

OREGON / WASHINGTON FIXED ANNUITIES

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

Carrier	Allianz	American Equity	American General	American General	American General								
Ratings	A.M. Best A S&P AA-	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 A+								
Assets	66.4 Billion	16.9 Billion	38.6 Billion	38.6 Billion	38.6 Billion								
Product Name	Dominator Plus	Guarantee 5	Horizon Flex	Horizon MYG	Horizon Secure								
Commission	<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%	0-75 = 3.00% 76-80 = 2.00% (Reduced by 0.50 for WA)	0-75 = 5% 76-80 = 4% 81-85 = 3% Years 2-5 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%												
Issue Ages	0-85 Q or NQ	0-80 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ								
Minimum Issue	\$25,000 Q and NQ	\$10,000 Q and NQ	\$2,000 Q / \$5,000 NQ	\$5,000 Q and NQ	\$5,000 Q and NQ								
Maximum Issue	\$1,000,000	0-69 = \$1mil 70-74 = \$750,000 75-80 = \$500,000	\$1,000,000	\$1,000,000 (\$500K over age 75)	\$1,000,000 (\$500K over age 75)								
Principal Guarantee	No	No	No	No	No								
Premium Listing	Single	Single	Flexible \$300 min A.C.H.	Single	Single								
Free Partial Withdrawal	10% Immediately	Interest Only Immediately	10% Immediately	10% Immediately	10% Immediately								
Surrender Charges	9%/8.1%/7.2%/6.3%/5.4%/4.5%/3.6%/2.7%/1.8%/ .9% 10 Years	*5yr – 9/8/7/6/5 (+ 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								
Minimum Rate Guarantee	1.5%	2%	1.5%	1% (3% in OR)	2%								
Nursing Home Withdrawals	^after year one, 30/35 days	90 days, after year 1; 20% annually	90 days – up to age 75	90 days, after year 1	90 days, after year 1								
Comments & Rates	CHOICE OF FIVE AND TEN YEAR RATE GUARANTEE ^ NH waiver allows accelerated distribution of AV over 5 yrs 30 day exit window at the end of guarantee period to leave contract otherwise, the contract renews on an annual basis -Death Benefit Rider Not Available -Flexible Withdrawal Option Rider Not Available <u>AEY</u> 5yr >\$100k 1.50% \$100k+ 1.50% 10yr >\$100k 2.15% \$100k+ 2.25%	CHOICE OF FIVE YEAR RATE GUARANTEE 30 day exit window at end of guarantee period to leave contract *Non-MVA for WA: 9/8.25/7.25/6.5/5.5 <u>Rates</u> 2.90% (2.40% for WA)	ONE YEAR RATE GUARANTEE Add'l deposits do not reset surrender Early annuitization available after year 5 for 5yr minimum Qualified contracts must be traditional IRA Great flexible premium contract. Can be started with \$50/mo. deposits if ACH <u>1st Year Rate(Bonus)</u> 3.60%(2.00)	SIX YEAR RATE GUARANTEE Rate guaranteed for 6 years then contract renews annually Annuitization available after year 5 for 5yr minimum <u>1st Year Rate(Bonus)</u> 5.35%(4.00)	CHOICE OF FIVE OR SEVEN YEAR RATE GUARANTEE Annuitization available after year 5 for 5yr minimum 45 day exit window at end of guar. period to leave contract <u>Rates:</u> 5 year – 1.40% 7 year – 1.90%								
Products approved in these states	WA	AK, AL, MO, NY (7yr N/A in OR & WA)	OR and WA	OR and WA	OR and WA								

