

OREGON / WASHINGTON INDEX ANNUITIES

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

Carrier	Allianz	American General	American Investors	American Investors	Annuity Investors																																																																																
Ratings	A.M. Best A S&P AA-	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 A																																																																																
Assets	66.4 Billion	36.5 Billion	24.6 Billion	24.6 Billion	1.7 Billion																																																																																
Product Name	Pro V1	Global Index 6 & 8	Income Select 5 and 7	Income Select 10 and Plus	FlexMax																																																																																
Crediting Method	2 Crediting Methods 1) Annual Reset/Ratchet Pt-Pt w/Spread (Barclay's Capital U.S. Aggregate Bond) 2) Annual Reset/Ratchet Pt-Pt w/Spread (PIMCO US Advantage Index) 3) Fixed	4 Crediting Methods 1) Fixed 2) Annual Reset/Ratchet point to point Global Blended Index w/ Cap* 3) Annual Reset/Ratchet Point to Point w/ PR 4) Annual Reset/Ratchet Monthly Point to Point S&P 500 Index	5 Crediting Methods Annual Reset/Ratchet; 1) Point to Point Cap 2) Monthly Point to Point 3) Point to Point w/ PR 4) Point to Point Cap - Hang Seng 5) Point to Point Cap - Eurostoxx 50 6) Fixed S&P 500 Index	Yr 1 Premium Bonus 10 year = N/A Plus = 5.0% yr 1 5 Crediting Methods 1) Point to Point Cap 2) Monthly Point to Point 3) Point to Point w/ PR 4) Point to Point Cap - Hang Seng 5) Point to Point Cap - Eurostoxx 50 6) Fixed S&P 500 Index	3 Crediting Methods 1) Annual Reset/Ratchet, with Monthly Average Cap 2) Annual Reset/Ratchet Point to Point 3) Fixed Account S&P 500 Index																																																																																
Premium Listing	Single	Flexible \$2,000 min add'l (\$100/mo EFT)	Flexible \$100 min add'l	Flexible \$100 min add'l	Flexible \$50/mth, \$600/yr min.																																																																																
Crediting Rates	100% PR guaranteed 1) 1.30% 2) 1.30% 3) 2.85%	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center; border-bottom: 1px solid black;">6</td> <td style="text-align: center; border-bottom: 1px solid black;">8</td> </tr> <tr> <td>1) 2.00%</td> <td>2.00%</td> </tr> <tr> <td>2) 3.25%</td> <td>3.25%</td> </tr> <tr> <td>3) 30.0%</td> <td>30.0%</td> </tr> <tr> <td>4) 1.80%</td> <td>1.80%</td> </tr> <tr> <td colspan="2" style="text-align: center;">Minimums</td> </tr> <tr> <td>1) 2.0%</td> <td></td> </tr> <tr> <td>2) 2.0%</td> <td></td> </tr> <tr> <td>3) 30%</td> <td></td> </tr> <tr> <td>4) 1.0%</td> <td></td> </tr> </table>	6	8	1) 2.00%	2.00%	2) 3.25%	3.25%	3) 30.0%	30.0%	4) 1.80%	1.80%	Minimums		1) 2.0%		2) 2.0%		3) 30%		4) 1.0%		<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center; border-bottom: 1px solid black;">5 yr <\$75K</td> <td style="text-align: center; border-bottom: 1px solid black;">75K+</td> </tr> <tr> <td>1) 4.00%</td> <td>5.00%</td> </tr> <tr> <td>2) 1.75%</td> <td>2.00%</td> </tr> <tr> <td>3) 25%</td> <td>25%</td> </tr> <tr> <td>4) 4.00%</td> <td>4.50%</td> </tr> <tr> <td>5) 4.00%</td> <td>4.50%</td> </tr> <tr> <td>6) 2.00%</td> <td>2.05%</td> </tr> <tr> <td colspan="2" style="text-align: center;">7 yr <\$75K</td> </tr> <tr> <td style="text-align: center; border-bottom: 1px solid black;">75K+</td> <td></td> </tr> <tr> <td>1) 4.00%</td> <td>5.25%</td> </tr> <tr> <td>2) 1.75%</td> <td>2.00%</td> </tr> <tr> <td>3) 25%</td> <td>25%</td> </tr> <tr> <td>4) 4.00%</td> <td>4.50%</td> </tr> <tr> <td>5) 4.00%</td> <td>4.50%</td> </tr> <tr> <td>6) 