

# FIXED ANNUITY SPREADSHEET

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 & 7	Horizon Achiever	Horizon Flex	Horizon MYG
Commission	5 Yr <b>**10 Yr</b> 0-75 - 3% 4% 76-80 - 2% 3% 81-85 - 1% 2%	0-75 = 3.00% 76-80 = 2.00%  *(Non MVA states reduced by 0.50)	<b>**0-80 = 3.0%</b> <b>**81-85 = 2.0%</b>	0-75 = 5% 76-80 = 4% 81-85 = 3%  Years 2-5 0-80 = 4% 81-85 = 3%	<b>**0-75 = 7.5%</b> <b>**76-80 = 5.0%</b> <b>**81-85 = 3.0%</b>
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	\$5,000 Q and NQ	\$5,000 Q and NQ \$300 / mo. min EFT	\$5,000 Q and NQ
Maximum Issue	\$1,000,000	0-69 = \$1mil 70-74 = \$750,000 75-80 = \$500,000	\$1,000,000 (\$500K over age 75)	\$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	Single	Flexible \$2,000 min \$300 min EFT	Single
Free Annual 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 (+/- MVA)	5yr – 9/8/7/6/5 7yr – 9/8/7/6/5/4/3 *(+ or – MVA)	*10/9/8/7/6/5/4/3/2/1 10 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)
Minimum Rate Guarantee	1.5%	2%	1%	1.5%	1%
Nursing Home Withdrawals	^after year one, 30/35 days	90 days, after year 1; 20% annually	90 days, after year 1	90 days, after year 1	90 days, after year 1
Comments	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  **Original Dominator available at less comp with same rates, original liquidity feature of 15% of initial premium in; CT, DE, MA, MN, MO, NY, OK, UT, PA, WA Contact CPS for complete details	CHOICE OF FIVE OR SEVEN YEAR RATE GUARANTEE  30 day exit window at end of guarantee period to leave contract  <b>*Non-MVA states include: CA, DE, MN, PA, WA (rates are lower in these states)</b>	SIX YEAR RATE GUARANTEE  Annuitization available after year 5 for 5yr minimum  30 day exit window at end of guar. period to leave contract  Initial declared rates are in effect for a term of 6 contract years. If funds remain in contract after the end of the term, a rate will be declared for another 4 contract years. After year 10, rates renew annually  **Comp reduced in TX  Rates may differ for: AK, CA, DE, MO, NY, OH, SC	ONE YEAR RATE GUARANTEE  Additional deposits do not reset the surrender charges  Annuitization available after year 5 for 5yr minimum  Qualified contracts must be traditional IRA  *Flex is approved in NY, but is issued by USL  Rates may differ for: AK, CA, DE, MO, NY, OH, SC	SIX YEAR RATE GUARANTEE  Rate guaranteed for 6 years then contract renews annually  Annuitization available after year 5 for 5yr minimum  *9/8/7/6/5/4/3/2/1 in TX  **Comp reduced in TX  Rates may differ for: AK, CA, DE, MO, NY, OH, SC
Product NOT app. in these states	OR, NY	AK, AL, MO, NY (7yr N/A in OR & WA)	AK, MN, NJ, NY, OR, PA, UT, WA	AK, NY*, UT	AK, MN, NJ, NY, UT

