

Company	AIG - American General				Allianz			
Product/Type	Vision Advantage SPDA		Vision Advantage SPDA		MasterDex FPDA* (*Flexible for first 3 years)		MasterDex 5 FPDA* (*Flexible for first 5 years)	
Issue Ages	5 yr: 0-85 NQ & Q 7 yr: 0-85 NQ & Q		9 yr: 0-80 NQ & Q		0-85 NQ & Q		0-85 NQ & Q	
Ratings	A++ Best AA+ Standard & Poors Aa1 Moody's AA+ Fitch	A++ Best AA+ Standard & Poors Aa1 Moody's AA+ Fitch	A++ Best AA+ Standard & Poors Aa1 Moody's AA+ Fitch	A++ Best AA+ Standard & Poors Aa1 Moody's AA+ Fitch	A Best AA- Standard & Poors A2 Moody's	A Best AA- Standard & Poors A2 Moody's	A Best AA- Standard & Poors A2 Moody's	A Best AA- Standard & Poors A2 Moody's
Participation Rate/ Cap/Spread	<u>5 year</u> 6.50% 100% Part. Pt to Pt Cap 7.00% 80% Part. Pt to Pt Cap 50% Pt to Pt Participation Index 1.05% Monthly Avg Index Spread 3.40% Fixed Rate  <u>7 year</u> 7.00% 100% Part. Pt to Pt Cap 7.50% 80% Part. Pt to Pt Cap 50% Pt to Pt Participation Index 0.90% Monthly Avg Index Spread 3.70% Fixed Rate		<u>9 year</u> 7.50% 100% Part. Pt to Pt Cap 8.00% 80% Part. Pt to Pt Cap 55% Pt to Pt Participation Index 0.85% Monthly Avg Index Spread 3.95% Fixed Rate		2.90% Monthly Pt to Pt S&P500 2.90% Monthly Pt to Pt Nasdaq 3.00% Fixed Rate		2.60% Monthly Pt to Pt S&P500 2.60% Monthly Pt to Pt Nasdaq 2.75% Fixed Rate  <b>5% Premium Bonus</b> Bonus not approved in AL,CT,IN,KY,NJ,PA	
Indexing Method	Monthly Average / Point to Point		Monthly Average / Point to Point		Monthly Pt to Pt		Monthly Pt to Pt	
Term	5 & 7 years		9 years		7 years		10 years	
Minimum/Maximum Premium	Min: \$15,000 NQ & Q Max: \$1million w/o approval		Min: \$15,000 NQ & Q Max: \$1million w/o approval		Min: \$25,000 NQ & Q Max:		Min: \$25,000 NQ & Q Max:	
Free Withdrawals	10% annually		10% annually		10% after first year (50% cumulative cap)		10% after first year (50% cumulative cap)	
Minimum Guarantees	2% on 90% of premium.		2% on 90% of premium		3% on 75% of yr 1 premium and 87.5% of subsequent yrs premium.		3% on 80% of yr 1 premium and 87.5% of subsequent yrs premium.	
States Not Approved	AK,CT,DE,IL,IN,MD,MA,MN,NJ,NY, OK,OR,PA,TX,UT,VT,VA,WA		AK,CT,DE,IL,IN,MD,MA,MN,NJ,NY, OK,OR,PA,TX,UT,VT,VA,WA		IN, NY, OR, WA Products Specification vary by state Please call for details.		NY, OR, WA Products Specification vary by state Please call for details.	
Surrender Charges (%)	5 yr: 9, 7.5, 6, 4, 5, 3 7 yr: 9, 8, 7, 6, 5, 4, 3		9 yr: 10, 9, 8, 7, 6, 5, 4, 3, 2 (IL: 9, 8, 7, 6, 5, 4, 3, 2, 1)		10, 9, 8, 7, 6, 5, 4		15,15,15,13.04,10.89,8.75,6.61,4.46,2.32	
First Year Commissions	<u>5 year</u> 5.00% Ages 0-75 4.00% Ages 76-85  <u>7 year</u> 6.00% Ages 0-75 5.00% Ages 76-85		<u>9 year</u> 6.00% Ages 0-75 5.00% Ages 76 - 85		7.00% Option A Ages 0-75 5.00% Option A Ages 76-85 5.25% Option B Ages 0-75 3.00% Option C Ages 0-75 Option B and C have trail commission available, call for details. Commissions vary in AL,CT, IN, KY, PA		9.00% Option A Ages 0-75 7.00% Option A Ages 76-85 7.00% Option B Ages 0-75 4.50% Option C Ages 0-75 Option B and C have trail commission available, call for details. Commissions vary in AL,CT, IN, KY, NJ, PA	
Remarks	MVA Annuity. Extended Care Rider available.		MVA Annuity. Extended Care Rider available.		No rate lock available. Death Benefit & Nursing Home riders available. MVA Annuity. Loans available.		No rate lock available. MVA Annuity.	

