

# OREGON / WASHINGTON FIXED ANNUITIES

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

Carrier	Allianz	American General	American General	American General	American General												
<b>Ratings</b>	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 A+												
<b>Assets</b>	66.4 Billion	38.6 Billion	38.6 Billion	38.6 Billion	38.6 Billion												
<b>Product Name</b>	Dominator Plus	Horizon Choice	Horizon Flex	Horizon MYG	Horizon Secure												
<b>Commission</b>	<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%	9yr - 2.65% 10yr - 5% (all ages)	0-75 = 5% 76-80 = 4% 81-85 = 3%  Trial years 2-5 only 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%																
<b>Issue Ages</b>	0-85 Q or NQ	0-70 Q or 0-85 NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ												
<b>Minimum Issue</b>	\$25,000 Q and NQ	\$2,000 Q / \$5,000 NQ	\$2,000 Q / \$5,000 NQ	\$5,000 Q and NQ	\$5,000 Q and NQ												
<b>Maximum Issue</b>	\$1,000,000	\$1,000,000 (\$500K over age 75)	\$1,000,000	\$1,000,000 (\$500K over age 75)	\$1,000,000 (\$500K over age 75)												
<b>Principal Guarantee</b>	No	No	No	No	No												
<b>Premium Listing</b>	Single	Single	Flexible \$300 min A.C.H.	Single	Single												
<b>Free Partial Withdrawal</b>	10% Immediately	Interest only in yr 1 10% after yr 1	10% Immediately	10% Immediately	10% Immediately												
<b>Surrender Charges</b>	9%/8.1%/7.2%/6.3%/5.4%/4.5%/3.6%/2.7%/1.8%/1.9% 10 Years	*7/6/5/4/3/2/1 7 Years (+ 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												
<b>Minimum Rate Guarantee</b>	1.5%	3%	2%	2%	2%												
<b>Nursing Home Withdrawals</b>	^after year one, 30/35 days	*90 days, after year 1	90 days - up to age 75	90 days, after year 1	90 days, after year 1												
<b>Comments &amp; Rates</b>	<p>CHOICE OF FIVE AND TEN YEAR RATE GUARANTEE</p> <p>^ NH waiver allows accelerated distribution of AV over 5 yrs</p> <p>30 day exit window at the end of guarantee period to leave contract otherwise, the contract renews on an annual basis</p> <p>-Death Benefit Rider Not Available -Flexible Withdrawal Option Rider Not Available</p> <p>AEY _____</p> <table border="0"> <tr> <td>5yr</td> <td></td> </tr> <tr> <td>&gt;\$100k</td> <td>2.05%</td> </tr> <tr> <td>\$100k+</td> <td>2.15%</td> </tr> <tr> <td>10yr</td> <td></td> </tr> <tr> <td>&gt;\$100k</td> <td>3.05%</td> </tr> <tr> <td>\$100k+</td> <td>3.15%</td> </tr> </table>	5yr		>\$100k	2.05%	\$100k+	2.15%	10yr		>\$100k	3.05%	\$100k+	3.15%	<p>CHOICE OF NINE OR TEN YEAR RATE GUARANTEE</p> <p>*MVA still applies on 8, 9 or 10 year option until term is complete</p> <p>*NH Waiver is voided at age 86 and client loses this benefit</p> <p>Annuitization available after year 5 for 5yr minimum</p> <p>30 day exit window at end of guar. period to leave contract</p> <p>Rates: 9yr - 2.70% 10yr - 2.35%</p>	<p>ONE YEAR RATE GUARANTEE</p> <p>Add'l deposits do not reset surrender</p> <p>Early annuitization available after year 5 for 5yr minimum</p> <p>Qualified contracts must be traditional IRA</p> <p>Great flexible premium contract. Can be started with \$50/mo. deposits if ACH</p> <p>Rate 4.00 (2.00)</p>	<p>SIX YEAR RATE GUARANTEE</p> <p>Rate guaranteed for 6 years then contract renews annually</p> <p>Annuitization available after year 5 for 5yr minimum</p> <p>Rates 6.00% (4.00)</p>	<p>CHOICE OF FIVE OR SEVEN YEAR RATE GUARANTEE</p> <p>Annuitization available after year 5 for 5yr minimum</p> <p>45 day exit window at end of guar. period to leave contract</p> <p>Rates: 5 Year - 2.00% 7 year - 2.20%</p>
5yr																	
>\$100k	2.05%																
\$100k+	2.15%																
10yr																	
>\$100k	3.05%																
\$100k+	3.15%																
<b>Products approved in these states</b>	WA	OR	OR and WA	OR and WA	OR and WA												