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Carrier	American General	American General	American General	American National	American National
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	38.6 Billion	38.6 Billion	38.6 Billion	13.6 Billion	13.6 Billion
Product Name	Horizon Plus 2004	Horizon Secure	Horizon Select	Citadel 5 Diamond	Citadel 7 Diamond
Commission	0-75 = 6.0% 76-80 = 3.2% 81-85 = 1.35%	*0-80 = 4.0% *81-85 = 3.0%	**0-80 = 4.0% **81-85 = 3.0%	0-80 = 2.5% 81-85 = 1.5%	0-80 = 3.0% 81-85 = 2.0%
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ
Minimum Issue	\$5,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ	\$5000 Q and NQ	\$2000 Q / \$5000 NQ
Maximum Issue	\$1,000,000 (\$500K over age 75)	\$1,000,000 (\$500K over age 75)	\$1,000,000 (\$500K over age 75)	\$1,000,000	\$1,000,000
Principal Guarantee	No	No	No	Yes	Yes
Premium Listing	Single	Single	Single	Single	Flexible. \$1000 min., \$100 min. A.C.H.
Free Annual Partial Withdrawal	10% Immediately	10% Immediately	10% Immediately	10% Immediately	10% Immediately
Surrender Charges	9/8/7/6/5/4/3/2/1 9 years (+ or - MVA)	10/9/8/7/6/5/4/3/2/1 10 years	*10/9/8/7/6/5/4/3/2/1 10 years (+ or - MVA)	7/7/7/6/5 5 years	7/7/7/6/5/4/2 7 years
Minimum Rate Guarantee	1%	1%	1%	1%	1%
Nursing Home Withdrawals	90 days, after year 1	90 days, after year 1	90 days, after year 1	60 days up to age 80	60 days up to age 80
Comments	SIX YEAR RATE GUARANTEE  Surrender at death unless annuitized for 5 year minimum  Rate guaranteed for 6 years then contract renews annually  Annuitization available after year 5 for 5yr minimum  Rates may differ for: AK, CA, DE, MO, NY, OH, SC	CHOICE OF FIVE OR SEVEN YEAR RATE GUARANTEE  Annuitization available after year 5 for 5yr minimum  30 day exit window at end of guar. period to leave contract  *Comp reduced in MN, NJ, and PA  Rates may differ for: AK, CA, DE, MO, NY, OH, SC	CHOICE OF FIVE, SEVEN OR TEN YEAR RATE GUARANTEE  Annuitization available after year 5 for 5yr minimum  30 day exit window at end of guar. period to leave contract  *9/8/7/6/5/4/3/2/1 in TX  **Comp reduced in TX	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	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
Product NOT approved in these states	MN, NJ, NY, OR, PA, UT, WA	AK, NY, TX, UT	AK, MN, NJ, NY, OR, PA, UT, WA, (10 Year for TX)	NY	NY