Company	Allianz	American National	Genworth Financial	ING USA Annuity & Life
<b>ProductType</b>	<b>MasterDex 10 FPDA* (*Flexible for first 5 years)</b>	<b>Stategy Index Annuity Series SPDA</b>	<b>Classic Index SPDA</b>	<b>Secure Index Five FPDA</b>
<b>Issue Ages</b>	0-85 NQ & Q	0-85 NQ & Q	0-85 NQ & Q	0-80 NQ & Q
<b>Ratings</b>	A Best AA- Standard & Poors A2 Moody's	A+ Best AA Standard & Poors	A+ Best AA- Standard & Poors Aa3 Moody's AA- Fitch	A+ Best AA Standard & Poors Aa3 Moody's AA Fitch
<b>Participation Rate/Cap/Spread</b>	3.30% Monthly Pt to Pt S&P500 3.30% Monthly Pt to Pt Nasdaq 3.25% Fixed Rate  <b>10% Premium Bonus</b>	<u>7 year</u> 8.00% Pt to Pt Cap 4.15% Declared  <u>10 year</u> 7.30% Pt to Pt Cap 3.85% Declared	9.75% Pt to Pt Cap (\$75k+)  9.00% Pt to Pt Cap (<\$75K)	<u>\$15,000 - \$74,999</u> 3.65% Fixed Rate 45% Pt to Pt Participation Index 6.50% Pt to Pt Cap 1.20% Monthly Avg Index Spread  <u>\$75,000 +</u> 3.65% Fixed Rate 50% Pt to Pt Participation Index 7.25% Pt to Pt Cap 0.70% Monthly Avg Index Spread
<b>Indexing Method</b>	Monthly Pt to Pt	Pt to Pt	Pt to Pt	Pt to Pt / Monthly Average
<b>Term</b>	15 years	7 and 10 years	7 years	5 years
<b>Minimum/Maximum Premium</b>	Min: \$5,000 NQ & \$2,000 Q Max:	Min: \$5,000 NQ & \$4,000 Q Max: \$1million w/o approval	Min: \$5,000 NQ & \$2,000 Q Max: \$500k w/o approval	Min: \$15,000 NQ & Q Max: \$1 million w/o approval
<b>Free Withdrawals</b>	10% after first year (50% cumulative cap)	10% annually after year 1.	10% annually	10% after year 1
<b>Minimum Guarantee</b>	3% on 75% of yr 1 premium and 87.5% of subsequent yrs premium.	Varies between Indexed and Declared Accounts	1.50% on 100% of premium	1.5% on 100% of premium
<b>States Not Approved</b>	IN, NJ, NY, OR, UT, WA	7 yr:MA,MT,NC,ND,NY,OK,OR,PA,TX,UT,VT 10 yr:AL,MA,MN,MT,NC,ND,NY,OK,OR,PA TX,UT,VT,WA	IA,MD,MN,MS,NJ,NY,OR,PA,UT,WA	MA,MN,NY,OR,UT,VT
<b>Surrender Charges (%)</b>	The greater of 1)87.5% of premium, less w/d credited at min interest 2) The gtd min value.	7yr: 7, 7, 6, 5, 4, 3, 2 10yr: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1	9, 9, 8, 7, 6, 5, 4	8, 7.5, 6.5, 5.5, 4.5
<b>First Year Commissions</b>	9.00% Option A Ages 0-75 7.00% Option A Ages 76-85 7.00% Option B Ages 0-75 4.50% Option C Ages 0-75 Option B and C have trail commission available, call for details.	<u>7 year **</u> 5.00% Ages 0-75 4.00% Ages 76-80 3.00% Ages 81-85 <u>10 year**</u> 8.00% Ages 0-75 6.50% Ages 76-80 5.00% Ages 81-85	5.00% Ages 0-75 2.70% Ages 76-80 1.05% Ages 81-85	4.00% Ages 0-80 Option A 3.25% Ages 0-80 Option B 2.50% Ages 0-80 Option C 1.75% Ages 0-80 Option D  Option B,C,andD offer trail commissins, please call for details.
<b>Remarks</b>	No rate lock available. <b>THIS IS NOT A WALK AWAY PRODUCT, CALL FOR DETAILS.</b>	Return of Premium, Lifetime Income, and Enhanced Death Benefit Rider available. **Trail options available, call for details.	Nursing home waiver available. Death Benefit is contract value.	