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

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Carrier	American Investors	American Investors	American National	American National	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	24.6 Billion	24.6 Billion	13.6 Billion	13.6 Billion	34.7 Billion
Product Name	Spirit 3,5,7	Spirit Plus S	Citadel 7 Diamond	Palladium MYG 5-10 year	Secure Living Liberty
Commission	**3yr: 0-75 = 1.25% **5yr: 0-75 = 3% **7yr: 0-75 = 4% (Reduced ages 76+)	0-75 = 7.5% 76-78 = 5.5% (Call CPS for years 2+)	0-80 = 4.5% 81-85 = 3.5%	5,10yr-4%, 6,7,8yr- 2.5%,9yr-3% Comp reduced ages 80+	0-75 – 3.00% 76-80 – 1.95% 81-85 – 1.05%
Issue Ages	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 Q or NQ	0-85 Q or NQ	0-85
Minimum Issue	\$5,000 Q and NQ	\$5,000 Q and NQ	\$2000 Q / \$5000 NQ	\$5,000 Q or NQ	\$2000 Q / \$5000 NQ
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$500,000
Principal Guarantee	No	No	Yes	No	No**
Premium Listing	Flexible \$1,000 min	Flexible \$1,000 min	Flexible. \$1000 min., \$100 min. A.C.H.	Single	Single
Free Partial Withdrawal	*10% Immediately (up to 20%)	*10% Immediately (up to 20%)	10% Immediately	Interest only in yr 1 10% after yr 1	10% Immediately
Surrender Charges	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	7/7/7/6/5/4/2 7 years	8/8/8/7/6/5/4/3/2/1 - 10 years (+ or – MVA)*	9/9/8/7/6/5 6 Years
Minimum Rate Guarantee	2%	2%	2%	2%	2%
Nursing Home Withdrawals	100% waived after year 1	100% waived after year 1	60 days up to age 80	60 days up to age 80	30 days 90 days after issue
Comments & Rates	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 = 2.00% 75+ = 2.00%  5yr: <75k = 2.00% 75+ = 2.05%  7yr: <75k = 2.00% 75+ = 2.25%	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 = 2.00% 75+ = 2.00%	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 = 4.00 (2.00) 100k+ = 4.10 (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 – 2.25% 6yr – 2.75% 7yr – 2.49% 8yr – 3.00% 9yr – 2.62% 10yr – 2.80% (100k+, 10bps higher)	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: <u>&lt;\$99k</u> 2.35% for 5 yrs AEY – 2.29% <u>\$100-249k</u> 2.50% for 5 yrs AEY – 2.42% <u>\$250k+</u> 2.60% for 5 yrs AEY – 2.50%
Products approved in these states	WA and OR	WA and OR	WA and OR	OR and WA (8,9,10yr N/a in OR)	OR and WA