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Carrier	American National	American National	Aviva	Aviva	Aviva																					
<b>Ratings</b>	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-																					
<b>Assets</b>	13.6 Billion	13.6 Billion	24.6 Billion	24.6 Billion	24.6 Billion																					
<b>Product Name</b>	Palladium Advisor	Palladium MYG 5 – 10 year	Spirit 3,5,7	Spirit Bonus	Spirit Plus																					
<b>Commission</b>	0-79 = 2.75% 80-90 = 0.9% Trail commission available	<table border="1" style="font-size: small;"> <tr> <td></td> <td>0-79</td> <td>80+</td> </tr> <tr> <td>5yr</td> <td>2.2%</td> <td>0.2%</td> </tr> <tr> <td>6yr</td> <td>1.7%</td> <td>0.4%</td> </tr> <tr> <td>7yr</td> <td>1.7%</td> <td>0.4%</td> </tr> <tr> <td>8yr</td> <td>1.7%</td> <td>0.4%</td> </tr> <tr> <td>9yr</td> <td>2.7%</td> <td>0.7%</td> </tr> <tr> <td>10yr</td> <td>3.2%</td> <td>1.2%</td> </tr> </table>		0-79	80+	5yr	2.2%	0.2%	6yr	1.7%	0.4%	7yr	1.7%	0.4%	8yr	1.7%	0.4%	9yr	2.7%	0.7%	10yr	3.2%	1.2%	**3yr: 0-75 = 0.25% **5yr: 0-75 = 2% **7yr: 0-75 = 3% (Reduced ages 76+)	0-75 = 6.0% 76-78 = 4.0% (Call CPS for years 2+)	0-75 = 6.5% 76-78 = 4.5% (Call CPS for years 2+)
	0-79	80+																								
5yr	2.2%	0.2%																								
6yr	1.7%	0.4%																								
7yr	1.7%	0.4%																								
8yr	1.7%	0.4%																								
9yr	2.7%	0.7%																								
10yr	3.2%	1.2%																								
<b>Issue Ages</b>	0-90 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	0-78 Q or NQ																					
<b>Minimum Issue</b>	\$100 Q / \$5,000 NQ	\$5,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ																					
<b>Maximum Issue</b>	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000																					
<b>Principal Guarantee</b>	No	No	No	No	No																					
<b>Premium Listing</b>	Flexible-See Below min. add'l \$100/mo max. add'l \$20k/yr	Single	Flexible \$1,000 min	Flexible \$1,000 min	Flexible \$1,000 min																					
<b>Free Annual Partial Withdrawal</b>	10% Immediately	Interest only in yr 1 10% after yr 1	*10% Immediately (up to 20%)	*10% Immediately (up to 20%)	*10% Immediately (up to 20%)																					
<b>Surrender Charges</b>	7/7/7/6/5/4/2 7 years (+ or – MVA)	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	12/12/12/11/10/9/8/7/ 6/4 10 years	16/15/14/13/12/11/10 /8/6/4 10 years																					
<b>Minimum Rate Guarantee</b>	1%	1% (Indexed)	1%	1%	1%																					
<b>Nursing Home Withdrawals</b>	60 days up to age 80	60 days up to age 80	100% waived after year 1	100% waived after year 1	100% waived after year 1																					
<b>Comments</b>	ONE YEAR RATE GUARANTEE  Additional deposits do not reset the surrender charges  Hospital, Disability Waiver Available  Rates renew monthly starting in yr 2  Can annuitize after yr 5 for 5yr min.	CHOICE OF FIVE TO TEN YEAR RATE GUARANTEE  30 day exit window at end of guar. period to leave contract  Can annuitize after year 3 for period equal to remaining guarantee or 5 years whichever is greater  No MVA in PA	ONE YEAR RATE GUARANTEE  -Annuitization available after year 1 except TX -10% bonus added to annuitization value if deferred for 10 or more years(not available in all states. Must be annuitized for at least 10 years) -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(not approved in all states)  **Call CPS for commission rates in subsequent years  -no waivers available in CA or MA	ONE YEAR RATE GUARANTEE  4% Premium Bonus credited to all premiums receive in year 1 & 2(vested)  Annuitization available after year 1 except TX  10% bonus added to annuitization value if deferred for 10 or more years(not available in all states. Must be annuitized for at least 10 years) -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(not approved in all states)  -no waivers available in CA or MA	ONE YEAR RATE GUARANTEE  2% Premium Bonus credited to all premiums receive in year 1 & 2 -Annuitization available after year 1 except TX  10% bonus added to annuitization value if deferred for 10 or more years(not available in all states. Must be annuitized for at least 10 years)  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(not approved in all states)  -no waivers available in CA or MA																					
<b>Product NOT approved in these states</b>	IL, MA, MN, NJ, NY, PA, UT	UT (8,9,10yr N/A in OR)	NJ, NY, PA	AK, CT, DE, MN, NJ, NY, OR, PA, UT, WA	NJ, NY, PA																					