OREGON / WASHINGTON FIXED ANNUITIES

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

Carrier	American National	American National	Aviva	Aviva	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	13.6 Billion	13.6 Billion	24.6 Billion	24.6 Billion	34.7 Billion
Product Name	Citadel 7 Diamond	Palladium MYG 5-10 year	Spirit 3,5,7	Spirit Plus S	Secure Living Liberty
Commission	0-80 = 4.5% 81-85 = 3.5%	5,10yr-4%, 6,7,8yr- 2.5%,9yr-3% Comp reduced ages 80+	**3yr: 0-75 = 0.25% **5yr: 0-75 = 2% **7yr: 0-75 = 3% (Reduced ages 76+)	0-75 = 6.5% 76-78 = 4.5% (Call CPS for years 2+)	0-75 – 3.00% 76-80 – 1.95% 81-85 – 1.05%
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	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
Minimum Issue	\$2000 Q / \$5000 NQ	\$5,000 Q or NQ	\$5,000 Q and NQ	\$5,000 Q and NQ	\$15000 Q O or NQ
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$500,000
Principal Guarantee	Yes	No	No	No	No**
Premium Listing	Flexible. \$1000 min., \$100 min. A.C.H.	Single	Flexible \$1,000 min	Flexible \$1,000 min	Single
Free Partial Withdrawal	10% Immediately	Interest only in yr 1 10% after yr 1	*10% Immediately (up to 20%)	*10% Immediately (up to 20%)	10% Immediately
Surrender Charges	7/7/7/6/5/4/2 7 years	8/8/8/7/6/5/4/3/2/1 - 10 years (+ or – MVA)*	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	9/9/8/7/6/5 6 Years
Minimum Rate Guarantee	1%	1%	2%	2%	2% (2.5% in OR)
Nursing Home Withdrawals	60 days up to age 80	60 days up to age 80	100% waived after year 1	100% waived after year 1	30 days 90 days after issue
Comments & Rates	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 = 3.25(2.00) 100k+ = 3.35 (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 – 1.20% 6yr – 1.70% 7yr – 1.99% 8yr – 2.55% 9yr – 2.42% 10yr – 2.55% (100k+,10bps higher)	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 = 1.00% 75+ = 1.35% 5yr: <75k = 1.00% 75+ = 1.50% 7yr: <75k = 1.00% 75+ = 1.50%	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 = 1.00% 75+ = 1.25%	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: <\$99k 2.60% for 5 yrs AEY – 2.58% \$100-249k 3.00% for 5 yrs AEY – 2.92% \$250k+ 3.15% for 5 yrs AEY – 3.04% (Different Rates for WA)
Products approved in these states	WA and OR	OR and WA (8,9,10yr N/a in OR)	WA and OR	WA and OR	OR and WA

