

FIXED ANNUITY PRODUCTS

THIS SPREADSHEET IS FOR AGENT USE ONLY AND SHOULD BE USED AS A GUIDE ONLY. SEE CARRIER LITERATURE/CONTRACT FOR DETAILS

CARRIER	Allianz AMBest A; S&P AA; Comdex 85; \$68.6Bil	Allianz AMBest A; S&P AA; Comdex 85; \$68.6Bil	American National Am Best A; S&P AA; Comdex 94; \$13.8Bil	American National Am Best A; S&P AA; Comdex 94; \$13.8Bil	American National Am Best A; S&P AA; Comdex 94; \$13.8Bil
PRODUCT NAME	<i>Dominator Plus</i>	<i>Dominator Select 1, 2 & 3yr</i>	<i>Wealthquest Citadel 5 & 7 Diamond</i>	<i>Palladium Advisor</i>	<i>Palladium MYG (3-10yr Guar)</i>
COMMISSION	5yr- 0-75 3%;76-80-2%;81+-1% 10yr -0-75-4%;76-80-3%;81+-2%	1yr= .25%; 2yr= .50%; 3yr= 1.25%	5yr- 0-80=4%; 81+=3% 7yr- 0-80= 4.5%; 81+= 3.5%	0-79- 3% 80-90- 1%	3yr-1.5%;4yr-2%;5&10yr 4%; 6,7 & 8yr- 2.5%; 9yr- 3% 10yr-4%(Comps reduced age 80+)
FLEX/SINGLE PREM	Single	Single	\$1000min/\$100EFT	Single	Single
PRINCIPAL GUARANTEE	No	No	Yes	No	No
WAIVERS	NH >yr 1, 30days pays out over 5yrs;	NH >yr 1, 30days pays out over 5yrs;	DI, Term III, NH 60day up to age 80	NH 60day up to age 80	NH 60day up to age 80
ISSUE AGES	0-85 Qual & Non	0-85 Qual & Non	0-85 Qual & Non	0-90 Qual & Non(Lower in IN,OK & UT)	0-85 Qual & Non
MINIMUM PREM	25K Qual & Non	2K Qual & Non	5K Qual & Non (2K Qual on7yr)	100mo Qual/ 5K Non	5K Qual & Non
MAXIMUM PREM	\$500K w/out Prior approval	\$500K w/out Prior approval	\$1,000,000	\$1,000,000	\$1,000,000
FREE ANN WTHDRWL	10% Immediately	10% 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 (+/- MVA)	3 yr 6/5/4 (+/- MVA)	5yrs- 7/7/7/6/5 7yrs-7/7/7/6/5/4/2	7yrs 7/7/7/6/5/4/2 (+/- MVA)	8/8/8/7/6/5/4/3/2/1 (+/- MVA)
MINIMUM GUARANTEE	1.50%	1.50%	2% varies by state	2% varies by state	2% (Indexed)
COMMENTS	Choose between 5 or 10yr rate guarantee 30 day exit window at end of guar peiod or renews at ann rate Lump sum NH waiver avail 10bps	Choose between 1, 2 or 3yr rate guarantee 30 day exit window at end of guar peiod or renews at ann rate Lump sum NH waiver avail 10bps	2yr Rate Guarantee Additional deposits do not reset surrender Early annuitization after: yr1, Min 10yrs 3% Min guar in UT	1yr Rate Guarantee Additional deposits do not reset surrender Can take income in yr 5, min 5yr payout(MVA Applies) Rates renew monthly beginning yr2	Choose between 3-10yr Rate Guarantee 30 day exit window at end of rate guarantee Can take income after yr 3 for remaining guar period or 5yr whichever is greater
PRODUCT <u>NOT</u> IN THESE STATES	CT, DE, MA, MN, MO, NJ, OK, OR, UT, WA	CA, DE, MA, MT, NV, NJ, NY, OK, OR, PA, WA	NY	IL,MA, MN, NJ, NY, PA, UT	NY, UT (8,9 & 10yr N/A in OR)

