

OREGON / WASHINGTON INDEX ANNUITIES

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

Carrier	Allianz	American Equity	American Equity	American General
Ratings	A.M. Best A S&P AA-	A.M. Best A- S&P BBB+	A.M. Best A- S&P BBB+	A.M. Best A S&P A+
Assets	66.4 Billion	16.9 Billion	16.9 Billion	36.5 Billion
Product Name	Pro V1	Benefit Gold	Retirement Gold	Global Index 8
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	5% Premium Bonus 1) Annual Reset/Monthly Avg. 2) Annual reset/Annual Pt-Pt w/Cap 3) Annual Reset/Monthly Pt-Pt w/Cap 4) Annual reset/10 Yr. U.S. Treasury Bond Annual Pt-Pt w/Cap 6) Fixed S&P 500	6% Premium Bonus(vested) 1) Annual Reset/Monthly Avg. w/PR 2) Annual Reset/Monthly Avg. w/Cap 3) Annual Reset/Annual Pt-Pt w/PR 4) Annual reset/Annual Pt-Pt w/Cap 5) Annual Reset/Monthly Pt-Pt w/Cap 6) Fixed S&P 500	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
Premium Listing	Single	Single	Flexible (\$50 min)	Flexible \$2,000 min addtl (\$100/mo EFT)
Crediting Rates	100% PR guaranteed 1) 1.70% 2) 1.70% 3) 1.75%	1) 3.00% 2) 3.00% 3) 1.60% 4) 3.00% 5) 1.60%	1) 15% 2) 3.00% 3) 15% 4) 3.00% 5) 1.60% 6) 1.60%	1) 1.30% 2) 3.00% 3) 30.0% 4) 1.40% Minimums 1) 1.0% 2) 2.0% 3) 30% 4) 1.0%
Commission	0-75 = 3.25% 76-80 = 2% 81-85 = 1%	0-75 = 5.25% 76-80 = 3.94%	0-78 = 5.25%	6yr 8yr 00-75: 5.0% 6.0% 76-80: 4.5% 4.75% 81-85: 4.25%
Issue Ages	0-85 Q or NQ	0-80 Q or NQ	0-78 Q or NQ	0-85
Minimum Issue	\$10,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ	\$2,000 Q and \$5,000 NQ
Maximum Issue	\$1,000,000 (approval req.)	0-69 = \$1mil 70-74 = \$750,000 75-80 = \$500,000	0-69 = \$1mil 70-74 = \$750,000 75-78 = \$500,000	\$1,000,000
Free Annual Partial Withdrawal	10% Immediately	10% After year 1	10% After year 1	10% Immediately
Surrender Charges	5Years 8/7/6/5/4	10yr: 13.25/12/10.75/9.25/8/6.75/5.5/4/2.5/1	10yr: 10/9/7.5/6.5/5/4/3/2/1.5/1	8/7/6/5/4/3-6 yrs 8/7/6/5/4/3/2/1-8 yrs (+/- MVA)
Minimum Guarantee	87.5% of premium at 1%	87.5% at 1.5%	87.5% at 1.5%	90% 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)	Riders Available: -NH / TI (must be 74 or younger at issue) RMD friendly Additional deposits do not reset surrender Can annuitize after year 1 for life, life and period certain of at least 5yrs or period certain equal to 2X the years remaining in the policy	Riders Available: -NH / TI (must be 74 or younger at issue) RMD friendly Additional deposits do not reset surrender Can annuitize after year 1 for life, life and period certain of at least 5yrs or period certain equal to 2X the years remaining in the policy	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
Product's approved in these states	WA and OR	WA	OR	WA