Company	ING USA Annuity & Life				Jefferson Pilot Life			
Product/Type	Secure Index Seven FPDA		Secure Index Opportunities SPDA		Selectra FPDA		New Directions SPDA	
Issue Ages	0-80 NQ & Q		0-80 NQ & Q		0-80 NQ & Q 0-80 in New Jersey		0-85 NQ & Q	
Ratings	A+ Best AA Standard & Poors Aa3 Moody's AA Fitch	A+ Best AA Standard & Poors Aa3 Moody's AA Fitch	A+ Best AA Standard & Poors Aa3 Moody's AA Fitch	A+ Best AA Standard & Poors Aa3 Moody's AA Fitch	A+ Best AA Standard & Poors Aa3 Moody's AA Fitch	A+ Best AA Standard & Poors Aa2 Moody's AA+ Fitch	A+ Best AA Standard & Poors Aa2 Moody's AA+ Fitch	
Participation Rate/ Cap/Spread	<u>\$15,000 - \$74,999</u> 3.95% Fixed Rate 45% Pt to Pt Participation Index 6.75% Pt to Pt Cap 1.25% Monthly Avg Index Spread  <u>\$75,000 +</u> 3.95% Fixed Rate 50% Pt to Pt Participation Index 7.50% Pt to Pt Cap 0.65% Monthly Avg Index Spread		<b>5% Premium Bonus</b> <u>\$15,000 - \$74,999</u> 3.35% Fixed Rate 45% Pt to Pt Participation Index 5.50% Pt to Pt Cap 1.35% Monthly Avg Index Spread  <u>\$75,000 +</u> 3.35% Fixed Rate 50% Pt to Pt Participation Index 6.25% Pt to Pt Cap 0.85% Monthly Avg Index Spread		3.15% Total Return Quarterly Rate 0.80% Monthly Avg Index Spread 3.55% Fixed Rate		<u>I-66</u> 17.75% 2yr Pt to Pt Cap 6.60% Performance 4.40% Fixed Rate  <u>I-88</u> 18.00% 2yr Pt to Pt Cap 6.70% Performance 4.45% Fixed Rate	
Indexing Method	Pt to Pt / Monthly Average		Pt to Pt / Monthly Average		Monthly Average		All or nothing annual reset / 2yr pt to pt	
Term	7 years		10 years		10 years		6 and 8 years	
Minimum/Maximum Premium	Min: \$15,000 NQ & Q Max: \$1 million w/o approval		Min: \$15,000 NQ & Q Max: \$1 million w/o approval		Min: \$5,000 NQ & Q Max:		Min: \$10,000 NQ & Q Max: \$500k ages 65+	
Free Withdrawals	10% after year 1		10% after year 1		10% after first policy year.		10% annually	
Minimum Guarantees	3.00% on 100% of premium		3.00% on 87.5% of premium		1.50% on 100% of premium. (in CT,KY,MN,UT 3% on 100% of premium)		1.75% on 100% of premium	
States Not Approved	MA,MN,NY,OR,UT,VT		CT,DE,IL,IN,MA,MN,NJ,NY,OR,PA,UT, WA,WY		CA, MA, ME, MN, NY, OR, VT, WA (Index portion not available in ND & NJ)		MN, NY, OR, WA	
Surrender Charges (%)	12, 11, 10, 10, 9, 8, 7 (Surrender charges vary in NJ)		16, 15, 14, 13, 12, 11, 10, 8, 6, 4		12, 12, 11, 10, 9, 8, 7, 6, 4, 2 Surrender charges vary in NJ		I-66: 9, 8, 7, 6, 4.75, 3.50 I-88: 9, 8, 7, 6, 4.75, 3.50, 2, .75	
First Year Commissions	5.00% Ages 0-80 Option A 4.50% Ages 0-80 Option B 3.75% Ages 0-80 Option C 1.25% Ages 0-80 Option D  Option B,C,and D offer trail commissions, please call for details.		8.00% Ages 0-80 Option A 6.50% Ages 0-80 Option B 4.00% Ages 0-80 Option C 3.50% Ages 0-80 Option D  Option B,C, and D offer trail commissions, please call for details.		8.00% Ages 0-80 Option A 6.50% Ages 0-80 Option B 4.00% Ages 0-80 Option C 3.50% Ages 0-80 Option D  Option B,C, and D offer trail commissions, please call for details.		<u>I-66</u> 3.50% Ages 0-75 2.25% Ages 76-80 1.00% Ages 81+ <u>I-88</u> 4.50% Ages 0-75 3.00% Ages 76-80 1.50% Ages 81+	
Remarks					MVA Annuity. Nursing Home waiver available.		MVA	