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Carrier	Genworth Life	Genworth Life	Genworth Life	Genworth Life	Great American														
Ratings	A.M. Best A S&P A	A.M. Best A S&P A	A.M. Best A S&P A	A.M. Best A S&P A	A.M. Best A S&P A														
Assets	34.7 Billion	34.7 Billion	34.7 Billion	34.7 Billion	9.6 Billion														
Product Name	Secure Living Independence	Secure Living Liberty	Secure Living Rate Saver	Secure Living Smart Rate	*Secure Gain 5 & 7														
Commission	0-75 = 2.25% 76-80 = 1.31% 81-85 = 0.94%	0-75 = 3.00% 76-80 = 1.95% 81-85 = 1.05%	<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%	0-75 = 4.50% 76-80 = 2.70% 81-85 = 1.05%	<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%																		
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	0-85 Q or NQ	5yr - 18-89Q, 0-89 NQ 7yr - 18-85Q, 0-85 NQ														
Minimum Issue	\$15,000 Q O or NQ	\$15,000 Q O or NQ	\$15,000 Q O or NQ	\$15,000 Q O or NQ	\$10,000 Q and NQ														
Maximum Issue	\$500,000	\$500,000	\$1,000,000	\$500,000	\$750K up to age 80; \$500K for ages 81+														
Principal Guarantee	No	No**	No	Yes	No														
Premium Listing	Single	Single	Single	Single	Single														
Free Annual Partial Withdrawal	10% immediately	10% Immediately	Interest Only	10% immediately	10% immediately														
Surrender Charges	9/9/8/7/6/5 6 Years	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 – 5 year 9/8/7/6/5/4/3 -7 year + or - MVA														
Minimum Rate Guarantee	*2% (See Below)	1.5%	1.1%	1.5%	1%														
Nursing Home Withdrawals	30 days 90 days after issue	30 days 90 days after issue	** 90 days after year 1(50% of AV)	30 days for issue	90 days after year 1														
Comments	<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>	<p>CHIOCE OF ONE, THREE AND FIVE YEAR RATE GUARANTEE</p> <p>Can annuitize after 13 months for 5 yr min.</p> <p>**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</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</p> <p>**Medical Care Facility Waiver not Available in All States</p> <p>RMD Friendly Renewal</p> <p>Commission Available = 50% of current new money rates</p>	<p>CHIOCE OF ONE, THREE AND FIVE YEAR RATE GUARANTEE</p> <p>Can annuitize after 13 months, however period certain must not be less than the remaining surrender period</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> <p>*Non-MVA product approved in IN and MO</p>														
Product NOT approved in these states	NY	CT, MN	DE, NY, OR	NY	AK, CA, CO, CT, DE, HI, MA, MN, NV, NH, ND(7YR), NY, OH, PA,														

