

# FIXED ANNUITY SPREADSHEET

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<br>S&P AA-  | A.M. Best A-<br>S&P BBB+   | A.M. Best A<br>S&P A+   | A.M. Best A<br>S&P A+   | A.M. Best A<br>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 & 7  | Horizon Achiever  | Horizon Flex  | Horizon MYG  |
| Commission                       | 5 Yr **10 Yr<br>0-75 - 3% 4%<br>76-80 - 2% 3%<br>81-85 - 1% 2%  | 0-75 = 3.00%<br>76-80 = 2.00%<br><br>*(Non MVA states reduced by 0.50)   | **0-80 = 3.0%<br>**81-85 = 2.0%   | 0-75 = 5%<br>76-80 = 4%<br>81-85 = 3%<br><br>Years 2-5<br>0-80 = 4%<br>81-85 = 3%   | **0-75 = 7.5%<br>**76-80 = 5.0%<br>**81-85 = 3.0%  |
| 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  | \$5,000 Q and NQ  | \$5,000 Q and NQ<br>\$300 / mo. min EFT   | \$5,000 Q and NQ   |
| Maximum Issue                    | \$1,000,000   | 0-69 = \$1mil<br>70-74 = \$750,000<br>75-80 = \$500,000  | \$1,000,000<br>(\$500K over age 75)   | \$1,000,000<br>(\$500K over age 75)   | \$1,000,000<br>(\$500K over age 75)  |
| Principal Guarantee              | No  | No   | No  | No  | No   |
| Premium Listing                  | Single  | Single   | Single  | Flexible \$2,000 min<br>\$300 min EFT   | Single   |
| Free Annual 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%/0.9%<br>10 Years<br>(+/- MVA)  | 5yr – 9/8/7/6/5<br>7yr – 9/8/7/6/5/4/3<br>*(+ or – MVA)  | *10/9/8/7/6/5/4/3/2/1<br>10 years<br>(+ or – MVA)   | 8/8/8/7/6/5/3/1<br>8 Years  | *10/9/8/7/6/5/4/3/2/1<br>10 years<br>(+ or – MVA)  |
| Minimum Rate Guarantee           | 1.5%  | 2%   | 1%  | 1.5%  | 1%   |
| Nursing Home Withdrawals         | ^after year one, 30/35 days   | 90 days, after year 1; 20% annually  | 90 days, after year 1   | 90 days, after year 1   | 90 days, after year 1  |
| Comments                         | CHOICE OF FIVE AND TEN YEAR RATE GUARANTEE<br><br>^ NH waiver allows accelerated distribution of AV over 5 yrs<br><br>30 day exit window at the end of guarantee period to leave contract otherwise, the contract renews on an annual basis<br><br>**Original Dominator available at less comp with same rates, original liquidity feature of 15% of initial premium in; CT, DE, MA, MN, MO, NY, OK, UT, PA, WA<br>Contact CPS for complete details | CHOICE OF FIVE OR SEVEN YEAR RATE GUARANTEE<br><br>30 day exit window at end of guarantee period to leave contract<br><br><b>*Non-MVA states include: CA, DE, MN, PA, WA (rates are lower in these states)</b> | SIX YEAR RATE GUARANTEE<br><br>Annuitization available after year 5 for 5yr minimum<br><br>30 day exit window at end of guar. period to leave contract<br><br>Initial declared rates are in effect for a term of 6 contract years. If funds remain in contract after the end of the term, a rate will be declared for another 4 contract years. After year 10, rates renew annually<br><br>**Comp reduced in TX<br><br>Rates may differ for: AK, CA, DE, MO, NY, OH, SC | ONE YEAR RATE GUARANTEE<br><br>Additional deposits do not reset the surrender charges<br><br>Annuitization available after year 5 for 5yr minimum<br><br>Qualified contracts must be traditional IRA<br><br>*Flex is approved in NY, but is issued by USL<br><br>Rates may differ for: AK, CA, DE, MO, NY, OH, SC | SIX YEAR RATE GUARANTEE<br><br>Rate guaranteed for 6 years then contract renews annually<br><br>Annuitization available after year 5 for 5yr minimum<br><br>*9/8/7/6/5/4/3/2/1 in TX<br><br>**Comp reduced in TX<br><br>Rates may differ for: AK, CA, DE, MO, NY, OH, SC |
| Product NOT app. in these states | OR, NY  | AK, AL, MO, NY (7yr N/A in OR & WA)  | AK, MN, NJ, NY, OR, PA, UT, WA  | AK, NY*, UT   | AK, MN, NJ, NY, UT   |

