately	Interest only immediately	Interest only after yr1	Interest Only																															
Surrender Charges	7/7/7/6/5 5 Years	7/6/6/5 – 4years 7/6/6/5/5/4 – 6years	8/7/6/5/4 - 5 yrs 8/7/6/5/4/3 - 6 yrs + or - MVA	7/7/7/7/7/0/0 (+ or – MVA)	8.5/7.5/6.5/5.5/4.5/3.5/2.5/1.5/0.5/0/0 (+ or – MVA)																															
Minimum Rate Guarantee	1% (Indexed)	1%	1%	1%	1.5% (Indexed)																															
Nursing Home Withdrawals	60 days if issued before age 85 (N/A in NJ,MA,PA)	***60 days after year 1 (up to age 90)	30 days after year 1 (Nursing Home Only)	None	After year 1 – 90 days of confinement																															
Comments & Rates	<p>ONE, THREE OR FIVE YEAR RATE GUARANTEE</p> <p>Additional deposits do not reset surrender</p> <p>If addt'l deposits are made w/in yr 1, renewal rate will be blended</p> <p>If no addt'l deposits are made, rate will renew at yr1 rate or better</p> <p><u>Rates:</u> 1 yr 1.05 100k+ 2.06(1.05 base + 1% premium bonus) 3 yr Guar 1.05% 5 yr Guar 1.05%</p>	<p>FOUR OR SIX YEAR RATE GUARANTEE</p> <p>Terminal illness and disability waiver available</p> <p>*Issues only to age 85 in OK for Q and NQ funds</p> <p>**Not available in all states</p> <p>***For single premium deposits, interest rate is guaranteed for entire surrender period. For flexible premium deposits, new money rates are applied, and a weighted average is guaranteed for the remaining years</p> <p><u>Rates</u> 4 year <50k 1.12% 50-99k 1.22% 100k+ 1.51% 6 year 1.80%</p>	<p>CHOICE OF FIVE, SIX, SEVEN OR TEN YEAR RATE GUARANTEE</p> <p>*10 year only available for ages 0-80</p> <p>Terminal illness waiver available</p> <p>Can annuitize after yr 1 for a min of 5 years</p> <p>Addt'l deposits can be made within 90 days of issue date and do not reset surrender period</p> <p><u><100k</u> 5yr - 1.90% 6yr - 2.40% 7yr - 2.35% 10yr - 2.75% Rates 10bps higher for deposits 100k+</p>	<p>One Year Rate Guarantee with Bailout Provision</p> <p>1st year interest rate at issue is also the bailout rate</p> <p>Benefit Increase Rider if annuitant becomes terminally ill. Call CPS for details</p> <p>Death benefit is equal to the surrender value</p> <p><u>Rate:</u> 1.00%</p>	<p>CHOICE OF 2-10 YEAR RATE GUARANTEE</p> <p>30 day exit window to leave contract without surrender Additional deposits reset the surrender charges</p> <p>TI waiver available after year 1</p> <p>Surrender charges do not apply to RMD's (+or- MVA does apply)</p> <p><u><100k</u> <u>100k+</u> 5yr - 1.05% 1.25% 6yr - 1.35% 1.52% 7yr - 1.60% 1.74% 8yr - 1.85% 1.98% 9yr - 2.00% 2.11% 10yr - 2.15% 2.25%</p>																															
Products approved in these states	OR and WA	OR and WA	5/6: OR and WA 7/10: OR	OR	WA																															