2.00%</td> <td>2.35%</td> </tr> </table>	5 yr <\$75K	75K+	1) 4.00%	5.00%	2) 1.75%	2.00%	3) 25%	25%	4) 4.00%	4.50%	5) 4.00%	4.50%	6) 2.00%	2.05%	7 yr <\$75K		75K+		1) 4.00%	5.25%	2) 1.75%	2.00%	3) 25%	25%	4) 4.00%	4.50%	5) 4.00%	4.50%	6) 2.00%	2.35%	<table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="text-align: center; border-bottom: 1px solid black;">10 year rates</td> </tr> <tr> <td colspan="2" style="text-align: center; border-bottom: 1px solid black;">Below \$75K / 75K+</td> </tr> <tr> <td>1) 4.00%</td> <td>5.25%</td> </tr> <tr> <td>2) 1.75%</td> <td>2.00%</td> </tr> <tr> <td>3) 25%</td> <td>25%</td> </tr> <tr> <td>4) 4.00%</td> <td>4.50%</td> </tr> <tr> <td>5) 4.00%</td> <td>4.50%</td> </tr> <tr> <td>6) 2.00%</td> <td>2.40%</td> </tr> <tr> <td colspan="2" style="text-align: center;">Plus rates</td> </tr> <tr> <td>1) 4.00%</td> <td>5.00%</td> </tr> <tr> <td>2) 1.75%</td> <td>2.00%</td> </tr> <tr> <td>3) 25%</td> <td>25%</td> </tr> <tr> <td>4) 4.00%</td> <td>4.50%</td> </tr> <tr> <td>5) 4.00%</td> <td>4.50%</td> </tr> <tr> <td>6) 2.00%</td> <td>2.20%</td> </tr> </table>	10 year rates		Below \$75K / 75K+		1) 4.00%	5.25%	2) 1.75%	2.00%	3) 25%	25%	4) 4.00%	4.50%	5) 4.00%	4.50%	6) 2.00%	2.40%	Plus rates		1) 4.00%	5.00%	2) 1.75%	2.00%	3) 25%	25%	4) 4.00%	4.50%	5) 4.00%	4.50%	6) 2.00%	2.20%	1) 5.75% (2% min, 50% min PR) 2) 5.25% (2% min) 3) 2.10% (*2% min, 100% PR) No rate lock for qualified or 1035 transfers; money must be received before the day of rate change
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Commission	0-75 = 3.25% 76-80 = 2% 81-85 = 1%	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center; border-bottom: 1px solid black;">6yr</td> <td style="text-align: center; border-bottom: 1px solid black;">8yr</td> </tr> <tr> <td>00-75: 5.0%</td> <td>6.0%</td> </tr> <tr> <td>76-80: 4.5%</td> <td>4.75%</td> </tr> <tr> <td>81-85: 4.25%</td> <td></td> </tr> </table>	6yr	8yr	00-75: 5.0%	6.0%	76-80: 4.5%	4.75%	81-85: 4.25%		<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center; border-bottom: 1px solid black;">5yr</td> <td style="text-align: center; border-bottom: 1px solid black;">7yr</td> </tr> <tr> <td>**0-75 3.00%</td> <td>4.00%</td> </tr> <tr> <td>**78-80 2.05%</td> <td>2.75%</td> </tr> <tr> <td>**81-83 1.95%</td> <td>2.75%</td> </tr> </table>	5yr	7yr	**0-75 3.00%	4.00%	**78-80 2.05%	2.75%	**81-83 1.95%	2.75%	<table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="text-align: center; border-bottom: 1px solid black;">Both</td> </tr> <tr> <td>**0-75 7.50%</td> <td></td> </tr> <tr> <td>**78-80 5.50%</td> <td></td> </tr> </table>	Both		**0-75 7.50%		**78-80 5.50%		0-75NQ / 18-75Q = 4.05% 71-85 = 2.25% (commission increased when automatic payment plan elected)																																																										
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Issue Ages	0-85 Q or NQ	0-85	0-83(5yr) / 0-81(7yr)	0-78 Q or NQ	18-85 Q / 0-85 NQ																																																																																
Minimum Issue	\$10,000 Q and NQ	\$2,000 Q and \$5,000 NQ	\$5,000 Q and NQ	\$5,000 Q and NQ	\$3,000 Q and NQ (\$50 for ACH)																																																																																
Maximum Issue	\$1,000,000 (approval req.)	\$1,000,000	\$1,000,000	\$1,000,000	Ages 0-80 = \$750k Ages 80+ = \$500K																																																																																
Free Annual Partial Withdrawal	10% Immediately	10% Immediately	10% after year one	10% after year one	10% Immediately																																																																																