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CARRIER	Genworth Life AM BEST A; S&P A; Comdex 79; \$34Bil	Genworth Life AM BEST A; S&P A; Comdex 79; \$34Bil	Genworth Life AM BEST A; S&P A; Comdex 79; \$34Bil	Great American AM Best A; S&P A; Comdex 78; \$9.3Bil	ING USA AM Best A+; S&P AA; Comdex 90; \$74Bil
PRODUCT NAME	<i>Secure Living Liberty</i>	<i>Secure Living Independence</i>	<i>Secure Living Smart Rate</i>	<i>American Freedom Stars and Stripes 5</i>	<i>Guarantee Choice</i>
COMMISSION	0-75- 3% 76-80- 1.95% 81-85- 1.05%	0-75- 4% 76-80- 1.95% 81-85- 1.05%	0-75- 4.5% 76-80- 1.95% 81-85- 1.05%	<u>5yr</u> 0-84-3%; 85-89- 2.10%	5 yr - 2.00% 7yr- 2.50% 10yr- 3.25% All Ages Trails Avail
FLEX/SINGLE PREM	Single	Single	Single	Single	Single
PRINCIPAL GUARANTEE	No	No	Yes	No	No
WAIVERS	NH 30 days	NH 30 days	NH 30 days	Term III; NH > Yr 1, 90days	NH > yr 1, 45 out of 60 days in NH or Hospital; Term III
ISSUE AGES	0-85 Qual & Non	0-85 Qual & Non	0-85 Qual & Non	18-89 Qual; 0-89 Non	0-80 Qual & Non
MINIMUM PREM	2K Qual / 5k Non	2K Qual / 5k Non	2K Qual / 5k Non	10K Qual & Non	15K Qual & Non
MAXIMUM PREM	\$500,000	\$500,000	\$500,000	HO approval 750K+ ages 81+	\$1,000,000
FREE ANN WTHDRWL	10% Immediately	10% Immediately	10% Immediately	Int only yr1; 10% after yr1	Int only yr 1; 10% after yr1
SURRENDER CHARGES	6yrs 9/9/8/7/6/5	6yrs 9/9/8/7/6/5 (Varies in OR & IN)	7yrs 7/7/7/6/5/4/3	5yr-7/6/5/4/3 (+/- MVA)	9/8/7/6/5/4/3/2/1/0 (+/- MVA)
MINIMUM GUARANTEE	2.00%	3.00%	2.00%	3%	1.50%
COMMENTS	Choose between 1, 3 or 5yr Rate Guarantee BAILOUT FEATURE: If renewal rate is less than bailout rate set at issue client may surrender all or part of contract w no sur chrg	2yr Rate Guarantee Can take income after yr 1, 5yr min payout 2% Min guar after yr 6 in most states	Choose between a 1,3 or 5yr Rate Guarantee	Rate escalates 10bps yr 2, 5 Can take income immediately for min of initial rate per payout	Choose between 3 or 5 yr guarantee 30 day exit window at end of rate guarantee Can take income after yr 1, min 10yr payout
PRODUCT <u>NOT</u> IN THESE STATES	MS, NY	MS, NY	MS, NY	NY, OR, VA	NY

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CARRIER	Integrity AM Best A+; S&P AA+; Comdex 96; \$4.85 Bil	Integrity AM Best A+; S&P AA+; Comdex 96; \$4.85 Bil	Integrity AM Best A+; S&P AA+; Comdex 96; \$4.85 Bil	Investors Insurance AM Best A-; S&P A; Comdex 72; \$245mil	Life of the Southwest AM Best A; S&P A+; Comdex 81; \$5.8Bil
PRODUCT NAME	Momentum Advantage	New Momentum	SPDA Series II	RateMark	Sure Rate 2