OREGON / WASHINGTON FIXED ANNUITIES

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

Carrier	Genworth Life	Genworth Life	Genworth Life	Great American	Great American																		
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 A	A.M. Best A S&P A																		
Assets	34.7 Billion	34.7 Billion	34.7 Billion	9.6 Billion	9.6 Billion																		
Product Name	Secure Living Independence	Secure Living Rate Saver	Secure Living Smart Rate	Secure American	Secure Gain 5 & 7																		
Commission	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>7 year</td> </tr> <tr> <td>0-70NQ/18-70Q = 6.5%</td> </tr> <tr> <td>71-80NQ & Q = 5.25%</td> </tr> <tr> <td>81-89NQ & Q = 5.00%</td> </tr> </table>	7 year	0-70NQ/18-70Q = 6.5%	71-80NQ & Q = 5.25%	81-89NQ & Q = 5.00%	<table border="1"> <tr> <td>5 year</td> <td>7 year</td> </tr> <tr> <td>0-80 = 2.75%</td> <td>4.00%</td> </tr> <tr> <td>81+ = 1.75%</td> <td>1.75%</td> </tr> </table>	5 year	7 year	0-80 = 2.75%	4.00%	81+ = 1.75%	1.75%
5 year	7 year																						
0-75 = 2.0%	2.75%																						
76-80 = 1.35%	2.15%																						
81-85 = 0.70%	1.50%																						
7 year																							
0-70NQ/18-70Q = 6.5%																							
71-80NQ & Q = 5.25%																							
81-89NQ & Q = 5.00%																							
5 year	7 year																						
0-80 = 2.75%	4.00%																						
81+ = 1.75%	1.75%																						
Issue Ages	0-85 Q or NQ	0-85	0-85 Q or NQ	18-89Q and 0-89 NQ	5yr - 18-89Q, 0-89 NQ 7yr - 18-85Q, 0-85 NQ																		
Minimum Issue	\$15000 Q O or NQ	\$25,000 Q and NQ	\$2000 Q / \$5000 NQ	\$10,000 Q and NQ	\$10,000 Q and NQ																		
Maximum Issue	\$500,000	\$1,000,000	\$500,000	\$750K up to age 79; \$500K for ages 80+	\$750K up to age 80; \$500K for ages 81+																		
Principal Guarantee	No	No	Yes	No	No																		
Premium Listing	Single	Single	Single	Single	Single																		
Free Partial Withdrawal	10% immediately	Interest Only	10% immediately	10% Immediately	10% immediately																		
Surrender Charges	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	9/8/7/6/5/4/3 - 7 year	9/8/7/6/5 - 5 year 9/8/7/6/5/4/3 -7 year + or - MVA																		
Minimum Rate Guarantee	*2.5%	1.1%	1.5%(2% in OR)	1%	1%																		
Nursing Home Withdrawals	30 days 90 days after issue	**90 days after year 1 (50% of AV)	30 days for issue	90 days after year 1	90 days after year 1																		
Comments & Rates	<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 .50% in years 3-6. Minimum guarantee then renews between 1%-3% thereafter</p> <p>< \$50k 3.50%(1.00) \$50-99k 4.00%(1.50) \$100k+ 4.50%(2.00)</p> <p>(Different Rates for WA)</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 **Medical Care -Facility Waiver not Available in All States -RMD Friendly -Renewal Commission Available = 50% of current new money rates</p> <p>AEY</p> <table border="1"> <tr> <td>5yr</td> <td></td> </tr> <tr> <td>25k-99k</td> <td>1.60%</td> </tr> <tr> <td>100k-249k</td> <td>1.80%</td> </tr> <tr> <td>250k+</td> <td>1.90%</td> </tr> <tr> <td>7yr</td> <td></td> </tr> <tr> <td>25k-99k</td> <td>2.25%</td> </tr> <tr> <td>100k-249k</td> <td>2.45%</td> </tr> <tr> <td>250k+</td> <td>2.55%</td> </tr> </table>	5yr		25k-99k	1.60%	100k-249k	1.80%	250k+	1.90%	7yr		25k-99k	2.25%	100k-249k	2.45%	250k+	2.55%	<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> <p><\$50k 2.25% \$50-99k 2.50% \$100k+ 3.25%</p> <p>(Different Rates for WA)</p>	<p>ONE YEAR RATE GUARANTEE</p> <p>2-Tier product: SV is the account that the client can walk away with, AV is the annuitization value</p> <p>The AV receives a bonus of 1% after each year of deferral up to 10% (must annuitize for a period of 7 years or more)</p> <p>TI waiver available NH waiver available</p> <p><u>Rates:</u> AV = 3.40% SV = 2.40%</p>	<p>CHIOCE OF FIVE OR SEVEN YEAR RATE GUARANTEE</p> <p>T.I. waiver available</p> <p>Can annuitize after year 1 for a minimum of 5 years</p> <p>5 year - Base rate increases by 10bps per year</p> <p>7 year - Base rate increases by 25bps per year</p>		
5yr																							
25k-99k	1.60%																						
100k-249k	1.80%																						
250k+	1.90%																						
7yr																							
25k-99k	2.25%																						
100k-249k	2.45%																						
250k+	2.55%																						
Products approved in these states	OR and WA	WA	OR and WA	OR	OR and WA																		