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| Carrier                              | American General  | American General  | American General  | American National  | American National  |
|--------------------------------------|---|---|---|--|--|
| Ratings                              | A.M. Best A<br>S&P A+   | A.M. Best A<br>S&P A+   | A.M. Best A<br>S&P A+   | A.M. Best A<br>S&P AA-   | A.M. Best A<br>S&P AA-   |
| Assets                               | 38.6 Billion  | 38.6 Billion  | 38.6 Billion  | 13.6 Billion   | 13.6 Billion   |
| Product Name                         | Horizon Plus<br>2004  | Horizon Secure  | Horizon Select  | Citadel 5<br>Diamond   | Citadel 7<br>Diamond   |
| Commission                           | 0-75 = 6.0%<br>76-80 = 3.2%<br>81-85 = 1.35%  | *0-80 = 4.0%<br>*81-85 = 3.0%   | **0-80 = 4.0%<br>**81-85 = 3.0%   | 0-80 = 2.5%<br>81-85 = 1.5%  | 0-80 = 3.0%<br>81-85 = 2.0%  |
| Issue Ages                           | 0-85 Q or NQ  | 0-85 Q or NQ  | 0-85 Q or NQ  | 0-85 Q or NQ   | 0-85 Q or NQ   |
| Minimum Issue                        | \$5,000 Q and NQ  | \$5,000 Q and NQ  | \$5,000 Q and NQ  | \$5000 Q and NQ  | \$2000 Q / \$5000 NQ   |
| Maximum Issue                        | \$1,000,000<br>(\$500K over age 75)   | \$1,000,000<br>(\$500K over age 75)   | \$1,000,000<br>(\$500K over age 75)   | \$1,000,000  | \$1,000,000  |
| Principal Guarantee                  | No  | No  | No  | Yes  | Yes  |
| Premium Listing                      | Single  | Single  | Single  | Single   | Flexible. \$1000 min.,<br>\$100 min. A.C.H.  |
| Free Annual Partial Withdrawal       | 10% Immediately   | 10% Immediately   | 10% Immediately   | 10% Immediately  | 10% Immediately  |
| Surrender Charges                    | 9/8/7/6/5/4/3/2/1<br>9 years<br>(+ or - MVA)  | 10/9/8/7/6/5/4/3/2/1<br>10 years  | *10/9/8/7/6/5/4/3/2/1<br>10 years<br>(+ or - MVA)   | 7/7/7/6/5<br>5 years   | 7/7/7/6/5/4/2<br>7 years   |
| Minimum Rate Guarantee               | 1%  | 1%  | 1%  | 1%   | 1%   |
| Nursing Home Withdrawals             | 90 days, after year 1   | 90 days, after year 1   | 90 days, after year 1   | 60 days up to age 80   | 60 days up to age 80   |
| Comments                             | SIX YEAR RATE GUARANTEE<br><br>Surrender at death unless annuitized for 5 year minimum<br><br>Rate guaranteed for 6 years then contract renews annually<br><br>Annuitization available after year 5 for 5yr minimum<br><br>Rates may differ for: AK, CA, DE, MO, NY, OH, SC | CHOICE OF FIVE OR SEVEN YEAR RATE GUARANTEE<br><br>Annuitization available after year 5 for 5yr minimum<br><br>30 day exit window at end of guar. period to leave contract<br><br>*Comp reduced in MN, NJ, and PA<br><br>Rates may differ for: AK, CA, DE, MO, NY, OH, SC | CHOICE OF FIVE, SEVEN OR TEN YEAR RATE GUARANTEE<br><br>Annuitization available after year 5 for 5yr minimum<br><br>30 day exit window at end of guar. period to leave contract<br><br>*9/8/7/6/5/4/3/2/1 in TX<br><br>**Comp reduced in TX | ONE YEAR RATE GUARANTEE<br><br>Additional deposits do not reset the surrender charges<br><br>Disability, Terminal Illness waivers<br><br>Annuitization available after year 5 for 5yr minimum, or after year 1 for 10 yr minimum | ONE YEAR RATE GUARANTEE<br><br>Additional deposits do not reset the surrender charges<br><br>Disability, Terminal Illness waivers<br><br>Annuitization available after year 5 for 5yr minimum, or after year 1 for 10 yr minimum |
| Product NOT approved in these states | MN, NJ, NY, OR, PA, UT, WA  | AK, NY, TX, UT  | AK, MN, NJ, NY, OR, PA, UT, WA, (10 Year for TX)  | NY   | NY   |