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Carrier	Great American	ING Reliastar	ING Reliastar	ING USA	Integrity Life									
<b>Ratings</b>	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 AA+									
<b>Assets</b>	9.6 Billion	21.9 Billion	21.9 Billion	64.1 Billion	4.8 Billion									
<b>Product Name</b>	Secure American	MVA Annuity	Quintaflex	Guarantee Choice	Momentum Advantage									
<b>Commission</b>	7 year 0-70NQ/18-70Q = 6.5% 71-80NQ & Q = 5.25% 81-89NQ & Q = 5.00%	Qual Nonqual 0-74 5.2% 4.75% 75+ 2.6% 2.375%	Qual Nonqual 0-60 4.25% 3.75% 61-65 2.0% 1.25% 66-75 1.25% 1.25% 76+ 0.65% 0.65%	Ages 0 – 80 7yr – 2.5% 10yr – 3.25%	* 0-79 80+ 4yr 2.0% 0.5% 5yr 2.5% 0.5% 7yr 3.0% 1.0% 10yr 3.5% 1.5%									
<b>Issue Ages</b>	18-89Q and 0-89 NQ	0-80 Q or NQ	0-85 Q or NQ	0-80 Q or NQ	4,5yr - 0-86, 7yr - 0-85, 10yr - 0-83 Q or NQ									
<b>Minimum Issue</b>	\$10,000 Q and NQ	\$5,000 Q or NQ	\$500 Q or NQ	\$15,000 Q and NQ	\$20,000 Q and NQ									
<b>Maximum Issue</b>	\$750K up to age 79; \$500K for ages 80+	\$500,000	\$500,000	\$1,000,000	\$1,000,000									
<b>Principal Guarantee</b>	No	No	Only for 403b	No	No									
<b>Premium Listing</b>	Single	Single	Flexible (\$50/mo or \$500/year min.)	Single	Single									
<b>Free Annual Partial Withdrawal</b>	10% Immediately	10% Immediately	10% Immediately	Interest only in yr 1 10% after yr 1	10% Immediately									
<b>Surrender Charges</b>	9/8/7/6/5/4/3 - 7 year	7/7/7/7/6/5/4/3/2/1 10 years (+ or – MVA)	5/5/5/5/5 5 years	9/8/7/6/5/4/3/2/1 (+ or – MVA)	8/8/7/7/6/6/5/5/4/4 1 <sup>st</sup> 4,5,7, or 10 yrs (+ or – MVA)									
<b>Minimum Rate Guarantee</b>	1%	3%	1% (See Below)	1.5%	1.5%									
<b>Nursing Home Withdrawals</b>	90 days after year 1	60 days	60 days all ages N/A in TX, PA	None	60 days N/A in MD									
<b>Comments</b>	ONE YEAR RATE GUARANTEE  2-Tier product: SV is the account that the client can walk away with, AV is the annuitization value  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)  TI waiver available NH waiver available	TEN YEAR RATE GUARANTEE  NH and TI Waivers Available  Can annuitize for a minimum of 10 years	ONE YEAR RATE GUARANTEE  No rate lock  No Joint Annuitant or Owner  Additional deposits reset the surrender charges  Can annuitize anytime  1.5% min. on Non-TSA/457 in AZ, CO, DC, FL, KY, LA, MI, MO, NH, SC, SD	CHOICE OF SEVEN OR TEN YEAR RATE GUARANTEE  30 day exit window at end of guar. period to leave contract  No early annuitization  After yr 1 – 45 out of 60 days Nursing Home or Hospitalization Waiver  12 month or less TI waiver available	FOUR, FIVE, SEVEN OR TEN YEAR RATE GUARANTEE Unemployment and terminal illness waiver  Can annuitize at at any time, 1 <sup>st</sup> year initiates commission chargeback Similar Product Available in NY  *Pays full commission at renewal  -Beneficiary Advantage Rider – must be elected at issue – calculated as a percentage of gain in contract  <table border="1"> <tr> <td>Age</td> <td>Benefit</td> <td>Cost</td> </tr> <tr> <td>0-69</td> <td>40%</td> <td>.20%</td> </tr> <tr> <td>70-79</td> <td>25%</td> <td>.35%</td> </tr> </table>	Age	Benefit	Cost	0-69	40%	.20%	70-79	25%	.35%
Age	Benefit	Cost												
0-69	40%	.20%												
70-79	25%	.35%												
<b>Product NOT approved in these states</b>	AL, MA, NH, NJ, NY, ND, PA, UT, WA	AL, AK, IN, MD, MA, MN, NJ, NY, OR, PA, SC, VT, WA	AL, IN, MA, NJ, NY, OR	NY	ME, NH, ND OR, SC, UT, VT, WA									