Surrender Charges	5Years 8/7/6/5/4	8/7/6/5/4/3-6 yrs 8/7/6/5/4/3/2/1-8 yrs (+/- MVA)	5 years 8/7/6/5/4 7 years 9/8/7/6/5/4/3 (+ or- MVA)	10 years 10/9/8/7/6/5/4/3/2/1 Plus 16/15/14/13/12/ 11/10/8/6/4	7 years 9/8/7/6/5/4/3																																																																																
Minimum Guarantee	87.5% of premium at 1%	90% of Premium at 2%	87.5% of premium at 1-3%	87.5% of premium at 1-3%	100% of premium at 2%																																																																																
Comments	-Annuitization available after year 1 for a period of at least 10 years -NH Rider allows the owner to take the AV over a 5-9 year period(30 of 35 days after year 1)	Nursing Home Waiver 90 days After Year one - Full AV *Global Index is weighted using 3 indices; DJ Eurostoxx 50, S&P 500 and Nikkei 225 w/ this calculation; 50% = highest return 30% = 2 nd highest 20% = lowest return	Add'l deposits do not reset surrender -Nursing Home waiver - 100% of A.V. after yr 1 if confined for 60 days -T.I. waiver available -Can annuitize after year 1 for a minimum of 10 years -Avail Income Edge/(PLUs) Benefit Rider(OR only) **Call CPS for commission rates in subsequent years	Add'l deposits do not reset surrender -Nursing Home waiver - 100% of A.V. after yr 1 if confined for 60 days, T.I. waiver available -Can annuitize after year 1 for a minimum of 10 years -Avail Income Edge/(Plus) Benefit Rider(OR only) **Call CPS for commission rates in subsequent years	Add'l deposits do not reset surrender 90 day Extended Care waiver after yr1 100% Terminal Illness waiver after yr1 No early annuitization Income Rider Available *1.25% min in WA																																																																																
Product's approved in these states	WA	WA	OR and WA	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 INDEX ANNUITIES

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

Carrier	Great American	Great American	Great American	Great American	ING USA
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 A	A.M. Best A S&P A+
Assets	9.6 Billion	9.6 Billion	9.6 Billion	9.6 Billion	64.1 Billion
Product Name	^American Legend II	^American Valor II	Safe Outlook	Safe Return	Envoy 6 & 9
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	*5% Premium Bonus in first 3 years 1) Annual Reset / Ratchet with Monthly Average Cap 2) Annual Reset / Ratchet Point to Point 3) 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	*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	3 Crediting Methods 1) Annual/Reset Ratchet Point to Point w/ Cap 2) Fixed Account Blended index 70% S&P 500 30% DJ EuroSTOXX 50
Premium Listing	Flexible \$2,000 Q / \$5,000 NQ	Flexible \$2,000 Q / \$5,000 NQ	Single	Single	Flexible \$5,000 min addt'l
Crediting Rates	1) 6.50% (3% min, 100% PR) 2) 6.00% (2% min) 3) 2.50% (2% min, 100% PR) 4) 2.00 (2% Min) No rate lock for qualified or 1035 transfers; money must be received before the day of rate change	1) 6.0% (2% min, 100% PR) 2) 5.5% (2% min) 3) 2.20% (2% Min) No rate lock for qualified or 1035 transfers; money must be received before the day of rate change	<100K 100K+ 1) 5.75% 6.00% (5.25%) (5.50%) 2) 5.50% 5.75% (5.00%) (5.25%) 3) 2.00% 2.00% **Lifetime Trail Available No rate lock for qualified or 1035 transfers; money must be received before the day of rate change	1) 6.25% (5.75%) 2) 6.00% (5.50%) 3) 2.00% (2% Min) **Lifetime Trail Available No rate lock for qualified or 1035 transfers; money must be received before the day of rate change	<75k 75k 6YR:1) 3.00% 4.25% 2) 1.50% 1.50% 9YR:1) 4.00% 5.50% 2) 1.80% 1.80% No Min. Caps/Max Spreads