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| Carrier                                     | American National   | American National   | Aviva   | Aviva   | Aviva  |      |      |     |      |      |     |      |      |     |      |      |     |      |      |      |      |      |   |  |  |
|---|---|---|---|---|--|------|------|-----|------|------|-----|------|------|-----|------|------|-----|------|------|------|------|------|---|--|--|
| <b>Ratings</b>                              | A.M. Best A<br>S&P AA-  | A.M. Best A<br>S&P AA-  | A.M. Best A<br>S&P AA-  | A.M. Best A<br>S&P AA-  | A.M. Best A<br>S&P AA-   |      |      |     |      |      |     |      |      |     |      |      |     |      |      |      |      |      |   |  |  |
| <b>Assets</b>                               | 13.6 Billion  | 13.6 Billion  | 24.6 Billion  | 24.6 Billion  | 24.6 Billion   |      |      |     |      |      |     |      |      |     |      |      |     |      |      |      |      |      |   |  |  |
| <b>Product Name</b>                         | Palladium<br>Advisor  | Palladium MYG<br>5 – 10 year  | Spirit 3,5,7  | Spirit Bonus  | Spirit Plus  |      |      |     |      |      |     |      |      |     |      |      |     |      |      |      |      |      |   |  |  |
| <b>Commission</b>                           | 0-79 = 2.75%<br>80-90 = 0.9%<br>Trail commission<br>available   | <table border="1" style="font-size: small;"> <tr><td>0-79</td><td>80+</td></tr> <tr><td>5yr</td><td>2.2%</td><td>0.2%</td></tr> <tr><td>6yr</td><td>1.7%</td><td>0.4%</td></tr> <tr><td>7yr</td><td>1.7%</td><td>0.4%</td></tr> <tr><td>8yr</td><td>1.7%</td><td>0.4%</td></tr> <tr><td>9yr</td><td>2.7%</td><td>0.7%</td></tr> <tr><td>10yr</td><td>3.2%</td><td>1.2%</td></tr> </table> | 0-79  | 80+   | 5yr  | 2.2% | 0.2% | 6yr | 1.7% | 0.4% | 7yr | 1.7% | 0.4% | 8yr | 1.7% | 0.4% | 9yr | 2.7% | 0.7% | 10yr | 3.2% | 1.2% | **3yr: 0-75 = 0.25%<br>**5yr: 0-75 = 2%<br>**7yr: 0-75 = 3%<br>(Reduced ages 76+) | 0-75 = 6.0%<br>76-78 = 4.0%<br>(Call CPS for years 2+) | 0-75 = 6.5%<br>76-78 = 4.5%<br>(Call CPS for years 2+) |
| 0-79  | 80+   |   |   |   |  |      |      |     |      |      |     |      |      |     |      |      |     |      |      |      |      |      |   |  |  |
| 5yr   | 2.2%  | 0.2%  |   |   |  |      |      |     |      |      |     |      |      |     |      |      |     |      |      |      |      |      |   |  |  |
| 6yr   | 1.7%  | 0.4%  |   |   |  |      |      |     |      |      |     |      |      |     |      |      |     |      |      |      |      |      |   |  |  |
| 7yr   | 1.7%  | 0.4%  |   |   |  |      |      |     |      |      |     |      |      |     |      |      |     |      |      |      |      |      |   |  |  |
| 8yr   | 1.7%  | 0.4%  |   |   |  |      |      |     |      |      |     |      |      |     |      |      |     |      |      |      |      |      |   |  |  |
| 9yr   | 2.7%  | 0.7%  |   |   |  |      |      |     |      |      |     |      |      |     |      |      |     |      |      |      |      |      |   |  |  |
| 10yr  | 3.2%  | 1.2%  |   |   |  |      |      |     |      |      |     |      |      |     |      |      |     |      |      |      |      |      |   |  |  |
| <b>Issue Ages</b>                           | 0-90 Q or NQ  | 0-85 Q or NQ  | 3yr: 0-85 Q or NQ<br>5yr: 0-83 Q or NQ<br>7yr: 0-81 Q or NQ   | 0-78 Q or NQ  | 0-78 Q or NQ   |      |      |     |      |      |     |      |      |     |      |      |     |      |      |      |      |      |   |  |  |
| <b>Minimum Issue</b>                        | \$100 Q / \$5,000 NQ  | \$5,000 Q and NQ  | \$5,000 Q and NQ  | \$5,000 Q and NQ  | \$5,000 Q and NQ   |      |      |     |      |      |     |      |      |     |      |      |     |      |      |      |      |      |   |  |  |
| <b>Maximum Issue</b>                        | \$1,000,000   | \$1,000,000   | \$1,000,000   | \$1,000,000   | \$1,000,000  |      |      |     |      |      |     |      |      |     |      |      |     |      |      |      |      |      |   |  |  |
| <b>Principal Guarantee</b>                  | No  | No  | No  | No  | No   |      |      |     |      |      |     |      |      |     |      |      |     |      |      |      |      |      |   |  |  |
| <b>Premium Listing</b>                      | Flexible-See Below<br>min. add'l \$100/mo<br>max. add'l \$20k/yr  | Single  | Flexible \$1,000 min  | Flexible \$1,000 min  | Flexible \$1,000 min   |      |      |     |      |      |     |      |      |     |      |      |     |      |      |      |      |      |   |  |  |
| <b>Free Annual Partial Withdrawal</b>       | 10% Immediately   | Interest only in yr 1<br>10% after yr 1   | *10% Immediately<br>(up to 20%)   | *10% Immediately<br>(up to 20%)   | *10% Immediately<br>(up to 20%)  |      |      |     |      |      |     |      |      |     |      |      |     |      |      |      |      |      |   |  |  |
| <b>Surrender Charges</b>                    | 7/7/7/6/5/4/2<br>7 years<br>(+ or – MVA)  | 8/8/8/7/6/5/4/3/2/1<br>10 years<br>(+ or – MVA)   | 6/5/4 – 3yr<br>8/7/6/5/4 – 5yr<br>9/8/7/6/5/4/3 – 7yr   | 12/12/12/11/10/9/8/7/<br>6/4<br>10 years  | 16/15/14/13/12/11/10<br>/8/6/4<br>10 years   |      |      |     |      |      |     |      |      |     |      |      |     |      |      |      |      |      |   |  |  |
| <b>Minimum Rate Guarantee</b>               | 1%  | 1%<br>(Indexed)   | 1%  | 1%  | 1%   |      |      |     |      |      |     |      |      |     |      |      |     |      |      |      |      |      |   |  |  |
| <b>Nursing Home Withdrawals</b>             | 60 days up to age 80  | 60 days up to age 80  | 100% waived after<br>year 1   | 100% waived after<br>year 1   | 100% waived after<br>year 1  |      |      |     |      |      |     |      |      |     |      |      |     |      |      |      |      |      |   |  |  |
| <b>Comments</b>                             | ONE YEAR RATE<br>GUARANTEE<br><br>Additional deposits<br>do not reset the<br>surrender charges<br><br>Hospital, Disability<br>Waiver Available<br><br>Rates renew monthly<br>starting in yr 2<br><br>Can annuitize after yr<br>5 for 5yr min. | CHOICE OF FIVE<br>TO TEN YEAR<br>RATE GUARANTEE<br><br>30 day exit window<br>at end of guar. period<br>to leave contract<br><br>Can annuitize after<br>year 3 for period<br>equal to remaining<br>guarantee or 5 years<br>whichever is greater<br><br>No MVA in PA  | ONE YEAR RATE<br>GUARANTEE<br><br>-Annuitization available after<br>year 1 except TX<br>-10% bonus added to<br>annuitization value if<br>deferred for 10 or more<br>years(not available in all<br>states. Must be annuitized<br>for at least 10 years)<br>-Income Edge Flex Income<br>rider available(not approved<br>in all States)<br><br>Enhanced Death Benefit<br>Rider Available(not<br>approved in all states)<br><br>*20% free withdrawal<br>available if you do not take a<br>withdrawal in the previous<br>year(not approved in all<br>states)<br><br>**Call CPS for commission<br>rates in subsequent years<br><br>-no waivers available in<br>CA or MA | ONE YEAR RATE<br>GUARANTEE<br><br>4% Premium Bonus credited<br>to all premiums receive in<br>year 1 & 2(vested)<br><br>Annuitization available after<br>year 1 except TX<br><br>10% bonus added to<br>annuitization value if<br>deferred for 10 or more<br>years(not available in all<br>states. Must be annuitized<br>for at least 10 years)<br>-Income Edge Flex Income<br>rider available(not approved<br>in all States)<br>-Enhanced Death Benefit<br>Rider Available(not<br>approved in all states)<br>-20% free withdrawal<br>available if you do not take a<br>withdrawal in the previous<br>year(not approved in all<br>states)<br><br>-no waivers available in<br>CA or MA | ONE YEAR RATE<br>GUARANTEE<br><br>2% Premium Bonus credited<br>to all premiums receive in<br>year 1 & 2<br>-Annuitization available after<br>year 1 except TX<br><br>10% bonus added to<br>annuitization value if<br>deferred for 10 or more<br>years(not available in all<br>states. Must be annuitized<br>for at least 10 years)<br><br>Income Edge Flex Income<br>rider available(not approved<br>in all States)<br><br>Enhanced Death Benefit<br>Rider Available(not<br>approved in all states)<br><br>*20% free withdrawal<br>available if you do not take a<br>withdrawal in the previous<br>year(not approved in all<br>states)<br><br>-no waivers available in<br>CA or MA |      |      |     |      |      |     |      |      |     |      |      |     |      |      |      |      |      |   |  |  |
| <b>Product NOT approved in these states</b> | IL, MA, MN, NJ, NY,<br>PA, UT   | UT<br>(8,9,10yr N/A in OR)  | NJ, NY, PA  | AK, CT, DE, MN, NJ,<br>NY, OR, PA, UT, WA   | NJ, NY, PA   |      |      |     |      |      |     |      |      |     |      |      |     |      |      |      |      |      |   |  |  |