COMMISSION	4 yr 0-79 2.00% 80-86 .50% 5yr 0-79 2.50% 80-86 .50% 7yr 0-79 3.00% 80-86 1.00% 10yr 0-79 3.50% 80-83 1.50%	0-79-5%; 80-85- 3.00%	0-79-4%; 80-85- 2.00%	1, 3 & 5yr- 2.50% 0-80; 81+ 1.25% 7 & 10yr- 4% 0-80; 81+ 2%	All ages- .090%
FLEX/SINGLE PREM	Single	Flexible	Single	2K	Single
PRINCIPAL GUARANTEE	No	No	Yes	No	No
WAIVERS	Unemployment, NH, Terminal Illness State Specific	Unemployment, NH, Terminal Illness State Specific	Unemployment, NH, Terminal Illness State Specific		None
ISSUE AGES	4 yr & 5 yr 0-86 7yr 0-85 10yr 0-83 Qual & Non	0-85 Qual & Non	0-85 Qual & Non	0-85	0-90 Qual & Non
MINIMUM PREM	20k Qual & Non	2K Qual / 5K Non	3k Qual & Non	3K Qual / 5K Non	25K Qual & Non
MAXIMUM PREM	1 million (500k ages 76-85)	1 million (500k ages 76-85)	1 million (500k ages 76-85)	\$2,000,000	0-75 \$1mil; 76-80 \$500K; 81+ \$250K
FREE ANN WTHDRWL	10% (non cumulative)	10% (non cumulative)	10% (non cumulative)	Int only immed/ 10% avail as a rider	10% after yr 1
SURRENDER CHARGES	10 yr 8/8/7/7/6/6/5/5/4/4 (+/- MVA)	7 yr - 8/7/6/5/4/3/2 (+/- MVA)	7 yr - 7/7/7/6/5/4/3	12,12,12,11,10,9,8,6,3,1 +/- MVA Reduced at older ages	2,1,
MINIMUM GUARANTEE	2.00%	2.00%	2.00%	1.50%	1.00%
COMMENTS	Choose between 4, 5, 7 or 10 yr guarantee 30 day exit window at end of rate guarantee	Choose between 1-10 year rate lock in, all options have a 7 year surrender		Choose between 1, 3, 5, 7 or 10 yr guarantee (MVA still applies in NV) Sur chrg applies at death 30bps rider for no Sur @ death 30 day exit window at end of rate guarantee for 3, 5, 7, & 10yr	2 Yr Rate Guarantee
PRODUCT <u>NOT</u> IN THESE STATES	ME, NH, SC, UT, VT, WA	WA	ME, MD, MA, MN, NH, SC, TX, UT, VT	AI,AK,CT,KY,ME,MN,NJ,NY,OR,RI,UT,VA,VT,WI,WA	OR, NY

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CARRIER	Lincoln Benefit Life AM Best A+; S&P AA-; Comdex 86; \$3.4Bil	Lincoln Benefit Life AM Best A+; S&P AA-; Comdex 86; \$3.4Bil	Lincoln Benefit Life AM Best A+; S&P AA-; Comdex 86; \$3.4Bil	Lincoln Financial Group AM Best A+; S&P AA-; Comdex 91; \$144Bil	Principal Life AM BEST A+; S&P AA-; Comdex 92; \$135Bil
PRODUCT NAME	<i>Tactician Plus 5-10 yr Guarantee</i>	<i>Treasury Linked Annuity</i>	<i>Sure Horizon II</i>	<i>Classic 5 & 7</i>	<i>FPDA Plus</i>
COMMISSION	5,7,8&10yr= 4% 0-75; 3% 76-85; 2% 86-90 6&9yr=2% 0-75; 1.5% 76-86; 1% 86-90	3% 0-80; 2.4% 81-85; 1.5% 86-89	4.75% 0-75; 3.563% 76 85; 2.375 86-90	5yr- 0-75- 4%; 76-80- 2.75%; 81-85- 1.5% 7yr- 0-75- 5%; 76-80- 3.5%; 81-85- 1.75%	0-80- 4.5% 81-85- 3% 86-90- 1.85% Trails Avail
FLEX/SINGLE PREM	Single	Single	\$100min	Single	Flex yr1 only
PRINCIPAL GUARANTEE	No	Avail	Avail	No	Yes
WAIVERS	NH Waiver 2 of 6 ADL; Term illness	NH Waiver 2 of 6 ADL; Term illness	NH Waiver 2 of 6 ADL; Term illness		NH 60days up to age 85 (NA in NJ, MA, PA); DI & Term III