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Carrier	Aviva	Aviva	Great American	Great American	Great American
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 A+	A.M. Best A S&P A+
Assets	24.6 Billion	24.6 Billion	9.6 Billion	9.6 Billion	9.6 Billion
Product Name	Income Select 5 and 7	Income Select 10 and Plus	American Legend II	American Valor 10	Safe Outlook
Crediting Method	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	<u>Yr 1 Premium Bonus</u> 10 year = N/A Plus = 3% 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	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	2% 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
Premium Listing	Flexible \$100 min add'l	Flexible \$100 min add'l	Flexible \$2,000 Q / \$5,000 NQ	Flexible \$2,000 Q / \$5,000 NQ	Single
Crediting Rates	<u>5 yr <\$75K 75K+</u> 1) 4.00% 4.00% 2) 1.05% 1.60% 3) 25% 25% 4) 4.00% 4.00% 5) 4.00% 4.00% 6) 2.00% 2.00% <u>7 yr <\$75K 75K+</u> 1) 4.00% 4.75% 2) 1.05% 1.60% 3) 25% 25% 4) 4.00% 4.00% 5) 4.00% 4.00% 6) 2.00% 2.00%	<u>10 year rates</u> <u>Below \$75K / 75K+</u> 1) 4.00% 4.00% 2) 1.05% 1.60% 3) 25% 25% 4) 4.00% 4.00% 5) 4.00% 4.00% 6) 2.00% 2.00% <u>Plus rates</u> 1) 4.00% 4.00% 2) 1.05% 1.60% 3) 25% 25% 4) 4.00% 4.00% 5) 4.00% 4.00% 6) 2.00% 2.00%	1) 4.25% (3% min, 100% PR) 2) 4.00% (2% min) 3) 2.00% (2% min, 100% PR) 4) 1.80% (1% Min) No rate lock for qualified or 1035 transfers; money must be received before the day of rate change	1) 3.50% (3% min, 100% PR) 2) 3.50% (2% min) 3) 1.40% (1% min, 100% PR) No rate lock for qualified or 1035 transfers; money must be received before the day of rate change	<u><100K 100K+</u> 1) 3.75% 3.75% (3.25%) (3.25%) 2) 4.00% 4.00% (3.50%) (3.50%) 3) 1.25% 1.25% **Lifetime Trail Available No rate lock for qualified or 1035 transfers; money must be received before the day of rate change
Commission	<u>5yr 7yr</u> **0-75 2.00% 3.00% **78-80 1.05% 1.75% **81-83 0.95% 1.75%	<u>Both</u> **0-75 6.50% **78-80 4.50%	0-75NQ / 18-75Q = 5.5% 76-80 = 5.10% 81-85 = 3.50%	0-85NQ / 18-85Q = 6.00% 76-80 = 4.50% 81-85 = 2.50% Trial Options Available	0-75NQ / 18-75Q = 4% 76-80 = 3% 81-85 = 2%
Issue Ages	0-83(5yr) / 0-81(7yr)	0-78 Q or NQ	18-85 Q / 0-85 NQ	18-85 Q / 0-85 NQ	18-85 Q / 0-85 NQ
Minimum Issue	\$5,000 Q and NQ	\$5,000 Q and NQ	\$10,000 Q and NQ	\$10,000 Q and NQ	\$10,000 Q and NQ
Maximum Issue	\$1,000,000	\$1,000,000	\$750,000	\$750,000	0-79: \$750,000 80-85: \$500,000
Free Annual Partial Withdrawal	10% after year one	10% after year one	10% Immediately	10% Immediately	10% Immediately
Surrender Charges	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 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/
Minimum Guarantee	87.5% of premium at 1- 3%	87.5% of premium at 1- 3%	100% of premium at 1%	100% of premium at 1%	90% of premium at 1%
Comments	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 **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	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.	-Add'l deposits do not reset surrender Extended Care and Terminal Illness Waivers available (subject to state approval)	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.
Product's approved in these states	OR (Income Preferred Available in WA)	OR (Income Preferred Available	OR and WA	WA and OR	WA