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Carrier	Genworth Life	Genworth Life	Genworth Life	Great American	Lafayette Life																																				
<b>Ratings</b>	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 AA+																																				
<b>Assets</b>	34.7 Billion	34.7 Billion	34.7 Billion	9.6 Billion	2 Billion																																				
<b>Product Name</b>	Secure Living Independence	Secure Living Rate Saver	Secure Living Smart Rate	American Freedom Stars & Stripes	Horizon 08																																				
<b>Commission</b>	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>5 year</td> </tr> <tr> <td>0-84NQ/18-84Q = 3%</td> </tr> <tr> <td>85-89NQ &amp; Q = 2.10%</td> </tr> </table>	5 year	0-84NQ/18-84Q = 3%	85-89NQ & Q = 2.10%	<table border="1"> <tr> <td>3/5 &amp; 5/5</td> </tr> <tr> <td>0-75 = 3.00</td> </tr> <tr> <td>76+ = 2.00</td> </tr> <tr> <td>5/7</td> </tr> <tr> <td>0-75 = 4.00</td> </tr> <tr> <td>76+ = 3.00</td> </tr> </table>	3/5 & 5/5	0-75 = 3.00	76+ = 2.00	5/7	0-75 = 4.00	76+ = 3.00																			
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<b>Issue Ages</b>	0-85 Q or NQ	0-85	0-85 Q or NQ	18-89Q and 0-89 NQ	0-85 Q or NQ																																				
<b>Minimum Issue</b>	\$2000 Q / \$5000 NQ	\$25,000 Q and NQ	\$2000 Q / \$5000 NQ	\$10,000 Q and NQ	\$2,000 Q, \$5,000 NQ																																				
<b>Maximum Issue</b>	\$500,000	\$1,000,000	\$500,000	\$750K up to age 80; \$500K for ages 81+	\$1,000,000																																				
<b>Principal Guarantee</b>	No	No	Yes	No	No																																				
<b>Premium Listing</b>	Single	Single	Single	Single	Single																																				
<b>Free Partial Withdrawal</b>	10% immediately	Interest Only	10% immediately	Interest only in yr 1 10% after yr 1	10% Immediately																																				
<b>Surrender Charges</b>	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	7/6/5/4/3 - 5 year (+ or -MVA)	8/7/6/4/2 -3/5 8/7/6/4/2 – 5/5 8/7/6/5/4/3/2 – 5/7																																				
<b>Minimum Rate Guarantee</b>	*2.0% (See Below)	1.1%	1.5%	1.25%	2%																																				
<b>Nursing Home Withdrawals</b>	30 days 90 days after issue	**90 days after year 1 (50% of AV)	30 days for issue	90 days after year 1	25% of AV waived																																				
<b>Comments &amp; Rates</b>	<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 1% in years 3-6. Minimum guarantee then renews between 1%-3% thereafter</p> <table border="1"> <tr> <td>&lt;\$99k</td> <td>2.50%(0.50)</td> </tr> <tr> <td>\$100-249k</td> <td>3.00%(1.00)</td> </tr> <tr> <td>\$250k+</td> <td>3.50%(1.50)</td> </tr> </table>	<\$99k	2.50%(0.50)	\$100-249k	3.00%(1.00)	\$250k+	3.50%(1.50)	<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</p> <p>-Facility Waiver not Available in All States</p> <p>-RMD Friendly</p> <p>-Renewal Commission Available = 50% of current new money rates</p> <table border="1"> <tr> <td colspan="2">AEY</td> </tr> <tr> <td>5yr</td> <td></td> </tr> <tr> <td>25k-99k</td> <td>2.40%</td> </tr> <tr> <td>100k-249k</td> <td>2.60%</td> </tr> <tr> <td>250k+</td> <td>2.70%</td> </tr> <tr> <td>7yr</td> <td></td> </tr> <tr> <td>25k-99k</td> <td>3.15%</td> </tr> <tr> <td>100k-249k</td> <td>3.35%</td> </tr> <tr> <td>250k+</td> <td>3.45%</td> </tr> </table>	