## Please verify rate before submitting application.

Company	Jefferson Pilot Life							
Product/Type	OptiChoice 5 & 7 FPDA		OptiChoice 9 FPDA		Optipoint 8 & 10 FPDA		Optipoint 12 FPDA	
Issue Ages	0-85 NQ & Q		0-85 NQ & Q		0-80 NQ & Q		0-75 NQ & Q	
Ratings	A+ Best AA+ Standard & Poors Aa2 Moody's AA+ Fitch	A+ Best AA+ Standard & Poors Aa2 Moody's AA+ Fitch	A+ Best AA+ Standard & Poors Aa2 Moody's AA+ Fitch	A+ Best AA+ Standard & Poors Aa2 Moody's AA+ Fitch	A+ Best AA+ Standard & Poors Aa2 Moody's AA+ Fitch	A+ Best AA+ Standard & Poors Aa2 Moody's AA+ Fitch	A+ Best AA+ Standard & Poors Aa2 Moody's AA+ Fitch	A+ Best AA+ Standard & Poors Aa2 Moody's AA+ Fitch
Participation Rate/ Cap/Spread	4.05% Fixed Rate 0.95% Monthly Avg Index Spread 7.50% Pt to Pt Cap 2.40% Monthly Pt to Pt	4.15% Fixed Rate 0.75% Monthly Avg Index Spread 7.70% Pt to Pt Cap 2.50% Monthly Pt to Pt	3.90% Fixed Rate 6.00% Performance 15.00% 2yr Pt to Pt Cap 3.55% Monthly Pt to Pt	3.90% Fixed Rate 6.00% Performance 15.00% 2yr Pt to Pt Cap 3.55% Monthly Pt to Pt	3.90% Fixed Rate 6.00% Performance 15.00% 2yr Pt to Pt Cap 3.55% Monthly Pt to Pt	3.90% Fixed Rate 6.00% Performance 15.00% 2yr Pt to Pt Cap 3.55% Monthly Pt to Pt	3.90% Fixed Rate 6.00% Performance 15.00% 2yr Pt to Pt Cap 3.55% Monthly Pt to Pt	3.90% Fixed Rate 6.00% Performance 15.00% 2yr Pt to Pt Cap 3.55% Monthly Pt to Pt
					2.00% Premium Bonus for the first 3 yrs			
	4.10% Fixed Rate 0.85% Monthly Avg Index Spread 7.60% Pt to Pt Cap 2.45% Monthly Pt to Pt				10 year 3.90% Fixed Rate 6.00% Performance 15.00% 2yr Pt to Pt Cap 3.55% Monthly Pt to Pt			
					3.00% Premium Bonus for the first 4 yrs		4.00% Premium Bonus for the first 5 yrs	
Indexing Method	Pt to Pt/ Monthly Pt to Pt/ Monthly Average		Pt to Pt/ Monthly Pt to Pt/ Monthly Average		All or Nothing Annual Reset/ 2yr Pt to Pt/ 2yr Monthly Pt to Pt		All or Nothing Annual Reset/ 2yr Pt to Pt/ 2yr Monthly Pt to Pt	
Term	5 & 7 years		9 years		8 years / 10 years		12 years	
Minimum/Maximum Premium	Min: \$5,000 NQ / \$2,000 Q Max: Ages 0-65 \$2 million	Min: \$5,000 NQ / \$2,000 Q Max: Ages 0-65 \$2 million	Min: \$5,000 NQ / \$2,000 Q Max: Ages 0-65 \$2 million	Min: \$5,000 NQ / \$2,000 Q Max: Ages 0-65 \$2 million	Min: \$5,000 NQ / \$2,000 Q Max: Ages 0-65 \$2 million	Min: \$5,000 NQ / \$2,000 Q Max: Ages 0-65 \$2 million	Min: \$5,000 NQ / \$2,000 Q Max: Ages 0-65 \$2 million	Min: \$5,000 NQ / \$2,000 Q Max: Ages 0-65 \$2 million
Free Withdrawals	10% immediately available		10% immediately available		10% annually after 1st yr		10% annually after 1st yr	
Minimum Guarantees	Varies by state, please call for details.		Varies by state, please call for details.		1.50% on 100% of initial premium		1.50% on 100% of initial premium	
States Not Approved	NY,OR		NY,OR		MN,NY,OR,UT,WA,		CT,MN,NY,OR,UT,WA	
Surrender Charges (%)	5 yr: 9, 8, 7, 6, 5 7 yr: 9, 8, 7, 6, 5, 4, 3		9, 8, 7, 6, 5, 4, 3, 2, 1		8 yr: 9, 8, 7, 6, 5, 4, 3, 2 10 yr: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1		12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1	
First Year Commissions	5.00% Ages 0-75 3.50% Ages 76-80 2.25% Ages 81-85	7.00% Ages 0-75 4.75% Ages 76-80 3.00% Ages 81-85	5.00% Ages 0-75 3.50% Ages 76-80 2.25% Ages 81-85	7.00% Ages 0-75 4.75% Ages 76-80 3.00% Ages 81-85	8 year: Ages 0-75: NQ:5.00% Q:5.00% Ages 76-80: NQ:4.00% Q:3.25% Ages 81-85: NQ:3.25% Q:2.00%	10 year: Ages 0-75: NQ:6.00% Q:6.00% Ages 76-80: NQ:4.75% Q:3.75% Ages 81-85: NQ:3.75% Q:2.25%	Ages 0-75: NQ:7.00% Q:7.00% Ages 76-80: NQ:5.00% Q:4.00% Ages 81-85: NQ:4.00% Q:2.50%	Ages 0-75: NQ:7.00% Q:7.00% Ages 76-80: NQ:5.00% Q:4.00% Ages 81-85: NQ:4.00% Q:2.50%
Remarks	MVA Annuity.		MVA Annuity.		MVA Annuity. Death Benefit is surrender value unless taken over a 5 year period. Monthly cap percentages can be positive, negative, or zero.		MVA Annuity. Death Benefit is surrender value unless taken over a 5 year period. Monthly cap percentages can be positive, negative, or zero.	