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Carrier	Great American	ING USA	ING USA	Lafayette 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+
Assets	9.6 Billion	64.1 Billion	64.1 Billion	2 Billion
Product Name	Safe Return	Envoy 9	Secure Index 7	Marquis Centennial
Crediting Method	*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	3 Crediting Methods 1) Annual Reset/Ratchet, pt-to-pt with Interest Rate Benchmark Strategy Multiplier 2) Annual Reset/Ratchet, pt-to-pt with Cap 3) Annual Reset/Ratchet Mo pt-to-pt 4) 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
Premium Listing	Single	Flexible \$5,000 min addt'l	Flexible \$50 min. addt'l	Flexible. \$84/mo. minimum additional
Crediting Rates	1) 4.00% (3.50%) 2) 4.00% (3.50%) 3) 1.10% (1% Min) **Lifetime Trail Available No rate lock for qualified or 1035 transfers; money must be received before the day of rate change	<75k 75k 9Yr:1) 2.50% 4.00% 2) 1.50% 1.50% No Min. Caps/Max Spreads	<75K 75K+ *1) 4x 5.5x current cap rate = 10% 2) 3.25% 4.25% 3) 1.50% 1.90% 4) 1.50% 1.50% No Min. Caps/Max Spreads *Not approved for sale yet	100% P.R. Guar *7Yr *10Yr 1) 2.50 3.25 2) 2.50 3.50 3) 1.50 1.65 4) 1.50 1.70 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.
Commission	0-75NQ / 18-75Q = 6.5% 76-80 = 5.35% 81-85 = 3.60%	All Ages: 3 yr 4.25% w/ .15% Trail 6 yr 1.5% w/ .75% Trail 9 yr 6.0% (trails avail)	0 – 80 = 5%	7yr 10Yr 0-70 6% 8% 71-80 5% 7% 81-85 4% 5%
Issue Ages	18-85 Q / 0-85 NQ	0-80 Q or NQ	0-80 Q or Non Q	0-85 Q or NQ
Minimum Issue	\$25,000 Q and NQ	\$15,000 Q and NQ	\$15,000 Q and NQ	\$1,000
Maximum Issue	0-79: \$750,000 80-85: \$500,000	\$1,000,000.00	\$1,000,000	\$1,000,000
Free Annual Partial Withdrawal	10% Immediately	10% Immediately	Int. only in yr 1 10% after yr 1	Interest Only in Yr 1 10% after Yr 1
Surrender Charges	10 years 10/9/8/7/6/5/4/3/2/1	9 Years 9/9/9/8/4/6/5/4 (+/- MVA)	12/11/10/10/9/8/7 7 years	3 year - 7/5/3 5 year - 8/7/6/4/2 7 year - 8/7/6/5/4/3/2
Minimum Guarantee	100% of premium at 1%	87.5% of Premium at 1%	87.5% of premium at 1%	90% of premium at 3%
Comments	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 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	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	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
Product's approved in these states	OR and WA	OR and WA	WA	OR and WA

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Carrier	Lincoln Benefit Life	Lincoln Benefit Life	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-
Assets	2.2 Billion (76 Billion Allstate)	2.2 Billion (76 Billion Allstate)	119.8 Billion	119.8 Billion
Product Name	Saver's Index III	Saver's Index Premier	New Directions 6 and 8	OptiChoice 5
Crediting Method	Annual Reset/Ratchet point to point 2 Crediting Options based on participation rate 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 Performance Trigger Account 2) Annual Reset/Ratchet w/ Monthly Cap 3) Annual Reset/Ratchet Monthly Avg. w/ Spread 4) Fixed Account S&P 500 Index
Premium Listing	Flexible Min. Add'l \$250	Single	Single	Flexible \$50 min add'tl
Crediting Rates	PR Cap 60% 3.25% 100% 3.00% Bailout Provision – client can leave contract if renewal cap is 2% less than issue cap	Cap Rates 1) 2.00% 2) 1.75% 3) 1.75% 4) 1.00% 5) 1.00% Min. fixed acct = 1.00% 100% PR Guaranteed	6: Under \$100K 100K+ 2yr- 7.00% 7.00% PTA- 2.50% 2.65% Fixed- 1.40% 1.55% 8: Under \$100K 100K+ 2yr - 7.00% 7.45% PTA- 3.00% 3.20% Fixed- 1.70% 1.85% 100% PR guar. 2yr Min. CAP – 7.00% PTA Min. – 2.50% Fixed Min. – 1.75%	Under \$100K 100K+ 1) 2.50% 2.50% 2) 1.40% 1.50% 3) 9.00% 9.00% 4) 1.00% 1.15% 1) Min Cap. (2.50%) 2) Min Cap. (1.00%) 3) Max sprd. (9.00%) 4) Min Cap. (1.25%)
Commission	0-75 = 3.45% 76+ = 2.40% Based on owner age	0-75 = 3.45% 76+ = 2.40% 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%
Issue Ages	Owner 0-90, Annuitant 0-85 Q or NQ	0-85 Q or 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
Maximum Issue	\$1,000,000	\$1,000,000	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
Surrender Charges	10 years 10/9/8/7/6/5/4/3/2/1	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)
Minimum Guarantee	90% of premium at 3%	100% of premium at 1.5%	100% of premium at 1%	**100% of prem. at 1%
Comments	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	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
Product's approved in these states	OR	OR	OR and WA	WA