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| Carrier                              | Genworth Life  | Genworth Life   | Genworth Life   | Genworth Life   | Great American   |
|--------------------------------------|--|---|---|---|--|
| Ratings                              | A.M. Best A<br>S&P A   | A.M. Best A<br>S&P A  | A.M. Best A<br>S&P A  | A.M. Best A<br>S&P A  | A.M. Best A<br>S&P A   |
| Assets                               | 34.7 Billion   | 34.7 Billion  | 34.7 Billion  | 34.7 Billion  | 9.6 Billion  |
| Product Name                         | Secure Living<br>Independence  | Secure Living<br>Liberty  | Secure Living<br>Rate Saver   | Secure Living<br>Smart Rate   | *Secure Gain 5 & 7   |
| Commission                           | 0-75 = 2.25%<br>76-80 = 1.31%<br>81-85 = 0.94%   | 0-75 = 3.00%<br>76-80 = 1.95%<br>81-85 = 1.05%  | 5 year 7 year<br>0-75 = 2.0% 2.75%<br>76-80 = 1.35% 2.15%<br>81-85 = 0.70% 1.50%  | 0-75 = 4.50%<br>76-80 = 2.70%<br>81-85 = 1.05%  | 5 year 7 year<br>0-80 = 2.75% 4.00%<br>81+ = 1.75% 1.75%   |
| Issue Ages                           | 0-85 Q or NQ   | 0-85  | 0-85  | 0-85 Q or NQ  | 5yr - 18-89Q, 0-89 NQ<br>7yr -18-85Q, 0-85 NQ  |
| Minimum Issue                        | \$15,000 Q O or NQ   | \$15,000 Q O or NQ  | \$15,000 Q O or NQ  | \$15,000 Q O or NQ  | \$10,000 Q and NQ  |
| Maximum Issue                        | \$500,000  | \$500,000   | \$1,000,000   | \$500,000   | \$750K up to age 80;<br>\$500K for ages 81+  |
| Principal Guarantee                  | No   | No**  | No  | Yes   | No   |
| Premium Listing                      | Single   | Single  | Single  | Single  | Single   |
| Free Annual Partial Withdrawal       | 10% immediately  | 10% Immediately   | Interest Only   | 10% immediately   | 10% immediately  |
| Surrender Charges                    | 9/9/8/7/6/5<br>6 Years   | 9/9/8/7/6/5<br>6 Years  | *9/8/7/6/5 – 5 year<br>*9/8/7/6/5/4/3 -7 year<br>+ or - MVA   | 7/7/7/6/5/4/3<br>7 years  | 9/8/7/6/5 – 5 year<br>9/8/7/6/5/4/3 -7 year<br>+ or - MVA  |
| Minimum Rate Guarantee               | *2%<br>(See Below)   | 1.5%  | 1.1%  | 1.5%  | 1%   |
| Nursing Home Withdrawals             | 30 days 90 days<br>after issue   | 30 days 90 days<br>after issue  | ** 90 days after<br>year 1(50% of AV)   | 30 days for issue   | 90 days after year 1   |
| Comments                             | ONE YEAR RATE<br>GUARANTEE<br><br>Can annuitize after<br>13 months for 5 yr<br>min.<br><br>*Minimum guarantee<br>drops to 2% after<br>year 6 for most<br>states<br><br>*For WA, minimum<br>guarantee is 1.5% in<br>years 1-6 plus an<br>additional interest<br>rate credit of 1% in<br>years 3-6. Minimum<br>guarantee then<br>renews between 1%-<br>3% thereafter | CHIOCE OF ONE,<br>THREE AND FIVE<br>YEAR RATE<br>GUARANTEE<br><br>Can annuitize after<br>13 months for 5 yr<br>min.<br><br>**If renewal rate is<br>less than bailout rate<br>declared at issue,<br>client has the option<br>to surrender all or<br>part of AV with no<br>surrender charges<br>applied | CHIOCE OF FIVE<br>OR SEVEN YEAR<br>RATE GUARANTEE<br><br>Can annuitize after<br>13 months for 5 yr<br>min.<br><br>*A different surrender<br>schedule will apply<br>upon renewal<br><br>**Medical Care<br>Facility Waiver not<br>Available in All<br>States<br><br>RMD Friendly<br>Renewal<br><br>Commission<br>Available = 50% of<br>current new money<br>rates | CHIOCE OF ONE,<br>THREE AND FIVE<br>YEAR RATE<br>GUARANTEE<br><br>Can annuitize after<br>13 months, however<br>period certain must<br>not be less than the<br>remaining surrender<br>period | CHIOCE OF FIVE<br>OR SEVEN YEAR<br>RATE GUARANTEE<br><br>T.I. waiver available<br><br>Can annuitize after year<br>1 for a minimum of 5<br>years<br><br>5 year - Base rate<br>increases by 10bps per<br>year<br><br>7 year - Base rate<br>increases by 25bps per<br>year<br><br>*Non-MVA product<br>approved in IN and MO |
| Product NOT approved in these states | NY   | CT, MN  | DE, NY, OR  | NY  | AK, CA, CO, CT, DE,<br>HI, MA, MN, NV, NH,<br>ND(7YR), NY, OH, PA,   |