Commission	0-75NQ / 18-75Q = 5.5% 76-80 = 5.10% 81-85 = 3.50%	0-75NQ/18-75Q = 6.0% 76-80 = 4.50% 81-85 = 2.50%	0-75NQ / 18-75Q = 4% 76-80 = 3% 81-85 = 2%	0-75NQ / 18-75Q = 6.5% 76-80 = 5.35% 81-85 = 3.60%	All Ages: 3 yr 1% w/ .75% Trail 6 yr 1.5% w/ .75% Trail 9 yr 6.5% (trails avail)
Issue Ages	18-85 Q / 0-85 NQ	18-85Q / 0-85NQ	18-85 Q / 0-85 NQ	18-85 Q / 0-85 NQ	0-80 Q or NQ
Minimum Issue	\$10,000 Q and NQ	\$10,000 Q and NQ	\$10,000 Q and NQ	\$25,000 Q and NQ	\$15,000 Q and NQ
Maximum Issue	\$750,000	\$750,000	0-79: \$750,000 80-85: \$500,000	0-79: \$750,000 80-85: \$500,000	\$1,000,000.00
Free Annual Partial Withdrawal	10% Immediately	10% Immediately	10% Immediately	10% Immediately	10% Immediately
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	6 years 9/8/7/6/5/4/	10 years 10/9/8/7/6/5/4/3/2/1	9 Years 9/9/9/8/4/6/5/4 (+/- MVA)
Minimum Guarantee	100% of premium at 2%	100% of premium at 2%	90% of premium at 2%	100% of premium at 2%	100% of Premium at 1%
Comments	90 day Extended Care waiver after yr1 100% Terminal Illness waiver after yr1 No early annuitization ^Product approved with state-specific marketing material or Disclosure Document.	*Premium Bonus for payments received in first 3 yrs and reduced at older ages; 0-57 – 7.5% 58 -69 – 6.25% 70-85 – 5% (different for OR) ^^ Under 58 – 12 year product -NH & TI Waiver available ^Product approved with state-specific marketing material or Disclosure Document.	Extended Care and Terminal Illness Waivers available No early annuitization *Can surrender the contract without penalty if rate renews below the bailout rate. **Lifetime Trail Option of 2.5% year 1, and 0.5% for the remaining life of the contract.	Extended Care and Terminal Illness Waivers available No early annuitization *Can surrender the contract without penalty if rate renews below the bailout rate **Lifetime Trail Option of 1.25% Available Return of Premium Guarantee.	Choice of six or nine year option 45 Days N/H waiver available after year one waives surrender only 30 Day exit window to leave contract after guarantee period w/ out incurring surrender or MVA Available Income Protector rider
Product's approved in these states	OR and WA	OR and WA	WA	OR and WA	OR and WA



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Carrier	ING USA	Lafayette Life	Lafayette Life	Lincoln Benefit Life	Lincoln Benefit Life
Ratings	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-	A.M. Best A+ S&P AA-
Assets	64.1 Billion	2 billion	2 Billion	2.2 Billion (76 Billion Allstate)	2.2 Billion (76 Billion Allstate)
Product Name	Secure Index 7	Marquis Advant-Edge 5	Marquis Centennial	Saver's Index III	Saver's Index
Crediting Method	3 Crediting Methods 1) Annual Reset/Ratchet, pt-to-pt with Cap 2) Annual Reset/Ratchet Mo pt-to-pt 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	4 Crediting Options: 1) Annual Reset/Ratchet, point-to-point 2) Annual Reset/Ratchet w/ Mo. Avg. 3) Annual Reset/Ratchet w/ Mo. Pt-to-Pt 4) Fixed Account S&P 500 Index	Annual Reset/Ratchet point to point 2 Crediting Options based on participation rate S&P 500 Index	Annual Reset/Ratchet Pt to Pt 2 Crediting Options based on participation rate S&P 500 Index
Premium Listing	Flexible \$50 min. add'l	Flexible \$84min. add'l ACH	Flexible. \$84/mo. minimum additional	Flexible Min. Add'l \$250	Single
