

FIXED ANNUITY HOT SHEET

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

Carrier	American Equity	ING Reliastar	Reliance Standard	The Standard	State Life															
Ratings	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 AA-	A.M. Best A+ S&P AA-															
Assets	16.9 Billion	21.9 Billion	3.5 Billion	12.9 Billion	3.1 Billion															
Product Name	*Guarantee 5 & 7	MVA Annuity	Eleos MVA	Focused Growth Annuity 6	Annuity Care®															
Commission	*0-75 = 3.00% *76-80 = 2.00%	<table style="font-size: small;"> <tr> <td></td> <td style="text-align: center;">Qual</td> <td style="text-align: center;">Nongual</td> </tr> <tr> <td>0-74</td> <td style="text-align: center;">5.2%</td> <td style="text-align: center;">4.75%</td> </tr> <tr> <td>75+</td> <td style="text-align: center;">2.6%</td> <td style="text-align: center;">2.375%</td> </tr> </table>		Qual	Nongual	0-74	5.2%	4.75%	75+	2.6%	2.375%	0-75 – 3.25% 76-80 – 2.60% 81-85 – 1.95%	<table style="font-size: small;"> <tr> <td>0-80</td> <td>81-85</td> <td>86-90</td> </tr> <tr> <td>6yr 2.0%</td> <td>1.00%</td> <td>0.77%</td> </tr> </table>	0-80	81-85	86-90	6yr 2.0%	1.00%	0.77%	50-75 = 5.75 76-85 = 3.75
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Issue Ages	0-80 Q or NQ	0-80 Q or NQ	0-85 Q or NQ	*0 – 90 Q or NQ	50-85															
Minimum Issue	\$10,000 Q and NQ	\$5,000 Q or NQ	\$10,000 Q and NQ	\$15,000 Q and NQ	*\$10,000 Q and NQ *(\$62k in WI and \$50k in CA and MN)															
Maximum Issue	0-69 = \$1mil 70-74 = \$750,000 75-80 = \$500,000	\$500,000	\$500,000+	\$1,000,000	\$500,000															
Principal Guarantee	No	No	No	No	No															
Premium Listing	Single	Single	Single	Single	Single															
Free Annual Partial Withdrawal	Interest Only Immediately	10% Immediately	10% Immediately	Interest only Immediately	10% after year one															
Surrender Charges	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)	8/7/6/5/4 5 years (+ or – MVA)	8/7/6/5/4/3 (+ or – MVA)	8/8/8/7/6/5/4/3/2 9 Years															
Minimum Rate Guarantee	2%	3%	1%	1%	*1.5%															
Nursing Home Withdrawals	90 days, after year 1; 20% annually	60 days	90 days - 25% of AV available/year after yr 1 if issued before age 75	30 days after year 1(Nursing Home Only)	7 Days															
Comments & Rates	<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>MVA Rates 5yr = 2.90 7yr = 3.00</p> <p>* Different rates and commissions for Non-MVA states.</p> <p>Non-MVA states include: CA, DE, MN, PA, WA (rates are lower in these states)</p> <p>Non-MVA Rates 5yr = 2.40 7yr = 2.50</p> <p>(commission reduced 50bps for Non-MVA states)</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>Yields: <35k 3.23% 35-99k 3.24% 100k+ 3.25%</p>	<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>1st Year Rate (Bonus): 3.00%(1.00)</p> <p>Base renews annually 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>Rates: <table style="font-size: small;"> <tr> <td><100k</td> <td>100k+</td> </tr> <tr> <td>6yr - 2.40</td> <td>2.50%</td> </tr> </table> </p>	<100k	100k+	6yr - 2.40	2.50%	<p>Annuity Care I is a Deferred Annuity that allows for monthly withdrawals for qualifying LTC expenses.</p> <p>-LTC fund grows at a higher rate(currently 2.90%) that is guaranteed for 5 years and renews thereafter. 2% AV Accumulation</p> <p>-LTC monthly payment is calculated as a certain percentage(currently 2.9%) of the current LTC benefit value.</p> <p>Base policy provides LTC funds for 36 months at no cost(Tax Free)</p> <p>-options to purchase an additional 36 months or lifetime benefit(single premium, annual, or 10-pay)</p> <p>-Joint LTC coverage available.</p> <p>*Min. guarantee 3% for PA</p>											
<100k	100k+																			
6yr - 2.40	2.50%																			
Product NOT approved in these states	AK, AL, MO, NY (7yr N/A in OR & WA)	AL, AK, IN, MD, MA, MN, NJ, NY, OR, PA, SC, VT, WA	MD, MN, ND, NY, OR, TX, UT, VT, WA	NY	CT, NH, NY															