

FIXED ANNUITY HOT SHEET

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

Carrier	American National	Genworth Life	RBC (Liberty Life)	Reliance Standard	State Life																		
Ratings	A.M. Best A S&P AA-	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-																		
Assets	13.6 Billion	34.7 Billion	3.75 Billion	3.5 Billion	2.8 Billion																		
Product Name	Citadel 7 Diamond	Secure Living Rate Saver	Master Builder	Elektra 579	Annuity Care																		
Commission	0-80 = 4.5% 81-85 = 3.5%	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center; border-bottom: 1px solid black;">5 year</td> <td style="text-align: center; border-bottom: 1px solid black;">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%	0-69 = 4.00% 70+ = 2.50%	5yr: 0-75 - 3% 76-80 - 2.4% 81-85 - 1.8%	0-75 = 5.75 76-85 = 3.75										
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Issue Ages	0-85 Q or NQ	0-85	0-80 Q or NQ	0-85 Q or NQ	50-85																		
Minimum Issue	\$2000 Q / \$5000 NQ	\$25,000 Q and NQ	\$5,000 Q and NQ	\$10,000 Q and NQ	*\$10,000 Q and NQ *(\$62k in WI and \$50k in CA and MN)																		
Maximum Issue	\$1,000,000	\$1,000,000	\$500,000	\$500,000+	\$300,000																		
Principal Guarantee	Yes	No	No	No	No																		
Premium Listing	Flexible. \$1000 min., \$100 min. A.C.H.	Single	Flexible for 1 st 6 mos. - \$500 min. add'l	Single	Single																		
Free Annual Partial Withdrawal	10% Immediately	Interest Only	10% after year one	10% Immediately	10% after year one																		
Surrender Charges	7/7/7/6/5/4/2 7 years	*9/8/7/6/5 - 5 year *9/8/7/6/5/4/3 - 7 year + or - MVA	10/9/8/7/6/5/4/3/2/1 - 10 years (+ or - MVA)	7/7/6/5/4/ 5 years (+ or - MVA)	8/8/8/7/6/5/4/3/2 9 Years																		
Minimum Rate Guarantee	2%	1.1%	3%	3%	3%																		
Nursing Home Withdrawals	60 days up to age 80	**90 days after year 1(50% of AV)	90 days after year 1	90 days - 25% of AV available/year after yr 1 if issued before age 75	7 day waiting period for LTC fund (see below)																		
Comments & Rates	<p>ONE YEAR RATE GUARANTEE</p> <p>Additional deposits do not reset the surrender charges</p> <p>Additional deposits receive interest bonus based on new money rates in years 1-3</p> <p>Disability, Terminal Illness waivers</p> <p>Annuitization available after year 5 for 5yr minimum, or after year 1 for 10 yr minimum</p> <p>Rates: Year 1: 4.30% Base Renews Annually (100k+, 10bps higher)</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</p> <p>**Medical Care Facility Waiver not Available in All States</p> <p>RMD Friendly Renewal</p> <p>Commission Available = 50% of current new money rates</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="text-align: center; border-bottom: 1px solid black;">AEY</td> </tr> <tr> <td>5yr</td> <td></td> </tr> <tr> <td>25k-99k</td> <td>2.90%</td> </tr> <tr> <td>100k-249k</td> <td>3.05%</td> </tr> <tr> <td>250k+</td> <td>3.15%</td> </tr> <tr> <td>7yr</td> <td></td> </tr> <tr> <td>25k-99k</td> <td>3.45%</td> </tr> <tr> <td>100k-249k</td> <td>3.60%</td> </tr> <tr> <td>250k+</td> <td>3.70%</td> </tr> </table>	AEY		5yr		25k-99k	2.90%	100k-249k	3.05%	250k+	3.15%	7yr		25k-99k	3.45%	100k-249k	3.60%	250k+	3.70%	<p>ONE YEAR RATE GUARANTEE</p> <p>-Enhanced DB Feature</p> <p>-Annuitization Bonus if contr. annuitized after 10th yr. a living benefit will be added to AV - 15% on gains from yrs 1-5 (10% if issued after @69) and 30% on gains credited yrs 6-10 (15% if issued after @69).</p> <p>-Additional deposits do not reset the surrender charges</p> <p>-Can annuitize after 2 yrs for 6 yr min.</p> <p>-30 day exit window after year 5 to leave contract</p> <p>Rates: Year 1: 3.00% Base Renews Annually(3% min guarantee)</p>	<p>FIVE YEAR RATE GUARANTEE</p> <p>30 day window before end of guar period to surrender w/ no MVA or surrender charge</p> <p>Rates: 3.00%</p>	<p>LTC fund grows at an applied rollup rate(currently 4.05%) that is guaranteed for 5 years and renews thereafter.</p> <p>3% Interest Rate</p> <p>-LTC monthly payment is calculated as a certain percentage(currently 2.9%) of the current LTC benefit value.</p> <p>-Clients can access LTC funds by qualifying in 1 of 2 ways:</p> <ol style="list-style-type: none"> 1.Cannot perform 2 of 6 ADLs 2.Cognitive impairments such as Alzheimer's <p>-Base policy provides LTC fund for 36 months at no cost</p> <p>-options to purchase an additional 36 months or lifetime benefit</p> <p>-Joint LTC coverage available.</p>
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Product NOT approved in these states	NY	CA, DE, NV, NY, OR	AK, HI, MD, MN, NJ, NY, OR, PA, TX, UT	AL, MD, MT, ND, NY, OK, OR, SC, TX, UT, VT, WA	CT, MT, NH, NY																		



CA Corp. Lic. #0571612

18551 Von Karman Avenue, Suite 150, Irvine, CA 92612

(949) 863-0700 / (800) 326-5433 / FAX (949) 863-9318 / www.cpsinsurance.com

Dean Walsh(ext. 143), Eric Neilsen(ext. 126), Scott White(ext. 128), Ryan O'Toole(ext. 149)