Crediting Rates	<75K 75K 1) 4.00% 5.00% 2) 1.85% 2.30% 3) 1.80% 1.80% No Min. Caps/Max Spreads	*1) 5.00% (2% min, 100% PR) 2) 2.25% (2% min) No rate lock for qualified or 1035 transfers; money must be received before the day of rate change.	100% P.R. Guar *3yr *5yr *7yr *10yr 1) 1.50 3.50 4.25 5.00 2) 1.50 3.50 4.50 5.25 3) 1.0 1.65 1.90 2.15 4) 1.50 1.50 2.00 2.25 Min CAP 1) 1.5% 2) 1.5% 3) 0.125% 4) 1.5% No rate lock for qualified or 1035 transfers; money must be received before the day of rate change.	PR Cap 100k+ 60% 3.50% 4.00% 100% 3.25% 3.75% Bailout Provision – client can leave contract if renewal cap is 2% less than issue cap	PR Cap 100k+ 60% 3.25% 3.75% 100% 3.00% 3.50% Bailout Provision – client can leave contract if renewal cap is 2% less than issue cap
Commission	0 – 80 = 5%	0 – 69 = 4.5% 70-85 = 3.5% Call CPS for flex prem comp in years 2-5	3yr 5yr 7yr 10yr 0-75 2% 4% 76-85 1% 3% 0-70 6% 8% 71-80 5% 7% 81-85 4% 5%	8% 0-75 5.5% 76+ Based on owner age	5% 0-75 3.5% 76+ Based on owner age
Issue Ages	0-80 Q or Non Q	0-85 Q or NQ	0-85 Q or NQ	Owner 0-90, Annuitant 0-85 Q or NQ	Owner 0-90, Annuitant 0-75 Q or Non Q
Minimum Issue	\$15,000 Q and NQ	\$1,000 Q and NQ	\$1,000	\$10,000 Q and NQ	\$10,000
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Free Annual Partial Withdrawal	Int. only in yr 1 10% after yr 1	10% after year one	Interest Only in Yr 1 10% after Yr 1	10% after year 1	10% after year one
Surrender Charges	12/11/10/10/9/8/7 7 years	5 years 8/7/6/5/4	3 year - 7/5/3 5 year - 8/7/6/4/2 7 year - 8/7/6/5/4/3/2	10 years 10/9/8/7/6/5/4/3/2/1	8/8/8/8/8/8 7 years
Minimum Guarantee	*100% of premium at 1%	*100% of premium at 2%	90% of premium at 3%	90% of premium at 3%	90% of premium at 3%
Comments	Death Benefit: Accumulation Value or Min. Guarantee less surrender Can annuitize after yr 1 for a min. of 10 yrs 30 day Nursing Home Waiver available *Min. Guarantee for 1 st 7 years, then will be floating between 1.0%-2.0% each contract ann. Based on 5 year treasury less 1.25%%	*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	N/H waiver: 25% if confined for 60 days after year one Add'l deposits do not reset surrender Add'l deposits go in to fixed acct. until policy allocation date – 15 th of month 100% T.I. waiver Can annuitize after year 1 for min. of life	Add'l. deposits do not reset surrender Can annuitize after yr 5 for 5 yr min. Confinement, Terminal Illness and Unemployment waivers available in most states -ADL Rider available – Call for details	Can annuitize after year 1 w/ no surrender – min. 3 years 45 day window @ end of 7th yr to move money Confinement, Terminal Illness and Unemployment waivers available in most states Saver's Index I is filed under different name in SC
Product's approved in these states	WA	WA	OR and WA	OR	WA



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OREGON / WASHINGTON INDEX ANNUITIES

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

Carrier	Lincoln Benefit Life	Lincoln Benefit Life	Lincoln Financial Group	Lincoln Financial Group	Lincoln Financial Group
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 AA-
Assets	2.2 Billion (76 Billion Allstate)	2.2 Billion (76 Billion Allstate)	119.8 Billion	119.8 Billion	119.8 Billion
Product Name	Saver's Index Plus	Saver's Index Premier	New Directions 6 and 8	OptiChoice 5	OptiChoice 7
Crediting Method	5 crediting methods 1) Annual Reset/Ratchet Pt-to-Pt 2) Annual Reset/Ratchet pt-to-pt w/ low water mark 3) Annual Reset/Ratchet w/ Monthly Avg 4) Annual Reset/Ratchet Monthly cap 5) Fixed account S&P 500 Index	3% Premium Bonus 5 crediting methods 1) Ann. Reset/Ratchet pt-to-pt 2) Ann. Reset/Ratchet pt-to-pt w/ low water mark 3) Ann. Reset/Ratchet w/ Mo. Avg 4) Ann. Reset/Ratchet w/ Mo. Cap 5) Fixed account	1) 2 Yr Reset/Ratchet pt-to-pt 2) **Ann. Reset/Ratchet performance triggered acct (PTA) ***3) Fixed S&P 500 Index	1) Annual Reset/Ratchet Pt-to-Pt 2) Annual Reset/Ratchet w/ Monthly Cap 3) Annual Reset/Ratchet Monthly Avg. w/ Spread 4) Fixed Account S&P 500 Index	1) Annual Reset/Ratchet Pt-to-Pt 2) Annual Reset/Ratchet w/ Monthly Cap 3) Annual Reset/Ratchet Monthly Avg. w/ Spread 4) Fixed Account S&P 500 Index