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Carrier	Integrity Life	Integrity Life	Liberty Life of Boston (Liberty Mutual)	Liberty Life of Boston (Liberty Mutual)	Liberty Life of Boston (Liberty Mutual)
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	4.8 Billion	4.8 Billion	11.6 Billion	11.6 Billion	11.6 Billion
Product Name	New Momentum	SPDA Series II	Balance Annuity	Builder Annuity	Foundation Annuity
Commission	*0-79 = 5% *80-85 = 3%	*0 – 79 = 5% *80 – 85 = 3%	18-80 = 3.0% 81-85 = 1.50%	18-80 = 3.0% 81-85 = 1.50%	18-80 = 3.0% 81-85 = 1.50%
Issue Ages	0-85 Q or NQ	0 – 85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	18-85 Q or NQ
Minimum Issue	\$2000 Q / \$5000 NQ	\$3,000 Q and NQ	\$10,000 Q and NQ	\$15,000 Q and NQ	\$10,000 Q and NQ
Maximum Issue	\$1,000,000	\$1,000,000 – 0-75 \$250,000 – 76-85	\$1,000,000	\$1,000,000	\$1,000,000
Principal Guarantee	No	Yes	*Optional	*Optional	*Optional
Premium Listing	Flexible \$1,000 Min or \$100 EFT	Single	Single	Single	Single
Free Annual Partial Withdrawal	10% Immediately	10% Immediately	10% after year 1 cumulative to 20%	5% after year 1	10% after year 1 cumulative to 20%
Surrender Charges	8/7/6/5/4/6/2 7 Years (+ or – MVA)	7 years 7/7/7/6/5/4/3	7/7/7/6/5 -5 year 7/7/7/6/5/4/3 - 7 Years	8/7/6/5/4/3/2/1 - 8 Years	8/7/6/5/4 -5 year 8/7/6/5/4/3/2 - 7 Years
Minimum Rate Guarantee	1.5%	1%	1%	1%	1%
Nursing Home Withdrawals	60 days N/A in MA,SD	No N/H Waiver	45/60 days After year 1	45/60 days After year 1	45/60 days After year 1
Comments	ONE, TWO, THREE, FIVE, SIX, SEVEN OR TEN YEAR RATE GUARANTEE  30 day window at end of rate guarantee period to choose next guarantee option based on new money rates at that time  MVA coincides with rate guarantee period  Additional deposits reset the surrender charges  Can annuitize at any time  *Reduced commission for the 1 year QIO term	ONE, THREE, FIVE OR SEVEN YEAR RATE GUARANTEE  Can annuitize after year 1 for a minimum of 5 years  If owner dies within year 1, there is NO chargeback of commission  Return of Premium Guarantee  Unemployment, TI, NH, and RMD withdrawal charge waivers available  3% Min.Guar in PA  *Reduced Commission for 5&7yr rate guarantee	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%  <b>Freedom Series available in CA and IL</b>	FOUR YEAR RATE GUARANTEE  <u>Waivers Available for Purchase:</u> Extra Access =ROP and 10% free withdrawals. 25bps  Extra Assurance: = Bailout renewal rate (currently 1.75%). 10bps  Care Waivers = TI, NH, Chronic Illness. 10bps  <b>Waivers subject to state availability</b>	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%  <b>Freedom Series available in CA and IL</b>
Product NOT approved in these states	WA	NY	CA, IL	IL	CA, IL

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# FIXED ANNUITY SPREADSHEET

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

Carrier	Lincoln Financial Group	North American Company	Principal Life	Principal Life	Principal Life
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 AA-
Assets	119.8 Billion	8.4 Billion	115.4 Billion	115.4 Billion	115.4 Billion
Product Name	MYGuarantee Plus	Guarantee Choice	FPDA Plus	Guaranteed Annuity	Secure
Commission	<u>0-75 76-80 81-85</u> 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 = 2.5% *81-85 = 1.875% *86-90 = 1.25%	0-80 = 4.5% 81-85 = 3% 86-90 = 1.85%	0-80 = 4.1% 81-85 = 2.75% 86-90 = 1.45%	<u>4 year 6 year</u> 0-80 = 2.25% 3.00% 81-85 = 1.50% 2.00% 86-90 = 0.75% 1.05% (trails available)
Issue Ages	0-85 Q or NQ	0-90 Q or NQ	0-90 Q or NQ	*0-90 Q or NQ	*0-90 Q or NQ
Minimum Issue	\$10,000 Q and NQ	2,000 Q / \$10,000 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	\$3,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Principal Guarantee	No	No	Yes	Yes	Yes
Premium Listing	Single	Single	Flexible – 1 <sup>st</sup> yr only \$2K min. add'l	Flexible – 1 <sup>st</sup> yr only \$2K min. add'l	**Flexible \$2,000 min. 1 <sup>st</sup> year only
Free Annual Partial Withdrawal	10% Immediately	Interest only, 30 days after issue	10% Immediately	10% Immediately	15% Immediately
Surrender Charges	*7/7/6/5/4/3/2 7 Year (+ or – MVA)	See Below (+ or – MVA)	6/6/6/5/4/3/2 7 Years	7/7/7/6/5 5 Years	7/6/6/5 – 4years 7/6/6/5/5/4 – 6years
Minimum Rate Guarantee	1%	1%	1%	1% (Indexed)	1%
Nursing Home Withdrawals	None	90 days – up to age 75 (N/Av in MA and ND)	60 days after year 1 (up to age 90)	60 days after year 1 (up to age 90)	***60 days after year 1 (up to age 90)
Comments	CHOICE OF 3-10 YEAR RATE GUARANTEE  Can annuitize after 5 years for 5yr min.  *Each surrender period follows the 7 year surrender schedule. For years 8,9,& 10, MVA applies only.	CHOICE OF 3-10 YEAR RATE GUARANTEE  *Different for FL, IN, IL, OK  30 day exit window at end of guar. period to leave contract  **Shorter surrender for Shorter guarantee periods: 4yr: 10/10/10/10 5yr: 10/10/10/10/10 6yr: 10/10/10/10/10/9 7yr: 10/10/10/10/10/9/8 8YR:10/10/10/10/10/9/8/6 9: 10/10/10/10/10/9/8/6/4 10:10/10/10/10/10/9/8/6/4/2  Can annuitize after year 5 for min. of 5 years	ONE, FIVE OR SEVEN YEAR RATE GUARANTEE  Terminal illness and DI waiver  Additional deposits do not reset the surrender charges  Two-year Rate Guarantee available in all states except: CA, NJ, OR, and PA  Premium credit offered only on one year option	ONE, THREE or FIVE YEAR RATE GUARANTEE  Additional deposits do not reset the surrender charges  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  *Issues only to age 85 in OK for Q and NQ funds	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
Product NOT approved in these states	IL,MN, MO,NV,	AL,AK,CT,DE,MN, MO,NY,OR,UT,VA, WA	Approved in All States	Approved in All States	Approved in All States