Company	Lincoln Benefit Life							
Product/Type	Savers Index Annuity SPDA		Savers Index Annuity III FPDA		Savers Index Annuity Plus SPDA		Savers Index Annuity Premier** SPDA	
Issue Ages	0-75 0-90	Annuitant Owner	0-85 0-90	Annuitant Owner	0-85 0-85	Annuitant Owner	0-85 0-85	Annuitant Owner
Ratings	A+ AA Aa2	Best Standard & Poors Moody's	A+ AA Aa2	Best Standard & Poors Moody's	A+ AA Aa2	Best Standard & Poors Moody's	A+ AA Aa2	Best Standard & Poors Moody's
Participation Rate/Cap/Spread	8.50% 7.50%	60% Part. Pt to Pt Cap 100% Part. Pt to Pt Cap	7.50% 6.50%	60% Part. Pt to Pt Cap 100% Part. Pt to Pt Cap	7.50% 7.25% 11.00% 2.20% 4.00%	\$0 - \$99,999 Pt to Pt Cap Pt to Pt w/ Low Watermark Monthly Average Monthly Pt to Pt Fixed Rate \$100,000 +	6.50% 6.37% 10.00% 2.00% 3.50%	\$0 - \$99,999 Pt to Pt Cap Pt to Pt w/ Low Watermark Monthly Average Monthly Pt to Pt Fixed Rate \$100,000 +
	* An additional .50 for policies over \$100k in most states.		*An additional .50 for policies over \$100k		8.00% 7.75% 12.00% 2.30% 4.00%	Pt to Pt Cap Pt to Pt w/ Low Watermark Monthly Average Monthly Pt to Pt Fixed Rate	7.00% 6.87% 11.00% 2.10% 3.50%	Pt to Pt Cap Pt to Pt w/ Low Watermark Monthly Average Monthly Pt to Pt Fixed Rate
Indexing Method	Pt to Pt		Pt to Pt		Pt to Pt/ Monthly Avg/ Monthly Pt to Pt		Pt to Pt/ Monthly Avg/ Monthly Pt to Pt	
Term	7 years		10 years		5 years		10 years	
Minimum/Maximum Premium	Min: Max:	\$10,000 NQ & Q \$1,000,000	Min: Max:	\$10,000 NQ & \$3,000 Q \$1,000,000 (w/o approval)	Min: Max:	\$10,000 NQ & Q \$1,000,000 (w/o approval)	Min: Max:	\$10,000 NQ & Q \$1,000,000 (w/o approval)
Free Withdrawals	10% penalty-free after the first policy year		10% penalty-free after the first policy year		10% after first policy year		10% after first policy year	
Minimum Guarantees	3% on 90% of premium		3% on 90% of premium		2.00% on 100% of premium		2.50% on 100% of premium	
States Not Approved	AK, ND, NJ, NY, OR, SC, VT, WA		MA, ND, NY, OR, VT, WA		CT,DE,IL,MN,NJ,NY,OR,TX,WA		CT,DE,IL,MN,NJ,NY,OR,PA,TX,UT,WA	
Surrender Charges (%)	8% through age 75, then a .8% decrease each yr to 0% Penalty free window at the end of pt period.		10, 10, 9, 9, 8, 8, 7, 6, 4, 2		8, 8, 7, 6, 5		12, 11, 10, 9, 8, 7, 6, 5, 4, 3	
First Year Commissions	5.00% 3.50%	Ages 0-75 Ages 76-99*	8.00% 5.50%	Opt A Ages 0-75 Opt A Ages 76-90	4.00% 2.80%	Ages 0-75 Ages 76-85	7.25% 5.08%	Opt A Ages 0-75 Opt A Ages 76-85
	*\$1,000,000 premium max. for ages 76-99		5.00% 3.40%	Opt B Ages 0-75 Opt B Ages 76-90			4.25% 2.98%	Opt B Ages 0-75 Opt B Ages 76-85
			Opt B has trail commissions available, call for details.					