ISSUE AGES	0-90 Qual & Non	0-90 Qual & Non	0-90 Qual & Non	0-85 Qual & Non	0-90 Qual & Non (85 in OK)
MINIMUM PREM	3K Qual/10K Non	3K Qual / 5k Non	\$3k or \$100mo Qual / 10K Non	10K Qual & Non	5K Qual & Non
MAXIMUM PREM	\$1,000,000	\$1,000,000	\$1,000,000	0-65= \$2mil; 65+ 500K	\$1,000,000
FREE ANN WTHDRWL	10% immediately	10% immediately	15% immediately	10% Immediately	10% Immediately
SURRENDER CHARGES	10yrs* 8/8/8/7/6/5/4/3/2/1 (+/- MVA)	10yrs 9/8/8/7/6/5/4/3/2	6yrs 8/8/7/6/5/4	5yr- 9/8/7/6/5 7yr- 9/8/7/6/5/4/3 (+/- MVA)	7yrs 6/6/6/5/4/3/2
MINIMUM GUARANTEE	2% varies by state	2%	3% Indexed	2.00%	3%
COMMENTS	Choose between 5-10yr Rate Guarantee *30day window at end of guarantee period to leave contract	5yr rate Guarantee Rate may increase annually based on performance of 5yr treasury note 45 Day exit window at end of rate guar period to leave contract Additnl deposits have own surrender sched	Choose Between a 1, 3 or 6yr Rate Guarantee ROP rider Avail	Choose between a 5 or 7yr Rate Guarantee Cantake income after yr 5, min 5yr payout. NY version available	NH 60days up to age 85 (NA in NJ, MA, PA); DI & Term III
PRODUCT <u>NOT</u> IN THESE STATES	NY	CT, MA, NY, OR, WA	MA, NY, OR	MN	Approved in all states

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CARRIER	Principal Life AM BEST A+; S&P AA-; Comdex 92; \$135Bil	Principal Life AM BEST A+; S&P AA-; Comdex 92; \$135Bil	Principal Life AM BEST A+; S&P AA-; Comdex 92; \$135Bil	RBC Insurance AM Best A; S&P A-; \$3.7Bil	RBC Insurance AM Best A; S&P A-; \$3.7Bil
PRODUCT NAME	Guaranteed Annuity	Select Series 3, 6 & 9yr	Secure Series 4 & 6yr	3+3 MYG	Master Builder
COMMISSION	0-80- 4.1% 81-85- 2.75% 86-90- 1.45%	3yr-0-80=1%; 81+ = 0.5% 6yr- 0-80=3.25%; 80+= 1.25% 9yr-0-80=5%; 80+= 2.50%	4yr-0-80=2.25%; 81- 85=1.5%; 86+=.75% 6yr- 0-80=4.1%; 81- 85=2.75%; 86+=1.45%	0-75- 2% 76-80- 1.25% 81-85- 0.50%	0-69- 6.25% 70+- 4.25%
FLEX/SINGLE PREM	Flex yr1 only	Single	Flex 1st yr only	Single	Flex 1st 6mos
PRINCIPAL GUARANTEE	Yes	No	Yes	No	No
WAIVERS	NH 60days up to age 85 (NA in NJ, MA, PA); DI & Term Ill	NH 60days up to age 85 (NA in NJ, MA, PA)	NH 60days up to age 85 (NA in NJ, MA, PA)	NH, Term Ill	NH, Term Ill
ISSUE AGES	0-90 Qual & Non (85 in OK & NV)	0-85 Qual & Non	0-90 Qual & Non (85 in OK)	0-85 Qual & Non	0-80 Qual & Non
MINIMUM PREM	5K Qual & Non	5K Qual & Non	5K Qual & Non	5K Qual & Non	5K Qual & Non
MAXIMUM PREM	\$1,000,00	\$1,000,000	\$1,000,000	\$1mil/ 250K ages 81+	\$500,000
FREE ANN WTHDRWL	10% Immediately	10% Immediately	15% Immediately	10% After yr 1	10% After yr 1