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# FIXED ANNUITY SPREAD SHEET

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

Carrier	Principal Life	Reliance Standard	Reliance Standard	The Standard	State Life
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 AA-	A.M. Best A S&P AA-
Assets	115.4 Billion	3.5 Billion	3.5 Billion	12.9 Billion	2.84 Billion
Product Name	Select Series	Apollo MVA	Eleos MVA	Focused Growth Annuity 5,6,7,10	Legacy Care
Commission	3 year 0-79 = 1% 80-85+ = 0.5%	0-75 – 5.25% 76-80 - 4.20% 81-85 - 3.15%	0-75 – 3.25% 76-80 – 2.60% 81-85 – 1.95%	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%
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	*0 – 90 Q or NQ	0 – 99 Q or NQ
Minimum Issue	\$5,000 Q and NQ	\$5,000 Q and NQ	\$10,000 Q and NQ	\$15,000 Q and NQ	\$10,000 Q and NQ
Maximum Issue	*\$2,000,000	\$500,000+	\$500,000+	\$1,000,000	\$300,000
Principal Guarantee	No	No	No	No	No
Premium Listing	Single	Single	Single	Single	Single
Free Annual Partial Withdrawal	10% Immediately	*10% Immediately	10% Immediately	Interest only Immediately	Interest only after yr1
Surrender Charges	7/7/7 – 3 years (+ or – MVA)	**9/8/7/6/5/4/2 7 years (+ or – MVA)	8/7/6/5/4 5 years (+ or – MVA)	8/7/6/5/4/3/2/0.9 (+ or – MVA)	7/7/7/7/7
Minimum Rate Guarantee	1%	1%	1%	1%	1%
Nursing Home Withdrawals	60 days after year 1 (up to age 90)	90 days - 25% of AV available/year after yr 1 if issued before age 75	90 days - 25% of AV available/year after yr 1 if issued before age 75	30 days after year 1(Nursing Home Only)	None
Comments	THREE YEAR RATE GUARANTEE  Terminal illness and disability waiver available  At end of initial guarantee period, surrenders and MVA no longer apply. Rate calculated annually.  *Due diligence form and approval needed for any premiums over \$1mil  10 yr. option N/Av in CT, IN, MA, MD, NY, OK, OR, SC, TX, UT, and VT.	ONE YEAR RATE GUARANTEE  Delayed comp for premiums in excess of 200k (until 30 day free look period has expired)  Similar Non-MVA contract available w/ reduced commissions  *10% free annual partial withdrawal is cumulative up to 30%. Cumulative feature is available starting in 3 <sup>rd</sup> year.  ** Surrender charge reduced for ages 60+ in IA,IL, and KY.	ONE YEAR RATE GUARANTEE  Delayed commissions for premiums in excess of 300k (until 30 day free look period has expired)  Similar Non-MVA contract available w/ reduced commissions	CHOICE OF FIVE, SIX, SEVEN OR TEN YEAR RATE GUARANTEE  *10 year only available for ages 0-80  Terminal illness waiver available  Can annuitize after yr 1 for a min of 5 years  Addtl deposits can be made within 90 days of issue date and do not reset surrender period	One Year Rate Guarantee with Bailout Provision  1 <sup>st</sup> year interest rate at issue is also the bailout rate  Benefit Increase Rider if annuitant becomes terminally ill. Call CPS for details  Death benefit is equal to the surrender value
Product NOT approved in these states	NJ, PA, WA	AL, MD, MN, MT, NY, OR, TX, UT, VT, WA	MD, MN, ND, NY, OR, TX, UT, VT, WA	5/6: NY 7/10: CA, MN, MO, NY, TX, WA	MT, NY, WA