OREGON / WASHINGTON FIXED ANNUITIES

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

Carrier	Liberty Life of Boston (Liberty Mutual)	Liberty Life of Boston (Liberty Mutual)	Liberty Life of Boston (Liberty Mutual)	Lincoln Financial Group	Principal Life
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 AA-
Assets	11.6 Billion	11.6 Billion	11.6 Billion	119.8 Billion	115.4 Billion
Product Name	Balance Annuity	Builder Annuity	Foundation Annuity	MYGuarantee Plus	FPDA Plus
Commission	18-80 = 3.0% 81-85 = 1.50%	18-80 = 3.0% 81-85 = 1.50%	18-80 = 3.0% 81-85 = 1.50%	0-75 76-80 81-85 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%
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	18-85 Q or NQ	0-85 Q or NQ	0-90 Q or NQ
Minimum Issue	\$10,000 Q and NQ	\$15,000 Q and NQ	\$10,000 Q and NQ	\$10,000 Q and NQ	\$5,000 Q and NQ
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	Ages 0-65 = \$2 million Ages 65+ = \$500K	\$2,000,000
Principal Guarantee	*Optional	*Optional	*Optional	No	Yes
Premium Listing	Single	Single	Single	Single	Flexible \$2,000 min. add'l
Free Partial Withdrawal	10% after year 1 cumulative to 20%	5% after year 1	10% after year 1 cumulative to 20%	10% Immediately	10% Immediately
Surrender Charges	7/7/7/6/5 -5 year 7/7/7/6/5/4/3 - 7 Years	7/7/7/6/5 -5 year 7/7/7/6/5/4/3 - 7 Years	8/7/6/5/4 -5 year 8/7/6/5/4/3/2 - 7 Years	7/7/6/5/4/3/2 7 Year (+ or - MVA)	6/6/6/5/4/3/2 7 Years
Minimum Rate Guarantee	1%	1%	1%	2%	1%
Nursing Home Withdrawals	45/60 days After year 1	45/60 days After year 1	45/60 days After year 1	None	60 days if issued before age 85 (N/A in NJ,MA,PA)
Comments & Rates	ONE YEAR RATE GUARANTEE OR FIVE YEAR MYG <u>Waivers:</u> TI, NH, Chronic Illness 2% Bonus in year 1 *Principal guarantee rider can be added reducing first year rate bonus by 1% <u>5 Year AEY:</u> <100k 1.60%* 100k+ 1.75%* (rates assume no principal guarantee elected)	FOUR YEAR RATE GUARANTEE <u>Waivers Available for Purchase:</u> Extra Access =ROP and 10% free withdrawals. 25bps Extra Assurance: = Bailout renewal rate (currently 2.00%). 10bps Care Waivers = TI, NH, Chronic Illness. 10bps <u>Rate:</u> 2.00%	ONE YEAR RATE GUARANTEE OR FIVE YEAR MYG <u>Waivers:</u> TI, NH, Chronic Illness (subject to state availability) 0.50% Bonus in year 1 *Principal guarantee rider can be added reducing first year rate bonus by 1% <u>5 Year AEY:</u> <100k 1.30%* 100k+ 1.45%* (rates assume no principal guarantee elected)	CHOICE OF 3-10 YEAR RATE GUARANTEE Can annuitize after 5 years for 5yr min. <u><100k 100k+</u> 5yr - 1.45% 1.60% 6yr - 1.75% 1.90% 7yr - 2.15% 2.30% 8yr - 2.20% 2.35% 9yr - 2.30% 2.45% 10yr 2.30% 2.45%	ONE, FIVE OR SEVEN YEAR RATE GUARANTEE Terminal illness and DI waiver Additional deposits do not reset surrender <u>Rates</u> <u>1yr</u> 1.50(1.00 base + 0.50% premium bonus) <u>100k+</u> 2.51(1.00 base + 1.5% premium bonus) <u>5 yr Guar</u> 1.30% <u>7 yr Guar</u> 1.20%
Products approved in these states	WA and OR	WA and OR	WA and OR	WA and OR	OR and WA