Premium Listing	Single	Single	Single	Flexible \$50 min addt'l	Flexible \$50 min addt'l
Crediting Rates	Under \$100K 100K+ 1) 3.00% 3.50% 2) 2.65% 3.15% 3) 2.25% 3.25% 4) 1.20% 1.30% 5) 1.00% 1.00% Min. fixed acct = 1.00% 100% PR Guaranteed	Under \$100K 100K+ 1) 4.25% 4.75% 2) 4.05% 4.55% 3) 3.50% 4.50% 4) 1.50% 1.60% 5) 1.00% 1.00% Min. fixed acct = 1.00% 100% PR Guaranteed	6: Under \$100K 100K+ 2yr- 8.45% 9.10% PTA- 3.65% 3.90% Fixed- 2.10% 2.25% 8: Under \$100K 100K+ 2yr - 9.60% 10.25% PTA- 4.05% 4.30% Fixed- 2.35% 2.50% 100% PR guar. 2yr Min. CAP - 10% PTA Min. - 1.75% Fixed Min. - 1.75%	Under \$100K 100K+ 1) 2.65% 2.90% 2) 1.75% 1.90% 3) 9.00% 9.00% 4) 1.50% 1.65% 1) Min Cap. (2.50%) 2) Min Cap. (1.00%) 3) Max sprd. (9.00%) 4) Min Cap. (1.25%)	Under \$100K 100K+ 1) 3.00% 3.30% 2) 1.95% 2.05% 3) 9.00% 9.00% 4) 1.70% 1.85% 1) Min Cap. (2.50%) 2) Min Cap. (1.00%) 3) Max sprd. (9.00%) 4) Min Cap. (1.50%)
Commission	0-75 = 4% 76-85 = 2.80% .25% trail yrs. 6+	0-75 = 7.25% 76-85 = 5.075% Trail comp available w/ Enhanced Rider	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 5.0% 76-80 3.5% 81-85 2.25%	0-75 6.0% 76-80 4.25% 81-85 2.75%
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	0-85 Q & NQ	0-85 Q & NQ	0-85 Q & NQ
Minimum Issue	\$10,000 Q and NQ	\$10,000 Q and NQ	\$10,000 Q and NQ	\$2000 Q / \$5000 NQ	\$2000 Q / \$5000 NQ
Maximum Issue	\$1,000,000	\$1,000,000	Ages 0-65 = \$2 million Ages 65+ = \$500K	Ages 0-65 = \$2 million Ages 65+ = \$500K	Ages 0-65 = \$2 million Ages 65+ = \$500K
Free Annual Partial Withdrawal	10% after year 1	10% after year 1	10% immediately	10% immediately	10% immediately
Surrender Charges	8/8/7/6/5 5 years	10 years 12/11/10/9/8/7/6/5	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	9/8/7/6/5 - 5 yrs. (+ or - MVA)	9/8/7/6/5/4/3 - 7 yrs. (+ or - MVA)
Minimum Guarantee	100% of premium at 1.5%	100% of premium at 1.5%	100% of premium at 1.75%	**100% of prem. at 1.25%	**100% of prem. at 1.50%
Comments	5 year contract Confinement, TI, and unemployment waiver available Return of premium guarantee rider available *Promo on apps written through 11-30-07	10 year contract Confinement, TI, and unemployment waiver available Return of premium guarantee rider available -ADL Rider available - Call for details *Promo on apps written through 11-30-07	-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 OR **Not available in WA	Add'l deposits do not reset surrender 30 day NH waiver and Terminal Illness waivers available Can annuitize after yr 5 for min. of 5 years	Add'l deposits do not reset surrender 30 day NH waiver and Terminal Illness waivers available Can annuitize after yr 5 for min. of 5 years
Product's approved in these states	OR and WA	OR	OR and WA	WA	WA



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Carrier	Lincoln Financial Group	RBC (Liberty Life)	RBC (Liberty Life)	RBC (Liberty Life)
Ratings	A.M. Best A+ S&P AA-	A.M. Best A	A.M. Best A	A.M. Best A
Assets	119.8 Billion	3.75 Billion	3.75 Billion	3.75 Billion
Product Name	OptiChoice 9	Enhanced Choice 8	Choice 10 Annuity	Enhanced Choice 10