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# FIXED ANNUITY SPREAD SHEET

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

Carrier	United of Omaha	United of Omaha	West Coast Life												
Ratings	A.M. Best A+ S&P AA-	A.M. Best A+ S&P A+	A.M. Best A+ S&P AA-												
Assets	12.9 Billion	12.9 Billion	3.4 Billion												
Product Name	Living Care Annuity	Ultra-Secure Plus 5 & 7	Sure Advantage MYG 2-10												
Commission	40-75 = 8% 76-79 = 6%	0-75 = 4% 76-80 = 3.00% 81-89 = 2.00%	<table border="1"> <thead> <tr> <th></th> <th>0-75</th> <th>76+</th> </tr> </thead> <tbody> <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> </tbody> </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	40-79 NQ	0-89 Q or NQ	0-85 Q or NQ												
Minimum Issue	\$50,000 NQ	\$5,000 Q and NQ	\$10,000 Q and NQ												
Maximum Issue	\$300,000 NQ	\$1,000,000	\$1,000,000												
Principal Guarantee	No	Yes	Yes (2yr = 15bps, 3-6yr = 10bps, 7-10yr = 5bps)												
Premium Listing	Single	Flexible \$500 min. 1 <sup>st</sup> year only	Flexible (\$2,000 min. add'l)												
Free Annual Partial Withdrawal	10% after year one	10% immediately	Interest Only												
Surrender Charges	9/9/8/7/6/5/4/3/2/1 10 years	6/6/6/6/5/ 5 Year 6/6/6/6/5/4/3 7 Year (+ 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	2.25%	1%	1% (Indexed)												
Nursing Home Withdrawals	N/Av	*30 days	After year 1 – 90 days of confinement												
Comments	<p>Client receives 3x deposit amount as max lifetime benefit amount and a max daily benefit of 1/730<sup>th</sup> of AV at time of claim for LTC</p> <p>-AV is reduced as LTC is needed until \$1 is left in AV, then U of O pays daily benefits up to max lifetime benefit</p> <p>-Available Inflation protection available at additional charge = 5% daily benefit per year increase compounded (charge figured in upon simplified underwriting (phone interview and 12 prequalifying questions)</p> <p>-Benefits can begin in 2 years after issue date and 90 day one time elimination period</p>	<p>FIVE AND SEVEN YEAR RATE GUARANTEE</p> <p>Additional withdrawal waivers available</p> <p>45 day exit window at end of guar. period to leave contract. Can also elect 1yr renewal.</p> <p>Can annuitize after year 2(subject to surrender charges)</p> <p>.15bps interest added to premiums 100k+</p> <p>*N/Av in all states, call CPS for state approvals</p>	<p>CHOICE OF 5-10 YEAR RATE GUARANTEE</p> <p>30 day exit window to leave contract without surrender</p> <p>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>												
Product NOT approved in these states	CA,CT,DC, FL, HI, IL, KS, MD, MA, MN, MT, NH, NJ, NY, NC, OR, PA, TN,TX,VT, WA	NY	DE, MN, NY, OR												

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