SURRENDER CHARGES	5yrs 7/7/7/6/5	3yrs-7/7/7 6yr- 7/7/7/6/5/4 9yr-7/7/7/6/5/4/3/2/1 (+/- MVA)	4yr- 7,6,6,5 6yr-7/6/6/5/5/4	6yrs 7/7/7/6/4/2 (+/-MVA)	10yrs 10/9/8/7/6/5/4/3/2/1 (+/- MVA)
MINIMUM GUARANTEE	1-3% Indexed	3.00%	1-3%	3.00%	3.00%
COMMENTS	Choose between 1, 3 or 5yr Rate Guarantee Additional deposits do not reset surrender 1st yr deposits receive blended renewal rate Term Illness, DI waiver- if issued <85	3, 6 or 9yr rate guarantee Rate Guarantee Term Illness, DI waiver- if issued <85	4 & 6yr Rate Guarantee Term Illness, DI waiver- if issued <85	6yr Rate Guarantee +3 Option- At end of 3rd contract yr, extend contract an additional 6yrs and get 50bps bonus for next 3yrs w ann renewal yrs 7-9. Sur charge 7/7/7/6/4/2 for yrs 4-9.	1Yr rate Guarantee 30 day exit window at end of yr 5 <u>Enhanced Death Benefit</u> After yr 5- 30% bonus on gains from yrs 1-5 (20% if issue age 69+); 60% Bonus on gains yr 5+(30% if issue age 69+) <u>Annuitization Bonus</u> <u>Available for 10-30%</u> <u>bonus on gains</u>
PRODUCT NOT IN THESE STATES	Approved in all states	NJ, PA, WA	Check state Availability	AK, AZ, CA, HI, IL, MD, MA, MN, MS, MT, NV, NJ, NY, OK, OR, TX, WA	HI, MD, NJ, NY, OR, PA, UT

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CARRIER	RBC Insurance AM Best A; S&P A-; \$3.7Bil	The Standard (OR) AM Best A; S&P AA-; Comdex 84; \$13.2Bil	Transamerica AM Best A; S&P AA-; Comdex 92; \$73.5Bil
PRODUCT NAME	<i>Value Master</i>	<i>Focused Growth Annuity 5 and 6</i>	<i>Select Series 3-8</i>
COMMISSION	0-75- 8.5% 76-80- 6.5% 81-85- 5.5%	5yr- 0-80- 3%; 81-85- 1.5%; 86-90- 1.35% 6yr- 0-80- 2%; 81-85- 1%; 86-90- 0.77%	<u>Select Series</u> 3yr-1.75%; 4yr-2.25%; 5yr-3.25%; 6-8yr-3.5% (all ages)
FLEX/SINGLE PREM	Flex 1st 6mos	Single	Single
PRINCIPAL GUARANTEE	No	No	No
WAIVERS	NH	NH 31 days; Term III	NH - N/A in Ca @ this time
ISSUE AGES	0-85 Qual & Non	0-90 Qual & Non	0-90 Qual & Non 2-4yrs; 0-85 5-8yrs
MINIMUM PREM	5K Qual & Non	15K Qual & Non	2K Qual / 10K Non
MAXIMUM PREM	\$500,000	\$1,000,000	\$1,000,000
FREE ANN WTHDRWL	10% immediately	Int Only Immediately	Int Only Immed
SURRENDER CHARGES	10yrs 10/9/8/7/6/5/4/3/2/1 (+/- MVA)	5yr- 8/7/6/5/4 6yr- 8/7/6/5/4/3 (+/- MVA)	8yrs 8/7/6/5/4/3/2/1
MINIMUM GUARANTEE	3.00%	1.85%	1.5%
COMMENTS	1yr rate Guarantee Can annuitize early 2x5 Additional Deposits do not reset surrender charge	Choose between a 5 or 6yr Rate Guarantee Additional deposits 1st 3mos of contract Can take income after yr1, Min 5yr payout	Choose between a 3-8yr rate guarantee Surrender schedule ends at end of guarantee period
PRODUCT <u>NOT</u> IN THESE STATES	HI, MN, NJ, NY	NJ, NY, PA	NY