AEY		5yr		25k-99k	2.40%	100k-249k	2.60%	250k+	2.70%	7yr		25k-99k	3.15%	100k-249k	3.35%	250k+	3.45%	<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> <table border="1"> <tr> <td>&lt;\$99k</td> <td>3.00%</td> </tr> <tr> <td>\$100-249k</td> <td>3.50%</td> </tr> <tr> <td>\$250k+</td> <td>4.00%</td> </tr> </table>	<\$99k	3.00%	\$100-249k	3.50%	\$250k+	4.00%	<p>FIVE YEAR RATE GUARANTEE</p> <p>90 day Extended Care waiver after yr1</p> <p>100% Terminal Illness waiver after yr1</p> <p>30 day exit window at end of guar. period to leave contract</p> <p>Can annuitize immediately for min of 5 years(based on CSV; 100% chargeback in yr1)</p> <p>1% Bonus interest rate added to the base interest rate for yr 1 Base rate increases by 10bps per year</p> <table border="1"> <tr> <td colspan="2">AEY</td> </tr> <tr> <td>&gt;\$100k</td> <td>2.85%</td> </tr> <tr> <td>\$100k+</td> <td>2.95%</td> </tr> </table>	AEY		>\$100k	2.85%	\$100k+	2.95%	<p>FIVE OR SEVEN YEAR SURRENDER WITH DIFFERENT RATE GUARANTEES</p> <p>Product can be annuitized for life payments at anytime during the contract</p> <p>TI Waiver Available</p> <p>3 Year rate guarantee(on the five year surrender) includes a 1% interest bonus in the 1<sup>st</sup> year.</p> <p><u>Rates</u></p> <p>*3/5: 3.00%(1.00) 5/5: 2.00% for 5yrs *5/7: 2.50% for 5yrs</p> <p>*base rate renews after guarantee period ends</p>
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Carrier	Liberty Life of Boston (Liberty Mutual)	Lincoln Benefit Life	Lincoln Financial Group	Principal Life	Principal Life																																										
Ratings	A.M. Best A S&P A	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-																																										
Assets	11.6 Billion	2.2 Billion (76 Billion Allstate)	119.8 Billion	115.4 Billion	115.4 Billion																																										
Product Name	Freedom Series 5 MYG	Tactician Plus	MYGuarantee Plus	FPDA Plus	Guaranteed Annuity																																										
Commission	0-80 = 3.5% 81-85 = 1.25%	4% yrs. 5, 7, 8 and 10 2% yrs. 6 and 9 (comps are 80% of above for ages 81-85; and 50% of above for ages 86-90)	0-75 76-80 81-85 3yr 1.00% 0.65% .50% 4yr 1.00% 0.65% .50% 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%	0-80 = 4.1% 81-85 = 2.75% 86-90 = 1.45%																																										
Issue Ages	0-85 Q or NQ	0-90 Q or NQ	0-85 Q or NQ	0-90 Q or NQ	0-90 Q or NQ																																										
Minimum Issue	\$5,000 Q and NQ	\$2,000 Q / \$5,000 NQ	\$10,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ																																										
Maximum Issue	\$500,000	\$1,000,000	Ages 0-65 = \$2 million Ages 65+ = \$500K	\$2,000,000	\$1,000,000																																										
Principal Guarantee	*Optional	No	No	Yes	Yes																																										
Premium Listing	Single	Flexible- \$1000 min. Single in OR	Single	Flexible \$2,000 min. add'l	Flexible – 1 <sup>st</sup> yr only \$2K min. add'l																																										
Free Partial Withdrawal	10% after year 1 cumulative to 20%	10% immediately	10% Immediately	10% Immediately	10% Immediately																																										
