

# INDEXED ANNUITY HOT SHEET

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

Carrier	Great American	Great American	Lafayette Life	Lincoln Financial Group	North American
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 A+
Assets	9.6 Billion	9.6 Billion	2 billion	119.8 Billion	8.4 Billion
Product Name	American Legend II	Safe Return	Marquis Advant-Edge 5	New Directions 6 and 8	Freedom Choice 8
Crediting Method	4 Crediting Methods  1) Annual Reset / Ratchet with Monthly Average Cap 2) Annual Reset / Ratchet Point to Point 3) Annual Reset / Ratchet with Monthly Sum Cap S&P 500 Index 4) Fixed Account S&P 500 Index	*1) Annual Reset / Ratchet with Monthly Average Cap(with bailout rate) *2) Annual Reset / Ratchet Point to Point(with bailout rate) 3) Fixed Account S&P 500 Index	2 Crediting Methods  1) Annual Reset/Ratchet, pt-to-pt with Cap  2) Fixed Account  S&P 500 Index	1) 2 Yr Reset/Ratchet pt-to-pt  2) **Ann. Reset/Ratchet performance triggered acct (PTA)  ***3) Fixed  S&P 500 Index	2 Crediting Methods -Annual Reset/Ratchet Pt – Pt and *Mo Pt – Pt <u>7 Indices:</u> 1) S&P 500 2) DJIA 3) S&P Midcap 400 4) Russell 2000 5) NASDAQ-100 6) DJ Eurostoxx 50 7) Lehman Bros US 8) Annual Reset/Ratchet *Monthly Pt-to-Pt S&P 500 Only 9) Fixed
Premium Listing	Flexible \$2,000 Q / \$5,000 NQ	Single	Flexible \$84min. add'l ACH	Single	Flexible \$100 min add'tl
Crediting Rates	1) 7.00% (3% min, 100% PR) 2) 6.25% (2% min) 3) 2.50% (2% min, 100% PR) 4) 2.80% (2% Min)  No rate lock for qualified or 1035 transfers; money must be received before the day of rate change	1) 6.50% (6.00%) 2) 6.00% (5.50%) 3) 2.30% (2% Min)  **Lifetime Trail Available  No rate lock for qualified or 1035 transfers; money must be received before the day of rate change.	*1) 5.50% (2% min, 100% PR) 2) 2.75% (2% min)  No rate lock for qualified or 1035 transfers; money must be received before the day of rate change.	6: Under \$100K 100K+ 2yr- 11.35% 12.35% PTA- 4.80% 5.15% Fixed- 2.80% 3.00% 8: Under \$100K 100K+ 2yr - 12.75% 13.50% PTA- 5.35% 5.60% Fixed- 3.10% 3.25% 100% PR guar. 2yr Min. CAP – 10% PTA Min. – 1.75% Fixed Min. – 1.75%	5% <250K Over 250K 1) 5.80% 6.65% 2) 5.30% 6.15% 3) 5.10% 6.00% 4) 5.25% 6.10% 5) 5.05% 5.85% 6) 5.40% 6.30% 7) 3.00% 3.35% 8) 2.75% 3.05% 9) 3.20% 3.60% 10% <250K Over 250K 1) 5.10% 6.00% 2) 4.60% 5.50% 3) 4.45% 5.30% 4) 4.55% 5.45% 5) 4.45% 5.25% 6) 4.70% 5.65% 7) 3.00% 3.05% 8) 2.55% 2.85% 9) 2.90% 3.30%
Commission	0-75NQ / 18-75Q = 5.5% 76-80 = 5.10% 81-85 = 3.50%	0-75NQ / 18-75Q = 6.5% 76-80 = 5.50% 81-85 = 2.50%	0 – 69 = 4.5% 70-85 = 3.5%  Call CPS for flex prem comp in years 2-5	6 yr: 0-75 =3.5%, 76-80 = 2.75%, 81+ = 1.75% 8 yr: 0-75 =4.5%, 76-80 = 3.5%, 81+ = 2.25%	0-75 – 5.50% Comp reduced age 76+
Issue Ages	18-85 Q / 0-85 NQ	18-85 Q / 0-85 NQ	0-85 Q or NQ	0-85 Q & NQ	0-85 Q or NQ
Minimum Issue	\$10,000 Q and NQ	\$25,000 Q and NQ	\$1,000 Q and NQ	\$10,000 Q and NQ	\$2,000Q/\$10,000 NQ
Maximum Issue	\$750,000	0-79: \$750,000 80-85: \$500,000	\$1,000,000	Ages 0-65 = \$2 million Ages 65+ = \$500K	\$3,000,000
Free Annual Partial Withdrawal	10% Immediately	10% Immediately	10% after year one	10% immediately	^5%/10% after year one
Surrender Charges	***7 years 0-57: 12/11/10/9/8/7/6 58-85: 9/8/7/6/5/4/3	10 years 10/9/8/7/6/5/4/3/2/1	5 years 8/7/6/5/4	6 years 9/8/7/6/4.75/3.75 8 years 9/8/7/6/4.75/3.5/2/ 0.75 + or – MVA	8 Years 9/9/8/7/6/5/4/2 (Different for TX)
Minimum Guarantee	100% of premium at 2%	100% of premium at 2%	*100% of premium at 2%	100% of premium at 1.75%	87.5% of premium at 3%
Comments	-Add'l deposits do not reset surrender -90 day Extended Care waiver after yr1(N/A in: VA, MS and LTC only in: IL, LA, NV)-100% Terminal Illness waiver after yr1(25% in: IL, MA, LA, NV)  No early annuitization  ***Different for TX and CT	Extended Care and Terminal Illness Waivers available  No early annuitization  *Can surrender the contract without penalty if rate renews below the bailout rate.  Return of Premium Guarantee  **Lifetime Trail Option of 1.25% Available	*Account Value will receive the better of: -Index Gains; or -2% min guarantee  -Can annuitize after year one for a life contingency  -60 day window after surrender period -25% free withdrawals NH provision	-Performance triggered account interest applied if S&P did not go down for that year** -Funds in 2 year pt-to-pt can only be reallocated every 2 yrs ***Fixed acct rate is guar for the entire surrender *Living Income Advantage Avail -NO MVA in MN & OR  **Not available in WA	-Add'l deposits do not reset surrender ^Choice of 5 or 10% free W/Ds for increased cap, 5% option is NOT RMD friendly, No Syst W/D -NHW increases W/D by 10% (ages 0-75)  5% Penalty Free Withdrawal option not available in TX
Product's NOT in these states	NY	DE, NY	AK, NJ, NY, OR, SC	NY	AL,CT,DE,MN,MT,NV, NY, OR, UT,VT,WA



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