Remarks	30 day window at end of period with no surrender charge or MVA. Confinement, Terminal Illness, ADL, and Unemployment riders available. PRODUCT VARIES IN CT,MA,UT ADL waiver not approved in MA or MS.		Confinement, Terminal Illness, ADL, and Unemployment riders available. ADL waiver not approved in MA or MS.		Return of Purchase guarantee available at cost that differs per crediting options, please call for details. Terminal Illness, Unemployment, Spousal, Confinement, and ADL waivers available. ADL waiver not available in MA,MS,NJ,OR		Terminal Illness, Unemployment, Spousal, Confinement, and ADL waivers available. <b>**3% PREMIUM BONUS AVAILABLE</b> ADL waiver not available in MA,MS,NJ,OR	

Company	Old Mutual							
Product/Type	Index Rewards 5 SPDA		Loyalty Rewards Escalator 6&8 FPDA		Loyalty Rewards Escalator 10& 12 FPDA		Safety Index Annuity 4 FPDA	
Issue Ages	0-90 NQ & Q		6 yr: 0-85 NQ & Q 8 yr: 0-85 NQ & 18-85 Q		0-85 NQ 18-85 Q		0-85 NQ & Q	
Ratings	A BBB A3 A-	Best Standard & Poors Moody's Fitch	A BBB A3 A-	Best Standard & Poors Moody's Fitch	A BBB A3 A-	Best Standard & Poors Moody's Fitch	A BBB A3 A-	Best Standard & Poors Moody's Fitch
Participation Rate/ Cap/ Spread	11.50% 11.50% 8.50% 8.50% 3.75%	Monthly Avg S&P 500 Monthly Avg DJIA Pt to Pt Cap S&P500 Pt to Pt Cap DJIA Fixed Rate	2.80% 7.75% 10.00% <b>6% Account Value Escalator</b> <u>8 year</u> 2.90% 8.25% 11.00% <b>8% Account Value Escalator</b>	Monthly Pt to Pt Pt to Pt Cap Monthly Average Monthly Pt to Pt Pt to Pt Cap Monthly Average	2.95% 8.50% 11.25% <b>10% Account Value Escalator</b> <u>12 year</u> 3.00% 8.50% 11.50% <b>12% Account Value Escalator</b>	Monthly Pt to Pt Pt to Pt Cap Monthly Average Monthly Average Monthly Pt to Pt Pt to Pt Cap Monthly Average	<\$100,000.00 Monthly Pt to Pt Pt to Pt Cap Monthly Average Monthly Avg Spread Fixed Rate >\$100,000.00 Monthly Pt to Pt Pt to Pt Cap Monthly Average Monthly Avg Spread Fixed Rate	
Indexing Method	Monthly Average/ Pt to Pt		Monthly Pt to Pt/ Pt to Pt/Monthly Average		Monthly Pt to Pt/ Pt to Pt/Monthly Average		Monthly Pt to Pt/ Pt to Pt/ Monthly Avg/ Monthly Avg w Spread	
Term	5 years		6 years / 8 years		10 years / 12 years		4 years	
Minimum/Maximum Premium	Min: Max:	\$5,000 NQ & Q \$600,000	Min: Max:	\$10,000 NQ & Q \$1,000,000	Min: Max:	\$10,000 NQ & Q \$1,000,000	Min: Max:	\$15,000 NQ & Q \$1,000,000
Free Withdrawals	10% accumulative value after 1st year		10% after 1st year.		10% after 1st year.		10% after 1st year.	
Minimum Guarantees	1.50% on 100% of premium		Varies by state, please call for details		Varies by state, please call for details.		3% on 100% of premium in most states.	
States Not Approved	NY,ND,OK,OR, WY		AR,NY,OR,VT,WA  (8 yr is approved in AR)		10 yr: NY,OR,VT,WA 12 yr:MA,NY,OR,UT,VT,WA		AR,CT,FL,ID,KS,ME,MD,MA,MN,MT,NV, NY,NC,ND,OH,OK,OR,PA,SC,SD,TX,UT, VT,WA,WV,WI	
Surrender Charges (%)	9, 8, 7, 6, 5, 0		Varies by state, please call for details.		Varies by state, please call for details.		9, 9, 8, 7	
First Year Commissions	Premiums up to \$599,999: 4.00% Ages 0-79 2.00% Ages 80-90		<u>6 year</u> 4.00% Ages 0-79 2.00% Ages 80-85 <u>8 years</u> 5.50% Ages 0-79 2.75% Ages 80 -85 4.75% Ages 0-79 (in CT) 2.38% Ages 80-85 (in CT)		<u>10 year</u> 6.50% Ages 0-79 3.25% Ages 80-85 5.50% Ages 0-79 (in CT) 2.75% Ages 80-85 ( in CT) <u>12 year</u> 7.50% Ages 0-79 3.75% Ages 80-85		3.00% Ages 0-79 1.50% Ages 80-85  Trail Option Available	
Remarks	60 day rate lock on all transfers. No surrender charges upon death. Nursing Home, Terminal Illness, and Unemployment waivers available.		Nursing Home, Unemployment, Terminal Illness riders available.		Nursing Home, Unemployment, Terminal Illness riders available.		Nursing Home, Unemployment, Terminal Illness riders available.	