Crediting Method	1) Annual Reset/Ratchet Pt-to-Pt 2) Annual Reset/Ratchet w/ Monthly Cap 3) Annual Reset/Ratchet Monthly Avg. w/ Spread 4) Fixed Account S&P 500 Index	2% Prem Bonus 5 Crediting Methods 1) Annual Reset / Ratchet Annual Point to Point(S&P 500) 2) Annual Reset / Ratchet Monthly Point to Point(S&P 500) 3) Annual Reset / Ratchet Quarterly Point to Point(DIJA Index) 4) Annual Reset / Ratchet Monthly Average with cap(DIJA Index) 5)Fixed Account	5 Crediting Methods 1) Annual Reset / Ratchet Annual Point to Point(S&P 500) 2) Annual Reset / Ratchet Monthly Point to Point(S&P 500) 3) Annual Reset / Ratchet Quarterly Point to Point(DIJA Index) 4) Annual Reset / Ratchet Monthly Average with cap(DIJA Index) 5)Fixed Account	5% Premium Bonus 5 Crediting Methods 1) Annual Reset / Ratchet Annual Point to Point(S&P 500) 2) Annual Reset / Ratchet Monthly Point to Point(S&P 500) 3) Annual Reset / Ratchet Quarterly Point to Point(DIJA Index) 4) Annual Reset / Ratchet Monthly Average with cap(DIJA Index) 5)Fixed Account
Premium Listing	Flexible \$50 min add'l	Single	Flexible \$500 min add'l	Single
Crediting Rates	Under \$100K 100K+ 1) 3.40% 3.70% 2) 2.10% 2.20% 3) 9.00% 9.00% 4) 1.90% 2.05% 1) Min Cap. (2.50%) 2) Min Cap. (1.00%) 3) Max sprd. (9.00%) 4) Min Cap. (1.75%)	1) 4.50% 2) 2.00% 3) 2.50% 4) 5.00% 5) Year 1 – 2.05% Year 2-8 – 1.05%	1) 4.00% 2) 1.50% 3) 2.00% 4) 5.00% 5) 2.05%	1) 3.75% 2) 1.25% 3) 1.75% 4) 5.00% 5) Year 1 – 2.05% Year 2-8 – 1.05%
Commission	0-75 = 7.0% 76-80 = 4.75% 81-85 **	0-75 = 5.25% 76-80 = 3.75% 81-85 = 2.75% Trails Avail	0-75 = 9.25% 76-80 = 7.75% 81-85 = 5.25% Trails Avail	0-75 = 7% 76-80 = 5% 81-85 = 3% Trails Avail
Issue Ages	0-80 Q & NQ	0-85 NQ / 0-80 Q	0-85 NQ / 0-80 Q	0-85 NQ / 0-80 Q
Minimum Issue	\$2000 Q / \$5000 NQ	\$5,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ
Maximum Issue	Ages 0-65 = \$2 million Ages 65+ = \$500K	\$1,000,000	\$1,000,000	\$1,000,000
Free Annual Partial Withdrawal	10% immediately	10% after year 1	10% after year one	10% after year one
Surrender Charges	9/8/7/6/5/4/3/2/1 – 9yr (+ or – MVA)	8 years 9/8/7/6/5/4/3/2 (+ or – MVA)	10 Years 9/9/8/7/6/5/4/3/2/1 (+ or – MVA)	10 Years 9/9/8/7/6/5/4/3/2/1 (+ or – MVA)
Minimum Guarantee	**100% of prem. at 1.75%	87.5% of premium at 1.25%	87.5% of premium at 1.25%	87.5% of premium at 1.25%
Comments	Add'l deposits do not reset surrender 30 day NH waiver and Terminal Illness waivers available Can annuitize after yr 5 for min. of 5 years **Can issue ages 81-85 with exception form	Nursing Home waiver available after year one – 90 days Terminal Illness waiver after year one (TI – less than 12 months to live) Can annuitize after yr 5 for min. of 5 yrs Can annuitize after yr 2 for a lifetime income	Nursing Home waiver available after year one – 90 days Terminal Illness waiver after year one (TI – less than 12 months to live) Can annuitize after yr 5 for min. of 5 yrs Can annuitize after yr 2 for a lifetime income	Nursing Home waiver available after year one – 90 days Terminal Illness waiver after year one (TI – less than 12 months to live) Can annuitize after yr 5 for min. of 10 yrs Can annuitize after yr 2 for a lifetime income
Product's approved in these states	WA	WA	WA	WA



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Carrier	Reliance Standard	The Standard	Transamerica																												
Ratings	A.M. Best A S&P A	A.M. Best A S&P A+	A.M. Best A S&P AA-																												
Assets	3.5 Billion	12.9 Billion	103.9 Billion																												
Product Name	Keystone 5, 7 & 10	Index Growth Annuity 5 and 7	Index Advantage																												
Crediting Method	5 Crediting Methods 1) Annual Reset/Ratchet Pt to Pt 2) Annual Reset/Ratchet Pt to Pt w/ PR 3) Annual Reset/Ratchet W/ Mo Avg 4) Annual reset/Ratchet Mo Avg w/ PR 5) Fixed S&P 500	5 and 7 year contract 1) Annual Reset/Ratchet point to point 2) Fixed Account S&P 500 Index	2 Crediting Methods 1) Annual Reset/Ratchet Pt to Pt w/Bailout Rate 2) Fixed Account S&P 500 Index																												