OREGON / WASHINGTON FIXED ANNUITIES

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

Carrier	Principal Life	Principal Life	The Standard	State Life	West Coast Life																															
Ratings	A.M. Best A+ S&P AA-	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-																															
Assets	115.4 Billion	115.4 Billion	12.9 Billion	2.84 Billion	3.4 Billion																															
Product Name	Guaranteed Annuity	Secure	Focused Growth Annuity 5,6,7,10	Legacy Care	Sure Advantage MYG 5-10																															
Commission	0-80 = 4.1% 81-85 = 2.75% 86-90 = 1.45%	<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%	<table border="0"> <tr> <td>0-80</td> <td>81-85</td> <td>86-90</td> </tr> <tr> <td>5yr 3.0%</td> <td>1.5%</td> <td>1.35%</td> </tr> <tr> <td>6yr 2.0%</td> <td>1.00%</td> <td>0.77%</td> </tr> <tr> <td>7yr 3.0%</td> <td>1.50%</td> <td>1.35%</td> </tr> <tr> <td>10yr 4.0%</td> <td></td> <td></td> </tr> </table>	0-80	81-85	86-90	5yr 3.0%	1.5%	1.35%	6yr 2.0%	1.00%	0.77%	7yr 3.0%	1.50%	1.35%	10yr 4.0%			0-99 = 3.0%	<table border="0"> <tr> <td>0-75</td> <td>76+</td> </tr> <tr> <td>5yr 2%</td> <td>1%</td> </tr> <tr> <td>6yr 2.25%</td> <td>1%</td> </tr> <tr> <td>7-10yr 2.5%</td> <td>1%</td> </tr> </table>	0-75	76+	5yr 2%	1%	6yr 2.25%	1%	7-10yr 2.5%	1%
4 year	6 year																																			
0-80 = 2.25%	3.00%																																			
81-85 = 1.50%	2.00%																																			
86-90 = 0.75%	1.05%																																			
0-80	81-85	86-90																																		
5yr 3.0%	1.5%	1.35%																																		
6yr 2.0%	1.00%	0.77%																																		
7yr 3.0%	1.50%	1.35%																																		
10yr 4.0%																																				
0-75	76+																																			
5yr 2%	1%																																			
6yr 2.25%	1%																																			
7-10yr 2.5%	1%																																			
Issue Ages	0-90 Q or NQ	*0-90 Q or NQ	0 – 90 Q or NQ	0 – 99 Q or NQ	0-85 Q or NQ																															
Minimum Issue	\$5,000 Q and NQ	\$5,000 Q and NQ	\$15,000 Q and NQ	\$10,000 Q and NQ	\$10,000 Q and NQ																															
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$300,000	\$1,000,000																															
Principal Guarantee	Yes	Yes	No	No	Yes (2yr = 15bps, 3-6yr = 10bps, 7-10yr = 5bps)																															
Premium Listing	Flexible – 1 st yr only \$2K min. addt'l	**Flexible \$2,000 min. 1 st year only	Single	Single	Flexible (\$2,000 min. addt'l)																															
Free Partial Withdrawal	10% Immediately	15% Immediately	Interest only immediately	Interest only after yr1	Interest Only																															
Surrender Charges	7/7/7/6/5 5 Years	7/6/6/5 – 4years 7/6/6/5/5/4 – 6years	8/7/6/5/4 - 5 yrs 8/7/6/5/4/3 - 6 yrs + or - MVA	7/7/7/7/7/0/0 (+ or – MVA)	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% (Indexed)	1%	1%	1%	1.5% (Indexed)																															
Nursing Home Withdrawals	60 days if issued before age 85 (N/A in NJ,MA,PA)	***60 days after year 1 (up to age 90)	30 days after year 1 (Nursing Home Only)	None	After year 1 – 90 days of confinement																															
Comments & Rates	<p>ONE, THREE OR FIVE YEAR RATE GUARANTEE</p> <p>Additional deposits do not reset surrender</p> <p>If addt'l deposits are made w/in yr 1, renewal rate will be blended</p> <p>If no addt'l deposits are made, rate will renew at yr1 rate or better</p> <p><u>Rates:</u> 1 yr 1.05 100k+ 2.06(1.05 base + 1% premium bonus) 3 yr Guar 1.05% 5 yr Guar 1.05%</p>	<p>FOUR OR SIX YEAR RATE GUARANTEE</p> <p>Terminal illness and disability waiver available</p> <p>*Issues only to age 85 in OK for Q and NQ funds</p> <p>**Not available in all states</p> <p>***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</p> <p><u>Rates</u> 4 year <50k 1.12% 50-99k 1.22% 100k+ 1.51% 6 year 1.80%</p>	<p>CHOICE OF FIVE,SIX, SEVEN OR TEN YEAR RATE GUARANTEE</p> <p>*10 year only available for ages 0-80</p> <p>Terminal illness waiver available</p> <p>Can annuitize after yr 1 for a min of 5 years</p> <p>Addt'l deposits can be made within 90 days of issue date and do not reset surrender period</p> <p><u><100k</u> 5yr - 1.90% 6yr - 2.40% 7yr - 2.35% 10yr - 2.75% Rates 10bps higher for deposits 100k+</p>	<p>One Year Rate Guarantee with Bailout Provision</p> <p>1st 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> 1.00%</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> <p><u><100k</u> <u>100k+</u> 5yr - 1.30% 1.50% 6yr - 1.55% 1.72% 7yr - 1.85% 1.99% 8yr - 2.05% 2.18% 9yr - 2.20% 2.31% 10yr - 2.35% 2.45%</p>																															
Products approved in these states	OR and WA	OR and WA	5/6: OR and WA 7/10: OR	OR	WA																															