Surrender Charges	7/7/7/6/5 5 Years	8/8/8/7/6/5/4/3/2/1– 10 Years + or - MVA	7/7/6/5/4/3/2 7 Year (+ or – MVA)	6/6/6/5/4/3/2 7 Years	7/7/7/6/5 5 Years																																										
Minimum Rate Guarantee	1%	2%	2%	1.5%	1.5% (Indexed)																																										
Nursing Home Withdrawals	45 days Owner & Spouse	90 days N/A in MA, TX	None	60 days if issued before age 85 (N/A in NJ,MA,PA)	60 days if issued before age 85 (N/A in NJ,MA,PA)																																										
Comments & Rates	FIVE YEAR RATE GUARANTEE  Terminal Illness waiver for owner and spouse  Nursing home waiver – unable to perform 2 out of 6 ADLs, does not have to be in a licensed facility  *Principal guarantee rider can be added reducing first year rate bonus by 1%  <u>AEY</u> <table border="0"> <tr> <td>&lt;\$10k</td> <td>1.85%</td> </tr> <tr> <td>\$10k-99k</td> <td>2.10%</td> </tr> <tr> <td>\$100k+</td> <td>2.25%</td> </tr> </table>	<\$10k	1.85%	\$10k-99k	2.10%	\$100k+	2.25%	CHOICE OF FIVE TO TEN YEAR RATE GUARANTEE  30 day window at end of initial rate guar. to surrender or transfer with no surrender  Add'l deposits earn new money rate and have own surrender  Single premium only in OR  <u>Average Yields</u> <table border="0"> <tr> <td>5yr</td> <td>1.20%</td> </tr> <tr> <td>6yr</td> <td>1.50%</td> </tr> <tr> <td>7yr</td> <td>1.50%</td> </tr> <tr> <td>8yr</td> <td>1.70%</td> </tr> <tr> <td>9yr</td> <td>2.25%</td> </tr> <tr> <td>10yr</td> <td>2.05%</td> </tr> </table>	5yr	1.20%	6yr	1.50%	7yr	1.50%	8yr	1.70%	9yr	2.25%	10yr	2.05%	CHOICE OF 3-10 YEAR RATE GUARANTEE  Can annuitize after 5 years for 5yr min.  <u>&lt;100k</u> <u>100k+</u> <table border="0"> <tr> <td>3yr -</td> <td>1.00%</td> <td>1.15%</td> </tr> <tr> <td>4yr -</td> <td>1.40%</td> <td>1.55%</td> </tr> <tr> <td>5yr -</td> <td>2.15%</td> <td>2.30%</td> </tr> <tr> <td>6yr -</td> <td>2.30%</td> <td>2.45%</td> </tr> <tr> <td>7yr -</td> <td>2.50%</td> <td>3.65%</td> </tr> <tr> <td>8yr -</td> <td>2.55%</td> <td>2.70%</td> </tr> <tr> <td>9yr -</td> <td>2.60%</td> <td>2.75%</td> </tr> <tr> <td>10yr -</td> <td>2.65%</td> <td>2.80%</td> </tr> </table>	3yr -	1.00%	1.15%	4yr -	1.40%	1.55%	5yr -	2.15%	2.30%	6yr -	2.30%	2.45%	7yr -	2.50%	3.65%	8yr -	2.55%	2.70%	9yr -	2.60%	2.75%	10yr -	2.65%	2.80%	ONE, FIVE OR SEVEN YEAR RATE GUARANTEE  Terminal illness and DI waiver  Additional deposits do not reset surrender  <u>Rates</u> <u>1yr</u> 2.20 (1.70 base + 0.50% premium bonus) <u>100k+</u> 3.22 (1.70 base + 1% premium bonus) <u>5 yr Guar</u> 1.90% <u>7 yr Guar</u> 1.80%	ONE, THREE OR FIVE YEAR RATE GUARANTEE  Additional deposits do not reset surrender  If add'l deposits are made w/in yr 1, renewal rate will be blended  If no add'l deposits are made, rate will renew at yr1 rate or better  <u>Rates:</u> <u>1 yr</u> 1.70 (1.20 base + 0.50% premium bonus) <u>100k+</u> 2.71 (1.20 base + 1% premium bonus) <u>3 yr Guar</u> 1.40% <u>5 yr Guar</u> 1.40%
<\$10k	1.85%																																														
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Products approved in these states	WA	OR and WA	WA and OR	OR and WA	OR and WA																																										