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| Carrier                                     | Great American   | ING Reliastar   | ING Reliastar  | ING USA  | Integrity Life   |     |         |      |      |     |      |       |     |      |
|---|--|---|--|--|--|-----|---------|------|------|-----|------|-------|-----|------|
| <b>Ratings</b>                              | A.M. Best A<br>S&P A   | A.M. Best A<br>S&P A+   | A.M. Best A<br>S&P A+  | A.M. Best A<br>S&P A+  | A.M. Best A+<br>S&P AA+  |     |         |      |      |     |      |       |     |      |
| <b>Assets</b>                               | 9.6 Billion  | 21.9 Billion  | 21.9 Billion   | 64.1 Billion   | 4.8 Billion  |     |         |      |      |     |      |       |     |      |
| <b>Product Name</b>                         | Secure American  | MVA Annuity   | Quintaflex   | Guarantee Choice   | Momentum Advantage   |     |         |      |      |     |      |       |     |      |
| <b>Commission</b>                           | 7 year<br>0-70NQ/18-70Q = 6.5%<br>71-80NQ & Q = 5.25%<br>81-89NQ & Q = 5.00%   | Qual Nongual<br>0-74 5.2% 4.75%<br>75+ 2.6% 2.375%  | Qual Nongual<br>0-60 4.25% 3.75%<br>61-65 2.0% 1.25%<br>66-75 1.25% 1.25%<br>76+ 0.65% 0.65%   | Ages 0 – 80<br>7yr – 2.5%<br>10yr – 3.25%  | * 0-79 80+<br>4yr 2.0% 0.5%<br>5yr 2.5% 0.5%<br>7yr 3.0% 1.0%<br>10yr 3.5% 1.5%  |     |         |      |      |     |      |       |     |      |
| <b>Issue Ages</b>                           | 18-89Q and 0-89 NQ   | 0-80 Q or NQ  | 0-85 Q or NQ   | 0-80 Q or NQ   | 4,5yr - 0-86, 7yr - 0-85,<br>10yr - 0-83<br>Q or NQ  |     |         |      |      |     |      |       |     |      |
| <b>Minimum Issue</b>                        | \$10,000 Q and NQ  | \$5,000 Q or NQ   | \$500 Q or NQ  | \$15,000 Q and NQ  | \$20,000 Q and NQ  |     |         |      |      |     |      |       |     |      |
| <b>Maximum Issue</b>                        | \$750K up to age 79;<br>\$500K for ages 80+  | \$500,000   | \$500,000  | \$1,000,000  | \$1,000,000  |     |         |      |      |     |      |       |     |      |
| <b>Principal Guarantee</b>                  | No   | No  | Only for 403b  | No   | No   |     |         |      |      |     |      |       |     |      |
| <b>Premium Listing</b>                      | Single   | Single  | Flexible (\$50/mo or \$500/year min.)  | Single   | Single   |     |         |      |      |     |      |       |     |      |
| <b>Free Annual Partial Withdrawal</b>       | 10% Immediately  | 10% Immediately   | 10% Immediately  | Interest only in yr 1<br>10% after yr 1  | 10% Immediately  |     |         |      |      |     |      |       |     |      |
| <b>Surrender Charges</b>                    | 9/8/7/6/5/4/3 - 7 year   | 7/7/7/7/6/5/4/3/2/1<br>10 years<br>(+ or – MVA)   | 5/5/5/5/5<br>5 years   | 9/8/7/6/5/4/3/2/1<br>(+ or – MVA)  | 8/8/7/7/6/6/5/5/4/4<br>1 <sup>st</sup> 4,5,7, or 10 yrs<br>(+ or – MVA)  |     |         |      |      |     |      |       |     |      |
| <b>Minimum Rate Guarantee</b>               | 1%   | 3%  | 1%<br>(See Below)  | 1.5%   | 1.5%   |     |         |      |      |     |      |       |     |      |
| <b>Nursing Home Withdrawals</b>             | 90 days after year 1   | 60 days   | 60 days all ages N/A<br>in TX, PA  | None   | 60 days<br>N/A in MD   |     |         |      |      |     |      |       |     |      |
| <b>Comments</b>                             | ONE YEAR RATE GUARANTEE<br><br>2-Tier product: SV is the account that the client can walk away with, AV is the annuitization value<br><br>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)<br><br>TI waiver available<br>NH waiver available | TEN YEAR RATE GUARANTEE<br><br>NH and TI Waivers Available<br><br>Can annuitize for a minimum of 10 years | ONE YEAR RATE GUARANTEE<br><br>No rate lock<br><br>No Joint Annuitant or Owner<br><br>Additional deposits reset the surrender charges<br><br>Can annuitize anytime<br><br>1.5% min. on Non-TSA/457 in AZ, CO, DC, FL, KY, LA, MI, MO, NH, SC, SD | CHOICE OF SEVEN OR TEN YEAR RATE GUARANTEE<br><br>30 day exit window at end of guar. period to leave contract<br><br>No early annuitization<br><br>After yr 1 – 45 out of 60 days Nursing Home or Hospitalization Waiver<br><br>12 month or less TI waiver available | FOUR, FIVE, SEVEN OR TEN YEAR RATE GUARANTEE<br>Unemployment and terminal illness waiver<br><br>Can annuitize at at any time, 1 <sup>st</sup> year initiates commission chargeback<br>Similar Product Available in NY<br><br>*Pays full commission at renewal<br><br>-Beneficiary Advantage Rider – must be elected at issue – calculated as a percentage of gain in contract<br><br><table border="1"> <tr> <td>Age</td> <td>Benefit</td> <td>Cost</td> </tr> <tr> <td>0-69</td> <td>40%</td> <td>.20%</td> </tr> <tr> <td>70-79</td> <td>25%</td> <td>.35%</td> </tr> </table> | Age | Benefit | Cost | 0-69 | 40% | .20% | 70-79 | 25% | .35% |
| Age   | Benefit  | Cost  |  |  |  |     |         |      |      |     |      |       |     |      |
| 0-69  | 40%  | .20%  |  |  |  |     |         |      |      |     |      |       |     |      |
| 70-79                                       | 25%  | .35%  |  |  |  |     |         |      |      |     |      |       |     |      |
| <b>Product NOT approved in these states</b> | AL, MA, NH, NJ, NY, ND, PA, UT, WA   | AL, AK, IN, MD, MA, MN, NJ, NY, OR, PA, SC, VT, WA  | AL, IN, MA, NJ, NY, OR   | NY   | ME, NH, ND<br>OR, SC, UT, VT, WA   |     |         |      |      |     |      |       |     |      |