Company	Old Mutual				Principal Financial Group			
Product/Type	Safety Index Annuity 7 FPDA		Safety Index Annuity 10 FPDA		Spectrum Rewards Choice 9 FPDA		Performance Annuity 7 SPDA	
Issue Ages	0-85 NQ & Q		0-85 NQ & Q		0-85 NQ 18-85 Q		0-85 NQ & Q	
Ratings	A BBB A3 A-	Best Standard & Poors Moody's Fitch	A BBB A3 A-	Best Standard & Poors Moody's Fitch	A BBB A3 A-	Best Standard & Poors Moody's Fitch	A+ AA Aa2 AA	Best Standard & Poors Moody's Fitch
Participation Rate/ Cap/ Spread	<u>&lt;\$100,000.00</u> 3.00% Monthly Pt to Pt 8.75% Pt to Pt Cap 11.50% Monthly Average 1.75% Monthly Avg Spread 3.25% Fixed Rate <u>&gt;\$100,000.00</u> 3.25% Monthly Pt to Pt 9.75% Pt to Pt Cap 13.00% Monthly Average 1.25% Monthly Avg Spread 3.55% Fixed Rate		<u>&lt;\$100,000.00</u> 3.05% Monthly Pt to Pt 8.75% Pt to Pt Cap 12.00% Monthly Average 1.50% Monthly Avg Spread 3.45% Fixed Rate <u>&gt;\$100,000.00</u> 3.30% Monthly Pt to Pt 10.00% Pt to Pt Cap 13.50% Monthly Average 1.00% Monthly Avg Spread 3.75% Fixed Rate		2.40% 1yr Monthly Pt to Pt 2.90% 2yr Monthly Pt to Pt 3.50% 3yr Monthly Pt to Pt 2.85% Fixed Rate <b>3% Premium Bonus</b>		Premium amounts under \$50K 7.50% Pt to Pt Cap Premium amounts \$50K and higher 8.00% Pt to Pt Cap	
Indexing Method	Monthly Pt to Pt/ Pt to Pt/ Monthly Avg /Monthly Avg w Spread		Monthly Pt to Pt/ Pt to Pt/ Monthly Avg /Monthly Avg w Spread		Monthly Point to Point		Pt to Pt	
Term	7 years		10 years		9 years		7 years	
Minimum/Maximum Premium	Min: \$15,000 NQ & Q Max: \$1,000,000		Min: \$15,000 NQ & Q Max: \$1,000,000.00		Min: \$25,000 NQ & Q Max: \$1,000,000		Min: \$5,000 NQ & Q	
Free Withdrawals	10% after 1st year.		10% after 1st year.		10% after 1st year.		10% annually	
Minimum Guarantees	3% on 100% of premium in most states.		3% on 100% of premium in most states.		Varies by state, please call for details.		3% on 90% of premium	
States Not Approved	AR,CT,FL,ID,KS,ME,MD,MA,MN,MT,NV, NY,NC,ND,OH,OK,OR,PA,SC,SD,TX,UT, VT,WA,WV,WI		AR,CT,FL,ID,KS,ME,MD,MA,MN,MT,NV, NY,NC,ND,OH,OK,OR,PA,SC,SD,TX,UT, VT,WA,WV,WI		CT, MN, NY, ND, OK, OR, UT, WA		NY	
Surrender Charges (%)	Varies by state, please call for details.		10, 10, 10, 9, 8, 7, 6, 5, 4, 3		Varies by state, please call for details.		8, 8, 7, 6, 5, 4, 3	
First Year Commissions	6.00% Ages 0-79 3.00% Ages 80-85  Trail Option Available		7.00% Ages 0-79 3.50% Ages 80-85  Trail Option Available		9.00% Ages 0-79 5.00% Ages 80-85		5.00% Ages 0-75 3.33% Ages 76-85	
Remarks	Nursing Home, Unemployment, Terminal Illness riders available.		Nursing Home, Unemployment, Terminal Illness riders available.		Nursing Home, Unemployment, Terminal Illness riders available.		Disability, Nursing Home, and Terminal Illness waivers available for most states. Option to annuitize after year 1. Minimum index cap guarantee is 5%	

Company	Sun Life Assurance				West Coast Life
Product/Type	Keypoint Index Multipoint SPDA	SunDex Advantage SPDA	SunDex ProVantage FPDA	Index Advantage FPDA	
<b>Issue Ages</b>	0-85 NQ 0-75 Q	0-80 NQ & Q	0-85 NQ & Q	0-85 NQ & Q	
<b>Ratings</b>	A++ Best AA+ Standard & Poors Aa2 Moody's AA Fitch	A++ Best AA+ Standard & Poors Aa2 Moody's AA Fitch	A++ Best AA+ Standard & Poors Aa2 Moody's AA Fitch	A+ Best AA Standard & Poors Aa3 Moody's AA- Fitch	