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Carrier	Lincoln Financial Group	Lincoln Financial Group	Reliance Standard	The Standard
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 A+
Assets	119.8 Billion	119.8 Billion	3.5 Billion	12.9 Billion
Product Name	OptiChoice 7	OptiChoice 9	Keystone 5, 7 & 10	Index Growth Annuity 5 and 7
Crediting Method	1) Annual Reset/Ratchet Performance Trigger Account 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 Performance Trigger Account 2) Annual Reset/Ratchet w/ Monthly Cap 3) Annual Reset/Ratchet Monthly Avg. w/ Spread 4) Fixed Account S&P 500 Index	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
Premium Listing	Flexible \$50 min add'l	Flexible \$50 min add'l	Single	Single
Crediting Rates	Under \$100K 100K+ 1) 2.50% 2.50% 2) 1.45% 1.55% 3) 9.00% 9.00% 4) 1.05% 1.20% 1) Min Cap. (2.50%) 2) Min Cap. (1.00%) 3) Max sprd. (9.00%) 4) Min Cap. (1.50%)	Under \$100K 100K+ 1) 2.50% 2.50% 2) 1.50% 1.60% 3) 9.00% 9.00% 4) 1.15% 1.30% 1) Min Cap. (2.50%) 2) Min Cap. (1.00%) 3) Max sprd. (9.00%) 4) Min Cap. (1.75%)	5yr 7yr 10yr 1) 3.5% 4.00% 4.25% 2) 15% 20% 20% 3) 4.0% 4.50% 4.75% 4) 20% 25% 25% 5) 1.80% 1.85% 1.90% <u>Minimums for all yrs:</u> 1) 4% 2) 25% 3) 5% 4) 35%	5yr 7yr PR 100% 100% CAP 2.20% 2.35% 100K+ 2.80% 2.95% Fixed 1.70% 1.70% Min Fix – 1.30% Min Cap – 2.0% Bailout provision if cap drops 2% lower than initial rate
Commission	0-75 6.0% 76-80 4.25% 81-85 2.75%	0-75 = 7.0% 76-80 = 4.75% 81-85 **	5yr 7yr 10yr 0-80: 4.0% 5.0% 7.0% 81-85: 2.4% 3.0% 4.2%	5 year 7 year 0-80 = 4.00% 5.00% 81-85 = 2.25% 2.75% 86-90 = 1.85% 2.25%
Issue Ages	0-85 Q & NQ	0-80 Q & NQ	0-85 Q or NQ	0-90 Q or NQ
Minimum Issue	\$2000 Q / \$5000 NQ	\$2000 Q / \$5000 NQ	\$10,000 Q and NQ	\$15,000
Maximum Issue	Ages 0-65 = \$2 million Ages 65+ = \$500K	Ages 0-65 = \$2 million Ages 65+ = \$500K	\$500,000	\$1,000,000
Free Annual Partial Withdrawal	10% immediately	10% immediately	10% Immediately	10% immediately
Surrender Charges	9/8/7/6/5/4/3 – 7 yrs. (+ or – MVA)	9/8/7/6/5/4/3/2/1 – 9yr (+ or – MVA)	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
Minimum Guarantee	**100% of prem. at 1%	**100% of prem. at 1%	100% of premium at 1%	100% of premium at 1%
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	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 increases liquidity to 25% Terminal Illness waiver after year one – 100%	31 day Nursing Home, and terminal Illness waiver available
Product's approved in these states	WA	WA	WA	OR and WA