# FIXED ANNUITY SPREADSHEET

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

| Carrier                              | Integrity Life   | Integrity Life   | Liberty Life of Boston<br>(Liberty Mutual)  | Liberty Life of Boston<br>(Liberty Mutual)   | Liberty Life of Boston<br>(Liberty Mutual)   |
|--------------------------------------|--|--|---|--|--|
| Ratings                              | A.M. Best A+<br>S&P AA+  | A.M. Best A+<br>S&P AA+  | A.M. Best A<br>S&P A  | A.M. Best A<br>S&P A   | A.M. Best A<br>S&P A   |
| Assets                               | 4.8 Billion  | 4.8 Billion  | 11.6 Billion  | 11.6 Billion   | 11.6 Billion   |
| Product Name                         | New Momentum   | SPDA Series II   | Balance Annuity   | Builder Annuity  | Foundation Annuity   |
| Commission                           | *0-79 = 5%<br>*80-85 = 3%  | *0 – 79 = 5%<br>*80 – 85 = 3%  | 18-80 = 3.0%<br>81-85 = 1.50%   | 18-80 = 3.0%<br>81-85 = 1.50%  | 18-80 = 3.0%<br>81-85 = 1.50%  |
| Issue Ages                           | 0-85 Q or NQ   | 0 – 85 Q or NQ   | 0-85 Q or NQ  | 0-85 Q or NQ   | 18-85 Q or NQ  |
| Minimum Issue                        | \$2000 Q / \$5000 NQ   | \$3,000 Q and NQ   | \$10,000 Q and NQ   | \$15,000 Q and NQ  | \$10,000 Q and NQ  |
| Maximum Issue                        | \$1,000,000  | \$1,000,000 – 0-75<br>\$250,000 – 76-85  | \$1,000,000   | \$1,000,000  | \$1,000,000  |
| Principal Guarantee                  | No   | Yes  | *Optional   | *Optional  | *Optional  |
| Premium Listing                      | Flexible \$1,000 Min<br>or \$100 EFT   | Single   | Single  | Single   | Single   |
| Free Annual Partial Withdrawal       | 10% Immediately  | 10% Immediately  | 10% after year 1<br>cumulative to 20%   | 5% after year 1  | 10% after year 1<br>cumulative to 20%  |
| Surrender Charges                    | 8/7/6/5/4/6/2<br>7 Years<br>(+ or – MVA)   | 7 years<br>7/7/7/6/5/4/3   | 7/7/7/6/5 -5 year<br>7/7/7/6/5/4/3 - 7 Years  | 8/7/6/5/4/3/2/1 - 8 Years  | 8/7/6/5/4 -5 year<br>8/7/6/5/4/3/2 - 7 Years   |
| Minimum Rate Guarantee               | 1.5%   | 1%   | 1%  | 1%   | 1%   |
| Nursing Home Withdrawals             | 60 days<br>N/A in MA,SD  | No N/H Waiver  | 45/60 days<br>After year 1  | 45/60 days<br>After year 1   | 45/60 days<br>After year 1   |
| Comments                             | ONE, TWO, THREE, FIVE, SIX, SEVEN OR TEN YEAR RATE GUARANTEE<br><br>30 day window at end of rate guarantee period to choose next guarantee option based on new money rates at that time<br><br>MVA coincides with rate guarantee period<br><br>Additional deposits reset the surrender charges<br><br>Can annuitize at any time<br><br>*Reduced commission for the 1 year QIO term | ONE, THREE, FIVE OR SEVEN YEAR RATE GUARANTEE<br><br>Can annuitize after year 1 for a minimum of 5 years<br><br>If owner dies within year 1, there is NO chargeback of commission<br><br>Return of Premium Guarantee<br><br>Unemployment, TI, NH, and RMD withdrawal charge waivers available<br><br>3% Min.Guar in PA<br><br>*Reduced Commission for 5&7yr rate guarantee | ONE YEAR RATE GUARANTEE OR FIVE YEAR MYG<br><br>Waivers:<br>TI, NH, Chronic Illness<br><br>2% Bonus in year 1<br><br>*Principal guarantee rider can be added reducing first year rate bonus by 1%<br><br><b>Freedom Series available in CA and IL</b> | FOUR YEAR RATE GUARANTEE<br><br><u>Waivers Available for Purchase:</u><br>Extra Access =ROP and 10% free withdrawals. 25bps<br><br>Extra Assurance: = Bailout renewal rate (currently 1.75%). 10bps<br><br>Care Waivers = TI, NH, Chronic Illness. 10bps<br><br><b>Waivers subject to state availability</b> | ONE YEAR RATE GUARANTEE OR FIVE YEAR MYG<br><br>Waivers:<br>TI, NH, Chronic Illness (subject to state availability)<br><br>0.50% Bonus in year 1<br><br>*Principal guarantee rider can be added reducing first year rate bonus by 1%<br><br><b>Freedom Series available in CA and IL</b> |
| Product NOT approved in these states | WA   | NY   | CA, IL  | IL   | CA, IL   |

# FIXED ANNUITY SPREADSHEET

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

| Carrier                              | Lincoln Financial Group   | North American Company  | Principal Life   | Principal Life  | Principal Life   |
|--------------------------------------|---|---|--|---|--|
| Ratings                              | A.M. Best A+<br>S&P AA-   | A.M. Best A+<br>S&P A+  | A.M. Best A+<br>S&P AA-  | A.M. Best A+<br>S&P AA-   | A.M. Best A+<br>S&P AA-  |
| Assets                               | 119.8 Billion   | 8.4 Billion   | 115.4 Billion  | 115.4 Billion   | 115.4 Billion  |
| Product Name                         | MYGuarantee Plus  | Guarantee Choice  | FPDA Plus  | Guaranteed Annuity  | Secure   |
| Commission                           | <u>0-75 76-80 81-85</u><br>5yr 2.00% 1.30% .75%<br>6yr 2.25% 1.50% .75%<br>7yr 2.50% 1.60% 1.0%<br>8yr 2.50% 1.60% 1.0%<br>9yr 2.50% 1.60% 1.0%<br>10y 2.50% 1.60% 1.0%                       | *0-80 = 2.5%<br>*81-85 = 1.875%<br>*86-90 = 1.25%   | 0-80 = 4.5%<br>81-85 = 3%<br>86-90 = 1.85%   | 0-80 = 4.1%<br>81-85 = 2.75%<br>86-90 = 1.45%   | <u>4 year 6 year</u><br>0-80 = 2.25% 3.00%<br>81-85 = 1.50% 2.00%<br>86-90 = 0.75% 1.05%<br>(trails available)   |
| Issue Ages                           | 0-85 Q or NQ  | 0-90 Q or NQ  | 0-90 Q or NQ   | *0-90 Q or NQ   | *0-90 Q or NQ  |
| Minimum Issue                        | \$10,000 Q and NQ   | 2,000 Q / \$10,000 NQ   | \$5,000 Q and NQ   | \$5,000 Q and NQ  | \$5,000 Q and NQ   |
| Maximum Issue                        | Ages 0-65 = \$2 million<br>Ages 65+ = \$500K  | \$3,000,000   | \$1,000,000  | \$1,000,000   | \$1,000,000  |
| Principal Guarantee                  | No  | No  | Yes  | Yes   | Yes  |
| Premium Listing                      | Single  | Single  | Flexible – 1 <sup>st</sup> yr only<br>\$2K min. add'l  | Flexible – 1 <sup>st</sup> yr only<br>\$2K min. add'l   | **Flexible<br>\$2,000 min. 1 <sup>st</sup> year only   |
| Free Annual Partial Withdrawal       | 10% Immediately   | Interest only, 30 days after issue  | 10% Immediately  | 10% Immediately   | 15% Immediately  |
| Surrender Charges                    | *7/7/6/5/4/3/2<br>7 Year<br>(+ or – MVA)  | See Below<br>(+ or – MVA)   | 6/6/6/5/4/3/2<br>7 Years   | 7/7/7/6/5<br>5 Years  | 7/6/6/5 – 4years<br>7/6/6/5/4 – 6years   |
| Minimum Rate Guarantee               | 1%  | 1%  | 1%   | 1%<br>(Indexed)   | 1%   |
| Nursing Home Withdrawals             | None  | 90 days – up to age 75 (N/Av in MA and ND)  | 60 days after year 1 (up to age 90)  | 60 days after year 1 (up to age 90)   | ***60 days after year 1 (up to age 90)   |
| Comments                             | CHOICE OF 3-10 YEAR RATE GUARANTEE<br><br>Can annuitize after 5 years for 5yr min.<br><br>*Each surrender period follows the 7 year surrender schedule. For years 8,9,& 10, MVA applies only. | CHOICE OF 3-10 YEAR RATE GUARANTEE<br><br>*Different for FL, IN, IL, OK<br><br>30 day exit window at end of guar. period to leave contract<br><br>**Shorter surrender for Shorter guarantee periods:<br>4yr: 10/10/10/10<br>5yr: 10/10/10/10/10<br>6yr: 10/10/10/10/10/9<br>7yr: 10/10/10/10/10/9/8<br>8YR:10/10/10/10/10/9/8/6<br>9: 10/10/10/10/10/9/8/6/4<br>10:10/10/10/10/10/9/8/6/4/2<br><br>Can annuitize after year 5 for min. of 5 years | ONE, FIVE OR SEVEN YEAR RATE GUARANTEE<br><br>Terminal illness and DI waiver<br><br>Additional deposits do not reset the surrender charges<br><br>Two-year Rate Guarantee available in all states except: CA, NJ, OR, and PA<br><br>Premium credit offered only on one year option | ONE, THREE or FIVE YEAR RATE GUARANTEE<br><br>Additional deposits do not reset the surrender charges<br><br>If add'l deposits are made w/in yr 1, renewal rate will be blended<br><br>If no add'l deposits are made, rate will renew at yr1 rate or better<br><br>*Issues only to age 85 in OK for Q and NQ funds | FOUR OR SIX YEAR RATE GUARANTEE<br><br>Terminal illness and disability waiver available<br><br>*Issues only to age 85 in OK for Q and NQ funds<br><br>**Not available in all states<br><br>***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 |
| Product NOT approved in these states | IL,MN, MO,NV,   | AL,AK,CT,DE,MN, MO,NY,OR,UT,VA, WA  | Approved in All States   | Approved in All States  | Approved in All States   |