Premium Listing	Single	Single	Single																												
Crediting Rates	<table border="1"> <thead> <tr> <th>5yr</th> <th>7yr</th> <th>10yr</th> </tr> </thead> <tbody> <tr> <td>1) 4.5%</td> <td>5.00%</td> <td>5.00%</td> </tr> <tr> <td>2) 25%</td> <td>30%</td> <td>30%</td> </tr> <tr> <td>3) 5.0%</td> <td>5.50%</td> <td>5.50%</td> </tr> <tr> <td>4) 35%</td> <td>40%</td> <td>40%</td> </tr> <tr> <td>5) 2.50%</td> <td>2.60%</td> <td>2.65%</td> </tr> </tbody> </table> Minimums for all yrs: 1) 4% 2) 25% 3) 5% 4) 35%	5yr	7yr	10yr	1) 4.5%	5.00%	5.00%	2) 25%	30%	30%	3) 5.0%	5.50%	5.50%	4) 35%	40%	40%	5) 2.50%	2.60%	2.65%	<table border="1"> <thead> <tr> <th>5yr</th> <th>7yr</th> </tr> </thead> <tbody> <tr> <td>PR 100%</td> <td>100%</td> </tr> <tr> <td>CAP 3.00%</td> <td>3.25%</td> </tr> <tr> <td>100K+ 3.75%</td> <td>4.00%</td> </tr> <tr> <td>Fixed 1.70%</td> <td>1.70%</td> </tr> </tbody> </table> Min Fix – 1.3% Min Cap – 1.0% Bailout provision if cap drops 2% lower then initial rate *Principal Gaur rider avail	5yr	7yr	PR 100%	100%	CAP 3.00%	3.25%	100K+ 3.75%	4.00%	Fixed 1.70%	1.70%	1) 4.00% w/3.00% Bailout Rate 2) 1.50%(1.5% min)
5yr	7yr	10yr																													
1) 4.5%	5.00%	5.00%																													
2) 25%	30%	30%																													
3) 5.0%	5.50%	5.50%																													
4) 35%	40%	40%																													
5) 2.50%	2.60%	2.65%																													
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Commission	<table border="1"> <thead> <tr> <th>5yr</th> <th>7yr</th> <th>10yr</th> </tr> </thead> <tbody> <tr> <td>0-80: 4.0%</td> <td>5.0%</td> <td>8.0%</td> </tr> <tr> <td>81-85: 2.4%</td> <td>3.0%</td> <td>4.8%</td> </tr> </tbody> </table>	5yr	7yr	10yr	0-80: 4.0%	5.0%	8.0%	81-85: 2.4%	3.0%	4.8%	<table border="1"> <thead> <tr> <th>5 year</th> <th>7 year</th> </tr> </thead> <tbody> <tr> <td>0-80 = 4.00%</td> <td>5.00%</td> </tr> <tr> <td>81-85 = 2.25%</td> <td>2.75%</td> </tr> <tr> <td>86-90 = 1.85%</td> <td>2.25%</td> </tr> </tbody> </table>	5 year	7 year	0-80 = 4.00%	5.00%	81-85 = 2.25%	2.75%	86-90 = 1.85%	2.25%	7.50% for all ages											
5yr	7yr	10yr																													
0-80: 4.0%	5.0%	8.0%																													
81-85: 2.4%	3.0%	4.8%																													
5 year	7 year																														
0-80 = 4.00%	5.00%																														
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86-90 = 1.85%	2.25%																														
Issue Ages	0-85 Q or NQ	0-90 Q or NQ	0-80 Q or NQ																												
Minimum Issue	\$10,000 Q and NQ	\$15,000	\$2,000 Q / \$10,000 NQ																												
Maximum Issue	\$500,000	\$1,000,000	\$1,000,000																												
Free Annual Partial Withdrawal	10% Immediately	10% immediately	10% after year one																												
Surrender Charges	5yr: 9/8/7/6/5 7yr: 9/8/7/6/5/4/3 10yr: 9/8/7/6/5/4/3/2/1	5yr - 8/7/6/4/2 7yr - 9/8/7/6/5/4/2	10 years *9/9/8/7/6/5/4/3/2/1																												
Minimum Guarantee	100% of premium at 2% (1.5% for 5 yr)	100% of premium at 1%	100% of premium at 1.50%																												
Comments	Nursing Home Waiver available after year one – 90 days increases liquidity to 25% Terminal Illness waiver after year one – 100%	31 day Nursing Home, and terminal Illness waiver available	*8 year for IN and MD 8/8/7/6/5/4/3/2 Terminal Illness and Nursing Home Waiver Can annuitize after year 1 for a period of at least 60mths																												
Product's approved in these states	WA	OR and WA	OR and WA																												



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