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

# OREGON / WASHINGTON FIXED ANNUITIES

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

Carrier	Principal Life	RBC (Liberty Life)	RBC (Liberty Life)	The Standard																
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+																
Assets	115.4 Billion	3.75 Billion	3.75 Billion	12.9 Billion																
Product Name	Secure	7 MYG	Value Master	Focused Growth Annuity 5 and 6																
Commission	<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%	0-75 = 3.00% 76-80 = 1.75% 81-85 = 1.00%	0-75 = 7.0% 76-80 = 5.0% 81-85 = 4.0%	<table border="0"> <tr> <td>5 year</td> <td>6 year</td> </tr> <tr> <td>0-80 = 3.0%</td> <td>2.0%</td> </tr> <tr> <td>81-85 = 1.50%</td> <td>1.0%</td> </tr> <tr> <td>86-90 = 1.35%</td> <td>0.77%</td> </tr> </table>	5 year	6 year	0-80 = 3.0%	2.0%	81-85 = 1.50%	1.0%	86-90 = 1.35%	0.77%
4 year	6 year																			
0-80 = 2.25%	3.00%																			
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5 year	6 year																			
0-80 = 3.0%	2.0%																			
81-85 = 1.50%	1.0%																			
86-90 = 1.35%	0.77%																			
Issue Ages	*0-90 Q or NQ	0-85 NQ, 0-80 Q	0-85 Q or NQ	0 – 90 Q or NQ																
Minimum Issue	\$5,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ	\$15,000 Q and NQ																
Maximum Issue	\$1,000,000	\$1,000,000	\$500,000	\$1,000,000																
Principal Guarantee	Yes	No	No	No																
Premium Listing	**Flexible \$2,000 min. 1 <sup>st</sup> year only	Flexible* \$500 min. 1 <sup>st</sup> year only	Flexible for 1 <sup>st</sup> 6 mo \$500 min. add'l	Single																
Free Partial Withdrawal	15% Immediately	10% after yr 1	10% Immediately	Interest only immediately																
Surrender Charges	7/6/6/5 – 4years 7/6/6/5/4 – 6years	7/7/7/6/5/3 7 years (+ or – MVA	10/9/8/7/6/5/4/3/2/1 10 yr + or - MVA	8/7/6/5/4 - 5 yrs 8/7/6/5/4/3 - 6 yrs + or - MVA																
Minimum Rate Guarantee	1.5%	1.0%	3%	1.3%																
Nursing Home Withdrawals	***60 days after year 1 (up to age 90)	90 days after year	90 days after 3 <sup>rd</sup> contract year	30 days after year 1(Nursing Home Only)																
Comments & Rates	FOUR OR SIX YEAR RATE GUARANTEE  Terminal illness and disability waiver available  *Issues only to age 85 in OK for Q and NQ funds  **Not available in all states  ***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  <u>Rates</u>  <table border="0"> <tr> <td>Term</td> <td>AEY</td> </tr> <tr> <td>4 year</td> <td>1.45%</td> </tr> <tr> <td>6 year</td> <td>2.00%</td> </tr> </table>	Term	AEY	4 year	1.45%	6 year	2.00%	SEVEN YEAR RATE GUARANTEE  Early annuitization available after year 2 for 5 years minimum  30 day window before end of guar period to surrender w/ no MVA or surrender charge  Confinement and terminal illness waivers  *allowed up to 5 additional payment  <u>Rates:</u> 2.50% yr1 1.50% yrs2-7 AEY – 1.64%	ONE YEAR RATE GUARANTEE  Can annuitize after 2 yrs for 10 yr min.  Additional deposits earn current new money rates and do not reset surrender  <u>Rate</u>  3.00 (2% Bonus)	CHOICE OF FIVE OR SIX YEAR RATE GUARANTEE  Terminal illness waiver available  Can annuitize after yr 1 for a min of 5 years  Add'l deposits can be made within 90 days of issue date and do not reset surrender period  <u>Average Yields</u> 5yr 2.45% 100K+ 2.55% 6yr 3.00% 100K+ 3.10%										
Term	AEY																			
4 year	1.45%																			
6 year	2.00%																			
Products approved in these states	Approved in All States	WA	OR and WA	OR and WA																