# FIXED ANNUITY SPREAD SHEET

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

| Carrier                                     | Principal Life  | Reliance Standard   | Reliance Standard  | The Standard  | State Life  |
|---|---|---|--|---|---|
| <b>Ratings</b>                              | A.M. Best A+<br>S&P AA-   | A.M. Best A<br>S&P A  | A.M. Best A<br>S&P A   | A.M. Best A<br>S&P AA-  | A.M. Best A<br>S&P AA-  |
| <b>Assets</b>                               | 115.4 Billion   | 3.5 Billion   | 3.5 Billion  | 12.9 Billion  | 2.84 Billion  |
| <b>Product Name</b>                         | Select Series   | Apollo MVA  | Eleos MVA  | Focused Growth Annuity 5,6,7,10   | Legacy Care   |
| <b>Commission</b>                           | 3 year<br>0-79 = 1%<br>80-85+ = 0.5%  | 0-75 – 5.25%<br>76-80 - 4.20%<br>81-85 - 3.15%  | 0-75 – 3.25%<br>76-80 – 2.60%<br>81-85 – 1.95%   | 0-80 81-85 86-90<br>5yr 3.0% 1.5% 1.35%<br>6yr 2.0% 1.00% 0.77%<br>7yr 3.0% 1.50% 1.35%<br>10yr 4.0%  | 0-99 = 3.0%   |
| <b>Issue Ages</b>                           | 0-85 Q or NQ  | 0-85 Q or NQ  | 0-85 Q or NQ   | *0 – 90 Q or NQ   | 0 – 99 Q or NQ  |
| <b>Minimum Issue</b>                        | \$5,000 Q and NQ  | \$5,000 Q and NQ  | \$10,000 Q and NQ  | \$15,000 Q and NQ   | \$10,000 Q and NQ   |
| <b>Maximum Issue</b>                        | *\$2,000,000  | \$500,000+  | \$500,000+   | \$1,000,000   | \$300,000   |
| <b>Principal Guarantee</b>                  | No  | No  | No   | No  | No  |
| <b>Premium Listing</b>                      | Single  | Single  | Single   | Single  | Single  |
| <b>Free Annual Partial Withdrawal</b>       | 10%<br>Immediately  | *10%<br>Immediately   | 10%<br>Immediately   | Interest only<br>Immediately  | Interest only<br>after yr1  |
| <b>Surrender Charges</b>                    | 7/7/7 – 3 years<br>(+ or – MVA)   | **9/8/7/6/5/4/2<br>7 years<br>(+ or – MVA)  | 8/7/6/5/4<br>5 years<br>(+ or – MVA)   | 8/7/6/5/4/3/2/0.9<br>(+ or – MVA)   | 7/7/7/7/7   |
| <b>Minimum Rate Guarantee</b>               | 1%  | 1%  | 1%   | 1%  | 1%  |
| <b>Nursing Home Withdrawals</b>             | 60 days after year 1<br>(up to age 90)  | 90 days - 25% of AV<br>available/year<br>after yr 1 if issued<br>before age 75  | 90 days - 25% of AV<br>available/year<br>after yr 1 if issued<br>before age 75   | 30 days after year<br>1(Nursing Home Only)  | None  |
| <b>Comments</b>                             | THREE YEAR RATE GUARANTEE<br><br>Terminal illness and disability waiver available<br><br>At end of initial guarantee period, surrenders and MVA no longer apply. Rate calculated annually.<br><br>*Due diligence form and approval needed for any premiums over \$1mil<br><br>10 yr. option N/Av in CT, IN, MA, MD, NY, OK, OR, SC, TX, UT, and VT. | ONE YEAR RATE GUARANTEE<br><br>Delayed comp for premiums in excess of 200k (until 30 day free look period has expired)<br><br>Similar Non-MVA contract available w/ reduced commissions<br><br>*10% free annual partial withdrawal is cumulative up to 30%. Cumulative feature is available starting in 3 <sup>rd</sup> year.<br><br>** Surrender charge reduced for ages 60+ in IA,IL, and KY. | ONE YEAR RATE GUARANTEE<br><br>Delayed commissions for premiums in excess of 300k (until 30 day free look period has expired)<br><br>Similar Non-MVA contract available w/ reduced commissions | CHOICE OF FIVE, SIX, SEVEN OR TEN YEAR RATE GUARANTEE<br><br>*10 year only available for ages 0-80<br><br>Terminal illness waiver available<br><br>Can annuitize after yr 1 for a min of 5 years<br><br>Addtl deposits can be made within 90 days of issue date and do not reset surrender period | One Year Rate Guarantee with Bailout Provision<br><br>1 <sup>st</sup> year interest rate at issue is also the bailout rate<br><br>Benefit Increase Rider if annuitant becomes terminally ill. Call CPS for details<br><br>Death benefit is equal to the surrender value |
| <b>Product NOT approved in these states</b> | NJ, PA, WA  | AL, MD, MN, MT, NY, OR, TX, UT, VT, WA  | MD, MN, ND, NY, OR, TX, UT, VT, WA   | 5/6: NY<br>7/10: CA, MN, MO, NY, TX, WA   | MT, NY, WA  |