<b>Participation Rate/Cap/Spread</b>	Participation: 10 yr: 111% 7 yr: 100% 5 yr: 80% 1 yr: 30% with a 10% cap	Participation Rate: 82% Lifetime Benefit not activated 72% Lifetime Benefit activated	100% Participation Rate 9.00% Monthly Average 25% Excess Participation Rate	5 year Pt to Pt Cap (<\$50K) 6.25% Pt to Pt Cap (\$50K+) 6.75% Fixed Rate 3.85%	7 year: Pt to Pt Cap (<\$50K) 7.25% Pt to Pt Cap (\$50K+) 4.10% Fixed Rate
<b>Indexing Method</b>	High Water w/ monthly average	Monthly Average with Annual Reset	Monthly Average	Pt to Pt	
<b>Term</b>	1, 5, 7, and 10 years	8 years	9 years	5 & 7 years	
<b>Minimum/Maximum Premium</b>	Min: \$10,000 NQ & Q Max: \$1MM w/out approval	Min: \$10,000 NQ & Q Max: \$1MM w/out approval	Min: \$10,000 NQ & Q Max: \$1MM w/out approval	Min: \$10,000 Max: \$1mm w/out approval	
<b>Free Withdrawals</b>	Withdrawals from surrender value at any time.	10% immediately available.	10% annually after 1st year	10% immediately available	
<b>Minimum Guarantees</b>	1.75% on 90% of premium Return of premium on 1yr contract.	1.75% on 100% of premium	1.75% on 90% of initial premium	2.25% on 100% of premium	
<b>States Not Approved</b>	MO,NY,ND,OK,OR,WA Variation available in UT, call for details.	CA,CT,DE,HI,IN,KY,MA,MD,ME,MN,MS,MT,NE,NC,NJ,NY,OR,PA,UT,WA	CT,KY,MA,NY,OR,UT,WA	ONLY APPROVED IN: DE,IL,MD,MA,MN,MS, and UT	
<b>Surrender Charges (%)</b>	10% minus credited gain according to vesting schedule, min of \$4k required	9, 8, 7, 6, 5, 4, 3, 2	10, 10, 9, 8, 7, 6, 5, 4, 3	5 yr: 9, 9, 8, 7, 6 7 yr: 9, 9, 8, 7, 6, 5, 4	
<b>First Year Commissions</b>	1.00% 1 year 5.00% 5 year 7.00% 7 year 10.00% 10 year Commission Reduction for older ages, please call for details.	7.00% Opt A Ages 0-80 5.00% Opt B Ages 0-80 3.00% Opt C Ages 0-80	9.00% Opt A Ages 0-80 5.00% Opt A Ages 81-85 5.00% Opt B Ages 0-80 3.00% Opt B Ages 81-85 1.00% Opt C Ages 0-85 Opt B has commission trails available, call for details.	4.15% 5 year Ages 0-75 1.90% Ages 76-85	7 year: 4.65% Ages 0-75 2.30% Ages 76-85
<b>Remarks</b>	Interest is credited according to the cumulative vesting schedule. 45 day window at end of the term. The beneficiary can choose to continue the contract or take a lump sum at death.	Lifetime Benefit feature available. Death Benefit is accumulated value. Nursing Home waiver available.	Death Benefit is accumulated value. Excess participation rate of 25% will apply to any S&P 500 growth above the cap rate.	Death Benefit is accumulated value. Nursing Home & Terminal Illness waiver available.	



<b>Company</b>	<b>West Coast Life</b>	
<b>Product/Type</b>	<b>Index Advantage II FPDA</b>	
<b>Issue Ages</b>	0-85 NQ & Q	
<b>Ratings</b>	A+	Best
	AA	Standard & Poors
	Aa3	Moody's
	AA-	Fitch
<b>Participation Rate/Cap/Spread</b>	6.25%	<u>5 year</u> Pt to Pt Cap (<\$50K)
	6.75%	Pt to Pt Cap (\$50K+)
	2.00%	Fixed Rate Plus (29% Participation)
	3.85%	Fixed Rate
		<u>7 year</u>
	6.75%	Pt to Pt Cap (<\$50K)
	7.25%	Pt to Pt Cap (\$50K+)
	2.00%	Fixed Rate Plus (32% Participation)
	4.10%	Fixed Rate
<b>Indexing Method</b>	Pt to Pt	
<b>Term</b>	5 & 7 years	
<b>Minimum/Maximum Premium</b>	Min:	\$10,000 NQ & Q
	Max:	\$1mm w/out approval
<b>Free Withdrawals</b>	10% immediately available.	
<b>Minimum Guarantees</b>	2.25% on 100% of premium	
<b>States Not Approved</b>	DE,IL,MD,MA,MN,MS,NY,OR,UT,WA	
<b>Surrender Charges (%)</b>	5 yr: 9, 9, 8, 7, 6, 7 yr: 9, 9, 8, 7, 6, 5, 4	
<b>First Year Commissions</b>	4.15%	<u>5 year</u> Ages 0-75
	1.90%	Ages 76-85
		<u>7 year</u>
	4.65%	Ages 0-75
	2.30%	Ages 76-85
<b>Remarks</b>	Nursing Home & Terminal Illness waiver available.	