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# OREGON / WASHINGTON FIXED ANNUITIES

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

Carrier	State Life	Transamerica	West Coast Life																					
Ratings	A.M. Best A S&P AA-	A.M. Best A S&P AA	A.M. Best A+ S&P AA-																					
Assets	2.84 Billion	103.9 Billion	3.4 Billion																					
Product Name	Legacy Care	Select	Sure Advantage MYG 5-10																					
Commission	0-99 = 3.0%	All Ages 4yr – 2.25% 5yr – 3.25% 6-8yr – 3.50%	<table border="1"> <tr> <td></td> <td>0-75</td> <td>76+</td> </tr> <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> </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	0 – 99 Q or NQ	0-90 Q or NQ 0-85 for 5yr+ durations	0-85 Q or NQ																					
Minimum Issue	\$10,000 Q and NQ	\$2,000 Q / \$10,000 NQ	\$10,000 Q and NQ																					
Maximum Issue	\$300,000	\$1,000,000	\$1,000,000																					
Principal Guarantee	No	No	Yes (2yr = 15bps, 3-6yr = 10bps, 7-10yr = 5bps)																					
Premium Listing	Single	Single	Flexible (\$2,000 min. add'l)																					
Free Partial Withdrawal	Interest only after yr1	Interest Only after year one	Interest Only																					
Surrender Charges	7/7/7/7/7/0/0 (+ or – MVA)	8/7/6/5/4/3/2/1 8 Years	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	1.5%	1.5%	1.5% (Indexed)																					
Nursing Home Withdrawals	None	30 days after year one	After year 1 – 90 days of confinement																					
Comments & Rates	<p>One Year Rate Guarantee with Bailout Provision</p> <p>1<sup>st</sup> 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> 1.50%</p> <p>*3% for WA</p>	<p>CHOICE OF 3-8 YEAR RATE GUARANTEE</p> <p>Surrender charges match the rate guarantee selected, surrenders end thereafter</p> <p>Early annuitization available after year one for a minimum of 5 years</p> <p><u>Rates:</u> 4yr – 1.00% 5yr – 1.10% 6yr – 1.20% 7yr – 1.50% 8yr – 1.75%</p> <p>Rates are 25bps greater for deposits over 100k</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> <table border="1"> <tr> <td></td> <td>&lt;100k</td> <td>100k+</td> </tr> <tr> <td>5yr -</td> <td>1.50%</td> <td>1.70%</td> </tr> <tr> <td>6yr -</td> <td>1.70%</td> <td>1.87%</td> </tr> <tr> <td>7yr -</td> <td>2.05%</td> <td>2.20%</td> </tr> <tr> <td>8yr -</td> <td>2.35%</td> <td>2.48%</td> </tr> <tr> <td>9yr -</td> <td>2.50%</td> <td>2.61%</td> </tr> <tr> <td>10yr -</td> <td>2.65%</td> <td>2.75%</td> </tr> </table>		<100k	100k+	5yr -	1.50%	1.70%	6yr -	1.70%	1.87%	7yr -	2.05%	2.20%	8yr -	2.35%	2.48%	9yr -	2.50%	2.61%	10yr -	2.65%	2.75%
	<100k	100k+																						
5yr -	1.50%	1.70%																						
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