# FIXED ANNUITY SPREAD SHEET

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

| Carrier                              | United of Omaha  | United of Omaha  | West Coast Life   |  |      |     |     |    |    |     |       |    |        |      |    |
|--------------------------------------|--|--|---|--|------|-----|-----|----|----|-----|-------|----|--------|------|----|
| Ratings                              | A.M. Best A+<br>S&P AA-  | A.M. Best A+<br>S&P A+   | A.M. Best A+<br>S&P AA-   |  |      |     |     |    |    |     |       |    |        |      |    |
| Assets                               | 12.9 Billion   | 12.9 Billion   | 3.4 Billion   |  |      |     |     |    |    |     |       |    |        |      |    |
| Product Name                         | Living Care Annuity  | Ultra-Secure Plus 5 & 7  | Sure Advantage MYG 2-10   |  |      |     |     |    |    |     |       |    |        |      |    |
| Commission                           | 40-75 = 8%<br>76-79 = 6%   | 0-75 = 4%<br>76-80 = 3.00%<br>81-89 = 2.00%  | <table border="1"> <thead> <tr> <th></th> <th>0-75</th> <th>76+</th> </tr> </thead> <tbody> <tr> <td>5yr</td> <td>2%</td> <td>1%</td> </tr> <tr> <td>6yr</td> <td>2.25%</td> <td>1%</td> </tr> <tr> <td>7-10yr</td> <td>2.5%</td> <td>1%</td> </tr> </tbody> </table>       |  | 0-75 | 76+ | 5yr | 2% | 1% | 6yr | 2.25% | 1% | 7-10yr | 2.5% | 1% |
|                                      | 0-75   | 76+  |   |  |      |     |     |    |    |     |       |    |        |      |    |
| 5yr                                  | 2%   | 1%   |   |  |      |     |     |    |    |     |       |    |        |      |    |
| 6yr                                  | 2.25%  | 1%   |   |  |      |     |     |    |    |     |       |    |        |      |    |
| 7-10yr                               | 2.5%   | 1%   |   |  |      |     |     |    |    |     |       |    |        |      |    |
| Issue Ages                           | 40-79 NQ   | 0-89 Q or NQ   | 0-85 Q or NQ  |  |      |     |     |    |    |     |       |    |        |      |    |
| Minimum Issue                        | \$50,000 NQ  | \$5,000 Q and NQ   | \$10,000 Q and NQ   |  |      |     |     |    |    |     |       |    |        |      |    |
| Maximum Issue                        | \$300,000 NQ   | \$1,000,000  | \$1,000,000   |  |      |     |     |    |    |     |       |    |        |      |    |
| Principal Guarantee                  | No   | Yes  | Yes (2yr = 15bps, 3-6yr = 10bps, 7-10yr = 5bps)   |  |      |     |     |    |    |     |       |    |        |      |    |
| Premium Listing                      | Single   | Flexible<br>\$500 min. 1 <sup>st</sup> year only   | Flexible<br>(\$2,000 min. add'l)  |  |      |     |     |    |    |     |       |    |        |      |    |
| Free Annual Partial Withdrawal       | 10% after year one   | 10% immediately  | Interest Only   |  |      |     |     |    |    |     |       |    |        |      |    |
| Surrender Charges                    | 9/9/8/7/6/5/4/3/2/1<br>10 years  | 6/6/6/6/5/<br>5 Year<br>6/6/6/6/5/4/3<br>7 Year<br>(+ or - MVA)  | 8.5/7.5/6.5/5.5/4.5/3.<br>5/2.5/1.5/0.5/0/0<br>(+ or - MVA)   |  |      |     |     |    |    |     |       |    |        |      |    |
| Minimum Rate Guarantee               | 2.25%  | 1%   | 1%<br>(Indexed)   |  |      |     |     |    |    |     |       |    |        |      |    |
| Nursing Home Withdrawals             | N/Av   | *30 days   | After year 1 – 90 days of confinement   |  |      |     |     |    |    |     |       |    |        |      |    |
| Comments                             | <p>Client receives 3x deposit amount as max lifetime benefit amount and a max daily benefit of 1/730<sup>th</sup> of AV at time of claim for LTC</p> <p>-AV is reduced as LTC is needed until \$1 is left in AV, then U of O pays daily benefits up to max lifetime benefit</p> <p>-Available Inflation protection available at additional charge = 5% daily benefit per year increase compounded (charge figured in upon simplified underwriting (phone interview and 12 prequalifying questions)</p> <p>-Benefits can begin in 2 years after issue date and 90 day one time elimination period</p> | <p>FIVE AND SEVEN YEAR RATE GUARANTEE</p> <p>Additional withdrawal waivers available</p> <p>45 day exit window at end of guar. period to leave contract. Can also elect 1yr renewal.</p> <p>Can annuitize after year 2(subject to surrender charges)</p> <p>.15bps interest added to premiums 100k+</p> <p>*N/Av in all states, call CPS for state approvals</p> | <p>CHOICE OF 5-10 YEAR RATE GUARANTEE</p> <p>30 day exit window to leave contract without surrender</p> <p>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> |  |      |     |     |    |    |     |       |    |        |      |    |
| Product NOT approved in these states | CA,CT,DC, FL, HI, IL, KS, MD, MA, MN, MT, NH, NJ, NY, NC, OR, PA, TN,TX,VT, WA   | NY   | DE, MN, NY, OR  |  |      |     |     |    |    |     |       |    |        |      |    |